

Parish of Charlbury

Housing Needs Assessment

Final Report

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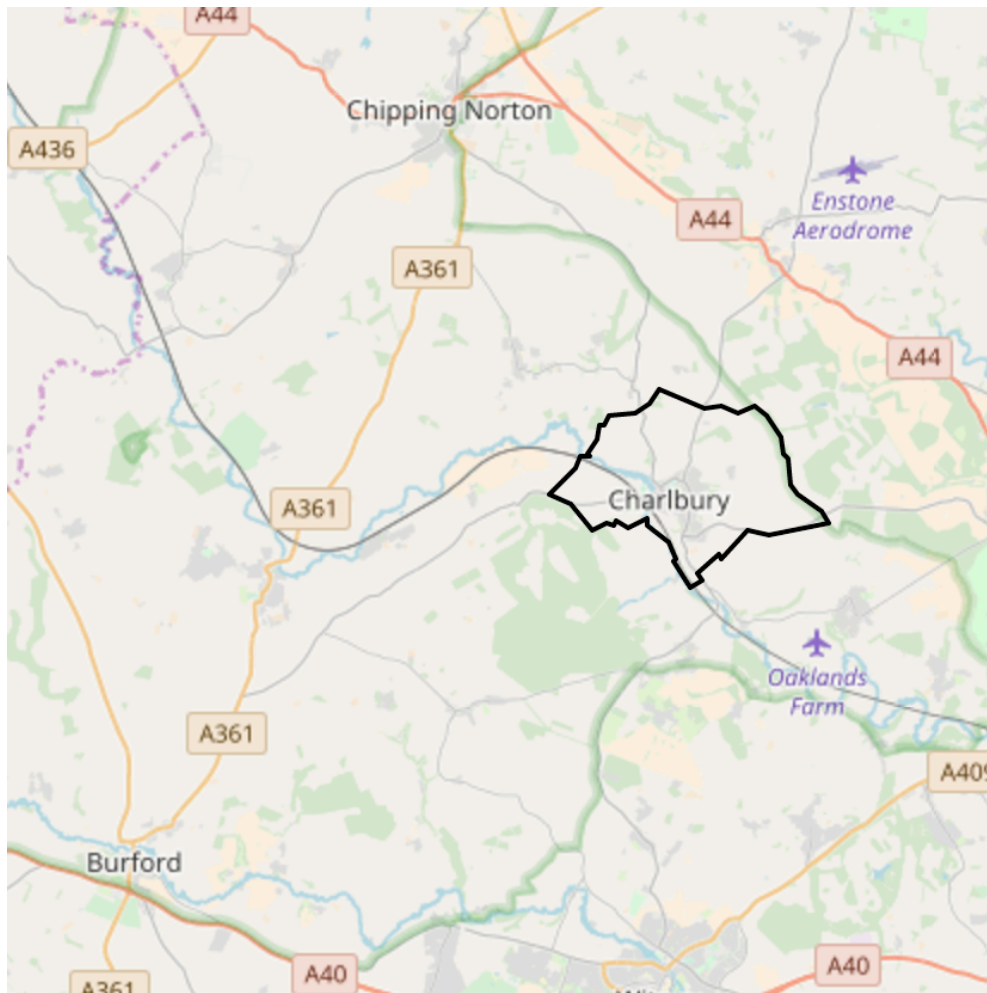
1. Introduction

- 1.1 arc⁴ was commissioned by Charlbury Town Council to undertake a housing needs assessment to inform its emerging neighbourhood plan.
- 1.2 The aim of the assessment is to form an evidence base to support neighbourhood plan policies and in the longer term to provide the Parish Council with independent and robust evidence to support its response to planning consultations.

The study area

- 1.3 The following map shows the boundary of the parish in the context of nearby towns, road and rail connections.

Map 1.1 Charlbury context



2. Study Method

- 2.1 Several methods are used to estimate the quantity size and type of housing needed by local existing and newly forming households that are resident in the parish or having a strong connection to it. Affordable housing estimates are based upon household survey information and information from the local authority. This information is used in a Government devised standard model to provide a consistent basis for assessing affordable housing need. Market housing requirements are based on household survey information and secondary data to inform an arc⁴ model that defines the mismatch between the supply created by moving households and demand from those households who plan to seek more suitable housing in the parish. The mismatch is quantified and defined in terms of number of bedrooms, house type and tenure needed.
- 2.2 Overall, Information is brought together from 6 sources to form a long term comprehensive description of housing needs and requirements that is unlikely to be met from existing supply. This information is viewed in a local context:
- official data from the census and other sources to profile housing and households in the study area;
 - population projections;
 - data from the local authority, (the SHMA and other housing needs studies) including data from the Housing Register;
 - evidence from local housing specialists such as estate and letting agents, house builders and housing associations;
 - evidence from the Land Registry, Zoopla and Rightmove; and
 - a household survey designed, undertaken and analysed by the Parish Council.
- 2.3 All of this information is compared and analysed, trends and drivers of demand are understood. The information provides essential context for modelling of housing requirements based upon these data.
- 2.4 Survey data provides an incomplete picture of parish household intentions due to households choosing not to complete survey questionnaire. Data weighting has been used to adjust for this.
- 2.5 Weighting is widely used in social research to adjust the results of a study to bring them more in line with what is known about a population. For example, if survey results contain 40% males and the population is known to contain 49% males, weighting can be used to correct the data to correct for this discrepancy. Weighting carries a risk that the weighted data may not be representative of the sample so error margins are calculated and stated.

3. The parish profile

- 3.1 The following information will provide an essential context to the study. Our aim is to understand the extent to which the housing stock is suited to the needs of households both now and moving forward.
- 3.2 The following figures profile the parish's housing, population and households. They are the proportions (percentages) of people or households compared to the West Oxfordshire Council area (the district) and England as a whole. Information is taken from the census 2011 unless otherwise stated. The data behind the charts is presented in the appendix.
- 3.3 Overall, at census day 2011, 2,830 people lived in the parish in 1,298 households. That is an average of 2.18 people per household. That compares to an average of 2.42 for the district and 2.40 for England.
- 3.4 Figures 1 - 4 summarise the key parts of the profile. Figure 1 shows that the parish has nearly double the number of 5 and 5-or-more-bedroom homes than for England as a whole and nearly a third more than the district. It also has a larger proportion of 1-bedroom homes than the district. As a consequence, there is a lower proportion of 2- and 3-bedroom homes than the other geographies. It has a lower proportion of 4-bedroom homes than the district but a larger proportion than England. It also has a larger proportion of 1-bedroom homes than the district.
- 3.5 Figure 2 shows that there is a larger proportion of semi-detached housing than the district and national average. The proportion of detached housing is similar to the district but more than the English average. The proportion of terraced housing is smaller than the average of the other geographies however there is a much lower proportion of flats than the other geographies.
- 3.6 Regarding tenure, figure 3 shows that almost 74% of homes are owner occupied. This is a slightly larger proportion than the district and national averages. Most notable is the large proportion of home owners that own outright - without a mortgage; a higher proportion than the national average. Outright home owners tend to be older or retired households. England as a whole has a larger proportion of private rented and social rented housing than the parish and the district.
- 3.7 The population projections for the district, figure 4, estimate change in the population by age group over a 25-year period from 2014 to 2039. This is the context within which the parish level findings must be set. Overall the population of the district is estimated to grow by nearly 18,000 people over the 25 years, an increase of 17%.
- 3.8 A noteworthy characteristic of the population change is the estimated ageing population over this period. The proportion of those aged 70-years and over will double over the period. The proportion of older households that are infirm will increase with age both increasing demand for support services and for suitable housing.

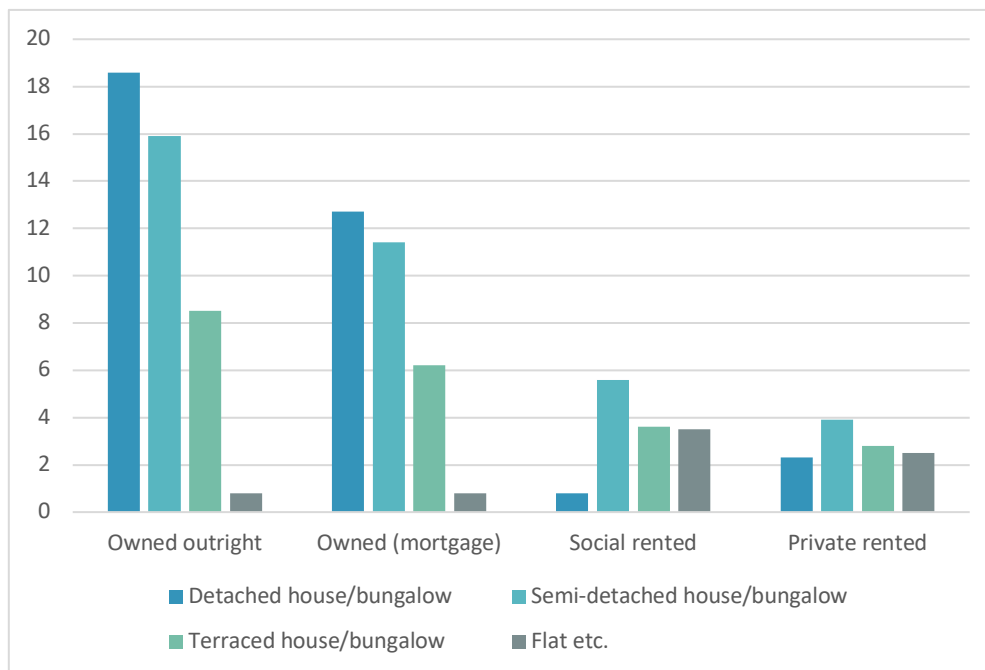


Source: Census 2011 and Nomis

- 3.9 Further to figure 2, a limitation of census data is that it does not distinguish between houses and bungalows. We have addressed this using Valuation Office Agency (VOA) data and this is reported at figure 6 below.
- 3.10 Figure 5 is a cross tabulation of house type and tenure for the parish only and it expands on figures 2 and 3. It shows that detached houses and bungalows are the main house type occupied by home owners. 31.3% of all dwellings in the parish were owner occupied, detached homes. However, semi-detached homes form the largest proportion of private and social rented homes. Semi-detached houses and bungalows

are the main house type in the parish - almost 37% of all dwellings. It is noteworthy that although private rented sector housing forms only around 11% of the parish housing stock, much less than the district and England as a whole, its house types are more evenly distributed.

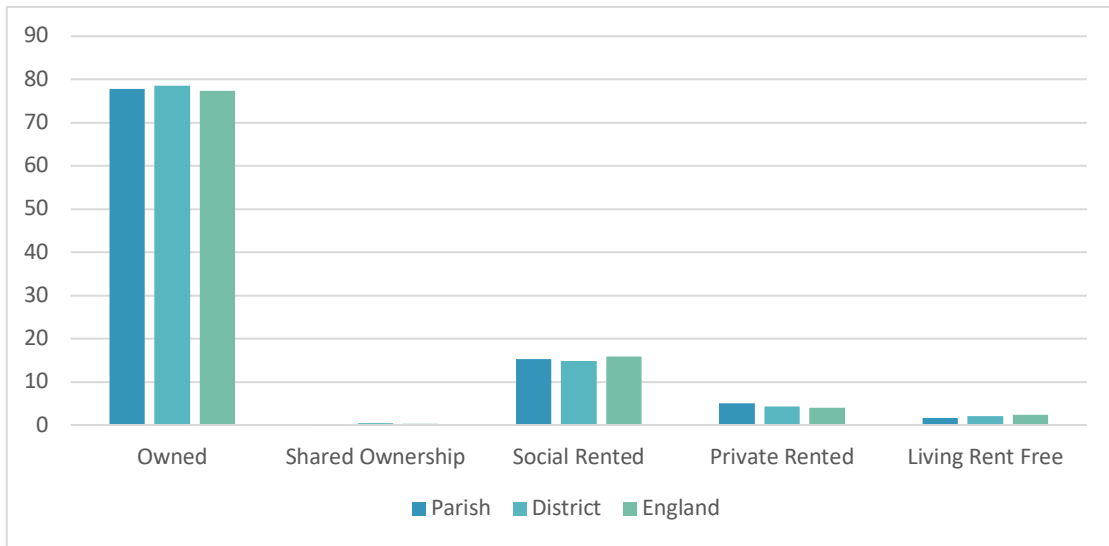
Figure 5 house type by tenure (parish only)



Source: Census 2011

3.11 Figure 6 is the tenure distribution of households with a household representative person (HRP) (head of household) aged 65 or over. There is a similar tenure pattern across the geographies. However, when compared to figure 3 it is clear that larger proportion of these households are owner occupiers (77.8%:74%), and fewer are private renters (5%:11%).

Figure 6 Tenure (HRP 65 years or older)

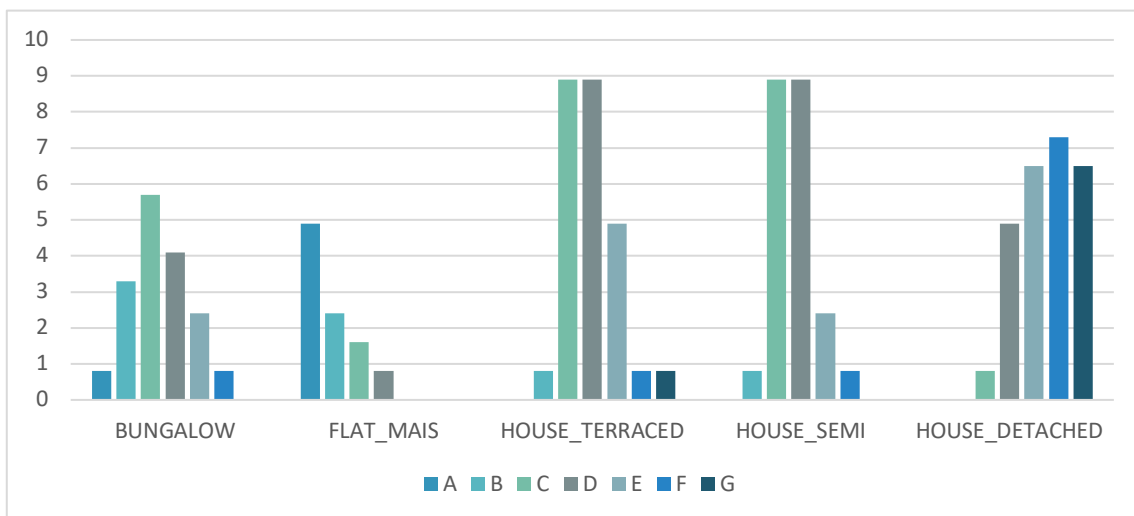


Source: Census 2011

3.12 Information from the Valuation Office Agency (VOA) states the council tax band distribution of residences as at 2016. This information is published at census lower level super output area (LSOA) similar to the parish boundary. Referring to figure 7, it is noteworthy that there are no band H dwellings and 5 of the stock is band - mostly social rented housing. There were no terraced, semi-detached or detached houses in band A. Terraced housing is widely distributed across the tax bands reflecting the fact that some of it will be high value village centre heritage property Detached houses have the highest proportion of homes in the higher value bands E, F and G.

3.13 The VOA data also enables us to distinguish between houses and bungalows. The corresponding data table in the appendix shows that in 2016 there were 210 bungalows - 17% of the housing stock of which 10 bungalows were in band A.

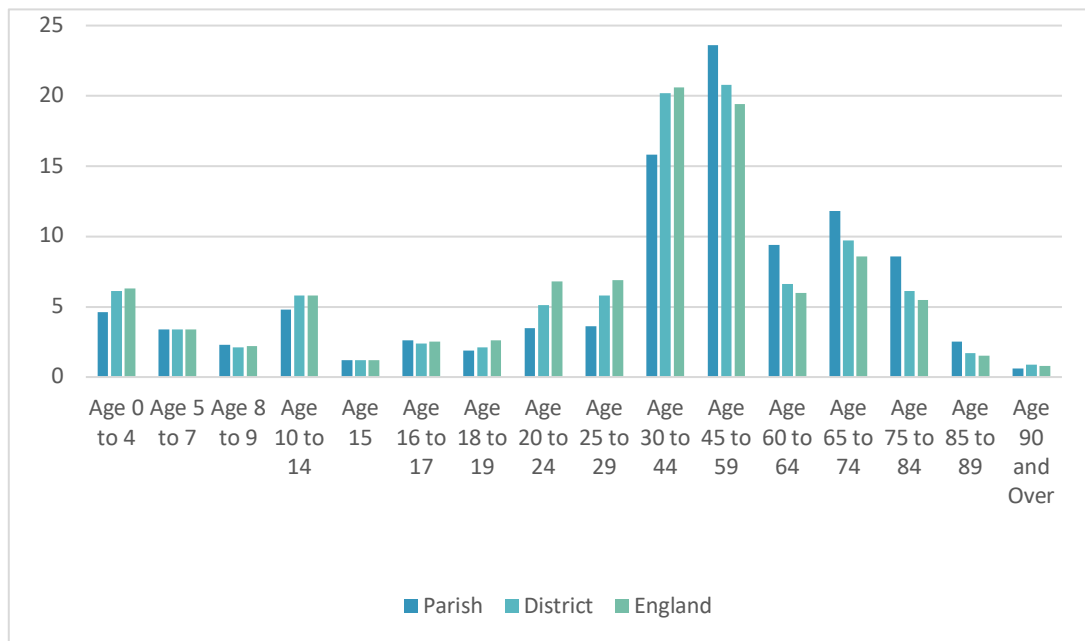
Figure 7 Council Tax Band by dwelling type:



Source VOA 2016

3.14 The population age structure (figure 8) is a snapshot of the age of the population as at census day 2011. It shows that the parish has a significantly larger proportion of people aged 45-89 years over the other geographies. This might also account for the spike in the age group 10-14 years. There is mostly a smaller proportion of children in all age groups than the other geographies.

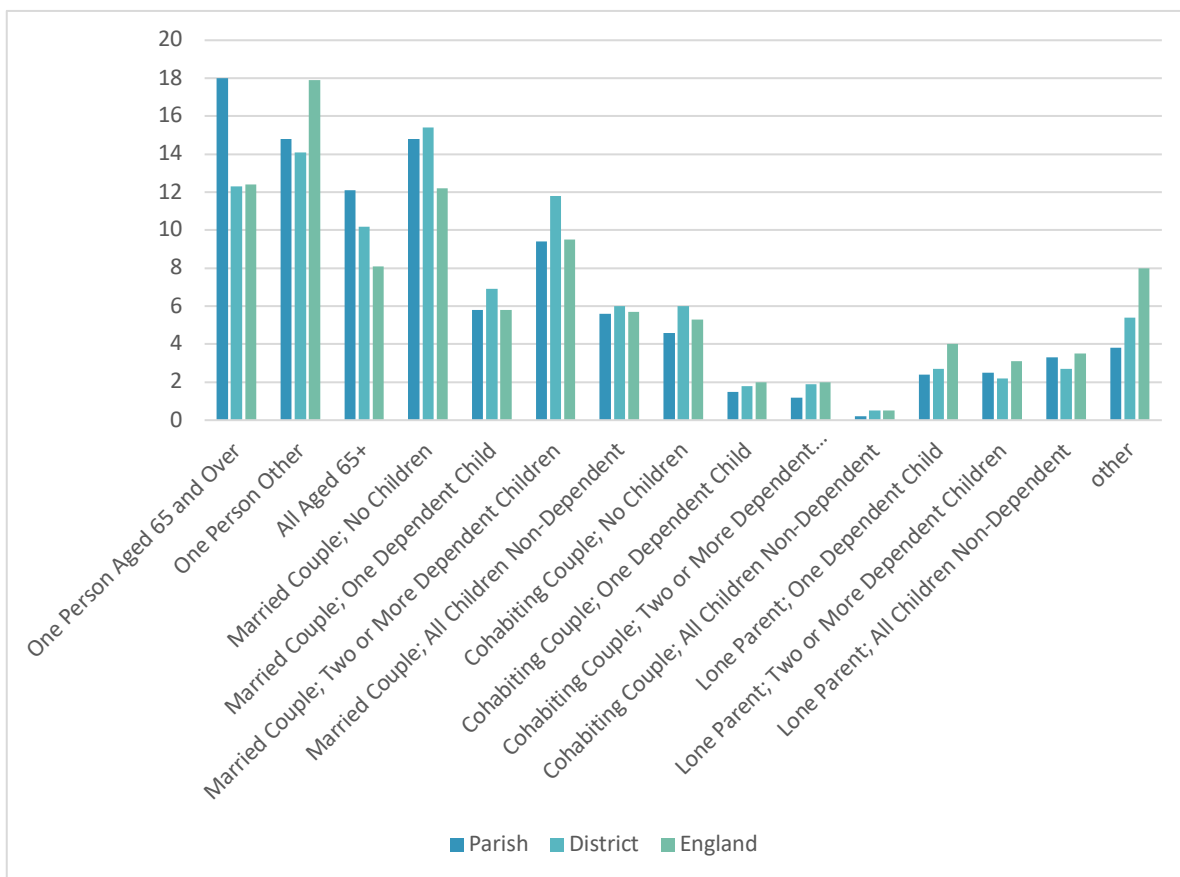
Figure 8 Population age structure



Source: Census 2011

3.15 Regarding household composition, compared to the other geographies, figure 9 shows that the parish has a larger proportion of households that comprise of single person over age 65. 30.1% of parish households are over 65 single persons or couples. 64.1% of households have no children living with them. 9.1% of households have non-dependent children living with them.

Figure 9 Household composition



Source: Census 2011

- 3.16 The occupancy rating shown in figure 10 provides a measure of whether a household's accommodation is overcrowded or under occupied. The rating is shown for each broad tenure group at parish level.
- 3.17 The occupancy rating is based upon the number of bedrooms in a household's accommodation as defined by the person completing the census questionnaire. The ages of the household members and their relationships to each other are used to derive the number of bedrooms they require, based on a standard formula. The number of rooms required is subtracted from the number of rooms in the household's accommodation to obtain the occupancy rating. An occupancy rating of -1 implies that a household has one fewer bedroom than required, whereas +1 implies that they have one more bedroom than the standard requirement.

Figure 10 Occupancy rating (bedrooms) - parish only

Source: Census 2011

- 3.18 Figure 10 shows that the occupancy rating varies considerably by tenure. Around 60% of home owners have 2 or more spare bedrooms. Around 8% of social tenants have 2 or more spare bedrooms and around 60% of social tenants have no spare rooms.

Key findings from the parish profile

- 3.19 From the information we find that, compared to the other geographies, the parish has a larger proportion of 5-bedroom and 1-bedroom homes. There is a similar proportion of detached housing than the district. The largest proportion of the housing stock is of semi-detached homes. Nearly all of the detached housing is owner occupied.
- 3.20 The largest household type is 'one person aged 65 or over', and the proportion is significantly larger than the other geographies. Around one third of all parish households are aged 65 or over and nearly two thirds of all parish households have no children living with them. 60% of home owners have more than 2 spare bedrooms.
- 3.21 The largest single age group is people aged between 45 and 59 (23.6%) however, one third of the population is aged over 65. The district population aged over 70 is estimated to double by the year 2039 and it is probable that the parish will see a similar growth in this age group.
- 3.22 An important inference from the above is that unless suitable housing in the parish is enabled, growing numbers of frail older people may seek to leave the community. Some of the housing in the parish will be difficult to adapt because of its heritage design and status.
- 3.23 Relatively low proportions of 2 and 3-bedroom homes and flats and a reluctance or inability of older people to downsize because of a lack of suitable housing will limit the potential for younger households and newly forming households to live in the parish. House prices and rents are a further factor affecting young and newly forming households which is explored in the next chapter.

4. House prices affordability and market appraisal

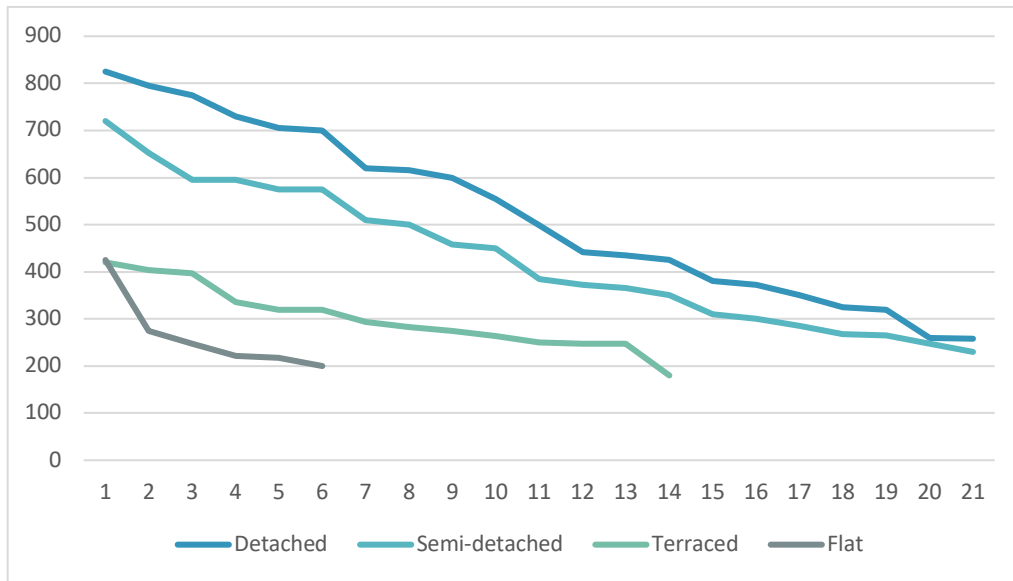
- 4.1 It is necessary to provide further evidence of supply and demand for re-sale housing in order to suggest the mix of new build housing that would best meet local needs. Part of this information comes from the ward profile, chapter 2. However, by studying recent supply of resale housing we can analyse the supply by number and type and see if supply is disproportionate to the proportions of each type in the profile. With this in mind we can then use information from estate and letting agents to broadly identify shortages of supply. Having established the above, we can then use survey and other data to estimate the quantity of housing that is needed.
- 4.2 The Land Registry provides basic information about every sale. It states the selling price rather than the asking price, the broad property type but not the number of bedrooms. In most cases Rightmove and Zoopla supplements this information by adding the number of bedrooms. Therefore, we base the following analysis on the 62 dwellings sold between January 2016 and June 2017 which is the latest data available. A table showing all 62 sales is presented in appendix 2. The tables presented in this section are based on these data.
- 4.3 It is very useful to compare the profile of property on sale to that of the dwelling stock in the ward profile and the household survey. This will tell us whether the supply of certain dwelling sizes and types is disproportionate to the number of dwellings.
- 4.4 Selling prices have been analysed into percentiles and this information is presented in figure 11.

Percentile	£000's
Highest	825
75th	555
50th percentile	372
25th	268
Lowest	180

Source: Land Registry

- 4.5 The following figure presents the number of homes sold by selling price and house type. The horizontal axis is number of sales and the vertical axis is registered selling price in £000's. The figure shows that detached homes and semi-detached homes form the majority of homes sold and that they are priced between £230,000 and £825,000. Approximately half of these are above median prices. Terraced houses and flats are mostly below median prices and 11 are below lower quartile prices.

Figure 12 Volume of registered sales by house type and price (£000's)

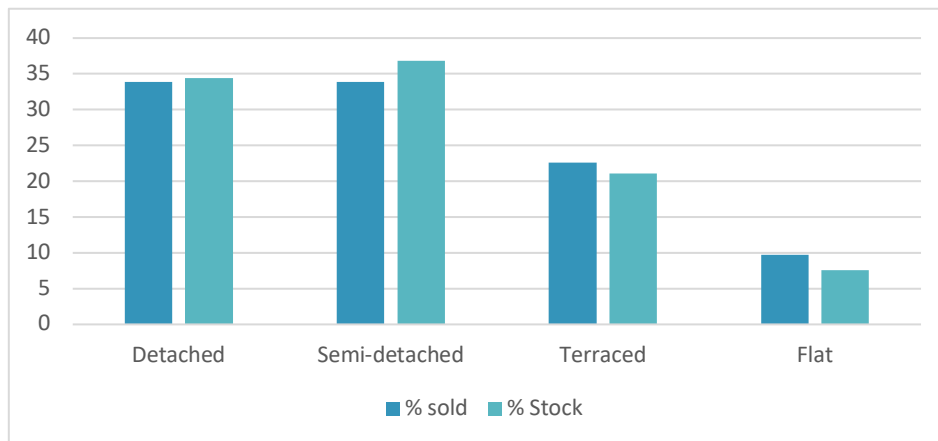


Source: Land Registry and Rightmove

4.6 Figure 13 shows that the volume of sales by type are broadly in line with the volume of each type within the dwelling stock as measured by the census 2011.

House type	Number	% sold	% stock
Detached	21	33.9	34.4
Semi-detached	21	33.9	36.8
Terraced	14	22.6	21.1
Flat	6	9.7	7.6
Totals	62	100.1	99.9

Figure 13a Chart of figure 13



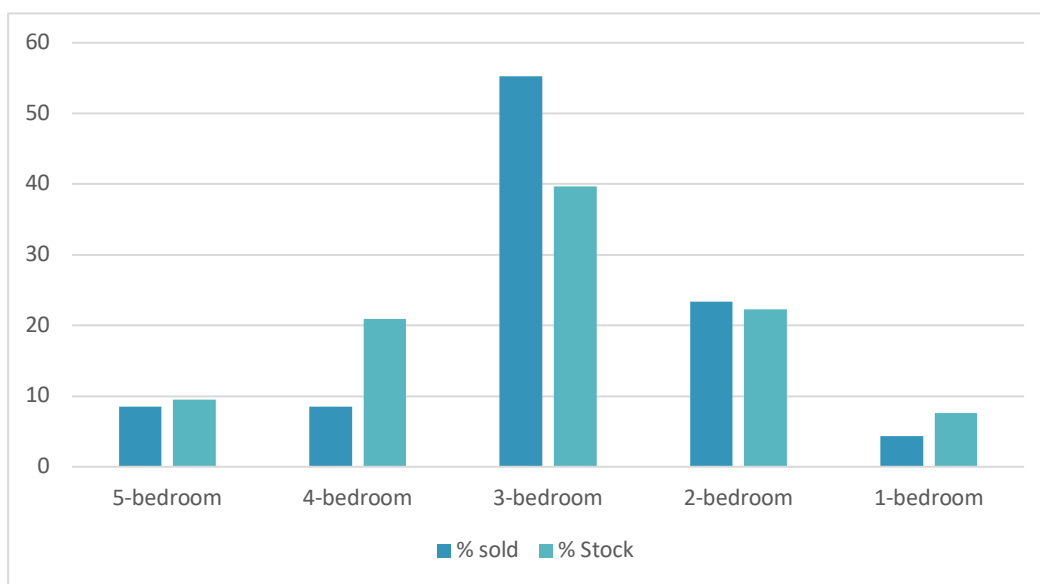
Source: Land Registry and Rightmove

- 4.7 Figure 14 shows that more 3-bedroom homes were sold than their proportion of the dwelling stock suggesting that residents tend not to live in them for as long as other types.
- 4.8 It is noteworthy that as a consequence the proportion of sales of 1, 4 and 5-bedroom homes is lower than the proportion of the stock.

Figure 14 Comparison of sales to the parish housing stock by no of bedrooms

House type	No.	% sold	% stock
5-bedroom	4	8.5	9.5
4-bedroom	4	8.5	20.9
3-bedroom	26	55.3	39.7
2-bedroom	11	23.4	22.3
1-bedroom	2	4.3	7.6
Totals	47	100	100

Figure 14a Chart of figure 14



Source: Land Registry and Rightmove

Parish household income distribution and affordability of market housing

- 4.9 This is summarised in figure 15. The information in figure 15 states the household gross annual income at the 25th 50th and 75th percentile points.

Figure 15 Parish household income		
Percentile		
25th	50th	75th
£35,000.00	£45,000.00	£62,500.00

Source: Call Credit Cameo (licensed use)

- 4.10 The following figure projects the spending power for mortgage purposes based upon the Government's historic affordability ratio of mortgage = 3.5 times gross household income for a 2-income household. We are advised that lenders may lend up to 4.5 times gross income for low risk households with a good credit rating so we have also calculated spending power on this basis.

Figure 16 Spending power based upon income: mortgage		
Percentile income	3.5 x income	4.5 x income
25th	122,500	157,500
50th	157,500	202,500

Source: arc⁴

- 4.11 Next, we estimate the purchase price that could be afforded taking into account a 10% deposit. We have used the 4.5 x multiplier.

Figure 17 Purchase price based upon income (4.5 x income)		
Percentile income	10% deposit £	To fund £
25th	15,750	173,250
50th	20,250	222,750

Source: arc⁴

- 4.12 It is clear from figure 4 that even in the most favourable lending scenario, a household on or below 25th percentile income with access to a minimum deposit could neither afford the lowest price property sold recently nor 25th percentile house prices. A household on median income with a 10% deposit could afford some lower priced housing but still could not afford 25th percentile prices. In reality these circumstances would apply to first time buyers or first time movers who have not accrued significant

equity. Longer established home owners have accrued more significant equity and would therefore have more spending power.

- 4.13 Similarly, spending power for rents is estimated. There is no further analysis of the private rented sector market as it is relatively small compared to the other geographies and generates few re-lets.

Figure 18 Spending power based upon income: rent pcm	
Percentile	£pcm
25th	729.17
50th	937.50

Source: arc⁴

The scope for Intermediate affordable and low cost housing

- 4.14 Readers may be familiar with the concept of shared ownership housing. It is a part rent and part purchase model that reduces the income and size of deposit needed to take an initial step into home ownership. If it is affordable to those unable to afford 25th percentile market prices it can be classed as a form of affordable housing known as intermediate housing. There are other low-cost options such as discounts off selling price which are often house builder subsidies to assist lower income households. The Government's proposed 'starter homes' is such a product and discounts will be set locally by the local authority between 20% and 30%. This would not be classed as affordable housing.
- 4.15 We have prepared some illustrations of the cost of shared ownership and starter home options to households using local 25th percentile house prices.
- 4.16 Figure 19 shows that:
- a median household income would not be enough to fund a starter home and depending on the level of discount a larger deposit would be required than the other options.
 - the 25% shared ownership offer would require a below median household income but still more than a 25th percentile income. This option would require the smallest deposit of all the options.
 - New build help to buy comes closest to the 25th percentile income but this would only apply for the first 5 years.

Figure 19 Income required for intermediate and low cost options

Starter Home (20% discount)	Charlbury
Full price (based on 25th percentile)	£268,000
Starter home price (20% discount)	£214,400
10% deposit on equity share	£21,440
Mortgaged amount	£192,960
Income required for mortgage	£55,131
Starter Home (30% discount)	Charlbury
Full price (based on 25th percentile)	£268,000
Starter home price (30% discount)	£187,600
10% deposit on equity share	£18,760
Mortgaged amount	£168,840
Income required for mortgage	£48,240
Shared ownership 50%	Charlbury
Full price (based on 25th percentile)	£268,000
Equity 50%	£134,000
10% deposit on equity share	£13,400
Mortgaged amount	£120,600
Service Charge (monthly)	£40
Rent (per month based on 2.75% on remaining equity pa)	£307
Income required for mortgage	£34,457
Income required for rent/service charge	£16,660
Income required for rental and mortgage elements	£51,117
Shared ownership 25%	Charlbury
Full price (based on 25th percentile)	£268,000
Equity 25%	£67,000
5% deposit on equity share	£3,350
Mortgaged amount	£63,650
Service Charge (monthly)	£40
Rent (per month based on 2.75% on remaining equity pa)	£461
Income required for mortgage	£18,186
Income required for rent/service charge	£24,030
Income required for rental and mortgage elements	£42,216
New build help to buy	Charlbury
Full price (based on 25th percentile)	£268,000
Equity 75%	£201,000
Loan 20%	£53,600
Deposit 5%	£13,400
Mortgaged amount	£134,000
Income required for mortgage	£38,286
Loan fee (1.75% in year 6)	£938

Evidence from estate agents

- 4.17 Agents told us that the active market is school driven. Families able to afford local prices, and seeking to upsize, are attracted to the village because of its character. They will come from Oxford, and London. When their children have left home they will remain in the parish long term.
- 4.18 Unless their offspring have high income and or access to capital they will not be able to afford to buy into the local market. Those that wish to remain in the area may find suitable housing they can afford at Chipping Norton or further afield at Witney. Agents in Witney were questioned on this possibility but declined to comment.
- 4.19 We were told that older people would only downsize if housing met their requirements in terms of quality, living, garden and storage space. It was thought that there was little scope for new build bungalows for this market although a gap in supply undoubtedly exists.
- 4.20 It was thought that there was more scope for enabling smaller homes for younger households and families and this was important to bring in or retain younger people within the parish. Starter homes or homes rendered affordable through discounts off open market value might be in high demand if they were priced appropriately and were linked to resale prices.

Key findings of the market appraisal

- 4.21 The key finding arising from the analysis in figures 11- 18 are as follows.
- 4.22 25th percentile house prices are estimated at £268,000. No household on or below 25th percentile income with access to a minimum deposit could either afford the lowest price property sold recently or 25th percentile house prices. A household on median income with a 10% deposit could afford some lower priced housing but still could not afford 25th percentile prices. These may not be suitable for families as they are mostly small flats and bungalows - many of which are ex local authority. In reality, these circumstances would apply to first time buyers, or first-time movers who have not accrued significant equity. Longer established home owners that have accrued more significant equity and would have more spending power could participate more fully in the market.
- 4.23 In terms of supply it is notable that more 3-bedroom homes were sold than their proportion of the dwelling stock suggesting that residents tend not to live in them for as long as other types.
- 4.24 An analysis of the affordability of shared ownership and low-cost home ownership products has been undertaken. Even if 25th percentile prices are used as the starting point, none would be affordable to those on 25th percentile incomes. Significant amounts of subsidy in the form of government grant or housebuilder contributions would be needed for them to be affordable to households on 25th percentile incomes.

5. The household survey

- 5.1 The neighbourhood forum conducted a household survey in 2016. A questionnaire was sent to every household in the parish and 620 household responses were received. The scope of the survey was wide ranging. Here we report only on information relevant to the housing needs assessment.
- 5.2 This chapter reports the main outputs of the survey to inform the need for additional market housing and further information about local households - especially those that are proposing to move home or newly forming households seeking their first home.
- 5.3 The survey findings are presented as weighted data. Survey responses have been up-scaled to represent the parish household population as a whole.
- 5.4 Survey data provides an incomplete picture of parish household intentions due to households choosing not to complete survey questionnaires. Data weighting is used to adjust for this.
- 5.5 Weighting is widely used in social research to adjust the results of a study to bring them more in line with what is known about a population. For example, if survey results contain 40% males and the population is known to contain 49% males, weighting can be used to correct the data to correct for this discrepancy. Weighting carries a risk that the weighted data may not be representative of the sample so error margins can be calculated.
- 5.6 Readers will note that some questions were multiple choice so column totals refer to responses received not number of households responding. Finally, row and column totals may not be exact due to rounding of decimals.

Occupancy

- 5.7 Under or over occupancy of a dwelling can be an indicator of housing need. The household survey provides the opportunity to have a more up to date picture of occupancy across all housing and tenures which is reported here and considered later in the report.
- 5.8 Figure 19 is all existing households in Charlbury (all tenures), comparing the number of people in the household with the number of bedrooms. It reports responses to Q18 of the survey which sought information about the number of people in each household over the age of 16.
- 5.9 The figure shows that a great many homes are under-occupied (green) fewer are balanced - persons and bedrooms match (yellow) and a smaller number are potentially overcrowded unless children are under 10 years (shaded brown). Because the survey responses did not ask for information about children under the age of 16, the level of under-occupation is likely to be lower and the level of overcrowding higher. Cross referencing with figure 8, (census 2011) demonstrates that only 6% of the population were in the age group 10-15 which is the age group that would potentially increase levels of statutory overcrowding. Figure 8 shows that the largest proportion of households in overcrowded circumstances were social tenants. The survey identified 16 social tenant households in housing need.

Figure 19 How many bedrooms in your current home c/w number of bedrooms available

	1-bedroom Count	2-bedrooms Count	3-bedrooms Count	4-bedrooms Count	5-bedrooms Count
1 person	68	143	167	47	12
2 persons	37	128	294	252	69
3 persons	0	4	49	21	26
4 persons	0	0	18	28	7
5 persons or more	0	0	8	2	2

Source: household survey (weighted data)

Key

	under occupation
	balanced
	potential for over crowding

Existing households: reasons for moving home

5.10 Figure 20 states the estimated number of existing households that are likely to move home within the next 5 years.

Figure 20 Q28 Is your household or anyone in it intending to move in next 5 years?		
	Count	Col %
I wish to move but I can't	128	12%
No	817	77%
Yes	121	11%
Total	1,066	100%

Source: household survey (weighted data)

5.11 It is estimated that 128 households needed to move home but were unable to do so. The reasons given are stated in figure 21. This was a multiple-choice question and the most frequent responses were 'unable to afford a new home' and 'lack of suitable accommodation'. Other significant responses were a lack of self-build plots and a lack of affordable private rented homes.

Figure 21 Q29 If you wish to move within Charlbury but cannot, what are the reasons preventing you? (multiple choice question)

	Households	Col %
Unable to afford to buy new home	48	38%
Local education choices	2	2%
Unable to afford moving cost	8	6%
Lack of suitable housing to meet my needs	35	27%
Lack of self-build plots	15	12%
Lack of affordable private rented properties	15	12%
Other	5	4%
Total households responding	128	100%

Source: household survey (weighted data)

- 5.12 Further, respondents were asked to identify if anyone in their household had moved away from Charlbury in the last 5 years. Figure 22 shows that an estimated 424 people took this action.

Figure 22 Q20 How many members of your household left Charlbury in last 5 years

	Count	Col %
0	812	66%
1	424	34%
TOTAL	1,236	100%

Source: household survey (weighted data)

- 5.13 Figure 23 lists the reasons why these people left the area. This was a multiple-choice question which some respondents did not complete so the table totals to responses not households. The most frequent reason given was 'could not afford rent or mortgage'. Other frequent reasons were 'employment' and 'further education'.

Figure 23 Q22a: Why did they leave (all leavers) (multiple choice question)

Reason	Count	Col %
Employment	89	23.9
Further education	70	19
Not afford rent or mortgage	121	32.5
Lack of suitable housing	44	11.9
Other	47	12.7
Total	371	100

Source: household survey (weighted data)

5.14 The survey indicated that 178 people joined existing households in the last 5 years.

5.15 Figure 24 describes the government financial support received by households. This was a multiple-choice question. The most frequently received benefit was child benefit followed by housing benefit.

Figure 24 Q25 Type of financial support, received by household? (multiple choice question)

	Count	Col %
Housing Benefit	121	34%
Income Support	9	2%
Job Seekers Allowance	2	1%
Child Tax Credit	36	10%
Income Support (2)	4	1%
Pension Credits	72	20%
Personal Independence Payment	20	6%
Working Tax Credit	36	10%
Child Benefit	153	43%
Other	46	13%
Total	354	100%

Source: household survey (weighted data)

5.16 An estimated 121 households indicated they were seeking and able to move home in the next 5 years. The reasons given for moving are stated in figure 25. These responses sum to more than 121 as some households gave more than one reason.

5.17 The reasons most frequently cited in order of frequency were 'want to start a first home' (101); 'need a bigger home' (64) 'need a smaller home' (44).

Figure 25 Q30 Why do you need a new home in Charlbury?		
	Count	Col %
Want to start a first home	101	39%
Tenure insecure	14	5%
Divorce or separation	5	2%
Retiring	9	4%
Want to build own home	28	11%
Need bigger home	64	25%
Job insecurity	7	3%
Need smaller home to downsize	44	17%
To be near family	29	11%
Unable to afford current rent	16	6%
Unable to afford current mortgage	5	2%
To give or receive family support	11	4%
Special Needs	13	5%
Other	42	16%
Total	256	100%

Source: household survey (weighted data)

5.18 There were 66 responses to Q33 (figure 26) which was a multiple choice question relating to mobility. Some households may have more than 1 need. There were 37 responses to 'limited mobility' and 7 responses to 'wheelchair used'. This information is significant when considering the specification for new build housing.

Figure 26 Q33 Does anything affect the type of home you need? (multiple choice question)		
	Count	Col %
No	264	83%
Yes wheelchair used	7	2%
Yes limited mobility	37	12%
Yes other support needs	22	7%
Total	318	100%

Source: household survey (weighted data)

5.19 A very small number of respondents indicated the need for housing with support (figure 27).

Figure 27 Q36 Does anyone in your household have a supported housing need?		
	Count	Col %
Q36 Independent housing with support	9	65%
Q36 Private sheltered warden assisted	2	17%
Q36 Other	2	17%
Total	14	100%

Source: household survey (weighted data)

Supply and demand for market housing

- 5.20 This section uses survey findings to suggest the scale and mix of housing that might be appropriate to meet market housing aspirations over the next 5 years. The data presented here however should be considered in a wider context which is considered in our concluding chapter, chapter 7.
- 5.21 The supply of resale market housing comes from entire households that told us that they plan to move home over the next 5 years. We have analysed this supply in terms of house type and number of bedrooms.
- 5.22 Demand for re-sale market housing comes from the above moving households plus households that are likely to form over the next 5 years.
- 5.23 If we compare the profile of the supply by house type and number of bedrooms to the demand profile, we can estimate the mismatch between supply and demand profiles. This is the basis for our estimate of the additional housing that is required in the parish if the housing stock is to be more in-step with the aspirations of its households.
- 5.24 Figure 28 shows an estimated demand for 152 homes and a supply of 107 homes over the next 5 years. The supply figure for market housing was arrived at from all wholly moving households who were not social renting tenants.
- 5.25 On this basis, there is an estimated shortage of 45 homes. The largest shortages are 4-bedroom detached houses and 3-bedroom bungalows.
- 5.26 Demand for 4-bedroom and larger homes comes from existing households that are seeking to upsize and are not prevented from moving home - see figure 20 above.
- 5.27 Demand for smaller homes, 3-bedroom and under, comes mostly from newly forming households.

Figure 28 Analysis of supply and demand for re-sale housing

SUPPLY								
	1/2 bed house	3 bed house	4+ bed house	1/2 bed bungalow	3+ bed bungalow	1/2 bed flat	3+ bed flat	total
Existing households moving	9	40	36	5	7	5	5	107
Total supply	9	40	36	5	7	5	5	107
DEMAND								
	1/2 bed house	3 bed house	4+ bed house	1/2 bed bungalow	3+ bed bungalow	1/2 bed flat	3+ bed flat	total
Existing households	8	27	45	12	24	3	2	121
Newly forming households	4	12	4	2	0	2	0	24
Total demand	12	39	49	14	24	7	7	152
Net shortfall (-)/surplus	-3	1	-13	-9	-17	-2	-2	-45

Source: household survey (weighted data)

6. Affordable housing requirements

Introduction

6.1 Housing need is defined as the quantity of housing required for households who are unable to access suitable housing without financial assistance. Local authorities take into account the following factors when assessing whether or not an individual household is in need of affordable housing:

- The household must be in housing need such that their existing housing is unsuitable;
- The household must live in the local area or have a strong connection to it;
- The household must be unable to afford market housing.

6.2 Local authorities differ in their definitions of 'local'. Some regard 'local' as local to the district others to a smaller area e.g. a specific town, neighbourhood, village or groups of neighbourhoods or villages.

West Oxfordshire's nomination scheme contains the following information about an acceptable local connection.

(a) the Applicant has lived in the parish for at least 12 months prior to nomination; or
 (b) the Applicant has been employed in the parish for at least 12 months prior to nomination; or (c) the Applicant has previously lived in the parish for at least 3 years; or (d) the Applicant has family resident in the parish who have been resident for at least 3 years prior to nomination of the Applicant.

6.3 Any household can be in housing need regardless of their current tenure and financial standing. Older person households, in particular, may be in housing need, due to health or infirmity or disability, rendering their present accommodation unsuitable. The model we employ initially takes into account all households in housing need but estimates those in need of affordable housing with reference to their ability to afford market housing based upon income data that they supply in the questionnaire.

6.4 The 2016 household survey and secondary data provide a robust range of information to quantify housing need in the parish. Housing needs analysis and affordable housing modelling has been prepared in accordance with *CLG guidance* at Parish level.

6.5 In summary, the needs assessment model reviews in a step-wise process:

- Stage 1: Current housing need;
- Stage 2: Future housing need;
- Stage 3: Affordable housing supply; and
- Stage 4: Estimate of households in need and additional housing required.

6.6 Table 6.1 summarises the different steps taken in assessing housing need and evidencing the extent to which there is a surplus or shortfall in affordable housing in the parish. Modelling has been carried out using household survey data and takes into account household type and property size requirements. Note that as explained in chapter 1, data have been weighted to reflect the total number of households in the study area.

- 6.7 This chapter continues with an overview of the data and analysis for each stage of the needs assessment process summarised in table 6.1.

Table 6.1 Needs Assessment Summary			
Stage and Step	Description	Number	
Stage 1: CURRENT NEED			
1.1	Homeless households and those in temporary accommodation	Current need	14
1.2	Overcrowding and concealed households	Current need	0
1.3	Other groups	Current need	82
1.4	Total current housing need (gross)	Total no. of households with one or more needs and remaining in the parish	96
Stage 2: FUTURE NEED			
2.1	New household formation 5 yrs. and planning to stay in parish	Based on household survey	11
2.2	Number of new households requiring affordable housing	55% Cannot afford	6
2.3	Existing households falling into need	Annual requirement	1.2
2.4	Total newly-arising 5 yr. housing need	2.2 + 2.3	6
Stage 3: AFFORDABLE HOUSING SUPPLY			
3.1	Affordable dwellings occupied by households in need	(based on 1.4)	16
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0
3.3	Committed new affordable units	Total annual	0
3.4	Units to be taken out of management	None assumed	0
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	16
3.6	Annual supply of social re-lets (net)	Annual Supply	1
3.7	Annual supply of intermediate affordable housing available for re-let	Annual Supply	0
3.8	Annual supply of affordable housing	3.6+3.7	1
Stage 4: ESTIMATE OF ANNUAL HOUSING NEED			
4.1	Total backlog need (5 year)	1.4-3.5	80
4.1A	Total cannot afford	55%	44
4.2	Quota to reduce over 5 years	20%	-
4.3	Annual requirement	Annual requirement is	8.8
4.4	Newly-arising need	Annual requirement (from 2.3)	1.2
4.5	Total affordable need	Annual (4.3+4.4)	10
4.6	Affordable capacity	3.8	1
4.7	NET ANNUAL SHORTFALL	4.5-4.6 NET	9
	Five-year need		45

Source: Household Survey weighted data; data from the local authority; Land Registry House Price Data; Zoopla.

Stage 1: Current need

- 6.8 The range of housing needs identified from existing households in the study area are summarised in table 6.2. The *CLG practice guidance* suggests types of housing that should be considered unsuitable, as summarised in Table 6-2.
- 6.9 Totals in need presented in this table this table expand on the assessment stages 1.1-1.4.

Category	Factor	No. Households
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	14
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	0
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	21
	N4 Too difficult to maintain	44
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	0
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	13
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	0
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	4
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	0
Total no. households in need		96
Total Households		1,141
% households in need		6.8%

Note: A household may have more than one housing need
Source: 2016 Household Survey (weighted data)

Step 1.1 Homeless households and those in temporary accommodation and insecure tenancies

- 6.10 *CLG practice guidance* suggests that information on homeless households and those in priority need who are currently housed in temporary accommodation should be considered in needs modelling. The scale of need from these types of household can be derived from several sources at *Local Authority level* but not at any lower

geographical level. In this instance for the Parish of Charlbury the data has been derived from the 2016 Household Survey.

- 6.11 A total of **14** households were identified as being homeless or living in temporary accommodation. These 14 households were all under the category of living in temporary accommodation/insecure tenancy.

Step 1.2 Overcrowding and concealed households

- 6.12 The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex, and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.
- 6.13 The number of households who found their property too difficult to maintain was 44. This was derived from the 2016 household survey from those households who said they needed a smaller home to downsize indicating that their current home was too difficult for them to maintain.
- 6.14 Analysis identifies 0 households who are currently living in overcrowded accommodation or are concealed households and want to move.

Step 1.3 Other groups

- 6.15 Analysis identifies a total of 82 households with other housing needs which specifically relates to households containing people with mobility impairment or other special needs living in unsuitable accommodation.

Step 1.4 Total current housing need

- 6.16 Based on Steps 1.1 to 1.3, using evidence from the household survey, the extent to which households are in housing need in the study area and want to move to offset that need has been identified. A base figure for this is 169 households.

Stage 2: Future need

Step 2.1 New household formation (gross)

- 6.17 11 households per year were identified from the household survey.

Step 2.2 New households unable to buy or rent in the open market

- 6.18 An analysis of the likely gross income of newly-forming households and access to financial resources was undertaken. Overall, 55% of households could not afford open market prices or rents (based on local lower quartile prices and private rents). This is $11 \times 55\% = 6$.

Step 2.3 Existing households expected to fall into need

- 6.19 The household survey identified no household who had moved because they had fallen into need.

Step 2.4 Total newly arising housing need (annual)

- 6.20 Total newly arising need is calculated to be 6 households each year.

Stage 3: Affordable housing supply

- 6.21 The CLG model reviews the supply of affordable units, taking into account how many households in need are already in affordable accommodation, stock surpluses, committed supply of new affordable dwellings and dwellings being taken out of management (for instance pending demolition or being used for decanting).

Step 3.1 Affordable dwellings occupied by households in need

- 6.22 This is an important consideration in establishing the net levels of housing need as the movement of these households within affordable housing will have a nil net effect. In other words, moving affordable tenants within the affordable stock housing may satisfy demand without the need for additional housing as an affordable vacancy is created due to the house move. Based upon survey data there are an estimated 16 households currently in need living in affordable housing. These would in turn create 16 vacancies if re-housed in affordable housing. This data was derived from the total current housing need (96) and then a cross tabulation looking at those currently living in affordable housing to remove any duplication in the final affordable needs figure.

Step 3.2 Surplus stock

- 6.23 No surplus vacant stock is assumed in the study area.

Step 3.3 Committed supply of new affordable units

- 6.24 The baseline needs assessment model assumes this to be zero. Any committed supply would reduce the overall scale of need evidenced in the analysis. No definitive information was available at the time we undertook the analysis on the basis of affordable new build housing under construction by either registered providers or

housebuilders under section 106 agreements. The model can easily be adjusted to take account of additional units as they are occupied over the life of the housing needs assessment. We return to this in section 7.

Step 3.4 Units to be taken out of management

- 6.25 The model assumes there will be no affordable rented units taken out of management over the next five years.

Step 3.5 Total affordable housing stock available

- 6.26 From the survey, it is estimated at stage 3.1 that 16 households need to move over the 5-year period. However as these are already affordable housing occupiers they will create a vacancy which is available for another tenant therefore these will not be counted as part of the supply of affordable housing.

Steps 3.6 Supply of social re-lets

- 6.27 Based upon local authority data it is estimated that there is likely to be an average of 1 affordable dwelling per annum dwelling available for re-letting. This will become available due to the household leaving Charlbury or because the household ceased to exist.

Step 3.7 Annual supply of intermediate re-lets/sales

- 6.28 The SHMA identified an annual supply of 0 intermediate re-lets/sales.

Summary of Stage 3

- 6.29 The annual supply of affordable dwellings was **1** each year.

Stage 4: Estimate of annual housing need

Overview

- 6.30 Analysis has carefully considered how housing need is arising within the parish by identifying existing households in need (and who cannot afford market solutions), newly-forming households in need and existing households likely to fall into need. This is reconciled with the supply of affordable dwellings.
- 6.31 For critical stages of the needs assessment model (Step 1.1, Step 1.4, Step 2.4 and Step 3.8), information is broken down by designation (general needs and older) and property size. This allows a detailed assessment of the overall housing requirements of households in need and provides clear affordable requirement information. In turn, this can help identify where there are shortfalls and sufficient capacity of affordable housing, and help to shape policy responses.

- 6.32 Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall.

Step 4.1 Total backlog need

- 6.33 Step 4.1 is the total backlog need which is derived from the number of households in Step 1.4 who are in housing need minus total affordable housing stock available (Step 3.5). The total backlog need is therefore 80 (i.e.96-16). The extent to which these households could afford open market prices and rents was then tested based on lower quartile prices and rents.
- 6.34 Household incomes were tested against lower quartile prices. For buying, an income multiple of 3.5x was assumed and for renting, rents should not cost more than 25% of household income.
- 6.35 Overall, 55% of existing households in need could not afford open market prices or rents. Therefore, the backlog need is **44**.

Steps 4.2 to 4.6

- 6.36 Step 4.2 is a quota to reduce the total backlog need which is assumed to be cleared over 5 years.
- 6.37 Step 4.3 is the total annual backlog reduction based on Step 4.2 (8.8 each year).
- 6.38 Step 4.4 is a summary of newly-arising need from both newly forming households and existing households falling into need (1.2 each year).
- 6.39 Step 4.5 is the total annual affordable need based on Steps 4.3 and 4.4 (10).
- 6.40 Step 4.6 is the annual social rented/intermediate tenure capacity based on step 3.8 (1 each year).

Step 4.7 - net shortfalls

- 6.41 The total net annual shortfall of affordable housing is **9** dwellings equivalent to a 5-year requirement of **45** affordable dwellings.

Mix of affordable dwellings required

- 6.42 It is not possible to draw conclusions about the mix of affordable dwellings required by the 45 households from the model outputs in a reliable way as the type of re-lets occurring from time to time cannot be predicted. However, information from the housing register provides some information.
- 6.43 Table 6.3 shows the number of Charlbury residents registered with the local authority and the number of bedrooms needed by them. 32 of these applicants are regarded as being lower (bronze) priority according to the council's allocation scheme. 8 are over the age of 55 but their bedroom requirements were not revealed by the local authority.

Bedroom need	No	%
1	25	68
2	8	22
3	2	5
4	2	5
Total	37	100

Source: 2017 local authority housing register

- 6.44 Table 6.4 shows the number of households not resident in Charlbury but claim to have a strong connection to it and the number of bedrooms needed by them. 53 of these applicants are regarded as being lower (bronze) priority according to the council's allocation scheme. 15 are aged over 55 and all but 1 household classed as over 55 qualifies for 1-bedroom housing.

Bedroom need	No	%
1	35	60
2	19	33
3	1	2
4	1	2
5	2	3
Total	58	100

Source: 2017 local authority housing register

- 6.45 Taking the information as a whole into account It is clear that the around 2/3 of the need is for 1-bedroom housing and around ¼ for 2-bedroom housing with small numbers needing 3, 4 and 5-bedroom homes respectively.
- 6.46 It is not possible to deduce the quantity of housing needed from housing register information as the local authority was unable to provide the number of Charlbury households in need seeking social rented housing in Charlbury. This is because applicants are encouraged to list more than one area of choice to increase their chance of accessing suitable housing. However according to the register, the maximum level of demand for affordable housing in Charlbury would be 95 (37-58). In practice, due to the choice based letting system the active demand fluctuates depending on the size and type of vacancy that becomes available. Our overall conclusion is that the modelled 5-year requirement is compatible with housing register data.

7. Bringing the evidence together and conclusions

Key findings from the parish profile

- 7.1 Overall, at census day 2011, 2,830 people lived in the parish within 1,298 households.
- 7.2 The housing profile of the parish differs from that of the district and England in important respects:
- significantly more 5 or more bedroom homes;
 - a larger proportion of 1-bedroom homes than the district;
 - a larger proportion of detached homes than England and a larger proportion of semi-detached homes overall;
 - a smaller proportion of terraced homes and flats than the other geographies.
- 7.3 The household profile tells us that almost 74% of homes are owner occupied. Most notable is the large proportion of home owners that own outright - without a mortgage. The parish has a larger proportion of social rented homes and a smaller proportion of private rented homes than the district.
- 7.4 The parish has a significantly larger proportion of people aged 45-89 years than the other geographies. There is mostly a similar proportion of children in all age groups compared to the other geographies.
- 7.5 The population of the district is estimated to grow by nearly 18,000 people over the 25 years an increase of 17%. The proportion of those aged 70-years and over will double over the period. The proportion of older households that are infirm will increase with age both increasing demand for support services and for suitable housing.
- 7.6 The parish has a larger proportion of households that comprise of single person over age 65. 30.1% of parish households are over 65 single persons or couples. 64.1% of households have no children living with them. 9.1% of households have non-dependent children living with them.
- 7.7 Around 60% of home owners have 2 or more spare bedrooms. Around 8% of social tenants have 2 or more spare bedrooms and around 60% of social tenants have no spare rooms.
- 7.8 Overall the profile tells us that the majority of home owners are older people who under-occupy their homes.

Key findings regarding the parish housing market

- 7.9 As at summer 2017, 25th percentile prices were £268,000 and median prices were £372,000.
- 7.10 Detached and semi-detached homes formed the majority of homes sold in the period January 2016 to June 2017 and they were priced between £230,000 and £825,000. Terraced houses and flats are mostly below median prices and 11 were below lower quartile prices.

- 7.11 More 3-bedroom homes were sold than their proportion of the dwelling stock suggesting that residents tend not to live in them for as long as other property sizes; the proportion of sales of 1, 4 and 5-bedroom homes is lower than the proportion of the stock.
- 7.12 In the same period, 25th percentile incomes were estimated at £35,000 p.a. and median incomes at £45,000 p.a. When spending power is compared to house prices, households that can raise the minimum deposit on median income could afford some lower priced housing but could not afford 25th percentile prices.
- 7.13 Estate agents told us that the residential family market is driven by school catchment and that many younger residents seeking their first home are priced out of the market. We were told that older people would only downsize if housing met their requirements in terms of quality, living, garden and storage space. Market gaps were undoubtedly suitable housing for new families and elderly downsizers.

Future housing requirements

- 7.14 A household survey, produced by the parish in 2016, was re-analysed for the purposes of estimating the additional housing needed in the parish. The survey revealed that the main reason why households had left the parish or were unable to move to more suitable housing, or to form, was for affordability reasons.
- 7.15 The survey revealed that an additional 45 open market dwellings were needed over a 5-year period if aspirations of local households seeking and able to move were to be met.
- 7.16 Demand consisted mainly of 4-bedroom houses for up-sizers and 3-bedroom bungalows for down-sizers.
- 7.17 Information from the local authority and household survey information was used to estimate the need for affordable housing. The evidence would suggest that there is an annual shortfall of 9 dwellings per annum or 45 over a 5-year period.
- 7.18 All of the above ignores dwellings under construction in the parish. We are of the view that to be counted, dwellings should be under construction and nearing completion as uncertainty would exist in other circumstances i.e. planning permission granted but construction work has not commenced. The Town Council may usefully monitor new build housing and conversions that becomes available for sale or rent from 2018 onward, against the affordable and market requirements estimated in this study.

Conclusions and policy implications

Meeting future housing requirements

- 7.19 The evidence suggests that 90 additional homes, (45 affordable and 45 market), will be needed over a 5-year period if the aspirations of local households seeking and able to move are to be met.
- 7.20 According to the housing register the mix of affordable homes needed is overwhelmingly 1 and 2 bedroom homes.

- 7.21 The mix of market housing needed to satisfy aspirations is particularly noteworthy. Evidence from the census and the household survey suggests that 3-bedroom semi-detached housing forms the largest group of homes in the parish. However, 4-bedroom homes and 3-bedroom bungalows are the types most sought after.
- 7.22 There is supporting evidence from the household survey. Firstly, regarding the occupancy of housing. It is clear that a large proportion of housing is under occupied, fewer are balanced and a small proportion are potentially overcrowded. This evidences an important dynamic, irrespective of whether or not households plan to move home or are prevented from doing so. There are pressures on the housing supply from households needing more space and those needing to downsize where they find their present housing unmanageable. Further, according to the survey 128 households wish to move but are unable to do so many of which cannot afford to. Households prevented from moving for financial reasons are not necessarily seeking affordable housing.
- 7.23 Survey based findings are also consistent with the parish profile and evidence from estate agents.
- 7.24 Several factors are driving the findings. Firstly, estate agents pointed out that the residential family home market is driven by school catchment. Clearly households that have come to the area for this reason either have additional children or aspire to larger homes when finances permit. The second factor is that estate agents told us that older people tend to stay put and only downsize if suitable housing is available. The survey suggests that this would be in the form of a 3-bedroom bungalow. Many factors influence a household decision to downsize including the availability of suitable housing they can afford. Housing our Ageing Population: Panel for Innovation (HAPPI) has published many documents on this subject and in particular HAPPI report 3 provided further reading on this subject.
- 7.25 It is worth pointing out that although bungalows are perceived as particularly suited to older people, many are occupied by younger people and households who find them convenient to manage.
- 7.26 Thirdly, it is clear that newly forming households are at a financial disadvantage when seeking a place of their own whether for home ownership or market renting solutions. Those that might be able to afford to rent but not buy may opt for private rented sector housing. However, there is very little market rented supply in Charlbury compared to the district.
- 7.27 The second factor, older people is arguably the most significant factor due to demographic pressure. Older people are projected to form increasingly large proportions of the population over the next 25 years.
- 7.28 The following scenario is potentially damaging to Charlbury's community in the long term. If suitable additional housing is not provided, over time, many ageing households will stay put. Their reluctance to move home will prevent younger households moving into the area. If housing affordable to local newly forming households is not provided, then they will seek housing that they can afford elsewhere. Overall the population will become increasingly unbalanced across the age groups.

- 7.29 However, the building of 4-bedroom homes and bungalows is no guarantee that they will be occupied by families and older people respectively.

Need for intermediate affordable and low-cost housing

- 7.30 Intermediate housing is that which is priced at sub market rents or purchase prices but higher than social rents. In practice, the upper part of the price band it is widely regarded as being 25th percentile prices. Low cost housing may be offered at discounted prices but above 'affordable' levels. Examples of intermediate products are shared ownership, affordable rented housing or some discounted sale offers. Intermediate and low-cost options are very important in places such as Charlbury where many house prices and market are beyond the reach of local households.
- 7.31 The household survey contains a great deal of evidence that intermediate or low-cost housing may be appropriate for a wider group of households than those that told us they plan to move home.
- 7.32 Figures 21-24 (inclusive show) that a significant number of households needed to move home but were unable to do so and some were unable to find suitable housing in Charlbury and left the parish. Our analysis of the affordability of intermediate and low-cost products (figure 19) suggest that those who left the parish with incomes below median levels would not find intermediate and low-cost option affordable if provided in the parish if based upon 25th percentile prices.

Implications for neighbourhood plan policies

- 7.33 Much of the information used to assess future housing requirements is based on household survey information which invites households to reveal their intentions over a defined period of time so caution needs to be exercised in extrapolating the information over a longer period of time.
- 7.34 However, the HNS provides a great deal of information that is relevant to the plan in the longer term. Firstly, throughout the HNS we have stressed the significance of the population projections. Secondly, we have used extensive profiling information to demonstrate that the conditions exist that will give rise to unmet housing requirements on an ongoing basis. Specifically, these conditions are the mismatch between the housing stock and the people it houses and the high price of local housing such that some households - especially newly forming households are priced out of the market locally. These conditions are unlikely to be reversed due to the character of the town, its setting, and because large scale housing development is not envisaged.
- 7.35 Neighbourhood plan policies must be in general conformance with local planning authority strategy. There is considerable scope for neighbourhood plans to work alongside the local authority planning strategies and policies to influence development proposals and fine tune them to help meet local needs and issues.
- 7.36 It is recommended that this housing needs assessment (HNA) should be regarded as an evidence base and is used to support both neighbourhood plan policy and inform consultations with the local planning authority. We suggest that a key feature of the HNA is that it does not just state the housing requirements that are apparent from the

evidence, but it goes some way to explaining why these requirements have arisen. This is fundamentally the growing mismatch between the housing stock that is largely fixed and the circumstances of households that are constantly changing.

- 7.37 The key findings of the HNA are clearly stated in the previous section of this chapter and are based on evidence. Neighbourhood plan policy could address these issues by as far as possible ensuring that housing is provided that meets local needs at prices that local people can afford.
- 7.38 A risk is that housing will not be occupied by the people that it was intended for. Examples of this are:
- new build housing being occupied by incomers;
 - large family homes being occupied by households without children;
 - housing that is suited to the needs of older people being occupied by younger people;
 - lack of new households coming into the housing market for affordability reasons to be the end point for conveyancing chains.
- 7.39 Some neighbourhood plans have addressed these problems by encouraging diversity in new build housing proposals and incorporating local occupancy clauses and age restricted housing as appropriate.

Appendix 1: Profile data

The figures presented in Chapter 3 are based upon the data in the following tables. Figure references are identical. All data is taken from the census 2011 unless otherwise stated.

Figure 1: Number of bedrooms						
	Parish		District		England	
	No	%	No	%	No	%
No Bedrooms	0	0	67	0.2	54,938	0.2
1 Bedroom	99	7.6	3,162	7.3	2,593,893	11.8
2 Bedrooms	290	22.3	10,774	24.9	6,145,083	27.9
3 Bedrooms	515	39.7	17,657	40.8	9,088,213	41.2
4 Bedrooms	271	20.9	8,662	20	3,166,531	14.4
5 & 5+	123	9.5	2,919	6.8	1,014,710	4.6
Totals	1,298	100	43,241	100	22,063,368	100.1

Figure 2: House type (house or bungalow)						
	Parish		District		England	
	No	%	No	%	No	%
Detached	447	34.4	14,745	34.1	4,949,216	22.4
Semi-Detached	478	36.8	14,152	32.7	6,889,935	31.2
Terraced	274	21.1	9,804	22.7	5,396,459	24.5
Flat etc.	99	7.6	4,231	9.8	4,668,839	21.2
Caravan etc.	0	0	289	0.7	80,964	0.4
Total	1,298	99.9	43,221	100	22,063,368	99.7

Figure 3: Tenure (all households)						
	Parish		District		England	
	No	%	No	%	No	%
Owned Outright	567	43.7	14,915	34.5	6,745,584	30.6
Owned (Mortgaged)	394	30.4	15,226	35.2	7,229,440	32.8
Shared Ownership	10	0.8	548	1.3	173,760	0.8
Social rented	177	13.6	5,387	12.5	3,903,550	17.7
Private rented	134	10.3	6,423	14.9	3,715,924	16.8
Living rent free	16	1.2	742	1.7	295,110	1.3
All Households	1,298	100	43,241	100.1	22,063,368	100

Source VOA 2016

Data for figure 4 is not produced here because of the size of the table. Data is only available at the district level.

Figure 5: Accommodation type by tenure (parish only)

	Owned outright		Owned (mortgage)		Social rented		Private rented		Row totals	
	No.	%	No.	%	No.	%	No.	%	No.	%
Detached house/bungalow	241	18.6	165	12.7	11	0.8	30	2.3	447	34.4
Semi-detached house/bungalow	206	15.9	148	11.4	73	5.6	51	3.9	478	36.8
Terraced house/bungalow	110	8.5	81	6.2	47	3.6	36	2.8	274	21.1
Flat etc.	10	0.8	10	0.8	46	3.5	33	2.5	99	7.6
Column Totals	567	43.7	404	31.1	177	13.6	150	11.6	1,298	100

Figure 6: Tenure (HRP 65 years or older)

	Parish		District		England	
	No	%	No	%	No	%
Owned	357	77.8	9,606	78.5	290,497	77.3
Shared Ownership	1	0.2	50	0.4	1,147	0.3
Social Rented	70	15.3	1,816	14.8	59,894	15.9
Private Rented	23	5	531	4.3	15,151	4
Living Rent Free	8	1.7	241	2	9,175	2.4
All Households HRP is 65 and over	459	100	12,244	100	375,864	99.9

Figure 7: Council Tax Band by dwelling type (NUMBER)

Tax band	BUNGALOW	FLAT_MAIS	HOUSE_TERRACED	HOUSE_SEMI	HOUSE_DETACHED	ALL_PROPERTIES
A	10	60	0	0	0	70
B	40	30	10	10	0	90
C	70	20	110	110	10	320
D	50	10	110	110	60	340
E	30	0	60	30	80	200
F	10	0	10	10	90	120
G	0	0	10	0	80	90
H	0	0	0	0	0	0
All	210	120	310	270	320	1,230

Source VOA 2016

Figure 7: Council Tax Band by dwelling type (PROPORTION)

Tax band	BUNGALOW	FLAT_MAIS	HOUSE_TERRACED	HOUSE_SEMI	HOUSE_DETACHED	ALL_PROPERTIES
A	0.8	4.9	0	0	0	5.7
B	3.3	2.4	0.8	0.8	0	7.3
C	5.7	1.6	8.9	8.9	0.8	26
D	4.1	0.8	8.9	8.9	4.9	27.6
E	2.4	0	4.9	2.4	6.5	16.3
F	0.8	0	0.8	0.8	7.3	9.8
G	0	0	0.8	0	6.5	7.3
H	0	0	0	0	0	0
All	0	0	0	0	0	100

Figure 8: Population age structure

	Parish		District		England	
	No.	%	No.	%	No.	%
Age 0 to 4	131	4.6	6,362	6.1	3,318,449	6.3
Age 5 to 7	96	3.4	3,529	3.4	1,827,610	3.4
Age 8 to 9	65	2.3	2,230	2.1	1,145,022	2.2
Age 10 to 14	136	4.8	6,056	5.8	3,080,929	5.8
Age 15	33	1.2	1,290	1.2	650,826	1.2
Age 16 to 17	73	2.6	2,530	2.4	1,314,124	2.5
Age 18 to 19	55	1.9	2,178	2.1	1,375,315	2.6
Age 20 to 24	98	3.5	5,308	5.1	3,595,321	6.8
Age 25 to 29	103	3.6	6,043	5.8	3,650,881	6.9
Age 30 to 44	446	15.8	21,209	20.2	10,944,271	20.6
Age 45 to 59	668	23.6	21,835	20.8	10,276,902	19.4
Age 60 to 64	265	9.4	6,947	6.6	3,172,277	6
Age 65 to 74	333	11.8	10,113	9.7	4,552,283	8.6
Age 75 to 84	242	8.6	6,409	6.1	2,928,118	5.5
Age 85 to 89	70	2.5	1,756	1.7	776,311	1.5
Age 90 and Over	16	0.6	984	0.9	403,817	0.8
All Usual Residents	2,830	100.2	104,779	100	53,012,456	100.1

Figure 9: Household composition

	Parish		District		England	
	No	%	No	%	No	%
One Person Aged 65 and Over	234	18	5,319	12.3	2,725,596	12.4
One Person Other	192	14.8	6,093	14.1	3,940,897	17.9
All Aged 65+	157	12.1	4,421	10.2	1,789,465	8.1
Married Couple; No Children	192	14.8	6,680	15.4	2,691,927	12.2
Married Couple; One Dependent Child	75	5.8	2,987	6.9	1,285,267	5.8
Married Couple; Two or More Dep. Children	122	9.4	5,097	11.8	2,087,738	9.5
Married Couple; All Children Non-Dep.	73	5.6	2,612	6	1,263,916	5.7
Cohabiting Couple; No Children	60	4.6	2,596	6	1,173,172	5.3
Cohabiting Couple; One Dependent Child	19	1.5	771	1.8	438,750	2
Cohabiting Couple; Two or More Dep. Children	16	1.2	820	1.9	452,030	2
Cohabiting Couple; All Children Non-Dependent	2	0.2	206	0.5	108,486	0.5
Lone Parent; One Dependent Child	31	2.4	1,188	2.7	883,356	4
Lone Parent; Two or More Dep. Children	33	2.5	934	2.2	689,899	3.1
Lone Parent; All Children Non-Dependent	43	3.3	1,187	2.7	766,569	3.5
Other	49	3.8	2,330	5.4	1,765,693	8
Totals	1,298	100	43,241	100	22,062,761	100

Figure 10: Occupancy rating (bedrooms) - parish only

	Owned		Social rented		Private rented		All groups	
	No.	%	No.	%	No.	%	No.	%
+ 2 or more	594	61.2	16	9	35	23.3	645	49.7
+ 1	296	30.5	48	27.1	71	47.3	415	32
0	76	7.8	105	59.3	42	28	223	17.2
- 1 or less	5	0.5	8	4.5	2	1.3	15	1.2
Totals	971	100	177	100	150	100	1,298	100

Appendix 2: List of sold house prices January 2016 to June 2017

Price Percentile	Registered selling price	House Type	Number of bedrooms (where known)
Highest	825	1	
	795	1	4
	775	1	5
	730	1	
	720	2	4
	705	1	5
	700	1	3
	653	2	3
	620	1	5
	615	1	
	600	1	
	595	2	
	595	2	4
	575	2	
	575	2	
75th	555	1	3
	510	2	3
	500	2	3
	499	1	4
	458	2	
	450	2	
	442	1	3
	435	1	3
	425	1	2
	425	4	2
	420	3	3
	403	3	3
	397	3	5
	385	2	
	380	1	3
	373	2	3
50th	372	1	3
	365	2	2
	350	1	3
	350	2	
	335	3	2
	325	1	3
	320	1	3

Price Percentile	Registered selling price	House Type	Number of bedrooms (where known)
	320	3	
	320	3	3
	310	2	3
	300	2	3
	293	3	3
	285	2	2
	283	3	3
	275	3	3
	274	4	2
25th	268	2	2
	265	2	3
	263	3	3
	260	1	2
	258	1	3
	250	3	
	248	2	2
	248	3	3
	248	3	3
	248	4	2
	230	2	
	221	4	2
	218	4	1
	200	4	
Lowest	180	3	1

Source: Land registry/Rightmove

Key to type:

- 1=Detached house or bungalow
- 2=Semi-detached house or bungalow
- 3=Terraced house or bungalow
- 4=Flat etc.

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