Surrey Community Action

Housing Need Report

Westcott Neighbourhood Plan Area in the District of Mole Valley, Surrey

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Contents

Report summary

This report sets out the results of the housing needs survey conducted in the Westcott Neighbourhood Plan Area, which took place between 22nd June and 29th July 2025.

The purpose of the report is to provide an up-to-date picture of the housing market context in this area including relative affordability and the current local housing need.

The Westcott Village Forum and Mole Valley District Council commissioned the survey. The Westcott Village Forum and the Local Authority wish to use the survey results to understand local housing need, and they may be made available in the future to individuals/companies who make a planning application.

Westcott Village Forum commissioned the Survey as part of their research to update their Neighbourhood Plan.

A summary of the findings follows:

- 47 households completed the questionnaire indicating they were looking to move to alternative accommodation in the Westcott Neighbourhood Development Area in the next five years.
- The return rate was 5%. (Based on 940 households) [1]
- Downsizing (due to accommodation or garden size), a change in physical needs and/or a need to live on one level were the most cited reasons to move within the Parish.
- Two- and three-bedroom houses were the most popular choices with home ownership the preferred tenure.
- There are currently 17 households on the housing register with Mole Valley claiming a local connection to the Westcott Neighbourhood Plan Area.
- The survey identified 9 households with a local connection in need of alternative accommodation. The assessed need is as follows:

Housing Association Rent (one)

- 1 x 1 bed bungalow

Housing Association Shared Ownership (two)

- 1 x 2 bed house at 69% share
- 1 x 3 bed house at 71% share

[1] Source. Source. ONS, Census 2021-Build a custom area profile.

Six respondents indicated a need to downsize. Although they indicated they could afford to purchase a home on the open market, there are a lack of two and three bed bungalows in the Parish:

Open Market (six)

- 4 x 2 bed bungalow
- 2 x 3 bed bungalow

Research shows that:

- The lowest sold two-bed property price in Westcott Neighbourhood Plan Area, in the last two years, was £350,000, therefore a household would need an income of £90,000[2] to be able to afford this property.
- Data from the Office for National Statistics (ONS) calculated Mole Valley residents, on a median gross annual salary of £47,777, would need to pay 12.08 times their salary to afford the median house prices of approximately £577,000[3].
- Data from the Office for National Statistics (ONS) calculated Mole Valley residents, on a lower quartile gross annual salary of £29,663, would need to pay 13.04 times their salary to afford the lower quartile house prices of approximately £386,800[4].
- The ONS 2021 Census statistics show that in Westcott Neighbourhood Plan Area 11% of the household tenure, in 2021, is privately rented or living rent free, this is almost half the England average, 20.6%[5].
- The ONS Mole Valley Average private rental monthly rate in July 2025, for all properties is £1,525[6].
- There are currently 22 properties for sale in Westcott Neighbourhood Plan Area and one property to privately rent.[7]

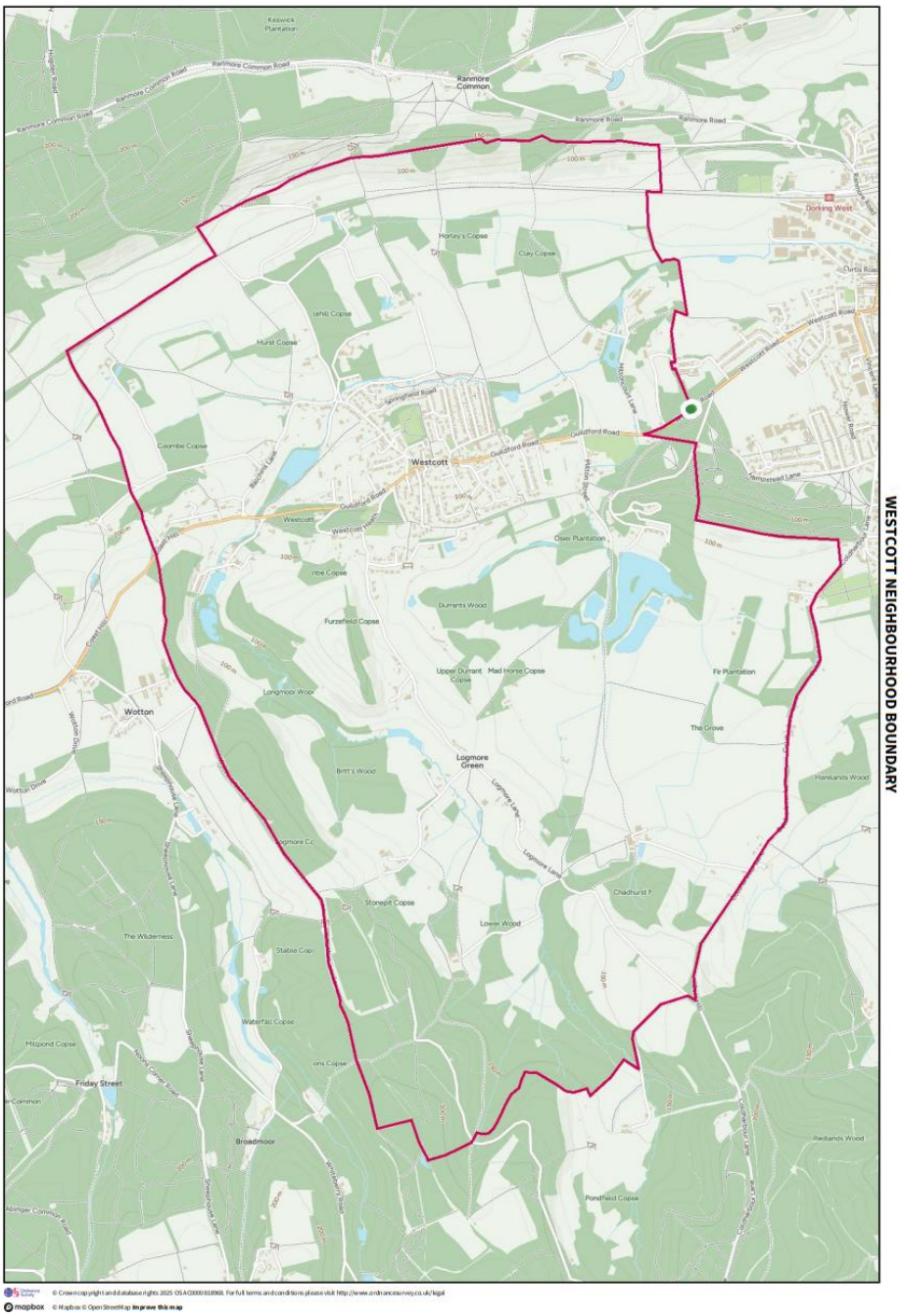
[2] Source. Based on Figure 10 (£350,000 take away 10% deposit and then divide by mortgage rate 3.5 times)
[3] Source. See Figures 7-9
[4] Source. See Figures 7-9
[5] Source. See Figure 3
[6] Source. See Figure 12
[7] Source. Rightmove, August 2025

Context

The Westcott Neighbourhood Development Plan Area includes Westcott village and the immediate surrounds, approximately 2,200 people[8] in 940 households.

Westcott Neighbourhood Development Area map

Figure 1. Westcott Neighbourhood Development Plan Area map[9]



[8] Source. Source. ONS,2022, Build a custom area profile, Mid-Year population estimates.
[9] Source. Westcott Village Forum, July 2025

Setting the scene

Surrey, often seen as an affluent county with a strong housing market, has its own unique problems when it comes to housing. Large areas of the county fall within the Green Belt, National Landscapes, and Sites of Special Scientific Interest. Many settlement areas are subject to conservation area regulations and land prices are high, which drives up the cost of housing. As a rural borough, Mole Valley is facing immense difficulties in finding suitable land for development, and in its rural villages it is becoming even more challenging.

Additionally, many rural areas have an increasingly ageing population, many of whom are still living in large, older properties meaning that finding suitable accommodation to downsize locally is often difficult as the more traditional, smaller style properties have often been extended.

Being within easy reach of London makes many of the villages in Mole Valley an ideal choice for commuters: house prices are, by comparison, cheaper than London, whilst salaries in London are significantly higher. Local people on a median salary and lower quartile salary are finding it increasingly difficult to afford to access the housing market.

Data from the Office for National Statistics (ONS) calculated Mole Valley residents, on a median gross annual salary of £47,777, would need to pay 12.08 times their salary to afford the median house prices of £577,000. On a lower quartile gross annual salary of £29,663, residents would need to pay 13.04 times their salary to afford the lower quartile house prices of £386,800.[10]

This, together with the loss of social housing homes under Right to Buy and the increased cost of private renting, leaves some people with little choice but to either move away, continue to live at home with relatives, or remain in the private rental market, which is both expensive and insecure, making it difficult for people to put down roots and feel part of the wider community.

[10] Source. See Figures 7-9

Housing need and affordability

Defining housing need

Housing need in this context is defined as:

- The need for an individual or household to obtain housing which is suitable to their circumstances.
- It implies that there are issues or limitations with the household's current housing arrangements and that the household is unable to afford or to access suitable accommodation in the private sector.
- Such problems may be concerned with housing costs, size, location, layout, state of repair or security of tenure.
- This need may be immediate or anticipated in the near future.
- It may also include aging households who are looking to downsize but remain within the locality.

Defining affordable housing

In recent years it has become more difficult to agree exactly what is defined as affordable housing. The most referred to definition of affordable housing is set out in Annex two to the National Planning Policy Framework (NPPF).

"Affordable housing; housing for sale or rent, for those whose needs are not met by the market."

This is the definition that local planning authorities apply when making provisions within their areas to meet local demand/need for affordable housing. The NPPF was updated in December 2024. The NPPF definition includes social rent, as well as a range of intermediate rent and for-sale products.

The Affordable Housing Commission (2020) concluded that "*many"* of these products *"are clearly unaffordable to those on mid to lower incomes."*

The difficulty with the newer definition is that it no longer refers to the percentage of the household's income or earnings that should be spent on housing costs. Historically, the Housing Cost to Income Ration (HCIR) was referenced in Planning Policy Guidance Note three, which was repealed and replaced by the NPPF, and was based around housing costs not taking up more than 35% of a household income.

In Surrey, the extremely high house prices mean that some households, on what would be considered a reasonable income elsewhere in the country, are finding it increasingly difficult to access the open market and as a result are spending a greater percentage of their income on housing costs than the previously recommended 35%.

Affordable housing tenures

Discounted market sale

The product is discounted by a minimum of 20% and up to 50%, usually in perpetuity, to those with a defined need. The discount is applied at each point of sale, following valuation. The defined need may be financial and/or geographical or linked to local salary levels, for example. In high-value areas such as Mole Valley a 20% discount may still be unaffordable to those on average incomes and where the discounts will often need to be greater than the minimum 20% discount. Local connection criteria are applied to such schemes and eligibility criteria is set by the Local Authority.

For example, a £300,000 property has a 20% discount applied at the first point of sale and is sold for £240,000. 10 years later the same property is revalued at £400,000 and sold for £320,000.

The discount is 'locked' into the asset usually through a covenant on the land or property.

Shared ownership

A portion of the property is purchased, and the remaining portion is rented, typically from a housing association. This housing tenure can offer a suitable alternative for those with very small deposits as it offers the opportunity to gain foot on the housing ladder, whilst building up some equity in the property. Recent changes by the government to the Shared Ownership Scheme mean that purchasers can now buy shares as low as 10% of the property cost. However, this does mean that the rental percentage will be higher too.

When a property has been built on a Rural Exception Site the maximum percentage that can be owned is 80%. This ensures the property always remains available as affordable housing within the Parish and is not available to be sold on the open market.
In some cases, it can be possible for the total rent and shared ownership mortgage payments to be more than typical mortgage repayments, although some shared owners would not have been able to access a high street mortgage for the whole of the property price. Problems have also arisen on re-sale, where a homeowner has 'staircased'[11] by buying a higher proportion of their home. The re-sale price has been unaffordable for those looking to purchase such a property type, particularly because to be eligible the income level for this tenure type is currently capped by the government at £80,000 per annum.

First Homes

Seen as a replacement to the discontinued Starter Homes. There is no longer a requirement for 25% of all affordable homes to be First Homes. There is no First Homes requirement on Rural Exception sites.
Mole Valley's First Homes Approach[12] key points are listed below:

[11] This term refers to the act of increasing the percentage of ownership.
[12] Source. Mole Valley District, November 2021

- They will be sold with a minimum discount of 30% against the open market value.
- The discount will be passed on to future buyers when First Homes are resold.
- A purchaser (or, if a joint purchase, all the purchasers) of a First Home should be a first-time buyer as defined in paragraph 6 of schedule 6ZA of the Finance Act 2003 for the purposes of Stamp Duty Relief for first-time buyers.
- Purchaser/s should have a combined annual household income not exceeding £80,000 in the tax year immediately preceding the year of purchase.
- After the discount has been applied, the first sale must be at a price no higher than £250,000.
- A purchaser of a First Home should have a mortgage or home purchase plan (if required to comply with Islamic law) to fund a minimum of 50% of the discounted purchase price.
- For the first three months, they will be sold to people who live in or have a work connection to Mole Valley and who want to stay in the community but are struggling to purchase a home at market prices.
- After three months the developer can sell the property to someone with no local connection, provided that they still qualify as a first-time buyer and are within the household income limit. The same local connection criteria will be applied in Mole Valley as are used in the Council's published Housing Allocation Scheme. Discount levels and price caps do not change.
- If there is no sale after six months in total, the developer will be able to switch the First Home into a normal market sale home (with what would have been the value of the discount returned to the Council post-sale) or for the Council to purchase and use as other affordable housing.

Affordable rent

Historically the guide to what is affordable has been 30-35% of a household's net income. For some people even these 'affordable rents' in high value areas can now be unaffordable to people in housing need. Affordable Rents are defined in the NPPF as a maximum of 80% of open market rents. Households could potentially be looking to spend over £13,500 pa on an affordable rental property[13].

As part of Mole Valley District Council's recently reviewed Tenancy Strategy, Registered Providers and Build to Rent providers are made aware that the Council's expectation is that Affordable Rent will not be higher than the local Housing Allowance.

There are maximum income and savings eligibility criteria applied to those wishing to join the Council's Housing Register, which is the primary route to accessing properties at affordable or social rent levels. Further details on these criteria can be found in MVDCs Housing Allocation Scheme available on their website. In a high-value area such as Mole Valley households could be caught between the two, being too rich to qualify for affordable

[13] Source. Taken from Figure 12- (Average 2 bed property @ £1,433 per month - 80% of private rent cost is £13,757 per annum)

rent one and too poor to afford private rent.

Social rent

In 2017 the Government re-introduced social rented properties as being eligible for grant funding. In general, social rents are around 55% of market rent whereas affordable rents are capped at a maximum of 80% of market rate. Social rents are regulated by the Government. There is a formula for setting the rent levels. Mole Valley social rent levels are obtainable from Core Lettings Data Social Housing at Statistical Data Return details social housing rent levels - GOV.UK (www.gov.uk).

Rural Exception Sites

The National Planning Policy Framework refers to rural exception sites as *"Small sites used for affordable housing in perpetuity, where sites would not normally be used for housing."* Rural exception sites seek to address the needs of the community by accommodating households who are either residents or have an existing family or employment connection. A small number of market homes may be allowed on the site at the local planning authority's discretion, for example where essential to enable the delivery of affordable units without grant funding or to enable a lower rate of rent to be charged.

Housing market context and affordability

Census data

Housing statistics from the 2021 Census have been published for national and district level. However, the figures for parishes have not yet been published in full. Furthermore, it is important to note that caution needs to be used when comparing 2011 and 2021 statistics as the categories have been grouped together differently.

The 2021 Census took place during the COVID-19 pandemic which led to some census challenges as more people than normal were living away from their usual address. While every effort was made by the ONS to account for this there may be a small residual impact.

Housing stock

Westcott Village Neighbourhood Development Area, like so many other rural areas in Surrey, is dominated by houses and bungalows, 84.1% (figure 2).

Figure 2. Housing stock in Westcott in 2021 Census, percentages, in contrast to England[14]

Whole houses or bungalows- detached houses, semi-detached or terraced.	**Flats, maisonettes, or apartments**	**A caravan, mobile or other temporary structure**
84.1% of dwellings	15.8% of dwellings	0.1% of dwellings
England average = 77.4%	England average = 22.2%	England average = 0.4%

In 2021, the census data publication grouped detached, semi -detached, and terraced houses and bungalows together (figure 2). In 2021, there was a change in the definition regarding caravan or other temporary accommodation.

Property household tenure

Figure 3. Property household tenure in Westcott 2021 Census, percentages, in contrast to England[15]

Housing that is owner occupied **(Owned outright or with a mortgage or shared ownership)**	**Housing that is social rented**	**Housing that is private rented or lives rent-free.**
74.6%	14.5%	11.0%
England average = 62.3%	England average = 17.1%	England average = 20.6%

[14] Source. ONS, Census 2021-Build a custom area profile.
[15] Source. ONS, Census 2021-Build a custom area profile.

With regards to property tenure, in Westcott (figure 3):

- 74.6% of the household tenure, in 2021, is owner occupied, this is higher than the England average,62.3%.
- 11.0% of the household tenure, in 2021, is privately rented or living rent free, this is significantly lower than the England average, 20.6%.
- The percentage of socially rented accommodation, 14.5%, is lower than the England average, 17.1%.

Property prices and affordability

The following tables of data illustrate how expensive it is to live in Westcott.

Price Paid Data

Forty-three properties were sold in Westcott between August 2023-25. Figure 4 illustrates the price paid between August 2023-25, by property size and type. Property ranged from £186,000 for a one-bed flat to £3,250,000 for a six-bed detached property.

Figure 4. Price Paid Data in Westcott, August 2023-25[16]

Type	Number of beds	Price Paid7 (£)
Flat	1	183,000
	1	186,000
	2	253,000
	2	267,500
	3	360,000
Terraced	2	240,000
	2	350,000
	2	370,000
	2	375,000
	2	380,000
	2	410,830
	2	425,000
	2	440,000
	2	480,000
	3	435,000
	3	445,000
	3	665,000
Semi-detached	2	305,600
	2	410,000
	2	425,000
	2	435,000
	2	450,000
	3	375,000
	3	392,500
	3	450,000
	3	612,500
	4	825,000
	4	664,500
	4	935,000
	5	920,000
	5	1,450,000
Detached	3	410,000

[16] Source. Rightmove, August 2025, Figure 4, Price paid data - property sold in the last two years in Westcott.

	3	650,000
	3	680,000
	3	825,000
	3	850,000
	3	1,025,000
	4	825,000
	4	910,000
	4	950,000
	4	1,095,000
	4	1,485,000
	5	1,475,000
	6	3,250,000

Continued. Figure 4. Price Paid Data in Westcott, August 2023-25

Based on the data in Figure 4, Figure 5, below, illustrates the average price paid for homes in Westcott, over the last two years.

Figure 5. Average Price Paid (£) in Westcott, August 2023-25 [17]

	1-bed	2-bed	3-bed	4-bed	5-bed	6-bed
Average Price Paid (£) (number of homes sold)	184,500 (2)	376,011 (16)	583,929 (14)	980,643 (7)	1,281,667 (3)	3,250,000 (1)

Current property for sale

There are twenty-two properties on the market in Westcott in August 2025. Properties range for a one-bed flat with an asking price of £200,000 to a five-bed detached property for £2,950,000.

The results are as follows:

Figure 6[18]. Property for sale in Westcott, August 2025

Type	Number of beds	Asking price (£)
Flat	1	200,000
	2	335,000
	5	895,000
Terraced	1	475,000
	3	695,000
	3	749,950

[17] Source. Rightmove, August 2025, Figure 5, Based on Price paid data - property sold in the last two years in Westcott.
[18] Source. Rightmove, August 2025, Figure 6, Property for sale in Westcott

Semi-detached	2	475,000
	2	495,000
	3	475,000
	4	750,000
Detached	2	450,000 or 297,500 'home for life'
	3	525,000
	4	1,950,000
	5	1,100,000
	5	1,295,000
	5	2,350,000
	5	2,950,000
	6	1,750,000
	6	2,225,000
	7	2,750,000
Bungalow	2	650,000
	3	950,000

Continued. Figure 6. Property for sale in Westcott, August 2025

Affordability

Figure 7 illustrates house prices to gross annual earnings ratios[19]. The County of Surrey has highest median house price ratio in England at 10.91. This is also the case with regard to the lower house price affordability ratio of 11.33.

Figure 7. House Price to Earnings Ratio (median affordability ratio and lower affordability ratio) September 2022-2024

Ratio of median house price to median gross annual workplace-based earnings	**2022**	**2023**	**2024**
England	8.56	8.41	7.71
Southeast	10.49	10.28	9.30
Surrey	12.10	11.62	10.91
Mole Valley	14.32	14.34	12.08
Ratio of lower quartile house price to lower quartile gross annual workplace-based earnings	**2022**	**2023**	**2024**
England	7.36	7.17	6.77
Southeast	10.20	10.09	9.21
Surrey	12.13	12.07	11.33
Mole Valley	13.48	13.51	13.04

[19] Source. ONS, March 2025, Figure 7, House price to earnings ratio

Figure 8. Lower quartile and median gross annual workplace-based income, ONS,[20] September 2022-2024

Median gross annual workplace-based income (£)	2022	2023	2024
England	33,279	35,194	37,617
Southeast	35,734	37,434	40,339
Surrey	40,503	43,017	45,831
Mole Valley	36,660	40,808	47,777
Lower quartile gross annual workplace-based earning (£)	**2022**	**2023**	**2024**
England	24,440	26,158	28,060
Southeast	25,985	27,254	29,590
Surrey	29,072	30,250	32,029
Mole Valley	26,149	28,499	29,663

Figure 9. Lower quartile and median house prices, ONS, September 2022-2024

Median house prices (£)	2022	2023	2024
England	285,000	299,995	289,995
Southeast	375,000	385,000	375,000
Surrey	490,000	500,000	500,000
Mole Valley	525,000	585,000	577,000
Lower quartile house prices (£)	**2022**	**2023**	**2024**
England	179,950	187,500	189,950
Southeast	265,000	275,000	272,500
Surrey	352,625	365,000	363,000
Mole Valley	352,375	385,000	386,800

An average lower quartile home in Mole Valley in 2024 cost £386,800[21]. Assuming a deposit of 10% and a loan value of 4, the income needed to purchase this home would be £87,030. Figure 8 illustrates the lower quartile income in 2024 in Mole Valley is £29,663.

The average median house price in Mole Valley is £577,000. Assuming a deposit of 10% and a loan value of 4, the income needed to purchase this home would be £129,825. Figure 8 illustrates the medium income in 2024 in Mole Valley is £47,777.

[20] Source. ONS, March 2025, Figure 8. Lower quartile and Median gross Income

[21] Source. ONS, March 2025, Figure 9. lower quartile and medium house prices price paid.

The following table illustrates a range of the lowest sold prices for property in Westcott[22] in the last year, and the necessary income levels assuming a range of loan rate values and a 5% or 10% deposit.

Figure 10. Affordability calculations (£) for Westcott, sold in the last year (cheapest by size)

Property Size	1-bed	2- bed	3-bed	4-bed
Value	183,000	350,000	375,000	664,500
10% deposit	**18,300**	**35,000**	**37,500**	**66,450**
Income to loan rate 3.5	47,057	90,000	96,429	170,871
Income to loan rate x 4	41,175	78,750	84,375	149,513
Income to loan rate x 4.5	36,600	70,000	75,000	132,900
Income to loan rate x 5	32,940	63,000	67,500	119,610
5% deposit	**9,150**	**17,500**	**18,750**	**33,225**
Income to loan rate 3.5	49,671	95,000	101,786	180,364
Income to loan rate x 4	43,463	83,125	89,063	157,819
Income to loan rate x 4.5	38,633	73,889	79,167	140,283
Income to loan rate x 5	34,770	66,500	71,250	126,255

Private rental market and affordability

There is just one property to rent in Westcott, in August 2025, a four-bed detached house for £2,850 per month.

A one-mile radius search of Westcott showed 18 properties:

Figure 11. Private rental properties (1 mile radius from Westcott)[23]

Type	Number of beds	Monthly rent (£)
Flat	1	537 (over fifty-five's)
	1	1,050
	1	1,100
	1	1,100
	1	1,100
	1	1,150
	1	1,150
	2	1,300
	2	1,350
	2	1,450

[22] Source. See Figure 4

[23] Source. Rightmove, August 2025, Figure 11. Houses for rent in a 1-mile radius from Westcott

	2	1,500
	2	1,575
Terraced	2	1,500
	2	1,795
Semi-detached	3	2,000
	3	2,250
Detached	4	2,400
		2,850

Continued. Figure 11. Private rental properties (1 mile radius from Westcott)

The properties available within a one-mile radius of Westcott ranged from £537 per month for a one-bed retirement flat to £2,850 per month for a four-bed detached house.

Annual data published in March 2025 from the ONS recorded the following private average rental rates by property size for Mole Valley[24].

Figure 12. Mole Valley Average private rental rate July 2025

	1-bed	2-bed	3-bed	4 or more	All types
Monthly rent (£)	1,116	1,433	1,826	2,561	1,525

Traditionally, 35% of income was supposed to be paid on rent. If the lower quartile gross work-place income is £29,663 in Mole Valley (figure 8), with take home pay approximately £2,073.08 per month[25], then no more than £725.58 should be spent on rent monthly. The only accommodation to rent in Westcott is £2,850 per month. Furthermore, unless one is over 55 years, the lowest priced accommodation, within a one-mile radius of Westcott, is £1,050 per month for a one-bed studio flat. As shown in the annual ONS statistics in figure 12, the average monthly rent in July for a one-bed property in Mole Valley is £1,116.

This highlights how expensive private rental accommodation is. The ONS 2021 Census statistics show that in Westcott 11.0% of the household tenure, in 2021, is privately rented or living rent free. Even though this is almost half that of the England average, 20.6%, the cost of renting private property in Westcott could still affect a large portion of the residents.

The issue of affordability and the lack of available private rental accommodation in the area currently are important housing factors to consider.

[24] Source. ONS, July 2025, Figure 12, Price Index of Private rents UK: monthly price statistics

[25] Source. (Income tax calculator: find out your take-home pay - Which?)

Affordable housing stock and housing need

As of August 2025, there are seventeen households on the Mole Valley District Council housing register that state they are either living in Westcott or have a local connection to Westcott and their assessed need is: six households requiring a one- bed home, seven households requiring a two-bed home , three households requiring a three-bed home and one households requiring a four-bed or larger home.

There is likely to be a level of 'hidden need'. Figures on the register are likely to under-represent the need because:

- The housing register only includes the need for rented homes; not shared ownership, First Homes, shared equity or rent to buy.
- People may have preconceived ideas about affordable housing.
- In rural areas, people may not apply to the council until they can see some prospect of development or a local scheme to which they would want to apply.

Figure 13. Housing register need by property size[26]

Property Size	Households	%
1-bed	6	35.3%
2-bed	7	41.2%
3-bed	3	17.7%
4-bed +	1	5.9%
Total	**17**	**100%**

Mole Valley District Council transferred its housing stock in 2007 to a housing association which is now known as Clarion Housing. Clarion owns 134 properties that are offer affordable rent. Twenty-four of the 134 properties that Clarion manages are retirement homes.

Figure 14. Clarion housing stock (08.25)[27]

Affordable Rent

Property	1-bed	2-bed	3-bed	Total
Total	**76**	**13**	**45**	**134**

[26] Source. Figure 13, Mole Valley District Council

[27] Source: Figure 14, Mole Valley District Council

Figure 15. Clarion retirement housing stock (08.25)[28]

Affordable Rent

Property	1-bed bedsit	1-bed flat	2-bed flat	Total
Total	9	14	1	24

Mount Green housing association has a further six homes for affordable housing.

Figure 16. Mount Green housing stock (08.25)[29]

Affordable Rent

Property	2-bed	3-bed	Total
Total	1	1	2

Shared Ownership

Property	2-bed	3-bed	Total
Total	2	2	4

Relets

Since April 2020, there have been several relets which are detailed below[30]:

Figure 17. Social rented houses- Relets from April 2020 in Westcott (April to April)

Year	1-bed	2-bed	3-bed	Total
2020/1	2	1	2	5
2021/22	1	0	2	3
2022/3	4	0	4	8
2023/4	1	0	0	1
2024/5	2	0	0	2
2025/6	1	0	1	2

[28] Source. Figure 15, Mole Valley District Council
[29] Source. Figure 16, Mole Valley District Council
[30] Source. Figure 17, Mole Valley, Home Choice, Allocation Statistics, August 2025

Figure 17 illustrates that the number of 2- and 3-bedroom homes becoming vacant is low. Furthermore, as shown below in Figure 18 there is a low relet rate for Social rented ground floor accommodation. Data for retirement home re-lets has not been published.

Figure 18. Social rented houses- Ground Floor Relets from April 2020 in Westcott (April to April)

Year	1-bed flat	2-bed flat	1-bed bungalow	2-bed bungalow
2020/1	1	0	0	0
2021/2	1	1	0	0
2022/3	1	0	0	0
2024/5	1	0	1	0
2025/6	1	0	0	0

Rent levels

Example affordable rent levels, obtained from Mole Valley District Council, by property size are shown below:

Figure 19. Average weekly net social rents rates in Mole Valley District [31]

Property size	Average weekly net social rent (£)
1 Bed Bedsit	91.72
1 Bed	100.49
2 Bed	120.05
3 Bed	136.24
4 Bed	146.96
5 Bed	156.66
6+ Bed	180.86

[31] Source. Figure 19, Mole Valley District Council

Local Housing Allowance rates, by property size are shown below:

Figure 20. Local Housing Allowance Rate(weekly) in RH4 3NZ, August 2025 [32]

Property size	Local Housing Allowance Rate (£)
Shared Accommodation	109.62
1 Bedroom	197.92
2 Bedroom	253.15
3 Bedroom	314.14
4 Bedroom	402.74

[32] Source. Figure20, Direct Gov, Valuations Office Agency

Housing survey findings

This report presents the analysed results of the survey and is based directly on the responses to the questionnaire.

A total of **47** responses were received giving a return rate of **5%.** Typically, the level of response to questionnaires of this kind is approximately 2%, as most people living in the area are well housed and would not necessarily respond to a housing questionnaire unless they felt it directly affected them or a family member.

Please note that findings are based on 47 responses but not everyone responded to every question and percentages have been rounded up/down to the nearest tenth so may not total 100%.

The survey results do not purport to be representative of all residents; no information is available on non-respondents, and it is not possible to gross up results to the entire population. Nor does the survey purport to assess the entirety of housing needs in the area.

A copy of the cover letter and survey form can be seen at Appendix A. Individual responses have been anonymised and are not shared with any third party. The questionnaire used was based upon the survey template used by Rural Housing Enablers across the country.

The questionnaire was available to complete online, and paper copies were also available at the Prince of Wales Public House, the Holy Trinity Church, Westcott Village Hub and Riverbank Surgery. Residents were advised that they could get in contact to request a paper copy should they require. Furthermore, a Rural Housing Enabler attended the Community Hub once a week to offer support to complete questionnaires.

The questionnaire collected data specifically from those who expressed a need to move within the next five years. Households with a need for alternative housing, and who wish to live in the Parish, were asked to complete the survey.

A household may comprise a family, a single person, or a couple, and a dwelling may contain more than one household in housing need.

The survey asked for details of the household, the current housing situation, preferred housing situation, the identified need, and local connection, together with sensitive information such as financial details. This information was used to assess need.

As the household data is collected on a confidential basis actual households are not identified, and respondents were assured that any information they disclosed would be treated in confidence.

The Westcott Village Forum helped to advertise the survey alongside the Westcott Village Forum's Community Survey as part of their Neighbourhood Plan research. A flyer advertising both surveys was hand delivered to every household in the Westcott Neighbourhood Development Plan Area and circulated online to those on the Westcott Village mailing list. The survey was publicised on the local village website and an article

regarding the survey was displayed in the local newsletter. It was also advertised at the WESTfest, the village fete.

With the permission of the Westcott Village Forum some local community groups/centres were approached and asked to help advertise the survey. These included the Surrey Hills All Saints Church of England Primary School, the Riverbank surgery, Holy Trinity Church and the Westcott Village Hub. A copy of the poster can be seen at Appendix B.

When asked if they intended to move to alternative accommodation within the Parish in the next five years **47 households completed the questionnaire.**

When analysing need **38 responses were discounted** for various reasons:

- Already adequately housed.
- Can satisfy own housing need.
- Lack of financial information or contact details to enable the assessment of need.

The conclusion provides information based on the remaining **9 respondents who were shown to have a housing need.**

It should be noted that although housing needs surveys are only ever a snapshot in time it is accepted practice that the resulting data is considered to have a 'shelf-life' of five years.

Current housing

Q1. What is the tenure of your current home?

87.2% of all respondents were homeowners (Owner Occupier and Shared ownership). 4.3% were renting from a local Housing Association and 8.5% from Private landlords.

Figure 21. Current tenure

Answer Choices	%	Count
Owner Occupier (with/without mortgage)	85.1%	40
Shared ownership (part buy/part rent)	2.1%	1
Tied to a job	0.0%	0
Private landlord rent	8.5%	4
Housing association rent	4.3%	2
Other (please specify)	0	0
	Answered	47
	Responses	47

Q2. What type of property do you currently live in?

85.1% of the respondents lived in a house.

Figure 22. Type of property

Answer Choices	%	Count
House	85.1%	40
Bungalow	4.4%	2
Flat/maisonette	10.9%	5
Other	0.0%	0
	Answered	47

Q3. What number of bedrooms are in your property?

83% of the 47 respondents lived in a property with three or more bedrooms.

Figure 23. Size of property

Size of Property	%	Count
Number of bedrooms		
1	2.1%	1
2	14.9%	7
3	31.9%	15
4	27.7%	13
5	17.0%	8
6	4.3%	2
7	2.1%	1
	Answered	47

Q4. What would you describe as the best reason/s for this move? (tick all that apply)

Some respondents mentioned more than one answer.

There were 49 responses by 34 respondents. The main reasons for wanting to move within the Parish were:

1) Downsizing (14 in total) due to either the garden being too large to manage (five responses) or needing smaller accommodation (nine responses).

2) Change in physical needs or need all rooms on one level (five responses for each option)

Figure 24. Reason for move within the Parish.

Answer Choices	Count
Want a starter/first home	3
Cannot afford rent	0
Cannot afford/obtain mortgage	3
Need larger accommodation	2
Need smaller accommodation	9
Garden too small	3
Current home unsafe/affecting health	1
To give/receive support as a carer/dependent	0
Housing poorly insulated/expensive to heat/maintain	1
Want to return to the Westcott Neighbourhood Plan Area	0
Divorce/separation	1
Retirement	3
Property currently for sale	0
In tied accommodation	0
Garden too large to manage	5
Current tenure insecure	0
Need adapted accommodation	1
Need all rooms on one level	5
Change in physical needs	5
Other-please explain below	7
Responses	49
Answered	34*

Other:

- Three of these respondents stated that they did not want to move*
- I want a house instead of a leasehold flat. I'd like my own outdoor space, parking and nobody living above me.
- Want to release capital from a house we will not need so much space.
- Lack of Parking
- Close to workplace near Gatwick

Future housing

Q5. Which tenure would you prefer?

Respondents were asked to indicate their preferred tenure. Of the 36 responses the majority (35) stated they would prefer some form of home ownership.

Figure 25. Future tenure preference

Answer Choices	Count
Owner Occupier (with/without mortgage)	30
Shared ownership (part buy/part rent)	1
First Homes	4
Private landlord rent	0
Housing association rent	1
Other	0
Answered	33
Responses	36

Q6. What type of property would your household prefer (tick all that apply)?

The respondents were able to indicate more than one preference. Most indicated a preference to live in a house.

Figure 26. Type of property preference

Answer Choices	
Type	Count
House	23
Bungalow	14
Flat/maisonette	4
Other*	5
Answered	33
Responses	46

Other*:

- Care home/sheltered accommodation
- Eco House, ideally a passive-built house
- Something with low maintenance - shared gardens or private outside space without burden of gardening
- Freehold or common-hold Flats
- Retirement Community House or Apartment

Q7. What number of bedrooms would you prefer?

33 respondents indicated a preference regarding the number of bedrooms they would prefer with two or three beds proving most popular.

Figure 27. Size of property preference

Answer Choices	
Number of bedrooms	Count
1	0
1 or 2	1
2	9
2 or 3	1
3	14
3 or 4	1
4	5
5	2
Answered	**33**

It should be noted that these preferences do not necessarily align to analysed need. See Q9-Q11 financial information below. Furthermore, if applying for a housing association rented home or shared ownership property, housing associations often follow the same bedroom allocation policy as the local council. Please see Bedroom Allocation Policy, figure 29.

Q8. What is your local connection to the Westcott Neighbourhood Plan Area? (Tick all that apply)

Question eight was asked to check the local connection for Section 106 agreements. If appropriate, respondents were able to indicate more than one connection. All respondents that were assessed as having a need answered this question, and all were able to indicate at least one local connection.

Figure 28. Local connection

Connection	Total
Currently live in the area (have done so for the last five years)	25
Currently work in the area (for more than 18 hours per week for the past 5 years)	1
Born and brought up in the parish for eighteen years, but now live elsewhere	
Have parents, siblings and or adult children, currently living in the area (who have done so as their main place of residence for the last consecutive ten years)	1
Responses	27
Answered	**25**

Q9 to Q11. Financial information

The information provided in response to this section aided the analysis of need but is confidential and is not reproduced herein.

In assessing the preferred need, income levels and potential property prices are considered to ensure that any proposed future housing development would meet the needs of those to be housed. Mortgage lenders use a multiplier of annual income to determine how much can be borrowed, either solely or jointly. Although there are no specific rules around mortgage income multiples, 4 - or 4.5 - times annual salary (for a single applicant) or 3.5 or 4 (if you are applying jointly) is often used as the basis of initial calculations. The size of deposit relative to the value of the property can impact how much can be borrowed as a bigger deposit mitigates risk for lenders, though the average minimum deposit requirement is generally 10%. Where a respondent indicates a preference for shared ownership their ability to enter into such an arrangement is assessed using the information provided. The mortgage and deposit that the respondent could raise is compared against a comparable owner- occupied property in the local area. If it appears that the respondent could not enter into a shared ownership arrangement as they have a limited, or no, deposit they are re-classified as being in need of rented accommodation.

Similarly, where a respondent indicates a preference for a market home their ability to enter into a mortgage, where it is required, is assessed including the ability to raise a deposit. Having assessed whether the respondent could reasonably acquire a suitable mortgage if they could not do so they are re-classified as needing either a shared ownership property (with a suitable deposit) or rented property (without a suitable deposit). Mortgages of 35 years rather than the traditional 25 years are becoming more common, particularly amongst first-time buyers.

The above approach provides a reasonable estimate of affordability for any local community, and any household actually seeking to purchase would be subject to more rigorous scrutiny from potential lenders. Information on rental prices is also included in Figures 11 and 12.

Q12. Are you registered on the Mole Valley District Council housing register (known as Home Choice)?

No respondents indicated they were currently registered on the Mole Valley District Council housing register.

It should be noted that in August 2025 there were seventeen households registered on the Local Authority housing waiting list stating they were either living or with a local connection to Westcott. Figure 13 shows a breakdown by property size.

To be eligible for affordable, rented accommodation you must be on the housing register.

Q13. Details of the household seeking alternative housing

The information provided in response to this question aids the analysis of need, for example in relation to overcrowding, but is confidential and not reproduced herein.

Figure 29 shows Mole Valley District Council Housing Bedroom Allocation Policy for those looking for affordable housing.

When allocating affordable housing the number of bedrooms that a household is entitled to is based on several factors such as the number of children, their ages and gender. In elderly or disabled households, allowances can be made for carers. The Housing Allocation Policy for Mole Valley District Council outlines who is eligible for what size property. For those seeking affordable home ownership tenures one bedroom above the assessed level of need is allowed.

Figure 29. Mole Valley Bedroom Allocation Policy Summary (affordable housing)

Household Makeup	Bedroom entitlement
One adult or couple	1 bed
Couple or lone parent with one child	2 bed
Couple or lone parent with two children of the same sex under 16	2 bed
Couple or lone parent with two children of opposite sex under 10	2 bed
Couple or lone parent with two children of opposite sex where one is over 10	3 bed
Couple or lone parent with three children	3 bed
Couple or lone parent with two children of the same sex where one is over 16	3 bed
Couple or lone parent with 4 or more children	3 or 4 bed

Analysing need

Preferences do not necessarily match with analysed need. When analysing need the most suitable accommodation is matched to the financial ability of a household and its household composition.

For example, a couple with a young child, a joint income of £30,000, no savings or equity, and seeking a three-bed owner occupier home would be analysed as requiring a two-bed house to rent from a housing association.

After considering household composition, level of income, deposit/savings, and equity available, it would suggest that the following respondents may be able to afford/eligible for the tenures listed below in the conclusion.

Conclusion

After analysing the responses, it has been determined that **9** households **with a local connection** to the Westcott Neighbourhood Development Plan area require alternative homes, as shown below.

The assessed need is as follows:

Housing Association Rent (one)

- 1 x 1 bed bungalow

Housing Association Shared Ownership (two)

- 1 x 2 bed house at 69% share
- 1 x 3 bed house at 71% share

Seven respondents indicated a need to downsize. Although they indicated they could afford to purchase a home on the open market, there is a lack of two and three bed bungalows in the Parish:

Open Market (seven)

- 4 x 2 bed bungalow
- 2 x 3 bed bungalow

Consideration should also be given to the seventeen households registered on Home Choice.

The housing market context and affordability findings indicate that a big barrier for emerging households will be whether they would be able to afford to buy a home in the area. Consideration should also be given to high private rental charges in Mole Valley and the lack of rental stock in the area. There was just one property to privately rent at the time of writing the report.

Consideration needs to be taken regarding affordability being 'locked' in perpetuity so that future generations may benefit.

It is important to consider that, when assessing need in small, rural areas such as the Westcott Neighbourhood Plan Area, even the smallest of needs can have an impact on the balance of a community.

It should be noted that although housing needs surveys are only ever a snapshot in time it is accepted practice that the resulting data is considered to have a 'shelf-life' of five years.

Nicola Davidson
Rural Housing Enabler
August 2025

Appendix A- Sample cover letter and survey

22nd June 2025

Housing Needs Survey for Westcott Neighbourhood Development Plan (WNDP)

As part of the research for the Westcott Neighbourhood Development Plan, Westcott Village Forum, alongside Mole Valley District Council have commissioned Surrey Community Action, an independent charity that supports rural communities across Surrey, to undertake a Housing Needs Survey to assess possible future local housing need in the Westcott Neighbourhood Plan Area (see map online at https://tinyurl.run/JvuL8n).

The Westcott Village Forum want to understand in more detail the current and future need for housing, whether that be, for instance, for young people wanting to find their first home, older people looking to downsize or families needing a larger property.

Please complete this questionnaire if your household (family/single/couple) are looking to move home **within the** Westcott Neighbourhood Plan Area **in the next 5 years**.

We also want to hear from households not currently living within the WNDP area: -

- know people who wish to return to the Neighbourhood Plan Area or
- have friends currently working in the area, but they live elsewhere and would prefer to live closer to their employment or
- have family members who have recently moved away because they were unable to afford to live in the Neighbourhood Plan Area and wish to return.

Then please ask them to contact davidc@surreyca.org.uk to obtain their own survey form.

Please return the survey using the attached reply-paid envelope or complete it online at www.surveymonkey.com/r/S6DT92J **by Sunday 20th July 2025**

Individual responses remain confidential to Surrey Community Action and an anonymised report will be provided to the Westcott Village Forum.

Thank you for participating in this survey.

Kind regards

Nicola Davidson and David Cowan

Rural Housing Enablers

davidc@surreyca.org.uk

Westcott Neighbourhood Plan Area Housing Needs Survey 2025

Please complete this questionnaire if your household (family/single/couple) are looking to move within the Westcott Neighbourhood Plan Area in the next 5 years.

Please provide as much information as possible so we are in the best position to assess the type, size and tenure of housing required in Westcott. Please be assured that all data remains **strictly confidential**. We may need to contact you to obtain further information, so it is important that you provide your name and contact details.
Please return the form in the Freepost envelope provided no later than **Sunday 20th July 2025** or complete it online at **https://www.surveymonkey.com/r/S6DT92J**

Current housing

Q1. What is the tenure of your current home?

Owner occupier (with/without mortgage)		Private landlord rent	
Shared ownership (part rent/part buy)		Housing association rent	
Tied to a job		Other – please specify	

Q2. What type of property do you currently live in?

* House
* Bungalow
* Flat/maisonette
* Other .....

Q3. What number of bedrooms are in your property? .....

Q4. What would you describe as the best reason/s for this move? (tick all that apply)

Want a starter/first home		Divorce/ separation	
Cannot afford rent		Retirement	
Cannot afford/obtain mortgage		Property currently for sale	
Need larger accommodation		In tied accommodation	
Need smaller accommodation		Garden too large to manage	
Garden too small		Current tenure insecure	
Current home unsafe/affecting health		Need adapted accommodation	
To give/receive support as a carer/dependent		Need all rooms on one level	
Housing poorly insulated/expensive to heat/maintain		Change in physical needs	
Want to return to the Westcott Neighbourhood Plan Area			
Other – please explain below			

Westcott Neighbourhood Plan Area Housing Needs Survey 2025

Future housing

Q5. Which tenure would you prefer?

Owner occupier (with/without mortgage)		Private landlord rent	
Shared ownership (part buy/part rent)		Housing association rent	
First Homes*		Other	

*First Homes is a discounted home ownership scheme for first time buyers. Properties are discounted at 30% less than the market value cannot cost more than £250k. Purchasers cannot earn more than £80k pa.

Q6. What type of property would your household prefer? (tick all that apply)

* House
* Bungalow
* Flat/maisonette
* Other .....

Q7. What number of bedrooms would you prefer?

Q8. What is your local connection to the Westcott Neighbourhood Plan Area? (Tick all that apply)

Currently live in the area (have done so for the last five years)	
Currently work in the area (for more than 18 hours per week for the past 5 years)	
Born and brought up in the area for eighteen years, but now live elsewhere	
Have parents, siblings and or adult children, currently living in the area (who have done so as their main place of residence for the last consecutive ten years)	

Q9. It is important to understand what people can afford. This information will not be disclosed to any thi party and remains confidential. Financial information helps to determine the tenure of property suitable the household.

What is the approximate total annual gross income (before tax) of the household in need. Do not include universal credit housing element or Housing benefit. £.....

Q10. Do you have equity in your current home? Yes / No

Q11. What financial resources are available to you for your next move?

Equity from existing home £..... **Savings and investments** £.....

Gift from someone for a new home £.....

Q12. Are you registered on the Mole Valley District Council housing register, known as Home Choice?

Yes * No *

If you wish to apply to rent a housing association property you should be on the housing waiting list. You can register online (www.molevalley-homechoice.org.uk) or you can telephone (01306 885001) if you need assistance with applying.

Q13. Details of the household (people living in your home) seeking to move to a new home

Please complete a separate form for each household in need of a home within the Westcott Neighbourhood Plan Area

If you require an additional survey form, contact a Rural Housing Enabler: 01483 447121 or davidc@surreyca.org.uk

	Age (years)	Sex (M/F)	Relationship to person completing survey form
Person 1			
Person 2			
Person 3			
Person 4			
Person 5			
Person 6			

Please provide your name and contact details. We may need to contact you to obtain further information. Any information you give will remain confidential to Surrey Community Action and will not be shared with any third party.

Name	
Address	
Email/telephone	

Please return the form in the Freepost envelope provided no later than Sunday 20th July 2025 or complete it online at **https://www.surveymonkey.com/r/S6DT92J**

Thank you for taking the time to complete this survey.

If you require an additional survey form, contact a Rural Housing Enabler on:
01483 447121 or davidc@surreyca.org.uk

Data Protection

Data is collected by Surrey Community Action for the purpose of assessing housing needs in your area. Any information collected as part of this survey will be visible to the Rural Housing Enabler only. All data will be kept strictly confidential, and any reports detailing the results will have all information that can identify an individual removed. More details on Surrey Community Action's privacy policy including your rights under GDPR can be found on our website.

Find out more at www.surreyca.org.uk.

Appendix B- Copy of the poster

Westcott Neighbourhood Plan Area Housing Needs Survey

https://www.surveymonkey.com/r/S6DT92J

Deadline for completion: Sunday 20th July 2025

Are you a first-time buyer?

Are you struggling to find a home that you can afford to buy or rent?

Do you live or work in the area?

Do you want to downsize?

We are conducting research (Surrey Community Action – **independent charity** that supports rural communities in Surrey) on behalf of the Westcott Village Forum. Please take a few minutes to complete our questionnaire online or request a paper copy to be delivered to your home.

We will be visiting the village hub on the dates and times below should you need assistance to complete a questionnaire:

Thursday 26th June 12-2pm

Friday 4th July 12-2pm

Wednesday 9th July 12-2pm

Thursday 17th July 12-2pm

Alternatively, you can contact Rural Housing Enabler, David Cowan, for more information davidc@surreyca.org.uk or telephone 01483 447121.