

URGENT BUSINESS AND SUPPLEMENTARY INFORMATION

Executive

3 December 2018

Agenda Item Number	Page	Title	Officer Responsible	Reason Not Included with Original Agenda
6.	(Pages 1 - 80)	Draft Housing Strategy 2018 - 2023 : 'Cherwell - A Place to Prosper' Draft Strategy and Appendices	Strategic Housing Manager	Amalgamated draft strategy and appendices published as a separate document for ease of access

If you need any further information about the meeting please contact Natasha Clark, Democratic and Elections natasha.clark@cherwellandsouthnorthants.gov.uk, 01295 221589

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Cherwell District Council
Housing Strategy 2018-2023

‘Cherwell - A Place to Prosper’

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Foreword

A safe and secure home that is suitable for our family is something we all have a right to. A home is essential and provides the foundation for everything we do – work, play, raising children, forming and maintaining relationships, participating in our community and building a good quality of life. Some of us will spend most of our time in our home as we get older and our health and care needs change. All the more reason for our home to be a place of refuge and relaxation.

This is the point of the Housing Strategy – to address the current and anticipated housing needs of people in our district and set out our priorities for improving access to affordable and suitable housing and for building healthy communities.

In the strategy we are focussing on people but also recognising the importance of place. Housing exists in the context of places that people want to live in and we need to consider the wider infrastructure when developing, improving and allocating housing. This includes access to jobs, transport, shops, community facilities, green spaces and play parks. It means designing in opportunities for walking and cycling and for engagement with neighbours. It means living in a place that promotes good health, where the air is clean and where the housing is good quality and energy efficient.

Much of what is in the strategy is aspirational and can only be delivered with our partners and with investment. Cherwell District Council aims to be forward thinking and is well placed to deliver given the track record of affordable housing development, the willingness to innovate and strong partnership working. Access to affordable housing is the second top priority for people in our district. We also have over a thousand low income households waiting for affordable housing. These facts together point to how proactive and relentless we need to be in the pursuit of new housing solutions. Housing is also at the top of the national agenda. At county level we are a lead authority in the delivery of housing through Oxfordshire Growth Deal. This sets a positive context for driving our ambitions forward and demonstrates the commitment we have to always doing the best for our communities.

Introduction

This Housing Strategy sets out Cherwell District Council's plans for the housing service for the period 2018-2023. The previous Housing Strategy was a combined Housing and Homelessness Strategy that covered the period 2012-2017. This is a standalone Housing Strategy as we published a new Homelessness Strategy in July 2018, in recognition of the significant shift in homelessness legislation with the implementation of the Homelessness Reduction Act 2017 (HRAct).

Our 2018-2023 strategy has been shaped by national policy, local context and informed by data and information about our local housing market. A strong evidence base is essential to ensure that key strategic priorities and action plans are intelligence led. A key source of evidence for this housing strategy is Cherwell District Council's "State of the District's Housing Report 2018". This strategy should be read in conjunction with this report. Other evidence for the strategy includes Oxfordshire Strategic Housing Market Assessment (SHMA) 2014, data from our internal housing register/housing advice and private sector housing databases and the Cherwell Local Plan 2015.

In July 2017 we became a shared housing service with South Northamptonshire Council. We have a shared Housing Strategy and Partnerships Team but our operational services for allocations and homelessness remain distinct. However, it has recently been announced that local government reorganisation in Northamptonshire will prompt a termination in the partnership between Cherwell District Council and South Northamptonshire Council. There is currently a programme of work taking place that will culminate in the separation of the 2 councils. This programme is expected to be completed in mid-2019. We have also formed a new partnership with Oxfordshire County Council and with effect from 1 October 2018 we have a shared Chief Executive with the county council. This relationship is very new and it is difficult at this point to outline how this will evolve. However, the strategy recognises that the relationship between the two organisations will grow and develop and there will be lots of opportunities to work together over the lifetime of the strategy to join up pathways and improve services to our residents.

The Housing Strategy has three strategic priorities, these are:

- Increase the supply and diversity of affordable housing to ensure the right types of housing are available in the right places
- Improve the quality and sustainability of our homes and build thriving, healthy communities.
- Enhance opportunities for people to access suitable homes and have housing choices

Taking into account the level of change anticipated in national policy, the housing market, the local government sector and our communities we felt the housing strategy needed a degree of flexibility. The structure of the strategy is unlikely to change over the course of its life and will remain focused on the 3 key themes. But we will review regularly with the aim of producing an annual action plan which will enable us to respond to the changing environment. The action plan for the first year is attached at Appendix A.

Key Achievements

Our key housing achievements over the course of our 2012-2017 strategy include:

- Between April 2012 and March 2018 over 1,500 new affordable homes were provided in the district. Each year since 2014/15 we exceeded our target of enabling 150 new affordable homes to be built per year; in 2017/18 this rose to 427.
- We secured the Graven Hill Military Base site which will eventually provide up to 1,900 homes. 72 units were completed by July 2018 of which 36 were self-build, 11 were custom build and 25 were affordable housing.
- Build!® have produced a total of 258 affordable homes including 65 self-build/custom build or self-finish units and working with a developer to convert office space in Banbury into affordable rented accommodation for singles and couples.
- We helped more than 640 disabled residents with Disabled Facilities Grants (DFGs) and a further 18 households via discretionary grants through our Home Improvement Agency.
- We provided direct practical help to over 2,200 residents through our Small Repairs Service
- We helped 1,058 vulnerable and older people with home improvements through discretionary grant funding
- We concluded 708 statutory interventions including improvement notices (both formal and informal) and prohibition orders, and resolved serious health hazards in 581 homes.
- We have inspected 438 HMOs, to ensure appropriate standards are achieved and maintained.
- 77 home improvement grants issued make nominations rights which were then let to local households in housing need.
- We worked with regional partners to secure total funding of £412k from the Department of Energy and Climate Change (DECC); and were able to use £58k of this to improve 28 homes in the district.
- We conducted a review and produced a new homelessness strategy and action plan for the period 2018-2020: [<https://www.cherwell.gov.uk/info/55/strategy-policy-and-development/544/homelessness-review-and-strategy>]. This will be actively monitored through the period.

A full list of our achievements over the period 2012-2017 is included at Appendix B.

3. Strategic Context

Legislation and policies at a national, regional and local level have an impact on the content and delivery of the housing strategy. There have been considerable changes to the national policy framework for both housing and planning since the last housing strategy document was produced in 2012. The key legislation and policies that relate to the housing strategy are listed below:

National	
	Welfare Reform Act 2012
	The Care Act 2014
	Housing and Planning Act 2016
	Welfare Reform Act 2016
	The Housing White Paper 2017 "Fixing our broken housing market"
	The Homelessness Reduction Act 2017
	The National Planning Policy Framework 2018
	The Social Housing Green Paper 2018
	The Licensing of Houses in Multiple Occupation (Prescribed Description) (England) Order 2018
Regional	
	Oxfordshire Health and Wellbeing Strategy 2015-2019
	Oxfordshire Housing and Growth Deal 2018
Local	
	Cherwell District Council Business Plan 2018-2019
	Homelessness Strategy 2018-2020
	Cherwell District Council's Tenancy Strategy 2017
	Cherwell District Council's Housing Allocation Scheme 2018
	Cherwell Local Plan 2011-2031

A summary of the key legislation and policies outlined above is in Appendix C.

4. Cherwell – People & Place

Cherwell district lies at the north-western edge of Oxfordshire. It covers an area of 277 square miles and includes the towns of Banbury and Bicester, Kidlington (a large village) and 72 smaller villages. The M40 passes through the district and there are good rail connections to London and Birmingham. Cherwell also has a close relationship with the world class university city of Oxford. The city's successful economy built around the universities and high tech industries and businesses combined with the attractiveness of the surrounding countryside make the county a highly desirable place to live which influences the housing market.

Cherwell has an estimated population of 147,602 (2017). Over 60% of residents live in one of the districts main urban centres, Banbury (32%), Bicester (21%) and Kidlington (9%), with the remainder living in the rural areas (38%). The population is growing, it increased by 0.7% in the last year, this is above the UK growth rate and the rate of population growth in Oxfordshire as a whole. International migration does contribute to the increase in the population locally, however a key driver of population growth is in-migration from Oxford probably related to acute housing affordability issues in the City. Cherwell is expected to continue to grow with the population forecast to be 203,900 in district by 2031.

The district has a total of 66,693 dwellings, of which 66% are owner occupied, 22% private rented and 12% social housing. The levels of home ownership and private renting in Cherwell are now ahead of national levels and the amount of social housing falling behind. The number of detached and semi-detached properties in the district are ahead of national averages whilst the number of terraced properties and flats below.

The life expectancy of people in Cherwell is higher than the national average and the district is expected to see a substantial increase in the older person population. The age group that is expected to experience the biggest change is people over 85, with an increase of 142% attracting a significant increase in the demand for accommodation that is suited to an older population and associated care and support services. The majority of our residents are in good health while 14.1% have a long term limiting health problem or disability (17.6% nationally).

5. Housing Strategy Priorities

Priority 1:

Increase the supply and diversity of affordable housing to ensure the right types of housing are available in the right places

Our objectives are to:

- 1.1 Understand the need for the full range of affordable and specialist housing in the district, including type, tenure and location
- 1.2 Deliver a range of affordable homes that meet the needs of local residents and workers
- 1.3 Work in partnership with private developers, registered providers and local landowners to gain greater control over the delivery of housing, including new affordable housing
- 1.4 Maximise and make best use of financial assets and resources, including those of the Council, Registered Providers and Homes England, to deliver affordable housing in the district

Why is this important?

- We need 1,140 new homes in Cherwell per year until 2031 with 35% of this being affordable
- We have committed to helping Oxford city meet its need for 1,400 new homes per year over the same period
- We need to respond to diverse needs ranging from smaller homes for young people and people looking to downsize through to larger family homes
- We have a growing population of older people whose housing needs need to be anticipated and planned for
- Home ownership is out of reach for households on low and average incomes
- Social rent is the only truly affordable housing option for many people and there is a lack of supply in this area
- Cherwell has a strong track record of housing delivery and has exceeded new build targets. But the market on its own does not deliver the volume and range of affordable products that our communities need
- New build housing has been concentrated in the main towns of Banbury and Bicester and there is a need to increase delivery of affordable housing in rural areas of the district

What we plan to do

1.1 Understand the need for the full range of affordable and specialist housing in the district, including type, tenure and location

- Improve our understanding of specific housing needs by drawing on our own internal data and intelligence and that of our partners
- Work with parish councils, community groups and residents in rural parts of the district to identify and respond to housing needs in the villages
- Join up with Oxfordshire County Council and health partners to understand and respond to the current and future housing needs of older people and other vulnerable groups that require specialist housing e.g. people with learning disabilities
- Ensure that the development of new housing contributes to vibrant and sustainable town centres
- Ensure that we listen to the people whose housing needs we are trying to meet by consulting and checking back that we are delivering the right types of housing

1.2 Deliver a range of affordable homes that meet the needs of local residents and workers

- Explore the viability of delivering homes for social rent within new developments
- Increase the supply and uptake of affordable housing for keyworkers
- Diversify the provision of affordable housing through innovation and partnership working i.e. shared ownership, self-build, custom build and community-led schemes
- Ensure that the delivery of new housing is supported by and integrated with community facilities, businesses and employment, schools, transport and health and other services
- Develop affordable housing on identified sites for people from Oxford with unmet housing need and contribute to the Oxfordshire Growth Deal programme to ensure housing targets are met
- Work with existing Cherwell residents and partners to ensure the housing needs of expanding communities are met as well as the needs of Oxford residents
- Increase the delivery of affordable housing within rural areas where unaffordability and the constraints on development are often a challenge

1.3 Work in partnership with private developers, registered providers, landowners and local communities to gain greater control over the delivery of housing, including new affordable housing

- Continue to seek the maximum amount of affordable housing when negotiating with developers on new schemes¹
- Take a more proactive approach to working with registered providers to encourage them to come forward with land-led development proposals

¹ Local Plan affordable housing requirements are 30% in Banbury and Bicester and 35% in the rest of the district

- Work closely with Homes England and other partners to pursue and bring forward public sector land for development
- Explore the potential for the council to take a lead role in land assembly
- Undertake social value assessments to enable decisions to be made about whether council land should be disposed of at or below market value – for the development of housing including affordable housing

1.4 Maximise and make best use of financial assets and resources, including those of the Council, Registered Providers and Homes England, to deliver affordable housing in the district

- Work with Build!², registered providers and community led developers to maximise grant funding that can be used for affordable housing development, including homes for social rent
- Raise the profile of our affordable housing needs and ambitions with Homes England in order to maximise the amount of funding we can access from the Shared Ownership and Affordable Homes Programme 2016-21
- Identify land in our ownership that can be considered for affordable housing development
- Leverage Oxfordshire Growth Deal funding to support housing delivery in Cherwell
- Review our internal resources and structures to ensure we have the expertise and capacity in place to deliver on our affordable housing ambitions

² Build! is Cherwell District Council's in-house housing development and management company

Priority 2:

Improve the quality and sustainability of our homes and build thriving, healthy communities

Our objectives are to:

- 2.1 Improve the energy efficiency of the housing stock and reduce fuel poverty for low income and vulnerable households
- 2.2 Support residents to have a suitable home where they can live independently
- 2.3 Ensure the efficient use of the housing stock and maximise opportunities to meet housing needs
- 2.4 Improve the quality of new homes and the existing housing stock
- 2.5 Demonstrate a corporate commitment to sustainable, healthy and thriving communities

Why is this important?

- An estimated 11% (6,638 dwellings) owner occupied and private rented dwellings a serious health hazard as defined by the Housing Health and Safety Rating System
- Our owner occupied and private rented dwellings have a lower energy efficiency rating than the national average
- Just over 900 (6.2%) private rented dwellings in the district are estimated to have an Energy Performance Certificate rating below band E. This is below the rating now required, for a landlord to grant a new tenancy to new or existing tenants
- It is estimated that 8% of all households (over 3,000 owner-occupied households and 1,777 private rented households) experience fuel poverty, which is lower than the national average of 11% of households. The highest concentrations of fuel poverty are in the rural areas of our district
- As of March 2018 there were 495 properties that had been empty for more than six months
- Due to new licensing requirements the number of licensable HMOs has increased from 84 to 431
- Oxfordshire is expected to see a substantial increase in the population of older people with the total number of people aged 55 and over expected to increase by 49% over 20 years
- Older people are more likely to live in owner-occupied and social rented accommodation than the private rented sector
- 22% of households in Cherwell include someone with a long term health problem or disability
- There is a correlation between age and long term health conditions or disability with 83% of persons aged 85 or older having a disability

- There is an evidenced need for a diverse range of supported housing including learning disabilities, people with physical disabilities and vulnerable young people including young parents
- The district is going through a period of high growth, with this rate of increase we must ensure the community infrastructure is in place to support sustainable communities
- Where we have achieved impact with our existing programmes we have the opportunity to expand on this good practice e.g. Graven Hill, Bicester Healthy New Town and Bicester Eco Town
- There is growing evidence that significant benefits for local people can be achieved by joining up the planning of housing, infrastructure and the economy with planning for residents' health and wellbeing

What we plan to do

2.1 Improve the energy efficiency of the housing stock and reduce fuel poverty for low income and vulnerable households

- Increase awareness of council services and initiatives in relation to warm homes, energy efficiency and retro-fit technologies.

2.2 Support residents to have a suitable home where they can live independently

- Continue to support and meet the demand for adaptations to assist older and disabled people to remain living independently in their own homes
- Support the delivery of new build adapted properties
- Provide supported housing as identified through Oxfordshire County Council's commissioning plans for Adult's and Children's Services
- Support the Government's Vulnerable Persons Relocation Scheme

2.3 Ensure the efficient use of the housing stock and maximise opportunities to meet housing needs

- Reduce the number of empty properties in the district, including refurbishment of flats above shops and conversion of commercial space to residential.

2.4 Improve the quality of new homes and the existing housing stock

- Improve conditions in the private rented sector by implementing actions arising from HMO licencing responsibilities, our formal and informal enforcement interventions and our grant and loan work
- Take a leadership role to demonstrate that increased standards in new build housing are deliverable

2.5 Demonstrate a corporate commitment to sustainable, healthy and thriving communities

- Identify key partnerships that require housing representation and influence to deliver healthy communities, including establishment of a Cherwell Housing Board
- Increase corporate coordination in relation to housing activities across the council
- Implement a new framework of engagement with RP partners to deliver thriving, healthy communities
- Adopt a corporate approach to commissioning services to support sustainable communities
- Use the learning from Bicester Healthy New Town to roll out new approaches to promoting health and wellbeing and tackling deprivation in other parts of the district

Priority 3:

Enhance opportunities for residents to access suitable homes and have housing choices.

Our objectives are to:

- 3.1 Provide an enhanced housing options service
- 3.2 Keep the Allocations Scheme under review to ensure it meets housing needs
- 3.3 Increase opportunities for people to access low cost home ownership and good quality private rented accommodation

Why is this important?

- Cherwell is a high growth area and the demand for housing is unlikely to subside in the foreseeable future
- Our customer base is expanding with more households, including working households, needing advice and help to access housing. This is because household income has not kept up with house prices and market rents in the private rented sector
- Housing Options services have traditionally worked with vulnerable people and those threatened with homelessness. As more households experience affordability issues with housing we need to offer advice to a wider group of people
- Housing needs outweigh supply of social and affordable rented housing so we need to widen the housing options on offer, this could include self-build opportunities at Graven Hill, shared ownership, rooms in shared houses and private rented sector properties
- The need for keyworker housing is high across the county, particularly for those working in Oxford city, and the Housing Options service needs to reflect this

What we plan to do

3.1 Provide an enhanced Housing Options service

- Provide a Housing Options service that responds to the diversity of need
- Promote a personalised approach which helps customers identify housing solutions that will meet their needs and aspirations
- Support customers to make positive and realistic choices about the type of housing they want to live in
- Ensure staff have the skills and training to offer good quality advice

- Ensure that good quality information on the housing opportunities in the district is made available across a range of media including comprehensive information on the web
- Increase opportunities to work with partner organisations to ensure residents get good quality housing advice when they need it

1.2 Keep the Allocations Scheme under review to ensure it meets housing needs

- Review our Allocations Scheme to ensure it continues to meet the needs of our communities

1.3 Increase opportunities for people to access low cost home ownership and good quality private rented accommodation

- Improve our relationships with the local private rented sector to increase innovation and support development of the market
- Work with Graven Hill to review the self-build mortgage pilot and establish how this and other council-led initiatives can help local people choose self and custom build to meet their housing needs
- Broaden the housing choices for older people including co-housing, shared ownership and smaller homes for open market sale

6. Resources

The resources available to deliver the housing strategy in Cherwell are as follows:

Council Resources

Staff Resources - The main staff resource is the Housing Team, this consists of:

- The Housing Strategy and Partnerships Team – 9 full time officer roles currently shared between Cherwell and South Northants Council.
- The Housing Options Service – 17.5 full time officer roles officers split over 2 teams, one focused on homelessness and one providing general housing advice and maintaining the Council's housing register.
- The Private Sector Housing Team – 12 full time officer roles plus a Housing Occupational Therapist on full-time secondment from the County Council.

We will draw on officer time and expertise from other teams within the council as well including Build!, the Bicester Team, Planning Policy and Development Management, Transformation Team, Property and Investment Team and Communities Team. We will also consider the potential for council-owned land and other assets to be used to help meet local housing needs.

Commuted Sums - Off-site contributions in lieu of affordable housing are provided by developers in exceptional circumstances where affordable housing is not provided on site. In these circumstances developers are required to pay a commuted sum which can then be used as an additional source of funding for affordable housing delivery.

New Homes Bonus - New Homes Bonus (NHB) is a grant paid by Central Government to local authorities to incentivise housing growth in their areas. Under the scheme Central Government matches the council tax raised on new build homes, conversions and long term empty homes brought back into use. The development of each additional affordable home attracts an enhancement of £350 per annum (over the period which the NHB is payable). Local authorities are not obliged to use the funding for housing purposes but we have set the enhanced payments (£350 per property per annum) aside to fund new affordable homes or services.

Private Sector Housing Grants and Loans

The Council received Disabled Facilities Grant funding of £1.012 million from the Better Care Fund (a programme seeking to join up health and care services) for 2018-19 and expects a similar or increased level of funding in future years. Alongside this there is a proposed budget of £150,000 in 2019-20 for discretionary private sector housing grants (including essential repairs, energy efficiency and landlord home improvement grants). We also have access to loan funding for improvements to private sector housing as we are members of Flexible Home Improvement Loans Limited.

Partners' Resources

In order to enable the delivery of new affordable housing we work in partnership with Registered Providers, who use their staff time to facilitate new development and invest their own financial resources to fund new build affordable housing. They also provide resources such as staff time to manage housing stock in our district and staff time and financial investment in community development activities.

Growth Deal

In March 2018 the Oxfordshire Authorities were successful in securing Housing and Growth Deal funding of up to £215 million from the Government to support the delivery of around

100,000 new homes across Oxfordshire between 2011 and 2031. This includes £60 million to deliver additional affordable housing and £150 million to deliver the infrastructure needed to accelerate the delivery of 100,000 homes across the County by 2031, both market and affordable. We wish to maximise the amount of funding from this source into the district. Currently £3,250,000 is allocated for 106 affordable housing units to be provided in Cherwell.

Homes England Funding

In April 2016 bidding was opened to the Homes England Shared Ownership and Affordable Homes Programme (SOAHP) 2016 to 2021. Initial allocations of capital grant for new affordable housing schemes were announced in January 2017 but this did not allocate the total budget, with £1.3 billion remaining available. This is being allocated through Continuous Market Engagement together with a share of the £1.4 billion announced in the Autumn Statement for new affordable homes outside London. In addition, in June 2018, an addendum to the SOAHP prospectus was published. This addendum invited bids against the available funding for a range of housing tenures, including social rent, which had previously not been funded.

Other Funding

There are additional sources of funding allocated to the council specifically for homeless work. These include:

Homelessness Prevention Grant - Central Government gives local housing authorities funding for homelessness prevention work (Homelessness Prevention Grant) within the council's wider local government settlement. This funding has been used by the Housing Team to support a range of community and voluntary sector groups to provide services within the district that are focused on supporting the prevention of homelessness. For example, the provision of drop in centres for people who are homeless or unsuitably housed, outreach and verification for rough sleepers and outreach for low to medium level victims of domestic abuse. The Homelessness Prevention Grant allocation for Cherwell District Council is as follows:

Homelessness Prevention Grant		
2017/18	2018/19	2019/20
£99,869	£100,211	£100,712

Flexible Homelessness Support Grant - The Ministry of Housing, Communities and Local Government (MHCLG) also provides Flexible Homelessness Support Grant (FHSG) to local housing authorities. FHSG is paid to local housing authorities as a grant and can be used in any way a local authority sees fit, to better manage temporary accommodation pressures. The grant is ring-fenced for activities to prevent and deal with homelessness.

Flexible Homelessness Support Grant Allocation		
2017/18	2018/19	2019/20
£178,538	£205,425	£265,225

Homelessness Reduction Act: New Burdens Funding - The government is providing funding to local authorities to help meet the new burdens costs associated with the additional duties contained within the Homelessness Reduction Act 2017. The local authority allocations cover: 2017/18; 2018/19; and 2019/20 and Cherwell District Council will receive the following:

Homelessness Reduction Act: New Burdens Funding			
2017/18	2018/19	2019/20	Total Allocation
£47,246	£43,277	£45,747	£136,270

Cherwell District Council did not utilise the Homelessness Reduction Act New Burdens Funding for 2017/18 but has rolled this funding forward into 2018/19 so that the monies can be spent in line with the priorities within this new homelessness strategy.

In addition, to the above, all local housing authorities were allocated £9,200 as a one-off payment towards new ICT costs in relation to the new legislation. We used this money to pay for new homelessness ICT software.

7. Consultation

This document is a consultation draft and will go out for consultation for 7 weeks.

We held a consultation event with Elected Members and our Portfolio Holder in October 2018, and have consulted widely with internal stakeholders and Registered Provider partners on the production of this draft document.

We continued to consult with partners as the strategy was being developed. Specific partners have also been consulted, contributed data and verified findings as relevant.

The consultation will start at 12 noon on 7th December 2018 and continue until 25th January 2019.

Comments

We welcome and comments or queries about this strategy. Please send them to:

Housing Strategy and Partnerships Team
Cherwell District Council
Bodicote House
Bodicote
Banbury
OX15 4AA

Email: housing@cherwell-dc.gov.uk



DISTRICT COUNCIL
NORTH OXFORDSHIRE

CDC Housing Strategy Annual Action Plan: 2019-2020

Priority 1: Increase the supply and diversity of affordable housing to ensure the right types of homes are available in the right places.

Action	Target	Responsibility	Key Partners	Resources Required	Deadline
1.1 Understand the need for the full range of affordable and specialist housing in the district, including type, tenure & location.					
1.1.1 Ensure new affordable housing is in line with local needs.	Complete research and prepare a report on the affordability of affordable rented housing.	HS&PT	RPs	Officer time	June 2019
	Complete 4 parish level housing need surveys.	HS&PT	Parish councils	Officer time	March 2020
	Carry out a needs analysis of local requirements for specialist housing.	HS&PT	Oxfordshire County Council	Officer time	June 2019
	Produce a supported housing strategy.	HS&PT	Oxfordshire County Council	Officer time	September 2019
	Complete research into older persons housing needs and	HS&PT	Residents, RPs and county	Officer time	December 2020

Action	Target	Responsibility	Key Partners	Resources Required	Deadline
	aspirations including consultation with older residents on their desired housing options.		council		
	Produce an older persons housing strategy.	HS&PT	Residents, RPs and county council	Officer time	March 2020
	Update the State of the District's Housing Report	HS&PT	--	Officer time	December 2019
1.1.2 Increase data collection using the Council's and partners internal databases.	Review Housing Register application form to capture strategic information on housing needs to inform the new build affordable housing programme.	HOT	Abritas	Officer time and approved capital budget for improvements to Abritas housing IT system.	April 2019
1.2 Deliver a range of affordable homes that meet the needs of local residents and workers.					
1.2.1 Broaden the range of new affordable housing delivered.	Deliver at least 407 new affordable homes including 10 social rented units.	HS&PT	RPs	Officer time & housing budgets	March 2020
	Develop a proposal for a 'Living Rent' housing product.	HS&PT	Build!	Officer time	June 2019
	Start on site at Admiral Holland to build 14 affordable homes (7 affordable rent & 7 shared ownership).	Build!	--	Build! Team staff & financial resources.	April 2019
	Establish a formal commissioner/delivery vehicle relationship between CDC as strategic housing authority and Graven Hill Development Company.	HS&PT	Graven Hill	Officer time	Ongoing
1.2.2 Work with other Oxfordshire local authorities to deliver housing to meet oxford's unmet need.	Work with planning policy team to review effectiveness of planning policies to deliver community facilities to meet	Planning Policy Team, Build! and HS&PT	--	Officer time	March 2020

Action	Target	Responsibility	Key Partners	Resources Required	Deadline
	the needs of Kidlington.				
	Prepare briefing papers for senior officers and elected members on the allocation of affordable housing on sites designated to meet Oxford's unmet need.	HS&PT and Planning Policy Team	Other Oxfordshire local authorities	Officer time	April 2019
1.2.3 Increase the delivery of rural exceptions sites to enhance the affordable housing choice within rural areas.	Prepare a business case for a fixed term rural affordable housing/community led housing post (funded from housing New Homes Bonus funds)	HS&PT	Finance Team	Officer time	April 2019
	Start on site at Ardley to build 13 affordable homes on a rural exceptions site (7 affordable rent & 6 shared ownership).	HS&PT	Waterloo Housing, Development Management Team & Homes England	Officer time, RP finance, Homes England/Growth Deal funding	April 2019
1.3 Maximise and make best use of financial assets and resources, both council and Registered Providers, to deliver more affordable housing in the district.					
1.3.1 Use council assets for the delivery of affordable housing where appropriate.	Complete a review of council-owned land in the district to establish which sites have potential for housing delivery to meet local housing needs.	HS&PT	Property & Investment Team and Build!	Officer time	April 2019
1.3.2 Develop a strong relationship with the Growth Board and Homes England to maximise funding for additional affordable homes.	Attend quarterly strategic Growth Deal meetings.				
	Attend monthly Growth Deal Affordable Housing Project Team meetings.				
1.4 Work in partnership with registered provider partners, private developers and local landowners to accelerate delivery of housing, including new affordable homes					
1.4.1 Support community led development	Work with HNLC to progress plans for a community led	HS&PT	HNLC	Officer time, ERDF funding	March 2020

Action	Target	Responsibility	Key Partners	Resources Required	Deadline
	development in Hook Norton.				

Priority 2: Improve the quality and sustainability of our homes and build thriving, healthy communities.

Actions	Target	Responsibility	Resources Required	Target Date
2.1 Improve the energy efficiency of the housing stock and reduce fuel poverty for low income and vulnerable households				
2.1.1 Increase awareness of council services and initiatives in relation to warm homes, energy efficiency and retro-fit technologies.	Work with the NEF to promote awareness of grants and help available to make homes more energy efficient and tackle fuel poverty.	PSHT/ NEF	Officer time	June 2019
	Ensure that every contact with vulnerable households is used to assess fuel poverty and energy efficiency issues	PSHT	Officer time	June 2019
	Reshape the council's service specification for the debt and money advice contract to include signposting and referrals to the Private Sector Housing team, Better Housing, Better Health and advice on switching utility companies.	AD for Wellbeing	Officer time	Sept 2019
	Support the Low Carbon Hub and National Energy Foundation to continue developing the Oxfordshire Retro-fit project.	PSHT	Officer time	Ongoing

2.2 Support all residents to have a suitable home where they can live independently				
2.2.1 Continue to support and meet the demand for adaptations to assist older and disabled people to remain living independently in their own homes	Complete at least: <ul style="list-style-type: none"> • 160 disabled facility grants • 250 Minor Works adaptations • Provide Small Repairs assistance to 250 qualifying households for 250 vulnerable households 	PSHT	Officer time DFG Budget Minor works budget Small repairs budget	March 2020
2.2.2 Support the delivery of new build adapted properties	Complete a review of the use of DFG finance to fund new build adapted properties	HS&PT	Officer time	June 2019
	Complete a review of lifetime homes delivery and usage	HS&PT	Officer time	Sept 2019
	Develop a proposal for a Cherwell Adapted standard	HS&PT	Officer time/ Operational budgets	Sept 2019
2.2.3 Provide supported housing as identified through the Oxfordshire County Council's commissioning plans for Adult & Children's Services	Support OCC to decommission shared accommodation for people with learning disabilities and work in partnership with Sanctuary Housing to provide 6 units of self-contained supported housing for people with learning disabilities.	HS&PT & Sanctuary Housing	Officer time	March 2020
2.2.4 Support the government's Vulnerable Persons Relocation Scheme	Resettle a further 6 Syrian refugee households.	HS&PT	Officer time VPRS funding	March 2020
2.3 Ensure the efficient use of the housing stock and maximise opportunities to meet housing needs				
2.3.1 Reduce the number of empty homes in the district	Take informal and formal action to bring at least 10 long-term empty homes back into use.	PSHT	Officer time	March 2020

	Publish an empty homes strategy	PSHT	Officer time	March 2020
	Deliver 4 new units of housing in the town centres by converting commercial space to residential and/or refurbishing flats above shops	Build!	Officer time £350K New Homes Bonus and Build! funding	March 2020
2.4 Improve the quality of new homes and the existing housing stock				
2.4.1 Improve conditions in the private rented sector	Implement actions arising from HMO licencing responsibilities: <ul style="list-style-type: none"> - Proactively identify HMOs for which required licence applications have not been made. - Review management standards in at least 150 Houses in Multiple Occupation - Monitor impact of new legislation 	PSHT	Officer time	March 2020
	Improve at least: <ul style="list-style-type: none"> • 120 premises through formal and informal enforcement interventions • 20 premises through grant and loan work 	PSHT	Officer time	March 2020
2.4.2 Take a leadership role to demonstrate that increased standards in new build housing are deliverable	Work in partnership with A2Dominion to continue data collection and monitoring on travel patterns, energy, water use and waste generation at North West Bicester (NWB)	Bicester Team	Officer time	Ongoing
	Work in partnership with other Oxfordshire councils to develop an evidence base on sustainability and deliverability of higher standards for new build properties	Bicester Team	Officer time	March 2020
	Prepare a CDC Affordable Housing Standard Guide	Build! and HS&PT	Officer time	March 2020
2.5 Demonstrate a corporate commitment to sustainable, healthy and thriving communities				

2.5.1 Identify key partnerships that require housing representation and influence to deliver healthy communities	Complete an audit of partnerships and agree representation	HS&PT	Officer time	April 2019
2.5.2 Increase corporate coordination in relation to housing activities across the council	Establish a Housing Board within CDC	Transformation Team, HS&PT, PSHT, Build!, Bicester Team	Officer time	April 2019
2.5.3 Implement a new framework of engagement with RP partners to deliver thriving, healthy communities	Set up an RP forum and annual strategic meetings	HS&PT	Officer time	April 2019
2.5.4 Adopt a corporate approach to commissioning services to support sustainable communities.	Complete mapping exercise of 'whole' council investment in communities.	HS&PT & Communities Team	Officer time	October 2019
	Develop common monitoring approach to council grants/contracts for work supporting communities.	HS&PT & Communities Team	Officer time	October 2019

Priority 3: Enhance opportunities for people to access suitable homes and have housing choices.

Action	Target	Responsibility	Key Partners	Resources Required	Deadline
3.1 Provide an enhanced Housing Options service					
3.1.1 Increase staff awareness of the range of housing options available	Train all housing staff on all forms of housing available, including briefings, site visits and team meetings	HS&PT	Housing Options and PSHT, Graven Hill, Help to Buy, Build!, Bicester Team	Officer Time	Ongoing
	Train customer service staff on all forms of housing available, including briefings, site visits and team meetings	HS&PT	Housing Options and PSHT, Graven Hill, Help to Buy, Build!, Bicester Team	Officer Time	Ongoing
3.1.2 Increase customer awareness of the range of housing options available	Improve information available through the website and other media	HS&PT	Housing Options and PSHT, Graven Hill, Help to Buy, Build!, Bicester Team	Officer Time	Ongoing
	Develop a business case for a pilot post to help older people make timely and positive choices to move to appropriate accommodation	HS&PT and PSHT		Officer time	Sept 2019

	Ensure Community Connect Navigator is fully aware of housing options and legal remedies through attendance at team meetings and possible co-location with HOT and PSHT	Communities Team, HOT, PSHT,		Officer Team	April 2019
3.1.3 Improve access to the Housing Options service	Implement an online housing application form	HS&PT		Officer time and approved capital funding	April 2019
	Prepare a business case for an enhanced housing options portal	HS&PT		Officer time	April 2019
3.1.4 Deliver personalised advice on the full range of suitable housing options available in the district	Complete a review of the housing advice 'offer' to customers to fully incorporate shared ownership, self-build, rent to buy, and all rented tenures	HOT		Officer time	June 2019
3.2 Keep the Allocation Scheme under review to ensure it meets housing needs					
3.2.1 Review the Housing Allocations policy	Complete Allocations Policy annual Health Check	HS&PT and HOT		Officer time	June 2019
	Prepare a report including summary of Health Check findings and recommended amendments to policy	HS&PT and HOT		Officer time	June 2019
3.2.2 Promote the most efficient use of existing adapted social housing stock.	Review Allocation scheme to consider use of direct lets for existing adapted properties	HS&PT and HOT	PSHT	Officer time	Dec 2019

3.3 Increase opportunities for people to access low cost home ownership and good quality private rented accommodation					
3.3.1 Increase the provision of private rented sector accommodation through various means including new types of provision from Registered Providers, council-led initiatives and establishing a dialogue with investment landlords	Meet with RPs to establish their appetite and capacity to deliver secure high quality private rented accommodation	HS&PT	RPs	Officer time	March 2020
	If RP partners are willing to deliver private rented housing, agree a development programme and timetable	HS&PT	RPs	Officer time	March 2020
	Complete a feasibility study of options for council-led development of private rented accommodation	HS&PT		Officer time	March 2020
3.3.2 Provide wider opportunities for people to access self-build as a housing option	Review the 2018 pilot for self-build mortgages and build on lessons learnt	Transformation Team and lenders		Officer time	Dec 2019
	Develop links with local community led housing groups to provide support as required and improve knowledge regarding the potential for delivery of community led and co-housing schemes in the district.	HS&PT	Community groups	Officer time	Ongoing

APPENDIX 2

Key Achievements

Our housing achievements over the course of our 2012-2017 strategy are as follows:

- In 2015 we completed a Low Cost Home Ownership (LCHO) Analysis, which compared different LCHO products and concluded that shared ownership remained the best option locally at that time
- We published a new Tenancy Strategy in 2017 providing guidance to Registered Providers (RPs) operating in our district. This specifies that tenancies in rented affordable housing should for a minimum of 5 years (rather than the national 2 year minimum standard), lifetime tenancies should be offered to tenants with certain vulnerabilities or those that have been involved in self-build or self-finish, affordable rents (and service charges where applicable) should be capped at local housing allowance rates, Registered Providers should not convert more than one third of their social rented properties to affordable rent and that the council will discharge its homelessness duty into the private rented sector when a suitable, affordable tenancy is available.
- We revised our Allocation Scheme in 2018 to ensure it meets the housing needs within the district and complies with the requirements of the Homelessness Reduction Act 2017.
- We implemented a new nominations agreement in 2017, which we will review annually. This has improved the way in which household information is passed to housing associations, helping to establish sustainable tenancies.
- We established an Empty Property Officer Post in April 2016 and have established a number of incentives to bring empty properties back into use. Since 2012, 47 long-term empty homes have been brought back into use as a consequence of our interventions.
- We produced and promoted a Technical Advice Note laying out standards for affordable housing.
- We contracted Citizens Advice North Oxon and South Northants to provide debt and money advice to our residents for two years from April 2017, and we then extended this arrangement to the end of March 2020. A total of 6591 people have been helped since April 2017 with £5,106,658 raised in income. Additionally, over £400,000 worth of debt has been written off and almost £550,000 worth of payments rescheduled.
- We extended the help we can give to disabled people by introducing specific discretionary grants in addition to the Disabled Facilities Grants (DFGs) we already provide under the Government's scheme.
- In 2018 we conducted a second Stock Modelling Project to provide an update on the local housing stock including: tenure, condition (in terms of hazards), energy-efficiency, remediation costs, the number of houses in multiple occupation (HMOs) and the extent of fuel poverty.
- From 1st October 2018, HMO licencing requirements have been extended to include all HMOs with five or more residents regardless of the number of storeys. We have sought to bring this change to landlords' attention through press-release, targeted letters, our Landlords Newsletters and Forums. We have also developed an on-line application form to streamline the licencing process.
- We undertook 5 successful prosecutions in relation to property standards (2 concerning failure to licence an HMO, 1 for breach of a Prohibition Order, 1 for breach of Management Regulations and breach of HMO licence conditions and 1 for failure to provide information.)
- We introduced Self-Certification for better-run HMOs so that resources can be targeted at poorer premises and landlords.

- We provided 100 'Cherwell Energy Efficiency Project' (CHEEP) grants to improve private rented accommodation
- We continued to support the Oxfordshire Affordable Warmth Network (OAWN), funding it jointly with County partners. This secured British Gas Energy Trust funding for a Better Housing Better Health health-referral initiative in 2016-17. The scheme delivered grant aided home-improvements to 17 Cherwell residents suffering with particular health issues, achieved runner-up status in National Energy Action's Energy Impact Awards 2017, and will provide the basis for further funding bids.
- In 2018 we introduced new policies dealing with the enforcement of Minimum Energy Efficiency Standards in the private rented sector and Civil Penalties for certain housing offences.

APPENDIX 3

Strategic Context in Detail

National Context

Welfare Reforms – The Welfare Reform Act 2012 introduced significant changes to the benefits system including new caps on local housing allowance (LHA) and housing benefit, the creation of Universal Credit (UC) and the reform of Council Tax Benefit and Disability Living Allowance (DLA). The Welfare Reform and Work Act 2016 contains further changes including the ending of automatic entitlement for 18-21 year olds and the restriction of benefits for families with more than two children.

The Care Act 2014 – The Care Act 2014 extends the role of local authorities with adult social care responsibilities who provide assistance to people who have care needs. The Act defines housing as a ‘health-related service’, highlighting the need for integrating care and support provision. To meet these needs adult social services departments will need to work with local housing authorities to provide a range of housing and support services, such as supported housing and extra care housing.

Housing and Planning Act 2016 – The Housing and Planning Act 2016 introduced a number of policy changes including:

- Registered Providers will extend the Right to buy to their tenants on a voluntary basis (giving their tenants the same rights as local authority housing tenants)
- starter homes (a home available to first time buyers between 23 and 39 at a discount of 20%) were defined as affordable housing for the purposes of the National Planning Policy Framework
- local planning authorities have a duty to keep a register of demand for self-build properties and grant planning permission for adequate serviced plots to meet the measured demand for self-build housing in the district.
- new and changed enforcement powers for local housing authorities aimed at tackling rogue landlords

The Housing White Paper 2017 - ‘Fixing our broken housing market’, released in February 2017 set out the Government’s proposals to:

- make changes to the planning system to facilitate development and build homes faster
- ensure the required infrastructure is delivered at the right time
- support smaller builders, local authorities and housing associations to build
- support building for rent and custom and self-build initiatives
- provide more support for first time buyers alongside other affordable provision
- introduce a revised methodology for calculating housing need.

The Homelessness Reduction Act 2017 (HRAct) - implemented in April 2018 has substantially increased the duties owed by local authorities to homeless people and people threatened with homelessness. These include a greater emphasis on homelessness prevention with councils being required to help people at risk of losing accommodation as soon as they are threatened with homelessness within 56 days and increased duties to households not in priority need.

National Planning Policy Framework – In July 2018, the government published the revised National Planning Policy Framework (NPPF) and amended Planning Policy Guidance, changes included:

- introduction of a new Affordable Housing definition. Social rented homes are reintroduced into the government's definition and it is broadened to include Build to Rent units (marketed at an affordable rent), Starter Homes and Discounted Market Sales housing.
- At least 10% of homes on 10+ dwelling schemes should be for affordable home ownership, with exemption rural exception sites, Build to Rent schemes and specialist housing proposals (such as for the elderly or students).
- Introduction of 'entry level exception sites' suitable for first-time buyers or those looking to rent their first home. These sites must comprise a high proportion of entry-level homes and adjacent to existing settlements.
- Shifting viability assessment from the decision-making stage to the plan making stage and 'where up to date policies have been set out the contributions expected from development, planning applications that comply with them should be assumed to be viable'.
- Introduction of a new standardised housing need assessment

The Social Housing Green Paper – The government published the green paper 'A new deal for social housing' on 14 August 2018, setting out a proposed strategy for reforming social housing. It aims to rebalance the relationship between landlords and residents, tackle stigma and ensure social housing can act as a stable base and support social mobility. It is based around five themes:

- ensuring homes are safe and decent
- effective resolution of complaints about social landlords
- empowering residents and strengthening the regulator
- tackling stigma and celebrating thriving communities
- expanding supply and supporting home ownership.

Houses in Multiple Occupation (HMO) Licensing reforms - From 1 October 2018, the Government has extended the number of properties subject to mandatory licensing so it is now a requirement that HMOs that are occupied by five or more people from two or more separate households regardless of how many floors are subject to mandatory licensing.

Regional Context

Oxfordshire Health and Wellbeing Strategy

The Health and Social Care Act 2012 led to the establishment of Health and Wellbeing Boards, to promote more joined up commissioning of health, social care and public health services. The Oxfordshire Health and Wellbeing Board has a Children's Trust, Adults Joint Management Group and a Health Improvement Partnership Board reporting to it and public involvement underpinning the whole system. The Health Improvement Partnership Board has the purpose 'to add life to years and years to life, focusing on the factors underpinning wellbeing, while levelling up differences in the health of different groups in the County'. The Health and Wellbeing Board recognises the links between health and housing and this is reflected in one of their priorities being "Tackling the broader determinants of health through better housing and preventing homelessness". The Health Improvement Board takes responsibility for delivering this priority. The full Oxfordshire Health and Wellbeing Strategy is available at:

<https://www2.oxfordshire.gov.uk/cms/sites/default/files/folders/documents/aboutyourcouncil/plansperformancepolicy/oxfordshirejointwbstrategy.pdf>

Oxfordshire Housing and Growth Deal

On 22 November 2017 it was announced that Oxfordshire and the Government would collaborate in the Oxfordshire Housing and Growth Deal (the Deal). As part of the Deal Oxfordshire (through Oxfordshire Growth Board) will receive up to £215 million of funding

from the Government to deliver 100,000 new homes by 2031, this includes £150 million for infrastructure delivery and £60 million for 1,320 additional affordable homes by 2021.

Local Context

Cherwell District Council Business Plan

The South Northants and Cherwell District Council's Joint Business Plan 2018/19 has three high level priorities and some specific objectives under these that relate to housing:

- **Protected, Green & Clean**
 - Maintain the District as a low crime area (including incidents of rough sleeping)
- **Thriving Communities & Wellbeing**
 - Prevent homelessness
 - Safeguard the vulnerable
 - Deliver affordable housing & work with private sector landlords
 - Deliver the welfare reform agenda
- **District of Opportunity & Growth**
 - Deliver innovative and effective housing schemes

Homelessness Strategy 2018-2020

Our two year strategy sets out our aims to tackle homelessness across the district. It details how we will provide open and effective access to a range of housing services, support and other opportunities for any resident affected by homelessness to help them rebuild their lives. The strategy was informed by a comprehensive review, undertaken between December 2017 and April 2018, of homelessness and homelessness services in our district.

Cherwell District Council's Tenancy Strategy 2017

The strategy recommends that tenancies in rented affordable housing should for a minimum of 5 years (only 2 years in exceptional circumstances). Lifetime tenancies should be offered to tenants with certain vulnerabilities or those that have been involved in self-build or self-finish. Affordable rents (and service charges where applicable) should be capped at local housing allowance rates. Registered Providers should not convert more than one third of their social rented properties to affordable rent and that the council will discharge its homelessness duty into the private rented sector when a suitable, affordable tenancy is available.

Cherwell District Council's Housing Allocation Scheme

The current version of the Allocations Scheme came into effect in November 2018. Recent amendments were made to meet the respond to the implications of the HRAct. A further review of the scheme is scheduled to be completed 12 months after the HRAct came into force.

Cherwell Local Plan

The Cherwell Local Plan Part 1 2011-2031 was adopted in July 2015. The plan seeks to significantly boost the supply of housing to meet the housing need for Cherwell identified in the SHMA. It outlines how housing provision will be focused in and around Banbury and Bicester with limited growth in the rural areas directed towards the larger, more sustainable villages (including the new settlement at former RAF Upper Heyford). It also sets out that sites of 11 or more dwellings are expected to provide 30% affordable housing if they are located in Banbury or Bicester and 35% in Kidlington and the rural areas. The plan supports exceptions sites to provide affordable housing to meet an identified need in rural communities.

Cherwell



DISTRICT COUNCIL
NORTH OXFORDSHIRE

Cherwell District Council

State of the District's Housing 2018

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1. Introduction

Cherwell district lies in the South East of England at the north-eastern edge of Oxfordshire. The district is predominantly rural in character covering an area of 227 square miles. There are two major towns, Banbury and Bicester, Kidlington (a large village) and 72 smaller villages.

This State of the District's Housing Report provides an evidence base regarding housing issues across the district. It outlines some of the key findings about housing needs in the district and informs our new Housing Strategy.

The report covers the main aspects of the local housing market, including housing need and demand, the condition of the housing stock and affordability issues. It sets out the housing challenges, threats and opportunities for the district. The report presents various data sets and provides a commentary to illustrate what the data means in terms of future planning and housing delivery.

This report does not include detailed homelessness data as this area was covered in a comprehensive review of homelessness undertaken between December 2017 and April 2018. This homelessness review informed our new Homelessness Strategy 2018-2020 and can be found at <https://www.cherwell.gov.uk/info/55/strategy-policy-and-development/544/homelessness-review-and-strategy>

For any further information, please contact the council's Housing Strategy and Partnerships Team via the details below:

Housing Strategy and Partnerships Team

Cherwell District Council

Bodicote House

Bodicote

OX16 4AA

Tel: 01295 227004

Email: housing@cherwell-dc.gov.uk

2. People: our population, housing demand and local housing need

2.1 Population and migration

Changes in population can occur either naturally (births and deaths) or through migration into and out of the area. Population growth and composition are important as they influence the amount, type and tenure of housing required in an area. This section uses data from the Office for National Statistics mid-year population estimates 2017 (unless stated otherwise).

2.1.1 National Context

Before considering local data for Cherwell it is useful to look at the national trends, which can provide a useful baseline and additional context.

- The population of the UK at 30 June 2017 exceeded 66 million people (66,040,229), an increase of 392,000 people since mid-2016. This represents a growth rate of 0.6% per year, the lowest since mid-2004. The trend of decreasing national growth is expected to continue, as household size and fertility rates are expected to reduce over time. However, the population will continue to grow as life expectancy increases.
- 41% of the population growth occurred from natural change (births minus deaths) and 59% through net internal migration¹.

2.1.2 Local Context – Population Change

The current population of Cherwell district is estimated at 147,602.

Since last year it is estimated that the population of Cherwell district increased by 967 (0.7% - this is above the 0.6% UK growth rate) from 146,635 to 147,602. By comparison the population growth for Oxfordshire over the last year was 0.6% (Oxfordshire's population is now 682,444). In the last year:

- There were 1,768 births and 1,256 deaths in Cherwell. This makes natural change (the difference between births and deaths) 512.
- There were 8,681 internal in-migrants and 8,397 internal out-migrants. This makes net internal migration 284.
- There were 1,054 international in-migrants and 936 international out-migrants. This makes net international migration 118.
- Changes to special populations (home armed forces, foreign armed forces and the prison population) increased the population of Cherwell by 59.
- 69% of the population of Cherwell live in the rural areas

For the first time since 2004 Cherwell has seen a net gain (+284) in the number of internal migrants (people moving from other districts within the UK). According to the ONS data, the majority of internal migrants in 2015/16 moved from Oxford. As Oxford is experiencing extremely high levels of housing unaffordability (among the highest in the country), this could be a significant driver.

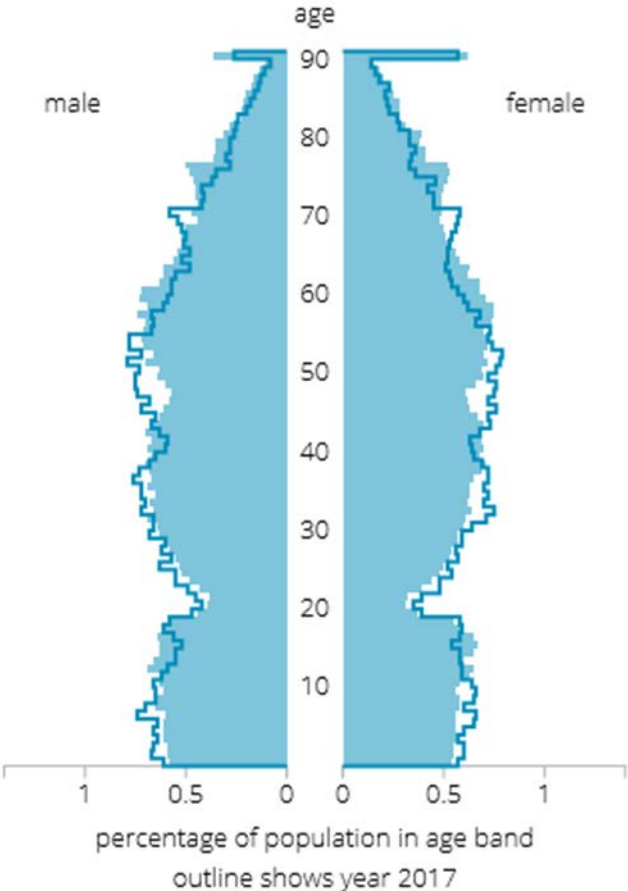
Net international migration is also a significant driver of population growth in Cherwell, and for 2017 it has been at its lowest levels (+118) since the ONS started publishing this statistic (2001-02). Nationally there has been a reduction in net international migration too. This is the first year where we have seen the potential effects of the Brexit vote in both local and national population statistics.

¹ *Internal migration definition* - Migration within the UK - Residential moves between different geographic areas within the UK sourced from the NHS Patient Register, the NHS Central Register (NHSCR) and the Higher Education Statistics Agency (HESA).

There are some notable changes relating to surrounding districts. Cherwell has a close economic relationship with Oxford City, so it is interesting to note that the population of Oxford has decreased by 710 (less than -0.5%). This is largely due to high levels of internal and international out migration from younger age groups (less than 30 years old).

2.1.3 Local Context - Population Age Profile - Population pyramids are an easy and simple way of viewing the internal distributions of gender and age characteristics within an area.

Population age structure by single year of age and sex for Cherwell, mid-2017 to mid-2023.
Source: Subnational population projections for England: (2016-based)



Cherwell’s population pyramid has some interesting features. In the higher age bands, there is a noticeable larger proportion of females than males. This is largely due to differences in life expectancy. However over time the ratio of males to females is expected to increase, reflecting a fall in the proportion of males who smoke or hold a higher risk occupation. There is also a significant (although historically consistent) decrease in the number of younger people aged 18-23. This is mainly due to further education students moving to university towns.

The 2017 median age of the population of Cherwell was 40.9 years compared to a national median of 39.8.

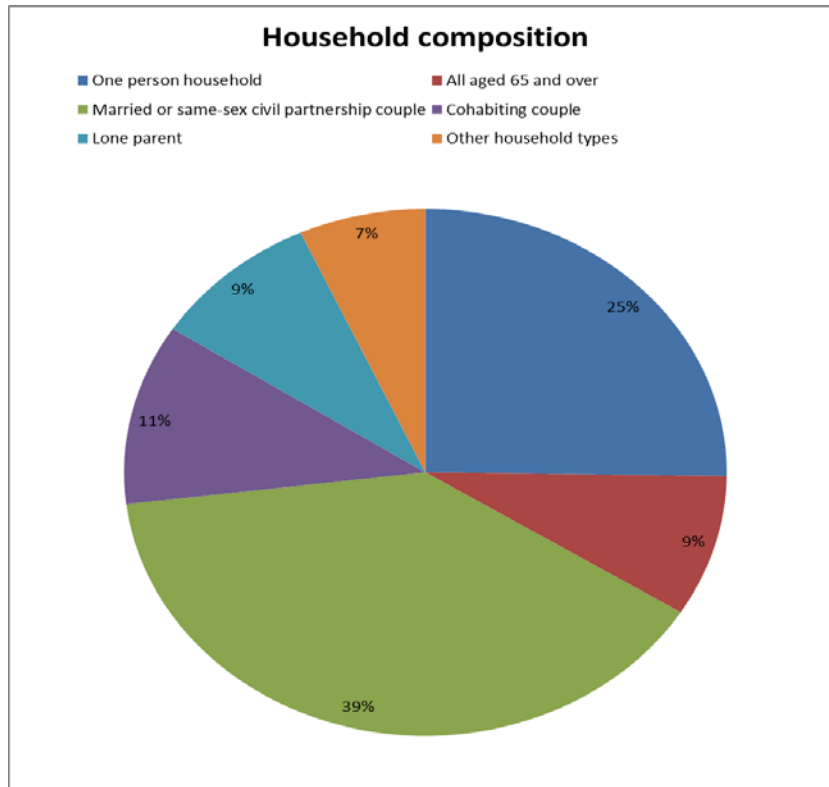
2.1.4 Population distribution - the population of Cherwell of 147,602, is located across the district as follows:
 - Banbury: 47,710 (32%)
 - Bicester: 30,910 (21%)

- Kidlington: 13,790 (9%)
- Other rural villages: 55,192 (38%)

The population for Bicester has not fallen since the Census 2011 as the figure above suggests. The increase in housebuilding on the perimeter of Bicester is not included within the Census boundary definition, hence the apparent reduction in population.

2.1.5 Resident Population - Household Composition

The household composition of the district's population (Census 2011) is outlined below:

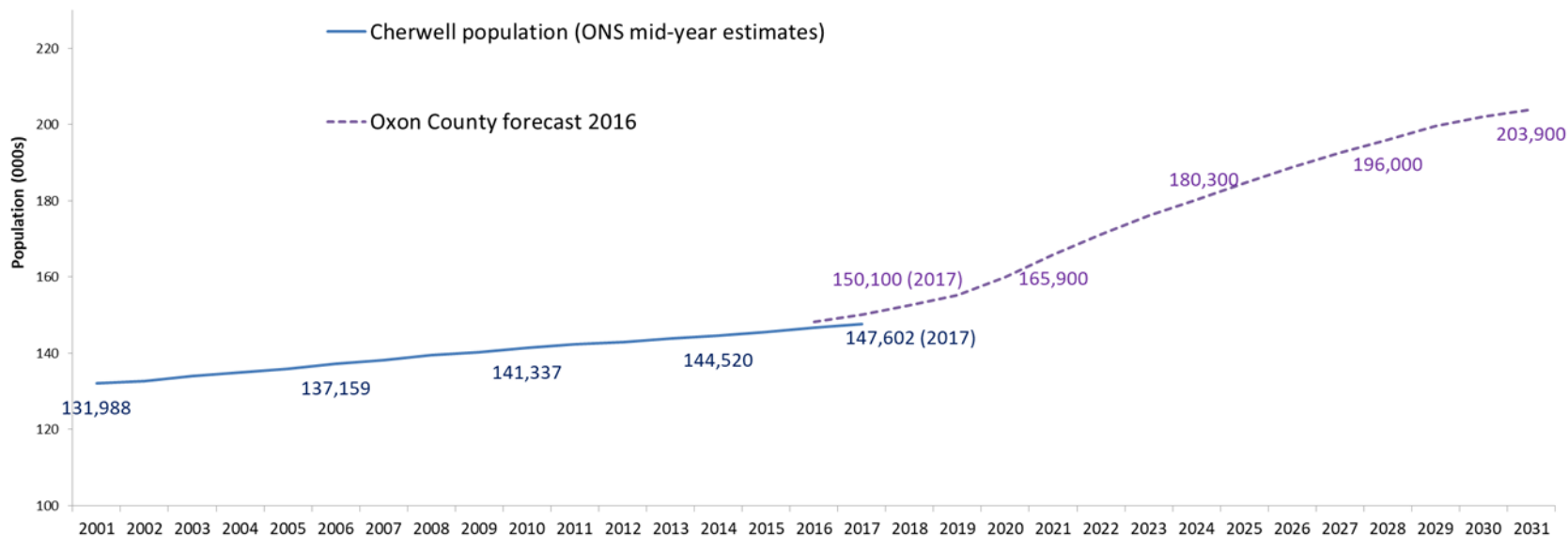


Half the population are either married or co-habiting households under 65 years old. 25% (14,307 people) of the population are single person households. The remaining 25% comprise lone parents (4,930 people), older persons over 65 years old (5,122 people) and other household types (3,858). Approximately half of married couples in the district have dependent children.

2.1.6 Future trends – Population and migration

There are different data sources we can refer to in relation to population forecasts: ONS mid-year population estimates; and Oxfordshire County Council figures. All these data sources predict that the population will grow but they differ in terms of the amount of population growth expected (see graph below).

Population time series - Cherwell population: estimates and forecast



Sources used:

Oxfordshire County Council Forecasts - <http://insight.oxfordshire.gov.uk/cms/population-0> - This forecast comes from Oxfordshire County Council's Research and Intelligence Unit. Unlike the SHMA figures, these include the population effects of the reallocation of Oxford City's unmet housing need. This incorporation makes the figures vary from the SHMA population forecast which were undertaken prior to work around the unmet housing need.

ONS Mid year estimates - The mid-year estimates use the 2011 Census for the population base and the ONS then apply a method which incorporates natural change (births and deaths), net international migration and net internal migration, and other adjustments (for example, changes in armed forces numbers) to produce the annual estimates.

Oxfordshire County Council forecasts a population of 203,900 in Cherwell by 2031, an increase of 38%. These population forecasts take into account the ambitious homebuilding outlined in the Local Plan for the council, which is the main driver for the forecast increase in population.

The Office for National Statistics (ONS) population projections which are entirely based on trend data and do not take into consideration the housebuilding of local authorities, predicts growth for the next 25 years will be approximately 8.7%. This means the population would be 160,443 in 2043.

2.1.7 Index of Multiple Deprivation

Cherwell is a relatively affluent district which ranks positively for many socio-economic measures, for instance unemployment, life expectancy, and homelessness. However, these district wide statistics often stand in contrast with pockets of deprivation found within Cherwell; these geographical areas of inequality are highlighted by the Indices of Multiple Deprivation 2015², with the highest areas of deprivation particularly focused in the Banbury area. Banbury contains 4 LSOAs in the highest quintile (20%) of deprivation nationally. These LSOAs are clustered within the Brighter Futures in Banbury wards of Ruscote and Grimsbury and Castle.

Bicester also contains areas of deprivation; however these LSOAs are not as concentrated as in Banbury, making a directed ward-centric approach to address the deprivation (similar to that of Brighter Futures in Banbury) more difficult.

2.2 Local Housing Demand and Need

2.2.1 Demand

Historically there has been strong demand for housing in Cherwell district. The growing population and decreasing household sizes is set to increase demand further.

2.2.2 Need for affordable housing

The main source for identifying housing demand and need in Cherwell district is the Oxfordshire Strategic Housing Market Assessment. This provides projected annual need for market and affordable housing in the area.

In the urban areas (mainly Banbury and Bicester) this, together with housing register data (house type/size requirements for a specific area) is generally sufficient as a guide to housing need.

In the rural areas a variety of sources will be considered to determine an appropriate affordable need/housing mix. This includes looking at:

- The existing affordable homes stock profile
- The housing register
- Neighbourhood plans
- Parish level housing need surveys

Currently, parish level housing need surveys are usually parish/developer led, that is they are carried out by the council on request, rather than the council initiating the work. This happens

² The English Indices of Deprivation 2015 is the most recent official measure of relative deprivation across small areas of England (LSOAs are used). A higher score indicates that an area is experiencing high levels of deprivation. It is important to note that the IMD is primarily designed to compare rankings between LSOAs, and as such there are some limitations when using it to measure deprivation. An area may have become less deprived in absolute terms, but more deprived relative to other IMD areas in England so may show as being more deprived in the IMD scores.

to either support or refute a perceived need for affordable housing in the local community and are a material consideration in determining the outcome of planning applications. The surveys are carried out in-house by the council.

2.2.3 Strategic Housing Market Assessment

The Oxfordshire Strategic Housing Market Assessment (SHMA) is a crucial part of the evidence base that informs policy and helps strategic thinking in housing and planning. The SHMA provides an assessment of the future need for housing based on facts and unbiased evidence. The latest version was published in 2014 and identified a need for between 93,560 and 106,560 additional homes across Oxfordshire over the period 2011–2031. This overall need for new homes has been broken down at a local authority level.

Housing Needed per Year (2011-31)	Housing Need per year (net)	Midpoint of Range
Cherwell	1090-1190	1140
Oxford	1200-1600	1400
South Oxfordshire	725-825	775
Vale of White Horse	1028	1028
West Oxfordshire	635-685	660
Oxfordshire	4678-5328	5003

As well as considering the overall need for housing, the SHMA considers what mix of housing is needed. It assesses the need for different types of affordable housing, for different sizes of homes (both market and affordable) and the needs of specific groups in the population, including older people.

The SHMA indicates a need to deliver 2,370 affordable homes a year across Oxfordshire on the basis that all households who cannot meet their needs in the housing market are allocated an affordable home (assuming that households will spend up to 35% of their gross income on housing costs). At a district level the amount of affordable housing necessary to meet the affordable housing need identified is 407 units per annum (this equates to 35% of overall delivery).

The assessment also indicates that the mix of affordable housing sought on development sites should be 25% intermediate housing³ and 75% rented. The rented affordable housing should be focused slightly more towards social rent than affordable rent. However, the assessment highlights that in setting policies and negotiating affordable housing provision on development sites the council needs to consider development viability, national affordable housing policy and funding availability.

As well as the type of housing required, the assessment concludes that the following size of homes across the housing market area is appropriate:

	1 bed	2 bed	3 bed	4 bed
Market	5%	25%	45%	25%
Affordable	25-30%	30-35%	30-35%	5-10%
All dwellings	15%	30%	40%	15%

³ The term 'intermediate housing' describes a range of homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the National Planning Policy Framework's affordable housing definition. These can include shared equity (shared ownership and equity loans), and intermediate rent. Homes that do not meet the National Planning Policy Framework definition of affordable housing such as 'low cost market' housing, may not be considered as affordable housing for planning purposes.

At an individual local authority level, there is a greater need for 3 bedroom properties in Cherwell. The assessment emphasises that it is expected that developers will deliver a balanced profile of market homes of different sizes including 2 and 3 bedroom homes for younger households and those looking to downsize, alongside larger family homes. It also highlights that affordable housing negotiations should be informed by the findings of the SHMA together with other evidence.

Unmet housing need – Following publication of the SHMA, Oxfordshire councils have collectively accepted that Oxford City cannot fully meet its own future housing needs. The other district councils in Oxfordshire (West Oxfordshire, South Oxfordshire, Vale of the White Horse and Cherwell) have committed to discussions on how that need might be sustainably met in their districts. This means that Cherwell district has to plan for its own housing need as well as a proportion of Oxford city housing need of 1400 dwellings per year.

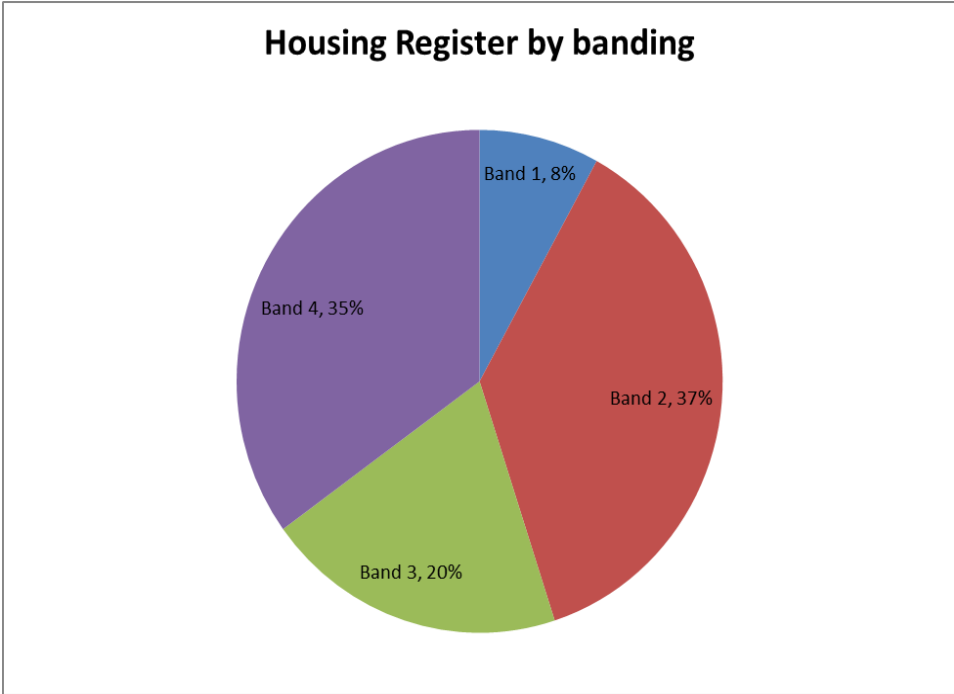
2.2.4 Housing Register

The number of active applications on the housing register fluctuates at around 1,000. This is a consistent trend that reflects how the housing register is replenished with new applications as applicants are rehoused. As at April 2018 there were 1,044 active housing register applications.

Applicants fall into one of four housing needs categories:

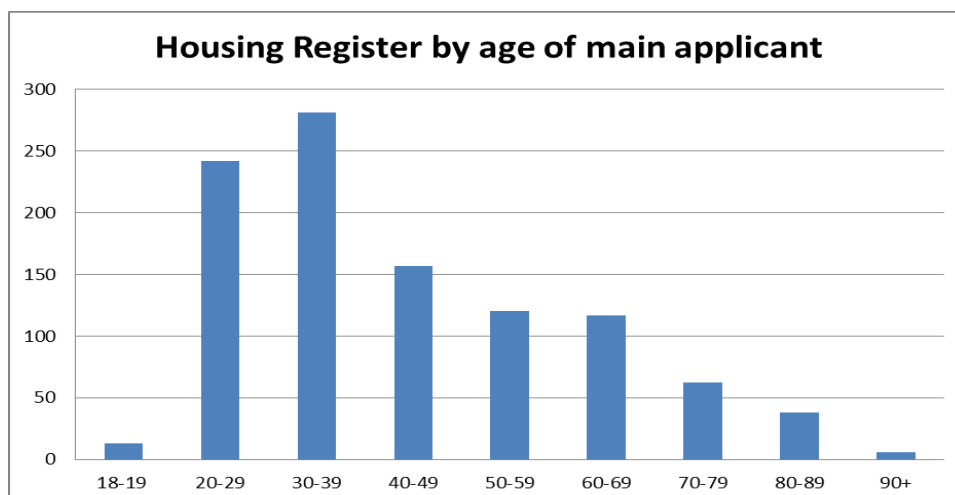
- Band 1 (Urgent need)
- Band 2 (Significant need)
- Band 3 (Moderate need)
- Band 4 (Low housing need)

Banding - all applicants accepted onto the housing register are assigned one of the four bands available, based upon an applicant’s housing and other relevant circumstances. The breakdown of applicants by banding is shown below:



The majority of applicants (65%) are in Bands 1 to 3. These are households assessed as being in priority housing need. The remainder (35%) are in band 4 (low housing need). These are households assessed as being adequately housed but are on a low income and would find it difficult to meet their needs on the open market.

Age - The age profile of lead applicants on the housing register is shown below:



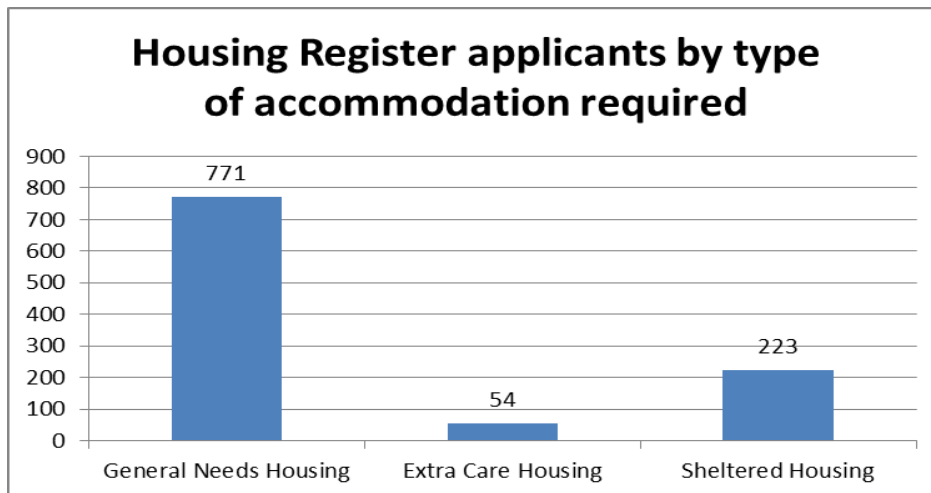
As at April 2018, there were relatively few lead/main applicants on the register under 20 years of age. There are significant numbers of applicants between the ages of 20-39. Beyond 40 years of age the number of applicants falls progressively with age.

Size & Type of housing need - The type of households on the housing register and the size of properties they require are as follows:

Household Type	Current Bedroom Need				Grand Total
	1	2	3	4	
Couple	36	3	0	0	39
Disabled	22	5	6	2	35
Family	6	332	142	37	517
Older Persons	243	12	4	0	259
Single	188	6	0	0	194
Grand Total	495	358	152	39	1044

The predominant households on the housing register are families (requiring 2 and/or 3 bedroom properties) and older people (requiring 1 bedroom properties). Over 80% of the properties needed by applicants are 1 or 2 bedroom.

The majority of housing register applicants (74%) require 'general needs' housing, but there is also significant need for supported housing with 26% of applicants needing either sheltered or extra care housing. Further information on the needs and availability of accommodation for older people is included later in this section.



Where do applicants want to live? – housing register applicants are able to specify as many areas as they wish for potential re-housing and there is no limit to the number of locations that they can select. The current system does not allow applicants to select a preferred village for re-housing. Therefore the ability to use the housing register to inform affordable housing location requirements on new developments is limited.

The most requested places to be re-housed are Banbury, Bicester and Kidlington. The village locations in the district which are most requested are:

- Adderbury
- Ambrosden
- Arncott
- Bloxham
- Bodicote
- Deddington
- Drayton
- Launton
- Upper Heyford
- Yarnton

2.2.5 Requirement for Intermediate Housing

Shared ownership is the predominant intermediate product in the district. Shared ownership is available to people who cannot afford to buy a home on the open market and can help to make home ownership affordable for people on lower incomes. Purchasers buy a share of between 25-75% of a property with the opportunity to purchase further shares over time, known as 'staircasing' (restricted to 80% share in some rural areas). The remaining share is owned by a housing association (also known as Registered Providers) and a subsidised rent is charged on the retained share of the property.

A register of people interested in shared ownership and other intermediate products is held by the "Help to Buy" agent for the South of England Region. There are currently 824 registered applicants for shared ownership properties in Cherwell district.

2.2.6 Self Build Register

The Self-Build and Custom Housebuilding Act 2015 places a duty on local councils in England to keep a register of people who are interested in self-build or custom-build projects in their area. This register will help us to understand the level of demand for self-build and custom-build plots in the district and enable us to develop a strategy for delivering serviced plots for self-build and custom-build projects. The register is split into two parts; Part 1 and Part 2.

Part 1 of the register is the number of suitable serviced plots that we must grant development permission for. As of October 2018 there are 18 households registered on Part 1 of our register.

Part 2 does not count towards demand for the purpose of the 2015 Act (as amended) but we must have regard to these entries when carrying out their planning, housing, land disposal and regeneration functions. There are 549 households registered on Part 2 of our register.

2.3 Housing Needs of Specific Groups in the Population

2.3.1 Older People

The SHMA considers the housing needs of specific groups within the population whose needs may differ from those of the wider population. This section uses data in the SHMA 2014 unless stated otherwise. When looking at the needs of older people the SHMA focuses on age groups from 55 upwards. Although in reality those aged 55 might not be considered ‘old’ the SHMA started the analysis from this age group due to the fact that some housing developments are specifically targeted at the over 55 age group.

Oxfordshire is expected to see a substantial increase in the population of older people with the total number of people aged 55 and over expected to increase by 49% over 20 years. A particularly high increase is expected in Cherwell. This to some degree is related to the higher overall population growth projected for the district. All areas of the county including Cherwell are expected to see the number of people over 85 increase significantly by 2031.

Projected Change in Population of Older People (2011 to 2031)

Age group	Cherwell	Oxfordshire
Under 55	21.2%	28.7%
55-64	32.4%	25.5%
65-74	61.6%	49.7%
75-84	76.7%	66.4%
85+	142.8%	126.8%
Total	31.1%	34.3%
Total 55+	58.0%	49.3%

Source:Oxfordshire SHMA 2014

The SHMA looks at the tenure of older person households. In Cherwell pensioner households are more likely to live in owner-occupied accommodation (71.5%). They are also more likely than other households to be in the social rented sector. The proportion of pensioner households living in the private rented sector is relatively low. Across all tenures older persons are more likely to under-occupy homes.

There are higher levels of disability and health problems amongst older people. The Joint Strategic Needs Assessment 2018 (JSNA) for Oxfordshire states that 83% of persons aged 85 or over have a disability and the highest rate in Oxfordshire is in Kidlington North. Attendance Allowance is a good indicator of disability and/or mobility problems. The JSNA highlights that in May 2017 38% of Cherwell residents aged 85 and over were receiving Attendance Allowance. The growing older population and the fact that these residents have higher levels of disability and health problems is likely to lead to an increased requirement for specialist housing options.

The SHMA analysis indicates a potential need for between 280-450 additional housing units of specialist accommodation across Oxfordshire each year to meet the needs of the older person population through to 2031.

The council’s housing register also provides information on the level of need for specialist housing options. 21% of households on the housing register need sheltered accommodation, of which 94% require 1 bedroom properties. There is also a very small

need (5%) amongst households on the housing register for extra care accommodation. The level of support in extra care accommodation is greater than that for sheltered accommodation and the eligibility criteria includes passing a 3 way assessment process including the council's Housing Options Team, Social Care and the individual scheme manager. The low level of need for extra care retirement housing is surprising given the ageing population, but could also be a reflection of the lack of awareness of the availability of this type of accommodation and who is eligible for it.

2.3.2 Disability

Another group of people that may have housing needs that differ from those of the wider population is disabled people. It should be noted that an analysis of disabled people is very strongly linked with the above analysis of older people. The SHMA states that 13.7% of the population in Oxfordshire have a long-term health problem or disability. It also shows that 21.7% of households in Oxfordshire contain someone with a long-term health problem or disability. Both of these figures are below the regional and national averages.

Households and people with a long-term health problem or disability (2011)

Area	Households containing someone with a health problem		Population with a health problem	
	Number	%	Number	%
Cherwell	12,522	22.1	20,072	14.1
Oxfordshire	56,264	21.7	89,756	13.7
South East	839,086	23.6	1,356,204	15.7
England	5,659,606	25.7	9,352,586	17.6

The SHMA compared age with the prevalence of a long-term health problem or disability. This clearly showed the correlation between age and long-term health conditions or disability. The assessment then went on to consider age specific prevalence rates with population projections. This showed the number of people with a long-term health problem or disability will increase by 50% by 2031. The vast majority of this increase (76%) is expected to be in age groups 65 and over.

Disabled Facilities Grants and Discretionary Grants and Loans - Perfectly good homes can be quite unsuitable for occupants with mobility needs, to the extent that they can be dangerous and isolating. Adaptations are needed by many disabled people so that they can remain safe and independent.

A Disabled Facilities Grant (DFG) is a 'means-tested' financial grant that helps meet the cost of adapting a disabled person's home. An occupational therapist from the county council will usually decide what adaptations are necessary and appropriate to meet the disabled person's needs.

In 2017/18, 90 'mandatory'⁴ DFGs were completed using the in-house Home Improvement Agency, at a total cost of £771,000. Assistance was provided across a wide range of age groups, although over half (61%) of the grants provided were to those over 65 years of age:

Mandatory DFG recipients by age 2017/18

Age	Number
18 and under	7
19 - 65	28
66 - 79	28

⁴ Mandatory DFGs are those that the council are obliged to provide in accordance with the Housing Grants, Construction & Regeneration Act 1996. This is when works are judged necessary and appropriate to meet a disabled person's needs, if those works are reasonable and practicable. Grants are subject to a means-test (except in the case of children) up to a maximum of £30,000 and must be approved within set timescales.

80 and above	27
Total	

The type of adaptation carried out varies. The cost of each adaptation can also vary significantly depending on the nature of the property and the person's needs. The table below provides a summary of the works completed for 2017/18 and the typical amount of grant paid per adaptation. Grants are capped at a maximum of £30,000 and so a financial contribution is required from the applicant in some cases where the cost of works exceed this amount.

Type of work	Number*	Typical grant contribution
Level access showers	48	£4,500
Internal/external access (including ramps)	22	£5,000
Straight stairlift	14	£2,000
Major adaptations (including 1 through floor lift)	10	£30,000
Curved stairlift	6	£4,000
Specialist WCs	2	£4,000
Cubical shower	2	£7,000
Adapted kitchen	2	£8,000
Over bath showers	1	£1,000
Ground floor WC	1	£3,000
Shower pressure	1	£1,000

*the number of individual works is likely to exceed the total number of grants as each grant may contain multiple works.

Comparison of timescales to complete different works can be difficult. There can be a number of factors which might cause delay that are outside the control of the local authority and/or Home Improvement Agency. Multiple adaptations can also be installed which affects timescales. However, where single adaptations were installed during 2017/18, the time taken from application to completion was generally under two months for level access showers and stair lifts. Adaptations relating to access, including ramps, were generally quicker and usually took less than one month from application to completion.

Discretionary Grants and Loans – As well as mandatory DFGs the council also provides discretionary DFGs. These are primarily provided in urgent, end-of-life cases or relocations where the mandatory DFG system would not meet the applicant's needs. In 2017/18 the council completed 18 discretionary DFGs at a total cost of £73,000.

2.3.3 Supported Housing Requirements

Cherwell has a diverse range of supported accommodation for different clients. The breakdown of accommodation by client group (not including older persons housing) is as follows:

Client group	Number of units in District	Percentage of supported housing stock	Comments
Learning Disability	82	29%	Commissioned provision
Single Homeless People	13 plus 11 additional units in Oxford City	10%	These are District local units. Additional units commissioned for Cherwell residents are situated in Oxford City
People with mental health issues	31	13%	These are beds within the mental health transitional

			pathway
People with physical disabilities	33	13%	Schemes with on-site support
People with drug and alcohol needs	14	6%	Although this is situated in Cherwell it takes referrals from all over the country
Vulnerable young people including young parents	61	24%	Young people's pathway
Domestic Abuse (Refuge)	12	5%	Comissioned provision
Total Provision	257		

Supported Housing for People with Learning Disabilities - Housing for people with learning disabilities is commissioned by the county council and mostly provided by registered providers. It is the primary responsibility of the Adult Services Team but they work closely with the Children's Services Team to plan for children with a learning disability as they reach 18. There is a need for a diverse range of accommodation, including provision for complex needs and autism and accommodation for people with lower support needs. There is a move away from the shared house arrangement to clusters of self-contained housing which enables greater independence and efficiencies in the way care is delivered. This means that there is a need to recommission a number of units as well as provide for new needs:

	Total	18/19	19/20	20/21
Current provision	82			
Re-provision requirements	26	12	12	12
New requirements	4	4	0	0
Total requirements	30	16	12	12
Pipeline	6	16	0	0
Current shortfall	24	0	12	12

Single Homeless Provision - The pathway now consists of 11 beds in an Oxford hostel for people with complex needs and 13 beds situated within Cherwell for people ready to move-on but which includes one bed for emergency assessment for people who have been verified as rough sleeping.

In 2020 the funding for this current pathway comes to an end and work is on-going to consider how the service can be funded moving forwards.

There remains a small but entrenched group of rough sleepers who are not engaging with services.

Supported Housing for People with Mental Health issues - There is a clear link between mental health issues and poor housing provision. Research has shown that those who are homeless, or at risk of homelessness, are much more likely to experience mental distress. Provision of the right housing with the right support can help to reduce homelessness. Mental ill health is different for each individual, and problems can occur at any point in our lives. As a consequence of these diverse needs, housing solutions must be equally diverse. This requires taking into account the different types of support that people need and how that changes over time.

Most mental health services are delivered outside of a supported housing setting. However some people need supported accommodation. The district is part of a countywide mental health project. There are 31 bedspaces in Cherwell commissioned by the Oxfordshire Clinical Commissioning Group and Oxfordshire County Council. These are predominantly shared housing with more self-contained accommodation at Palm Court in Bicester. Current provision consists of the following units

Scheme	Number of places
Easington Gardens, Banbury	3
Springfield Avenue, Banbury	3
Gillet Road, Banbury	3
Whykham Place, Banbury	2
Oxford Road, Banbury	9
Palm Court, Bicester	8
Tweed Crescent, Bicester	3
TOTAL	31

These units meet a variety of needs but with a view that people will eventually move through the pathway to general needs accommodation with support as required.

There is a shortfall in mental health provision for specific groups. These include:

- people with challenging behaviour
- people with complex needs/dual diagnosis
- older people with mental health issues

The Clinical Commissioning Group and Oxfordshire County Council are currently working on a five year plan looking at the future requirements of mental health services.

Supported Housing for People with Physical disabilities - the majority of people with a physical disability can be housed in general needs accommodation with appropriate adaptations and accessibility standards. However there is a need for provision for people with greater care and support needs. The district currently benefits from the following provision:

- Agnes Court, Banbury (23 units)
- Hanwell Chase, Banbury (5 units)
- Old Place Yard, Banbury (5 units)

The current provision for people with physical disabilities is now adequate but we will continue to work with the county council on emerging new needs.

Provision for those with drug and alcohol issues - In general, admissions to hospital for alcohol related issues are below the national average.

General support services for residents with drug and alcohol issues are provided through Turning Point hub in Banbury.

There is a therapeutic community situated within Cherwell called The Ley Community. This takes residents from across the county and beyond and is not specific provision for Cherwell residents.

Supported Housing for Vulnerable Young People - Cherwell provides three pathways with accommodation in the district:

- Young parents

- Single young people
- Young people with more complex needs

Young people are encouraged to remain at home and therefore the pathway caters for those who are most need in terms of their needs and housing situation. The current provision is as follows:

	Young Parents	Single Young People (shared accommodation)	Young people with complex needs
Rachel House, Banbury	11 rooms		
Lucan House, Bicester	3 flats		
Dashwood House, Banbury (Step down from Rachel House)	9 units		
The Foyer, Banbury		26 units (shared)	
Oxford House, Bicester		9 units (shared)	
Key 2 units, Banbury			3 units (self-contained)

In general the provision is adequate to meet the need, however some residents currently become stuck in accommodation that they no longer need due to lack of suitable move-on provision. Oxfordshire County Council are currently working on a strategy in conjunction with the district councils to improve housing for young people. This should identify any gaps for vulnerable young people.

Refuge Provision for domestic abuse services - In 2015/16 11% of people seeking housing advice in Cherwell had experienced domestic abuse. Following a review of the domestic abuse service in Oxfordshire services have been recommissioned with a total of 21 bed spaces being required including five dispersed units. At present Cherwell has 12 units within a refuge. Work needs to continue to identify the required accommodation provision for the service.

Gypsy & Travellers - a joint accommodation assessment for Gypsies, Travellers and Travelling Show People was undertaken in June 2017 across all the district councils in Oxfordshire. This took account of a change in the planning definition (PPTS 2015) which no longer includes people who have ceased to travel permanently. The results of the needs assessment were recorded in the Annual Monitoring Report for 2016/17.

There are currently 57 Gypsy and Traveller pitches in the district, with a requirement for 32 additional pitches to be delivered from 2017 to 2031. Sites will be identified as part of Local Plan Part 2. Five additional pitches already have planning permission and a further two applications for eight pitches at Chesterton and for six pitches at Piddington are awaiting determination.

There are currently 14 plots for travelling show people, with a further 24 plots required between 2017 and 2031. There are no new plots currently identified and this will need to happen as part of Local Plan Part 2.

Key Workers - The need for Key worker housing is high across the County particularly in Oxford City, however the existing and emerging Local Plans across Oxfordshire do not include a definition of key worker and relies on Housing policy documents. Cherwell Housing

Allocations Scheme has a definition and allocates 1% of housing to this group on an annual basis.

Given the different stages of Local Plans and the adopted Allocations Schemes in each of the Oxfordshire Authorities it is not possible to achieve an Oxfordshire-wide standard definition of key worker. However the housing that is required to meet Oxford's unmet need will be expected to include specific provision for key workers using Oxford City's definition.

3 Place: Our housing stock and housing supply

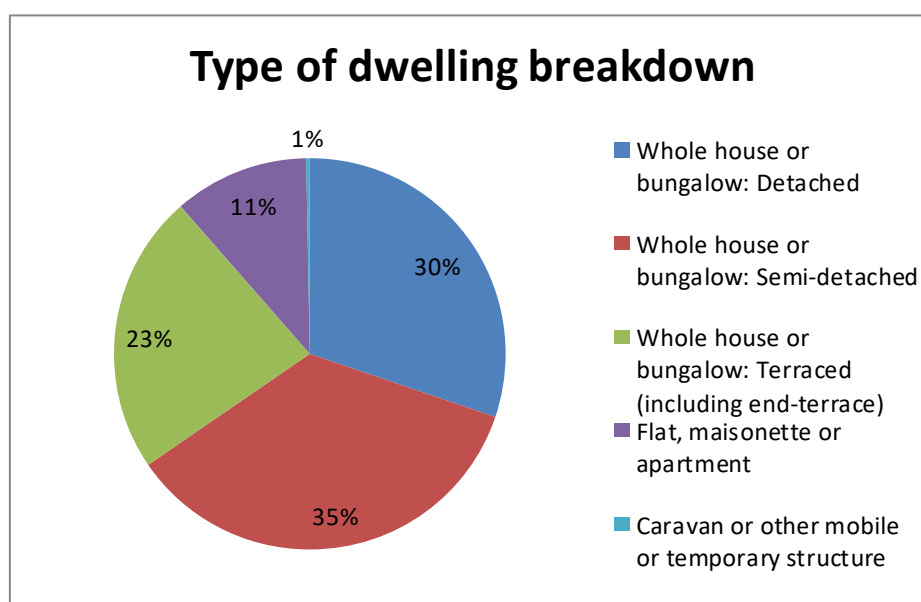
3.1 Existing Housing Stock

In 2017 Cherwell District Council commissioned the Building Research Establishment (BRE) to complete a stock modelling survey and this was published in March 2018. This section refers to the findings of the survey unless stated otherwise.

3.1.1 General characteristics of the existing housing stock

The total number of dwellings in Cherwell is 66,693. The tenure of these dwellings is 66% owner occupied, 22% private rented and 12% social rented. This compares to 63% owner occupied, 20% private rented and 17% social rented at a national level (English Housing Survey 2016-17).

The Census 2011 provides data on house types. The most common dwelling type in Cherwell district is semi-detached houses, followed by terraced houses and then detached houses. Flats account for (15%) of the total stock.



Source: Census 2011

3.1.2 House prices and affordability

Affordability is an issue across many parts of the country, particularly the south of England. The latest English Housing Survey states that in 2016/17 the average age of a first time buyer was 33 years. The average deposit for a first time buyer was £48,591 and 35% of first time buyers funded their deposit from financial help from friends and family.

The attractiveness of Cherwell district as a location means that house prices are high and affordability of housing is a key issue. The housing market in Oxford has a significant impact on Cherwell's housing market with housing being less affordable in the south of the district (parts of the district closest to Oxford e.g. Kidlington).

Average House Prices		
Year	Average House Price	% increase from previous year
2014	£236,590	6.00%
2015	£261,262	10.43%
2016	£285,349	9.22%

2017	£287,476	0.75%
2018 (as at August)	£301,371	4.83%

Source: HM Land Registry

The average house price in Cherwell as at August 2018 was £301,371. The average house price has increased steadily during the past five years and by 27% since 2014. Some local people experience significant affordability issues as a result. One of the key issues affecting affordability of housing is the gap between household incomes and house prices. The table below shows the lower quartile average house prices for the district. Lower quartile house prices are a good measure of affordability as they indicate the price of an entry level property into the housing market (the type that young people may purchase as their first property).

Lower Quartile Average House Prices		
Year	Lower Quartile Average House Price	% increase from previous year
2013	£181,829	2.16%
2014	£192,500	5.87%
2015	£207,493	7.79%
2016	£230,052	10.87%
2017	£248,379	7.97%

Source: ONS

An accepted measure of affordability is to observe the relationship between the house prices and income. The median house price in Cherwell in 2016 was £292,250 (HM Land Registry). In 2016 the median gross annual workplace based earning for Cherwell residents was £31,599 (Nomis Annual Survey of Hours and Earnings, Office for National Statistics 2016). Therefore, the ratio of median house price to median gross annual workplace based earnings is 9.25. Another measure of affordability is access to mortgage finance, the industry standard is a lender will provide up to 3.5 times a household income as a mortgage. Based on the average earnings outlined above, a single person household would only be able to raise £110,597 mortgage finance which would mean without assistance homeownership is unattainable. A double income household on average earnings (i.e. 2 x £31,599) would still only be able to raise £221,193 mortgage finance which would mean accessing homeownership even for properties at the lower end of the market would be challenging. Over recent years, a lack of availability of mortgages and the high levels of deposits required has further hampered first time buyers. Although lenders now appear more willing to provide access to finance purchasing a house is still beyond the reach of many people in the district.

3.1.3 Stock Condition and Housing Standards

Health and Safety Hazards - The council has a statutory duty to take action in response to a range of hazards identified as 'Category 1 hazards' by means of the Housing Health and Safety Rating System (HHSRS). Category 1 hazards are considered to be serious health hazards. The Council has also determined that it will use its discretionary powers to take action in relation to certain Category 2 hazards as well. The Private Sector Housing (PSH) Team undertakes both pro-active and reactive work and hazards are addressed using both enforcement powers and by provision of grants and loans in some cases.

The BRE reported in March 2018 that in Cherwell an estimated 6,638 dwellings in the private sector (owner occupied and private rent) have a Category 1 hazard. This equates to 11% of all private sector properties in the district. 1,347 dwellings in the private rented sector are estimated to have a Category 1 hazard. This equates to 9% of properties in the private rented sector. The highest concentrations of all HHSRS hazards in the private sector are found in the wards of:

- Cropedy, Sibford and Wroxton
- Deddington
- Launton and Otmoor

In 2017/18 the Private Sector Housing Team resolved serious health hazards (Category 1 hazards) in 49 homes. In 27 of these cases the team took enforcement action to resolve the hazards and the other 22 hazards were resolved by means of various grants such as the 'Cherwell Energy Efficiency Project' grant and 'Landlord Home Improvement' grant. 14 homes with other hazards (Category 2) were also resolved.

Hazard resolution delivers measurable financial savings to both the NHS and society as a whole by reducing the need for acute health services that result from poor housing conditions. These savings can be quantified using the Housing Health Cost Calculator software produced by BRE.

In 2016/17 the PSH Team resolved 78 Category 1 hazards and 16 Category 2 hazards. This equates to annual cost savings of £116,000 to the NHS and £1,987,000 to society more generally.

Energy Efficiency – The Government's Standard Assessment Procedure (SAP) is used to monitor the energy efficiency of homes. It is an index based on calculating annual space and water heating costs for a standard heating regime and is expressed on a scale of 1 (highly inefficient) to 100 (highly efficient with 100 representing zero energy costs).

The average SAP rating for all private sector dwellings in Cherwell is estimated to be 59 which is worse than the average SAP rating of 62 for English dwellings (English Housing Survey 2016/17). In Cherwell the estimated average rating for owner occupied stock is 57 and for private rented stock 62. The average rating for all private sector dwellings in Cherwell district is 59 which equates to an Energy Performance Certificate (EPC) rating of D.

The EPC rating is another measure of a property's energy efficiency. An EPC is needed whenever a property is built, sold or rented. The Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015 establish a minimum level of energy efficiency for privately rented property in England and Wales. This means that, from April 2018, landlords of private rented domestic properties in England and Wales must ensure that their properties reach at least an EPC rating of E before granting a new tenancy to new or existing tenants. These requirements will then apply to all private rented properties in England and Wales even where there has been no change in tenancy arrangements from 1 April 2020. 9.5% (5,547) of all private sector dwellings and 6.2% (904) of private rented dwellings in Cherwell are estimated to have an EPC rating below band E (BRE stock modelling report 2018).

Loft and cavity wall insulation – Cherwell's private sector housing stock has an estimated 13,547 dwellings with un-insulated cavity walls and 8,565 dwellings with less than 100mm of loft insulation (BRE stock modelling report 2018).

As well as using enforcement powers, Cherwell's Private Sector Housing Team has other initiatives to help improve the energy efficiency of homes. During 2017/18 the council provided 15 Cherwell Energy Efficiency Project (CHEEP) grants to landlords at a cost of £8,000 to improve the energy efficiency of private rented accommodation. These grants usually contribute 25% (up to an agreed maximum) towards the cost of energy efficiency improvements such as upgrading heating systems, windows and insulation. In all cases where grant funding is agreed, adequate loft and cavity-wall insulation must be installed (unless certain exceptions apply).

In 2017/18 the council also contributed £7,000 towards joint funding the Oxfordshire Affordable Warmth Network (shared by all Oxfordshire authorities). This project provided telephone and email advice to 111 Cherwell residents (478 for the whole county) to help reduce their energy bills, improve the energy performance of their homes and discuss any financial help that may be available. In addition, 91 'interventions' took place including more in depth support and assistance or the provision of basic energy efficiency measures. £63,000 of funding for Cherwell residents was levered in through the network by signposting and direct referrals to a host of suitable grants and financial assistance schemes.

Fuel poverty - Since 2011 the 'Low Income High Costs' definition of fuel poverty has been used. This means that a household is considered to be in fuel poverty if they have to incur fuel costs that are above the national median level, which would leave them with a residual income below the official poverty line. The figures used to calculate fuel poverty take into account low income, high fuel prices, poor energy efficiency and under occupancy.

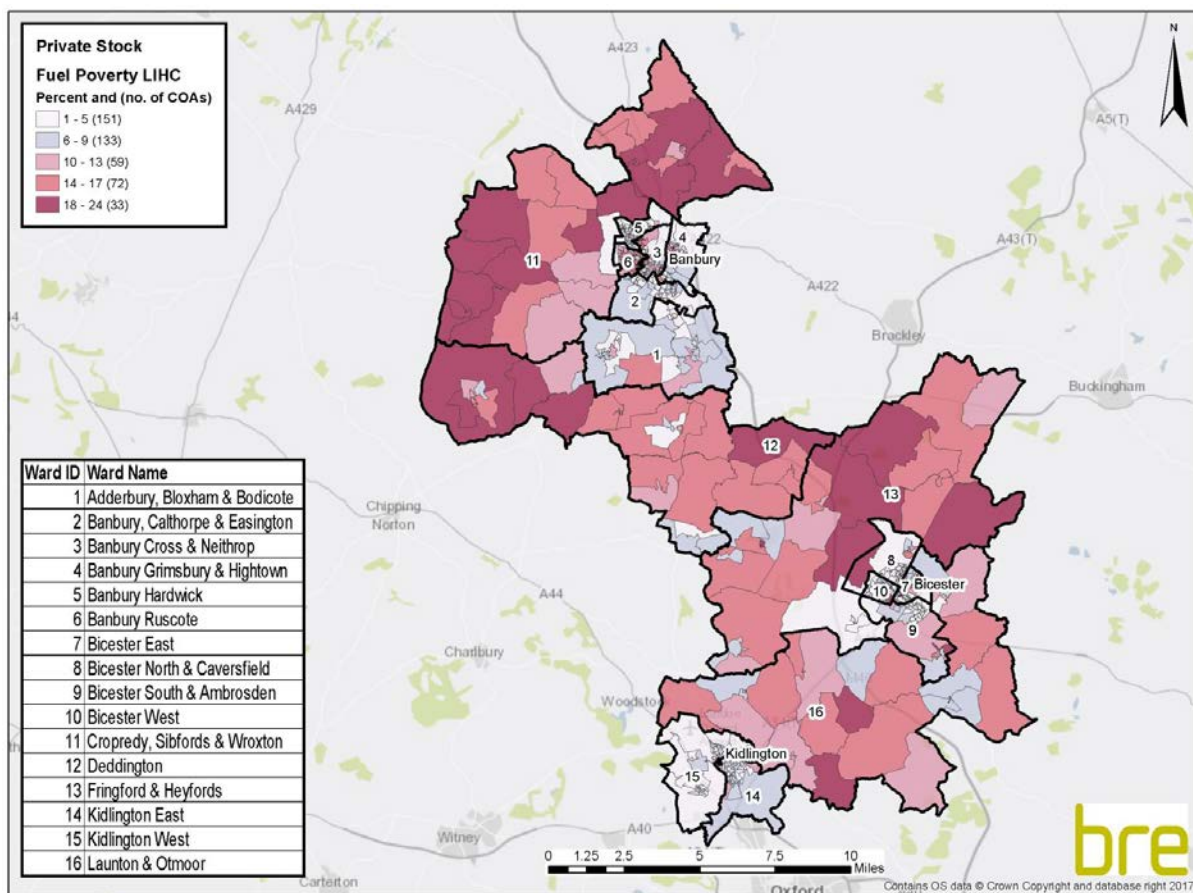
National data is produced by the Department for Business, Energy and Industrial Strategy (DBEIS), but fuel poverty is difficult for local authorities to determine at a local level because of practical problems of obtaining fuel use, fuel cost and income data. The latest fuel poverty statistics report from DBEIS published in 2018 refers to data from 2016. Headline figures include that:

- The average fuel poverty gap (the amount needed to meet the fuel poverty threshold) in England was estimated at £326.
- The proportion of households in England in fuel poverty was estimated to have increased by 0.1% from 2015 to 11.1% in 2016.
- Households with insulated cavity walls are least likely to be in fuel poverty.
- Older dwellings tend to have a higher proportion of households in fuel poverty.
- The level of fuel poverty is highest in the private rented sector.
- Those living in 'multi-person (adult) households' are deepest in fuel poverty with an average fuel poverty gap of £413 compared to a single person under 60 (£208).
- However, the highest prevalence of fuel poverty is seen for lone parents with dependent child(ren) (26.4%).

The BRE stock modelling survey 2018 estimates that 8% of all households are experiencing fuel poverty in the Cherwell district. This is less than the reported average of 11% for England as a whole. The estimates by tenure are presented in the table below. Whilst the private rented tenure shows the highest levels of fuel poverty (12% of all private rented households), because of the far greater number of owner-occupied dwellings overall (43,737) there are more owner-occupier households estimated to be in fuel poverty:

	Private sector stock				Social stock	
	Owner occupied		Private rented		No.	%
	No.	%	No.	%		
No. of dwellings	43,737	-	14,663	-	8,293	-
Fuel Poverty (Low Income High Cost)	3,162	7%	1,777	12%	631	8%

As shown on the map below, the highest concentrations of fuel poverty in the private sector are reported to be in the rural areas of Cropedy, Sibfords & Wroxton, Fringford & Heyfords and Deddington.



(BRE stock condition report 2018)

The source of heating can contribute towards fuel poverty. Whilst Banbury, Bicester and the area closest to Oxford have connections to mains gas, significant parts of the rural areas of district are not on the mains gas network. This means they have to rely on more expensive types of fuel such as oil, liquid petroleum gas (LPG) or electricity.

The typically lower energy efficiency ratings of private sector dwellings in some of the urban areas also further contributes to the higher levels of fuel poverty (BRE).

3.1.4 Empty homes

As of March 2018 there were 495 'long-term' empty homes in the Cherwell district. These are homes that had been vacant for more than 6 months, as presented in the table below:

Time empty	No.
> 10 years	3
5-10 years	37
2-5 years	49
1-2 years	225
6-12 months	180
Up to 6 months	693
Total empty	1187
Total long-term (>6m)	495

The majority of empty homes (approaching 60% in Cherwell) are brought back into use before they have been empty for six months, which means they are not considered to be 'long-term' empty properties. The work of the council's Empty Property Officer (a shared post with South Northamptonshire District Council) is focussed on these long-term empty

properties, which includes those that have been empty for a considerable time or have become problematic.

The table below details how many empty properties were brought back into use as a result of direct intervention by the council. These figures only include those cases where the council has provided specific help and assistance, undertaken enforcement, or has engaged with the owners over a period of time that has resulted in action:

	2016-17	2017-18	Total
Long-term empties returned to use	12	7	19

There are a variety of reasons why homes become empty, including death, inheritance, abandonment, relationship breakdown and/or lack of resources to tackle major repairs. The council has a range of financial measures to support owners, including Landlord Grants, Flexible Empty Homes Loans and a Leasing Scheme (in partnership with registered providers).

Many 'long-term' empty properties are returned to use through negotiation and persuasion; the key to this being establishing how the property became empty and determining what the barriers are to bringing it back into occupation. In some cases, enforcement action (including Empty Dwelling Management Orders) can also be considered, targeting properties causing most concern to neighbours and in areas of housing need.

3.1.5 Houses in Multiple Occupation (HMO)

The 2018 BRE stock modelling survey estimates there are 1,994 HMOs in Cherwell and 431 of these will now fall under the mandatory licensing requirements. On 1 October 2018 mandatory HMO licensing requirements widened to include all HMOs let to 5 or more occupants who form 2 or more households. Previously, these HMOs would only require a licence where the property was 3 or more storeys high (an estimated 84 properties). The number of storeys is no longer relevant in determining whether a licence is required.

In order to obtain an HMO licence the council must first be satisfied that the management arrangements for the HMO are suitable and the property meets the required health and safety standards. Failure to licence a licensable HMO is an offence and the council has a range of enforcement powers.

3.1.6 Discretionary grants and loans

The Council offers a number of discretionary grants and loans to assist householders to improve the condition of their property. Details of the different grants and loans and usage of these in 2017/18 is outlined below:

Landlord Home Improvement Grants – grants of up to £15,000 are provided to contribute to a wide range of repairs and improvements, in return for the council receiving nomination rights to the properties. In 2018/19, 11 properties were improved at a cost of £83,000. As well as improving the housing stock these grants help provide suitable housing for statutory homeless households or those threatened with homelessness.

Flexible Home Improvement Loans (FHIL) – These loans are available to homeowners aged 60 or over to be used for a wide range of eligible improvements such as essential repairs and maintenance, central heating, replacement bathroom suites and kitchens, rewiring, burglar alarms and home security.

The loans are flexible because they can be repaid at any point, without penalty, with either regular or occasional payments. But they do not have to be repaid until the home is sold or

the owner ceases to occupy it. A low rate of interest is charged, linked to the Bank of England rate. The minimum interest rate is 3.5 percent and the maximum 7 percent.

In 2018/19, six homes were improved through FHIL at a cost of £53,000. This capital is not provided by the council but by FHIL which is a separate company of which the council is a member.

Small Repairs Service – Our small repairs service is available to owner-occupiers and tenants who are aged 60 or more, are registered disabled, or are suffering from long-term ill-health. We can help with a wide variety of small general repairs, such as fitting shelves, smoke detectors, key safes, grab rails or security locks. Or we can carry out minor electrical or plumbing work. Only small repairs up to two hours work can be completed and the cost of the service is £20 per hour, plus the cost of any materials.

In 2017/18, 247 households were assisted by the Small Repairs Service, with 130 key-safe jobs saving the NHS an estimated 910 bed-days to a value of £364,000.

3.1.7 Enforcement activity and complaints about landlords

During 2017/18 the Private Sector Housing Team:

- Received 423 enquiries which were responded to and/or referred to other sources. These enquiries were variable in nature, but typically included emails and phone calls seeking information about tenancy rights, property standards and grant availability.
- Dealt with 410 service requests that including ongoing case work and investigation. These are typically complaints about property hazards or disrepair, HMO standards, or issues relating to tenancy rights such as unlawful eviction.
- Carried out 84 HMO inspections, issued 24 HMO licences and accepted 34 landlord self-certified HMO reviews.
- Issued 66 formal or informal enforcement notices in relation to inadequate property standards.
- Undertook work-in-default in three cases.

3.2 Housing Supply

The district is currently going through a period of high growth, with a large number of strategic sites now under construction.

3.2.1 Overall numbers of housing completions

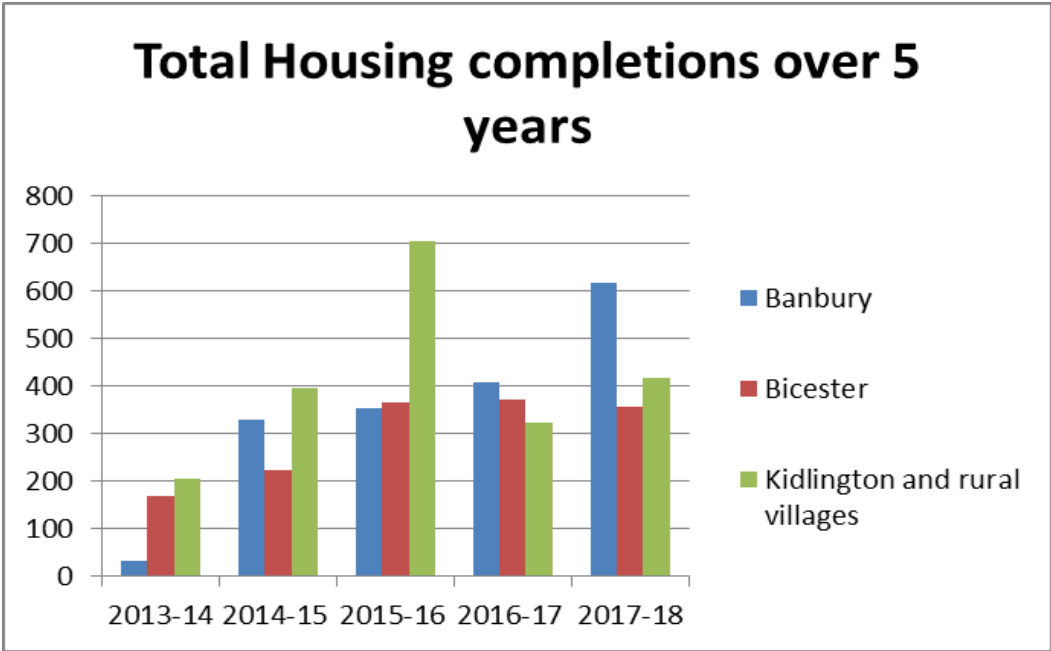
The table below shows the number of market and affordable dwellings that have been completed in the last five years (all figures are net of demolitions and sales disposals). As outlined earlier, the SHMA states the target for additional new homes in Cherwell per year is 1140, of this 407 should be affordable homes.

	2013/14	2014/15	2015/16	2016/17	2017/18	TOTAL
All dwellings	410	946	1425	1102	1387	4223
Affordable Housing	145	195	322	312	427	1401
% of affordable to market	35%	21%	22.2%	28.3%	31%	33%

The delivery of affordable housing has been strong and the number of additional new affordable homes built has increased year on year. Virtually all sites have delivered the full policy requirement of 30% affordable housing on sites of 11 homes or more in Banbury and Bicester and 35% affordable housing in the rest of the district. The high levels of delivery are due in part to the viability of S106 sites to deliver affordable housing remaining strong and most of the delivery taking place on larger sites (where the provision of affordable housing applies).

3.2.2 Location of housing completions

The majority of recent delivery has been on larger sites allocated within the local plan located in Banbury and Bicester. A total of 616 new homes were completed in Banbury in 2017/18. In 2015/16 there was a spike in rural delivery with 700 new homes completed in Kidlington and other villages in rural parts of the district.



3.2.3 Type/Size of housing completions

In recent years the council has started to record the type/size of homes build in the district. The most common type of dwelling built in the district in 2017/18 was 4 bedroom houses. There is an emphasis on larger properties as 34% of all new homes had 4 bedrooms or more (contrary to the 15% target for homes with 4 bedrooms or more in the SHMA).

Location	Completed dwellings by bedroom size (2017/18)				Total
	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom +	
District wide SHMA target	15%	30%	40%	15%	
Banbury	66	85	113	132	396
Bicester	40	116	82	105	343
Elsewhere	40	80	79	133	332
TOTAL	146 (13%)	281 (25%)	274 (25%)	370 (34%)	1102* (3% unknown)

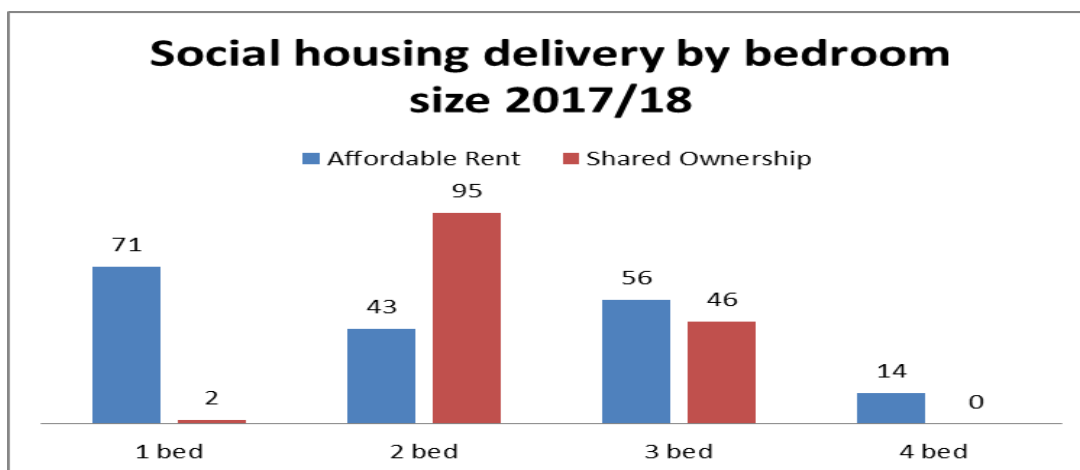
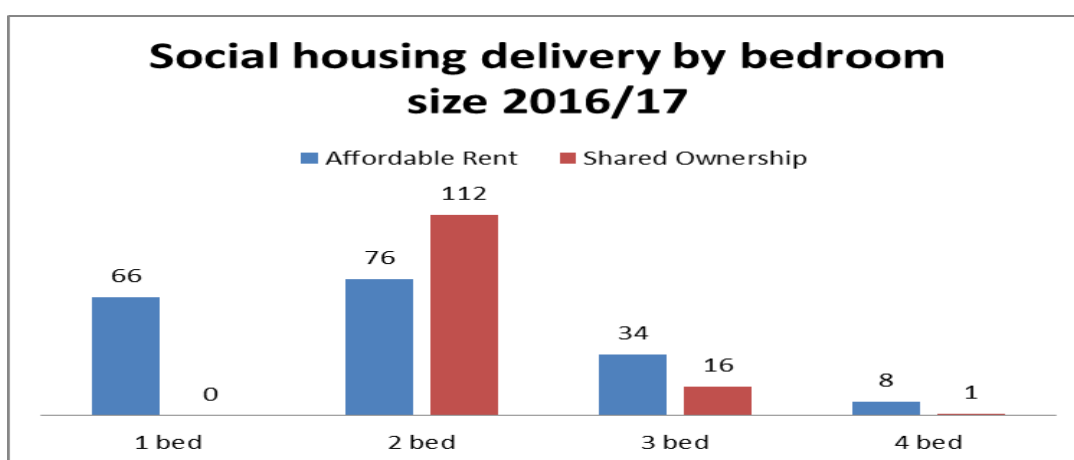
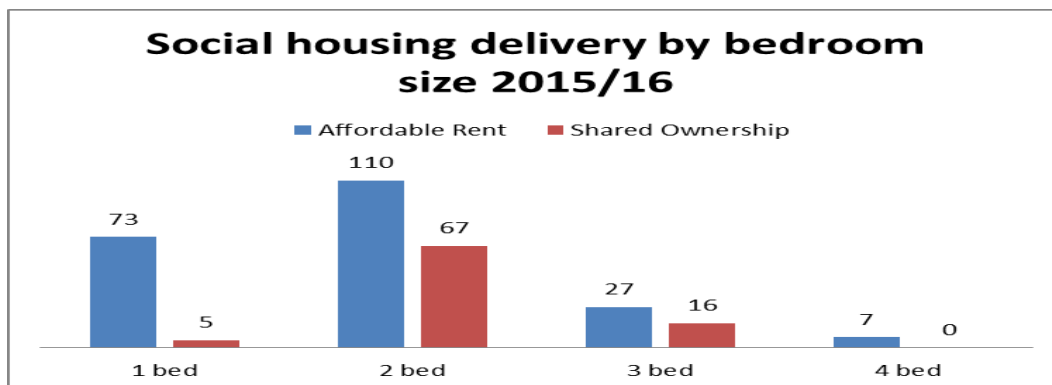
*There were 31 housing completions where the numbers of bedrooms were unknown

3.2.4 Tenure of affordable housing delivery

The council’s policy position is that new affordable housing will be 70% rent and 30% shared ownership. Over the past five years new delivery of affordable housing (1,417 units) has closely matched the council’s policy position with 67% of new affordable homes being affordable rent and 33% shared ownership.

3.2.5 Type/Size of affordable housing delivery

The graphs below show the type/size of new affordable housing that has been completed over the last three years (1 April 2015 to 31 March 2018). The delivery has been separated into rented and shared ownership.

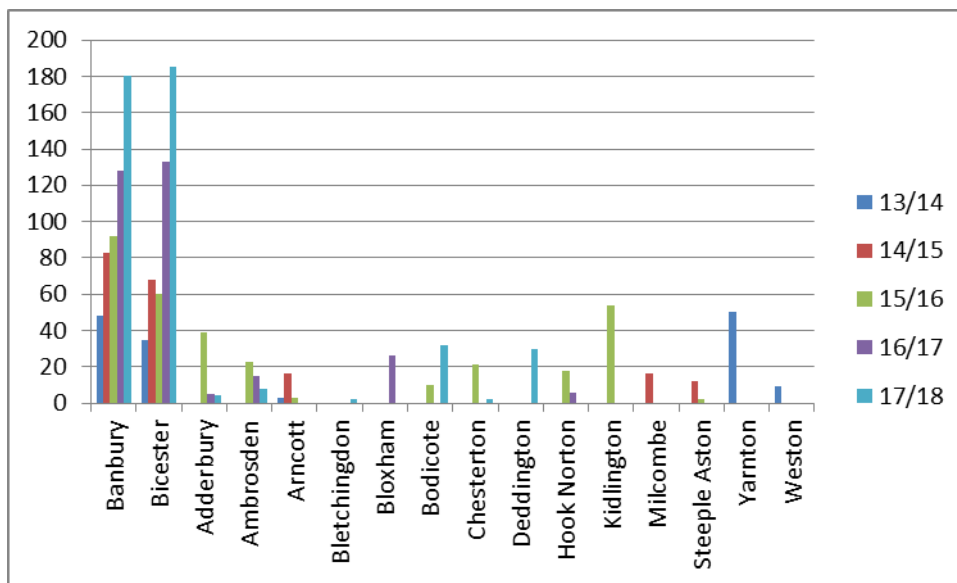


The table below summarises the delivery within Cherwell against the SHMA targets. There is some difference between the SHMA targets and delivery in Cherwell as this reflects local housing needs. In particular there has been an emphasis on new provision of two bedroom homes to reflect the greatest need of those on the housing register and is also an attempt to provide greater balance to the affordable housing stock which is predominantly 3 bedroom properties.

	SHMA figures	CDC provision
1 beds	25-30%	23%
2 beds	30-35%	53%
3 beds	30-35%	21%
4 beds	5-10%	3%

3.2.6 Location of affordable housing delivery

The bar chart below shows the location of affordable housing delivery over the period 2013 – 18. As expected this is predominantly in the larger areas of Banbury and Bicester. The areas of development broadly reflect the housing need hot spots identified in section 2.2.4 which suggests a direct correlation between demand and supply.



3.2.7 Affordability of shared ownership

The demand for shared ownership remains very strong, with average initial shares of 44% being purchased.

Shared Ownership sales		
Year	No of Shared Ownership sales	% share of property purchased
2014	16	47%
2015	38	54%
2016	155	49%
2017	24	50%
2018	125	44%

3.2.8 Standard of new affordable housing

The council normally asked for the following standards on new developments:

- 100% of all rented units to be built to the government's Nationally Described Space Standard (Technical Housing Standards)
- 50% of the affordable rented units would meet the Building Regulations Requirement M4(2) Category 2: Accessible and Adaptable Dwellings requirement.
- 1% of new housing to be at wheelchair accessible standards (Building Regulations Part M (4)3)

3.2.9 Future housing delivery

There is a strong pipeline of housing delivery over the next few years. It is worth noting that future delivery is reliant on large strategic sites with planning permission being built out. These key strategic sites are outlined below:

Site	Total number of homes	Number of affordable homes
Heyford Park	1600	480
Kingsmere	1670	503
Southam Road East	533	173
Hanwell Fields	510	123
Warwick Road	300	90
Longford Park	1024	318
Graven Hill	1741	521

Anticipated overall housing delivery over the next three years is as follows:

	2018/19	2019/20	2020/21
Market housing	1,576	1,934	1,653
Affordable housing	537	494	519
TOTAL	2,113	2,428	2,172

It is anticipated that future new housing will be built in the following locations:

Location/Site	2018/19		2019/20		2020/21	
	Market housing	Affordable housing	Market housing	Affordable housing	Market housing	Affordable housing
Banbury	640	216	810	258	803	199
Bicester	396	190	710	123	665	239
Kidlington	13	0	40	0	0	0
Rural Areas	527	131	374	113	185	81

Whilst delivery in Banbury remains high, delivery in Bicester is projected to increase over the next three years to provide closer to the numbers being delivered in Banbury.

3.2.10 Innovation in new delivery

Build! – Build! is a team within Cherwell District Council that has registered provider status with Homes England.

Build! was created in 2012 with the aim of looking at alternative ways to deliver affordable homes for local people. To date Build! has provided over 250 homes including 146 rented and 108 shared ownership properties. Approximately 40 further homes are in the pipeline. Build! has used a variety of construction methods to achieve cost effective developments. The team has also converted a number of empty town centre properties.

Build! has a small housing management team that currently manages the rental properties, 60 of which are specialist supported housing units developed with support from Oxfordshire County Council.

Build properties currently in management

Scheme	Total units	Scheme type	Affordable Rent	Shared Ownership
Banbury	126	General Needs	85	41
Banbury	44	Supported	44	0
Bicester	62	General	3	59

		Needs		
Bicester	11	Supported	11	0
Villages	5	General needs	3	2
TOTAL	248		146	102

Graven Hill – Graven Hill is the UK’s largest self and custom-build development and is located just south of Bicester. Over the next ten years the vision is to create a community which includes 1,900 unique homes, a primary school, pre-school and nursery, community centre and local amenities including shops, cafes and a local pub.

With over 20 households now living on the site, the Graven Hill community is starting to take shape. Over 30% of their bespoke homes are now sold or reserved on Phase 1a and they have just released 16 brand new designs for terraced and detached homes. In addition to this they have recently released one and two-bedrooms apartments which adds to the diversity of the housing provision available.

3.2.11 Affordable housing stock – General Needs

There are approximately 8,790 affordable homes owned by registered providers in Cherwell. Most of these properties (8,110 - 92%) are rented with a small proportion (680 – 8%) being shared ownership. The majority of stock in the district is owned by Sanctuary Housing, following two Large Scale Voluntary Transfers of former local authority stock in 2004 and 2005. The largest stockholders besides Sanctuary are Bromford, Paradigm, BPHA and Stonewater. The breakdown of bedroom sizes of the rental stock within the district is as follows:

Bedrooms	No of properties	% of total
1 bed	1,867	23%
2 bed	2,865	35.2%
3 bed	3,134	38.8%
4 bed	238	2.8%
5 bed	4	0.1%
6 bed	2	0.1%

The tenancy type for most of these properties is social rent (87%), with the remainder affordable rent (13%). The table below shows the location of these within the district:

Breakdown of rented properties by location		
Location	No of social rented properties	No of affordable rented properties
Banbury	3,563	335
Bicester	1,456	277
Kidlington	614	7
Rural Villages	1,435	423

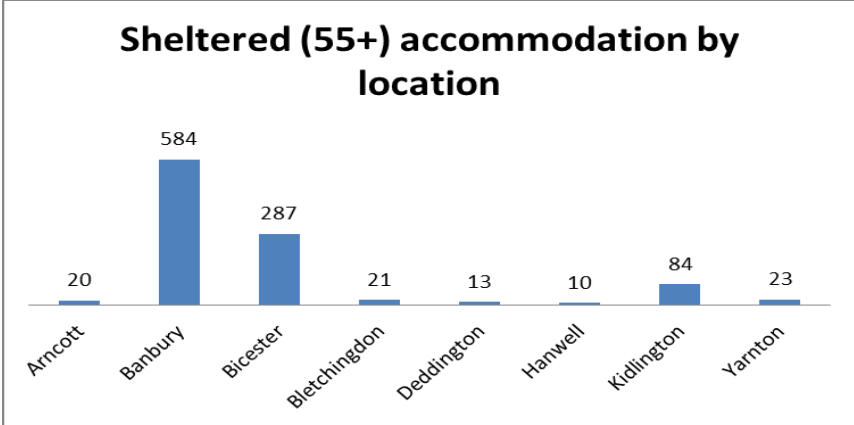
It is important to consider the affordability of rented affordable housing in the district. Rent level data has been collated for Sanctuary properties during the period April – October 2018. The average rent levels are shown in the table below:

Location	Weekly Rent Levels by Property size			
	1 bed	2 bed	3 bed	4 bed
Social Rent	£95.58	£104.65	£107.01	£127.96
Affordable Rent	£129.68	£155.49	£174.22	n/a
Percentage difference	26%	33%	39%	n/a

All of these rents are below BRMA levels, however there is a stark contrast between social and affordable rent levels, with the difference increasing with property size.

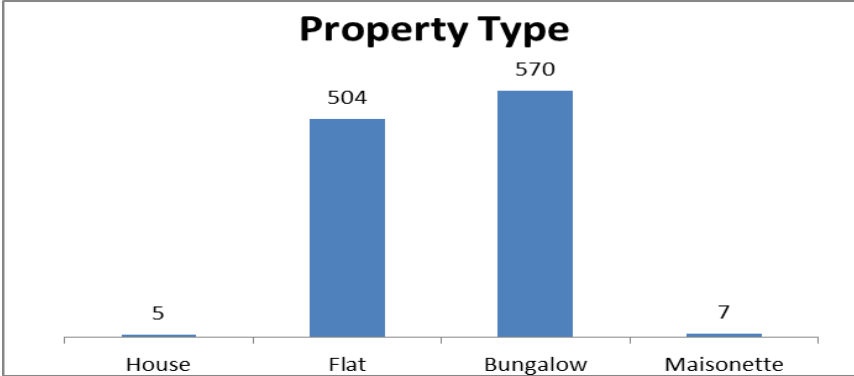
3.2.12 Affordable housing stock – sheltered and extra care housing

There are a total of 1042 units of sheltered housing accommodation in the district located in eight places across the district, as shown in the chart below:



The majority (84%) of this type of accommodation is in Banbury and Bicester, with the remainder predominantly in the larger villages. It is clear that this accommodation is being provided in locations with good access to local services.

Property type/size – there are 752 one bedroom properties. These account for 72% of the total sheltered housing stock. Of the remainder, 278 (27%) are two bedroom properties and 12 (1%) are three bedroom properties. The majority are flats and/or bungalows.



Tenure – all of the sheltered accommodation is provided as social rented.

Extra Care - there are a total of 233 units of extra care accommodation in four locations in the district, as follows:

Extra Care Housing Stock	
Location	Number of units
Banbury	110
Bicester	20
Kidlington	54
Yarnton	49
Total	233

All of this accommodation is in locations with/close to local services, either Banbury/Bicester (55%) or Kidlington/Yarnton (outskirts of Oxford) (45%).

Property type/size – the extra care housing stock comprises 95 one bedroom flats and 138 two bedroom flats.

Tenure – the tenure of the extra care stock is as follows:

Tenure	Number of units
Affordable Rent	104
Social Rent	59
Shared Ownership	70
Total	233

3.2.13 Right to Buy

In 2012 the government introduced changes to the Right to Buy policy to encourage more tenants into home ownership, which included raising the discount cap to £75,000. The average number of these sales over the past five years is 13. During 2004 the council undertook a Large Scale Voluntary Transfer. There is a contractual obligation whenever the current registered provider sells a property that used to be owned by the council that the existing tenants exercising their Preserved Right To Buy the council will be entitled to a proportion of the value of the sold property.

These funds that the council receives count as capital receipts and go on to fund many of the council's capital programme investments.

Further detail is provided in the table below:

Right to Buy sales				
Year	No of RTB sales		Property Type	Receipt
2012-13	10	10	3 bed house	£490,703.91
2013-14	15	2	2 bed house	£781,515.49
		12	3 bed house	
		1	4 bed house	
2014-15	8	1	2 bed house	£554,876.62
		7	3 bed house	
2015-16	8	2	2 bed house	£508,971.85
		6	3 bed house	
2016-17	15	1	1 bed house	£1,381,989.69
		2	2 bed house	
		12	3 bed house	
Grand Total	56			£3,718,057.40

A total of 56 properties have been lost from the affordable housing stock due to Right to Buy over the last five years. These were predominantly larger family accommodation, with 3 and 4 bedroom properties accounting for 86% of sales. The breakdown by property size was as follows:

- one x 1 bed house
- seven x 2 bed houses
- 47 x 3 bed houses
- one x 4 bed house

Whilst it is beneficial for individual tenants who have purchased their properties, the impact of losing affordable housing stock should not be underestimated. It is critical that new delivery of affordable housing is maintained to offset these losses.

3.2.14 Nominations and Lettings – General Needs

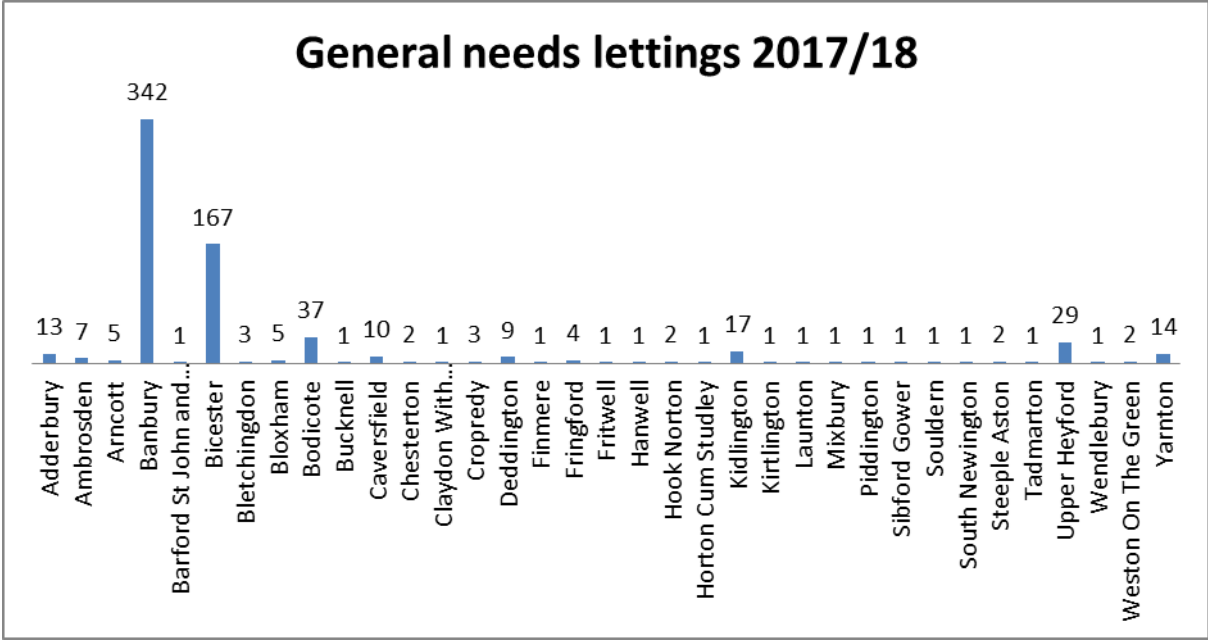
As well as new build affordable housing an important way of meeting housing needs is through re-lets in the social housing stock. The council’s lettings software was upgraded in December 2013, so only the past three years records are available. The number of nominations over recent years has been fairly consistent, the details are as follows:

Year	Nominations
2014/15	748
2015/16	775
2016/17	782
2017/18	689

Of the 689 nominations made in 2017/18, 649 (94%) were general needs, 11 (2%) sheltered and 29 (4%) Extra Care.

It is useful to consider the location of lets of social housing that took place in 2017/18.

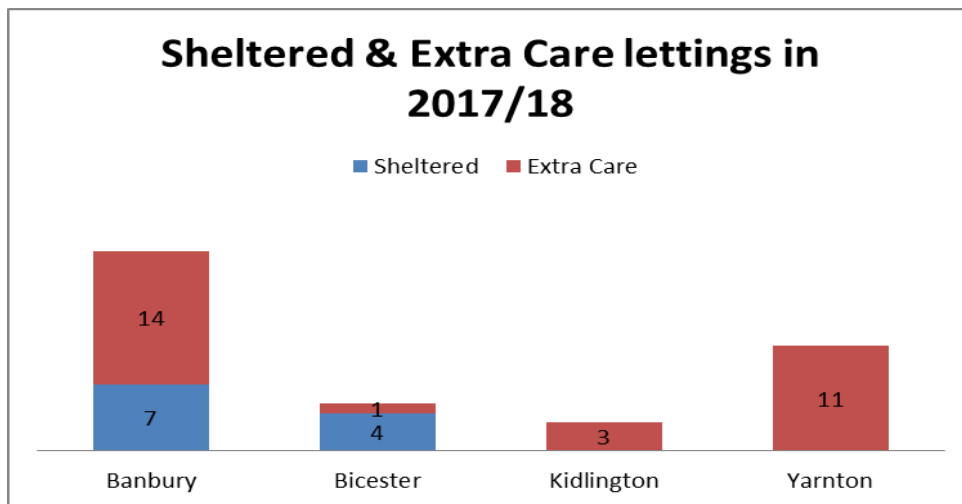
The location of the re-lets of general needs social housing were in the following locations



The majority of general need lets (74%) took place in Banbury and Bicester, with the remainder in the villages.

3.2.15 Nominations and Lettings – Sheltered and Extra Care Housing

The location of the re-lets of sheltered and extra care housing were in the following locations



The majority of extra care lettings took place in Banbury and Yarnton, whilst the majority of sheltered lettings were in Banbury.

3.2.16 Private rented sector

The private rented sector can be a realistic housing option for households in housing need. Although it is generally more expensive and offers shorter tenancies than the social sector, it can respond quicker to need and provide more flexibility. However, for those on lower incomes, the choice of suitable private rented accommodation can be limited.

The tables below outline the average private rent levels and are compared with the maximum local housing allowance available.

Rent levels in private rented sector in Banbury

	Property Size			
	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Average Rent per month	£568	£813	£984	£1,162
LHA Rate	£565.14	£705.19	£816.34	1,079.14
Difference between average rent level and LHA rate	£2.86	£107.81	167.66	£82.86
Rent as % of average income	20%	31%	37%	44%

Source: Zoopla

Rent levels in private rented sector in Bicester

	Property Size			
	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Average Rent per month	£734	£1,103	£1,223	£1,798
LHA Rate	£565.14	£705.19	£816.34	£1,079.14
Difference	£168.86	£397.81	£406.66	£718.86

between average rent level and LHA rate				
Rent as % of average income	28%	42%	46%	68%

Source: Zoopla

Rent levels in private rented sector in Kidlington

	Property Size			
	1 bedroom	2 bedroom	3 bedroom	4 bedroom
Average Rent per month	£835	£1,161	£1,307	£1,769
LHA Rate	£690.46	£836.37	£1,000.01	£1,300.01
Difference between average rent level and LHA rate	£144.54	£324.63	£306.99	£468.99
Rent as % of average income	32%	44%	50%	67%

Source: Zoopla

The tables clearly show that affordability in Cherwell is a major issue, with the average rent exceeding the LHA rate at every single bedroom size in every location in the district. Additionally, if using a 35% guide amount of rent as a proportion of total income, then only 1 bed and 2 beds in Banbury, 1 beds in Bicester and 1 beds in Kidlington would be the size and location of properties which are affordable in Cherwell.

Private rented housing can also be unaffordable because many letting agents require a deposit of 1.5 times the monthly rent plus an administration charge of between £50 and £200, as well as the first month's rent in advance. These upfront charges make it difficult for households on low incomes to access private sector rental accommodation.

4. Conclusion

By considering the current housing situation in Cherwell District, the evidence leads us to consider a number of approaches and recommendations to ensure future housing supply can meet the strategic needs of the District.

Intelligence through evidence gathering and interaction with market stakeholders is important to understand the local housing market and to support the continuation and implementation of new initiatives to ensure the housing service provided remains robust and receptive to changes to the housing market .

The evidence within the report will help formulate actions to be incorporated into the council's latest Housing and Homelessness strategy.

Area	1 Bed	2 Bed	3 Bed	4 Bed
Adderbury	2	10	3	0
Ambrosden	0	5	3	0
Arcott	0	4	1	0
Banbury	128	138	79	7
Barford St John and St Michael	0	0	1	0
Bicester	52	93	38	6
Bletchington	0	2	0	0
Bloxham	1	3	4	0
Bodicote	8	6	8	3
Bucknell	0	1	0	0
Bure Park	1	3	1	0
Caversfield	2	5	3	0
Chesterton	1	1	0	0
Claydon With Clattercote	0	0	1	0
Cropredy	1	1	0	0
Deddington	7	13	2	0
Finmere	0	1	0	0
Fringford	0	3	1	0
Fritwell	0	1	1	0
Hanwell	1	0	0	0
Hook Norton	0	1	3	0
Horton Cum Studley	1	0	0	0
Kidlington, any area	5	8	7	0
Kirtlington	0	2	0	0
Launton	0	1	0	0
Middleton Stoney	1	0	0	0
Milcombe	0	1	0	0
Mixbury	0	1	0	0
Piddington	0	0	1	0
Sibford Gower	0	1	0	0
Souldern	0	1	0	0
South Newington	0	0	1	0
Steeple Aston	2	2	1	1
Tadmarton	0	0	1	0
Town Centre	45	39	6	2
Upper Heyford	0	16	14	2
Wendlebury	0	1	1	0
Weston On The Green	0	2	0	0
Yarnton	2	11	0	0



**EQUALITY IMPACT ASSESSMENT
Housing Strategy 2018-2023**

Equality Impact Assessments

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Equality Impact Assessment

APPENDIX 1 STAGE 1 - INITIAL SCREENING DETAILS ASSESSING POLICIES AND ACTIVITIES - GUIDANCE FOR STAFF

Notes:

1. As a result of this exercise, you will have checked that your policy or activity does not have adverse impact on equality groups and you will have identified relevant action that you need to take, and the likely costs/resources associated with any improvement. The equality groups covered are at present: Disability, Gender Reassignment, Pregnancy and Maternity, Race, Religion or Belief, Sex, Sexual Orientation, Age & Marriage or Civil Partnership.

Note. This is not simply a paper exercise - it is designed to make sure that your policy or activity is delivered fairly and effectively to all sections of our local community.

2. Please note that the Council is required to publish the results of these assessments, and updates, therefore **your completed Appendices may be public documents.**

3. Appendix 1 questionnaire (**to be completed for each relevant Strategy, Policy or Service Development**) is for use regardless of whether your policy or activity is aimed at external customers or internal staff.

Please tick/delete as appropriate: Is this EIA for a,

Strategy	<input checked="" type="checkbox"/>	New/Existing	<input checked="" type="checkbox"/>
Policy	<input type="checkbox"/>	Existing	<input type="checkbox"/>
Service Development	<input type="checkbox"/>	New/Existing	<input type="checkbox"/>

Name of Strategy, Policy or Service Development:

AIMS, OBJECTIVES & PURPOSE OF THE POLICY OR ACTIVITY:

The Housing Strategy sets out the strategic direction for the housing service and the delivery of housing in Cherwell for the period 2018-2023. An action plan sits alongside the strategy document which will be updated annually.

PLEASE LIST THE MAIN STAKEHOLDERS/BENEFICIARIES IN TERMS OF THE RECIPIENTS OF THE ACTIVITY OR THE TARGET GROUP AT WHOM THE POLICY IS AIMED:

Residents, Registered Providers, Homes England, Oxfordshire Growth Board, Parish councils/community groups, Oxfordshire County Council and other voluntary and statutory agencies.

IF THE ACTIVITY IS PROVIDED BY ANOTHER DEPARTMENT, ORGANISATION, PARTNERSHIP OR AGENCY ON BEHALF OF THE AUTHORITY, PLEASE GIVE THE NAMES OF THESE ORGANISATIONS/AGENCIES:

Cherwell District Council is responsible for producing and implementing the housing strategy. Various partners and stakeholders will help Cherwell District Council deliver actions within the action plan.

LEAD OFFICER: Joanne Barrett
SERVICE AREA: Housing
ASSESSMENT DATE: 12/11/2018

TEL: Ext 2369
DIRECTORATE: Wellbeing
ASSESSMENT REVIEW DATE: November 2019

Equality Impact Assessment

STAGE 1 – INITIAL SCREENING ASSESSMENT

Q	Screening Questions	Y/N																				
1.	Does the policy or activity knowingly prevent us in anyway from meeting our statutory equality duties under the 2010 Equality Act?	N																				
2	Is there any evidence that any part of the proposed policy or activity could discriminate unlawfully, directly or indirectly, against particular equality groups?	N																				
3	Is there any evidence that information about the policy or activity is not accessible to any equality groups?	N																				
4	Has the Council received any complaints about the policy or activity under review, in respect of equality issues?	N																				
5	Have there been any recommendations in this area arising from, for example, internal/external audits or scrutiny reports?	N																				
6	Will the proposed policy or activity have negative consequences for people we employ, partner or contract with?	N																				
7	This Strategy, Policy or Service Development has an impact on other council services i.e. Customer Services and those services have not yet been consulted.	Y																				
8	Will there be a negative impact on any equality groups? If so please provide brief details below.	N																				
	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-bottom: 1px solid black;">Equality Impact:</td> <td style="width: 50%; border-bottom: 1px solid black;">Evidence:</td> </tr> <tr> <td style="border-bottom: 1px solid black;">Disability</td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Gender Reassignment</td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Pregnancy & Maternity</td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Race</td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Religion or Belief</td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Sex</td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Sexual Orientation</td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Age</td> <td></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Marriage & Civil Partnership</td> <td></td> </tr> </table>	Equality Impact:	Evidence:	Disability		Gender Reassignment		Pregnancy & Maternity		Race		Religion or Belief		Sex		Sexual Orientation		Age		Marriage & Civil Partnership		
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9	Is the proposed policy or activity likely to have a negative affect on our relations with certain equality groups or local community? If so please explain.	N																				
10	<p>There has been no consultation with equality groups about this policy or activity? Answer yes if you agree with this statement.</p> <p>If there has been consultation, please list the equality groups you have consulted with:</p> <p>This is a draft Housing Strategy being approved to be issued for formal consultation. The consultation phase will run for 7 weeks and will include a stakeholder consultation event and meetings with key stakeholders. The will be publicly available on the website and in accessible formats on request.</p>	Y																				
11	Has this assessment missed opportunities to promote equality of opportunity and positive attitudes?	N																				

Proceed to In Depth (Full) Assessment (complete **Appendix 2) if the answer is YES to more than one of the above questions.**

For any YES answers include an improvement action in your Equality Improvement Plan.

Declaration

I am satisfied that an initial screening has been carried out on this policy or activity and an In Depth (Full) Equality Impact Assessment is not required. I understand that the EIA is required by the Council and take responsibility for the completion and quality of this assessment.

Completed by: Joanne Barrett
Countersigned by Assistant Director: Gillian Douglas

Date: 12/11/2018
Date: 13/11/2018

Equality Impact Assessment

Please detail below your evidence which has determined whether you have answered either Yes or No to the initial screening questions.

Screening Questions	Screening Narrative
Does the policy or activity knowingly prevent us in anyway from meeting our statutory equality duties under the 2010 Equality Act?	No, the strategy and action plan include actions/activity to better meet the housing needs of equalities groups, particularly older people and disabled people who often have specific housing needs
Is there any evidence that any part of the proposed policy or activity could discriminate unlawfully, directly or indirectly, against particular equality groups?	No
Is there any evidence that information about the policy or activity is not accessible to any equality groups?	No, the draft strategy will be published on the Council's website, we will host a stakeholder consultation event and have focused consultation meetings with specific stakeholders. We will provide information in accessible formats and community languages on request
Has the Council received any complaints about the policy or activity under review, in respect of equality issues?	No
Have there been any recommendations in this area arising from, for example, internal/external audits or scrutiny reports?	No
Will the proposed policy or activity have negative consequences for people we employ, partner or contract with?	No
This Strategy, Policy or Service Development has an impact on other council services i.e. Customer Services and those services have not yet been consulted.	Yes, the strategy has been drafted in partnership with other key Council led services that link to housing activity including Build!, Graven Hill, Communities Team and the Bicester Team. This work has resulted in activity in the action plan affecting

	Customer Services Team and Property Investment team that will require further consultation ahead of implementation. The Housing Team will proactively engage with all teams affected by the new strategy.
Will there be a negative impact on any equality groups?	No
Is the proposed policy or activity likely to have a negative affect on our relations with certain equality groups or local community? If so please explain.	No
There has been no consultation with equality groups about this policy or activity? Answer yes if you agree with this statement. If there has been consultation, please list the equality groups you have consulted with:	Yes. This is a draft Housing Strategy being approved to be issued for formal consultation. The consultation will run for 7 weeks and will include a stakeholder consultation event, meetings with key stakeholders and will be publicly available on the website.
Has this assessment missed opportunities to promote equality of opportunity and positive attitudes?	No

The results of the Stage 1 Assessment confirm that a Stage 2 Assessment is not required. This Equality Impact Assessment to be monitored and reviewed one year after Policy implementation.

Equality Impact Assessment

Notes:

1. The in-depth (full) assessment must consider all available data and research. This could include the results of employee or stakeholder surveys, the results of consultation, audits, service reviews, employment monitoring data, population data, research findings, and data collected through monitoring the implementation of the policy or activity and evaluations of projects/programmes, data about the performance of local services.
2. The assessment above must also state how the policy was assessed and the details of the methods of involvement of appropriate people, for example, staff networks, external stakeholders and equality groups.

Completed by: Joanne Barrett
Date Started: 12/11/2018

Role: Joint Housing Manager
Date completed: 12/11/2018

Declaration

I am satisfied that an In Depth (Full) Assessment has been undertaken.
I understand that this EIA is required by the Council and take responsibility for its completion and quality.

Countersigned by Assistant Director:

Date:

