

Cherwell District Council Housing Strategy 2025-2030

Foreword

It is with great pleasure that I present the new Housing Strategy for the Cherwell district.

Cherwell is a great place to live. Our district provides a great mix of beautiful countryside and peaceful rural life with urban settlements that provide a strong local economy with growing employment opportunities and connectivity to other parts of the Country.

Housing is of paramount importance to our quality of life, health, wellbeing and overall opportunities and outcomes. We recognise and are acutely aware of the challenges that people face currently and in the years ahead. Cost of living pressures have caused financial stress for many households. Improving the quality of housing, to reduce negative health impacts and the move towards net zero are also challenges that the sector faces.

The Housing Strategy, which is one of our key strategic documents, aims to identify and plan to address these challenges. It is therefore important that the Housing Strategy focuses its priorities on working towards a position where people are living in safe, sustainable homes that are suitable for their needs.

The strategy acknowledges that there are big overarching issues, such as homelessness and the affordability and supply of housing, that the Council cannot resolve alone. But we are committed to working in partnership with our partners and across our other Council Portfolios to make an important contribution and taking the right steps to put the Council and the local area on the right path.

I want to thank all our partners and colleagues and everyone that contributed to the Housing Strategy and look forward to your continuing engagement over the next 5 years as we look to deliver on the objectives that we have set out.

Councillor Nick Cotter

Portfolio Holder – Housing

Introduction

The Housing Strategy sets out Cherwell District Council's plans for the Housing Service for the period 2025-2030.

The previous Housing Strategy (2019-24) brought about the following key achievements

- 1344 new affordable homes delivered in partnership with Registered Providers
- Delivery of 32 properties of affordable housing directly by the Council through the BUILD! programme. Totalling 270 over the last decade.
- Partnered with Hook Norton Community Land Trust to develop 12 Passivhaus homes at Hook Norton on previously underutilised Council land.
- Provided 57 landlord grants and 45 homeowner grants to provide improvements and essential repairs to properties within the district.
- Accessing the Local Authority Housing Fund Rounds 1 and 2 to bring 56 units of accommodation back into use within Cherwell to assist in rehousing those in resettlement schemes. This is being delivered in partnership with South Oxfordshire Housing Association and Sanctuary. This includes the redevelopment of Town Centre House, Banbury, which the Council now owns.
- Delivering a refurbishment and reconfiguration programme for Town Centre House, Banbury. Bringing 1, 2 and 4 bedroom properties back into use for refugees.
- 2949 lets through the housing register
- Completed 1005 homelessness preventions between 2019 and 2024.
- Launched a Tenancy Relations drop in service, where landlords and tenants in the private sector can go for advice
- Launched a new Tenants' Charter, making a number of commitments to our tenants but also taking a lead role in what we expect from other landlords, social and private
- Reviewing and launching a new Housing Allocations Scheme.
- Launching a new Tenancy Strategy

Appendix 1

- Responded to nearly 3000 enquiries from landlords and tenants regarding housing, landlord or tenant issues. Serving 859 notices, identifying 225 category 1 hazards, issuing 40 financial penalties and prosecuting 2 landlords for illegal evictions.
- Produced a new Homelessness and Rough Sleeping Strategy for the Cherwell District. The new strategy outlines the approach to tackling homelessness within the district between 2024-29.
- Completed 923 disabled facilities adaptations and 1756 minor works and small repairs jobs.
- In partnership with the other Oxfordshire Councils, establishing the Alliance joint commissioning contract for rough sleeping support services, including prevention, supported accommodation and outreach. This County, District and City partnership is one of the only models in the Country where services are provided using a cross-Council tier and district line model.
- Establishing the Single Homelessness Team, providing specialised homelessness support and response to rough sleepers and those at risk of rough sleeping
- Establishing a new 28 unit supported accommodation scheme at Mawle Court in partnership with Sanctuary and Homeless Oxfordshire, providing accommodation for single homeless people in Cherwell.
- Accessing the governments RSAP funding following the COVID pandemic, providing supported accommodation services for rough sleepers at Oxford House, Bicester.
- Creating a Money Advice service contract in partnership with Citizens' Advice, assisting households in financial hardship. Typically returning £30 in direct financial gains to Cherwell residents for every £1 invested by Cherwell District Council.
- Increasing the portfolio of self-contained temporary accommodation, leading to more suitable units of temporary accommodation for homeless people.
- Establishing the Resettlement Team within Wellbeing and Housing. Providing advice, support and accommodation services to those in Cherwell who are fleeing conflict and seeking asylum in the UK.
- Partnering with the Ministry of Defence (MoD) to bring accommodation within their portfolio back into use for the purposes of assisting those within the asylum pathway. These are providing more housing into the affordable housing system that is ready for occupation.

- Continued to support the Graven Hill Development Company, who manage the Graven Hill site, which the Council purchased from the Ministry of Defence, which is the largest self-build development in the Country.

Cherwell District Council's new Housing Strategy brings together in a single document the various elements that comprise the Council's strategic housing function. The purpose of the housing strategy is to identify and horizon scan for the key housing issues and challenges that face or could be faced within the next five years. To overcome or mitigate these challenges, high level strategic priorities and objectives are set across the broad range of strategic housing functions that the Council delivers.

As a local authority, we want to be ambitious and deliver great outcomes for residents of the district. Whilst delivering these ambitions, we need to ensure that this strategy is financially sustainable and thus we will only achieve our outcomes by working in partnership with others.

Our vision for the new Housing Strategy is

For all Cherwell residents to live in a safe, secure, quality and affordable home that is suitable for their needs and fit for the future.

In order to achieve this vision, we have identified 3 strategic priorities. These are

1. Prioritise the delivery of homes that people can afford and that are suitable for the needs of the community
2. Improving the existing condition of properties within Cherwell. Ensuring high property standards and properties that are fit for the future, working towards net zero.
3. Promoting health and wellbeing through housing, tackling homelessness, improving support. Helping to create sustainable communities.

The Structure of the Strategy

The new Housing Strategy begins by outlining the main changes and challenges relating to housing within the national and local contexts, understanding that strategic housing intertwines with health, welfare, economic and planning policy.

As part of reviewing these contextual factors, it also analyses housing need locally, including population trends, house prices, rental prices, affordable housing supply and demand, income and affordability and the underlying socio-economic factors within the local area.

The 3 priority areas that underpin the strategy are then set out in more detail. With an analysis of the contextual information, data analysis, trends and findings as well as the activity of relevant partnerships. In each priority area, a high level assessment of the needs and challenges is provided, a summary of the work that has been

undertaken already where relevant and the principle actions to undertake over the next 5 years to deliver.

Development and Shaping of the Housing Strategy

In the development of the Housing Strategy, information and data from a range of sources and other documentation have been developed

- Detailed evidence, analysis and findings from a number of key strategic plans and policies, including
 - The Cherwell District Council's Business Plan 2024-2025
 - The Cherwell District Council draft Local Plan
 - The Homelessness and Rough Sleeping Strategy 2024-2029
 - The Tenancy Strategy and Affordability Statement 2021
 - The Cherwell District Council Allocations Scheme 2025
- Analysis of recent demographic and housing data for the local area and national trends
- The most recent information from our housing waiting list and approaches to our housing options service

The Housing Strategy brings together all areas of strategic housing plans and related documents. It covers affordable housing delivery, housing for older people and those with support needs, tackling homelessness and rough sleeping and private sector housing, including adaptations for disabled people and the standards of properties available for rent within Cherwell. The strategy reflects the Council's role as an enabler in certain areas where it has less direct control and influence, such as within services provided by Registered Providers, who provide 99% of the social housing within Cherwell.

The strategy also links and reflects the priorities and actions identified within other key strategic documents, outlined in the above section. These include the current Cherwell District Council Business Plan. The Business Plan sets out a series of high level aspirations, this includes "housing that meets your needs".

Housing that meets your needs

- *Support the delivery of affordable and green housing*
- *Ensure minimum standards in rented housing*
- *Work with partners supporting new ways to prevent homelessness*
- *Support our most vulnerable residents*
- *Deliver a Local Plan*

Cherwell District Council Business Plan 2024-25

The Housing Strategy is the main delivery mechanism for the Council's housing objectives. It supports the Business Plan and other related documents by setting out

detailed plans for how the priorities will be achieved and delivered. This includes how we will develop new initiatives and deliver services that meet the local need, how we will make best use of our resources and how we will address current and future demands on the services that we deliver.

As the Council is only a small provider of housing locally, as it transferred its housing stock as part of a Large Scale Voluntary Transfer process in the late 1990's and early 2000's, and thus is not a large Registered Provider or a large direct enabler and landlord for new affordable housing, the scope of the strategy is far wider than just the services that the Housing Team at the Council delivers. Other statutory services are also delivered by other teams or partner organisations, such as planning and health and social care.

Much of the data, analysis and evidence required to inform the housing strategy is already published and available within other related strategic documents, such as Office of National Statistics Data. However, up to date housing register analysis and analysis of homelessness data, such as our DELTA returns, have also been used.

National Context

It is important to acknowledge the national and local (including regional) context when developing this strategy. The strategy has been developed at a time when there has been some flux with regard to future housing legislation and legislation that relates and affects housing. For instance, the 2024 General Election timing has meant that some policies that would affect the housing sector at a local and national level, such as the Renters (Reform) Bill and amendments to leasehold arrangements have not progressed or been delivered as may have been anticipated.

There is an established narrative nationally that the Country faces significant housing pressures and challenges. This is caused by a lack of supply and, in turn, rising housing costs across tenures. National government has been attempted to tackle these issues through legislation, new or planned, regarding reducing homelessness, boosting housing supply, making home ownership more accessible, reducing carbon emissions in both new and existing homes and improving the services received by tenants from their landlords.

The housing pressures and challenges that are faced nationally are as follows.

Lack of adequate supply of housing

Supplying enough housing to meet the demands of a growing and ageing population has been a challenge that successive governments have faced for many years. Supply targets have been made and not met and balancing the competing or contradictory needs of different stakeholders and those with a local interest are challenging.

There have been a number of proposed changes during the lifespan of the previous housing strategy, such as the Planning for the Future White Paper, which have culminated in the Levelling Up and Regeneration Act 2023. This aimed to

“speed up the planning system, hold developers to account, cut bureaucracy, and encourage more Councils to put in place plans to enable the building of new homes”

Gov.uk press release, ‘Levelling up and Regeneration Bill becomes law’

Within these strategies, the government has committed to building 300,000 new homes per year. This commitment has not been met.

The Levelling Up and Regeneration Act 2023 committed to

“deliver more homes in for communities across the Country and unleash levelling up in left behind places”

Michael Gove, Former Secretary of State for Levelling Up, Housing and Communities (2023)

Measures included boosting services and infrastructure on new developments, more powers to Councils for tackling empty homes and compulsory purchasing, more powers for Councils to tackle empty retail units, speeding up housing delivery on developments once started and allowing local people greater powers to influence local development.

In 2024, following the General Election and a change in government, there was a manifesto pledge to increase house building over the course of the Parliament and a reintroduction of housing targets. To enable this, the new government has made changes to the National Planning Policy Framework (NPPF), (December 2024) Changes to the NPPF include

- Reintroduction of mandatory housing targets
- Restoration of 5 year housing land supply rules
- Standardising the method for assessing housing needs locally
- Implement a standard calculation that uses housing stock to set a baseline figure with a view to directing housing where it is most needed
- Increase the affordability adjustment threshold
- Change the definition and approaches to development on brownfield and green belt development. Including certain previously developed land in the green belt (grey belt)
- Changes to affordable housing requirements
- Greater accountability around build out rates on housing sites

The new NPPF includes transitional arrangements for local plans that are at advanced stages of their development.

In announcing the changes, the government advised that

“new flexibilities for councils will boost the number of social and affordable homes, and give working families a better route to a secure home”

Angela Rayner MP, Secretary of State for Housing, Communities and Local Government (2024)

Additional measures announced by the government related to supply of affordable housing include a proposal for a new taskforce to deliver new towns, creating new largescale communities of at least 10,000 new homes in each, governed by a “New Towns Code”.

Whilst general supply into the housing system is an issue, the supply of affordable housing is also an issue for those who are first time buyers or for those on low incomes seeking affordable housing options.

The Local Authority Housing Fund has brought about the potential for more properties to be brought into the affordable housing estate across the Country, with a combination of Councils directly, or Councils in partnership with Registered Providers, developing new, refurbishing existing or purchasing additional units with government grants. This has been successful in boosting delivery quickly, but in small numbers compared to need, and is targeted at the cohorts that have been part of national resettlement schemes.

Tackling homelessness and rough sleeping

Homelessness is a rising national issue. The Homelessness Reduction Act 2017 provided the most significant change in service provision in a generation. It introduced new duties regarding the prevention of homelessness, to extend timescales that local authorities would be offering and providing support.

During COVID 19, the “Everyone In” initiative provided a drive to house rough sleepers, who were a group that were seen as particularly vulnerable. On the back of this initiative, new funding and accommodation programmes, such as NSAP, RSAP and SHAP have supplemented services provided through the Rough Sleeper Initiative (RSI) funding, to provide additional support to those rough sleeping.

This has been accompanied by additional commitments such as those within the ‘Ending Rough Sleeping for Good’ policy paper in 2022, which built on the manifesto commitment of the then government to end rough sleeping by 2024.

The rough sleeping snapshot nationally shows a national increase of 27% between 2022 and 2023 in rough sleeping numbers, to 3898. As these are based on known rough sleepers, the actual number is likely to be higher. There has also been an increase in people who are homeless, a rise in 14% in the same period, meaning 309,000 or 1 in 182 people are homeless in England. (source, Shelter and Crisis)

Homelessness and rough sleeping, combined with the lack of supply, has a knock-on effect on people in temporary accommodation and how long they spend within it. Government figures advise that 47% of families that are homeless and in temporary accommodation have been there for 2 years or longer. The impact locally on Cherwell is outlined in the Local Context section.

Improving housing standards and the rights of tenants

Registered Providers of Social Housing have faced sharp focus over recent years with high profile failures associated with their services that contributed to tragic events, such as the Grenfell Tower Fire and the death of Awaab Ishak in Rochdale, linked to damp and mould within his property.

The Social Housing (Regulation) Act gives the Regulator stronger powers to act on underperforming social landlords. Unlimited fines can be levied against the worst performers and where improvements are not being made. There is a new inspection regime combined with new transparency measures for tenants to scrutinise their landlords. Particularly through the published performance and Tenant Satisfaction Measures, the way in which complaints are handled and the new tenant rights around access to their data and information. The Act also reaffirms the importance of compliance and safety within Social Housing stock and the appointment of Health and Safety lead officers.

An associated impact of the Grenfell Tower Fire has been the difficulties faced by leaseholders, particularly relating to the costs associated with remedying building safety issues associated with fire spread, particularly usage of combustible building materials. The Leasehold and Freehold Reform Act 2024 makes it easier for leaseholders to purchase freeholds or extend leaseholds, provides greater transparency over service charges and providing greater control and improving leaseholders rights and access to redress. Further leasehold legislation is part of the 2024 Labour government's programme.

The Renters (Reform) Bill following the fairer private sector white paper had the headline of removing Section 21 "no fault" evictions, tackle blanket bans that tenants can face whom are in receipt of benefits and provide greater sector transparency through a new decent homes standard in the private sector and a new ombudsman. The Renters (Reform) Bill received widespread support during its publication but failed to pass through Parliament before the General Election of 2024. The new government is bringing forward new legislation of its own, with similar themes, called the Renters' Rights Bill.

Reducing housing's carbon footprint

The need to achieve "Net Zero" in the UK for all sectors of the economy is outlined within the 'Net Zero – Build Back Greener' policy paper. This outlines policy approach to achieve Net Zero by 2050. Homes, both new and existing, account for 20% of emissions (Future Homes Standard 2019 consultation)

The Future Homes Standard 2019 committed to a new standard for new build properties by 2025. Specifically, a planned change in Building Regulations to increase energy efficiency and low carbon heating. The goal of the standard is that the average new home would have 75-80% less carbon emissions than one built to current energy efficiency requirements. This is achieved by installing heat pumps, triple glazing and wall, floor and roof construction that significantly limits heat loss.

In addition to new homes, the government has pledged £3.8 billion over a 10 year period to improve energy performance of social rented homes through the Social Housing Decarbonisation Fund from 2021. The Heat and Buildings Strategy 2021

sets out the government's plans to cut carbon emissions from the UK's 30 million homes and workplaces, including the phasing out fossil fuel heating systems and the investment of roll out of heat pumps.

Local Context

In 2021, there were 161,800 residents living in Cherwell. This increase from 150,500 in 2019, an increase of around 7%. Bicester and Banbury are the areas that are experiencing the highest population growths as the main areas of employment, commerce and house building.

Affordability of housing

Affordability of housing is a significant issue, particularly for first time buyers and those on lower incomes. House prices and market conditions have experienced some turbulence over the lifespan of the previous housing strategy, due to COVID 19 and cost of living pressures affecting interest rates, for instance.

However, despite some turbulence, the overall trajectory of house prices is that they are increasing. Cost of living pressures, namely high inflation rates (driven in part by household energy costs) and interest rates, have limited the amount of money being able to be borrowed from lenders or the amount of disposable income that individuals have, as wages have largely not increased at the same rate.

The median property price in Cherwell District is around £396,000 (2023), this is significantly higher than the UK average of £282,000 (2024). The Cherwell level is however lower than the Oxfordshire wide and South East wider level. Sold houses data from 2023-24 suggests that the average price for properties sold in Bicester and Kidlington were around 21% higher than those sold in Banbury. (source: Zoopla)

The estimated median income from a job within Cherwell is £30,749, which is lower than the Oxfordshire median of £34,005 but is higher than the national level of £29,669. The workplace earnings to house price ratio within Cherwell is wider therefore than at a national level. In 2021, the house price to workplace earnings ratio was over 10 times, and this gap has widened. This means that purchasing a home is out of the reach of many working households.

Overall, Cherwell is a prosperous area, it ranks at 220 on the Local Authority rank out of 317 (there are 219 more deprived Local Authority areas) within the Index of Multiple Deprivation (2019). However, it does have some areas of acute deprivation when compared locally and nationally. Cherwell has areas that are within the bottom 20% of most deprived areas nationally. These ward areas are all within Banbury.

Affordability is not just an issue for homeowners and those seeking homeownership. It is a cross tenure issue, and the issues facing the private rented sector are similarly challenging.

The median rental cost per month for a property in Cherwell is £975. This is below the Oxfordshire level of £1100 but higher than the overall national and South East

levels (2022). Median rents in Cherwell rose over 11% over the 3 prior years, which is a faster acceleration than the County as a whole.

The private rented sector locally is a challenging market. There is a high demand for accommodation and a buoyant market. Therefore, those that are on the lowest incomes face the most significant challenges in accessing private rented sector tenancies. As Cherwell is adjacent to Oxford City, prices have been pushed up by the Oxford City market and its thriving rental market, driven by its location, commerce and the student market, particularly in Houses of Multiple Occupation. Median rents in Oxford City are around £300 per month more than they are in Cherwell.

As Cherwell has some population centres close to Oxford, such as Kidlington and Bicester, competition is high for properties, and this influences prices. Cherwell District has two Local Housing Allowance (LHA) rates, the Oxford Rate and Cherwell Valley Rate. Local Housing Allowance is the rate up to which housing benefit can be paid within a certain area, this is calculated nationally and is linked to the local market.

Banbury and Bicester are within the Cherwell Valley Rate, whilst areas such as Kidlington are within the Oxford Rate. The Oxford Rate is higher than the Cherwell Valley Rate, which is to be anticipated. However, Bicester due to its expansion, improving transport links and associated employment opportunities has seen a greater acceleration in housing market and prices than in Banbury, for example. Bicester therefore has acute affordability challenges within the private rental market because of the greater difference between the market and LHA rates than in other areas in Cherwell.

Social housing demand

There are at present just over 2000 households on the housing register, and this has increased by almost 100% in the last 5 years, which is the lifespan of the previous housing strategy.

There were 546 lettings through the housing register during 2023-24. There is an increasing need for 1 bedroom accommodation within the district, with 50% of new applicants within a 12 month period requiring a 1 bedroom property and 84% of new applicants require smaller (1 and 2 bedroom accommodation). However, supply of smaller accommodation is stronger, both through new delivery and through relets, so the waits for this type of accommodation are shorter than for larger 4 bedroom or larger accommodation, regardless of what priority band you are in. The average wait for a larger property (4-bedroom+) through the housing register is 1065 days.

The majority of new applications to the housing register cite their reason for applying and thus their housing needs to be that their current accommodation is too small. This reason is nearly twice as prevalent as any other single reason. Therefore, this coupled with supply issues of larger accommodation outlined above, there are significant numbers of households that are living in properties that are unsuitable and overcrowded.

Homelessness

Cherwell has a level of homelessness that is similar to the other Districts within Oxfordshire. In 2022-23, of the households assessed as being owed a homelessness duty, Cherwell assessed 419. This is lower as a total number than Oxford (439) and South Oxfordshire (476) as an apportionment of overall numbers, but more in West Oxfordshire (342) and the Vale of the White Horse (415).

In terms of the crisis presentations and those requiring temporary accommodation, Cherwell ranks routinely higher than South Oxfordshire and Vale of the White Horse, both of whom have less than 50 households accommodated in temporary accommodation and reports similar to the levels in West Oxfordshire. Oxford City has considerably more pressure in this area, with nearly 250 households, which is more than the rest of the County combined.

However, Cherwell has a higher number of rough sleepers in the County (outside Oxford City). There are routinely more than 10 people sleeping rough within Cherwell on a single night and this number has risen over the last two years by a third. Cherwell has also seen an increasing trend of those in employment rough sleeping. Support services for those rough sleeping is provided through a County and City "Alliance". This is where funding and services are pooled. It is one of the only models in the Country where these services are provided in this way as funding is calculated on a local authority area by area basis.

Private rented housing standards

As previously indicated, Cherwell has a buoyant housing market. There are approximately 9300 properties that are private rented within the district, which makes up around 18% of all households within the district.

The Council additionally licences 222 Houses in Multiple Occupation (HMO) across the district. The Council however does not have an additional or selective licencing scheme in accordance with Part 2 and 3 of the Housing Act 2004. This is opposed to Oxford City Council, for instance, who require all dwellings that are being used for private rented accommodation to be licenced.

The Council does not hold comprehensive stock condition data for all homes within the district. It is estimated that that 20% of the private rented stock has the presence of Category 1 hazards, 11% suffer excess cold and 13% of the occupants are in fuel poverty.

Local economy

Cherwell has a thriving local economy and has seen growth opportunities in recent decades. Compared to the national and regional average, Cherwell has less unemployment, with 2.6% of people unemployed compared to 2.9 across the South East and 3.7% nationally. Cherwell has a higher rate than the national average of people in skilled professional occupations, but also has an above average proportion of people completing unskilled manual labour occupations.

Cherwell therefore has fewer people claiming Universal Credit across all population metrics compared to the national average, 2.3% compared to 3.9%. (ONS 2021)

Environment and climate change

Like many Councils, a climate emergency has been declared in Cherwell. As part of this declaration, Cherwell has committed to

- Ensuring our own operations and activities are carbon net zero by 2030
- Do our part to support the district to become carbon net zero

Since 2008-09, our greenhouse gas emissions have reduced by 40% and in 2022-23, we reduced our emissions by a further 3%. The Cherwell District Council Climate Change Action Plan 2023-2024 outlines 17 goals within an Action Plan which support the Council and the wider district's ambitions to become carbon net zero. The action plan includes actions for Council buildings, fleet, staff behaviour and procurement as well as supporting transport, housing and businesses to reduce emissions.

Cherwell Local Plan Review

A Local Plan sets out the strategic priorities of the district, addressing the homes needed, and provision for other development, supporting infrastructure and social and environmental considerations. It is underpinned by detailed economic, environmental and social evidence. A Local Plan and the Housing Strategy and their associated evidence basis and objectives have synergy.

Cherwell is in the process of developing a new Local Plan which will cover the period up to 2042. It is now at the pre-submission stage (Regulation 19) and is currently undergoing consultation until February 2025. The new draft Local Plan therefore sets out the vision and proposes homes, employment land, infrastructure and other essential services required to support our local communities over the plan period.

The draft Local Plan has three overarching themes

1. Meeting the challenge of climate change and ensuring sustainable development
2. Maintaining and developing a sustainable local economy
3. Building health and sustainable communities

The plan presents a strategy, policies and proposals for meeting these objectives and delivering the vision.

Oxfords Unmet Housing Need

The Oxfordshire Strategic Market Assessment, published in 2014 identified the need for provision of around 5000 homes a year over the period 2011-31. Following this, it was accepted that Oxford cannot fully meet its own needs outlined, which had a potential requirement of 28,000 additional homes by 2031. There was then collective agreement from Council's across Oxfordshire to consider the extent how the need might be sustainably distributed to neighbouring districts. As part of this, Cherwell was asked to consider the accommodation of 4,400 new homes in addition to any

other Local Plan commitments. These developments would be concentrated around the area close to the Oxford city boundary, at the southern end of the Cherwell district. The Cherwell Local Plan Partial Review was subsequently adopted in 2020. This Plan identifies sites for 4,400 new homes in the south of the district to meet Cherwell's agreed apportionment of Oxford's unmet need.

The affordable housing delivered on these developments to help with Oxford's Unmet Housing Need would be delivered with preference for those applicants with an Oxford City connection. Allocations of these units however are matters for housing and not planning policy. The Council's housing team will therefore work closely with Oxford City Council and the relevant registered providers to develop any appropriate local lettings plans and allocate the units accordingly.

Housing services in Cherwell

Since the 2019-24, the Council itself and the housing department have undergone a number of significant changes in their structure and operation. The last strategy was written during the reorganisation and termination of the arrangements between Cherwell and South Northamptonshire District Council and the new partnership between Cherwell and Oxfordshire County Council being formed.

As part of these arrangements, the Housing department and service was coupled with Adult Social Care Commissioning and was overseen by an officer that oversaw these two teams. During the lifetime of the previous strategy, these shared arrangements between Oxfordshire County Council and Cherwell District Council also ceased.

Cherwell District Council and its housing functions are therefore now acting as an independent entity, no longer in coupled arrangements with other Council's. The new Housing Strategy is therefore for Cherwell District Council alone and addresses Cherwell specifically.

Conclusion

National policies and legislation provide a changing and sometimes challenging environment for delivering housing service and producing a housing strategy. These changes and challenges can produce new duties and new workstreams. Equally as important as understanding national policy and legislation is the understanding of local socio-economic factors and demographics that are impacting on housing or could have an impact on housing in the future.

Cherwell is a place of relative affluence, economic activity and productivity and low unemployment. Despite this, there are some pockets of significant deprivation and challenge that are reflective in national deprivation figures and are even more pronounced when compared to the surrounding County.

Despite the area being economically active and affluent, there are increasing pressure on housing services and the housing market. Cherwell has relatively high homelessness and rough sleeping figures. The affordability of housing, both rental and sale, are challenging. There is also quite a unique rental market in Cherwell with

the split in LHA rates and the differences and acuteness of market pressures within the Cherwell area.

A summary of the national and local contextual factors that have informed the three priority areas within the Housing Strategy are outlined below.

- House price increases and the rental market are making housing increasingly unaffordable within Cherwell
- There is a widening gap between property prices and earnings
- Affordability challenges are likely to have a knock-on effect in the future on those in lower income jobs due to the lack of affordable housing and the wider affordability of housing
- Rising homelessness, rough sleeping and temporary accommodation usage means that there are more households in Cherwell living in poor housing conditions and seeking permanent and suitable housing. Further demonstrating affordability and supply pressures.
- The housing register is growing, showing there is greater demand for social and affordable housing in Cherwell. The largest group of people applying to the register state that they are living in overcrowded conditions. This could be due both to natural growth and children being at home for longer due to the accessibility of the market. The supply of larger properties is an issue, meaning longer waits.
- The growing profile of issues relating to housing standards in the rental sector and proposed legislative changes will put pressure on housing services within the Council
- The growing need to achieve net zero and achieve better environmental outcomes from the built environment will become increasingly important priorities over the lifetime of this strategy.

Delivering the priorities

Priority 1

Prioritise the delivery of homes that people can afford and that are suitable for needs of the community

A shortage of suitable homes to meet a range of needs and incomes can result in higher levels of homelessness, higher levels living in unsustainable housing conditions and increased poverty. It is also in turn linked to a reduction in life chances and opportunities, such as children being unable to move out of home.

Increase the delivery of new homes

The Council has a range of responsibilities in support the delivery of new housing projects. These responsibilities include the preparation of a Local Plan, which involves the assessment of future needs for homes, the type, size and tenure of housing needed on future residential developments and ensuring sufficient land is allocated for housing.

The Council understands that much of the existing and future proposed housing is unaffordable for many people within our district. We therefore understand that it is important to increase opportunities for affordable home ownership, particularly for first time buyers, close to amenities and public transport. At the same time, the Council must address the growing demand and pressure of those on lower incomes and those who are more vulnerable who rely on social housing. This will require the delivery of more affordable housing for rent, particularly social rent, to work to address the supply and demand gap.

The Council has made some positive strides in enabling affordable housing delivery, delivering 618 properties over a 3 year period. However, the Council is aware that there is a lot more work to do to ensure that more housing across tenure is available, particularly at social rent. Over the same 3 year period, only 23 of the 618 new properties have been brought forward at social rent, which has the highest demand on the Housing Register.

Whilst there has been some positive affordable housing delivery, the true affordability of affordable housing in Cherwell is of concern. There is a significant disparity between social and affordable rent levels, as affordable rents are available at up to 80% of market rent. As the Oxfordshire rental market and housing market generally is buoyant, the market rent level is out of reach of lower income households. Larger affordable housing rented units should be considered for priority towards social rent given the considerable gap between market, social and affordable rents on larger properties.

The majority of new affordable homes will be delivered on new private developments and we will continue to work proactively with developers to secure the provision of affordable housing through our Local Plan and associated housing delivery engagement and help developers find solutions to viability concerns. We will also work closely with registered providers and developers to align affordable housing proposals to local needs, agree the distribution of tenures and formulate local lettings plans for sites. This will also include a review of our own assets, particularly our stock of supported accommodation, to ensure that we are aligning with the housing needs and priorities of the district.

Whilst we will prioritise social housing for rent to meet the needs of those on low incomes who have more limited housing opportunities, we will enable those who aspire to own their own home by enabling new low cost home ownership opportunities. Whilst providing incentives and support for first time buyers or home buyers generally is a matter for national policy, the Council will continue to enable the delivery of shared ownership schemes, with a focus on smaller family units.

Addressing the need for adapted dwellings

Cherwell has a higher rate of households containing a person with a health problem than the rest of Oxfordshire, with 27.6% of people within this category. Whilst the housing needs of these groups will be very different, depending on the nature and the severity of their disability, they are also more likely to be homeowners.

In response to this, it is important to ensure that future development provides a continued supply of accessible and adapted properties for all tenures that responds to the identified need. The new draft Local Plan advises a minimum of M4 (2) of Building Regulations is encouraged and on larger sites, at least 10% of the dwellings should be built to M4(3). Increasing the overall numbers of properties built to Part M4 (3) of Building Regulations will be encouraged.

New types of housing developments

Cherwell has been at the forefront of delivering growth areas. Over the last two decades, Bicester has been transformed from being a quiet market town into a flourishing new Garden Town. A key area for growth, it has provided a range of desirable and innovative housing developments within well planned communities. None more innovative than the site at Graven Hill, which is the largest self-build site in the Country and one of the largest in Europe.

The Council is working in partnership with a Community Land Trust to provide homes Rural Exception Sites at Hook Norton. These homes provide an affordable housing and private market housing mix to develop 12 Passivhaus homes.

Additionally, through the Council's Build! Team, 270 affordable housing properties were developed between 2013 and 2022. These properties saw underutilised Council assets or other assets from the public estate transformed into housing. Many of these properties were developed using new or innovative methods, including self build/finish at The Orchard, Banbury and Newton Close, Bicester. Both of these sites were offered at Low Cost Home Ownership. In addition, Hope Close Banbury was developed to Passive House Standards, delivering homes built for energy efficiency, comfort and affordability.

Cherwell is committed to continuing to enable innovative ways of developing high quality housing. An emerging method off quickly and cheaply increasing housing development is through off-site modular construction methods. Whilst this method may not be suitable in all situations, the method does offer opportunities to innovatively promote delivery and support carbon reduction and other sustainability objectives. It could also help the Council to alleviate some of its housing pressures, particularly those faced by certain groups.

Best use of existing homes and buildings

Whilst there is understandably a focus on new housing delivery when it comes to supply, the usage of existing stock and buildings is also important to meet the varied housing demands of the district.

Having homes that sit empty when there is such a high demand for housing is a wasted resource. Long term empty homes can also have a detrimental impact on the wider community and feel of a neighbourhood. It is therefore important that the Council works to identify these properties and when identified, dis-incentivises them from being left empty for long periods.

The Council is committed to ensuring the effective use of available social housing stock within the district. It maintains a housing register that enables people to apply for social housing in the local area providing that they meet the eligibility criteria. The Council relies on nominations to Registered Providers to enable applicants on the housing register to access Social Housing, as it does not retain a large stock holding itself.

The Council is required to publish a Housing Allocations Scheme. This sets out how social housing in the district will be allocated, informed by the Housing Act 1996. The Council reviews this Allocations Scheme periodically, most recently in 2024. Within these reviews, the Council considers whether the groups in the greatest need are being prioritised for the available social housing properties within the district in the most appropriate way.

Over recent years, the Council has become aware of a trend of social housing properties also sitting as empty, or void, for long periods. There are a variety of reasons to which could occur, but we are aware that a main cause for this is the cost increases attached to capital investment due to inflation and the amount of capital investment required to bring the home up to modern standards, as many social housing units are now up to and approaching 100 years old. The Council is working with Registered Providers to bring some of these properties back into use through opportunities provided by the Local Authority Housing Fund, and it will continue to endeavour to ensure that all social housing stock within the district is occupied.

We recognise that those offered a secure housing tenancy by a social housing provider should have their security respected. It is also for the individual housing provider, in consultation with the Cherwell District Council Tenancy Policy, to manage their own tenancies within their own frameworks. However, the Council understands that larger social housing properties are often underoccupied, because family dynamics within them change over time. The Council is therefore committed to working with Registered Providers to create mobility within the social housing stock within the district to enable larger properties to be more fully utilised.

Similarly, the Council will act with similar flexibility and in partnership with Registered Providers on its provision of temporary accommodation. The Council will work to secure new partnerships with Registered Providers to increase supply of self-contained temporary accommodation in efforts to meet rising demand and also to reduce long term hotel use.

What the Council will do in the future to tackle these issues

- Work with planning colleagues, developers, Registered Providers and other partners to ensure affordable housing delivery and ensure that the delivery of affordable housing within the district reflects the demands, property types, tenures and sizes that are required, including developments being delivered as part of Oxforde's Unmet Housing Need.
- Ensuring appropriate challenge to planning viability and challenging developers where they propose to deliver schemes that are not delivering affordable housing in accordance with policy. Increasing the number of properties provided within district at Social Rent, as a proportion of the affordable housing contribution.
- Widen our engagement with Registered Providers, to align our strategic needs and explore new opportunities in partnership. This includes new housing, temporary accommodation and ensuring the most appropriate usage of existing housing.
- Development of a collaborative approach to "right sizing" properties, managing potential under occupancy and providing assistance to move with stock of Registered Providers.
- Review Council assets with a view to delivery of more housing that meets the needs of the district.
- Work with our partner Council's in Oxfordshire to explore wider partnership initiatives, funding and new business opportunities to ensure the development of housing schemes that can meet our collective needs
- Work collectively and use our collective powers to bring more empty properties back into use, considering a new policy approach
- Strive for the new homes provided in district to be as adaptable and accessible as possible, designing in basic accessibility requirements.
- Ensure that the most vulnerable disabled households with the most acute needs are given the best option through the Housing Register and the needs of the customer are collectively understood and addressed
- To continue to promote a wide tenure mix of properties within the district, including continued opportunities for self build, self finish and custom build housing.
- Review our allocations scheme annually to ensure that the housing needs of the district with regard to affordable housing are understood and responded to.

Priority 2

Improving the existing condition of properties within Cherwell. Ensuring high property standards and properties that are fit for the future, working towards net zero.

Everyone has the right to live in a decent home and whilst we want to ensure that we are delivering more new homes in future years, we also want to acknowledge that the majority of residents live in existing homes within the district. In addition, older properties are more likely to be in poorer condition, be less well insulated and be more expensive to heat and maintain.

Ensuring social homes are of high standard and well managed and maintained

The Council has a small stock holding of its own that it retains following a Large Scale Voluntary Transfer of Council owned housing that was concluded in 2004, to what is now Sanctuary Housing. Around 99% of social housing within the district is provided by Registered Providers independently from the Council. There are currently around 10,500 social housing properties provided within the district and the majority are owned and managed by Sanctuary Housing as the stock transfer landlord.

The government over recent years has consulted on and implemented a new regulatory framework called the Social Housing (Regulation) Act. This gives the new regulator greater powers and frameworks to scrutinise and enforce housing standards on underperforming landlords. This is aimed at securing better outcomes for residents following well publicised failures by social housing providers, particularly in addressing poor housing conditions.

It is therefore the role of the Regulator to monitor performance of Registered Providers across the Country, and within Cherwell. However, the Council considers the raising of standards of accommodation within the district as important and wants to ensure that properties meet the Decent Homes Standard, and tenants have a good relationship with their landlord. The Council brought forward a Tenants' Charter to underline its commitments to this. We want to ensure through our engagement with Registered Providers that tenants concerns are being responded to and that standards of accommodation are being raised, using our enforcement powers and influence as the Local Authority to bring about these outcomes.

Private Sector Housing

Local Authorities must review housing conditions in their area and identify where action is necessary in accordance with legislation. These action areas include;

- Taking a cross rented tenure enforcement role to housing standards in the rented sector
- Regulating Houses of Multiple Occupation (HMO) with regard to their standards and management
- Investigating empty homes
- Licensing caravan and park home sites
- Regulating the standards of private rented housing, addressing hazards identified through the Housing, Health and Safety Rating System. (HHSRS)

The regulatory requirements for private landlords are also less stringent and codified than social housing providers. There have been plans to bring forward reforms in legislation for the private sector and regulatory standards, but these are not as

advanced at the time of launching this strategy as they are for social providers. The reforms proposed included a ban on Section 21 'no fault' evictions, to reduce the number of non-decent private rented sector dwellings and apply the Decent Homes Standard to the private rented sector for the first time and to establish a new ombudsman to oversee the sector. The new ombudsman would seek to resolve disputes between tenants and landlords and also introduce a new registration system for private landlords, giving greater accountability and transparency.

It is therefore unclear what the potential introduction of the Decent Homes Standard for the private rented sector will include and what the affect will be on the oversight and resources required by local authorities in addition to the current responsibilities we have for identifying Category hazards.

The Council has a strong track record of taking a pro-active approach to housing standards and is committed to raising the standards of rented properties within the district.

The Council operates grant schemes to assist both landlords to improve the standard of their properties, benefitting tenants in turn but also help owner occupiers that are on low incomes undertake essential home repairs. Over the last 5 years, 57 properties in the private rented sector have benefitted from our landlord grants and 45 households benefitted from our owner occupier grants.

As well as working to improve properties through grants, we take our statutory role regarding housing standards seriously and use our regulatory tools and powers when necessary. Over the last 5 years, we have issues 40 financial penalties for housing offences totalling £133,657 and have convicted two landlords of illegally evicting their tenants. We have investigated 3380 service requests at private rented homes, serving 859 notices, taking action on 225 Category 1 hazards and 591 Category 2 hazards.

We work closely and communicate with landlords through Landlords Forums and through other mediums to advise landlords of their responsibilities and how legislative changes may affect them. We also work closely with other partners, such as the Fire Service, to ensure that residents properties and converted properties are safe. The Council takes appropriate action against landlords where standards fall below what is expected.

Cherwell also leads the Oxfordshire Housing Standards Forum, which ensures good practice and close working relationships between the other Districts and the City Council are maintained.

As part of our partnership work, we are part of Better Housing Better Health (BHBH). BHBH is a service that supports residents keep warm and improve the energy efficiency of their homes. It provides impartial advice to help improve the energy efficiency of homes with an associated goal of saving residents' money.

Following the death of Awaab Ishak in Rochdale, the Council has received a growing number of cross rented tenure concerns about damp and mould within rented property. The Council is committed to continuing to provide help and advice to

tenants and escalating these matters with landlords to ensure they are remedied, and actions are coordinated where possible.

Tackling climate change and reducing carbon footprint

The Council is committed and takes its role in tackling climate change seriously. Like many Councils, a climate emergency has been declared and as part of this, have committed to ensuring our operations and activities are carbon net zero by 2030 and ensuring that we do our part in supporting the district to become carbon net zero.

To promote sustainable construction, Cherwell has promoted renewable energy, decentralised energy systems, sustainable construction and a general focus on mitigation and adapting to climate change within all new developments. Cherwell has seen successes in developments in and around Bicester, such as Graven Hill and North West Bicester. Requirements have included zero carbon developments, reducing water usage and some properties being commissioned to Passivhaus standards.

The Oxfordshire Energy Statement advises that the pathway to a low carbon future within greenhouse gas emissions projections assumes that by 2030, 4000 existing homes must be renovated every year to reduce energy requirements to 60kWh/m² per year. A retrofitting programme will therefore be required to bring all homes in the County up to a minimum of EPC band C by 2035.

Projects to help in the delivery of this are already underway. BHBH supports residents living in fuel poverty, which is around 1 in 10 residents across the County, to address the immediate issues that they are facing within their homes. Cherwell was also part of a successful joint bid with the other Districts within Oxfordshire and partnered with Oxfordshire County Council to deliver the second phase of the Home Upgrade Grant (HUG2). The HUG2 grant is available to all owner occupiers and private renters living in the worst performing, off gas grid homes.

Enforcement of the Minimum Energy Efficiency Standards (MEES) requires all eligible private rented residential and non-domestic properties to meet a minimum standard of an EPC band E. Over the last 5 years, the Council has proactively investigated 234 potential MEES breaches, issuing 99 notices and 16 financial penalties to landlords with substandard properties.

Rapidly rising costs of energy over recent years has led to an increasing number of residents in the district facing fuel poverty. Using our existing partnerships, we want to ensure that we help to deliver a coordinated approach to identify households that are living in fuel poverty. We also want to improve our intelligence of the energy efficiency status of households within the district and to understand where the more energy inefficient homes may be.

In addition to homes in the private sector, we want to ensure that homes that are socially rented are decarbonising. We will expand our existing Registered Provider engagement to include progress on stock condition and retrofitting programmes to ensure progress on the decarbonisation of the social housing estate managed by Registered Providers.

Appendix 1

Additionally, as a Registered Provider itself with a de minimis stock holding, the Council wants to ensure that it is contributing towards decarbonisation of its estate. The Council will undertake a strategic review of its assets to ensure that stock that is retained and used by the Council for housing is achieving its highest potential of energy efficiency. The Council has led the way locally in using innovative construction techniques and delivering greater energy efficiency from properties developed. Some of the properties we own and manage already have air source heat pumps installed, for instance.

What the Council will do in the future to tackle these issues

- Engage developers in reducing the carbon emissions of new homes and ensuring new homes have a high level of thermal efficiency
- To develop a coordinated approach across the County to better identify households living in fuel poverty and in poor housing conditions
- To more greatly understand the energy performance and efficiency of stock in the private rented sector and the general stock condition of housing in district, including a review of Council owned residential assets
- To more greatly understand and coordinate the response to decarbonisation of social housing, ensuring that decarbonisation initiatives and measures are part of our cross rented tenure landlord engagement
- Provide advice and assistance to the most vulnerable and improve fuel poverty advice, support and signposting to improve the energy efficiency of homes and to provide support for most affected by high fuel costs.
- Continually identify, where available, and bid or support wider bids for funds to promote energy efficiency and tackle fuel poverty for private owners and landlords
- To continue to support and promote services such as Better Housing Better Health and HUG2 to ensure continued support for those requiring support keeping warm and well at home
- Continue to ensure that landlords are compliant with the Minimum Energy Efficiency Standards (MEES)
- Using our agreed Tenants' Charter, ensure that the services that are provided to tenants across rented tenure improve, the tenant voice is heard and poor landlord practices are held to account
- To support the implementation of the Social Housing (Regulation) Act and the new potential renter's legislation, understanding and utilising the Council's role as a strategic influence and enforcement body
- To continue to evolve our private landlord engagement to ensure that the Council is playing a strategic enabling role and an enforcement role.
- To review the grants offered by the Council to ensure that they are meeting the evolving needs and demands of the private rented sector and to maximise their effectiveness in raising the overall standards of properties within the district as well as promoting greater energy efficiency.

Priority 3

Promoting health and wellbeing through housing, tackling homelessness, improving support. Helping to create sustainable communities.

Housing is a key part of a person's wellbeing and health. Poor and/or unsuitable housing, homelessness and/or rough sleeping and lack of appropriate support or community infrastructure can have a significant impact on people.

Homelessness and rough sleeping

Preventing and tackling homelessness and rough sleeping requires a partnership response. Cherwell District Council has its own Homelessness and Rough Sleeping Strategy which was published in 2024, in which a full review of homelessness was undertaken in 2023 which informed the strategy and action plan.

The review of homelessness in Cherwell took place as part of delivering this strategy which drew the following conclusions.

1. That the overall trend of homelessness in Cherwell is downward from where it was in 2018-19 in terms of the full picture. However, the amount of homelessness preventions has fallen at a rate that is faster than the other duties.
2. The most prevalent group in of homelessness person is single males, which follows a national trend. Females or couples with children are more common in the Prevention Duty.
3. The service of Section 21 "no fault eviction" notices have become increasingly more prevalent. There has been a significant increase, which could be linked to economic factors and upcoming changes in legislation.
4. Domestic Abuse prevalence is increasing.
5. Friends and family and the breakdown of these relationships and living arrangements is a major contributing factor to homelessness within the district.
6. An offer of social housing is the main way in which our homelessness duties are discharged. The ability of the Council to be able to discharge to the Private Sector has fallen over the last two years.
7. The number of lettings of Social Housing that have been made through the Choice Based Lettings system have fallen and have not recovered to pre COVID levels. This creates additional waiting list pressures making it more difficult to discharge duties to social housing.

8. The supply of one-bedroom units is slowing in favour of a greater number of 2- and 3-bedroom units. This is therefore meeting certain areas of Cherwell demand regarding homelessness, particularly families with children, the number of single people who are homeless have more limited options through the general housing pathway.
9. There has been a reduction in the lets and availability of the largest properties. Larger properties are also the most difficult to source through the private sector because of affordability issues within Cherwell. If families approach requiring these larger properties, such as 4-bedroom houses, it can be particularly difficult to discharge duties.
10. There is an increasing use of supported accommodation as a way of discharging homeless duties, this suggests the client group is more vulnerable and therefore may be more susceptible to repeat homelessness and rough sleeping.
11. Rough sleeping figures within Cherwell have increased, showing a growing national trend. These are predominantly single men. Since COVID lockdowns ended, there has been a particularly significant increase.
12. Affordability of accommodation is an issue within Cherwell.

The Action Plan is based around the following key priorities

1. Identify the causes of homelessness, facilitating early interventions to ensure a pathway to housing and reducing rough sleeping
2. Ensure that our service is accessible to all; engaging and assisting households who have difficulty receiving our services
3. Deliver long term housing solutions and help sustain tenancies for the most vulnerable, creating resilience
4. Improve access to quality and affordable accommodation across all sectors, for homeless households

Additionally, Cherwell is part of a countywide partnership to deliver supported accommodation and support services for those at risk of homelessness and rough sleeping and is also part of the Oxfordshire Countywide Homelessness and Rough Sleeping Strategy. This partnership was brought about principally by the additional funding provided by government and the Rough Sleeping Initiative (RSI) to help meet the government's aim of ending rough sleeping by 2027.

The prevention of homelessness is a key objective of both of these strategies and Cherwell's Homelessness and Rough Sleeping Strategy action plan sets out how we

will do this. Homelessness and rough sleeping are a rising national housing issue, and the actions focus on working with partners to ensure a strong focus on intervening early, targeting prevention and key support services and improving access to suitable accommodation.

Temporary accommodation

Linked to homelessness is the rise in usage of temporary accommodation for those facing homelessness. This has increased significantly in Cherwell within 2024 with an increase from around 35-40 households typically accommodated to a rise to around 70.

This increase is typical when we compare with other surrounding areas and similar local authorities, and we are seeing a rise of single homeless people that are in priority need and therefore requiring temporary accommodation. There is also rising pressure from new cohorts of applicants, such as those fleeing conflict through the various resettlement schemes.

The increase in numbers has meant both increasing times spent in temporary accommodation by applicants but also an increasing number of applicants spending more time in hotel accommodation. The Council is taking steps to address this through by carrying out a review of temporary accommodation with a view to increasing its supply of self-contained temporary accommodation.

Appropriate move on and support options

Once in an accommodation offer as a vulnerable person or household, it is important that support continues to ensure that the tenancy and home is sustained.

Accommodation with support is provided through the Countywide Adult Homeless Pathway. The Council also refers into supported accommodation in the wider region where clients feel able to go, to ensure that they receive the support they need, and they are supported to move on from rough sleeping.

When a client is moving into a home for the first time or they have a significant vulnerability that makes them susceptible to tenancy failure or repeat homelessness, tenancy sustainment is offered or engaged from a variety of providers, including the Council's in house team.

Housing First is a relatively new approach to housing vulnerable people with multiple and complex needs, who are at risk of homelessness. It involves providing a secure home, together with personalise support, to enable people into housing, deliver positive outcomes and prevent street homelessness. Cherwell is committed through the Countywide Alliance partnership to increasing the number of properties for Housing First within the district.

Timely and appropriate move on from supported accommodation into a general needs tenancy remains a challenge that is linked to housing supply. Additionally, the provision of step down or transitioning support from supported to general needs can prove to be a gap in provision.

Domestic Abuse

Domestic Abuse is an issue with increasing prevalence within our communities. Cherwell records the highest rates of domestic abuse cases across the Oxfordshire area. The Domestic Abuse Act 2021 aimed to increase the support and protection for survivors and included new duties for local authorities. Cherwell District Council is part of the Oxfordshire Domestic Abuse Strategy and Countywide commissioning approach to services. The Council has also set up a Domestic Abuse specialist role within the Housing service, to review and improve our service offer and create new partnership opportunities.

Health, wellbeing and housing

As the majority of a person's time is spent within the home, preventing health problems caused by poor housing conditions is important for staying well. The ability to live independently for as long as possible and have access to a home within a quality wider environment and thriving community is important. It is also important to acknowledge that providing the right type of housing is important to easing pressure on the wider health and social care system.

Cherwell's population by age shows that 17.5% of people living in the district are over 65 (2021), which is slightly less but comparable with the Oxfordshire average. It is anticipated that the proportion will increase by 52% by 2040. This will mean many more people will not only be over 65, but may well be over 75 in turn. This shows a growing need to provide homes that are suitable for an older population.

Cherwell remains committed to working with partners to improve the integration of housing, health and social care services, including within the planning and delivery of new housing schemes. Cherwell will continue to maximise and improve the services provided by the grants team through Disabled Facilities Grants and the Home Improvement Agency.

Cherwell works closely with Adult Social Care at Oxfordshire County Council to ensure that the needs of those within the housing pathways and the social care pathways are linked and mutually beneficial partnership outcomes are achieved. Cherwell will support the wider needs of those requiring specialist and supported housing through its housing enabling role where there is an identified need and opportunity.

There is a growing recognition that Extra Care provision should be more greatly enabled rather than a reliance on residential care. There are requirements in the draft Local Plan for provisions of affordable Extra Care housing being provided on sites. Extra Care Housing allows greater independence for individuals and also reduces care costs. Cherwell will work closely with Oxfordshire County Council to enable more Extra Care placements within the district but also to enable greater access pathways into this provision, in light of the growing need now and in the future.

The inclusion and integration of different groups within Cherwell is important to a thriving community. Through the wellbeing and resettlement teams, Cherwell actively explores new opportunities for interagency inclusion work and provides grants to

voluntary and community groups whilst help to bring people together and improve their overall quality of life.

Despite the Council not being a significant housing stockholder within the district, the Council does understand the importance of the role of Registered Providers and the positive impact that good quality housing services has on the health and wellbeing of social housing tenants. The Council therefore works closely with Registered Providers to improve and maximise these partnership opportunities. In 2023, the Council also brought in a Tenants' Charter for its own tenants, with a view to influencing other landlords to follow its positive themes of quality homes, help and support and engagement and being responsive.

Further measures relating to housing standards within Cherwell are within Theme 2.

Poverty, inequality and the cost of living

At the time of this strategy being launched, the Country faces a cost of living crisis due to a rise in energy, food and other costs which in turn drove inflation throughout 2022 and 2023. Whilst inflation fell in 2024, fuel costs remained high in comparison to traditional and historic levels.

As outlined in the context sections, there are factors that make affordability challenging in Cherwell. As a result, a growing number of households in Cherwell have financial and welfare support needs and the likelihood of more people requiring an affordable housing tenure, for instance, is growing. This is a contributory factor in homelessness and rough sleeping rates and a rising waiting list number.

Cherwell also recognises that it has some acute pockets of deprivation within its main population centres, particularly within areas of Banbury.

Cherwell will continue to assist vulnerable households through its role in service provision but also by strengthening local partnerships within its enabling role. This could be by the services offered directly, such as Discretionary Housing Payments (DHP), funded partnerships with local agencies such as Citizens Advice and Faithworks or by tackling specific area based issues, such as through the Brighter Futures partnership project, which focuses on the three most deprived wards within Banbury.

What the Council will do in the future to tackle these issues

- Implement the Action Plan of the Homelessness and Rough Sleeping Strategy, bringing about better prevention of homelessness, and improved accommodation opportunities for those facing homelessness and/or rough sleeping
- Greater understand the needs of the district regarding support needs of applicants and available accommodation, addressing gaps in provision
- Improving pathways into accommodation with support, to ensure that the most vulnerable can sustain their accommodation
- Reviewing pathways out of supported accommodation, to improve timely move on balanced with some continuing support to ensure sustainment of new accommodation
- Ensure commissioned services evolve and develop to respond to the needs and pressures on housing options services
- Strengthen partnerships to ensure that there is appropriate support and provision available to meet increasing demand from those suffering from multiple complex needs and health issues
- Deliver transformed temporary accommodation options, reducing the prevalence of those living in nightly charged hotel accommodation
- Raise awareness of domestic abuse issues, enabling those to access support available
- Ensure our Home Improvement Agency delivers enhanced services and an adaptations service that can best respond to the needs of households to enable them to remain in their homes, where possible and appropriate
- Reviewing our service offers and opportunities to deliver services using new models to engage more positively with vulnerable and hard to reach groups
- Continue to support and explore new partnerships linked to health, financial hardship and housing that could deliver improved outcomes to residents and help them secure and maintain housing.

Delivering and monitoring

The Housing Strategy highlights the priorities for the Council and a high level plan to address and deliver them.

An operations delivery action plan will be developed which will be regularly monitored and reviewed.

An annual report on progress will be presented to the Overview and Scrutiny Committee.

Appendix 1

The Council as part of its County wide partnership working within homelessness will also feed in progress made on the operational delivery of the Alliance services into the Health and Wellbeing Board.

Housing Strategy 2025-30 Action Plan

Priority	Prioritise the delivery of homes that people can afford and that are suitable for the needs of the community
Contributing to overall Cherwell objectives	Housing that meets your needs
Responsibility	Strategic Housing Team Planning and Development
Outcomes/Aims	<ul style="list-style-type: none"> • Work with planning colleagues, developers, Registered Providers and other partners to ensure affordable housing delivery and ensure that the delivery of affordable housing within the district reflects the demands, property types, tenures and sizes that are required, including developments being delivered as part of Oxfords Unmet Housing Need. • Ensuring appropriate challenge to planning viability and challenging developers where they propose to deliver schemes that are not delivering affordable housing in accordance with policy. Increasing the number of properties provided within district at Social Rent, as a proportion of the affordable housing contribution. • Widen our engagement with Registered Providers, to align our strategic needs and explore new opportunities in partnership. This includes new housing, temporary accommodation and ensuring the most appropriate usage of existing housing. • Development of a collaborative approach to “right sizing” properties, managing potential under occupancy and providing assistance to move with stock of Registered Providers. • Review Council assets with a view to delivery of more housing that meets the needs of the district.

Appendix 1

	<ul style="list-style-type: none"> • Work with our partner Council's in Oxfordshire to explore wider partnership initiatives, funding and new business opportunities to ensure the development of housing schemes that can meet our collective needs • Work collectively and use our collective powers to bring more empty properties back into use, considering a new policy approach • Strive for the new homes provided in district to be as adaptable and accessible as possible, designing in basic accessibility requirements. • Ensure that the most vulnerable disabled households with the most acute needs are given the best option through the Housing Register and the needs of the customer are collectively understood and addressed • To continue to promote a wide tenure mix of properties within the district, including continued opportunities for self build, self finish and custom build housing. • Review our allocations scheme annually to ensure that the housing needs of the district with regard to affordable housing are understood and responded to. 	
Actions and Progress/Timescales	Action	Timescale and Progress
<p>Prioritise the delivery of homes that people can afford and that are suitable for the needs of the community</p>	<p>Social rent is the tenure of choice from the housing team due to the growing waiting list and affordability pressures</p>	<p>When the Housing Strategy Team are consulted on incoming new planning applications, Social Rent is the default tenure for our comments due to our demonstratable demand.</p> <p>The draft Local Plan references the need for and importance of Social Rent and advises the expectation that social rent can be viably considered across the site as the primary affordable tenure before others are considered.</p>
	<p>Develop new partnerships with registered providers to increase delivery of homes to meet housing pressures</p>	<p>The Council has utilised recent funding rounds of the Local Authority Housing Fund to deliver more social</p>

Appendix 1

		<p>homes within Cherwell that are managed by registered providers.</p> <p>The Council has accessed all 3 rounds of this funding thus far.</p> <p>The Council will continue to look at similar opportunities in the future, particularly to deliver temporary accommodation.</p>
	<p>Develop a “right sizing” scheme, to release more family homes that are underoccupied</p>	<p>A pilot scheme has been launched in partnership with Sanctuary in 2024. The effectiveness of this approach will be monitored and outcomes assessed before assessing the potential of further roll out. (2026)</p>
	<p>Review Council housing assets, ensuring our needs and its usage is aligned</p>	<p>The Council has changed use of some of its properties to convert to temporary accommodation. Approximately 40 units have been brought into temporary accommodation during 2024-25.</p> <p>The Council does have other housing assets and a best use review will take place on each scheme and tenure as part of a review.</p>
	<p>Explore existing partnerships, including those with other districts, to deliver new housing opportunities</p>	<p>New opportunities to be developed</p> <p>Partnership with South Oxfordshire Housing Association and Sanctuary has enabled new delivery of units through S106 commuted sums and Local Authority Housing Fund.</p>

Appendix 1

		<p>There are existing partnership arrangements underway with Oxford City Council through Oxfords Unmet Housing Need sites and the delivery of the allocation of the affordable housing units delivered on the sites.</p>
	<p>Develop new approaches and strategies for bringing more empty properties back into use</p>	<p>New process and protocol to be developed and explored.</p> <p>Potential of a grant scheme pertaining to empty homes to be explored. (2027)</p> <p>Target 2027-28.</p>
	<p>Ensuring that new homes are delivered and designed to be accessible to physically disabled customers</p>	<p>The proposed Local Plan encourages developers to meet a minimum provision of M4(2) and that on larger site, M4(3) is standards are used for at least 10% of the dwellings.</p> <p>The Strategic Housing Team will work to fully understand the needs of all disabled households on the waiting list and develop additional recording mechanisms where necessary. In turn, when informing and commenting on incoming new planning applications, the team will ensure that the needs of those specific households on the waiting list are being met adequately by the affordable housing element that is being delivered on the sites.</p>
	<p>Improving options and access to housing through the waiting list for disabled and other vulnerable customers</p>	<p>Review of Allocations Scheme has taken place.</p> <p>Reviewing monitoring arrangements through the Civica system and alternative methods to ensure correct understanding of needs of most vulnerable customers</p>

Appendix 1

	Ensuring tenure mix or opportunities for alternative tenure	The draft Local Plan includes provisions that housing developments of 100 or more dwellings should include 5% of the residential plots to be made available for self build or self finish
	Regular review of Allocations Scheme	Last full review in 24-25

Priority	Improving the overall condition of properties within Cherwell. Ensuring high property standards and properties that are fit for the future, working towards net zero	
Contributing to overall Cherwell objectives	Housing that meets your needs	
Responsibility	Housing Grants and Standards Team Planning and Development	
Outcomes/Aims	<ul style="list-style-type: none"> • Engage developers in reducing the carbon emissions of new homes and ensuring new homes have a high level of thermal efficiency • To develop a coordinated approach across the County to better identify households living in fuel poverty and in poor housing conditions • To more greatly understand the energy performance and efficiency of stock in the private rented sector and the general stock condition of housing in district, including a review of Council owned residential assets • To more greatly understand and coordinate the response to decarbonisation of social housing, ensuring that decarbonisation initiatives and measures are part of our cross rented tenure landlord engagement 	

Appendix 1

	<ul style="list-style-type: none"> • Provide advice and assistance to the most vulnerable and improve fuel poverty advice, support and signposting to improve the energy efficiency of homes and to provide support for those most affected by fuel costs. • Continually identify, where available, and bid or support wider bids for funds to promote energy efficiency and tackle fuel poverty for private owners and landlords • To continue to support and promote services such as Better Housing Better Health and HUG2 to ensure continued support for those requiring support keeping warm and well at home • Continue to ensure that landlords are compliant with the Minimum Energy Efficiency Standards (MEES) • Using our agreed Tenants' Charter, ensure that the services that are provided to tenants across rented tenure improve, the tenant voice is heard and poor landlord practices are held to account • To support the implementation of 'Renters Rights' legislation, understanding and utilising the Council's role as a strategic influence and enforcement body • To continue to evolve our private landlord engagement to ensure that the Council is playing a strategic enabling role and an enforcement role. • To review the grants offered by the Council to ensure that they are meeting the evolving needs and demands of the private rented sector and to maximise their effectiveness in raising the overall standards of properties within the district as well as promoting greater energy efficiency 	
Actions and Progress/Timescales	Action	Timescale and Progress
Improving the overall condition of properties within Cherwell. Ensuring high property standards and properties that are fit for the future, working towards net zero	Ensure sustainable development through promoting net-zero carbon new developments	<p>The draft Local Plan has a priority theme of "Meeting the Challenge of Climate Change and Ensuring Sustainable Development"</p> <p>This includes promoting net-zero carbon new developments, with the highest possible sustainable construction standards.</p>

Appendix 1

		The draft Local Plan should therefore deliver the aim of reducing the carbon emissions of new developments and assist in working towards net zero.
	To understand the progress of decarbonisation of the social housing stock in Cherwell and how we can support this	Mapping exercise to be completed (Target 2027)
	To produce or support the production of a new retrofit strategy for Cherwell/Oxfordshire.	Discussions underway with partner districts, City and County regarding own initiatives and potential for a joint strategy in the future. There is currently limited understanding of the stock condition of property that is within private ownership, which would need to be understood and addressed as part of a potential strategy.
	Support and develop new partnership initiatives for tackling fuel poverty within Cherwell/Oxfordshire	The Council currently supports initiatives such as Better Housing Better Health, that supports residents keep warm and offers advice to improve energy efficiency within their homes. The Council is part of the HUG partnership with the other districts and County.
	To continue our active engagement and enforcement role in ensuring a high standard or rented accommodation, both in the private and social rented sector.	New practice and guidance issued through the Renters Rights legislation will impact the enforcement role of the Housing Standards Team. Implementation plan to be developed when legislation is further advanced and all the required information is available.

Appendix 1

	<p>To continue to promote and refer to our Tenants' Charter. reviewing where appropriate</p>	<p>Continue to enforce proactively the responsibilities within legislation, such as the Minimum Energy Efficiency Standards.</p> <p>Established role of the team, particularly the Tenancy Relations Officer, to ensure that landlords know and are updated on their responsibilities within legislation.</p> <p>Establishing better working relationships with registered providers within the district to ensure that repairs and maintenance issues within properties managed by registered providers are of high quality and providers are responding to concerns. (Target 2026)</p> <p>Mapping registered provider performance against the new Social Housing Regulation Act and the new regulatory inspection regime to understand how registered providers are performing within the district. (Target 2027)</p>
	<p>Develop an implementation plan for new Renters Rights legislation when full details available</p>	<p>Implementation plan to be developed when legislation is further advanced and all the required information is available.</p>
	<p>To hold regular landlord forums to ensure that we are engaging with private landlords, taking a leadership role in ensuring good practice, but also exploring new opportunities for partnership work</p>	<p>Next landlord forum scheduled for January 2025.</p> <p>Ongoing process of improving our engagement.</p>
	<p>Consider future role of Flexible Home Improvement Loans (FHIL) or similar</p>	<p>FHIL is an established product that the Council has been engaged with for some time, in conjunction with</p>

Appendix 1

	product, for delivering wider improvements to properties through financial assistance	<p>other district across Oxfordshire and Berkshire and elsewhere. FHIL assists older residents with home improvements primarily.</p> <p>Potential for similar scheme to be used for wider uses in the future.</p> <p>Target 2027-28.</p>
	Ensure Discretionary Grants Policy is offering appropriate grants that meet demands and objectives are being offered	<p>Policy and grant offering reviewed in 24-25 and implementation ongoing.</p> <p>Usage and effectiveness of grants is monitored and reviewed regularly.</p>

Priority	Promoting health and wellbeing through housing, tackling homelessness, improving support. Helping to create sustainable communities.
Contributing to overall Cherwell objectives	Housing that meets your needs
Responsibility	Strategic Housing Team Housing Options Team Housing Management Team
Outcomes/Aims	<ul style="list-style-type: none"> • Implement the Action Plan of the Homelessness and Rough Sleeping Strategy, bringing about better prevention of homelessness, and improved accommodation opportunities for those facing homelessness and/or rough sleeping • Greater understand the needs of the district regarding support needs of applicants and available accommodation, addressing gaps in provision

Appendix 1

	<ul style="list-style-type: none"> • Improving pathways into accommodation with support, to ensure that the most vulnerable can sustain their accommodation • Reviewing pathways out of supported accommodation, to improve timely move on balanced with some continuing support to ensure sustainment of new accommodation • Ensure commissioned services evolve and develop to respond to the needs and pressures on housing options services • Strengthen partnerships to ensure that there is appropriate support and provision available to meet increasing demand from those suffering from multiple complex needs and health issues • Deliver transformed temporary accommodation options, reducing the prevalence of those living in nightly charged hotel accommodation • Raise awareness of domestic abuse issues, enabling those to access support available • Ensure our Home Improvement Agency delivers enhanced services and an adaptations service that can best respond to the needs of households to enable them to remain in their homes, where possible and appropriate • Reviewing our service offers and opportunities to deliver services using new models to engage more positively with vulnerable and hard to reach groups • Continue to support and explore new partnerships linked to health, financial hardship and housing that could deliver improved outcomes to residents and help them secure and maintain housing. 	
Actions and Progress/Timescales	Action	Timescale and Progress
Promoting health and wellbeing through housing, tackling homelessness, improving support. Helping to create sustainable communities.	Implement fully the outcomes within the Cherwell Homelessness and Rough Sleeping Strategy	Action plan developed and in progress 2024-29, monitored separately.
	Continue to support “The Alliance” partnership for homelessness services and the delivery of the Countywide	Alliance partnership is mid contract term. Current end date is 2027.

Appendix 1

	<p>Homelessness and Rough Sleeping Strategy</p>	<p>Action plan currently being delivered across the city, districts, other statutory partners and commissioned services. This action plan covers many of the objectives outlined within this strategy section.</p> <p>Supporting the ‘transformation’ of the commissioned homelessness services of Outreach, Prevention and Supported Accommodation.</p>
	<p>Fully understand and review all client journeys through the homelessness and housing systems, to fully understand the option and provisions of services for each, identifying gaps as necessary. Such as young people under 25.</p>	<p>Target 2026.</p>
	<p>To use all available funding options to deliver more temporary accommodation units, reducing the reliance on hotel accommodation</p>	<p>13 new and additional self contained units brought forward in 2024-25 thus far (Dec 24)</p> <p>Agreements in place to deliver a further 9 in 25-26 through new partnerships established through Local Authority Housing Fund rounds and using S106 commuted sums.</p> <p>Maximising our existing agreement with Sanctuary to deliver the units part funded by CDC that were converted to permanent accommodation due to low demand previously. Full delivery targeted for 25-26.</p> <p>Delivery of 24 units at Town Centre House in 24-25.</p>

Appendix 1

		Reviewing our nightly charged options, capacity and demand dependent, to ensure that best value and quality is achieved for applicants (Due 2025)
	To complete domestic abuse project work following receipt of grant funding, considering new funding for the continued development of this work	Project underway to obtain DAHA (Domestic Abuse Housing Alliance) accreditation. Project currently funded to mid/late 2025. Ongoing funding potential and opportunities being assessed.
	Ensure that needs and requirements of the housing register, particularly relating to disability needs, are fully understood to enhance the role of the Home Improvement Agency.	Target 2026.
	To continue partnerships and explore new opportunities for improving outcomes for vulnerable groups	Partnership to provide money advice services with Citizens Advice established and contract extended into 2026. Homeless drop in and furniture project supported by Housing through grant. Continue to review potential new opportunities to work across housing, health and wellbeing

Appendix 1