Annex 4

Buying a new home in Surrey on a budget?

You may want to steer clear of Oxshott and Stoke d'Abernon, where you'll need more than 17 times the average income in these areas to afford a home.

The median house price in both spots is £1,065,000, towering above the net annual household income of £62,041.

Local authority area	Area	Net annual household income	Median house price	Ratio
Elmbridge	Oxshott/Stoke d'Abernon	£62,041	£1,065,000	17.2
Runnymede	Virginia Water/Trumpsgreen/Stroude	£54,840	£835,750	15.2
Elmbridge	Esher/West End	£54,286	£800,000	14.7
Reigate and Banstead	Kingswood/Lower Kingswood	£51,516	£750,000	14.6
Elmbridge	Hinchley Wood	£58,717	£845,000	14.4
Mole Valley	Great Bookham	£43,207	£602,500	13.9
Waverley	Runfold	£53,732	£733,500	13.7
Guildford	Chilworth/Blackheath/Farley Heath	£50,962	£665,000	13
Guildford	Effingham	£55,948	£730,000	13
Elmbridge	Long Ditton	£54,840	£682,000	12.4

Top 10 most expensive areas in Surrey

However, those with shallower pockets may wish to look in Reigate and Banstead.

The cheapest spot in Surrey falls in Redhill, where you'll need less than six times the net annual household income (£52,624) to buy a home there.

Top 10 cheapest areas in Surrey

Local authority area	Area	Net annual household income	Media house price	Ratio
Reigate and Banstead	Redhill	£52,624	£295,000	5.6
Reigate and Banstead	Horley	£40,437	£239,000	5.9
Surrey Heath	South west Camberley	£44,315	£272,500	6.1
Woking	Woking	£50,962	£315,000	6.2
Surrey Heath	Heatherside	£57,055	£354,950	6.2
Guildford	Ash Vale	£47,085	£305,000	6.5
Reigate and Banstead	West Redhill	£47,085	£305,000	6.5
Tandridge	Whyteleafe	£49,300	£325,000	6.6

Waverley	Frith Hill	£55,948	£370,280	6.6
Elmbridge	Walton-on-Thames	£61,487	£409,000	6.7

Source: getSURREY