

## Version Control

- v1 23/11/18



# Housing Briefing Pack

23/11/18

*Produced by the District Data Analysis Service  
Bella Image  
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# SUMMARY & KEY FACTS

## *In Cherwell...*

- HOMELESSNESS
  - 9 rough sleepers
  - 34 applications for housing under the Homelessness Act, of which 18 were accepted
- HOUSE PRICES
  - The median price of houses sold was £297,500
  - The median price of houses sold is 47% higher than a decade ago
  - (Affordability:) The median house is 9.6 times income [*England: 7.9*]
  - (Affordability:) Lower quartile houses are 10.4 times income [*England: 7.3*]
- RENT
  - Social sector rent is £106.72 pw [*England: £96.61*]
  - Private sector rent is £850 pcm [*England: £675*]
- OTHER
  - 63,500 occupied households
  - 1,274 vacant dwellings
  - 1,102 additional dwellings, mostly through new builds
  - 70% own their home; 12% are social renters; 15% rent privately

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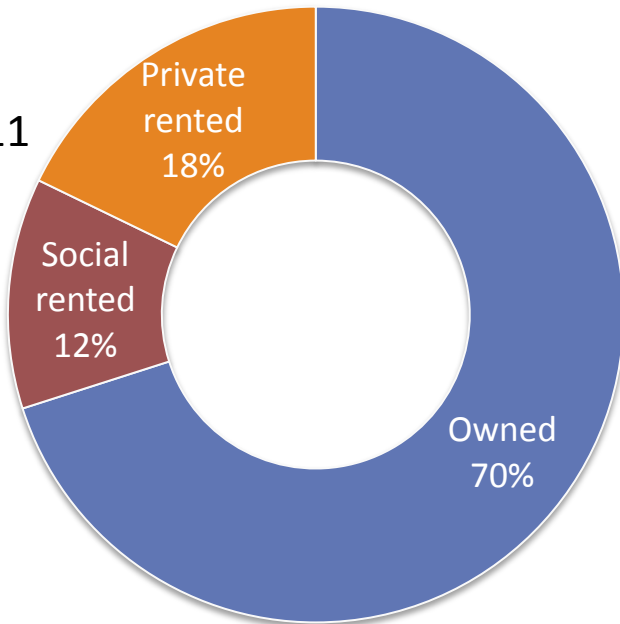
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Tenure

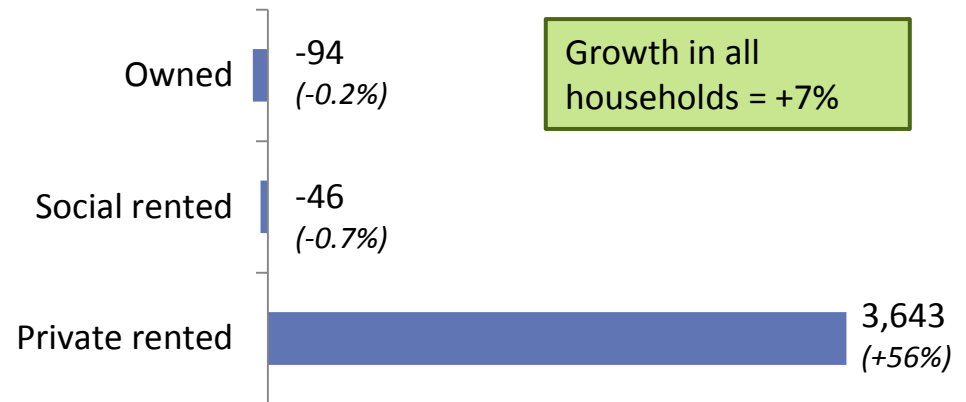
# Tenure: Private vs Social (2011)

- According to the 2011 Census, there were 56,700 households in Cherwell.
  - Of these, 70% were owned (in full or with a mortgage).
  - This compares with 63% across England.
- Between 2001 and 2011 the total number of households in Cherwell increased by 3,500 (+7%).
  - Private rented households provided the growth.

Cherwell:  
Tenure in 2011



Cherwell: growth in households by tenure  
(count and %) from 2001 to 2011

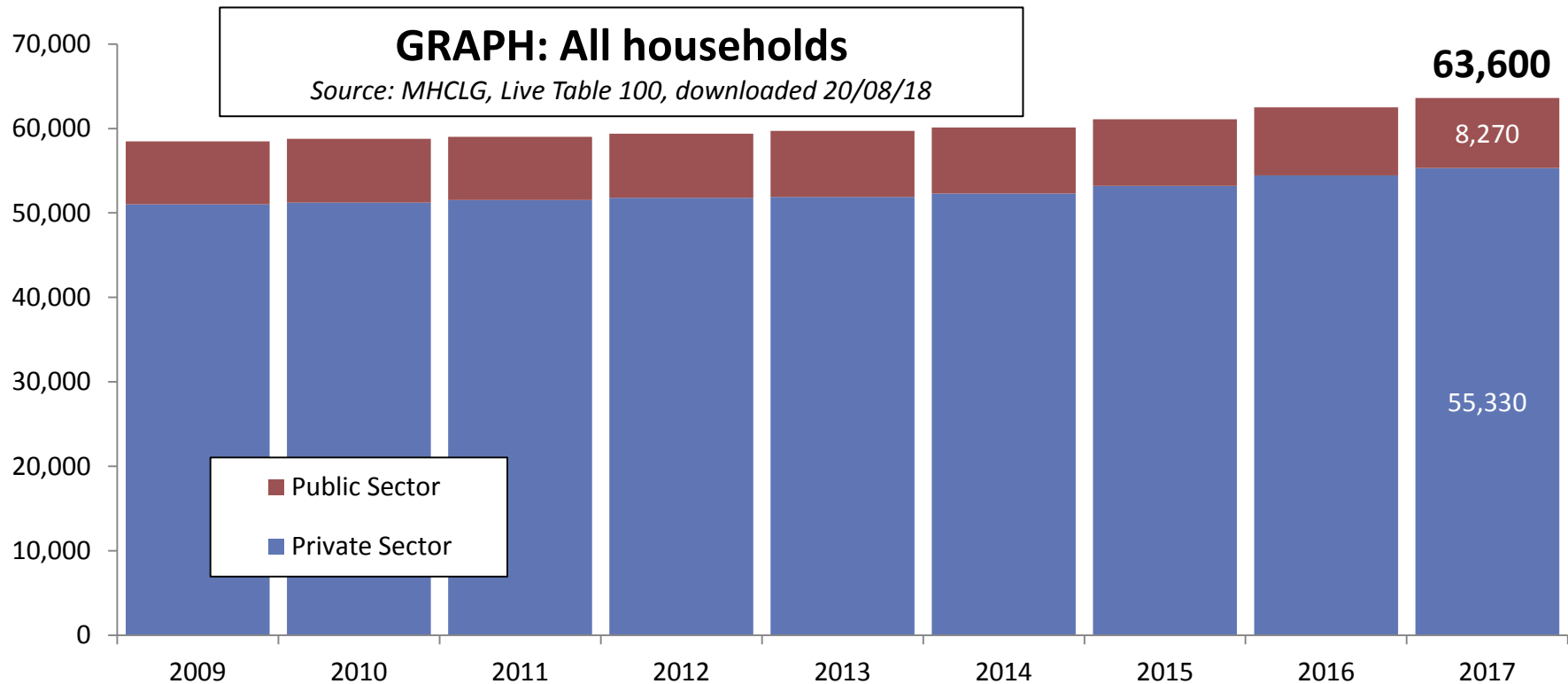


Source: ONS Census 2001 KS18, Census 2011 KS402

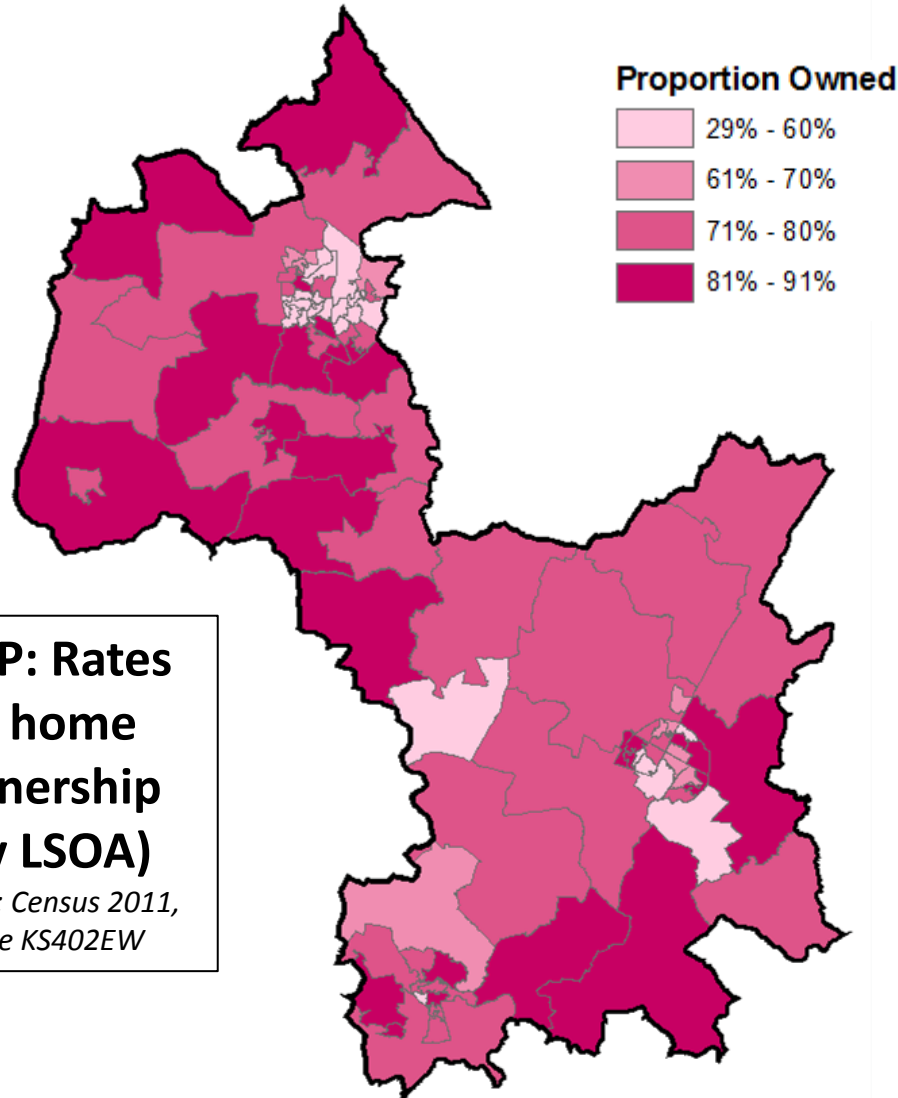
# Tenure: Private vs Social (2017)

In 2017, there were **63,600** occupied households in Cherwell.

- This is an increase of **10%** since 2007.
- Of these, 13% were public sector and the rest were private sector.



# Tenure: Home Ownership



**MAP: Rates of home ownership (by LSOA)**

Source: Census 2011, Table KS402EW

Rural LSOAs are more likely to have a high proportion of ownership.

The highest ownership (91%) is found two LSOAs in Bicester.

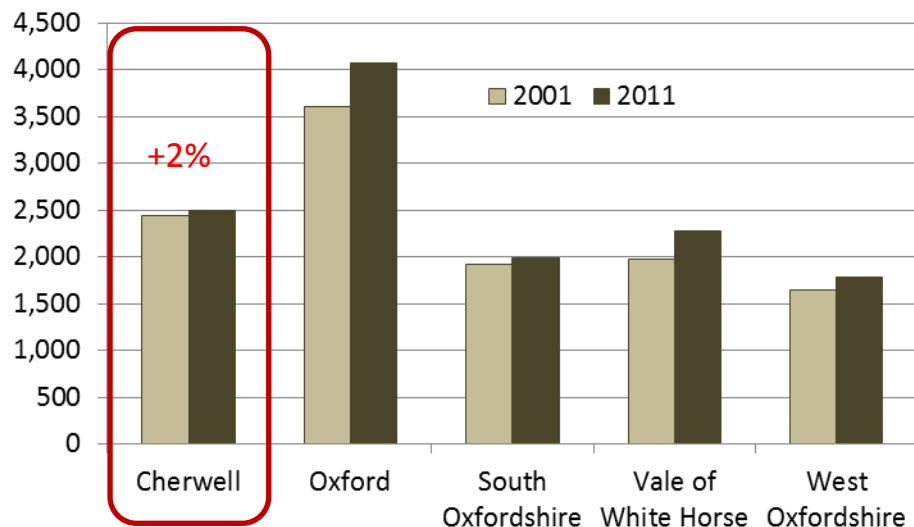
There are lower rates of ownership in the urban centres, particularly in south / east Banbury where three LSOAs have 29%, 30% and 31% ownership respectively.

Definition: 'Owned' means either 'owned outright' or 'owned with a mortgage'.

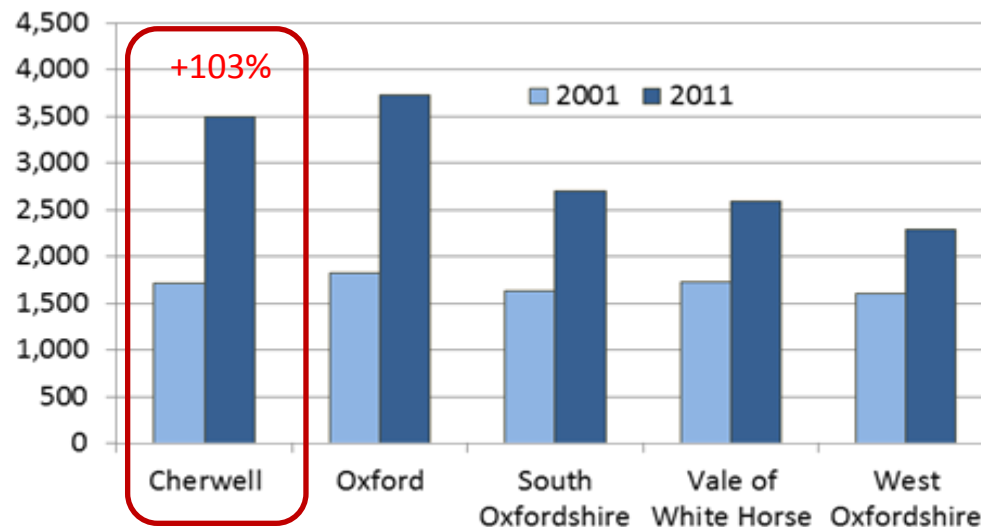
# Tenure: Families

- Between 2001 and 2011 there was a significant increase in the number of private rented households occupied by families with dependent children in Cherwell: from 1,700 households in 2001 to 3,500 in 2011, a growth of 43%.
- This meant the number of families with children in private rented households in Cherwell rose above the number of families in social rented housing.

Households with dependent children in **social rented** accommodation, 2001 to 2011



Households with dependent children in **private rented** accommodation, 2001 to 2011



Source: ONS, Census 2001 table T08 and Census 2011 table LC4412



# Social rented housing



# Social rented housing: Occupancy 1

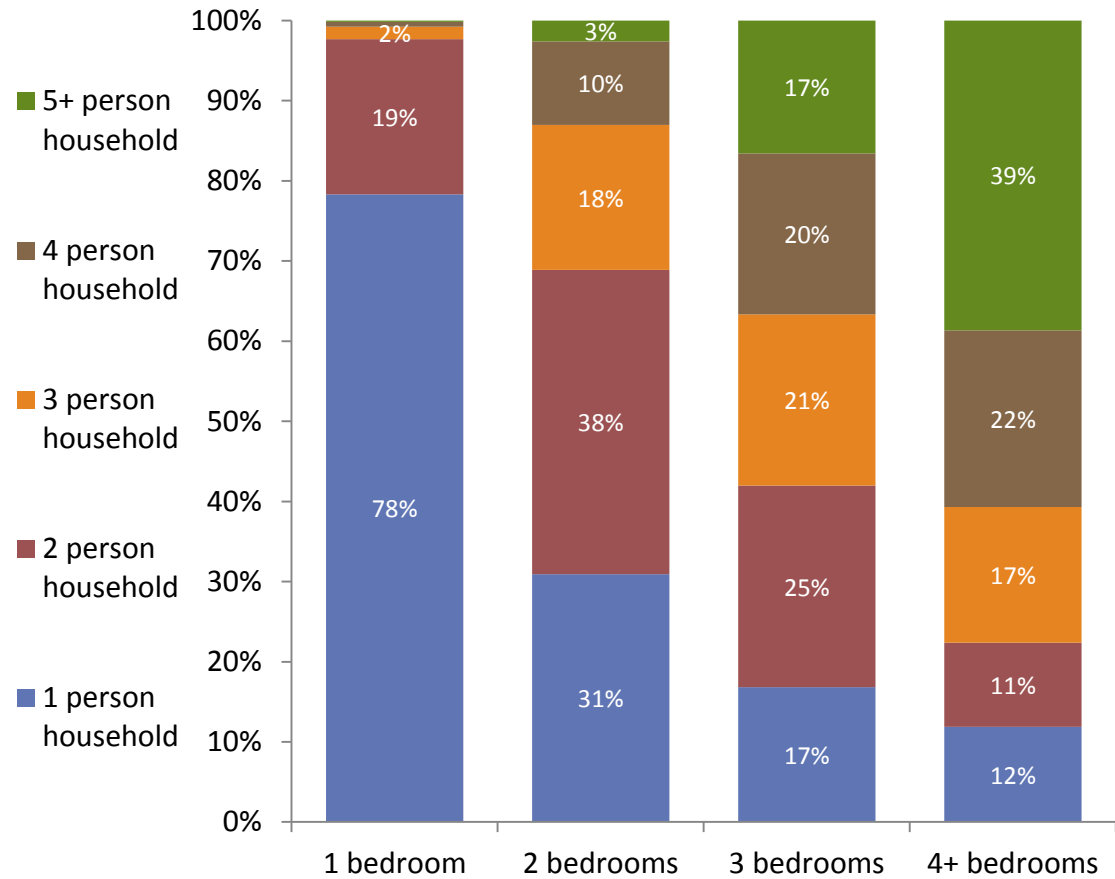
In Cherwell social rented housing, the greatest proportion of households have only 1 person (36% of all SR households).

- A further 27% of all SR households have 2 beds.

1-person households comprise:

- 78% of 1 bed properties
- 31% of 2 bed
- 17% of 3 bed
- 12% of 4 bed or more

**Cherwell: Occupancy, social rented housing, by bedrooms**



Source: ONS Census 2011, table DC4405

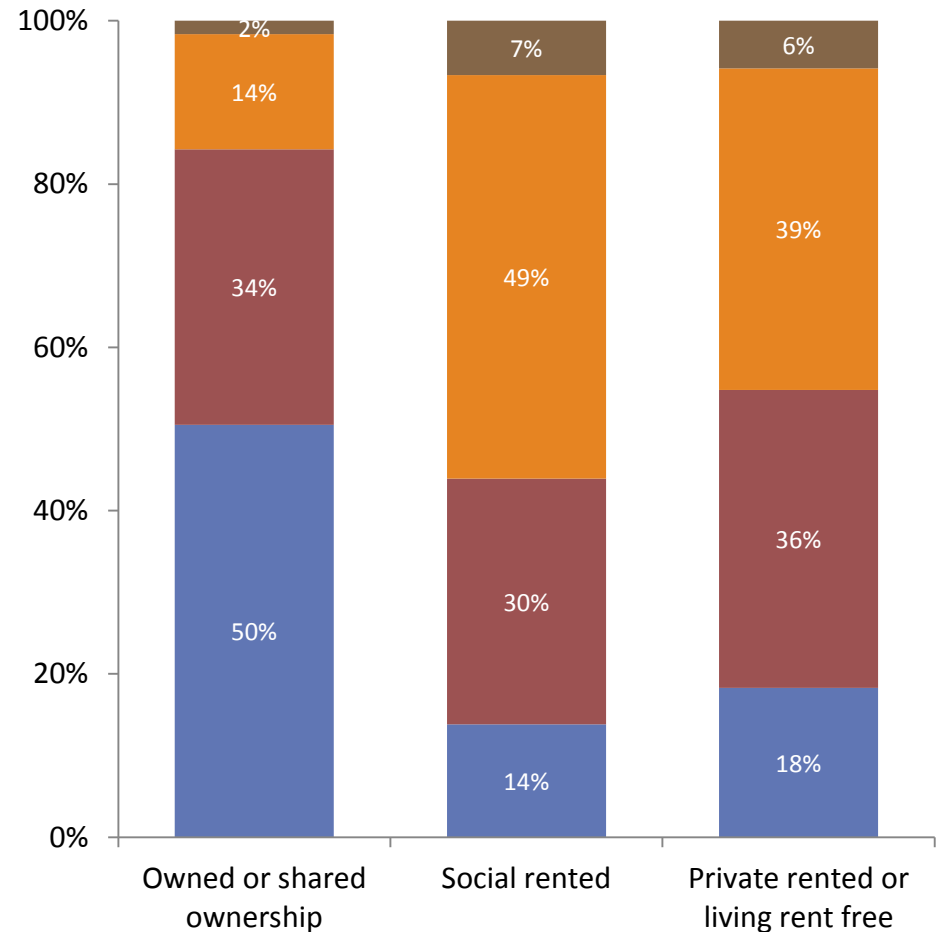
# Social rented housing: Occupancy 2

The “occupancy rating” calculates how many bedrooms each household *needs*, compared to what each household *has*.

E.g. the graph shows 50% of “owned” properties have 2 or more bedrooms in excess of what they need.

Social-rented properties are more likely to have too few bedrooms (7%).

**GRAPH:**  
**Cherwell**  
**occupancy**  
**ratings**  
**(bedrooms),**  
**2011**

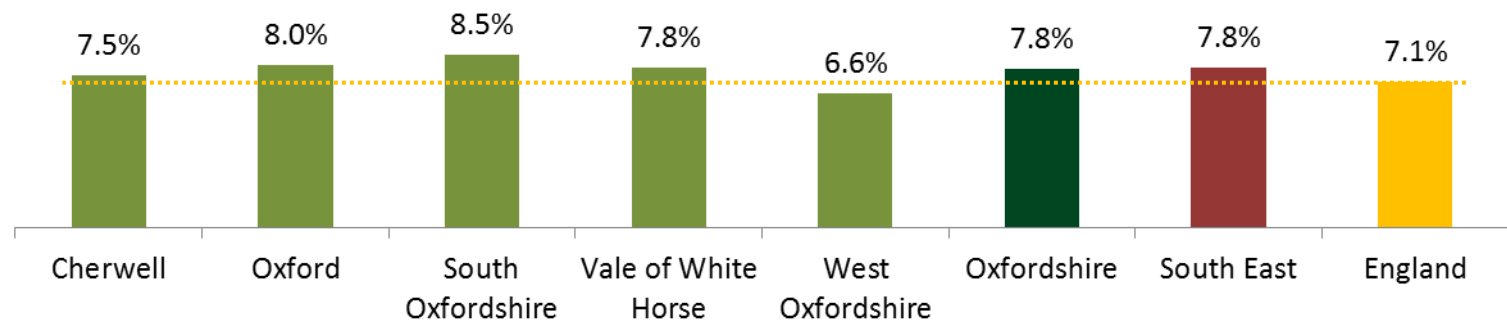


Source: ONS Census 2011, table DC4105

# Social rented housing: Over-crowding

- According to the Census 2011 survey, there were **6,900** households in social rented accommodation in Cherwell.
- 3,700 of these social rented households had one or two bedrooms of which 278 (7.5%) were occupied by four or more people.
- On this measure of over-crowding, Cherwell was above the national average.

**Overcrowding: Percentage of social rented households with ONE OR TWO bedrooms that were occupied by four or more people (2011)**



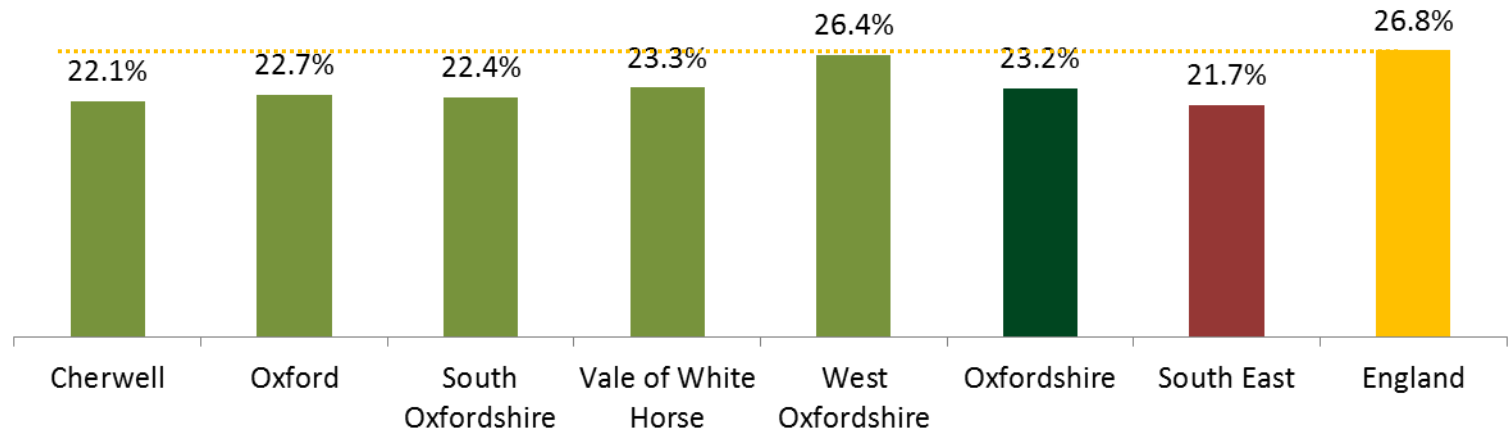
Source: ONS Census 2011, table DC4405

# Social rented housing: Under-occupancy



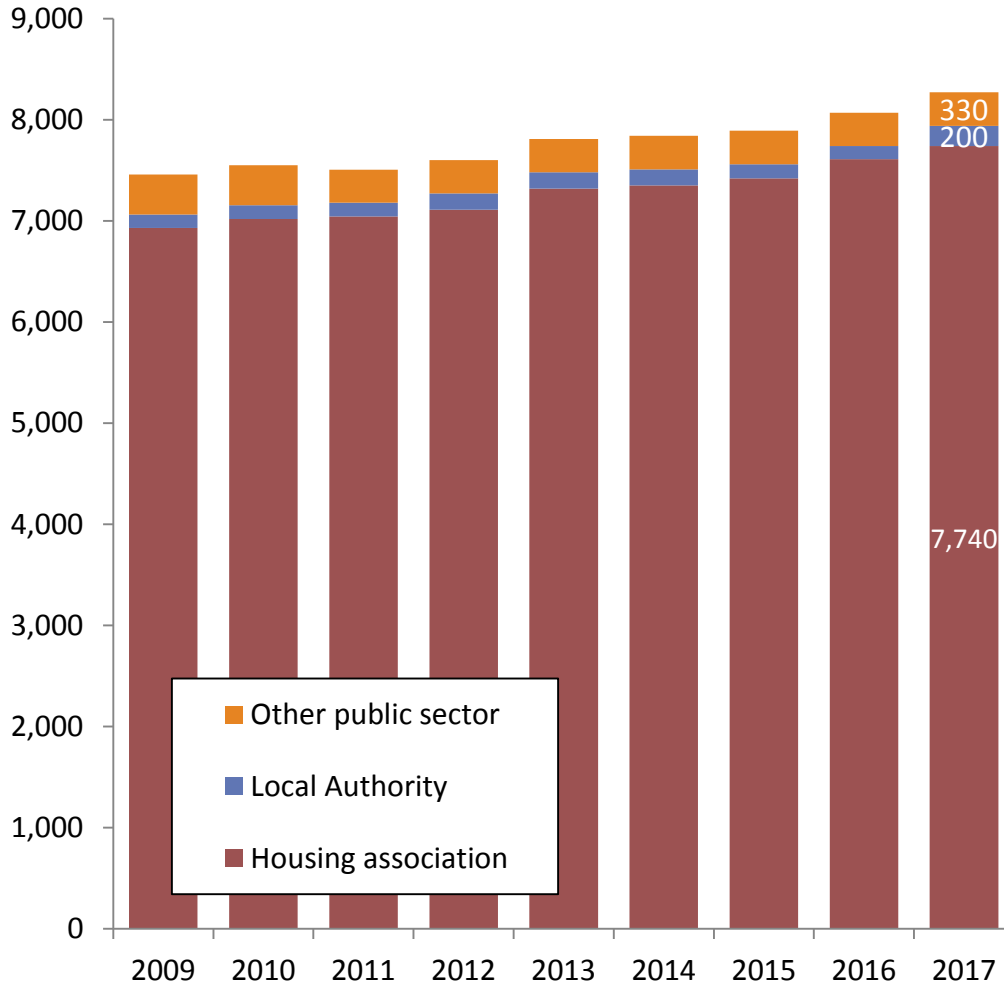
- 5,200 social rented households in Cherwell had 2 or more bedrooms; of these, over a fifth (1,100 or 22%) were occupied by one person.
- By this measure, Cherwell has lower under-occupancy than Oxfordshire's other districts, or the national average.

**Under-occupancy: Percentage of social rented homes with TWO OR MORE bedrooms that were occupied by one person (2011)**



Source: ONS Census 2011, table DC4405

# Social rented housing: Management



In 2017, there were **8,270** public sector households in Cherwell.

- Of these, 2% were Local Authority and 94% were housing association.

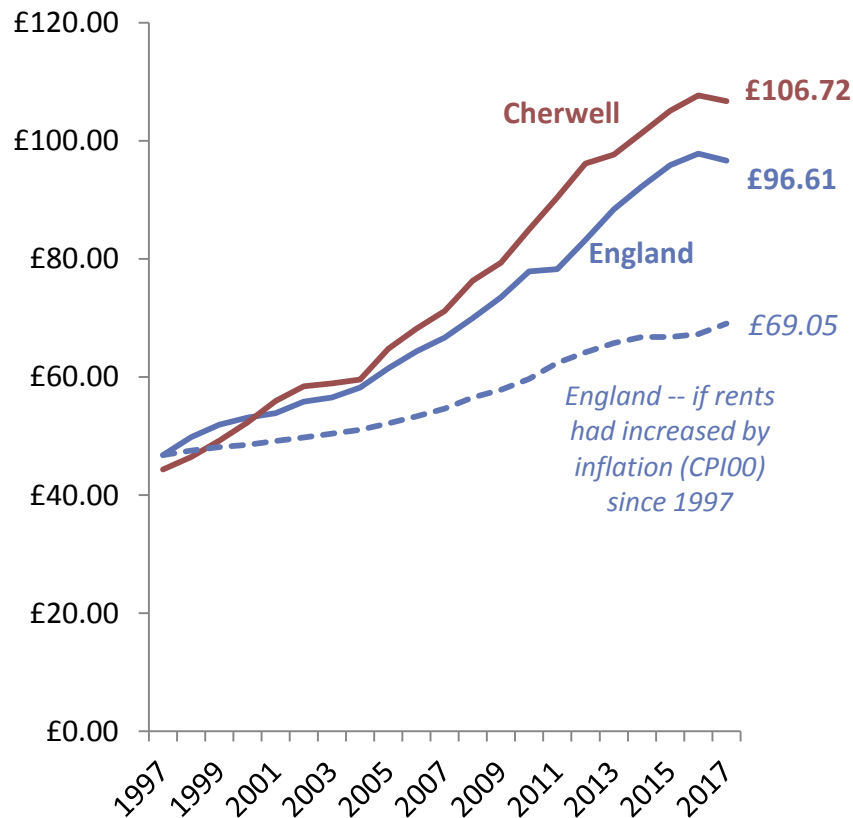
## GRAPH: Social Rented Housing Stock

Source: MHCLG, Live Table 100,  
downloaded 20/08/18

# Social rented housing: Rents

## GRAPH: Social Rents (Private Registered Providers)

Source: MCHLG, Live table 704, downloaded 02/10/18



Cherwell has predominantly Private Registered Providers. Currently these charge an average of **£107** rent.

- Across England, the average comparable rent is £97.

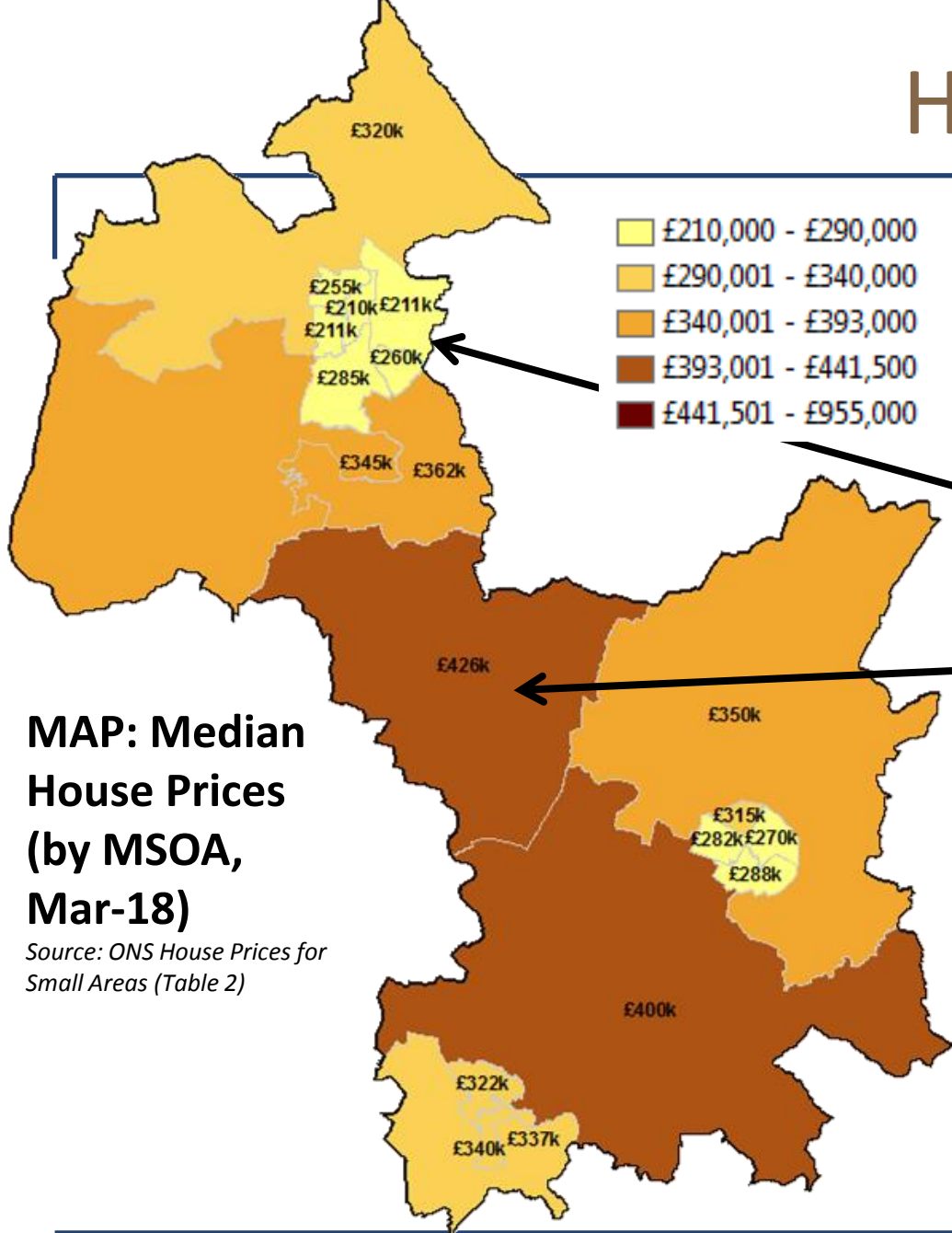
Rents have increased faster than prices.

- The average Cherwell rent has increased by 40% over the last ten years.
- If the rates had increased with inflation over the last 20 years, then the average rent would be around £69.
- *However*, there was a slight dip in rents over the past year.



# Private Sector

# House prices: median



**MAP: Median House Prices (by MSOA, Mar-18)**

Source: ONS House Prices for Small Areas (Table 2)

Median house prices for each MSOA ranged by £216,000 across the district.

The lowest were the MSOAs covering the 'Brighter Futures' wards in Banbury, £210-211k

The highest was the rural area including Deddington and the Heyfords, £426k

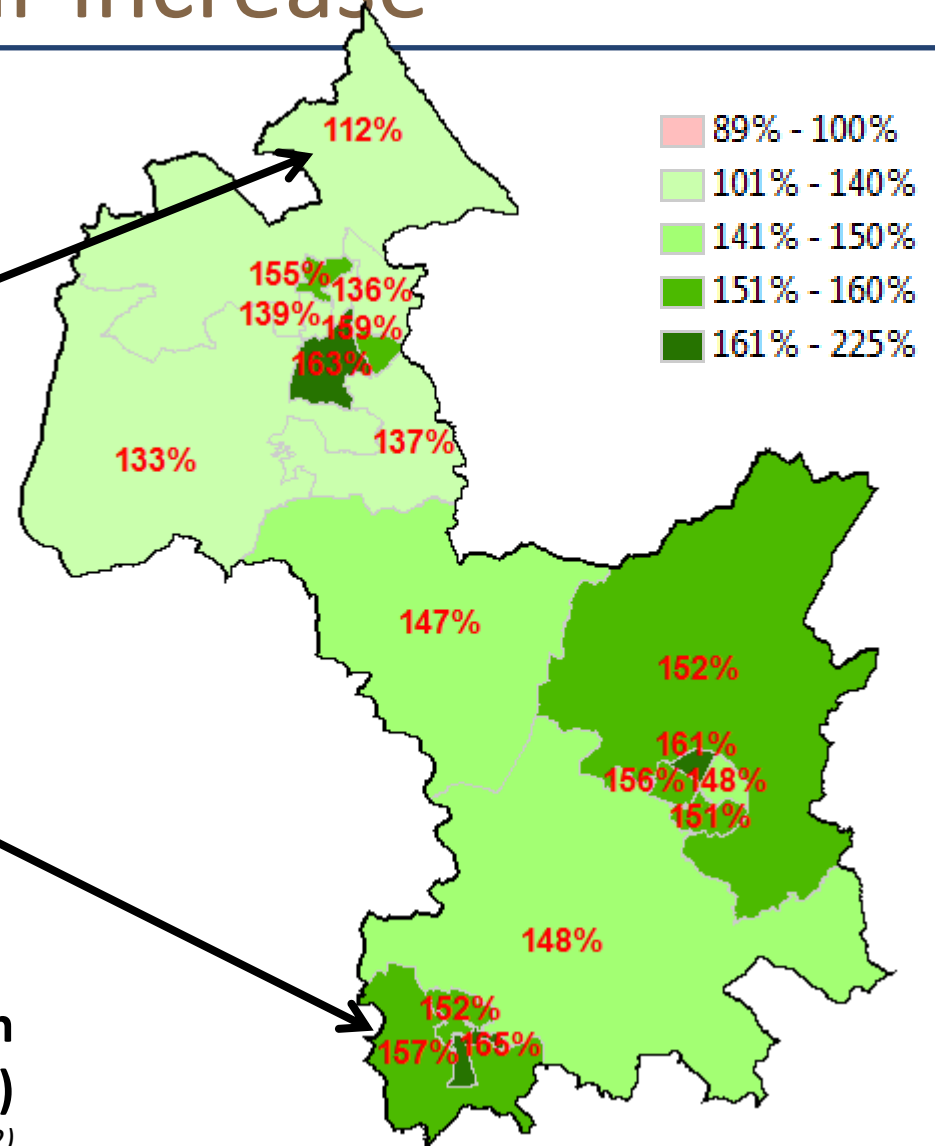
*Note: Data can be volatile since small samples of sold houses can be skewed by housing type.*

# House prices: 10-year increase

Across Cherwell, the median price of houses sold in the year to Mar-18 is up to 158% higher than in the year to Mar-09.

- Houses in the far north of the district have gained only 12% on average.
- The highest 10-year increase was in Kidlington at 65%.

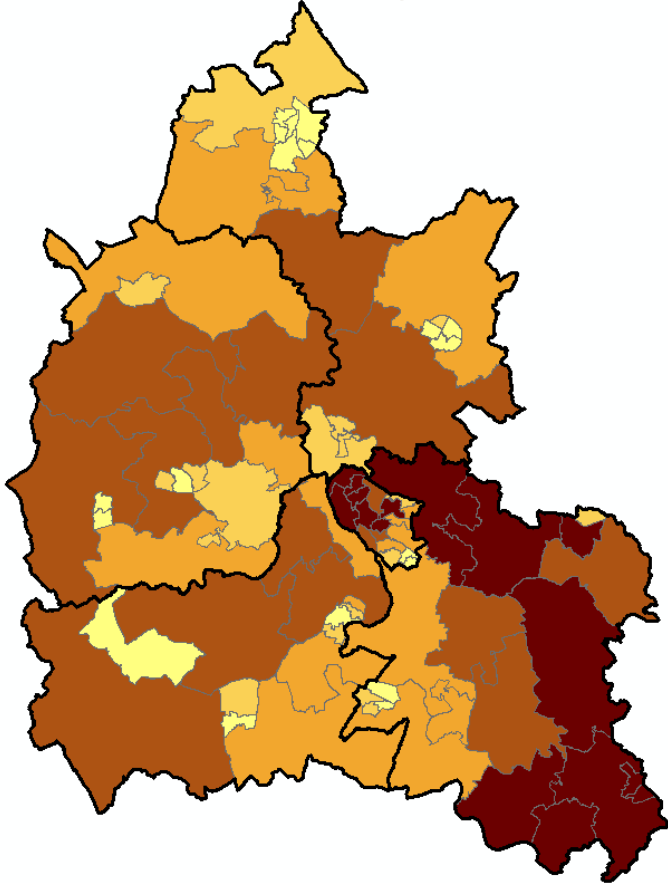
As in the previous slide, data is volatile.



## MAP: Ten-year increase in median House Prices (by MSOA, Mar-18)

Source: ONS House Prices for Small Areas (Table 2)

# House prices: county pattern

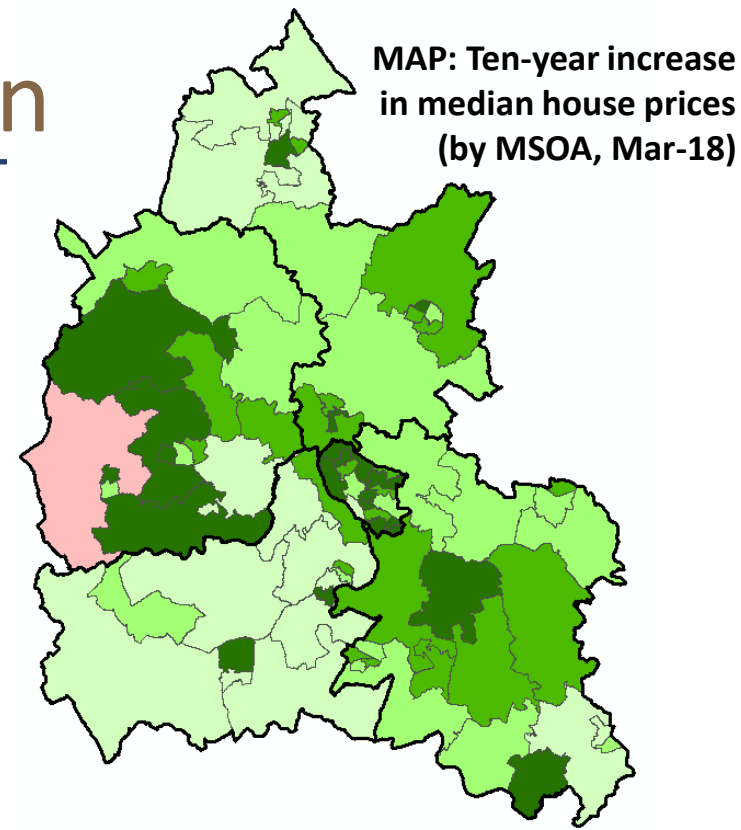


**MAP: Median house prices  
(by MSOA, Mar-18)**

Source / Legend: see previous slides

Across Oxfordshire in 2018, [*brown map*]

- the highest median house price sales are in South Oxfordshire and Oxford City.
- Towns have the lowest prices, probably due to the mix available.



**MAP: Ten-year increase  
in median house prices  
(by MSOA, Mar-18)**

In terms of *change* in housing prices, [*green map*]

- Cherwell's three towns are relatively cheaper than their surrounding areas. But certain areas within these towns have had faster price increases.
- Northern rural Cherwell has had much lower price increases over the past decade.

# Housing affordability (trend)

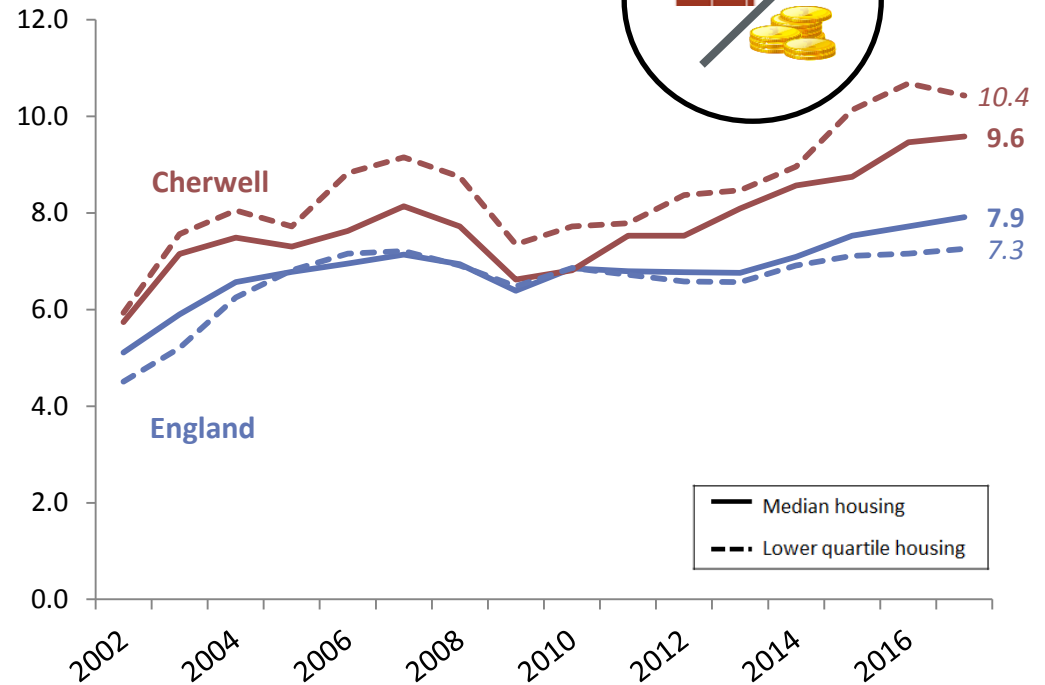
In 2017, market housing in Cherwell cost around **9.6 times** the income of workers.

- This is higher than the national average (7.9), and is increasing.

For those in the lowest quartile the situation was worse with housing costing **10.4 times** the cheapest housing.

- This compares with 7.3 nationally.

In 2017 Cherwell's affordability ratio of 9.6 made it the most affordable district of Oxfordshire.

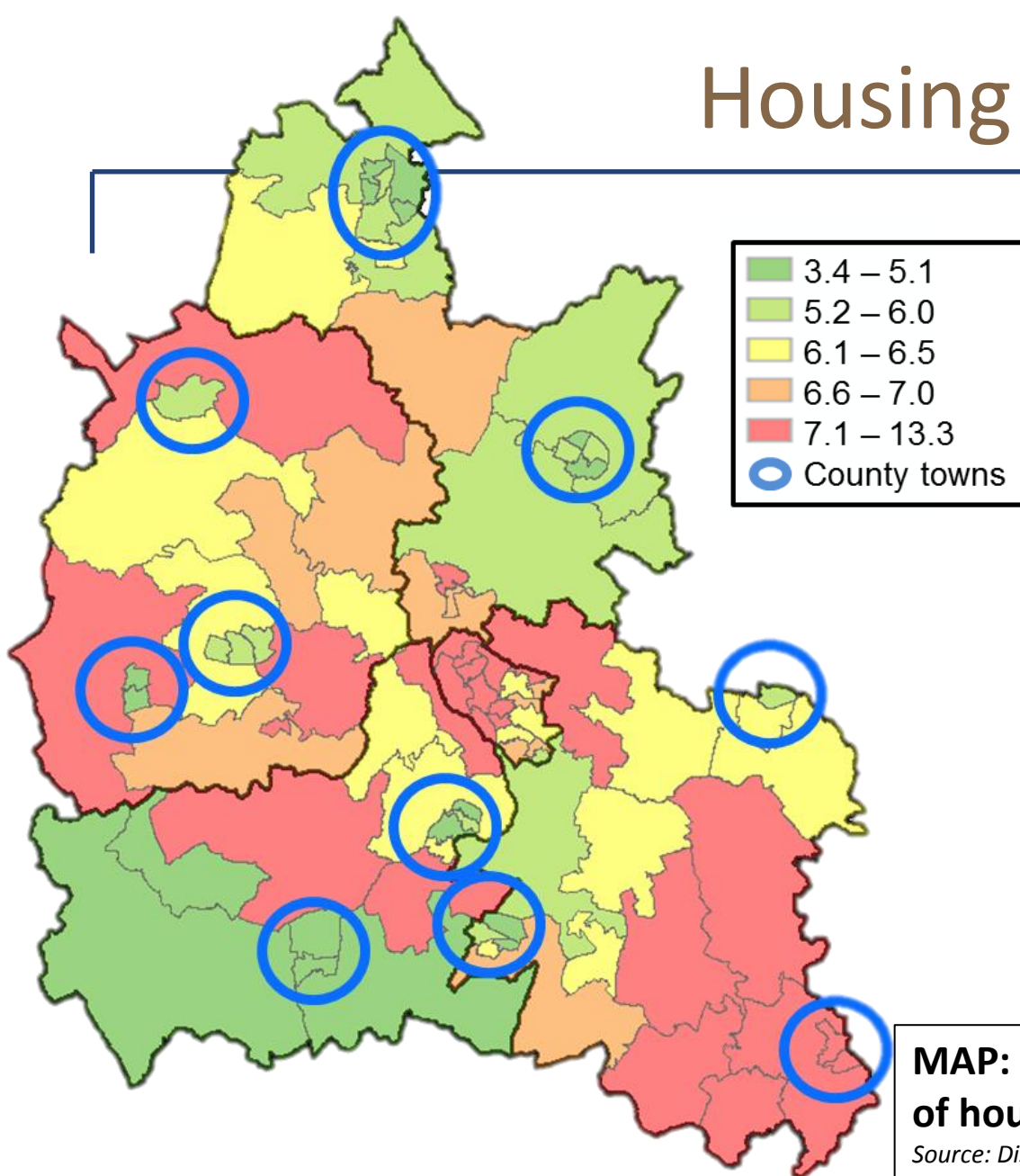


## CHART: Ratio\* of house prices to income

Source: Live tables on housing market and house prices, MHCLG, extracted 17/08/16

\*EXAMPLE: Assume an average house costs £200,000 and average earnings are £25,000. Then the affordability ratio = house price divided by earnings = 8.0

# Housing affordability (map)



Oxfordshire's county towns are circled blue.

- These are more affordable than their rural hinterlands, largely due to the housing mix available.

Areas coloured red are at least as unaffordable as the Oxford average.

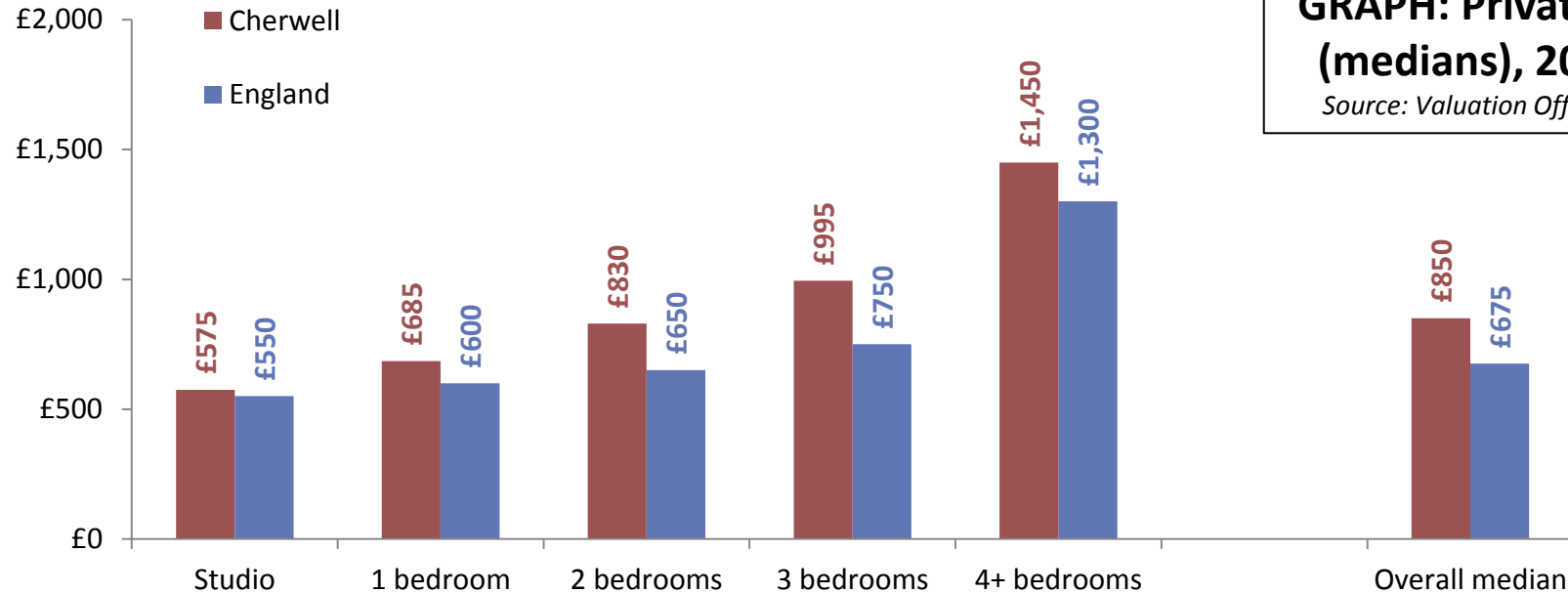
- Many rural areas are as unaffordable as Oxford.

For cautions regarding methodology, follow the source link below.

**MAP: Housing affordability (ratio of house prices to income)**

Source: District Data Service analysis ([here](#))

# Private rents



**GRAPH: Private Rents (medians), 2017/18**  
Source: Valuation Office Agency

Across Cherwell, the median private rent is £850 (or mean £902).

- This is higher than the median England rent of £675 (mean £829).

For those in the lower quartile, the average rent is £700 in Cherwell compared to £520 nationally.

In other words, the *lower quartile* rent in Cherwell (£700) is higher than the *median* England rent (£675).

# Other housing statistics

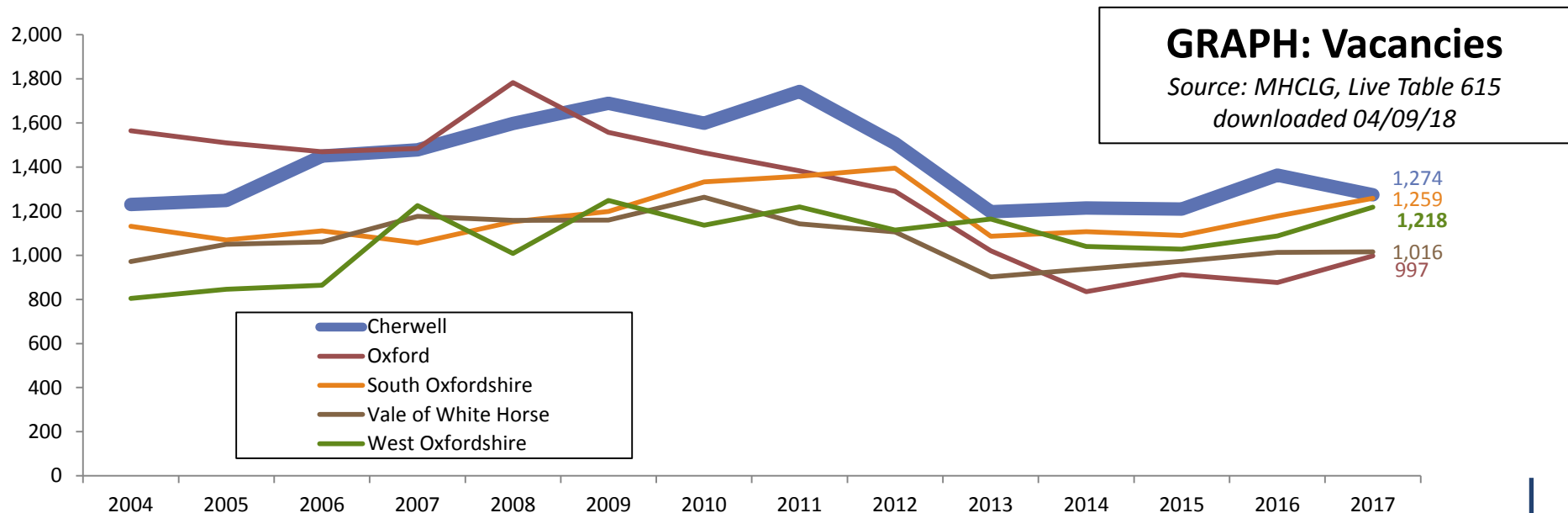


# Vacant dwellings

In Cherwell in 2017, there were **1,274** vacant dwellings.

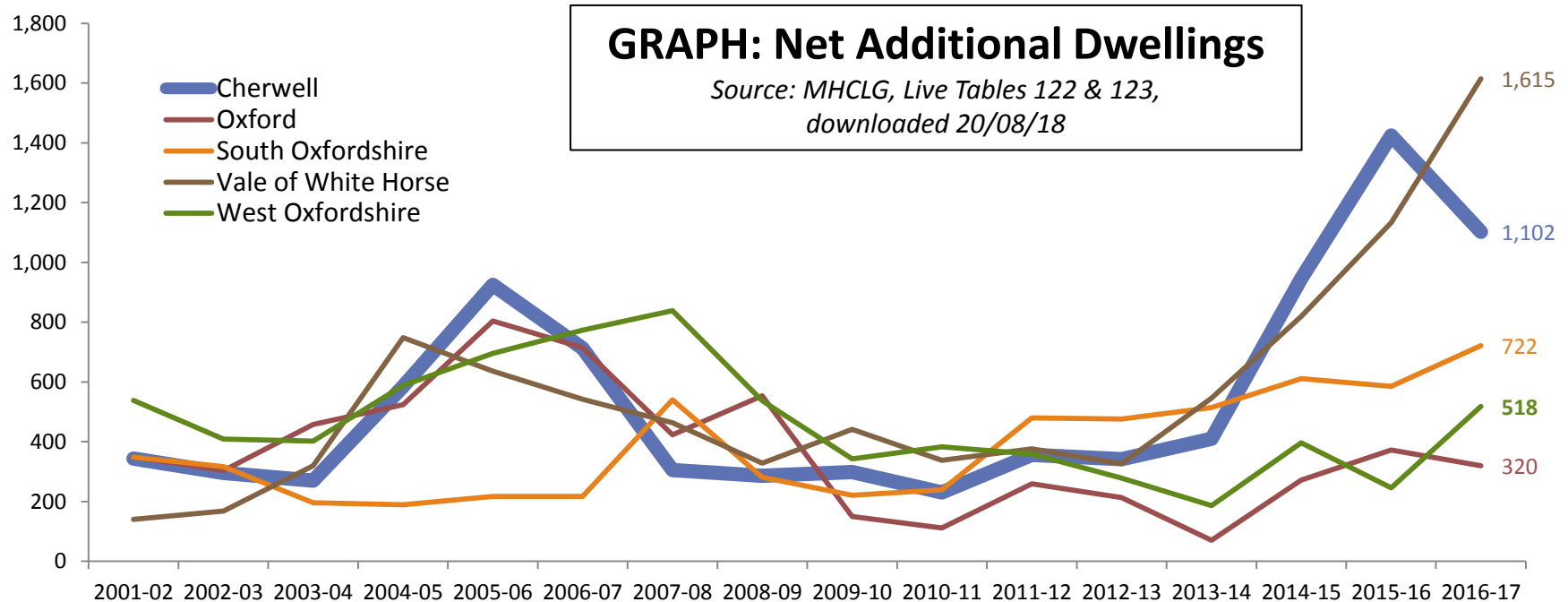
- **26%** of these were long-term vacants.
- There were **14** LA-owned vacants.

In terms of trend, the districts do not quite follow the England pattern, which saw a rise in vacancies up to 2008; a fall until 2016; and a slight rise in 2017.



# Net additional dwellings

- There were **1,102** net additional dwellings in Cherwell in 2016/17.
- 91% of these were achieved through new builds.



# Homelessness: Rough sleeping

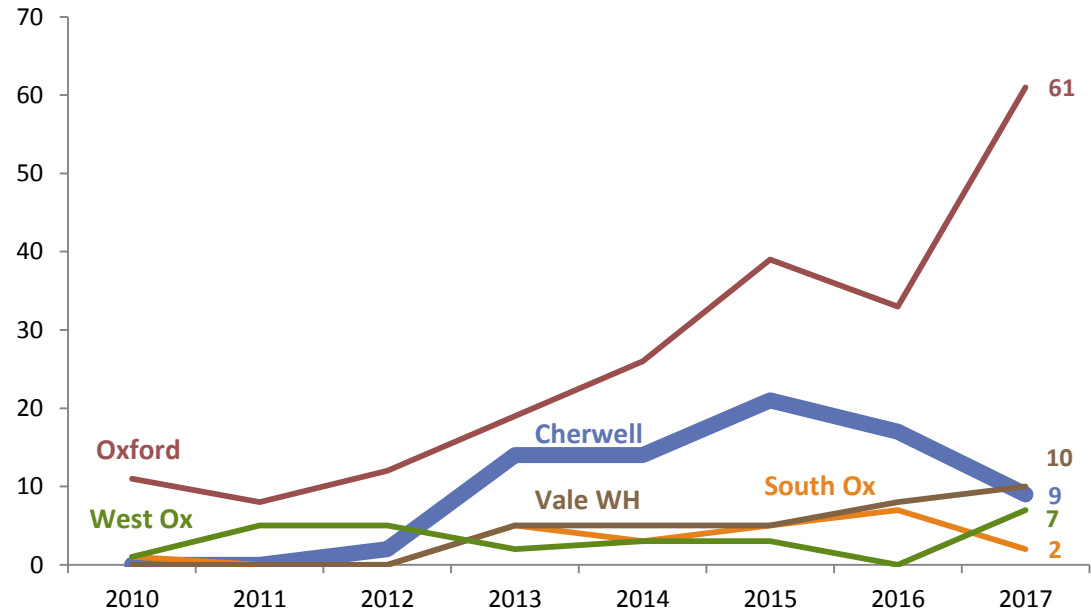
In Cherwell in Oct to Nov-17, there were estimated to be **9** rough sleepers.

- This is equivalent to a rate of **0.15** per 1,000 households.
- (England has a rate of 0.20 rough sleepers per 1,000 households).

Of these 9 individuals:

- **0** were under 25 (and 1 NK)
- **2** were women
- **9** were UK nationals.

In England as a whole, rough sleeping has gone up by 268% between 2010 and 2017.



**GRAPH: Rough sleepers, Oct/Nov 2017**

Source: MHCLG, homelessness statistics ([link](#))

# Homelessness: Statutory homelessness

## Applications

During the first quarter of 2018 (Jan-Mar), 34 households applied to be dealt with under the homelessness provisions of the 1996 Housing Act.

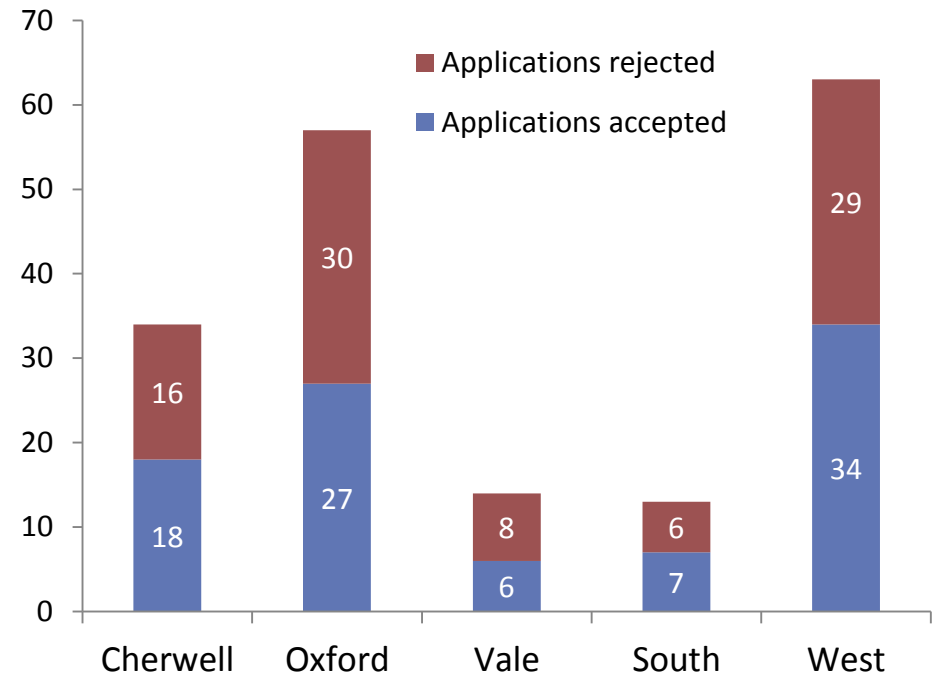
- Of these, 18 were in priority need and unintentionally homeless. 9 were in priority need and intentionally homeless.

## Acceptances

Of the applications mentioned, 18 were accepted.

- Of these 11 were lone mothers with dependent children

**GRAPH: Applications for housing under statutory homelessness provisions, Q1 2018**

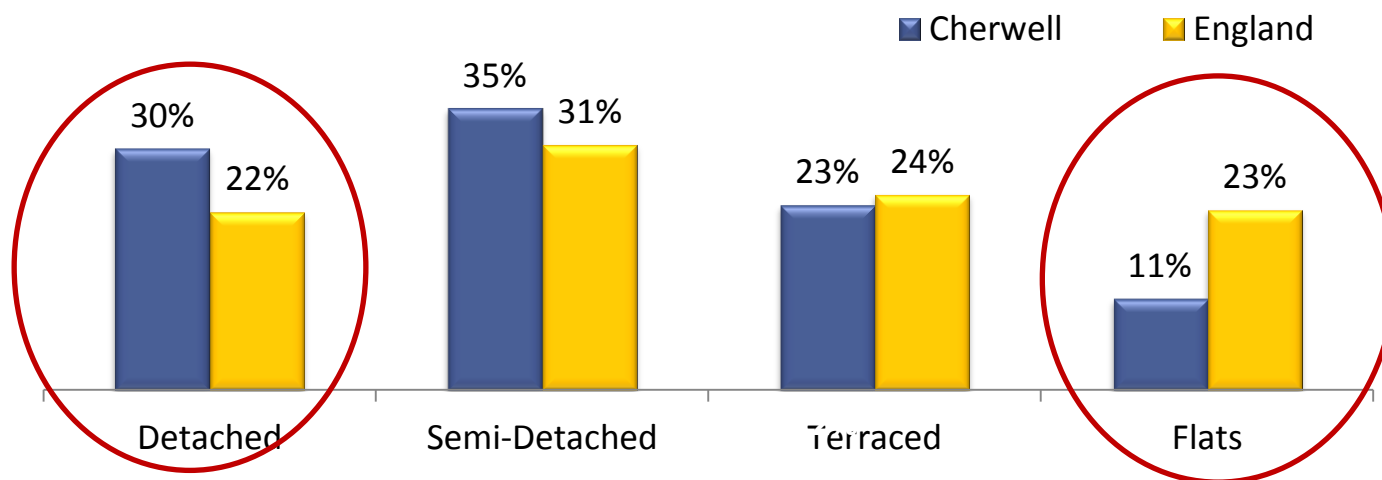


Source: MHCLG, homelessness statistics ([link](#))

# House types

Compared with the England average, Cherwell has a greater proportion of detached dwellings and a lower proportion of flats.

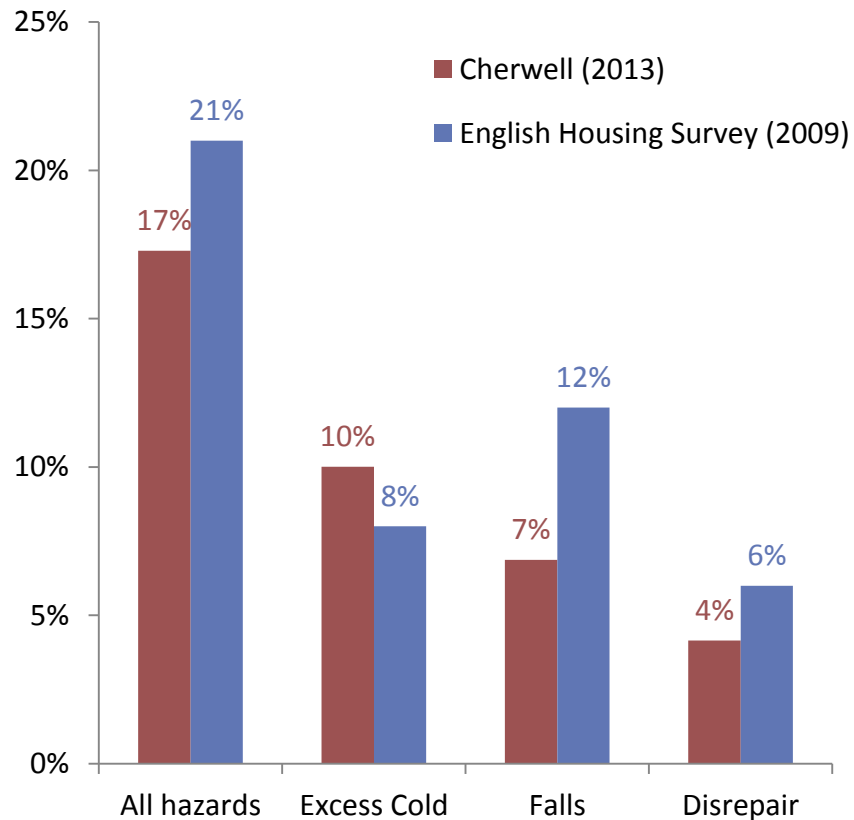
Percentage of households by accommodation type (2011)



\* Occupied and unoccupied

Source: ONS Census 2011 KS402

# Housing stock



## GRAPH: Condition of housing stock

Source: Cherwell District Council / English Housing Survey.  
Collated by Oxfordshire County Council for JSNA

In 2013, Cherwell carried out a survey on the condition of housing stock. Results may be compared with national rates from the English Housing Survey (2009).

- Cherwell properties scored better than the national average overall, but were more likely to suffer from excess cold (10%).

Energy rating may be measured by “Simple SAP”. 100 represents zero energy costs, while lower numbers mean higher running costs.

- On this measure, Cherwell housing scored 52 compared to an England average of 53.
- In other words, local housing is around the England average (very slightly less energy-efficient).

The graph shows the proportion of dwellings with a HHSRS Category 1 hazard needing action to make the property safe.

(HHSRS = Housing Health & Safety Rating System).

# Sources

# Sources

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- Census <https://www.nomisweb.co.uk/census/2011>
- MCHLG live tables
  - Housing affordability:  
<https://www.ons.gov.uk/releases/housingaffordabilityinenglandandwales1997to2017>
  - House prices: HPSSA [table 9](#) (local authority), [table 2](#) (MSOA)
  - Homelessness : <https://www.gov.uk/government/collections/homelessness-statistics#live-tables>
- Rents, lettings and tenancies
  - <https://www.gov.uk/government/statistical-data-sets/live-tables-on-rents-lettings-and-tenancies>
  - <https://www.gov.uk/government/statistics/private-rental-market-summary-statistics-april-2017-to-march-2018>
- Local data
  - Condition of housing stock survey
  - District data service on local housing affordability: [DDAS website](#)