



**Housing Needs Assessment
Wallingford
South Oxfordshire**

FINAL REPORT

April 2019

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1. Executive Summary

- 1.1. This Housing Needs Assessment sets out housing demand, supply and the ability to support demand through adequate infrastructure should be considered separately. It does not set a housing target but does detail housing requirements.
- 1.2. Within the Neighbourhood Plan Area of Wallingford, the largest age group is the 30 to 44 age band. This band shows the highest levels of growth and considered with the growth in the under 15 age group reflects the profile shift towards younger families.
- 1.3. The NPA remains an attractive area to live with migration higher for those moving in than leaving the area. However, there is a higher turnover of housing for new residents who are keen to move to the area but quickly 'outgrow' the initial accommodation.
- 1.4. Young families require more bedrooms and homes with parking and gardens but without a large rise in mortgage payments. Larger family homes remain the bastion of households who own them outright and only a few are likely to move in the longer-term future, to downsize due to health or ability to manage a larger home and would prefer a semi-detached house or ground floor flat. This is reflected in the underoccupancy of 4+bed homes where 11% are one-person households.
- 1.5. There has been a growth in the number of flats (41% increase to 2011) but these see the highest turnover in occupancy. The 'next stage' of semi-detached and detached 2-3 bed homes remain unobtainable to many in flats or one bed accommodation, due to low income or lack of property available.
- 1.6. Households with a sole income (one person households and lone parent households) are most likely to live in social rented accommodation. Two-parent families are more likely to have a mortgage and households in private rented accommodation are keen to buy as rents are higher than mortgage repayments but lack the deposit. Current house prices and private rents mean that 27% of the average gross household income would be spent on a mortgage, compared to 37% of the income on rent.
- 1.7. Current tenure is inline with district and regional levels, but the low supply of private rented accommodation is driving rent prices above the means of some households.
- 1.8. The most urgent demand for housing is for low income households in social housing. Two parent families in private market homes are more likely to need to move in 2 to 5 years as the children grow and require more space. There is also a need for additional homes for adult children moving out of larger family homes to buy smaller homes through the private market.
- 1.9. This is reflected in the Housing Needs Survey as only a few households with a housing need are registered for housing. The majority needing to move work full time and have income levels to afford house prices but are limited by the size of accommodation available within their budget and on the market. Households who are keen to downsize will release equity to buy privately.
- 1.10. Housing need for Affordable housing shows 143 units are required to meet current need, with 220 committed to by South Oxfordshire District Council. A total of 169 privately marketed homes are currently needed.
- 1.11. Future need suggests that 36 units per annum are required, a total of 540 to 2034 in addition to the current 398 units needed. This means a total of 938 units are needed in Wallingford during the plan period, with 1070 units committed to in the Local Plan.

2. Introduction

Background

2.1 In February 2019 Wallingford Neighbourhood Plan Steering Group commissioned Chameleon Consultancy to undertake a Housing Needs Assessment for the market town of Wallingford.

2.2 The aims of the Housing Needs Assessment are to:

- ♦ Understand housing demand factors
- ♦ Understand the Housing Needs of local residents across Wallingford
- ♦ Present findings of primary evidence collected via a resident housing needs survey.
- ♦ Collate existing (secondary) evidence where necessary to provide a comprehensive picture of current housing trends

2.3 The Housing Assessment area is Wallingford Parish, defined as the Neighbourhood Plan Area, and where possible evidence has been sourced at parish level. Where district level or other data is used, this has been identified in the report. **The parish boundary for Wallingford changed in April 2015** such that Winterbrook, formerly in Cholsey parish became part of Wallingford, the rural area South-East of Brightwell-cum-Sotwell parish was also adopted in Wallingford. The A4130 became the Western boundary line for Wallingford with two areas to the left of this being adopted by Brightwell-cum-Sotwell and Cholsey. This boundary change impacts on data available for Wallingford as parish level data is mainly collated via the census, the last two being in 2001 and 2011. The images below show the Wallingford parish in 2011 and the parish boundary from 2015 also used as the Neighbourhood Plan Area.



Wallingford Boundary @ census 2011



Wallingford boundary post 2015 boundary changes

- 2.4 It should be noted that **this review reflects demand-evidence only** and should be compared with supply data to balance considerations under the guidance of local authority planning officers. *'Plan makers should not apply constraints to the overall assessment of need, such as limitations imposed by the supply of land for new development, historic under performance, viability, infrastructure or environmental constraints. However, these considerations will need to be addressed when bringing evidence bases together to identify specific policies within development plans.'*¹
- 2.5 This is of great importance for small rural settlements where *'a high-level demand may exist but there is almost no capacity to meet it, and a (Housing Review) suggesting a high level of demand will not necessarily result in significant new development if supply evidence indicates insufficient land to do so'*.²
- 2.6 **This Housing Needs Assessment uses primary and secondary evidence to assess future need for housing, it does not set housing targets.** The considerations of supply and environment constraints are necessary to ensure growth is sustainable through suitable identified land and development of a supporting infrastructure.

¹ Planning Advisory Service – Housing Needs Assessment for Neighbourhood Plans
<http://www.pas.gov.uk/documents/332612/6549918/OANupdatedadvicenote/f1bfb748-11fc-4d93-834c-a32c0d2c984d>

² Planning Advisory Service – Housing Needs Assessment for Neighbourhood Plans
<http://www.pas.gov.uk/documents/332612/6549918/OANupdatedadvicenote/f1bfb748-11fc-4d93-834c-a32c0d2c984d>

Methodology

- 2.7 The Housing Needs Assessment was undertaken in line with the National Planning Practice Guidance (NPPG) on Housing Needs Assessments at Housing Market Area levels. This method was selected to reduce subjectivity and supports the amended NPPG which details that housing levels are set at district level for the purpose of Neighbourhood Plans.
- 2.8 This review is intended to assist in the process of determining if the housing provision set by South Oxfordshire District Council meets the needs of the town, by providing an independent, objective assessment of need for housing in the area of Wallingford.
- 2.9 The study consisted of the following elements:
- A local housing survey consisting of primary data collection, gathered through a questionnaire to **3506 occupied homes in Wallingford**. Local housing need surveys assess the housing requirements specific to the needs of people in rural areas, given the lack of granularity provided by secondary sources of information.
 - Analysis of secondary evidence drawing upon 2011 Census data, national and local authority data, household and population projections. All sources used are identified with specific data.
- 2.10 The questionnaire for the housing survey was developed in consultation with Wallingford Neighbourhood Plan Steering Group (NPSG) and Wallingford Town Council, to produce paper and online versions. The questionnaire was posted to all Wallingford household addresses supplied in a Postcode Address File (PAF), on 24th February, coinciding with the online survey going live on the same date. The survey closed on 24th March. All completed paper questionnaires posted back to Chameleon Consultancy, using the freepost envelope provided, were manually entered. Data was cleansed and checked before analysis.
- 2.11 On average the questionnaire took 7 minutes to complete for those completing all three parts and 2 minutes if Part 3 on actual need was not applicable.
- 2.12 **A total of 942 completed surveys were received** (from both paper and online versions). **This makes a response rate of 27%.** By method, 9% of responses were received via the online link and 91% of returns were the paper version.
- 2.13 The data presented in this report is unweighted, a comparison with the profile of the parish is included page 10 to show parish representation.

Analysis

- 2.14 The total sample reported within this report is 942 this gives a **confidence interval (CI) of $\pm 2.7\%$** , at a confidence level of 95%. This means that where, for example, 47% percent of respondents select an answer you can be "95% sure" that if you had asked the question of the entire relevant population between 44.3% ($47-2.7$) and 49.7% ($47+2.7$) would have picked that answer.
- 2.15 Key data has been analysed by sub groups using cross tabulations and any notable differences have been including in the commentary. Some comments are supported by charts showing responses by sub groups (e.g. house size, household composition) to show how the differing groups responded to that question. The purpose of analysis by sub group is to show if there are any trends in response and perceptions compared to the overall average (for example whether people in larger households differ from the average percentage) as this can help to determine if there are issues for particular groups of people. Where base data is high, these differences have been tested to ascertain if they are statistically significant. Sub group analysis is useful as a guide to where further testing or consideration may be necessary. Key differences have been highlighted in the text and on charts usually with red circles.
- 2.16 Owing to rounding of numbers, percentages displayed visually on graphs in the report may not always add up 100% and may differ slightly when compared to the text. **The figures reported in the text will be correct.** For some questions respondents could give more than one response (multi choice). For these questions, the percentage for each response is calculated as a percentage of the total number of respondents and therefore percentages do not add up to 100% and may be considerably more than 100%. This has been clearly indicated within the report.
- 2.17 The sample base for each chart is shown as either all respondents or n=base where the question was only asked to a selected number of respondents normally when routing from answers to previous questions.

2.18 Analysis of Secondary Evidence

Results from the questionnaire (primary evidence) was compared with data from secondary sources at parish, district and regional level on some aspects. This enables the reader to put results in context and ascertain trends. Sources of data are clearly quoted and base data is shown for each.

Reporting

2.19 The main body of the report is split into three sections.

2.20 Profile of current households. This section presents data from the questionnaire and compares it with existing (secondary) evidence to provide a comprehensive picture of current demographic and housing trends across the NPA and district.

2.21 Perceptions of housing requirements. This section details responses from all respondents on perceptions of housing need in the parish.

2.22 Actual Housing Need. this is based on only those who registered an actual housing need and the housing needs identified in secondary evidence using market signals and NPPF calculations.

Profile of respondents

Census 2001		Census2011		2019	
Counts	%	Counts	%	Counts	%

Gender					
Male		3,593	48%	656	46%
Female		3,949	52%	758	54%

Age						
0-15	1,210	19%	1,496	20%	228	13%
16-24	558	9%	672	9%	113	6%
25-44	2,021	31%	2,176	29%	303	17%
45-64	1,556	24%	1,808	24%	467	27%
65-74	562	9%	694	9%	319	18%
75+	589	9%	696	9%	322	18%

Style of housing						
Detached	547	19%	586	18%	205	22%
Semi-detached	1,048	35%	1,123	34%	329	35%
Terraced	778	26%	934	29%	231	25%
*Bungalow	*	*	*	*	49	5%
Flat/maisonette/apartment	554	19%	618	19%	112	12%
Other	3	0%	7	0%	12	1%

*bungalows are included in detached and semi-detached houses in census data

Tenure of housing						
Owned outright	852	30%	1,050	32%	474	51%
Owned with mortgage	1,219	44%	1,077	33%	295	32%
Rent from council	68	2%	85	3%	15	1%
Rent from Housing Association	436	16%	574	17%	76	8%
Rent privately	207	7%	408	12%	61	6%
In shared accommodation	9	0%	76	2%	8	1%
Linked to job	-	-	-	-	*	0%
Other	84	3%	28	1%	6	1%

2.23 There are higher levels of the over 65 age groups in the housing survey than in previous census data. However, the number of respondents (1414) does not reflect 942 households and many respondents did not provide numerical data for younger household members (ticking age boxes instead). So, it is advised that younger age groups are under quoted and can only be used as a guide.

2.24 The tenure differences show a higher percentage of properties 'owned outright'. The style of housing shows a higher representation of detached properties and lower percentage of flats in the 2019 housing survey.

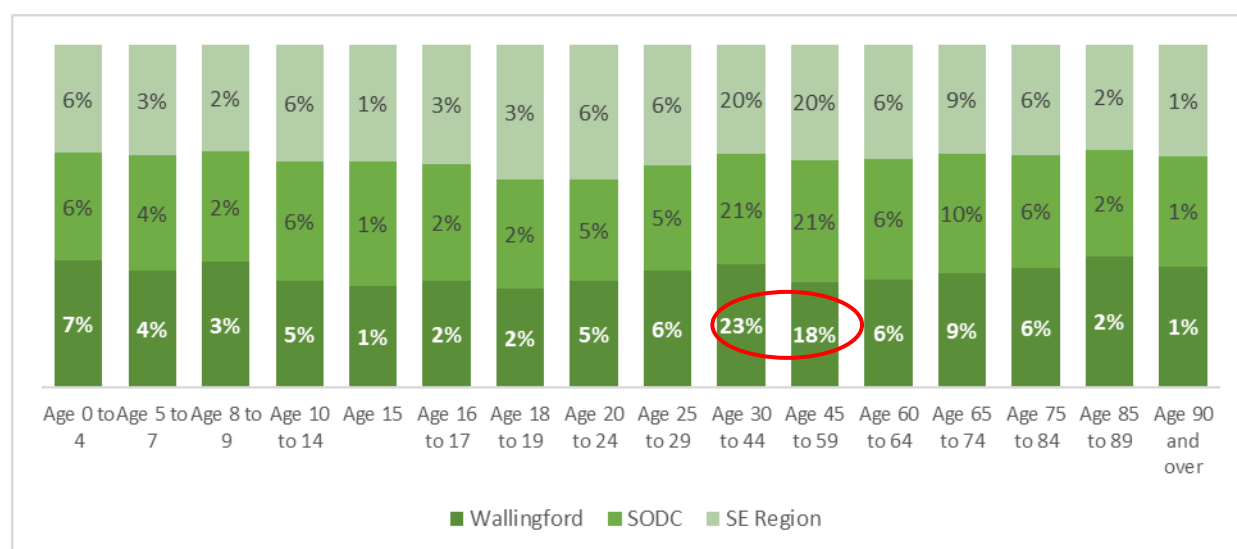
3. Part 1 – Profile of current households

3.1 This section details the profile of respondents and their current housing provision. It is a useful baseline from which to determine future need and aspirations.

Population

3.2 The population profile of the Neighbourhood Plan Area (NPA) broadly represents that of South Oxfordshire District (SODC) and the South East Region (SE Region), however the largest age band of 30 to 44 year olds has a slightly higher percentage (23%) than the district (21%) and region (20%). The second largest age band of 45 to 59 year olds also differs but has a slightly lower percentage (18%) than the district (21%) and region (20%). This suggests a slightly younger age profile for the NPA in 2011.

Chart 1: Population 2011 by age groups – persons as % of overall population



Base 7,542 NPA, 134,257 district, 8,634,750 region

Source: ONS Census March 2011 (KS102EW)

3.3 When comparing the last two census periods the overall NPA population increase (16%) is significantly higher than in the district (5%) and region (8%).

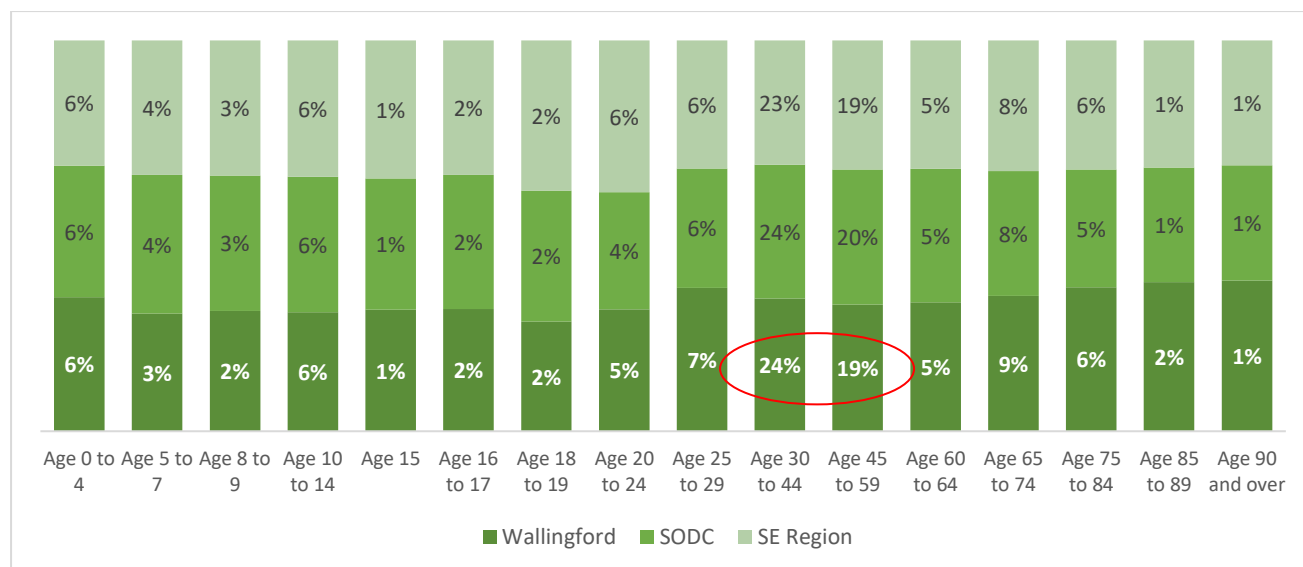
Table 1: Total Population 2001 and 2011 by geographical area

Population	NPA	District	Region
2001	6,496	128,188	8,000,645
2011	7,542	134,257	8,634,750
Increase %	16%	5%	8%

Source: ONS Census 2011 and 2001

- 3.5 A slight increase is noted in the 65 and over age group (18% in 2011 compared to 12% in 2001) but this is not statistically significant. However, in the 2019 Housing Survey, this age groups accounts for 36%.
- 3.6 The largest age group in 2001 was also the 30 to 44 year age band at 24% of the overall population in the NPA.

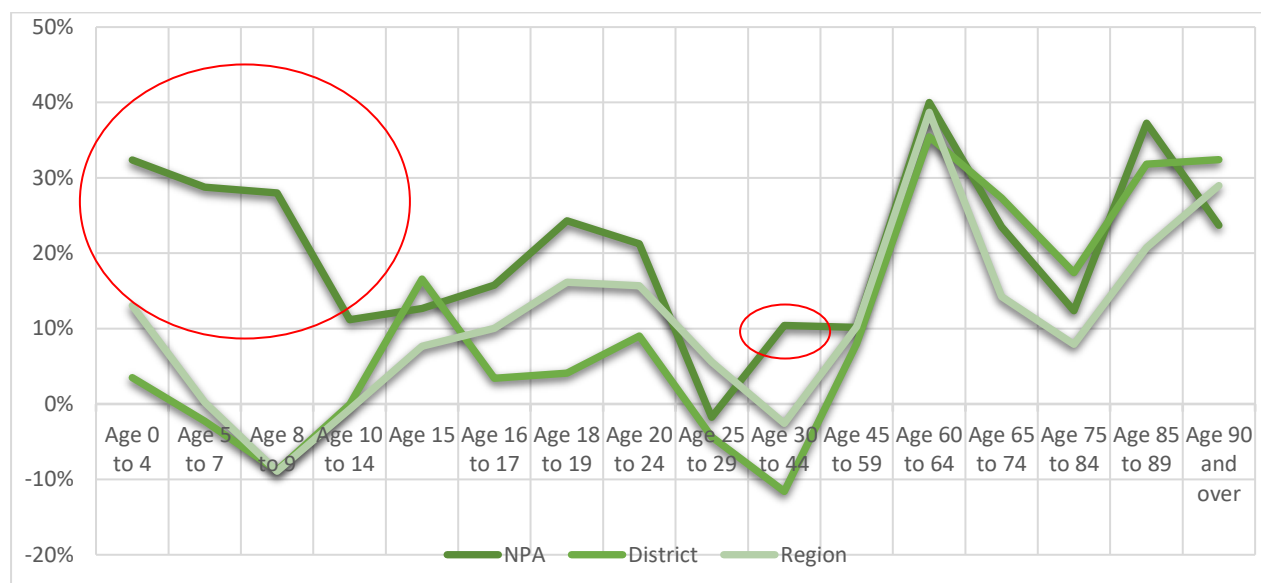
Chart 2: Population 2001 by age groups as % of overall population



Source: ONS Census 2001 (KS002)

- 3.7 Notable differences are shown when viewing the % increase/decrease between 2001 and 2011 by age groups. The aging population of the UK is mirrored across all locations.
- 3.8 While there have been sizeable increases for some age groups the majority have small bases (such as 0 to 24 age bands) and do not impact significantly but are nevertheless interesting.
- 3.9 However, the 30 to 44 age group accounts for around a fifth (23%) of the NPA in 2011 and had increased by 72% in 2011 compared to 2001. It is this that accounts for the profile change in the NPA and a possible correlation with the growth of early years age groups as this will include young families.

Chart 4: Population change 2001 v 2011 by age groups by geographical locations



Source: ONS Census 2011 and 2001

3.10 The South East region is projected to see a population increase of 18% by 2039 compared to 2011. In South Oxfordshire the growth increase will be 12%, driven mainly by natural change (birth rate higher than death rate) with some internal migration into the district.

3.11 Although the population growth in the NPA between the census periods is above the district and region, this has been driven mainly by natural change and some new housing developments which have shaped the profile to increase younger group groups and grow the population of the NPA.

3.12 With further housing developments planned, it can be expected that population projections will fall in-line with that projected for the district as shown in table 2.

Year	NPA		SODC		SE Region	
2001	6,496		128,188		8,000,645	
2011	7,542	16%	134,257	5%	8,634,750	8%
2016	7,844	4%	139,200	4%	9,030,300	5%
2026	8,157	4%	145,400	4%	9,604,800	6%
2039	8,484	4%	150,700	4%	10,158,800	6%

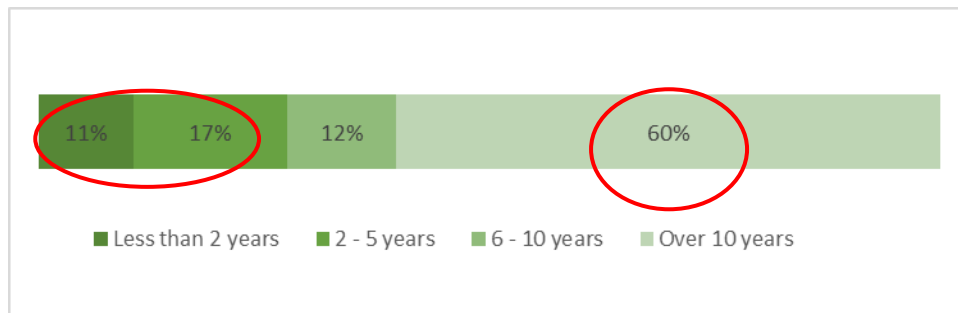
Source: ONS Population Projections for regions and local authorities May 2018

Length of time in Wallingford (migration)

3.11 The majority of respondents (60%) have lived in the NPA for over 10 years.

3.12 Overall 11% have lived in the NPA less than 2 years and 17% have only lived there between 2 to 5 years. This reflects recent migration into Wallingford which would have an impact on the community.

Chart 4 – How long have you lived here?



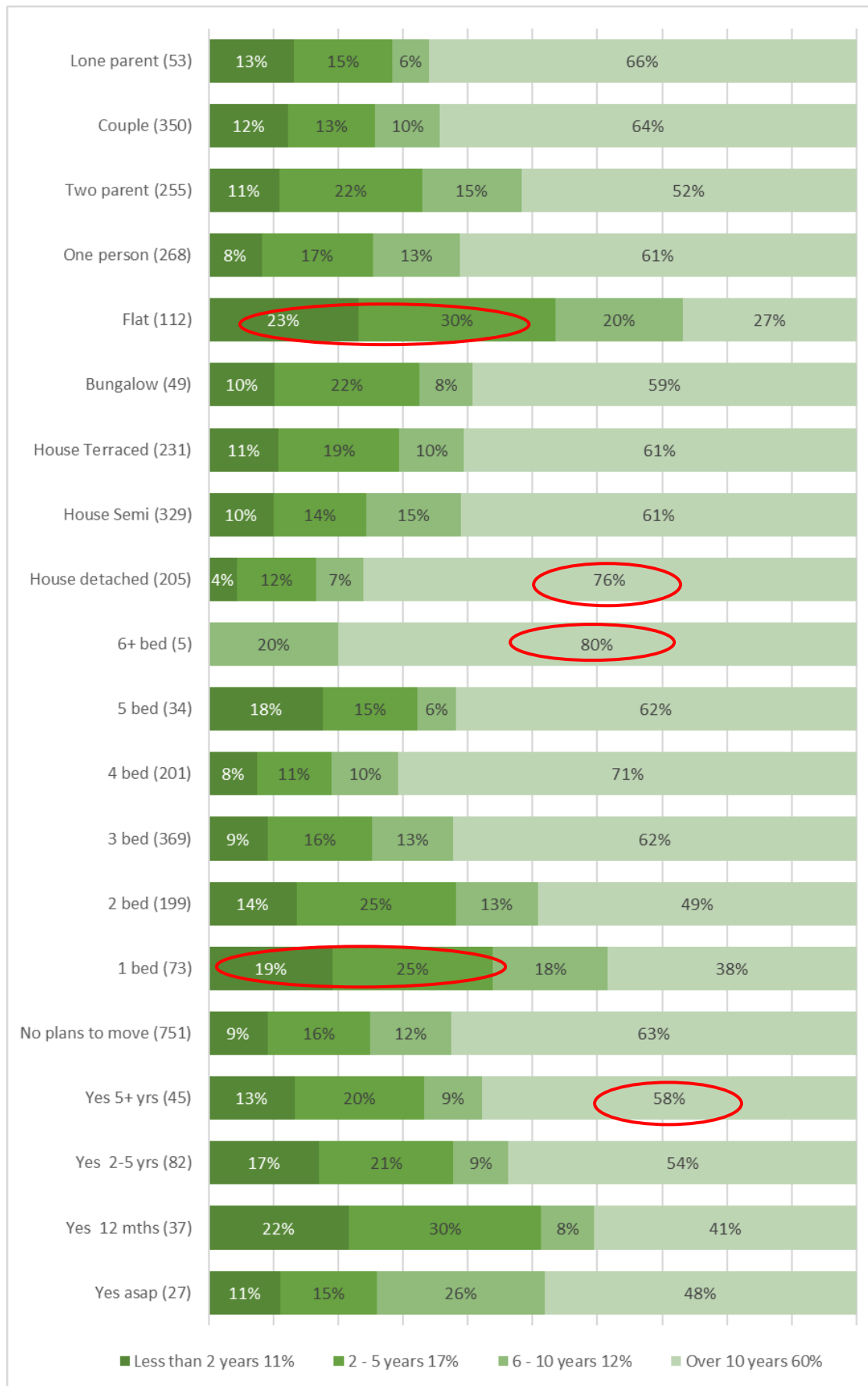
Base – 942

3.13 When considering the profile of respondents (chart 5) the length of time in Wallingford has little impact on whether respondents feel there is a lack of adequate housing. However, there is some correlation between length of time in the NPA and housing need, with those who have lived in Wallingford for six or more years least likely to be in need of another home.

3.14 There is also some correlation between those who have lived in Wallingford less than 5 years and the type of accommodation they live in; with flats most likely to be the accommodation for those newly into the area and detached houses the least favoured.

3.15 Conversely, those who have lived in the NPA for 6 or more years are most likely to live in homes with 5 or more bedrooms (80%) but the small base should be noted, and the difference is not significant.

Chart 5 – How long have you lived here by sub groups

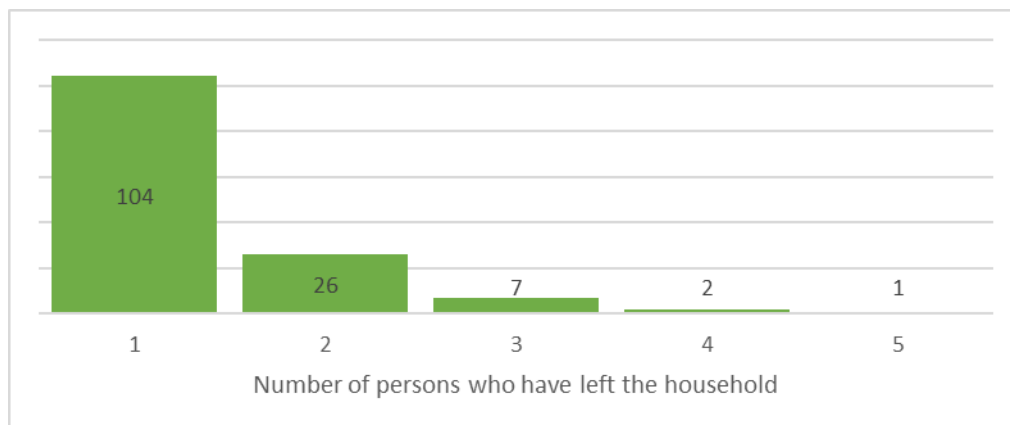


Base: 942 (sub groups bases in brackets)

Reasons for members of the household to leave Wallingford

3.16 Only 16% of respondents have had a former family member(s) leave the NPA in the last 5 years. The majority of these had 1 person leave.

Chart 6 – How many people left your household within the last 5 years?



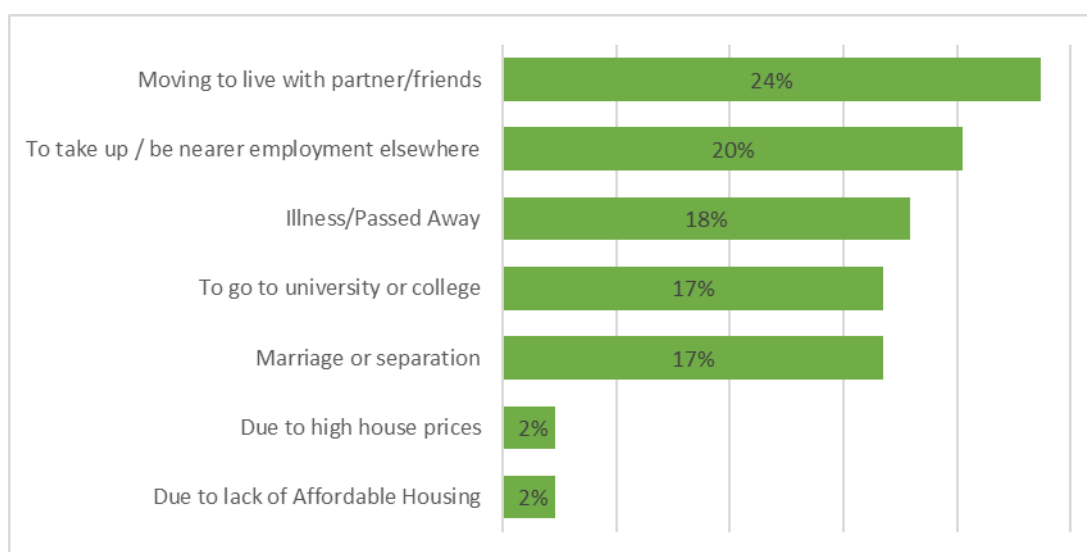
Base: 152 – actual counts

3.17 The main reason (24%) for leaving a household is to move in with a partner/friend, similarly 17% of those leaving were due to relationship changes (marriage/separation).

3.18 However, a fifth (20%) of those who left were moving to take up or be nearer employment and 18% advised that a family member had passed away or gone into hospital/care home.

3.19 Only 4% of household members had left due to high house prices or due to lack of affordable housing.

Chart 7 –Reasons for members of household leaving

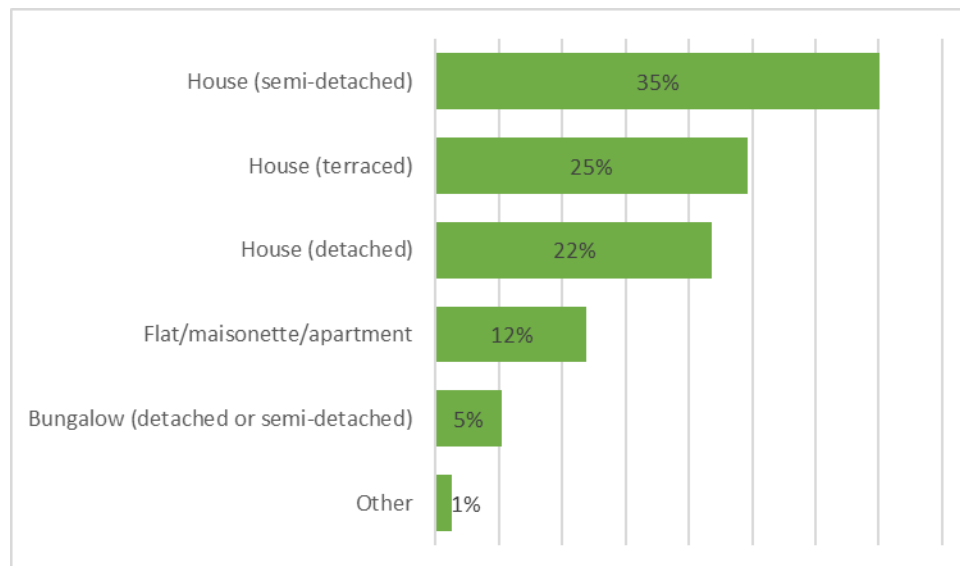


Base: 73 people who have left Wallingford in the last 5 years

Type of house

3.20 Just over a third (35%) of respondents live in semi-detached houses while a further quarter (25%) live in terraced houses, reflecting the environment of a market town.

Chart 8 – What type of house do you live in?



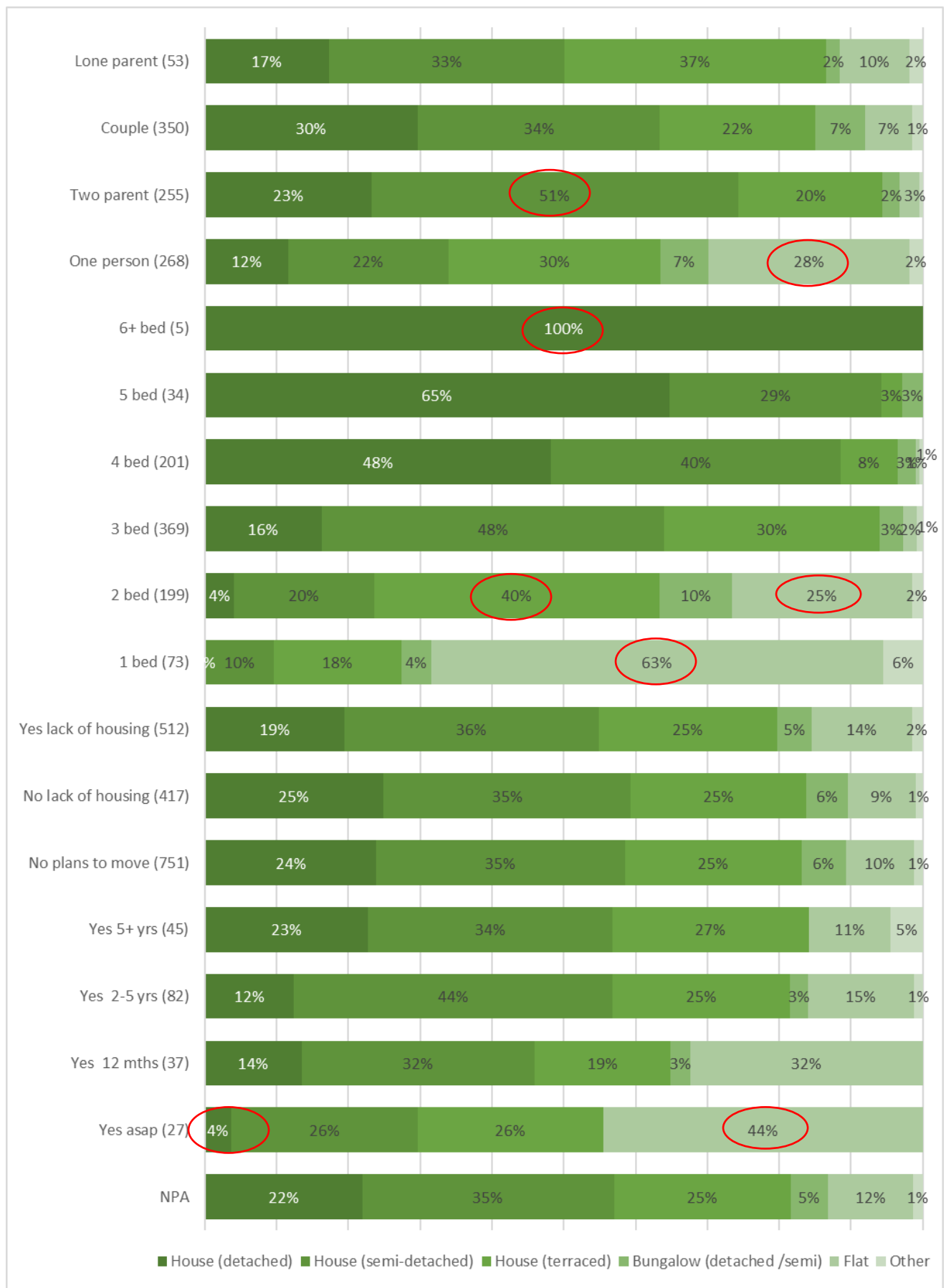
Base: 938

3.21 When considering the responses by sub groups (chart 9) respondents living in flats are significantly more likely to be in a one-bed home (63%) or 2-bed (25%) and are more likely to be a one-person household (28%).

3.22 Perhaps not surprisingly, when considering larger homes, all houses with six or more bedrooms are detached, and all houses with five bedrooms are detached or semi-detached.

3.23 Two parent families account for a significantly higher percentage of semi-detached homes (51%).

Chart 9 – Type of house by sub groups

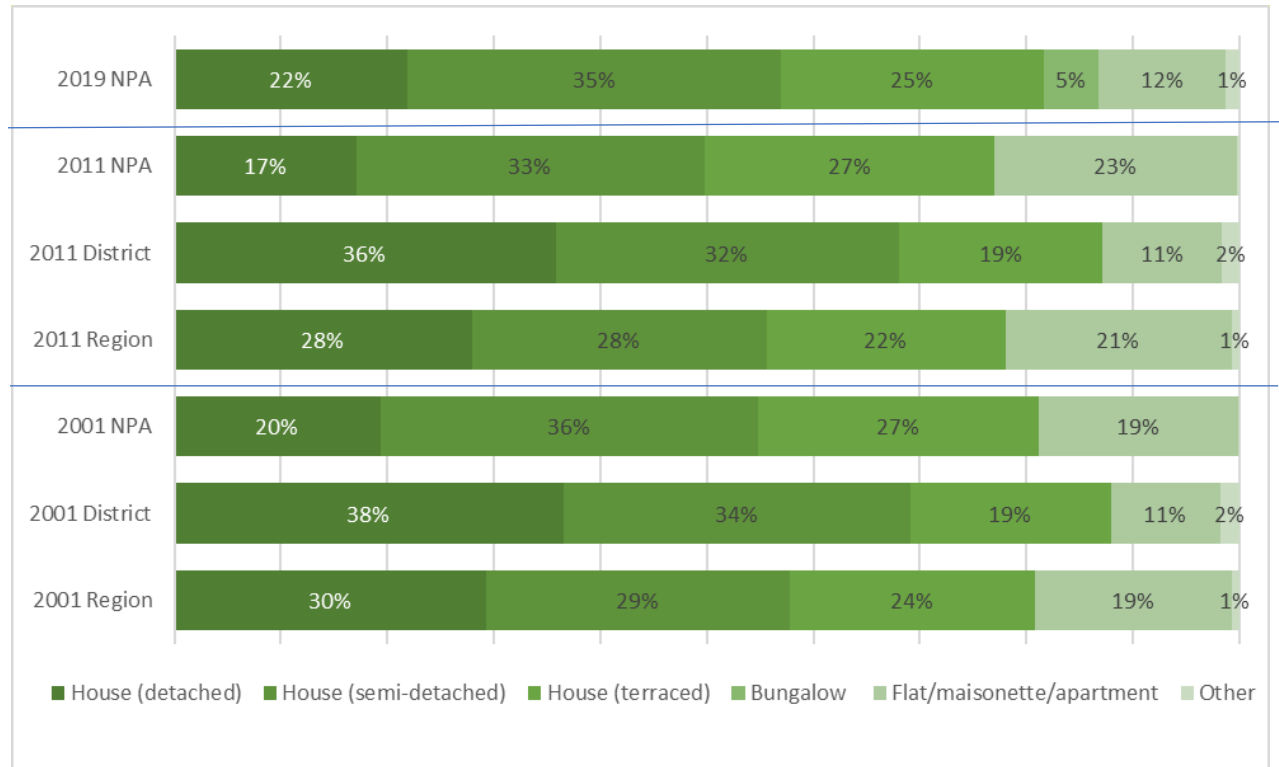


Base: 938 (sub group bases shown in brackets)

3.24 Comparing the percentage each housing type accounts for within 2019 Housing survey with census data shows little change in housing mix by census period and the percentage of flats in 2019 is not a significant difference.

Chart 10 – Type of dwelling by geographical location by period

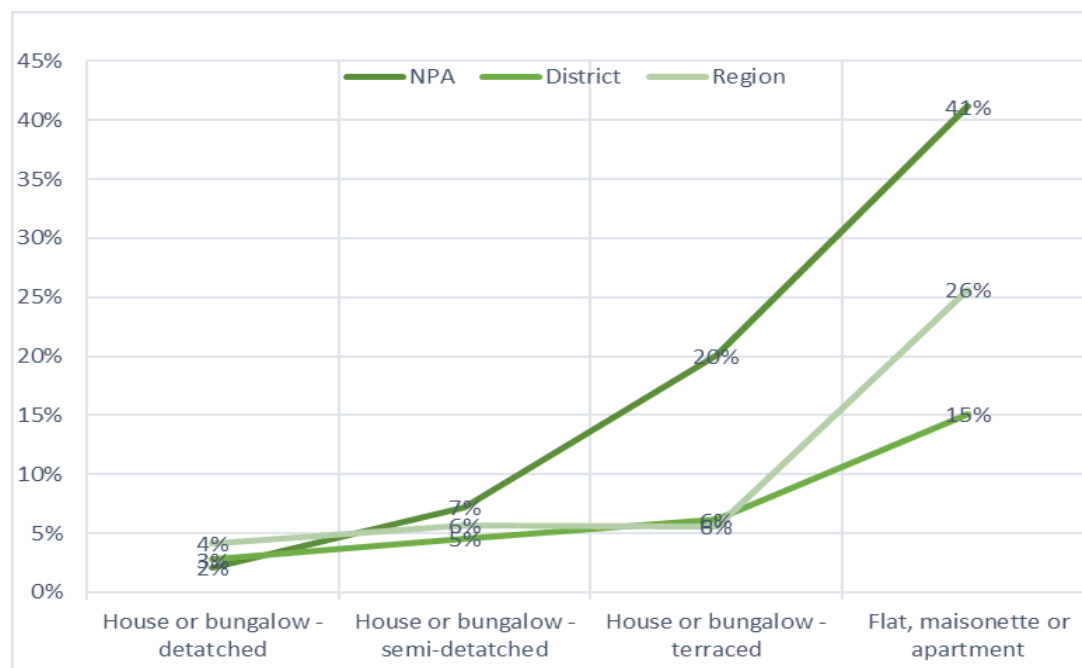
Note – Bungalows are included within Houses in census data.



Source: ONS Census 2011 KS401EW, ONS Census 2001 KS016

3.25 However, when viewing the percentage change (increase/decrease) between the two census periods (chart 11), the number of flats has increased significantly in the NPA in 2011 than the district and the region. This is similar for terraced houses and reflects the market town profile.

Chart 11 – Change in housing type 2011 v 2001 by geographical area

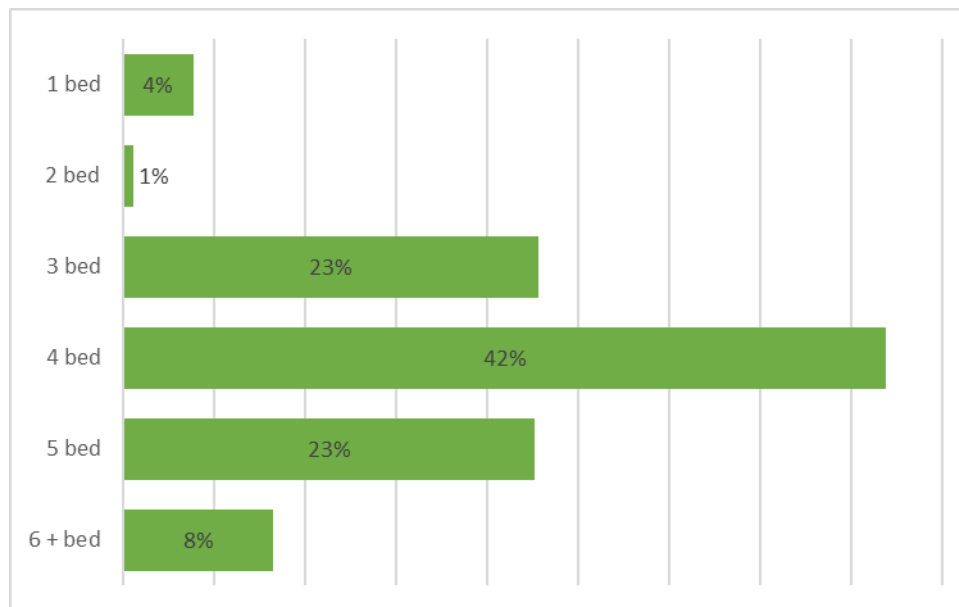


Source: ONS Census 2011 KS401EW, ONS Census 2001 KS016

Housing Size

3.19 The profile of housing across the NPA is moderately biased towards larger dwellings (42% of properties are 4 bed and 23% are 5 bed)

Chart 12 – How many bedrooms do you have?



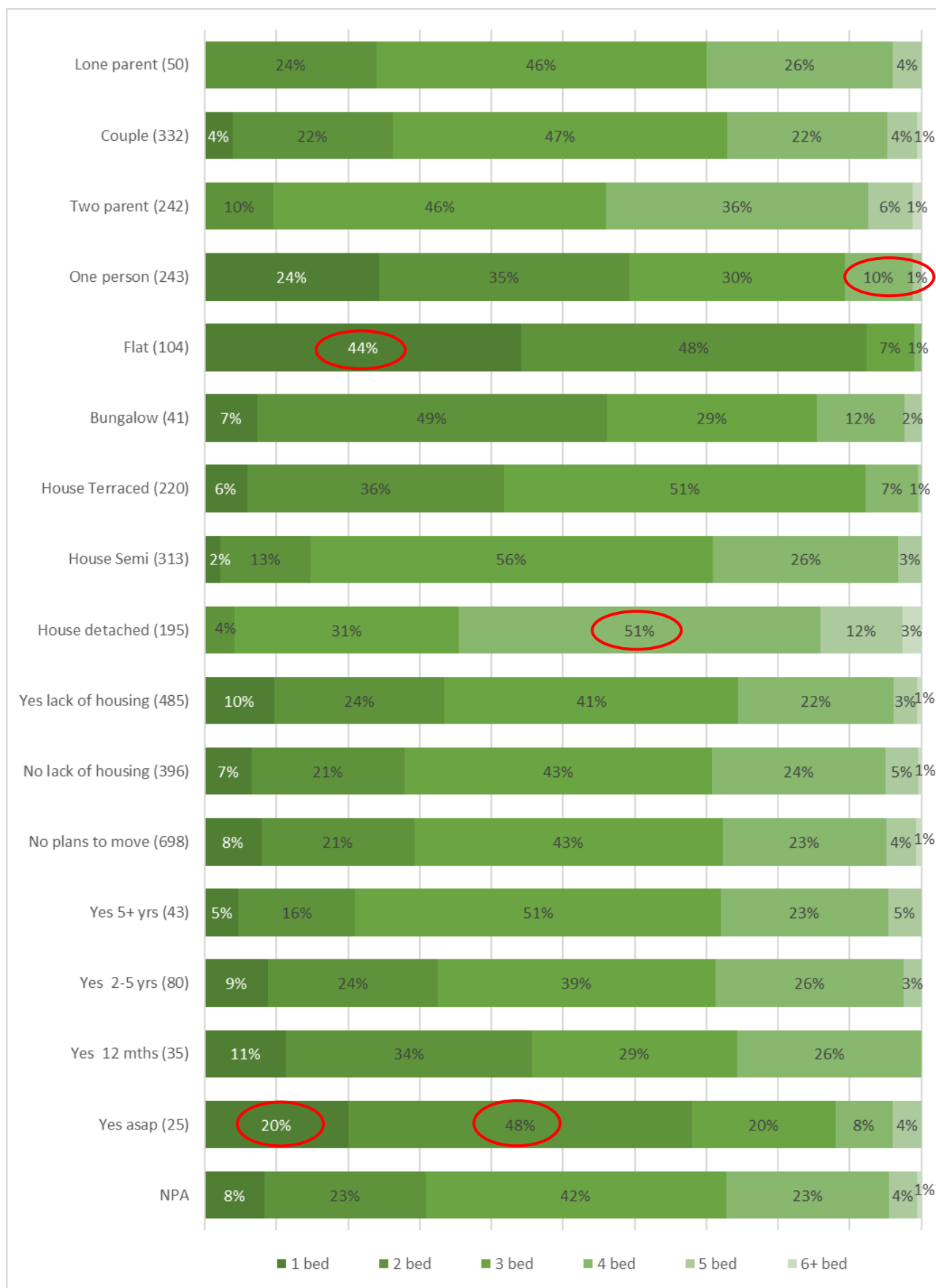
Base: 881

3.20 Considering the number of bedrooms in a household by sub groups (chart 13), 4-bed households are significantly more likely to be detached (51%).

3.21 Respondents in 1-bed homes are more likely to live in flats (44%). However, 11% of one-person households have four or more bedrooms, showing a significant level of under-occupancy.

3.22 Those respondents looking to move as soon as possible are significantly more likely to be in 1-bed (20%) or 2 bed (48%) homes.

Chart 13 – Sub groups - By number of bedrooms

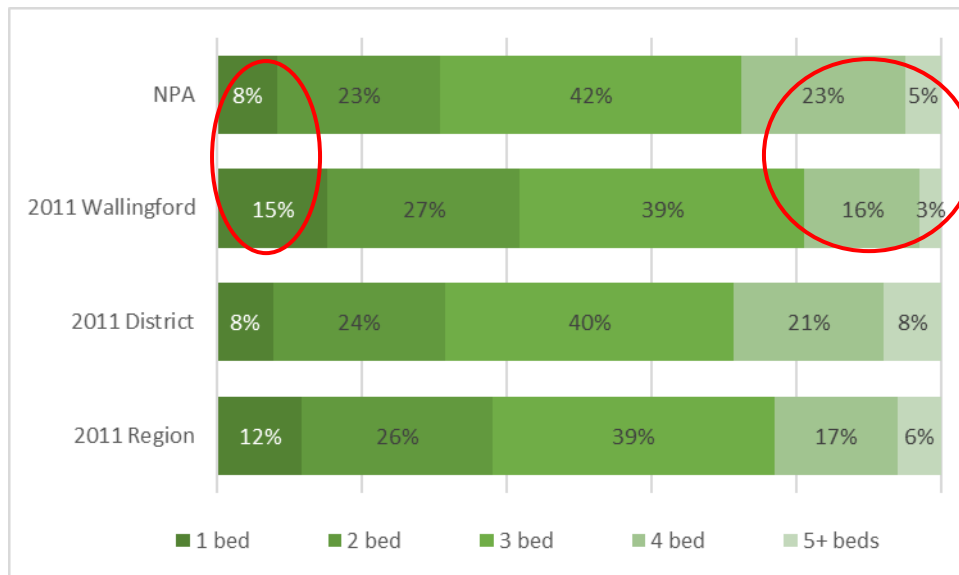


Base: 881 (sub groups shown in brackets)

3.23 Considering the census 2011 data, 39% of properties in the NPA had 3 or more bedrooms.

3.24 In 2019 the housing review shows the percentage of homes with 5 or more bedrooms increases from 19% in 2011 to 28%. However, the number of one bed properties falls to 8% from 15%.

Chart 14 – Number of bedrooms by location – 2019 compared with Census 2011

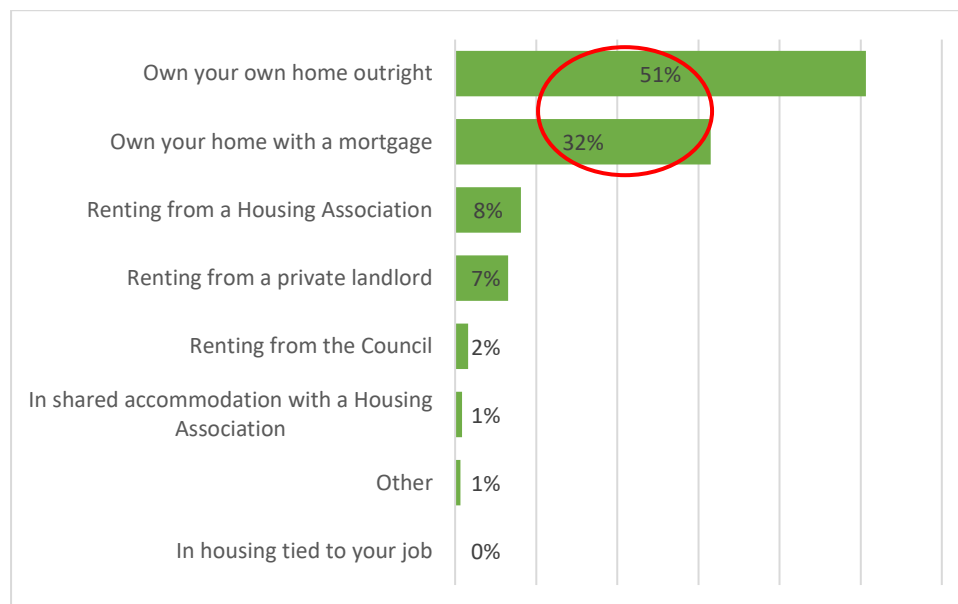


Source: ONS Census 2011 KS411EW

Tenure Profile

3.25 Nearly half (51%) of respondents own their own home outright with a further 32% who own their home with a mortgage.

Chart 15– Which of the following best describes your current accommodation?



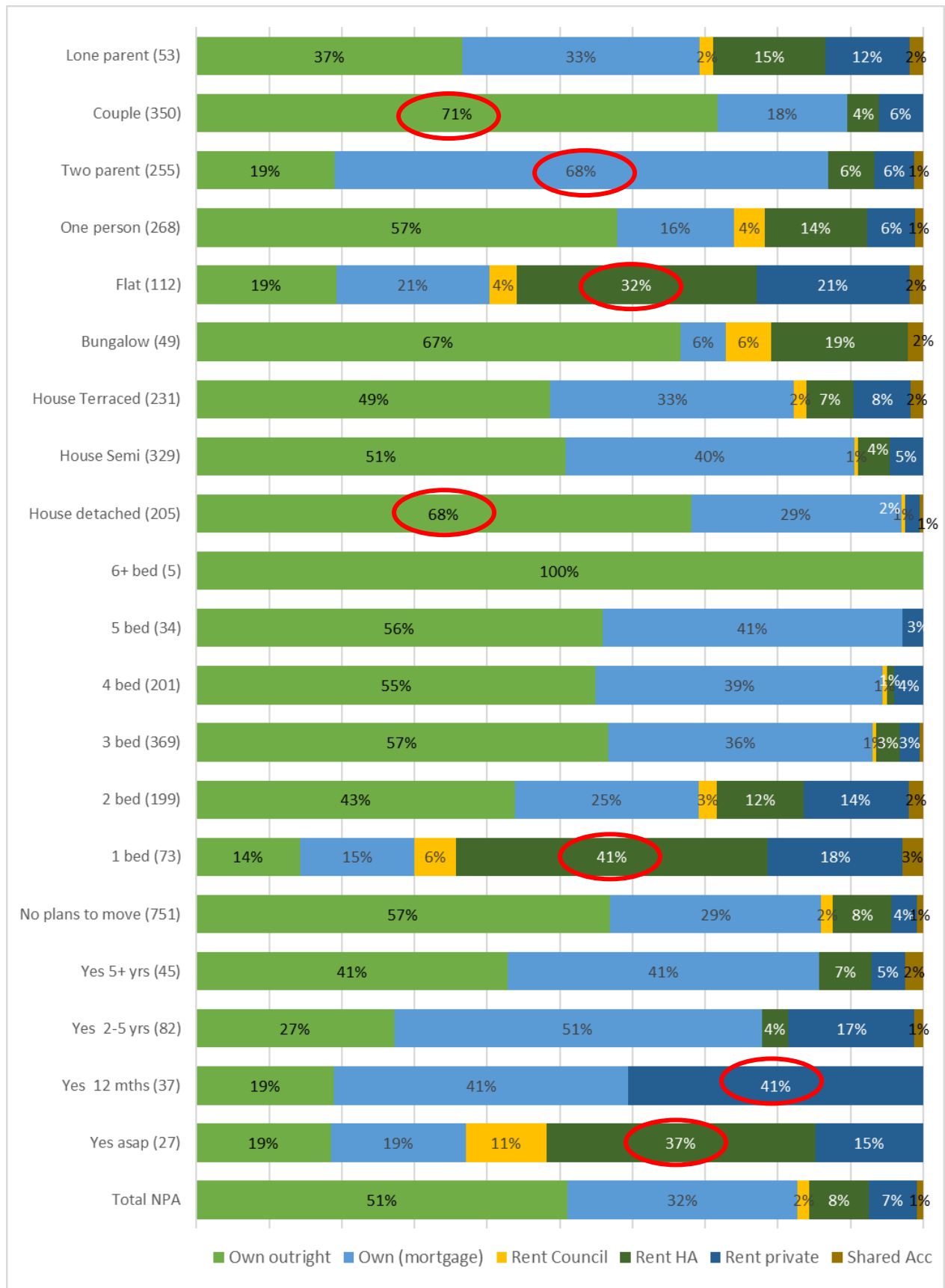
Base: 936

3.26 When considering the tenure profile by sub groups (chart 18), respondents who will need to move in more than five years are most likely to own their home outright or with a mortgage. This tenure group is also more likely to own a detached house with 5 or more bedrooms and has a significantly higher number of couples.

3.27 Respondents who are currently renting (privately or through a Housing Association) are significantly more likely to need to move as soon as possible or within the next 12 months. This tenure group shows a higher percentage of one-bedroom flats.

3.28 Two parent families are significantly more likely to own their home with a mortgage (68%).

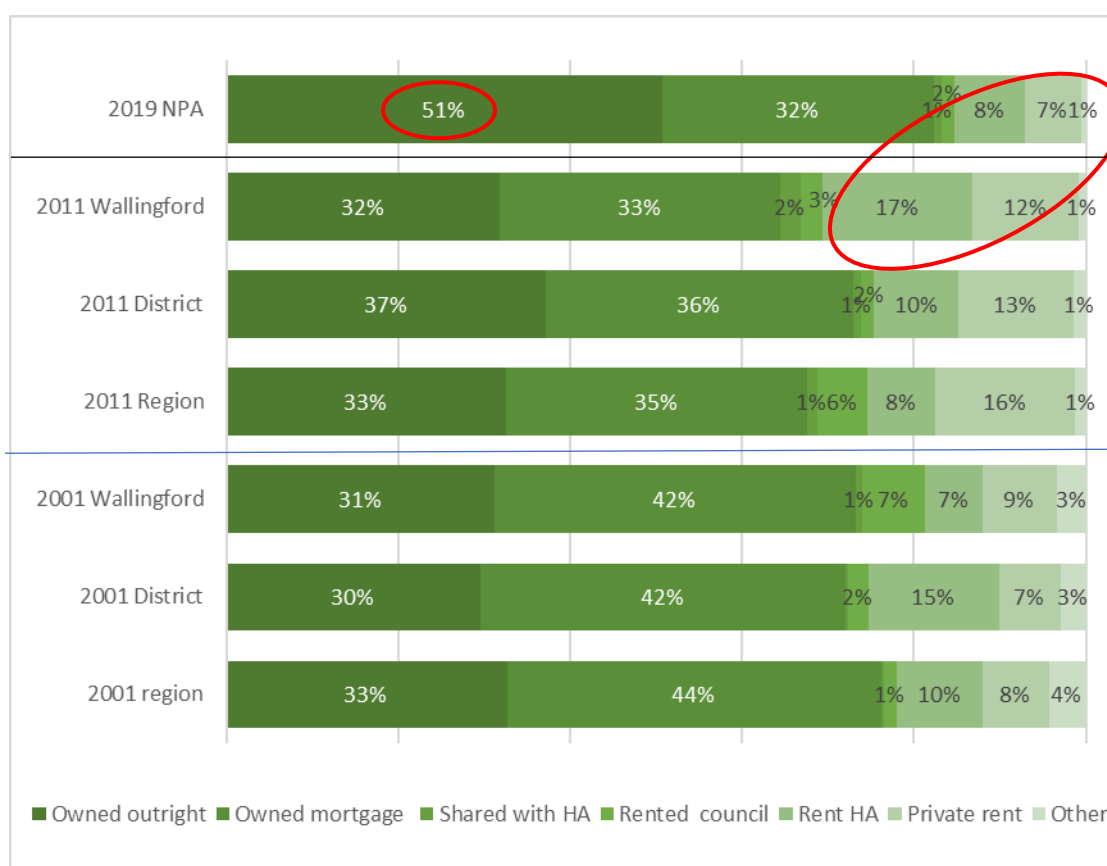
Chart 16– Tenure profile by sub groups



Base 942 (sub group bases shown in brackets)

- 3.29 When comparing the housing need data with that of the 2011 census there is a significant increase in the percentage of households owned outright, while shared ownership and social rented housing are at much lower levels in the review (but bases for these later tenures are small).
- 3.30 Owned outright/with a mortgage, accounts for the majority tenure for households in the NPA 83% in 2019.
- 3.31 Comparing tenure in Wallingford in 2019 against 2001, the proportion of owned outright properties has increased significantly. However, properties owned with a mortgage have declined compared with 2001 and account for around a third of tenure in all locations.
- 3.32 The proportion of households in the social and private rented sectors has decreased against 2011 in the NPA compared to other areas, but the small base for this tenure should be noted.

Chart 17 – Tenure of dwelling by geographical location compared with 2001 and 2011

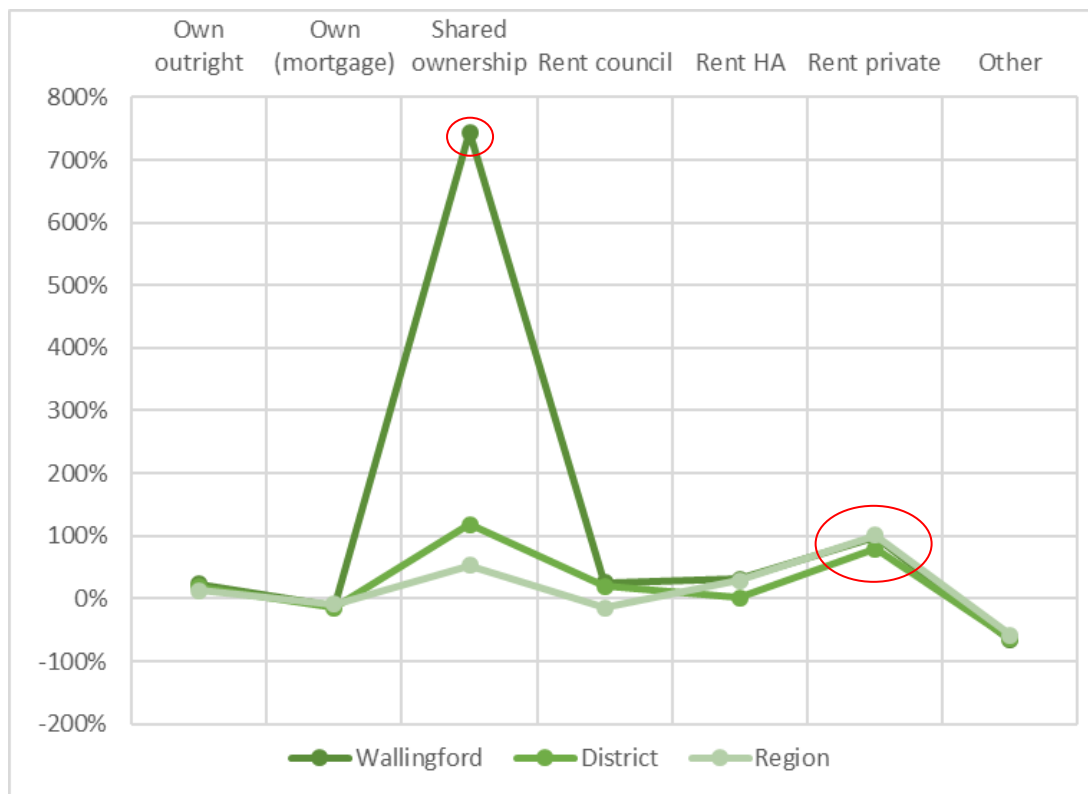


Base: 936 for Review data 2018

Source: ONS Census 2011 KS402EW Census 2001

3.33 When comparing census data, the increase over time in shared ownership to 2011 is clearly visible but the small base means this should be treated with caution.

Chart 18 – Changes in Tenure profile (% households by tenure) 2001 – 2011

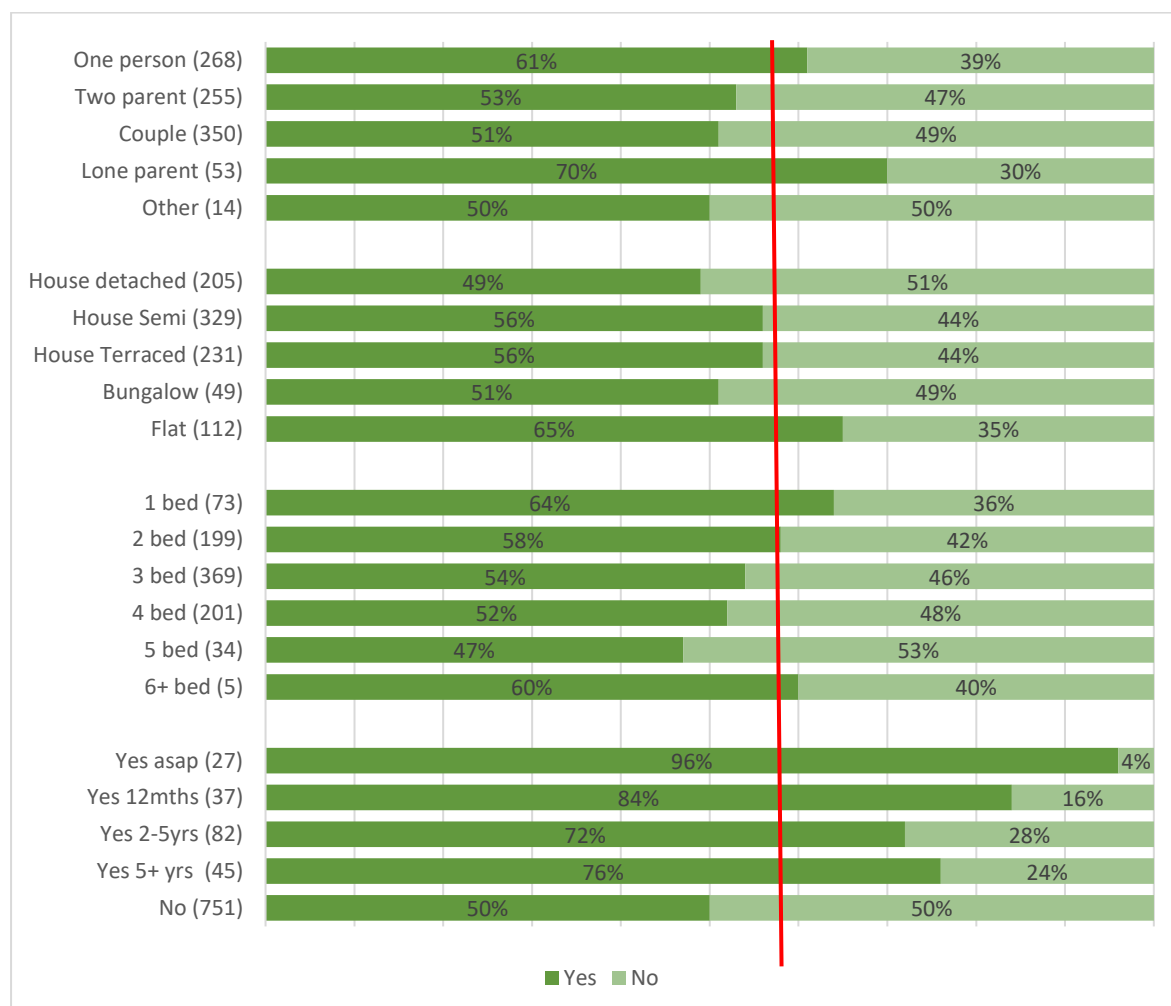


Source: ONS Census 2001 KS018 and 2011 KS402EW

Part 2 – Perceptions of housing requirements

- 4.1 This section details the responses from all respondents to questions relating to what housing is perceived to be required in the Parish. **It should be noted that this does not dictate actual housing need, but it provides useful insight into the perceptions of residents in relation to housing developments.**
- 4.2 The majority (57%) of respondents feel there is a lack of adequate housing in Wallingford.
- 4.3 When considering responses by sub group there are some notable differences, although again attention should be drawn to the low bases for some sub groups. The red line denotes the average for Wallingford (57%) therefore, respondents who expressed a need to move are significantly more likely to feel there is a lack of adequate housing in Wallingford. Similarly, respondents living in flats are more likely to feel there is a lack of adequate housing, as are those who are currently in one-bedroom properties and lone parents.

Chart 19 – Do you feel there is a lack of adequate housing in Wallingford– by sub groups

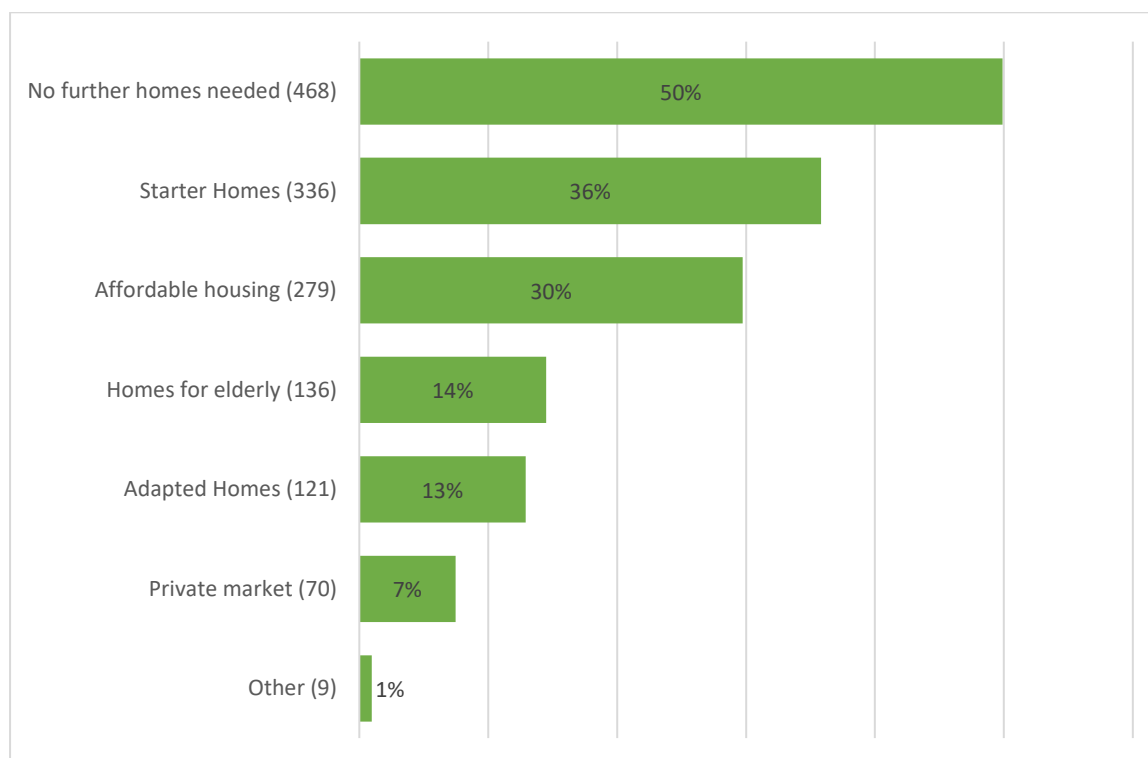


Base: 942 – (base by category shown in brackets)

What type of housing is required

- 4.4 All respondents were asked to choose from a list of options, as to what type of housing they think is required in Wallingford. **They could select more than one option and provide other options.** Starter Homes were described as 'for first time buyers between the ages of 23 and 40, sold at no more that 80% of open market value, capped £250,000 (exc. Greater London)'. Affordable homes were described as 'social rented, affordable rented and intermediate Affordable Housing provided to eligible households whose needs are not met by the market'.
- 4.5 Results were polarised with 50% of respondents who feel that no further homes are required. The remaining 50% of respondents selected one or more options they felt are required.
- 4.6 Just over a third (36%) of respondents feel that more starter homes (as described above) are required.
- 4.7 Considering specialised needs, 14% of respondents, feel that more homes for elderly people are required while 13% of all respondents feel that adapted homes are required for people with disabilities.
- 4.8 When considering tenure, while 30% of respondents feel that more Affordable Housing is required, this compares to 7% who feel more private marketed housing is needed.

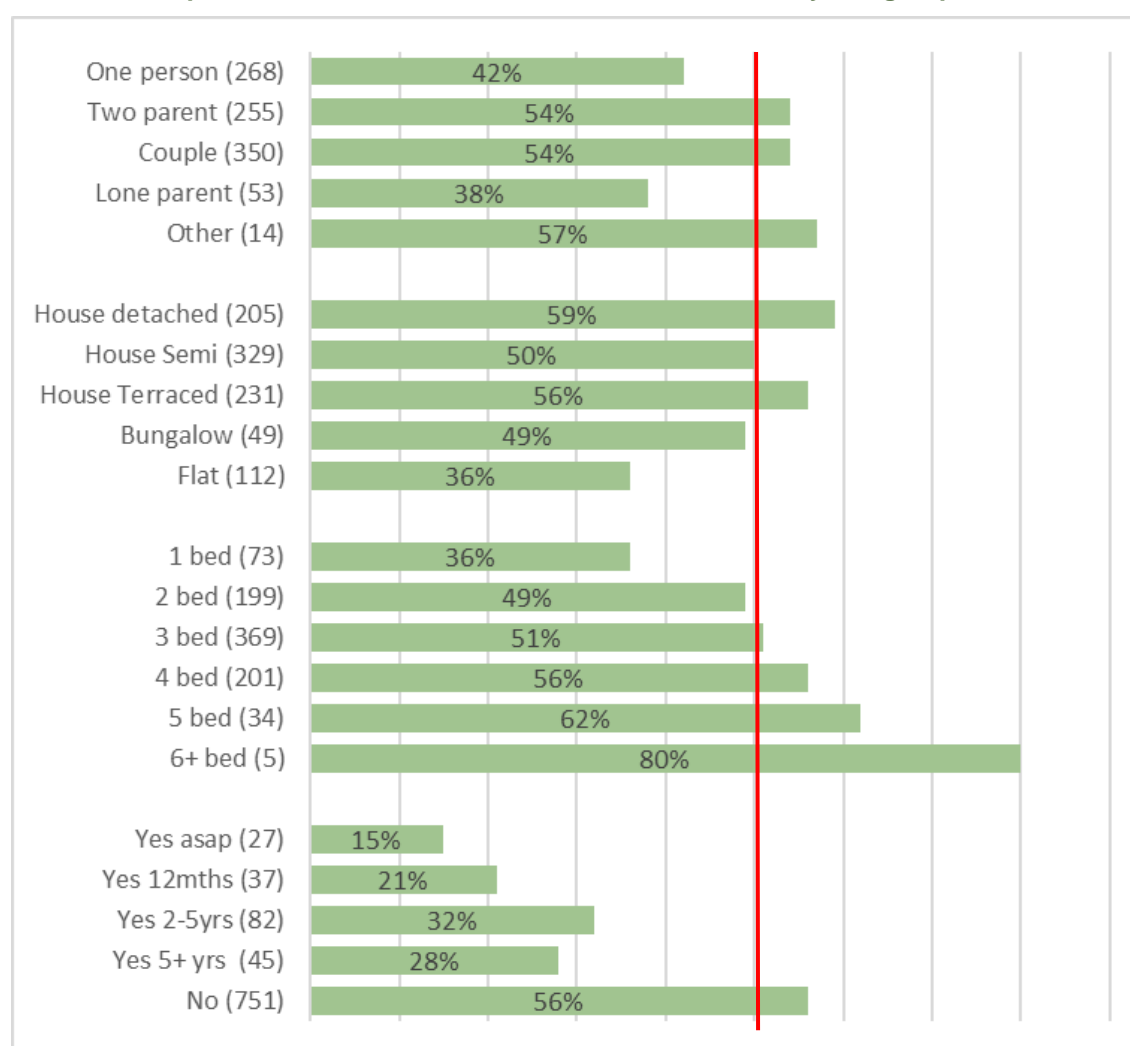
Chart 20 – What type of housing do you think is needed in Wallingford?



Base: 938 (individual bases shown in brackets)

- 4.9 Comparing sub groups just for those who responded that no further homes were required in Wallingford, supports previous findings of the groups most settled and unlikely to move.
- 4.10 The red line denotes the average response for Wallingford (50%). Couples and two-parent families (54% respectively) are more likely to feel no further housing is required but this small percentage is not statistically significant. However, those living in a detached house are significantly more likely to feel no further housing is required (59%) compared to those living in a flat (36%). Similarly, those living in a one-bedroom property are least likely to feel no further housing is needed (36%).
- 4.11 The perceptions of those respondents who expressed a housing need show they are significantly more likely to feel further homes are needed than respondents who did not express a housing need.

Chart 21 – Respondents who feel no further homes are needed – by sub groups



Base: 942

- 4.12 Some (45) respondents gave additional comments on the type of homes they felt were needed or why no further housing was needed
- 4.13 8 comments were against further homes and mainly relate to concerns with the lack of infrastructure to support more housing as well as concerns that more housing is already planned. The need to protect the historical and environmental aspects of Wallingford as a market town were also noted. A selection of comments are noted below and all comments have been mapped in a word cloud to show concerns.

Yet more housing will engulf Wallingford & the utilities. Many more already planned.

Excess of 500 homes being built. I feel is far too much for current infrastructure.

The planning permissions that exist should provide a range based on need. Homes for elderly should allow downsizing

No further large expensive homes to attract outsiders are needed.

Land has been allocated in Wallingford for extra housing (e.g. Slade End Farm). There is no room for more it will destroy the town, there is no infrastructure & no room for further infrastructure.

I think there are currently too many homes at the top end of the market -NONE appear to have solar panels or water saving devices



- 4.14 When considering comments from respondents who felt there was a need for some housing these can be categorised into four groups. Those with families who are looking for space in a home with a garden and parking; those who are currently renting and want to buy a small home but cannot save due to high rents and those who can not afford to rent or buy in Wallingford due to lower incomes; those who wish to downsize to a more manageable property or have specialist needs and those who gave additional comments.

Detached homes for growing families with gardens and parking (7)

Homes for first time buyers/rent/affordable (14)

Homes for elderly to allow downsizing/specialist needs (8)

Other – style, number and local people (3)

- 4.15 A selection of comments is shown below:

Larger affordable homes for growing families - all new build too expensive

Homes with decent sized rooms, gardens and parking

Homes for families with children - houses not flats

Small dwellings, first time buyers/low income

Affordable terrace housing provide more housing in less space

Shared ownership social housing – similar design/architecture of blue mountains

We want to buy our current house but at 300k even from housing assoc. too steep. wages in the area do not reflect house prices so only outsiders can afford to buy here

Young people need affordable rents to be able to save for a deposit to buy their own property over £250,000 is really not realistically affordable for most young couples. Having to rent privately does not allow most people to save for a deposit

We pay over £1000 in rent to a private landlord despite earning a good wage, can't afford to buy

Affordable homes to rent/buy for local people on average and below local incomes

Lack of affordable bungalows being built

Bungalows with small gardens virtually none available in Wallingford

No more new estates needed but do need retirement homes (close to town centre) to enable elderly couples to downsize. Need Lucian Lane type developments

Housing suitable for those with mental health issues needing some support.

Greener housing with solar panels and better than average insulation

Housing for local born and bred and educated in Wallingford area

Just more houses, if supply catches up with demand price will fall across all parts of the market

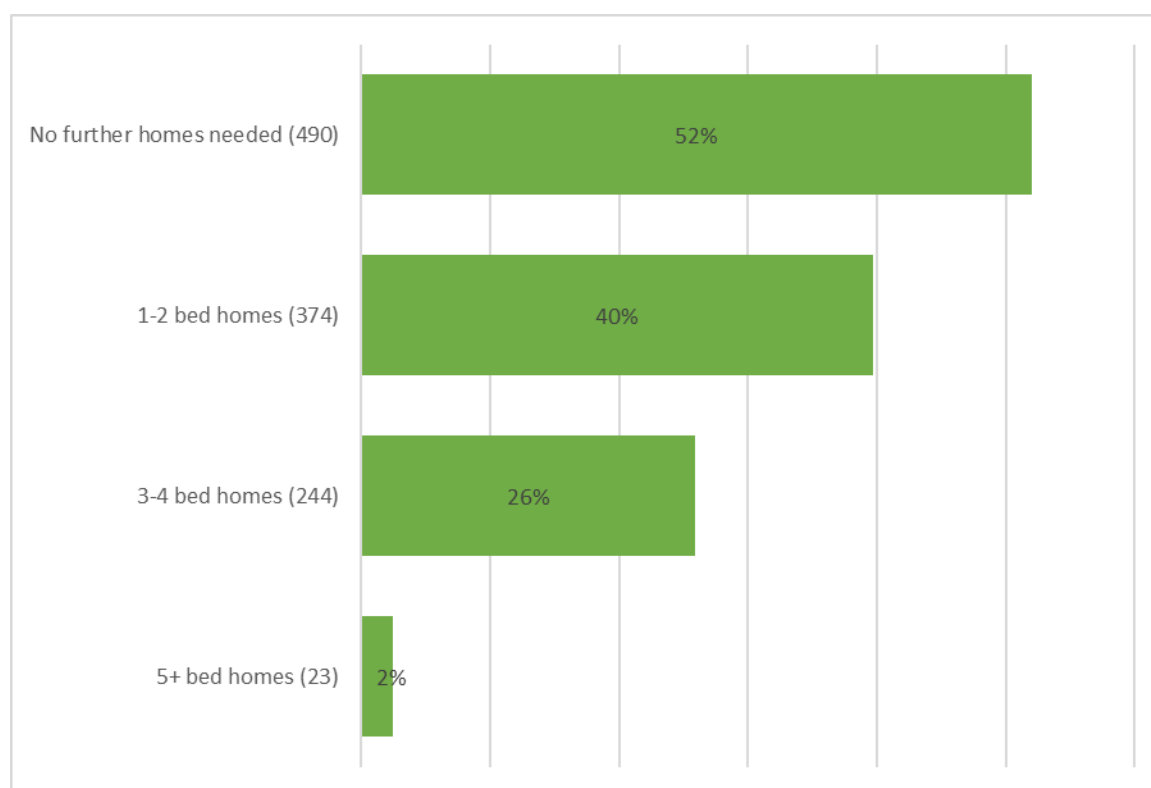
4.16 All comments for more housing are summarized in the following word cloud



What size of housing is required

- 4.17 All respondents were asked to choose from a list of options, what size of housing they think is required in Wallingford. They could select more than one option.
- 4.18 Similar to the previous question (chart 21) 52% of respondents in the parish feel no further homes are needed.
- 4.19 Two fifths (40%) of all respondents feel that 1-2 bed homes are required while just over a quarter (26%) of all respondents feel that 3 -4 bed homes are needed.
- 4.20 Larger homes of 5 bedrooms or more are not favoured, with only 2% of respondents feeling these are required.

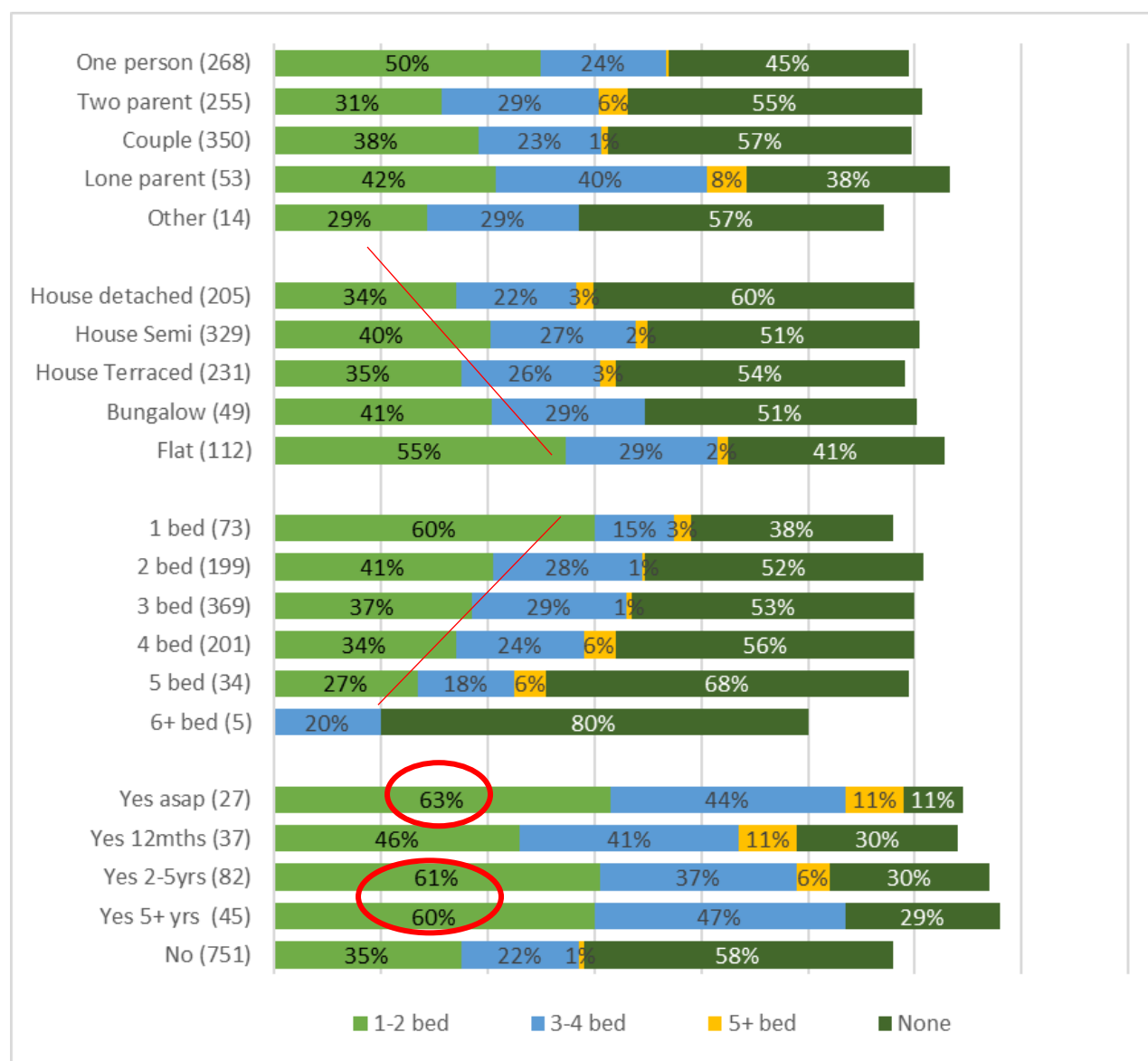
Chart 22 – What size of housing do you think is needed in Wallingford?



Base: 942

- 4.21 Those respondents who expressed a need to move, favour all sizes of housing but those needed to move within the next 12 months or as soon as possible are more likely to favour larger 5 bed properties compared to those who are considering moving in the longer-term future. This supports earlier evidence of downsizing for those who may move in the longer term.
- 4.22 Interestingly, current size of home seems to reflect views on the size of homes required, as those in larger detached homes feel more houses with 3 or more beds are required and those in smaller homes favour 1-2 bed housing.

Chart 23 – Size of housing needed – by sub groups

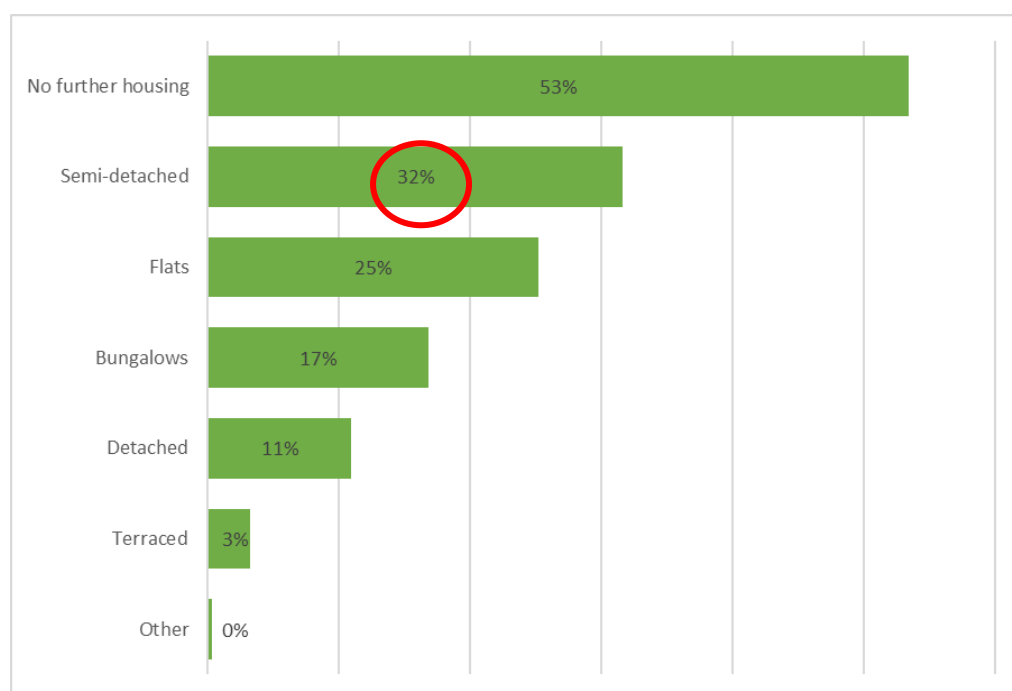


Base: 942 (sub group bases in brackets)

What style of housing is required

- 4.23 All respondents were asked to choose what style of housing they think is required in Wallingford, from a list of options. Again, respondents could select more than one option.
- 4.24 The most popular style of housing selected is semi-detached with 32% of respondents feeling this style is required. Detached houses were least favoured with only 11% of respondents feeling more of this style is needed.
- 4.25 Terraced housing was not given as an option but was specified under 'other' as the main response by 3% of respondents.

Chart 24 – What style of housing do you think is needed in Wallingford?

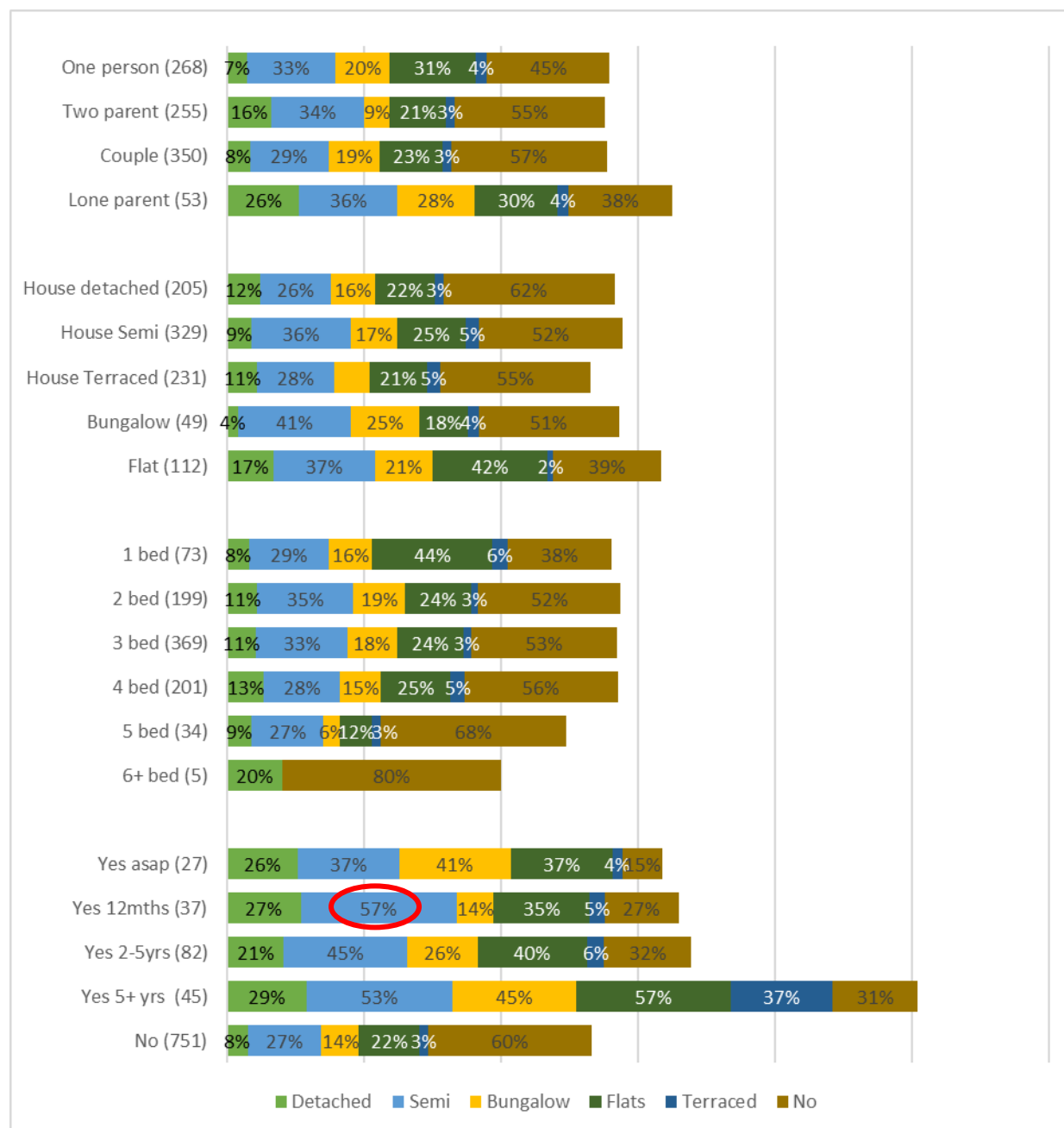


Base: 942

4.26 As with previous charts, lone parents, respondents living in flats and those in 1-bedroom dwellings are more likely to select a range of styles but predominantly semi-detached homes and bungalows.

4.27 Respondents who expressed a need to move as soon as possible, selected a range of styles they feel are needed. However, those respondents looking to move in the next 12 months were significantly more likely to select semi-detached properties. Similarly, those respondents looking to move in the longer term (over 5 years) were more likely to select semi-detached homes and flats.

Chart 25 –Style of housing needed – by sub groups



Base: 942 (sub group bases in brackets)

New homes by type, size and style

- 4.28 Comparing the last three questions it is possible to build a picture of the tenure, style and size of houses respondents feel are required in Wallingford. **This is intended as a guide only as it represents perceptions rather than actual need.**
- 4.29 The majority (74%) of respondents who feel there is a requirement for further housing, suggest Starter Homes are required. These should be a mixture of 1-2 bed and 3-4 bed in size and semi-detached and flats in style.
- 4.30 There is perceived requirement (26%) for adapted homes for people with disabilities. These should be mainly bungalows. Homes for elderly people are felt to be required by just under a third of respondents (30%), these should be 1-2 bed or 3-4 bed and bungalows are preferable.
- 4.31 Where Affordable Housing is perceived as being required (60%), these should be a mix of 1-2 bed and 3-4 bed properties of semi-detached houses, bungalows and flats.
- 4.32 A small number of private market houses are suggested and should be 3-4 bed and 5+ bed, detached houses.

Table 2 – Type of housing required by size and style

	Total	1-2 bed homes	3-4 bed homes	5+ bed homes	Detached	Semi-detached	Bungalows	Flats/maisonettes	Terraced
Starter Homes	331 74%	297 88%	169 72%	10 48%	70 74%	236 81%	104 69%	187 80%	21 66%
Adapted homes	117 26%	101 30%	82 35%	5 24%	25 27%	78 27%	63 42%	83 36%	5 16%
Homes for elderly	132 30%	117 35%	77 33%	6 29%	30 32%	88 30%	81 54%	78 33%	7 22%
Affordable Housing	270 60%	237 71%	154 66%	7 33%	53 56%	186 64%	107 71%	169 73%	23 72%
Private market	68 15%	44 13%	55 23%	16 76%	40 43%	52 18%	28 19%	38 16%	2 6%
Base	447	366	235	21	94	291	151	233	32

Base: Only respondents who felt there was a need for further housing – individual bases shown

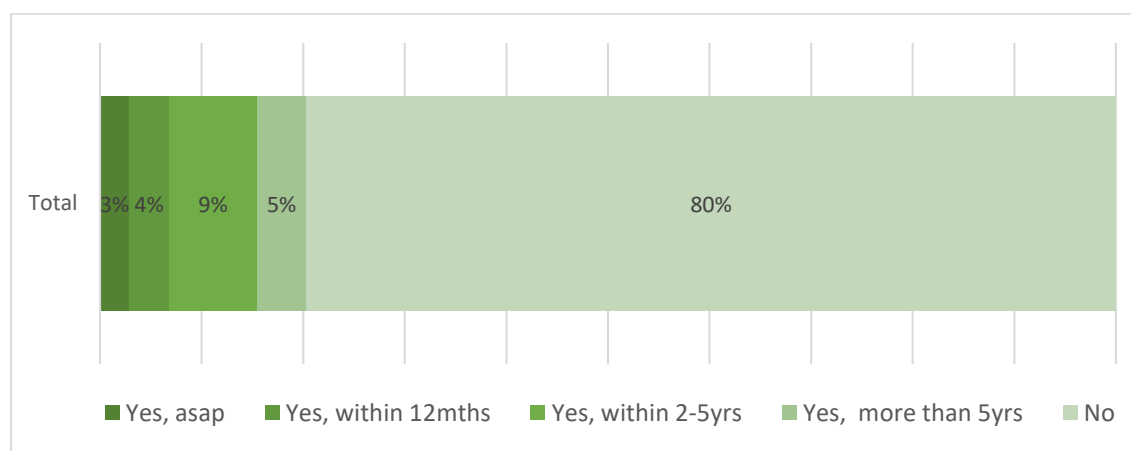
Part 3 – Actual Housing Need

- 5.1 This section considers responses to a part of the questionnaire **only completed by those respondents who expressed they had a future or imminent housing need**. Therefore, the base for responses is lower and data should be used with caution.

Housing need for current residents

- 5.2 A fifth (20%) of respondents (191 persons) replied that they or someone in their household would need to move home in Wallingford, now or in the future.

Chart 26 – Are you (or someone in your household) in need of another home in Wallingford?

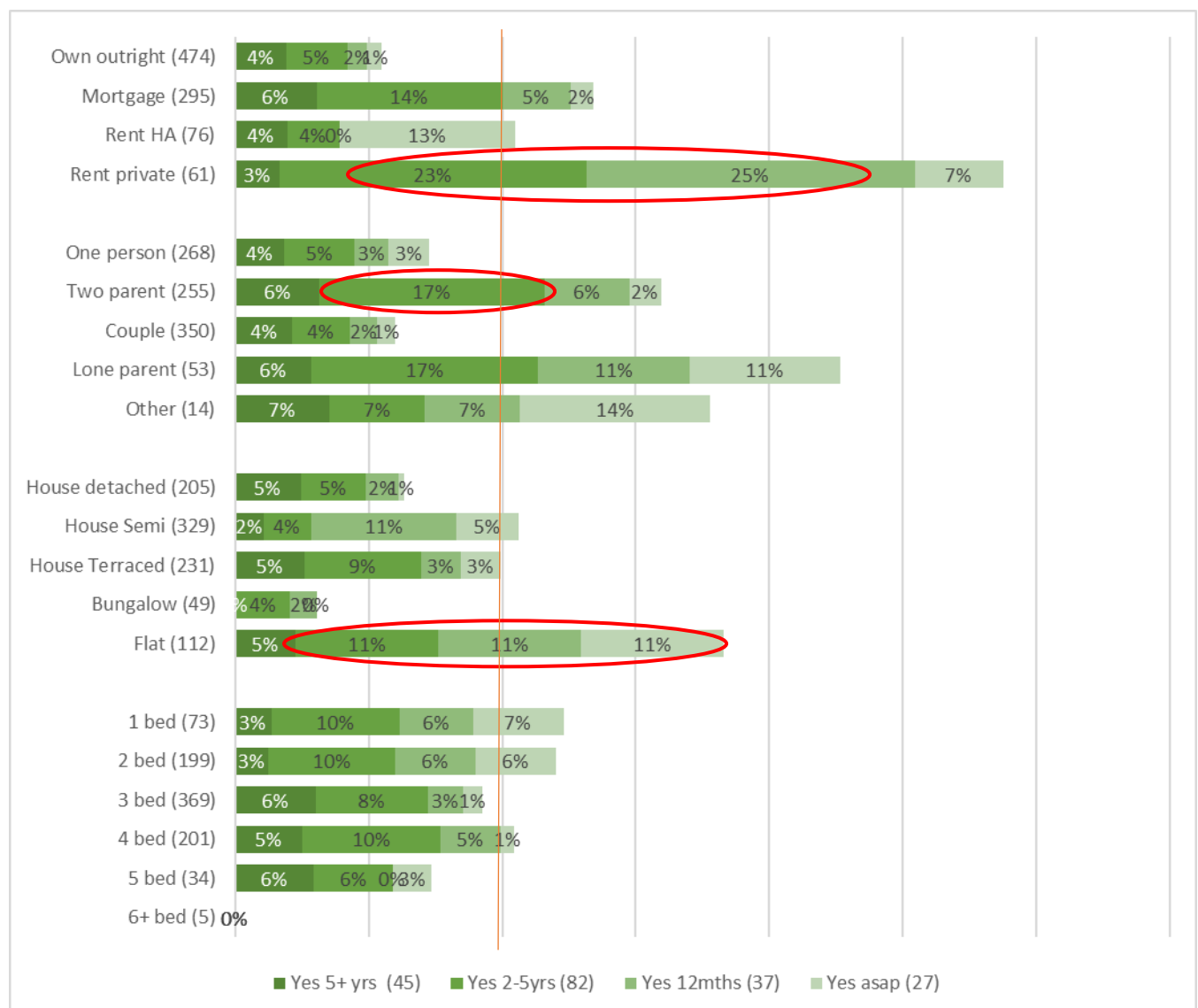


Base: 942

- 5.3 There is a significant difference based on length of time in living in Wallingford. Those who have lived in Wallingford longest (over 10 years) are slightly less likely to need to move, 82% advised they did not need another home. Conversely those who have lived in their home less than 2 years are most likely to need to move, with only 69% advising they did not need another home.
- 5.4 Similarly, there is significant difference between one person and couple households who are less likely to need to move (85% and 88% respectively advised they did not need another home) compared to two parent families where only 68% advised they did not need to move.
- 5.5 There is also a significant difference between those who live in a detached house who are less likely to need to move compared to those who live in a flat (87% compared to 63% respectively who advised they did not need to move).
- 5.6 When considering tenure of respondents, those who own their home outright or with a mortgage are significantly less likely to need to move compared to those who are renting from a private landlord (89%, 73% and 42% respectively).

- 5.7 The differences are clear when viewing the data by sub groups in the chart below. The red line shows the average number (20%) of respondents who expressed a need to move. All sub groups extending to the right of this have an above average level of need, but this needs to be considered against the base size of each sub group.
- 5.8 Respondents who are currently renting from private landlords or agencies are more likely to move within the next 12 months or 2 to 5 years.
- 5.9 Two parent families are also more likely to need to move within 2 to 5 years (17%).
- 5.10 Respondents currently living in flats were likely to move within the next 5 years.

Chart 27 –In need of another home in Wallingford – by sub groups

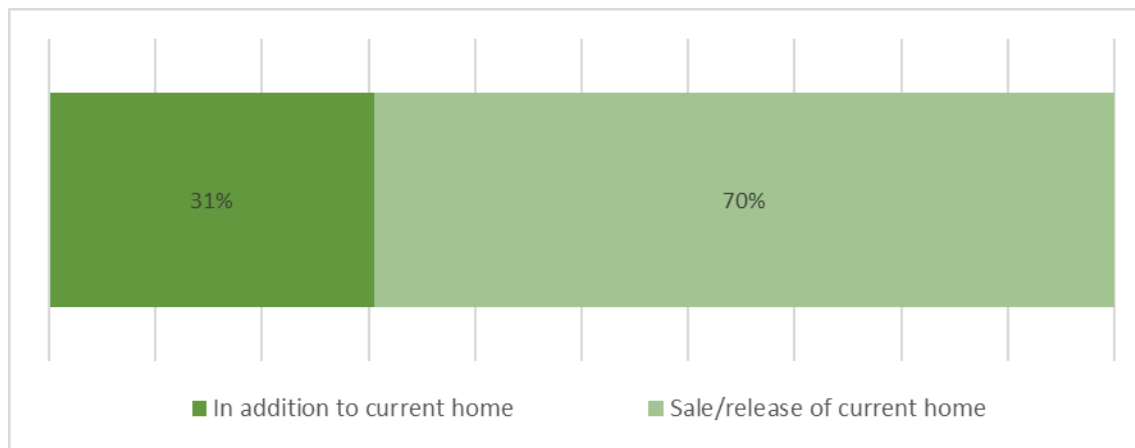


Base: 191 respondents who advised they would need to move (bases of sub groups in brackets)

5.11 To determine the future accommodation needed for respondents who had expressed a need the following questions were asked **ONLY** to the respondents who had advised they needed to move. Therefore, the sample base is lower than the previous questions.

5.12 The majority (69.5%) of those requiring housing said that this new home would mean the sale or release of their current home compared to 30.5% who would like an additional home. When analysed with additional data, this is interesting as it shows the split between households where family members are moving out to set up on their own in Wallingford compared with those who are changing property.

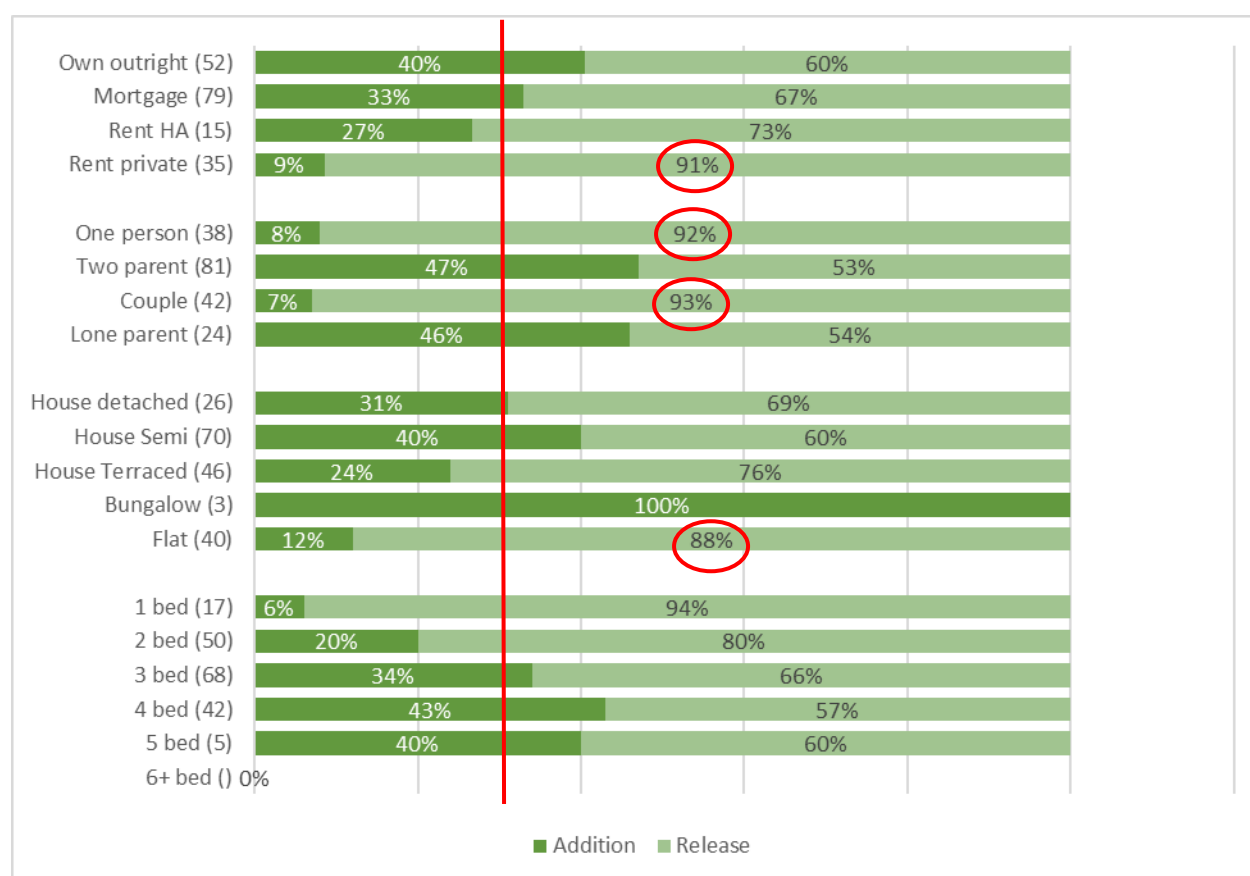
Chart 28 – Would this new home be in addition to or mean the sale/release, of your current home?



Base: 185

- 5.13 Considering responses by sub group, those who are currently renting with a private landlord/agency are significantly more likely (91% compared to 70%) to release their current property when moving.
- 5.14 Similarly, those respondents in one-person households (92%) and couples (93%) are more likely to release their current property to move home.
- 5.15 Respondents currently living in semi-detached properties (40%) and those properties with 3 bedrooms or more are most likely to require an additional property, therefore not releasing these styles and sizes of homes.
- 5.16 The red line in chart 31 denotes the average split (at 31%) for all respondents who expressed a housing need.

Chart 29 – Additional or released home – by sub groups

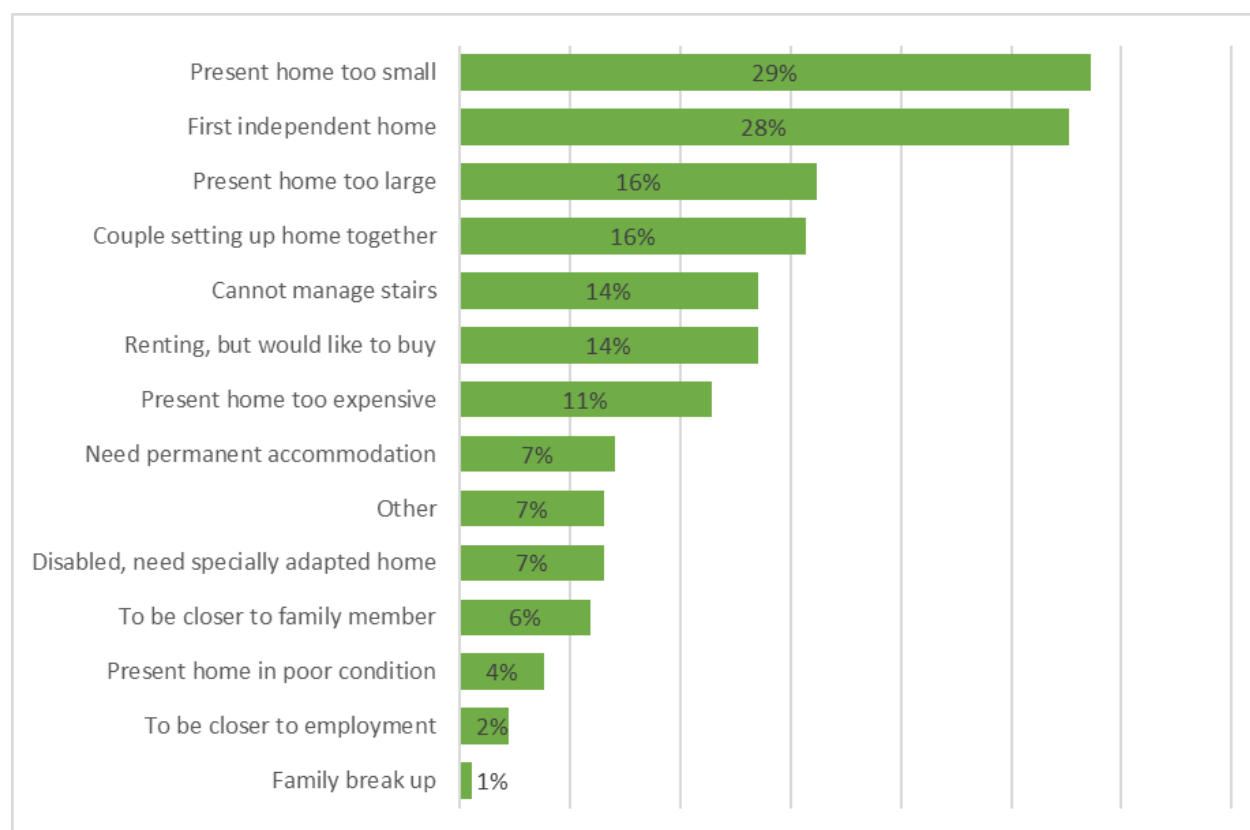


Base 190 (sub group bases in brackets)

- 5.17 This is supported by responses to the question, 'would all of the members of your current household move to the new housing?' where 66% of those responding to housing need advised that all members of the household would be moving. This is significantly more likely (75%) where the move is required as soon as possible/within the next 12 months.
- 5.18 Where all the current household was moving, the new household was most likely to consist of a family with young children aged 0-15 and parents aged 22-44.

- 5.19 This is perhaps clearer when considering the reasons for the housing need (note more than one reason could be selected) in chart 30. Those who replied that the present home was too large were most likely to sell their current home, so this suggests they wish to downsize. Those respondents replying someone in their household was setting up a home together/first independent home were most likely to require the home in addition to their current home.
- 5.20 The present home being too small, is the main reason for housing need (29%), and these respondents were likely to sell/release their current home. These respondents were most likely to be two parent families.
- 5.21 A further 28% of respondents with housing need, are looking for their first independent home which was likely to be in addition to the current home. The current home is most likely to be detached and owned outright.
- 5.22 The 'other' response option appears to have been used to further explain the reasons for housing need such as why the present home is too small. However, 3 respondents raised that additional care was the reason for moving home.

Chart 30 – Reasons for Housing Need



Base: 185

5.23 Further explanations were given by 99 respondents, catagorised below with some comments for illustration.

Young family need more space	26
Adult children moving out	22
Need additional care/support	14
Cost	13
Security	4
Employment	1
Downsizing	4

5.24 Those with young children/growing families expressed the need for more space with comments that children are sharing bedrooms, they require homes with a garden/parking, but it is also noted there is a big price jump for large properties.

- *.. years in existing home. no next rung for us. next step is jump of 2x current price zero houses £500k - £800k. zero. Will need to move out of the area. Trapped with kids*
- *family increasing in size but can't afford to buy bigger home*
- *living in a one bed flat 2 adults 2 children. renting from housing association so have to use bidding*
- *.... we live in a 2 bed house and my son needs his own room - currently sharing with his sister*
- *we would like to move to a larger home with bigger garden in Wallingford but options are limited*
- *3 bed house will require more rooms. study, driveway/off street parking, cul de sac and garage*
- *overcrowded - boy and girl share room - big age gap*
- *need to get out of renting asap. flat not appropriate for 2 month old baby*

5.24 Those households with adult children moving out but wanting to stay in Wallingford comment that children returning from university would like their own home, they would like independence from parents or they would like to set up home with a partner.

- son returning from university
- my daughter needs her own place - we are overcrowded
- eldest child moving out
- children finishing university and taking up first jobs moving out of family home
- daughter and her friend want their own separate small house or flat. They both want their independence and a place they own not rent
- 26 yr old daughter looking to move into a home with her partner

5.25 Comments relating to cost, highlight difficulties in being able to afford moving from rented to buying a home and the cost of buying larger homes.

- Family increasing in size but can't afford to buy bigger home
- Daughter is married and expecting but cannot afford to buy or rent so is awaiting council with husband. Can't even bid until baby is born so will live in one room with baby
- Current cheaper housing stock not built for growth. Small rooms not enough space or parking. Can't afford next size up. Greedy developers and poor planning mean we'll never be able to move! Seems stupid as parents may need care which state fund
- Constant increasing rent, housing benefit does not even come close to paying enough towards the extortionate amount of rent that private landlords charge in this area. Application for housing register come back as adequately housed!
- Mortgage will increase and due to age will no longer be able to afford with utilities also increasing
- The cost of private renting is too expensive the council won't/don't help as far as they are concerned we have a roof over our heads regardless of if we can really afford it and be able to live at the same time!

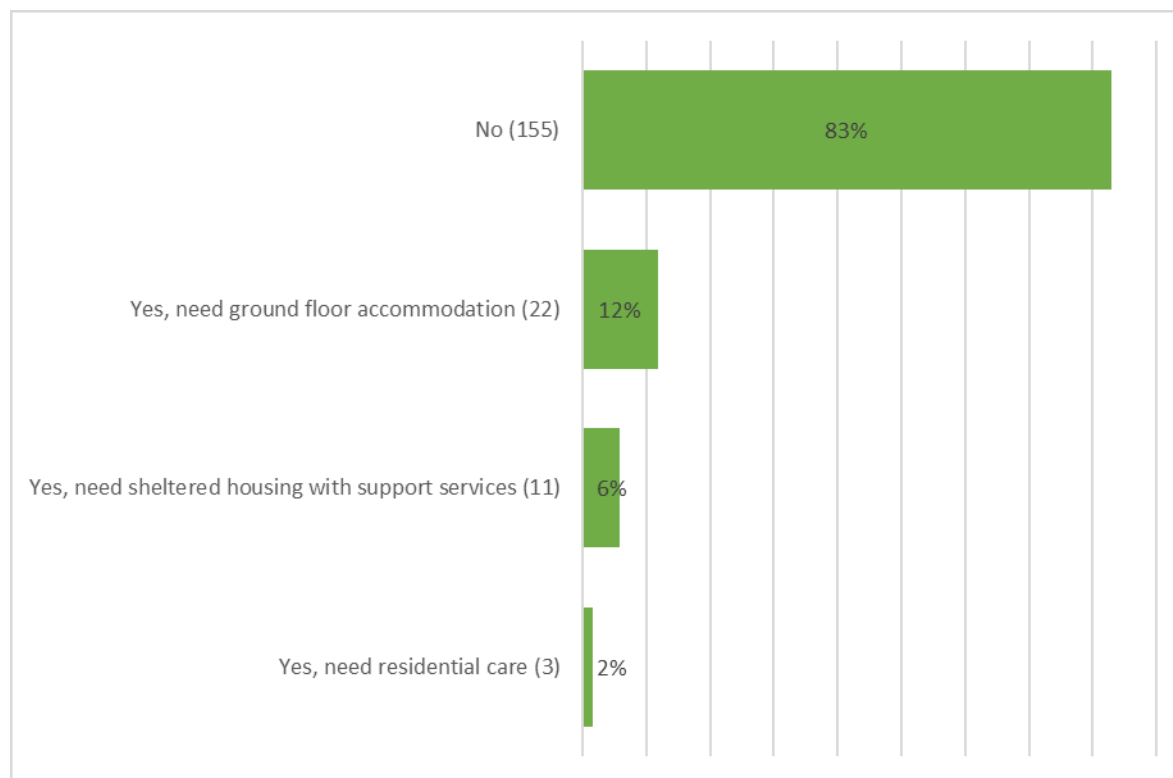
- Private landlord renews tenancy every 12mths. No security. I can't afford market rent for 2 bed.
- Older peoples homes all one bed - no room for family to stay when visiting so isolates me. Build 1 double + 1 single properties
- Our landlord is unwell and the house will need to be sold, so we will not have a home
- I would like to own my own home again
- Current accommodation is not secure as the landlord can terminate the tenancy with very little notice given

Tenure and size of housing needed

5.26 The majority (83%) of those who have a housing need do not require specialist housing.

5.27 A further 12% would require ground floor accommodation and 6% would like sheltered housing with support services.

Chart 31 – Do any of the people in the new households have a specialist housing need?



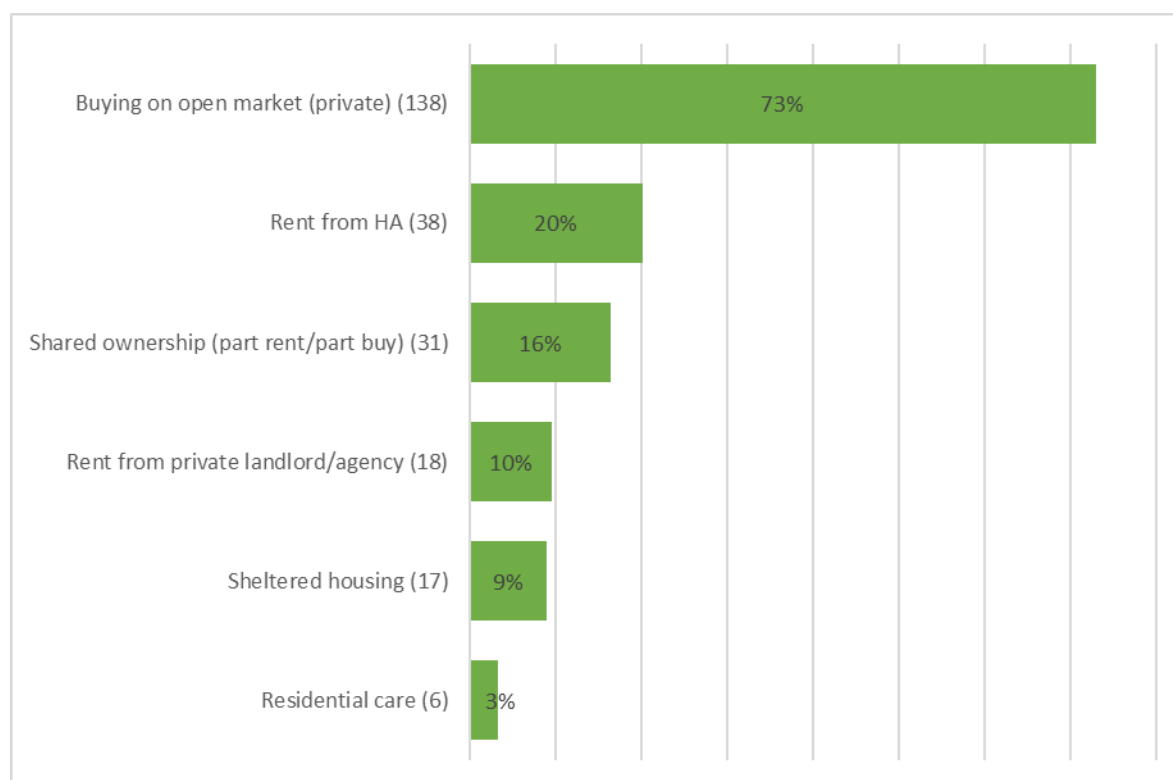
Base 187

5.28 The preferred tenure selected to meet housing need is 'buying on the open market' with 73% of respondents selecting this option. A fifth (20%) of respondents would prefer to rent from a housing association (with affordable rents). Shared ownership would suit 16% of respondents. Private renting is low at 10% of respondents with a housing need.

5.29 Levels of Sheltered Housing and Residential Care required (9% and 3% respectively) are similar to the previous question relating to specialist need.

5.30 It should be noted that respondents were invited to select all options that met their needs.

Chart 32 – What type of housing would best suit your future housing need?



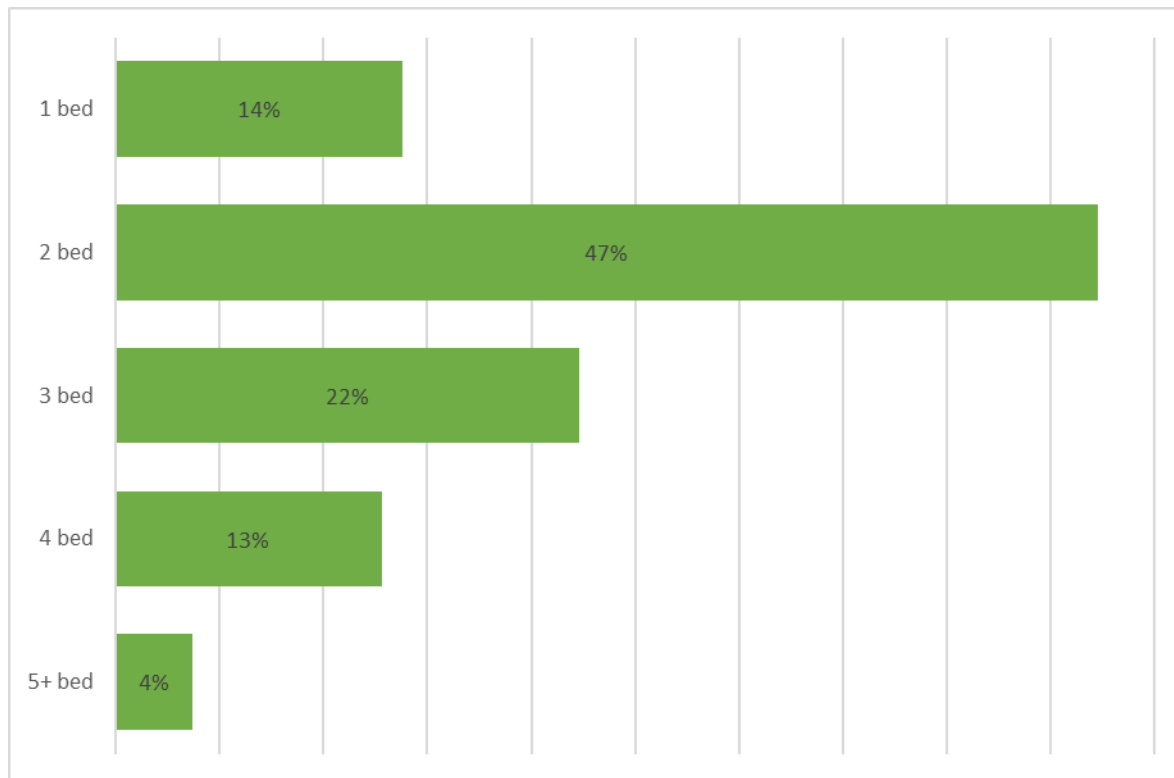
Base: 189

5.31 Considering current tenure for those with a housing need, those advising that they own their current home outright or with a mortgage are significantly more likely to want to buy on the open market (91%) than other tenure options, however those renting from an housing association are likely to continue to do so (34%).

5.32 There is some commonality for those expressing an interest in shared ownership with both current home owners and those currently in renting privately expressing an interest in this option, however, no-one currently renting from a housing association expressed an interest in this option.

- 5.33 When asked to consider which size housing would best suit their need, most respondents (47%) require a 2-bed property. When comparing this against reasons for moving, the need for a 2-bed property is significantly higher from those who have adult children moving out (63%).
- 5.34 3-bed properties were selected by 22% of respondents with a housing need, and when considering sub groups these were mainly young families who were releasing their current home.

Chart 33– How many bedrooms will your new home need?



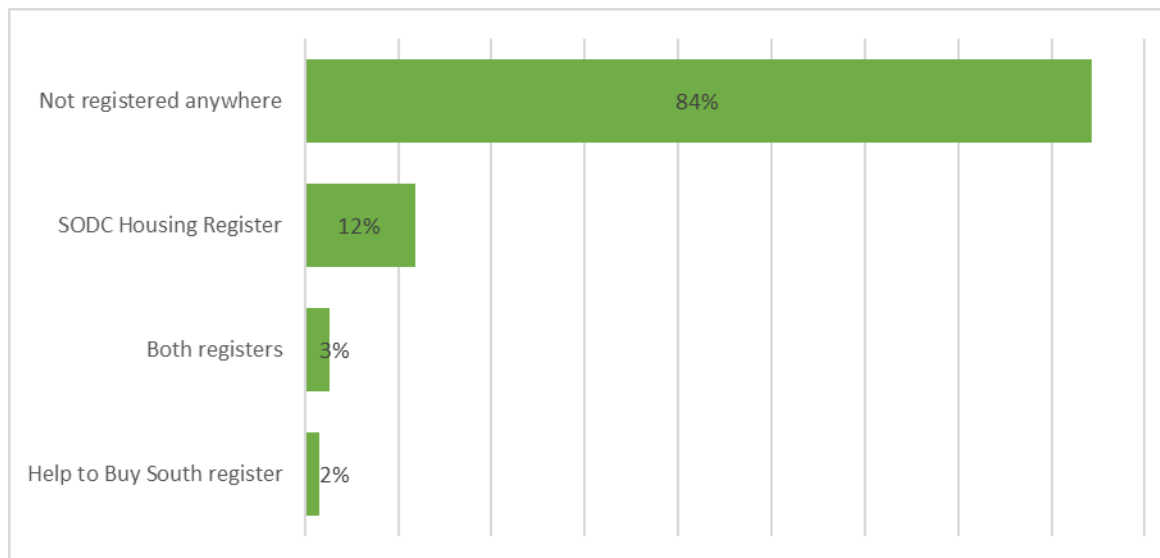
Base: 188

- 5.35 Respondents requiring a 3- bed property are most interested in buying on the open market or shared ownership. Those requiring a 2-bed property expressed a need for private market homes as well as shared ownership and renting from a housing association.

Housing Registers

5.36 Of the respondents who expressed a need for new housing, the majority (85%) are not on the South Oxfordshire Council Housing Register and/or the Help to Buy South Register.

Chart 34– Are you already registered for any of the following?



Base 185

5.37 Comparing this to the actual registers, 22 households advised in the housing survey that they are on the South Oxfordshire Housing register. However, there are 207 households registered on South Oxfordshire Housing³ register who live in Wallingford with 53% of these requiring a 1-bedroom home. The register uses bands to prioritise need with band 1 being urgent.

Table 3– South Oxfordshire District Council Housing Register applicants – Jan 2019

Applicants who currently live in Wallingford					
Current Bedroom Need	Band 1	Band 2	Band 3	Band 4	Total
1	9	8	21	76	114
2		5	17	42	64
3			12	12	24
4	1	1	3		5
Total	10	14	53	130	207

South Oxfordshire Housing Need					
Bedroom need	Band 1	Band 2	Band 3	Band 4	Total
1	44	86	263	903	1296
2	6	39	156	503	704
3	2	27	143	133	305
4	2	27	60	14	103
Total	54	179	622	1553	2408

³ South Oxfordshire District Council Housing Register 30th January .

Applicants who want to live in Wallingford*					
Current Bedroom Need	Band 1	Band 2	Band 3	Band 4	Total
1	6	17	54	186	263
2	3	8	41	101	153
3	1	2	25	23	51
4	1	5	10	28	44
Total	11	32	130	338	511

*Indicative only as all households on the South Oxfordshire register could decide to live in Wallingford.

5.38 A total of 2,144 bids have been received through the South Oxfordshire Housing Register over the last 3 years. However, this is likely to include households bidding more than once and is therefore not indicative of the number of homes required. However, it does show the need for 1 and 2 bed homes.

Table 4– Bids received for South Oxfordshire Social Housing.

Bids in Wallingford in the last 3 years ⁴				
Year	1- bed	2 - bed	3- bed	4 -bed
2016 -17	280	667	249	0
2017 -18	899	447	66	0
2018- 19	965	1,203	41	0
Total	2,144	2,317	356	0

5.39 Help to Buy South Register has 100 households registered in Wallingford (Feb 2019) ⁵, There is likely to be some duplication between these households and those on the District Council Housing Register.

5.40 Of these households, 59% require a 2-bedroom property and are most likely to be younger households with 2 household members.

Table 5– Households in Wallingford on the Help to Buy Register Feb 2019

Bed need	Type of property				No. in household					C. age of household					Total
	House	Flat	Bungalow	Any	1	2	3	4	5	18-29	30-39	40-49	50-59	60+	
1 bed	4	3	-	12	15	4	-			10	5	2	2	-	19
2 bed	42	3	1	13	9	32	14	4		26	20	5	3	5	59
3 bed	22	-	-	-	-	3	5	9	4	4	9	9	-	-	22

⁴ Source: South Oxfordshire District Council Housing Department.

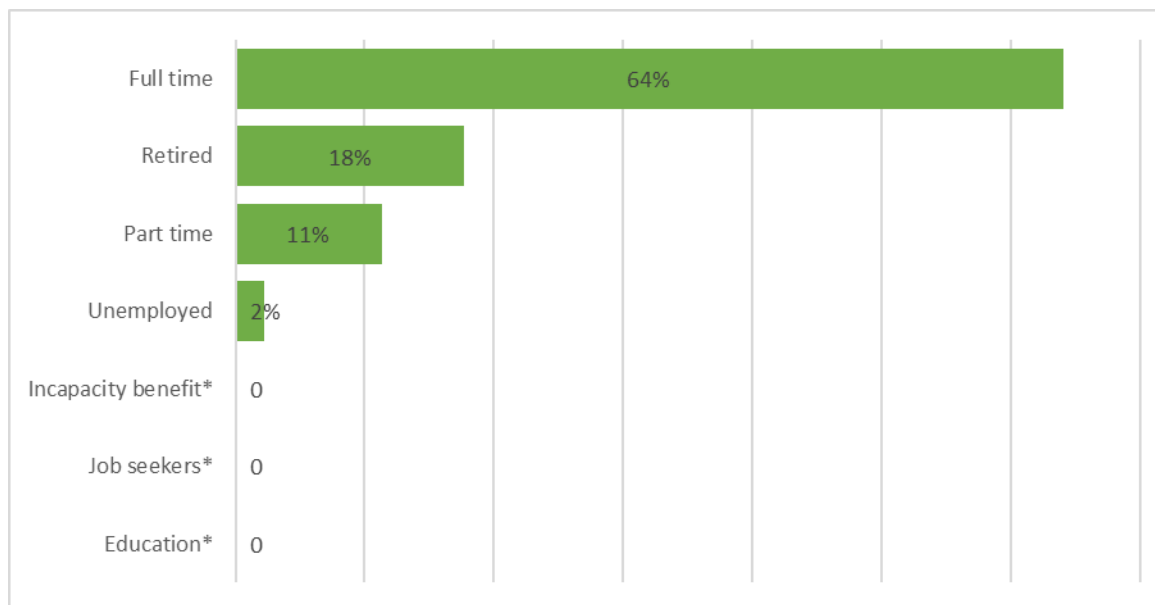
⁵ Help to Buy Register – Wallingford 8th February 2019

Employment for those with a housing need

5.41 The majority (64%) of respondents are in full-time work and are significantly more likely to travel over 11 miles for work than those that work part-time.

5.42 A further 11% of respondents with a housing need work part-time and are significantly more likely to work from home or travel between 1 to 5 miles for work.

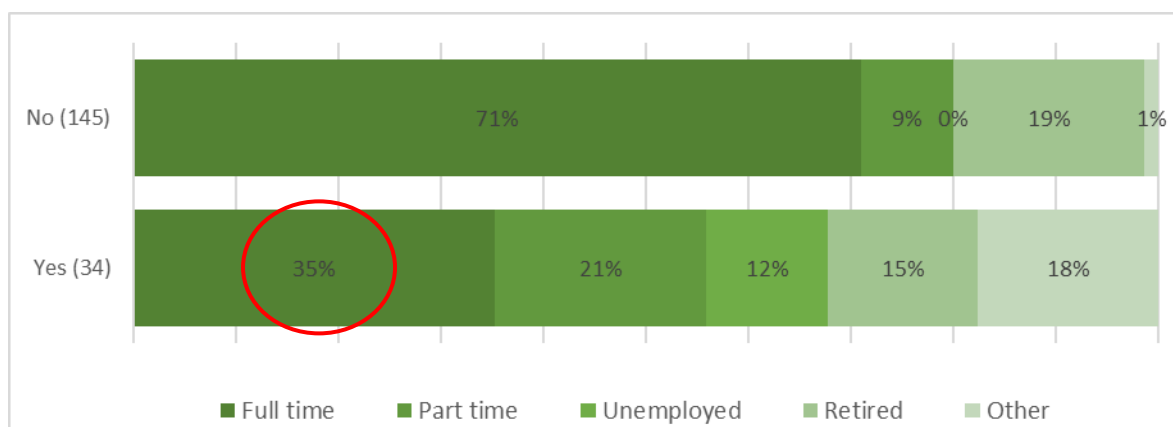
Chart 36 – Your employment (households with housing need)



Base: 186 (*levels too low to report)

5.43 The majority of respondents (81%) expressing a housing need would not require housing benefit or universal credit to help pay for the housing cost. However, just over a third (35%) of respondents who would require housing benefit or universal credit, work full-time.

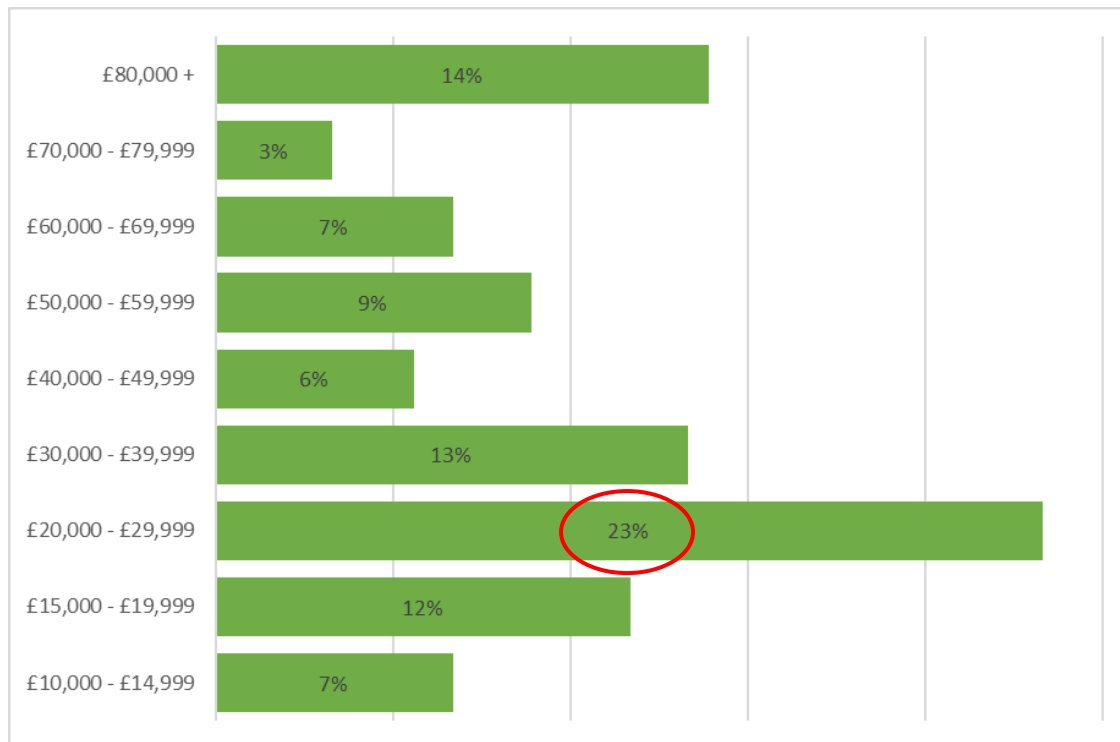
Chart 37 – Household would require housing benefit or universal credit



Base: 179

5.44 When considering the net annual income of the household/individual needing a property, the majority (23%) earn between £20,000 to £29,999 per annum, but again the low bases mean this should be treated with caution.

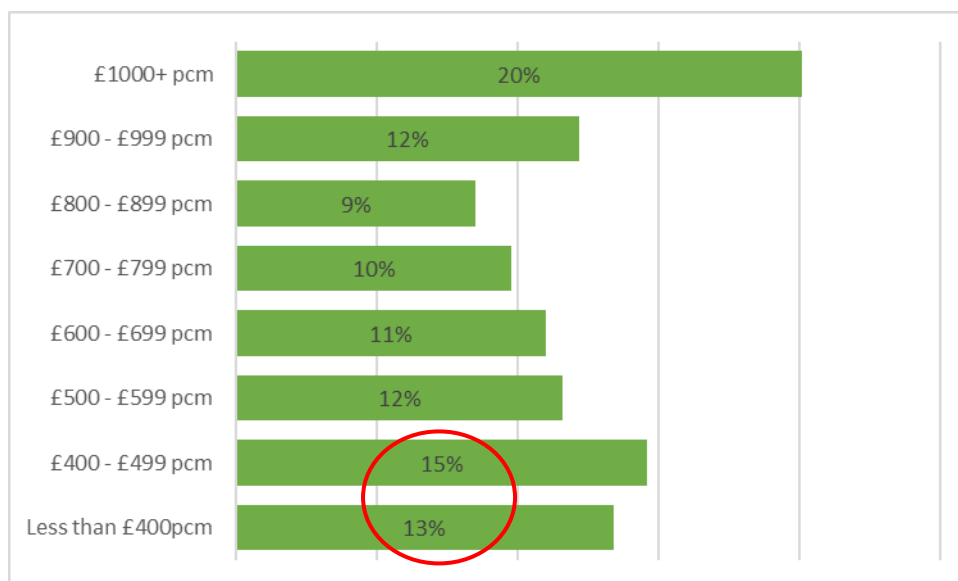
Chart 38 – Approximate combined gross annual income of household/individual



Base: 180

5.45 Just over a quarter (28%) of respondents are able to allocate up to £499 per calendar month on rent or mortgage.

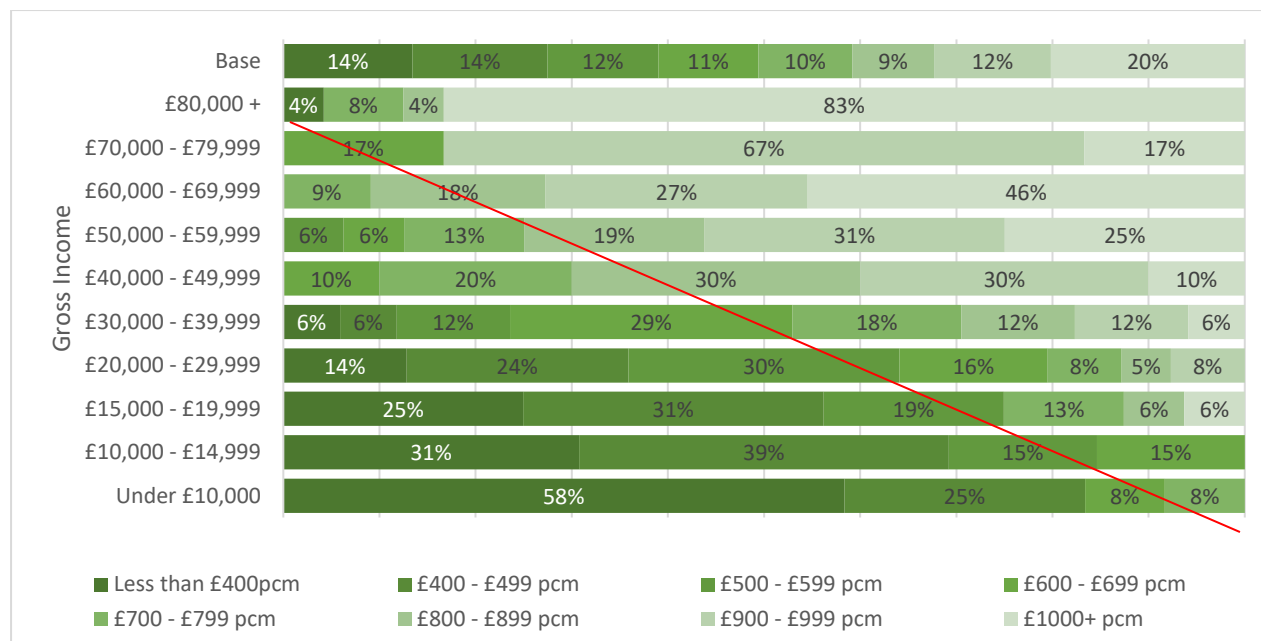
Chart 39 – Approximate combined maximum monthly rent/mortgage available



Base: 184

5.46 As expected, there is a correlation (shown by the red line in chart 40) between gross annual income and maximum monthly amount available for rent/mortgage.

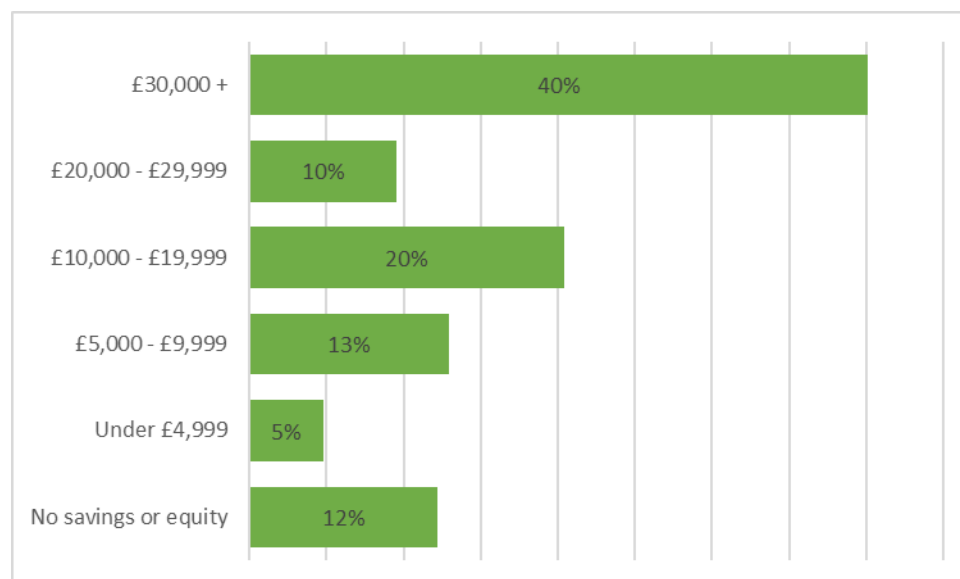
Chart 40 – Approximate gross income by maximum monthly rent/mortgage available



Base: 162

5.47 The level of equity for a deposit and legal costs towards home ownership varies, with 12% of respondents with no savings while those with equity of £10,000 - £19,999 account for a fifth (20%) and those with £30,000 or more both accounting for 40% of respondents.

Chart 41 – Equity available for deposit and legal costs



Base 147

Market Signals and Demand

- 5.48 The National Planning Policy Framework (NPPF) details a standard method in the National Planning Policy Guidance (NPPG), for assessing local housing need at strategic planning level. *“The standard method uses a formula to identify the minimum number of homes expected to be planned for, in a way which addresses projected household growth and historic under-supply.”* ⁶This method identifies a minimum annual housing figure, it does not produce a housing requirement figure.
- 5.49 The method involves reviewing several key market signals relating to housing including:
- House prices & rents (income and employment)
 - House builds (rate of development)
 - Migration into and out of the area (see part 1)
 - Overcrowding/ Under- occupancy
 - Concealed households
 - Homeless households
 - Temporary Accommodation

House Prices and Income

- 5.50 The English Housing Survey 2016-17 states that nationally, outright owners made up 34% of households while 28% owned their home with a mortgage. Outright owners have made up a greater proportion of households than homeowners with a mortgage since 2013-14. Overall, home owners are older, a trend that is growing in particular for outright owners.
- 5.51 This changing age profile is used to account for other changes in owner tenure. Nationally, two fifths (40%) of owners with mortgages were couples with dependent children. Nearly half (49%) of home owners were in the top two quintiles for household income compared to just over a third of private renters and 12% of social renters. Home owners were least likely to plan to move with only 4% expected to move in the next six months compared to 7% of social renters and 18% of private renters. Reasons for moving home support household composition with 41% of owners with mortgages (young families) wanting to relocate to a larger house or flat, and 31% of outright owners (older couples) planning to move to a smaller house or flat.
- 5.52 When considering housing affordability, the English Housing Survey 2016-17 looks at the average proportion of gross weekly income spent on mortgage/rent payments. Households with a mortgage spent on average, 19% of their income on housing costs compared to private renting households who spent 46%.⁷
- 5.53 Considering moves to owned households, 12% were new households and 29% previously rented privately.

⁶ <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>

⁷ English Housing Survey 2016-17 – Chapter 2 Housing Costs and Affordability Page 6

- 5.54 An assessment of current market housing conditions in Wallingford was conducted during April 2019, based on a search of properties for sale or rent in the NPA using commercial sources (sources: www.rightmove.co.uk, www.zoopla.co.uk,) and the HM House Price Index for district and regional data.
- 5.55 House prices in the South Oxfordshire district have decreased by -1.5% from 2019 to 2018 to an average of £399,554⁸. Lower quartile houses in South Oxfordshire are 11.9 times income⁹. House prices for Wallingford show an 2.87% increase when comparing 2019 to 2018. House prices in Wallingford stood out as seeing some of the strongest growth rates in house prices over the 2010-13 period¹⁰.
- 5.56 House prices in Wallingford are also above those in the district and region suggesting a sought-after location with larger, high-value properties.

Table6: Average house prices and annual change by location

	Wallingford	South Oxfordshire	SE Region
Avg price all property types	£433,893	£399,554	£321,174
Inc Jan 2019 v Jan 2018	+2.87%	-1.5%	+0.1%
Avg price detached	£657,107	£643,850	£555,615
Avg price semi	£402,541	£385,783	£339,623
Avg price terraced	£345,248	£318,853	£266,961
Avg price flat/apart	£241,239	£234,394	£203,935

Source: HM Land Registry House Price Index Jan 2018/2019 for South Oxfordshire and South East Region and zoopla housing prices March 2019 for Wallingford

- 5.57 Based on these house prices, the average mortgage repayment for a property in Wallingford would be £2,064 with a 5% deposit or £1,738 with a 20% deposit (note the deposit alone would be £86,779).
- 5.58 The average gross weekly income for South Oxfordshire is £559.60¹¹ which equates to £2,424 per month. With a joint household income of £4,849 per month. The lower quartile price paid (all house types) for South Oxfordshire district in September 2018 was £303,000. This would mean the monthly mortgage payment would be £1,214 (based on 20% deposit, 3.5% interest rate and 25 years term). Therefore, the proportion of gross joint weekly income spent on mortgage payments would be 25% (£1214 / £4849)

⁸ HM Land register House Price Index Average Price All Property Types Jan 2017 compared to Dec 2017

⁹ South Oxfordshire District Council Housing Briefing Pack October 2018

¹⁰ Oxfordshire Strategic Housing Market Assessment 2014 G Hearn

¹¹ ONS Annual Survey of Earnings and Hours 2018 – All job types – median estimate

- 5.59 Using the income data from the Housing Needs Survey 2019, the annual gross household income in Wallingford is £39,520 which would be £3,293 per month. Based on house prices in Wallingford being 8.6% higher than South Oxfordshire district this would mean the lower quartile price paid in Wallingford is £329,058. This would mean the monthly mortgage payment would be £1,318 (based on 20% deposit, 3.5% interest rate and 25 years term). Therefore, the proportion of gross income spent on mortgage payments would be 40%. Replacing the gross joint household income with South Oxfordshire data to remove any bias of respondents in the housing survey, **the proportion of gross income spent on mortgage payments would be 27%.**
- 5.60 There have been 336 house sales in Wallingford in the last 12 months. Only 34 properties were available for rent in March 2019 suggesting a high demand. Of the properties available for rent, two thirds (66%) of these had parking and a garden and 22 were flats accounting for 64% of rental properties.
- 5.61 The South East has the highest rental prices of all regions¹² at an average of £1,046 per month¹³. Rental values have increased across the region by 5.1% in the last year.¹⁴

Table 7: Average rental prices by location

	Wallingford	South Oxfordshire	SE Region
Avg rent all property types	£1,223pcm	£950pcm	£1,046pcm
Age rent detached	£1,564pcm		
Avg rent semi	Not enough data		
Avg rent terraced	£1,272pcm		
Avg rent flat/apart	£860pcm		

Source: Homelet Feb 2019 South East Region, South Oxfordshire Housing Briefing Pack October 2018 and zoopla properties for rent March 2019 for Wallingford

- 5.62 Based on the annual gross household income in Wallingford at £39,520 (£3,293 per month), **rent would be 37% of the household income.**

¹² ONS Private Rental Index April 2019

¹³ Homelet Feb 2019

¹⁴ Homelet Feb 2019 compared to Feb 2018

Housing Projects/Builds

5.63 The census 2011 (prior to boundary changes) showed 3,432 dwellings in Wallingford. The Postcode Address File (PAF) of residential addresses for Wallingford obtained in 2019 shows 3,629 residential dwellings. This supports the data supplied by South Oxfordshire District Council of a net increase of 197 dwellings¹⁵ which is a 6% increase in housing and inline with population growth. A development by David Wilson Homes, called The Maltings accounts for 94 new homes and 40 units in a care home, consisting of 2 bedroom apartments, 3 and 4 bedroom houses. The large development at Winterbrook Park is due for completion Spring/Summer 2019. A proposal of 555 homes at Slade End Farm has been approved but not started.

Table 8: Planning Permissions for Wallingford (1/10/2018)

Bed mix- all permissions	1 bed house	2 bed house	3 bed house	4 bed house	1 bed flat	2 bed flat	3 bed flat	Total
Private	6	45	77	48	17	66	12	271
Affordable rent		8	6	6	29	17		66
Shared ownership		2	6			14		22

Bed mix- Completed*	1 bed house	2 bed house	3 bed house	4 bed house	1 bed flat	2 bed flat	3 bed flat	Total
Private	6	27	54	22	12	33	9	163
Affordable rent		4	2	4	20	10		40
Shared ownership						14		14

* Gross completions including rebuilt dwellings.

Bed mix- Under construction/Not Started	1 bed house	2 bed house	3 bed house	4 bed house	1 bed flat	2 bed flat	3 bed flat	Total
Private		18	23	26	5	33	3	108
Affordable rent		4	4	2	9	7		26
Shared ownership		2	6					8

5.64 A total of 220 affordable units have received commitment to be built.

Table 9: Planning Permissions – Affordable Housing only Wallingford

	Rented	Intermediate (S/O)	Total
Applications received (no permissions granted)	201	67	268
Planning Outline approved	43	16	59
Full planning permission	84	77	161
Total	328	160	488
actual affordable units to be built	127	93	220

¹⁵ At March 2018 only developments that have detailed permission, developments with outline permission are not included

- 5.65 The South Oxfordshire District Council Local Plan 2034¹⁶ sets out the housing supply required made up from several sources including; Strategic allocations, retained Core Strategy and Local Plan 2011 allocations, existing planning commitments, small scale (non-strategic sites) to be identified through Neighbourhood Development Plans or identified in the emerging Plan where Neighbourhood Development Plans are not being progressed and sites not yet identified (windfalls) that will come forward through the development management process.
- 5.66 The Local Plan proposes an additional 15% housing stock to 2011 in the market towns including Wallingford. An additional 1,431 dwellings are proposed for Wallingford to 2034 (completed and committed total).

Table 10: Housing allocations South Oxfordshire and Wallingford 2034

	South Oxfordshire	Wallingford proportion
2011 Plan	15,726	555
Committed (under construction)	11,362	
Completed (2011-March 2018)	4,364	197
Commitment to 2034	12,739	1,070
New strategic allocations (delivered during plan period)	10,375	0
Outstanding market town allocations (made through NDP)	519	0
Outstanding larger village allocations to be (made through NDP)	499	-
Nettlebed allocations	46	-
Windfall allowance	1,300	-
Total dwellings (committed and completed)	28,465	1,431*

*Completions as of March 31 2018, and commitments as of 30 September 2018

- 5.67 There has been a 19% increase in housing within the Neighbourhood Plan Area (2011 to 2001). However, recent figures suggest housing growth is inline with the district which has seen a growth (6% in Wallingford compared to 7.7% at district level, 2019 compared to 2011). Additional dwellings as a factor of the boundary change in 2015 are unknown but a total of 197 additional dwellings (see table 8 on completions) have been completed in Wallingford since 2011 accounting for this 6% increase.

Table 11: Housing projections based on allocations for South Oxfordshire and Wallingford 2034

Year	NPA	% inc	SODC	% inc	SE Region	% inc
2001	2875		52105		3287489	
2011	3432	19%	56663	9%	3704173	13%
2019	3629	6%	61027	7.7%		
2034	5057	39%	85,128	39%		

¹⁶ South Oxfordshire District Council Local Plan 2034 January 2019 – page 83

Overcrowding /under occupancy

- 5.68 Demand for space is high resulting in smaller homes being built and purchased. In Affordable homes houses are allocated on a minimum amount of space required and the 'under occupancy charge'¹⁷ has put a greater pressure on households. However, in the private market, under occupancy levels are higher as income and life stage are key factors in purchase. In the housing needs survey, 11% of one-person households have 4 or more bedrooms.
- 5.69 Considering the census data 2011¹⁸ for Wallingford, although overcrowding is more of an issue in the private rented sector, levels are very low, as 3% of all households in Wallingford show a level of overcrowding (considering occupancy rating as household members to bedrooms).

¹⁷ The Under occupancy charge reduces benefit payments to working age people under occupying their homes

¹⁸ Office of National Statistics Census 2011 QS412EW - Occupancy rating (bedrooms)

Affordable Housing

- 5.70 All households whose needs are not met by the market can be considered in affordable housing need. The NPPG recommends using the following calculation to determine Affordable Housing Need.

(Current number of households + Projected number of households who lack homes and can't afford to meet housing need in market)

= 100 + 38 cannot afford to buy/ can not afford to rent = **138 households in need**

Table 12: Current Number of Households in Affordable Housing (past trends and current estimate)

Households in Need Indicators	Past Trend	Current Estimate
Overcrowded households	98 households (3% of all households)	109 (3% of current dwellings)
Concealed households		53 households
Current AH in need (housing register)		100 households
Other households who can't afford to rent or own		136 - 147

- 5.71 **Total newly arising affordable housing need (gross per year) 143** = (the number of newly forming households 57 x the proportion unable to afford market housing 9%) + existing households falling into need 138
- 5.72 **Total affordable housing stock available 285** = Dwellings currently occupied by households in need 65 + surplus stock (vacant) 0 + committed additional housing stock 220 – units to be taken out of management 0
- 5.73 **Total net need 517** = (total gross need 143+659 – total available stock 285). Resulting in between 34 dwellings per annum (to 2034).
- 5.74 A total of 1,070 new dwellings are planned for Wallingford (Local Plan 2034). A total of 220 Affordable Houses are committed to. According to the Housing Survey, circa 65 Affordable dwellings will be vacated, if the current need is 138 then a further 33 Affordable Homes are required to meet the total need, which could be accommodated through the remaining dwellings to be built during the plan period.
- 5.75 The mix and style of Affordable Housing should be mainly 1 and 2 bed homes but no more than 80% of this size. With some 3-4 bed homes available as shared ownership.

Housing Need

- 5.76 The NPPG advises the methodology and calculations to determine level of housing need for local authorities. This becomes more complicated at lower geographical areas due to the limited evidence available. However, the same methodology has been followed in this HNA using a combination of secondary evidence and data from the Housing Need Survey. The guidance is used to show housing need in South Oxfordshire
- 5.77 The first step is to understand the baseline of households. The NPPG advises using the Household Growth Projections¹⁹ for this purpose. It is noted from the latest release (March 2019) that in England the number of one-person households is projected to increase by 26% in 2041. This is due to the increase in older age groups living alone. The Household Projection for South Oxfordshire shows an increase of 3,696 households, from 56,989 households in 2019 to 60,685 households in 2029. This gives an annual projected household growth figure of 370.
- 5.78 The average annual projected household growth figure is then adjusted based on the affordability in South Oxfordshire. The median workplace-based affordability figure is recommended for this and for South Oxfordshire this is 12.36²⁰. The NPPG advises that where the ratio is above 4 the average household growth should be increased by a quarter of a percent such that 8 will present 100% increase.

$$\text{Adjustment factor} = \left(\frac{\text{Local affordability ratio} - 4}{4} \right) \times 0.25 + 1$$

$$\text{Adjustment factor} = \left(\frac{12.4 - 4}{4} \right) \times 0.25 + 1 = \left(\frac{8.4}{4} \right) \times 0.25 + 1 = 2.1 \times 0.25 + 1 = 1.525$$

The adjustment factor is therefore 1.525 and is used as:

Minimum annual local housing need figure = (adjustment factor) x projected household growth

Minimum annual local housing need figure = 1.525 x 370

The minimum annual local housing need figure for South Oxfordshire is 564 per annum.

- 5.79 The level of increase is then capped based on whether the housing policies were adopted within the last 5 years. The South Oxfordshire District Local Plan falls into this category, so the local housing need figure is capped at 40% above the average annual housing requirement figure.
- The average annual housing requirement figure in the existing Local Plan is 1,600 per year

¹⁹ Office of National Statistics Household Projections mid 2016 Table 406: Household projections by region, county and local authority, England, mid-2001 to mid-2041

²⁰ Office of National Statistics Ratio of median house price to median gross annual (where available) workplace-based earnings by local authority district, England and Wales, 1997 to 2018 Table 5c

- The minimum annual local housing need figure is 564 (as per step 2)
- The cap is set at 40% above the housing requirement figure:

$$\text{Cap} = 1600 + (40\% \times 1600) = 1600 + 640 = 2,240$$

The capped figure is greater than the minimum annual local housing need figure and therefore does not limit the increase to the local authority's minimum annual housing need figure. **The minimum housing required figure for South Oxfordshire is therefore 2,240 for the period 2019 to 2029.** The NPPF requires local authorities to plan for 15 years.

5.80 Where samples are smaller than local authority boundaries, such as the town boundary (or NPA) for Wallingford, the NPPG advises that an alternative approach will have to be used, considering the best available information on anticipated changes in households and local affordability levels²¹. As household projections do not exist at parish level, the projections used in this HNA have been used. The households in Wallingford in 2019 are 3,629. Applying the 6% increase projection anticipated in the Household Projections at district level to parish level, gives a total of 3,847 projected by 2029 and an **annual projected household growth figure of 28.**

5.81 The average annual projected household growth figure is then adjusted based on the affordability in Wallingford, again using data from this HNA. The median workplace-based affordability figure for Wallingford is calculated as the lower quartile house price £329,058 divided by the lower quartile gross annual workplace-based earnings £39,520, this is 8.32

$$\text{Adjustment factor} = (8.32-4)/4 \times 0.25 + 1 = (4.32/4) \times 0.25 + 1 = 1.27$$

The adjustment factor is therefore 1.27 and is used as:

Minimum annual local housing need figure = (adjustment factor) x projected household growth

Minimum annual local housing need figure = 1.27 x 28

The minimum annual local housing need figure for Wallingford is 36 per annum.

5.82 The level of increase is then capped based on whether the housing policies were adopted within the last 5 years. The South Oxfordshire District Local Plan falls into this category so the local housing need figure is capped at 40% above the average annual housing requirement figure.

- The average annual housing requirement figure in the Local Plan is 95 per year
- The minimum annual local housing need figure is 36
- The cap is set at 40% above the housing requirement: Cap = 95 + (40% x 95) = 95 + 38 = 133

²¹ National Planning Policy Framework, Paragraph: 014 Reference ID: 2a-014-20190220. Revision date: 20 02 2019

The capped figure is greater than the minimum annual local housing need figure and therefore does not limit the increase to the minimum annual housing need figure. **The minimum figure for Wallingford is therefore 133 for the period 2019 to 2029.**

- 5.82 This NPPG standard method for assessing housing need does not break down the overall figure into different types of housing.
- 5.83 Housing for older people needs consideration as the population continues to age but is linked to health factors. Some older people would prefer to stay in their own home, others will need to move and so free up larger homes that are under-occupied and some will need supported living or residential care.
- 5.84 From the Housing Needs Survey, there is a small requirement for homes for elderly people, which could be met within the private market as all respondents owned their own home and would release this for the new home. A mixture of 1-2 bed or 3-4 bed bungalows and ground floor flats would be preferred. Many older people are keen to remain active and feel part of the community and these should be considerations in development plans.
- 5.85 There is perceived requirement for adapted homes for people with disabilities. The majority of these (46%) would prefer to buy on the open market with a further 33% who would prefer to rent from a Housing Association. Respondents require a mixture of bungalows or ground floor flats. While 4 respondents would like to move in sheltered housing with support, this could be accommodated from existing provision within Wallingford.
- 5.86 In accordance with Local Plan Policy H11: Housing Mix²² *“all affordable housing and at least 15% of market housing on sites of 11 dwellings or more should be designed to meet the standards of Part M (4) Category 2: accessible and adaptable dwellings (or any replacement standards). At least 5% of affordable housing dwellings should be designed to the standards of Part M (4) Category 3: wheelchair accessible dwellings. The evidence shows there is a case in South Oxfordshire for building up a stock of accessible and adaptable homes, in line with Part M (4) Category 2: accessible and adaptable dwellings of Building Regulations, over the long term. The Council has considered the costs of delivering these homes through our viability evidence testing. This case for delivering these homes is strongest with regard to the affordable sector, to ensure that the affordable housing stock is capable of meeting their needs. The Council has control over the occupancy of the affordable housing stock so can ensure, as far as possible, accessible and adapted homes are available to those with specific needs.”* Therefore current commitments will include dwellings to meet the adapted homes required in the housing need survey.
- 5.86 The private market is the main tenure option for those households that can afford to buy. Monthly mortgage payments are lower than private rent payments but deposits remain an issue for many trying to get on the

²² South Oxfordshire District Council Local Plan 2034 January 2019 page 102

housing ladder due to high house prices in Wallingford. Private renting is the least preferred option due to the high rents in Wallingford and the security of owning a home.

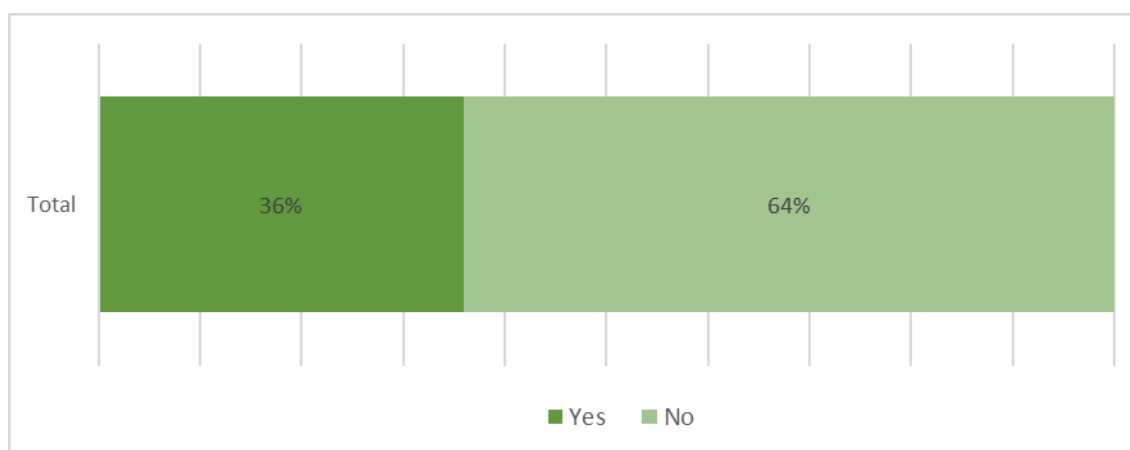
- 5.87 Comparing current housing stock with future housing need there is shortfall in smaller dwellings and a demand for more 2 to 3 bedroom properties. Residential developments should provide a mix of property types and sizes but with a higher proportion of 2 and 3 bed properties.
- 5.88 The minimum housing requirement figure of 133 per annum for Wallingford is significantly above the housing need figure of 36. Current housing need levels and committed house builds would release homes required within the private market to relieve need in this area.
- 5.89 There are 398 households that require homes now and the future need is calculated at 540 (36 per annum) providing a total of 938 units for the plan period. A total of 1070 units are committed to in the Local Plan therefore accommodating the future housing need for the NPA. However, the mix of units need consideration to allow the sale and release of existing homes.

Communication

5.88 The Housing Need Survey also contained some questions on communication. This is to help the Neighbourhood Plan Steering Group determine the best methods to engage and inform with those who live and work in Wallingford.

5.89 The majority of respondents (64%) have not used/viewed the Wallingford Town Council Website. There is little variation by sub groups and no significant differences.

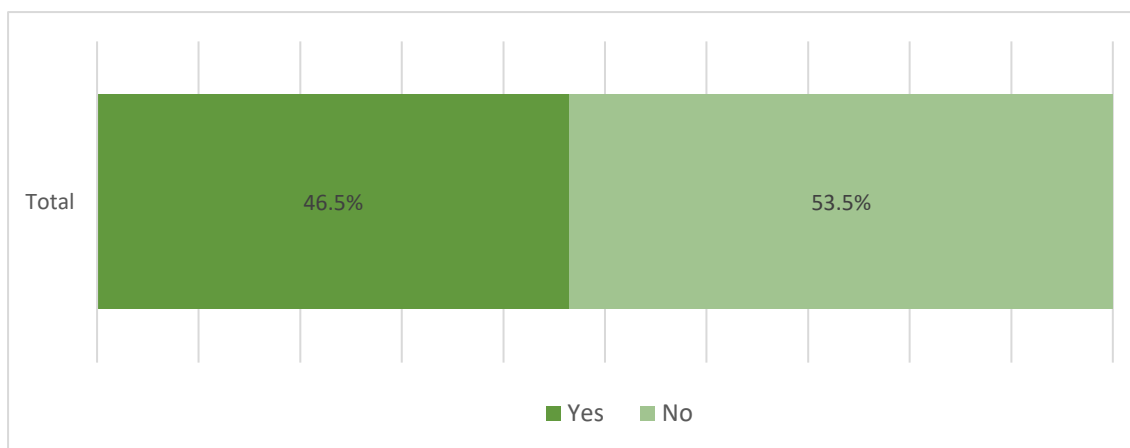
Chart 42 – Do you ever use/view the Wallingford Town Council website?



Base: 851

5.90 When considering awareness of Neighbourhood Plan details, results are polarised with over half (53.5%) of respondents advising that they do not know where they can find updates but 46.5% who do know.

Chart 43 – Do you know where you can find updates on the Neighbourhood Plan progress and results of public consultations relating to the Wallingford Neighbourhood Plan?



Base: 848

6. Summary

- 6.1 The Housing Needs Assessment provides an insight using available data to assess future housing need for the Plan Period 2011-2031. In accordance with the NPPF, environmental constraints and issues related to congestion and local infrastructure have not influenced this assessment, yet these remain important factors which will impact on housing development.
- 6.2 Wallingford is classified as a market town and a major urban area in South Oxfordshire with 3246 dwellings in 2011. A further 197 homes have been completed since 2011. The town boundary was amended in 2015 to include the larger area of Winterbrook.
- 6.3 The population of Wallingford has increased to 2011 at a higher rate (16%) than the district (5%) with evidence of higher migration into the NPA than levels leaving the area. However, levels are now inline with those of the district and projected to increase at a comparable growth level. Those living in the area the longest are the least likely to move, showing the sense of stability in the area. Key reasons for moving out of Wallingford are driven by personal relationships with individuals choosing to move rather than whole households. The age profile is slightly younger than the district profile, with the 30 to 44 year age group increasing significantly (72%) to 2011 reflecting the number of young families in the town.
- 6.4 There is a higher turnover of housing for new residents keen to move to the town but outgrowing their accommodation quickly. Those who have lived in Wallingford for less than five years are most likely to be living in flats and have one bedroom. This is supported by the change in style of housing with a 41% increase in flats in 2011 (from 2001). Those who have lived in Wallingford for over 6 years are most likely to live in detached homes with five or more bedrooms. There is a level of under-occupancy as 11% of one person households have 4 or more bedrooms.
- 6.5 While house prices are higher than the district and increased above district rates, this is not shown as a major influencing factor for people to leave Wallingford and most homes are owned outright or with a mortgage. However, young families find the price gap between smaller and larger homes a factor in being able to afford to move. Rental prices are considered high due to the low supply and high demand for these homes and are significantly above district levels.
- 6.6 Semi-detached homes are the main style in Wallingford (35%) and two-parent families are significantly more likely (51%) to live in this style of home. Flats are most likely to be one person households (28%) and households with one bedroom are more likely to live in flats (44%). There is some correlation between style of house and need to move as soon as possible, with detached properties least likely to be vacated soon and flats most likely. Occupants of detached and semi-detached homes are most likely to consider moving in the longer term.
- 6.7 The majority (83%) of homes in Wallingford are privately owned (owned outright or with a mortgage). Couples are most likely to own outright (71%) and two parent families are most likely to have a mortgage

(68%). Households most in need of a new home as soon as possible (37%) are renting from a housing association and those who need to move within the next 12 months are most likely to be renting privately (41%).

- 6.8 Households that need to move soon are most likely to feel there is a lack of adequate housing to move to. These households require starter homes (for first time buyers) and Affordable Housing.
- 6.9 Housing increased above the level of the district to 2011 but has fallen inline with district levels with 197 units completed since 2011, 134 of these on The Maltings development which contained a mix of 3 and 4 bed houses and 2 bed flats as well as 40 care home units for the over 55's. A further 1070 units are committed to as part of the South Oxfordshire District Council Local Plan 2034.
- 6.10 Factors outlined in this report suggest that the mix of housing is addressed with the addition of smaller properties to allow those who wish to downsize to release larger family homes and make provision for younger families. Dwellings required should be a mixture of 1-2 bed and 3-4 bed homes for young couple/families and the elderly consisting of semi- detached and detached houses with some ground floor only accommodation. These should be privately marketed.
- 6.11 A total of 398 dwellings are currently required to meet housing need. Based on minimum housing need of 36 per annum this would require a further 540 new dwellings during the plan period, a total of 938 dwellings to 2034. These dwellings would be accommodated through the 1070 units committed in the Local Plan.
- 6.12 Current need shows 143 Affordable Houses are required, which would be achieved through the 220 current units committed to by South Oxfordshire District Council.