

Housing facts and figures

July 2021



Contents

1. Housing need	1
1.1 Housing register	1
1.2 Allocations.....	2
1.3 Shared ownership	3
1.4 Homelessness presentations and applications	4
1.5 Affordable housing supply	5
2. Housing market.....	6
2.1 National.....	6
2.2 Local	6
2.3 Affordability	7
2.4 Renting a home privately.....	8
2.5 Earn your deposit	8
3. Welfare system.....	9
3.1 Universal Credit.....	9
3.2 Benefit cap	10
3.3 Discretionary housing payment awards.....	10
4. Housing management and repairs.....	11
4.1 Voids	11
4.2 Income collection	12
4.3 Number of arrears evictions	13
4.4 Customer experience	13
5. Private Sector Housing.....	14
5.1 Let's Rent.....	14
5.2 Empty homes	16
5.3 Housing standards	17
6. Glossary	18

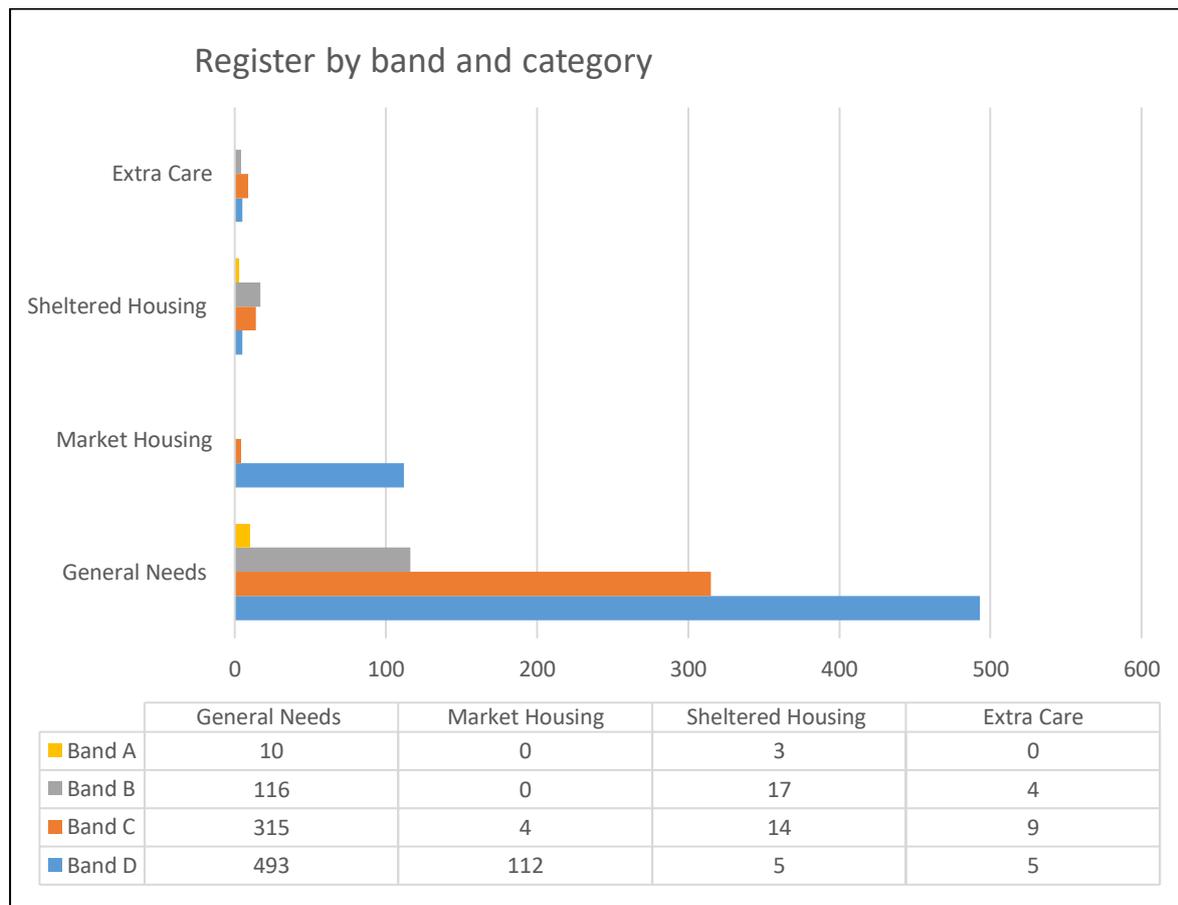
1. Housing need

1.1 Housing register

As of the 1 July 2021, there were a total of 1,107 applicants on the housing register, including 116 applications that were registered for Thamesway Housing Limited properties only and 39 for sheltered accommodation (see chart 1 below).

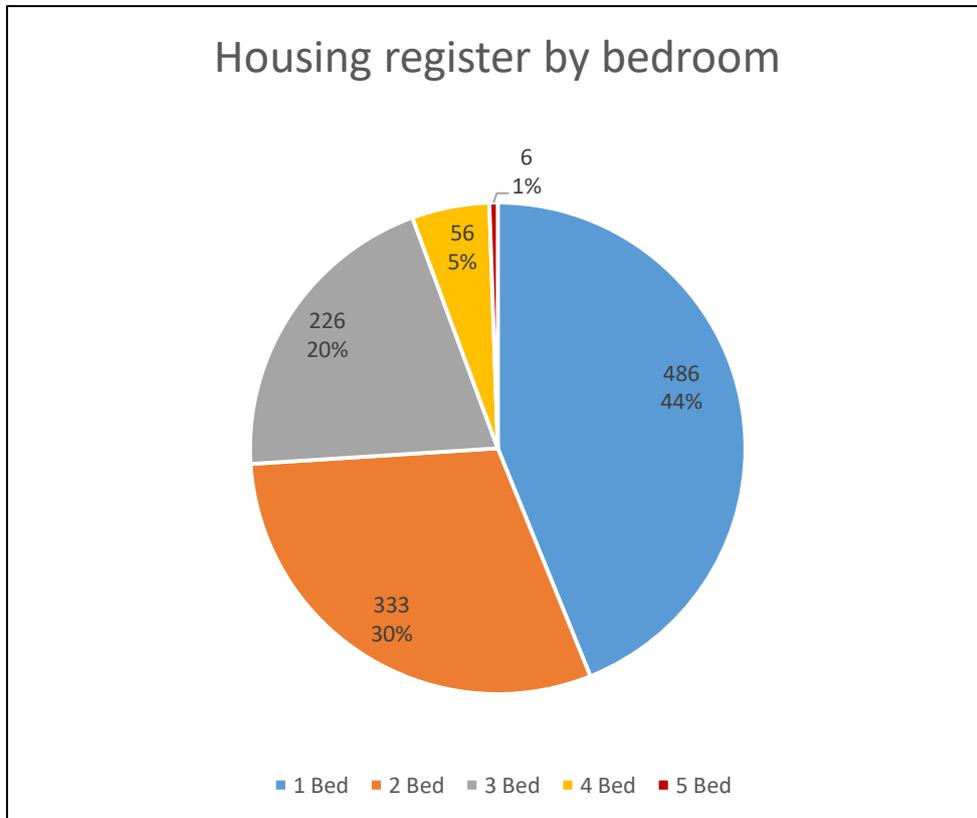
Of the 1,107 applicants, 56% are currently placed in band D, with 31% in band C, 12% in band B and 1% in band A.

Chart 1: register by band and category



The housing register evidences a need of 44% for one bed dwellings; 30% for two bed; 20% for three bed; and 6% for four plus bed (see chart 2 below).

Chart 2: Housing register by bedroom

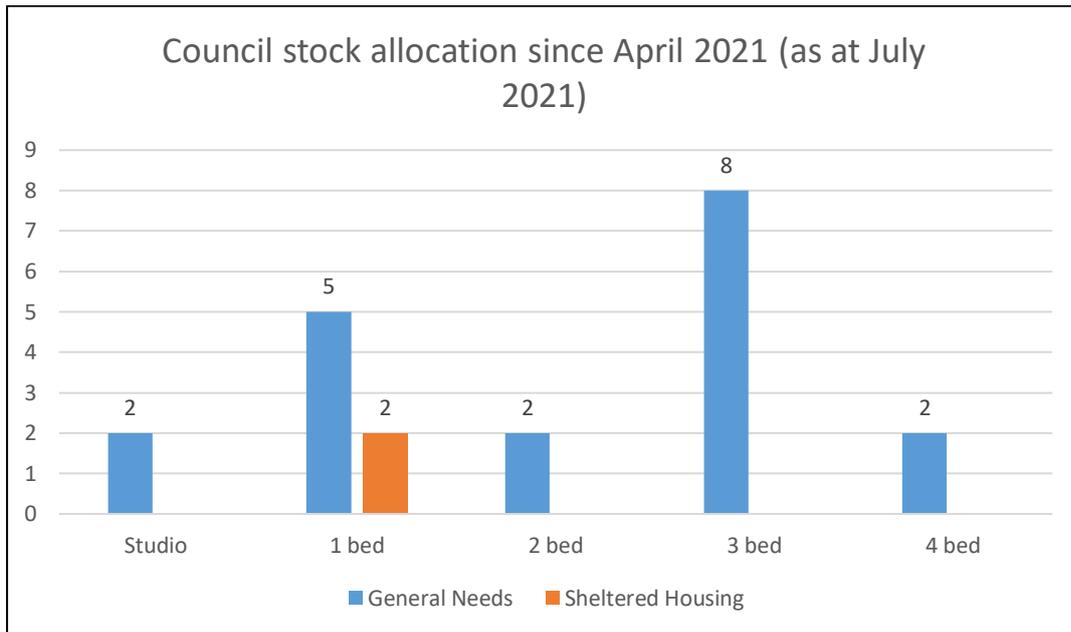


1.2 Allocations

The council operates a choice based lettings (CBL) systems which allows applicants to see what homes are available, giving them the opportunity to express choice and preference in the process of selecting a suitable home.

As at July 2021, 21 council-owned properties have been allocated since April 2021. Fifteen properties have also been allocated through registered providers (housing associations) this financial year.

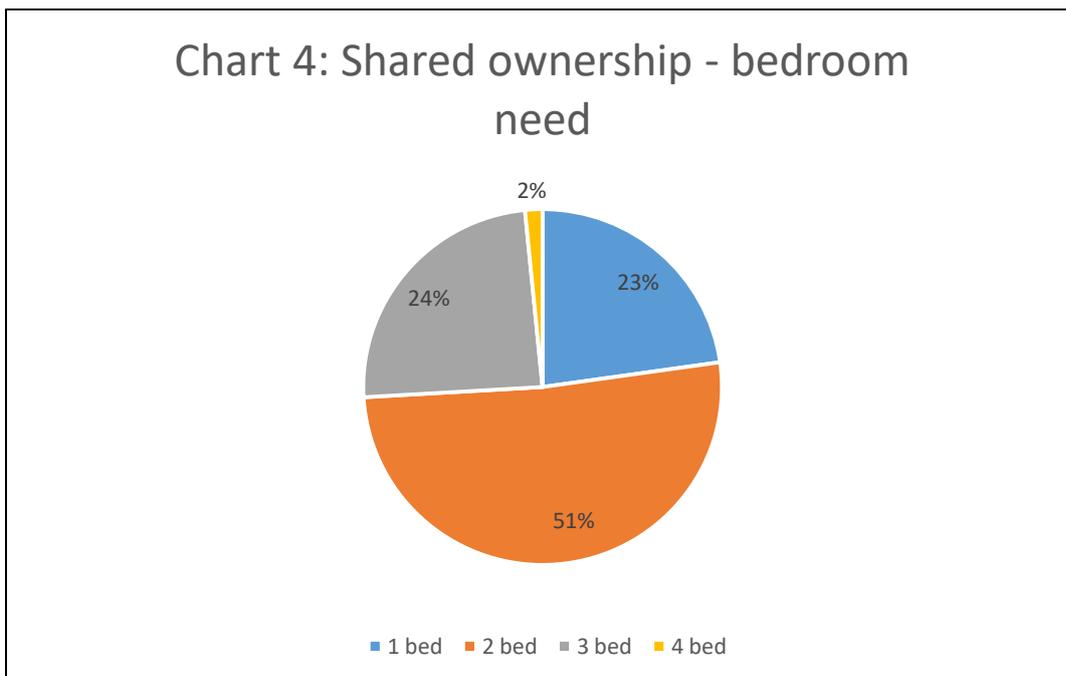
Chart 3: Council stock allocation since April 2021 (as at July 2021)



1.3 Shared ownership

The waiting list for low cost home ownership products, such as shared ownership, is held by the regional help to buy agent, Abri Housing Association. It has 382 applicants seeking shared ownership homes in Woking as of July 2021. Of these, 23% are seeking one bedroom dwellings; 51% two-bedroom dwellings; and 24% three bedroom dwellings.

Chart 4: Shared ownership – bedroom need

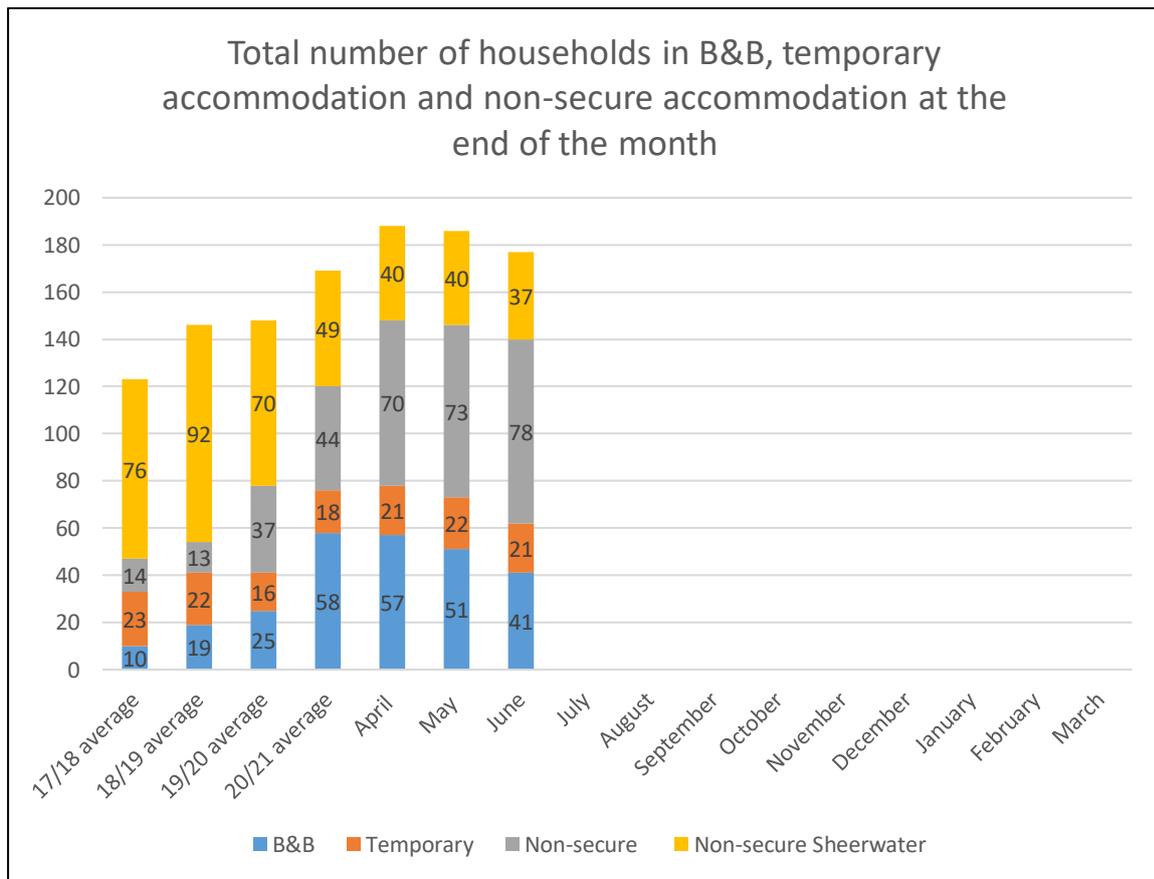


1.4 Homelessness presentations and applications

At the end of June 2021, the council was accommodating 177 homeless households in some form of emergency accommodation.

Typically, in previous years, this number has been around 130 to 150, with the increase in 2020/2021 reflecting the additional numbers accommodated in hotels through the covid-19 pandemic (see chart 5 below).

Chart 5: Total number of households in B&B, temporary accommodation and non-secure accommodation at the end of the month



As at June 2021, there were 15 new homeless households placed in B&B, temporary accommodation and non-secure accommodation. Between May and June the number of new homeless households placed in B&B steadily reduced.

Chart 6: Number of new homeless households placed in B&B, temporary accommodation and non-secure accommodation during the month

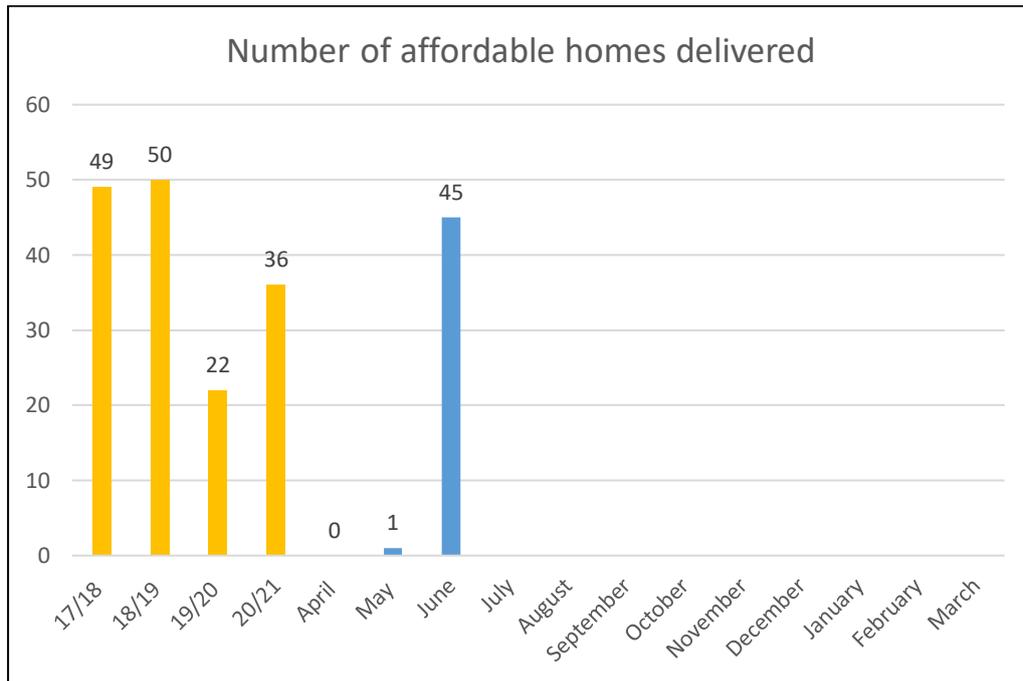


1.5 Affordable housing supply

The Woking Core Strategy (2012) Policy CS12 sets out the parameters for the delivery of affordable housing in the borough, including the overall delivery target over the plan (to 2026) of 1,737 new affordable homes. This equates to an annual target of 102 dwellings per annum.

As depicted in the chart 7, 36 affordable homes were delivered in 2020/2021 and 46 affordable homes have been delivered in 2021/2022 to date.

Chart 7: Number of affordable homes delivered



2. Housing market

2.1 National

As of May 2021 the average house price in the UK was £254,624. Property prices have decreased by 0.9% compared to the previous month, and risen by 10% compared to the previous year.¹

The Royal Institution of Chartered Surveyors' (RICS) April 2021 [UK residential market survey](#) reported that increasing demand and a decrease of new instructions continues to drive house prices higher.

2.2 Local

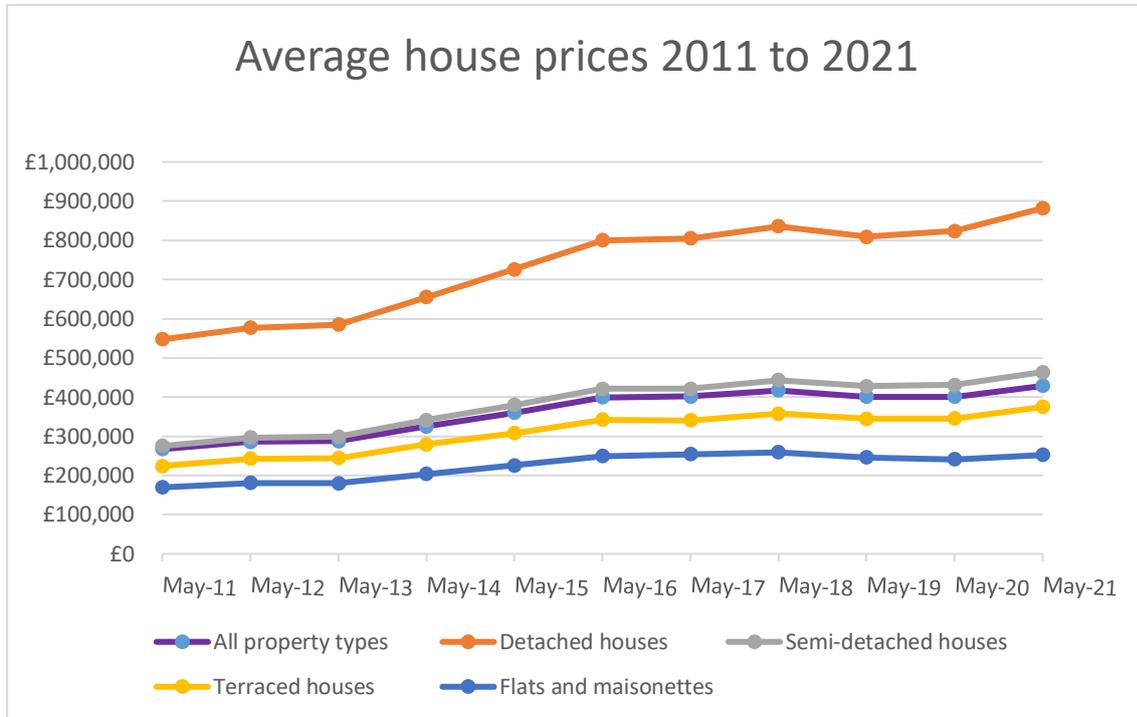
House prices in the borough have been steadily rising since June 2020. The latest Land Registry data shows that the average house price of all property types in Woking borough was £428,682 in May 2021. This is a 6.8% (+£27,408) annual percentage change since May 2020.

The average house prices in Woking remain significantly higher than the national average house price. The chart below shows the house price trend in Woking between 2011 and 2021.

¹ <https://www.gov.uk/government/statistics/uk-house-price-index-summary-may-2021/uk-house-price-index-summary-may-2021>

The chart 8 shows that sale prices for houses (particularly detached properties) have increased steadily following the first lockdown, while sales prices for apartments have risen to a lesser extent.

Chart 8: Average house prices 2011 to 2021



2.3 Affordability

In Woking, the affordability ratio of median house price to workplace-based earnings was 10.17 as of March 2020, this is a steady decrease since 2017 when the ratio was 12.24².

[Data published by the Office for National Statistics on 25 March 2021](#), shows that in England in 2020, full-time employees could typically expect to spend around 7.84 times their workplace-based annual earnings on purchasing a home; this is a slight improvement from 2018, when the ratio was 8.0.

²<https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratioofhousepricetoworkplacebasedearningslowerquartileandmedian>

Table 1: Purchaser affordability table by property type in Woking borough May 2021

Property type	Average selling price in the borough (as of May 2021)	Deposit required (assuming 80% mortgage)	Minimal annual income required (assuming 3.5 times annual salary)
All	£428,682	£85,736	£97,984
Detached	£882,048	£176,410	£201,611
Semi-detached	£464,019	£92,804	£106,061
Terraced	£374,990	£74,998	£85,712
Flat/maisonette	£252,241	£50,448	£57,655

2.4 Renting a home privately³

The [latest HomeLet Rental Index](#)⁴ shows that average rental values in the South East have increased by 4.7%, when compared to last year.

Table 2: a breakdown of asking rents for privately rented homes as of July 2021, together with the applicable local housing allowance (LHA) and the potential shortfall between these figures

Property type and number of bedrooms	LHA month (per calendar month)	Average asking rent (per calendar month) July 2021	Potential shortfall (per calendar month)
1 Bed flat	£847.68	£932.00	£84.32
2 Bed flat	£1,096.98	£1,186.00	£89.02
2 Bed house	£1,096.98	£1,579.00	£482.02
3 Bed house	£1,371.24	£1,569.00	£197.76
4 Bed house	£1,795.08	£2,458.00	£662.92

2.5 Earn your deposit

Earn Your Deposit is a new scheme that helps Thamesway assured shorthold tenants buy their own home by giving them money towards a deposit.

The Earn Your Deposit scheme offers them a substantial financial contribution towards the deposit needed to buy a place of their own. Available to all 'good tenants' who pay their rent on time, look after their homes and respect their neighbours, the scheme enables tenants to 'earn' a monetary value each year – for example £2,400 for a two-bed property – towards a deposit for their first privately-owned home after a two-year qualifying period.

³ <https://www.zoopla.co.uk/market/woking/?q=Woking%2C%20Surrey>

⁴ <https://homelet.co.uk/homelet-rental-index/south-east>

The maximum deposit is capped at £80,000, which is a significant sum towards a property purchase. The scheme is not available to investors or existing home owners.

As at July 2021, nine tenants have made use of the Earn Your Deposit scheme, with £51,500 drawn from the scheme.

3. Welfare system

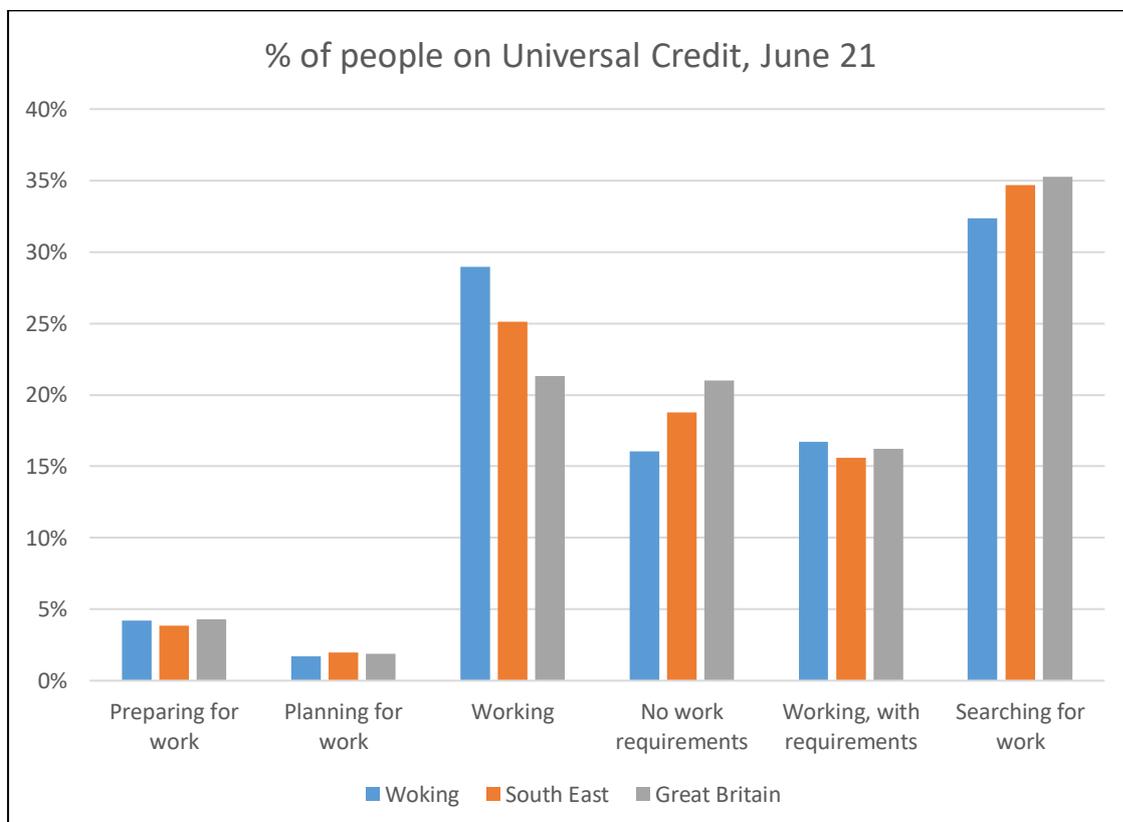
3.1 Universal Credit

In Woking, the number of people on Universal Credit was 6,784 as at 10 June 2021 which has increased from 6,060 in August 2020.

Claimants are required to do certain work-related activities to receive Universal Credit. These activities are determined by which of the six conditionality regimes the claimant is placed in. As circumstances change claimants will also transition between different levels of conditionality.

The chart below compares the six conditionality regimes for Woking, the South East and Great Britain as at June 2021.

Chart 9: Percentage of people on Universal Credit in June 2021

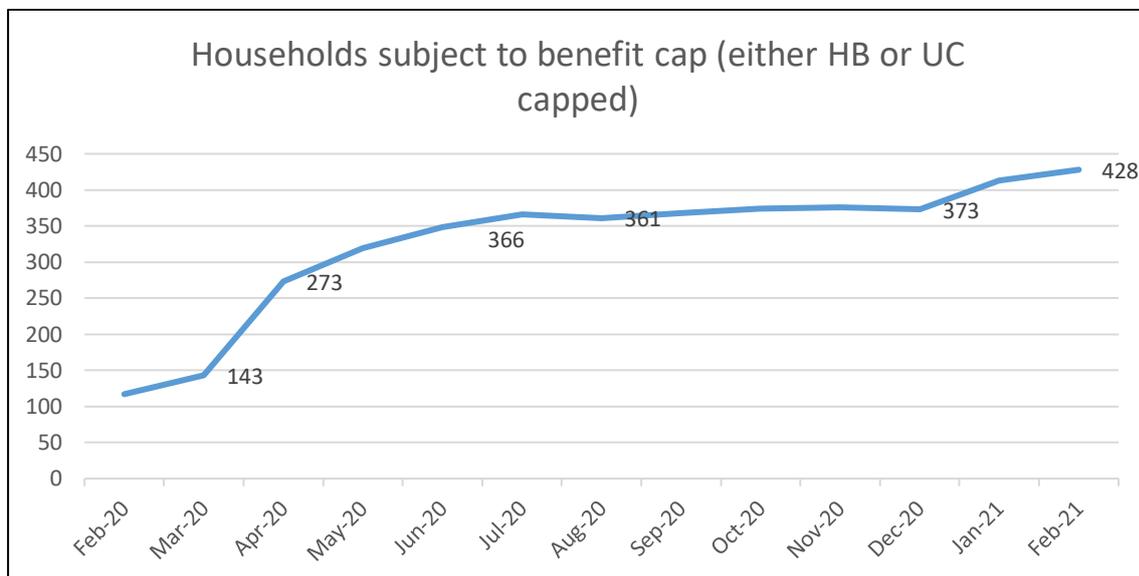


3.2 Benefit cap

The benefit cap is a limit on the total amount of benefit that most working age people can get. The amount of benefit a household receives is reduced to ensure claimants do not receive more than the cap limit. The benefit cap can be applied through either Universal Credit (UC) or Housing Benefit (HB).

Nationally, 170,000 households had their benefits capped at August 2020, an increase of 8% on the previous quarter. As depicted in the chart below, the number of households that had their benefits capped in Woking borough has increased rapidly from 115 households in September 2019 to 421 households in February 2021⁵.

Chart 10: Households subject to benefit cap (either Housing Benefit or Universal Credit capped)



3.3 Discretionary housing payment awards

A discretionary housing payment (DHP) is a short-term payment from the council to help meet some housing costs, a DHP is made on top of any Housing Benefit or Council Tax reduction entitlements.

The government has given councils funding to give DHPs to people who have been affected by welfare reforms including; the benefit cap, removal of the spare room subsidy in the social rented sector and changes to local housing allowance (LHA) rates, including the four-year freeze.

Tables 3 and 4 show our 2021/2022 current position as at 30 June 2021.

⁵ <https://www.gov.uk/government/statistics/benefit-cap-number-of-households-capped-to-february-2021>

Table 3: Impact of welfare reforms, number of awards and monetary amounts

Impact of welfare reforms	Number of awards	Monetary amounts
Benefit cap	9	£5,567.52
Removal of spare room subsidy	12	£2,112.67
LHA restriction	1	£375.05
Combination of reforms	0	£0.00
No impact	12	£21263.12

Table 4: Purpose of discretionary housing payments and number of awards

Purpose of discretionary housing payments	Number of awards
To help secure and move to alternative accommodation (for example rent deposit)	19
To help with short-term rental costs while the claimant secures and moves to alternative accommodation	1
To help with short-term rental costs while the claimant seeks employment	8
To help with ongoing rental costs for disabled person in adapted accommodation	1
To help with ongoing rental costs for foster carer	0
To help with on-going rental costs for any other reasons	5
	34

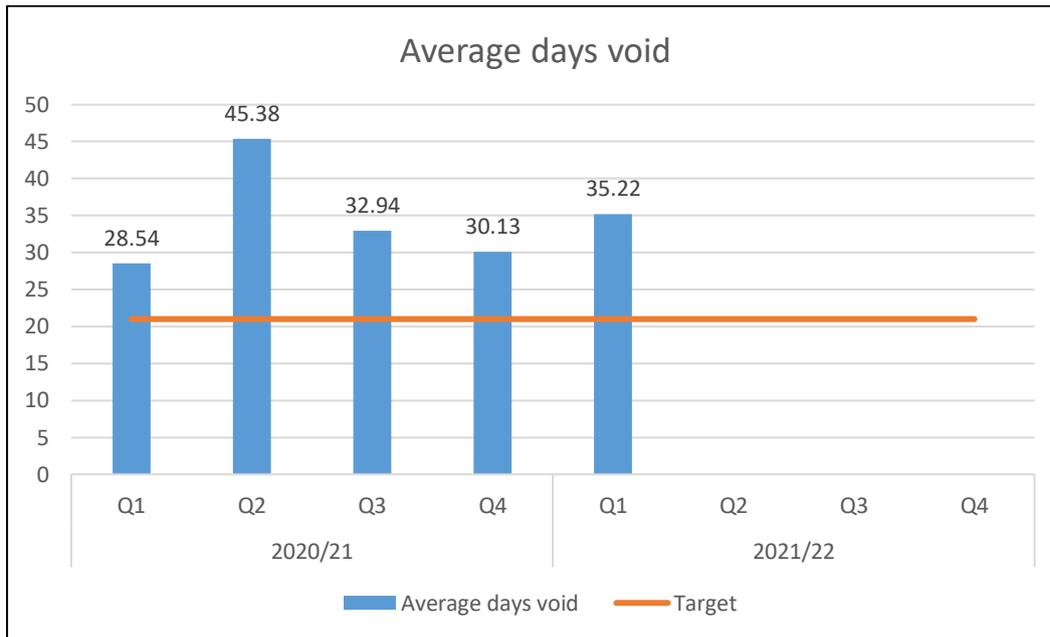
4. Housing management and repairs

4.1 Voids

The average re-let time for a void property between April to June 2021 (quarter 1) was 35.22 days, which is above the quarterly target of 21 days. This is higher in comparison to quarter 1 2020/2021 when the average re-let time was 28.54.

The covid-19 pandemic has made it increasingly difficult to conduct repairs and maintenance on void properties due to supply chain delays.

Chart 11: Average days void

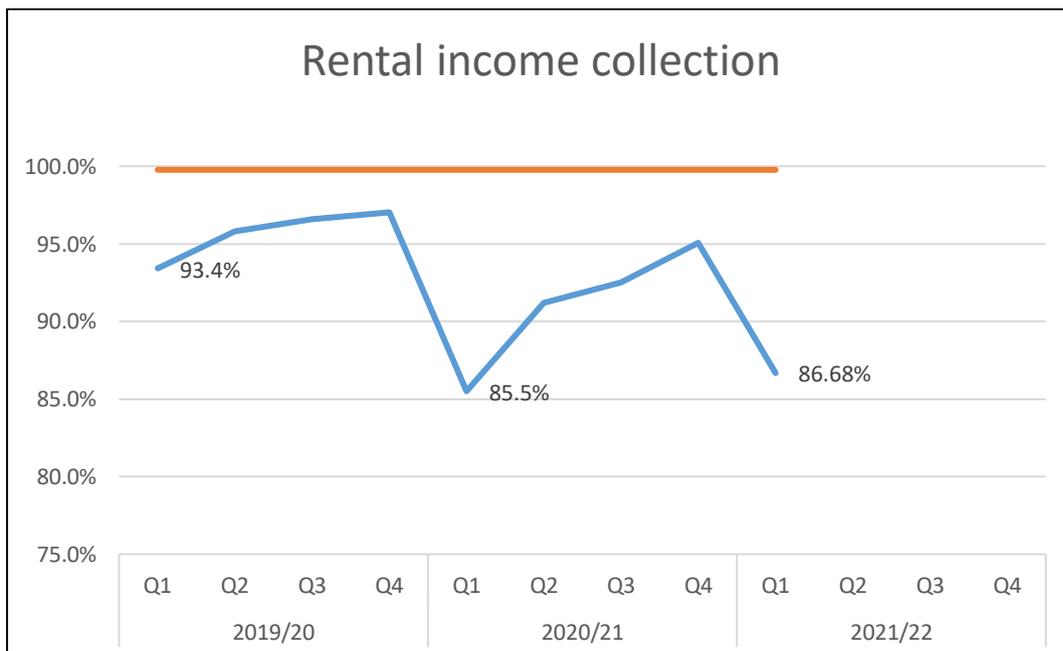


4.2 Income collection

The yearly target for rental income collection is 99.77%. At the beginning of 2020/21 there was a sharp decrease in rental income collection due to the covid-19 pandemic but it gradually recovered throughout the financial year.

The level of rental income collection is slightly higher in quarter 1 2021/2022 in comparison to quarter 1 2020/2021.

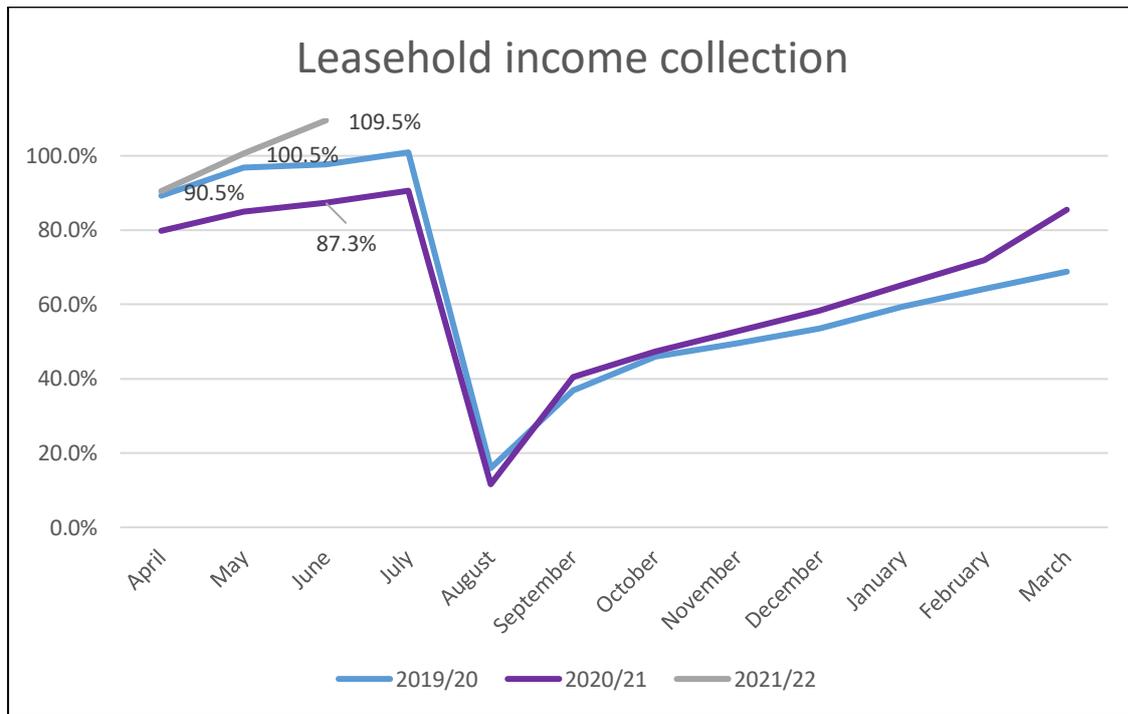
Chart 12: Rental income collection



The yearly target for leasehold income collection is 100%. Invoices are produced annually and issued in August.

In order to help tenants budget, service charges can be paid by monthly instalments. The percentage of leasehold income collection is higher at 109.5% in June 2021 in comparison to 87.3% in June 2020.

Chart 13: Leasehold income collection



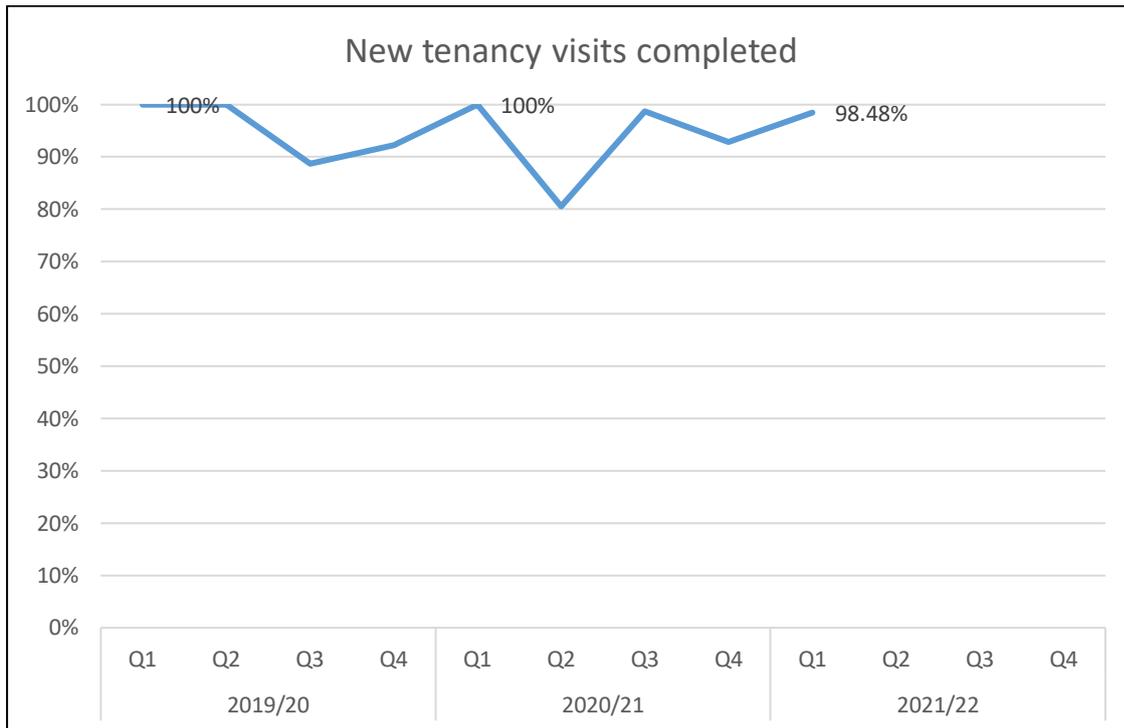
4.3 Number of arrears evictions

The eviction ban, that was put in place during the covid-19 pandemic to protect renters, came to an end on 31 May in England. Woking Borough Council continues to work collectively with New Vision Homes, along with other agencies, to support tenants to avoid eviction. There has been one eviction in quarter 1 2021/2022.

4.4 Customer experience

In quarter 1, 98.48% of new tenancy visits were completed. Chart 14 shows that the percentage of new tenancy visits has increased since the end of 2020/2021.

Chart 14: New tenancy visits completed



5. Private sector housing

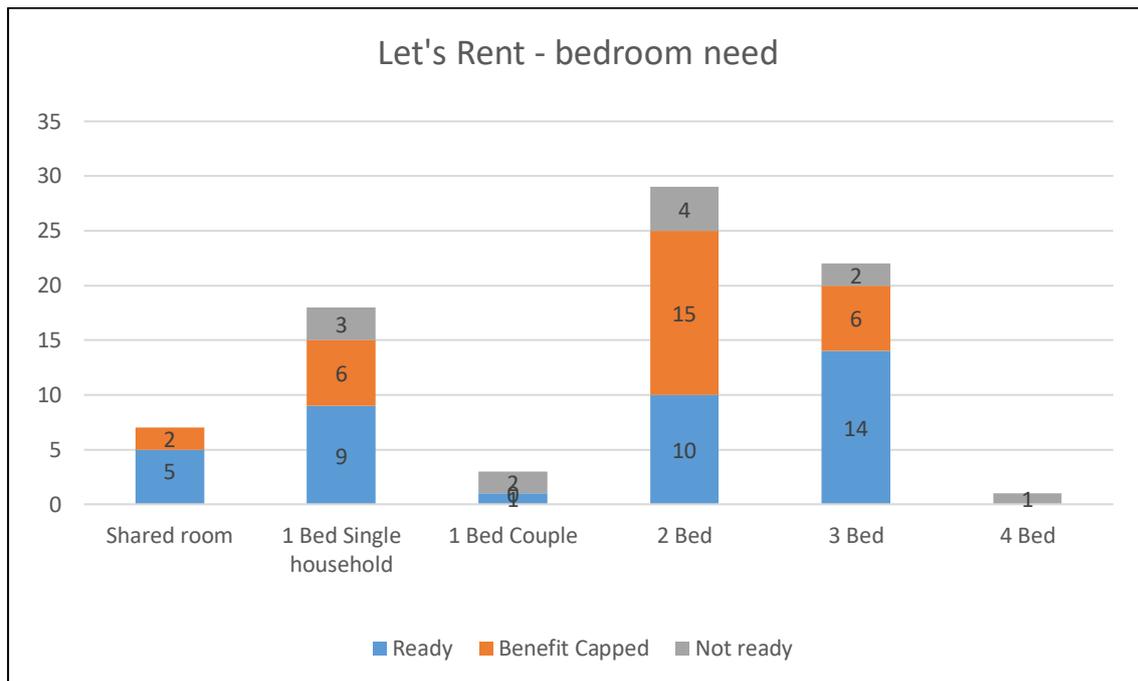
5.1 Let's Rent

The Let's Rent service procures and supports tenancy sustainment for households that are homeless or threatened with homelessness. This remit has recently expanded to assist rough sleepers or those at risk of rough sleeping.

Let's Rent ensures that Woking Borough Council can discharge its homeless duties by procuring long term suitable accommodation. The service provides landlord incentives and advice and support to tenants and landlords.

Between April and June 2021, 73 households have been referred to the Let's Rent scheme. Chart 15 below shows the bedroom need of those referred to Let's Rent.

Chart 15: Let's Rent – bedroom need



Tables 5, 6 and 7 show the number of tenancies that have been secured through Let's Rent between 27 March and 30 June 2021.

Table 5: New and current tenancies by service

	27/03/21 to 30/06/2021	Total current
Connect	6	66
Core	4	130
Complete	7	62 (Chertsey Rd no longer included)
Historical schemes	0	112
Total number of tenancies	17	370

Table 6: Tenancies by landlord type

	Private	Letting Agent	THL	HA	Total current
Connect	47	14	5	0	66
Core	22	61	40	7	130
Complete	58	0	4	0	62
Total	127	75	49	7	258

Table 7: Tenancies by rent level

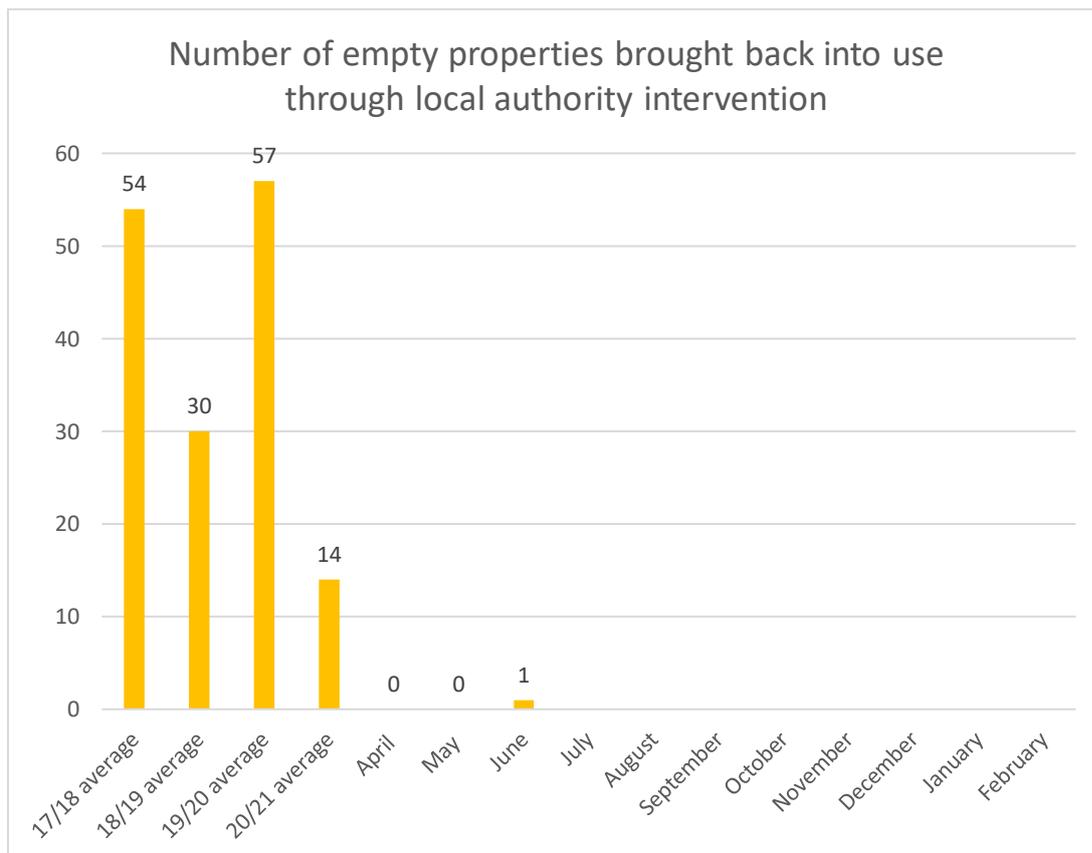
	LHA	Above LHA	Below LHA	Total
Connect	66	0	0	66
Core	2	90	38	130
Complete	62	0	0	62
Total	130	90	38	260

5.2 Empty homes

The annual target for the number of properties to be brought back into use through local authority intervention is 40.

In October 2020, an empty homes questionnaire was sent to 240 long term empty (empty between 6 to 24 months) home owners to obtain accurate figures for 2020/2021.

Chart 16: Number of empty properties brought back into use through local authority intervention

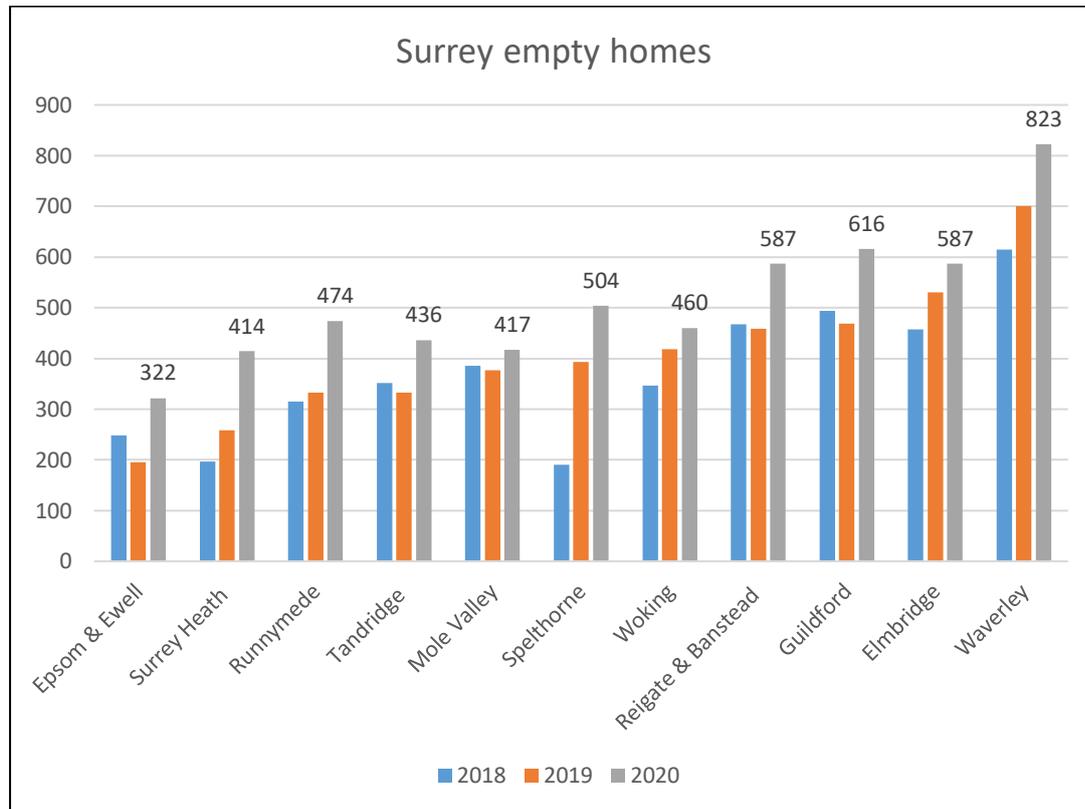


Since April 2019, long term premium empty properties (empty for more than two years) attract a 100% Council Tax premium. As at 30 June 2021, there were 109 long term empty premium properties. As at 30 June 2021, there were 348 long term empty properties (6 to 24 months) and this has reduced by 33 properties since April

2021. 23 of the long term empty premium and 23 of the long term empty properties were in Sheerwater which are deliberately empty and will be brought back in to use through the regeneration project.

In 2020⁶, Woking had 460 empty homes which was a 9% increase from 2019.

Chart 17: Surrey empty homes



5.3 Housing standards

Under the Housing Act 2004, the council has the delegated powers to implement a selective licensing scheme, which aims to improve the standard of privately rented properties and the health and wellbeing of private tenants in the Canalside ward.

Following a decision by Full Council on 19 October 2017, private landlords or their managing agents renting properties in this area are required to have a license for each privately rented property.

As at June 2021, there were 868 homes licensed in Canalside under the selective licensing scheme. In addition, there are currently 91 houses in multiple occupation (HMO) that are licensed. Between April to June 2021, there has been one improvement notice served and 20 properties have improved.

⁶ <https://www.gov.uk/government/statistical-data-sets/live-tables-on-dwelling-stock-including-vacants#history>

6. Glossary

Terms used in the report	Description of terms
Affordable housing	Affordable housing, as defined by the National Planning Policy Framework (NPPF), is housing for sale or rent for those whose needs are not met by the market.
Benefit cap	The benefit cap is a limit on the total amount of benefit that most people aged 16 to 64 can get.
Extra care	Extra care housing is a type of specialist housing for people with care and support needs, including older or disabled people and those with long term conditions.
General needs housing	General Needs Housing applies to general family housing and dwellings for singles and couples.
Houses in multiple occupation (HMO)	A house in multiple occupation (HMO) is a property rented out by at least three people who are not from 1 'household' (for example a family) but share facilities like the bathroom and kitchen.
Housing Benefit	Housing Benefit is a national welfare benefit administered by local councils. It is designed to help people on low incomes in rented accommodation.
Let's Rent scheme	The Let's Rent scheme offers private landlords long-term tenancies via a range of professional letting services with no fees or commission. There are no hidden charges and net income will be comparable with many letting agents' offers. We offer three letting management services – Core, Connect and Complete. The differences between these services can be found on our website .

Terms used in the report	Description of terms
Affordable housing	Affordable housing, as defined by the National Planning Policy Framework (NPPF), is housing for sale or rent for those whose needs are not met by the market.
Local housing allowance (LHA)	Local housing allowance (LHA) rates are used to work out how much universal credit or housing benefit you get if you rent from a private landlord.
Shared ownership	Shared ownership is a type of affordable home ownership that offers the chance to buy a share of your home (between 25% and 75% of the home's value) and pay rent on the remaining share. Later on, it is possible to buy bigger shares.
Universal Credit	Universal Credit is a new, single monthly payment merging six benefits into one. It is for working age claimants.