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OXFORD CITY COUNCIL

Housing Strategy 2015-2018

Building a world-class city for everyone
'The Housing Offer'

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Foreword

Welcome to Oxford City Council's Housing Strategy covering the period 2015-2018. The strategy identifies what the key issues will be for housing over the next three years and what the Council and its partners can do to overcome them and help deliver the *'The Housing Offer'* to the people of Oxford.

Oxford is well known for its high average house prices, high rents in the private rented sector and affordability issues as a result. Recent reports have Oxford as the least affordable City in the Country with House price to income ratios of over 11.25.

However there are signs that the housing market is starting to pick up again, and with sites such as Barton Park coming through the supply chain within the period of this strategy, we are optimistic that the delivery of new homes and more importantly affordable homes will start to increase significantly.

To help towards improving the pace of house building, the City Council have recently signed the *'Oxford and Oxfordshire City Deal'*. This deal aims to accelerate the delivery of more than 7,500 homes across Oxfordshire, with over 55% of these being delivered within the *'knowledge spine'* that incorporates Oxford, Bicester and Didcot. Oxford is a global brand and, it is an important element of this strategy to match this with an excellent housing offer, one which can attract households as part of the delivery of innovation-led growth.

Despite the numbers within the City Deal, the enormity of the housing shortage cannot be underestimated. The Strategic Housing Market Assessment (SHMA) identifies that between 25,000 and 32,000 homes need building by 2031 to meet the housing need of the City, and this cannot be achieved solely within Oxford.

We want to ensure that our existing homes are looked after and appropriate investment is made to maintain standards across all tenures and the *'support sustainable communities'* priority will begin to address this.

The enormity of the problem we face to deliver new homes and meet housing needs in the City cannot be under estimated, and capacity to deliver the housing offer is not something the City Council can do alone. This strategy will therefore be facilitating the opportunities for increased partnership working amongst our key strategic partners, and also looking at innovative ways of how we can start to deliver new homes over the next 3 years.

I hope that you find this strategy informative and easy to understand. We welcome any comments or suggestions from our communities and stakeholders on how we can make improvements.

Councillor Scott Seamons
Board Member for Housing & Estate Regeneration
Oxford City Council

1. Strategic Context

> This Section of the strategy explains the background of legislation and policy context that Housing works within and how it influences the setting of priorities to formulate the Housing Offer for residents of Oxford.

1.1 NATIONAL CONTEXT

The policy background nationally has changed in a number of key areas since the last Housing Strategy, impacting either on the housing market or the operations of housing authorities. The state of the housing market has continued to worsen from an affordability perspective in Oxford particularly when coupled with recent rises in the cost of living.

The private rented sector remains in high demand due to pressures from a large student population, potential home owners who have been unable to buy during an economic downturn and a lack of availability of social housing for those on low incomes. As a result the private rented sector has increased its share of the overall housing market by almost 50% in the last 10 years to a share of 28% of the overall housing market. Alongside this, Right to Buy (RTB) numbers have increased and homelessness levels are increasing, and rough sleeping numbers have also grown. These factors are all putting more pressure on the social housing sector to meet housing need.

The challenge in Oxford remains to build more homes both for ownership and at genuinely affordable social rent levels, creating choice that is genuinely affordable for the people of Oxford.

1.1.1 Laying the foundations: A housing strategy for England

The key aims of the national strategy are to address concerns across the housing market and identify a package of reforms that will get the housing market moving again and lay the foundations for a more responsive, effective and stable housing market in the future. In terms of this strategy and Oxford City Council's approach, the following are being addressed:

- Consideration of alternative models to deliver new housing for both affordable and open market housing;

- Delivered 113 new council homes during 2011-2015 and plans to deliver another 354 at Barton Park during the next 3 years of this strategy;

- Working with private sector landlords to improve standards through accreditation and the licensing of HMO's, with consideration for licensing in the wider Private Rented Sector during this strategy period;

- Targeting the return of 12 long term empty homes to be brought back into use every year, with a short list of over 15 properties for potential Compulsory Purchase Order(CPO); and

- Making best use of the New Homes Bonus to support the Capital Programmes of the local authority.

1.1.2 Impact of the Localism Act 2011

This Act has had a transformative effect on the way housing authorities operate, creating change on a scale not seen for decades. The following are key changes that have taken place within Oxford City Council;

- Developed a Tenancy Strategy and Policy that retains lifetime tenancies and security for tenants, and to continue to practice a policy of social rent levels. However, the policy allows for Affordable Rents where associated with grant funding from the HCA;

- Created a new Allocations Policy that addresses anti-social behaviour (ASB) and rent arrears issues before people can join the register, meets the requirements of the military covenant, further prioritises those with a local connection, and takes into account the changes brought about through welfare reform;

- Defined local connection and returned to a choice based lettings system for the City Council rather than a sub-regional approach;

- Additional powers to discharge homelessness duty into the Private Rented Sector. Due to the lack of properties in Oxford's rental market at less than the reduced Local Housing Allowance rate, the council has used these powers to discharge duty outside the City;

- Developed a 30 year Housing Revenue Account (HRA) Business Plan that has funded the building of 113 new council homes since 2011 and is supporting the build of a further 354 social rented homes at Barton Park.

1.1.3 Impact of the Welfare Reform Act 2012

The Welfare Reform Act has presented enormous challenges to the council as households on low incomes, many of whom are council tenants, have experienced a large squeeze on their incomes. This has placed significant pressure on some of the most vulnerable households to sustain their tenancies, particularly those in private rented accommodation.

In relation to Housing, the following key changes have impacted on the services we provide;

Housing Benefit changes affecting social housing tenants: capped payments of Housing Benefit, an increase in non-dependant deductions in Housing Benefit,

reduction in housing benefit for working age households under-occupying by 1 bedroom or more. The under occupation charge or 'Bedroom Tax' impacted initially on 953 social housing tenancies in the city. Since its implementation this figure has reduced to 663, which is a 30% reduction.

Local Housing Allowance (LHA) reductions affecting tenants in the private rented sector and social housing sector: LHA caps introduced for each size of property, rates set to reflect the bottom third of private rents and increased age limit from 25 to 35 for shared accommodation rate. The table below highlights the difference between social rents, open market rents, and LHA capped rents for different property sizes. The housing market in Oxford is so overheated that the Council struggles to locate properties to re-house people into the private rented sector due to the high rental prices being demanded relative to this reduced LHA rate.

Property type	Average Council rent per week	Average RSL rent per week *	LHA rent per week for Oxfordshire (April 2014)	Average private rent per week**	Lower quartile private rent per week **
Room	N/A	N/A	£80.81	£110.78	£99.89
1 bed flat	£74.31	£89.29	£157.33	£195.44	£173.04
2 bed flat	£78.92	£102.00	£190.57	£237.49	£206.53
3 bed house	£85.62	£115.75	£228.00	£291.89	£242.33
4 bed house	£89.54	£125.45	£303.00	£431.31	£323.06

Table 1.1 – Average Rents for Oxford at different property sizes
* CORE 2013
** VOA 2013-14

Universal Credit represents the most considerable change in the act, and whilst its implementation has been delayed, preparing for it has taken up considerable council time.

1.1.4 Homes and Communities Agency (HCA) Affordable Homes Programme 2015-2018

This three year funding programme is just over £1.7bn nationally, with 75% of the funds being provided for bids after the 30th April 2014 and the remaining 25% set aside for continuous market engagement between July 2014 and May 2016. In line with the previous funding round, providers have to charge affordable rent (up to 80% of market rent) on the rented accommodation they build. Section 106 schemes cannot benefit from grant funding either.

1.2 OXFORDSHIRE CONTEXT

1.2.1 Strategic Economic Plan

Oxfordshire Local Enterprise Partnership (LEP) brings together business, the universities, colleges, research facilities and local authorities. The Strategic Economic Plan is linked closely with City Deal, and also the European Structural and Investment Fund plan, which sets out proposals for the use of £20m European funds. The 4 main thematic priorities for the LEP are as follows:

- Innovative Enterprise;
- Innovative People;
- Innovative Place; and
- Innovative Connectivity.

The Housing Strategy supports the delivery of the housing numbers contained in the Strategic Economic Plan, within Oxford and this is covered by Priority 3.
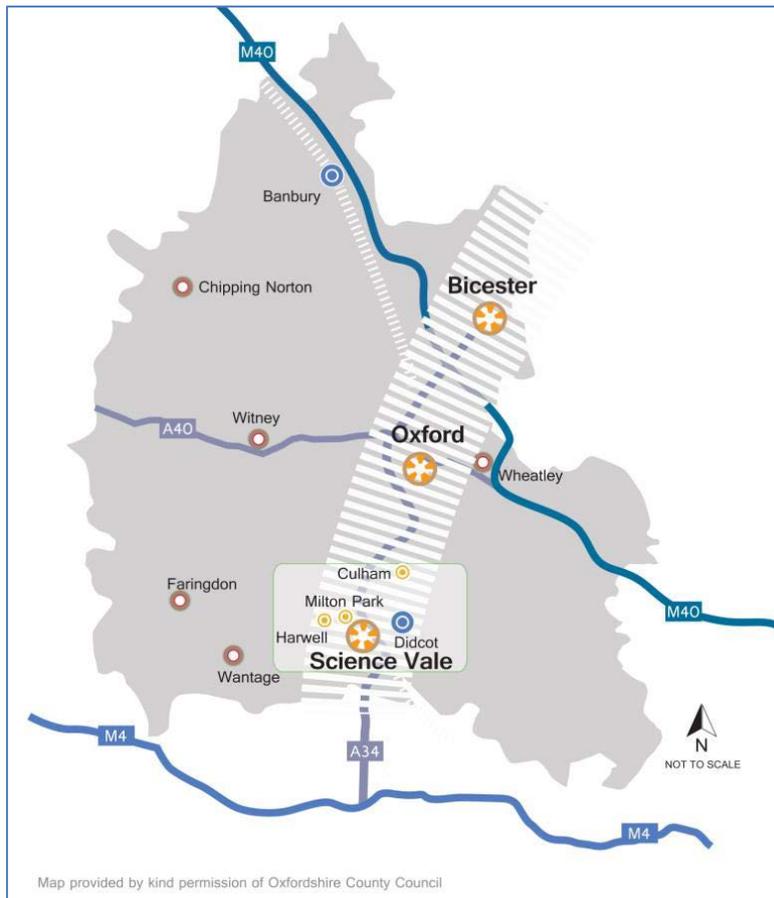
1.2.2 Oxford and Oxfordshire City Deal

The Oxford and Oxfordshire City Deal aims to unleash a new wave of innovation-led growth by maximising the area's world-class assets, such as the universities of Oxford and Oxford Brookes, and 'big science' facilities such as those at the Harwell Oxford Campus and Innovation Campus. The deal will focus on the following areas:

- Invest in an ambitious network of new innovation and incubation centres which will nurture small businesses;
- Invest in Growth Hub to help small and medium enterprises to grow through better business support – with a particular focus on supporting innovation;
- Accelerate the delivery of 7,500 homes across the County, and recognise that the provision of quality housing will be fundamental to the delivery of innovation-led growth. This includes looking at ways to lift the Housing Revenue debt cap to help focus delivery on Oxpens and the Northern Gateway and other strategic sites included in the 30 year HRA Business Plan;
- Deliver over 500 new Apprenticeships for young people;
- Provide £95m of local and national public sector investment with a further £550m of investment from housing providers;
- Lever in nearly £600m of private sector investment through site development, transport infrastructure, skills schemes; and business support services and innovation centres; and
- Create 18,600 new jobs and a further 31,400 jobs during the construction phase.

This Housing Strategy is all about getting the Housing Offer right and under priority 3 will focus on strategic sites at Oxpens and Northern Gateway to help deliver the housing offer part of the City Deal, and will also look at ways we can maximise HRA borrowing to deliver more for the City Council.

Over 55% of the total housing delivered will be within the '*knowledge spine*' of the City Deal, of which Oxford is a central part.

Map 1.1 – Oxford and Oxfordshire City Deal 'knowledge spine'

1.2.3 Oxfordshire Joint Health & Wellbeing Strategy 2012-2016

The Health and Wellbeing Strategy for Oxfordshire covers the following priority areas;

Children and Young People
Priority 1: All children have a healthy start in life and stay healthy into adulthood
Priority 2: Narrowing the gap for our most disadvantaged and vulnerable groups
Priority 3: Keeping all children and young people safe
Priority 4: Raising achievement for all children and young people

Adult Health and Social Care
Priority 5: Living and working well: Adults with long term conditions, physical or learning disability or mental health problems living independently and achieving their full potential
Priority 6: Support older people to live independently with dignity whilst reducing the need for care and support
Priority 7: Working together to improve quality and value for money in the Health and Social Care System

Health Improvement
Priority 8: Preventing early death and improving quality of life in later years
Priority 9: Preventing chronic disease through tackling obesity
Priority 10: Tackling the broader determinants of health through better housing and preventing homelessness
Priority 11: Preventing infectious disease through immunisation

In relation to the Housing Strategy, Priority 2 and 4 have close links to supporting the Health & Wellbeing Strategy priority areas, especially around Health Improvement and Adult Health and Social Care.

1.3 LOCAL CONTEXT

1.3.1 Oxford Corporate Plan 2013-2017

The corporate plan is Oxford City Council's key strategic document. It sets out the Council's strategic direction over a four year period. It also highlights key areas of new investment. There are five priorities under the plan which are;

- Vibrant, Sustainable Economy;
- Meeting Housing Needs;
- Strong, Active Communities;
- Cleaner, Greener Oxford; and
- Efficient, Effective Council

The Housing Strategy will touch on the majority of these priorities; however the stand out priority it will support is 'Meeting Housing Needs'. Under this priority the 4 main performance measures include the following;

Measure Code	Council Priority	Housing Strategy Priority	Measure Name	Targets				
				Baseline 2013/14	2014/15	2015/16	2016/17	2017/18
NI156	Meeting Housing Need	Meet housing needs of vulnerable groups	Number of households in temporary accommodation	120	120	120	120	120
HC016	Meeting Housing Need	Increase supply and access to affordable housing	Number of affordable homes for rent delivered	4	180	150	150	150
HC014	Meeting Housing Need	Meet housing needs of vulnerable groups	The number of new rough sleepers spending more than one consecutive night on the streets each year	9	10	10	10	10
HC017	Meeting Housing Need	Support sustainable communities	Tenant satisfaction with their estates	75%	83%	84%	85%	86%

Table 1.2 – Corporate Plan Housing Target Measures 2014/15 – 2017/18

1.3.2 Other Oxford Strategic Documents

The Housing Strategy is an overarching cross tenure document that covers all housing issues within Oxford. However there are a number of related documents that feed into the strategy and support the delivery of some of its key objectives. The diagram below summarises this relationship.

Figure 1.1 – Housing Strategy Strategic Fit

2. Review of the 2012-2015 Housing Strategy

> ### Summary of Chapter 2
>
> This section reviews the outcomes of the Housing Strategy over the period 2012-2015 and reflects on some of the key actions delivered, what is outstanding and what needs to be delivered by the 2015-2018 Housing Strategy.

2.1 REVIEW OF THE 2012-2015 HOUSING STRATEGY

The Housing Strategy 2012 – 2015 comprised 6 strategic objectives with 44 key actions proposed to achieve these. The key actions were measured through over 100 milestones of which more than 70 had been met by the 2nd year of the strategy in 2014.This means that the strategy was on target to meet the majority of the objectives set within the strategy period. Of the actions which remain some will be carried forward to the 2015 – 2018 strategy with revised or updated targets as applicable.

The priorities for the 2012 – 2015 were:

- Provide More Affordable Housing to Meet Housing Needs;
- Prevent Homelessness;
- Address Housing Needs of Vulnerable People and Communities;
- Improve Housing Conditions;
- Improve housing services.
- Implement Self-Financing of the Housing Revenue Account

The Housing Strategy Action Plan (HSAP) 2012-2015 consisted of 121 actions under the Housing Strategy Objectives. By July 2014:

- 63% of the agreed actions have been fully met;
- 27% were on target to be met by the end of the strategy in March 2015 or, were carried forward as priorities in the 2015 -2018 strategy;
- 94% of actions under objective 2 **Prevent Homelessness** had already been completed

2.2 HIGHLIGHTS OF THE 2012-2015 STRATEGY

Considering the background and context the 2012-2015 Housing Strategy had to deliver in, the Council considers the strategy to have been a success with most of the actions under the six priorities delivered.

2.2.1 Priority 1: Provide More Affordable Housing in the City to Meet Housing Needs

<mark>Objective achieved</mark>

- Delivery of 113 new Council homes underway
- Barton Strategic Housing site commenced
- Affordable Housing Policy adopted
- Tenancy Strategy adopted
- New Empty Homes Strategy

However one action is outstanding from this priority, due to planning delays and the timescale for completion will be carried forward to the 2015 – 2018 housing strategy, which is:

- Deliver 3 year affordable housing programme: through physical regeneration projects at Northway, Cowley, to deliver new housing and jobs.

2.2.2 Priority 2: Prevent Homelessness

<mark>Objective achieved</mark>

- New Homelessness Strategy
- Maintained levels of households in Temporary Accommodation below 120 per year

2.2.3 Priority 3: Address Housing Needs of vulnerable people and communities

<mark>Objective achieved</mark>

- New housing evidence base produced
- No Second Night Out project delivered

2.2.4 Priority 4: Improve Housing Conditions

<mark>Objective achieved</mark>

- New Housing Asset Management Strategy
- Regeneration projects at Blackbird Leys started
- Tower Blocks project started
- HMO licensing continued success

However one action is still being delivered from this priority, due to changes in national policy on energy efficiency and will be carried forward to this housing strategy, which is:

- Improve energy efficiency and reduce carbon emissions in homes in Oxford and address fuel poverty for households - for completion by March 2018

2.2.5 Priority 5: Improve Housing Services

Objective achieved

- Revised Allocations Policy
- Local Offers established for tenants

2.2.6 Priority 6: Implement Self-Financing of the Housing Revenue Account

Objective achieved

- HRA Business Plan developed
- Asset Management Plan implemented for repair & maintenance of stock over 30 years

3. Aims and Objectives of the 2015-2018 Housing Strategy

3.1 AIMS OF THE 2015-2018 HOUSING STRATEGY

The Housing Strategy 2015 – 2018 replaces the previous 2012-2015 strategy. The aims and objectives for this strategy were agreed following consultation and developed in partnership with staff across a number of service areas as well as through consultation with external service providers and agencies.

The 2015 -18 strategy will take a broad cross tenure approach to housing provision whilst improving dialogue and partnership with key service providers to support housing, health, well-being and education in the City.

Priorities for the strategy were set using the objectives in the Corporate Plan as a foundation. These are:

- Vibrant, Sustainable Economy
- Meeting Housing Needs
- Strong, Active Communities
- Cleaner, Greener Oxford
- Efficient, Effective Council
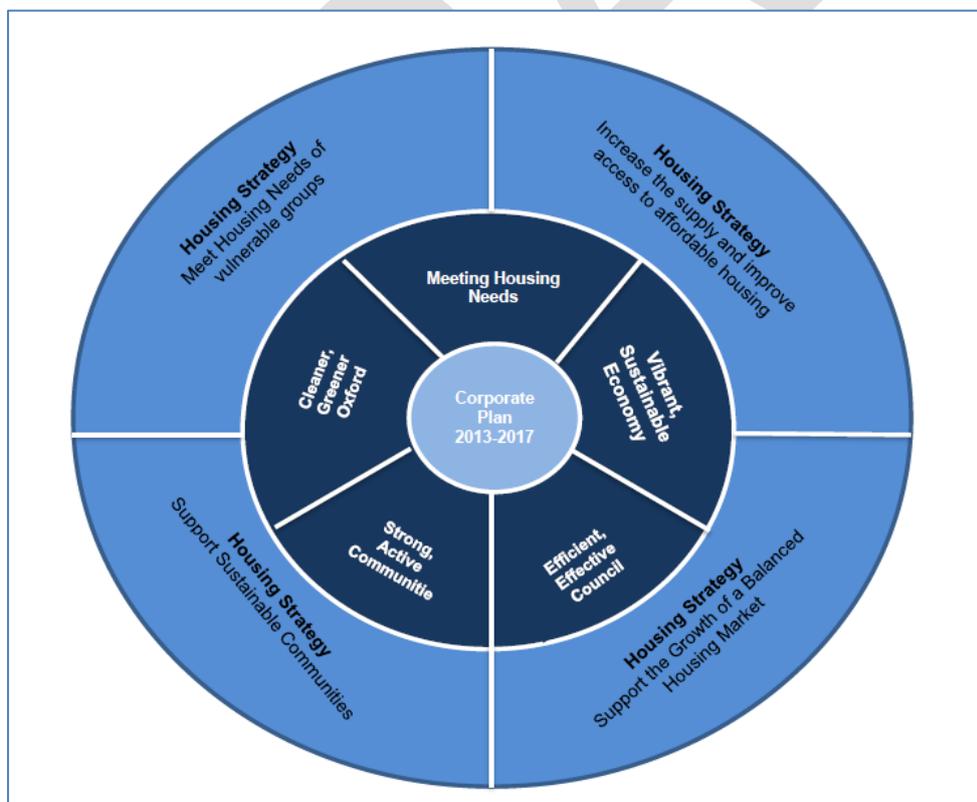
Figure 3.1: Housing Strategy and Corporate Priority Fit

The priorities under this housing strategy are designed to achieve the aims outlined above through improving access to housing and reducing the gaps in health, economic and educational outcomes between the most and least deprived wards in Oxford.

The priorities for the 2015 – 2018 Housing Strategy are to:

- Increase the Supply of and Improve access to affordable housing ;
- Meet housing needs of vulnerable groups;
- Support the growth of a balanced housing market; and to
- Support sustainable communities.

A detailed description of each of the priorities is given in the next four chapters.

4. Priority 1 – Increase supply and improve access to affordable housing

Summary of Chapter 4 – Priority 1

This chapter sets out the key findings of the Strategic Housing Market Assessment to highlight the scale of affordable housing need in the City and current commitments which are planned for delivery by the Council and RP partners.

It also highlights key actions which will help deliver more housing, address problems in particular sectors of the housing market and also improve access to affordable housing to address the needs of acute vulnerable groups in the City.

4.1 CONTEXT

The performance on delivering affordable housing has been variable since 2008 and remains below the levels achieved prior to the economic downturn.

Chart 4.1 – Affordable Homes Delivered 2008/09 – 2013/14
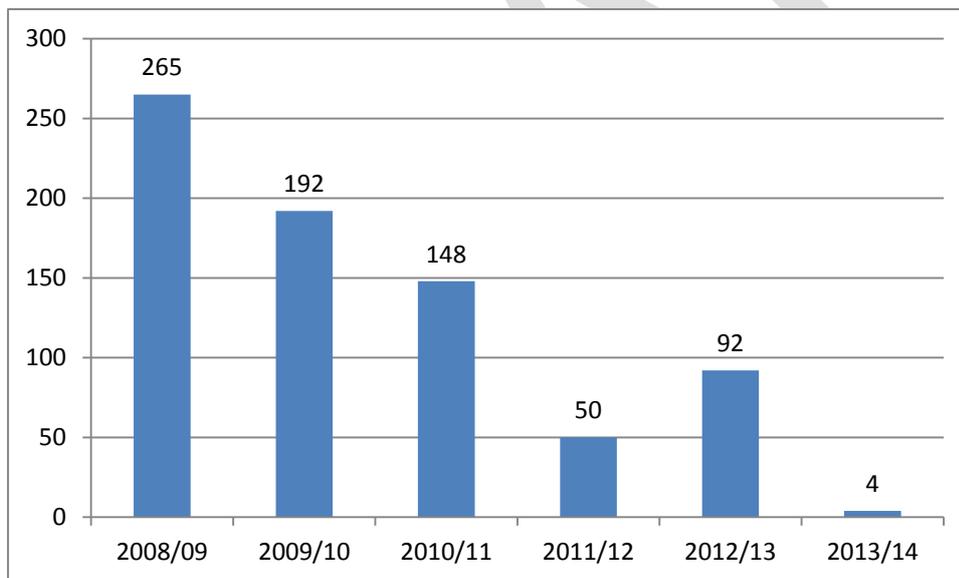
The Council is working with partners to plan future delivery to address the challenge of stimulating the wider housing market and of meeting rising need for affordable housing and the scale of the challenge is set out in the Strategic Housing Market Assessment:

4.2   STRATEGIC HOUSING MARKET ASSESSMENT (SHMA): KEY FINDINGS
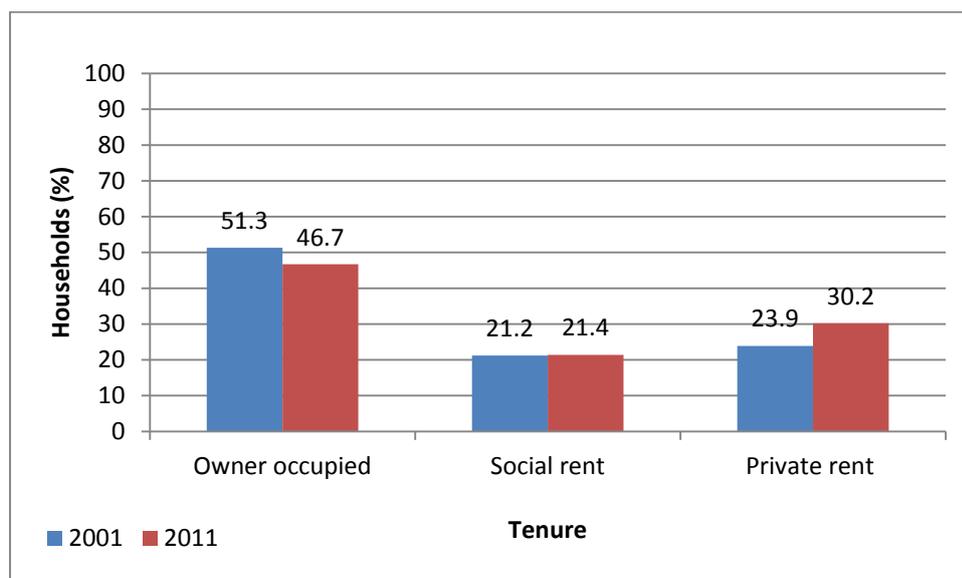
Chart 4.2 – Oxford Tenure Profiles 2001-2011
Source: Oxfordshire Strategic Housing Market Assessment 2014

4.2.1 Affordable Housing & Tenure Profile

This pattern of tenure changes is reflected across the County with increases in owner occupation in a small number of Districts. The increase in private renting is marked in all areas and is in contrast with the largely static position on social rent even as affordability has worsened.

The table below shows the trend in the relationship of lower quartile house prices to lower quartile incomes which is the key affordability indicator. Between 2007 and 2012, affordability has marginally improved as housing costs have fallen but overall, house prices in Oxford are still 10 times lower quartile earnings.

Area	1997-02	2002-7	2007-12	2012 Ratio
Cherwell	76%	32%	-7%	8.39
Oxford	60%	27%	-4%	10.03
South Oxon	45%	57%	-6%	10.75
Vale of White Horse	66%	28%	-9%	8.45
West Oxon	44%	33%	-16%	8.95
Oxfordshire	56%	32%	-7%	9.00
England	25%	63%	-9%	6.59

Table 4.1 - Changes in Lower Quartile House Price to Lower Quartile Earnings
Source: Oxfordshire Strategic Housing Market Assessment 2014

The SHMA looked at the income households would typically need to be able to access different housing tenures. The median income for the City is just over £30,000 and the gap between that and the costs of market housing is clear. Also relevant is the fact that the income needed for Affordable rent housing is very close to this median income level.

Area	Lower quartile purchase price	Lower quartile private rent	Affordable rent	Lower quartile social rent
Cherwell	£52,900	£24,900	£19,900	£15,600
Oxford	£61,700	£36,900	£29,500	£15,800
South Oxon	£67,100	£30,700	£24,500	£16,700
Vale of White Horse	£56,900	£26,600	£21,300	£17,600
West Oxon	£53,700	£26,600	£21,300	£18,000

Table 4.2 - Indicative income required to purchase/rent without additional subsidy
Source: Oxfordshire Strategic Housing Market Assessment 2014

4.2.2 Housing Need

2,003 households are currently living in unsuitable housing and unable to afford market housing, added to this annually, there are 1,377 households either falling into need or newly formed households who cannot afford to buy. Just over 5% of households are able to afford shared ownership without need of benefit support.

4.2.3 Housing Supply

Between 25,000 and 32,000 new homes need to be built by 2031 to house the City's growing population, to support economic growth and to meet affordable need. In relation to affordable housing supply, up to 2031, an additional 1,029 affordable units will be needed annually after relets of existing social housing are taken into account.

4.2.4 Intermediate Housing

The SHMA has identified that increasing numbers of people are unable to compete in the housing market as affordability has worsened. There is emerging evidence from strategic partners of recruitment difficulties in some sectors of the local economy. This was manifest in the problems recruiting to key teaching posts in some of the City's primary schools and the Council is working with Catalyst Housing on an equity loan scheme to assist with house purchase.

4.2.5 Private Rented Sector

This sector has seen increasing rents as demand has increased as a result of the difficulties in accessing property for sale, the restrictions on HB eligible rent levels through Local Housing Allowance and the implications of welfare reform. This means the Council is unable to access additional temporary accommodation for household who are statutory homeless and for homeless prevention. In addition, lack of move on accommodation for single homeless people is limiting the access to hostel places for people sleeping rough.

4.3 RESOURCING DELIVERY

4.3.1 Housing Revenue Account (HRA)

Land and the funding realised through HRA buyout has been at the heart of the Council's development efforts and will continue to have a major impact over the strategy period. £55.1m in revenue surpluses is being used to secure the current

Affordable Housing programme (AHP) of 113 rented units and a further 354 units at Barton, with existing headroom earmarked for strategic site delivery as part of the City Deal.

One of the features has been the use of development partnerships to ensure best use of land. The benefits from this approach are control over the timing of delivery, the quality of the housing product and better value for money.

4.3.2 Land

The Council has recently completed a stock condition survey which feeds into the Asset Management Strategy. The Council is also consulting on the Oxford Standard which is a higher standard compared to the Decent Homes Standard, and will secure the long term letting future of the stock. Options appraisals will be used to identify housing which is difficult to let or expensive to maintain based on the stock condition survey and this is expected to identify potential redevelopment sites.

RP stock is generally more modern and in better condition but there are similar problems with hard to let housing and high improvement costs for older housing.

4.3.3 Access to Housing

Improving access to affordable housing means more efficient use of the stock and a better match with priority housing need, particularly for disadvantaged groups within the community.

The under occupation of some homes in the Council's stock affects a quarter of tenancies. The proportion rises with family housing and is nearly 45% where the head of the household is 60 or older.

Incentive schemes such as the 'Cash Incentive Scheme' have traditionally been used to encourage mobility. The Council has the Removal and Expenses Scheme (REMS) for people who want smaller accommodation but, this covers just 6% of tenancies.

Accessing appropriate housing is particularly difficult for overcrowded families and people who need adapted housing. Large family properties are scarce with only 445 units of social housing with four or more bedrooms in the City in total while for adapted property, it has been difficult to identify on an on-going basis where adaptations have been made and to what extent.

The planning policy requiring a proportion of wheelchair units on larger schemes will deliver its first units in 2014/15 with the prospect of more when Barton Park is delivered. However, there are still issues about making best use of existing stock.

4.4   KEY OBJECTIVES

In trying to address some of the issues highlighted in this chapter, the following key objectives have been identified to help achieve the priority of '*Increase supply and improve access to Affordable Housing*':

1. Improve access to the Private Rented Sector to address homelessness;
2. Increase the supply of affordable housing; and
3. Improve access to housing

Term	Objective	Action	By When
Short Term (2015/2016)	Improve access to the PRS to address homelessness	Direct acquisition of properties by the Council for temporary accommodation	October 2015
	Increase the supply of affordable housing	Large family homes specifically included in development programmes	March 2016
		Assess options for the use of affordable housing planning contributions	October 2015
	Improve access to housing	Review the Tenancy Strategy & Allocations Policy	December 2015
Medium Term (2016/2017)	Improve access to the PRS to address homelessness	Investigate the options for developing market housing for rent in the social sector	June 2016
	Improve access to housing	Identify under occupation in the social housing sector, work with tenants who want to move, and discuss with older tenants their best long term housing options	August 2016
		Set up liaison process with RP partners for asset management and tenancy conversion	August 2016
Long Term (2017/2018)	Improve access to the PRS to address homelessness	Investigate which groups access the private rented sector and how student housing provision has affected this	September 2017
	Increase the supply of affordable housing	Establish and implement option appraisal programme for Council stock	March 2018
		Deliver Barton Park Affordable Housing	March 2018

5. Priority 2 – Meet housing needs of vulnerable groups

Summary of Chapter 5 – Priority 2

This section covers the housing needs of some of the most vulnerable people and groups the Council has to deal with. It sets out the key issues to address over the next 3 years and what the key actions are for helping overcome some of these issues.

5.1 CONTEXT

There is a lack of affordable housing in Oxford which brings with it problems of homelessness. It is therefore vital that the Council continues its strong work to prevent households becoming homeless.

The number of older people in the City is increasing and this group tends to have more health and mobility issues. There is a need to plan for the future to meet those needs and provide choice through a range of housing options. Young people have particular difficulty finding accommodation and they are also very dependent on the private rented sector. Increasing housing supply and raising standards in private rented housing will help improve their situation.

5.2 HOMELESSNESS

Oxford has traditionally had a disproportionately large 'homeless' population, in relation to the size of the City (both statutory and non-statutory/single homeless persons).
The high demand for housing in Oxford, together with limited capacity for residential growth, low average wages and a lack of social housing has for a number of years made Oxford unaffordable for a large number of people.

The Homelessness strategy 2013-18 identifies a number of challenges in tackling the homelessness problem:
- Demand for housing greatly outstrips supply and this is likely to increase in the future.
- High housing costs – whether for rent or purchase.
- Increasing pressures on household incomes in the current and future economic climate – including welfare reform and household debt.
- Difficulty in meeting needs of households with more complex needs.
- Increasing problems in accessing private rented and temporary accommodation for homeless and potentially homeless households.
- Developing solutions to meet gaps in future funding including accommodation based services for former rough sleepers.
- Improving communications, knowledge and managing expectations.

We have reduced the number of households in temporary accommodation from around 1,000 in 2004, but since April 2012 the number has been largely static at around 120.

Households in temporary accommodation
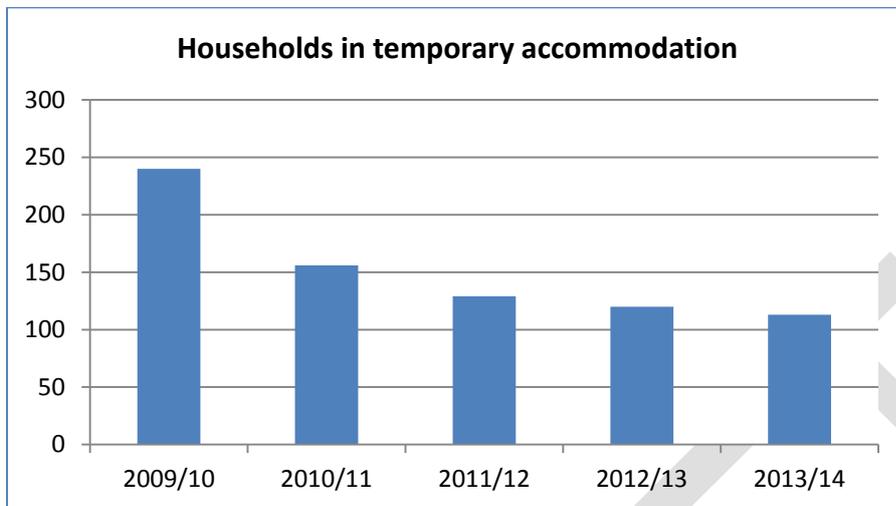
Chart 5.1 – Number of Households in Temporary Accommodation 2009/10 – 2013/14
Source: P1E Retruns

The Council is looking at new options for procuring temporary accommodation in the future to meet its statutory homeless duties more effectively and efficiently and reduce the use of expensive nightly charged accommodation.

The number of homeless applications reduced in the last few years. One reason is that our focus has shifted to early prevention and the Council therefore tries to remedy the situation before there is a need to take an application. The number of households accepted as statutory homeless has however remained fairly static.

Homeless applications	2009/10	2010/11	2011/12	2012/13	2013/14
Claims	475	456	417	338	265
Acceptances	104	123	120	104	114

Table 5.1 – Number of Homeless Acceptances 2009/10 – 2013/14
Source: P1E Returns
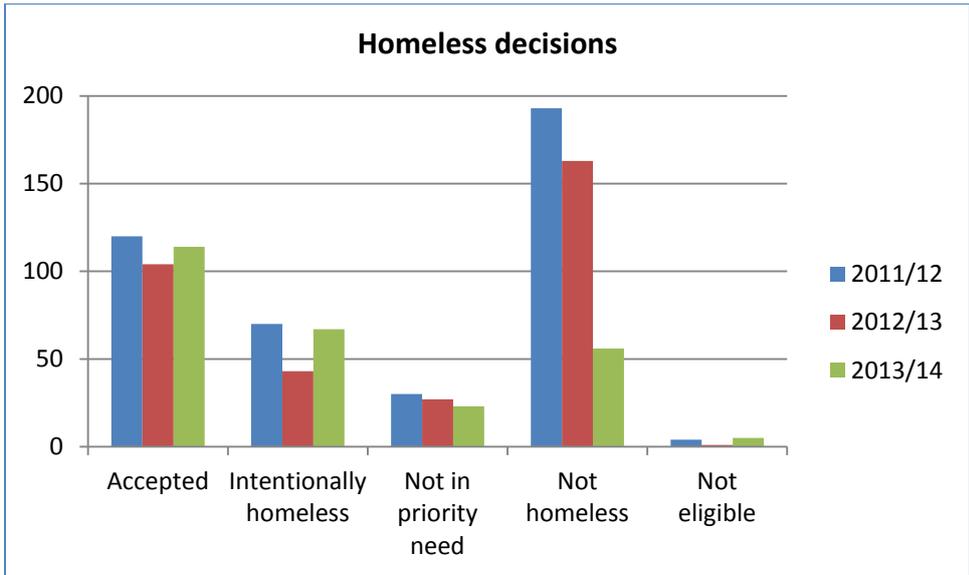
Chart 5.2 – Homeless Decisions 2011/12 – 2013/14
Source: P1E Returns

When looking at homeless acceptances, compared to England as a whole, Oxford has a higher percentage of young people, households with children, pregnant women and family/friend exclusions, although that picture is changing slightly when looking at the last three years.
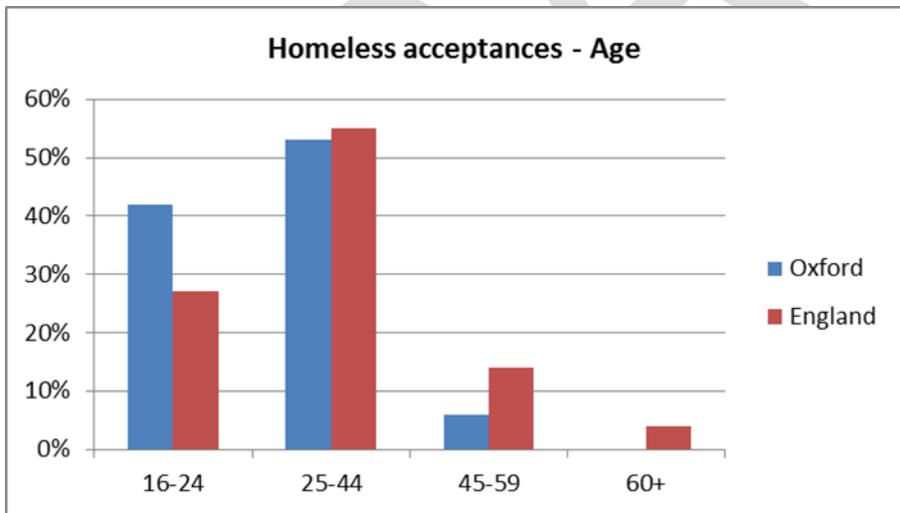
Table 5.2 – Homeless Acceptances by Age Group 2013/14
Source: P1E Returns

Homeless acceptances - Household type
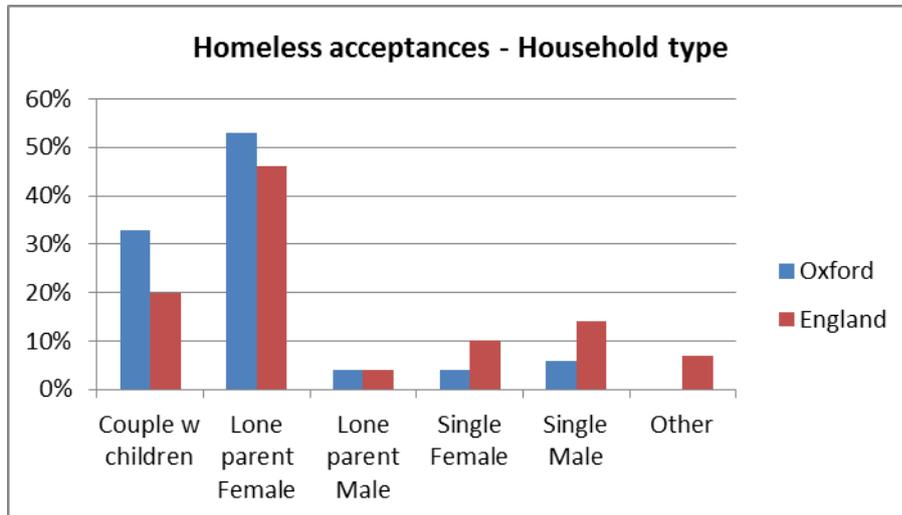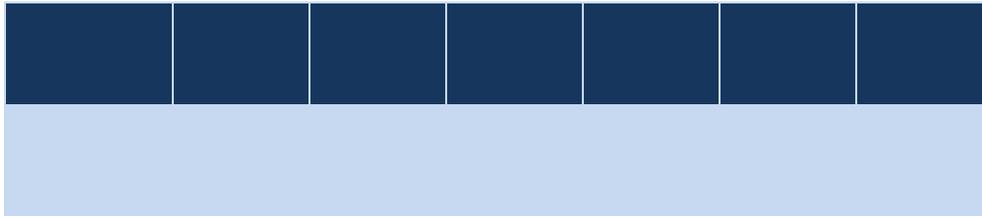
Table 5.3 – Homeless Acceptances by Household type 2013/14
Source: P1E Returns

Homeless acceptances - reason for homelessness
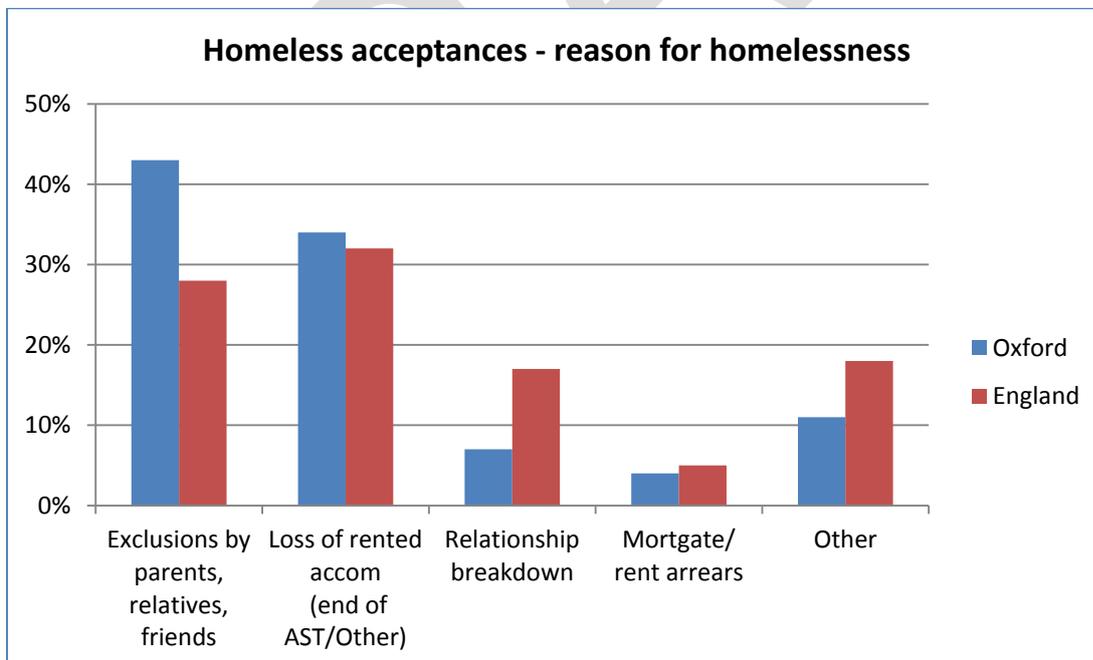
Chart 5.3 – Homeless Acceptances (Reason for Homelessness)2013/2014
Source: P1E Returns

In the last few years the emphasis of the Council has been on prevention by trying to resolve the situation before a household becomes homeless. In 2013/14 the council

and its partners prevented 916 households from becoming homeless. Prevention work included negotiations with landlords or other assistance to help people remain in their private rented property, assisting people finding private rented housing with the help of a deposit or bond, homeless prevention fund payments, helping to resolve housing benefits and rent arrears problems, conciliation with family when they threaten to exclude family members.

With a limited supply of social rented housing one of the options we have for preventing homelessness is the Home Choice scheme (Private sector rent deposit/bond scheme). It has however been increasingly difficult to secure access to privately rented accommodation in the last few years (since the LHA rate change). Local Housing Allowance (LHA) rates are set at the 30th percentile of rents in the Broad Rental Market Area which covers most of Oxfordshire. However, the rents in Oxford are higher than in most other parts of Oxfordshire so even those in the 30th percentile in Oxford are not covered by the LHA. The lower quartile rent for a 2-bed in Oxford is £895 per month, but the LHA is only £825. There is also a very buoyant private sector rental market in Oxford, where landlords and agents can increase rental prices and be more selective about tenants. Many landlords are now exiting the Housing Benefit market, or not solely relying on this, due to the LHA rate changes and forthcoming Benefit Cap and Universal Credit/ Direct Payments to tenants.

This has forced us to look outside of Oxfordshire for PRS accommodation. We now place people in the West Midlands, Gloucestershire, Worcestershire and South Wales. Through research[1], these were deemed the next nearest areas to Oxford with a viable rental market and available properties at LHA rates.

The Council is now also using new powers in the Localism Act (commenced from 9th Nov 2012) to, in some cases, discharge the Council's homeless duty into suitable private rented accommodation, out of area where appropriate.
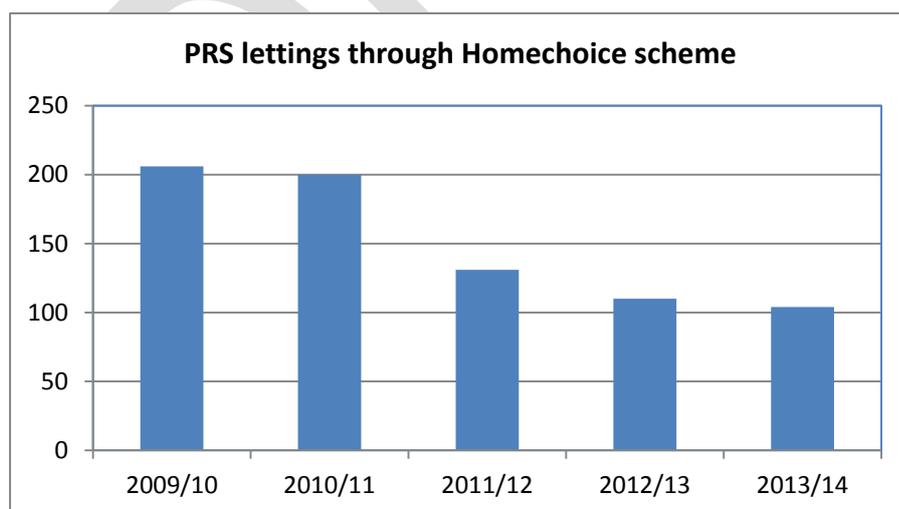
Chart 5.4 – New PRS Lettingsthrough Home choice Scheme 2009/10 – 2013/14

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[1] Oxford City Council Home Choice Team Housing Market Research

5.2.1 Rough Sleeping

The quarterly street counts show an increase in rough sleeping in the past couple of years. The majority of rough sleepers are male, between 25-54, white British and UK citizens. They also tend to have high levels of support needs.

Rough sleeper counts
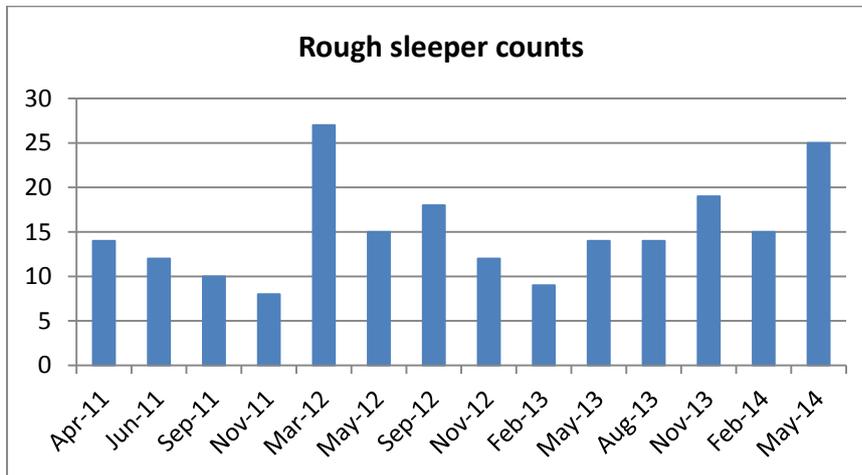
Chart 5.5 – Rough Sleeping Numbers Apr 2011 – May 2014
Source: Oxford City Council Street count data

No Second Night Out is a national initiative promoted by the Government and has been rolled out across England over the past two years. In July 2012, No Second Night Out was launched in Oxford. The NSNO team works in close partnership with Oxford City Outreach to provide a rapid response to new and returning rough sleepers. The aim is that no one new to the streets of Oxford will spend a second night out on the streets. When a person has been verified as sleeping rough, a thorough assessment will be carried out and individuals will be offered a place in the NSNO assessment hub where they will be assessed and offered suitable accommodation and support (a single service offer). This could include an individual being offered a place in one of the homeless hostels in the city if the person has a local connection to Oxfordshire, or an offer to return to an area where the person does have a local connection.

In 2013/14:
- 270 people were verified as rough sleeping in Oxford city for the first time, i.e. were new rough sleepers.
- 213 rough sleepers accessed a No Second Night Out bed (some might have accessed more than once).
- The average waiting time to access a No Second Night Out bed for someone new to the streets was 5.3 days.
- 77 people were reconnected to their local area.

There are however a number of pressures on the adult homeless pathway:

- Lack of any access to local PRS move-on accommodation.

- Clients with very high (and growing) needs, a majority with complex needs (i.e. mental health; alcohol or substance misuse) for whom shared houses are often inaccessible and unsustainable.
- Clients who require substantial resettlement support, making out-of-area moves challenging.
- County Council budget cuts – will require even more efficient throughput of clients through the pathway.
- Rising rough sleeper numbers with local connection, and a lack of access to NSNO beds due to blockages in the pathway from lack of move-on accommodation.

The Council is taking a variety of actions to address the situation as well as possible, including:

- Launched a new 'sit-up' service in O'Hanlon House to provide seats/ roll mats for more rough sleepers – to help bring them off the streets.
- Funded a pilot with the Mayday Trust to test a new model of support for adults.
- Funded a pilot with a number of Oxford churches to develop an ethical landlord model.
- Invested in the Housing First pilot to provide housing and intensive support to the most entrenched rough sleepers.
- Met with providers to identify key gaps and 'brainstorm' barriers and ideas to overcome these.
- Are working with the County, Oxfordshire Clinical Commissioning Group (OCCG) and others to secure the best outcomes from the County cuts – including maintaining local hostel bed spaces.
- Helping facilitate the establishment of a specialist accommodation service for clients with complex needs.
- Setting-up a personalisation budget with Broadway to help fund PRS deposits for some Oxford clients.

The County Council is currently consulting on cuts of £1.5m to funding for housing related support services for homeless people and substance misusers in Oxfordshire to take effect from 1 April 2015.

5.2.2 Homelessness and Health

There is a strong link between homelessness and poor health, average life expectancy for rough sleepers is just 47 for men and , 43 for women (Source :Crisis 2012). Recent research by Homeless Link (The unhealthy state of homelessness, Health audit results 2014) shows that homeless people have levels of poor physical and mental health well above the general population.

Health Problem	Homeless population*	General population
Long term physical health problems	41%	28%
Diagnosed mental health problem	45%	25%

| Taken drugs in the past month | 36% | 5% |

Table 5.4 – Homelessness Health Problems Nationally
Source: Homeless Link
*Based on health audit of 2590 homeless people

There is a need for health and housing agencies to work together to support homeless individuals to achieve better health outcomes.

5.3 BME

151,900 people live in Oxford as per the Census 2011. In addition there are 4,000 short term migrants in Oxford. 43,000 residents were born outside the UK. Of those residents 10,000 arrived in the last 2 yrs. There is a fairly large non White British population in Oxford (36.4%) compared to the national average (20.2%). The population has become more diverse since 2001 when the non-White British groups made up 23.2% of the population.

Ethnic groups in Oxford
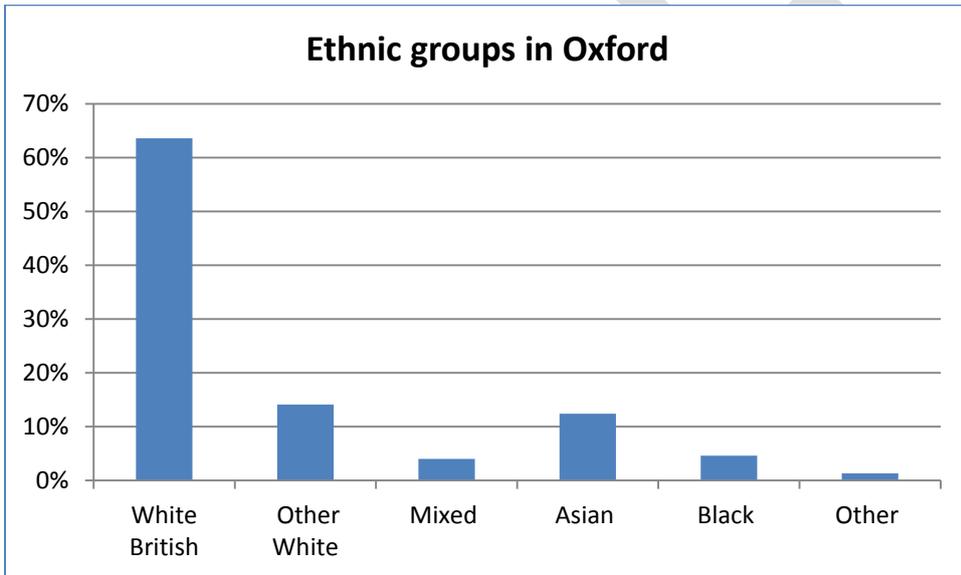
Chart 5.6 – Ethnic population in Oxford (percentages)
Source: Census 2011

There is a distinct difference in the ethnic makeup of the oldest and youngest age groups with the youngest age groups being much more diverse. Among those aged 60 and over the White British population account for 83.7% and non-White British groups for 16.3%, whereas among those aged under 16 the White British population make up 56.3% and the non-White British 43.7%.

In Oxford nearly half of all births (47%) in 2010 were to non UK born mothers compared with a national and county average of 26%

Live births to Oxford residents by mother's country of birth, 2001 to 2010
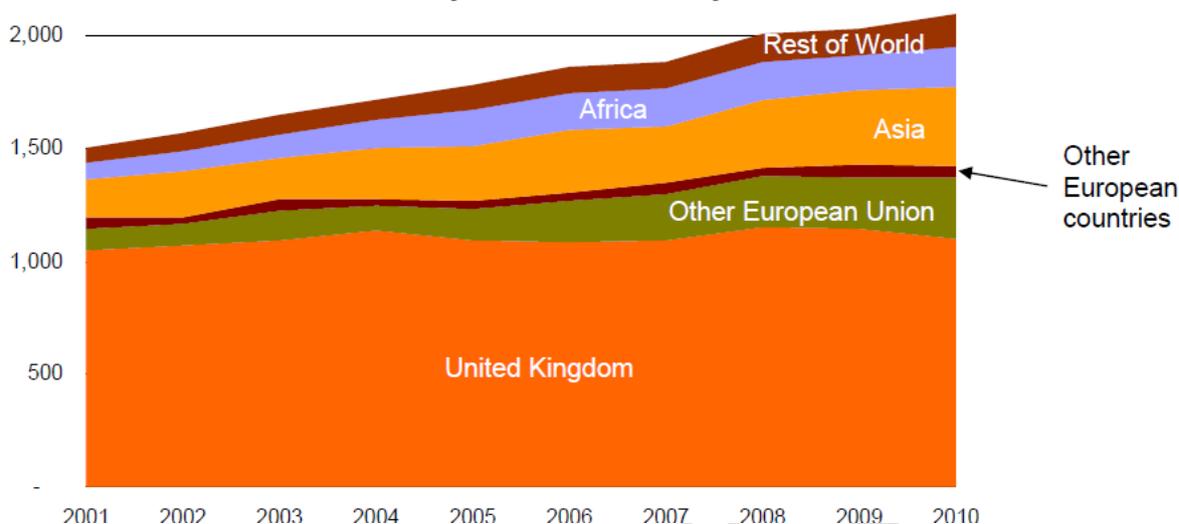
For White British and Asian groups the most common tenure is ownership, for Other White, Mixed and Other ethnic groups it is private rented, for Black groups it is social rented.

Among those claiming job seekers allowance Black claimants (10.9%) seem to be over-represented compared to population ethnicity data (4.6%).[2]

There is a very high percentage of households with no ethnicity stated applying as homeless (20.4%) but even so the proportion of applicants from Black groups is very high (12.1%).

54.9% of households on the housing register in bands 1-4 (i.e. those with an identified housing need) are white and 25.9% are BME households. There is a very high percentage of households with no ethnicity stated (19.2%). Even so BME households seem over-represented on the housing register compared to the total population in Oxford. In particular Black households seem to be over-represented (12.7% on the housing register compared to 4.6% in the general population). There is a higher percentage of White British households on the transfer list than on the general register, reflecting the ethnic make-up of tenants.

Asian households on the housing register are more likely than other households to have children – 81.1% compared to the average 61.5%. Black African households are also more likely to have children – 80.0%. A higher percentage of Asian households (31.8%) require 4 bed properties or larger than the average (11.3%). 85.6% of Asian households in bands 1-4 are overcrowded, compared to an average of 60.8%.

5.4   YOUNG PEOPLE

There are many obstacles for young people trying to find accommodation, especially as they often have low incomes – buying is often not an option with high house

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[2] DWP November 2013

prices and difficulties obtaining a mortgage, there's a lack of social rented housing, and accessing private rented housing is often difficult with high rents and deposits and many landlords unwilling to let to young people who they perceive as a higher risk.

Due to the large number of students, Oxford has a relatively young population. 23.4% of the population is aged between 15 and 24 years (compared to an England average of 13.1%).

In 2013, 49% of 20 to 24-year-olds in the UK lived with their parents. This is an increase from 2008 when 42% of 20 to 24-year-olds lived with their parents. There are around 4,500 families in Oxford where all the children are non-dependent.

The Census data shows that of those households where the household reference person is under 25 the vast majority in Oxford live in private rented housing, a fair number live in social housing and very few own their property.

Tenure	Owned*	Social rented	Private rented**
Under 25	7.5%	18.9%	73.6%

Table 5.5 – Housing Tenure of under 25 year olds in Oxford
Source: Census 2011
*Includes Shared Ownership, **Includes living rent free

In 2013, 6.3% of young people in Oxford were not in education, employment or training (NEETs), compared to 3.9% for Oxfordshire. The data covers young people up to the age of 20 (or 25 if they have learning difficulties).

The under18 conception rate in Oxford for the years 2010-12 was 27.3 per 1000. This is higher than the Oxfordshire average of 21.8, but lower than the national average of 30.9. The conception rate in Oxford has decreased since 2008-10 when it was 37.6.

The attainment levels of Oxford school pupils are relatively poor compared to other areas in the country. In 2012/13 55.8% of Oxford pupils gained 5 A*-C grades at GCSE (including English and Maths), which is an improvement on recent years, but still below an England average of 60.6%.

Of 11,104 HB claimants in Oxford in Feb 2014, 680 (6%) were aged under 25. The majority were either single households or lone parent households.

5.4.1 Young People and Homelessness

There is a wide range of reasons why young people become homeless – tension with parents or step parents, financial hardship within the household, on-going conflict over life style choices, overcrowding, and substance misuse and in some cases, physical and sexual abuse. Becoming homeless at a young age tends to lead to poorer outcomes long term – with regards to education, finances, mental health, substance misuse etc. If it is safe and possible it is usually better for young people to

stay in the family home, but if they do need to leave home suitable accommodation and support must be available.

In 2013/14 we accepted 47 young people as statutory homeless. 43 of them had dependent children or were expecting. The majority were lone female parents. The reasons for homelessness differ for those under 25 compared to those over 25. The main reason for young people to become homeless is family and friends are no longer able or willing to accommodate them, whereas for those over 25 it is loss of a private sector tenancy.

Homeless reasons 2013/14	Under 25	Over 25
Exclusions by parents, relatives, friends	70.2%	23.9%
Loss of rented accom (end of AST/Other)	10.6%	50.7%
Relationship breakdown	4.3%	9.0%
Mortgage/rent arrears	2.1%	6.0%
Left institution/care	10.6%	0.0%
Other	2.1%	10.4%

Table 5.6 – Homelessness Reasons (Young People) 2013/14
Source: P1E Returns

Since 2011/12 we no longer have homeless applications from 16/17 year olds. A reason for this is the strong joint working with Children's Social Care to ensure young people are appropriately supported if they become homeless or families are supported to look after their children at home.

The County council has recently done a review of the Young People's Housing and Support Pathway. As part of the review they consulted a number of stakeholders and also young people. The key messages coming out of the consultation with stakeholders were that improvements were needed in relation to, among other things, adequate provision of appropriately skilled and accessible high need/complex/high risk/high vulnerability services; emergency accommodation and reduced use of B&B/nightly charge accommodation; supporting young people to become economically active and financially independent; viable exit routes and stable and good quality staffing.

The key messages from young people were that projects do not feel like their "home" and most wanted to be able to decorate and personalise both their own and the communal space; they wanted support more focused on managing money, finding work and managing a tenancy to help them feel more prepared to move on; lack of skilled staff and sufficient support hours received; a quarter of young people said that they did not feel particularly safe in supported housing and the majority of single young people believed getting "a flat" was a likely housing option.

5.5   OLDER PEOPLE

Due to the large number of students, Oxford has a relatively young population. Only 14.9% (22,600) of the population in Oxford is 60 or over compared to the whole of England where it is 22.3%. The majority (55%) of those aged 60 or over in Oxford are women. Of those aged 85 or over 70% are women.

People aged 60 or over have their greatest concentration in Wolvercote, Marston, Summertown, Quarry and Risinghurst and Headington wards – 31% live in those wards.

The 2012-based population projection from the Office of National Statistics (ONS) estimates that the population in Oxford will increase by 12% between 2012 and 2037, but the over 60 population will increase by 43%, with the highest increases in the oldest age groups.

Half of people aged 65 and over have a long-term health problem or disability, with half of those saying that their day-to-day activities are limited a lot, and half that their day-to-day activities are limited a little.

Life expectancy for people in Oxford is similar to the England average. There is however a disparity between different areas in Oxford. In the most deprived areas of Oxford life expectancy is 8.6 years lower for men and 6.6 years lower for women than in the least deprived areas.

36.4% of residents aged 65 and over are living in single person households. The majority of over 65s own their properties; a quarter live in social housing and; a small number rent in the private sector. The majority of individuals over 60 who live in social housing live in single person households.

Tenure	Owned*	Social rented	Private rented**
65 and over	67.8%	25.6%	6.6%

Table 5.7 – Housing Tenure of Elderly people in Oxford
Source: Census 2011
*Inc. Shared Ownership, **Inc. living rent free

Of a total of 11,104 housing benefit claimants in Oxford in February 2014, 3,115 (28%) were aged 60 or over. 83% of the claimants over 60 were single person households.
There is widespread under-occupation among older people, mostly in owner-occupied accommodation but also in rented accommodation. Census data shows that 56% of older person households (aged 65 and over) have an occupancy rating of +2 or more (meaning that there are at least two more bedrooms than are technically required by the household). If we look at council properties where there are fewer household members than bedrooms, as at May 2014 there were 2745 tenanted properties where the main tenant was aged 60 or over and 1176 (42.8%) of those were under-occupied.

5.5.1 Housing for Older People

The number of older people is expected to increase. As older people have higher levels of health problems (including dementia) and disability there will most likely be an increased need for support and care. This could be provided either in the form of specialist housing, or adaptions and/or floating supporting in their existing home.

One of the key issues for this strategy will be how we plan for an ageing population, not only in terms of how we manage the existing housing stock, but also any possible new provision.

The Council and housing associations have a number of sheltered housing blocks for people aged over 60 (in some cases over 55) in most areas of the City providing around 950 units. Sheltered housing usually comprises of flats in blocks, although there are some bungalows. The size of properties ranges from bedsits to one bedroom and a few two-bedroom properties. There is currently less demand for sheltered housing than general needs housing.

Oxfordshire County Council's position is to support the development of new extra care housing. Whilst this is one option for new provision, the City Council will consider all its options and seek to understand what it is elderly people aspire to and respond to the changing demographics and demand.

5.6 DISABILITY

There are around 18,800 people (12.4% of the population) in Oxford with a long term health problem or disability. Of those around 8,100 have problems that limit day-to-day activities a lot. A large proportion of people with a long term health problem or disability are over 65 – 44.0%. Of those whose day-to-day activities are limited a lot the figure is 50.5%.

8.3% (313) of total applicants on the housing register have indicated that they have a mobility need (3.7% of general register applicants and 19.2% of transfer register applicants). The majority of those (64.5%) require only level access and 2.9% require a fully wheelchair adapted property. Of the total number of applicants who have indicated a mobility need, half (50%) are aged 60 or over.

For both older and disabled people it is desirable to provide both specialist housing, and support to stay in their own home through adaptions and floating support. Different households will require different solutions and providing choice will help meet the needs of these groups no matter the level of support needed.
It is also important to make sure information is available about what housing there is and how to apply for it.

5.7 KEY OBJECTIVES

The key objectives to help achieve the priority of '*Meet housing needs of vulnerable groups*' are outlined below. There are more actions to help achieve this priority contained within the action plan in Appendix 1; however these are the key objectives to deliver and make a big difference.

1. Provide a range of housing for older people
2. Prevent and respond to homelessness
3. Prevent and respond to Rough Sleeping
4. Improve the health & wellbeing of homeless households & other vulnerable groups

Term	Objective	Action	By When
Short Term (2015/2016)	Provide a range of housing for older people	Agree the number of extra care homes to be delivered in Oxford with Oxfordshire County Council	September 2015
	Improve the health & wellbeing of homeless households & other vulnerable groups	Promote health campaigns to homeless households in particular and other vulnerable groups	September 2015
		Maximise number of vulnerable people are immunised and health checked	November 2015
Medium Term (2016/2017)	Provide a range of housing for older people	Deliver the action plan from the elderly persons review	September 2016
	Prevent and respond to homelessness	Increase access to private rented homes through partnership working and Capital funding available	December 2016
		Support Young People to access some of the 500 apprenticeship opportunities through City Deal	March 2017
	Prevent and respond to Rough Sleeping	Ensure there is sufficient specialist accommodation and support to meet the needs of single homeless clients in the City	March 2017
Long Term (2017/2018)	Prevent and respond to homelessness	Ensure there is sufficient numbers of temporary accommodation for homelessness prevention	March 2018
		Review the Homelessness Strategy	March 2018

6. Priority 3 – Support growth of a balanced housing market

Summary of Chapter 6 – Priority 3

This section addresses the balance between housing demand and supply, and what can be done to support a balanced approach to delivering housing to the market in Oxford. Key issues and barriers are identified with key objectives highlighted towards the end on ways to overcome the barriers.

6.1 CONTEXT

Oxford currently does not have sufficient land to meet its identified housing need. With between 25,000 and 32,000 homes required by 2031, it has been identified through the Strategic Housing Land Availability Assessment (SHLAA) that there is only enough land to help deliver just over 8,000 homes. Even using the lowest number of homes required, this still leaves a shortfall of around 17,000 homes.

In a strategic capacity, ensuring that City Deal can deliver the housing offer to match the economic offer is going to be key. With over 55% of the 7,500 homes required in the knowledge spine of City Deal, Oxford is going to have to play an essential role in meeting the capacity for some of these housing numbers. This will mean bringing some of the larger strategic sites forward within the timescales of this Housing Strategy, such as Oxpens and Northern Gateway.

Land availability is a big issue, but who owns the land is even more important. The national affordable housing programme does not allow for grant funding to be used on any Section 106 schemes, and the majority of planning consents for residential permission are through Section 106 schemes. It is therefore important that new ways of thinking and land assembly amongst the public sector is considered to aid the delivery of more new build homes.

Tenure recently has reversed, with Owner Occupation levels dropping over the last 10 years, and the Private Rented Sector exploding, which now represents 28% of the total housing market. The introduction of the new Affordable Rent tenure and the increasing rental prices within the Private Rented Sector primarily due to lack of affordable mortgages and high house prices means it is becoming more difficult to create balanced housing markets. Affordability is a genuine concern and therefore closely linked with priority 1 around improving access to affordable housing, Priority 3 aims to create a better balance in the housing market through the mechanisms that enable housing to be brought to the market.

6.2 ISSUES

6.2.1 Private Rented Sector

The Council is endeavouring to use private rented property over a much wider geographical area and direct intervention by the Council to secure units on the open market is being considered as a solution to the immediate shortage. In the medium term, alternative ways of providing accessible market rent housing will be

investigated to provide a stable basis for action on homelessness. In addition, a better understanding of the competing needs which the sector meets is needed, in particular, how the student housing policy has impacted the sector. The role that custom built Private Rented Sector homes for institutional investors will also be a key consideration in balancing the housing market but also enabling affordability to enable the most vulnerable customers in Oxford to access this tenure, without having to move outside of the City.

6.2.2 Intermediate Housing

This type of need is recognised by the affordable housing planning policy through the allocation of 20% of units for intermediate tenure. However, the SHMA indicates that traditional shared ownership may be unaffordable for a large number of the households unable to compete and there needs to be careful examination of the alternative housing models which would be appropriate, such as rent to buy or community based housing, and whether alternative procurement and funding methods would generate better affordability.

6.2.3 Resources

The Council are in a fortunate position to have a Housing Revenue Account (HRA) business plan that is healthy and has sufficient headroom to borrow funding to enable the options to build more affordable homes. However the amount of additional money the authority can borrow is capped at £42m. To be able to help towards the delivery of the much needed new homes moving forward, it will be important to look at alternative models to help deliver new homes that can work with the Council's HRA Business Plan to deliver more value for money.

6.2.4 Tenure

The Governments National Affordable Housing Programme is seeking to ensure more value for money is gained from the grant funding on offer. This means ensuring assets are used efficiently, but also affordable rents are considered (80% of market rents) on any new scheme funding by the programme.

This causes pressure in Oxford where 80% of market rents are higher than the traditional social rents and target rents that the Council and registered providers charge. Ensuring balanced communities through the right tenure mix is important but it has to be within the realms of affordability. The Council will continue with the Tenancy Strategy approach. Affordable Rent as a tenure is largely unaffordable within Oxford, and we continue to support social rent and to offer secure tenancies following a 12 month probationary period. The City Council expects its Registered Providers to adopt this approach too, where they have stock in the city.

6.3 KEY OBJECTIVES

In order to address the above issues, the following key objectives have been identified:

1. Improve housing market operation;

2. Increase the supply of public sector land to deliver new homes; and
3. Bring forward key strategic sites to support City Deal and meet housing need;

Term	Objective	Action	By When
Short Term (2015/2016)	Improve Housing Market Operation	Investigate alternative models as part of the tenure mix on S106 Schemes such as Rent to Buy	December 2015
		Investigate alternative models of delivering new schemes including the affordable housing delivery	January 2016
		Investigate partnership working with private sector organisations to manage PRS units and maintain rents under the LHA levels	February 2016
Medium Term (2016/2017)	Increase the supply of public sector land to deliver new homes	Develop partnership working with public sector landowners to identify sites to meet housing need	September 2016
Long Term (2017/2018)	Bring forward key strategic sites to support City Deal and meet housing need	Facilitate the delivery of Northern Gateway and Oxpens sites	March 2018
		Facilitate the regeneration of Blackbird Leys district centre	March 2018

7. Priority 4 – Support Sustainable Communities

Summary of Chapter 7 – Priority 4

A sustainable community is one where there is a strong sense of social cohesion with communities and neighbourhoods working together towards a common goal. ; there is a good range of choice for residents; and their outcomes in terms of health, education, housing and employment are positive.

7.1 CONTEXT

The City of Oxford is growing rapidly with an increase of 18,000 between the 2001 and 2011 Censuses. At the same time there has been a reduction in housing affordability making Oxford the least affordable city in the UK. It is increasingly apparent that many of the factors needed to support sustainable communities in the City are lacking and in particular there are widening gaps between the least and most deprived wards. These issues are highlighted below and set the context for this priority/objective of the 2015 – 2018 Housing Strategy.

Rental affordability vs house price affordability, UK cities 2012

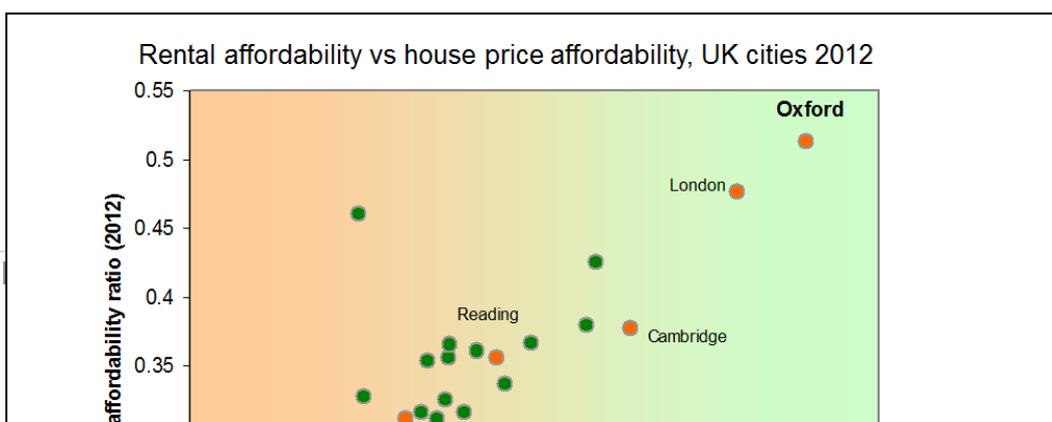*Chart 7.1 – Rental Affordability v House Price Affordability 2012*

Ratio of lower quartile house prices to lower quartile earnings, 1997-2012
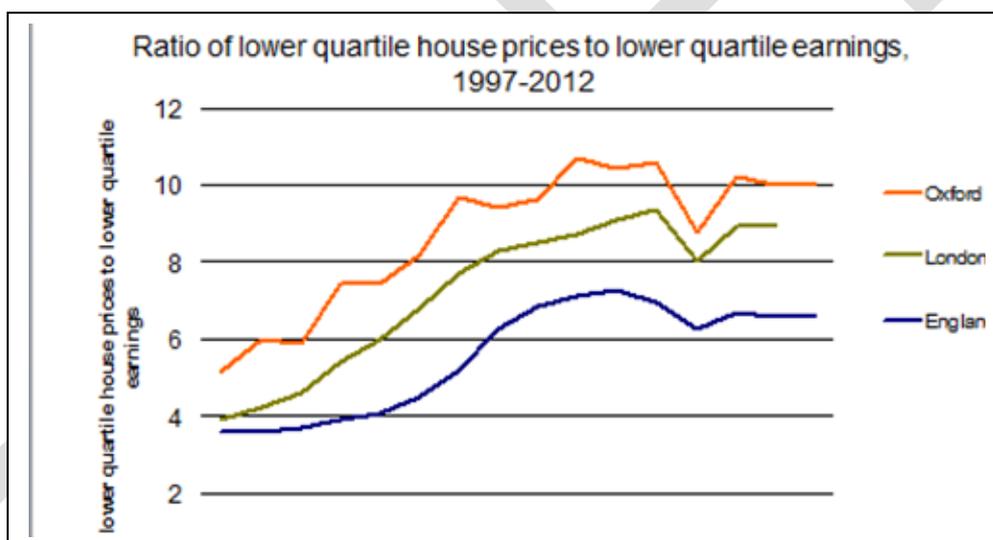
Chart 7.2 – Lower Quartile House Prices vs Lower Quartile Earnings 1997 – 2012

The private rented sector grew by 7% between 2001 and 2011 to 28% whereas owner occupation decreased by 7% to 47%. The social rented sector remained stable at 21%.
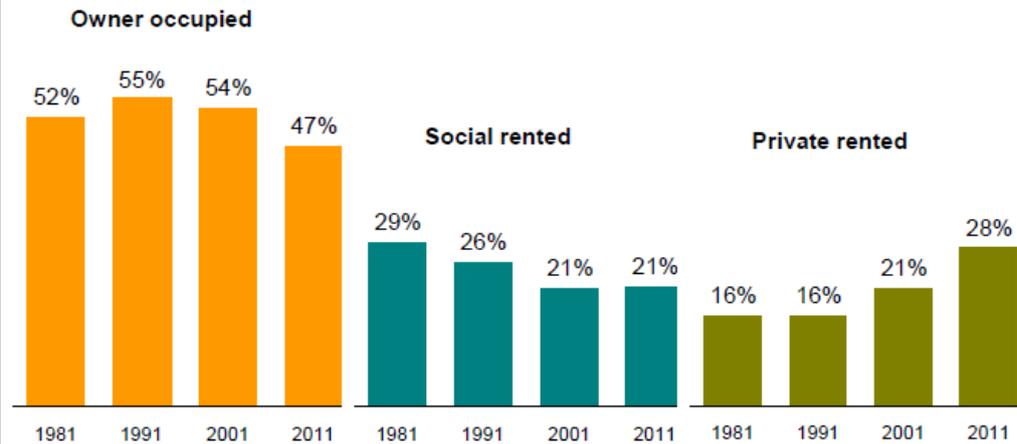
More households now rent rather than own their home

Over the last 20 years the proportion of Oxford households who own their home has declined from 55% in 1991 to 47% in 2011. Whilst the proportion who live in social rented property (rented from the council or a housing association) has declined since 1981, the proportion of households living in private rented homes has almost doubled from 16% to 28% - meaning that as of 2011 more households rented than owned their home.

Housing tenure of Oxford households, 1981 - 2011

Owner occupied

1981	1991	2001	2011
52%	55%	54%	47%

Social rented

1981	1991	2001	2011
29%	26%	21%	21%

Private rented

1981	1991	2001	2011
16%	16%	21%	28%

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Published April 2014

Data source:
1981-2011 Censuses, Office for National Statistics

Chart 7.3 – Housing Tenure of Oxford Households 1981-2011
Source: Census 1981, 1991, 2001 & 2011

The increase in private sector tenancies has a big impact on the sustainable nature of local communities as fewer households own their homes or have permanent social tenancies the population is more transient and lacking in cohesion. The lack of settled communities has serious social consequences impacting on education, health and employment outcomes for residents of the City's most deprived wards. The Private Sector Safety team is an important resource in providing community stability, identifying unlawful and unsafe dwellings; carrying out enforcement work; and working to reduce and prevent anti-social behaviour.

The Anti- Social Behaviour, Crime and Policing Act 2014 introduces new powers such as the Community Protection Notice which can be delegated to registered providers. The Council will continue working with landlords in the private and public sector adopting a cross tenure approach to ASB, identifying vulnerable individuals, including those at risk of drug and /alcohols misuse, taking part in or becoming a victim of crime

Nearly a quarter of Oxford's children grow up in households below the poverty line and in the most deprived areas this increases to almost half around 23,000 children. Individuals in the most deprived wards have a reduced life expectancy of 8.6 years for men and 6.6 years for women when compared to the least deprived areas. Education outcomes for children living in deprived areas are also affected with the

number of children achieving the expected level of GSCEs significantly below average.
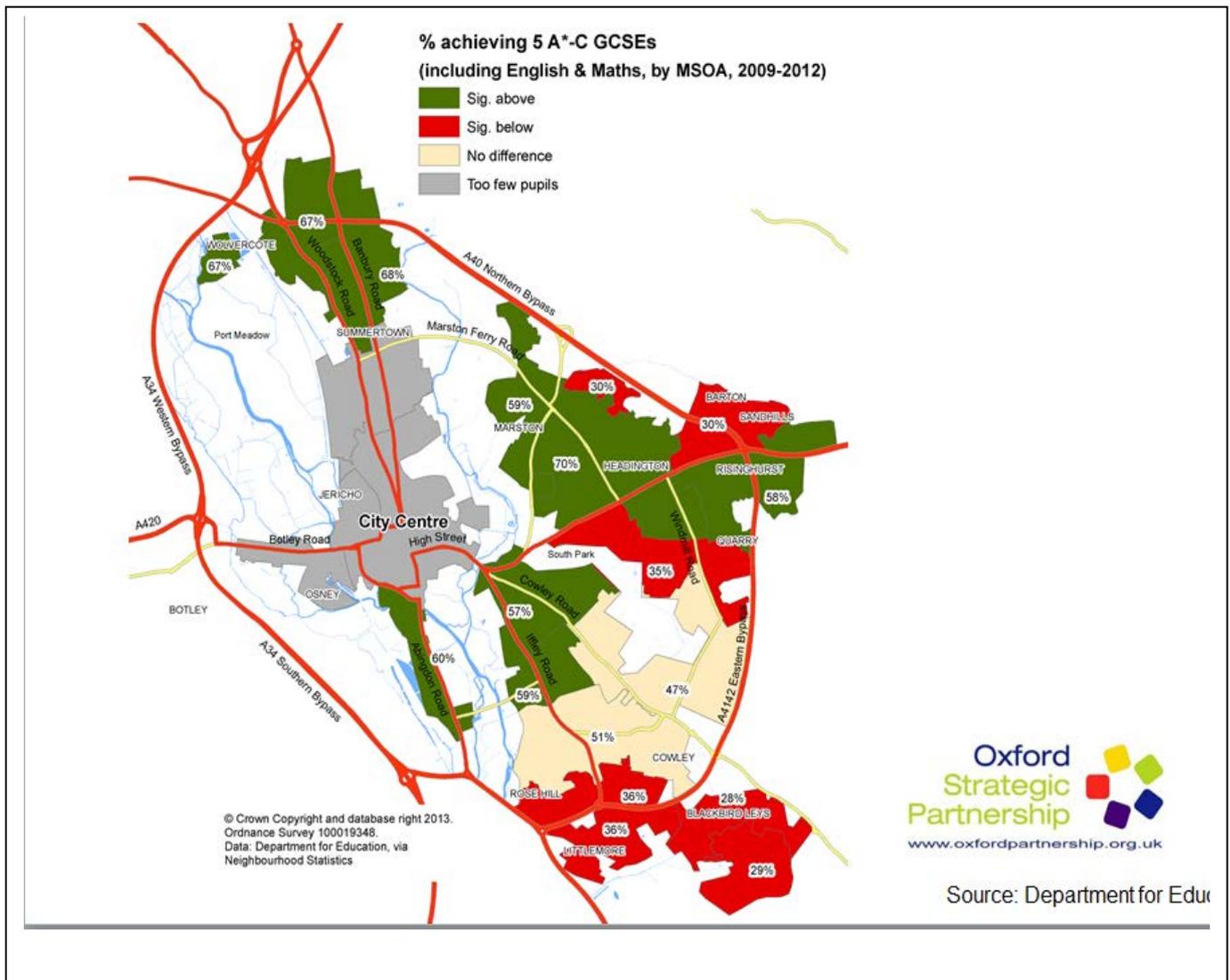
Map 7.1 – Percentage of school children achieving 5 A-C GCSE's in Oxford

The Oxford employment market has limited opportunities for unskilled or partially skilled workers. The City has a knowledge based economy where lack of formal qualifications further impacts on the opportunities available to those living in the most deprived wards of the City.

Others living below the poverty line in the City include 15% of pensioners and 6% of the working age population.

7.2   KEY OBJECTIVES

The following are considered key objectives to help achieve the priority of '*Supporting Sustainable Communities*'.

1. **Improve partnerships between Housing, Health and Education providers**

Improving cooperation between housing, health and education providers will have a positive impact on equality within the City. Pooling knowledge and resources, particularly as budgets continue to face cuts will provide a more efficient and effective set of services with improved outcomes for those living in the most deprived areas of Oxford.

The City Council works in partnership with service providers in a number of ways including:

- Registered housing providers in Oxford through the Oxford Register for Affordable Housing
- Housing and Homelessness Group – to champion the needs of single homeless and rough sleepers in the City
- Oxford Strategic Partnership
- Health and Well Being Board
- The Education Attainment Programme – Investing £400k annually on coordinated initiatives to drive improvements in educational attainment and leadership in more deprived neighbourhoods. The housing element of this which supports recruitment in schools is administered by Catalyst Housing

2. **Address impact of poverty in deprived areas and improve outcomes for individuals through financial and social inclusion initiatives**

Poverty has a negative impact on community sustainability in the City. The expanding private rented sector (PRS) is becoming increasingly unaffordable and for those unable to secure social housing or to afford owner occupation this may mean leaving the City altogether as many are priced out of the housing market. A further consequence of the expansion of the PRS being disruption to education as families move and thus children change schools more often as well as not accessing health and social care services consistently. Lack of regulation in the sector and lack of tenants' knowledge of their rights coupled with a significant minority of exploitive landlords further affects community sustainability
.
Work to mitigate the impact of poverty will be carried out under the Financial Inclusion Strategy 2014 -2017. The Financial Inclusion Strategy identifies that improved financial inclusion has the following outcomes;

- Access to lower cost household bills
- Lower transaction costs
- Better ability to withstand financial shocks
- Better physical and mental health
- Ability to play a full part in society

This in turn results in more settled and stable communities with fewer family break ups and more money being spent in the local community

3. **Improve communications with hard to reach households particularly in the Private Rented Sector**

   As the size of the PRS increases it becomes even more important that vulnerable households are identified and supported. Improved communications with both tenants and landlords in the PRS will go a long way towards improving conditions for tenants and encouraging landlords to provide good quality longer term tenancies. An improved and stable PRS will have a positive outcome on the main indicators of inequality Oxford and thus the barriers to community sustainability.

4. **Reduce health inequalities in the City through sustained investment in existing homes**

   Individuals living in the most deprived wards in Oxford have significantly lower life expectancy than those living in the least deprived wards. By raising understanding of health care services and improving access to these particularly for Oxford's most vulnerable residents outcomes can be substantially improved.

   Fuel poverty is a real area of concern for many residents in the City with those living in older, difficult to insulate homes particularly affected. Inadequately heated homes have an adverse impact on health including increased risk of respiratory disease and, for older householders, winter deaths. The Council will continue to work in partnership with fuel providers to identify properties which would benefit from improved insulation obtaining grants to support the cost of carrying out improvements. A big focus will be on the private rented sector, and now there is an up to date stock condition survey in place, the next step will be to develop a private sector housing strategy that considers the approach to managing this tenure but also how the stock can be maintained in the worst identified areas.

   The Housing Strategy will pay regard to the Health and Housing Action plan which is part of the Health and Wellbeing strategy. This strategy highlights the link between health outcomes and housing and will pay an important part in the partnership between health care, housing and education providers via the Health and Wellbeing Board.

   The Council will also begin to focus more attention on its own existing housing stock through the new Housing Asset Management Strategy, and this will include rolling out a new Oxford Standard that improves on the decent homes standard to improve the performance of tenant's current homes and improve their quality of life.

5. **Increase housing choice for households on average incomes.**

   The Private Rented Sector is increasingly the main source of housing for households on average incomes and the sector needs to be one of choice rather than one of necessity. Initiatives to improve conditions in the PRS including licensing and accreditation have become increasingly important in

order to protect vulnerable individuals further from the impact of poor quality housing.

6. Improve the Environments where people live

In addition to maintaining the homes people live in, it is also important that the neighbourhood and open spaces they socialise and play in are maintained and looked after. The Council's Great Estate programme helps improve the estates where the council owns housing by improving parking for the communities, and improving communal and open space areas.

Below summarises the key objectives to meeting the priority of supporting sustainable communities;

Term	Objective	Action	By When
Short Term (2015/2016)	Improve partnerships between housing, health and education providers	Work with health & education providers to identify individuals whose access to education is adversely affected by poor housing conditions	February 2016
	Reduce health inequalities in the City through sustained investment in existing homes	Develop a private sector housing strategy that tackles standards and options for maintaining stock in most deprived areas	January 2016
		Deliver 2015/16 Oxford Standard programme as part of the Housing Asset Management Strategy	Mar 2016
	Improve the environments where people live	Deliver the 2015/16 Great Estates Programme	Mar 2016
Medium Term (2016/2017)	Reduce health inequalities in the City through sustained investment in existing homes	Improve awareness and access to health services for families in HMOs.	January 2016
		Campaign to support HMO residents to register with healthcare services	March 2016
		Support health care providers to promote immunisation schemes, and mental health awareness to tenants in most deprived wards	July 2016
	Address impact of poverty in deprived areas and improve outcomes for individuals through social and financial inclusion initiatives	Provide study space and access to the internet in community owned spaces to limit the impact of overcrowding on educational achievement	February 2016
		Identify isolated elderly individuals and improve access to socially inclusive activities to combat isolation	February 2016
	Increase housing choice for households on average incomes	Improve standards in the private rented sector	January 2017

Long Term (2017/2018)	Improve communications with hard to reach households, particularly in the Private Rented Sector	Launch marketing campaign to encourage PRS tenants to register for updates on housing and health initiatives and support services available in the City	March 2017
	Improve the environments where people live	Review the Empty Homes Strategy	March 2018

Appendix 1 – Housing Strategy Action Plan 2015-2018

The Action Plan below links in with the priorities of the strategy that are discussed in Sections 4 – 7 of the strategy. It highlights each objective under each of the 4 priorities and what actions are required to deliver them. It also shows when actions will start and finish, resources to help deliver the actions and who will be responsible for delivering the action.

Housing Strategy Priority 1 – Increase supply and improve access to affordable housing

Objective	Milestone & Actions		Target Dates		Resources	Responsibility
	Action	Milestone	Start	Finish		
Increase the supply of affordable housing	Large family homes specifically included in development programmes	Deliver 5-15% of 4+ beds on sites inside City and district centres	Apr 2015	Mar 2018	Current Staffing & Revenue budgets	Affordable Housing Officer
		Deliver 10-20% of 4+ beds on sites outside City and district centres	Apr 2015	Mar 2018	Current Staffing & Revenue budgets	Affordable Housing Officer
	Assess options for the use of affordable housing planning contributions	Briefing paper prepared for PRED/Housing Corporate Programme Board with recommendations for use of these funds	Apr 2015	Oct 2015	Current Staffing & Revenue budgets	Housing Strategy & Performance Manager
	Establish and implement option appraisal programme for Council Stock	Develop a list of housing infill sites and stock to evaluate	Sep 2014	Dec 2014	Current Staffing & Revenue budgets	Affordable Housing Officer
		Evaluate list of potential schemes and sites	Jan 2015	Mar 2018	Current Staffing & Revenue budgets	Affordable Housing Officer
	Deliver Barton Park Affordable Housing	354 new Council homes delivered	Jun 2015	Mar 2018	HRA Capital funding	Housing Development & Enabling Manager
Improve access to housing	Review the Tenancy Strategy & Allocations Policy	Review the Tenancy Strategy & Allocations Policy	Apr 2015	Dec 2015	Current Staffing & Revenue budgets	Housing Strategy & Performance Mgr
	Identify under occupation in the social housing sector, work with tenants who want to move, and discuss with older tenants their best long term housing options	Re-evaluate and identify number of under occupiers in council owned homes	Oct 2014	Jun 2016	Current Staffing & Revenue budgets	Project Co-ordinator
		Produce a report that identifies for each age group potential for relocation	Jun 2016	Aug 2016	Current Staffing & Revenue budgets	Project Co-ordinator
	Set up Liaison process with RP Partners for asset management and tenancy conversion	Process developed and shared with Registered Providers	Sep 2015	Aug 2016	Current Staffing & Revenue budgets	Affordable Housing Officer

Housing Strategy Priority 1 – Increase supply and improve access to affordable housing

Objective	Milestone & Actions		Target Dates		Resources	Responsibility
	Action	Milestone	Start	Finish		
Improve access to the PRS to address homelessness	Direct acquisition of properties by the Council for temporary accommodation	Purchase properties to help with temporary housing households	Sep 2014	Mar 2018	(£6m - £2m per year)	Housing Strategy & Needs Manager
	Investigate the options for developing market housing for rent in the social sector	Research other housing organisations that have adopted a similar approach	Apr 2015	Dec 2015	Current Staffing & Revenue budgets	Affordable Housing Officer
		Present a report to Housing Corporate Programme Board/CMT/Members with recommendations	Jan 2016	Jun 2016	Current Staffing & Revenue budgets	Affordable Housing Officer
	Investigate which groups access the private rented sector and how student housing provision has affected this	Carryout research into the local housing market and present a report to Housing Strategy Delivery Board with results	Apr 2016	Sep 2017	Current Staffing & Revenue budgets	Service Development Officer

Housing Strategy Priority 2 – Meet housing needs of vulnerable groups

Objective	Milestone & Actions		Target Dates		Resources	Responsibility
	Action	Milestone	Start	Finish		
Provide a range of housing provision for older people	Agree the number of extra care homes to be delivered in Oxford with Oxfordshire County Council	Total number of extra care units agreed and added to the pipeline supply of affordable housing numbers	Sep 2014	Sep 2015	Current Staffing & Revenue budgets	Housing Strategy & Performance Manager
	Deliver action plan from Elderly persons review	All actions delivered and completed from the review	Jan 2015	Sep 2016	Current Staffing & Revenue budgets	Project Co-ordinator
Improve the Health & Wellbeing of homeless households & other vulnerable groups	Promote health campaigns to homeless households in particular and other vulnerable groups	Health promotion and process for delivering information agreed and put into workflow	Apr 2015	Sep 2015	Current Staffing & Revenue budgets	Housing Strategy & Needs Manager
	Maximise number of vulnerable people are immunised and health checked	Develop referral process for homelessness and vulnerable households to access health checks	Apr 2015	Nov 2015	Current Staffing & Revenue budgets	Housing Strategy & Needs Manager
Prevent and respond to Rough Sleeping	Ensure there is sufficient specialist accommodation and support to meet the needs of single homeless clients in the City	Review current accommodation and assess gaps	Apr 2015	Mar 2016	Current Staffing & Revenue budgets	Rough Sleeping and single homelessness Manager
		Identify new accommodation for single homeless clients	Apr 2016	Mar 2017	General Fund	Rough Sleeping and single homelessness Manager

Housing Strategy Priority 2 – Meet housing needs of vulnerable groups

Objective	Milestone & Actions		Target Dates		Resources	Responsibility
	Action	Milestone	Start	Finish		
Prevent and respond to homelessness	Increase access to private rented homes through partnership working and Capital funding available	Identify accommodation in private sector to be used in preventing homelessness	Sep 2014	Dec 2016	£10m	Housing Strategy & Needs Manager
	Support young people to access some of the 500 apprenticeship opportunities through City Deal	Aim to have at least 100 young apprentices from Oxford accessing the scheme as part of City Deal	Apr 2015	Mar 2017	Current Staffing & Revenue budgets	Welfare Reform Manager
	Ensure there is sufficient numbers of temporary accommodation for homelessness prevention	Review the numbers of Temporary Accommodation and identify new sites for purchasing	Sep 2014	Mar 2018	Current Staffing £10m	Housing Strategy & Needs Manager
	Review the Homelessness Strategy	Homelessness Strategy reviewed and new strategy produced or to be considered part of new Housing Strategy in 2018	Apr 2017	Mar 2018	Current Staffing	Housing Strategy & Performance Manager

Housing Strategy Priority 3 – Support growth of a balanced housing market

Objective	Milestone & Actions		Target Dates		Resources	Responsibility
	Action	Milestone	Start	Finish		
Improve Housing Market Operation	Investigate alternative models as part of the tenure mix on S106 Schemes such as Rent to Buy	Provide a briefing paper on alternative options with recommendations to Housing Corporate Programme Board/Members	Mar 2015	Dec 2015	Current Staffing Resources	Housing Strategy & Performance Manager
	Investigate alternative models of delivering new schemes including the affordable housing delivery	Report provided to Housing Corporate Programme Board/CMT with recommendations for new approaches to delivering new homes	Jan 2015	Jan 2016	Current Staffing Resources	Housing Strategy & Performance Manager
	Investigate partnership working with private sector organisations to manage PRS units and maintain rents under the LHA levels	Research models and options to implement	Apr 2015	Sep 2015	Current Staffing Resources	Housing Strategy & Performance Manager
		Present report with final recommendations to CMT/Housing Corporate Board	Sep 2015	Feb 2016	Current Staffing Resources	Housing Strategy & Performance Manager
Increase the supply of public sector land to deliver new homes	Develop partnership working with public sector landowners to identify sites to meet housing need	Identify list of sites to start negotiations with public sector partners	Apr 2015	Sep 2016	Current Staffing Resources	Housing Development & Enabling Manager
Bring forward key strategic sites to support City Deal and meet housing need	Facilitate the delivery of Northern Gateway and Oxpens sites	Affordable Housing Provider identified to deliver affordable housing	Apr 2016	Mar 2018	HRA Business Plan (TBC)	Partnerships & Regeneration Manager
	Facilitate the regeneration of Blackbird Leys district centre	Deliver actions from Master plan	Apr 2015	Mar 2018	Current Staffing & Revenue budgets	Partnerships & Regeneration Manager
		Affordable Housing Provider identified to deliver affordable housing	Apr 2016	Mar 2018	Current Staffing & Revenue budgets	Partnerships & Regeneration Manager

Housing Strategy Priority 4 – Support sustainable communities

Objective	Milestone & Actions		Target Dates		Resources	Responsibility
	Action	Milestone	Start	Finish		
Improve partnerships between housing, health and education providers	Work with health & education providers to identify individuals whose access to education is adversely affected by poor housing conditions	Develop a pilot between housing & health that tackles the causes of poor housing	Mar 2015	Feb 2016	Current Staffing Resources	Energy Efficiency Projects Officer
		Amend health monitoring forms with GP's to pick up poor housing related health issues that can be reported to housing colleagues	Mar 2015	Nov 2015	Current Staffing Resources	Energy Efficiency Projects Officer
Improve the environments where people live	Deliver the 2015/18 Great Estates Programme	Programme delivered within budget	Apr 2015	Mar 2018	£1m HRA per annum	Waste & Recycling Service Manager
		Identify delivery for 2016/17 and 2017/18 with communities	Apr 2016	Mar 2017	Current Staffing	Waste & Recycling Service Manager
	Review Empty Homes Strategy	Empty Homes Strategy to be reviewed and new strategy produced or to be part of new Housing Strategy in 2018	Apr 2017	Mar 2018	Current Staffing	Housing Strategy & Performance Manager
Address impact of poverty in deprived areas and improve outcomes for individuals through social and financial inclusion initiatives	Provide study space and access to the internet in community owned spaces to limit the impact of overcrowding on educational achievement	Identify households that overcrowding with children	Apr 2015	Sep 2015	Current Staffing & Revenue budgets	Service Development Officer
		Provide Information to identified households on locations for free community buildings to access internet and other learning services	Sep 2015	Feb 2016	Current Staffing & Revenue budgets	Service Development Officer
	Identify isolated elderly individuals and improve access to socially inclusive activities to combat isolation	Elderly single households identified and information targeted as part of community walkabouts	Apr 2015	Feb 2016	Current Staffing & Revenue budgets	Communities & Neighbourhoods Manager
Increase housing choice for households on average incomes	Improve standards in the private rented sector	Consider the use of Selective Licensing in the wider PRS Sector in addition to HMO's	Apr 2015	Mar 2016	Current Staffing & Revenue budgets	Service Manager Environmental Health

Housing Strategy Priority 4 – Support sustainable communities

Objective	Milestone & Actions		Target Dates		Resources	Responsibility
	Action	Milestone	Start	Finish		
Improve communications with hard to reach households, particularly in the Private Rented Sector	Launch marketing campaign to encourage PRS tenants to register for updates on housing and health initiatives and support services available in the City	Develop and gain approval for marketing campaign	Apr 2015	Sep 2015	Current Staffing & Revenue budgets	Service Development Officer
		Launch and roll out phase 1 to half of HMO's in City	Oct 2015	Mar 2016	Current Staffing & Revenue budgets	Service Development Officer
		Launch and roll out phase 2 to remaining half of HMO's in City	Apr 2016	Mar 2017	Current Staffing & Revenue budgets	Service Development Officer
Reduce health inequalities in the City through sustained investment in existing homes	Develop a private sector housing strategy that tackles standards and options for maintaining stock in most deprived areas	Consult on key priorities	Mar 2015	Jun 2015	Current staffing resources	Service Manager Environmental Health
		Draft Strategy developed and approved for consultation	Jul 2015	Sep 2015		
		Final Strategy developed and approved	Nov 2015	Jan 2016		
	Deliver 2015/16 Oxford Standard programme as part of the Housing Asset Management Strategy	Programme approved and delivered within budget	Apr 2015	Mar 2016	HRA Business Plan	Programme and Planning Manager
	Improve awareness and access to health services for families in HMO's	Ensure health promotion is launched and information provided to families in HMO's	Apr 2015	Jan 2016	Current Staffing & Revenue budgets	Service Manager Environmental Health

Accommodation & Sustainment Manager |
| | Support health care providers to promote immunisation schemes, and mental health awareness to tenants in most deprived wards | Include Immunisation information in the tenancy sign up process for Council Homes and Home Choice customers | Apr 2015 | Jul 2016 | Current Staffing & Revenue budgets | Landlord Services Manager

Private Rented Team Leader |
| | Campaign to support HMO residents to register with healthcare services | Work with Health visitors and parents in HMO's to reduce visits for children to hospital | Apr 2015 | Mar 2016 | Current Staffing & Revenue budgets | Service Manager Environmental Health |

Appendix 2 – Glossary of Terms

Term Used	What it means
ASB	Anti-Social Behaviour
Affordable Rent	Affordable Rent is a new tenure that is 80% of open market rents
Continuous Market Engagement	Continuous Market Engagement is a process that the Governments Homes & Communities Agency use to provide housing organisations access to funding to help build new homes with
City Deal	City Deal is a document that Oxfordshire County Council, the City Council and the other Oxfordshire districts have signed with the Government to attract government funding into improving infrastructure and the local economy and helping to stimulate more housing development, with a view to attracting private funding also.
HCA	Homes and Communities Agency, are a government agency responsible for various Housing funding streams and also regulate the Social Rented Sector
HAMS	Housing Asset Management Strategy is a document that explains how Oxford City Council will manage its housing stock over the next 10 years through investment in the current stock, a new standard to improve homes to, and looking at how to get the most out of the council's housing assets.
HRA	Housing Revenue Account is the funding stream that supports Oxford City Council's housing stock in terms of investment and funding of other works such as new build homes
LHA	Local Housing Allowance is the rates which Housing Benefit is paid locally according to the local authority area you live in and the bedroom size you live in
NSNO	No Second Night Out is a national scheme that is designed to help people sleeping rough avoid spending a second night out on the streets and offers support to get people back into accommodation.
OLEP	Oxfordshire Local Enterprise Partnership is the organisation that is responsible for driving economic progress across all of Oxfordshire and ensuring Oxfordshire is a sustainable and prosperous place to live and work
PRS	Private Rented Sector
REMS	Removal and Expenses Scheme, is aimed at supporting households financially who are under-occupying their homes and would like to move to a smaller property. Oxford City Council will support households by paying for some of their removal costs.
SHLAA	Strategic Housing Land Availability Assessment is a document that assesses how much land there is available in a local authority area to support the development of new housing. This is typically over a 5 year period, and up to 10/15 years to help inform long term strategic planning documents.
SHMA	Strategic Housing Market Assessment is a document that provides all the information on the housing market in a local authority area and explains what the level of housing need is to inform the development programme of new homes.
The Housing Offer	This is what opportunities or options you have as a household in your local authority area when you are considering your housing options. A good Housing Offer will offer every household an affordable option to meet their housing needs at every stage of their household lifecycle