

**WEST OXFORDSHIRE**

**HOUSING NEEDS  
ASSESSMENT**

**FINAL REPORT  
2008**



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## APPENDICES

I	SURVEY QUESTIONNAIRE
II	PROMOTIONAL POSTER
III	LAND REGISTRY
IV	PRIVATE RENTED SECTOR QUESTIONNAIRE
V	GLOSSARY OF TERMS

# 1 EXECUTIVE SUMMARY

## 1.1 Local Housing Survey

- 1.1.1 West Oxfordshire District Council, formally commissioned DCA in September 2008 to carry out a District-wide Housing Needs Survey.
- 1.1.2 In this summary you will find the main findings from a study undertaken through:-
- A postal questionnaire to 8,554 households across 12 sub-areas.
  - A housing market survey utilising the Land Registry and an internet survey of estate agents on the cost of access level property and on the supply and cost of private rented housing.
  - Secondary data analysis drawing upon Housing Strategy Statistical Appendix (HSSA) and Housing Register data on the flow of social stock and need, 2001 Census, household and population projections and other national research.
  - The questionnaire was designed in consultation with officers of West Oxfordshire District Council and based upon tried and tested questionnaires used in previous comparable assessments.
  - Balancing Housing Market Stock Analysis (by 12 sub-areas) detailing demand and supply for all stock by type and size for both general market households and the affordable sector, vital to inform balancing housing markets.

## 1.2 Population and Household Change

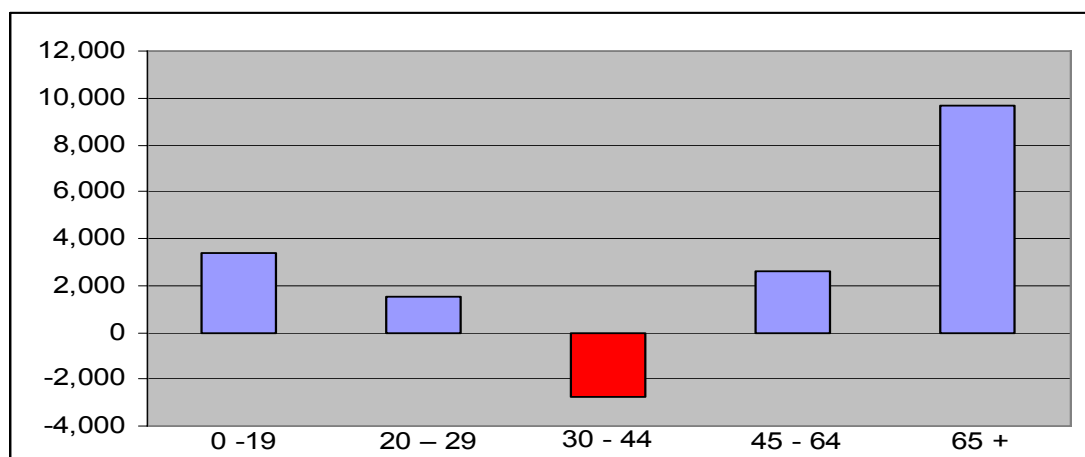
- 1.2.1 An important feature in measuring housing needs is to forecast what is likely to happen over the next decade or so in order that provision for new housing can be planned. Population change in an area results from a range of factors; the numbers of births and deaths, how the population is ageing, and the migration into and out of the area.

### What about the future?

- 1.2.2 The population estimates are from 2008 Round GLA Draft Projections from Oxfordshire County Council projections and include the South East Plan housing provision, but do not include the Oxford Strategic Development Area.
- 1.2.3 The population of the District is projected to increase by 13.8% between 2006 and 2026;
- 1.2.4 The forecasts show a pattern which is generally common in the majority of local authority districts nationally e.g. a fall in the number of people aged 30 to 44 and more significantly a rise in people over the age of 65. This pattern will only be changed by a level of in-migration to the District of younger households; broadly people aged 20 to 45 years of age.
- 1.2.5 Numbers rise in the 20 to 29 year age group and this will have an impact on the housing market, potentially increasing numbers in this household forming and moving group within the population.
- 1.2.6 Growth in the population is concentrated in the older age groups, with the 45 to 64 age group (+2,599) and the 65+ age group (+9,673) showing the largest increase. Numbers of people over 75 years of age increases by 4,777 by 2026. The retired population will increase by 57% by 2026. There is an inextricable link between ageing and disability and 57.7% of those with a disability are over the age of 60.

- 1.2.7 Migration within the housing market has an impact on population balance. 50.9% (5,362 implied) of households who had moved in the last 3 years were in-migrants from outside the District, a very high level.
- 1.2.8 The District has experienced the highest level of new housing development since the 1980's. This is not planned to happen in the future as regional strategies focus the major growth to Oxford and Swindon and housing growth in the Oxford Strategic Development Area.
- 1.2.9 27.2% (2,580 implied) of existing households who had plans to move in the next 3 years were planning to move out of the District. In addition 1,043 (11%) concealed households were planning to leave the District.
- 1.2.10 The key features of population change impacting on the housing market are:-
- Out migration of younger and economically active households;
  - An ageing population with increasing care and support needs.

**Figure 1-1 Population Age Band Forecast, 2006 - 2026**

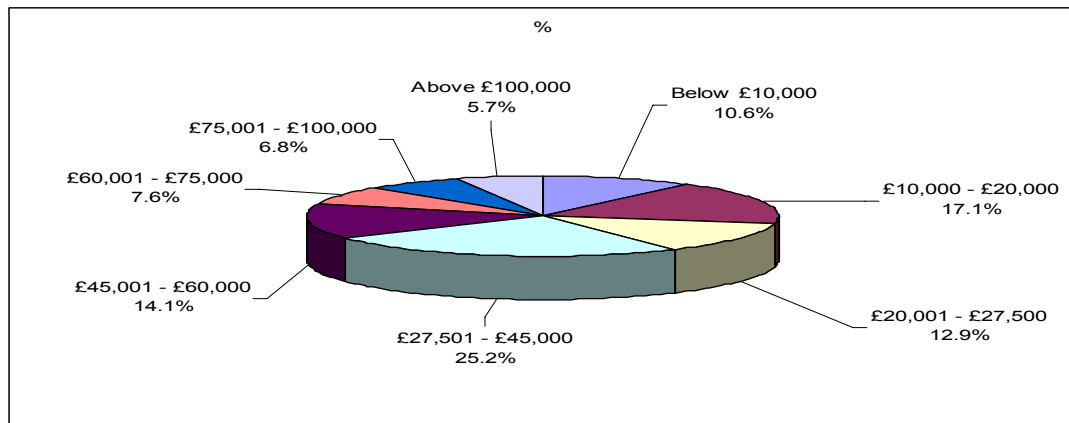


### 1.3 The Economic Climate

- 1.3.1 The economic climate, changes in national and regional economic policy, alongside labour market trends and local income trends sets the context in which households make decisions about their housing needs and preferences.
- 1.3.2 At a local level, employment and income trends will influence housing choices:-
- 70.4% of those in employment are in managerial / technical or professional occupations; only 4.5% are in unskilled occupations;
  - 56.2% of those in employment work within West Oxfordshire;
  - 28.2% of the population are retired;
  - The income and savings data in relation to new forming households showed as expected that many will have difficulty accessing the local housing market;
  - Fewer BME households earned less than the national average of £27,500 compared to all households. Also more BME households earned in excess of £60,001 (24.5%) than the population of the District as a whole (20.1%).



Figure 1-2 Income Distribution of Existing Households

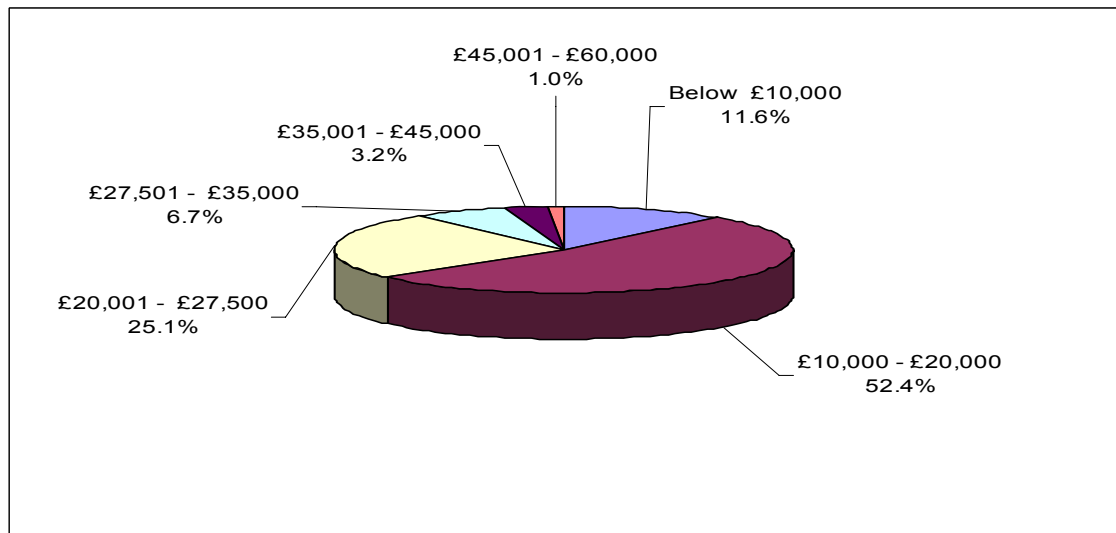


1.3.3 21.1% of households responding were in receipt of Council Tax Benefit (4,023 implied) and 20.1% received Working Family Tax Credit. 18.1% received Housing Benefit.

1.3.4 Key factors relating to concealed households' ability to meet housing costs are that:-

- A total of 43.5% had less than £1,000 savings. A further 31.7% had less than £5,000. 6.9% had savings of over £20,000;
- 11.6% had household incomes below £10,000 per annum, 52.4% earned between £10,000 and £20,000, 25.1% between £20,001 and £27,500 giving a total of 89.1% with an income below £27,500. 10.9% of concealed households earned above the national average income of £27,500, lower than average in our survey experience (typically 16%).

Figure 1-3 Income Distribution of Concealed Households



**BME Households**

1.3.5 Far fewer BME households than all households earn less than £10,000 (7.1%) which is also significantly lower than the corresponding UK figure (20.3%). An equal amount of BME households earn below the national average when compared to all households and a slightly lower proportion of BME households earned over £60,000 than the whole population.

## 1.4 Current Housing in the District

1.4.1 The key features of the existing housing stock are that:-

- The property type profile is skewed towards semi-detached and detached houses;
- Based on a calculation of occupants to bedroom numbers, under-occupation affects approximately 46.3% of all households and over-occupation affects 2.0% of all existing households, lower than the national average of 3%. Over-occupation levels were highest in the Housing Association rent and tied to employment sector;

### Demand for Market Housing

1.4.2 3,940 existing households and 1,432 concealed households requiring market housing will be moving within the District in the next 3 years.

1.4.3 Demand from existing moving households is focused on detached (45.4%) and semi-detached (32.9%) houses. 44.7% of demand was for 3 bed accommodation.

1.4.4 The needs of concealed and existing households moving to market housing for specific house types are shown in the table below. This reflects the differing levels of existing supply against demand from new households and the impact in actual sales levels created by stock availability and turnover.

**Table 1-1 Existing and Concealed Households Market House Type Requirement / Stock**

Type	Existing Households		Concealed Households		Current Stock % of Market Housing	Sales %
	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	%
Flat	5.3	209	54.4	779	5.4	15.2
Terraced	11.1	437	17.4	249	20.8	25.3
Semi-detached	32.9	1,296	16.7	239	30.5	31.5
Detached	45.4	1,789	6.4	92	42.7	28.0

1.4.5 Important differences exist between the levels of preference expressed for property types and their stock supply levels, especially the higher need for flats/ maisonettes from new forming households, than the existing stock. The overall need expressed by concealed and existing households for flats is significantly higher than the flow of the existing market stock. However demand for other property types are even compared to the stock profile.

1.4.6 Small units, i.e. one and two bedroom properties are 24% of existing stock for market housing. This is compared to the national average of 63.2% (Survey of English Housing, 2007/08). All site briefs and regeneration projects should promote the property types which are under represented in the stock compared to national average levels in line with the principles in PPS3 and to address the impact of future demographic and household formation change.

## 1.5 The Cost of Accessing the Housing Market

1.5.1 The housing market is the context against which all the housing needs of the area are set. In particular, house price information is the basis on which the "affordability" of housing is measured for low-income households. In essence, analysis of the data seeks to establish who cannot afford to enter into the market. This data is then related to the problems faced by the "concealed households" in the area, i.e. households living with friends and relatives seeking to gain access to the housing market.

- 1.5.2 The evaluation of the market in West Oxfordshire is based on specially prepared information taken directly from the Land Registry database for the year ending 30<sup>th</sup> September 2008 and an analysis of local estate agency sales looking at entry level properties, i.e. the lowest quartile stock.
- 1.5.3 The Land Registry recorded the average price for all dwellings in the District at £279,649. The average price of all properties has risen by 31.1% between Quarter 3, 2002 and Quarter 3, 2008. Entry level stock, terraced properties have increased by 32% and detached properties have increased by 45.8% over this period.
- 1.5.4 Access to owner occupation has been restricted by rising prices over the recent years especially for flats / maisonettes and terraces, with house price increases outstripping local income inflation. The current credit crisis has impacted on the level of loan available and on interest rates and it is unlikely that 95% mortgages are now available to many concealed households.
- 1.5.5 The data indicates strongly that there is an affordability problem arising from the relationship between local incomes and the realistic supply of the cheapest stock available. Incomes needed to buy in locations across the District are shown in Table 1-2 below.
- 1.5.6 The following table shows the annual household income needed to buy entry-level stock by area in the District, based on a 95% mortgage availability and a 3.5 times gross income to lending ratio, the Guidance recommended levels.
- 1.5.7 Flat sales are in low supply in some areas. An income of £29,200 is required to buy a one bedroom flat in the Chipping Norton Area rising to £36,600 in the Woodstock area.
- 1.5.8 A two bedroom flat requires an income range from £32,300 in Chipping Norton up to £54,300 in the Charlbury area.
- 1.5.9 Terraced properties require incomes of £43,400 to £61,100 depending on location.

**Table 1-2 Annual Household Income Required to Purchase by Sub-Area**

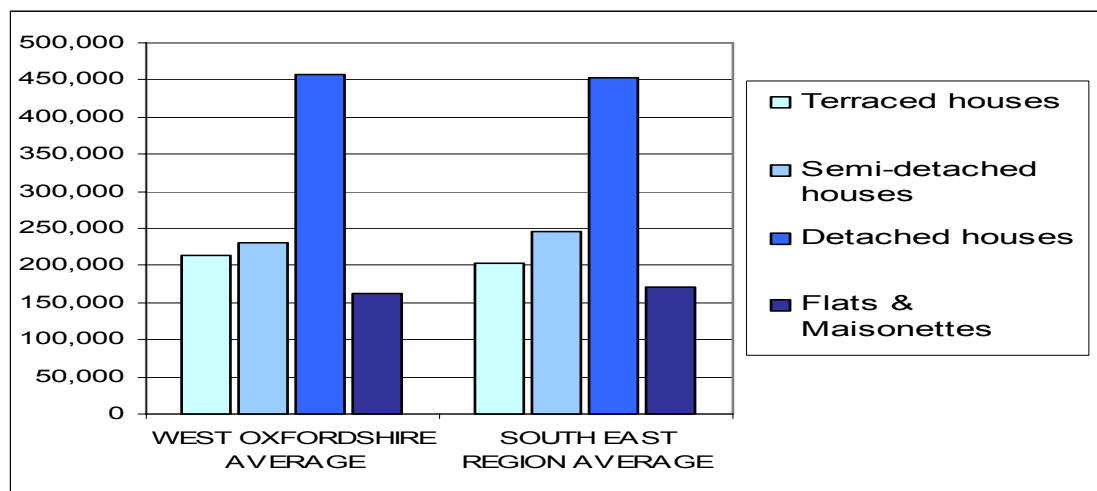
Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
<b>Chipping Norton</b>	29,200	32,300	48,800
<b>Enstone / Bartons</b>	**	**	51,600
<b>Woodstock</b>	36,600*	47,500*	61,100
<b>Charlbury</b>	33,900*	54,300*	54,300
<b>Wychwoods</b>	**	38,000*	47,500
<b>Burford</b>	**	**	47,500*
<b>Carterton</b>	29,300	38,800	43,400
<b>Witney</b>	33,900	43,400	46,000
<b>Hanborough</b>	**	**	51,600
<b>Eynsham</b>	**	51,600*	**
<b>Aston / Standlake</b>	**	**	**
<b>Bampton</b>	**	36,000*	43,400

Source: DCA House Price Survey July 2008

\* Low sample, \*\* No data

- 1.5.10 Although the average price of terraced properties according to the Land Registry survey is £213,754, entry sales levels vary across the District with the lowest entry prices, starting at around £159,950 in the Carterton Area and the Bampton area, rising to £225,000 in the Woodstock Area. 3-bed terraced properties start at £175,000 in the Bampton Area and rise to £350,000 in the Burford area.
- 1.5.11 The survey findings indicate that income levels of 90.6% of all the concealed households forming in the next three years are below the level necessary to be able to buy, and 82% are unable to access the private rented sector in the District. These income levels are lower than those of concealed households about to form this year but are those used in the Assessment Model calculations.
- 1.5.12 Terraced properties are assessed to be the main entry level for first time buyers in view of their relatively lower cost and volume of sales. The ability of concealed households to access the market is very limited. The cheapest 1 bed flat / maisonettes in the District require an income of £29,200 and 90.6% of concealed households earn below this level.

**Figure 1-4 2008 Average House Prices**



- 1.5.13 Access to the owner occupied and private rented sector is restricted by cost. 75.4% of all concealed households can afford to pay no more than £430 pcm, the access rent.

## 1.6 Balancing Housing Markets

- 1.6.1 The turnover of the existing stock should meet 90% of all housing requirements. In view of the current stock balance and longer term demographic and household formation change, all future development should address the imbalance of stock type and size, both by tenure and location to create a more sustainable and balanced housing market.

- 1.6.2 The table below outlines the proposed annual average dwelling provision in the Draft South East of England Plan between 2006 and 2026, against the net market demand and affordable need shortfalls after stock turnover.

**Table 1-3 Proposed Dwelling Provision against Demand and Affordable Need**

Dwelling Provision p.a.*			Affordable Need Shortfall p.a.****	Market Demand Shortfall p.a.****
Draft Plan*	Panel Report**	Secretary of State proposed Changes***		
335	365	365	567	830

\* Draft South East Plan (March 2006).

\*\* Panel Report of the Draft South East Plan (August 2007)

\*\*\* The South East Plan Secretary of State's Proposed Changes (July 2008)

\*\*\*\* 2008 Housing Need Survey Data

- 1.6.3 The scale of demand and need identified through the survey is significant. Compared to the proposed annual provision of 365 units p.a. in the Panel Report of the draft South East Plan and the Secretary of State Proposed Changes, the 2008 West Oxfordshire household survey identified an annual shortfall of 830 units in the market sector and 567 units of affordable housing.

## 1.7 The Need for Affordable Housing

- 1.7.1 The total annual level of outstanding affordable need is 567 units, after allowing for current rental re-let and shared ownership re-sale supply. Despite the evidence of the scale of need from existing and concealed households, there are wider issues to consider when setting targets for delivery of affordable housing from new developments. Primarily there is a need to build viable, sustainable developments.
- 1.7.2 Based on the evidence found in this assessment, consideration should be given to an overall affordable housing target of up to 50% of new units of all suitable sites in both urban and rural settlements, subject to viability.
- 1.7.3 This overall target includes a tenure mix target of housing for social rent (70%) and intermediate housing (30%) to meet the needs of low income households, and those on average incomes unable to purchase, provided it is delivered at a cost below the cheapest entry level costs in the general market and would be available on a similar basis to subsequent purchasers.
- 1.7.4 In view of the scale of need, subsidised affordable units should be negotiated on all suitable sites, the target for each site taking into account existing supply, survey demand and other regeneration, planning, sustainability and economic factors. Targets may vary above and below this level both in total and by tenure mix on a site by site basis.
- 1.7.5 The social rented stock in the District at 12% is lower than the regional and national averages and 230 units annually are available from the flow of the existing social rented and shared ownership stock.
- 1.7.6 The average increase in entry-level (terraced) house prices between Quarter 3, 2002 and Quarter 3, 2008 was 32%, which has excluded many 'first-time buyers' from the owner occupied market.
- 1.7.7 The tenure balance recommended is only in terms of the total delivery and will need to be assessed for individual sites to take account of the existing flow of re-lets from the rental stock and other area / neighbourhood priorities.

- 1.7.8 Housing strategy also needs to consider the needs of both concealed and existing households for social housing. This need must be assessed in the context of a market which is increasingly beyond the reach of low income existing and concealed households.
- 1.7.9 In addition to the scale of affordable housing to meet general household requirements, there are specific needs which should also be addressed. These are highlighted in the following sections.

## **1.8 Sheltered Housing**

- 1.8.1 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in West Oxfordshire (177 households) and those who may in-migrate to be beside their family (1,092 households) a total of 1,269 units, 608 in the affordable sector and 661 in the private sector.
- 1.8.2 Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.
- 1.8.3 The significantly higher level of elderly accommodation for people moving into the District is a common trend to other DCA surveys and is a new factor in the housing market.
- 1.8.4 Generally, the forecast is being made by their children who assist in the moving process. Conversely the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible and actual in-migration should be monitored annually.

## **1.9 Extra Care Housing**

- 1.9.1 The significant levels of growth in the older population in the future will have a direct impact on the nature of specialist accommodation requirements for older people.
- 1.9.2 Extra Care accommodation is housing which offers self-contained accommodation together with communal facilities and where care and support services are provided from a team based on a site.
- 1.9.3 The level of need expressed for extra care accommodation is 568 units over the next three years to meet the needs of existing and in-migrant households. The demand for extra care is likely to increase due to the ageing population over the next 10 year period and should be assessed and monitored as part of the on-going Older Persons Strategy.

## **1.10 Supported Housing and Support Issues**

- 1.10.1 14.3% (5,640 implied) households in West Oxfordshire included a member with a disability; 57.7% are aged over 60 and 32.0% are aged over 75.
- 1.10.2 32.0% of those with a disability suffered from walking difficulties; 4.9% contained a member who was a wheelchair user.
- 1.10.3 50.6% of people with a disability indicated that they also had a support need. Support was provided primarily by friends and family (76.2%).
- 1.10.4 8.7% of properties have been adapted. The survey found some mismatch between wheelchair adaptations and the properties where people with a wheelchair actually live.
- 1.10.5 Demand for supported accommodation (other than sheltered accommodation) from existing households is predominantly for Independent accommodation with external support.
- 1.10.6 568 extra care units are needed over the next three years to meet the needs of households within West Oxfordshire.

## 1.11 Housing Stock Balance Analysis

- 1.11.1 The nature and turnover of the existing housing stock is vitally important in meeting current and future housing demand in all tenures. The information gained from a separate detailed stock flow analysis will be of major benefit to the development of site development briefs for the delivery of both private sector and affordable sectors, in balancing housing markets and in longer-term business planning.

## 1.12 Recommendations

### Balancing the Housing Market

- Provide a mix of house types in both market and social sectors. However there is a shortfall of smaller one and two bedroom properties in the market sector and both small and family units in the social sector. New development should address the need for smaller units from new and existing households to address stock imbalance and the future impact of demographic and household formation change.

### Affordable Housing Target

- Continue to negotiate with prospective developers towards achieving affordable homes from all the suitable sites coming forward for planning consent over the period of the Local Development Framework. Each site will need to be assessed individually, targets being subject to wider planning, economic viability, regeneration and sustainability considerations and will require a flexible approach to specific site negotiation.
- Based on the evidence in this assessment the LDF Core Strategy should consider an overall affordable housing target of up to 50% of all private sector sites, subject to site viability.

### Affordable Housing Tenure Mix Targets

- The rise in house prices in excess of inflation is resulting in greater difficulty in entering the local housing market. Within the overall target a broad balance of 70% for social rent and 30% as intermediate market housing should be considered, provided it is delivered at a cost below the cheapest entry level costs in the general market.
- Both the affordable housing target and the tenure balance within it may vary on a site by site basis.

### Affordable Property Size Targets

- In view of the current stock balance, the scale of likely annual new provision and the requirement to address priority household need for families, a level of 60% of future delivery in the affordable sector should be for small units of one and two bedrooms, lower than current registered need levels of 87%.
- Future social housing delivery targets should be 60% flats and terraced houses for single / couple and small family households, 30% one and 30% two bedroom and 40% to address the needs of larger families, 25% three and 15% four bedroom houses.
- A target is also provided for intermediate market housing principally to meet the needs of concealed households unable to access the market because of affordability. A property size balance as a guide to assist developers on future delivery on the market sector is also provided.

## Future Market Stock and Social Delivery Targets

- Future development has to address current and future requirements by stock type and size, and both by tenure and location to create a more sustainable and balanced housing market across the District. A summary of the property size requirements by tenure to support Development Plan targets, strategies and site negotiations in the affordable sector is shown in the table below. A guide to assist future market sector development is also provided.

**Table 1-4 Future Delivery by Bed Size and Tenure**

Tenure	Bedroom Size (%)			
	1-Bed	2-Bed	3- Bed	4- Bed +
Market Sector	30	30	30	10
Intermediate	30	40	30	-
Social Rented	30	30	25	15

## Site Size Thresholds

- 1.12.1 PPS3 provides a new lower site threshold of 15 units or 0.5 hectares. The Development Plan should promote the lowest threshold considered viable and which will deliver additional affordable units from the scale of smaller sites, subject to results of the Strategic Housing Land Availability Assessment and economic viability.
- 1.12.2 The annual scale of affordable need is over five times the average annual planned new unit delivery and justifies the need for a threshold of 15 units or lower. However it is critical to test the level of increased supply which any threshold level below 15 dwellings would generate from a Strategic Housing Land Availability Assessment, taking economic viability into account.

## Housing Strategy

- 1.12.3 There are estimated to be around 705 existing 3 and 4 bedroom social rented properties which are under-occupied by two or more bedrooms. Addressing the under-occupation within the social stock should be a housing priority to make best use of the existing stock of family houses.

## Older Persons Housing Needs

- Continue to develop an Older Persons Housing Strategy to address the current and future growth in older people and frail older households across all tenures, and their related care and support needs to:-
  - ◆ assess and prioritise the need for support services and adaptation required to keep people in their own home;
  - ◆ re-assess existing sheltered stock in meeting today's housing standards and preferences;
  - ◆ assess the need for 'extra care' accommodation for the growing frail elderly population.

## Disabled Persons Housing Needs

- Continue to promote disabled adaptations in order to improve the ratio of suitably adapted properties for disabled people.
- Develop a register of adapted property and disabled people needing adapted accommodation in order to facilitate better matching.



## 2 SURVEY METHODOLOGY

### 2.1 Purpose, Aims and Objectives

- 2.1.1 West Oxfordshire District Council formally commissioned DCA in September 2008 to carry out a District-wide Housing Needs Survey.
- 2.1.2 The purpose of the study was to undertake a comprehensive and robust housing needs assessment, to obtain high quality information about current and future housing needs at a local authority level, to inform the development of policies and underpin local housing strategies.
- 2.1.3 The aims of the housing needs element of the survey were to establish an up-to-date and comprehensive understanding of housing needs across all tenures and client groups.
- 2.1.4 The objective of the project was to provide a robust and comprehensive analysis of:-
- Estimates of current dwellings in terms of size, type, condition, tenure;
  - Analysis of past and current housing market trends, including balance between supply and demand in different housing sectors and price/incomes/affordability;
  - Description of key drivers underpinning the housing market;
  - Estimate of total future number of households, broken down by age and type where possible;
  - Estimate of current number of households in housing need;
  - Estimate of future households that will require market housing & affordable housing;
  - Estimate of the size of affordable housing required;
  - Estimate of household groups who have particular housing requirements eg families; older people, key workers, black and minority ethnic groups, disabled people, young people, etc.

### 2.2 Methodology

- 2.2.1 The study consisted of the following elements:-
- A postal questionnaire to 8,554 households across 12 sub-areas.
  - A housing market survey utilising the Land Registry and an internet survey of estate agents on the cost of access level property and on the supply and cost of private rented housing.
  - Secondary data analysis drawing upon Housing Strategy Statistical Appendix (HSSA) and Housing Register data on the flow of social stock and need, 2001 Census, household and population projections and other national research.
  - The questionnaire was designed in consultation with officers of West Oxfordshire District Council and based upon tried and tested questionnaires used in previous comparable assessments.
- 2.2.2 A large-scale postal survey is the most cost-effective means of identifying the general needs, aspirations and intentions of the population at ward level. Nearly all the housing needs studies undertaken by DCA have utilised postal questionnaire surveys as a means of primary data collection.
- 2.2.3 The questionnaire was designed to gather a comprehensive range of information on existing and concealed households and was structured in three parts.

- 2.2.4 Part One sought information about the existing housing situation including:-
- household composition by gender, age and ethnicity;
  - house type and number of bedrooms;
  - adequacy of current housing to meet the households needs;
  - property repair and improvement requirements;
  - forms of heating and energy efficiency facilities;
  - housing costs and income;
  - employment and travel to work;
  - support and adaptation needs.
- 2.2.5 Part Two of the questionnaire collected information on the existing household's future moving intentions and Part Three on the moving intentions of concealed households. Questions in these two sections included:-
- when people expect to move;
  - who is forming new households;
  - how much they can afford, the household savings and income;
  - preferred tenure, type, size and location of the housing they require;
  - supported housing and support service requirements.
- 2.2.6 The survey questionnaire is provided as an Appendix to this report.

## 2.3 Sampling

- 2.3.1 Sample size depends on two key factors: the degree of accuracy required for the sample and the extent to which there is variation in the population with regard to key characteristics. The most important points to note about these issues are:-
- Beyond a certain sample size, there is no benefit in a bigger sample in terms of accuracy;
  - The size of the population is largely irrelevant for the accuracy of the sample. It is the absolute size of the sample that is important.
- 2.3.2 The survey was structured to achieve a 95% confidence rate and to ensure that the results reflect the population. Using simple random sampling, the confidence interval with a sample size of 2,000 households is in the region of 2% at District level.
- 2.3.3 This means, for example, that if 53% of respondents in a survey do not have central heating then we can be 95% confident that 53% of households plus or minus 2% do not have central heating (i.e. 51% - 55%).
- 2.3.4 The postal sample was stratified into 12 sub-areas in the District and selected by random probability from the Council Tax Register.
- 2.3.5 The sample was 19.9% of resident households, determined to ensure statistical validity within each sub-area. As shown in Table 2-1 overleaf, based on a 12 sub-area structure a level of  $\pm 1.91$  was achieved in this survey.
- 2.3.6 The main issue is whether non-respondents are different in some crucial way to responders (e.g. low education, older etc.). However, increasing the sample size does not necessarily alleviate this problem if some groups of people systematically do not respond.

## 2.4 Promotion

- 2.4.1 A comprehensive promotion campaign of posters and local press coverage was agreed with the Council to create awareness of the survey, and its importance to the Council. All councillors in the District were contacted to inform them of the survey and enlist their assistance in publicising the survey and maximising the response rate.

## 2.5 Sub-Area

- 2.5.1 The 12 sub areas were agreed with the Council and the breakdown of wards within each sub-area is shown below :-

Sub-Areas	Wards contained within
<b>Chipping Norton</b>	Chastleton, Chipping Norton, Churchill, Cornwell, Kingham, Over Norton, Rollright, Salford, Sarsden.
<b>Enstone / Bartons</b>	Enstone, Great Tew, Hythrop, Little Tew, Rousham, Sandford St Martin, Steeple Barton, Swerford, Westcot Barton, Worton.
<b>Woodstock</b>	Bladon, Blenheim, Glympton, Kiddington with Asterleigh, Tackley, Woodstock, Wootton.
<b>Charlbury</b>	Chadlington, Charlbury, Chilson, Combe, Cornbury & Wychwood, Fawler, Finstock, Leafield, Ramsden, Spelsbury, Stonesfield.
<b>Wychwoods</b>	Ascott under Wychwood, Bruem, Fifield, Idbury, Lyneham, Milton under Wychwood, Shipton under Wychwood.
<b>Burford</b>	Asthal, Burford, Fulbrook, Holwell, Swinbrook & Widford, Taynton, Westwell.
<b>Carterton</b>	Alvescot, Black Bourton, Brize Norton, Carterton, Shilton.
<b>Witney</b>	Crawley, Curbridge, Ducklington, Hailey, Lew, Minster Lovell, South Leigh, Witney.
<b>Hanborough</b>	Freeland, Hanborough, North Leigh.
<b>Eynsham</b>	Cassington, Eynsham, Eynsham NLA.
<b>Aston / Standlake</b>	Aston, Cote, Shifford, Chimney, Hardwick with Yelford, Northmoor, Standlake, Stanton Harcourt.
<b>Bampton</b>	Bampton, Broadwell, Clanfield, Filkins & Broughton Poggs, Grafton & Radcot Kelmscot, Kencot, Langford, Little Farringdon.

## 2.6 Postal Survey Process and Response

- 2.6.1 The sample of questionnaires was dispatched for delivery on the 3<sup>rd</sup> October 2008. The return deadline was 22<sup>nd</sup> October 2008 allowing respondents a period of nineteen days including three weekends for completion and return. The final postal response of 2,730 questionnaires (31.9%) returned provides a robust sample for analysis.

2.6.2 All areas reached response levels based on household numbers adequate to ensure statistical validity at a confidence level of 95%. The confidence interval ranged from  $\pm 5.28\%$  to  $\pm 7.76\%$  at ward level and was  $\pm 1.91\%$  at District level.

2.6.3 6.3% of all households in the West Oxfordshire District took part in the survey. The response rate analysis by ward is detailed in Table 2-1 below.

**Table 2-1 Response Rate**

Sub-Area	2008 Households	Postal Sample	Postal Responses	Response Rate %	Confidence Interval $\pm$ %
Chipping Norton	4,067	650	226	34.8	6.65
Enstone / Bartons	1,573	570	166	29.1	7.76
Woodstock	2,462	649	196	30.2	7.14
Charlbury	3,663	648	226	34.9	6.65
Wychwoods	1,771	570	197	34.6	7.12
Burford	1,094	650	205	31.5	6.98
Carterton	7,066	1,144	314	27.4	5.64
Witney	13,194	1,155	359	31.1	5.28
Hanborough	2,429	650	222	34.2	6.71
Eynsham	2,222	650	202	31.1	7.04
Aston / Standlake	1,641	569	186	32.7	7.33
Bampton	1,990	649	231	35.6	6.58
<b>Total</b>	<b>43,172</b>	<b>8,554</b>	<b>2,730</b>	<b>31.9</b>	<b>1.91</b>

## 2.7 Survey Weighting

2.7.1 The data file was checked against the 2001 Census Tenure data and the Council's Housing Strategy Statistical Appendix for bias and re-weighted where necessary. A copy of the weighting carried out in this survey is provided with the Survey data Tables.

2.7.2 Given the nature of the random sample of households within agreed sub-areas embodied in the postal survey, tenure type is expected to provide the main validation that the sample is representative of the whole population.

2.7.3 The data set out below on household population and tenure is based on the Council Tax number of resident households. Private sector tenure has been re-weighted to be in line with the 2001 Census data, with allowance for seven further years development. The social housing stock has been weighted to the number of units in the HSSA Statistical Appendix at March 2008 by ward, then grossed to the sub-area structure. The overall data set is therefore representative of the District population and is the basis for the calculation of all the subsequent tables i.e. all responses are given the weight appropriate to the actual tenure balance.

**Table 2-2 Tenure of Present Households**

Question 1

Tenure	2008 Survey %	N <sup>os.</sup> implied	Local Area Census 2001 *
Owner occupier (paying mortgage)	42.5	18,366	41.3
Owner occupier (no mortgage)	31.1	13,411	31.3
HA rented	12.0	5,179	13.1
Private rented	10.0	4,332	9.7
Tied to employment	2.6	1,106	1.4
Living rent free	1.1	457	2.6
Shared Ownership	0.7	339	0.6
<b>Total</b>	<b>100.0</b>	<b>43,190</b>	<b>100.0</b>

\*© Crown Copyright (Census) 2001

- 2.7.4 The private rented sector constitutes 10.0% of households, not that dissimilar to the national average. This group includes those renting from a private landlord or from a friend or relative. HA rented sector represents 12.0% of households, a little less than that recorded in the 2001 Census.

## 2.8 Guidance Model

- 2.8.1 The Housing Needs Study has been undertaken in line with the 2000 DETR (now CLG) research Local Housing Needs Assessment: A Guide to Good Practice in assessing people's preferences as well as their needs.
- 2.8.2 This element of the study is not a Strategic Housing Market Assessment, but will provide data to inform the wider Regional Assessment and has taken account of key elements of the CLG Strategic Housing Market Assessment Guidance (August 2007).

## 2.9 Definitions

- 2.9.1 DCA work to a definition of housing requirements that encompasses demand, need and preferences. Households that can enter the general market without intervention of any sort can be defined as demand, whereas those households that are unable to enter the general market without some form of intervention can be defined as having a housing need. Our methodology enables us to identify this distinction by asking for both a household's characteristics in terms of size, current property condition and income and a household's views on suitability of current housing and preferences for moving or modification.
- 2.9.2 Affordability in DCA's view is defined by the relationship between local incomes and the local general housing market. Our definition of affordable housing is as follows:-

"Affordable housing is that provided with subsidy, both for rent and intermediate market housing, for people who are unable to resolve their housing requirements in the local private sector housing market because of the relationship between housing costs and incomes. This definition covers housing for social rent, shared ownership, shared equity and intermediate rent."

- 2.9.3 The issue of affordability is central to DCA's approach. Within the project a range of data on actual incomes and costs of housing and the likely level of incomes and the accessible cost of housing is captured for moving or newly forming households. DCA also examine secondary data on incomes, house prices and rent levels. Thus a reliable indicator of affordability is derived that leads towards the identification of real options for meeting housing need.

## **2.10 Survey Household Data**

- 2.10.1 It should be noted that the "numbers implied" column inserted in some of the tables is DCA's assessment of the total numbers to be derived after applying the appropriate weighting factor based on ward location and tenure responses to that ward's household numbers. Where multiple choice is not involved, this will generally equate to the household population of the Local Authority as a whole but some individual questions may not be answered by all respondents, giving a marginally lower total.
- 2.10.2 Where multiple choice questions are involved, two percentage columns are shown. The first percentage column relates each heading to the total number of actual responses. Those responses are set out at sub-area level in the accompanying data tables and are the basis of the 'numbers implied' column in the report. The second percentage column relates the same numbers to the number of households, which in the case of a multiple choice question is likely to give a total in excess of 100% depending on the level of multiple choice made.
- 2.10.3 All tables included in this report are extracted from the DCA Housing Survey data for the District of West Oxfordshire, unless otherwise indicated. A comparison is also provided for many results throughout this Report to the average of over 240 DCA Housing Assessment Surveys nationally.

### 3 ECONOMIC ANALYSIS

#### 3.1 Introduction

- 3.1.1 This section draws together findings from both primary and secondary data sources to present an overview of the current economic climate and the impact on housing need and demand in West Oxfordshire.
- 3.1.2 The economic climate, changes in national and regional economic policy, alongside labour market trends and local income trends sets the context in which households make decisions about their housing needs and preferences.

#### 3.2 Education, Employment, Occupation and Work Place Data

- 3.2.1 The District-wide survey had focused questions on employment status, occupation type, and work place of households. Further questions probed for more information on the location of the work place and travel to work patterns.

**Table 3-1 Employment Status of the Head of Household**

Question 15e

Status	%	N <sup>os</sup> . implied
Full time employee (> 30 hours)	40.4	16,776
Wholly retired from work	28.2	11,689
Part time employee (< 30 hours)	13.0	5,383
Self-employed	9.3	3,871
Looking after the home	5.8	2,413
Permanently sick/ disabled	1.6	674
Unemployed & available for work	1.4	592
Full time education (age 16+)	0.3	104
On Government Training Scheme	0.0	18
<b>Total</b>	<b>100.0</b>	<b>41,520</b>

- 3.2.2 96.1% households responded to the question on employment. 62.7% (26,030 implied) heads of households indicated that they were in employment, slightly lower than 64% found in the 2001 Census and the UK figure of 78.6%.
- 3.2.3 28.2% were retired, [higher than the average in recent DCA survey experience]. 1.4% indicated that they were unemployed and available for work, just about average when compared to recent DCA survey experience in which the average has been between 1% and 2%.

**Table 3-2 Occupation Type of Employed Head of Household**

Question 15f

Occupation	%	N <sup>os</sup> . implied
Professional	52.8	13,895
Managerial & Technical	17.6	4,643
Skilled, manual	10.2	2,668
Skilled, non-manual	6.2	1,620
Other	6.0	1,566
Unskilled	4.5	1,184
Partially skilled	2.7	712
<b>Total</b>	<b>100.0</b>	<b>26,288</b>

- 3.2.4 In the case of occupation type there were 26,288 implied responses from heads of households in employment (compared with the 26,030 implied responses from those in work at Table 3-1, suggesting there may be up to 63.3% in employment, much closer to the Census figure of 64%).
- 3.2.5 70.4% described themselves as professional or management / technical, 4.5% are unskilled.

**Table 3-3 Workplace of Head of Household**  
Question 15g

<b>Workplace</b>	<b>%</b>	<b>N<sup>os</sup>. implied</b>
Within West Oxfordshire District	56.2	14,628
Oxford City	15.9	4,154
Cherwell District	4.9	1,272
Elsewhere in the UK	4.3	1,132
South Oxfordshire District	3.7	953
Elsewhere in the South East	3.6	942
Vale of White Horse District	3.2	824
Cotswolds	3.2	823
Greater London	3.1	796
Berkshire	0.9	247
Warwickshire	0.6	161
Abroad	0.4	113
<b>Total</b>	<b>100.0</b>	<b>26,045</b>

- 3.2.6 The majority (56.2%) of heads of household worked within West Oxfordshire, followed by 15.9% who worked in Oxford City.

### 3.3 Incomes and Housing Costs

- 3.3.1 Income is a core factor in the assessment of the scale of housing need and in determining affordability in the local housing market. The DETR 2000 Good Practice Guidance states:-

*“An accurate estimate of household income is one of the most important pieces of information that has to be obtained from a housing needs survey, but it is often the topic that causes the most controversy. Experience from Government surveys (e.g. SEH) has shown that by asking the right questions and using good interviewing technique it is possible to get a high response rate and reasonably accurate answers. The decision of the Government not to include an income question in the 2001 Census is one reason why HN surveys, including income questions, will continue to be valuable.”*

- 3.3.2 The availability of good secondary data has not improved and the Guidance on Housing Market Assessments 2007 states:-

*“Ideally, income data should be linked to house price data to assess affordability but data on household incomes is poor. Consequently, information on household incomes obtained from a robust household survey with a high response rate can be better than secondary income data.”*



- 3.3.3 The survey data was gathered through 8,554 postal questionnaires of which 2,730 were returned. The response rate on the income question was 80.5% from existing households and 89.0% from all new forming households. This results in 2,312 household income responses.
- 3.3.4 The 2000 Good Practice Guidance (page 62) presents a conflict in that having said it is important for surveys to gather income data it then suggests “*it is difficult to estimate the incomes of future concealed households*”. New households at this point may have circumstances which change quickly. It suggests therefore that the incomes of households who recently formed should be examined, although even this is not without difficulty.
- 3.3.5 Particularly in areas where there are shortages of affordable housing and with high house prices, households who accessed the market are only those with adequate income or financial support from parents or family.
- 3.3.6 As the guide states (page 25) “these are likely to be more reliable, although even here care is needed. Some potential households may not have been able to form owing to lack of suitable, affordable accommodation.”

### 3.4 Existing Households

- 3.4.1 The following group of tables relate to savings, equity and income of existing households, beginning with a question on savings held which was answered by 86.1% of households (37,106 implied).

**Table 3-4 Household Savings**

Question 16a

Savings	%	Cum %
Below £ 5,000	40.2	40.2
£ 5,000 - £10,000	13.3	53.5
£10,001 - £15,000	6.1	59.6
£15,001 - £20,000	4.8	64.4
£20,001 - £30,000	5.5	69.9
Above £30,000	30.1	100.0

- 3.4.2 The table indicates that 40.2% of the sample had less than £5,000 in savings. 30.1% had savings in excess of £30,000.
- 3.4.3 The percentage breakdown of savings for the four main tenures was as follows:-

**Table 3-5 Savings Level / Tenure**

Question 16a by Question 1

Savings	Owner Occupied with Mortgage %	Owner Occupied with No Mortgage %	Private Rented %	HA Rented %
Below £ 5,000	45.5	9.3	52.8	79.5
£ 5,000 - £10,000	18.4	6.8	12.6	11.5
£10,001 - £15,000	6.0	5.9	5.1	4.9
£15,001 - £20,000	5.0	6.5	2.2	1.2
£20,001 - £30,000	6.3	8.0	2.3	0.2
Above £30,000	18.8	63.5	25.0	2.7
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

- 3.4.4 Generally, the breakdown produced the results which might be expected with 9.3% of owner occupiers without a mortgage having savings below £5,000 compared to HA rented tenants, of which 79.5% have savings under £5,000. 63.5% of owner occupiers with no mortgage have savings of over £30,000 compared to 2.7% in the HA rented sector, a significant proportion of retired owner occupied households will have some capital to support their housing and care needs.
- 3.4.5 The next table relates to the level of equity ownership in their home and was answered by 88.8% of owner occupiers.

**Table 3-6 Level of Equity in Present Accommodation**

Question 16b

Level of Equity	%	Cum %
Negative Equity	2.3	2.3
Below - £ 10,000	2.8	5.1
£10,000 - £ 30,000	5.8	10.9
£30,001 - £ 50,000	4.7	15.6
£50,001 - £ 100,000	13.2	28.8
£100,001 - £200,000	26.0	54.8
Above £200,000	45.2	100.0

- 3.4.6 45.2% of respondents indicated equity ownership of over £200,000. Cross-tabulation indicated that 75.7% of owner occupiers without a mortgage had an equity holding of over £200,000 as compared with 28.5% of owner occupiers with a mortgage.

**Table 3-7 Gross Annual Income of all Existing Households**

Question 16c

Annual income	All Existing Households		Excluding Retired Households	
	%	Cum %	%	Cum %
Below £10,000	10.6	10.6	7.3	7.3
£10,000 - £20,000	17.1	27.7	12.9	20.2
£20,001 - £27,500	12.9	40.6	11.6	31.8
£27,501 - £45,000	25.2	65.8	27.0	58.8
£45,001 - £60,000	14.1	79.9	16.7	75.5
£60,001 - £75,000	7.6	87.5	9.5	85.0
£75,001 - £100,000	6.8	94.3	8.0	93.0
Above £100,000	5.7	100.0	7.0	100.0

Note: Excluding benefits / allowances

- 3.4.7 The response rate to the income question was 81.6% (35,163 implied). This gives a very good indication of the income levels in the District. The table shows that 10.6% of all households had incomes below £10,000. The total proportion in the District earning below the approximate national average household income of £27,500 per annum was 40.6%. 20.1% of the households in the District on the basis of the survey data had incomes above £60,001 per annum.

- 3.4.8 As expected the income levels for all households excluding retired households showed a greater proportion earning above £60,001 (24.5%) and a lower proportion earning below £10,000 compared to all households (7.3%).
- 3.4.9 Cross-tabulation produced the following split of income levels by tenure for the four main tenure types.

**Table 3-8 Annual Income by Tenure**

Question 16c by Question 1

Annual income	Owner Occ. with Mort.	Owner Occ. no Mort.	Private Rented	HA Rented
Below £10,000	4.7	11.8	9.3	42.1
£10,000 - £20,000	6.8	25.0	23.1	36.6
£20,001 - £27,500	8.7	18.3	22.0	7.0
£27,501 - £45,000	29.8	21.2	23.0	13.0
£45,001 - £60,000	19.3	10.6	9.7	1.3
£60,001 - £75,000	12.0	3.7	6.2	0.0
£75,001 - £100,000	10.4	4.4	3.9	0.0
Above £100,000	8.3	5.0	2.8	0.0
<b>Total:</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

*Note: Excluding benefits / allowances*

- 3.4.10 The profiles were largely as expected between owner-occupiers and renters, especially bearing in mind that a significant proportion of owner-occupiers without a mortgage would be people with limited pension income. HA rented sector incomes were concentrated (85.7%), below the national average of £27,500 with 42.1% having household incomes below £10,000 per annum.
- 3.4.11 Private rented sector incomes were higher than HA rented sector incomes, with only 9.3% having incomes below £10,000.
- 3.4.12 25.7% of households were in receipt of financial support (11,081 implied), similar to the average found in recent DCA surveys (around 26%). The results from those responding to a multiple-choice question are set out in Table 3-9 below. On average, each respondent indicated 1.7 forms of financial support.

**Table 3-9 Financial Support**

Question 16d

Support	Responses %	Households %	N <sup>os</sup> . Implied (all choices)
Council Tax Benefit	21.1	36.3	4,023
Working Family Tax Credit	20.1	34.8	3,853
Housing Benefit	18.1	31.2	3,454
Disability Allowance	13.1	22.7	2,520
Pension Credits	9.8	16.8	1,865
Other	8.7	14.9	1,654
Income Support	7.5	12.9	1,427
Job Seekers Allowance	1.6	2.8	310
<b>Total</b>	<b>100.0</b>		<b>19,106</b>

- 3.4.13 The majority of households (36.3%) were in receipt of Council Tax Benefit, followed by Working Family Tax Credit (34.8%). 22.7% were in receipt of Disability Allowance (2,520 implied) and 16.8% of households responding were in receipt of Pension Credits (1,865 implied). 2.8% of the sample was in receipt of Job Seekers Allowance, 310 implied.

### 3.5 BME Households

- 3.5.1 3.6% of households in the survey were from BME communities. The incomes of these households are compared with the whole population below.

**Table 3-10 Gross Annual Income of BME Households**

Question 16c

Annual income	%	Cumulative %	All households cumulative %
Below £10,000	7.1	7.1	10.6
£10,000 - £20,000	25.3	32.4	27.7
£20,001 - £27,500	8.3	40.7	40.6
£27,501 - £45,000	25.8	66.5	65.8
£45,001 - £60,000	9.0	75.5	79.9
£60,001 - £75,000	5.2	80.7	87.5
£75,001 - £100,000	11.1	91.8	94.3
Above £100,000	8.2	100.0	100.0

- 3.5.2 The response rate to the income question from BME households was 91.3% (1,383 implied households). The table shows that fewer BME households earn less than £10,000 (7.1%) than the whole population (10.6%), however both are lower than the corresponding UK average figure (20.3%). The table also shows that just about the same proportion of BME households earn less than the national average of £27,500 (40.7%) when compared to all households (40.6%).

- 3.5.3 24.5% of BME households had incomes above £60,001, a higher proportion than for the whole District population (20.1%).

### 3.6 Existing Moving Households

**Table 3-11 Gross Annual Income of Existing Households Moving Within the District**

Question 16c

Annual income	%	Cumulative %	All households cumulative %
Below £10,000	6.6	6.6	10.6
£10,000 - £20,000	11.7	18.3	27.7
£20,001 - £27,500	12.8	31.1	40.6
£27,501 - £45,000	33.2	64.3	65.8
£45,001 - £60,000	13.4	77.7	79.9
£60,001 - £75,000	10.8	88.5	87.5
£75,001 - £100,000	9.0	97.5	94.3
Above £100,000	2.5	100.0	100.0
<b>Total</b>	<b>100.0</b>		

- 3.6.1 93.8% of existing households moving within the District responded to the income question. Moving households were found to have higher incomes to the population as a whole; 24.2% had incomes between £45,001 and £75,000 compared to just 21.7% in the population as a whole. Also fewer existing households moving earned below £10,000 (6.6%) compared with the District population (10.6%).

### 3.7 Concealed Households

- 3.7.1 89.1% of the concealed households had incomes lower than the national average. Low incomes, coupled with a low level of savings will hinder access to the market for new forming households.

**Table 3-12 Annual Income of Concealed Households**

Question 36d

Annual Income	All concealed households– 2008 - 2011		
	%	Cum %	N <sup>os.</sup> implied
Below £10,000	11.6	11.6	250
£10,000 - £20,000	52.4	64.0	1,127
£20,001 - £27,500	25.1	89.1	540
£27,501 - £35,000	6.7	95.8	144
£35,001 - £45,000	3.2	99.0	69
£45,001 - £60,000	1.0	100.0	20
£60,001 - £75,000	0.0	-	0
£75,001 - £100,000	0.0	-	0
Above £100,000	0.0	-	0
<b>Total</b>	<b>100.0</b>		<b>2,150</b>

- 3.7.2 A response to the income question was received from 87.1% of concealed households moving within the District. The proportion of concealed households with annual incomes above the approximate average UK annual household income of £27,500 was 10.9%, which is lower than the average in recent DCA surveys (around 16%). The proportion below the £10,000 band was 11.6%.
- 3.7.3 Access to the owner-occupied market in the District through the cheapest properties, requires a single income of £29,200 for a 1-bedroom flat in Chipping Norton, and on this evidence, around 90.6% of concealed households cannot afford to owner occupy in the District.

**Table 3-13 Annual Income of Recently Formed Households**

Question 16c

Annual Income	New households formed – 2005 - 2008		
	%	Cum %	N <sup>os.</sup> implied
Below £10,000	8.9	8.9	861
£10,000 - £20,000	14.3	23.2	1,382
£20,001 - £27,500	13.6	36.8	1,321
£27,501 - £45,000	27.6	64.4	2,678
£45,001 - £60,000	14.3	78.7	1,384
£60,001 - £75,000	9.3	88.0	905
£75,001 - £100,000	6.5	94.5	626
Above £100,000	5.5	100.0	542
<b>Total</b>	<b>100.0</b>		<b>9,699</b>

- 3.7.4 63.2% of households which have formed in the past three years have incomes over the national average of £27,500, much higher than the corresponding figure for concealed households (10.9%). The proportion of recently formed households who earned less than £10,000 was 8.9%, a little less than the proportion of concealed households earning below £10,000.
- 3.7.5 87.3% of concealed households moving responded to a question asking about the level of savings available to meet deposit, stamp duty and legal costs on their new home. The majority (43.5%) had savings of less than £1,000.
- 3.7.6 Only 18.8% had over £10,000 in savings and 6.9% over £20,000.

**Table 3-14 Savings of 'Concealed' Households**  
Question 36b

Savings	All concealed households	
	%	Cum %
Under £1,000	43.5	43.5
£1,000 - £5,000	31.7	75.2
£5,001 - £10,000	6.0	81.2
£10,001 - £20,000	11.9	93.1
£20,001 - £30,000	3.1	96.2
Above £30,000	3.8	100.0

- 3.7.7 12.7% of new forming households moving within the District (314 implied) would be likely to claim Housing Benefit. Around 14% has been the average in recent DCA surveys.

### 3.8 Households Unable to Buy or Rent

- 3.8.1 The income of various household groups about to form their first home in the next three years has been used to test their ability to both purchase in the lower quartile stock and access the private market to buy or rent one, two and in some cases three bedroom units suitable for their requirements.

**Table 3-15 Households Unable to Buy or Rent (%)**

Household Group	% Unable to Buy	% Unable to Rent
Single Concealed Household	96.8	82.3
Couple Concealed Household	88.7	50.0
Concealed (Under 25)	92.7	67.2
Concealed (Over 25)	92.2	64.5
All Concealed Forming (3 years)	90.6	82.1
Recently Formed Households (Previous 3 yrs)	49.1	30.3

- 3.8.2 Households who formed over the previous 3 years have current incomes which are clearly not those which applied when they entered the housing market. The core of housing assessment is to identify those who could not access the housing market because of the cost / income relationship locally and critically this data ignores households who were unable to form for these reasons.
- 3.8.3 Although this group have been used in the assessment model, in reality the proportion unable to access the market without assistance is far more likely to be closer to the 82% level applying to those about to form.

- 3.8.4 The Halifax FTB Review of 2006 identified that house price inflation had made 73% of terraced houses unaffordable in the South of England.

### 3.9 Conclusions

- 70.4% of those in employment are in managerial / technical or professional occupations; 4.5% unskilled;
- 56.2% of those in employment work within West Oxfordshire;
- 28.2% of the population are retired;
- The income and savings data in relation to new forming households showed as expected and that many will have difficulty accessing the local housing market;
- Fewer BME households earned less than the national average of £27,500 compared to all households. Also more BME household earned in excess of £60,001 (24.5%) than the population of the District as a whole (20.1%).

### 3.10 Strategic Implications

- 28.2% of heads of households are currently retired, and population projections show this figure will increase further. The data suggests a need for a strategic approach to the accommodation needs of older people in the District.
- Occupation types are skewed to managerial / technical or professional occupations (70.4%), which does not suggest a housing market geared toward the lower or middle end.
- The needs of new forming households need to be addressed. Incomes in this group are lower than the population as a whole and housing choices are consequently more limited with around 64.0% of new forming households being unable to afford to buy in the local owner occupied market.
- Migration outflows in this group are heavily influenced by employment choices and education and new households are likely to remain mobile. Although future economic growth will involve high levels of in-migration it is also important to ensure that the skills of the local population are upgraded to be able to improve the incomes of local households.

## 4 DEMOGRAPHIC CHANGE

### 4.1 Key Findings and Strategic Implications

#### Key Findings

- 4.1.1 The population of West Oxfordshire District is projected to increase by 13.8% between 2006 and 2026.
- 4.1.2 All age groups show an increase in numbers except for the 35 – 44 age group, the main economically active group, which is projected to decrease by 2,746; 12.3%.
- 4.1.3 The key features of population change impacting on the housing market are:-
- Out migration of younger economically active households;
  - An ageing population with increasing care and support needs.

#### **Strategic Implications**

- 4.1.4 Changes in the population structure may impact on demand for different house types and tenures. Falling numbers of individuals in the 30 – 44 age range, the main household forming and moving group, may impact on demand for market housing. The significant growth in the number of people in the 65+ age group and in particular the 75+ age group may impact on demand for supported housing, support services and adaptations. Strategic housing and planning policies will need to take account of the changing population profile.
- 4.1.5 There is a growing demand for accommodation for smaller, older person households. Smaller households tend to be concentrated in social housing and the owner occupied sector with no mortgage. Development plans will need to take account of the projected growth in demand in these sectors.

### 4.2 Existing Population Profile

- 4.2.1 Data on existing household profiles was collected through the household survey. The tables below provide a summary of the findings. The table is based on the categories used by the ONS to construct their 'Social Trends' statistical series but is not exactly similar due to the manner in which the different data sets are collected. The table also shows comparisons to the 2001 Census.

**Table 4-1 Family Composition**

Question 15c & d

Family Composition	%	Group %	Local Area Census 2001 *
1 adult over 60	13.9	24.1	25.4
1 adult under 60	10.1		
1 adult + other	0.1		
Couple no child	35.6	69.4	68.0
Couple with children	32.7		
Couple + others	1.1		
Single parent	6.5	6.5	6.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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- 4.2.2 The 2008 survey sample shows a household type distribution reflecting the population forecast change since the Local Area Census 2001, now over seven years old.

**Table 4-2 Population Age Groups**

Question 15

Age Group	Sample %	Local Area Census 2001 *
0 – 10	13.3	20.2
11 – 15	5.8	
16 – 24	9.2	9.0
25 – 44	24.2	29.4
45 – 59	21.5	20.3
60 – 74	18.2	13.3
75+	7.8	7.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

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- 4.2.3 Table 4-2 shows the ages of all household members in the sample. The 2008 Survey shows a change from the 2001 Census data with higher proportion (18.2%) in the 60-74 age group as compared with the 2001 Census data (13.3%). Our survey revealed a lower proportion in the 25 – 44 age band (24.2%) than at the 2001 Census (29.4%). The Census is over seven years old and the changing pattern since 2001 is consistent with population projections made by Oxfordshire County Council.

**Table 4-3 Number in Household**

Question 15a

Number in household	%	N <sup>os.</sup> implied
One	9.9	10,388
Two	32.1	33,396
Three	16.9	17,688
Four	26.6	27,824
Five	8.9	9,285
Six	4.2	4,434
Seven	1.1	1,078
Eight	0.3	344
Nine	0.0	0
Ten or more	0.0	0
<b>Total</b>	<b>100.0</b>	<b>104,437</b>

- 4.2.4 The profile emerging from the survey equated to 2.4 persons per household on average, the same as the UK average of 2.4. Analysis by tenure is detailed in the table below.

**Table 4-4 Number in Household by Tenure**

Question 15a by Question 1

Tenure	N <sup>os</sup> . in each tenure	Households by tenure	Nos. per Household
Owner occupier with mortgage	52,146	18,366	2.8
Owner occupier no mortgage	25,852	13,411	1.9
Private rented	10,026	4,332	2.3
H.A. rented	10,708	5,179	2.1
Shared ownership *	721	339	2.1
Tied to employment *	3,973	1106	3.6
Living rent free*	920	457	2.0
<b>Total</b>	<b>104,346</b>	<b>43,190</b>	<b>2.4</b>

\* Low volume of data

- 4.2.5 The owner occupied with mortgage sector would be expected to have a relatively high proportion of families, reflected in the 2.8 person average. 12.7% of the owner-occupier with mortgage households were single person households, slightly below the average in DCA surveys (around 15%).
- 4.2.6 82.2% of the owner-occupier no mortgage households contained no more than two persons, reflecting the higher average age in this form of tenure and the fact that children will in the main have left home. The average of 1.9 persons also suggests many single person households.
- 4.2.7 The HA rented and Shared Ownership sector average figures suggests a high level of couple households without children and single person occupancy.

## 4.3 Ethnicity

4.3.1 In the case of ethnic origin the breakdown at Table 4-5 below refers to the ethnicity of the household. 98.6% of respondents answered the ethnic origin question. The results largely mirrored the Census 2001 data in terms of the White British and other white proportions but showed some slight variation in distribution across the other ethnic groups.

**Table 4-5 Ethnic Origin of Households**

Question 15b

Ethnic Origin		%	N <sup>os.</sup> implied	Local Area Census 2001*
White	British	96.4	41,096	96.4
	Irish	0.6	278	
	EU Ascension	0.8	345	
	Other White	0.8	332	1.9
Mixed	White & Black Caribbean	0.0	10	0.2
	White & Black African	0.2	73	0.1
	White & Asian	0.6	236	0.2
	Other Mixed	0.1	43	0.2
Asian or Asian British	Indian	0.1	37	0.2
	Pakistani	0.0	0	0.1
	Bangladeshi	0.0	0	0.1
	Other Asian	0.1	40	0.0
Black or Black British	Caribbean	0.1	42	0.1
	African	0.0	16	0.1
	Other Black	0.0	0	0.0
Chinese	Chinese	0.1	37	0.2
Any other	Gypsy / Traveller	0.0	0	0.2
	Any Other	0.1	26	
<b>Total</b>		<b>100.0</b>	<b>42,611</b>	<b>100.0</b>

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## 4.4 Demographic Analysis

4.4.1 There are four basic components to changes in the number and composition of households. The aim of this section of the report is to highlight the issues which are relevant to the evaluation of housing needs in the District particularly the changes in:-

- the age distribution of the population arising from births, deaths and ageing of the indigenous population;
- family units such as marriage, divorce and child bearing patterns;
- the number and composition of households arising from migration, particularly due to employment opportunities in the area;
- the probabilities that family units form a separate household, particularly in response to changes in incomes in the labour market area.

- 4.4.2 In local area forecasting new household formation is mainly due to responses to income and employment opportunities. New household formation is also affected by life cycle patterns. This purely demographic influence on the number of households contributes to about 40% of the growth in the number of new households at any one time (Dicks, 1988; Ermisch, 1985).

## 4.5 Demographic Data Source

- 4.5.1 The Office for National Statistics (ONS) publishes sub-national population projections for each local authority in the UK. The ONS figures are trend based and use data on local fertility, mortality and migration from five years prior to the base year. They do not take into account any influence of policy or use data on local housing development. On the other hand, the Oxfordshire County Council (OCC) forecasts use data on known and planned housing development in the County. For this reason OCC forecasts are used in this Housing Needs Survey.
- 4.5.2 The general demographic forecasts in the tables in this section have been provided by Oxfordshire County Council (OCC) who publishes population and household forecasts in Oxfordshire. They are the 2008 Round GLA Draft Projections (South East Plan Version excluding the Development Area).
- 4.5.3 The summary of this data is provided in the following tables with the population changes disaggregate from 2006 to 2026.

## 4.6 Population Projections

**Table 4-6 Population Change in West Oxfordshire District, 2006 – 2026**

	2006	2011	2016	2021	2026	Change
Total Population	100,797	106,924	108,898	112,026	114,773	
Change		+6,127	+1,974	+3,128	+2,747	<b>+13,976</b>
<b>% Change</b>		<b>+6.1</b>	<b>+1.8</b>	<b>+2.8</b>	<b>+2.4</b>	<b>+13.8</b>

Source: Oxfordshire County Council Research & Intelligence Team

- 4.6.1 The table shows an overall predicted increase in the population of West Oxfordshire District of 13,976 between 2006 and 2026, the largest increase in population is projected to occur between 2006 and 2011, an increase of 6,127, 6.1%. The rate of population growth is projected to decrease overall over the 2011 – 2026 period and the smallest increase occurs between 2011 and 2016 (1,974; + 1.8%).

## 4.7 Age Structure Forecast 2006 - 2026

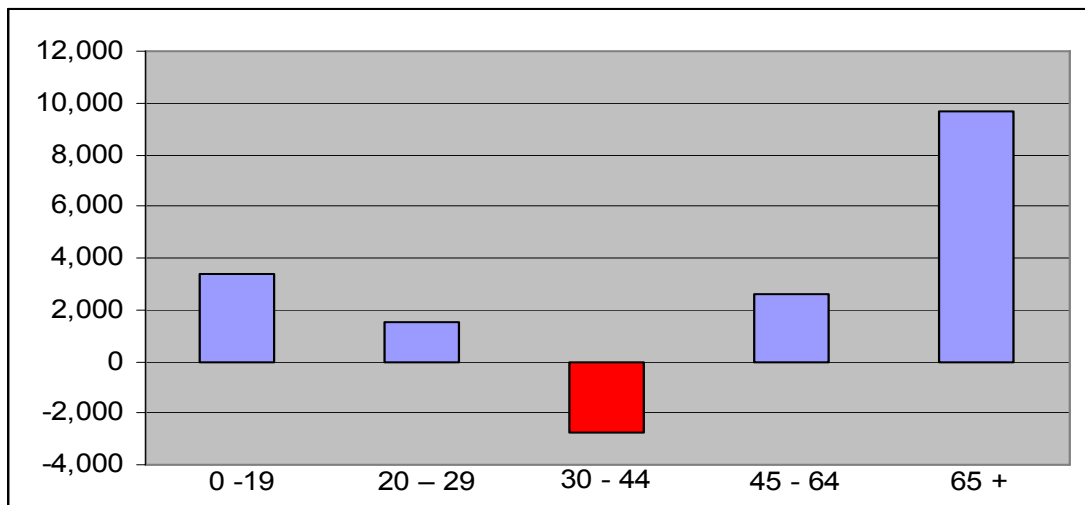
- 4.7.1 The next stage in the forecast is to disaggregate the population data into age bands because there may be changes in the population structure with significant housing implications. Table 4-7 is based on the net migration model and for this purpose best represents the position.

**Table 4-7 Population Age Band Forecast, West Oxfordshire District, 2006 – 2026**

	2006	2011	2016	2021	2026	Change
0 -19	24,473	25,195	25,091	26,142	27,381	+3,358
20 – 29	9,681	11,225	12,232	11,968	11,224	+1,543
30 - 44	22,347	20,178	17,195	17,791	19,601	-2,746
45 - 64	27,269	30,590	31,975	31,862	29,868	+2,599
65 +	17,026	19,736	22,405	24,263	26,699	+9,673
<b>Total</b>	100,797	106,924	108,898	112,026	114,773	<b>+13,976</b>
<b>% Change</b>		<b>+6.1</b>	<b>+1.8</b>	<b>+2.8</b>	<b>+2.4</b>	<b>+13.8</b>

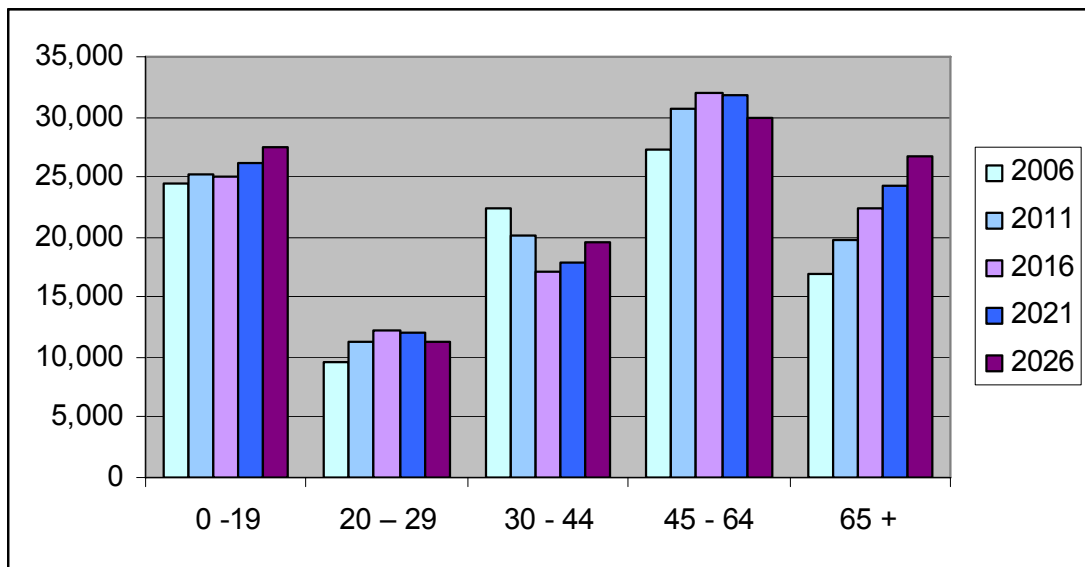
Source: Oxfordshire County Council Research & Intelligence Team

**Figure 4-1 Population Age Band Forecast, West Oxfordshire District, 2006 – 2026**



4.7.2 Percentage change is measured between year bands, not the base population. This is a better representation of the incremental change.

**Figure 4-2 Population Age Band Forecast, West Oxfordshire District, 2006 – 2026**



4.7.3 The population is predicted to increase overall across the forecast period by around 13,976 people in the District, a rise of 13.8%.

4.7.4 The 0-19 age range shows a fairly high projected increase as regards to the number of individuals in the population over the forecast period (+3,358; +13.7%). Numbers rise between 2006 and 2011 before falling slightly between 2011 and 2016 (-104) and then raise steadily up-to 2026.

4.7.5 The 20-29 age range comprises new households forming and will have implications for future affordable housing need both in the short and longer term. There is predicted to be a large net increase in numbers for this age range between 2006 and 2026; a total of -1,543; +15.9%. Numbers rise significantly between 2006 and 2016 (+2,551, 26.3%) before falling between 2016 and 2026.

4.7.6 The 30-44 age group, the main economically active group shows the only decline overall (-2,746; -12.3%). Numbers are expected to fall between 2006 and 2021 before rising slightly between 2021 and 2026. The largest decrease is seen between 2011 and 2016 (-2,983; -14.7% of the 2011 projection).

- 4.7.7 In the 45-64 age group there is projected to be an overall net growth in the population with a forecasted rise of 2,599 people (+9.5%). There is predicted to be a significant rise of 4,593 people between 2006 and 2021 (+16.8%), before numbers fall slightly between 2021 and 2026. This increase will have an impact on resources and planning for the future in the District.
- 4.7.8 The most significant feature in the population projections is the projected growth of the population in the over 65 age group. An increase of 9,673 individuals (+56.8%) is expected over the forecast period. Numbers increase fairly consistently over the forecast period with the largest increase projected to be between 2006 and 2011 (+2,710; +15.9% of 2006 numbers). The projected growth in the over 75 population is detailed further in the table below.

**Table 4-8 Numbers of 75+ in West Oxfordshire District, 2001 - 2026**

	2006	2011	2016	2021	2026	Change
75+	8,331	9,121	9,729	11,184	13,108	
Change		+790	+608	+1,455	+1,924	+4,777
<b>% Change</b>		<b>+9.5</b>	<b>+6.7</b>	<b>+14.9</b>	<b>+17.2</b>	<b>+57.3</b>

Source: Oxfordshire County Council Research & Intelligence Team

- 4.7.9 As with the United Kingdom generally, there is expected to be a large increase within the 75+ age group (+4,777: +57.3%) up to 2026, with the greatest rise proportionately in percentage terms occurring between 2021 and 2026 (+17.2%). Given the resource demands often associated with very elderly people, these are quite significant figures.

## 5 THE CURRENT HOUSING STOCK

### 5.1 Key Findings

- The property type profile shows the current stock is focused on semi detached and detached houses. The stock of bedsits / flats / maisonettes is 6.9% with the majority being in the private rented sector.
- Over occupation is relatively low in West Oxfordshire at 2.0% overall but is higher in the HA rented and tied to employment tenures.
- 31.3% of respondents to the household survey said their home was inadequate for their needs.
- 25.4% said a move was necessary to resolve any inadequacy but 69.6% said that they could not afford a home of a suitable size in West Oxfordshire.

### 5.2 Strategic Implications

- 5.2.1 The proportion of detached, semi-detached houses and bungalows is much higher at 70.5% than that of the national profile for this type (England 55%). The level of terraced houses and flats (29.0%) is far lower than the national profile (England 45%). In view of changing demographic and household formation patterns and the increase in the need for smaller units to accommodate older people there will be a longer term need to address this stock balance to meet the requirements of the future population.
- 5.2.2 Flats / maisonettes appear to represent a small proportion of the current housing stock at 6.9% but 51.7% of new forming households moving and seeking affordable housing require flats / maisonettes, typically the smaller and more affordable property type. In the case of new forming households moving and seeking market housing the proportion is 54.4%.
- 5.2.3 31.3% of households felt their home was inadequate and problems with repairs and improvements should be addressed through the Private Sector Renewal Strategy. Resources should be focused on inspection and grants, as well as information and support to both landlords and tenants to improve standards within the sector. Home Improvement Agency Services should be encouraged to give extra support to older and vulnerable households.
- 5.2.4 Owner occupation is clearly the tenure of choice for the majority of both existing moving and new forming households. House prices in West Oxfordshire are lower than the majority of neighbouring areas including Stratford-on-Avon and Vale of White Horse, but are higher than Cherwell. Rising house prices locally and sub-regionally have created significant problems for lower income and new forming households trying to access the market. This problem is escalating as house prices have continued to rise in excess of local income growth over the last five years.

## 5.3 Current Housing in West Oxfordshire

5.3.1 This section sets the scene for later examination of the housing market, outlining current housing circumstances in the District. The household survey asked a range of questions about the current housing circumstances of people living in West Oxfordshire.

5.3.2 Table 5-1 below indicates the type of accommodation occupied by existing households.

**Table 5-1 Tenure of Present Accommodation**  
Question 1

Tenure	Survey %	N <sup>os.</sup> implied	Census 2001 Local Area	Census 2001 National
Owner occupier (paying mortgage)	42.5	18,366	41.3	38.9
Owner occupier (no mortgage)	31.1	13,411	31.3	29.5
Private rented	10.0	4,332	9.7	8.8
Council rented	0.0	0	4.4	13.2
HA rented	12.0	5,179	8.7	6.0
Shared Ownership	0.8	339	0.6	0.6
Tied to employment	2.5	1,106	1.4	3.0
Living rent free	1.1	457	2.6	
<b>Total</b>	<b>100.0</b>	<b>43,190</b>	<b>100.0</b>	<b>100.0</b>

Source: © Crown Copyright (Census)  
West Oxfordshire Survey 2008

5.3.3 Table 5-2 below indicates the type of accommodation occupied by existing households.

**Table 5-2 Type of Accommodation**  
Question 2

Type	Survey %	N <sup>os.</sup> implied	Local Area Census 2001 *
Whole House or Bungalow (Detached)	36.7	15,857	36.4
Whole House or Bungalow (Semi-Detached)	33.8	14,592	32.9
Whole House or Bungalow (Terraced)	22.1	9,522	22.1
Flat / maisonette / Bedsit	6.9	2,991	7.7
Caravan / Mobile home	0.5	226	0.9
<b>Total</b>	<b>100.0</b>	<b>43,188</b>	<b>100.0</b>

Source: © Crown Copyright (Census)  
West Oxfordshire Survey 2008



- 5.3.4 The proportion of semi detached and detached houses and bungalows at 70.5%, is much higher than the national level of 55%. Flats / maisonettes represent just 6.9% of the existing stock, a level common for rural areas. However analysis of concealed household's moving intentions found 51.7% expressed a need for flats and maisonettes in the affordable housing sector; and 54.4% in the market housing sector.

**Table 5-3 Property Type by Tenure (%)**

Question 1 by Question 2

Tenure	Detached	Semi-Detached	Terraced	Flat / Maisonette / Bedsit	Caravan / mobile home	Total
Owner Occupied (paying mortgage)	38.5	32.8	24.7	4.0	0.0	<b>100.0</b>
Owner Occupied (no mortgage)	53.5	27.3	15.2	3.2	0.8	<b>100.0</b>
Private rented	26.7	30.5	21.7	18.4	2.7	<b>100.0</b>
HA rented	2.5	52.8	27.1	17.6	0.0	<b>100.0</b>
Shared Ownership	0.6	82.4	11.6	5.4	0.0	<b>100.0</b>
Tied to employment	8.3	36.8	46.0	8.9	0.0	<b>100.0</b>
Living rent free	48.0	34.4	17.6	0.0	0.0	<b>100.0</b>

- 5.3.5 Detached and semi-detached were the main property types across all tenures except for Tied to Employment, for which the main type is terraced. Even for the social and private rented tenures the proportion of detached and semi-detached houses was greater than for terraced and flats / maisonettes.
- 5.3.6 The average number of bedrooms across the stock in the District was 3.0, slightly above the level found in other recent DCA surveys (2.9).

**Table 5-4 Number of Bedrooms**

Question 3

Bedrooms	%	N <sup>os</sup> . implied
Bedsit	0.6	261
One	5.8	2,499
Two	21.6	9,262
Three	43.8	18,729
Four	21.4	9,138
Five or more	6.8	2,869
<b>Total</b>	<b>100.0</b>	<b>42,758</b>

- 5.3.7 The breakdown of tenure by number of bedrooms in percentage terms was assessed by cross-tabulation of data which showed the following results; the proportion of small units, 1 and 2-bed properties, is low in the owner occupied sector (19.7%), 44.6% of this sector is 3-bedroom units. The bulk of all rented properties are 1, 2 and 3 bedroom units with very few having four or more as might be expected.

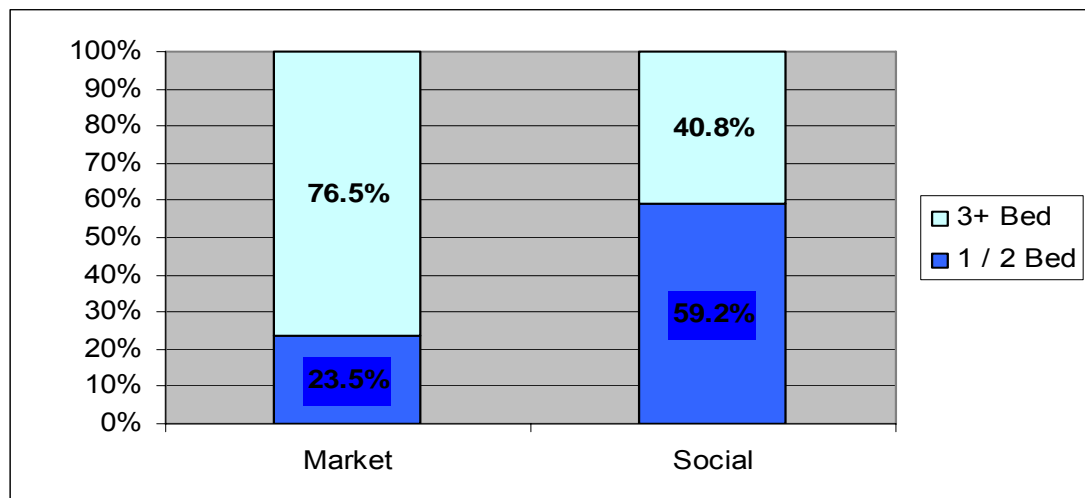
**Table 5-5 Number of Bedrooms by Tenure**

Question 1 by Question 3

Tenure	Bedsit	One	Two	Three	Four	Five+	Total
Properties owned	0.1	3.3	16.3	44.6	26.8	8.9	100.0
Private rented	3.0	13.0	34.7	39.5	8.6	1.2	100.0
HA rented	2.2	17.0	40.6	39.5	0.5	0.2	100.0
Shared Ownership	0.0	0.0	49.5	50.5	0.0	0.0	100.0
Tied to employment	0.0	2.5	17.9	57.3	22.0	0.3	100.0
Living rent free	0.0	0.0	45.0	36.0	12.9	6.1	100.0

- 5.3.8 Figure 5-1 below shows the market and social tenure split broken down by size (1 & 2-bed and 3+bed This reveals that the majority of the market stock in West Oxfordshire is 3+ bed (76.5%) whilst the majority of the social stock is 1 / 2-bed (59.2%).

**Figure 5-1 Property Size By Tenure**



## 5.4 Under and Over- Occupation

- 5.4.1 A broad assessment of 'under-occupation' and 'over-occupation' was conducted based on a detailed analysis of the family composition data. The number of bedrooms required in each household was established allowing for age and gender of occupants as defined by the 'bedroom standard'. In the case of over-occupation any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with more than one 'spare' bedroom above requirement has been categorised as under-occupied.

- 5.4.2 The overall over-occupation level is 2.0%, or 41 implied households, a little lower than the average UK level indicated by the Survey of English Housing 2001/02 (3%). There is no comparable data against which to measure the overall under-occupation figure of 46.3% but it was higher than the average found in recent DCA surveys (around 40%) again in line with the property size profile.
- 5.4.3 The assessment of under / over occupation by tenure revealed some disparity between tenure types as indicated at Table 5-6 below. Percentages and numbers indicate the level of under and over occupation by that particular tenure.

**Table 5-6 Under / Over - Occupation by Tenure**  
Question 15a by Question 3& Question 1

Tenure	% under occupied	N <sup>os.</sup> Under occupied	% over occupied	N <sup>os.</sup> over occupied
Owner occupied with mortgage	46.9	8,617	2.0	365
Owner occupied no mortgage	67.5	9,057	0.2	23
Private rented	22.8	989	2.0	87
HA rented	13.6	705	5.4	280
Shared Ownership	35.3	119	0.0	0
Tied to employment	25.7	285	9.9	110
Living rent free	44.7	205	0.0	0
<b>All Tenures</b>		<b>19,977</b>		<b>865</b>

- 5.4.4 The levels of over-occupation were relatively low overall but were by far the highest in percentage terms for Tied to employment tenure (9.9%), followed by the HA rented sector at 5.4%. 388 implied households are over-crowded in the owner-occupied sector and 87 in the private rented sector.
- 5.4.5 Under-occupation within the owner occupied (no mortgage) sector is (67.5%), which will include a higher proportion of elderly households. This level is consistent with the level of around 61% found in recent DCA surveys.
- 5.4.6 The social sector under-occupation level of 13.6% represents approximately 705 social rented family units with two or more spare bedrooms that are currently under-occupied. This is an issue for Housing Strategy to consider, both to make best use of the housing stock and address the needs of families in the social rented sector.

## 5.5 Adequacy of Present Dwelling / Improvement Required

- 5.5.1 Respondents were asked if their current accommodation was adequate for their needs. 31.3% (13,519 implied) indicated that it was inadequate. The level of adequacy has fallen compared to the previous HNS Survey in 2002 from 90% to 68.7% the format of the questions was different in this survey. We believe the wording of the question was mis-interpreted by respondents providing data.
- 5.5.2 In our other recent surveys where the original structure was the same as the 2002 survey, South Oxfordshire found a level of 90% who considered their home adequate and a similar figure at 91.3% in Vale of White Horse.
- 5.5.3 The Guidance test of inadequacy causing a housing need is based on those households in this situation actually needing to move to another dwelling. Some households may technically need to move, but decide not to do so.

- 5.5.4 Some variation was evident in adequacy by tenure. The highest level of adequacy was found in the owner occupied (no mortgage) sector (82.4%) followed by living rent free and HA rented accommodation (65.4%). There was a low level of adequacy in the Shared Ownership, tied to employment and private rented sectors.

**Table 5-7 Adequacy by Tenure**

Question 1 by Question 8a

Tenure	% adequate
Owner occupied (paying mortgage)	56.2
Owner occupied (no mortgage)	82.4
Private rented	45.2
HA rented	65.4
Shared ownership	26.0
Tied to employment	33.7
Living rent free	80.7

- 5.5.5 Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvements / repairs, cost of heating) and other solutions. Respondents could reply in both categories on a multiple-choice basis. Respondents made an average of 1.7 choices each.
- 5.5.6 43.3% of responses (10,029 implied) indicated an 'in-house' solution. The results in response to a multiple-choice question are shown in Table 5-8 below. 36.0% of households selected 'needs improvements / repairs'.

**Table 5-8 Reason For Inadequacy**

Question 8a

Reasons (In Situ)	% responses	% households	N <sup>os</sup> . implied (all choices)
Needs improvements / repairs	21.0	36.0	4,865
Too costly to heat	15.0	25.8	3,483
Inadequate facilities	2.2	3.6	489
No heating	5.1	8.8	1,192
<b>Sub Total</b>	<b>43.3</b>		<b>10,029</b>
Reasons (Need to Move)	% responses	% households	N <sup>os</sup> . Implied (all choices)
Too small	14.3	24.5	3,310
Rent / mortgage too expensive	12.4	21.2	2,864
Insufficient no. of bedrooms	11.0	18.9	2,557
Lack of Local amenities	8.3	14.3	1,936
Too large	4.6	8.0	1,083
Tenancy insecure	2.8	4.9	666
Suffering Harassment	1.8	3.1	416
Housing affecting health	1.5	2.6	352
<b>Sub Total</b>	<b>56.7</b>		<b>13,184</b>
<b>Overall Total</b>	<b>100.0</b>		<b>23,213</b>

- 5.5.7 56.7% of responses (13,184 implied) indicated a solution requiring a move. The largest single issue in this group was that the home was too small, referred to by 3,310 implied cases. Our survey tested on whether households were actually overcrowded by the national bedroom standard, and the data showed that there were only around 864 households in this situation across all tenures, a much lower number compared to those who stated their home was too small. 280 households in this group lived in social rented housing.
- 5.5.8 Overall 25.4% said that a move was necessary to resolve any inadequacy but 69.6% of those households indicated that they could not afford a home of suitable size in West Oxfordshire.

## 6 THE WEST OXFORDSHIRE HOUSING MARKET

### 6.1 Housing Market Analysis

- 6.1.1 Three data searches were commissioned to provide information on house price and sales volumes across the District:-
- From the Halifax, as the largest mortgage lender, analysing lending in the Region;
  - From the Land Registry, providing data on all sales in the area for the past year to September 2008 (the most recent data available from the Land Registry);
  - Estate Agency survey to assess entry prices for new households in each sub-area.
- 6.1.2 The records include house price information by categories of dwellings, also included in the analysis is information about the volumes of sales of each type of dwelling.
- 6.1.3 These indices are not absolutely comparable. Land Registry increase levels tend to be lower because they include cash transactions but they are less reliable on a quarterly basis because they only calculate actual transactions and the figures are affected by changes in the mix of properties between the current and previous periods. Halifax data measures a constant mix of properties by type and size which removes the changing mix factor but does not of course include lower price cash transactions.
- 6.1.4 This information sets the context for the key issue of the affordability of housing in the area, and in particular the analysis can be related to the problems of low income evaluated through the household postal survey.

### 6.2 National Picture

- 6.2.1 Land Registry data indicates that property prices in the 3rd quarter of 2008 have decreased by 8.0% over the year, compared to the third quarter of 2007.
- 6.2.2 Interest rate rises and insecurity in the financial market following the sub-prime mortgage crisis beginning in the American market have led to a topping off in prices in many areas over the last few months and nationally prices have begun to fall. This has left some marginal buyers risking negative equity or unable to obtain competitive loans, particularly if they are not good credit risks. Recently interest rates have fallen in a bid to start the market moving, however these are yet to be passed on by the banks to show any effect to the mortgage market.
- 6.2.3 The Halifax First-Time Buyer Annual Review of 2007 indicates that the average price paid by first time buyers in the South East in 2006 was £173,656. This is a 55.7% increase from 2001.
- 6.2.4 The affordability difficulties confronting first time buyers have significantly reduced the number entering the market. Research carried out by the Halifax FTB Annual Review found the average price paid by the first time buyer has risen from £137,122 in 2005 to £151,565 in 2006, (11%) in a one year period.
- 6.2.5 This is reflected in the fact that the total number of first time buyers is estimated to have fallen from 340,000 in 2005 to 315,000 in 2006, the lowest annual total since 1980, 7% decline overall. The numbers of FTB's, (315,000) is 37% lower than in 1997 (532,000).
- 6.2.6 The average deposit required in the South East was £32,354; 19% of the purchase price. The size of the average deposit paid by FTB's has increased by 112.3% to 2006 from the 2001 average deposit of £13,249.
- 6.2.7 78% of all first time buyer purchases in the South East Region were flats and maisonettes (40%) and terraced properties (38%).

## 6.3 Regional House Price Change

**Table 6-1 House Price Inflation**

	Change over <u>year</u> to 30th September 2008 %	Change over <u>quarter</u> to 30 <sup>th</sup> September %
South East Region <sup>1</sup>	-12.2	-3.4
West Oxfordshire <sup>2</sup>	-4.2	+5.3

Source 1 - Halifax House Price Index, © Copyright HBOS plc.

Source 2 - Land Registry Data, © Crown Copyright (Land Registry)

- 6.3.1 The annual rate of house price inflation recorded in the Halifax Index for the South East at 31<sup>st</sup> October 2008 was -12.2%, below the UK average of -12.4%.
- 6.3.2 According to Halifax data, house prices fell across the South East Region in the third Quarter of 2008, decreasing by 3.4%.
- 6.3.3 Land registry data shows that average house prices in West Oxfordshire fell by 4.2% over the year from the 3<sup>rd</sup> quarter 2007 to the 3<sup>rd</sup> quarter 2008 but had increased by 5.3% in the period between the 2<sup>nd</sup> quarter of 2008 and the 3<sup>rd</sup> quarter of 2008. This increase appears to be caused by the detached property mix in the market in quarter 3 being sold at higher prices on average than those in quarter 2 2008.

## 6.4 The Regional Housing Market

- 6.4.1 The Regional Market is shown in Table 6-2 below, which details the prices paid for the main categories of house types for the whole of the South East with comparisons against a different source of house price index data.
- 6.4.2 The Halifax data is based on actual sales of mortgaged properties and the information is a real indication of actual prices prevailing in the purchases being made in the South East. The Land Registry data incorporates all transactions at Local Authority level.

**Table 6-2 Average South East Region House Prices (£) – All Buyers Q3 2008**

Property Type	South East		West Oxfordshire
	Land Registry	Halifax	Land Registry
Terraced	202,806	214,204	213,754
Semi-detached	245,748	251,195	229,821
Detached	452,324	423,609	458,196
Bungalows	*	265,876	*
Flats & Maisonettes	171,221	173,160	163,337
<b>All Properties</b>	<b>270,571</b>	<b>265,609</b>	<b>279,649</b>

Source: Halifax House Price Index, © Copyright HBOS plc

Land Registry Residential Property Price Report, Quarter 3 2008, © Crown Copyright

\* Land Registry figures do not identify bungalows separately

- 6.4.3 The sub-regional market is examined in the table below. Average house prices for West Oxfordshire are compared to the surrounding areas of Vale of White Horse, South Oxfordshire, Swindon, Cherwell, Cotswolds and Oxford City as recorded by the Land Registry.

**Table 6-3 Land Registry Average House Prices (£) - All Buyers Q3 2008**

Property Type	West Oxfordshire	Vale of White Horse	South Oxfordshire	Swindon
Terraced	213,754	233,089	248,421	141,826
Semi-detached	229,821	258,785	294,306	179,017
Detached	458,196	466,655	607,810	266,271
Flats & maisonettes	163,337	193,545	190,979	107,658
<b>All properties</b>	<b>279,649</b>	<b>312,861</b>	<b>399,054</b>	<b>168,955</b>

Property Type	Cherwell	Cotswold	Oxford City
Terraced	182,614	260,503	376,080
Semi-detached	210,640	267,800	369,835
Detached	358,462	515,864	616,164
Flats & maisonettes	141,619	192,702	279,753
<b>All properties</b>	<b>233,667</b>	<b>351,303</b>	<b>372,535</b>

Source: Land Registry Residential Property Price Report, Quarter 3 2008,  
© Crown Copyright

- 6.4.4 The average price of all properties across all the seven areas is £302,575 and average prices in West Oxfordshire (£279,649) are 8.2% below this figure. The highest average price across all areas is that of South Oxfordshire (£399,054), followed by Oxford City (£372,535). The lowest average price across all areas is Swindon (£168,955).
- 6.4.5 Terraced properties in these areas are cheapest in Swindon (£141,826) and Cherwell (£182,614). The highest average price of terraced houses is in Oxford City (£376,080) significantly higher than in West Oxfordshire (around 75.0%).
- 6.4.6 The highest average price of flats and maisonettes is in Oxford City (£279,753), 71.3% higher than in West Oxfordshire (£163,337). Swindon has the lowest average price for flats across all the areas at £107,658.
- 6.4.7 The differences in average prices of properties, particularly in the entry level stock of terraced houses and flats is assumed to have an effect on in-migration to West Oxfordshire from the surrounding areas. For example there is likely to be a higher level of in-migration (particularly from concealed households looking for cheaper housing) to West Oxfordshire from areas such as the Cotswolds and Oxford City and, as average price of entry level properties are lower in West Oxfordshire, attracting movers to the District.
- 6.4.8 Our analysis of migration patterns of existing households shows a net in migration from all neighbouring Districts into West Oxfordshire. New job was the choice of 22.4% of in-migrants to West Oxfordshire.



- 6.4.9 The Halifax data refers to mortgage transactions at the time they are approved rather than when they are completed. Whilst this may cover some cases which may never proceed to completion, it has the important advantage that the price information is more up-to-date as an indicator of price movements and is on a more consistent time-base than completions data (such as the CLG Index) given the variable time lags between approval and completion. The Land Registry data incorporates all sales transactions in the Region and more specifically in the District as shown below.
- 6.4.10 Prices vary between the different data sources and the Land Registry figures are expected to be lower in all cases given that these figures include non-mortgaged sales.
- 6.4.11 The table below examines average house prices for the District recorded by the Land Registry at the 30<sup>th</sup> September 2008, against house prices at the time the previous housing needs survey in 2002 (3<sup>rd</sup> quarter).

**Table 6-4 Average House Prices (£) and Sales –  
All Buyers Q3 2008 & Q3 2002**

Property Type	Land Registry West Oxfordshire 2008	Land Registry no of sales in West Oxfordshire	Land Registry West Oxfordshire 2002	Change % 2002 - 2008
Terraced	213,754	73	161,934	+32.0
Semi-detached	229,821	91	170,004	+35.2
Detached	458,196	81	314,254	+45.8
Flats & maisonettes	163,337	44	123,298	+32.5
<b>All properties</b>	<b>279,649</b>	<b>289</b>	<b>213,277</b>	<b>+31.1</b>

Source: Land Registry Residential Property Price Report, Quarter 3 2008  
Land Registry Residential Property Price Report, Quarter 3 2002  
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- 6.4.12 The highest volume of sales in the District is for semi-detached properties (31.5%) selling at an average price of £229,821. Terraced houses now average £213,754 and are 25.3% of sales, and detached houses average £458,196 and account for 28.0% of sales within the District. Flats / maisonettes account for 15.2% of sales with an average price of £163,337.
- 6.4.13 Terraced properties are assessed to be the main entry level properties for first time buyers in view of their relatively high level of sales and lower price levels.
- 6.4.14 Over the last four years the prices of all properties have risen by 31.1%. Entry level stock, terraced property prices have increased by 32.0% and the prices of detached properties have increased by 45.8%.

## 6.5 House Price Sub-Areas

6.5.1 In order to further analyse house prices in the area, the parishes within West Oxfordshire have been grouped into twelve sub-areas. The parish/sub-area structure analysed is shown in the following table.

**Table 6-5 Wards within Sub-Areas**

<b>Sub-Areas</b>	<b>Parishes contained within each Sub-area</b>
<b>Chipping Norton</b>	<i>Chastleton, Chipping Norton, Churchill, Cornwell, Kingham, Over Norton, Rollright, Salford, Sarsden</i>
<b>Enstone / Bartons</b>	<i>Enstone, Great Tew, Heythrop, Little Tew, Rousham, Sandford St Martin, Steeple Barton, Swerford, Westcot Barton, Worton</i>
<b>Woodstock</b>	<i>Bladon, Blenheim, Glympton, Kiddington with Asterleigh, Tackley, Woodstock, Wootton</i>
<b>Charlbury</b>	<i>Chadlington, Charlbury, Chilson, Combe, Cornbury &amp; Wychwood, Fawler, Finstock, Leafield, Ramsden, Spelsbury, Stonesfield</i>
<b>Wychwoods</b>	<i>Ascott under Wychwood, Bruern, Fifield, Idbury, Lyneham, Milton-under-Wychwood, Shipton-under-Wychwood</i>
<b>Burford</b>	<i>Asthal, Burford, Fulbrook, Holwell, Swinbrook &amp; Widford Taynton, Westwell</i>
<b>Carterton</b>	<i>Alvescot, Black Bourton, Brize Norton, Carterton, Shilton</i>
<b>Witney</b>	<i>Crawley, Curbridge, Ducklington, Hailey, Lew, Minster Lovell, South Leigh, Witney</i>
<b>Hanborough</b>	<i>Freeland, Hanborough, North Leigh</i>
<b>Eynsham</b>	<i>Cassington, Eynsham</i>
<b>Aston / Standlake</b>	<i>Aston, Cote, Shifford &amp; Chimney, Hardwick with Yelford, Northmoor, Standlake, Stanton Harcourt</i>
<b>Bampton</b>	<i>Bampton, Broadwell, Clanfield, Filkins &amp; Broughton Poggs, Grafton &amp; Radcot, Kelmscot, Kencot, Langford, Little Farringdon</i>

## 6.6 Entry Sales Levels in West Oxfordshire

- 6.6.1 Entry to the market is clearly dependent on availability, a factor which is particularly critical for low income households who can only enter the market in any numbers where there is an adequate supply of affordable dwellings.
- 6.6.2 First-time buyers as new entrants to the housing market do not purchase houses at average prices as they do not have average incomes. Although average prices are useful for comparisons in general they are not the purchase levels used in assessing the ability of households to enter local markets.
- 6.6.3 In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices i.e. the bottom 25%. An internet / telephone survey of the local estate agents was undertaken to ascertain the cost of the cheapest units available i.e. the lowest quartile stock costs for sale in each of the 12 Sub-areas. These are detailed in the following table.

**Table 6-6 Entry Sales Levels (£) in the District - October 2008**

Property Type	Chipping Norton	Enstone / Bartons	Woodstock	Charlbury	Wychwoods	Burford
1-Bed Flat	107,750	**	135,000*	124,950*	**	**
2-Bed Flat	119,000	**	175,000	199,950*	140,000*	**
2-Bed Terraced	179,950	189,950	225,000	199,950	175,000	175,000
3-Bed Terraced	185,000	199,995*	239,950	214,950	189,950*	350,000*

Property Type	Carterton	Witney	Hanborough	Eynsham	Aston / Standlake	Bampton
1-Bed Flat	108,000	124,995	**	**	**	**
2-Bed Flat	143,000	159,950	**	189,950*	**	132,500*
2-Bed Terraced	159,950	169,500	189,950	**	**	159,950
3-Bed Terraced	189,995	200,000	203,000*	209,950	**	175,000

Source: DCA House Price Survey October 2008

\*Low sample

\*\*No data

- 6.6.4 Although the average price of terraced properties according to the Land Registry survey is £213,754, entry sales levels vary across the District with the lowest entry prices, starting at around £159,950 in the Carterton Area and the Bampton Area, rising to £225,000 in the Woodstock Area. 3-bed terraced properties start at £175,000 in the Bampton Area and rise to £350,000 in the Burford Area.

- 6.6.5 According to the table above, entry levels for flats start at £107,750 in the Chipping Norton Area. Entry levels for 2-bed flats start at £119,000 in the Chipping Norton Area, rising to £199,950 in the Charlbury Area.
- 6.6.6 The generally rural nature of the District means that like other rural areas, there are significantly fewer flats than would be seen in an urban area. Of the flats available in the District, the majority are for rent rather than for sale and this is reflected in the lack of data for sales flats in the table above. At the time of the survey in October there were no flats to be found for sale in the Enstone / Bartons Area, the Burford Area, the Hanborough Area and the Aston / Standlake Area. Therefore the entry level stock in the District is considered to be terraced properties as they are the cheapest units with an adequate level of supply for sale to concealed households.
- 6.6.7 The household survey asked concealed households what level of mortgage they were prepared to pay for their first home.

**Table 6-7**                      **Maximum Monthly Mortgage of 'Concealed' Households**  
Question 36a

Monthly mortgage cost	All concealed households moving	
	%	Cum %
Below £215	8.7	8.7
£215 - £260	7.9	16.6
£261 - £300	13.4	30.0
£301 - £350	12.5	42.5
£351 - £430	32.9	75.4
£431 - £650	13.8	89.2
£651 - £865	6.6	95.8
Above £865	4.2	100.0

- 6.6.8 90.5% of concealed households responded to a question on the maximum mortgage they would pay. For those seeking to buy a dwelling, 75.4% could not or would not pay a mortgage of more than £430 per month. The mortgage bands selected might reflect to some degree perceptions of the actual cost of access to home ownership.

## 6.7 Purchase Income Thresholds

6.7.1 The cheapest entry levels (lowest quartile) of the smallest units were assessed to enable threshold income levels to be calculated. These are based on 95% mortgage availability and a 3.5x gross income lending ratio for single earner households and 2.9x gross household income for dual income households, the levels recommended in the 2007 Strategic Housing Market Assessments – Practice Guidance (page 42) Table 6-8 and Table 6-9 below outline the income ranges needed to enter the market in the 12 sub-areas for single and dual households.

**Table 6-8 Single Income Thresholds – July 2008**

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
Chipping Norton	29,200	32,300	48,800
Enstone / Bartons	**	**	51,600
Woodstock	36,600*	47,500*	61,100
Charlbury	33,900*	54,300*	54,300
Wychwoods	**	38,000*	47,500
Burford	**	**	47,500*
Carterton	29,300	38,800	43,400
Witney	33,900	43,400	46,000
Hanborough	**	**	51,600
Eynsham	**	51,600*	**
Aston / Standlake	**	**	**
Bampton	**	36,000*	43,400

Please note figures are rounded to nearest hundred. \*low sample \*\* no data.  
Source: DCA House Price Survey October 2008

**Table 6-9 Dual Income Thresholds - February 2008**

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
Chipping Norton	35,300	39,000	58,900
Enstone / Bartons	**	**	62,200
Woodstock	44,200*	57,300	73,700
Charlbury	40,900*	65,500*	65,500
Wychwoods	**	45,900*	57,300
Burford	**	**	57,300
Carterton	35,400	46,800	52,400
Witney	40,900	52,400	55,500
Hanborough	**	**	62,200
Eynsham	**	62,200*	**
Aston / Standlake	**	**	**
Bampton	**	43,400*	52,400

Please note figures are rounded to nearest hundred. \* low sample \*\* no data  
Source: DCA House Price Survey October 2008

- 6.7.2 The credit crisis has impacted on the level of loan available and on interest rates and it is unlikely that 95% mortgages are now available to many concealed households.
- 6.7.3 Our survey of concealed households found that 10.9% have incomes above £27,500 and only 4.2% above £35,000. The cheapest entry level property can be accessed at £29,200 (single) / £35,300 (dual) in the Chipping Norton Area and 90.6% of concealed households earn below this amount to access as a single household alone. The ability of concealed households to access the market within West Oxfordshire is clearly very limited.

## **7 THE PRIVATE RENTED SECTOR**

### **7.1 Introduction**

7.1.1 The private rented sector was examined in two parts. Quantitative data has been identified using the same sub-areas as for purchase in Section 6.5, rental thresholds for affordability. Qualitative data has been gathered through an in-depth survey of Local Estate Agents to provide an assessment of the market looking at areas of supply / demand in the current market.

7.1.2 Telephone interviews were conducted with the following Local Agents:-

- Fairfax and Co Ltd, Chipping Norton
- Springfield, Witney
- Lansborough Lettings, Witney
- David Richings Estate Agents, Carterton

### **7.2 Demand and Supply by House Type**

7.2.1 Agents were asked of their experiences of the levels and locations of high / low demand. All agents said that current supply of rented accommodation was high. This was due to the recent credit crunch caused by a higher level of properties being rented as vendors were unable to sell the property in the current market. This is particularly relevant to larger properties.

7.2.2 Agents were asked if supply met demand overall. The general view was that supply does meet demand except for 2-bed accommodation. 2-bed flats and 2-bed terraced houses are in higher demand at the moment. There is lower demand for 1 bed properties, both currently and normally, and also currently for 3 and 4 bed properties, where generally supply meets demand for these house types.

### **7.3 Demand and Supply by Location**

7.3.1 When asked about the need for more smaller properties for young people in West Oxfordshire, the general consensus was that there has always been a high demand for 2 bedroom properties. There has been an oversupply recently in Witney in the short-term due to the scale of flatted development undertaken over the last 2 years.

7.3.2 Demand for 2 bedrooled units is generally met more in Witney than in other areas. One agent said that there was a shortage of 2 bed houses rather than flats and another said there was a need for accommodation for people to share to save on costs.

7.3.3 Agents were asked if there were any areas of high or low demand. Witney and Carterton were highlighted by one agent as being areas of high demand. No particular locations were highlighted as low demand areas; one agent stated that even rural areas have demand.

7.3.4 A question was asked about the demand from in-migrating households from Oxford and Abingdon. The view was that there was no higher demand from in-migrating households from Oxford than any other local areas. There was no evidence of in-migration from Abingdon.

7.3.5 Agents commented on the type of in-migrants i.e. Polish / Eastern European (which have now declined) who were families and young professionals. It was also thought that some of the local care homes recruited staff from overseas.

- 7.3.6 The private rented sector in the District is 10.0% of the stock, the same as the national average level of 10% at the 2001 Census. An assessment of turnover relative to demand shows that over three years the survey data suggests that around 2,199 units will become available, around 733 a year. 2,071 households, 690 a year, require market rented housing, leaving a surplus of 128 units, 43 per annum. This surplus is almost certainly been impacted in the current market by recent increased and current sales conditions.

**Table 7-1 Supply / Demand of Private Rented Stock (3 years)**

<b>Supply</b>	<b>All Types</b>
Existing Households Moving within District	1,337
Out-migrating Households	862
<b>Total Supply</b>	<b>2,199</b>
<b>Demand</b>	<b>All Types</b>
Existing Households Moving within District	288
In-migrant Households	1,365
<b>Total Existing Household Demand</b>	<b>1,653</b>
Concealed Households Forming	418
<b>Total Demand</b>	<b>2,071</b>
<b>Net (Surplus)</b>	<b>128</b>

## 7.4 Furnished Accommodation

- 7.4.1 A range of property types are available in the sector as a whole and are found in a variety of locations within the District. The difference in rent level between furnished and unfurnished property is marginal with agents indicating they do charge slightly more for furnished accommodation. These transactions however are very few because households normally have or prefer to acquire their own furnishings.
- 7.4.2 The majority of people usually have their own furnishings now and the only demand for furnished accommodation is usually from families coming from overseas and professional employees relocating.

## 7.5 Housing Benefit

- 7.5.1 The Estate Agents surveyed suggested that often landlords would not accommodate Housing Benefit / Income Support cases, however the decision does rest with the individual landlord concerned.
- 7.5.2 Some landlords will still accept tenants on Housing Benefit but it depends on the tenant and their circumstances. There would be more vetting involved now because of the decision made in the last 6 months to pay the rent direct to the tenant.
- 7.5.3 There was experience from three Agents that landlords were not happy with the recent decision by the Government introducing Local Housing Allowance from April 2008 that forces the Council to pay Housing Benefit directly to the tenant rather than the landlord. Even although the rent payment structure creates additional administration for them, if the tenant falls into arrears the landlord may never receive the rent as it may be spent by the tenant or held by their bank to meet other debts. It appears to be creating a negative impact on supply.



## **7.6 Council Nominations**

- 7.6.1 One Agent said that there was a need for transition properties (short-term lets) to deal with the need for tenants whose Landlords are wanting to return to their property from overseas or wanting to sell the property. Although it is recognised that social stock is limited the needs of landlords also need to be taken into account if the market is to grow.
- 7.6.2 This factor has particular relevance for one of the major landlords in the area (Annington Homes) who currently have 52 units which may be due for demolition in the future. If the demolition does go ahead then this would cause re-housing problems for the tenants.

## 7.7 Private Sector Rent Levels

7.7.1 Some of the main private renting agencies operating in the District were approached. From the estate agency sources approached, the prevailing private sector rent levels are set out below.

**Table 7-2 Average and Entry Rent Levels, October 2008 (£ p/m)**

Property Type	Chipping Norton		Enstone / Bartons		Woodstock		Charlbury		Wychwoods		Burford		
(Average / Entry Level)	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	
1-Bed Flat	562	<b>495*</b>	-nd-	<b>-nd-</b>	565	<b>500</b>	532	<b>495</b>	565	<b>525*</b>	-nd-	<b>-nd-</b>	
2-Bed Flat	673	<b>625</b>	650	<b>-nd-</b>	692	<b>650</b>	648	<b>625*</b>	683	<b>675*</b>	-nd-	<b>-nd-</b>	
2-Bed Terraced	687	<b>600</b>	780	<b>-nd-</b>	694	<b>625*</b>	736	<b>650*</b>	688	<b>625*</b>	-nd-	<b>-nd-</b>	
3-Bed Terraced	724	<b>650*</b>	-nd-	<b>-nd-</b>	1,020	<b>895</b>	819	<b>750</b>	723	<b>650*</b>	-nd-	<b>-nd-</b>	
2-Bed Semi-detached	698	<b>675*</b>	750	<b>-nd-</b>	995	<b>-nd-</b>	795	<b>-nd-</b>	650	<b>-nd-</b>	-nd-	<b>-nd-</b>	
3-Bed Semi-detached	826	<b>795</b>	895	<b>-nd-</b>	863	<b>850*</b>	750	<b>700*</b>	795	<b>-nd-</b>	-nd-	<b>-nd-</b>	
Carterton		Witney		Hanborough		Eynsham		Aston / Standlake		Bampton		District-Wide	
Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
517	<b>460*</b>	595	<b>585</b>	698	<b>695*</b>	634	<b>575</b>	575	<b>-nd-</b>	-nd-	<b>-nd-</b>	579	<b>525</b>
613	<b>525</b>	755	<b>725</b>	750	<b>-nd-</b>	725	<b>-nd-</b>	-nd-	<b>-nd-</b>	568	<b>485*</b>	696	<b>650</b>
689	<b>650</b>	773	<b>700</b>	-nd-	<b>-nd-</b>	-nd-	<b>-nd-</b>	595	<b>-nd-</b>	693	<b>675*</b>	714	<b>650</b>
821	<b>750</b>	883	<b>825</b>	895	<b>-nd-</b>	928	<b>895*</b>	910	<b>825*</b>	758	<b>725*</b>	852	<b>775</b>
679	<b>650</b>	782	<b>725*</b>	-nd-	<b>-nd-</b>	-nd-	<b>-nd-</b>	749	<b>-nd-</b>	795	<b>695*</b>	732	<b>675</b>
753	<b>700</b>	887	<b>795</b>	-nd-	<b>-nd-</b>	998	<b>895*</b>	995	<b>-nd-</b>	823	<b>795*</b>	846	<b>775</b>

Source: DCA House Price Survey October 2008

*\*low data -nd- no data available*

## 7.8 Entry to Private Rent

- 7.8.1 Entry rental costs in the private rented sector vary by location within the District. The private rented sector costs £460 per month in the Carterton area, rising to £695 in the Hanborough area for a 1-bedroom flat, the smallest unit. 2-bed flat rents range from £485 in the Bampton area rising to £725 in the Witney area.
- 7.8.2 Two bed terraced house entry rent levels range from £600 pcm in the Chipping Norton area, rising to £700 in the Witney area. 3-bed terraced properties cost from £650 pcm in the Chipping Norton area and the Wychwoods area, rising to £895 in the Woodstock area and the Eynsham area.
- 7.8.3 2-bed semi detached properties cost from £650 pcm in the Carterton area rising to £725 in the Witney area. 3-bed semi detached properties can be rented from £700 pcm in the Charlbury area and in the Carterton area rising to £895 in the Eynsham area.
- 7.8.4 Concealed households in the household survey gave details of how much rent per week they could afford to pay. Responses were received from 90.5% of concealed households moving.

**Table 7-3** *Maximum Weekly / Monthly Rent of Concealed Households*  
Question 36a

Weekly rent	All concealed households moving	
	%	Cum %
Below £ 50 weekly / £215 monthly	8.7	8.7
£50 - £ 60 weekly / £215 - £260 monthly	7.9	16.6
£61 - £ 70 weekly / £261 - £300 monthly	13.4	30.0
£71 - £ 80 weekly / £301 - £350 monthly	12.5	42.5
£81 - £100 weekly / £351 - £430 monthly	32.9	75.4
£101 - £150 weekly / £431 - £650 monthly	13.8	89.2
£151 - £200 weekly / £651 - 865 monthly	6.6	95.8
Above £200 weekly / £865 monthly	4.2	100.0

- 7.8.5 This data was examined to see if those who had specified their preferred tenure as Private Rent could actually access the market price levels that were identified in the Estate Agents Survey.
- 7.8.6 Concealed households preference for private rented market housing is around 4.4%. Only 13.8% of them could afford to pay between £431 and £650 a month which would allow them entry to the Chipping Norton area, the Woodstock area, the Charlbury area, the Wychwoods area, the Carterton area, the– Witney Area and the Eynsham area. The data indicates that 75.4% of concealed households cannot pay more than £430 pcm and are priced out of the private rental market.

## 7.9 Rental Income Thresholds

7.9.1 The cheapest rental prices of the smallest units in the District were assessed in order to calculate the rental income threshold levels. These are based on rent at 25% of gross income (equivalent to 30% of net income). The table below shows the income levels needed to access the private rented market in the District.

**Table 7-4 Rental Income Thresholds – October 2008**

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
Chipping Norton	*23,800	30,000	28,800
Enstone / Bartons	**	**	**
Woodstock	24,000	31,200	*30,000
Charlbury	23,800	*30,000	*31,200
Wychwoods	*25,200	*32,400	*30,000
Burford	**	**	**
Carterton	*22,100	25,200	*31,200
Witney	28,100	34,800	33,600
Hanborough	*33,400	**	**
Eynsham	27,600	**	**
Aston / Standlake	**	**	**
Bampton	**	*23,300	*32,400

*NB Figures rounded to nearest hundred.*

*\*low sample \*\* no data available*

*Source: DCA House Price Survey October 2008*

7.9.2 The cheapest rental property in the District was in the Carterton Area and requires an income threshold of £22,100. 17.9% of all concealed households in the survey achieved an income of this level.

## 7.10 Eligibility for Affordable Housing

7.10.1 The PPS3 definition of affordable housing is outlined in Section 15.2.1. The fundamental issue is that to be eligible for affordable housing, a household cannot without assistance resolve their housing requirements in the private market either to buy or rent.

7.10.2 The income thresholds assessed in this section provide the ceiling level by sub-area within the District above which households would not be eligible for affordable housing in the terms of the Guidance definition. In effect the incomes required to access the private rented sector would apply as they are lower than those required to purchase in each sub-area within the District as outlined in Section 6.7. These income levels are utilised in the assessment in relation to the delivery of affordable housing either for social rent or intermediate housing in section 15.

## 8 MIGRATION

### 8.1 Introduction

- 8.1.1 This section looks at the patterns of migration for West Oxfordshire. In the first part of the section, the 10,884 implied households (25.2% of the sample) who had moved in the last 3 years were asked the location of their previous home.
- 8.1.2 The District has experienced the highest level of new housing development since the 1980's which will be reflected in the scale of in-migration found in the survey. This is not planned to happen in the future as regional strategies focus the major growth to Oxford and Swindon and housing growth in the Oxford Strategic Development Area.

### 8.2 In-Migration to West Oxfordshire

- 8.2.1 49.1% had previously lived within the District and 50.9% had moved from outside the District (5,362 implied households). Of the 5,362 households who had in-migrated to West Oxfordshire over the last 3 years, 12.7% had moved from elsewhere in the UK, 7.1% from Vale of White Horse and 6.2% from Oxford City.

**Table 8-1 Location of Previous Dwelling (In-migrants)**

Question 5

Location	%	N <sup>os.</sup> implied
Oxford City	6.2	649
Vale of White Horse	7.1	749
Cherwell	3.8	396
South Oxfordshire	2.9	310
Berkshire	2.2	237
Cotswolds	4.0	423
Warwickshire	1.7	176
Greater London	2.5	264
Elsewhere in the South East	4.9	514
Elsewhere in the UK	12.7	1,340
Abroad	2.9	304
<b>Total</b>	<b>50.9</b>	<b>5,362</b>

- 8.2.2 The 5,362 households who had in-migrated to West Oxfordshire in the last 3 years were then asked what the most important reason was for their choice of location. 95.2% (10,367 implied) of those indicating a move in the last three years responded.

**Table 8-2 Reason for Choice of Location**

Question 6b

Reason	%	N <sup>os.</sup> implied
New Job	22.4	2,325
To be near a relative	19.3	1,997
Able to afford housing	14.1	1,462
Move from urban to rural location	12.0	1,245
Closer / easier to commute	10.0	1,039
Quality of local schools	6.1	633
Relationship / family break down	5.7	588
Retirement	5.3	547
Health reasons	3.1	326
Move from rural to urban location	2.0	206
<b>Total</b>	<b>100.0</b>	<b>10,368</b>

- 8.2.3 32.4% had in-migrated to the area due to employment reasons (new job & closer to commute combined) which is usually the major reason in DCA surveys embracing new job / easier to commute together. The main single reason given was new job, followed by to be near a relative.

### 8.3 Out - Migration from West Oxfordshire

- 8.3.1 Out-migration is expected to account for 38.2% of all moves, 27.2% for existing moving households (2,580 implied) and 11.0% for new forming households over the next 3 years (1,043 moves implied).
- 8.3.2 Those moving out of the area were asked where they were thinking of locating. In this case 2,505 implied existing households and 985 implied concealed households responded to this question.

**Table 8-3 Location of Move for those Moving Outside West Oxfordshire**  
Question 17c

Location	Existing households		Concealed households	
	%	N <sup>os.</sup> implied	%	N <sup>os.</sup> implied
Elsewhere in the UK	45.1	1,128	49.1	483
Abroad	13.5	339	2.9	29
Cotswolds	12.9	324	4.0	39
Elsewhere in the South East	12.7	319	7.0	69
Oxford City	7.2	180	9.4	92
Cherwell	4.1	103	3.6	36
Warwickshire	2.2	54	6.1	60
Berkshire	1.0	26	0.0	0
Greater London	0.7	17	16.3	161
South Oxfordshire	0.6	15	1.6	16
Vale of White Horse	0.0	0	0.0	0
<b>Total</b>	<b>100.0</b>	<b>2,505</b>	<b>100.0</b>	<b>985</b>

- 8.3.3 In the case of existing households moving, the main single interest was in moving elsewhere in the UK (45.1%) followed by moving abroad (13.5%) with a further 12.9% interested in moving to the Cotswolds.
- 8.3.4 In the case of concealed households moving, 49.1% were interested in moving elsewhere in the UK, 16.3% to Greater London and a further 9.4% were interested in moving to Oxford City.

- 8.3.5 Those moving away from the District were asked their reasons for moving away. 2,491 implied existing households, 96.5% of those intending to move out of the area, and 1,002 implied concealed households, 96.1% of those intending to move outside the area, responded to a multiple choice question, offering around 1.8 choices on average for existing households and 1.4 choices for concealed households.

**Table 8-4 Reason for Moving Out of West Oxfordshire**

Question 17d

Reason	Existing Households		Concealed households	
	% households	N <sup>os.</sup> implied	% households	N <sup>os.</sup> implied
Family reasons	38.2	951	9.3	93
Financial reasons	33.6	837	9.3	94
Employment / access to work	32.6	811	65.7	659
Unable to buy a home locally	27.4	682	23.0	230
Retirement	17.2	429	0.7	7
Lack of Affordable Rented Housing	16.0	399	9.6	97
Education	12.4	308	23.5	235
Need specialist housing	1.2	30	0.0	0
<b>Total</b>		<b>4,447</b>		<b>1,415</b>

- 8.3.6 Table 8-4 shows that 38.2% (951 implied) existing households were planning to leave the area due to family reasons and 33.6% (837 implied) were planning to leave because of financial reasons. 65.7% (659 implied) concealed households were planning to leave the District due to employment / access to work reasons. In the case of lack of affordable rented housing, 16.0% of existing households and 9.6% of concealed households gave this as a reason for leaving the District.

## 8.4 Migration Summary

8.4.1 This table reflects the net migration patterns for existing West Oxfordshire households.

**Table 8-5 Net Migration Patterns**

Migration Areas	Oxford City	Vale Of White Horse	Cherwell	South Oxfordshire	Berkshire	Cotswolds
Moving into West Oxfordshire	649	749	396	310	237	423
Moving out of West Oxfordshire	180	0	103	15	26	324
<b>Net Migration</b>	<b>+469</b>	<b>+749</b>	<b>+293</b>	<b>+295</b>	<b>+211</b>	<b>+99</b>

Migration Areas	Warwickshire	Greater London	Elsewhere in the South East	Elsewhere in the UK	Abroad	Total
Moving into West Oxfordshire	176	264	514	1,340	304	<b>5,362</b>
Moving out of West Oxfordshire	54	17	319	1,128	339	<b>2,505</b>
<b>Net Migration</b>	<b>+122</b>	<b>+247</b>	<b>+195</b>	<b>+212</b>	<b>-35</b>	<b>+2,857</b>

Reasons	Retirement	Employment	Education	Total
Moving into West Oxfordshire	547	3,364	633	<b>4,544</b>
Moving out of West Oxfordshire	429	811	308	<b>1,548</b>
<b>Net Impact</b>	<b>+118</b>	<b>+2,553</b>	<b>+325</b>	<b>+2,996</b>

8.4.2 Overall there is a positive net level of in-migration of households, relating to education (+325), Employment (+2,553) and Retirement (+118).

8.4.3 There is a positive net level of in-migration of people moving into West Oxfordshire overall (+2,857). The highest level of net movement into West Oxfordshire is from Vale of White Horse (+749), followed by Oxford City (+469). The only negative net out-migration is for abroad (-35).



## **9 HOUSEHOLDS MOVING WITHIN WEST OXFORDSHIRE**

### **9.1 Introduction**

9.1.1 Sections 9.4 and 9.5 analyse the responses from the household survey in relation to the future intentions and plans of both existing and newly forming households within the District over the next three years. Section 10 focuses on those households specifically requiring market housing, while Section 11 looks at those requiring affordable housing.

### **9.2 All Moving Households**

9.2.1 All Respondents were asked to say whether they or any members of the household were currently seeking to move or will do so in the next three years. 24.0% of all households responding (10,040 implied) planned a move either within or outside the District.

9.2.2 The scale of movement implied, at an average of around 8.0% per annum, was higher to that found in the recent surveys in Oxfordshire carried out by DCA where levels of 6.5% and 5.6% were found.

9.2.3 38.2% are leaving West Oxfordshire and have been analysed in Section 8.3 showing their intention to move or form outside the District.

### **9.3 Households Moving within West Oxfordshire District**

9.3.1 Moving intentions of the 61.8% of households whose future plans are to move within the District are analysed in this section for both existing households and also a more focused study on concealed households who represent pent up demand for housing.

## 9.4 Demand for Existing Moving Households

9.4.1 Table 9-1 below shows preferred tenure for existing moving households by current tenure.

**Table 9-1 Current Tenure / Tenure Needed (Existing Households)**

Question 1 / 22

Tenure Needed	Current Tenure												Total
	O/O with mortgage		O/O no mortgage		Private rent		HA rented		Shared Ownership		Tied to Employment		N <sup>os.</sup>
	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	
Owner occupation (inc Leaseholder)	2,248	97.1	486	88.7	654	44.7	0	0.0	3	100.0	203	66.9	<b>3,594</b>
Private rent	23	1.0	45	8.3	278	19.0	0	0.0	0	0.0	0	0.0	<b>346</b>
Tied to employment	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	<b>0</b>
HA rented	34	1.4	17	3.0	467	31.9	281	96.1	0	0.0	0	0.0	<b>799</b>
HA Shared Ownership	11	0.5	0	0.0	65	4.4	11	3.9	0	0.0	100	33.1	<b>187</b>
<b>Total</b>	<b>2,316</b>	<b>100.0</b>	<b>548</b>	<b>100.0</b>	<b>1464</b>	<b>100.0</b>	<b>292</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>303</b>	<b>100.0</b>	<b>4,926</b>

9.4.2 In total, **3,940** existing households require market housing, this group is analysed in detail in Section 10.2. A further **986** existing households require affordable housing, this group is analysed in detail in Section 11.2.

## 9.5 Demand for Concealed Moving Households

- 9.5.1 This section examines in detail those people living in an existing household but who are described as a 'concealed' household which is taken as a proxy for the extent of 'concealment' of housing need within the District because these households represent a pent up and unmet demand for housing.
- 9.5.2 The questionnaire allowed for up to 2 concealed households to be identified within each existing household, each intending to form a new home within the District. A total of **2,344** concealed households planning to form in the next 3 years were identified from an average of 1<sup>st</sup> and 2<sup>nd</sup> concealed households in the detailed data tables.
- 9.5.3 The majority (92.7%) of the total of concealed households consisted of people described as children of the household; a further 2.2% were described as a partner / spouse. 2.1% were lodgers, 1.7% parent / grandparent, and 1.3% were described as other relative.

**Table 9-2 Person Looking to Form Concealed Households**

Question 26

Persons forming household	%	N <sup>os</sup> . implied
Child (16+)	92.7	2,173
Partner / Spouse	2.2	52
Lodger	2.1	49
Parent / Grandparent	1.7	40
Other Relative	1.3	30
Friend	0.0	0
<b>Total</b>	<b>100.0</b>	<b>2,344</b>

**Table 9-3 Number of Children**

Question 27d

Children	%	N <sup>os</sup> . implied
Child due	3.4	80
One	5.3	124
Two or more	3.8	89
None	87.5	2,051
<b>Total</b>	<b>100.0</b>	<b>2,344</b>

- 9.5.4 The survey found that children (under the age of 16) were present (or due) in 12.5% of all cases (293 implied). This is a higher level than the DCA survey average of around 8% and may reflect the difficulty in access to the local housing market.
- 9.5.5 New households were asked whether they were being formed as a single or couple household. 39.5% (926 implied) indicated formation as a couple household.

- 9.5.6 Households indicating a couple household were also asked where their partner was currently living. In 29.6% of cases the partner was living elsewhere within West Oxfordshire resulting in a potential double count which is addressed in the CLG Assessment Model Calculation. In 53.6% of those cases the partner was living in the existing household; in 16.8% of cases outside the District.

**Table 9-4 Time of Move - Concealed Households**

Question 29

When required	%	N <sup>os</sup> . implied
Within 1 year	25.2	591
1 - 2 years	35.2	825
2 - 3 years	39.6	928
<b>Total</b>	<b>100.0</b>	<b>2,344</b>

- 9.5.7 The Practice Guidance recommends that for model purposes the scale of annual new household formation is calculated as an average over the period. The annual average in West Oxfordshire is 780 (2,344 / 3), utilised in the CLG model in Section 14.
- 9.5.8 Table 9-5 below shows tenure needed and preferred for concealed moving households in the District.

**Table 9-5 Tenure Needed / Preferred**

Question 28a / Question 28b

	Tenure	Needed		Preferred	
		%	N <sup>os</sup> . implied	%	N <sup>os</sup> . implied
<b>MARKET</b>	Owner occupation	40.4	947	65.2	1,528
	Private rent	20.3	476	4.4	103
	Tied to employment	0.4	9	25.6	600
<b>AFFORDABLE</b>	HA rent	26.5	621	4.8	113
	HA Shared Ownership	12.4	291	0.0	0
	<b>Total</b>	<b>100.0</b>	<b>2,344</b>	<b>100.0</b>	<b>2,344</b>

- 9.5.9 In terms of the needs of concealed households forming in the District, the largest proportion requires owner occupation accommodation (40.4%), followed by HA rent (26.5%). The most preferred tenure is owner occupation as expected with more concealed households preferring this tenure than actually needed it (65.2%).
- 9.5.10 In total, **1,432** concealed households need market housing, this group is analysed in detail in Section 10.3 A further **912** concealed households require affordable housing, this group is analysed in detail in Section 11.3.

## 10 FUTURE DEMAND FOR MARKET HOUSING

### 10.1 Introduction

10.1.1 From the moving data found in section 9, this section analyses the needs of existing households and concealed households who are planning to move into market housing within the District over the next 3 years. This section is split for analysis of existing households at 10.2 and separately for concealed households at 10.3.

### 10.2 Demand for Market Housing for Existing Moving Households

10.2.1 As seen in section 9.4.2, **3,594** existing households are planning to move into owner occupied housing and **346** are planning to move into private rented housing giving a total demand of **3,940** for market housing within the District in the next 3 years. This is the control total used in the analysis for this section.

10.2.2 Some tables in this section include a column showing figures for “all tenures” i.e. including those existing households needing affordable housing, as a comparison.

**Table 10-1** *When is the Accommodation Required*  
Question 18

Time	Market Housing %	N <sup>os</sup> . implied	All Tenures %
Within 1 year	21.4	843	28.3
1 - 2 years	39.5	1,556	35.4
2 - 3 years	39.1	1,541	36.3
<b>Total</b>	<b>100.0</b>	<b>3,940</b>	<b>100.0</b>

Source: West Oxfordshire Housing Needs Survey 2008

10.2.3 The table shows that 21.4% of potential movers to market housing sought to do so within one year. This figure is smaller than for all tenures (28.3%).

**Table 10-2** *Type of Accommodation Required*  
Question 19

Type	Market Housing %	N <sup>os</sup> . Implied	All Tenures %
Detached	45.4	1,789	39.8
Semi-detached	32.9	1,296	31.0
Terraced	11.1	437	12.3
Flat / maisonette	5.3	209	5.2
Bungalow	3.8	150	9.3
Supported housing	1.5	59	2.4
<b>Total</b>	<b>100.0</b>	<b>3,940</b>	<b>100.0</b>

NB. No data for Caravan / mobile home or houseboat

Source: West Oxfordshire Housing Needs Survey 2008

- 10.2.4 Table 10-2 indicates that 45.4% of existing households requiring market accommodation wanted detached houses, and is higher than all existing households moving (39.8%). Interest in flats / maisonettes at 5.3% is just about the same as interest from all existing households at 5.2, which is unusual in the expectation that that most demand for flats / maisonettes will be for social and subsidised housing. This may reflect a high provision of open market apartments that are popular with existing households.

**Table 10-3**                      **Number of Bedrooms Required**

Question 21

Bedrooms	Market Housing %	N <sup>os.</sup> implied	All Tenures %
One	5.8	229	8.5
Two	21.6	852	23.7
Three	44.7	1,763	45.0
Four	24.7	974	20.3
Five or more	3.2	122	2.5
<b>Total</b>	<b>100.0</b>	<b>3,940</b>	<b>100.0</b>

Source: West Oxfordshire Housing Needs Survey 2008

- 10.2.5 72.5% of existing households moving to market housing indicated that they require three or more bedrooms. 5.8% require 1 bedroom and 21.6% require two.
- 10.2.6 Cross-tabulation relating type of property required to size required for market housing showed the following results.

**Table 10-4**                      **Type Required by Size Required**

Question 19 by Question 21

Type	One bed		Two bed		Three bed		Four beds		Five+ bed		Total
	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	N <sup>os.</sup>
Semi-detached	0.0	0	26.8	347	62.7	813	10.5	136	0.0	0	<b>1,296</b>
Detached	0.0	0	5.3	95	42.7	765	45.0	807	7.0	122	<b>1,789</b>
Terraced	2.0	9	56.2	246	32.1	140	9.7	42	0.0	0	<b>437</b>
Flat / maisonette	62.0	130	38.0	79	0.0	0	0.0	0	0.0	0	<b>209</b>
Bungalow	0.0	0	61.5	92	38.5	58	0.0	0	0.0	0	<b>150</b>
Supported housing	100.0	59	0.0	0	0.0	0	0.0	0	0.0	0	<b>59</b>
<b>Total</b>		<b>198</b>		<b>859</b>		<b>1776</b>		<b>985</b>		<b>122</b>	<b>3,940</b>

*\*low volume of data*

Source: West Oxfordshire Housing Needs Survey 2008

- 10.2.7 45.0% of detached demand favoured 4-bed accommodation compared to 10.5% of semi-detached demand. The whole requirement for supported housing is for 1-bedroomed properties. The majority of the flat / maisonette requirement is for 1-bed accommodation (62%) whilst most of the bungalow requirement is for 2-bed properties (61.5%).

- 10.2.8 Cross-tabulation to compare type of property required with tenure preferred was undertaken and the results are shown in Table 10-5.

**Table 10-5 Type Required by Preferred Tenure**  
Question 19 by Question 22

Type	Owner occupation		Private rented		Total
	%	N <sup>os.</sup>	%	N <sup>os.</sup>	N <sup>os.</sup>
Semi-detached	34.0	1,224	20.9	72	<b>1,296</b>
Detached	47.6	1,710	22.6	79	<b>1,789</b>
Terraced	11.4	410	7.9	27	<b>437</b>
Flat/ maisonette	4.0	143	19.1	66	<b>209</b>
Bungalow	2.8	100	14.5	50	<b>150</b>
Supported housing	0.2	7	15.0	52	<b>59</b>
<b>Total</b>	<b>100.0</b>	<b>3,594</b>	<b>100.0</b>	<b>346</b>	<b>3,940</b>

Source: West Oxfordshire Housing Needs Survey 2008

- 10.2.9 47.6% of demand in the owner occupied sector was for detached houses, 34.0% for semi-detached houses, 1.8% for terraces, 4.0% for flats / maisonettes. There are also smaller requirements for Bungalows(2.8%) and Supported Housing (0.2%). Demand in the private rented sector was significantly lower, with demand being 22.6% and 20.9 for detached and semi-detached accommodation respectively. Demand for flats / maisonettes was 19.1%. Demand for supported housing and bungalows are higher in the private rented sector with demand for supported housing being at 15.0% and bungalows 14.5%. The smallest demand in this sector was for terraced accommodation at 7.9%.

- 10.2.10 Existing households moving were asked where accommodation was required. The results are shown in **Table 10-6** below.

**Table 10-6 Where Accommodation is Required**  
Question 24

Location	Moving to market housing		All tenures
	%	N <sup>os.</sup> implied	%
Witney	29.2	1,151	28.6
Carterton	13.3	524	16.4
Charlbury	11.9	469	9.2
Woodstock	9.8	386	8.3
Bampton	6.5	256	8.2
Eynsham	5.9	232	4.9
Chipping Norton	5.2	205	5.4
Burford	5.1	201	5.5
Hanborough	4.5	177	3.9
Enstone / Bartons	4.0	158	4.1
Aston / Standlake	3.0	118	2.7
Wychwoods	1.6	63	2.8
<b>Total</b>	<b>100.0</b>	<b>3,940</b>	<b>100.0</b>

Source: West Oxfordshire Housing Needs Survey 2008

- 10.2.11 The Witney area was the most popular choice for existing households moving to market housing, with more than double the demand for the next most popular choice which was Carterton and then Charlbury The lowest choice was for Wychwoods at 1.6% with next lowest being Aston / Standlake at 3.0%. The most popular choice for all tenures was also the Witney area at 28.6%.
- 10.2.12 The final question in this section asked respondents why they preferred a particular location. The average number of choices made by each respondent was 2.3. To be near family / friends (52.7%) was by far the most common choice, followed by Quality of schools mentioned by 33.6%. Closer / easier to commute (32.7%) was a significant reason also, along with familiarity with the area ('always lived here'), mentioned by 29.5% The least chosen option was Health / personal care reasons at just 5.4%. The profiles were similar for reasons moving from all tenures as well as those seeking market housing, although for the lowest reason for moving for all tenures was 'Able to afford local housing' at 8.0%.

**Table 10-7** **Reason for Preferred Location**  
Question 25

Reason	% responses	% households	N <sup>os.</sup> implied (all choices)	All tenures
				% Households
To be near family / friends	22.4	52.7	2,007	60.2
Quality of schools	13.2	33.6	1,179	32.7
Closer / easier to commute	12.9	32.7	1,149	34.7
Always lived here	11.6	29.5	1,035	28.4
Nearer / better shopping facilities	9.8	24.9	876	26.1
Accessibility to public transport	7.0	17.8	626	20.1
Greater availability of type of housing sought	6.2	15.7	551	15.7
Move from urban to rural location	4.3	11.0	387	9.0
Employment / closer to work	3.9	10.0	350	10.6
Able to afford local housing	3.5	8.9	313	8.0
Retirement	3.1	7.9	278	8.7
Health / personal care reasons	2.1	5.4	189	9.1
<b>Total</b>	<b>100.0</b>		<b>8,940</b>	

Source: West Oxfordshire Housing Needs Survey 2008



### 10.3 Demand for Market Housing for Concealed Households

- 10.3.1 Section 9.5.10 shows that 947 concealed households intend to move to owner occupation, 476 to private rent and nine to tied to employment over the next three years to 2011. In total, **1,432** concealed households over the next three years require market housing in West Oxfordshire. This is the control total used in the analysis for this section.
- 10.3.2 The data for “preference” rather than demand is included as a comparison, to show the gap between needs and aspirations for this group.

**Table 10-8 Type of Accommodation Needed / Preferred**  
Question 30a / Question 30b

Type	Needed		Preferred	
	%	N <sup>os.</sup> implied	%	N <sup>os.</sup> implied
Semi-detached	16.7	239	57.9	829
Detached	6.4	92	7.7	110
Terraced	17.4	249	23.9	342
Flat / maisonette	54.4	779	10.5	151
Bungalow	3.3	47	0.0	0
Supported housing	1.8	26	0.0	0
<b>Total</b>	<b>100.0</b>	<b>1,432</b>	<b>100.0</b>	<b>1,432</b>

Source: West Oxfordshire Housing Needs Survey 2008

- 10.3.3 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. The type of property needed by this group is primarily flat / maisonettes at 54.4% followed by terraced at 17.4%. The more aspirational view usually reflected amongst concealed households moving to market housing on preference for type (i.e. more houses) was evident in West Oxfordshire as is usually found in DCA surveys. There is a greater preference for semi-detached and terraced properties rather than for flats / maisonettes.

**Table 10-9 Number of Bedrooms Needed / Preferred**  
Question 31a / Question 31b

Bedrooms	Needed		Preferred	
	%	N <sup>os.</sup> implied	%	N <sup>os.</sup> implied
One	46.1	660	6.5	93
Two	46.0	659	77.8	1,114
Three	7.9	113	15.7	225
Four or more	0.0	0	0.0	0
<b>Total</b>	<b>100.0</b>	<b>1,432</b>	<b>100.0</b>	<b>1,432</b>

Source: West Oxfordshire Housing Needs Survey 2008

- 10.3.4 The table above shows the gap between needs and aspirations in the size of property required for new forming households. 46.1% need one bed accommodation but only 6.5% preferred it. 46.0% need two bed accommodation but a larger group (77.8%) would prefer it. The smallest need was for three bed accommodation (7.9%) where as preference for the type was 15.7%. This reflects this groups understanding of the difficulty in affording larger accommodation. There was no need or preference for four or more bed accommodation.
- 10.3.5 Two cross-tabulations for concealed households moving on need only relating to the type of property needed by the size needed showed the following results.

**Table 10-10 Type Needed by Size Needed**

Question 30a by Question 31a

Type	1-bed		2-bed		3-bed		4+ bed		Total
	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	N <sup>os.</sup>
Semi-detached	17.7	43	58.9	141	23.4	55	0.0	0	<b>239</b>
Detached	26.9	25	10.9	9	63.1	58	0.0	0	<b>92</b>
Terraced	29.0	72	71.0	177	0.0	0	0.0	0	<b>249</b>
Flat / Maisonette	63.9	498	36.1	281	0.0	0	0.0	0	<b>779</b>
Bungalow	46.0	22	54.0	25	0.0	0	0.0	0	<b>47</b>
Supported housing	0.0	0	100.0	26	0.0	0	0.0	0	<b>26</b>
<b>Total</b>		<b>660</b>		<b>659</b>		<b>113</b>		<b>0</b>	<b>1,432</b>

No data for other types

Source: West Oxfordshire Housing Needs Survey 2008

- 10.3.6 63.9% of flat / maisonette accommodation demand was for 1-bed property and 36.1% was for 2-bed accommodation. 58.9% of semi detached was for 2-bed accommodation and 54.0% of bungalow demand was for 2-bed accommodation. The only three bedroom requirement was for semi-detached and detached type accommodation. There was no demand for four bed properties.

**Table 10-11 Type Needed by Tenure Needed**

Question 30a by Question 28a

Type	Owner Occupation		Private rented		Total
	%	N <sup>os.</sup>	%	N <sup>os.</sup>	N <sup>os.</sup>
Semi-detached	22.8	220	4.0	19	<b>239</b>
Detached	9.6	92	0.0	0	<b>92</b>
Terraced	14.3	138	24.0	111	<b>249</b>
Flat / maisonette	51.0	490	61.4	289	<b>779</b>
Bungalow	2.3	21	5.3	26	<b>47</b>
Supported housing	0.0	0	5.3	26	<b>26</b>
<b>Total</b>	<b>100.0</b>	<b>961</b>	<b>100.0</b>	<b>471</b>	<b>1,432</b>

No data for tied to employment due to cross-tabulation

Source: West Oxfordshire Housing Needs Survey 2008

- 10.3.7 The highest demand in the owner occupied sector was for flat / maisonettes at 51.0% followed by demand for semi-detached at 22.8% and terraced properties at 14.3%. Demand in the private rented sector was mostly for flats / maisonettes at 61.4% with the next property type in demand being for terraced at 24.0%.
- 10.3.8 Concealed households were asked the same questions on location as existing households moving. Two choices were offered but on average concealed households moving made 1.3 choices each.

**Table 10-12**                      **Choice of Location**  
Question 32

Location	Concealed households moving to Market Housing		
	% responses	% households	N <sup>os</sup> implied (all choices)
Witney	46.3	60.9	872
Carterton	17.2	22.6	323
Chipping Norton	9.6	12.6	180
Eynsham	6.6	8.7	125
Bampton	3.8	5.0	72
Charlbury	3.6	4.7	68
Woodstock	3.1	4.1	58
Enstone / Bartons	3.0	3.9	56
Burford	2.9	3.8	55
Hanborough	2.5	3.3	47
Wychwoods	0.9	1.1	16
Aston / Standlake	0.5	0.7	10
<b>Total</b>	<b>100.0</b>		<b>1,882</b>

Source: West Oxfordshire Housing Needs Survey 2008

- 10.3.9 Witney was the most popular choice of location by far (60.9%) followed by Carterton (22.9%). Most other areas had relatively low demand, particularly Aston / Standlake and Wychwoods.

**Table 10-13 Reason for Preferred Location**  
Question 33

Reason	Concealed households moving to market housing		
	% responses	% households	N <sup>os.</sup> implied (all choices)
To be near family / friends	24.1	62.9	901
Always lived here	18.4	47.9	686
Employment / closer to work	13.6	35.6	510
Closer / easier to commute	13.2	34.4	493
Accessibility to public transport	8.3	21.6	309
Greater availability of type of housing sought	7.2	18.7	268
Nearer / better shopping facilities	6.9	18.0	258
Able to afford local housing	5.3	13.9	199
Quality of schools	1.3	3.4	49
Health / personal care reasons	1.2	3.1	45
Move from urban to rural location	0.5	1.4	20
Retirement	0.0	0.0	0
<b>Total</b>	<b>100.0</b>		<b>3,738</b>

Source: West Oxfordshire Housing Needs Survey 2008

- 10.3.10 The most popular reasons given for moving were nearer family / friends at 62.9% followed by 'always lived here' at 47.9%. These were followed by employment / closer to work (35.6%), closer / easier to commute (34.4%) and accessibility to public transport (21.6%). There was a low response for 'move from urban to rural location at 1.4% with no response for retirement as a reason for choice of location.
- 10.3.11 The major reasons therefore are those which are key elements of those to be considered in sustainable developments and in building sustainable communities.

## 10.4 Total Demand for Market Housing in West Oxfordshire

10.4.1 Table 10-14 below shows total demand for market housing in West Oxfordshire by property type and size over the next 3 years to 2011.

**Table 10-14 Total Demand for Market Housing in West Oxfordshire**

		Semi-Detached	Detached	Terraced	Bungalow	Flat / Maisonette	Caravan / Mobile Home	Supported Housing	Total
Existing Households	1-bed	0	0	3	0	43	0	20	66
	2-bed	116	32	82	31	26	0	0	287
	3-bed	271	255	47	19	0	0	0	592
	4 bed	45	269	14	0	0	0	0	328
	5+ bed	0	41	0	0	0	0	0	41
Concealed Households	1-bed	14	8	24	7	166	0	0	219
	2-bed	47	3	59	8	94	0	9	220
	3-bed	18	19	0	0	0	0	0	37
	4+ bed	0	0	0	0	0	0	0	0
In-Migrant Households	1-bed	19	2	37	9	115	0	0	182
	2-bed	93	37	169	24	159	0	0	482
	3-bed	276	113	162	27	2	0	0	580
	4 bed	92	211	20	0	0	0	0	323
	5+ bed	40	64	3	17	0	0	0	124
	<b>Total</b>	<b>1,031</b>	<b>1,054</b>	<b>620</b>	<b>142</b>	<b>605</b>	<b>0</b>	<b>29</b>	<b>3481</b>

Source: West Oxfordshire Housing Needs Survey 2008

10.4.2 The data incorporates existing household demand, concealed household demand and in-migrant household demand for market housing, based on the profile of recent in-migrants to West Oxfordshire over the last three years. It is assumed that the in-migrant market demand will be similar in West Oxfordshire over the three year period to 2011. The majority of this demand will be met by existing stock turnover which is forecast in the next table.

10.4.3 Further analysis of this market demand by location preference in sub-areas within West Oxfordshire is also provided in Appendix I.

## **10.5 Current and Future Demand for Market Housing**

- 10.5.1 PPS3 identifies the core government objectives to provide a variety of high quality market housing including addressing any shortfalls that apply in market housing. Authorities are required to plan for a full range of market housing to meet the needs of the whole community, so that provision is made for family, single person, and multi-person households. PPS3 does not indicate a requirement for specific targets for different types or sizes of dwellings in the market sector.
- 10.5.2 Local Development Documents will however need to provide indications of the type or size of dwellings to be provided to meet household demand. Although Guidance has made it clear that it does not envisage prescriptive targets for different types of dwelling, since this would undermine the responsiveness of the market to demand, authorities should provide an indication of the relative priority for particular property size requirements which should be delivered in future developments to provide for a more balanced housing market.

- 10.5.3 The following table identifies the annual net shortfall of market properties in West Oxfordshire after allowing for the turnover of the existing stock created by out-migrants and existing households moving within the District, to meet the level of future demand from both local existing and concealed households and in-migrating households. The data for in-migrating households is based on demand at the levels of those who previously in-migrated and supply from those intending to out-migrate in the immediate future.

**Table 10-15 West Oxfordshire Market Housing by Size (1 year)**

Households	Bedsit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
<b><u>Demand</u></b>										
Existing		77		284		587		365		1,313
Concealed		221		220		37		0		478
In-migration		182		482		580		447		1,691
<b>Total Demand</b>		<b>480</b>		<b>986</b>		<b>1,204</b>		<b>812</b>		<b>3,482</b>
<b><u>Supply</u></b>										
Existing	166		363		655		302		1,486	
Out-migration	76		229		290		171		655	
<b>Total Supply</b>	<b>242</b>		<b>592</b>		<b>945</b>		<b>473</b>		<b>2,252</b>	
<b>Net Shortfall (Surplus)</b>		<b>238</b>		<b>394</b>		<b>259</b>		<b>339</b>		<b>1,230</b>
<b>% Shortfall</b>		<b>19.3</b>		<b>32.0</b>		<b>21.1</b>		<b>27.6</b>		

Source: 2008 Housing Survey data

- 10.5.4 Overall there is a projected shortfall after stock turnover of 1,230 market units a year. This is primarily required to meet the high level of demand created by in-migrating households.
- 10.5.5 The projected turnover of two and four+ bedroom stock have a similar level of shortfall and 1-bedroom stock accounts for 19.3% of the total shortfall.
- 10.5.6 However although there is a need for more small units, especially in the longer term, all developments need to be sustainable and create balanced communities. On balance, the demographic shift is already becoming apparent and in view of the current stock mix with flats and terraced properties combined only representing 28% of the stock, future delivery has to bias in favour of one and two bedroom units to create a more balanced housing market.
- 10.5.7 To assist developers in relation to a property mix which would best meet the future demand in the market sector, levels of 30% one, two and three bedroom units and 10% four+ bedroom units should be provided as a guide at District level.

# 11 FUTURE DEMAND FOR AFFORDABLE HOUSING

## 11.1 Introduction

11.1.1 From the moving data found in section 9, this section analyses the needs of existing households and concealed households who are planning to move into affordable housing within the District over the next 3 years. This section is split for analysis of existing households at 11.2 and separately for concealed households at 11.3.

## 11.2 Demand for Affordable Housing for Existing Moving Households

11.2.1 As seen in Section 9.4.2, **799** existing households are planning to move into or transfer within the HA rented housing, **187** are planning to move into HA shared ownership housing giving a total need of **986** for affordable housing from existing households within the District in the next 3 years. This is the control total used in the analysis for this section.

11.2.2 Some tables in this section include a column showing figures for “all tenures” i.e. including those existing households needing market housing, as a comparison.

11.2.3 The percentages in all tables in this section (except cross tabulations) have been applied to the control total of **986** implied existing households moving within West Oxfordshire over the next three years who require affordable housing.

**Table 11-1 When is the Accommodation Required**

Question 18

Time	Affordable Housing %	N <sup>os</sup> . implied	% All Tenures
Within 1 year	48.8	481	28.2
1 - 2 years	20.3	200	35.5
2 - 3 years	30.9	305	36.3
<b>Total</b>	<b>100.0</b>	<b>986</b>	<b>100.0</b>

Source: West Oxfordshire Housing Needs Survey 2008

11.2.4 The table shows that 48.8% of potential movers to affordable housing sought to do so within one year, and much higher than the level for all movers (28.2%), and over twice the level planning to form in one to three years (20.3%). 30.9% of this group indicated formation in the next two to three years.

**Table 11-2 Type of Accommodation Required**

Question 19

Type	Affordable Housing %	N <sup>os</sup> . Implied	All Tenures %
Bungalow	26.7	264	9.3
Semi-detached	25.5	251	31.0
Detached	19.3	190	39.8
Terraced	18.1	179	12.3
Supported housing	6.0	59	2.4
Flat / maisonette	4.4	43	5.2
Caravan / mobile home	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>986</b>	<b>100.0</b>

Source: West Oxfordshire Housing Needs Survey 2008



11.2.5 The majority of respondents (26.7%) felt that they required bungalow accommodation. Cross tabulation of these households by age of the head of household revealed that 59.6% of this group were aged 60+. Further analysis shows that of the 264 households seeking bungalow accommodation, 142 are existing Housing Association Tenants.

11.2.6 The next greatest demand from this group was for semi-detached (25.5%), followed by demand for detached accommodation and closely followed by demand for terraced. There was a preference for affordable supported housing from this group and low interest in flats / maisonettes at just 4.4% percent of preference.

**Table 11-3 Number of Bedrooms Required**

Question 21

Bedrooms	Affordable Housing %	N <sup>os.</sup> implied	All Tenures %
One	16.3	161	8.5
Two	32.6	321	23.6
Three	46.8	461	45.0
Four	4.3	43	20.4
Five or more	0.0	0	2.5
<b>Total</b>	<b>100.0</b>	<b>986</b>	<b>100.0</b>

Source: West Oxfordshire Housing Needs Survey 2008

11.2.7 16.3% of existing households moving to affordable housing require a one bedroom property and 32.6% indicated that they required two bedrooms. The largest group; 46.8% require a three-bedroom property, whilst 4.3% require a four bedrooms. No respondents indicated requirement of five or more bedrooms.

11.2.8 Cross-tabulation relating tenure of property required to size required in terms of bedrooms showed the following results.

**Table 11-4 Tenure Required by Size Required**

Question 22 by Question 21

Type	One bed		Two bed		Three bed		Four beds		Total
	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	N <sup>os.</sup>
HA Rent	20.1	161	35.6	284	39.0	312	5.3	42	<b>799</b>
HA shared ownership	0.0	0	19.8	37	80.2	150	0.0	0	<b>187</b>
<b>Total</b>		<b>161</b>		<b>321</b>		<b>462</b>		<b>42</b>	<b>986</b>

Source: West Oxfordshire Housing Needs Survey 2008

11.2.9 The table shows that demand in the HA rented sector is focused on three and four bedroom requirements (74.6%), and demand in the HA Shared Ownership sector is focused on three bedroom property (80.2%).

11.2.10 Cross-tabulation relating type of property required to size required in terms of bedrooms showed the following results.

**Table 11-5 Type Required by Size Required**  
Question 19 by Question 21

Type	One bed		Two bed		Three bed		Four beds		Total
	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	N <sup>os.</sup>
Bungalow	26.3	69	48.1	127	25.6	68	0.0	0	<b>264</b>
Semi-detached	4.9	12	35.8	90	53.5	134	5.8	15	<b>251</b>
Detached	0.0	0	0.0	0	84.6	161	15.4	29	<b>190</b>
Terraced	16.6	30	19.2	34	64.2	115	0.0	0	<b>179</b>
Supported Housing	55.9	33	44.1	26	0.0	0	0.0	0	<b>59</b>
Flat / maisonette	51.2	22	48.8	21	0.0	0	0.0	0	<b>43</b>
<b>Total</b>		<b>166</b>		<b>298</b>		<b>478</b>		<b>44</b>	<b>986</b>

*No data for other categories*

*Source: West Oxfordshire Housing Needs Survey 2008*

11.2.11 The main demand is for bungalow accommodation from this group with the majority of the requirement (48.1%) for two-bedroom accommodation, the remainder of the demand is split almost evenly between one and three-bed property. Over 50% of semi-detached demand was for 3-bed properties and 35.8% was for two-bed semi-detached accommodation. 64.2% of terraced demand is for three-bed properties, 19.2% for two-bed with the remaining 16.6% for one-bed property.

11.2.12 The demand for detached accommodation was focused on three-bedroom accommodation (84.6%) with the remainder requiring four bedrooms. 51.2% of flat / maisonette demand was for two bed accommodation and 48.8% was for one-bedroom. Demand for supported housing was similar with 55.9% requiring one-bedroom and 48.8% selecting two-bedrooms.

11.2.13 Cross-tabulation comparing type of property required with type of tenure preferred showed the following results.

**Table 11-6 Type Required by Preferred Tenure**  
Question 19 by Question 22

Type	HA Rented		HA Shared Ownership		Total
	%	N <sup>os.</sup>	%	N <sup>os.</sup>	N <sup>os.</sup>
Bungalow	33.2	265	0.0	0	<b>265</b>
Semi-detached	25.8	206	23.9	45	<b>251</b>
Detached	7.5	60	67.9	127	<b>187</b>
Terraced	20.6	165	8.2	15	<b>180</b>
Supported Housing	7.4	59	0.0	0	<b>59</b>
Flat / maisonette	5.5	44	0.0	0	<b>44</b>
<b>Total</b>	<b>100.0</b>	<b>799</b>	<b>100.0</b>	<b>187</b>	<b>986</b>

*No data for other categories*

*Source: West Oxfordshire Housing Needs Survey 2008*

- 11.2.14 Demand for HA rented accommodation was primarily for bungalow accommodation (33.2%) followed by semi-detached (25.8%), and terraced (20.6%). There were also smaller requirements in this sector for detached and supported housing at 7.5% and 7.4% respectively. There was a minimal requirement for flats / maisonettes (5.5%; 44 implied). Demand for the Shared Ownership tenure was predominantly for detached property, (67.9%) followed by semi-detached (23.9%) and terraced (8.2%).
- 11.2.15 86.2% of existing households moving to affordable housing (850 implied) were registered on a housing waiting list. All of these households indicated registration on the West Oxfordshire District Council waiting list, with 13.2% (112) of those also on another Council's list. Existing households moving were asked where accommodation was required. The results are shown in Table 11-7 below.

**Table 11-7 Where Accommodation is Required**

Question 24

Location	Affordable Housing %	N <sup>os.</sup> implied	All Tenures %
Chipping Norton	6.0	59	5.4
Enstone / Bartons	6.0	59	4.1
Woodstock	5.5	53	8.4
Charlbury	2.5	25	9.3
Wychwoods	6.8	67	2.7
Burford	8.9	88	5.5
Carterton	22.6	223	16.4
Witney	23.5	232	28.6
Hanborough	2.5	25	3.8
Eynsham	2.5	25	4.9
Aston / Standlake	2.4	24	2.7
Bampton	10.8	106	8.2
<b>Total</b>	<b>100.0</b>	<b>986</b>	<b>100.0</b>

Source: West Oxfordshire Housing Needs Survey 2008

- 11.2.16 Interest in affordable housing amongst existing moving households was highest in the Witney area (23.5%) closely followed by the Carterton area at 22.6%, then the Bampton area with 10.8% of demand and the Burford area with 8.9%. All other areas showed similarly low levels of demand in comparison, between 2% and 6% in each of the other areas.
- 11.2.17 The final question in this section asked respondents why they preferred a particular location. The average number of choices was 2.9. 'Nearer family' was the most popular choice (70.9%) followed by 'Closer / easier to commute' with 43.4% of choices. Quality of schools was the third biggest reason at 32.4%. This was closely followed by 'Nearer / better shopping / leisure / entertainment' at 31.3%, and 'Accessibility to public transport' with 28.3%. 'Able to afford local housing' was not a major reason for the location choice of this group, only selected by 5.3% of existing households moving to affordable housing.

**Table 11-8 Reason for Preferred Location**  
Question 25

Reason	% responses	% households	N <sup>os</sup> . implied (all choices)	All tenures (% households)
Nearer family	23.9	70.9	699	60.2
Closer / easier to commute	14.6	43.4	428	34.7
Quality of schools	10.9	32.4	319	32.7
Nearer / better shopping / leisure / entertainment	10.5	31.3	309	26.1
Accessibility to public transport	9.5	28.3	279	20.1
Health / Personal care reasons	7.5	22.4	221	9.1
Always lived here	7.3	21.7	214	28.4
Greater availability of housing type sought	5.2	15.5	153	15.7
New job / Employment	4.6	13.6	134	10.6
Retirement	3.3	9.5	94	8.7
Able to afford local housing	1.8	5.3	52	8.0
Move from urban to rural location	0.9	2.5	25	9.0
<b>Total</b>	<b>100.0</b>		<b>2,927</b>	

Source: West Oxfordshire Housing Needs Survey 2008

### 11.3 Demand for Affordable Housing for Concealed Households

- 11.3.1 Table 9-5 showed that 621 concealed households intend to move to HA rented accommodation and 291 to HA shared ownership. In total, **912** concealed households over the next three years require affordable housing in West Oxfordshire. This is the control total used in the analysis for this section.
- 11.3.2 A column is included in some tables for "all concealed households %", i.e. including those needing market housing, as a comparison.
- 11.3.3 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. 51.7% (472 implied) of concealed households moving to affordable housing required flats / maisonettes.
- 11.3.4 The proportion needing 1-bed accommodation is 52.4% in line with the requirement for flats / maisonettes from this group as referred to at 11.3.3 above. 38.3% need 2-bed accommodation. When considering preferences, demand for larger properties is evident as is usually found in our surveys.

- 11.3.5 Two cross-tabulations for concealed households moving on need only relating to the type of property needed by the size needed showed the following results.

**Table 11-9 Type Needed by Size Needed**  
Question 30a by Question 31a

Type	1-bed		2-bed		3+ bed		Total
	%	N <sup>os</sup> .	%	N <sup>os</sup>	%	N <sup>os</sup>	N <sup>os</sup> .
Semi-detached	15.3	22	59.9	88	24.8	36	146
Terraced	32.0	71	46.1	102	21.9	49	222
Flat / maisonette	66.3	313	33.7	159	0.0	0	472
Detached	0.0	0	0.0	0	0.0	0	0
Supported Housing	100.0	72	0.0	0	0.0	0	72
<b>Total</b>		<b>478</b>		<b>349</b>		<b>85</b>	<b>912</b>

No data for Houseboat / caravan / mobile home, sheltered housing, bungalow or detached housing

Source: West Oxfordshire Housing Needs Survey 2008

- 11.3.6 52.4% of the total requirement was for 1-bed property, and the largest demand for type was for flats / maisonettes accommodation at 51.7% of the overall type requirement. 38.3% of the size demand was for 2-bed property and the 3-bed requirement is 9.3%. Demand for semi-detached (16.1%) is focused on 2-bed accommodation with 59.9% of demand for the type. Demand for terraced accommodation is more evenly spread with 32.0% for 1-bed, 46.1% for 2-bed and 21.9% for 3-bed. Demand for flats / maisonettes is split between one (66.3%) and 2-bed (33.7%) requirements. There is no demand for detached accommodation from this group but there is a small requirement for 1-bed supported housing (72 implied households).

**Table 11-10 Type Needed by Tenure Needed**  
Question 30a by Question 28a

	HA rented		HA shared ownership		Total
	%	N <sup>os</sup> .	%	N <sup>os</sup> .	
Semi-detached	14.2	88	20.0	58	146
Terraced	18.2	113	37.4	109	222
Flat / maisonette	56.1	348	42.6	124	472
Bungalow	0.0	0	0.0	0	0
Detached	0.0	0	0.0	0	0
Supported Housing	11.5	72	0.0	0	72
<b>Total</b>	<b>100.0</b>	<b>621</b>	<b>100.0</b>	<b>291</b>	<b>912</b>

No data for Private Sheltered Housing /Houseboat/ caravan / mobile home, bungalow or detached housing

Source: West Oxfordshire Housing Needs Survey 2008

- 11.3.7 56.1% of interest in HA rented accommodation was for flat / maisonette and 18.2% was for terraced. There is also a requirement for semi-detached property (14.2%) and a small requirement for supported housing from this group in the HA rented sector. Demand in the shared ownership sector was again mainly for flat / maisonette at 42.6%, followed by requirements for terraced (37.4%) and semi- detached (20.0%).
- 11.3.8 28.6% of concealed households moving to social housing (251 implied) were registered on a housing waiting list, with all respondents to the question being registered on the West Oxfordshire District Council waiting list. Respondents made 1.1 choices on average indicating registration on more than one waiting list. 3.8% of the respondents indicated that they were also registered on another Council waiting list.
- 11.3.9 Concealed households were asked the same questions on location as existing households moving. Two choices were offered and on average concealed households made 1.9 choices each.

**Table 11-11 Choice of Location**  
Question 32

Location	Moving to Affordable Housing		All Tenures
	%	N <sup>os</sup> . implied	%
Chipping Norton	6.6	60	6.7
Enstone / Bartons	0.7	6	1.3
Woodstock	1.4	13	2.9
Charlbury	3.1	28	3.8
Wychwoods	2.8	26	2.2
Burford	1.3	12	2.4
Carterton	18.0	164	20.0
Witney	50.5	461	47.4
Hanborough	5.2	47	3.3
Eynsham	4.8	44	6.1
Aston / Standlake	1.6	15	1.3
Bampton	4.0	36	2.6
<b>Total</b>	<b>100.0</b>	<b>912</b>	<b>100.0</b>

Source: West Oxfordshire Housing Needs Survey 2008

- 11.3.10 The highest interest from this group was in the Witney area at 50.5% followed by the Carterton area at 18.0%, the same as for existing households moving to affordable housing. These were followed by the Chipping Norton area (6.6%), the Hanborough area (5.2%) and the Bampton area (4.0%). The remainder of the demand was spread fairly evenly across the other areas with between 1% and 3% of the total choices, except for the Enstone / Bartons area which had low demand at only 0.7% of respondents.

**Table 11-12 Reason for Preferred Location**  
Question 33

Reason	Concealed households moving to affordable housing		
	% responses	% households	N <sup>os</sup> . implied (all choices)
Nearer family	25.2	85.7	782
Always lived here	16.8	57.4	523
Closer / easier to commute	15.3	52.2	476
Accessibility to public transport	9.3	31.7	289
New job / Employment	8.5	28.9	264
Quality of schools	6.9	23.7	216
Nearer / better shopping / leisure / entertainment	6.3	21.5	196
Able to afford local housing	5.2	17.4	159
Health / Personal care reasons	2.3	7.7	70
Greater availability of housing type sought	2.3	7.5	68
Retirement	1.5	5.1	47
Move from urban to rural location	0.4	1.3	12
<b>Total</b>	<b>100.0</b>		<b>3,102</b>

Source: West Oxfordshire Housing Needs Survey 2008

- 11.3.11 3.4 choices were made on average with the most popular reason given being 'nearer family' at 85.7% of households, followed by 'always lived here' with 57.4%. This was closely followed by 'closer / easier to commute' (52.2%) and 'accessibility to public transport' was also significant with 31.7% of concealed households giving this as a reason.

## 12 SUPPORTED AND ADAPTED HOUSING

### 12.1 Key Findings

- 14.3% (5,640 implied) households in West Oxfordshire included a member with a disability; 57.7% are aged over 60 and 32.0% are aged over 75.
- 32.0% of those with a disability suffered from walking difficulties; 4.9% contained a member who was a wheelchair user.
- 50.6% of people with a disability indicated that they also had a support need. Support was provided primarily by friends and family (76.2%).
- 8.7% of properties have been adapted. The survey found some mismatch between wheelchair adaptations and the properties where people with wheelchair actually live.
- Demand for supported accommodation (other than sheltered accommodation) from existing households is predominantly for Housing Association sheltered housing.
- 568 extra care units are needed over the next three years to meet the needs of households within West Oxfordshire.

### 12.2 Strategic Recommendations

- 12.2.1 With the retired population (65+ age group) forecast to rise by 9,673 people and the 75+ population by 4,777 people by 2026, the housing and support needs of elderly and disabled households both now and the future is important to consider at a strategic level.
- 12.2.2 The 2008 HNS survey demand for supported accommodation from existing households is primarily for Housing Association sheltered housing. In line with the strategic priorities already established in the District resources should focus on the provision of home-based support services and adaptations for older people living at home in both social rented and owner occupied housing.
- 12.2.3 Support services rely heavily on help provided by family and friends. Carer support networks should be recognised and used to complement rather than replace statutory provision.
- 12.2.4 The population profile outlined in Section 4.4 of this report would suggest an increasing future need for extra care provision, in line with strategic priorities already established by the District. Although a high proportion of older people may have their own resources to meet their accommodation and care needs and provision should not be exclusively in the social rented housing sector, others will need financial support to enable them to access housing support services.



## 12.3 Needs of Disabled People

- 12.3.1 Issues relating to households with one or more member affected by a disability or long-term illness were addressed through a series of questions. This section draws together the findings from these questions.
- 12.3.2 14.3% of households in the area contain somebody with a disability, suggesting 5,640 households in West Oxfordshire were affected in some way; lower than the average usually found in our survey experience (20%).
- 12.3.3 Assessment of the UK average for the proportion of households affected is difficult both because of the impact of multiple disability and the tendency to express statistics in terms of population rather than households. The Department of Social Security report of 1998 (based on a 1996 / 97 survey) suggested as many as 8.6 million disabled adults in private households - around 14 - 15% of the population. However, DCA survey results have indicated a consistently higher level in the region of 20%.
- 12.3.4 The comparative figures for the various tenures were as per Table 12-1 below. The level for owner-occupiers with no mortgage (35.3%) reflects the older age profile in this sector. The level in the HA rented sector (24.1%) was higher than the proportion of total stock represented by HA rented accommodation (12.0%).

**Table 12-1 Incidence of Disability by Tenure**

Question 1 by Question 9

Tenure	Tenure in Sample %	Tenure of those with disability %	N <sup>os</sup> . implied
Owner occupied with mortgage	43.9	25.6	1,442
Owner occupied without mortgage	29.4	35.3	1,997
Private rented / rent free	11.6	9.8	550
HA rented	11.5	24.1	1,360
Shared ownership*	0.9	2.5	139
Tied to employment*	2.7	2.7	153
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>5,641</b>

\* Low level of data

- 12.3.5 On the basis of a 94.4% response, in 86.4% of cases only one household member had a disability; in 13.6% of cases two members had a disability. On this basis 5,325 individuals in West Oxfordshire with a disability were identified. However, the age profile and nature of disability data suggest slightly higher totals.
- 12.3.6 Data for the age groups of all disabled household members showed 57.7% of all disabled household members were over the age of 60 including 32.0% over 75; 19.4% were under 45 years.
- 12.3.7 The next table shows the nature of the disability of members of the household. 5,746 implied responses were received to a multiple response question from the 1<sup>st</sup> household member with a disability and 916 implied responses from the 2<sup>nd</sup> member, giving an average of 1.6 responses from both the 1<sup>st</sup> household and 2<sup>nd</sup> household member.

**Table 12-2 Nature of Disability**  
Question 10c

Disability	1 <sup>st</sup> Member			2 <sup>nd</sup> Member		
	% responses	% households	N <sup>os</sup> . implied (all choices)	% responses	% households	N <sup>os</sup> . implied (all choices)
Wheelchair User	5.4	8.7	501	1.3	2.1	19
Walking difficulty (non wheelchair user)	32.2	51.7	2,973	30.9	48.8	447
Learning disability / Mental health problem	8.9	14.4	826	3.0	4.7	43
Drug & Alcohol misuse	0.2	0.4	22	0.3	0.5	5
Visual / hearing impairment	11.2	18.0	1,034	5.1	8.1	74
Asthmatic / respiratory problem	8.2	13.2	759	9.9	15.5	142
Other physical disability	13.6	21.9	1,257	20.4	32.4	297
Limiting long-term illness	20.3	32.7	1,880	29.1	46.0	422
<b>Total</b>	<b>100.0</b>		<b>9,252</b>	<b>100.0</b>		<b>1,449</b>

12.3.8 By far the largest group of people were those with a walking difficulty (32.0%). Only 4.9% of households contained a member who was a wheelchair user suggesting 520 in West Oxfordshire as a whole.

12.3.9 12.6% (109 of the 863 at 12.5.5 below) of properties, in which people using a wheelchair lived, had been adapted, a relatively low proportion in our survey experience suggesting some mismatch between houses adapted and those where wheelchair users lived. By extension, it would appear that 411 households with a wheelchair user (79.0%) did not live in suitably adapted premises (520 in Table 12-2 less 109).

## 12.4 Support Needs

12.4.1 6,535 implied household members responded to the question on need for care or support. 50.6% indicated a need for care or support (3,308 implied).

12.4.2 85.4% of those with a care or support need felt they were getting enough support, the data implying 14.6% (461 implied) with outstanding support needs.

12.4.3 Those with an outstanding care or support need were asked what types of support they needed. Responses were in fact received from 865 respondents, each making an average of 1.5 choices each.

12.4.4 A wide range of care and support needs was identified. The biggest group, 61.0% needed help with personal care, followed by 43.9% of respondents needed help with claiming welfare benefit / managing finances and 24.8% needed help with looking after their home.

12.4.5 Those who currently received sufficient care and support services were asked who (formal or informal) provided their support. In around 29.8% of cases (809 implied) formal support was provided by Social Services / Voluntary Body. In the majority of cases (76.2% / 2,073 implied cases), informal support was provided by family / friends / neighbours.

## 12.5 Adaptation

12.5.1 Three questions sought information from all households in West Oxfordshire on the degree to which the home had been built or adapted to meet the needs of disabled persons.

12.5.2 8.7% of properties (3,512 implied) had been adapted, slightly below the average level found in other recent DCA surveys (around 11%). The split by tenure is set out in the table below.

**Table 12-3 Adaptations by Tenure**

Question 11 by Question 1

Tenure	%	N <sup>os.</sup> implied
Owner occupied with mortgage	22.5	791
Owner occupied no mortgage	36.2	1,275
Private rented / living rent free	5.5	192
HA rented	28.2	989
Shared Ownership	6.9	241
Tied to Employment	0.7	24
<b>Total</b>	<b>100.0</b>	<b>3,512</b>

12.5.3 Adaptation in the owner occupied no mortgage sector was the highest reflecting that a higher proportion of older persons tend to be within that sector. Adaptations for the HA rented sector at 28.2% were higher than the average for West Oxfordshire.

12.5.4 3,921 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of around 9.7% (rather than 8.7% in 12.5.2 above). The following adaptations were identified based on responses to a multiple-choice question, respondents making around 2.2 choices on average.

**Table 12-4 Types of Adaptations Provided / Needed**

Question 11b

Adaptations	Provided		Needed	
	% households	N <sup>os.</sup> implied (all choices)	% households	N <sup>os.</sup> implied (all choices)
Handrails / grabrails	45.9	1,801	23.5	1,222
Ground floor toilet	38.9	1,526	14.6	758
Bathroom adaptations	48.1	1,884	24.0	1,243
Access to property	33.6	1,319	7.5	390
Vertical lift / stair lift	14.4	565	17.8	925
Wheelchair adaptations	22.0	863	8.5	440
Other	7.1	277	20.5	1,061
Extension	6.6	260	21.9	1,135
<b>Total</b>		<b>8,495</b>		<b>7,174</b>

- 12.5.5 Wheelchair adaptations at 22.0% (863 implied) were higher than the average level found in recent DCA surveys (around 15%). The data taken in conjunction with 12.3.9 above suggests that 754 adapted premises are no longer occupied by wheelchair users.
- 12.5.6 The main adaptation already provided was bathroom adaptations at 48.1% followed by handrails / grabrails at 45.9% and 38.9% had a ground floor toilet fitted.
- 12.5.7 5,188 implied households responded to a further question on what facilities still need to be provided to ensure current members of the household can remain in the property now or for the next 3 years. Respondents made 1.4 choices on average.
- 12.5.8 All the main adaptations referred to as provided featured less prominently in the list of adaptations still needed. Interest in bathroom adaptations was still quite significant at 24.0% and 20.5% opted for the 'other' category as one of their choices.

## 12.6 Supported Accommodation

- 12.6.1 Existing households moving were asked if they were interested in supported housing and what type of supported housing they required, in the next three years to 2011. 347 responses were received with each offering an average of 1.1 choices.

**Table 12-5**      **Type of Supported Accommodation Required**  
Question 20

Type	% responses	N <sup>os.</sup> Implied
Independent accommodation with external support	27.6	109
Independent accommodation with a live-in carer	4.1	16
Residential nursing home	4.1	16
Extra care housing	19.5	77
Private sheltered housing	15.9	63
Housing Association sheltered housing	28.8	114
<b>Total</b>	<b>100.0</b>	<b>395</b>

- 12.6.2 Over the next three years, demand for supported accommodation (other than sheltered accommodation) is predominantly for Housing Association sheltered housing. The very limited data did not allow meaningful cross-tabulation to respondents with different disabilities or long-term illness.
- 12.6.3 The balance of bedroom requirement for HA sheltered housing is 42.9% for 1-bed and 57.1% for 2-bedroom accommodation.

## 12.7 Housing Needs of Older People

- 12.7.1 Based on a 95.6% response, 5.5% of existing households (2,291 implied) indicated that they had older relatives (over 60) who may need to move to West Oxfordshire in the next three years. 2,300 implied households responded to a further multiple-choice question on the type of accommodation required, each respondent making 1.7 choices on average.

**Table 12-6 Accommodation Required by Older Relatives in Next 3 Years**  
Question 13b

	% responses	N <sup>os</sup> . implied
Live with respondent (existing) home adequate	4.9	197
Live with respondent (need extension / adaptation)	14.2	567
Private sheltered housing	15.0	598
HA sheltered housing	12.4	494
Residential care / nursing home	21.0	834
Private housing	12.8	508
HA Property	7.4	295
Extra Care housing	12.3	491
<b>Total</b>	<b>100.0</b>	<b>3,984</b>

- 12.7.2 Demand for this group was predicted by the children of older people and, as would be expected, it shows a different pattern to that normally seen among older respondents in DCA surveys.
- 12.7.3 DCA experience shows that older people seek to remain in their own homes and prefer to receive support at home. In contrast, the children of older parents tend to predict the need for supported housing. In this survey demand was fairly well spread across the options offered with 21.0% for residential care / nursing home, 15.0% for private sheltered housing, 12.8% of demand for private housing and 12.4% of demand for HA sheltered housing.
- 12.7.4 19.1% (764 households implied) indicated that their relative could live with them but in 14.2% of cases (567 implied) the home would need adaptation or extension to accommodate an older relative.
- 12.7.5 The sheltered housing needs of older people within West Oxfordshire were captured within the question for all movers within West Oxfordshire on supported housing.
- 12.7.6 The combined requirement for sheltered housing in both sectors from existing households living in West Oxfordshire and in-migrating parents / relatives is shown below in Table 12-7.

**Table 12-7 Sheltered Housing Demand**

	Private Market	Affordable Sector	All Sectors
Existing Households	63	114	<b>177</b>
In-migrant Households	598	494	<b>1,092</b>
<b>Total</b>	<b>661</b>	<b>608</b>	<b>1,269</b>

N.B. Figures taken from Table 12-5 and Table 12-6 and excludes 568 sheltered housing units with extra care.

- 12.7.7 The higher level of accommodation for older people moving into West Oxfordshire is common to other DCA Surveys, in many cases a higher level of in-migrant need was found than that arising from existing households. As discussed in Section 12.7.2 above generally, the forecast is being made by their children who assist in the moving process. Conversely, the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible.
- 12.7.8 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in West Oxfordshire (177 households) and those who may in-migrate to be beside their family (1,092 households) a total of 1,269 units, 608 in the affordable sector and 661 in the private sector.
- 12.7.9 Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.

## 12.8 Extra Care Accommodation

- 12.8.1 Extra Care accommodation is housing which offers self-contained accommodation together with communal facilities and where care, as well as support, services are provided from a team based on a site.
- 12.8.2 The level of need expressed for extra care accommodation is 568 units over the next three years to meet the needs of existing and concealed households within West Oxfordshire.

**Table 12-8 Extra Care Housing Demand**

	All Sectors
Existing Households	77
In-migrant Households	491
<b>Total</b>	<b>568</b>

*N.B. Figures taken from Table 12-5 and Table 12-6.*

- 12.8.3 The demand for extra care is likely to increase due to the ageing population over the next 10 year period and should be assessed and monitored as part of the on-going Older Persons Strategy.
- 12.8.4 This sector of the older persons housing market is relatively new and the growth forecast in the population projections over the next decade to 2020 of those aged 75+ years may well increase the need for this type of accommodation; demand may also increase as understanding of this sector of supported housing increases.
- 12.8.5 All council stock was transferred in March 2001 to Cottsway Housing Association. In the District there are currently 37 sheltered and retirement housing schemes, 2 extra care assisted living housing schemes and 1 close care scheme. There are also 13 residential care homes and 12 nursing homes.
- 12.8.6 Extra Care housing allows older people to maintain their independence whilst also accessing the care and support they require. This fits with the Governments agenda of maintaining independence.

## **13 BLACK AND MINORITY ETHNIC NEEDS**

### **13.1 Key Findings and Strategic Implications**

#### 13.1.1 Key Findings

- 83 Black and Minority Ethnic (BME) returns, representing 1,515 implied households have been drawn from the survey and analysed separately to give an insight into the specific housing needs of BME households in the District. The BME returns include the categories of 'White Irish', 'White Other' and EU Accession which represent 955 implied households across the District.
- 29.4% of BME households who responded to the survey are living in semi-detached accommodation and 28.5% live in terraced accommodation.
- The majority of BME households said their home needed improvements / repairs (38.8%), similar to the whole population (36.0%).
- Over-occupation affects 16.2% of households in this community, almost eight times the level in the whole population (2.0%).
- 8.7% of BME households had a member with a disability, a slightly lower level to that found for the whole population (14.3%). Of those with a disability, 63.4% had a limiting long term illness;
- 7.1% of BME households had incomes below £10,000, compared to 10.6% in the whole population, nearly half the corresponding UK figure (20.3%). 59.3% of BME households, on the basis of the survey data, had incomes above £27,500 equal when compared to 59.4% in the whole population.
- Education (58.6%) and employment / access to work (53.9%) were the main reasons for BME households leaving West Oxfordshire District compared to 14.4% and 39.2% respectively in the whole population.
- The majority of existing BME households moving within the District in the next three years stated they require detached accommodation with three bedrooms and the majority stated owner occupation as their preferred tenure.
- 13 implied new forming BME households are forming within West Oxfordshire District over the next three years. All households responding stated that they require owner occupied terraced accommodation with two bedrooms.

### **13.2 Strategic Recommendations**

- 13.2.1 The Housing Strategy needs to address the need for larger units of accommodation for BME households. Housing transfers and the housing exchange policy should be sensitive to the needs of BME households living in over-crowded homes.
- 13.2.2 The need of BME elders for independent accommodation should be further examined. In the context of an ageing population, the needs of BME elders should be considered alongside the needs of all older people in the District.
- 13.2.3 In general however, the BME population have similar incomes and housing requirements which should be met through initiatives to address the needs of the whole population.

### 13.3 Introduction

- 13.3.1 This section looks at the specific housing needs of BME households living in West Oxfordshire District. As well data on future housing needs and preferences this section also includes an overview of the current housing circumstances of the group.
- 13.3.2 In the case of ethnic origin, the breakdown provided in Table 13-1 below refers to the ethnicity of the household in which the respondent lives. This provides numerical and percentage breakdown of all ethnic groups who responded to the postal survey. Table 13-1 shows that 41,096 (96.4%) of households ethnic origin were White British.
- 13.3.3 83 Black and Minority Ethnic (BME) respondents provide statistical validity of  $\pm 11.95\%$ . This sample represents 1,515 (3.6% of the sample) implied households which have been drawn from the survey and analysed separately to give an insight into the specific housing needs of BME households in the District.
- 13.3.4 Due to the low levels of data received the results should not be treated as representative of the BME population in the District and should be treated with caution.
- 13.3.5 2001 Census Household Reference Person (HRP, Tables S106) figures are provided as an illustration; however, it should be taken into account that the Census is now 7 years old so the figures are not directly comparable.

**Table 13-1 Ethnic Origin**

Ethnic Origin		%	N <sup>os.</sup> implied	Local Area Census 2001 *
White	British	96.4	41,096	95.7
	Irish	0.6	278	1.0
	Other White	0.8	332	1.7
	EU Accession	0.8	345	
Mixed	White & Black Caribbean	0.0	10	0.1
	White & Black African	0.2	73	0.1
	White & Asian	0.6	236	0.1
	Other Dual Heritage	0.1	43	0.1
Asian or Asian British	Indian	0.1	37	0.2
	Pakistani	0.0	0	0.1
	Bangladeshi	0.0	0	0.1
	Other Asian Background	0.1	40	0.1
Black or Black British	Caribbean	0.1	42	0.1
	African	0.0	16	0.1
	Other Black Background	0.0	0	0.1
Chinese	Chinese	0.1	37	0.2
Gypsy / Traveller	Gypsy / Traveller	0.0	0	0.2
<b>Total</b>		<b>100.0</b>	<b>42,611</b>	<b>100.0</b>

Source: © Crown Copyright (Census) \* Census does not differentiate by this category



13.3.6 The BME responders include categories of 'White Irish' and 'White Other' and EU Accession countries (in line with the Census definition) which represent 955 (63.0%) of BME implied households across the District. 345 implied BME households identified themselves as EU Accession households.

13.3.7 The following analysis is based on low volumes of data and should be treated with caution.

## 13.4 Current Housing

13.4.1 It should be noted that in all cross-tabulations, data is included only where the respondent has answered each element (question) involved; hence there may be some small discrepancies when compared with the tables relating to a single data source.

**Table 13-2 Property Type by Number of Bedrooms**  
Question 2 by Question 3

Type	1-bed		2-bed		3-bed		4-bed		5+ bed		Total
	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	N <sup>os.</sup>
Detached	6.2	18	1.0	3	42.6	126	31.7	93	18.5	55	<b>295</b>
Semi-detached	0.0	0	10.1	45	65.0	289	19.1	85	5.8	26	<b>445</b>
Terraced	0.0	0	8.6	34	86.5	338	2.6	10	2.3	9	<b>391</b>
Bungalow	23.7	28	34.0	39	32.5	38	9.8	11	0.0	0	<b>116</b>
Flat / maisonette / Bedsit	24.4	65	57.9	155	17.7	47	0.0	0.0	0.0	0	<b>267</b>
<b>Total</b>		<b>111</b>		<b>276</b>		<b>838</b>		<b>199</b>		<b>90</b>	<b>1,514</b>

13.4.2 In terms of type of property occupied by BME households, the majority stated that they live in semi-detached accommodation (29.4%) followed by terraced (25.8%). 56.5% of respondents living in terraced accommodation have three bedrooms. 65.0% of those living in semi-detached properties have three bedrooms and 19.1% have four.

- 13.4.3 Respondents were asked to indicate the reasons why the accommodation was not suitable, and these are outlined in Table 13-3 below. A total of 633 implied BME households answered the question with 1,220 responses, giving an average of 1.8 choices per respondent.

**Table 13-3 Inadequacy of Present Accommodation**  
Question 8b

Reasons	BME (%)	N <sup>os</sup>	All households (%)
Needs repairs / improvements	38.8	246	36.0
Too small	36.5	231	24.5
Too costly to heat	33.6	213	25.8
Rent / Mortgage too expensive	32.7	207	21.2
Insufficient number of bedrooms	17.4	110	18.9
Lack of local amenities	12.4	78	14.3
Tenancy insecure	7.9	50	4.9
Inadequate facilities	7.0	44	3.6
No heating	5.1	32	8.8
Too large	1.4	9	8.0
Suffering harassment	0.0	0	3.1
Housing affecting health	0.0	0	2.6
<b>Total</b>		<b>1,220</b>	

- 13.4.4 The largest issues for BME households were that the property needs repair / improvement (38.8%) similar to the whole population (36.0%). This was followed by the property being too small (36.5%) and too costly to heat (33.6%) compared to 24.5% and 25.8% respectively in the whole population.
- 13.4.5 Over-occupation affects 16.2% of households in this community, around eight times the level in the whole population (2.0%).

## 13.5 Disability / Limiting Long Term Illness

- 13.5.1 Respondents were asked to indicate if any member of the household had a disability or long term limiting illness. 8.7% of the BME sample had a member of their household with a disability or long-term illness, compared to that found for the whole population (14.3%). In 79.3% of cases only one person was affected.
- 13.5.2 BME households were asked about the nature of their disability. The majority of respondents (63.4%; 97 implied) had a limiting long term illness. 49.7% (76 implied) had walking difficulties. 19.0% (29 implied) specified 'other' physical disability, 8.5% (13 implied) were asthmatic or had a respiratory problem and 5.9% (nine implied) had a visual / hearing impairment.

## 13.6 Moving Plans of BME Households

- 13.6.1 BME respondents were asked a question regarding their moving intentions within the next 3 years. 513 implied BME households indicated that they are expected to move or a member of their household is likely to require their own accommodation over the next three years.

- 13.6.2 216 implied existing and 65 implied new forming BME households stated that they would be moving out of West Oxfordshire District in the next 3 years. Respondents were also asked to indicate the reasons for moving out of the District. The results are shown in the table below.

**Table 13-4 Reasons for Moving Out of West Oxfordshire District**  
Question 17d

	N <sup>os</sup> .	BME %	All households %
Education	165	58.6	14.4
Employment / access to work	151	53.9	39.2
Financial reasons	48	17.1	24.8
Family reasons	28	10.1	27.7
Unable to afford to buy a home locally	27	9.5	25.1
Retirement	26	9.1	11.7
Lack of affordable rented housing	23	8.3	14.0
Need specialist housing	0	0.0	5.7
<b>Total</b>	<b>468</b>		

- 13.6.3 The most significant reason for BME households leaving the District was education mentioned by 58.6% compared to 14.4% for the whole population. Employment / access to work were mentioned by 53.9% of BME respondents compared to 39.2% for the whole population. Financial reasons were also a significant reason mentioned by 17.1% of BME respondents.

## 13.7 Existing BME Households Moving

- 13.7.1 256 implied BME households who indicated they would be moving within the District in the next 3 years were asked a series of questions regarding the type, size and tenure required.
- 13.7.2 35.7% require detached accommodation and 33.0% required semi-detached accommodation. 17.5% require a flat / maisonette, 8.2% require a bungalow and 5.6% required terraced accommodation.
- 13.7.3 The majority of existing BME households (42.3%) require a three bedroom property, whilst 28.3% require two bedrooms, 14.8% require one bedroom and the remaining 14.6% require four bedrooms.
- 13.7.4 58.0% stated that they require owner-occupation and 27.7% require private rented accommodation. The remaining 14.3% required HA rented.

## 13.8 Concealed Households Moving

- 13.8.1 13 implied concealed BME households intend to set up a home of their own in West Oxfordshire District within the next 3 years. These households were asked a series of questions regarding the type, size and tenure required.
- 13.8.2 All specified that they need owner occupation. All stated that they require terraced accommodation with two bedrooms.

## 14 CLG NEEDS ASSESSMENT MODEL

### 14.1 Introduction

14.1.1 (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) indicates that housing partnerships should estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market.

14.1.2 The following table outlines the types of housing considered unsuitable.

**Table 14-1** *Types of Housing Deemed Unsuitable*

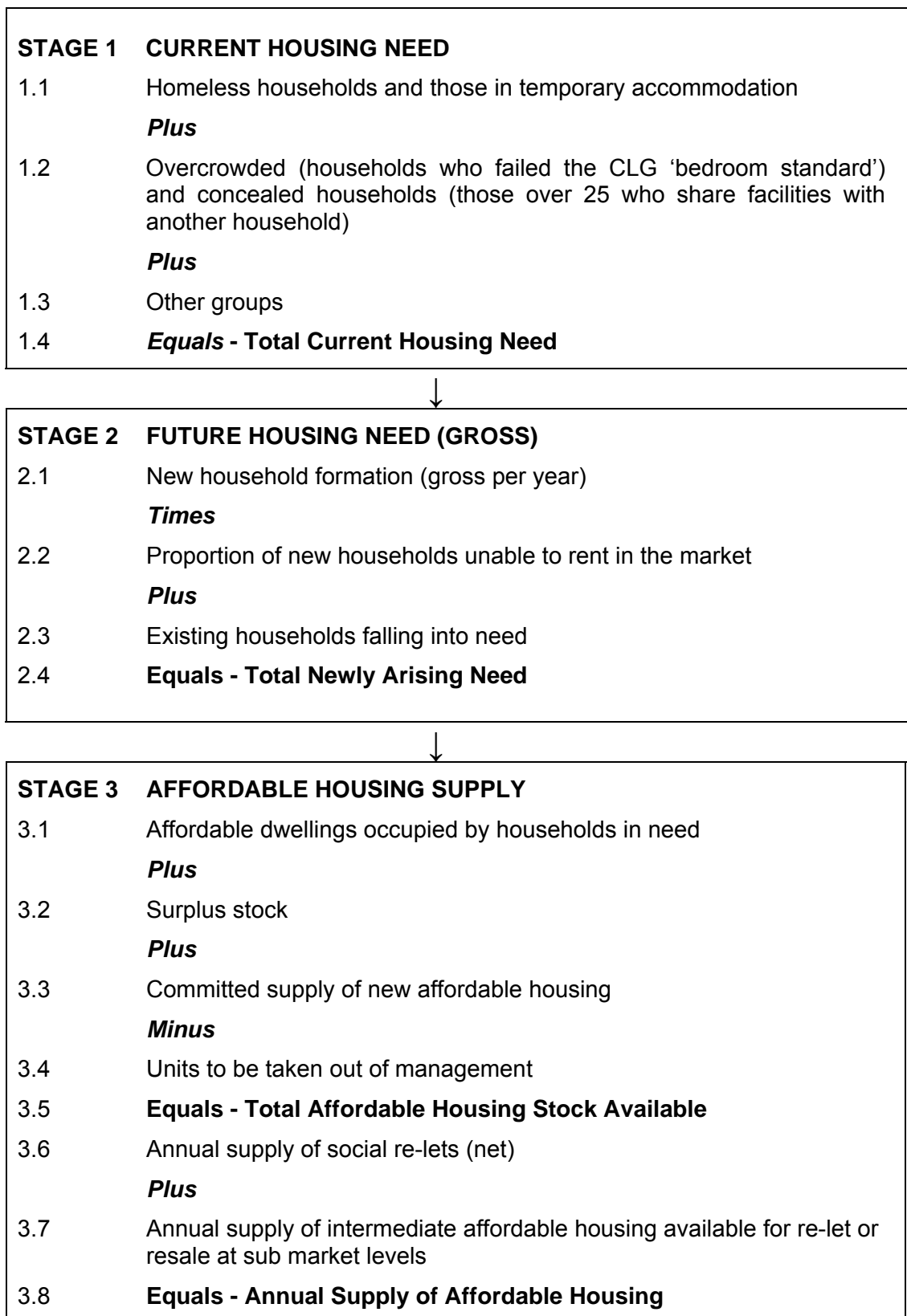
Unsuitable Housing	
Homeless households or insecure tenure	Homeless households
	Households with tenure under notice, real threat of notice or lease coming to an end; housing that is too expensive for households in receipt of housing benefit or in arrears due to expense
Mismatch of housing need and dwellings	Overcrowded according to the 'bedroom standard'
	Too difficult to maintain (e.g. too large) even with equity release
	Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household
	Households containing people with mobility impairment or other specific needs living in unsuitable dwelling (e.g. accessed via steps), which cannot be made suitable in-situ
Dwelling amenities and condition	Lacks a bathroom, kitchen or inside WC and household does not have the resources to make fit (e.g. through equity release or grants)
	Subject to major disrepair or unfitness and household does not have the resources to make fit (e.g. through equity release or grants)
Social Needs	Harassment from others living in the vicinity which cannot be resolved except through a move

Source: *Strategic Housing Market Assessments Practice Guide, CLG, © Crown Copyright 2007*

14.1.3 This element of the assessment is essential to identify the total scale of need of those not able to access the market, the provision available from existing stock turnover and the net need which requires to be addressed from future new provision. It provides essential support evidence for affordable housing targets in Local Development documents.

## 14.2 The CLG Needs Assessment Model Structure

14.2.1 There are three 'stages' in the needs assessment model, combined into three distinct sections assessing current and future housing need and supply.



### 14.3 Model Structure

- 14.3.1 The Housing Needs Assessment Model is based on the 2007 Strategic Housing Market Assessment Practice Guidance, and is designed to estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market.
- 14.3.2 The model is structured on a 'flows' basis, taking account of recent experience over the previous three years and examining projections over the next two years. It has to be assumed that this 'annualised' data will occur each year to 2013. The primary data has a five year 'life' and will of course be gathered again before 2013. Major changes in house prices and incomes could cause significant variation in the overall situation.
- 14.3.3 In this section the assessment of affordable housing need has been conducted using both primary and secondary data.
- 14.3.4 The overall assessment of housing need is structured from the survey data to take account of the key demand sources, households requiring subsidised housing, homeless households not assessed in the survey, households living in unsuitable housing whose needs can only be resolved in a different dwelling and concealed household formation emanating from demographic change.

### 14.4 West Oxfordshire CLG Needs Assessment Model

- 14.4.1 The first element of this Stage of the model estimates the number of homeless households including those in temporary accommodation. This data is a 'snapshot' at a point in time, and the 2<sup>nd</sup> Quarter 2008 P1(E) return has been used to determine the number of households in temporary accommodation at 30<sup>th</sup> June 2008.
- 14.4.2 This data shows 11 households in temporary accommodation which would not have been surveyed, but none were in hostel, refuge or bed & breakfast accommodation. Care must be taken in the assessment to avoid double counting those households who are "homeless at home" or in other general stock as they would potentially have been captured in the survey data, which is also used to determine housing need at different Stages. The total of zero households is therefore the figure applied at **Stage 1.1** in the model.
- 14.4.3 The second element in Stage 1 of the model estimates the number of households in overcrowded conditions (i.e. those who fail the 'bedroom standard'), and concealed households (couples, people with children and single adults aged over 25 who share facilities with another household).

**Table 14-2 Overcrowded and Concealed Households**

<b>Overcrowded Households</b>		864
MINUS New Forming Solution or Leaving District	371	493
<b>PLUS Concealed Households</b>	124	617
MINUS Duplication	0	617
<b>Net Overcrowded + Concealed Group</b>		<b>617</b>
<b>Proportion unable to afford market housing</b>	<b>85.9%</b>	
<b>Stage 1.2 - Overcrowding and concealed households</b>		<b>530</b>

- 14.4.4 There are 864 households in the District who are overcrowded by the 'bedroom standard', however 371 of these will be resolved by a newly forming household or by these households leaving the District, leaving a net group of 493. There are 124 concealed households, none of which are already included in the overcrowded group and would need to be removed, leaving a total of 617 overcrowded and concealed households.
- 14.4.5 A test of affordability for these households shows that 85.9% cannot afford to resolve their housing difficulties through market housing in the District, leaving 530 households to be applied in the model at **Stage 1.2**.
- 14.4.6 The third element in Stage 1 of the model examines households living in unsuitable accommodation whose problem cannot be solved 'in-situ' and who therefore require to move in order to resolve their difficulty.
- 14.4.7 Households who are overcrowded, were suffering harassment, those whose rent / mortgage was too expensive, housing was affecting their health, whose tenancy was insecure or whose home was too large are all assessed to require a move.
- 14.4.8 The survey data identified 4,737 households with one or more of these inadequacies, of whom 128 were already counted in Stage 1.2 and need to be removed to avoid double-counting. This leaves a net group of 4,609 households, 67.7% of whom are unable to afford to resolve their housing difficulties through market housing in the District, leaving 3,123 households to be applied in the model at **Stage 1.3**.
- 14.4.9 The final element of Stage 1 of the model is a sum of steps 1.1 (0), 1.2 (530) and 1.3 above (3,123), a total of 3,653 applied at **Stage 1.4**.

**Table 14-3 Current Housing Need (Gross)**

<b>STAGE 1 – CURRENT HOUSING NEED (GROSS)</b>		
1.1	Homeless households and those in temporary accommodation	0
1.2	Overcrowding and concealed households	530
1.3	Other groups	3,123
<b>1.4</b>	<b>TOTAL CURRENT HOUSING NEED (GROSS)</b> <b>1.1 + 1.2 + 1.3</b>	<b>3,653</b>

## 14.5 Stage 2 – Future Need (Gross per year)

- 14.5.1 The first element of Stage 2 of the model estimates the annual number of newly forming households in the District.
- 14.5.2 The total of concealed households identified in the survey is annualised at the average level of those forming in the next two years.

**Table 14-4 Time of Move – Concealed Households**

<b>Time of Move</b>	<b>N<sup>os.</sup> implied</b>	<b>Annual Average</b>
Within 1 year	591	<b>780</b>
1 - 2 years	825	
2 - 3 years	928	

- 14.5.3 The table shows that the annual average new household formation level is 780 households per annum.

- 14.5.4 In order to avoid double counting due to two-person household formation, duplication is removed. 44.8% of concealed households forming over the next three years specified formation as a couple, but 29.7% of these were with a partner who lived separately elsewhere in the District, which would cause a double count.
- 14.5.5 However data on recently formed households suggests that couple formation might increase to 71.1% and the 29.7% has therefore been applied to this higher level in the table below ( $71.1\% \times 29.7\% = 21.1\%$ ).

**Table 14-5 Double Counting Removal**

New household formation (gross p.a.)	780
MINUS - Two person formation (780 x 21.1%) x 0.5	82
<b>Total</b>	<b>698</b>

- 14.5.6 This results in an annual average formation level of 698 households per annum, used at **Stage 2.1** of the model.
- 14.5.7 The income of recently formed households who formed over their first home over the last two years has been used to test the newly forming groups ability to purchase in the lower quartile stock and access the private market to rent one, two and in some cases three bedroom units suitable for their requirements. On this basis 49.1% of recently formed households are considered to be unable to purchase in the market, with 30.3% unable to rent. The rental proportion is used at **Stage 2.2** of the model.
- 14.5.8 The final element of Stage 2 of the model estimates the number of households in the District who fall into priority housing need. Households in priority need are those households whose circumstances need to be addressed quickly and usually are homeless, in high medical need, suffering harassment, living accommodation which is unfit or in high levels of disrepair or have insecure tenancies.
- 14.5.9 The calculation of existing households falling into priority need used West Oxfordshire District Council's Waiting List data over the year to June 2008 and found that of registrations on the waiting list, there were 95 households categorized as in priority need which is used at **Stage 2.3**.
- 14.5.10 The final element of Stage 2 of the model is a sum of step 2.1 multiplied by step 2.2, added to step 2.3 above, a total of 306 applied at **Stage 2.4**

**Table 14-6 Future Need (Gross per Year)**

<b>STAGE 2 – FUTURE NEED (GROSS PER YEAR)</b>		
2.1	New household formation (gross per year)	698
2.2	Proportion of new households unable to buy or rent in the market	30.3%
2.3	Existing households falling into need	95
<b>2.4</b>	<b>TOTAL ANNUAL NEWLY ARISING NEED</b> <b>(2.1 x 2.2) + 2.3</b> <b>(698 x 30.3% = 211 + 95 = 306)</b>	<b>306</b>

## 14.6 Stage 3 – Affordable Housing Supply

- 14.6.1 The first element of Stage 3 of the model determines the number of households analysed in Stages 1.2 and 1.3 who currently occupy social rented or shared ownership dwellings. It is assumed that any move by these households would release a unit of affordable housing, and it is therefore assumed that there would be no overall net effect on the annual flow model.
- 14.6.2 The survey data shows that 900 of the households at Stages 1.2 and 1.3 of the model live in affordable units, and this total is applied at **Stage 3.1**.



- 14.6.3 The second element of Stage 3 of the model assesses the level of surplus affordable stock in the District. The level of vacant affordable units in the District is very low at 0.2% of stock, and Guidance informs that when the level is below 3% there is no surplus vacant stock. In view of this level of voids a total of zero is applied at **Stage 3.2** of the model.
- 14.6.4 The third element of Stage 3 of the model forecasts the number of new affordable units to be built in the District on an annual basis, based on the number of planned units over the current two year period. HSSA data shows that 133 new units were built in 2007 / 08, and 87 units are planned in 2008 / 09, an annual average of 110 units which has been taken into account at **Stage 3.3** of the model.
- 14.6.5 The next element of the model estimates the number of units to be taken out of management in the District through stock demolition on an annual basis. Over the last three years there has been no stock lost through demolition. There are no known ongoing demolition projects next year and in view of this a level of zero is therefore applied at **Stage 3.4**.
- 14.6.6 **Stage 3.5** of the model is the sum of Stages 3.1 (900), 3.2 (0) and 3.3 (110), less Stage 3.4 (0), a total of 1,010.
- 14.6.7 The average annual re-let supply of affordable units over the last three years is used in the model as a prediction for the future annual supply from re-lets which is likely to arise.
- 14.6.8 It is important firstly to establish the average stock re-let level and data from both the HSSA returns and CORE has been studied for the three years to 31/03/2008, which shows the following:-

**Table 14-7 2006 to 2008 Affordable Housing Supply (HSSA & CORE)**

RSL Re-lets	2005 / 06	2006 / 07	2007 / 08	Average
HSSA Return	172	141	108	<b>140</b>
CORE Data	204	269	217	<b>230</b>

© CORE, Housing Corporation

- 14.6.9 Although re-let data from either HSSA or CORE could be used, both sets show quite different results. The HSSA level of 108 is only a 2% turnover rate and the average of CORE data on re-lets is 230 and this has been used in the model.
- 14.6.10 However increased vacancies and units taken out of management will have an effect on the annual flow of affordable housing. The calculation takes the average annual right to buy level, multiplied by the average net re-let rate of the stock.
- 14.6.11 The table below shows the right to buy levels from Council data for the three years to 31/03/2008.

**Table 14-8 2006 to 2008 Right to Buy**

	2005 / 06	2006 / 07	2007 / 08	Average
Right to Buy	13	9	7	<b>10</b>

- 14.6.12 The average loss of units through Right to Buy is 10 units per annum. RTB levels have reduced over the period since 2005/06 and so last year's level of 7 units has been used. If an average stock re-let rate of 4% per annum is applied to the Right to Buy figure, this would not equal one whole unit and so is not deducted from the 230 annual re-let rate, leaving a total of 230 to be applied at **Stage 3.6**.

- 14.6.13 Shared ownership units are estimated at 1,073 units based on the 2001 Census figure of 771 plus 302 built since 2001 according to HSSA returns. Assuming a resale rate based at 3.5%, the same as social stock re-lets, 38 units would become available each year and this number is incorporated at **Stage 3.7** of the model.
- 14.6.14 The final element of Stage 3 of the model is a sum of Stages 3.6 (230) and 3.7 (38), a total of 268 applied at **Stage 3.8**.

**Table 14-9 Affordable Housing Supply**

<b>STAGE 3 – AFFORDABLE HOUSING SUPPLY</b>	
3.1 Affordable dwellings occupied by households in need	900
3.2 Surplus stock	0
3.3 Committed supply of new affordable housing	110
3.4 Units to be taken out of management	0
<b>3.5 TOTAL AFFORDABLE HOUSING STOCK AVAILABLE</b> <b>3.1 + 3.2 + 3.3 – 3.4</b>	<b>1,010</b>
3.6 Annual supply of social re-lets (net)	230
3.7 Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	38
<b>3.8 ANNUAL SUPPLY OF AFFORDABLE HOUSING</b> <b>3.6 + 3.7</b>	<b>268</b>

## 14.7 Affordable Housing Needs Model

<b>STAGE 1 – CURRENT HOUSING NEED (GROSS)</b>		
1.1	Homeless households and those in temporary accommodation	0
1.2	Overcrowding and concealed households	530
1.3	Other groups	3,123
<b>1.4</b>	<b>TOTAL CURRENT HOUSING NEED (GROSS)</b> <b>1.1 + 1.2 + 1.3</b>	<b>3,653</b>
<b>STAGE 2 – FUTURE NEED (GROSS PER YEAR)</b>		
2.1	New household formation (gross per year)	698
2.2	Proportion of new households unable to buy or rent in the market	30.3%
2.3	Existing households falling into need	95
<b>2.4</b>	<b>TOTAL ANNUAL NEWLY ARISING NEED</b> <b>(2.1 x 2.2) + 2.3</b> (698 x 30.3% = 211 + 95 = 306)	<b>306</b>
<b>STAGE 3 – AFFORDABLE HOUSING SUPPLY</b>		
3.1	Affordable dwellings occupied by households in need	900
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	110
3.4	Units to be taken out of management	0
<b>3.5</b>	<b>TOTAL AFFORDABLE HOUSING STOCK AVAILABLE</b> <b>3.1 + 3.2 + 3.3 – 3.4</b>	<b>1,010</b>
3.6	Annual supply of social re-lets (net)	230
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	38
<b>3.8</b>	<b>ANNUAL SUPPLY OF AFFORDABLE HOUSING</b> <b>3.6 + 3.7</b>	<b>268</b>
A	TOTAL NET CURRENT NEED 1.4 – 3.5 (3,653 – 1,010 = 2,643)	2,643
B	QUOTA TO ADDRESS NEED OVER 5 YEARS *	20%
C	ANNUAL CURRENT NEED A x B	529
D	TOTAL ANNUAL NEWLY ARISING NEED 2.4	306
<b>E</b>	<b>TOTAL AFFORDABLE NEED PER YEAR</b> <b>C + D</b>	<b>835</b>
F	ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.8	268
<b>OVERALL ANNUAL SHORTFALL</b> <b>E – F</b>		<b>567</b>

\* - Elimination over a five year period is recommended in the SHMA Guidance for model purposes but the Council can make a Policy decision to do so over a longer period (e.g. 10 years or years to the end of the Local Development Framework period).

## **14.8 Needs Assessment**

- 14.8.1 The total affordable housing need annually is for 835 units. Net re-lets of the existing social stock, after Right to Buy (RTB) impact, average 268 units and are the major means of addressing the scale of need identified.
- 14.8.2 After allowing for existing stock net re-let supply and shared ownership re-sales, there will still be a total annual affordable housing shortfall of 567.
- 14.8.3 Based on the average planned new unit supply of around 110 units, this level of annual need is over five times the number of units able to be provided from new delivery and conversions resulting in growing levels of unmet need each year.
- 14.8.4 Additionally, 399 existing and 97 concealed households intend to leave the District over the next three years because of a lack of affordable rented housing, and 912 households (682 existing and 230 concealed) are planning to leave due to being unable to buy in the District.
- 14.8.5 These households are not included in the needs assessment calculation, but reflect the affordability problem for local people moving or setting up their first home within the District.

## 15 PLANNING AND DELIVERY

### 15.1 Land and Affordable Housing Delivery

- 15.1.1 Land supply is crucial to the provision of housing. Land available free or at a discount is often the key to making a social housing scheme viable, particularly given the limited funding available. Therefore, local authority housing and planning strategies need to ascertain the availability of sites and propose ways of bringing sites forward.
- 15.1.2 The inter-relationship of the land and subsidy issues is important in the negotiation process. It is clear from the scale of affordable need identified in the survey that the Council will need to negotiate with private landowners and developers to be able to deliver the scale of housing required.
- 15.1.3 The survey data provides identified need levels in each strategic housing area, and the Council must apply its own judgement as to the suitability of sites for affordable housing for low income families and new forming households unable to enter the private market, particularly related to the nature of existing affordable supply in the area, provision of services and other planning policy requirements.

### 15.2 Affordable Housing

- 15.2.1 The PPS3 definition of affordable housing is:-
- 15.2.2 “Affordable housing includes social rented housing and intermediate housing, provided to specified eligible households whose needs are not met by the market”
- 15.2.3 Basically all affordable housing is subsidised in some way and it is important to clarify what subsidy is because it has been wrongly attributed to public sector grant only in the past. Subsidy includes not only public funding but also the provision of service land by developers either free or at a substantial discount.
- 15.2.4 The word ‘subsidy’ has been followed in the Good Practice Guidance published in January 2004 by the South East Regional Assembly (SEERA) and has also been followed in Policy H4 of the Draft South East Plan, which mentions “subsidy” three times in the policy text.
- 15.2.5 The types of affordable housing which comply with the definition and which DCA have used for over 5 years are as follows:-

#### **Social Rent**

- HA (or other body approved under the Housing Act 2004) units for rent; and

#### **Intermediate Housing**

- shared ownership (now New Build HomeBuy);
  - shared equity where land value is retained to provide housing for sale at below market levels and where control of the ‘equity discount’ can be retained as long as they are needed;
  - discounted market housing for sale or rent, also using land value.
- 15.2.6 These definitions are also those provided in the Housing Market Assessments – Draft Practice Guidance December 2005. These definitions differ in wording in PPS3 Annex B, but have the same core meaning.
- 15.2.7 The policy guidance gives the Council the power to negotiate with developers on all new permissions, subject to the ability to provide defensible data to justify need following a rigorous and up to date assessment provided in this survey.

### 15.3 Low Cost Market Housing

- 15.3.1 Low cost market housing is small one and two-bedroom units which are provided to meet the needs of households with income levels just adequate to access the housing market. These are 'starter' homes and are part of the general market.
- 15.3.2 The requirement for these units as part of market delivery is still important to the provision of quality housing and a balanced mix within new delivery. The major difficulty and challenge for this sector in the medium to longer term is affordability within the sub-region for new forming households.
- 15.3.3 It is this factor which is creating the need for shared ownership and other forms of subsidised intermediate housing.

### 15.4 Overall Affordable Housing Target Levels

- 15.4.1 The table below outlines the proposed annual average dwelling provision in the Draft South East Plan, the Panel Report of the draft South East Plan and the Secretary of State Proposed changes between 2006 and 2026, against the net market demand and affordable need shortfalls after stock turnover.

**Table 15-1 Proposed Dwelling Provision against Demand and Affordable Need**

Dwelling Provision p.a.*			Affordable Need Shortfall p.a.****	Market Demand Shortfall p.a.****
Draft Plan*	Panel Report**	Secretary of State proposed Changes***		
335	365	365	567	830

\* Draft South East Plan (March 2006).

\*\* Panel Report of the Draft South East Plan (August 2007)

\*\*\* The South East Plan Secretary of State's Proposed Changes (July 2008)

\*\*\*\* 2008 Housing Need Survey Data

- 15.4.2 The Panel Report of the draft South East Plan and the Secretary of State Proposed Changes makes provision for an allocation for West Oxfordshire of 7,300 units for the 2006 to 2026 period, an overall average of 365 units per annum, but not all of the allocation will be on "qualifying" sites as some market delivery will be on sites below the minimum size threshold level for affordable housing.
- 15.4.3 The scale of demand and need identified through the HNA from existing households moving, new households forming and migration is significant. Compared to the proposed annual provision of 365 units p.a. in the Panel Report of the draft South East Plan and the Secretary of State Proposed Changes to the draft South East Plan, the 2008 household survey identified an annual shortfall of 830 units in the market sector and 567 units of affordable housing. The majority of this net shortfall in the market sector is due to in-migration.
- 15.4.4 The annual level of outstanding affordable need of 567 units, after allowing for current re-let supply is clearly not economically deliverable or sustainable, bearing in mind planned new supply levels averaging 110 units each year. The Housing Needs Assessment is not the only basis for the Council decision on target levels but it is the major element.

- 15.4.5 The total affordable need of 567 is 1.6 times the full annual housing allocation of 365 units each year in the period 2006 to 2026. A target of this level is unachievable and a simple arithmetic calculation to determine the overall target level cannot be undertaken. Targets can only therefore be set by a professional judgement based on experience of what is sustainable, viable and deliverable, and importantly supports other corporate strategies, especially for regeneration areas where site conditions and the desire for a better socio-economic balance determine the scale and tenure mix of any affordable housing.
- 15.4.6 The scale of affordable need justifies a high target, provided it is sustainable and viable but even in the highest priced areas nationally where there are also usually small social stock levels, targets do not exceed 50%.
- 15.4.7 Although the crisis in the financial and housing markets will cause major changes in the operations of the development industry and will require flexibility on site negotiations in the short term, future planning policies need to be set in place for the longer term. Experience of affordable housing policies and practice in delivery, suggests that there are now very few targets below 40% and other than on very small or difficult sites, this level is being delivered subject to the balance of tenure mix. However, the survey is not the only basis for Council decisions on target levels but it is a major element.
- 15.4.8 The current Local Plan 2011 Policy H11 contains a 30% target on land allocated in the Local Plan for residential or mixed use developments in the towns of Witney and Carterton, and up to 50% in the remainder of the District. On unallocated land, the Local Plan sets a level of 50% affordable housing when the site is in Witney, Carterton, Chipping Norton or Eynsham at a threshold of 15 units or on a site of 0.5 ha or greater, or elsewhere, where two or more dwellings are proposed.
- 15.4.9 Based on the evidence found in this assessment, consideration should be given to an overall affordable housing target of up to 50% of new units of all suitable sites in both urban and rural settlements, subject to viability.
- 15.4.10 Targets may vary above and below this level on a site by site basis. In view of the scale of need, subsidised affordable units should be negotiated on all suitable sites. Each site will need to be assessed individually, targets being subject to wider planning, economic viability, regeneration and sustainability considerations and will require a flexible approach to specific site negotiation. Within the overall target, tenure mix targets at local level are very important to achieving site viability.
- 15.4.11 Meeting the total need for affordable housing also involves a range of initiatives by tackling under-occupation to make best use of the existing social stock, by bringing empty properties back into use, bringing social sector stock up to Decent Homes Standard, conversions of existing buildings as well as new delivery through the planning system.

## 15.5 Balancing Housing Markets

- 15.5.1 The turnover of the existing stock should meet 90% of all housing requirements. In view of the current stock balance and longer term demographic and household formation change, all future development should address the imbalance of stock type and size, both by tenure and location to create a more sustainable and balanced housing market.
- 15.5.2 The scale of need could justify the whole allocation as social rented units but a balanced approach is now the core of Government strategy although the majority of units are still required for social rent. In determining the balance of tenure mix the number of households who would be able to enter the market through intermediate housing but cannot afford private rent needs to be taken into account.

## 15.6 Affordable Rented Accommodation

- 15.6.1 The local relationship between house prices and incomes is such that around 90.4% of new forming households forming within the next three years are unable to afford market rented housing. Social rented stock is now 12% of housing in the District, below the regional level and the national level of 19.3%. The availability of rented stock through re-lets is low relative to the expectation that existing stock flows should address 90% of all need.
- 15.6.2 A large proportion of affordable units are required as social rented properties, both for new forming households and existing families. However in both stock and availability from turnover, the social rented sector provides over six times the scale of units (230) to those from shared ownership (38) each year.

## 15.7 Intermediate Market Housing

- 15.7.1 The increases in house prices over the last five years have excluded many 'first-time buyers' from the owner occupied market. DCA believe therefore that the proportion of affordable housing provided on new sites should encompass more subsidised intermediate market housing than would have been the case five years ago.
- 15.7.2 There is no obvious alternative to solve access to the private market other than a severe market crash or significant increases in incomes above inflation to improve access to the market for people on average incomes. There is therefore a need to deliver more intermediate housing.
- 15.7.3 Concealed households forming express a need (40.4%) or preference (65.2%) for owner occupation but generally around 98.6% of them have incomes inadequate to be able to purchase. The sustained period of high house price inflation has impacted on concealed households' ability to buy and requires a supply of social and or intermediate housing to assist those on middle incomes including key workers who previously would have purchased without assistance.

## 15.8 Shared Ownership

- 15.8.1 The stock figure recorded in the 2001 Census is 771 units and the additional supply of shared ownership units from 2001 to 2008 is 302 units. The total shared ownership stock of 1,073 units should generate re-sales of around 38 units per annum, around three a month.
- 15.8.2 Shared ownership supply from stock turnover is very low relative to the need expressed by existing and concealed households of 478 units in the next 3 years (187 existing households and 291 new forming households), 159 per year. This level of demand is over four times the average potential shared ownership re-sale rate of 38 units per annum.
- 15.8.3 The major change in house prices over the last decade have made shared ownership an important factor in providing access to the housing market and in providing more balanced communities in new developments. The proportion of intermediate housing may also be important in order to be able to address site viability issues.

## 15.9 Discounted Market Rent

- 15.9.1 Around 346 existing households and 476 new households, 822 in total express a need for private rental, 274 per annum. Initiatives to deliver discounted market rent could well assist households, including key workers unable to afford full market costs. This is also an option for new unit delivery without grant support.



- 15.9.2 Discounted market rented housing can only be delivered provided that there is an adequate cost margin between social rent and market rent. Given that average rents across the District are £577 to £702 per month for 1 and 2 bedroom stock there will be potential to deliver intermediate housing in this way, increasing access to the rental sector. This could focus on the 2 bed unit sector and should be examined in detail as an element of future intermediate market housing delivery.
- 15.9.3 The private rented sector is around 10% of the housing stock but an increase in higher quality housing provided in this sector could also address the short term needs of key worker and other middle income households expressing interest in shared ownership, especially those at the early Stages of their careers or on limited employment contracts who are looking for flexibility in their housing arrangements.

## 15.10 Tenure Mix Targets

- 15.10.1 PPS3 now requires the provision of tenure mix targets within affordable housing policies which may vary by location within the District to take account of demand, need and current affordable supply at local level.
- 15.10.2 The tenure balance of new affordable delivery over the last three years detailed in the Council HSSA 2008 has averaged 65% social rent and 35% intermediate housing. Planned mix levels are similar over the next two years at 69% social rent and 31% intermediate housing.
- 15.10.3 Bearing in mind existing social stock levels and the affordability of shared ownership, the Council could consider a future tenure mix target of 70% social rent and 30% intermediate housing.

## 15.11 Property Type and Size Targets

- 15.11.1 The overall affordable housing target and the need for different types and sizes in the affordable and market sectors have been provided to assist Planning and Housing Officers to give direction to deliver the types of housing to create a better balance in the local stock.
- 15.11.2 A major factor in decisions determining the tenure mix between social rented and intermediate housing on each site is the current local supply of social rented and shared ownership units. All of these factors can only be judged with all the information available and this is beyond the scope of this study.
- 15.11.3 Future development has to address current and future requirements by stock type and size, and both by tenure and location to create a more sustainable and balanced housing market across the District.
- 15.11.4 However, in view of the scale of allocation of 365 units per annum in West Oxfordshire, even allowing for some bias towards small units in the longer term there is only a limited capacity to create better balance in the stock.
- 15.11.5 The current stock is dominated by detached and semi-detached houses and there is a requirement for smaller units over the long term. It is important to recognise that the stock and the demand and supply varies significantly between the social and market sectors.
- 15.11.6 There is a need to consider the impact of future demographic and planned economic change as key drivers of the market in providing stock which addresses future household change and supports economic growth strategies.

## 15.12 Market Sector

- 15.12.1 Over 66% of the current owner occupied market stock is three bedroom plus semi-detached and detached houses. The stock has a small supply of one and two bedroom units in this sector, constraining existing households trying to downsize and in providing an adequate supply for new forming households. Future development has therefore to address the imbalance of stock type and size, both by tenure and location to create a more sustainable and balanced housing market.
- 15.12.2 This will require a bias in favour of smaller units to address both the current shortfall and future demographic and household formation change which will result in an increase in small households, especially in the longer term.
- 15.12.3 The current economic climate is creating conditions in the housing market which have never been seen before making it almost impossible to forecast what will happen to stock turnover in the housing market over the next one to two years.
- 15.12.4 It would be reasonable, especially in view of the scale of new housing provision, to consider providing a guide for future delivery in the market sector at District level of 60% of units for single / couple and small family households, 30% one and 30% two bedrooms and 40% for larger families, 30% three and 10% four bedrooms.

## 15.13 Intermediate Housing Sector

- 15.13.1 The intermediate sector of the housing market has increased in importance in areas like West Oxfordshire because affordability has become a major issue for both new forming and for some existing households. The level of need expressed by existing households is high and the majority of need is for two and three bedroom units.
- 15.13.2 There is requirement from 270 concealed households seeking intermediate market housing for one and two bedroom properties. There is a smaller demand for two bedroom properties from 187 existing households currently living in the private and social sectors. It is recommended that the property size balance in this sector should be 30% one bedroom and 40% two bedroom and 30% three bedroom units.

## 15.14 Future Size of Affordable Housing

- 15.14.1 Local Development Documents need to provide targets on the size of future affordable housing units required. Stock balance, turnover and waiting list demand analysis are vital to identify the gaps in the stock and the proportions by type and size required to address current and future need.
- 15.14.2 The following table provides a detailed analysis of the social stock in the district by bedroom size and the levels of registered need and actual supply from turnover.

**Table 15-2 Social Stock Waiting List Demand and Social Turnover**

Stock Size	Waiting List (HSSA) **		Social Stock Turnover (annual) ***		Demand vs. Supply
1-bedroom	1,257	59.0	77	33.0	16.3:1
2-bedrooms	532	25.0	105	44.8	5.1:1
3-bedrooms	255	11.9	49	20.9	5.2:1
4+ bedrooms	87	4.1	3	1.3	29.0:1
<b>Total</b>	<b>2,131</b>	<b>100.0</b>	<b>234</b>	<b>100.0</b>	<b>9.1:1</b>

\*\* - Local Authority HSSA Returns - 2008

\*\*\* - Local Authority Data

- 15.14.3 A number of different ratios have been calculated to attempt to provide a clear justification for the balance of property sizes in Local Development Documents.
- 15.14.4 The ratio of waiting list demand to supply is the number of years it would take for the waiting list for individual property sizes to be met through the turnover of the existing stock. This also makes the extreme assumption that there was no future need other than the current backlog which clearly will not be the case.
- 15.14.5 Even if no new need arose, it would take over:-
- 16 years to meet the requirements for 1-bed properties.
  - Five years to address the 2-bedroom requirement.
  - Five years to address the 3-bedroom stock requirement.
  - 29 years to meet the need for larger 4+ bedroom family units.
- 15.14.6 Generally, 78% of turnover is from 1 and 2 bedroom units, slightly less than the waiting list need of 84% for these units. Although these are significantly the highest need in terms of unit numbers, a number of factors need to be considered in determining targets by size which clearly also influence property type.
- 15.14.7 Small units turn over significantly more regularly in the existing stock than family units and the waiting list, in particular for one bedroom properties contains a large number of households who have very low priority or are older households registering for sheltered housing, as insurance for a future potential need.
- 15.14.8 These factors are important in judging future delivery to meet priorities rather than arithmetic scale of recorded need. The important factor is to meet priority needs and there is still a requirement for 1-bedroom units to meet the needs of young, single, homeless households in the District.
- 15.14.9 The stock of family units is mainly 3 bedroom properties but they have a low turnover rate and therefore a limited re-let supply to meet the needs of families. Although numerically less significant than the scale of small unit need, it is more difficult to address.
- 15.14.10 Four bedroom unit needs are the smallest in terms of numbers, they are the most difficult to resolve due to extremely low turnover levels with only 3 units a year becoming available in the year to March 2008.
- 15.14.11 In view of the current stock balance, the scale of likely annual new provision and the requirement to address priority household need a level of 60% of future delivery in the affordable sector should be for small units of one and two bedrooms, lower than current need levels of 84%.
- 15.14.12 Future delivery targets should be 60% flats and terraced houses for single / couple and small family households, 30% one and 30% two bedroom and 40% to address the needs of larger families, 25% three and 15% four bedroom houses.
- 15.14.13 The Housing Survey data estimated that there are around 705 social rented properties which are under occupied by two or more bedrooms. Tackling under-occupation of family houses to make best use of the existing stock would make a positive contribution to meeting need through better re-let supply although in practice it is recognised that this is difficult to achieve.
- 15.14.14 Addressing the under-occupation within the existing 3 and 4 bedroom social stock should be a housing priority.

15.14.15 A summary of the size requirements by tenure is shown in the table below.

**Table 15-3 Future Delivery by Tenure**

Tenure	Bedroom Size (%)			
	1-Bed	2-Bed	3- Bed	4- Bed +
Market Sector	30	30	30	10
Intermediate	30	40	30	-
Social Rented	30	30	25	15

## 15.15 Perpetuity

15.15.1 It is important that additional affordable housing units provided through acquisition, conversion or new delivery add to the available affordable stock in the long term. Many past initiatives have provided subsidy which has been of benefit to the first occupier only and perpetuity providing control of the subsidy element, whether provided by free land, grant or discount is vital if the benefit is to be passed to subsequent occupiers for as long as it is needed.

## 15.16 Site Thresholds

15.16.1 The national indicative minimum threshold level in PPS3 is set at 15 units. In all areas across the District the significant level of need identified is unlikely to be met even at the threshold of 15 units in the new Guidance.

15.16.2 The annual scale of affordable need is over six times the average annual planned new unit delivery and justifies the need for a threshold of 15 units or lower. However it is critical to test the level of increased supply which any threshold level below 15 dwellings would generate from a Strategic Housing Land Availability Assessment taking economic viability into account.

15.16.3 It will also now be possible to consider a range of thresholds within the District to address localised need in different sub-areas.

## 15.17 Rural Affordable Housing Targets and Thresholds

15.17.1 There is a clear need expressed in PPS3 to provide a range of options to deliver more housing in rural settlements.

15.17.2 Site thresholds in rural areas are normally significantly lower than those which apply in either the largest urban settlements or market towns in a district as sites are normally smaller and are usually below the threshold of 15 units.

15.17.3 The Planning Policy Guidance Note 3 Housing Update on Planning for Sustainable Communities in Rural Areas issued in January 2005 provides a basis for allocation of sites solely for affordable housing. This is confirmed in PPS3 and the Council could consider allocation of small sites for affordable housing only in the Development Plan Documents.

15.17.4 In addition to the use of site thresholds, Guidance also identifies the need for both a rural exceptions policy and the allocation of sites in rural areas for affordable housing only.

## **15.18 Needs Distribution by Sub-Area, Tenure Type, Size and Location**

- 15.18.1 There will be variance at local level between demand and existing stock supply and the localised balancing housing markets report will be valuable in setting site targets, both to address affordable housing and in particular by house type and size.
- 15.18.2 The survey data disks contain a breakdown of the whole of the future housing needs section of the questionnaire, which can be used by officers to identify specific needs by sub-area by cross-tabulation.
- 15.18.3 The data tables provided give a localised breakdown of each question, analysed both by existing households planning to move and the newly forming "concealed" households and facilitates the preparation of localised housing type and size requirements.
- 15.18.4 **Appendix I** contains a detailed analysis of the type and size of units required by both existing and concealed households analysed by tenure and location.

# **APPENDIX I**

## **SURVEY QUESTIONNAIRE**

# WEST OXFORDSHIRE HOUSING SURVEY



WEST OXFORDSHIRE  
DISTRICT COUNCIL

Dear Householder

I am writing to ask for your help with an important survey which is being carried out in West Oxfordshire. Households are being asked to take part in this survey which will help West Oxfordshire District Council develop its housing and planning policies to meet the needs of people in the coming years.

The Council has appointed **DCA**, independent consultants, to carry out the study. **8,400** randomly selected residents have been sent the attached questionnaire and we would be grateful if you could spare a few moments to fill it in. Whether you own or rent your home, live in a large or a small property, **we need your views**. Even if you are not planning to move or change your personal circumstances, **please reply**. We want to hear from people who do not need to move as well as those that do, as this will give us a more complete picture.

I would like to assure you that the survey is **confidential** and no name or address is required, although the form is coded to identify your area of residency. None of the completed questionnaires will be seen by West Oxfordshire District Council. The data will be seen by the Council only in generalised statistical form and will be used for research and planning purposes on an area basis.

If you have any queries or need help or advice in completing the form, please contact **DCA Research Team free on 0800 169 7865** or e-mail at [research@dcauk.com](mailto:research@dcauk.com). Alternatively, please contact West Oxfordshire District Council on 01993 861010

We would be most grateful for your assistance and a pre-paid envelope is provided for your reply. **PLEASE RETURN THE COMPLETED FORM BY WEDNESDAY 22<sup>nd</sup> OCTOBER 2008.**

Yours sincerely

L. Y Sherratt  
Head of Housing



#### DATA PROTECTION

The information you provide on this form will be kept strictly confidential and will not be used to identify you or your household. DCA are independent consultants, registered as a Data Controller with the Information Commissioner's Office (Registration Number Z4683342). For more information please visit [www.dcauk.com/dataprotection](http://www.dcauk.com/dataprotection), or contact us free on 0800 169 7865



7480635328

**TO BE COMPLETED BY THE HOUSEHOLDER**

1900635329

Please answer the questionnaire on behalf of everyone in the household - that is everyone for whom this is their main residence (including any children away at college and lodgers).

Cross one box only for each question unless instructed otherwise, using a black pen.

e.g. **A: ABOUT YOUR EXISTING HOUSING****1 Is your present home :-**

Owner occupied (paying mortgage)  <sup>1</sup> Owner occupied (no mortgage)  <sup>2</sup> Private rented  <sup>3</sup> Housing Association rented  <sup>4</sup>  
 Shared Ownership (part rent / part buy)  <sup>5</sup> Tied to your employment  <sup>6</sup> Living rent free  <sup>7</sup>




**2 What type of property is your home?**

Detached house  <sup>1</sup> Semi - Detached house  <sup>2</sup> Terraced house  <sup>3</sup> Detached bungalow  <sup>4</sup> Semi - Detached bungalow  <sup>5</sup>  
 Terraced bungalow  <sup>6</sup> Flat / Maisonette / Bedsit  <sup>7</sup> Caravan / Mobile home  <sup>8</sup> Houseboat  <sup>9</sup>

**3 How many bedrooms are in your current home?**

Bed-sit  <sup>1</sup> One  <sup>2</sup> Two  <sup>3</sup> Three  <sup>4</sup> Four  <sup>5</sup> Five or more  <sup>6</sup>

**4 How long have you lived at your present address?**

Less than 1 year  <sup>1</sup> Between 1 and 2 years  <sup>2</sup> Between 2 and 3 years  <sup>3</sup> Between 3 and 5 years  <sup>4</sup> Between 5 and 10 years  <sup>5</sup> Over 10 years  <sup>6</sup>  
 **GO TO 7**  **GO TO 7**  **GO TO 7**

**5a If you have moved in the last three years, where did you previously live?**

Within West Oxfordshire District  <sup>1</sup> Oxford City  <sup>2</sup> Vale of White Horse  <sup>3</sup> Cherwell District  <sup>4</sup> South Oxfordshire District  <sup>5</sup> Berkshire  <sup>6</sup>  
 Cotswolds  <sup>7</sup> Warwickshire  <sup>8</sup> Greater London  <sup>9</sup> Elsewhere in the South East  <sup>10</sup> Elsewhere in the UK  <sup>11</sup> Abroad  <sup>12</sup>

**5b What was the tenure of your previous home?**

Owner occupied  <sup>1</sup> Private rented  <sup>2</sup> Council / Housing Association rented  <sup>3</sup> Shared Ownership (part rent / part buy)  <sup>4</sup> Tied to your employment  <sup>5</sup> Lived with family  <sup>6</sup>

**5c Was this your first home of your own as an adult?**

Yes  <sup>1</sup> No  <sup>2</sup>

**6 What was the most important reason for your choice of location? (please cross up to three boxes)**

New job / employment  <sup>1</sup> Closer / easier to commute  <sup>2</sup> To be near family / relative  <sup>3</sup> Relationship / family break down  <sup>4</sup> Quality of local schools  <sup>5</sup>  
 Retirement  <sup>6</sup> Health reasons / personal care  <sup>7</sup> Move from rural to urban location  <sup>8</sup> Move from urban to rural location  <sup>9</sup> Able to afford local housing  <sup>10</sup>

**7 What facilities, if any, do you share with other residents who are not in your household? Cross all that apply**

None  <sup>1</sup> Toilet  <sup>2</sup> Bath / Shower  <sup>3</sup> Kitchen  <sup>4</sup> Eating area  <sup>5</sup> Living room  <sup>6</sup>

**8a If in your opinion, your present accommodation is not adequate for your needs, what are the reasons?**

Please cross all that apply

Needs improvements / repairs  <sup>1</sup> Too costly to heat  <sup>2</sup> Too large  <sup>3</sup> Too small  <sup>4</sup> Insufficient no. of bedrooms  <sup>5</sup> Housing affecting health of any household member  <sup>6</sup>  
 Rent / mortgage too expensive  <sup>7</sup> Tenancy insecure  <sup>8</sup> Suffering harassment  <sup>9</sup> Inadequate facilities  <sup>10</sup> No heating / insufficient heating  <sup>11</sup> Lack of local amenities  <sup>12</sup>



8b If your present accommodation is not adequate for your needs, do you need to move to resolve the difficulty?

Yes  1 No  2  
👉 GO TO 8c 👉 GO TO 9

8c If yes, could you afford a home of a suitable size in the District?

Yes  1 No  2

9 Does any member of your existing household have a disability or a limiting long term illness?

Yes  1 No  2  
👉 GO TO 10a 👉 GO TO 11

The shaded boxes are provided for a second household member, if required

10a If yes, how many members of your household have a disability or have a limiting long-term illness?

One  1 Two  2

10b What age groups are they?

Member 1	0 - 15	<input type="checkbox"/> 1	16 - 24	<input type="checkbox"/> 2	25 - 44	<input type="checkbox"/> 3	45 - 59	<input type="checkbox"/> 4	60 - 74	<input type="checkbox"/> 5	75+	<input type="checkbox"/> 6
Member 2	0 - 15	<input type="checkbox"/> 1	16 - 24	<input type="checkbox"/> 2	25 - 44	<input type="checkbox"/> 3	45 - 59	<input type="checkbox"/> 4	60 - 74	<input type="checkbox"/> 5	75+	<input type="checkbox"/> 6

10c What is the nature of the disability or limiting long-term illness? Please cross all that apply

Member 1	Member 2	Member 1	Member 2	Member 1	Member 2	Member 1	Member 2
Wheelchair User <input type="checkbox"/> 1	<input type="checkbox"/> 2	Walking difficulty (not in wheelchair) <input type="checkbox"/> 3	<input type="checkbox"/> 4	Learning Disability / Mental health problem <input type="checkbox"/> 5	<input type="checkbox"/> 6	Drug & Alcohol abuse <input type="checkbox"/> 7	<input type="checkbox"/> 8
Visual / hearing impairment <input type="checkbox"/> 9	<input type="checkbox"/> 10	Asthmatic / respiratory problem <input type="checkbox"/> 11	<input type="checkbox"/> 12	Other physical disability <input type="checkbox"/> 13	<input type="checkbox"/> 14	Limiting long-term illness <input type="checkbox"/> 15	<input type="checkbox"/> 16

10d Do any members of the household require care / support?

Yes  1  2 No  3  4  
👉 GO TO 11

10e If yes, are they currently receiving sufficient care / support?

Yes  1  2 No  3  4  
👉 GO TO 10g

10f If they are currently receiving sufficient care / support, who provides it?

Registered care agency / voluntary body  1  2 Family / neighbour / friend  3  4

10g If they are not receiving sufficient care / support, which of the following do you / they require help with:

Please cross all that apply

Member 1	Member 2	Member 1	Member 2	Member 1	Member 2	Member 1	Member 2
Claiming welfare benefit / managing finances <input type="checkbox"/> 1	<input type="checkbox"/> 2	Someone to act for you <input type="checkbox"/> 3	<input type="checkbox"/> 4	Establishing social contact / activities <input type="checkbox"/> 5	<input type="checkbox"/> 6	Personal care <input type="checkbox"/> 7	<input type="checkbox"/> 8
Establishing personal safety / security <input type="checkbox"/> 9	<input type="checkbox"/> 10	Looking after your home <input type="checkbox"/> 11	<input type="checkbox"/> 12	Accessing training / employment <input type="checkbox"/> 13	<input type="checkbox"/> 14	Help with memory loss / dementia <input type="checkbox"/> 15	<input type="checkbox"/> 16

11 Has your home, or the access to it, been built or adapted to meet the needs of a disabled resident?

Yes  1 No  2  
👉 GO TO 12 👉 GO TO 13

12 If yes, what facilities have been provided? Please cross all that apply

Wheelchair adaptations <input type="checkbox"/> 1	Access to property <input type="checkbox"/> 2	Vertical lift /stair lift <input type="checkbox"/> 3	Bathroom adaptations <input type="checkbox"/> 4
Extension <input type="checkbox"/> 5	Ground floor toilet <input type="checkbox"/> 6	Handrails / grabrails <input type="checkbox"/> 7	Other <input type="checkbox"/> 8

13 What facilities, if any, need to be provided to ensure current members of your household can remain in your property, now or in the next three years?

Please cross all that apply

Wheelchair adaptations <input type="checkbox"/> 1	Access to property <input type="checkbox"/> 2	Vertical lift /stair lift <input type="checkbox"/> 3	Bathroom adaptations <input type="checkbox"/> 4
Extension <input type="checkbox"/> 5	Ground floor toilet <input type="checkbox"/> 6	Handrails / grabrails <input type="checkbox"/> 7	Other <input type="checkbox"/> 8

14a Do you have elderly relatives who may need to move to the West Oxfordshire District within the next three years?

Yes  1 No  2  
👉 GO TO 14b 👉 GO TO 15a

14b If yes, what kind of accommodation might they need? Please cross all that apply

Live with you (existing home adequate) <input type="checkbox"/> 1	Live with you (need extension / adaptation) <input type="checkbox"/> 2	Private sheltered housing <input type="checkbox"/> 3	Housing Association sheltered housing <input type="checkbox"/> 4
Extra care sheltered housing (for frail elderly people) <input type="checkbox"/> 5	Residential care / nursing home <input type="checkbox"/> 6	Private sector property <input type="checkbox"/> 7	Housing Association property <input type="checkbox"/> 8

15a How many people live in your home (including yourself)? Please put the number.

e.g.

15b Which of these categories best describes the ethnic origin of your household? Please **cross** the appropriate box

- |  |   |   |  |  |
|--|---|---|--|--|
| <b>White</b>                                       | <b>Mixed</b>  | <b>Asian or Asian British</b>                                 | <b>Black or Black British</b>                      | <b>Other Ethnic</b>                                      |
| British <input type="checkbox"/> <sup>1</sup>      | White & Black Caribbean <input type="checkbox"/> <sup>5</sup> | Indian <input type="checkbox"/> <sup>9</sup>                  | Caribbean <input type="checkbox"/> <sup>13</sup>   | Chinese <input type="checkbox"/> <sup>16</sup>           |
| Irish <input type="checkbox"/> <sup>2</sup>        | White & Black African <input type="checkbox"/> <sup>6</sup>   | Pakistani <input type="checkbox"/> <sup>10</sup>              | African <input type="checkbox"/> <sup>14</sup>     | Gypsy / Traveller <input type="checkbox"/> <sup>17</sup> |
| Other White <input type="checkbox"/> <sup>3</sup>  | White & Asian <input type="checkbox"/> <sup>7</sup>           | Bangladeshi <input type="checkbox"/> <sup>11</sup>            | Other Black <input type="checkbox"/> <sup>15</sup> | Any other <input type="checkbox"/> <sup>18</sup>         |
| EU Accession <input type="checkbox"/> <sup>4</sup> | Other Mixed Background <input type="checkbox"/> <sup>8</sup>  | Other Asian Background <input type="checkbox"/> <sup>12</sup> | Background   |  |

**PLEASE COMPLETE ONE LINE PER PERSON IN THE TABLE BELOW FOR EACH PERSON LIVING IN YOUR HOME, WHETHER MEMBERS OF YOUR FAMILY OR NOT (E.G. INCLUDE LODGERS). INSTRUCTIONS ARE BELOW.**

Household Member	C Gender		D Age							E Employment	F Occupation	G Work Place
	M	F	0-10	11-15	16-24	25-44	45-59	60-74	75+			
<b>EXAMPLE</b>	<input type="checkbox"/> <sup>1</sup>	<input checked="" type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input checked="" type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="text" value="1"/> <sup>10</sup>	<input type="text" value="1"/> <sup>11</sup>	<input type="text" value="0"/> <sup>12</sup> <input type="text" value="1"/> <sup>12</sup>
Self	<input type="checkbox"/> <sup>1</sup>	<input type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup> <input type="checkbox"/> <sup>12</sup>
Spouse/Partner	<input type="checkbox"/> <sup>1</sup>	<input type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup> <input type="checkbox"/> <sup>12</sup>
Child 1	<input type="checkbox"/> <sup>1</sup>	<input type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup> <input type="checkbox"/> <sup>12</sup>
Child 2	<input type="checkbox"/> <sup>1</sup>	<input type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup> <input type="checkbox"/> <sup>12</sup>
Child 3	<input type="checkbox"/> <sup>1</sup>	<input type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup> <input type="checkbox"/> <sup>12</sup>
Child 4	<input type="checkbox"/> <sup>1</sup>	<input type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup> <input type="checkbox"/> <sup>12</sup>
Partner of Child	<input type="checkbox"/> <sup>1</sup>	<input type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup> <input type="checkbox"/> <sup>12</sup>
Grandchild 1	<input type="checkbox"/> <sup>1</sup>	<input type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup> <input type="checkbox"/> <sup>12</sup>
Grandchild 2	<input type="checkbox"/> <sup>1</sup>	<input type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup> <input type="checkbox"/> <sup>12</sup>
Parent 1	<input type="checkbox"/> <sup>1</sup>	<input type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup> <input type="checkbox"/> <sup>12</sup>
Parent 2	<input type="checkbox"/> <sup>1</sup>	<input type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup> <input type="checkbox"/> <sup>12</sup>
Lodger 1	<input type="checkbox"/> <sup>1</sup>	<input type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup> <input type="checkbox"/> <sup>12</sup>
Lodger 2	<input type="checkbox"/> <sup>1</sup>	<input type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup> <input type="checkbox"/> <sup>12</sup>
Other	<input type="checkbox"/> <sup>1</sup>	<input type="checkbox"/> <sup>2</sup>	<input type="checkbox"/> <sup>3</sup>	<input type="checkbox"/> <sup>4</sup>	<input type="checkbox"/> <sup>5</sup>	<input type="checkbox"/> <sup>6</sup>	<input type="checkbox"/> <sup>7</sup>	<input type="checkbox"/> <sup>8</sup>	<input type="checkbox"/> <sup>9</sup>	<input type="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup> <input type="checkbox"/> <sup>12</sup>

**Column C (Gender)** Please **cross** the appropriate box  
**Column D (Age)** Please **cross** the appropriate box

**Column E (Employment)** Please write the number which best describes each member's employment type from the following list

- |   |  |  |
|---|--|--|
| Full time employee (30+ hours) <b>1</b> | Part time employee (up to 30 hours) <b>2</b> | Self - employed <b>3</b>                 |
| On Government Training Scheme <b>4</b>  | Full time education (age 16+) <b>5</b>       | Unemployed & available for work <b>6</b> |
| Permanently sick / disabled <b>7</b>    | Wholly retired from work <b>8</b>            | Looking after the home <b>9</b>          |

**Column F (Occupation)** Please write the number which best describes each member's occupation type from the following list

- |                            |                                 |                              |                          |
|----------------------------|---------------------------------|------------------------------|--------------------------|
| Professional <b>1</b>      | Managerial & Technical <b>2</b> | Skilled, non-manual <b>3</b> | Skilled, manual <b>4</b> |
| Partially skilled <b>5</b> | Unskilled <b>6</b>              | Other <b>7</b>               |                          |

**Column G (Work Place)** Please write the number which best describes each member's place of work from the following list

- |  |                                       |                               |                             |
|--|---------------------------------------|-------------------------------|-----------------------------|
| Within West Oxfordshire District <b>01</b> | Oxford City <b>02</b>                 | Vale of White Horse <b>03</b> | Cherwell District <b>04</b> |
| South Oxfordshire District <b>05</b>       | Berkshire <b>06</b>                   | Cotswolds <b>07</b>           | Warwickshire <b>08</b>      |
| Greater London <b>09</b>                   | Elsewhere in the South East <b>10</b> | Elsewhere in the UK <b>11</b> | Abroad <b>12</b>            |

**HOUSE PRICES ARE A RECOGNISED ISSUE IN WEST OXFORDSHIRE DISTRICT AND WE WOULD BE GRATEFUL IF YOU WOULD COMPLETE THE FOLLOWING QUESTION(S) ON SAVINGS AND INCOME. THE INFORMATION PROVIDED IS CONFIDENTIAL AND CANNOT BE LINKED TO ANY INDIVIDUAL HOUSEHOLD.**

**16 Please advise what savings and equity your household has by completing columns A, B and C**

**a) How much does your household have in savings? (please estimate)**

- Under £5,000  <sup>1</sup>
- £5,000 - £10,000  <sup>2</sup>
- £10,001 - £15,000  <sup>3</sup>
- £15,001 - £20,000  <sup>4</sup>
- £20,001 - £30,000  <sup>5</sup>
- Above £30,000  <sup>6</sup>

**b) If you are a home owner, roughly how much equity value do you own? (i.e. estimated current value minus mortgage owed)**

- Negative Equity  <sup>1</sup>
- Under £10,000  <sup>2</sup>
- £10,000 - £30,000  <sup>3</sup>
- £30,001 - £50,000  <sup>4</sup>
- £50,001 - £100,000  <sup>5</sup>
- £100,001 - £200,000  <sup>6</sup>
- Above £200,000  <sup>7</sup>

**c) Please give total annual income of combined self & partner only (before tax and deductions, but not including benefits / allowances).**

- Under £10,000  <sup>1</sup>
- £10,000 - £20,000  <sup>2</sup>
- £20,001 - £27,500  <sup>3</sup>
- £27,501 - £45,000  <sup>4</sup>
- £45,001 - £60,000  <sup>5</sup>
- £60,001 - £75,000  <sup>6</sup>
- £75,001 - £100,000  <sup>7</sup>
- Above £100,000  <sup>8</sup>

**16d If your household receives any financial support, please indicate what type:- Please cross all that apply**

- Housing Benefit  <sup>1</sup>
- Income Support  <sup>2</sup>
- Job Seekers Allowance  <sup>3</sup>
- Working Family Tax Credit  <sup>4</sup>
- Pension Credits  <sup>5</sup>
- Disability Allowance  <sup>6</sup>
- Council Tax Benefit  <sup>7</sup>
- Other  <sup>8</sup>

**WE WOULD NOW LIKE TO ASK ABOUT THE FUTURE HOUSING REQUIREMENTS OF YOU AND THE OTHER MEMBERS OF YOUR HOUSEHOLD**

**17a Are you intending to move, or is any member of your household currently, or likely to require their own accommodation over the next three years?**

Yes  <sup>1</sup> **GO TO 17b**

No  <sup>2</sup> **THANK YOU FOR COMPLETING THE QUESTIONNAIRE PLEASE RETURN IT IN THE PRE-PAID ENVELOPE PROVIDED**

**17b If YES, please cross the appropriate box(es) below:-**

**Moving within West Oxfordshire District**

- The existing household is moving  <sup>1</sup> **GO TO SECTION B ON PAGE 5**
- Of those currently living with you a member is forming a new home  <sup>2</sup> **GO TO SECTION C ON PAGE 6**

**Moving outside West Oxfordshire District**

- The existing household is moving  <sup>3</sup> **GO TO 17 c+d**
- Of those currently living with you a member is forming a new home  <sup>4</sup> **GO TO 17 c+d**

**17c If moving outside the District, where are you thinking of moving to?**

- Oxford City  <sup>1</sup>
- Vale of White Horse  <sup>2</sup>
- Cherwell District  <sup>3</sup>
- South Oxfordshire District  <sup>4</sup>
- Berkshire  <sup>5</sup>
- Cotswolds  <sup>6</sup>
- Warwickshire  <sup>7</sup>
- Greater London  <sup>8</sup>
- Elsewhere in the South East  <sup>9</sup>
- Elsewhere in the UK  <sup>10</sup>
- Abroad  <sup>11</sup>

**17d If moving outside the District, please indicate your reasons for moving away:- Please cross all that apply**

- Family reasons  <sup>1</sup>
- Employment / access to work  <sup>2</sup>
- Education  <sup>3</sup>
- Retirement  <sup>4</sup>
- Financial reasons  <sup>5</sup>
- Unable to afford to buy a home locally  <sup>6</sup>
- Lack of affordable rented housing  <sup>7</sup>
- Need specialist housing  <sup>8</sup>

**THANK YOU FOR COMPLETING THE QUESTIONNAIRE. PLEASE RETURN IT IN THE PRE-PAID ENVELOPE PROVIDED**

## B: EXISTING HOUSEHOLD MOVING

**Complete this section ONLY if your existing household intends or needs to move WITHIN the District in the next three years**

**18 When do you plan to move?**

Within <sub>1</sub>  
1 year

Between <sub>2</sub>  
1 and 2 years

Between <sub>3</sub>  
2 and 3 years

**19 What type of accommodation is required?**

Semi - Detached house <sub>1</sub>

Detached house <sub>2</sub>

Terraced house <sub>3</sub>

Flat /  
Maisonette /  
Bedsit <sub>4</sub>

Bungalow <sub>5</sub>

Caravan / mobile  
home (permanently sited) <sub>6</sub>

Supported housing  
(including sheltered) <sub>7</sub>

Houseboat <sub>8</sub>

**20 If you require supported housing, which of the following types do you require?** Please cross **all** that apply

Independent accommodation  
with external support <sub>1</sub>

Independent accommodation  
with live-in carer <sub>2</sub>

Private sheltered housing <sub>3</sub>

Housing Association  
sheltered housing <sub>4</sub>

Extra care sheltered housing  
(self contained units with facilities  
and 24hr support) <sub>5</sub>

Residential / nursing home <sub>6</sub>

**21 How many bedrooms are required?**

One <sub>1</sub>

Two <sub>2</sub>

Three <sub>3</sub>

Four <sub>4</sub>

Five or more <sub>5</sub>

**22 What tenure is preferred?**

Owner occupation <sub>1</sub>

Shared ownership  
(part rent / part buy) <sub>2</sub>

Private rent <sub>3</sub>

Housing  
Association  
Rent <sub>4</sub>

Tied to  
employment <sub>5</sub>

**23 Are you registered on any of the following Housing Waiting Lists?** Please cross **all** that apply

West Oxfordshire  
District Council <sub>1</sub>

Another Council <sub>2</sub>

**24 Where is accommodation required?**

Please enter **up to two** location numbers in boxes 1 and 2 below, **from the District map enclosed.** e.g. Carterton

1 2

Area 1

Area 2

**25 Why are the above locations preferred?** Please cross **all** that apply

Always lived  
here <sub>1</sub>

To be near  
family / friends <sub>2</sub>

New job /  
employment <sub>3</sub>

Closer / easier  
to commute <sub>4</sub>

Accessibility to  
public transport <sub>5</sub>

Nearer / better  
shopping / leisure /  
entertainment facilities <sub>6</sub>

Quality of  
local schools <sub>7</sub>

Retirement <sub>8</sub>

Health / personal  
care reasons <sub>9</sub>

Move from urban  
to rural location <sub>10</sub>

Able to afford  
local housing <sub>11</sub>

Greater availability  
of type of housing  
sought <sub>12</sub>

**IF A NEW HOUSEHOLD IS ALSO FORMING, GO TO SECTION C ON PAGE 6**

**OTHERWISE THANK YOU FOR COMPLETING THE QUESTIONNAIRE. PLEASE RETURN IT IN THE PRE-PAID ENVELOPE PROVIDED**

# C: NEW FORMING HOUSEHOLDS

If a member, or members, of your household intend or may need to set up a home of their own **WITHIN** the District within the next three years, please provide details for up to two "new" households likely to form. The shaded boxes are provided for a second household forming, if required.

**26 Who is looking / likely to look for accommodation in the next three years?**

	Household	
	1	2
Parent / Grandparent.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Child (16+).....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Partner / Spouse.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>
Lodger.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>
Friend.....	5 <input type="checkbox"/>	2 <input type="checkbox"/>
Other Relative.....	6 <input type="checkbox"/>	2 <input type="checkbox"/>

**27a Is the "new" household being formed as a single person or with a partner?**

	Household	
	1	2
Single.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Couple.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>

**27b If a couple household is being formed, is the partner currently living :-**

	Household	
	1	2
In your existing household.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Elsewhere within the District.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Outside the District.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>

**27c What is the age of each adult in each "new" household**

	Household 1		Household 2	
	Adult 1	Adult 2	Adult 1	Adult 2
16 - 19.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
20 - 24.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>
25 - 44.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>
45 - 59.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>	4 <input type="checkbox"/>	2 <input type="checkbox"/>
60 - 74.....	5 <input type="checkbox"/>	2 <input type="checkbox"/>	5 <input type="checkbox"/>	2 <input type="checkbox"/>
75+.....	6 <input type="checkbox"/>	2 <input type="checkbox"/>	6 <input type="checkbox"/>	2 <input type="checkbox"/>

**27d How many children under 16 will be in each "new" household?**

	Household	
	1	2
Child due.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
One.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Two or more.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>
None.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>

**28 What tenure is a) needed, and b) preferred for each "new" household?**

	Needed		Preferred	
	1	2	1	2
Owner occupation.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Private Rent.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Housing Association Rent.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>
Shared ownership (part rent / part buy).....	4 <input type="checkbox"/>	2 <input type="checkbox"/>	4 <input type="checkbox"/>	2 <input type="checkbox"/>
Tied to employment.....	5 <input type="checkbox"/>	2 <input type="checkbox"/>	5 <input type="checkbox"/>	2 <input type="checkbox"/>

**29 When will each "new" household need their home?**

	Household	
	1	2
Within 1 year.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Between 1 and 2 years.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Between 2 and 3 years.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>

**30 What type of accommodation is a) needed, and b) preferred for each "new" household?**

	Needed		Preferred	
	1	2	1	2
Semi - Detached house.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Detached house.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Terraced house.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>
Flat / Maisonette / Bedsit.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>	4 <input type="checkbox"/>	2 <input type="checkbox"/>
Bungalow.....	5 <input type="checkbox"/>	2 <input type="checkbox"/>	5 <input type="checkbox"/>	2 <input type="checkbox"/>
Supported housing (including sheltered).....	6 <input type="checkbox"/>	2 <input type="checkbox"/>	6 <input type="checkbox"/>	2 <input type="checkbox"/>
Private Sheltered Housing.....	7 <input type="checkbox"/>	2 <input type="checkbox"/>	7 <input type="checkbox"/>	2 <input type="checkbox"/>

**31 How many bedrooms are a) needed, and b) preferred for each "new" household?**

	Needed		Preferred	
	1	2	1	2
One.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Two.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Three.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>
Four or more.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>	4 <input type="checkbox"/>	2 <input type="checkbox"/>

**32 Where is accommodation required?**

Please enter up to two location numbers in boxes 1 and 2 below, from the District map enclosed. e.g. **Carterton**

1	2
---	---

	Household 1	Household 2
Area 1	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Area 2	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

**33 Why are the locations above preferred?**

Please cross all that apply

	Household	
	1	2
Always lived here.....	<input type="checkbox"/>	<input type="checkbox"/>
To be near family / friends.....	<input type="checkbox"/>	<input type="checkbox"/>
New job / employment.....	<input type="checkbox"/>	<input type="checkbox"/>
Closer / easier to commute.....	<input type="checkbox"/>	<input type="checkbox"/>
Accessibility to public transport.....	<input type="checkbox"/>	<input type="checkbox"/>
Nearer / better shopping / leisure / entertainment facilities.....	<input type="checkbox"/>	<input type="checkbox"/>
Quality of local schools.....	<input type="checkbox"/>	<input type="checkbox"/>
Retirement.....	<input type="checkbox"/>	<input type="checkbox"/>
Health / personal care reasons.....	<input type="checkbox"/>	<input type="checkbox"/>
Move from urban to rural location.....	<input type="checkbox"/>	<input type="checkbox"/>
Able to afford local housing.....	<input type="checkbox"/>	<input type="checkbox"/>
Greater availability of type of housing sought.....	<input type="checkbox"/>	<input type="checkbox"/>

**34 Is the "new" household registered on any Housing Waiting Lists?** Please cross all that apply

	Household	
	1	2
West Oxfordshire District Council.....	<input type="checkbox"/>	<input type="checkbox"/>
Another Council.....	<input type="checkbox"/>	<input type="checkbox"/>

**35 Is the "new" household likely to be claiming Housing Benefit?**

	Household	
	1	2
Yes.....	<input type="checkbox"/>	<input type="checkbox"/>
No.....	<input type="checkbox"/>	<input type="checkbox"/>

**36a How much would each "new" household be able and willing to pay in rent and mortgage costs per month?**

	Household	
	1	2
Below £50 pw / £215 pm.....	<input type="checkbox"/>	<input type="checkbox"/>
£50 - £60 pw / £215 - £260 pm.....	<input type="checkbox"/>	<input type="checkbox"/>
£61 - £70 pw / £261 - £300 pm.....	<input type="checkbox"/>	<input type="checkbox"/>
£71 - £80 pw / £301 - £350 pm.....	<input type="checkbox"/>	<input type="checkbox"/>
£81 - £100 pw / £351 - £430 pm.....	<input type="checkbox"/>	<input type="checkbox"/>
£101 - £150 pw / £431 - £650 pm.....	<input type="checkbox"/>	<input type="checkbox"/>
£151 - £200 pw / £651 - £865 pm.....	<input type="checkbox"/>	<input type="checkbox"/>
Above £200 pw / £865 pm.....	<input type="checkbox"/>	<input type="checkbox"/>

**36b What savings does each household have to meet a deposit and legal costs?**

	Household	
	1	2
Under £1,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£1,000 - £5,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£5,001 - £10,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£10,001 - £20,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£20,001 - £30,000.....	<input type="checkbox"/>	<input type="checkbox"/>
Over £30,000.....	<input type="checkbox"/>	<input type="checkbox"/>

**36c Will each "new" household get help with a deposit from parents / relatives?**

	Household	
	1	2
By a loan.....	<input type="checkbox"/>	<input type="checkbox"/>
By a gift.....	<input type="checkbox"/>	<input type="checkbox"/>
No need.....	<input type="checkbox"/>	<input type="checkbox"/>
No.....	<input type="checkbox"/>	<input type="checkbox"/>

**36d Please give total annual HOUSEHOLD income for the person or couple in each new household (including benefits & allowances but before tax and deductions)**

	Household	
	1	2
Under £10,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£10,000 - £20,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£20,001 - £27,500.....	<input type="checkbox"/>	<input type="checkbox"/>
£27,501 - £35,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£35,001 - £45,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£45,001 - £60,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£60,001 - £75,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£75,001 - £100,000.....	<input type="checkbox"/>	<input type="checkbox"/>
Above £100,000.....	<input type="checkbox"/>	<input type="checkbox"/>

THANK YOU FOR COMPLETING THE QUESTIONNAIRE. PLEASE RETURN IT IN THE PRE-PAID ENVELOPE PROVIDED TO:

DAVID COUTTIE ASSOCIATES  
 FREEPOST HF2416  
 HUDDERSFIELD  
 HD1 2XY



## **APPENDIX II**

### **PROMOTIONAL POSTER**

# HOUSING SURVEY



WEST OXFORDSHIRE  
DISTRICT COUNCIL

## **WE NEED YOUR HELP!**

**WE ARE SENDING QUESTIONNAIRES TO  
8,400 HOUSEHOLDS IN THE DISTRICT DURING OCTOBER 2008**

**THE INFORMATION REQUESTED IS VERY IMPORTANT  
TO THE COUNCIL AS IT SEEKS TO ASSESS AND HELP US  
MEET PRESENT AND FUTURE HOUSING NEEDS**



**COMPLETED FORMS NEED TO BE  
RETURNED BY 22nd OCTOBER 2008**

**THANK YOU FOR YOUR SUPPORT**



## **APPENDIX III**

### **LAND REGISTRY DATA**

## LAND REGISTRY HOUSE PRICE DATA

### House Price Inflation England & Wales

% change in prices for the period Jul - Sep 2007 to Jul - Sep 2008 inclusive

	Detached Price		Semi Detached Price		Terraced Price		Flat/Maisonette Price		Overall Price	
Jul - Sep 2007	£353,096	-2.3%	£206,054	-4.6%	£183,410	-3.1%	£206,048	-3.1%	£230,474	-2.8%
Jul - Sep 2008	£344,989		£196,506		£177,633		£199,669		£224,064	

Source: Land Registry, © Crown Copyright

### House Price Inflation South East

% change in prices for the period Jul - Sep 2007 to Jul - Sep 2008 inclusive

	Detached Price		Semi Detached Price		Terraced Price		Flat/Maisonette Price		Overall Price	
Jul - Sep 2007	£458,205	-1.3%	£256,650	-4.2%	£208,494	-2.7%	£171,007	+ 0.1%	£275,549	-1.8%
Jul - Sep 2008	£452,324		£245,748		£202,806		£171,221		£270,571	

Source: Land Registry, © Crown Copyright

### House Price Inflation Oxfordshire

% change in prices for the period Jul - Sep 2007 to Jul - Sep 2008 inclusive

	Detached Price		Semi Detached Price		Terraced Price		Flat/Maisonette Price		Overall Price	
Jul - Sep 2007	£460,460	+ 7.1%	£277,806	-2.5%	£247,836	+ 5.1%	£194,509	+ 7.1%	£309,314	+ 2.8%
Jul - Sep 2008	£492,964		£270,934		£260,402		£208,271		£318,083	

Source: Land Registry, © Crown Copyright

### House Price Inflation West Oxfordshire

% change in prices for the period Jul - Sep 2007 to Jul - Sep 2008 inclusive

	Detached Price		Semi Detached Price		Terraced Price		Flat/Maisonette Price		Overall Price	
Jul - Sep 2007	£400,936	+ 14.3%	£262,753	-12.5%	£225,827	-5.3%	£151,447	+ 7.9%	£291,956	-4.2%
Jul - Sep 2008	£458,196		£229,821		£213,754		£163,337		£279,649	

**Average House Prices by Property Type****South East***Jul - Sep 2008*

Detached		Semi Detached		Terraced		Flat/Maisonette		Overall	
Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales
£452,324	8,421	£245,748	8,751	£202,806	8,477	£171,221	7,437	£270,571	33,086

*Source: Land Registry, © Crown Copyright***Average House Prices by Property Type****Oxfordshire***Jul - Sep 2008*

Detached		Semi Detached		Terraced		Flat/Maisonette		Overall	
Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales
£492,964	459	£270,934	532	£260,402	418	£208,271	283	£318,083	1,692

*Source: Land Registry, © Crown Copyright***Average House Prices by Property Type****West Oxfordshire***Jul - Sep 2008*

Detached		Semi Detached		Terraced		Flat/Maisonette		Overall	
Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales
£458,196	81	£229,821	91	£213,754	73	£163,337	44	£279,649	289

*Source: Land Registry, © Crown Copyright*

## **APPENDIX IV**

### **PRIVATE RENT SURVEY QUESTIONNAIRE**

## THE PRIVATE RENTED SECTOR

1. In general is the supply of rented accommodation available high or low?

High

Low

2. What are the areas of high demand?

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3. Are there any areas of low demand?

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4. Does the supply meet the demand overall?

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5. Are there any particular house types that have too low a supply to meet the high demand?

	Demand		Supply Meet Demand	
	High	Low	Yes	No
Bedsit				
1 Bed Flat				
2 Bed Flat				
2 Bed Terrace				
2 Bed Semi-Detached				
3 Bed Detached / Semi				
4 Bed Detached / Semi				

6. Has there been an increase in demand in 2008 over previous years?

Yes

No

7. Is this because of the Credit Crunch?

Yes

No

8. In your experience is there a need for more 1 / 2 bed properties needed to rent for young people in West Oxfordshire?

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9. Is demand met more in Witney & Carterton than in more rural settlements?

Yes

No

10. Is there high demand from In-migrating Households? (from Oxford or Abingdon?)

Yes

No

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11. Do you deal with furnished accommodation?

Yes (go to Q12)

No (go to Q14)

12. If yes, do you charge more for furnished accommodation?

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13. If no, why do you not deal with furnished accommodation i.e. fire regulations?

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14. Do you accept tenants on Housing Benefit?

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15. If not, why not?

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## **APPENDIX V**

### **GLOSSARY OF TERMS**

# GLOSSARY

<b>ADP – Approved Development Programme</b>	This is the Housing Corporation's total capital programme in any one year. It is normally broken down into rented housing, shared ownership and other home ownership initiatives. This is now called the National Affordable Housing Programme.
<b>Affordability</b>	<p>A measure of whether households can access and sustain the costs of private sector housing. DCA use two types of affordability: mortgage and rental.</p> <p><u>Mortgage affordability</u> measures whether households can afford a deposit and a mortgage; <u>rental affordability</u> measures whether a household can afford a private rental.</p> <p>Mortgage affordability is based on conditions set by mortgage lenders - a minimum level of household income and savings. We use a 3 times multiple of gross income. Rental affordability is defined as the rent being less than a proportion of a household's gross income. We use a 25% level of rental affordability.</p>
<b>Affordable Housing</b>	Affordable housing is that provided, with subsidy <sup>1</sup> , for people who are unable to resolve their housing requirements, in the general housing market because of the relationship between local housing costs and incomes. This definition covers housing for social rent and intermediate housing through shared ownership, shared equity and sub-market rent.
<b>Bedroom Standard<sup>2</sup></b>	<p>The standard number of bedrooms allocated to each household in accordance with its age/sex/marital status composition and the relationship of the members to one another.</p> <p>A separate bedroom is allocated to each married couple, any person aged 21 or over, each pair of adolescents aged 10 – 20 of the same sex, and each pair of children under 10. Any unpaired person aged 10 – 20 is paired, if possible with a child under 10 of the same sex, or, if that is not possible, he or she is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms available for the sole use of the household and the differences are tabulated.</p>
<b>Concealed Household</b>	A Concealed Household is someone living within a household wanting to move to their own accommodation and form a separate household (e.g. adult children living with their parents).
<b>Cost rented housing</b>	Housing let at rents which are set to cover development and management costs only, i.e. not for profit. Cost rents are above the Housing Corporation's rent caps but below market rents.
<b>Data Entry Checks</b>	Checks on errors in keying survey data into computer systems.
<b>Data Processing and Analysis</b>	The process by which the responses on a questionnaire are converted into numbers or categories. These are then used to produce outputs such as tables and charts.

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<sup>1</sup> This subsidy is not always public subsidy.

<sup>2</sup> This definition is taken from the Survey of English Housing, DCLG.



<b>DCLG</b>	Department for Communities and Local Government. DCLG has responsibility for local and regional government, housing, planning, fire, regeneration, social exclusion and neighbourhood renewal with the ambition to create sustainable communities for all. Previously known as DETR, DTLR and ODPM.
<b>DETR</b>	Government body superseded by DCLG. (See <b>DCLG</b> )
<b>Discounted Market Rented Housing</b>	New Units utilising the equity from the discounted or free land from the planning process where Housing Associations could build at only development cost and provide, without grant, units which would be available at lower than private rented market cost but above Housing Corporation rent caps.
<b>Existing Household</b>	An existing household encompasses the household in its entirety.
<b>Existing Household In Unsuitable Accommodation</b>	Refers to all circumstances where households are living in housing which is in some way unsuitable, whether because of its size, type, design, location, condition, security or cost.
<b>Focus Group</b>	A type of <b>qualitative research</b> in which the views of <b>respondents</b> are sought and recorded in a group setting. Also known as a 'group discussion'.
<b>Homeless Household</b>	A household is accepted as statutorily homeless by the authority if it meets the criteria set out in the Housing Act 1996.
<b>Household</b>	The Census definition of a household is:-  <i>"A household comprises either one person living alone or a group of people (not necessarily related) living at the same address with common housekeeping - that is, sharing at least one meal a day or sharing a living room or sitting room."</i>
<b>Households In Unregistered Need</b>	Households in unregistered need are those households that are in need but not registered on the Council's Waiting or Transfer List.
<b>Housing Demand</b>	Is the quantity and type / quality of housing which households wish to buy or rent and are able to afford. It therefore takes account of preferences and ability to pay.
<b>Housing Need</b>	Refers to households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the local housing market without some assistance.
<b>Housing Register</b>	A register of people waiting for affordable housing. It may have two components: a list for those not currently occupying affordable housing (more properly known as the Housing Register) and a Transfer List for those tenants who wish to move to another affordable home within the same District.

<b>Inadequate Housing</b>	Housing which is inadequate or unsuitable in meeting the needs of the household, comprising a range of criteria on house condition, size, cost and security of tenure. These criteria are used to assess whether the unsuitability can be resolved by improvements to the dwelling, or whether the household has to move to another home.
<b>Intermediate Housing</b>	Housing at prices or rents above those of social rented but below market prices or rents. This includes shared ownership, shared equity and sub-market renting.
<b>Key Worker</b> <sup>3</sup>	<p>A Key Worker is someone:</p> <ul style="list-style-type: none"> <li>- employed by the public sector</li> <li>- in a frontline role delivering an essential public service</li> <li>- in a sector where there are serious recruitment and retention problems.</li> </ul>
<b>ODPM</b>	Government body superseded by DCLG. (See <b>DCLG</b> )
<b>ONS</b>	Office for National Statistics.
<b>Over Occupation</b>	Over occupation occurs when, using the <b>bedroom standard</b> , there are insufficient bedrooms in the property based on the number of residents and their age/sex/marital status composition. Over occupation is more common in the public sector than the private sector.
<b>Qualitative Research</b>	A type of research designed to reveal a full range of views and circumstances of the population under study, giving an in-depth picture. Examples of this approach are <b>depth interviews</b> and <b>focus groups</b> . It differs from <b>quantitative research</b> in not providing statistically reliable numerical data.
<b>Quantitative Research</b>	Research designed to provide numerical information about a topic which is statistically reliable. If carried out using adequate methodology, quantitative data from a sample of the population can be extrapolated to assume that the results apply to the population as a whole, to greater or lesser degrees of reliability. Data is usually collected by post, telephone or by face-to face interview.
<b>Random Sample</b>	A sample where no member of the target population has a greater chance of being of being chosen than any other. Also known as <b>Simple Random Sampling</b> .
<b>Relets</b>	Local Authority or RSL rented accommodation that becomes vacant due to the departure of a previous tenant; therefore the accommodation can be re-let to another tenant or new applicant on the Housing Register.

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<sup>3</sup> Source: DCLG

<b>Round GLA Projections</b>	Population Projections supplied by Oxfordshire County Council utilising the Greater London Authority (GLA) Population Model for Oxfordshire.
<b>RSL – Registered Social Landlords</b>	A Housing Association or a not-for-profit company, registered by the Housing Corporation, providing social housing.
<b>SO – Shared Ownership</b>	Either newly built or existing properties purchased by a housing provider, which are then sold on a part rent / part buy basis under a shared ownership lease. The shared owner buys a percentage of the property, funded by mortgage and / or savings. The remaining percentage is still owned by the housing provider who charges a rent on it.
<b>SDS – Scheme Development Standards</b>	A set of standards published by the Housing Corporation setting out the essential and desirable standards for SHG-funded property acquired or developed as affordable housing.
<b>SHG – Social Housing Grant</b>	Capital provided by the Housing Corporation, or Local Authority, to fully or partially fund RSLs when developing social housing. SHG is paid under s18 of the Housing Act 1996.
<b>Section 106 sites (S106 of the Town and County Planning Act 1990)</b>	A general term to describe a housing site which is large enough to require a developer to contribute affordable housing as part of a development scheme. S106 of the Act allows Planning Authorities to negotiate planning obligations as part of a development and could include, among other things, a proportion of affordable housing.
<b>Transfer List</b>	A list of Local Authority and RSL tenants that have applied for alternative Local Authority housing. Housing Associations may keep their own Transfer Lists.
<b>Under Occupation</b>	A household is under-occupying if more than one spare bedroom is available, using the <b>bedroom standard</b> as a test. Under-occupation is common in the private sector.