

CASSINGTON

HOUSING NEEDS SURVEY

REPORT

JANUARY 2021



Community First Oxfordshire

South Stables, Worton Rectory Farm,
Worton, Witney, OX29 4SU

P: 01865 883488

W: www.communityfirstoxon.org

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ABOUT COMMUNITY FIRST OXFORDSHIRE

Community First Oxfordshire (CFO) is a community development charity. Our core mission is to help communities to help themselves. We offer support with regard to placemaking, housing, social action, and community transport, retail and halls.

AIMS OF THE HOUSING NEEDS SURVEY

Over the next few years, a number of new homes may be built in Cassington. A proportion of these would be affordable homes for households with local connections to the parish. The aim of this survey was to find out the current extent of local affordable housing need.

Only those households in affordable housing need, which require new housing in the next five years, were asked to reply to the survey.

Affordable housing is housing for sale or rent for those whose needs are not met by the market. Social rent, affordable rent, starter homes and shared ownership are types of affordable housing

DISTRIBUTION AND RESPONSE

In order to carry out the Housing Needs Survey, 320 questionnaires and *Freepost* return envelopes (addressed to CFO) were delivered to Cassington residences and businesses in November 2020 by the Parish Council. CFO, liaising with the Parish Council, prepared the survey questions. CFO analysed the survey returns and produced this report.

16 surveys were returned

LOCAL HOUSE PRICES AND AFFORDABILITY

In the year to 14 January 2021, 'Properties in Cassington had an overall average price of £389,571. The majority of sales in Cassington during the last year were terraced properties, selling for an average price of £433,333. Detached properties sold for an average of £390,000, with flats fetching £252,000' (source: [Rightmove, January 2021](#)).

In 2019, average gross pay in West Oxfordshire was £29,519 p/a (source: [Annual Survey of Hours and Earnings 2020 - provisional edition](#)). Therefore, a household would require an income of **13 times average earnings** to afford the price of the average property (£389,571).

A 90% mortgage on the average house price would require a deposit of c.£39,000. If a household was able to secure a 90% mortgage @ three times salary, the total annual income of the household would have to be around c.£117,000.

Given the prices of homes in Cassington it would not be possible for a household to purchase a property without a large deposit, some equity in an existing property or a substantial income. First-time buyers and those with a low, average or single income would generally struggle to meet the criteria necessary for purchasing their own home.

OVERVIEW OF FINDINGS

The findings of this report are exclusively based on the November 2020 Cassington Housing Needs Survey.

The survey asked households to state if they had a need for: 1- social or affordable rented housing; 2- shared-ownership housing; or 3- starter home housing.

- The **number of households in need** included in the summaries below is **13**:
 - Although 16 respondents returned a survey, **1 response was discounted** due to few questions being answered and no contact details being provided to allow for follow-up enquiry.
 - **2 households currently owned their home.** Households which own their own home do not ordinarily meet the qualifying criteria for affordable housing. Therefore, **these 2 households have been excluded from the following summary.**
- **10 households** are in need of **social or affordable rented accommodation.**
- **3 households** are in need of **shared ownership or starter home accommodation.**
- **4 out of the 13** households in need stated that they are **NOT registered with Homeseeker Plus** (West Oxfordshire District Council Housing Register).
- **2 households in need do NOT currently reside in Cassington.** Both state that they have local connections to the parish.
- The **time-scale for needing a new home:**

Immediately	3
Within 1 year	3
1-3 years	4
3-5 years	3

- **Tenure preference was evenly spread** across the 13 households. Some respondents made multiple choices or chose 'any':

Shared ownership	1 choice
Starter Home	2
Social or affordable rent	6
'Any' tenure preference	5

- **Key Workers findings:**

As an indicative comparison, a local scheme in Long Hanborough includes the following key workers definition:

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- **Employment in the public or voluntary sector to:**
 - Advance education
 - Relieve sickness
 - Promote public health
 - Relieve charitable need
 - Protect human life and property
 - Promote the sound administration of the law
 - Maintenance for the benefit of the community its infrastructure, including: supplies of gas, water, electricity and food, of transport and other means of communication, of telecommunication information and IT services and of emergency services
 - **Employment as a worker on the Blenheim Estate**
-

- 4 Cassington households would meet these criteria, if they were applied on any potential future Cassington housing developments.

SUMMARY OF IDENTIFIED NEED

HOUSEHOLDS REQUIRING RENTAL ACCOMMODATION						
OVERALL NUMBERS = 10						
TENURE CHOICE	1-bed		2-bed		3-bed	4+ bed
Rent	6		-		-	-
Any tenure	2		2		-	-
	8		2		n/a	n/a
	TYPE		TYPE		TYPE	TYPE
	Bungalow	5	House/ bung	1		
	House/ flat/ bung	1	House/ flat/ bung	1		
	House	1				
	House/ flat	1				
ON HOUSING REGISTER	7		2		n/a	n/a

- 11 households chose rented accommodation in their tenure choices. This includes 5 households choosing 'any'.
- 1 household which chose 'any tenure' and which is potentially **LIKELY** to afford a mortgage deposit (based on estimates from the financial information provided) has not been included in the final tally for rented accommodation, **GIVING THE TOTAL OF 10**.
- Depending on circumstances, there may be restrictions on the number of bedrooms a household requiring RENTED accommodation is eligible for. Therefore, the likely eligible number of bedrooms based on information supplied has been estimated.

BREAKDOWN OF NEED BY TIMESCALE					
	1-bed	2-bed	3-bed	4+ bed	TOTAL
IMMEDIATELY	1	1	-	-	2
WITHIN 1 YEAR	3	1	-	-	4
1 – 3 YEAR	3	-	-	--	3
3 – 5 YEARS	1	-	-		1

HOUSEHOLDS REQUIRING <u>STARTER HOME/ SHARED OWNERSHIP</u>				
<u>ACCOMMODATION</u>				
OVERALL NUMBERS = 3				
TENURE CHOICE	1-bed	2-bed	3-bed	4+ bed
Starter home	-	-	1	-
Starter home or shared ownership	1 (1)	-	-	-
Any tenure	1	-	-	-
	2	n/a	1	n/a
	TYPE	TYPE	TYPE	TYPE
	Bungalow	1	House	1
	House/ bung.	1		
ON HOUSING REGISTER	0	n/a	0	n/a

*NOTE: figures in **RED** = number of households potentially **UNLIKELY** to be able afford a mortgage deposit based on financial information provided*

- 1 household which chose 'any' tenure and which is **LIKELY** to afford a mortgage deposit (based on estimates from the financial information provided) is included in the breakdown.
- 2 households in total are **LIKELY** to be able to afford a mortgage deposit (based on estimates from the financial information provided).

BREAKDOWN OF NEED BY TIMESCALE					
	1-bed	2-bed	3-bed	4+ bed	TOTAL
IMMEDIATELY	-	-	-	-	-
WITHIN 1 YEAR	-	-	-	-	-
1 – 3 YEAR	-	-	1	-	1
3 – 5 YEARS	2	-	-	-	2

INDICATIVE NEED AND LOCAL PLAN POLICY

- In the West Oxfordshire Local Plan 2031, for the purposes of guiding affordable housing requirements on housing schemes of 11+ units, Cassington is included in the High-Value Zone. As such, such developments are required to provide 50% affordable housing on-site (Policy H3- Affordable Housing).
- WODC Local Plan 2031 also states that: ‘with regard to the type and size of affordable homes, this will need to reflect the current housing strategy, local housing need and relevant site constraints.’ The Council therefore seeks, as a guide, an overall mix of affordable housing in the following proportions:
 - 65% to be 1 and 2-bedroom homes to meet the needs of younger single and couple households, older people, and small family households.
 - 35% to be 3 and 4-bedroom homes.
- **The level of need identified in this survey diverges from this indicative mix. Of the 13 households in housing need, 92% are 1- and 2-bedrooms homes and 8% are 3- and 4-bedroom homes.**
- Regarding the tenure type of affordable housing to be provided, WODC Local Plan 2031 states ‘there is a significantly greater need for rented accommodation than for the various forms of intermediate housing. As such a ratio of 2:1 in favour of affordable rented homes will be generally sought however this is a general guide only and the precise mix will be determined on a case-by-case basis.
- **In terms of the tenure type of affordable housing required, the break-down in this survey was 77% social and affordable rented and 23% for shared-ownership and starter homes.**
- In addition, WODC Local Plan 2031 states: ‘Starter Home provision will be supported in principle as part of a broader mix of affordable housing types. The Government has indicated that starter homes will generally comprise 20% of the overall scheme mix.’
- 2 households expressed an interest in a Starter Home in this survey.

Housing mix and tenure type: Comparison between Cassington HNS findings and WODC indicative requirements		
	Cassington	WODC
1 and 2-bed homes	92%	65%
3 and 4-bed homes	8%	35%
Social and affordable rent	77%	66%
Shared ownership and Starter Homes	23%	33%

NEXT STEPS

The affordable housing needs breakdown in this survey is indicative. A household's needs would require full analysis through an application to Homeseeker Plus (West Oxfordshire District Council Housing Register).

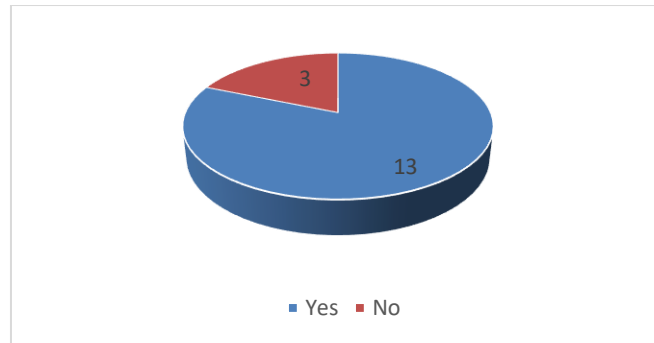
- **4 out of the 13** households in need stated they are **NOT registered with Homeseeker Plus**. Community First Oxfordshire will contact respondents (where details have been provided and permission given) and advise the household to make an application to Homeseeker Plus. This will allow a more complete understanding of affordable housing need in Cassington to be developed.
- The report is intended to **help inform** discussions regarding the affordable housing mix on any potential future housing development in Cassington. These discussions will also be informed by, for example, additional housing need as evidenced from WODC Homeseeker Plus.
- To help ensure as accurate an understanding of affordable housing need numbers in Cassington to be extrapolated, Community First Oxfordshire will share the details (where permission has been given) of those households which stated they are currently registered with WODC Homeseeker Plus.

DETAILED SURVEY RESULTS

- Total responses: 16
- Note: graphs are based on total responses. Where the total is less than 16, a respondent(s) declined to answer the question

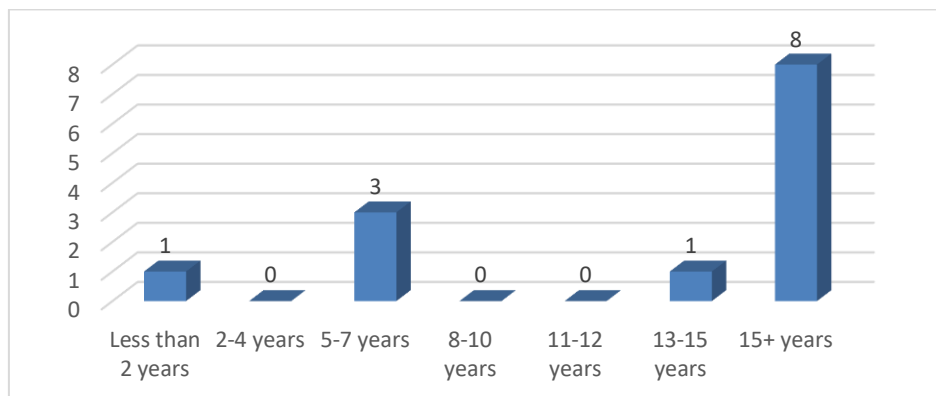
1. Do you live in Cassington now?

TOTAL RESPONDENTS = 16



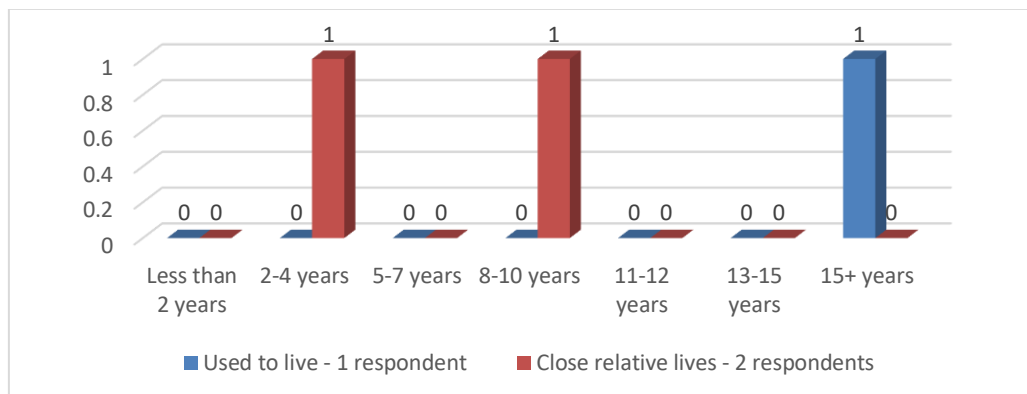
2. If you live in Cassington now, how long have you lived there?

TOTAL RESPONDENTS = 13



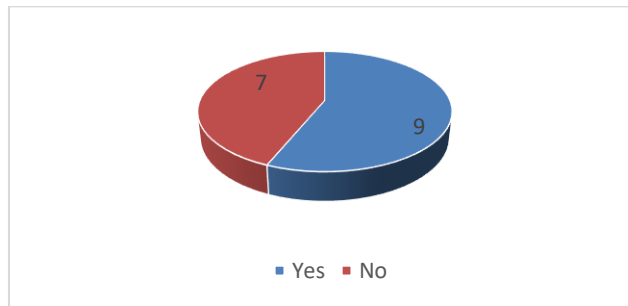
3. If you do not live in Cassington now, what is your connection to it?

TOTAL RESPONDENTS = 3



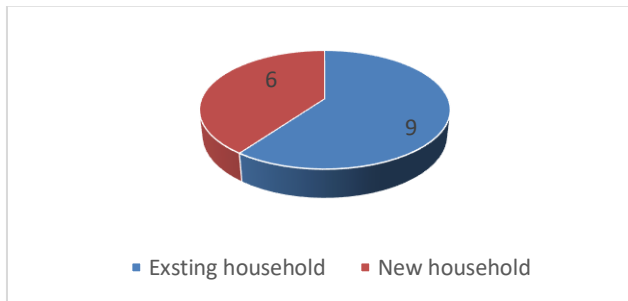
4. Are you registered with West Oxfordshire District Council's Homeseeker Plus (Housing Register) scheme?

TOTAL RESPONDENTS = 16



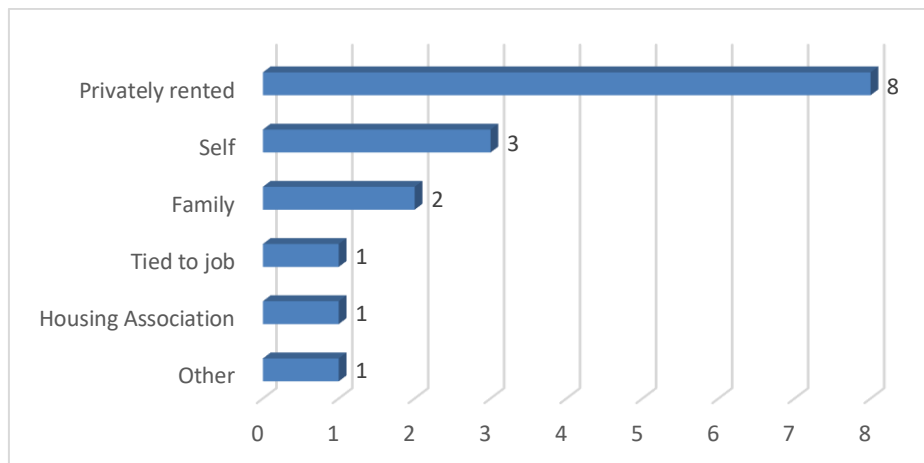
5. Are you an existing household wanting to move, or do you want to set up a new household?

TOTAL RESPONDENTS = 15



6. Who owns your current home?

TOTAL RESPONDENTS = 16



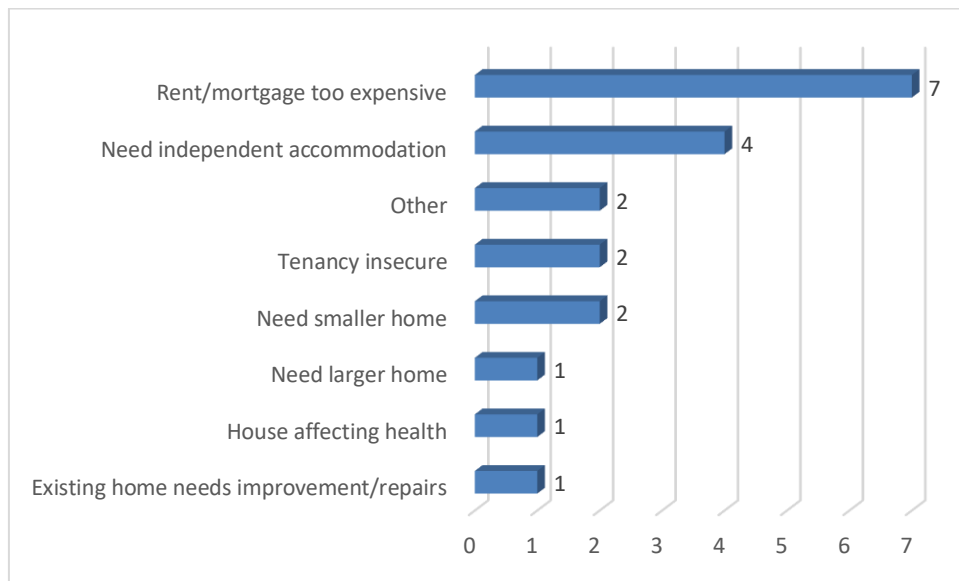
Other:

Blenheim Estate

1

7. Why do you need a new home?

TOTAL RESPONDENTS = 15 (20 TOTAL CHOICES)



Other (1 respondent gave answer):

Separation	1	
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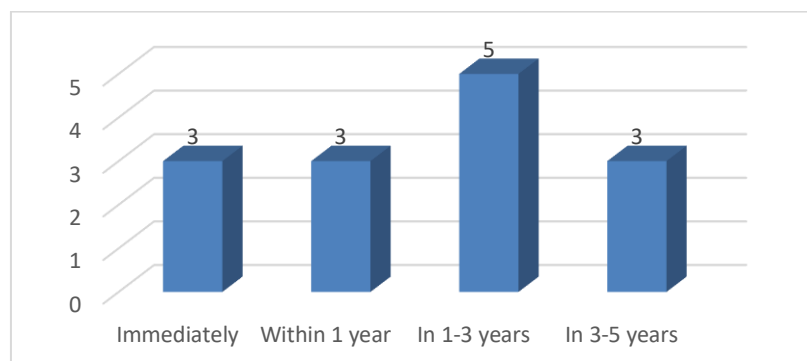
8. Does anyone in your household have a supported housing need? If so, what type do they require?

TOTAL RESPONDENTS = 3

- Housing Association Sheltered Housing: 2
- Supported living for an adult with learning difficulties who wants to live in a home of their own: 1
- Other – unable to work for health reasons: 1

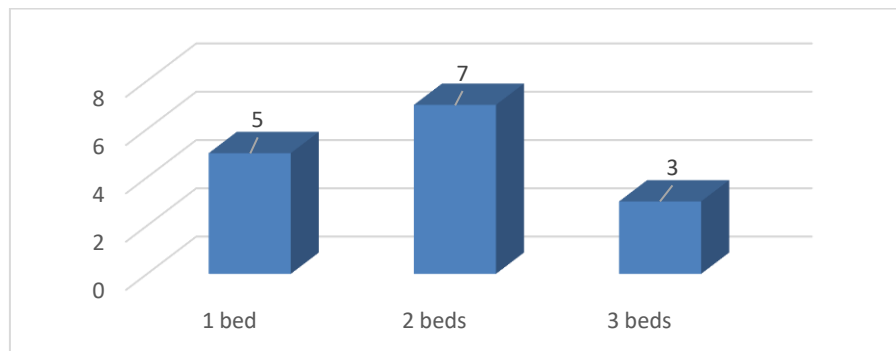
9. If you are interested in some form of affordable housing when would you expect to need to move into it?

TOTAL RESPONDENTS = 14



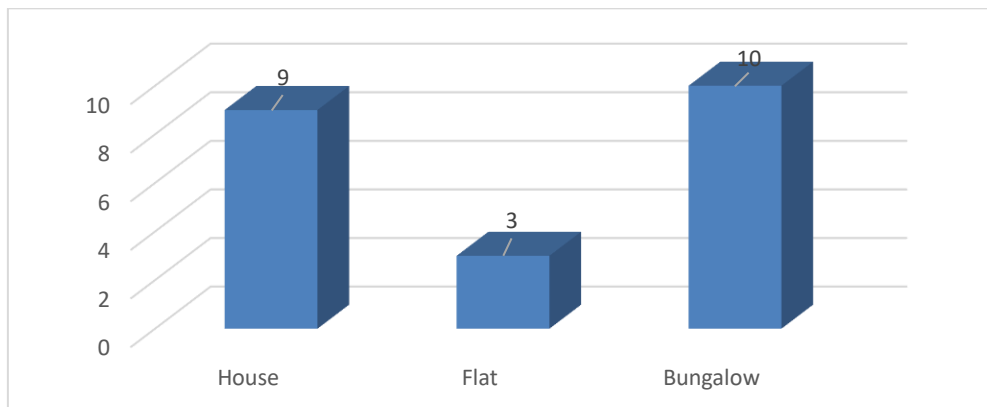
10. How many bedrooms does the new household need?

TOTAL RESPONDENTS = 15



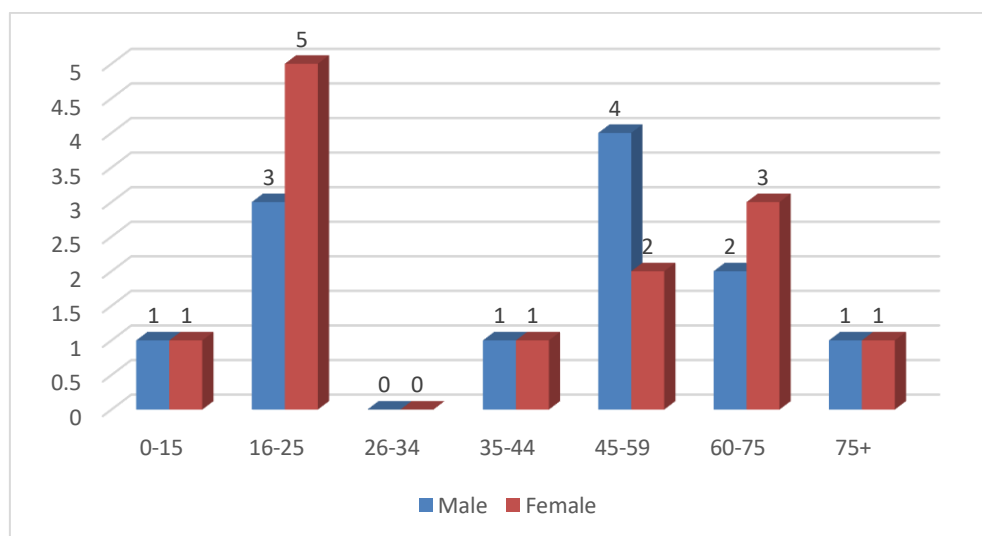
11. What type of home are you looking for?

TOTAL RESPONDENTS = 14 (22 TOTAL CHOICES)



12. How many people of each age group will live in the new home?

TOTAL RESPONDENTS = 14 (25 INDIVIDUALS)



- *To ensure the anonymity of respondents, further details about the children aged 0 -15 is confidential.*

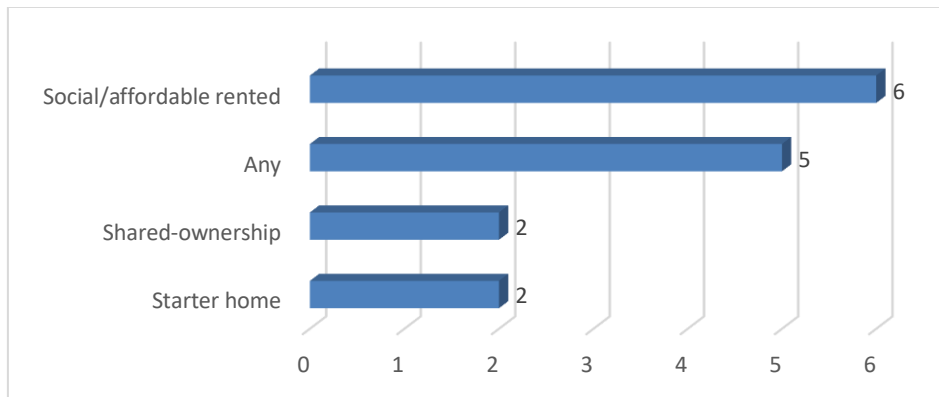
13. What is the occupation/s of those aged 16+ who would live in the new home?

TOTAL RESPONDENTS = 4

- To ensure the anonymity of respondents, this information is confidential.

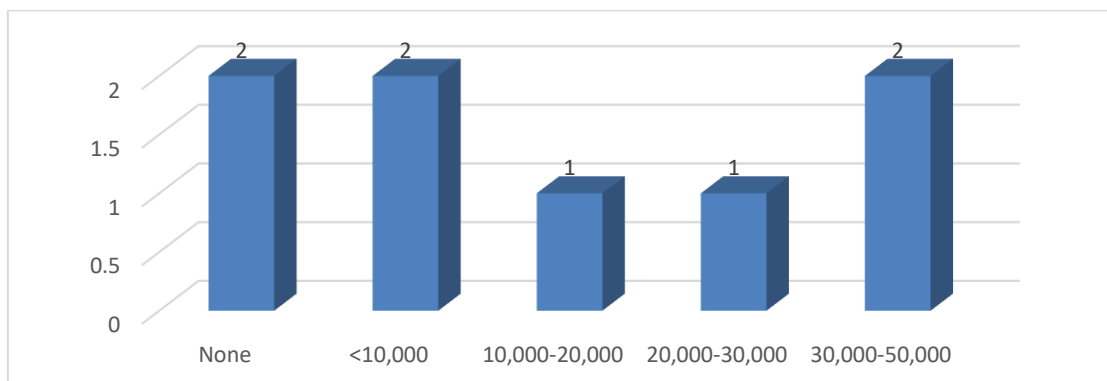
14. Which of the following would you be interested in?

TOTAL RESPONDENTS = 14 (15 TOTAL CHOICES)



15. If interested in shared ownership how much capital (deposit) will you have to go towards your new home?

TOTAL RESPONDENTS = 8



16. What is the total annual income for the household looking to move into a new home?

TOTAL RESPONDENTS = 12

