

# Affordable Housing Statement

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Land at Cropredy Marina, Cherwell

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The development of up to 60 dwellings (Use Class C3) including a community facility, new vehicular and pedestrian access off Claydon Road, public open space and associated infrastructure.

Land at Cropredy Marina, Cherwell

Obsidian Strategic

April 2023

OUR REF: M23/0109-01.RPT

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## Appendices

Appendix TK1      Freedom of Information Response  
(02 February 2023)

Appendix TK2      Freedom of Information Response  
(01 July 2022)

# Introduction

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## Section 1

- 1.1 This Affordable Housing Statement is prepared by **Tetlow King Planning** (“TKP”) on behalf of **Obsidian Strategic**. It examines the need for affordable housing in the Cherwell District Council administrative area (where the application site is located), as well as the local need for affordable housing in Cropredy, Sibfords and Wroxton Ward and Cropredy Civil Parish.
- 1.2 Planning permission is sought for *“The development of up to 60 dwellings (Use Class C3) including a community facility, new vehicular and pedestrian access off Claydon Road, public open space and associated infrastructure.”*
- 1.3 The proposed development includes 35% on site affordable housing provision (up to 21 dwellings), which meets the requirements of adopted Policy BSC 3 of the Cherwell Local Plan 2011-2031 Part 1 (2015).
- 1.4 The proposed tenure will be policy compliant and split at 70% social/affordable rent (up to 15 units), 25% First Homes (up to 5 units) and 5 % other routes to affordable home ownership (1 unit) in accordance with Policy BCS3.
- 1.5 The proposed affordable housing will be secured by way of a Section 106 planning obligation.
- 1.6 Providing a significant boost in the delivery of housing is a key priority of the Government’s National Planning Policy Framework (July 2021). Having a thriving active housing market that offers choice, flexibility and affordable housing is critical to our economic and social well-being.
- 1.7 This Affordable Housing Statement considers the need for affordable housing and the contribution that the proposed development could make towards meeting the affordable housing needs of the Cherwell District Council (“CDC”) administrative area and of Cropredy, Sibfords and Wroxton Ward and Cropredy Civil Parish. It concludes that there is a genuine and acute need for the proposed affordable homes now and that planning permission should be granted promptly.

- 1.8 The Statement takes account of a range of affordable housing indicators as well as consideration of national planning policy, performance against plan requirements, affordability issues, and the Council's own corporate objectives.
- 1.9 In undertaking this work, reliance has been placed upon data obtained through a Freedom of Information ("FOI") request which is included at **Appendix TKP1** to this Statement. The request was submitted on 19 January 2023 and a full response was received on 2 February 2023.
- 1.10 Data in this report has also been utilised from an FOI response received from the Council in relation to another site. The request was submitted on 14 June 2022 and a full response was received on 01 July 2022. This FOI response can be viewed at **Appendix TKP2**.
- 1.11 This statement comprises the following five sections:
- Section 2 reviews relevant Development Plan policies and other material considerations relevant to the site;
  - Section 3 provides analysis of affordable housing needs;
  - Section 4 examines past affordable housing delivery;
  - Section 5 identifies a range of affordability indicators; and
  - Section 6 sets out our conclusions and recommendations.

# The Development Plan and Related Policies

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## Section 2

### **Introduction**

- 2.1 In accordance with Section 38(6) of the Planning and Compulsory Purchase Act 2004, the application should be determined in accordance with the Development Plan unless material considerations indicate otherwise.
- 2.2 The Development Plan for CDC comprises the Cherwell Local Plan 2011-2031 Part 1 (2015), the Cherwell Local Plan 2011-2031 Part 1 Partial Review (2020) and a number of saved policies from the Cherwell Local Plan (2006) (although none of the saved policies relate to affordable housing).
- 2.3 Other material considerations include the National Planning Policy Framework (2021), the Planning Practice Guidance (March 2014, Ongoing Updates), the Developer Contributions Supplementary Planning Document (2018), the emerging Local Plan Review 2040, and a number of corporate documents.

### **The Development Plan**

#### **Cherwell Local Plan 2011-2031 Part 1 (2015)**

- 2.4 The Adopted Cherwell Local Plan Part 1 (2015) contains strategic planning policies for development and the use of land. It forms part of the statutory Development Plan for CDC to which regard must be given in the determination of planning applications.
- 2.5 The Plan was formally adopted by the Council on 20 July 2015.
- 2.6 Policy BCS3 is the primary policy for affordable housing and requires qualifying developments (i.e., 11 or more gross dwellings) in Banbury and Bicester to provide at least 30% on site affordable housing whilst qualifying developments at Kidlington and elsewhere will be required to provide at least 35% on site affordable housing.

2.7 The policy goes on to note that:

*“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. It is expected that these requirements will be met without the use of social housing grant or other grant.”*

2.8 The application site falls within the 35% requirement zone.

2.9 The supporting text for this policy states at paragraph B.104 that *“Cherwell has a high level of need for affordable housing”* and as such a strong emphasis is placed on the delivery of affordable homes in the authority area.

2.10 Paragraph B.105 highlights the objectively assessed affordable housing need, explaining that *“The Oxfordshire Strategic Housing Market Assessment (SHMA) 2014 has identified a net need of 407 affordable homes per year.”* Greater detail on affordable housing need is discussed in more detail at my Section 3 of this Statement.

2.11 The qualifying site size threshold to provide affordable housing is 11 units across the district, and the affordable housing requirement is 30% in Banbury and Bicester, and 35% in Kidlington and Rural Areas. Given the policy wording above it is apparent that the provision of affordable housing in CDC is of paramount importance.

2.12 It also is important to take account of the fact that the affordable housing policy is specifically drafted to capture a benefit and is not needed in mitigation or to ward off a harm.

**Cherwell Local Plan 2011-2031 Part 1 Partial Review (2020) - Oxford's Unmet Housing Need**

2.13 The Cherwell Local Plan 2011-2031 Part 1 Partial Review (2020) - Oxford's Unmet Housing Need was adopted on 7 September 2020 and covers the twenty-year period of 2011 to 2031.

2.14 The Plan provides the strategic planning framework and sets out strategic site allocations to provide CDC's share of the unmet housing needs of Oxford City to 2031. It should be noted that the allocations and policies set out in the Partial Review are focused on those parts of CDC in the immediate vicinity of Oxford and are not applicable in the Cropredy area. Nonetheless, the Partial Review sets out important context for affordable housing and CDC'S relationship with Oxford in this respect.



- 2.15 Section 5.24 discusses some of the affordability pressures arising in the Oxford area, stating that:

*“Because Oxford’s affordable housing need is so high, we are prescribing the mix of housing sizes needed for the defined ‘affordable’ element of the new housing supply. We have based these on the affordable housing requirements for the Housing Market Area as specified in the SHMA 2014. We are also requiring a higher level of affordable rent/social rented accommodation (80% of the total affordable housing requirement) than Cherwell’s 70% requirement.”* (emphasis added)

- 2.16 It is therefore clear that there is an increased pressure to provide affordable housing in CDC, given the requirement for affordable housing in Oxford.

#### **Saved Policies of the Cherwell Local Plan (1996)**

- 2.17 The Cherwell Local Plan (1996) contains detailed policies for development management. Some policies were ‘saved’ by direction of the Secretary of State in 2007 however others have been superseded by those in the Local Plan Part 1 (2015), including those for affordable housing.

#### **Other Material Considerations**

##### **Developer Contributions Supplementary Planning Document (2018)**

- 2.18 The Developer Contributions Supplementary Planning Document (“SPD”) was adopted in February 2018 and provides additional details on the tenure mix of affordable homes, the distribution of affordable homes and thresholds.

- 2.19 At paragraph 4.3 of the document, it states:

*“Cherwell District has a high level of need for affordable housing. The Council’s Housing Strategy 2012-17 recognises the need for affordable homes, and aims to ensure that Cherwell is well-placed to maximise investment by registered providers and to respond to opportunities as they arise.”* (emphasis added).

- 2.20 Section 4.10 goes on to discuss the expected tenure mix of affordable housing, setting an expectation of 70% affordable housing for rent and 30% other forms of affordable housing:

*“The adopted Cherwell Local Plan requires all qualifying developments (i.e. those developments comprising 11 or more dwellings (gross)) to provide 70% of the affordable housing as affordable/social rented dwellings and 30% as*

*other forms of intermediate housing. Social rented housing will be particularly supported in the form of extra care or other supported housing. It is expected that these requirements will be met without the use of social housing grant or other grant.*

*It is expected that all affordable housing provided under a rented tenure will be built to the nationally described space standards and that where appropriate affordable housing should not be clustered in any more than 10 units of one tenure and 15 units of multiple affordable tenures with no contiguous boundary of the clusters.”*

### **Emerging Local Plan Review 2040**

- 2.21 CDC is preparing the Local Plan Review 2040, which will cover the period up to 2040 and replace the existing Local Plan, and ‘saved’ policies in the Cherwell Local Plan (1996).
- 2.22 A community involvement paper consultation took place between July and September 2020.
- 2.23 The draft document explains that the Local Plan Review will be undertaken pursuant to the wider strategic plan set out in the now ceased Oxfordshire Plan 2050. It states that *“The overall level of housing, including the requirement for affordable housing and Gypsy and Traveller accommodation, and employment growth for Cherwell District is expected to be set by the Oxfordshire Plan 2050.”*
- 2.24 Within this draft paper the delivery of affordable housing was identified as a key issue. It was acknowledged within the draft document that whilst sites of less than 11 homes do not currently make any affordable housing provision, the existing policy on affordable housing thresholds will be reviewed as part of this Local Plan Review.
- 2.25 A rural exception site policy was also being considered and could provide a means of affordable housing supply in areas outside of existing build-up areas.
- 2.26 It is clear that the provision of more affordable housing is considered an important issue for the Council, which is considering altering affordable housing thresholds and rethinking where the construction of affordable homes is suitable, to ensure a greater provision of affordable homes is delivered.
- 2.27 A second community involvement paper titled “Developing our Options” was consulted upon between 29 September 2021 and 10 November 2021.

- 2.28 The Consultation ran between the 29 September and 10 November 2021. Whilst it is obviously of very little weight as policy it is nonetheless useful as it provides up to date information of the affordable housing crisis in the Borough, as well as the most up to date thinking on the part of the Council has to how to rectify this position.
- 2.29 Paragraph 1.1.2 on page 4 explains that the consultation document sets out the changes CDC have made and the options that are currently being considered in the preparation of the Cherwell Local Plan Review.
- 2.30 Section 4.4 ‘What you have told us’ presents the findings and responses of Cherwell Council’s Community Involvement Paper consultation. Page 19 explains:
- “The provision of well-designed, affordable homes in the right places that meet local needs is generally supported.”*
- 2.31 Section 4.7 on pages 23 and 24 present ‘A suggested Vision for Cherwell’, in doing CDC set out a number of outputs, CDC state they will ensure that:
- “4) There is a choice of energy efficient, well designed market and affordable homes to meet our needs.”*
- 2.32 Page 27 presents 12 ‘Key Objectives for Healthy Place Shaping’, objective KO 21 seeks to:
- “Deliver safe, well-designed, and maintained mixed tenure affordable housing in Cherwell to meet identified needs, including supported, wheelchair accessible and adaptable dwellings whilst ensuring the viability of housing development and a reliable supply of new homes.”*
- 2.33 Whilst objective KO 31 seeks to:
- “Support vibrant rural communities by seeking to protect and expand local services and facilities; and provide new affordable housing to meet identified local need”*
- 2.34 Section 5.4 addresses the topic of ‘Providing Suitable and sustainable homes’. With regard to this topic, page 36 presents the findings of the previous public consultation stage of the Local Plan Review, it explains:
- “You said that the affordability of homes is a key issue, however, there were mixed views on how affordable housing should be achieved. Many of you thought that site size thresholds should be reduced, and that the percentage of affordable housing should be increased. Others thought the opposite, with*

*viability of schemes often cited. Social rented housing tenures were generally supported.”*

2.35 Paragraph 5.4.8 on page 37 explains the need for social rented housing in the district:

*“Since 2011 approximately 2,900 new affordable homes have been provided across the district which is 30% of all housing completions.6.5 However, despite significant residential development over recent years, there remains a lack of new supply of social rented housing in the district. Social rented homes currently account for only 13% of all dwellings in Cherwell, which is below the national average of 19%”.*

2.36 The council’s latest Local Development Scheme, published in September 2021, sets out that the draft Plan will be submitted to The Planning Inspectorate in September 2022 and subsequently adopted in summer 2023.

2.37 At present it is unclear what impact the cessation of the Oxfordshire Plan 2050 will have on the emerging Local Plan Review 2040, especially in given that the reason for axing the plan was due to the Oxfordshire authorities inability to reach agreement on the approach to planning for future housing needs. However it does provide a concerning position of a County in need of additional housing that is not properly planning on a strategic level to resolve it.

### **Corporate Documents**

2.38 The Council’s corporate documents identify the delivery of affordable housing as a high corporate priority of CDC. These include the following documents:

- Housing Strategy 2019-2024
- Homelessness and Rough Sleeping Strategy 2021-2026
- Proposed Tenancy Strategy and Affordability Statement 2021

### **Conclusions on the Development Plan and Related Policies**

2.39 The Development Plan for Cherwell District Council currently comprises Cherwell Local Plan 2011-2031 Part 1 (2015), the Cherwell Local Plan 2011-2031 Part 1 Partial Review (2020) and a number of saved polices from the Cherwell Local Plan (2006) (although none of the saved policies relate to affordable housing).

2.40 The evidence set out in this section clearly highlights that within adopted policy, emerging policy and a wide range of other plans and strategies, providing affordable

housing has long been established as, and remains, a key issue which urgently needs to be addressed within CDC.

- 2.41 The application proposals provide an affordable housing contribution which meets requirements of Cherwell Local Plan 2011-2031 Part 1 (2015), Policy BSC 3 'Affordable Housing'.
- 2.42 The provision of up to 21 affordable homes at the application site will make a significant contribution towards the annual affordable housing needs of the district, particularly when viewed in the context of past rates of affordable housing delivery which is considered in more detail in Section 4 of this statement.

# Affordable Housing Needs in Cherwell

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## Section 3

### Housing Market Assessments

3.1 CDC have published two Housing Market Assessments over the course of the past nine years, each of which demonstrate a severe lack of affordable housing delivery across the district. These are summarised in turn below.

#### Oxfordshire Strategic Housing Market Assessment (2014)

3.2 The Oxfordshire Strategic Housing Market Assessment (“SHMA”) was prepared by GL Hearn on behalf of the Oxfordshire authorities (Cherwell, Oxford City, Vale of White Horse, South Oxfordshire) to inform the production of their respective Local Plans.

3.3 The SHMA covers a 20-year period from 2011/12 to 2030/31. The SHMA sets out an objective assessment of housing need, including for affordable housing.

3.4 The SHMA was updated in 2018 in respect of housing need in Oxford City only.

3.5 Section 6 of the SHMA assesses the need for affordable housing in accordance with guidance set out in the Planning Practice Guidance. The assessment includes consideration of:

- The existing backlog of affordable housing need (primarily from those households in unsuitable accommodation and unable to afford alternative accommodation on the open market);
- Newly arising need, from newly forming households in affordable housing need and from existing households falling into affordable housing need;
- The supply of affordable housing being made available through re-lets (and re-sales in the case of intermediate housing).

3.6 The assessment of affordable housing need covers the 18-year period from 2013/14 to 2030/31. This is two years fewer than the SHMA’s overall assessment of affordable housing need, and two years fewer than the overall Plan period.

3.7 Table 54 of the 2014 SHMA calculates the estimated level of affordable housing need per annum, **identifying a net need for 407 new affordable homes each year in the**

**district between 2013 and 2031**, equivalent to 7,326 affordable dwellings over the 18-year period.

- 3.8 The SHMA goes on to consider the tenure split of the affordable housing provision in the Oxfordshire authorities. Table 60 shows that in CDC, there is a need to deliver 13.7% shared ownership or shared equity dwellings; 32.3% affordable rented housing; and 54.0% social rented housing.
- 3.9 The SHMA sets out concluding remarks in respect of affordable housing need, and the implications for the authorities that are preparing their Plans. Paragraph 6.79 states that *“There is thus a significant need for new affordable housing in Oxfordshire and we therefore consider the Councils are justified in seeking to secure the maximum viable level of affordable housing.”*

### **Relationship Between Identified Affordable Housing Need and the Overall Housing Requirement**

- 3.10 The overall housing requirement in CDC stands at 1,140 dwellings per annum of all tenures between 2011/12 and 2030/31, as set out in Local Plan Part 1 Policy BSC1 ‘District Wide Housing Distribution’. Paragraph B.94 of the Local Plan Part 1 supporting text notes that this is derived from the SHMA, accounting for various factors which include *“modelling of the level of housing provision that might be required to meet affordable need in full and wider evidence of market signals.”* This makes plain that the affordable housing need has influenced the overall housing requirement and in turn, the overall plan strategy.
- 3.11 The Inspector’s Report into Local Plan Part 1 makes clear the link between the affordable housing need and the overall requirement and Plan strategy. At paragraph 54, the Inspector noted that the Oxfordshire SHMA 2014 and the associated modifications to the development strategy met the full objectively assessed need for housing, including affordable housing:

*“...the 2014 SHMA and the modifications arising from it now properly address the NPPF’s requirements for a “significant boost” to new housing supply and to meet the full OAN, including for affordable housing, as well as take account of “market signals”, which the submitted plan did not.”*

- 3.12 Paragraph 61 summarised the Inspector’s conclusions on this matter, confirming that:
- “Overall, I conclude that [...] the plan suitably and sufficiently addresses the full OAN for housing, including affordable housing, in Cherwell to 2031”.*

- 3.13 In this context, it is therefore clear that the adopted Local Plan promotes a development strategy that seeks to meet CDC's affordable housing needs in full.

**Cherwell District and Oxford City Councils Housing and Economic Needs Assessment (December 2022)**

- 3.14 The Cherwell District and Oxford City Councils Housing and Economic Needs Assessment ("HENA"), published in December 2022, was prepared by Icen projects, JG Consulting and Cambridge Econometrics. The 2022 HENA covers the 20-year period from 2020 to 2040.
- 3.15 The 2022 HENA was commissioned by CDC and Oxford City Council to inform their individual Local Plans and includes a refresh of the methodology and growth scenarios covered by the Oxfordshire Growth Needs Assessment (2021) which was prepared as part of the preparation of the now ceased Oxfordshire Plan.
- 3.16 Table 9.11 on page 117 of the 2022 HENA identifies a net need for **660 social/affordable rented dwellings per annum** within CDC over the 20 year period.
- 3.17 Table 9.21 on page 124 identifies a net need for **193 affordable home ownership dwellings per annum** within CDC over the 20 year period.
- 3.18 When combining both the identified net need for social/affordable rented dwellings and affordable home ownership dwellings, the 2022 HENA identifies a total net affordable housing need of **853 dwellings per annum** within CDC, equivalent to 17,060 affordable dwellings over the 20 year period.

**Conclusions on Affordable Housing Needs**

- 3.19 The 2014 SHMA identifies a need for 407 net affordable homes per annum over the 18-year period between 2013 and 2031.
- 3.20 The more recently published 2022 HENA identifies a net need for 660 social/affordable rented dwellings per annum and 193 affordable home ownership dwellings per annum, giving a total net affordable housing need of **853 affordable dwellings per annum** over the 20-year HENA period from 2020 to 2040.
- 3.21 The affordable housing need identified in the 2022 HENA represents a 110% increase on the previously identified net affordable housing need identified within the 2014 SHMA.



# Affordable Housing Delivery

## Section 4

### Past Affordable Housing Delivery

4.1 Figure 4.1 illustrates the delivery of affordable housing (“AH”) in CDC since the start of the adopted Cherwell Local Plan 2011-2031 Part 1 (2015) period in 2011/12.

Figure 4.1: Gross Additions to Affordable Housing Stock, 2011/12 to 2021/22

Monitoring Period	Total Housing Completions (Net)	Additions to AH Stock (Gross)	Gross AH as a %age of total completions
2011/12	356	204	57%
2011/12	340	113	33%
2012/13	410	140	34%
2013/14	946	191	20%
2014/15	1,425	322	23%
2015/16	1,102	278	25%
2016/17	1,387	426	31%
2017/18	1,489	510	34%
2018/19	1,159	400	35%
2019/20	1,192	295	25%
2021/22	1,175	261*	22%
<b>Total</b>	<b>10,981</b>	<b>3,140</b>	<b>29%</b>
<b>Avg. Pa.</b>	<b>998</b>	<b>285</b>	<b>29%</b>

Source: FOI response (01 July 2022), \* DLUHC Live Table 1008C

4.2 Between 2011/12 and 2021/22, a total of 10,981 dwellings were delivered in CDC, equivalent to 998 per annum. Of these, 3,140 dwellings were affordable tenures, equivalent to 285 per annum. This equates to 29% gross affordable housing delivery.

4.3 However, it is important to note that the gross affordable completions figure does not take into account any losses from the affordable housing stock through demolitions nor

through Right to Buy (“RtB”) sales from existing Registered Providers<sup>1</sup> (“RP”) affordable housing stock.

- 4.4 Figure 4.2 below calculates the affordable housing delivery per annum since the start of the Cherwell Local Plan 2011-2031 Part 1 (2015) period in 2011, net of Right to Buy sales. A net loss of 139 affordable dwellings over this period equates to 4% of the gross affordable housing completions of 3,140 affordable dwellings over the 11-year period.

*Figure 4.2: Net of Right to Buy Additions to Affordable Housing Stock, 2011/12 to 2021/22*

Monitoring Period	Total housing completions (Net)	Additions to AH Stock (Gross)	RP RtB sales	Additions to AH Stock (Net of RtB)	Additions to AH Stock (Net of RtB) as a %age of total completions
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i> ( <i>B</i> – <i>C</i> )	<i>E</i> ( <i>F</i> / <i>A</i> ) X 100
2011/12	356	204	5	199	56%
2012/13	340	113	12	101	30%
2013/14	410	140	22	118	29%
2014/15	946	191	16	175	18%
2015/16	1,425	322	14	308	22%
2016/17	1,102	278	15	263	24%
2017/18	1,387	426	11	415	30%
2018/19	1,489	510	10	500	34%
2019/20	1,159	400	13	387	33%
2020/21	1,192	295	8	287	24%
2021/22	1,175	261*	13	248	21%
<b>Total</b>	<b>10,981</b>	<b>3,140</b>	<b>139</b>	<b>3,001</b>	<b>27%</b>
<b>Avg. Pa.</b>	<b>998</b>	<b>285</b>	<b>13</b>	<b>273</b>	<b>27%</b>

Source: FOI response (01 July 2022), \* DLUHC Live Table 1008C, and Private Registered Provider Statistical Data Returns (2011/12 to 2021/22)

<sup>1</sup> RtB data on RP sales of affordable housing to RP tenants is contained in the annual Statistical Data Returns (‘SDR’) data sets for the period 2011/12 to 2021/22 published by the Regulator of Social Housing. These figures have been combined on an annual basis to produce total Right to Buy sales.

4.5 Figure 4.2 demonstrates that on average between 2011/12 and 2021/22, the council has added just 273 affordable dwellings per annum net of Right to Buy sales, equivalent to 27% of the total average number of net housing completions.

#### Affordable Housing Delivery Compared to Affordable Housing Needs

4.6 Figure 4.3 illustrates net of Right to Buy affordable housing delivery compared to the affordable housing need of 407 net affordable dwellings per annum between 2013/14 and 2021/22, as set out in the 2014 SHMA.

*Figure 4.3: Net of Right to Buy Additions to Affordable Housing Stock vs Needs Identified in the 2014 SHMA, 2013/14 to 2021/22*

Monitoring Period	Additions to AH Stock (Net of RtB)	2014 SHMA AH Needs Per Annum (Net)	Annual Shortfall	Cumulative Shortfall	Additions as a %age of Needs
2013/14	118	407	-289	-289	29%
2014/15	175	407	-232	-521	43%
2015/16	308	407	-99	-620	76%
2016/17	263	407	-144	-764	65%
2017/18	415	407	8	-756	102%
2018/19	500	407	93	-663	123%
2019/20	387	407	-20	-683	95%
2020/21	287	407	-120	-803	71%
2021/22	248	407	-159	-962	61%
<b>Total</b>	<b>2,701</b>	<b>3,663</b>	<b>-962</b>	<b>-962</b>	<b>74%</b>
<b>Avg. Pa.</b>	<b>300</b>	<b>407</b>	<b>-107</b>	<b>-673</b>	<b>74%</b>

*Source: FOI response (01 July 2022), \* DLUHC Live Table 1008C, Private Registered Provider Statistical Data Returns (2011/12 to 2021/22) and 2014 SHMA*

4.7 Since the start of the 2014 SHMA period in 2013/14 affordable housing additions (net of Right to Buy) have averaged 300 net affordable dwellings per annum, against a need of 407 net affordable dwellings per annum. A shortfall of -962 affordable dwellings has arisen over the 9-year period, equivalent to an average annual shortfall of -107 affordable dwellings.

- 4.8 This shortfall is likely to be higher even if the 2014 SHMA calculation of need accounted for all Annex 2 affordable housing tenures. As such the -962 dwelling shortfall should be seen as the absolute minimum.
- 4.9 Similarly, Figure 4.4 illustrates net of Right to Buy affordable housing delivery compared to the affordable housing need of 853 net affordable dwellings per annum between 2020/21 and 2021/22, as set out in the 2022 HENA.

*Figure 4.4: Net of Right to Buy Additions to Affordable Housing Stock vs Needs Identified in the 2022 HENA, 2020/21 to 2021/22*

Monitoring Period	Additions to AH Stock (Net of RtB)	2022 HENA AH Needs Per Annum (Net)	Annual Shortfall	Cumulative Shortfall	Additions as a %age of Needs
2020/21	287	853	-566	-566	34%
2021/22	248	853	-605	-1,171	29%
<b>Total</b>	<b>535</b>	<b>1,706</b>	<b>-1,171</b>	<b>-1,171</b>	<b>31%</b>
<b>Avg. Pa.</b>	<b>268</b>	<b>853</b>	<b>-586</b>	<b>-586</b>	<b>31%</b>

*Source: FOI response (01 July 2022), \*DLUHC Live Table 1008C, Private Registered Provider Statistical Data Returns (2011/12 to 2021/22) and 2022 HENA*

- 4.10 Since the start of the 2022 HENA period in 2020/21 affordable housing additions (net of Right to Buy) have averaged just 268 net affordable dwellings per annum, against a need of 853 net affordable dwellings per annum. A shortfall of -1,171 affordable dwellings has arisen over the first 2-years of the 2022 HENA, equivalent to an average annual shortfall of -586 affordable dwellings.

### **Conclusions on Affordable Housing Delivery**

- 4.11 The above evidence demonstrates that across CDC, the delivery of affordable housing has fallen persistently short of meeting identified needs.
- 4.12 In the 11-year period since the start of the Cherwell Local Plan 2011-2031 Part 1 (2015) period in 2011 net of Right to Buy affordable housing delivery represented just 27% of overall housing delivery, equating to just 273 affordable dwellings per annum.
- 4.13 Comparative analysis of recorded affordable housing additions (net of Right to Buy) against the 2014 SHMA over the 9-year period between 2013/14 and 2021/22 demonstrate a shortfall in the delivery of affordable housing of some -962 affordable homes against an identified need for 3,663 over the same period.

- 4.14 Similarly, since the start of the 2022 HENA period in 2020/21 a shortfall of -1,171 affordable dwellings has arisen over the first 2-years of the 2022 HENA, against an identified need for 1,706 affordable dwellings over the same period.
- 4.15 It is clear that a 'step change' in affordable housing delivery is needed now in CDC to address these shortfalls and ensure that the future authority-wide needs for affordable housing can be met.
- 4.16 In light of the identified level of need there can be no doubt that the delivery of up to 21 affordable dwellings on the proposed site will make an important contribution to the affordable housing needs of CDC.

# Affordability Indicators

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## Section 5

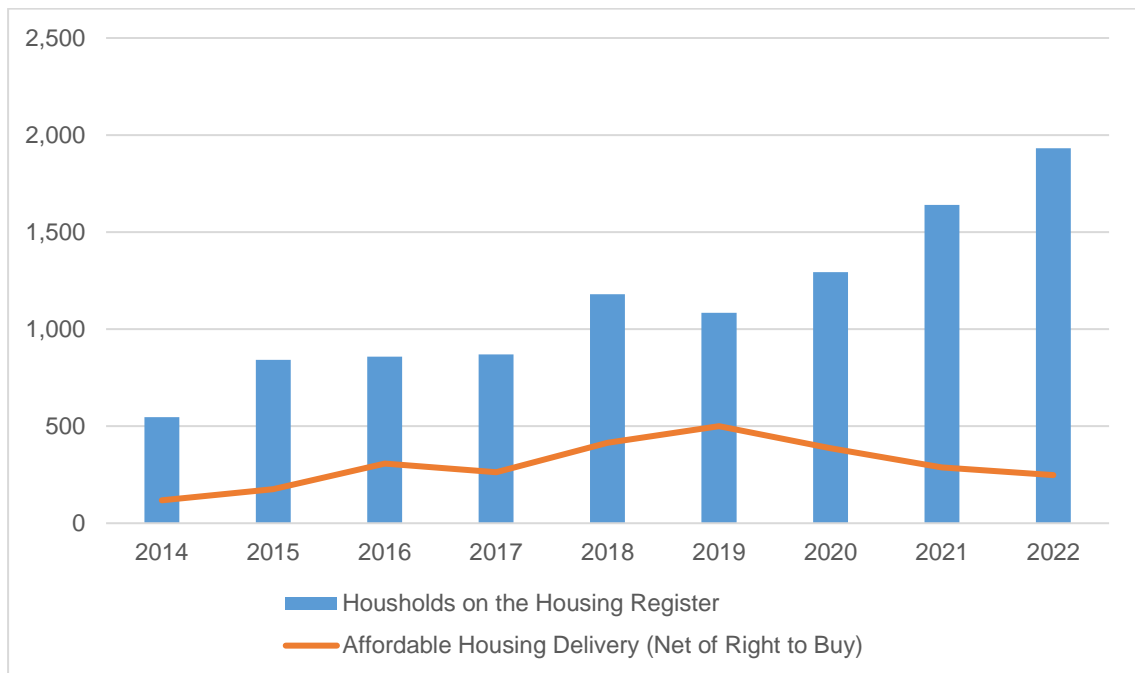
### Market Signals

- 5.1 The PPG recognises the importance of giving due consideration to market signals as part of understanding affordability. It is acknowledged that this is in the context of plan making.

### Housing Register

- 5.2 The Council's Freedom of Information response (**Appendix TK2**) confirms that as at 31<sup>st</sup> March 2022 there were 1,932 households on the Housing Register. This represents an 18% increase in a single year from 1,640 households at 31 March 2021 (which itself was a 27% increase from 1,294 households at 31 March 2020).
- 5.3 Figure 5.1 provides a comparative analysis of the number of households on the Housing Register and affordable housing delivery (net of Right to Buy) across CDC since 2014.
- 5.4 Unfortunately, comparative analysis since the start of the Cherwell Local Plan Part 1 (2015) period in 2011 is not possible due to the council implementing a new narrower criteria in November 2012 and December 2013 following the 2012 changes brought about by the Localism Act. The analysis therefore starts in 2014.

Figure 5.1: Number of Households on the Housing Register Compared with Affordable Housing Delivery (Net of Right to Buy), 2014 to 2022



Source: FOI response (01 July 2022), DLUHC Live Table 1008C, Private Registered Provider Statistical Data Returns (2011/12 to 2021/22) and DLUHC Live Table 600

5.5 As Figure 5.1 clearly illustrates, affordable housing delivery has failed to keep pace with identified need on the housing register by a considerable margin for every single year in CDC since 2014. It also shows that since 2014 the register has been rising with a rapid increase in the last year.

5.6 Footnote 4 of DLUHC<sup>2</sup> Live Table 600 highlights that:

*“The Localism Act 2011, which came into force in 2012, gave local authorities the power to set their own qualification criteria determining who may or may not go onto the housing waiting list. Previously, local authorities were only able to exclude from their waiting list people deemed guilty of serious unacceptable behaviour. The Localism Act changes have contributed to the decrease in the number of households on waiting lists since 2012” (Emphasis added).*

5.7 Evidently the result of the Localism Act is that many local authorities, including CDC, have been able to exclude applicants already on Housing Register waiting lists who no longer meet the new narrower criteria but who are still in need of affordable housing.

<sup>2</sup> Department for Levelling Up, Housing and Communities

- 5.8 Despite this it is important to reiterate that the number of households on the Housing Register has actually increased by 18% in the past 12-months, indicating a worsening of affordability across CDC.
- 5.9 Whilst restricting the entry of applicants on to the Housing Register may temporarily reduce the number of households on the waiting list, this does not reduce the level of need, it merely displaces it.
- 5.10 It may also have other negative impacts when you consider that those who are excluded from the register may be forced to move away from CDC to cheaper more affordable areas but due to their connections to the area, they still have to commute back into the area to visit friends, family and travel to their place of work.
- 5.11 One clear impact of this is that such an eventuality would generate extra traffic which brings in to question the sustainability of such an approach.
- 5.12 The ability of Local Authorities to set their own qualification criteria in relation to Housing Registers was recognised by the Planning Inspector presiding over an appeal at Oving Road, Chichester<sup>3</sup> in August 2017. In assessing the need for affordable housing in the district, and in determining the weight to be attached to the provision of affordable housing for the scheme which sought to provide 100 dwellings; the Inspector acknowledged at paragraph 63 of their report that:

*“The provision of 30% policy compliant affordable houses carries weight where the Council acknowledges that affordable housing delivery has fallen short of meeting the total assessed affordable housing need, notwithstanding a recent increase in delivery. With some 1,910 households on the Housing Register in need of affordable housing, in spite of stricter eligibility criteria being introduced in 2013 there is a considerable degree of unmet need for affordable housing in the District. Consequently, I attach substantial weight to this element of the proposal” (emphasis added).*

- 5.13 Furthermore, in the recent appeal decision at Oxford Brookes University Campus at Wheatley<sup>4</sup>, Inspector DM Young asserted at paragraph 13.101 of their report that in the context of a lengthy housing register of 2,421 households:

*“It is sometimes easy to reduce arguments of housing need to a mathematical exercise, but each one of those households represents a real person or family”*

<sup>3</sup> Appeal reference: APP/L3815/W/16/3165228

<sup>4</sup> Appeal reference: APP/Q3115/W/19/3230827



*in urgent need who have been let down by a persistent failure to deliver enough affordable houses* (emphasis added).

5.14 The Inspector went on to state at paragraph 13.102 that:

*“Although affordable housing need is not unique to this district, that argument is of little comfort to those on the waiting list” before concluding that “Given the importance attached to housing delivery that meets the needs of groups with specific housing requirements and economic growth in paragraphs 59 and 80 of the Framework, these benefits are considerations of substantial weight”.*

5.15 In undertaking the planning balance, the Inspector stated at paragraph 13.111 of their report that:

*“The Framework attaches great importance to housing delivery that meets the needs of groups with specific housing requirements. In that context and given the seriousness of the affordable housing shortage in South Oxfordshire, described as “acute” by the Council, the delivery of up to 500 houses, 173 of which would be affordable, has to be afforded very substantial weight”.*

5.16 In determining the appeal, the Secretary of State concurred with these findings, thus underlining the importance of addressing needs on the Housing Register, in the face of acute needs and persistent under delivery. In my opinion the numbers on LPA’s housing register remains high.

5.17 It is important to note that the Housing Register is only part of the equation relating to housing need. The housing register does not constitute the full definition of affordable housing need as set out in the NPPF – Annex 2 definitions i.e. affordable rented, starter homes, discounted market sales housing and other affordable routes to home ownership including shared ownership, relevant equity loans, other low-cost homes for sale and rent to buy, provided to eligible households whose needs are not met by the market.

5.18 In short there remains a group of households who fall within the gap of not being eligible to enter the housing register but who also cannot afford a market property and as such are in need of affordable housing. It is those in this widening affordability gap who, TKP suggest, the Government intends to assist by increasing the range of affordable housing types in the most recent NPPF.

- 5.19 The Franklands Drive Secretary of State appeal decision in 2006<sup>5</sup> underlines how the Housing Register is a limited source for identifying the full current need for affordable housing. At paragraph 7.13 of the Inspector’s report the Inspector drew an important distinction between the narrow statutory duty of the Housing Department in meeting priority housing need under the Housing Act, and the wider ambit of the planning system to meet the much broader need for affordable housing.
- 5.20 As such the number of households on the Housing register will only be an indication of those in priority need and whom the Housing Department have a duty to house. But it misses thousands of households who are in need of affordable housing, a large proportion of whom will either be living in overcrowded conditions with other households or turning to the private rented sector and paying unaffordable rents.

### Waiting Times

- 5.21 In addition, the wait to be housed in an affordable home within the area ranges from 162 days for a 1-bed affordable home through to 922 days for a 4-bed+ affordable home. The wait for each size of property in CDC has increased in the 12-month period between 31 March 2021 and 31 March 2022.
- 5.22 The waiting times for all affordable property sizes is set out at Figure 5.2 below and presents further stark evidence of a deteriorating affordable housing crisis afflicting CDC.

*Figure 5.2: Housing Register Average Waiting Times, March 2021 to March 2022*

Size of Affordable Property	Average Waiting Time to be Housed at 31 March 2021	Average Waiting Time to be Housed at 31 March 2022	Numerical change
1-bedroom home	78 days	162 days	+84 days
2-bedroom home	185 days	243 days	+58 days
3-bedroom home	260 days	346 days	+86 days
4+ bedroom home	690 days	922 days	+232 days

Source: FOI Response (01 July 2022)

### Housing Register Bids and Lettings

- 5.23 Figure 5.3 below demonstrates average number of bids per property in Cropredy Civil Parish over the 2021/22 monitoring period for a range of types of affordable property.

<sup>5</sup> Appeal reference: APP/Q3630/A/05/1198326

Figure 5.3: Bids Per Property in Cropredy Civil Parish, March 2021 to March 2022

Type of affordable property	Average Bids Per Property (1 April 2021 to 31 March 2022)
	Cropredy Civil Parish
1-bed affordable dwelling	0
2-bed affordable dwelling	23
3-bed affordable dwelling	0
4+ bed affordable dwelling	0

Source: FOI Response (02 February 2023)

- 5.24 Figure 5.3 demonstrates that between 1 April 2021 to 31 March 2022 there were an average of 23 bids per 2-bed affordable dwelling, with no 1, 2, 3 or 4+ bed affordable dwelling bids over the period in Cropredy Civil Parish.
- 5.25 This should be viewed in context of the fact that the FOI response also highlights that over the 2020/21 monitoring period there was 1 social housing letting in Cropredy Civil Parish with just a further 1 letting over the 2021/22 monitoring period.
- 5.26 For every successful letting, there are clearly many residents who have missed out and are left waiting for an affordable home. Evidently there is a clear and pressing need for affordable homes within the Cropredy Civil Parish, that is not being met.

### Help to Buy Register

- 5.27 Further evidence in respect of the need across LPA for affordable housing is provided in information from Help to Buy South.
- 5.28 Help to Buy South is one of three agents appointed by the Government to help provide Help to Buy schemes across England. They cover the South of England. Households who are seeking shared ownership homes can register with Help to Buy South so that they may apply for properties.
- 5.29 The Help to Buy Register provides details of those who have registered a need for shared-ownership accommodation in the south of England. This demonstrates that as of 14 February 2023, at least 1,149 households were seeking a shared ownership home in CDC. This is clearly a significant proportion of those seeking assistance with their housing.

### Homelessness

- 5.30 The FOI response shows that in the 12 months between 1 April 2021 and 31 March 2022, the Council accepted 555 households in need of homelessness prevention duty, and a further 277 households in need of relief duty from the Council.

- 5.31 Page 16 of the Homelessness and Rough Sleeping Strategy 2021-2026 recognises the ongoing and future impact of housing affordability on homelessness, stating:

***“Affordability of accommodation – rising house prices, unemployment rates, potential rise in debts, rise in rents in the private rented sector, and lack of social rented housing supply, will impact on the affordability of homes for many people, not only the 1300 households on our housing register. The highest cause of homelessness in Cherwell is the loss of an Assured Shorthold Tenancy in private rented properties, followed by family/friends no longer able to accommodate.”*** (Emphasis added).

- 5.32 Furthermore a 2017 report by the National Audit Office (“NAO”) found that:

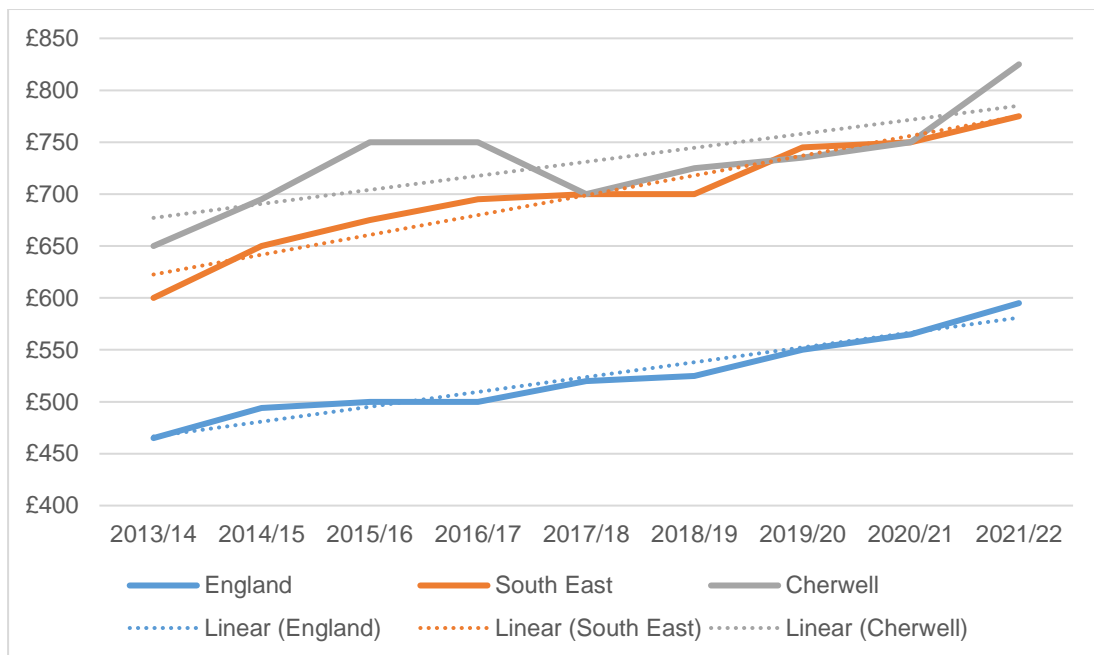
***“The ending of private sector tenancies has overtaken all other causes to become the biggest single driver of statutory homelessness in England. The proportion of households accepted as homeless by local authorities due to the end of an assured shorthold tenancy increased from 11% during 2009-10 to 32% during 2016-17. The proportion in London increased during the same period from 10% to 39%. Across England, the ending of private sector tenancies accounts for 74% of the growth in households who qualify for temporary accommodation since 2009-10. Before this increase, homelessness was driven by other causes. These included more personal factors, such as relationship breakdown and parents no longer being willing or able to house children in their own homes. The end of an assured shorthold tenancy is the defining characteristic of the increase in homelessness that has occurred since 2010.”*** (Emphasis in original).

- 5.33 The NAO report also noted that *“The affordability of tenancies is likely to have contributed to the increase in homelessness”* and that *“Changes to Local Housing Allowance are likely to have contributed to the affordability of tenancies for those on benefits, and are an element of the increase in homelessness.”*

### **Private Rental Market**

- 5.34 Lower quartile private sector rents are representative of the ‘entry level’ of the private rented sector and include dwellings sought by households on lower incomes, and those relying upon Local Housing Allowance (“LHA”) to cover their housing costs.
- 5.35 The average lower quartile monthly rent in CDC in 2021/22 was £825 pcm. This represents a 27% increase from 2013/14 where average lower quartile monthly rents stood at £650 pcm. This is shown in Figure 5.4 below.

Figure 5.4: Lower Quartile Private Sector Rents, 2013/14 to 2021/22



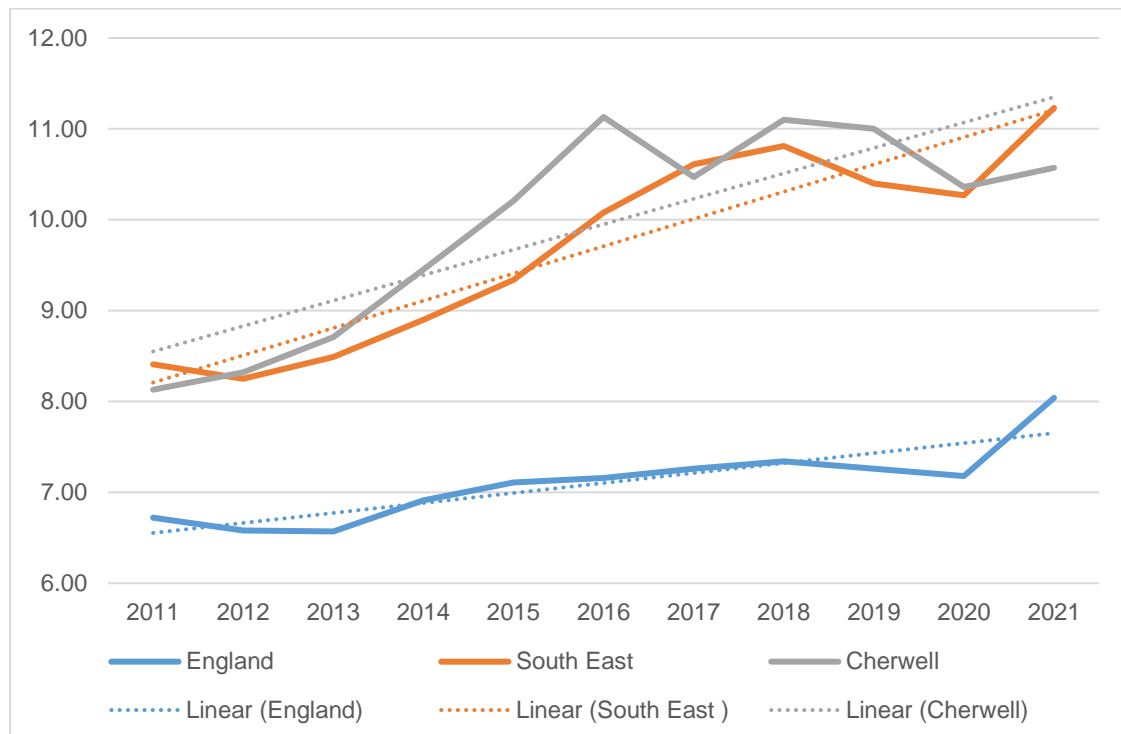
Source: VOA and ONS Private Rental Market Statistics

- 5.36 A lower quartile rent of £825 pcm in 2021/22 is 7% higher than the South East figure of £775 pcm and 39% higher than the national figure of £595 pcm.

### Lower Quartile House Prices

- 5.37 For those seeking a lower quartile priced property (typically considered to be the ‘more affordable’ segment of the housing market), the ratio of lower quartile house price to incomes in CDC now stands at 10.57, a 30% increase since the start of the Cherwell Local Plan 2011-2031 Part 1 (2015) period in 2011 where it stood at 8.13.
- 5.38 As demonstrated by Figure 5.5, there is no clear trend of improvement in the affordability ratio, with the linear lines for each area clearly trending upwards.
- 5.39 The lower quartile affordability ration in both the South East (11.23) and across CDC (10.57) are significantly above the national average of 8.04.

Figure 5.5: Lower Quartile Workplace-Based Affordability Ratio comparison, 2011 to 2021

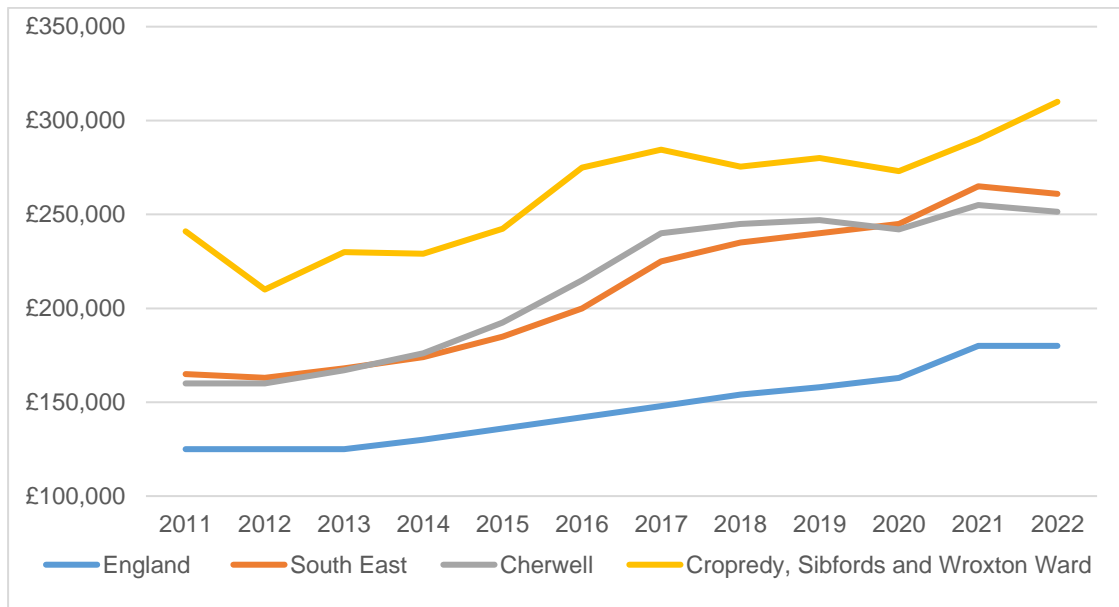


Source: ONS Ratio of House Price to Work-place Based Earnings

- 5.40 In the 12-month period between March 2020 and March 2021 the lower quartile house price to income ratio across CDC has increased by 2% from 10.36 to 10.57. This means that those on lower quartile incomes in CDC, seeking to purchase a lower quartile priced property, now need to find more than 10.57 times their annual income to do so.
- 5.41 It is also worth noting that mortgage lending is typically offered on the basis of up to 4.5 times earnings (subject to individual circumstances). Here, the affordability ratio is some 132% higher than that and rising.
- 5.42 Figure 5.6 illustrates the lower quartile house sale prices for England, the South East and CDC. It demonstrates that they have increased dramatically between the start of the Cherwell Local Plan 2011-2031 Part 1 (2015) period in 2011 and 2022.
- 5.43 The lower quartile house price across the Cropredy, Sibfords and Wroxton Ward has risen by 29% from £240,950 in 2011 to £310,000 in 2022.
- 5.44 In 2022 lower quartile house prices in the Cropredy, Sibfords and Wroxton Ward (£310,000) was 23% higher than across CDC (£251,375), 19% higher than across the South East (£261,000) and 72% higher than the national figure (£180,000).

- 5.45 In the 12-month period between March 2021 and March 2022 lower quartile house prices across CDC decreased by -1% from £255,003 to £251,375, whilst the lower quartile house price across the Cropredy, Sibfords and Wroxton Ward have increased by 7% from £289,998 to £310,000.

Figure 5.6: Lower Quartile House Prices, 2011 to 2022



Source: ONS HPSSA Datasets

- 5.46 The importance of providing affordable tenures in high value areas for housing was recognised by the Planning Inspector presiding over an appeal at Land at Filands Road/Jenner Lane, Malmesbury, Wiltshire<sup>6</sup> in January 2022. In considering the provision of affordable housing at the site and the weight to be attached to this provision the Inspector set out the following at paragraphs 78 and 79 of the decision:

*“78. The proposed affordable housing would not be as cheap, either to rent or buy, as housing in some other parts of Wiltshire, because Malmesbury is a relatively high value area for housing. However, the housing would meet all policy requirements in terms of amount, mix, and type of provision. Both Appeals A and C would offer affordable housing products as defined by national and local planning policy. I do not diminish the weight to be provided to this provision because such housing might be even cheaper in a theoretical location elsewhere. In fact, that Malmesbury is a relatively high value area for housing adds more weight to the need for affordable housing products.”*

<sup>6</sup> Appeal reference: APP/Y3940/W/21/3278256

*79. Evidence has been provided that there is more affordable housing either already provided or committed for Malmesbury than the identified need. However, that need is as identified in a Development Plan that is out-of-date in relation to housing, and there is an overall identified shortfall in Wiltshire as a whole. I therefore place **substantial positive weight** on the proposed provision of affordable housing in Appeals A and C. The slightly reduced provision in Appeal C, after taking account of the nursery land, is of no material difference in this regard" (emphasis added).*

### **Conclusions on Affordability Indicators**

- 5.47 As demonstrated through the analysis in this section, affordability across CDC has been and continues to be, in crisis.
- 5.48 House prices and rent levels in the lower quartile segment of the market are increasing whilst at the same time the stock of affordable homes is failing to keep pace with the level of demand. This only serves to push buying or renting in CDC out of the reach of more and more people.
- 5.49 Analysis of market signals is critical in understanding the affordability of housing. It is my opinion that there is an acute housing crisis in CDC, with a lower quartile house price to average income ratio of 10.57.
- 5.50 Market signals indicate a worsening trend in affordability in CDC and within Cropredy, Sibfords and Wroxtton Ward. By any measure of affordability, this is an authority in the midst of an affordable housing crisis, and one through which urgent action must be taken to deliver more affordable homes.



# Conclusions and Recommendations

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## Section 6

### Affordable Housing Offer

- 6.1 Obsidian Strategic proposes the development of up to 60 dwellings of which 35% (up to 21 units) will be provided as affordable units at Land at Cropredy Marina.
- 6.2 This level of provision meets the requirements of adopted Policy BSC 3 of the Cherwell Local Plan 2011-2031 Part 1 (2015).
- 6.3 The proposed tenure split comprises 70% social/affordable rent (up to 15 units), 25% First Homes (up to 5 units) and 5 % other routes to affordable home ownership (1 unit).
- 6.4 This affordable housing mix reflects the requirements of Policy BSC 3 of the Cherwell Local Plan 2011-2031 Part 1 (2015).

### Policy Position

- 6.5 The adopted Development Plan for CDC currently comprises the Cherwell Local Plan 2011-2031 Part 1 (2015), the Cherwell Local Plan 2011-2031 Part 1 Partial Review (2020) and a number of saved policies from the Cherwell Local Plan (2006) (although none of the saved policies relate to affordable housing).
- 6.6 This Statement clearly highlights that within adopted policy and a wide range of other plans and strategies, providing affordable housing has long been established as, and remains, a key priority for CDC.

### Affordable Housing Needs

- 6.7 The 2014 SHMA sets an estimated level of affordable housing need per annum for each of the Oxfordshire authorities. For CDC, table 54 of the SHMA shows a net need for **407 affordable dwellings per annum** across the 18-year period from 2013/14 to 2030/31.
- 6.8 The recently published 2022 HENA identifies a net need for 660 Social/Affordable rent products per annum and 193 affordable home ownership products per annum, giving a total net affordable housing need of **853 affordable dwellings per annum** over the 20-year HENA period of 2020 to 2040.

- 6.9 The affordable housing need identified in the 2022 HENA represents a 110% increase on the previously identified net affordable housing need identified within the 2014 SHMA.

### **Affordable Housing Delivery**

- 6.10 Comparative analysis of recorded affordable housing completions (net of Right to Buy) over the 9-year period between 2013/14 and 2021/22 demonstrate a shortfall in the delivery of affordable housing of some -962 affordable homes against an identified need for 3,663 over the same period, as contained within the 2014 SHMA.
- 6.11 Similarly, since the start of the 2022 HENA period in 2020/21 a shortfall of -1,171 affordable dwellings has arisen, against an identified need for 1,706 affordable dwellings over the same period.
- 6.12 Given the recognised shortfalls in affordable housing across CDC, the application proposals provide an affordable housing contribution which would contribute significantly towards addressing this key corporate priority.

### **Affordability**

- 6.13 In addition to the current shortfalls in delivery against the objectively assessed need for affordable housing identified in the 2014 SHMA and 2022 HENA, other indicators further point to an affordability crisis in the CDC.
- 6.14 Set out below are the key findings in respect of affordability across CDC:

#### Housing Needs

- As at 31<sup>st</sup> March 2022 there were 1,932 households on the Housing Register.
- The wait to be housed in an affordable home within the area ranges from 162 days for a 1-bed affordable home through to 922 days for a 4-bed+ affordable home.
- Between 1 April 2021 to 31 March 2022 there were an average of 23 bids per 2-bed affordable dwelling, with no 1, 3 or 4+ bed affordable dwelling bids over the period in Cropredy Civil Parish.
- There was just 1 social housing letting in Cropredy Civil Parish over the 2021/22 monitoring period.
- The FOI response shows that in the 12 months between 1 April 2021 and 31 March 2022, the Council accepted 555 households in need of homelessness prevention duty, and a further 277 households in need of relief duty from the Council.

- The Help to Buy Register demonstrates that as of 14 February 2023, 1,149 households are seeking a shared ownership home in CDC.

#### Private Rents

- The average lower quartile monthly rent in CDC in 2021/22 was £825 pcm. This represents a 27% increase from 2013/14 where average lower quartile monthly rents stood at £650 pcm.

#### House Prices

- In 2022 lower quartile house prices in the Cropredy, Sibfords and Wroxton Ward (£310,000) was 23% higher than across CDC (£251,375), 19% higher than across the South East (£261,000) and 72% higher than the national figure (£180,000).
- The lower quartile house price across the Cropredy, Sibfords and Wroxton Ward has risen by 29% from £240,950 in 2011 to £310,000 in 2022.
- In the 12-month period between March 2021 and March 2022 lower quartile house prices across CDC have decreased by -1% from £255,003 to £251,375, whilst the lower quartile house price across the Cropredy, Sibfords and Wroxton Ward have increased by 7% from £289,998 to £310,000.

6.15 All these factors combine to create a challenging situation for anybody in need of affordable housing to rent or to buy in Cropredy Civil Parish and the Cropredy, Sibfords and Wroxton Ward as well as across CDC more generally.

6.16 This demonstrates an acute need for affordable housing in CDC and one which the Council and decision takers need to do as much as possible to seek to address as required to do so, proactively, by the NPPF (2021).

#### **Conclusions**

6.17 There are serious and persistent affordability challenges across CDC. This is exemplified by the affordability indicators which show a poor and worsening affordability across CDC.

6.18 It is the opinion of Tetlow King Planning that there is an acute housing crisis in CDC, with an average house price to average income ratio of 10.57. Mortgage lending is typically offered on the basis of up to 4.5 times earnings (subject to individual circumstances). Here, the affordability ratio is some 132% higher than that and rising.

- 6.19 Boosting the supply of affordable homes will mean that households needing affordable housing will spend less time on the waiting list and in unsuitable accommodation. This will improve the lives of those real households who will benefit from the provision of high quality, affordable homes that meet their needs.
- 6.20 The affordable housing benefits of the application scheme are therefore:
- Policy compliant 35% (up to 21 dwellings) of the scheme provided as affordable housing;
  - A deliverable scheme which provides much needed affordable homes;
  - With the affordable homes managed by a Registered Provider;
  - Which provide better quality affordable homes; and
  - Greater security of tenure than the private rented sector.
- 6.21 Evidently, there can be no doubt that the provision of up to 21 affordable dwellings on this site to help those in acute need in CDC should be afforded **significant weight** in the determination of this application.
- 6.22 **Tetlow King Planning therefore recommends that the proposed development is granted consent**, to enable the prompt delivery of much-needed affordable housing.

# Appendix TK1

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Freedom of Information Response (02 February 2023)



# Information Governance

Information Governance Officer



**Cherwell**  
DISTRICT COUNCIL  
NORTH OXFORDSHIRE

Bodicote House  
Bodicote  
Banbury  
Oxfordshire  
OX15 4AA  
[www.cherwell.gov.uk](http://www.cherwell.gov.uk)

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<b>Please ask for:</b>	<b>Information Governance Officer</b>	<b>Direct Dial:</b>	<u>01295 227001</u>
<b>Email:</b>	<a href="mailto:foiandeirrequests@cherwell-dc.gov.uk">foiandeirrequests@cherwell-dc.gov.uk</a>	<b>Your Ref:</b>	<b>728208</b>

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Dear Mr Iwan Evans

## Freedom of Information Act (FOI) 2000

I am writing to confirm that the Council has now completed its search for the information which you requested on **19 January 2023** about the Housing Register and Housing Completions.

The information supplied has been provided by the Housing and Planning departments.

1. The total number of households on the Council's Housing Register at 31 March 2022 specifying the following locations as their preferred choice of location:

Location	Household Preferences (31 March 2022)
Cropredy Civil Parish	5

2. The average number of bids per property over the 2021/22 monitoring period for the following types of affordable property in the locations listed below:

Type of affordable property	Average Bids Per Property (1 April 2021 to 31 March 2022)
	Cropredy Civil Parish
1-bed affordable dwelling	No lets made during this time period
2-bed affordable dwelling	23
3-bed affordable dwelling	No lets made during this time period

4+ bed affordable dwelling	No lets made during this time period
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### **Social Housing Stock**

3. The total number of social housing dwelling stock at 31 March 2022 in the following locations:

Location	Total Social Housing Stock (31 March 2022)
Cropredy Civil Parish	30

### **Social Housing Lettings**

4. The number of social housing lettings in the period between 1 April 2020 and 31 March 2021; and between 1 April 2021 and 31 March 2022 in the following locations:

Location	Social Housing Lettings*	
	1 April 2020 to 31 March 2021	1 April 2021 to 31 March 2022
Cropredy Civil Parish	1	1

**\*This is all social housing lettings made in Cropredy over the time period across all registered providers.**

### **Housing Completions**

5. The number of NET housing completions in Cropredy Civil Parish broken down on a per annum basis for the period between 2000/01 and 2021/22.

**Cherwell District Council do not hold accurate information on net housing completions back to 2001 for each parish. Net residential completions dating back to 2006 are publicly available via: <https://www.cherwell.gov.uk/info/33/planning-policy/370/monitoring-reports/4>**

6. The number of NET affordable housing completions in Cropredy Civil Parish broken down on a per annum basis for the period between 2000/01 and 2021/22.

**Net affordable completions are detailed in the Annual Monitoring Reports (AMRs) which are published annually at: <https://www.cherwell.gov.uk/info/33/planning-policy/370/monitoring-reports>. However, this data is not broken down specifically by parish and Cherwell District Council do not hold this data for the timeframe requested.**

If you have any queries about this email, please contact me. Please remember to quote the reference number **728208** in any future communications.

If you are not satisfied with this response, you may request an internal review by contacting the Information Governance Manager at Cherwell District Council, Bodicote House, Bodicote, Banbury, OX15 4AA or via email at [foiandeirrequests@cherwell-dc.gov.uk](mailto:foiandeirrequests@cherwell-dc.gov.uk).

If, following the review, you are still not satisfied with the Council's response, you are advised to contact the Information Commissioner directly at the Information Commissioners Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF or on [mail@ico.gsi.gov.uk](mailto:mail@ico.gsi.gov.uk).

Kind regards

Information Governance Officer  
Law and Governance  
Cherwell District Council  
Bodicote House  
Bodicote  
Banbury  
Oxfordshire. OX15 4AA

[www.cherwell.gov.uk](http://www.cherwell.gov.uk)



*Cherwell*

DISTRICT COUNCIL  
NORTH OXFORDSHIRE



# Appendix TK2

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Freedom of Information Response (01 July 2022)



## Conor Layton

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**From:** Hussain, Zaqia - Oxfordshire County Council <Zaqia.Hussain@Oxfordshire.gov.uk>  
on behalf of CherwellFOI <Cherwell.FOI@Oxfordshire.gov.uk>  
**Sent:** 01 July 2022 13:10  
**To:** Conor Layton  
**Cc:** CherwellFOI  
**Subject:** 2009 FOI - Final Response

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

### **Freedom of Information Act 2000** **Our reference: 2009 FOI-CDC**

Dear Mr Layton,

Thank you for your request of 14 June 2022, in which you asked for the following information. Please find the Council's response below.

- 1. The total number of households on the Council's Housing Register at 31 March 2022.**  
1,932
- 2. The average waiting times at 31 March 2022 for the following types of affordable property across the Authority:**
  - a. 1-bed affordable dwelling;**  
162 days
  - b. 2-bed affordable dwelling;**  
243 days
  - c. 3-bed affordable dwelling; and**  
346 days
  - d. 4+ bed affordable dwelling.**  
922 days
- 3. The average waiting times at 31 March 2021 for the following types of affordable property across the Authority:**
  - a. 1-bed affordable dwelling;**  
78 days
  - b. 2-bed affordable dwelling;**  
185 days
  - c. 3-bed affordable dwelling; and**  
260 days
  - d. 4+ bed affordable dwelling.**  
690 days
- 4. The total number of households on the Council's Housing Register at 31 March 2022 specifying the following locations as their preferred choice of location:**  
**Location: Finmere Civil Parish Household Preferences (31 March 2022)**

0 Village Connections to Finmere  
109 Housing Register applications selected Finmere as an 'area of preference'. However, it should be noted, that this is not a mandatory question on the application.

5. The average number of bids per property over the 2021/22 monitoring period for the following types of affordable property in the locations listed below:

Type of affordable property (1 April 2021 to 31 March 2022)	Average Bids Per Property
<b>Finmere Civil Parish</b>	
<b>1-bed affordable dwelling</b>	n/a – 0 advertised
<b>2-bed affordable dwelling</b>	n/a – 0 advertised
<b>3-bed affordable dwelling</b>	n/a – 0 advertised
<b>4+ bed affordable dwelling</b>	n/a – 0 advertised

6. The total number of social housing dwelling stock at 31 March 2022 in the following locations:

Location (31 March 2022)	Total Social Housing Stock
<b>Finmere Civil Parish</b>	8 units

7. The number of social housing lettings in the period between 1 April 2020 and 31 March 2021; and between 1 April 2021 and 31 March 2022 in the following locations:

Location	Social Housing Lettings
<b>1 April 2020 to 31 March 2021</b>	0
<b>1 April 2021 to 31 March 2022</b>	0

8. The number of households on the Housing Register housed in temporary accommodation within and outside the Cherwell District Council region on the following dates:

Households in Temporary Accommodation	31 March 21	31 March 22
Households Housed within Cherwell	26	26
Households Housed outside Cherwell	2	26
<b>Total Households</b>	<b>28</b>	<b>28</b>

9. The number of homelessness applications in the last 12 months (please specify 12 month period used) which the Council has assessed as having:

(12 month period used: '01/04/2021 – 31/03/2022')

a. a prevention duty; and

555

b. a relief duty.

277

10. The number of NET housing completions in the Cherwell District Council region broken down on a per annum basis for the period between 2000/01 and 2021/22.

Years	Cherwell net completions
2000-2001	600
2001-2002	533
2002-2003	436

2003-2004	409
2004-2005	677
2005-2006	1067
2006-2007	853
2007-2008	455
2008-2009	426
2009-2010	438
2010-2011	370
2011-2012	356
2012-2013	340
2013-2014	410
2014-2015	946
2015-2016	1425
2016-2017	1102
2017-2018	1387
2018-2019	1489
2019-2020	1159
2020-2021	1192
2021-2022	1175
Total	17,245

**11. The number of NET affordable housing completions in the Cherwell District Council region broken down on a per annum basis for the period between 2000/01 and 2021/22.**

<b>Years</b>	<b>Cherwell net affordable completions</b>
2000-2001	Not available
2001-2002	123
2002-2003	130
2003-2004	84
2004-2005	32
2005-2006	61
2006-2007	166
2007-2008	133
2008-2009	87
2009-2010	91
2010-2011	96
2011-2012	204
2012-2013	113
2013-2014	140
2014-2015	191
2015-2016	322
2016-2017	278
2017-2018	426
2018-2019	510
2019-2020	400
2020-2021	295

2021-2022	Not available
Total	3882

**12. The number of NET housing completions in Finmere Civil Parish broken down on a per annum basis for the period between 2000/01 and 2021/22.**

Years	Finmere net completions
2000-2001	0
2001-2002	6
2002-2003	12
2003-2004	1
2004-2005	2
2005-2006	0
2006-2007	1
2007-2008	2
2008-2009	2
2009-2010	1
2010-2011	1
2011-2012	2
2012-2013	1
2013-2014	0
2014-2015	1
2015-2016	1
2016-2017	0
2017-2018	0
2018-2019	0
2019-2020	1
2020-2021	0
2021-2022	0
Total	34

**13. The number of NET affordable housing completions in Finmere Civil Parish broken down on a per annum basis for the period between 2000/01 and 2021/22.**

Years	Finmere net affordable completions
2000-2001	0
2001-2002	0
2002-2003	0
2003-2004	0
2004-2005	0
2005-2006	0
2006-2007	0
2007-2008	0
2008-2009	0
2009-2010	0

2010-2011	0
2011-2012	0
2012-2013	0
2013-2014	0
2014-2015	0
2015-2016	0
2016-2017	0
2017-2018	0
2018-2019	0
2019-2020	0
2020-2021	0
2021-2022	0
Total	0

Internal review

If you are dissatisfied with our service or response on this occasion, you can request an internal review as follows:

1. Contact the FOI team: [Cherwell.FOI@Oxfordshire.gov.uk](mailto:Cherwell.FOI@Oxfordshire.gov.uk)
2. Write to us at our address:

Chief Executive  
Cherwell District Council  
Bodicote House  
Bodicote  
Banbury  
Oxfordshire  
OX15 4AA

If you remain dissatisfied with the handling of your request or complaint, you have a right to appeal to the Information Commissioner at:

The Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF  
Telephone:0303 123 1113  
Website: [www.ico.gov.uk](http://www.ico.gov.uk)

If you have any further queries, please do not hesitate to contact us. We would be grateful if you would quote the reference number at the top of this email.

Yours sincerely,

Housing Service  
**Operations Directorate**  
**Cherwell District Council**

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