

Housing needs survey report for Oxhill Parish

July 2023

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1. Introduction

Housing is an important issue in rural communities. Rising house prices, which recently have far outstripped increases in earnings, mean that people may be priced out of the local housing market in the area in which they grew up.

It is widely recognised that there is a particular need in rural areas to provide affordable housing to meet local needs as wages earned in these areas are generally lower than those earned in urban areas, so finding somewhere to live that you can afford in rural areas is particularly challenging.

In order to provide a fair and balanced local housing market, and to sustain rural economies, a community should consider providing housing accessible to all within that community. Evidencing the housing required by the local community is a first step and an essential part of community planning.

Oxhill Parish Council undertook a housing needs survey during June 2023 with the specific aim of collecting information about local housing needs within and relating to Oxhill parish.

This report presents the analysed results of the survey and is based directly on the responses to the questionnaire. It shows the current and future needs of the respondents for homes in the parish.

The survey form is a standard document used across rural parishes within Stratford-upon-Avon district and is based on a questionnaire used by Rural Housing Enablers throughout England. Additional forms were available upon request. Forms were returned direct to the WRCC Rural Housing Enabler using a Freepost envelope or respondents could complete the survey online if preferred.

A copy of the cover letter and survey form can be seen at Appendix A.

Individual responses have been anonymised and are not shared with any third party.

2. Planning Context

At a national level, current guidelines (National Planning Policy Framework, updated February 2019) emphasise the role of local communities in the planning process. For example, it encourages communities to "plan positively for local development, shaping and directing development in their area …"

At a local level, Stratford-on-Avon District Council (SDC) has adopted a local plan to guide development in the district up to 2031. Amongst other things this plan aims to build upon the success of previous plans in providing opportunities for local communities to promote housing schemes, as well as other forms of development, which meet an identified local need.

There is also scope for a local community to prepare a neighbourhood plan to steer growth within their area, which when 'Made' becomes part of the District Council's development plan.

A community can choose to promote a 'local needs scheme' in its own right, relying on policies in the local plan or via a neighbourhood plan. In either case a local needs scheme can include both affordable housing and local market housing. Such schemes will be supported within or adjacent to existing settlements provided that:

- it has been demonstrated that there is a local need for affordable housing and the scheme reflects the identified local need, and
- the scheme has the support of the relevant parish council, and
- satisfactory arrangements are made for the management and occupation of the properties to ensure that the homes will meet identified local housing needs in perpetuity.

Unless a neighbourhood plan expressly provides otherwise a local needs scheme would be subject to a planning obligation (Section 106 Agreement) prioritising occupation of the homes, including any local market homes, to households with a defined local connection.

The term "affordable housing" has a specific meaning (as set out in the Glossary to the NPPF) and includes options both for affordable housing for rent and home ownership.

New affordable homes are generally required for two reasons:

- Many residents on low and middle incomes cannot afford to rent privately or buy open market housing, or
- The market does not provide the right type of accommodation for residents, for example homes for people who are older and wish to downsize.

3. Results

Households with a need for alternative housing, and who wish to live in the parish, were asked to complete the survey. A household may comprise a family, a single person or a couple, and a dwelling may contain more than one household in housing need.

The survey asked for details of the household, the current housing situation, preferred housing situation, the identified need and local connection, together with sensitive information such as financial details. Respondents were assured that any information they disclosed would be treated in confidence.

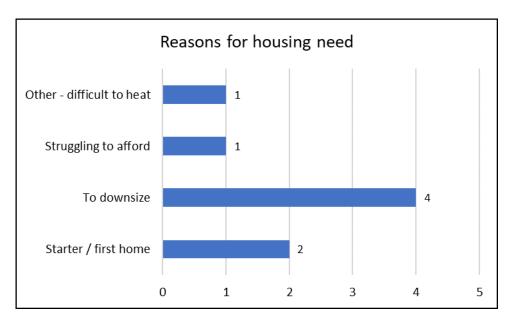
Approximately 185 survey forms were distributed, and eight survey forms were returned. This gives a return rate of 4.32%, which is more than double the average 2% housing need seen in other rural parishes across the district. However, one of these survey returns was discounted as the respondent did not provide sufficient information for an analysis of need to be undertaken, and no contact information was provided for further information to be collected. This report therefore provides information based on the remaining seven respondents.

For the purposes of this report the term "respondent" refers to an individual survey return.

Q1: Reasons for housing need

Respondents were asked "why does your household require alternative accommodation" and were able to indicate more than one reason for their housing need.

All respondents completed this section and, as can be seen below, 'wish to downsize' had the highest response. Three of these four respondents fall into older age-bands (aged 65 and over).

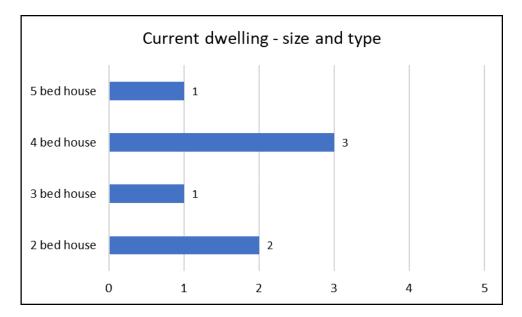


Q2: Current dwelling

Respondents were asked to provide details of the dwelling that the household currently resides in, and all provided information.

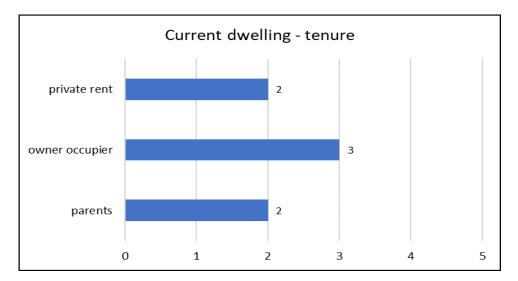
i) Dwelling size and type

The largest dwelling is '5-bed house' and the smallest is '2-bed house'. Three of the respondents currently live in a 4-bed house.



ii) Dwelling tenure

'Owner occupier' includes households that own their home outright and those that have a mortgage, and three of the seven respondents indicated that they are owner occupier. 'Living with parent/s' accounts for two respondents and 'private rent' accounts for the remaining two.



Owner occupier remains the largest housing tenure in England. Outright owners are generally concentrated among the older age bands (aged 65 and over), whilst those buying with a mortgage are typically in the middle age bands (aged 35-54).

The 2021 Census indicated that, across England, just over 51% of 20- to 24-year olds live with their parents, though this drops to nearer 27% in the 25- to 29-year old age bracket. In Stratford-upon-Avon district 17.7% of families had adult children living in the home.

iii) Rent

Respondents who rent were asked "approximately what percentage of your income, after tax, do you spend on rent?" Both respondents who currently rent privately provided information, which indicates an average of 58% of income spent on rent:

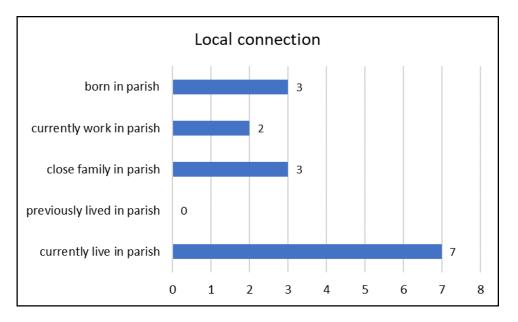
• 30% • 85%

The private rented sector has accounted for about one fifth of households in England since 2013-14. Data indicates that this sector remains the tenure with the highest proportion of non-decent dwellings, with nearly a quarter of dwellings failing to meet the Decent Homes Standard (English Housing Survey 2021-2022). Quality of housing can seriously impact the health of a household, particularly with an increasingly ageing population.

Q3: Local connection

Respondents were asked to indicate their connection to the parish and, where applicable, were able to indicate more than one connection.

All respondents answered this question and all currently live within the parish. Three respondents currently have close family (parents, siblings, or children) living within the parish, and three were born in the parish.



Two of the seven respondents currently work within the parish. A supply of affordable housing could help to ensure that there is a local workforce, particularly for jobs that typically attract a more modest rate of pay.

Q4: Preferred dwelling

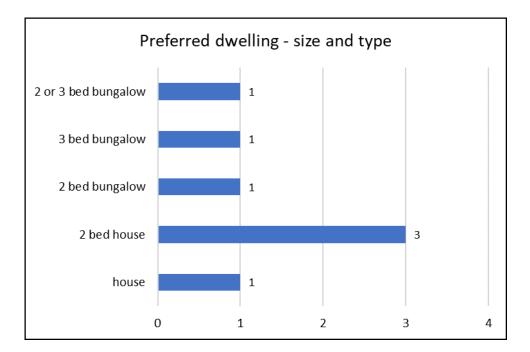
Respondents were asked to indicate the type, size, and tenure of their preferred dwelling. It should be noted that a housing preference doesn't necessarily align to analysed need. For example, a couple with a young child, a joint income of £30,000, no savings or equity, and seeking a 3-bed owner occupier home would probably be analysed as requiring a 2-bed house to rent from a housing association. Further information is provided at Q5 Financial Information.

i) Dwelling size and type

Respondents were invited to indicate their preferred dwelling size and type, and could indicate more than one preference.

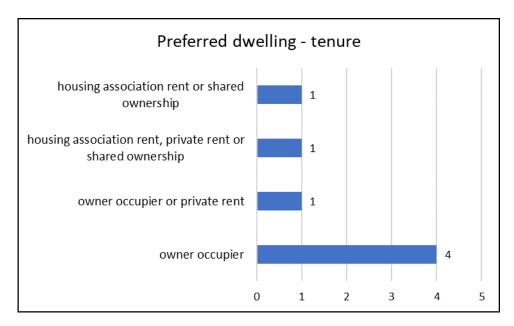
As can be seen below, three of the seven respondents indicated a preference for a '2 bed house'. One respondent indicated 'house' but not the preferred number of bedrooms.

Three of the respondents who fall into an older age band indicated a preference for a bungalow.



ii) Dwelling tenure

All respondents indicated their preferred tenure, with three indicating more than one tenure. Most would prefer some form of home ownership.



Many households aspire to home ownership though it remains inaccessible for many which drives up private rents, making it even more of a struggle for low-income rural households to keep a roof over their heads. Shared ownership can help households take their first step on the property ladder.

Both rent and purchase prices in the district are generally higher than other districts within Warwickshire.

iii) Self build

Two respondents indicated that they would be interested in self-build and, given the information provided, it would appear that both would be in a financial situation to achieve this if land were available.

iv) Designed to cater for a disability

None of the respondents indicated that they would prefer a property specifically designed for a disability.

Respondents were also asked to 'provide details of any specific housing requirements', and these details aid the analysis. One respondent stated "low energy, modern heating, eco home preferable".

Many households, particularly those including older or disabled people, live in homes that don't meet their daily needs. Accessibility and adaptability of a property to the diverse and changing needs of occupants, particularly in later life, varies across tenures and this applies to both existing and new housing stock.

Q5: Financial information

The information provided in response to this section aids the analysis of need but is confidential and not reproduced herein.

Where a respondent indicates a preference for shared ownership their ability to enter into such an arrangement is assessed using the information provided. The mortgage and deposit that the respondent could raise is compared against a comparable owner-occupied property in the local area, as demonstrated through the research shown in Appendix B to this report. If it appears that the respondent could not enter into a shared ownership arrangement as they have a limited, or no, deposit they are re-classified as needing rented accommodation.

Similarly, where a respondent indicates a preference for a market home their ability to enter into a mortgage, where it is required, is assessed including the ability to raise a deposit. Having assessed whether the respondent could reasonably acquire a suitable mortgage if they could not do so they are re-classified as needing either a shared ownership property (with a suitable deposit) or rented property (without a suitable deposit). Mortgages of 35 years rather than the traditional 25 years are becoming more common, particularly amongst first-time buyers.

Information on recent rental prices is also included at Appendix B.

Q6: Housing waiting list

None of the respondents indicated that they are currently registered on the District Council's housing waiting list, known as Home Choice Plus.

However, it should be noted that in November 2022 there were six households with an Oxhill address registered on the local authority housing waiting list. Whilst some households may not wish to continue residing locally, experience from across the district

shows that typically most people living in a rural parish will wish to continue residing there due to established social networks, employment, etc. This particularly applies to families with children and older people. Appendix C provides a summary of these registered households.

Q7: Detail of households seeking alternative housing

The information provided in response to this question aids the analysis of need, for example in relation to overcrowding, but is confidential and not reproduced herein.

4. Conclusion

This survey identifies seven households with a local connection to Oxhill parish looking for alternative homes, as shown below.

Housing association rent

- 2 x 1 or 2 bed bungalow*
- 1 x 1 bed maisonette / 2 bed house*

Housing association shared ownership

• 1 x 2 bed house at 40% share

Owner occupier

- 1 x 2 bed bungalow
- 1 x 3 bed bungalow
- 1 x 2 bed house

Consideration should also be given to the six households registered on Home Choice Plus.

*In rural areas where analysis indicates a need for 1-bed rented accommodation this may be reclassified as 2-bed accommodation as 1-bed homes can sometimes be difficult to let and may sit vacant for a period of time. A 1-bed home can accommodate only a single person or couple whereas a 2-bed home can offer greater flexibility allowing for the growth of a single or couple household and offering an adaptable and accessible home for life. This increased flexibility is a strong argument for providing the larger unit.

5. Contact Information

Christine Coles - Clerk to Oxhill Parish Council Email: oxhillpc@btinternet.com Web: www.oxhillcommunity.co.uk/parishcouncil

Sarah Brooke-Taylor - WRCC, Rural Housing Enabler Warwick Enterprise Park, Wellesbourne CV35 9EF Tel: 01789 842182 Email: housing@wrccrural.org.uk Web: www.wrccrural.org.uk

Housing needs survey for Oxhill parish

Do you want to downsize, are you currently living at home with parents and want your own home? Do you need a bungalow in preference to a house? Do you work in Oxhill and would also like to live locally?

A lack of suitable and affordable housing in rural communities has been a serious problem for many years, with house prices outstripping average incomes by large margins. To assess the extent of the problem in the local area we are conducting a survey to identify the homes that local people need.

The form is to be completed ONLY if you have a need for alternative housing and wish to live within the parish.

If you know anyone currently living elsewhere who would like to live in Oxhill parish please ask them to contact the Rural Housing Enabler (details on back page) to receive a copy of this form. They would need to have a local connection, for example they work in the parish, previously lived in the parish, or have close family currently living in the parish.

Data is being collected on our behalf by WRCC (an independent charity that supports rural communities across Warwickshire) for the purpose of identifying parish-wide housing need only. All information is treated in confidence and returns are anonymised.

A separate form should be completed by each household (family, single, couple) in need of alternative housing and if they wish to be housed within the parish within the next five years. If necessary, please request extra forms; see contact details on the back page.

Completed forms should be returned by 30th June 2023 using the attached Freepost envelope or complete this survey online at www.smartsurvey.co.uk/s/Oxhill23.

Thank you for participating in this survey.

Oxhill Parish Council

1. Why do you/your household require alternative accommodation (tick all that apply)?

- □ Need a larger home due to overcrowding
- □ Wish to downsize
- □ Want a starter home / first home
- □ Wish to return to the parish
- □ Struggling to afford current home
- □ Need to be closer to a carer or dependent to give or receive support
- □ To be closer to employment within the parish
- □ Need a home that is more accessible (ie all rooms on one floor)
- □ Need a new home for another reason please explain below

2. Current dwelling – what type of property do you <u>currently</u> live in?

	Bungalow House	Flat / maisonette Other
Nu	mber of bedrooms	
	Rent - housing association*	Owned (with/without mortgage)
	Rent - private*	Live with parent/s*
	Shared ownership (part rent, part buy)	Other
	If you currently pay rent approximately what p of your income, after tax, do you spend on ren	entage %

3. What is your connection to this parish (tick all that apply)?

- □ Currently live in the parish and have done so for at least the past twelve months
- Want to return to the parish and previously lived in the parish for a continuous period of at least 3 years within the past 5 years
- Have parents, siblings or children currently living in the parish and who have done so for a continuous period of not less than 3 years within the past 5 years.
- Currently work in the parish and have done so for at least the past 12 months for an average of not less than 16 hours per week
- □ Born in the parish and/or parents were resident in the parish at the time of birth

4. What type of property would you/your household prefer (tick all that apply)?

Bungalow	House	Flat / maisonette
Number of bedrooms		
Rent - housing associat	ion	Shared ownership (part rent, part buy)
Rent - private		 Owned (with / without mortgage)
Interested in self build		

□ Specifically designed to cater for a disability

Please provide details of any specific housing requirements (eg relating to a disability) for yourself or any member of your household who is seeking housing with you.

5. It is important to understand what people can afford.

This information will not be disclosed to any third party and remains confidential. Financial information helps to determine the tenure of property suitable for the household.

Please indicate the approximate total annual gross income (before tax) of the household seeking alternative housing. Do not include housing or other benefits.

£

Do you have savings, equity in your current home or will someone gift you money towards a new home?

	Yes	savings £/	equity £/	gift £
_			/ /	0 -

No

6. Are you registered on the Stratford on Avon District Council housing waiting list (known as Home Choice Plus)?

Yes

🗌 No

If you wish to apply to rent a housing association property you should be on the housing waiting list. Applications forms are available by download (www.homechoiceplus.org.uk), telephone (01789 260861) or email (housingadviceteam@stratford-dc.gov.uk).

7. Details of the household (family, single, couple) seeking alternative housing.

Please complete a separate form for each household in need of different housing.

	Age (yrs)	Sex (M / F)	Relationship to person completing survey form
Person 1			Person completing form
Person 2			
Person 3			
Person 4			
Person 5			
Person 6			

Please provide your name and contact details. We may need to contact you to obtain further information. Any information you give will remain confidential to WRCC and will <u>not</u> be shared with any third party.

Name	
Address	
Email /	
Email / telephone	

If you require an additional survey form contact the Rural Housing Enabler: 01789 842182 or housing@wrccrural.org.uk.

Please return this form in the Freepost envelope provided no later than 30th June 2023.

(or post to Freepost Plus RSRR-KAGE-GBUR, Warwickshire Rural Community Council, Warwick Enterprise Park, Wellesbourne, Warwick CV35 9EF)

WRCC collects the minimum data required and for the specific purpose of providing an anonymised housing needs report. Data is processed lawfully and fairly, and it is kept in a secure manner. Returned survey forms are kept for a brief period before being shredded.

WRCC is a registered charity No.1081017 and a Company Limited by Guarantee in England and Wales No. 3930819 Find out more at www.ruralwarwickshire.org.uk

Appendix B – Property search

Results of property search within the parish (www.rightmove.co.uk, July 2023).

As the research below indicates, it would be difficult to move within or return to the parish if a household is seeking to purchase a bungalow or small (1 or 2 bed) property and challenging to find a property to rent.

Properties currently for sale:

Agent	Location	No of beds	Туре	Price £
Knight Frank	Kineton Road	5	detached house (award winning)	1,950,000
Knight Frank	Leys Field	5	detached house	1,300,000
Peter Clarke & Co	Blackford Way	3	detached character cottage	550,000
Century 21UK	The Sett	5	detached house with annexe	550,000

Properties sold within the last 12 months:

Date sold	Location	No of beds	Туре	Price £
Feb-23	The Sett	3	detached house	575,000
Oct-22	Green Lane	4	detached house	810,000
Sep-22	Back Lane	3	detached house	550,000
Sep-22	Rouse Lane	4	semi-detached house	581,000
Aug-22	Rouse Lane	4	detached house	555,000
Aug-22	Kineton Road	3	detached house	725,000

According to HM Land Registry (information on 6th July 2023) the majority of sales in Oxhill during the last year were detached properties, selling for an average price of £596,875. Semi-detached properties sold for an average of £581,000.

Overall, sold prices in Oxhill over the last year were 28% down on the previous year and 40% down on the 2017 peak of £925,357

There are no properties currently available for rent in Oxhill parish.

Rising rental costs are putting a major strain on household income, particularly amongst low-income households.

Appendix C – Home Choice Plus

Home Choice Plus is the scheme used to allocate housing association properties across the participating local authority areas, which includes Stratford-on-Avon District Council.

In November 2022 the following households with an Oxhill address were registered.

Household type	No. of children in household	No. of households	House type & size
Single / couple	0	5	1 bed maisonette or 2 bed house*
Family	2	1	2 or 3 bed house

*In rural areas where analysis indicates a need for 1-bed accommodation this may be reclassified as 2-bed accommodation as this offers greater flexibility (further information at 4. Conclusion).

If local needs properties are developed for a community as a result of information obtained through a housing survey and similar evidence it would be subject to a planning obligation prioritising occupation of the homes, including any local market homes, to people with a defined local connection (as listed at Q3 on the survey form).