

South Oxfordshire and Vale of White Horse

Housing Delivery Strategy 2022 – 2024

October 2022

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Introduction

Everyone needs a home. The availability, affordability, location and quality of housing have a major impact on people's lives and their sense of wellbeing. This joint housing strategy considers the housing opportunities and challenges for the areas covered by our two district councils, South Oxfordshire and Vale of White Horse and sets out our ambitions for the future. Our two councils share many characteristics and are committed to working together. We cover an area in the South of England that is largely rural, with historic market towns and villages nestled amongst beautiful countryside, much of which is green belt or areas of outstanding natural beauty.

The attractiveness of the area makes it a desirable place to live. The proximity of the major urban areas of Oxford, Reading, Swindon and London, all within commutable distances, adds to the pressures on housing. It is an expensive place to rent or buy on the open market, and the provision of affordable housing is essential to balance this and ensure people on lower incomes can live and thrive in the area. Our councils have a good track record of supporting delivery of social housing at affordable rent, but this remains unaffordable for many people as it is set at up to 80% of market rent, and want to see where possible more affordable housing at social rent which is lower.

As well as the need to provide affordable housing for people on the housing register we are also concerned about the rising prices of open market housing which is becoming out of reach of many. Local Plans for South Oxfordshire and Vale of White Horse set out how local housing need has and will be met through identifying suitable locations for housing. Our aspirations for affordable housing will be a key policy within our new Joint Local Plan that is currently in development. Both councils are committed to involving local communities in proposals for new housing and are keen to support a growing interest in community led housing.

For our residents already living in the area we provide a range of services and grants to help people live safely and securely in their own homes for as long as possible. This can be through grants to adapt homes through to making sure that landlords are meeting their legal obligations to maintain rented properties to good standards. We also want to see empty homes, which can be a blight on an area if left empty, brought back into use as quickly as possible.

The quality of new and existing housing is important too, including the environmental impact of the materials used to build new homes, and the energy requirements and cost of maintaining a comfortable temperature indoors. Part of our commitment to tackling the climate emergency is to reduce the carbon emissions from homes. Energy use in homes contribute around 14% of all carbon emissions in the UK ([Committee on Climate Change](#)) We also want new homes to be a part of neighbourhoods that are well connected where facilities that support everyday living are no more than a 20 minute walk or cycle away.

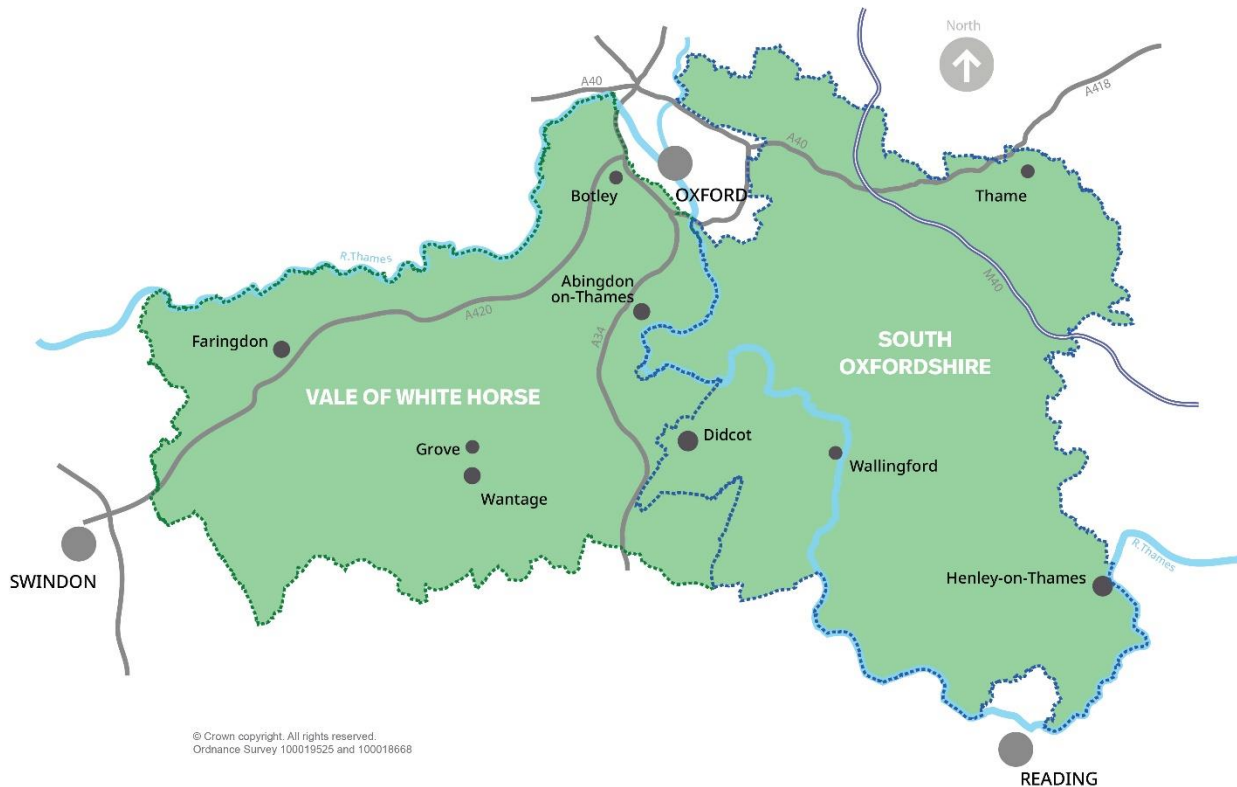
We recognise the value of working with our partners who are a part of delivering our housing aspirations. We recognise the contribution others make in providing good quality affordable homes. A third of all properties in our districts are rented by either private or social landlords and it is vital that we strengthen our working relationship with both. Our partners are mentioned throughout the strategy in the many ways that they contribute to and share our ambitions.

Whilst our two councils share many characteristics and are committed to working together, we also recognise the distinct needs and issues within each district council and this strategy must be flexible enough to respond to individual needs where required.

We have four strategic housing priorities which incapsulate our existing activity and future ambitions. These are:

- Providing homes to meet current and future local need
- Delivering housing that is truly affordable
- Valuing and supporting council and community led housing initiatives
- Planning for well-designed net zero carbon housing.

For each of these we set out why this is priority, what we are already doing and what we plan to do in the future. This housing strategy is for two years to align it with the Corporate Plan and will be reviewed and updated following on from when the next Corporate Plan is agreed. Our ambitions are focused on the role of the councils in setting the framework for and enabling the delivery of housing, working with a wide range of partners to make this happen.



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Ordnance Survey 100019525 and 100018668

Context

Housing is high on the agenda both locally and nationally. This housing strategy sits within a suite of other South Oxfordshire and Vale of White Horse policy documents, Oxfordshire wide policies and national policy that relates to housing. Those that have the greater influence are summarised here.

The Corporate Plans of both councils, set out the main ambitions between 2020 and 2024, highlight housing and housing related themes including:

<u>South Oxfordshire</u> *	<u>Vale of White Horse</u> *
<ul style="list-style-type: none"> ● Homes and infrastructure that meet local needs <p>Highlights for housing:</p> <ul style="list-style-type: none"> - Garden Towns and Villages - New council owned homes - Low carbon new build - Retrofitting existing homes - Eliminating homelessness - Empty Properties - Funding - Using planning policy and processes. 	<ul style="list-style-type: none"> ● Providing the homes that people need <p>Highlights for housing:</p> <ul style="list-style-type: none"> - Homes that people can afford - Housing delivery that supports the environment and healthy living - Policy framework to support aspirations - Review use of S106 monies - Garden Towns and Villages - Encourage low carbon new build - Active travel.
<ul style="list-style-type: none"> ● Action on climate emergency <p>Highlights for housing:</p> <ul style="list-style-type: none"> - Delivering council owned net zero homes - Advocacy for net zero homes across district. 	<ul style="list-style-type: none"> ● Tackling the climate emergency <p>Highlights for housing:</p> <ul style="list-style-type: none"> - Zero carbon construction requirements and for new build - Retrofitting existing homes.
<ul style="list-style-type: none"> ● Improving economic and community wellbeing <p>Highlights for housing and placemaking:</p> <ul style="list-style-type: none"> - Well-connected communities - Active travel 	<ul style="list-style-type: none"> ● Building healthy communities <p>Highlights for housing and placemaking:</p> <ul style="list-style-type: none"> - Building strong communities - Active travel - Homelessness prevention

*Link to webpage for Corporate Plan in more detail.

These themes will help shape the [Joint Local Plan](#) which is under development and going through a series of consultations with a view to adoption in late 2024. This will update and replace the currently separate local plans for each district. The housing strategy will use the most up to date evidence presented in the current drafts of Joint Local Plan and refer to the

agreed Local Plans for existing policy, for example on the required housing delivery numbers and affordable housing requirements.

Both districts place high value on supporting communities to develop a shared vision for their area through Neighbourhood Plans. Neighbourhood Plans can help to shape the way in which strategic policies are translated into changes within an area, although not all Neighbourhood Plans will include a reference to housing. As of June 2022 in South Oxfordshire there are 26 [Neighbourhood Plans](#) that have been made (that is fully adopted as statutory plans) and 26 are under development at various stages. In Vale of White Horse there are 15 [Neighbourhood Plans](#) that have been made and 11 more are underway.

Another local policy to highlight here is our [Joint Homelessness and Rough Sleeping Strategy](#) 2020-2025 This made changes to the councils' approach to meet the new requirements of the Homeless Reduction Act 2017. The Act placed a greater emphasis on early intervention to prevent homelessness and widened the scope of responsibility towards those threatened with homelessness. The two councils committed to prevent homelessness wherever possible; end incidents of homelessness at the earliest opportunity; and to end the need for rough sleeping.

We have set targets to reflect the priority we place on responding effectively to the climate emergency, sharing good practice and making best use of Government funding.

South Oxfordshire	Carbon neutral by 2030
Vale of White Horse	75% reduction in carbon emissions by 2030 and carbon neutral by 2045

Increasing the supply of housing, including affordable housing, remains a priority for national Government, with a previously stated ambition to deliver 300,000 homes a year, a considerable increase in the trends over the last 20 years. In 2020-21 216,490 new homes, were completed 90% of which were new build and 24% were affordable using the National Planning Policy Framework definition of affordable housing. Government policy is important in shaping national funding opportunities. In our areas the high cost of housing has meant that new homes and homes built for “affordable rent” remain unaffordable locally to those on lower incomes. In 2021 the Government introduced funding through Homes England for social rent in areas with “high affordability pressures” including South Oxfordshire and Vale of White Horse. The Housing and Planning Act 2016 introduced Starter Homes as a new affordable housing product, the prototype for what are now called First Homes. This Act also updated a requirement for local authorities to hold a register of applicants and potential sites for self-build and custom-built housing.

After a series of housing consultation documents the Government published The Charter for Social Housing Residents in November 2020. This was heavily influenced by the concerns arising from Grenfell Tower fire where so many social housing tenants tragically lost their lives. It emphasised the importance of residents being safe in their homes, informed and listened to, and complaints being dealt with fairly and quickly. The aspirations in the Charter are to be strengthened in the Social Housing Regulation Bill 2021. This will introduce a more rigorous inspection and rectification regime, with new powers granted to the housing Ombudsman. The rights of tenants in all tenures are being strengthened in the Renters Reform Bill 2021 which will ban no fault evictions, extend the decent homes standard that social landlords must meet to private rented properties; and introduce a ban on landlords having blanket exclusions of those on benefits.

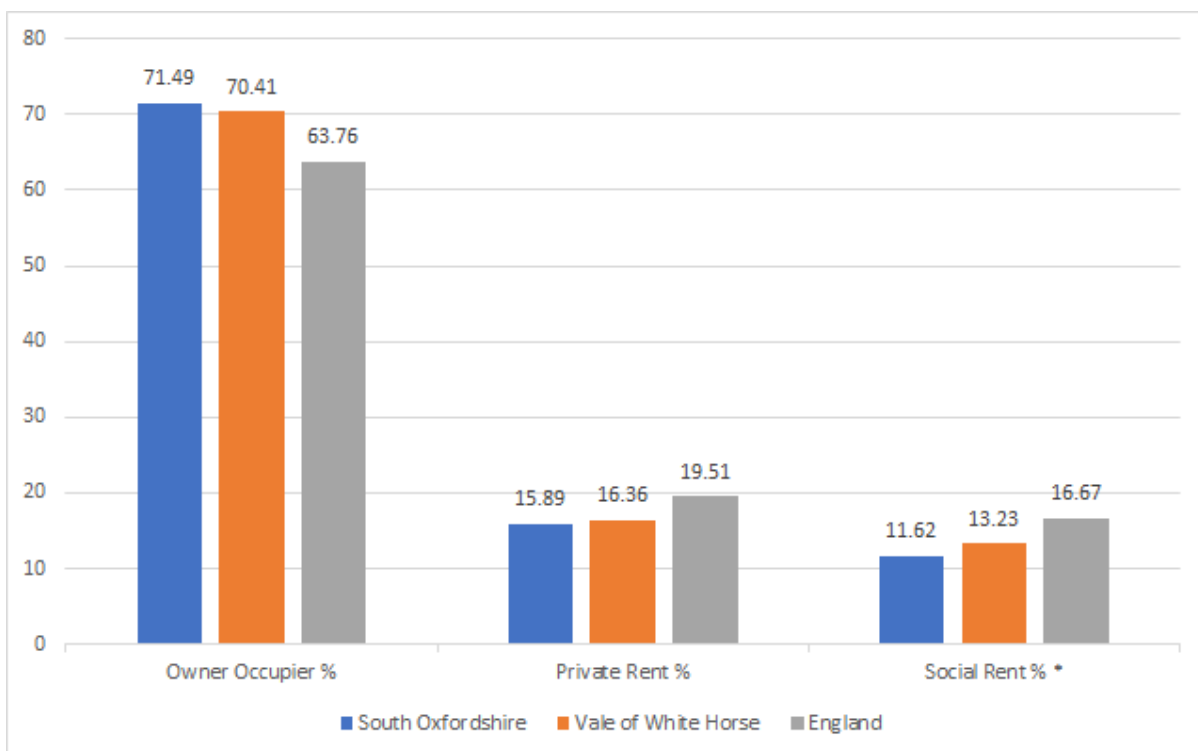
At the time of writing in 2022 the Levelling Up and Regeneration Bill is progressing through the stages prior to becoming an Act. The Bill contains a number of proposals which will impact on the delivery of new homes. Significantly the Bill does not include the target of 300,000 new homes a year. It plans to replace the current Section 106 and Community Infrastructure Levy (CIL) with a new locally set infrastructure levy, calculated based on the gross development value of the site. It is not yet clear how this will impact on the provision of affordable housing previously required in Section 106 agreements. The new Bill also gives greater weight to Neighbourhood Plans, already widely in place across South Oxfordshire and the Vale of White Horse, which engage local communities in a dialogue about local housing needs. The Bill proposes the use of national and local design codes to set the expected standards of good design to which all new developments must adhere. It includes measures to unlock sites and aims to increase the build out rates for new homes including sites where planning permission has been gained but development is not taking place – known as land banking.

Providing homes to meet current and future local need

The amount of housing required in the district council localities of [South Oxfordshire](#) and [Vale of White Horse](#) was agreed in the current Local Plans. These will be replaced by a new Joint Local Plan to 2041 covering both Districts, and the targets for housing delivery may change. Housing targets are based on projections of current and future population profiles and anticipate the impact of future economic growth on housing demand.

Tenure

The predominant tenure in both districts is home ownership, making up almost three quarters of all housing. The availability of affordable housing to rent is significantly below that of the private rented sector, reinforcing the need for a proportionate increase in the affordable rented sector. The next section on affordable housing examines this in more detail.



*Social rent includes affordable and social rent (these are Government definitions explained on page 16)

Ref: ONS 2020 subnational estimates of dwellings by tenure without confidence interval; and national estimates by tenure converted into %.

Housing targets

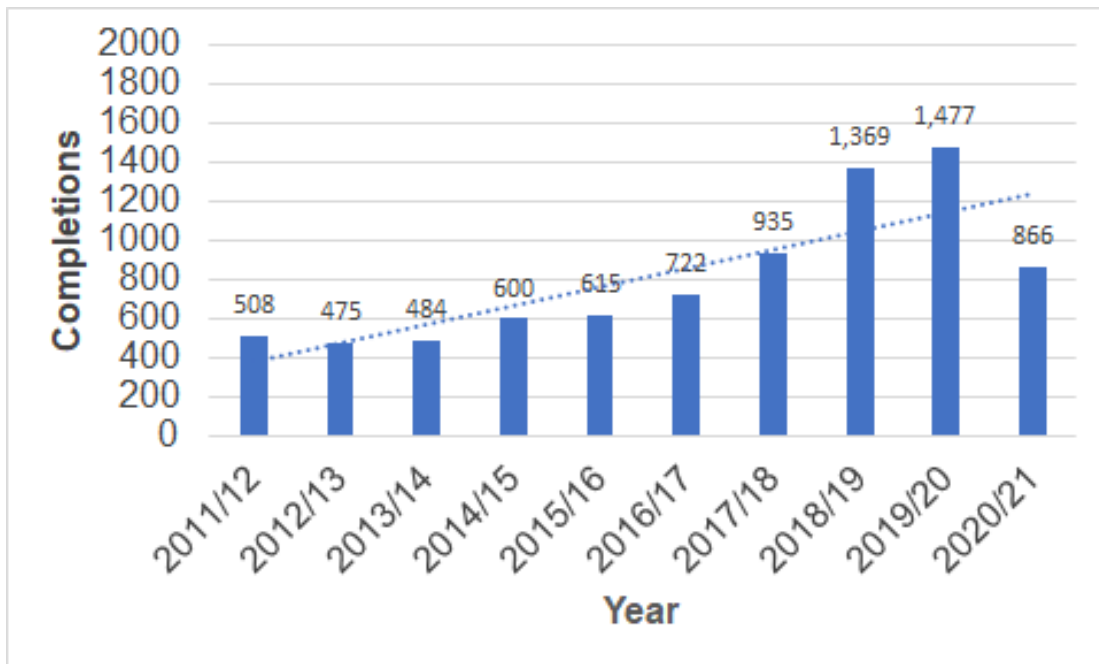
South Oxfordshire is a rural district with a population of 143,800 (source: 2020). The vast majority of households, 84.2%, are economically active (source: October 2020 – September 2021) and the unemployment rate is low at 3.2%. Vale of White Horse is similar with a population of 137,000 (source: 2020), with 82.5% of households being economically active (source: October 2020 – September 2021) and a low unemployment rate of 3.2%. Not all these working households are well paid. 40% of employees in South Oxfordshire earn £25,000 a year or less, and in the Vale of White Horse the figure is 32%. The high cost of market housing, both for sale and rent in the area, create a greater need for affordable housing for people who are on lower incomes. Over time home ownership has been

declining amongst younger age groups as house prices increase. The challenge of affordability in our districts is illustrated in greater detail in the next section on delivering housing that is truly affordable.

In practice precise demand for housing and the type and size of housing people want can change as a consequence of social and cultural changes. For example, the changing working patterns emerging from the trend post pandemic towards more people wanting to work from home is likely to put higher premium on housing with space to work from. Similarly, as the next generation of people get older, and patterns of care have changed to support people to live independently in their homes for as long as possible, the expectation that older people will downsize has been replaced with a more realistic expectation of moving to a home that is the right size for them (not necessarily what they would be assessed as needing). These changes do not affect the current overall housing targets.

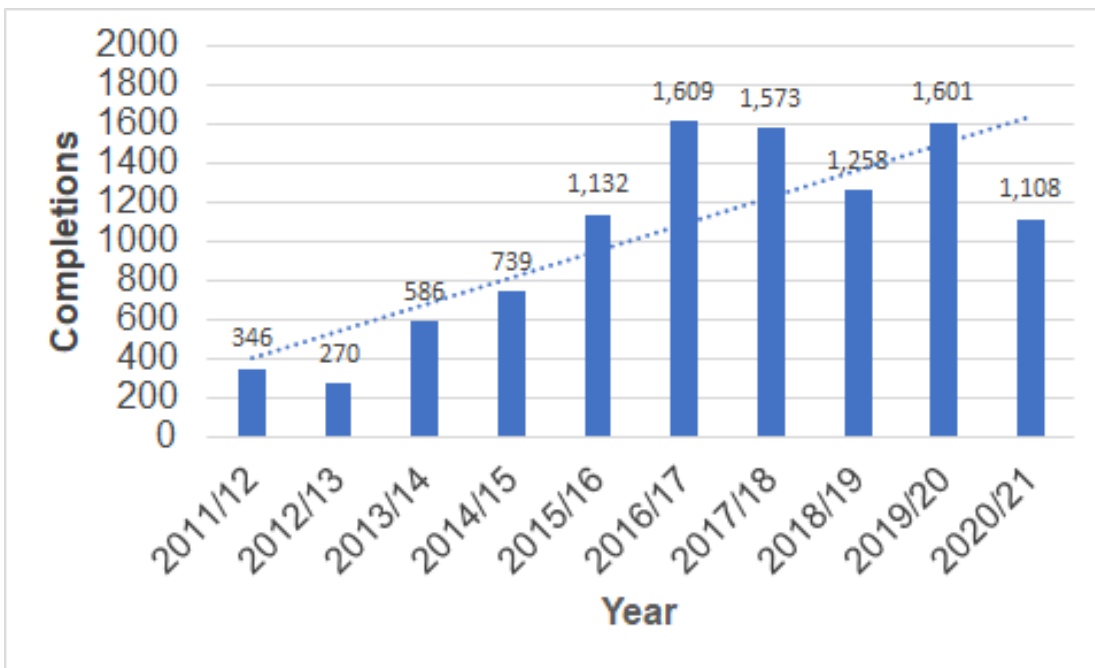
An updated housing needs assessment will need to take the up-to-date required mix of housing stock.

Housing target for new homes - South Oxfordshire (Local Plan 2035)	
2011 - 2035	18,600
Oxford Unmet need (additional 2021-35)	4,950
2011 – 26 annual targets	900 dwellings per annum
2026 – 32 annual targets	1120 dwellings per annum
2032 – 35 annual targets	1110 dwellings per annum



South Oxfordshire have seen a steady rise in the number of completions each year, delivering a total of 8051 homes in the last ten years, exceeded their target between 2017 to 2020. The figures for 2021 will have been affected by the impact of Covid which saw a slowing down of the rates at which homes were built.

Housing Target for new homes - Vale of White Horse (Local Plan 2031)	
2011 - 2031	20,560
Oxford City Unmet need (additional)	2,200
Annual Target	819 dwellings per annum



Vale of White Horse have exceeded this target for completions for the past 6 years, delivering 10,222 in total, with last year’s figures reflecting the impact of the pandemic on slowing the rate at which homes were completed.

Together the two districts have a strong trajectory delivering 50% of all new housing in Oxfordshire in the 7 years between 2013 and 2020.

Within these overall targets will be a requirement for affordable housing. Both South Oxfordshire and Vale of White Horse are expensive places to buy or rent on the open market. Both councils have Local Plan targets which seek a proportion of housing to be affordable. The redraft of these local plans in the Joint Local Plan provides an opportunity to review these targets for tenure mix reflecting identified need for affordable housing, and in particular to look again at what constitutes an affordable rent. The evidence for this and the options available are covered in more detail under the section on the affordable housing priority.

Specialist housing need

Specialist housing can be categorised either by the design or the services offered.

A percentage of housing built must meet specialist needs. The categorisations for specialist housing relate to design and space standards, layout and access to meet the requirements for people with disabilities or limitations associated with ageing. Building for specialist needs also includes housing with support services for a range of needs.

Most older people aged over 65 occupy homes that are not dissimilar to the rest of the population in the districts as they have a substantial number of healthy years ahead of them, on average until they reach their mid-80s. In South Oxfordshire and Vale of White Horse 90% of older people continue to live in their own homes and in less than twenty years it is likely that a quarter of the owner occupier stock will be occupied by people aged over 65 (Wessex Economics study). [Oxfordshire County Council](#) predict a 55% increase in the number of those aged 85 or more across Oxfordshire between 2017 and 2030. This is likely to bring increased need for support as age brings greater mental or physical frailty. The County’s policy, supported by district councils, is to enable people to stay in their own homes for as long as possible, although also anticipating an improvement in peoples housing options as they age based on their housing needs.

Both district councils have policies that require a percentage of new housing to be built to building regulation standards that are accessible and adaptable (Part M (4) Category 2), and a percentage to be built to wheelchair accessible standards (Part M (4), Category 3). These differ between affordable and market housing as the following table shows. These requirements will increase the stock of local housing over time in the districts that make it easier for people to live in their homes for longer.

South Oxfordshire - Housing Mix
All affordable housing and at least 15% of market housing on sites of over 10 dwellings should meet Category 2 standards
At least 5% of affordable housing should meet Category 3 standards
All affordable housing and 1 and 2 bed market housing to meet the Nationally Described Space Standards

Vale of White Horse - Space Standards
On major residential developments 15% of market dwellings and all affordable housing to meet Category 2 standards
On sites of 100 units or more 5% of affordable housing should meet Category 3, and 2% of market housing if a demonstrable need.

Both Local Plans currently include policies that encourage future provision of specialist housing for older people or those with special needs. As part of the Joint Local Plan data will be refreshed to determine the future needs for specialist housing based on changing models of care and the likely choices people will make in the future.

Working in partnership

Building and maintaining strong relationships with housing associations who are registered providers for social housing is essential. We value the contribution that registered providers make to providing existing and new affordable homes in the area and see them as essential partners in this.

We also recognise the value of building good working relationships with developers to deliver both large and small high quality housing schemes. We have been pleased to promote exemplar schemes in the area such as the Springfield Meadows Passivhaus development and our work on Garden Communities, described in more detail in a later section.

Intervening in the existing housing market

Private Sector Housing

Owner occupiers are the predominant tenure in South Oxfordshire and Vale of White Horse. We are keen to identify how many of these homes remain empty and unused in the longer term so that we can develop a strategy to bringing empty homes back into use. As of August 2022, there were 146 empty homes in South Oxfordshire and 108 in Vale of White Horse. Properties that remain empty impact on housing supply, and if left empty for a long time can impact on the surrounding community by for example attracting anti-social behaviour or vermin. Our council tax policies require an additional 100% council tax to be paid after two years, increasing again for each subsequent year. Our first task will be to identify the homes that are not occupied and have been empty for more than two years. We will then set out how we intend to work with owners to bring them back into use, including as affordable homes, and whether council tax increases are set at a level to incentivise bringing homes back into use, and the potential use of Compulsory Purchase Order powers.

The private rented sector is relatively small in both districts. We have a statutory duty to register properties that are houses in multiple occupation (HMOs) and to respond to complaints from tenants about poor standards in homes. As of September 2022, there were a total of 124 HMOs registered across South and Vale, 53 in South and 71 in Vale. The number of HMOs has increased significantly in recent years, in 2017/18 there were only 7 registered across South and Vale, 4 in South and 3 in Vale. It should be noted that only larger HMOs are required to register, and HMOs are clearly growing in numbers around the borders with Oxford City. We have a steady stream of enquiries and complaints from private sector tenants. But no landlord convictions in the last 5 years. Our approach is to encourage, train and inform landlords, and our website has information for both tenants and landlords setting out legal obligations and contact details for our private sector team.

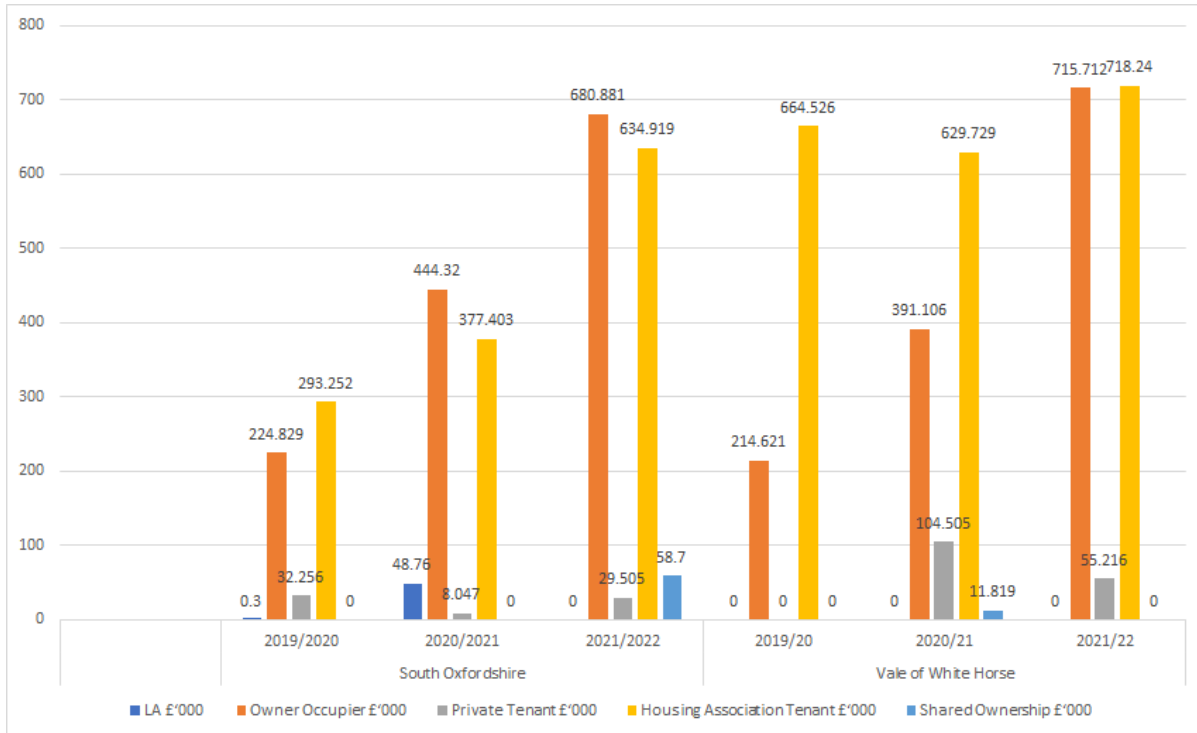
We have developed good working relationships with a number of private landlords in the area through White Horse Lettings, the councils' in-house social lettings agency. In the previous three years White Horse Lettings secured 112 new tenancies in South Oxfordshire and 115 tenancies in the Vale of White Horse.

Both landlords and tenants have obligations and our approach in the first instance is to work with both when something goes wrong, only taking enforcement action where other routes have been exhausted.

Adapting existing homes

Helping people to stay in their own homes for as long as possible means having the ability to adapt existing homes and planning for new homes that meet lifetime needs. The Disabled Facilities Grant is available to assist people to continue to live in their own homes. The following table shows the level of investment by tenure for the last three years. This shows that use of this funding for people living in their own homes and housing associations (registered providers) has increased significantly but is still relatively low for those who are private sector tenants or in shared ownership.

Disabled Facilities Grant spend



There are a range of other loans and grants available to support vulnerable residents to repair to remain in their own homes, rented and owned. Promoting Disabled Facilities Grant and other loans and grants on a regular basis is important for take up.

What is being achieved?

- The new Joint Local Plan and supporting evidence base will update the housing needs of both Districts to 2041. This will include a reappraisal of affordable housing definitions and targets.
- We are working with a range of stakeholders; landowners, local developers, housing associations, community led housing schemes, to bring forward sites in the Local Plans for market and affordable housing.

What more needs to be done?

- The completion of the Joint Local Plan will update housing targets for the area, including settings requirements for specialist and affordable housing
- We will identify the number and location of homes that have remained empty for more than two years and support as many as possible to be brought back into use as homes

- We will assess the need to develop our policy on Houses in Multiple Occupation to take account of growing numbers of HMO dwellings
- We will continue promotional campaigns to encourage the take up housing loans and grants
- We will support existing tenants and landlords when something goes wrong, using our enforcement powers where necessary
- We will work with Oxfordshire County Council to commission a local study to provide a better understanding of the impact of changing models of care, and individual expectations on the current and future provision of specialist housing options.

Delivering housing that is truly affordable

South Oxfordshire and Vale of White Horse are high-cost housing areas, where those on average or below average incomes are priced out of the market. Building a mix of homes where people on a range of incomes and occupations can live is essential for creating and maintaining towns and villages as vibrant places. For both councils the provision of affordable housing is central to this.

The high cost of housing in the area is not reflective of the level of earnings in our districts. In South Oxfordshire in 2021 40% of employees earn £25,000 a year or less, and in the Vale of White Horse the figure is 32% as the following table shows.

Area	< £20K	£20-£25K	£25-30	£30-35K	£35-40K	£40-45K	£45K+
SODC %	27	13	14	10	10	6	20
VOWH %	21	11	11	11	10	7	29

ONS Annual earnings survey of hours and earnings April 2021

Buying a house in the area, or building your own, is currently and will be out of reach of most households on average earnings. The trend is for these ratios to increase as house prices continue to rise faster than earnings. These are broad measures of affordability as households looking to purchase will be of varying compositions, may have more than one income, but may also have additional costs such as childcare. Nonetheless many essential workers have incomes that mean they are priced out of the housing market in our districts.

- Sales and retail assistants £12.9K
- Care workers £17.4K
- Teaching assistants £13.2K
- Chefs £19.5k
- Nursing auxiliaries and assistants £19.7K
- Social workers £32.4K
- Nursery and primary teachers £34.1K.

ONS earnings April 2021

The above examples (for the South East) of gross average earnings for a sample of types of work show that even in better paid jobs the percentage of earnings needed to rent larger properties or to buy is out of the reach of employees doing the essential jobs.

The following table illustrates the mid-point average cost of purchasing a home in both areas against average earnings for 2020.

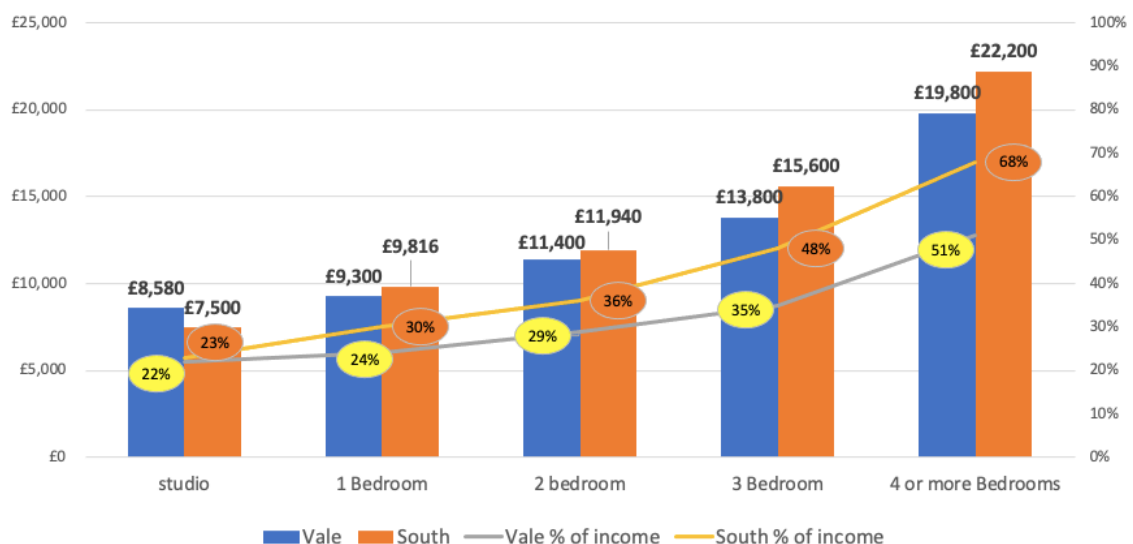
District Council	Median House Prices £	Affordability Ratio	Annual Mortgage Cost £
SODC	390,000	12.07	18,480
VOWH	345,000	8.94	16,368

For those in the lowest quarter of earnings lowest quartile homes are still unaffordable as the following table shows.

District Council	Lowest Quartile House Prices £	Affordability Ratio	Annual Mortgage Costs £
SODC	307,500	-12.55	14,580
VOWH	275,000	-10.24	13,584

House prices are from ONS March 2021 for September 2020. The affordability ratio is a common measure of affordability, dividing house prices by earnings. A ratio of more than 4 is unaffordable. Annual mortgage costs assume a 10% deposit, 2.3% interest rate and a 25-year loan.

The picture for private rents for households is similar. Up to 35% of gross income is generally considered a maximum affordable rent. On this basis only smaller properties are affordable in our area for those on average incomes and larger properties become increasingly unaffordable. People on low incomes eligible for Local Housing Allowance would not be likely to afford the average private sector rents in the area as these are significantly above LHA rents, unless they top up the rent from their already constrained finances.



Summary of median monthly rents recorded between 1 October 2020 to 30 September 2021 for all bedroom categories by administrative area for England - Source: VOA's administrative database as at 30 September 2021 (extrapolated to annual figure)

Those with statutory housing needs

Another way of looking at the need for affordable housing is to look at those people who are on the two councils’ waiting lists for homes. A single snapshot for a week in April 2022 shows 354 households in urgent or exceptional need of housing in South Oxfordshire and 282 in urgent or exceptional need in Vale of White Horse. Although the numbers of applicants to the housing register each week is fairly stable, we do not yet know the impact of the cost of living crisis, or the long-term impact of recent refugee/asylum programmes to support those fleeing war or persecution.

Local authorities have obligations to help in the prevention and resolution of homelessness, and this is outlined within the [Housing Allocations Policy](#). One of the main requirements is for the holding of a housing needs register from which social or affordable housing can be allocated.

Priority on the councils’ housing registers is determined by a banding scheme. This scheme takes into account the “reasonable preference” categories of housing need and once accepted as eligible and qualified by the councils to join the housing register, applicants will be placed into one of four bands, which have been designed to reflect broad categories of housing need.

These bands are:

- Band 1- Exceptional Need for Housing
- Band 2- Urgent Need for Housing
- Band 3- Significant Need for Housing
- Band 4- No Housing Need / Adequately Housed

The currently number of placements (singles, couples or individual families) who are on that register is as follows:

South Oxfordshire – [Housing Needs Register](#)

Bedroom need	1	2	3	4	Grand total
Band 1 - Exceptional	46	7	4	1	58
Band 2 - Urgent	140	64	46	46	296
Band 3 – Significant	396	166	176	80	818
Band 4 Adequately housed	1031	485	145	4	1665
Total	1613	722	371	131	2837

Bedroom need	1	2	3	4	Grand total
Band 1 - Exceptional	37	2	0	1	40
Band 2 - Urgent	93	72	35	42	242
Band 3 - Significant	297	109	133	89	628
Band 4 – Adequately housed	720	406	97	14	1237
Total	1147	589	265	146	2147

We are currently in a period where both general inflation measured by RPI or CPI is rising, and house price inflation is increasing at an even faster rate. This trend is predicted to continue for several years. Housing is a major cost to household budgets and the broader economic climate makes the provision of affordable housing crucial.

Providing affordable housing

Affordable housing has a range of definitions updated most recently in the [National Planning Policy Framework 2021](#). Broadly they can be summarised as:

For rent:

- Affordable rent - Up to 80% of market rent (including service charges). In practice many social housing providers set this at LHA level.
- Social rent – Rent to Local Authorities and Housing associations, typically around 50-60% market rent, set by a Government formula
- Rent to buy – 80% of market rent with an option to purchase at a discount at regular intervals

For the intermediate market to assist home ownership:

- Shared ownership – where the property is part owned and part rented
- Shared equity – where the property is part owned but no rent is paid on the remainder owned by the housing provider (a rare product)

Discounted market housing:

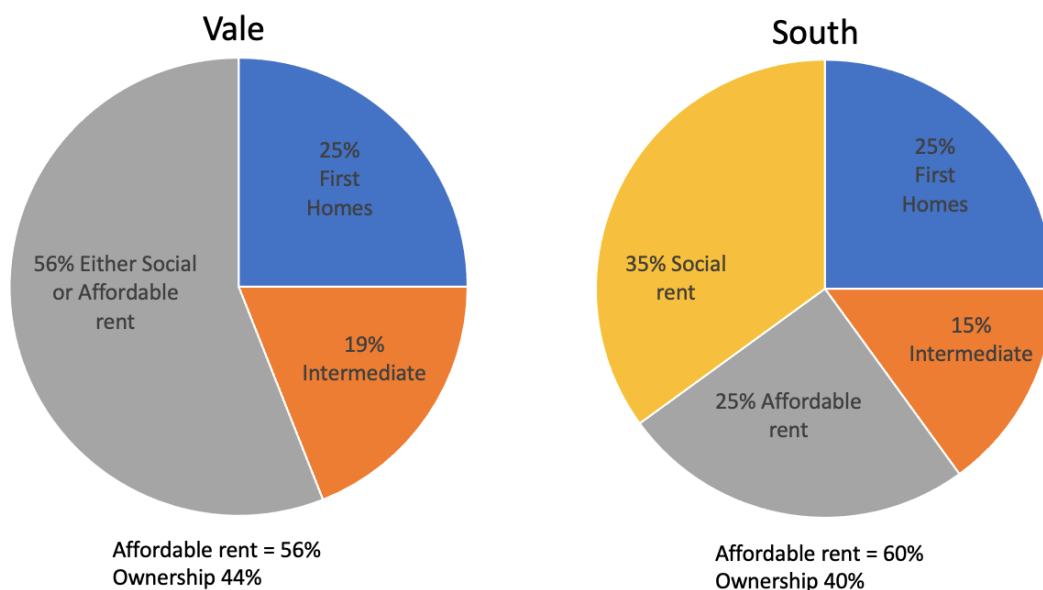
- First Homes – a new product launched in 2021 for first time buyers with a combined income of £80,000 or less. Sold at minimum of 30% of market value at a maximum price of £250,000.

Because of the deficit in affordable housing both councils have clear targets for new developments of 10 or more dwellings to deliver affordable housing as part of the development or make a financial contribution contribute to affordable housing off site. This threshold can be lowered in designated rural areas (national parks, Areas of Outstanding Natural Beauty and areas designated as rural where the population is below 3,000 and with low density populations) by applying to the Secretary of State for an exemption, and we are considering this as part of our work on the Joint Local Plan. In South Oxfordshire the requirement for affordable housing is 40% of new housing and 50% adjacent to the city of Oxford. Average overall achievement for affordable housing in South Oxfordshire since 2011, the start date of the Local Plan, is 40%. In Vale of White Horse the requirement is 35% across the whole district, achieved on average since the start date of the Local Plan in 2011. These targets represent considerable success in affordable housing delivery and will be re-examined in the Joint Local Plan.

The high cost of renting in our areas mean that for many households on our housing register affordable rents at 80% of market rent will be too high. We are therefore looking at how we can achieve a greater percentage of social rented homes on both large and smaller sites. Our Joint Local Plan will provide the evidence to support a change in our current policy to support the delivery of a higher percentage of socially rented homes. The Government funding regime has already recognised this need as South Oxfordshire and Vale of White Horse are areas where Government funding for new homes will be provided for social rent. [Shelter](#) estimate that nationally there are 1.4 million fewer socially rented homes than in 1980, and this is a welcome change in Government policy ensuring housing is affordable for those on lower incomes.

In May 2021 the Government formalised their First Homes policy as a low-cost route into home ownership, providing new guidance. They defined First Homes as affordable housing and now require new developments that meet the threshold to provide 25% of affordable housing as First Homes. First Homes must continue to be sold at the original percentage discount price in perpetuity. Because this is a new product the impact of First Homes is not yet fully understood, but it will reduce the numbers of affordable homes for rent if it is simply added on and the requirements for shared ownership and affordable rent are simply adjusted down. The current tenure mix sought in each council is:

Tenure Mix Currently Sought



Working in partnership to deliver affordable homes

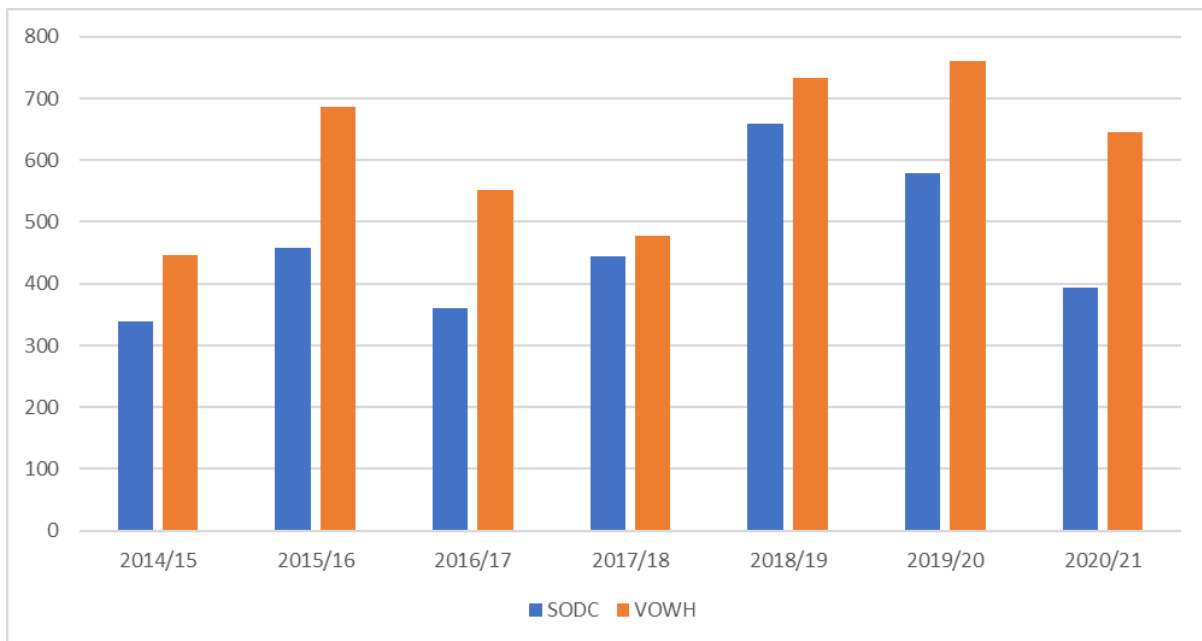
As stock transfer authorities our two councils do not currently own or manage affordable homes, although we do own and manage temporary accommodation and both councils own and operate mobile homes sites (one in South and two in Vale). We have carried out a strategic property review from which we will identify sites, including mobile homes sites, that could be used for future affordable housing. We will work with housing associations and other partners to make the best use of land opportunities, where we can have an influence on the disposal of land suitable for affordable housing.

The majority of affordable housing in our two areas will continue to be delivered by housing associations who are registered providers of affordable homes with access to government grant funding through Homes England and other routes. We will strengthen our engagement with housing associations with a local presence to better understand the profile of existing and planned affordable housing owned and managed by them, and how we can better support them in their future delivery ambitions

An improved appreciation of the needs and challenges of housing association tenants can help us to better understand the challenges of accessing affordable and social rent for low-income households.

The following chart show the increasing supply of affordable housing let by registered providers in our two areas.

Register Provider lettings



We are exploring opportunities to build affordable housing directly to increase the overall numbers of affordable homes delivered, complementing the work of registered providers by piloting exemplar approaches for low carbon living or addressing a specific unmet need. Our first scheme on Broadway Didcot is intended as an exemplar scheme to deliver affordable housing that contributes low or negative carbon emissions. More information on this scheme is in the section on planning for well-designed net zero carbon housing.

We are also keen to support community led housing that contributes to the provision of affordable housing, and this is covered in more detail on the following section on council and community led initiatives.

Council and external funding for new affordable homes

Most affordable housing is delivered through the larger strategic sites as part of the Section 106 agreement, a legal agreement covering what the developer must provide as part of the development, including affordable housing. Where it is not possible or desirable to provide new affordable housing directly on site the councils may accept a payment for affordable housing in lieu of direct provision. This Section 106 funding for affordable housing is then designated to provide affordable housing elsewhere.

Registered providers who purchase or directly build and manage affordable housing in the area will in the main be applying for national affordable housing funding programmes, managed through Homes England.

We are keen to complement national funding by using our locally available funds to deliver against our local priorities. Housing providers are invited to apply for these funds if they meet certain criteria. Although some funding has been allocated in the last few years for various housing association and community led schemes and direct council provision, better use could be made of this funding with a more pro-active approach and clearer criteria against which to prioritise competing bids.

Affordable housing funding was also delivered through the Future Oxfordshire Partnership government funded housing and growth deal. New funding is no longer available, but the Vale of White Horse secured funding for three schemes.

Homes to prevent homelessness

Our Joint Homelessness and Rough Sleeping Strategy 2020 -2025 sets out our three aims:

- To prevent homelessness wherever possible
- To end homelessness at the earliest opportunity
- To end the need for rough sleeping.

The strategy defines how we will achieve these aims, our strong progress to date and our future challenges. The strategy was developed following a review of homelessness services that included a stakeholder engagement.

The strategy highlights the importance of a supply of social or supported lettings to prevent or relieve homelessness and shows how the number of lettings by registered providers have increased over the last 5 years. It also shows how we have developed good working relationships with a number of private landlords in the area through White Horse Lettings, the councils' in-house social lettings agency. In the previous three years White Horse Lettings secured 112 new tenancies in South Oxfordshire and 115 tenancies in the Vale of White Horse.

It is now widely accepted that appropriate and secure accommodation is vital to end rough sleeping, and also that accommodation is needed that recognises the often complex needs of rough sleepers. Although provision for those who have been sleeping rough have

improved and new services have been secured the strategy concludes that there is still a need to improve the availability of supported accommodation for vulnerable people.

What is being achieved?

- We have achieved affordable housing targets of 40% for South Oxfordshire and 35% for Vale of White Horse, delivering much needed affordable housing to the districts
- We have used our Section 106 funding and secured external funding to support the delivery of affordable housing through housing associations, direct council delivery, and community led schemes
- We have published a Joint Homelessness and Rough Sleeping Strategy setting the framework for our future ambitions.

What more needs to be done?

- In our new Joint Local Plan we will set an updated requirement for social rented housing across the area, at a level that takes account of local income levels
- We will consider applying to the Secretary of State for a lower threshold for seeking a contribution towards affordable housing in new developments in rural areas
- We will evaluate the impact of First Homes on affordable rent and consider whether to increase the percentage of rent to intermediate affordable housing for sale (First Homes and Shared Ownership)
- We will require local connection criteria (which we have piloted at Grove Airfield) and consider key worker status for applicants for the purchase of First Homes. We will consider whether to introduce a greater discount (discounts can be 30%,40% or 50%) for first homes in some areas
- We will evaluate sites owned by the councils for their potential as future sites for affordable housing for council direct build, community led development and delivering affordable housing in partnership with other providers
- We will develop a pro-active approach and an evaluation model for use of our Section 106 funds for affordable housing, engaging with registered providers and community led schemes and developing a programme of spend that matches the resources available
- We will also use our Section 106 funding and our capital funding where this available, for direct council purchase or delivery
- We will use our resources and assets for direct delivery of affordable homes, preferably for social rent, to complement provision from registered providers and address unmet need in the area
- We will consider the steps necessary to be well prepared as councils to bid for Homes England funding
- We will improve our knowledge and data collection on affordable housing from registered providers delivering affordable housing in our area
- We will work with registered providers to deepen our understanding off affordability issues and the challenges for low-income households of increasing cost of living and energy bills.
- When requested we will support registered providers in their bids for Home England or other funding in line with our priorities.

Valuing and supporting council and community led housing initiatives

Both councils are at an early stage of a journey assessing where council led and community led housing initiatives offer a different way to do housing development. Although the majority of housing will be delivered through larger strategic sites, smaller schemes that involve the local community in the creation of housing to address local needs bring an added dimension. A community led approach can help to build an understanding and shared support for why housing is needed in an area and how best to achieve it. This can increase the available affordable housing and generate a better understanding of the factors that contribute to people feeling that somewhere is a good place to live. It can bring communities together who share a common interest, for example communal housing for older people. It can also promote newer approaches to housebuilding, improved design and architectural features, building more carbon efficient homes, and include communal facilities, and can strengthen connections between residents, foster inter-generational links, and help to combat isolation.

There is a range of approaches that the council is keen to support, some of which will be linked to Neighbourhood Plans. These are not mutually exclusive. The councils have carried out a strategic property review of land and property assets that gives the basis for identifying potential sites for community led development or council direct build. There is scope to look further at other unused or underused land or assets held by other public sector bodies and we are keen to take this forward through the “One Public Estate” model to deliver shared priorities.

Rural and First Homes Exception Sites

This is where development is permitted in locations not normally supported for housing, often agricultural or land outside the built edge of a village, where the need for affordable housing has been demonstrated. The affordable housing on rural exception sites in our two districts are required to be affordable in perpetuity. Applicants for the housing should have a local connection and already be resident in the area or with a family or work connection. Data on pre-existing Rural Exception Sites in South Oxfordshire and Vale of White Horse is not available but there are thought to be only a few.

Rural Exception sites can be a good model where a local parish or community want to increase affordable housing in partnership with a Housing Association. It can also be the planning consent basis for Community Land Trusts. There are two rural exception sites in the pipeline, both with planning consent at the time of writing.

First Homes Exception sites are similar to rural exception sites in that they are permitted in locations not normally supported for housing to provide first homes. At the time of writing there are no First Homes exception sites, although this may change.

Community Land Trusts

Community Land Trusts (CLTs) started as a concept in the United States and is now a much broader international movement. CLTs are a form of community led housing where the assets are held collectively in a not-for-profit trust, ensuring affordability in perpetuity. Members of the CLT are drawn from people who live and/or work in the locality. The affordable housing is in the first instance for households with a local connection. CLTs tend to be on smaller sites delivering a modest number of homes, but can be larger, for example

the planned 60 homes CLT for [Kennett](#) in East Cambridgeshire. They can include all types of affordable housing. Most CLTs build housing to high net zero carbon standards and high architectural standards. For example, [Hook Norton](#) in Cherwell district aims to build to Passivhaus standards, linking up with a local energy supply through a micro-grid.

Both districts have a CLT in progress. Vale of White Horse has [Oxfordshire Community Land Trust](#) at Botley, and South Oxfordshire have [Thame Community Land Trust](#) which were both consented as Rural Exception Sites.

Cohousing

Cohousing, sometimes referred to as cooperative or collaborative housing, is a model where a group of potential households come together to create housing jointly with intentional community space as well as private space. They tend to have a strong community minded ethos of living together in a mutually supportive way. As with CLTs there is growing interest nationally in this model of housing. It involves collective resident control, stewardship and decision making. It can be of any tenure. The [LILAC](#) scheme in Leeds is for affordable rent. [Marmalade Lane](#) in Cambridge started as leasehold properties.

Cohousing can meet the needs of a particular interest group and is sometimes promoted as a model for housing for older people that helps to combat social isolation and loneliness bringing the benefits of a combination of private space and shared communal facilities. One of the first cohousing schemes in the country was High Barnet's [New Ground](#) which started life as the Older Women's Co-housing Community.

We do not yet have any cohousing in the area but are considering this as one of several models for groups of people who are interested in self build. Local research has shown that 46% of those on the self and custom build register would like to be part of a group or an association.

Self and custom build (SCB)

District local authorities, including South Oxfordshire and Vale of White Horse are required to keep registers of interest in self build and custom build. Broadly self-build refers to individuals directly organising the design and build of a home. Custom build refers to scheme where a housebuilder or developer, sometimes with the help of a third party, builds out a multi-home scheme where the initial owners are directly involved in the final design and layout of the scheme. Self and custom building can be affordable or community led housing, including building for rent or at a lower cost for home ownership. Councils have a duty to give permission for enough suitable plots to meet the demand from their registers. Both councils have policies to support custom and self-build housing. We have appointed an officer dedicated to developing and improving our approach to custom and self-build. Our currently policies which are under review as part of the preparation for the Joint Local Plan are:

South Oxfordshire:

- Support self and custom build
- Seek a 3% allocation of the proportion of developable plots on strategic sites
- Require Neighbourhood Plans to consider CSB and where appropriate identify sites
- Sites to be marketed for an appropriate time

Vale of White Horse:

- Support self and custom build
- May contribute towards affordable housing provision or market housing
- Permissioned sites marketed for at least 12 months

Both councils have reviewed current policy and practice to improve how SCB is managed and supported and to remove duplicate entries on the register. This has revealed a need to remove multiple individual entries from the register and to add the category of household (for couples or family groups) to the existing categories of individual or group households and introduce a mechanism where applicants who are no longer interested can be removed or remove themselves. Consideration is also being given to introducing local connection criteria and a fee for registration. A more pro-active approach will be taken to highlighting available sites and fostering the formation of groups.

Direct council build of affordable housing

As councils that have transferred their previously owned housing stock to housing associations neither council prioritised the knowledge, skills or capacity to directly build and develop new housing. Both councils have an ambition to contribute to the direct delivery of affordable housing, to demonstrate exemplar design and build standards and/or to provide affordable homes in geographical areas or to meet a specialist need where these are in short supply. We will create a new housing delivery team to make better use of our land and assets, funds and capacity to borrow, to begin providing council owned homes again. Where it makes sense and delivers a faster or better outcome we will work in partnership with other providers to achieve this. We will evaluate the options for managing any future council owned homes, including undertaking an assessment of whether this offers an opportunity to further enhance the councils' in-house organisational resilience, capacity, skills and knowledge, whilst being mindful that any model must also be cost-effective.

The first potential direct build project is now underway to demolish and rebuild vacant council buildings on Broadway Didcot, in South Oxfordshire, starting with the appointment of a project manager, cost consultant and clerk of works to advise on the business case for community space and affordable housing. For this project the council is keen to look at options to build to high standards of energy efficiency and zero carbon (or better), including looking at Passivhaus standards.

Timescales and resources

The council and community led schemes in progress have had long lead in times, largely because they involve earlier and thorough community consultation and engagement. This is not untypical. [The National CLT Network](#) estimate that in 2020 345 CLTs had built around 1,000 homes since 2008 and were accelerating with 7,000 homes in the pipeline. (In contrast 57,644 affordable homes were completed in England ([link](#)) in one year in 2019-20). Although support has been available through the regional community housing hub - Collaborative Housing - the time and expertise required to get through all the stages of land acquisition, planning and build requirements is considerable. For this priority to be accelerated locally additional resources will be required to encourage enable and support new schemes.

What is being achieved?

- A strategic property review has been completed for both councils and Asset Management Groups have been established
- We will continue to support the development of Neighbourhood Plans in areas that are developing or do not yet have one
- Each council has policies on rural exception sites and self and custom build, and are in the process of bringing these together in the Joint Local Plan
- The development of Community Land Trusts has been supported in both districts
- Policies and management of self-build and custom build are being reviewed and improved
- We have signed up to a One Public Estate approach with other public sector organisations in Oxfordshire.

What more needs to be done?

- We will create a new housing delivery team
- We will enhance staff resources with specialist skills to accelerate bringing forward sites for housing development for both large sites and community led schemes
- Resources will be enhanced to support and encourage soundly based community-led housing schemes, to assist with access to funding, and to accelerate the timeframes for delivery
- Policies to support the delivery of community led housing will be updated in the Joint Local Plan
- Suitable sites for development for community led or direct council development will be identified from the strategic property review
- We will use a One Public Estate approach to make better use of public sector owned land to achieve shared objectives
- We will build our internal capacity to support direct council delivery of affordable homes which complements and adds to the provision of affordable housing through registered providers
- We will explore the viability of council borrowing and access to other funding to achieve direct delivery of affordable homes, preferably for social rent, on council owned land.

Planning for well-designed net zero carbon housing (as a minimum)

Creating quality places to live is about more than just the numbers of homes. It is also about creating good places to live, build to high standards which minimise or eliminate a net increase in carbon emissions. Places where people can thrive, that are well connected to everyday facilities and transport links, where walking and cycling and healthy lifestyles are encouraged through the design of the development, and open and green spaces are an integral part of the surrounding area. This is supported by changes to the National Planning Policy Framework which has been amended requiring all Local Planning Authorities to emphasise quality in approved schemes, low carbon and biodiversity.

Our ambitions to improve the quality of housing to move towards net zero carbon homes, or better, does not just apply to new developments. As well as addressing carbon reduction in new developments we have initiated a programme of supporting retrofitting in existing homes.

Housing plays a central role in our joint ambitions to take action to tackle the climate emergency. We want to reduce the carbon contribution of existing homes through our action on retrofitting. In new developments we want to reduce carbon emissions both in the methods by which homes are constructed thinking about embodied carbon in materials and construction methods, and in the design of the homes. We are constrained by the requirements of national building regulations, although these have been updated to require reduced carbon emissions. Regulations will be further strengthened when the Future Homes Standard comes into effect in 2025. This will require new builds to produce 75-80% less carbon emissions. A recent [study](#) estimated that housing contributes a quarter of all carbon emissions across our two districts. Energy prices have seen a massive increase during 2022 and better insulation of homes to reduce their carbon footprint has the added benefit of contributing to reducing fuel bills

Setting a high bar for good design

Our existing Local Plans include policies that help to ensure high quality design in new developments. As part of our work to bring together and enhance our existing policies we have agreed a new [Joint Design Guide](#) demonstrating how high quality and sustainable development can be achieved and will publish the final version during 2022. The code sets out the steps and design principles that are to be followed when designing a scheme to submit for a planning application. Key elements are:

- Place and setting
- Natural environment
- Movement and connectivity
- Space and layout
- Built form
- Climate and sustainability.

Garden Communities

The garden communities' principles encapsulate the features that contribute to creating good places to live – a wide mix of housing, attractive green and open spaces and good links between homes, shops, community facilities and workplaces. Garden Community Status awarded by Government, brings with it access to funding and advice. The two garden communities in South Oxfordshire (Didcot and Berinsfield) and one in the Vale of White Horse (Dalton Barracks) are all progressing.

Didcot Garden Town was awarded garden community status in 2015 and is the most advanced. Over 10,000 homes have been approved or are under construction. Three sounding boards for residents, business and parish councils provide an important link with the surrounding locality. The development embraces sustainable design with low carbon emissions, water use efficiency, and evaluation of the environmental impact throughout all stages of the planning and construction of the site.

Berinsfield was awarded garden village status in 2019. Extra funding has been secured to support masterplanning the site for potentially 1,700 homes, and to meet commitments on carbon reduction, working together with Homes England, Oxfordshire County Council, and the housing associations SOHA and Sovereign, taking a One Public Estate approach to combine our resources and assets. The ambition is to create a vibrant community integrating the existing Berinsfield village with the new development.

Dalton Barracks was awarded garden village status in 2019 and is at the early stages of planning and securing funding to deliver on ambitions for the future. This is not likely to be at the stage of delivery during the timescale covered by this housing strategy.

Direct council building of low carbon housing

With the need for the council to show leadership and a positive example in developing a fair transition to a low carbon future the council obtained a final appraisal on the options for developing the building to EPC A standards (a measure of energy efficiency), zero carbon or PassivHaus affordable homes at 116-120 Broadway, Didcot. This is a council led development towards the tackling the Climate Emergency theme.

Exemplar low carbon developments

We want to see more developments like the exemplar project located in Southmoor in the Vale of White Horse. **Springfield Meadows** Passivhaus scheme is a multi-award-winning project of 25 Climate Positive homes. Benefitting from diverse shared outdoor spaces and private gardens, it consists of 9 affordable houses and 16 for open market sale. They are all well designed, high-performance homes, which provide comfortable, low-carbon living. Springfield Meadows has been awarded One Planet Living Global Leader status by the leading UK environmental charity Bioregional, and many other awards. This development seeks to lock in more carbon than it emits and generate more energy than it uses.

Retrofitting existing homes

Existing buildings are a major contributor to carbon emissions. Reducing the carbon emissions in existing homes by improving insulation and bringing down energy consumption is another essential component in tackling and taking action on the climate emergency. It also contributes to tackling fuel poverty, particularly important at this time of rising energy costs. Better insulation also reduces energy bills which more than doubled between 2021 and 2022 bringing a much greater number of households into fuel poverty. The Government

have a number of programmes targeted at improving the energy efficiency of existing homes by improving insulation and upgrading heating systems. These programmes, to retrofit homes, appear to have had poor take up in Oxfordshire with only 0.5% of homes having benefited from ECO (Energy Companies Obligation) or the Green Deal, despite 8.5% of households locally estimated to be living in fuel poverty.

For all existing homes, it is vital that they are able to become as environmentally sustainable as possible. Insulation, solar panels, modern heating systems, water minimisation and other similar retrofitting technologies must all be actively considered for all tenures. The strategy is to help all tenures access the funding, for example ECO 4 is looking to make £1 billion a year available across England with 50% of which will be delivered through local authorities.

Help residents to lower energy consumption

A significant part of reducing carbon footprint, and also reducing costs for homeowners and tenants, is the ability to reduce the amount of energy used. We want to help all residents reduce their energy consumption and we will support them in this. Advice on how to adapt homes and reduce energy consumption is key but we must also consider what practical and financial help is available to tenants, either directly or indirectly. We will work with local housing providers to do this. Also critical is encouraging benefit take-up as this is often used as a proxy for access to schemes that help with fuel bills.

We recognised we could do more to improve the take-up of national programmes or schemes to retrofit homes and have reviewed our existing practices and committed to:

- Working with all the councils across Oxfordshire on the Environmental Advisory Group (a sub-group of the Future Oxfordshire Partnership) to develop joint sustainable and coordinated interventions
- Improving publicity and promoting schemes through our newsletters and other council communications to help residents make greener choices
- Developing a database of local installers based on national accreditation for retrofit
- Better understanding the links between retrofit and fuel poverty

We have given this high priority in our corporate plans for the next two years.

South Oxfordshire: under the theme of homes and infrastructure that meets local needs, there is a specific action on retrofit and fuel poverty: 'support and encouragement for the retrofit of our existing housing stock for low-carbon performance and to eliminate fuel poverty'.

Vale of White Horse: in the tackling the climate emergency theme, there is a project to 'work with local partners and Government to encourage retrofitting houses with sustainable energy schemes; help residents to take advantage of schemes that come along to help with costs.

The future of housing in the climate emergency

We will show leadership by making tackling climate change integral to our housing strategy for both new build and existing homes. Some of the changes we want to see need to take place at national level and we will continue to add our voice to expressing the urgency for national change. The major study [Pathways to Net Zero Oxfordshire](#) observed that

Oxfordshire as a whole has made good progress, reducing carbon emissions by 17% in the last 10 years, and at a time of growth. But there is still a long way to go. Building regulations to reduce carbon emissions by 60% will not take effect until 2025. The number of existing owner occupied or rented homes that have been retrofitted is relatively small. By making the reduction of carbon emissions one of our four priorities in this strategy we demonstrate good practice and at the same time stimulate the local market for renewable energy goods and services.

Both councils have sought to reduce carbon emissions and adapt to climate change, where possible, through policies in their Local Plans, that aim to reduce the carbon emissions from new housing developments. These have contributed towards the reduction in carbon emissions in Oxfordshire a time of growth. Policies relating to the efficient use of resources, promoting sustainable design and construction, renewable and low carbon energy, and carbon reduction have all played a part in addressing the need to reduce carbon emissions. South Oxfordshire District Council also require an energy statement to be submitted, setting out how a developer can demonstrate compliance with policies and demonstrate a reduction in carbon emissions. Our ambitions are to do more and in our new Joint Local Plan we will bring forward more ambitious policies to tackle climate change and reduce carbon emissions to net zero as a minimum.

What is being achieved?

- We have secured garden town and village status to define expectation of not just numbers but also the quality for Didcot Town and the villages of Berinsfield and Dalton Barracks
- We have implemented a new Joint Design Guide which will be reviewed when the new Joint Local Plan is adopted
- We have said that acting on the climate emergency must run through all our activities including housing
- We have brought in expert advice to take forward the master planning of garden communities and zero carbon developments, working with a range of partners
- We are sharing sound advice with developers and encouraging low carbon options
- We have committed to supporting and encourage retrofitting existing homes to reduce energy consumption and reduce carbon emissions.

What more needs to be done?

- The Joint Local Plan we will include ambitious policies to help tackle climate change and ensure high quality design in new development
- Our delivery team will recruit for appropriate skills and expertise to maintain momentum in direct build of council housing and also accelerating the pace of bringing forward garden community and zero carbon developments
- We will take account of the carbon contributions at all stages of design and build to reduce embodied carbon through the use of materials and construction methods
- We will keep make best use of the improvements in the use of renewables and modern methods of construction in our affordable housing policies and practice
- We will encourage and assist further carbon neutral and climate positive housing developments in our districts

- We will work to ensure that our garden villages and town achieve higher standards of design and are climate positive
- We will introduce more ambitious climate criteria in the conditions for our affordable grant funding
- We will promote new opportunities to invest in retrofitting homes as these become available and seek to secure additional funding from any appropriate future opportunities.