

Housing Needs Assessment

Mid-Cherwell Neighbourhood Plan, Oxfordshire

June 2016
Draft Final

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Glossary of terms used in text

CDC	Cherwell District Council
DCLG	Department for Communities and Local Government
HNA	Housing Needs Assessment
NPPF	National Planning Policy Framework
ONS	Office for National Statistics
PPG	Planning Practice Guidance
SHLAA	Strategic Housing Land Availability Assessment
SHMA	Strategic Housing Market Assessment

Executive Summary

1. The 2011 Localism Act introduced neighbourhood planning, allowing parish councils, town councils, and neighbourhood forums across England to develop and adopt legally binding development plans for their neighbourhood area.
2. As more and more parishes and forums seek to address housing growth, including tenure and type of new housing, it has become evident that developing policies need to be underpinned by robust, objectively assessed housing data.
3. In the words of the National Planning Practice Guidance (PPG), establishing future need for housing is not an exact science, and no single approach will provide a definitive answer. The process involves making balanced judgments, as well as gathering numbers and facts. At a neighbourhood planning level, one important consideration is determining the extent to which the neighbourhood diverges from the local authority average, reflecting the fact that a single town or neighbourhood almost never constitutes a housing market on its own and must therefore be assessed in its wider context.
4. The guidance quoted above on housing needs assessment is primarily aimed at local planning authorities preparing Strategic Housing Market Assessments (SHMAs), which are used to determine housing need at a Housing Market Area level. However, it helpfully states that those preparing neighbourhood plans can use the guidance to identify specific local needs that may be relevant to a neighbourhood, but that any assessment at such a local level should be proportionate.
5. Our brief was to advise on data at this more local level to help Mid-Cherwell Neighbourhood Plan Forum understand, among other matters, the type, tenure and quantity of housing needed to inform neighbourhood plan policies.
6. This objective and independent housing needs advice note follows the PPG approach where relevant. This ensures our findings are appropriately evidenced. The PPG advises that assessment of development needs should be thorough but proportionate and does not require planners to consider purely hypothetical future scenarios, only future scenarios that could be reasonably expected to occur.
7. Housing Needs Assessment at neighbourhood plan level can be focused either on quantity of housing needed, type of housing need, or both. In most cases, there is a need to focus on quantity where the housing target for the Neighbourhood Plan area being assessed is unclear, for example where the local authority has not set a specific target for the Neighbourhood Plan area.
8. In the case of Mid-Cherwell, this is indeed the case. As such, this report focuses both on quantity and type of housing needed. In order to understand both topics, we have gathered a wide range of local evidence and summarised it into policy recommendations designed to inform decisions on housing quantity and characteristics.
9. The planning period of neighbourhood plans, where possible, should always be aligned with the relevant local plan. In the case of Mid-Cherwell, this would mean aligning with the Cherwell Local Plan period, which extends from 2011 to 2031.
10. The PPG states that:

'no single source of information on needs will be comprehensive in identifying the appropriate assessment area; careful consideration should be given to the appropriateness of each source of information and how they relate to one another. For example, for housing, where there are

issues of affordability or low demand, house price or rental level analyses will be particularly important in identifying the assessment area. Where there are relatively high or volatile rates of household movement, migration data will be particularly important. Plan makers will need to consider the usefulness of each source of information and approach for their purposes’.

11. It continues: *‘Plan makers should avoid expending significant resources on primary research (information that is collected through surveys, focus groups or interviews etc. and analysed to produce a new set of findings) as this will in many cases be a disproportionate way of establishing an evidence base. They should instead look to rely predominantly on secondary data (e.g. Census, national surveys) to inform their assessment which are identified within the guidance’.*
12. Compared with the 2001 Census, the 2011 Census gathered data in a number of new categories and across a range of geographies that are highly relevant to planning at the neighbourhood level and helpful if a PPG-based approach is being used.
13. Like much of the data forming the housing policy evidence base, the Census information is quantitative. However, at a local level, qualitative and anecdotal data, if used judiciously, also has an important role to play, to a perhaps greater extent than at local authority level. We have gathered data from as wide a range of sources as practicable in order to ensure robustness of conclusions and recommendations arising from the analysis of that data. Gathering a range of data, some more recent than Census 2011, also ensures allowance is made for the Census now being five years old. Our conversation with a local estate agent (Hamptons) helped ensure our conclusions were informed by a qualitative, local perspective.
14. Our approach is to provide advice on the housing required based on need and/or demand rather than supply. This is in line with the PPG, which states that *‘the assessment of development needs should be an objective assessment of need based on facts and unbiased evidence. 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.’*
15. For this reason, we advise that the conclusions of this report should be assessed against supply-side considerations (including, for example, factors such as transport infrastructure, landscape constraints, flood risk and so on) as a separate and follow-on study¹. This would include review of the Strategic Housing Land Availability Assessment (SHLAA) as a capacity-based analysis.
16. In determining the quantity of housing needed at Mid-Cherwell, the situation is complicated by the development of Heyford Park (a major housing development on the site of the disused RAF Upper Heyford), which will, like any site of this magnitude, meet demand for housing across the entire housing market area, not just the Mid-Cherwell villages. As such, where it is possible to disaggregate forward projections to take appropriate account of the site, we have done so, by making the standard assumption (see report itself for details) that only 4.74% of its housing will be meeting Mid-Cherwell’s own need.
17. On this basis, therefore, we have identified four separate projections of dwelling numbers for Mid-Cherwell between 2011 and 2031 based on:
 - A figure derived from the Cherwell Local Plan, disaggregated to Mid-Cherwell, and including the Mid-Cherwell proportion of demand able to be met at Heyford Park (which gives a total of 124 dwellings, or just over 6 per year);

¹ Such an approach, clearly separating housing need assessment (demand-side) from dwelling capacity assessment (supply side), was endorsed by the Government for calculating housing need at local authority level in the ministerial statement and press release ‘Councils must protect our precious green belt land’ (DCLG, 4 October 2014, available at <https://www.gov.uk/government/news/councils-must-protect-our-precious-green-belt-land>)

- The Government's 2012-based household projections, extrapolated to Mid-Cherwell, translated from households to dwellings, and rebased to estimated 2014 population (which gives 546 dwellings, or 27 per year);
 - A projection forward of dwelling completion rates 2001-2011, (which gives 334 dwellings, or 16-17 dwellings per year); and
 - A projection forward of dwelling completion rates 2011-2015 excluding all completions at Heyford Park to avoid major supply-side distortion (which gives 400 dwellings, or 20 per year).
18. Based on analysis in Table 18 in the Conclusions chapter of this report, a judgement of estimated need of approximately 290-310 dwellings for Mid-Cherwell over the neighbourhood plan period seems appropriate, reflecting evidence uncovered in the Conclusions chapter of this report that any needs estimate selected would need to be well below 334.
19. A range of 290-310 dwellings would also allow for the existing backlog of affordable housing need assessed in Chapter 3 below (75 units, or around 24-25% of the total) to be met, with capacity for future affordable need also to be met given the currently prevailing affordable housing target of 35% in the Cherwell Local Plan.
20. Note that any dwellings completed or with outstanding permission in the plan area since the start of 2016 would count towards this dwelling range, meaning the outstanding number of dwellings would decrease accordingly.
21. The table below summarises the data we have gathered with a potential impact on the characteristics of the housing needed in the neighbourhood. Factors are in alphabetical but no other order.

Table 19: Summary of local factors specific to Mid-Cherwell with a potential impact on neighbourhood plan housing characteristics

Factor	Source(s) (see Chapter 3)	Summary of data gathered on factor	Conclusion
Affordable housing	Oxfordshire SHMA, Cherwell Local Plan, local housing waiting list	<p>The local housing waiting list shows a need for 52% one-bedroom units, 28% two-bedroom units, 12% three-bedroom units and 8% 4+ bedroom units. Although this is the most locally-specific data available, it is only a snapshot in time. According to the SHMA, which is for the whole of Cherwell but looks at need over a longer period, the most appropriate affordable mix is likely to be 31% two-bedroom units, 37% three bedroom units and 4% 4+ bedroom units. The Local Plan requires 35% of housing on larger sites to be affordable (but 30% at Heyford Park). Of the affordable homes, 70% need to be social, 30% intermediate, and the Local Plan states that the Council will support the identification of suitable opportunities for small-scale affordable housing schemes within or immediately adjacent to villages to meet specific, identified local housing needs that cannot be met through the development of sites allocated for housing development. Census shows low and declining levels of socially rented housing in Mid-Cherwell.</p>	<p>We recommend that the Neighbourhood Plan supports the provision of affordable housing in line with the local housing waiting list percentage split, but bearing in mind this is only a snapshot in time, so having regard in the later stages of the plan period to the local waiting list at the time and/or the SHMA percentage split (the latter is likely to be particularly relevant in the case of Heyford Park as it will be meeting affordable need across a wider area). In the short term, therefore, this suggests a broad but flexible split of 55% one-bedroom units, 30% two bedroom units, 10% three bedroom units and 5% 4 or more bedroom units, subject to affordable need at the time of any application.</p> <p>We recommend that a dialogue is started between local people, local landowners and Cherwell District Council to investigate the possibility of some affordable housing that would otherwise have been provided at Heyford Park to be provided within local villages instead, subject to the identification of suitable, available sites in locations with evidenced affordable need. Neighbourhood Development Orders or Community Right to Build Orders could have a role to play here.</p> <p>Affordable housing should be provided in the broad split of 70% social housing, 30% intermediate housing.</p>

Factor	Source(s) (see Chapter 3)	Summary of data gathered on factor	Conclusion
Dwelling size	Cherwell SHMA, Oxfordshire SHMA, Cherwell Local Plan, Census, Hamptons (estate agent)	Cherwell SHMA indicates 20% of homes should be what it calls 'upsizing' (i.e. smaller 1-2 bed units), and 54% should be family housing, of which 19% should be 2-bed, 64% 3-bed, 15% 4-bed and 2% five bed. Oxfordshire SHMA also states a particular need for 3-bed houses (46%) and 23% two bedroom, 25% four or more bedroom. There are very few dwellings of 1 bedroom in the rural parts of Cherwell, and a relatively higher level of homes of 4+ bedrooms. Local Plan notes lack of smaller homes. Census shows average household size for Cherwell. Large recent increase in households with 2 rooms and 7 rooms, large decrease in 1 room households. Also, lower than average (and decreasing number of) single person households, but higher than average proportion of families with no children. Mixed demand results in need for wide range of sizes.	<p>Around half of all new market homes should be three bedroom in size to meet the sustained need from families, A quarter of new market homes should be of four bedrooms and a quarter of new market homes of one to two bedrooms to meet the needs of older households, younger people starting out and families with no children.</p> <p>Homes of five or more bedrooms should be discouraged due to the local lack of smaller homes and the large recent increase in the largest dwellings, meaning there could be an over-supply of the largest dwellings otherwise.</p>
Dwelling tenure	Cherwell SHMA, Oxfordshire SHMA, Cherwell Local Plan, Census	Cherwell SHMA indicates 3% of all housing should be shared ownership; Oxfordshire SHMA notes strong recent growth in the private rented sector and decreased owner-occupation. Local Plan notes lack of private rented units. Census indicates lower than Cherwell average rate of owner-occupation (though growing) and higher than average rate of private renting in Mid-Cherwell. Shared ownership is increasing, though low in absolute terms.	<p>In providing new market homes, planners have little power in determining whether they will become owner-occupier properties or privately rented dwellings; but providing new market housing in a range of sizes will likely provide some new rented properties.</p> <p>The shared ownership homes will be provided through the 30% of all new affordable homes that will be intermediate tenure (see recommendation above).</p>

Factor	Source(s) (see Chapter 3)	Summary of data gathered on factor	Conclusion
Dwelling type	Oxfordshire SHMA, Census, Hamptons, Neighbourhood Plan Forum	Flat prices are low, indicating they are not a popular dwelling type within Cherwell. Detached homes popular across Cherwell, but particularly in Mid-Cherwell; semi-detached also popular in neighbourhood. Rate of terraced housing lower than average, and of flats far lower than average. Mixed demand results in need for wide range of dwelling types, but there is a significant under-supply of bungalows.	<p>The neighbourhood plan should offer the strongest possible policy support in favour of new bungalows, due to the need for this dwelling type among the local older population and their local under-supply. Although bungalows are a less profitable dwelling type for developers, hence their under-supply, larger sites could potentially boost the supply of bungalows by using larger dwelling types to subsidise their provision.</p> <p>The Neighbourhood Plan Forum has advised that there is already a large number of existing bungalows at Heyford Park, many in need of refurbishment. The developer Dorchester has taken the view that no new bungalows are required at Heyford Park for this reason, although bungalows could nevertheless be provided in the larger villages (referred to as 'Category A' villages in the Local Plan).</p> <p>Across all villages, the Neighbourhood Plan should generally support the provision of detached, semi-detached and a more limited proportion of terraced units. However, the provision of <i>open market</i> flats should be generally discouraged due to a lack of evidenced demand (but see affordable housing conclusions above).</p>
Family-sized housing	Census, Hamptons	There has been an increase in the 0-15 age group in Mid-Cherwell, indicating families moving to the area. Census shows slightly higher than average level of households with dependent children. Prosperous rural areas are popular with commuters, which tends to drive demand for larger homes. However, a high proportion of people working from home will also drive demand for dwellings with extra (bed) rooms.	As noted previously, providing 25% four bedroom homes will meet the needs of existing residents who have started a family, as well as of families looking to move to the area. Likewise, they are likely to be suitable for those residents who work from home and therefore need extra space.

Factor	Source(s) (see Chapter 3)	Summary of data gathered on factor	Conclusion
Housing for older people	Cherwell SHMA, Oxfordshire SHMA, Cherwell Local Plan, Census, Hamptons	<p>Cherwell SHMA indicates 12% of homes should be 'downsizer houses (of one to two bedrooms each), bungalows, apartments/elderly person', and 7% should be care homes; also strong future demand among childless couples, particularly those aged over 65, but many already exist and are simply downsizing to a smaller unit locally.</p> <p>Oxfordshire SHMA forecasts 109% increase in Cherwell residents with dementia, and 92.5% increase in those with mobility problems; however, the existing supply of specialist accommodation relative to the older population is particularly high- as such only 68 specialist dwellings required for Mid-Cherwell. The Local Plan particularly supports socially-rented specialist homes for older people. Housing sites of 400+ dwellings should provide at least 45 self-contained extra care dwellings; housing for older people supported generally in the most accessible locations, possibly including Heyford Park. Census shows increase in households with those aged over 65 and higher than average levels of retired people. However, lower than Cherwell average long-term sick/disabled or with activity limitation despite the relatively older population.</p>	<p>The Neighbourhood Plan should support the provision of around 70 specialist dwellings for older people, and should seek to provide them at Heyford Park, as this will be the only settlement across the plan area of a large enough size to provide a wide range of services and facilities within walking distance of these dwellings; additionally, it is likely to be better-served by public transport than some of the smaller villages, thus facilitating travel by wardens or carers.</p> <p>The dwellings to be provided at Heyford Park should be self-contained extra care dwellings in line with Local Plan requirements.</p> <p>Elsewhere across the plan area, the previously-recommended provision of two-bedroom dwellings within the villages should include a proportion specifically marketed at (younger) people over the age of 65 looking to live independently, consisting of a mixture of bungalows and small houses depending on the local context.</p> <p>In general terms, we recommend that the area is less suitable for care home provision- any such need arising from Mid-Cherwell would be better met in larger settlements outside its boundaries such as Bicester and Kidlington.</p>

Factor	Source(s) (see Chapter 3)	Summary of data gathered on factor	Conclusion
<p>Housing for younger people</p>	<p>Neighbourhood Plan Forum, local housing waiting list</p>	<p>The Neighbourhood Plan Forum report that a number of parish consultation events have highlighted as a significant issue younger people who have reached the age at which they are looking to buy a house, but for reasons of affordability find themselves unable to secure a house in the village in which they grew up and in which their parents still live.</p> <p>There may or may not be an overlap between these households and those on the housing waiting list, depending on whether these young people have registered or not for affordable housing.</p> <p>There are many options available to the Neighbourhood Plan Forum for delivering a range of low-cost housing types (see Appendix)</p>	<p>It is clear that the Neighbourhood Plan Forum sees providing housing for younger people unable to afford market housing in their home villages as a priority. There are a number of options to address this issue:</p> <p>We recommend firstly that the Neighbourhood Plan Forum conduct additional research locally (e.g. a questionnaire, including income data) to establish how many new households would form if younger people were able to secure housing below market value within their home villages. This total could then be broken down into three groups; firstly, those who would only be able to afford social rents, secondly those who could afford to buy where house prices were below market rates and thirdly those who could afford to buy at market rates if more 1-2 bed homes were developed.</p> <p>If those expressing a preference for (or who only qualify for) social rents are not already on the local housing waiting list, they should be encouraged to register so that their need can be logged.</p> <p>Those able to buy at below market rates should be asked whether they could afford Starter Homes (provided at up to 80% of local market value) or whether intermediate housing (likely to be cheaper but without full ownership) would be a more appropriate option. If the latter, again, the household would need to apply to join the local housing waiting list, if it has not already.</p> <p>The situation regarding provision of Starter Homes versus existing models of affordable housing is uncertain at the time of writing. Although the Housing and Planning Act, which introduces Starter Homes, has received Royal Assent, the market awaits the full Starter Homes Regulations for more detail on how or in what circumstances Starter Homes will either replace or complement existing models of affordable housing delivery. Only then can the most appropriate option for Mid-Cherwell be established. See also the Appendix covering the full range of options for delivering community-led low-cost housing.</p>

1 Introduction

Housing Needs Assessment in Neighbourhood Planning

22. The 2011 Localism Act introduced neighbourhood planning, allowing parish councils, town councils and neighbourhood forums across England to develop and adopt legally binding development plans for their neighbourhood area.
23. As more and more parishes and forums seek to address housing growth, including tenure and type of new housing, it has become evident that developing policies need to be underpinned by robust, objectively assessed housing data.
24. In the words of the National Planning Practice Guidance (PPG), establishing future need for housing is not an exact science, and no single approach will provide a definitive answer. The process involves making balanced judgments, as well as gathering numbers and facts. At a neighbourhood planning level, one important consideration is determining the extent to which the neighbourhood diverges from the local authority average, reflecting the fact that a single town or neighbourhood almost never constitutes a housing market on its own and must therefore be assessed in its wider context.
25. The guidance quoted above on housing needs assessment is primarily aimed at local planning authorities preparing Strategic Housing Market Assessments (SHMAs), which are used to determine housing need at a Housing Market Area level. However, it helpfully states that those preparing neighbourhood plans can use the guidance to identify specific local needs that may be relevant to a neighbourhood, but that any assessment at such a local level should be proportionate.
26. Our brief was to advise on data at this more local level to help Mid-Cherwell Neighbourhood Plan Forum understand, among other matters, the type, tenure and quantity of housing needed to inform neighbourhood plan policies.

Local Study Context

27. Mid-Cherwell is a Neighbourhood Plan area consisting of eleven rural parishes in northern Oxfordshire, namely:
 - Ardley with Fewcott;
 - Duns Tew;
 - Fritwell;
 - Kirtlington;
 - Lower Heyford;
 - Middle Aston;
 - Middleton Stoney;
 - North Aston;
 - Somerton;
 - Steeple Aston; and
 - Upper Heyford.
28. The area is located west of Bicester, which is the nearest market town. It is also within easy reach of Oxford to the south and Banbury to the north. Junction 10 of the M40 at Ardley gives easy road access to London, the South East and the West Midlands, and the area is well served by rail, most notably by Heyford station at Lower Heyford, which is on the Oxford to Banbury line, thus complementing the area's road connections with rail connections to London and the West Midlands.

29. The nearest airport is Oxford, although this is focused mostly on business aviation. Birmingham International Airport is around 40 miles to the north-west and Heathrow around 50 miles south-east.
30. The Neighbourhood Plan area boundary is simply an aggregation of all eleven parish areas. This simplifies the gathering of statistics, as all are available at parish level.
31. For planning purposes, Mid-Cherwell is covered by the recently adopted (July 2015) Cherwell Local Plan Part 1, which provides the statutory planning framework for the District to 2031. It is also part of the Cherwell Housing Market Area, and as such, both the Cherwell Strategic Housing Market Assessment (SHMA) that informed the Local Plan Part 1 and the 2014 Oxfordshire SHMA that updated it are relevant to this housing needs analysis and will be interrogated as appropriate.

2 Approach

PPG-Based Assessment

33. This objective and independent housing needs advice note follows the PPG approach where relevant. This ensures our findings are appropriately evidenced. The PPG advises that assessment of development needs should be thorough but proportionate and does not require planners to consider purely hypothetical future scenarios, only future scenarios that could be reasonably expected to occur.

Summary of Methodology

34. Housing Needs Assessment at neighbourhood plan level can be focused either on quantity of housing needed, type of housing need, or both. In most cases, there is a need to focus on quantity where the housing target for the Neighbourhood Plan area being assessed is unclear, for example where the local authority has not set a specific target for the Neighbourhood Plan area.
35. In the case of Mid-Cherwell, this is indeed the case. As such, this report focuses both on quantity and type of housing needed. In order to understand both topics, we have gathered a wide range of local evidence and summarised it into policy recommendations designed to inform decisions on housing quantity and characteristics.
36. The planning period of neighbourhood plans, where possible, should always be aligned with the relevant local plan. In the case of Mid-Cherwell, this would mean aligning with the Cherwell Local Plan period, which extends from 2011 to 2031.

Gathering and Using a Range of Data

37. The PPG states that:

'no single source of information on needs will be comprehensive in identifying the appropriate assessment area; careful consideration should be given to the appropriateness of each source of information and how they relate to one another. For example, for housing, where there are issues of affordability or low demand, house price or rental level analyses will be particularly important in identifying the assessment area. Where there are relatively high or volatile rates of household movement, migration data will be particularly important. Plan makers will need to consider the usefulness of each source of information and approach for their purposes'

38. It continues: *'Plan makers should avoid expending significant resources on primary research (information that is collected through surveys, focus groups or interviews etc. and analysed to produce a new set of findings) as this will in many cases be a disproportionate way of establishing an evidence base. They should instead look to rely predominantly on secondary data (e.g. Census, national surveys) to inform their assessment which are identified within the guidance'*.
39. Compared with the 2001 Census, the 2011 Census gathered data in a number of new categories and across a range of geographies that are highly relevant to planning at the neighbourhood level and helpful if a PPG-based approach is being used.
40. Like much of the data forming the housing policy evidence base, the Census information is quantitative. However, at a local level, qualitative and anecdotal data, if used judiciously, also has an important role to play, to a perhaps greater extent than at local authority level. We have gathered data from as wide a range of sources as practicable in order to ensure robustness of conclusions and recommendations arising from the analysis of that data. Gathering a range of

data, some more recent than Census 2011, also ensures allowance is made for the Census now being five years old. Our conversation with a local estate agent (Hamptons) helped ensure our conclusions were informed by a qualitative, local perspective.

Focus On Demand Rather Than Supply

41. Our approach is to provide advice on the housing required based on need and/or demand rather than supply. This is in line with the PPG, which states that *'the assessment of development needs should be an objective assessment of need based on facts and unbiased evidence. 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.'*
42. For this reason, we advise that the conclusions of this report should be assessed against supply-side considerations (including, for example, factors such as transport infrastructure, landscape constraints, flood risk and so on) as a separate and follow-on study². This would include review of the SHLAA as a capacity-based analysis.

Study Objectives

43. The objectives of this report can be summarised as:
- Collation of a range of data with relevance to housing need in Mid-Cherwell relative to Cherwell and Oxfordshire as a whole;
 - Analysis of that data to determine patterns of housing need and demand;
 - Setting out recommendations based on our data analysis that can be used to inform the Neighbourhood Plan's housing policies.
44. The remainder of this report is structured around the objectives set out above:
- Chapter 3 sets out the data gathered from all sources; and
 - Chapter 4 sets out our conclusions and recommendations based on our data analysis that can be used to inform the Neighbourhood Plan's housing policies.

² Such an approach, clearly separating housing need assessment (demand-side) from dwelling capacity assessment (supply side), was endorsed by the Government for calculating housing need at local authority level in the ministerial statement and press release 'Councils must protect our precious green belt land' (DCLG, 4 October 2014, available at <https://www.gov.uk/government/news/councils-must-protect-our-precious-green-belt-land>)

3 Relevant Data

Local Planning Context

Cherwell Strategic Housing Market Assessment (SHMA) Review and Update (B.Line Housing Information, December 2012)

45. The PPG states that neighbourhood planners can refer to existing needs assessments prepared by the local planning authority as a starting point. We therefore turned to the Cherwell Strategic Housing Market Assessment Review and Update (2012, henceforth SHMA)³ which covers the local authority and informs housing policies at a local authority level, including affordable housing policy⁴.
46. The SHMA conclusions on overall quantity of housing were wholly superseded by the Oxfordshire SHMA 2014 which identifies that Cherwell forms part of the Oxfordshire Housing Market Area, and the subsequent Inspector's Report into the Cherwell Local Plan⁵, which took into account more recent data, including updated Government household projections. As such, we focus in this section only on the SHMA's conclusions on type and size of housing, and review any further relevant conclusions of the more recent Oxfordshire SHMA below. Where there is any conflict between the two SHMAs, the Oxfordshire SHMA should take priority as the more recent assessment.
47. The Cherwell SHMA is a supplement and update of the 2007 Oxfordshire SHMA, which for the purposes of this housing needs assessment we have not reviewed separately due to its age and its lack of local specificity.
48. The SHMA is based on 2008-based government household projections, which have since been superseded most recently by 2012-based household projections, which we interrogate in more detail later in this chapter.
49. Table 1 of the SHMA, replicated as Figure 1 below, indicates an optimum type and size mix for all housing across Cherwell District.

³ Available online at <http://www.cherwell.gov.uk/index.cfm?articleid=9639>

⁴ Here and throughout this report, we have defined affordable housing according **only** to the standard definition found in Annex 2 of the National Planning Policy Framework (NPPF), namely: 'Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market.' We have avoided the definition of affordable housing in its colloquial sense of 'relatively cheaper market housing'.

⁵ Available online at <http://www.cherwell.gov.uk/index.cfm?articleid=9802>

Figure 1: Estimate of optimum mix of type and size of housing for Cherwell 2011-2031

shared housing	3%
upsizing houses, flats	20%
family housing	54%
downsizer houses, bungalows, apartments/Elderly Person	12%
with care	7%
other	3%
input variables	
proportion downsizing over ten year period	40%
proportion of young people sharing within LA	30%

Source: Cherwell SHMA Review and Update, 2012 (B.Line Housing Information)

50. The SHMA then goes on to state that in the above table, the categories of 'family housing' and 'downsizer homes' can both be broken down further as illustrated in Figures 2 and 3 below (which replicate Tables 2 and 3 of the SHMA respectively).

Figure 2: Estimate of mix of type and size of family housing for Cherwell 2011-2031⁶

	crude mix	adjusted mix
Family housing	%	%
two beds	49%	19%
three beds	34%	64%
four beds	15%	15%
five beds	2%	2%

Source: Cherwell SHMA Review and Update, 2012 (B.Line Housing Information)

Figure 3: Estimate of mix of type and size of downsizer housing for Cherwell 2011-2031⁷

Downsizer housing mix	
1 beds	14%
2 beds	37%
2 beds + space	49%

Source: Cherwell SHMA Review and Update, 2012 (B.Line Housing Information)

51. The SHMA also concludes that for affordable housing, the most appropriate split between social rented and intermediate tenures would be a 60:40 split in the north of the District and a 70:30 split in the south of the district. It therefore seems reasonable to conclude that for Mid-Cherwell,

⁶ In the absence of detailed instruction within the SHMA itself, we have assumed that the 'adjusted mix' rather than the 'crude mix' is the best set of figures to use

⁷ 'Downsizer' refers to older people seeking to release equity and meet personal needs by moving from a larger, under-occupied house to a smaller dwelling, in some cases a bungalow or flat.

located on the boundary between the two, the most appropriate split could be 65% social rent, 35% intermediate housing.

52. Paragraph 2.13 of the SHMA concludes that the largest future increases in demand in Cherwell are likely to be among childless couple households, especially those aged over 65. This reflects the trend of an ageing population and the resulting higher level of demand for smaller dwellings. However, it notes that these households already exist and are simply transferring from an existing, often generously sized, dwelling to a new, smaller one.
53. Although the SHMA (paragraphs 2.18-2.19) notes a corresponding increased demand for shared units among younger households, it notes that this is more the case for larger urban areas within Cherwell, i.e. it considers this can be considered to have a lesser impact on more rural areas such as Mid-Cherwell.

Oxfordshire Strategic Housing Market Assessment (SHMA) (GL Hearn, March 2014)

54. The Oxfordshire SHMA benefits from being more recent than the Cherwell SHMA. However, as it covers the entire county, it is less locally-specific.
55. It estimates a housing need for Cherwell over the period 2011-2031 that factors in:
- An allowance for second and vacant homes;
 - Past housing supply shortfall;
 - Committed economic growth across the District (i.e. to ensure housing growth meets projected jobs growth);and
 - to meet affordable housing need in full.
56. Taking all the above points into account, the SHMA estimates that Cherwell's housing need annually is in the range 1090-1190 homes, i.e. a midpoint of 1,140 dwellings. Within this midpoint, it estimates a need for 407 new affordable dwellings in Cherwell per year to 2031.
57. Across Oxfordshire as a whole, the SHMA's conclusions on housing need in the City of Oxford are that it is particularly high, and that surrounding authorities, including Cherwell, are required to work closely with the City Council in order to identify the scale of unmet need arising from the City that will need to be accommodated within Cherwell District.
58. The most recent available position is set out in the report *Investing in Oxford's Future: Oxford Growth Strategy (May 2016, Turley)*⁸. This indicates that up to 3,628 homes could be developed on land partially in Cherwell to the north of Oxford on either side of the A4165 south of Kidlington.
59. Given the distance of this location from Mid-Cherwell, no account for unmet need from Oxford has been made in this report. However, the wider housing strategy for the Neighbourhood Plan will need to ensure that the policies are drafted with sufficient flexibility to ensure that the Plan has the ability to respond to change. As such, there remains the possibility that once the unmet need from the City has been determined in Local Plan Policy, the Neighbourhood Plan may need to be reviewed to reflect the changing strategic planning context.
60. Other conclusions in the Oxfordshire SHMA with potential relevance for housing need at Mid-Cherwell include:

⁸ Available online at https://www.oxford.gov.uk/downloads/file/2528/oxford_growth_options_report_may_2016

Demographic trends

- Household growth in Cherwell is forecast to be higher than regional and national averages;
- Since 2001, Cherwell has seen most population growth in people aged over 40. The population in their 30s has declined, and the projections are for a particularly rapid increase in the older person population (58.0% in those over the age of 55);
- There will be a related 109% increase in residents with dementia and 92.5% increase in residents with mobility problems, but the supply of specialist accommodation for older people relative to the existing population is already particularly high, at 192 dwellings per 1000 persons over 75 (the county average is 133 per 1,000); and
- Assuming a target based on the national average of 170 dwellings per 1,000 over-75s, Cherwell will need an additional 1,436 specialist dwellings for older people 2011-2031⁹.

Dwelling prices

- Cherwell District has a higher proportion of properties in Council Tax Bands A and B (i.e. the least valuable) relative to other parts of the Oxfordshire Housing Market Area; and
- Prices for home purchase and rent in Cherwell are lower than the County average; market signals indicate that it is an area of relatively lower demand for Oxfordshire, and prices and volume sales for flats in particular appear to reflect low demand for this dwelling type.

Dwelling size

- Levels of overcrowding are below the county average and levels of under-occupation (74.1%) are slightly higher than the already high county average (73.5%); however, rates of overcrowding have increased in recent years;
- Cherwell has a high proportion of 3 bed properties (44%) when compared to the regional average and a greater focus towards mid-market housing, translating into a greater need for new 3-bed properties;
- The estimated market housing requirement by number of bedrooms is 6.2% one bedroom units, 23.1% two bedroom units, 46.2% three bedroom units and 24.6% units of four or more bedrooms;
- The estimated affordable housing dwelling requirement by number of bedrooms is 28.3% one bedroom units, 31.0% two bedroom units, 36.9% three bedroom units and 3.7% units of four or more bedrooms; and
- Rural parts of Cherwell have very few 1 bedroom units, and relatively higher levels of homes with four or more bedrooms than the urban areas.

Dwelling tenure

- Cherwell District had the second highest rate of growth (56%) in the private rented sector of any Oxfordshire local authority (after Oxford)- over the same period owner-occupation decreased; and

⁹ On a pro-rata basis, 4.74% of this increase would be from Mid-Cherwell, therefore 68 dwellings.

- The rural parts of Cherwell District (including the Neighbourhood Plan area) have a relatively higher share of owner-occupied (over 75%) and a relatively lower share of social and privately rented housing than the District's urban centres (defined for SHMA purposes as Banbury, Bicester and Kidlington).

Dwelling type

- Rural parts of Cherwell (including the Neighbourhood Plan area) have relatively more detached homes and relatively fewer terraced houses than the urban centres- in particular, a very low rate of flats.

Local Plan 2011-2031 (Cherwell District Council, July 2015)

61. Cherwell District Council's Local Plan was adopted in July 2015. It contains a number of points relevant to understanding housing need in the Mid-Cherwell Neighbourhood Plan area, specifically the following:

- A key element of the overall spatial strategy for Cherwell is to develop the former RAF Upper Heyford base (within the Mid-Cherwell Neighbourhood Plan area) for 2,361 homes (also referenced in paragraph C.250). Growth across the rest of the district will be much more limited and will focus on meeting local community and business needs. It will be directed towards the larger and more sustainable villages within the district which offer a wider range of services and are well connected to major urban areas, particularly by public transport. Development in the open countryside will be strictly controlled;
- Based on the Oxfordshire SHMA figures, Policy BSC1: District Wide Housing Distribution states that 5,392 houses of the total target of 22,840 to be developed 2011-2031 fall into the Rest of the District category (i.e. outside Bicester and Banbury, and covering all of Mid-Cherwell but also Kidlington);
- Policy BSC3: Affordable Housing states that outside Banbury and Bicester, all proposed developments including eleven or more dwellings (gross) will be expected to provide at least 35% of new housing as affordable homes on site, and that financial contributions in lieu of on-site provision will only be acceptable in exceptional circumstances. All qualifying developments will be expected to provide 70% of the affordable housing as affordable/social rented dwellings and 30% as other forms of intermediate affordable homes. Social rented housing will be particularly supported in the form of extra care or other supported housing;
- Policy BSC4: Housing Mix states that new residential development will be expected to provide a mix of homes to meet current and expected future requirements in the interests of meeting housing need and creating socially mixed and inclusive communities. The mix of housing will be negotiated having regard to the Council's most up-to-date evidence on housing need and available evidence from developers on local market conditions. Housing sites of at least 400 dwellings will be expected to provide a minimum of 45 self-contained extra care dwellings as part of the overall mix. Should it be agreed with the Council that extra care housing would not be desirable in a particular location, an equivalent amount of alternative specialist housing (use class C3) for older people will be required;
- Policy BSC4 continued: Elsewhere, opportunities for the provision of extra care, specialist housing for older and/or disabled people and those with mental health needs and other supported housing for those with specific living needs will be encouraged in suitable locations close to services and facilities;

- Paragraph C.241 identifies that among the key community issues facing the villages and rural areas is a lack of affordable homes of all types. There is a lack of private rented homes, social rented housing stock and smaller homes generally. In some areas there is a lack of any new housing coming onto the market at all. House prices are more expensive in Kidlington and the rural areas compared to Banbury and Bicester, meaning that it is less likely that those born in a village will be able to purchase a house there;
- Paragraph C.250 states that the District Council's approach to providing development in the rural areas seeks, among other objectives, to provide new housing for people to meet, in particular, the needs of newly forming households and provide affordable housing in what are generally areas of higher housing cost; also to deliver housing at villages where local shops, services and job opportunities are available and accessible or where access to nearby towns would be sustainable in transport terms;
- Paragraph C.252 states that the Council does not allocate specific sites within villages in the Local Plan. The suitability of individual sites will be considered through work on a Local Plan Part 2, where appropriate, through the preparation of Neighbourhood Plans or through the determination of planning applications for planning permission. Neighbourhood Plans may provide an opportunity for local communities to propose development not identified in the Local Plan providing it is in general accordance with the Local Plan's strategic policies and objectives;
- Policy Villages 1: Village Categorisation states that proposals for residential development within the built-up limits of villages (including Kidlington) will be considered having regard to a system of categorization. Only Category A (Service Centres) and Category B (Satellite Villages) will be considered to be suitable for minor development in addition to infilling and conversions. Within Mid-Cherwell, there are three Category A villages: (Fritwell, Kirtlington, and Steeple Aston) and two Category B villages (Lower Heyford and Middle Aston). The six other parishes/villages are not named, and therefore fall into Category C which is suitable only for infilling and conversion (namely, Ardley with Fewcott, Duns Tew, Middleton Stoney, North Aston, Somerton and Upper Heyford);
- Policy Villages 2: Distributing Growth Across the Rural Areas requires a total of 750 homes at Category A villages, additional to planning permissions as at 31 March 2014;
- Policy Villages 3: Rural Exception Sites states that the Council will support the identification of suitable opportunities for small-scale affordable housing schemes within or immediately adjacent to villages to meet specific, identified local housing needs that cannot be met through the development of sites allocated for housing development. Arrangements will be secured to restrict the occupancy of the housing to ensure that it continues to meet local needs in perpetuity. Market housing for private rent or sale will only be considered on rural exception sites in the following circumstances:
 - The number of market homes should not exceed 25% of the total number of homes proposed;
 - The market housing must be shown to be required to secure the viability of the proposal and development costs must be justified;
 - No alternative, suitable site is available to provide a rural exception site and a robust site search can be demonstrated;
 - The market housing ensures that no additional subsidy for the scheme is required;
 - The development has the support of the local community;

-The total number of dwellings and the scale of development is in keeping with the categorisation, character and form of the village and its local landscape setting; and

- Policy Villages 5: Former RAF Upper Heyford states that the former RAF site, 520 hectares in size, crosses the parishes of Upper Heyford, Somerton and Ardley. It states that the site will provide for a settlement of approximately 1,600 dwellings (in addition to the 761 dwellings (net) already permitted) alongside necessary supporting infrastructure, and at least 30% of the homes should be affordable. Alongside the new homes, about 120,000 square metres of employment space will create about 1,500 new jobs locally.

Deriving a housing target for Mid-Cherwell from the Local Plan

62. It is relatively straightforward to derive a housing target for Mid-Cherwell from the Local Plan, as follows:
63. Firstly, we can determine a pro rata share for the three Category A villages. The Local Plan's dwelling target of 750 for this category covers the following villages/parishes, each accompanied by its total number of dwellings at the 2011 Census in brackets:
- Adderbury (1,201);
 - Ambrosden (734);
 - Arncott (355);
 - Begbroke (348);
 - Bletchingdon (378);
 - Bloxham (1,347);
 - Bodicote (906);
 - Chesterton (346);
 - Cropredy (339);
 - Deddington (909);
 - Finmere (181);
 - Fringford (255);
 - Fritwell (295);
 - Hook Norton (929);
 - Kidlington (5,737);
 - Kirtlington (440);
 - Launton (506);
 - Milcombe (266);

- Sibford Ferris/Sibford Gower (402)¹⁰;
 - Steeple Aston (397);
 - Weston on the Green (229);
 - Wroxton (273); and
 - Yarnton (1,097).
64. Therefore, there are 17,870 dwellings across all Category A villages, which means that the target of 750 for these villages equates to one new dwelling for every 23.83 existing dwellings. As such, the housing target for the three Mid-Cherwell settlements of Fritwell, Kirtlington and Steeple Aston, which between them contain 1,132 dwellings, is $(1,132/23.83=)$ 48 dwellings.
65. The remaining villages in Mid-Cherwell, including Category B villages, effectively have a Local Plan target of zero. However, of course, the Upper Heyford Airfield site (henceforth referred to as Heyford Park, as this is the name by which the development is already known) will provide 1,600 dwellings in addition to those already granted permission.
66. Adding the two targets together therefore gives an overall Local Plan-derived dwelling target for Mid-Cherwell of 1,648 dwellings. However, as 1,600 of these will be meeting a district-wide or even Housing Market Area-wide need, it is more accurate to say that the target arising from need in Mid-Cherwell specifically is 48 dwellings plus whatever proportion of the Heyford Park dwellings will be meeting Mid-Cherwell's needs alongside that of Banbury, Bicester and other surrounding larger settlements.
67. We can calculate the proportion of the Heyford Park capacity that would be meeting need in Mid-Cherwell as follows: In the 2011 Census, Cherwell District had 59,018 dwellings, of which 2,798, or 4.74%, were in Mid-Cherwell. Therefore, on the assumption that the new settlement on the Airfield site will be meeting the need of the entire District, Mid-Cherwell's share of that would be 4.74% of 1,600, which is 76 dwellings.
68. Therefore, the total number of dwellings forming a Local Plan-derived target for Mid-Cherwell on the basis of demand alone can be calculated to be $(48 + 76=)$ 124.

DCLG Household Projections

69. The Department for Communities and Local Government (DCLG) periodically publishes household projections. The NPPG recommends that these household projections should form the starting point for the assessment of housing need, albeit that this advice is likely aimed more at local authorities than neighbourhood planners.
70. However, given that the Cherwell Local Plan's housing figures were informed by the Oxfordshire SHMA, and the Oxfordshire SHMA in turn was based on household projections which have now been superseded¹¹, an exercise extrapolating the DCLG household projections to Mid-Cherwell may still be helpful in determining number of houses to plan for within the Neighbourhood Plan area.

¹⁰ Across both parishes.

¹¹ The Oxfordshire SHMA was based on interim 2011-based DCLG Household Projections, which, after February 2015, were superseded by the 2012-based DCLG Household Projections.

71. The most recent (2012-based) household projections were published in February 2015¹², and extend to 2037. Although household projections are only available at a local authority level, a calculation of the share for Mid-Cherwell is nevertheless possible based on the neighbourhood's household numbers in 2011 (the Core Strategy base date).
72. At the 2011 Census, Cherwell District had 56,728 households and Mid-Cherwell had 2,667 households, or 4.701% of the Cherwell total.
73. In the 2012-based household projections, the projection for 2031 is for 67,796 households in Cherwell. Assuming it continues to form 4.701% of the District total (i.e. for the purposes of this calculation, disregarding the supply-side distortion of the new housing at Heyford Park), Mid-Cherwell's new total number of households would be 3,187 and therefore 520 new households would have formed in Mid-Cherwell over the Plan period.
74. Number of households does not, however, equate precisely to number of dwellings, with the latter usually slightly higher. In Mid-Cherwell in the 2011 Census, there were 2,667 households but 2,798 dwellings. This gives a ratio of 0.953 households per dwelling. In the case of Mid-Cherwell, then, a projection of 520 new households translates into a need for 546 dwellings (rounded to the nearest whole number).
75. However, the 2012-based household projections may need to be 'rebased' for accuracy now that the mid-2014 population estimates are available. The mid-2014 population estimates give the actual number of people in Cherwell at that point, meaning the difference between the estimated and the previously projected number of households can to be taken into account in future projections.
76. The 2012-based household projections were based on the 2012-based Sub-National Population Projections, which estimated that by 2014 there would be 144,600 people in Cherwell. The mid-2014 estimates show that based on the latest information there were estimated to be 144,494 people, which is lower than the projections by only 0.07%. As such, in the case of Mid-Cherwell, the rebased household projections-derived dwelling figure remains 546 dwellings.
77. This projection is an entirely unconstrained, theoretical figure comprising a relative proportion of the overall projected increase, and thus, does not take into account political, economic, demographic or any other drivers that might have influenced, or may in future influence, the Local Plan distribution across the Borough and hence the difference between this figure and the Local Plan-derived figure.

Dwelling growth 2001-2011

78. The Census 2001 shows 2,631 dwellings and Census 2011 2,798 dwellings in Mid-Cherwell; this equates to a ten-year growth rate of 167 dwellings, or 16-17 dwellings per year.
79. If this rate of completion was projected forward for the period 2011-2031, a dwellings target of (20 x 16.7=) 334 dwellings would be the result.

Dwelling growth 2011-2015

80. Through Annual Monitoring Reports, CDC have calculated the number of dwellings completed in Mid-Cherwell Neighbourhood Plan area since the 2011 Census.

¹² See 2012-based DCLG Household Projections live tables at <https://www.gov.uk/government/statistical-data-sets/live-tables-on-household-projections>

81. The Annual Monitoring Report data¹³ shows that in the period 2011 to March 2015, completions and permissions across the Mid-Cherwell villages were as set out in Table 1 below.

¹³ Available online at <http://www.cherwell.gov.uk/index.cfm?articleid=9043>

Table 1: Completions and permissions in Mid-Cherwell Neighbourhood Plan Area, 2011-March 2015

Parish/village	Completions	With permission but not built	Total
Ardley with Fewcott	1	4	5
Duns Tew	12	1	13
Fritwell	2	16	18
Kirtlington	10	0	10
Lower Heyford	2	1	3
Middle Aston	0	1	1
Middleton Stoney	0	0	0
North Aston	0	1	1
Somerton	2	1	3
Steeple Aston	16	3	19
Upper Heyford (including Heyford Park) ¹⁴	72	696	768
Total excluding Heyford Park ¹⁵	52	28	80
Total including Heyford Park	117	724	841
Total including only Mid-Cherwell proportion of Heyford Park¹⁶	55	61	116

Source: Residential Completions and Permissions as at 31 March 2015, Cherwell District Council

82. Excluding all housing delivered so far at RAF Upper Heyford to avoid distorting the projection, this gives a total of 80 dwellings completed or with permission within Mid-Cherwell over a four-year period, or an average of 20 dwellings per year. Projecting this forward for the period 2011-2031 gives a total projection of 400 dwellings.

¹⁴ Note that the statistics are only by parish, so cannot distinguish between Upper Heyford village itself and the Heyford Park development.

¹⁵ This was calculated by removing the 761 dwellings that the Local Plan stated had recently had permission at Heyford Park as of mid-2015.

¹⁶ i.e. only including the proportion of homes at Heyford Park that would meet proportionate demand from Mid-Cherwell rather than any other part of the housing market area, calculated as 4.74% of all dwellings at Upper Heyford, as explained previously.

Local housing waiting list (Cherwell, May 2016)

83. We contacted Cherwell for their assessment of the number of households currently on the waiting list that expressed a preference for Mid-Cherwell. This provides a useful indication of whether the Local Plan target of 35% affordable homes is sufficient to meet present affordable need.
84. The households on the waiting list for Mid-Cherwell are set out in Table 2 below.

Table 2: Mid-Cherwell Affordable Housing Waiting List, May 2016

Parish/village	1 bed unit needed	2 bed unit needed	3 bed unit needed	4 bed unit needed	Total number of households on waiting list
Ardley with Fewcott	3	2	0	0	5
Duns Tew	0	0	0	0	0
Fritwell	1	2	0	0	3
Kirtlington	1	0	0	0	1
Lower Heyford	0	0	0	0	0
Middle Aston	0	0	0	0	0
Middleton Stoney	0	0	0	0	0
North Aston	0	0	0	0	0
Somerton	0	0	0	0	0
Steeple Aston	2	1	0	0	3
Upper Heyford (including Heyford Park)	32	16	9	6	63
Total (percentage of total in brackets)	39 (52%)	21 (28%)	9 (12%)	6 (8%)	75 (100%)

Source: Cherwell District Council

85. Although the waiting list is only a snapshot in time, it shows seventy-five households in need of affordable housing at present. However, subject to the future uplift in affordable housing provision locally that will result through the Heyford Park development¹⁷, the Local Plan policy of 35% affordable housing provision should be adequate to meet affordable need in Mid-

¹⁷ Which, if necessary, can be used to meet Mid-Cherwell's need as well as that of the rest of the District.

Cherwell over the remainder of the plan period, even allowing for a reasonable level of increase in affordable need in future.

86. As such, on the basis of this evidence, there does not appear to be a requirement for the Mid-Cherwell Neighbourhood Plan to set its own affordable housing target, although it may reference Cherwell's waiting list and mention the need to work closely with the District Council to ensure the needs of those on the list continue to be met, where possible within the villages to which they have stated a connection.
87. Note that even after the Neighbourhood Plan is adopted, Cherwell's affordable housing policy will continue to apply within Mid-Cherwell, and as such it will still be the Council that controls the housing waiting list and negotiate affordable housing commitments with developers as part of the development management process. The Neighbourhood Plan Forum have stated that they are in discussions with CDC to establish if a local lettings policy could apply to Mid-Cherwell villages as it already does to Heyford Park.

Characteristics of Population

88. Through analysis of Census 2001 and 2011 data, we have investigated how the population of Mid-Cherwell Neighbourhood Plan area differs from that of the Cherwell and England averages.¹⁸
89. Table 3 gives the population and number of households in Mid-Cherwell, Cherwell and England, as recorded in the 2011 census. In 2011, Mid-Cherwell had a population of 6,639, and an average household size of 2.5 persons. This is in line with both the local and national averages.

Table 3: Population and household size in Mid-Cherwell, 2011¹⁹

	Mid-Cherwell	Cherwell	England
Population	6,639	141,868	53,012,456
Households	2,667	56,728	22,063,368
Household size	2.5	2.5	2.4
Dwellings	2,798	59,018	22,976,066

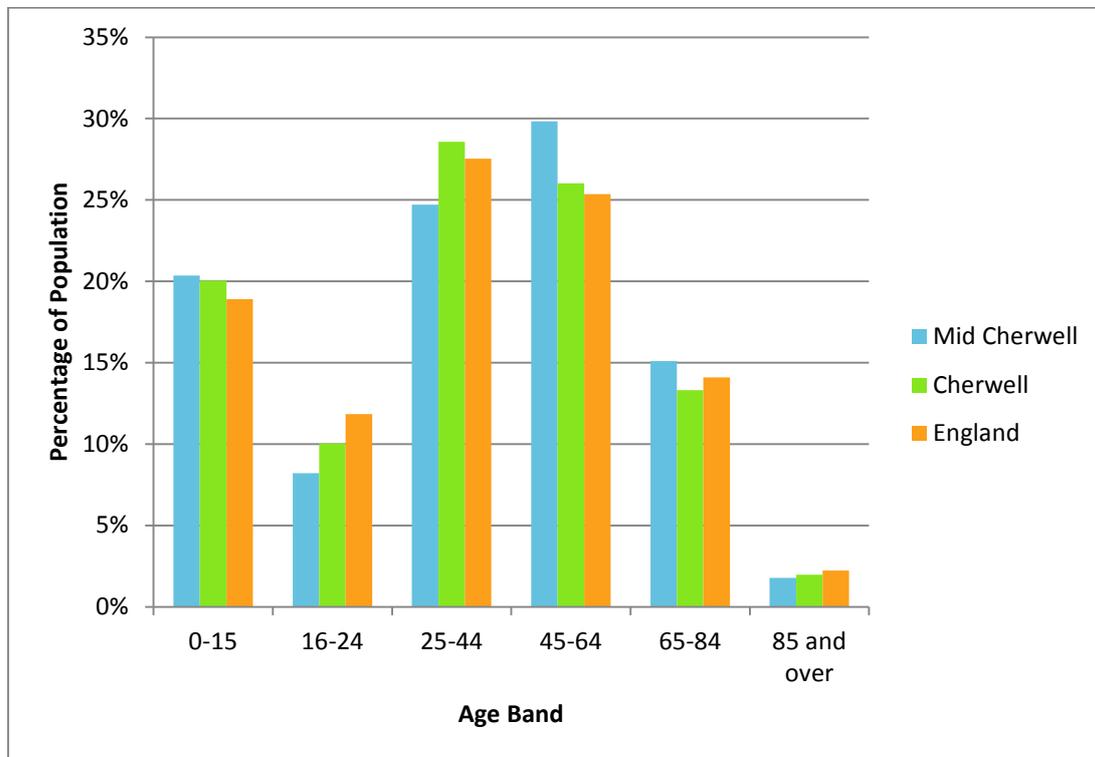
Source: ONS, Census 2011. AECOM calculations

90. As illustrated in Figure 4 below, the largest age group in Mid-Cherwell is ages 45-64, at 30%. This is much higher than the figures for Cherwell (26%) and England (25.4%). The proportion of all age groups between 16 and 44 is lower than both the Cherwell and England averages. The proportion of people aged 65-84 is higher in Mid-Cherwell (15%) than in Cherwell (13%) or England (14.1%). The proportion of people aged 85 and over in Mid-Cherwell (2%) is slightly below the local and national averages.
91. Table 4 shows the rate of change of the population by age band. It shows that the proportion of people in the 65-84 age group has undergone a considerable increase in Mid-Cherwell between 2001 and 2011, especially compared to the local and national trends. The increase in the 45-64 age group is less than the local authority increase but greater than the national increase. There has been a large decrease in the 25-44 age group, greater than the decrease

¹⁹ ONS, Census 2011, Population Density (QS102EW); Household Size, 2011 (QS406EW).

locally and at odds with the national increase, although there has been an increase in the 0-15 age group greater than the local and national trends. The increases in the 16-24 age group and the 85 and over age groups are smaller than the local and national increases.

Figure 4: Age structure in Mid-Cherwell²⁰



Source: ONS, Census 2011. AECOM calculations

Table 4: Rate of change in the age structure of Mid-Cherwell population, 2001-2011²¹

Age group	Mid-Cherwell	Cherwell	England
0-15	6.3%	2.5%	1.2%
16-24	8.1%	9.5%	17.2%
25-44	-15.4%	-5.6%	1.4%
45-64	16.3%	17.0%	15.2%
65-84	23.6%	17.5%	9.1%
85 and over	15.1%	24.1%	23.7%

Source: ONS, Census 2001 and 2011. AECOM calculations

92. Table 5 shows that Mid-Cherwell is home to fewer people born outside the UK than either Cherwell or England, and that correspondingly, the Born in the UK category is above the local authority and England averages.

²⁰ ONS, Census 2011, Age Structure (KS102EW)

²¹ ONS, Census 2011, Age Structure (KS102EW); ONS, Census 2001, Age Structure (KS02)

Table 5: Country of birth and length of residence

Place of birth	Population breakdown		Mid Cherwell	Cherwell	England
Born in the UK	Total		90.7%	88.7%	86.2%
Born outside the UK	Total		9.3%	11.3%	13.8%
	EU		3.5%	4.8%	3.7%
	Other		5.8%	6.6%	9.4%
	Length of residence	Less than 2 years	0.9%	1.5%	1.8%
		2-5 years	1.2%	2.2%	2.2%
		5-10 years	1.6%	2.5%	2.9%
		10 years or more	5.5%	5.2%	7.0%

Source: ONS, Census 2011. AECOM calculations

93. Of the 9.3% of Mid-Cherwell residents who were born overseas, the majority have lived in the UK for ten years or more, indicating no significant recent influx of international migrants.

Household Type

94. Table 6 shows that there has been a large increase in households with 2 rooms, almost double the increase seen locally and nationally. There has been a very large decrease in households with only one room, much greater than the decrease seen in Cherwell and England. At the other end of the scale, the increase in 7 room households is greater than the increases seen locally and nationally, but the increase in 8 room households is less than the local and national increases.

Table 6: Rates of change in number of rooms per household in Mid-Cherwell, 2001-2011²²

Number of Rooms	Mid-Cherwell	Cherwell	England
1 Room	-75.0%	-26.9%	-5.2%
2 Rooms	41.7%	24.0%	24.2%
3 Rooms	-11.9%	19.8%	20.4%
4 Rooms	5.4%	-1.7%	3.5%
5 Rooms	-7.6%	-6.3%	-1.8%
6 Rooms	-3.6%	4.8%	2.1%
7 Rooms	19.5%	18.5%	17.9%
8 Rooms or more	18.8%	27.7%	29.8%

Source: ONS, Census 2001 and 2011. AECOM calculations

²² ONS, Census 2011, Number of Rooms (QS407EW); ONS, Census 2001, Number of Rooms (UV57)

95. The PPG states that factors such as overcrowding, concealed and shared households, homelessness and the numbers of people in temporary accommodation demonstrate un-met need for housing. Increases in the number of such households may be a signal to consider increasing planned housing numbers.
96. Table 7 emphasises that, on the contrary, Mid-Cherwell is becoming significantly more under-crowded, which is strongly indicative of an ageing population. In other words, larger units that once housed a family are gradually losing residents (from children moving away, and then parents becoming widowed or moving into care), resulting in decreasing number of persons per room. By contrast, Cherwell and England as a whole are seeing increasing levels of overcrowding.
97. **Table 7: Trends in number of persons per room in Mid-Cherwell, 2001-2011**²³

Persons per room	Mid-Cherwell	Cherwell	England
Up to 0.5 persons per room	4.2%	6.0%	7.9%
Over 0.5 and up to 1.0 persons per room	9.6%	7.3%	7.0%
Over 1.0 and up to 1.5 persons per room	85.7%	27.3%	27.3%
Over 1.5 persons per room	-88.9%	26.4%	2.5%

Source: ONS, Census 2001 and 2011. AECOM calculations

Household Tenure

98. The PPG states that housing needs studies should investigate household tenure in the current stock and in recent supply, and assess whether continuation of these trends would meet future needs. Plan makers should therefore examine current and future trends in tenure.

²³ ONS, Census 2011, Persons Per Room - Households (QS409EW); ONS, Census 2001, Persons per Room - Households (UV58)

Table 8: Tenure (households) in Mid-Cherwell, 2011²⁴

Tenure	Mid-Cherwell	Cherwell	England
Owned; total	67.0%	69.3%	63.3%
Shared ownership	0.7%	0.8%	0.8%
Social rented; total	7.7%	12.1%	17.7%
Private rented; total	22.5%	16.2%	16.8%

Source: ONS, Census 2011. AECOM calculations

99. Table 8 shows that the level of owner occupation in Mid-Cherwell is lower than the Cherwell average but higher than the England average. The proportion of socially rented housing (rented from the Council or a Registered Social Landlord) is lower than local and national averages. There is a greater proportion of privately rented units in Mid-Cherwell compared to the Cherwell and England averages.
100. Table 9 shows how tenure has changed in Mid-Cherwell between the 2001 and 2011 Censuses. Home ownership in the area has increased, compared to the contractions at local and national level. Note also how shared ownership (an indication of a lack of affordable housing) increased significantly across Cherwell and Mid-Cherwell. However, it must be noted that while there has been a 233% increase in this tenure in Mid-Cherwell, this is because the absolute numbers changed from only 6 in 2001 to 20 in 2011. However, there has been a large decrease in social rentals in Mid-Cherwell (far greater than local and national decreases). The increase in private rentals is much lower than the increases seen locally and nationally.

Table 9: Rate of tenure change in Mid-Cherwell, 2001-2011

Tenure	Mid-Cherwell	Cherwell	England
Owned; total	4.3%	-0.8%	-0.6%
Shared ownership	233.3%	98.7%	30.0%
Social rented; total	-19.2%	-0.7%	-0.9%
Private rented; total	30.7%	96.3%	82.4%

Source: ONS, Census 2001 and 2011, AECOM calculations.

101. House price data shows that demand is strong for home sales across the area. House price data from Zoopla²⁵ shows that as of June 2016, the average house value in Mid-Cherwell (based on Zoopla Zed index estimates for the OX25 postcode area) was £470,866. This is significantly higher than the overall Oxfordshire average of £432,189 and supports the conclusions of the SHMA interrogated previously.

²⁴ ONS, Census 2011, Tenure - Households (QS405EW)

²⁵ http://www.zoopla.co.uk/house-prices/browse/ox25/?q=OX25&search_source=house-prices

Local Household Composition

102. Table 10 shows that the proportion of single person households in Mid-Cherwell is significantly lower than the Cherwell and England averages. By contrast, the proportion of households with a single family occupancy is much higher than both the Cherwell and England averages.

Table 10: Household composition (by household) in Mid-Cherwell, 2011²⁶

		Mid-Cherwell	Cherwell	England
One person household	Total	22.0%	25.2%	30.2%
	Aged 65 and over	9.8%	10.5%	12.4%
	Other	12.2%	14.7%	17.9%
One family only ²⁷	Total	71.4%	68.0%	61.8%
	All aged 65 and over	10.1%	8.7%	8.1%
	With no children	23.2%	20.7%	17.6%
	With dependent children	29.7%	29.0%	26.5%
	<i>All children non-dependent</i>	8.4%	9.6%	9.6%
Other household types	<i>Total</i>	6.6%	6.8%	8.0%

Source: ONS, Census 2011. AECOM calculations

103. The proportion of single person households aged 65 and over in Mid-Cherwell is lower than both the Cherwell and England averages, which is perhaps surprising given the age profile of the area. However, at the same time, the proportion of single family households aged 65 and over is higher than the local and national averages.
104. The plan area is home to a much higher than average proportion of families with no children. The proportion of households with dependent children is slightly, but not significantly higher than local and national averages. The proportion of households where all children are non-dependent is slightly lower than the local and national averages.
105. Table 11 shows how household composition changed in the 10 years between the 2001 and 2011 Censuses. Overall, there was an increase in single family households, greater than the increases seen locally and nationally. The majority of this increase was made of an increase in families where everyone is aged 65 or over. There was a smaller increase in families with dependent children, although this increase was larger than that seen locally and nationally. The increase of families with non-dependent children was lower than those seen across

²⁶ ONS, Census 2011, Household Composition - Households (QS113EW)

²⁷ This includes: married couples, cohabiting couples, same-sex civil partnership couples and lone parents.

Cherwell and England. There was a decrease in single family households with no children compared to a slight increase locally and a larger increase nationally.

106. There has been a decrease in households with one person. The greatest decrease was in the one person households aged over 65. This contrasts with an increase in one person households locally and nationally.

Table 11: Rates of change in household composition in Mid-Cherwell, 2001-2011²⁸

Household type		Percentage change, 2001-2011		
		Mid-Cherwell	Cherwell	England
One person household	Total	-3.9%	5.0%	8.4%
	Aged 65 and over	-4.7%	-2.5%	-7.3%
	Other	-3.3%	11.1%	22.7%
One family only	Total	6.0%	5.5%	5.4%
	All aged 65 and over	21.6%	10.0%	-2.0%
	With no children	-3.0%	0.7%	7.1%
	With dependent children	9.1%	5.6%	5.0%
	All children non-dependent	5.7%	12.5%	10.6%
Other household types	Total	35.4%	26.9%	28.9%

Source: ONS, Census 2001 and 2011, AECOM calculations.

107. As noted previously, Mid-Cherwell's household size is in line with the local and national averages. Table 12 shows that the plan area experienced an increase in its population and number of households over the period 2001-2011, although this increase is lower than that seen locally and nationally. However, there was an increase in household size compared to the local and national household trends and as such, household occupation rates rose.

²⁸ ONS, Census 2011, Household Composition - Households (QS113EW); ONS, Census 2001, Household Composition - Households (UV65)

Table 12: Change in household numbers and size in Mid-Cherwell, 2001-2011

Key indicator	Percentage change, 2001-2011		
	Mid-Cherwell	Cherwell	England
Population	7.3%	7.7%	7.9%
Households	5.1%	6.6%	7.9%
Household size	2.1%	1.0%	0.0%

Source: ONS, Census 2001 and 2011, AECOM calculations.

108. Table 13 shows that the proportion of dwellings in Mid-Cherwell that are detached is greater than the local average, and that both averages are higher than the England average. Additionally, the proportion of semi-detached dwellings is higher than local and national averages, and the proportion of terraced dwellings is far lower than average. The proportion of flats is significantly less than both the local and national averages.

Table 13: Accommodation type (households), 2011

Dwelling type		Mid-Cherwell	Cherwell	England
Whole house or bungalow	Detached	43.1%	30.2%	22.4%
	Semi-detached	39.0%	35.2%	31.2%
	Terraced	12.0%	23.1%	24.5%
Flat, maisonette or apartment	Purpose-built block of flats or tenement	1.6%	8.6%	16.4%
	Parts of a converted or shared house	1.9%	1.8%	3.8%
	In commercial building	0.5%	0.8%	1.0%

Source: ONS, Census 2001 and 2011. AECOM calculations

109. A 'concealed family' means any group of people who want to form a new household but is unable to do so, typically for economic reasons such as high house prices or a lack of suitable property. Table 14 shows that there are 24 concealed families in the plan area, meaning the proportion of concealed families is lower than the Cherwell and England rates.

Table 14: Concealed families in Mid-Cherwell, 2011²⁹

Concealed families	Mid-Cherwell	Cherwell	England
All families: total	2,036	41,678	14,885,145
Concealed families: total	24	651	275,954
Concealed families as % of total	1.2%	1.6%	1.90%

Source: ONS, Census 2001 and 2011. AECOM calculations

110. Official statistics do not clarify the overlap, if any, between the Cherwell housing waiting list and the stated number of concealed families locally.

Economic Activity

111. Table 15 shows that Mid-Cherwell's proportion of economically active residents is lower than that of Cherwell but higher than that of England. The rate of economically inactive residents is higher than in Cherwell but less than that of England. The proportion of economically active residents who are self-employed in Mid-Cherwell is greater than the local and national averages. Unemployment is below the national and local averages.
112. Levels of retired people are higher than the local and national averages and the proportion of student households is slightly higher than the local proportion but lower than the rate seen nationally. More households are looking after home or family than in Cherwell and there is a lower proportion of long-term sick/disabled (despite the relatively older population) than the local and national averages.

²⁹ NOMIS, LC1110EW - Concealed family status by family type by dependent children by age of Family Reference Person (FRP)

Table 15: Economic activity in Mid-Cherwell, 2011³⁰

Economic category		Mid-Cherwell	Cherwell	England
Economically active	Total	73.9%	75.7%	69.9%
	Employee: Full-time	41.5%	45.3%	13.7%
	Employee: Part-time	13.3%	14.6%	38.6%
	Self-employed	15.1%	10.3%	9.8%
	Unemployed	1.9%	2.8%	4.4%
	Full-time student	2.2%	2.6%	3.4%
Economically inactive	Total	26.1%	24.3%	30.1%
	Retired	14.4%	12.3%	13.7%
	Student	3.8%	3.4%	5.8%
	Looking after home or family	4.3%	3.8%	4.4%
	Long-term sick or disabled	1.9%	2.5%	4.1%
	Other	1.7%	2.3%	2.2%

Source: ONS, Census 2001 and 2011. AECOM calculations

Table 16: Rates of long-term health problems or disability in Mid-Cherwell, 2011³¹

Extent of activity limitation	Mid-Cherwell	Cherwell	England
Day-to-day activities limited a lot	5.4%	6.1%	8.3%
Day-to-day activities limited a little	7.5%	8.0%	9.3%
Day-to-day activities not limited	87.0%	85.9%	82.4%

Source: ONS, Census 2001 and 2011. AECOM calculations

113. The PPG advises taking account in housing need assessment of the number of people with long-term limiting illness. Table 16 shows that the proportion of working-age residents of Mid-Cherwell who are long-term sick or disabled is lower than the Cherwell and England averages, and the proportion whose day-to-day activities are not limited is much higher than the Cherwell and England averages.
114. Table 17 shows that Mid-Cherwell residents travel further to work than both the Cherwell and England averages, with 53% of residents travelling more than 10km to work, compared with an

³⁰ ONS, Census 2011, Economic Activity (QS601EW)

³¹ ONS, Census 2011, Long-Term Health Problem or Disability (QS303EW)

average for this distance band of 35.4% of Cherwell residents and 29% of England residents. This indicates Mid-Cherwell is popular with long-distance commuters and that places to which they commute are likely to include London, Birmingham, Milton Keynes, Reading and Oxford.

115. Note also the high proportion of people working mainly at home (17.3%) compared to Cherwell (11.4%) and England (10.3%).

Table 17: Distance travelled to work, 2011³²

Location of work	Mid-Cherwell	Cherwell	England
Less than 10km	20.7%	45.7%	52.3%
10km to less than 30km	37.8%	23.1%	21%
30km and over	15.2%	12.3%	8%
Work mainly at or from home	17.3%	11.4%	10.3%
Other	8.9%	7.4%	8.5%

Source: ONS, Census 2011, AECOM calculations

Information from local estate agent

116. The Neighbourhood Plan Forum provided AECOM with the contact details of a local estate agent, Simon Jackson of Hamptons in nearby Deddington. Hamptons has a strong knowledge of the local housing market that can be used to test and supplement our conclusions based on Census and local authority level data. The following information was sourced in May 2016.
117. The key feature of the Mid-Cherwell housing market in recent years, according to Hamptons, has been strong demand and related dwelling price growth driven by a combination of factors, most notably the significant expansion of Bicester; the discovery of the area's good transport connections by commuters moving out of but still working in London (and who, presumably, would in the past have been able to afford locations closer to the capital but no longer).
118. The area is also popular with commuters to Birmingham, who are able to make use of the M40 to access jobs. Generally, therefore, the combination of good road and rail links, as well as its location with easy access to jobs in Oxford as well as Birmingham and London, drives demand for larger homes for families (4 bedroom plus).
119. However, demand also still exists from local people as well, and as might be expected from a large area with a number of economic forces acting upon it, the overall demand is very mixed. Simon pointed out that Heyford Park is being developed in a way that reflects and responds to this mix- whereas in other parts of the country, it's possible that a large site like this in the countryside would have been developed only for large, detached 'executive' houses, this is not the case at Heyford Park- units ranging in size from 2-5 bedrooms are proposed, and there is a mix of dwelling types as well- terraced and semi-detached properties as well as detached.
120. Due to this mixed picture, prices across Mid-Cherwell vary significantly by property- from around £200,000 for an entry-level property all the way up to £2m for the largest, detached homes.

³² NOMIS, QS702EW - Distance travelled to work

121. Recognising the relatively older profile of the area, Hamptons note that one dwelling type that is significantly under-supplied is bungalows. Downsizing from the Mid-Cherwell villages and other rural areas drives demand for bungalows, particularly in nearby towns with good pedestrian access to services and facilities, such as Deddington and Bicester. Likewise, once completed, Heyford Park would likely be a settlement large enough to offer the range of services and facilities needed by older people within walking distance, and as such there would likely be a very strong demand for bungalows here as well³³.

Consultation work by Neighbourhood Plan Forum

122. In addition to the data gathered above, the Neighbourhood Plan Forum report that a number of parish consultation events have highlighted as a significant issue younger people who have reached the age at which they are looking to buy a house, but for reasons of affordability find themselves unable to secure a house in the village in which they grew up and in which their parents still live. Potential options for addressing this issue are covered in the Conclusions and Appendix below.

³³ The Neighbourhood Plan Forum has advised that the Heyford Park site includes a number of existing bungalows that will be refurbished, and as such there are no plans for new-build bungalows to be developed there.

4 Conclusions

Overview

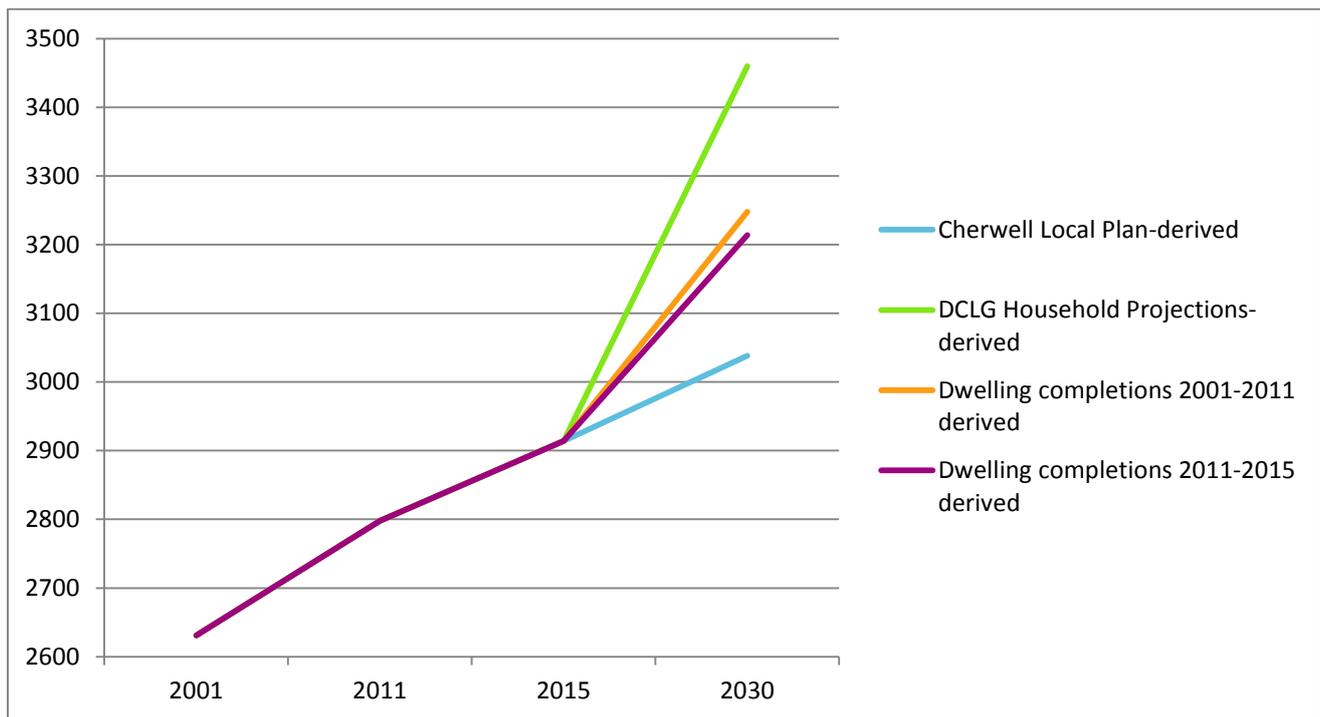
124. This housing needs assessment has interrogated a wide range of data sources, which, taken together, can inform key trends and messages relevant to the Neighbourhood Plan's housing policies.
125. In this first section of our conclusions we make recommendations on the overall quantum of housing growth required.
126. In the second section, we assess, based on the data uncovered, indications of the components and characteristics of future housing based on the data analysed.
127. In line with recommended best practice, our preferred methodology is to present the projections our analysis has produced as a starting point, and then highlight the factors³⁴ that the Neighbourhood Plan Forum might wish to take into consideration as they determine the final housing policy text, bearing in mind the requirement to be in general conformity with the strategic housing policies of Cherwell.

Quantity of Housing Needed

128. In determining the quantity of housing needed at Mid-Cherwell, the situation is complicated by the development of Heyford Park, which, as noted previously will, like any site of this magnitude, meet demand for housing across the entire housing market area, not just the Mid-Cherwell villages. As such, where it is possible to disaggregate forward projections to take appropriate account of the site, we have done so, by making the standard assumption detailed previously in this report that only 4.74% of its housing will be meeting Mid-Cherwell's own need.
129. On this basis, therefore, we have identified four separate projections of dwelling numbers for Mid-Cherwell between 2011 and 2031 based on:
 - A figure derived from the Cherwell Local Plan, disaggregated to Mid-Cherwell, and including the Mid-Cherwell proportion of demand able to be met at Heyford Park (which gives a total of 124 dwellings, or just over 6 per year);
 - The Government's 2012-based household projections, extrapolated to Mid-Cherwell, translated from households to dwellings, and rebased to estimated 2014 population (which gives 546 dwellings, or 27 per year);
 - A projection forward of dwelling completion rates 2001-2011, (which gives 334 dwellings, or 16-17 dwellings per year); and
 - A projection forward of dwelling completion rates 2011-2015 excluding all completions at Heyford Park to avoid major supply-side distortion (which gives 400 dwellings, or 20 per year).
130. These dwelling number projections are illustrated in Figure 5 below.

³⁴ These factors are also referred to as 'indicators' in the PPG.

Figure 5: Comparison of dwelling number projections



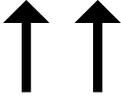
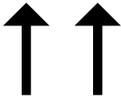
Source: Cherwell Local Plan (2016), DCLG 2012-Based Household Projections (rebased to 2014), Census 2011, information from Cherwell District Council, AECOM calculations

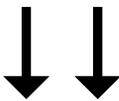
131. Figure 5 would tend to indicate that both the 2012-based Household Projections (which project forward rates of population growth in the years prior to 2012) and the dwelling completions 2001-2011 may have been distorted upwards as a result of dwelling growth at Heyford Park, which cannot be disaggregated from these projections. However, note that the dwelling completions 2011-2015-derived projection, which excludes Heyford Park, is only slightly lower.
132. As such, for the purposes of this housing needs assessment, we recommend discounting these first two projections from further assessment and instead retaining only the Cherwell Local Plan-derived projection and the 2011-2015-derived projections as for these the appropriate disaggregation was possible and they are reflective of the local policy context.
133. We have summarised the findings of the data gathered in Chapter 3 above in Table 18 below. The source for each factor with particular relevance to the neighbourhood is shown, together with AECOM assessment of whether that factor is more likely to increase (↑), decrease (↓) or have no impact on (↔) the Neighbourhood Plan area's future housing need. Following PPG guidance, the factors relate both to housing price and housing quantity.
134. We have applied our professional judgement on the scales of increase and decrease associated with each factor on a scale from one to three, where one arrow indicates 'some impact', two arrows 'stronger impact' and three arrows indicates an even stronger impact. Factors are in alphabetical but no other order.
135. Note that factors have the potential to contradict one another, due to data being gathered at different times and across differing geographies. The Neighbourhood Plan Forum is invited to use its judgement in resolving any conflicts, but we would advise that the more local and more recent data should generally have priority over data gathered at a larger spatial scale or older data.

136. However, our general approach reflects PPG advice to adjust the housing quantity suggested by household projections to reflect appropriate market signals, as well as other market indicators of the balance between the demand for and supply of dwellings, such as house prices and past build-out rate.
137. The PPG also advises that market signals are affected by a number of factors, and plan makers should not attempt to estimate the precise impact of an increase in housing supply. Rather they should increase planned supply by an amount that, on reasonable assumptions and consistent with principles of sustainable development, could be expected to improve affordability, and monitor the response of the market over the plan period.
138. As such, Table 18 should be used as a basis for qualitative judgement rather than quantitative calculation. It is designed to form the starting point for steering group decisions on housing policy rather than to provide definitive answers. Again, this reflects the PPG approach- it states that when considering future need for different types of housing, planners have the option to consider whether they plan to attract an age profile that differs from the present situation. They should look at the household types, tenure and size in the current stock and in recent supply, and assess whether continuation of these trends would meet future needs.
139. The PPG also states that appropriate comparisons of indicators (i.e. factors) should be made and that trends uncovered may necessitate adjustment to planned housing numbers compared to ones based solely on household projections. Where upward adjustment is considered necessary, it should be at a reasonable level and not negatively affect strategic conformity with the emerging Local Plan.
140. To help inform the steering group discussions that will be necessary to determine a neighbourhood plan housing target, we have provided our own professional judgement of need level, based on the projections presented in Figure 5 and the market factors presented in Table 18, and taking into account our own knowledge and experience of housing need at neighbourhood plan level.

Table 18: Summary of factors specific to Mid-Cherwell with a potential impact on neighbourhood plan housing quantity

Factor	Source(s) (detailed in Chapter 3)	Possible impact on future housing need	Rationale for judgement
Age structure of population	Oxfordshire SHMA, Census		<p>Since 2001, Cherwell has seen the highest level of growth in over-40s, while the population under 30 has declined. Future projections are particularly high for over 55s. Census for Mid-Cherwell shows particularly high level of 45-64 year olds and low (and declining) proportion of under 44s in Mid Cherwell, as well as high level of over 65s which has increased recently. However, there has also been an increase in the 0-15 age group, indicating younger families moving to the area. An assessment of two up arrows has been made to reflect higher than average need from older people, but two rather than three as a range of other evidence (see below) indicates there will also be demand from other sectors of the population as well.</p>
Economic performance and potential	Census, Hamptons, Cherwell Local Plan		<p>Lower level of economically active residents than Cherwell as a whole, but higher than average levels of self-employment and lower than Cherwell average unemployment. Most importantly, there are proposals for 1,500 additional jobs at Heyford Park, which could help reduce commuting rates, though the area is likely to remain popular with longer-distance commuters due to its strategic location and good transport links. Three up arrows given as it appears that significant local employment growth will reinforce the area's existing popularity among commuters, complementing it with a strong local employment base. As such, the highest assessment of three up arrows has been made, as it seems unlikely that the area's currently lower than average level of economically active residents will remain the case.</p>

Factor	Source(s) (detailed in Chapter 3)	Possible impact on future housing need	Rationale for judgement
House prices relative to surroundings	Oxfordshire SHMA, Cherwell Local Plan, Zoopla, Hamptons		Cherwell has a higher proportion of low-value council tax banded homes than the rest of Oxfordshire; however, this is less likely to be the case in the more rural areas such as Mid-Cherwell. Local Plan states that house prices are more expensive in rural areas, meaning that it is less likely that those born in a village will be able to purchase a house there. Zoopla indicates high average house prices in Mid-Cherwell compared to wider area, and Hamptons point to high house prices (at upper end of a relatively wide range). Again, two rather than three up arrows given to reflect high house prices, but range of cheaper homes also available.
International and UK in-migration rate	Oxfordshire SHMA, Census		Household growth is forecast to be strong, higher than regional and national average. However, this has already been taken account of in the two projections being tested. No significant recent influx of international migrants, indicating growth is driven more by internal migration. As the projections already take this factor into account, an assessment of 'no impact' has been made.
Local housing waiting list/need for affordable housing	Cherwell Local Plan; Cherwell Housing Waiting List		Cherwell Local Plan states that affordable housing is in particularly short supply in rural areas, most notably social housing, and as such affordability pressures are high in places like Mid-Cherwell. The Mid-Cherwell waiting list includes 75 households, in other words around 29% of the midpoint of the remaining projections, and this is only a snapshot in time, not taking account of future affordable housing need. As such, an assessment of two up arrows has been given, as it is acknowledged that this level of affordable housing demand has potential to increase the overall housing need figure.

Factor	Source(s) (detailed in Chapter 3)	Possible impact on future housing need	Rationale for judgement
Overcrowding, including concealed families	Oxfordshire SHMA, Census		Cherwell levels of over-crowding below County average and under-occupation higher than County average; this is confirmed as a specific issue for Mid-Cherwell by Census data, which shows increasing under-crowding and low levels of concealed families, though there has been a small increase in occupancy rating recently (probably due to families moving to area). Two down arrows have been given to reflect a significant pattern of under-crowding, but not three, to reflect recent small increase in occupancy.

- 141. Table 18 contains in total nine up arrows and only two down arrows. This indicates that the need for housing in Mid-Cherwell is likely to be significantly higher than the midpoint of the remaining Figure 5 projections (which is 262 dwellings).
- 142. It is a matter of nuanced judgement to establish by how much to raise the dwelling target. The PPG offers no more specific indication than to advise the increase should be 'reasonable'. Our only guide is that we have already established that the next projection up (334 dwellings) is considered too high, so any new need figure should be below 334.
- 143. Given the extent to which up arrows outnumber down arrows in Table 18, it seems reasonable to conclude that Mid-Cherwell need is at the higher end of the possible range of between 262 and 334. As such, a judgement of estimated need of approximately 290-310 dwellings over the plan period seems appropriate, reflecting our previous conclusion that any needs estimate selected would need to be well below 334, for which there is evidence this would be too high.
- 144. A range of 290-310 dwellings would also allow for the existing backlog of affordable housing need (75 units, or around 24-25% of the total) to be met, with capacity for future affordable need also to be met given the currently prevailing affordable housing target of 35% in the Cherwell Local Plan.
- 145. Note that any dwellings completed or with outstanding permission in the plan area since the start of 2016 would count towards this dwelling range, meaning the outstanding number of dwellings would decrease accordingly.

Supply-side impact of Heyford Park

- 146. As noted previously, housing needs assessments cover the demand for, rather than the supply of, housing. However, the development of Heyford Park will have such a disproportionate impact in the Neighbourhood Plan area due to its scale that it is worth here briefly commenting on the implications.
- 147. Firstly, and most obviously, the Heyford Park development, which will be up to 1,600 homes in size, means that far more capacity than is needed to meet the need estimate is available locally, and indeed is brownfield land at that. As such, there is seemingly little concern about meeting the *quantity* of need estimated to arise from Mid-Cherwell.

148. The issue, as discussed with the Parish Councils, is that most people in Mid-Cherwell, including those on the affordable housing waiting list, would prefer to stay in the village that they have stated a local connection to rather than to move to a new affordable unit at Heyford Park.
149. As such, there could be potential to explore, as part of discussions between Mid-Cherwell, the District Council, and Dorchester Estates, the possibility of the Heyford Park development entailing the delivery of some of the affordable dwellings required on suitable sites across the Mid-Cherwell villages, rather than all on the former airfield itself.
150. However, for this scheme to work, specific sites and willing landowners will need to be identified. Once this has taken place, there could be the possibility that Mid-Cherwell uses some or all of the various tools available to neighbourhood planners in this regard, namely:
- the designation of one or more rural exception sites, as supported in certain circumstances by the Local Plan;
 - the use of a Neighbourhood Development Order (NDO)³⁵; or
 - the use of a Community Right to Build Order (CRtBO).³⁶
151. As the Neighbourhood Plan Forum has itself highlighted, there is also the option for some or all of the housing needed to be delivered through a mechanism such as a Community Land Trust, which has the potential to allow a higher level of low-cost housing and/or Starter Homes³⁷ than a standard housebuilder development. This option is covered in more detail in the Appendix to this report.

Characteristics of housing needed

152. Table 19 summarises the data we have gathered with a potential impact on the characteristics of the housing needed in the neighbourhood. Factors are in alphabetical but no other order.

³⁵ See Appendix for further discussions and details of NDOs and CRtBOs.

³⁶ Locality's Neighbourhood Development Orders (including Community Right to Build Orders) toolkit has been prepared to guide organisations on the use of NDOs and CRtBOs. It sets out the reasons why such orders should be considered, their possible uses, the process involved and good practice.
http://mycommunity.org.uk/wp-content/uploads/2016/02/NDO-Guide_FINAL_260216.pdf

³⁷ As per the Planning Practice Guidance definition of Starter Homes at
<http://planningguidance.communities.gov.uk/blog/guidance/starter-homes/starter-homes-guidance/>

Table 19: Summary of local factors specific to Mid-Cherwell with a potential impact on neighbourhood plan housing characteristics

Factor	Source(s) (see Chapter 3)	Summary of data gathered on factor	Conclusion
Affordable housing	Oxfordshire SHMA, Cherwell Local Plan, local housing waiting list	<p>The local housing waiting list shows a need for 52% one-bedroom units, 28% two-bedroom units, 12% three-bedroom units and 8% 4+ bedroom units. Although this is the most locally-specific data available, it is only a snapshot in time. According to the SHMA, which is for the whole of Cherwell but looks at need over a longer period, the most appropriate affordable mix is likely to be 31% two-bedroom units, 37% three bedroom units and 4% 4+ bedroom units; The Local Plan requires 35% of housing on larger sites to be affordable (but 30% at Heyford Park) Of the affordable homes, 70% need to be social, 30% intermediate dwellings. The Local Plan states that the Council will support the identification of suitable opportunities for small-scale affordable housing schemes within or immediately adjacent to villages to meet specific, identified local housing needs that cannot be met through the development of sites allocated for housing development. Census shows low and declining levels of socially rented housing in Mid-Cherwell.</p>	<p>We recommend that the Neighbourhood Plan supports the provision of affordable housing in line with the local housing waiting list percentage split, but bearing in mind this is only a snapshot in time, so having regard in the later stages of the plan period to the local waiting list at the time and/or the SHMA percentage split (the latter is likely to be particularly relevant in the case of Heyford Park as it will be meeting affordable need across a wider area). In the short term, therefore, this suggests a broad but flexible split of 55% one-bedroom units, 30% two bedroom units, 10% three bedroom units and 5% 4 or more bedroom units, subject to affordable need at the time of any application.</p> <p>We recommend that a dialogue is started between local people, local landowners (including Dorchester Estates) and Cherwell District Council to investigate the possibility of some affordable housing that would otherwise have been provided at Heyford Park to be provided within local villages instead, subject to the identification of suitable, available sites in locations with evidenced affordable need. Neighbourhood Development Orders or Community Right to Build Orders could have a role to play here.</p> <p>Affordable housing should be provided in the broad split of 70% social housing, 30% intermediate housing.</p>

Factor	Source(s) (see Chapter 3)	Summary of data gathered on factor	Conclusion
Dwelling size	Cherwell SHMA, Oxfordshire SHMA, Cherwell Local Plan, Census, Hamptons	Cherwell SHMA indicates 20% of homes should be what it calls 'upsizing' (i.e. smaller 1-2 bed units), and 54% should be family housing, of which 19% should be 2-bed, 64% 3-bed, 15% 4-bed and 2% five bed. Oxfordshire SHMA also states a particular need for 3-bed houses (46%) and 23% two bedroom, 25% four or more bedroom; there are very few dwellings of 1 bedroom in the rural parts of Cherwell, and a relatively higher level of homes of 4+ bedrooms. Local Plan notes lack of smaller homes. Census shows average household size. Large recent increase in households with 2 rooms and 7 rooms, large decrease in 1 room households. Also, lower than average (and decreasing number of) single person households, but higher than average proportion of families with no children. Mixed demand results in need for wide range of sizes.	<p>Around half of all new market homes should be three bedroom in size to meet the sustained need from families, A quarter of new market homes should be of four bedrooms and a quarter of new market homes of one to two bedrooms to meet the needs of older households, younger people starting out and families with no children.</p> <p>Homes of five or more bedrooms should be discouraged due to the local lack of smaller homes and the large recent increase in the largest dwellings, meaning there could be an over-supply of the largest dwellings otherwise.</p>
Dwelling tenure	Cherwell SHMA, Oxfordshire SHMA, Cherwell Local Plan, Census	Cherwell SHMA indicates 3% of all housing should be shared ownership; Oxfordshire SHMA notes strong recent growth in the private rented sector and decreased owner-occupation. Local Plan notes lack of private rented units. Census indicates lower than Cherwell average rate of owner-occupation (though growing) and higher than average rate of private renting in Mid-Cherwell. Shared ownership is increasing, though low in absolute terms.	<p>In providing new market homes, planners have little power in determining whether they will become owner-occupier properties or privately rented dwellings; but providing new market housing in a range of sizes will likely provide some new rented properties.</p> <p>The shared ownership homes will be provided through the 30% of all new affordable homes that will be intermediate tenure (see recommendation above).</p>

Factor	Source(s) (see Chapter 3)	Summary of data gathered on factor	Conclusion
Dwelling type	Oxfordshire SHMA, Census, Hamptons, Neighbourhood Plan Forum	Flat prices are low, indicating they are not a popular dwelling type within Cherwell. Detached homes popular across Cherwell, but particularly in Mid-Cherwell; semi-detached also popular in neighbourhood. Rate of terraced housing lower than average, and of flats far lower than average. Mixed demand results in need for wide range of dwelling types, but there is a significant under-supply of bungalows.	<p>The neighbourhood plan should offer the strongest possible policy support in favour of new bungalows, due to the need for this dwelling type among the local older population and their local under-supply. Although bungalows are a less profitable dwelling type for developers, hence their under-supply, larger sites could potentially boost the supply of bungalows by using larger dwelling types to subsidise their provision.</p> <p>The Neighbourhood Plan Forum has advised that there is already a large number of existing bungalows at Heyford Park, many in need of refurbishment. The developer Dorchester has taken the view that no new bungalows are required at Heyford Park for this reason, although bungalows could nevertheless be provided in the larger villages (referred to as 'Category A' villages in the Local Plan).</p> <p>Across all villages, the Neighbourhood Plan should generally support the provision of detached, semi-detached and a more limited proportion of terraced units. However, the provision of <i>open market</i> flats should be generally discouraged due to a lack of evidenced demand (but see affordable housing conclusions above).</p>
Family-sized housing	Census, Hamptons	There has been an increase in the 0-15 age group in Mid-Cherwell, indicating families moving to the area. Census shows slightly higher than average level of households with dependent children. Prosperous rural areas are popular with commuters, which tends to drive demand for larger homes. However, a high proportion of people working from home will also drive demand for dwellings with extra (bed) rooms.	As noted previously, providing 25% four bedroom homes will meet the needs of existing residents who have started a family, as well as of families looking to move to the area. Likewise, they are likely to be suitable for those residents who work from home and therefore need extra space.

Factor	Source(s) (see Chapter 3)	Summary of data gathered on factor	Conclusion
Housing for older people	Cherwell SHMA, Oxfordshire SHMA, Cherwell Local Plan, Census, Hamptons	<p>Cherwell SHMA indicates 12% of homes should be 'downsizer houses (of one to two bedrooms each), bungalows, apartments/elderly person', and 7% should be care homes; also strong future demand among childless couples, particularly those aged over 65, but many already exist and are simply downsizing to a smaller unit locally.</p> <p>Oxfordshire SHMA forecasts 109% increase in Cherwell residents with dementia, and 92.5% increase in those with mobility problems; however, the existing supply of specialist accommodation relative to the older population is particularly high- as such only 68 specialist dwellings required for Mid-Cherwell; the Local Plan particularly supports socially-rented specialist homes for older people. Housing sites of 400+ dwellings should provide at least 45 self-contained extra care dwellings; housing for older people supported generally in the most accessible locations, possibly including Heyford Park. Census shows increase in households with those aged over 65 and higher than average levels of retired people. However, lower than Cherwell average long-term sick/disabled or with activity limitation despite the relatively older population.</p>	<p>The Neighbourhood Plan should support the provision of around 70 specialist dwellings for older people, and should seek to provide them at Heyford Park, as this will be the only settlement across the plan area of a large enough size to provide a wide range of services and facilities within walking distance of these dwellings; additionally, it is likely to be better-served by public transport than some of the smaller villages, thus facilitating travel by wardens or carers.</p> <p>The dwellings to be provided at Heyford Park should be self-contained extra care dwellings in line with Local Plan requirements.</p> <p>Elsewhere across the plan area, the previously-recommended provision of two-bedroom dwellings within the villages should include a proportion specifically marketed at (younger) people over the age of 65 looking to live independently, consisting of a mixture of bungalows and small houses depending on the local context.</p> <p>In general terms, we recommend that the area is less suitable for care home provision- any such need arising from Mid-Cherwell would be better met in larger settlements outside its boundaries such as Bicester and Kidlington.</p>

Factor	Source(s) (see Chapter 3)	Summary of data gathered on factor	Conclusion
<p>Housing for younger people</p>	<p>Neighbourhood Plan Forum, local housing waiting list</p>	<p>The Neighbourhood Plan Forum report that a number of parish consultation events have highlighted as a significant issue younger people who have reached the age at which they are looking to buy a house, but for reasons of affordability find themselves unable to secure a house in the village in which they grew up and in which their parents still live.</p> <p>There may or may not be an overlap between these households and those on the housing waiting list, depending on whether these young people have registered or not for affordable housing.</p> <p>There are many options available to the Neighbourhood Plan Forum for delivering a range of low-cost housing types (see Appendix)</p>	<p>It is clear that the Neighbourhood Plan Forum sees providing housing for younger people unable to afford market housing in their home villages as a priority. There are a number of options to address this issue:</p> <p>We recommend firstly that the Neighbourhood Plan Forum conduct additional research locally (e.g. a questionnaire, including income data) to establish how many new households would form if younger people were able to secure housing below market value within their home villages. This total could then be broken down into three groups; firstly, those who would only be able to afford social rents, secondly those who could afford to buy where house prices were below market rates and thirdly those who could afford to buy at market rates if more 1-2 bed homes were developed.</p> <p>If those expressing a preference for (or who only qualify for) social rents are not already on the local housing waiting list, they should be encouraged to register so that their need can be logged.</p> <p>Those able to buy at below market rates should be asked whether they could afford Starter Homes (provided at up to 80% of local market value) or whether intermediate housing (likely to be cheaper but without full ownership) would be a more appropriate option. If the latter, again, the household would need to apply to join the local housing waiting list, if it has not already.</p> <p>The situation regarding provision of Starter Homes versus existing models of affordable housing is uncertain at the time of writing. Although the Housing and Planning Act, which introduces Starter Homes, has received Royal Assent, the market awaits the full Starter Homes Regulations for more detail on how or in what circumstances Starter Homes will either replace or complement existing models of affordable housing delivery. Only then can the most appropriate option for Mid-Cherwell be established. See also the Appendix covering the full range of options for delivering community-led low-cost housing.</p>

Recommendations for next steps

153. This neighbourhood plan housing needs advice has aimed to provide Mid-Cherwell Neighbourhood Plan Forum with evidence on housing trends from a range of sources. We recommend that the Neighbourhood Plan Forum should, as a next step, discuss the contents and conclusions with Cherwell District Council with a view to agreeing and formulating draft housing policies³⁸, taking the following into account during the process:
- the contents of this report, including but not limited to Tables 18 and 19;
 - Neighbourhood Planning Basic Condition E, which is the need for the neighbourhood plan to be in general conformity with the emerging development plan (here, the Cherwell Local Plan);
 - the types (detached, semi-detached, terraced etc.) and sizes (1 bedroom, 2 bedroom etc.) of recent and existing dwelling completions and commitments (i.e. post 2015) and cross-referencing the findings of this assessment with Table 19, as what has already been provided will have an impact on the types and sizes of the remaining homes to be provided over the rest of the plan period;
 - the views of the District Council;
 - the views of local residents;
 - the views of other relevant local stakeholders, including local housing developers; and
 - the numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by the Council, including but not limited to the SHLAA.
154. As noted previously, recent changes to the planning system, as well as forthcoming changes to the National Planning Policy Framework as well as the implementation of the Housing and Planning Act, will continue to affect housing policies at a local authority and, by extension, a neighbourhood level.
155. This advice note has been provided in good faith by AECOM consultants on the basis of housing data current at the time of writing (alongside other relevant and available information).
156. Bearing this in mind, we recommend that the steering group should monitor carefully strategies and documents with an impact on housing policy produced by the District Council or any other relevant body and review the neighbourhood plan accordingly to ensure that general conformity is maintained.
157. At the same time, monitoring ongoing demographic or other trends in the factors summarised in Tables 18 and 19 would be particularly valuable.

³⁸ The following Locality guidance may be helpful during this process: 'Writing Planning Policies': (<http://mycommunity.org.uk/wp-content/uploads/2015/02/Writing-planning-policies-v51.pdf>) and 'How to write Planning Policies': (<http://mycommunity.org.uk/resources/neighbourhood-planning-how-to-write-planning-policies/>)

6 Appendix- Options for delivering low-cost housing

Community Land Trusts

158. The option of setting up a community land trust (CLT) to deliver housing entails the Neighbourhood Plan Forum forming an organisation that can own or lease land, and then deliver low-cost housing on that land. The land, once purchased by the CLT, can be kept in community ownership in perpetuity and, via the head-lease³⁹, some or all of the homes can be kept at sub-market prices or rents. There is also the possibility of working with Cherwell District Council or another landowner to deliver low-cost housing alongside market housing, with the latter subsidising the provision of the former.
159. The CLT model is becoming increasingly popular as a response to increasingly unaffordable housing in rural areas⁴⁰, as they enable the sale or lease of housing at prices linked to local median incomes.
160. In forming a trust, clear aims and objectives will need to be formulated. This could entail the drafting of a constitution setting out the rationale for the trust and the sector of the population it is seeking to assist (including any eligibility criteria for the occupation of housing). The constitution would provide an appropriate legal basis for interactions between the trust and other key actors, including other landowners and the local planning authority.
161. Unlike a company, CLTs are not a legal form in themselves. Nevertheless, they are defined in law to have a certain structure and obligations. A CLT must be set up to benefit a defined community (normally, they are open to anyone who lives, works or has strong ties to the CLT area) and must set up as a non-profit organisation. Local people living and working in the community must have the opportunity to join the CLT as members controlling it (usually through an elected board). Figure 6 illustrates graphically the process of establishing a Community Land Trust.

³⁹ The head-lease is the original lease between a tenant and a landlord.

⁴⁰ <http://www.communitylandtrusts.org.uk/what-is-a-clt/why-clts>

Figure 6: The process of establishing a Community Land Trust



Source: National Community Land Trust Network

Housing co-operatives and co-housing

162. Some community housing organisations can be classified as co-operatives. These are housing schemes controlled by members and run for their benefit, so those running the co-operative are the same people who live in the properties.
163. The activities and running of housing co-operatives are determined by the Co-operative and Community Benefit Societies Act, and the Financial Conduct Authority (FCA) is responsible for the registration process. Once registered with the FCA, the co-operative becomes a legal entity and is able to enter into contracts and leases, with member's liability limited to their stake in the organisation.

Possible business models for affordable housing delivery

164. There is a wide range of business and funding models for delivering low-cost housing. This include the following options:
 - A Community Benefit Society. Also set up under the Co-operative and Community Benefit Societies Act via the FCA, a benefit society is different from a housing co-operative in that the society's administrative element is more separate from the

housing occupants, hence its legal definition as ‘a society for the benefit of the community’. This model is used by many housing associations.

- A company limited by guarantee is another legal model for an organisation where those employed by and responsible for the company are not the same people as the occupants of the housing.
- A further option is a Community Interest Company (CIC), a relatively new form of legal entity introduced under the Companies (Audit, Investigations and Community Enterprise) Act 2004. This model is aimed at groups who want to establish a company with a social purpose and allows the development of an ‘asset lock’, making it impossible for any members or shareholders to take over the company and dispose of its assets. CICs are regulated by, and need to be registered with, the Office of the Regulator of Community Interest Companies. More information is available on the relevant section of the UK Government website.⁴¹
- Registering as a charity can help with fundraising and brings certain benefits such as relief from paying property rates. To become one, you will have to demonstrate to the Charity Commission that you have charitable objectives. Providing housing for people on low incomes is likely to be considered a charitable objective. A charity also needs to demonstrate that it works as a not-for-profit organisation- in other words, surplus funds are used to further the objectives of the organisation rather than being distributed to shareholders or members. Companies limited by guarantee and community benefit societies can qualify as charities. However, for an organisation to qualify as a charity, the administrators are not legally able to benefit from the services it provides, so it would not be possible for a housing co-operative to achieve charitable status.

Local case studies of low-cost housing

165. It is recommended that the Neighbourhood Plan Forum discuss options for delivering low-cost housing with existing local low-cost housing providers, as well as Cherwell District Council. As well as building an understanding of the most appropriate business and funding model to pursue, the conversation with the Council could help identify land available within the plan area where low-cost housing and/or Starter Homes could be delivered.
166. Experience elsewhere suggests that the most significant barrier to setting up a CLT is the lack of suitable land. Realistically, the best prospect initially for securing the land needed would be for it to be in Council or other public sector ownership. This would help ensure the CLT could purchase it at a reduced price to ensure viability, although this does not rule out the possibility of the low-cost housing being delivered by a private sector developer as a planning obligation for a larger development.
167. If the Neighbourhood Plan Forum wishes to proceed down the route of providing low-cost housing on a specific site, this will be an important consideration within the neighbourhood plan’s site allocations process, which normally is the next stage after a housing needs assessment and identifies land with the potential for housing development. However, if it is not possible to identify a specific site in or near the Neighbourhood Plan area at present, this may need to be stated within the neighbourhood plan as an aspiration for the future.

⁴¹ <https://www.gov.uk/government/organisations/office-of-the-regulator-of-community-interest-companies>

*Custom and Self-build*⁴²

168. Self-build provides an alternative route into home ownership for individuals and groups. It is a model whereby a prospective resident directly organizes the design and construction of their new home. The most obvious example is a traditional 'DIY self-build' home, where the self-builder designs and constructs much of the home themselves.
169. However self-build can also include the self-builder hiring an architect/contractor to build their home, or those projects that are delivered by kit home companies (where the self-builder still has to find the plot, arrange for the slab to be installed and then has to organize the kit home company to build the property for them).
170. There are seven main ways of undertaking a self-build project:
- Contractor-built one-off home: The process of managing the design and selecting a contractor is looked after by the self-builder. The contractor takes care of the construction work. The vast majority of self-build homes are created this way. This method includes the self-builder locating a suitable plot of land, hiring an architect, achieving planning and building regulation approval and hiring a suitable main contractor to do majority of the building work.
 - Self-built one-off home: Again, the management of the design and construction process is undertaken by the self-builder, along with a significant proportion of the actual building work. This is the classic DIY route, but is suitable for only a small proportion of people. The self-builder locates a suitable site and secures planning and building regulations approval on it. The self-builder also takes on the responsibility for the detailed project management of the construction work, and frequently works full time on the site assisting wherever they can. The savings are much larger here.
 - Kit or package home: In this instant, the self-builder again locates the parcel of land, but they work alongside a specialist kit home provider to finalise the design and to plan its construction. These kits range from traditional oak beam barn-like homes to modern modular structures made to precision standards in a factory environment. The self-builder and manufacturer will work up the designs for the home together and submit them for planning and building regulation approvals. The kit home company will then produce the supplies for the house and erect it. The internal fitting out work can be done by the manufacturer or the self-builder.
 - Developer-built one-off homes: This is where the self-builder hires a developer with a site and a design that the self-builder likes. The developer manages the rest of the construction. This approach is very simple and risk free for the self-builder. However, it is generally a more expensive option.
 - Supported community self-build group: This approach involves a group of people pooling their skills so a number of self-build houses can be built collectively. Every member of the group will work on each other's houses until all are completed. This is often completed by working 25-30 hours a week each in the evenings and weekends. Homes are generally completed in about 12-18 months. Groups can either form themselves, are coordinated by housing associations, or by an agency that helps people run projects like this. Normally about 10 to 20 people come together to build as many new homes. This method is very effective in reducing cost.

⁴² Text in this section is adapted from the NABSA report 'Self build as a Volume Housing Solution', available online at http://www.brightgreenfutures.co.uk/files/2212/7720/0817/NaSBA%20Self_Build_report.pdf

- Independent community collaboration: A group of self-builders buy a large site together to split into individual plots. They organise the design and construction of their own homes. Through 'bulk buying' the land, they can get their land significantly cheaper. Through working together and sharing some common costs, for example the cost of tools, the houses can be delivered in a more cost effective way.
 - Developer/Contractor led group project: This is where a developer or contractor organizes a group and builds the basic structure of the homes themselves. However, to save costs, the self-builders will finish off the construction.
171. Neighbourhood planning groups can develop site specific policies which can encourage the forms of development described above to emerge. Some land-owners are willing to sell at sub-market rates due to their strong affiliation with a given community and with a guarantee (written into the lease arrangements) that a proportion of homes would go to local people.
172. The National Supporting Communities Programme 2015-18 managed by Locality in partnership with AECOM also provides support for Community Right to Build initiatives via Locality. Up to £50,000 is available for feasibility and detailed design of community led schemes.
173. The use of Neighbourhood Development Orders (NDOs) (NDOs grant planning permission for specific development in a particular area) which are also examined and voted upon, often on the same day as a neighbourhood plan, can both speed up and de-risk the development of a specific site, helping both the land-owner and a community housing group or CLT.⁴³ Again there is support via the national programme to progress these. Note that it is only a Neighbourhood Forum or Parish Council that can lead the NDO process, rather than the CLT or any other stakeholder.
174. The Government has been focusing on self-build in recent years due to its potential contribution to increasing housing delivery and its relative cost-effectiveness. There is a growing public demand for this type of housing, which, if met, will enable the sector to grow significantly. Self-build housing has the potential to offer more local choice and in most locations can offer better value for money, bringing with it the option to make housing more affordable for a new generation of home owners.

⁴³Locality's Neighbourhood Development Orders (NDOs) (including Community Right to Build Orders (CRtBOs) toolkit has been prepared to guide organisations on the use of NDOs and CRtBOs. It sets out the reasons why such orders should be considered, their possible uses, the process involved and good practice. http://mycommunity.org.uk/wp-content/uploads/2016/02/NDO-Guide_FINAL_260216.pdf

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