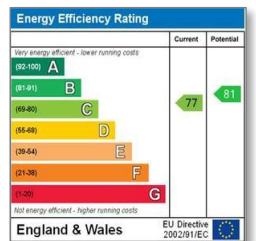




Runnymede Housing and Economic Development Needs Assessment: Housing Needs Report

Report of Findings

February 2026





Opinion Research Services, The Strand, Swansea SA1 1AF
Jonathan Lee, Nigel Moore, Scott Lawrence, Hugo Marchant
Hanna Lloyd, Rhys Evans, Saffron Brundle
enquiries: 01792 535300 · info@ors.org.uk · www.ors.org.uk

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Contents

Executive Summary	5
Introduction.....	5
Establishing Current Unmet Need for Affordable Housing.....	6
Overall Need for Affordable Housing.....	6
Policy Implications for Affordable and Other Housing Need.....	8
1. Introducing the Study	10
Introduction.....	10
Overview of the HNA.....	11
Summary of the ORS Approach to Modelling Housing Need.....	11
2. Demographic Projections	13
Introduction.....	13
Projected Population Age Profile.....	13
Household Projections by Age.....	15
Projected Household Types.....	16
3. Local Housing Market	17
Introduction.....	17
Housing Tenure Trends.....	17
Cost of Renting.....	19
Cost of Home Ownership.....	20
Identifying the Gap for Affordable Home Ownership.....	21
Summary of Housing Costs.....	23
4. Affordable Housing Need	25
Introduction.....	25
Assessing Affordable Housing Needs.....	26
Current Unmet Needs of Households Unable to Afford.....	26
Projected Future Need of Households Unable to Afford.....	31
Needs of Households Aspiring to Homeownership.....	35
Identifying the Overall Affordable Housing Need.....	35
Size and Tenure Mix based Upon Overall Housing Needs.....	38
Policy Implications for Affordable Housing Need.....	39
5. Needs of Different Groups	41
Introduction.....	41
Housing for Older People.....	41
Older People in Runnymede.....	41
Identifying the Need for Specialist Older Person Housing.....	42
Reviewing the Existing Stock of Specialist Older Person Housing.....	43
Establishing the Future Need for Specialist Older Person Housing.....	44
Housing for People with Disabilities.....	46

Assessing need for M4(2) Category 2: Accessible and adaptable dwellings.....	46
Housing for Wheelchair Users.....	49
Looked After Children	51
Student Housing	51
Student Growth in Runnymede.....	53
Students and the Housing Market	54
Future Growth.....	55
Service Families	57
Build to Rent.....	58
People Wishing to Build their Own Homes	60
April 2021 Self and Custom-Build Action Plan (Bacon Review).....	61
Levelling Up and Regeneration Act 2023	61
Evidence for Runnymede	61
Future Need for Self-build and Custom Housebuilding	62
Essential Local Workers.....	62
6. Future Mix of Housing	63
Appendix A: Glossary	64
Appendix B: Table of Figures.....	68

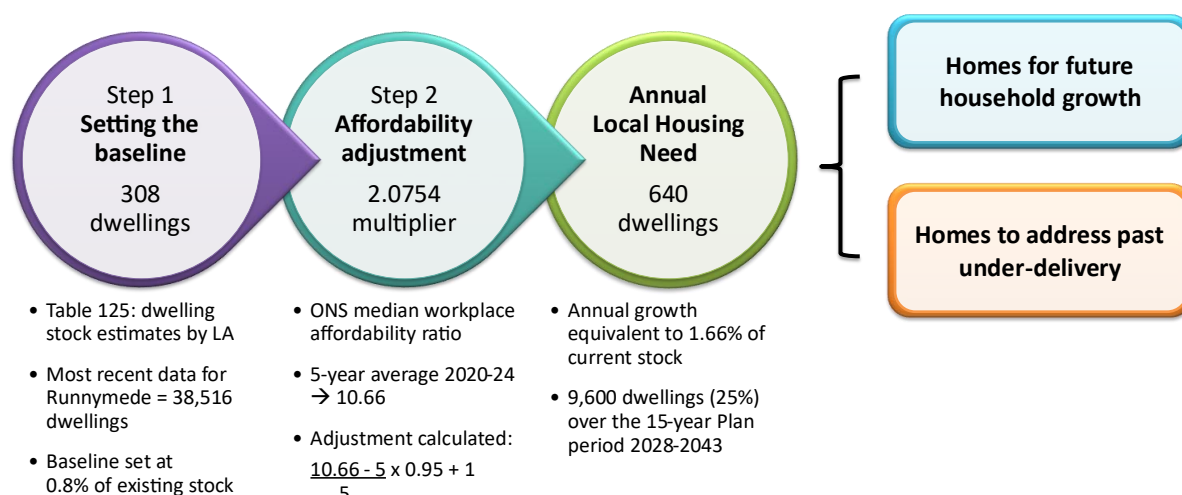
Executive Summary

Summary of key findings and conclusions

Introduction

1. Runnymede Borough Council appointed Opinion Research Services (ORS) and Hardisty Jones Associates (HJA) to jointly prepare a Housing and Economic Development Needs Assessment (HEDNA). The HEDNA provides a robust assessment of the need for housing (both market and affordable) and employment over the period 2028-2043.
2. The Government published the National Planning Policy Framework (the Original NPPF) in 2012. This set out the planning policies for England and how these were expected to be applied. Since this time there have been many updates to the NPPF, with the most recent being in December 2024, following a consultation in July 2024 by the new Government. This current study represents an update to the evidence base in Runnymede in relation to housing needs for the period 2028-2043.
3. The December 2024 version of the Framework changed the standard method calculation. Instead of using household projections to set the baseline, a fixed proportion (0.8%) of the current dwelling stock is now used, with an additional uplift based upon the ratio to median house prices to median workplace incomes. The standard method published by the government in December 2024 was 626 dwellings per annum for Runnymede. However, new affordability data released in March 2025 and new dwelling stock estimates were produced in May 2025 which updated this figure to 640¹ dwellings per annum and it is this figure which is used in this report.

Figure 1: Annual Local Housing Need for Runnymede in May 2025.



4. This study represents the housing needs assessment (HNA) element of the work, with a separate Economic Developments Needs Assessment (EDNA) being produced, with the two studies cross-referencing the findings of each other.

¹ The calculation gives a figure of 639.2 dwellings per annum which then rounds up to 640 dwelling per annum.

Establishing Current Unmet Need for Affordable Housing

5. To assess the current need for affordable housing, we initially calculated the number of households in Runnymede who are not suitably housed and who are unable to afford market housing. These include: all households that are currently homeless, those who are currently housed in temporary accommodation, concealed families living as part of another household, households overcrowded in the social or private rented sector, and people otherwise not counted who are in a reasonable preference category on the housing register.
6. Based on a detailed review of both the past trends and current estimates our analysis has concluded that 2,543 households are currently living in unsuitable housing and are unable to afford their own housing. This assessment is based on the criteria set out in the PPG and avoids double counting, as far as possible.
7. Of these households, 373 currently occupy affordable housing that does not meet the current householders' needs, mainly due to overcrowding. These households all require to move, predominantly to a larger property, but would also free an affordable home. Providing more suitable housing for these households will enable them to vacate their existing affordable housing property, which can subsequently be allocated to another (smaller) household in need of affordable housing.
8. There is, therefore, a net affordable housing need of 2,170 households (2,543 less 373 = 2,170) that currently need affordable housing and do not currently occupy affordable housing.

Overall Need for Affordable Housing

9. In addition to those who cannot currently afford market housing, it is also necessary to consider those households who will arise in the future and also those who can afford market rents but aspire to home ownership. This includes:
 - » New households adding to housing need;
 - » The households no longer present reducing housing need; and
 - » The changes in circumstances impacting existing households.
10. This data can then be combined with the 2,170 backlog of need and the overall dwelling target of 9,600 dwellings over the period 2028-2043 to estimate the mix of housing required in the area. Each year there are high flows of households in and out of Runnymede, but the impact of this on affordable housing need is to reduce the need. The key driver of affordable housing need in Runnymede is local households forming or falling into need before they often migrate away from the area, alongside a very high number of currently concealed households.
11. Figure 2 provides a breakdown of the need for 9,600 dwellings between market and affordable housing on this basis. The table also contains an allowance to reconcile population and household estimate which derives from the way in which institutional population is treated within the household projections. The household projections exclude population in institutional settings and assume that the same ratio of over 75 year olds will be in institutional housing in the future as is currently the case. Therefore, not all people are assumed to be in households. However, the table below encompasses the entire population of the local authority, so it is necessary to reconcile the household projections with the total population and the number of dwellings to be provided. It is important to note that we are not assuming that the equivalent of 243

- dwellings in Runnymede are delivered as Class C2 bedspaces, but instead that the population who are assumed to occupy these dwellings in the population projections are counted at some point in the model.
12. The 640 dwellings per annum figure includes all form of housing delivery, not just standard C3 dwellings. For example, Gypsies and Traveller pitches would be counted in the existing dwelling stock, so any new pitches should count against housing supply. The same would apply to self and custom housebuilding, house boats, and dedicated older person housing. PPG for Housing supply and delivery² includes specific sections covering how to count supply such as new purpose built student accommodation and those in other class C2 accommodation such as residential and nursing homes. These are not counted on a one for one basis, but with adjustments can be included as part of the supply to meet the 640 dwellings per annum need.
 13. **The figures allow for all dwellings for households who cannot afford market housing, namely 3,219 who require Social or Affordable Rent.** It is important to note that the affordable housing figures quoted are for net delivery. Therefore, if any properties are sold under right to buy, or lost through demolition then they require to be added to the figures one for one. Similarly, we have not counted any pipeline supply delivery and any homes brought back into use can be counted against the needs.
 14. In terms of affordable home ownership, we have included all households who potentially can afford Discount Market Sales at 70% of the market price, and also those who can afford private rents but who aspire to own and have a realistic prospect of doing so through schemes such as Discount Market Sales or Shared Ownership.
 15. **While numerically, there is a high need for all sizes of property, the highest need is for 1 and 2 bedrooms; around 75% of the overall affordable need is for 1 and 2 bedroom properties.** We would note that the model assumes that any overcrowded households requires to address their need in a larger property. However, there is no mechanism in place to compel smaller households to downsize, so we do not assume that any under-occupying households will move to a smaller property.

Figure 2: Overall Dwelling need for Affordable Housing (including households aspiring to home ownership) and Market Housing by property size (Source: ORS Housing Model. Note: Figures may not sum due to rounding)

	Require Social Rent	Require Affordable Rent	Require Affordable to Own	Total Affordable Housing (Total columns 2-4)	Total Market Housing	Total (Total columns 5-6)
1 bedroom	1,078	72	209	1,359	521	1,880
2 bedrooms	973	250	205	1,429	1,330	2,759
3 bedrooms	459	139	59	657	2,472	3,128
4+ bedrooms	193	55	18	266	1,435	1,701
C2 Dwellings	-	-	-	-	132	132
TOTAL	2,704	515	491	3,710	5,890	9,600
1 bedroom	39.9%	13.9%	42.5%	36.6%	8.9%	19.6%
2 bedrooms	36.0%	48.6%	41.8%	38.5%	22.6%	28.7%
3 bedrooms	17.0%	26.9%	12.1%	17.7%	42.0%	32.6%
4+ bedrooms	7.1%	10.6%	3.7%	7.2%	24.4%	17.7%
C2 Dwellings					2.2%	1.4%

² [Housing supply and delivery - GOV.UK](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/442222/PPG-2019-01-Housing-supply-and-delivery.pdf)

Policy Implications for Affordable and Other Housing Need

16. This document represents a technical analysis for the housing needs of Runnymede. We do not consider that it should set firm policies for Runnymede, but should instead be seen as underwriting the evidence of policies which will be developed. However, we are able to make a series of recommendations.
17. **39% of all dwellings require to be affordable.** The affordable housing needs figures calculated in this study would address all current and potential future affordable housing needs in Runnymede. A 39% target represents an aspirational goal which will then require to be tested against borough and site viability for each scheme. However, the figure set out shows a very large potential need for affordable housing to rent, while there is also a clear market for affordable home ownership products.
18. The overall need for housing also requires to be set in the context of other policy objectives. For example, there is the need to meet the needs of older persons, those seeking shared accommodation, students, and those seeking to build their own homes. All of these would contribute to the overall delivery of dwellings in Runnymede and are considered below. In summary:
 - » As of 2025, there are around 145 units of older person housing for every 1,000 older persons in Runnymede aged over 75 years. Modelling indicates that there will be a need to provide an additional 561 older person housing units in Runnymede, of which 39% would need to be provided as affordable housing. The need for specialist older person housing represents 5.8% of the overall housing need target identified for Runnymede.
 - » The need for adapted housing 2028-44 can be expressed as a range between 1,537 and 3,437 dwellings (between 102 and 229 dwellings per annum). It is important to recognise that this represents the combined need for both M4(2) Category 2 and M4(3) Category 3 housing; for households with a wheelchair user would be included within those households counted as having a health problem or disability that affects their housing need.
 - » The number of households needing wheelchair adapted housing in Runnymede is likely to increase by 510 over the 15-year period. This is 5.7% of the total housing target in Runnymede and assumes that a property is delivered for everyone who will require a wheelchair accessible dwelling. In practice, more dwellings will be required to allow for flexibility, so the outcome would suggest a need for a minimum of 8% of new dwellings to be built to M4(3) standard.
 - » There is great uncertainty around the future of the university sector, with many universities announcing departmental closures and redundancies. This would be moving against recent trends which have seen the higher education sector expand rapidly. Royal Holloway are seeking to increase student numbers in the future, but the impact of a new central London campus, and local and commuting students should see the number of students seeking accommodation in Runnymede falling. There are still around 1,000 all student households remaining in the private rented sector, and they will remain in place unless student numbers fall, or there is further provision of PBSA. However, the amount of potential growth in PBSA in the pipeline could effectively accommodate almost all students in HMOs in Runnymede.
 - » Runnymede has been providing sufficient plots to comply with its requirement to meet the needs of those on its own self-build and custom housebuilding register. However, the requirement from the Levelling Up and Regeneration Act 2023 that permissions be explicitly

granted to include conditions restricting planning permission to self and custom housebuilding implies that Runnymede will not now be meeting its needs.

19. **These dwellings are included and not in addition to the overall housing need.** All of these would contribute to the overall delivery of dwellings in Runnymede.

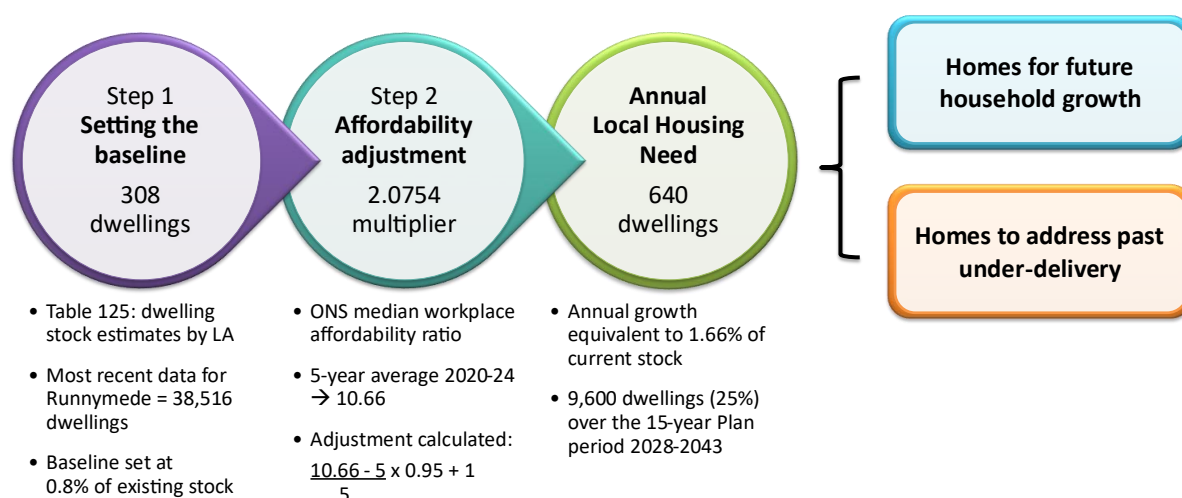
1. Introducing the Study

Background to the project

Introduction

- 1.1 Runnymede Borough Council appointed Opinion Research Services (ORS) and Hardisty Jones Associates (HJA) to jointly prepare a Housing and Economic Development Needs Assessment (HEDNA). The HEDNA provides a robust assessment of the need for housing (both market and affordable) and employment over the period 2028-2043.
- 1.2 This study represents the housing needs assessment (HNA) element of the work, with a separate Economic Developments Needs Assessment (EDNA) being produced, with the two studies cross-referencing the findings of each other.
- 1.3 The Government published the National Planning Policy Framework (the Original NPPF) in 2012. This set out the planning policies for England and how these were expected to be applied. Since this time there have been many updates to the NPPF, with the most recent being in December 2024, following a consultation in July 2024 by the new Government. This current study represents an update to the evidence base in Runnymede in relation to housing needs for the period 2028-2043.
- 1.4 The December 2024 version of the Framework changed the standard method calculation. Instead of using household projections to set the baseline, a fixed proportion (0.8%) of the current dwelling stock is now used, with an additional uplift based upon the ratio to median house prices to median workplace incomes. The standard method published by the government in December 2024 was 626 dwellings per annum for Runnymede. However, new affordability data released in March 2025 and new dwelling stock estimates were produced in May 2025 which updated this figure to 640 dwellings per annum and it is this figure which is used in this report.

Figure 3: Annual Local Housing Need for Runnymede in May 2025.



Overview of the HNA

- 1.5 The first key objective of this HNA is to establish the need for housing (both market and affordable) in Runnymede on the assumption that it delivers housing to meet the new government standard method number of dwellings to be supplied over the period 2028-2043, which is 9,600 dwellings. The final calculation for this task is set out, broken down by affordable and market housing, in Figure 34.
- 1.6 It should also be noted that this study looks at other housing issues such as future need for student housing, older people homes, built to rent and the number of homes that may need to be specially designed housing for older people and people with disabilities/illnesses. These needs are all inclusive within the figure of 9,600 and not in addition to that number. Runnymede are also produced a separate Gypsy and Traveller Accommodation Assessment and any needs identified in that study will form part of the overall need for 640 dwellings per annum in the area, and will not be in additional to the standard method figure.
- 1.7 This report considers the key outputs from the HNA – namely establishing the overall balance between market and affordable housing over the 15-year period 2028-43. It is important to recognise that the information from the HNA should not be considered in isolation, but forms part of a wider evidence base to inform the development of housing and planning policies and in particular will link strongly to issues around viability. The HNA does not seek to determine rigid policy conclusions, but instead provides a key component of the evidence base required to develop and support a sound policy framework.

Summary of the ORS Approach to Modelling Housing Need

- 1.8 As noted above, this HNA seeks is to establish the need for housing (both market and affordable) in Runnymede on the assumption that it delivers housing to meet the standard method number of dwellings to be supplied over the period 2028-2043, which is 9,600 dwellings.
- 1.9 In Chapter 4, we consider the affordable housing needs for Runnymede based on the latest official projections and cover the 15-year period 2028-2043. They are informed by the latest ONS mid-year estimates³, and take account of the most up-to-date fertility and mortality rates and the latest migration trends. In particular, we focus upon the 2018 based 10-year migration trends variant population and household projections. The data within these projections is then adjusted in light of the Census 2021 and mid-year population estimates 2022 and 2023. The reason for choosing this set of projections is that they represent the best and most up to date information available for population and household growth trends currently published.
- 1.10 A backlog of households in affordable housing need is calculated, including any households who are currently concealed within other households who may wish to form within their own property. Any shortfall in the projected household growth and the need to deliver 9,600 dwellings is addressed by changes in net migration to Runnymede.
- 1.11 Finally, in delivering the number of dwellings required it is also necessary to include the impact of vacant and second homes to uplift the household projection to become the need for dwellings. This gives a net need for new affordable dwellings for the period 2028-2043 which is consistent with the trend growth in population

³ The ONS reissued the official estimates for mid-2012 to mid-2016 in March 2018 following methodological improvements.

and household in Runnymede. Therefore, the figures produced in Chapter 4 are the overall conclusions for housing need in Runnymede for affordable and market housing.

^{1.12} Figure 4 sets out a flow chart of the study process building from demographic data and housing costs to consider a wide range of housing needs.

Figure 4: Flow Chart of the Study



2. Demographic Projections

The baseline for establishing housing need

Introduction

- 2.1 This chapter uses the available population projections for Runnymede to explain the predicted growth of households during the plan period.

Projected Population Age Profile

- 2.2 The 2018-based ONS household projections represent the most up-to-date household projections at the time of writing, however since their publication further sets of Mid-Year Estimates (MYEs) of population have been released for 2022 and 2023. By applying the 2018 household formation rates to these population estimates, a more up-to-date estimate of household numbers for 2024 can be derived. The projection is then run based on this updated data to derive projected household change 2026-43 in Runnymede.
- 2.3 The figures are calculated by assuming that 9,600 additional dwellings will be delivered in Runnymede over the period 2028-2043.
- 2.4 The most significant rise in the population projection is those aged over 65 years, which represents a growth of 5,729 persons out of a total of 13,626. There are also notable growths in those aged 20-34 (4,530).
- 2.5 In addition, Figure 6 shows that delivering 9,600 dwellings will see the resident worker growth rise by 6,350. This can then be considered in the context of the projection employment growth in the Employment Needs Assessment element of this study.

Figure 5: Population projections 2028-43 by 5-year age cohort for Runnymede (Source: ONS 2018 based Population Projections, MYE 2022 and 2023 and ORS)

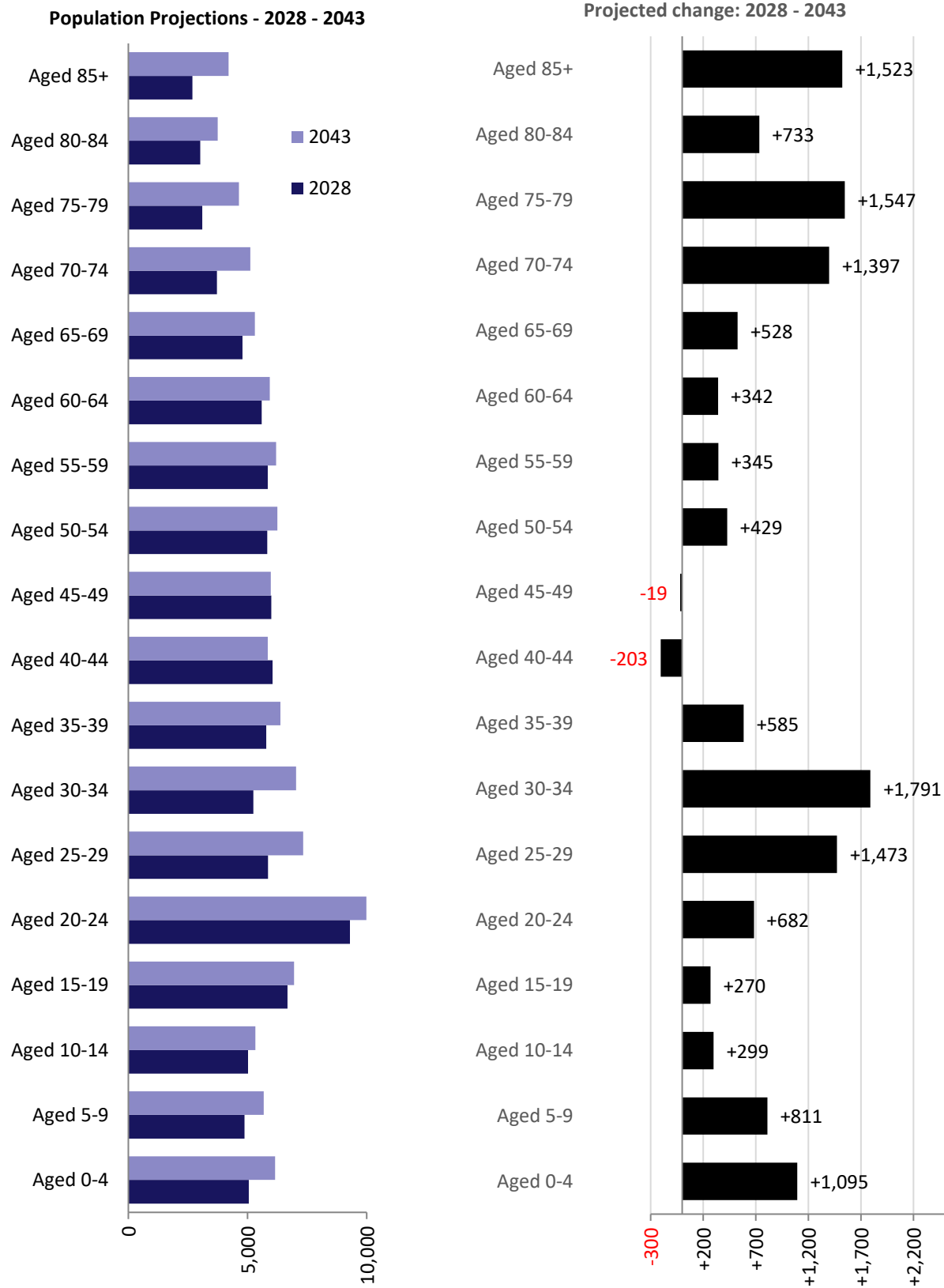


Figure 6: Population and Resident Worker Growth for 2028 and 2043 (Source: ORS Modelling)

2028-2043	TOTAL
Total Dwellings	9,600
Population Growth	13,626
Growth in resident workers	6,350

Household Projections by Age

- 2.6 An important point to understand in both the population and household growth is the extent to which growth is focused on older people and older households particularly amongst those over 65. The table below considers household projections categorised by the age of the household representative (HRP)⁴. Please note that throughout this section figures in the tables are rounded to the nearest 100 to simplify interpretation although all calculations are made using unrounded data.
- 2.7 Figure 7 shows an overall increase of 6,500 households over the 15-year period 2028-43. This is not the same as the 9,600 total growth in dwellings because some of the need for dwellings will derive from currently concealed households, as discussed in Chapter 4. It is important to consider household growth in relation to age cohorts. Figure 7 shows the projected number of households in each cohort, showing their age in both 2028 and 2043. Clearly, no household representatives are aged under 8 (in 2028), but children aged under 8 in 2028, will be aged 15-24 in 2043, and thus will be potentially heads of a household.
- 2.8 For example, households aged 18-27 in 2028 will be 35-44 in 2043. There are projected to be an extra 2,600 households in this cohort; partly due to new household formations and partly due to net migration. This figure is measuring new households to the area, so it is measuring the impact of existing households ageing and the age profile of new households in Runnymede.

Figure 7: Total projected change in households for 2028 and 2043 by age cohort of household representative (Note: Figures may not sum due to rounding)

Age in 2028	Age of Household Representative								TOTAL
	<8	8-17	18-27	28-37	38-47	48-57	58-67	68+	
Age in 2043	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	
TOTAL HOUSEHOLDS									
2028	-	1,400	4,100	5,900	6,700	7,000	6,000	8,600	39,800
2043	3,000	6,900	6,700	7,300	7,500	6,200	5,700	3,100	46,300
TOTAL CHANGE	+3,000	+5,400	+2,600	+1,400	+700	-800	-400	-5,500	+6,500

⁴ A Household Representative (HRP) is a person chosen for statistical reasons by virtue of economic activity, age and/or sex as the representative of a household

- 2.9 Based on the cohort analysis, around 12,000 extra households will be formed over the 15-year period 2028-43 by those who will be aged under 85 years in 2043. These extra households are offset against a reduction of 5,500 households aged 85 or over. While the number of older person households will increase in Runnymede, this will be due to existing households ageing and new households moving to the area, while there will be a loss of existing older households, mainly due to smaller numbers moving up from immediately younger cohorts, then household dissolution following death, particularly in the 85+ cohort.
- 2.10 While newly forming households can be in any age cohort, most of the newly forming households looking for housing will be in their twenties and thirties at the time that they form and there are very high numbers of these households in Runnymede. Many of these households will buy or rent existing housing, perhaps vacated by an older existing household. Again, newly forming households moving in to existing properties may be in any age cohort. New housing stock is not necessarily occupied by newly formed households.

Projected Household Types

- 2.11 When considering future need for different types of housing, it is important to understand that households of different ages are likely to have different needs. Similarly, households of different types (singles, couples and families) within each age group will also have different housing requirements.
- 2.12 Figure 8 shows the household numbers and net change for Runnymede from 2028 to 2043 separated out by the age of the household representative person (HRP).

Figure 8: Change in total projected households for 2028 and 2043 by household type and age of household representative
(Note: Figures rounded to nearest 100; All calculations based on unrounded data. Figures may not sum due to rounding)

Year	Household Type	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL
Change	Single person	+80	+280	-40	+80	+30	+570	+500	+660	+2,200
Change	Couple without children	+30	+540	-60	-200	+60	+430	+940	+420	+2,200
Change	Families with child(ren)	-50	+520	+140	+190	+130	+20	+0	+0	+1,000
Change	Other households	+160	+240	+150	+190	+210	+130	+80	+40	+1,200
Change	TOTAL	+200	+1,600	+200	+300	+400	+1,200	+1,500	+1,100	+6,500

- 2.13 In summary over the 15-year period:
- » Single person households are projected to increase by 2,000 and this includes an increase of 1,730 with a household representative aged 65 years and over;
 - » Families with dependent children have a net growth of 1,000;
 - » Couples without dependent children are projected to rise by 2,200 households with 1,790 of these aged 65 years and over;
 - » The increase in “Other” households represents 1,200 households.⁵
- 2.14 The final group of ‘Other’ households is very important because it implies that much of the projected household growth in Runnymede will be unrelated households, students and multi-generation households. This is a point we will return to in Chapter 4.

⁵ Other Households can be defined as: “multi-person households including unrelated adults sharing, student households, multi-family households and households of one family and other unrelated adults”

3. Local Housing Market

Housing trends and cost of housing in Runnymede

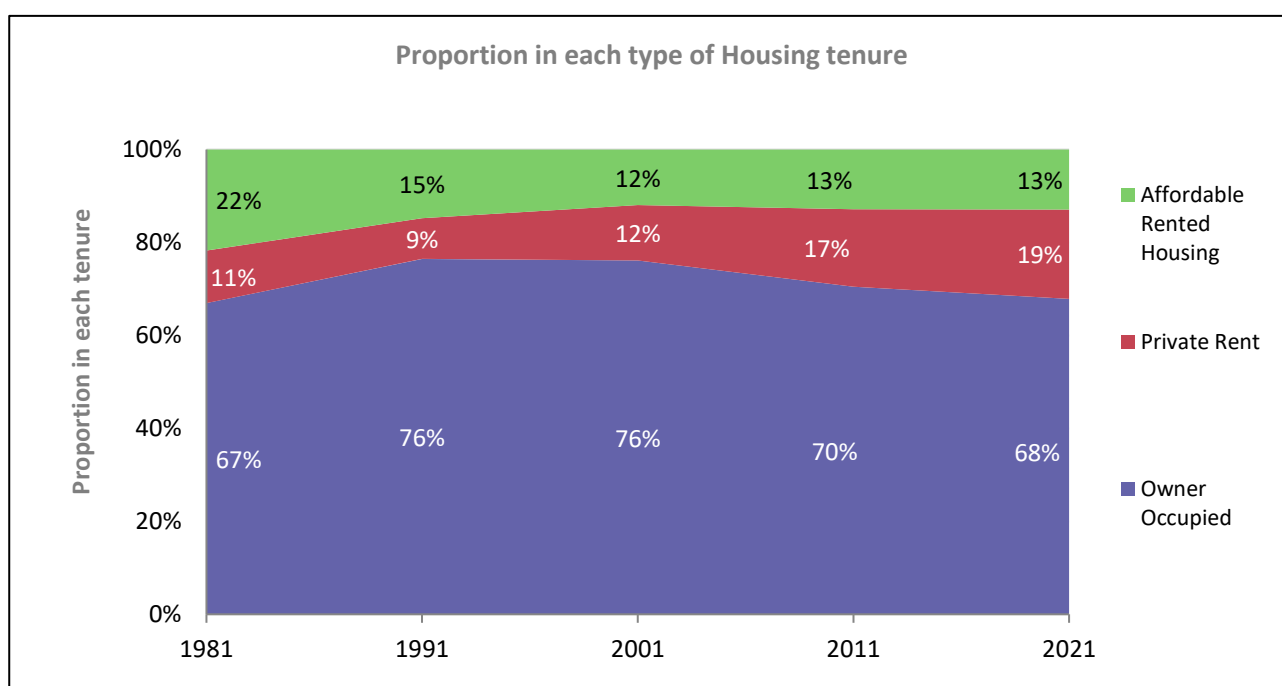
Introduction

- 3.1 This chapter explores the cost of housing in Runnymede and the incomes needed to rent or buy at market prices.
- 3.2 It highlights the potential income gaps and identifies where and how people may fall into affordable housing need. This includes consideration of Social Rent, Shared Ownership and Discount Market Sales and access to housing benefit for those in the rental sector. Our modelling has a focus upon Discounts Market Sales at 70% of market prices because this was the discount associated with the until recently recommend scheme entitled First Homes. In practice, households who can afford Discount Market Sales or First Homes can also normally afford Shared Ownership, so there is a large overlap between their needs.

Housing Tenure Trends

- 3.3 When considering the local housing market, it is worth noting the changes to tenure over the past forty years.
- 3.4 Figure 9 shows how the most notable change has been the decline in the proportion of people in affordable rented housing (comprising Social Rent and other affordable rented homes), which has fallen during the period (from 22% to 13%). In contrast, numbers for people living in privately rented accommodation have grown. Between 1981 and 1991, there was a strong growth in owner occupiers, partly as a consequence of the introduction of right to buy policies. This peaked at 76% in 2001 but has been fallen slightly since that time.

Figure 9: Housing tenure trends for Runnymede (1981 – 2021). Source: UK Census of Population



3.5 Figure 10 provides the detailed data for the period.

Figure 10: Number of Households in Runnymede by Tenure 1981-2021 (Source: UK Census of Population)

	Number of Households					Net Change			
	1981	1991	2001	2011	2021	1981-1991	1991-2001	2001-2011	2011-2021
Owner occupied	15,823	20,848	24,092	23,057	23,647	+5,025	+3,244	-1,035	+590
Private rent	2,675	2,392	3,785	5,447	6,692	-283	+1,393	+1,662	+1,245
Affordable Rented Housing	5,133	4,027	3,779	4,210	4,499	-1,106	-248	+431	+289
TOTAL	23,631	27,267	31,656	32,714	34,838	+3,636	+4,389	+1,058	+2,124

- 3.6 The long-term growth in the private rented sector (PRS) in Runnymede is consistent with national trends. Given this context, PPG recognises the importance of understanding the likely future role of the private rented sector.
- 3.7 The growth of the private rented sector has been acknowledged as both a growing and long-term option for meeting the nation's housing need. If the PRS expands and other sectors contract, it is clear that many households who would previously have met their housing needs in other sectors are now renting privately. This includes many households currently unable to afford their housing costs, which can be seen from the expansion of families receiving Housing Benefit in the private rented sector.
- 3.8 It is important for local authorities to recognise the role of the private rented sector at a local level. National letting policies and the reality of pressures on the housing stock make it less likely that single persons aged under 35 years will be allocated to a 1-bedroom Social Rented or Affordable Rented property. Affordability issues such as this contribute to the number of 'other' households such as Houses in Multiple Occupation and multi-generation living. The private rented sector makes an important contribution towards providing affordable housing options.
- 3.9 Recent Conservative Governments pursued a policy entitled First Homes⁶. Policies on First Homes were formally adopted in July 2021 and guidance on their delivery was published. First Homes prioritise first-time buyers, serving members and veterans of the Armed Forces, and key workers, such as nurses, police and teachers. They involve a reduction of at least 30% to be in perpetuity, so the buyer will own the entire property, but when they sell, they will only receive 70% of the value. When they wish to sell their property, the home will be independently valued and sold to someone from a waiting list held by the local authority with the discount being applied, so the property always remains below local house prices. There are restrictions on the use of First Homes so that they cannot be used as buy to let or holiday homes.
- 3.10 The First Homes policy was changed under the 2024 Labour Government. While First Homes can still be delivered, the new focus for delivery is on Social Rent, but products such as Discount Market Sales, with prices set at 20% or 30% below market prices in perpetuity, and Shared Ownership can also be delivered.
- 3.11 As discussed later, there are many households residing in the private rented sector in Runnymede who aspire to home ownership. If affordable Discount Market Sales or Shared Ownership properties are provided for

⁶ <https://www.gov.uk/government/consultations/first-homes>

this group it would, potentially reduce the size of the private rented sector. This in turn would provide for households that meet the previous and current Government’s definitions of affordable housing.

Cost of Renting

3.12 When considering renting in Runnymede, it is important to reflect on the range of rental options available together with the impact of the housing benefit levels in the area. There are a number of rates to consider. There are four key definitions to consider when looking at the cost of renting in Runnymede. These include:

- » Median and lower quartile private rent;
- » Local Housing Allowance (LHA) for Walton BRMA⁷;
- » Affordable Rent; based on existing dwellings available for affordable rent; and
- » Social Rents.

3.13 The Local Housing Allowance (LHA) is the maximum payment for claimants in receipt of housing benefit. These are based on broad rental market areas (BRMAs). The LHA is currently calculated on the 30th percentile private rent, as of April 2024, but rates will be frozen until at least 2026

3.14 Figure 11 sets out the median weekly rents for different property sizes in Runnymede together with the local housing allowances and the calculated affordable rent rates.

Figure 11: Weekly rent thresholds in Runnymede (Source: Valuation Office Agency 2025; SDR 2024)

Weekly Rent £	Median Private Rent	Lower Quartile Private Rent	Local Housing Allowance Walton BRMA	Affordable Rent	Social Rent
1 bedroom	£255.74	£229.98	£218.63	£182.91	£116.45
2 bedrooms	£330.48	£292.30	£278.93	£237.85	£139.81
3 bedrooms	£396.48	£270.46	£333.70	£264.91	£156.82
4+ bedrooms	£577.71	£431.44	£454.52	£305.71	£167.87

3.15 For 1- and 2-bedroom property sizes, the lower quartile private rent is lower than the maximum LHA in Runnymede and Social Rents are also always lower.

3.16 Although the relationship between the LHA rate and private rents is helpful for benchmark purposes, it does not take account of the disposable income available to households after their housing costs have been paid; and it is “*housing that is too expensive compared to disposable income*” that the PPG references in the context of assessing the need for affordable housing (ID 2a-023).

3.17 Considering some examples of disposable income:

- » A single person household with a gross income of £20,000 from employment would have £16,880 (£324 per week) after income tax and national insurance contributions. Housing costs at 35% of gross income would represent 41.4% of their net income and would leave £189 per week as disposable income to cover their other living expenses.

⁷ This represents the maximum amount of housing benefit that can be claimed. Previously based on the 30th percentile private rent, however more recent increases are based on Consumer Price index (CPI) and rates were frozen in the July 2015 Budget.

- » A couple with two children with a gross income of £20,000 from employment would have up to £19,559 (£375 per week) after income tax and national insurance contributions (assuming both earned £10,000). Therefore, housing costs at 35% of gross income would represent 35.8% of their net income and would leave £241 per week as disposable income to cover their other living expenses.

3.18 We should also consider the differing potential levels of housing benefit:

- » The maximum amount of weekly income that a single person household can receive before their income starts to affect their housing benefit is currently £73.10 for those aged 25 or over and £57.90 for those aged 16-24.
- » The maximum amount of weekly income that a couple with two children can receive before their income starts to affect their housing benefit is currently £248.65 (if one or both are aged 18 or over).

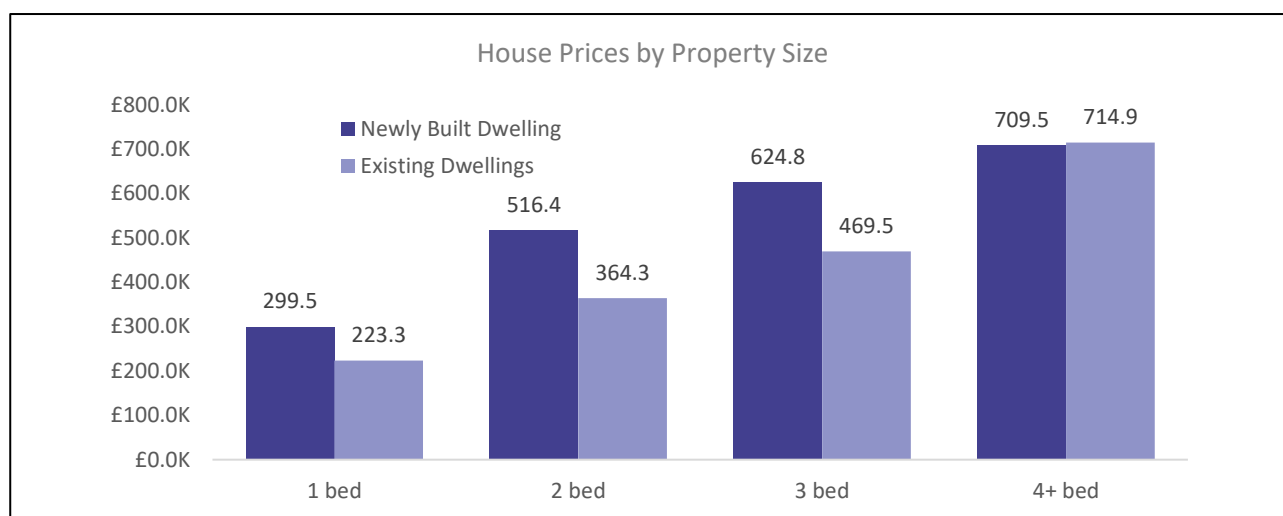
3.19 When assessing affordable housing need, it is not appropriate to adopt a simplistic income multiplier as this does not take into account different household circumstances. **It is better to consider housing benefit eligibility criteria set by the Department for Work and Pensions. This will take into account the different amounts of disposable income for various types of households, based on the rents for suitable housing.** Therefore, a key consideration in the ORS Model⁸ as to whether a household can afford market rents is whether they receive housing benefit or Universal Credit to assist with their housing costs. **If a household is renting privately and does not receive housing benefit, then they are covering their own rents. This shows the household is capable of affording it's rent without Government assistance.**

Cost of Home Ownership

- 3.20 House prices clearly vary in accordance with a range of factors. An important component is the size of the property, with the number of bedrooms being key. Figure 12 shows lower quartile house prices in Runnymede by bedroom size.
- 3.21 There is also a difference between existing properties and new build dwellings. New build dwellings generally attract a premium, and this is the case in Runnymede, with the exception of 4+ bedroom properties.

⁸ See Summary of the ORS Approach to Modelling Housing Need, paragraph 1.8

Figure 12: Lower quartile prices (adjusted by CPI) (2024) by property size (Source: ORS based on ONS House Price Statistics, Bank of England, Valuation Office Agency and Land Registry Price Paid Data)



3.22 The difference in values between new build and existing properties is likely to be down to a range of factors which include the location of new build housing, the relative size of properties, comparative quality and condition of existing stock, and other intangible issues such as character.

Identifying the Gap for Affordable Home Ownership

3.23 The NPPF encourages local authorities to widen opportunities for home ownership. A range of Low-Cost Home Ownership (LCHO) products have also been developed to assist households into homeownership, including, Shared Ownership and Discount Market Sales.

Shared Ownership

3.24 Figure 13 sets out the weekly costs associated with shared ownership properties of different sizes, taking account of the differential full market prices and based on the following assumptions:

- » 40% equity share purchased by the occupier;
- » 10% of the equity purchased is available as a deposit;
- » Mortgage costs base based on a 30-year repayment mortgage at 6% interest;
- » Rent based on 2.75% of the retained equity paid each year; and
- » Service charge of £20 per week.

Figure 13: Shared ownership costs (Note: Mortgage costs based on a 30-year repayment mortgage at 6% interest. Rent based on 2.75% of the retained equity annually. Service charge assumed to be £20 per week)

	Property Value	40% Equity Share	10% Deposit	Weekly Mortgage Costs	Weekly Rent Costs	Weekly Service Charge	TOTAL of weekly costs
1 bedroom	£299,512	£119,805	£11,980	£150.23	£94.78	£20.00	£265.00
2 bedrooms	£516,400	£206,560	£20,656	£259.01	£163.41	£20.00	£442.42
3 bedrooms	£624,844	£249,937	£24,994	£313.41	£197.72	£20.00	£531.13
4+ bedrooms	£709,533	£283,813	£28,381	£355.88	£224.52	£20.00	£600.41

3.25 Figure 14 shows the sensitivity of weekly costs to the equity share purchased and presents this relative to the equivalent local rents which run from a median rent for a 1-bedroom property of £255 per week to £577 per week for a 4 bedroom plus property. This model uses a 6% interest rate for modelling purposes, if rates are lower in the future, then shared ownership will be more affordable, conversely higher rates make it less affordable. As can be seen in Figure 14 the cost of shared ownership is always more expensive than the cost of median rent.

Figure 14: Total weekly costs for shared ownership based on different equity shares ((Note: Mortgage costs based on a 30-year repayment mortgage at 6% interest. Rent based on 2.75% of the retained equity annually. Service charge assumed to be £20 per week. Cells highlighted in orange are above the lower quartile private rent but below median private rent (though this does not appear in the below), cells in red are above the equivalent median private rent.))

Total Weekly Cost £	Property Value	25% Equity Share	30% Equity Share	35% Equity Share	40% Equity Share	45% Equity Share	50% Equity Share
1 bedroom	£299,512	£232.36	£243.24	£254.12	£265.00	£275.89	£286.77
2 bedrooms	£516,400	£386.14	£404.90	£423.66	£442.42	£461.18	£479.94
3 bedrooms	£624,844	£463.03	£485.73	£508.43	£531.13	£553.83	£576.53
4+ bedrooms	£709,533	£523.08	£548.86	£574.63	£600.41	£626.18	£651.96

Discount Market Sales

3.26 Meanwhile, Figure 15 sets out the weekly costs associated with Discount Market Sales properties with 50%, 60% and 70% equity, which in turn would be consistent with First Homes discounts, taking account of the differential full market prices and based on the following assumptions:

- » 70% equity share purchased by the occupier;
- » 10% of the remaining equity purchased is available as a deposit; and
- » Mortgage costs base based on a 30-year repayment mortgage at 5% interest⁹.

Figure 15: Total weekly costs for First Homes with 50%, 60% and 70% Equity Share (Note: Mortgage costs based on a 30-year repayment mortgage at 5% interest. Cells highlighted in orange are above the lower quartile private rent but below median private rent, cells in red are above the equivalent median private rent.)

Total Weekly Cost £	Property Value	First Homes with 50% equity share	First Homes with 60% equity share	First Homes with 70% equity share
1 bedroom	£299,512	£168.15	£201.78	£235.41
2 bedrooms	£516,400	£289.91	£347.89	£405.87
3 bedrooms	£624,844	£350.79	£420.95	£491.10
4+ bedrooms	£709,533	£398.33	£478.00	£557.67

3.27 Discount Market Sales (DMS), with a 30% in perpetuity discount, are very similar in weekly costs to Shared Ownership with a 30% equity and to median rents. Therefore from an affordable point of view, DMS and Shared Ownership are options for those who can afford to rent

⁹ For shared ownership we have assumed a 6.25% mortgage rate and for First Homes we have assumed a 5.5% rate. In general there is a mortgage premium for Shared Ownership when compared to full ownership.

Income Needed for Other Types of Housing

- 3.28 Another housing option that could be made available in Runnymede, thereby increasing the variety of products available, is Build to Rent. Build to Rent is defined by the NPPF Glossary as:

Build to Rent: purpose-built housing that is typically 100% rented out.

Schemes will usually offer longer tenancy agreements of three years or more, and will typically be professionally managed stock in single ownership and management control.

NPPF 2024 (Glossary)

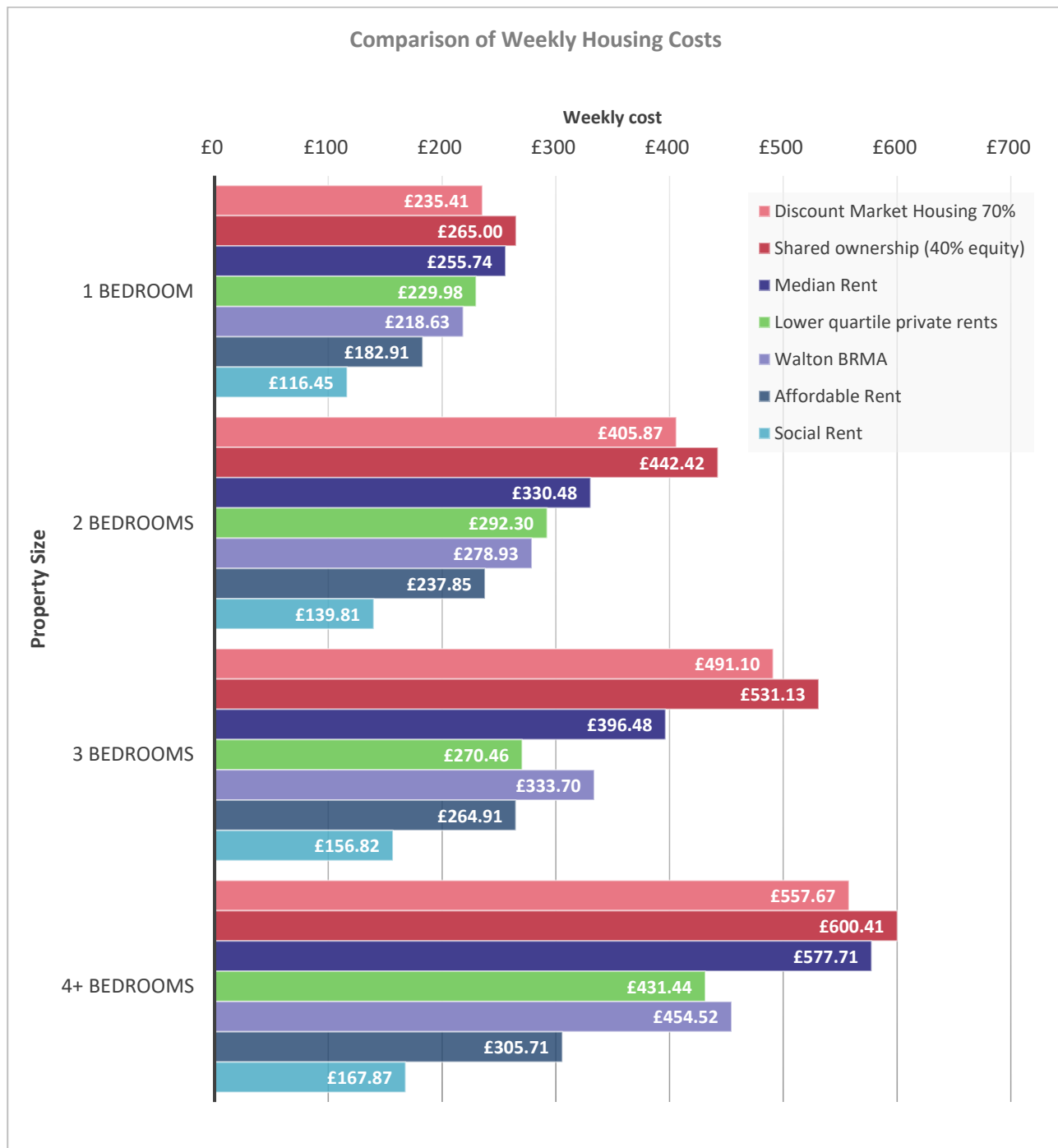
- 3.29 Build to Rent housing tends to be somewhat more expensive than median rents (typically more comparable to upper quartile rents). Occupants tend to be those that can afford these higher rents, but are not currently seeking to own a property.
- 3.30 The National Planning Policy Framework states that affordable housing on Build to Rent schemes should be provided in the form of affordable private rent. The PPG offers a “generally suitable” benchmark that 20% of any given Build to Rent scheme should be provided as affordable rent (maintained in perpetuity). In terms of setting affordable rent levels, national affordable housing policy requires a rent discount of at least 20% for affordable private rent homes relative to local market rents (inclusive of service charges).
- 3.31 However, the affordability of these affordable Build to Rent options is highly dependent on the rent being discounted. Research by JLL¹⁰ shows that the average Build to Rent option is 9.3% more expensive than the median rent. This therefore tends to lead to the affordable Build to Rent options being more expensive than Social Rent and are best considered as a form of Discounted Market Rent.

Summary of Housing Costs

- 3.32 This chapter has considered in some detail the cost of housing depending on tenure type and property size. Figure 16 summarises these costs for each property size with all costs adjusted to 2024 levels using the most recent data available. Social Rent is significantly cheaper than any other tenure. DMS is cheaper than renting for 1- and 4- bed properties. Shared ownership is more expensive than renting privately. However, the gap is not that large for 1- and 4-bedroom property sizes, so they do represent an alternative for those who can afford to rent.

¹⁰ <https://www.jll.co.uk/content/dam/jll-com/documents/pdf/research/emea/uk/jll-residential-insight-build-to-rent.pdf>

Figure 16: Comparison of weekly housing costs by property size including any service charges (Source: Valuation Office Agency and Land Registry Price Paid Data)



4. Affordable Housing Need

Identifying households who cannot afford market housing

Introduction

- 4.1 The definition of affordable housing was changed by the NPPF 2019, with a specific emphasis now placed on affordable home ownership. This was retained in the NPPF 2024 update and does not explicitly include First Homes. Annex 2 of the Revised NPPF now defines affordable housing as being:

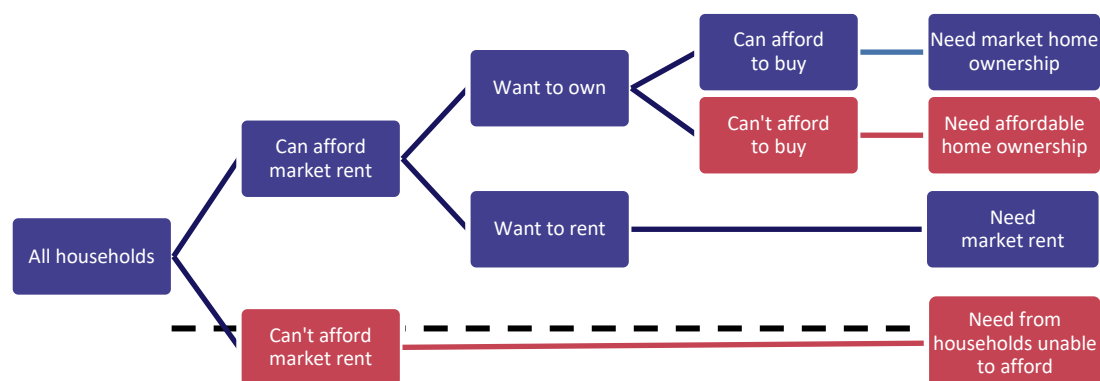
Affordable housing

Housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers)

NPPF 2024, Annex 2

- 4.2 To reflect this change, paragraphs of PPG were updated in February 2019. These were further updated with a new set of guidance on “*Housing needs of different groups*” published on 22nd July 2019¹¹, which covered:
- » Addressing the need for different types of housing
 - » Affordable housing
 - » Rural Housing.
- 4.3 Further guidance to reflect the need to consider First Homes was then added on May 24th 2021.
- 4.4 Relevant paragraphs of PPG have also been updated to confirm that the types of household to be considered in housing need should include “*those that cannot afford their own homes, either to rent, or to own, where that is their aspiration*” [PPG ID 2a-020-20190220]. The assessment of affordable housing need therefore needs to consider both those who cannot afford to rent and those households who can afford to rent but would like to buy. In Figure 17, blue indicates that the household can afford the option while red indicates that the household cannot afford the option.

Figure 17: Establishing the need for market and affordable housing



¹¹ <https://www.gov.uk/guidance/housing-needs-of-different-groups#affordable-housing>

Assessing Affordable Housing Needs

- 4.5 The PPG identifies that “projections of affordable housing need will need to take into account new household formation, the proportion of newly forming households unable to buy or rent in the market area, and an estimation of the number of existing households falling into need” (ID 2a-021). **The ORS Model recognises that the proportion of households unable to buy or rent in the market area will not be the same for all types of households, and that this will also differ by age.** Therefore, the appropriate proportion is determined separately for each household type and age group.
- 4.6 The affordability percentages in Figure 18 are calculated using detailed information from the 2021 Census alongside data published by the Department of Work and Pensions (DWP) about housing benefit claimants. For each type of household in each age group, the table identifies the percentage of households unable to afford their housing costs. This is the proportion of households in each group that either occupy affordable housing or receive housing benefit to enable them to afford market housing. This shows a high level of affordable need for lone parents and also for some older persons households.

Figure 18: Assessing affordability by household type and age (Source: Census 2021 and DWP)

Percentage unable to afford market housing	Under 25	25-34	35-44	45-54	55-64	65+
Single person household	12%	9%	15%	20%	24%	29%
Couple family with no dependent children	4%	2%	5%	8%	6%	12%
Couple family with 1 or more dependent children	38%	24%	12%	7%	10%	11%
Lone parent family with 1 or more dependent children	99%	91%	61%	49%	42%	62%
Other household type ¹²	4%	11%	17%	22%	15%	17%

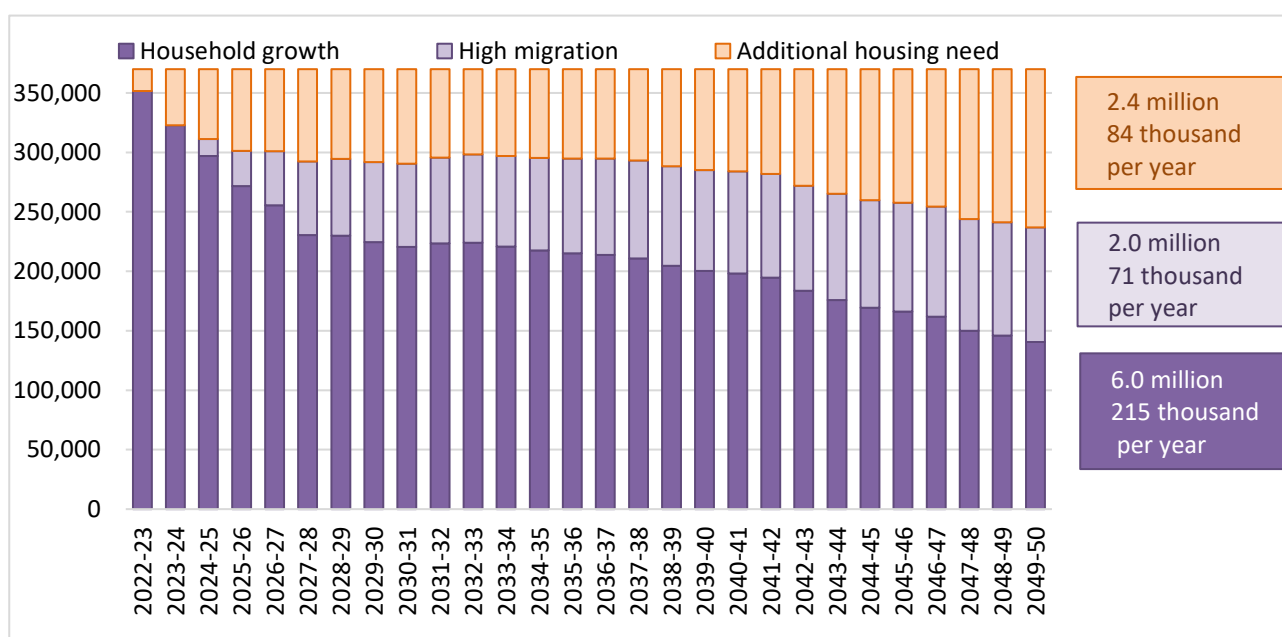
Current Unmet Needs of Households Unable to Afford

- 4.7 Any exploration of housing need in an area must first give consideration to existing unmet needs. Households assumed to be unable to afford housing include:
- » All households that are currently **homeless**;
 - » All those currently housed in **temporary accommodation**; and
 - » People in a **reasonable preference category** on the housing register, where their needs have not already been counted.
- 4.8 Given this context, the model includes the needs of all these households when establishing the need for affordable housing at a base date of 2024. The evidence is predominantly derived from data collected by Runnymede on homelessness or households otherwise unsuitably housed, but we also consider the needs of households who are overcrowded in both the social and private rented sector.
- 4.9 The analysis counts the needs of all households living in overcrowded rented housing when establishing the affordable housing need (which could marginally overstate the requirements) but it does not count the needs of owner occupiers living in overcrowded housing. We do not count those in owner occupied housing because they would typically not qualify for affordable housing. Student households are also excluded, given that their needs are assumed to be transient.

¹² Other Households can be defined as: “multi-person households including unrelated adults sharing, student households, multi-family households and households of one family and other unrelated adults”

- 4.10 To consider the importance of concealed households, at a national level the December 2024 standard method provides to a total of just over 370,000 net additional dwellings per annum for England. However, 2022 based national household projection for England average around 215,000 for the period 2022-2050. Therefore, an additional 155,000 households would be required to fill the 370,000 dwellings if they were to be built. If we assume that migration does not follow its principal projection trajectory and instead follows its high trajectory then that would add another 71,000 households per annum; but would require net migration to England to run close to 500,000 per annum, which is at odds with wider government policy.
- 4.11 The remaining 84,000 households would require to be drawn from higher household formation rates among the existing population. This would be groups like adult children living at home and residents of houses in multiple occupation forming their own separate households.
- 4.12 Therefore, for the overall target for Runnymede to be consistent with the 370,000 national target, it would require either/both higher international migration and also substantially higher local household formation than has been seen in the past.

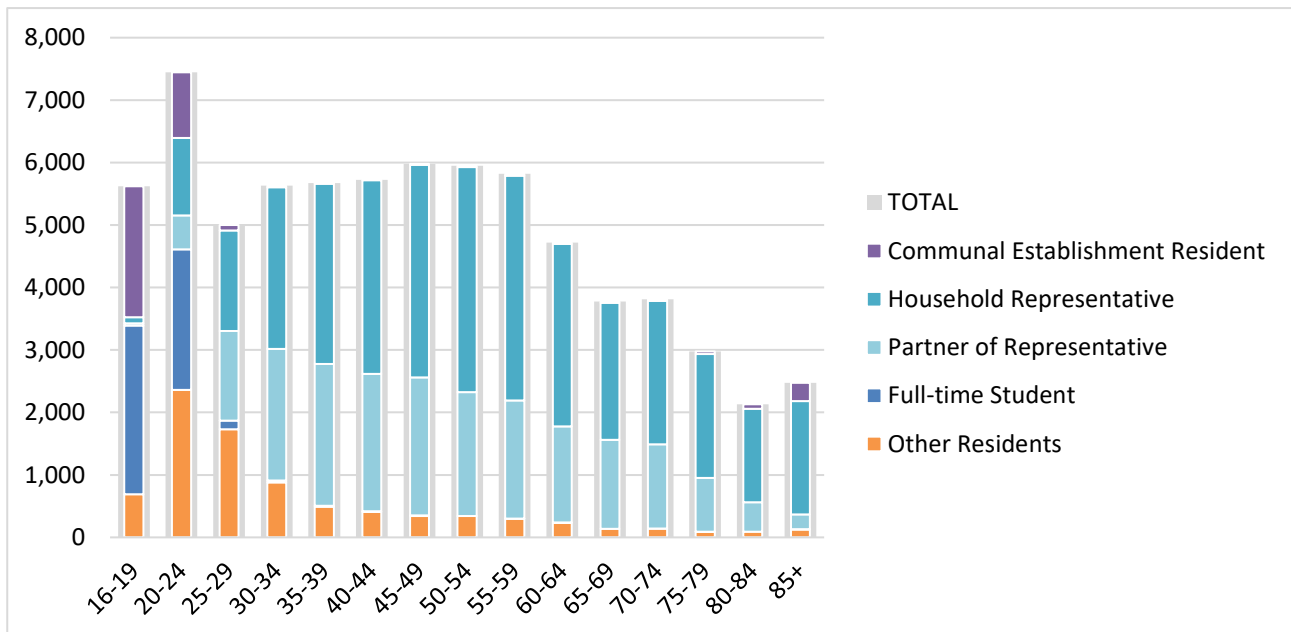
Figure 19: National 2022 Based Household Projection and Standard Method December 2024 (Source: Office of National Statistics 2022 Based Household Projections for England and ORS Modelling)



- 4.13 Within this study, concealed households include all potential households who are currently residing within another household and follow a three-step process:
- » Step 1 – uses Census 2021 data to identify anyone living in a household who isn't the household representative or their partner, and isn't in full-time education;
 - » Step 2 – of the "Other" household members identified, identify those that want to live independently – this is based on rates from English Housing Survey data by age group; and
 - » Step 3 – of those that who want to live independently, where more than one person are leaving the same household as a group, count only the eldest person, and where they expect to join another person/group then count the need as half.
- 4.14 In the case of Runnymede, Figure 20 shows the household status of the entire adult population in 2021. The vast majority of residents were either the head of a household or the partner of the head of the household.

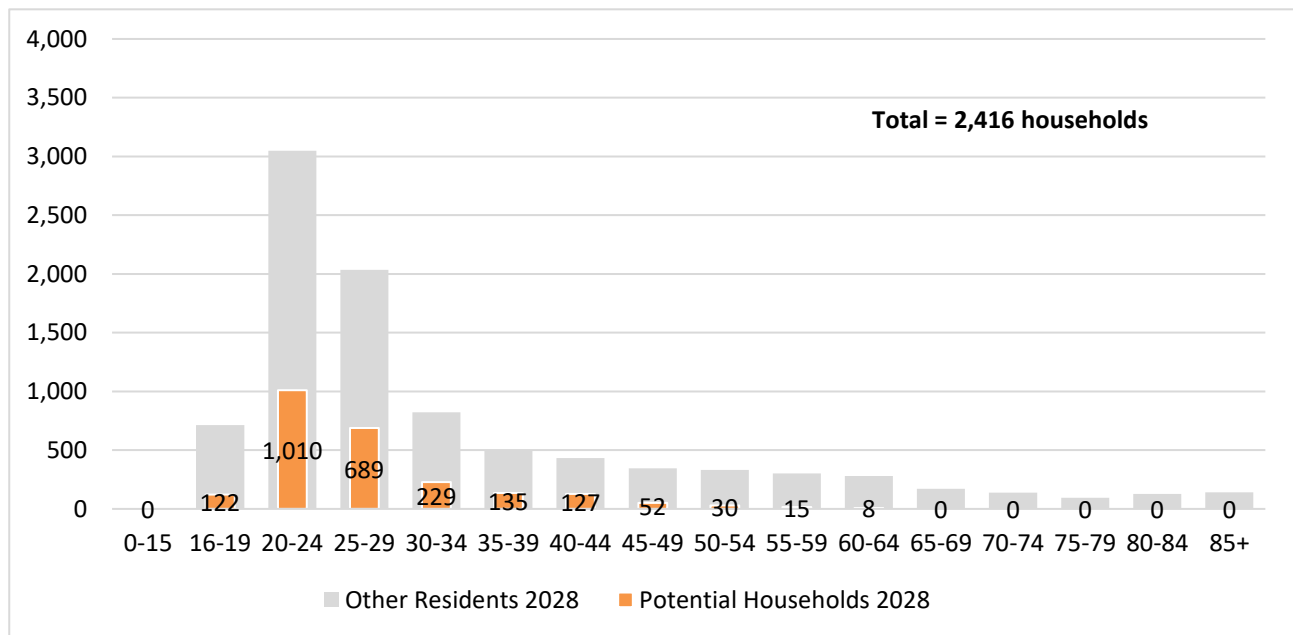
Many more were students in households. Many persons aged 75 years or more were also resident in communal housing such as nursing or residential homes.

Figure 20: Household Status by Age (Source: UK Census of Population 2021)



- 4.15 This leaves the remaining population who are described as 'Other Residents'. In total there were 8,370 such residents in Runnymede and they include adult children living at home with their parents, occupants of houses in multiple occupation, live in care providers and other household residents.
- 4.16 Not all of these household residents will want to form their own households. We are able to use data from the English Housing Survey to assess how many of these residents would wish to form as separate households; but have been unable to do so because of a lack of affordable housing options.
- 4.17 That gives us a number of potential households for each area in 2021, which is converted to a potential household representative rate, which is then used to establish a number of potential households for the base year of 2028. Figure 21 shows these households by age profile. Around half are aged under 25 years and nearly three quarters are aged under 30 years.

Figure 21: Potential Households in Runnymede in 2028 (Source: UK Census of Population, EHS and ORS Housing Model)



^{4.18} The figure of 2,416 is the total number of potential households. Some of these households will be able to afford market housing. Using EHS data again, we can identify that 1,776 of the 2,416 potential households will require affordable housing.

4.19 Figure 22 sets out the assessment of current unmet affordable housing need for Runnymede:

Figure 22: Assessing current unmet gross need for affordable housing (Source: ORS Housing Model)

Current unmet need classification	Current status	Affordable Housing Gross Need	Affordable Housing Supply	Affordable Housing Net Need
Homeless households in priority need [Source: CLG P1E returns]	Currently in temporary accommodation in communal establishments (Bed and breakfast or Hostels)	1		1
Homeless households in priority need [Source: CLG P1E returns]	Currently in temporary accommodation in market housing (Private sector leased or Private landlord)	15		15
Homeless households in priority need [Source: CLG P1E returns]	Currently in temporary accommodation in affordable housing (Local Authority or RSL stock)	34	34	0
Homeless households in priority need [Source: CLG P1E returns]	Households accepted as homeless but without temporary accommodation provided	0		0
Concealed households [Source: affordable need component of 2,416 from Figure 21]	Growth in concealed households with family representatives aged under 55	1,776		1,776
Overcrowding based on the bedroom standard [Source: Census 2021 and English Housing Survey]	Households living in overcrowded private rented housing	328		328
Overcrowding based on the bedroom standard [Source: Census 2021 and English Housing Survey]	Households living in overcrowded social rented housing	336	336	0
Other households living in unsuitable housing that cannot afford their own home [Source: CLG LAHS]	People who need to move on medical or welfare grounds, including grounds relating to a disability	51	3	48
Other households living in unsuitable housing that cannot afford their own home [Source: CLG LAHS]	People who need to move to a particular locality in Runnymede, where failure to meet that need would cause hardship	2	0	2
TOTAL	TOTAL	2,543	373	2,170

4.20 Based on a detailed review of both the past trends and current estimates our analysis has concluded that 2,543 households are currently living in unsuitable housing and are unable to afford their own housing. This assessment is based on the criteria set out in the PPG and avoids double counting, as far as possible.

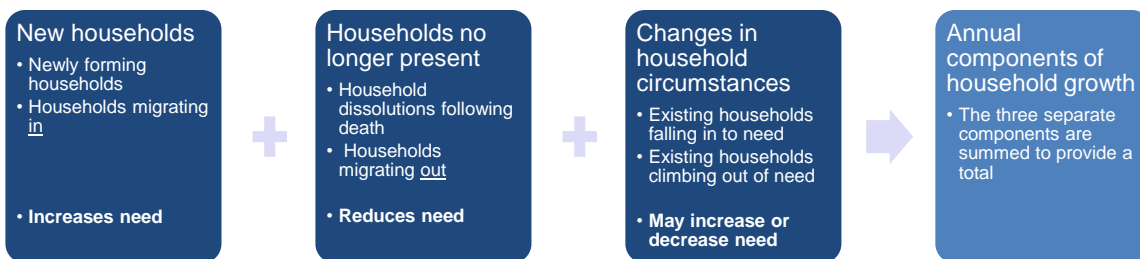
4.21 Of these households, 373 currently occupy affordable housing that does not meet the current householders' needs, mainly due to overcrowding. These households all require to move, predominantly to a larger property, but would also free an affordable home. Providing more suitable housing for these households will enable them to vacate their existing affordable housing property, which can subsequently be allocated to another (smaller) household in need of affordable housing.

4.22 There is, therefore, a net affordable housing need of 2,170 households (2,543 less 373 = 2,170) that currently need affordable housing and do not currently occupy affordable housing.

Projected Future Need of Households Unable to Afford

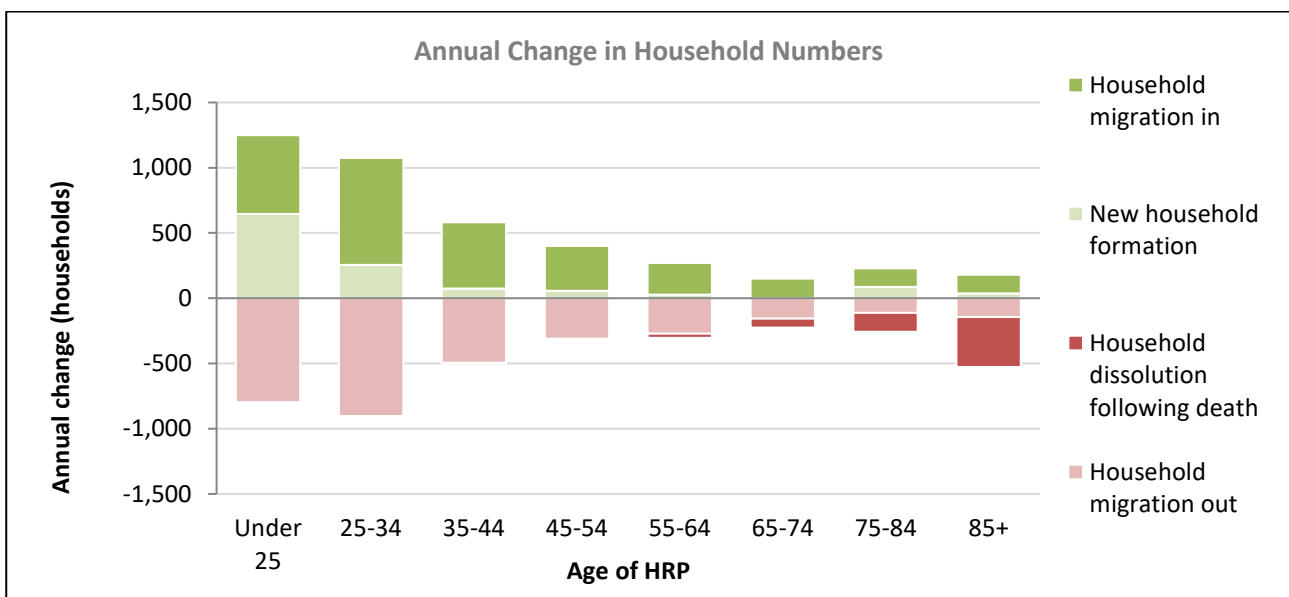
- 4.23 When considering the number of newly arising households likely to be in affordable housing need, the PPG recommends a “gross annual estimate” (ID 2a-021) suggesting that “the total need for affordable housing should be converted into annual flows” (ID 2a-024).
- 4.24 This section analyses and brings together the annual components of household growth as shown in this flowchart:

Figure 23: Flow Chart of annual components of growth analysis



- 4.25 Figure 24 shows the age structure of each of the components of household change. This analysis is based on changes within each age cohort. Comparisons are based on households born in the same year and relate to their age at the end of the period. Therefore, all new households are properly counted, rather than only counting the increase in the number of households in each age group. The data shows a high rate of household formation for those aged 25-44 years, but these households also have high in and out migration rates to Runnymede. For older age groups, formation and migration is much lower, but household dissolution starts to become higher for those aged 65 years and over.

Figure 24: Annual change in household numbers in each age cohort by age of HRP in Runnymede (Source: ORS Housing Model)



- 4.26 Together with information on household type, this provides a framework for the model to establish the proportion of households who are unable to afford their housing costs. The following tables look at the impact of different types of households. The percentage of households unable to afford housing are based upon those in receipt of housing benefit by household type and age and also those allocated to affordable housing in the past (taking account of double counting). The split between newly forming and migrating households is derived from components of the household projections, which take account of new household formation through natural growth in the population alongside growth due to **all** in and out-migrating households.

Figure 25: Annual components of Household Growth 2028-43: Newly forming households (Source: ORS Housing Model. Note: Figures may not sum due to rounding)

	All households	Households able to afford housing costs	Households unable to afford housing costs	% unable to afford housing costs
Newly forming households	1,215	1,046	169	14%
Households migrating in to the area	3,287	2,737	550	17%
All new households	4,502	3,783	718	16%

- 4.27 The ORS Model identifies 1,215 new households projected to form in Runnymede each year, of which 14% will be unable to afford their housing costs. This amounts to 169 households each year.
- 4.28 The model also considers new households migrating to the area. The projection is for 3,287 households per annum of which 17% (550 households) will be unable to afford their housing costs. For clarity, these households cannot afford to meet their own housing costs and it is not just the case that they cannot afford to purchase a property. It should be remembered that households in affordable housing need will also leave Runnymede, thus reducing need.
- 4.29 This results in a total of 718 new households in need of affordable housing per annum (Figure 25).

Figure 26: Annual components of Household Growth 2028-43: Households no longer present (Source: ORS Housing Model. Note: Figures may not sum due to rounding)

	All households	Households able to afford housing costs	Households unable to afford housing costs	% unable to afford housing costs
Household dissolutions following death	653	515	137	21%
Households migrating <u>out</u> of the area	3,417	2,857	560	16%
All households no longer present	4,070	3,373	697	17%

- 4.30 PPG identifies that “there will be a current supply of housing stock that can be used to accommodate households in affordable housing need” and that it is necessary to establish “the number of affordable dwellings that are going to be vacated by current occupiers that are fit for use by other households in need” (ID 2a-022).
- 4.31 The model identifies 653 households are likely to dissolve following the death of all household members. This is based upon the age profile of households, with deaths being modelled by locally specific mortality rates, with the death of the final household member creating a dissolution. Many of these households will own their homes outright, however 137 of these are likely to have been unable to afford market housing and will mostly be living in affordable rented housing.

- 4.32 In addition, some households that are unable to afford housing will migrate away from the area, so their needs should be discounted to ensure consistency with the household projections. The model identifies that 3,417 households will migrate out of the area each year, again derived from components of the household projections which measure all households migrating in and out of Runnymede, including 560 households who are unable to afford their housing costs. A proportion of these will vacate rented affordable housing (which will become available for another household) whereas others that have not yet been allocated an affordable home will reduce the number of households waiting. (It should be noted that some might have chosen to stay if housing costs were cheaper or more affordable housing was available).
- 4.33 Altogether, there are 697 households who will vacate affordable dwellings or will no longer be waiting for a home (Figure 26). Therefore, fewer households dissolve or out-migrate from Runnymede than those who form or migrate into the area, so these changes increase the level of projected future affordable housing need.
- 4.34 Figure 27 shows the change in the number of households who can afford their housing costs in terms of the number of households falling into need, usually due to their income decreasing and those climbing out of need, usually because of their income increasing. This is explained more fully below the table and is based on incomes and demographic data.

Figure 27: Annual components of Household Growth 2028-43: Households moving into and out of need (Source: ORS Housing Model. Note: Figures may not sum due to rounding)

	All households	Households able to afford housing costs	Households unable to afford housing costs	% unable to afford housing costs
Existing households falling into need	-	-195	195	100%
Existing households climbing out of need	-	128	-128	0%
Change in existing households	-	-67	67	-

- 4.35 PPG also identifies that it is important to estimate “the number of existing households falling into need” (ID 2a-021). Whilst established households that continue to live in Runnymede will not contribute to household growth, changes in household circumstances (such as separating from a partner or the birth of a child) can lead to households who were previously able to afford housing falling into need. The needs of these households are counted by the model, and it is estimated that 195 established households will fall into need in Runnymede each year.
- 4.36 This is the change in the number of established households of each type in each age group identified as being unable to afford market housing. The analysis only considers established households, so households that form or dissolve during the period and migrant households are all excluded. Established households are analysed on a cohort basis, using 5-year bands and periods. That means that the same households are considered at the start and the end of the period; so, at the end of the period they will be 5 years older than at the start of the period. For example, the number of established households aged 30-34 unable to afford market housing at the start of the period is compared with the number aged 35-39 at the end of the period 5 years later. The analysis is undertaken based on a matrix of 15 age groups and 5 household types and repeated for 4 five-year periods. Those sub-groups where the number of established households unable to afford has increased are summed to identify the total falling into need. Those sub-groups where the number has reduced are summed to identify the total climbing out of need. For example: If at the start of a 5-year period, 1,000 households aged 30-34 cannot afford market housing, and at the end of the period 1,500

households aged 35-39 cannot afford market housing, then the number of households in that cohort have fallen into need.

4.37 However, established households' circumstances can also improve. For example:

- » When two single person households join together to form a couple, pooling their resources may enable them to jointly afford their housing costs (even if neither could afford separately).
- » Households also tend to be more likely to afford housing as they get older, so young households forming in the early years of the projection may be able to afford later in the projection period.

4.38 These improved circumstances can therefore reduce the need for affordable housing over time. The model identifies by again considering household types by age bands by affordability that the circumstances of 128 households will improve such that they become able to afford their housing costs having previously being unable to afford.

4.39 Therefore, considering the changing needs of existing households overall, **there is a net increase of 67 existing households needing affordable housing each year.** (Figure 27). We would note that typically the number of households falling into and climbing out of need broadly balances in a local authority.

4.40 The following table (Figure 28) summarises the overall impact of:

- » New households adding to housing need (Figure 25);
- » The households no longer present reducing housing need (Figure 26); and
- » The changes in circumstances impacting existing households (Figure 27).

Figure 28: Annual components of Household Growth 2028-43: Summary (Source: ORS Housing Model)

RUNNYMEDE 2028-45	All households	Households able to afford housing costs	Households unable to afford housing costs
All new households	4,502	3,783	718
All households no longer present	4,070	3,373	697
Change in existing households	-	-67	67
Future affordable housing need 2028-45 (Annual average)	432	344	88
Future affordable housing need 2028-45 (17 Year change)	6,482	5,159	1,322

4.41 Overall reviewing the contribution of each element amounts to an additional 1,322 households needing affordable housing over the 15-year period 2028-43, or a rate of 88 per annum.

Needs of Households Aspiring to Homeownership

- 4.42 To consider the need for those who aspire to own, but who can afford private rents, Figure 29 links together data for the number of households of each type in each age group living in private rented housing and paying their own rent, with the aspiration data from the English Housing Survey 2021/22. Figure 29 establishes the number of existing households likely to aspire to home ownership that have not been counted in the affordable housing need.

Figure 29: Households currently living in the Private Rented Sector and paying their own rent that aspire to home ownership
(Note: Figures may not sum due to rounding)

Household Type	15-24	25-34	35-44	45-54	55-64	65+	TOTAL
Single person	206	240	186	75	40	0	747
Couple without children	220	519	127	80	58	26	1,031
Families with child(ren)	34	175	419	144	0	0	771
Other households	696	263	150	67	39	0	1,214
Total Volume	1,156	1,196	881	366	137	26	3,763
<i>Percentage of households</i>	<i>31%</i>	<i>32%</i>	<i>23%</i>	<i>10%</i>	<i>4%</i>	<i>1%</i>	<i>100%</i>

- 4.43 Based on this analysis, we can estimate that there is a total of around 3,763 households currently resident in Runnymede who cannot afford to own their own home but would aspire to do so. 63% of these households are aged 15-34 with the substantial majority (86%) aged under 45. There is nothing in the modelling to state that the households need or would want to buy in Runnymede, just that they are currently renting and want to buy a property. Note that the NPPF specifically talks about housing need but talks of demand when considering affordable to own properties.
- 4.44 In addition to the current need, it is also important to consider new households that are projected to form over the period 2028-45. Through the same modelling process of combining future household projections with the aspiration data from the EHS, we can conclude that it is likely that there would be a further 3,341 households that form over the 15-year period who will be able to afford to pay market rent but unable to afford to own, despite that being their aspiration. **Overall, there are likely to be 7,059 households who aspire to homeownership but who cannot afford to buy their own home over the period 2028-43, a net annual need of 470 per year**
- 4.45 When identifying the need for Affordable Home Ownership (AHO), it is necessary to consider the housing costs for both renting and buying market housing in order to understand the relative incomes required and establish the appropriate income range for AHO products and the associated purchase costs.

Identifying the Overall Affordable Housing Need

- 4.46 Figure 30 brings together the information on assessing the unmet need for affordable housing in 2024 from Figure 22 and Figure 28 together with the future need for affordable housing and those aspiring to home ownership arising over the 17-year period 2028-45. It can be noted that this assessment has no regard for whether those aspiring to ownership can access affordable home ownership options. We would also note that there is no double counting between those who cannot afford market rents and those who aspire to own. However, there is potential for some households who cannot afford market rents to also aspire to own because, as shown in Figure 16.
- 4.47 Again, it should be noted that aspiring home ownership hugely inflates need and also doesn't capture if these people want to live in the same area that they rent, or that they might be able to buy elsewhere.

Figure 30: Assessing total need for affordable housing in the Runnymede 2028-2043 (Source: ORS Housing Model)

RUNNYMEDE 2028-45	Affordable Housing Need Households unable to afford	Affordable Housing Need Households aspiring to home ownership	Overall Affordable Housing Need
Current housing need in 2028	2,170	3,763	5,933
Future housing need 2028-43	1,322	3,296	4,618
TOTAL HOUSING NEED	3,492	7,059	10,551

- 4.48 On this basis, we can conclude that the potential overall need for affordable housing for Runnymede would comprise a total 10,551 households over the 15-year period 2028-2043, equivalent to an average of 703 per annum. We would note immediately that this does not represent the final need for affordable housing in Runnymede for the reasons set out below.
- 4.49 However, it is necessary to consider how affordable need can be addressed within the overall housing need established. It will be important for local authorities to plan for the needs of **all** households unable to afford to rent or own market housing if they are going to avoid the number of housing benefit claimants living in private rented housing increasing along with the costly use of temporary accommodation. Therefore, for the purpose of establishing the plausibility of low-cost home ownership access, we have assumed a maximum discount of 30% on open market prices for properties. This would be consistent with the First Homes scheme, but does not need to be restricted to being First Homes and instead can be Discount Market Sales.
- 4.50 Given this context, Figure 31 identifies those households with income that would be insufficient to afford 70% of newbuild prices at the lower quartile for the local area, those households with savings of less than £5,000, and those households that both have sufficient income and savings to purchase an open market property but nonetheless choose to rent. It should be remembered that, as set out in Figure 16, Discount Market Sales are typically more affordable than Shared Ownership in the Runnymede, but of course Shared Ownership does often require a lower deposit. This is based on further analysis of the EHS data which considers the income distribution and savings data for households that rent privately but aspire to homeownership. This data has been updated to reflect current income levels and scaled for each local area using indices from the ONS gross disposable household income (GDHI) tables.
- 4.51 Of the 7,059 households who can afford to rent but who aspire to homeownership, there would be 99 that would be able to afford market home ownership but choose not to (but aspire to do so at some point in the future). There would be a further 6,388 households with insufficient income to have a realistic prospect of being able to afford at 70% of open market values (Figure 31). Of the remaining dwellings for households with incomes above the minimum threshold, there would be 288 where the household had savings of less than £5,000¹³ and were therefore unable to afford the assumed deposit (nor the assorted up-front costs) of purchasing a home in the local area.

¹³ £5,000 is a minimum amount required as the seed of saving for a deposit. The modelling is not prescriptive regarding the amount of savings, only that the savings and income should give the household a reasonable chance of being able to buy a property, including the need to save more in many cases.

Figure 31: Affordable homeownership housing mix by household affordability 2028-2043 (Source: ORS Housing Model)

	All households aspiring to home ownership	MINUS properties over the cap limit or where the household can afford market home ownership	Households unable to afford market home ownership	MINUS households unable to afford 70% of newbuild LQ	Households able to afford 70% of newbuild LQ	MINUS households with savings of less than £5,000	Households able to afford 70% of newbuild LQ and have savings of £5,000 or more
1 bedroom	1,258	99	1,159	815	344	195	149
2 bedrooms	2,790	0	2,790	2,594	196	79	117
3 bedrooms	1,745	0	1,745	1,712	33	14	18
4+ bedrooms	1,267	0	1,267	1,267	0	0	0
TOTAL	7,059	99	6,960	6,388	573	288	284

- 4.52 On this basis, between 2028 and 2043, 284 dwellings are needed for households that aspire to homeownership but cannot afford it, who also have at least £5,000 in savings and incomes above the relevant threshold.
- 4.53 Whilst it will be a policy decision as to how much of the additional need for affordable homeownership from households able to afford market rent should be provided, it would seem appropriate to only plan for the needs of those 284 households likely to be able to afford the various products that will potentially be available, in addition to the 3,492 households unable to afford to rent or own market housing from Figure 22 and Figure 28. Figure 32 provides a breakdown of the affordable housing on this basis.

Figure 32: Overall need for Affordable Housing 2028-45, including aspiring households able to access affordable home ownership, by property size (Source: ORS Housing Model. Note: Figures may not sum due to rounding)

RUNNYMEDE	Affordable Housing Need Households unable to afford	Affordable Housing Need Households aspiring to home ownership	Affordable Housing (Households)
1 bedroom	1,251	149	1,401
2 bedrooms	1,341	117	1,458
3 bedrooms	637	18	656
4+ bedrooms	263	0	263
TOTAL HOUSING NEED	3,492	284	3,776

- 4.54 This study identifies an overall affordable housing need from 3,776 households over the 15-year period 2028-43 (251 per annum). This includes the needs from all households unable to afford to rent or own market housing and also provides for those households who aspire to homeownership but who cannot afford to buy, where there is a realistic prospect of those households being able to access a 70% Discount Market Sale property. It is this figure, not the 10,551 set out in Figure 30, which represents the affordable housing need for households in Runnymede over the period 2028-43.
- 4.55 However, it is important to recognise that there are many more households who aspire to homeownership who either do not have sufficient savings or sufficient income to realise their aspiration. Many of these households require an intermediate rent or ownership product if they are to be able to move from private rented in Runnymede, though they may also decide to move to a more affordable area. It is also important

to recognise that these figures assume that the number of households in receipt of housing benefit to enable them to afford market housing in the private rented sector does not change.

Size and Tenure Mix based Upon Overall Housing Needs

- 4.56 Within the overall need of 3,710 affordable homes identified for those unable to afford market rents (3,776 households with the appropriate vacancy rate applied = 3,710 dwellings), it is possible to further consider the mix of affordable housing products that would be appropriate based on the mix of households needing affordable housing. In order to profile affordability, income data from the English Housing Survey (2012-14)¹⁴ and ONS Survey of Personal Incomes (2014 and 2018) has been used and modelled to establish the income distribution by household type and age in Runnymede.
- 4.57 Figure 33 sets out the modelled affordability for those who cannot afford markets rents. This is predominantly for social rented housing, but 317 households could potentially afford Discount Market Housing.

Figure 33: Overall Households Unable to Afford Market Housing by Type of Affordable Product and Property Size

Runnymede 2028-43	Cannot afford market rents				Can afford market rents	Affordable Housing (Households)
	Unable to afford Social Rent	Can afford Social Rent	Can afford Affordable Rent	Can afford Discount Market Housing	Affordable Housing Need Households aspiring to home ownership	
1 bedroom	897	181	72	117	91	1,359
2 bedrooms	738	235	250	134	71	1,429
3 bedrooms	343	116	139	48	11	657
4+ bedrooms	137	57	55	18	0	266
TOTAL	2,115	589	515	317	174	3,710

- 4.58 Figure 34 provides a breakdown of the supply of 9,600 dwellings between market and affordable housing on this basis. Figure 34 shows the result of applying the vacancy rate for affordable homes to the summary of households in Figure 32. These affordable homes are subtracted from the overall dwelling need calculated above. The size mix for each tenure is derived from a mixture of the household type and past trend. The key driver of size for affordable to rent is the high number of overcrowded households in Runnymede. **While numerically, there is a high need for all sizes of property, the highest need is for 1 and 2 bedrooms; around 75% of the overall affordable need is for 1 and 2 bedroom properties.** We would note that the model assumes that any overcrowded households requires to address their need in a larger property. However, there is no mechanism in place to compel smaller households to downsize, so we do not assume that any under-occupying households will move to a smaller property.
- 4.59 It is important to note that the affordable housing figures quoted are for net delivery. Therefore, if any properties are sold under right to buy, or lost through demolition then they require to be added to the figures one for one. Similarly, we have not counted any pipeline supply delivery and any homes brought back into use can be counted against the needs.

¹⁴ This is the most recent data available that allows this analysis

- 4.60 In terms of affordable home ownership, we have included all households who potentially can afford Discount Market Sales at 70% of the market price, and also those who can afford private rents but who aspire to own and have a realistic prospect of doing so through schemes such as Discount Market Sales or Shared Ownership. This represents 284 households from Figure 32, plus a further 317 households who cannot afford market rents plus an allowance for vacancies.
- 4.61 The table also contains an allowance to reconcile population and household estimate which derives from the way in which institutional population is treated within the household projections. The household projections exclude population in institutional settings and assume that the same ratio of over 75-year-olds will be in institutional housing in the future as is currently the case. Therefore, not all people are assumed to be in households. However, the table below encompasses the entire population of the local authority, so it is necessary to reconcile the household projections with the total population and the number of dwellings to be provided. It is important to note that we are not assuming that the equivalent of 132 dwellings in Runnymede are delivered as Class C2 bedspaces, but instead that the population who are assumed to occupy these dwellings in the population projections are counted at some point in the model.
- 4.62 The market housing figure contains both market rent and owned occupied dwellings. As noted above, market rent will grow by 3,269 dwellings for those who aspire to own (Figure 30) unless affordability improves so the market rented sector is likely to grow considerably.

Figure 34: Overall Dwelling need for Affordable Housing (including households aspiring to home ownership) and Market Housing by property size (Source: ORS Housing Model. Note: Figures may not sum due to rounding)

	Require Social Rent	Require Affordable Rent	Require Affordable to Own	Total Affordable Housing (Total columns 2-4)	Total Market Housing	Total (Total columns 5-6)
1 bedroom	1,078	72	209	1,359	521	1,880
2 bedrooms	973	250	205	1,429	1,330	2,759
3 bedrooms	459	139	59	657	2,472	3,128
4+ bedrooms	193	55	18	266	1,435	1,701
C2 Dwellings	-	-	-	-	132	132
TOTAL	2,704	515	491	3,710	5,890	9,600
1 bedroom	39.9%	13.9%	42.5%	36.6%	8.9%	19.6%
2 bedrooms	36.0%	48.6%	41.8%	38.5%	22.6%	28.7%
3 bedrooms	17.0%	26.9%	12.1%	17.7%	42.0%	32.6%
4+ bedrooms	7.1%	10.6%	3.7%	7.2%	24.4%	17.7%
C2 Dwellings					2.2%	1.4%

- 4.63 The most significant finding overall from Figure 34 is that **the need for affordable to rent housing, the vast majority of which will be social housing, is 3,219 dwellings.**

Policy Implications for Affordable Housing Need

- 4.64 This document represents a technical analysis for the housing needs of Runnymede. As noted in the introduction, we do not consider that it should set firm policies for the Council but should instead be seen as underwriting the evidence of policies which will be developed. However, we are able to make a series of recommendations.

- ^{4.65} The core issue facing Runnymede is that in Figure 34 the ORS model estimates a need for at least 3,219 affordable to rent dwellings for households unable to afford market housing from an overall total supply of 9,600 dwellings; i.e. about 34% of total housing supply, with a further 5% need for affordable to own dwellings. Therefore maximising the supply of social rented housing should be a priority for the Council.
- ^{4.66} The overall need for housing also requires to be set in the context of other policy objectives. For example, there is the need to meet the needs of older persons, those seeking shared accommodation, students, and those seeking to build their own homes. All of these would contribute to the overall delivery of dwellings in Runnymede and are considered below.

5. Needs of Different Groups

An exploration of need for target groups

Introduction

- 5.1 Paragraph 63 of the NPPF requires that local planning authorities consider the needs of a range of groups within the population and this chapter considers the specific groups in turn. However, the affordable needs of families with children and those who rent their homes have already been considered within earlier chapters and are therefore not repeated.

Housing for Older People

- 5.2 The UK population is ageing, and people can expect to live longer healthier lives than previous generations, so the older population living in England is forecast to grow significantly over the next 20 years. Given this context, PPG recognises the importance of providing housing for older people. These national trends are also evident across local areas, and the following section considers the evidence for Runnymede.

Older People in Runnymede

- 5.3 The 2021 Census identified a total of around 15,160 persons aged 65 or over resident in the local authority area at that time (Figure 35). This included around 7,578 persons aged 75 or over. Most residents were living in households, but 446 were recorded as living in communal establishments (mainly residential care or nursing care). There was a total of around 9,789 household representatives aged 65 or over, of which just under 50% lived as single person households.

Figure 35: Resident population and living arrangements of population aged 65+ living in Runnymede by age and population aged 75+ (Source: 2021 Census)

	Aged 65-74	Aged 75-84	Aged 85+	Total Aged 65+	Total Aged 75+
RESIDENT POPULATION					
Household population	7,537	4,997	2,180	14,714	7,177
Communal Establishment population	45	111	290	446	401
Total Resident Population	7,582	5,108	2,470	15,160	7,578
HOUSEHOLD POPULATION					
Living as a single person household	1,813	1,674	1,146	4,633	2,820
Living in a couple household	1,945	385	71	2,401	456
Living in other types of household	3,779	2,938	963	7,680	3,901
Total Household Population	7,537	4,997	2,180	14,714	7,177
HOUSEHOLD REPRESENTATIVES					
Single person household representative	1,813	1,674	1,146	4,633	2,820
Couple household representative	1,076	213	54	1,343	267
Other household representative	1,800	1,400	613	3,813	2,013
Total Household Representatives	4,689	3,287	1,813	9,789	5,100

- 5.4 Figure 36 identifies the type of dwellings occupied by households aged 75 or over based on 2021 Census data. Around 4,250 households were owner occupiers (83.1%), 240 rented privately (4.7%) and 617 lived in social rented homes (12.0%). 39% owner occupiers aged 75 or over had three bedrooms and a further quarter having four bedrooms or more (25.9%). In contrast, only 26.4% of those in social rented accommodation had three bedrooms or more, with 56.8% living in a single bedroom property.
- 5.5 The Census does not provide details about specialist older person housing, but information about this stock is maintained by the Elderly Accommodation Counsel (EAC)¹⁵ and additional information was provided by Surrey County Council. Based on estimates for Runnymede, there is a stock of 476 rented units (typically managed by Registered Social Landlords), no units which are privately rented and 800 units that are owned.

Figure 36: Existing dwelling stock in the Runnymede Council occupied by households aged 75+ (Source: 2021 Census; Specialist Housing Person Housing based on data published by EAC for 2024 and Surrey County Council records)

Runnymede	Owner occupied	Private rent	Social rent	TOTAL
DWELLINGS OCCUPIED BY HOUSEHOLDS AGED 75+				
1 bedroom	334	80	351	765
2 bedrooms	1,159	91	103	1,353
3 bedrooms	1,648	48	150	1,846
4 or more bedrooms	1,101	22	13	1,136
Total Households	4,242	241	617	5,100
SPECIALIST OLDER PERSON HOUSING UNITS				
Housing with Support	418	0	476	894
Housing with Care	382	0	0	382
Total Specialist Older Person Housing Units	800	0	476	1,276

- 5.6 It is notable that the number of social rented units (476 homes) forms over 75% of the number of households aged 75 or over living in social rented housing at the time of the Census (617 households).

Identifying the Need for Specialist Older Person Housing

- 5.7 The Housing Learning and Improvement Network (LIN) has published a number of different online toolkits that have provided standardised rates for estimating demand for specialist older person housing products. These have been based on applying prevalence rates per 1,000 people aged 75 or over.^{16, 17} A further baseline model has been developed by Sheffield Hallam University Centre for Regional Economic and Social Research (CRESR).¹⁸
- 5.8 These rates provide a useful framework for understanding the potential demand for different forms of older person housing, but there is limited detail about the derivation of the figures published by the Housing LIN.
- 5.9 The More Choice, Greater Voice toolkit recognises that the suggested framework simply:

¹⁵ <http://www.housingcare.org/downloads/eac%20stats%20on%20housing%20for%20older%20people%20March%202015.pdf>

The EAC data is based on the following definition: "a group of dwellings intended for older people and served by a resident or non-resident warden/scheme manager with specific responsibility for the group". This includes Extra Care, assisted living, and other forms of 'housing with care' but other forms of specialist older person housing may not be included within this definition.

¹⁶ http://www.housinglin.org.uk/library/Resources/Housing/Support_materials/Reports/MCGVdocument.pdf

¹⁷ <http://www.housinglin.org.uk/library/Resources/Housing/SHOP/SHOPResourcePack.pdf>

¹⁸ <https://www.shu.ac.uk/centre-regional-economic-social-research/projects/all-projects/older-peoples-housing-care-and-support-needs-in-greater-cambridge-2017-2036>

“...represents an attempt to quantify matters with explicit numerical ratios and targets. It is contentious, but deliberately so, in challenging those who must develop local strategies to draw all the strands together in a way that quantifies their intentions.” (page 44)

5.10 Similarly, the SHOP resource pack acknowledged that the framework simply provides a baseline, which extrapolates *“...crude estimates of future demand from existing data”* (page 36) and the 2016 Review acknowledged that the Housing in Later Life report had *“suggested a large increase in leasehold housing for older people which were not substantiated at the time”* (page 4).

5.11 In contrast, the baseline rates for the CRESR model were established based on:

“the level and composition of supply of age-exclusive housing, specialist housing, and care beds across the 100 English local authorities with the highest overall provision of each broad type of older person housing per 1,000 older people (aged 75 years or older).” (page 26)

Reviewing the Existing Stock of Specialist Older Person Housing

5.12 As previously noted, the 2021 Census identified a total of 7,578 persons aged 75 or over resident in the Runnymede at that time (Figure 35) and data published by the Elderly Accommodation Counsel (EAC) identifies that there is an overall stock of 1,276 specialist older person housing units across the area (Figure 36).

5.13 Figure 37 compares the rates for the different types of specialist housing for sale and rent with the suggested target benchmark rates from the Housing LIN Review and the baseline rates from the CRESR Model. Numbers coloured in red are shortfalls, and those in green are above target rates.

Figure 37: Existing Specialist Older Person Housing for Runnymede (EAC and Surrey County Council records)

Form of Provision	Existing Supply			Housing LIN 2016 Review		CRESR Model	
	Number of dwellings	Percentage	Rate per 1000 persons aged 75+	Benchmark rates	Supply-Demand balance	Benchmark rates	Supply-Demand balance
Housing with Support	894	-	102	100.0	2	153.2	-52
Owned	418	47%	48	67.0	-19	47.5	0
Rented	476	53%	54	33.0	21	105.7	-52
Housing with Care	382	-	43	35.0	8	19.5	24
Owned	382	100%	43	26.3	17	5.7	38
Rented	0	0%	0	8.8	-9	13.8	-14
TOTAL	1,276	-	145	135	10	172.7	-28
Owned	800	63%	91	93.3	-2	53.1	38
Rented	476	37%	54	41.8	12	119.6	-65

5.14 Figure 36 previously established that the existing owner-occupied stock of specialist older person housing represented only 19% of owner occupiers aged 75 or over living in the area. Nevertheless, the CRESR Model identifies that the current rate [91 (48 for housing with support and 43 for housing with care) per 1000] is higher than the average for the 100 English local authorities with most provision based on actual stock (53 per 1000). The current rate is marginally lower than the benchmark from the Housing LIN Review (93 per 1000).

- 5.15 With regard to specialist older person housing for rent, it was previously noted in Figure 36 that the existing stock was around 75% of the number of households aged 75 or over living in social rented housing at the time of the Census. Therefore, it is not surprising that the current rate (54 per 1000) is higher than the Housing LIN benchmark (41.8 per 1000) suggesting sufficient rented stock in the Runnymede.
- 5.16 When considering the different types of specialist older person rented housing, it is apparent that the benchmark rates of Housing with Care (35 per 1000) are lower than the existing stock (43 per 1000).

Establishing the Future Need for Specialist Older Person Housing

- 5.17 The population projections underlying the Local Housing Need figure for Runnymede show a substantial increase in the older population over the period 2028-2043 with an additional 3,804 persons and 3,568 households' resident in the local area. The figures are slightly different from those set out from the Census 2021 because the population modelling used in the LHNA relates to 2024, not Census population.

Figure 38: Projected population aged 75+ (Source: LHNA modelling, ORS)

	Total population 2028	Total population 2043	15-year change 2028-2043
RESIDENT POPULATION			
Household population	8,338	11,906	+3,568
Communal Establishment population	457	693	+236
Total Resident Population	8,795	12,599	+3,804
HOUSEHOLD POPULATION			
Living as a single person household	3,250	4,415	+1,164
Living in a couple or another type of household	5,088	7,492	+2,404
Total Household Population	8,338	11,906	+3,568
HOUSEHOLD REPRESENTATIVES			
Single person household representative	3,250	4,415	+1,164
Couple household representative	2,426	3,797	+1,370
Other household representative	449	570	+121
Total Household Representatives	6,126	8,781	+2,656

- 5.18 The household projections assume that the population aged 75 or over living in communal establishments will remain constant as a proportion for each 5-year age group, based on the rates identified by the 2021 Census. **On this basis, it is projected that an additional 236 residents will need bedspaces to be provided in residential, nursing or extra care homes in Runnymede over the 15-year period 2028-2043.** This is therefore the Use Class C2 need for Runnymede if it is assumed that the age related rate of moving to Use Class C2 continues into the future. However, the proportion of the population moving to Use Class C2 bedspaces has been falling over time, so the figure should be seen as an upper limit, with the potential to meet the housing needs of many of the potential residents in extra care.
- 5.19 Figure 39 considers the need for specialist older person housing for older households in Runnymede over the 15-year period 2028-2043. This uses the baseline rates previously established based on existing supply (Figure 37) and considers appropriate target rates taking account of the range of different benchmarks identified by the toolkits.

- » The target rates are based on the higher of the existing rate and the average of (i) the baseline rate for the local authority, and (ii) the mid-point of the benchmark range, with the exception of the affordable rates from the CRESR model which appear to be too high,
- » Based on the identified target rates, the projected number of residents aged 75 or over at the end of the 15-year period in 2043 (Figure 38) is used to establish the overall gross need.
- » The existing supply is then offset to identify the housing need for the 15-year period 2028-2043.

5.20 On this basis, there would be a need to provide an additional 561 specialist older person housing units in Runnymede (equivalent to an average of 37 dwellings per year) of which 39.2% would need to be provided as affordable housing. The need for specialist Use Class C3 older person housing represents 5.8% of the overall dwelling target for Runnymede.

Figure 39: Modelled Need for Specialist Older Person Housing in Runnymede 2028-2043

Form of Provision	Existing supply	Baseline rate per 1000 persons aged 75+	Benchmark range per 1000 persons aged 75+	Target rate per 1000 persons aged 75+	Gross need in 2043	Housing need 2028-2043
Market Housing	800	91	-	95	1,141	341
Housing with Care	382	43	6-26	43	517	135
Housing with Support	418	48	47-67	52	624	206
Affordable Housing	476	54	-	58	696	220
Housing with Care	0	0	8.75	4	52	52
Housing with Support	476	54	33	54	644	168
TOTAL	1,276	145	-	153	1,837	561
<i>Housing with Care</i>	382	43	-	47	569	187
<i>Housing with Support</i>	894	102	-	106	1,268	374

5.21 This analysis assumes a continuation of current types of housing although it is unclear if older people will aspire to these types of specialist housing in the future. The policy aim of supporting people at home for longer along with assistive technology could also reduce or alter demand. However, it will form part of the mix whilst aligning with other needs and land pressures.

5.22 We would note that Surrey County Council have produced their own evidence base which covers the need for extra care housing in each local authority in Surrey.¹⁹ The modelling assumes a need for 10 affordable and 35 market extra care bedspaces per 1,000 persons aged 75 years and over and uses the 2022 based ONS sub-national population projections for Runnymede. This identifies a need for 97 new affordable extra care units and an oversupply of 43 market extra care units by 2035. The figures used in this report assume a slightly higher need (43 per 1,000 persons) for market extra care and also assume a higher population for Runnymede. Therefore, this study identifies a net need of 135 market extra care units for 2043 in line with the current rate of provision.

¹⁹ [Runnymede planning guidance for accommodation with care for older people](#)

Housing for People with Disabilities

- 5.23 The Government’s reform of Health and Adult Social Care is underpinned by a principle of sustaining people at home for as long as possible. This was reflected in the changes to building regulations relating to adaptations and wheelchair accessible homes that were published in the Building Regulations 2010 Approved Document Part M: Access to and use of buildings (2015 edition incorporating 2016 amendments – for use in England).²⁰
- 5.24 Three standards are covered:
- » M4(1) Category 1: Visitable dwellings – Mandatory, broadly about accessibility to ALL properties;
 - » M4(2) Category 2: Accessible and adaptable dwellings – Optional, similar to Lifetime Homes;
 - » M4(3) Category 3: Wheelchair user dwellings – Optional and further divided into wheelchair adaptable and wheelchair accessible homes.
- 5.25 In terms of new developments, Part M states that: “*Where no condition is imposed, dwellings only need to meet requirements M4(1)*” (Paragraph 0.3). Local authorities should identify the proportion of dwellings in new developments that should comply with the requirements for M4(2) Category 2 and M4(3) Category 3 as part of the Local Plan, based on the likely future need for housing for older and disabled people (including wheelchair user dwellings) and taking account of the overall impact on viability.
- 5.26 For this section we have considered existing propensity rates for people who have their housing needs affected by health problems to consider the need for adapted homes.

Assessing need for M4(2) Category 2: Accessible and adaptable dwellings

- 5.27 In establishing the need for M4(2) Category 2 housing it is important to consider the population projections and health demographics of the area.
- 5.28 The ORS model uses the national English Housing Survey together with data about relative levels of limiting long-term illness and disability in Runnymede to estimate the number of households likely to require adaptations or needing to move to a more suitable home.

²⁰ <https://www.gov.uk/government/publications/access-to-and-use-of-buildings-approved-document-m>

Figure 40: Households with a long-term illness or disability in Runnymede in 2028 by effect on housing need (Source: ORS Housing Model. Note: Figures may not sum due to rounding)

RUNNYMEDE	TOTAL
Households with one or more persons with a limiting long-term illness or disability	10,039
Does not affect their housing need	7,192
Current home suitable for needs	2,333
Current home requires adaptation	256
Need to move to a more suitable home	258
Total households where a limiting long-term illness or disability affects their housing need:	2,847

- 5.29 The model (Figure 40) identifies that there will be 10,039 households living in Runnymede in 2028 with one or more persons with a limiting long-term illness or disability. In 7,192 of these households, this does not affect their housing need, but in 2,847 households an illness or disability does impact on housing need.
- 5.30 Amongst those households where it does affect housing needs, 2,333 households are already living in a suitable home. This leaves 256 households needing adaptations to their current home and 258 households needing to move to a more suitable home. These households needing to move represent an existing **unmet need** for M4(2) housing and some may actually be wheelchair users needing M4(3) housing.
- 5.31 Based on household projections and the overall dwelling-led housing need, we can establish the future need for adapted housing based on the projected household growth and the changing demographics of the area. Figure 41 shows our calculation that there will be an additional 3,180 households either needing adaptations to their existing housing or suitable new housing to be provided by the end of the period in question.
- 5.32 To provide M4(2) housing for all of the identified need would require housing for up to 3,437 households to be provided. However, not all households will want to move to new housing – some will adapt their current homes and others will move to another dwelling which can be adapted to the standard required.
- 5.33 Although some households would prefer not to move, the EHS identifies that many existing homes are not suitable for adaptation to meet the M4(1) Category 1 standard and others would require major works and therefore these households would require to move to meet their housing needs. Still fewer dwellings would be adaptable to the M4(2) Category 2 standard given the additional requirements. Based on the housing mix in Runnymede in combination with this EHS data, a robust estimate of the number of dwellings that could be converted to meet the M4(1) standard can be derived.
- 5.34 This provides a reasonable upper estimate of the number of households likely to be able to adapt existing homes rather than move to new housing. On this basis, we can calculate the need for adapted housing that could not be met by adaptation of existing homes; these households should be added to the households identified as needing to move at the start of the period (Figure 41). This figure clearly has a significant overlap with the need for older persons dwellings set out in the preceding section of this report. Therefore, there is a need for a high number of homes which can be used to accommodate people as their health deteriorates.

Figure 41: Households with a long-term illness or disability in Runnymede by effect on housing need (Source: ORS Housing Model. Note: Figures may not sum due to rounding)

RUNNYMEDE	Affordable	% of Total Affordable (Figure 50)	Market	% of Total Market (Figure 50)	TOTAL	% of Total LHN (Figure 50)
Existing need in 2028						
Households where an existing illness or disability affects their housing need and need to move in 2028	119		138		258	-
Projected future need 2028-43						
Additional households in 2043 where illness or disability affects their housing need or will develop within 10 years	1,151	-	2,029	-	3,180	-
Maximum need for adapted housing 2028-43 (households)	1,270	35%	2,167	40%	3,437	38%
Less households living in dwellings adaptable to M4(1) standard	688		1,212		1,900	
Minimum need for adapted housing 2028-43 (households)	582	16%	955	18%	1,537	17%

- 5.35 Therefore, the need for adapted housing 2028-43 can be expressed as a range between 1,531 and 3,437 dwellings (between 102 and 229 dwellings per annum). There is inevitably uncertainty about how many households will be able to meet their housing needs without moving and how many will move to existing homes rather than new housing.
- 5.36 Given the number of households likely to need to move due to a limiting long-term illness or disability affecting housing need (a significant proportion when compared to the LHN, see Figure 41), the evidence supports consideration of a high proportion of affordable homes being built to at least M4(2) standards.
- 5.37 It is important to recognise that the range presented in Figure 41 represents the combined need for both M4(2) Category 2 and M4(3) Category 3 housing; for households with a wheelchair user would be included within those households counted as having a health problem or disability that affects their housing need.
- 5.38 It should be noted that the Government have stated in their response to the September 2020 consultation on raising accessibility standards of new homes: "Raising accessibility standards for new homes: summary of consultation responses and government response"²¹ that their intent is to change the building regulations so that M4(2) is the default minimum standard for new homes. M4(1) will apply by exception only:

73. Government proposes that the most appropriate way forward is to mandate the current M4(2) (Category 2: Accessible and adaptable dwellings) requirement in Building Regulations as a minimum standard for all new homes – option 2 in the consultation. M4(1) will apply by exception only, where M4(2) is impractical and unachievable (as detailed below). Subject to a further consultation on the draft technical details, we will implement this change in due course with a change to building regulations.

Raising accessibility standards for new homes: summary of consultation responses and government response

²¹ Raising accessibility standards for new homes: summary of consultation responses and government response – updated July 2022: <https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes/outcome/raising-accessibility-standards-for-new-homes-summary-of-consultation-responses-and-government-response#government-response>

5.39 The timescale for this proposed change has not yet been released, with no response from the new Government on this issue. Therefore, it is currently not appropriate to assume that all properties must be delivered to M4(2) standard until further policy clarifications are issued.

Housing for Wheelchair Users

5.40 The overall need calculated in the previous section represents the combined need for both M4(2) Category 2 and M4(3) Category 3 housing. Households with a wheelchair user are included within the definition of households having a health problem or disability that affects their housing need.

5.41 Building Regulations for M4(3) Category 3: Wheelchair user dwellings states that reasonable provision should be made for people to gain access to and use the facilities of the dwelling and that:

“The provision made must be sufficient to-
(a) allow simple adaptation of the dwelling to meet the needs of occupants who use wheelchairs, or;
(b) to meet the needs of occupants who use wheelchairs.”

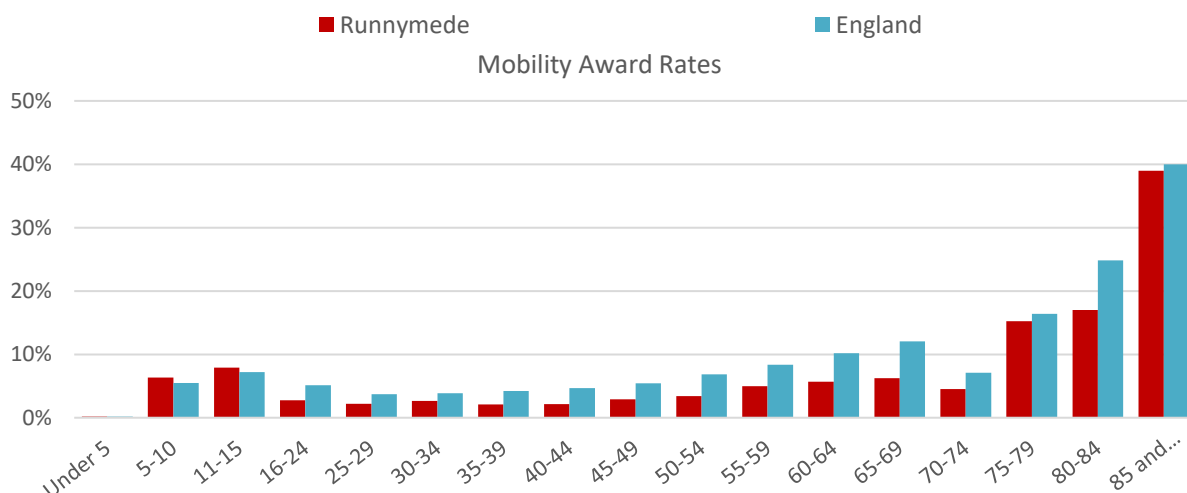
Access to and use of buildings: Approved Document M - Page 23

5.42 In establishing the need for M4(3) Category 3 housing it is again important to consider the LHN dwelling-led population projections and health demographics of the area, but with specific reference to households with wheelchair users.

5.43 The CLG guide to available disability data²² referenced by PPG [ID 56-007-20150327] shows that around one in thirty households in England (3.3%) currently has at least one wheelchair user, although the rate is notably higher for households living in affordable housing (7.1%).

5.44 To gain a better understanding of the local data, Figure 42 compares the proportion of disability benefit claimants in receipt of mobility award (the majority of whom will be wheelchair users) for Runnymede against the figures for England.

Figure 42: Disability benefit claimants in receipt of mobility award by age in Runnymede and England (Source: DWP 2024)



²² <https://www.gov.uk/government/publications/building-regulations-guide-to-available-disability-data>

5.45 Through combining the information on local rates with the national data, we can establish the proportion of households in Runnymede likely to have a wheelchair user by the age of the household representative in market housing and affordable housing (Figure 43):

Figure 43: Percentage of households with a wheelchair user in Runnymede, by type of housing and age of household representative (Source: EHS, DWP)

AGE OF HOUSEHOLD REPRESENTATIVE	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
Market housing	< 0.1%	0.4%	1.0%	1.6%	2.8%	3.8%	5.7%	8.4%
Affordable housing	0.3%	2.0%	3.0%	6.0%	5.8%	10.0%	12.0%	18.2%

5.46 If we apply these proportions to the population and household data for the area, then we can identify the net change in the number of households with a wheelchair user over the period 2028 to 2043 (Figure 44). Using this approach, we can calculate the number of households likely to need wheelchair accessible housing in Runnymede is likely to increase by 510 over the 15-year period. Note that these are gross figures, and many of the households identified in 2028 are likely to already live in wheelchair accessible housing.

Figure 44: Households needing wheelchair accessible housing in Runnymede (Source: ORS Housing Model. Note: Figures may not sum due to rounding. Percentage of tenure in LHN column is calculated by dividing net change for a given tenure by the total identified need for that tenure in the LHN, as indicated by row labels.)

RUNNYMEDE: Gross Modelled Need for Wheelchair Accessible Housing	2028	2043	Net change 2028-43	%age of tenure in LHN
Market housing	780	980	+200	3.6%
Affordable housing	430	750	+310	9.0%
Total	1,210	1,720	+510	5.7%

5.47 Importantly, as the model has included household age, it is possible to identify that a significant proportion of this growth comes from households which are aged over 75. This can be seen in Figure 45.

Figure 45: Households needing Wheelchair Accessible Housing by age (Source: ORS Housing Model. Note: Figures may not sum due to rounding)

RUNNYMEDE: Modelled Need for Wheelchair Accessible Housing	Households in 2028 aged under 75	Households in 2043 aged under 75	Net change 2028-43	Households in 2028 aged over 75	Households in 2043 aged over 75	Net change 2028-43
Market housing	470	520	+50	310	450	+140
Affordable housing	270	380	+110	170	370	+200
Total	740	900	+160	480	820	+350

5.48 This means that there are likely to be some people who are identified in both categories – wheelchair accessible housing and specialist older person housing.

5.49 Whilst not all over 75 households needing wheelchair accessible housing will live in specialist older person housing, it is likely that many of those moving to specialist older housing will need wheelchair accessible homes. It is also likely that some older households will progress to using a wheelchair whilst living in specialist housing due to a deterioration in their health. Considering that a given older persons residence may house multiple residents in its lifetime, it becomes even more likely that at some stage a resident will require a wheelchair. Furthermore, it may be noted that where it is possible to retrospectively adapt residences, this may be costly or difficult.

5.50 The evidence (Figure 44) supports at least 5.7% of all new affordable housing for rent to be wheelchair accessible, as the Council will be able to allocate affordable rented households with wheelchair needs to appropriate homes. However, the Council may consider a slightly higher target (e.g. 12%, subject to viability), to ensure that a situation does not arise in which a property is not available for a wheelchair user in affordable need.

5.51 In market housing, the evidence supports at least 3.8% of all market housing being fully (and simply) adaptable to the needs of a wheelchair occupant. However, since the Council cannot allocate market wheelchair homes, it is likely that some of these dwellings may be occupied by households that do not contain a wheelchair user. To avoid there being insufficient market homes that are fully wheelchair adaptable to meet the needs of the wheelchair using population, it is reasonable to plan for a higher proportion of fully wheelchair adaptable homes, (e.g. 5%), subject to viability and similar constraints.

Looked After Children

5.52 A ministerial statement in May 2023 stressed the importance of providing accommodation for looked after children²³. The Statement refers to the NPPF requirement to consider the needs of different groups in the community and states that *Local planning authorities should consider whether it is appropriate to include accommodation for children in need of social services care as part of that assessment*.

5.53 Footnote 28 of the NPPF 2024 also notes that the evidence for this should come from, '*the relevant local authority's Children's Social Care Sufficiency Strategy*'. The most recent document covering Runnymede was produced by Surrey County Council in 2022/23²⁴. This shows that in Surrey there were a total of 1,048 looked after children across the county. The vast majority of these are with foster parents, with only 91 children in residential homes and 156 in supported accommodation. No details were produced specifically for Runnymede. In terms of future needs the Surrey County Council Placements for Looked After Children and Care Leavers 2022/23 identifies a need for 24 more residential bedspaces for the whole county.

5.54 Given how low the need for Looked After Children is across the whole county, allocations for new homes are probably not required currently. Instead, more joint working is needed across the county to establish where provision is most appropriate, but any applications received in Runnymede should be considered on a case by case basis or something similar.

Student Housing

5.55 PPG includes specific reference to identifying the needs of students:

Student Housing

Strategic policy-making authorities need to plan for sufficient student accommodation whether it consists of communal halls of residence or self-contained dwellings, and whether or not it is on campus. Encouraging more dedicated student accommodation may provide low cost housing that takes pressure off the private rented sector and increases the overall housing stock.

²³ <https://questions-statements.parliament.uk/written-statements/detail/2023-05-23/hcws795>

²⁴ [Sufficiency Strategy Annual Update 2022-2023](#)

Strategic policy-making authorities are encouraged to consider options which would support both the needs of the student population as well as local residents before imposing caps or restrictions on students living outside university-provided accommodation. Local Planning Authorities will also need to engage with universities and other higher educational establishments to ensure they understand their student accommodation requirements in their area.

Reference ID: 67-004-20190722

5.56 In terms of counting students in housing land supply, PPG for Housing Supply and Delivery states that:

How can authorities count student housing in the housing land supply?

All student accommodation, whether it consists of communal halls of residence or self-contained dwellings, and whether or not it is on campus, can in principle count towards contributing to an authority's housing land supply based on:

- *the amount of accommodation that new student housing releases in the wider housing market (by allowing existing properties to return to general residential use); and / or*
- *the extent to which it allows general market housing to remain in such use, rather than being converted for use as student accommodation.*

This will need to be applied to both communal establishments and to multi bedroom self-contained student flats. Several units of purpose-built student accommodation may be needed to replace a house which may have accommodated several students.

Authorities will need to base their calculations on the average number of students living in student only accommodation, using the published census data, and take steps to avoid double-counting. The exception to this approach is studio flats designed for students, graduates or young professionals, which can be counted on a one for one basis. A studio flat is a one-room apartment with kitchen facilities and a separate bathroom that fully functions as an independent dwelling.

Paragraph: 034 Reference ID: 68-034-20190722

5.57 In terms of counting the provision of PBSA in meeting housing needs, the Housing Delivery Test Measurement Rule Book 2018 paragraph 7 states that student communal accommodation should be counted as:

'Net increase in bedrooms in student communal accommodation in local authority divided by average number of students in student only households in England.'

5.58 Paragraph 9 and Paragraph 11 then clarify the calculation:

'The adjustments for student and other communal accommodation will be calculated by MHCLG and added into the Housing Delivery Test result. Adjustments are applied using two nationally set ratios, based on England Census data.'

The national average number of students in student only households is 2.5. This has been calculated by dividing the total number of students living in student only households by the total number of student only households in England. Source data is from the Census 2011 and is published by the Office for National Statistics. The ratio will be updated following each Census when the data is publicly available.'

5.59 Therefore, local planning authorities are required to assess the need for future student accommodation as part of the mix of housing in the context of their overall housing need. The Standard Method is a minimum number for each planning authority and clearly the impact of a growing or new university in an area could

see a higher need for housing. The delivery of PBSA is then counted at a ratio of 2.5 bed spaces being the equivalent of one dwelling in the area if provided as communal accommodation, but studio flats for students should be counted on a one for one basis in housing supply.

- 5.60 The current situation is much simpler than that which was present in the past, when the role of students in the area, or on a one-for-one basis in the case of PBSA provided as self-contained studio flats, were both heavily debated. The current situation focuses much more upon achieving a balanced housing market where the needs of students are accommodated alongside those of a range of other groups.

Student Growth in Runnymede

- 5.61 Runnymede is the home to the Royal Holloway, University of London, which in 2023/24 had a total of 12,975 students. The current position as of February 2025, is that the university has 12,365 students, of which 11,648 are based at the campus in Runnymede, 234 attend a new Central London campus, and 474 are on a year abroad or in industry or are part-time.
- 5.62 Figure 46 below shows that between 2014 and 2024, the number of students attending Royal Holloway rose by over 3,000. This clearly raises questions as to how the students have been accommodated and what impact they have had on the housing market of Runnymede.

Figure 46: Annual Student Numbers for the Royal Holloway 2014-2024 (Source: Higher Education Statistics Agency)

Year	Living alone
14/15	9,915
15/16	9,985
16/17	10,325
17/18	10,565
18/19	11,040
19/20	11,530
20/21	12,295
21/22	12,480
22/23	13,005
23/24	12,975

- 5.63 As part of the consultation for this study, the University has confirmed that they have ambitions to increase student numbers and is taking a considered and sustainable approach to this growth. They are expanding distance and commuter learning opportunities through the University of London Worldwide platform – which is not based in Egham. For the upcoming academic year, approximately 40% of their new undergraduates will be commuting students - a proportion that is expected to grow.
- 5.64 The University has ambitions to increase student numbers to circa 15,000 by 2030 and recognises that the ability to arrange accommodation to those who need it is a vital part of student growth. This growth is prioritising Central London and commuter students
- 5.65 It is not possible quantify for certain the growth in commuter students over the next five years, but this has been an area of growth for the last few years, both at Royal Holloway and across the sector, as students become more conscious of the cost of going to university. It is also notable that an area of growth for 18-year olds attending University is West London which is a key catchment area for Royal Holloway, students who are expected to commute.

- 5.66 If the percentage of commuter students increases by 2% a year this would lead to a 10% increase over the next 5 years. The number of students being taught in Central London is set to increase from current numbers to circa 900 by 2030. If these assumptions are correct it would result in a slight reduction in the requirement for accommodation.
- 5.67 It is not possible to give a guaranteed figure on the number of students who are studying at the Egham Campus and will require accommodation in the coming years; this will be monitored each year to understand any trends and requirements will be built into the emerging Estates Strategy.
- 5.68 The University understands the need for students who are studying on the Egham Campus, and are not commuting, to live in accommodation that is safe, secure, well managed and meets the needs of students in terms of affordability, configuration and location. It is recognised that each student is unique and will prioritise their requirements differently.
- 5.69 HMOs provide an important accommodation type for students; giving them greater independence and skills that they do not gain from living in Halls, however, the University is mindful of the pressure this places on the community living in Egham and Englefield Green, and that a decrease in students in HMOs is seen as desirable to the local community. The current challenges facing local schools is noted as is the importance of keeping a mixed community in the Egham and Englefield Green areas. Students play an important part of this community, but it is recognised they should not overwhelm the community to such an extent that it can not be a thriving community for families and professionals and local residents.
- 5.70 The University is working with PBSA providers as they emerge and is looking at any future use of Kingswood, Rusham Park and on Campus land to ensure that all students are supported, this includes looking at how space can be better allocated to commuter students to make Royal Holloway an even more attractive proposition to these students.
- 5.71 The University currently guarantees an offer of accommodation to all new undergraduate and overseas postgraduates (who meet deadlines), which it has always met. This guarantee ensures that the number of students who require accommodation remains static in the second and third years of study. The need for accommodation is calculated each year based on previous year trends and an update report will be provided to the Royal Holloway Runnymede Consultative Group (RHRCG) each year once calculations are completed.
- 5.72 The University is clear that any future growth in student numbers at the Egham Campus will only proceed where there is a realistic, deliverable plan for appropriate student accommodation, including the use of on-campus and purpose-built provision, and will not rely on continued growth in HMOs. They have already begun working with Runnymede Borough Council as it prepares its new Local Plan and Accommodation Strategy, including engaging with external experts contributing to this process.

Students and the Housing Market

- 5.73 The 2021 Census includes details of where students were living. Figure 47 shows that a total of 5,001 students aged between 18 and 29 years were recorded in Runnymede in April 2021. This is lower than the total number of estimated students attending Royal Holloway. During the pandemic many students continued their studies remotely, so would not have been recorded as living in Runnymede, and we have also excluded any students aged 30 years or older and we are also not counting any students in neighbouring local authorities. In reality, it is likely that more students should have been present in Runnymede, but for the pandemic, so the figures in the 2021 Census are an under-estimate for those living in both PBSA and private housing on a regular basis.

- 5.74 Council records indicate that while the number of students attending Royal Holloway has been growing, the number living in Houses of Multiple Occupation (HMOs) has been falling. In 2015, a total of 1,130 all student HMOs were recorded in Runnymede, but this fell to 967 in 2024, but has risen in 2025 to 1,009 HMOs.
- 5.75 A big change in the accommodation of students has been in the form of PBSA. Additional units have been delivered in Runnymede since 2011. Council records indicate that since 2019, five different student housing related schemes have been completed in Runnymede. Since 2019, a total of 1,785 PBSA bedspaces have been completed in Runnymede, including the first 621 on-campus spaces associated with the university's masterplan. Another three schemes for a total of 3,439 bedspaces have outline planning permission, including a further 2,029 which are on campus accommodation as part of the university's masterplan. However, it should be noted that the closure of Kingswood Halls with 416 beds occurred in May 2023.

Figure 47: Student Population Aged 18-29 Years by Ward in Runnymede in 2021 (Source: UK Census of Population 2021)

Ward	Living alone	PBSA	In all student households	Living with parents	Number of students
Addlestone North	1	0	11	52	64
Addlestone South	4	0	19	61	84
Chertsey Riverside	0	0	7	30	37
Chertsey St Ann's	4	0	8	51	63
Egham Hythe	4	0	19	85	108
Egham Town	62	0	794	43	899
Englefield Green East	19	1,959	252	26	2,256
Englefield Green West	30	422	472	58	982
Longcross, Lyne & Chertsey South	3	0	4	35	42
New Haw	8	1	5	79	93
Ottershaw	5	0	6	71	82
Thorpe	2	29	16	60	107
Virginia Water	7	0	10	97	114
Woodham & Rowtown	3	0	9	61	73
TOTAL	153	2,409	1,632	808	5,002

- 5.76 A key conclusion of this section is that the use of PBSA has been growing in Runnymede and the amount of potential growth in PBSA in the pipeline could effectively accommodate almost all students in HMOs in Runnymede.

Future Growth

- 5.77 At the time of writing, there is great uncertainty around the future of the university sector, with many universities announcing departmental closures and redundancies. This would be moving against recent trends which have seen the higher education sector expand rapidly. This is important because to be able to count the supply from PBSA in their housing supply figures, local authorities must also be confident that the growth in student numbers has been included in the need figures.
- 5.78 The basis for our modelling in this study was the ONS 10 year migration trend population and household projections from 2008 to 2018, which were then adjusted to 2023 mid-year population data and were then further adjusted to be consistent with the dwelling target. Without the adjustment to the overall dwelling

target, the projections show an annual projected growth in households of just under 300 per annum. Therefore, if trends were to continue in Runnymede, the total household growth would be 300 per annum.

- ^{5.79} As shown in Figure 47, the number of full-time equivalent students attending Royal Holloway is estimated to have increased by just over 3,000 between 2014/15 and 2023/24. However, the relevant period for the ONS population projections is 2008/09 to 2017/2018 and the student population of University grew by around 2,300 in that time period. Therefore, a growth in 230 students per annum in Runnymede is consistent with an annual average household growth of 300 dwellings per annum.
- ^{5.80} Therefore, our modelling has a core assumption that migration trends from 2008 to 2018 continue and during this period the annual growth in student numbers was around 230 per annum, and this gives a household growth of around 300 per annum. If the growth in student numbers was positive, there are uplifts included in the dwelling target for Runnymede with additional in-migration to ensure that the household growth matches the dwelling target of 640 per annum. Therefore, the overall housing needs for Runnymede is assumed to accommodate steady students numbers and has the flexibility to accommodate higher rates up to 1,100 students per annum (340 more dwellings at an average of 3.2 students per dwelling) in the future. On that basis, the Council are able to count any PBSA in their housing supply figures, with the student bedspaces equivalised to dwellings using the calculation set out in the Housing Supply and Delivery PPG measurement rule book, which currently is 3.2.²⁵
- ^{5.81} There are still around 1,000 all student households remaining in the private rented sector, and they will remain in place unless student numbers fall, or there is further provision of PBSA. If further PBSA can be delivered, more private sector homes could be released back into use for the wider community. However, there is a danger of over provision for PBSA, so a key factor in future delivery will be to ensure that any new bedspaces delivered could be converted into Co-living or studio flats. On this basis, further allocations for PBSA in Runnymede are probably not required, but the situation should be carefully monitored if student numbers living locally rise.

²⁵ [Housing supply and delivery - GOV.UK](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/444444/housing-supply-and-delivery-ppg-2019.pdf)

Service Families

- 5.82 Paragraph 63 of the NPPF identifies that local planning authorities should plan for the needs of different groups in the community, including service families:

Within this context of establishing need, the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing (including Social Rent); families with children; looked after children; older people (including those who require retirement housing, housing with-care and care homes); students; people with disabilities; service families; travellers; people who rent their homes and people wishing to commission or build their own homes.

National Planning Policy Framework December 2024, Paragraph 63

- 5.83 There is no military base in Runnymede which means that Armed Forces personnel represent a minimal impact on the housing market of the area.

Build to Rent

- 5.84 As noted in Chapter 4, another housing option that could be made available Runnymede, is Build to Rent. Build to Rent is defined by the NPPF Glossary as:

Build to Rent: purpose-built housing that is typically 100% rented out.

Schemes will usually offer longer tenancy agreements of three years or more, and will typically be professionally managed stock in single ownership and management control.

NPPF 2024 (Glossary)

- 5.85 Build to Rent can be seen as a potential solution for those who are seeking to remain in the private rented sector as a long-term tenure choice, rather than move on to owner occupation. ORS have recently completed a study of Build to Rent in Bath and North East Somerset, which showed that the weekly rental cost was similar to other properties in the area, but that property sizes typically had fewer square metres of space.
- 5.86 This accords with the evidence that Build to Rent is typically a more expensive, but higher quality private rent option. Build to Rent tends to have longer tenancy agreements and greater flexibility in the use of properties.
- 5.87 The current government are seeking to reform pension funds to encourage them to make longer-term investment, which could include properties such as Build to Rent. Therefore, far more Build to Rent is likely to be delivered in the future. To date, no Build to Rent properties have been delivered in Runnymede, but the whole sector is expected to grow in size.
- 5.88 As shown in Figure 48, 28.8% of those current in the private rented sector expect to remain in that tenure as a long-term option. In 2021, there were 6,692 households in private rent in Runnymede. When excluding households who currently claim housing benefit, this would leave around 1,700 households who are currently paying their rent in full in Runnymede who expect to remain in private rent in the long-term.

Figure 48: Long-term aspirations (Source: English Housing Survey 2021/22)

Current Tenure	Owner Occupier	Shared Ownership	Rent from Private Landlord	Rent from Social Landlord	Other
Owner occupied	96.1%	0.4%	0.7%	1.1%	1.6%
Private rent	53.5%	2.6%	28.8%	11.4%	3.8%
Affordable rented	18.1%	1.8%	1.9%	77.0%	1.1%

- 5.89 A figure of 1,700 Build to Rent properties being required in Runnymede is a top end estimate, but is consistent with recent trends for Build to Rent delivery. Savills produce a quarterly review of the Build to Rent market²⁶. This shows that in 2023, nearly 20,000 Build to Rent properties were completed nationally, with a strong focus on London, and another 50,000 are under construction and 54,000 with detailed permission. This is around 10% of the delivery of all new dwellings and is likely to rise in future years.
- 5.90 A further issue to consider is that whilst the Council cannot control the rent on Build to Rent schemes, they would also include an affordable element, with guidance suggesting a minimum discount of 20% on the market prices and this would set prices below Local Housing Allowance rates.
- 5.91 We would also note that one type of dwelling which may be seen as addressing the needs of younger households is shared housing with small purpose-built units with shared amenity spaces such as high-quality

²⁶ [Savills UK | UK Build to Rent Market Update – Q3 2024](#)

purpose-built co-housing/co-living rather than traditional HMOs and is in many ways a distinct variation on studio apartments. A succinct definition of co-housing is:

“Co-housing, a generic term, covers various forms of housing, owned and rented, that are developed and/or owned and/or managed by their residents as a distinct community”²⁷

- ^{5.92} The growth of co-living schemes has followed the growth of Build to Rent. Savills produced a report in 2023²⁸ which outlines that there were 3,422 Co-living beds operational in the UK, with 82% of these being in London, and over 6,000 under construction. Savills report that typical tenancies are around 9-12 months, with a maximum stay typically being three years, with many residents having recently moved to the UK. Therefore, Co-living is not going to become a long-term solution to meeting market housing needs. However, as a policy led response to the increasing lack of housing for younger people in the area the schemes could have a role in short term housing for groups such as recent graduates looking to establish themselves in an area as an alternative to living in HMOs. The presence of Royal Holloway in Runnymede would suggest a potential market for Co-living from recently graduated students and also staff on short-term contracts, but the market for Co-living is still maturing.
- ^{5.93} Therefore, rather than propose a specific need for Build to rent and Co-living schemes, many planning authorities are seeking to consider the need on a case by case basis. Build-to-rent is part of a wider suite of options to meet market housing needs. A majority of household in the private rented sector are seeking short-term accommodation in an area, and will eventually seek to become owner occupiers, or leave the area. However, some households would welcome long-term renting as a option, However, the most suitable market provision will vary on a site by site basis, so seeking a specific build-to-rent target is likely to restrict the options available to developers.

²⁷ http://www.cih.org/resources/PDF/Wales%20Events/older_peoples_housing/Jon%20Stevens.pdf

²⁸ [Savills UK | Spotlight: UK Co-living - Q2 2023](#)

People Wishing to Build their Own Homes

- 5.94 Planning practice guidance requires that people wishing to build their own homes are considered and states:

How can self-build and custom housebuilding needs be assessed?

Most local planning authorities (including all district councils and National Park Authorities) are now required to keep a register of individuals and associations of individuals who are seeking to acquire serviced plots of land in their area in order to build their own home. The Self-build and Custom Housebuilding (Register) Regulations 2016 set out these requirements. For further details, see guidance on self-build and custom housebuilding registers.

To obtain a robust assessment of demand for this type of housing in their area, local planning authorities should assess and review the data held on registers. This assessment can be supplemented with the use of existing secondary data sources such as building plot search websites, 'Need-a-Plot' information available from the Self Build Portal and enquiries for building plots from local estate agents.

Planning Practice Guidance, ID: 67-003-20190722

- 5.95 Over half of the population (53%) say that they would consider building their own home²⁹ (either directly or using the services of architects and contractors) and an Ipsos MORI poll commissioned by the National Self Build Association (NaSBA) in 2016 found that: “one in seven (14%) Britons (around 7 million people) now expect to research or plan how to build a home for themselves in the next 12 months; up from 12% last year. The poll also suggested that around one in 50 (2%) expect to buy a building plot, obtain detailed planning consent, start or complete construction work on their own new home during the coming year or so”³⁰. Nevertheless, given that the growth in the housing stock is only around 1% per annum, it is likely that these figures conflate aspiration with effective market demand. Self-build and custom housebuilding currently represents only around 10% of housing completions in the UK, so in practice around 0.1% of households utilise self-build and custom housebuilding each year, not 2%. The 10% of housing completions in UK can be compared to rates of around 40% in France and 70 to 80% elsewhere in Europe.
- 5.96 The Self-Build and Custom Housebuilding Act 2015 was amended by the Housing and Planning Act 2016³¹ which placed a duty on local planning authorities to provide sufficient serviced plots which have planning permission to match entries on the register:

An authority to which this section applies must give suitable development permission in respect of enough serviced plots of land to meet the demand for self-build and custom housebuilding in the authority's area arising in each base period.

Housing and Planning Act 2016 Section 2(a)(2)

²⁹ Building Societies Association Survey of 2,051 UK consumers 2011

³⁰ <https://www.ipsos-mori.com/researchpublications/researcharchive/3347/One-in-seven-Britons-expect-to-look-into-building-their-own-home.aspx>

³¹ <http://services.parliament.uk/bills/2015-16/housingandplanning.html>

April 2021 Self and Custom-Build Action Plan (Bacon Review)

- 5.97 In April 2021, MHCLG produced a new action plan to further support the development of the self-build and custom housebuilding sector.³² As part of the April 2021 Action Plan, the Government commissioned an independent review into the scaling up of self and custom housebuilding. This report was published in April 2022³³ and the Government responded to this review in June 2022³⁴
- 5.98 The review focuses primarily on supply side factors limiting the delivery of self and custom housebuilding and produced 6 key recommendations which were broadly supported by the government:
- » Greater role for Homes England;
 - » Raise awareness of the Right to Build;
 - » Support community-led Housing, diversity of supply and Levelling Up;
 - » Promote greener homes and more use of advanced manufacturing;
 - » Support custom and self-build housebuilding through the planning reforms; **and**
 - » Iron out issues around tax which act as disincentives to build.

Levelling Up and Regeneration Act 2023

- 5.99 A number of provisions in the Levelling Up and Regeneration Act, which was granted Royal Assent on 26th October 2023, should be noted
- » The Act imposes a new duty on councils to include pre-existing unmet demand for self-build and custom build housing when calculating their current level of demand.
 - » The demand for self-build and custom housebuilding in any “12-month base period should be treated as including any demand from an earlier 12-month base period which has not been met within the time period allowed for complying with the duty to meet that demand”.
- 5.100 Therefore, the Act states that it is only sites where self and custom housebuilding plots are explicitly permissioned which can be counted against demand, so meeting the demand for plots will require more proactive permissions for many councils.

Evidence for Runnymede

- 5.101 Runnymede have put arrangements in place to comply with the Self-Build and Custom Housebuilding Act, including providing a self-build and custom housebuilding register.
- 5.102 Figure 49 shows that as of October 2023, Runnymede has provided enough self and custom housebuilding plots to meet the needs identified on the register. The Council’s own up to date records show the in early 2025, they had 7 households on Part 1 of their register. The delivery of plots is calculated from CIL exemptions and also from direct evidence from applicants for consent for housing.

³² [Self and custom build action plan - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/107421/self-and-custom-build-action-plan-2021.pdf)

³³ [Independent review into scaling up self-build and custom housebuilding: report - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/107421/independent-review-into-scaling-up-self-build-and-custom-housebuilding-report.pdf)

³⁴ [Government response to the independent review into scaling up self-build and custom housebuilding - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/107421/government-response-to-the-independent-review-into-scaling-up-self-build-and-custom-housebuilding.pdf)

Figure 49: Self-build and Custom Housebuilding Register and Plot Provision (Source: Local Authority Data. Note: * is not recorded)

Self-build and Custom Housebuilding Register and Plot Provision	Up to October 2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	2021-2022	2022-2023
New applicants on the register	79	64	1	0	0	4	4	8
Record of consented custom and self-build plots	*	1	0	0	0	15	0	0

Future Need for Self-build and Custom Housebuilding

- 5.103 As highlighted above, Runnymede is currently providing sufficient plots to comply with its requirement to meet the needs of those on its own self-build and custom housebuilding register.
- 5.104 We would note that PPG recommends that alternative sources of data beyond the register, such as Need a Plot, can be considered to highlight the need for self and custom housebuilding plots. However, this now reverts back to council registers, so the only recorded information on the demand for self and custom housebuilding is the housing register and the actual up take of plots.
- 5.105 The first priority of the Council should be to ensure that they continue complying with national policy and meet the demand from the self and custom housebuilding register. This would amount to providing an on-going supply of around 16 plots over the period October 2023-September 2026.

Essential Local Workers

- 5.106 Annex 2 of the NPPF also includes the needs of essential local workers:

Essential local workers: Public sector employees who provide frontline services in areas including health, education and community safety and can include NHS staff, teachers, police, firefighters and military personnel, social care and childcare workers.

NPPF – Annex 2

- 5.107 It is notable that the definition provided by the NPPF is similar to the definition of Key Workers which was utilised prior to the adoption of the original 2012 NPPF. Under this definition, being classified as an essential worker in need correlates directly with being unable to afford home ownership.
- 5.108 Therefore, these households will already be counted in the affordable housing need because they cannot afford market rents, or because they wish to own their own property but cannot afford to do so. **Because of this, the needs from this group will not add to the total need for affordable housing, but they are likely to require separate consideration on the housing register and it may be appropriate to consider whether or not some affordable properties should be set aside solely for essential local workers.**

6. Future Mix of Housing

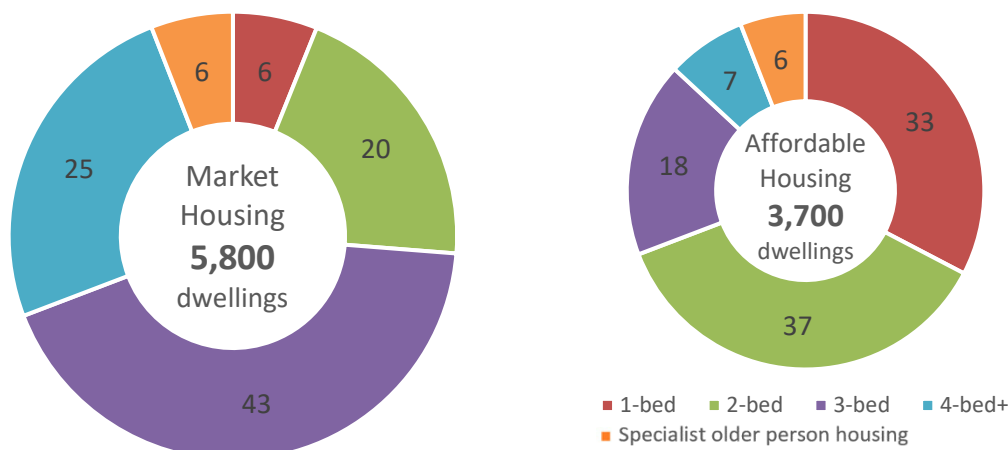
- 6.1 Figure 50 sets out the overall housing mix identified by the HEDNA based on the housing need identified by the standard method calculation.
- 6.2 This provides a breakdown of the size, type and tenure of housing needed across Runnymede over the 15-year period 2028-2043, based on the overall identified need for Market Housing and Affordable Housing. The outputs identify the mix of general needs housing based on the number of bedrooms and the specialist older person housing need based on the type of housing.

Figure 50: Overall Market Housing and Affordable Housing need by property type and number of bedrooms 2028-2034
(Source: ORS Model. Note: Figures may not sum due to rounding)

Local Housing Need 2028-2043		Market Housing	Affordable Housing	TOTAL
General Needs Housing	1 bedroom	351	1,212	1,563
	2 bedrooms	1,160	1,356	2,515
	3 bedrooms	2,472	657	3,128
	4+ bedrooms	1,432	266	1,701
Specialist Older Person Housing	Housing with Care	135	52	187
	Housing with Support	206	168	374
Dwellings in Use Class C3		5,755	3,710	9,468
Bedspaces in Use Class C2 (equivalised to dwellings)				132
TOTAL HOUSING NEED				9,600

- 6.3 The HNA has identified a need for 5,800 homes for market sale or rent (61% of the total dwellings) and 3,700 affordable homes (39%). This includes an identified need for around 561 self-contained specialist older person housing units, comprising both and Housing with Support.
- 6.4 Figure 51 summarises the percentage mix of the identified need for Market Housing and Affordable Housing.

Figure 51: Percentage mix of Market Housing and Affordable Housing need by property type and size (Source: ORS Model)



Appendix A: Glossary

Glossary of Terms

Definitions

Affordability is a measure of whether housing may be afforded by certain groups of households.

Affordable housing includes affordable rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. For the purpose of this report we have used the definition in the National Planning Policy Framework 2012

Affordable Rent is a type of low cost rented housing, targeted at the same groups as Social Rent, but with rents set at a maximum of 80% of market rents.

Affordable rented housing is provided by social landlords and rented for less than would be paid if renting privately and included both Affordable Rent and Social Rent.

Category 2 and 3 are classifications of wheelchair accessible housing. They refer to building regulations Approved Document M (2015) which introduced three categories of accessible dwellings. Category 1 (visitable dwellings) relates to accessibility of all properties and, being mandatory, is not assessed in the SHMA. Category 2 (accessible and adaptable dwellings) is optional and similar to Lifetime Homes. Category 3 (wheelchair user dwellings) is optional and equivalent to wheelchair accessible standard.

Census Output Area is the smallest area for which UK Census of Population statistics are produced. Each Census Output Area had a population of around 250 people with around 100 dwellings at the time of the 2001 Census.

Concealed families are defined as; “family units or single adults living within other households, who may be regarded as potential separate households which may wish to form given appropriate opportunity”³⁵.

A Dwelling as a single self-contained household space (an unshared dwelling) or two or more household spaces at the same address that are not self-contained, but combine to form a shared dwelling that is self-contained. In most cases, a single household space will be an unshared dwelling.

Equity is the difference between the selling price of a house and the value of the outstanding mortgage.

Headship rates are defined by CLG as: “the proportion of people in each age group and household type who are the ‘head’ of a household”³⁶

A household is one person living alone, or two or more people living together at the same address who share at least one meal a day together or who share a living room.

Household formation refers to the process whereby individuals in the population form separate households. ‘Gross’ or ‘new’ household formation refers to households that form over a period of time, conventionally one year. This is equal to the number of households existing at the end of the year that did not exist as separate households at the beginning of the year (not counting ‘successor’ households, when the former head of household dies or departs). ‘Net’ household formation is the net growth in households resulting from new households forming less the number of existing households dissolving (e.g. through death or joining up with other households).

³⁵ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/6338/1776873.pdf

³⁶ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/182417/MethodologyFinalDraft.pdf

A Housing Association or Registered Provider is an independent not-for-profit body that primarily provides low-cost "social or affordable housing" for people in housing need.

Housing demand is the quantity of housing that households are willing and able to buy or rent.

Household income includes all salaries, benefits and pensions, before deductions such as tax and National Insurance.

Household Representative (HRP) is a person chosen for statistical reasons by virtue of economic activity, age and/or sex as the representative of a household

House in Multiple Occupation are currently defined by the Housing Act 2004 as:

- » an entire house or flat which is let to three or more tenants who form two or more households and who share a kitchen, bathroom or toilet;
- » a house which has been converted entirely into bedsits or other non-self-contained accommodation and which is let to three or more tenants who form two or more households and who share kitchen, bathroom or toilet facilities;
- » a converted house which contains one or more flats which are not wholly self-contained (i.e. the flat does not contain within it a kitchen, bathroom and toilet) and which is occupied by three or more tenants who form two or more households; and
- » a building which is converted entirely into self-contained flats if the conversion did not meet the standards of the 1991 Building Regulations and more than one-third of the flats are let on short-term tenancies.

Housing market areas are geographical areas in which a substantial majority of the employed population both live and work and where those moving to a new house without changing employment choose to stay.

Housing need is the quantity of housing required for households who are unable to access suitable housing without financial assistance.

Housing requirements encompasses both housing demand and housing need and is therefore the quantity of housing necessary for all households to have access to suitable housing, irrespective of their ability to pay.

Housing type refers to the type of dwelling, for example, flat, house, specialist accommodation.

Intermediate affordable housing is housing at prices and rents above those of affordable rented housing, but below market price or rents, and which meet the criteria for affordable housing set out above. These include shared equity products (e.g. HomeBuy), other low cost home ownership products and intermediate rent.

Lending multiplier is the number of times a household's gross annual income a mortgage lender will normally be willing to lend. The most common multipliers quoted are 3.5 times income for a one-income household and 2.9 times total income for dual income households.

Low cost home ownership or Shared ownership is intermediate affordable housing designed to help people who wish to buy their own home but cannot afford to buy outright (with a mortgage). Through this type of scheme, you buy a share in the property with a Housing Association or other organisation.

Lower quartile means the value below which one quarter of the cases falls. In relation to house prices, it means the price of the house that is one-quarter of the way up the ranking from the cheapest to the most expensive.

Lower Super Output Area is a group of around 5-6 Census Output Areas and is the smallest geography for many Government statistics. Each Lower Super Output Area had a population of around 1,250 people with around 500 dwellings at the time of the 2001 Census.

Market housing is private housing for rent or for sale, where the price is set in the open market.

Market signals are indicators that supply and demand are not in balance for a local housing market. Possible market signals are listed in PPG and the following are the most pertinent; house prices, private sector rents, affordability, rate of development and overcrowding.

Migration is the movement of people between geographical areas. In this context it could be either local authority Boroughs, or wider housing market areas. The rate of migration is usually measured as an annual number of individuals, living in the defined area at a point in time, who were not resident there one year earlier. Gross migration refers to the number of individuals moving into or out of the authority. Net migration is the difference between gross in-migration and gross out-migration.

Other Households can be defined as: “multi-person households including unrelated adults sharing, student households, multi-family households and households of one family and other unrelated adults”.

A projection of housing needs or requirements is a calculation of numbers expected in some future year or years based on the extrapolation of existing conditions and assumptions. For example, household projections calculate the number and composition of households expected at some future date(s) given the projected number of residents, broken down by age, sex and marital status, and an extrapolation of recent trends in the propensity of different groups to form separate households.

Registered Social Landlord/Registered Provider see Housing Association.

Secondary data is existing information that someone else has collected. Data from administrative systems and some research projects are made available for others to summarise and analyse for their own purposes (e.g. Census, national surveys).

Shared ownership see Low Cost Home Ownership.

Social Rented housing is housing where the landlord is a Registered Provider, usually the Council or a housing association, and where social rents are charged. These rents are significantly lower than market rents, and set in accordance with a formula set by Government.

Specialised housing refers to specially designed housing (such as mobility or wheelchair accommodation, hostels or group homes) or housing specifically designated for particular groups (such as retirement housing).

Acronyms and Initials

AHC	Affordable Housing Commission
AHO	Affordable Homeownership
BRMA	Broad Rental Market Area
CLG	Department for Communities and Local Government (now MHCLG)
CPI	Consumer Prices Index
DFG	Disable Facilities Grant
DWP	Department of Work and Pensions
EHS	English Housing Survey
HB	Housing Benefit
HMA	Housing Market Area
HPSSA	House Price Statistics for Small Areas
LA	Local Authority
LHA	Local Housing Allowance
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LLTI	Limiting Long-Term Illness
LPA	Local Planning Authority
LQ	Lower Quartile
LRR	Local Reference Rent
LSE	Leasehold Schemes for the Elderly
MHCLG	Ministry for Housing, Communities and Local Government
MSOA	Middle-layer Super Output Area
NPPF	National Planning Policy Framework
OAN	Objectively Assessed [Housing] Need
OBR	Office for Budget Responsibility
ONS	Office for National Statistics
ORS	Opinion Research Services
PPG	Planning Practice Guidance
PPTS	Planning Policy for Traveller Sites
PRS	Private Rental Sector
RSL	Registered Social Landlord
SHMA	Strategic Housing Market Assessment
VOA	Valuation Office Agency

Appendix B: Table of Figures

Figure 1:	Annual Local Housing Need for Runnymede in May 2025.	5
Figure 2:	Overall Dwelling need for Affordable Housing (including households aspiring to home ownership) and Market Housing by property size (Source: ORS Housing Model. Note: Figures may not sum due to rounding)	7
Figure 3:	Annual Local Housing Need for Runnymede in May 2025.	10
Figure 4:	Flow Chart of the Study	12
Figure 5:	Population projections 2028-43 by 5-year age cohort for Runnymede (Source: ONS 2018 based Population Projections, MYE 2022 and 2023 and ORS).....	14
Figure 6:	Population and Resident Worker Growth for 2028 and 2043 (Source: ORS Modelling)	15
Figure 7:	Total projected change in households for 2028 and 2043 by age cohort of household representative (Note: Figures may not sum due to rounding)	15
Figure 8:	Change in total projected households for 2028 and 2043 by household type and age of household representative (Note: Figures rounded to nearest 100; All calculations based on unrounded data. Figures may not sum due to rounding).....	16
Figure 9:	Housing tenure trends for Runnymede (1981 – 2021). Source: UK Census of Population.....	17
Figure 10:	Number of Households in Runnymede by Tenure 1981-2021 (Source: UK Census of Population).....	18
Figure 11:	Weekly rent thresholds in Runnymede (Source: Valuation Office Agency 2025; SDR 2024)	19
Figure 12:	Lower quartile prices (adjusted by CPI) (2024) by property size (Source: ORS based on ONS House Price Statistics, Bank of England, Valuation Office Agency and Land Registry Price Paid Data)	21
Figure 13:	Shared ownership costs (Note: Mortgage costs based on a 30-year repayment mortgage at 6% interest. Rent based on 2.75% of the retained equity annually. Service charge assumed to be £20 per week)	21
Figure 14:	Total weekly costs for shared ownership based on different equity shares ((Note: Mortgage costs based on a 30-year repayment mortgage at 6% interest. Rent based on 2.75% of the retained equity annually. Service charge assumed to be £20 per week. Cells highlighted in orange are above the lower quartile private rent but below median private rent (though this does not appear in the below), cells in red are above the equivalent median private rent.))	22
Figure 15:	Total weekly costs for First Homes with 50%, 60% and 70% Equity Share (Note: Mortgage costs based on a 30-year repayment mortgage at 5% interest. Cells highlighted in orange are above the lower quartile private rent but below median private rent, cells in red are above the equivalent median private rent.).....	22
Figure 16:	Comparison of weekly housing costs by property size including any service charges (Source: Valuation Office Agency and Land Registry Price Paid Data)	24
Figure 17:	Establishing the need for market and affordable housing	25
Figure 18:	Assessing affordability by household type and age (Source: Census 2021 and DWP)	26
Figure 19:	National 2022 Based Household Projection and Standard Method December 2024 (Source: Office of National Statistics 2022 Based Household Projections for England and ORS Modelling)	27
Figure 20:	Household Status by Age (Source: UK Census of Population 2021)	28
Figure 21:	Potential Households in Runnymede in 2028 (Source: UK Census of Population, EHS and ORS Housing Model)	29
Figure 22:	Assessing current unmet gross need for affordable housing (Source: ORS Housing Model)	30
Figure 23:	Flow Chart of annual components of growth analysis	31
Figure 24:	Annual change in household numbers in each age cohort by age of HRP in Runnymede (Source: ORS Housing Model)	31

Figure 25:	Annual components of Household Growth 2028-43: Newly forming households (Source: ORS Housing Model. Note: Figures may not sum due to rounding)	32
Figure 26:	Annual components of Household Growth 2028-43: Households no longer present (Source: ORS Housing Model. Note: Figures may not sum due to rounding)	32
Figure 27:	Annual components of Household Growth 2028-43: Households moving into and out of need (Source: ORS Housing Model. Note: Figures may not sum due to rounding)	33
Figure 28:	Annual components of Household Growth 2028-43: Summary (Source: ORS Housing Model)	34
Figure 29:	Households currently living in the Private Rented Sector and paying their own rent that aspire to home ownership (Note: Figures may not sum due to rounding)	35
Figure 30:	Assessing total need for affordable housing in the Runnymede 2028-2043 (Source: ORS Housing Model)	36
Figure 31:	Affordable homeownership housing mix by household affordability 2028-2043 (Source: ORS Housing Model)	37
Figure 32:	Overall need for Affordable Housing 2028-45, including aspiring households able to access affordable home ownership, by property size (Source: ORS Housing Model. Note: Figures may not sum due to rounding)	37
Figure 33:	Overall Dwellings Unable to Afford Market Housing by Type of Affordable Product and Property Size	38
Figure 34:	Overall Dwelling need for Affordable Housing (including households aspiring to home ownership) and Market Housing by property size (Source: ORS Housing Model. Note: Figures may not sum due to rounding)	39
Figure 35:	Resident population and living arrangements of population aged 65+ living in Runnymede by age and population aged 75+ (Source: 2021 Census)	41
Figure 36:	Existing dwelling stock in the Runnymede Council occupied by households aged 75+ (Source: 2021 Census; Specialist Housing Person Housing based on data published by EAC for 2024 and Surrey County Council records)	42
Figure 37:	Existing Specialist Older Person Housing for Runnymede (EAC and Surrey County Council records)	43
Figure 38:	Projected population aged 75+ (Source: LHNA modelling, ORS)	44
Figure 39:	Modelled Need for Specialist Older Person Housing in Runnymede 2028-2043	45
Figure 40:	Households with a long-term illness or disability in Runnymede in 2028 by effect on housing need (Source: ORS Housing Model. Note: Figures may not sum due to rounding)	47
Figure 41:	Households with a long-term illness or disability in Runnymede by effect on housing need (Source: ORS Housing Model. Note: Figures may not sum due to rounding)	48
Figure 42:	Disability benefit claimants in receipt of mobility award by age in Runnymede and England (Source: DWP 2024)	49
Figure 43:	Percentage of households with a wheelchair user in Runnymede, by type of housing and age of household representative (Source: EHS, DWP)	50
Figure 44:	Households needing wheelchair accessible housing in Runnymede (Source: ORS Housing Model. Note: Figures may not sum due to rounding. Percentage of tenure in LHN column is calculated by dividing net change for a given tenure by the total identified need for that tenure in the LHN, as indicated by row labels.)	50
Figure 45:	Households needing Wheelchair Accessible Housing by age (Source: ORS Housing Model. Note: Figures may not sum due to rounding)	50
Figure 46:	Annual Student Numbers for the Royal Holloway 2014-2024 (Source: Higher Education Statistics Agency)	53
Figure 47:	Student Population Aged 18-29 Years by Ward in Runnymede in 2021 (Source: UK Census of Population 2021)	55
Figure 48:	Long-term aspirations (Source: English Housing Survey 2021/22)	58
Figure 49:	Self-build and Custom Housebuilding Register and Plot Provision (Source: Local Authority Data. Note: * is not recorded)	62

Figure 50: Overall Market Housing and Affordable Housing need by property type and number of bedrooms 2028-2034 (Source: ORS Model. Note: Figures may not sum due to rounding).....63

Figure 51: Percentage mix of Market Housing and Affordable Housing need by property type and size (Source: ORS Model).....63