



Housing is an important issue for local people who want a home to suit their needs and for businesses who must attract and retain staff. Housing was identified as an important concern during the community engagement process and this chapter looks at ways to respond to concerns, providing a better range of homes to rent or buy.

## 6. Delivering a wider choice of homes

6.1.1	Housing for the future	179
6.1.2	Types and tenures of homes	180
6.1.3	Supporting high quality housing	186
6.1.4	Accelerating delivery & improving quality	187



## 6.1.1 Housing for the future

Good quality housing is the foundation of a garden town. The right type of housing will support people at each stage of their life, offering young people a first home of their own, families a place to grow and older people different options to meet their needs. Housing is also key to a successful economy, businesses need enough homes at prices their staff can afford.

In the past Didcot has been successful in delivering new homes but these have not met everyone's needs or expectations. There is now an opportunity to build on work to date, introducing a greater variety of types and tenures and new design standards linked to the garden town objectives.



# 6.1.2 Types and tenures of homes

## Local policy

The housing market across the region was reviewed in April 2014 via the Oxfordshire strategic housing market assessment. The document provides a useful indication of housing need and identifies that between 2011 and 2031 around 775 new homes are required per year in South Oxfordshire District Council area and 1,028 per year in the Vale of White Horse District Council area.

Within the Vale of White Horse District Council area the recently adopted local plan seeks to achieve 35 per cent affordable housing, split between 75 per cent social/ affordable rented and 25 per cent intermediate. The emerging policy in the South Oxfordshire District Council Local Plan specifies 40 per cent affordable housing, split 75:25 between social rent and intermediate (though it is understood that affordable rent will also be incorporated as this tenure has been delivered alongside social rent since 2011).

South Oxfordshire and the Vale of White Horse District Councils regard affordable housing as a critical

element of the housing mix and this is reinforced by the councils' emerging Joint Housing Delivery Strategy, which is expected to be adopted by both councils in December 2017.

## National guidance

The recently published housing White Paper 'Fixing our broken housing market (2017)' sets out the government's plans to reform the housing market and boost the supply of new homes.

A central aim is to diversify the market by supporting custom-build homes with greater access to land and finance, encouraging more institutional investors into housing, including building more homes for private rent and continued support for affordable home ownership through starter homes and shared ownership.

## Housing issues within Didcot Garden Town

Whilst the district councils' policies are useful, they are not necessarily aligned to the specific needs of Didcot Garden Town. Local people, businesses and other stakeholders have expressed a

range of views on housing, recurring themes are:

- New build homes are often of a very standardised design which can be uninspiring
- Businesses find that a shortage of good quality housing is discouraging potential new staff
- There is a problem with affordability, both for local families and younger people moving to the area
- Older people or others with specialist needs have few options, resulting in some needing to move a long distance to suit their needs
- There is a general shortage of homes
- Urban apartments of good quality and with amenities are not available

Concerns about affordability are supported by analysis of household income data. Figure 6.1 indicates the proportion of households in each income band, annotated with the minimum income typically required to buy a one, two or three bedroom home. The calculations assume a 10 per cent deposit and that no more than 40 per cent of a household's net (after tax) income is spent on housing.

Didcot 4 Central wards household incomes

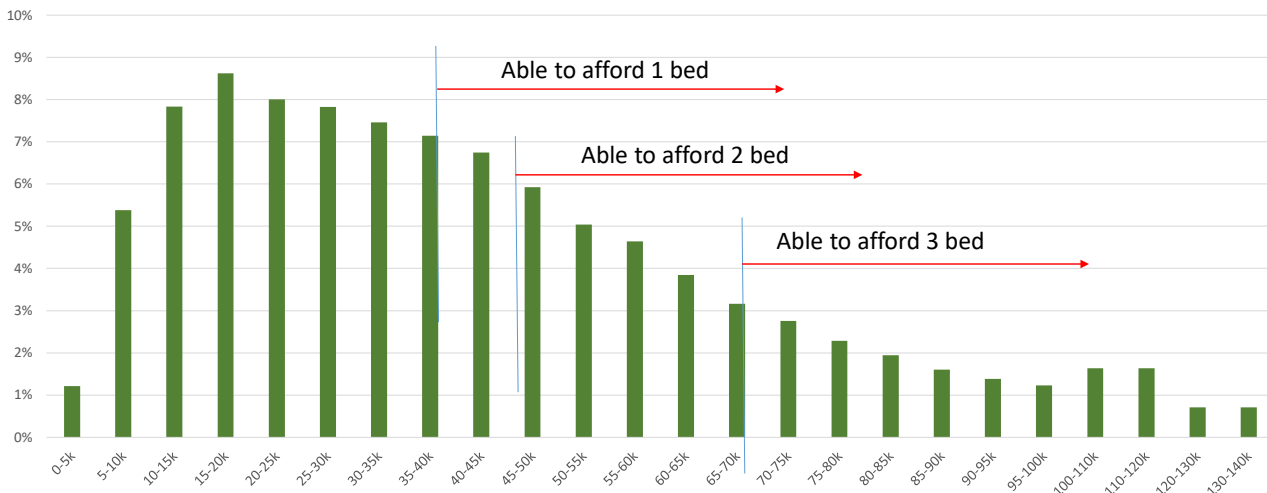


Figure 6.1 - Didcot four central wards household incomes, source: CACI Paycheck 2016

Around 47 per cent of local households would be able to afford a one bed home on the open market, with around 24 per cent able to afford a two bed and 17 per cent a three bed home. However, many households also find it difficult to save up for a deposit which typically ranges from around £19,000 to £34,000 for these property types. There are, of course, many households who already own a home but it is clear that affordability for many existing and newly forming households is an increasing problem.

Aside from affordability, other issues arising specific to the Didcot housing market include the following:

- ♦ **Bedspaces:** the council’s 2016 waiting list indicates that of people wishing to move to affordable housing in Didcot 47 per cent require a one bed home and 38 per cent a two bed home. Although there is a large demand for one bed homes, those under 35 on the housing register will only be permitted to receive a ‘room rate’ if they are on housing benefit. These people are therefore likely to increasingly need ‘shared housing’. This is an issue recognised by the councils’ housing team.

- ♦ **Private rent:** Didcot has slightly lower levels of private rented accommodation than national averages (15 per cent compared to 17 per cent). Overcrowding in private rent is relatively high at 7 per cent and rents have started to increase more steeply from 2014 indicating pressure on supply.
- ♦ **Older people:** between 2016 and 2032 the number of people over 75 in Didcot will grow by 76 per cent. Across South Oxfordshire and The Vale there is likely to be a need for around 5,700 additional specialist elderly accommodation places.

- ♦ **Housing register:** both district councils have experienced sharp increases in the size of their housing register since 2014, rising from around 3,500 households in each district to 4,000 in 2016. Figure 6.2

“Rapid growth across the high-tech sectors drives a need for rental and short-let apartments in a vibrant town close to Harwell, where it is then also easy to move into a larger apartment or house for rent or purchase. Only Didcot is large enough and close enough to meet this need.”

**Alan Brunstrom, Liaison Officer, European Space Agency**

Local authority housing waiting lists

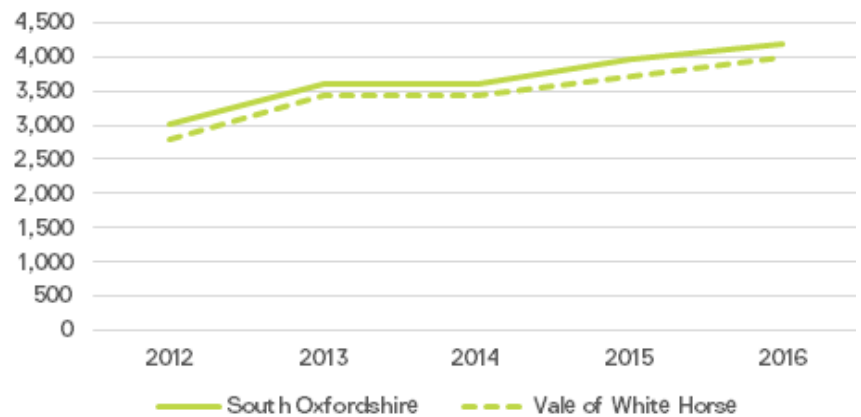


Figure 6.2 - Local Authority housing waiting lists. source: DCLG live table 600



Gilston Park Estate

## Community engagement process: concerns

“More housing and affordable housing is needed”

“Development in Didcot should be taller to create a critical mass of people”

“The proposed housing should be sympathetically integrated into the Didcot environment”

Lower level apprentices and workers are on good career paths but have a problem finding affordable housing that meets their requirements”

“New houses must be high quality and eco efficient”

“There is a need for significant housing development in the town”

## Wider range of housing options

The proposed approach to housing balances consultation feedback, the outcomes of data analysis and wider delivery plan objectives such as supporting the science sector. With this in mind it is proposed that development within the garden town consider a much wider range of housing types than those currently delivered.

The full range of housing types is indicated in figure 6.4. There are a range of tenures for rent and for ownership in the affordable and private sectors as well as more specialist housing forms. Figure 6.5 overleaf also indicates examples of what types of housing may be appropriate for different households.

Higher density development will also be encouraged around transport nodes in order to encourage sustainable development; these higher density developments will include cycle parking and may include basements for car parking.

The garden town team has worked with technology professionals to understand how smart solutions can be integrated within the garden town. Housing was identified as a key area that can benefit from technology.

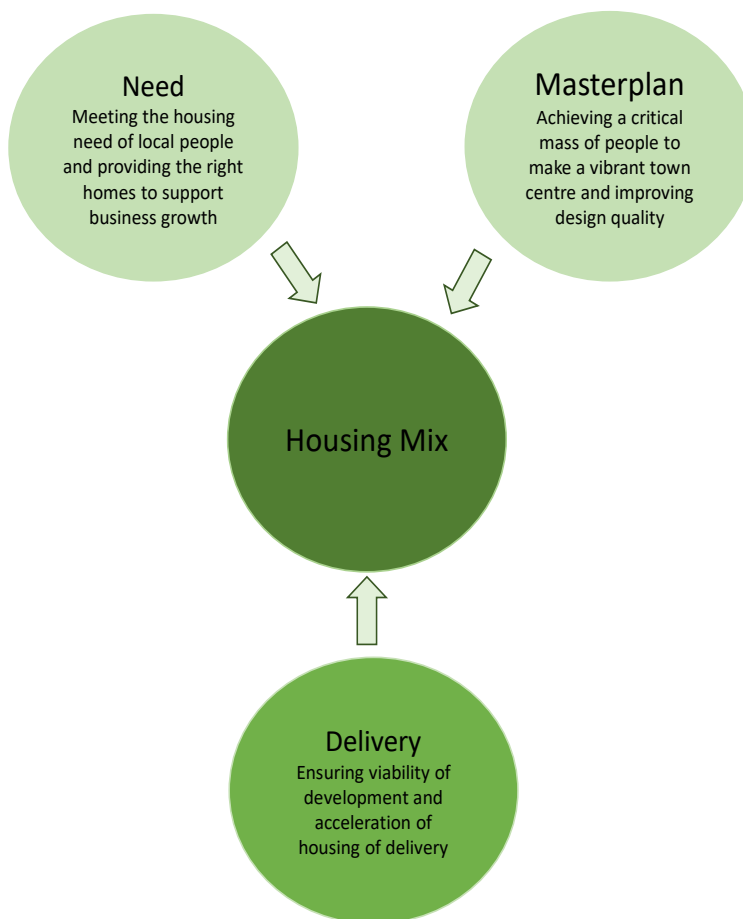


Figure 6.3 - Drivers for the housing mix

Equipping properties with the latest ‘smart homes’ equipment would increase convenience for occupiers. There is also the potential to implement local electricity generation and battery storage solutions. These energy technologies would provide homes with cheap clean energy, saving

occupiers money. For those in need of care, technology can be used to allow more people to live independently in their own homes, in partnership with care providers. Further details on technology solutions proposed for the garden town are provided in Chapter 7.



Housing type	Notes
Build to rent	Homes which can include houses or apartments which are purpose built for private rent, managed professionally with on-site maintenance and amenities such as a gym, dining room, roof terrace, parcel/ grocery delivery storage and concierge. Blocks are an attractive asset to long term investors such as pension funds who will maintain and improve them over time.
Intermediate rent/ living rent	Generally let at between 50 and 80 per cent of market rent and benefiting from the same amenities and quality as build to rent. In some cases homes can be prioritised for certain groups such as key-workers or those employed in certain roles at a nearby employment hub. Often these groups would not easily access housing from the council's standard waiting list as they would not be in a high priority band.
Starter homes*	Homes for sale at a 20 per cent discount to the full market value and available to those between 23 and 40 years old. Provided the purchaser lives in the property for a set minimum period the discount does not have to be repaid. The maximum discounted price is £250,000.
Market sale	Traditional market sale homes.
Rent to buy/ shared ownership	Part buy, part rent schemes for those unable to afford full market value. Rent to buy allows a period of renting and saving for a deposit before moving to ownership. Shared ownership involves buying an initial share and increasing this over time.
Affordable rent	Homes for rent at up to the local housing allowance level or 80 per cent of market rent to those on the councils' waiting list.
Self/ custom build	Serviced plots of land for those who want to build their own homes or have more influence over the design. The extent of involvement can range from full self-build to self-finish and homes can be for affordable rent, intermediate or sale.
Extra care/ Older living	A range of housing types for older people, this can include over-55s housing for those wishing to down-size but not requiring any support or extra care housing for those wishing to have their own front door but some level of support on site. Dementia care facilities may also be suitable for those with high care needs.
Specialist housing	Housing suitable for people with mental health or learning disabilities. People can receive the support they need to live in their own home. The support people receive is personalized and centred on their needs.
Compact homes	Smaller type housing suitable for first time buyers and sold either at market prices or at a discount such as 20 per cent (this discount applying for initial and subsequent purchasers). Homes can be prioritized for local people and typically remain affordable in perpetuity as future purchasers are restricted by initial eligibility criteria.

\*Whilst enacted in primary legislation, starter homes are subject to confirmation of the starter homes regulations. At the time of drafting the delivery plan the regulations had been consulted on but not published as a final version.

Figure 6.4 - Housing tenures

Here are some examples of how different people could access housing that meets their needs

### A graduate moving out of home - 'sharer' rent

'Sharer' apartments are designed for two or three young professional people. They offer each resident their own bedroom, en-suite bathroom and storage arranged around a shared living and kitchen/dining area. Typical amenities on site can include a gym, roof garden, café or home-work space. Rents are affordable for a graduate earning around £17,000 to £19,000.



Typical weekly housing cost - £104

### A key worker - intermediate rent

Intermediate rent homes are typically let at 50-80 per cent of market rent. They can be prioritised for specific groups such as key-workers, particularly those who need to live close to their place of work. A one bedroom apartment in a new high quality building let at 80 per cent of market rent would be affordable to a nurse, fire officer or primary school teacher with earnings of £30,000 to £32,000. Intermediate rent can also be provided at a larger discount to address the housing requirements of those on lower incomes in other types of work.



Typical weekly housing cost - £180

### A young family - rent to buy

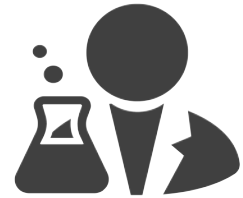
Rent to buy allows for potential homeowners to rent a property at below market rent for up to five years, during which time a portion of the rent is set aside as a deposit. The householder can then either buy the property outright at the end of the tenancy or through shared ownership. In Didcot a two bedroom house at a value of £315,000 would be affordable to a couple with a child and a household income of around £45,000.



Typical weekly housing cost - £270

### A professional Science Vale worker - build to rent

Build to rent homes are purpose built for renting and professionally managed. Residents have on-site amenities such as cinema rooms, gyms and storage for online shopping with a handyman to address maintenance issues. They are generally delivered in taller blocks with cafés and bars at the ground floor. A one bedroom apartment in the town centre would be affordable to people on an income of £38,000 to £42,000.



Typical weekly housing cost - £225

### A self builder - building plot

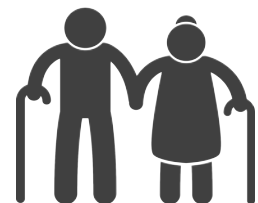
Many people would like to build their own home or have more input on its design. Creating a number of serviced plots for self-builders within a wider development allows easy access to land and ensures roads and utilities are in place. In some cases the land cost can be paid for towards the end of the project, helping the self-builder’s cashflow.



Typical weekly housing cost - n/a

### An older couple with care needs - extra care rent

Extra care is a form of housing for older people who wish to live independently but have access to some support, potentially including nursing. Each resident has their own home but can also access shared areas such as a dining room, fitness area and gardens and allotments. Blocks are generally located close to the town centre allowing easy access to shops and amenities. Modern, high quality buildings can make this an attractive option for ‘down-sizers’.



Typical weekly housing cost - n/a

## 6.1.3 Supporting high quality housing

Selection of affordable and private housing types for a particular development will require an analysis of the local area, need and the scheme character as seen in figure 6.6. The assessment for a site should consider the garden town housing objectives to:

- Offer wider housing options to local people who are currently unable to access suitable accommodation
- Increase the variety of housing types delivered and the quality of design, linked to the design review panel
- Provide homes which are affordable to and meet the lifestyle needs of local key-workers and those within the wider Science Vale
- Build to greater density in appropriate town centre locations and near to transport hubs

- Provide flexible approaches for longer term schemes to respond to changing need over time
- Support the development of a professional, high quality private rented sector (build to rent)
- Maximise the total quantity of homes delivered across a broad range of tenures
- Ensure housing delivery can support and improve other opportunities for the local community, for example access to employment, skills or support
- Increase provision of purpose built housing for older people and other people with other specialist housing needs
- Accelerate housing delivery

The approach outlined above should ensure that a wider mix of homes is

delivered, supporting the objectives of the garden town as a whole. It is proposed that developers adopting the suggested approach could receive support from the garden town team.

Support could include resource during the pre-application process and positive support of the application, the potential for a predictable and expedited planning consent should act as an incentive for developers to work with the approach. It should be noted that the wider range of affordable housing should not necessarily impact negatively on scheme viability, there will be a need to select a mix of homes which ensures a deliverable scheme.

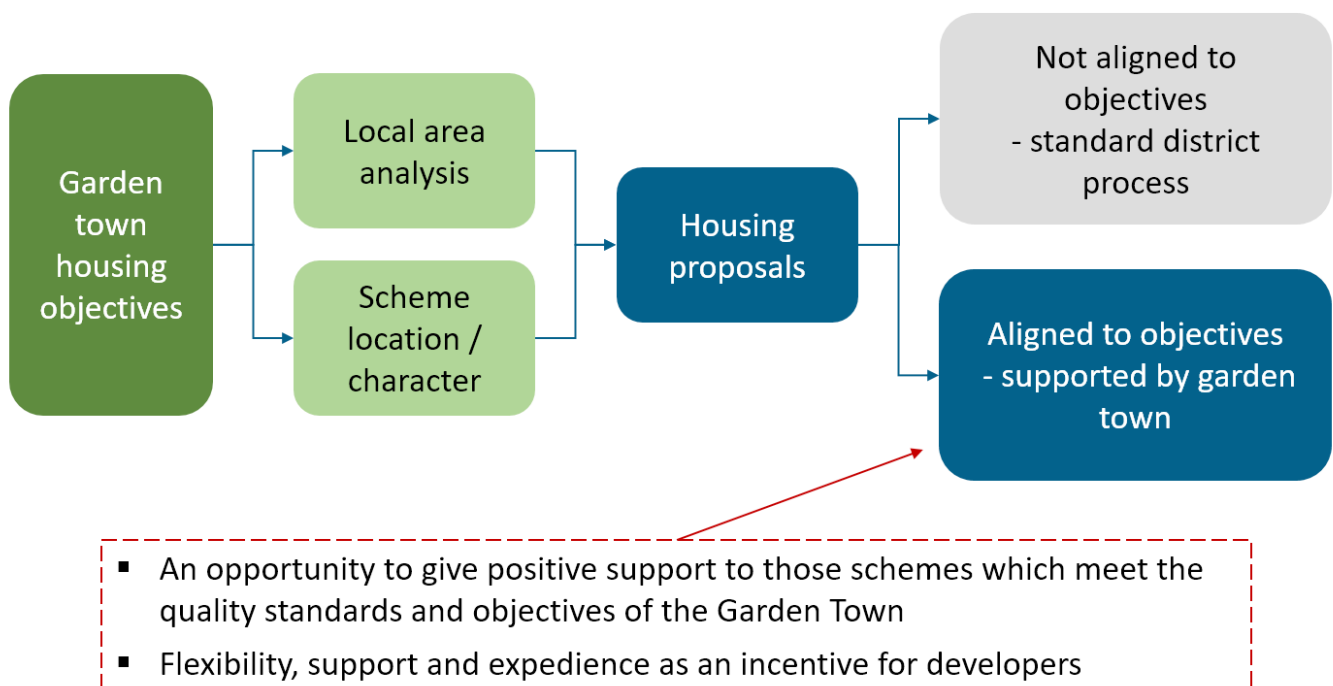


Figure 6.6 - Process to support high quality housing

## 6.1.4 Accelerating delivery & improving quality

Although Didcot has seen some significant housing in recent years it has not managed to meet need, both for market and affordable housing. Up until now, housing delivery has been impacted by the dominance of a number of large scale sites and a growing shortage of construction skills which have restricted local capability to meet the local housing needs. The skills shortage is not just a local issue, identified by the Farmer Review of the UK Construction Labour Model (June 2016) which suggests that within a decade the existing labour force could decline by 20-25 per cent based on current demographics. As the demand for homes of a range of tenures increases, the ability to address local housing needs becomes more challenging.

Didcot Garden Town seeks to accelerate the delivery of housing to meet these local housing needs while also specifically exploring the potential of new construction methods. For instance, off-site construction methods offer an attractive solution to the shortage of construction skills and can also accelerate the construction process.

The councils have already begun to explore new emerging construction technologies and will seek to attract both related businesses and utilise emerging innovative approaches (e.g. robotics). In fact, discussions have already begun with global suppliers of technology with a view to working together and developing new innovative solutions that can help meet demand but also create homes for modern living in sustainable, environmentally friendly and attractive ways.

Didcot Garden Town will work with existing developers and also encourage new entrants into the market to increase capacity to meet housing need, including self-builders. Alongside this the councils themselves will work to build new homes directly on existing public land or by investing in new sites.

In addition to developers, discussions have taken place with investment companies who have already expressed an interest in seeking to enter the construction sector by bringing capacity to the Science Vale. This is because Didcot is so well placed given the high level of existing technology firms and the presence of the enterprise zones.

Dependent on the level of funding secured for the garden town, the councils may decide to invest in 'upfront' infrastructure projects and enter arrangements with developers to recover funds as developments progress. This would give a greater influence over the quality and timing of schemes but also reduce uncertainty for developers, thereby accelerating housing delivery.

### Project 2020

Project 2020, set up by house builder Taylor Wimpey, aims to "explore and evaluate trends, changes and new innovations in design, architecture, technology, materials and build methodology". The aim is to shape Taylor Wimpey's product range for 2020 to meet customer needs and evolving delivery methods. The design competition was won by the 'Infinite House', a prototype house where the external envelope allows it to adapt to suit different contexts without appearing to be a repeated house type, while still maintaining the efficiency and cost effectiveness of prototyping and serial fabrication. Taylor Wimpey now intends to build prototypes of this exciting new type of home and is exploring options to do this in the garden town.



Project 2020 © Taylor Wimpey

