

# Housing Facts and Figures

January 2023



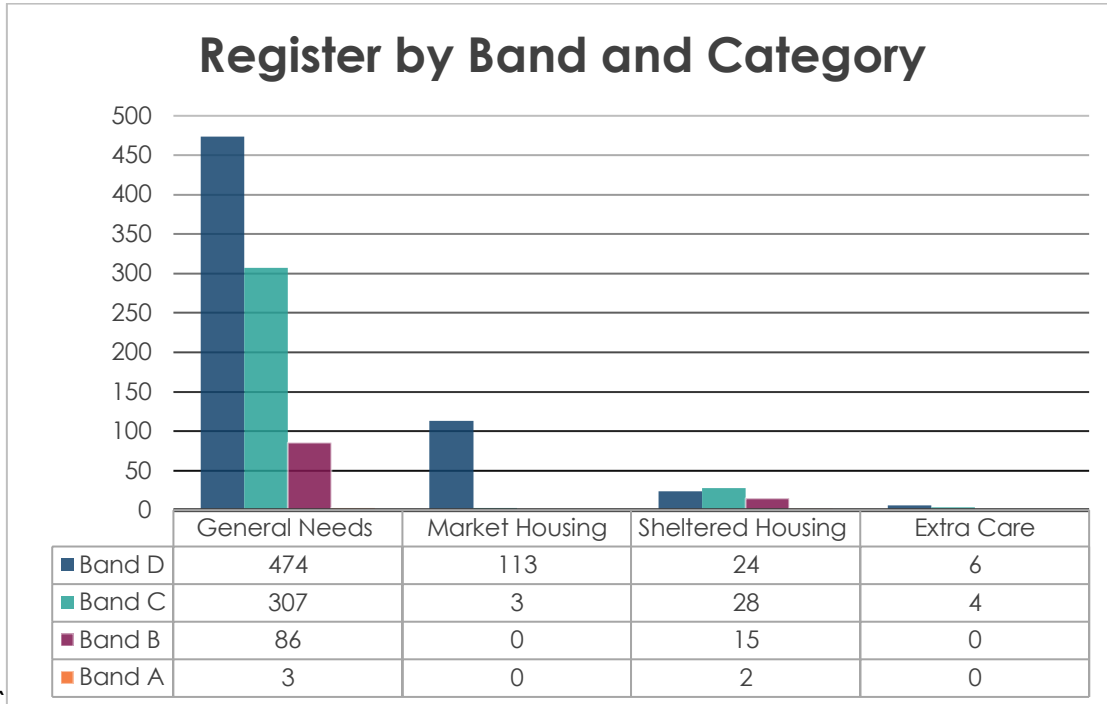
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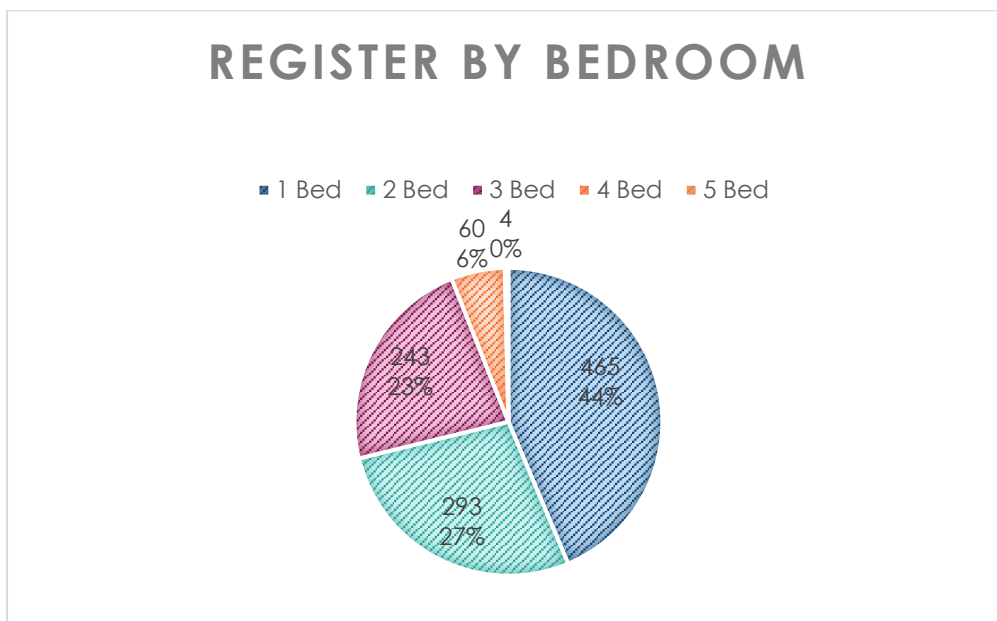
## 1. Housing Need

### 1.1 Housing register

As of the 1 Jan 2023, there were a total of 1065 applicants on the Housing Register, including 116 applications that were registered for Thamesway Housing Limited properties only and 69 for sheltered accommodation. Of the 1065 applicants, 57% are currently placed in Band D, with 32% in Band C, 9% in Band B and 1% in Band A.

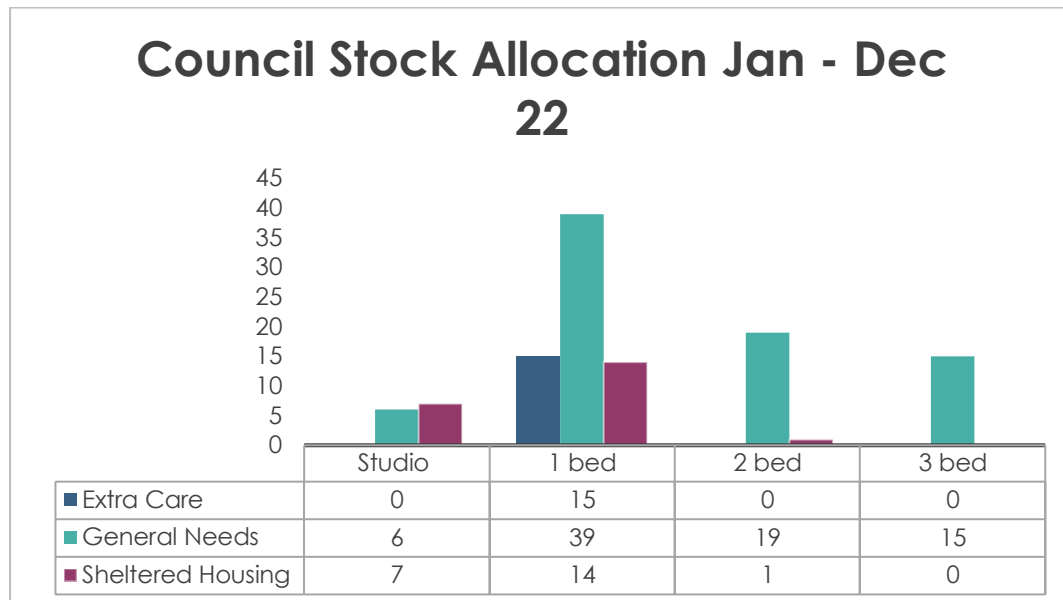


The Housing Register evidences a need of 44% for 1 bed dwellings; 27% for 2 beds; 23% for 3 beds; and 6% for 4+ bed (see chart 2 below).



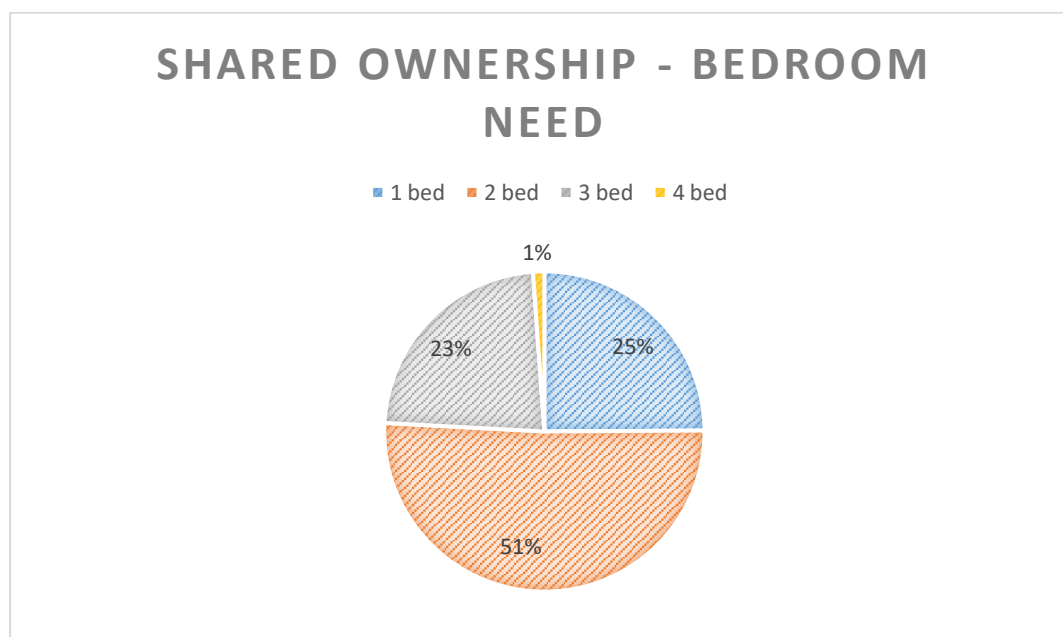
## 1.2 Allocations

The Council operates a Choice Based Lettings system 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. Since April 22, 116 Council-owned properties have been allocated.



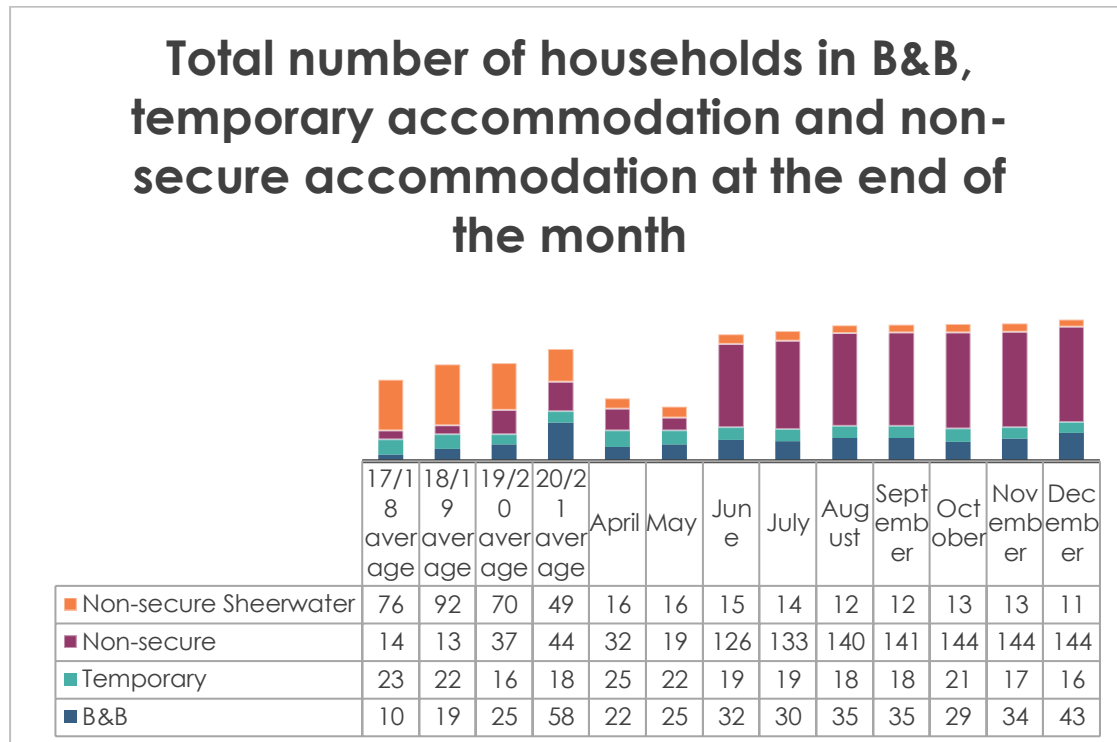
## 1.3 Shared ownership

The waiting list for low-cost home ownership products, such as shared ownership, is held by the regional Help to Buy Agent (Radian Housing Association). They have 526 applicants seeking shared ownership homes in Woking as of Sept 2022. Of these, 25% are seeking one bedroom, 51% two-bedroom dwellings; 23% three-bedroom dwellings; and 1% four-bedroom dwellings.



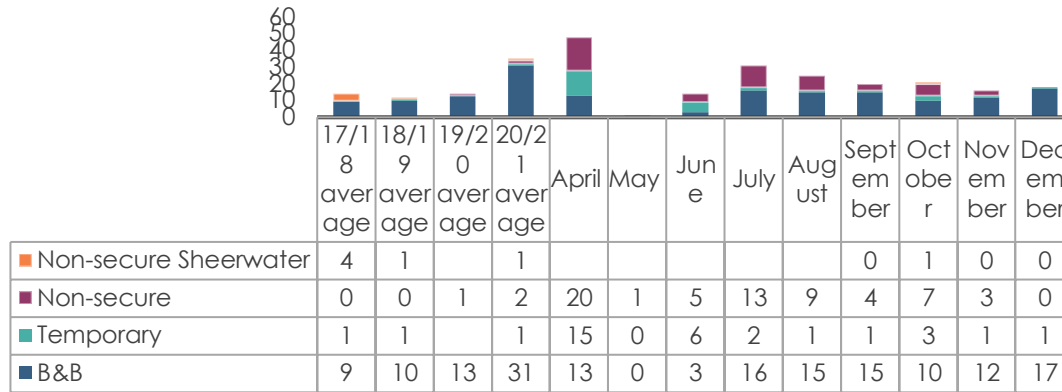
## 1.4 Homelessness presentations and applications

At the end of December 2022, the Council was accommodating 214 homeless households in some form of emergency accommodation. Historically, this number has been around 130 - 150, with the increase in 2022/23 being due to a number of factors, including cost of living and private rented sector evictions. Until recently Private Sector Lease (PSL) properties were not counted because they are self-contained. Homeless duties are still owed for these households, and they are eligible for the Housing Register.



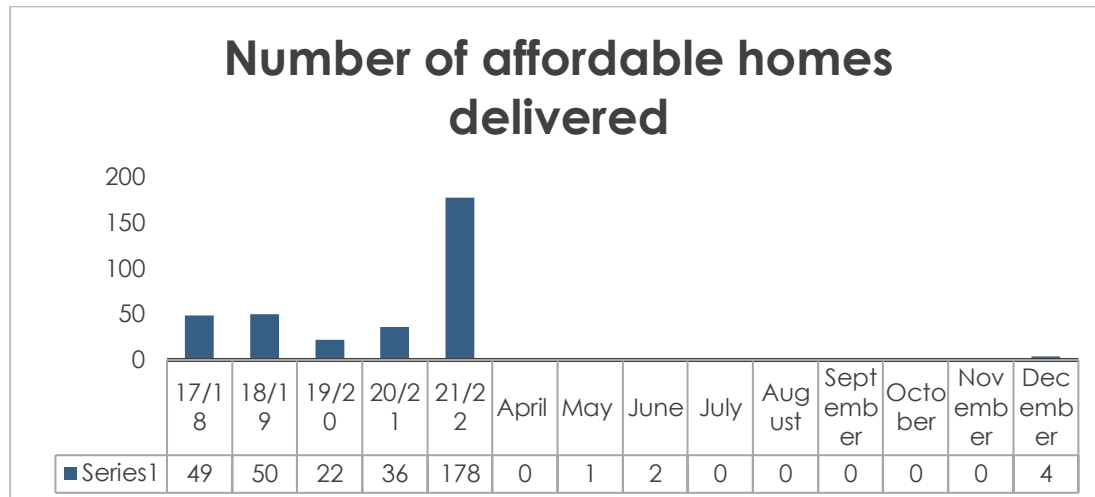
There were 18 new homeless households placed in B&B, temporary accommodation, and non-secure accommodation in December 2022.

## 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 graph below, 36 affordable homes were delivered in 2020/21 and 178 affordable homes were delivered in 2021/22. In 2022/23, 7 affordable homes had been delivered as of 31 December 2022. This figure includes all affordable new builds and street acquisitions.



## 2. Housing Market

### 2.1 National

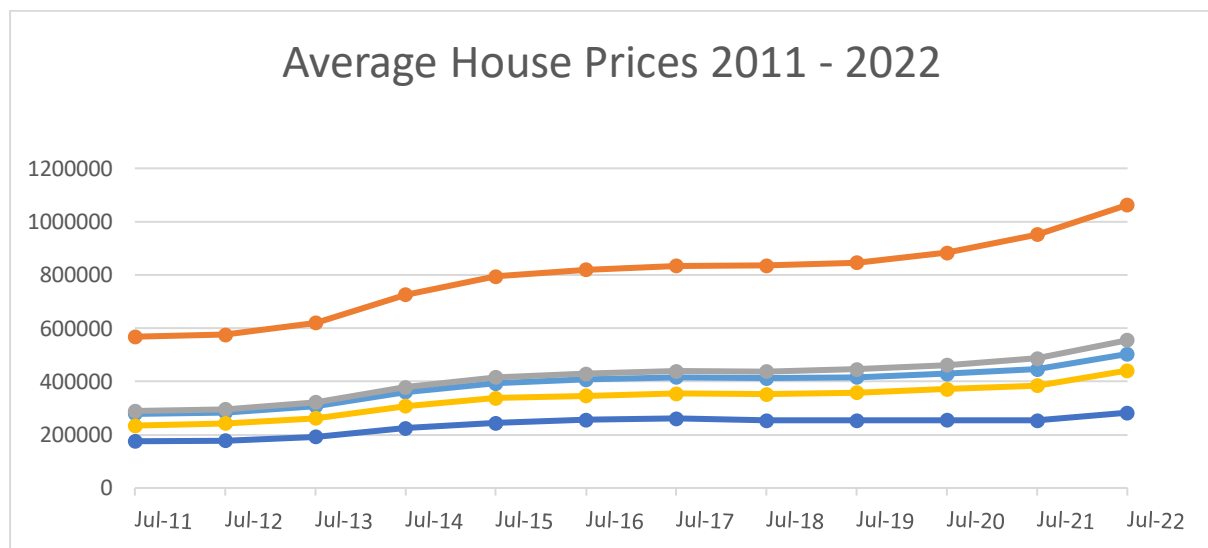
As of **January 2023**, the average house price in the UK is **£289,818**, and the index stands at **152.0**. Property prices have **fallen by 1.1%** compared to the previous month and **risen by 6.3%** compared to the previous year.

<sup>1</sup> The Royal Institution of Chartered Surveyors' (RICS') [December 2022 UK Residential Market Survey](#) results point to a further weakening in sales market activity to end the year and sales, instructions and price trends all slipped deeper into negative territory over the month. Moreover, forward looking indicators suggest housing market activity will remain on a downward trajectory over the coming months.

### 2.2 Local

House prices in the borough have been steadily rising since July 2020. Latest Land Registry data shows that the average house price of all property types in Woking borough was £503,067 in December 2022. This is a 12.79% (+£57,052) annual percentage increase since December 2021. 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 2022.

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



### 2.3 Affordability

In Woking, the affordability ratio of median house price to workplace-based earnings was 13.12 as of March 2022, this is a steep increase from previous year when the ratio was 10.22<sup>2</sup>.

<sup>1</sup> [UK Residential Market Survey \(rics.org\)](#)

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

Data published by the Office for National Statistics on 23 March 2022, shows that in England in 2021, full-time employees could typically expect to spend around 9.05 times their workplace-based annual earnings on purchasing a home; this is significantly higher than previous years at 7.86, 7.88, 8.04 in 2020, 2019, 2018, respectively.

*Purchaser affordability table by property type in Woking Borough Sept 2022.*

Property type	Average selling price in the Borough (as of March 2022)	Deposit required (assuming 80% mortgage)	Minimal annual income required (assuming 3.5 times annual salary)
All	£541,264	£108,253	£123,717
Detached	£885,692	£177,138	£202,444
Semi-detached	£524,034	£104,807	£119,779
Terraced	£405,466	£81,093	£92,678
Flat/Maisonette	£278,627	£55,725	£63,686

## 2.4 Renting a home privately<sup>3</sup>

The latest HomeLet Rental Index<sup>4</sup> shows that average rental values in the South East have increased by 8.1%, when compared to last year. The table below gives a breakdown of asking rents for privately rented homes in Woking Borough as of Sept 2022, together with the applicable Local Housing Allowance (LHA) and the potential shortfall between these figures.

	LHA month (pcm)	Average Asking Rent (pcm) Jan 2022	Potential Shortfall (pcm)
<b>1 Bed flat</b>	£847.68	£971	£123.32
<b>2 Bed flat</b>	£1,096.98	£1,315	£218.02
<b>2 Bed house</b>	£1,096.98	£1,363	£266.02
<b>3 Bed house</b>	£1,371.24	£2,050	£678.76
<b>4 Bed house</b>	£1,795.08	£3,363	£1,567.92

## 2.5 Earn Your Own 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. 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 homeowners. As at December 2023, 23 tenants have made use of the Earn Your Deposit scheme, with 121,100.00 drawn from the scheme.

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

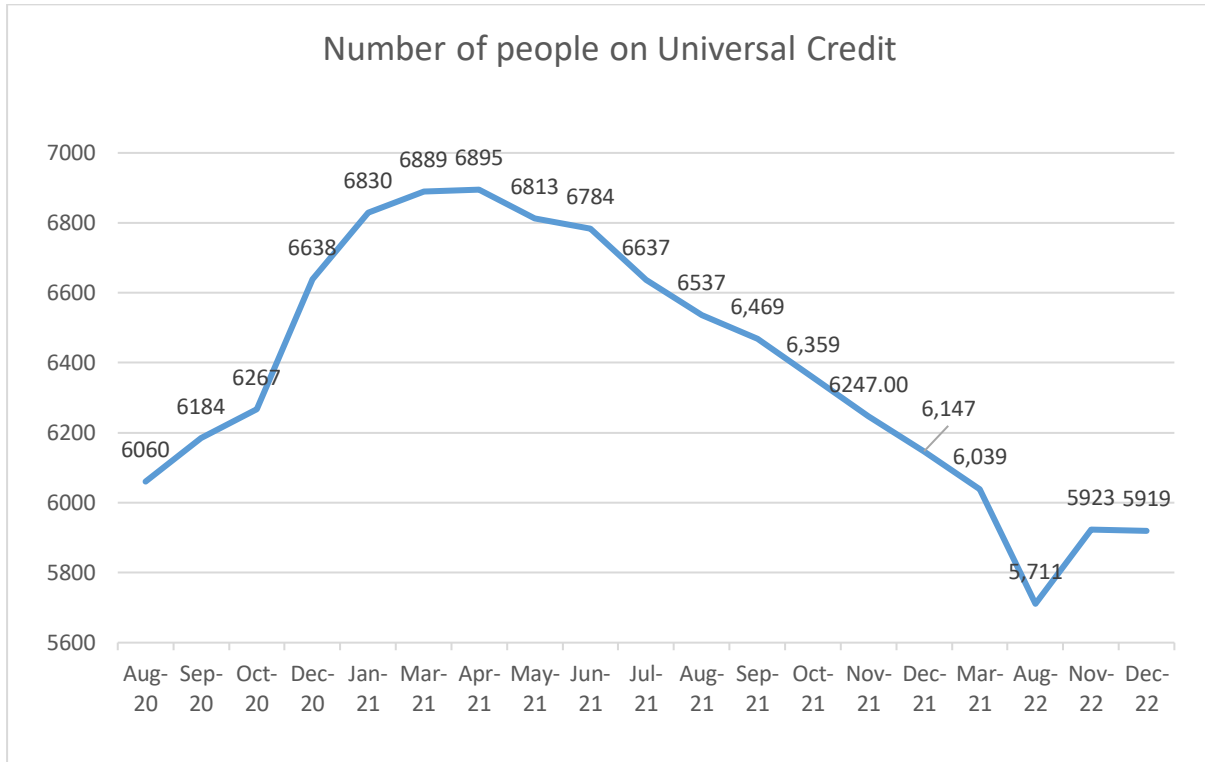
<sup>4</sup> <https://homelet.co.uk/homelet-rental-index/south-east>



### 3. Welfare system

#### 3.1 Universal Credit

In Woking, the number of people on Universal Credit was 5919 in December 2022.



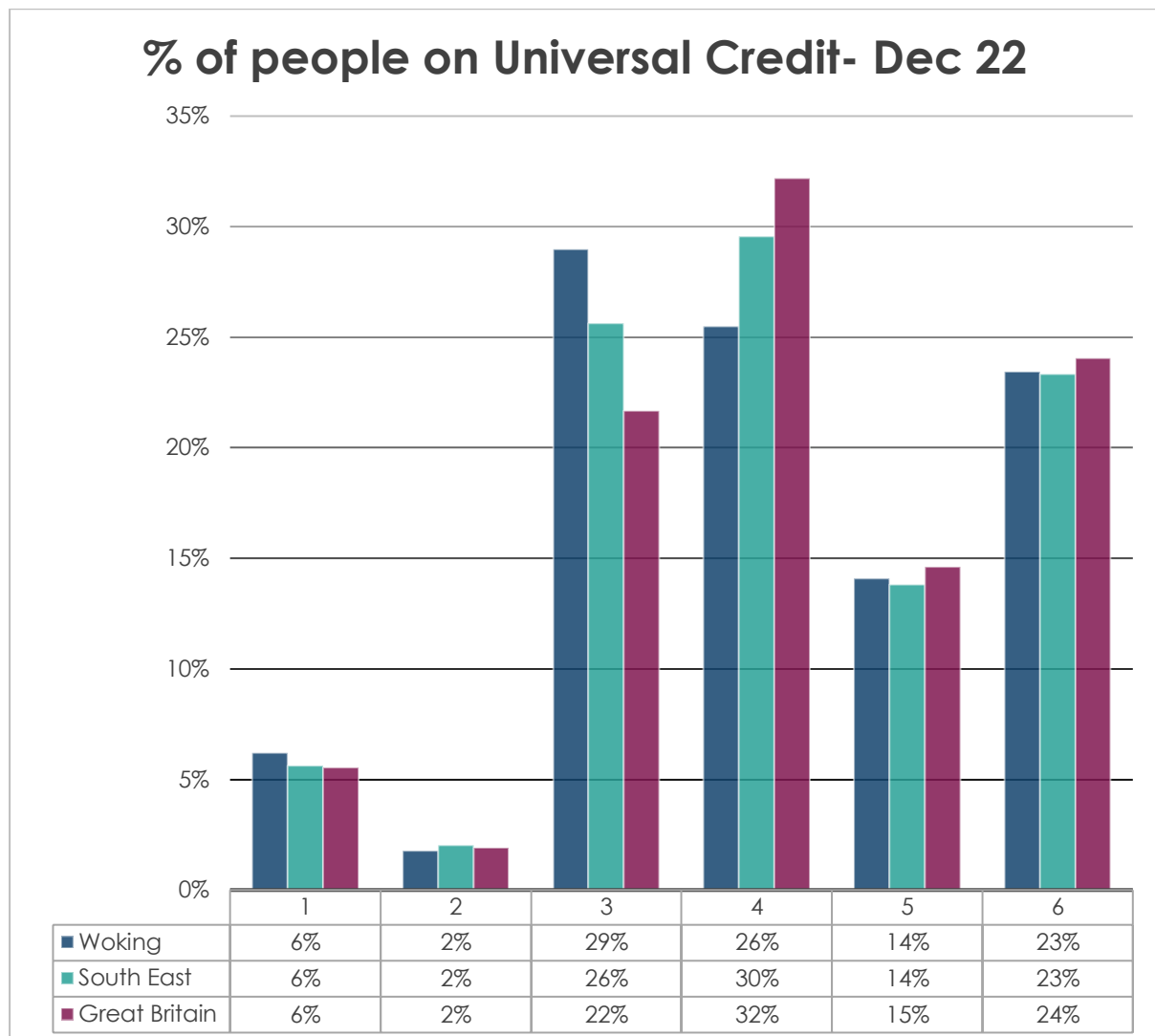
Claimants are required to do certain work-related activities to receive Universal Credit. These activities are determined by which of the 6 conditionality regimes the claimant is placed in. As circumstances change claimants will also transition between various levels of conditionality.

The table below details different conditionality regimes in order from 1-6. <sup>5</sup>

<sup>5</sup> <https://www.gov.uk/government/publications/universal-credit-statistics-background-information-and-methodology/universal-credit-statistics-background-information-and-methodology>

<b>Conditionality Regime</b>	<b>Description</b>
1.Searching for work	Not working, or with very low earnings. Claimant is required to take action to secure work - or more / better paid work. The Work Coach supports them to plan their work search and preparation activity.
2.Working - with requirements	In work but could earn more, or not working but has a partner with low earnings
3.No work requirements	Not expected to work at present. Health or caring responsibility prevents claimant from working or preparing for work.
4.Working - no requirements	Individual or household earnings over the level at which conditionality applies. Required to inform DWP of changes of circumstances, particularly if at risk of decreasing earnings or losing job.
5.Planning for work	Expected to work in the future. Lone parent / lead carer of child aged 1(a). Claimant required to attend periodic interviews to plan for their return to work.
6.Preparing for work	Expected to start preparing for future even with limited capability for work at the present time or a child aged 2(b), the claimant is expected to take reasonable steps to prepare for work including Work Focused Interview.

The graph below compares the six conditionality regimes for Woking, the South East and Great Britain as of December 2022.



### 3.2 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 (Discretionary Housing Payment) 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 rates, including the 4-year freeze. The tables below show the position for 31<sup>st</sup> December 2022.

We are currently seeing an increase in applications and expect this to continue given the wider economic context.

<b>Impact of welfare Reforms</b>	<b>Number of Awards</b>	<b>£</b>
Benefit Cap	8	8699.82
Removal of spare room subsidy	13	11007.55
LHA Restriction	1	255.97
Combination of reforms	12	14943.38
No impact	29	37925.7
<b>Number of Awards</b>	<b>38</b>	<b>£72832.42</b>

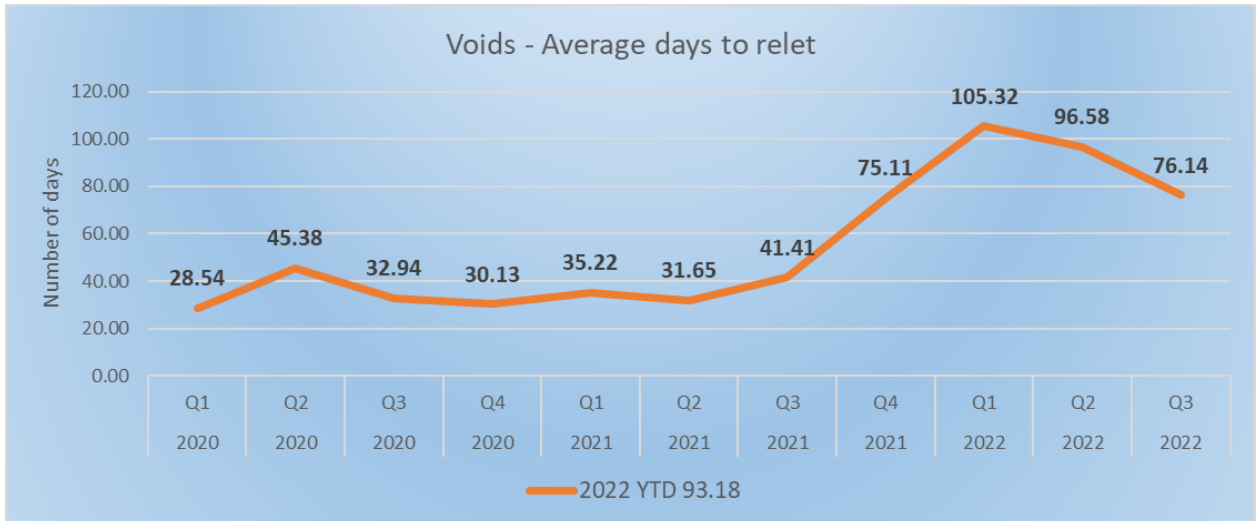
<b>Purpose of DHP</b>	<b>Number of Awards</b>
To help secure and move to alternative accommodation (e.g., rent deposit)	28
To help with short-term rental costs while the claimant secures and moves to alternative accommodation	6
To help with short-term rental costs while the claimant seeks employment	8
To help with ongoing rental costs for disabled person in adapted accommodation	7
To help with ongoing rental costs for foster carer	0
To help with on-going rental costs for any other reasons	14
<b>Total</b>	<b>63</b>

#### **4. Housing Management and Repairs**

With the housing management and maintenance services coming in house in April 2022, current process and procedures are being reviewed and improvements plans initiated to rebuild the Council's relationship with its tenants and leaseholders and increasingly involve them in shaping its service offer.

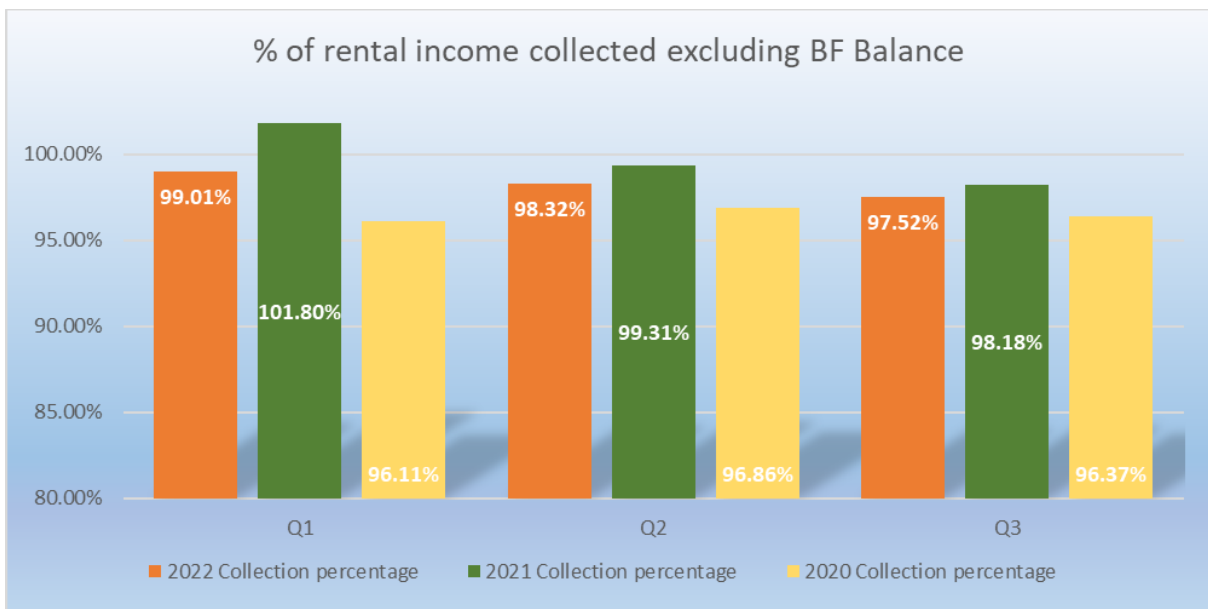
##### **4.1 Voids**

The average turnaround time for voids has shown continuous improvement since the start of quarter 2 but there is still a lot of work to be done to get the figures to a satisfactory level. Arrangements have been put in place to increase the number of contractors working on the vacant properties and to continue bringing the overall figures down through the final quarter of the year.



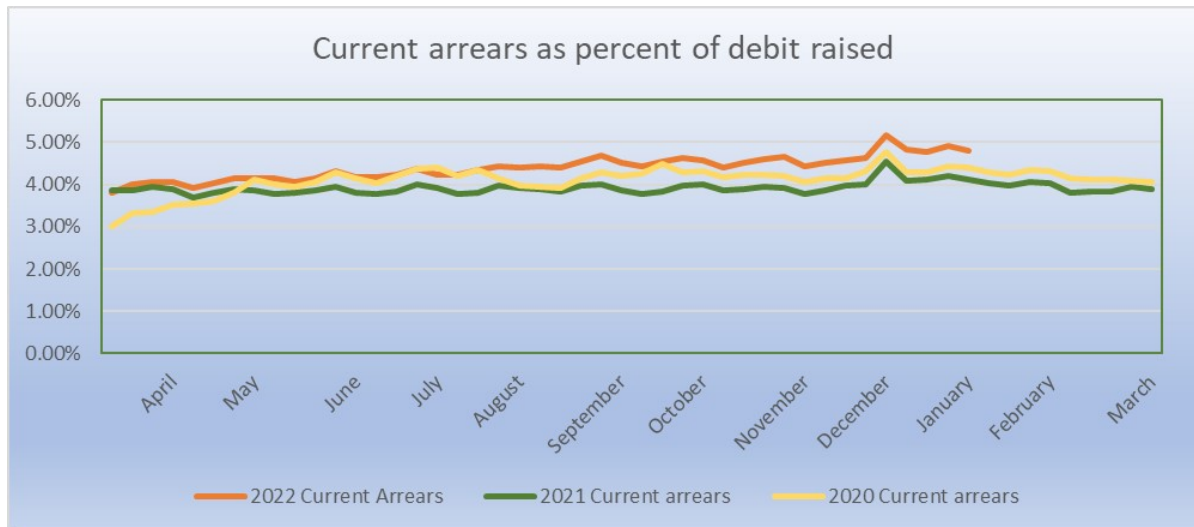
## 4.2 Income collection

Income collection for 2022-23 has been kept at a good level which can be seen in comparison with the previous two years in the graph below. The figures in 2020 were largely impacted by the pandemic with good recovery during the 2021 whereas 2022, whilst being at a good rate, has been impacted by the cost-of-living increases and a rise in the number of tenants needing support through Universal Credit. The figure at the end of Q3 usually shows the worst performance year on year as it falls just after the Christmas break when rent collection is particularly difficult especially due to the number of non-working days over the last two weeks of December.

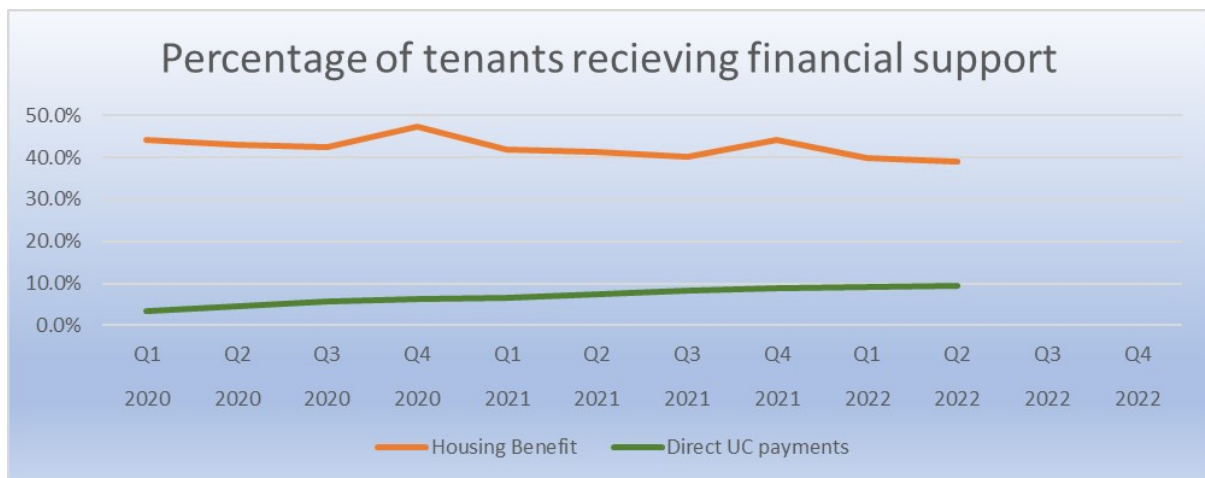


The arrears percentage against the current years predicted rent debit for December is at one of its highest ever levels of 5.16%. Even though rent collection is at a steady rate the number of tenants in arrears and the average arrears level is gradually increasing. The cost of living is pushing more tenants towards seeking help through Universal Credit (UC) and this has a direct impact on the level of arrears as there is a delay in the initial payments being made

through the DWP (Department for Work and Pensions) and all payments for UC are made one month in arrears.

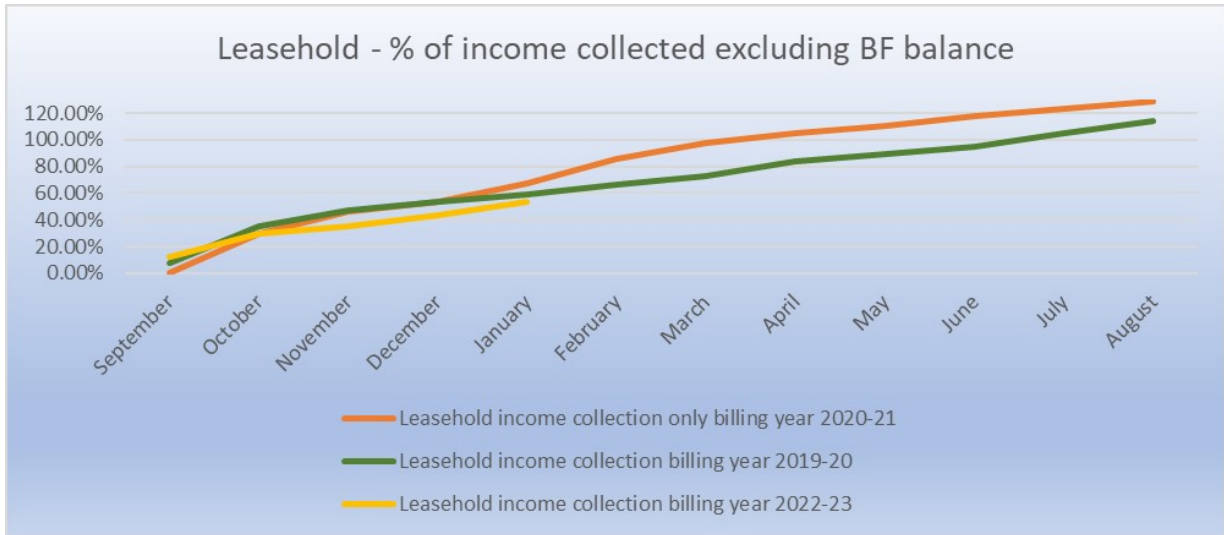


Tenants who are on either housing benefit or have their housing element of UC paid directly to the Council still sits just under 50% of our tenants and makes up 46.1% of the income we have collected so far this year. Approximately a further 12% of tenants receive UC payments direct to them and again these impact on the arrears due to payment delays.



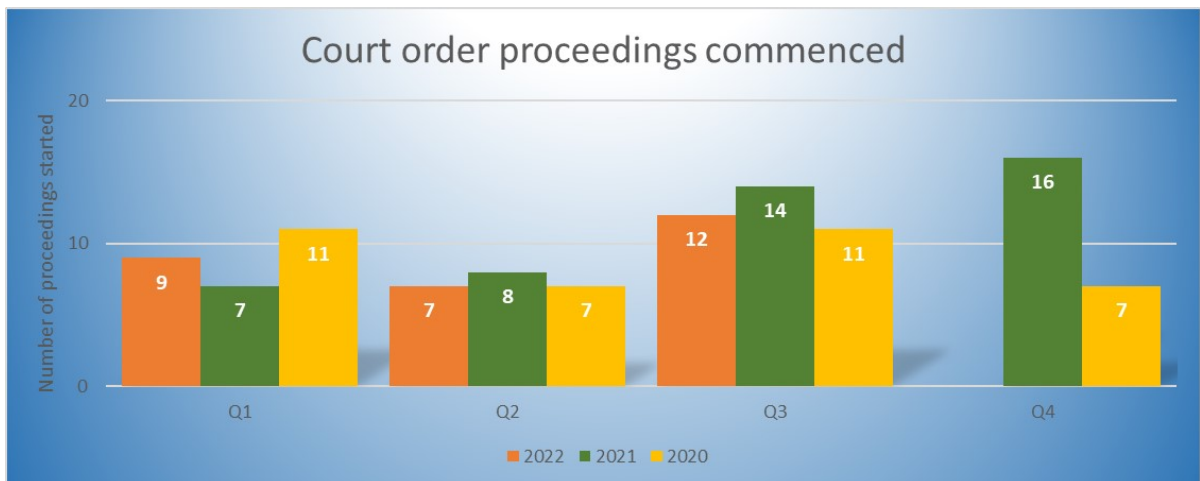
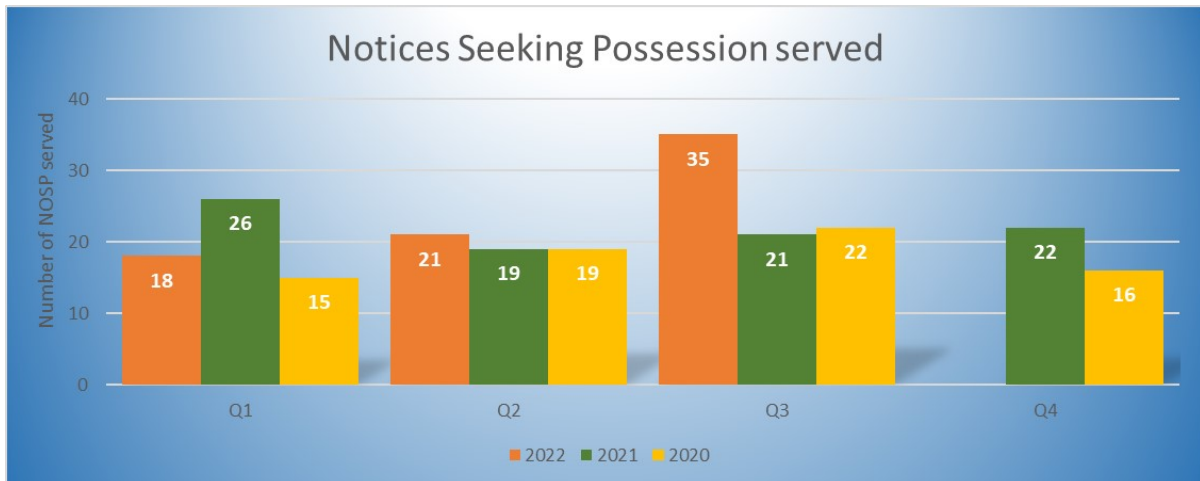
Leasehold invoices are produced annually and issued in August. To help tenants budget, service charges can be paid by monthly instalments. The percentage of leasehold income collection against the annual debit raised for the end of last year is 128.7%. This figure represents income collected for both annual service charges and major works projects that may be recharged over a 5-year period which is why the figure shows well over 100%.

The collection rate for 2022-23 is slightly behind the previous two years however the rate has been climbing at a good level for the last few months and is projected to collect over 100% of the current years debit by the end of the leasehold billing period.



### 4.3 Tenancy sustainment

We always try to work with our tenants to help them pay arrears, but we do need to take tenants to court on occasion to ensure limitation of the financial impact to the council of non-payment. This year we have issued 74 Notices of Seeking Possession and started court proceedings on 28 cases. There have been 5 evictions this year due to rent arrears. These figures are consistent when looking at the averages for the past two years.

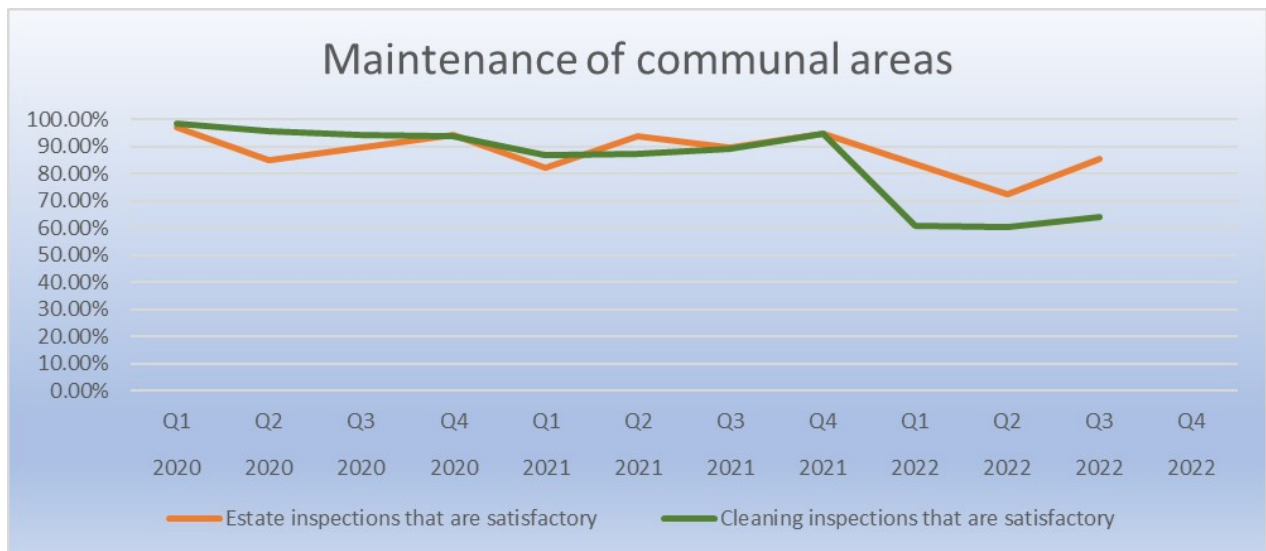


#### 4.4 Customer experience

Inspections of all communal areas are carried out by Housing managers on a quarterly basis. These inspections are to monitor the effectiveness of the cleaning and grounds maintenance contracts and to pick up any resident concerns and health and safety issues.

The Housing Managers rate each service on a gold, silver, and bronze rating and only those with gold or silver ratings are considered satisfactory.

The new cleaning contractor has several issues in the mobilisation process since they started in April, and this has impacted on the service experienced by tenants and is reflected in the low-level scoring from the estate inspections shown in the graph below. The grounds maintenance contract has also had a drop in service levels, but one service can often impact the other. A lot of work is being put into getting these services back on track and the levels of improvement are starting to be seen.



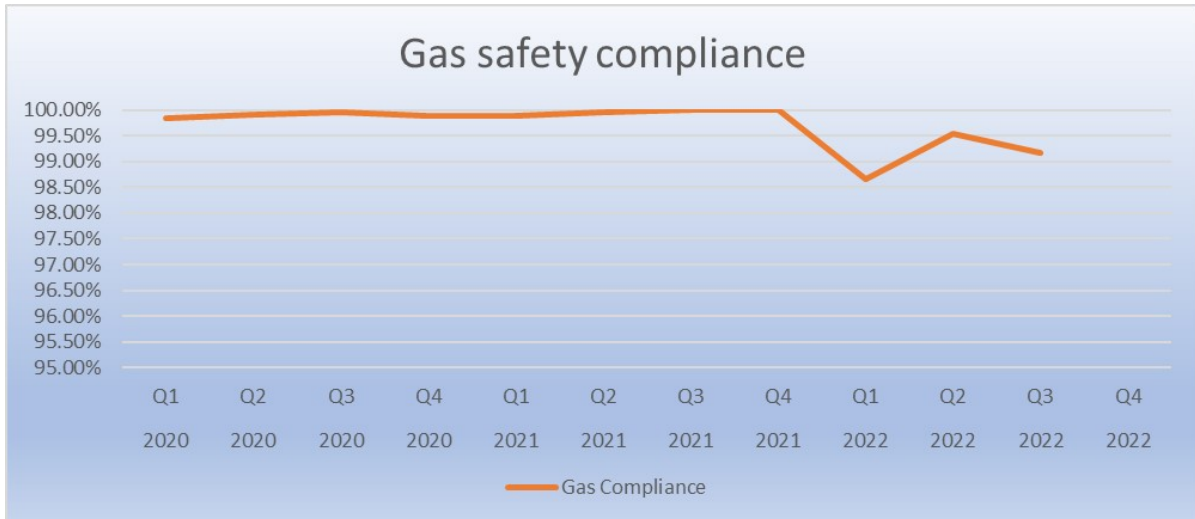
#### 4.5 Compliance – Servicing and Inspections

The Council is responsible for several statutory servicing and inspections programs to ensure Council owned properties are safe for tenants to live in.

Gas servicing is one of the key elements of compliance and a strict process of annual gas safety checks is followed.

Our new compliance contractor is taking a thorough approach to compliance, but some non-access issues has seen gas compliance drop to 99.17% this figure represents a snapshot at the end of the month of December 2022, and we currently have 19 properties that do not have a valid certificate. Although these properties have not had their safety checks completed several attempted visits have been carried out and necessary proceedings are being followed to gain access at the earliest opportunity. Where access continues to be refused or ignored by tenants a legal process to issue an injunction will be served. As the number of no compliant properties has increased from the end of the previous quarter due to access issues a review of the 'no access' policy and procedure is being undertaken to ensure that improvements can be made and to avoid further properties failing to meet the annual servicing deadlines.

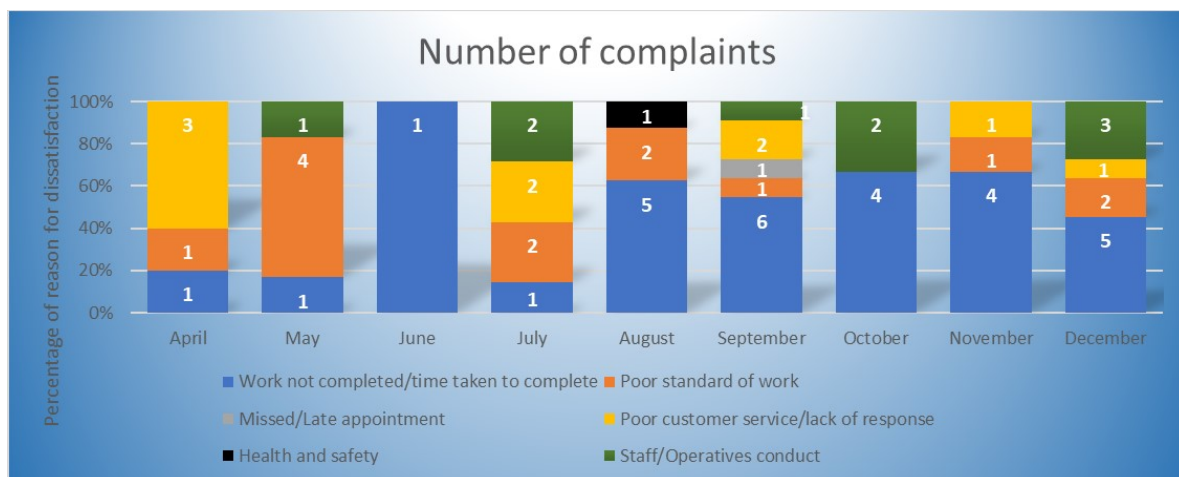


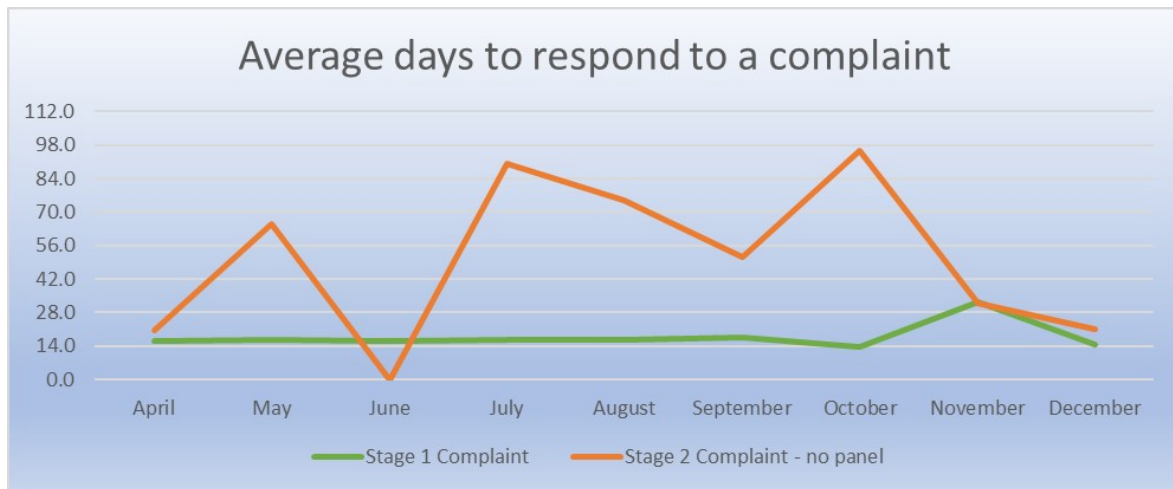


#### 4.6 Housing management complaints

The table and graphs below show the number of complaints closed during the first 3 quarters of 2022-23, the category of the complaint based on the main reason for making the resident making the complaint and the length of time taken to respond to/resolve the complaint.

Team	April	May	June	July	Aug	Sep	Oct	Nov	Dec
Asset Management	0	0	0	0	0	1	0	0	0
Cleaning	0	0	0	0	1	0	0	0	0
Housing Management	1	1	0	1	2	2	2	2	3
Income Recovery	0	0	0	1	0	0	0	0	0
Repairs & Maintenance (Mountjoy)	4	5	1	5	5	8	4	4	8

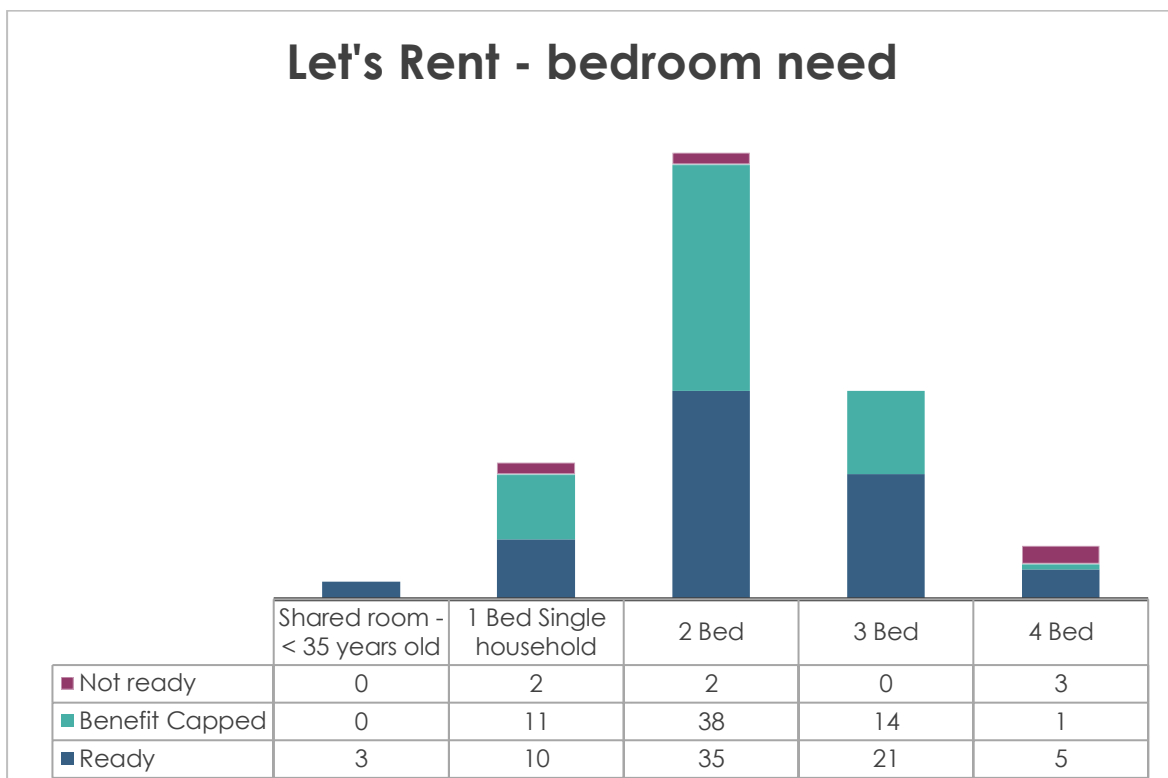




## 5. Private Sector Housing

### 5.1 Let's Rent

The Let's Rent service procures and supports tenancy sustainment for households that are homeless or threatened with homelessness. Since the pandemic, this remit 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. There are currently 145 households referred to the Let's Rent scheme and waiting for a private rented sector offer. The chart below shows the bedroom need of those referred to Let's Rent.



The tables below show the number of tenancies that have been secured through Let's Rent between in financial 2022-23 and as of 31<sup>st</sup> March 2023.

**New and current tenancies by service:**

	<b>01/01/23 - 31/03/23</b>	<b>Total as at 31/03/2023</b>
<b>Connect</b>	1	63
<b>Core</b>	5	173
<b>Complete</b>	1	61
<b>Historical schemes</b>	0	107
<b>Total</b>	<b>98</b>	<b>405</b>

**Tenancies by landlord type:**

	<b>Private</b>	<b>Letting Agent</b>	<b>Thameswey</b>	<b>Housing Association</b>	<b>Total current</b>
<b>Connect</b>	54	2	7	0	63
<b>Core</b>	34	66	73	0	173
<b>Complete</b>	69	0	7	0	75
<b>Total</b>	<b>157</b>	<b>68</b>	<b>87</b>	<b>0</b>	<b>311</b>

**Tenancies by rent level (LHA is Local Housing Allowance):**

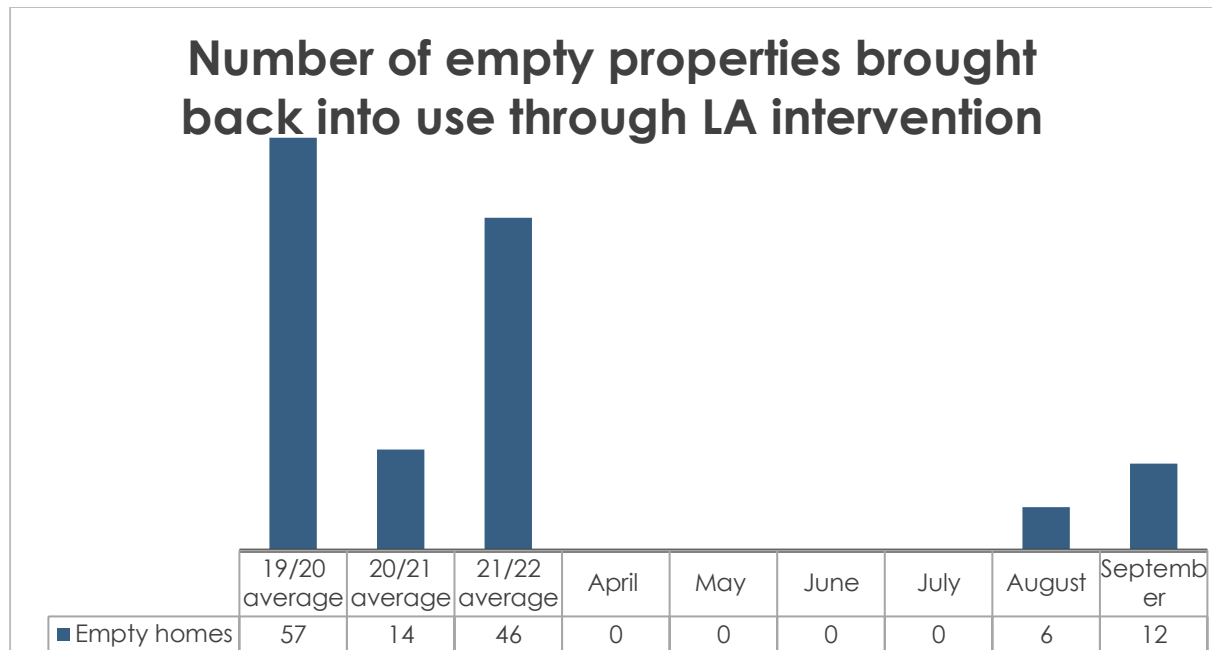
	<b>LHA</b>	<b>Above LHA</b>	<b>Below LHA</b>	<b>Total</b>
<b>Connect</b>	63	-	-	63
<b>Core</b>	7	105	61	173
<b>Complete</b>	75	-	-	75
<b>Total</b>	<b>145</b>	<b>105</b>	<b>61</b>	<b>311</b>

**5.2 Empty homes**

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

Since April 2019, long term premium empty properties (empty for more than two years) attract a 100% Council Tax premium. As of 14<sup>th</sup> April 2022, there were 80 long term empty premium properties (empty 24 months or more) and 330 long term empty properties (6-24 months). There are 3 long term empty premium and 77 long term empty properties in

Sheerwater which are deliberately empty and will be brought back in to use through the regeneration project.



The Empty Homes information has been delayed since November 2022 due the data information being corrupt and capacity within the team due to staffing levels. We are still working on getting all the data correct and sorted, so at present we are only able to report on the Empty Homes data from March 2023.

### 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 December 2022, there were 1424 homes licensed in Canalside under the selective licensing scheme.

**Following a decision by the Executive on 06 October 2022, it was decided that the Selective Licensing Scheme would not be continued, and no new scheme implemented after the expiry of the current scheme on 31 March 2023.**

There are currently 78 houses in multiple occupation (HMO) that are licensed in the Borough. This number is likely to increase following the end of the Selective Licensing Scheme as some of the properties on the scheme will need to obtain HMO licenses. Between January 2022 to December 2022, there have been 5 improvement notice served. 2 of these had to be revoked. One has been complied with and the other 2 are still in progress. Overall, there have been 163 properties improved as a result of our intervention.

## 6. Glossary of terms

Glossary term	Description of term
<b>Affordable housing</b>	Affordable housing, as defined by the National Planning Policy Framework, is housing for sale or rent for those whose needs are not met by the market.
<b>Benefit cap</b>	The benefit cap is a limit on the total amount of benefit that most people aged 16 to 64 can get if they are not in work or exempt from work.
<b>Extra care</b>	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.
<b>General needs housing</b>	General Needs Housing applies to general family housing and dwellings for singles and couples.
<b>Houses in Multiple Occupation (HMO)</b>	A house in multiple occupation (HMO) is a property rented out by at least 3 people who are not from 1 'household' (for example a family) but share facilities like the bathroom and kitchen.
<b>Housing benefit</b>	Housing Benefit is a national welfare benefit administered by local councils. It is designed to help people on low incomes in rented accommodation.
<b>Let's Rent Scheme</b>	The Let's Rent Scheme offers private landlord's 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 3 letting management services – Core, Connect and Complete. The differences between these services can be found on <a href="#">the Let's Rent Letting Services page on our website</a> .
<b>Local Housing Allowance (LHA)</b>	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.
<b>Shared ownership</b>	Shared Ownership is a type of affordable home ownership that offers the chance to buy a share of your home (between 25%

<b>Glossary term</b>	<b>Description of term</b>
<b>Affordable housing</b>	Affordable housing, as defined by the National Planning Policy Framework, is housing for sale or rent for those whose needs are not met by the market.
	and 75% of the home's value) and pay rent on the remaining share. Later, it is possible to buy bigger shares.
<b>Universal credit</b>	Universal Credit is a new, single monthly payment merging six benefits into one. It is for working age claimants.