

Cherwell



DISTRICT COUNCIL
NORTH OXFORDSHIRE

Cherwell District Council

State of the District's Housing 2018

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1. Introduction

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

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

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

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

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

2.1 Population and migration

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

2.1.1 National Context

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

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

2.1.2 Local Context – Population Change

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

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

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

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

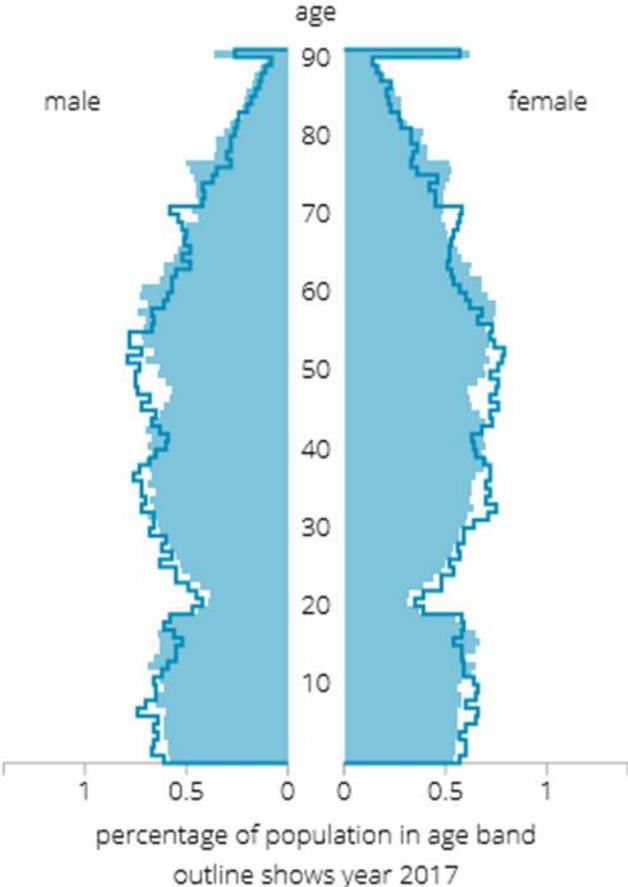
Net international migration is also a significant driver of population growth in Cherwell, and for 2017 it has been at its lowest levels (+118) since the ONS started publishing this statistic (2001-02). Nationally there has been a reduction in net international migration too. This is the first year where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

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

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

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

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



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

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

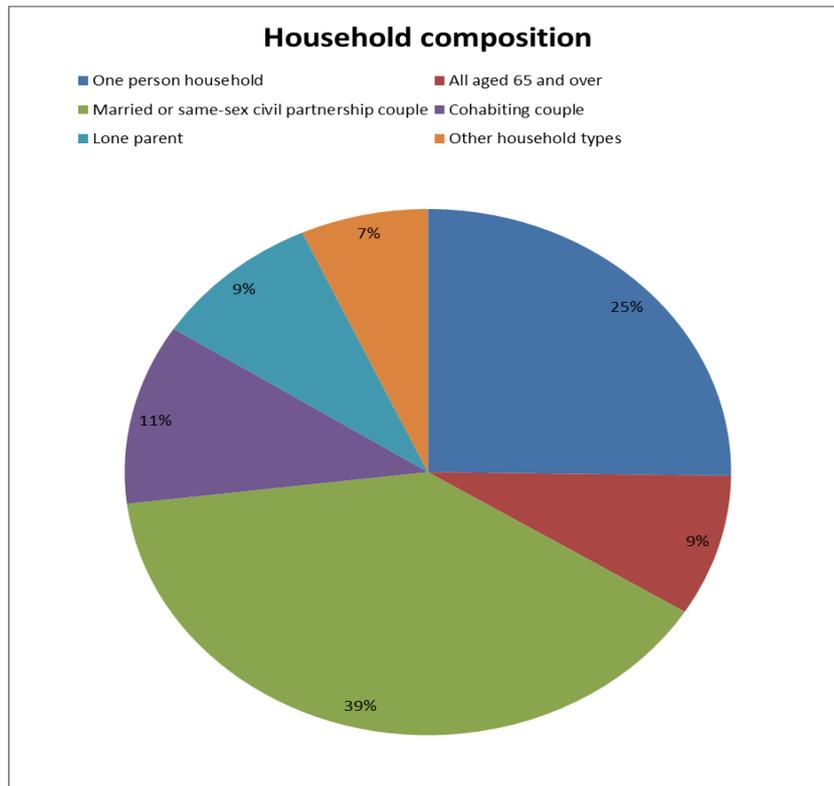
2.1.4 Population distribution - the population of Cherwell of 147,602, is located across the district as follows:
 - Banbury: 47,710 (32%)
 - Bicester: 30,910 (21%)

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

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

2.1.5 Resident Population - Household Composition

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

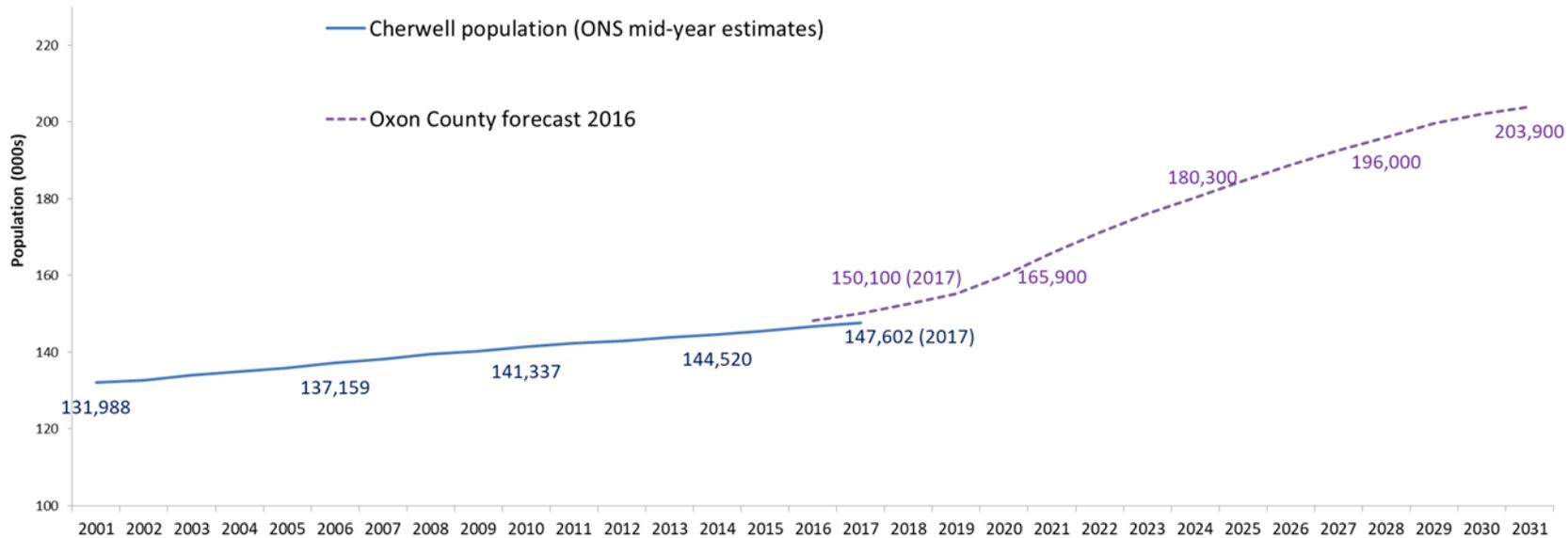


Half the population are either married or co-habiting households under 65 years old. 25% (14,307 people) of the population are single person households. The remaining 25% comprise lone parents (4,930 people), older persons over 65 years old (5,122 people) and other household types (3,858). Approximately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

2.1.6 Future trends – Population and migration

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

Population time series - Cherwell population: estimates and forecast



Sources used:

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

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

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

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

2.1.7 Index of Multiple Deprivation

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

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

2.2 Local Housing Demand and Need

2.2.1 Demand

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

2.2.2 Need for affordable housing

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

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

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

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

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

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

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

2.2.3 Strategic Housing Market Assessment

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

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

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

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

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

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

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

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

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

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

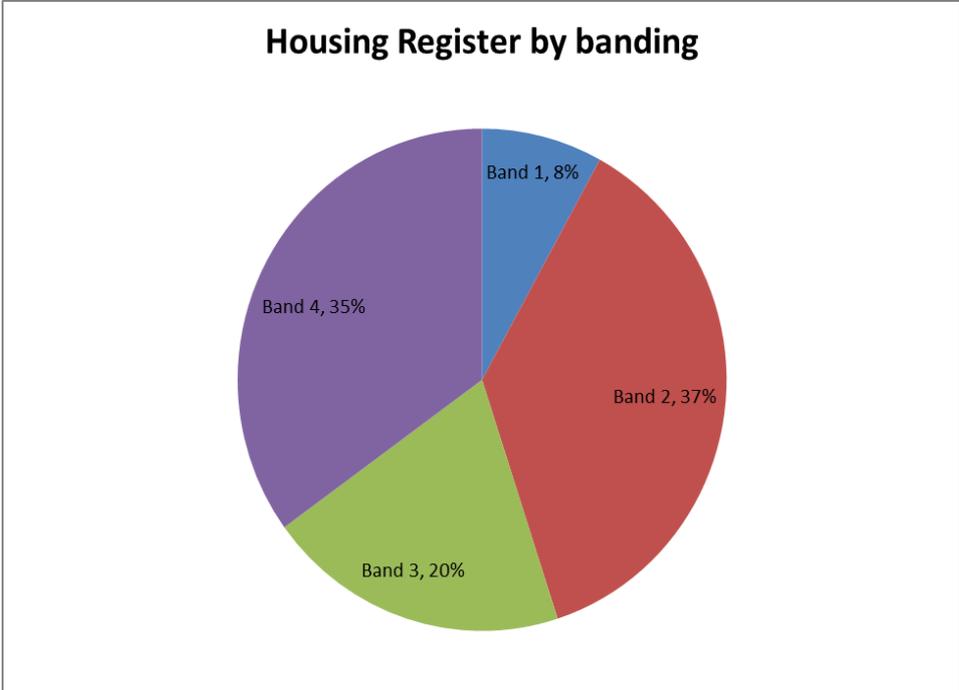
2.2.4 Housing Register

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

Applicants fall into one of four housing needs categories:

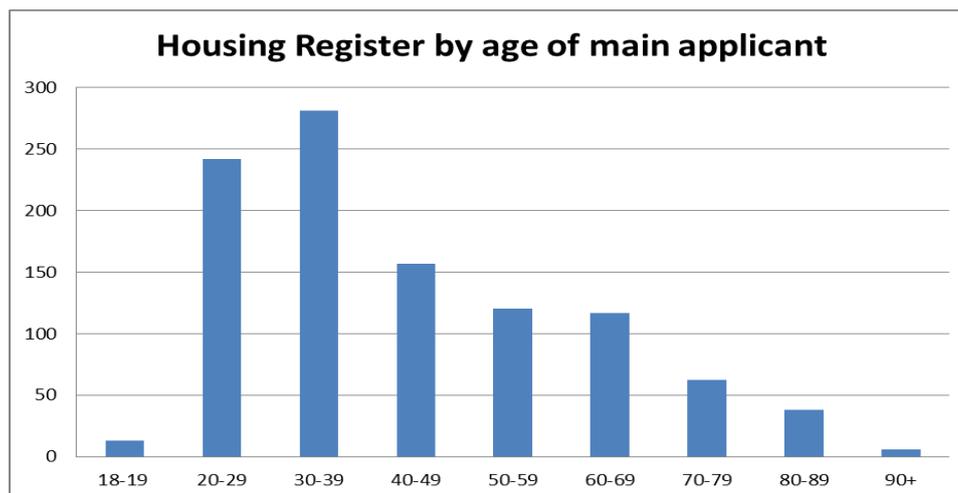
- Band 1 (Urgent need)
- Band 2 (Significant need)
- Band 3 (Moderate need)
- Band 4 (Low housing need)

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



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

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



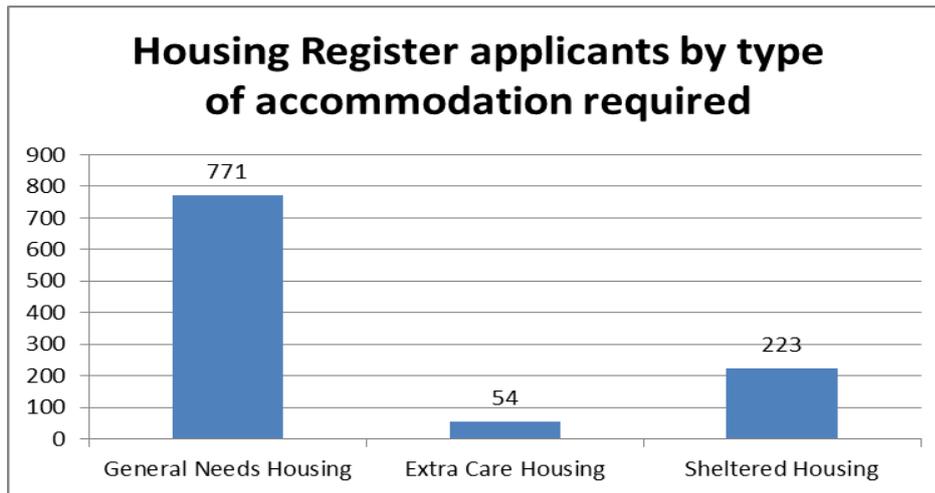
As at April 2018, there were relatively few lead/main applicants on the register under 20 years of age. There are significant numbers of applicants between the ages of 20-39. Beyond 40 years of age the number of applicants falls progressively with age.

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

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

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

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



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

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

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

2.2.5 Requirement for Intermediate Housing

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

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

2.2.6 Self Build Register

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

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

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

2.3 Housing Needs of Specific Groups in the Population

2.3.1 Older People

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

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

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

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

Source:Oxfordshire SHMA 2014

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

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

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

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

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

2.3.2 Disability

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

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

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

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

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

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

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

Mandatory DFG recipients by age 2017/18

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

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

80 and above	27
Total	

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

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

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

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

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

2.3.3 Supported Housing Requirements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- Young parents

- Single young people
- Young people with more complex needs

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

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

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

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

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

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

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

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

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

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

3 Place: Our housing stock and housing supply

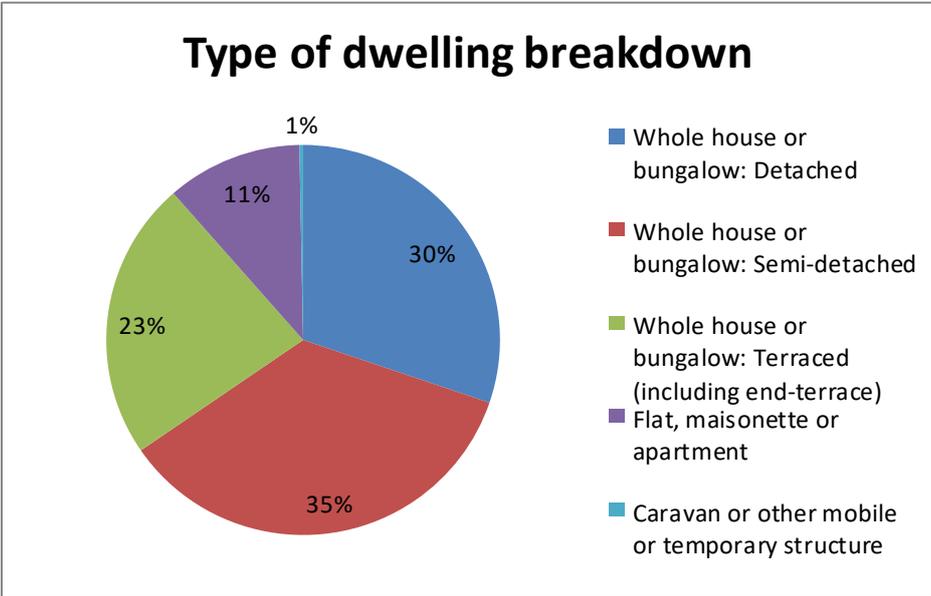
3.1 Existing Housing Stock

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

3.1.1 General characteristics of the existing housing stock

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

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



Source: Census 2011

3.1.2 House prices and affordability

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

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

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

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

Source: HM Land Registry

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

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

Source: ONS

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

3.1.3 Stock Condition and Housing Standards

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

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

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

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

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

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

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

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

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

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

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

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

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

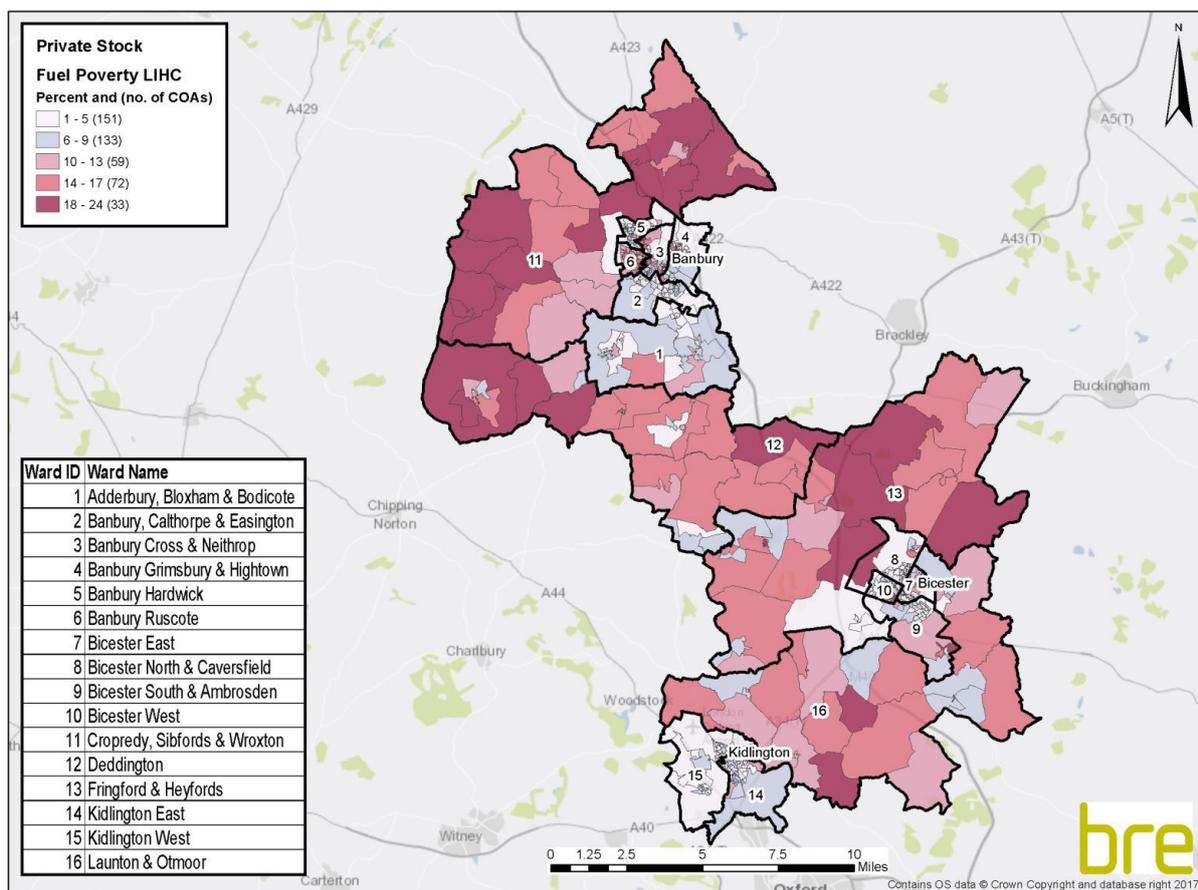
National data is produced by the Department for Business, Energy and Industrial Strategy (DBEIS), but fuel poverty is difficult for local authorities to determine at a local level because of practical problems of obtaining fuel use, fuel cost and income data. The latest fuel poverty statistics report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

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

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

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

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



(BRE stock condition report 2018)

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

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

3.1.4 Empty homes

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

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

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

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

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

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

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

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

3.1.5 Houses in Multiple Occupation (HMO)

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

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

3.1.6 Discretionary grants and loans

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

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

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

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

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

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

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

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

3.1.7 Enforcement activity and complaints about landlords

During 2017/18 the Private Sector Housing Team:

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

3.2 Housing Supply

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

3.2.1 Overall numbers of housing completions

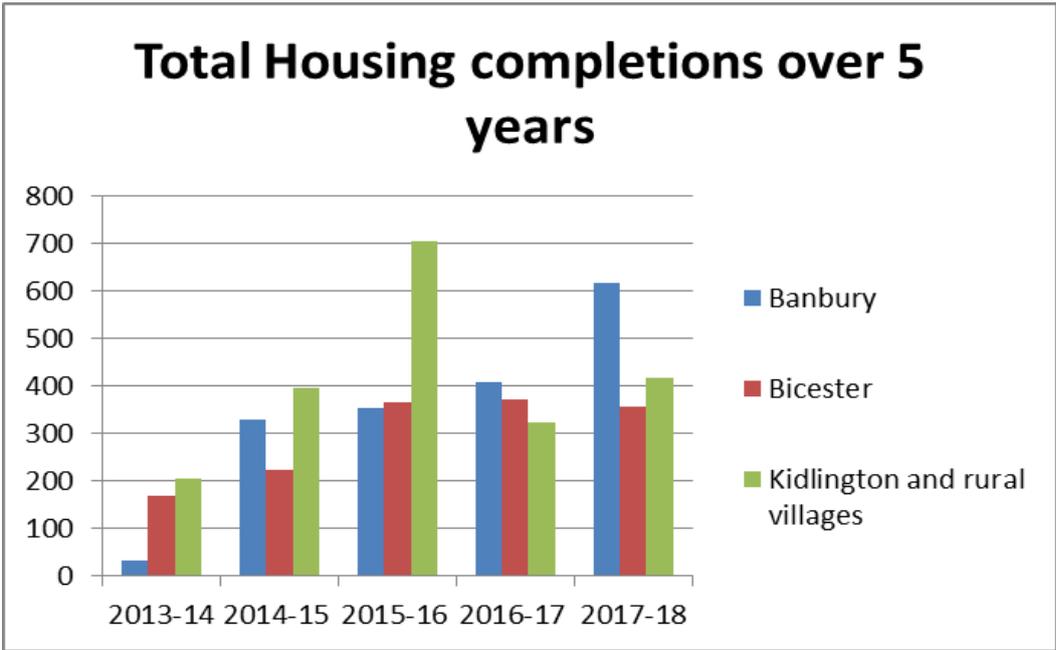
The table below shows the number of market and affordable dwellings that have been completed in the last five years (all figures are net of demolitions and sales disposals). As outlined earlier, the SHMA states the target for additional new homes in Cherwell per year is 1140, of this 407 should be affordable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

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

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

3.2.2 Location of housing completions

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



3.2.3 Type/Size of housing completions

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

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

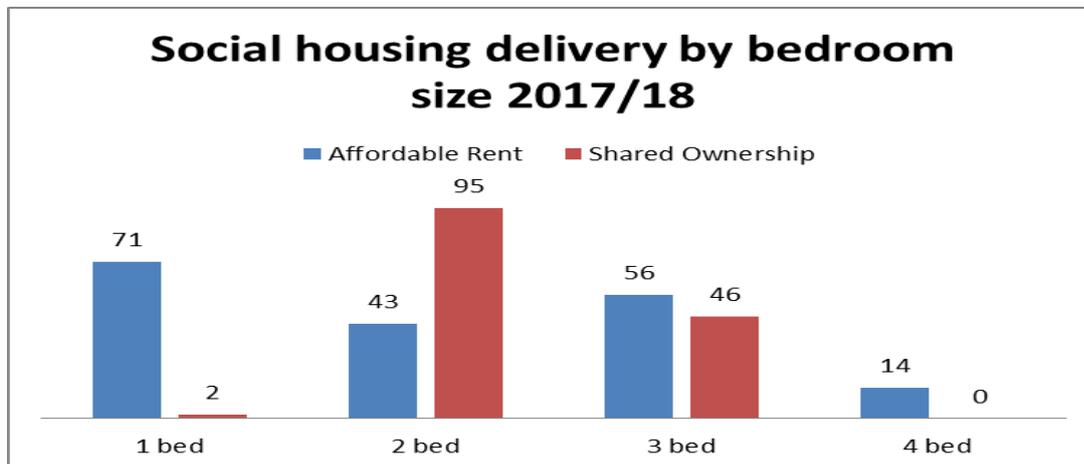
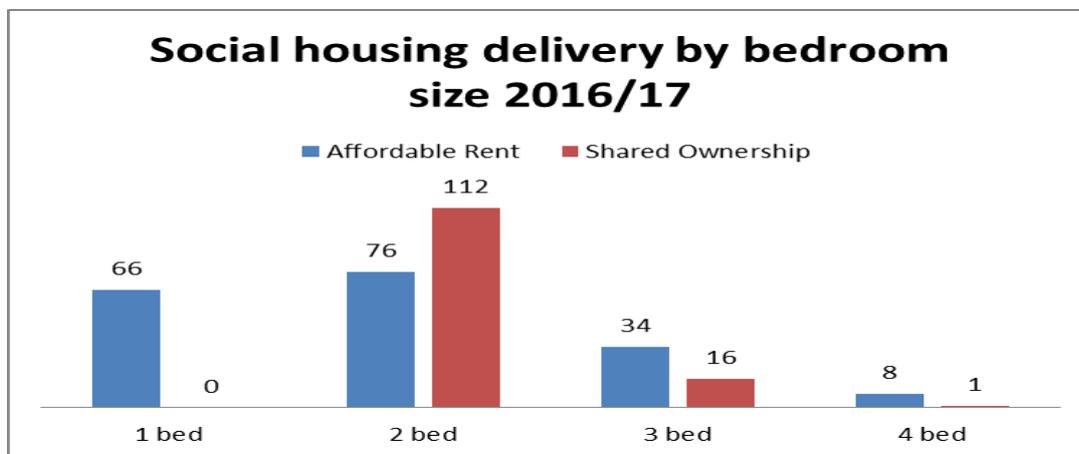
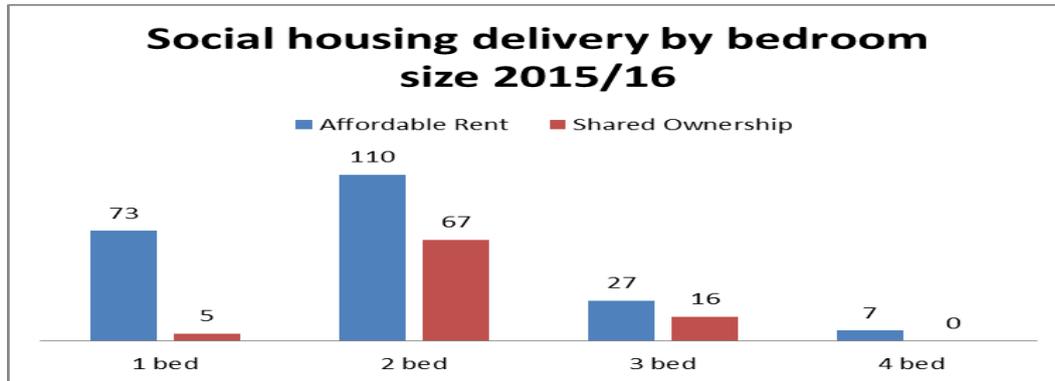
*There were 31 housing completions where the numbers of bedrooms were unknown

3.2.4 Tenure of affordable housing delivery

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

3.2.5 Type/Size of affordable housing delivery

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

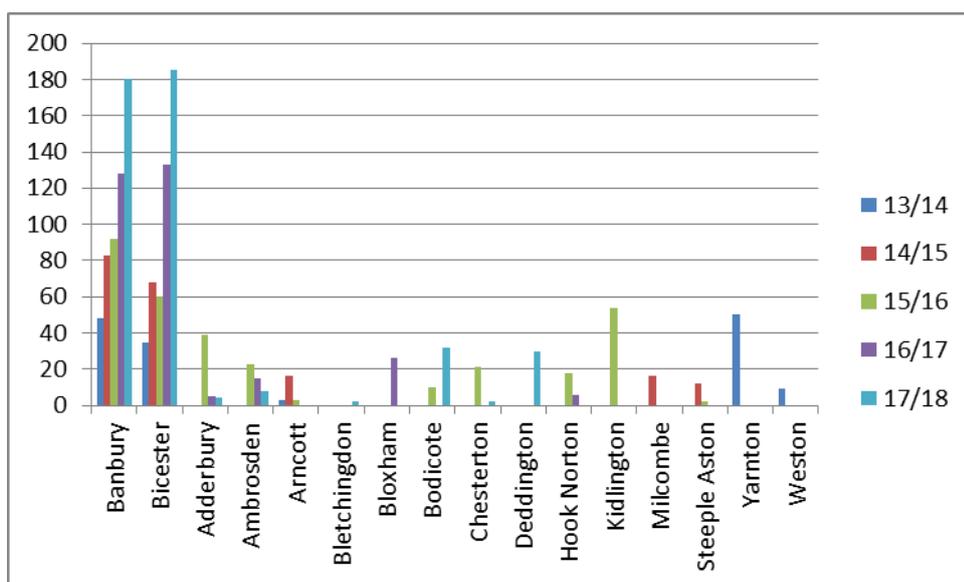


The table below summarises the delivery within Cherwell against the SHMA targets. There is some difference between the SHMA targets and delivery in Cherwell as this reflects local housing needs. In particular there has been an emphasis on new provision of two bedroom homes to reflect the greatest need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

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

3.2.6 Location of affordable housing delivery

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



3.2.7 Affordability of shared ownership

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

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

3.2.8 Standard of new affordable housing

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

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

3.2.9 Future housing delivery

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

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

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

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

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

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

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

3.2.10 Innovation in new delivery

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

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

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

Build properties currently in management

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

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

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

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

3.2.11 Affordable housing stock – General Needs

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

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

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

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

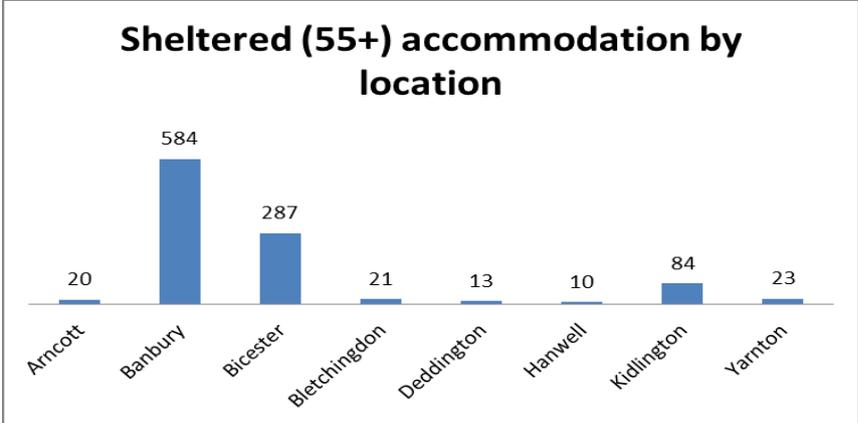
It is important to consider the affordability of rented affordable housing in the district. Rent level data has been collated for Sanctuary properties during the period April – October 2018. The average rent levels are shown in the table below:

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

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

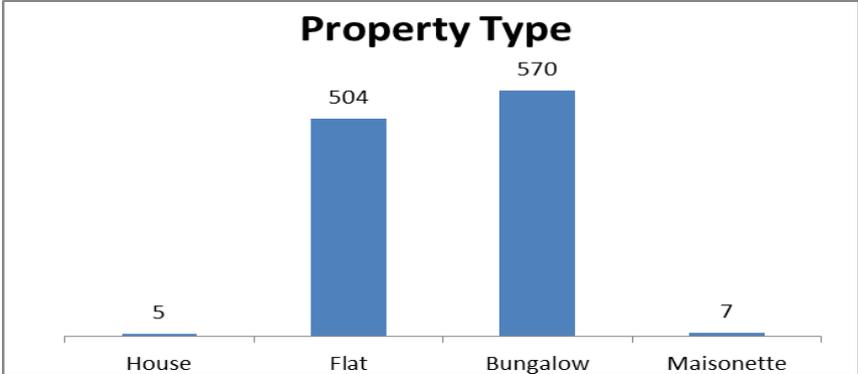
3.2.12 Affordable housing stock – sheltered and extra care housing

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



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

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



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

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

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

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

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

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

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

3.2.13 Right to Buy

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

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

Further detail is provided in the table below:

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

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

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

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

3.2.14 Nominations and Lettings – General Needs

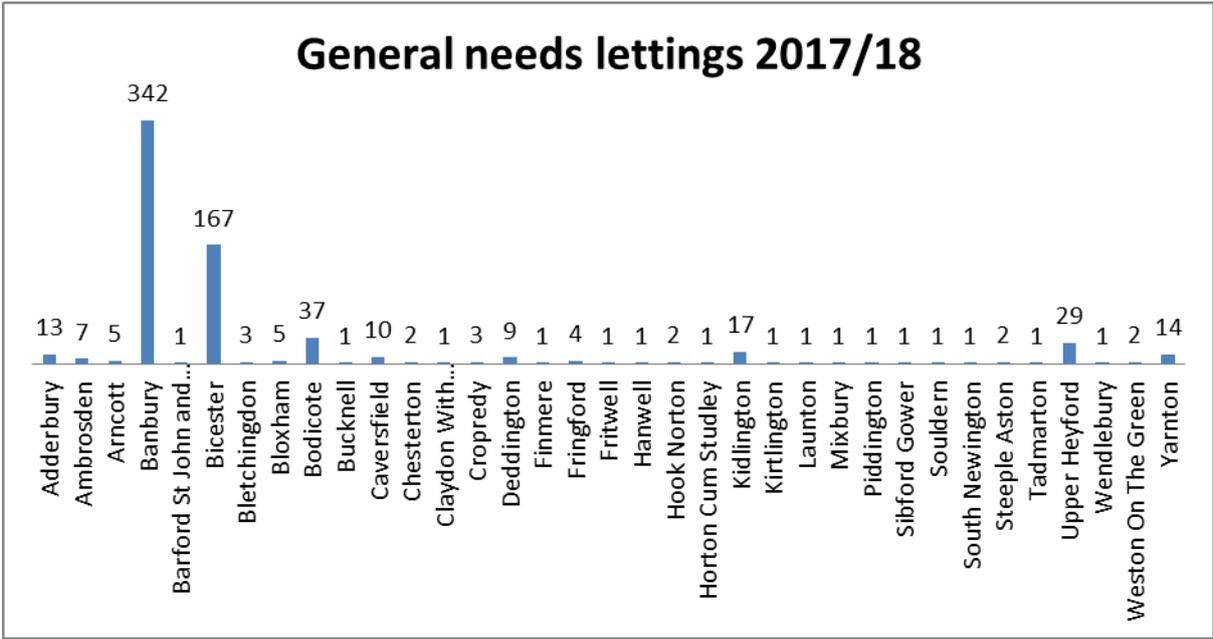
As well as new build affordable housing an important way of meeting housing needs is through re-lets in the social housing stock. The council’s lettings software was upgraded in December 2013, so only the past three years records are available. The number of nominations over recent years has been fairly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

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

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

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

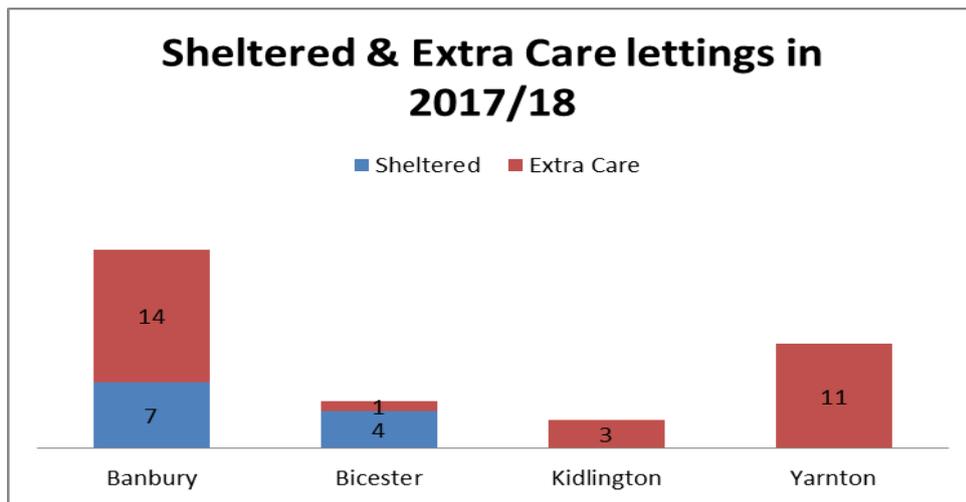
The location of the re-lets of general needs social housing were in the following locations



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

3.2.15 Nominations and Lettings – Sheltered and Extra Care Housing

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



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

3.2.16 Private rented sector

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

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

Rent levels in private rented sector in Banbury

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

Source: Zoopla

Rent levels in private rented sector in Bicester

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

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

Source: Zoopla

Rent levels in private rented sector in Kidlington

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

Source: Zoopla

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

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

4. Conclusion

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

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

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

2017/18 Lettings by location and property size

Appendix 1

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