

# Ardley with Fewcott Housing Needs Survey Report



## Contents

Ardley with Fewcott Parish Profile .....	3
Aim .....	5
Distribution and Response .....	5
Housing Profile and Affordability .....	6
Survey Results.....	8
Part One – You and Your Household .....	8
Part Two – Affordable Housing Need .....	13
Findings .....	20
Housing Needs Breakdown .....	21
<i>Rental</i> .....	21
<i>Shared Ownership</i> .....	22
Appendices .....	24

## Ardley with Fewcott Parish Profile

### Population and Place

- The parish of Ardley with Fewcott is in the ward of Fringford & Heyfords, within Cherwell district.
- According to the 2011 census, Ardley with Fewcott has a total population of 751, comprising 261 households.
- Ardley is about 4 miles from Bicester and 13 miles from Banbury.
- The Parish Council has a website: <http://ardleywithfewcottpc.co.uk/>
- A monthly local magazine, *The Three Parishes*, contains news, views, ideas and a comprehensive list of local people advertising services such as plumbing, electrician, typing, bed and breakfast, logs, fuel, architects, tree services, hairdressing, seamstress, veterinary services, boiler services, carpentry, odd jobs, ironing, painting & decorating, building and computer aid.

### Social Life, Churches, Schools

- Ardley with Fewcott has an Anglican church, St. Mary's.
- There is no primary school in Ardley with Fewcott. Children primarily attend Fritwell Primary, with some attending St Mary's Catholic School in Bicester and others the Free School in Upper Heyford
- School buses serve Fritwell Primary, Upper Heyford Free School, Bicester Community College (secondary-age young people), and Blessed George Napier School Banbury. Buses do not serve St Mary's, Bicester, or Cooper School Bicester.
- Clubs, societies, groups and classes in the parish include: gardening, football (senior and junior), dance, junior rugby and Community Café for the over 50s.
- There is also a Parochial Church Council
- Occasional fund raising and social days/ evenings etc. are held in the parish.

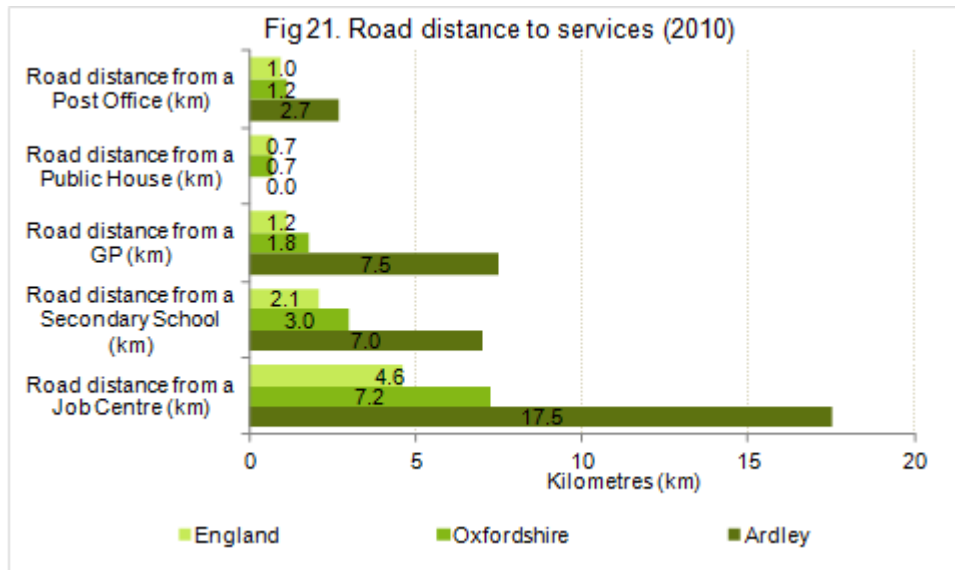
### Services

- There are two pubs in the parish, *The Fox and Hounds* and *The White Lion*.
- There are no shops in the parish, the nearest shop and post office being in Fritwell.
- A Mobile Library visits the parish fortnightly
- Parishioners attend G.P and Dental surgeries in Bicester or Deddington.

### Transport

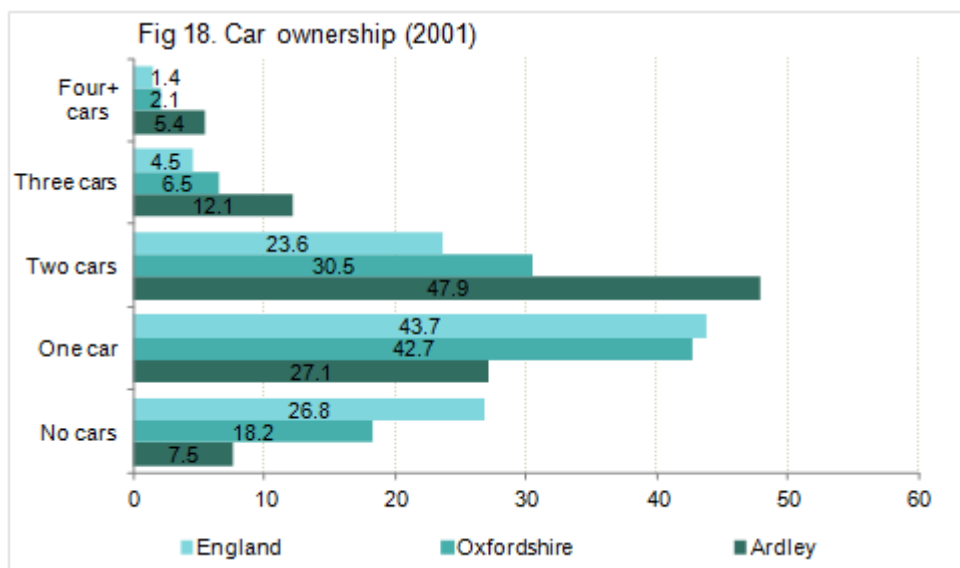
- Heyfordian Travel service 81/ 81a serves Ardley one a week on a Friday

### Access to Services



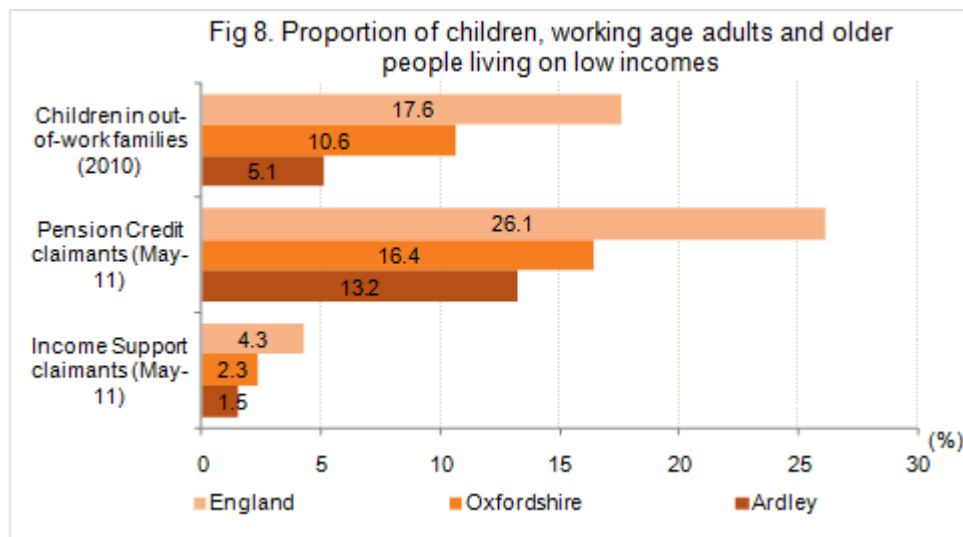
**NOTE: this information is taken from 'Ardley Parish Profile', in Evidencing Rural Need, Action for Communities in Rural England (ACRE), 2012. This project was commissioned by ACRE on behalf of the Rural Community Action Network to strengthen the evidence base on rural need across England. The full Ardley report can be requested from the RHE.**

**Car Ownership**



**NOTE: data source as above.**

**Low Income**



**NOTE: data source as above.**

## Aim

The aim of the January 2017 Housing Needs Survey was to assess the affordable housing need for local people (or those who need to live in the parish or the locality) in Ardley, and to gauge local opinion about a small development of affordable housing.

- Affordable housing is, in essence, for those who would be unable to rent or buy on the open market, or have significant financial difficulties in doing so.
- Housing need can be defined as the need for an individual or household to obtain housing which is suitable to their circumstances.
- Housing need implies that there are problems or limitations with the household's current housing arrangements and/ or that the household is unable to afford or to access suitable accommodation in the private sector.
- Housing problems may be concerned with costs, size, location, layout, state of repair or security of tenure.
- Housing need may be immediate or anticipated in the near future.

## Distribution and Response

In order to carry out the Housing Needs Survey, questionnaires and return envelopes were delivered by Ardley Parish Council to all parish dwellings in December 2016.

- Cherwell District Council, liaising with the Parish Council, prepared the survey
- Residents sent back the surveys in return envelopes before 31<sup>st</sup> January 2017
- Cherwell District Council analysed the returned surveys and prepared this report
- The survey does not claim to be representative of the entire population of the parish

The survey responses were analysed in three parts. All respondents were asked to complete Part One of the questionnaire and respondents in need of affordable housing (and who wished to remain living in or move back to Ardley) were asked to complete Part Two.

- The 2011 census identified Ardley as having, in total, 261 households.
- 58 surveys were returned, a response of **22%**
- Of those answering the question (57), **54%** (31 respondents in total) said yes, they 'would support a small development of affordable housing in Ardley if there was a proven need from individuals or families with a genuine local connection to the parish?' Including the 'maybe's' this figure rises to **72%**.
- No information is known about the non-respondents, and no assumptions will be made about their needs or requirements.

## **Housing Profile and Affordability**

### **Current Mortgage Affordability in Oxfordshire**

The average terraced property in Oxfordshire cost £337,407 in February 2017 (**source:** [www.zoopla.co.uk](http://www.zoopla.co.uk) *Area Guide for Oxfordshire*). The average terraced house selling price in the OX27 postcode area, which covers Ardley, was £351,315 (**source:** [www.zoopla.co.uk](http://www.zoopla.co.uk)). In 2015, median gross pay in Cherwell District was £24,752 p/a (**source:** Annual Survey of Hours and Earnings 2015, [www.neighbourhood.statistics.gov.uk](http://www.neighbourhood.statistics.gov.uk)). Therefore, to secure an average terraced OX27 property would require an income of just under 14 times earnings.

In the current financial climate, it is proving difficult for many to secure a mortgage. Mortgage lenders often require a deposit of c. 20%. On the OX27 figures above, this would equate to c. £70,000. Even in the unlikely scenario of a household being offered a mortgage of three-times their salary, total annual income would have to be around £93,771. This is beyond the means of many first-time buyers and those with a low/average or single income.

### **Current Sale and Rental Market Context in Ardley**

In order to contextualise survey responses with market housing conditions in Ardley, a web search of properties for sale or rent was conducted on 9<sup>th</sup> February 2017. The results were as follows:

House Type	Price <sup>1</sup>	Totals for Sale and Rent
<b>For Sale</b>		
		<b>3</b>
4 bed	£0	0
3 bed <sup>1</sup>	£375,000	2
2 bed	£335,000	1
1 bed	£0	0
<b>For Rent</b>		<b>n/a</b>
4 bed	n/a	n/a
3 bed	n/a	n/a
2 bed	n/a	n/a
1 bed	n/a	n/a

Source: [www.rightmove.co.uk](http://www.rightmove.co.uk)

#### General Comments

- At the average price of homes in Ardley it would not be possible for a household to purchase a property without a large deposit, some equity in an existing property or a substantial income.
- First-time buyers would generally struggle to meet any of the criteria necessary for obtaining their own home.
- In some cases shared ownership housing would be a suitable option, whilst in other instances affordable rented would be advisable.
- The weekly local housing allowance (maximum housing benefit payable) applicable in January 2017 for the area including Ardley is: Room - £73.53, 1 bed - £126.27, 2 bed - £157.56, 3 bed - £187.87, 4 bed - £248.35. This makes many properties unaffordable for people on low incomes, even with the help of housing benefit.

<sup>1</sup> The mean average price for each size property has been recorded.

# Survey Results

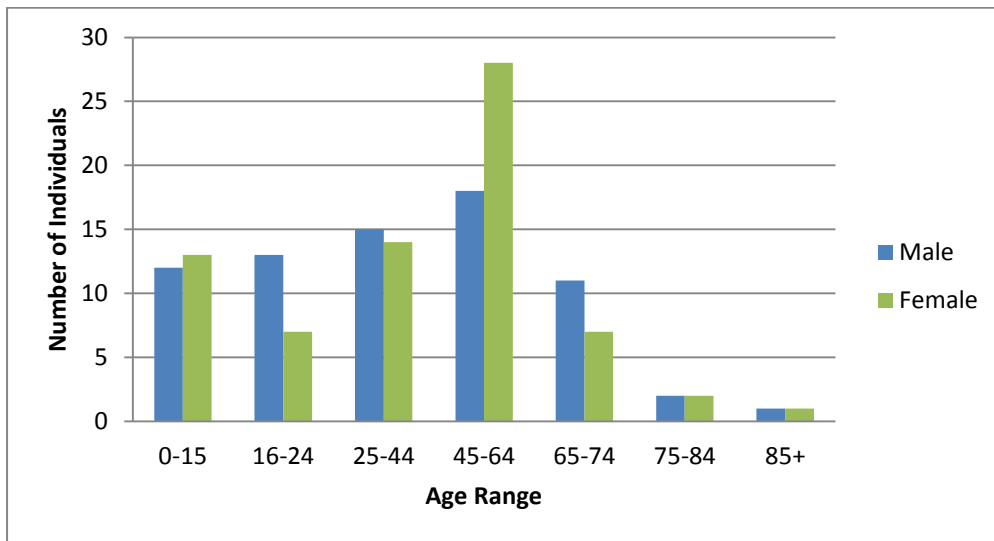
## Part One – You and Your Household

Total Responses: 58

Note: Graphs are based on total responses. Where the total is less than 58, respondent(s) declined to answer the question

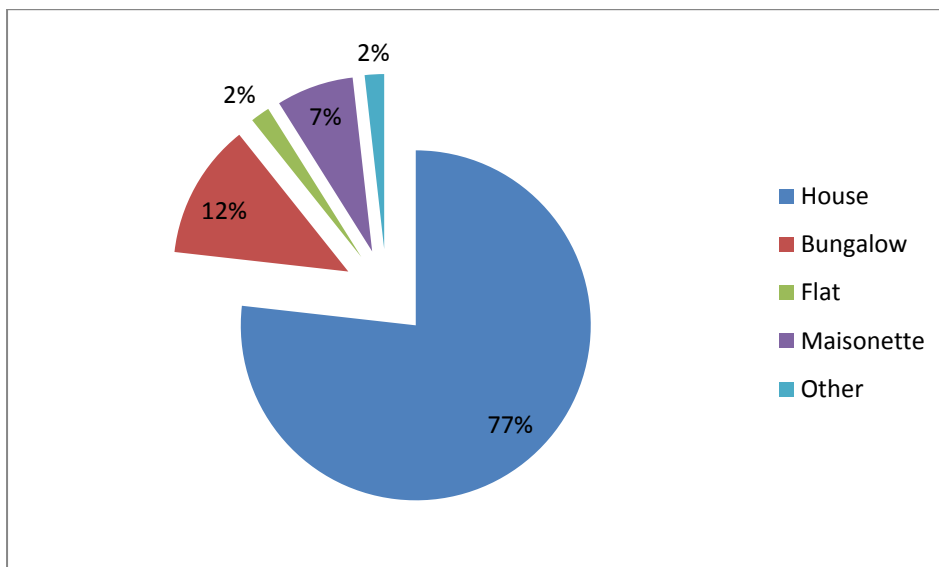
### Q1

How many people of each age live in your home?



### Q2

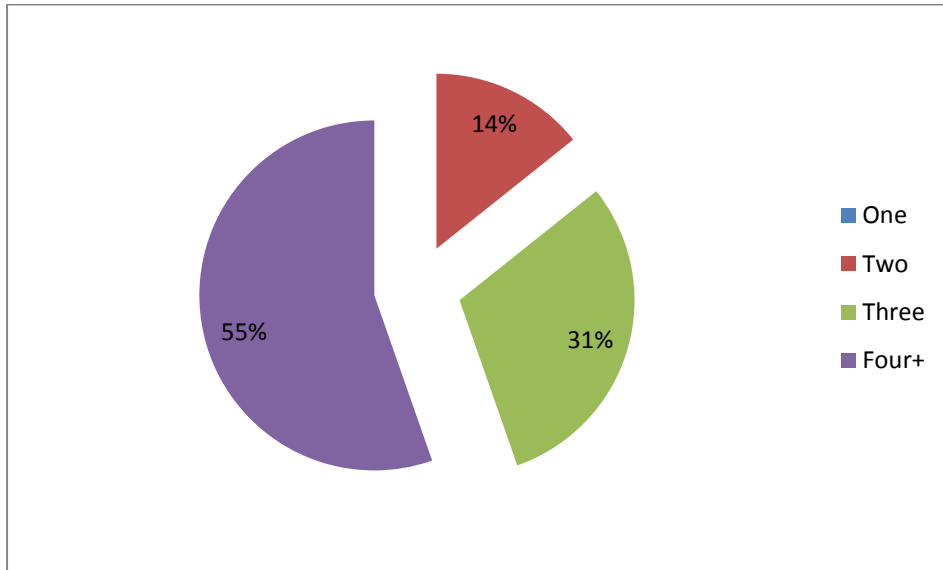
What type of home do you live in?





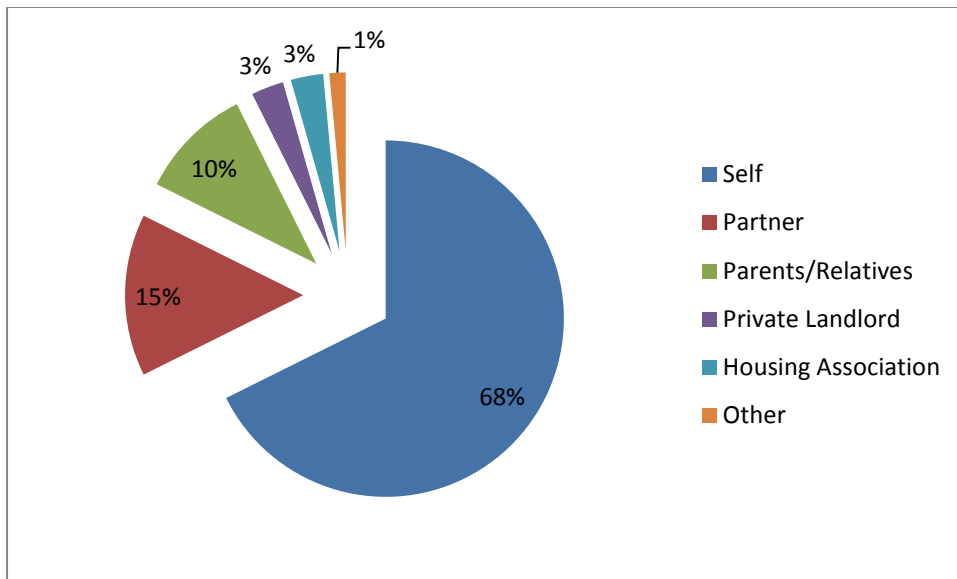
**Q3**

**How many bedrooms does your home have?**



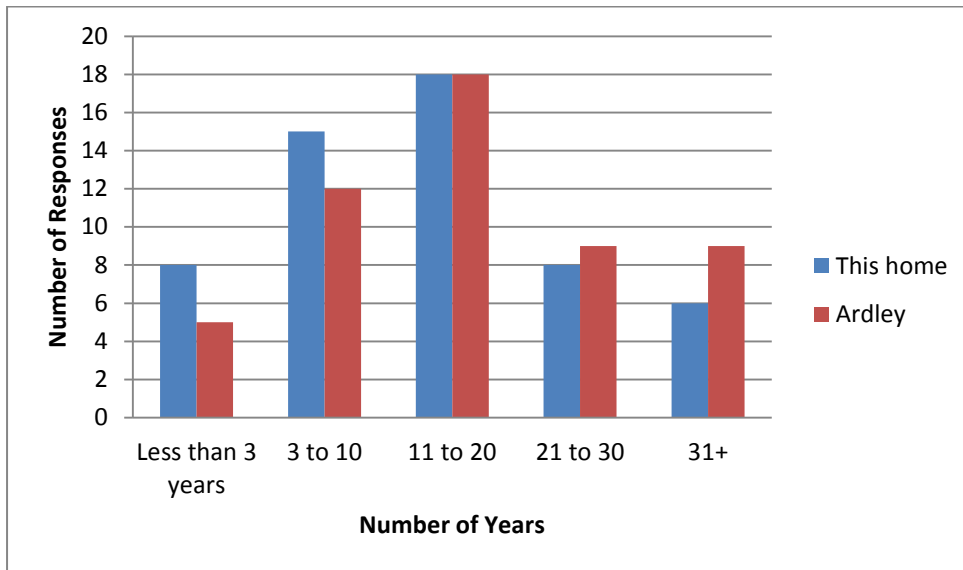
**Q4**

**Who owns your home?**



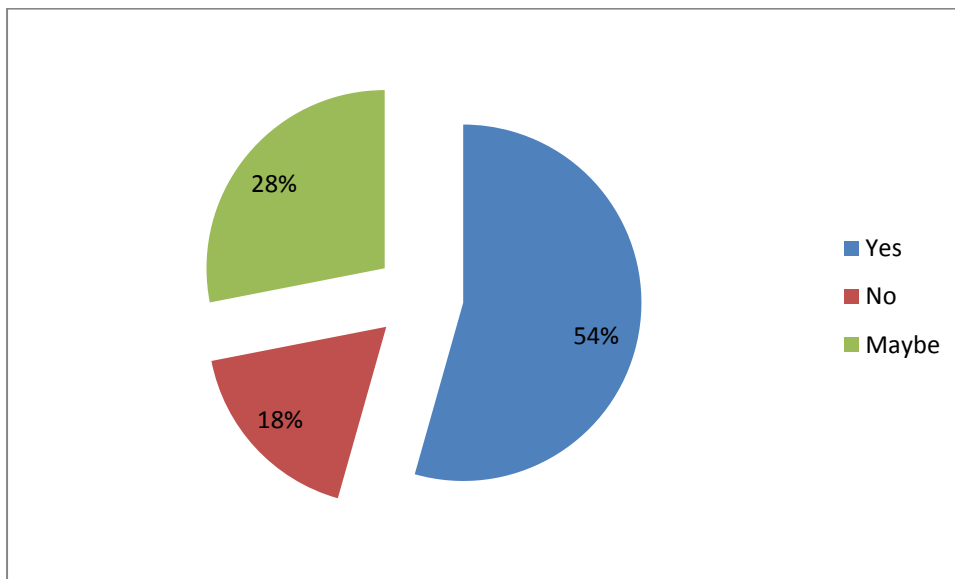
**Q5**

**How long have you lived in this home/parish of Ardley?**



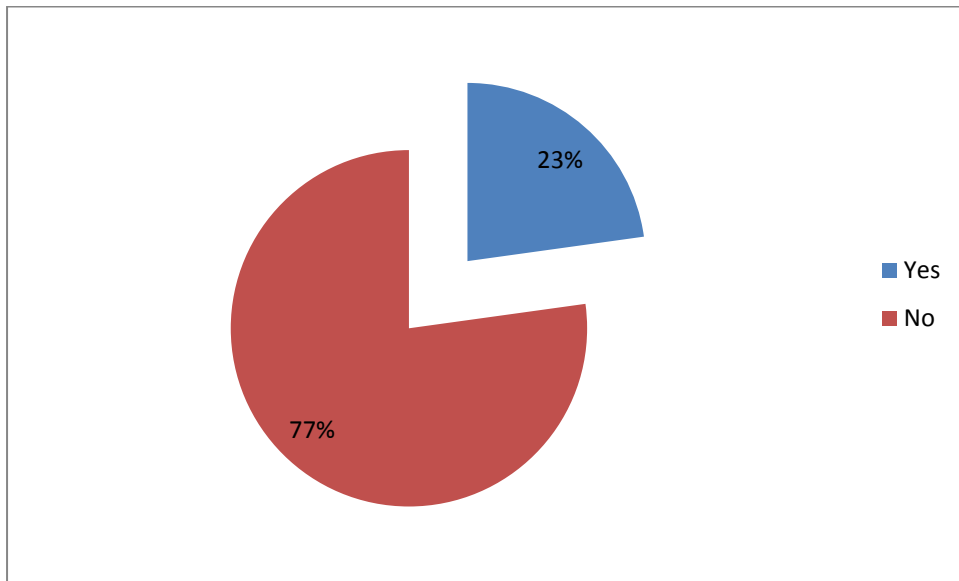
**Q6**

**Would you support a small development of affordable housing in Ardley if there was a proven need from individuals or families with a genuine local connection to the parish?**

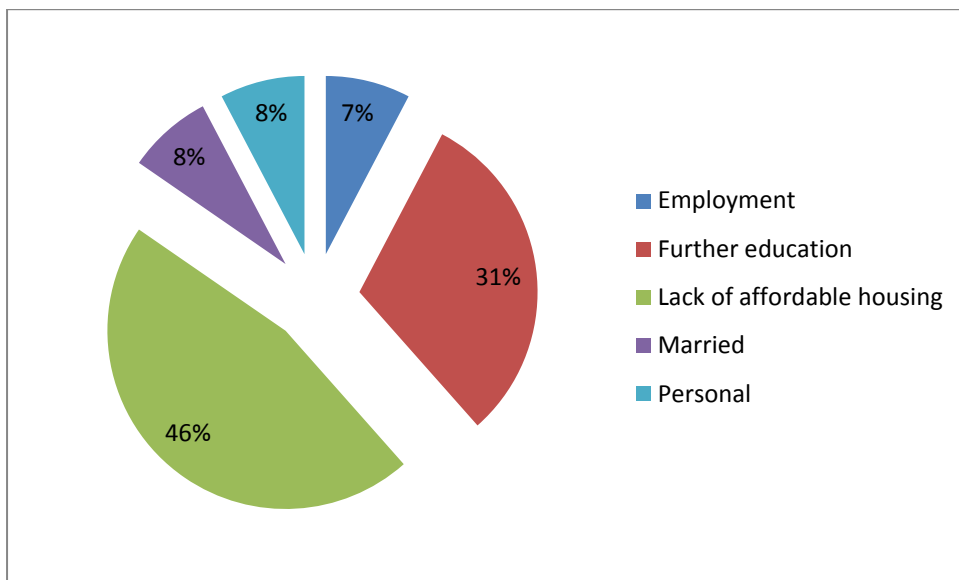


**Q7**

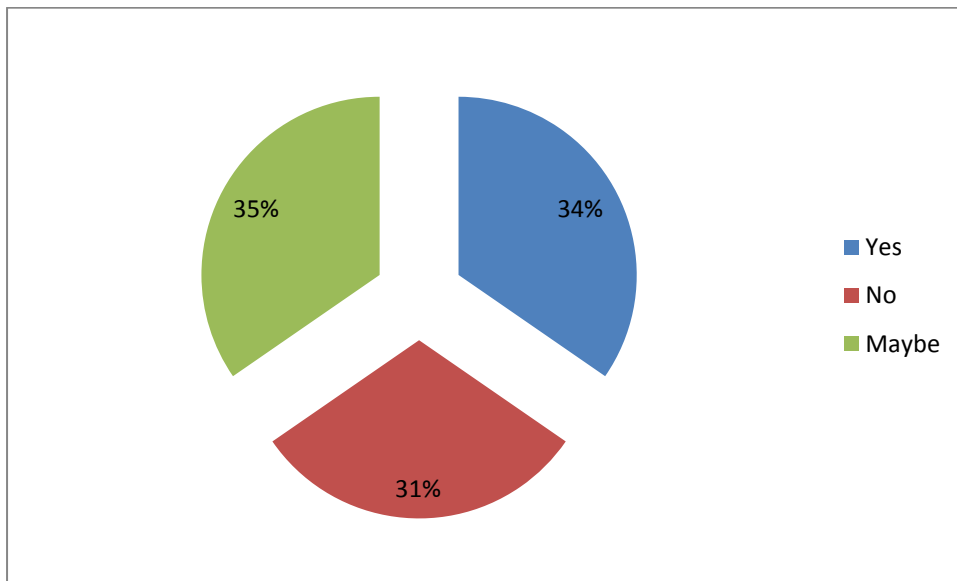
**Have any members of your household left the parish in the last few years?**



**Why did they leave?**

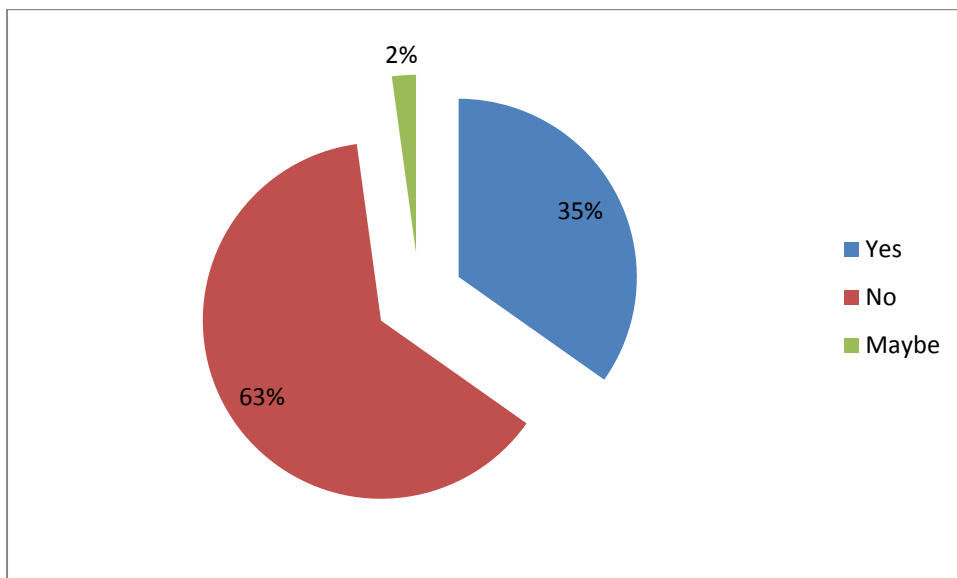


**Would they return if there was affordable housing in the village?**



**Q8**

**Does anyone living in your home need a home now or in the next 5 years?**



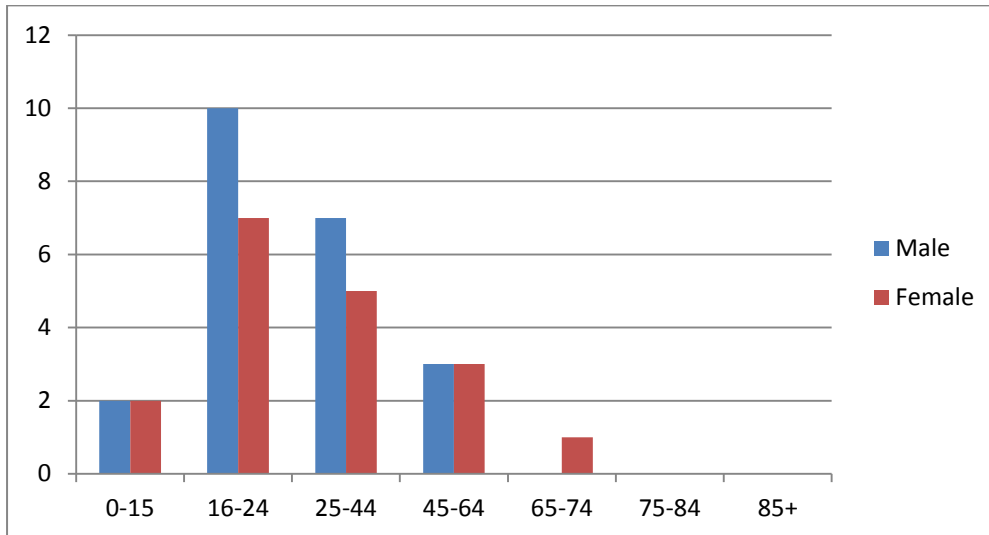
## Part Two – Affordable Housing Need

Total Responses: 21

Note: Graphs are based on total responses. Where the total is less than 21, respondent(s) declined to answer the question

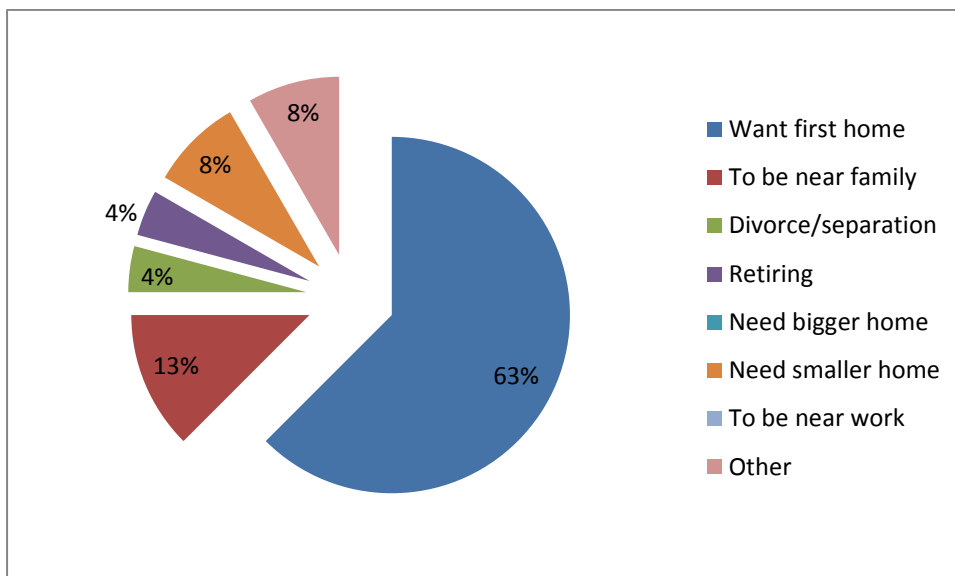
### Q9

How many people in each age group would live in the new home?



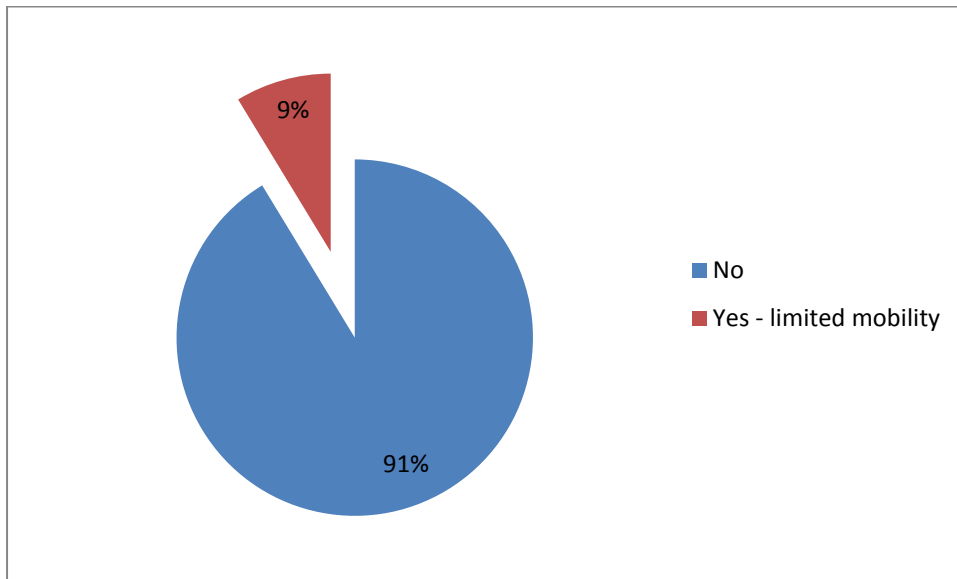
### Q10

Why do you need a new home in this parish?



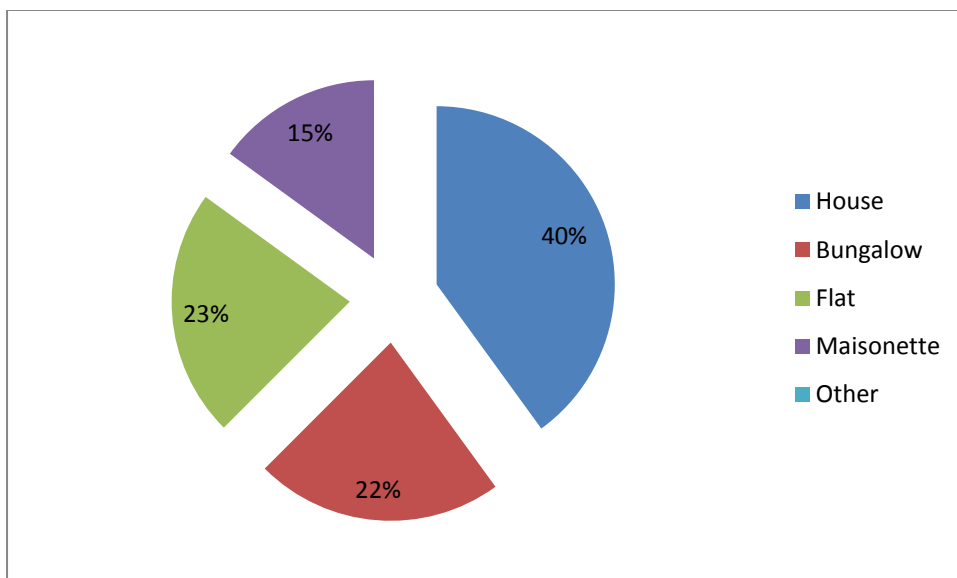
**Q11**

**Is there anything that might affect the type of home you need?**



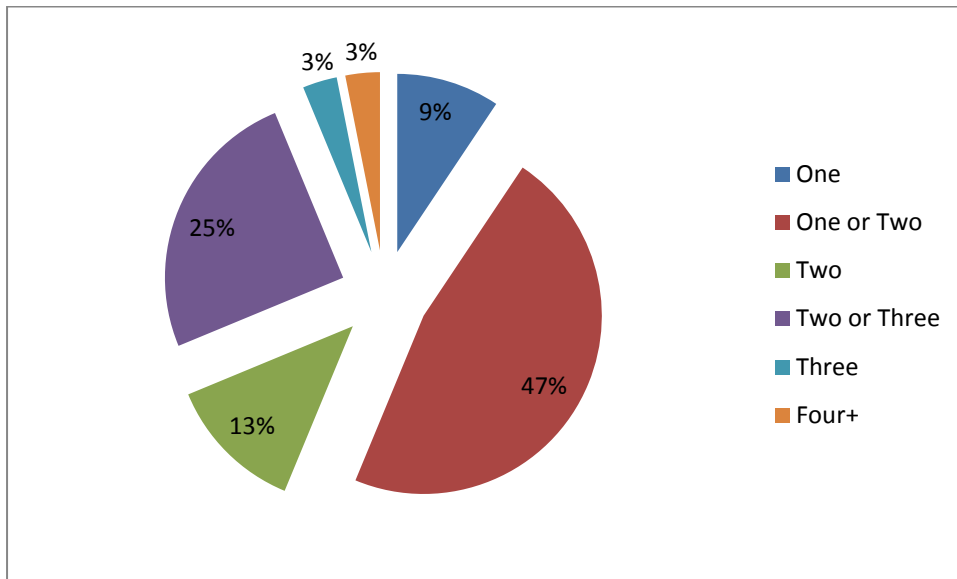
**Q12**

**What type of home would best meet your needs?**



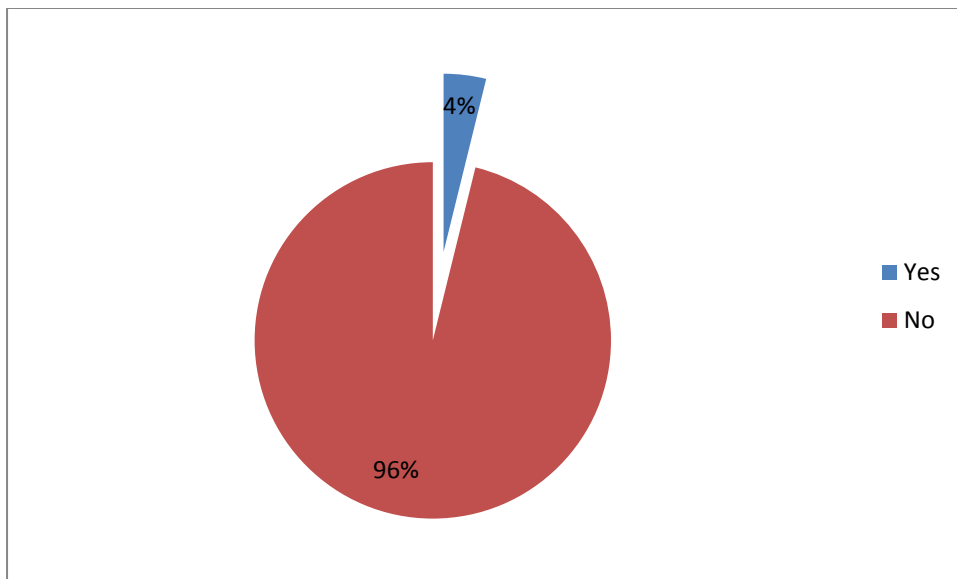
**Q13**

**How many bedrooms does your household require?**



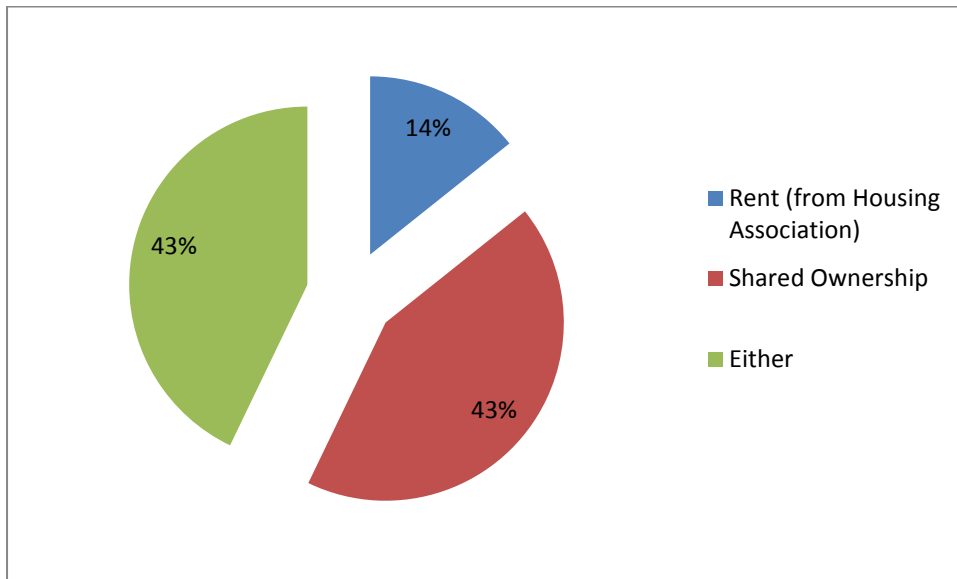
**Q14**

**Does anyone in your household have a supported housing need?**



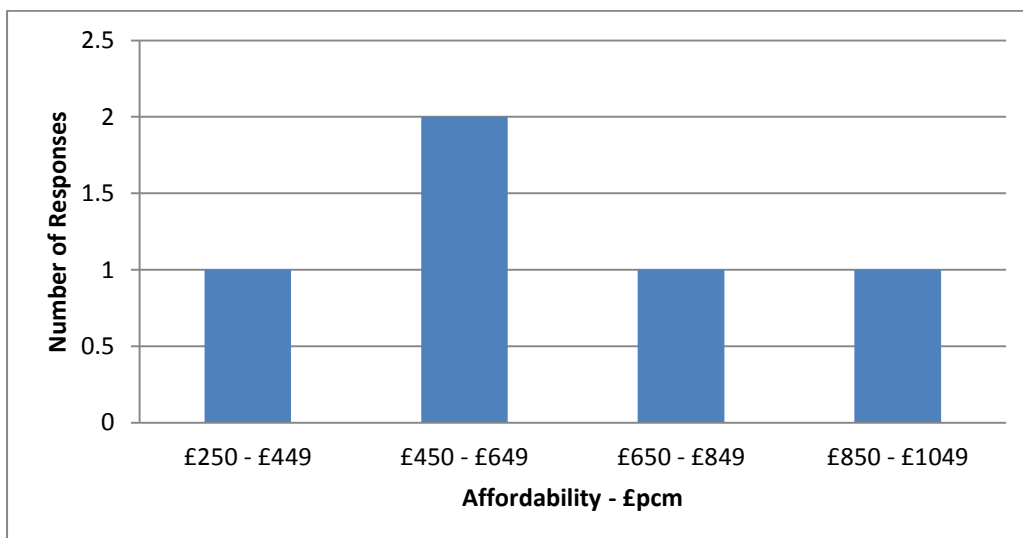
**Q15**

**Which of the following would be best for you?**



**Q16**

**Can you give us some idea of how much rent/mortgage you could afford to pay? (pcm)**





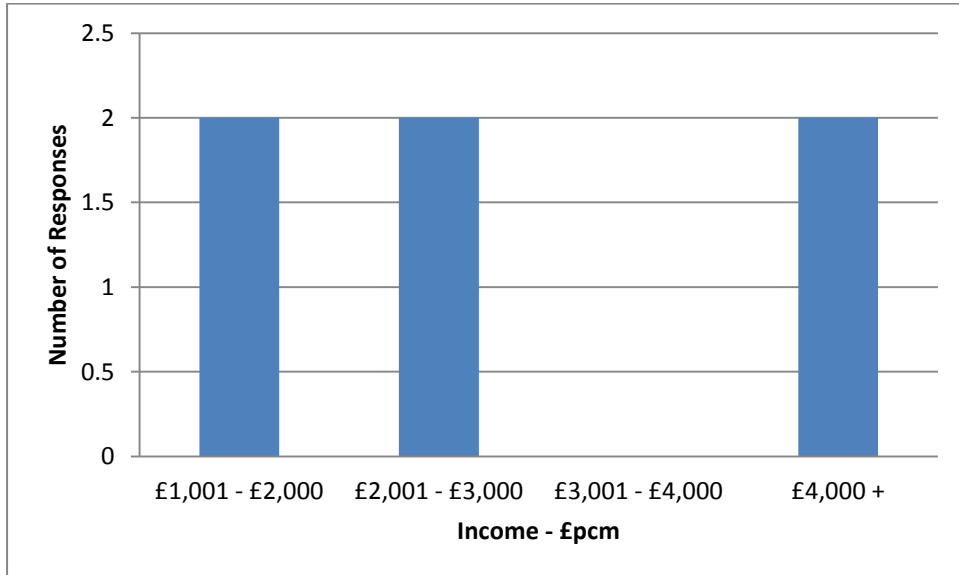
**Q17**

If you are interested in shared ownership, how much do you think you would be able to put down as a deposit?



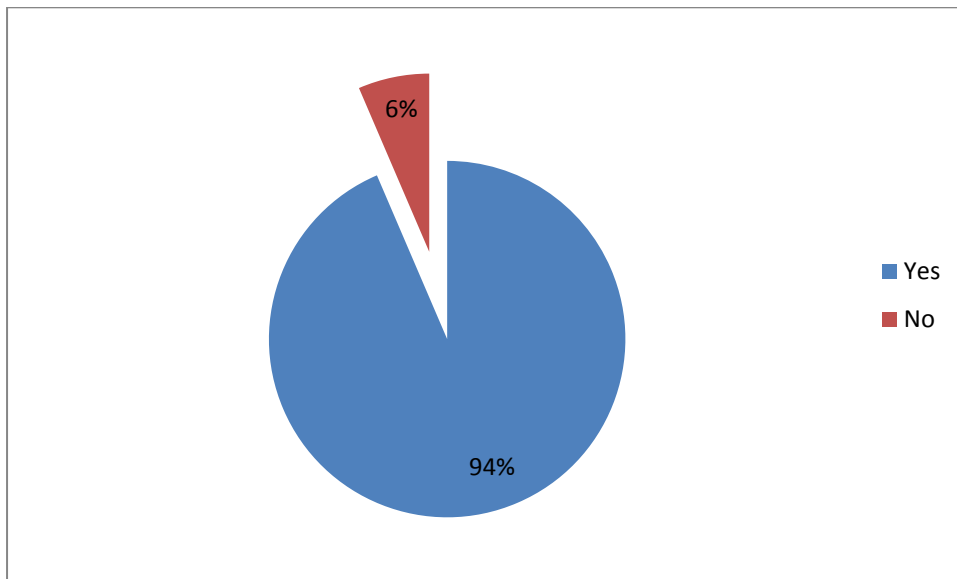
**Q18**

Can you give us some idea of your household's monthly income after tax (including benefits, except housing benefit)?

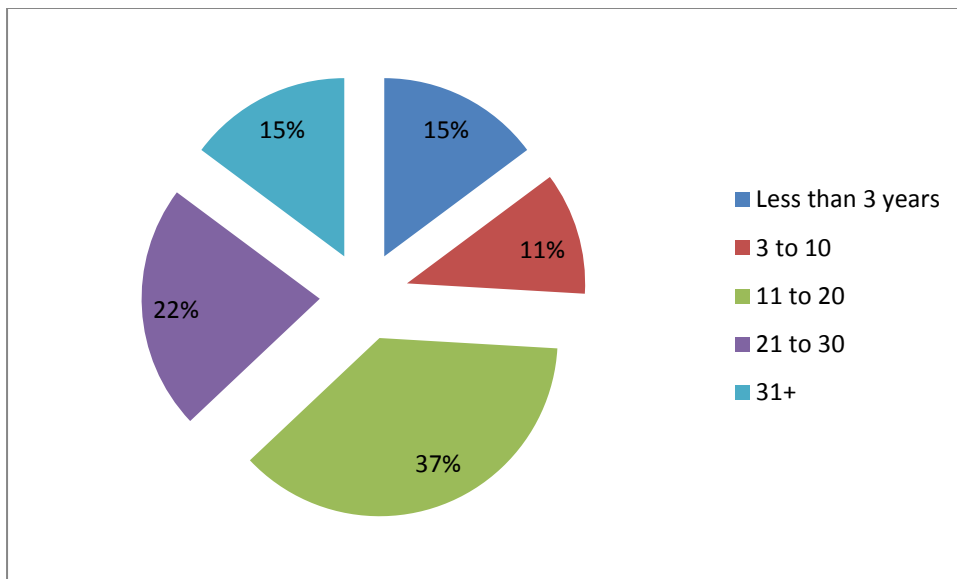


**Q19**

**Do you live in the parish at the moment?**

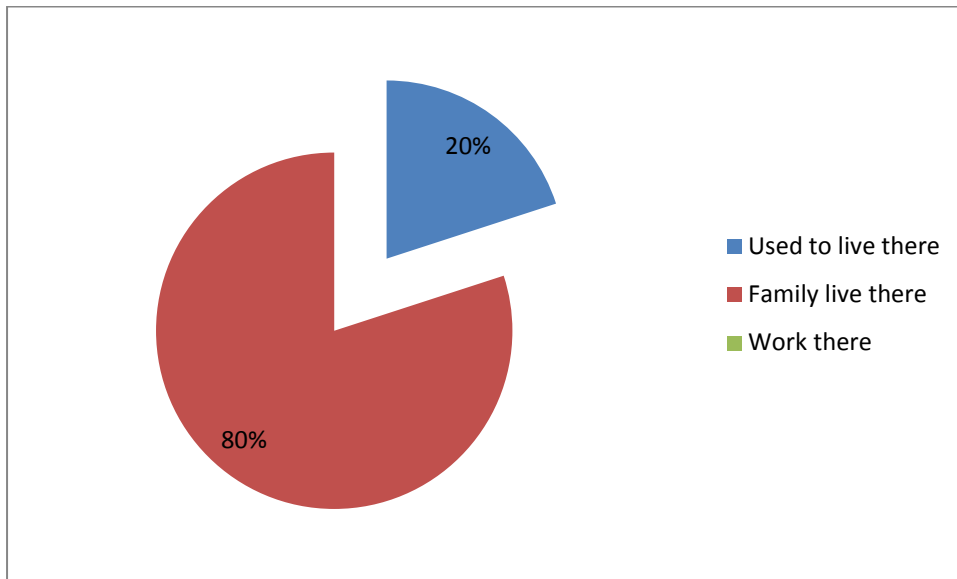


**If yes, how long have you live in the parish (in years)?**



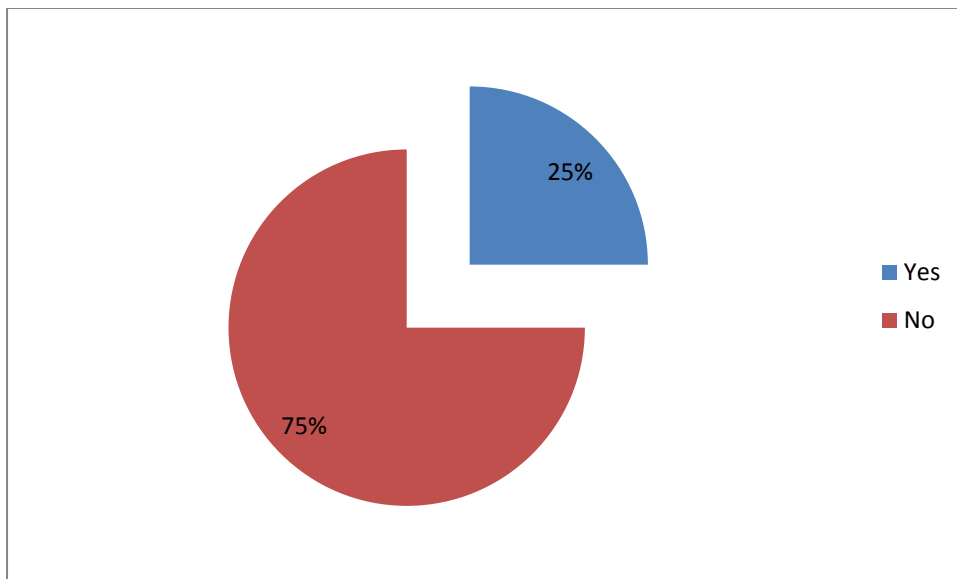
**Q20**

**If you do not live in the parish now, what is your connection to it?**



**Q21**

**Are you on the Cherwell District Council Housing Register?**



## Findings

**54%** of respondents answered 'yes' to the question: 'Would you support a small development of affordable housing in Ardley if there was a proved need from individuals or families with a genuine local connection to the parish?' **28%** replied 'Maybe' and **18%** 'No'.

From an analysis of Part Two of the Housing Needs Survey responses, it is assumed there is an affordable housing need from **21** respondents.

The **21** respondents had a local connection to Ardley, based on one or more of the following criteria set by Cherwell District Council: living in the village for the last 5 years, permanent employment, at least 10 years previous residence, over 55 or with a disability requiring support from close relatives living in the village, close relatives living the village for at least the last 5 years (see Appendix 1 for more detail).

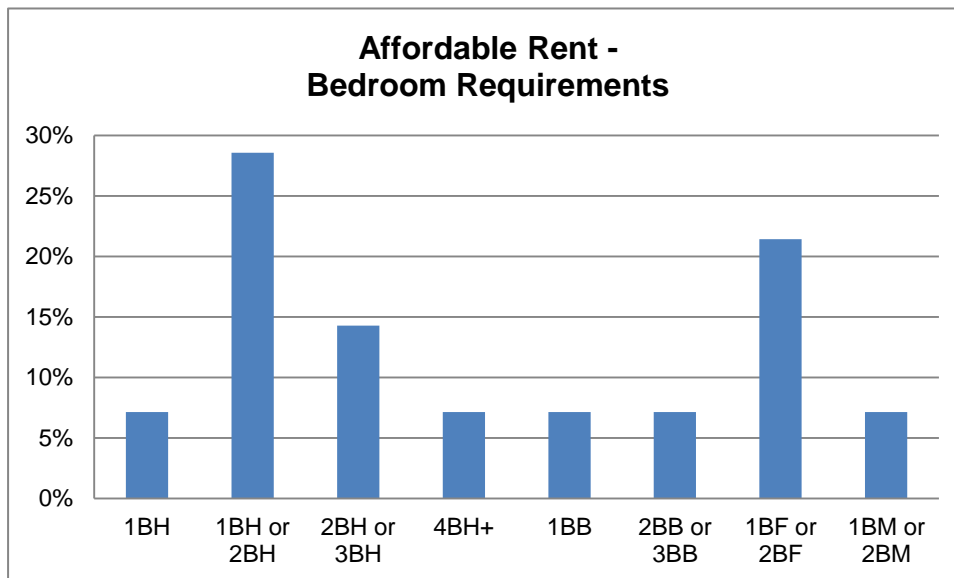
## **Housing Needs Breakdown**

### *Rental*

2 of the 21 respondents expressed an exclusive interest in a social rented property.

In addition, the rental calculation includes 7 respondents who expressed an interest in either a rented or a shared ownership property but are unlikely to be able to afford a deposit and/or a mortgage in a shared ownership property. According to the information supplied in the survey about their need these 9<sup>2</sup> households would require:

<b>Respondent</b>	<b>Requirement</b>
1	1 or 2 bedroom flat
2	1 or 2 bedroom house or flat
3	1 or 2 bedroom house
4	2 or 3 bedroom house or bungalow
5	1 or 2 bedroom bungalow, flat or maisonette
6	1 or 2 bedroom house
7	1, 2 or 3 bedroom house
8	1 bedroom house
9	4+ bedroom house

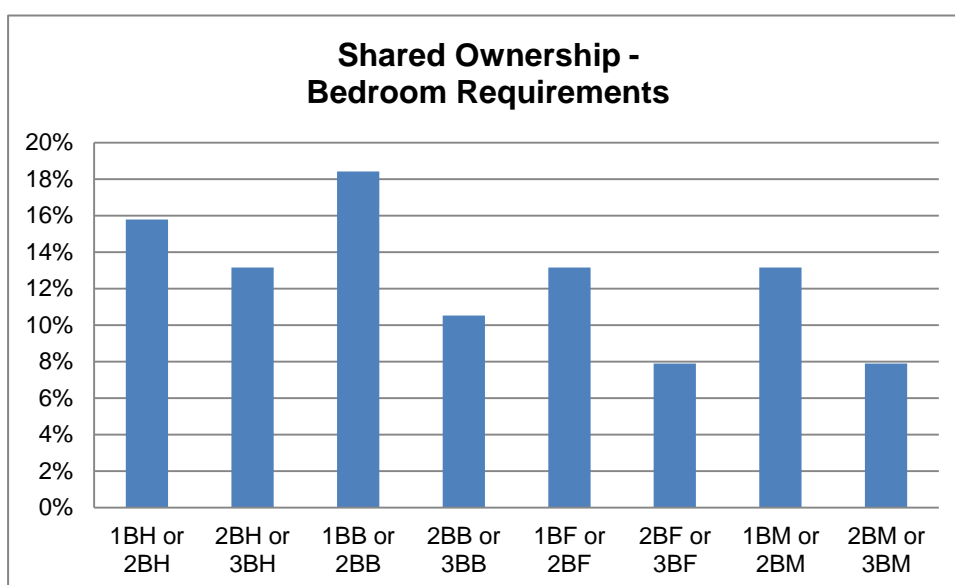


<sup>2</sup> Includes respondents who expressed an exclusive interest in social rented property and those who are unlikely to afford a deposit and/or mortgage on a shared ownership property.

### Shared Ownership

8 of the 21 respondents expressed an exclusive interest in a shared ownership property. In addition the shared ownership calculation includes 2 respondents who expressed an interest in either a rented or a shared ownership property. Their likelihood of being able to afford a deposit and/or mortgage in a shared ownership property is included in the table below. According to the information supplied in the survey about their need, these 10<sup>3</sup> households would require:

Respondent	Requirement
1	1 or 2 bed bungalow ( <b>potentially able</b> to afford deposit and/or mortgage)
2	1 or 2 bed house ( <b>potentially able</b> to afford deposit and/or mortgage)
3	2 or 3 bed house ( <b>potentially able</b> to afford deposit and/or mortgage)
4	1, 2 or 3 bed house ( <b>unable</b> to afford deposit and/or mortgage)
5	1,2 or 3 bed house, bungalow, flat or maisonette ( <b>unable</b> to afford deposit and/or mortgage)
6	1,2 or 3 bed house, bungalow, flat or maisonette ( <b>unable</b> to afford deposit and/or mortgage)
7	1,2 or 3 bed house, bungalow, flat or maisonette ( <b>unable</b> to afford deposit and/or mortgage)
8	1, 2 or 3 bed bungalow ( <b>unable</b> to afford deposit and/or mortgage)
9	1 or 2 bed house, bungalow, flat or maisonette ( <b>potentially able</b> to afford deposit and/or mortgage)
10	1 or 2 bed house, bungalow, flat or maisonette ( <b>potentially able</b> to afford deposit and/or mortgage)



<sup>3</sup> Includes respondents who expressed an interest in either a rented or a shared ownership property.

## **Rental/Shared Ownership Breakdown Incorporating Cherwell District Councils Allocations Criteria**

There are restrictions on the number of bedrooms that someone is considered eligible for, depending on the make-up of the household and whether the home is rented or purchased on a shared ownership basis. A household's needs would require full analysis through its Housing Register application. Incorporating these criteria into the information supplied in the Housing Needs Survey gives a predicted tenure breakdown as follows:

### **Rental**

- 2 x 1 bedroom flat
- 1 x 1 or 2 bedroom flat
- 1 x 1 or 2 bedroom house or flat
- 3 x 1 or 2 bedroom house
- 1 x 2 bedroom house or bungalow
- 1 x 3 bedroom house

### **Shared Ownership**

- 1 x 2 bedroom bungalow (up to)
- 3 x 2 bedroom flat or house (up to)
- 1 x 2 bedroom house (up to)

### **Summary**

17 of the 21 potential applicants stated that they are **not** on the Cherwell District Council Housing Register. 1 of the 9 respondents who identified a need for rented accommodation stated they were on the Housing Register.

The findings of this report are exclusively based on the January 2017 Ardley with Fewcott Housing Needs Survey. Support for an affordable housing development in the parish and a level of affordable housing need has been identified.

The report is intended as a guide for future discussion on the potential development of an affordable housing scheme in Ardley.

## Appendices

### Appendix 1 – Village or parish connection/Rural Lettings & Rural Exception Sites

Qualifying village or parish connections are that the applicant or joint applicant must:

- have lived in the village for the last 5 years
- be employed in the village for a minimum of fifteen hours per week and the employment is not of a short-term nature
- have 10 years previous residence in the village if not currently residing there
- be over 55 or with a disability requiring support on health grounds from close relatives currently living in the village
- have close relatives living in the village for a period of at least the last five years. (Close relatives are defined as parents, children, siblings, grandparents or grandchildren including step relatives, where there is evidence of frequent contact, commitment or dependency).

**Source:** [http://www.cherwell.gov.uk/media/pdf/o/h/Approved\\_Allocation\\_Scheme\\_-\\_Sept\\_15.pdf](http://www.cherwell.gov.uk/media/pdf/o/h/Approved_Allocation_Scheme_-_Sept_15.pdf)