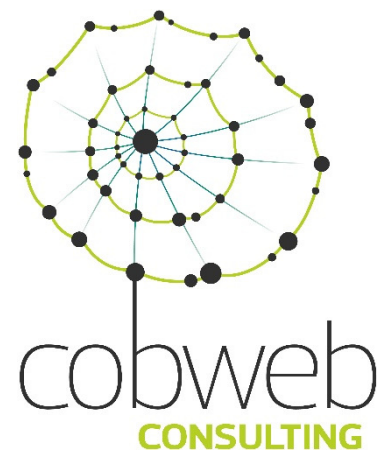


East Challow Parish Council

EAST CHALLOW HOUSING NEEDS SURVEY

A report for East Challow Parish Council from Cobweb
Consulting

November 2020



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EXECUTIVE SUMMARY

Background

1. In April 2020 East Challow Parish Council commissioned Cobweb Consulting to undertake a housing needs survey of the Parish. The context of the commission was the continuing development of the East Challow Neighbourhood Plan, and the requirement to assess evidence relating to local housing need.
2. While the area had fallen under the Oxfordshire Strategic Housing Market Assessment (SHMA) (2014), this was considered too broad-brush to give a detailed enough picture of local housing needs. Likewise, a community survey undertaken in 2017, although giving a wealth of detail on current community issues, including housing need, did not give a longer-term perspective. The key elements of these two studies are considered below.

Demographic and economic context

3. As well as conducting a housing needs survey, we also analysed relevant secondary data relating to demographic and economic change
4. The main demographic and economic factors relevant to changing housing needs in East Challow are:
 - A substantial increase (27%) in the size of the population between 2011 and 2019
 - Significantly, the largest component of this increase is in the number of children, which has increased by 65%, and of young adults, which has increased by half.
 - While older age groups also increased in numbers, proportionately the increases were smaller
 - The dependency ratio – the relationship between the proportion of those in non-working age groups to working age groups – is 72%. In other words, there is nearly three-quarters of a dependent person to every working age adult in East Challow. This is largely based on the number of children in East Challow.
 - It seems apparent that over the last eight years East Challow has attracted a substantial number of incomers mainly of younger working age, who have brought with them or started young families.
 - 42% of households have dependent children
 - Nearly 70% of households live in owner-occupied homes, 20% in private rented homes and 10% in social housing
 - 13% of residents provide unpaid care for dependents and 15% have their activities limited by long term illness or disability
 - At the date of the Census (2011) 75% of residents were economically active. Given the influx of younger families, this figure is now likely to be higher, and there are likely to be a smaller proportion of retirees (15% in 2011).
 - Around 40% of those employed were in highest paid occupations and industries, while a third are in the least well paid sectors and jobs

- 18% of adults have degrees and 14% have professional qualifications; whereas 21% have no qualifications
- Over the last four years the average house price has been £296,250, and the lower quartile £270,000
- Private sector rents are generally below the Local Housing Allowance threshold, enabling many of those on benefits to access the sector

Summary of survey results

- The survey was sent to all 385 households in East Challow, with a reminder, and achieved 122 fully completed responses. This is a satisfactory response rate of 32%.

5. Current property

- Just over half the respondents lived in semi-detached homes, with detached the next largest group. There were very few bungalows or flats. Half the homes had three bedrooms with a further 35% four or more.
- Over 80% of the homes were owned, around half of them with a mortgage. This is a higher level of ownership than found in the 2011 census which puts it at 69% but this is now dated and the balance may have changed. In the current survey 10% lived in homes rented from social landlords with few from other tenures.

6. Current households

- The most frequently found number of residents was two (37%) and one in four homes housed a single adult.
- Some 59% were two adult homes, half of them having dependent children. Altogether, one in three homes included dependent children and 8% found adult children still living at home.
- There were 18% of households including a family member with a disability or long-term limiting illness. In 6% of households it was thought there may be a future need for adaptations to assist access or mobility.
- The community seems a largely settled one with two out of three having lived in the area for at least ten years and half in their current home for the same length of time.
- One in four could perhaps be described as newcomers having lived in the area for less than five years. Their most likely reason for coming to live in East Challow was employment. The rural nature of the area is obviously a key attraction also, and there were mentions of walks, the environment generally and peace and quiet.

7. Employment, income and benefits

- Some 63% of respondents were employed either full or part time and almost all of the remainder were retired.
- It was found that 90% travelled outside the area to work with Wantage, Oxford and Harwell the most popular destinations. Most travel was by car or van.
- A wide range of incomes was seen with more than one in three residents receiving in excess of £4,000 per calendar month. Broadly speaking those in employment have higher incomes than those who are retired.

- Around half of the households receive no benefits. Amongst the remainder, the State Pension (22% of all respondents) or Child Benefit (12%) were most likely.

8. Vehicle ownership and parking issues

- Very few households owned no vehicles with 45% having two, 38% one and 11% three or more.
- Almost three out of four were satisfied that their own property provided adequate parking but only 40% were happy with on road options.
- Half the sample took the opportunity to add further comment on parking which suggests that it is an important topic locally. The main theme of comment was that there simply is not enough parking for increasing numbers of cars. This was particularly difficult in the older parts of the village but it was also suggested that developers were not leaving sufficient parking in the new build areas. Residents were critical of parking on pavements, paths and grass verges.
- A parking survey conducted by the Council supported this comment. It found a significant number of cars parked on the street, even when there appeared to be off-street parking available. It also highlighted as problem areas some of those that the residents had mentioned specifically in their comment. For example, Reynolds Way, Field Gardens and Hedge Hill.

9. Attitudes to local housing development.

- There was resistance to further development with around half the sample finding this neither acceptable nor needed.
- However, there was a good level of support for the provision of affordable homes for young people; 39% thought that these were needed and 35% would find them acceptable.
- After this, supported accommodation for those with disabilities (28% finding these acceptable) retirement accommodation (25%), shared ownership (20%) and homes to rent from social landlords (20%) all had reasonable levels of acceptability. In each case though perceived need was lower.
- Large family homes were the least acceptable (to only 18%) and seen as needed in the area by only 4%.
- Most of those who found development of some kind acceptable would prefer smaller scale sites ranging from one to ten dwellings.

10. Future moving intentions

- Some 22% of respondents thought it 'very' or 'fairly' likely that they would want to move house within the next five years. This rises to 39% who think this would happen within ten years. It tends to be those under 50 who are most likely to move and those over 65 least likely to do so.
- A wide variety of reasons were given for a potential move. Almost one in four wanted a larger home but only slightly fewer wanted a smaller one. Other reasons included being nearer family and friends, being nearer to shops and services, for employment reasons or to obtain care and support for health reasons.

11. New households forming

- Someone moving out to form a new household within the next five years was thought likely by 13% of respondents. This increases to 19% within the next ten years.
- The overwhelming reason for this was young people gaining independence from the family home. Moving nearer to employment or marriage/moving in with a partner were supporting reasons for a few.
- Around half thought that there might be financial barriers for those moving out – high property prices perhaps or just finance in general. But for most the likely move was years ahead so this was a general perception rather than actual difficulties experienced .

12. Moving households and their requirements

- Overall, there are 69 potential 'moves' over the next ten years; 46 would be existing households moving and 23 would be new households forming. The size, type and tenure requirements of the two groups tend to be rather different.
- Some 40% would be single adult households, 30% families with children and 13% couples without children.
- Existing households typically require three bedrooms and new households only one.
- Current households wishing to move have a strong preference for detached properties and there are 20% who need or prefer a bungalow. Newly forming households have more modest expectations favouring a semi-detached or terraced home and two out of three are prepared to consider a flat or apartment.
- The great majority of existing households expect to purchase their next home, with or without a mortgage. The only other option is two who would wish to rent from a Housing Association. For new households there is high expectation of purchasing with a mortgage, some being prepared to consider the shared ownership option. Three also mention social renting and one expects to rent in the private sector. So, whilst market sales are required for the majority of needs, there are lower levels of need for other tenure options.
- What is perhaps surprising is that only 19% of existing households expect to remain in East Challow when they move. For new households the figure is 40%. In both cases around half of movers expect to move elsewhere in Oxfordshire or surrounding counties.

13. Affordability

- If looking to purchase, half of existing households could afford at least £500,000, although some have much more modest price levels in mind. New households have much lower thresholds for entering the market, most having a limit of £200,000.
- Unsurprisingly, the potential incomes of new households are considerably less than those of existing households. None of the latter expect to receive more than £2,800 pcm whereas more than half of the former receive at least £4,000 pcm. Overall, a very wide range of likely incomes is seen.
- If we compare data on actual house prices from sales data in the Land Registry with the incomes of potential movers, a third of newly-forming households and 8% of existing households who gave their incomes could not afford to enter the owner-occupier sector, even at the lowest end.

14. Calculation of housing need for five and ten year time spans

These calculations have taken separate account of the two types of household (existing households moving and newly forming households) and aggregated them. They have been scaled up to represent all 69 potential moves from the more limited numbers who gave detailed information. They also show figures, calculated in the same way, but only for those who expect to remain in East Challow; these are to be found in the last two columns.

Bedrooms required

	Needed in total		Needed by those staying in EC	
	5 yrs	6-10 yrs	5 yrs	6-10 yrs
One	13	7	2	1
Two	8	6	4	2
Three	13	11	4	4
Four/Five	6	5	0	0

Household composition

	Needed in total		Needed by those staying in EC	
	5 yrs	6-10 yrs	5 yrs	6-10 yrs
Single adult	17	11	5	3
Single parent	2	2	2	2
Two adults with no children	5	4	0	0
Two adults with one or more dependent children	12	9	3	2
Parents with grown up children at home	1	1	0	0
Other situation without dependent children	3	2	0	0

Property type – these figures add to more than 69 and are maxima because some respondents gave multiple answers eg they would consider a semi or a terraced home.

	Needed in total		Needed by those staying in EC	
	5 yrs	6-10 yrs	5 yrs	6-10 yrs
Detached	21	16	4	3
Semi detached	15	9	8	5
Terraced	9	5	5	3
Bungalow	5	4	0	0
Flat	12	7	4	2
Sheltered	3	2	0	0
Supported	2	1	0	0

Tenure – these too are maxima due to multiple answers eg a potential buyer might prefer a mortgage but would also consider Shared Ownership.

	Needed in total		Needed by those staying in EC	
	5 yrs	6-10 yrs	5 yrs	6-10 yrs
Buy outright	10	8	1	1
Mortgage	24	16	6	3
SO	4	2	1	1
Rent HA	7	4	2	2
PRS	1	1	0	0

- The need identified from those who wish to remain in East Challow is not necessarily in addition to existing stock as some should be met by residents moving around within the village. For example, a resident moving to a larger home might free a smaller one which would suit another. Looking for gaps might be relevant, for example, does the village have the number of flats which might be required?
- It should also be noted that the figures above should be viewed as minimum requirements as they are based on a 32% response to the survey. It would not be valid to make projections for the whole population, but it is possible that there is additional need within the community.

Conclusions

A growing village

15. East Challow has seen substantial growth since the date of the last Census, with a 27% increase in population, mainly made up of an increase in school age children and young families. This rapid growth is probably the underlying reason for the relatively high levels of resistance to further development.

Acceptable and unacceptable development

16. However, there is considerable scope for particular types of development to be considered as acceptable, particularly affordable homes for young people, supported accommodation for those with disabilities, and retirement homes. There was also support for Shared Ownership and homes to rent from social landlords. What is least acceptable is the development of more large family homes. The high level of planned and dense development is bound to be unpopular. Lower and less dense development is more acceptable

Cars and parking

17. East Challow is a highly car-dependent village, making it somewhat of a dormitory village. Car dependence was reflected in strong concerns about parking. If there is to be additional development, getting parking right will be a priority among other infrastructure concerns, which were not explored in this survey, though they have been covered elsewhere in the development of the Neighbourhood Plan.

Size matters

18. For current East Challow residents seeking to move, there was a clear divide between the needs of newly-forming households setting up home for the first time needing smaller homes and some whole households seeking a move, requiring larger homes. However there is some indication that some existing households that need to downsize could release larger family-sized properties. There does seem some capacity for balancing size requirements between downsizers and those needing larger homes.

Haves and have nots

19. While East Challow is on most indicators a wealthy and non-deprived village, there is some polarisation among its population in terms of industry, occupation and educational attainment. This economic context has implications for the future planning around housing development that benefits existing residents, as well as providing opportunities for incomers. The high dependency ratio (72%) also has implications for the ability of the working population to meet the needs of the non-working population
20. It is perhaps also significant that around 39% are planning to move, particularly mature adults, whereas older people tend to remain. The majority of movers – both existing and newly-forming households – plan to move out of East Challow. If East Challow loses substantial numbers of working adult households, there are issues around support services and community viability that may arise in the future.

Is owner-occupation affordable?

21. We calculate that of the newly-forming households, two thirds would be able to afford the cheapest end of the open market (lower quartile terraced homes) albeit requiring substantial deposits in some cases, and a third would not be able to enter it at all. The picture is very different for existing households (who are likely to have equity and savings). Here, 92% of households would be able to buy on the open market, including 31% who could afford a detached home.
22. So, while owner-occupation may be achievable for most, it does mean that East Challow may wish to pursue forms of discounted ownership (such as the projected First Homes scheme) or Shared Ownership options in development plans, to broaden the numbers that can own.
23. Additionally, given the relatively affordable private rented sector in the village, it may be worth seeing what encouragement could be given to good quality private landlords, to provide for those younger and less well-off households seeking independent accommodation.

1.0 Introduction

1.1. Background

In April 2020 East Challow Parish Council commissioned Cobweb Consulting to undertake a housing needs survey of the Parish. The context of the commission was the continuing development of the East Challow Neighbourhood Plan, and the requirement to assess evidence relating to local housing need. Since the Neighbourhood Plan was first proposed (in 2016) there has been considerable housing development, and the Council needed to understand likely future housing requirements, until at least 2031.

While the area had fallen under the Oxfordshire Strategic Housing Market Assessment (SHMA)¹ (2014), this was considered too broad-brush to give a detailed enough picture of local housing needs. The majority of the SHMA examined housing need at a county-wide level, and the only more detailed analyses were very brief summaries of need at a local authority level, with no finer-grained analysis below this. Likewise, a community survey undertaken in 2017², although giving a wealth of detail on current community issues, including housing need, did not give a longer-term perspective. The key elements of these two studies are considered below.

1.2. Strategic context

Oxfordshire Strategic Housing Market Assessment (SHMA)

The district of Vale of White Horse, where East Challow is located, is one of the five local authorities comprising Oxfordshire Housing Market Area (HMA), areas covered by the Oxfordshire SHMA. The SHMA assessed that across the whole HMA between 4,678 and 5,328 additional homes per annum are needed to meet emerging housing need between 2011 and 2031. Vale of White Horse's element of this was assessed to be 1,028 additional homes per annum over the period. The SHMA also looked at the number of affordable homes that were required and assessed that across the HMA 2,370 were needed per annum, of which Vale of White Horse needed 273 per annum.

In terms of the mix of size required, different proportions were assessed for market housing and affordable housing. These are shown in **table 1.1**

Table 1.1 Vale of White Horse bedroom mix

	1 bedroom	2 bedrooms	3 bedrooms	4 + bedrooms
Market	5.9%	21.7%	42.6%	29.8%
Affordable	27.3%	35.1%	33.6%	3.9%

Source: Oxfordshire SHMA, tables 65 and 66

These are the figures that have fed into the Vale of White Horse Local Plan 2031, and Neighbourhood Plans are expected to be in general conformity with the strategic policies covering their areas. The next version of the Vale of White Horse Local Plan for 2041 is at present under development and

¹ Oxfordshire Strategic Housing Market Assessment, GL Hearn, 2014

² East Challow Neighbourhood Plan Community Survey Report, Community First Oxfordshire, 2017

assuming that the East Challow Neighbourhood Plan is finalised by the time it is adopted, it will be part of the Statutory Development Plan that underpins the Local Plan.

East Challow Neighbourhood Plan Community Survey Report

This report was published in August 2017 and, as well as housing, assessed local issues and opportunities, the provision of green space and the natural environment, traffic, transport and road safety, and collected demographic data about residents. It was based on a paper questionnaire (no web version on this occasion), returned via FREEPOST. Some 367 households were surveyed, and 134 questionnaires were returned (a 37% response rate). Key housing related points emerging were:

- 29% respondents wanted to see further substantial development if it would mean improved facilities and infrastructure
- 49% considered that developments could be built on infill sites (28%) and paddocks / open spaces / greenfield sites (21%)
- 16% were interested in downsizing their home in the next two to ten years if a suitable property were available
- Five whole households and one individual living in a household required a new home in East Challow
- Six whole households and six individuals living in households wished to move to a new home in East Challow but could not
- The main barriers to moving were inability to afford to buy (75%) and inability to afford the moving cost (25%)
- The main reason why a new home was needed was to start a first home (63%) and needing a bigger home (31%)
- Six households (or individuals wishing to form households) expressed interest in social rented or shared ownership homes.

Housing development profile

The 2017 survey documentation³ also noted and listed recent housing development activity in East Challow. This included 320 dwellings built, approved, or with planning permission applied for since the publication of the Local Plan Part 1 (2031), in excess of the 174 required for the whole of the Western Vale, noted in the Plan. The survey also flags up proposals from the property development company, Dandara, for 750 homes on land to the east of Woodville Road, to be built between 2017 and 2029 and to help fund road improvements (though the current status of this proposal is unknown).

Other recent or planned developments include:

- 71 homes at Nalder Green
- 53 homes at Fullers Grove (including some Shared Ownership)
- 38 Homes at Challow Park East (including 14 affordable)
- 88 homes at Park Farm East (including 35 affordable)
- 14 homes at the Old Country Club

³ East Challow Neighbourhood Plan Community Survey questionnaire, June 2017

- 25 homes at Childrey Park

Zoopla and Right Move housing sales web sites currently list twenty new build properties for sale in East Challow, mainly four and five detached bedroom houses, developed by Crest Nicholson, SoHa, MacTaggart & Mickel and Neptune Group.

1.3. Acknowledgements and authorship

We would like to thank Julia Evans, RFO for East Challow Parish Council, Councillor Paul Barrow, Vale of White Horse District Council, and Jeremy Flawn, Bluestone Planning, for their help and guidance through this project. The work was undertaken by Cobweb Consulting, and the report authored by Danny Friedman and Ros Grimes.

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2.0 Demographic and economic context

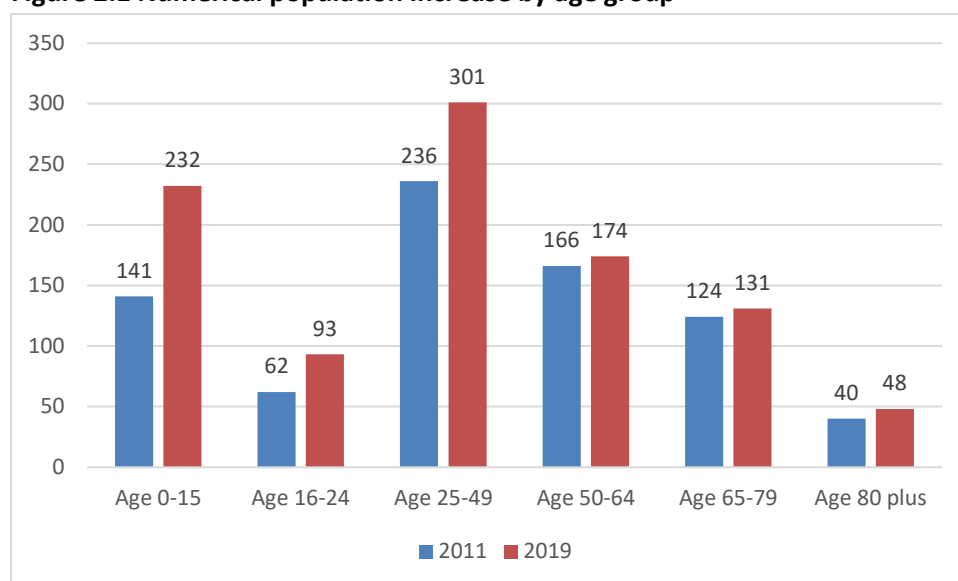
2.1 Introduction

This section gives a brief demographic and economic context to East Challow housing needs, including an assessment of current housing market factors, such as house prices, transactions and rents. Some data is based on the 2011 Census, and therefore is likely to be fairly out of date. Where possible we have updated the data.

2.2 Population size and make-up

The size of the population of East Challow has changed significantly between 2011 and 2019. At the date of the 2011 Census there were 769 residents, and according to ONS estimates for 2019 there are now 979 residents, an increase of 210, representing 27% growth. Moreover, this growth has not been spread evenly across age groups. Although the size of all age groups has increased, as can be seen from **figure 2.1** the greatest growth occurred amongst the younger segments of the population – those aged between 0 to 15 increased by 91, those aged between 16 and 24 by 31 and those aged between 25 and 49 by 65. In contrast, older age group increases were in single digits

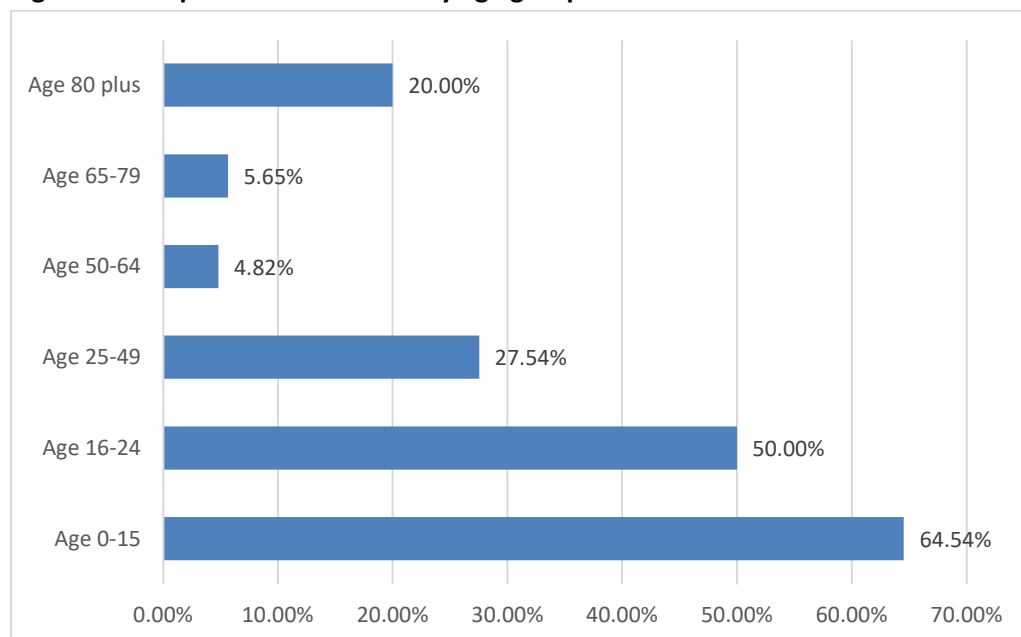
Figure 2.1 Numerical population increase by age group



Source: Census 2011 Table KS 102EW and ONS small area population estimates, 2019

These changes can be seen more graphically when we look at the rate of increase over time for each age band (**figure 2.2**). Here we can see that the number of children increase by nearly 65%. And the number of young adults by half. This was followed by a 28% increase in the age of mature adults. While those aged over 80 increased by 20%, there were comparatively smaller increases for those aged between 50 and 79.

Figure 2.2 Proportionate increase by age group

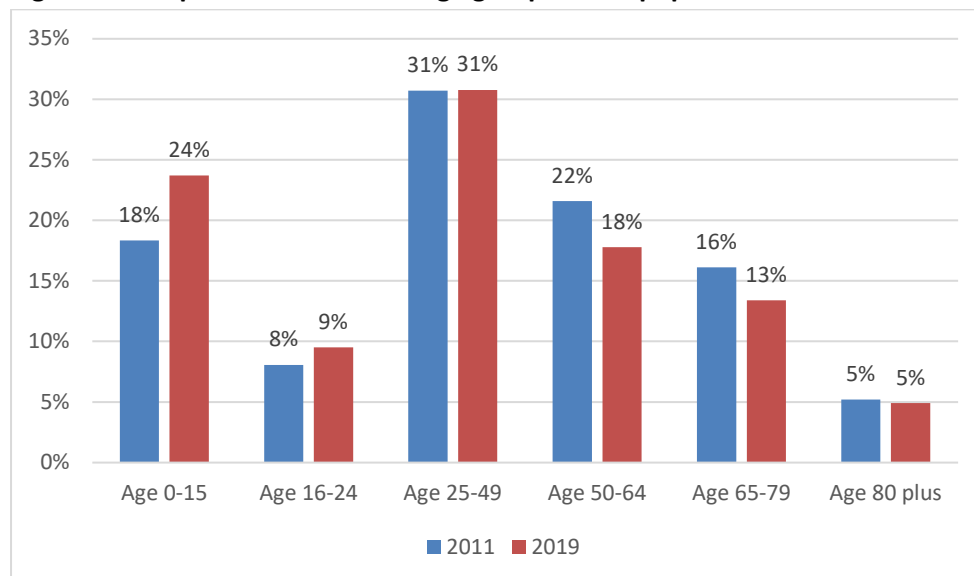


Source: Census 2011 Table KS 102EW and ONS small area population estimates, 2019

In terms of how these changes affect the overall age make-up of East Challow we can see from **figure 2.3** that the proportion aged under 25 has increased by 7% and those aged over 65 has reduced by 3%. The older working age group has seen a 4% reduction, while those aged 25 to 49 (the largest group in the population) has remained the same, making up 31% of East Challow's population. The average age has reduced from 43 to 39 years old.

Another indicator of the balance between age groups is the dependency ratio. This is the relationship between the proportion of those in non-working age groups to working age groups. In East Challow the ratio is 72% - in other words there is nearly three quarters of a dependent person for every working age resident. This is largely due to the substantial increase in the number of children in the area, rather than any affect coming from an increasing ageing population. The comparative figures for Vale of White Horse and England are, respectively, 60% and 65%. In other words, East Challow has a greater proportion of dependent people than the local authority or nationally.

Figure 2.3 Proportion of different age groups in the population



Source: Census 2011 Table KS 102EW and ONS small area population estimates, 2019

It seems apparent that over the last eight years, East Challow has attracted a substantial number of newcomers, mainly of younger working age, who have brought with them or started young families, giving an increasingly youthful population profile to the village. As can be seen from the housing development profile section in 2.1, this growth has been catered for by substantial new development of mainly market housing, which continues to be in plentiful supply.

2.3 Household composition

The only data available on household composition is from the 2011 census, and therefore will be out of date – especially when taking account of the demographic changes discussed above. However, for the sake of setting a baseline against which the findings of the survey can be compared, we summarise them below:

Table 2.2 Household composition

Household type	Number	Percent
Single adult	68	9%
One adult with dependent children	41	5%
Two adults with no children	136	18%
Two adults with dependent children	254	33%
Other situation with dependent children	33	4%
Parents with grown up children at home (and no dependent children)	107	14%
Other situation without dependent children	130	17%
Total	769	100%

Source: Census 2011 Table QS112UK

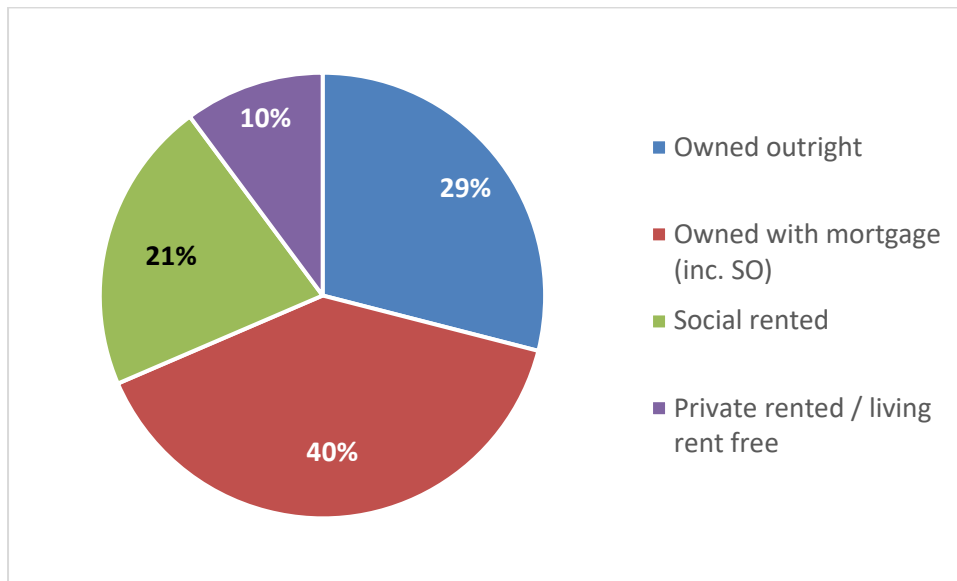
It should be noted that ‘Other situation without dependent children’ includes multi-adult households where all members are aged 65 or over. The category ‘Parents with grown up children at home (and no dependent children)’ is a legacy of the constricted housing market that followed the 2008 recession, where younger people who normally would have left home (or remained away from home

after university) were forced to remain or return because of the lack of availability and affordability of either owner-occupied or private rented accommodation.

2.4 Tenure

East Challow is predominantly an area of owner occupation, including 29% who live in houses that are owned outright. The largest single status is 'owner with a mortgage' – 40% (including two households that are shared owners). However, two in ten residents live in a social rented home and one in ten in a private rented home. Nationally, the proportion of private renters has increased significantly since 2011, mainly at the expense of owner-occupation, though in East Challow these tendency may have been offset by the amount of new development that has taken place.

Figure 2.4 Tenure

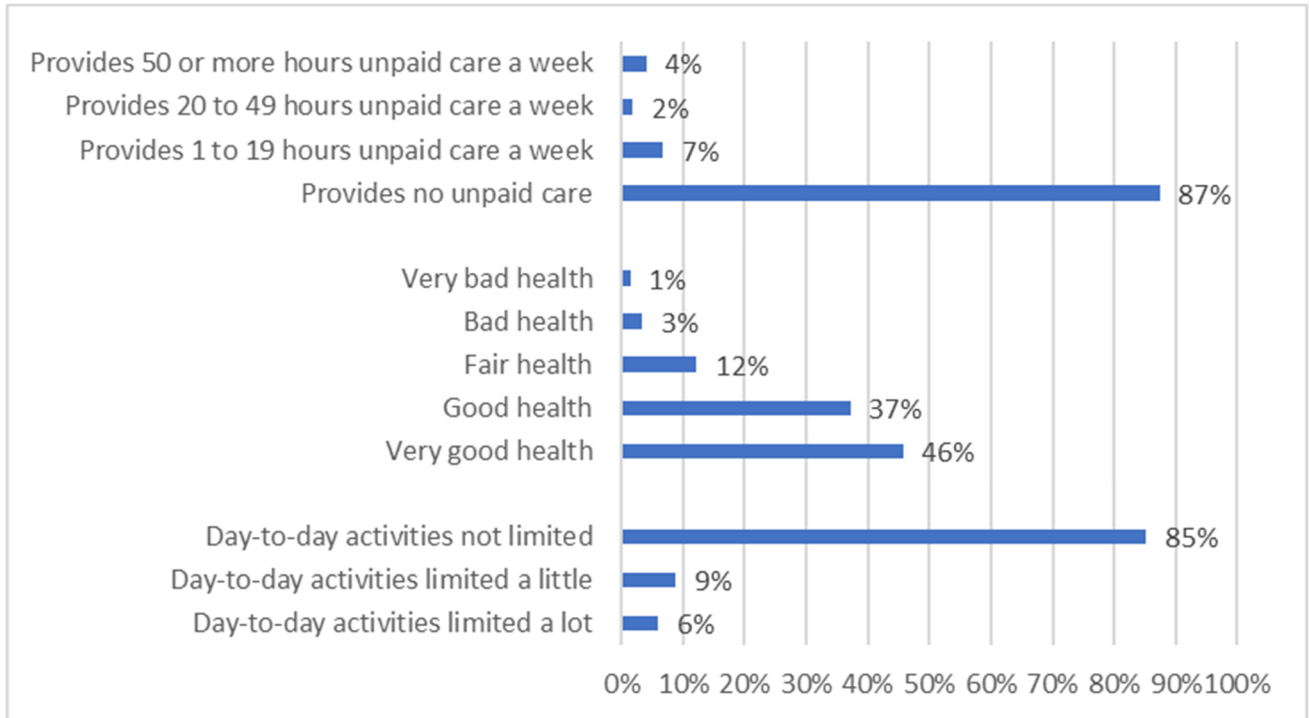


Source: Census 2011 Table QS403EW

Health, disability and care-giving

Again for context, we give below the proportions of East Challow residents who have disabilities that limit their activities, have different levels of health, and who provide care to others. These are relatively low figures, but it is worth noting the 13% of residents who provide unpaid care for others, and the 15% whose activities are limited to some extent by disability or long-term illness.

Figure 2.5 Health, disability and care-giving



Source: Census 2011 Table KS301EW

2.5 Economic activity

As of 2011, some three quarters of East Challow residents aged between 16 and 74 were economically active. Over half were working full-time, with another 18% working part-time. Unemployment was minimal. The largest category of economically inactive people were those who had retired (25%). Relatively small numbers were at home looking after the family or long-term sick or disabled. Given the influx of younger households over the last several years, there are likely to be greater proportions in employment, and a small proportion of retirees.

Table 2.3 Economic activity

Economically active: Total	75%
<i>Employed or self-employed full-time</i>	53%
<i>Employed or self-employed part-time</i>	18%
<i>Unemployed</i>	2%
<i>Student (working)</i>	2%
Economically inactive: Total	25%
<i>Retired</i>	15%
<i>Student (including full-time students)</i>	3%
<i>Looking after home or family</i>	4%
<i>Long-term sick or disabled</i>	2%
<i>Other</i>	1%

Source: Census 2011 Table QS601UK

2.6 Occupation, profession and education

In terms of the occupations East Challow residents and the sectors in which they work, while 40% are in the most senior (and therefore most likely to be well-paid) occupational categories, some 33% are in sales, service, process, and 'elementary' occupations (security, cleaning), and therefore likely to be less well-paid (**table 2.4**). To a certain extent this pattern is followed when looking at the sectors where they work, with 30% working in professional, communications, financial and real estate, and administration sectors, likely to be the best remunerated, and 23% working in wholesale trades, transport and storage, and accommodation and food services – likely to be at the lower end of the income spectrum (**table 2.5**).

Table 2.4 Occupation

1. Managers, directors and senior officials	9%
2. Professional occupations	17%
3. Associate professional and technical occupations	14%
4. Administrative and secretarial occupations	13%
5. Skilled trades occupations	14%
6. Caring, leisure and other service occupations	12%
7. Sales and customer service occupations	5%
8. Process plant and machine operatives	7%
9. Elementary occupations	9%

Source: Census 2011 KS608 UK

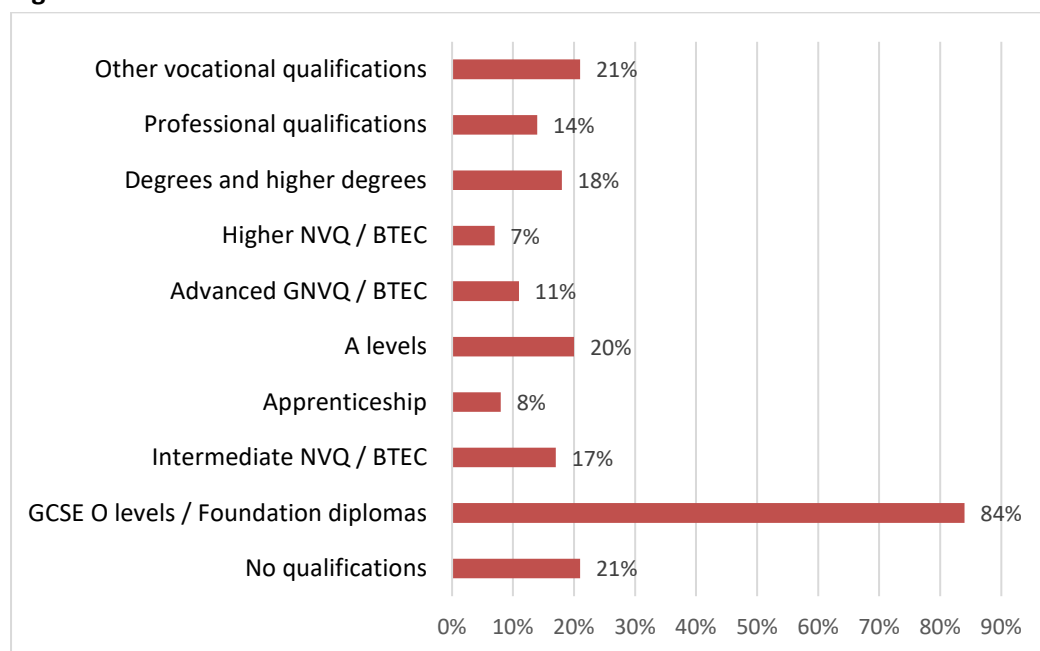
Table 2.5 Industry sectors

Agriculture, forestry and fishing	2%
Manufacturing	10%
Utilities	2%
Construction	7%
Wholesale and retail trade	14%
Transport and storage	4%
Accommodation and food service activities	5%
Information and communication	3%
Financial and insurance activities	2%
Real estate activities	2%
Professional, scientific and technical activities	12%
Administrative and support service activities	11%
Education	7%
Human health and social work activities	12%
Other	7%

Source: Census 2011 KS605EW

This split is reinforced when we look at figures for educational attainment, where 21% have no qualifications. While 84% have GCSE / O levels or the equivalent, and 20% have A levels or equivalents, 18% have degrees, and 14% have professional qualifications (e.g. nursing, accountancy).

Figure 2.6 Educational attainment



Source Census 2011 QS502EW

2.7 Low incomes and benefit claiming

While it is fair to say that East Challow is generally a prosperous and thriving community (it is within the top 20% least deprived areas of the country according to the English Index of Deprivation 2019), there are some signs of pockets of lower earnings and hardship. **Table 2.6** highlights these:

Table 2.6 Benefits claimed in East Challow

Benefit claimed	% adult population of East Challow
Housing Benefit	5%
Universal Credit or Income Support	9%
Attendance Allowance or Carers Allowance	4%
Disabled Living Allowance / Personal Independence Payment	7%
Employment Support Allowance	2%
State Pension	23%

Source: DWP StatExplore, accessed October 2020

Among the Housing Benefit claimants, 84% were social sector tenants and 16% were private renters. Among those receiving State Pension, 8% were also in receipt of Pension Credit, designed to top up the incomes of low income pensioners. The Department of Work and Pensions (DWP) also has a measure of child poverty, the ‘Children in Low Income’ households measure, where low income is defined as below 60% of median earnings. Some 34 of the 232 children in East Challow (15%) fell into this category.

2.8 House prices and transactions

Since 2017 there have been 42 house purchases in East Challow, with more in 2018 and 2019 than other years. Of course, 2020 has been an extraordinary year, and it is not over yet (and it often takes

a number of months for data to find its way to the Price Paid database), but nonetheless it looks like there will have been a significant slowing down of the market.

To some extent this is also reflected in prices achieved, which appear to be significantly down on what was a rising trend – but numbers are very small, and it would not be advisable to place too much weight on this.

Table 2.7 Transactions and prices by year

Year	Median price	Lower quartile price	Transactions
2017	£287,500	£250,000	8
2018	£315,000	£255,000	15
2019	£360,000	£274,157	14
2020	£274,000	£274,000	5
Average / total	£296,250	£270,500	42

Source: Land Registry Price Paid data

In terms of the type of house that has come on the market, these have primarily been detached and semi-detached houses, with fewer terraced homes and no flats at all.

Table 2.8 Transactions and prices by property type

Year	Median price	Lower quartile price	Transactions
Detached	£472,500	£450,000	13
Semi-detached	£272,814	£250,000	16
Terraced	£252,500	£176,250	4
Other	£400,000	£281,171	9

Source: Land Registry Price Paid data

2.9 Private sector rents

We undertook a brief trawl of web sites commonly used for private renting (Zoopla, Rightmove and Share a Room), to see the availability of private rented accommodation, and its pricing in East Challow.

There were only four properties being advertised within the Parish (there were more in surrounding villages and Wantage). These were:

- 2 bedroom cottage - £190 per week
- 2 bedroom flat - £166 per week
- 3 bedroom semi-detached house - £254 per week
- Double room in shared house - £115 pcm

We also looked at rent data collected by the Valuation Office Agency (which only collects it at a local authority level) , and the level of Local Housing Allowance set by the Agency. The rent data should reflect the current level of market prices across the local authority. The Local Housing Allowance (LHA)

is set at approximately 30% of the market rents and is the highest amount that can be claimed through the benefit system. The Local Housing Allowance area - known as the Broad Rental Market Area – is wider than the Vale of White Horse and covers most of Oxfordshire.

Table 2.9 Median rents and LHAs

Size	Median rents £ per week	LHA limit £ per week
Room / shared	132.69	118.87
Studio	161.08	178.36
1 bedroom	173.08	178.36
2 bedrooms	205.38	210
3 bedrooms	253.85	253.15
4 + bedrooms	346.15	365.77

Source: VOA data via ONC website

With the exception of the LHA limit on shared accommodation, all the other LHAs are greater than, or very close to, the median rents in the marketplace – which is good news for those claiming benefits who want to rent locally. This positive finding is also reflected by comparing the LHAs with the rents on property currently advertised. All fall below the relevant LHA, including the room in shared accommodation being offered.

3.0 Survey results

3.1 Introduction

The Parish Council of East Challow appointed Cobweb Consulting to conduct a housing survey on their behalf. This was to provide input to the Local Planning process and to identify housing need within the Parish.

The method used was a postal survey, supported by an online version of the questionnaire. The questionnaire was sent out to all 385 households in the Parish, with a covering letter explaining the purpose and asking for co-operation. After a short time, a reminder letter and questionnaire were sent to those who had not replied. In total, 122 fully completed and usable responses were received (including 19 online responses) and have been analysed to form the basis of this report. This represents a robust response rate of 32%. It gives statistical reliability of +/-7% at the 95% level. i.e. if we were able to have a response from all 385 households, we could be 95% certain that the response from all would be within 7% either side of that given by the sample of 122.

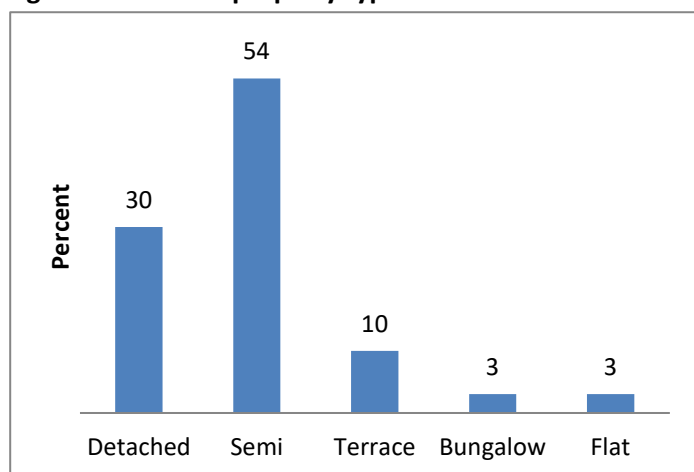
A profile by age and gender is shown in Appendix 1 and the questionnaire used in Appendix 2. A slight imbalance in the age of respondents was found with more older people replying than found in the Parish profile. Accordingly, the data was weighted by age group to provide results more reflective of the true age profile. An explanation of weighting is included in Appendix 1.

Where relevant we have compared the findings from the survey with the data gathered in section 2.

3.2 Current property profile

The type of property most frequently represented in survey responses was a semi-detached, as shown in **figure 3.1**.

Figure 3.1 Current property type

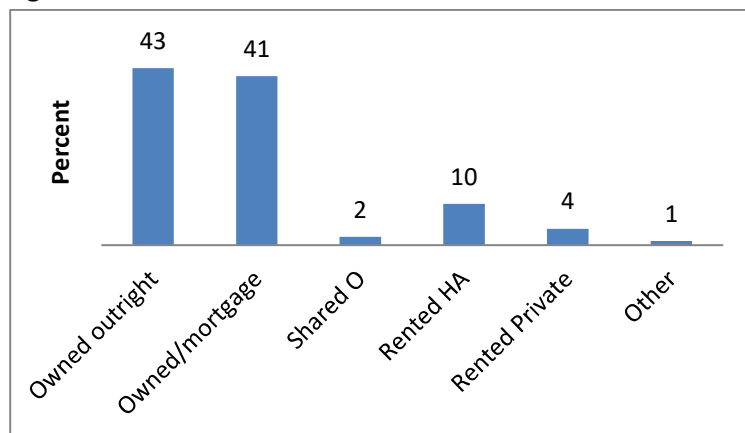


Base: all respondents (119)

Just over half of respondents lived in a semi, with a detached home the next most likely. There were relatively few bungalows or flats. Small differences by age showed that the youngest age group (under 35) were most likely to be living in a terraced home and that bungalows were limited to those over 50.

Looking at tenure, there was a very high level of home ownership, with or without a mortgage.

Figure 3.2 Current tenure



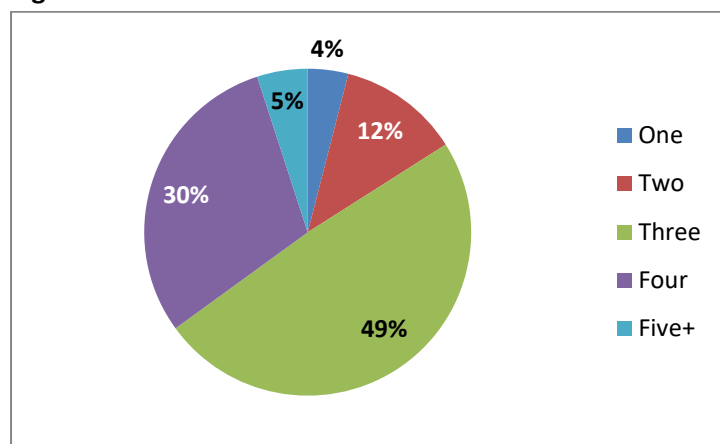
Base: all respondents (119)

In total, 84% of homes were owned, with a further 2% in shared ownership. One in ten was rented from a Housing Association and there was a very small Private Rented Sector (PRS) representation. Compared to the breakdown in section two, this overstates the proportion of owners (recorded as 69% in the census data) and understates the numbers of both social (21% in the census data) and private renters (10%).

This is another area where there are some differences by age, most of which could be anticipated. Owning a home outright was much more likely for older residents (over 65), in fact everyone in the sample aged over 75 owned their home outright. Having a mortgage was therefore much more common amongst those under 65, particularly for those aged 25 – 49. Most of the homes rented from a social landlord had residents in the 35 – 64 age range.

The final aspect of the current property was the number of bedrooms and this was typically three or four.

Figure 3.3 Number of bedrooms



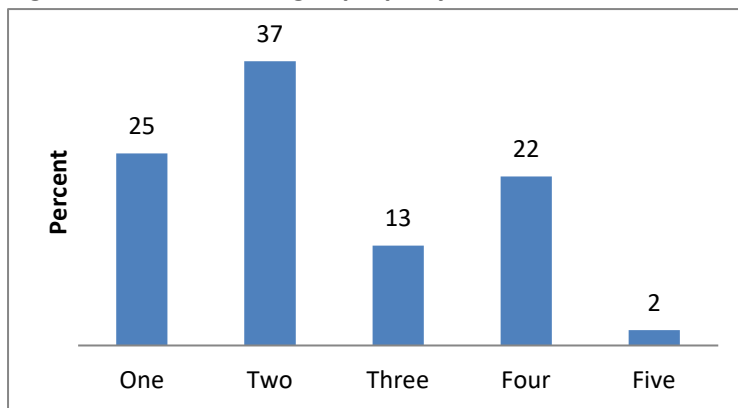
Base: All respondents (119)

Half of the sample lived in homes with three bedrooms and a further 35% in larger properties. Amongst the smaller properties, those with two beds seemed to suit all age ranges but all the one beds had occupants over 50. Cross referencing property size against tenure, it may be seen that all the four and five bed homes are in private ownership, with and without mortgages. Social landlords provide one to three bedrooms and the few in the private rented sector (PRS) are all three beds.

3.3 Household profile

The number of people in the households taking part varied from one to five with two being most likely overall.

Figure 3.4 Number living in property

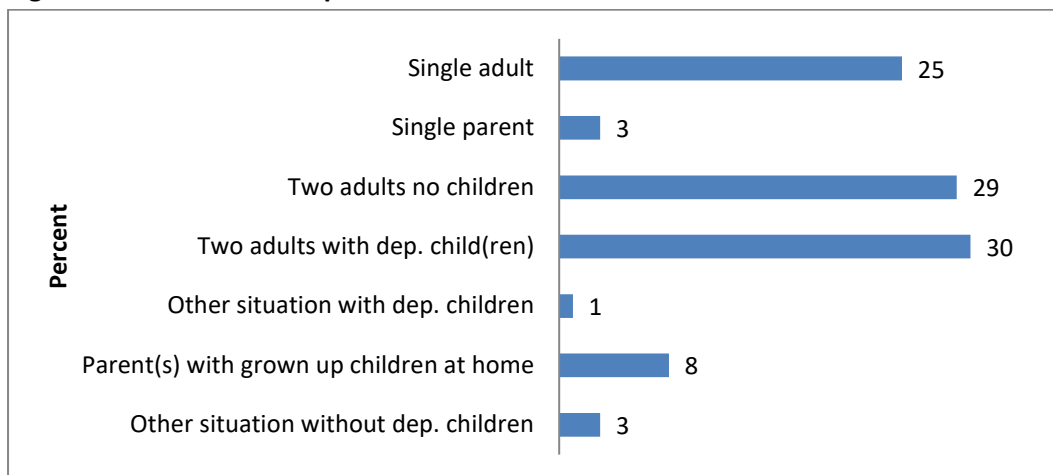


Base: All respondents (119)

One in four homes housed a single resident. All of those with three or more people fell into the 25 – 64 age range. This is understandable as this seems to most likely time for children, including adult children, to be in the home. There is very little evidence of overcrowding in any of these homes; for example, four people in a two bed or five in a three bed could easily be couples with children sharing bedrooms so not overcrowded if the children are younger. It is far more likely that there is under occupation ie the number of people in the home is less than the number of bedrooms.

Further detail was obtained by asking the composition of each household, shown in figure 3.5.

Figure 3.5 Household composition

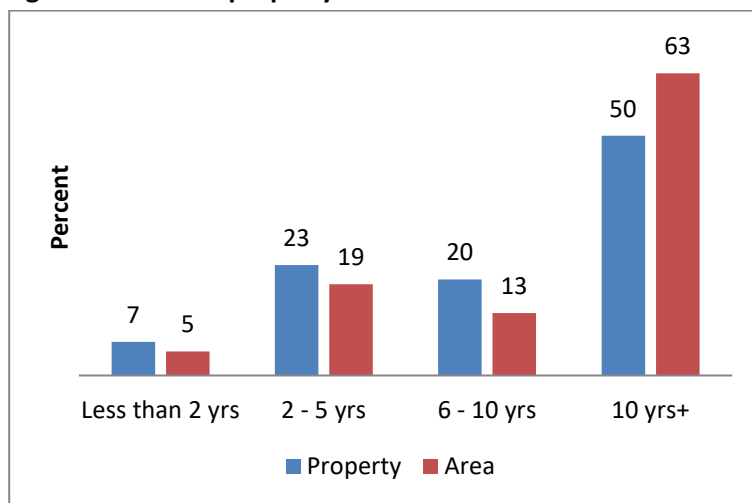


Base: All respondents (119)

As already noted, one in four were single adult households. There were very similar numbers of couples with and without dependent children (dependent was defined as up to age 16 or 16 – 18 in full time education). In total, 34% of homes included dependent children. The eight percent including grown up children remaining in the family home might be an early indicator of difficulties faced by young adults in moving into independent homes. Compared to the analysis in section two, the proportion of single adults and adults without children are over-represented, and the proportions of those with grown-up children at home and other situations with no dependent children are under-represented. Proportions of households with dependent children are similar.

Households were also asked how long they had been in their current home and how long in East Challow.

Figure 3.6 Time in property and area.



Base: All respondents (119)

These figures suggest a largely settled community with almost two out of three living in the area for at least ten years and half in their current home for the same length of time. There are newcomers into the area, 24% having lived in East Challow for less than five years. And also some movement within the area, a further 6% of existing residents finding a new home locally in that time period.

Unsurprisingly, there is a broad tendency for older residents to be those who are more settled and younger ones to be incomers or moving around. Some 64% of under 35's are new to the area (within five years) and 82% of them have moved into their current home in that time period.

3.4 Disability

Some 18% of respondents said that their household contained someone with a disability or long term health problem which limited their day to day activities. These were mostly in the older age groups (five out of six of those 85 or over) although the highest incidence apart from this was amongst those 50 – 64, at 27%. These are similar figures to those found in section two. Three percent of the total sample were wheelchair users.

A small percentage, 9%, said that they had had adaptations to their home to increase mobility or accessibility. Looking ahead, 6% thought that they would need adaptations with 39% unsure at the moment. Those who are certain they will need something in the future include two people from households where there is not currently illness or disability, but they clearly anticipate a growing need.

Where opinions were expressed on the nature of possible future adaptations, fairly similar numbers (seven to nine people) mentioned level access to their front door, a level access shower, handrails inside or out and accessible toilet or washing facilities. Slightly fewer (four) said level floors within their home ie a flat or bungalow and five a stair lift – different ways of addressing the same difficulty.

3.5 Employment, income and benefits.

Employment

In total, 63% of respondents were employed either full or part time. The figure for full-time workers is very close to that in section two (53%) but part time workers are slightly under-represented (18% in section two)

Table 3.1 Employment status

	%
Full time employment	52
Part time employment	11
Retired	32
Looking after home or family and not seeking work	1
Unable to work due to sickness/disability	1
None of the above	1
Decline to answer	2

Base: all respondents (119)

Almost all of the remainder – one in three residents – were retired. This is substantially higher than the figures in section 2 (15%). There were a couple of people over the age of 65 working part time and three below 65 who were retired but otherwise 65 remains the dividing line on employment.

Those who were working were asked where they worked, and it was found that only 10% of them were based exclusively within East Challow. The majority, 74%, travelled outside the area to work and there were 15% who might work either inside the area or outside. For those travelling outside the area, the most likely destination was Wantage.

Table 3.2 Employment destination

	%
Wantage	18
Oxford	15
Harwell/Campus	13
Abingdon	9
Grove	7
London, Milton Park, County wide, UK wide each	5
Newbury, Shrivenham, Swindon, Yarnton each	4

Base: all travelling outside East Challow to work (55)

This was followed by Oxford and Harwell. In addition to those shown in the table there were a number of other places mentioned just once. More than 80% of those in employment travelled by car or van.

Table 3.3 Means of travel to work

	%
Car or van – driver	82
Car or van – passenger	1
Train	3
Bus	6
Walk	8
Cycle	2
None – work from home	9

Base: all in employment (75)

There was a low level of usage of public transport, presumably largely due to a lack of provision on necessary routes. A few people were able to take the more environmentally friendly options of walking or cycling. NB a small number of people gave more than one answer, presumably alternatives for them or modes used in combination.

Income.

A little under half of the sample were not prepared to give their household income so the figures in the table below are based only on those who did give a response.

Table 3.4 Household income

Monthly income	%
£501-£1,000	6
£1,001-£1,500	8
£1,501-£2,000	11
£2,001-£2,500	10
£2,501-£3,000	10
£3,001-£3,500	11
£3,501-£4,000	8
£4,001-£5,000	10
£5,001-£7,500	15
£7,501- £10,000	3
Above £10,000	8

Base: all providing income details (62)

A very wide range was seen with no distinct patterns although there is a tendency to higher income levels – 36% of residents have an income in excess of £4,000 pcm. If we relate this to employment then broadly speaking those in employment have higher incomes than those who are retired. Taking the upper limit of £3,000 pcm then 32% of those in employment earn up to this amount whereas 80% of pensions come into the same category.

Benefits

Receipt of benefits within each household was recorded and that most commonly noted was the State Pension.

Table 3.5 Benefits received within household

	%
State Pension	22
Pension Credit	1
Child Benefit	12
Child Tax Credit	2
Council Tax Support	3
Disabled Living allowance/PIP	3
Attendance Allowance	2
Carers Allowance	1
Other disability related benefit	3
Universal Credit	1
None received	44

Base: all respondents (119)

As there are 32% who give their status as retired, it seems that as many as 10% of them do not receive a State Pension. After pensions, Child Benefit and Tax Credit are seen most frequently. There is then a low level of receipt of others, mainly disability related. In addition to the 44% who say they receive nothing, 7% did not answer and this may amount to the same thing. No-one noted Housing Benefit being claimed. These figures are mainly similar to those in section 2 though there 5% claimed Housing Benefit and 10% claimed Universal Credit or Income Support.

3.6 Vehicle ownership and parking

A simple record was made of the number of cars or vans and the number of motorcycles at each property.

Table 3.6 Vehicles at property

	Cars or vans	Motorcycles
	%	%
None	3	88
One	38	6
Two	45	2
Three	10	1
Four	1	0

Base: all respondents (119)

Very few homes had no vehicles; all those with no car were aged 65 or older. Two was most common, followed by one. Motorcycles were found much less frequently altogether.

On the issue of parking, respondents were asked if they had sufficient space off road and on road.

Table 3.7 Sufficient space for parking?

	Yes	No	No response/not applicable
Off road	72	23	5
On road	40	30	30

Base: all respondents (119) Row percentages

Almost three out of four were satisfied that their own property provided adequate parking but only 40% were happy with on road options. As shown in the table, significant numbers were not satisfied in both respects. The majority (62%) of those who do not think they have sufficient off road parking have two or three cars.

A parking survey conducted by the Council seems to support this. It found a significant number of vehicles (84 over three different days) parked on the street in certain locations, even when there also appears to be off street parking available. The Village Hall, cricket club and British Legion car parks offered plenty of parking spaces but did not seem to be particularly well used.

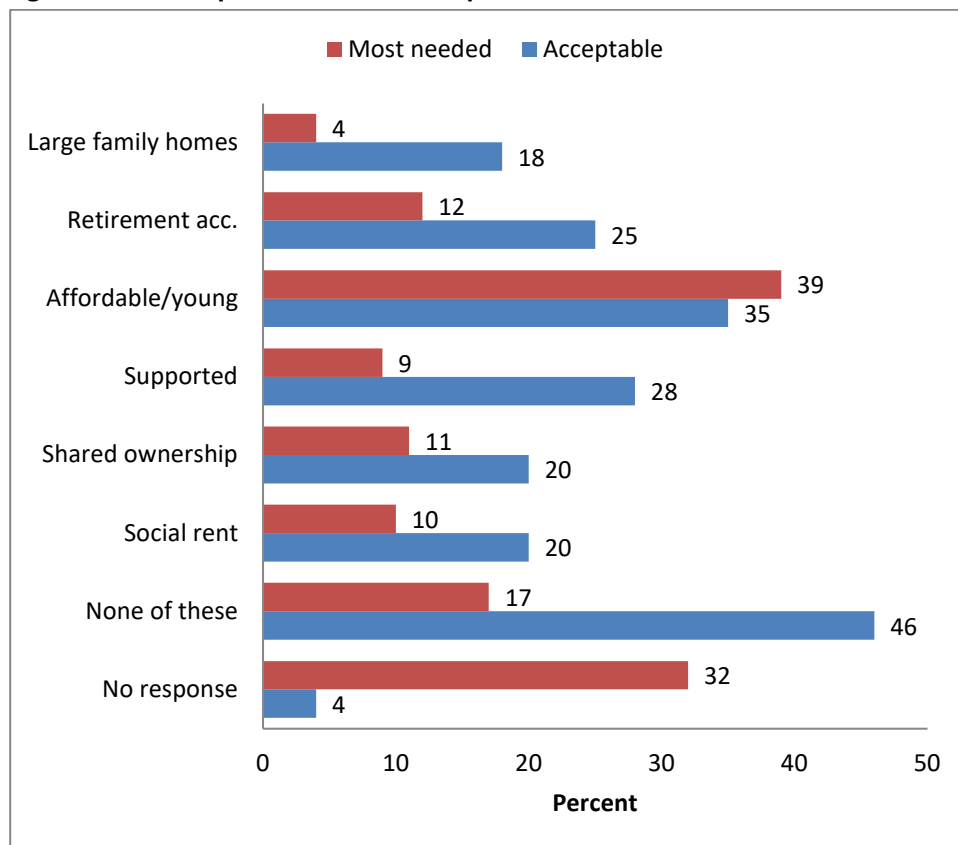
Respondents were also given the opportunity to comment on any specific parking issues and 50% did so, suggesting that it is an important topic locally. The main theme of comment was that there simply is not enough parking for increasing numbers of cars. Several residents noted that all parking was difficult in older parts of the village which were built 'pre-car'. Some residents have specific problems; for example, five or six mentioned that they had no vehicular access to their properties which meant they had to park a distance away. There were specific mentions for Old School Lane, where residents have to park in Reynolds Way, and for Field Gardens and Hedge Hill, where parking is very limited. The parking survey had also identified the latter three as areas where on road parking was highest. It was thought that some homes had space for one car, but many families now had two. Two people commented that developers were not leaving sufficient provision for parking, which made things difficult for residents and visitors. Parking along the main road made it narrow and more hazardous, particularly as it seen to be increasingly busy with traffic. All this was made more difficult if people did not use their drives and garages when they were able. One reference was made to the potential for tensions between neighbours.

The overall picture painted was that excessive on road parking narrowed roads, caused congestion and created problems with visibility near corners and junctions. There were many complaints about parking partially or fully on pavements, paths and grass verges. This caused access issues for pedestrians, emergency vehicles potentially, and also could damage grassed areas. Several people also specifically mentioned that visitors found it difficult to park. Two people commented that official car parks were not used, and one forward thinking resident noted that all the various difficulties would make access to charging points more of an issue.

3.7 Attitudes to local housing development.

Respondents were offered a list of six potential types of development and asked to indicate which of them, if any, were acceptable and which most needed in the area.

Figure 3.7 Developments seen as acceptable and most needed.



Bases: all respondents (119)

There was quite strong resistance to any further development with around half the sample saying that none were acceptable as there was a good supply locally or giving no response. A similar number indicated that they did not think any of the options were needed (the much higher number giving no response is very largely where they had already said none were acceptable).

On the positive side, there was a good level of support for the provision of affordable homes for young people. Some 39% thought these were needed, with only slightly fewer finding them an acceptable type of development. For all other potential types, acceptability was greater than perceived need. Supported accommodation for those with disabilities and retirement accommodation were most acceptable, followed by shared ownership and homes to rent from social landlords. Broadly speaking, need for all of these was seen to be only around half the level of acceptability or less (in the case of supported accommodation). Large family homes were the least acceptable and seen as not needed in the area.

There do not seem to be any particular patterns to the views of residents according to their age. The group most accepting of any type of development are those aged 35 – 49. Interestingly, all those (four) people who identify a need for large family homes are in this age group; presumably they are the most

likely to require such a property. Broadly speaking, those who have lived in the area longer, for more than five years, were less likely to accept any of the options. The exception would be affordable homes for young people where there was a wider level of agreement amongst all residents.

Opinions were also sought on the acceptable size of any local developments and residents were clear that they preferred these to be smaller scale.

Table 3.8 Acceptable size of developments

	%
Single dwellings or small site of one or two	16
Small sites with fewer than ten houses	33
Larger sites with 10 – 50	5
Major developments with more than 50 houses	4
No further development	51
No response	4

Base: all respondents (119)

Again, there were a little more than half who did not want to see any development at all but one in three were prepared to accept a small site of up to ten homes. There was very little support for larger scale development. As with the previous question, there are no clear patterns of opinion due to age.

3.8 Recent moves

Those who had moved into their property and/or the area within the previous five years were asked additional questions.

Moving into the area

Almost one in four of the sample (28 people) had moved into the area during the previous five years. Their most likely reason to have done so was to be near employment.

Table 3.9 Reasons for moving into East Challow

	%
To be near work	38
Countryside location/walks/AONB	26
Like the location/environment	23
Liked/right house	16
To be near family and friends	14
Quiet/peaceful	14
Close/walking distance shops etc	10
Other reasons	15

Base: all moving into East Challow in previous five years (28)

The rural nature of the area is obviously a key attraction also, hence the mentions of walks, the environment generally and peace and quiet. Finding the right property for their needs and being near family and friends are all supplementary reasons. The 'other reasons' were each mentioned by just one person and included having grown up in the area, obtaining a social housing exchange and being near the A34.

Many of the areas from which people had moved were reasonably local – three from Wantage, two each from Reading, Oxford and Harwell. Further afield included Norwich, Southampton, Bristol, Birmingham, Leeds and Andover. The area seems to have a broad appeal.

Moving within the area

There were eight people who had moved within East Challow in the same time frame and they gave a variety of reasons. One needed a larger home, one a smaller one and three were able to move from the private rented sector (PRS) into a Housing Association property. Other reasons were moving out of the family home and being able to purchase a property.

Tenure change on moving

All those moving within the previous five years were asked about their previous tenure. Not all gave an answer but **table 3.10** allows us to look at change. As the numbers are very small it shows absolute numbers rather than percentages.

Table 3.10 Comparison of current and previous tenure

Current	Previous					
	Own outright	Mortgage	Shared	Rented HA	PRS	Lived at home
Own outright	2					
Mortgage	1	12			3	2
Shared			1			1
Rented HA				1	3	1
PRS					2	1

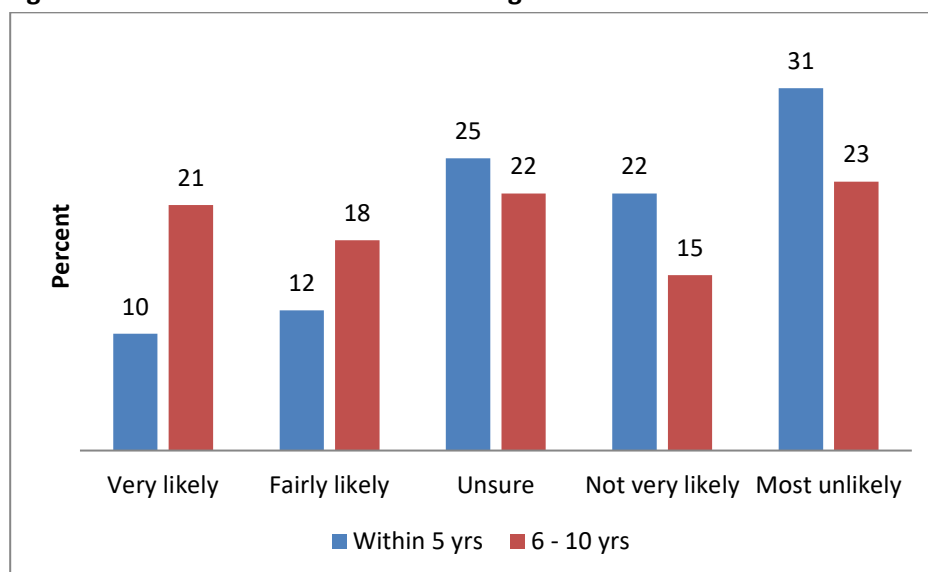
Base: all moving within the previous five years and providing response (30)

The coloured cells indicate no change of tenure and this is the case for 60% of those who had moved. Amongst the remainder, the most frequent move was out of the PRS, either to purchase a home or to rent from a social landlord. The other major change was people who had previously lived in the family home moving into the housing market in a variety of ways.

3.9 Future moving intentions

Respondents were asked how likely it was that they would move to a new house within the next five years and/or the next six to ten years. Overall as many as 39% thought it likely they would have moved within ten years. **Figure 3.18** shows the situation for each time period; the second (red) column is not additional to the first, it is the same response for the longer time period. So there are not 31% who think it very likely they will move, there are 10% who think it so within five years, increasing to 21% who think it very likely they will have moved within ten years.

Figure 3.8 Likelihood of household moving



Base: all respondents (119)

Looking at the five year period, some 22% think they may move but more than half (53%) think this unlikely. The age breakdown shows some differences, as might be expected. None of those under 35 think it very likely they will move but 27% of them say fairly likely. The group with the highest overall propensity to move is the 35 – 49 year olds, where 41% think it very or fairly likely they will have moved within five years. And whilst 13% of those over 65 expect to be moving, they are the age group who are most confident of staying put – 49% think it most unlikely they will move.

It might have been expected that the longer time period would have produced more ‘unsure’ responses but in fact they are a little less. Whilst 38% remain convinced they will not move, those who expect a move have increased to 39%, with one in five thinking this very likely. Over this longer time period it remains those under 50 who have the highest propensity to move and those over 65 the lowest.

All those who expect a move at some time were asked what their reasons would be and a summary of these is shown in **Table 3.11**

Table 3.11 Reasons for household moving

Reason	%
Need a larger property	23
Need a smaller property	17
To be nearer family and friends	15
To be nearer shops and services	15
For employment reasons	13
To obtain more care or support for health or age reasons	13
To reduce housing costs	11
Access problems with current home	11
To obtain/increase parking	6
Other reasons	28

Base: all expecting to move (47)

The most frequently offered reason was to obtain a larger property, but there were almost as many who expect to downsize. Employment reasons are not particularly significant. Almost all of those who said they might move to obtain care or support were looking at the longer time frame of six to ten years. The 'other reasons' were each mentioned by only one or two people and they included: retirement, moving to a coastal or scenic area, to be in a quieter area, to be able to own a home and to move in with relatives.

3.10 New households forming

All households were also asked if there was anyone who might move out to form a new household in separate accommodation within either the next five years or in six to ten years. There were 13% (16 respondents) who thought this likely within the five year period. The number then increases to 19% (23 households) for the longer timescale. Unsurprisingly, it is those currently in the middle age ranges (35 – 64 but predominantly 50 - 64) where this is most likely.

Asked the reasons for this, the response was overwhelmingly that it was young people becoming independent from the family home. Three people linked this to being nearer employment and two to marriage or moving in with a partner. The only completely different answer was a tenant moving into their own home when joined by family members.

Where there was someone moving out to form a new household, it was asked if there might be any barriers which would prevent this. Around half (55%) thought that this might be the case. High property prices were the most likely barrier or just finances in general. One person added that they thought mortgages were harder to obtain and another that finding stable employment might be a barrier.

3.11 Requirements of movers and new households

Where the household was likely to move or a new household form, respondents were asked to give the details of what they might need or be looking for. Not everyone was able to respond, for example, if the move was likely to be several years ahead and details therefore too vague. But there are details for 31 and amongst those there were 20 (65%) existing households moving and 11 (35%) new households forming. Not every respondent answered all of the questions though, so some answers have smaller bases. The following analysis distinguishes between the two types of movers in most respects as rather different responses can be given.

Composition of moving or new households.

The number of people likely to be included varied from one to five with all the new households being a single adult. Almost half (45%) of the existing households moving included four or five people, perhaps bearing out the most popular reason for a move being to obtain a larger property. The types of household are shown in the table below. As they are small, absolute numbers are shown in brackets after the percentage figure

Table 3.12 Household composition, moving households.

	%
Single adult	40 (12)
One adult with one or more dependent children	7 (2)
Two adults who are married, in a civil partnership or living as a couple, with no children	13 (4)
Two adults who are married, in a civil partnership or living as a couple, with 1 or more dependent children	30 (9)
Parent(s) with grown-up child(ren) at home and no dependent children	3 (1)
Other situation without dependent children (eg unrelated adults sharing)	7 (2)

Base: all moving households providing response (30)

Most likely are single adult households or couples with children. But the variety shown in a small sample indicates that a range of property types would be needed to meet the needs of all.

Number of bedrooms required

This varies considerably between the two types of household.

Table 3.13 Number of bedrooms required by moving households (HH)

	Total	Existing HH	New HH
	%	%	%
One	32 (9)	12 (2)	64 (7)
Two	21 (6)	18 (3)	27 (3)
Three	32 (9)	47 (8)	9 (1)
Four	7 (2)	12 (2)	0 (0)
Five	7(2)	12 (2)	0 (0)

Bases: moving households providing information (28/17/11)

Amongst existing households who plan to move three bedrooms is a firm favourite although one in four do require something larger. In contrast, most of the new households require only one bedroom. The overall picture is one of varied demand across the life stages represented.

Type of property required

Again there are noticeable differences between the two household types with new households understandably having more modest aspirations. NB Some people gave more than one option for the property they required so in **Table 3.14** percentages add to more than 100.

Table 3.14 Type of property required by movers

	Total	Existing HH	New HH
	%	%	%
Detached	57 (16)	75 (15)	13 (1)
Semi detached	32 (9)	25 (5)	50 (4)
Terraced	18 (5)	10 (2)	38 (3)
Bungalow	14 (4)	20 (4)	0 (0)
Flat	25 (7)	10 (2)	63 (5)
Sheltered	7 (2)	10 (2)	0 (0)
Supported	4 (1)	0	13 (1)

Bases: moving households providing information (28/20/8)

Overall, there is strong demand for detached homes, most of which comes from the existing households planning to move. A semi-detached is next in popularity, followed by a flat. In the latter case, most of the demand is expressed by new households for whom it is probably a practical and affordable solution to demand which is, at this point, vague. Semis and terraced homes also have an appeal to new households and there is one who requires supported accommodation to live independently.

Amongst existing households there are several who seem to be planning ahead for properties such as bungalows and flats which might be easier to manage and/or access in later years. Two mention the possibility of sheltered accommodation being appropriate for them.

Tenure expectations for moving households

More than half of the movers expect to be buying a home with a mortgage, as **Table 3.15** shows. Again, there are a few people giving more than one option so that percentages add to more than 100.

Table 3.15 Tenure expectations of movers

	Total	Existing HH	New HH
	%	%	%
Buy outright	26 (8)	38 (8)	0 (0)
Buy with mortgage	55 (17)	48 (10)	80 (8)
Shared ownership	10 (3)	0 (0)	30 (3)
Rent from HA	16 (5)	10 (2)	30 (3)
Private rent	3 (1)	0 (0)	10 (1)

Bases: moving households providing information (31/21/10)

The great majority of existing households expect to purchase their next home, with or without a mortgage. The only other option is two who would wish to rent from a Housing Association. For new households there is high expectation of purchasing with a mortgage, some being prepared to consider the shared ownership option. Three also mention social renting and one expects to rent in the private sector. So whilst market sales are required for the majority of needs, there are lower levels of need for other tenure options.

Six respondents (five existing and one new household) said that they were already on the Housing Register.

Maximum affordable purchase price for potential buyers

A very wide range of prices were recorded, from below £150,000 to above £600,000. Only twenty one people were able to give a response on this topic, others not answering or saying that they did not know, which is quite understandable as some are looking years into the future before a purchase is considered.

Table 3.16 Maximum potential purchase price

	Total	Existing HH	New HH
	%	%	%
Up to £150,000	10 (2)	6 (1)	20 (1)
From £150,001 - £200,000	19 (4)	6 (1)	60 (3)
From £200,001 - £250,000	5 (1)	0 (0)	20 (1)
From £250,001 - £300,000	14 (3)	19 (3)	0 (0)
From £300,001 - £400,000	5 (1)	6 (1)	0 (0)
From £400,001 - £500,000	10 (2)	13 (2)	0 (0)
From £500,001 - £600,000	14 (3)	19 (3)	0 (0)
Over £600,000	24 (5)	31 (5)	0 (0)

Bases: moving households providing information (21/16/5)

New households have much lower thresholds for entering the market, as would be expected. But some existing households also have very modest expectations of what they could afford despite half of them being able to afford at least £500,000. The overall conclusion is therefore that a broad mix of prices, and hence types and tenures, are needed to meet demand.

When we compare these figures to the actual prices achieved from Land Registry data (as shown in section 2.9) we can see that the average (median) sale price over the last four years is around £300,000. This means that nearly half – 48% - of potential movers do not think they could afford an average-priced house. None of the newly-forming households could afford an average priced house. However, the lower quartile price is usually used as the entry level price for newly-forming households and first time buyers. Here the picture is more optimistic, as the lower quartile price for a semi-detached was £250,000 and for a terraced house £176,250, bringing them into range for first time buyers.

Maximum affordable rent

Very few people were considering renting their next property and only three, all existing households, were able to give an amount that they could afford. There were one mention each for: £400 - £600 pcm, £600 - £700 pcm and £1,000 - £1,200 pcm. Although there were more potential renters amongst the new households, none had any idea what they might be able to afford.

Moving household income

Those willing and/or able to give their likely income were limited to nineteen, thirteen existing households and six new. **Table 3.17** has their response.

Table 3.17 Monthly income for moving households

	Total	Existing HH	New HH
	%	%	%
Under £800	5 (1)	0 (0)	17 (1)
£801-£1,199	5 (1)	0 (0)	17 (1)
£1,200-£1,599	5 (1)	8 (1)	0 (0)
£2,000-£2,399	16 (3)	15 (2)	17 (1)
£2,400-£2,799	16 (3)	0 (0)	50 (3)
£2,800 - £3,199	5 (1)	8 (1)	0 (0)
£3,600 - £3,999	11 (2)	15 (2)	0 (0)
£4,000 - £4,399	5 (1)	8 (1)	0 (0)
£4,400 - £6,249	11 (2)	15 (2)	0 (0)
£6,250 - £8,332	11 (2)	15 (2)	0 (0)
£8,333 or over	11 (2)	15 (2)	0 (0)

Bases: moving households providing information (19/13/6)

Little can be made of percentages with such small numbers. It is perhaps sufficient to observe that the incomes of new households are lower than most of the existing households. This is to be expected as the great majority of them are young people newly becoming independent. A very wide range of incomes characterises the existing households planning to move. This further underlines an earlier conclusion that a wide range of property types and tenures would be needed to meet all requirements.

We can also look at affordability from comparing what respondents have said about their incomes and potential deposits with what we know about market prices. We can use the data from the Land Registry that we summarised in chapter two (**tables 2.8 and 2.9**), but this time extrapolate it to show a range of monthly costs for different types and sizes of home.

In **tables 3.18 to 3.19** below we have calculated monthly median and lower quartile costs for different types of property, averaged across the last year, as the number of transactions is limited. The figures are based on the following assumptions:

- A household would pay 33% of gross income on housing costs
- A 95% mortgage was taken out at an interest rate of 3% pa
- The mortgage term was 25 years
- A 5% deposit was provided

Table 3.18 Transactions and prices by year

Year	Median price	Lower quartile price	Transactions	Monthly median cost	Monthly LQ cost
2017	£278,750	£223,750	6	£1,256	£1,008
2018	£315,000	£244,750	13	£1,419	£1,103
2019	£282,500	£270,596	10	£1,273	£1,219
2020	£274,000	£268,750	4	£1,234	£1,211
Average / total	£286,500	£267,750	33	£1,291	£1,206

Table 3.19 Transactions and prices by property type

Year	Median price	Lower quartile price	Transactions	Monthly median cost	Monthly LQ cost
Detached	£472,500	£450,000	13	£2,129	£2,027
Semi-detached	£272,814	£250,000	16	£1,229	£1,126
Terraced	£252,500	£176,250	4	£1,138	£794
Average / total	£286,500	£267,250	33	£1,291	£1,204

Source: Cobweb Consulting modelling of Land Registry data

We can then take this data a stage further and feed in the actual incomes and ability to access a deposit based on the responses to the survey of households that were planning to move, or that had a member (s) planning to set up an independent household. This is illustrated in **Table 3.20**. We have colour-coded the thresholds of income and deposit needed to acquire lower quartile priced terraced houses (yellow), semi-detached (green) and detached houses (blue). So, it can be seen that the starting point of entry would require an income of £26,400 and a deposit of £30,000 for a lower quartile priced terraced home, while to access a semi-detached would require an income of £36,000 and a deposit of £50,000 or an income of £40,800 and a deposit of £20,000. To access the cheapest detached home would require an income of around £75,000 and a deposit of £20,000. Clearly, the higher the income, the lower the deposit, and vice versa.

From this, it would seem that four of the newly forming households would be able to access the owner-occupier market (though one would need a deposit of at least £30,000, and two would not be able to access it at all. Four (21%) of the existing households wanting to move would be able to afford a detached home, five (26%) could afford a semi-detached, and three (16%) could afford a terraced home (albeit with two requiring deposits of £30,00 or more). One existing household wanting to move would not be able to afford owner-occupation.

Table 3.20 Affordability at different income bands

Mid-point of income band	Existing households moving	Newly-forming households	Maximum affordable monthly payment at 33 % of annual income	Price household can afford at each deposit level					
				No deposit	£5,000 deposit	£10,000 deposit	£20,000 deposit	£30,000 deposit	£50,000 deposit
£4,800	0	1	£132	£27,836	£32,836	£37,836	£47,836	£57,836	£77,836
£12,000	0	1	£330	£69,589	£74,589	£79,589	£89,589	£99,589	£119,589
£16,800	1	0	£462	£97,425	£102,425	£107,425	£117,425	£127,425	£147,425
£21,600	0	0	£594	£125,261	£130,261	£135,261	£145,261	£155,261	£175,261
£26,400	2	1	£726	£153,096	£158,096	£163,096	£173,096	£183,096	£203,096
£31,200	0	3	£858	£180,932	£185,932	£190,932	£200,932	£210,932	£230,932
£36,000	1	0	£990	£208,768	£213,768	£218,768	£228,768	£238,768	£258,768
£40,800	0	0	£1,122	£236,603	£241,603	£246,603	£256,603	£266,603	£286,603
£45,600	2	0	£1,254	£264,439	£269,439	£274,439	£284,439	£294,439	£314,439
£50,400	1	0	£1,386	£292,275	£297,275	£302,275	£312,275	£322,275	£342,275
£63,900	2	0	£1,757	£370,563	£375,563	£380,563	£390,563	£400,563	£420,563
£87,500	2	0	£2,406	£507,421	£512,421	£517,421	£527,421	£537,421	£557,421
£125,000	2	0	£3,438	£724,888	£729,888	£734,888	£744,888	£754,888	£774,888
Don't know	6	4							
Total	19	10							

Source: Cobweb Consulting modelling

Preferred area to live for moving households

Overall, only one in four of those moving expect to remain in East Challow. Rather surprisingly, new households forming seem more inclined to do so.

Table 3.21 Preferred location of next home

	Total	Existing HH	New HH
	%	%	%
Remain in East Challow	26 (8)	19 (4)	40 (4)
Elsewhere in Oxfordshire or surrounding counties	52 (16)	52 (11)	50 (5)
Elsewhere in the UK	23 (7)	29 (6)	10 (1)

Bases: moving households providing information (31/21/10)

Most likely for all groups is a move into surrounding areas, it is a minority looking further afield and no-one plans to move out of the UK. The likelihood of moving out of the immediate area may be due to a number of factors – perhaps the availability and affordability of suitable housing or the employment prospects.

Those who would like to remain in East Challow have a mixed profile. They include households from one to five people with the four newly forming households all being single adults. They also include both the single parents who are looking to move; perhaps they wish to stay close to a local support network? They typically require two or three bedrooms and have broad views on property type. On the latter point, they do include three of the seven who would consider a flat. They do not include those looking for bungalows or for sheltered or supported accommodation. On tenure, they include two of those who would want to rent from a Housing Association, one of whom seems to be on the Housing Register. If purchasing they are mostly at the lower end of the scale, below £300,000.

4.0 Conclusions

A growing village

East Challow has seen substantial growth since the date of the last Census, with a 27% increase in population, mainly made up of an increase in school age children and young families. The increase in population can mainly be put down to inward migration (rather than 'natural' increase), and substantial development would have been required to house the growing number of households. This rapid growth is probably the underlying reason for the relatively high levels of resistance to further development.

Acceptable and unacceptable development

However, there is considerable scope for particular types of development to be considered as acceptable, particularly affordable homes for young people, supported accommodation for those with disabilities, and retirement homes. There was also support for Shared Ownership and homes to rent from social landlords. What is least acceptable is the development of more large family homes. There are currently around 20 newly developed large homes standing unsold. It is worth noting that some 320 new homes have been developed (or have been approved for development) in the village since 2014, and there are plans for 750 additional homes on the drawing board. That volume of development is bound to be unpopular, given that 51% of respondents wanted no further development at all, and only 4% would countenance major developments of more than 50 homes. However, a third would find developments on sites holding less than ten dwellings to be acceptable.

Cars and parking

East Challow is a highly car-dependent village. Only three percent of respondents did not have a car, whereas 56% had two or more. This was reflected in the travel to work means, where 83% of working households travelled to their employment by car. There was a very low-level of local working, with only 10% based exclusively in East Challow, and 74% travelling outside the area, making East Challow somewhat of a dormitory village. Car dependence was reflected in strong concerns about parking, which was the subject of most of the free-hand comments made, particularly its overall shortage, but also inappropriate street parking and parking on verges, and inadequate provision in new developments. If there is to be additional development, getting parking right will be a priority among other infrastructure concerns.

Size matters

For current East Challow residents seeking to move, there was a clear divide between the needs of newly-forming households setting up home for the first time and whole households seeking a move. The former group predominantly wanted one or two bedroom properties, and flats or semi-detached houses; the latter wanted three bed or larger homes and detached homes. There does seem some capacity for balancing size requirements, as a number of existing households did mention bungalows, flats and sheltered accommodation being required to meet future needs, presumably releasing larger

homes for acquisition by younger families,. The Parish Council may want to factor in encouraging this into the Neighbourhood Plan.

Haves and have nots

While East Challow is on most indicators a wealthy and non-deprived village, there is some polarisation among its population. While 40% of those who are economically active work in the better paid sectors and occupations, around a third work in the least well—remunerated industries and occupations. While 18% have degrees (and 14% have professional qualifications), around 21% have no qualifications. This economic context has implications for the future planning around housing development that benefits existing residents, as well as providing opportunities for incomers. Additionally, the fact that there is a high dependency ratio (72%) also has implications for the ability of the working population to meet the needs of the non-working population (albeit that unusually a greater proportion of the dependents are younger people rather than older people). And it is perhaps also significant that around 39% are planning to move, particularly mature adults, whereas older people tend to remain. The majority of movers – both existing and newly-forming households – plan to move out of East Challow. Again, if East Challow loses substantial numbers of working adult households, there are issues around support services and community viability that may arise in the future.

Is owner-occupation affordable?

In the summary of future housing demand expressed by existing residents (para 14 of the Executive Summary) it will be seen that the substantial majority of movers over the next ten years will want to own their own homes. In total, 75% want to own, as do 65% of those planning to stay in East Challow. Based on data on existing house prices and residents incomes, we can check how feasible these ambitions are. We calculate that of the newly-forming households, two thirds would be able to afford the cheapest end of the open market (lower quartile terraced homes) albeit requiring substantial deposits in some cases, and a third would not be able to enter it at all. The picture is very different for existing households (who are likely to have equity and savings). Here, 92% of households would be able to buy on the open market, including 31% who could afford a detached home.

So, while owner-occupation may be achievable for most, it does mean that East Challow may wish to pursue forms of discounted ownership (such as the projected First Homes scheme) or Shared Ownership options in development plans, to broaden the numbers that can own. Additionally, given the relatively affordable private rented sector in the village, it may be worth seeing what encouragement could be given to good quality private landlords, to provide for those younger and less well-off households seeking independent accommodation.

APPENDIX 1: SURVEY SAMPLE PROFILE

Gender		Unweighted	Weighted
		%	%
	Male	44 (53)*	44 (52)
	Female	55 (67)	56 (66)

		Unweighted	Weighted
		%	%
	16-24	1 (1)	1 (1)
	25-34	9 (11)	8 (10)
	35-49	25 (30)	27 (32)
	50-64	24 (29)	32 (38)
	65-74	18 (22)	14 (17)
	75-84	16 (19)	12 (15)
	85 or over	7 (8)	5 (6)
	Refused	2 (2)	-

*Actual numbers in brackets.

Weighting

Weighting is a statistical technique used to make data more representative of a population if a sample does not exactly replicate the population profile. A weight is a calculated value which is applied to the data to increase or reduce its importance within the overall result. For example, if a sample contains twice as many people over the age of 65 as there are in the population, then a weighting of 0.5 is applied to reduce by half the importance of their results within the overall result. By implication, in the same sample there will be at least one age group which is under-represented and that will then have a weighting greater than one applied to increase the importance of that group within the total.

APPENDIX 2 : HOUSING NEEDS SURVEY QUESTIONNAIRE

EAST CHALLOW PARISH HOUSING SURVEY

The East Challow Neighbourhood Plan is continuing to develop, and we are currently working on a Housing Needs Survey. There has been a lot of development in the Parish over the last few years which has continued apace. We need your views on housing need for the Village and Parish looking to the future, at least until 2031. This questionnaire has been sent to every household in the Parish. Please take a few minutes to complete and return it as it is your opportunity to influence the way the area develops in the future.

Please complete and return it in the attached FREEPOST envelope by the closing date of

Friday, 14th August 2020 or complete it online at https://www.surveymonkey.co.uk/r/E_CHALLOW_HNS by that date.

Sections 1 and 2 are for completion by all households.

Section 3 is to be completed if the household wishes to move or if there will be a new household needing separate accommodation in the next five years.

To complete the questionnaire, please tick the boxes next to the answers you wish to give or write in the space provided. If you have any queries about the survey please contact Ros Grimes of Cobweb Consulting on 077661 77554.

PRIZE DRAW

All information you provide will be kept completely confidential and not used for any other purpose, but if you wish to enter the prize draw for a chance to win the 1st prize of £100 or two 2nd prizes of £50 each please give your contact details below:

Name:	Address:	Phone or e-mail:
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SECTION 1 Your housing situation and needs

Q1 Is your property ...?

Detached house	1	Sheltered or retirement accommodation	6
Semi-detached house	2	Supported accommodation	7
Terraced or mews house	3	Farm	8
Bungalow	4	Caravan or mobile home	9
Flat or apartment	5	Other (please specify)	10

Q2 Is the property ..?

Owned outright	1	Rented from a private landlord	5
Owned with a mortgage	2	Tied to a job	6
A shared ownership home	3	Other (please explain)	7
Rented from a Housing Association	4		

Q3 How many people live in your home?

Q3 b How many bedrooms do you have?

Q4 Which of these options best describes the composition of your household?

(Dependent children are those up to the age of 16 years or 16 – 18 in full time education)

Single adult	1
One adult with one or more dependent children	2
Two adults who are married, in a civil partnership or living as a couple, with no children	3
Two adults who are married, in a civil partnership or living as a couple, with 1 or more dependent children	4
Other situation with dependent children	5
Parent(s) with grown-up child(ren) at home and no dependent children	6
Other situation without dependent children (eg unrelated adults sharing)	7

Q5a How long have you lived in this property?

Q5b And how long have you lived in the East Challow area?

	Property	Area
Less than 2 years	1	1
2 – 5 years	2	2
6 – 10 years	3	3
Longer than 10 years	4	4

Q6 If you have moved within the last five years, what was the tenure of your previous property?

Owned outright	1	Rented from a private landlord	6
Owned with a mortgage	2	Provided by your employer	7
A shared ownership home	3	Lived at home with family	8
Rented from a Housing Association	4	Other (please explain)	9
Rented from a Council	5		

Q7a If you have lived in the area for five years or less, what attracted you to move into the area?

Q7b If you have lived in the area for five years or less, from where did you move into the area?

Q8 If you have moved WITHIN the area in the last five years, what were your reasons for moving?

Q9a How many cars or vans are there at the property?

Q9b And how many motorcycles?

Q9b Do you have sufficient space for

	Yes	No
Off road parking	1	2
On road parking	1	2

Q9c Are there any specific issues with parking that you would like to mention?

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Q10a Looking ahead, how likely is it that your household will move to another property within the next five years?

Very likely	1
Fairly likely	2
Unsure	3
Not very likely	4
Most unlikely	5

10b If you are likely to move, what are your reasons for moving?	
Need a larger property	1
Need a smaller property	2
Want to reduce housing costs	3
For employment reasons	4
To be nearer family and friends	5
Access problems with current home (e.g. too many stairs)	6
To be nearer shops and services	7
To obtain more care or support for health or age reasons	8
Other reason (please explain)	

Q11a Looking further ahead, how likely is it that your household will move to a new property within the next six to ten years?

Very likely	1
Fairly likely	2
Unsure	3
Not very likely	4
Most unlikely	5

11b If you are likely to move, what are your reasons for moving?	
Need a larger property	1
Need a smaller property	2
Want to reduce housing costs	3
For employment reasons	4
To be nearer family and friends	5
Access problems with current home (e.g. too many stairs)	6
To be nearer shops and services	7
To obtain more care or support for health or age reasons	8
Other reason (please explain)	

Q12a Is there anyone within your current household who will need or want to move into separate accommodation and form a new household in the next five years?

Yes	1
No	2

Q12b Why will this household be seeking separate accommodation?	
Becoming independent from family home	1
To be nearer employment	2
To obtain a more suitable property	3
To obtain more care or support	4
Marriage/living with a partner	5
Other reason (please explain)	

Q13a Is there anyone you might form a new household within the next six to ten years?

Yes	1
No	2

Q13b Why will this household be seeking separate accommodation?	
Becoming independent from family home	1
To be nearer employment	2
To obtain a more suitable property	3
To obtain more care or support	4
Marriage/living with a partner	5
Other reason (please explain)	

Q14a Are there any barriers which might prevent households from moving out in either situation?

Yes	1	No	2
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Q14b What are the barriers, please explain? Please explain as fully as possible

Q15 In your opinion, if there is to be housing development within the area, which of the following would be a) acceptable and b) most needed?

	Acceptable	Most needed
Large family homes	1	1
Retirement accommodation for older people	2	2
Affordable homes for young people	3	3
Supported accommodation for people with disabilities	4	4
Shared ownership schemes	5	5
Homes to rent from social landlords	6	6
None of these, there is a good supply	7	7

Q16 And which of these would be acceptable locally?

Single dwellings or small developments of 1 or 2 houses	1
Small sites with less than 10 houses	2
Larger sites with 10 – 50 houses	3
Major developments with more than 50 houses	4
No further development	5

SECTION 2 About yourself

Now please give us a little information about yourself, so we can see that we have heard from a good cross section of people who live in East Challow.

We do not need names and addresses but please give us your postcode so we can check that all areas of the Parish are represented in this survey.

Postcode:

Q17 Are you ..?

Male	1
Female	2
Prefer not to say	3

Q18 Into which of these age groups do you and your spouse/partner (if you have one) fall?

	You	Spouse/partner
16 – 24	1	1
25 – 34	2	2
35 - 49	3	3
50 - 64	4	4
65 – 74	5	5
75 – 84	6	6
85 or over	7	7

Q19a Is there anyone in your household whose day to day activities are limited because of a health problem or disability which has lasted, or is expected to last, at least 12 months?

Yes	1
No	2

Q19b Does anyone in your household use a wheelchair

Yes – outside the home	1
Yes – inside the home	2
No	3

Q19c Have you had any adaptations to your home to increase mobility or accessibility and do you think you will need to in the next five years?

	Have had adaptations	Will need adaptations
Yes	1	1
No	2	2
Unsure		3

Q19d If you think you may need adaptations in the future, which of these might you require?

Level access to front door	1
Level floors within the home ie flat or bungalow with no stairs	2
Accessible toilet and/or washing facilities	3
A level access shower	4
Handrails inside or outside	5
Other (please explain)	

Q20 What is your employment status?

Full-time work (30 hours or more per week)	1	Looking after home or family full time and not seeking work	6
Part-time work (less than 30 hours per week)	2	Student/full time education	7
Apprenticeship	3	Unable to work due to long-term sickness/disability	8
Registered unemployed and looking for work	4	None of the above	9
Retired	5	Prefer not to answer	10

Q21 If you are in employment or self-employed, do you work within the East Challow area or outside?

Within East Challow	1	If outside the area, where do you work?
Outside	2	

Q22 What means of transport do you normally use to travel to work?

Car or van – driver	1	Bus	5
Car or van – passenger	2	Walk	6
Motorcycle	3	Cycle	7
Train	4	None, work from home	8

Q23 Does anyone in your household receive any of these benefits? Please tick all that apply

Income Support	1	Attendance Allowance	10
Housing Benefit	2	Carers Allowance	11
Local Housing Allowance	3	Other disability-related benefits	12
Council Tax Support	4	Child Benefit	13
State Pension	5	Child Tax Credit	14
Pension Credit	6	Working Tax Credit	15
Jobseekers Allowance	7	Universal Credit	16
Employment and Support Allowance	8	None of these	17
Disabled Living Allowance / Personal Independence Payment	9		

Q24 What is your household's total income before tax? This should include income from employment, savings, shares and benefits (excluding Housing Benefit and Disability Living Allowance).

Week	Month		Week	Month	
Under £125	Under £500	1	£876-£1,000	£3,501-£4,000	8
£126-£250	£501-£1,000	2	£1,001-£1,250	£4,001-£5,000	9
£251-£375	£1,001-£1,500	3	£1,251-£1,875	£5,001-£7,500	10
£376-£500	£1,501-£2,000	4	£1,876-£2,500	£7,501- £10,000	11
£501-£625	£2,001-£2,500	5	Above £2,500	Above £10,000	12
£626-£750	£2,501-£3,000	6	Prefer not to say		13
£751-£875	£3,001-£3,500	7			

IMPORTANT

If the current household wishes to move, or there is someone who wants to move to form a new household, please answer the questions in Section 3.

There is space to tell us about two possible households moving.

SECTION 3 Household moves

Household 1

Household

1

2

Q25 What household is planning to move? Is this...

The current household moving?	1	1
Someone moving out to form a new household?	2	2

Q26 How many people will be in the household requiring accommodation?

		2
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Q27 What type of household will it be?	Household 1	Household 2
Single adult	1	1
One adult with one or more dependent children	2	2
Two adults who are married, in a civil partnership or living a	3	3
Two adults who are married, in a civil partnership or living a	4	4
Other situation with dependent children	5	5
Parent(s) with grown-up child(ren) at home and no	6	6
Other situation without dependent children (eg unrelated	7	7

Q28 What will be the minimum number of bedrooms

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Q29 What type of property would the household expect to have

Detached house	1	1
Semi-detached house	2	2
Terraced or mews house	3	3
Bungalow	4	4
Flat or apartment	5	5
Sheltered or retirement accommodation	6	6
Nursing or care home	7	7
Supported accommodation	8	8
Other (please specify)	9	9

Q30 What sort of tenure would they expect to have?

Buy a property outright	1	1
Buy with a mortgage	2	2
Have a shared ownership home	3	3
Rent from a Housing Association	4	4
Rent from a private landlord	5	5
Obtain accommodation linked to a job	6	6
Other (please specify)	7	7

Q31 In what area would the household prefer to live?

Remain in East Challow	1	1
Elsewhere in Oxfordshire or surrounding counties	2	2
Elsewhere in the UK	3	3
Outside the UK	4	4

Q32 If the household is hoping to buy a property, what is the maximum they could afford?

Up to £150,000	1	1
From £150,001 - £200,000	2	2
From £200,001 - £250,000	3	3
From £250,001 - £300,000	4	4
From £300,001 - £400,000	5	5
From £400,001 - £500,000	6	6
From £500,001 - £600,000	7	7
Over £600,000	8	8
Don't know	9	9

Q33 If they are hoping to rent how much could they afford each month?	Household 1	Household 2
Less than £400 per month	1	1
£401 - £600 per month	2	2
£601 - £700 per month	3	3
£701 - £800 per month	4	4
£801 - £900 per month	5	5
£901 - £1000 per month	6	6
£1001 - £1200 per month	7	7
£1201 - £1400 per month	8	8
£1401 - £1600 per month	9	9
£1601 - £1800 per month	10	10
More than £1800 per month	11	11
Don't know	12	12

Q34 Is the household currently on the Housing Register?

Yes	1	1
No	2	2
Don't know	3	3

Q35 Into which of these bands will the gross income (before tax and NI, etc) for the household fall? That is, the total income from employment and benefits before any deductions but *excluding* Housing Benefit.

Per month	Per year		
Under £800	Under £9,600	1	1
£801-£1,199	£9,600 - £14,399	2	2
£1,200-£1,599	£14,400 - £19,199	3	3
£1,600-£1,999	£19,200 - £23,999	4	4
£2,000-£2,399	£24,000 - £28,799	5	5
£2,400-£2,799	£28,800 - £33,599	6	6
£2,800 - £3,199	£33,600 - £38,399	7	7
£3,200 - £3,599	£38,400 - £43,199	8	8
£3,600 - £3,999	£43,200 - £47,999	9	9
£4,000 - £4,399	£48,000 - £52,799	10	10
£4,400 - £6,249	£52,800 - £74,999	11	11
£6,250 - £8,332	£75,000 - £99,999	12	12
£8,333 or over	£100,000 or over	13	13
Don't know	Don't know	14	14

Thank you very much for completing the questionnaire. Please return the completed questionnaire to us in the Freepost envelope provided.

If you run a business in East Challow please also complete the business questionnaire and return it in the same envelope. NB if you also receive a questionnaire at your business address please only complete one of them.