DECEMBER 2025

Updated Specialist Housing Needs Evidence

Final Report

ICENI PROJECTS LIMITED ON BEHALF OF OXFORD CITY COUNCIL

Iceni Projects Limited on behalf of

Oxford City Council

December 2025

Updated Specialist Housing Needs Evidence FINAL REPORT

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1. Introduction

Scope of this Report

1.1 Oxford City Council ("the Council") has commissioned Iceni Projects ("Iceni") to produce updated evidence on housing needs in a number of specific areas. This report provides updated evidence regarding:

- Housing Mix – the need for different homes of different sizes, by tenure;
- Affordable housing need – an updated assessment of the need for different types of affordable housing;
- Supported housing needs – the report reviews the evidence of need for specialist housing for older people and others needing supported housing or care;
- Student housing – the report provides an updated evidence on student housing needs, building on the 2023 Student Needs Assessment.

1.2 This updated evidence is intended to inform and support the drafting of housing policies in a new Local Plan for Oxford. It covers the proposed plan period which is from 2025-2045.

1.3 Updated evidence is needed to replace information in the 2022 Housing and Economic Needs Assessment (HENA).

1.4 The Council is using the revised Standard Method introduced by Government in December 2024 to calculate overall housing need. The December 2024 Standard Method uses a formula that incorporates a baseline of local housing stock, which is then adjusted upwards to reflect local affordability pressures. This report provides evidence on the need

for different types of homes, including the need for affordable housing and student housing needs. It is intended to inform and support policies within the new Local Plan but is also relevant to considering housing mix as part of planning applications.

Report Structure

1.5 The report is structured to address the following:

- Section 2: Demographic Scenarios;
- Section 3: Housing Mix;
- Section 4: Affordable Housing Need;
- Section 5: Elderly and Other Supported Needs;
- Section 6: Student Accommodation Needs; and
- Section 7: Conclusions and Recommendations.

2. Demographic Scenarios

2.1 Demographic changes are an important influence on the need for different types of homes and for specialist housing. This section therefore develops demographic scenarios to consider how the size and structure of Oxford's population might develop over the plan period, from 2025-45, as these form a building block for subsequent analyses. It considers two scenarios.

2.2 The **first scenario** considers overall housing need based on the **Government's Standard Method** – which equates to a need for 1,087 dwellings per annum.

2.3 The section also considers potential population change with a likely capacity-led projection. This **second scenario** reflects the **constrained land supply in Oxford** and has been developed to help understand the implications of Oxford's constrained residential land supply and consequently lower demographic growth on the housing mix. This is based on an estimated supply of around 8,500 homes over the plan period. It is an indicative assessment which aims to aid understanding of the impacts on the potential mix of homes needed.

2.4 The analysis below starts with a review of local population trends.

Population

2.5 As of mid-2024 (the latest date for which ONS has published mid-year population estimates (MYE)), the population of Oxford is estimated to be 165,000. This is an increase of around 8,500 people over the previous decade (a 5% increase), which is slightly lower than seen across the other areas studied.

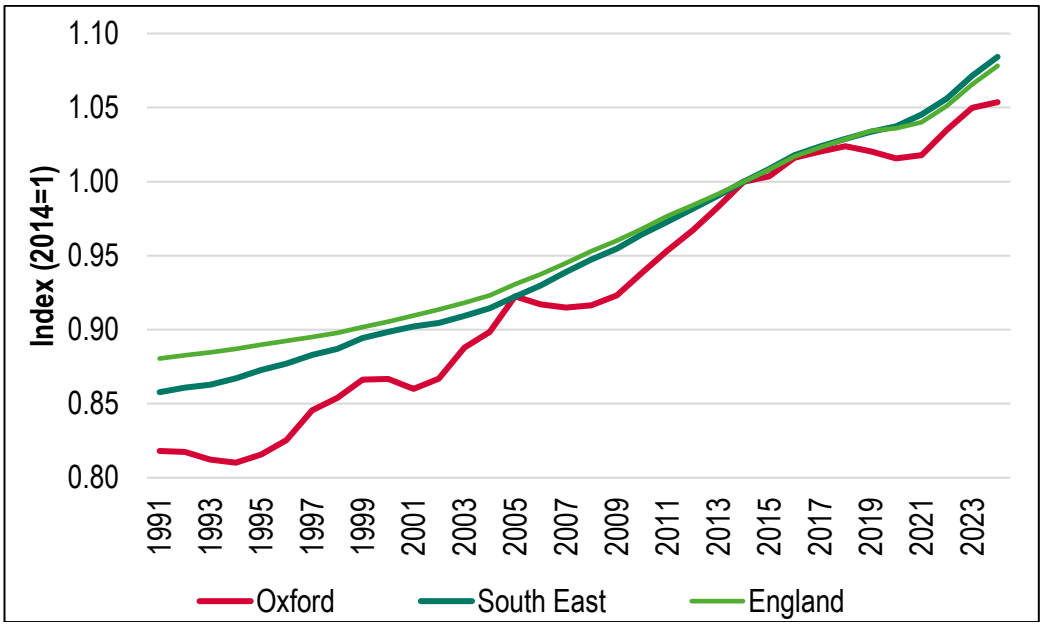
Table 2.1 Population change (2014-24)

	2014	2024	Change	% change
Oxford	157,582	166,034	8,452	5.4%
South East	8,893,930	9,642,942	749,012	8.4%
England	54,370,319	58,620,101	4,249,782	7.8%

Source: Mid-year population estimates

2.6 The figure below shows an indexed population change back to 1991 (indexed to 1 in 2014). This shows population growth to have generally been stronger in Oxford than seen in other areas up to about 2005 but generally weaker over the past 6-years or so. ONS estimates of population change in Oxford are quite 'spikey' with periods of very strong growth being offset by some years where it is estimated population has declined.

Figure 2.1 Indexed Population Change – 1991-2024

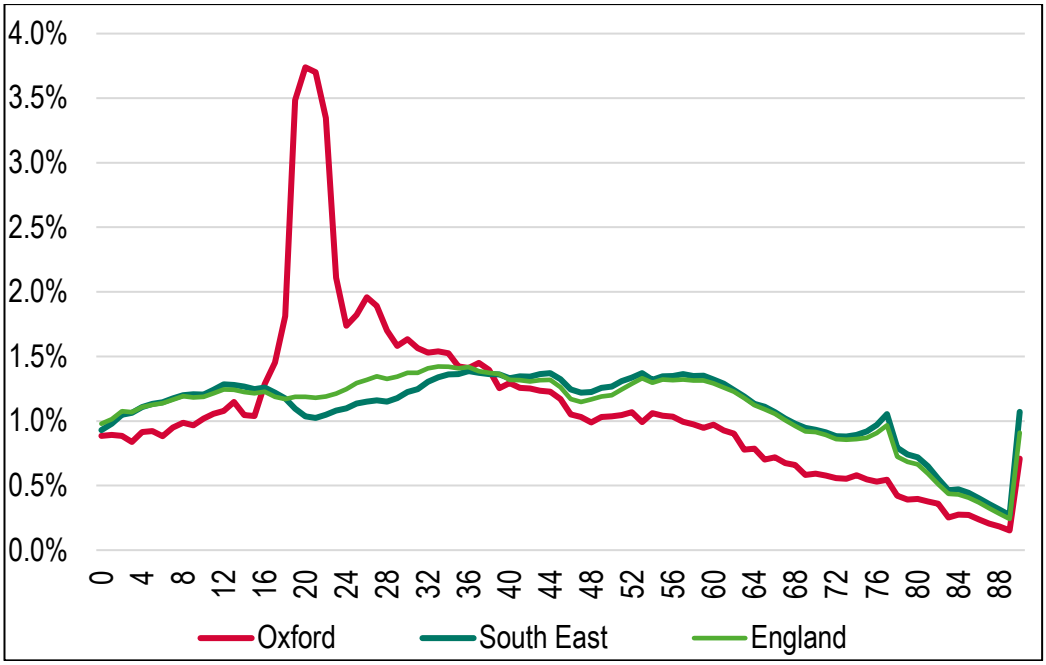


Source: Mid-year population estimates

Age Structure

2.7 The figure below shows the age structure by single year of age (compared with a range of other areas). From this it is clear that Oxford has a much older younger age structure, particularly driven by a large population aged 19-22 – linked to the student population of the City.

Figure 2.2 Population profile (2024)



Source: Mid-year population estimates

2.8 The analysis below summarises the above information (including total population numbers for Oxford) by assigning population to three broad age groups (a) children, b) working age and c) pensionable age). This analysis highlights the lower proportion of people aged 65+ and also fewer children (16% aged Under 16).

Table 2.2 Population profile (2024) – summary age bands

	Oxford		South East	England
	Population	% of population	% of population	% of population
Under 16	25,745	15.5%	18.5%	18.4%
16-64	120,279	72.4%	61.7%	62.9%
65+	20,010	12.1%	19.8%	18.7%
All Ages	166,034	100.0%	100.0%	100.0%

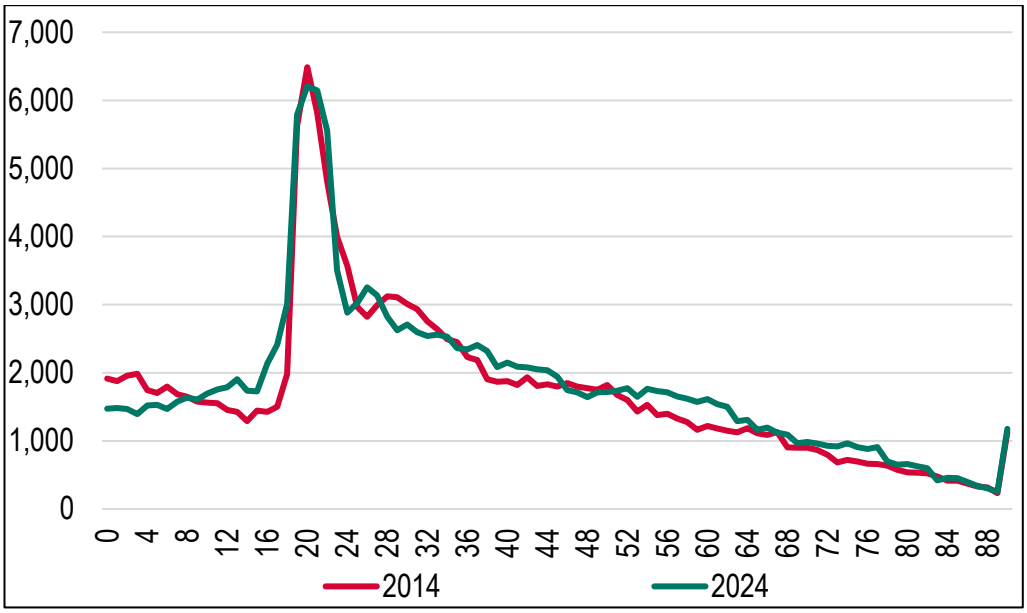
Source: Mid-year population estimates

Age Structure Changes

2.9 The figure below shows how the age structure of the population has changed in the 10-year period from 2014 to 2024 – the data used is based

on population so will also reflect the absolute population increase seen in this period. Generally the age structure has remained relatively similar, although the analysis suggests some increase in the population in late 50s and early 60s as well as a reduction in the number of younger children, influenced by falling birth rates.

Figure 2.3 Population age structure (people) (2014 and 2024) – Oxford



Source: Mid-year population estimates

2.10 Again, the information above is summarised into the three broad age bands to ease comparison. This shows population increases in both adult age bands, with the highest proportionate increase being amongst those aged 65 and over – influenced by both age cohort effects and increasing life expectancy. However, in total population terms, the key growth age group has been people aged 16-64 – this age group increasing by 6,900 people and accounting for 82% of all population change in the City over the 2014-24 period.

Table 2.3 Change in population by broad age group (2014-24) – Oxford

	2014	2024	Change	% change
Under 16	26,610	25,745	-865	-3.3%
16-64	113,374	120,279	6,905	6.1%
65+	17,598	20,010	2,412	13.7%
TOTAL	157,582	166,034	8,452	5.4%

Source: Mid-year population estimates

Components of Population Change

2.11 The table below consider the drivers of population change from 2011 to 2024. The main components of change are natural change (births minus deaths) and net migration (internal/domestic and international). There is also an Unattributable Population Change (UPC) which is a correction made by ONS upon publication of Census data if population has been under or over-estimated (this is only calculated for the 2011-21 period). There are also 'other changes', which are variable (sometimes positive and sometime negative) – these changes are often related to armed forces personnel, prisons or boarding school pupils.

2.12 The data shows natural change to generally be dropping over time – there are still more births than deaths (resulting in positive natural change) but the figures are more in balance than was seen a decade or so ago. Migration is variable, and always negative for internal (domestic) migration, but with some strong positive levels of net international migration. This pattern is characteristic of cities.

2.13 The last four years for which data is available shows a notably higher level of international migration than had been seen generally in the past – this being a consistent trend to that seen nationally.

2.14 The analysis also shows (for the 2011-21) period a positive level of UPC (totalling around 4,800 people over the 10-year period). This suggests when the 2021 Census was published ONS had previously under-

estimated population change. UPC relates only to the inter-census period.

2.15 Overall, the data shows a continuing trend of increasing population throughout the period studied although there are a couple of years (2018/19 and 2019/20) where ONS has recorded small population declines.

Table 2.4 Components of population change, mid-2011 to mid-2024 – Oxford

	Natural change	Net internal migration	Net intern-ational migration	Other changes	Other (unattri-butable)	Total change
2011/12	1,132	-1,393	1,613	7	803	2,162
2012/13	957	-1,862	2,627	20	767	2,509
2013/14	1,066	-1,806	2,692	15	699	2,666
2014/15	897	-4,032	3,039	11	659	574
2015/16	972	-3,298	3,706	4	579	1,963
2016/17	816	-2,790	2,180	-33	462	635
2017/18	676	-2,630	2,303	3	236	588
2018/19	700	-3,854	2,562	21	18	-553
2019/20	429	-2,998	1,794	16	34	-725
2020/21	422	-4,813	4,105	31	570	315
2021/22	447	-2,107	4,399	-18	0	2,721
2022/23	447	-4,001	5,896	-1	0	2,341
2023/24	487	-4,927	5,029	4	0	593

Source: ONS

Developing Projections

2.16 A demographic model has been developed to look at the potential implications of delivery of 1,087 dwellings per annum in the 2025-45 period, in line with the standard method figures for the City, as well as modelling a second scenario with total delivery of 8,500 dwellings (based on estimated capacity) between 2025-45. This considers the levels of

migration likely to be needed to fill homes and also the possibility of seeing higher levels of household formation in younger age groups (where there is evidence of a historical constraint in formation). The key assumptions in the modelling are:

- Taking the 2022-based subnational population projections (SNPP) as a starting point – this includes data on birth and death rates as well as migration;

- Updating this projection to take account of mid-year population data to 2024 (looking at more recent data about births, deaths and migration);

- Rolling forward to a 2025 start date by estimating the population change that may have occurred against a background of 272 dwellings being delivered in the 2024-25 period;

- Data about the communal population and household formation is taken from the 2021 Census with the formation rates for the population aged Under 45 assumed to return to the levels seen in 2001 when considering the Standard Method scenario – this age group having seen a decline in household representation when compared with 2001. More detail is provided on this below; and

- It is assumed that around 3% of new stock will be vacant at any time (to allow for movement within the stock). This for example means that for 1,087 dpa it is assumed there would be household growth of approximately 1,055 per annum.

Household Representation and Communal Population

2.17 Population growth is translated into household growth using household representative rates and data about the communal (institutional) population – this is based on data from the 2021 Census, with the table below summarising the assumptions used.

2.18 For the communal population, it is assumed actual numbers are held constant up to ages under 75, with the proportion of the population being used for 75+ age groups – this approach is consistent with typical ONS projections.

2.19 In interpreting the table below, by way of example, the data shows around 8.1% of females aged 85-89 live in communal establishments (i.e. are not part of the household population) whilst around 73% of males aged 50-54 are considered to be a 'head of household' (where they are living in a household).

2.20 Generally the HRRs increase by age. This is due to older people being more likely to live alone, often following the death of a spouse or partner.

Table 2.5 Communal Population and Household Representative Rates from 2021 Census – Oxford

Age	Communal population		Household Representative Rates	
	Male	Female	Male	Female
0 to 15	496	283	-	-
16 to 19	3,727	4288	0.029	0.036
20 to 24	4,212	4294	0.200	0.223
25 to 29	957	914	0.327	0.306
30 to 34	409	387	0.484	0.390
35 to 39	140	95	0.607	0.401
40 to 44	71	45	0.662	0.414
45 to 49	49	26	0.707	0.455
50 to 54	56	30	0.727	0.509
55 to 59	51	25	0.724	0.532
60 to 64	41	28	0.754	0.540
65 to 69	34	36	0.684	0.505
70 to 74	28	20	0.701	0.561
75 to 79	0.015	0.020	0.771	0.607
80 to 84	0.040	0.039	0.826	0.675
85 to 89	0.054	0.081	0.878	0.802
90 or over	0.126	0.209	0.911	0.832

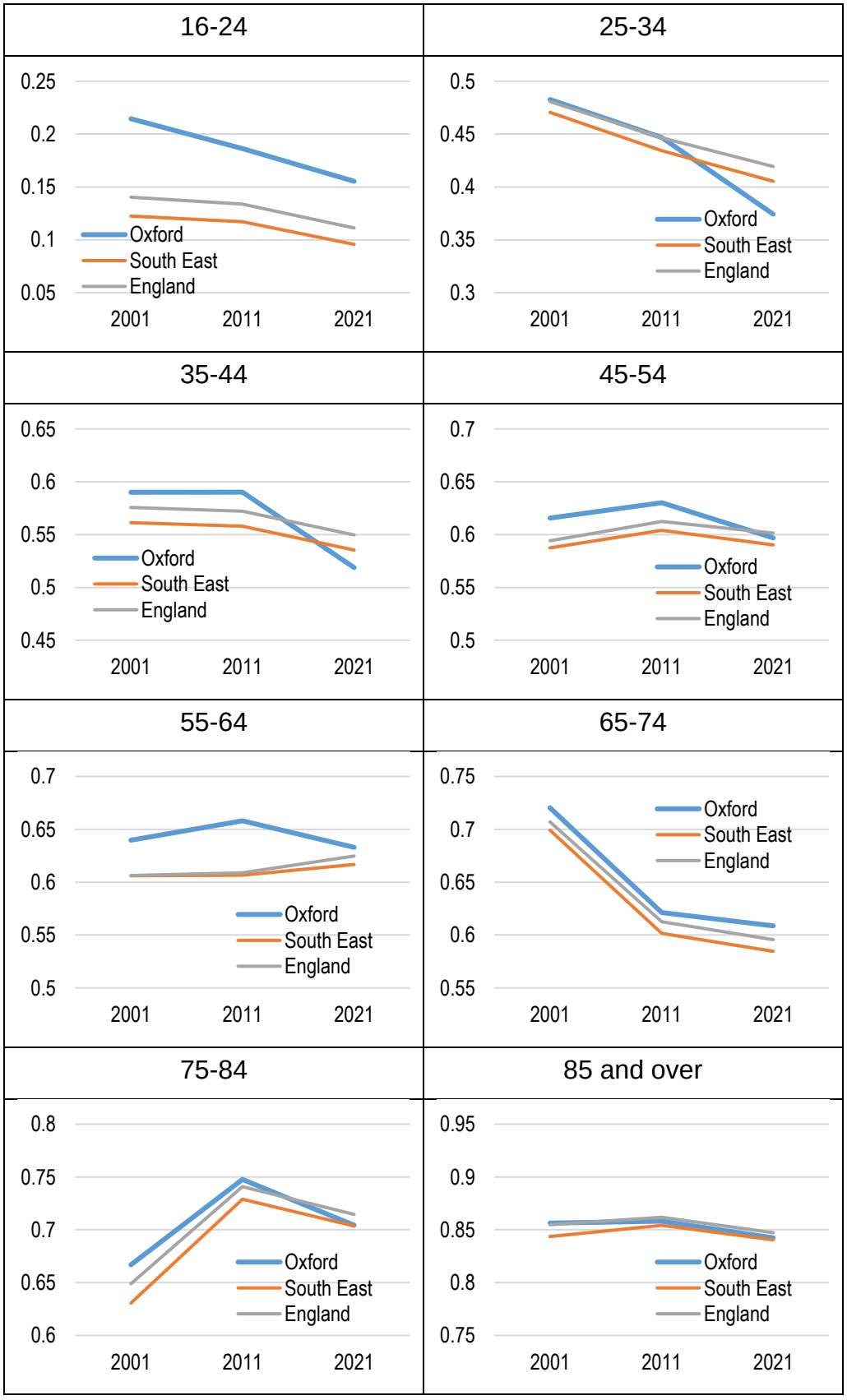
Source: Derived from Census 2021 (mainly Tables CT 106 and 107)

2.21 For household representative rates (HRRs) the figures are calculated at the time of the Census. If ONS follow the method used in their most recent projections for future releases then they are likely to build in the trend between the last three Census points (2001, 2011 and 2021). The figure below shows a summary analysis of the changes in HRRs by age.

2.22 Arguably the key groups to look at are younger age groups where there may have been a degree of suppression in household formation (due to housing supply and affordability) and this does appear to be the case in Oxford – particularly for those aged 25-34 and to a lesser extent 16-24 and 35-44.

2.23 For some older age groups there does also appear to be a trend of increasing or decreasing HRRs – particularly the 65-74 and 75-84 age groups (and mainly in the 2001-11 period). For these age groups it is considered that the ‘trends’ are more likely to be due to cohort effects and changes to life expectancy.

Figure 2.4 Change in household representative rates by age 2001-21



Source: ONS

Scenarios

2.24 As noted, to inform the modelling of the different types of homes needed, it is necessary to develop consider demographic trends. Two scenarios are run:

- **Standard Method** – a scenario aligned the revised standard method which shows a need for 1,087 dwellings per annum in Oxford.
- **Capacity-led Projection** – a scenario which is aligned to a high-level estimate of the potential land supply in the City for c. 8,500 dwellings over the plan period, which would equate to average housing delivery of 425 dpa.

2.25 The analysis below looks at how the population and household structures might change if these levels of housing provision occurs. The modelling flexes migration to and from the City such that there is sufficient population for this level of additional homes to be filled each year.

2.26 Within the modelling, migration assumptions have been changed so that across the City the increase in households matches the housing need (including the 3% vacancy allowance). Adjustments are made to both in- and out-migration (e.g. if in-migration is increased by 1% then out-migration is reduced by 1%).

2.27 The Planning Practice Guidance (PPG) was revised in December 2024, alongside the new Standard Method, and provides some indication of why the Government sees a need to increase housing delivery[1]. Paragraph 006 (Reference ID: 2a-006-20241212) states:

[1] https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments

'Why is an affordability adjustment applied?

An affordability adjustment is applied as housing stock on its own is insufficient as an indicator of future housing need because:

- *housing stock represents existing patterns of housing and means that all areas contribute to meeting housing needs. The affordability adjustment directs more homes to where they are most needed*

- *people may want to live in an area in which they do not reside currently, for example to be near to work, but be unable to find appropriate accommodation that they can afford.*

The affordability adjustment is applied in order to ensure that the standard method for assessing local housing need responds to price signals and is consistent with the policy objective of significantly boosting the supply of homes. The specific adjustment in this guidance is set at a level to ensure that minimum annual housing need starts to address the affordability of homes.'

2.28 The previous PPG also stated that an affordability uplift is required because *'household formation is constrained to the supply of available properties – new households cannot form if there is nowhere for them to live'* and it is arguably interesting that this has now been removed.

2.29 Essentially, the Government considers that by providing more homes there is the opportunity for increased migration to an area to fill the homes whilst equally, one of Government's core objectives in planning for the delivery of 370,000 homes a year nationally is to improve affordability. Increased housing provision should provide the opportunity for additional household formation. The modelling assumes that additional homes delivered are occupied.

2.30 For the Standard Method projection, it has been modelled that additional housing supply supports improved affordability, with household representative rates (HRRs) for age groups up to 44 could return to the levels seen in 2001 (and shown on the figure above). For the capacity-based projection (which potentially sees household growth below the trend-based projection) it is assumed HRRs remain at 2021 levels.

2.31 The results of the demographic modelling show a population increase of around 12,700 people over the plan period with dwelling delivery at 425 homes a year in the Capacity-led Projection; and a higher figure for population growth of 29,400 over the 2025-45 period in the scenario for delivery in-line with the Standard Method – an 18% increase. The results illustrate that land supply constraints in Oxford are likely to limit the scale of population growth.

Table 2.6 Projected population growth under a range of scenarios – Oxford (2025-45)

	Population 2025	Population 2045	Change	% change
Capacity-led	167,111	179,815	12,704	7.6%
Standard Method	167,111	196,527	29,416	17.6%

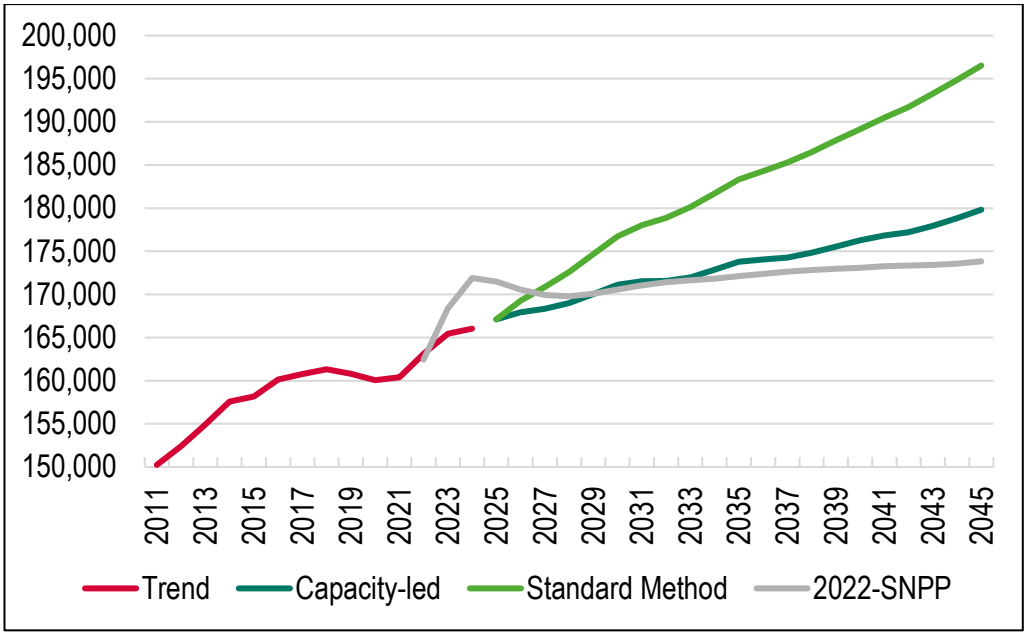
Source: Iceni analysis

2.32 Below are a series of charts showing past trends and projected population growth and key components of change for each of the projections developed. The first figure looks at overall population growth, before considering natural change and net migration. Figures are also contrast with the latest (2022-based) SNPP.

2.33 The analysis suggests the population of Oxford could rise to 196,500 by 2045 in the standard method projection, up from an estimated 167,100 in 2025 representing an 18% increase, or 0.9% per annum. For comparison, between 2011 and 2024 the population increased by an average of around 0.8% per annum and so housing delivery in line with the Standard Method would be projected to provide a boost in the rate of population growth.

2.34 The Capacity-led projection would see the City's population growth to 179,800 in 2045, but as the chart below shows would still support population growth higher than shown in the ONS 2022-based projections. As the chart shows, the growth shown in this scenario is more similar to recent trends.

Figure 2.5 Past trends and projected population – Oxford

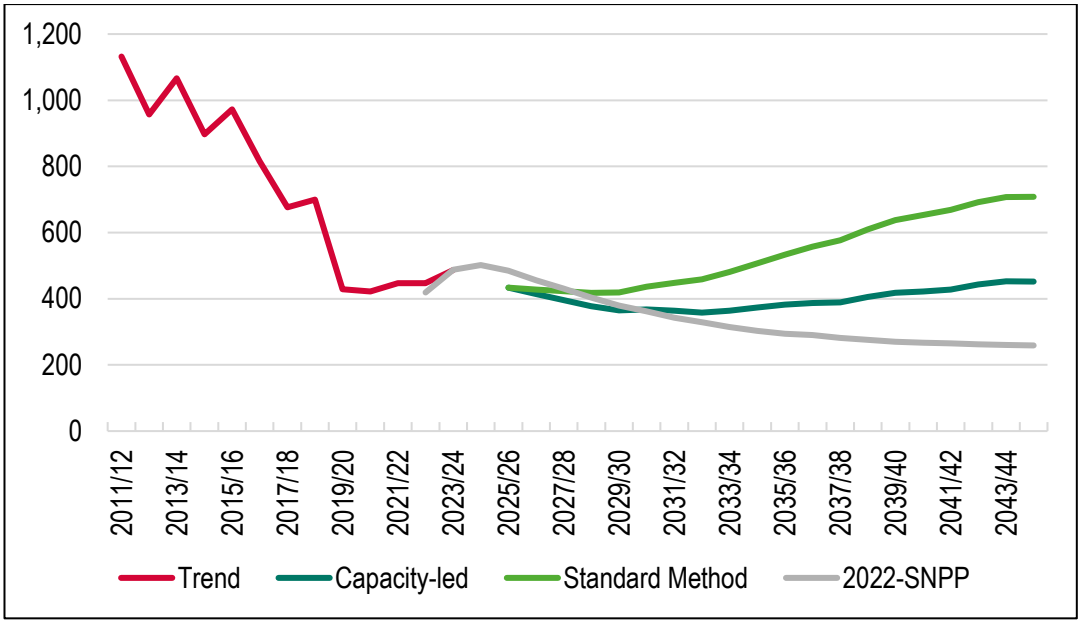


Source: ONS and demographic projections

2.35 The main reason for the higher population growth would be due to increased net in-migration, although the decline in natural change (births minus deaths) would also flatten off or reverse as the population rises (as there will be more females of child-bearing age).

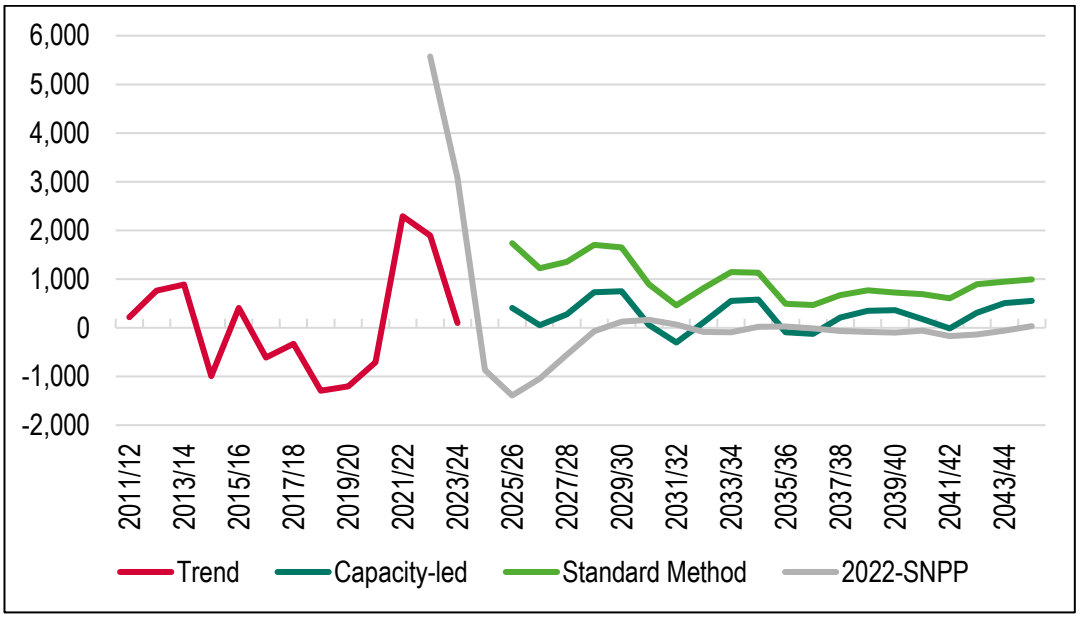
2.36 The figures below show projected natural change and net migration under the scenarios. Focussing on net migration, the analysis suggests that with higher delivery linked to the Standard Method, net migration would generally be at a level higher than typical past trends and over the 2025-45 period would run at an average of around 1,000 people per annum. Whilst this is higher than typical past trend, it is below figures recorded for 2021-22 and 2022-23.

Figure 2.6 Past trends and projected natural change – Oxford



Source: ONS and demographic projections

Figure 2.7 Past trends and projected net migration – Oxford



Source: ONS and demographic projections

2.37 A final analysis compares age structure changes under each of these projections. In both cases the projections show an ageing of the population. With higher growth in the Standard Method projection, there would be higher increases in the number of children and people of 'working-age' (16-64).

Table 2.7 Projected population change 2025 to 2045 by broad age bands – capacity-led – Oxford

	2025	2045	Change in population	% change from 2025
Under 16	25,609	24,951	-658	-2.6%
16-64	121,069	127,095	6,026	5.0%
65 and over	20,432	27,768	7,336	35.9%
Total	167,111	179,815	12,704	7.6%

Source: Demographic Projections

Table 2.8 Projected population change 2025 to 2045 by broad age bands – Standard Method – Oxford

	2025	2045	Change in population	% change from 2025
Under 16	25,609	28,257	2,648	10.3%
16-64	121,069	139,933	18,864	15.6%
65 and over	20,432	28,338	7,905	38.7%
Total	167,111	196,527	29,416	17.6%

Source: Demographic Projections

Modelling Potential Labour Supply Growth

2.38 The analysis in this section moves to consider the relationship between housing and economic growth in the plan-making process; and the level of workforce and employment growth which the housing provision scenarios might support. It seeks to understand what level of jobs might be supported by changes to the local labour supply (which will be influenced by population change). This can be fed into the Council's updated employment land evidence.

2.39 To look at estimates of the job growth to be supported, a series of stages are undertaken. These can be summarised as:

- Estimate changes to the economically active population (this provides an estimate of the change in labour-supply);

- Overlay information about commuting patterns, double jobbing (i.e. the fact that some people have more than one job) and potential changes to unemployment; and

- Bringing together this information will provide an estimate of the potential job growth supported by the population projections. This should be considered indicative as there is some potential for commuting dynamics to flex.

Growth in Resident Labour Supply

2.40 The approach taken in this report is to derive a series of age specific economic activity rates and use these to estimate how many people in the population will be economically active as projections develop. This is a fairly typical approach with data being drawn in this instance aligned to the Office for Budget Responsibility's (OBR's) March 2025 Economic and Fiscal Outlook. The OBR data shows changes in economic participation by age over time. The incremental changes forecast have been applied to the 2021 Census data on economic participation (by age) for Oxford to forecast future changes for the City.

2.41 The OBR forecasting approach uses a cohort-based model to take provide an initial baseline for how population participation rates could evolve over time and data on historical changes to economic participation for men and women from the ONS Labour Force Survey. It additionally takes account of changes in State Pension Age which may result in the timings of workforce exits as people leave the labour force changing relative to historical behaviour; but models that the impacts of this will be greater for those cohorts which are further from retirement as the changes are implemented. The result is a forecast for the participation rate which sits midway between assume no state pension age changes;

and a full impact of state pension age changes on participation.[2] OBR then applies a number of sense checks in drawing conclusions including considering trends in inactivity (including long-term sickness) which mean for instance that its implied changes to participation rates for those aged 50-64 remain below its pre-pandemic forecasts consistent; but higher numbers of women in the workforce linked to falling birth rates and policy measures to support childcare provision.

2.42 The table below shows the resultant assumptions on changes to economic participation by age for the City. The analysis shows that the main changes to economic activity rates are projected to be in the 60-69 age groups – this will to a considerable degree link to changes to pensionable age, as well as general trends in the number of older people working for longer (which in itself is linked to general reductions in pension provision).

[2] See https://articles.obr.uk/forecasting-participation-trends-the-cohort-model/index.html

Table 2.9 Projected changes to economic activity rates (2025 and 2045) – Oxford

	2025	2045	Change
16-19	14.3%	14.6%	0.2%
20-24	34.8%	32.1%	-2.8%
25-29	70.2%	68.9%	-1.3%
30-34	83.4%	81.6%	-1.8%
35-39	83.9%	82.8%	-1.1%
40-44	83.9%	85.4%	1.5%
45-49	85.3%	85.5%	0.2%
50-54	81.2%	83.4%	2.2%
55-59	77.5%	81.1%	3.6%
60-64	69.5%	75.0%	5.5%
65-69	40.1%	53.6%	13.6%
70-74	17.3%	24.4%	7.1%
75+	6.5%	7.6%	1.1%

Source: Based on OBR and Census (2021) data

2.43 Working through an analysis of age specific economic activity rates, it is possible to estimate the overall change in the number of economically active people in the area – this is set out in the table below (linking to the capacity-led based projection and the Standard Method).

2.44 The analysis shows that the Capacity-led Projection results in growth in the economically-active population of 8,100 people – a 10% increase. With the Standard Method, the increase in the economically active population is projected to be substantially greater, at 18,000 (23%).

Table 2.10 Estimated change to the economically active population (2025-45) – Oxford

	Econom-ically active (2025)	Econom-ically active (2045)	Total change in econom-ically active	% change
Capacity-led	79,622	87,702	8,080	10.1%
Standard Method	79,622	97,612	17,991	22.6%

Source: Iceni Analysis

Linking Changes in Resident Labour Supply to Job Growth

2.45 The analysis above has set out potential scenarios for the change in the number of people who are economically active. However, it is arguably more useful to convert this information into an estimate of the number of jobs this would support. The number of jobs and resident workers required to support these jobs will differ depending on three main factors:

- Commuting patterns – where in Oxford's case (as for other major economic centres), the is net in-commuting to work – with more people commuting into the City than out;

- Double jobbing – some people hold down more than one job and therefore the number of workers required will be slightly lower than the number of jobs; and

- Unemployment – if unemployment were to fall then the growth in the economically active population would not need to be as large as the growth in jobs (and vice versa).

Commuting Patterns

2.46 The table below shows summary data about commuting to and from Oxford from the 2011 and 2021 Census. Data from both sources is used

as the 2011 data is quite old, but the 2021 data could be influenced by the COVID-19 pandemic.

2.47 Overall, from both sources the data shows a notable level of net in-commuting (around 30% fewer people living in the City and working than work in the City in 2011, with a figure of 20% in 2021). This is shown as the commuting ratio in the final row of the table and is calculated as the number of people living in an area (and working) divided by the number of people working in the area (regardless of where they live).

2.48 When comparing the two sources it is worth reflecting on a large increase in the number of home workers (or those of no fixed workplace) recorded in the 2021 Census data. This will have been affected (at least in part) by the time of the Census during a Covid-19 lockdown. In 2011, a total of 11,800 people were recorded as home workers or with no fixed workplace; in 2021 this figure had roughly tripled (to 34,700). As the country has moved away from the pandemic, it is possible this figure has reduced with possible implications on commuting dynamics.

Table 2.11 Commuting Patterns – Oxford

	2011	2021
Live and Work in City	42,406	28,973
Home Workers or No Fixed Workplace	11,826	34,732
In Commute	45,852	28,342
Out Commute	16,013	9,619
Total Working in LA	100,084	92,047
Total Living in LA and Working Anywhere	70,245	73,324
Commuting Ratio	0.702	0.797

Source: Census 2011, 2021

2.49 The analysis below looks at both sets of Census data with a further sensitivity of a balanced (1:1) commuting ratio (i.e. the increase in the number of people working in the area is equal to the number of people living in the area who are working). This is not a particularly realistic

scenario for Oxford, but is included to understand the impact in the modelling of the additional commuting draw from other areas.

Double Jobbing

2.50 The analysis also considers that a number of people may have more than one job (double jobbing). This can be calculated as the number of people working in the local authority divided by the number of jobs. Data from the Annual Population Survey (available on the NOMIS website) for the past 5-years (for which data exists) suggests across Oxford that typically about 6.6% of workers have a second job. It has therefore been assumed that around 6.6% of people will have more than one job moving forward – this means the number of jobs supported by the workforce will be around 6.6% higher than workforce growth. It has been assumed in the analysis that the level of double jobbing will remain constant over time.

Unemployment

2.51 The final analysis, when looking at the link between jobs and resident labour supply, is a consideration of unemployment. Essentially, this is assessing if there is any latent labour force that could move back into employment to take up new jobs.

2.52 ONS model-based estimates of unemployment for the year to June 2025 point to unemployment in Oxford of 3,800, equating to a rate of 4.1%. They show rising unemployment since 2022/23 in the City, and a number of periods when unemployment was noticeable lower at below 3% including in 2017, 2019 and 2022.

2.53 We assume there is therefore some potential for unemployment to fall, returning to a 3.0% level (2,700 persons); with latent unemployment therefore contributing 1,100 to employment growth.

Jobs Supported by Growth in the Resident Labour Force

2.54 The tables below show how many additional jobs might be supported by population growth under the different projection scenarios. It is estimated under the Capacity-led projection that between 9,800 and 13,900 additional jobs could be supported over the plan period (2025-45) and with the Standard Method this range is higher (between 20,400 and 29,000 additional jobs). The precise position within the range is influenced by the commuting assumptions. However, given the strength and national importance of Oxford's economy, and the wider economic geography, we consider that the scenarios with growth in in-commuting to be more reasonable.

Table 2.12 Jobs supported by demographic projections (2025-45) – Oxford – capacity-led

	Total change in economic-ally active	With allowance for double jobbing	With allowance for reducing un-employment	Allowance for net commut-ing (= jobs supported)
2021 commuting	8,080	8,651	9,751	12,241
2011 commuting	8,080	8,651	9,751	13,893
1:1 commuting	8,080	8,651	9,751	9,751

Source: Iceni analysis

Table 2.13 Jobs supported by demographic projections (2025-45) – Oxford – Standard Method

	Total change in economic-ally active	With allowance for double jobbing	With allowance for reducing un-employment	Allowance for net commut-ing (= jobs supported)
2021 commuting	17,991	19,262	20,362	25,561
2011 commuting	17,991	19,262	20,362	29,011
1:1 commuting	17,991	19,262	20,362	20,362

Source: Iceni analysis

3. Housing Mix

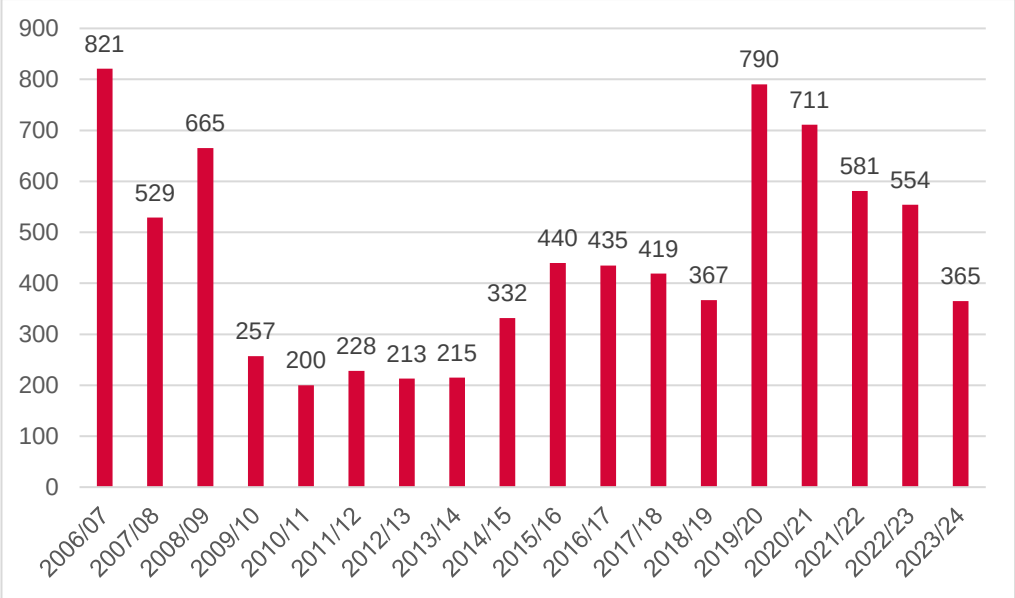
3.1 This section considers the appropriate mix of housing across Oxford, with a particular focus on the sizes of homes required in different tenure groups. This section looks at a range of statistics in relation to family households, before moving on to look at how the number of households in different age groups are projected to change moving forward.

Housing Delivery and Stock Profile

3.2 The figure below shows the dwelling completions in Oxford each year from 2006/07 onwards. Housing delivery has varied year-on-year influenced by both supply-side and market considerations.

3.3 Over the 18 years shown as a whole, housing delivery in Oxford has averaged 451 dpa. However stronger delivery has been seen over the last 5 years (2019-24) over which net completions have averaged 600 dpa. The 10 year average delivery is of 499 dpa.

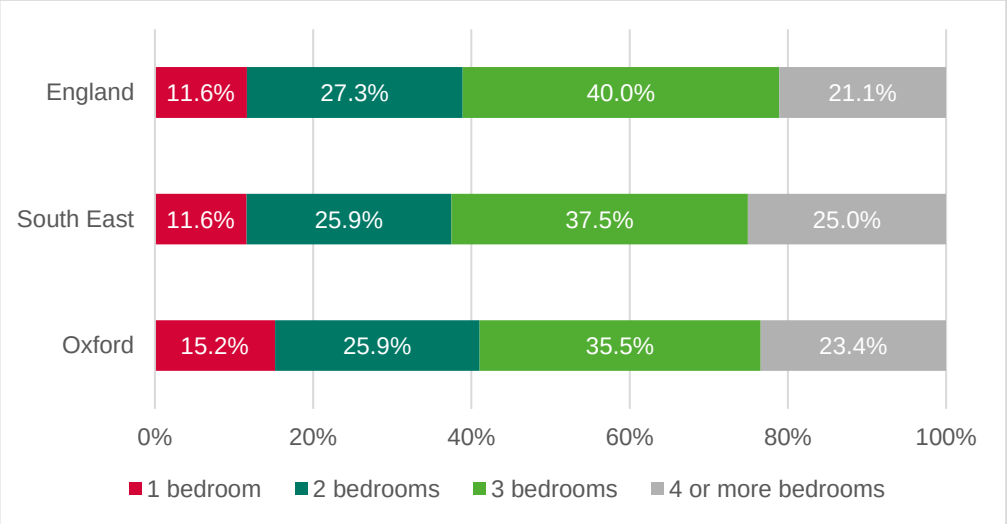
Figure 3.1 Oxford, Net Dwelling Completions



Source: Council Monitoring, data from 2006/07 to 2015/16 from the 2019/20 AMR, data from 2016/17 onwards the 2023/24 AMR

3.4 Data collected by the 2021 Census provides evidence on the stock profile by type and size in the City and how this compares to the South East region and England overall. The figure below shows the size split of the dwelling stock in Oxford. While 3 bed dwellings are most common across all areas, in Oxford this proportion is less than in the wider areas. Conversely the proportion of 1 bed stock is higher. Oxford has a slightly higher level of 1-bed properties and lower 4+ bed homes than the wider region.

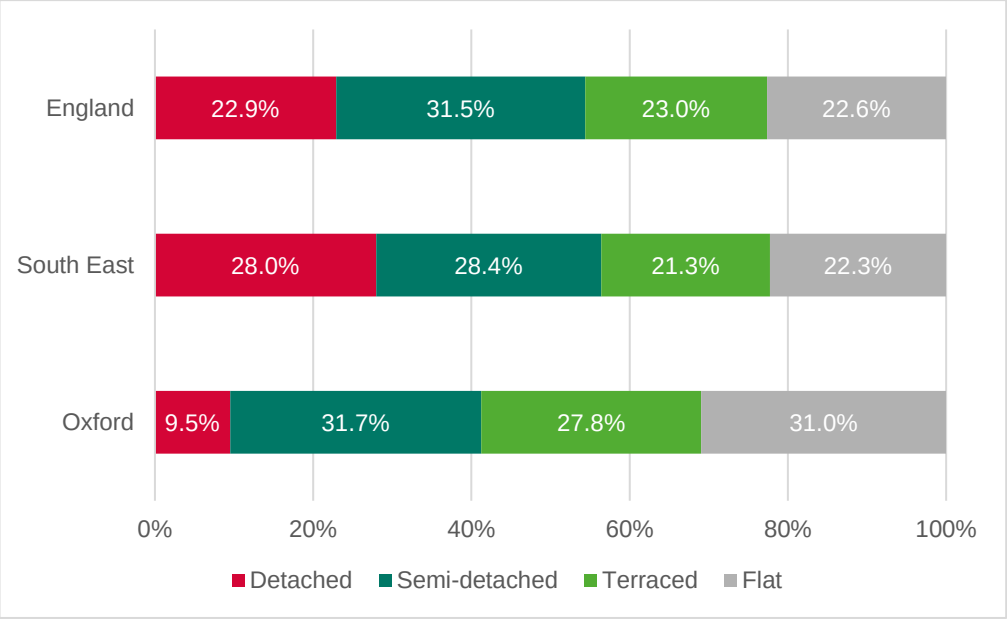
Figure 3.2 Size of Dwellings, 2021



Source: Census 2021

3.5 Looking then at the types of dwelling in Oxford the figure below shows the split of dwellings across the 4 property types. As a denser urban area, it is unsurprising to see that the proportion of flats and terraces in Oxford is much higher than the comparator areas. A lower incidence of detached properties is more common for urban areas, but the proportion in Oxford is notably low.

Figure 3.3 Types of Dwellings, 2021



Source: Census 2021

3.6 At the time of writing there had been 4 years since the 2021 Census was undertaken. The table below therefore seeks to consider the housing that has been delivered in the City since Census day 2021[3]. It analyses data from Energy Performance Certificates for new properties that were undertaken after this date.

3.7 Of the 1,506 new dwellings delivered between Census day 2021 and February 2025, a clear majority had 2 bedrooms or were flats. Detached dwellings were the least common in terms of newbuilds since 2021, with 3 and 4+ bedrooms least common in terms of size. An estimated two third of recent housing delivery has been of 1- and 2-bed properties.

[3] 21st March 2021

Table 3.1 New Dwelling Size and Type, 2021-2025

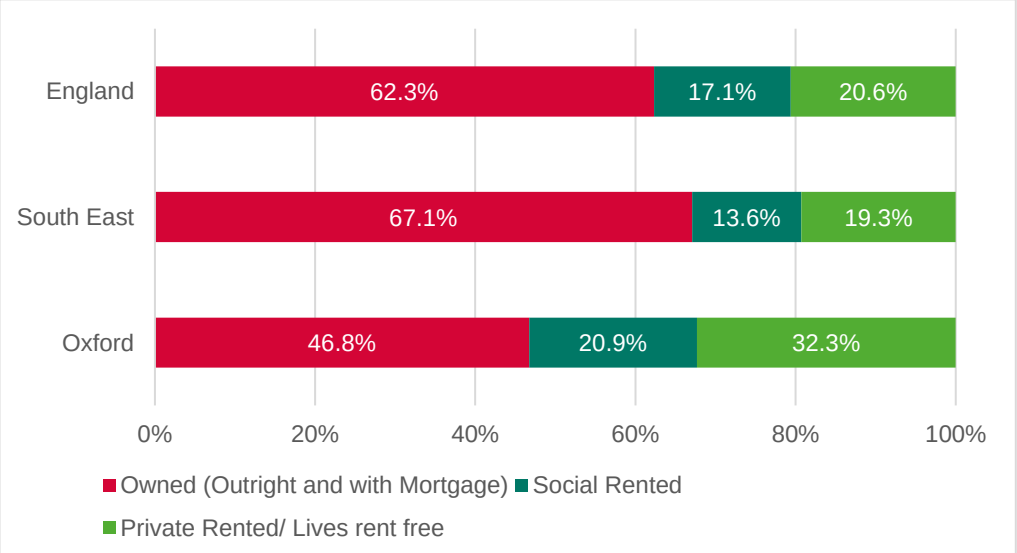
Dwelling Size/Type	Total	Percentage
1 Bedroom	383	25.4%
2 Bedroom	625	41.5%
3 Bedroom	250	16.6%
4+ Bedroom	248	16.5%
Detached	176	11.7%
Semi-detached	245	16.3%
Terrace	221	14.7%
Flat	864	57.4%

Source: Iceni analysis of EPC data

3.8 The tenure of households within Oxford and the comparators is shown below. Although the owner occupied sector is the largest, both rental sectors accommodate over 50% of all households in the City. The private rented sector is significant in this accounting for 32.3% of all households, the largest of all three areas.

3.9 With such a high proportion of households in the City living within private rented stock, macroeconomic changes to the sector are going to be felt in Oxford to a potentially greater extent than the region and England overall.

Figure 3.4 Tenure, 2021



Source: Census 2021

3.10 The change in the City's profile of households by tenure between 2011 to 2021 is shown below. In common with wider trends, home ownership is falling as is (to a lesser extent) the size of the social rented sector, with growing numbers of households renting privately.

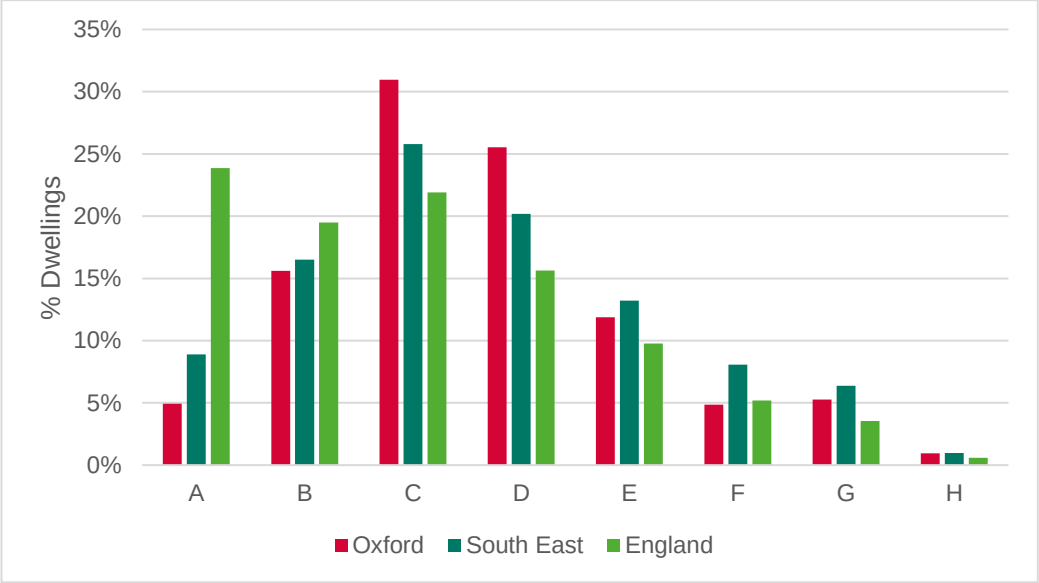
3.11 Overall, the data indicates that homeownership is becoming less affordable, with many people renting homes privately as they cannot access other tenures.

Figure 3.5 Tenure Change, 2011-2021

Source: Census 2021

3.12 As Figure 3.6 shows, the City has a higher incidence of properties in Council Tax Bands C and D than the wider region and country. Its profile is similar to that across Oxfordshire more widely.

Figure 3.6 Properties by Council Tax Band, Sept 2023



Source: VOA/Council Tax Stock of Properties

3.13 How dwellings are occupied is also a key issue within the housing market. The figure below shows the proportion of dwellings that were overcrowded (-1 or less), at capacity and under occupied (+2 or more). This is based on the Census bedroom standard which compares the number of bedrooms in a home to the number required by the resident household.

3.14 The rating system can indicate how homes are occupied: a positive score of +1 or more indicates that a dwelling is under-occupied (it has one or more bedrooms more than the household needs), 0 indicates a dwelling that is at capacity or right sized and -1 or less a dwelling that it is over-occupied (it has at least 1 bedroom too few than the household needs).

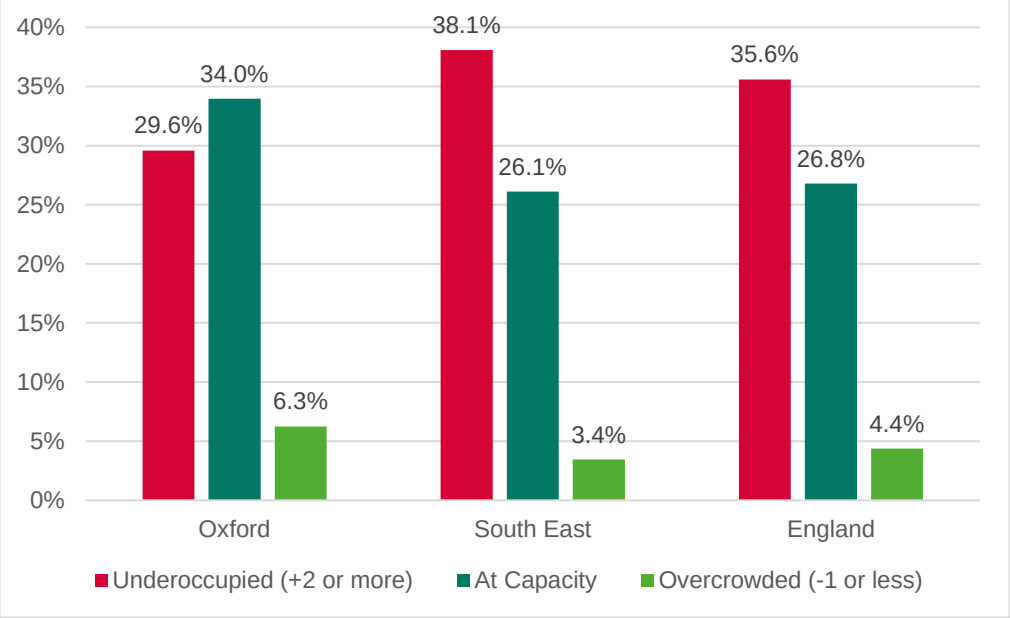
3.15 The number of bedrooms needed by a household is calculated according to the bedroom standard which requires any of the following groups to have their own bedroom:

- adult couple
- any remaining adult (aged 21 years or over)

- two males or (aged 10 to 20 years)
- one male (aged 10 to 20 years) and one male (aged 9 years or under), if there is an odd number of males aged 10 to 20 years
- one male aged 10 to 20 years if there are no males aged 0 to 9 years to pair with him
- repeat the above steps for females
- two children (aged 9 years or under) regardless of sex
- any remaining child (aged 9 years or under)

3.16 When compared to the South East and England, it is very clear that dwellings in Oxford generally see a higher occupancy than across the wider areas. More dwellings in Oxford are overcrowded or at capacity than the wider areas with less being underoccupied. Levels of under-occupancy are comparatively lower.

Figure 3.7 Occupancy, 2021



Source: Census 2021

3.17 The number of families in Oxford (defined for the purpose of this assessment as any household which contains at least one dependent child) totalled 15,300 as of the 2021 Census, accounting for 28% of households. This proportion is very slightly lower than seen across the region and nationally.

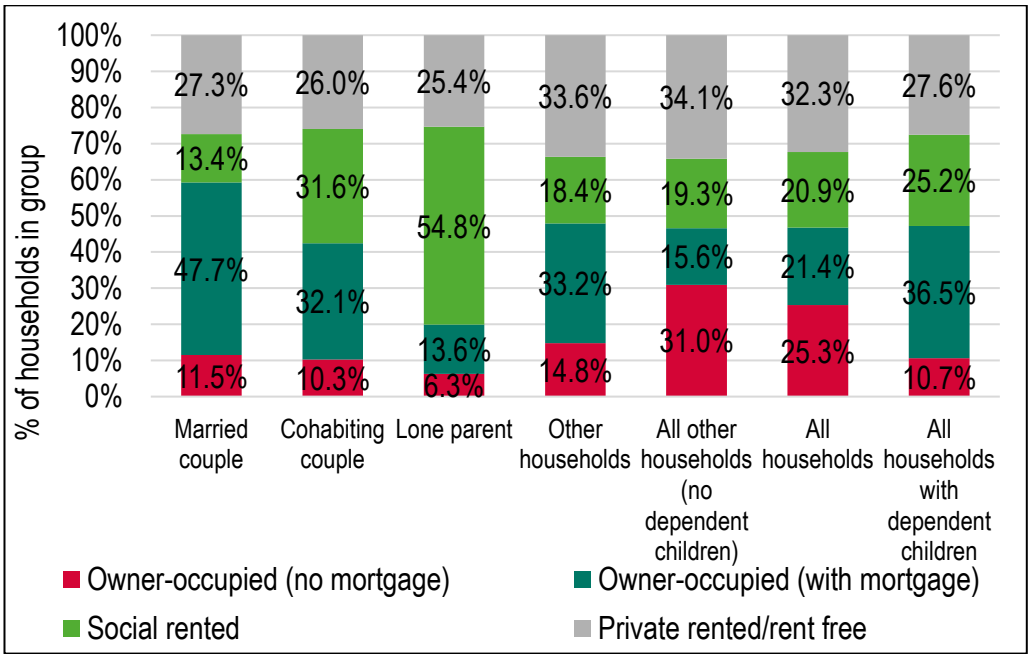
Table 3.2 Households with Dependent Children (2021)

	Oxford		South East	England
	No.	%	%	%
Married couple	8,173	14.8%	16.3%	14.4%
Cohabiting couple	1,757	3.2%	4.4%	4.5%
Lone parent	3,350	6.1%	6.0%	6.9%
Other households	2,036	3.7%	2.5%	2.7%
All other households	39,922	72.3%	70.9%	71.5%
Total	55,238	100.0%	100.0%	100.0%
Total with dependent children	15,316	27.7%	29.1%	28.5%

Source: Census (2021)

3.18 The figure below shows the current tenure of households with dependent children. There are some considerable differences by household type with lone parents having a very high proportion living in the social rented sector. In Oxford, only 20% of lone-parent households are owner-occupiers compared with 59% of married couples with children.

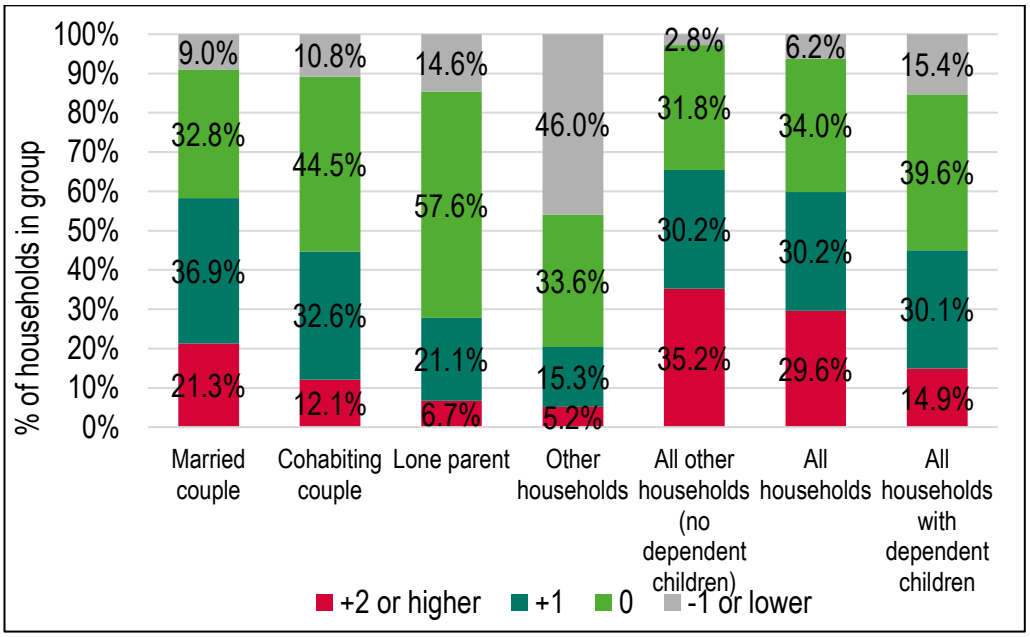
Figure 3.8 Tenure of households with dependent children (2021) – Oxford



Source: Census (2021)

3.19 The figure below shows levels of overcrowding and under-occupancy of households with dependent children. This shows higher levels of overcrowding (minus figure) for all household types with dependent children with 15% of all lone parents being overcrowded. Additionally, some 46% of 'other' households are overcrowded. Overall, some 15% of households with dependent children are overcrowded, compared with 3% of other households. Levels of under-occupancy (positive figure) are also notably lower in households with dependent children.

Figure 3.9 Occupancy rating of households with dependent children (2021) – Oxford



Source: Census (2021)

Agent Engagement

3.20 Iceni have undertaken consultation with lettings agents within Oxford in Summer 2025 in order to understand recent market dynamics for private rented housing in the City. Specific points surrounding student HMO's are discussed in Chapter 6.

3.21 Agents overall reported strong demand for rented accommodation in the City, with rental demand arising from students, professionals and some families. Agents were keen to stress that there is a real need for more private rented accommodation across the City, with more prospective tenants looking for rental housing in Oxford than there are dwellings available for rent.

3.22 All agents had seen PRS investors leave the sector in recent years with the Renters' Reform Bill described by one agent as the "last straw" for a number of landlords looking to sell.

3.23 This was mainly put down to the Renter's Reform Bill being the most recent piece of legislation that makes the sector less profitable for many landlords. Iceni would note the following:

- Since 2020 income tax relief on mortgage costs has been limited to the basic rate (meaning that the net income for higher and additional rate tax payers who have mortgages on BTL properties has fallen);

- From June 2024, changes to Stamp Duty Land Tax have removed multiple dwelling relief; whilst buyers of additional properties – including non-UK residents buying residential property – are subject to additional Stamp Duty surcharges (3% and 2% respectively).

3.24 The ending of Section 21 evictions in particular has seen landlords who bought property a number of years ago seek to sell early in order to fund retirement plans.

3.25 The September 2022 mini-budget that saw significant increases in interest rates nationally was also cited as a key reason behind divesting in the sector. Landlords with Buy-to-Let mortgages were mainly impacted by this, while some chose to increase rental costs some also chose to leave the sector entirely. One agent reported seeing less of this more recently, they did consider that this would be likely to occur again when the Bill officially becomes law.

3.26 Overall, costs for rental accommodation were reported to have risen with higher interest rates one reason behind this. One agent reported rents in Oxford to have somewhat stabilised recently, although considered that if the demand for PRS housing was to remain high (with less properties coming to market) they would likely increase again.

The Mix of Housing

3.27 To consider the mix of homes needed, a model has been developed that starts with the current profile of housing in terms of size (bedrooms) and tenure. Within the data, information is available about the age of households and the typical sizes of homes they occupy. By using demographic projections it is possible to see which age groups are expected to change in number, and by how much.

3.28 On the assumption that occupancy patterns for each age group (within each tenure) remain the same, it is therefore possible to assess the profile of housing needed is over the assessment period (taken to be 2025-45 to be consistent with other analysis in this report).

3.29 An important starting point is to understand the current balance of housing in the area – the table below profiles the sizes of homes in different tenure groups across areas. The data shows a market stock (owner-occupied) that is dominated by 3+-bedroom homes (making up 77% of the total in this tenure group, a similar proportion to that seen in other areas). The profile of the social rented sector is broadly similar across areas (slightly larger stock profile in Oxford) whilst the private rented sector also has a slightly larger profile to other locations – the main feature being a higher number of 4+-bedroom homes – likely to be linked, at least in part, to the City's student population. Observations about the current mix feed into conclusions about future mix later in this section.

Table 3.3 Number of Bedrooms by Tenure, 2021

		Oxford	East of England	England
Owner-occupied	1-bedroom	5%	4%	4%
	2-bedrooms	18%	21%	21%
	3-bedrooms	45%	42%	46%
	4+-bedrooms	32%	33%	29%
	Total	100%	100%	100%
	Ave. no. beds	3.04	3.04	3.01
Social rented	1-bedroom	28%	31%	29%
	2-bedrooms	33%	35%	36%
	3-bedrooms	33%	31%	31%
	4+-bedrooms	7%	4%	4%
	Total	100%	100%	100%
	Ave. no. beds	2.18	2.08	2.10
Private rented	1-bedroom	22%	24%	21%
	2-bedrooms	32%	38%	39%
	3-bedrooms	23%	27%	29%
	4+-bedrooms	22%	12%	11%
	Total	100%	100%	100%
	Ave. no. beds	2.45	2.27	2.30

Source: Census (2021)

Overview of Methodology

3.30 The method to consider and model the future requirements for different sizes of homes looks at the ages of the Household Reference Persons and how these are projected to change over time. The sub-sections to follow describe some of the key analyses.

Understanding How Households Occupy Homes

3.31 Whilst demographic projections provide a good indication of how the population and household structure will develop, it is not a simple task to convert the net increase in the number of households into a suggested profile for additional housing to be provided. The main reason for this is

that in the market sector, households are able to buy or rent any size of property (subject to what they can afford) and therefore knowledge of the profile of households in an area does not directly transfer into the sizes of property to be provided.

3.32 The size of housing which households occupy relates more to their wealth and age than the number of people they contain. For example, there is no reason why a single person cannot buy (or choose to live in) a 4-bedroom home as long as they can afford it, and hence projecting an increase in single-person households does not automatically translate into a need for smaller units.

3.33 That said, issues of supply can also impact occupancy patterns, for example, it may be that a supply of additional smaller-level access homes would encourage older people to downsize but in the absence of such accommodation, these households remain living in their larger accommodation.

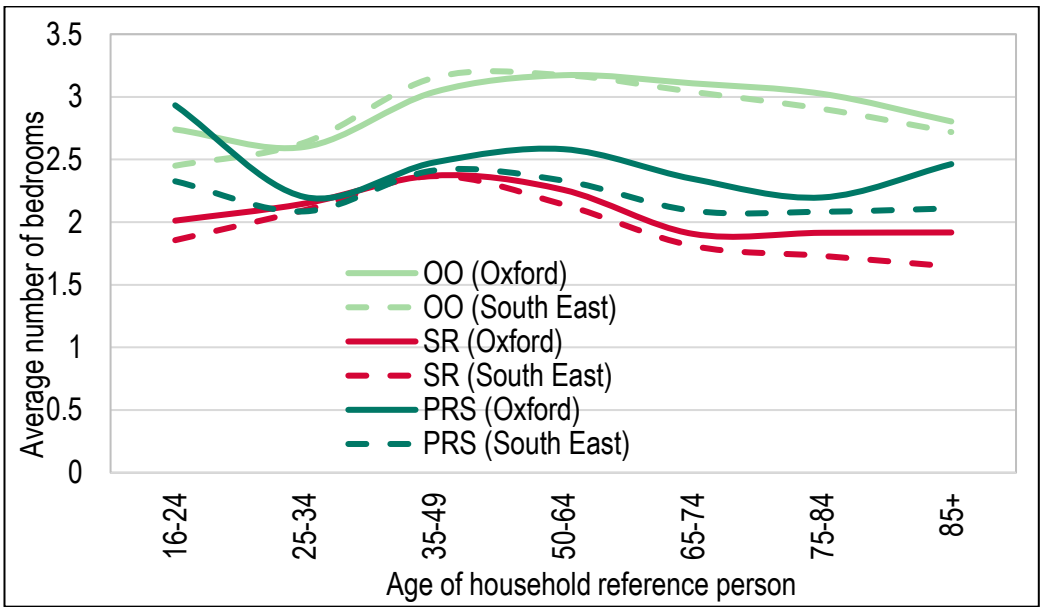
3.34 The issue of choice is less relevant in the affordable sector (particularly since the introduction of the social sector size criteria) where households are allocated properties which reflect the size of the household, although there will still be some level of under-occupation moving forward with regard to older person and working households who may be able to under-occupy housing (e.g. those who can afford to pay the spare room subsidy (‘bedroom tax’)).

3.35 The approach used is to interrogate information derived in the projections about the number of household reference persons (HRPs) in each age group and apply this to the profile of housing within these groups (using data being drawn from the 2021 Census).

3.36 The figure below shows an estimate of how the average number of bedrooms varies by different ages of HRP and broad tenure group for Oxford and the South East region. In all sectors, the average size of

accommodation rises over time to typically reach a peak around the age of 50 (earlier in the social rented sector). After peaking, the average dwelling size decreases – as typically some households downsize as they get older. The analysis confirms Oxford as having slightly larger dwelling sizes in the social and private rented sectors.

Figure 3.10 Average Bedrooms by Age and Tenure in Oxford and the region



Source: Census (2021)

3.37 The analysis uses the existing occupancy patterns at a local level as a starting point for analysis and applies these to the projected changes in Household Reference Person by age discussed below. The analysis has been used to derive outputs for three broad categories. These are:

- **Market Housing** – which is taken to follow the occupancy profiles in the market sector (i.e. owner-occupiers and the private rented sector);
- **Affordable Home Ownership** – which is taken to follow the occupancy profile in the private rented sector (this is seen as reasonable as the Government's desired growth in home ownership looks to be largely driven by a wish to see households move out of private renting); and

- **Rented Affordable Housing** – which is taken to follow the occupancy profile in the social rented sector. The affordable sector in the analysis to follow would include social and affordable rented housing.

Changes to Households by Age

3.38 The tables below present the projected change in households by age of household reference person for both the capacity-led and Standard Method projections. With the capacity-led scenario there is projected to be strong growth in older age groups (ages 65+). The Standard Method scenario also shows this, along with large increases for younger age groups – this is driven by additional migration being focussed on younger people and the assumption in modelling that there will be some increases in HRRs from 2021 levels moving forward.

Table 3.4 Projected Change in Household by Age of HRP in Oxford – capacity-led projection

	2025	2045	Change in Households	% Change
Under 25	3,585	3,689	104	2.9%
25-34	9,078	10,417	1,339	14.7%
35-49	16,352	17,724	1,372	8.4%
50-64	15,023	15,469	446	3.0%
65-74	6,259	7,424	1,164	18.6%
75-84	4,833	7,009	2,176	45.0%
85+	2,205	3,856	1,651	74.9%
TOTAL	57,336	65,588	8,252	14.4%

Source: Demographic Projections

Table 3.5 Projected Change in Household by Age of HRP in Oxford – Standard Method projection

	2025	2045	Change in Households	% Change
Under 25	3,585	5,159	1,573	43.9%
25-34	9,078	15,319	6,241	68.7%
35-49	16,352	22,928	6,575	40.2%
50-64	15,023	16,376	1,353	9.0%
65-74	6,259	7,621	1,362	21.8%
75-84	4,833	7,128	2,295	47.5%
85+	2,205	3,912	1,707	77.4%
TOTAL	57,336	78,443	21,107	36.8%

Source: Demographic Projections

Modelled Outputs

3.39 By following the methodology set out above and drawing on the sources shown, a series of outputs have been derived to consider the likely size requirement of housing within each of the three broad tenures at a local authority level. The analysis is based on considering both local and regional occupancy patterns. The data linking to local occupancy will to some extent reflect the role and function of the local area, whilst the regional data will help to establish any particular gaps (or relative surpluses) of different sizes/tenures of homes when considered in a wider context.

3.40 The analysis for rented affordable housing can also draw on data from the local authority Housing Register with regards to the profile of need. The data shows a pattern of need which is focussed on 1-bedroom homes and with around a fifth of households requiring 3+-bedroom accommodation.

Table 3.6 Size of Social/Affordable Rented Housing Needed – Housing Register Information (April 2024)

	Number of households	% of households
1-bedroom	1,062	54%
2-bedrooms	483	25%
3-bedrooms	304	16%
4+-bedrooms	104	5%
Unknown	1	0%
TOTAL	1,954	100%

Source: LAHS

3.41 The tables below show the modelled outputs of need by dwelling size in the three broad tenures across the City for the two projection scenarios. In both cases market housing focusses on 3+-bedroom homes, affordable home ownership on 2-bedroom accommodation but across all dwelling sizes and rented affordable housing showing a slightly smaller profile. Generally, the Standard Method projection is driving a need for more smaller homes compared with capacity-led (particularly in the market sector) – this will be due to the standard method projection including a higher proportion of younger person households.

Table 3.7 Modelled Mix of Housing by Size and Tenure – Capacity-led

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	10%	26%	41%	23%
Affordable home ownership	24%	35%	24%	16%
Affordable housing (rented)	30%	34%	30%	5%

Source: Housing Market Model

Table 3.8 Modelled Mix of Housing by Size and Tenure – Standard Method

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	13%	28%	35%	23%
Affordable home ownership	25%	36%	22%	17%
Affordable housing (rented)	28%	37%	30%	5%

Source: Housing Market Model

Rightsizing

3.42 The analysis above sets out the potential need for housing if occupancy patterns remain the same as they were in 2021 (with differences from the current stock profile being driven by demographic change). It is however worth also considering that the 2021 profile will have included households who are overcrowded (and therefore need a larger home than they actually live in) and also those who under-occupy (have more bedrooms than they need).

3.43 There is a case to seek to more closely match actual size requirements for new stock. Whilst it would not be reasonable to expect to remove all under-occupancy (particularly in the market sector) it is the case that in seeking to make the most efficient use of land it would be prudent to look to reduce this over time. Further analysis has been undertaken to take account of overcrowding and under-occupancy (by tenure).

3.44 The table below shows a cross-tabulation of a household's occupancy rating and the number of bedrooms in their home (for owner-occupiers). This shows a high number of households with at least 2 spare bedrooms who are living in homes with 3 or more bedrooms. There are also a small number of overcrowded households. In the owner-occupied sector in 2021, there were 21,200 households with some degree of under-

occupation and just over 700 overcrowded households – some 82% of all owner-occupiers have some degree of under-occupancy.

Table 3.9 Cross-tabulation of occupancy rating and number of bedrooms (owner-occupied sector) – Oxford

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	6,391	6,282	12,673
+1 spare bedrooms	0	3,616	3,572	1,369	8,557
0 “Right sized”	1,099	983	1,433	363	3,878
-1 too few bedrooms	67	149	286	216	718
TOTAL	1,166	4,748	11,682	8,230	25,826

Source: Census (2021)

3.45 For completeness the tables below show the same information for the social and private rented sectors. In both cases there are more under-occupying households than overcrowded, but differences are less marked than seen for owner-occupied housing.

Table 3.10 Cross-tabulation of occupancy rating and number of bedrooms (social rented sector) – Oxford

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	860	244	1,104
+1 spare bedrooms	0	1,389	1,078	196	2,663
0 “Right sized”	3,047	1,879	1,355	232	6,513
-1 too few bedrooms	168	537	465	105	1,275
TOTAL	3,215	3,805	3,758	777	11,555

Source: Census (2021)

Table 3.11 Cross-tabulation of occupancy rating and number of bedrooms (private rented sector) – Oxford

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2 spare bedrooms	0	0	1,049	1,522	2,571
+1 spare bedrooms	0	3,032	1,510	918	5,460
0 “Right sized”	3,664	2,356	1,246	1,099	8,365
-1 too few bedrooms	338	348	378	396	1,460
TOTAL	4,002	5,736	4,183	3,935	17,856

Source: Census (2021)

3.46 In using this data in the modelling an adjustment is made to move some of those who would have been picked up in the modelling as under-occupying into smaller accommodation. Where there is under-occupation by 2 or more bedrooms, the adjustment takes 25% of this group and assigns to a ‘+1’ occupancy. This does need to be recognised as an assumption but can be seen to be reasonable as they do retain some (considerable) degree of under-occupation (which is likely) but does also seek to model a better match between household needs and the size of their home. For overcrowded households a move in the other direction is made, in this case households are moved up as many bedrooms as is needed to resolve the problems (this is applied for all overcrowded households).

3.47 The adjustments for under-occupation and overcrowding lead to the suggested mix as set out in the following tables. It can be seen that this tends to suggest a slightly smaller profile of homes as being needed (compared to the initial modelling) with the biggest change being in the market sector – which was the sector where under-occupation is currently most notable.

Table 3.12 Adjusted Modelled Mix of Housing by Size and Tenure – Capacity-led

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	9%	30%	41%	20%
Affordable home ownership	22%	37%	25%	16%
Affordable housing (rented)	29%	33%	30%	8%

Source: Housing Market Model

Table 3.13 Adjusted Modelled Mix of Housing by Size and Tenure – Standard Method

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	12%	33%	34%	21%
Affordable home ownership	23%	38%	23%	17%
Affordable housing (rented)	27%	36%	30%	8%

Source: Housing Market Model

3.48 Across the City, the analysis points to over a quarter of the social/affordable housing need being for 1-bedroom homes and it is of interest to see how much of this is due to older person households. In the future household sizes are projected to drop whilst the population of older people will increase. Older person households (as shown earlier) are more likely to occupy smaller dwellings. The impacts of older people have on demand for smaller stock is outlined in the table below – this data is based on merging data from the two projections as they both show very similar outputs.

3.49 This indeed identifies a larger profile of homes needed for households where the household reference person is aged Under 65, with a concentration of 1-bedroom homes for older people. This information can be used to inform the mix required for General Needs rather than

Specialist Housing, although it does need to be noted that not all older people would be expected to live in homes with some form of care or support.

3.50 The 2, 3, and 4+-bedroom categories have been merged for the purposes of older persons as we would not generally expect many (if any) households in this category to need (or indeed be able to be allocated) more than 2-bedrooms in the rented affordable housing sector.

Table 3.14 Adjusted Modelled Mix of Housing by Size and Age – affordable housing (rented) – Oxford

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Under 65	21%	37%	32%	10%
65 and over	41%	59%		
All affordable housing (rented)	28%	34%	30%	8%

Source: Housing Market Model

3.51 A further analysis of the need for rented affordable housing is to compare the need with the supply (turnover) of different sizes of accommodation. This links back to estimates of need in the previous section (an annual need for 446 dwellings per annum from households unable to buy OR rent) with additional data from CoRe about the sizes of homes let over the past three years.

3.52 This analysis is quite clear in showing the low supply of larger homes relative to the need for 3+-bedroom accommodation in particular, where it is estimated the supply is only around a quarter of the need arising each year, whereas for 1-bedroom homes over half of the need can be met.

Table 3.15 Need for rented affordable housing by number of bedrooms – Oxford

	Gross Annual Need	Gross Annual Supply	Net Annual Need	As a % of total net annual need	Supply as a % of gross need
1-bedroom	207	110	97	21.8%	53.1%
2-bedrooms	282	119	163	36.6%	42.1%
3-bedrooms	196	53	143	32.1%	26.9%
4+-bedrooms	55	13	42	9.5%	23.4%
Total	741	295	446	100.0%	39.8%

Source: Iceni analysis

Indicative Targets for Different Sizes of Property by Tenure

3.53 The analysis below provides some indicative targets for different sizes of home (by tenure). The conclusions take account of a range of factors, including the modelled outputs and an understanding of the stock profile and levels of under-occupancy and overcrowding. The analysis (for rented affordable housing) also draws on the Housing Register data as well as taking a broader view of issues such as the flexibility of homes to accommodate changes to households (e.g. the lack of flexibility offered by a 1-bedroom home for a couple looking to start a family).

Social/Affordable Rented

3.54 Bringing together the above, a number of factors are recognised. This includes recognising that it is unlikely that all affordable housing needs will be fully met and that it is likely that households with a need for larger homes will have greater priority (as they are more likely to contain children). That said, there is also a possible need for 1-bedroom social housing arising due to homelessness (typically homeless households are more likely to be younger single people).

3.55 Taking into account that the delivery of larger rented homes often can help facilitate chains of moves through enabling transfers (thus releasing smaller properties), the evidence of a lower turnover and stronger relative need for larger 3- and 4+ bed homes shown in the analysis in Table 3.15, we have adjusted the results in Table 3.12 slightly towards delivery of larger homes.

3.56 The following mix of social/affordable rented housing is therefore suggested:

Table 3.16 Recommended Social/ Affordable Rented Housing Mix

	Under 65	65 and over
1-bedroom	20-25%	35-45%
2-bedrooms	30-35%	55-65%
3-bedrooms	30-35%	
4+ bedrooms	10-15%	

Source: Iceni Analysis

3.57 Regarding older persons housing, the above recommendations aim to promote the opportunity for older person households to downsize, with a 2-bed offering being more likely to encourage this than 1-bed homes. Also, whilst technically most older person households will only have a 'need' for a 1-bed home, a larger property remains affordable as most older person households are not impacted by the bedroom tax / spare room subsidy. While we have identified a need for 50-60% of affordable older person homes to be 2+ bedrooms it is likely that delivery will be focused on those with only 2-bedrooms.

3.58 It should be noted that the above recommendations are based on projecting the need forward to 2045 and will vary over time. It may be at a point in time that Housing Register data identifies a shortage of housing of a particular size/type which could lead to the mix of housing being altered from the overall suggested requirement.

Affordable Home Ownership

3.59 In the affordable home ownership sector, it is considered that provision should be more explicitly focused on delivering smaller family housing for younger households and childless couples relative to the need shown through the modelling in Table 3.12. The conclusions take into account that it may be difficult to make larger (3+-bedroom) homes genuinely affordable for AHO. Based on this analysis, it is suggested that the following mix of affordable home ownership would be appropriate:

Table 3.17 Recommended Affordable Home Ownership Housing Mix

Size	Percentage
1-bedroom	20-25%
2-bedrooms	45-50%
3-bedrooms	20-25%
4+-bedrooms	5-10%

Source: Iceni Analysis

Market Housing

3.60 Finally, in the market sector, a balance of dwellings is suggested that takes account of both the demand for homes and the changing demographic profile (as well as observations about the current mix when compared with other locations and also the potential to slightly reduce levels of under-occupancy). We have also had regard to the potential for rightsizing but also recognise in the market sector there is limited ability to control what households purchase.

Table 3.18 Recommended Market Housing Mix

Size	Percentage
1-bedroom	5-10%
2-bedrooms	30-35%
3-bedrooms	35-40%
4+-bedrooms	20-25%

Source: Iceni Analysis

3.61 The suggested figures can be used as a monitoring tool to ensure that future delivery is not unbalanced when compared with the likely requirements as driven by demographic change in the area. The recommendations can also be used as a set of guidelines to consider the appropriate mix on larger development sites, and the Council could expect justification for a housing mix on such sites which significantly differs from that modelled herein. Site location and area character are also relevant considerations as to what the appropriate mix of market housing on individual development sites.

4. Affordable Housing Need

4.1 This section provides an assessment of the need for affordable housing in Oxford. The analysis follows the methodology set out in Planning Practice Guidance (Sections 2a-018 to 2a-024). The analysis looks at the need from households unable to buy OR rent housing; and from households able to rent but not buy who may generate a need for affordable home ownership products.

Affordable Housing Sector Dynamics

4.2 The 2021 Census indicated that 21% of households in Oxford lived in social or affordable rented homes, with the sector accommodating around 11,600 households.

4.3 Data from the Regulator of Social Housing (RSH) for 2024 indicates that the Council (LA) and Registered Providers (RPs) owned 13,200 properties. The majority of homes are general needs rented housing although around 10% are supported housing/housing for older people. There are also a number of low cost home ownership properties (such as shared ownership) – mainly owned by Registered Providers.

Table 4.1 Stock owned or Managed by the Council and Registered Providers

	LA	RP	Total
General needs	7,803	3,225	11,028
Supported housing/housing for older people	0	1,272	1,272
Low cost home ownership (LCHO)	66	860	926
TOTAL	7,869	5,357	13,226

Source: RSR Geographical Look-Up Tool 2024

4.4 The vast majority of general needs homes are rented out at social rents (98% of all general need homes), the rest at affordable rents.

4.5 As at April 2024, there were 1,954 households on the Council's Housing Register. In addition, data for September 2024 shows there were 239 households accommodated in temporary accommodation – around 41% of these were households with children.

Overview of Method

4.6 In summary, the methodology looks at a series of stages as set out below:

- Current affordable housing need (annualised so as to meet the current need over a period of time);
- Projected newly forming households in need;
- Existing households falling into need; and
- Supply of affordable housing from existing stock

4.7 The first three bullet points above are added together to identify a gross need, from which the supply is subtracted to identify a net annual need for additional affordable housing. Examples of different affordable housing products are outlined in the box below.

Affordable Housing Definitions

Social Rented Homes – are homes owned by local authorities or private registered providers for which rents are determined by the national rent regime (through which a formula rent is determined by the relative value and size of a property and relative local income levels). They are low cost rented homes.

Affordable Rented Homes – are let by local authorities or private registered providers to households who are eligible for social housing. Affordable rents are set at no more than 80% of the local market rent (including service charges).

Rent-to-Buy – where homes are offered, typically by housing associations, to working households at an intermediate rent which does not exceed 80% of the local market rent (including service charges) for a fixed period after which the household has the change to buy the home.

Shared Ownership – a form of low cost market housing where residents own a share of their home, on which they typically pay a mortgage; with a registered provider owning the remainder, on which they pay a subsidised rent.

Discounted Market Sale – a home which is sold at a discount of at least 20% below local market value to eligible households; with provisions in place to ensure that housing remains at a discount for future households (or the subsidy is recycled).

First Homes – a form of discounted market sale whereby an eligible First-time Buyer can buy a home at a discount of at least 30% of market value. Councils are able to set the discounts and local eligibility criteria out in policies.

Affordability

4.8 An important first part of the affordable needs modelling is to establish the entry-level costs of housing to buy and rent. The affordable housing needs assessment compares prices and rents with the incomes of households to establish what proportion of households can meet their needs in the market, and what proportion require support and are thus defined as having an 'affordable housing need'. For the purposes of establishing affordable housing need, the analysis focuses on overall housing costs (for all dwelling types and sizes).

4.9 The table below shows estimated current prices to both buy and privately rent a lower quartile home in the City (excluding newbuild sales when looking at house prices). Across all dwelling sizes the analysis points to a lower quartile price of £360,000. Private rents were estimated to have an overall lower quartile of around £1,450 per month.

Table 4.2 Estimated lower quartile cost of housing to buy (existing dwellings) and privately rent (by size) – Oxford

	To buy	Privately rent
1-bedroom	£205,000	£1,200
2-bedrooms	£310,000	£1,450
3-bedrooms	£410,000	£1,700
4-bedrooms	£525,000	£2,300
All dwellings	£360,000	£1,450

Source: Land Registry and Internet Price Search

4.10 Next it is important to understand local income levels as these (along with the price/rent data) will determine levels of affordability (i.e. the ability of a household to afford to buy or rent housing in the market without the need for some sort of subsidy). Data about total household income has been based on ONS modelled income estimates, with additional data from the English Housing Survey (EHS) being used to provide information about the distribution of incomes. Data has also been drawn

from the Annual Survey of Hours and Earnings (ASHE) to consider changes since the ONS data was published.

4.11 Overall, the average (mean) household income across the City is estimated to be around £80,700, with a median income of £67,500; the lower quartile income of all households is estimated to be £38,600.

4.12 To assess affordability, two different measures are used; firstly to consider what income levels are likely to be needed to access private rented housing and secondly to consider what income level is needed to access owner occupation. This analysis therefore brings together the data on household incomes with the estimated incomes required to access private sector housing. For the purposes of analysis, the following assumptions are used:

- Rental affordability – a household should spend no more than 35% of their gross income on rent; and
- Mortgage affordability – assume a household has a 10% deposit and can secure a mortgage for four and a half times (4.5×) their income.

Need for Affordable Housing

4.13 The sections below work through the various stages of analysis to estimate the need for affordable housing in the City. Final figures are provided as an annual need (including an allowance to deal with current need). As per 2a-024 of the PPG, this figure can then be compared with likely delivery of affordable housing.

Current Need

4.14 In line with PPG paragraph 2a-020, the current need for affordable housing has been based on considering the likely number of households with one or more housing problems (housing suitability). The table below

sets out estimates of the number of households within each category. This shows an estimated 6,300 households as living in 'unsuitable housing' in. Around 900 of these currently having no accommodation (homeless or concealed households) and 3,500 overcrowded.

Table 4.3 Estimated number of households living in unsuitable housing (or without housing)

	Number	%
Concealed and homeless households	875	14.0%
Households in overcrowded housing	3,453	55.1%
Existing affordable housing tenants in need	251	4.0%
Households from other tenures in need	1,686	26.9%
TOTAL	6,265	100.0%

Source: Iceni analysis

4.15 In taking this estimate forward, the data modelling next estimates the need by tenure and considers affordability. It is estimated that around two-thirds of those households identified above are unlikely to be able to afford market housing – therefore an estimated current need from around 3,700 households. From this estimate, households living in affordable housing are excluded (as these households would release a dwelling on moving and so no net need for affordable housing will arise) and the total current need is estimated to be 2,446 households.

4.16 For the purposes of analysis, it is assumed that the Council would seek to meet this need over a period of time. Given that this report typically looks at needs in the period from 2025 to 2045, the need is annualised by dividing by 20 (to give an annual need for around 122 dwellings). This does not mean that some households would be expected to wait 20-years for housing as the need is likely to be dynamic, with households leaving the current need as they are housed but with other households developing a need over time.

4.17 The table below shows this data split between those unable to Rent OR buy and those able to rent but NOT buy. Given the pricing of housing in the City this analysis shows a more modest need for those able to rent but not buy and the number unable to rent OR buy is notably higher.

Table 4.4 Estimated current affordable housing need by affordability – Oxford

	Number in need (excluding those in AH)	Annualised		
		TOTAL	Unable to rent OR buy	Able to rent but NOT buy
Number	2,446	122	97	26
Percentage	-	100%	79%	21%

Source: Iceni analysis

Projected Housing Need

4.18 Projected need is split between newly forming households who are unable to afford market housing and existing households falling intro need. For newly-forming households a link is made to demographic modelling with an affordability test also being applied.

4.19 Overall it is estimated that 1,131 new households would form each year and around two-thirds will be unable to afford market housing; this equates a total of 690 newly forming households will have a need per annum on average. This is based on gross household formation (and thus differs from the figures in the demographic analysis in Section 3 which relate to net change in households). It has been modelled using a trend based analysis and considering the changes in 5 year age bands relative to the numbers in the age band below, 5 years previously, to estimate gross household formation.

4.20 The second element of newly arising need is existing households falling into need. To assess this, information about existing households who have been housed in social/affordable rented sector housing over the last

three years has been used to represent the expected annual flow of existing households falling into need. The analysis excludes transfers. Following the analysis through suggests a need arising from 220 existing households each year – again most are households unable to buy OR rent.

4.21 The table below brings together the analysis of newly-forming and existing households falling into need, split into those unable to Rent OR buy and those able to rent but NOT buy – this shows a total need for 911 units per annum with 70% from households unable to buy OR rent.

Table 4.5 Projected need for affordable housing (per annum) – Oxford

	Total Additional Need	Unable to rent OR buy	Able to rent but NOT buy
Newly forming households	690	467	223
Existing households falling into need	220	178	43
Total projected need	911	644	266
Percentage	100%	71%	29%

Source: Iceni analysis

Supply of Affordable Housing Through Relets/Resales

4.22 The future supply of affordable housing through relets is the flow of affordable housing arising from the existing stock that is available to meet future need. This focusses on the annual supply of social/affordable rent relets. Information from a range of sources (mainly CoRe and LAHS) has been used to establish past patterns of social housing turnover. Data for

three-years has been used (2021-22 to 2023-24) in line with the PPG which makes reference to consideration of recent trends[4].

4.23 The figures are for general needs lettings but exclude lettings of new properties and also exclude an estimate of the number of transfers from other social rented homes. These exclusions are made to ensure that the figures presented reflect relets from the existing stock. On the basis of past trend data is has been estimated that 295 units of social/affordable rented housing are likely to become available each year moving forward.

Table 4.6 Analysis of Past Social/Affordable Rented Housing Supply, 2021/22 – 2023/24 (average per annum) – Oxford

	Total Lettings	% as Non-New Build	Lettings in Existing Stock	% Non-Transfers	Lettings to New Tenants
2021/22	518	76.3%	395	56.4%	223
2022/23	725	83.6%	606	61.4%	372
2023/24	501	90.6%	454	64.5%	293
Average	581	83.4%	485	60.8%	295

Source: CoRe/LAHS

4.24 It is also possible to consider if there is any supply of affordable home ownership products from the existing stock of housing. One source is likely to be resales of low-cost home ownership products with data from the Regulator of Social Housing showing a total stock in 2024 of 926 homes. If these homes were to turnover at a rate of around 5% then they would be expected to generate around 46 resales each year. These properties would be available for these households and can be included

[4] See ID: 2a-022-20190220. Use of a three year period is also consistent with previous advice in Planning Practice Guidance. Such an approach captures changes in turnover of social housing in recent years.

as the potential supply. The total estimated supply is therefore 341 units per annum (295+46).

4.25 In the affordable home ownership sector there is arguably an additional (and significant) source of supply from resale market homes below a lower quartile price. Data from Land Registry shows 1,006 resales of homes in 2024; therefore 251 homes were sold at or below the lower quartile (25th percentile) price and could make a contribution to meeting the needs of those in the 'gap' between renting and buying. However, a supply from this source has not been included in the analysis below.

4.26 The PPG model also includes the bringing back of vacant homes into use and the pipeline of affordable housing as part of the supply calculation. These have however not been included within the modelling in this report. Firstly, there is no evidence of any substantial stock of vacant homes (over and above a level that might be expected to allow movement in the stock). Secondly, with the pipeline supply, it is not considered appropriate to include this as to net off new housing would be to fail to show the full extent of the need, although in monitoring it will be important to net off these dwellings as they are completed.

Net Need for Affordable Housing

4.27 The table below shows the overall calculation of affordable housing need. The analysis shows that there is a need for 692 dwellings per annum across the City. The net need is calculated as follows:

Net Need = Current Need (allowance for) + Need from Newly-Forming Households + Existing Households falling into Need – Supply of Affordable Housing

4.28 The table also splits between households unable to afford to BUY or rent and those able to rent but not buy. For this analysis it is assumed the LCHO supply would be meeting the needs of the latter group, although in reality there will be a crossover between categories. For example, it is

likely in some cases that the cost of shared ownership will have an outgoing below that for privately renting and could meet some of the need from households unable to buy or rent – the issue of access to deposits would still be a consideration. The analysis shows a greater need from households unable to buy OR rent and for whom a rented affordable product is likely to be most suitable.

Table 4.7 Estimated Need for Affordable Housing (per annum)

	Unable to buy OR rent	Able to rent but not buy	TOTAL
Current need	97	26	122
Newly forming households	467	223	690
Existing households falling into need	178	43	220
Total gross need	741	292	1,033
Relet/resale supply	295	46	341
Net need	446	245	692
% in affordability category	65%	35%	100%

Source: Iceni analysis

The Affordable Housing Need in Context

4.29 The affordable housing need has been modelled using the approach set out in Planning Practice Guidance (PPG). In considering the affordable housing needs evidence, it is important to bear in mind that it is modelled having regard whole population rather than the simply the growth in households. The affordable housing need in these terms reflects in part a tenure imbalance and has been influenced the profile of the housing stock, and patterns of historical affordable housing delivery (and the funding available to do so).

4.30 In deriving policies for affordable housing provision within the Local Plan, the Council will need to consider in particular what level of affordable housing can be viably delivered and in an Oxford context it is relevant to

note the PPG sets out that in considering the extent to which the needs can be addressed will be influenced by overall housing need but also by the extent to which the overall housing need can be translated into a housing requirement figure (which is influenced by housing land supply) and the anticipated deliverability of different forms of housing, having regard to viability.

4.31 Iceni would note that the modelling, which follows the approach in the PPG, is also based on households' existing circumstances. There will inevitably be some households whose circumstances change over time and may as a result 'fall out of need' – for instance as the household income increases. In addition there is some potential for newly-forming households to become existing households falling into need over time. In these terms, the affordable housing analysis is relevant in particular over the short-term, should be reviewed over time (not least to take into account the potential changes in housing costs). It also means that comparisons of the affordable housing need and overall housing need should be treated in context and with caution.

Types of Affordable Housing

4.32 The analysis above has clearly pointed to a need for affordable housing, and particularly for households who are unable to buy OR rent in the market. There are a range of affordable housing options that could meet the need which will include rented forms of affordable housing (such as social or affordable rents) and products which might be described as intermediate housing (such as shared ownership or discounted market housing/First Homes). These are discussed in turn below.

Social and Affordable Rented Housing

4.33 The tables below show current rent levels for a range of products along with relevant local housing allowance (LHA) rates. Data about average social and affordable rents has been taken from the Regulator of Social

Housing (RSH) and this is compared with lower quartile market rents. This analysis shows that social rents are significantly lower than affordable rents; the analysis also shows that affordable rents are well below lower quartile market rents – particularly for larger property sizes.

4.34 The LHA rates for all sizes of home are below lower quartile market rents for all sizes of accommodation. This does potentially mean that households seeking accommodation in many locations may struggle to secure sufficient benefits to cover their rent.

Table 4.8 Comparison of rent levels for different products – Oxford

	Social rent	Affordable rent (AR)	Lower quartile (LQ) market rent	LHA
1-bedroom	£454	£761	£1,200	£898
2-bedrooms	£527	£885	£1,450	£1,122
3-bedrooms	£590	£1,038	£1,700	£1,321
4-bedrooms	£658	£1,367	£2,300	£1,745
ALL	£535	£917	£1,450	-

Source: RSH, VOA and market survey

4.35 To some extent it is easier to consider the data above in terms of the percentage one housing cost is of another and this is shown in the tables below. Focusing on 2-bedroom homes the analysis shows that social rents are significantly cheaper than market rents (and indeed affordable rents) and that affordable rents (as currently charged) represent 61% of a current lower quartile rent.

Table 4.9 Difference between rent levels for different products – Oxford

	Social rent as % of affordable rent	Social rent as % of LQ market rent	Affordable rent as % of LQ market rent
1-bedroom	60%	38%	63%
2-bedrooms	60%	36%	61%
3-bedrooms	57%	35%	61%
4-bedrooms	48%	29%	59%
ALL	58%	37%	63%

Source: RSH and market survey

4.36 The table below suggests around 17% of households who cannot afford to rent privately could afford an affordable rent at 80% of market rents, with a further 18% being able to afford current affordable rents. There are also an estimated 32% who can afford a social rent (but not an affordable one). A total of 32% of households would need some degree of benefit support (or spend more than 35% of income on housing) to be able to afford their housing (regardless of the tenure). This analysis points to a clear need for social rented housing.

Table 4.10 Estimated need for affordable rented housing (% of households unable to afford to buy OR rent)

	% able to afford
Afford 80% of market rent	17%
Afford current affordable rent	18%
Afford social rent	32%
Need benefit support	32%
All unable to afford market	100%

Source: Affordability analysis

4.37 The analysis indicates that provision of between 33 - 65% of rented affordable housing at social rents could be justified; albeit in setting planning policies, this will need to be considered alongside viability evidence. Higher provision at social rents will reduce the support through

housing benefits required to ensure households can afford their housing costs.

Intermediate Housing

4.38 As well as rented forms of affordable housing, the Council could seek to provide forms of intermediate housing with the analysis below considering the potential affordability of shared ownership and discounted market sale housing (which could include First Homes).

4.39 Generally, intermediate housing will be a newbuild product, sold at a discount (or on a part buy, part rent arrangement with shared ownership) and will therefore be based on the Open Market Value (OMV) of a new home.

4.40 The tables below set out a suggested purchase price for affordable home ownership/First Homes by size. It works through first (on the left hand side) what households with an affordable home ownership need could afford (based on a 10% deposit and a mortgage at 4.5 times' income). The right-hand side of the table then sets out what Open Market Value (OMV) this might support, based on a 30% discount. The lower end of the range is based on households who could afford to rent privately without financial support at LQ rents; with the upper end based on the midpoint between this and the lower quartile house price.

4.41 Focussing on 2-bedroom homes, it is suggested that an affordable price is between £249,000 and £279,000 and therefore the open market value of homes would need to be in the range of £355,000 to £399,000 (if discounted by 30%).

Table 4.11 Affordable home ownership prices – Oxford

	What households with an affordable home ownership need could afford	Open Market Value (OMV) of Home with 30% Discount
1-bedroom	£205,000	£292,900
2-bedrooms	£248,600-£279,300	£355,100-£399,000
3-bedrooms	£291,400-£350,700	£416,300-£501,000
4-bedrooms	£394,300-£459,600	£563,300-£656,600

Source: Iceni analysis

4.42 It is difficult to definitively analyse the cost of newbuild homes as these will vary from site-to-site and will be dependent on a range of factors such as location, built-form and plot size. We have however looked at newbuild schemes currently advertised on Rightmove with the table below providing a general summary of existing schemes.

4.43 This analysis is interesting as it shows the median newbuild price for all sizes of homes to consistently be above the top end of the OMV required to make homes affordable to those in the gap between buying and renting. That said, homes at the bottom end of the price range could potentially be discounted by 30% and considered as affordable (for 1- and 2-bedroom homes only).

4.44 This analysis shows how important it will be to know the OMV of housing before discount to be able to determine if a product is going to be genuinely affordable in a local context – providing a discount of 30% will not automatically mean it becomes affordable housing. Overall, it is considered the evidence does not support a need for First Homes (or other discounted market products) in a local context.

Table 4.12 Estimated newbuild housing cost by size – Oxford

	No. of homes advertised	Range of prices	Median price
1-bedroom	11	£230,000-£410,000	£285,000
2-bedrooms	11	£285,000-£695,000	£525,000
3-bedrooms	16	£525,000-£845,000	£600,000
4-bedrooms	17	£660,000-£1,395,000	£950,000

Source: Iceni analysis

4.45 The analysis below moves on to consider shared ownership, for this analysis an assessment of monthly outgoings has been undertaken with a core assumption being that the outgoings should be the same as for renting privately so as to make this tenure genuinely affordable. The analysis has looked at what the OMV would need to be for a shared ownership to be affordable with a 10%, 25% and 50% share. To work out outgoings the mortgage part is based on a 10% deposit (for the equity share) and a repayment mortgage over 25-years at 5% with a rent at 2.75% per annum on unsold equity.

4.46 The findings for this analysis are interesting and do point to the possibility of shared ownership being a more affordable tenure than discounted market housing (including First Homes).

4.47 By way of an explanation of these tables (focussing on 2-bedroom homes) – if a 50% equity share scheme came forward then it is estimated the OMV could not be above £384,000 if it is to be genuinely affordable (due to the outgoings being in excess of the cost of privately renting). However, given the subsidised rents, the same level of outgoings could be expected with a 10% equity share but a much higher OMV of £560,000.

4.48 Although affordability can only be considered on a scheme by scheme basis, it is notable that we estimate a median 2-bedroom newbuild to cost around £525,000 – this points to is being difficult to make 50% share

schemes genuinely affordable, but a 10% share could be (25% being borderline). The analysis does also suggest it may be difficult to make shared ownership work for larger homes (with 3+-bedrooms).

Table 4.13 Estimated OMV of Shared Ownership with a 50%, 25% and 10% Equity Share by Size – Oxford

	50% share	25% share	10% share
1-bedroom	£318,000	£395,000	£464,000
2-bedroom	£384,000	£494,000	£560,000
3-bedroom	£450,000	£560,000	£657,000
4-bedrooms	£609,000	£758,000	£888,000

Source: Iceni analysis

4.49 A further affordable option is Rent to Buy; this is a Government scheme designed to ease the transition from renting to buying the same home. Initially (typically for five years) the newly built home will be provided at the equivalent of an affordable rent (approximately 20% below the market rate). The expectation is that the discount provided in that first five years is saved in order to put towards a deposit on the purchase of the same property. Rent to Buy can be advantageous for some households as it allows for a smaller 'step' to be taken on to the home ownership ladder.

4.50 At the end of the five-year period, depending on the scheme, the property is either sold as a shared ownership product or to be purchased outright as a full market property. If the occupant is not able to do either of these then the property is vacated.

4.51 In order to access this tenure, it effectively requires the same income threshold for the initial phase as a market rental property although the cost of accommodation will be that of affordable rent. The lower-than-market rent will allow the household to save for a deposit for the eventual shared ownership or market property. In considering the affordability of rent-to-buy schemes there is a direct read across to the income required to access affordable home ownership (including shared ownership). It

should therefore be treated as part of the affordable home ownership products suggested by the NPPF.

5. Elderly and Other Supported Needs

5.1 This section studies the characteristics and housing needs of the older person population and the population with some form of disability. The two groups are taken together as there is a clear link between age and disability. It responds to Planning Practice Guidance on Housing for Older and Disabled People published by Government in June 2019.

5.2 The analysis includes an assessment of the need for specialist accommodation for older people and the potential requirements for housing to be built to M4(2) and M4(3) housing technical standards (accessibility and wheelchair standards).

Older People

5.3 The table below provides baseline population data about older persons in Oxford and compares this with other areas. The table shows the City has a notably younger age structure than seen regionally or nationally with 12% of the population being aged 65 and over. The proportion of people aged 75 and over and 85 and over is also below equivalent figures for other areas.

Table 5.1 Older Persons Population, 2024

	Oxford	South East	England
Under 65	87.9%	80.2%	81.3%
65-74	6.2%	9.6%	9.4%
75-84	4.1%	7.3%	6.8%
85+	1.8%	2.9%	2.5%
Total	100.0%	100.0%	100.0%
Total 65+	12.1%	19.8%	18.7%
Total 75+	5.9%	10.2%	9.3%

Source: ONS

Projected Future Change in the Population of Older People

5.4 Population projections can next be used to provide an indication of how the number of older persons might change in the future with the tables below showing that Oxford is projected to see a notable increase in the older person population. The figures are based on both a capacity-led projection and when linking to the Standard Method and for older people it can be seen the figures are quite similar.

5.5 For the 2025-45 period there is a projected increase in the population aged 65+ of around 36% with the capacity-led projection and a very slightly higher 39% set against the Standard Method – the population aged under 65 is in contrast projected to see a smaller (but still notable) increase of up to 15%. In total population terms, the projections show an increase in the population aged 65 and over of between 7,300 and 7,900 people – population growth of people aged 65 and over accounts for 27% or 58% of the total projected population change depending on the projection studied.

Table 5.2 Projected Change in Population of Older Persons, 2025 to 2045 – capacity-led

	2025	2045	Change in population	% change
Under 65	146,678	152,047	5,369	3.7%
65-74	10,429	12,363	1,934	18.5%
75-84	7,048	10,212	3,164	44.9%
85+	2,955	5,193	2,238	75.7%
Total	167,111	179,815	12,704	7.6%
Total 65+	20,432	27,768	7,336	35.9%
Total 75+	10,003	15,405	5,402	54.0%

Source: Iceni Analysis

Table 5.3 Projected Change in Population of Older Persons, 2025 to 2045 – Standard Method

	2025	2045	Change in population	% change
Under 65	146,678	168,189	21,511	14.7%
65-74	10,429	12,686	2,256	21.6%
75-84	7,048	10,384	3,336	47.3%
85+	2,955	5,268	2,313	78.3%
Total	167,111	196,527	29,416	17.6%
Total 65+	20,432	28,338	7,905	38.7%
Total 75+	10,003	15,652	5,649	56.5%

Source: Iceni Analysis

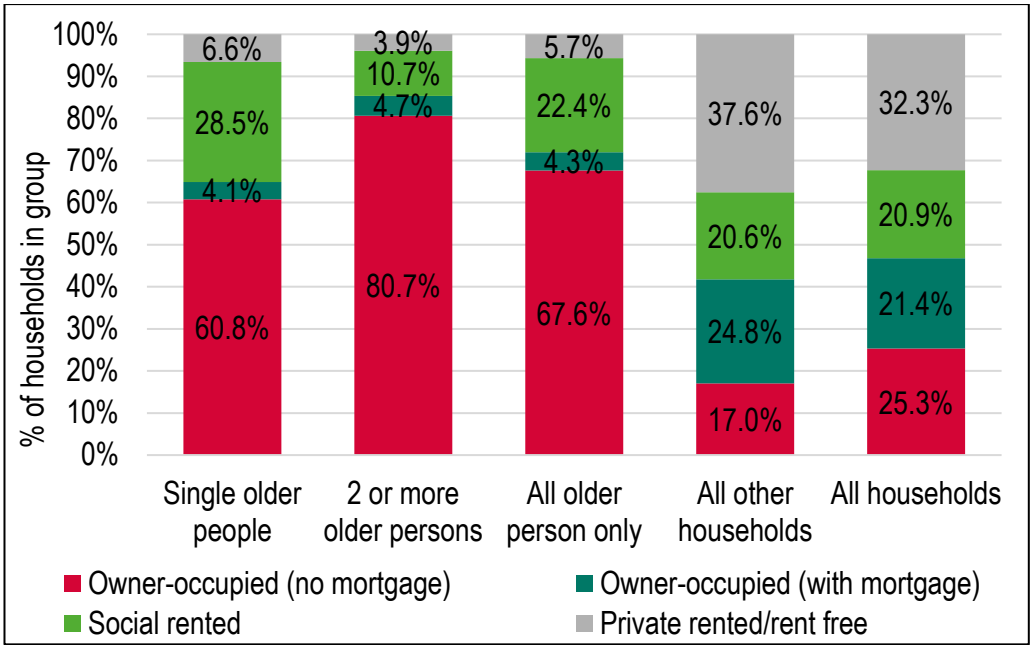
5.6 Some of the analysis to follow draws on these projections (e.g. when looking at projected changes to the number of people with a range of disabilities) – for this analysis an average of the two projections is used to provide single outputs.

Characteristics of Older Person Households

5.7 The figure below shows the tenure of older person households. The data has been split between single older person households and those with two or more older people (which will largely be couples). The data shows that the majority of older persons households are owner occupiers (72% of older person households), and indeed most are owner occupiers with no mortgage and thus may have significant equity which can be put towards the purchase of a new home. Some 22% of older persons households live in the social rented sector and the proportion of older person households living in the private rented sector is relatively low (about 6%).

5.8 There are also notable differences for different types of older person households with single older people having a lower level of owner-occupation than larger older person households – this group also has a higher proportion living in the social rented sector.

Figure 5.1 Tenure of Older Persons Households in Oxford, 2021



Source: 2021 Census

Disabilities

5.9 The table below shows the proportion of people who are considered as disabled under the definition within the 2010 Equality Act[5], drawn from 2021 Census data, and the proportion of households where at least one person has a disability. The data suggests that some 29% of households in the City contain someone with a disability. This figure is slightly lower than seen across the region and nationally. The figures for the population with a disability also show a lower proportion than other locations – some 14% of the population having a disability.

[5] The Census uses the same definition of disability as described in the Equality Act. This defines disability as a person with a physical or mental impairment that has a 'substantial' and 'long-term' negative effect on their ability to do normal daily activities.

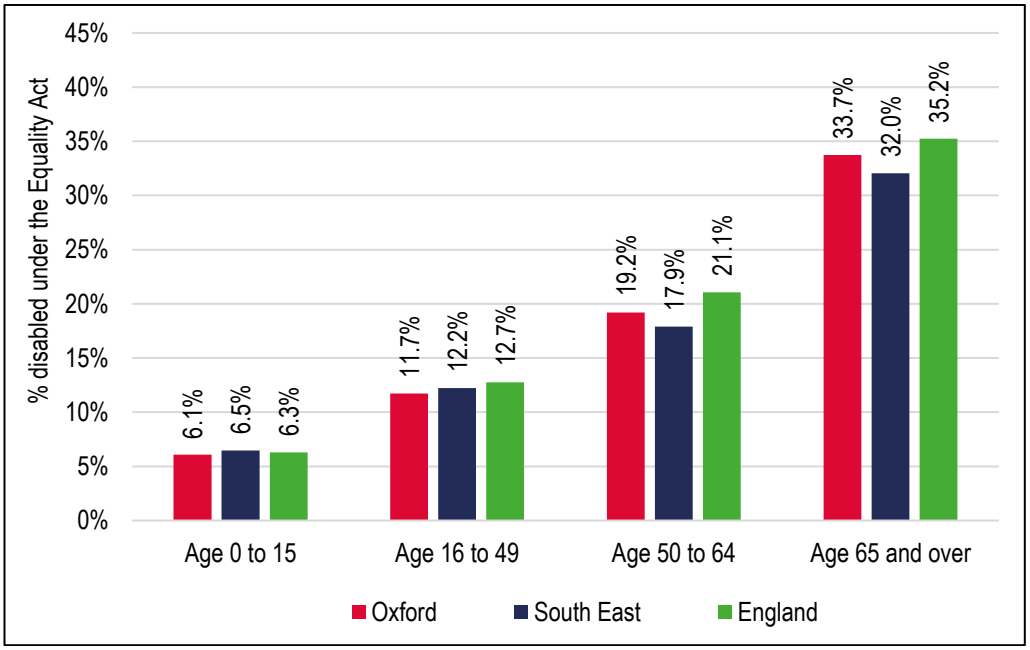
Table 5.4 Households and People with a Disability, 2021

	Households Containing Someone with a Disability		Population with a Disability	
	No.	%	No.	%
Oxford	16,025	29.0%	23,491	14.5%
South East	1,144,084	30.0%	1,496,340	16.1%
England	7,507,886	32.0%	9,774,510	17.3%

Source: 2021 Census

5.10 As noted, it is likely that the age profile will impact upon the numbers of people with a disability, as older people tend to be more likely to have a disability. The figure below shows the age bands of people with a disability. It is clear from this analysis that those people in the oldest age bands are more likely to have a disability. The analysis also shows similar levels of disability compared with the national position.

Figure 5.2 Population with Disability by Age



Source: 2021 Census

Health Related Population Projections

5.11 The incidence of a range of health conditions is an important component in understanding the potential need for care or support for a growing older

population. The analysis undertaken covers both younger and older age groups and draws on prevalence rates from the PANSI (Projecting Adult Needs and Service Information) and POPPI (Projecting Older People Population Information) websites. Adjustments have been made to take account of the age specific health/disabilities previously shown.

5.12 Of particular note are the large increases in the number of older people with dementia (increasing by 60% from 2025 to 2045) and mobility problems (up 51% over the same period). Changes for younger age groups are smaller reflecting the fact that projections are expecting older age groups to see the greatest proportional increases in population.

Table 5.5 Projected Changes to Population with a Range of Disabilities –Oxford

Disability	Age Range	2025	2045	Change	% Change
Dementia	65+	1,411	2,256	845	59.9%
Mobility problems	65+	3,660	5,526	1,866	51.0%
Autistic Spectrum Disorders	18-64	1,049	1,152	103	9.8%
	65+	179	240	61	33.9%
Learning Disabilities	15-64	2,822	3,093	271	9.6%
	65+	405	553	148	36.5%
Impaired mobility	16-64	4,432	4,937	505	11.4%

Source: POPPI/PANSI and Demographic Projections

5.13 Invariably, there will be a combination of those with disabilities and long-term health problems that continue to live at home with family, those who chose to live independently with the possibility of incorporating adaptations into their homes and those who choose to move into supported housing.

5.14 The projected change shown in the number of people with disabilities provides clear evidence justifying delivering ‘accessible and adaptable’

homes as defined in Part M4(2) of Building Regulations, subject to viability and site suitability.

Specialist Housing Needs

5.15 The Specialist and Supported Housing Needs Assessment (Sept 2024), commissioned by the County Council and prepared by Housing LIN, addresses specialist housing, supported housing and accessible housing needs across Oxfordshire and models needs to 2034 and 2039/2044.

Older People

5.16 The modelling for older people in the assessment draws on a survey of 5,600 older people across the UK undertaken by Ipsos and Housing LIN in December 2023. It thus draws on relatively up-to-date data on both the preferences and aspirations of older people, and their stated likelihood of moving into specialist housing/accommodation. It is a helpful, and up-to-date source of data which is more recent than other more historical studies such as *More Choice, Greater Voice* (2008) and *Housing in Later Life* (2012) which have tended to be relied upon in our experience in assessments in other areas.

5.17 It is also relevant that the Study was commissioned by Oxfordshire County Council, which is the relevant authority responsible for adult social care under the Care Act 2004. The County Council has a responsibility both for commissioning care and, more widely, for shaping the care market in its area. The report sets out OCC's objective to support people with care/support needs to live independently – which includes having a range of specialist and supported housing options available which enables this to happen. The report's findings were informed by both a range of quantitative data and stakeholder engagement to triangulate and corroborate its findings.

5.18 The modelling of supported and specialist housing uses 2018-based SNPP, the latest official demographic projections which it rebases to take account of the 2021 Census. These show the population aged 65+ in Oxford to rise to 26,320 in 2044. This is slightly lower than our demographic projections here (see Table 5.2 / 5.3) which show a population 65+ of between 27,800 – 28,300 in 2045 at the end of the plan period.

5.19 The assessment of existing supply of specialist housing draws on consistent data sources to those which we use, and should be considered robust. In respect of extra care, it shows 144 existing units focused on affordable schemes (with no existing market provision).

5.20 Using the Ipsos survey – which it describes as the largest and most up-to-date survey of the UK's 50+ population – it is clear that the majority of older people would prefer to remain in their existing homes rather than move into 'specialist' accommodation, and key role for adaptations to properties, aids and technology to support independence as well as care/support staff if appropriate. However some older households are willing to 'rightsize' if an attractive home is available to meet their changing needs, particularly homes with low maintenance costs and a sense of community. Homeowners in particular prefer 2-bed properties; with it being important that any 1-beds have sufficient storage space. Households seek outdoor space, and good access to amenities – with shops, GP and other amenities within walking distance. Fundamentally, the needs of older people are diverse – but there is a role for delivering an aspirational housing offer which adheres to HAPPI and TAPPI principles and where support/care provision can evolve to residents' changing needs.

5.21 There are key factors which drive a need for additional specialist housing in Oxford including:

- A growing older population, and with this an increasing number of residents needing support or care. The Housing LIN Study shows that

older people in Oxfordshire are generally relatively healthy, but indicates a notable growth of county residents with dementia;

- A need to provide a choice of housing options to different segments of the City's population, noting for instance the lack of any existing market extra care provision;

- Some suggestion that in the short-term (3-5 years), post Covid-19, there will be a downward trend in preference for residential care and upward shift in older people seeking to stay in their existing home, with care if required.

5.22 The modelling shows a 'lower bound' estimate of need which takes the survey response on the 'most realistic' likelihood of moving to specialist housing, and an 'upper bound' estimate on respondents preferences (the 'most preferred' outcome). It also takes account of the County Council's policy objective of providing extra care housing as an alternative to residential care (assuming 15% of those who might otherwise have moved to a care home are accommodated in extra care, the result of which is to increase the need for affordable/social rented provision). An average is then also shown of the lower/higher bands. The preference rates for different forms of provision are applied to the population 65+ for Housing with Support (sheltered/retirement) and 75+ for Housing with Care (extra care).

5.23 The tenure split adopted by Housing LIN for Oxford City is distinct from those in other parts of the County reflecting, rightly, its different tenure profile. A profile of 60% market sale, 30% rented affordable and 10% shared ownership to 2034; but shifting to 50% market sale, 40% rented affordable and 10% shared ownership beyond 2034 to reflect the lower home ownership rate amongst the next generation moving through, who are currently 45-64 (Para 2.73).

5.24 The need modelled by Housing LIN to 2044 on this basis is set out in the table below.

Table 5.6 Housing LIN Modelling of Specialist Housing Need

Year	2024	2029	2034	2039	2044
Housing with Support	**408**	**586**	**755**	**875**	**1,019**
Market	245	352	377	437	510
Affordable	163	235	377	437	510
Housing with Care	**162**	**200**	**224**	**276**	**317**
Market	89	112	104	130	150
Affordable	72	88	120	146	167

Source: Housing LIN

5.25 The report sets out in respect of residential and nursing care that there is an expectation "*that OOC's and the NHS's requirements for care home beds will be met by existing capacity"* with the likely need to refocus existing care home capacity on people with the most complex care and heath needs. It indicates that OOC intend to undertake a detailed assessment of care home needs separately. This is not available at the time of writing.

5.26 Based on our experience in other areas, we would expect demographic growth and the rising numbers of people with dementia and other complex needs to result in some need for appropriate provision; and that demographic growth would result in some additional nursing care need over the plan period.

5.27 We have worked with Housing LIN to produce an assessment of need for sheltered/retirement and extra care units. We have utilised HousingLIN evidence to model the need for Sheltered and Extra Care units up to 2045, based on the capacity-led population projections as detailed in this report. It would suggest that the following additional units are provided up to 2045 and **overall indicates a slightly higher level of net need for these units than originally indicated in the OCC report.**

Table 5.7 Sheltered/retirement and Extra Care Housing Net Need

Housing / accommodation type	2044 (HLIN report 2024)	2045 (using Iceni 65+ population)
Sheltered/ retirement housing	**947**	**1,029**
Market sale	474	515
Shared ownership	95	102
Social/Affordable rent	379	412
Extra Care housing	**297**	**322**
Market sale	140	152
Shared ownership	22	24
Social/Affordable rent	135	146

Source: HousingLIN and Iceni Projects

5.28 To test the needs analysis further, and in particular to consider the need for Residential and Nursing Care Homes, we have run an alternative model using the capacity-constrained projections as a sensitivity analysis. This is set out below.

Table 5.8 Care home and Residential Care Need

	Popul-ation 75+	Care Homes	Resident-ial Care	Nursing Care
Demand per 1000 aged 75+ in 2025		80	35	45
Demand 2025	10,003	800	350	450
Supply 2025		672	261	411
Current Shortfall/ Surplus		128	89	39
Demand per 1000 aged 75+ in 2045		80	35	45
Additional Demand to 2045	15,528	442	193	249
Plan Period Net Need		570	282	288

Source: Iceni Projects, Elderly Accommodation Council

Other Specialist Housing Needs

Learning Disabilities and Autism

5.29 The Housing LIN Study identifies around 1,700 adults within learning disabilities and autism across Oxfordshire, of which 47% live in supported housing, 10% in residential and nursing care, 5% in shared lives placements and the remainder with families or in mainstream housing (Table 18). It identified that Oxford accommodates 176 such households in supported housing, often in shared supported housing with varying levels of support available on-site. OCC is seeking to reduce the use of care home settings.

5.30 The Study identifies issues with the quality of some accommodation; and the need to develop more purpose-build Supported Living Schemes to meet the needs of those with more complex needs, including those transitioning from children's services. The preferred model is of clusters of self-contained flats (8-10 flats), delivered in locations which are close to amenities, although some people with more complex needs might be better accommodated in smaller blocks of 5-6 units with low stimulus design and 24/7 support.

5.31 A net need identified for 150 supported housing units across Oxfordshire to 2039; which projected forwards on a linear basis to 2045 would be 210 supported housing units. It estimates that around 24% of the need arises in Oxford (Table 22) which on this basis would imply **a need for 50 supported housing units for learning disabilities and autism in Oxford over the plan period.**

Adults with Mental Health Needs

5.32 The Housing LIN Study identifies almost 28,000 adults across Oxfordshire with mental health needs, but the majority live with friends/family, carers or in mainstream housing. Just 2% are within

residential care or supported housing. It indicates that the existing provision of supported housing – either in shared or self-contained housing – in the County if strongly focused in Oxford, with a total of 287 units (Table 24). The Study identifies a need for more 'step down' accommodation for those transitioning from more acute (hospital) settings.

5.33 New supported housing provision should be of a similar scale to that identified above – schemes of 8-10 units for those with less intensive needs, or smaller 5-6 unit schemes with 24/7 support.

5.34 Housing LIN assume growth in the working-age population of mental health needs of 1.5% pa and a decreased use of residential/ nursing care through provision of 'step down' accommodation. On this basis they calculate a net need for supported housing across the County of 331 units to 2039, which we calculate would be 421 units of supported housing to 2045. 30% is estimated to arise in Oxford City, which would equate to a need for 126 units over the plan period to 2045.

Physical Disabilities and Long-term Conditions

5.35 The Housing LIN Study points to a range of households with physical disabilities who require wheelchair adapted or accessible housing. It uses national studies to estimate that 3.6% of all households in Oxfordshire are wheelchair users, of which an estimated 20% require fully wheelchair-adapted homes.

5.36 It then draws on the Scottish Household Survey to model households who need to have an adaption to their home, by tenure, and applies this to tenure profile in Oxfordshire Districts. The need is modelled to 2039 and 2044, and we have applied a pro-rata adjustment to calculate figures to 2045. Wheelchair user homes are needed by both working-age and older households.

Table 5.9 Need for Adaptable & Accessible and Wheelchair-User Homes – Oxford

	2044 (HousingLIN 2024)	Per Annum	2045
M4(3) Wheelchair-adapted Homes	376	19	395
M4(2) Accessible & Adaptable Homes	5,999	300	6,299

Care Leavers and Unaccompanied Asylum Seekers

5.37 The Housing LIN Study identifies a need for an additional 90 units of supported housing for care leavers and unaccompanied asylum seekers across Oxfordshire over the next 5 years to 2029, of which at least 25 units should be provided in schemes with 24/7 support for young people with higher/ complex needs. It identifies a need – within this – for a supported housing service for young people with mental health / complex needs in Oxford of c. 9 units; and an expectation for further supported housing schemes in the City for this group.

Children in Care

5.38 A Written Ministerial Statement by the Minster of State for Housing and Planning on 23rd May 2023 has made clear that LPAs should determine whether it is appropriate for studies such as this to consider the accommodation needs of children in need of social services care (children in care). It advises that LPAs should give due weight to and be supportive of applications for accommodation for looked after children in their area that reflect local needs; and that local/ unitary and upper-tier authorities should work with commissioners to assess local need.

5.39 The 'sufficiency duty' under the Children's Act (1989) requires local authorities to take steps to secure, as far as reasonably practical, sufficient accommodation within the Authority's area boundaries to meet the needs of children that the local authority is looking after and whose

circumstances are such that it would be consistent with their welfare for them to be provided with accommodation.

Oxfordshire Commissioning Strategy for Children We Care For Placements 2020-2025

5.40 The "*Commissioning Strategy for Children We Care For Placements 2020-2025*" outlines Oxfordshire County Council's (OCC) plan to improve services and outcomes for children in care. The purpose of the Strategy is to establish a more consistent and focused approach to sufficiency, cost-effectiveness, market development, and good outcomes for children in care.

5.41 The Strategy identifies a number of key pressures nationally which include:

- Increase in numbers of children in care;
- Increase in the complexity of needs of children;
- Children are staying longer in care;
- Increasing numbers of children placed far from home where it is not in their best interests;
- Cost of entry to / expansion within the residential market; and
- Sufficiency of placements and the difficulties to source appropriate placements at affordable prices.

5.42 Cost of living is also reported as a key pressure within Oxfordshire with less ability to recruit staff at standard pay rates.

5.43 Needs are managed on an Oxfordshire-wide basis, and there is not therefore a specific assessment for Oxford City.

5.44 In September 2021, 16% of children in care were in residential placements, an increase from 11% in 2015. When the strategy was published the County Council had 5 internal residential settings (i.e. schemes/ properties it manages) with 26 bedspaces provided across

these. A further residential home was in planning stages and was expected to deliver 4 additional bedspaces when completed.

5.45 A majority of children placed in residential settings were in homes operated by external providers. The County Council estimates that there are an additional 12 children's homes with 64 bedspaces across the county, as well as 3 residential schools. The County Council believe there to be an overall lack of sufficient placements in the County for looked after children.

5.46 A report to the Education and Young People Scrutiny Committee in March 2025[6] detailed the progress on the development of 5 new residential homes in Oxfordshire. One scheme - Aspen House in West Oxfordshire - is already open and has bedspaces for four children. Four further are currently undergoing construction/renovation works and are due to open this year. These will provide around 8 additional bedspaces. It is worth noting that none of these new homes are within Oxford City.

5.47 Analysis of population forecasts up to 2025 indicates that there is an additional need for 12 placements per annum in small residential settings (2-3 bedrooms) which operate a clinically validated therapeutic model for trauma-experienced children and young people.

5.48 Overall the evidence does point towards the need for additional provision of children's homes. In our experience, children's homes are not typically large, with normally between 1-4 children in a home as well as provision for staff to sleep and a number of communal rooms. They should typically include outdoor space within a garden and ideally provision for staff parking. Houses on through roads in suburban environments are thus particularly suitable.

[6] 02.+EYP+Scrutiny+Report+Childrens+Homes+March+25.pdf

5.49 Additional provision does not necessarily need to be new-build and indeed will often involve conversion of existing C3 properties. Children's homes would typically fall within a C2 use class. Homes will typically provide 3-4 bedrooms (which includes provision for carers), but there is also a need for smaller homes for those with more complex needs, which might accommodate a single child but require homes with 2-3 beds (including to accommodate staff).

5.50 Barriers to delivery including the need for certainty associated with conversion of properties to secure approval from Ofsted for new provision; and objections from surrounding residents in some instances. The evidence of need herein is a relevant planning consideration. The Written Ministerial Statement makes clear that in two tier authorities as here, it expects local planning authorities to support these vital developments where appropriate, to ensure that children in need of accommodation are provided for in their communities.

6. Student Accommodation Needs

Current Policy Framework

6.1 The Oxford Local Plan 2036 reflects the City Council's recognition of the constrained supply of land in the city and the various competing development pressures for land. The plan aims to balance these pressures, with need for housing seen as a key requirement going forwards. As a result of this the Council have sought to prioritise the development of C3 housing within Oxford and particularly affordable housing.

6.2 Policies H8 and H9 are key in the context of this, with Policy H8 allowing the development of student housing in only the following locations, which are the locations most suitable for this type of accommodation:

- on or adjacent to an existing university or college campus or academic site, or hospital and research site, and only if the use during university terms or semesters is to accommodate students being taught or conducting research at that site; or
- In the city centre or a district centre; or
- On a site which is allocated in the development plan to potentially include student accommodation.

6.3 The policy also resists the loss of student accommodation unless other accommodation is secured for the students at that institution within a reasonable time frame.

6.4 Policy H9 looks at the development of new academic facilities. It states that planning permission will only be granted for new academic space if certain conditions are met.

6.5 Applications relating to the University of Oxford must demonstrate that:

- The new accommodation would not generate or facilitate any increase in student numbers; or

- The number of their full-time taught course students living in Oxford in non- university- provided accommodation does not exceed 2,500 at the time of the application. This threshold will be reduced to 1,500 at 01 April 2022.

6.6 Applications relating to Oxford Brookes must demonstrate that:

- The new accommodation would not generate or facilitate any increase in student numbers; or

- the number of their full-time taught course students living in Oxford in non- university- provided accommodation does not exceed 4,000 at the time of the application. This threshold will be increased to 4,500 if:

    - on 01 April 2023 a scheme delivering a net increase of at least 500 student bedrooms has not been developed at Clive Booth Student Village (Site SP17); and/or Oxford Brookes is able to demonstrate that they are unable to secure additional nomination rights to meet the threshold. This threshold would return to 4,000 once the additional 500 student bedrooms are delivered and/or secured.

    - on 01 April 2030 Oxford Brookes is able to demonstrate that they are unable to meet the threshold because they are unable to secure new nomination rights to replace expiring nomination rights.

6.7 These policies are designed to support the sustainable growth of the Universities, whilst recognising the competing demands for land in Oxford City and also directing this housing type to the most suitable locations. The policies encourage the use of each universities own landholdings for the development of student accommodation and education space by introducing a threshold to student numbers living outside of university-provided accommodation.

6.8 The adopted Plan sets this threshold at 6,000 across the two institutions with the current threshold for Oxford Brookes at 4,500 and at the

University of Oxford 1,500. This reflects the nature of where students live at the two universities, with University of Oxford students much more likely to stay in university accommodation throughout their studies than those at Brookes.

6.9 If either University breaks the threshold set by Policy H9, the Policy then restricts the growth in academic floorspace until such time that number of students outside of University accommodation falls below the threshold. This is monitored through the Annual Monitoring Report process with the universities reporting the location of students for each academic year the December of that year.

Student Growth Dynamics

6.10 The previous Student Needs Assessment (Iceni, 2023) undertook consultation with the Universities to understand their growth ambitions in the future. The Universities each provided a high and low level growth scenarios for how they envisage students to change going forwards. These scenarios are broad-brush estimations, as the Universities are unable to accurately forecast growth beyond 5 years.

6.11 The dynamics of student growth have changed in recent years. HESA data explored in the previous Student Needs Assessment shows that both universities have seen increases in the proportion of students at each institution coming from Non-EU countries, with this proportion increasing by 38.4%[7] at the University of Oxford and 5.4%[8] at Oxford Brookes between 2014/15 – 2021/22.

[7] Table 2.6

[8] Table 2.5

6.12 The national trend has also seen non-EU student applications increasing, with a growth of 104% between 2010 and 2024 compared to a growth of just 2% for UK based students in the same period.[9] Key countries of origin for international students in recent years are India, China, Nigeria and Pakistan. India and Nigeria have both seen significant growth in students since 2011/12 at +675% for India and +437% for Nigeria. Growth in students coming from China has however slowed somewhat in the most recent year with the number of students originating from India surpassing that of China for the first time in a decade.

6.13 The recruitment of international students by British universities is influenced heavily by national policy on student visas. Since Brexit all international students have been required to hold a student visa. In January 2024 the previous Conservative government removed the right of postgraduate students to bring dependent family members to the UK, with all new students now prevented from changing to work visas before the end of their course. These changes will impact the ability of some international students to come to the UK.

6.14 The current Government have also committed to the introduction of more stringent regulations for Universities in terms of recruitment of international students, particularly in terms of their use of recruitment agents for international students.

6.15 These policies affect each of the universities in different ways as discussed in the previous Student Needs Assessment. The reputation of the University of Oxford as a globally recognised and top international research institution essentially allows them to recruit from a different talent pool to many other Universities. Those students who are aiming to attend the University of Oxford are much less likely to be influenced by

[9]House of Commons research briefing February 2025, CBP-7857.pdf

changes to visa policy than those looking at Oxford Brookes or other similar universities.

Student Monitoring Update

6.16 Since the analysis within the 2023 Student Needs Assessment was prepared, three additional monitoring periods have passed.

6.17 The tables below provide a summary of the data returns for each university for the 2022/23, 2023/24 and 2024/25 years compared to that of 2021/22. Both Universities have seen increases in the total number of students with accommodation requirements since 2021/22. What is interesting to note that this number declined for both institutions from 2021/22 to 2022/23 rose in in 2023/24 and then declined slightly in 2024/25. Overall figures of students with accommodation requirement remain higher than 2021/22.

6.18 In terms of the number of accommodation places provided (by the university itself), the University of Oxford has seen an increase while Brookes has declined slightly. This has resulted in the University of Oxford seeing a decline in the number of students living outside of University accommodation, while Brookes has seen an increase. Both universities however remain below the threshold set in Policy H9.

Table 6.1 University of Oxford, Monitoring data

	2021/22	2022/23	2023/24	2024/25
Students with accommodation requirements	14,873	14,653	15,404	14,959
Accommodation places provided	13,382	13,975	14,603	14,407
Total students outside of Uni accommodation	1,491	678	801	552

Source: Council Monitoring Data

Table 6.2 Oxford Brookes, Monitoring Data

	2021/22	2022/23	2023/24	2024/25
Students with accommodation requirements	7,794	7,531	8,577	8,226
Accommodation places provided	5,161	4,623	4,857	5,094
Total students outside of Uni accommodation	2,633	2,908	3,720	3,132

Source: Council Monitoring Data

6.19 The tables below compare each year to the forecasts made for growth for students with accommodation requirements for each of the universities in the 2023 Student Needs Assessment .

6.20 In 2022/23 both universities saw the number of students with student accommodation need sit below the 'low' forecast levels. The number at Oxford Brookes sat considerably below the low forecast at 7,531, 7.1% below the low projection. The figure at the University of Oxford was 2.8% below the low projection. This will be a factor of both Universities seeing a decline in the number of students requiring accommodation in the 2022/23 year. This increased in the 2023/24 year where both Universities have moved to positions just above the low forecast position (UoO – 0.2% higher, OBU – 1.7% higher).

6.21 In the most recent monitoring period both Universities have sat below the low growth scenario (UoO – 4.6% lower, OBU – 5.7% lower). Overall, this indicates that **the trajectory for both universities is sitting towards the lower end of the forecast projections.**

Table 6.3 University of Oxford, Forecast Comparison

Forecast Comparison	2022/23	2023/24	2024/25
High Forecast	15,212	15,653	16,107
Low Forecast	15,079	15,380	15,688
Actual Numbers	14,653	15,404	14,959
Positioning	2.8% below Low Forecast	0.2% above Low Forecast	4/5% below Low Forecast

Source: Council Monitoring Data and Iceni Projects

Table 6.4 Oxford Brookes, Forecast Comparison

Forecast Comparison	2022/23	2023/24	2024/25
High Forecast	8,418	9,091	9,818
Low Forecast	8,106	8,430	8,767
Actual Numbers	7,531	8,577	8,266
Positioning	7.1% below Low Forecast	1.7% above Low Forecast	4.6% below Low Forecast

Source: Council Monitoring Data and Iceni Projects

6.22 If the current number of accommodation places provided by each university were maintained, both Universities would surpass the thresholds set in 2026/27 if on the low forecast projection.

Why a Threshold?

6.23 The student threshold was introduced by the Council in an attempt to **manage the impacts of the growth of students at the Universities on the wider Oxford housing market**. The impact on the availability of rental accommodation is key, particularly the impact on HMOs which are often a source of low-cost accommodation for those who may not be able to afford anything else within the City.

6.24 Although the availability of rental supply and HMOs is one concern, issues of overconcentration of HMOs is another, particularly in terms of neighbourhood sustainability and amenity issues. Communities focused around student HMO accommodation can face challenges in terms of anti-social behaviour and targeting for crime. The summer break period can also be an issue when many of those living within student HMOs move back to their family homes for the summer.

6.25 The Council have recognised this as a concern and there are a policy restrictions in place that aim to control the growth of HMOs in specific areas. These include the city-wide Article 4 direction, which restricts the conversion of regular C3 dwellings to small HMOs via permitted development. The additional licensing regulations and Policy H6 in the Local Plan which only allows conversion of HMOs providing *"the proportion of buildings used in full or part as an HMO within 100 metres of street length either side of the application site does not exceed 20%"* amongst other conditions.

6.26 The policies aim to manage the impacts of a large number of HMOs within a specific area whilst also recognising their contribution to housing need, specifically for those in need of affordable accommodation.

6.27 Increasing pressure from students on HMO properties can also risk the displacement of more vulnerable groups that rely on this sector; and this ultimately feeds into increased homelessness presentations within the city for those who have been displaced from the HMO and rental market. This clearly harms the residents of Oxford as well as feeds into existing costs for the Council for provision of Temporary Accommodation.

Rental Market Trends

6.28 Up until October 2023 the ONS released rental market summary statistics showing average room rental costs for areas, this would include costs for

rooms within HMOs. This dataset has now been discontinued and replaced with private rental market price index data which considers only properties with one or more bedroom and does not break down costs for room only rentals.

6.29 The table below shows the median costs for room rentals in Oxford in the years ending October 2020 to 2023. Despite a slight drop from October 2020 to 2021, likely a result of Covid, monthly rental costs for rooms increased over time.

Table 6.5 Room Rental Statistics

	Median Price Per month
Year Ending October 2020	£600
Year Ending October 2021	£558
Year Ending October 2022	£575
Year Ending October 2023	£650

Source: ONS Private Rental Market Summary Statistics (discontinued)

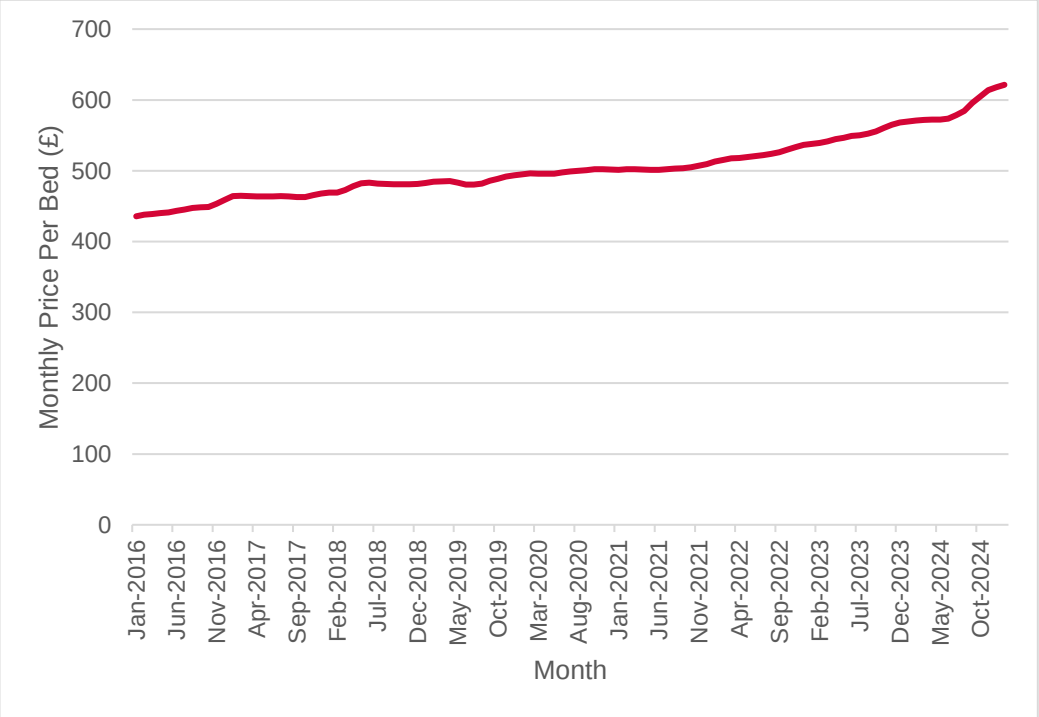
6.30 In order to update this data, we have considered new price index data published by ONS on the costs for differing sizes of property over time. The table below shows the monthly price per bedroom for 3 bed properties from January 2016 onwards. These are slightly lower than the prices seen in the room specific rental costs, however it should be noted that this will not factor in rooms within larger HMOs and will also consider dwellings that are not HMOs.

6.31 Generally, prices have been increasing over time with a 23.9% increase for rooms since January 2021, with 15% growth seen in the past 2 years. This will partly be down to changing dynamics in the sector overall that influence cost. Changes to regulations and taxation through the renters reform bill and various tax changes have impacted the sector nationally with many smaller landlords seeking to divest and selling property.

6.32 As previously discussed, private rented properties make up a third of dwelling stock within Oxford, much higher than the regional and national

figures. This means that any macro-economic changes that impact this market are going to be felt much more heavily than in locations which do not have such large a market.

Figure 6.1 Price Per Bedroom, 3 bed properties



Source: Iceni analysis of ONS Price Index of Private Rent statistics

Agent Engagement

6.33 When consulting with lettings agents on student HMOs specifically, agents generally reported a strong market, particularly in the south of the city around the Cowley Road and St Clements areas. Location was seen as a key consideration for students, with most wanting to be in close proximity to their lectures or with good transport links to their university.

6.34 Overall agents reported the costs for student HMOs having increased, with many citing a decreasing supply and interest rate hikes to be a key factor behind this. Agents reported a real need for HMOs suitable for students but fewer new HMOs coming to market each year.

6.35 Agents reported some direct competition for housing between students and working people, although this was considered rare as student HMO

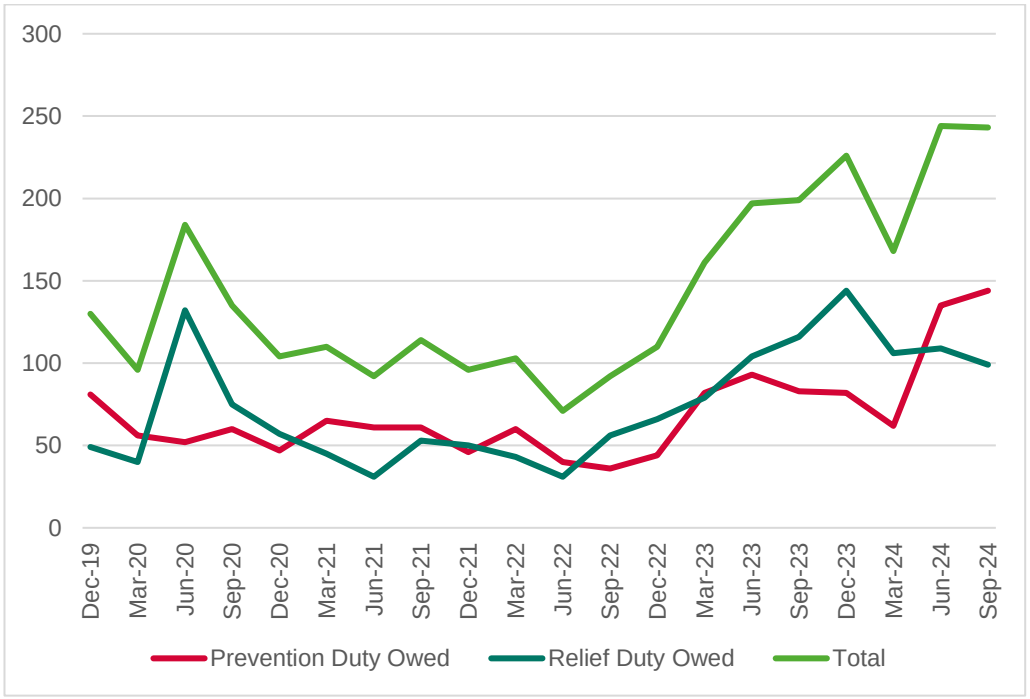
rentals are often secured well in advance of the move in date, whereas those for working people are generally more *ad hoc*. Equally, working people looking at HMO accommodation are often seeking smaller 3-4 bedroom properties rather than larger 5+ bedroom houses.

6.36 Undergraduates are the primary type of student seeking HMO rentals according to agents; some Postgraduates are seen but these tend to seek less "studenty" locations that are still close to University.

Homelessness

6.37 As mentioned previously, the pressure that student growth puts onto HMO supply can often lead to the displacement of more vulnerable people from the sector. The figure below shows the number of people assessed by the council as in need of homelessness prevention or relief duty in each quarter from December 2019 to September 2024. What is clear is that this number has increased over time with the number of duties owed peaking between April and June 2024 at 253.

Figure 6.2 People assessed as being owed a homelessness duty



Source: MHCLG

6.38 In the most recent data taken between July and September 2024, the Council assessed 243 people as being owed a homelessness duty (either prevention or relief). Data shows that between December 2020 and September 2025 the primary reason behind most households losing their last settled home is the end of a private rental tenancy, with 34% of those being owed a duty in this period citing this as the main reason. In the most recent period (June-September 2024) this increases to 43.4%.

6.39 The employment status of those owed duty is also key here, in the most recent data 34.6% of people owed a duty were in some form of employment, a slight drop from the previous period of 39.3%. Over a longer period, from December 2020 onwards, those presenting as homeless who are in some form of employment made up 31.7% of presentations. Those who were registered as unemployed but seeking work made up 36.6% of presentations. Students or those who were in training made up 0.9% of those being owed a duty from December 2020 onwards.

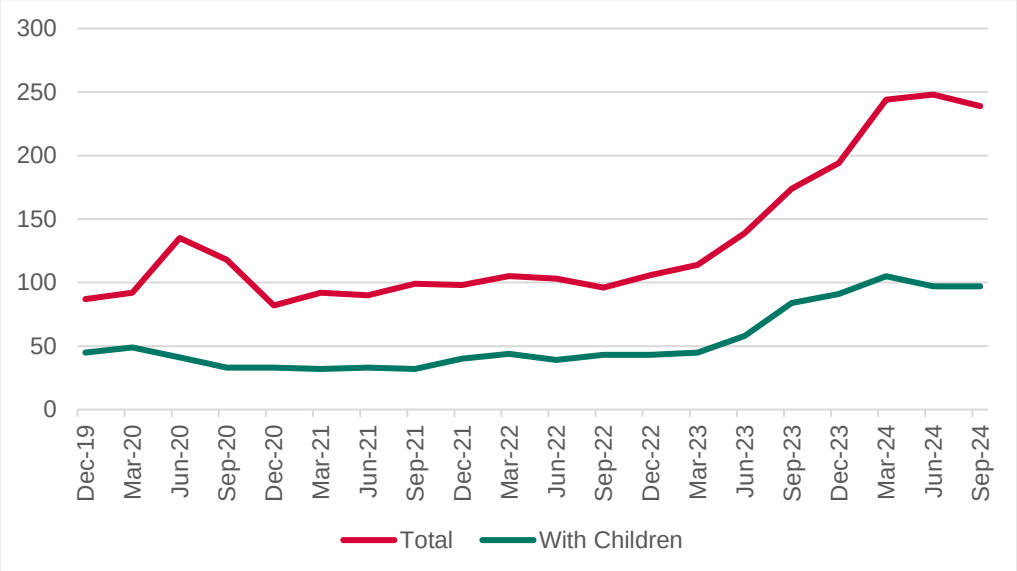
6.40 What this shows is that homelessness within Oxford is not just limited to those who are out of work and unemployed. It shows that workers within the city are still at risk of homelessness. The concern here is what the longer term effects of this may be on the City's workforce. If businesses within Oxford are not able to find people to fill jobs, because they cannot afford to live in the City, they may move elsewhere. This could then significantly limit the Cities economic growth in the long term.

6.41 The University of Oxford itself clearly recognises the impact that lack of affordable housing can have on recruiting and retaining staff and are working to tackle this partly with development at Begbroke Science Park in Cherwell and on university-owned sites. This staffing difficulty will not only be felt by the University but also many other businesses within the City.

6.42 Homelessness presentations also directly feed into the need for Temporary Accommodation (TA) within Oxford. The figure below shows the number of households within TA at the end of each quarter from December 2019 onwards.

6.43 Prior to December 2022 the number of people within TA was relatively stable. This is with the exception of a slight jump during Covid as a result of the "Everyone In" scheme which sought to end rough sleeping during the pandemic. The number of households in TA began to climb in December 2022 to a peak in June 2024 of 248. The number of households with children has also been climbing, with 97 households in TA with children in September 2024, and a total of 186 children living in TA at that time. A total of 69 additional households were not able to be accommodated in Oxford at all and so have been placed in another Local Authority area.

Figure 6.3 Households within Temporary Accommodation



Source: MHCLG

6.44 Oxford are in the position where they are able to house a fair proportion of households in need of TA within Local Authority or Housing association stock, 43.9% in September 2024. However most (53.6%) are housed with Bed and Breakfasts in the City. This not only constitutes a significant cost

to the council, but is also not an ideal living circumstance for families, with 15 families housed in B&B accommodation in Oxford in September 2024.

6.45 Whilst the placement circumstances for many people and families in TA may be unsuitable, a further concern is the quality of the accommodation they are placed in. The "Still Living in Limbo"[10] review of TA across the UK led by Shelter suggests that 75% of households in TA experience poor overall condition. Similarly, a large proportion of TA stock is too small with 27% of families stating that their children do not have a bed of their own. The length of time that households are within TA is also shocking with 36% of households in TA in the UK reporting that they had been there for over a year. In Oxford in September 2024 there were 3 families living in B&B accommodation who had been there for more than 6 weeks.

6.46 It is very clear then, that **changing dynamics in Private Rental Sector feeds into homelessness within Oxford. Increasing costs in HMO and private rental accommodation is a key factor within this with these increased costs pushing lower income people out of the sector entirely**.

Should the threshold be reviewed?

6.47 The assessment of rental market trends does show issues within the sector overall. National dynamics and changes to legislation particularly feed into this, with landlords divesting from the sector and overall supply contracting. This has led to increasing rental costs and there is an evident supply/demand balance.

[10] Still_Living_in_Limbo.pdf

6.48 There is therefore currently **significant demand side pressure on the private rented sector within Oxford**. The national trends in a constricting and pressurised private rental sector are likely to continue to influence the sector going forwards.

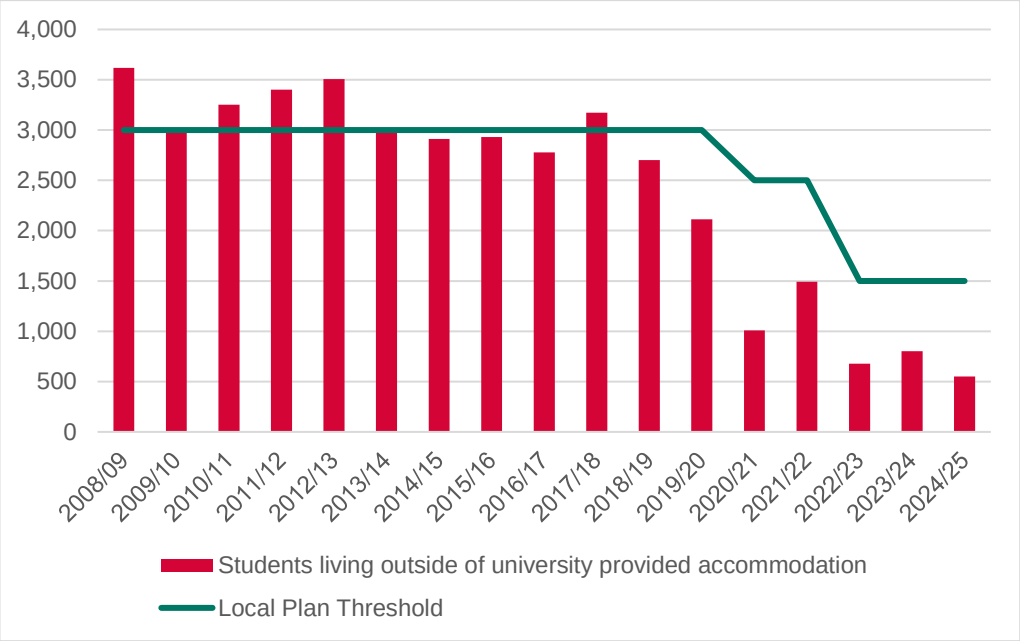
6.49 The consequences of this have been an increase in homelessness presentations to the Council, of rising numbers of households in Temporary Accommodation, and of associated rising costs for the Council itself.

6.50 Those who are particularly impacted by this constrained housing supply are not just those who registered as unemployed and seeking work but also those who are in employment within Oxford. If this is allowed to continue other businesses within Oxford are likely to experience difficulties in recruiting staff. This has the possibility to stifle the City's long term economic growth.

6.51 Given the extreme land supply constraints within Oxford it is therefore important to make the best use of the available housing supply. **The evidence of declining availability of private rental properties and of contraction in the sector means that increased pressure from students living outside of university-provided accommodation would likely displace other groups (who are less able to pay) and feed directly into growth in homelessness presentations.**

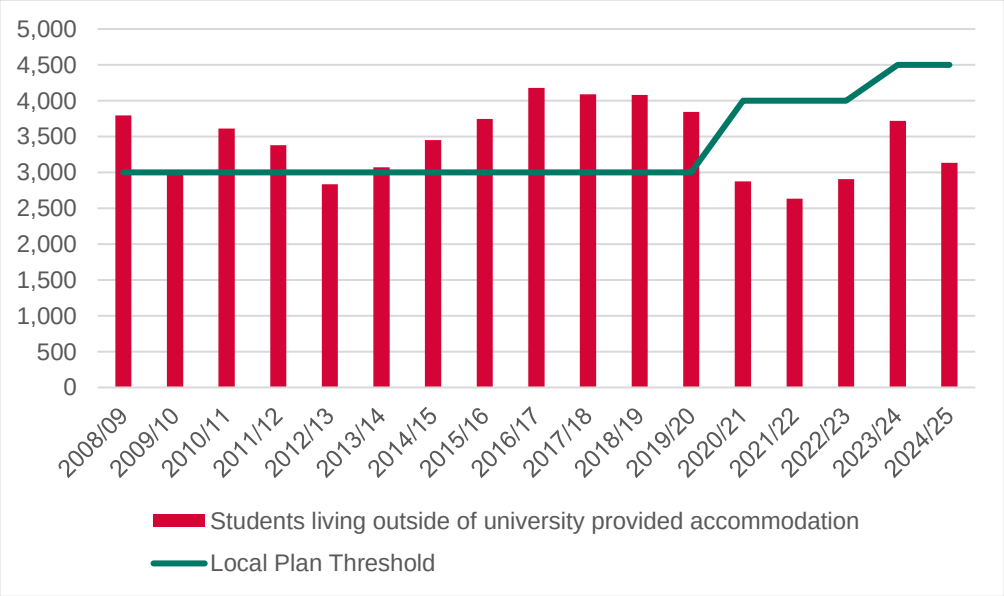
6.52 The student threshold also works to manage and reduce the demand side pressure felt within PRS. The figures below show the student threshold over time, alongside the number of students living outside of university accommodation for each university. The numbers are different for each university with that of the University of Oxford decreasing over time, usually matched by a decreases in the threshold, and that of Brookes decreasing slightly when the threshold increased in 2020/21 but having increased again in the most recent year the slower redevelopment of the Clive Booth Student Village is likely a factor of this.

Figure 6.4 University of Oxford, Student Threshold



Source: Council Monitoring Data

Figure 6.5 Oxford Brookes, Student Threshold

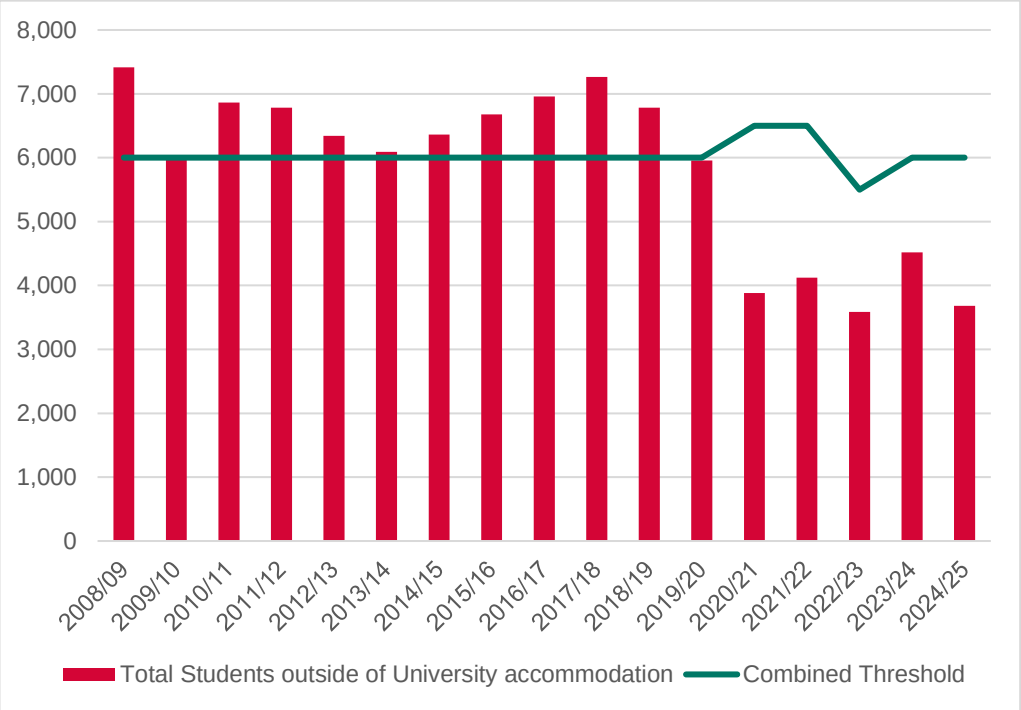


Source: Council Monitoring Data

6.53 When the figures of the two universities are combined, the table below shows a drop off in 2020/21 which has fluctuated slightly from year to year since, with some years being slightly above and the most recent monitoring year slightly below this level. What is key to note here is that this drop off coincides with the adoption of the current local plan and a

changing method for assessing the number of students with a need for accommodation within Oxford. The actual number of students in Oxford has risen in this time, particularly at the University of Oxford. What is clear here however is that there is headroom across the two universities for additional growth in student numbers, with a gap of around 1,500 between the threshold of 6,000 and the current number of students outside of university accommodation.

Figure 6.6 Combined Student Threshold



Source: Council Monitoring Data

Considering an Updated Threshold

Updated Student Monitoring

6.54 The Oxford Student Needs Assessment was completed in Autumn 2023 and considered two scenarios for future growth in the student population at the city's two universities – the University of Oxford and Oxford Brookes – and forecast growth in students requiring accommodation. There is now two years of further monitoring data available, which shows

how student growth is tracking against the scenarios developed. This is shown in Figure 6.7.

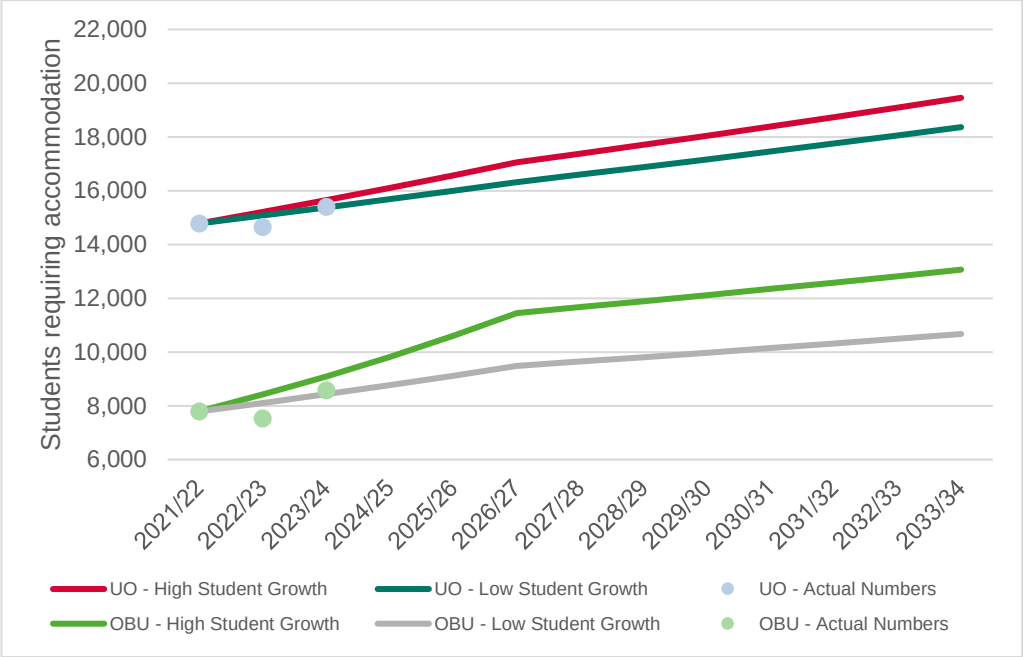
6.55 The evidence indicates that the growth of students with accommodation needs at both universities has tracked the low growth scenario developed as part of the 2023 Study. Figures in the 2022/23 year were below the low scenario with figures in the 2023/24 year only very slightly above it for both Universities.

6.56 Overall this indicates that **the trajectory for both universities is sitting towards the lower end of the two projection scenarios,** as shown in Figure 6.7.

6.57 There are a range of factors that influence recent student dynamics including the fact that EU students have faced higher fees since 2021 and are no longer eligible for student loans; demographic trends driving a declining population in typical student age cohorts over the coming years to 2030; and changes to visa rules affecting family dependents and post-study work visas which have impacted on international student applications. Nationally HE student enrolments fell by 1% in 2023/24, the first fall for almost a decade, influenced largely by a drop in overseas students. Oxford Brookes University is more susceptible to these changes in broader sector dynamics.

6.58 The figure below shows the growth in students with accommodation needs against the growth scenarios developed as part of the 2023 Student Needs Assessment. As can be seen, if student growth continued in line with the low scenario, by the 2033/34 monitoring year (i.e. March 2033), which is 10 years forward from the current monitoring data, **the number of students with an accommodation need could rise to 29,036 (18,366 at the University of Oxford, 10,670 at Brookes).**

Figure 6.7 Students requiring Accommodation - Forecast Comparison



Source: Iceni Projects and Council Monitoring Data

Updating the Position

6.59 Data from the 2024/2025 AMR shows that in that monitoring year Oxford Brookes students filled 5,094 bedspaces provided by the University in the City, University of Oxford provided 14,407 students bedspaces in the same year. **We therefore consider this to be the current supply of University supplied bedspaces.**

6.60 Looking ahead it would then be appropriate to consider the Pipeline supply of PBSA bedspaces. The tables below detail the University linked schemes that have planning permission. Almost all are linked with the University of Oxford, with the exception of the Ruskin College Scheme at Dunstan Road which is linked with the University of West London and the Clarendon centre permission. As the Ruskin College scheme will not be made available to students at either OBU or UO it will be discounted from consideration when looking at the thresholds. The Clarendon Centre permission was also discounted because of uncertainty about how it may be delivered or linked. **Therefore, additional pipeline sites with permission will add** 398 **bedspaces to the UO supply.**

Table 6.6 Pipeline Schemes

Reference	Address	Institution	Net Bedspaces
22/01842/FUL	17/19 Norham Gardens	University of Oxford (St Edmund Hall) *(all undergraduate bedspaces – para 10.9 of Committee Report confirms this)*	72
22/00841/FUL	Cotswold House, 110C Banbury Road	University of Oxford (Regent's Park College) *all new purpose-built post-graduate bedspaces*	19
22/00962/FUL	Ruskin College, Dunstan Road	OTHER (University of West London)	71
22/02799/FUL	Wolfson College Linton	University of Oxford (Wolfson College)	50
23/00594/FUL	19-21 St John St	University of Oxford (St John's College)	2
21/01261/FUL	St Hildas	University of Oxford (St Hilda's College)	72
23/00693/FUL	6-25 Pusey Lane	University of Oxford (St John's College) *all new purpose-built post-graduate bedspaces*	26
22/00409/FUL	Green Templeton College	University of Oxford (Green Templeton College)	21
21/00110/FUL	The Clarendon Centre, Cornmarket Street	Unassigned	40
24/02236/FUL	Site Of 22 To 23 St Giles' Oxford Oxfordshire	University of Oxford	6
22/02849/FUL	Banbury Road University Sites (Plot B)	University of Oxford	130
Total			**509**

Source: Council Monitoring

6.61 It is noted that the previous report considered there to be an additional 573 bedspaces in the pipeline for Oxford Brookes. Consultation with the University has indicated that there is uncertainty over when or if the next phase will be delivered with funding issues being a key concern. As a result, this has been discounted from updated calculations of pipeline supply.

6.62 There are also a number of allocated sites which are expected to provide additional student bedspaces. Some of these may not come forward as student accommodation (but other types of housing) and as such a ratio of 2.4 has been applied assuming they will provide non-self-contained rooms, but they could provide self-contained. All of these, except Crescent Hall, are linked to UO and are detailed below. Overall these sites could provide an additional 411 bedspaces for UO.

Table 6.7 Allocated Sites

Site	Assumed delivery of student rooms by 33/34
Diamond Place	162 (assuming half student accommodation)
Faculty of Music	55
Government Buildings	163
West Wellington Square	31
TOTAL	**411**

Source: Council draft site allocations

Supply Demand Balance

6.63 Reflecting the above discussion on where the growth of the Universities is currently tracking, as well as the wider evidence surrounding the need to manage the impacts of students on the Private Rental Market in the City, it is recommended that the Council consider the Low Growth Scenario on student growth.

6.64 The table below shows the potential future additional accommodation need across the City to 2033/24, taking into account the current and pipeline supply.

Table 6.8 Updated Supply Demand Balance

	Oxford Brookes	University of Oxford
FT Students requiring accommodation in 2033/34	**10,670**	**18,366**
Current Supply (from AMR 2024/25)	5,094	14,407
Sites with Permission	0	398
Allocated Sites		411
Total Pipeline		**809**
Shortfall to 2033/34	**5,576**	**3,150**

Source: Iceni Projects

6.65 Drawing together the evidence on the trajectory of student growth and the pipeline of student bedspaces, Table 6.8 shows a shortfall of 5,600 beds (rounded) related to Oxford Brookes University, and 3,000 beds related to the University of Oxford. Combined there is a shortfall of 8,600 beds which would need to be accommodated within the wider housing market, and in particular in the private rented sector, to 2033/34; or through the delivery of additional student accommodation.

Implications

6.66 The intention behind the policy threshold for eligible students living outside of university-managed and specialist student accommodation is to offer headroom to both Universities to flex and grow going forwards, whilst also seeking to limit the impact that students have on the wider housing market and specifically the highly pressured private rented sector.

6.67 The analysis herein of projected growth of students and the supply of bedspaces indicates that the threshold would need to be increased to approximately 8,600 (rounded) (5,600 Oxford Brookes and 3,100 University of Oxford) to facilitate student growth to 2033/34.

6.68 Having regard to the potential pressures surrounding the private rented sector and wider issues such as homelessness and temporary accommodation, the competing needs of different groups in the City, where housing supply is constrained, is evidently challenging. The threshold approach seeks to acknowledge and manage these issues; alongside enabling growth of the universities, recognising the importance this plays in supporting the City's economy.

6.69 The increase in the threshold through a new Local Plan seeks to strike the appropriate balance in doing so. However it will be important that the Council monitor housing market dynamics – including private renting costs, homelessness presentations and use of temporary accommodation – to inform the review of the policy over time.

7. Summary and Conclusions

7.1 Oxford is a City with a relatively constrained land supply and particular affordability pressures.

Affordable Housing Need

7.2 This report demonstrates that there is a very significant affordable housing need in Oxford, which is a function in particular of its high housing costs. Lower quartile house prices are of £360,000 with lower quartile rents of £1,450 PCM. It indicates a need for 692 affordable homes per year. Of this 65% is for rented affordable housing and 35% for low cost home ownership as the table below shows.

Table 7.1 Estimated Need for Affordable Housing (per annum)

	Unable to buy OR rent	Able to rent but not buy	TOTAL
Net need	446	245	692
% in affordability category	65%	35%	100%

Source: Iceni analysis

7.3 Against the standard method overall housing need, the affordable need would notionally account for two thirds of the total need – however the two figures are derived from separate and different methodologies and are not directly comparable. In practice the policy requirement for affordable housing will therefore be driven by what level of provision can be viably delivered.

7.4 The profile of affordable housing need indicates a 65/35 split in favour of rented provision but given that need is unlikely to be met in full, the Council could logically elect to prioritise the more acute needs of vulnerable households seeking rented provision (such as through

adopting a 70/30 or 75/25 split). Again there is a balance here between need and viability considerations.

7.5 The 2024 NPPF expects local plans to set out in policies a minimum provision of social rented homes. The analysis herein indicates that at least a third of rented affordable housing should be provided at social rents, and up to 65% could be justified subject to viability. There is likely to be a trade-off here between the overall percentage requirement for affordable housing and the proportion of homes sought for social rent as the capitalised value of this is lower than for other affordable housing products.

7.6 The evidence indicates that for intermediate housing, shared ownership is likely to be suitable for households with more marginal affordability (those only just able to afford to privately rent) as it has the advantage of a lower deposit and subsidised rent. There is also likely demand for Rent-to-Buy homes. There was no evidence of a need for First Homes or discounted market housing more generally. Given the cost of housing locally, it seems very difficult for affordable home ownership products to be provided and be considered as 'genuinely affordable' (particularly for larger (3+-bedroom) homes). This provides supporting justification for the Council to prioritise delivery of rented affordable housing.

Housing Mix

7.7 The evidence indicates that Oxford's housing offer is reasonably well balanced, with higher numbers of smaller 1-bed properties and lower 4+ bed properties than the region. It however shows notable levels of overcrowding at 6.3% of households. The proportion of households with dependent children in Oxford is slightly below average with around 28% of all households containing dependent children in 2021.

7.8 Homeownership levels are comparatively low – testament to the affordability pressures in the City – and have been declining; with the 2011-21 decade being one where growth was focused in the Private Rented Sector. However taxation and legislative changes mean that the PRS is now likely declining.

7.9 This report has taken account of the existing housing mix by tenure, and modelled how expected demographic changes might affect the need for different sizes of properties. The modelling includes adjustments to support 'rightsizing.' It takes account of both household changes and the ageing of the population as well as seeking to make more efficient use of new stock by not projecting forward the high levels of under-occupancy (which is notable in the market sector).

7.10 In all sectors the analysis points to a need for smaller accommodation, with varying proportions of 3+-bedroom homes. For rented affordable housing there is a clear need for a range of different sizes of homes, including 35% to have at least 3-bedrooms of which 10% should have at least 4-bedrooms. Our recommended mix is set out below:

Table 7.2 Recommended Housing Mix by Tenure

	Market	Affordable home ownership	Affordable housing (rented)	
			Under 65	65 and over
1-bedroom	5-10%	20-25%	20-25%	45-50%
2-bedrooms	30-35%	45-50%	30-35%	50-55%
3-bedrooms	35-40%	20-25%	30-35%	
4+-bedrooms	20-25%	5-10%	10-15%	

Source: Iceni Analysis

7.11 Recent delivery in the City has been focused on development of flats with 1- and 2-bed properties accounting for two-thirds of recent delivery. This points to a key role for larger sites to support a broader range of housing delivery. Additionally, it indicates that any unmet housing need is likely to be more focused towards the delivery of family-sized homes.

7.12 In applying the mix to individual development sites, regard should be had to the nature of the site and character of the area. The Council should also monitor the mix of housing delivered.

Specialist and Supported Housing

7.13 The population aged 65+ is expected to grow by 7,000+ people over the plan period to 2045 with growth of over 5,400 persons aged 75+. With a growing population overall, and a growing number of older residents, the number of residents with mobility problems is expected to grow by around 1,700 persons over the plan period to 5,500 (rounded) representing growth of just over 50% over the plan period. An increase of around 845 persons with dementia is projected to 2045.

7.14 The evidence indicates a need to provide a choice of housing options for the City's growing older population, and whilst many older households may choose to remain in mainstream housing, there is a need to support growth in the level and quality of specialist housing.

7.15 We have worked with Housing LIN to produce an assessment of need for sheltered/retirement and extra care units based on the capacity-led population projections as detailed in this report. It would suggest that the following additional units are provided up to 2045 and overall indicates a slightly higher level of need for these units in 2045 than indicated in the OCC report.

Table 7.3 Specialist Housing Needs to 2045 – Housing LIN

Type	Housing LIN report 2024	Iceni Projects
Sheltered/ retirement housing	947	1,029
Market sale	474	515
Shared ownership	95	102
Social/Affordable rent	379	412
Extra Care housing	297	322
Market sale	140	152
Shared ownership	22	24
Social/Affordable rent	135	146

Source: Housing LIN and Iceni analysis

7.16 In addition would expect demographic growth and the rising numbers of people with dementia and other complex needs to result in some need for appropriate care home provision; and that demographic growth would result in some additional nursing care need over the plan period.

7.17 Our own modelling, taking account of the demographic projections modelled herein, considers the need for Care Homes (including Residential and Nursing Care), this indicates a Net Need of 540 Care Homes overall, 282 residential and 288 Nursing.

7.18 There is a case for making specific allocations for specialist housing within the Local Plan, and for considering how affordable housing policies are crafted to support the delivery of extra care schemes which have different viability characteristics and where mixed tenure schemes are rare. In the context of the land supply constraints which exist it may not be possible to meet needs in full, but schemes tend to be delivered at reasonable densities and can help to release family housing in the wider market and well as bring other social and health benefits.

7.19 The report additionally addresses other specialist housing needs and shows a need for 50 supported housing units for those with learning disabilities and autism; an estimated 126 supported housing units for those with mental health needs; and a short-term need for up to 10

supported housing units for care leavers and unaccompanied asylum seekers. The Council should carefully consider how the needs for these vulnerable groups can be met, and the role which larger development sites could play in providing these homes as part of the affordable housing offer.

Student Accommodation

7.20 The current Policy Framework for student housing in Oxford is driven by the Council's recognition of the constrained supply of land in the city and the various competing development pressures for land.

7.21 Since the analysis within the 2023 Student Needs Assessment was prepared, two additional monitoring periods have passed. Overall this additional data indicates that the Universities are tracking the low growth scenarios as set out in the original assessment.

7.22 Changing dynamics in Private Rental Sector feeds into homelessness within Oxford. Increasing costs in HMO and private rental accommodation is a key factor within this with these increased costs pushing lower income people out of the sector entirely.

7.23 Drawing together the evidence on the trajectory of student growth and the pipeline of student bedspaces, indicates a shortfall of 5,600 beds (rounded) related to Oxford Brookes University, and 3,000 beds related to the University of Oxford. Combined there is a shortfall of 8,600 beds which would need to be accommodated within the wider housing market, and in particular in the private rented sector, to 2033/34; or through the delivery of additional student accommodation.

7.24 It is considered appropriate that the threshold for eligible students living outside of university-managed and specialist student accommodation is increased to accommodate this shortfall over the period to 2033/34, in

order to facilitate growth of the universities recognising that they are important drivers of the City's economy.

7.25 However it will be important that the Council monitor housing market dynamics – including private renting costs, homelessness presentations and use of temporary accommodation – to inform the review of the policy over time.