

Bloxham

Housing Needs Assessment (HNA)

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Quality information

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List of acronyms used in the text:

CDC	Cherwell District Council
HMA	Housing Market Area
HNA	Housing Needs Assessment
HRF	Housing Requirement Figure (the total number of homes the NA is expected to plan for, usually supplied by LPAs)
HLIN	Housing Learning and Improvement Network
HRP	Household Reference Person
LA	Local Authority
LHN	Local Housing Need
LHNA	Local Housing Needs Assessment
LPA	Local Planning Authority
LSOA	Lower Layer Super Output Area
MHCLG	Ministry of Housing, Communities, and Local Government
MSOA	Middle Layer Super Output Area
NA	Neighbourhood (Plan) Area
NP	Neighbourhood Plan
NPPF	National Planning Policy Framework
OA	Output Area
ONS	Office for National Statistics
PPG	Planning Practice Guidance
PRS	Private Rented Sector
RQ	Research Question
SHMA	Strategic Housing Market Assessment
VOA	Valuation Office Agency

1. Executive Summary

- 1.1.1. Bloxham is a Neighbourhood Area (NA) located in the District of Cherwell. The NA boundary covers the areas administered by Bloxham Parish Council.
- 1.1.2. The 2021 Census recorded 4,049 individuals in Bloxham, indicating an increase of 675 people since the 2011 Census – a growth rate of 20%.
- 1.1.3. There has been significant residential development in Bloxham in recent years. Cherwell District Council's latest completions records show the delivery of 313 net additional dwellings over the period 2011-2024. There are also a further 31 dwellings on sites with planning permission that are yet to be built or finished.
- 1.1.4. This Executive Summary details the conclusions of each chapter of this Housing Needs Assessment (HNA), addressing each of the themes agreed with the Parish Council at the outset of the research.
- 1.1.5. Data from the 2021 Census is continuing to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data from the Census 2021 at the localised level is not yet available, as well as some data comparing numerous variables. As such this HNA will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS projections where necessary to build up evidence at the neighbourhood level.
- 1.1.6. This HNA has been undertaken in line with the National Planning Policy Framework (NPPF)¹ and practice guidance (both published in December 2024).²

1.2. Conclusions – Affordability and Affordable Housing

Current tenure profile

- 1.2.1. Home ownership is the dominant tenure in Bloxham at 74% – a rate that far exceeds the Cherwell and national averages. Of the remaining non-owning households, slightly more rent from a private landlord (13%) than a social landlord (11%) despite a notable increase in the latter over the past decade.
- 1.2.2. Although Bloxham has an unusually high proportion of shared ownership (also due to a recent injection of this tenure product), the lack of alternatives to full ownership are likely to present a challenge for those on the lowest incomes seeking to remain in the parish, although recent development appears to have successfully attracted younger families, as explored in the Type and Size chapter.

¹ National Planning Policy Framework published in December 2024

² Housing and economic needs assessment - GOV.UK published in December 2024

Housing costs

- 1.2.3. Home values in the NA have followed a general upward trajectory despite some year-on-year fluctuations. Prices have grown by around 40-50% over the past decade (depending on which average measure is used).
- 1.2.4. The current median house price is £450,000, the current mean is £467,368, and the current lower quartile (the middle value of the cheapest 50% of properties sold) is £340,000. The lower quartile, which is typically taken as a good representation of 'entry-level' housing, is around 75% of the median price, meaning there is limited variety at the lower end of the market and that truly entry-level properties infrequently come up for sale. Average house prices in Bloxham are around 30% more expensive than those of Cherwell as a whole.
- 1.2.5. AECOM has estimated the annual income required to afford various tenures of housing in Bloxham – each of which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA area was £56,150 in 2020 (although this varies significantly between the village centre and more rural areas) and the lower quartile household income for Cherwell was £20,924 in 2023.
- 1.2.6. It was found that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. The median house price would require an annual income more than twice the current average. Private renting is more affordable, but is generally only accessible to average and dual earning households – and even then, only for dwellings with 2 bedrooms or fewer.
- 1.2.7. Subsidised routes to home ownership like First Homes and Shared Ownership are intended to target people who can afford to rent but not to buy. In Bloxham there is a relatively large gap between the income needed to afford to rent (£44,500) and to buy (£87,500), meaning that many households could theoretically benefit from these products – even though they would have above-average incomes.
- 1.2.8. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. In Bloxham the minimum 30% discount appears insufficiently affordable to average earning households, and would make First Homes exceed the national price cap (at least, when calculated using the benchmark used to estimate their value here). A higher discount of either 40% or 50% would expand access to ownership more widely and bring First Homes within reach of average earners.
- 1.2.9. The affordable rented sector performs a vital function in Bloxham as the only option for a large segment of those in the most acute need and the large group of potential residents who cannot afford any mainstream options in this high-value housing market.

The need for Affordable Housing

- 1.2.10. AECOM estimates a modest long-term surplus of affordable rented housing in Bloxham rather than an unmet need. The reason for this component of need being

met over the long-term is the rate of turnover in the existing stock of social housing, which suggests that vacancies will be able to satisfy the projected newly arising need and erode the backlog over time. Yet whilst it may be possible to address localised needs through the existing stock, new affordable rented housing may still need to be provided for households in acute need living elsewhere in the wider area, and to future-proof the Bloxham housing stock in case needs change.

- 1.2.11. Another important caveat to this finding is that the large increase in the number of affordable rented homes experienced in Bloxham may mean that the current backlog of need (21 households) may be lower than normal because many households have recently been housed. However, as noted above, these new homes also provide the opportunity to accommodate more households in future, meaning that their existence does not necessarily lead to an underestimate of future needs.
- 1.2.12. AECOM estimate potential demand for 6.6 affordable home ownership dwellings per annum in Bloxham, equating to a total of 99 over the Neighbourhood Plan period to 2040. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent.

Affordable Housing policy

- 1.2.13. Cherwell's adopted policy on the subject of Affordable Housing requires 35% of all new housing on sites larger than 11 dwellings to be affordable. This is a policy topic within the remit of the Local Authority, but it is worth considering what the most appropriate mix of Affordable Housing products might be in the NA specifically.
- 1.2.14. AECOM recommends that the tenure mix of Affordable Housing secured in future years gives priority to affordable rented provision (70%) over affordable home ownership options (30%), in line with emerging Cherwell policy – which appears to be appropriate for Bloxham.
- 1.2.15. In a context in which the volume of new affordable housing cannot be precisely estimated, it may be prudent to prioritise the more acutely needed forms of Affordable Housing within any supply that does come forward in future – i.e. affordable rented housing. Even though AECOM estimates limited actual need, this is within the margin of error.
- 1.2.16. The affordability analysis earlier in this chapter established that affordable rented housing is the only option for most lower earning households. In contrast, affordable home ownership products would meaningfully widen access to home ownership to some local people – but primarily average and higher than average earners. This suggests that, while both should feature in the tenure mix, greater emphasis should be placed on rented housing, which also appears undersupplied relative to wider averages.

1.3. Conclusions – Type and Size

The current housing mix

- 1.3.1. The current dwelling mix in Bloxham is much more strongly weighted in favour of detached homes than the comparator geographies of Cherwell and England. This comes at the expense primarily of semi-detached houses and flats, while the proportion of semi-detached properties remains broadly in line with wider averages. The lack of flatted accommodation, which tends to be the smallest and most affordable, may present challenges to newly forming younger households wishing to move to or remain in the parish. Only 5.4% of homes are bungalows, compared to 9% across Cherwell and England.
- 1.3.2. Because of the relatively significant scale of development during the period, most categories have grown considerably. The greatest actual change was seen in detached housing, further exaggerating this category's dominance of the local mix. However, the greatest proportional change was seen in flatted accommodation, bringing a valuable injection of more affordable properties (even if this category remains much smaller than wider averages).
- 1.3.3. In terms of size, Bloxham's mix is skewed strongly toward larger homes, with 4+ bedroom properties representing over double the proportion observed nationally. Consequently, there are smaller proportions of the smaller size categories, with a particularly low share of 1 bedroom homes – linked to the relative absence of flats. As above, the lack of smaller 1-2 bedroom properties (representing a combined 24% of the mix, compared to 33% across Cherwell and 39% across England) presents a clear challenge in terms of affordability and limited choices for newly forming households, single people and lower-income couples
- 1.3.4. Around 43% of new homes since 2011 had 4+ bedrooms, and 70% had 3+ bedrooms. While the dwelling size mix has been meaningfully diversified in recent years, larger homes continue to predominate

Population characteristics

- 1.3.5. The Bloxham population, which is skewed toward the youngest and oldest groups at the expense of middle-aged people when compared to Cherwell and England, has experienced fairly significant 20% overall growth in the decade since 2011. This growth has been distributed in a fairly balanced way among the various age groups though young children and especially older people saw the greatest proportional increases.
- 1.3.6. This points to a clear trend toward aging that is very common in rural areas. However, in Bloxham this is balanced out by the diverse age profile of new residents arriving to take up the new housing delivered in recent years. This speaks to the ability of housing growth – even when dominated by larger and less dense types of property – to aid demographic balance and community vitality. This shift may have been bolstered further had the new housing included larger shares of smaller, more affordable

properties, which could be a focus for future development if supported by the community. This may also help to reverse the decline in young adults, the only age category to contract since 2011.

- 1.3.7. Applying ONS household projections for Cherwell to the Bloxham population in 2011 suggests that population growth can be expected to be driven by the oldest households, with the 65+ age group expected to increase by 92% to become the largest cohort. Growth in younger age groups is expected to be much more modest or negative. However, Cherwell-scale projections do not reflect the potentially greater propensity for Bloxham to attract and retain younger families, to which recent changes to the population (noted above) attest. This may translate into a slower trend toward ageing in practice than this modelling exercise suggests.
- 1.3.8. The composition of Bloxham's households (in terms of the number of people, their age, and their relationships to one another) differs from Cherwell as a whole in the NA's higher share of family (as opposed to single-person) households. There are growing numbers of households with older children living at home – possibly due to affordability challenges as well as the timing of the Census during a national lockdown when many students returned home from university.
- 1.3.9. As of the 2021 Census, around 83% of households in the NA had at least one more bedroom than they would be expected to need, and 56% had at least two extra bedrooms. Under-occupancy was most common among three distinct groups: older couples, single people and families with no children. While not uncommon in rural areas, this might suggest that Bloxham's larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties.

Future population and size needs

- 1.3.10. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that the ideal mix of dwelling sizes in 2040 to accommodate demographic change would have higher proportions of smaller and mid-sized homes and lower proportions of larger properties than the current dwelling mix.
- 1.3.11. Consequently, the model recommends that future housing delivery focuses predominantly on 1 and 3 bedroom homes, with modest delivery of 2 bedroom options. These size categories tend variously to appeal to young people, starter families and some downsizing older households, and offer greater affordability than larger homes.
- 1.3.12. However, the absence of 1 and 4+ bedroom homes in the model results means that this recommendation is fairly restrictive and imbalanced. This is partly due to differences in the starting mix of the geographies used for the key data inputs. As such, there is scope to adjust the model results to arrive at a more rational final recommendation that offers wider choice in the market and reflects affordability and other secondary evidence. One potential option, based on AECOM's professional

judgement of the model results alongside such additional evidence, would be the following mix:

- 30% 1-2 bedroom homes;
- 60% 3 bedroom homes; and
- 10% 4+ bedroom homes.

1.3.13. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

1.4. Conclusions – Specialist Housing for Older People

Characteristics of the current older population

1.4.1. There is a total of 10 units of specialist accommodation in the NA at present, all of which are available for leasehold purchase through a sheltered housing (rather than extra care) model. These are the apartments associated with the Godswell Park nursing care home. The care home itself has 45 single rooms.

1.4.2. A clear majority (86%) of Cherwell households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2040) are owner occupiers and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent will need to rely on subsidised rented housing because they are unlikely to have the funds to buy. Rates of disability in Bloxham are also higher among social tenants than owner-occupiers.

Projected demographic change and need for specialist housing

1.4.3. There are currently estimated to be around 374 individuals aged 75 or over in Bloxham, a number that is projected to rise to 608 by the end of the Neighbourhood Plan period in 2040.

1.4.4. The 75+ population of the NA is projected to increase from 9% to 14% of the population between 2021 and 2040. As established in the previous chapter, Bloxham has a slightly younger population than the wider District and may therefore age slower in the coming years than is estimated here.

1.4.5. The growth in the older population, which, rather than the total, is the focus of the estimates of need here, should be converted into households because some older people will be cohabiting in old age. The projected 75+ population growth of 261 is equivalent to roughly 184 households in that age category.

1.4.6. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of

disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research.

- 1.4.7. These two estimates suggest a range of 66 to 78 specialist accommodation units might be required during the Plan period. The estimates are also broken down by tenure and level of support required. Broadly, 60-80% of the need is for accommodation offered for market purchase. This chimes with the higher propensity of older households to be homeowners. A similar range (60-75%) of the need is found to be for sheltered housing with limited support rather than additional care arrangements. The potential need for care and nursing home beds in Bloxham to 2040 can be roughly estimated at 29 units, a level of demand that could be met in part by the existing care home offering 45 bedspaces.
- 1.4.8. These estimates are fairly large relative to the likely scale of overall housing need of the NA. Despite this, it would not be prudent to prioritise the potential demand from older people to the exclusion of other groups, such as those in need of Affordable Housing, young families, and others important to maintaining a balanced and vibrant community. The HNA evidence can be used to support specialist housing development but does not make that obligatory. How far to promote this is a choice for the Parish Council and wider community.

Accessibility and adaptability

- 1.4.9. Given that there may not be a large volume of additional specialist supply during the Plan period, an alternative or additional avenue to the provision of additional specialist homes is to discuss the standards of accessibility and adaptability required of new development with Cherwell District Council. There is a particularly high degree of overlap between the groups served by sheltered specialist housing and adapted mainstream housing, so the unmet need for such homes identified here can be reduced through this avenue.
- 1.4.10. The current adopted Local Plan provides explicit encouragement for development to accommodate specific groups such as older people in Policy BSC 4. The emerging Local Plan continues this approach in Core Policy 38, which expects extra care residential dwellings at a proportion to be agreed based on local needs and site-specific circumstances. The policy goes on to say that if extra care housing is not required, other forms of specialist housing will be expected.
- 1.4.11. The evidence gathered here justifies this policy expectation and supplies evidence of need in Bloxham which could be used when negotiating on future sites. The HNA finds potential need for around 19-34 extra care dwellings. This category of housing is certainly likely to be needed to some extent. However, there is also a case to be made for diversification in Bloxham specifically because a) this HNA estimates a higher scale of need for retirement housing with lower levels of care, and b) because of the existence of a care home, which more closely overlaps with extra care housing in terms of the kinds of people whose needs they are able to meet. As such, there would also be value in delivering retirement housing alongside or instead of extra care housing if feasible.

1.4.12. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing, and existing requirements in the Local Plan are robust, so discussions with the LPA are advised exceeding or departing from them is a priority here.

2. Context

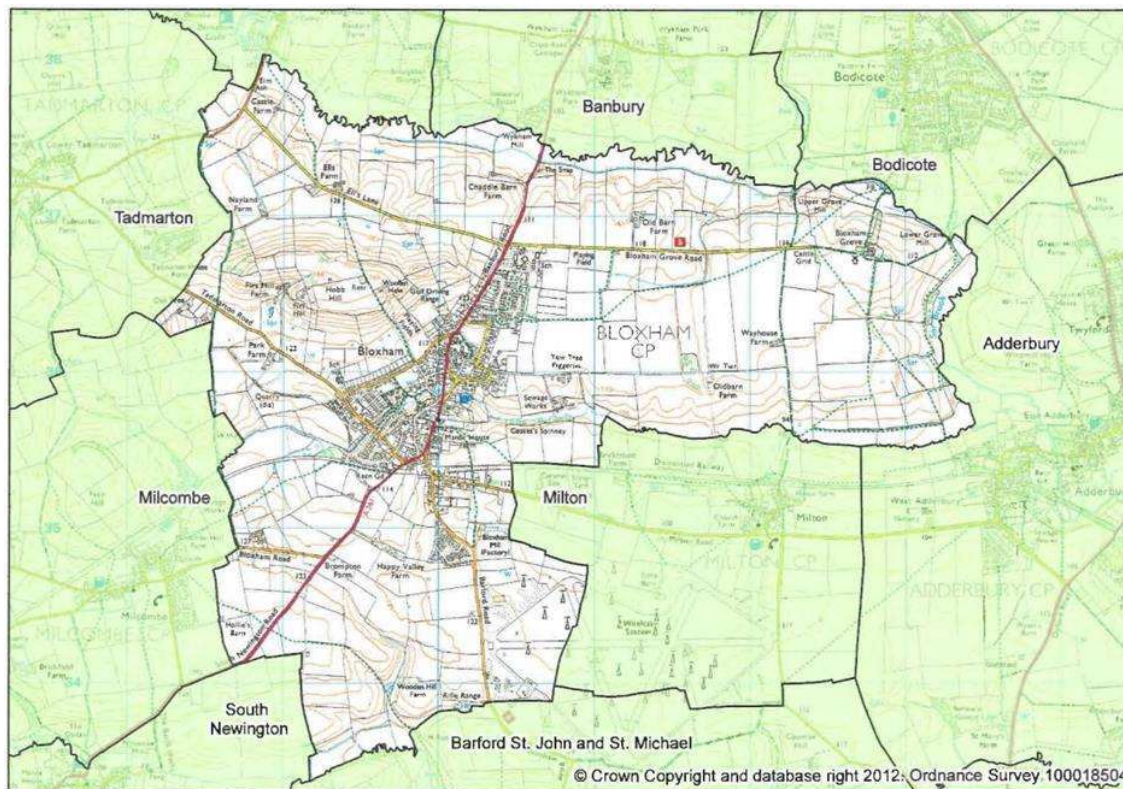
2.1. Local context

- 2.1.1. Bloxham is a Neighbourhood Area (NA) located in the district of Cherwell in Oxfordshire. The NA boundary, which exactly follows the existing parish boundary, was designated in June 2023.
- 2.1.2. Bloxham village is located around 3 miles southwest of Banbury, to which it is connected by the A361. The A361 bisects the village and forms its High Street, where many of Bloxham's services and small businesses are located. Bloxham's amenities include a GP surgery, two churches, various community facilities, multiple pubs, shops and cafés, numerous guesthouses and a variety of other local businesses. The village is also home to Bloxham School, a renowned boarding and day school for children aged 11-18. The parish extends into the wider rural area, although this is primarily agricultural and sparsely populated.
- 2.1.3. The existing Bloxham Neighbourhood Plan was 'made' in December 2016. However, it is currently in the process of being reviewed or replaced. The new Neighbourhood Plan is envisaged to start in 2025 and extend to 2040, therefore covering a period of 15 years. The evidence supplied in this report will look forward to the Plan end date of 2040, but where possible will also provide annualised figures which can be extrapolated to a different term if the Neighbourhood Plan period changes (for instance, if the Parish Council elect to align with the end date of the emerging Cherwell Local Plan, which appears to be in the process of shifting out from 2040 to 2042).

2.2. The NA boundary and key statistics

- 2.2.1. For Census purposes, the NA is made up, like the rest of England, of statistical units called Output Areas (OAs). A breakdown of the OAs relevant to Bloxham is provided in Appendix A. A map of the Plan area appears below in Figure 2-1.

Figure 2-1: Map of the Bloxham Neighbourhood Area



Source: Cherwell District Council

- 2.2.2. At the time of the 2011 Census the NA was home to 3,374 residents, formed into 1,279 households and occupying 1,347 dwellings. The 2021 Census indicates significant population growth of around 675 individuals (or 20%) since 2011, recording a total of 4,049 residents, 1,597 households and 1,667 dwellings.
- 2.2.3. Cherwell District Council's latest residential completions and permissions records (published 31st March 2024) indicates that there have been 313 net additional dwellings completed in Bloxham parish over the period 2011-2024. This is slightly lower than the difference of 320 recorded between the two Censuses, which is surprising given that the CDC data covers a longer period of time (past the completion of the Census). The CDC residential report also indicates that there are 31 dwellings on sites with planning permission in Bloxham that are not yet built.

2.3. The housing market area context

- 2.3.1. Whilst this Housing Needs Assessment (HNA) focuses on Bloxham NA it is important to keep in mind that neighbourhoods are not self-contained housing market areas. Housing market areas are usually wider than local authority areas and often stretch across a number of districts or boroughs. This is because housing market areas are inherently linked to the labour market, employment patterns and travel to work areas.
- 2.3.2. Following the 2021 Oxfordshire Growth Needs Assessment, the 2022 Housing and Economic Needs Assessment (HENA) for Cherwell and Oxford City confirms that Oxfordshire is generally considered to have a housing and economic market area that spans various administrative boundaries. This means that when households who live

in Cherwell move home, most stay within the District but there is some in- and out-migration to the surrounding local authority areas – particularly within Oxfordshire – depending on work and other links.

- 2.3.3. At the neighbourhood scale it is not possible to be definitive about housing need and demand because neighbourhoods are closely linked to other areas. In the case of Bloxham, changes in need or demand in settlements nearby, most notably Banbury, Bodicote and Bloxham, are likely to impact on the neighbourhood.
- 2.3.4. In summary, Bloxham functions within a wider strategic area. As well as fostering good working relationships with the local planning authority (Cherwell District Council), it is therefore useful to think about the *role* of the neighbourhood within the wider area. This HNA can provide evidence to understand this role and the specific features of the neighbourhood within this wider context. Neighbourhood Plans can have a significant impact in shaping their neighbourhoods, enhancing the positive role the neighbourhood plays within the wider housing market, or developing policies to change entrenched patterns and improve housing outcomes in the neighbourhood and wider area.

2.4. Planning policy context

- 2.4.1. Neighbourhood Plans are required to be in general conformity with adopted strategic local policies. The planning policy context for Cherwell consists of various documents. These are:
- The Adopted Cherwell Local Plan 2011-2031 (Part 1), which contains strategic planning policies for development and the use of land. It was adopted in July 2015.
 - The Cherwell Local Plan 2011-2031 (Part 1) Partial Review – Oxford’s Unmet Housing Need, which provides the strategic planning framework and site allocation to meet Cherwell’s share of the unmet housing needs of Oxford to 2031. It was adopted in September 2020.
 - ‘Saved’ policies of the Adopted Cherwell Local Plan 1996, which have not been replaced by policies in the Local Plan 2011-2031 and remain in force. They were saved in September 2007.
 - The Non-Statutory Cherwell Local Plan 2011, which was intended to review and update the Local Plan 1996 but was discontinued prior to adoption due to changes to the national planning system. This document is not part of the statutory development plan but was approved as interim policy for development control purposes in December 2004. Many of its policies are superseded by those in the Local Plan 2011-2031.
 - Work is also underway on a review of the Local Plan. The Cherwell Local Plan Review 2040/2042 will update some of the policies of the Local Plan 2011-2031 and address the needs of Cherwell up to 2040/2042. (Note that while the latest public draft uses an end date of 2040, the relevant webpage currently uses 2042.) When adopted, this document will replace the Local Plan 2011-2031 and saved policies of the Local Plan 1996. A draft Plan was consulted upon between

September and November 2023. The results of the consultation are being considered alongside further technical work as CDC prepares a proposed Plan for further consultation in 2024-2025.

- The Local Plan Review was originally intended to sit beneath the Oxfordshire Plan 2050, an integrated strategic planning framework for the county. However, this effort was abandoned in 2022 and its future is uncertain.

2.4.2. A detailed breakdown of the adopted and emerging Local Plan policies relevant to housing need and delivery in Bloxham is provided in Appendix B. Here, it is worth summarising the most important points of the emerging Local Plan:

- The proposed housing target for the District is 25,860 new homes over the period 2020-2040, of which around 500 homes may be sought in rural areas (on top of existing completions and commitments).
- Alongside 10 other settlements Bloxham is classified as a Larger Village, which is the third tier of the settlement hierarchy, following the Main Towns and Local Services Centres. (This represents a restructuring from the adopted Local Plan, in which Bloxham was classified as a Category A Service Village). No specific target is provided for Larger Villages individually or as a whole. Unplanned development is generally to be limited to providing for local needs and supporting local employment and services.
- On developments of 10 or more new dwellings, 30% should be delivered as Affordable Housing. (This is a slight reduction from 35% in the adopted Local Plan). The suggested tenure mix within Affordable Housing should be 70% rented tenures and 30% other products (such as routes to ownership, with First Homes expected at 25% of all Affordable Housing, at a 30% discount).
- The delivery of accessible and adaptable homes for older and vulnerable people is supported, with extra care dwellings or suitable alternatives expected on major sites. Precise targets for the proportion of specialist homes or accessibility standards for mainstream housing area not specified.
- No sites are allocated in Bloxham at the current stage of the emerging Local Plan.

2.5. Quantity of housing to provide

2.5.1. The NPPF 2023 (paragraphs 67 and 68) requires LPAs to provide neighbourhood groups upon request with a definitive or an indicative number of houses to plan for over the Neighbourhood Plan period.

2.5.2. Cherwell has not fulfilled that requirement by providing Bloxham with a definitive or indicative figure to be accommodated within the NA by the end of the Neighbourhood Plan period – and instead may consider setting a target for Larger Villages as a whole (in line with the approach taken in the previous adopted Local Plan).

2.5.3. It should also be noted that the 2016 made Neighbourhood Plan for Bloxham includes a site allocation with capacity for 85 new homes, and that CDC records indicate there are currently 31 dwellings on sites with planning permission that are not yet built.

3. Objectives and approach

3.1. Objectives

3.1.1. This HNA is structured according to a number of themes or topics that were agreed at the outset of the research with Bloxham Parish Council. These themes are broadly aligned with the kinds of housing policy areas available to neighbourhood plans, and each will form a distinct chapter of this report. The sub-sections below give a brief overview of the objectives of each chapter.

Affordability and Affordable Housing

3.1.2. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.

3.1.3. This chapter has three aims, each given its own sub-section:

- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
- To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
- To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.

3.1.4. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must be in general conformity with these strategic policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

Type and Size

3.1.5. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local people need.

3.1.6. The focus of this chapter is to identify relevant trends and potential gaps in the market that can be used to justify planning policies. It has three aims, each given its own sub-section:

- To establish what **mix** of housing exists in the NA at present;
- To describe relevant characteristics of the local **population**; and
- To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.

3.1.7. In addition to the direction of travel revealed by statistics, a variety of reasons sit behind people's housing choices that are less easy to predict, including wealth, accessibility requirements and personal preference. The evidence in this section provides a starting point for developing and justifying planning policies but does not provide definitive recommendations as it may be appropriate to take into account other factors and site specific circumstances.

Specialist Housing for Older People

3.1.8. It may be appropriate for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older persons.

3.1.9. This chapter supplements the demographic evidence relating to Type and Size, including the potential demand for downsizing, to consider the quantity and characteristics of need for housing for older people with some form of additional care. Its approach is as follows:

- To review the **current provision** of specialist housing in the NA;
- To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
- To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.

3.1.10. This element of the HNA recognises that the majority of older people will live in the mainstream housing stock and that there is no single way to meet their needs. It may also be inappropriate to focus excessively on the needs of one group or to promote a specialist scheme in a location that lacks adequate services. These issues will be drawn out.

3.2. Approach

3.2.1. This HNA assesses a range of evidence to ensure its findings are robust for the purposes of developing policy at the neighbourhood plan level. This includes data from the 2021 and 2011 Censuses and a range of other data sources, including:

- ONS population and household projections for future years;
- Valuation Office Agency (VOA) data on the current stock of housing;
- Land Registry data on prices paid for housing within the local market;
- Rental prices from Rightmove;
- Local Authority housing waiting list data; and
- The 2022 Housing and Economic Needs Assessment (HENA) for Cherwell District and Oxford City Councils.

3.2.2. Data from the 2021 Census continues to be released. At present, the available data covers population, households, tenure, and dwelling stock characteristics. Some data at the localised level, including parishes, will not be available until later in 2024, as

well as data comparing numerous variables. As such, neighbourhood level HNAs will draw on the latest available data from the 2021 Census where possible and will also continue to use other data sets, including 2011 Census, Valuation Office Agency data, and ONS parish projections to build up evidence at the neighbourhood level.

4. Affordability and Affordable Housing

4.1. Introduction

4.1.1. Neighbourhood plans may include policies that influence the scale of Affordable Housing provision and the mix of different tenures and products provided through new housing development.

4.1.2. This chapter has three aims, each given its own sub-section:

- To establish the existing **tenure** of homes within the NA at present (owner occupied, private rented, social/affordable rented, shared ownership);
- To examine the **affordability** of different tenures by considering house prices, rents, local incomes and earnings; and
- To estimate the scale of **need** for Affordable Housing, including the need for those who cannot afford to rent and those who cannot afford to buy.

4.1.3. The evidence gathered here can be used to justify planning policies in the Neighbourhood Plan, but it is likely that other supporting evidence may be needed, for example on viability. Local Plans typically include policies on Affordable Housing and whilst the Neighbourhood Plan must conform with these policies, there is scope for Neighbourhood Plan policies to adopt some local variety where this is supported by the evidence.

4.1.4. This HNA has been undertaken in line with the current National Planning Policy Framework (NPPF) and practice guidance (published 2024).

4.2. Definitions

4.2.1. This section uses a range of technical terms which are useful to define at the outset:

- **Tenure** refers to the way a household occupies their home. Broadly speaking, there are two categories of tenure: market housing (such as homes available to purchase outright or rent from a private landlord) and Affordable Housing (including subsidised products like social rent and shared ownership).
- **Affordability** refers to the relationship between the cost of housing to buy or rent and the incomes and earnings of households.
- The definition of **Affordable Housing** is set out in the NPPF 2024 (Annex 2) as 'Housing for sale or rent, for those whose needs are not met by the market...' We refer to Affordable Housing, with capital letters, to denote the specific tenures that are classified as affordable in the NPPF (Annex 2). A relatively less expensive home for market sale may be affordable but it is not a form of Affordable Housing.
- A range of affordable home ownership products are included in the Government's definition of Affordable Housing, to meet the needs of those aspiring to own a home. This includes discounted market sales housing and other affordable routes to home ownership (shared ownership, rent to buy etc) which are defined in Annex 2. First Homes are also part of the range of affordable home ownership products,

but the definition of First Homes and policy is covered in a Ministerial Statement (2021) and not defined in Annex 2.³

4.3. Current tenure profile

4.3.1. The current tenure profile is a key feature of the Neighbourhood Area (NA). Patterns of home ownership, private renting and affordable/social renting reflect demographic characteristics including age (with older households more likely to own their own homes), and patterns of income and wealth which influence whether households can afford to rent or buy and whether they need subsidy to access housing.

4.3.2. Table 4-1 presents data on tenure in Bloxham compared with Cherwell and England from the 2021 Census. It shows that home ownership is clearly the most common tenure in the NA (74% of households) – a rate that far exceeds the Cherwell and national averages. Of the remaining non-owning households, more rent from a private landlord (13%) than a social landlord (11%). This pattern is consistent across the three geographies. In contrast, the NA has an unusually high share of shared ownership.

Table 4-1: Tenure (households), Bloxham, 2021

Tenure	Bloxham	Cherwell	England
Owned	74.0%	65.0%	61.3%
Shared ownership	2.7%	1.9%	1.0%
Social rented	10.8%	13.3%	17.1%
Private rented	12.6%	19.8%	20.6%

Sources: Census 2021, AECOM Calculations

4.3.3. It is also worth comparing how the tenure mix has changed in the last ten years, using the 2011 Census (see Table 4-2). This data indicates that all tenure categories are growing, in line with the scale of new development over the past decade. While ownership has seen the lowest proportional change, it is also the category with the highest actual increase. There has been a significant injection of social rented housing, bringing levels of this tenure closer in line with the Cherwell average, as well as shared ownership (from a lower base), indicating the successful delivery of Affordable Housing products alongside mainstream market development.

Table 4-2: Tenure change (households) in Bloxham, 2011-2021

Tenure	2011	2021	% Change
Owned	1,025	1,181	15.2%
Shared ownership	20	43	115.0%
Social rented	92	172	87.0%
Private rented	142	201	41.5%

Sources: Census 2021 and 2011, AECOM Calculations

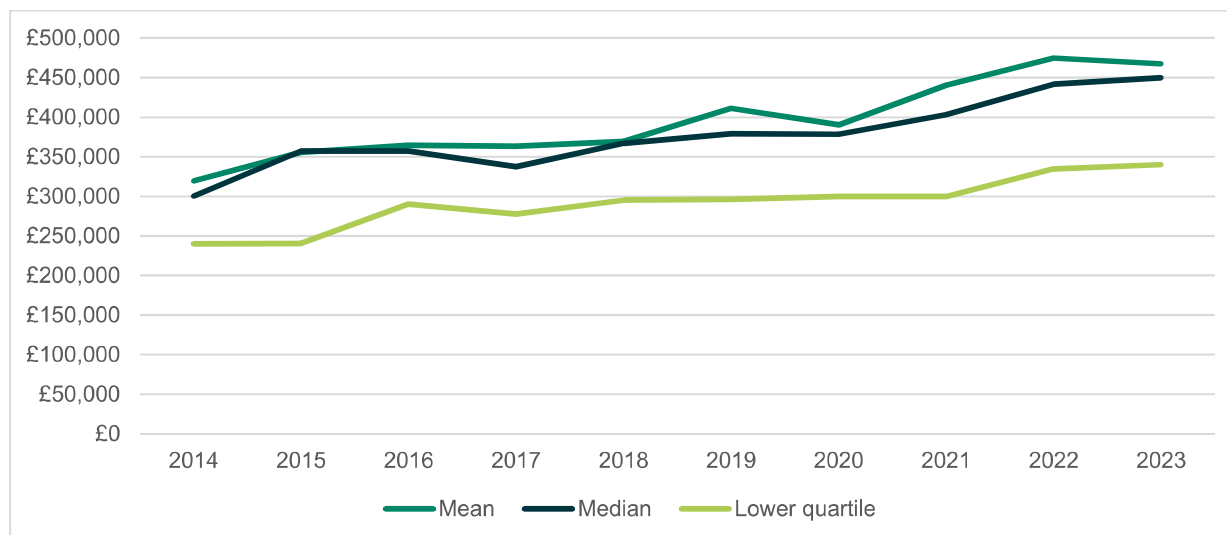
³ The shape that the new First Homes product will take is set out in a Ministerial Statement issued in May 2021, available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>. The relevant update to PPG is available here: <https://www.gov.uk/guidance/first-homes#contents>.

4.4. Affordability

House prices

- 4.4.1. House prices provide an indication of the level of demand for homes within an area. The relationship between house prices and incomes determines whether housing is affordable to local households and, to a large extent, what tenure, type and size of home they occupy. Changes in affordability over time can indicate pressures in the housing market. As such, it is useful for the evidence base for plans to examine trends in prices and consider what this reveals about the local housing market.
- 4.4.2. Figure 4-1 looks at the average and lower quartile house prices in Bloxham based on sales price data published by the Land Registry. It shows that prices have followed a general upward trajectory over the past decade, with some mild year-on-year fluctuations.
- 4.4.3. The current median house price is £450,000, the current mean is £467,368, and the current lower quartile (the middle value of the cheapest 50% of properties sold) is £340,000. The lower quartile, which is typically taken as a good representation of 'entry-level' housing, is around 75% of the median price, meaning there is limited variety at the lower end of the market and that truly entry-level properties infrequently come up for sale.
- 4.4.4. The median house price in 2023 is 50% higher than in 2014, the mean is 46% higher and the lower quartile is 42% higher. Such rates of appreciation are likely to present significant challenges for those yet to get a foothold on the property ladder.
- 4.4.5. Average house prices in Bloxham are generally more expensive than those of Cherwell as a whole. The 2023 median house price for the NA is 29% higher than the District figure for 2023, translating into a price difference of £100,000. The lower quartile is, similarly, 28% higher. These differences point to higher land values in Bloxham but also reflect the fact that the mix of dwelling types and sizes in Bloxham skews larger than the District average (see Type and Size chapter).
- 4.4.6. The high cost of housing for market purchase and absence of a wide range of price points presents a significant barrier to entry for lower earning households. Although they may struggle to find appropriate properties within the NA, they do potentially have somewhat lower-cost alternatives if they are prepared to move elsewhere in Cherwell, such as Banbury.

Figure 4-1: House prices by quartile in Bloxham, 2014-2023



Source: Land Registry PPD

4.4.7. Table 4-3 breaks down house prices by type, presenting the median within each type. It shows that detached housing is consistently the most expensive. All types have appreciated at a broadly similar rate, but it is difficult to draw clear conclusions about the changing value of flats because the small sample size for this category produces much stronger fluctuations each year due to the particular characteristics (in terms of size, location and condition) of the homes that happen to be sold in a given year.

Table 4-3: Median house prices by type in Bloxham, 2014-2023

Type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Growth
Detached	£384,000	£441,248	£445,498	£440,000	£411,870	£420,000	£422,000	£456,250	£523,750	£547,500	42.6%
Semi-detached	£281,475	£253,750	£295,000	£287,998	£299,000	£279,975	£300,000	£332,500	£377,000	£340,000	20.8%
Terraced	£240,000	£261,000	£295,000	£274,750	£310,000	£290,000	£282,000	£230,000	£327,500	£331,750	38.2%
Flats	£282,475	£177,975	£370,000	£199,950	£222,000	£450,000	£194,000	£450,000	£247,500	£470,000	66.4%
All Types	£300,000	£357,500	£357,500	£337,475	£367,000	£379,250	£378,498	£403,438	£441,500	£450,000	50.0%

Source: Land Registry PPD

Income

4.4.8. Household incomes determine the ability of households to exercise choice in the housing market, and consequently the level of need for affordable housing products. Two sources of data are used to examine household incomes in the NA.

4.4.9. The first source is ONS's estimates of incomes in small areas. This is locally specific but limited to the overall average income (i.e. it does not provide the average income of lower earners). The average total household income locally was £56,150 in 2020 (the most recent year for this dataset). Discussion about the area to which this data applies is provided in Appendix A. It is worth noting here that the figure given above is an average of the two MSOAs in which the NA is located: the area covering central Bloxham and east of the parish has an average income of £60,600, which is notably higher than that for the western and rural area of £51,700).

- 4.4.10. The second source is ONS's annual estimates of UK employee earnings. This provides lower quartile average earnings (i.e. the income of the lowest 25% of earners). However, it is only available at the Local Authority level. It also relates to individual earnings. While this is an accurate representation of household incomes where there is only one earner, it does not represent household income where there are two or more people earning. Cherwell's gross individual lower quartile annual earnings were £20,924 in 2023. To estimate the income of households with two lower quartile earners, this figure is doubled to £41,848.
- 4.4.11. It is immediately clear from this data that there is a large gap between the spending power of average earning households and those earning the lowest 25% of incomes, particularly where the household in question has one earner only.

Affordability Thresholds

- 4.4.12. To gain a clearer understanding of local affordability, it is useful to understand what levels of income are required to afford different tenures. This is done using 'affordability thresholds': the estimated amount of annual income required to cover the cost of rent or a mortgage given local housing prices.
- 4.4.13. AECOM has determined thresholds for the income required in Bloxham to buy a home in the open market (average and entry-level prices), and the income required to afford private rent and the range of Affordable Housing tenures as set out in the NPPF. These calculations are detailed and discussed in more detail in Appendix C.
- 4.4.14. The key assumptions made in assessing the affordability of different tenures are explained alongside the calculations, but it is worth noting here that we have assumed that the maximum percentage of household income that should be spent on rent is 30% and that mortgage financing will be offered at a maximum of 3.5 times household income. These are standard assumptions across housing needs assessments at neighbourhood and local authority scale although different approaches are sometimes taken and a case can be made for alternatives. This is discussed in more detail at the start of Appendix C.
- 4.4.15. Table 4-4 summarises the estimated cost of each tenure, the annual income required to support these costs within the NA, and whether local incomes are sufficient. The income required column assumes the household already has access to a deposit (which we have assumed to be 10% of the value to be purchased) but does not reflect the possibility that households may already hold equity from an existing property. Although these factors may be crucial to whether housing will be affordable, they are highly dependent on individual circumstances that cannot be anticipated here.

Table 4-4: Affordability thresholds in Bloxham (income required, £)

Tenure	Mortgage value (90% of price)	Annual rent	Income required	Affordable on average incomes? £56,160	Affordable on LQ earnings (single earner)? 20,924	Affordable on LQ earnings (2 earners)? £41,848
Market Housing						
Median House Price	£405,000	-	£115,714	No	No	No
Estimated NA New Build Entry-Level House Price	£335,504	-	£95,858	No	No	No
LQ/Entry-level House Price	£306,000	-	£87,429	No	No	No
LA New Build Median House Price	£373,500	-	£106,714	No	No	No
3+ Bed Market Rent	-	£18,000	£60,000	No	No	No
1-2 Bed Market Rent	-	£13,320	£44,400	Yes	No	No
Affordable Home Ownership						
First Homes (-30%)	£234,853	-	£67,101	No	No	No
First Homes (-40%)	£201,302	-	£57,515	Marginal	No	No
First Homes (-50%)	£167,752	-	£47,929	Yes	No	No
Shared Ownership (50%)	£167,752	£4,660	£63,462	No	No	No
Shared Ownership (25%)	£83,876	£6,990	£47,263	Yes	No	No
Shared Ownership (10%)	£33,550	£8,388	£37,544	Yes	No	Yes
Affordable Rented Housing						
Affordable Rent	-	£8,374	£27,912	Yes	No	Yes
Social Rent	-	£5,522	£18,408	Yes	Yes	Yes

Source: AECOM Calculations

4.4.16. Before considering each tenure category in turn, it is important to stress that these affordability thresholds have been calculated to give an indication of the costs of various tenures to inform Neighbourhood Plan policy choices. These figures rely on existing data and assumptions, and it is not possible to estimate every possible permutation. The income figures also disguise a large degree of variation. For simplicity the analysis below speaks in terms of tenure products being ‘affordable’ or ‘not affordable’ for different groups, but individual circumstances and the location, condition and other factors of specific properties in each category have a large impact. These conclusions should therefore be interpreted flexibly.

Market housing for purchase and rent

4.4.17. Thinking about housing for purchase on the open market, it appears that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. Market housing, even with the benefit of a higher than average income, is likely to remain out of reach to most. The median house price would require an annual income over double the current average, and even an entry-level property is far out of reach for an average earning household.

4.4.18. Private renting is generally only affordable to higher than average earners – and even then only for 1-2 bedroom properties. Households made up of either one or two lower quartile earners cannot afford the given rental thresholds. Affordability is improved if

households are able or willing to dedicate a larger proportion of their incomes to rental costs, although this has repercussions for other quality of life aspects and cannot be assumed to suit all individuals' circumstances.

Affordable home ownership

- 4.4.19. There is a relatively large group of households in Bloxham who may be able to afford to rent privately but cannot afford home ownership. They are typically earning between around £44,500 per year (at which point entry-level rents become affordable) and £87,500 (at which point entry-level market sale homes become affordable). This 'can rent, can't buy' cohort may benefit from the range of affordable home ownership products such as First Homes and shared ownership.
- 4.4.20. First Homes are to be offered at a discount of at least 30% on equivalent market prices (i.e. new build, entry-level properties). Local authorities and neighbourhood plan qualifying bodies will have discretion to increase the discount on First Homes to 40% or 50% where there is evidence to suggest this is appropriate.
- 4.4.21. This report has estimated the income required to afford First Homes and tested the implications of 30%, 40% and 50% discount levels. The highest possible discount level of 50% appears most appropriate in Bloxham because this is the only option that is within reach of households on average incomes, although the 40% option is marginally affordable and could be achievable if First Homes can be built below the equivalent open market value point assumed here. It should be noted that First Homes at a 30% discount, in addition to being unaffordable, exceed the price cap of £250,000 and would therefore not meet the nationally mandated criteria for this product.
- 4.4.22. It is important to note that this evidence based on affordability does not provide a complete picture: evidence about the financial viability of development is also relevant. The question is whether demanding higher discount levels on First Homes will create a financial burden on developers that leads them to argue either that the discount level is not feasible or that the total amount of Affordable Housing may need to be decreased. This could effectively sacrifice the provision of affordable rented housing to provide a more attractive First Homes product. The issue of development viability is a specialist matter involving analysis of land values and build costs that is outside the scope of this assessment. If the Parish Council intend to set a higher First Homes discount level than that set at district level, further discussions with the LPA are advised.
- 4.4.23. Shared ownership appears to be slightly more affordable than First Homes but is broadly accessible to the same groups. Government has recently announced that the minimum equity share for shared ownership will fall to 10% of the property value.⁴ If this is delivered in the NA, it will make shared ownership easier to access for more people. However, while the income threshold for a 10% equity shared ownership home is lower, this product may not necessarily be more attractive than the

⁴ The previous minimum equity share was 25%. This change took effect from 28 June 2021 and transitional arrangements are in place for planning policy documents that are prepared during the implementation timeframe. Changes are also introduced to make the process of staircasing to full ownership more gradual with lower minimum increments of 1%. The ministerial statement confirming and detailing the changes is available here: <https://questions-statements.parliament.uk/written-statements/detail/2021-05-24/hlws48>.

alternatives (such as shared ownership at higher equity shares and First Homes) for those who can afford them.

4.4.24. Rent to Buy provides households with the option to rent at a discount whilst saving for a deposit to buy their property within a set period (usually within 7 years). The income required to access Rent to Buy is assumed to be the same as that required to afford market rents. However, affordability to local households would depend on how rents are set. If Rent to Buy is offered at a discount to *entry level* rents, this would expand this route to home ownership more, including to those on average incomes. However, discounts on *average* rents would make Rent to Buy affordability, in terms of the household income required, comparable to First Homes and Shared Ownership options with lower discounts/equity. However, for some households, the availability of a deposit rather than income level per se is the key barrier to accessing home ownership. Rent to Buy may therefore offer a useful product to meet the needs of some households.

4.4.25. These three affordable home ownership products need to be considered in relation to what they offer occupants in the long term beyond simply being affordable to access or not:

- First Homes allow for a greater ownership stake in the property, enabling occupiers to benefit from price appreciation over time. Monthly outgoings are also limited to mortgage costs alone, which tend to be cheaper than renting.
- Shared ownership at high equity shares performs a similar function to First Homes, but there are additional costs associated with the rented portion.
- Shared ownership at low equity shares can usually be accessed by lower earning households (than First Homes) and requires a smaller deposit. However, this is a potentially less attractive route to eventual ownership because monthly outgoings remain high. The occupant has to pay a significant monthly rent as well as service charges and other costs, so it can be harder for them to save funds to buy out a greater share in the property over time.
- Rent to Buy requires no deposit, thereby benefitting those with sufficient incomes but low savings. It is more attractive than renting but results in a much slower accumulation of the funds that can provide an eventual route to ownership than the other tenures discussed above.

Affordable rented housing

4.4.26. Affordable rents set out in the table above are substantially below market rents. Whilst affordable rents can be set at up to 80% of market rents, in many locations Registered Providers (housing associations) set them to ensure that they are affordable to those claiming housing benefit, i.e. at or below Local Housing Allowance levels. This means that they are in practice below 80% of market levels. This appears to be the case in Bloxham.

4.4.27. Affordable rented housing is generally affordable to households with two lower earners depending on their household size (average earning households are unlikely to be eligible). However, households with a single lower earner appear unable to afford

any of the tenures considered other than the smallest socially rented units. Many such individuals will, if unable to secure a social rented dwelling require additional subsidy through Housing Benefit to access housing.

- 4.4.28. The evidence in this chapter suggests that the affordable rented sector performs a vital function in Bloxham as the only option for a large segment of those in the greatest need.
- 4.4.29. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)⁵.
- 4.4.30. Social Rents are cheaper than Affordable Rents and, in theory, would leave households on lower earnings better off and better able to afford their other living costs, such as food and fuel etc. This is particularly the case for households who are supported by Housing Benefit and subject to the overall benefit cap since their benefit income is limited by the cap and they may not be able to claim enough to cover the Affordable Rent.
- 4.4.31. Where households are supported by housing benefit and not affected by benefit caps, the difference in the cost of Affordable and Social rents may be irrelevant as the level of housing benefit flexes according to the rent. This means that these households may be no better off in social rented accommodation because they receive a lower rate of housing benefit to cover their rent.
- 4.4.32. Households who are not supported by benefits, for example those whose earnings are higher and making them ineligible for benefits, would clearly benefit by the lower Social Rent levels because it would reduce their outgoings. However, these households are less likely to be in acute need on housing waiting lists. Rather, this scenario might apply to those already living in Social Rented housing where their financial circumstances have improved.
- 4.4.33. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data and more detailed evidence in LHNAs. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.

4.5. Estimates of the need for Affordable Housing

- 4.5.1. This section estimates the need for Affordable Housing, which should be considered separately for affordable rented housing and affordable routes to ownership. The appropriate approach is taken based on the evidence available at Local Authority and NA scale.

⁵ National Planning Policy Framework

AECOM Estimates

- 4.5.2. AECOM estimates there to be limited long-term need for affordable rented homes in Bloxham. Our model calculates an annual surplus of 1.9 units – meaning that newly arising need is expected to be exceeded by supply through turnover (vacancies) in the existing stock over the long-term.
- 4.5.3. The estimate and assumptions used are detailed in Appendix D and summarised in Table 4-5 below. This estimate is largely for social/affordable rent as it relates to households who live in unsuitable housing and who cannot afford to access market rents.
- 4.5.4. This result may initially be surprising since there is understood to be a current backlog of need (in the region of 21 households – see further detail below). The reason for the affordable rented housing need being met over the long-term is that model reflects an assumed rate of turnover in the existing stock: of the affordable rented accommodation existing currently, it can be expected that some will come vacant in any given year as their current occupants move to a new location, pass away or cease to be eligible as their circumstances change. AECOM's assumption is that around 3% of the existing stock is likely to come vacant in a given year. This implies turnover of 5.2 units per year in Bloxham – a figure that in part expresses the significant recent injection of social rented housing in the NA. CDC were unable to provide data on actual historic relet rates for the parish, but even if this were available it may underestimate turnover if the newest social rented homes are not yet reflected in the figures. This rate of turnover, if it is borne out in reality and persists, is potentially able to satisfy the projected newly arising need as well as some of the backlog, which is effectively spread out over the 10-year period to produce an annualized figure.
- 4.5.5. Another important caveat to this finding is that the large increase in the number of affordable rented homes experienced in Bloxham may mean that the current backlog of need (21 households) may be lower than normal because many households have recently been housed. However, as noted above, these new homes also provide the opportunity to accommodate more households in future, meaning that their existence does not necessarily lead to an underestimate of future needs.
- 4.5.6. It is, however, important to note that the NA may be meeting wider needs within the District or the Parish's rural hinterland where the services and facilities required are more limited. As such, whilst it may be possible to address localised needs through the existing stock, new affordable rented housing may still need to be provided for households in acute need living elsewhere in the wider area.
- 4.5.7. A further caveat worth emphasizing is that one unit of Affordable Housing does not necessarily service one household worth of need, since the unit might have 2 bedrooms while the applicant household might require 4 bedrooms, may be located in an inappropriate location, or be otherwise unsuitable.
- 4.5.8. For these reasons, it may be appropriate for Bloxham to encourage the delivery of some affordable rented housing, with the understanding even if this would meet all of the localised need, it may also help to meet needs from elsewhere in the district. The

NA's wider strategic role in the delivery of Affordable Housing is a potential point for discussion with CDC.

Table 4-5: Estimate of need for Affordable Housing for rent in Bloxham

Component of need or supply in the AECOM estimate	Per annum
Current need	1.4
Newly arising need	1.9
Supply	5.2
Net surplus	1.9

Source: AECOM model summary of estimates. Full estimate included in Appendix D

4.5.9. Turning to affordable home ownership, AECOM estimate potential demand for 6.6 affordable home ownership dwellings per annum in Bloxham, equating to a total of 99 between 2025 and 2040. The estimate and assumptions used is detailed in Appendix D and summarised in Table 4-6 below.

4.5.10. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent. They have been included in the national planning definition of those in need of Affordable Housing, but their needs are less acute than those on the waiting list for affordable rented housing. As such, the overall need for housing should not be inferred from this estimate of potential demand.

Table 4-6: Estimate of need for Affordable Housing for sale in Bloxham

Component of need or supply in the AECOM estimate	Per annum
Current need	7.6
Newly arising need	1.2
Supply	2.2
Net shortfall	6.6

Source: AECOM model summary of estimates. Full estimate included in Appendix D

Evidence in the HENA

4.5.11. A HENA was undertaken for Oxfordshire in 2022. This study estimates the need for affordable housing in Cherwell and other districts based on analysis of the Councils' housing waiting lists and analysis of other data sets in line with Planning Practice Guidance at the time.

4.5.12. The HENA identifies the need for 660 additional affordable rented homes and 193 affordable home ownership dwellings each year in Cherwell.

4.5.13. When the HENA figures are pro-rated to Bloxham based on its share of the population (2.51% of the District's population according to the 2021 Census), this equates to 16.6 affordable rented homes and 4.8 affordable home ownership dwellings per annum. This is valid additional evidence to suggest that the wider needs of Cherwell are

strongly weighted in favour of affordable renting rather than ownership, and that there is a particularly significant need for the former to which Bloxham may need to contribute even if the Parish's own needs are largely met (as suggested in the HNA estimates).

- 4.5.14. However, pro-rating District level estimates of affordable housing need to rural areas presents problems in practice. The Local Authority level figures are likely to represent higher needs in urban areas where there is a large social housing stock and larger numbers of households living in private rented homes on housing benefit. Both of these factors tend to generate higher needs. By contrast, in more rural parishes like Bloxham the relative lack of social housing means there is no need generated from households already living in the sector. Similarly, households who may need social housing often move away to areas where their needs are more likely to be met (either because there is social housing available or more private rented housing). This means it is difficult to identify Affordable Housing needs for Bloxham through the calculations provided in the HENA.

Additional evidence of Affordable Housing needs

- 4.5.15. Data supplied by CDC, which is used as a key input to the calculation summarized in Table 4-5 above, indicates that of the 21 households with a verified local connection to Bloxham on the waiting list for affordable rented housing, 0 are in the highest priority band (Band 1), 10 are in Band 2, 4 are in Band 3 and 8 are in Band 4. There is also a relatively (and unusually) balanced split of need by bedroom eligibility, with 7 households eligible for a 1 bedroom home, 4 for a 2 bedroom home, 6 for a 3 bedroom home, and 4 for a 4+ bedroom home. CDC note that these figures demonstrate a pressing need for larger properties, with strong overlap between larger property sizes and high priority banding.
- 4.5.16. CDC also note that there may be other households in need with a connection to Bloxham, but the data only includes those whose connections have been verified by the Council.

4.6. Affordable Housing policies in Neighbourhood Plans

- 4.6.1. This section outlines a common Neighbourhood Plan policy level around the tenure mix of affordable housing, provides a recommendation and summarises relevant considerations.

Application of Local Plan policies

- 4.6.2. Cherwell's adopted policy on this subject requires 35% of all new housing on sites of 11+ homes to be affordable. In the Local Plan this is lowered to 30% of new housing on sites of 10+ homes. It is difficult to establish whether this target is usually met on housing sites in Bloxham because completions data from CDC is not broken down by tenure for parishes. It is evident that a relatively large volume of Affordable Housing has been delivered in the past decade. However, it is unknown whether this is associated with one or more specific sites or whether it also reflects financial contributions made toward previous schemes.

- 4.6.3. The overall proportion of housing that must be affordable is not an area of policy that a Neighbourhood Plan can usually influence, but it is worth emphasizing that the HNA finds there to be evidence of need for Affordable Housing in the NA, and every effort should be made to maximise delivery where viable.
- 4.6.4. How the Affordable Housing that comes forward through mainstream development sites (i.e. the 30-35% of all housing cited above) is broken down into specific tenures – such as the balance between rented tenures and routes to home ownership – is expected to be comprised of 70% affordable rented housing and 30% routes to affordable home ownership. This Affordable Housing tenure split remains the same in the adopted and emerging Local Plans.

Affordable Housing at Neighbourhood level

- 4.6.5. The HNA can provide more localised evidence and this may be used to support Neighbourhood Plan policies. This section suggests an Affordable Housing tenure mix that might be suitable for Bloxham on the basis of identified housing need and a range of other considerations detailed in Appendix D. The key factors here can be summarised as follows:
- 4.6.6. AECOM's estimates suggest limited long-term need for affordable rented housing and moderate potential demand (amounting to around 6-7 units per year) of affordable home ownership in Bloxham. This points toward more need for routes to ownership than affordable renting.
- 4.6.7. However, the NA's future supply of Affordable Housing is informed by uncertain housing requirement or expectation. This means that the future delivery of Affordable Housing may or may not be sufficient to meet identified demand. In this context, it may be prudent to prioritise the more acutely needed forms of Affordable Housing within any supply that does come forward in future – i.e. affordable rented housing. Even though AECOM estimates limited actual need, this is within the margin of error.
- 4.6.8. The affordability analysis earlier in this chapter established that affordable rented housing is the only option for most lower earning households. In contrast, affordable home ownership products would meaningfully widen access to home ownership to some local people – but primarily average and higher than average earners. This suggests both should feature in the tenure mix, with greater emphasis on rented housing, which also appears undersupplied relative to wider averages, while shared ownership already exists at an unusually high share of the stock.
- 4.6.9. On balance, AECOM suggests that there is an opportunity here to secure affordable rented housing to diversify the NA's tenure offering and ensure options remain available for the large segment of the population who cannot afford market housing unless they hold equity in an existing property. There is also an imperative to boost levels of affordable home ownership to meet notable potential demand (identified in the HNA estimate) in a context where home ownership through the open market – as well as private renting – is unaffordable to most people.
- 4.6.10. As such, both affordable rent and affordable home ownership should feature in the Affordable Housing tenure mix. AECOM's interpretation of the evidence suggests that

a balanced mix following that outlined in the emerging Cherwell Local Plan remains appropriate. This favours affordable rented housing to a reasonable degree. Table 4-7 sets out this option in more detail, breaking down the headline split between rented and ownership tenures with reference to the affordability analysis earlier in the chapter. This suggested that First Homes at higher discount levels may be beneficial (though primarily to higher earners), Shared Ownership is a potentially more affordable option at lower equity shares, and that rent to buy serves a purpose for those without savings for a deposit.

- 4.6.11. National requirements formerly existed for the delivery of First Homes and affordable home ownership. However, these were abandoned in the latest 2024 version of the NPPF, leaving Local Authorities more room to negotiate mixes in line with local evidence. The mix below reflects this change by distributing the share that would formally be allocated primarily to First Homes more evenly to shared ownership and rent to buy. This is because of the greater apparent affordability of the latter two products. Given Bloxham's uncertain delivery context, it may not be necessary to prescribe specific proportions for sub-tenures. Instead, simply echoing the headline split between renting and ownership may be sufficient. (Note that echoing existing Local Plan policy is generally unnecessary but may be helpful while the Local Plan remains yet to be adopted.)
- 4.6.12. The NPPF 2024 makes explicit reference of the need to set out the proportion of Social Rented homes needed as part of the Affordable Housing to be delivered in a local authority area (paragraph 64, NPPF)⁶.
- 4.6.13. On balance, the relative need for Social Rented homes versus Affordable Rented homes is a complex area because of the interaction of benefits, rents and earnings. AECOM suggests that the local authority is best placed to assess what proportion of Affordable Housing should be provided as Social Rent, drawing on their waiting list data, housing benefit data, more detailed evidence in LHNAs and viability assessments. If the neighbourhood group wishes to develop localised policy in this area, this will be best achieved through liaison with the LPA (and local housing officers) as well as local registered providers.
- 4.6.14. Where the Steering Group wish to develop policy that deviates from that outlined in the Local Plan, it is important that they liaise with CDC to understand if any more detailed viability information if needed, and to ensure that departures from the local policy context have their support.

⁶ National Planning Policy Framework

Table 4-7: Indicative tenure split (Affordable Housing)

Tenure	Indicative mix	Considerations and uncertainties
Routes to home ownership, of which	30%	
First Homes	10%	Product untested so uncertainties around viability, developer, lenders and buyer appetite etc.
Shared ownership	10%	Recently confirmed changes to the model to allow purchases of 10% share - impact on viability unknown. RPs business plans currently reliant on shared ownership model. Impact of displacement by First Homes unknown.
Rent to Buy	10%	Emerging product with popularity and effectiveness as yet unknown. Impact of displacement by First Homes unknown.
Affordable Housing for rent, of which	70%	
Social rent	To be set by Registered Providers	Uncertain how much funding available to support this tenure in local area. Uncertain whether RPs willing to own/manage stock in this area.
Affordable rent	To be set by Registered Providers	Uncertain whether RPs willing to own/manage stock in this area.

Source: AECOM calculations

4.7. Conclusions- Affordability and Affordable Housing

Current tenure profile

- 4.7.1. Home ownership is the dominant tenure in Bloxham at 74% – a rate that far exceeds the Cherwell and national averages. Of the remaining non-owning households, slightly more rent from a private landlord (13%) than a social landlord (11%) despite a notable increase in the latter over the past decade.
- 4.7.2. Although Bloxham has an unusually high proportion of shared ownership (also due to a recent injection of this tenure product), the lack of alternatives to full ownership are likely to present a challenge for those on the lowest incomes seeking to remain in the parish, although recent development appears to have successfully attracted younger families, as explored in the Type and Size chapter.

Housing costs

- 4.7.3. Home values in the NA have followed a general upward trajectory despite some year-on-year fluctuations. Prices have grown by around 40-50% over the past decade (depending on which average measure is used).
- 4.7.4. The current median house price is £450,000, the current mean is £467,368, and the current lower quartile (the middle value of the cheapest 50% of properties sold) is £340,000. The lower quartile, which is typically taken as a good representation of 'entry-level' housing, is around 75% of the median price, meaning there is limited variety at the lower end of the market and that truly entry-level properties infrequently come up for sale. Average house prices in Bloxham are around 30% more expensive than those of Cherwell as a whole.
- 4.7.5. AECOM has estimated the annual income required to afford various tenures of housing in Bloxham – each of which is explained in detail in Appendix C. These thresholds are compared to incomes to determine which options are the most appropriate for local people going forward. The average household income in the NA area was £56,150 in 2020 (although this varies significantly between the village centre and more rural areas) and the lower quartile household income for Cherwell was £20,924 in 2023.
- 4.7.6. It was found that local households on average incomes are unable to access even entry-level homes unless they have the advantage of a very large deposit. The median house price would require an annual income more than twice the current average. Private renting is more affordable, but is generally only accessible to average and dual earning households – and even then, only for dwellings with 2 bedrooms or fewer.
- 4.7.7. Subsidised routes to home ownership like First Homes and Shared Ownership are intended to target people who can afford to rent but not to buy. In Bloxham there is a relatively large gap between the income needed to afford to rent (£44,500) and to buy (£87,500), meaning that many households could theoretically benefit from these products – even though they would have above-average incomes.
- 4.7.8. The discount on First Homes can be set at 30%, 40% or 50% in Neighbourhood Plans. In Bloxham the minimum 30% discount appears insufficiently affordable to average earning households, and would make First Homes exceed the national price cap (at least, when calculated using the benchmark used to estimate their value here). A higher discount of either 40% or 50% would expand access to ownership more widely and bring First Homes within reach of average earners.
- 4.7.9. The affordable rented sector performs a vital function in Bloxham as the only option for a large segment of those in the most acute need and the large group of potential residents who cannot afford any mainstream options in this high-value housing market.

The need for Affordable Housing

- 4.7.10. AECOM estimates a modest long-term surplus of affordable rented housing in Bloxham rather than an unmet need. The reason for this component of need being met over the long-term is the rate of turnover in the existing stock of social housing, which suggests that vacancies will be able to satisfy the projected newly arising need

and erode the backlog over time. Yet whilst it may be possible to address localised needs through the existing stock, new affordable rented housing may still need to be provided for households in acute need living elsewhere in the wider area, and to future-proof the Bloxham housing stock in case needs change.

- 4.7.11. Another important caveat to this finding is that the large increase in the number of affordable rented homes experienced in Bloxham may mean that the current backlog of need (21 households) may be lower than normal because many households have recently been housed. However, as noted above, these new homes also provide the opportunity to accommodate more households in future, meaning that their existence does not necessarily lead to an underestimate of future needs.
- 4.7.12. AECOM estimate potential demand for 6.6 affordable home ownership dwellings per annum in Bloxham, equating to a total of 99 over the Neighbourhood Plan period to 2040. It is important to keep in mind that the households identified in this estimate are, by and large, adequately housed in the private rented sector, Affordable Housing, or living in other circumstances. They do not necessarily lack their own housing but would prefer to buy rather than rent.

Affordable Housing policy

- 4.7.13. Cherwell's adopted policy on the subject of Affordable Housing requires 35% of all new housing on sites larger than 11 dwellings to be affordable. This is a policy topic within the remit of the Local Authority, but it is worth considering what the most appropriate mix of Affordable Housing products might be in the NA specifically.
- 4.7.14. AECOM recommends that the tenure mix of Affordable Housing secured in future years gives priority to affordable rented provision (70%) over affordable home ownership options (30%), in line with emerging Cherwell policy – which appears to be appropriate for Bloxham.
- 4.7.15. In a context in which the volume of new affordable housing cannot be precisely estimated, it may be prudent to prioritise the more acutely needed forms of Affordable Housing within any supply that does come forward in future – i.e. affordable rented housing. Even though AECOM estimates limited actual need, this is within the margin of error.
- 4.7.16. The affordability analysis earlier in this chapter established that affordable rented housing is the only option for most lower earning households. In contrast, affordable home ownership products would meaningfully widen access to home ownership to some local people – but primarily average and higher than average earners. This suggests that, while both should feature in the tenure mix, greater emphasis should be placed on rented housing, which also appears undersupplied relative to wider averages.

5. Type and Size

5.1. Introduction

- 5.1.1. It is common for neighbourhood plans to include policies that influence what form new housing should take in terms of type and size. This requires evidence of what local people need.
- 5.1.2. This can be done using statistics to identify relevant trends and potential gaps in the market. That is the focus of this chapter of the HNA. The evidence gathered here can be used to justify planning policies either on its own or in combination with survey results expressing the specific wants and concerns of local residents. It will also build up a picture of the population and existing range of homes that may provide useful context for the neighbourhood plan.
- 5.1.3. This chapter has three aims, each given its own sub-section:
- To establish what **mix** of housing exists in the NA at present;
 - To describe characteristics of the local **population** that are relevant to housing need; and
 - To look to the **future**, considering how the population is likely to evolve and what mix of homes would be most appropriate to build.
- 5.1.4. It is important to keep in mind that housing need is not an exact science. To get from a set of facts about the population to an ideal mix of homes requires making assumptions. For example, there are clear patterns about what size of home families tend to live in at different stages of life. However, a variety of other reasons sit behind people's housing choices that are less easy to predict, including wealth, accessibility requirements and personal preference. Some trends can also change rapidly over time, such as the increasing preference for home working.
- 5.1.5. The conclusions and recommendations given here are therefore not definitive. Rather, they are what the statistics suggest future needs will look like based on current trends. This is sufficient for justifying planning policies, but it is also appropriate to take into account other factors and evidence if desired.

Definitions

- **Dwelling type:** whether a home is detached, semi-detached, terraced, a flat, bungalow or other type. Which a household chooses to occupy tends to be more about wealth and preference than a specific need.
- **Dwelling size:** how many rooms or bedrooms a home contains. While this could also mean floor area or number of storeys, the number of bedrooms is most reliably recorded in housing statistics. Bedroom numbers are also closely linked to family size and life stage.
- **Household:** a unit of people who live together, commonly a family, couple or single person. Not all dwellings contain a household, including properties that are

vacant and second homes, so the number of dwellings and the number of households in an area is usually different.

- **Household composition:** the specific combination of adults and children who form a household. The Census offers a number of categories, for example distinguishing between families with children who are dependent or non-dependent (i.e. adults). ‘Other’ households in the Census include house-sharers, groups of students, and multi-family households.
- **Household life stage:** the age of the lead member of a household – usually the oldest adult, or what used to be called the ‘head of household’. Life stage is correlated with dwelling size as well as wealth.
- **Housing mix:** the range of home sizes and types in an area.
- **Over- and under-occupancy:** the degree to which the size and composition of a household lines up with the number of bedrooms in their home. If there are more bedrooms than the household would be expected to need, the home is considered under-occupied, and vice versa.

5.2. The current housing mix

5.2.1. This section establishes the current housing mix of Bloxham, highlighting recent changes to it and comparing the mix to wider averages.

Dwelling type

5.2.2. Table 5-1 below shows that Bloxham’s dwelling size mix is much more strongly weighted in favour of detached homes than the comparator geographies of Cherwell and England. This comes at the expense primarily of semi-detached houses and flats, while the proportion of semi-detached properties remains broadly in line with wider averages. The lack of flatted accommodation, which tends to be the smallest and most affordable, may present challenges to newly forming younger households wishing to move to or remain in the parish.

5.2.3. The Census divides dwellings into a standard set of categories that does not include bungalows: a detached bungalow will be counted only as a detached house, and so forth. It is therefore useful to refer to Valuation Office Agency (VOA) data, which separates bungalows out as a separate category. This data, however, is only available at certain geographical scales and in this case relates to an area wider than the NA (see Appendix A for details). VOA suggests that only 5.4% of homes were bungalows in this area in 2023, compared to 9% across both Cherwell and England. The relative undersupply of bungalows, which tend to appeal to older households with evolving mobility and support needs, may limit opportunities for downsizing to more suitable homes as households age, leading them to occupy larger multi-storey accommodation for longer.

Table 5-1: Accommodation type, Bloxham and comparator geographies, 2021

Type	Bloxham	Cherwell	England
Detached	48.2%	30.4%	22.9%
Semi-detached	27.2%	35.2%	31.5%
Terrace	19.4%	21.7%	23.0%
Flat	4.3%	12.3%	22.2%

Source: Census 2021, AECOM Calculations

5.2.4. Table 5-2 looks at the change in Bloxham’s mix of home types between the 2011 and 2021 Censuses. Because of the relatively significant scale of development during the period, most categories have grown considerably. The greatest actual change was seen in detached housing, further exaggerating this category’s dominance of the local mix. However, the greatest proportional change was seen in flatted accommodation, bringing a valuable injection of more affordable properties (even if this category remains much smaller than wider averages, as observed above).

5.2.5. Interestingly, the number of terraced homes appears to have fallen during the period. This may be due to demolitions in the development process, but may also reflect a discrepancy in how this metric is recorded in the most recent Census (now tallying to the number of households rather than dwellings, as was the case in 2011). For this reason, it is not possible to precisely explain idiosyncrasies in the data for this metric.

Table 5-2: Accommodation type, Bloxham, 2011-2021

Type	2011	2021	% Change
Detached	683	772	13.0%
Semi-detached	356	435	22.2%
Terrace	356	311	-12.6%
Flat	43	69	60.5%
Total	1,347	1,601	18.9%

Source: ONS 2021 and 2011, AECOM Calculations

Dwelling size

5.2.6. Table 5-3 below presents the current housing mix in terms of size compared to the wider local authority and country. It shows that Bloxham’s mix is skewed strongly toward larger homes, with 4+ bedroom properties representing over double the proportion observed nationally. Consequently, there are smaller proportions of the smaller size categories, with a particularly low share of 1 bedroom homes – linked to the relative absence of flats. As above, the lack of smaller 1-2 bedroom properties (representing a combined 24% of the mix, compared to 33% across Cherwell and 39% across England) presents a clear challenge in terms of affordability and limited choices for newly forming households, single people and lower-income couples.

Table 5-3: Dwelling size (bedrooms), Bloxham and comparator geographies, 2021

Number of bedrooms	Bloxham	Cherwell	England
1	3.3%	9.5%	11.6%
2	20.5%	23.1%	27.3%
3	32.4%	41.1%	40.0%
4+	43.8%	26.3%	21.1%

Source: Census 2021, AECOM Calculations

5.2.7. While still fairly imprecise, changes between 2011 and 2021 for this metric can be observed. The data in Table 5-4 suggests that all size categories have expanded over the past decade, including notable proportional growth in 1-2 bedroom homes (aligning with the injection of flats observed above) and significant increases in the number of larger properties. Around 43% of new homes since 2011 had 4+ bedrooms, and 70% had 3+ bedrooms. While the dwelling size mix has been meaningfully diversified in recent years, larger homes continue to predominate.

Table 5-4: Dwelling size (bedrooms), Bloxham, 2011-2021

Number of bedrooms	2011	2021	% Change
1	35	53	51.4%
2	248	326	31.5%
3	435	517	18.9%
4+	561	698	24.4%
Total	1,279	1,594	24.6%

Source: ONS 2021 and 2011, AECOM Calculations

5.3. Population characteristics

5.3.1. This section examines key characteristics of the local population that have a bearing on what housing might be needed in future years. Where available, recent data is used. However, for some information it is necessary to fall back on the 2011 Census.

Age

5.3.2. Table 5-5 shows the most recent age structure of the NA population, alongside 2011 Census figures. This reveals that the large overall growth in the population has been distributed among the various age groups in a relatively balanced way, including a notable increase among young children. The largest proportional increases were, however, seen in the oldest age categories. This points to a clear trend toward aging that is very common in rural areas. However, in Bloxham this is balanced out by the diverse age profile of new residents arriving to take up the new housing delivered in recent years. This speaks to the ability of housing growth – even when dominated by larger and less dense types of property – to aid demographic balance and community vitality. This shift may have been bolstered further had the new housing included larger shares of smaller, more affordable properties, which could be a focus for future development if supported by the community. This may also help to reverse the decline in young adults, the only age category to contract since 2011.

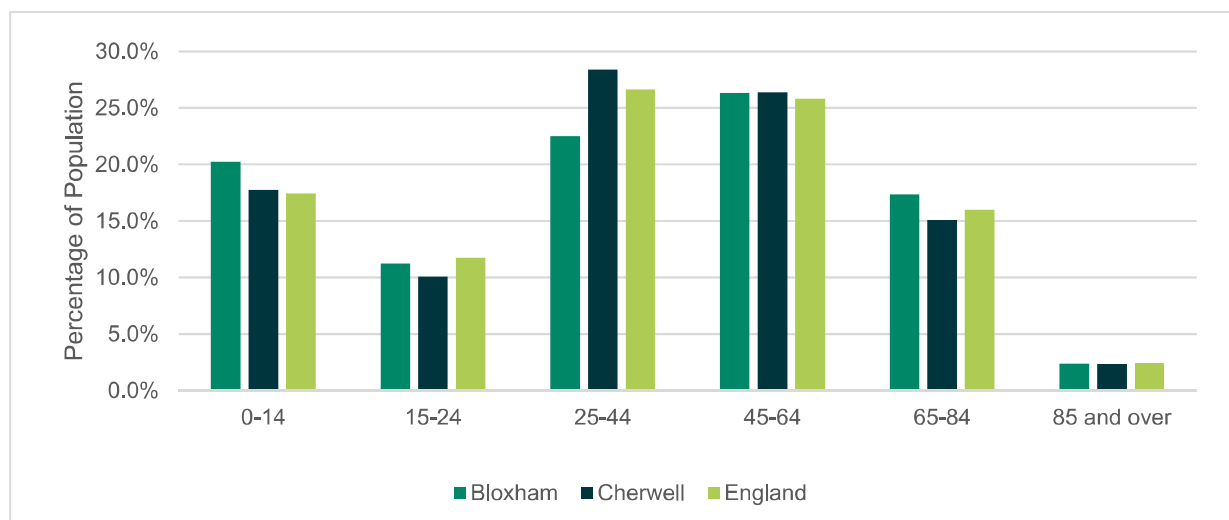
Table 5-5: Age structure of Bloxham, 2011 and 2021

Age group	2011 (Census)		2021 (Census)		Change
0-14	619	18.3%	820	20.3%	32.5%
15-24	491	14.6%	455	11.2%	-7.3%
25-44	753	22.3%	911	22.5%	21.0%
45-64	944	28.0%	1,065	26.3%	12.8%
65-84	505	15.0%	703	17.4%	39.2%
85 and over	62	1.8%	95	2.3%	53.2%
Total	3,374	100.0%	4,049	100.0%	20.0%

Source: ONS 2011, ONS 2021, AECOM Calculations

5.3.3. For context, it is useful to look at the NA population structure alongside that of the wider District and country. Figure 5-1 (using 2021 Census data) shows that Bloxham’s population profile is (unusually) skewed toward the youngest and oldest groups at the expense of middle-aged people, with more people in the 0-24 categories and more in the 65+ categories than both comparator areas.

Figure 5-1: Age structure in Bloxham, 2021



Source: ONS 2021, AECOM Calculations

Household composition and occupancy

5.3.4. Household composition (the combination and relationships of adults and children in a dwelling) is an important factor in the kinds of housing needed over the Neighbourhood Plan period. Table 5-6 shows that Bloxham has more families and fewer people living alone than the wider District or Country although, of the single-person households present in the NA, a slightly higher share are aged over 66. Of the NA’s family households aged under 66, far more have dependent children than do not. Bloxham is clearly a popular location for families relative to the wider area.

5.3.5. Note that non-dependent children refer to households in which adult children are living at home, or which students still call their primary residence despite living for most of the year near to university. A marked increase in this category can be taken to indicate the relative unaffordability of entry-level homes, where young people are financially

unable to move out and form their own households. It is interesting to observe that this category grew by 29% between 2011 and 2021 in the NA –a faster rate than the district average (21%).

Table 5-6: Household composition, Bloxham, 2021

Household composition		Bloxham	Cherwell	England
One person household	Total	24.0%	26.3%	30.1%
	Aged 66 and over	11.4%	11.3%	12.8%
	Other	12.6%	15.0%	17.3%
One family only	Total	73.2%	67.0%	63.1%
	All aged 66 and over	11.4%	9.2%	9.2%
	With no children	18.5%	19.8%	16.8%
	With dependent children	32.5%	27.3%	25.8%
	With non-dependent children ⁷	8.9%	10.0%	10.5%
Other household types	Total	2.8%	6.7%	6.9%

Source: ONS 2021, AECOM Calculations

- 5.3.6. The tendency of households to over- or under-occupy their homes is another relevant consideration to the future size needs of the NA. A person is considered to under-occupy their home when there are more bedrooms in their home than a family of their size and composition would normally be expected to need. This is expressed as an occupancy rating of +1 or +2, indicating that there is one surplus bedroom or at least two surplus bedrooms (respectively). Over-occupancy works in the same way, with a rating of -1 indicating at least one bedroom too few.
- 5.3.7. Census data in Table 5-7 shows that around 83% of households have at least one more bedroom than they would be expected to need, and 56% have two more. This is particularly the case for couples over 66, single people and families without children. While not uncommon, this suggests that the NA's larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties.
- 5.3.8. There are few households with too few bedrooms (under 2% of the total), but this situation is primarily apparent among those with dependent children and adult children living at home – suggesting that affordability is causing a small number of family households to live in unsuitable accommodation.

⁷ Refers to households containing children who are older than 18 e.g students or young working people living at home.

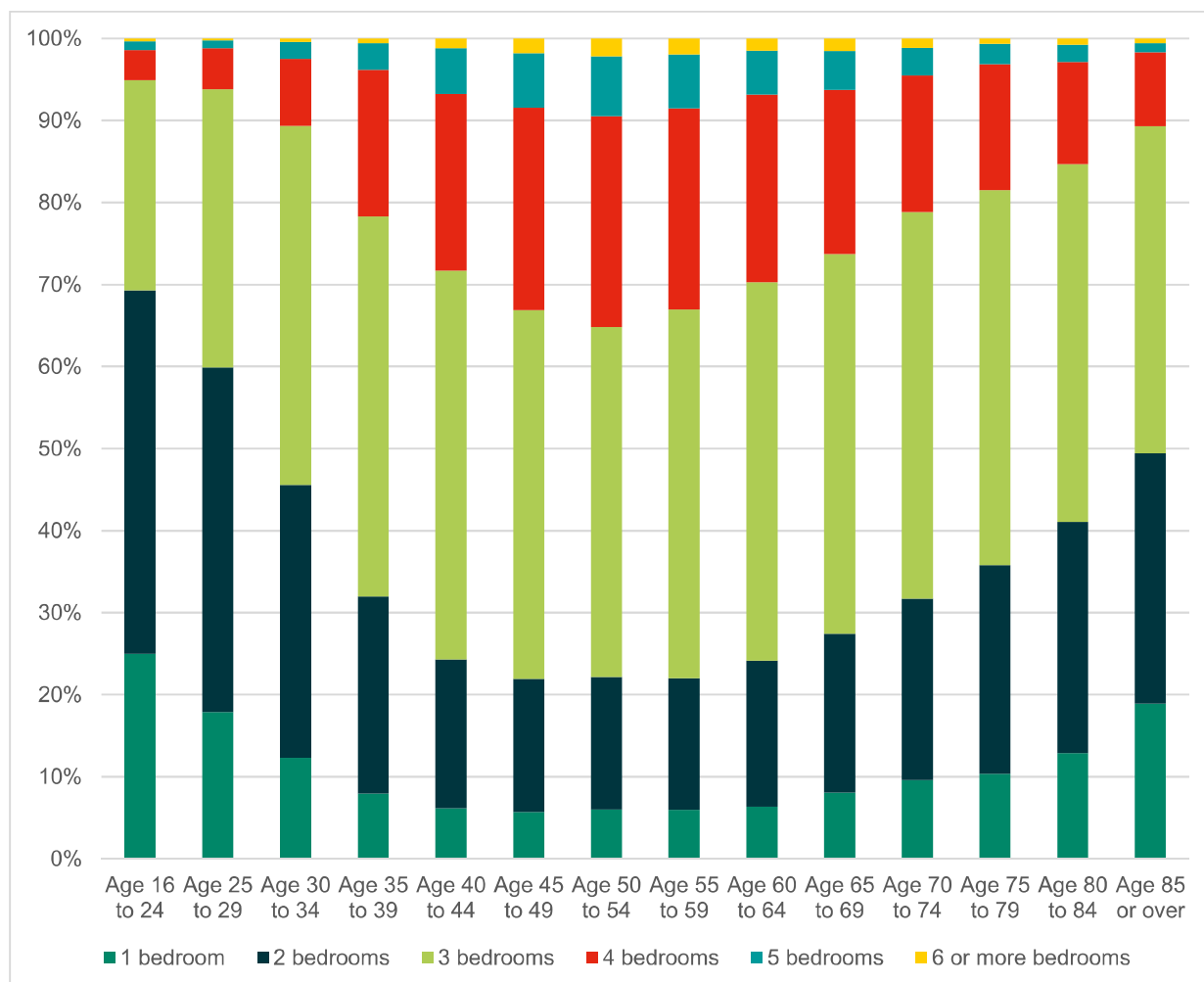
Table 5-7: Occupancy rating by age in Bloxham, 2021

Household type	+2 rating	+1 rating	0 rating	-1 rating
Family 66+	88.4%	11.1%	0.5%	0.0%
Single person 66+	74.0%	22.1%	3.9%	0.0%
Family under 66 - no children	75.3%	23.4%	1.4%	0.0%
Family under 66 - dependent children	36.9%	32.8%	27.4%	2.9%
Family under 66 - adult children	40.7%	33.8%	21.4%	4.1%
Single person under 66	43.3%	38.4%	18.2%	0.0%
All households	55.6%	27.7%	15.1%	1.6%

Source: ONS 2021, AECOM Calculations

5.3.9. As noted in the introduction to this chapter, the life stage of households is strongly correlated with the size of home they tend to occupy. Figure 5-2 sets out this relationship for Cherwell in 2011 (because this data is not available at smaller scales or for the latest Census). The graph shows how the youngest households tend to occupy the smallest dwellings, before rapidly taking up larger homes as their families expand, and then more gradually downsizing to smaller homes again as they age.

Figure 5-2: Age of household reference person by dwelling size in Cherwell, 2011



Source: ONS 2011, AECOM Calculations

5.4. Future population and size needs

5.4.1. This section projects the future age profile of the population in Bloxham at the end of the Neighbourhood Plan period and then estimates the mix of dwelling sizes they may need.

Age

5.4.2. The result of applying Local Authority level household projections to the age profile of Bloxham households in 2011 is shown in Table 5-8. This makes clear that population growth can be expected to be driven by the oldest households, with the 65+ cohort expected to nearly double, while growth is increasingly more modest (even reaching the point of decline) for each younger age group.

5.4.3. It should be emphasised that this is the default scenario for organic population change if projections at the district scale apply equally to the NA. This level of ageing may well be accurate given the large current 65-84 population. However, Cherwell-scale projections do not reflect the potentially greater propensity for Bloxham to attract and retain younger families, to which recent changes to the population (noted above) attest. This may translate into a slower trend toward ageing in practice than this modelling exercise suggests.

Table 5-8: Projected age of households, Bloxham, 2011 - 2040

Year	24 and under	25 to 34	35 to 54	55 to 64	65 and over
2011	23	117	531	270	338
2040	19	105	547	343	648
% change 2011-2040	-17%	-10%	3%	27%	92%

Source: AECOM Calculations

5.4.4. The demographic change discussed above can be translated into an ideal mix of dwelling sizes. This is achieved through a model that maps the dwelling size preferences by life stage shown earlier (in Figure 5-2) onto the projected age profile for the NA in Table 5-8 immediately above. The resulting 'ideal' future mix of dwelling sizes can then be compared to the current stock of housing to identify how future development might best fill the gaps.

5.4.5. This approach has limitations, in that it embeds existing size preferences and does not anticipate changes in what people want from their homes. As such, it is appropriate for the results to be taken as a baseline scenario – what would occur if current trends persisted. It may well be the intention of the community to intervene to produce a different outcome more in line with their interpretation of emerging trends and their place- and community-shaping objectives. Layering these factors on top of the indicative picture provided by this model is appropriate for the purpose of drafting neighbourhood plan policies.

5.4.6. The result of this exercise is presented in Table 5-9. It suggests that the ideal mix of dwelling sizes in 2040 to accommodate demographic change would have higher

proportions of smaller and mid-sized homes and lower proportions of larger properties than the current dwelling mix.

- 5.4.7. Consequently, the model recommends that future housing delivery focuses predominantly on 1 and 3 bedroom homes, with modest delivery of 2 bedroom options. These size categories tend variously to appeal to young people, starter families and some downsizing older households, and offer greater affordability than larger homes.
- 5.4.8. The model recommends a particularly high proportion of 3 bedroom dwellings because they are so underrepresented in the current stock compared to wider averages and tend generally to be the most popular size across most age groups.
- 5.4.9. However, the model results are also strongly influenced the apparent undersupply of certain dwelling size categories (notably the 1 bedroom category). The present lack of 1 homes may be the case for good reasons, such as the existing patterns of housing density that reflect the character of the parish. It may therefore be considered inappropriate to focus as heavily on the presently unusual 1 bedroom category as the model suggests.
- 5.4.10. The model also suggests that no further properties with 4 or more bedrooms are needed, chiefly because they are so abundant at present. In theory, if sufficient smaller homes (and more accessible housing for older people – see subsequent chapter) are built, some of the households currently under-occupying larger homes will be able to downsize and thereby release larger homes for growing families. However, if a target for 0% 4+ bedroom homes is seen as overly rigid, insufficiently diverse or not able to serve the needs of people looking for larger new housing, this share could be increased by a moderate amount. The mix proposed for Cherwell as a whole in the 2022 HENA includes 17% 4+ bedroom homes, which could help to justify such an adjustment.
- 5.4.11. If large numbers of flats are not considered a welcome proposition in Bloxham, the Neighbourhood Plan might also redirect some of the share allocated in this model to 1 bedroom homes to the 4+ bedroom category, and possibly also blend the suggested proportions of 1 and 2 bedroom homes into a combined category, allowing for greater flexibility.

Table 5-9: Suggested dwelling size mix to 2040, Bloxham

Number of bedrooms	Current mix (2011)	Suggested mix (2040)	Balance of new housing to reach suggested mix
1	3.3%	9.0%	26.7%
2	20.5%	21.9%	10.6%
3	32.4%	44.7%	62.7%
4+	43.8%	24.4%	0.0%

Source: AECOM Calculations

- 5.4.12. In essence the goal is diversification away from a relatively skewed current mix and recent development profile, with a need for mid-sized and smaller options, and

limited need for the largest properties. However, this can be interpreted in a way that best aligns with the objectives of the community.

5.4.13. As such, it may be appropriate to adjust the results of the model presented above to reflect the various factors discussed above. One option, based on AECOM's professional judgement, would be to seek the following mix:

- 30% 1-2 bedroom;
- 60% 3 bedroom; and
- 10% 4+ bedroom.

Tenure

5.4.14. The recommendation discussed immediately above applies to all housing in the NA over the Neighbourhood Plan period. This is considered proportionate for devising policy at neighbourhood scale. However, in practice different size mixes may be appropriate for market housing and Affordable Housing. While this distinction may not be appropriate to make in Neighbourhood Plan policy, since Local Authorities tend to define the precise mix of Affordable Housing required on applicable sites, it is worth thinking through the factors at play.

5.4.15. Generally speaking, the size mix needed within affordable tenures, particularly affordable and social rent, is smaller than the size mix of market housing. This is because there tend to be higher proportions of single people and couples in need of affordable rented housing, and they are likely to be eligible only for 1 or 2 bedroom properties. In contrast, people buying their own homes tend to want more space than they technically 'need', such as spare rooms for guests, home working or other uses. This fact is established in the data on under-occupancy presented earlier in this chapter.

5.4.16. There are three key sources of information for thinking through the size needs of different categories. These are:

- Housing needs evidence for wider Cherwell: the 2022 HENA breaks down the size mix by tenure, confirming that homes in affordable tenures should generally be smaller than for market tenures:

Table 10.5 Adjusted Modelled Mix of Housing by Size and Tenure – Cherwell (2021 Census Adjusted)

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	10%	36%	37%	17%
Affordable home ownership	25%	42%	25%	8%
Affordable housing (rented)	34%	35%	27%	5%

Source: Housing Market Model (with adjustments)

- The waiting list for affordable rented housing, kept by the Local Authority. This provides a more current snapshot of the size needs of applicant households. As this changes over time, individual planning applications can be decided in ways that meet evolving needs. In this case, the current need is split – unusually – relatively evenly between those eligible for 1-2 and 3+ bedroom properties.

- Any relevant household survey or consultation work in the NA can also highlight any specific gaps in the market within particular segments of the population.

5.4.17. To summarise, the overall size mix recommendation presented above applies generally to new housing in the NA. Within this mix, Affordable Housing might require a greater weighting towards smaller sizes while market homes focus on mid-sized homes and some larger options. It is not necessary (and is potentially not appropriate) for Neighbourhood Plans to be prescriptive about the size mix within different tenures, but a range of data sources exist that indicate a direction of travel, which Local Planning Authorities will draw upon when determining applications, and which it is possible for the neighbourhood planners to monitor.

Type

5.4.18. Planning policy also tends to be less prescriptive about the mix of dwelling types that are needed than the mix of home sizes. This is because the choice to occupy a terraced rather than a detached home, for example, is primarily a matter of wealth, personal preference, and the amount of outdoor space or other features sought than 'need' in the strict sense. This stands in contrast to the matter of dwelling size, where it can be more clearly established that a household with a certain number of members, closely correlated with age, requires a particular number of bedrooms.

5.4.19. The key distinctions when it comes to dwelling type are between flats and houses and, to a lesser extent, bungalows, each of which tend to appeal to occupants with different life circumstances. However, it remains difficult to generalise about this, particularly when drawing on demographic evidence.

5.4.20. The benefits of delivering a certain blend of dwelling types are more closely related to affordability, which is clearly established as an issue in Bloxham, and which favours more dense options (e.g. terraces and flats). This imperative to improve affordability is often in conflict with matters of character, which in rural areas tend to favour lower density options that blend in with the existing built environment. This is particularly relevant in the case of flats, a large block of which may not be a welcome proposition in the NA. That said, it is possible to deliver flats in the form of low-rise maisonettes that resemble terraces from street level, which can counter this issue.

5.4.21. In summary, there is a balance to be struck between, on the one hand, improving affordability and choice in the market by encouraging flats and terraces, and, on the other hand, preserving the distinctive character and other features that residents like about the NA today. How far the Neighbourhood Plan should guide on this issue, and in what direction, is a policy decision for the Parish Council and community to consider.

5.5. Conclusions- Type and Size

The current housing mix

5.5.1. The current dwelling mix in Bloxham is much more strongly weighted in favour of detached homes than the comparator geographies of Cherwell and England. This comes at the expense primarily of semi-detached houses and flats, while the

proportion of semi-detached properties remains broadly in line with wider averages. The lack of flatted accommodation, which tends to be the smallest and most affordable, may present challenges to newly forming younger households wishing to move to or remain in the parish. Only 5.4% of homes are bungalows, compared to 9% across Cherwell and England.

- 5.5.2. Because of the relatively significant scale of development during the period, most categories have grown considerably. The greatest actual change was seen in detached housing, further exaggerating this category's dominance of the local mix. However, the greatest proportional change was seen in flatted accommodation, bringing a valuable injection of more affordable properties (even if this category remains much smaller than wider averages).
- 5.5.3. In terms of size, Bloxham's mix is skewed strongly toward larger homes, with 4+ bedroom properties representing over double the proportion observed nationally. Consequently, there are smaller proportions of the smaller size categories, with a particularly low share of 1 bedroom homes – linked to the relative absence of flats. As above, the lack of smaller 1-2 bedroom properties (representing a combined 24% of the mix, compared to 33% across Cherwell and 39% across England) presents a clear challenge in terms of affordability and limited choices for newly forming households, single people and lower-income couples
- 5.5.4. Around 43% of new homes since 2011 had 4+ bedrooms, and 70% had 3+ bedrooms. While the dwelling size mix has been meaningfully diversified in recent years, larger homes continue to predominate

Population characteristics

- 5.5.5. The Bloxham population, which is skewed toward the youngest and oldest groups at the expense of middle-aged people when compared to Cherwell and England, has experienced fairly significant 20% overall growth in the decade since 2011. This growth has been distributed in a fairly balanced way among the various age groups though young children and especially older people saw the greatest proportional increases.
- 5.5.6. This points to a clear trend toward aging that is very common in rural areas. However, in Bloxham this is balanced out by the diverse age profile of new residents arriving to take up the new housing delivered in recent years. This speaks to the ability of housing growth – even when dominated by larger and less dense types of property – to aid demographic balance and community vitality. This shift may have been bolstered further had the new housing included larger shares of smaller, more affordable properties, which could be a focus for future development if supported by the community. This may also help to reverse the decline in young adults, the only age category to contract since 2011.
- 5.5.7. Applying ONS household projections for Cherwell to the Bloxham population in 2011 suggests that population growth can be expected to be driven by the oldest households, with the 65+ age group expected to increase by 92% to become the largest cohort. Growth in younger age groups is expected to be much more modest or negative. However, Cherwell-scale projections do not reflect the potentially greater

propensity for Bloxham to attract and retain younger families, to which recent changes to the population (noted above) attest. This may translate into a slower trend toward ageing in practice than this modelling exercise suggests.

- 5.5.8. The composition of Bloxham's households (in terms of the number of people, their age, and their relationships to one another) differs from Cherwell as a whole in the NA's higher share of family (as opposed to single-person) households. There are growing numbers of households with older children living at home – possibly due to affordability challenges as well as the timing of the Census during a national lockdown when many students returned home from university.
- 5.5.9. As of the 2021 Census, around 83% of households in the NA had at least one more bedroom than they would be expected to need, and 56% had at least two extra bedrooms. Under-occupancy was most common among three distinct groups: older couples, single people and families with no children. While not uncommon in rural areas, this might suggest that Bloxham's larger housing is not necessarily being occupied by households with the most family members, but by the people with the most wealth or by older people who have not chosen or been able to move to smaller properties.

Future population and size needs

- 5.5.10. It is possible to estimate the size mix of future homes that might best accommodate demographic trends and address imbalances in the existing housing stock. The result of this process suggests that the ideal mix of dwelling sizes in 2040 to accommodate demographic change would have higher proportions of smaller and mid-sized homes and lower proportions of larger properties than the current dwelling mix.
- 5.5.11. Consequently, the model recommends that future housing delivery focuses predominantly on 1 and 3 bedroom homes, with modest delivery of 2 bedroom options. These size categories tend variously to appeal to young people, starter families and some downsizing older households, and offer greater affordability than larger homes.
- 5.5.12. However, the absence of 1 and 4+ bedroom homes in the model results means that this recommendation is fairly restrictive and imbalanced. This is partly due to differences in the starting mix of the geographies used for the key data inputs. As such, there is scope to adjust the model results to arrive at a more rational final recommendation that offers wider choice in the market and reflects affordability and other secondary evidence. One potential option, based on AECOM's professional judgement of the model results alongside such additional evidence, would be the following mix:
- 30% 1-2 bedroom homes;
 - 60% 3 bedroom homes; and
 - 10% 4+ bedroom homes.
- 5.5.13. It is important to remember that other factors should be considered in determining the dwelling mix that is desirable on any particular site. These include the specific characteristics of the nearby stock of housing (such as its condition and design), the

role of the NA or site within the wider housing market area (linked to any Local Authority strategies or plans) and site-specific factors.

6. Specialist housing for older people

6.1. Introduction

6.1.1. It is relatively common for neighbourhood plans in areas with aging populations to include policies relating to specialist housing for older people. This chapter considers in detail the specialist housing needs of older people in Bloxham. It focuses on specialist forms of provision but recognises that the majority of older people will live in the mainstream housing stock. The approach is as follows:

- To review the **current provision** of specialist housing in the NA;
- To estimate the **potential demand** for this form of accommodation with reference to the projected growth in the older population and current rates of mobility limitation; and
- To discuss the potential for meeting this need through adaptations to the mainstream stock and other **additional considerations**.

6.1.2. Because of the wide variation in the level of support needed, as well as the financial capabilities of those affected, the estimates of need presented here should be viewed with caution – as an idea of the broad scale of potential need rather than an obligatory target that must be met.

6.1.3. It is important to note that the need for housing for particular groups of people may well exceed, or be proportionally high in relation to, the total housing need or requirement. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as opposed to the projected new households which form the baseline for estimating housing need overall.⁸

6.1.4. This study covers the need for housing, i.e. buildings that the planning system classifies as Use Class C3 (private dwellings).⁹ Residences that fall into Use Class C2 (institutions including prisons, boarding schools and some care homes for older people) are largely beyond the scope of this research. However, it is possible to estimate the likely need for residential and nursing care over the Neighbourhood Plan period.

6.1.5. The distinction between care homes for older people that fall into use class C2 and those where accommodation is counted as C3 is blurred. As such, the findings of this chapter may justify the provision of extra-care C3 housing and/or C2 care home units, but it is not possible to state definitively how much of each would be required. C3 specialist accommodation is typically self-contained with its own front door, made available on an individual basis with support provided in the home or not at all if the resident does not require it, and offered for sale or rent on the open market.

⁸ See Paragraph: 017 Reference ID: 2a-017-20190220, at <https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments>)

⁹ For a full description of Planning Use Classes, please refer to https://www.planningportal.co.uk/info/200130/common_projects/9/change_of_use

Definitions

- **Older people:** people over retirement age, ranging from the active newly retired to the very frail elderly. Their housing needs tend to encompass accessible and adaptable general needs housing as well as the full spectrum of retirement and specialised housing offering additional care.
- **Specialist housing for older people:** a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups. This could include residential institutions, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services.
- **Sheltered Housing¹⁰:** self-contained flats or bungalows where all the residents are older people. Schemes on the whole provide independent, self-contained homes, either to rent or buy. Properties in most schemes have features like raised electric sockets, lowered worktops, walk-in showers, and so on, as well as being linked to an emergency alarm service. Some will be designed to accommodate wheelchair users. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, guest flats and gardens.
- **Extra Care Housing:** housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required. Residents are able to live independently with 24-hour access to support services and staff, and meals are often also available. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.
- **Category M4(2):** accessible and adaptable dwellings.
- **Category M4(3):** wheelchair user dwellings.

6.2. Specialist housing for older people

6.2.1. There is a total of 10 units of specialist accommodation in the NA at present, all of which are available for leasehold purchase through a sheltered housing (rather than extra care) model. These are the apartments associated with the Godswell Park nursing care home. The care home itself has 45 single rooms. Details are provided in Appendix E.

6.2.2. The 2021 Census indicates that at this time there were 374 individuals aged 75 or over in Bloxham. This suggests that current provision is in the region of 27 units per 1,000 of the 75+ population (a common measure of specialist housing supply). It is relevant to note that the national average for England is 136 units per 1,000 of the 75+ population¹¹, so provision in the NA is significantly below average – although the

¹⁰ See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

¹¹ Table 22, 'More Choice Greater Voice' (2008), published by Housing LIN for CLG (now MHCLG) and the Care Services Improvement Partnership

overall average does not reflect variation in the suitability of settlements to accommodate this form of development. For instance, the average for urban areas is far higher than rural areas.

Demographic characteristics

- 6.2.3. The starting point for estimating the need for specialist housing for older people is to project how the overall number of older people in Bloxham is likely to change in future. This is calculated by extrapolating population projections from the ONS Sub-National Population Projections for Cherwell. The results are set out in Table 6-1 below. This shows that the share of the population in this cohort is only slightly higher in Bloxham (9%) than across Cherwell (8%). If the two geographies age at similar rates from their current levels, Bloxham’s proportion will rise to 14% in 2040, equating to an additional 261 older people and an increase of 75% from the current total.
- 6.2.4. A key assumption for the estimate given at the end of this section is that the older people living in the NA currently are already suitably accommodated, either because they occupy the existing stock of specialist accommodation, have made appropriate adaptations to their own homes or do not require support or adaptations. This is unlikely to be completely true, but it is not possible to determine how many such individuals are inadequately housed without evidence from a household survey (which itself may not give a complete picture). As such, the growth in the older population rather than the total at the end of the Neighbourhood Plan period is the key output of this calculation.

Table 6-1: Modelled projection of older population in Bloxham by end of Plan period

Age group	2021		2040	
	Bloxham	Cherwell	Bloxham	Cherwell
All ages	4,049	161,015	4,222	167,885
75+	347	12,950	608	22,676
%	8.6%	8.0%	14.4%	13.5%

Source: ONS SNPP 2020, AECOM Calculations

- 6.2.5. The next step is to consider the need for different tenures of dwelling for older people. It is assumed that those currently occupying their own home will wish to do so for as long as practicably possible in future, even where downsizing or moving into specialist accommodation. Equally, those who currently rent, either in the private or social sectors, are projected to need affordable rented specialist accommodation.
- 6.2.6. The 2011 55-75 age bracket is considered the best proxy for the group likely to fall into need for specialist accommodation during the Neighbourhood Plan period to 2040. The top row in Table 6-2 outlines the tenure mix among households aged 55-75 at Local Authority level, which indicates that the vast majority of older households own their own homes, almost all of the remainder renting from a social housing provider.
- 6.2.7. The expected growth in the 75+ population in the NA is 261 additional individuals by the end of the plan period. This can be converted into 184 households based on the

average number of people per household aged 75+ at Local Authority scale (which is 1.41). Multiplying this figure by the percentages of 55-75 year olds occupying each tenure gives a breakdown of which tenures Bloxham households are likely to need in 2040, and is shown in the bottom row of Table 6-3.

Table 6-3: Tenure of households aged 55-75 in Cherwell (2011) and projected aged 75+ in Bloxham (2040)

	All owned	Owned outright	Owned (mortgage) or Shared Ownership	All Rented	Social rented	Private rented	Living rent free
Cherwell (2011 mix)	86.4%	59.3%	27.2%	13.6%	11.7%	1.6%	0.2%
Bloxham (2040 projection)	159	109	50	25	22	3	0

Source: Census 2011

6.2.8. It is also important to consider rates of disability by tenure. The tendency for people in rented housing to have higher disability levels is well established. It arises partly because people with more limiting disabilities tend to have lower incomes. It also reflects the fact that as people develop support and care needs they may find that the only suitable and affordable option to them is available in the social rented sector. Table E-2 in Appendix E presents this data for Bloxham from the 2011 Census.

Future needs for specialist accommodation and adaptations

- 6.2.9. Based on the evidence outlined above, the number of households falling into potential need for specialist accommodation over the Neighbourhood Plan period is calculated to be 78.
- 6.2.10. AECOM’s modelling, summarised in Table 6-4, is based on the assumption that those whose day-to-day activities are limited a lot may need housing with care (e.g. extra care housing, with significant on-site services, including potentially medical services), while those with their day to day activities limited only a little may simply need adaptations to their existing homes, or alternatively sheltered or retirement living that can provide some degree of oversight or additional services. However, it is important to note that, even those people who have high support or care needs can often be supported to live in their own homes. This is often reflected in policy of local authorities, with explicit aim to reduce the need to commission increasing numbers of care home beds.
- 6.2.11. The results presented below suggest that the vast majority of need is for market rather than affordable specialist housing, which reflects the high propensity of existing older households to be owner occupiers. The balance of need for sheltered and extra-care products slightly favours lower care options due to the relatively lower rates of severe disability in the population. This balance may be tipped further in favour of lower care options considering all of the existing specialist housing in the parish is offered in a sheltered model.

Table 6-4: AECOM estimate of specialist housing for older people need in Bloxham by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total
Housing with care	9	25	34
Adaptations, sheltered, or retirement living	8	36	44
Total	17	61	78

Source: Census 2011, AECOM Calculations

6.2.12. It is worth comparing these findings with the recommendations of the Housing Learning and Improvement Network (HLIN), one of the simplest and widely used models estimating for the housing needs of older people. HLIN calculations

6.2.13. Ta3 in Appendix E reproduces the key assumptions of HLIN's Strategic Housing for Older People (SHOP) toolkit. Applying those assumptions to the growth in the older population of Bloxham results in a total of 66 specialist dwellings that might be required to the end of the Neighbourhood Plan period. This is set out in Table 6-5 below.

Table 6-5: HLIN estimate of specialist housing for older people need in Bloxham by the end of the Neighbourhood Plan period

Type	Affordable	Market	Total
Housing with care	8	11	19
Adaptations, sheltered, or retirement living	16	31	47
Total	24	42	66

Source: Housing LIN, AECOM calculations

Further considerations

6.2.14. The above estimates suggest that potential need for specialist accommodation could be in the range of 66-78 units over the Neighbourhood Plan period. However, it may not be possible or appropriate to deliver this scale of new accommodation if it is proportionally high in relation to the overall housing need or delivery expectation in the NA, and therefore should not necessarily be prioritised to the exclusion of other groups, such as those in need of Affordable Housing.

6.2.15. In addition, specialist housing for older people should only be provided in sustainable, accessible locations that offer services and facilities, public transport options, and the necessary workforce of carers and others.

6.2.16. Alongside the need for specialist housing to be provided in accessible locations, another important requirement is for cost effectiveness and economies of scale. This can be achieved by serving the specialist older persons housing needs arising from a

number of different locations and/or Neighbourhood Areas from a single, centralised point (i.e. what is sometimes referred to as a 'hub-and-spoke' model).

- 6.2.17. It is considered that Bloxham's position in the settlement hierarchy makes it a relatively less suitable location for large volumes specialist accommodation on the basis of the accessibility criteria and the considerations of cost-effectiveness above (although the presence of one scheme and one care home provides a precedent). Noting that there is no specific requirement or obligation to provide the specialist accommodation need arising from Bloxham entirely within the Neighbourhood Area boundaries, it is recommended it could be provided in a 'hub and spoke' model
- 6.2.18. Clearly a version of the hub and spoke model is operational in the area around Bloxham at present, with Banbury providing a significant clusters of specialist housing and care home accommodation that is likely to serve the wider rural area. This may be a sustainable situation into the future, but there may also be value in attracting specialist housing development in Bloxham itself for people who do not want to leave their immediate surroundings and social networks when their housing needs change in old age.
- 6.2.19. It is also important to emphasise that the potential need for specialist housing for older people overlaps with the need for care home bedspaces and the need for adaptations to mainstream housing. These topics are considered in the sections below.

6.3. Care homes

- 6.3.1. Residential and nursing care homes are not defined as housing because they do not provide self-contained accommodation where an older person can live independently. Care home accommodation is defined as institutional accommodation rather than housing.
- 6.3.2. However, residents of care homes may be similar in terms of their care and support needs as those living in specialist housing, or even mainstream housing with appropriate care and support delivered in their homes. There may be some scope for older people who would otherwise have been accommodated in care homes to meet their needs within specialist or mainstream housing if sufficient appropriate accommodation can be provided. Nevertheless, there is likely to be continued need for care home accommodation to meet more acute and severe needs, and to offer choice to some older people and their families about how they are cared for and supported.
- 6.3.3. Given the overlap between people who might enter care home accommodation and those who might take up specialist housing or care and support in their own home if available, estimates of the future need for care home accommodation, as with estimates of the need for specialist housing above, are uncertain and depend on both local and national policies, delivery, and the appetite of private developers.
- 6.3.4. AECOM has estimated the likely need for care home accommodation over the plan period, based on the HLIN SHOP toolkit prevalence rates for residential and nursing care homes for older people (aged 75+). This estimate applied the prevalence rates in the 'More Choice, Greater Voice' 2008 report which informed the development of

the HLIN toolkit. This report suggested that 65 residential care beds per 1,000 people aged 75+ was an appropriate rate. For nursing care beds this is an extra 45 care beds per 1,000 people aged 75+. Based on these rates, applied to the growth in the older population for consistency with the calculations above, it is estimated that in 2040 there would be a need for 17 residential care beds and 12 nursing care beds in the NA, a total increase of 29 from present levels, although the existence of 45 bedspaces in the existing care home facility is likely to be able to meet a reasonable proportion of newly arising needs as its bedspaces are vacated over time.

- 6.3.5. It is important to note that as these estimates relate to care homes (or the population in institutions) rather than independent housing, these figures are in addition to the overall need for housing in the NA. However, as discussed in this section, some of the need for care home beds might be met by independent housing accommodation and vice versa.
- 6.3.6. That said, the existing care homes are likely to service demand from a wider area than just Bloxham itself, and bedspaces may also be able to accommodate unmet need for extra care independent housing if none is built and the individuals involved find this an acceptable solution.

6.4. The Role of Mainstream Housing

- 6.4.1. The majority of older people live in mainstream housing and will continue to do so all of their lives. Based on the estimated number of older people and the tally of the existing stock in Appendix E, over 95% of the Bloxham population aged 75 and over is likely to live in the mainstream housing stock.
- 6.4.2. It is not possible to be precise about how well older people are accommodated within mainstream housing, in terms of whether their accommodation is suitable to their needs and whether adequate care or support is provided within the home when they need.
- 6.4.3. However, given that there is unlikely to be a large volume of additional specialist supply during the Neighbourhood Plan period, another key avenue to addressing those with relevant needs is to discuss the standards of accessibility and adaptability in new development to be met in the Local Plan with Cherwell.
- 6.4.4. It is relatively common for Local Plans to require that all or a majority of new housing meets Category M4(2) standards in response to the demographic shifts being observed nationwide. Government is considering mandating M4(2) on newly erected dwellings¹², although changes to Building Regulations have not yet been made.
- 6.4.5. The current adopted Local Plan provides explicit encouragement for development to accommodate specific groups such as older people in Policy BSC 4. The emerging Local Plan continues this approach in Core Policy 38, which expects extra care residential dwellings at a proportion to be agreed based on local needs and site-specific circumstances. The policy goes on to say that if extra care housing is not required, other forms of specialist housing will be expected.

¹² See [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK](https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes) (www.gov.uk)

- 6.4.6. The evidence gathered here justifies this policy expectation and supplies evidence of need in Bloxham which could be used when negotiating on future sites. The HNA finds potential need for around 19-34 extra care dwellings. This category of housing is certainly likely to be needed to some extent. However, there is also a case to be made for diversification in Bloxham specifically because a) this HNA estimates a higher scale of need for retirement housing with lower levels of care, and b) because of the existence of a care home, which more closely overlaps with extra care housing in terms of the kinds of people whose needs they are able to meet. As such, there would also be value in delivering retirement housing alongside or instead of extra care housing if feasible.
- 6.4.7. However, the adopted and emerging Local Plans do not include targets for levels of accessibility in mainstream housing. The evidence gathered here would also support efforts to achieve high levels of accessibility in mainstream housing, potentially at up to 100% of all new dwellings.
- 6.4.8. The proportion of new housing that might accommodate those using wheelchairs is harder to define at small scales. Typically, at Local Authority scale, this might be set with reference to the proportion of Affordable Housing applicants in the Local Authority area falling into this category or to wider data from surveys and other sources where available. Across England as a whole, 0.6% of the population use a wheelchair all of the time, and 3% do so part of the time. It is worth noting that these national figures are for all age categories, not just older persons, although it is likely that a significant proportion of households using a wheelchair will be older persons. These percentages might form the basis of a formal or informal target for Category M4(3) dwellings in Bloxham if this has the support of CDC.

6.5. Conclusions- Specialist Housing for Older People

Characteristics of the current older population

- 6.5.1. There is a total of 10 units of specialist accommodation in the NA at present, all of which are available for leasehold purchase through a sheltered housing (rather than extra care) model. These are the apartments associated with the Godswell Park nursing care home. The care home itself has 45 single rooms.
- 6.5.2. A clear majority (86%) of Cherwell households aged 55-75 in 2011 (and therefore likely to reach the 75+ bracket by 2040) are owner occupiers and the remainder predominantly rent from a social landlord. This is important because those currently owning will require specialist accommodation for market purchase, being largely ineligible for subsidised housing, while those in private or social rent will need to rely on subsidised rented housing because they are unlikely to have the funds to buy. Rates of disability in Bloxham are also higher among social tenants than owner-occupiers.

Projected demographic change and need for specialist housing

- 6.5.3. There are currently estimated to be around 374 individuals aged 75 or over in Bloxham, a number that is projected to rise to 608 by the end of the Neighbourhood Plan period in 2040.

- 6.5.4. The 75+ population of the NA is projected to increase from 9% to 14% of the population between 2021 and 2040. As established in the previous chapter, Bloxham has a slightly younger population than the wider District and may therefore age slower in the coming years than is estimated here.
- 6.5.5. The growth in the older population, which, rather than the total, is the focus of the estimates of need here, should be converted into households because some older people will be cohabiting in old age. The projected 75+ population growth of 261 is equivalent to roughly 184 households in that age category.
- 6.5.6. The potential need for specialist housing with some form of additional care for older people can be estimated by bringing together data on population projections, rates of disability, and what tenure of housing the current 55-75 cohort occupy in the NA. This can be sense-checked using a toolkit based on national research.
- 6.5.7. These two estimates suggest a range of 66 to 78 specialist accommodation units might be required during the Plan period. The estimates are also broken down by tenure and level of support required. Broadly, 60-80% of the need is for accommodation offered for market purchase. This chimes with the higher propensity of older households to be homeowners. A similar range (60-75%) of the need is found to be for sheltered housing with limited support rather than additional care arrangements. The potential need for care and nursing home beds in Bloxham to 2040 can be roughly estimated at 29 units, a level of demand that could be met in part by the existing care home offering 45 bedspaces.
- 6.5.8. These estimates are fairly large relative to the likely scale of overall housing need of the NA. Despite this, it would not be prudent to prioritise the potential demand from older people to the exclusion of other groups, such as those in need of Affordable Housing, young families, and others important to maintaining a balanced and vibrant community. The HNA evidence can be used to support specialist housing development but does not make that obligatory. How far to promote this is a choice for the Parish Council and wider community.

Accessibility and adaptability

- 6.5.9. Given that there may not be a large volume of additional specialist supply during the Plan period, an alternative or additional avenue to the provision of additional specialist homes is to discuss the standards of accessibility and adaptability required of new development with Cherwell District Council. There is a particularly high degree of overlap between the groups served by sheltered specialist housing and adapted mainstream housing, so the unmet need for such homes identified here can be reduced through this avenue.
- 6.5.10. The current adopted Local Plan provides explicit encouragement for development to accommodate specific groups such as older people in Policy BSC 4. The emerging Local Plan continues this approach in Core Policy 38, which expects extra care residential dwellings at a proportion to be agreed based on local needs and site-specific circumstances. The policy goes on to say that if extra care housing is not required, other forms of specialist housing will be expected.

- 6.5.11. The evidence gathered here justifies this policy expectation and supplies evidence of need in Bloxham which could be used when negotiating on future sites. The HNA finds potential need for around 19-34 extra care dwellings. This category of housing is certainly likely to be needed to some extent. However, there is also a case to be made for diversification in Bloxham specifically because a) this HNA estimates a higher scale of need for retirement housing with lower levels of care, and b) because of the existence of a care home, which more closely overlaps with extra care housing in terms of the kinds of people whose needs they are able to meet. As such, there would also be value in delivering retirement housing alongside or instead of extra care housing if feasible.
- 6.5.12. It is unclear whether Neighbourhood Plans can set their own requirements for the application of the national standards of adaptability and accessibility for new housing, and existing requirements in the Local Plan are robust, so discussions with the LPA are advised exceeding or departing from them is a priority here.

7. Next Steps

7.1. Recommendations for next steps

- 7.1.1. This Neighbourhood Plan housing needs assessment aims to provide Parish Council with evidence on a range of housing trends and issues from a range of relevant sources. We recommend that the neighbourhood planners should, as a next step, discuss the contents and conclusions with Cherwell District Council with a view to agreeing and formulating draft housing policies, bearing the following in mind:
- All Neighbourhood Planning Basic Conditions, but in particular Condition E, which is the need for the Neighbourhood Plan to be in general conformity with the strategic policies of the adopted development plan;
 - The views of Cherwell District Council;
 - The views of local residents;
 - The views of other relevant local stakeholders, including housing developers and estate agents; and
 - The numerous supply-side considerations, including local environmental constraints, the location and characteristics of suitable land, and any capacity work carried out by Cherwell District Council.
- 7.1.2. This assessment has been provided in good faith by AECOM consultants on the basis of housing data, national guidance and other relevant and available information current at the time of writing.
- 7.1.3. Bearing this in mind, it is recommended that the Parish Council should monitor carefully strategies and documents with an impact on housing policy produced by the Government, Cherwell District Council or any other relevant party and review the Neighbourhood Plan accordingly to ensure that general conformity is maintained.
- 7.1.4. At the same time, monitoring on-going demographic or other trends over the Neighbourhood Plan period will help ensure the continued relevance and credibility of its policies.

Appendix A : Assessment geography

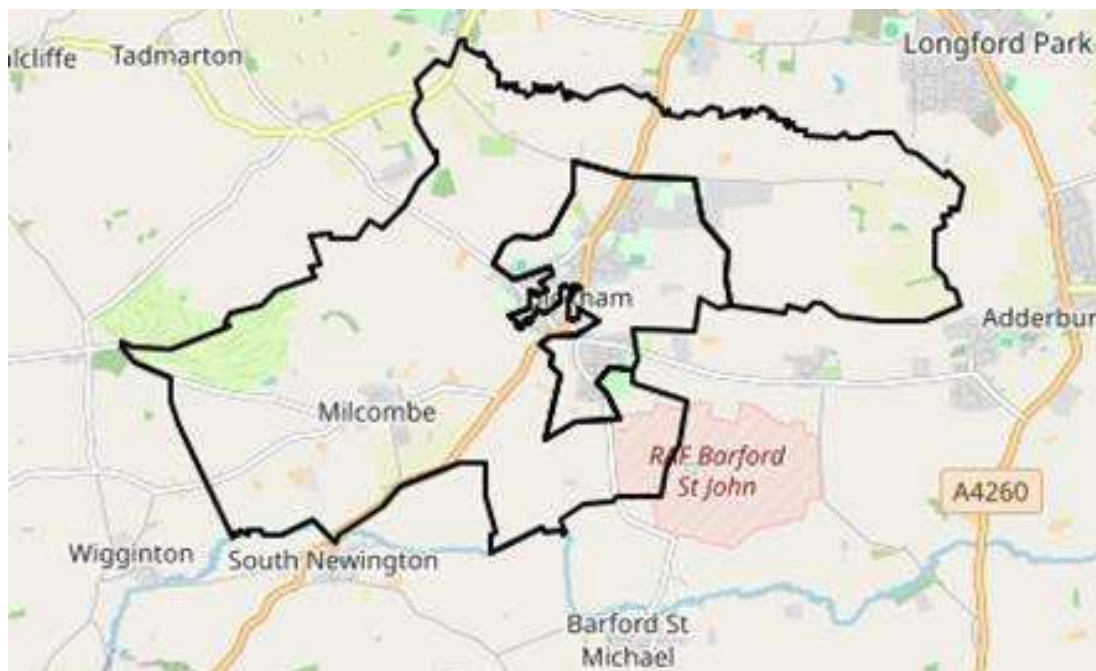
A.1 For Census purposes, the whole of England is divided into statistical units of similar population size called Output Areas (OAs) and their larger equivalents. OAs are the smallest units. They make up Lower Layer Super Output Areas (LSOAs), which in turn make up Middle Layer Super Output Areas (MSOAs). The NA (and parish) equates to the following combination of OAs:

- LSOA E01028476;
- OA E00145085;
- OA E00145091; and
- OA E00145092.

A.2 Many other datasets besides the Census itself make use of OAs, but not necessarily down to the same level of detail. For example, Valuation Office Agency (VOA) data, which can be used to understand the type and size mix of housing, is only available down to the scale of LSOAs. The most relevant combination of LSOAs in this case, which will need to be used as a proxy for the NA, is:

- LSOA E01028476, which covers most of the village; and
- LSOA E01028476, which covers the rest of the parish as well as a small rural area to the east and extending as far as Milcombe to the west.

Figure A-1: Map of LSOAs for VOA Data



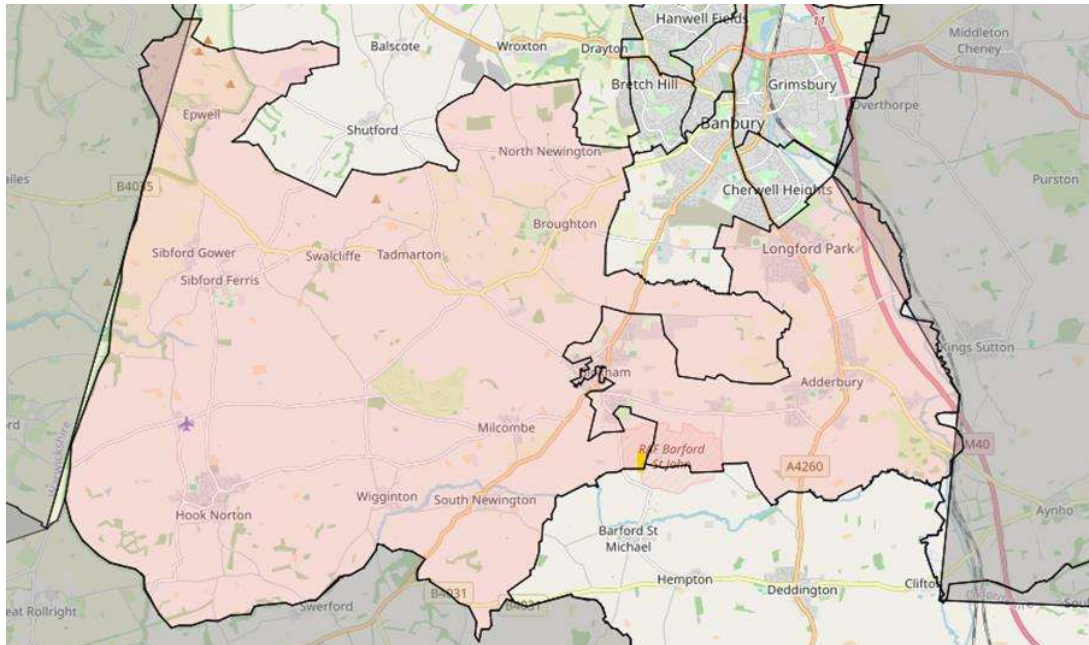
Source: NOMIS

A.3 Finally, as noted in the analysis of affordability in the main body of the report, household income data for small areas is only provided down to the scale of MSOAs.

The relevant combination of MSOAs, in which parts of the NA are located and which will need to serve as a proxy for it, is:

- MSOA E02005928, which covers the village of Bloxham as well as Bloxham and Longford Park; and
- MSOA E02005929, which covers the rest of the parish and a wider rural area encompassing a range of settlements including Epwell, the Sibfords, Broughton, Tadmarton, Swalcliffe, Milcombe, Wigginton, South Newington and Hook Norton.

Figure A-2: Map of MSOA for Income Data



Source: NOMIS

Appendix B : Local Plan context

B.1 Tables B-1 and B-2 below summarise adopted and emerging Local Plan policies that are relevant to housing need and delivery in Bloxham.

Table B-1: Summary of relevant adopted Local Plan policies

Policy	Provisions
Local Plan 2011-2031 (Part 1) Partial Review	
PR1: Achieving Sustainable Development for Oxford's Needs	<p>4,400 homes will be delivered in Cherwell to help meet Oxford's unmet housing needs and necessary supporting infrastructure by 2031. Sustainable development to this end should not cause harm to the delivery of the Local Plan 2011-2031.</p> <p>Policy PR2: Housing Mix, Tenure and Size sets out the relevant requirements for the strategic developments allocated in the Partial Review. However, none of these sites are in or around Bloxham, so the policy is not relevant to this study.</p>
Local Plan 2011-2031 (Part 1)	
BSC 1: District Wide Housing Distribution	22,480 additional dwellings are to be provided in Cherwell in the period 2011-2031. 5,392 of these dwellings are to be delivered in the rest of the district (i.e. outside of Bicester and Banbury). This figure is composed of 528 completions to 2014, 1,760 permissions, 2,350 allocations, and 754 units brought forward through windfall development.
BSC 3: Affordable Housing	Outside of Banbury and Bicester, all proposed developments suitable for 11 or more dwellings are expected to provide 35% of new homes as affordable housing on site. 70% of the affordable housing is to be provided for affordable/social rent, and 30% as intermediate tenures. Social rented housing is particularly supported in the form of extra care or supported accommodation.
BSC 4: Housing Mix	<p>New residential development should provide a mix of homes to meet current and future needs, and create mixed and inclusive communities. The mix will be negotiated with regard to the most up-to-date evidence on housing need.</p> <p>Housing sites of at least 400 dwellings are expected to provide at least 45 self-contained extra care dwellings. In suitable locations close to services and facilities other opportunities for specialist housing for those with support and mental health needs are encouraged.</p>
Villages 1: Village Categorisation	A hierarchy of village settlements deems minor development, infilling and conversion to be suitable in Category A service villages – including Bloxham – and their Category B satellite villages. The appropriate form of development will vary depending on the character and size of the village and the site's context within the existing built environment.
Villages 2: Distributing	A total of 750 homes are to be delivered in Category A service villages. This is in addition to the rural allowance for small site windfall development and

Policy	Provisions
Growth across the Rural Areas	planning permissions for 10 or more dwellings as of March 2014. Various criteria are set out to determine the suitability of particular sites.
Villages 3: Rural Exception Sites	Small scale affordable housing schemes within or adjacent to villages may be supported to meet specific, identified local housing needs that cannot be met through allocated sites. Arrangements will be secured to ensure such homes meet local needs in perpetuity. Market housing will only be considered where it is required to secure the viability of the proposal, and can be supplied up to a maximum of 25% of the homes proposed.

Local Plan 1996 Saved Policies

H4	Housing schemes for older and disabled people will be encouraged on suitably located sites (in terms of proximity to facilities and other criteria) but otherwise resisted.
H5	Where there is a lack of affordable housing to meet local needs, this will be secured on substantial development schemes. The affordable housing must be economically viable in its ability to meet the identified need and available to meet local need long term through restricted occupancy arrangements.
H6	Within or adjacent to rural settlements, permission may be granted for small-scale low-cost housing to meet specific, identified local needs that cannot be satisfied elsewhere.
H13	Residential development in Deddington and other specified villages will be restricted to infilling, minor development of small groups of dwellings on sites within the existing built-up area, and the conversion of non-residential buildings.
H18	Planning permission will only be granted for new dwellings outside of the built-up limits of settlements when this is essential for agriculture or other existing undertakings or the proposal complies with other policies in the Plan.

Source: Cherwell District Council

Table B-2: Summary of relevant emerging Local Plan policies

Policy	Provisions
Cherwell Local Plan Review 2040 – Consultation Draft (September 2023)	
Core Policy 34: District Wide Housing Distribution	Cherwell will provide 25,860 homes between 2020 and 2040 (including a share of Oxford’s unmet needs), of which 1,390 are earmarked for Rural Areas. The supporting text notes that Rural Areas (which include Bloxham) have delivered 351 new homes in 2020-22 and currently have a further 538 homes on sites with planning permission. This leaves an indicative allocation of 500 additional homes to be planned for. This allocation is provisional, based on the

Policy	Provisions
	ongoing assessment of housing land availability and appropriate options for distribution across the district.
Core Policy 35: Settlement Hierarchy	<p>Development is to be considered and approved with consideration to the following proposed settlement hierarchy (in descending order of suitability for growth):</p> <ul style="list-style-type: none"> • Main Towns; • Local Services Centres; • Larger Villages (of which 11 are listed, including Bloxham); • Smaller Villages; and • Open Countryside. <p>Larger Villages are described as having a more limited range of employment services and facilities. Unplanned development there will be limited to providing for local needs and supporting employment, services and facilities. Development beyond existing built limits will only be permitted on allocated sites.</p>
Core Policy 36: Affordable Housing	<p>All proposed developments of 10 or more gross dwellings are expected to provide at least 30% of new housing as affordable homes on site. Financial contributions in lieu of on site provision will be acceptable only in exceptional circumstances.</p> <p>First Homes should make up 25% of all homes on sites, with a discount of 30%. [Note: it is assumed that this is an error, and should read '25% of all affordable homes on sites' so as not to conflict with national policy and further provisions (summarised below)]. The majority of First Homes should have 2 bedrooms.</p> <p>70% of affordable housing should be provided in social/affordable rented tenures, with the remaining 30% as other affordable tenures.</p>
Core Policy 37: Housing Mix	<p>New residential development is expected to provide a mix of homes to meet current and future needs and create socially mixed, vibrant and inclusive communities. This should be in line with the latest evidence.</p>
Core Policy 38: Specialist Housing	<p>Housing sites are expected to provide extra care residential dwellings at a proportion agreed based on the nature of the site and local needs. If extra care housing is not required, an equivalent amount of other forms of specialist housing for older people will be expected.</p> <p>Residential care homes and mixed developments will be supported where appropriate infrastructure exists.</p>
Core Policy 40: Self-Build and Custom-Build Housing	<p>Custom and self-build housing will be supported in suitable locations, and required at 5% of plots on developments of 100 or more dwellings.</p>

Source: Cherwell District Council

Appendix C : Affordability calculations

- C.1 This section outlines how the affordability thresholds discussed in the Affordability and Affordable Housing have been calculated.

Market housing

- C.2 Market housing is not subsidised and tends to be primarily accessible to people on higher incomes.

Market sales

- C.3 The starting point for calculating the affordability of a dwelling for sale from the perspective of a specific household is the loan to income ratio which most mortgage companies are prepared to agree. This ratio is conservatively estimated to be 3.5. In practice this can be highly variable. Multipliers up to 4.5 or even above 5 times income increasingly available, although the actual average in practice tends to be lower, particularly where applicants are dual earning. The Financial Conduct Authority uses 3.5 or more as its standard assumption for single applicants and 2.75 or more for dual applicants.
- C.4 To produce a more accurate assessment of affordability, the savings required for a deposit should be taken into account in addition to the costs of servicing a mortgage. However, unlike for incomes, data is not available for the savings available to households in Bloxham, and the precise deposit a mortgage provider will require of any buyer will be determined by their individual circumstances and the state of the mortgage market. An assumption is therefore made that a 10% purchase deposit is required and is available to the prospective buyer. In reality it is possible that the cost of the deposit is a greater barrier to home ownership than the mortgage costs.
- C.5 The calculation for the purchase threshold for market housing is as follows:
- Value of a median NA house price (2023) = £450,000;
 - Purchase deposit at 10% of value = £45,000;
 - Value of dwelling for mortgage purposes = £405,000;
 - Divided by loan to income ratio of 3.5 = purchase threshold of £115,714.
- C.6 The purchase threshold for an entry-level dwelling is a better representation of affordability to those with lower incomes or savings, such as first-time buyers. To determine this threshold, the same calculation is repeated but with reference to the lower quartile rather than the median house price. The lower quartile average in 2023 was £340,000, and the purchase threshold is therefore £87,429.
- C.7 It is also worth assessing the purchase threshold for new build homes, since this most closely represents the cost of the new housing that will come forward in future. Land Registry records no sales of new build properties in the NA in 2023 or 2022 (although there were 8 new build sales in 2021, ranging in price from £377,500 to £439,000).

- C.8 There were too few recent sales in the NA specifically to determine an accurate average for the cost of new build housing in Bloxham. It is, however, important to understand the likely cost of new housing because new housing is where the Neighbourhood Plan has most influence and is the appropriate benchmark for understanding the costs of affordable home ownership tenures (considered below).
- C.9 Therefore an estimate has been calculated by determining the uplift between semi-detached house prices in 2023 across Cherwell and new build semi-detached house prices in 2023 in the same area. This percentage uplift (or 'new build premium', of 9.6%) is then applied to the 2023 lower quartile house price in the NA to give an estimated NA new build entry-level house price of £372,782 and purchase threshold of £95,858.
- C.10 In order to provide a comparison with the wider local authority area, it is helpful to also look at the cost of new build housing across Cherwell in 2023. The median cost of new build dwellings in Cherwell was £415,000.

Private Rented Sector (PRS)

- C.11 It is assumed here that rented housing is affordable if the annual rent does not exceed 30% of the household's gross annual income. The percentage of income to be spent on rent before the property is considered affordable varies considerably for individuals, and it is increasingly common for households to dedicate a larger proportion of their earnings to rent. When considering affordability it is considered good practice to be conservative, and the 30% benchmark is used as ONS's current standard assumption.
- C.12 This is an important assumption because it is possible that a household will be able to afford tenures that are deemed not affordable in this report if they are willing or able to dedicate a higher proportion of their income to housing costs. It is becoming increasingly necessary for households to do so. However, for the purpose of planning it is considered more appropriate to use this conservative lower benchmark for affordability on the understanding that additional households may be willing or able to access housing this way than to use a higher benchmark which assumes that all households can afford to do so when their individual circumstances may well prevent it.
- C.13 The property website Rightmove.co.uk shows rental values for property in the Neighbourhood Area. According to this source, there were 6 properties for rent at the time of search in November 2024, with a median monthly rent of £1,450. The median rent for smaller properties (1-2 bedroom) was £1,100 and the median rent for larger properties (3+ bedroom) was £1,500.
- C.14 The calculation for the private rent income threshold for entry-level (1-2 bedroom) dwellings is as follows:
- Annual rent = £1,100 x 12 = £13,320;
 - Multiplied by 3.33 (so that no more than 30% of income is spent on rent) = income threshold of £44,400.

- C.15 The calculation is repeated for the overall average to give an income threshold of £60,000.

Affordable Housing

- C.16 There are a range of tenures that constitute the definition of Affordable Housing within the NPPF 2023: social rent and affordable rent, discounted market sales housing, and other affordable routes to home ownership. The new First Homes was introduced in 2021 but is not yet included in the NPPF. Each of the affordable housing tenures are considered below.

Social rent

- C.17 Rents in socially rented properties reflect a formula based on property values and average earnings in each area, resulting in substantial discounts to market rents. As such, this tenure is suitable for the needs of those on the lowest incomes and is subject to strict eligibility criteria.
- C.18 To determine social rent levels, 2021 data and statistical return from Homes England is used. This data is only available at Local Authority scale so must act as a proxy for Bloxham. This data provides information about rents and the size and type of stock owned and managed by private registered providers and local authorities and is presented for Cherwell in Table C-1.
- C.19 To determine the income needed, it is assumed that no more than 30% of income should be spent on rent. This is an assumption only for what might generally make housing affordable or unaffordable – it is unrelated to the eligibility criteria of Affordable Housing policy at Local Authority level. The overall average across all property sizes is taken forward as the income threshold for social rent.

Table C-1: Social rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average social rent per week	£89.09	£102.52	£111.51	£127.54	£106.20
Annual average	£4,633	£5,331	£5,799	£6,632	£5,522
Income needed	£15,442	£17,770	£19,328	£22,107	£18,408

Source: Homes England, AECOM Calculations

Affordable rent

- C.20 Affordable rent is controlled at no more than 80% of the local market rent. However, registered providers who own and manage affordable rented housing may also apply a cap to the rent to ensure that it is affordable to those on housing benefit (where under Universal Credit the total received in all benefits to working age households is £20,000).
- C.21 Even a 20% discount on the market rent may not be sufficient to ensure that households can afford this tenure, particularly when they are dependent on benefits. Registered Providers in some areas have applied caps to larger properties where the

higher rents would make them unaffordable to families under Universal Credit. This may mean that the rents are actually 50-60% of market levels rather than 80%.

- C.22 Data on the most realistic local affordable rent costs is obtained from the same source as social rent levels for Cherwell. Again it is assumed that no more than 30% of income should be spent on rent, and the overall average is taken forward.
- C.23 Comparing this result with the average 2 bedroom annual private rent above indicates that affordable rents in the NA are actually closer to 60% of market rates than the maximum of 80%, a feature that is necessary to make them achievable to those in need.

Table C-2: Affordable rent levels (£)

Size	1 bed	2 beds	3 beds	4 beds	All
Average affordable rent per week	£126.34	£156.99	£177.20	£227.01	£161.03
Annual average	£6,570	£8,163	£9,214	£11,805	£8,374
Income needed	£21,899	£27,212	£30,715	£39,348	£27,912

Source: Homes England, AECOM Calculations

Affordable home ownership

- C.24 Affordable home ownership tenures include products for sale and rent provided at a cost above social rent, but below market levels. The three most widely available are discounted market housing (a subset of which is the new First Homes product), shared ownership, and Rent to Buy. These are considered in turn below.
- C.25 In paragraph 66 of the NPPF 2023, the Government introduces a recommendation that “where major development involving the provision of housing is proposed, planning policies and decisions should expect at least 10% of the total number of homes to be available for affordable home ownership.” There are exemptions to this requirement, including where:
- The provision would exceed the level of affordable housing required in an area;
 - The provision would significantly prejudice the ability to meet the identified affordable housing needs of specific groups;
 - A proposed development provides solely Build to Rent homes;
 - A proposed development provides specialist accommodation for a group of people with specific needs (such as purpose built accommodation for students or the elderly);
 - The development is proposed to be developed by people who wish to build or commission their own homes; or
 - The proposed development is exclusively for affordable housing, a community-led development exception site, or a rural exception site.

First Homes

C.26 Because First Homes are a new tenure product, it is worth explaining some of their key features:

- First Homes should be available to buy with a minimum discount of 30% below their full market value (i.e. the value of an equivalent new home);
- The discount level can be set higher than 30% – at 40% or 50% – where this can be suitably evidenced. The setting and justifying of discount levels can happen at neighbourhood as well as local authority scale;
- After the discount is applied the initial sale price must not exceed £250,000 (or £420,000 in Greater London), and lower caps can be set locally;
- Purchasers must be first-time buyers with an income less than £80,000 (or £90,000 in Greater London), and First Homes can be prioritised for local people and/or key workers;
- They will be subject to legal restrictions ensuring the discount is retained for future occupants, and renting out or sub-letting will not normally be permitted;
- In addition to setting the discount level, local authorities and neighbourhood planning groups can apply additional criteria, such as a lower income cap, local connection test or prioritisation for key workers through adopted plans, emerging policy or Supplementary Planning Documents.
- 25% of all homes delivered through section 106 developer contributions on sites enabled through the planning process should be sold as First Homes. In simpler terms, 25% of all subsidised Affordable Housing on mainstream housing developments should be First Homes. This is likely to mean that First Homes will take the place of shared ownership housing in many circumstances, and in some cases may also displace social or affordable rented homes.

C.27 The starting point for considering whether First Homes are affordable is the estimated cost of new build entry-level housing in the NA noted above of £372,872.

C.28 For the minimum discount of 30% the purchase threshold can be calculated as follows:

- Value of a new home (estimated NA new build entry-level) = £372,872;
- Discounted by 30% = £260,947;
- Purchase deposit at 10% of value = £26,095;
- Value of dwelling for mortgage purposes = £234,853;
- Divided by loan to income ratio of 3.5 = purchase threshold of £67,101.

C.29 The income thresholds analysis in the Affordability and Affordable Housing chapter also compares local incomes with the costs of a 40% and 50% discounted First Home. This would require an income threshold of £57,515 and £47,929 respectively.

- C.30 All of the income thresholds calculated here for First Homes are below the cap of £80,000 above which households are not eligible. However, the 30% discounted product has a discounted value that exceeds the £250,000 cap for properties outside of London. For this reason, either a greater discount is justified, developers would need to bring the price down, or smaller or lower value properties would need to be delivered than our assumed benchmark.
- C.31 Note that discounted market sale homes may be unviable to develop if the discounted price is close to (or below) build costs. Build costs vary across the country but as an illustration, the build cost for a 2 bedroom home (assuming 70 sq. m and a build cost of £1,750 per sq. m¹³) would be around £122,500. This cost excludes any land value or developer profit. This would not appear to be an issue in Bloxham.
- C.32 Table C-3 shows the discount required for First Homes to be affordable to the three income groups. The cost of a typical First Home is calculated using an estimate for new build entry-level housing in the NA. However, it is worth thinking about First Homes in relation to the cost of new build prices in the wider area, as well as median and entry-level existing prices locally to get a more complete picture. The discount levels required for these alternative benchmarks are given below.

Table C-3: Discount on sale price required for households to afford First Homes

House price benchmark	Mean household income	Single LQ earner	Dual LQ earning household
NA median house price	51%	82%	64%
NA estimated new build entry-level house price	41%	78%	56%
NA entry-level house price	36%	76%	52%
LA median new build house price	47%	80%	61%

Source: Land Registry PPD; ONS MSOA total household income

Shared ownership

- C.33 Shared ownership involves the purchaser buying an initial share in a property, typically of between 25% and 75% (but now set at a minimum of 10%), and paying rent on the share retained by the provider. Shared ownership is flexible in two respects, in the share which can be purchased and in the rent payable on the share retained by the provider. Both of these are variable. The share owned by the occupant can be increased over time through a process known as 'staircasing'.
- C.34 In exceptional circumstances (for example, as a result of financial difficulties, and where the alternative is repossession), and at the discretion of the provider, shared owners may staircase down, thereby reducing the share they own. Shared equity is available to first-time buyers, people who have owned a home previously and council and housing association tenants with a good credit rating whose annual household income does not exceed £80,000.

¹³ It is estimated that in 2022, build costs for a house are between £1,750 and £3,000 per square metre - <https://urbanistarchitecture.co.uk/cost-to-build-a-house-uk/>

- C.35 To determine the affordability of shared ownership, calculations are again based on the estimated costs of new build housing as discussed above. The deposit available to the prospective purchaser is assumed to be 10% of the value of the dwelling, and the standard loan to income ratio of 3.5 is used to calculate the income required to obtain a mortgage. The rental component is estimated at 2.5% of the value of the remaining (unsold) portion of the price. The income required to cover the rental component of the dwelling is based on the assumption that a household spends no more than 30% of the income on rent (as for the income threshold for the private rental sector).
- C.36 The affordability threshold for a 25% equity share is calculated as follows:
- A 25% equity share of £372,872 is £93,195;
 - A 10% deposit of £9,320 is deducted, leaving a mortgage value of £83,876;
 - This is divided by the loan to value ratio of 3.5 to give a purchase threshold of £23,965;
 - Rent is charged on the remaining 75% shared ownership equity, i.e. the unsold value of £279,586;
 - The estimated annual rent at 2.5% of the unsold value is £6,990;
 - This requires an income of £23,299 (annual rent multiplied by 3.33 so that no more than 30% of income is spent on rent).
 - The total income required is £47,263 (£23,965 plus £23,299).
- C.37 The same calculation is repeated for equity shares of 10% and 50% producing affordability thresholds of £37,544 and £63,462 respectively.
- C.38 These income thresholds are below the £80,000 cap for eligible households.

Rent to Buy

- C.39 Rent to Buy is a relatively new and less common tenure, which through subsidy allows the occupant to save a portion of their rent, which is intended to be used to build up a deposit to eventually purchase the home. It is therefore estimated to cost the same as private rents – the difference being that the occupant builds up savings with a portion of the rent.

Appendix D : Affordable Housing need and policy

Affordable Housing estimates

- D.1 In Table D-1 AECOM has calculated, using PPG as a starting point,¹⁴ an estimate of the total need for affordable rented housing in Bloxham over the Neighbourhood Plan period. It should, however, be noted that the accuracy of the findings generated by the model is only as strong as the evidence available. However, given the test of proportionality for evidence supporting neighbourhood plans, and the need to be in conformity with Local Authority strategic policies, the calculations set out here are considered a reasonable basis for understanding and planning for neighbourhood-level affordable housing need.
- D.2 It should also be noted that figures in Table D-1 are largely dependent on information provided by Cherwell in its capacity as manager of the local housing waiting list.

¹⁴ Paragraphs 024-026 Reference ID: 2a-026-20140306, at <https://www.gov.uk/guidance/housing-and-economic-land-availability-assessment>

Table D-1: Estimate of need for Affordable Housing for rent in Bloxham

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current households in need	21.0	Number of households with a verified connection to Bloxham as of October 2024, according to CDC.
1.2 Per annum	1.4	Step 1.1 divided by the plan period to produce an annualised figure.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	181.8	MHCLG 2018-based household projections for the LA between start and end of plan period. % increase applied to NA.
2.2 Proportion of new households unable to rent in the market	15.5%	(Steps 1.1 + 2.2.1 + 2.2.2) divided by number of households in NA.
2.2.1 Current number of social renters in NA	172.0	2021 Census social rented occupancy
2.2.2 Number of private renters on housing benefits	49.4	Housing benefit caseload May 2018. Pro rata for NA.
2.3 New households unable to rent	28.2	Step 2.1 x Step 2.2.
2.4 Per annum	1.9	Step 2.3 divided by plan period.
STAGE 3: TURNOVER OF AFFORDABLE HOUSING		
3.1 Supply of social/affordable re-lets (including transfers) %	3%	Assumed proportion of stock re-let each year.
3.2 Supply of social/affordable re-lets (including transfers)	5.2	Step 3.1 x NA social rented stock (2.2.1).
NET SURPLUS OF RENTED UNITS PER ANNUM		
Overall surplus per annum	1.9	Step 1.2 + Step 2.4 - Step 3.2

Source: AECOM model, using Census 2011, English Housing Survey 2018, MHCLG 2018 based household projections and net additions to affordable housing stock. 2018 is the latest reliable data for some datasets so is used throughout for consistency. Figures may not sum due to rounding.

- D.3 Turning to Affordable Housing providing a route to home ownership, Table D-2 estimates the potential demand in Bloxham. This model aims to estimate the number of households that might wish to own their own home but cannot afford to. The model is consistent with methods used at Local Authority scale in taking as its starting point households currently living in or expected to enter the private rented sector who are not on housing benefit.
- D.4 There may be other barriers to these households accessing home ownership on the open market, including being unable to save for a deposit, or being unable to afford a home of the right type/size or in the right location. The model also discounts 25% of households potentially in need, assuming a proportion will be renting out of choice. This assumption is based on consistent results for surveys and polls at the national level which demonstrate that most households (typically 80% or more) aspire to home

ownership.¹⁵ No robust indicator exists for this area or a wider scale to suggest aspirations may be higher or lower in the NA.

Table D-2: Estimate of the potential demand for affordable housing for sale in Bloxham

Stage and Step in Calculation	Total	Description
STAGE 1: CURRENT NEED		
1.1 Current number of renters in NA	201.0	Census 2021 private rented occupancy.
1.2 Percentage renters on housing benefit in LA	24.6%	% of renters in 2021 on Housing Benefit / Universal Credit with housing entitlement
1.3 Number of renters on housing benefits in the NA	49.4	Step 1.1 x Step 1.2.
1.4 Current need (households)	113.7	Current renters minus those on housing benefit and minus 25% assumed to rent by choice. ¹⁶
1.5 Per annum	7.6	Step 1.4 divided by plan period.
STAGE 2: NEWLY ARISING NEED		
2.1 New household formation	181.8	LA household projections for plan period (2018 based) pro rated to NA.
2.2 % of households unable to buy but able to rent	10.0%	(Step 1.4 + Step 3.1) divided by number of households in NA.
2.3 Total newly arising need	18.2	Step 2.1 x Step 2.2.
2.4 Total newly arising need per annum	1.2	Step 2.3 divided by plan period.
STAGE 3: SUPPLY OF AFFORDABLE HOUSING		
3.1 Supply of affordable housing	43.0	Number of shared ownership homes in the NA (Census 2021).
3.2 Supply - intermediate resales	2.2	Step 3.1 x 5% (assumed rate of resale).
NET SHORTFALL PER ANNUM		
Overall shortfall per annum	6.6	(Step 1.5 + Step 2.4) - Step 3.2.

Source: AECOM model, using Census 2011, English Housing Survey 2018, MHCLG 2018 based household projections and net additions to affordable housing stock. 2018 is the latest reliable data for some datasets so is used throughout for consistency.

D.5 There is no policy or legal obligation on the part either of the Local Authority or Neighbourhood Plan to meet affordable housing needs in full, though there are tools

¹⁵ <http://www.ipsos-mori-generations.com/housing.html>

¹⁶ The assumption of approximately 25% preferring to rent and 75% preferring to buy is AECOM's judgement, based on national level polls which consistently reveal that most households who prefer home ownership eg <http://www.ipsos-mori-generations.com/housing.html> and informed by our experience across numerous neighbourhood level HNAs. The assumption is based on the fact that some households choose to rent at certain stages in their life (e.g. when young, when needing flexibility in employment market, or when new migrants move into an area). While most households prefer the added security and independence of owning their own home, private renting is nevertheless a tenure of choice at a certain points in many households' journey through the housing market. The actual percentage of preference will differ between areas, being higher in large metropolitan areas with younger households and more new migrants, but lower in other areas. 25% is used as a reasonable proxy and for consistency across HNAs and similar assumptions are used in some larger scale assessments such as LHNAs and SHMAs. If the neighbourhood planning group feel this is not an appropriate assumption in their particular locality they could use the results of a local residents survey to refine or confirm this calculation.

available to the Steering Group that can help ensure that it is met to a greater extent if resources permit (e.g. the ability to allocate sites for affordable housing).

- D.6 It is also important to remember that even after the Neighbourhood Plan is adopted, the assessment of need for Affordable Housing, the allocation of affordable rented housing to those in need, and the management of the housing waiting list all remain the responsibility of the Local Authority rather than the neighbourhood planning group.

Affordable housing policy

- D.7 The following table reviews the relevant factors in developing a policy on the Affordable Housing tenure mix, which inform the recommendation given in the main body of the report.

Table D-3: Wider considerations in developing Affordable Housing mix policy

Consideration	Local Evidence
<p>A. Evidence of need for Affordable Housing:</p> <p>The need for affordable rent and affordable home ownership is not directly equivalent: the former expresses the identified need of a group with acute needs and no alternative options; the latter expresses potential demand from a group who are generally adequately housed in rented accommodation and may not be able to afford the deposit to transition to ownership.</p>	<p>This HNA suggests that the NA requires limited further affordable rented housing over the long-term but may see potential demand for 6.6 units of affordable home ownership homes per annum. Both forms of Affordable Housing appear to be valuable in meeting the needs of people on various incomes.</p> <p>The relationship between these figures suggests that most or all new affordable housing should provide a route to ownership. However, it would be prudent to secure the delivery of more affordable rented housing because of the relatively modest proportion in the existing mix, the backlog of current need for it, and the potential expectation for Bloxham to meet the needs of the surrounding area.</p>
<p>B. Can Affordable Housing needs be met in full?</p> <p>How far the more urgently needed affordable rented housing should be prioritised in the tenure mix depends on the quantity of overall housing delivery expected.</p>	<p>It is not possible to ascertain whether the affordable housing needs identified here can be met through planned or expected mainstream development over the Neighbourhood Plan period because the quantity of housing needed, required or expected is presently unknown. When this is known, the relevant figure can be multiplied by 30% or 35% (the affordable housing targets given in the adopted and emerging Local Plans respectively) to understand the potential delivery associated with mainstream</p>

	development sites of more than 10/11 dwellings.
<p>C. Government policy (eg NPPF) requirements:</p> <p>There is no required tenure mix set out in national policy (NPPF 2024) but local authorities are required to set out the minimum proportion of Social Rented housing needed in their areas as part of their Affordable Housing requirements.</p>	Implicit prioritisation of Social Rented homes within Affordable Housing policy at the nation level but local authorities have flexibility to set out the proportion needed in their areas. Local Plan tenure mix provides the starting point.
<p>D. Local Plan policy:</p>	Both the adopted and emerging Local Plans seek a tenure split of 70% affordable/social rent and 30% routes to affordable home ownership.
<p>E. Viability:</p>	HNAs cannot take into consideration the factors which affect viability in the neighbourhood area or at the site-specific level. Viability issues are recognised in the Local Plan and it is acknowledged that this may affect the provision of affordable housing, the mix of tenures provided and the discounts that can be sought on First Homes properties.
<p>F. Funding:</p> <p>The availability of funding to support the delivery of different forms of Affordable Housing may also influence what it is appropriate to provide at a particular point in time or on any one site.</p>	The Parish Council may wish to keep this in mind so that it can take up any opportunities to secure funding if they become available.
<p>G. Existing tenure mix in Bloxham:</p> <p>The current stock of homes in an area, in terms of balance between ownership, rented and affordable provision may be a consideration in the mix of tenures provided on new development sites.</p>	The tenure mix in Bloxham includes a lower share of affordable rented housing than the wider District and national averages (despite a recent uptick in supply), and a higher rate of shared ownership than wider averages. This suggests that, purely on the basis of such comparisons, there may be a larger gap in the market for affordable rented as opposed to ownership products.
<p>H. Views of registered providers:</p>	It is not within the scope of this HNA to investigate whether it would be viable for

	<p>housing associations (registered providers) to deliver and manage affordable rented homes in the NA. The funding arrangements available to housing associations will determine rent levels.</p>
<p>I. Wider policy objectives:</p>	<p>The Parish Council may wish to take account of broader policy objectives for Bloxham and/or the wider District. These could include, but are not restricted to, policies to attract younger households, families or working age people to the NA. These wider considerations may influence the mix of Affordable Housing provided.</p>

Appendix E : Specialist housing for older people

Background data tables

Table E-1: Existing specialist housing supply, Bloxham

	Name	Description	Dwellings	Tenure	Type
1	Godswell Park Apartments	2 bedroom flats	10	Leasehold purchase	Sheltered housing (assisted living with non-resident management staff and alarm service.
2	Godswell Park Care Home	Care home	45	Care home	Nursing care home

Source: <http://www.housingcare.org>

Table E-2: Tenure and mobility limitations of those aged 65+ in Bloxham, 2011 (65+ is the closest proxy for 75+ in this data)

Tenure	Day-to-day activities limited a lot	Day-to-day activities limited a little	Day-to-day activities limited	Day-to-day activities not limited		
All categories	97	17.1%	134	23.6%	336	59.3%
Owned Total	81	15.5%	120	23.0%	320	61.4%
Owned outright	66	14.7%	101	22.5%	282	62.8%
Owned (mortgage) or shared ownership	15	20.8%	19	26.4%	38	52.8%
Rented Total	16	34.8%	14	30.4%	16	34.8%
Social rented	12	40.0%	10	33.3%	8	26.7%
Private rented or living rent free	4	25.0%	4	25.0%	8	50.0%

Source: DC3408EW Health status

HLIN calculations

Table E-3: Recommended provision of specialist housing for older people from the HLIN SHOP toolkit

FORM OF PROVISION	ESTIMATE OF DEMAND PER THOUSAND OF THE RELEVANT 75+ POPULATION
Conventional sheltered housing to rent	60
Leasehold sheltered housing	120
Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) ³⁶	20
Extra care housing for rent	15
Extra care housing for sale	30
Housing based provision for dementia	6

Source: *Housing LIN SHOP Toolkit*

E.1 As Table 6-1 in the main report shows, Bloxham is forecast to see an increase of 261 individuals aged 75+ by the end of the Neighbourhood Plan period. According to the HLIN tool, this translates into need as follows:

- Conventional sheltered housing to rent = $60 \times .261 = 16$
- Leasehold sheltered housing = $120 \times .261 = 31$
- Enhanced sheltered housing (divided 50:50 between that for rent and that for sale) = $20 \times .261 = 5$
- Extra care housing for rent = $15 \times .261 = 4$
- Extra care housing for sale = $30 \times .261 = 8$
- Housing based provision for dementia = $6 \times .261 = 2$

Appendix F : Housing Needs Assessment

Glossary

Adoption

This refers to the final confirmation of a local plan by a local planning authority.

Affordability

The terms 'affordability' and 'affordable housing' have different meanings. 'Affordability' is a measure of whether housing may be afforded by certain groups of households. 'Affordable housing' refers to particular products outside the main housing market.

Affordability Ratio

Assessing affordability involves comparing housing costs against the ability to pay. The ratio between lower quartile house prices and the lower quartile income or earnings can be used to assess the relative affordability of housing. The Ministry for Housing, Community and Local Governments publishes quarterly the ratio of lower quartile house price to lower quartile earnings by local authority (LQAR) as well as median house price to median earnings by local authority (MAR) e.g. income = £25,000, house price = £200,000. House price: income ratio = £200,000/£25,000 = 8, (the house price is 8 times income).

Affordable Housing (NPPF Definition)

Housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

a) Affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

b) Discounted market sales housing: is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

c) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and Rent to Buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for

the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

Affordable rented housing

Rented housing let by registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). The national rent regime is the regime under which the social rents of tenants of social housing are set, with particular reference to the Guide to Social Rent Reforms (March 2001) and the Rent Influencing Regime Guidance (October 2001). Local market rents are calculated using the Royal Institution for Chartered Surveyors (RICS) approved valuation methods¹⁷.

Age-Restricted General Market Housing

A type of housing which is generally for people aged 55 and over and active older people. It may include some shared amenities such as communal gardens but does not include support or care services.

Annual Monitoring Report

A report submitted to the Government by local planning authorities assessing progress with and the effectiveness of a Local Development Framework.

Basic Conditions

The Basic Conditions are the legal tests that are considered at the examination stage of neighbourhood development plans. They need to be met before a plan can progress to referendum.

Backlog need

The backlog need constitutes those households who are eligible for Affordable Housing, on account of homelessness, over-crowding, concealment or affordability, but who are yet to be offered a home suited to their needs.

Bedroom Standard¹⁸

The bedroom standard is a measure of occupancy (whether a property is overcrowded or under-occupied, based on the number of bedrooms in a property and the type of household in residence). The Census overcrowding data is based on occupancy rating (overcrowding by number of rooms not including bathrooms and hallways). This tends to produce higher levels of overcrowding/ under occupation. A detailed definition of the standard is given in the Glossary of the EHS Household Report.

¹⁷ The Tenant Services Authority has issued an explanatory note on these methods at <http://www.communities.gov.uk/documents/planningandbuilding/pdf/1918430.pdf>

¹⁸ See <https://www.gov.uk/government/statistics/english-housing-survey-2011-to-2012-household-report>

Co-living

Co-living denotes people who do not have family ties sharing either a self-contained dwelling (i.e., a 'house share') or new development akin to student housing in which people have a bedroom and bathroom to themselves, but share living and kitchen space with others. In co-living schemes each individual represents a separate 'household'.

Community-led developments (NPPF definition)

A development instigated and taken forward by a not-for-profit organisation set up and run primarily for the purpose of meeting the housing needs of its members and the wider local community, rather than being a primarily commercial enterprise. The organisation is created, managed, and democratically controlled by its members. It may take any one of the various legal forms including a community land trust, housing co-operative, and community benefit society. Membership of the organisation is open to all beneficiaries and prospective beneficiaries of that organisation. The organisation should own, manage, or steward the homes in a manner consistent with its purpose, for example through a mutually supported arrangement with a Registered Provider of Social Housing. The benefits of the development to the specified community should be clearly defined and consideration given to how these benefits can be protected over time, including in the event of the organisation being wound up.

Community Right to Build Order¹⁹

A community right to build order is a special kind of neighbourhood development order, granting planning permission for small community development schemes, such as housing or new community facilities. Local community organisations that meet certain requirements or parish/town councils are able to prepare community right to build orders.

Concealed Families (Census definition)²⁰

The 2011 Census defined a concealed family as one with young adults living with a partner and/or child/children in the same household as their parents, older couples living with an adult child and their family or unrelated families sharing a household. A single person cannot be a concealed family; therefore one older parent living with their adult child and family or an adult child returning to the parental home is not a concealed family; the latter are reported in an ONS analysis on increasing numbers of young adults living with parents.

Equity Loans/Shared Equity

An equity loan which acts as a second charge on a property. For example, a household buys a £200,000 property with a 10% equity loan (£20,000). They pay a small amount for the loan and when the property is sold e.g. for £250,000 the lender receives 10% of the sale cost (£25,000). Some equity loans were available for the purchase of existing stock. The current scheme is to assist people to buy new build.

¹⁹ See <https://www.gov.uk/guidance/national-planning-policy-framework/annex-2-glossary>

²⁰ See http://webarchive.nationalarchives.gov.uk/20160107160832/http://www.ons.gov.uk/ons/dcp171776_350282.pdf

Extra Care Housing or Housing-With-Care

Housing which usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24 hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are included in retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.

Fair Share

'Fair share' is an approach to determining housing need within a given geographical area based on a proportional split according to the size of the area, the number of homes in it, or its population.

First Homes

First Homes is another form of discounted market housing which will provide a discount of at least 30% on the price of new homes, introduced in 2021. These homes are available to first time buyers as a priority but other households will be eligible depending on agreed criteria. New developments will be required to provide 25% of Affordable Housing as First Homes. A more detailed explanation of First Homes and its implications is provided in the main body of the HNA.

Habitable Rooms

The number of habitable rooms in a home is the total number of rooms, excluding bathrooms, toilets and halls.

Household Reference Person (HRP)

The concept of a Household Reference Person (HRP) was introduced in the 2001 Census (in common with other government surveys in 2001/2) to replace the traditional concept of the head of the household. HRPs provide an individual person within a household to act as a reference point for producing further derived statistics and for characterising a whole household according to characteristics of the chosen reference person.

Housing Market Area

A housing market area is a geographical area defined by household demand and preferences for all types of housing, reflecting the key functional linkages between places where people live and work. It might be the case that housing market areas overlap.

The extent of the housing market areas identified will vary, and many will in practice cut across various local planning authority administrative boundaries. Local planning authorities should work with all the other constituent authorities under the duty to cooperate.

Housing Needs

There is no official definition of housing need in either the National Planning Policy Framework or the National Planning Practice Guidance. Clearly, individuals have their own housing needs. The process of understanding housing needs at a population scale is undertaken via the preparation of a Strategic Housing Market Assessment (see below).

Housing Needs Assessment

A Housing Needs Assessment (HNA) is an assessment of housing needs at the Neighbourhood Area level.

Housing Products

Housing products simply refers to different types of housing as they are produced by developers of various kinds (including councils and housing associations). Housing products usually refers to specific tenures and types of new build housing.

Housing Size (Census Definition)

Housing size can be referred to either in terms of the number of bedrooms in a home (a bedroom is defined as any room that was intended to be used as a bedroom when the property was built, any rooms permanently converted for use as bedrooms); or in terms of the number of rooms, excluding bathrooms, toilets halls or landings, or rooms that can only be used for storage. All other rooms, for example, kitchens, living rooms, bedrooms, utility rooms, studies and conservatories are counted. If two rooms have been converted into one they are counted as one room. Rooms shared between more than one household, for example a shared kitchen, are not counted.

Housing Type (Census Definition)

This refers to the type of accommodation used or available for use by an individual household (i.e. detached, semi-detached, terraced including end of terraced, and flats). Flats are broken down into those in a purpose-built block of flats, in parts of a converted or shared house, or in a commercial building.

Housing Tenure (Census Definition)

Tenure provides information about whether a household rents or owns the accommodation that it occupies and, if rented, combines this with information about the type of landlord who owns or manages the accommodation.

Income Threshold

Income thresholds are derived as a result of the annualisation of the monthly rental cost and then asserting this cost should not exceed 35% of annual household income.

Intercensal Period

This means the period between the last two Censuses, i.e. between years 2001 and 2011.

Intermediate Housing

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low-cost homes for sale and intermediate rent, but not affordable rented housing. Homes that do not meet the above definition of affordable housing, such as 'low-cost market' housing, may not be considered as affordable housing for planning purposes.

Life Stage modelling

Life Stage modelling is forecasting need for dwellings of different sizes by the end of the Neighbourhood Plan period on the basis of changes in the distribution of household types and key age brackets (life stages) within the NA. Given the shared behavioural patterns associated with these metrics, they provide a helpful way of understanding and predicting future community need. This data is not available at neighbourhood level so LPA level data is employed on the basis of the NA falling within its defined Housing Market Area.

Life-time Homes

Dwellings constructed to make them more flexible, convenient adaptable and accessible than most 'normal' houses, usually according to the Lifetime Homes Standard, 16 design criteria that can be applied to new homes at minimal cost: <http://www.lifetimehomes.org.uk/>.

Life-time Neighbourhoods

Lifetime neighbourhoods extend the principles of Lifetime Homes into the wider neighbourhood to ensure the public realm is designed in such a way to be as inclusive as possible and designed to address the needs of older people, for example providing more greenery and more walkable, better connected places.

Local Development Order

An Order made by a local planning authority (under the Town and Country Planning Act 1990) that grants planning permission for a specific development proposal or classes of development.

Local Enterprise Partnership

A body, designated by the Secretary of State for Communities and Local Government, established for the purpose of creating or improving the conditions for economic growth in an area.

Local housing need (NPPF definition)

The number of homes identified as being needed through the application of the standard method set out in national planning guidance (or, in the context of preparing strategic policies only, this may be calculated using a justified alternative approach as provided for in paragraph 60 of this Framework).

Local Planning Authority

The public authority whose duty it is to carry out specific planning functions for a particular area. All references to local planning authority apply to the District Council, London Borough Council, County Council, Broads Authority, National Park Authority or the Greater London Authority, to the extent appropriate to their responsibilities.

Local Plan

This is the plan for the future development of the local area, drawn up by the local planning authority in consultation with the community. In law this is described as the development plan documents adopted under the Planning and Compulsory Purchase Act 2004. Current core strategies or other planning policies form part of the Local Plan and are known as 'Development Plan Documents' (DPDs).

Lower Quartile

The bottom 25% value, i.e. of all the properties sold, 25% were cheaper than this value and 75% were more expensive. The lower quartile price is used as an entry level price and is the recommended level used to evaluate affordability; for example for first time buyers.

Lower Quartile Affordability Ratio

The Lower Quartile Affordability Ratio reflects the relationship between Lower Quartile Household Incomes and Lower Quartile House Prices, and is a key indicator of affordability of market housing for people on relatively low incomes.

Market Housing

Market housing is housing which is built by developers (which may be private companies or housing associations, or Private Registered Providers), for the purposes of sale (or rent) on the open market.

Mean (Average)

The mean or the average is, mathematically, the sum of all values divided by the total number of values. This is the more commonly used "average" measure as it includes all values, unlike the median.

Median

The middle value, i.e. of all the properties sold, half were cheaper and half were more expensive. This is sometimes used instead of the mean average as it is not subject to skew by very large or very small statistical outliers.

Median Affordability Ratio

The Lower Quartile Affordability Ratio reflects the relationship between Median Household Incomes and Median House Prices and is a key indicator of affordability of market housing for people on middle-range incomes.

Mortgage Ratio

The mortgage ratio is the ratio of mortgage value to income which is typically deemed acceptable by banks. Approximately 75% of all mortgage lending ratios fell below 4 in recent years²¹, i.e. the total value of the mortgage was less than 4 times the annual income of the person who was granted the mortgage.

Neighbourhood Development Order (NDO)

An NDO will grant planning permission for a particular type of development in a particular area. This could be either a particular development, or a particular class of development (for example retail or housing). A number of types of development will be excluded from NDOs, however. These are minerals and waste development, types of development that, regardless of scale, always need Environmental Impact Assessment, and Nationally Significant Infrastructure Projects.

Neighbourhood plan

A plan prepared by a Parish or Town Council or Neighbourhood Forum for a particular neighbourhood area (made under the Planning and Compulsory Purchase Act 2004).

Older People

People over retirement age, including the active, newly-retired through to very frail older people, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs.

Output Area/Lower Super Output Area/Middle Super Output Area

An output area is the lowest level of geography for publishing statistics, and is the core geography from which statistics for other geographies are built. Output areas were created for England and Wales from the 2001 Census data, by grouping a number of households and populations together so that each output area's population is roughly the same. 175,434 output areas were created from the 2001 Census data, each containing a minimum of 100 persons with an average of 300 persons. Lower Super Output Areas consist of higher geographies of between 1,000-1,500 persons (made up of a number of individual Output Areas) and Middle Super Output Areas are higher than this, containing between 5,000 and 7,200 people, and made up of individual Lower Layer Super Output Areas. Some statistics are only available down to Middle Layer Super Output Area level, meaning that they are not available for individual Output Areas or parishes.

Overcrowding

There is no single agreed definition of overcrowding, however, utilising the Government's bedroom standard, overcrowding is deemed to be in households where there is more than one person in the household per room (excluding kitchens, bathrooms, halls and storage areas). As such, a home with one bedroom and one living room and one kitchen would be deemed overcrowded if three adults were living there.

²¹ See <https://www.which.co.uk/news/2017/08/how-your-income-affects-your-mortgage-chances/>

Planning Condition

A condition imposed on a grant of planning permission (in accordance with the Town and Country Planning Act 1990) or a condition included in a Local Development Order or Neighbourhood Development Order.

Planning Obligation

A legally enforceable obligation entered into under section 106 of the Town and Country Planning Act 1990 to mitigate the impacts of a development proposal.

Purchase Threshold

Purchase thresholds are calculated by netting 10% off the entry house price to reflect purchase deposit. The resulting cost is divided by 4 to reflect the standard household income requirement to access mortgage products.

Proportionate and Robust Evidence

Proportionate and robust evidence is evidence which is deemed appropriate in scale, scope and depth for the purposes of neighbourhood planning, sufficient so as to meet the Basic Conditions, as well as robust enough to withstand legal challenge. It is referred to a number of times in the PPG and its definition and interpretation relies on the judgement of professionals such as Neighbourhood Plan Examiners.

Private Rented

The Census tenure private rented includes a range of different living situations in practice, such as private rented/ other including households living “rent free”. Around 20% of the private rented sector are in this category, which will have included some benefit claimants whose housing benefit at the time was paid directly to their landlord. This could mean people whose rent is paid by their employer, including some people in the armed forces. Some housing association tenants may also have been counted as living in the private rented sector because of confusion about what a housing association is.

Retirement Living or Sheltered Housing

Housing for older people which usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services, but provides some support to enable residents to live independently. This can include 24 hour on-site assistance (alarm) and a warden or house manager.

Residential Care Homes and Nursing Homes

Housing for older people comprising of individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.

Rightsizing

Households who wish to move into a property that is a more appropriate size for their needs can be said to be rightsizing. This is often used to refer to older households who may be living in large family homes but whose children have left, and who intend to rightsize to a smaller dwelling. The popularity of this trend is debatable as ties to existing communities and the home itself may outweigh issues of space. Other factors, including wealth, health, status and family circumstance also need to be taken into consideration, and it should not be assumed that all older households in large dwellings wish to rightsize.

Rural Exception Sites

Small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. Small numbers of market homes may be allowed at the local authority's discretion, for example where essential to enable the delivery of affordable dwellings without grant funding.

Shared Ownership

Housing where a purchaser part buys and part rents from a housing association or local authority. Typical purchase share is between 25% and 75% (though this was lowered in 2021 to a minimum of 10%), and buyers are encouraged to buy the largest share they can afford. Generally applies to new build properties, but re-sales occasionally become available. There may be an opportunity to rent at intermediate rent level before purchasing a share in order to save/increase the deposit level

Sheltered Housing²²

Sheltered housing (also known as retirement housing) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. There are many different types of scheme, both to rent and to buy. They usually contain between 15 and 40 properties, and range in size from studio flats (or 'bedsits') through to 2 and 3 bed roomed. Properties in most schemes are designed to make life a little easier for older people - with features like raised electric sockets, lowered worktops, walk-in showers, and so on. Some will usually be designed to accommodate wheelchair users. And they are usually linked to an emergency alarm service (sometimes called 'community alarm service') to call help if needed. Many schemes also have their own 'manager' or 'warden', either living on-site or nearby, whose job is to manage the scheme and help arrange any services residents need. Managed schemes will also usually have some shared or communal facilities such as a lounge for residents to meet, a laundry, a guest flat and a garden.

²² See <http://www.housingcare.org/jargon-sheltered-housing.aspx>

Strategic Housing Land Availability Assessment

A Strategic Housing Land Availability Assessment (SHLAA) is a document prepared by one or more local planning authorities to establish realistic assumptions about the availability, suitability and the likely economic viability of land to meet the identified need for housing over the Neighbourhood Plan period. SHLAAs are sometimes also called LAAs (Land Availability Assessments) or HELAAs (Housing and Economic Land Availability Assessments) so as to integrate the need to balance assessed housing and economic needs as described below.

Strategic Housing Market Assessment (NPPF Definition)

A Strategic Housing Market Assessment (SHMA) is a document prepared by one or more local planning authorities to assess their housing needs under the 2012 version of the NPPF, usually across administrative boundaries to encompass the whole housing market area. The NPPF makes clear that SHMAs should identify the scale and mix of housing and the range of tenures the local population is likely to need over the Neighbourhood Plan period. Sometimes SHMAs are combined with Economic Development Needs Assessments to create documents known as HEDNAs (Housing and Economic Development Needs Assessments).

Specialist Housing for Older People

Specialist housing for Older People, sometimes known as specialist accommodation for older people, encompasses a wide range of housing types specifically aimed at older people, which may often be restricted to those in certain older age groups (usually 55+ or 65+). This could include residential institutions, sometimes known as care homes, sheltered housing, extra care housing, retirement housing and a range of other potential types of housing which has been designed and built to serve the needs of older people, including often providing care or other additional services. This housing can be provided in a range of tenures (often on a rented or leasehold basis).

Social Rented Housing

Social rented housing is owned by local authorities and private registered providers (as defined in Section 80 of the Housing and Regeneration Act 2008.). Guideline target rents for this tenure are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.²³

²³ See <http://www.communities.gov.uk/documents/planningandbuilding/doc/1980960.doc#Housing>

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