

**SOUTH OXFORDSHIRE  
DISTRICT**

**HOUSING NEEDS  
ASSESSMENT**

**FINAL REPORT  
2008**



[www.dcauk.com](http://www.dcauk.com)

## **Erratum**

Please note that there is a mistake in the document, which was taken from another authority. Paragraph 14.12.4 has been deleted.

# CONTENTS

<b>1</b>	<b>EXECUTIVE SUMMARY.....</b>	<b>8</b>
1.1	LOCAL HOUSING SURVEY.....	8
1.2	POPULATION AND HOUSEHOLD CHANGE.....	8
1.3	THE ECONOMIC CLIMATE.....	9
1.4	BME HOUSEHOLD INCOME.....	11
1.5	KEY WORKERS INCOME.....	11
1.6	CURRENT HOUSING IN THE DISTRICT.....	11
1.7	DEMAND FOR MARKET HOUSING.....	11
1.8	THE COST OF ACCESSING THE HOUSING MARKET.....	12
1.9	BALANCING HOUSING MARKETS.....	14
1.10	THE NEED FOR AFFORDABLE HOUSING.....	15
1.11	SHELTERED HOUSING.....	15
1.12	EXTRA CARE HOUSING.....	16
1.13	SUPPORTED HOUSING AND SUPPORT ISSUES.....	16
1.14	RECOMMENDATIONS.....	16
<b>2</b>	<b>SURVEY METHODOLOGY.....</b>	<b>19</b>
2.1	PURPOSE, AIMS AND OBJECTIVES.....	19
2.2	THE LOCAL AREA.....	19
2.3	METHODOLOGY.....	20
2.4	SAMPLING.....	21
2.5	PROMOTION.....	22
2.6	POSTAL SURVEY PROCESS AND RESPONSE.....	22
2.7	DATA VALIDITY.....	22
2.8	SURVEY WEIGHTING.....	22
2.9	GUIDANCE MODEL.....	23
2.10	DEFINITIONS.....	24
2.11	SURVEY HOUSEHOLD DATA.....	24
<b>3</b>	<b>ECONOMIC ANALYSIS.....</b>	<b>25</b>
3.1	INTRODUCTION.....	25
3.2	EDUCATION, EMPLOYMENT, OCCUPATION AND WORK PLACE DATA.....	25
3.3	INCOMES AND HOUSING COSTS.....	27
3.4	EXISTING HOUSEHOLDS.....	28
3.5	BME HOUSEHOLDS.....	31
3.6	KEY WORKER HOUSEHOLDS.....	32
3.7	EXISTING MOVING HOUSEHOLDS.....	33
3.8	CONCEALED HOUSEHOLDS.....	33
3.9	HOUSEHOLDS UNABLE TO BUY OR RENT.....	35
3.10	CONCLUSIONS.....	35
3.11	STRATEGIC IMPLICATIONS.....	36
<b>4</b>	<b>DEMOGRAPHIC CHANGE.....</b>	<b>37</b>
4.1	KEY FINDINGS AND STRATEGIC IMPLICATIONS.....	37
4.2	STRATEGIC IMPLICATIONS.....	37
4.3	EXISTING POPULATION PROFILE.....	37
4.4	DEMOGRAPHIC ANALYSIS.....	39
4.5	DEMOGRAPHIC DATA SOURCE.....	40
4.6	POPULATION PROJECTIONS.....	40
4.7	AGE STRUCTURE FORECAST 2006 - 2026.....	40

<b>5</b>	<b>THE CURRENT HOUSING STOCK .....</b>	<b>43</b>
5.1	KEY FINDINGS.....	43
5.2	STRATEGIC IMPLICATIONS .....	43
5.3	CURRENT HOUSING IN SOUTH OXFORDSHIRE.....	44
5.4	OVER / UNDER OCCUPATION .....	46
5.5	THE CONDITION OF THE EXISTING STOCK.....	47
5.6	ADEQUACY OF PRESENT DWELLING / IMPROVEMENT REQUIRED .....	48
<b>6</b>	<b>THE SOUTH OXFORDSHIRE HOUSING MARKET .....</b>	<b>51</b>
6.1	HOUSING MARKET ANALYSIS .....	51
6.2	NATIONAL PICTURE .....	51
6.3	REGIONAL HOUSE PRICE CHANGE .....	52
6.4	THE REGIONAL HOUSING MARKET .....	52
6.5	HOUSE PRICE SUB-AREAS .....	54
6.6	ENTRY SALES LEVELS IN SOUTH OXFORDSHIRE .....	55
6.7	PURCHASE INCOME THRESHOLDS.....	56
6.8	THE PRIVATE RENTED SECTOR .....	57
6.9	PRIVATE SECTOR RENT LEVELS .....	59
6.10	ENTRY TO PRIVATE RENT .....	60
6.11	RENTAL INCOME THRESHOLDS .....	61
6.12	KEY FINDINGS & STRATEGIC IMPLICATIONS .....	61
<b>7</b>	<b>MIGRATION.....</b>	<b>62</b>
7.1	INTRODUCTION.....	62
7.2	IN-MIGRATION TO SOUTH OXFORDSHIRE.....	62
7.3	OUT - MIGRATION FROM SOUTH OXFORDSHIRE .....	64
7.4	MIGRATION SUMMARY .....	66
<b>8</b>	<b>HOUSEHOLDS MOVING WITHIN SOUTH OXFORDSHIRE .....</b>	<b>67</b>
8.1	INTRODUCTION.....	67
8.2	HOUSEHOLDS MOVING WITHIN SOUTH OXFORDSHIRE.....	67
8.3	HOUSEHOLDS PREVENTED FROM MOVING.....	67
8.4	DEMAND FOR EXISTING MOVING HOUSEHOLDS .....	68
8.5	DEMAND FOR CONCEALED MOVING HOUSEHOLDS .....	69
<b>9</b>	<b>FUTURE MARKET HOUSING REQUIREMENTS.....</b>	<b>72</b>
9.1	INTRODUCTION.....	72
9.2	DEMAND FOR MARKET HOUSING FOR EXISTING MOVING HOUSEHOLDS .....	72
9.3	DEMAND FOR MARKET HOUSING FOR CONCEALED HOUSEHOLDS.....	75
9.4	HOUSEHOLDS UNABLE TO MOVE .....	79
9.5	TOTAL DEMAND FOR MARKET HOUSING IN SOUTH OXFORDSHIRE .....	80
9.6	CURRENT AND FUTURE DEMAND FOR MARKET HOUSING .....	81
<b>10</b>	<b>FUTURE AFFORDABLE HOUSING REQUIREMENTS .....</b>	<b>83</b>
10.1	KEY FINDINGS.....	83
10.2	STRATEGIC IMPLICATIONS .....	83
10.3	INTRODUCTION.....	83
10.4	AFFORDABLE HOUSING NEED OF EXISTING HOUSEHOLDS.....	84
10.5	NEEDS OF CONCEALED HOUSEHOLDS MOVING WITHIN SOUTH OXFORDSHIRE.....	86

<b>11</b>	<b>SUPPORTED AND ADAPTED HOUSING .....</b>	<b>91</b>
11.1	KEY FINDINGS.....	91
11.2	STRATEGIC RECOMMENDATIONS .....	91
11.3	NEEDS OF DISABLED PEOPLE .....	91
11.4	SUPPORT NEEDS .....	93
11.5	ADAPTATION .....	94
11.6	SUPPORTED ACCOMMODATION.....	95
11.7	HOUSING NEEDS OF OLDER PEOPLE .....	96
11.8	EXTRA CARE ACCOMMODATION.....	97
<b>12</b>	<b>BLACK AND MINORITY ETHNIC NEEDS.....</b>	<b>98</b>
12.1	KEY FINDINGS AND STRATEGIC IMPLICATIONS .....	98
12.2	INTRODUCTION.....	99
12.3	CURRENT HOUSING .....	100
12.4	DISABILITY / LIMITING LONG TERM ILLNESS .....	101
12.5	MOVING PLANS OF BME HOUSEHOLDS.....	101
12.6	EXISTING BME HOUSEHOLDS MOVING .....	102
12.7	CONCEALED BME HOUSEHOLDS MOVING.....	102
<b>13</b>	<b>CLG NEEDS ASSESSMENT MODEL.....</b>	<b>103</b>
13.1	INTRODUCTION.....	103
13.2	THE CLG NEEDS ASSESSMENT MODEL STRUCTURE .....	104
13.3	MODEL STRUCTURE.....	105
13.4	SOUTH OXFORDSHIRE CLG NEEDS ASSESSMENT MODEL .....	105
13.5	STAGE 2 – FUTURE NEED (GROSS PER YEAR).....	106
13.6	STAGE 3 – AFFORDABLE HOUSING SUPPLY.....	107
13.7	AFFORDABLE HOUSING NEEDS MODEL .....	110
13.8	AFFORDABLE NEEDS ASSESSMENT.....	110
<b>14</b>	<b>PLANNING AND DELIVERY .....</b>	<b>112</b>
14.1	LAND AND AFFORDABLE HOUSING DELIVERY.....	112
14.2	AFFORDABLE HOUSING .....	112
14.3	LOW COST MARKET HOUSING .....	113
14.4	OVERALL AFFORDABLE HOUSING TARGET LEVELS .....	113
14.5	BALANCING HOUSING MARKETS .....	114
14.6	AFFORDABLE RENTED ACCOMMODATION .....	114
14.7	INTERMEDIATE MARKET HOUSING.....	115
14.8	SHARED OWNERSHIP .....	115
14.9	DISCOUNTED MARKET RENT.....	115
14.10	TENURE MIX TARGETS .....	116
14.11	PROPERTY TYPE AND SIZE TARGETS .....	116
14.12	MARKET SECTOR.....	116
14.13	INTERMEDIATE HOUSING SECTOR.....	117
14.14	FUTURE SIZE OF AFFORDABLE HOUSING.....	117
14.15	PERPETUITY .....	118
14.16	SITE THRESHOLDS .....	119
14.17	RURAL AFFORDABLE HOUSING TARGETS AND THRESHOLDS .....	119
14.18	NEEDS DISTRIBUTION BY SUB-AREA, TENURE TYPE, SIZE AND LOCATION .....	119
<b>15</b>	<b>BIBLIOGRAPHY .....</b>	<b>120</b>

**TABLES**

TABLE 1-1	EXISTING AND CONCEALED HOUSEHOLDS MARKET HOUSE TYPE REQUIREMENT / STOCK ..	12
TABLE 1-2	ANNUAL HOUSEHOLD INCOME REQUIRED TO PURCHASE BY SUB-AREA .....	13
TABLE 1-3	PROPOSED DWELLING PROVISION AGAINST DEMAND AND AFFORDABLE NEED .....	14
TABLE 1-4	FUTURE DELIVERY BY BED SIZE AND TENURE .....	17
TABLE 2-1	WARDS WITHIN SUB-AREAS .....	19
TABLE 2-2	RESPONSE RATE .....	22
TABLE 2-3	TENURE OF PRESENT HOUSEHOLDS .....	23
TABLE 3-1	EMPLOYMENT STATUS OF HEAD OF HOUSEHOLD .....	25
TABLE 3-2	OCCUPATION TYPE OF HEAD OF HOUSEHOLD .....	26
TABLE 3-3	WORKPLACE OF HEAD OF HOUSEHOLD .....	26
TABLE 3-4	TRAVEL TO WORK OF HEAD OF HOUSEHOLD .....	27
TABLE 3-5	HOUSEHOLD SAVINGS .....	28
TABLE 3-6	SAVINGS LEVEL / TENURE .....	28
TABLE 3-7	LEVEL OF EQUITY IN PRESENT ACCOMMODATION .....	29
TABLE 3-8	GROSS ANNUAL INCOME OF ALL EXISTING HOUSEHOLDS .....	29
TABLE 3-9	ANNUAL INCOME BY TENURE .....	30
TABLE 3-10	FINANCIAL SUPPORT .....	30
TABLE 3-11	GROSS ANNUAL INCOME OF BME HOUSEHOLDS .....	31
TABLE 3-12	ANNUAL HOUSEHOLD INCOME OF KEY WORKERS (%).....	32
TABLE 3-13	GROSS ANNUAL INCOME OF EXISTING HOUSEHOLDS MOVING .....	33
TABLE 3-14	ANNUAL INCOME OF CONCEALED HOUSEHOLDS .....	33
TABLE 3-15	ANNUAL INCOME OF RECENTLY FORMED HOUSEHOLDS .....	34
TABLE 3-16	SAVINGS OF 'CONCEALED' HOUSEHOLDS .....	34
TABLE 3-17	HOUSEHOLDS UNABLE TO BUY OR RENT (%) .....	35
TABLE 4-1	FAMILY COMPOSITION .....	37
TABLE 4-2	POPULATION AGE GROUPS .....	38
TABLE 4-3	NUMBER IN HOUSEHOLD .....	38
TABLE 4-4	NUMBERS OF PEOPLE IN HOUSEHOLDS BY TENURE.....	38
TABLE 4-5	ETHNIC ORIGIN OF HOUSEHOLDS.....	39
TABLE 4-6	POPULATION CHANGE IN SOUTH OXFORDSHIRE, 2006 – 2026.....	40
TABLE 4-7	POPULATION AGE BAND FORECAST, SOUTH OXFORDSHIRE, 2006 – 2026 .....	41
TABLE 4-8	NUMBERS OF 75+ IN SOUTH OXFORDSHIRE, 2006 - 2026 .....	42
TABLE 5-1	TYPE OF ACCOMMODATION .....	44
TABLE 5-2	PROPERTY TYPE BY TENURE (%) .....	44
TABLE 5-3	NUMBER OF BEDROOMS .....	45
TABLE 5-4	NUMBER OF BEDROOMS BY TENURE .....	45
TABLE 5-5	UNDER / OVER OCCUPATION BY TENURE .....	46
TABLE 5-6	ACCESS TO BASIC HEATING AND INSULATION FACILITIES .....	47
TABLE 5-7	ADEQUACY BY TENURE .....	48
TABLE 5-8	REASON FOR INADEQUACY.....	49
TABLE 5-9	REASON FOR INADEQUACY BY TENURE .....	50
TABLE 6-1	HOUSE PRICE INFLATION.....	52
TABLE 6-2	AVERAGE SOUTH EAST REGION HOUSE PRICES (£) - ALL BUYERS Q2 2008 .....	52
TABLE 6-3	LAND REGISTRY AVERAGE HOUSE PRICES (£) - ALL BUYERS Q2 2008 .....	53
TABLE 6-4	AVERAGE HOUSE PRICES (£) AND SALES - ALL BUYERS Q2 2008 & Q2 2005 .....	54
TABLE 6-5	WARDS WITHIN SUB-AREAS.....	54
TABLE 6-6	ENTRY SALES LEVELS (£) IN THE DISTRICT - AUGUST 2008 .....	55
TABLE 6-7	MAXIMUM MONTHLY MORTGAGE OF 'CONCEALED' HOUSEHOLDS .....	56
TABLE 6-8	SINGLE INCOME THRESHOLDS – AUGUST 2008 .....	56
TABLE 6-9	DUAL INCOME THRESHOLDS - AUGUST 2008 .....	57
TABLE 6-10	SUPPLY / DEMAND OF PRIVATE RENTED STOCK (3 YEARS) .....	58
TABLE 6-11	AVERAGE AND ENTRY RENT LEVELS, AUGUST 2008 (£ P/M) .....	59
TABLE 6-12	MAXIMUM WEEKLY / MONTHLY RENT OF CONCEALED HOUSEHOLDS .....	60
TABLE 6-13	RENTAL INCOME THRESHOLDS - AUGUST 2008 .....	61
TABLE 7-1	LOCATION OF PREVIOUS DWELLING (IN-MIGRANTS) .....	62
TABLE 7-2	REASON FOR THE MOVING WITHIN LAST 3 YEARS FOR THOSE.....	63
TABLE 7-3	LOCATION OF MOVE FOR THOSE MOVING OUTSIDE SOUTH OXFORDSHIRE .....	64
TABLE 7-4	REASON FOR MOVING OUT OF SOUTH OXFORDSHIRE .....	65
TABLE 7-5	NET MIGRATION PATTERNS .....	66
TABLE 8-1	REASONS PREVENTING A MOVE .....	67

TABLE 8-2	CURRENT TENURE / TENURE PREFERRED (EXISTING HOUSEHOLDS) .....	68
TABLE 8-3	PERSON LOOKING TO FORM CONCEALED HOUSEHOLDS .....	69
TABLE 8-4	AGE OF CONCEALED HOUSEHOLDS.....	69
TABLE 8-5	NUMBER OF CHILDREN .....	69
TABLE 8-6	TIME OF MOVE - CONCEALED HOUSEHOLDS .....	70
TABLE 8-7	TENURE NEEDED / PREFERRED .....	70
TABLE 9-1	WHEN IS THE ACCOMMODATION REQUIRED .....	72
TABLE 9-2	TYPE OF ACCOMMODATION REQUIRED.....	72
TABLE 9-3	NUMBER OF BEDROOMS REQUIRED .....	73
TABLE 9-4	TYPE REQUIRED BY SIZE REQUIRED .....	73
TABLE 9-5	TYPE REQUIRED BY PREFERRED TENURE .....	74
TABLE 9-6	WHERE IS ACCOMMODATION REQUIRED.....	74
TABLE 9-7	REASON FOR PREFERRED LOCATION .....	75
TABLE 9-8	TYPE OF ACCOMMODATION NEEDED / PREFERRED .....	75
TABLE 9-9	NUMBER OF BEDROOMS NEEDED / PREFERRED .....	76
TABLE 9-10	TYPE NEEDED BY SIZE NEEDED.....	76
TABLE 9-11	TYPE NEEDED BY TENURE NEEDED .....	77
TABLE 9-12	CHOICE OF LOCATION .....	77
TABLE 9-13	TOTAL DEMAND OF CHOICE OF LOCATION FOR MARKET HOUSING.....	78
TABLE 9-14	REASON FOR PREFERRED LOCATION .....	78
TABLE 9-15	TOTAL DEMAND OF REASON FOR PREFERRED LOCATION FOR MARKET HOUSING.....	79
TABLE 9-16	TOTAL DEMAND FOR MARKET HOUSING IN SOUTH OXFORDSHIRE TO 2011.....	80
TABLE 9-17	ANNUAL MARKET HOUSING DEMAND BY SIZE .....	81
TABLE 10-1	WHEN IS THE ACCOMMODATION REQUIRED .....	84
TABLE 10-2	TYPE REQUIRED BY SIZE REQUIRED .....	84
TABLE 10-3	TYPE REQUIRED BY PREFERRED TENURE .....	85
TABLE 10-4	WHERE IS ACCOMMODATION REQUIRED.....	85
TABLE 10-5	REASON FOR PREFERRED LOCATION .....	86
TABLE 10-6	TYPE NEEDED BY SIZE NEEDED.....	87
TABLE 10-7	TYPE NEEDED BY TENURE NEEDED .....	87
TABLE 10-8	CHOICE OF LOCATION .....	88
TABLE 10-9	TOTAL DEMAND FOR CHOICE OF LOCATION MOVING TO AFFORDABLE HOUSING .....	88
TABLE 10-10	REASON FOR PREFERRED LOCATION .....	89
TABLE 10-11	TOTAL DEMAND OF REASON FOR PREFERRED LOCATION FOR AFFORDABLE HOUSING.....	90
TABLE 11-1	INCIDENCE OF DISABILITY BY TENURE .....	92
TABLE 11-2	NATURE OF DISABILITY .....	93
TABLE 11-3	ADAPTATIONS BY TENURE .....	94
TABLE 11-4	TYPES OF ADAPTATIONS PROVIDED / NEEDED.....	94
TABLE 11-5	TYPE OF SUPPORTED ACCOMMODATION REQUIRED .....	95
TABLE 11-6	ACCOMMODATION REQUIRED BY OLDER RELATIVES IN NEXT 3 YEARS .....	96
TABLE 11-7	SHELTERED HOUSING DEMAND .....	96
TABLE 11-8	EXTRA CARE HOUSING DEMAND.....	97
TABLE 12-1	ETHNIC ORIGIN .....	99
TABLE 12-2	PROPERTY TYPE BY NUMBER OF BEDROOMS .....	100
TABLE 12-3	INADEQUACY OF PRESENT ACCOMMODATION .....	100
TABLE 12-4	REASONS PREVENTING A MOVE .....	101
TABLE 12-5	REASONS FOR MOVING OUT OF SOUTH OXFORDSHIRE.....	102
TABLE 13-1	TYPES OF HOUSING DEEMED UNSUITABLE .....	103
TABLE 13-2	OVERCROWDED AND CONCEALED HOUSEHOLDS .....	105
TABLE 13-3	CURRENT HOUSING NEED (GROSS).....	106
TABLE 13-4	TIME OF MOVE – CONCEALED HOUSEHOLDS .....	106
TABLE 13-5	DOUBLE COUNTING REMOVAL .....	107
TABLE 13-6	FUTURE NEED (GROSS PER YEAR) .....	107
TABLE 13-7	2006 TO 2008 AFFORDABLE HOUSING SUPPLY (HSSA & CORE) .....	108
TABLE 13-8	2006 TO 2008 RIGHT TO BUY.....	108
TABLE 13-9	AFFORDABLE HOUSING SUPPLY.....	109
TABLE 14-1	PROPOSED DWELLING PROVISION AGAINST DEMAND AND AFFORDABLE NEED.....	113
TABLE 14-2	SOCIAL STOCK WAITING LIST DEMAND AND SOCIAL TURNOVER .....	117
TABLE 14-3	FUTURE DELIVERY BY TENURE .....	118

**FIGURES**

FIGURE 1-1	POPULATION AGE BAND FORECAST, 2006 – 2026 .....	9
FIGURE 1-2	INCOME DISTRIBUTION OF EXISTING HOUSEHOLDS .....	10
FIGURE 1-3	INCOME DISTRIBUTION OF CONCEALED HOUSEHOLDS.....	10
FIGURE 1-4	2008 AVERAGE HOUSE PRICES .....	14
FIGURE 2-1	WARD / SUB-AREA MAP OF SOUTH OXFORDSHIRE .....	20
FIGURE 4-1	POPULATION AGE BAND FORECAST, SOUTH OXFORDSHIRE, 2006 – 2026 .....	41
FIGURE 5-1	MARKET AND SOCIAL STOCK BY NUMBER OF BEDROOMS.....	45

**APPENDICES**

I	Type, Size & Tenure Requirements for Moving Households by Sub-Area
II	Sub Area Annual Housing Market Demand by size
III	Survey Questionnaire
IV	Promotional Poster
V	Land Registry Data
VI	Glossary of Terms



# 1 EXECUTIVE SUMMARY

## 1.1 Local Housing Survey

- 1.1.1 South Oxfordshire District Council, jointly with Vale of White Horse District Council formally commissioned DCA in June 2008 to carry out a Housing Needs Survey. Each Council has received separate Assessment Reports.
- 1.1.2 In this summary you will find the main findings from a study undertaken through:-
- A postal survey with 4,900 households in 7 Sub-areas across the District, undertaken between 16<sup>th</sup> July and 6<sup>th</sup> August 2008, providing statistical confidence at 95% level of  $\pm 2.64\%$  at District level;
  - A housing market survey utilising the Land Registry and Halifax databases 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.
  - Balancing Housing Market Stock Analysis (by 7 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

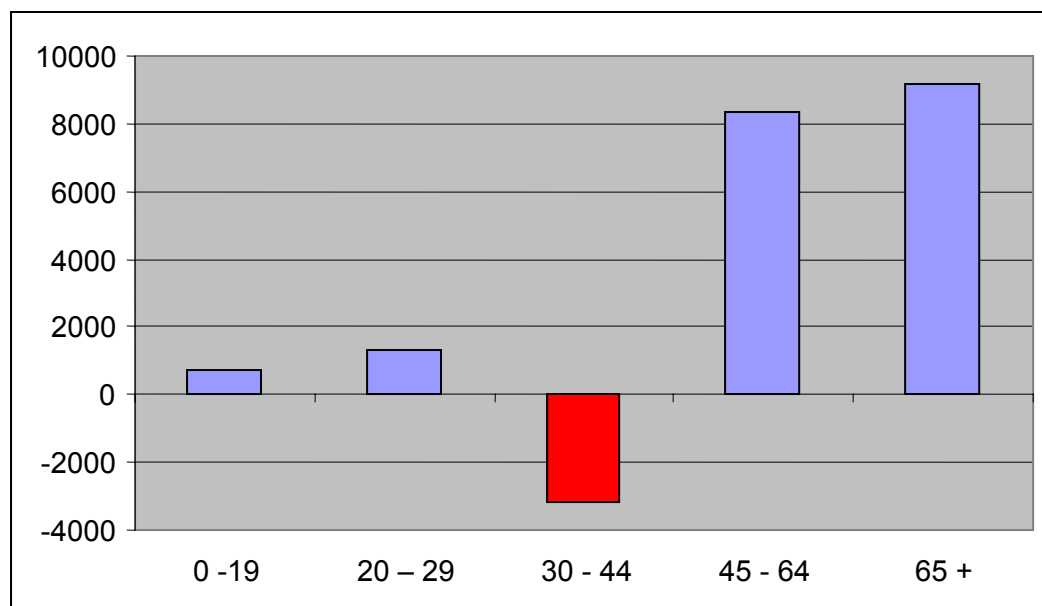
- 1.2.1 An important feature in measuring housing needs is to forecast what is likely to happen over the next decade or so in order that provision for new housing can be planned. Population change in an area results from a range of factors; the numbers of births and deaths, how the population is ageing,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

### What about the future?

- 1.2.2 The population estimates are from 2008 based Oxfordshire County Council projections and include the South East Plan housing but do not include the Oxford Strategic Development Area.
- 1.2.3 The population of the District is projected to increase by 12.9% 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, a growth in the middle aged group (45-64) 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 20-45 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 45-64 age group (+8,343) and the 65+ age group (+9,150) showing the largest increase. Numbers of people over 75 years of age increase by 4,707 by 2026. The retired population will increase by 45.2% by 2026. There is an inextricable link between ageing and disability and 60.9% 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. 54.7% (6,278 implied) of households who had moved in the last 3 years were in-migrants from outside the District.
- 1.2.8 39.3% (2,238 implied) of existing households who had plans to move in the next 3 years were planning to move out of the District. In addition 1,355 (42.7%) concealed households were planning to leave the District.
- 1.2.9 The key features of population change impacting on the housing market are:-
- Reducing numbers of younger and economically active households;
  - An increasing ageing population with increasing care and support needs.

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

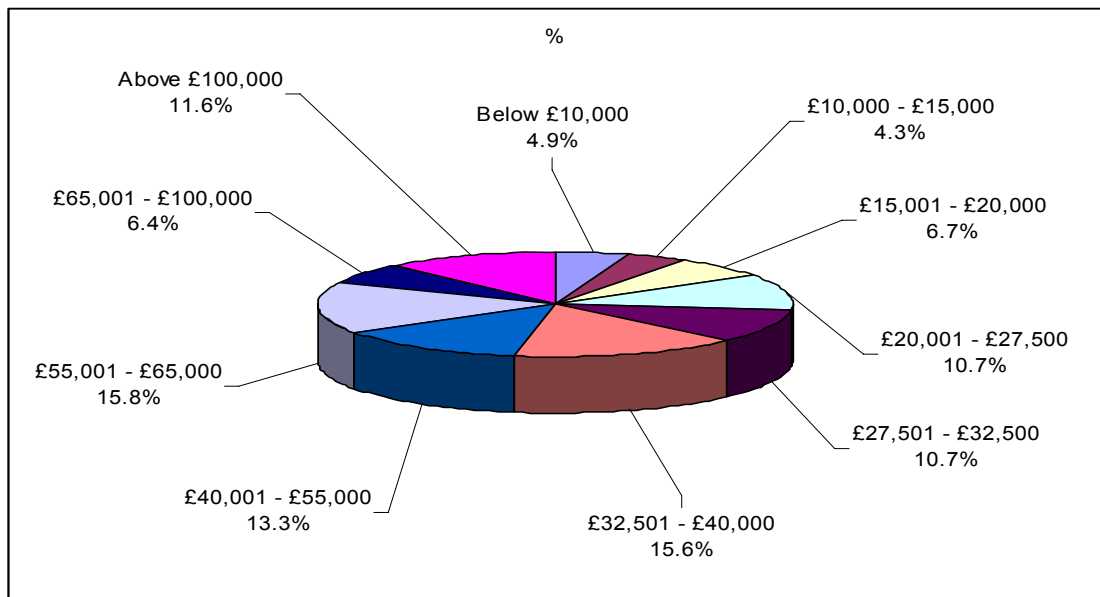


Source: 2008 based Oxfordshire County Council projections

### 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 set 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:-
- 72.8% of those in employment are in managerial / technical or professional occupations; 6.9% are unskilled or partially skilled. 51.5% of those in employment work within the District.
  - 28.8% of the population are retired.
  - 34.0% of all households had less than £5,000 savings and 32.3% had savings of over £30,000. Of the homeowners responding to the question, 60.1% of owner occupiers without a mortgage had savings of over £30,000 as compared with 23.3% of owner occupiers with a mortgage.
  - 35.9% of households in the District had incomes below £27,500, below the national figure (62.3%); 9.6% had household incomes in excess of £100,000.
  - Only 3.9% of households received Job Seekers Allowance.

**Figure 1-2 Income Distribution of Existing Households**

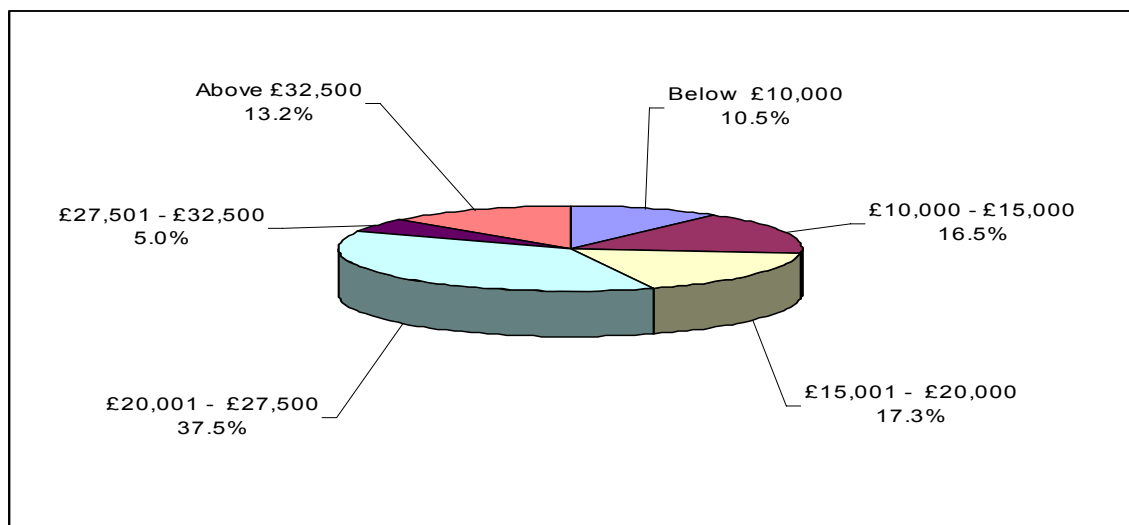


1.3.3 41.1% of households responding were in receipt of Council Tax Benefit (4,932 implied) and 34.4% were in receipt of Housing Benefit. 29.8% received Working Family Tax Credit.

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

- A total of 56.7% had less than £1,000 savings. A further 17.2% had less than £5,000. 6.4% had savings of over £20,000;
- 10.5% had household incomes below £10,000 per annum, 16.5% earned between £10,000 and £15,000, 17.3% between £15,001 and £20,000 and a further 37.5% earned between £20,001 and £27,500, giving a total of 81.8% with an income below £27,500. 18.2% of concealed households earned above the national average income of £27,500, slightly above the average in DCA recent survey experience (typically 16%).

**Figure 1-3 Income Distribution of Concealed Households**



## **1.4 BME Household Income**

- 1.4.1 Far fewer BME households than all households earn less than £10,000 (1.7%) which is also significantly lower than the corresponding UK figure (20.3%). Far less BME households earn below the national average when compared to all households and a greater proportion of BME households earned over £60,000 than the whole population.

## **1.5 Key Workers Income**

- 1.5.1 Access to the owner occupied market through the cheapest 1-bed flat requires a single income of £33,900 in Chilterns. The proportion of key workers that cannot afford to owner occupy include, 100% of fire-fighters and H.M. Prison Service staff, 64.3% of Social Workers, 34.85 of teachers, 31.4% of Nurses & Other NHS Staff and 29.1% of Police Officers.

## **1.6 Current Housing in the District**

- 1.6.1 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 47.3% of all households and over-occupation affects 3.1% of all existing households, similar to the national average of 3%. Over-occupation levels were highest in the Private rented and tied to employment sectors;
  - 90% of respondents to the household survey said their home was adequate for their needs; 10% considered their home inadequate. Levels of adequacy were lowest in the private rented and Shared Ownership sector stock.

## **1.7 Demand for Market Housing**

- 1.7.1 3,001 existing households and 1,501 concealed households requiring market housing will be moving within the District in the next 3 years.
- 1.7.2 Demand from existing moving households is focused on semi-detached (48.1%) and detached (34.9%) houses. 47.8% of existing household demand was for 3 bed accommodation.
- 1.7.3 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.
- 1.7.4 41.2% of concealed households opted for Didcot as their choice of location followed by Wallingford at 40.4%. 73.4% said the reason for the location choice was nearer family and 64.7% because they had always lived here. 48.9% said employment / closer to work.

- 1.7.5 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	3.2	97	44.4	666	8.7	11.3
Terraced	4.6	137	3.7	56	16.5	23.1
Semi-detached	48.1	1,444	17.8	267	35.5	34.8
Detached	34.9	1,048	29.9	449	38.5	30.8

- 1.7.6 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 and semi-detached houses is significantly higher than the existing market stock. However demand for terraced property is low compared to the stock profile.
- 1.7.7 Small units, i.e. one and two bedroom properties are 29.8% of existing stock for market housing. 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 future demographic and household formation change.

## 1.8 The Cost of Accessing the Housing Market

- 1.8.1 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.
- 1.8.2 The evaluation of the market in South Oxfordshire is based on specially prepared information taken directly from the Land Registry database for the year ending 31<sup>st</sup> March 2008 and an analysis of local estate agency sales looking at entry level properties, i.e. the lowest quartile stock.
- 1.8.3 The Land Registry recorded the average price for all dwellings in the District at £338,178. Since Quarter 2 2007 the average price of all properties has risen by 1.0%. However over four years to Quarter 1 2008 the prices of all properties have risen by 23.6%. Entry level stock, terraced properties have increased by 15.5% and detached properties have increased by 32.7%.
- 1.8.4 Access to owner occupation is restricted, especially for flats / maisonettes and terraces, with house price increases out stripping local income inflation.

- 1.8.5 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.
- 1.8.6 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.
- 1.8.7 Flat sales are in low supply in some areas. An income of £33,900 is required to buy a one bedroom flat in the Chilterns rising to £51,400 in Henley.
- 1.8.8 A two bedroom flat requires an income range from £40,700 in Didcot up to £57,000 in Henley.
- 1.8.9 Terraced properties require incomes of £43,400 to £74,600 depending on location.

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

Sub-area	Income Thresholds (£)		
	1-bed Flat	2-bed Flat	2-bed Terrace
Central Oxfordshire	40,400	50,200	43,400
Chilterns	33,900	58,400*	57,000
North East	36,600	**	52,900
Thame	37,700*	43,400	55,600
Henley	51,400	57,000	74,600
Didcot	35,300	40,700	45,300
Wallingford	43,400	43,400*	50,200

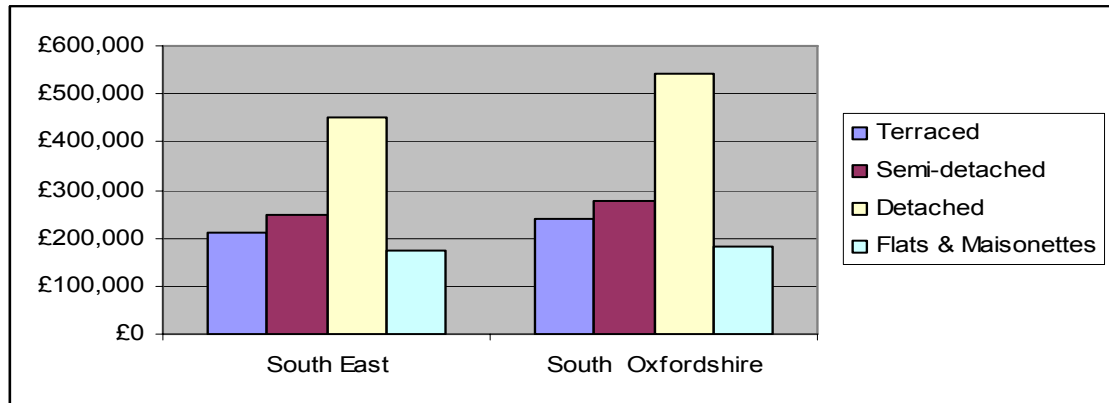
Source: DCA House Price Survey July 2008

\* Low sample

\*\* No data

- 1.8.10 Although the average price of terraced properties according to the Land Registry survey is £239,147, entry sales levels vary across the District with the lowest entry prices, starting at around £159,999 in Central Oxfordshire, rising to £275,000 in Henley. 3-bed terraced properties start at £179,950 in Didcot, rising to £349,950 in Henley.
- 1.8.11 The survey findings indicate that income levels of 98.1% of all the concealed households forming in the next three years are below the level necessary to be able to buy, and 91.2% 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.
- 1.8.12 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. 18.2% of concealed households have incomes above £27,500, the national average.
- 1.8.13 The cheapest 1 bed flat / maisonettes in the District require an income of £33,900 in Chilterns and 93.7% of concealed households earn below this level.

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



Source: Land Registry

1.8.14 Access to the owner occupied and private rented sector is restricted by cost. 62.3% of all concealed households can afford to pay no more than £431 pcm. Access rents are £550 pcm.

**1.9 Balancing Housing Markets**

1.9.1 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.

1.9.2 The table below outlines the proposed annual average dwelling provision between 2006 and 2026 in the Draft South East Plan (March 2006), the Panel report of the draft South East Plan (August 2007) and the Secretary of State proposed changes (July 2008), against the market demand and affordable need, after allowing for the turnover of the existing stock.

**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***		
510	547.5	547.5	530	883

\* 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

1.9.3 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 547.5 units p.a. in the Panel Report of the South East Plan and the Secretary of State proposed changes to the South East Plan, the 2008 South Oxfordshire household survey identified an annual shortfall of 883 units in the market sector and 530 units of affordable housing. Two-thirds of this net shortfall is due to in-migration.

- 1.9.4 The results of the household survey take account of future planned local moves and new formation with future in-migration based on the survey findings for the previous three years. The survey data found a level of migration into the District not so far identified in secondary data used in the 2007 Oxfordshire Strategic Housing Market Assessment carried out by Tribal Consulting. It does, however, follow patterns of housing market movement related to regional centres of employment such as Oxford and Reading and the nature and quality of environments found in the District.

## **1.10 The Need for Affordable Housing**

- 1.10.1 The annual level of outstanding affordable need of 530 units, after allowing for current re-let supply is clearly not economically deliverable or sustainable, bearing in mind planned new supply levels averaging 142 units each year. Despite the evidence of the scale of affordable 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.
- 1.10.2 The Draft South East of England Plan Panel Report and the Secretary of State proposed changes to the Draft South East Plan makes provision for an allocation for South Oxfordshire of 10,950 units for the 2006 to 2026 period, an overall average of 547.5 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 threshold level.
- 1.10.3 The total affordable need of 530 is almost equal to the full annual housing allocation of 547.5 units each year in the period 2006 to 2026. This is clearly unachievable and a simple mathematical calculation to determine the overall affordable housing target cannot be made.
- 1.10.4 The Housing Needs Assessment is not the only basis for the Council decision on target levels but it is the major element. Based on the robust evidence found in this assessment, the Local Development Framework should consider affordable housing target levels of 40% within the District.
- 1.10.5 Targets may vary above and below this level on a site by site basis. 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.
- 1.10.6 Meeting the total need for affordable housing also involves a range of initiatives making best use of the existing 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.
- 1.10.7 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.

## **1.11 Sheltered Housing**

- 1.11.1 The data suggests a requirement for sheltered accommodation from 82 households currently living in South Oxfordshire and 2,577 households who may in-migrate to be beside their family, 2,659 units in total. 1,132 households require units in the affordable sector and 1,527 in the private sector.
- 1.11.2 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.
- 1.11.3 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.



1.11.4 Generally, the higher level forecast is due to the 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.

## **1.12 Extra Care Housing**

1.12.1 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.

1.12.2 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.

1.12.3 The level of need expressed for extra care accommodation is 848 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.

## **1.13 Supported Housing and Support Issues**

1.13.1 The Survey identified a need over the next three years for:-

- 268 units of independent general accommodation with external support;
- 1,527 units of private sheltered units and 1,132 for HA sheltered housing.

1.13.2 14.2% of households in the District contain somebody with a disability (7,614 households implied), of which 11.8% had two members affected. 60.9% of all household members were over 60, including 37.9% over 75.

1.13.3 53.4% of those with a disability suffered from walking difficulties; 6.7% contained a member who was a wheelchair user.

1.13.4 9.8% (325 implied of household members with support needs) felt they needed care or support which is not currently provided.

1.13.5 8.8% of all dwellings (3,392) have been adapted to meet the needs of a disabled person. 55.5% of adapted property households had handrails / grabrails fitted, 39.8% have bathroom adaptations and 43.7% have a ground floor toilet. Of those who needed adaptations carried out to their home, the majority required bathroom adaptations and handrails / grabrails.

## **1.14 Recommendations**

### **Balancing the Housing Market**

- Provide a mix of house types in both market and social sectors. However there is a shortfall of smaller units, especially 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 impact of demographic and household formation change.
- The private rented sector has a significant supply shortfall to meet demand from existing, in-migrant and new forming households. In practice it does not address any of the need from new households trying to enter the private market and strategy should promote the growth of this sector.

**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 40% of the total of all suitable private sector sites, subject to site viability.

**Affordable 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 75% for social rent and 25% 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 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 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.

**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	10	60	10	20
Intermediate	50	50	0	0
Social Rented	30	30	25	15

- 1.14.1 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.

#### **Site Size Thresholds**

- 1.14.2 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.
- 1.14.3 The annual scale of affordable need is almost 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 Land Assessment, taking economic viability into account.

#### **Housing Strategy**

- 1.14.4 There are estimated to be around 970 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.
- Consider working towards Lifetime Homes standards for new housing.

## 2 SURVEY METHODOLOGY

### 2.1 Purpose, Aims and Objectives

- 2.1.1 South Oxfordshire District Council, jointly with Vale of White Horse District Council formally commissioned DCA in June 2008 to carry out a Housing Needs Survey. Each Council has received separate Assessment Reports.
- 2.1.2 The purpose of the study was to undertake a comprehensive and robust housing needs assessment obtaining 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 aim of the Housing Needs Survey was 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 to:-
- Support future housing strategy to meet the criteria set out by the DCLG in its good practice guidance and the Housing Strategy Guidance and to prioritise investment decisions;
  - Co-ordinate housing and community care strategies;
  - Inform the Councils affordable housing policies in the Local Development Framework and assist in target setting for site development briefs and for negotiation in accordance with PPS3.

### 2.2 The Local Area

- 2.2.1 A sub-area structure was agreed with Officers from the Council grouping wards into seven recognised sub-areas. The sub-area structure is detailed in the table below.

**Table 2-1 Wards within Sub-Areas**

<b>Sub-Areas</b>	<b>Wards contained within</b>
<b>Central Oxfordshire</b>	Forest Hill and Holton, Wheatley, Garsington, Sandford, Berinsfield, Benson, Brightwell, Hagbourne, Cholsey, Wallingford South, Crowmarsh Gifford
<b>Chilterns</b>	Watlington, Chiltern Wood, Sonning Common, Shiplake, Goring
<b>North East</b>	Chalgrove, Great Milton, Aston Rowant, Chinnor
<b>Thame</b>	Thame North, Thame South
<b>Henley</b>	Henley North, Henley South
<b>Didcot</b>	Didcot All Saints, Didcot Ladygrove, Didcot Park, Didcot Hagbourne
<b>Wallingford</b>	Wallingford Parish boundary

2.2.2 The map below also illustrates the local area by ward.

**Figure 2-1 Ward / Sub-Area Map of South Oxfordshire**



## 2.3 Methodology

2.3.1 The study consisted of the following elements:-

- A postal questionnaire to 4,900 households across 7 Sub-areas;
- A housing market survey utilising the Land Registry and Halifax databases 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.
- Balancing Housing Market Stock Analysis (by 7 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.

2.3.2 The questionnaire was designed in consultation with Council officers and based upon tried and tested questionnaires used in previous comparable assessments.

- 2.3.3 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.
- 2.3.4 The questionnaire was designed to gather a comprehensive range of information on existing and concealed households and was structured in three parts.
- 2.3.5 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.
- 2.3.6 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.
- 2.3.7 The survey questionnaire is provided as an Appendix to this report (**Appendix II**).

## 2.4 Sampling

- 2.4.1 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.
- 2.4.2 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.
- 2.4.3 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%).
- 2.4.4 The postal sample was stratified into 7 Sub-areas in the District and selected by random probability from the Council Tax Register.
- 2.4.5 The sample was 9.2% of resident households, determined to ensure statistical validity within each sub-area. As shown in Table 2-2 overleaf, based on a 7 Sub-area structure a level of  $\pm 2.64$  was achieved in this survey.

- 2.4.6 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.

## 2.5 Promotion

- 2.5.1 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.

## 2.6 Postal Survey Process and Response

- 2.6.1 The sample of questionnaires was dispatched for delivery on the 16<sup>th</sup> July 2008. The return deadline was 6<sup>th</sup> August 2008 allowing respondents a period of twenty-one days including three weekends for completion and return. The final postal response of 1,434 questionnaires (29.3%) returned provides a robust sample for analysis.
- 2.6.2 2.7% of all households in The District took part in the Survey. The response rate analysis by sub-area is detailed in Table 2-2 below.

**Table 2-2 Response Rate**

Sub-Area	2008 Resident Households	Postal Sample	Postal Responses	Response Rate %	Confidence Interval $\pm$ %
Central Oxfordshire	15,137	700	201	28.7	7.05
Chilterns	10,329	700	240	34.3	6.45
Didcot	9,675	700	169	24.1	7.69
Henley	5,237	700	146	20.9	8.28
North East	5,380	700	220	31.4	6.74
Thame	4,593	700	228	32.6	6.62
Wallingford	3,154	700	230	32.9	6.59
<b>Total</b>	<b>53,505</b>	<b>4,900</b>	<b>1,434</b>	<b>29.3</b>	<b>2.64</b>

## 2.7 Data Validity

- 2.7.1 All areas reached response levels based on household numbers adequate to ensure statistical validity at the confidence level of 95% (discussed in more detail in section 2.4). The confidence interval ranged from  $\pm$  8.28% to  $\pm$  6.45% at Sub-area level and was  $\pm$  2.64% at District level.
- 2.7.2 These levels both at sub-area and District level have resulted in a large total sample adequate to ensure that the findings of the survey are representative of the population and **sufficiently large to overcome bias.**

## 2.8 Survey Weighting

- 2.8.1 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.

- 2.8.2 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.
- 2.8.3 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 (supplied by the Council).
- 2.8.4 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 2-3 Tenure of Present Households**

Question 1

Tenure	2008 Survey %	N <sup>os.</sup> implied	Local Area Census 2001 *
Owner occupier (paying mortgage)	43.4	23,196	43.5
Owner occupier (no mortgage)	32.6	17,457	32.7
Private rented	8.3	4,430	9.0
HA rented**	11.7	6,258	11.4
Shared Ownership	0.3	164	0.4
Tied to employment	3.4	1,821	0.9
Living rent free	0.3	177	2.1
<b>Total</b>	<b>100.0</b>	<b>53,503</b>	<b>100.0</b>

\*© Crown Copyright (Census)

\*\* Includes 'Council rent' at 2001 Census

- 2.8.5 The private rented sector constitutes 8.3% of households, lower than the national level of 10%. This group includes those renting from a private landlord or from a friend or relative. It is important to recognise that the 2001 Census identified 1,022 households, 27.6% of those in private rent, who live rent free and the total of normal private rented stock is 4,028, 7.7% of all units.

## 2.9 Guidance Model

- 2.9.1 The Housing Needs Study has been undertaken in line with the 2000 DETR (now DCLG) research Local Housing Needs Assessment: - A Guide to Good Practice in assessing people's preferences as well as their needs.
- 2.9.2 This study is not a Strategic Housing Market Assessment, but will provide data to inform the Regional Assessment and has taken account of key elements of the CLG Strategic Housing Market Assessment Guidance (August 2007).
- 2.9.3 A Strategic Housing Market Assessment for Oxfordshire which includes all five Oxfordshire authorities was completed in 2007 by Tribal Consulting.



## 2.10 Definitions

2.10.1 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.

2.10.2 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."*

2.10.3 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.

## 2.11 Survey Household Data

2.11.1 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.

2.11.2 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.

2.11.3 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.

2.11.4 All tables included in this report are extracted from the DCA Housing Survey data for the District of South 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 The District.
- 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 Head of Household**  
Question 15e

Status	South Oxfordshire		Vale of White Horse	
	%	N <sup>os.</sup> implied	%	N <sup>os.</sup> implied
Full time employee (> 30 hours)	40.7	20,190	44.7	20,019
Wholly retired from work	28.8	14,283	28.8	12,895
Part time employee (< 30 hours)	13.0	6,469	14.5	6,476
Self-employed	9.3	4,592	5.4	2,439
Looking after the home	3.7	1,837	3.7	1,629
Permanently sick/ disabled	3.1	1,544	1.7	781
Unemployed & available for work	1.1	525	0.9	392
Full time education (age 16+)	0.2	104	0.2	82
On Government Training Scheme	0.1	85	0.1	56
<b>Total</b>	<b>100.0</b>	<b>49,629</b>	<b>100.0</b>	<b>44,769</b>

- 3.2.2 93.4% of heads of households responded to the question on employment. 63.7% (31,251 implied) of heads of households indicated that they were in employment, lower than the corresponding figure for the South East of England (82.0%) and UK (78.6%) (2007 ONS Annual Population Survey – [www.nomisweb.co.uk](http://www.nomisweb.co.uk)).

- 3.2.3 28.8% were retired, a level expected from recent DCA survey experience. 1.1% indicated that they were unemployed and available for work, about average when compared to recent DCA survey experience in which the average has been between 1% and 2%.
- 3.2.4 Analysis of occupation type based on head of household only is shown below along with comparative data for Vale of White Horse where the pattern is not dissimilar.

**Table 3-2 Occupation Type of Head of Household**  
Question 15f

Occupation	South Oxfordshire		Vale of White Horse	
	%	N <sup>os.</sup> implied	%	N <sup>os.</sup> implied
Professional	53.7	17,524	59.5	16,679
Managerial & Technical	19.1	6,221	15.9	4,447
Other	8.2	2,682	5.8	1,624
Skilled, manual	7.4	2,400	5.1	1,436
Skilled, non-manual	4.7	1,545	5.1	1,435
Unskilled	4.3	1,419	5.1	1,431
Partially skilled	2.6	834	3.5	993
<b>Total</b>	<b>100.0</b>	<b>32,625</b>	<b>100.0</b>	<b>28,045</b>

- 3.2.5 In the case of occupation type there were 32,625 implied responses from heads of households in work as compared with the 31,251 implied responses from those in work referred to above, suggesting 65.7% in employment. Of those, 72.8% described themselves as professional or management / technical, 4.3% are unskilled.

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

Workplace	%	N <sup>os.</sup> implied
Within South Oxfordshire	51.5	16,303
Oxford City	10.6	3,344
Greater London	6.9	2,193
Elsewhere in South East	6.2	1,953
Elsewhere in UK	5.1	1,616
Reading Borough	4.2	1,338
Vale of White Horse	4.0	1,272
Aylesbury Vale	3.7	1,170
West Berkshire	2.8	884
Wycombe District	2.7	842
Wokingham Borough	1.0	316
West Oxfordshire	0.5	158
Abroad	0.5	181
Cherwell	0.3	109
<b>Total</b>	<b>100.0</b>	<b>31,679</b>

- 3.2.6 The majority (51.5%) of heads of household worked within the District, followed by 10.6% who worked in Oxford City and 6.9% who worked in Greater London.
- 3.2.7 The following question asked heads of household how they travel to work. Based on responses from 96.2% of those indicating their occupation in Table 3-3 above, 70.6% travel to work by car, not too dissimilar to the findings from the 2001 Census where 68.0% travelled by car. However the other methods of travel showed larger differences to the 2001 Census e.g. increase in train travel, and walking, and a decrease in 'other' forms of transport and bus travel.

**Table 3-4 Travel to Work of Head of Household**  
Question 15h

Travel to Work	%	N <sup>os.</sup> implied	2001 Census (%)
Car	70.6	22,141	68.0
Walk	10.2	3,189	8.8
Train	7.0	2,207	4.5
Other	6.5	2,049	12.2
Cycle	4.0	1,240	3.8
Bus	1.7	548	2.7
<b>Total</b>	<b>100.0</b>	<b>31,374</b>	<b>100.0</b>

### 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 4,900 postal questionnaires of which 1,434 were returned. The response rate on the income question was 81.8% from existing households and 100.0% from all concealed households. This results in 1,229 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 86.3% of households (46,157 implied). There is no comparable regional data on equity but a very similar pattern was found in Vale of White Horse.

**Table 3-5 Household Savings**

Question 16a

Savings	South Oxfordshire		Vale of White Horse	
	%	Cum %	%	Cum %
Below £ 5,000	34.0	34.0	37.6	37.6
£ 5,000 - £10,000	13.4	47.4	12.6	50.2
£10,001 - £15,000	8.3	55.7	6.0	56.2
£15,001 - £20,000	4.8	60.5	5.2	61.4
£20,001 - £30,000	7.2	67.7	7.9	69.3
Above £30,000	32.3	100.0	30.7	100.0

- 3.4.2 The table indicates that 34.0% of the sample had less than £5,000 in savings. 32.3% had savings in excess of £30,000.
- 3.4.3 The percentage breakdown of savings for the five main tenures was as follows:-

**Table 3-6 Savings Level / Tenure**

Question 16a by Question 1

Savings	Owner Occupied with Mortgage	Owner Occupied with No Mortgage	Private Rented	Shared Ownership	HA Rented
Below £ 5,000	35.6	10.5	57.2	57.6	70.6
£ 5,000 - £10,000	18.4	7.9	5.6	22.6	13.5
£10,001 - £15,000	9.0	6.4	11.2	0.0	6.4
£15,001 - £20,000	5.9	5.5	0.9	9.9	2.4
£20,001 - £30,000	7.8	9.6	2.7	0.0	3.6
Above £30,000	23.3	60.1	22.4	9.9	3.5
<b>Total</b>	<b>100.0</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 only 10.8% of owner occupiers without a mortgage having savings below £5,000 compared to HA tenants of which 70.6% have savings under £5,000. 60.1% of owner occupiers with no mortgage have savings of over £30,000 compared to 3.5% 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 91.8% of owner occupiers. There is no comparable regional data on equity but a very similar pattern was found in Vale of White Horse.

**Table 3-7 Level of Equity in Present Accommodation**  
Question 16b

Level of Equity	South Oxfordshire		Vale of White Horse	
	%	Cum %	%	Cum %
Below - £ 10,000	3.7	3.7	4.2	4.2
£10,000 - £ 30,000	2.8	5.5	5.2	9.4
£30,001 - £ 50,000	3.7	10.2	4.1	13.5
£50,001 - £ 75,000	5.3	15.5	4.9	18.4
£75,001 - £100,000	8.7	24.2	5.6	24.0
£100,001 - £200,000	22.1	46.3	24.7	48.7
£200,001 - £250,000	12.4	58.7	11.9	60.6
Above £250,000	41.3	100.0	36.4	100.0

- 3.4.6 41.3% of respondents indicated equity ownership of over £250,000, higher than recent DCA survey experience. Cross-tabulation indicated that 64.6% of owner occupiers without a mortgage had an equity holding of over £250,000 as compared with 27.8% of owner occupiers with a mortgage.

**Table 3-8 Gross Annual Income of all Existing Households**  
Question 16c

Annual income	All Existing Households		Excluding Retired Households	
	%	Cum %	%	Cum %
Below £10,000	9.3	9.3	3.6	3.6
£10,000 - £15,000	8.1	17.4	4.9	8.5
£15,001 - £20,000	7.9	25.3	6.9	15.4
£20,001 - £27,500	10.6	35.9	10.3	25.7
£27,501 - £32,500	6.3	42.2	5.3	31.0
£32,501 - £40,000	11.0	53.2	12.2	43.2
£40,001 - £55,000	15.7	68.9	17.9	61.1
£55,001 - £65,000	10.1	79.0	12.3	73.4
£65,001 - £100,000	11.4	90.4	14.6	88.0
Above £100,000	9.6	100.0	12.0	100.0

Note: Excluding benefits / allowances

- 3.4.7 The response rate to the income question from existing households was 81.8% (43,761 implied). This gives a very good indication of the income levels in the District. The table shows that 9.3% of 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 35.9%. 9.6% of existing households in the District on the basis of the survey data had incomes above £100,000 per annum.

3.4.8 Cross-tabulation produced the following split of income levels by tenure for the five main tenure types.

**Table 3-9 Annual Income by Tenure**  
Question 16c by Question 1

Annual Income	Owner Occupier Mortgage	Owner Occupier no Mortgage	Private Rented	Shared Ownership	HA Rented
Below £10,000	2.9	12.5	6.9	12.6	39.3
£10,000 - £15,000	0.6	14.1	15.3	21.9	18.1
£15,001 - £20,000	3.6	11.3	15.6	0.0	11.3
£20,001 - £27,500	9.7	9.6	7.0	14.7	25.4
£27,501 - £32,500	6.3	8.8	3.8	36.1	0.0
£32,501 - £40,000	11.5	9.7	23.4	11.0	2.3
£40,001 - £55,000	18.9	14.9	17.7	3.7	3.6
£55,001 - £65,000	14.3	4.2	7.9	0.0	0.0
£65,001 - £100,000	17.1	7.5	2.4	0.0	0.0
Above £100,000	15.1	7.4	0.0	0.0	0.0
<b>Total:</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Note: Excluding benefits / allowances

- 3.4.9 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.
- 3.4.10 HA rented sector incomes were concentrated (94.7%), below the national average of £27,500 with 39.3% having household incomes below £10,000 per annum.
- 3.4.11 Private rented sector incomes were slightly higher than HA rented sector incomes, with 6.9% having incomes below £10,000 and 44.8% below £27,500.
- 3.4.12 22.4% of households were in receipt of financial support (12,014 implied), slightly below the average found in recent DCA surveys (around 26%). The results from those responding to a multiple-choice question are set out in Table 3-10 below. On average, each respondent indicated 1.8 forms of financial support.

**Table 3-10 Financial Support**  
Question 16d

Support	Responses %	Households %	N <sup>os</sup> . Implied (all choices)
Council Tax Benefit / Discount	23.4	41.1	4,932
Housing Benefit	19.6	34.4	4,127
Working Family Tax Credit	17.0	29.8	3,585
Disability Allowance	15.0	26.2	3,149
Pension Credits	8.0	14.0	1,684
Other	7.5	13.2	1,585
Income Support	7.2	12.6	1,517
Job Seekers Allowance	2.3	3.9	475
<b>Total</b>	<b>100.0</b>		<b>21,054</b>

- 3.4.13 The majority of households (23.4%) were in receipt of Council Tax Benefit, followed by Housing Benefit (19.6%). 17.0% of households responding were in receipt of Working Family Tax credit (3,585 implied) and 7.2% were in receipt of income support. 15.0% received Disability Allowance. 2.3% of the sample was in receipt of Job Seekers Allowance, 475 implied.

### 3.5 BME Households

- 3.5.1 4.9% of households in the survey were from BME communities. The incomes of these households are compared with the whole population below.

**Table 3-11 Gross Annual Income of BME Households**  
Question 16c

Annual income	%	Cumulative %	All households cumulative %
Below £10,000	1.7	1.7	9.3
£10,000 - £15,000	2.2	3.9	17.4
£15,001 - £20,000	13.2	17.1	25.3
£20,001 - £27,500	7.0	24.1	35.9
£27,501 - £32,500	10.7	34.8	42.2
£32,501 - £40,000	11.1	45.9	53.2
£40,001 - £55,000	20.0	65.9	68.9
£55,001 - £65,000	12.3	78.2	79.0
£65,001 - £100,000	11.0	89.2	90.4
Above £100,000	10.8	100.0	100.0

- 3.5.2 The response rate to the income question from BME households was 92.2% (2,388 implied households). The table shows that there are far fewer BME households earning less than £10,000 (1.7%) than the whole population (9.3%), however both are lower than the corresponding UK average figure (20.3%). The table also shows that far less BME households earn below the national average (24.1%) when compared to all households (35.9%).
- 3.5.3 10.8% of BME households had incomes above £100,000, a greater proportion than for the whole District population (9.6%). Overall the BME community in the district has higher income levels than those of the whole population.



### 3.6 Key Worker Households

**Table 3-12 Annual Household Income of Key Workers (%)**  
Question 16c (Where Head of Household is a Key Worker)

Income	Nurses & NHS Staff	School / FE / College Teacher	Police Officer*	H.M. Prison Service*	Social Workers	Junior Fire Officers & Fire Fighters*	All households in sample %
Below £10,000	1.1	2.7	0.0	0.0	12.3	0.0	9.3
£10,000 - £15,000	0.0	0.0	0.0	0.0	0.0	0.0	8.1
£15,001 - £20,000	5.0	3.2	0.0	0.0	0.0	0.0	7.9
£20,001 - £27,500	6.1	9.1	21.9	0.0	30.5	0.0	10.6
£27,501 - £32,500	13.0	9.0	0.0	100.0	21.5	100.0	6.3
£32,501 - £40,000	7.7	14.3	0.0	0.0	0.0	0.0	11.0
£40,001 - £55,000	36.0	30.0	78.1	0.0	24.0	0.0	15.7
£55,001 - £65,000	5.8	13.1	0.0	0.0	11.7	0.0	10.1
£65,001 - £100,000	15.4	10.7	0.0	0.0	0.0	0.0	11.4
Above £100,000	9.9	7.9	0.0	0.0	0.0	0.0	9.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Small sample

3.6.1 Of 4,015 implied existing key worker households (heads of household), 3,470 heads of household gave details of their total income (i.e. including spouse and partner's income) a response rate of 86.4%. This data is detailed in Table 3-12 above to show total household incomes for key worker households. This data can then be compared to data on household incomes for the sample as a whole.

3.6.2 Access to the owner-occupied market in the District through the cheapest 1-bed flats requires an income of at least £33,900 in Chilterns and the proportions who could not afford to owner occupy in the District were as follows:-

- 31.4% of Nurses and other NHS Clinical staff;
- 34.8% of Teachers;
- 29.1% of Police Officers;
- 100.0% of H.M. Prison Service staff;
- 64.3% of Social Workers;
- 100.0% of Fire Fighters.

### 3.7 Existing Moving Households

**Table 3-13 Gross Annual Income of Existing Households Moving**  
Question 16c

Annual income	%	Cumulative %	All households cumulative %
Below £10,000	4.9	4.9	9.3
£10,000 - £15,000	4.3	9.2	17.4
£15,001 - £20,000	6.7	15.9	25.3
£20,001 - £27,500	10.7	26.6	35.9
£27,501 - £32,500	10.7	37.3	42.2
£32,501 - £40,000	15.6	52.9	53.2
£40,001 - £55,000	13.3	66.2	68.9
£55,001 - £65,000	15.8	82.0	79.0
£65,001 - £100,000	6.4	88.4	90.4
Above £100,000	11.6	100.0	100.0

- 3.7.1 The incomes of existing moving households were tested and based on a response rate of 89.2%; moving households were found to have higher incomes to the population as a whole. 4.9% had incomes below £10,000 compared to 9.3% in the population as a whole and 26.6% had incomes below the national average compared to 35.9% in the whole population of the District.

### 3.8 Concealed Households

- 3.8.1 81.8% 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 concealed households.

**Table 3-14 Annual Income of Concealed Households**  
Question 36d

Annual Income	All concealed households– 2008 - 2011		
	%	Cum %	N <sup>os.</sup> implied
Below £10,000	10.5	10.5	237
£10,000 - £15,000	16.5	27.0	372
£15,001 - £20,000	17.3	44.3	393
£20,001 - £27,500	37.5	81.8	848
£27,501 - £32,500	5.0	86.8	112
£32,501 - £40,000	8.6	95.4	194
£40,001 - £55,000	4.6	100.0	104
£55,001 - £65,000	0.0	~	0
£65,001 - £100,000	0.0	~	0
Above £100,000	0.0	~	0
<b>Total</b>	<b>100.0</b>		<b>2,260</b>

- 3.8.2 A response was received from 100.0% 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 18.2%, which is close to the average in recent DCA surveys (around 16%). The proportion below the £10,000 band was 10.5%.
- 3.8.3 Access to the owner-occupied market in the District through the cheapest properties, requires an income of £33,900 for a 1-bedroom flat in Chilterns, and on this evidence 93.7% of concealed households cannot afford to owner occupy in the District.
- 3.8.4 We also looked at incomes of those households who formed their first home in the last 3 years to test their earning potential over those just about to form.

**Table 3-15 Annual Income of Recently Formed Households**  
Question 16c

Annual Income	New households formed – 2005 - 2008		
	%	Cum %	N <sup>os.</sup> implied
Below £10,000	2.3	2.3	34
£10,000 - £15,000	2.2	4.5	32
£15,001 - £20,000	14.5	19.0	213
£20,001 - £27,500	17.5	36.5	257
£27,501 - £32,500	9.4	45.9	137
£32,501 - £40,000	8.9	54.8	131
£40,001 - £55,000	16.6	71.4	244
£55,001 - £65,000	6.8	78.2	100
£65,001 - £100,000	10.8	89.0	159
Above £100,000	11.0	100.0	161
<b>Total</b>	<b>100.0</b>		<b>1,468</b>

- 3.8.5 63.5% of households which have formed their first home in the past three years have incomes over the national average of £27,500, much higher than the corresponding figure for concealed households. The proportion of recently formed households who earned less than £10,000 was 2.3%, again far lower than the proportion of concealed households earning below £10,000.
- 3.8.6 100.0% 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 (56.7%) had savings of less than £1,000.
- 3.8.7 Only 9.9% had over £10,000 in savings and 6.4% over £20,000.

**Table 3-16 Savings of 'Concealed' Households**  
Question 36b

Savings	All concealed households	
	%	Cum %
Under £1,000	56.7	56.7
£1,000 - £5,000	17.2	73.9
£5,001 - £10,000	16.2	90.1
£10,001 - £15,000	2.0	92.1
£15,001 - £20,000	1.5	93.6
Above £20,000	6.4	100.0

- 3.8.8 7.2% of new forming households moving within the District (162 implied) would be likely to claim Housing Benefit. Around 14% has been the average in recent DCA surveys.

### 3.9 Households Unable to Buy or Rent

- 3.9.1 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.
- 3.9.2 The calculation of those who are unable to access market housing shows that very high levels of these household groups will not be able to form their own household in the District.

**Table 3-17 Households Unable to Buy or Rent (%)**

Household Group	% Unable to Buy	% Unable to Rent
Single Concealed Household	100.0	99.1
Couple Concealed Household	96.0	85.5
Concealed (Under 25)	100.0	95.3
Concealed (Over 25)	87.3	73.9
All concealed Forming (3 years)	97.2	91.1
Recently Formed Households (Formed 2 years -2006 to 2008)	64.8	59.8
Recently Formed Households (Formed 3 years -2005 to 2008)	61.2	50.4

- 3.9.3 61.2% of recently formed households over the previous 3 years are considered to be unable to purchase in the market, with 50.4% unable to rent. This is the most conservative proportion which could be used and the rental proportion is applied at Stage 2.2 of the CLG Needs Assessment model.
- 3.9.4 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.
- 3.9.5 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 91% level applying to those about to form. The Halifax FTB Review of 2006 identified that house price inflation had made 73% of terraced houses unaffordable in the South of England.

### 3.10 Conclusions

- 72.8% of those in employment are in managerial / technical or professional occupations; 14.3% are manual, unskilled or partly skilled;
- 51.5% of those in employment work within the District;
- 28.8% 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;
- BME incomes were generally slightly higher than the population as a whole. Fewer BME households earned less than the national average and fewer proportionally

earned less £10,000. Also more BME household earned in excess of £100,000 (10.8%) than the population of the District as a whole (9.6%).

### **3.11 Strategic Implications**

- 28.8% of heads of households are currently retired, and population projections show this figure will increase further up to 2026. 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 (72.8%), which suggests a housing market geared toward the upper 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 93.7% of concealed 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 and prevent out-migration for employment reasons where possible.

## 4 DEMOGRAPHIC CHANGE

### 4.1 Key Findings and Strategic Implications

#### Key Findings

- 4.1.1 The population of the District is projected to increase by 12.9% between 2006 and 2026 (source: 2008 based Oxfordshire County Council projections).
- 4.1.2 There is an overall increase in population; all age groups show an increase over the forecast period except the 30 – 44 aged group whose number decline 10.4% over the period.
- 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.

### 4.2 Strategic Implications

- 4.2.1 Changes in the population structure may impact on demand for different house types and tenures. Falling numbers 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 80+ age group may impact on demand for supported housing, support services and adaptations. Strategic housing and planning will need to take account of the changing population profile.
- 4.2.2 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.

### 4.3 Existing Population Profile

- 4.3.1 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	13.7	24.6	35.5
1 adult under 60	10.7		
1 adult + other	0.2		
Couple no child	39.1	70.3	57.9
Couple with children	30.2		
Couple + others	1.0		
Single parent	5.1	5.1	6.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* © Crown Copyright (Census)

- 4.3.2 The 2008 survey sample shows a household type distribution with a variation from the households to the Local Area Census 2001 (now over seven years old) in relation to the split between single adult and couple households, reflecting the forecast demographic change.

**Table 4-2 Population Age Groups**

Question 15

Age Group	Sample %	Local Area Census 2001 *
0 – 10	11.9	20.2
11 – 15	5.0	
16 – 24	8.7	8.9
25 – 44	26.2	30.2
45 – 59	21.7	20.4
60 – 74	18.5	13.0
75+	8.0	7.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

\* © Crown Copyright (Census)

- 4.3.3 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 (18.5%) above 60-74 age group as compared with the 2001 Census data (13.0%) and lower proportions in all groups below 45 years old in line with the population forecasts.

**Table 4-3 Number in Household**

Question 15a

Number in household	%	N <sup>os.</sup> implied
One	24.6	12,859
Two	41.9	21,879
Three	12.3	6,453
Four	15.4	8,054
Five	4.6	2,402
Six	1.2	632
<b>Total</b>	<b>100.0</b>	<b>52,279</b>

- 4.3.4 The profile emerging from the survey equated to 2.36 persons per household on average, close to the UK average of 2.4.

**Table 4-4 Numbers of people in Households by Tenure**

Question 15a by Question 1

Tenure	No. of People	Households	Persons per Household
Owner occupier with mortgage	65,186	23,196	2.81
Owner occupier no mortgage	33,864	17,457	1.94
Housing Association rented	12,141	6,258	1.94
Private rented	9,137	4,607	1.98
Shared ownership *	397	213	1.86
Tied to employment *	5,463	1,821	3.00
<b>Total</b>	<b>126,190</b>	<b>53,503</b>	<b>2.36</b>

\* Low volume of data

- 4.3.5 The owner occupied with mortgage sector would be expected to have a relatively high proportion of families. 13.7% of the owner-occupier with mortgage households are single person households, slightly below the average in DCA surveys (around 15%). The HA rented sector figure was not too dissimilar to the average for that sector in DCA's survey experience, with a 43.2% single person households compared to 45% average found in recent DCA surveys. 84.8% 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.
- 4.3.6 In the case of ethnic origin the breakdown at Table 4-5 below refers to the ethnicity of the household. 98.0% of respondents answered the ethnic origin question. The results were largely not too dissimilar to the Census 2001 data with only slight variations between the ethnic groups.

**Table 4-5 Ethnic Origin of Households**  
Question 15b

Ethnic Origin		%	N <sup>os.</sup> implied	Local Area Census 2001 *
White	British	95.1	49,768	95.8
	Irish	0.5	255	
	EU Accession	1.1	568	
	Other White	1.5	771	2.7
Mixed	White & Black Caribbean	0.1	50	0.1
	White & Black African	0.1	48	0.0
	White & Asian	0.4	200	0.1
	Other Mixed	0.2	117	0.1
Asian or Asian British	Indian	0.1	67	0.3
	Pakistani	0.1	83	0.1
	Bangladeshi	0.0	14	0.0
	Other Asian	0.2	98	0.1
Black or Black British	Caribbean	0.0	14	0.2
	African	0.2	97	0.1
	Other Black	0.0	0	0.0
Chinese	Chinese	0.2	93	0.2
Any other	Gypsy / Traveller	0.0	0	0.1
	Any Other	0.2	113	
<b>Total</b>		<b>100.0</b>	<b>52,356</b>	<b>100.0</b>

\* © Crown Copyright (Census)

#### 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) publish 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. The forecasts include the South East Plan housing, but not the proposed 4,000 additional dwellings in South Oxfordshire within the Oxford Strategic Development Area (SDA).

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

4.6.1 The figures in Table 4-6 were obtained from Oxfordshire County Council as outlined in 4.5.

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

	2006	2011	2016	2021	2026	Change
Total Population	127,324	131,029	136,027	139,873	143,695	
Change		+ 3,705	+ 4,998	+ 3,846	+ 3,822	<b>16,371</b>
% Change		<b>+ 2.9</b>	<b>+ 3.8</b>	<b>+ 2.8</b>	<b>+ 2.7</b>	<b>+ 12.9</b>

Source : Oxfordshire County Council Research & Intelligence Team

4.6.2 The table shows an overall predicted increase in the population of the District of 16,371 between 2006 and 2026; an increase of 12.9% over the forecast period. The largest increase occurs between 2011 and 2016 where there is predicted to be an overall increase of 3.8% (+4,998), between 2021 and 2026 the rate of increase is lowest at 2.7%.

## 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.

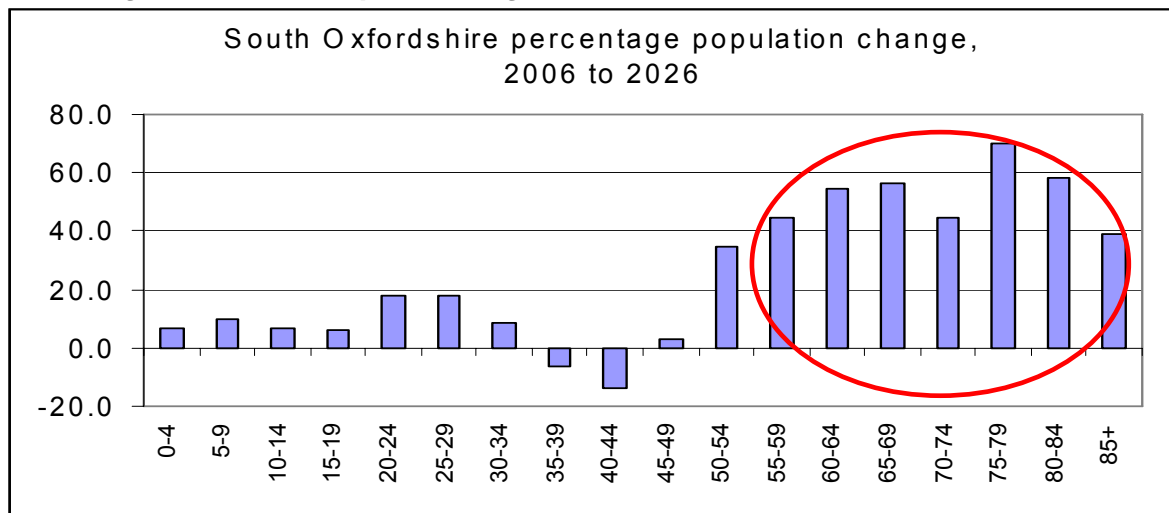
**Table 4-7 Population Age Band Forecast, South Oxfordshire, 2006 – 2026**

	2006	2011	2016	2021	2026	Change
0 -19	31,034	30,892	31,132	31,392	31,747	+713
20 – 29	11,749	12,366	13,233	13,104	13,069	+1,320
30 - 44	30,477	28,340	26,020	26,093	27,320	-3,157
45 - 64	33,823	37,048	40,434	42,449	42,166	+8,343
65 +	20,242	22,383	25,207	26,836	29,392	+9,150
<b>Total</b>	<b>129,331</b>	<b>133,040</b>	<b>138,042</b>	<b>141,895</b>	<b>145,720</b>	<b>16,369</b>
% Change		<b>+2.9</b>	<b>+3.8</b>	<b>+2.8</b>	<b>+2.7</b>	<b>+12.9</b>

Source: Oxfordshire County Council Research & Intelligence Team

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

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



Source : Oxfordshire County Council Research & Intelligence Team

4.7.3 The population is predicted to increase overall across the forecast period. There is projected to be around 16,369 extra people in the District in 2026 than in 2006, a rise of 12.9%.

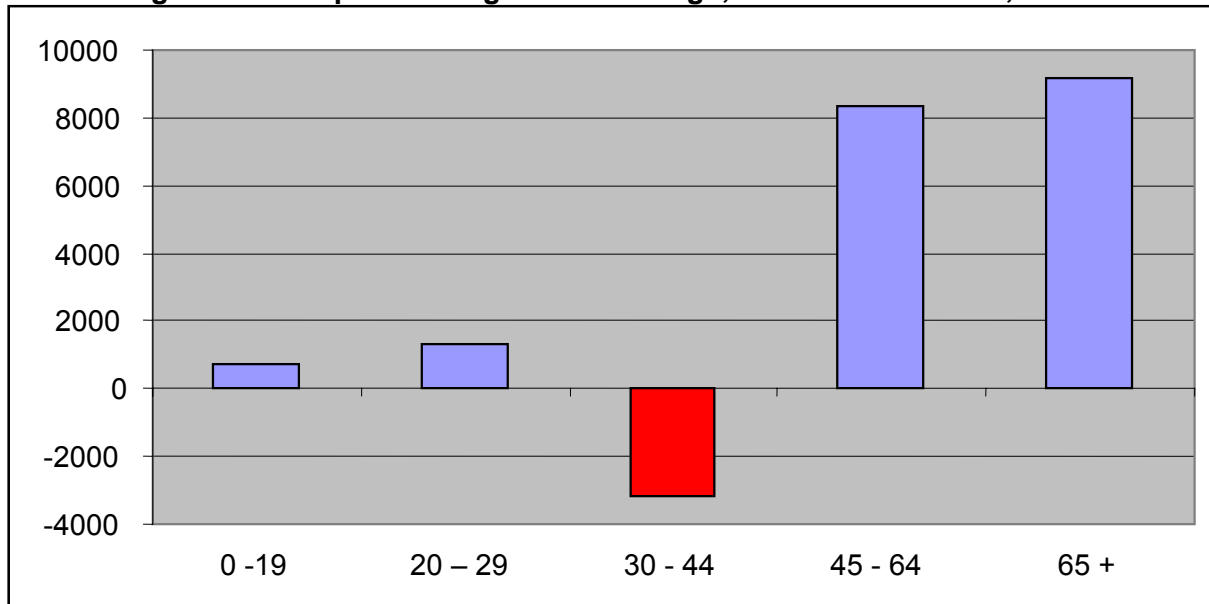
4.7.4 The 0-19 age range shows an increase over the forecast period of 2.3%; (+713). Numbers initially fall between 2006 and 2011 then rise steadily until 2026

4.7.5 The 20-29 age range comprises of new households forming and will have implications for future affordable housing need both in the short and longer term. There is predicted to be an increase in numbers for this age range between 2006 and 2026; a total of +1,320; +11.2%. Numbers rise consistently until 2021. Between 2021 and 2026, numbers fall slightly.

4.7.6 The 30-44 age group, the main economically active group, is the only age group predicted to decrease in numbers over the forecast period, the expected reduction over the period is (-3,157; -10.4%). Numbers are expected to fall until 2021. Between 2021 and 2026, numbers rise slightly.

- 4.7.7 In the 45-64 age group there is projected to be a large growth in the population with a forecasted rise of 8,343 people (+24.7%). The largest increase is predicted between 2011 and 2016 (+3,386; +9.1%). Although numbers decreased slightly between 2021 and 2026, the overall 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 9,150 individuals (+45.2%) is expected over the forecast period, with the largest increase between 2011 and 2016 (+2,824; +12.6%). The projected growth in the over 80 group is detailed further in the table below.

**Figure 4-1 Population Age Band Change, South Oxfordshire, 2006 – 2026**



Source: Oxfordshire County Council Research & Intelligence Team

**Table 4-8 Numbers of 75+ in South Oxfordshire, 2006 - 2026**

	2006	2011	2016	2021	2026	Change
75+	9,688	10,263	11,105	12,642	14,395	
Change		+575	+842	+1,537	+1,753	+4,707
<b>% Change</b>		<b>+5.9</b>	<b>+8.2</b>	<b>+13.8</b>	<b>+13.9</b>	<b>+48.6</b>

- 4.7.9 As with the United Kingdom generally, there is expected to be a large increase in the 75+ age group (+4,707: +49%) up to 2026, with the greatest rise proportionately in percentage terms occurring between 2021 and 2026 (+13.9%), however figures rise after 2011. Given the resource demands often associated with very elderly people, these are significant figures.

## 5 THE CURRENT HOUSING STOCK

### 5.1 Key Findings

- Survey data revealed that the property type profile is skewed towards detached and semi-detached houses. The stock of flats / maisonettes / bedsit is 8.7%, with the majority being in the rented sector, around 40.3% in the social rented sector; 19.5% in the private rented sector.
- In DCA survey experience, over occupation was generally at an average level of 3.1% overall compared nationally. However this was a higher level to that found in the adjacent authority of Vale of White Horse (0.7%). The level of over occupation in South Oxfordshire rose to 6.6% in the social sector and to 8.6% in the private rented sector.
- 90.0% of respondents to the household survey said their home was adequate for their needs; 10.0% considered their home inadequate.

### 5.2 Strategic Implications

- 5.2.1 2001 Census data revealed that the property type profile in the District shows significant variance from the national levels with 74.0% of properties either detached or semi-detached (England 55%) and 25.2% terraced houses or flats (England 45%). In view of changing demographic and household formation patterns and the increase in need for small units there will be a longer term need to address this stock imbalance to meet the requirements of the future population.
- 5.2.2 Flats / maisonettes / bedsit appear to represent a much lower than average proportion in the current housing stock at only 8.7% but 52.7% of concealed households moving and seeking affordable housing require flats / maisonettes. In the case of concealed households moving and seeking market housing the proportion is 44.4 %.
- 5.2.3 10.0% 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 private rented 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 existing households moving but for concealed households moving the split between ownership and rental choice was much more even.
- 5.2.5 Average house prices in South Oxfordshire are higher than the majority of neighbouring areas. According to Land Registry data (Quarter 2, 2008), the average property price in South Oxfordshire was £338,178.

### 5.3 Current Housing in South 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 South Oxfordshire.

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

**Table 5-1 Type of Accommodation**  
Question 2

Type	2008 Survey %	N <sup>os.</sup> implied	Local Area Census 2001 *
Whole House or Bungalow (Semi-detached)	35.5	18,408	32.5
Whole House or Bungalow (Detached)	38.5	19,917	36.6
Whole House or Bungalow (Terraced)	16.5	8,539	18.8
Flat / maisonette / bedsit	8.7	4,516	10.3
Caravan / Mobile home	0.8	409	1.8
<b>Total</b>	<b>100.0</b>	<b>51,789</b>	<b>100.0</b>

\* © Crown Copyright (Census)

5.3.3 The proportion of semi-detached and detached houses and bungalows at 74.0% was far higher than the national level of 55%. Flats / maisonettes represent 8.7% of the existing stock but analysis of concealed households found 52.7% of expressed need in the affordable housing sector to be for flats / maisonettes; 44.4% in the market housing sector.

**Table 5-2 Property Type by Tenure (%)**  
Question 2 by Question 1

Tenure	Detached	Semi-Detached	Terraced	Flat / Maisonette / Bedsit	Caravan / Mobile Home	Total
Owner Occupied with Mortgage.	40.3	39.7	16.2	3.8	0.0	<b>100.0</b>
Owner Occupied no Mortgage.	51.5	28.3	12.6	5.2	2.4	<b>100.0</b>
Private rented	19.8	33.6	25.3	21.3	0.0	<b>100.0</b>
HA rented	4.0	40.0	25.7	30.3	0.0	<b>100.0</b>
Shared Ownership *	0.0	75.8	14.8	9.4	0.0	<b>100.0</b>
Tied to employment*	56.8	43.2	0.0	0.0	0.0	<b>100.0</b>
Living rent free *	0.0	0.0	79.1	20.9	0.0	<b>100.0</b>

\* Low volume of data.

5.3.4 A cross-tabulation relating property type to form of tenure shows that the majority of properties in the owner occupied sector were detached and semi-detached houses and bungalows. 56% of the HA and 46.6% of the private rented sector are terraced houses and flats / maisonettes / bedsits.

**Table 5-3**            **Number of Bedrooms**  
Question 3

Bedrooms	%	N <sup>os</sup> . implied
Bedsit	0.4	235
One	7.1	3,673
Two	22.3	11,521
Three	40.1	20,727
Four	24.1	12,478
Five or more	6.0	3,111
<b>Total</b>	<b>100.0</b>	<b>51,745</b>

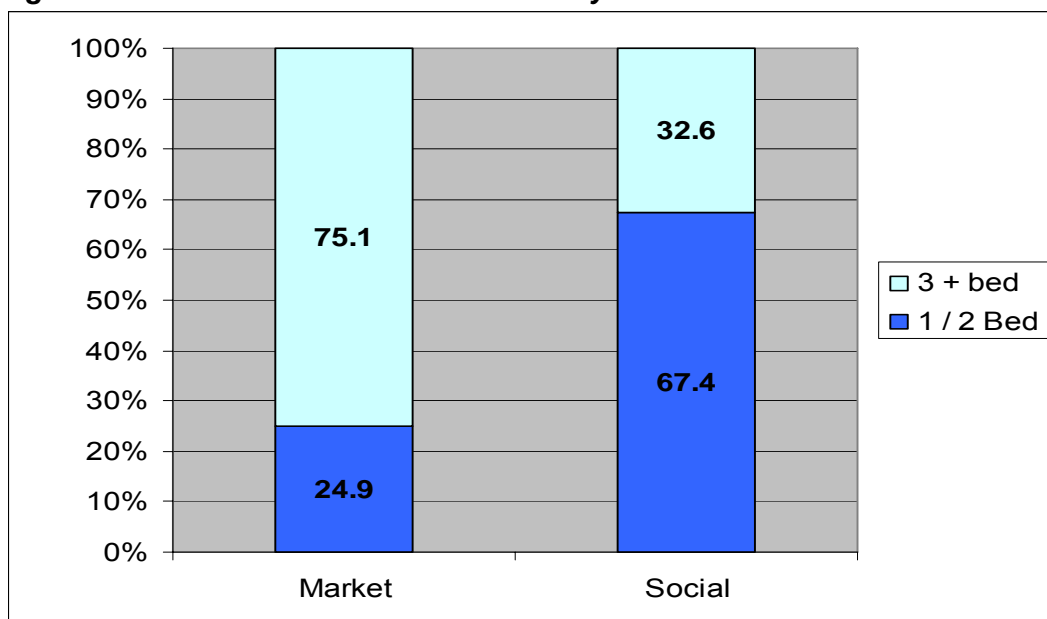
5.3.5 The average number of bedrooms across the stock in the District was 3.0, slightly above the average found in other recent DCA surveys (2.8). The breakdown of size by number of bedrooms in percentage terms between the ownership and rental sectors was assessed by cross-tabulation with the following results.

**Table 5-4**            **Number of Bedrooms by Tenure**  
Question 3 by Question 1

Tenure	Bedsit	One	Two	Three	Four	Five+	Total
Properties owned	0.0	2.3	19.3	41.8	28.7	7.9	<b>100.0</b>
Private rented	3.9	19.1	34.5	38.3	4.2	0.0	<b>100.0</b>
HA rented	1.1	32.9	34.3	31.4	0.3	0.0	<b>100.0</b>

5.3.6 The proportion of small units, bedsits / 1 and 2-bed properties (21.6%), is low in the owner occupied sector. 36.6% of this sector is 4+ bedroom units. 32.9% of HA rented properties are 1 bedroom units, with a higher proportion in the 2 to 4 bedroom categories within the private rented sector.

**Figure 5-1**            **Market and Social Stock by Number of Bedrooms**



## 5.4 Over / Under 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 of 3.1% (1,674 implied households), was similar to the average UK level indicated by the Survey of English Housing 2006/7 (2.7%), and in line with the high proportion of larger properties referred to at 5.3.3 above. This is a higher level to that found in a comparable local housing need surveys in Vale of White Horse (0.7%), but equal to West Oxfordshire (2002 currently being updated) (3%).
- 5.4.3 The overall under-occupation figure of 47.3% was somewhat higher than the average found in recent DCA surveys (around 40%), again in line with the property size profile. This is a similar level to that found in comparable local housing need surveys in Vale of White Horse (49%).
- 5.4.4 The assessment of under / over occupation by tenure revealed some disparity between tenure types as indicated at below.

**Table 5-5 Under / Over Occupation by Tenure**

Question 15a by Question 3 & Question 1

Tenure	% under occupied	% over occupied
Owner occupied with mortgage	47.4	1.0
Owner occupied no mortgage	64.2	0.6
Private rented	19.7	8.6
HA rented	15.5	6.6
Shared Ownership*	23.5	0.0
Tied to employment*	52.7	28.9
Living rent free*	79.0	0.0

\* Low volume of data

- 5.4.5 The levels of over-occupation were average as referred to at 5.4.2 above but were higher in the HA and private rented sectors (8.6% and 6.6% respectively).
- 5.4.6 Under occupation within the owner occupied no mortgage sector (64.2%), which will include a higher proportion of elderly households, was above the level of around 61% found in recent DCA surveys. Under-occupation in the HA rented sector (15.5%) was low in comparison to the all tenure average and the owner occupied forms of tenure, as might be expected.
- 5.4.7 The Housing Survey data estimated that there are around 970 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.
- 5.4.8 Addressing the under-occupation within the existing 3 and 4 bedroom social stock should be a housing priority.

## 5.5 The Condition of the Existing Stock

5.5.1 Respondents were asked a series of questions regarding the facilities and condition of their home. 96.2% of sample households responded to a question regarding the facilities available.

**Table 5-6 Access to Basic Heating and Insulation Facilities**

Question 7 by Q1

H/IF	All tenures %	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	Council rented	Shared ownership*	Tied to employment*	Living rent free
CH-F	86.4	89.2	88.6	73.2	78.0	80.7	89.9	79.0
CH-P	6.4	6.4	5.7	1.8	10.8	0.0	10.1	21.0
LI	76.1	81.8	81.3	33.1	71.3	69.3	68.2	79.0
DG-F	73.2	76.1	75.3	47.9	85.4	68.7	37.4	21.0
DG-P	12.3	11.1	15.0	14.4	3.8	9.9	26.5	0.0
HWTJ	66.7	60.8	80.2	51.7	59.2	32.6	74.1	79.0
CWI	41.0	41.6	47.0	19.9	37.9	50.6	37.4	0.0
WPI	40.1	46.6	46.3	14.3	20.2	42.7	25.9	0.0
DP	23.0	23.1	27.2	8.1	22.4	9.9	21.7	0.0
RH	16.4	10.4	17.3	30.8	24.1	9.9	25.9	0.0

\* Low volume of data Heating / Insulation facilities:-

CH-F (central heating -full), CH-P (central heating -partial), LI (loft insulation, DG-F (double glazing -full), DG-P (double glazing-partial), HWTJ (hot water tank jacket), CWI (cavity wall insulation), WPI (water pipes insulated), DP (draught proofing), RH (room heaters).

5.5.2 Households with some form of central heating at 92.8% were close to the national average in the 2001 Census (91.5%) but below the South Oxfordshire Local Area 2001 Census figure of 95.5%.

5.5.3 In the case of HA rented accommodation, 88.8% had some form of central heating, below the all tenure average, with 78.0% having full central heating as compared with the all tenure average of 86.4%. The HA rented sector was significantly above the all tenure average for full double glazing but below in other categories (particularly water pipe insulation) with the exception of room heaters.

5.5.4 One other significant pattern to emerge from the cross tenure analysis was that private rented accommodation had a much lower level of provision of all the nominated facilities (with the exception of room heaters, as might be expected).



## 5.6 Adequacy of Present Dwelling / Improvement Required

- 5.6.1 Respondents were asked if their current accommodation was adequate for their needs. On the basis of a 95.2% response, 90.0% indicated that their accommodation was adequate. A level in the region of 89% has been a typical result in recent DCA surveys.
- 5.6.2 10.0% of households in South Oxfordshire (5,093 implied) stated that their accommodation was inadequate. This equates to 5,506 implied if the same percentage is applied to the whole sample. 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.
- 5.6.3 Some variation was evident in satisfaction by tenure. The satisfaction level of 81.7% for HA rented accommodation was similar to the average from recent DCA surveys. Satisfaction in the private rented sector (80.0%) was well below the all tenure average as might be expected, given the tendency identified in similar DCA surveys towards a significantly lower level of amenities available in that sector, but is similar to that in the HA rented sector.

**Table 5-7 Adequacy by Tenure**  
Question 8a by Question 1

Tenure	% adequate
Owner occupied with mortgage	91.2
Owner occupied no mortgage	96.9
Private rented	80.0
HA rented	81.7
Shared ownership *	90.6
Tied to employment *	61.9
Living rent free *	79.0

\* Low volume of data

- 5.6.4 Responses on the reason for inadequacy were also invited. 5,527 implied households actually responded suggesting an inadequacy level of 10.9% rather than the 10.0% referred to at 5.6.1 above.

- 5.6.5 The results in response to a multiple choice question are shown in Table 5-8 below with respondents making 2.1 choices each on average.

**Table 5-8 Reason For Inadequacy**  
Question 8b

Reasons	% responses	% households	N <sup>os.</sup> implied (all choices)
Too small	24.5	50.9	2,815
Needs repair / improvement	17.4	36.1	1,997
Insufficient number of bedrooms	17.2	35.7	1,972
Too costly to heat	11.1	23.2	1,282
Inadequate facilities	6.7	13.8	765
Rent / Mortgage too expensive	5.7	11.8	652
Housing affecting health	4.8	9.9	550
Tenancy insecure	4.4	9.2	509
No heating	3.1	6.4	352
Too large	3.0	6.3	351
Suffering harassment	2.1	4.4	245
<b>Total</b>	<b>100.0</b>		<b>11,490</b>

- 5.6.6 38.3% of all responses (4,396 implied) identified an 'in house' solution relating to repairs, improvements, inadequate facilities and heating. 36.1% of households (1,997 implied) selected the need for improvement or repairs as one of their choices.
- 5.6.7 61.7% of responses (7,094 implied) indicated a solution requiring a move. The largest single issue in this group was that the home was 'too small', referred to by 50.9% of households as one of their choices, implying 2,815 cases or had an insufficient number of bedrooms (referred to by 35.7% of households as one of their choices, implying 1,972 cases). These households were tested on whether they are actually over-occupied by the national bedroom standard. There are around 1,674 households in this situation, (59.5%) of those stated their home was too small.
- 5.6.8 This suggests that around 1,141 households (2,815 implied households that said their accommodation was too small minus 1,674 households that have been calculated as over-occupied) may well be expecting additional children or perhaps have an elderly parent coming to live with them which would make their house too small in their view, but equally it could be a desire for more space in general.

5.6.9 Although some of them could become over-occupied they have been eliminated from the calculations of those needing to move for this reason in the CLG model later in the report.

**Table 5-9 Reason for Inadequacy by Tenure**  
Question 8b by Question 1

	All tenures %	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	HA rented	Shared ownership*	Tied to employment *	Living rent free*
Too small	50.9	68.7	30.9	71.1	36.9	100.0	14.0	0.0
Needs repair/improvement	36.1	20.9	31.4	31.6	41.6	0.0	86.0	0.0
Insufficient number of bedrooms	35.7	39.6	16.3	36.2	50.6	100.0	14.0	0.0
Too costly to heat	23.2	14.4	23.3	42.9	24.9	0.0	24.2	0.0
Inadequate facilities	13.8	5.1	13.6	19.2	12.5	0.0	37.6	0.0
Rent / Mortgage too expensive	11.8	12.0	0.0	33.0	9.1	0.0	0.0	0.0
Housing affecting health	9.9	6.5	8.0	13.9	20.4	0.0	0.0	0.0
Tenancy insecure	9.2	0.0	0.0	7.1	9.4	0.0	48.4	0.0
No heating	6.4	0.0	8.0	13.9	1.4	0.0	24.2	0.0
Too large	6.3	6.3	0.0	11.9	6.3	0.0	0.0	100.0
Suffering harassment	4.4	4.0	1.9	0.0	12.5	0.0	0.0	0.0

\* Low volume of data

5.6.10 Cross tabulation of reason for inadequacy by tenure revealed that the property being too small was a significant concern for those in the owner occupied with mortgage sector, a level of 68.7% of households. The property being too small was also a major concern for those in the private rented sector (71.1%). The level in the HA rented sector was only 36.9% but 50.6% indicated an insufficient number of bedrooms. Insecure tenancy was given as a reason by 48.4% of those whose accommodation was tied to their employment.

5.6.11 33.0% of those in the private rented sector felt that their rent was too expensive.

5.6.12 Overall 48.4% of households said that a move was necessary to resolve any inadequacy but 76.5% of those households indicated that they could not afford a home of suitable size in the District. Of those households in private rented accommodation 71.4% said that a move was necessary to resolve any inadequacy.

5.6.13 Arguably, the main finding from the basic question on adequacy is the high degree of satisfaction expressed but some caveat has to be drawn in relation to the degree to which respondents may be reluctant to describe their accommodation as unsuitable.

## 6 THE SOUTH 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 March 2008 (the most recent data available on the Land Registry website);
  - 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 Mortgage interest rates recently rose because of the insecurity in the financial markets following the sub-prime mortgage crisis beginning in the American market. This has led to a fall in house prices throughout the Country which will have left some recent marginal buyers with negative equity. Availability of mortgages has become a major short-term issue and will remain a serious constraint in the housing market until it is resolved.
- 6.2.2 Land Registry data indicates that property prices in the second quarter of 2008 have decreased by 2.0% over the year, compared to the second quarter of 2007. The Halifax house price index report showed the annual rate of house price inflation – measured by the average price over the three latest months compared with the same period a year earlier – was -10.9% in August. The UK average price has returned to where it was in early 2006.
- 6.2.3 The recent increase in Stamp Duty threshold will result in significant regional differences in stamp duty burden. “Increasing the lowest stamp duty threshold will benefit buyers in all regions, but will have a more pronounced impact outside the South East. For example, only 12% of total sales were below £175,000 in London over the past year compared to 75% in the North.” HBOS (August 2008).
- 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’s 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 number of new buyers interested in home purchase and the number of agreed sales both continued to fall in July, but the pace of decline slowed for the third successive month. (Source: RICS)
- 6.2.7 The number of mortgages approved to finance house purchase fell by 6% from a seasonally adjusted 35,000 in June to 33,000 in July and was 71% lower than in July 2007. (Source: Bank of England)
- 6.2.8 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 increased to £173,656. This is a 56% increase from 2001.
- 6.2.9 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 66% to 2006 from the 2001 average deposit of £21,353. 78% of all first time buyer purchases in the Region were terraced houses (38%) and flats (40%).

### 6.3 Regional House Price Change

**Table 6-1 House Price Inflation**

	Change over year to 30 <sup>th</sup> June 2008 %	Change over quarter to 30 <sup>th</sup> June 2008 %
South East Region <sup>1</sup>	-7.2	-6.4
South Oxfordshire <sup>2</sup>	+1.0	-2.7

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 30<sup>th</sup> June 2008 was -7.2%, above the UK average of -4.7%.
- 6.3.2 According to Halifax data, house prices fell across the South East Region in the second Quarter of 2008, decreasing by 6.4%.
- 6.3.3 Land registry data shows house prices in the District increased by 1.0% over the year to 30<sup>th</sup> June 2008, but by 2.7% in the first quarter of 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.
- 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 Q2 2008**

Property Type	South East		South Oxfordshire
	Land Registry	Halifax	Land Registry
Terraced	209,280	214,204	239,147
Semi-detached	250,157	251,195	275,662
Detached	451,127	423,609	540,544
Bungalows	*	265,876	*
Flats & Maisonettes	174,805	173,160	182,065
<b>All Properties</b>	<b>264,906</b>	<b>265,609</b>	<b>338,178</b>

Source: Halifax House Price Index, © Copyright HBOS plc

Land Registry Residential Property Price Report, 2<sup>nd</sup> Quarter 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 the South Oxfordshire are compared to the surrounding areas of Vale of White Horse, Oxford City, Cherwell, West Oxfordshire, Reading, West Berkshire and Wycombe, and as recorded by the Land Registry.

**Table 6-3 Land Registry Average House Prices (£) - All Buyers Q2 2008**

Property Type	South Oxfordshire	Vale of White Horse	Oxford City	Cherwell
Terraced	239,147	226,850	350,714	190,185
Semi-detached	275,662	263,272	321,705	207,597
Detached	540,544	452,882	390,437	367,732
Flats & maisonettes	182,065	185,204	237,533	150,899
<b>All properties</b>	<b>338,178</b>	<b>303,310</b>	<b>308,307</b>	<b>237,721</b>
Property Type	West Oxfordshire	Reading	West Berkshire	Wycombe
Terraced	227,622	206,761	208,769	242,060
Semi-detached	264,974	242,794	241,056	277,721
Detached	406,260	402,978	411,121	514,511
Flats & maisonettes	167,889	164,763	181,744	176,918
<b>All properties</b>	<b>265,496</b>	<b>218,337</b>	<b>278,372</b>	<b>305,723</b>

Source: Land Registry Residential Property Price Report, 2<sup>nd</sup> Quarter 2008, © Crown Copyright

- 6.4.4 The average price of all properties across all eight areas is £281,930, and average prices in South Oxfordshire (£338,178) are 20% above this figure. The highest average price across the five areas is in South Oxfordshire, followed by Oxford City. The lowest average price across these eight areas is Reading (£218,337).
- 6.4.5 Across all areas terraced properties are the cheapest in Cherwell at £190,185, followed by Reading at £206,761. The highest average price of terraced houses is in Oxford City at £350,714, 46.6% higher than terraced properties in South Oxfordshire.
- 6.4.6 The highest average price of flats and maisonettes are in Oxford City (£237,533), 30% above that in South Oxfordshire (£182,065). Cherwell has the lowest average price for flats across the eight areas at £150,899.
- 6.4.7 Our analysis of migration patterns of existing households shows a net in migration from all neighbouring districts into South Oxfordshire (except for West Oxfordshire). The reason 'needed more space' was the choice of 12.0% of in-migrants suggesting that cost is a significant factor influencing decisions to move into the District. The most common reason for moving was 'new job'.
- 6.4.8 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.
- 6.4.9 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.
- 6.4.10 The table below examines average house prices for the District recorded by the Land Registry at the 31<sup>st</sup> March 2008, against house prices 2005 (2<sup>nd</sup> quarter).

**Table 6-4 Average House Prices (£) and Sales - All Buyers Q2 2008 & Q2 2005**

Property Type	Land Registry 2008	Land Registry % of sales	Land Registry 2005	Change % 2005 - 2008
Terraced	239,147	23.1	207,138	+15.5
Semi-detached	275,662	34.8	232,010	+18.8
Detached	540,544	30.8	407,456	+32.7
Flats & maisonettes	182,065	11.3	141,813	+28.4
<b>All properties</b>	<b>338,178</b>	<b>100.0</b>	<b>273,547</b>	<b>+23.6</b>

Source: Land Registry Residential Property Price Report, 2<sup>nd</sup> Quarter 2008  
 Land Registry Residential Property Price Report, 2<sup>nd</sup> Quarter 2005  
 © Crown Copyright (Land Registry)

- 6.4.11 The highest volume of sales in the District is for semi-detached properties (34.8%) selling at an average price of £275,662. Terraced houses now average £239,147 and are 23.1% of sales, and detached houses average £540,544 and account for 30.8% of sales within the District. Flats / maisonettes account for 11.3% of sales with an average price of £182,065.
- 6.4.12 Flats and 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, in comparison to other types of homes such as semi-detached and detached properties.
- 6.4.13 Over the last four years the prices of all properties have risen by 23.6%. Entry level stock, terraced properties have increased by 15.5% and flats & maisonettes have increased by 28.4%. This period however includes the stabilising of prices over the last year but follows a decade to 2005 where house prices in the South East region rose by up to 200% hugely in excess of wage inflation of around 4% a year over this period.

## 6.5 House Price Sub-Areas

- 6.5.1 In order to further analyse house prices in the area, the wards within South Oxfordshire have been grouped into five sub-areas. The ward/sub-area structure analysed is shown in the following table:

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

Sub-Areas	Wards contained within
<b>Central Oxfordshire</b>	Forest Hill and Holton, Wheatley, Garsington, Sandford, Berinsfield, Benson, Brightwell, Hagbourne, Cholsey, Wallingford South, Crowmarsh Gifford
<b>Chilterns</b>	Watlington, Chiltern Wood, Sonning Common, Shiplake, Goring
<b>North East</b>	Chalgrove, Great Milton, Aston Rowant, Chinnor
<b>Thame</b>	Thame North, Thame South
<b>Henley</b>	Henley North, Henley South
<b>Didcot</b>	Didcot All Saints, Didcot Ladygrove, Didcot Park, Didcot Hagbourne
<b>Wallingford</b>	Wallingford Parish boundary

## 6.6 Entry Sales Levels in South 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 7 Sub-areas. These are detailed in the following table.

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

Property Type	Central Oxfordshire	Chilterns	North East
1-Bed Flat	149,000	125,000	135,000*
2-Bed Flat	185,000*	215,000*	**
2-Bed Terraced	159,999	210,000	195,000
3-Bed Terraced	189,000	259,950	225,000

Property Type	Henley	Didcot	Wallingford	Thame
1-Bed Flat	189,950	129,950	159,950	138,950*
2-Bed Flat	209,950	149,950	159,950*	159,950
2-Bed Terraced	275,000	166,950	185,000	205,000
3-Bed Terraced	349,950	179,950	234,950	219,950

Source: DCA House Price Survey August 2008

\* Low sample

\*\* No data

- 6.6.4 Although the average price of terraced properties according to the Land Registry survey is £239,147, entry sales levels vary across the District with the lowest entry prices, starting at around £159,999 in Central Oxfordshire, rising to £275,000 in Henley. 3-bed terraced properties start at £179,950 in Didcot, rising to £349,950 in Henley.
- 6.6.5 According to the table above, entry levels for flats start at £125,000 in Chilterns rising to £189,950 in Henley for a 1 bed unit. Entry levels for 2-bed flats start at £149,950 in the Didcot, rising to £209,950 in Henley.



- 6.6.6 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 (p.m.)	All concealed households moving	
	%	Cum %
Below £215	3.4	3.4
£215 - £260	14.7	18.1
£261 - £300	13.8	31.9
£301 - £350	22.7	54.6
£351 - £430	8.1	62.7
£431 - £650	25.0	87.7
£651 - £865	10.8	98.5
Above £865	1.5	100.0

- 6.6.7 All of the concealed households responded to a question on the maximum mortgage they would pay. For those seeking to buy a dwelling, 31.9% could not or would not pay a mortgage of more than £301- 350 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 seven sub-areas for single and dual households.

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

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
Central Oxfordshire	40,400	50,200	43,400
Chilterns	33,900	58,400*	57,000
North East	36,600	**	52,900
Thame	37,700*	43,400	55,600
Henley	51,400	57,000	74,600
Didcot	35,300	40,700	45,300
Wallingford	43,400	43,400*	50,200

Please note figures are rounded to nearest hundred. \*low sample - \*\* no data.

Source: DCA House Price Survey August 2008

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

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
Central Oxfordshire	48,800	60,600	52,400
Chilterns	40,900	70,400*	68,800
North East	44,200*	**	63,900
Thame	45,500	52,400	67,200
Henley	62,100	68,800	90,100
Didcot	42,600	49,100	54,700
Wallingford	52,400	52,400*	60,600

Please note figures are rounded to nearest hundred. \* low sample - \*\* no data.

Source: DCA House Price Survey August 2008

- 6.7.2 The survey of concealed households found that 18.2% have incomes above £27,500 and only 4.6% above £40,000. The cheapest entry level property can be accessed at £33,900 (single) / £40,900 (dual) in Chilterns and 93.7% of concealed households earn below this amount to access as a single household alone. The ability of concealed households to access the market within South Oxfordshire is clearly very limited.

## 6.8 The Private Rented Sector

- 6.8.1 The private rented sector in the District is 9.0% of the stock, below the national average level of 10% at the 2001 Census. An assessment has been undertaken to analyse turnover relative to demand levels. Over three years the survey data suggests that around 1,129 units will become available, around 397 a year. 1,821 households, 607 a year, require market rented housing, a shortfall of 210 units annually.
- 6.8.2 Over a third of the private rented stock turnover is detached and semi-detached houses and bungalows. The need for entry-level accommodation, particularly for concealed households, is for flats and terraced houses and analysis of the data for these types only reveals that demand from existing households, in-migrants and concealed households exceeds supply by 436 units annually.
- 6.8.3 DCA conducted an internet and interview survey with local agents. DCA asked in the interviews with local letting agents for an indication of average prices for flats and terraced properties, if there were any particular areas of high demand for rented accommodation, and if they believed the market had changed in the last 6 months and if demand was greater than supply.
- 6.8.4 There is evidence from letting agents to suggest that landlords would not accommodate Housing Benefit / Income Support cases; however the decision does rest with the individual landlord concerned.
- 6.8.5 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, although many agencies do not deal with furnished property due to the fire regulations involved.

- 6.8.6 In terms of access to the market, annual supply of entry-level stock is only around 208 units a year, around 17 units a month, to meet total demand in this sector leaving a shortfall of around 159 units annually (478 shortfall divided by three years).

**Table 6-10 Supply / Demand of Private Rented Stock (3 years)**

<b>Supply</b>	<b>All Types</b>	<b>Flats / Terraced</b>
Existing Households Moving within District	843	366
Out-migrating Households	286	259
<b>Total Supply</b>	<b>1,129</b>	<b>625</b>
<b>Demand</b>	<b>All Types</b>	<b>Flats / Terraced</b>
Existing Households Moving within District	53	15
In-migrant Households	1,182	592
<b>Total Existing Household Demand</b>	<b>1,235</b>	<b>607</b>
Concealed Households Forming	586	496
Total Demand	1,821	1,103
Net Shortfall	692	478

## 6.9 Private Sector Rent Levels

6.9.1 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 6-11 Average and Entry Rent Levels, August 2008 (£ p/m)**

Property Type	Central Oxfordshire		Chilterns		North East		Thame	
(Average / Entry Level)	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	641	<b>650</b>	631	<b>550</b>	655	<b>550</b>	723	<b>695</b>
2-Bed Flat	896	<b>850</b>	925*	<b>875*</b>	746	<b>650</b>	768	<b>650</b>
2-Bed Terraced	804	<b>650*</b>	825	<b>Nd</b>	1,004	<b>795</b>	823	<b>795*</b>
3-Bed Terraced	941	<b>895*</b>	1,159	<b>950*</b>	1,500	<b>Nd</b>	932	<b>850*</b>
2-Bed Semi-detached	850	<b>Nd</b>	1,013	<b>900*</b>	Nd	<b>Nd</b>	823	<b>650*</b>
3-Bed Semi-detached	1,126	<b>995</b>	1,175	<b>1,150</b>	1,024	<b>825</b>	898	<b>850*</b>
Property Type	Henley		Didcot		Wallingford		District-Wide	
(Average / Entry Level)	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	765	<b>725</b>	599	<b>575</b>	608	<b>595</b>	678	<b>600</b>
2-Bed Flat	1,082	<b>825</b>	671	<b>650</b>	729	<b>675</b>	855	<b>675</b>
2-Bed Terraced	1,197	<b>975</b>	749	<b>725</b>	784	<b>650</b>	915	<b>750</b>
3-Bed Terraced	1,337	<b>1,050</b>	875	<b>825*</b>	833	<b>825</b>	1,099	<b>900</b>
2-Bed Semi-detached	1,400	<b>Nd</b>	738	<b>725</b>	850	<b>Nd</b>	864	<b>725</b>
3-Bed Semi-detached	1,250	<b>1,150*</b>	910	<b>875</b>	1,033	<b>850</b>	1,051	<b>925</b>

Source: DCA House Price Survey August 2008 \*low data / -nd- no data available

## 6.10 Entry to Private Rent

- 6.10.1 Entry rental costs in the private rented sector vary by location within the District. The private rented sector costs £550 per month in Chilterns and North East, rising to £725 in Henley for a 1-bedroom flat, the smallest unit. 2-bed flat rents range from £650 in North East, Thame and Didcot, rising to £850 in Central Oxfordshire.
- 6.10.2 Two bed terraced house entry rent levels range from £650 p.m. in Wallingford, rising to £975 in Henley. 3-bed terraced properties cost from £825 p.m. in Wallingford, to £1,050 in Henley.
- 6.10.3 2-bed semi detached properties cost from £725 p.m. in Didcot rising to over £900 p.m. in the other areas. 3-bed semi detached properties can be rented from £825 per month in North East rising to £1,150 per month in Henley and Chilterns.
- 6.10.4 Concealed households in the household survey gave details of how much rent per week they could afford to pay. Responses were received from 100.0% of concealed households moving.

**Table 6-12 Maximum Weekly / Monthly Rent of Concealed Households**  
Question 36a

Weekly rent	All concealed households moving	
	%	Cum %
Below £50 weekly / £215 monthly	3.4	3.4
£50 - £60 weekly / £215 - £260 monthly	14.7	18.1
£61 - £70 weekly / £261 - £300 monthly	13.8	31.9
£71 - £80 weekly / £301 - £350 monthly	22.7	54.6
£81 - £100 weekly / £351 - £430 monthly	8.1	62.7
£101 - £150 weekly / £431 - £650 monthly	25.0	87.7
£151 - £200 weekly / £651 - 865 monthly	10.8	98.5
Above £200 weekly / £865 monthly	1.5	100.0

- 6.10.5 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.
- 6.10.6 Concealed households preference for private rented market housing is around 14.7% and need is 29.2%. Only 37.3% of them could afford to pay between £431 and £650 a month which would allow them entry to Chilterns and North East for a 1-bed flat. A further 12.3% could afford to pay over £651 allowing them access to the majority of 1 and 2 bedroom properties in the area. The data indicates that 62.3% of concealed households cannot pay more than £431 pcm and are priced out of the private rental market.

## 6.11 Rental Income Thresholds

- 6.11.1 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 6-13 Rental Income Thresholds - August 2008**

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terrace
Central Oxfordshire	31,200	40,800	31,200*
Chilterns	26,400	42,000*	Nd
North East	26,400	31,200	38,200
Thame	33,400	31,200	38,200*
Henley	34,800	39,600	46,800
Didcot	27,600	31,200	34,800
Wallingford	28,600	32,400	31,200*
District Wide	28,800	32,400	36,000

NB Figures rounded to nearest hundred.

\*low sample

Source: DCA House Price Survey August 2008

-nd- no data available

- 6.11.2 The cheapest property in Chilterns or the North East requires an income threshold of £26,400. Only 49.9% of all concealed households in the survey achieved an income of this level.

## 6.12 Key Findings & Strategic Implications

- 6.12.1 Average house prices in South Oxfordshire are 27.7% higher than the South East average, and have risen by 23.6% between 2005 and 2008. Access to owner occupation is restricted by rising prices especially for flats / maisonettes and terraces.
- 6.12.2 Concealed households consist predominantly of people over 20 years old, with 50.7% in the 20-24 age group and a further 24.2% in the 25-44 age group. The age group 75+ made up 1.9% of concealed households.
- 6.12.3 The ability of concealed households to access the owner occupied market is very limited. 18.2% of concealed households have incomes above £27,500; only 4.6% have incomes above £40,000. The cheapest 1 bed flats / maisonettes in the District require an income threshold of £33,900 for a 1-bed flat in Chilterns. 93.7% of concealed households are unable to purchase in the district.
- 6.12.4 Owner occupation is the tenure of choice for the majority of both existing moving and concealed households forming. Rising house prices locally and sub-regionally create significant problems for lower income and concealed households trying to access the market.
- 6.12.5 Access to the private rented housing market is restricted by cost. Access rents are £650 pcm but 62.3% of all concealed households cannot afford more than £431 pcm.
- 6.12.6 Housing and planning strategy needs a greater focus on the need for intermediate market housing for concealed households unable to access the private market.

## 7 MIGRATION

### 7.1 Introduction

7.1.1 This section looks at the patterns of migration for The District. In the first part of the section, the 11,483 implied households (21.5% of the sample) who had moved in the last 3 years were asked where they had moved from. 45.3% had previously lived within South Oxfordshire; 54.7% had moved from outside the area (6,278 implied households).

### 7.2 In-Migration to South Oxfordshire

7.2.1 Of the 6,278 households which had in-migrated to South Oxfordshire over the last three years, 25.9% had moved from elsewhere in the UK; 14.7% from Greater London; 13.6% from elsewhere in the South East. 32.7% had moved from other adjacent authorities.

**Table 7-1 Location of Previous Dwelling (In-migrants)**  
Question 5

Location	%	N <sup>os.</sup> implied
Elsewhere in UK	25.9	1,625
Greater London	14.7	920
Elsewhere in South East	13.6	852
Oxford City	7.9	496
Vale of White Horse	7.3	459
West Berkshire	6.3	395
Abroad	5.2	327
Cherwell	5.1	319
Reading Borough	5.0	314
Wycombe	3.4	212
Aylesbury Vale	3.2	203
Wokingham Borough	1.8	116
West Oxfordshire	0.6	40
<b>Total</b>	<b>100.0</b>	<b>6,278</b>

- 7.2.2 Those who had moved into the area within the last 3 years were then asked what the most important reason was for moving home. 94.3% (5,920 implied) of the group indicating a move responded to the question.

**Table 7-2 Reason for the Moving Within Last 3 Years for those Moving into South Oxfordshire**  
Question 6b

<b>Reason</b>	<b>%</b>	<b>N<sup>os.</sup> implied</b>
New job	34.5	2,043
Needed more space	12.0	711
To be near a relative	11.9	707
Closer / easier to commute	8.7	512
Wanted to buy	7.9	467
Wanted own home	6.4	379
Relationship / family break down	4.5	266
Health reasons	4.3	253
Need less space	3.2	192
Education	3.0	177
To move to a cheaper home	2.2	131
Retirement	1.4	82
<b>Total</b>	<b>100.0</b>	<b>5,920</b>

- 7.2.3 43.2% moved to the area due to employment reasons (which is usually the major reason in DCA surveys embracing new job / easier to commute together). Only 1.4% had moved due to retirement.
- 7.2.4 98.2% (11,227 implied) of all in-migrant households answered a further question on whether their move was to start their first home as an adult. Only 14.4% said that it was their first independent home as an adult.



### 7.3 Out - Migration from South Oxfordshire

7.3.1 Out-migration is expected to account for 39.3% of all moves for existing moving households (2,238 implied) and 42.7% of concealed households over the next 3 years (1,355 moves implied).

7.3.2 Those moving out of the area were asked where they were thinking of relocating. In this case 2,174 implied existing households (97.1%) and 1,180 implied concealed households (87.1%) responded to this question.

**Table 7-3 Location of Move for those Moving Outside South Oxfordshire**  
Question 17c

Location	Existing households		Concealed households	
	%	N <sup>os.</sup> implied	%	N <sup>os.</sup> implied
Elsewhere in the UK	39.7	862	52.2	615
Abroad	22.7	494	9.4	111
Elsewhere in the South East	12.0	261	6.3	74
Vale of White Horse	7.2	157	0.0	0
West Oxfordshire	5.7	123	5.0	59
Reading Borough	4.5	97	8.1	95
Greater London	2.3	50	12.8	151
West Berkshire	1.8	40	0.0	0
Wycombe District	1.4	31	0.0	0
Aylesbury Vale	1.2	27	2.3	27
Cherwell	0.8	18	0.0	0
Oxford City	0.7	14	4.0	48
<b>Total</b>	<b>100.0</b>	<b>2,174</b>	<b>100.0</b>	<b>1,180</b>

Note : No data for Wokingham Borough

7.3.3 In the case of existing households moving, the main single interest was in moving elsewhere in the UK (outside the South East) at 39.7% with a further 22.7% opting for abroad. Vale of White Horse was the most favoured specific District / Borough location at 7.2%.

7.3.4 In the case of concealed households moving, 52.2% were interested in moving elsewhere in the UK (outside the South East). In this case, 12.8% were interested in moving to Greater London; 8.1% to Reading Borough.

- 7.3.5 Those moving out of the area were asked their reasons for moving away. 2,191 implied existing households (97.9% of those intending to move out of the area) and 1,182 implied concealed households (87.2% of those intending to move outside the area) responded to a multiple choice question, offering around 1.2 choices on average in the case of both existing households and new households.

**Table 7-4 Reason for Moving Out of South Oxfordshire**  
Question 17d

Reason	Existing Households		Concealed households	
	% households	N <sup>os.</sup> implied	% households	N <sup>os.</sup> implied
Family reasons	38.9	852	5.5	65
Retirement	23.2	509	8.0	94
Employment / access to work	19.5	427	41.2	487
Quality of neighbourhood	18.7	409	3.9	46
Unable to buy	15.7	344	17.9	212
Education	4.7	103	39.2	463
Lack of affordable rented housing	0.0	0	3.5	42
<b>Total</b>		<b>2,644</b>		<b>1,409</b>

- 7.3.6 For existing households reasons given for moving out of the area were focused primarily on family reasons (38.9%), ahead of retirement (23.2%) and employment / access to work (19.5%). In the case of concealed households moving, choices were much more focused on employment issues (41.2%) and education (39.2%), as might be expected from a group likely to have a younger profile.
- 7.3.7 Table 7-4 above shows that 15.7% of existing households stated as one of their choices that they were leaving the area due to lack of affordable rented housing or because they were unable to buy. The percentage rose to 21.4% for concealed households, with 17.9% unable to buy.

## 7.4 Migration Summary

7.4.1 This table reflects the net migration patterns for existing District households over the past three years.

**Table 7-5 Net Migration Patterns**

Migration Areas	Oxford City	West Oxfordshire	Vale of White Horse	Reading Borough	Wokingham Borough	West Berkshire	Aylesbury Vale	Cherwell District	Wycombe District	Greater London	Elsewhere in SE	Elsewhere in UK	Abroad
Moving into South Oxfordshire	496	40	459	314	116	395	203	319	212	920	852	1,625	327
Moving out of South Oxfordshire	14	123	157	97	0	40	27	18	31	50	261	862	494
<b>Net Migration</b>	<b>+482</b>	<b>-83</b>	<b>+302</b>	<b>+217</b>	<b>+116</b>	<b>+355</b>	<b>+176</b>	<b>+301</b>	<b>+181</b>	<b>+870</b>	<b>+591</b>	<b>+763</b>	<b>-167</b>

7.4.2 There is net in-migration to South Oxfordshire of 2,047 households from the specifically nominated areas in Oxfordshire and Berkshire with only West Oxfordshire showing a net out-migration. Oxford City (482), West Berkshire (355), Vale of White Horse (302) and Cherwell (301) are the most significant. There is net in-migration from Greater London, elsewhere in the UK and elsewhere in the South East together accounting for 54.2% of all net in-migration.

Reasons	Retirement	Employment	Education
Moving into South Oxfordshire	82	2,555	177
Moving out of South Oxfordshire	509	427	103
<b>Net Impact</b>	<b>-427</b>	<b>+2,128</b>	<b>+74</b>

7.4.3 There is a positive net level of in-migration relating to employment of 2,128 existing households but a negative net level due to retirement (427).

## 8 HOUSEHOLDS MOVING WITHIN SOUTH OXFORDSHIRE

### 8.1 Introduction

8.1.1 Sections 8.4 and 8.5 analyse the responses from the household survey in relation to the future intentions and plans of both existing and concealed households within the District over the next three years. Section 9 focuses on those households specifically requiring market housing, while Section 10 looks at those requiring affordable housing.

### 8.2 Households Moving within South Oxfordshire

8.2.1 Moving intentions were tested in the survey questionnaire with an emphasis on future plans to move within the District for existing households and also a more focused study on concealed households who represent pent up demand for housing.

8.2.2 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. 16.7% of all households responding (8,741 implied) planned a move. A further 8.7% (4,554 implied) indicated that they wished to move but were unable to do so.

8.2.3 The scale of movement implied, at an average of around 5.6% per annum, was higher to that found in other recent surveys carried out by DCA in which an average annual figure of 4.9% has emerged (though this figure includes periods of up to 5 years in some cases). This proportion would rise to 8.5% if all those wishing to move in the period were able to do so.

### 8.3 Households Prevented from Moving

8.3.1 Those indicating a wish to move but an inability to do so offered the following reasons for not being able to move. Respondents offered around 1.7 choices on average. However, the number of implied households responding was 5,050, not 4,554 as indicated by the basic responses on moving referred to above.

8.3.2 It would seem clear from below that affordability was by far the most important factor with 72.1% of households indicating an inability to afford to buy a home as one of the reasons and 30.4% indicating that they were unable to afford the cost of moving. 29.0% indicated that there was a lack of affordable rented housing.

**Table 8-1 Reasons Preventing a Move**

Question 17e

Reason	% responses	% households	N <sup>os.</sup> implied
Unable to afford to buy a home	42.7	72.1	3,626
Unable to afford moving costs	18.0	30.4	1,529
Lack of affordable rented housing	17.2	29.0	1,461
Other	13.4	22.8	1,145
Location of employment	4.7	8.0	403
Family Reasons	3.2	5.4	270
Local education choices	0.8	1.4	71
<b>Total</b>	<b>100.0</b>		<b>8,505</b>

## 8.4 Demand for Existing Moving Households

8.4.1 Table 8-2 below shows preferred tenure for existing moving households by current tenure.

**Table 8-2 Current Tenure / Tenure Preferred (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)	1,907	97.8	334	100.0	707	82.2	0	0.0	0	0.0	0	0.0	2,948
Private rent	15	0.8	0	0.0	0	0.0	38	9.6	0	0.0	0	0.0	53
Tied to employment	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0
HA rented	27	1.4	0	0.0	131	16.1	317	81.3	0	0.0	0	0.0	475
HA Shared Ownership	0	0.0	0	0.0	14	1.7	35	9.1	0	0.0	0	0.0	49
<b>Total</b>	<b>1,949</b>	<b>100.0</b>	<b>334</b>	<b>100.0</b>	<b>852</b>	<b>100.0</b>	<b>390</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>3,525</b>

8.4.2 In total, **3,001** existing households require market housing, this group is analysed in detail in Section 10.5. A further **524** existing households require affordable housing, this group is analysed in detail in Section 9.6.6.

## 8.5 Demand for Concealed Moving Households

8.5.1 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.

8.5.2 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 **2,213** 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.

8.5.3 The majority (90.0%) of the total of concealed households consisted of people described as children of the household; a further 8.4% were described as a parent / grandparent and the remaining 1.6% were 'other relatives'.

**Table 8-3 Person Looking to Form Concealed Households**

Question 26

Persons forming household	%	N <sup>os</sup> . implied
Parent / Grandparent	8.4	186
Child (16+)	90.0	1,992
Other Relative	1.6	35
<b>Total</b>	<b>100.0</b>	<b>2,213</b>

**Table 8-4 Age of Concealed Households**

Question 27c

	%	N <sup>os</sup> . implied
16 – 19	15.6	345
20 – 24	50.8	1,124
25 - 44	24.2	535
45 - 59	0.0	0
60 - 74	7.5	167
75+	1.9	42
<b>Total</b>	<b>100.0</b>	<b>2,213</b>

8.5.4 The majority (50.8%) of the total of concealed households consisted of people, were aged 20 – 24 years, compared to 78% in Vale of White Horse. 15.6% were aged 16-19 much higher than the corresponding figure in Vale of White Horse at 4.1%.

**Table 8-5 Number of Children**

Question 27d

Children	%	N <sup>os</sup> . implied
Child due	8.9	196
One	6.5	144
Two or more	0.0	0
None	84.6	1,873
<b>Total</b>	<b>100.0</b>	<b>2,213</b>

- 8.5.5 The survey found that children (under the age of 16) were present (or due) in 15.4% of all cases (340 implied). This is a higher level than the DCA survey average of around 8%.
- 8.5.6 New households were asked whether they were being formed as a single or couple household. 50.1% (1,109 implied) indicated formation as a couple household.
- 8.5.7 Households indicating a couple household were also asked where their partner was currently living. In 42.2% of cases the partner was living elsewhere within South Oxfordshire resulting in a potential double count which is addressed in the CLG Assessment Model Calculation. In 37.1% of those cases the partner was living in the existing household; in 20.7% of cases outside the District.

**Table 8-6 Time of Move - Concealed Households**  
Question 29

When required	%	N <sup>os</sup> . implied
Within 1 year	35.3	781
1 - 2 years	17.5	387
2 - 3 years	47.2	1,045
<b>Total</b>	<b>100.0</b>	<b>2,213</b>

- 8.5.8 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 South Oxfordshire is 738, utilised in the CLG model in Section 13.**
- 8.5.9 Table 8-7 below shows tenure needed and preferred for concealed moving households in the District.

**Table 8-7 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	38.6	854	55.7	1,233
	Private rent	29.2	647	14.7	325
	Tied to employment	0.0	0	0.0	0
<b>AFFORDABLE</b>	HA rent	21.7	480	8.2	181
	HA Shared Ownership	10.5	232	21.4	474
	<b>Total</b>	<b>100.0</b>	<b>2,213</b>	<b>100.0</b>	<b>2,213</b>

- 8.5.10 In terms of the needs of concealed households forming in the District, the largest proportion requires owner occupation accommodation (38.6%), followed by Private Rent (29.2%). The most preferred tenure is owner occupation with more concealed households preferring this tenure than actually needed it (55.7%).
- 8.5.11 In total, **1,501** concealed households need market housing, this group is analysed in detail in Section 9.3. A further **712** concealed households require affordable housing, this group is analysed in detail in Section 10.5.



## 9 FUTURE MARKET HOUSING REQUIREMENTS

### 9.1 Introduction

9.1.1 From the moving data found in section 8, 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 9.2 and separately for concealed households at 9.3.

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

9.2.1 As seen in Table 8-2, 2,948 existing households are planning to move into owner occupied housing and 53 are planning to move into private rented housing, giving a total demand of **3,001 for market housing within the District in the next 3 years**. This is the control total used in the analysis for this section.

9.2.2 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 9-1 When is the Accommodation Required**  
Question 18

Time	Market Housing %	N <sup>os.</sup> implied	All Tenures %
Within 1 year	36.4	1,093	41.4
1 - 2 years	33.4	1,002	30.1
2 - 3 years	30.2	906	28.5
<b>Total</b>	<b>100.0</b>	<b>3,001</b>	<b>100.0</b>

9.2.3 The table above shows that 36.4% of potential movers to market housing sought to do so within one year.

**Table 9-2 Type of Accommodation Required**  
Question 19

Type	Market Housing %	N <sup>os.</sup> implied	All Tenures %
Semi-detached	48.1	1,444	48.1
Detached	34.9	1,048	31.0
Bungalow	8.7	261	10.3
Terraced	4.6	137	3.8
Flat / maisonette / bedsit	3.2	97	5.3
Supported Housing	0.5	14	1.5
<b>Total</b>	<b>100.0</b>	<b>3,001</b>	<b>100.0</b>

No data for caravan / mobile home

- 9.2.4 Table 9-2 indicates that 34.9% of these respondents felt that they required detached houses, above the proportion of all existing households moving (31.0%). Interest in flats / maisonettes at 3.2% was low and below the figure for all existing households (5.3%), which is in line with expectations that more of the demand for flats / maisonettes will be for social and subsidised housing.

**Table 9-3 Number of Bedrooms Required**

Question 21

Bedrooms	Market Housing %	N <sup>os</sup> . Implied	All Tenures %
Two	23.4	701	27.7
Three	47.8	1,434	45.1
Four	28.2	848	26.7
Five or more	0.6	18	0.5
<b>Total</b>	<b>100.0</b>	<b>3,001</b>	<b>100.0</b>

No data for one bedsit

- 9.2.5 76.6% of existing households moving to market housing indicated that they required three+ bedroom units. No demand for one-bedroom units was indicated.
- 9.2.6 Cross-tabulation relating type of property required to size required for market housing showed the following results.

**Table 9-4 Type Required by Size Required**

Question 19 by Question 21

Type	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> .
Semi-detached	29.7	429	59.5	859	10.8	156	0.0	0	<b>1,444</b>
Detached	2.6	27	29.7	312	66.0	692	1.7	18	<b>1,049</b>
Terraced	81.0	111	19.0	26	0.0	0	0.0	0	<b>137</b>
Flat / maisonette / bedsit	85.4	82	14.6	14	0.0	0	0.0	0	<b>96</b>
Bungalow	14.2	37	85.8	224	0.0	0	0.0	0	<b>261</b>
Supported Housing	100.0	14	0.0	0	0.0	0	0.0	0	<b>14</b>
<b>Total</b>		<b>700</b>		<b>1,435</b>		<b>848</b>		<b>18</b>	<b>3,001</b>

no data for caravan / mobile home or one bed

- 9.2.7 67.7% of detached demand stated they required 4+ bed units; 59.5% of semi-detached demand was for 3-bed accommodation. 85.8% of bungalow demand was for 3-bedrooms.

- 9.2.8 Cross-tabulation to compare type of property required with tenure preferred showed the following results.

**Table 9-5 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	97.4	1,406	2.6	38	<b>1,444</b>
Detached	100.0	1,048	0.0	0	<b>1,048</b>
Terraced	89.1	122	10.9	15	<b>137</b>
Flat/ maisonette / bedsit	100.0	97	0.0	0	<b>97</b>
Bungalow	100.0	261	0.0	0	<b>261</b>
Supported housing	100.0	14	0.0	0	<b>14</b>
<b>Total</b>		<b>2,948</b>		<b>53</b>	<b>3,001</b>

no data for caravan / mobile home and tied to employment

- 9.2.9 35.5% of demand in the owner occupied sector was for detached houses; 47.7% for semi-detached houses. Demand in the private rented sector was very low.
- 9.2.10 Existing households moving were asked where accommodation was required. Up to 2 choices were offered but on average only 1.5 choices were made.

**Table 9-6 Where is Accommodation Required**  
Question 24

Location	% responses	% households	N <sup>os.</sup> implied	All tenures
				% households
Didcot	22.1	33.6	886	35.7
Rural Central Oxfordshire	19.6	29.9	787	31.0
Henley on Thames	17.1	26.1	686	25.5
The Chilterns	14.0	21.3	561	22.0
Wallingford	13.6	20.8	547	26.2
Thame	9.2	14.0	370	13.0
North East of the District	4.4	6.7	177	7.0
<b>Total</b>	<b>100.0</b>		<b>4,014</b>	

- 9.2.11 Didcot (33.6%) was the most popular choice but interest was quite widely spread across the other nominated locations with the exception of the North East of the District.
- 9.2.12 The final question in this section asked respondents why they preferred a particular location. The average number of choices was 2.3. Quality of neighbourhood (51.6%) was the most common choice but only marginally ahead of employment / close to work 50.7%. Being near family and in the area where they have always lived are also significant factors. Otherwise choices were spread widely across a number of the other nominated reasons.

- 9.2.13 The major reasons therefore are those which are key elements of those to be considered in sustainable developments and in building sustainable communities.

**Table 9-7 Reason for Preferred Location**  
Question 25

Reason	% responses	% households	N <sup>os.</sup> implied (all choices)	All tenures %
Quality of neighbourhood	22.5	51.6	1,381	47.1
Employment / closer to work	22.1	50.7	1,356	46.5
Nearer family	14.8	34.0	910	43.3
Always lived here	13.9	31.9	855	34.3
Better public transport	8.9	20.4	546	21.7
Nearer / better shopping / leisure facilities	7.1	16.4	438	18.6
Better / nearer schools / colleges	5.5	12.6	337	15.1
Greater availability of cheaper housing	5.2	12.1	323	15.0
<b>Total</b>	<b>100.0</b>		<b>6,146</b>	

### 9.3 Demand for Market Housing for Concealed Households

- 9.3.1 In total, **1,501 concealed households over the next three years require market housing in South Oxfordshire.** This is the control total used in the analysis for this section. Table 9-8 identifies that 854 concealed households intend to move to owner occupation and 647 to private rent.

- 9.3.2 The data for “preference” rather than demand is included as a comparison, to show the gap between needs and aspirations for this group.

**Table 9-8 Type of Accommodation Needed / Preferred**  
Question 30a / Question 30b

Type	Needed		Preferred	
	%	N <sup>os.</sup> implied	%	N <sup>os.</sup> implied
Flat / maisonette / bedsit	44.4	666	22.1	332
Detached	29.9	449	19.1	287
Semi-detached	17.8	267	33.1	497
Terraced	3.7	56	22.2	333
Bungalow	3.1	47	0.0	0
Supported housing	1.1	16	3.5	52
<b>Total</b>	<b>100.0</b>	<b>1,501</b>	<b>100.0</b>	<b>1,501</b>

No data for other types

- 9.3.3 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. 44.4% of concealed households moving required flats / maisonettes / bedsits. The more aspirational view usually reflected amongst concealed households moving to market housing on preference for type (i.e. more houses; fewer flats) was evident in South Oxfordshire as is usually found in DCA surveys but with a significant interest in smaller terraced units.

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

Bedrooms	Needed		Preferred	
	%	N <sup>os.</sup> implied	%	N <sup>os.</sup> implied
One	28.8	432	0.0	0
Two	53.2	799	72.9	1,094
Three	18.0	270	27.1	407
<b>Total</b>	<b>100.0</b>	<b>1,501</b>	<b>100.0</b>	<b>1,501</b>

No data for four or more

- 9.3.4 Given that 44.4% of need is for flats / maisonettes / bedsits (Table 9-8) the proportion of those needing 2 bedrooms (53.2%) suggests that a fairly even split between those requiring 1 bed or 2 bed flats / maisonettes as confirmed at Table 9-10 below. The preference results for concealed households moving to market housing reflected the additional interest in smaller houses rather than flats, referred to at 6.2.3 above but also indicates a preference for 2-bed flats.
- 9.3.5 The data was analysed regarding concealed households moving, relating to the type of property needed by both the size needed and the tenure needed. The results are shown in the tables below.

**Table 9-10 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	0.0	0	67.9	182	32.1	86	<b>268</b>
Detached	0.0	0	66.6	299	33.4	150	<b>449</b>
Terraced	55.4	31	44.6	25	0.0	0	<b>56</b>
Flat / maisonette / bedsit	50.5	336	49.5	329	0.0	0	<b>665</b>
Bungalow	0.0	0	0.0	0	100.0	46	<b>46</b>
Supported housing	100.0	17	0.0	0	0.0	0	<b>17</b>
<b>Total</b>		<b>384</b>		<b>835</b>		<b>282</b>	<b>1,501</b>

No data for other types

- 9.3.6 50.5% of flatted accommodation demand was for a 1-bed property, 49.5% was for a 2-bed. All the need for detached houses was for 2 or 3 bed accommodation.

**Table 9-11 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	67.9	182	32.1	86	<b>268</b>
Detached	100.0	449	0.0	0	<b>449</b>
Terraced	78.2	43	21.8	12	<b>55</b>
Flat / maisonette / bedsit	16.5	110	83.5	556	<b>666</b>
Bungalow	100.0	46	0.0	0	<b>46</b>
Supported housing	0.0	0	100.0	17	<b>17</b>
<b>Total</b>		<b>830</b>		<b>671</b>	<b>1,501</b>

No data for other types and tied to employment

- 9.3.7 Owner occupied demand was split 54.1% for detached houses; 21.9% for semi-detached houses; 13.3% for flats / maisonette / bedsits. 82.9% of demand in the private rented sector was for flats / maisonettes / bedsits. Of the demand for flats / maisonettes / bedsits 83.5% was for private rent; 16.5% for owner occupation.
- 9.3.8 Concealed households were asked the same questions on location as existing households moving. Two choices were offered but on average concealed households moving made 1.7 choices each.

**Table 9-12 Choice of Location**  
Question 32

Location	Concealed households moving to Market Housing		
	% responses	% households	N <sup>os</sup> . implied (all choices)
Didcot	24.0	41.2	540
Wallingford	23.5	40.4	529
Rural Central Oxfordshire	22.8	39.3	515
Thame	11.2	19.4	254
North East of the District	11.2	19.2	252
Henley on Thames	4.6	7.9	103
The Chilterns	2.7	4.7	61
<b>Total</b>	<b>100.0</b>		<b>2,254</b>

9.3.9 In the case of concealed households moving, the most demand was for Didcot, Wallingford and Rural Central Oxfordshire and was almost identical between the three locations.

**Table 9-13 Total Demand of Choice of Location for Market Housing**  
Question 24 + 32

Location	Concealed Households		Existing Households		Total existing & Concealed Demand %	
	% responses	N <sup>os</sup> . implied (all choices)	% responses	N <sup>os</sup> . implied (all choices)	% responses	N <sup>os</sup> . implied (all choices)
Didcot	24.0	540	22.1	886	22.7	1,426
Wallingford	23.5	529	13.6	547	17.2	1,076
Rural Central Oxfordshire	22.8	515	19.6	787	20.8	1,302
Thame	11.2	254	9.2	370	10.0	624
N E of the District	11.2	252	4.4	177	6.8	429
Henley on Thames	4.6	103	17.1	686	12.6	789
The Chilterns	2.7	61	14.0	561	9.9	622
<b>Total</b>	<b>100.0</b>	<b>2,254</b>	<b>100.0</b>	<b>4,014</b>	<b>100.0</b>	<b>6,268</b>

9.3.10 When you look at the total demand combined for both concealed and existing households, the total demand shows Didcot as the most popular location at 22.7% with Rural Central Oxfordshire following at 20.8%.

**Table 9-14 Reason for Preferred Location**  
Question 33

Reason	Concealed households moving to Market Housing		
	% responses	% households	N <sup>os</sup> . implied (all choices)
Nearer family	26.3	73.4	961
Always lived here	23.2	64.7	848
Employment / closer to work	17.5	48.9	641
Better public transport	9.0	25.0	328
Nearer / better shopping / leisure facilities	8.1	22.6	296
Quality of neighbourhood	5.7	16.0	209
Greater availability of smaller houses	4.2	11.7	153
Greater availability of cheaper housing	3.5	9.9	129
Better / nearer schools and colleges	2.5	7.1	93
<b>Total</b>	<b>100.0</b>		<b>3,658</b>

9.3.11 The most popular reason given for moving was nearness to family (73.4%) but familiarity with the area and employment / closer to work were also significant choices at 64.7% and 48.9% respectively. These core sustainability factors are even more significant for concealed households than was found for existing households. They are much higher than the levels found for other reasons, reflected in the fact that there was only limited interest in the availability of smaller or cheaper houses.

**Table 9-15 Total Demand of Reason for Preferred Location for Market Housing**

Question 25 + 33

	Concealed Households		Existing Households		Total existing & Concealed Demand %	
	% responses	N <sup>os</sup> . implied (all choices)	% responses	N <sup>os</sup> . implied (all choices)	% responses	N <sup>os</sup> . implied (all choices)
Nearer family	26.3	961	14.8	910	19.1	1,871
Always lived here	23.2	848	13.9	855	17.4	1,703
Employment / closer to work	17.5	641	22.1	1,356	20.4	1,997
Better public transport	9.0	328	8.9	546	8.9	874
Nearer / better shopping / leisure facilities	8.1	296	7.1	438	7.5	734
Quality of neighbourhood	5.7	209	22.5	1,381	16.2	1,590
Greater availability of smaller houses	4.2	153	0.0	0	1.5	153
Greater availability of cheaper housing	3.5	129	5.2	323	4.6	452
Better / nearer schools and colleges	2.5	93	5.5	337	4.4	430
<b>Total</b>	<b>100.0</b>	<b>3,658</b>	<b>100.0</b>	<b>6,146</b>	<b>100.0</b>	<b>9,804</b>

9.3.12 The table above shows the total demand for existing and concealed demand combined shows the most popular reason given for moving was employment / closer to work (20.4%), nearness to family (19.1%) and 'always lived here' (17.4%).

## 9.4 Households Unable to Move

9.4.1 The report details in Section 8.3 that there are 5,050 households who wish to move but are unable to do so for a range of reasons. Analysis shows that there are 2,295 households currently living in market housing who wish to buy in South Oxfordshire but cannot afford to do so because of the local house price and incomes, savings and equity relationship.

9.4.2 1,495 of these are existing owner occupiers, and 800 households wish to buy but currently live in the private rented sector.

9.4.3 Households wishing to move but unable to do so represent a pent-up market demand unable to be addressed whose needs should be met through intermediate housing.



## 9.5 Total Demand for Market Housing in South Oxfordshire

9.5.1 Table 9-16 below shows total demand for market housing by property type and size.

**Table 9-16 Total Demand for Market Housing in South Oxfordshire to 2011**

		Semi-Detached	Detached	Terraced	Flat / maisonette / bedsit	Bungalow	Supported Housing	Total
<b>Existing</b> H/h	1-bed	0	0	0	0	0	0	<b>0</b>
	2-bed	429	27	111	82	37	14	<b>700</b>
	3-bed	859	312	26	14	224	0	<b>1,435</b>
	4+ bed	156	710	0	0	0	0	<b>866</b>
<b>Concealed</b> H/h	1-bed	0	0	31	336	0	17	<b>384</b>
	2-bed	182	299	25	329	0	0	<b>835</b>
	3-bed	86	150	0	0	46	0	<b>282</b>
	4+ bed	0	0	0	0	0	0	<b>0</b>
<b>In-Migrant</b> H/h	1-bed	14	0	0	178	37	0	<b>229</b>
	2-bed	309	151	544	478	211	0	<b>1,693</b>
	3-bed	1,044	653	308	0	29	0	<b>2,034</b>
	4+ bed	643	1,162	129	0	0	0	<b>1,934</b>
<b>Total</b>		<b>3,722</b>	<b>3,464</b>	<b>1,174</b>	<b>1,417</b>	<b>584</b>	<b>31</b>	<b>10,392</b>

Source: 2008 Housing Survey Data

9.5.2 The survey 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 South Oxfordshire over the last three years.

9.5.3 It is assumed that the in-migrant market demand will be similar over the next three year period to 2011. Further analysis of this market demand by location preference by sub-area within South Oxfordshire is also provided in Appendix I.

## 9.6 Current and Future Demand for Market Housing

- 9.6.1 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.
- 9.6.2 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.
- 9.6.3 The following table identifies the annual (those moving within 1 year) net shortfall of market properties in South 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. All data is from the 2008 HNS.

**Table 9-17 Annual Market Housing Demand by Size**

Households	Bed-sit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		0		113		529		451		1,093
Concealed		108		135		86		0		329
In-migration		157		650		188		339		1,334
<b>Total Demand</b>		<b>265</b>		<b>898</b>		<b>803</b>		<b>790</b>		<b>2,756</b>
Moving within	117		269		465		298		1,149	
Out-migration	87		123		295		219		724	
<b>Total Supply</b>	<b>204</b>		<b>392</b>		<b>760</b>		<b>517</b>		<b>1,873</b>	
<b>Net Shortfall (Surplus)</b>		<b>61</b>		<b>506</b>		<b>43</b>		<b>273</b>		<b>883</b>
<b>% Shortfall</b>		<b>6.9%</b>		<b>57.3%</b>		<b>4.9%</b>		<b>30.9%</b>		

Source: 2008 Housing Survey Data

- 9.6.4 Overall there is a projected shortfall after stock turnover of 883 market units a year. This is primarily required to meet the high level of demand created by in-migrating households, particularly from Greater London and Oxford City.
- 9.6.5 A breakdown of the property size balance in each of the six sub-areas is shown in Appendix II.

- 9.6.6 The projected turnover of 3 bedroom stock is adequate to meet future demand and 1-bedroom stock accounts for only 4.9% of the total shortfall. The largest requirement is for 2 bedroom and 4 bedroom stock.
- 9.6.7 However although especially in the longer term there is a need for more smaller units, 1 and 2 bedroom units, 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 25.2% of the stock, future delivery has to bias in favour of smaller units to create a more balanced housing market.
- 9.6.8 To assist developers in relation to a property mix which would best meet the future demand in the market sector, levels of 10% one and 60% two bedroom units and 10% 3 bedrooms and 20% 4+ bedroom units should be provided as a guide at District level.

## 10 FUTURE AFFORDABLE HOUSING REQUIREMENTS

### 10.1 Key Findings

- Demand for affordable housing from existing moving households was 524 units, 475 implied for HA rented accommodation and 49 implied for shared/ affordable ownership.
- 71.6% of existing moving households plan to move within 1 year.
- 712 concealed households are looking for affordable housing. 42.4% of need from this group was for 1 bed accommodation; 57.6% for 2 bed accommodation.
- For existing households, 33.2% of demand in the HA rented sector was for semi-detached houses; 23.6% for bungalows and 20.0% for flats / maisonettes / bedsits. For concealed households, 51.6% of interest in the HA rented sector was for terraced houses.
- Wallingford and Didcot were the most popular locations for existing households. Rural Central Oxfordshire, the North East of the District and Thame for concealed households. Access to family and familiarity with the area were the most common factors influencing choice of decision of both concealed and existing households. Employment issues are also very significant in the case of concealed households.

### 10.2 Strategic Implications

- 10.2.1 Housing strategy needs to consider the need 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; also demand will increase over time as the population ages. The current market situation is creating pressure for social housing for flats / maisonettes for new households.
- 10.2.2 DCA recommend that strategic thinking should focus on bringing the existing stock up to the decent homes standard, and that additional resources should be sought to bring homes up to a "decent homes plus" standard, in particular to help meet the needs of an ageing population for aids and adaptations.
- 10.2.3 Over occupation within the social housing sector may be a function of the price of owner occupation and private renting within South Oxfordshire, as well as the shortage of social housing. Allocations policy should take account of the needs of over- crowded households.
- 10.2.4 Looking ahead there may be a need to allocate resources to fund restructuring of some social housing stock to better meet the needs of elderly and disabled households, including support services.

### 10.3 Introduction

- 10.3.1 Determining the net shortfall or surplus of affordable housing, in order to meet existing and predicted housing need is a key part of the Housing Needs Assessment. This section examines the need for affordable housing and how this is broken down by size of property (i.e. number of bedrooms) and type of affordable housing (i.e. intermediate and social rented housing). The CLG Needs Assessment Model in Section 12 of this report sets out the final figures for housing need across the District.
- 10.3.2 This section is divided into elements exploring the housing needs of existing households, concealed households, households with special needs for adaptation or support and BME households.

## 10.4 Affordable Housing Need of Existing Households

10.4.1 The percentages in all tables in this section (except cross tabulations) have been applied to the control total of 524 implied existing households moving within South Oxfordshire over the next three years who require affordable housing.

10.4.2 Of existing households needing affordable housing, 475 needed HA rented accommodation and 49 needed shared ownership. A column showing “% all tenures” i.e. including market demand is shown as a comparison.

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

Time	Affordable Housing %	N <sup>os.</sup> implied	% All Tenures
Within 1 year	71.6	375	41.4
1 - 2 years	10.1	53	30.1
2 - 3 years	18.3	96	28.5
<b>Total</b>	<b>100.0</b>	<b>524</b>	<b>100.0</b>

10.4.3 The table shows that 71.6% of potential movers sought to do so within one year, well above the level for all movers (41.4%).

10.4.4 38.6% of respondents felt that they required semi-detached houses; 21.4% bungalows. Interest in flat / maisonette / bedsit accommodation was 18.1% (95 implied).

10.4.5 52.7% of existing households needing affordable housing indicated that they required two bedroom units; 29.8% three bedroom units; 17.6% four bedroom units.

10.4.6 No demand was indicated for one bedroom units.

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

**Table 10-2 Type Required by Size Required**  
Question 19 by Question 21

Type	Two bed		Three bed		Four+ beds		Total
	%	N <sup>os.</sup>	%	N <sup>os.</sup>	%	N <sup>os.</sup>	N <sup>os.</sup>
Semi-detached	31.2	63	68.8	139	0.0	0	<b>202</b>
Detached	0.0	0	0.0	0	100.0	75	<b>75</b>
Flat / maisonette / bedsit	82.1	78	17.9	17	0.0	0	<b>95</b>
Bungalow	84.8	95	0.0	0	15.2	17	<b>112</b>
Supported Housing	100.0	40	0.0	0	0.0	0	<b>40</b>
<b>Total</b>		<b>276</b>		<b>156</b>		<b>92</b>	<b>524</b>

no data for terraced houses, caravan / mobile homes or one bedroom

10.4.8 68.8% of semi-detached demand was for 3-bed accommodation; 31.2% 2-bedroom accommodation. 84.8% of demand for bungalows and 82.1% of demand for flats / maisonettes / bedsits was for 2-bed accommodation.

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

**Table 10-3 Type Required by Preferred Tenure**  
Question 19 by Question 22

	HA rented		Shared Ownership		Total
	%	N <sup>os.</sup>	%	N <sup>os.</sup>	N <sup>os.</sup>
Semi-detached	75.7	153	24.3	49	<b>202</b>
Detached	100.0	75	0.0	0	<b>75</b>
Flat / maisonette / bedsit	100.0	95	0.0	0	<b>95</b>
Bungalow	100.0	112	0.0	0	<b>112</b>
Supported Housing	100.0	40	0.0	0	<b>40</b>
<b>Total</b>		<b>475</b>		<b>49</b>	<b>524</b>

No data for terraced houses and caravan / mobile home

- 10.4.10 33.2% of demand in the HA rented sector was for semi-detached houses; 23.6% for bungalows and 20.0% for flats / maisonettes / bedsits.
- 10.4.11 81.1% of existing households moving to affordable housing (425 implied) were registered on a housing waiting list, of which all indicated registration on the South Oxfordshire District Council list.
- 10.4.12 Existing households moving were asked where accommodation was required.

**Table 10-4 Where is Accommodation Required**  
Question 24

Location	% Responses	% Households	Nos. implied	All tenures%
Wallingford	27.1	54.6	277	26.2
Didcot	23.0	46.5	236	35.7
Rural Central Oxfordshire	18.2	36.7	186	31.0
The Chilterns	12.7	25.6	130	22.0
Henley on Thames	11.0	22.3	113	25.5
North East of the District	4.3	8.7	44	7.0
Thame	3.7	7.5	38	13.0
<b>Total</b>			<b>1,024</b>	

- 10.4.13 Interest in affordable housing amongst existing moving households was focused primarily on Wallingford (54.6%) and Didcot (46.5%) but with quite significant interest in three of the other nominated locations.

10.4.14 The final question in this section asked respondents why they preferred a particular location. The average number of choices was 3.0. Nearness to family (90.7%) was by far the largest single choice. Generally, choices were widely spread across the other categories with always lived here (46.5%) the second most common choice. These sustainable community factors appear to have greater importance than other reasons for moving.

**Table 10-5 Reason for Preferred Location**  
Question 25

Reason	% responses	% households	N <sup>os</sup> . implied (all choices)	All tenures %
Nearer family	29.9	90.7	476	43.3
Always lived here	15.4	46.5	244	34.3
Nearer / better shopping / leisure facilities	9.9	30.1	158	18.6
Greater availability of cheaper housing	9.9	30.1	158	15.0
Better public transport	9.4	28.4	149	21.7
Better / nearer schools / colleges	9.3	28.2	148	15.1
Employment / closer to work	8.3	25.1	132	46.5
Quality of neighbourhood	7.9	23.8	125	47.1
<b>Total</b>	<b>100.0</b>		<b>1,590</b>	

## 10.5 Needs of Concealed Households Moving Within South Oxfordshire

- 10.5.1 Table 8-7 showed that 480 concealed households intend to move to HA rented accommodation; 232 to shared ownership. In total, 712 concealed households over the next three years require affordable housing in South Oxfordshire. This is the control total used in the analysis for this section.
- 10.5.2 A column is included in some tables for “all concealed households %”, i.e. including those needing market housing, as a comparison.
- 10.5.3 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. 52.7% (375 implied) of concealed households moving to affordable housing required flats / maisonettes / bedsits as compared with 18.1% for existing households moving. In terms of preference, the demand was focused primarily on terraced houses.
- 10.5.4 The proportion needing 1-bed accommodation is 42.4% (302 implied). 57.6% need 2-bed accommodation. In terms of preference, the proportion of demand for 2-bed accommodation was higher in line with the preference for terraced houses referred to at 10.5.3 above.

- 10.5.5 Two cross-tabulations for concealed households moving relating to the type of property needed by the size of property needed, showed the following results.

**Table 10-6 Type Needed by Size Needed**

Question 30a by Question 31a

Type	1-bed		2-bed		Total
	%	N <sup>os.</sup>	%	N <sup>os.</sup>	N <sup>os.</sup>
Semi-detached	0.0	0	100.0	30	<b>30</b>
Terraced	0.0	0	100.0	241	<b>241</b>
Flat / maisonette / bedsit	71.7	291	28.3	115	<b>406</b>
Supported housing	0.0	0	100.0	15	<b>15</b>
Private sheltered housing	100.0	20	0.0	0	<b>20</b>
<b>Total</b>		<b>311</b>		<b>401</b>	<b>712</b>

No data for other categories and 3+ beds

- 10.5.6 71.7% of flats / maisonettes demand was for a 1-bed property; 28.3% for a 2-bed property. All the demand for terraced houses was for 2-bed property.

**Table 10-7 Type Needed by Tenure Needed**

Question 30a by Question 28a

	HA rented		Shared ownership		Total
	%	N <sup>os.</sup>	%	N <sup>os.</sup>	N <sup>os.</sup>
Semi-detached	0.0	0	100.0	30	<b>30</b>
Terraced	100.0	241	0.0	0	<b>241</b>
Flat / maisonette / bedsit	52.1	196	47.9	180	<b>376</b>
Supported Housing	66.7	30	33.3	15	<b>45</b>
Private sheltered housing	0.0	0	100.0	20	<b>20</b>
<b>Total</b>		<b>467</b>		<b>245</b>	<b>712</b>

No data for other categories

- 10.5.7 51.6% of interest in HA rented accommodation was for terraced houses; 42.0% for flats / maisonettes / bedsits. 73.5% of shared ownership demand was for flats / maisonettes / bedsits.
- 10.5.8 52.7% of concealed households moving to social housing (375 implied) were registered on a housing waiting list, 96.0% being on the South Oxfordshire District Council list.



10.5.9 Concealed households were asked the same questions on location as existing households moving. Two choices were offered and on average concealed households made 1.7 choices each.

**Table 10-8 Choice of Location**

Question 32

Location	Moving to affordable housing			All tenures %
	% responses	% households	N <sup>os.</sup> implied (all choices)	
Rural Central Oxfordshire	33.9	58.8	387	38.9
North East of the District	27.6	47.9	315	30.7
Thame	24.5	42.4	279	22.6
Wallingford	5.7	9.9	65	26.6
Didcot	5.2	9.0	59	33.0
Henley on Thames	3.1	5.3	35	6.6
The Chilterns	0.0	0.0	0	4.1
<b>Total</b>	<b>100.0</b>		<b>1,140</b>	

10.5.10 58.8% indicated interest in Rural Central Oxfordshire as one of their choices ahead of the North East of the District (47.9%) with Thame (42.4%) the third most popular location.

**Table 10-9 Total Demand for Choice of Location Moving to Affordable Housing**

Question 24 + 32

Location	Concealed Households		Existing Households		Total existing & Concealed Demand %	
	% responses	N <sup>os.</sup> implied (all choices)	% responses	N <sup>os.</sup> implied (all choices)	% responses	N <sup>os.</sup> implied (all choices)
Rural Central Oxfordshire	33.9	387	18.2	186	26.5	573
N E of the District	27.6	315	4.3	44	16.6	359
Thame	24.5	279	3.7	38	14.6	317
Wallingford	5.7	65	27.1	277	15.8	342
Didcot	5.2	59	23.0	236	13.6	295
Henley on Thames	3.1	35	11.0	113	6.8	148
The Chilterns	0.0	0	12.7	130	6.1	130
<b>Total</b>	<b>100.0</b>	<b>1,140</b>	<b>100.0</b>	<b>1,024</b>	<b>100.0</b>	<b>2,164</b>

10.5.11 When existing and concealed household responses are combined, the total demand by location shows Rural Central Oxfordshire (26.5%) as the most popular, followed by NE of the District (16.6%) and Wallingford (15.8%).

**Table 10-10**  
Question 33

**Reason for Preferred Location**

Reason	Moving to affordable housing			All tenures %
	% responses	% households	N <sup>os</sup> . implied (all choices)	
Nearer family	23.7	69.9	472	68.4
Always lived here	21.2	62.4	421	58.5
Employment / closer to work	19.3	56.9	384	54.6
Better public transport	7.8	23.1	156	23.0
Better / nearer schools / colleges	7.1	20.9	141	11.9
Nearer / better shopping / leisure facilities	6.5	19.1	129	18.1
Greater availability of cheaper housing	5.5	16.3	110	10.1
Greater availability of smaller houses	4.7	13.8	93	10.4
Quality of neighbourhood	4.2	12.4	84	12.4
<b>Total</b>	<b>100.0</b>		<b>1,990</b>	

10.5.12 2.9 choices were made on average with the most popular reason given for moving being nearer to family (69.9%). The second most popular reason was familiarity with the area (62.4%) ahead of employment / closer to work (56.9%). Availability of cheaper / smaller houses was not a significant issue.

10.5.13 The levels of choice for the core sustainability factors are higher for this group of households than for those entering market housing and reflect a greater reliance on access the public transport and access to family for support.

10.5.14 The table below shows the position when both existing and concealed households are combined to form a total demand. The most popular reason given for moving was being nearer to family (26.5%) followed by familiarity with the area (18.6%) and employment / closer to work (14.4%).

**Table 10-11 Total Demand of Reason for Preferred Location for Affordable Housing**

Questions 25 + 33

	Concealed Households		Existing Households		Total existing & Concealed Demand %	
	% responses	N <sup>os</sup> . implied (all choices)	% responses	N <sup>os</sup> . implied (all choices)	% responses	N <sup>os</sup> . implied (all choices)
Nearer family	23.7	472	29.9	476	26.5	948
Always lived here	21.2	421	15.4	244	18.6	665
Employment / closer to work	19.3	384	8.3	132	14.4	516
Better public transport	7.8	156	9.4	149	8.5	305
Nearer / better shopping / leisure facilities	6.5	129	9.9	158	8.0	287
Quality of neighbourhood	4.2	84	7.9	125	5.8	209
Greater availability of smaller houses	4.7	93	0.0	0	2.6	93
Greater availability of cheaper housing	5.5	110	9.9	158	7.5	268
Better / nearer schools and colleges	7.1	141	9.3	148	8.1	289
<b>Total</b>	<b>100.0</b>	<b>1,990</b>	<b>100.0</b>	<b>1,590</b>	<b>100.0</b>	<b>3,580</b>

## 11 SUPPORTED AND ADAPTED HOUSING

### 11.1 Key Findings

- 14.2% (7,614 implied) households included a member with a disability.
- 53.4% of those with a disability suffered from walking difficulties; 7.1% contained a member who was a wheelchair user.
- 40.9% of people with a disability indicated that they also had a support need. Support was provided primarily by friends and family (55.5%).
- 8.8% 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 independent accommodation with external support.

### 11.2 Strategic Recommendations

- 11.2.1 With the retired population (65+ age group) forecast to rise by 9,150 people and the 80+ population by 2,377 people by 2026 (2008 Oxfordshire County Council projections) the housing and support needs of elderly and disabled households both now and the future is important to consider at a strategic level.
- 11.2.2 The 2008 HNS survey demand from existing households is 27 for HA sheltered housing and independent accommodation with external support is the most popular choice in the private sector. In line with the strategic priorities already established in 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.
- 11.2.3 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.
- 11.2.4 The population profile outlined in Section 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.

### 11.3 Needs of Disabled People

- 11.3.1 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.
- 11.3.2 14.2% of households in the area contain somebody with a disability, suggesting 7,614 households in South Oxfordshire were affected in some way; this is below the average in our survey experience (20%).

- 11.3.3 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%.
- 11.3.4 The comparative figures for the various tenures were as per Table 11-1 below. The level for owner-occupiers with no mortgage (32.6%) reflects the older age profile in this sector. The level in the HA rented sector (30.4%) was significantly higher than the proportion of total stock represented by HA rented accommodation (11.7%).

**Table 11-1 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	43.4	23.0	1,771
Owner occupied without mortgage	32.6	38.2	2,946
Private rented / rent free	8.6	8.0	522
HA rented	11.7	30.4	2,345
Shared ownership*	0.3	0.4	30
Tied to employment*	3.4	0.0	0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>7,614</b>

*Low level of data*

*Source: 2008 Housing Needs Survey*

- 11.3.5 On the basis of a 94.7% response, in 88.2% of cases only one household member had a disability; in 11.8% of cases two members had a disability. On this basis 8,168 individuals in South Oxfordshire with a disability were identified. However, the age profile and nature of disability data suggest slightly higher totals.
- 11.3.6 Data for the age groups of all disabled household members showed 60.9% of all disabled household members were over the age of 60 including 37.9% over 75; 18.8% were under 45 years.

11.3.7 The next table shows the nature of the disability of members of the household. 11,664 implied responses were received to a multiple response question from the 1st household member with a disability and 1,977 implied responses from the 2nd member, giving an average of 1.5 responses for both members.

**Table 11-2 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	4.5	6.7	525	6.4	10.8	126
Walking difficulty (non wheelchair user)	36.2	53.4	4,210	36.1	61.4	713
Learning disability / Mental health problem	11.8	17.5	1,382	13.7	23.4	272
Drug & Alcohol misuse	0.5	0.8	63	0.0	0.0	0
Visual / hearing impairment	10.9	16.1	1,273	13.2	22.4	260
Asthmatic / respiratory problem	9.7	14.3	1,130	4.6	7.8	91
Other physical disability	9.7	14.3	1,129	7.8	13.3	155
Limiting long-term illness	16.7	24.7	1,952	18.2	31.0	360
<b>Total</b>	<b>100.0</b>		<b>11,664</b>	<b>100.0</b>		<b>1,977</b>

11.3.8 By far the largest group of people were those with a walking difficulty (53.4%). 6.7% of households contained a first member who was a wheelchair user and 10.8% second member suggesting 651 as a whole.

11.3.9 (279 of the 1,072 at Table 11-4 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 793 households with a wheelchair user did not live in suitably adapted premises.

## 11.4 Support Needs

11.4.1 8,177 implied household members responded to the question on need for care or support. 40.9% indicated a need for care or support (3,350 implied).

11.4.2 90.2% of those with a care or support need felt they were getting enough support, the data implying 9.8% (325 implied) with outstanding support needs.

11.4.3 Those with an outstanding care or support need were asked what types of support they needed. Responses were received from 809 respondents, each making an average of 2.2 choices each.

11.4.4 A wide range of care and support needs were identified. 17.8% needed help establishing social contact / activities; 23.4% of respondents needed help with personal care and 17.6% needed help with claiming welfare benefit / managing finances.

11.4.5 Those who currently received sufficient care and support services were asked who (formal or informal) provided their support. In around 44.5% of cases (914 implied) formal support was provided by Social Services / Voluntary Body. In the majority of cases (55.5% or 1,993 implied cases), informal support was provided by family / friends / neighbours.

## 11.5 Adaptation

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

11.5.2 8.8% of properties (3,392 implied) had been adapted, below the average level found in other recent DCA surveys (around 11%). The split by tenure is set out in the table below.

**Table 11-3 Adaptations by Tenure**

Question 11a by Question 1

Tenure	%	N <sup>os.</sup> implied
Owner occupied with mortgage	21.3	941
Owner occupied no mortgage	44.7	1,978
Private rented / living rent free	0.9	42
HA rented	32.3	1,426
Shared Ownership*	0.8	37
Tied to employment*	0.0	0
<b>Total</b>	<b>100.0</b>	<b>4,424</b>

\* Low level of data

11.5.3 Adaptation in the HA rented sector was higher than that in the owner occupied with mortgage sector. The highest proportion of properties adapted was in the owner occupied with no mortgage sector (44.7%), reflecting that a higher proportion of older persons tend to be within that sector.

11.5.4 4,789 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of around 8.9% (rather than 8.8% in 11.3.9). The following adaptations were identified based on responses to a multiple-choice question, respondents making around 2.4 choices on average.

**Table 11-4 Types of Adaptations Provided / Needed**

Question 11b and question 12

Adaptations	Provided		Needed	
	% households	N <sup>os.</sup> implied (all choices)	% households	N <sup>os.</sup> implied (all choices)
Handrails / grabrails	55.5	2,656	27.9	2,112
Ground floor toilet	43.7	2,094	16.1	1,219
Bathroom adaptations	39.8	1,906	31.1	2,351
Access to property	39.3	1,884	16.9	1,276
Vertical lift / stair lift	22.9	1,099	14.5	1,097
Wheelchair adaptations	22.4	1,072	13.9	1,050
Extension	8.3	398	24.4	1,845
Other	3.6	171	22.1	1,670
<b>Total</b>		<b>11,280</b>		<b>12,620</b>

- 11.5.5 Wheelchair adaptations at 22.4% (1,072 implied) were higher than the average level found in recent DCA surveys (around 15%). The data taken in conjunction with 10.3.9 above suggests that 793 adapted premises are no longer occupied by wheelchair users.
- 11.5.6 55.5% had handrails / grabrails fitted, usually the most common type of adaptation in DCA survey experience; 39.8% had bathroom adaptations; 43.7% had a ground floor toilet and 39.3% had access to property adaptations.
- 11.5.7 7,566 implied households responded to a further question on what facilities still needed to be provided to ensure current members of the household can remain in the property now or for the next 3 years. Respondents made 1.6 choices on average.
- 11.5.8 All the main adaptations referred to as provided featured less prominently in the list of adaptations still needed except for bathroom adaptations and handrails / grabrails. Interest in extensions was quite significant at 24.4%. 22.1% opted for the 'other' category as one of their choices.

## 11.6 Supported Accommodation

- 11.6.1 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. 309 households responded with each offering an average of 1.2 choices.

**Table 11-5 Type of Supported Accommodation Required**  
Question 20

Type	% responses	N <sup>os.</sup> Implied
Independent accommodation with external support	86.7	268
Independent accommodation with a live-in carer	0.0	0
Residential nursing home	0.0	0
Extra care housing (for frail older people needing support)	8.6	27
Private sheltered housing	17.8	55
Housing Association sheltered housing	8.6	27
<b>Total</b>		<b>377</b>

- 11.6.2 Over the next three years, demand for supported accommodation (other than sheltered accommodation) is predominantly for independent accommodation (with external support). The very limited data did not allow meaningful cross-tabulation to respondents with different disabilities or long-term illness.
- 11.6.3 The balance of bedroom requirements for both HA and private sheltered housing is 100.0% for 2-bedrooms; there was no requirement for was for 1-bed sheltered housing accommodation.



## 11.7 Housing Needs of Older People

11.7.1 Based on a 93.5% response, 8.3% of existing households (4,169 implied) indicated that they had older relatives (over 60) who may need to move to South Oxfordshire in the next three years. 4,328 implied households responded to a further multiple-choice question on the type of accommodation required, each respondent making 1.8 choices on average.

**Table 11-6 Accommodation Required by Older Relatives in Next 3 Years**  
Question 13b

	% responses	N <sup>os</sup> . implied
Live with respondent (existing) home adequate	9.7	418
Live with respondent (need extension / adaptation)	30.6	1,326
Private sheltered housing	34.0	1,472
HA sheltered housing	25.5	1,105
Residential care / nursing home	31.6	1,367
Private housing	27.3	1,182
HA Property	5.0	218
Extra Care housing	19.0	821
<b>Total</b>		<b>7,909</b>

11.7.2 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.

11.7.3 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. The greatest demand from this group was for private sheltered housing (34.0%) followed by residential care / nursing home (31.6%). There was also significant levels of demand for private housing, 27.3% and Live with respondent (need / extension adaptation) 30.6% of demand for extra care housing.

11.7.4 9.7% (418 households implied) indicated that their relative could live with them and their home was adequate. 30.6% said the home would need adaptation or extension to accommodate an older relative.

11.7.5 The sheltered housing needs of older people were captured within the question for all movers within South Oxfordshire on supported housing. The combined requirement for sheltered housing in both sectors from existing households living in South Oxfordshire and in-migrating parents / relatives is shown below in Table 11-7.

**Table 11-7 Sheltered Housing Demand**

	Private Market	Affordable Sector	All Sectors
Existing Households	55	27	82
In-migrant Households	1,472	1,105	2,577
<b>Total</b>	<b>1,527</b>	<b>1,132</b>	<b>2,659</b>

N.B. Figures taken from Table 11-5 and Table 11-6 and excludes 848 sheltered housing units with extra care.

- 11.7.6 The high level of demand for accommodation for older people moving into South 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 11.7.2 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.
- 11.7.7 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in South Oxfordshire (82 households) and those who may in-migrate to be beside their family (2,577 households) of 2,659 units, 1,132 in the affordable sector and 1,527 in the private sector.
- 11.7.8 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.

## 11.8 Extra Care Accommodation

- 11.8.1 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.
- 11.8.2 The level of need expressed for extra care accommodation is 848 units over the next three years to meet the needs of existing and concealed households within South Oxfordshire.

**Table 11-8 Extra Care Housing Demand**

	All Sectors
Existing Households	27
In-migrant Households	821
<b>Total</b>	<b>848</b>

*N.B. Figures taken from Table 11-5 and Table 11-6.*

- 11.8.3 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.
- 11.8.4 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.
- 11.8.5 South Oxfordshire currently has Sheltered Housing Schemes situated in Didcot Park, Goring, Henley South, Brightwell, Thame North and Thame South. 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.

## 12 BLACK AND MINORITY ETHNIC NEEDS

### 12.1 Key Findings and Strategic Implications

#### Key Findings

- 56 Black and Minority Ethnic (BME) respondents provide statistical validity of  $\pm 13.4\%$ . This sample represents 2,589 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. The BME responders include categories of 'White Irish' and 'White Other' (in line with the Census definition) which represents 1,026 (39.6%) of BME implied households across the District.
- 33.5% of BME households who responded to the survey are living in detached accommodation, 27.0% live in semi-detached accommodation.
- The majority (69.7%) of those BME households who said their home was inadequate cited that their accommodation was too small compared to 50.9% of all households.
- Over-occupation affects 8.87% of households in this community, almost three times the level in the whole population (3.13%).
- 9.5% of BME households had a member with a disability, a lower level to that found for the whole population (15.3%). Of those with a disability, the majority (54.0%) selected 'other physical disability'.
- 72.0% of BME households, who wished to move but stated an inability to do so, specified this was due to being unable to afford moving costs compared to 30.4% of the whole population.
- 1.7% of BME households had incomes below £10,000, compared to 9.3% in the whole population, nearly half the corresponding UK figure (20.3%). 24.1% of BME households, on the basis of the survey data, had incomes above £27,500 compared to 35.9% in the whole population.
- Employment / access to work and education (54.4% and 30.2% respectively) were the main reasons for BME households leaving South Oxfordshire compared to 19.5% and 4.7% respectively in the whole population.
- All existing BME households moving within the District in the next three years stated they required semi-detached accommodation. Of those, the majority required three bedrooms and stated owner occupation as their preferred tenure.
- 104 new forming BME households are forming within South Oxfordshire over the next three years. The majority require terraced accommodation with two bedrooms in the HA rented sector.

#### Strategic Recommendations

- 12.1.1 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.
- 12.1.2 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.
- 12.1.3 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.

## 12.2 Introduction

- 12.2.1 This section looks at the specific housing needs of BME households living in South Oxfordshire. As well data on future housing needs and preferences this section also includes an overview of the current housing circumstances of the group.
- 12.2.2 In the case of ethnic origin, the breakdown provided in Table 12-1 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 12-1 shows that 49,768 (95.1%) of households ethnic origin were White British.
- 12.2.3 The remaining 2,588 (4.9%) household's are in the other ethnic origin categories. 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 seven years old so the figures are not directly comparable.

**Table 12-1 Ethnic Origin**  
Question 15b

Ethnic Origin		%	N <sup>os.</sup> implied	Local Area Census 2001 *
White	British	95.1	49,768	94.6
	Irish	0.4	255	1.3
	Other White	1.5	771	2.7
	EU Accession	1.1	568	
Mixed	White & Black Caribbean	0.1	50	0.1
	White & Black African	0.1	48	0.0
	White & Asian	0.4	200	0.1
	Other Dual Heritage	0.2	117	0.1
Asian or Asian British	Indian	0.1	67	0.3
	Pakistani	0.2	83	0.1
	Bangladeshi	0.0	14	0.0
	Other Asian Background	0.2	98	0.1
Black or Black British	Caribbean	0.0	14	0.2
	African	0.2	97	0.1
	Other Black Background	0.0	0	0.0
Chinese	Chinese	0.2	93	0.2
Gypsy and Traveller	Gypsy and Traveller	0.0	0	0.1
Any other	Any other	0.2	113	
<b>Total</b>		<b>100.0</b>	<b>52,356</b>	<b>100.0</b>

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

- 12.2.4 56 Black and Minority Ethnic (BME) respondents provide statistical validity of  $\pm 13.36\%$ . This sample represents 2,589 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. The BME responders include categories of 'White Irish' and 'White Other' (in line with the Census definition) which represents 1,026 (39.6%) of BME implied households across the District. 568 implied BME households identified themselves as EU Accession households.

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

### 12.3 Current Housing

12.3.1 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 12-2 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> .
Semi-detached	0.0	0	8.6	59	73.0	495	18.3	124	0.0	0	<b>678</b>
Detached	0.0	0	11.1	93	9.1	77	58.6	494	21.2	179	<b>843</b>
Terraced	15.6	79	54.5	276	30.0	152	0.0	0	0.0	0	<b>507</b>
Bungalow	100.0	54	0.0	0	0.0	0	0.0	0	0.0	0	<b>54</b>
Flat / mais / bedsit	33.4	145	66.6	288	0.0	0	0.0	0	0.0	0	<b>433</b>
<b>Total</b>		<b>278</b>		<b>716</b>		<b>724</b>		<b>618</b>		<b>179</b>	<b>2,515</b>

No data available for Houseboat / caravan /mobile home.

12.3.2 In terms of type of property occupied by BME households, the responses were relatively evenly spread. The majority stated that they live in detached accommodation (33.5%) followed by semi-detached (27.0%). 73.0% of respondents living in semi-detached accommodation have three bedrooms. 58.6% of those in detached houses have 4-bedrooms and 21.2% have 5+ bedrooms.

12.3.3 66.6% of BME respondents indicated that their homes were adequate. 33.4% of BME households (821 implied) indicated their home was inadequate, a high percentage in DCA survey experience (typically below 20%). Respondents were asked to indicate the reasons why the accommodation was not suitable, and these are outlined in Table 12-3 below. A total of 861 BME households answered the question with a total of 2,320 responses, giving an average of 2.7 choices per respondent.

**Table 12-3 Inadequacy of Present Accommodation**  
Question 8b

Reasons	BME (%)	N <sup>os</sup> .	All households (%)
Too small	69.7	600	50.9
Insufficient number of bedrooms	46.3	399	35.7
Too costly to heat	29.5	254	23.2
Rent / Mortgage too expensive	28.6	247	11.8
Housing affecting health	27.7	239	9.9
Needs repairs / improvements	23.0	198	36.1
Inadequate facilities	19.3	166	13.8
Too large	9.6	83	6.3
Tenancy insecure	8.7	75	9.2
Suffering harassment	6.8	59	4.4
No heating	0.0	0	6.4
<b>Total</b>		<b>2,320</b>	

- 12.3.4 The largest issues for BME households were that the property was too small (69.7%) compared to 50.9% of the whole population, followed and by insufficient number of bedrooms mentioned by 46.3% of BME households compared to 35.7% in the whole population. The third largest issue mentioned by BME households was the property is too costly to heat, mentioned by 29.5% of respondents, similar to the whole population at 23.2%. This was closely followed by rent / mortgage too expensive at 28.6%, the figure for the whole population was 11.8%.
- 12.3.5 Over-occupation affects 8.9% of households in this community (230 implied), according to the 'Bedroom standard'; far below the level of respondents who selected 'insufficient number of bedrooms' from in the table above (15.4%; 399 implied). This level is nearly 3 times the level of over-occupation in the whole population (3.1%).

## 12.4 Disability / Limiting Long Term Illness

- 12.4.1 Respondents were asked to indicate if any member of the household had a disability or long term limiting illness. 9.5% of the BME sample (238 implied households) had a member of their household with a disability or long-term illness, a lower level to that found for the whole population (15.3%). In the majority of cases only one person was affected and in 16.8% of cases, 2 members of the household had a disability or long term illness.
- 12.4.2 BME households were asked about the nature of their disability. The majority of respondents (54.0%; 150 implied) specified 'other physical disability', compared to the general population where the majority of respondents with a disability were those with a walking difficulty (53.4%). 105 implied BME respondents (37.8%) had a learning disability / mental health problem, and 14.4% had a limiting long term illness and 14.4% asthmatic / respiratory problem.
- 12.4.3 6.1% (17 implied) had a visual / hearing impairment, 6.1% of BME respondents had a 'walking difficulty (17 implied), and 6.1% (17 implied) had a drug & alcohol misuse problem.

## 12.5 Moving Plans of BME Households

- 12.5.1 BME respondents were asked a question regarding their moving intentions within the next 3 years. 862 implied BME households indicated that they are expecting to move or a member of their household is likely to require their own accommodation over the next three years.
- 12.5.2 12.2% (315 implied) BME households stated that they wished to move but were not able to. Respondents were asked the reasons that prevented them moving and the results are shown in Table 12-4 below. The majority of the BME households said that was due to being unable to afford moving costs (72.0%), a high level compared to 30.4% of the whole population.

**Table 12-4 Reasons Preventing a Move**  
Question 17e

	N <sup>os</sup> .	BME %	All households %
Unable to afford moving costs	227	72.0	30.4
Unable to afford to buy a home	167	53.0	72.1
Other	59	18.6	22.8
Location of employment	59	18.6	8.0
Lack of affordable rented housing	14	4.4	29.0
Family reasons	0.0	0	5.4
Local education choices	0.0	0	1.4
<b>Total</b>	<b>526</b>		

12.5.3 167 implied existing and 116 implied new forming BME households stated that they would be moving out of the District in the next 3 years. Respondents were also asked to indicate the reasons for moving out of South Oxfordshire. 283 implied respondents gave 323 responses making an average of 1.1 choices each. The results are shown in the table below.

**Table 12-5 Reasons for Moving Out of South Oxfordshire**  
Question 17d

	N <sup>os</sup> .	BME %	All households %
Employment / access to work	154	54.4	19.5
Education	85	30.2	4.7
Retirement	40	14.1	23.2
Unable to buy a home	27	9.4	15.7
Quality of neighbourhood	17	6.0	18.7
Family reasons	0	0.0	38.9
Lack of affordable rented housing	0	0.0	0.0
<b>Total</b>	<b>323</b>		

12.5.4 The most significant reason for BME households leaving the District were employment / access to work mentioned by 54.4%, compared to 19.5% for the whole population. The second most significant reason for BME households leaving the District was education mentioned by 30.2% of BME households responding. This was followed by retirement mentioned by 14.1% of BME respondents.

## 12.6 Existing BME Households Moving

12.6.1 486 existing BME households indicated they would be moving within the District in the next 3 years. These households were asked a series of questions regarding the type, size and tenure required.

12.6.2 All the existing BME households who answered the question on type of accommodation required selected semi-detached, there was no requirement for any other house type expressed by existing BME households moving within the District.

12.6.3 20.2% (83 implied) required a bedroom property and 79.8% (328 implied) required three bedrooms.

12.6.4 The majority of existing BME households required owner-occupation 79.8%, (328 implied) and the remaining 20.2%; (83 implied) required Housing Association rented.

## 12.7 Concealed BME Households Moving

12.7.1 104 implied concealed BME households intend to set up a home of their own in The District within the next 3 years. These households were asked a series of questions regarding the type, size and tenure required.

12.7.2 100.0% (104 implied) of new households specified that they need terraced accommodation. There was no requirement for any other type from this group.

12.7.3 The 100.0% expressed a need for 2-bed accommodation.

12.7.4 98.4% (93 implied) need Housing Association rented and 10.6% (11 implied) need private rented.

## 13 CLG NEEDS ASSESSMENT MODEL

### 13.1 Introduction

13.1.1 (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.

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

**Table 13-1 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

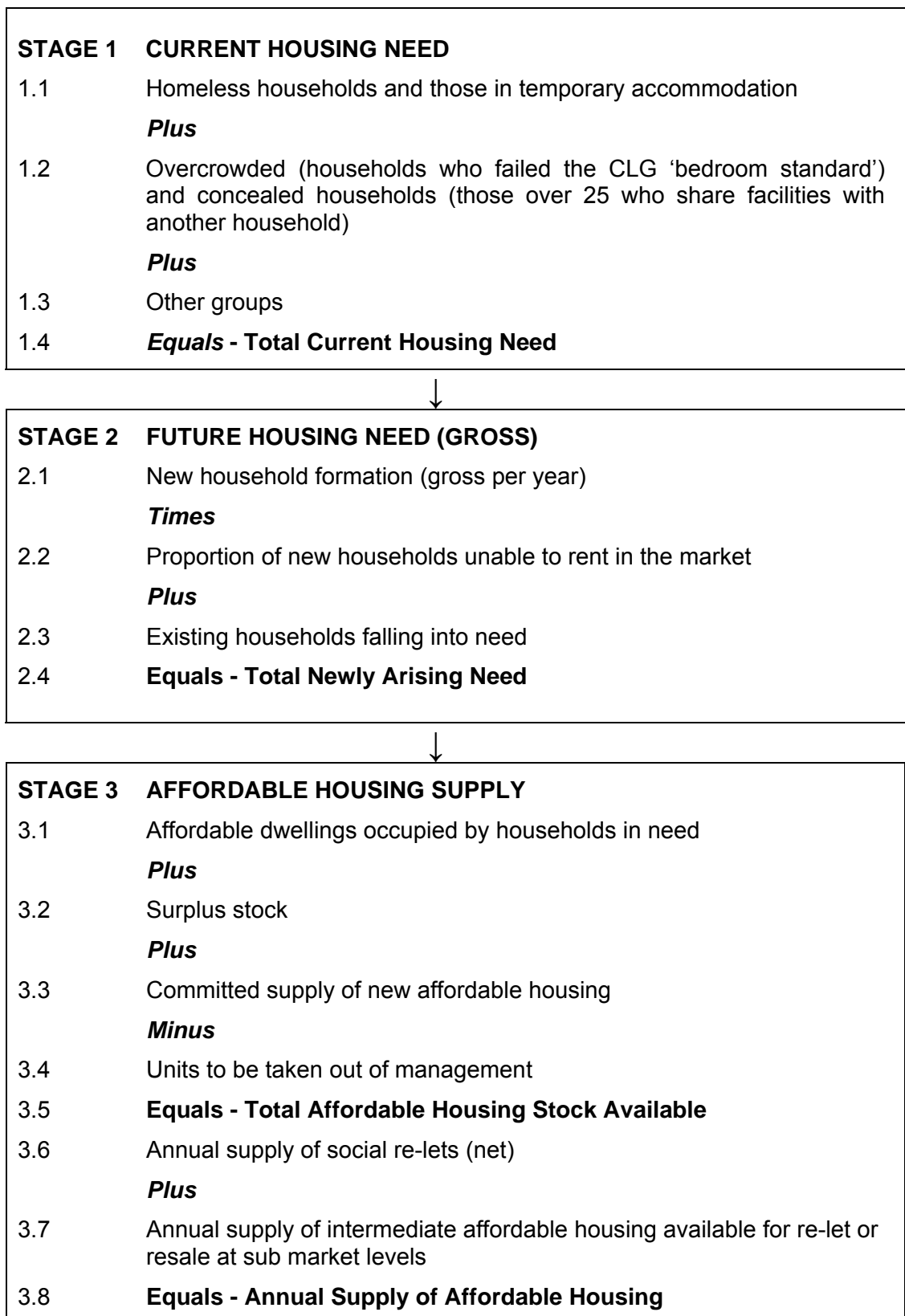
Source: *Strategic Housing Market Assessments Practice Guide, CLG, © Crown Copyright 2007*

13.1.3 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.



## 13.2 The CLG Needs Assessment Model Structure

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



### 13.3 Model Structure

- 13.3.1 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.
- 13.3.2 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.
- 13.3.3 In this section the assessment of affordable housing need has been conducted for using both primary and secondary data.
- 13.3.4 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.

### 13.4 South Oxfordshire CLG Needs Assessment Model

- 13.4.1 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 1<sup>st</sup> Quarter 2008 P1(E) return has been used to determine the number of households in temporary accommodation at 31<sup>st</sup> March 2008.
- 13.4.2 This data shows 38 households in temporary, 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 is therefore the figure applied at **Stage 1.1** in the model.
- 13.4.3 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 13-2 Overcrowded and Concealed Households**

<b>Overcrowded Households</b>		1,674
MINUS New Forming Solution or Leaving District	577	1,097
<b>PLUS Concealed Households</b>	406	1,503
MINUS Duplication	1	1,502
<b>Net Overcrowded + Concealed Group</b>		<b>1,502</b>
<b>Proportion unable to afford market housing</b>	<b>56.7%</b>	
<b>Stage 1.2 - Overcrowding and concealed households</b>		<b>853</b>

- 13.4.4 There are 1,674 households in the District who are overcrowded by the 'bedroom standard', however 577 of these will be resolved by a newly forming household or by these households leaving the District, leaving a net group of 1,097. There are 406 concealed households, one of which is already included in the overcrowded group and needs to be removed, leaving a total of 1,502 overcrowded and concealed households.
- 13.4.5 A test of affordability for these households shows that 56.7% cannot afford to resolve their housing difficulties through market housing in the District, leaving 853 households to be applied in the model at **Stage 1.2**.
- 13.4.6 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.
- 13.4.7 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.
- 13.4.8 The survey data identified 1,972 households with one or more of these inadequacies, of whom 196 were already counted in Stage 1.2 and need to be removed to avoid double-counting. This leaves a net group of 1,776 households, 94.8% of whom are unable to afford to resolve their housing difficulties through market housing in the District, leaving 1,683 households to be applied in the model at **Stage 1.3**.
- 13.4.9 The final element of Stage 1 of the model is a sum of steps 1.1, 1.2 and 1.3 above, a total of 2,536 applied at **Stage 1.4**.

**Table 13-3 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	853
1.3	Other groups	1,683
<b>1.4</b>	<b>TOTAL CURRENT HOUSING NEED (GROSS)</b> <b>1.1 + 1.2 + 1.3</b>	<b>2,536</b>

**13.5 Stage 2 – Future Need (Gross per year)**

- 13.5.1 The first element of Stage 2 of the model estimates the annual number of newly forming households in the District.
- 13.5.2 The total of 2,213 concealed households identified in the survey is annualised at the average level over the period of 738 households as discussed in 8.5.8.

**Table 13-4 Time of Move – Concealed Households**

<b>Time of Move</b>	<b>Nos. implied</b>	<b>Annual Average</b>
Within 1 year	781	<b>738</b>
1 - 2 years	387	
2 – 3 years	1,045	

- 13.5.3 In order to avoid double counting due to two-person household formation, duplication is removed. 50.1% of concealed households forming over the next three years specified formation as a couple, but only 42.2% of these were with a partner who lived separately elsewhere in the District, which would cause a double count.

- 13.5.4 However data on recently formed households suggests that couple formation might increase to 55.3% and the 42.2% has therefore been applied to this higher level in the table below ( $55.3\% \times 42.2\% = 23.3\%$ ).

**Table 13-5 Double Counting Removal**

New household formation (gross p.a.)	738
MINUS - Two person formation (738 x 23.3%) x 0.5	86
<b>Total</b>	<b>652</b>

- 13.5.5 This results in an annual average formation level of 652 households per annum, used at **Stage 2.1** of the model.
- 13.5.6 The income of recently formed households who formed over their first home over the last three years has been used to test the newly forming groups ability to 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. It will be clear from the analysis in paragraph 3.9.3 that this is the most conservative proportion which could be used and on this basis 61.2% of recently formed households are considered to be unable to purchase in the market, with 50.4% unable to rent. The rental proportion is used at **Stage 2.2** of the model.
- 13.5.7 The final element of Stage 2 of the model estimates the number of households in the District who fall into priority housing need. Household in priority need are those whose circumstances need to be addressed quickly and usually these households are homeless, in high medical need, suffering harassment, living accommodation which is unfit or in high levels of disrepair or have insecure tenancies.
- 13.5.8 The calculation of existing households falling into priority need used South Oxfordshire District Council's Housing Register data over a year up to September 2008 and found that of registrations on the waiting list, there were 148 households categorized as in priority need which is the total used at **Stage 2.3**.
- 13.5.9 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 477 applied at **Stage 2.4**

**Table 13-6 Future Need (Gross per Year)**

<b>STAGE 2 – FUTURE NEED (GROSS PER YEAR)</b>		
2.1	New household formation (gross per year)	652
2.2	Proportion of new households unable to buy or rent in the market	50.4%
2.3	Existing households falling into need	148
<b>2.4</b>	<b>TOTAL ANNUAL NEWLY ARISING NEED</b> <b>(2.1 x 2.2) + 2.3</b> $(652 \times 50.4\% = 329 + 148 = 477)$	<b>477</b>

### 13.6 Stage 3 – Affordable Housing Supply

- 13.6.1 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.
- 13.6.2 The survey data shows that 1,041 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**. 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 low at 0.2% of stock, and Guidance states that where 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.

- 13.6.3 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 118 new units were built in 2007 / 08, and 166 units are planned in 2008 / 09, an annual average of 142 units which has been taken into account at **Stage 3.3** of the model.
- 13.6.4 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 the average stock loss through demolition has been 11 units per annum, however there were no demolitions last year and no known ongoing demolition projects next year and in view of this a level of zero is therefore applied at **Stage 3.4**.
- 13.6.5 **Stage 3.5** of the model is the sum of Stages 3.1 (1,041), 3.2 (0) and 3.3 (142), less Stage 3.4 (0), a total of 1,183.
- 13.6.6 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 affordable housing supply from re-lets which is likely to arise.
- 13.6.7 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 13-7 2006 to 2008 Affordable Housing Supply (HSSA & CORE)**

RSL Re-lets	2005 / 06	2006 / 07	2007 / 08	Average
HSSA Return	102	162	92	<b>119</b>
CORE Data	172	224	212	<b>203</b>

© CORE, Housing Corporation

- 13.6.8 Although re-let data from either HSSA or CORE could be used, CORE data shows a higher and more consistent re-let rate than HSSA returns and the CORE data for RSL re-lets has been used in the model.
- 13.6.9 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.
- 13.6.10 The table below shows the right to buy levels from Council data for the three years to 31/03/2008.

**Table 13-8 2006 to 2008 Right to Buy**

	2005 / 06	2006 / 07	2007 / 08	Average
Right to Buy	13	12	10	<b>12</b>

- 13.6.11 The average loss of units through Right to Buy is 12 units per annum. RTB levels have reduced over the period since 2005/06 and so last year's level of 10 units has been used. If the average stock re-let rate of 3.2% per annum is applied to the Right to Buy figure, this would not equal one whole unit and so is not deducted from the 203 annual re-let rate leaving a total of 203 to be applied at **Stage 3.6**.
- 13.6.12 Shared ownership units are estimated at 456 units based on the 2001 Census figure of 208 plus 248 units built since 2001 according to HSSA returns. Assuming a resale rate based at 3.2%, the same as social stock re-lets, 15 units would become available each year and this number is incorporated at **Stage 3.7** of the model.
- 13.6.13 The final element of Stage 3 of the model is a sum of Stages 3.6 and 3.7, a total of 218 applied at **Stage 3.8**.

**Table 13-9 Affordable Housing Supply**

<b>STAGE 3 – AFFORDABLE HOUSING SUPPLY</b>		
3.1	Affordable dwellings occupied by households in need	1,041
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	142
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>1,183</b>
3.6	Annual supply of social re-lets (net)	203
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	15
<b>3.8</b>	<b>ANNUAL SUPPLY OF AFFORDABLE HOUSING</b> <b>3.6 + 3.7</b>	<b>218</b>

### 13.7 Affordable Housing Needs Model

<b>STAGE 1 – CURRENT HOUSING NEED (GROSS)</b>		
1.1	Homeless households and those in temporary accommodation	8
1.2	Overcrowding and concealed households	853
1.3	Other groups	1,683
<b>1.4</b>	<b>TOTAL CURRENT HOUSING NEED (GROSS)</b> <b>1.1 + 1.2 + 1.3</b>	<b>2,544</b>
<b>STAGE 2 – FUTURE NEED (GROSS PER YEAR)</b>		
2.1	New household formation (gross per year)	652
2.2	Proportion of new households unable to buy or rent in the market	50.4%
2.3	Existing households falling into need	148
<b>2.4</b>	<b>TOTAL ANNUAL NEWLY ARISING NEED</b> <b>(2.1 x 2.2) + 2.3</b> <b>(652 x 50.4% = 329 + 148 = 477)</b>	<b>477</b>
<b>STAGE 3 – AFFORDABLE HOUSING SUPPLY</b>		
3.1	Affordable dwellings occupied by households in need	1,041
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	142
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>1,183</b>
3.6	Annual supply of social re-lets (net)	203
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	15
<b>3.8</b>	<b>ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.6 + 3.7)</b>	<b>218</b>
A	TOTAL NET CURRENT NEED 1.4 – 3.5 (2,544 – 1,183 = 1,361)	1,361
B	QUOTA TO ADDRESS NEED OVER 5 YEARS *	20%
C	ANNUAL CURRENT NEED (A x B)	271
D	TOTAL ANNUAL NEWLY ARISING NEED (2.4)	477
<b>E</b>	<b>TOTAL AFFORDABLE NEED PER YEAR (C + D)</b>	<b>748</b>
F	ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.8)	218
<b>OVERALL ANNUAL SHORTFALL (E – F)</b>		<b>530</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).

### 13.8 Affordable Needs Assessment

- 13.8.1 The total affordable housing need annually is for 748 units. Net re-lets of the existing social stock, after Right to Buy (RTB) impact, average 203 units and are the major means of addressing the scale of need identified.
- 13.8.2 After allowing for existing stock net re-let supply and 15 estimated shared ownership re-sales, there will still be a total annual affordable housing shortfall of 530.

- 13.8.3 Based on the average planned new unit supply of around 142 units, this level of annual need is almost four times the number of units able to be provided from new delivery and conversions resulting in growing levels of unmet need each year.
- 13.8.4 Additionally, 42 concealed households intend to leave the District over the next three years because of a lack of affordable rented housing, and 556 households (344 existing and 212 concealed) are planning to leave due to being unable to buy in the District.
- 13.8.5 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.



## 14 PLANNING AND DELIVERY

### 14.1 Land and Affordable Housing Delivery

- 14.1.1 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.
- 14.1.2 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.
- 14.1.3 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.

### 14.2 Affordable Housing

- 14.2.1 The PPS3 definition of affordable housing is:-
- 14.2.2 “Affordable housing includes social rented housing and intermediate housing, provided to specified eligible households whose needs are not met by the market”
- 14.2.3 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.
- 14.2.4 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.
- 14.2.5 The types of affordable housing 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 rent, also using land value.
- 14.2.6 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.
- 14.2.7 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.

### 14.3 Low Cost Market Housing

- 14.3.1 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.
- 14.3.2 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. It has to be assumed that the short term over-supply of this type of unit over the last few years will resolve itself through market supply / demand balance, although the major difficulty and challenge for this sector in the medium to longer term is affordability within the sub-region for new forming households.
- 14.3.3 It is this factor which is creating the need for shared ownership and other forms of subsidised intermediate housing.

### 14.4 Overall Affordable Housing Target Levels

- 14.4.1 The table below outlines the proposed annual average dwelling provision between 2006 and 2026 in the Draft South East Plan (March 2006), the Panel report of the draft South East Plan (August 2007) and the Secretary of State proposed changes (July 2008), against the market demand and affordable need, after allowing for the turnover of the existing stock.

**Table 14-1 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***		
510	547.5	547.5	530	883

\* 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

- 14.4.2 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 547.5 units p.a. in the Panel Report of the South East Plan and the Secretary of State proposed changes, the 2008 South Oxfordshire household survey identified an annual shortfall of 883 units in the market sector and 530 units of affordable housing. Two-thirds of this net shortfall is due to in-migration.
- 14.4.3 The annual level of outstanding affordable need of 530 units, after allowing for current re-let supply is clearly not economically deliverable or sustainable, bearing in mind planned new affordable supply levels averaging 142 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.
- 14.4.4 The Draft South East of England Plan makes provision for an allocation for South Oxfordshire of 10,950 units for the 2006 to 2026 period, an overall average of 547.5 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 threshold level.

- 14.4.5 The total affordable need of 530 is almost equal to the than full annual housing allocation of 547.5 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.
- 14.4.6 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%.
- 14.4.7 The affordability problem for new forming households exists in all regions and targets generally are at 40%. Developers have been able to deliver at this level, subject to the tenure mix balance which is an important factor linked to the overall affordable unit target to be able to achieve site viability.
- 14.4.8 Based on the robust evidence found in this assessment, the Local Development Framework should consider affordable housing target levels of 40% within the District, the level in Policy H9 in the Local Plan 2011.
- 14.4.9 Targets may vary above and below this level on a site by site basis. 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.
- 14.4.10 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.

## **14.5 Balancing Housing Markets**

- 14.5.1 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.
- 14.5.2 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.

## **14.6 Affordable Rented Accommodation**

- 14.6.1 The local relationship between house prices and incomes is such that around 91.2% of new forming households forming within the next three years are unable to afford market rented housing. Social rented stock is now 11.4% of housing in the District, below the national level of 19.3% and regional level of 14%. The availability of rented stock through re-lets is low relative to the expectation that existing stock flows should address 90% of all need.
- 14.6.2 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 around 13 times the scale of units (203) to those from shared ownership (15) each year.

## **14.7 Intermediate Market Housing**

- 14.7.1 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.
- 14.7.2 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 access to the market for people on average incomes. There is therefore a need to deliver more intermediate housing.
- 14.7.3 Concealed households forming express a need (38%) or preference (55%) for owner occupation but generally around 98.1% of them have incomes inadequate to be able to purchase. The sustained period of high house price inflation has impacted on new forming 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.

## **14.8 Shared Ownership**

- 14.8.1 The stock figure recorded in the 2001 Census is 208 units and the additional supply of shared ownership units from 2001 to 2008 is 248 units. The total shared ownership stock of 456 units should generate re-sales of around 15 units per annum, around one a month.
- 14.8.2 Shared ownership supply from stock turnover is very low relative to preference expressed by existing and concealed households of 294 units in the next 3 years (49 existing households and 245 new forming households), 98 per year. This level of demand is over six times the average potential shared ownership re-sale rate of 15 units per annum.
- 14.8.3 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.

## **14.9 Discounted Market Rent**

- 14.9.1 Around 53 existing households and 671 new households, 724 in total express a need for private rental, 241 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.
- 14.9.2 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 £599 to £765 per month for 1 and 2 bedroom stock there may 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.
- 14.9.3 The private rented sector is around 8.3% 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.

## **14.10 Tenure Mix Targets**

- 14.10.1 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.
- 14.10.2 The tenure balance of new affordable delivery over the last three years detailed in the Council HSSA 2008 has averaged 61% social rent and 39% intermediate housing. Planned mix levels are similar over the next two years at 63% social rent and 37% intermediate housing.
- 14.10.3 Bearing in mind existing social stock levels and the affordability of shared ownership, the Council could consider a future tenure mix target of 75% social rent and 25% intermediate housing.

## **14.11 Property Type and Size Targets**

- 14.11.1 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.
- 14.11.2 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.
- 14.11.3 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.
- 14.11.4 However, in view of the scale of allocation of 547.5 units per annum in South 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.
- 14.11.5 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.
- 14.11.6 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.

## **14.12 Market Sector**

- 14.12.1 Over 80% of the current owner occupied market stock is three and four bedroom semi-detached and detached houses. The stock has a small supply of one and two bedroom units in this sector and 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.
- 14.12.2 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.
- 14.12.3 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.

### 14.13 Intermediate Housing Sector

- 14.13.1 The intermediate sector of the housing market has increased in importance in areas like South 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 for two and three bedroom units.
- 14.13.2 The need for one bedroom units is only from concealed households and there is an equal requirement from this group for one and two bedroom properties. There is a small demand for two bedroom properties from existing households but it is recommended that the property size balance in this sector should be 50% one bedroom and 50% two bedroom units.

### 14.14 Future Size of Affordable Housing

- 14.14.1 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.
- 14.14.2 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 14-2 Social Stock Waiting List Demand and Social Turnover**

Stock Size	Waiting List (HSSA) **		Social Stock Turnover (annual)		Demand vs. Supply
			***		
1-bedroom	1,030	58.2%	124	42.3%	8.3 : 1
2-bedrooms	518	29.3%	128	43.7%	4.0 : 1
3-bedrooms	175	9.9%	38	13.0%	4.6 : 1
4+ bedrooms	47	2.6%	3	1.0%	15.7 : 1
<b>Total</b>	<b>1,770</b>	<b>100.0</b>	<b>293</b>	<b>100.0</b>	<b>6.0 : 1</b>

\*\* - Local Authority HSSA Returns - 2007

\*\*\* - Local Authority Data

- 14.14.3 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.
- 14.14.4 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.
- 14.14.5 Even if no new need arose, it would take over:-
- 8 years to meet the requirements for 1-bed properties.
  - 4 years to address the 2-bedroom requirement.
  - 4.6 years to address the 3-bedroom stock requirement.
  - Over 15 years to meet the need for larger 4+ bedroom family units.

- 14.14.6 Generally, 86% of turnover is from 1 and 2 bedroom units, slightly less than the waiting list need of 87.5% 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.
- 14.14.7 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.
- 14.14.8 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.
- 14.14.9 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.
- 14.14.10 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 annually.
- 14.14.11 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 87%.
- 14.14.12 Future delivery targets should be principally 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.
- 14.14.13 The Housing Survey data estimated that there around 970 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.
- 14.14.14 Addressing the under-occupation within the existing 3 and 4 bedroom social stock should be a housing priority.
- 14.14.15 A summary of the size requirements by tenure is shown in the table below.

**Table 14-3 Future Delivery by Tenure**

Tenure	Bedroom Size (%)			
	1-Bed	2-Bed	3- Bed	4- Bed +
Market Sector	10	60	10	20
Intermediate	50	50	0	0
Social Rented	30	30	25	15

### 14.15 Perpetuity

- 14.15.1 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.

### **14.16 Site Thresholds**

- 14.16.1 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.
- 14.16.2 The annual scale of affordable need is almost 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 Land Assessment taking economic viability into account.
- 14.16.3 It will also now be possible to consider a range of thresholds within the District to address localised need in different sub-areas.

### **14.17 Rural Affordable Housing Targets and Thresholds**

- 14.17.1 There is a clear need expressed in PPS3 to provide a range of options to deliver more housing in rural settlements.
- 14.17.2 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.
- 14.17.3 The current Local Plan 2011 Policy H9 contains a 40% target at a threshold of 5 units in settlements below 3,000 population and this should be retained in future policy bearing in mind that the rural affordable housing shortfall is now nationally recognised as a significant issue.
- 14.17.4 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 and is not subject to previous population constraint. This is confirmed in PPS3 and the Council should consider allocation of small sites for affordable housing only in the Development Plan Documents.
- 14.17.5 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.

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

- 14.18.1 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.
- 14.18.2 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.
- 14.18.3 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.
- 14.18.4 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.



## 15 BIBLIOGRAPHY

Barker, K. (2004) **Review of Housing Supply, Delivering Stability: Securing our Future Housing Needs**, London.

Barker, K (2006) **Review of Land Use Planning**, London

Communities and Local Government (2005) **Planning Policy Statement 3 (PPS3): Housing**, CLG, London.

Communities and Local Government (2005), **Sustainable Communities: Homes for All**, CLG, London

Communities and Local Government (2005), **Code for Sustainable Homes**, CLG, London

Communities and Local Government (2007) **Strategic Housing Market Assessments: Practice Guidance**, CLG, London.

Land Registry (2008) **Land Registry Residential Property Price Report**, 2<sup>nd</sup> Quarter 2008, © Crown Copyright

National Housing and Planning Advice Unit (2007) **Affordability Matters**, NHPAU: Hampshire

**Oxfordshire Housing Market Assessment** (2007) Tribal Housing Group

Steve Wilcox (2007) **Can't Buy: Can Rent**, Hometrack, London.

## **APPENDIX I**

### **TYPE, SIZE & TENURE REQUIREMENTS FOR MOVING HOUSEHOLDS BY SUB-AREA**

**Didcot****Private Sector Type / Size Required for All Households Moving over 3 years**

Property Type / Size	Owner Occupation	Private Rented	Tied to Employment	Total
	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>
1 Bed Flats	0	56	0	56
1 Bed Bungalows	0	0	0	0
1 Bed Houses	16	0	0	16
2 Bed Flats	0	116	0	116
2 Bed Bungalows	0	0	0	0
2 Bed Houses	143	7	0	150
3 Bed Flats	0	0	0	0
3 Bed Bungalows	0	0	0	0
3 Bed Houses	365	46	0	411
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	0	0	0	0
4+ Bed Houses	71	0	0	71
<b>Total</b>	<b>595</b>	<b>225</b>	<b>0</b>	<b>820</b>

**Affordable Sector Type / Size Required for All Households Moving over 3 years**

Property Type / Size	HA Rent	HA Shared Ownership	Total
	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>
1 Bed Flats	53	0	53
1 Bed Bungalows	0	0	0
1 Bed Houses	143	0	143
2 Bed Flats	0	0	0
2 Bed Bungalows	71	0	71
2 Bed Houses	0	0	0
3+ Bed Flats	0	0	0
3+ Bed Bungalows	0	0	0
3+ Bed Houses	0	0	0
<b>Total</b>	<b>267</b>	<b>0</b>	<b>267</b>

## Henley-on-Thames

### Private Sector Type / Size Required for All Households Moving over 3 years

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N <sup>OS</sup>	N <sup>OS</sup>	N <sup>OS</sup>	N <sup>OS</sup>
1 Bed Flats	0	0	0	0
1 Bed Bungalows	0	0	0	0
1 Bed Houses	0	0	0	0
2 Bed Flats	11	0	0	11
2 Bed Bungalows	0	0	0	0
2 Bed Houses	22	30	0	52
3 Bed Flats	0	0	0	0
3 Bed Bungalows	93	0	0	93
3 Bed Houses	148	0	0	148
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	0	0	0	0
4+ Bed Houses	175	0	0	175
<b>Total</b>	<b>449</b>	<b>30</b>	<b>0</b>	<b>479</b>

### Affordable Sector Type / Size Required for All Households Moving over 3 years

Property Type / Size	HA Rent	HA Shared Ownership	Total
	N <sup>OS</sup>	N <sup>OS</sup>	N <sup>OS</sup>
1 Bed Flats	0	0	0
1 Bed Bungalows	0	0	0
1 Bed Houses	0	0	0
2 Bed Flats	71	32	103
2 Bed Bungalows	0	0	0
2 Bed Houses	0	0	0
3+ Bed Flats	0	0	0
3+ Bed Bungalows	0	0	0
3+ Bed Houses	32	0	32
<b>Total</b>	<b>32</b>	<b>32</b>	<b>135</b>

## Thame

## Private Sector Type / Size Required for All Households Moving over 3 years

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>
1 Bed Flats	32	18	0	50
1 Bed Bungalows	0	0	0	0
1 Bed Houses	0	0	0	0
2 Bed Flats	27	32	0	59
2 Bed Bungalows	0	0	0	0
2 Bed Houses	13	0	0	13
3 Bed Flats	8	0	0	8
3 Bed Bungalows	0	0	0	0
3 Bed Houses	140	0	0	140
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	0	0	0	0
4+ Bed Houses	61	0	0	61
<b>Total</b>	<b>281</b>	<b>50</b>	<b>0</b>	<b>331</b>

## Affordable Sector Type / Size Required for All Households Moving over 3 years

Property Type / Size	HA Rent	HA Shared Ownership	Total
	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>
1 Bed Flats	63	0	63
1 Bed Bungalows	0	0	0
1 Bed Houses	0	0	0
2 Bed Flats	0	24	24
2 Bed Bungalows	0	0	0
2 Bed Houses	112	0	112
3+ Bed Flats	0	0	0
3+ Bed Bungalows	0	0	0
3+ Bed Houses	19	0	19
<b>Total</b>	<b>194</b>	<b>24</b>	<b>218</b>

## Wallingford

### Private Sector Type / Size Required for All Households Moving over 3 years

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>
1 Bed Flats	0	56	0	56
1 Bed Bungalows	0	0	0	0
1 Bed Houses	0	0	0	0
2 Bed Flats	29	0	0	29
2 Bed Bungalows	7	0	0	7
2 Bed Houses	299	9	0	308
3 Bed Flats	0	0	0	0
3 Bed Bungalows	0	0	0	0
3 Bed Houses	162	46	0	208
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	0	0	0	0
4+ Bed Houses	36	0	0	36
<b>Total</b>	<b>533</b>	<b>111</b>	<b>0</b>	<b>644</b>

### Affordable Sector Type / Size Required for All Households Moving over 3 years

Property Type / Size	HA Rent	HA Shared Ownership	Total
	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>
1 Bed Flats	29	0	29
1 Bed Bungalows	0	0	0
1 Bed Houses	0	0	0
2 Bed Flats	84	0	84
2 Bed Bungalows	0	0	0
2 Bed Houses	13	13	26
3+ Bed Flats	0	0	0
3+ Bed Bungalows	0	0	0
3+ Bed Houses	143	0	143
<b>Total</b>	<b>269</b>	<b>13</b>	<b>282</b>

## Rural Central Oxfordshire

### Private Sector Type / Size Required for All Households Moving over 3 years

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>
1 Bed Flats	0	21	0	21
1 Bed Bungalows	0	0	0	0
1 Bed Houses	16	0	0	16
2 Bed Flats	0	9	0	9
2 Bed Bungalows	0	0	0	0
2 Bed Houses	447	9	0	456
3 Bed Flats	0	0	0	0
3 Bed Bungalows	0	0	0	0
3 Bed Houses	93	0	0	93
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	0	0	0	0
4+ Bed Houses	160	0	0	160
<b>Total</b>	<b>716</b>	<b>39</b>	<b>0</b>	<b>755</b>

### Affordable Sector Type / Size Required for All Households Moving over 3 years

Property Type / Size	HA Rent	HA Shared Ownership	Total
	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>
1 Bed Flats	90	90	180
1 Bed Bungalows	0	0	0
1 Bed Houses	0	0	0
2 Bed Flats	84	55	139
2 Bed Bungalows	71	0	71
2 Bed Houses	0	0	0
3+ Bed Flats	15	0	15
3+ Bed Bungalows	0	0	0
3+ Bed Houses	84	0	84
<b>Total</b>	<b>344</b>	<b>145</b>	<b>489</b>

## The Chilterns

### Private Sector Type / Size Required for All Households Moving over 3 years

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>
1 Bed Flats	0	0	0	0
1 Bed Bungalows	0	0	0	0
1 Bed Houses	0	0	0	0
2 Bed Flats	29	0	0	29
2 Bed Bungalows	0	0	0	0
2 Bed Houses	0	0	0	0
3 Bed Flats	0	0	0	0
3 Bed Bungalows	0	0	0	0
3 Bed Houses	159	0	0	159
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	0	0	0	0
4+ Bed Houses	190	0	0	190
<b>Total</b>	<b>378</b>	<b>0</b>	<b>0</b>	<b>378</b>

### Affordable Sector Type / Size Required for All Households Moving over 3 years

Property Type / Size	HA Rent	HA Shared Ownership	Total
	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>
1 Bed Flats	0	0	0
1 Bed Bungalows	0	0	0
1 Bed Houses	0	0	0
2 Bed Flats	71	0	71
2 Bed Bungalows	0	0	0
2 Bed Houses	0	32	32
3+ Bed Flats	15	0	15
3+ Bed Bungalows	0	0	0
3+ Bed Houses	0	0	0
<b>Total</b>	<b>86</b>	<b>32</b>	<b>118</b>



## North East of the District

### Private Sector Type / Size Required for All Households Moving over 3 years

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>
1 Bed Flats	0	33	0	33
1 Bed Bungalows	0	0	0	0
1 Bed Houses	0	0	0	0
2 Bed Flats	16	32	0	48
2 Bed Bungalows	0	0	0	0
2 Bed Houses	73	0	0	73
3 Bed Flats	0	0	0	0
3 Bed Bungalows	0	0	0	0
3 Bed Houses	81	0	0	81
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	0	0	0	0
4+ Bed Houses	27	0	0	27
<b>Total</b>	<b>197</b>	<b>65</b>	<b>0</b>	<b>262</b>

### Affordable Sector Type / Size Required for All Households Moving over 3 years

Property Type / Size	HA Rent	HA Shared Ownership	Total
	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>
1 Bed Flats	40	0	40
1 Bed Bungalows	0	0	0
1 Bed Houses	0	0	0
2 Bed Flats	0	0	0
2 Bed Bungalows	0	0	0
2 Bed Houses	196	24	220
3+ Bed Flats	15	0	15
3+ Bed Bungalows	0	0	0
3+ Bed Houses	0	0	0
<b>Total</b>	<b>251</b>	<b>24</b>	<b>275</b>

**BOROUGH / DISTRICT / CITY-WIDE****Private Sector Type / Size Required for All Households Moving over 3 years**

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>
1 Bed Flats	32	184	0	<b>216</b>
1 Bed Bungalows	0	0	0	<b>0</b>
1 Bed Houses	33	0	0	<b>33</b>
2 Bed Flats	112	188	0	<b>300</b>
2 Bed Bungalows	7	0	0	<b>7</b>
2 Bed Houses	997	55	0	<b>1,052</b>
3 Bed Flats	8	0	0	<b>8</b>
3 Bed Bungalows	93	0	0	<b>93</b>
3 Bed Houses	1,148	91	0	<b>1,239</b>
4+ Bed Flats	0	0	0	<b>0</b>
4+ Bed Bungalows	0	0	0	<b>0</b>
4+ Bed Houses	721	0	0	<b>721</b>
<b>Total</b>	<b>3,151</b>	<b>518</b>	<b>0</b>	<b>3,669</b>

**Affordable Sector Type / Size Required for All Households Moving over 3 years**

Property Type / Size	HA Rent	HA Shared Ownership	Total
	N <sup>os</sup>	N <sup>os</sup>	N <sup>os</sup>
1 Bed Flats	276	90	<b>366</b>
1 Bed Bungalows	0	0	<b>0</b>
1 Bed Houses	143	0	<b>143</b>
2 Bed Flats	309	111	<b>420</b>
2 Bed Bungalows	141	0	<b>141</b>
2 Bed Houses	321	69	<b>390</b>
3 Bed Flats	46	0	<b>46</b>
3 Bed Bungalows	0	0	<b>0</b>
3 Bed Houses	278	0	<b>278</b>
<b>Total</b>	<b>1,514</b>	<b>270</b>	<b>1,784</b>

## **APPENDIX II**

### **SUB-AREA ANNUAL HOUSING MARKET DEMAND BY SIZE**

## Appendix II Sub-Area Level Annual Market Housing Demand by Size (1 year)

### Central Oxford

Households	Bed-sit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		0		0	93		93			186
Concealed		0		50	0		0			50
In-migration		0		143		0			93	236
<b>Total Demand</b>		<b>0</b>		<b>193</b>		<b>93</b>			<b>186</b>	<b>472</b>
Moving within	0		0		93		93			186
Out-migration	0	17		65			65			147
<b>Total Supply</b>	<b>0</b>		<b>17</b>		<b>158</b>		<b>158</b>			<b>333</b>
<b>Net Shortfall (Surplus)</b>		<b>0</b>		<b>176</b>		<b>(65)</b>		<b>28</b>		<b>139</b>
<b>% Shortfall</b>		<b>0.0%</b>		<b>177.8%</b>		<b>-65.7%</b>		<b>28.3%</b>		

### Chilterns

Households	Bed-sit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		0		0		82		143		225
Concealed		0		0		35		0		35
In-migration		0		35		0		96		131
<b>Total Demand</b>		<b>0</b>		<b>35</b>		<b>117</b>		<b>239</b>		<b>391</b>
Moving within	0	48		35			95			178
Out-migration 0			0		87		43			130
<b>Total Supply</b>	<b>0</b>		<b>48</b>		<b>122</b>		<b>138</b>			<b>308</b>
<b>Net Shortfall (Surplus)</b>		<b>0</b>		<b>(13)</b>		<b>(5)</b>		<b>101</b>		<b>83</b>
<b>% Shortfall</b>		<b>0.0%</b>		<b>-15.7%</b>		<b>-6.0%</b>		<b>121.7%</b>		

## Didcot

Households	Bed-sit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		0		59		259		59		377
Concealed		59		0		0		0		59
In-migration		129		225		59		0		413
<b>Total Demand</b>		<b>188</b>		<b>284</b>		<b>318</b>		<b>59</b>		<b>849</b>
Moving within	117		83		176		83		459	
Out-migration	75	20		20			74		189	
<b>Total Supply</b>	<b>192</b>		<b>103</b>		<b>196</b>		<b>157</b>		<b>648</b>	
<b>Net Shortfall (Surplus)</b>		<b>(4)</b>		<b>181</b>		<b>122</b>		<b>(98)</b>		<b>201</b>
<b>% Shortfall</b>		<b>-2.0%</b>		<b>90.0%</b>		<b>60.7%</b>		<b>-48.8%</b>		

## Henley

Households	Bed-sit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		0		0		0		68		68
Concealed		0		0		40		0		40
In-migration		0		105		77		71		253
<b>Total Demand</b>		<b>0</b>		<b>105</b>		<b>117</b>		<b>139</b>		<b>361</b>
Moving within	0	31		37			0		68	
Out-migration	0	26		44			0		70	
<b>Total Supply</b>	<b>0</b>		<b>57</b>		<b>81</b>		<b>0</b>		<b>138</b>	
<b>Net Shortfall (Surplus)</b>		<b>0</b>		<b>48</b>		<b>36</b>		<b>139</b>		<b>223</b>
<b>% Shortfall</b>		<b>0.0%</b>		<b>21.5%</b>		<b>16.1%</b>		<b>62.3%</b>		

## North East

Households	Bed-sit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		0	27		27		27			81
Concealed		34		18		0		0		52
In-migration		0	0		0		35			35
<b>Total Demand</b>		<b>34</b>		<b>45</b>		<b>27</b>		<b>62</b>		<b>168</b>
Moving within	0		53		27		0		80	
Out-migration 0			9		41		32		82	
<b>Total Supply</b>	<b>0</b>		<b>62</b>		<b>68</b>		<b>32</b>		<b>162</b>	
<b>Net Shortfall (Surplus)</b>		<b>34</b>		<b>(17)</b>		<b>(41)</b>		<b>30</b>		<b>6</b>
<b>% Shortfall</b>		<b>566.7%</b>		<b>-283.3%</b>		<b>-683.3%</b>		<b>500.0%</b>		

## Thame

Households	Bed-sit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		0		0	52		47		99	
Concealed		0	52			0		0	52	
In-migration		0	99		41		0			140
<b>Total Demand</b>		<b>0</b>		<b>151</b>		<b>93</b>		<b>47</b>		<b>291</b>
Moving within	0	26		67			26		119	
Out-migration	12	33		27			0		72	
<b>Total Supply</b>	<b>12</b>		<b>59</b>		<b>94</b>		<b>26</b>		<b>191</b>	
<b>Net Shortfall (Surplus)</b>		<b>(12)</b>		<b>92</b>		<b>(1)</b>		<b>21</b>		<b>100</b>
<b>% Shortfall</b>		<b>-12.0%</b>		<b>92.0%</b>		<b>-1.0%</b>		<b>21.0%</b>		

## Wallingford

Households	Bed-sit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		0	28		15		15		58	
Concealed		15	15		11			0	41	
In-migration		28	43		11		44			126
<b>Total Demand</b>		<b>43</b>		<b>86</b>		<b>37</b>		<b>59</b>		<b>225</b>
Moving within	0	28		30			0		58	
Out-migration	0	19		12			5		36	
<b>Total Supply</b>	<b>0</b>		<b>47</b>		<b>42</b>		<b>5</b>		<b>94</b>	
<b>Net Shortfall (Surplus)</b>		<b>43</b>		<b>39</b>		<b>(5)</b>		<b>54</b>		<b>131</b>
<b>% Shortfall</b>		<b>32.8%</b>		<b>29.8%</b>		<b>-3.8%</b>		<b>41.2%</b>		

## **APPENDIX III**

### **SURVEY QUESTIONNAIRE**



# SOUTH OXFORDSHIRE HOUSING SURVEY



Listening Learning Leading

Dear Householder

I am writing to ask for your help with an important survey which is being carried out in South Oxfordshire. Households are being asked to take part in this survey which will help South Oxfordshire District Council develop its housing and planning policies to meet the needs of people in the coming years. It will also help provide evidence to back the Council's bids for government funding.

The Council have appointed **DCA**, independent consultants, to carry out the study. **4,900** 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**.

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 South 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).

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 6<sup>th</sup> AUGUST 2008.**

Yours sincerely

Graham Waters  
Head of Housing

	<b>DATA PROTECTION</b> 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 <a href="http://www.dcauk.com/dataprotection">www.dcauk.com/dataprotection</a> , or contact us free on 0800 169 7865
--	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



# TO BE COMPLETED BY THE HOUSEHOLDER

2408349965

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>

### 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 7a GO TO 7a GO TO 7a

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

Within South Oxfordshire District  <sup>1</sup> Oxford City  <sup>2</sup> West Oxfordshire District  <sup>3</sup> Vale of White Horse District  <sup>4</sup> Reading Borough  <sup>5</sup> Wokingham Borough  <sup>6</sup> West Berkshire District  <sup>7</sup>  
Aylesbury Vale District  <sup>8</sup> Cherwell District  <sup>9</sup> Wycombe  <sup>10</sup> Greater London  <sup>11</sup> Elsewhere in the South East  <sup>12</sup> Elsewhere in the UK  <sup>13</sup> Abroad  <sup>14</sup>

### 6a If you have moved in the last three years, was this your first home of your own as an adult?

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

### 6b If you have moved in the last three years, what was the most important reason for moving? (please cross one box)

New job  <sup>1</sup> Closer / easier to commute  <sup>2</sup> To be near a relative  <sup>3</sup> Education  <sup>4</sup> Needed more space  <sup>5</sup> Needed less space  <sup>6</sup>  
Relationship / family break down  <sup>7</sup> Retirement  <sup>8</sup> Wanted own home  <sup>9</sup> To move to a cheaper home  <sup>10</sup> Wanted to buy  <sup>11</sup> Health reasons  <sup>12</sup>

### 7a Does your home have any of the following? Please cross all that apply

Central heating (all rooms)  <sup>1</sup> Central heating (partial)  <sup>2</sup> Double glazing (all rooms)  <sup>3</sup> Double glazing (partial)  <sup>4</sup> Hot water tank jacket  <sup>5</sup>  
Cavity wall insulation  <sup>6</sup> Loft insulation  <sup>7</sup> Draught proofing  <sup>8</sup> Water pipes insulated  <sup>9</sup> Room heaters  <sup>10</sup>

### 7b What facilities, if any, do you share with people not in your household? Please cross all that apply

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

### 8a In your opinion, is your present accommodation adequate for your household's needs?

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

 GO TO 9 GO TO 8b

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

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  <sup>11</sup>

8c 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 8d GO TO 9

8d If yes, could you afford a home of a suitable size in the South Oxfordshire 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 11a

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  1 16 - 24  2 25 - 44  3 45 - 59  4 60 - 74  5 75+  6  
Member 2 0 - 15  1 16 - 24  2 25 - 44  3 45 - 59  4 60 - 74  5 75+  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  1  2 Walking difficulty (not in wheelchair)  3  4 Learning Disability / Mental health problem  5  6 Drug & Alcohol abuse  7  8  
Visual / hearing impairment  9  10 Asthmatic / respiratory problem  11  12 Other physical disability  13  14 Limiting long-term illness  15  16

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

Yes  1  2 No  3  4  
GO TO 11a

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?

Social Services / 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  1  2 Someone to act for you  3  4 Establishing social contact / activities  5  6 Personal care  7  8  
Establishing personal safety / security  9  10 Looking after your home  11  12 Accessing training / employment  13  14

11a 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 11b GO TO 12

11b If yes, what facilities have been provided? Please cross all that apply

Wheelchair adaptations  1 Access to property  2 Vertical lift /stair lift  3 Bathroom adaptations  4  
Extension  5 Ground floor toilet  6 Handrails / grabrails  7 Other  8

12 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  1 Access to property  2 Vertical lift /stair lift  3 Bathroom adaptations  4  
Extension  5 Ground floor toilet  6 Handrails / grabrails  7 Other  8

13a Do you have elderly relatives who may need to move to the South Oxfordshire District within the next three years?

Yes  1 No  2  
GO TO 13b GO TO 14

13b If yes, what kind of accommodation might they need? Please cross all that apply

Live with you (existing home adequate)  1 Live with you (need extension / adaptation)  2 Private sheltered housing  3 Housing Association sheltered housing  4  
Residential care / nursing home  5 Private housing  6 Housing Association property  7 Extra Care housing (for frail elderly people)  8

14 How many cars do you have available within the household?

One  1 Two  2 Three or more  3 None  4

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

--	--

e.g. 

0	3
---	---

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

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

**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 Key worker	H Work Place	I Travel to work
	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="checkbox"/> <sup>10</sup>	<input type="checkbox"/> <sup>11</sup>	<input type="checkbox"/> <sup>12</sup>	<input type="checkbox"/> <sup>13</sup>	<input type="checkbox"/> <sup>14</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>13</sup>	<input type="checkbox"/> <sup>14</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>13</sup>	<input type="checkbox"/> <sup>14</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>13</sup>	<input type="checkbox"/> <sup>14</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>13</sup>	<input type="checkbox"/> <sup>14</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>13</sup>	<input type="checkbox"/> <sup>14</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>13</sup>	<input type="checkbox"/> <sup>14</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>13</sup>	<input type="checkbox"/> <sup>14</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>13</sup>	<input type="checkbox"/> <sup>14</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>13</sup>	<input type="checkbox"/> <sup>14</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>13</sup>	<input type="checkbox"/> <sup>14</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>13</sup>	<input type="checkbox"/> <sup>14</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>13</sup>	<input type="checkbox"/> <sup>14</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>13</sup>	<input type="checkbox"/> <sup>14</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>13</sup>	<input type="checkbox"/> <sup>14</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 (Key Worker)** If a household member works in the Public Sector, please write the number which describes the area of employment from the following list

- |                                             |                                                                                                          |                                                                        |
|---------------------------------------------|----------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|
| Nurses & NHS Staff <b>1</b>                 | Teachers in schools, FE and Sixth Form Colleges <b>2</b>                                                 | Police Officers & some civilian staff (in some police forces) <b>3</b> |
| Prison Service & Probation Service <b>4</b> | Social Workers, Educational Psychologists & Occupation Therapists employed by Local Authorities <b>5</b> | Whole Time Junior Fire Officers & retained Fire Fighters <b>6</b>      |

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

- |                                             |                                       |                                     |                                        |                            |
|---------------------------------------------|---------------------------------------|-------------------------------------|----------------------------------------|----------------------------|
| Within South Oxfordshire District <b>01</b> | Oxford City <b>02</b>                 | West Oxfordshire District <b>03</b> | Vale of White Horse District <b>04</b> | Reading Borough <b>05</b>  |
| Wokingham Borough <b>06</b>                 | West Berkshire District <b>07</b>     | Aylesbury Vale District <b>08</b>   | Cherwell District <b>09</b>            | Wycombe District <b>10</b> |
| Greater London <b>11</b>                    | Elsewhere in the South East <b>12</b> | Elsewhere in the UK <b>13</b>       | Abroad <b>14</b>                       |                            |

**Column I (Travel to Work)** Please write the number which best describes how each member of the household travels to work / college from the following list

- |              |              |                |                |               |                |
|--------------|--------------|----------------|----------------|---------------|----------------|
| Car <b>1</b> | Bus <b>2</b> | Train <b>3</b> | Cycle <b>4</b> | Walk <b>5</b> | Other <b>6</b> |
|--------------|--------------|----------------|----------------|---------------|----------------|

**HOUSE PRICES ARE A RECOGNISED ISSUE IN THE SOUTH 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)**

- Under £10,000  <sup>1</sup>
- £10,000 - £30,000  <sup>2</sup>
- £30,001 - £50,000  <sup>3</sup>
- £50,001 - £75,000  <sup>4</sup>
- £75,001 - £100,000  <sup>5</sup>
- £100,001 - £200,000  <sup>6</sup>
- £200,001 - £250,000  <sup>7</sup>
- Above £250,000  <sup>8</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 - £15,000  <sup>2</sup>
- £15,001 - £20,000  <sup>3</sup>
- £20,001 - £27,500  <sup>4</sup>
- £27,501 - £32,500  <sup>5</sup>
- £32,501 - £40,000  <sup>6</sup>
- £40,001 - £55,000  <sup>7</sup>
- £55,001 - £65,000  <sup>8</sup>
- £65,001 - £100,000  <sup>9</sup>
- Above £100,000  <sup>10</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**      Wish to move but cannot  <sup>2</sup> **GO TO 17e**  
 No  <sup>3</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 South 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 South 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>      West Oxfordshire District  <sup>2</sup>      Vale of White Horse District  <sup>3</sup>      Reading Borough  <sup>4</sup>      Wokingham Borough  <sup>5</sup>      West Berkshire District  <sup>6</sup>      Aylesbury Vale District  <sup>7</sup>  
 Cherwell District  <sup>8</sup>      Wycombe District  <sup>9</sup>      Greater London  <sup>10</sup>      Elsewhere in the South East  <sup>11</sup>      Elsewhere in the UK  <sup>12</sup>      Abroad  <sup>13</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>      Lack of affordable rented housing  <sup>5</sup>      Unable to afford to buy a home  <sup>6</sup>      Quality of Neighbourhood  <sup>7</sup>

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

**17e If you wish to move, but cannot do so, which of the following reasons are preventing you? Please cross all that apply**

- Unable to afford to buy a home  <sup>1</sup>      Unable to afford moving costs  <sup>2</sup>      Local education choices  <sup>3</sup>      Family reasons  <sup>4</sup>      Location of employment  <sup>5</sup>      Lack of affordable rented housing  <sup>6</sup>      Other  <sup>7</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 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>

**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>

Residential / nursing home <sub>3</sub>

Extra care housing  
(self contained units with facilities  
and 24hr support) <sub>4</sub>

Private sheltered housing <sub>5</sub>

Housing Association  
sheltered housing <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  
(inc. Leaseholder) <sub>1</sub>

Private  
rent <sub>2</sub>

Housing  
Association  
Rent <sub>3</sub>

HA shared  
ownership  
(part rent / part buy) <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

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

Another Housing Association <sub>2</sub>

Another Council <sub>3</sub>

**24 Where is accommodation required?** Please cross **up to two** boxes

Didcot <sub>1</sub>

Wallingford <sub>4</sub>

North East of the District  
(including Chalgrove,  
Great Milton, Chinnor &  
Aston Rowant) <sub>7</sub>

Henley-on-Thames <sub>2</sub>

Rural Central Oxfordshire  
(including Wheatley, Garsington,  
Sandford, Berinsfield, Benson, Brightwell,  
Hagbourne, Chosley & Crowmarsh) <sub>5</sub>

Thame <sub>3</sub>

The Chilterns  
(including Watlington, Sonning Common,  
Shiplake, Goring & Woodcote) <sub>6</sub>

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

Always lived here <sub>1</sub>

Nearer family <sub>2</sub>

Employment /  
closer to work <sub>3</sub>

Nearer / better  
shopping / leisure facilities <sub>4</sub>

Greater availability of  
cheaper housing <sub>5</sub>

Better / nearer  
schools and colleges <sub>6</sub>

Better <sub>7</sub>  
public transport

Quality of  
neighbourhood <sub>8</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 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"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>	1 <input type="checkbox"/>
20 - 24.....	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
25 - 44.....	3 <input type="checkbox"/>	1 <input type="checkbox"/>	3 <input type="checkbox"/>	1 <input type="checkbox"/>
45 - 59.....	4 <input type="checkbox"/>	1 <input type="checkbox"/>	4 <input type="checkbox"/>	1 <input type="checkbox"/>
60 - 74.....	5 <input type="checkbox"/>	1 <input type="checkbox"/>	5 <input type="checkbox"/>	1 <input type="checkbox"/>
75+.....	6 <input type="checkbox"/>	1 <input type="checkbox"/>	6 <input type="checkbox"/>	1 <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 (inc. Leaseholder)...	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"/>
Housing Assoc. 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"/>
Caravan / Mobile home (permanently sited).....	8 <input type="checkbox"/>	2 <input type="checkbox"/>	8 <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 cross up to two locations for each household

	Household	
	1	2
Didcot.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Henley-on-Thames.....	2 <input type="checkbox"/>	<input type="checkbox"/>
Thame.....	3 <input type="checkbox"/>	<input type="checkbox"/>
Wallingford.....	4 <input type="checkbox"/>	<input type="checkbox"/>
Rural Central Oxfordshire..... (including Wheatley, Garsington, Sandford, Berinsfield, Benson, Brightwell, Hagbourne, Chosley & Crowmarsh)	5 <input type="checkbox"/>	<input type="checkbox"/>
The Chilterns..... (including Watlington, Sonning Common, Shiplake, Goring & Woodcote)	6 <input type="checkbox"/>	<input type="checkbox"/>
North East of the District..... (including Chalgrove, Great Milton, Chinnor & Aston Rowant)	7 <input type="checkbox"/>	<input type="checkbox"/>

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

Please cross all that apply

	Household	
	1	2
Always lived here.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Nearer family.....	2 <input type="checkbox"/>	<input type="checkbox"/>
Employment / closer to work.....	3 <input type="checkbox"/>	<input type="checkbox"/>
Nearer / better shopping / leisure facilities.....	4 <input type="checkbox"/>	<input type="checkbox"/>
Greater availability of cheaper housing.....	5 <input type="checkbox"/>	<input type="checkbox"/>
Better / nearer schools and colleges.....	6 <input type="checkbox"/>	<input type="checkbox"/>
Better public transport.....	7 <input type="checkbox"/>	<input type="checkbox"/>
Greater availability of smaller houses.....	8 <input type="checkbox"/>	<input type="checkbox"/>
Quality of neighbourhood.....	9 <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
South Oxfordshire District Council.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Another Housing Association.....	2 <input type="checkbox"/>	<input type="checkbox"/>
Another Council.....	3 <input type="checkbox"/>	<input type="checkbox"/>

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

	Household	
	1	2
Yes.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
No.....	2 <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.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
£50 - £60 pw / £215 - £260 pm.....	2 <input type="checkbox"/>	<input type="checkbox"/>
£61 - £70 pw / £261 - £300 pm.....	3 <input type="checkbox"/>	<input type="checkbox"/>
£71 - £80 pw / £301 - £350 pm.....	4 <input type="checkbox"/>	<input type="checkbox"/>
£81 - £100 pw / £351 - £430 pm.....	5 <input type="checkbox"/>	<input type="checkbox"/>
£101 - £150 pw / £431 - £650 pm.....	6 <input type="checkbox"/>	<input type="checkbox"/>
£151 - £200 pw / £651 - £865 pm.....	7 <input type="checkbox"/>	<input type="checkbox"/>
Above £200 pw / £865 pm.....	8 <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.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
£1,000 - £5,000.....	2 <input type="checkbox"/>	<input type="checkbox"/>
£5,001 - £10,000.....	3 <input type="checkbox"/>	<input type="checkbox"/>
£10,001 - £15,000.....	4 <input type="checkbox"/>	<input type="checkbox"/>
£15,001 - £20,000.....	5 <input type="checkbox"/>	<input type="checkbox"/>
Over £20,000.....	6 <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.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
By a gift.....	2 <input type="checkbox"/>	<input type="checkbox"/>
No need.....	3 <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.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
£10,000 - £15,000.....	2 <input type="checkbox"/>	<input type="checkbox"/>
£15,001 - £20,000.....	3 <input type="checkbox"/>	<input type="checkbox"/>
£20,001 - £27,500.....	4 <input type="checkbox"/>	<input type="checkbox"/>
£27,501 - £32,500.....	5 <input type="checkbox"/>	<input type="checkbox"/>
£32,501 - £40,000.....	6 <input type="checkbox"/>	<input type="checkbox"/>
£40,001 - £55,000.....	7 <input type="checkbox"/>	<input type="checkbox"/>
£55,001 - £65,000.....	8 <input type="checkbox"/>	<input type="checkbox"/>
£65,001 - £100,000.....	9 <input type="checkbox"/>	<input type="checkbox"/>
Above £100,000.....	10 <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 IV**

### **PROMOTIONAL POSTER**

# HOUSING SURVEY

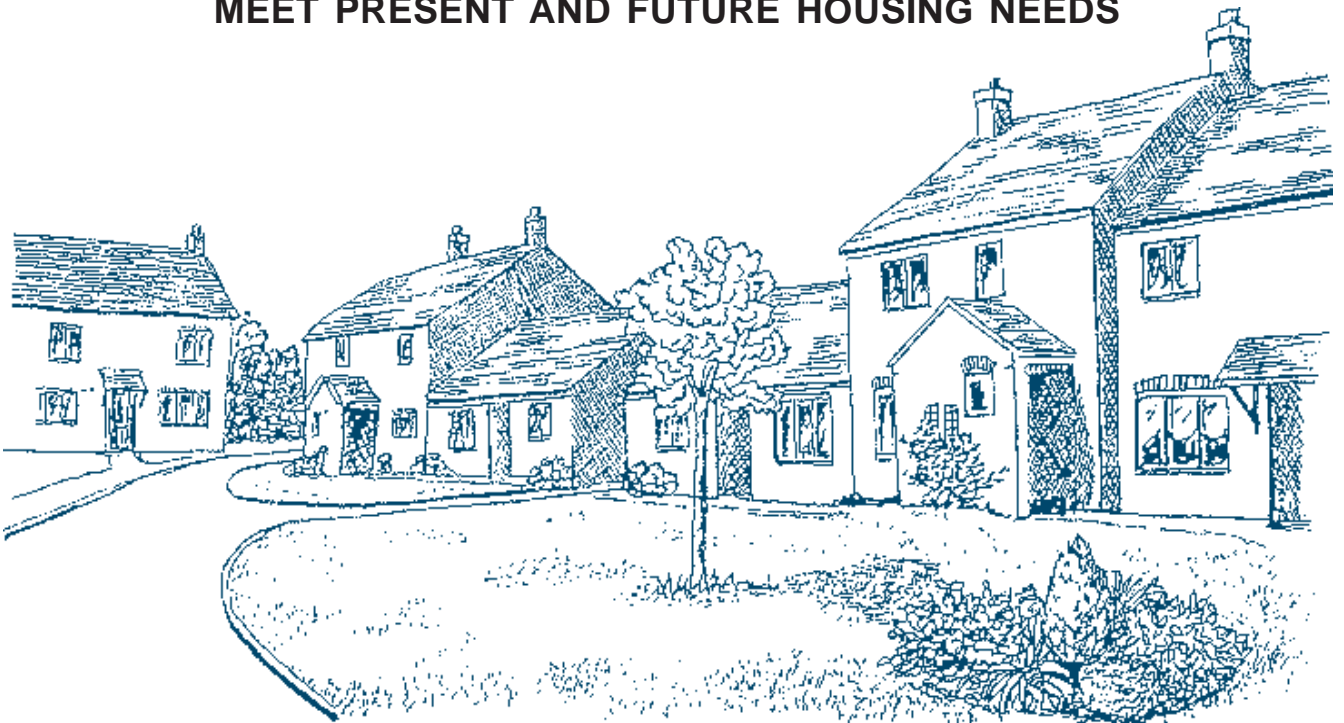


Listening Learning Leading

## WE NEED YOUR HELP!

WE ARE SENDING QUESTIONNAIRES TO  
4,900 HOUSEHOLDS IN THE DISTRICT DURING JULY 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 6th AUGUST 2008

THANK YOU FOR YOUR SUPPORT

## **APPENDIX V**

### **LAND REGISTRY DATA**

## LAND REGISTRY HOUSE PRICE DATA ENTRY

Enter Local Authority Name: South Oxfordshire  
 Enter County Name: Oxfordshire  
 Enter Region Name: South East

Enter Quarter Start Month: Apr  
 Enter Quarter Start Year: 2008

Enter Quarter End Month: Jun  
 Enter Quarter End Year: 2008

### House Price Inflation England & Wales

	Detached Price		Semi Detached Price		Terraced Price		Flat/Maisonette Price		Overall Price	
Apr - Jun 2007	£328,340	+ 3.1%	£194,594	+ 1.0%	£173,048	+ 0.7%	£200,037	+ 2.0%	£216,100	+ 1.5%
Apr - Jun 2008	£338,377		£196,539		£174,332		£204,006		£219,263	

### Average House Prices by Property Type South East

Apr - Jun 2008

Detached		Semi Detached		Terraced		Flat/Maisonette		Overall	
Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales
£451,127	9,179	£250,157	10,656	£209,280	11,246	£174,805	10,284	£264,906	41,365

### Average House Prices by Property Type South East

Apr - Jun 2007

Detached		Semi Detached		Terraced		Flat/Maisonette		Overall	
Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales
£424,356	16,674	£243,555	18,746	£202,266	19,885	£168,657	17,112	£256,149	72,417

**Average House Prices by Property Type**                      **Oxfordshire***Apr - Jun 2008*

Detached		Semi Detached		Terraced		Flat/Maisonette		Overall	
Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales
£440,890	465	£261,424	598	£247,594	471	£193,205	359	£289,130	1,893

**Average House Prices by Property Type**                      **Oxfordshire***Apr - Jun 2007*

Detached		Semi Detached		Terraced		Flat/Maisonette		Overall	
Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales
£421,662	819	£252,696	994	£229,169	849	£194,657	596	£278,423	3,258

**Average House Prices by Property Type**                      **South Oxfordshire***Apr - Jun 2008*

Detached		Semi Detached		Terraced		Flat/Maisonette		Overall	
Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales
£540,544	120	£275,662	136	£239,147	90	£182,065	44	£338,178	390

**Average House Prices by Property Type**                      **South Oxfordshire***Apr - Jun 2007*

Detached		Semi Detached		Terraced		Flat/Maisonette		Overall	
Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales
£521,887	207	£280,954	196	£249,968	155	£237,765	81	£346,012	639

## **APPENDIX VI**

### **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.

<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 inclusion 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 a other 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 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 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 an other tenant or new applicant on the Housing Register.

---

<sup>3</sup> Source: DCLG

<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.