
Housing in Elmbridge

Facts & figures

December 2019



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I. Introduction and strategic context

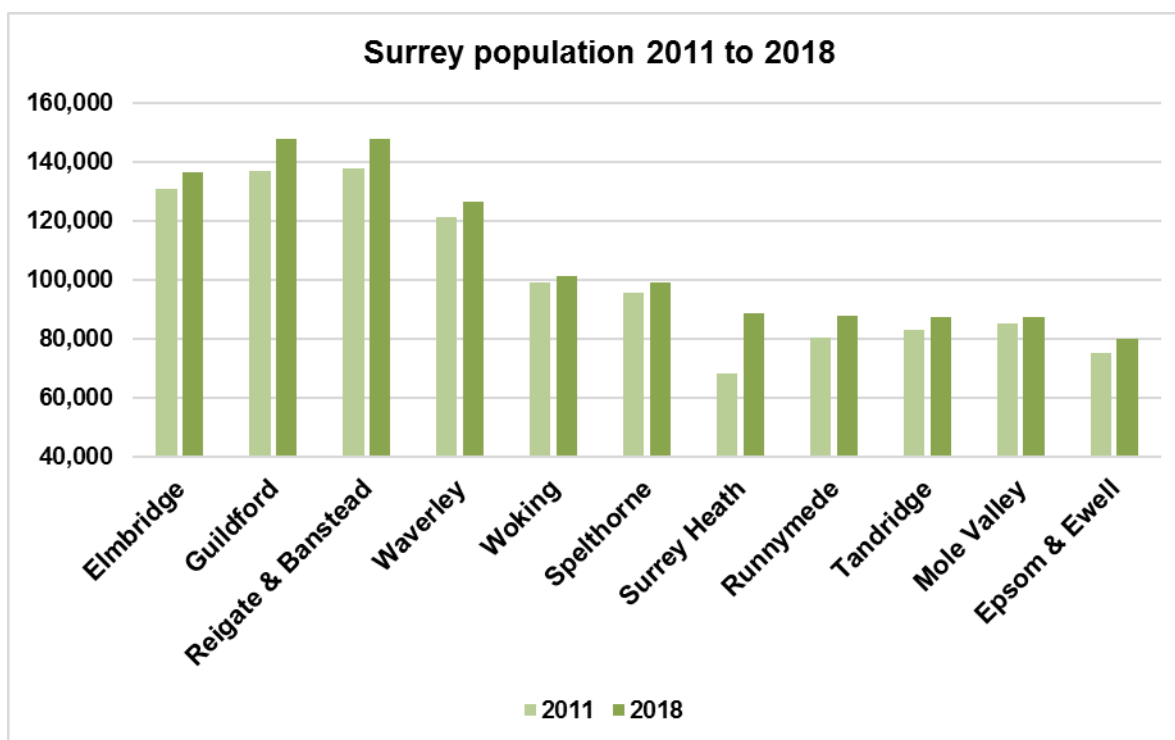
- This document is the evidence base to accompany Elmbridge Borough Council's Housing, Homelessness & Rough Sleeping Strategy 2020 - 24. Its purpose is to provide a statistical overview of housing within Elmbridge, presenting and explaining a range of information through the use of tables and graphics.
- Where appropriate, data covering Elmbridge is compared with that elsewhere, usually with other boroughs and districts in Surrey, South East England and nationwide.
- The evidence base covers a range of issues, from population change through to the energy efficiency of the housing stock. Much of the content is already available to the public and has been compiled from various sources. In some cases, the data has been collated from information held by the Council.
- The evidence base should help highlight issues and patterns within Elmbridge, including the key features of the local housing market and the supply of and need for affordable housing here. It also informs the selection of priorities and objectives contained within the aforementioned strategy.
- The evidence base will be updated on a regular basis to help inform any reviews of the strategy which it supports.
- Any queries or comments about the content should be directed to the Housing Strategy & Enabling Team, which can be contacted via:
housingpolicy@elmbridge.gov.uk or telephone: 01372 474 631 or 01372 474 632.

1 People and Population

1.1 Overall Population

- 1.1.1 Figure 1 below shows the respective populations of the eleven boroughs and districts within Surrey, as first recorded by the 2011 Census, with Elmbridge having the third largest population in Surrey, recorded as 130,875, with updated figures as estimates for 2018. Elmbridge is still the third largest population in Surrey, with an increase of 8,939 (7.3%) in the population of 121,936, up to 2011, and an estimated additional growth of 5,751 persons up to 2018.

Figure 1 Population of Surrey boroughs & districts (usual residents), 2011 – 2018



Source: 2011 census and NOMIS estimate October 2019

- 1.1.2 The latest mid-year estimate, for 2018, estimated that the population of Elmbridge was 136,626, an increase of 5,751 (4.4%) on the 2011 Census figure.

Source:

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletins/annualmidyearpopulationestimates/mid2018>

1.2 Ethnic profile of Elmbridge

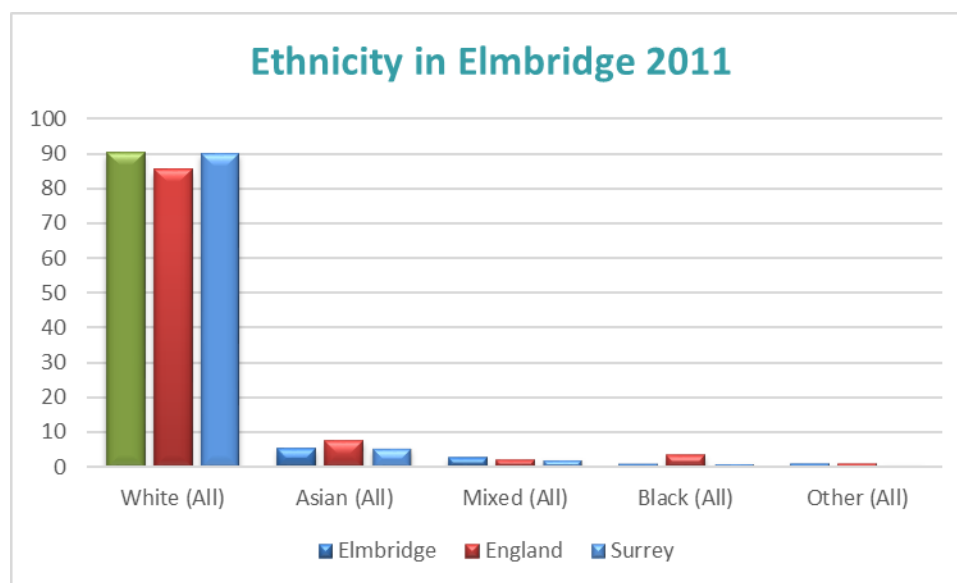
- 1.2.1 **Table 1** below provides a breakdown of the ethnicity of Elmbridge's population as at the 2011 Census, in absolute and proportionate sizes. It compares the borough's ethnicity with county and national levels. It shows that the proportion of Elmbridge's population recorded as White British at the time of the 2011 Census was almost identical to the national figure (79.9% compared to 79.8%). There are some differences in the relative proportion of the ethnic minority groups, with Elmbridge having a considerably larger percentage of its population in all Other White groups (10.4%) compared to the national and county-figures but a smaller proportion of other

certain ethnic groups (e.g. those of Pakistani, Black African / Caribbean or Other Black origins).

Table 1- Ethnicity in Elmbridge, Surrey & England – 2011 Census

2011 Census - Ethnic group	Elmbridge number	Elmbridge %	England	Surrey
White: English/Welsh/Scottish/Northern Irish/British	104,508	79.9	79.8	83.5
White: Irish	2,072	1.6	1	1.1
White: Gypsy or Irish Traveller	153	0.1	0.1	0.2
White: Other White	11,390	8.7	4.6	5.5
Mixed/multiple ethnic group: White and Black Caribbean	521	0.4	0.8	0.4
Mixed/multiple ethnic group: White and Black African	347	0.3	0.3	0.2
Mixed/multiple ethnic group: White and Asian	1,550	1.2	0.6	0.9
Mixed/multiple ethnic group: Other Mixed	993	0.8	0.5	0.6
Asian/Asian British: Indian	2,489	1.9	2.6	1.8
Asian/Asian British: Pakistani	555	0.4	2.1	1
Asian/Asian British: Bangladesh	504	0.4	0.8	0.3
Asian/Asian British: Chinese	1,143	0.9	0.7	0.8
Asian/Asian British: Other Asian	2,384	1.8	1.5	1.7
Black/African/Caribbean/Black British: African	620	0.5	1.8	0.7
Black/African/Caribbean/Black British: Caribbean	272	0.2	1.1	0.3
Black/African/Caribbean/Black British: Other Black	118	0.1	0.5	0.1
Other ethnic group: Arab	597	0.5	0.4	0.4
Other ethnic group: Any other ethnic group	659	0.5	0.6	0.5
All categories: Ethnic group	130,875	100	100	100

Source: 2011 Census – table DC4201EW



Source: 2011 Census – table DC4201EW

1.3 Place of birth of Elmbridge residents

- 1.3.1 The 2011 Census recorded the country of birth of those residents in Elmbridge at that time and the date of arrival into the UK of those born abroad. This showed that 5,734 (4.4% of the borough's population) had migrated to the UK between 2007 and 2011. Cobham Fairmile and Cobham and Downside recorded the largest number of residents who had arrived in the UK between 2007-11, with 487 and 499 respectively, with Walton North the lowest at 139.

- 1.3.2 **Table 2** below provides a breakdown of the country of birth of Elmbridge's population as at 2011 and the numbers of those born abroad, who moved to the UK between 2007 and 2011. This shows that those born in continental Europe accounted for the single largest group of new arrivals (at 1,780) closely followed by those from The Americas and the Caribbean (1,581).

Table 2 - Country of Birth of Elmbridge Residents (2011) and Arrivals to UK 2007-11

Country of Birth	All categories	Born in the UK	Born outside UK	Arrived 2007-11
All categories	130,875	106,959	23,916	5,734
Europe total	115,733	106,959	8,774	1,865
Of which – Ireland	1,463	0	1,463	85
Of which - Other Europe	7,311	0	7,311	1,780
Africa	4,446	0	4,446	719
Middle East and Asia	5,694	0	5,694	1,295
The Americas and the Caribbean	3,793	0	3,793	1,581
All other	1,209	0	1,209	274

Source (above): 2011 Census - ONS table LC2804EW

1.4 Migration in to and out from Elmbridge

- 1.4.1 The 2011 Census collected information on where households were living one year previously. The headline data for Elmbridge revealed considerable movement in and out and within the borough over the twelve-month period. The headline information was:

- 45,595 households in Elmbridge lived at the same address one year before
- 1,845 households in Elmbridge had moved within Elmbridge within the previous year
- 2,655 households had moved into Elmbridge in the previous 12 months (2,108 from elsewhere in the UK and 547 from outside of the UK)
- 1,997 households previously resident in Elmbridge one year before were now living elsewhere in the UK.

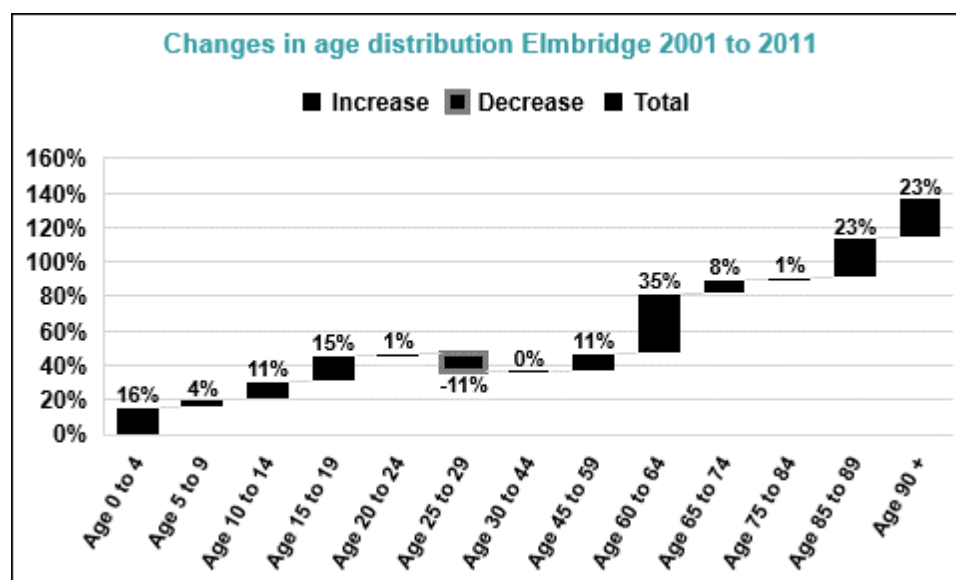
1.5 Age structure of the borough

- 1.5.1 **Table 3** (following below) compares the age structure of Elmbridge as measured by the 2001 Census with the position in 2011. It shows that the largest percentage rises in population were concentrated amongst those aged 60 to 64 and those aged 85 and over. There were contractions in the population within the age bands 25 to 29 (seeing an 11% fall) and amongst the 30 to 44-year old band. **Table 3** shows how the borough's population is ageing and the population projections set out below indicate that the growth in the older people's population is set to continue over the decades to come.

Table 3 Age structure of Elmbridge Population, 2001-11

Age band	2001	2011	Numerical change 2001- 2011	Percentage change 2001-2011
Age 0 to 4	8,037	9,358	1,321	16%
Age 5 to 9	8,284	8,639	355	4%
Age 10 to 14	7,463	8,315	852	11%
Age 15 to 19	6,226	7,155	929	15%
Age 20 to 24	5,038	5,109	71	1%
Age 25 to 29	6,802	6,036	-766	-11%
Age 30 to 44	29,725	29,607	-118	0%
Age 45 to 59	24,727	27,470	2,743	11%
Age 60 to 64	5,671	7,668	1,997	35%
Age 65 to 74	9,739	10,540	801	8%
Age 75 to 84	7,247	7,316	69	1%
Age 85 to 89	1,909	2,344	435	23%
Age 90 and over	1,068	1,318	250	23%
Total	121,936	130,875	8,939	7%

Source: 2001 & 2011 Census – Table KS102EW



Source: 2001 & 2011 Census – Table KS102EW

1.6 General health

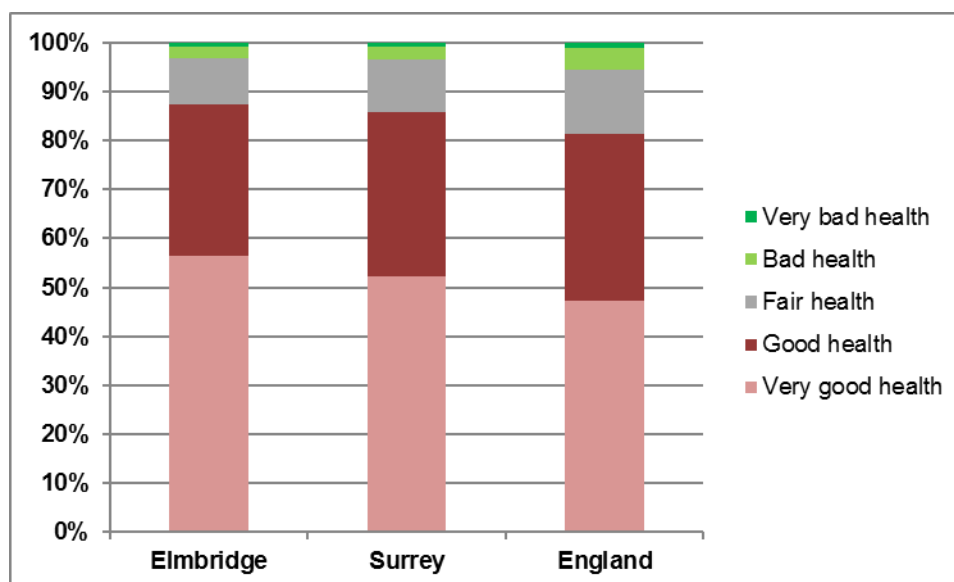
Table 4 (following below) records the general health of Elmbridge's population at the time of the 2011 Census (based on self-assessment). The table and the accompanying chart show that the borough has a higher proportion of its population in very good or good health than the regional or national levels and a correspondingly lower proportion who regard themselves as being in poor health.

Table 4 General health of the population, 2011

Self-assessed health	Very good health	Good health	Fair health	Bad health	Very bad health
Elmbridge	73,880	40,555	12,360	3,213	867
Elmbridge (%)	56.5	31.0	9.4	2.5	0.7
Surrey (%)	52.4	33.6	10.6	2.7	0.8
England (%)	47.2	34.2	13.1	4.2	1.2

Source: 2011 Census – KS301EW

Figure 2 General health of the population, 2011



Source: 2011 Census – KS301EW

1.7 Household numbers & projections

- 1.7.1 A household is defined as one person living alone, or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room, sitting room or dining room. **Table 5** below shows the changes in household numbers within Elmbridge and other geographies, recorded between 2001 and 2011. It reports an increase of 2,301 households (4.3%) to 52,922.

Table 5 Change in total household numbers between 2001 & 2011

Area	2001 Census	2011 Census	2001-2011 change	% change
Elmbridge	50,621	52,922	2,301	4.3%
Surrey	433,176	455,791	22,615	5.0%
South East	3,287,489	3,555,463	267,974	8.2%
England	20,451,427	22,063,368	1,611,941	7.9%

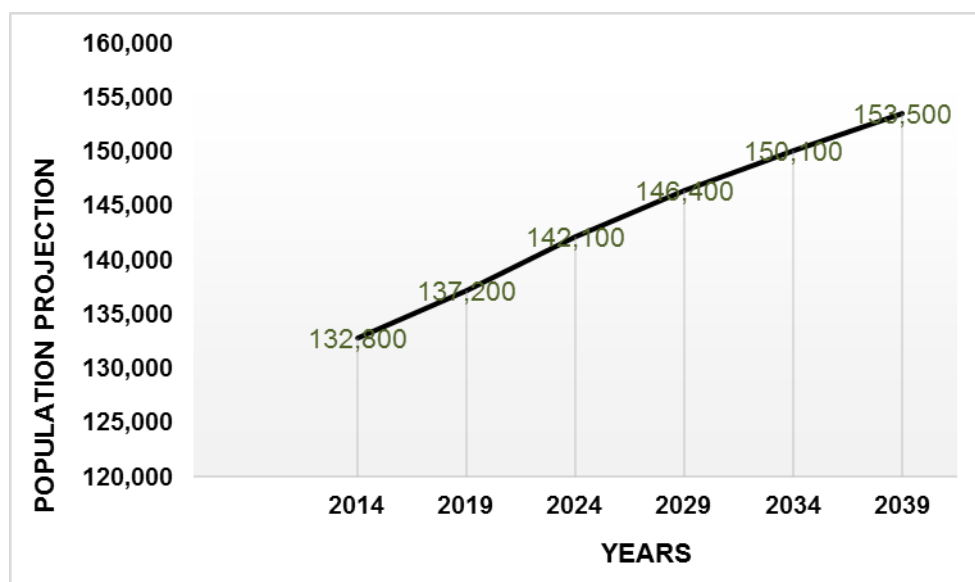
Source: 2011 Census – Table KS402EW

- 1.7.2 The latest projections (CLG Live Table 406) for household numbers (based on past trends) indicate that the number of households in Elmbridge will rise to 58,000 by 2021, which would represent an increase of 5,000 (9.6%) compared to the figure recorded by the 2011 Census.

1.8 Population projections in Elmbridge 2014 – 2039

- 1.8.1 The population projections provided by Office of National Statistics (ONS) are based on predictions around birth and death rates and changes in population resulting from migration. **Figure 3** (following) shows the population projection for Elmbridge covering the 25 years from 2014 to 2039.

Figure 3 Projection in Elmbridge population growth from 2014–2039



Source: ONS – 2014-based Subnational Population Projections for England (Published 2016)

- 1.8.2 Population and household growth help to drive growth in housing requirements and population change influences the different types and size of housing required. According to the ONS, the borough's population is forecasted to grow to nearly 153,500 by 2039, a rise of just under 21,000 (15.6%) over 25 years, as shown by **Figure 3** above.
- 1.8.3 **Table 6** below provides a more detailed breakdown of these projections, looking at five-year intervals and changes within five-year age-bands. This shows significant variations in the rate of population change across different age groups.
- 1.8.4 For example, to 2039, it is projected that a key part of the working-age population (those aged between 30 and 49) will fall in absolute and relative terms. At the same time, approximately two-thirds of the growth is predicted to come about through an increase in the numbers of older people, with the population of those aged 70 or more set to rise from 17,000 to 29,000 by 2039. The largest growth (in percentage terms) is forecasted to occur amongst those aged 90 and above, with this group forecasted to grow from 1,600 in 2014 to 1,800 by 2019 and 4,500 by 2039, a rise of 181%.

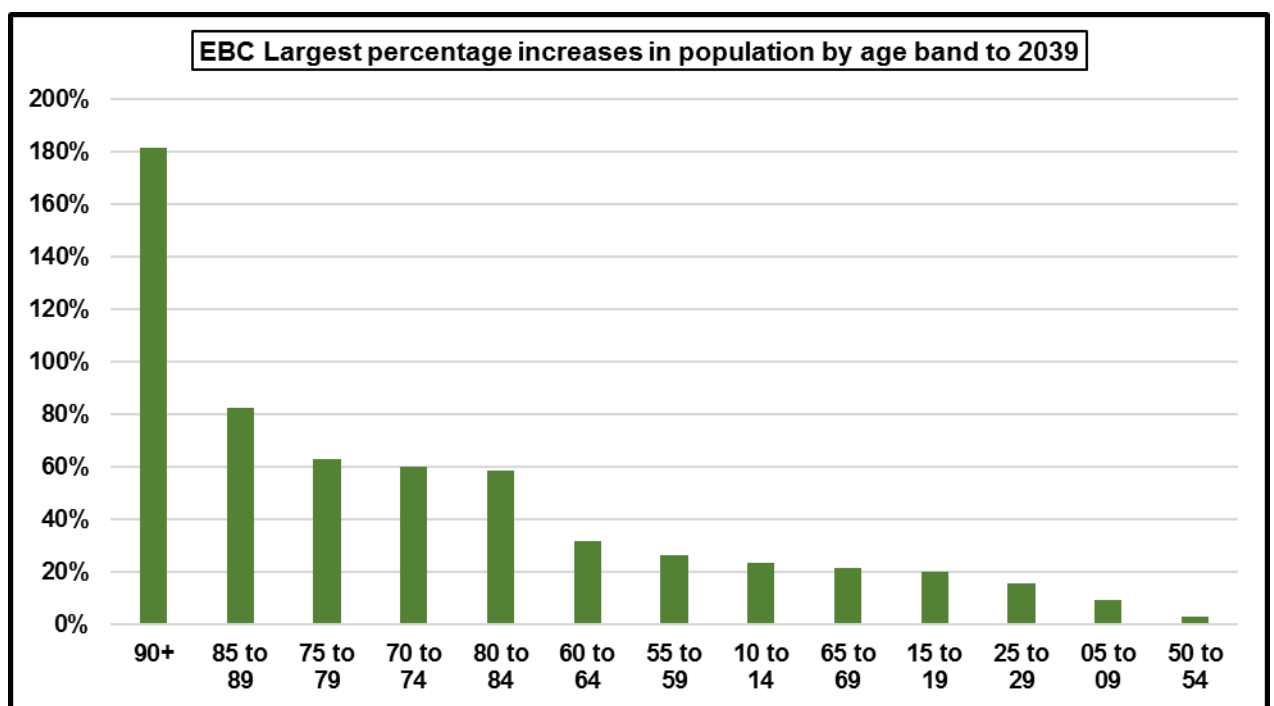
Table 6 Population projections by age group in Elmbridge (2014-2039 – 5-year band)

Projected population	2014	2019	2024	2029	2034	2039	% change
all people - All ages	132,800	137,200	142,100	146,400	150,100	153,500	15.58%
all people - Age 0-4	10,000	9,700	9,900	9,800	9,700	9,700	-3.00%
all people - Age 5-9	9,500	10,700	10,400	10,600	10,500	10,400	9.47%
all people - Age 10-14	8,400	9,400	10,500	10,300	10,500	10,400	23.80%
all people - Age 15-19	7,400	7,100	8,000	8,900	8,700	8,900	20.27%
all people - Age 20-24	4,600	4,000	3,700	4,200	4,600	4,500	-2.17%
all people - Age 25-29	5,100	5,700	5,100	4,800	5,500	5,900	15.68%

all people - Age 30-34	7,400	6,900	7,200	6,800	6,400	7,200	-2.70%
all people - Age 35-39	10,100	9,700	9,400	9,600	9,200	8,700	-13.86%
all people - Age 40-44	10,900	10,700	10,700	10,500	10,700	10,200	-6.42%
all people - Age 45-49	11,000	10,700	10,600	10,800	10,600	10,800	-1.81%
all people - Age 50-54	10,100	10,400	10,300	10,300	10,500	10,400	2.97%
all people - Age 55-59	7,900	9,500	10,000	9,800	9,700	10,000	26.58%
all people - Age 60-64	6,900	7,300	8,800	9,300	9,100	9,100	31.88%
all people - Age 65-69	6,900	6,300	6,700	8,100	8,500	8,400	21.73%
all people - Age 70-74	5,000	6,300	5,800	6,200	7,500	8,000	60.00%
all people - Age 75-79	4,300	4,500	5,800	5,400	5,800	7,000	62.79%
all people - Age 80-84	3,400	3,800	4,000	5,300	5,000	5,400	58.82%
all people - Age 85-89	2,300	2,600	3,000	3,300	4,400	4,200	82.60%
all people - Age 90+	1,600	1,800	2,100	2,700	3,300	4,500	181.25%

Source: ONS – 2014-based Subnational Population Projections for England (Published 2016)

- 1.8.5 A closer look at the same data clearly indicates that future housing provision will need to focus on the needs of the elderly and the very elderly:



- 1.8.6 The ageing population will have significant implications centred on housing, care and support requirements. The likely implications are quantified through Projecting Older People Population Information (POPPI).
- 1.8.7 **Table 7** below reproduces selected POPPI data for Elmbridge up to 2030, using a combination of population projections and prevalence data, to project numbers falling into certain groups. This shows rises of between 37% and 44% in the number of older people likely to fall into the particular categories.

Table 7 Projections for Elmbridge relating to older people aged 65 & over: 2015-30

Variable	2015	2020	2025	2030	Percentage rise, 2015-30
Aged 65 & over and unable to manage at least one domestic task on their own (e.g. household shopping, using a vacuum cleaner etc.)	10,227	11,216	12,616	14,425	41%
Aged 65 & over and unable to manage at least one mobility activity on their own (e.g. going out of doors and walking down the road; getting up and down stairs; getting in and out of bed)	4,692	5,191	5,858	6,752	44%
Aged 65 & over and predicted to have a fall	6,598	7,172	7,971	9,173	39%
Aged 65 & over and living alone	9,026	9,726	10,974	12,386	37%

Source: *Projecting Older People Population Information (POPPI).*

2 The housing stock in Elmbridge

2.1 Dwelling numbers and type

2.1.1 **Table 8** below provides a breakdown of the different dwelling types in Elmbridge, as recorded at the 2011 Census and compares it with county and national figures. The table and **Figure 4** (below) both show that the proportion of detached homes within Elmbridge is far higher at 34%, than in England (22%), whereas the proportion of terraced and semi-detached dwellings is somewhat lower locally.

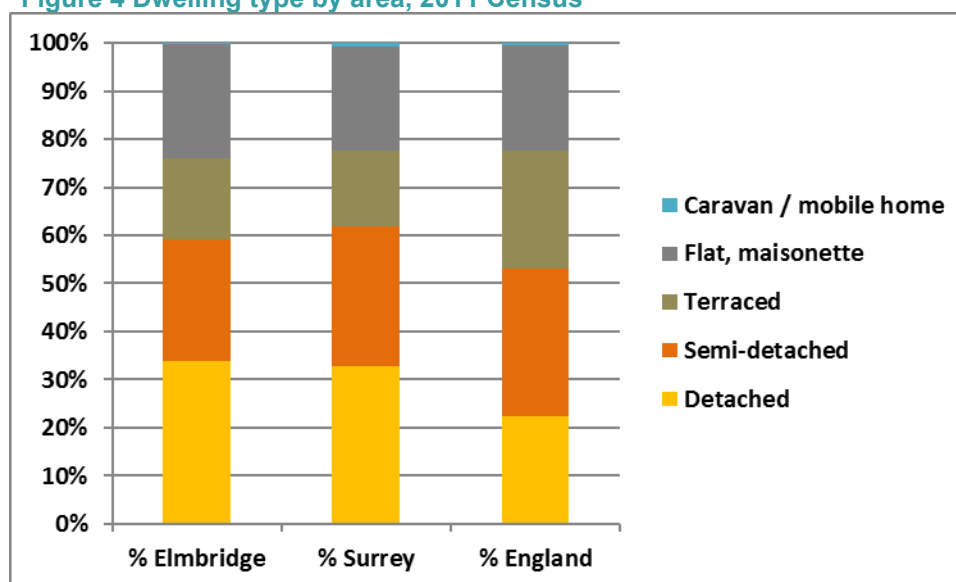
2.1.2 **Table 8** also records an increase of 3,155 dwellings between the 2001 and 2011 census dates. Two-thirds of this increase is attributable to a rise in the number of flats, maisonettes or apartments.

Table 8 Dwelling types – changes in Elmbridge

Dwelling type	Number 2001	Number 2011	Numerical change	Percentage Elmbridge	Percentage Surrey	Percentage England
Whole house or bungalow: Detached	18,389	18,817	428	34%	33%	22%
Whole house or bungalow: Semi-detached	13,841	14,245	404	26%	29%	31%
Whole house or bungalow: Terraced (including end-terrace)	9,076	9,386	310	17%	16%	25%
Flat, maisonette or apartment	11,250	13,274	2,024	24%	21%	22%
Caravan or other mobile or temporary structure	63	52	-9	0%	1%	0%
Total	52,619	55,774	3,155	100%	100%	100%

Source: 2001 & 2011 Census – KS401EW

Figure 4 Dwelling type by area, 2011 Census



Source: 2011 Census – KS401EW

2.1.3 Within Elmbridge, there is considerable variation between wards in the make-up of dwelling types, as shown in **Table 9** below. Oxshott & Stoke D'Abernon has the

highest proportion of detached dwellings (at 70.8%) and Molesey South (at 8.7%). Weybridge South has the highest proportion of flats (at 45.5%) with Oxshott & Stoke D'Abernon, the lowest (at 9.8%). The table also shows the percentage change in the number of dwellings in each ward between 2001 and 2011, with the largest percentage increases occurring in Walton Central, Hinchley Wood and Weybridge South. Only two wards, Walton North and Weston Green recorded falls in the number of dwellings.

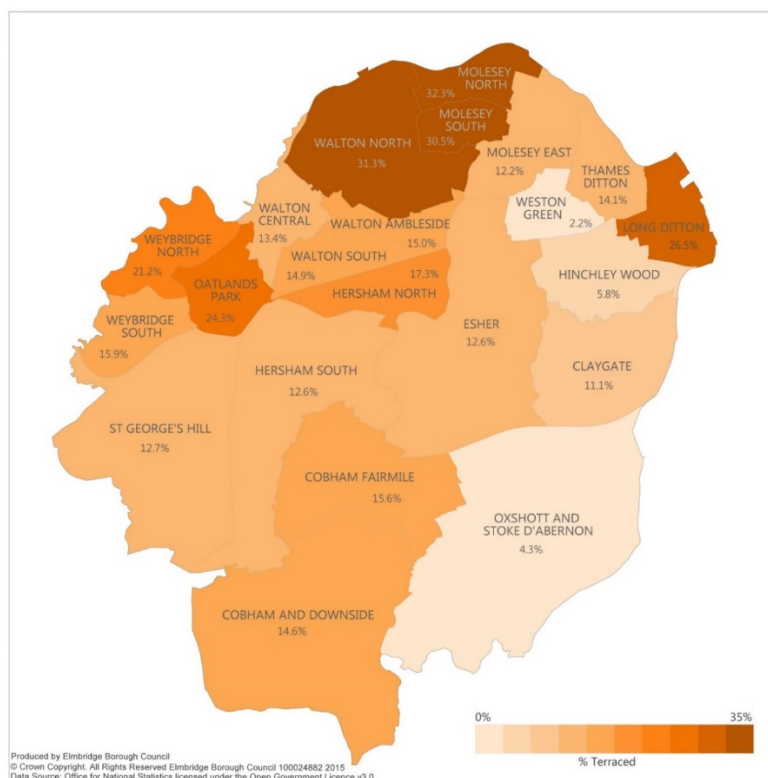
Table 9 Dwellings numbers & types by ward (percentage), 2011 Census

Area	Main dwelling types - 2011				Numbers of unshared dwellings		% change
	Detached %	Semi-detached %	Terraced %	Flat %	2001 (no.)	2011 (no.)	
Claygate	43.8	32.3	11.1	12.8	2,642	2,840	7%
Cobham Fairmile	47.5	21.0	15.6	15.9	1,733	1,787	3%
Cobham and Downside	41.4	24.2	14.6	19.7	2,677	2,955	10%
Esher	49.8	14.8	12.6	22.8	2,593	2,899	12%
Hersham North	19.6	43.3	17.3	19.8	2,485	2,592	4%
Hersham South	36.3	34.3	12.6	16.5	2,710	2,808	4%
Hinchley Wood	57.1	18.0	5.8	18.9	1,681	1,964	17%
Long Ditton	27.9	27.8	26.5	17.5	2,517	2,583	3%
Molesey East	33.4	24.7	12.2	29.7	2,721	2,809	3%
Molesey North	18.0	34.9	32.3	14.7	2,585	2,577	0%
Molesey South	8.7	39.3	30.5	21.6	2,788	2,897	4%
Oatlands Park	33.6	10.8	24.3	31.4	2,733	2,840	4%
Oxshott & Stoke D'Abernon	70.8	15.1	4.3	9.8	2,398	2,630	10%
St George's Hill	45.1	13.8	12.7	28.4	2,585	2,795	8%
Thames Ditton	29.8	29.0	14.1	26.9	2,516	2,541	1%
Walton Ambleside	15.3	52.9	15.0	16.7	1,579	1,631	3%
Walton Central	26.8	17.0	13.4	42.6	2,681	3,255	21%
Walton North	11.5	29.5	31.3	27.6	2,981	2,915	-2%
Walton South	34.4	22.0	14.9	28.7	2,689	2,761	3%
Weston Green	58.4	29.0	2.2	10.2	1,427	1,395	-2%
Weybridge North	22.3	22.4	21.2	34.1	1,869	2,021	8%
Weybridge South	23.1	15.3	15.9	45.5	1,900	2,236	18%
Elmbridge	33.7	25.5	16.8	23.8	52,490	55,731	6%
Surrey	32.9	29.1	15.7	21.5			
England	22.3	30.7	24.5	22.1			

Source: Nomis 2011 Census – table KS401EW

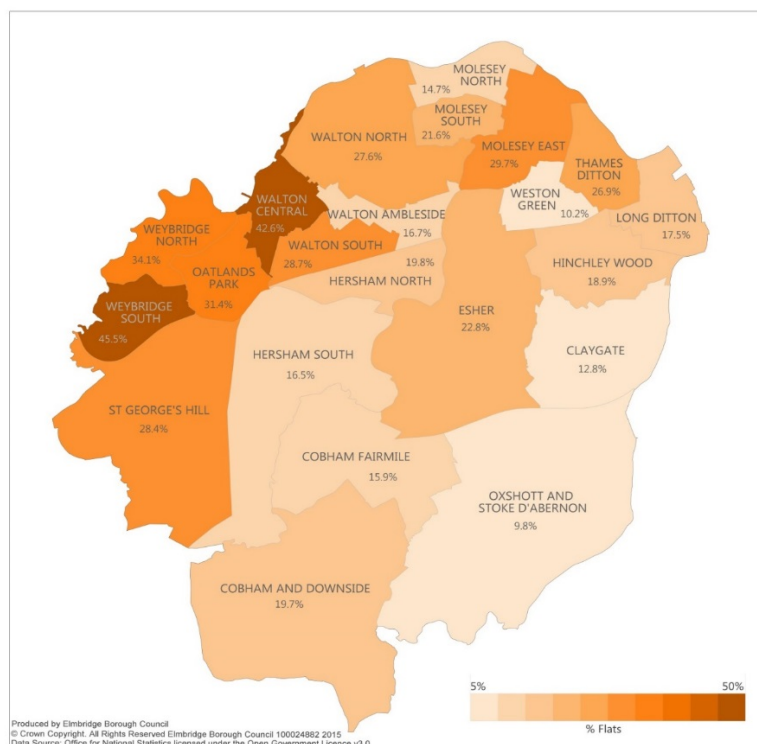
- 2.1.4 **Figure 5, Figure 6, Figure 7 & Figure 8** (following below) map the distribution of the different types of dwelling per ward as recorded by the 2011 Census.

Figure 5 Terraced homes as a % of all dwellings per ward in Elmbridge, 2011



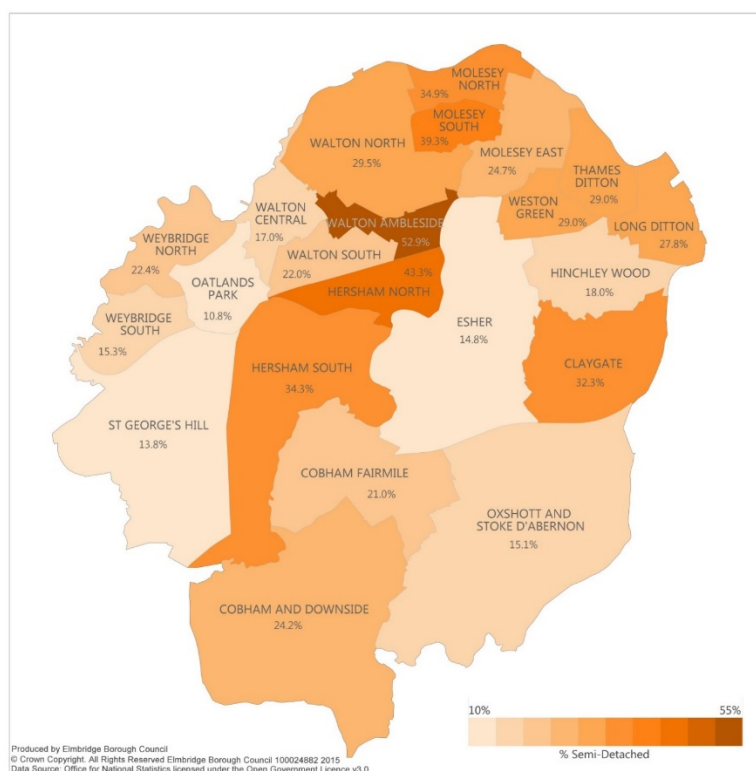
Source: *Nomis 2011 Census – table KS401EW*

Figure 6 Flats as a % of all dwellings per ward in Elmbridge, 2011



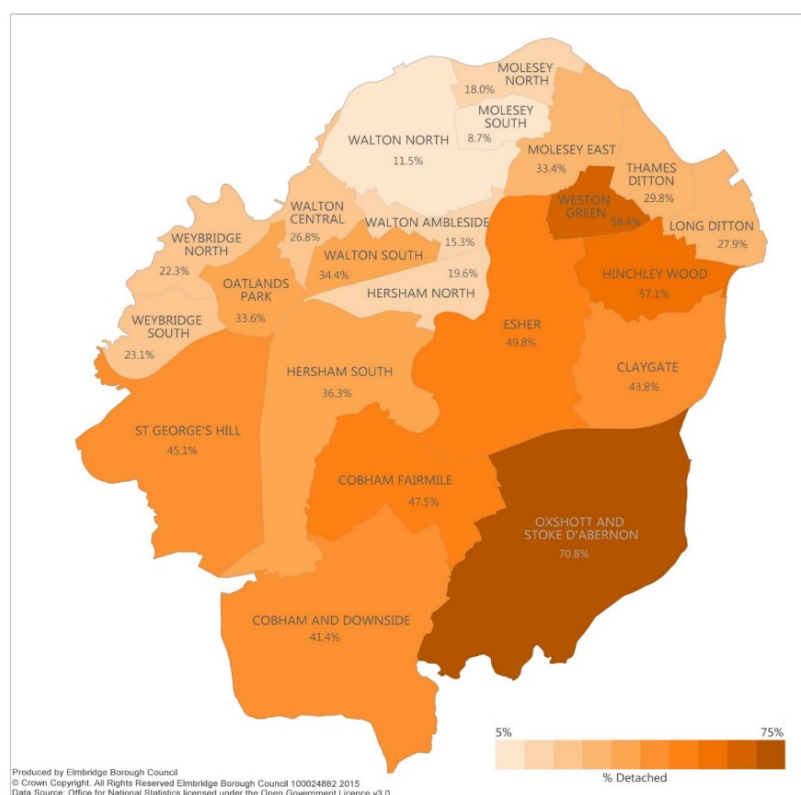
Source: *Nomis 2011 Census – table KS401EW*

Figure 7 Semi-detached homes as a % of all dwellings per ward in Elmbridge, 2011



Source: Nomis 2011 Census – table KS401EW

Figure 8 Detached homes as a % of all dwellings per ward in Elmbridge, 2011



Source: Nomis 2011 Census – table KS401EW

- 2.1.5 **Table 10** below provides a breakdown of the number of bedrooms per dwelling and again compares Elmbridge with Surrey and England. It shows that Elmbridge has a significantly higher proportion of homes with four or more bedrooms than England (34% compared with 19%).

Table 10 Dwellings by area and number of bedrooms as per 2011 Census

Area	No . of bedrooms	1 bed	2 bed	3 bed	4 bed	5 bedroom+
Elmbridge	0.1%	9.9%	24.0%	31.9%	20.5%	13.5%
Surrey	0.2%	10.9%	24.3%	36.4%	19.6%	8.6%
England	0.2%	11.8%	27.9%	41.2%	14.4%	4.6%

Source: Nomis – 2011 Census – Table QS411EW

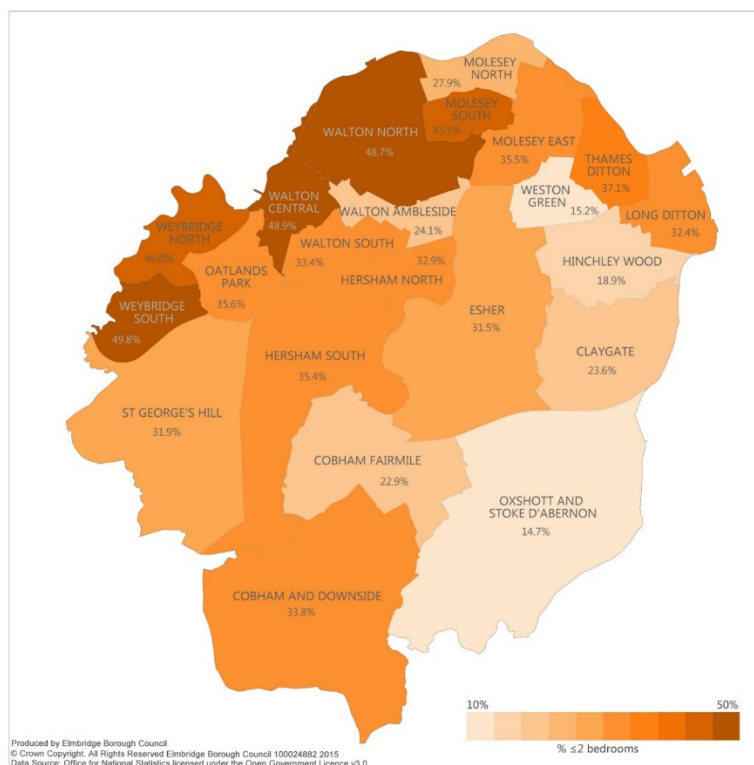
- 2.1.6 **Table 11** shows the variation between wards in the proportion of homes with a particular number of bedrooms. For example, Weybridge North had the highest proportion of one-bedroom properties (at 16%) whereas Oxshott & Stoke D'Abernon had the highest proportion of homes with five or more bedrooms (at 34%). **Figure 9** charts the proportion of homes with two or fewer bedrooms per ward, whilst **Figure 10** maps the proportion of dwellings in each ward with four or more bedrooms.

Table 11 Proportion of dwellings by number of bedrooms by ward, 2011

Area	1 bed %	2 bed %	3 bed %	4 bed %	5 bed or more %
Claygate	5%	19%	34%	26%	16%
Cobham Fairmile	6%	17%	31%	18%	27%
Cobham and Downside	9%	24%	28%	22%	17%
Esher	8%	23%	20%	21%	27%
Hersham North	12%	21%	45%	16%	6%
Hersham South	16%	19%	32%	16%	16%
Hinchley Wood	6%	13%	30%	40%	11%
Long Ditton	9%	23%	30%	26%	12%
Molesey East	10%	26%	27%	23%	13%
Molesey North	5%	23%	49%	20%	4%
Molesey South	16%	29%	44%	8%	2%
Oatlands Park	8%	28%	24%	26%	14%
Oxshott and Stoke D'Abernon	6%	9%	24%	26%	34%
St George's Hill	5%	27%	23%	22%	23%
Thames Ditton	7%	30%	26%	24%	13%
Walton Ambleside	6%	18%	56%	15%	4%
Walton Central	15%	34%	29%	14%	8%
Walton North	16%	33%	43%	7%	2%
Walton South	8%	26%	32%	23%	12%
Weston Green	2%	13%	24%	38%	22%
Weybridge North	18%	28%	32%	15%	7%
Weybridge South	17%	33%	19%	17%	13%

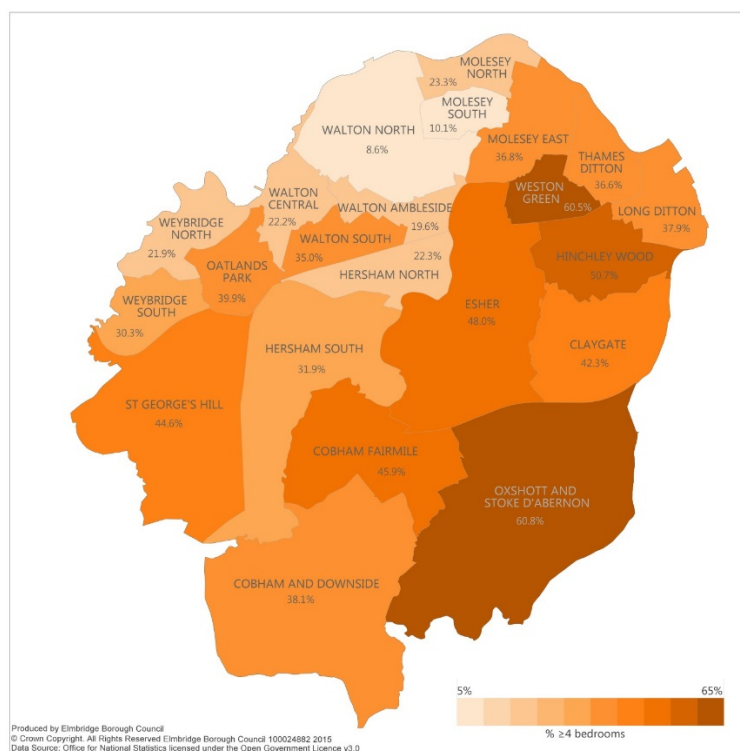
Source: Nomis – 2011 Census – Table QS411EW

Figure 9 Proportion of homes with two or fewer bedrooms by ward, as at 2011 Census



Source: Nomis – 2011 Census – Table QS411EW

Figure 10 Proportion of homes with four or more bedrooms by ward - 2011 Census



Source: Nomis – 2011 Census – Table QS411EW

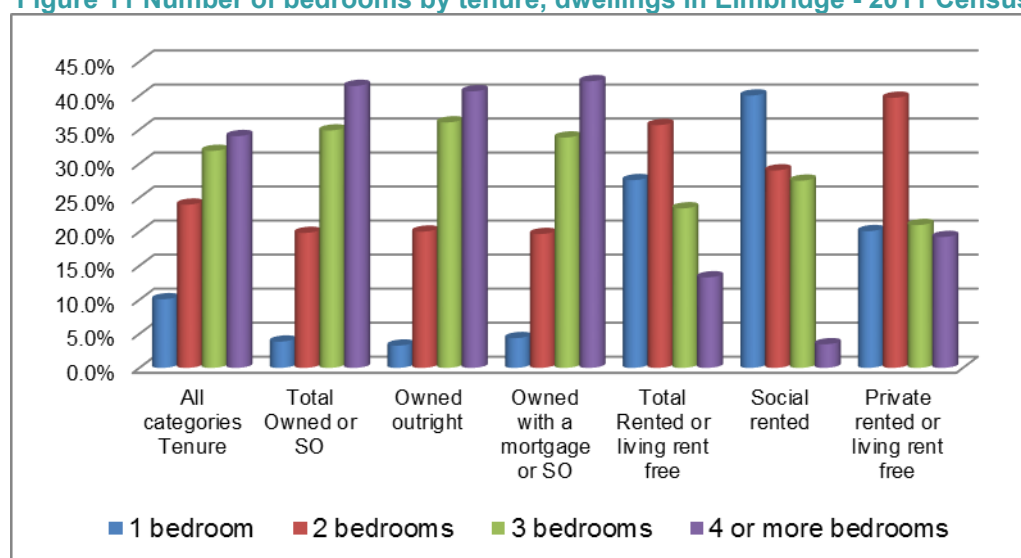
- 2.1.7 **Table 12** provides a breakdown of the number of bedrooms by tenure. It shows a stark difference between market and affordable rented tenures. Whereas, 76% of owner-occupied homes have three or more bedrooms, 64% of social rented homes have two or less bedrooms. The profile of private rented / rent-free homes is closer to that of social rented than the owner-occupied sector, with a majority of homes (60%) having two or less bedrooms. **Figure 11** illustrates the differences between the tenures.

Table 12 Number of bedrooms by tenure, dwellings in Elmbridge, 2011 Census

Tenure	Bedrooms				
	All categories	1 bed	2 beds	3 beds	4 or more bedrooms
All categories: Tenure	52,922	10%	24%	32%	34%
Owned or shared ownership: Total	39,053	4%	20%	35%	41%
Owned: Owned outright	18,119	3%	20%	36%	41%
Owned: Owned with a mortgage or loan or shared ownership	20,934	4%	20%	34%	42%
Rented or living rent free: Total	13,869	28%	36%	23%	13%
Rented: Social rented	5,218	40%	29%	28%	3%
Rented: Private rented or living rent free	8,651	20%	40%	21%	19%

Source: Nomis – 2011 Census – LC4405EW

Figure 11 Number of bedrooms by tenure, dwellings in Elmbridge - 2011 Census



Source: Nomis – 2011 Census - LC4405EW

2.2 Occupancy levels

- 2.2.1 Levels of overcrowding and under-occupation are measured using the bedroom standard. This compares the number of bedrooms needed to avoid undesirable sharing (given the number, ages and relationship of the household members) and the number of bedrooms actually available to the household. Census data indicated that 2.6% (1,408) of households in Elmbridge were overcrowded, compared with 4.6% nationally, when using the bedroom standard. **Table 13** below also shows that overcrowding is more prevalent in rented housing than amongst owner-occupiers (8% of social tenants and 6% of private-renters compared to 1% of owner-occupiers).

- 2.2.2 Conversely, 45% of Elmbridge households are considered to be under-occupying, in that they had at least two more bedrooms than they needed under the bedroom standard. The figure for England is 34%. Locally, levels of under-occupation are highest amongst owner-occupiers (at 55%) and lowest amongst social housing tenants (10%).

Table 13 Occupancy rating by tenure in Elmbridge - 2011 Census

Occupancy rating (bedrooms)		All categories Tenure	Owned or shared ownership	Social rented	Private rented or living rent free
All categories: Occupancy rating (bedrooms)	52,922	100%	74%	10%	16%
Occupancy rating (bedrooms) of +2 or more	23,842	45%	55%	10%	22%
Occupancy rating (bedrooms) of +1	16,409	31%	32%	22%	34%
Occupancy rating (bedrooms) of 0	11,263	21%	12%	61%	39%
Occupancy rating (bedrooms) of -1 or less	1,408	3%	1%	8%	6%
Number of households with an occupancy rating (bedrooms) of -1 or less	1,408	3%	499	413	496

Source: Nomis – 2011 Census - LC4108EW

2.3 Empty Homes

- 2.3.1 According to Council Tax records, as at September 2018, there were a total of 1,164 homes recorded as empty in Elmbridge (2.2% of the stock) and a further 352 recorded as second homes (0.6%). Of those recorded as empty, 493 (0.9%) were recorded as long-term empty (in being vacant for at least six months) and 129 of these were subject to the Empty Homes Premium (having been empty for at least two years).

2.4 Housing Tenure

- 2.4.1 **Table 16** below shows the tenure patterns in Elmbridge in 2011 and compares them with the position ten years earlier.

Table 16 Changes in tenure in Elmbridge 2001 to 2011

	2001		2011		Change in stock (no.) 2001-2011	Change in % (2001-2011)
	No.	%	No.	%	No.	% change
All Households	50,621	100%	52,922	100%	2,301	
Owned	39,338	77.7%	38,660	73.1%	-678	-4.6%
Owned: Owns outright	17,302	34.2%	18,119	34.2%	817	0.0%
Owned: Owns with a mortgage or loan	21,773	43.0%	20,541	38.8%	-1,232	-4.2%
Owned: Shared ownership	263	0.5%	393	0.7%	130	0.2%
Social rented	5,224	10.3%	5,218	9.9%	-6	-0.4%
Private rented	5,179	10.2%	8,006	15.1%	2,827	4.9%
Living rent free	880	1.7%	645	1.2%	-235	-0.5%

Source: Nomis – Census 2001 & 2011 Table (KS402EW)

2.4.2 The main points to note are that whilst owner-occupation remains the dominant tenure, both the rates of owner-occupation in Elmbridge and the number of owner-occupiers fell in the borough over the ten-year period. The biggest change relates to the private-rented sector, growing over 50% (or 2,827 homes) and rising from 10% to 15%, reflecting a national pattern.

2.4.3 **Table 17** below looks at the changes in tenure over a longer timeframe (between 1981 and 2011). This shows the absolute growth in the number of households overall in the borough and the increases in both the number of homeowners and private renters in this period. The tables also show that the social rented sector was smaller in 2011 than it was in 1981. This is largely as a result of the number of Right-to-Buy sales, through which homes were lost from the social rented sector, exceeding the number of affordable homes for rent developed or built over the same period.

Table 17 Changes in housing tenure in Elmbridge 1981 – 2011

Elmbridge	Total Households	Home-owners	Social rented sector	Private rented sector	Living rent free / Other	Shared ownership
1981 Census	41,027	29,183	7,261	4,545	38	0
1991 Census	45,993	35,478	5,857	4,658	78	0
2001 Census	50,622	39,074	5,224	5,179	880	265
2011 Census	52,922	38,660	5,218	8,006	645	393

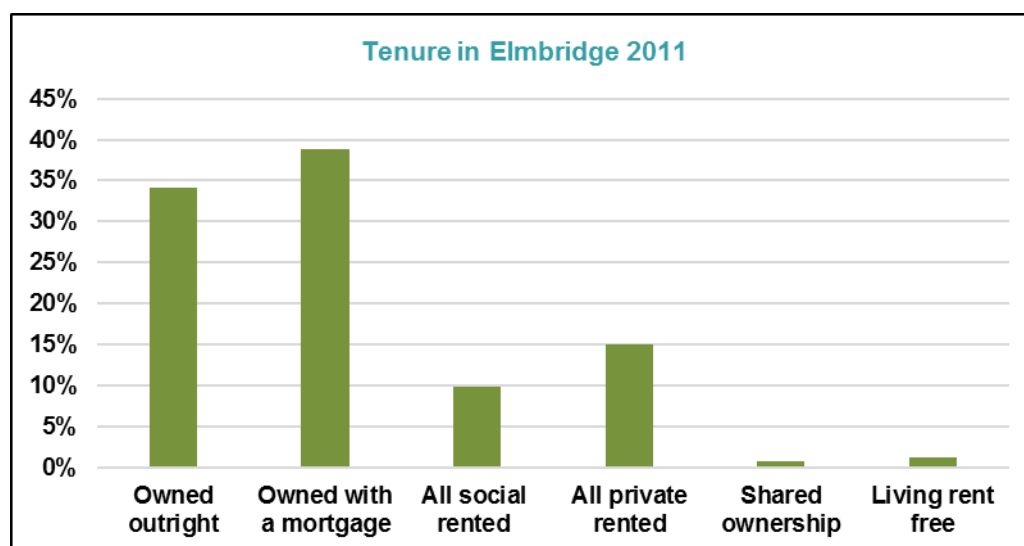
Source: Nomis – Census 1981 to 2011 Table UV63

2.4.4 **Table 18** below compares the local tenure patterns with the regional and national picture. Essentially levels of owner-occupation in Elmbridge (at 73%) are considerably higher than the nationwide figure of 63%, but the proportion of social housing here is considerably lower (9.9% compared to 17.7%).

Table 18 Overall percentage of tenure in Elmbridge, Surrey, SE and England

Tenure 2011	Owned outright	Owned with a mortgage	All social rented	All private rented	Shared ownership	Living rent free
England	30.6%	32.8%	17.7%	16.8%	0.8%	1.3%
South East	32.5%	35.1%	13.7%	16.3%	1.1%	1.3%
Surrey	34.8%	38.1%	11.4%	13.5%	1.0%	1.2%
Elmbridge	34.2%	38.8%	9.9%	15.1%	0.7%	1.2%

Source: Nomis – Census 2001 & 2011 Table UV63

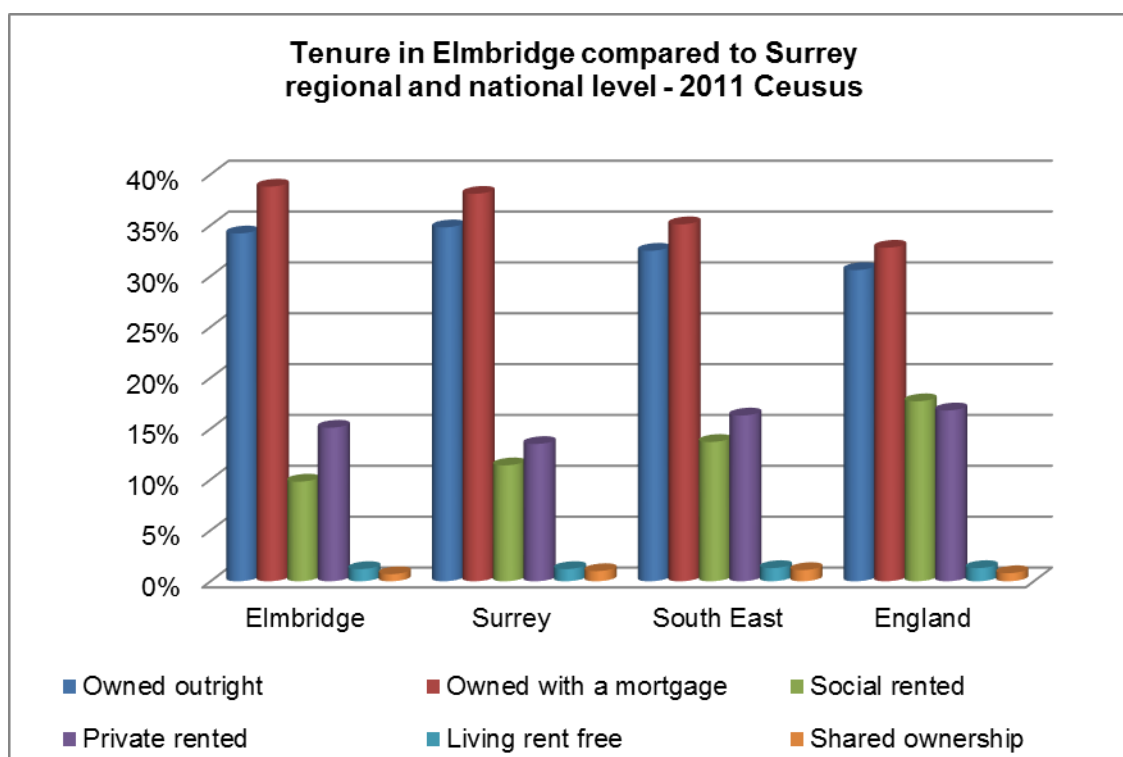


Source: Nomis – Census 2001 & 2011 Table UV63

Tenure 2018	Council owned	All social rented	Other public sector	All private sector
England	1,592,000	2,539,000	43,000	19,998,000
Surrey	19,110	36,900	1,620	436,250
Elmbridge	10	5,500	20	51,880

2.4.5 **Figure 12** reiterates the point that owner-occupation levels in Elmbridge and Surrey are higher than the national average, with a correspondingly lower proportion of social housing. Despite the growth in Elmbridge's private-rented sector outlined earlier, its size (as a proportion of the borough's housing stock) is slightly smaller than the national figures (15.1% compared to 16.8%).

Figure 12 Tenure in Elmbridge, Surrey, South East and England 2011



Source: Nomis 2011 Census (table UV63)

2.4.6 **Table 19** (following below) reveals the differences in tenure pattern by the age band of the household head. It shows that the majority of the small number of households headed by a person aged under 25 are renting privately and that owner-occupation is the predominant tenure for all age-bands from those aged 25 and above, but especially for those aged 35 and above. Levels of outright home-ownership are highest amongst those of retirement age. Whilst levels of renting-privately generally fall with age, the pattern for social housing is slightly different, with the lowest proportion of social-renters being found amongst those in the age-bands 35 to 49 and 50 to 64, with the figure then rising amongst the older age-bands.

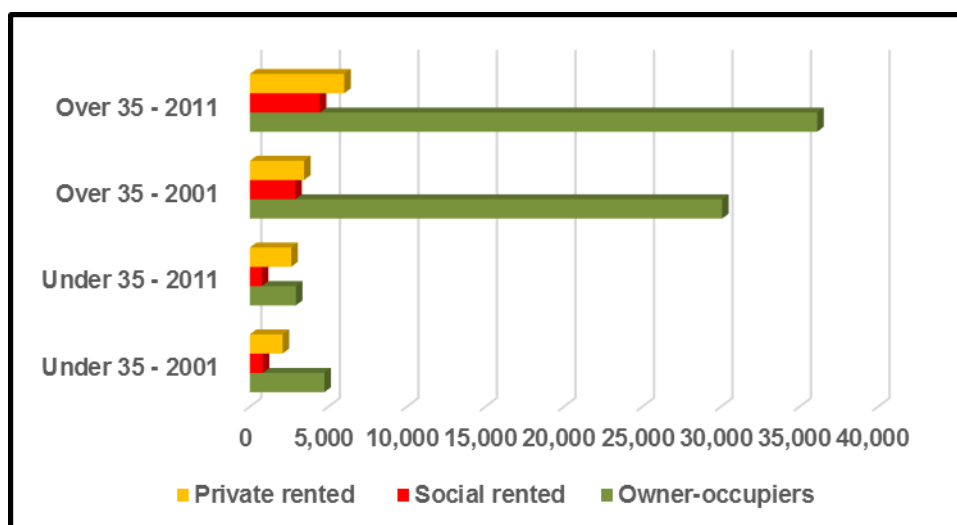
Table 19 Tenure by age of household head in Elmbridge, 2011

Age group	Percentage households in age-band	All tenure categories	Total owned or shared ownership	Owned outright	Owned with a mortgage or shared ownership	Social rented	Private rented or living rent free
All categories:	100%	52,922	74%	34%	40%	10%	16%
Age 24 and under	1%	616	18%	6%	12%	26%	56%
Age 25 to 34	11%	5,716	49%	5%	44%	11%	40%
Age 35 to 49	34%	17,792	71%	11%	60%	8%	21%
Age 50 to 64	28%	14,743	82%	38%	44%	8%	10%
Age 65 to 74	12%	6,362	83%	70%	13%	11%	6%
Age 75 to 84	10%	5,131	81%	75%	6%	13%	5%
Age 85 and over	5%	2,562	75%	70%	5%	19%	6%

Source: Nomis – Census 2011 – Table DC4201EW

2.4.7 **Figure 13** below shows the relative number of households headed by people aged under 35 compared to those aged 35 and above, as at 2001 and 2011. It shows that the vast majority of households in Elmbridge were headed by persons aged 35 or more and that owner-occupiers were the largest group in each cohort and social-renters the smallest.

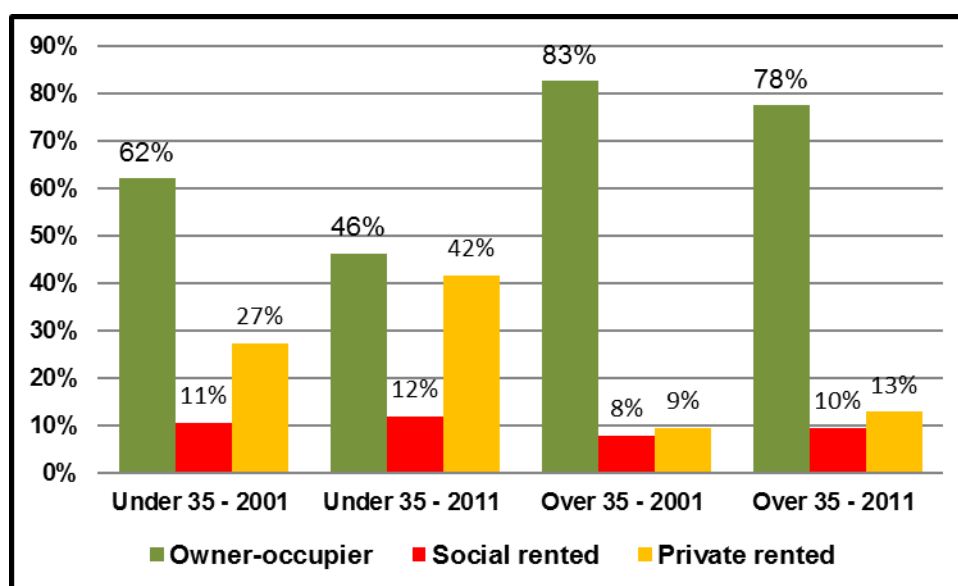
Figure 13 Tenure mix of households in Elmbridge, 2001 and 2011 by age of household head



Source: Nomis – Census 2011 – Table DC4201EW

2.4.8 **Figure 14** (following below) shows the change in tenure patterns by age in Elmbridge between 2001 and 2011. The most significant changes occurred within households headed by those under 35, with a drop in the proportion of owner-occupiers (from 62% to 46%) and a rise in those renting privately from 27% to 42%. This might be explained by a number of factors, including possibly the difficulties younger households face in terms of affording to buy on the open market in places such as Elmbridge. These issues are covered in more detail further on.

Figure 14 Tenure mix of Elmbridge households by age of household head, 2001 & 2011



Source: Census 2011 & 2001 – Table DC4201EW

- 2.4.9 Within Elmbridge, there is considerable variation in tenure between different wards as shown by [Table 20](#) (below). Weston Green has the highest levels of owner-occupation and lowest proportions of social rented homes (87.6% and 1.8% respectively) whilst Walton North has the converse (61.1% and 23.3%). Weybridge South has the highest proportion of private-rented homes, at 29.7%.

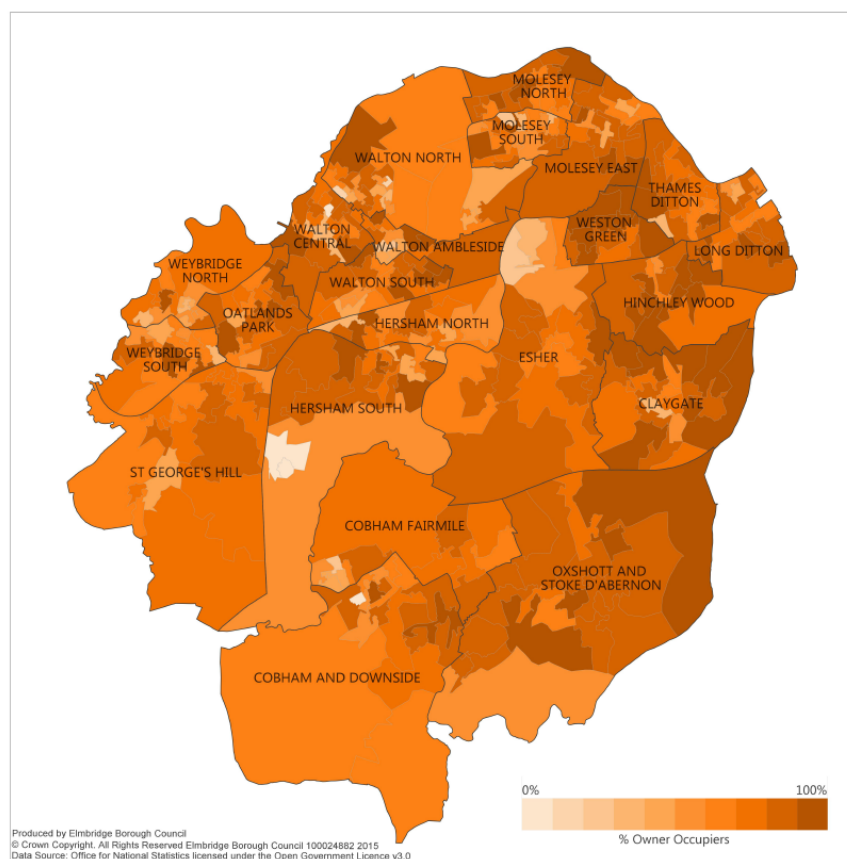
Table 20 – Tenure across Elmbridge 2001 Census (%)

% of tenure by ward - 2011	Owner Occupier	Social rented	Private rented	Shared ownership	Living rent free
Claygate	80.1	9.4	9.2	0.4	0.9
Cobham Fairmile	65.2	14.6	17.4	0.2	2.7
Cobham and Downside	70.1	10.4	17.2	0.8	1.6
Esher	71.8	10.1	15.8	0.7	1.6
Hersham North	67.7	18.9	11.9	0.6	1
Hersham South	69.9	15.9	12	0.9	1.3
Long Ditton	76.8	11.2	10.8	0.4	0.8
Molesey East	77.7	2.5	18.5	0.2	1.1
Molesey North	78.8	8.3	11.5	0.8	0.7
Molesey South	68	18.8	11.2	0.9	1.2
Oatlands Park	76.8	4.6	17.2	0.1	1.3
Oxshott and Stoke D'Abernon	81.4	5.6	10.4	1.1	1.5
St George's Hill	72.2	2.9	22.6	0.2	2.1
Thames Ditton	79.6	5.3	13.6	0.4	1
Walton Ambleside	69.9	19.2	8.4	1.3	1.3
Walton Central	66.8	6.8	23.4	2.1	1
Walton North	61.1	23.3	13.3	1.6	0.7
Walton South	77.6	2.6	17.9	1	0.9
Weston Green	87.6	1.8	9.4	0.1	1.2
Weybridge North	63.3	16.2	17.9	1.2	1.3
Weybridge South	64.3	4.3	29.7	0.3	1.4
Elmbridge	73.0	9.8	15.1	0.7	1.2

Source (above): Census - 2001 Table UV63

2.4.10 **Figure 15, Figure 16** and **Figure 17** (following) map the distribution of the three main tenures (owner-occupation, private-renting and social renting) across the 406 output areas within Elmbridge. Output areas are the smallest geographical areas which Census data is reported on and whilst the number of residents and households within each output area will vary, the recommended size is in the region of 125 households.

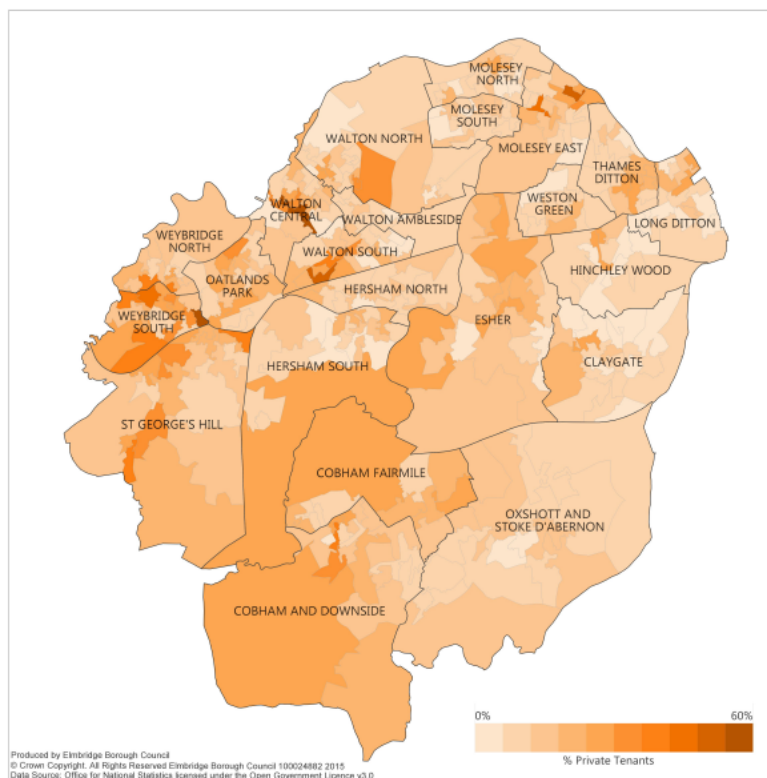
Figure 15 Owner-occupiers as a %age of all households in output areas – Census 2011



Source: Census - 2001 Table UV63

2.4.11 **Figure 15** shows that owner-occupation remains the dominant tenure across Elmbridge. The most notable exception within Hershams South ward, comprises the properties within Whiteley Village, where the majority of residents classed themselves as social housing tenants.

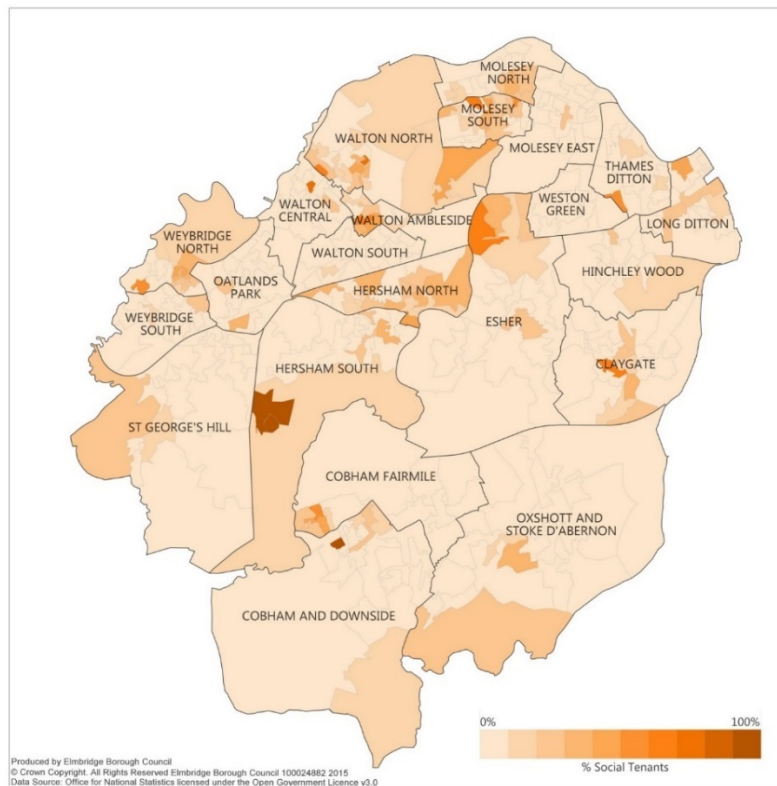
Figure 16 Private-renters as a %age of all households in output areas - Census 2011



Source: Census - 2001 Table UV63

- 2.4.12 **Figure 16** shows the distribution of private-rented households across Elmbridge. The larger concentrations appear to be in Walton Central, parts of Walton South, Molesey East and Weybridge South ward and are likely to be in town centre locations, or close to railway stations. Some of these concentrations are likely to coincide with buy-to-let dwellings within recently built developments.

Figure 17 Social housing tenants as a percentage of all households in output areas - Census 2011



Source: Census - 2001 Table UV63

2.4.13 **Figure 17** shows the distribution of affordable housing for rent within the Borough over the 406 output areas. Aside from those clusters linked to Whiteley Village in Hershams South. The lightly shaded areas indicate that the majority of the borough's output areas (particularly those in the southern half of Elmbridge) have relatively little rented social housing within them.

3 Energy efficiency, fuel poverty & carbon reduction

3.1 Energy efficiency

- 3.1.2 The energy efficiency of dwellings is measured through the Government's Standard Assessment Procedure (SAP) for the Energy Rating of Dwellings. A SAP rating of below 30 is considered very energy inefficient, while a score of 70 or more is considered very energy efficient. In 2014, a stock-modelling exercise was undertaken by the Building Research Establishment (BRE) across Surrey to help target efforts to tackle fuel poverty and improve home energy efficiency.
- 3.1.3 Table 14 (below) sets out the simple average SAP (Standard Assessment Procedure) rating for dwellings in Elmbridge, compared to Surrey as a whole and compares it with national figures collected in 2012 and reported through the English Housing Survey 2012-13.

Table 14 Average Simple SAP Ratings – Elmbridge, Surrey & England

	Owner-occupied	Private-rented	Social housing	All stock
Elmbridge	57	58	61	58
Surrey	59	58	62	58
England	57	58	65* (h.a.)	59

Sources: BRE Survey & English Housing Survey 2012-13

- 3.1.4 The average SAP ratings within Elmbridge are very similar to the national and county-wide levels.

3.2 Fuel poverty

- 3.2.1 The Government has changed how fuel poverty is defined and measured. Under the new "Low Income, High Costs" definition introduced in 2013, a household is considered to be fuel poor if their income is below the poverty line (taking into account energy costs) and their energy costs are higher than is typical for their household type.
- 3.2.2 In 2017 (the latest year for which figures are available), under the new measure, it has been estimated that 4,635 (7.3%) households in Elmbridge were in fuel poverty compared to 10.9% across England.
- 3.2.3 **Table 15** (following below) provides an estimate of fuel poverty levels by tenure within Elmbridge and compares it with Surrey-wide estimates. This is based on the BRE stock modelling exercise referred to previously. It indicates that fuel poverty is most prevalent within the private-rented sector in Elmbridge, with an estimated 1 in 8 households renting privately thought to be in fuel poverty.

Table 15 % dwellings in Surrey estimated to be in fuel poverty by local authority and by tenure

	Private Sector (%)			
Area	Owner Occupied	Private Rented	Social housing stock	All stock
Elmbridge	4.7	12.2	7.7	7.8
Surrey	5.6	14.3	6.6	8.1

Source: (BRE Housing Stock Appraisal 2016)

3.3 Carbon reduction

- 3.3.1 Since 2007, central government has published estimates of the carbon dioxide emissions attributed to local authority areas. The statistics show CO₂ emissions allocated on an “end-user basis” where emissions are distributed according to the point of energy consumption. The figures break down emissions into “industry and commercial”, “transport” and “domestic” categories. **Table 16** (following below) charts the pattern and scale of emissions assigned to Elmbridge between 2005 and 2017 (which is the latest available data).
- 3.3.2 The figures show that the domestic sector has been the single largest source of emissions within Elmbridge for every year since 2005. The figures also show the general downward trend in CO₂ emissions in Elmbridge over the years, in line with the national picture and a consequent reduction in per capita emissions overall. The table shows a general downward trend in CO₂ emissions attributable to direct household consumption. Domestic CO₂ emissions are influenced by a range of factors such as the fuel types used, the type and condition of the housing (including its insulation), the average temperature, average household size, type of household and the income and preference of the occupiers. Emissions can vary from year to year due to weather patterns, with severe winters leading to greater energy use (and therefore more CO₂ released) and milder winters leading to a reduction.

Table 16 Estimate of CO₂ emissions attributed to Elmbridge, 2005-17

Year	Industry & commercial – kT CO ₂	Domestic – kT CO ₂	Transport – kT CO ₂	Grand total	Population	Per capita emissions (all sectors) – tonnes of CO ₂	Per capita emission (domestic) – tonnes of CO ₂
2005	247	373	270	890	127.3	6.99	2.93
2006	251	374	267	893	128.8	6.94	2.90
2007	243	367	263	873	129.8	6.73	2.83
2008	249	373	252	875	129.9	6.73	2.87
2009	216	342	247	806	130	6.20	2.63
2010	225	369	240	835	130.9	6.38	2.82
2011	203	327	239	770	131.4	5.86	2.49
2012	220	356	229	806	132.2	6.1	2.69
2013	208	351	228	788	133.5	5.9	2.63
2014	176	295	232	704	134.8	5.22	2.19
2015	164	288	235	688	135.4	5.09	2.13
2016	143	275	238	658	136.1	4.84	2.02
2017	133	257	236	627	136.4	4.60	1.88

Source: UK local authority and regional carbon dioxide emissions national statistics: 2005 to 2017

- 3.3.3 Despite the reduction in the average size of Elmbridge residents' average carbon footprint, for domestic emissions, Elmbridge residents have consistently one of the largest such footprints within England. For 2017, Elmbridge residents' domestic carbon footprint was the ninth highest of any over 300 local authority areas. This is thought to be due to several reasons. Firstly, homes in Elmbridge are on average, 20% larger than the typical English home and need more energy to heat. Secondly, Elmbridge has a greater proportion of detached properties than many other places and these are inherently less energy efficient. Thirdly, the relative affluence of residents may help explain the pattern, in terms of preferences and price-sensitivity.
- 3.3.4 There is no authoritative data-source which collects all information on measures installed which improve the energy efficiency of the housing stock. The official figures record measures reported through Government-sponsored programmes such as the Energy Company Obligation (ECO), which started on 1 January 2013 and which in its current format, runs to 2022. It focuses on providing energy efficiency measures to low income and vulnerable consumers and those living in "hard to treat properties" and includes loft and cavity wall insulation and replacement boilers.
- 3.3.5 The statistics will not capture installations undertaken by households directly (for example, installing loft insulation).
- 3.3.6 Figures published by the Department of Business, Energy and Industrial Sectors (BEIS) up to the end of June 2019 showed that 2,242 ECO funded measures had been installed within homes in Elmbridge (equivalent to 41 measures per 1,000 households). This is less than half the take-up rate across England, which stands at 91 per 1,000. These 2,242 measures were installed in 1,955 homes (some properties had more than one measure installed) equivalent to a take up rate of 3.6% households, just over half the national rate of 7.1%.
- 3.3.7 At March 2019 there were 43,174 Domestic Energy Performance Certificates (EPC's) in Elmbridge. The rating scale spans from A to G, A being the most efficient, and G the worst - the higher the efficiency, the lower the running costs:

Band	No of EPCs
A	28
B	4411
C	11877
D	15328
E	8070
F	2114
G	407
Total	42235

Source: <https://epc.opendatacommunities.org/>

4 The Housing Market in Elmbridge

4.1 Housing Costs

- 4.1.1 Property prices remain amongst the highest in the country, with the average price of a home sold in 2019 (Q3) (as per Land Registry records on last quarter 2017) being £799,744. As **Table 21** shows, these figures have risen consistently.

Table 21 Changes in average residential sales' prices in Elmbridge – 2012-19

Year	2012	2013	2014	2015	2016	2017	2018	2019
Average	£609,756	£649,482	£667,224	£699,549	£702,242	£722,500	£767,219	£792,031

Source: Land Registry data (as reported by LGI) & Land Registry Open Data

Table 21a Median house price in Elmbridge against Surrey house prices 2012-17

Area	Median House Price 2012-2017					
	2012	2013	2014	2015	2016	2017
Elmbridge	£405,000	£430,000	£450,000	£495,000	£528,500	£565,000
Surrey	£300,650	£315,250	£338,250	£375,900	£412,600	£437,160

Source: Local Government Inform (LGI) reports 2018

UK average house prices (ONS) 2018 - 2019

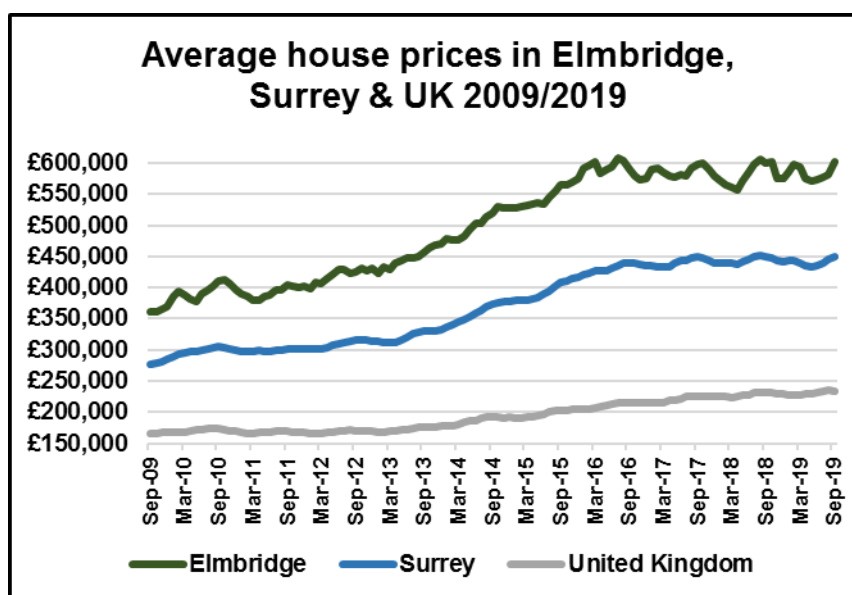
Property type	Jun-18	Jun-19	Difference
Detached	£343,969	£349,879	1.70%
Semi-detached	£215,660	£219,752	1.90%
Terraced	£184,595	£187,082	1.30%
Flat or maisonette	£204,732	£200,699	-2.00%
All	£228,190	£230,292	0.90%

Table 21b – Median house price (newly built & existing dwellings) for Elmbridge & Outer London

Period (12 months ending)	Elmbridge		Mean for Outer London	
	Median house price, quarterly rolling year		Median house price, quarterly rolling year	
	Newly built	Existing	Newly built	Existing
2016 Q2	£490,000	£517,355	£373,958	£396,795
2016 Q3	£482,450	£526,700	£388,512	£407,176
2016 Q4	£489,450	£537,475	£391,626	£413,289
2017 Q1	£485,000	£550,000	£403,858	£419,703
2017 Q2	£473,475	£565,000	£416,733	£425,548
2017 Q3	£515,000	£570,500	£418,965	£431,861
2017 Q4	£508,500	£570,000	£429,420	£436,296
2018 Q1	£645,000	£575,000	£439,559	£438,560
2018 Q2	£850,000	£570,000	tbc	tbc
2018 Q3	£607,500	£570,000	tbc	tbc
2018 Q4	£405,000	£570,000	tbc	tbc
2019 Q1	£400,000	£578,250	tbc	tbc
2019 Q2	£382,500	£585,000	tbc	tbc

Source: Office for National Statistics, House Price Statistics for Small Areas

- 4.1.2 Average house prices in Elmbridge are the ninth highest in England, and the highest outside London (*Source: Local Government Inform (LGI) reports 2018*).



- 4.1.3 **Table 22** below provides a more detailed breakdown of the sale prices achieved between mid-as at December 2017 by different property type. It shows considerable variations in values between property types, with detached dwellings achieving the highest prices and flats the lowest.

Table 22 Sale prices achieved in Q4 2017 by property type in Elmbridge

Dwelling Type	Mean	Median	Lower Quartile	Number sold	August 2019 average price
All	£779,826	£570,000	£290,000	2,040	£568,643
Detached	£1,396,090	£1,150,000	£875,000	589	£1,178,454
Semi-detached	£672,038	£596,000	£480,000	504	£568,381
Terrace	£536,076	£470,925	£395,000	417	£446,577
Flat	£381,070	£329,800	£258,000	526	£314,806

Source: Local Government Inform (LGI) reports 2018

4.2 Affordability of home-ownership

- 4.2.1 The affordability of housing is governed by a number of factors, including incomes, prices, interest rates and so on. One measurement of affordability compares property prices with incomes. The Annual Survey of Hours and Earnings (ASHE) reports workplace earnings based on a sample of earners every year and compared with property prices by Central Government to compare trends in affordability over time and between different areas.
- 4.2.2 **Table 23** and **Table 24** (following) compare the gross full-time earnings in 2017 on both a residence-based measure (i.e. for those living in Elmbridge, Surrey and England) and a workplace-based measure (i.e. for those working in those localities). The figures show that incomes, on the various measures, are higher for those living in Elmbridge than those working here, but that on both sets of indicators, Elmbridge has higher incomes recorded than the Surrey and national measures.

Table 23 Weekly gross full-time earnings workplace-based, 2016 & 17

Period by workplace	Elmbridge mean house price	Minimum for all English authorities	Mean for all English authorities	Maximum for all English authorities
2012	£593.7	£347.7	£490.6	£919.7
2013	£574.9	£369.4	£499.0	£945.2
2014	£606.4	£381.0	£501.7	£928.0
2015	£624.8	£389.9	£509.2	£926.2
2016	£631.7	£390.6	£520.6	£958.2
2017	£670.8	£398.9	£533.0	£989.2

Table 24 Weekly gross full-time earnings residence based, 2016 &17

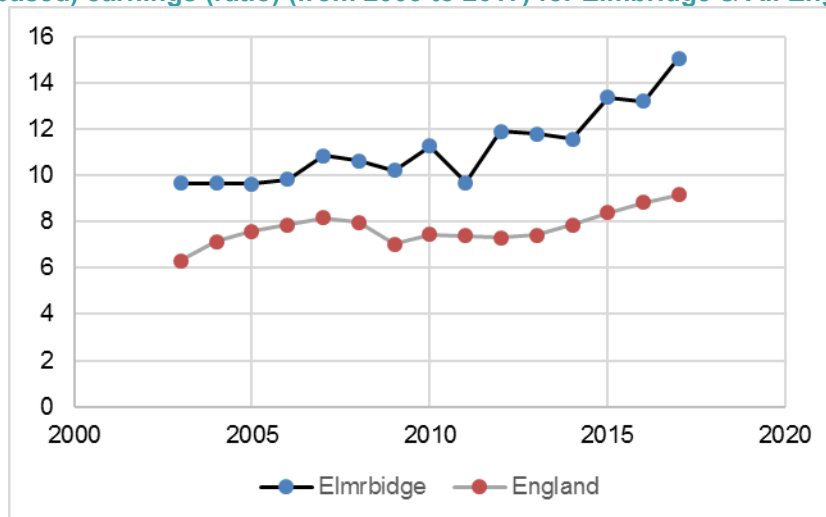
Period by residence	Elmbridge	Minimum for all English authorities	Mean for all English authorities	Maximum for all English authorities
2012	£717.9	£338.6	£515.4	£805.6
2013	£694.7	£374.0	£522.9	£823.0
2014	£728.3	£386.9	£525.9	£791.3
2015	£743.6	£388.2	£534.3	£771.4
2016	£715.7	£413.1	£547.8	£1,034.4
2017	£733.9	£407.2	£558.6	£862.4

Earnings by place of residence (2018)			
	Elmbridge	South East	Great Britain
Gross weekly pay			
Full-time workers	£792.10	£614.50	£571.10
Male full-time workers	£858.80	£670.80	£612.20
Female full-time workers	£687.40	£541.90	£510.00
Hourly pay - excluding overtime			
Full-time workers	£20.83	£15.65	£14.36
Male full-time workers	£22.78	£16.61	£14.89
Female full-time workers	£18.55	£14.43	£13.56

Source: ONS

- 4.2.3 **Figure 18** (below) tracks the ratio of the lower quartile property price against lower quartile full-time, residence-based earnings. This measure is often used to help ascertain the ability of first-time buyers to access local housing markets as lower-quartile prices can be considered as an indicator of entry-level prices. **Figure 18** shows that the ratio between lower quartile prices and incomes has been consistently higher in Elmbridge than the nationwide equivalent. It also shows the trend of the ratio increasing over time (i.e. prices becoming less affordable relative to incomes. For example, in 2003, the ratio of lower quartile property prices to earnings in Elmbridge was 9.65:1, but by 2017, the ratio had grown to 15.08:1 (the fourth highest ratio of any local authority area outside of London).
- 4.2.4 As such, even though the incomes used for this measure are higher for Elmbridge than elsewhere, this is more than offset by the premium on property prices locally, resulting in a higher property price: income ratio in Elmbridge compared to most other parts of the country.

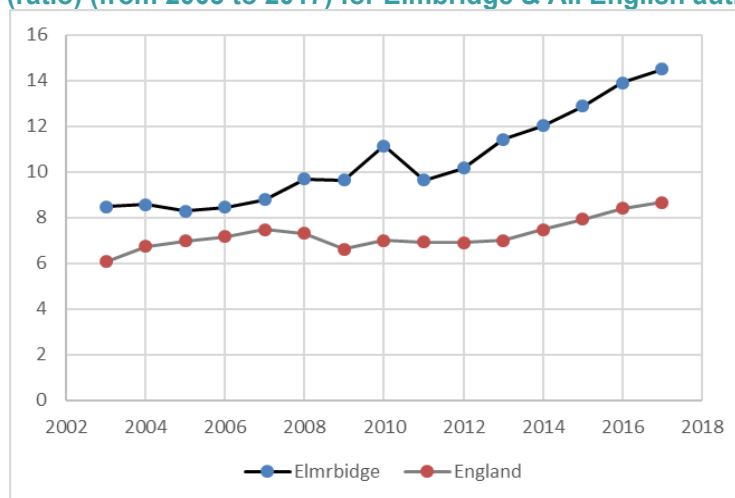
Figure 18 - Ratio of lower quartile house price to lower quartile gross annual (residence-based) earnings (ratio) (from 2003 to 2017) for Elmbridge & All English authorities



Source: LGI research report

- 4.2.5 **Figure 19** (following below) charts the pattern of median property sales prices to median workplace full-time earnings. It reveals the same patterns as the lower quartile statistics, in so much as Elmbridge having higher price to income ratios than elsewhere and the gap between incomes and property prices growing over time.

Figure 19 - Ratio of median house price to median gross annual (residence-based) earnings (ratio) (from 2003 to 2017) for Elmbridge & All English authorities



Source: LGI research report

- 4.2.6 In 2017, the ratio of median house prices to incomes in Elmbridge was 14.5, the second highest ratio of all 67 local authorities in the South East and significantly above the national figure.
- 4.2.7 **Figure 18** shows that the ratio between lower quartile prices and incomes has been consistently higher in Elmbridge than the nationwide equivalent. It also shows the trend of the ratio increasing over time (i.e. prices becoming less affordable relative to incomes. For example, in 2003, the ratio of lower quartile property prices to earnings in Elmbridge was 9.65:1, but by 2017, the ratio had grown to 15.08:1 (the fourth highest ratio of any local authority area outside of London). Compared to the figure of

7.63, respectively. Furthermore, the affordability gap is widening, with the ratio having increased from 12.34 to 15.48 between 2012 and 2017.

- 4.2.8 Analysis carried out on behalf of Shelter and published in January 2015 in its report “A Home of Their Own” has provided estimates as to the length of time different type of first-time buying households across the country would take to save a 20% deposit. Within Surrey, a couple without children, who began to save in September 2014, would take an estimated 9.8 years to save a 20% deposit to buy within the county, whereas a couple with one child were estimated to require 17.3 years and a single person 18.8 years. These figures were all higher than the national and regional estimates and give some indication as to the difficulties facing prospective first-time buyers to meet living costs (such as rent and household costs) and save to buy a home at the same time.

4.3 Rent level comparisons

- 4.3.1 Since 2011, the Valuation Agency Office (VOA) has collected and published statistics on private-rented sector rent levels across the country. The data consistently shows that average private-sector rents in Elmbridge are amongst the highest in the country and the overall monthly average rent of £1,845 set out below is the highest of any local authority area outside of London. **Table 25** below provides a comparison of monthly average rents in Elmbridge with other localities for the year from 1 April 2017.

Table 25 Comparison of average monthly private-sector rents 2017-18

Size	Elmbridge	Surrey	South East	England	2015-16	Elmbridge change	Elmbridge change
1 Bedroom	£995	£950	£825	£840	£896	9.9%	£99
2 Bedrooms	£1,350	£1,275	£1,045	£895	£1,236	8.4%	£114
3 Bedrooms	£1,700	£1,600	£1,300	£995	£1,555	8.5%	£145
4 Bedrooms+	£5,000	£2,885	£2,200	£1,850	£3,970	20.6%	£1,030
Overall	£1,700	£1,450	£1,150	£950	£1,845	-8.5%	-£145

Source: Valuation Office Agency 2017-18

2018-19	Elmbridge	Surrey	South East	England	2017-18	% change	Elmbridge change
1 Bedroom	£947	£894	£718	£731	£995	-4.82%	-£48
2 Bedrooms	£1,257	£1,151	£916	£800	£1,350	-6.89%	-£93
3 Bedrooms	£1,716	£1,488	£1,131	£916	£1,700	0.94%	£16
4 Bedrooms+	£3,971	£2,517	£1,873	£1,320	£5,000	-20.58%	-£1,029
Overall	£1,973	£1,513	£1,160	£942	£1,700	16.06%	£273

Source: Valuation Office Agency 2018-19

- 4.3.2 A year-on-year analysis of average private-sector rents in Elmbridge in the two years from 2015/16 to 2017/18, using VOA data, reveals that average rents rose on 1-bed units by 0.9% (£99) and for 3-bed unit 8.5% (£145).
- 4.3.3 **Table 26** below compares the average monthly rent for private-rented homes in Elmbridge for 2016/17 against the average rent levels charged by larger housing associations in Elmbridge for properties let at social rent and affordable rent for their general-needs properties (i.e. excluding retirement or supported housing).

- 4.3.4 Whilst not necessarily comparing like-with-like, **Table 26** (following below) reveals significant differences in the rent levels between the different tenures. Social rents are just over half market rents (for the smaller homes) whereas average affordable rents are 67% to 72% of the market equivalents (for properties with up to three bedrooms).

Table 26 Comparison of average rents (per month) in Elmbridge 2015/16 by tenure 2016/17

Size	Private rent	Social rent	Affordable rent
1 Bedroom	£1,014	£461 - £671	£650 – £813
2 Bedrooms	£1,777	£542 - £788	£832 – £852.28
3 Bedrooms	£1,902	£632 - £902	£1,053 - £1,128
4 Bedrooms	£3,449	£703 - £1,021	£1,113 - £1,215

2016/17 figures

4.4 The costs of intermediate housing

- 4.4.1 Intermediate housing tenures comprise a small but growing proportion of housing within the borough. Intermediate products include housing at prices or rents above social rent, but below market prices or rents and are targeted at those who cannot afford to buy or rent on the open market without assistance (i.e. households with gross annual incomes of less than £60,000) and who are unlikely to be a priority for affordable rented housing. The most common form of intermediate tenure within Elmbridge comprises shared-ownership.
- 4.4.2 An analysis of those households buying into shared-ownership properties on seven schemes completed in the borough since early 2013 found that their average gross household income was £32,000, whilst the comparable figure for households buying under the Elmbridge Homeownership Assistance Scheme was £41,000. Most purchasers under both schemes had either been previously living in the parental home or had been renting privately. For the majority of schemes, the estimated monthly housing cost was more than the average cost of affordable rent, but less than the market-rent equivalent.

4.5 Relative affordability of different tenures

- 4.5.1 The previous sections have highlighted the affordability issues within Elmbridge's housing market. These are backed up by a piece of work included in a Housing Evidence Study published by the Regeneris Consultancy on behalf of the Enterprise M3 Local Enterprise Partnership (LEP) in 2014. This study included a piece of work undertaken by Hometrack to calculate the likely gross annual household income required to afford the average 2-bed property over four different tenures, across the fourteen local authority areas within the LEP, spread across Surrey and Hampshire.
- 4.5.2 The calculations were based on a number of assumptions, including:

- Loan to value rate of 90%
- Mortgage rate of 4.0%
- Shared ownership rent on unsold equity of 2.75%
- Shared ownership 25% of initial sale

- Affordable rent is equal to 80% private rent
- Net income as 74% gross income
- Net income cap of 35%.

4.5.3 For each of the four tenures, Elmbridge was by the far least affordable, in terms of requiring the highest income in order to afford the accommodation. **Table 27** below sets out the indicative incomes required, from this earlier study.

Table 27 Indicative incomes required to afford 2-bedroom accommodation

Area	Buy outright	Shared-ownership	Private renting	Affordable renting
Elmbridge	£67,016	£52,355	£57,915	£46,312
Enterprise M3 LEP	£49,420	£38,610	£44,197	£35,358
% difference between Elmbridge and LEP average	+35.6%	+35.6%	+31%	+31%

Source: Regeneris (2014) – “Enterprise M3 Housing Evidence Study”

5 Supply & demand of affordable housing in Elmbridge

5.1 The stock of affordable housing

- 5.1.1 As at 31 Mar 2018, there were estimated to be a total of 5,968 low-cost rented general-need homes owned by housing associations in Elmbridge, along with 99 units of supported housing and 951 rented homes for older people. This last figure does not include the retirement housing provided at Whiteley Village. In addition, there are approximately 469 low-cost home-ownership properties owned or managed by housing associations. The relatively small amount of affordable housing limits the capacity to meet need, as the lower the stock numbers, the lower the turnover and the smaller the number of new tenancies able to be granted.
(<https://www.gov.uk/government/collections/statistical-data-return-statistical-releases>)

- 5.1.2 **Table 28** below provides a breakdown by number of bedrooms and tenure for rented accommodation owned in Elmbridge by housing associations with at least 1,000 homes in ownership nationally. The breakdown covers over 90% of the rented stock within Elmbridge so gives a fair indication of the provision. It shows that overall, there is a fairly even split between one, two and three bedrooms, but that properties with four or more bedrooms comprise just 2% of the affordable rented stock.

Table 28 - Housing association* rented stock in Elmbridge - April 2017

Tenure	Bedsits	1-bed	2-bed	3-bed	4-bed	5-bed	Totals
Social Rent	52	898	1,293	1,430	90	7	3,770
Affordable Rent	8	110	208	145	12	1	484
General Needs (Sub-Total)	60	1,008	1,501	1,575	102	8	4,254
%age of general needs	1.41%	23.70%	35.28%	37.02%	2.40%	0.19%	100.00%
Supported Housing/ Housing for Older People	0	664	126	4	0	0	794
Total	60	1,672	1,627	1,579	102	8	5,048
%age of overall total	1.19%	33.12%	32.23%	31.28%	2.02%	0.16%	100.00%

Source: HCA, Statistical Data Release (2017) (*Data for housing associations with 1000 more of homes in ownership only)

5.2 Changes in affordable housing supply

- 5.2.1 The number of affordable homes changes from year to year. The stock can reduce as a result of sales to eligible tenants (through the preserved Right-to-Buy), through housing stock disposals as part of an asset management plan, or as a result of the demolition / or conversion of homes and their redevelopment. Conversely, numbers can increase as a result of new or re-development or the acquisition of properties.
- 5.2.2 Unlike other tenures, the stock of affordable housing for rent in Elmbridge is now smaller than it was in 1981. The 1981 Census recorded 7,621 social rented homes in the borough, and this had fallen to 5,218 by the time of the 2011 Census. The reduction is largely due to the impact of the Right-to-Buy. Between 1979/80 and 1999/2000, a total of 2,651 homes in Elmbridge were sold under Right-to-Buy.

- 5.2.3 27 Registered Providers (housing associations) now operate across Elmbridge (2019), an increase of 2 since 2015. 8 (previously 7 in 2015) of the current operators are small housing associations (PRPs) and 19 (previously 18 in 2015) are large.
- 5.2.4 Following the transfer of the Council's housing stock to Elmbridge Housing Trust in March 2000, most transferring tenants were granted the "preserved Right-to-Buy". **Table 29** shows the number of social rented properties sold to tenants exercising their preserved Right-to-Buy, with 204 sales recorded by the end of March 2014. It shows that the volume of sales fell markedly after 2004/05, although the number of sales has risen since 2012/13, as a result of the government increasing the discounts available to eligible tenants.

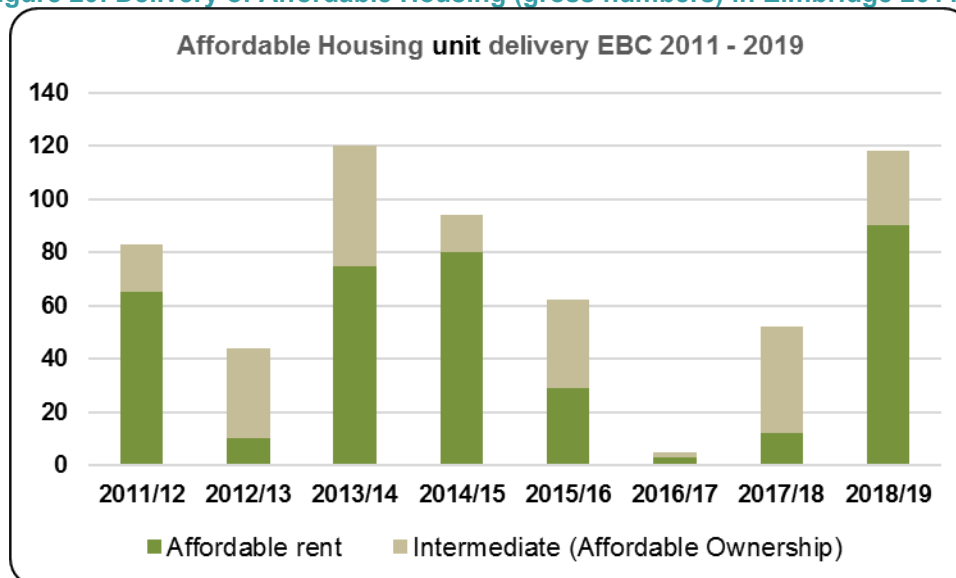
Table 29 Preserved right to buy sales in Elmbridge: 2005/06 to 18/19

	Houses sold	Flats sold	No. of homes sold
2005/06	5	6	11
2006/07	4	3	7
2007/08	4	3	7
2008/09	1	0	1
2009/10	0	1	1
2010/11	4	1	5
2011/12	2	0	2
2012/13	2	7	9
2013/14	6	4	10
2014/15	1	1	2
2015/16	5	5	10
2016/17	3	1	4
2017/18	1	0	1
2018/19	1	2	3
Totals	39	34	73

Source: EBC / Elmbridge Housing Trust records

- 5.2.5 The graph below (**Figure 20**) shows the rate of affordable housing completions recorded in the five years between April 2011 and March 2016.

Figure 20: Delivery of Affordable Housing (gross numbers) in Elmbridge 2011:



Source: EBC records Affordable Housing Development Programme (AHDP)

- 5.2.6 The number of completions varies each year, reflecting normal fluctuations in house-building, but over the five years, a total of 467 homes were delivered by our housing association partners, the great majority of them being new-builds. This is an average of 93 per year. The number of new affordable homes being provided every year in Elmbridge is now exceeding the number sold through right to buy, which is a reversal of the situation that occurred for much of the period from 1980 through to the early 2000s. This explains the rise in overall stock of affordable housing.

5.3 Housing need – supply and demand for affordable housing

- 5.3.1 **Table 30** below gives a breakdown of the 1,801 applications on the Council's Housing Register, who were seeking rented social housing within Elmbridge, as at 1 April 2018. It excludes tenants of Paragon Community Housing Group who are seeking transfers. The Council adopted a more restrictive Housing Allocations Policy in summer 2014 and this led to a significant fall in the numbers registered, although the numbers are steadily rising. By way of comparison, there were 2,181 applications on the Housing Register as at 1 April 2014.

Table 30 Elmbridge Housing Register (by no. of bedrooms required & priority band Nov. 2019)

No. bedrooms required	Band A - Emergency / priority	Band B – Urgent need to move	Band C - Identified need to move	Band D - Low housing need and no "deemed" housing need	Total
1 bedroom	1	53	269	365	688
2 bedroom	0	75	221	242	538
3 bedroom	2	13	90	85	190
4 bedroom	1	6	16	13	36
5 bedroom	0	2	0	0	2
Total	4	149	596	705	1454

Source: EBC Housing Records- Locata

- 5.3.2 **Table 30**, above, shows that the fewer the number of bedrooms, the larger the number of applicants. That said, as **Table 31** indicates, the turnover of tenancies of smaller homes has traditionally been higher than for properties with three or more bedrooms, which is one of the reasons why the Council has taken steps to increase the availability of larger homes for rent.
- 5.3.3 **Table 31**, below, shows on average, between 153 and 217 applicants on the Council's Housing Register are offered and accept a social housing tenancy which when compared to the number of home-seekers shows the mismatch between the supply and demand for rented, affordable housing.

Table 31 Housing association general needs lettings in Elmbridge - 2013/14 - 2018/19

	1-bed	2-bed	3-bed	4-bed+	Total
2013/14	90	78	36	3	207
2014/15	106	64	33	5	208
2015/16	117	68	26	3	214
2016/17	83	44	25	1	153
2017/18	100	45	28	2	175
2018/19	113	59	41	4	217
Total lets since 2013	609	358	189	18	1174
% overall average let by bedroom	51.1%	32.3%	15.2%	1.4%	100.0%

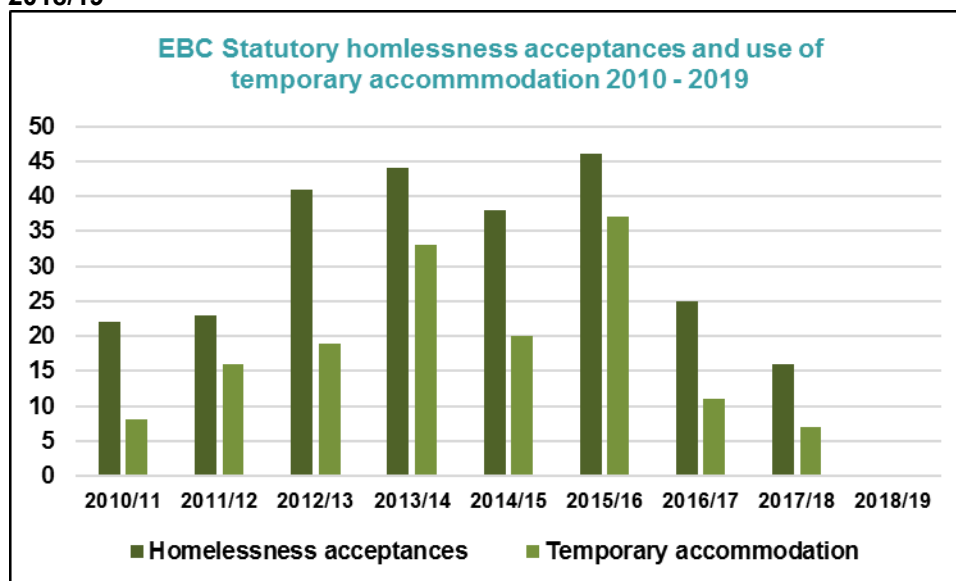
Source: *In-house records (via Locata) 2013-2018*

6 Trends in Homelessness

6.1 Homeless acceptances & number of households placed in temporary accommodation

- 6.1.1 **Figure 21** charts changing levels in statutory homelessness within Elmbridge since 2010/11, along with the number of homeless households occupying temporary accommodation by the Council as at 31 March each year from 2011 to 2019. Overall, it shows a marked reduction in homelessness acceptances from 2016/17, which is largely due to the success of a “housing options” approach which is focussed on preventing homelessness, wherever possible to do so. There is a close relationship between homelessness levels and the number of households in temporary accommodation, as demonstrated by the chart. Whilst the chart shows that numbers in temporary accommodation have risen in 2015/16, it is reduced considerably following this in 2017 and 2018.

Figure 21 Trends in statutory homelessness & temporary accommodation, 2010/11 – 2018/19



Source: P1E returns

- 6.1.2 The table below provides a breakdown of the number of households in temporary accommodation as at 30 September 2019. It shows that overall numbers remain at similar levels to those recorded earlier in the year and that there is minimal use of bed & breakfast type accommodation.

Table 32 Households in temporary accommodation arranged by Elmbridge BC – 30 09 2019

	B&B (including shared annexes)	Hostels (including women's refuges)	LA / HA stock	Private sector leased (by LA or RSL)	Other types (including private landlord)	Total
Households	10	0	32	0	11	53

Source: EBC Housing Records

6.2 Homelessness prevention and relief

- 6.2.1 The Homelessness Act 2002 encouraged local housing authorities to focus on the prevention of homelessness where possible, with the intention of reducing levels of homelessness and the number of households placed in temporary accommodation, with further prevention duties added by the Homelessness Reduction Act 2017 (HRA).
- 6.2.2 Since 2009, the Government has collected quarterly statistics from local authorities on the number of cases of homelessness prevented or relieved in their areas. In this context, homeless prevention means providing people with the ways and means to address their housing and other needs to avoid homelessness. This is achieved by either assisting them to obtain alternative accommodation or enabling them to remain in their existing home. The relief of homelessness covered scenarios where an authority was unable to prevent homelessness but helped someone to secure accommodation, even though the authority was under no statutory obligation to do so, but the duties have now been extended under the HRA.
- 6.2.3 **Table 33**, below, sets out the number of cases where homelessness was either prevented or relieved within Elmbridge between 2009/10 and 2017/18. The statistics extend beyond activity carried out by the Council and will include activities undertaken and positive outcomes achieved by agencies such as Citizens Advice Bureau, housing associations and Elmbridge Rentstart. (A change to the way in which statistics are collected applies from 2018/19 forward, please see **Table 33a** following below.)

Table 33 Homelessness Prevention & Relief in Elmbridge – 2011/12 to 2017/18 (no. of cases where positive action was successful in preventing homelessness):

Year	Able to remain in existing accommodation	Assisted to obtain alternative accommodation	Total	No, cases where positive action was successful in relieving homelessness	Total cases of prevention and relief
2011/12	83	132	215	1	216
2012/13	149	135	284	0	284
2013/14	115	161	276	2	278
2014/15	81	162	243	1	244
2015/16	94	207	301	1	302
2016/17	76	232	318	4	322
2017/18	71	236	305	2	307

Source: CLG – Live Table 792 & P1E

Table 33a Homelessness Prevention & Relief in Elmbridge – 2018/19 forward (changed reporting system):

YEAR: 2018/2019	Able to remain in existing accommodation	Assisted to obtain alternative accommodation	Total	No, cases where positive action was successful in relieving homelessness	Total cases of prevention and relief
Prevention & Advice Team	21	68	89	29	118
Rentstart	129	137	266	0	266
TOTAL	150	205	355	29	384

7 Housing Benefits & Welfare Reform

7.1 Housing Benefit take-up

- 7.1.1 Housing Benefit is a means-tested benefit that provides low-income households with help to pay their rent. In August 2014, two-thirds of claimants (3,786) in Elmbridge were renting from housing associations with the remainder (1,862) being private-sector tenants. Approximately 29% of those claiming housing benefit in Elmbridge were in work, compared to 22% nationally. This reflects that the relatively high private-rents in Elmbridge mean that households in low-paid work have to rely on housing benefit to help cover their housing costs. In August 2016, there were 5,363 households in Elmbridge in receipt of housing benefit. The numbers in receipt of benefit were relatively unchanged, up until January 2018, when there were 5,419 households in receipt of Housing Benefit, but by April 2018 the number had reduced to 4,950 and currently (November 2019) stands at 4,569.
- 7.1.2 From April 2013, working-age social housing tenants deemed to be under-occupying their homes had, in most cases, their entitlement to housing benefit reduced. At that time, there were 471 cases in Elmbridge affected by the reform, but the number affected had fallen to 237 by May 2016. The most recent figure (November 2019) shows that 200 households are currently affected by this measure.
- 7.1.3 The government has already introduced a cap on the total amount of benefit that working-age households can receive so that, broadly, households on out-of-work benefits will no longer receive more in welfare payments than the average weekly wage for working households. If affected, a household's Housing Benefit entitlement is reduced, so that the total amount of benefit received is no longer higher than the cap level. The "benefit cap" was rolled out nationally in September 2013 and by May 2016, there were around 111 households in Elmbridge affected. This figure rose to 125 households in March 2017, but this has now reduced to 88 households in August 2019, with 143 households overall now removed from the cap since its introduction.

7.2 Universal Credit

- 7.2.1 Universal Credit, introduced in April 2013, is a new benefit system designed to simplify the current system by replacing some current benefits and providing a single monthly payment based upon the circumstances of the household. Universal Credit has been progressively rolled out across the country and is now available in all Jobcentre Plus offices, being expanded across the country to include all claimant types via the full service.
- 7.2.2 Universal Credit was initially rolled out in Elmbridge in February 2016 and, by August 2016, the total number of claimants stood at 106. This figure has now risen to 936 households (May 2019). (stat-explorer.dwp.gov.uk.)

7.3 Discretionary Housing Payments (DHPs)

- 7.3.1 The recently introduced Universal Credit has led our Housing Benefit Team to use Discretionary Housing Payments (DHPs) to help manage any adverse impacts of the transition to a new benefits' system, thereby helping both claimants and landlords.

Table 34 Housing Benefit Discretionary Housing Payments (DHPs) 2018-19

Number of awards	DHP Financial Expenditure 2018/19	Government Contribution Original Allocation
301	£215,686	£213,616

Source: <https://www.gov.uk/government/collections/discretionary-housing-payments-statistics>