

**Oxford City Council
DRAFT Housing Strategy 2012 – 2015.**

Meeting Housing Needs

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1 Executive Summary

Oxford remains one of the least affordable areas of the country for buying housing. House prices have remained at historical highs in Oxford despite a national trend for a slowdown in the market. Price decreases in Oxford have been relatively low (just 1.7% in 2010) and concentrated on high-end properties.

The ratio of lower quartile house prices to lower quartile earnings in Oxford for 2010 had risen to 10.24 compared to 6.69 for England marking the continued problems of affordability of housing for many Oxford residents.

Demand for housing in Oxford continues to grow, with over 6,000 households on the council's housing register for affordable housing; the population continuing to increase (up to 150,000 by 2010 and predicated to increase beyond that to 155,000 by 2020; household numbers have grown to over 56,000 by 2010 and are expected to increase to 74,000 by 2026. This will place increasing burdens on the restricted supply of affordable and private sector housing in the City.

The recession and continuing economic slow-down are continuing to make their impact felt on housing in Oxford. There has been a marked drop in the level of new housing built in the city, from 665 in 2008/09 to just 234 in 2010/11 and the amount of new affordable housing built has decreased as a consequence (down from 265 in 2008/09 to 148 in 2010/11).

Levels of homelessness have been maintained at relatively low levels compared to the period 2004/05 to 2007/08 (see Tables 13 through 16) but have begun to register small increases in 2011 as the effects of the recession begin to become apparent.

There are considerable challenges for the council in tackling the ongoing housing crisis not least the implications of changes to housing and welfare benefits legislation and policy being introduced by the Coalition Government.

A range of factors come into play in influencing housing policy and these are reviewed in this strategy. In summary the main influences driving this housing strategy are:

- Affordability of housing in all tenures (owner occupied, private rented and social rented):
 - House prices stagnant and market rents increasing.
 - Household incomes reducing.
- Supply of housing across all tenures and existing restriction on this supply:
 - Availability of suitable land to build on;
 - State of the house building industry;
 - Condition of the mortgage lending sector;
 - Public confidence in the market.
- Demand for housing across all tenures:
 - Growing demand for social rented homes;

- Increased demand for rented housing from different groups in society.
- Increases in households at risk of homelessness.
- Economic conditions:
 - Employment markets particularly for younger and lower skilled people;
 - Financial services and construction.
- Government policy and legislation:
 - Localism Bill 2011 and changes to tenure types and rent level.
 - Homelessness prevention legislation.
 - Wholesale changes to welfare benefits including housing benefit, Local Housing Allowance and out of work benefits.

The Council will use the period of this Housing strategy to address these challenges in order to continue to deliver on its corporate priority of meeting housing needs through the following objectives:

- 1) Provide more affordable housing in the City to meet housing needs
- 2) Prevent and reduce homelessness
- 3) Address the housing needs of vulnerable people and communities
- 4) Improve housing conditions
- 5) Improve housing services
- 6) Implement the HRA Business Plan
- 7) Deliver efficiency savings from housing services

The expected headline outcomes from the Housing Strategy are:

- 1) Approximately 560 new affordable homes delivered by 2015:
- 2) Households in temporary accommodation reduced to 50 by 2015.
- 3) Old Fire Station 'Crisis Skylight' centre open (in 2011) and operational.
- 4) People requiring housing related support continue to receive appropriate support in the City.
- 5) 4,000 HMO's licensed by 2015.
- 6) 1500 private rented sector properties accredited.
- 7) Quality standard for private rented sector properties used to prevent homelessness developed and implemented.
- 8) Improved energy efficiency in the housing stock.
- 9) Fuel poverty strategy developed.
- 10) Improved tenant satisfaction with our landlord services from 80% in 2011/12 to 87% in 2014/15.
- 11) Tenant and resident involvement activity developed with more tenants and residents involved (in a manner which suits them) in how their homes and estates are managed.
- 12) New and improved communications developed and implemented for housing customers (tenants newsletters, handbooks and web-site).
- 13) Strategic direction for homelessness, vulnerable communities and individuals and tenancies developed and in place.
- 14) Implementation of the HRA Business Plan following the Buy-Out in March 2012.
- 15) Efficiency savings in budgets delivered.

2 Aims and Objectives

2.1 The aim of the Housing Strategy is to:

2.2 Contribute to the delivery of the Council's Corporate Plan Corporate Objective: **'Meeting Housing Needs'**

- 1) The corporate performance measures for this corporate priority for 2011-15 are:
 - a. Improve the percentage of Council tenants satisfied with our landlord services from 80% in 2011/12 to 87% in 2014/15.
 - b. Increase the number of individual Houses in Multiple Occupation (HMOs) subject to agreed licence provisions from 1400 in 2011/12 to 4000 in 2014/15.
 - c. Deliver a programme of new homes at Barton.
 - d. Reduce the number of households in Oxford in temporary accommodation from 130 in 2011/12 to 50 in 2014/15.

2.3 And, support the delivery of other Council Corporate Objectives, in particular:

- 1) Strong and Active Communities
- 2) A Vibrant and Sustainable economy
- 3) An Efficient and Effective Council

2.4 As well as, support the delivery of key council strategies and partnerships:

- 1) Corporate Plan 2011 - 15
- 2) Medium Term Financial Strategy
- 3) Core Strategy
- 4) Regeneration Framework to 2026
- 5) Asset Management Plan
- 6) Homelessness Strategy 2008-13
- 7) Empty Homes (Private Sector) Strategy 2009 - 2012
- 8) Oxford City Local Strategic Partnership Sustainable Community Strategy
- 9) Local Investment Plan
- 10) Supporting People Strategy

2.5 The objectives of the Housing Strategy are to:

- 1) Provide more affordable housing in the City to meet housing needs
- 2) Prevent and reduce homelessness
- 3) Address the housing needs of vulnerable people and communities
- 4) Improve housing conditions
- 5) Improve housing services
- 6) Implement the HRA Business Plan
- 7) Deliver efficiency savings from housing services

3 Context - Strategic Framework

- 3.1 This Housing Strategy forms part of a network of strategies and partnerships across the City of Oxford and the County and replaces the Housing Strategy 2008 to 2011.
- 3.2 **Oxford Strategic Partnership (<http://www.oxfordpartnership.org.uk/>) Oxford Sustainable Community Strategy 2008 – 2012:**
- 3.2.1 The housing strategy links into the sustainable community strategy for Oxford by, firstly, contributing directly to the first flagship priority of 'affordable housing', and secondly, by linking the provision of such housing to the overall delivery of a healthy, vibrant and equal city for all residents.
- 3.2.2 The aim of the community strategy is, 'A world class city for everyone'; with five flagship issues prioritised:
- 1) Affordable Housing
 - 2) Health and Social Inclusion
 - 3) Climate Change
 - 4) Quality of the Public Realm for Residents and Visitors
 - 5) Safer, Stronger, More Cohesive City.
- 3.3 **Oxford City Council (www.oxford.gov.uk) Oxford Corporate Plan 2011 – 15:**
- 3.3.1 The Housing Strategy links into the Corporate Plan by contributing to the delivery of the key corporate priorities, principally 'Meeting Housing Needs' but also in supporting the economy through housing provision of current and future residents and workers and also, through ensuring communities have stable and safe places to live.
- 3.3.2 The aims of the corporate plan are 'Investing in Oxford's Future'; Corporate Priorities:
- 1) A vibrant, sustainable economy.
 - 2) Meeting housing needs.
 - 3) Strong and active communities.
 - 4) Cleaner, greener Oxford.
 - 5) An efficient and effective Council.
- 3.4 **Medium Term Financial Strategy**
- 3.4.1 The Housing Strategy links to the MTFs through providing a focus on key front line housing services for some of the most vulnerable people and communities in the city.
- 3.4.2 The Council's financial strategy priorities are:

- 1) To safeguard front-line services as far as possible, and particularly those upon which the most vulnerable in our community rely;
- 2) To continue to improve our council's performance;
- 3) To develop a balanced four-year outline budget, based on realistic assumptions, rather than just planning year-by-year;
- 4) To minimise any job losses and work with staff through this difficult period;
- 5) To work with the voluntary sector and community groups, safeguarding funding in this area as far as possible.

3.5 Regeneration Framework for Oxford to 2026

3.5.1 Housing is a key component of regeneration and this strategy fully supports the aims and objectives of the Regeneration Framework. Housing is central to ensuring that people and communities are able to lead healthier lives, have access to employment opportunities (and employers access to potential employees) and improve the quality of life across the City and in particular neighbourhoods.

3.5.2 The regeneration objectives for Oxford are to:

- 1) reduce inequalities between citizens;
- 2) increase the supply of housing, particularly affordable housing;
- 3) create places where people wish to live;
- 4) increase skills and promote skills development;
- 5) provide sustainable jobs for all through economic growth in central Oxfordshire;
- 6) improve connectivity between employment, housing and those seeking employment.

3.6 Core Strategy

3.6.1 The Housing Strategy complements the Core Strategy for Oxford in setting strategic priorities for the delivery of housing to meet the specific needs of the most vulnerable people and communities in Oxford providing an appropriate framework for that process.

3.6.2 Key challenges of the Core Strategy are:

- 1) meeting development needs in the context of a shortage of land
- 2) protecting the built and natural environment
- 3) promoting social inclusion through regeneration
- 4) addressing climate change

3.6.3 The relevant Core Strategy Strategic Objectives are:

- 1) Maximise regeneration and the reuse of previously developed land and make full and efficient use of all land, having regard to the distinct character of each neighbourhood.

- 2) Provide the development required to meet Oxford's needs, ensuring an appropriate balance of housing and employment growth in the context of other competing land uses.
- 3) Help protect people and their property from flooding.
- 4) Ensure that all new development is supported by the appropriate infrastructure and community facilities.
- 5) Promote social inclusion and reduce inequalities in employment, healthcare and education.
- 6) Plan for an appropriate mix of housing tenures, types and sizes to meet existing needs and future population growth.
- 7) Strengthen and diversify the economy and provide a range of employment opportunities.

3.7 Asset Management Plan

3.7.1 The Asset Management Plan complements the Housing Strategy through linking the management of the Councils assets to the provision of additional housing to meet needs.

3.7.2 The objectives of the asset management plan are:

- 1) Supporting the economy of the city.
- 2) Creating stronger and more inclusive communities.
- 3) Improvement in the quality and quantity of housing generally and particularly affordable housing.
- 4) Financial prudence and improved value for money.
- 5) Support service delivery.
- 6) Increasing revenue and reducing expenditure.
- 7) Reducing the maintenance backlog.

3.8 Oxfordshire Level Strategies and Partnerships:

3.9 Local Area Agreement / Oxfordshire 2030 (<http://www.oxfordshirepartnership.org.uk>)

3.9.1 Objectives:

- 1) Create a world class economy for Oxfordshire.
- 2) Improving infrastructure, in particular transport, to reduce congestion.
- 3) Raising educational attainment.
- 4) Increasing the supply of affordable housing.
- 5) Have healthy and thriving communities.
- 6) Preventing ill-health in the ageing population.
- 7) Regeneration of deprived communities.
- 8) Involving more people in making decisions about their communities.
- 9) Look after our environment and respond to the threat of climate change.
- 10) Preserving and enhancing the character of our city, our market towns and villages.

- 11) Addressing flooding risks.
- 12) Reduce inequalities and break the cycle of deprivation.
- 13) Focusing attention on the localities in greatest need to make a real difference.

3.10 Oxfordshire Local Investment Plan

<http://www.oxford.gov.uk/Direct/OxfordshireLocalInvestmentPlan.pdf>

3.10.1 The Local Investment Plan has four overall strategic objectives – to:

- 1) Deliver new housing, including affordable homes,
- 2) Support economic growth,
- 3) Achieve regeneration and tackle deprivation, and
- 4) Contribute to meeting strategic infrastructure needs.

3.11 Supporting People Partnership

www.oxfordshire.gov.uk/supportingpeople

3.11.1 The Objectives of the Supporting People Strategy 2011-16 are:

- 1) Commission services that make best use of resources and funding available across the key partner agencies to deliver better outcomes for service users and carers.
- 2) Enable service users and carers to have more say about what services we commission and how they are delivered from start to finish.
- 3) Create and promote opportunities for self directed support.
- 4) Commission services that offer people a range of different support options and are able to adapt to changes in future requirements.
- 5) Invite and support innovation and best practice in service delivery.

3.12 Oxford's Sustainability Strategy 2011-2020

3.12.1 Oxford's Sustainability Strategy sets out how Oxford City Council will create a Low Carbon more Sustainable City principally delivering the Councils 'Cleaner Greener' objective. The strategy sets out the Councils material sustainability impacts and programmes and targets to address the following areas:

1. Climate Change and energy efficiency
2. Waste
3. Biodiversity
4. Air Quality
5. Land Quality

- 3.12.2 The Housing strategy complements the Sustainability Strategy through setting out programmes which present the opportunity to influence the significant level of carbon emissions that domestic properties contribute to the City's carbon footprint. In particular this supports the aims of the Low Carbon Oxford initiative which seeks to reduce carbon emissions across the city by 40% against 2005/06 levels, domestic properties account for approximately one third of these emissions. Ensuring that carbon emissions as part of each of the strategies key objectives will ensure that the benefits of more energy efficient homes and city wide renewable energy sources are delivered directly to Oxford's residents.
- 3.12.3 The housing strategy should seek to enable the highest standard of environmental sustainability in new builds and developments and to ensure that opportunities for realising the benefits of fiscal instruments such as the Feed in Tariff and the Renewable Heat Incentive are identified. In addition the strategy is also key to tackling fuel poverty across the City.

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4 Review of the Housing Strategy 2008 – 2011

4.1 In 2008 Oxford City Council adopted a Housing Strategy for 2008 to 2011 to provide direction in the delivery of housing services across the city in order to meet the then corporate priority 'More Housing, Better Housing for All'.

4.2 Below is a review of that housing strategy action plan. Overall the Council considers the Housing Strategy 2008 – 2011 to have been successful given the high number of new affordable homes delivered; improvements in homelessness prevention; delivery of the decent homes standard and the introduction of new housing services including choice based lettings and additional HMO licensing.

4.3 Strategic Objective 1: Provide more affordable housing to meet current and future needs in and around the City.

Objective met.

- 1) 605 new affordable homes were built in Oxford between 2008/09 and 2010/11.
- 2) 58 new council homes were built, the first for over 20 years.
- 3) 27% of all new affordable homes are 3 bedroom or larger.
- 4) 76% of all new affordable homes provided were rented (the remainder shared ownership).

4.4 Strategic Objective 2: Prevent and reduce homelessness;

Objective met

- 1) Households in temporary accommodation reduced from 496 in March 2008 to 156 in March 2011.
- 2) Households accepted as homeless reduced from 196 in 2007/08 to 123 in 2010/11.
- 3) Independent housing advice service re-commissioned with Shelter
- 4) Places for Change funding secured which has resulted in the redevelopment of the Old Fire station redevelopment into a Crisis / Skylight centre due for completion during 2011.
- 5) Enhanced housing options services launched.
- 6) New homelessness survival guide and 'on your feet' worklessness guide published.
- 7) Tenancy sustainment support service developed.

However:

- 8) The number of people sleeping rough has increased from 13 in 2007/08 to 16 in 2010/11.

4.5 **Strategic Objective 3: Address the housing needs of vulnerable people**

Objective partially met

- 1) New supported housing services provided at Emmaus and Littlemore Baptist schemes.
- 2) Range of Supporting People funded services re-commissioned across the City giving improved levels of service to vulnerable client groups including; homeless hostels; floating support; women's refuges; young people and teenage parents and services for people with mental health and substance abuse issues.
- 3) Funding for Temporary Accommodation in-house support service retained for 2 further years (2010/11 – 11/12).

However:

- 4) The City Council lost all contracts to provide mobile warden and alarm response support to older people in Supporting People commissioning process in 2009/10. All staff and operations transferred to new providers in October 2010.

4.6 **Strategic Objective 4: Improve the quality of the existing housing stock across the City;**

Objective met.

- 1) Decent Homes Standard target for Council homes met.
- 2) A total of 490 HMO licences and 46 variations to licences had been issued out of the estimated total of mandatory licensable HMO's of 650. An application for additional HMO licensing across the city has been approved by CLG.
- 3) Landlord accreditation scheme launched.
- 4) Decommissioned sheltered schemes being demolished and replaced (e.g. Alice and Margaret House, Rose Hill) or redeveloped (e.g. Cardinal House).
- 5) Redevelopment of defective Orilt houses on Rose Hill is progressing and will be complete by end of 2011/12.

4.7 **Strategic Objective 5: Improve housing services, choice and quality of life on estates.**

Objective met

- 1) Tenant satisfaction with landlord service is high (2009 STATUS survey 82% satisfied against 80% in 2006).
- 2) 99% satisfaction with repairs service (April 2010).
- 3) 99% satisfaction with contact centre (April 2010).

- 4) A total of 707 tenants and leaseholders were involved in activities during 2009/10.
- 5) City-wide Choice Based Lettings (CBL) launched in 2008 and county-wide (excluding West Oxfordshire) in 2009.
- 6) Strategic Housing service awarded 2 stars (good service) with excellent prospects for improvement by Audit Commission in 2008.
- 7) Regeneration service awarded 2 stars (good service) with promising prospects for improvement by Audit Commission in 2009.

4.8 Strategic Objective 6: Improve our understanding of housing needs to develop and implement housing strategy.

Objective partially met

- 1) Oxfordshire Strategic Housing Market Assessment completed and is used to inform strategic housing policy.
- 2) Oxfordshire Local Investment Plan completed by Spatial Planning and Infrastructure Partnership (SPIP) Board in 2010.
- 3) Strategic Housing Delivery Group established in 2009 to lead on ensuring the Council's affordable housing priority is delivered in joined up fashion.
- 4) The strategic partnership produced an Affordable Housing select committee report and action plan.

However:

- 5) Demise of the Regional Spatial Strategy and associated housing targets adversely affected large development plans, in particular that on the land south of Grenoble Road.

4.9 Strategic Objective 7: Ensure housing services offer value for money.

Objective met

- 1) Property relet times were on average 20.8 days in 2010/11 against target of 26.5.
- 2) Council 2012 reorganisation underway to improve efficiency and quality of housing services.
- 3) 2009/10 was the best ever end of year result for rent collection and arrears:
- 4) Rent collected: £33,315,700 (£1,039,041 more than 08/09)
- 5) Total current rent arrears were reduced by £169,271 to £689,012 – a 20% reduction.
- 6) Total former rent arrears were reduced by £22,029 to £99,144 – an 18% reduction.
- 7) Improvements in IT systems leading to more efficient working:
- 8) CRM in landlord services;
- 9) Housing Advice Module in Housing Needs
- 10) Choice Based Lettings in Housing Needs.

- 11) Participation in benchmarking for housing services using 'Housemark' for landlord services and the Housing Quality Network for strategic housing services.
- 12) Significantly reduced use of Temporary Accommodation (now down to less than 160 households) has reduced expenditure to the Council.

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5 Identifying Housing Need in Oxford – Evidence Base

- 5.1 The council has access to a wide range of data sets that help us identify housing needs in the city. The key findings on housing needs in Oxford are identified in the data below.
- 5.2 The council has also undertaken two previous studies to identify the need for affordable housing in the city going forward into the future. These studies were:
 - 5.3 The Housing Requirements Study in 2003/04, which consisted of a detailed questionnaire of approximately 2000 households on their current housing situation and their housing aspirations for themselves and family members.
 - 5.4 The Oxfordshire Housing Market Assessment in 2007. This study, conducted across the whole of Oxfordshire, looked at trends in housing markets in the county by analysing available property data (e.g. house prices, rents, council's homelessness statistics, etc) rather than asking households specific information.
 - 5.5 Both studies concluded that there was a very significant need for affordable housing in Oxford and that this need would increase annually going forward.
 - 5.6 The HRS estimated that for the next five years (from 2004) there was a shortfall of affordable housing in Oxford of around 1,700-1,800 affordable homes per year. The affordable housing requirement worked out at around 35 additional homes required per 1,000 households.
 - 5.7 The HMA projected demand for affordable housing forward to 2026 and has identified that countywide the current shortfall is currently around 2,200 homes per year, and that this will rise to 7,500 pa by 2026. Oxford City accounts for 83% to 89% of this need.
 - 5.8 It is proposed as part of this Housing Strategy that the council will undertake a full review of housing needs and market data in order to get an up to date picture of need from 2011/12.

5.9 Summary of Existing Housing Need and Market Evidence Base:

5.10 Housing Market Data in Oxford.

5.11 House Prices

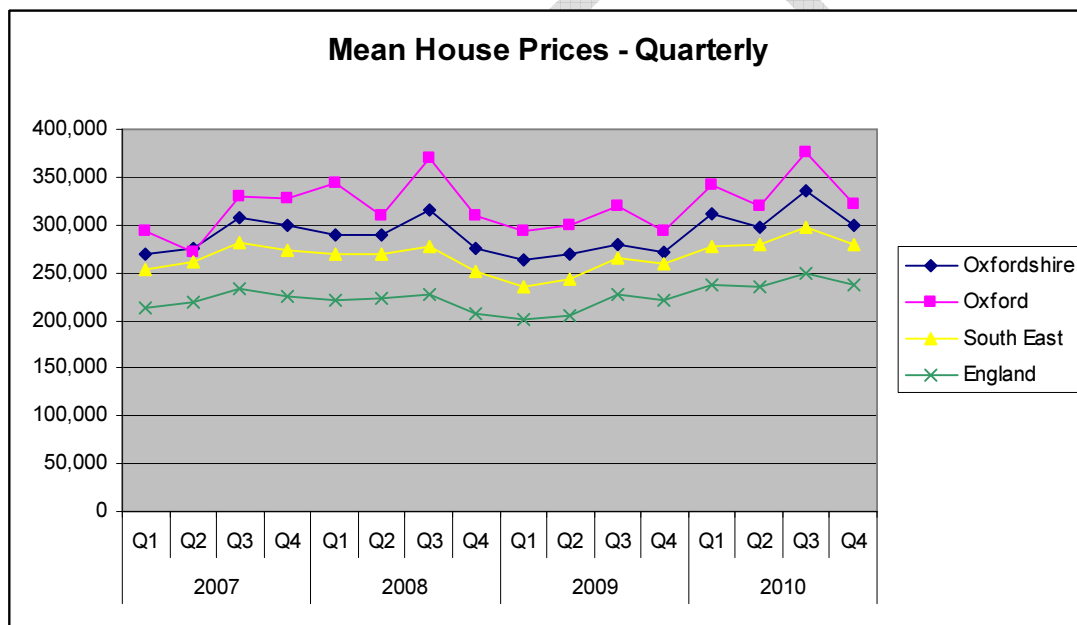
5.11.1 House prices in Oxford have reduced only slightly (-1.7%) with average house prices in Oxford in quarter 4 of 2010 at £321,634 compared to £327,114 in quarter 4 of 2007 (see table 1).

Table 1: Average house prices in Oxford, 1997 to 2010.

1997	2000	2003	2007	2008	2009	2010
£109,937	£179,301	£244,098	£327,114	£310,505	£294,262	£321,634

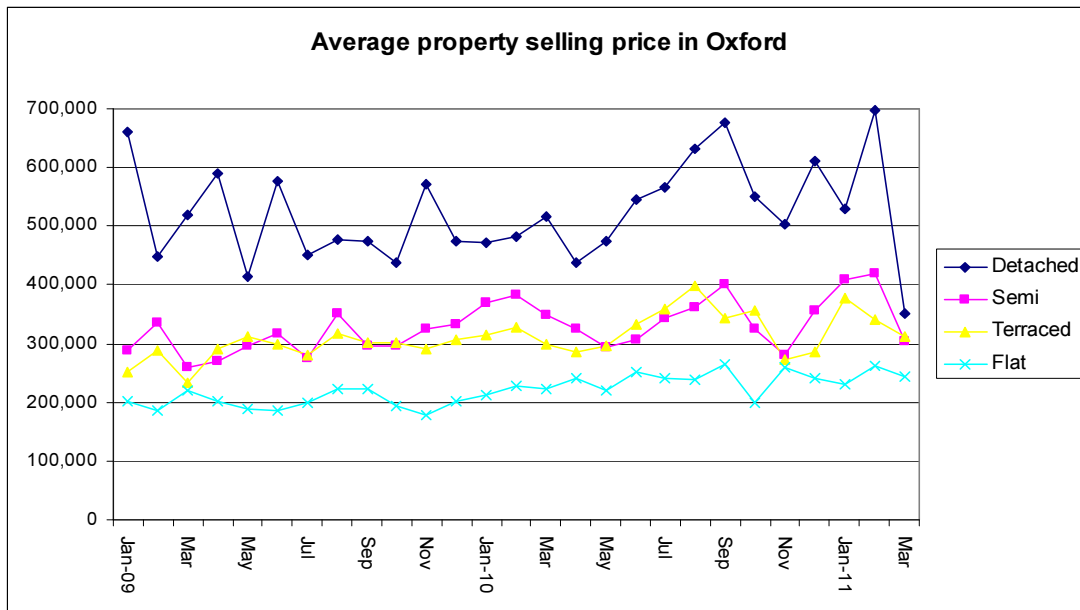
CLG, Q4 mean house prices based on Land Registry data

Figure 1: Quarterly Mean House Prices 2007 – 2010.



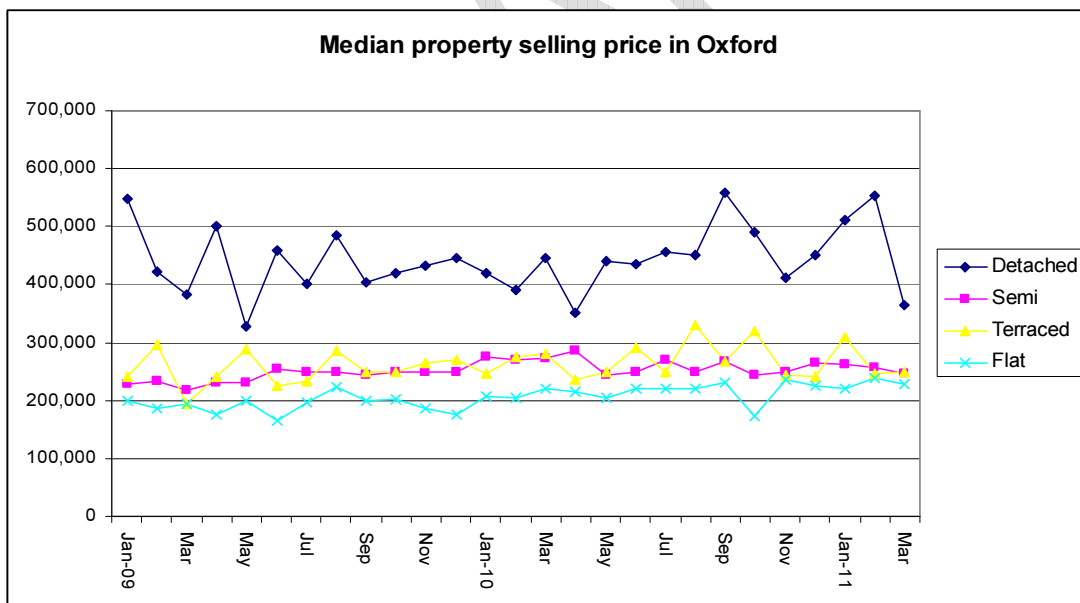
CLG Live table 581 - Land Registry data

Figure 2: Average Selling Price in Oxford 2009 - 2011



home.co.uk - uses Land registry data *Note: The sold house prices for Oxford were calculated by averaging over all properties sold, as recorded by the Land Registry, within 4 miles of the centre of Oxford

Figure 3: Median Property Selling Price in Oxford.



home.co.uk - uses Land registry data *Note: The sold house prices for Oxford were calculated by averaging over all properties sold, as recorded by the Land Registry, within 4 miles of the centre of Oxford

5.12 Affordability

5.12.1 Oxford remains one of the least affordable areas of the country for buying housing. The recent Centre for Cities¹ study states that “Oxford was the city with the 11th highest wages in 2010 ranking just behind Swindon. However, Swindon residents’ wages go much further than those of Oxford residents, where house prices are almost double”. According to the same study Oxford is among the ten cities with the lowest earnings growth (55th of 63).

5.12.2 Despite some price falls due to the recession the ratio of lower quartile house prices to lower quartile earnings in 2009 was still 8.75 in Oxford compared to 6.28 for England. House prices have increased in Oxford since then and the ratio of lower quartile house prices to lower quartile earnings in 2010 had risen to 10.24 compared to 6.69 for England.

5.12.3 Lower quartile annual earnings in Oxford is on par with lower quartile earnings in the South East and slightly higher than England. However, lower quartile house prices are much higher. This means that for those on low pay even properties in the cheapest price bracket are out of reach.

Table 2: Ratio lower quartile house prices to earnings.

2010	Oxford	Oxford-shire	South East	England
Lower quartile earnings, full-time employees ¹	20,422	20,859	20,034	18,577
Lower quartile house price ²	£215,000	£190,000	£167,500	£125,000
Ratio lower quartile house price / lower quartile earnings ³	10.24	9.16	8.51	6.69

1) ASHE annual earnings by place of residence, table 8.7a

2) CLG Live table 587 - Land registry data

3) CLG Live table 576 (Note: Land registry data are for the first half of the year so that they are comparable to the ASHE data which is as at April. ASHE data used are workplace based full-time individual earnings.

5.12.4 Oxford has been identified as the most unaffordable location outside of London for private renting (Shelter 2011) where median rents for two bedroom homes account for 55% of local median full-time earnings.

5.12.5 Gross weekly pay for Oxford residents is low, compared to the regional averages. This contrasts with the picture when looking at the pay for jobs based in Oxford, where pay is relatively high. This suggests that

¹ Cities Outlook 2011

many of the more highly paid jobs in Oxford are held by those who live outside the city.

Table 3: Gross weekly median pay by residence, 2010.²

	Oxford	South East	Great Britain
All full time	£513.60	£547.80	£501.80
Male full time	£536.00	£604.60	£541.90
Female full time	£476.70	£461.40	£440.00

Table 4: Gross weekly median pay by place of work, 2010.³

	Oxford	South East	Great Britain
All full time	£539.60	£523.70	£500.40
Male full time	£572.10	£574.90	£540.50
Female full time	£507.60	£444.10	£439.80

² ONS annual survey of hours and earnings - resident analysis

³ ONS annual survey of hours and earnings - resident analysis

5.13 Repossessions

5.13.1 Mortgage possession claims* increased dramatically during 2008 with a 24.2% increase shown in Oxford 2007 to 2008. However, there has been a substantial reduction to 2009 (85.5% drop), and the figure has stayed low in 2010.

* Possession claims do not necessarily result in actual repossessions.

Table 5: Mortgage possession claims issued in Oxford, 2001 to 2010

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Oxford	60	85	80	115	150	170	165	205	95	90
% change on previous year	-25	41.7	-5.9	43.8	30.4	13.3	-2.9	24.2	-85.4	-5.3

5.13.2 Landlord possession actions have recorded similar increases (2007 to 2008) but decreased in recent years (2008 to 2010).

Table 6: Landlord possession claims issued in Oxford, 2003 to 2010

	2003	2004	2005	2006	2007	2008	2009	2010
Oxford	350	410	375	335	335	390	385	350
% change on previous year		17.1	-8.5	-10.7	0.0	16.4	-1.3	-9.1

5.14 Unemployment

5.14.1 In common with the rest of the UK, there has been a sharp increase in the number of people claiming unemployment benefit (Jobseeker's Allowance or JSA). In October 2008 there were 1,600 people claiming JSA, which had risen to 2,970 by May 2009 - however this decreased to 2,751 by May 2011. The proportion of people claiming in Oxford is lower than the national average (due to the large number of full-time students who are not working).

5.14.2 The number of people unemployed is different to the number of people claiming JSA as some unemployed people choose not to claim or are not eligible to claim. The level of unemployment is estimated using a combination of the JSA count and population surveys. The most recent estimate of Oxford's unemployment rate is 6.5% for the period October 2009 to September 2010, slightly below the national average of 7.7%

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5.15 Population

5.15.1 Oxford's population is estimated to be between 143,300 and 153,900 (mid-2008) and is expected to grow to between 150,000 and 170,000 by 2016. The most up to date estimates of Oxford's population from the Office for National Statistics (ONS) are:

1. 2001 Census: 134,248
2. 2009 mid-year estimate: 149,300
3. 2020 population projection: 154,500

5.15.2 Oxford is the ninth fastest growing city in the UK (Cities Outlook 2011) and the growth in population will be compounded by a decrease in the number of people per household - further increasing pressure on the city's housing capacity.

5.15.3 Oxford has a large population of students. Over 25,000 attend the cities universities each year. This places pressure on housing supply in the City, particularly in the private rented sector with many of the students living out of university provided accommodation for part of their study period. It is estimated that up to 10,000 students at any one time occupy 3,000 properties in the City. Balancing the demands placed on housing by students and the needs of permanent residents (many of whom are former students or work for the universities) is a challenge for the City.

5.16 Households

5.16.1 The number of households in the City is increasing rapidly. In 1991 there were 45,000 households and this had increased to 55,854 by 2006. The number of households in the City is projected to continue to increase to 74,500 by 2026 placing huge pressure on housing.

5.16.2 Projected population growth does not match the growth in household formation as a result of trends for more single person households, which is a consequence of more younger people, more very elderly people and higher rates of divorce.

5.16.3 It is projected that the proportion of single person households in the South East region will increase by 21% between 2006 and 2021. This is the largest regional growth in the country. If this is replicated or exceeded in Oxford then pressure of housing will continue to be a serious issue. Smaller and single person households do not necessarily want or demand smaller homes and this is particular challenge when planning for future growth.

5.17 Tenure

5.17.1 Housing provision in Oxford is very diverse by tenure (see Table 7).

Oxford has a very large private rented sector (22%), it retains a sizable social rented sector (22%) and the level of owner occupation is among the lowest in the country (56%), which is very low for the South East of England region.

Table 7: Housing Tenure

	Oxford	South East	England
Owner Occupation	56.1%	76%	69%
Social rented	21.8%	13.5%	18.4%
Private rented	22.1%	10.5%	12.6%

5.18 Development

5.18.1 Affordable housing completions in Oxford have fallen back after a peak in 2008/09. The target set for 2009/10 was revised in the light of reduced development activity.

Table 8: Affordable housing completions 2004/05 to 2010/11.

	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Completions	186	167	267	56	265	192	148

5.18.2 91% of all affordable housing delivered in 2009/10 was affordable rented against a target of 80%. This was an increase on the 70% delivered for rented in 2008/09.

Table 9: Affordable Housing Against Policy Requirement

	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Policy requirement	30%	30%	30%/50%	50%	50%	50%	50%
Average % of affordable housing permitted on all sites (including reserved matters)	43.3%	34.5%	42.6%	37.6%	47.6%	41.6%	39.0%
Average % of affordable housing permitted on sites (excluding reserved matters)	43.3%	34.2%	48.8%	48.9%	47.6%	50%	n/a

5.18.3 The Council is targeting affordable housing development work on ensuring that affordable housing delivery on development sites is maintained and progressing development on strategic sites around the City that will deliver very large numbers of additional housing units.

5.19 House building

5.19.1 In relation to general house building (market and affordable), Oxford's Core Strategy includes a target of 8,000 dwellings to be built between 2006 and 2026. During the first five years 2,472 dwellings have been built which leaves a requirement for 5,528. This equates to 368 dwellings per year requirement.

Table 10: Net Additional Dwellings

Year	Net Completed Additional Dwellings
2001/02	439
2002/03	267
2003/04	578
2004/05	669
2005/06	943
2006/07	821
2007/08	529
2008/09	665
2009/10	257
2010/11	200

5.19.2 The housing trajectory is published each December in the Annual Monitoring Report which demonstrates which sites are likely to come forward for new housing and to what extent they will contribute to the 8,000 target and the five-year housing land supply. The City Council is not expected to be able to identify all sites that will meet the 8,000 target.

5.19.3 The Annual Monitoring Report 2011 demonstrates that Oxford is just able to identify enough deliverable housing sites to meet the five-year target and enough developable and deliverable sites to meet the 10 year target. However, The City Council is producing a Sites and Housing Development Plan Document, part of the Local Development Framework, which will allocate new sites for housing. It is anticipated that this will include enough sites to enable Oxford to significantly exceed its five-year housing supply target and almost meet the entire 8,000 dwelling target significantly reducing reliance on windfalls.

5.19.4 100% of housing completions in 2009/10 were on Brownfield land (see figure below).

Table 11: Percentage of gross housing completions on Brownfield Land

Year	Percentage of gross housing completions on Brownfield Land
2001/02	98.60%
2002/03	93.00%
2003/04	95.00%
2004/05	99.87%
2005/06	99.43%
2006/07	100%
2007/08	93.98%
2008/09	99.88%
2009/10	100%

5.20 Council house building

5.20.1 The Council successfully bid for Homes and Community Agency (HCA) funding in order to build new Council Homes in 2009. A total of £4 million was awarded in August 2009 for the provision of 58 new homes on two sites in the City. These homes at Lambourne Road, Rose Hill and at Cardinal House, Littlemore were completed and occupied during 2011.

5.20.2 In 2011 the Council successfully bid for affordable housing development funding for the 2011-16 four year programme. The HCA have offered a grant allocation of £2.42m for the development of 6 sites. The sites will produce 112 units of which 68 are social rented units and 44 are affordable rent.

5.21 Private renting

5.21.1 Oxford has a larger private rented sector (representing over 22% of all dwellings) and many people rely on this diverse sector for their housing needs. Rents are often high and many people on low incomes rely on some support from benefits to help them live and work in the City. Changes to housing benefits will place significant pressures on these people in meeting their housing needs in the future.

5.21.2 Local Housing Allowance was introduced in April 2008 and has changed the way that Housing Benefit is calculated. It is for Private Tenants only and does not include tenancies with the Council or

Housing Associations. A standard rate for property sizes is set monthly and is paid to claimants according to their accommodation needs. Payments are made direct to claimants. Applications for payments direct to landlords can be made if a vulnerability relating to an inability to make and maintain payments is demonstrated.

5.21.3 From 1st April 2011 the Local Housing Allowance (LHA) rates are based on the lowest 30 percent of rents in the Broad Market Rental area, not the median as previously. Housing benefit is now restricted to the LHA rate for a 4 bedroom property. The LHA rate for all sizes of property has been capped. At the moment the caps are higher than LHA rates in the Oxford area so this will not affect housing benefit entitlements. Any new claim for housing benefit made after 1 April 2011 will be worked out using the new rules. Any person who is already receiving housing benefit will be affected from when the benefit award is reviewed.

5.21.4 The level of LHA gives an indication of average rent levels in Oxford, bearing in mind that the rates are set at the 30th percentile of rents in the Broad Market Area which covers most of Oxfordshire. Rents in the city are generally higher than in the rest of Oxfordshire.

Table 12: LHA rates for June 2011

Property Size	Weekly LHA	Monthly LHA
Room in shared	£78.46	£339.99
1 bedroom	£150.00	£650.00
2 bedrooms	£183.46	£794.99
3 bedrooms	£213.46	£924.99
4 bedrooms	£288.46	£1249.99

5.21.5 From April 2011 LHA was capped at the 4 bedrooms level, meaning no additional allowance is payable for homes with 5 or more bedrooms which presents problems and challenges when finding housing for large families.

5.22 Homelessness

5.22.1 Homelessness remains a significant problem in Oxford though reductions in statutory homelessness acceptances and households in temporary accommodation continue thanks to the excellent prevention work undertaken by the Housing Options team.

Table 13: Homelessness Claims

2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11
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637	635	538	501	571	477	456
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Table 14: Homelessness Acceptances

2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11
376	379	233	196	147	104	123

Table 15: Temporary Accommodation

2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11
953	861	581	496	395	240	156

Table 16: Rough Sleeping

2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11
7	11	11	13	8	16	16

(The rough sleeper count was 52 in 1998).

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Table 17: Homelessness statistics (collected from P1E return).

Acceptances		Oxford 2009/10	Oxford 2010/11
Homeless acceptances		104	123
Decisions taken	Percentage accepted as homeless	22% (of 475)	27% (of 456)
Acceptances per 1,000 households		1.9	2.3
Acceptances by ethnicity BME percentage (England 12%, London 31%, South-East 8%, Oxford 17% ONS 2007)	<input type="checkbox"/> BME <input type="checkbox"/> White <input type="checkbox"/> None stated	25% (26) 58% (60) 17% (18)	25% (31) 62% (76) 13% (16)
Acceptances by age	<input type="checkbox"/> 16-24 <input type="checkbox"/> 25-44 <input type="checkbox"/> 45-59 <input type="checkbox"/> 60 and over	49% (51) 41% (43) 10% (10) 0% (0)	58% (71) 29% (36) 11% (14) 2% (2)
Acceptances by household type	<input type="checkbox"/> Lone female parent <input type="checkbox"/> Couple with children <input type="checkbox"/> Lone male <input type="checkbox"/> Lone female <input type="checkbox"/> Lone male parent <input type="checkbox"/> Other	50% (52) 15% (16) 15% (16) 15% (16) 2% (2) 2% (2)	42% (52) 20% (25) 20% (24) 9% (11) 6% (8) 2% (3)
Acceptances by priority need category	<input type="checkbox"/> Dependent children <input type="checkbox"/> Pregnant woman <input type="checkbox"/> Young person <input type="checkbox"/> Mental illness <input type="checkbox"/> Physical disability	49% (51) 17% (18) 14% (14) 10% (10) 4% (4)	50% (62) 19% (23) 12% (15) 4% (5) 7% (9)
Acceptances by reason for loss of last settled home	<input type="checkbox"/> Exclusions by parents, relatives, friends <input type="checkbox"/> Relationship breakdown <input type="checkbox"/> End of AST <input type="checkbox"/> Left institution/care	44% (46) 16% (17) 15% (16) 7% (7)	49% (60) 15% (18) 8% (10) 15% (18)
Households in temporary accommodation		Oxford 2009/10 to date	Oxford 2010/11
Length of time spent in temp accom for households owed a main duty who left temp accom during quarter	<input type="checkbox"/> Less than 6 months <input type="checkbox"/> More than 2 years Note: includes those who have been housed, evicted, found own accom etc.	8% (19) 51% (120) (Total 236)	30% (55) 35% (64) (Total 182)

5.22.2 The number of homelessness claims have steadily reduced from 2003/04 through to 2010/11 (with the exception of 2008/09) The number of acceptances decreased to 2010/11 when it increased for various reasons, including a lack of suitable two-beds in the private sector; complex presentations of young people; and the high needs of customers presenting to us.

5.22.3 The number of households living in temporary accommodation continues to fall and is now 156. This has been achieved through greater use of a variety of homelessness prevention measures, particularly by providing accommodation in the private sector.

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Table 18: Reasons for Homelessness

	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11
Family, friends no longer able or willing to accommodate	39.6%	36.4%	36.1%	42.3%	38.8%	44.2%	48.8%
Non-violent relationship end	5.3%	5.3%	2.2%	1.9%	4.8%	6.7%	5.7%
Violent relationship end	10.9%	11.1%	8.6%	9.6%	9.5%	9.6%	8.9%
Racial / other violence / harassment	1.3%	0%	0%	0%	8.8%	6.7%	0.8%
Arrears eviction (all tenures)	1.9%	1.1%	1.7%	0%	2%	1.9%	4.9%
Loss of rented accom (Term of AST / Reasons other than term of AST	18.1%	15.8%	15.5%	13.5%	15%	21.2%	13.8%
Leave asylum support / prison / hospital	5.6%	2.4%	1.7%	0%	0%	3.8%	1.6%
Left other institution or LA care	2.7%	7.7%	15.5%	13.5%	13.6%	3.8%	13.0%
Other reason	14.4%	20.3%	18.9%	19.2%	7.5%	2.9%	2.4%

5.22.4 Reasons for homelessness acceptances remain relatively constant. The number of homelessness acceptances because of eviction over arrears has increased (the 4.9%% recorded in 2010/11 were 4 for rent arrears, and 2 for mortgage arrears). This will be monitored for any upward trend as a result of the recession. Early figures for 2010/11 show an increase in homelessness acceptances because of family or friends no longer willing to accommodate, though figures for loss of tenancy due to termination of an AST has decreased.

5.22.5 Work on developing and improving housing options and homelessness prevention services has continued:

1. Continued growth and use of the Homechoice rent deposit scheme and the Lord Mayors Deposit Guarantee Scheme.
2. Capital investment in new and existing projects (e.g. the wet garden at O'Hanlon House and the forthcoming redevelopment of the Old Fire station)
3. The opening of a new specialist project by Emmaus in Oxford.
4. Successful bids for Supporting People funding for wet house and young people's projects.
5. Development work for enhanced housing options services to tackle work related causes of homelessness.

5.23 Issues for vulnerable groups in Oxford:

5.24 Age: Older People: (over 60)

1. Oxford has younger population profile than most locations (10% are aged over 60 compared to 13.4% across England).
2. None- the-less the proportion of older people is set to increase, with a 25% increase in over 65's by 2025 and a 30% increase in over 85s by 2025.
3. The number of people aged 75 plus living alone with limiting long term illness will increase by 17% to 2025.

5.25 Age: Young People (under 25):

1. Up to 58% of all homelessness acceptances in Oxford are for young people (singles, couples and families).
2. Around a quarter of Oxford's population are aged 16 to 24 (more than double the regional and national average).
3. Up to 30,000 students study in Oxford each year.
4. House prices in Oxford remain very high and access to this home ownership sector is very difficult for young people.
5. There are significant concentrations of under 16s in Blackbird Leys, Barton, Sandhills and Summertown which should be taken into account when planning future provision.

5.26 BME Communities

1. 12.8% of Oxford's population from a BME group in 2001, increased to 17.2% in the ONS mid-year estimate in 2007.
2. 23% of households on the housing register are from BME groups.
3. 25% of households accepted as homeless are from BME groups.

5.27 Disabled People

1. 464 households on the housing register (8%) have a mobility need

5.28 Gender

1. 42% of homeless acceptances are lone female parent households
2. 6% are lone male parent households
3. Domestic violence accommodation services provided in Oxford through by Supporting People funding.

5.29 Sexual Orientation

1. No data or analysis is available on the possible impact of sexual orientation on homelessness or access to housing services.

5.30 Faith / Culture

1. No data or analysis is available on the possible impact of faith on homelessness or access to housing services.

5.31 People with Housing Support needs.

1. The Supporting People budget for Oxfordshire is £16.2M for 2010/11 but will reduce to £12.9M by 2014/15.
2. 45% of this budget is spent on services provided in Oxford.
3. There are 36 SP funded services in Oxford.
4. These services have an annual capacity of 3265 'units'.

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5.32 Housing Register

5.32.1 Demand for social housing in Oxford remains high with approximately 6000 households (6085 June 2011) registered on the housing register in Oxford. Average annual turnover of social housing properties in the city is 600, so long waits are inevitable. Where certain types of property remain in short supply, such as large family homes, waits will be longer than average.

Table 19: Housing Register by Breakdown

Age	%
16-24	12.3
25-44	54.9
45-59	21.9
60-64	4.0
65+	6.9
	100.0
Ethnicity	%
White	60.9
BME	23.4
Not-Stated	15.7
	100.0
Children	%
Dependent Children / Expecting	43.4
No dep. Children	56.6
	100.0
Household Type	%
Couple with children	20.0
Lone parent	23.4
Single	44.2
Other	12.4
	100.0

Table 20: Housing Register by Bedroom Requirement

Bedroom group (Min. requirement)

	Bedsit/1 bed		2 bed		3 bed		4 bed+		TOTAL	
Black or Black British	452	14.1%	214	12.3%	142	17.5%	57	19.5%	865	14.3%
Asian or Asian British	112	3.5%	94	5.4%	81	10.0%	42	14.4%	329	5.4%
Mixed	70	2.2%	37	2.1%	21	2.6%	4	1.4%	132	2.2%
Chinese or Other Ethnic Group	43	1.3%	33	1.9%	19	2.3%	7	2.4%	102	1.7%
BME: Total	677	21.1%	378	21.7%	263	32.3%	110	37.7%	1,428	23.6%
White: British	1,803	56.1%	874	50.3%	368	45.3%	123	42.1%	3,168	52.3%
White: Irish / Other White	217	6.8%	229	13.2%	76	9.3%	22	7.5%	544	9.0%
White: Total	2,020	62.9%	1,103	63.5%	444	54.6%	145	49.7%	3,712	61.3%
None stated	516	16.1%	257	14.8%	106	13.0%	37	12.7%	916	15.1%
Total	3,213	100.0%	1,738	100.0%	813	100.0%	292	100.0%	6,056	100%

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5.32.2 In 2008 the Council introduced Choice Based Lettings replacing the old points based allocation system for social housing and in 2009 this was expanded to a sub-regional based scheme covering the City, Cherwell, South Oxfordshire and Vale of the White Horse district areas.

5.33 Housing Conditions

5.33.1 Work to ensure all social housing in the city meets the decent homes standard is progressing well, with all Oxford City Council homes brought up to standard by 2011 and less than 2% of housing association homes failing to meet the standard.

5.33.2 The Council continues to work with landlords and tenants in the large private rented sector to ensure that homes in that sector meet legal standards. Almost 500 Houses in Multiple Occupation are licensed in East Oxford, the Council has commenced a city-wide additional licensing scheme for HMOs and continues to take a firm line in pursuing prosecutions where landlords fail to ensure homes meet legal standards.

5.33.3 The council is implementing its Empty Homes Strategy to ensure that long term empty properties in the private sector are returned to use. 107 were returned to use in 2009/10 and 10 in 2010/11 through the work of the Empty Property Officer. During 2010/11 the Council was successful in obtaining its first empty dwelling management orders. One property affected was immediately sold on the open market and rapidly returned to use by the new owner.

6 Government Policy and Legislative Programme

6.1 Significant changes in housing and welfare benefits policy and legislation are coming from the new government. These will bring about major challenges to how Oxford City Council and its partners are able to work to deliver new, truly affordable housing and improvements to housing services.

6.2 Localism Bill 2011:

6.3 The Localism Bill was published in December 2010 and is expected to pass into statute later in 2011. The main provisions of the Bill that affect housing are:

- Reform the Housing Revenue Account system
- Provision of a new form of flexible tenure for social housing tenants.
- Allow local authorities to discharge their duties to homeless people by using private rented accommodation
- Give local authorities the power to limit who can apply for social housing within their areas
- Establish a requirement for council's to develop a local tenancy strategy.
- Abolish the Tenant Services Authority and provide for a transfer of functions to the Homes and Communities Agency
- Amend the way in which a social tenant can make a complaint about their landlord
- Improve the ability of social tenants to move to different areas.
- The planning and regeneration provisions will Abolish Regional Spatial Strategies
- Abolish the Infrastructure Planning Commission and return to a position where the Secretary of State takes the final decision on major infrastructure proposals of national importance
- Amend the Community Infrastructure Levy, which allows councils to charge developers to pay for infrastructure. Some of the revenue will be available for the local community
- Provide for neighbourhood plans, which would be approved if they received 50% of the votes cast in a referendum
- Provide for neighbourhood development orders to allow communities to approve development without requiring normal planning consent.

6.4 HCA Affordable Housing Framework 2011 – 15.

6.5 The Homes and Communities Agency (HCA) published its Affordable Homes Programme Framework 2011 – 15 which outlined how housing associations and councils could bid for inclusion on the 2011 – 15 programme for development.

6.6 The main points are:

- A 4-year programme covering 2011 – 15.
- Councils able to bid for inclusion on the programme.

- New flexible tenancies and affordable rent models specified:
- Flexible tenancies must be for a minimum of 2 years (this has been revised up in subsequent policy consultations to a minimum of 5 years).
- New affordable rent model sets rent 'up to' 80% of local market rents (they are currently around 30% to 50%).
- Landlords on the programme would be expected to convert a proportion of existing social rented housing to the new forms (flexible tenancy and 80% of market rent).
- New local authority build homes using HCA funds from this programme would have to be new affordable (i.e. up to 80% market rent) unless:
 - In regeneration schemes where decanting existing social rent tenants is necessary, and
 - Can demonstrate affordable rent would not be viable, or
 - Social rent may be provided by the LA (or supported by) through use of its own resources (e.g. land), and, where this meets HCA VFM assessments at the same level as affordable rent.
- There are no formal caps on the level of affordable rent ('up to 80%'). However, the Framework states that landlords will wish to consider the local market context (including the Local Housing Allowance (LHA)) as well as welfare benefit reforms on the whole when setting rents. On this the Framework says that providers may wish to charge a rent lower than 80% or market where that is exceeding or close to the LHA.

Table 21: Illustration of Oxford rent levels:

Property type	Average Council rent	Average RSL rent	LHA rent for Oxfordshire (week)*	Average private rent**	Average private rent***
Room	N/A	N/A	£78.46	£138.46	£147.69
1 bed flat	£74.31	£82.85	£150.00	£176.54	£166.85
2 bed flat	£78.92	£92.08	£183.46	£233.08	£281.54
3 bed house	£85.62	£100.38	£213.46	£267.46	£315.46
4 bed house	£89.54	£108.00	£288.46	£348	£339.92

* June 2011

** www.findaproperty.com

*** www.look4aproperty.com

6.7 New Homes Bonus:

6.8 A New Homes Bonus commenced in April 2011, and will match fund the additional council tax raised for new homes and properties brought back into use, with an additional amount for affordable homes, for the following six years. Oxford's grant allocation for 2011 was determined as £472,960.

6.9 Welfare Reform (Housing Benefit, Local Housing Allowance and Universal Credit)

6.10 The Government has initiated a raft of reforms to the benefits system:

6.11 Summary of Changes to Local Housing Allowance and Housing Benefit

Change	People affected	When will the change take effect?
Local housing allowance (LHA) will only cover the cost of the cheapest 30% of properties rather than the average (median) cost.	Private tenants Likely to have the most impact on a significant number of LHA claimants whose rent is above the cheapest 30% of rents for the size of property in their area. Expected to affect more than 2,200 households in Oxford (all estimates based on November 2010 claims).	For new claims: from 1 April 2011 For existing claims: nine months after the anniversary date (review date) of the claim, unless claimant moves or there is a change in household size – if this happens, the change takes effect immediately.
Ending of the five bedroom LHA rate – maximum LHA based on four bedroom rate.	Private tenants All households currently eligible for the five bedroom LHA rate, whether in work or on benefits. Expected to affect 42 households in Oxford.	For new claims: from 1 April 2011 For existing claims: nine months after the anniversary date (review date) of the claim, unless claimant moves or there is a change in household size – if this happens, the change takes effect immediately.
Non-dependant deductions increased to reflect the rates they would be if they had not been frozen in 2001. To be introduced in stages until April 2014.	Private tenants Social housing tenants Households containing other adults such as grown-up children, elderly parents or siblings. Some exceptions apply if certain non-dependants receive benefits. Expected to affect more than 8,000 households in	All claimants: from 1 April 2011, unless non-dependants are working less than 16 hours a week and are in a group with nil deduction rate or claimant (or partner) is registered blind, gets Attendance Allowance or care component of Disability Living Allowance.

	Oxford.	
Housing benefit claimants no longer entitled to keep up to £15 weekly 'excess' above actual rent	Private tenants LHA claimants whose rent is below the current median (average) rent for their property size. Expected to affect 535 households in Oxford.	For new claims: from 1 April 2011 For existing claims: the anniversary date (review date) of the claim, unless claimant moves or there is a change in household size – if this happens, the change takes effect immediately.
Size criteria amended to provide extra bedroom for disabled claimants without a resident carer (can be backdated to 1 April 2011, if eligible).	Private tenants Disabled LHA claimants needing an extra room for carer to stay with them overnight. No time limit on award.	For new claims: from 1 April 2011 For existing claims: from 1 April 2011
Capping of LHA rates at: • £250 pw for a 1 bed property • £290 pw for a 2 bed property • £340 pw for a 3 bed property • £400 pw for 4 bed+ property	Not expected to have an impact in Oxfordshire Private tenants living in more expensive areas (mainly inner London), whether in work or on benefits.	For new claims: from 1 April 2011 For existing claims: the anniversary date (review date) of the claim, unless claimant moves or there is a change in household size – if this happens, the change takes effect immediately.

6.12 In April 2012, it is expected that the threshold for the shared room rate will rise from 25 to 35 years of age. This means that LHA payable to single people aged under 36 who do not live with partners or children will be restricted to the cost of a room in a shared house or bedsit.

6.13 Universal Credit

- 6.14 The Government is proposing to introduce a cap on the total amount of out of work benefits (e.g. job seekers allowance, income support, housing and council tax benefit and tax credits) that a household can receive. The cap is proposed to be set at £350 per week for singles / couples and £500 per week for families (with dependent children). This capped amount will form the total benefits income of any household claiming the relevant benefits. All household expenditure including rent will have to be made from within the capped amount. See table X for an analysis of the impact of this in housing costs in Oxford.
- 6.15 Further to this development the Government is planning on introducing Universal Credit. Summary points from the initial consultation issued by the Department for Work and Pensions are:
- Universal Credit (UC) will be an integrated benefit replacing Working & Child tax credits, Housing Benefit(HB), Income Support, income based-JSA and income-related ESA.
 - Overall administration will be by the DWP.
 - First individuals are expected to enter the system in October 2013, with a phased closure of existing benefits (including HB) to 2017.
 - Already announced HB changes will be built into UC.
 - DWP thinks it is "advantageous" to pay the housing component of UC to individuals, not landlords.
 - UC will be developed in a way which protects social landlords' financial position (e.g. some direct payment to landlords, direct debits, and a "protection mechanism which safeguards landlords' income").
- 6.16 The government will work closely with local authorities and the housing sector as plans develop. This will also include looking at Council Tax costs and benefit.
- 6.17 Discussions will "include considering whether there may still be a role for local authorities in dealing with non-mainstream Housing benefit cases (for example, people living in supported or temporary accommodation). Local authorities may also have a role to play in delivering face-to-face contact for those who cannot use other channels to claim and manage their Universal Credit."

Table 22: Analysis of Rents in Oxford for Universal Credit and Affordable Rent Proposals

Family Size	Usual Property Size	Market Rent average(pw)	80% of Market Rent (pw)	LHA (50th%) (pw) Feb'11	Est LHA (30th%) (pw) Feb,11	RSL Rents (pw) approx	Council Rents (pw) Appx (Av)	Benefit Income Levels (pw)	Diff to overall benefit cap*
Single	Studio (1 Person)	151	121	160.38	150.00	n/a	41-65 (56)	69.60-83.20	280.40 to 266.80
	One Bed (2 Pers)	168	134			70-101	40-85 (74)		
Couple	One Bed (2 Pers)								126.41
Applicant(s) & one dependant	Two Bed (3 Pers)	198	158	196.15	173.08	90-109	55-95 (83)	160.74-204.80	339.26 to 295.20
	Two Bed (4 Pers)								
Applicant(s) & 2 dependants	Two Bed (4 Pers)	240	192	229.62	207.69	97-114	70-103 (92)	218.37-262.43	281.63 to 237.57
	Three Bed (5 Per)								
Applicant(s) & 3 dependants	Three Bed (5 Per)	274	219	321.92	286.15	97-120	82-100 (97)	278.54-323.44	221.46 to 176.56
	Four Bed (6 Per)								
	Four Bed (7 Per)								
Applicant(s) & 4 dependants	Four Bed (6 Per)							336.17-381.07	163.83 to

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	Four Bed (7 Per)								118.93
Applicant(s) & 5 dependants	Four Bed (7 Per)							398.86-445.45	101.14 to 54.55
	Five Bed (7+ Per)	368	294	394.62		118-128	(99)		
Applicant(s) & 6 dependants	Five Bed (8+ Per)							461.57-509.85	38.43 to -9.85
Applicant(s) & 7+ dependants	Six Bed (9+ Per)	515	412			n/a	(103)	519.20-567.48	-19.20 to -67.48

* Benefit cap proposed at £350 per week for single household and £500 per week for a family.

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6.18 HRA review

- 6.18.1 The reform of council housing finance was a Coalition Agreement commitment to be implemented in April 2012. The objectives of the reform were stated by the government as
- 6.18.2 To give local authorities the resources, incentives and flexibility they need to manage their own housing stock for the long-term and to drive up quality and efficiency.
- 6.18.3 To give tenants the information they need to hold their landlord to account, by replacing the current opaque system with one which has a clear relationship between the rent a landlord collects and the services they provide.
- 6.18.4 Self-financing (as it is known) will put all local authority landlords in the position where they can support their own stock from their own income. In order to bring about this change, there will be a readjustment of each local authority's housing debt. This will give each local authority a level of debt it can support, based on a valuation of its council housing stock. If this valuation is lower than the amount of housing debt which is currently supported through the Housing Revenue Account subsidy system, Government will pay off the difference. If the valuation is higher than the debt supported by Housing Revenue Account subsidy, the local authority will be required to pay Government the difference.
- 6.18.5 The initial calculation for Oxford City when the idea was first launched indicated a settlement figure of around £207 million with a net debt take on of £173 million. The current housing subsidy payment to the government is estimated at £18.6 million for 2011/12. Assuming all surpluses were used to redeem debt repayment was estimated in 19 years. The latest consultation in February 2011 revised these figures to £234 m and £200 m respectively. In both scenarios the settlement is considered a good deal for Oxford City Council.
- 6.18.6 This project will examine the financial settlement, which is subject to revision by DCLG in November of this year, and undertake the work to ensure the changes, if confirmed, are implemented in April 2012.

7 Housing Strategy 2012 – 15: Strategic Objectives:

- 7.1 In order to address the housing needs issues affecting Oxford the Council has identified six objectives to prioritise in order to deliver the maximum impact over the next three years.
- 7.2 These objectives are outlined below, each with a set of key actions to be pursued during the period of the strategy with expected outcomes resulting from the activity recommended.

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Strategic Objective 1: Provide More Affordable Housing in the City to Meet Housing Needs

Key Action	Measures	Target Date/s	Resources	Responsibility
Delivery of the new housing development at Barton	c.800 new homes, including; c.320 new affordable homes	AAP adopted Oct 2012. Commence on-site in April 2013.	Council owned land at Barton. £995K in fees in project development (mix of OCC and HCA funding) – represents 0.7% of the total value of the development.	Head of Asset Management
Provide a framework for additional affordable housing through regeneration and redevelopment schemes: The Leys Land south of Grenoble Road Development pipeline from council owned land. Development pipeline from non-council owned land.	Housing site development programme using HCA grant funding awarded for 2011 – 16. for the development of 6 sites. The sites will produce 112 units of which 68 are social rented units and 44 are affordable rent.	April 2016	HCA affordable housing funding grant allocation of £2.42m for the development of 6 sites. Council owned land / sites.	Head of Asset Management; Head of City Development, Head of Housing & Communities

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	<p>Preliminary scoping review of options in the Leys area.</p> <p>Influence SODC Core Strategy to consider housing options at Grenoble Road.</p>	<p>April 2012</p> <p>Through 2011/12</p>		
<p>Deliver planned affordable housing from the existing development pipeline (130 units 2011/12 – 2012/13).</p>	<p>47 new units in 2011/12</p> <p>83 new units in 2012/13</p>	<p>March 2012</p> <p>March 2013</p>	<p>n/a (in-house officer activity)</p>	<p>Head of Housing & Communities</p>
<p>Develop and implement the Sites and Housing Development Plan Document.</p>	<p>N/A</p>	<p>Adopt in December 2012</p>	<p>n/a (in-house officer activity)</p>	<p>Head of City Development</p>
<p>Develop our understanding of current and future housing needs to inform future affordable housing development plans.</p>	<p>Proxy needs analysis assessment.</p> <p>Commission research to complete need analysis to required standard</p>	<p>April 2012</p> <p>April 2014</p>	<p>n/a (in-house officer activity)</p> <p>Commissioning costs to be identified.</p>	<p>Head of Housing & Communities</p>

Strategic Objective 2: Prevent Homelessness*

*Note: This objective is supported principally by the Homelessness Strategy 2008-13.

Key Action	Target Date/s	Measures	Resources	Responsibility
Reduce the number of households in temporary accommodation from 130 to 50 by 2015.	April 2013 April 2015	75 50	n/a	Head of Housing & Communities; Housing Needs Manager
Complete the Old Fire Station development (Crisis Skylight Centre) being operational by March 2012.	Nov 2011 March 2013	Opens Review of impact and effectiveness	n/a (to the council)	Head of Housing & Communities
Undertake homelessness analysis to prepare for: the impact of the economic downturn; changes to welfare benefits (mainly LHA); homelessness legislation; mortgage rescue scheme/s	March 2012 March 2012	Commissioned research into statutory homelessness completed Review of first year impacts of LHA changes	tbc	Head of Housing & Communities
Protect vulnerable people from changes to benefits: <ul style="list-style-type: none"> • Local Housing Allowance • Universal Credit 	April 2013	Homelessness prevented in those affected. Rent arrears prevented in those protected.	Tbc	Head of Housing & Communities Head of Customer Services.

<p>Increase the involvement of private rented sector housing in providing homelessness prevention services both in the City and beyond: Impact of Localism bill provision to discharge in PRS; Requirements (statutory or local) to ensure decent standard in PRS for discharge / Homechoice.</p>	<p>2012</p>	<p>Annual landlord's forum established.</p>		<p>Head of Housing & Communities; Housing Needs Manager</p>
<p>Review the Homelessness Strategy for renewal in 2013.</p>	<p>Review Action Plan – April 2012</p> <p>Research and development – to October 2012</p> <p>Consultation – to December 2012.</p> <p>Publish – by April 2013.</p>	<p>N/A</p>	<p>n/a</p>	<p>Head of Housing and Communities; Housing Needs Manager; Strategy & Enabling Manager</p>

Strategic Objective 3: Address the Housing Support Needs of Vulnerable People and Communities:

Key Action	Target Date/s	Measures	Resources	Responsibility
Ensure commissioning of services for vulnerable people is co-ordinated across agencies and partnerships to ensure the most effective use of resources.	March 2013 Through 2012 - 2014	Review of implementation of SP financial strategy. Review and re-commissioning of main SP funded services in City based on SP strategy / financial strategy.	n/a	Head of Housing & Communities; Strategy & Enabling Manager (within SP partnership)
Ensure commissioning of housing support services meets identified needs in the city.	March 2012	Needs analysis with Supporting People completed	n/a	Head of Housing & Communities; Strategy & Enabling Manager
Preserve and develop funding streams for housing support in the City: Supporting People CLG	SP: March 2012 (and onwards) CLG: 2013/14 – 2014/15.	Implementation of SP financial strategy county-wide. City share of funding expected to reduce from £7.29 M to £5.8M by 2015. Grant of £1.042M to be awarded again in	As identified in measures.	Head of Housing & Communities

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		2012/13, and expected to be similar in 2 subsequent years, but need to work up options reflecting possibility of reductions in this based on grant formulas.		
Develop housing strategies for key vulnerable communities and groups by end of 2012/13: Older people Young people BME Communities	December 2012	Strategies developed, adopted and being implemented.	n/a	Head of Housing & Communities; Strategy & Enabling Manager
Produce housing guides for older and young people.	December 2011 July 2012	Older Persons Housing Guide published. Young persons housing guide published	Anticipated production costs of £3K per guide.	Head of Housing & Communities; Strategy & Enabling Manager

Strategic Objective 4: Improve Housing Conditions

Key Action	Target Date/s	Measures	Resources	Responsibility
Increase the number of individual HMOs subject to agreed licence provisions from 1100 in 2011/12 to 4000 in 2014/15.	April 2015	4000 HMO's licensed	Self-funding scheme form licence fee income.	Head of Environmental; Development
Improve the quality of properties used for homelessness prevention via the Homechoice scheme.	April 2015	Properties achieve above statutory minimum (HHSRS / DHS)	Cost of inspections: recharge to H&C form ED? Pilot programme.	Head of Environmental; Development. Head of Housing & Communities
Landlord accreditation scheme including for properties used in the Homechoice scheme	April 2015	1500 properties accredited.	Self-funding; 10% discount on HMO licence fees offered if accredited.	Head of Environmental; Development. Head of Housing & Communities
Maximise take up and impact of Home Improvement Loans.	April 2012 and annually	Issue loans to the value of £1m (subject to government funding	Self-financing loan scheme.	Head of Environmental Development
Work with owners and communities to bring long term empty homes back into use.	March 2012	8 long term empty homes returned to use (annual target)	£5K recycled budget for security works. Capital costs for effecting repairs to hoes taken under EDMOs (recoverable via rental costs)	Head of Housing and Communities; Empty Property Officer

Improve the condition and management of the Private Rented Sector stock	April 2015	Introduce further regulatory measures to improve standards and management in the private rented sector	Part self financing or fee for fault schemes will be developed where possible to offset any general fund requirement	Head of Environmental Development
Improve the energy efficiency of housing stock in Oxford and address fuel poverty affecting the most vulnerable residents.	April 2015	<p>Improved SAP rating for the councils housing stock.</p> <p>Carbon-neutral target for new housing stock delivered by the council</p> <p>Retro-fitting strategy for council housing stock.</p> <p>Fuel poverty strategy.</p>	<p>TBC, within HRA business plan.</p> <p>HCA new build grant.</p>	<p>Head of Housing & Communities.</p> <p>Head of Corporate Assets.</p> <p>Head of Environmental Development.</p>

Strategic Objective 5: Improve Housing Services.

Key Action	Target Date/s	Measures	Resources	Responsibility
Improve the percentage of council tenants satisfied with our landlord services from 80% in 2011/12 to 87% in 2014/15.	March 2012	82%	Funded in-house (postal survey, or in tenants newsletter)	Head of Housing & Communities
	March 2013	85%		
	March 2015	87%		
Develop and improve opportunities for tenants and leaseholders to get involved in managing the delivery of the council's housing services.			£180K annual involvement budget (including staff).	Head of Housing and Communities; Communities and Neighbourhoods Manager
Improve and develop housing communications provided by the council. Newsletters and direct communications to tenants and residents. Update Tenants Handbooks Update web-site content.	March 2012	New tenants and leaseholders newsletter trialled and agreed with tenants panel.	£47K annual budget allocated for all HRA communications.	Head of Housing & Communities; Strategy & Enabling Manager
	July 2012	Tenants Handbooks reviewed with tenants and new version/s trialled and published		
Develop a Tenancy Strategy to reflect the changes in the Localism Bill and manage impact on social housing provision in the City.	July 2012	Tenancy Strategy developed, consulted and adopted by this time.	n/a	Head of Housing & Communities; Strategy & Enabling Manager; Housing Needs Manager

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Complete the restructure of Landlord Services, and review working arrangements to ensure effective integration.	April 2012	90% of actions in plan complete.	Budget profile to reflect savings achieved (c£200K).	Head of Housing and Communities; Landlord Services Manager
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Strategic Objective 6: Implement Housing Revenue Account Business Plan

Key Action	Target Date/s	Measures	Resources	Responsibility
Raise approximately £234 M of finance to enable the Council to buy its way out of the HRA subsidy system.	April 2012	Buy out completed	A debt profile of £234M	Head of Housing and Communities; Head of Corporate Assets. Finance & Efficiency Director
Produce and implement an Asset Management Plan for the repair and maintenance of the Councils Housing stock for the next 30 years. Including maintaining and improving the condition of the Councils housing stock, beyond the Decent Homes Standard.	April 2012	AMP completed and approved	n/a	Head of Housing and Communities; Head of Corporate Assets.
	Post April 2012	Implementation as detailed in the AMP	As identified in AMP	
Produce and implement a business plan for the Housing Revenue Account to enable it to operate as a sustainable business over the next 30 years	April 2012	HRA BP completed and approved.	n/a	Head of Housing and Communities; Head of Corporate Assets.
	Post April 2012	Implementation as detailed in the HRA BP	As identified in the HRA BP	

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Strategic Objective 7: Deliver efficiency savings from housing services

Key Action	Target Date/s	Measures	Resources	Responsibility
Savings for homeless prevention: -reduced temporary accommodation use and new service contractor. - out of borough placements for homeless prevention	April 2015	TA spend reduced.	n/a	Head of Housing & Communities
Improve income collection from housing services.	April 2015	Rent arrears reduced: Tenants Temporary accommodation	Existing	Head of Housing & Communities Head of Customer Services.
Increase customer self-service and reduce administration in housing services.	April 2015	On-line housing register applications. Reduce internal validation processes. Improved information provision for housing advice.	Existing	Head of Housing & Communities
Ensure projected budget savings are met	April 2015	Published budget efficiencies met	Savings	Head of Housing & Communities

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Definitions / Glossary

Affordable Housing:

Use of the term 'Affordable Housing' has changed recently following publication of the Localism Bill by the Coalition Government in early 2011.

Generally, before the Localism Bill the term was used in Oxford as is now described as 'Social Housing' below.

Following the Localism Bill the term is now used to refer to rented housing provided by registered providers of social housing, that has the same characteristics as social rented housing except that it is outside the national rent regime, but is subject to other rent controls that require it to be offered to eligible households at a rent of up to 80% of local market rents. It should not be the same as social rented housing, and cannot therefore be substituted for social rented.

Generally thought the term remains in use as a catch-all for housing provided for and let by councils and housing associations.

Brownfield land

Land that has been previously developed, which is prioritised for redevelopment over undeveloped land (e.g. fields and countryside).

Choice Based Lettings (CBL)

A new service used to allocate council or housing association properties when they become vacant that allows people on the housing register to choose to bid for properties rather than being forced to take the first one that is available. The applicant bidding with the highest priority are then offered the property.

Decent Homes Standard

A central government set basic minimum standard for the quality of council housing.

Enhanced Housing Options

A programme designed to work alongside housing (bricks and mortar) based homelessness prevention by assisting people who are actually, or are at risk of homelessness into employment, education or training.

Housing Revenue Account (HRA)

The ring-fenced account for budgets relating to council housing services. The remainder of council budgets are referred to as the General Fund.

House in Multiple Occupation (HMO)

Homes shared by more than 3 unrelated individuals, typically house-shares or homes separated into bedsits but with shared common areas.

Intermediate affordable housing

Housing at prices and rents above those of social rent, but below market prices or rents. These can include shared ownership and intermediate rent, but exclude low cost market housing. The Council will consider the suitability of other forms of intermediate housing, such as low-cost market housing, in light of its genuine affordability to those in housing need.

Shared ownership housing

A form of intermediate affordable housing which is partly sold and partly rented to the occupiers, with a registered housing provider (normally a housing association) being the landlord. Shared ownership housing should normally offer a maximum initial share of 25% of the open market value of the dwelling. The annual rental charges on the unsold equity (share) should be no more than 2.75% of this share.

Social Housing

Homes that are let at a level of rent generally set much lower than those charged on the open market, available to those recognised by the Council as being in housing need, and offering long term security of tenure (through Secure or Assured tenancies).

The rent should currently be calculated using the formula set out in Appendices C and D of Housing Corporation Circular 27/01 – Rent Influencing Regime – Implementing the Rent Restructuring Framework. Should this circular be revoked at any time, the City Council would use a weekly rent figure equivalent to 30% of the lower quartile net income (after deductions) for full-time employees working in Oxford, pending any revised formula adopted or supported by the Council.

Supporting People

A central government provided grant system that funds housing related support services such as homeless hostels, women's' refuges, floating support and mobile and life-line support for elderly people. The grant is allocated to top-tier local authority areas, so to Oxfordshire locally which includes Oxford. A local partnership including Oxford City Council agrees how the grant is spent locally.

Worklessness

A term used to describe individuals and households for whom being out of work has become entrenched.

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