

Cherwell District Council
Housing Strategy 2019-2024

‘Cherwell - A Place to Prosper’

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Foreword

A safe and secure home that is suitable for our family is something we all have a right to. A home is essential and provides the foundation for everything we do – work, play, raising children, forming and maintaining relationships, participating in our community and building a good quality of life. Some of us will spend most of our time in our home as we get older and our health and care needs change. All the more reason for our home to be a place of refuge and relaxation.

This is the point of the Housing Strategy – to address the current and anticipated housing needs of people in our district and set out our priorities for improving access to affordable and suitable housing and for building healthy communities.

In the strategy we are focussing on people but also recognising the importance of place. Housing exists in the context of places that people want to live in and we need to consider the wider infrastructure when developing, improving and allocating housing. This includes access to jobs, transport, shops, community facilities, green spaces and play parks. It means designing in opportunities for walking and cycling and for engagement with neighbours. It means living in a place that promotes good health, where the air is clean and where the housing is good quality and energy efficient.

We want to enable and deliver new affordable housing but also address issues in the existing stock. The majority of homes in the district are in good condition but there is a significant number that are below acceptable standard, both private rented sector homes and owner occupied. We want to tackle this issue robustly by identifying the minority of bad landlords who take advantage of their tenants and against whom enforcement action is necessary.

Much of what is in the strategy is aspirational and can only be delivered with our partners and with investment. Cherwell District Council aims to be forward thinking and is well placed to deliver given the track record of affordable housing development, the willingness to innovate and the strong partnership working. Access to affordable housing is the second top priority for people in our district. We also have over a thousand low income households waiting for affordable housing. These facts together point to how proactive and relentless we need to be in the pursuit of new housing solutions. Housing is also at the top of the national agenda. At county level we are a lead authority in the delivery of housing through Oxfordshire Growth Deal. This sets a positive context for driving our ambitions forward and demonstrates the commitment we have to always doing the best for our communities.

We look forward to working with partners and communities to deliver on our commitments and to making sure Cherwell is a place where people can prosper.

Councillor John Donaldson, Lead Member Housing

Introduction

This Housing Strategy sets out Cherwell District Council's plans for the housing service for the period 2019-2024. The previous Housing Strategy was a combined Housing and Homelessness Strategy that covered the period 2012-2017. This is a standalone Housing Strategy as we published a new Homelessness Strategy in July 2018, in recognition of the significant shift in homelessness legislation with the implementation of the Homelessness Reduction Act 2017 (HRAct).

Our 2019-2024 strategy has been shaped by national policy and local context and is informed by data and information about our local housing market. A strong evidence base is essential to ensure that key strategic priorities and action plans are intelligence led. A key source of evidence for this housing strategy is Cherwell District Council's "State of the District's Housing Report 2018". This strategy should be read in conjunction with this report. Other evidence for the strategy includes Oxfordshire Strategic Housing Market Assessment (SHMA) 2014, data from our internal housing register/housing advice and private sector housing databases and the Cherwell Local Plan 2015.

In July 2017 we became a shared housing service with South Northamptonshire Council. However, local government reorganisation in Northamptonshire has prompted a termination in the partnership between Cherwell District Council and South Northamptonshire Council. There is currently a programme of work taking place that will culminate in the separation of the 2 councils. This programme is expected to be completed in mid-2019. We have also formed a new partnership with Oxfordshire County Council and with effect from 1 October 2018 we have a shared Chief Executive with the county council. From January 2019 we have a shared Assistant Director for Housing and Social Care Commissioning. This arrangement is new and the strategy recognises that the relationship between the two organisations will grow and develop. There will be lots of opportunities to work together over the lifetime of the strategy to join up pathways and improve housing solutions for our residents.

The Housing Strategy has three strategic priorities, these are:

- Increase the supply and diversity of affordable housing to ensure the right types of housing are available in the right places
- Improve the quality and sustainability of our homes and build thriving, healthy communities.
- Enhance opportunities for people to access suitable homes and have housing choices

Taking into account the level of change anticipated in national policy, the housing market, the local government sector and our communities we felt the housing strategy needed a degree of flexibility. The structure of the strategy is unlikely to change over the course of its life and will remain focused on the 3 key themes. But we will review regularly with the aim of producing an annual action plan which will enable us to respond to the changing environment. The action plan 2019-20 sets out year 1 delivery.

Key Achievements

Our key housing achievements over the course of our 2012-2017 strategy include:

- Between April 2012 and March 2018 over 1,500 new affordable homes were provided in the district. Each year since 2014/15 we exceeded our target of enabling 150 new affordable homes to be built per year; in 2017/18 this rose to 443.
- We secured the Graven Hill Military Base site which will eventually provide up to 1,900 homes. 72 units were completed by July 2018 of which 36 were self-build, 11 were custom build and 25 were affordable housing.
- Build!® have produced a total of 258 affordable homes including 65 self-build/custom build or self-finish units and working with a developer to convert office space in Banbury into affordable rented accommodation for singles and couples.
- We helped more than 640 disabled residents with Disabled Facilities Grants (DFGs) and a further 18 households via discretionary grants through our Home Improvement Agency.
- We provided direct practical help to over 2,200 residents through our Small Repairs Service
- We helped 1,058 vulnerable and older people with home improvements through discretionary grant funding
- We concluded 708 statutory interventions including improvement notices (both formal and informal) and prohibition orders, and resolved serious health hazards in 581 homes.
- We have inspected 438 houses in multiple occupation (HMOs) to ensure appropriate standards are achieved and maintained.
- 77 home improvement grants were issued to bring private rented sector properties up to decent standard and these were then let to local households in housing need at an affordable rent.
- We worked with regional partners to secure total funding of £412k from the Department of Energy and Climate Change (DECC); and were able to use £58k of this to improve 28 homes in the district.
- We conducted a review and produced a new homelessness strategy and action plan for the period 2018-2020: [<https://www.cherwell.gov.uk/info/55/strategy-policy-and-development/544/homelessness-review-and-strategy>]. This will be actively monitored through the period.

A full list of our achievements over the period 2012-2017 can be found on the council website.

Strategic Context

Legislation and policies at a national, regional and local level have an impact on the content and delivery of the housing strategy. There have been considerable changes to the national policy framework for both housing and planning since the last housing strategy document was produced in 2012. The key legislation and policies that relate to the housing strategy are listed below:

National	
	Welfare Reform Act 2012
	The Care Act 2014
	Housing and Planning Act 2016
	Welfare Reform Act 2016
	The Housing White Paper 2017 “Fixing our broken housing market”
	The Homelessness Reduction Act 2017
	The National Planning Policy Framework 2018
	The Social Housing Green Paper 2018
	The Licensing of Houses in Multiple Occupation (Prescribed Description) (England) Order 2018
Regional	
	Oxfordshire Health and Wellbeing Strategy 2015-2019
	Oxfordshire Housing and Growth Deal 2018
Local	
	Cherwell District Council Business Plan 2018-2019
	Homelessness Strategy 2018-2020
	Cherwell District Council’s Tenancy Strategy 2017
	Cherwell District Council’s Housing Allocations Scheme 2018
	Cherwell Local Plan 2011-2031

A summary of the key legislation and policies outlined is available on the council website.

Cherwell – People & Place

Cherwell district lies at the north-western edge of Oxfordshire. It covers an area of 277 square miles and includes the towns of Banbury and Bicester, Kidlington (a large village) and 72 smaller villages. The M40 passes through the district and there are good rail connections to London and Birmingham. Cherwell also has a close relationship with the world class university city of Oxford. The city's successful economy built around the universities and high tech industries and businesses combined with the attractiveness of the surrounding countryside make the county a highly desirable place to live which influences the housing market.

Cherwell has an estimated population of 147,602 (2017). Over 60% of residents live in one of the districts main urban centres, Banbury (32%), Bicester (21%) and Kidlington (9%), with the remainder living in the rural areas (38%). The population is growing, it increased by 0.7% in the last year, this is above the UK growth rate and the rate of population growth in Oxfordshire as a whole. International migration does contribute to the increase in the population locally, however a key driver of population growth is in-migration from Oxford probably related to acute housing affordability issues in the City. Cherwell is expected to continue to grow with the population forecast to be 203,900 in district by 2031.

The district has a total of 66,693 dwellings, of which 66% are owner occupied, 22% private rented and 12% social housing. The levels of home ownership and private renting in Cherwell are now ahead of national levels and the amount of social housing falling behind. The number of detached and semi-detached properties in the district is ahead of national averages whilst the number of terraced properties and flats is below.

Although the majority of homes in the district are warm and safe a significant minority (11%) have serious hazards including risk of falls and being cold. 3% suffer from more general disrepair. There is also double the proportion of homes with an 'excess cold' hazard than in England as a whole (6% compared to 3%).

The life expectancy of people in Cherwell is higher than the national average and the district is expected to see a substantial increase in the older person population. The age group that that will see the greatest increase is people over 85, with an increase of 142% resulting in a significant increase in the demand for accommodation that is suited to an older population and the need for associated care and support services. The majority of our residents are in good health while 14.1% have a long term limiting health problem or disability (17.6% nationally).

Housing Strategy Priorities

Priority 1:

Increase the supply and diversity of affordable housing to ensure the right types of housing are available in the right places

Our objectives are to:

- 1.1 Understand the need for the full range of affordable and specialist housing in the district, including type, tenure and location
- 1.2 Deliver a range of affordable homes that meet the needs of local residents and workers
- 1.3 Work in partnership with private developers, registered providers and local landowners to gain greater control over the delivery of housing, including new affordable housing
- 1.4 Maximise and make best use of financial assets and resources, including those of the Council, Registered Providers and Homes England, to deliver affordable housing in the district

Why is this important?

- We need 1,140 new homes in Cherwell per year until 2031 with 35% of this being affordable
- We need to respond to diverse needs ranging from smaller homes for young people and people looking to downsize through to larger family homes
- We have a growing population of older people whose housing needs need to be anticipated and planned for
- Home ownership is out of reach for households on low and average incomes
- Social rent is the only truly affordable housing option for many people and there is a lack of supply in this area
- Cherwell has a strong track record of housing delivery and has exceeded new build targets. But the market on its own does not deliver the volume and range of affordable products that our communities need
- New build housing has been concentrated in the main towns of Banbury and Bicester and there is a need to increase delivery of affordable housing in rural areas of the district
- We have also committed to helping Oxford city meet its need for 1,400 new homes per year

What we plan to do

1.1 Understand the need for the full range of affordable and specialist housing in the district, including type, tenure and location

- Improve our understanding of specific housing needs by drawing on our own internal data and intelligence and that of our partners
- Work with parish councils, community groups and residents in rural parts of the district to identify and respond to housing needs in the villages
- Join up with Oxfordshire County Council and health partners to understand and respond to the current and future housing needs of older people and other vulnerable groups that require specialist housing e.g. people with learning disabilities
- Ensure that the development of new housing contributes to vibrant and sustainable town centres
- Ensure that we listen to the people whose housing needs we are trying to meet by consulting and checking back that we are delivering the right types of housing

1.2 Deliver a range of affordable homes that meet the needs of local residents and workers

- Explore the viability of delivering homes for social rent within new developments
- Increase the supply and uptake of affordable housing for keyworkers
- Diversify the provision of affordable housing through innovation and partnership working i.e. shared ownership, self-build, custom build and community-led schemes
- Ensure that the delivery of new housing is supported by and integrated with community facilities, businesses and employment, schools, transport and health and other services
- Work alongside landowners and house builders, including the University of Oxford, to develop affordable housing on allocated sites for households and key workers from Oxford with unmet housing need
- Contribute to the Oxfordshire Growth Deal programme to ensure affordable housing targets are met
- Work with existing Cherwell residents and partners to ensure the housing needs of expanding communities are met as well as the needs of Oxford residents
- Work within Local Plan parameters to increase the delivery of affordable housing within rural areas where unaffordability and the constraints on development are often a challenge

1.3 Work in partnership with private developers, registered providers, landowners and local communities to gain greater control over the delivery of housing, including new affordable housing

- Continue to seek the maximum amount of affordable housing when negotiating with developers on new schemes¹
- Take a more proactive approach to working with registered providers to encourage them to come forward with land-led development proposals
- Work closely with Homes England and other partners to pursue and bring forward public sector land for development
- Explore the potential for the council to take a lead role in land assembly
- Undertake social value assessments to enable decisions to be made about whether council land should be disposed of at or below market value – for the development of housing including affordable housing

1.4 Maximise and make best use of financial assets and resources, including those of the Council, Registered Providers and Homes England, to deliver affordable housing in the district

- Work with Build!², registered providers and community led developers to maximise grant funding that can be used for affordable housing development, including homes for social rent
- Raise the profile of our affordable housing needs and ambitions with Homes England in order to maximise the amount of funding we can access from the Shared Ownership and Affordable Homes Programme 2016-21
- Identify land in our ownership that can be considered for affordable housing development
- Lever Oxfordshire Growth Deal funding to support housing delivery in Cherwell
- Review our internal resources and structures to ensure we have the expertise and capacity in place to deliver on our affordable housing ambitions

¹ Local Plan affordable housing requirements are 30% in Banbury and Bicester and 35% in the rest of the district

² Build! is Cherwell District Council's in-house housing development and management company

Priority 2:

Improve the quality and sustainability of our homes and build thriving, healthy communities

Our objectives are to:

- 2.1 Improve the energy efficiency of the housing stock and reduce fuel poverty for low income and vulnerable households
- 2.2 Support residents to have a suitable home where they can live independently
- 2.3 Ensure the efficient use of the housing stock and maximise opportunities to meet housing needs
- 2.4 Improve the quality of new homes and the existing housing stock
- 2.5 Ensure effective enforcement action is taken to improve unsatisfactory rented accommodation
- 2.6 Demonstrate a corporate commitment to sustainable, healthy and thriving communities

Why is this important?

- An estimated 6,638 (11%) owner occupied and private rented homes have a serious health hazard as defined by the Housing Health and Safety Rating System
- Our owner occupied and private rented dwellings have a lower energy efficiency rating than the national average
- Just over 900 (6.2%) private rented dwellings in the district are estimated to have an Energy Performance Certificate rating below band E. This is below the rating now required, for a landlord to grant a new tenancy to new or existing tenants
- It is estimated that 8% of all households (over 3,000 owner-occupied households and 1,777 private rented households) experience fuel poverty, although this is lower than the national average of 11% of households. The highest concentrations of fuel poverty are in the rural areas of our district
- As of March 2018 there were 495 properties that had been empty for more than six months
- Due to new licensing requirements the number of licensable HMOs has increased from 84 to an estimated 431
- Oxfordshire is expected to see a substantial increase in the population of older people with the total number of people aged 55 and over expected to increase by 49% over 20 years
- Older people are more likely to live in owner-occupied and social rented accommodation than the private rented sector
- 22% of households in Cherwell include someone with a long term health problem or disability

- There is a correlation between age and long term health conditions or disability with 83% of persons aged 85 or older having a disability
- There is an evidenced need for a diverse range of supported housing including learning disabilities, people with physical disabilities and vulnerable young people including young parents
- The district is going through a period of high growth, with this rate of increase we must ensure the community infrastructure is in place to support sustainable communities
- Where we have achieved impact with our existing programmes we have the opportunity to expand on this good practice e.g. Graven Hill, Bicester Healthy New Town and Bicester Eco Town
- There is growing evidence that significant benefits for local people can be achieved by joining up the planning of housing, infrastructure and the economy with planning for residents' health and wellbeing

What we plan to do

2.1 Improve the energy efficiency of the housing stock and reduce fuel poverty for low income and vulnerable households

- Increase awareness of council services and initiatives in relation to warm homes, energy efficiency and retro-fit technologies
- Work in a coordinated way with local health partners to ensure residents in most need receive support to make their homes warmer (making every contact count)

2.2 Support residents to have a suitable home where they can live independently

- Continue to support and meet the demand for adaptations to assist older and disabled people to remain living independently in their own homes
- Support the delivery of new build adapted properties
- Provide supported housing as identified through Oxfordshire County Council's commissioning plans for Adult's and Children's Services
- Promote use of technology to enable disabled and older people to live independently
- Deliver the Government's Vulnerable Persons Relocation Scheme in Cherwell

2.3 Ensure the efficient use of the housing stock and maximise opportunities to meet housing needs

- Reduce the number of empty properties in the district, including refurbishment of flats above shops and conversion of commercial space to residential.

2.4 Improve the quality of new homes and the existing housing stock

- Improve conditions in the private rented sector by implementing actions arising from HMO licencing responsibilities, our formal and informal enforcement interventions and our grant and loan work

Increase our enforcement profile and interventions so that non-compliant landlords do not profit from providing poor quality accommodation

- Take a leadership role to influence developers and demonstrate that increased standards in new build housing are deliverable

2.5 Demonstrate a corporate commitment to sustainable, healthy and thriving communities

- Identify key partnerships that require housing representation and influence to deliver healthy communities, including establishment of a Cherwell Housing Board
- Increase corporate coordination in relation to housing activities across the council
- Implement a framework of engagement with RP partners to deliver thriving, healthy communities
- Adopt a corporate approach to commissioning services to support sustainable communities
- Use the learning from Bicester Healthy New Town to roll out new approaches to promoting health and wellbeing and tackling deprivation in other parts of the district

Priority 3: Enhance opportunities for residents to access suitable homes and have housing choices

Our objectives are to:

- 3.1 Provide an enhanced housing options service
- 3.2 Keep the Allocations Scheme under review to ensure it meets housing needs
- 3.3 Increase opportunities for people to access low cost home ownership and good quality private rented accommodation

Why is this important?

- Cherwell is a high growth area and the demand for housing is unlikely to subside in the foreseeable future
- Our customer base is expanding with more households, including working households, needing advice and help to access housing. This is because household income has not kept up with house prices and market rents in the private rented sector
- Housing Options services have traditionally worked with vulnerable people and those threatened with homelessness. As more households experience affordability issues with housing we need to offer advice to a wider group of people
- Housing needs outweigh supply of social and affordable rented housing so we need to widen the housing options on offer, this could include self-build opportunities at Graven Hill, shared ownership, rooms in shared houses and private rented sector properties
- The need for keyworker housing is high across the county, particularly for those working in Oxford city, and the Housing Options service needs to reflect this

What we plan to do

3.1 Provide an enhanced Housing Options service

- Provide a Housing Options service that responds to the diversity of need
- Promote a personalised approach which helps customers identify housing solutions that will meet their needs and aspirations
- Support customers to make positive and realistic choices about the type of housing they want to live in
- Ensure staff have the skills and training to offer good quality advice

- Ensure that good quality information on the housing opportunities in the district is made available across a range of media including comprehensive information on the web
- Increase opportunities to work with partner organisations to ensure residents get good quality housing advice when they need it

3.2 Keep the Allocations Scheme under review to ensure it meets housing needs

- Review our Allocations Scheme to ensure it continues to meet the needs of our communities

3.3 Increase opportunities for people to access low cost home ownership and good quality private rented accommodation

- Improve our relationships with the local private rented sector to increase innovation and support development of the market
- Work with Graven Hill to review the self-build mortgage pilot and establish how this and other council-led initiatives can help local people choose self and custom build to meet their housing needs
- Broaden the housing choices for older people including co-housing, shared ownership and smaller homes for open market sale³

³ In line with the Older People's Strategy 'Living Longer, Living Better' – Oxfordshire Health and Wellbeing Board

Resources

The resources available to deliver the housing strategy in Cherwell are as follows:

Council Resources

Staff Resources - The main staff resource is the Housing Team which consists of:

- The Housing Development and Strategy Team
- The Housing Options Service – focused on homelessness, providing general housing advice and maintaining the Council's housing register
- The Private Sector Housing Team

We will draw on officer time and expertise from other teams within the council as well including Build!, the Bicester Team, Planning Policy and Development Management, Transformation Team, Property and Investment Team and Communities Team. We will also consider the potential for council-owned land and other assets to be used to help meet local housing needs.

We are also sharing resource with Oxfordshire County Council at Assistant Director level to enable us to deliver our joint housing priorities and deliver better housing outcomes for older people, disabled people and other vulnerable groups.

Commuted Sums - Off-site contributions in lieu of affordable housing are provided by developers in exceptional circumstances where affordable housing is not provided on site. In these circumstances developers are required to pay a commuted sum which can then be used as an additional source of funding for affordable housing delivery.

New Homes Bonus - New Homes Bonus (NHB) is a grant paid by Central Government to local authorities to incentivise housing growth in their areas. Under the scheme Central Government matches the council tax raised on new build homes, conversions and long term empty homes brought back into use. The development of each additional affordable home attracts an enhancement of £350 per annum (over the period which the NHB is payable). Local authorities are not obliged to use the funding for housing purposes but we have set the enhanced payments (£350 per property per annum) aside to fund new affordable homes or services.

Private Sector Housing Grants and Loans

The Council received Disabled Facilities Grant funding of £1.012 million from the Better Care Fund (a programme seeking to join up health and care services) for 2018-19 and expects a similar or increased level of funding in future years. Alongside this there is a proposed budget of £150,000 in 2019-20 for discretionary private sector housing grants (including essential repairs, energy efficiency and landlord home improvement grants). We also have access to loan funding for improvements to private sector housing as we are members of Flexible Home Improvement Loans Limited.

Partners' Resources

In order to enable the delivery of new affordable housing we work in partnership with Registered Providers, who use their staff time to facilitate new development and invest their own financial resources to fund new build affordable housing. They also provide resources such as staff time to manage housing stock in our district and staff time and financial investment in community development activities.

Growth Deal

In March 2018 the Oxfordshire Authorities were successful in securing Housing and Growth Deal funding of up to £215 million from the Government to support the delivery of around 100,000 new homes across Oxfordshire between 2011 and 2031. This includes £60 million to deliver additional affordable housing and £150 million to deliver the infrastructure needed to accelerate the delivery of 100,000 homes across the County by 2031, both market and affordable. We wish to maximise the amount of funding from this source into the district. Currently £3,250,000 is allocated for 106 affordable housing units to be provided in Cherwell.

Homes England Funding

In April 2016 bidding was opened to the Homes England Shared Ownership and Affordable Homes Programme (SOAHP) 2016 to 2021. Initial allocations of capital grant for new affordable housing schemes were announced in January 2017 but this did not allocate the total budget, with £1.3 billion remaining available. This is being allocated through Continuous Market Engagement together with a share of the £1.4 billion announced in the Autumn Statement for new affordable homes outside London. In addition, in June 2018, an addendum to the SOAHP prospectus was published. This addendum invited bids against the available funding for a range of housing tenures, including social rent, which had previously not been funded.

Other Funding

There are additional sources of funding allocated to the council specifically for homeless work. These include:

Homelessness Prevention Grant - Central Government gives local housing authorities funding for homelessness prevention work (Homelessness Prevention Grant) within the council's wider local government settlement. This funding has been used by the Housing Team to support a range of community and voluntary sector groups to provide services within the district that are focused on supporting the prevention of homelessness. For example, the provision of drop in centres for people who are homeless or unsuitably housed, outreach and verification for rough sleepers and outreach for low to medium level victims of domestic abuse. The Homelessness Prevention Grant allocation for Cherwell District Council is as follows:

Homelessness Prevention Grant		
2017/18	2018/19	2019/20
£99,869	£100,211	£100,712

Flexible Homelessness Support Grant - The Ministry of Housing, Communities and Local Government (MHCLG) also provides Flexible Homelessness Support Grant (FHSG) to local housing authorities. FHSG is paid to local housing authorities as a grant and can be used in any way a local authority sees fit, to better manage temporary accommodation pressures. The grant is ring-fenced for activities to prevent and deal with homelessness.

Flexible Homelessness Support Grant Allocation		
2017/18	2018/19	2019/20
£178,538	£205,425	£265,225

Homelessness Reduction Act: New Burdens Funding - The government is providing funding to local authorities to help meet the new burdens costs associated with the additional duties contained within the Homelessness Reduction Act 2017. The local authority allocations cover: 2017/18; 2018/19; and 2019/20 and Cherwell District Council will receive the following:

Homelessness Reduction Act: New Burdens Funding			
2017/18	2018/19	2019/20	Total Allocation
£47,246	£43,277	£45,747	£136,270

In addition, to the above, all local housing authorities were allocated £9,200 as a one-off payment towards new ICT costs in relation to the new legislation. We used this money to pay for new homelessness ICT software.

Consultation

We consulted on the draft strategy for 7 weeks from December 2018 – January 2019.

We held a consultation event with Elected Members and our Portfolio Holder in October 2018, and have consulted widely with the public, internal stakeholders, public and voluntary sector partners and registered providers on the production of this revised version.

We consulted with partners as the strategy was being developed. Specific partners have also contributed data and verified findings as relevant.

Comments

We welcome any comments or queries about this strategy. Please send them to:

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