

# DEDDINGTON



## HOUSING NEEDS SURVEY REPORT

May 2012



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## 1. DEDDINGTON PARISH PROFILE

### Population and Place

- The parish Deddington is in the ward of Deddington, within Cherwell district.
- According to the 2001 census, Deddington has a total population of 2123, comprising 880 households.
- Deddington is about 6 miles from Banbury.
- The parish has an excellent website, *Deddington Online*: [www.deddington.org.uk](http://www.deddington.org.uk)

### Social Life, Churches, Schools

- Deddington has an Anglican church, St. Peter and St. Paul's, and a Methodist church, Wesleyan Reform Church.
- There is a primary school in the parish, with a current school roll of 165. The main school for secondary-age young people is the Warriner School, Bloxham (a school bus serves Deddington pupils).
- There is a very wide selection of clubs, societies, groups and classes in the parish. A selection includes: babies and toddler group, badminton, bowls, BMX, football and cricket clubs, History Society, Friends of Daeda's Woods, Friends of Deddington Library, Friendship Club, Photographic Society, Women's Institute, Scouts, Windmill Thursday Club (for the elderly), and Youth Club.

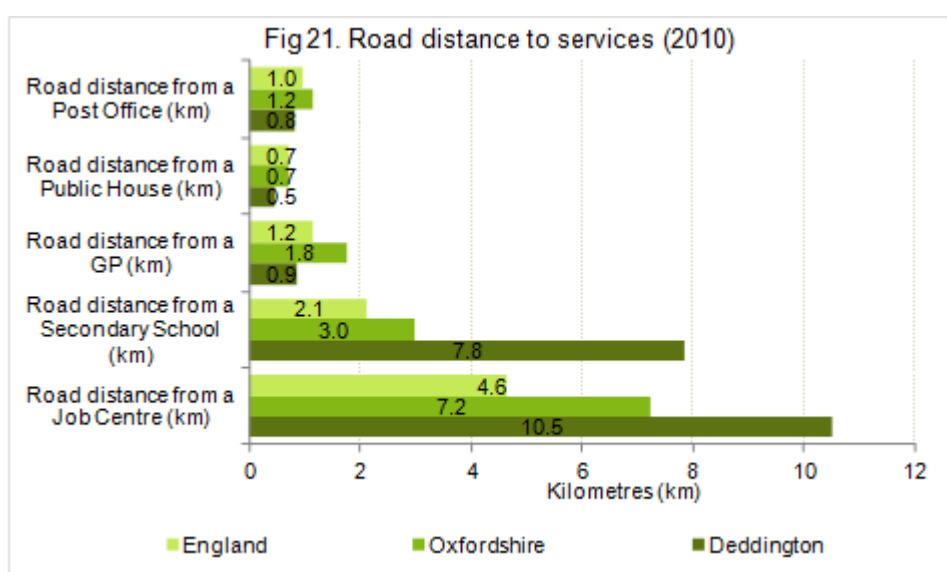
### Services

- There are several pubs in the parish: *The Crown and Tuns*, *Deddington Arms Hotel*, *The Duke of Cumberland's Head*, *Red Lion Bar and Bistro*, and *The Unicorn Inn*.
- There are several shops, restaurants and takeaways in Deddington.
- There is a library in the parish.
- Deddington Health Centre is situated in Earls Lane, and there is also a dental practice.
- *Deddington Online* lists a comprehensive selection of local businesses which are based in the parish.

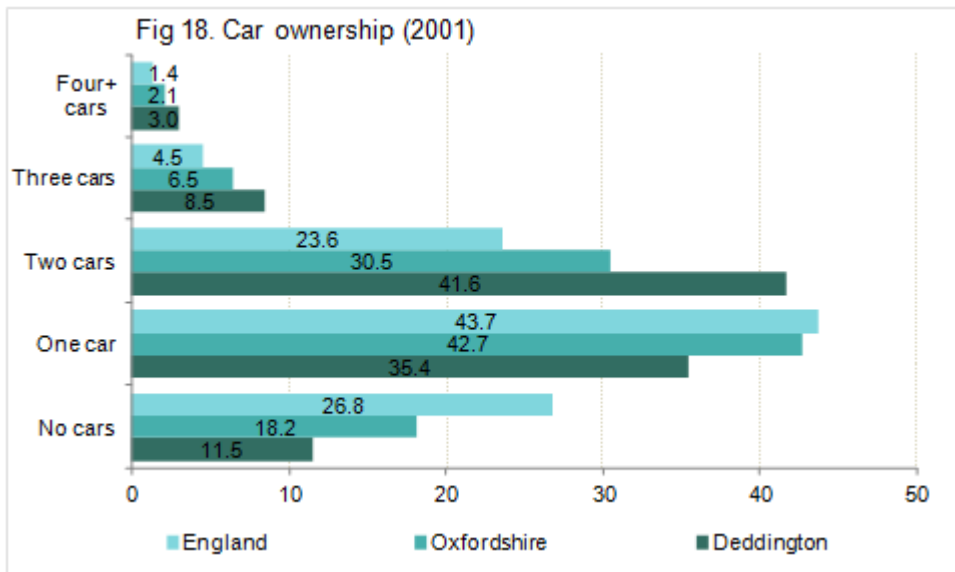
### Transport

- Stagecoach service S4 (Oxford Banbury) serves Deddington multiple times daily, Monday to Saturday (eight times on a Sunday).
- Heyfordian Travel service 81/ 81a serves Deddington four times on Thursday, Friday and Saturday.

### Access to Services

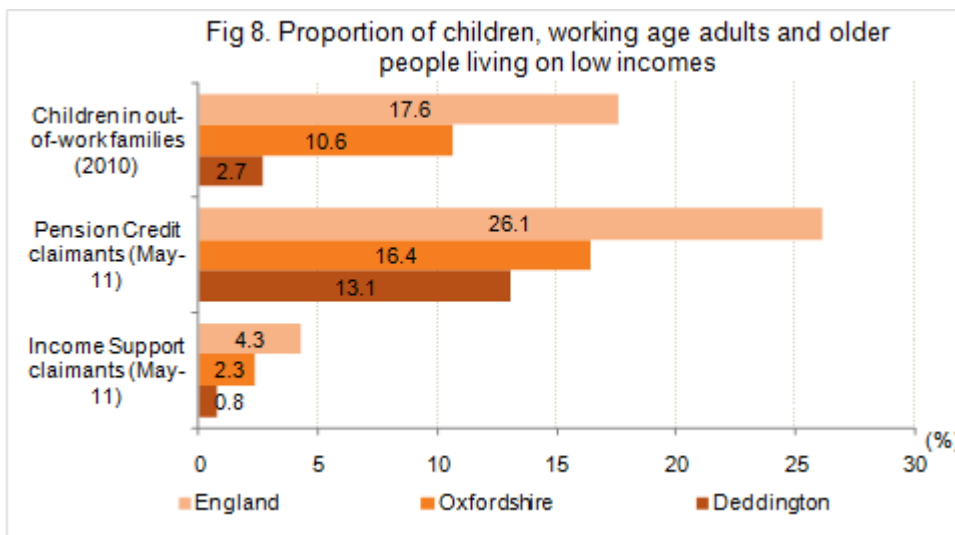


NOTE: this information is taken from 'Deddington Parish Profile', in Evidencing Rural Need, Action for Communities in Rural England (ACRE), 2012. This project was commissioned by ACRE on behalf of the Rural Community Action Network to strengthen the evidence base on rural need across England. The full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



NOTE: data source as above.

Low Income



NOTE: data source as above.

## 2. OXFORDSHIRE RURAL COMMUNITY COUNCIL

The ORCC aims to improve the quality of life for those who live or work in rural Oxfordshire. It supports programmes that are influenced by the needs of rural communities. The Rural Housing Enabler (RHE) promotes and assists Parish Councils and community groups to facilitate Housing Need Surveys in order to assess local needs for affordable housing.

- The RHE is employed by ORCC, part of the national network of Rural Community Councils.
- The RHE is a member of the Oxfordshire Rural Housing Partnership, which works closely with rural communities to meet their affordable housing needs.

## 3. AIM

The aim of the March 2012 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 Deddington, 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.

## 4. DISTRIBUTION AND RESPONSE

In order to carry out the Housing Needs Survey, questionnaires and *Freepost* return envelopes were kindly delivered by Deddington Scout Group to all parish dwellings in late March 2012.

- The RHE, liaising with the Parish Council, prepared the structure of the survey.
- The RHE 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 two 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 Deddington) were asked to complete Part Two.

- The 2001 census identifies Deddington as having, in total, 880 households.
- 268 surveys were returned, a good response rate of **30.5%**.
- Of those answering the question (266), **57%** (151 respondents in total) said yes, they 'would support a small development of affordable housing in Deddington if there was a proven local need from individuals or families with a genuine local connection to the parish?' Including the 'maybe's' this figure rises to 86%.
- No information is known about the non-respondents, and no assumptions will be made about their needs or requirements.

## 5. Housing Profile and Affordability

### Current Mortgage Affordability in Oxfordshire

The average terraced property in Oxfordshire cost £251,851 in January 2012 (source: [www.home.co.uk](http://www.home.co.uk) House Prices Report for Oxfordshire – January 2011 to January 2012). The average terraced house selling price in the OX15 postcode area, which covers Deddington, was £190,000 (source: [www.home.co.uk](http://www.home.co.uk)). In 2010, median gross pay in Cherwell district was £24,202 p/a (source: Annual Survey of Hours and Earnings 2010, [www.ons.gov.uk](http://www.ons.gov.uk)). Therefore, a household would require an income of almost **8 times** the median income to secure an averagely-priced terraced property. However, Deddington is one of the more unaffordable wards in the District. Based on current house prices, over **11 times** the average lower quartile (lowest 25%) earnings would be needed to purchase an entry level property (source: [www.hometrack.co.uk](http://www.hometrack.co.uk))

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 OX15 figures above, this would equate to c. £36,000. Even in the unlikely scenario of a household being offered a mortgage of 3 times salary, total annual income would have to be around £50,000. 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 Deddington

In order to contextualise survey responses with market housing conditions in Deddington, a web search for properties for sale or rent was conducted on 16/5/2012. The results were as follows:

| House Type                 | Price <sup>1</sup>               | Totals for Sale and Rent <sup>2</sup> |
|----------------------------|----------------------------------|---------------------------------------|
| <b>For Sale</b>            |                                  | <b>9</b>                              |
| 4 bed                      | 360 000                          | 4                                     |
| 3 bed                      | 199 500                          | 4                                     |
| 2 bed                      | 299 500                          | 1                                     |
| 1 bed                      | <b>None available in 3 miles</b> | n/a                                   |
| <b>For Rent</b>            |                                  | <b>5</b>                              |
| 4 bed (**Bloxham)          | 1350pcm                          | n/a                                   |
| 3 bed                      | 800 pcm                          | 2                                     |
| 2 bed                      | 695 pcm                          | 3                                     |
| 1 bed (** South Newington) | 575 pcm                          | n/a                                   |

*\*Where properties of this size were not available for sale or rent in Deddington the search radius was widened to 1 mile (\*\*3 miles). <sup>1</sup>The lowest price for each size property has been recorded. <sup>2</sup>Sale and rent totals are based properties available within Deddington. Source: [www.rightmove.co.uk](http://www.rightmove.co.uk)*

### General Comments

- At the average prices of homes in Deddington 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) for May 2012 for the area including Deddington is: 1 bed- £114.23; 2 bed- £150; 3 bed- £177.69; 4 bed- £229.62. This makes many properties unaffordable for people on low incomes, even with the help of housing benefit.
- According to the 2001 census, of the 880 Deddington 'dwellings with residents', 76.5% were owner occupied (674 properties), 9.5% social rented (82 properties) and 14% (124 properties) rented privately.

## 6. Survey Results

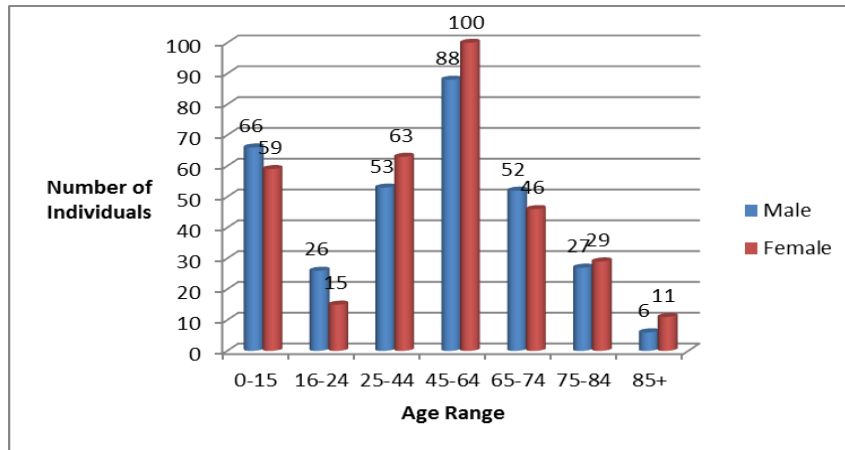
### Part One – You and Your Household

Total responses: 268

Note: graphs are based on total responses. Where the total is less than 268 a respondent(s) declined to answer the question

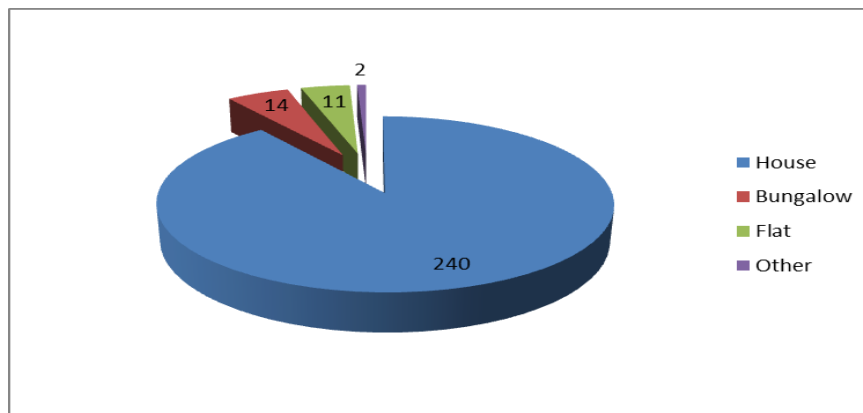
#### Q1

How many people of each age live in your home?



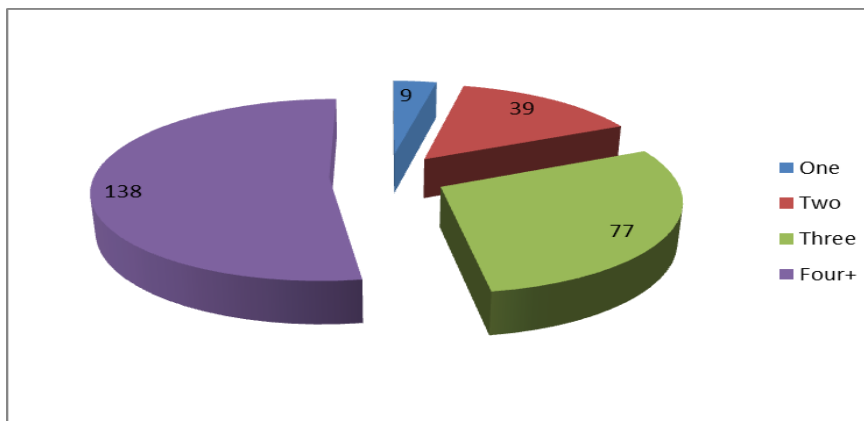
#### Q2

What type of home do you live in?



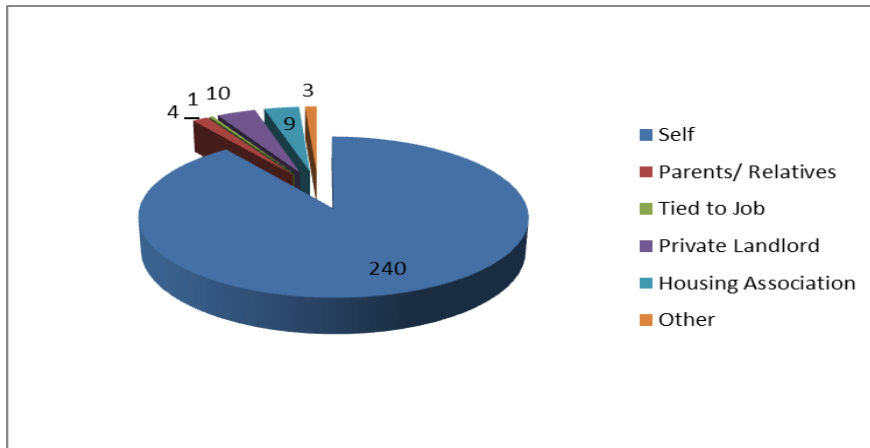
#### Q3

How many bedrooms does your home have?



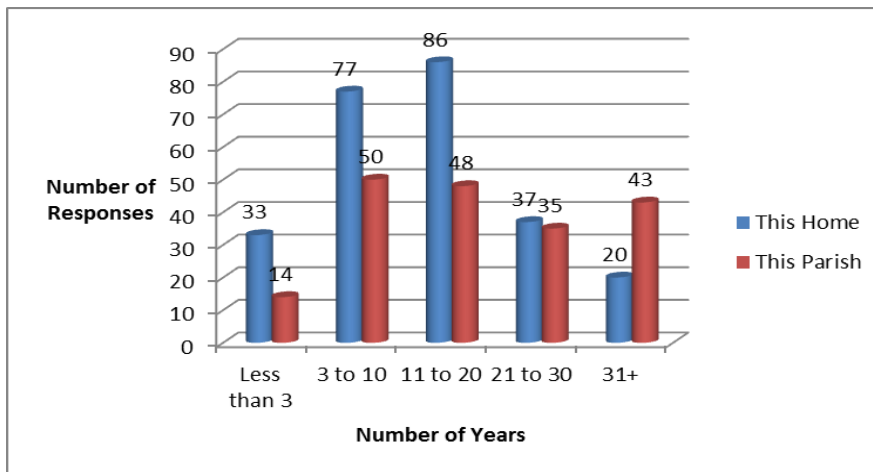
**Q4**

**Who owns your home?**



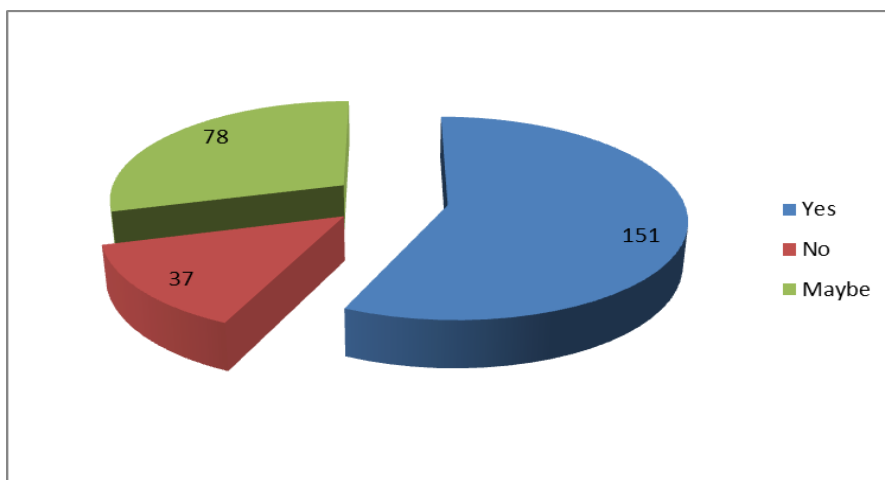
**Q5**

**How long have you lived in your home/ parish of Deddington?**



**Q6**

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





**Q7**

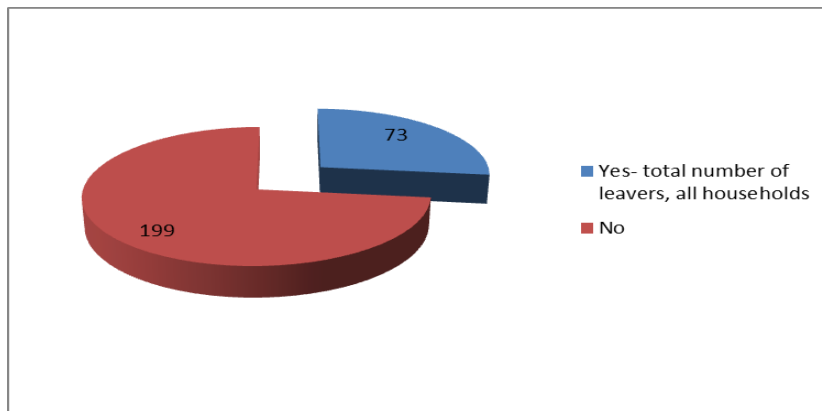
**If you answered yes or maybe to question 6 can you suggest a suitable site?**

*\*Frequency of suggestions is noted. Site suggestions may overlap but are noted as described by respondents.*

|   |    |
|---|----|
| Earl's Lane (various locations)         | 27 |
| Hempton Road                            | 15 |
| Clifton Road                            | 5  |
| North of village                        | 3  |
| Extend Wimbourne Close                  | 4  |
| Field opposite Fire Station             | 4  |
| Field behind the Grove/ The Paddocks    | 2  |
| North of Wimborne Close                 | 2  |
| Near Gaveston Gardens                   | 2  |
| Bishop's Field, Hempton Road            | 2  |
| Opposite Windmill Centre                | 2  |
| Extend Mill Close behind the Paddocks   | 2  |
| Rear of Wimborne Close                  | 1  |
| Evans Lane                              | 1  |
| Back of St. James Farm                  | 1  |
| Part of the field behind Grove Flats    | 1  |
| Land north and west of Wimborne Close   | 1  |
| Between Deddington and Clifton          | 1  |
| Back of castle grounds on Clifton Road  | 1  |
| Land between the Grove and Hempton Road | 1  |

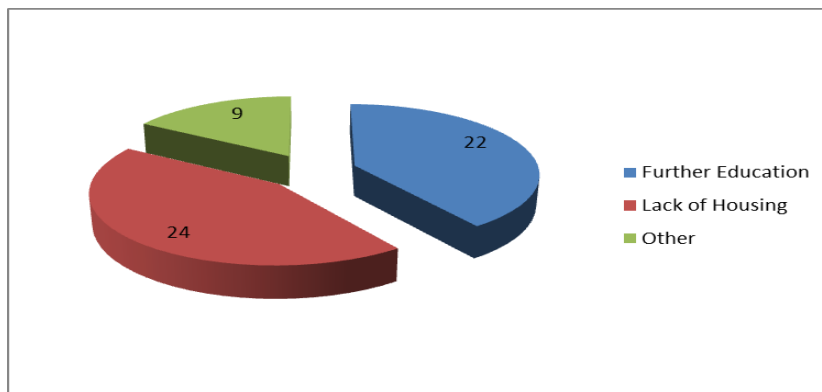
**Q8**

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

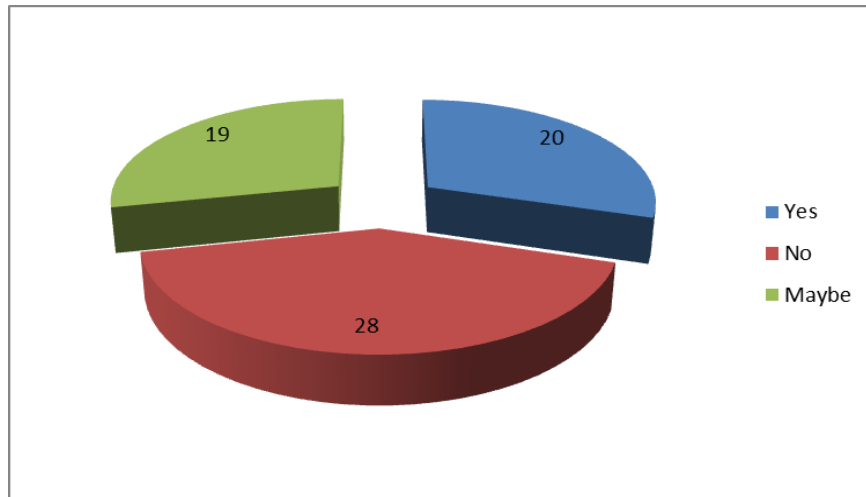


**Why did they leave?**

*\*some respondents gave more than one answer.*

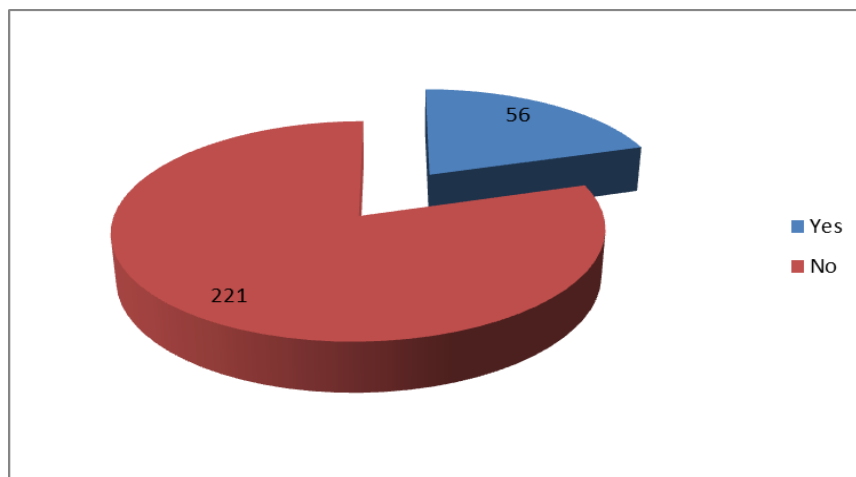


**Would they return if there was affordable housing in the village?**



**Q9**

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



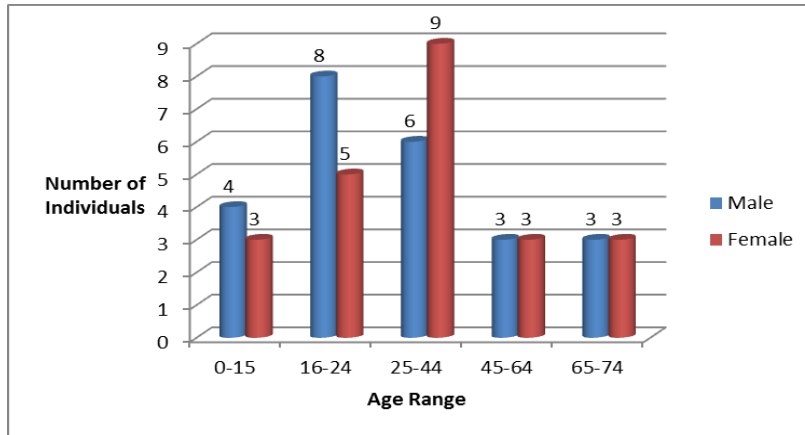
**Part 2 - Affordable Housing Need**

Total respondents: 27

\* Graphs are based on total responses. Where the total is less than 27 a respondent(s) declined to answer the question

**Q10**

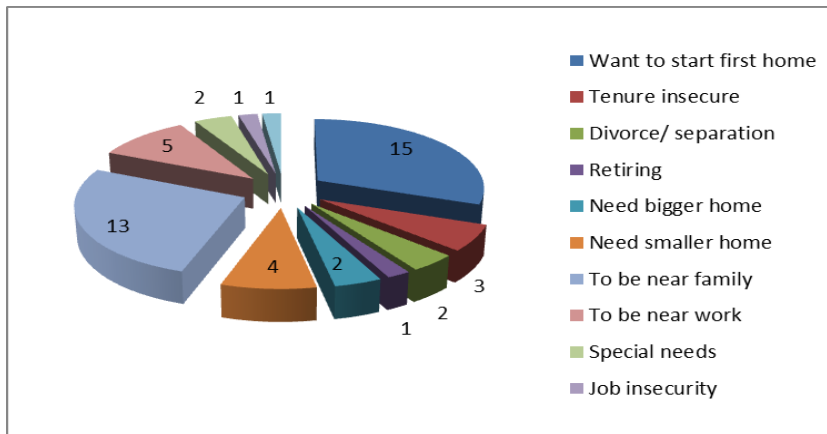
**How many people in each age group would live in the new home?**



**Q11**

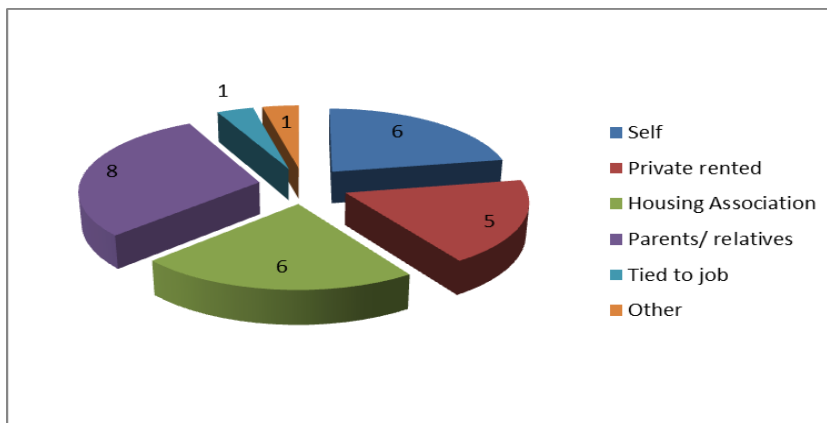
**Why do you need a new home in this parish?**

\*some respondents gave more than one answer.



**Q12**

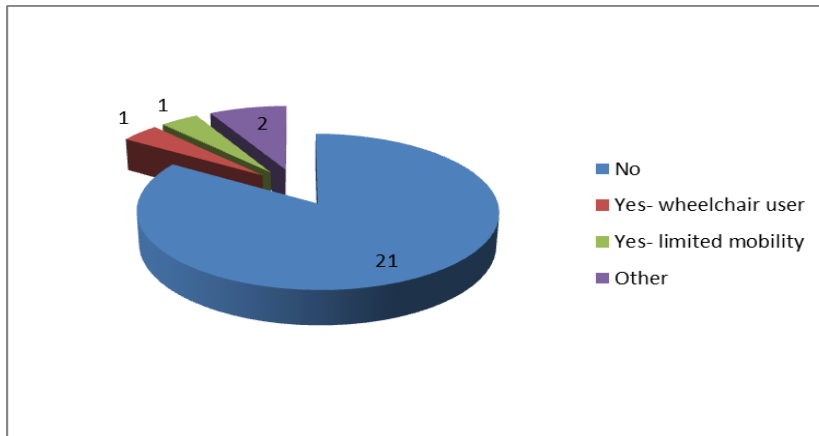
**Who owns the home you live in now?**



**Q13**

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

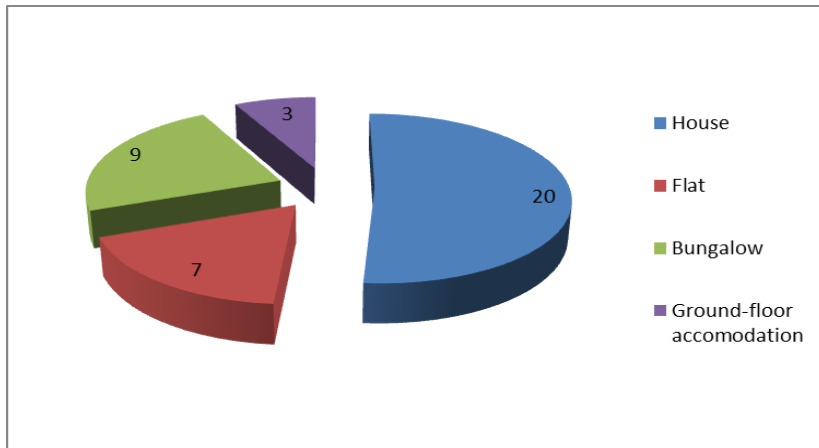
*\*some respondents gave more than one answer.*



**Q14**

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

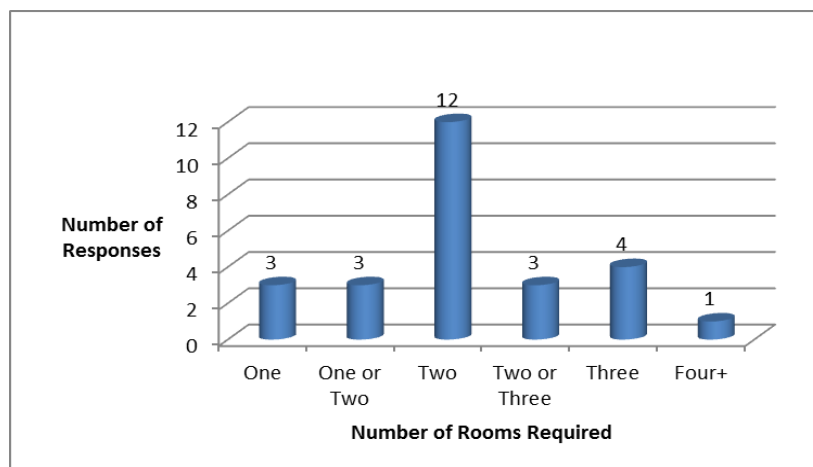
*\*some respondents gave more than one answer*



**Q15**

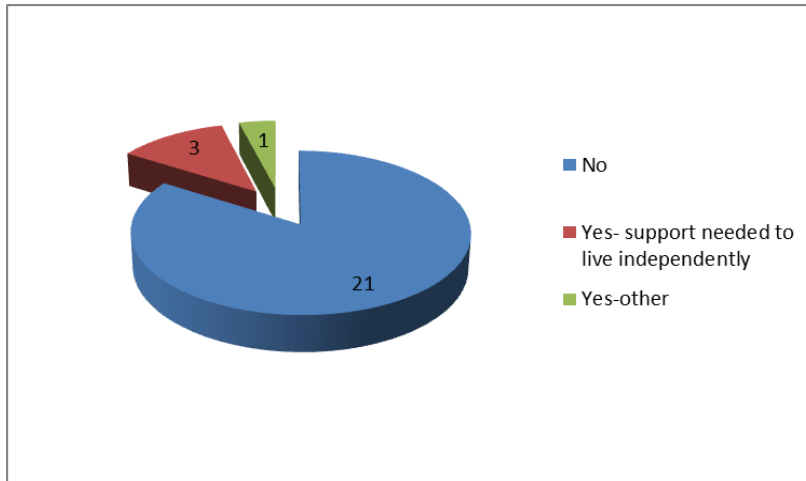
**How many bedrooms will your new home need?**

*\*one respondent gave more than one answer*



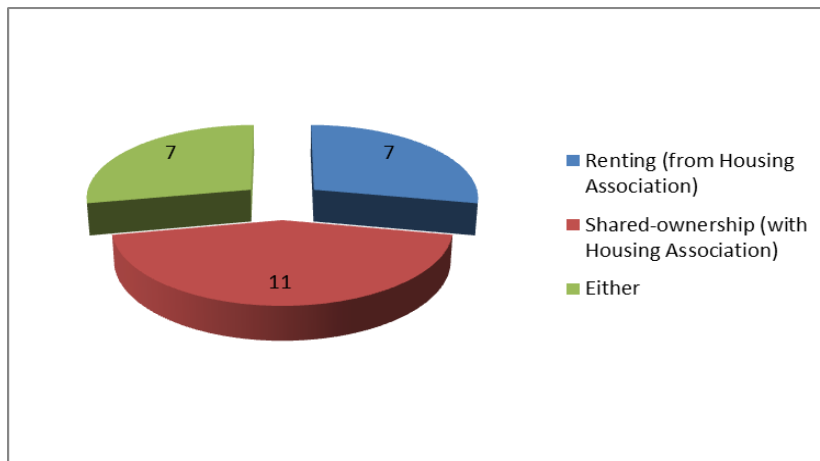
**Q16**

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



**Q17**

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



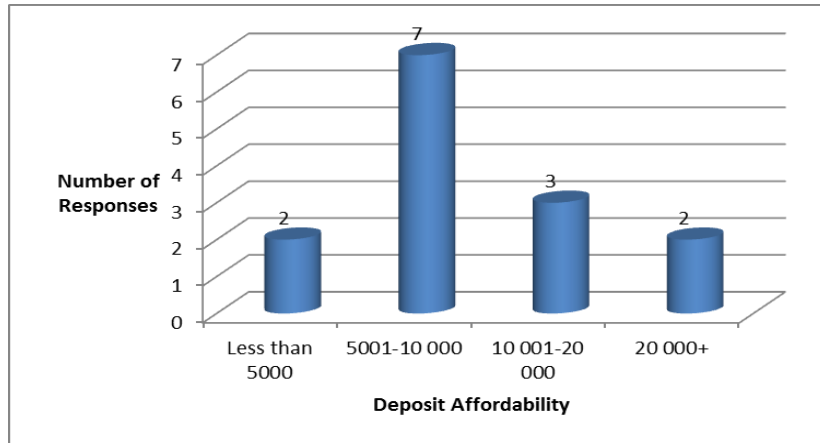
**Q18**

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



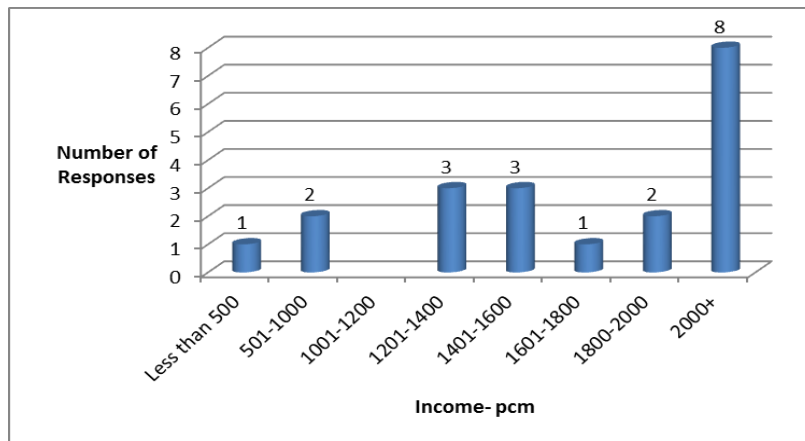
**Q19**

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



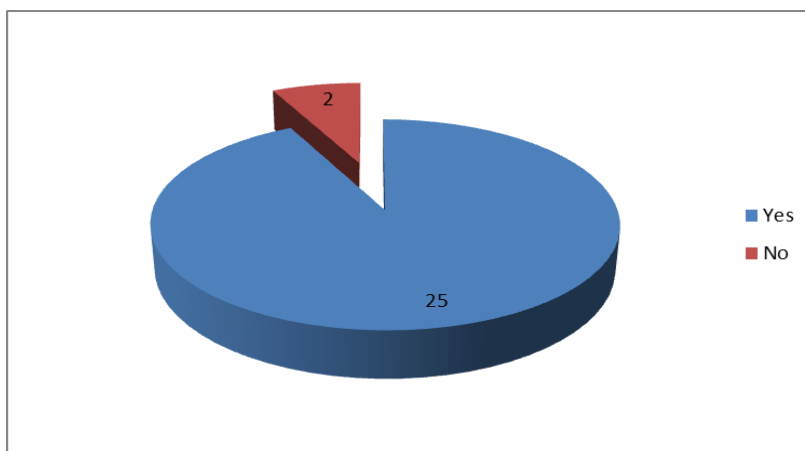
**Q20**

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

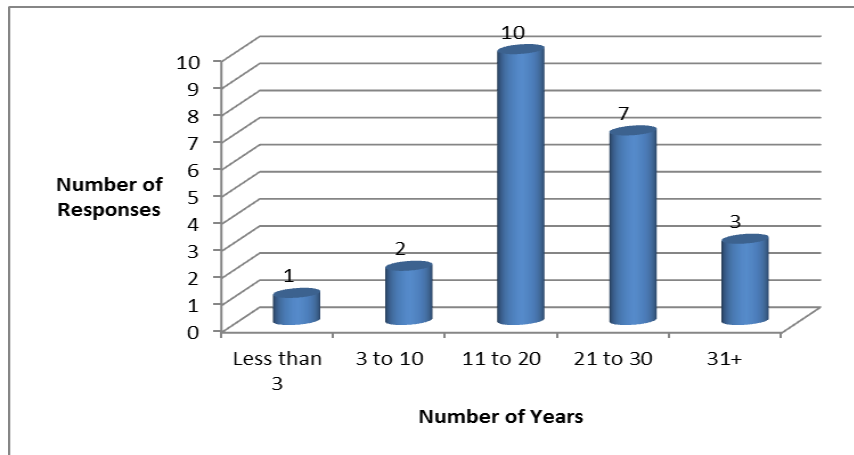


**Q21**

Do you live in the parish at the moment?



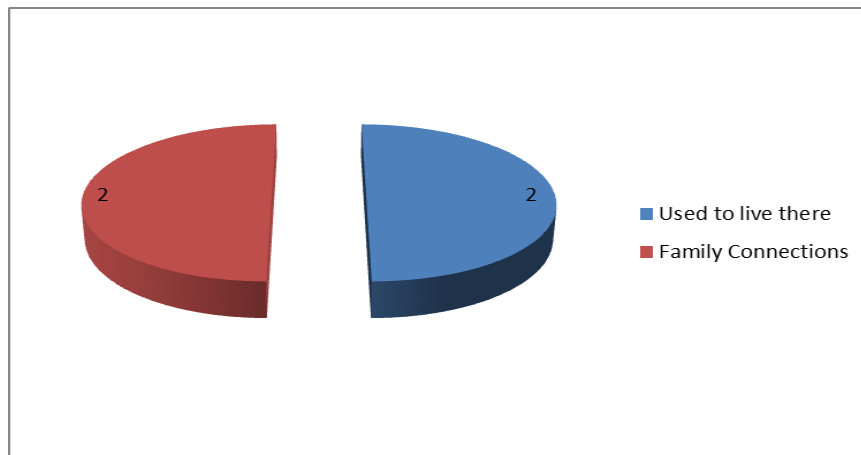
**If yes, how long have you lived in the parish (in years)?**



**Q22**

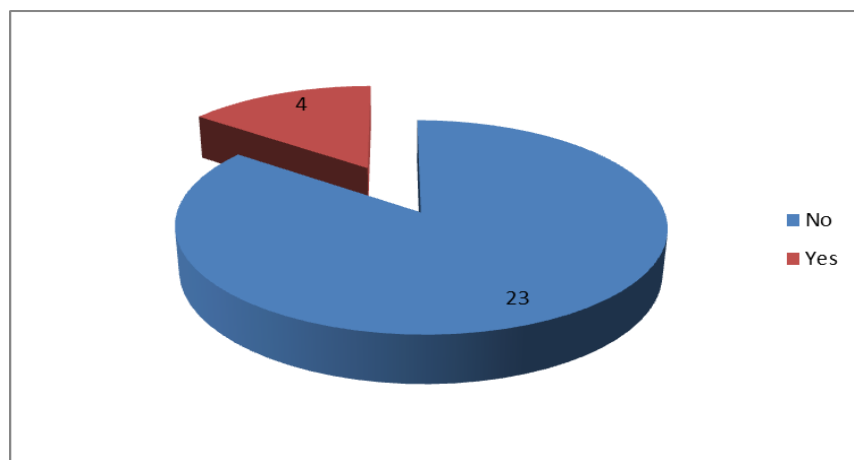
**If you do not live in the parish now, what is your connection to it?**

*\*some respondents gave more than one answer.*



**Q23**

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



## 7. Findings

**57%** of respondents answered 'yes' to the question: 'Would you support a small development of affordable housing in Deddington if there was a proven need from individuals or families with a genuine local connection to the parish?' **29%** replied 'Maybe' and **14%** 'No'.

From an analysis of Part Two of the Housing Needs Survey responses, it is assumed there is an affordable housing need from **17** respondents. Although 27 respondents completed Part Two, 10 could not be considered eligible for one (or a combination of) the following reasons: they were not in affordable housing need; they did not supply enough information; they provided no contact details to allow for follow-up.

The 17 respondents had a local connection to Deddington, based on one or more of the following criteria set by Cherwell District Council: living in the village for at least 5 years, permanent employment, at least 10 years previous residence, close relatives living in the parish (see Appendix 1 for more detail).

All 17 respondents would be unable to afford to rent or buy on the open market or have significant financial difficulties in doing so.

### Housing Needs Breakdown

#### Rental

7 of the 17 respondents expressed an exclusive interest in a social rented property.

In addition, the rental calculation includes 3 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 10 households would require:

- 2x 1-bedroom flat
- 2x 1-bedroom ground-floor accommodation
- 3x 2-bedroom house
- 1x 2-bedroom bungalow
- 2x 3-bedroom house

#### Shared Ownership

7 of the 17 respondents expressed an exclusive interest in a shared ownership property. According to the information supplied in the survey about their need, these 7 households would require:

- 1x 1-bedroom house (unlikely to be able to afford deposit and/ or mortgage)
- 5x 2-bedroom house (**3 unlikely to be able to afford deposit and/ or mortgage**)
- 1x 3-bedroom house (possibly able to afford deposit and/ or mortgage)

The 4 respondents unable to afford the deposit and/ or mortgage may wish to consider the social rented alternative. The rental calculation would have to be amended accordingly.



## **Rental/ Shared Ownership Breakdown Incorporating Cherwell DC 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

- 2x 1-bedroom bungalow
- 2x 1-bedroom ground-floor accommodation
- 3x 1-bedroom flat
- 3x 2-bedroom house

### Shared Ownership

- 1x 1 or 2-bedroom flat/ house
- 1x 2-bedroom bungalow
- 5x 2-bedroom house

## **Summary**

14 of the 17 potential applicants stated that they are *not* on the Cherwell District Council Housing Register. The RHE shall contact households and provide Cherwell DC Housing Forms, asking them to register on the list.

The findings of this report are exclusively based on the March 2012 Deddington 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 Deddington. These discussions shall also be informed by, for example, additional housing need as evidenced from the Cherwell DC Housing Register.

## 8. Appendix 1

Cherwell District Council's current allocation policy defines 'local connection with a specific village' as:

- living in the village for at least the previous five years; or
- having permanent employment in the village; or
- having at least ten years previous residence in the village if not currently residing there; or
- applicants over 60 or with a disability requiring support on medical grounds from relatives currently living in the village; or
- having close relatives living in the village for a period of at least 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:** Cherwell District Council Housing Allocation:

[http://www.cherwell.gov.uk/media/pdf/q/7/Approved\\_allocation\\_scheme\\_8\\_July\\_2009.pdf](http://www.cherwell.gov.uk/media/pdf/q/7/Approved_allocation_scheme_8_July_2009.pdf)

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