



Listening Learning Leading



South Oxfordshire and Vale of White Horse Housing Delivery Strategy 2022-2028

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Introduction

The councils jointly adopted a Housing Delivery Strategy in 2022. This document represents a refresh of the existing strategy, rather than a review or rewrite, and is intended to extend the strategy through to 2028.

Everyone needs a home. The availability, affordability, location, and quality of housing have a major impact on people's lives and their sense of wellbeing. This joint housing strategy considers the housing opportunities and challenges for the areas covered by our two district councils, South Oxfordshire and Vale of White Horse and sets out our ambitions for the future. Our two councils share many characteristics and are committed to working together. We cover an area in the South of England that is largely rural, with historic market towns and villages nestled amongst beautiful countryside, much of which is green belt or areas of outstanding natural beauty.

The attractiveness of the area makes it a desirable place to live. The proximity of the major urban areas of Oxford, Reading, Swindon and London, all within commutable distances, adds to the pressures on housing. It is an expensive place to rent or buy on the open market, and the provision of affordable housing is essential to balance this and ensure people on lower incomes can live and thrive in the area. Our councils have a good track record of supporting delivery of social housing at affordable rent, but this remains unaffordable for many people as it is set at up to 80% of market rent and want to see where possible more affordable housing at social rent which is lower.

As well as the need to provide affordable housing for people on the housing register, we are also concerned about the rising prices of open market housing which is becoming out of reach of many. Local Plans for South Oxfordshire and Vale of White Horse set out how local housing need has and will be met through identifying suitable locations for housing. Our aspirations for affordable housing will be a key policy within our new Joint Local Plan that is currently in development. Both councils are committed to involving local communities in proposals for new housing and are keen to support a growing interest in community led housing.

For our residents already living in the area, we provide a range of services and grants to help people live safely and securely in their own homes for as long as possible. This can be through grants to adapt homes through to making sure that landlords are meeting their legal obligations to maintain rented properties to good standards. We also want to see empty homes, which can be a blight on an area if left empty, brought back into use as quickly as possible.

The quality of new and existing housing is important too, including the environmental impact of the materials used to build new homes, and the energy requirements and cost of maintaining a comfortable temperature indoors. Part of our commitment to tackling the climate emergency is to reduce carbon emissions from homes. Domestic dwellings account for around 13% of all greenhouse gas emissions in the UK ([English Housing Survey](#)). We also want new homes to be a part of neighbourhoods that are well connected where facilities that support everyday living are no more than a 20-minute walk or cycle away.

We recognise the value of working with our partners who are a part of delivering our

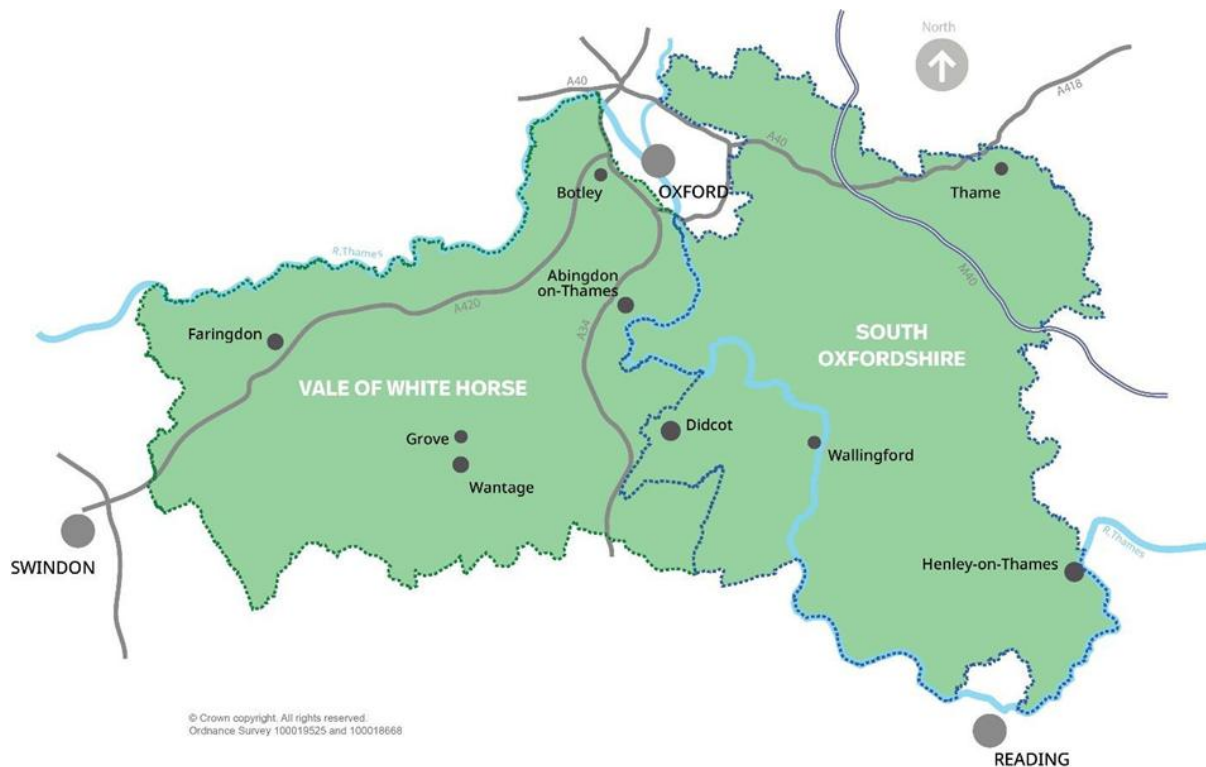
housing aspirations. We recognise the contribution others make in providing good quality affordable homes. A third of all properties in our districts are rented by either private or social landlords and it is vital that we strengthen our working relationship with both. Our partners are mentioned throughout the strategy in the many ways that they contribute to and share our ambitions.

Whilst our two councils share many characteristics and are committed to working together, we also recognise the distinct needs and issues within each district council and this strategy must be flexible enough to respond to individual needs where required.

We have four strategic housing priorities which incapsulate our existing activity and future ambitions. These are:

- Providing homes to meet current and future local need
- Delivering housing that is truly affordable
- Valuing and supporting council and community led housing initiatives
- Planning for well-designed net zero carbon housing.

For each of these we set out why this is a priority, what we are already doing, and what we plan to do in the future. This housing delivery strategy refresh is to run until the end of 2028 to align it with the proposed Local Government Reorganisation and Devolution timetables. Our ambitions are focused on the role of the councils for the relevant time period in setting the framework for and enabling the delivery of housing, working with a wide range of partners to make this happen.



Context

Housing is high on the agenda both locally and nationally. This housing strategy sits within a suite of other South Oxfordshire and Vale of White Horse policy documents, Oxfordshire wide policies and national policy that relates to housing. Those that have greater influence are summarised here.

The Council Plans of both councils, set out the main ambitions between 2025 and 2029, highlight housing and housing related themes including:

South Oxfordshire*	Vale of White Horse*
<p>Homes and infrastructure that meet local needs</p> <p>Highlights for housing:</p> <ul style="list-style-type: none"> • Delivering genuinely affordable homes, including council-owned social housing • Sustainable development supported by appropriate infrastructure • Protecting green spaces and enhancing green infrastructure • Climate change mitigation through low-carbon, environmentally friendly development • Integrating new development with existing urban and rural communities • Meeting local housing needs through planning policies and community engagement 	<p>Providing the homes and infrastructure people need</p> <p>Highlights for housing:</p> <ul style="list-style-type: none"> • Increasing the supply of high-quality, affordable homes • Delivering a mix of tenures, including social housing • Sustainable, net-zero ready housing development • Well-planned development that integrates with existing communities • Working in partnerships to meet local housing needs and influence planning policy
<p>Action on climate change and nature recovery</p> <p>Highlights for housing:</p> <ul style="list-style-type: none"> • Net zero carbon council housing and low-carbon new development 	<p>Action on climate change and nature recovery</p> <p>Highlights for housing:</p> <ul style="list-style-type: none"> • Net zero carbon council housing and low-carbon new development

<ul style="list-style-type: none"> • Reducing emissions from existing homes through retrofit and energy efficiency • Climate-resilient homes that mitigate and adapt to climate change impacts 	<ul style="list-style-type: none"> • Reducing emissions from existing homes through retrofit and energy efficiency • Climate-resilient homes adapted to future climate impacts
<p>Financial stability and innovative transformation</p> <p>Highlights for housing:</p> <ul style="list-style-type: none"> • Responsible investment in council-owned housing • Securing external funding to support affordable housing delivery • Innovative delivery models for new homes and regeneration 	<p>Financial stability and innovative transformation</p> <p>Highlights for housing:</p> <ul style="list-style-type: none"> • Responsible investment in affordable and council-owned housing • Securing and maximising external funding to support affordable housing delivery • Efficient, value-for-money housing services
<p>Thriving, healthy, and inclusive communities</p> <p>Highlights for housing:</p> <ul style="list-style-type: none"> • Safe, secure and healthy homes for all residents • Tackling homelessness and housing insecurity 	<p>Promoting healthy, sustainable and inclusive communities</p> <p>Highlights for housing:</p> <ul style="list-style-type: none"> • Safe, secure and healthy homes that support wellbeing • Inclusive housing that meets the needs of all ages and abilities • Supporting vulnerable residents through housing services

More detail on the Council plans for [South Oxfordshire](#) & [Vale of White Horse](#) can be found online.

These themes will help inform the emerging Joint Local Plan, which is currently under consultation and subject to change. The housing delivery strategy will draw on the most up-to-date evidence from the draft plan while remaining flexible to reflect any updates or future policy requirements.

Both districts place high value on supporting communities to develop a shared vision for their area through Neighbourhood Plans. Neighbourhood Plans can help to shape the way in which strategic policies are translated into changes within an area, although not all Neighbourhood Plans will include a reference to housing. As of January 2026, in South Oxfordshire there are 37 Neighbourhood Plans that have been made (that is fully adopted as statutory plans) and 11 are under development at various stages. In Vale of White Horse there are 20 Neighbourhood Plans that have been made and 13 more are underway.

Another local policy to highlight here is our [Joint Homelessness and Rough Sleeping Strategy 2025-2028](#) This made changes to the councils' approach to meet the new requirements of the Homeless Reduction Act 2017. The Act placed a greater emphasis on early intervention to prevent homelessness and widened the scope of responsibility towards those threatened with homelessness. The two councils committed to prevent homelessness wherever possible; end incidents of homelessness at the earliest opportunity; and to end the need for rough sleeping.

We have set targets to reflect the priority we place on responding effectively to the climate emergency, sharing good practice and making best use of Government funding.

South Oxfordshire	Net zero council operations by 2030 and net zero carbon emissions in the district by 2045
Vale of White Horse	Net zero council operations by 2030 and net zero carbon emissions in the district by 2045

Increasing the supply of housing, including affordable housing, remains a priority for national Government, with a previously stated ambition to deliver 300,000 homes a year, a considerable increase in the trends over the last 20 years. In 2020-21 216,490 new homes were completed 90% of which were new build and 24% were affordable using the National Planning Policy Framework definition of affordable housing. Government policy is important in shaping national funding opportunities. In our areas, the high cost of housing has meant that new homes and homes built for “affordable rent” remain unaffordable locally to those on lower incomes. In 2021 the Government introduced funding through Homes England for social rent in areas with “high affordability pressures” including South Oxfordshire and Vale of White Horse. The Housing and Planning Act 2016 introduced Starter Homes as a new affordable housing product, the prototype for what is now called First Homes. This Act also updated a requirement for local authorities to hold a register of applicants and potential sites for self-build and custom-built housing.

Following a series of housing consultation documents, the Government published The Charter for Social Housing Residents in November 2020. This was heavily influenced by concerns arising from the Grenfell Tower fire, where many social housing tenants tragically lost their lives. The Charter emphasised the importance of residents being safe in their homes, being informed and listened to, and having complaints dealt with fairly and quickly.

These principles have since been strengthened through the Social Housing (Regulation) Act 2023, which came into force from 2024. The Act introduced a more robust consumer regulation regime, including proactive and regular inspections of social landlords and significantly enhanced enforcement powers for the Regulator of Social Housing. These include the ability to issue unlimited fines and to require emergency remedial action where serious failings are identified. The role and powers of the Housing Ombudsman have also been enhanced, improving access to redress and accountability for residents.

The rights of tenants in the private rented sector have now been strengthened through the Renters' Rights Act 2025, which received Royal Assent in October 2025. The Act delivers wide-ranging reform of the private rented sector, including the abolition of "no-fault" evictions under Section 21, the move to open-ended periodic tenancies, limits on rent increases, and a ban on blanket discrimination against tenants in receipt of benefits or with children. It also provides for the extension of the Decent Homes Standard to private rented homes, alongside the introduction of a national landlord register and a new private rented sector ombudsman. The provisions of the Act are being implemented on a phased basis.

The Levelling-up and Regeneration Act 2023 is now in force and contains a number of measures that will impact the delivery of new homes. Notably, the Act does not include a national target for delivering 300,000 new homes per year. It introduces a new locally set Infrastructure Levy, intended to replace Section 106 agreements and the Community Infrastructure Levy, with charges based on the gross development value of development sites. While intended to simplify developer contributions, the detailed operation of the Levy has yet to be fully implemented and there remains uncertainty regarding its impact on the provision of affordable housing previously secured through Section 106 agreements.

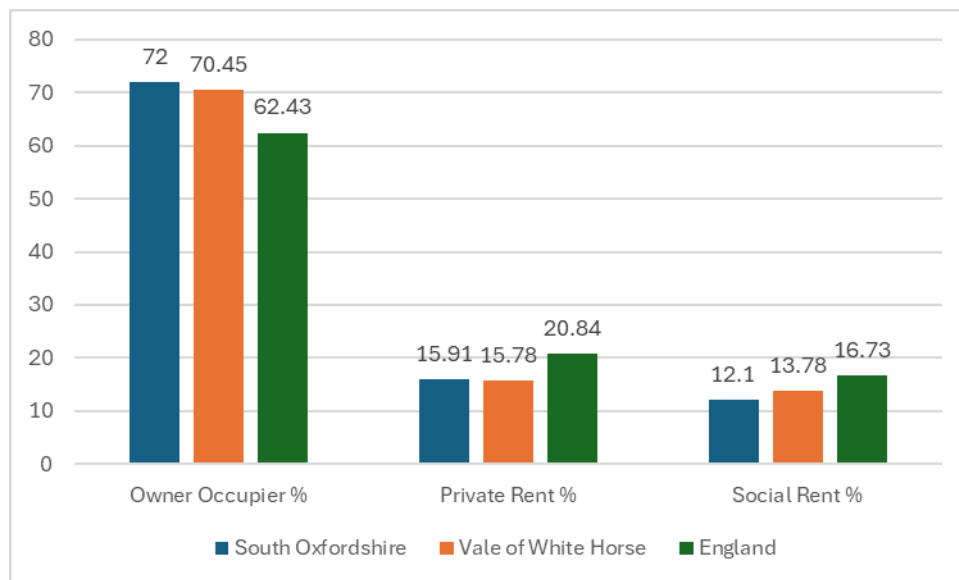
The Act also gives greater statutory weight to Neighbourhood Plans, many of which are already in place across South Oxfordshire and the Vale of White Horse, reinforcing community involvement in shaping local housing growth. It promotes the use of national and local design codes to set clear expectations for high-quality design in new development and includes measures intended to unlock stalled sites and increase build-out rates, including addressing land banking where planning permission has been granted but development has not commenced.

Providing homes to meet current and future local need

The amount of housing required in the district council localities of [South Oxfordshire](#) and [Vale of White Horse](#) was agreed in the current Local Plans. These will be replaced by a new Joint Local Plan to 2041 covering both Districts, and the targets for housing delivery may change. Housing targets are based on projections of current and future population profiles and anticipate the impact of future economic growth on housing demand.

Tenure

The predominant tenure in both districts is home ownership, making up almost three quarters of all housing. The availability of affordable housing to rent is significantly below that of the private rented sector, reinforcing the need for a proportionate increase in the affordable rented sector. The next section on affordable housing examines this in more detail.



*Social rent includes affordable and social rent (these are Government definitions explained on page 16)

Ref: ONS 2023 subnational estimates of dwellings by tenure without confidence interval; and national estimates by tenure converted into %.

Housing targets

South Oxfordshire is a rural district with a population of 156,470 (source: 2024). The majority of households, 88.1%, are economically active (source July 2024 – Jun 2025) and the unemployment rate is low at 2.3%. Vale of White Horse is similar with a population of 194,347 (source: 2024) with 81.6% of households being economically active (source: July 2024 – Jun 2025) and a low unemployment rate of 3.1%.

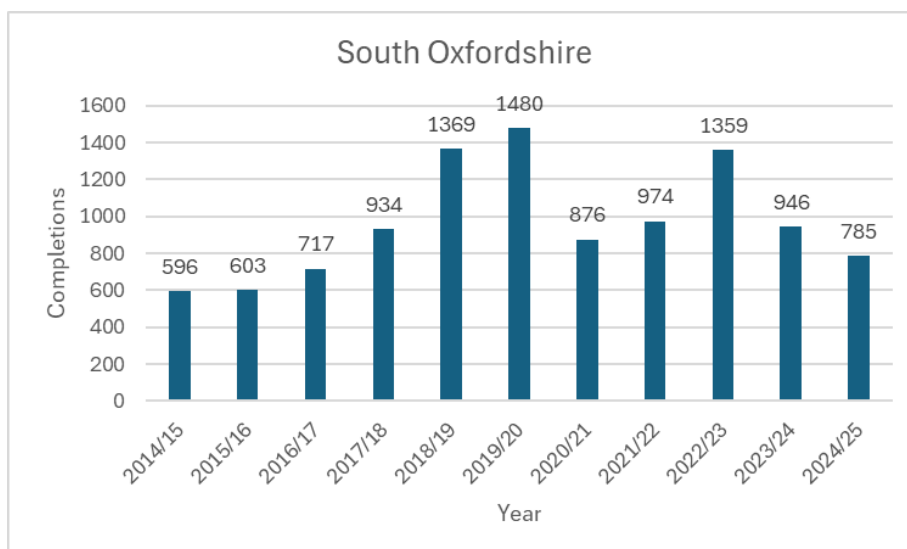
Not all working households are on high incomes. Median gross annual earnings for

full-time residents were £48,525 in South Oxfordshire and £44,454 in Vale of White Horse in 2025 (Source: 2024 House Price statistics for Small Areas, Annual Survey of Hours and earnings from the Office for National Statistics) This indicates that while average earnings are relatively strong, a substantial portion of households will earn below these levels and may struggle to access market housing. Overtime home ownership has been declining amounts for younger age groups as house prices increase. The challenge of affordability in our districts is illustrated in greater detail in the next section of delivering housing that is truly affordable.

In practice, precise demand for housing and the type and size of housing people want can change because of social and cultural changes. For example, the changing working patterns emerging from the trend post pandemic towards more people wanting to work from home are likely to put higher premium on housing with space to work from. Similarly, as the next generation of people get older, and patterns of care have changed to support people to live independently in their homes for as long as possible, the expectation that older people will downsize has been replaced with a more realistic expectation of moving to a home that is the right size for them (not necessarily what they would be assessed as needing). These changes do not affect the current overall housing targets.

Housing target for new homes – South Oxfordshire (Local Plan 2035)	
2011 - 2035	18,600
Oxford Unmet need (additional 2021-35)	4,950
2011 – 26 annual targets	900 dwellings per annum
2026 – 32 annual targets	1120 dwellings per annum
2032 – 35 annual targets	1110 dwellings per annum

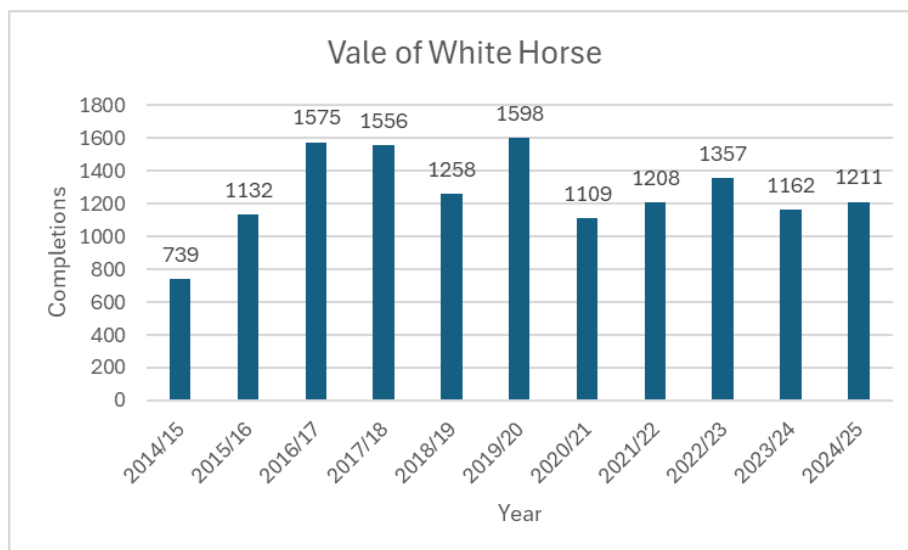
The below graph demonstrates housing completions in the district.



South Oxfordshire has seen an overall increase in housing completions over the last decade, with 10,639 dwellings delivered between 2014/15 and 2024/25. Completions peaked between 2017/18 and 2019/20, during which delivery exceeded the annual target of 900 dwellings per annum set for the 2011–2026 period of the Local Plan. Delivery declined in 2020/21 and 2021/22, reflecting the impact of Covid. However, in recent years, completions have generally met or exceeded the annual housing target.

Housing target for new homes – Vale of White Horse (Local Plan 2031)	
2011 - 2031	20,560
Oxford Unmet need (additional)	2,200
Annual Target	819 dwellings per annum

The below graph demonstrates housing completions in the district.



Vale of White Horse has consistently delivered housing completions above its annual target of 819 dwellings per annum over the last six years, with 13,905 homes completed in total. Completions declined in 2020/21 due to the impact of Covid but have since increased in subsequent years.

Together, South Oxfordshire and Vale of White Horse have made a substantial contribution to housing delivery in Oxfordshire between 2014 and 2025, with both districts consistently delivering high levels of completions over this period.

Within these overall targets, there will be a requirement for affordable housing. Both South Oxfordshire and Vale of White Horse are expensive places to buy or rent on the open market. Both councils have Local Plan targets which seek a proportion of housing to be affordable. The redraft of these local plans in the Joint Local Plan provides an opportunity to review these targets for tenure mix reflecting identified need for affordable housing, and to look again at what constitutes an affordable rent. The evidence for this and the options available are covered in more detail under the section

on the affordable housing priority.

Specialist housing need

Specialist housing can be categorised either by the design or the services offered.

A percentage of housing built must be specialist needs. The categorisations of specialist housing relate to design and space standards, layout and access to meet the requirements for people with disabilities or limitations associated with ageing. Building specialist needs also includes housing with support services for a range of needs.

Most people aged 65 and over in Oxfordshire continue to live independently, reflecting the trend that many older residents remain active and healthy for many years leading up to, and beyond, retirement age. Recent [Census analysis](#) shows that the population of older people aged 65 and over across Oxfordshire increased by 25% between 2011 and 2021, highlighting the growing proportion of older residents across districts, including South Oxfordshire and Vale of White Horse. Based on Census data and subsequent projections, Oxfordshire County Council's [Specialist and Supported Housing Needs Assessment \(September 2024\)](#) estimates notable population increases for all older age cohorts (including aged 55 and over) in South Oxfordshire and Vale of White Horse across the strategy period and beyond (see table below). Oxfordshire County Council's latest [housing-led population forecasts update](#) (August 2025) reinforces this from a county wide perspective by suggesting that older people (aged 65 and over) show the largest percentage increase out of all age groups, at over 20%.

Age cohort	Local authority	2021	2024	2029	2034	2039	2044
55+	South Oxfordshire	50,300	52,943	56,347	58,247	60,410	63,479
	Vale of White Horse	45,300	48,058	52,027	55,085	58,346	62,106
65+	South Oxfordshire	30,500	32,120	35,247	38,400	40,718	43,371
	Vale of White Horse	27,500	29,419	33,073	36,603	39,243	42,350
75+	South Oxfordshire	15,000	16,952	18,490	19,860	21,840	23,865
	Vale of White Horse	13,200	15,101	16,967	18,691	21,001	23,153

As residents grow older, demand for support is expected to increase due to greater risks of physical or cognitive frailty. Alongside the County Council, South Oxfordshire and Vale of White Horse District Councils continue to prioritise enabling people to remain in their own homes for as long as possible, whilst also working to expand and improve housing options that better support people as they age.

Both district councils have policies that require a percentage of new housing to be built to building regulation standards that are accessible and adaptable (Part M (4) Category 2), and a percentage to be built to wheelchair accessible standards (Part M (4), Category 3). These differ between affordable and market housing as the following table shows. These requirements will increase the stock of local housing over time in the districts that make it easier for people to live in their homes for longer.

South Oxfordshire – Housing Mix
All affordable housing and at least 15% of market housing on sites of over 10 dwellings should meet Category 2 standards
At least 5% of affordable housing should meet Category 3 standards
All affordable housing and 1 and 2 bed market housing to meet the Nationally Described Space Standards

Vale of White Horse – Space Standards
On major residential developments 15% of market dwellings and all affordable housing to meet Category 2 standards
On sites of 100 units or more 5% of affordable housing should meet Category 3, and 2% of market housing if a demonstrable need.

Both Local Plans currently include policies that encourage future provision of specialist housing for older people or those with special needs. As part of the Joint Local Plan, data will be refreshed to determine the future needs for specialist housing based on changing models of care and the likely choices people will make in the future.

Working in partnership

Building and maintaining strong relationships with housing associations who are registered providers for social housing is essential. We value the contribution that registered providers make to providing existing and new affordable homes in the area and see them as essential partners in this.

We also recognise the value of building good working relationships with developers to deliver both large and small high quality housing schemes. We have been pleased to promote exemplary schemes in the area such as the Springfield Meadows Passivhaus development and our work on Garden Communities, described in more detail in a later section.

Intervening in the existing housing market

Private Sector Housing

Owner occupiers are the predominant tenure in South Oxfordshire and Vale of White Horse. We are keen to identify how many of these homes remain empty and unused in the long term so that we can support these properties to be brought back into use. As of November 2025, there were 141 homes in South Oxfordshire and 137 homes in Vale of White Horse which were reported as having been empty for over two years.

Properties that remain empty impact on housing supply, and if left empty for a long time can impact on the surrounding community by for example attracting anti-social behaviour or vermin. Our council tax policies require an additional 100% council tax to be paid after two years (this is set to be reduced to one year, effective from 1 April 2026). Properties which are empty for five or more years will be charged an additional 200 per cent council tax and properties which are empty for ten or more years will be charged an additional 200 per cent council.

We are taking a highly proactive approach to tackling empty homes and will continue to engage with all long-term empty homeowners, providing advice and assistance to help bring empty properties back into use. We have also developed a comprehensive empty homes database, enabled effective monitoring of all known empty properties and identified possible enforcement routes where attempts to positively engage with the owner of the property have been exhausted. Bringing long-term and problem properties back into use is often a complex process. A small number of long-term and problematic empty properties have been identified for further review, with a view to potential enforcement action to bring them back into use. This work will require close cross-departmental collaboration. In parallel, work is underway to strengthen the support offered to empty property owners, which includes the introduction of a grant scheme for owners where refurbishments works are required and the owner is willing to let their properties to households in housing need through White Horse Lettings for a minimum period of three years, alongside an Empty Homes Loan to provide additional financial assistance.

The private rented sector is relatively small in both districts. We have a statutory duty to licence houses in multiple occupation (HMOs) occupied by five or more people and to respond to complaints from tenants about poor standards in homes. As of January 2026, there were a total of 132 HMOs registered across South and Vale, 54 in South and 78 in Vale. The number of licensed HMOs is increasing, in 2022 there were 124 licensed HMOs across South and Vale and HMOs are growing in numbers around the borders with Oxford City. The Private Sector Housing Team receives a steady stream of enquiries and complaints from private sector tenants, but there have been no landlord convictions or financial penalties issued in the last five years. Our approach is to encourage, train and inform landlords, and our website has information for both tenants and landlords setting out legal obligations and contact details for our Private Sector Housing Team. Both landlords and tenants have legal responsibilities, and our initial approach is to work with both parties when issues arise. Enforcement action is only taken when all other options have been exhausted. However, this approach will need to change with the introduction of the first phase of

the Renters' Rights Act in May 2026. At that point, the councils will have a statutory duty to enforce legislation relating to a range of new breaches and offences arising from tenancy reform measures.

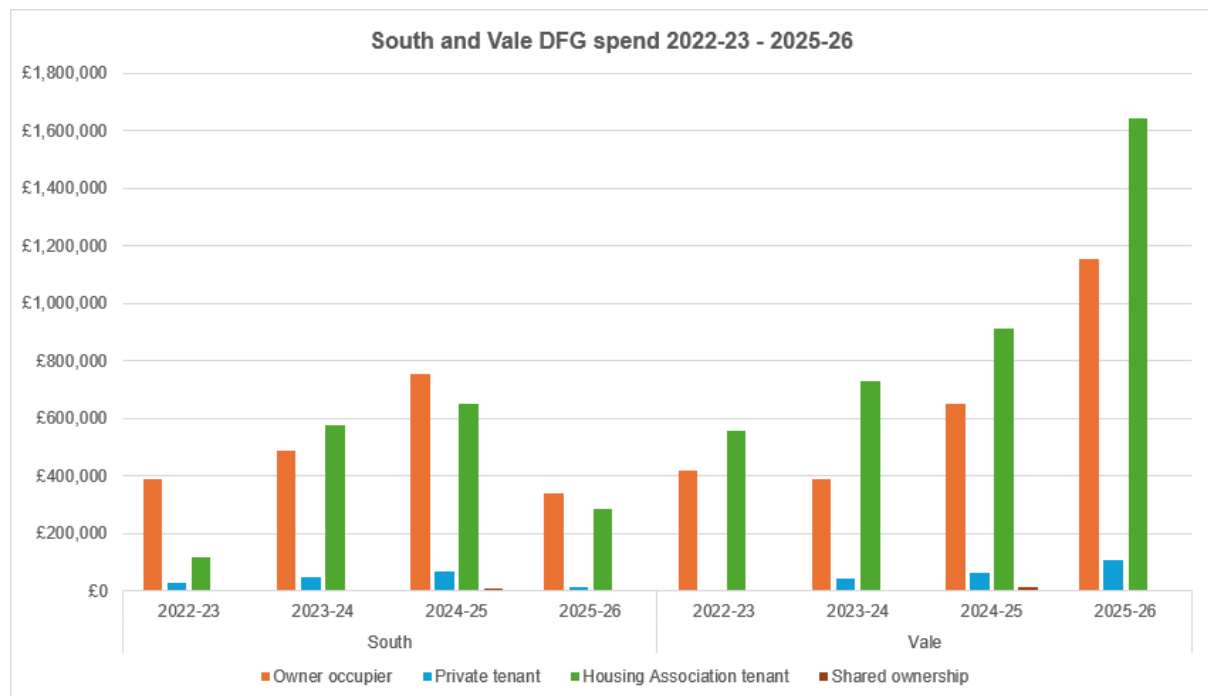
We have developed good working relationships with several private landlords in the area through White Horse Lettings, the councils' in-house social lettings agency. In the previous three years White Horse Lettings secured 80 new tenancies in South Oxfordshire and 68 tenancies in the Vale of White Horse.

Both landlords and tenants have obligations and our approach in the first instance is to work with both when something goes wrong, only taking enforcement action where other routes have been exhausted.

Adapting existing homes

Helping people to stay in their own homes for as long as possible means having the ability to adapt to existing homes and planning for new homes that meet lifetime needs. The Disabled Facilities Grant is available to assist people to continue to live independently in their own homes for longer. The following chart shows the level of Disabled Facilities Grant spend by tenure for the last three years and for the current fiscal year to date (Apr-25 – Feb-26). This shows that use of this funding for people living in their own homes and housing associations (registered providers) is increasing overall but is still relatively low for those who are private renting tenants or in shared ownership.

Disabled Facilities Grant Spend



There are a range of other loans and grants available to support vulnerable residents with essential housing repairs and disabled adaptations to help them remain in their own homes, rented and owned. Promoting Disabled Facilities Grant and other loans and grants on a regular basis is important to maximize take up.

What is being achieved?

- The new Joint Local Plan and supporting evidence base will update the housing needs of both Districts to 2041. This will include a reappraisal of affordable housing definitions and targets.
- We are working with a range of stakeholders; landowners, local developers, housing associations, community led housing schemes, to bring forward sites in the Local Plans for market and affordable housing.

What more needs to be done?

- The completion of the Joint Local Plan will update housing targets for the area, including settings requirements for specialist and affordable housing.
- We will continue to identify the number and location of homes that have remained empty for more than two years and support as many as possible to be brought back into use as homes.
- We will assess the need to develop our policy on Houses in Multiple Occupation to take account of growing numbers of HMO dwellings
- We will continue promotional campaigns to encourage housing loans and grants
- We will support existing tenants and landlords when something goes wrong, using our enforcement powers where necessary
- We will continue to work closely with Oxfordshire County Council to ensure delivery of the appropriate quantum, type and tenure of specialist housing in suitable areas is supported to meet address the needs established within the Specialist and Supported Housing Needs Assessment.

Delivering housing that is truly affordable

South Oxfordshire and Vale of White Horse are high-cost housing areas, where those on average or below average incomes are priced out of the market. Building a mix of homes where people on a range of incomes and occupations can live is essential for creating and maintaining towns and villages as vibrant places. For both councils, the provision of affordable housing is central to this.

The high cost of housing in the area is not reflective of local earnings. In 2021, 40% of employees in South Oxfordshire earned £25,000 a year or less, compared with 32% in the Vale of White Horse. More recent earnings estimates, while less granular, indicate that income levels in the area have not increased sufficiently to close the gap between wages and housing costs, suggesting that affordability pressures persist.

Area	< £20k	£20-25k	£25-30k	£30-35k	£35-40k	£40-45k	£45k +
SODC %	27	13	14	10	10	6	20
VOWH %	21	11	11	11	10	7	29

Sources:

ONS Annual Survey of Hours and Earnings (ASHE), April 2021;
ONS, *Employee earnings in the UK: 2025*.

Buying a house in the area, or building your own, is currently out of reach of most households on average earnings. The trend is for these ratios to increase as house prices continue to rise faster than earnings. These are broad measures of affordability as households looking to purchase will be of varying compositions, may have more than one income, but may also have additional costs such as childcare. Nonetheless many essential workers have incomes that mean they are priced out of the housing market in our districts.

- Sales and retail assistants £12.9K
- Care workers £17.4K
- Teaching assistants £13.2K
- Chefs £19.5k
- Nursing auxiliaries and assistants £19.7K
- Social workers £32.4K
- Nursery and primary teachers £34.1K.

ONS earnings April 2021

The above examples (for the Southeast) of gross average earnings for a sample of types of work show that even in better paid jobs the percentage of earnings needed to rent larger properties or to buy is out of the reach of employees doing the essential jobs.

The following table illustrates the mid-point average cost of purchasing a home in both areas against average earnings for 2025.

District Council	Median House Prices (£)	Affordability Ratio	Annual Mortgage Cost (£)
SODC	480,000	9.89	22,740
VOWH	415,000	9.34	19,668

House prices are from ONS 2025. The affordability ratio is a common measure of affordability, dividing house prices by earnings. A ratio of more than 4 is unaffordable. Annual mortgage costs assume a 10% deposit, 2.3% interest rate and a 25-year loan.

The picture for private rents for households is similar. Up to 35% of gross income is generally considered a maximum affordable rent. On this basis only smaller properties are affordable in our area for those on average incomes, and larger properties become increasingly unaffordable. People on low incomes eligible for Local Housing Allowance (LHA) would not be likely to afford the average private sector rents in the area as these are significantly above LHA rents, unless they top up the rent from their already constrained finances.

Those with statutory housing needs

One way to understand the scale of the need for affordable housing is to consider the number of people currently on the two councils' housing waiting lists. A single snapshot for a week in March 2025 shows 1570 households in need of housing in South Oxfordshire and 1363 in need in Vale of White Horse.

Local authorities have obligations to help in the prevention and resolution of homelessness, and this is outlined within the [Housing Allocations Policy](#). One of the main requirements is for the holding of a housing needs register from which social or affordable housing can be allocated.

Priority on the councils' housing registers is determined by a banding scheme. This scheme takes into account the "reasonable preference" categories of housing need and once accepted as eligible and qualified by the councils to join the housing register, applicants will be placed into one of four bands, which have been designed to reflect broad categories of housing need.

These bands are:

- Band 1- Exceptional Need for Housing
- Band 2- Urgent Need for Housing
- Band 3- Significant Need for Housing
- Band 4- No Housing Need / Adequately Housed

The number of placements (singles, couples or individual families) who are on that register as of 1 January 2026 is as follows:

South Oxfordshire – [Housing Needs Register](#)

Bedroom need	1	2	3	4	Grand total
Band 1 - Exceptional	49	8	2	5	64
Band 2 – Urgent	215	86	96	103	500
Band 3 – Significant	539	224	286	103	1152
Band 4 Adequately housed	1291	516	185	8	2000
Total	2094	834	569	219	3716

Vale of White Horse – [Housing Needs Register](#)

Bedroom need	1	2	3	4	Grand total
Band 1 - Exceptional	52	5	4	1	62
Band 2 – Urgent	208	98	85	100	491
Band 3 – Significant	519	196	258	131	1104
Band 4 Adequately housed	1137	383	146	25	1691
Total	1916	682	493	257	3348

Providing affordable housing

Affordable housing has a range of definitions updated most recently in the [National Planning Policy Framework 2024](#) . Broadly they can be summarised as:

For rent:

- Social Rent – Rent to Local Authorities and Housing associations, typically around 50- 60% market rent, set in accordance with the Government’s rent policy for Social Rent formula
- Affordable rent - Up to 80% of market rent (including service charges). In practice, many social housing providers set this at LHA level. For Build to Rent schemes, this is known as Affordable Private Rent.

For other affordable routes to home ownership:

- Shared ownership – where the property is part owned and part rented
- Equity loans – where the property is part owned but no rent is paid on the remainder owned by the housing provider (a rare product)
- Other low-cost homes for sale – which could include First Homes, a product launched in 2021 for first time buyers with a combined income of £80,000 or less. The scheme enables qualifying people to buy homes at a 30% to 50% discount against market value, to a maximum price of £250,000.
- Rent to buy – 80% of market rent for a set period with a goal of saving a deposit to purchase later, either outright or through shared ownership.

Discounted market sales housing:

- Market housing, which is sold at a discount of at least 20% below market value, with that discount remaining in place to ensure that housing remains at a discount for future eligible households.

Because of the deficit in affordable housing, both councils have clear targets for new developments of 10 or more dwellings to deliver affordable housing as part of the development or make a financial contribution to affordable housing off site. This threshold can be lowered in designated rural areas (national parks, Areas of Outstanding Natural Beauty and areas designated as rural where the population is below 3,000 and with low density populations) by applying to the Secretary of State for an exemption, and we are considering this as part of our work on the Joint Local Plan.

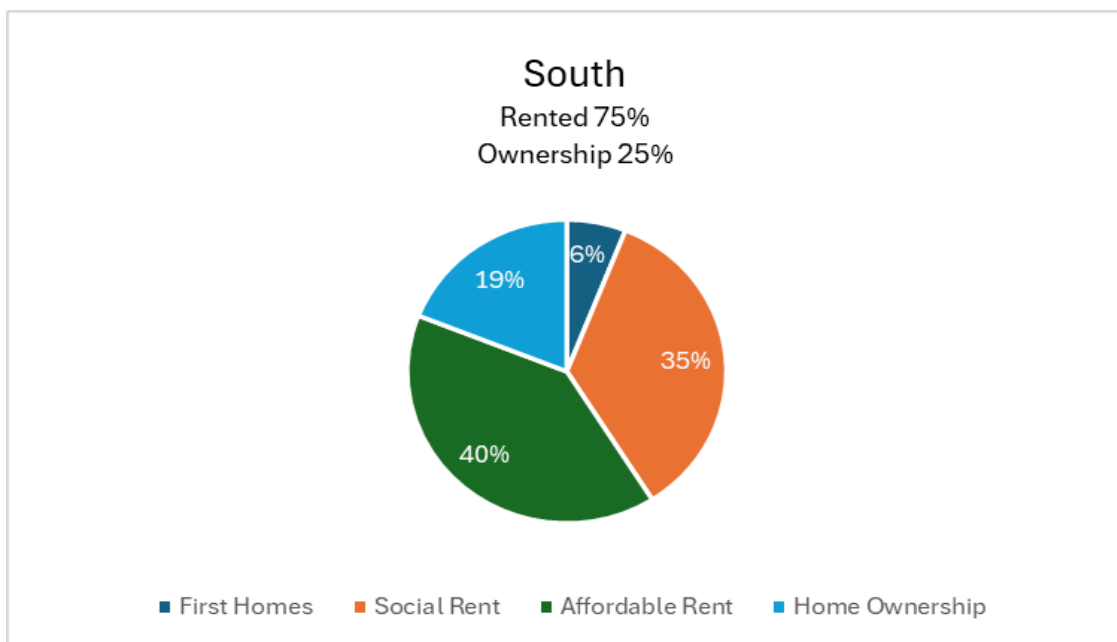
In South Oxfordshire, the requirement for affordable housing is 40% of new housing and 50% adjacent to the city of Oxford. Average overall achievement for affordable housing in South Oxfordshire since 2011, the start date of the Local Plan, is 40%. In Vale of White Horse, the requirement is 35% across the whole district, achieved on average since the start date of the Local Plan in 2011. These targets represent considerable success in affordable housing delivery and will be re-examined in the Joint Local Plan.

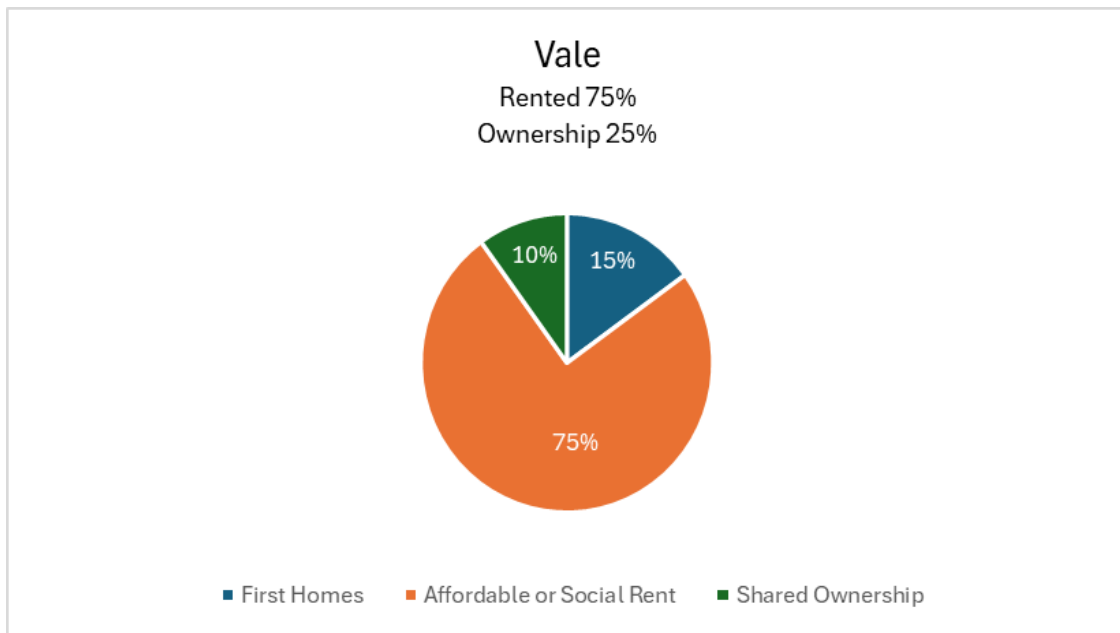
The high cost of renting in our areas means that for many households on our housing

register affordable rents at 80% of market rent will be too high. We are therefore looking at how we can achieve a greater percentage of social rented homes on both large and smaller sites. Our Joint Local Plan will provide evidence to support a change in our current policy to support the delivery of a higher percentage of socially rented homes. The Government funding regime has already recognised this need as South Oxfordshire and Vale of White Horse are areas where Government funding for new homes will be provided for social rent. Shelter estimate that nationally there are 1.4 million fewer socially rented homes than in 1980, and this is a welcome change in Government policy ensuring housing is affordable for those on lower incomes.

In December 2024, the National Planning Policy Framework (NPPF) was updated and removed the national requirement that First Homes must make up 25% of all affordable housing. This means that delivery of First Homes is no longer required under national policy, but local planning authorities can still require First Homes where they consider they meet local need and include them in their local affordable housing mix policies. First Homes must continue to be sold at the original percentage discount price in perpetuity. Because this is a new product the impact of First Homes is not yet fully understood, but it will reduce the numbers of affordable homes for rent if it is simply added on and the requirements for shared ownership and affordable rent are simply adjusted down.

The current tenure mix sought in each council is:





Working in partnership to deliver affordable homes

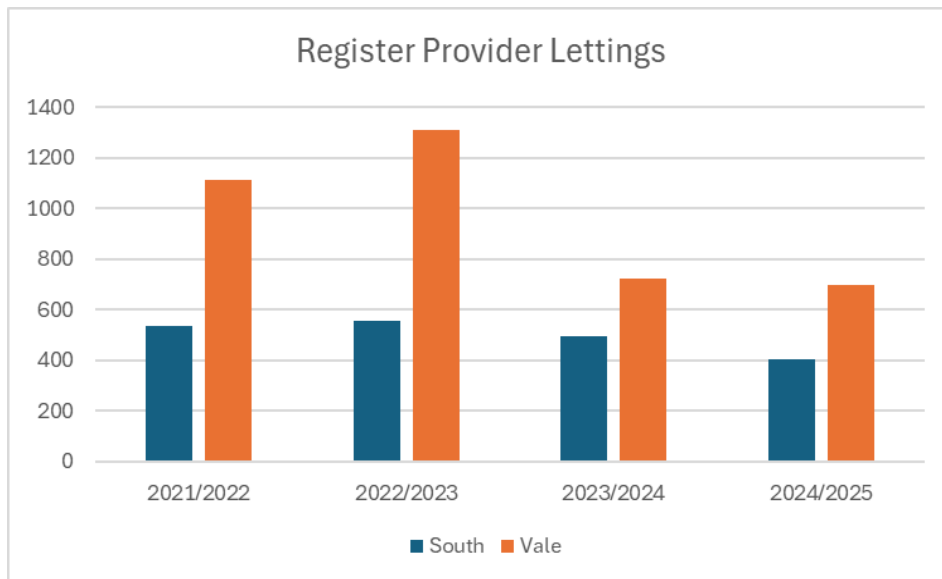
As stock transfer authorities our two councils do not currently own or manage affordable homes, although we do own and manage temporary accommodation and both councils own and operate mobile homes sites (one in South and two in Vale). We have carried out a strategic property review from which we will identify sites, including mobile homes sites, that could be used for future affordable housing. We will work with housing associations and other partners to make the best use of land opportunities, where we can have an influence on the disposal of land suitable for affordable housing.

The majority of affordable housing in our two areas will continue to be delivered by housing associations who are registered providers of affordable homes with access to government grant funding through Homes England and other routes. We will strengthen our engagement with housing associations with a local presence to better understand the profile of existing and planned affordable housing owned and managed by them, and how we can better support them in their future delivery ambitions

A better understanding of the needs and challenges faced by housing association tenants can help us more fully grasp the difficulties low-income households experience in accessing affordable and social rented homes.

The following chart shows the increasing supply of affordable housing let by registered providers in our two areas.

Register Provider Lettings



We are exploring opportunities to build affordable housing directly to increase the overall numbers of affordable homes delivered, complementing the work of registered providers by piloting exemplary approaches for low carbon living or addressing a specific unmet need. Our first scheme on Broadway Didcot is intended as an exemplar scheme to deliver affordable housing that contributes low or negative carbon emissions. More information on this scheme is in the section on planning for well-designed net zero carbon housing.

We are also keen to support community led housing that contributes to affordable housing, and this is covered in more detail on the following section on council and community led initiatives.

Council and external funding for new affordable homes

Most affordable housing is delivered through the larger strategic sites as part of the Section 106 agreement, a legal agreement covering what the developer must provide as part of the development, including affordable housing. Where it is not possible or desirable to provide new affordable housing directly on site, the councils may accept a payment for affordable housing in lieu of direct provision. This Section 106 funding for affordable housing is then designated to provide affordable housing elsewhere.

Registered providers who purchase or directly build and manage affordable housing in the area will in the main be applying for national affordable housing funding programmes, managed through Homes England.

We now have a clear application process and scoring system in place for locally available housing funds. This has enabled housing providers, including housing associations and community-led schemes, to apply with transparency and consistency. Early outcomes have been positive, helping to direct resources to projects that best meet local priorities and deliver tangible benefits for our communities.

Homes to prevent homelessness

Our 2025-2028 Joint Homelessness and Rough Sleeping Strategy sets out our vision for the next three years across South Oxfordshire and the Vale of White Horse.

Our five objectives are to:

- **Prioritise early intervention** - improving access to timely advice and targeted prevention for those most at risk
- **Strengthen partnership working** - coordinated case management for people with multiple and complex needs
- **Increase access to suitable, long-term housing** - more affordable and supported options, with wrap-around support and better access to the private sector
- **Effectively end rough sleeping** - ensuring it is rare, brief, and non-recurrent through stronger outreach, rapid pathways and specialist support
- **Minimise the use of temporary accommodation** – reducing reliance on nightly charged accommodation and expand move-on options to permanent homes

The strategy was developed following a review of homelessness services which included stakeholder meetings and public consultation. It is underpinned by a three-year action plan with clear, measurable outcomes and KPIs.

We aim to build on our already high prevention rates, to continue to reduce temporary accommodation usage, and to keep rough sleeper numbers low.

We acknowledge ongoing challenges such as affordability, a lack of genuinely affordable accommodation options, and an increasing level of case complexity. Work will be done to strengthen relationships with partner agencies to ensure that vulnerable clients receive the support they need.

What is being achieved?

- We have achieved affordable housing targets of 40% for South Oxfordshire and 35% for Vale of White Horse, delivering much needed affordable housing to the districts
- We have used our Section 106 funding and secured external funding to support the delivery of affordable housing through housing associations, direct council delivery, and community led schemes

- We have published a Joint Homelessness and Rough Sleeping Strategy setting the framework for our future ambitions.

What more needs to be done?

- In our new Joint Local Plan, we will set an updated requirement for social rented housing across the area, at a level that takes account of local income levels
- We will evaluate sites owned by the councils for their potential as future sites for affordable housing for council direct build, community led development and delivering affordable housing in partnership with other providers
- We will oversee and optimise the use of Section 106 affordable housing funds through our established pro-active approach and evaluation model, strengthening engagement with registered providers and community-led schemes to ensure timely and effective delivery.
- We will also use our Section 106 funding and our capital funding where this available, for direct council purchase or delivery
- We will use our resources and assets for direct delivery of affordable homes, preferably for social rent, to complement provision from registered providers and address unmet need in the area
- We will consider the steps necessary to be well prepared as councils to bid for Homes England funding
- We will improve our knowledge and data collection on affordable housing from registered providers delivering affordable housing in our area
- We will work with registered providers to deepen our understanding of affordability issues and the challenges for low-income households of increasing cost of living and energy bills.
- When requested, we will support registered providers in their bids for Home England or other funding in line with our priorities.

Valuing and supporting council and community led housing initiatives

Both councils are at an early stage of a journey assessing where council led and community led housing initiatives offer a different way to do housing development. Although the majority of housing will be delivered through larger strategic sites, smaller schemes that involve the local community in the creation of housing to address local needs bring an added dimension. A community-led approach can help to build an understanding and shared support for why housing is needed in an area and how best to achieve it. This can increase the available affordable housing and generate a better understanding of the factors that contribute to people feeling that somewhere is a good place to live. It can bring communities together who share a common interest, for example communal housing for older people. It can also promote newer approaches to housebuilding, improved design and architectural features, building more carbon efficient homes, and include communal facilities, and can strengthen connections between residents, foster inter-generational links, and help to combat isolation.

There is a range of approaches that the council is keen to support, some of which will be linked to Neighbourhood Plans. These are not mutually exclusive. The councils have carried out a strategic property review of land and property assets that gives the basis for identifying potential sites for community led development or council direct build. There is scope to look further at other unused or underused land or assets held by other public sector bodies, and we are keen to take this forward through the “One Public Estate” model to deliver shared priorities.

Rural and First Homes Exception Sites

This is where development is permitted in locations not normally supported for housing, often agricultural or land outside the built edge of a village, where the need for affordable housing has been demonstrated. The affordable housing on rural exception sites in our two districts is required to be affordable in perpetuity. Applicants for the housing should have a local connection and already be resident in the area or with a family or work connection. Data on pre-existing Rural Exception Sites in South Oxfordshire and Vale of White Horse is not available but there are thought to be only a few.

Rural Exception sites can be a good model where a local parish or community wants to increase affordable housing in partnership with a Housing Association. It can also be the planning consent basis for Community Land Trusts. There are two rural exception sites in the pipeline, both with planning consent at the time of writing.

First Homes Exception sites are similar to rural exception sites in that they are permitted in locations not normally supported for housing to provide first homes. At the time of writing there are no First Homes exception sites, although this may change.

Community Land Trusts

Community Land Trusts (CLTs) started as a concept in the United States and is now

a much broader international movement. CLTs are a form of community-led housing where the assets are held collectively in a not-for-profit trust, ensuring affordability in perpetuity. Members of the CLT are drawn from people who live and/or work in the locality. The affordable housing is in the first instance for households with a local connection. CLTs tend to be on smaller sites delivering a modest number of homes but can be larger.

Cohousing

Cohousing, sometimes referred to as cooperative or collaborative housing, is a model where a group of potential households come together to create housing jointly with intentional community space as well as private space. They tend to have a strong community minded ethos of living together in a mutually supportive way. As with CLTs there is growing interest nationally in this model of housing. It involves collective resident control, stewardship, and decision making. It can be of any tenure. [Marmalade Lane](#) in Cambridge started as leasehold properties.

Cohousing can meet the needs of a particular interest group and is sometimes promoted as a model for housing for older people that helps to combat social isolation and loneliness bringing the benefits of a combination of private space and shared communal facilities. One of the first cohousing schemes in the country was High Barnet's [New Ground](#) which started life as the Older Women's Co-housing Community.

Self and custom build (SCB)

District local authorities, including South Oxfordshire and Vale of White Horse are required to keep registers of interest in self-build and custom build. Broadly self-build refers to individuals directly organising the design and building of a home. Custom build refers to scheme where a housebuilder or developer, sometimes with the help of a third party, builds out a multi-home scheme where the initial owners are directly involved in the final design and layout of the scheme. Self and custom building can be affordable, or community led housing, including building for rent or at a lower cost for home ownership. Councils have a duty to give permission for suitable plots to meet the demand from their registers. Both councils have policies to support custom and self-build housing. A review of the register has taken place, and the introduction of a 2-part register is now active, including a local connection test for Part 1 of the register.

Our current policies which are under review as part of the preparation for the Joint Local Plan are:

South Oxfordshire:

- Support self and custom build
- Seek a 3% allocation of the proportion of developable plots on strategic sites
- Require Neighbourhood Plans to consider CSB and where appropriate identify sites
- Sites to be marketed for an appropriate time

Vale of White Horse:

- Support self and custom build
- May contribute towards affordable housing provision or market housing
- Permissioned sites marketed for at least 12 months

Both councils have reviewed current policy and practice to improve how CSB is managed and supported and to remove duplicate entries on the register. This has revealed a need to remove multiple individual entries from the register and to add the category of household (for couples or family groups) to the existing categories of individual or group households and introduce a mechanism where applicants who are no longer interested can be removed or remove themselves.

Direct council build of affordable housing

As councils that have transferred their previously owned housing stock to housing associations neither council prioritised the knowledge, skills or capacity to directly build and develop new housing. Both councils have an ambition to contribute to the direct delivery of affordable housing, to demonstrate exemplar design and build standards and/or to provide affordable homes in geographical areas or to meet a specialist need where these are in short supply. We have created a new housing delivery team to make better use of our land and assets, funds and capacity to borrow, to begin providing council owned homes again. Where it makes sense and delivers a faster or better outcome, we will work in partnership with other providers to achieve this. We will evaluate the options for managing any future council owned homes, including undertaking an assessment of whether this offers an opportunity to further enhance the councils' in-house organisational resilience, capacity, skills and knowledge, whilst being mindful that any model must also be cost-effective.

The council owns a site on Broadway, Didcot which has the benefit of planning permission for 9 affordable units and ground floor community space. In advance of developing out this permission part of the site has been demolished/cleared. A Cabinet report is scheduled for April 2026, to approve next steps.

Timescales and resources

The council and community led schemes in progress have had long lead in times, largely because they involve earlier and thorough community consultation and engagement. This is not untypical. [The National CLT Network](#) estimate that in 2020 345 CLTs had built around 1,000 homes since 2008 and were accelerating with 7,000 homes in the pipeline. (In contrast 57,644 affordable homes were completed in England ([link](#)) in one year 2019-20). Although support has been available through the regional community housing hub - Collaborative Housing - the time and expertise required to get through all the stages of land acquisition, planning and build requirements is considerable. For this priority to be accelerated locally additional resources will be required to encourage enable and support new schemes.

What is being achieved?

- We will continue to support the development of Neighbourhood Plans in areas that are developing or do not yet have one
- Each council has policies on rural exception sites and self and custom build, and are in the process of bringing these together in the Joint Local Plan
- The development of Community Land Trusts has been supported in both districts
- Policies and management of self-build and custom build are being reviewed and improved

What more needs to be done?

- We will enhance staff resources with specialist skills to accelerate bringing forward sites for housing development for both large sites and community led schemes
- Policies to support the delivery of community led housing will be updated in the Joint Local Plan
- Suitable sites for development for community led or direct council development will be identified from the strategic property review
- We will explore the viability of council borrowing and access to other funding to achieve direct delivery of affordable homes, preferably for social rent, on council owned land.

Planning for well-designed net zero carbon housing (as a minimum)

Creating quality places to live is about more than just the numbers of homes. It is also about creating good places to live, building high standards which minimise or eliminate a net increase in carbon emissions. Places where people can thrive, that are well connected to everyday facilities and transport links, where walking and cycling and healthy lifestyles are encouraged through the design of the development, and open and green spaces are an integral part of the surrounding area. This is supported by changes to the National Planning Policy Framework which has been amended requiring all Local Planning Authorities to emphasise quality in approved schemes, low carbon, and biodiversity.

Our ambition is to improve the quality of housing to move towards net zero carbon homes, or better, does not just apply to new developments. As well as addressing carbon reduction in new developments, we have initiated a programme of supporting retrofitting existing homes.

Housing plays a central role in our joint ambitions to take action to tackle the climate emergency. We want to reduce the carbon contribution of existing homes through our action on retrofitting. In new developments we want to reduce carbon emissions both in the methods by which homes are constructed thinking about embodied carbon in materials and construction methods, and in the design of the homes. We are constrained by the requirements of national building regulations, although these have been updated to require reduced carbon emissions. The regulatory landscape for new homes continues to tighten as the Government moves towards implementing the Future Homes Standard. Presently, legal requirements for the Future Homes Standard are expected to come into effect in December 2026, followed by a 12-month transition period ([Future Homes Hub](#)). From 2026/27 onwards, new homes will be required to produce 75-80% lower carbon emissions compared with those built to 2013 standards. The latest Government statistics from 2023 show that, domestic properties account for 23 per cent and 21 per cent of greenhouse gas emissions in South Oxfordshire and Vale of White Horse, respectively ([UK local authority and regional greenhouse gas emissions statistics](#)). Energy prices remain historically high, with the energy price cap rising again in late 2025 and standing charges continuing to place pressure on households. Better insulation and airtightness of homes to reduce their carbon footprint has the added benefit of contributing to the reduction of fuel bills.

Setting a high bar for good design

Our existing Local Plans include policies that help to ensure high quality design in new developments. As part of our work to bring together and enhance our existing policies we adopted a [Joint Design Guide](#) in June 2022, underpinning South Oxfordshire and Vale of White Horse District Councils' commitment to securing the highest quality development within the districts. .

The Joint Design Guide is intended to assist landowners, developers, applicants, agents, designers and planners through all stages of the design and planning

process to achieve high quality and sustainable development. Key elements include:

- Place and setting
- Natural environment
- Movement and connectivity
- Space and layout
- Built form
- Climate and sustainability.

Garden Communities

The Government's Garden Communities programme renewed the 20th century vision of building places that people are happy to call home, where they can form thriving communities in well-planned, well-designed Garden Towns or Garden Villages that meet housing needs. Garden Community principles ensure a wide mix of housing, attractive green and open spaces and good links between homes, shops, community facilities and workplaces.

There are three Government designated Garden Communities in South Oxfordshire and Vale of White Horse, Didcot Garden Town and Berinsfield Garden Village in South Oxfordshire and Dalton Barracks Garden Village in Vale of White Horse.

Didcot Garden Town, designated in 2015, has over 17,000 homes approved and allocated in the masterplan area and surrounding area of influence, with just over 10,000 being in South Oxfordshire and nearly 7,000 in Vale of White Horse. According to the 2025 Housing Land Supply Statement, just over 11,000 are complete or under construction.

Quarterly updates are made to the Didcot Garden Town Advisory Board, which comprises representatives from county, district, town and parish councils, local businesses and Homes England. Twice yearly community update meetings enable exchange of ideas between the Garden Communities team, local people and developers. Didcot Garden Town Delivery Plan principles are captured in adopted and emerging Local Plan policies to support development that embraces sustainable design, healthy living and workplaces that reflect Didcot's place at the heart of Science Vale.

Berinsfield Garden Village, designated in 2019 with government funding secured to support master planning a site for around 1,700 homes. The site was inset from the Oxford Green Belt through the South Oxfordshire Local Plan 2035 on the basis that it would help to deliver regeneration of the existing village, to create a vibrant community that fully integrates the existing village with the adjacent development site. Partnership working with the Garden Communities team, Berinsfield Parish Council, Homes England, Oxfordshire County Council, and the housing associations Soha and Sovereign, ensures a One Public Estate approach and commitment to social and environmental standards. The allocation for around 1,700 homes remains in the emerging Joint Local Plan 2041, which also includes a renewed policy establishing Garden Village Principles for Berinsfield. A planning application is yet to come forward from the site promoter.

Dalton Barracks Garden Village, designated in 2019, is at the early stages of planning, led by the landowner, the Ministry of Defence. The Vale Local Plan 2031 Part 2 originally allocated the site for around 1,200 homes, including in setting a portion of the site from the

Green Belt. The emerging Joint Local Plan 2041 seeks to increase this allocation to 2,750 homes, although there is potential for more in accordance with the Garden Village allocation. Garden Village Principles for the site are set out in the council's Dalton Barracks Supplementary Planning Document and are included in a new policy as part of the Joint Local Plan. Partnership working with the council and landowner is ongoing, including engagement with relevant Parish Councils, and a formal Governance Framework is being established by the landowner to structure engagement and collaboration going forward. However, delivery is unlikely to be within the timescales for this housing strategy.

Direct council building of low carbon housing

With the need for the council to show leadership and a positive example in developing a fair transition to a low carbon future the council have now received planning approval for development of affordable homes at 116-120 Broadway, Didcot, to build to EPC A (a measure of energy efficiency), zero carbon or Passivhaus standards. This is a council led development towards tackling the Climate Emergency.

Exemplar low carbon developments

We want to see more developments like the exemplar project located in Southmoor in the Vale of White Horse. [Springfield Meadows](#) Passivhaus scheme is a multi-award-winning project of 25 Climate Positive homes. Benefitting from diverse shared outdoor spaces and private gardens, it consists of 9 affordable houses and 16 for open market sale. They are all well designed, high-performance homes, which provide comfortable, low-carbon living. Springfield Meadows has been awarded One Planet Living Global Leader status by the leading UK environmental charity Bioregional, and many other awards. This development seeks to lock in more carbon than it emits and generate more energy than it uses.

Where possible, the South Oxfordshire and Vale of White Horse endeavour to support partners in delivering well designed, high performing, zero carbon homes that meet local needs, such as the scheme delivered at Cullum House, Wheatley. This regeneration project was led by a Registered Provider partner to deliver 12 new, affordable, one-bedroom apartments built to standards which achieve zero carbon emissions when in use.

In addition, work is due to start on a project of 31 affordable homes (for Social Rent and Shared Ownership) in 2026. The scheme is situated in Thame and will be delivered by a Registered Provider in partnership with a local Community Land Trust and constructed to standards which ensure zero carbon emissions when in use.

District Council Section 106 grant funding was and has been made available to bring these projects to fruition. This support underpins South Oxfordshire and Vale of White Horse's commitment to encourage developments which deliver zero or low carbon emissions and contribute to addressing the climate emergency.

Retrofitting existing homes

Existing buildings continue to be one of the largest contributors to carbon emissions. Cutting emissions from existing homes of all tenures through better insulation, modern heating systems and renewable energy sources to reduce energy consumption remains central to tackling the climate emergency. This work is also vital for addressing fuel poverty, where [domestic energy prices](#) mean many households are still paying considerably more for energy than before extreme spikes of 2021-2022.

The UK Government has now set out clearer and more ambitious targets for improving the energy performance of homes. Through the [Warm Homes Plan](#) - backed by £15 billion of public investment - ministers aim to upgrade up to five million homes this Parliament and lift one million households out of fuel poverty by 2030. The plan includes large-scale roll-out of insulation, heat pumps, solar panels and batteries through grants and zero-interest finance available to all.

Minimum energy efficiency standards have also been strengthened, with a single 2030 deadline for achieving EPC Band C across new and existing private rented tenancies and a revised cost cap of £10,000 per property. These measures complement ongoing reforms to the Energy Performance of Buildings regime to support progress toward the UK's 2050 net-zero target.

Whilst the uptake of retrofit (including insulation improvements) is largely an unknown quantity, to date 12.71% of households in South Oxfordshire and 13.95% of households in Vale of White Horse have received certified installations of low carbon technologies, such as photovoltaic panels and heat pumps ([MCS Data Dashboard](#)).

In the social housing sector, Registered Providers across South Oxfordshire and Vale of White Horse have made great progress in utilising internal funds and external grant to decarbonise their existing stock and continue to work towards achieving EPC C on all stock by 2030.

Help communities to lower energy consumption

Reducing energy consumption is central to lowering our carbon footprint and helping homeowners and tenants manage the cost of living. We are committed to supporting our communities to improve the energy efficiency of their homes and reduce overall energy use. Providing clear, accessible advice on retrofit and energy-saving measures is essential, but this must be complemented by practical and financial support. We will therefore seek to ensure that residents can access appropriate funding, grants and partnership schemes, whether delivered directly or through external providers, to enable meaningful and lasting improvements.

We recognise we can continue to do more, lead by example, and promote the take-up of national programmes or schemes to retrofit homes. Therefore, we have committed to:

- Retrofitting all existing council-owned homes to a minimum of EPC C by quarter 4 of 2026/2027
- Participating in the production of a county wide residential retrofit action plan, being developed by the [Zero Carbon Oxfordshire Partnership \(ZCOP\)](#)
- Improving publicity and promoting schemes through our newsletters and other council communications to help residents make greener choices
- Organising or contributing to events for communities and organisations on supporting retrofit for domestic and community buildings
- Investigating and enforcing reported breaches of Minimum Energy Efficiency Standards (MEES) for privately rented homes
- Providing guidance to residents on finding reliable local tradespeople to install retrofitting measures, including signposting to low carbon technology accreditation schemes to look out for.

South Oxfordshire: Under the theme of homes and infrastructure that meets local needs, there is specification on meeting needs through sustainable development which mitigates the effects of climate change.

Vale of White Horse: Under the theme of providing homes and infrastructure people need, there is specification on meeting needs through sustainable development and having appropriate adaptations that help mitigate against the impacts of climate change and deliver net zero.

The future of housing in the climate emergency

We will continue to demonstrate leadership by embedding climate action at the core of our housing strategy for both new and existing homes. While significant national policy changes are still required, the councils will continue to advocate stronger national measures to accelerate decarbonisation. We want the prioritisation of carbon reduction within our housing strategy to strengthen our leadership role and help stimulate local supply chains for low-carbon and renewable technologies.

As well as reducing greenhouse gas emissions, we also need to support homes in the district to be more resilient to the increasingly severe impacts of climate change. Under both [South Oxfordshire](#) & [Vale of White Horse](#) Council Plans 2025-2029 and the theme of homes and infrastructure that meets local needs, it specifies meeting needs through sustainable development which mitigates the effects of climate change.

Due to climate change, the Met Office climate projections show an increased likelihood of warmer, wetter winters, hotter, drier summers and increased frequency and intensity of extreme weather. Key findings from the [Oxfordshire Climate Vulnerability Assessment](#) confirm that heatwaves and flooding are becoming more frequent in the county, with higher risks to vulnerable populations, particularly in more built-up areas. In the summer of 2022 alone, there were [65 excess deaths](#) during periods of higher temperature across Oxfordshire.

The council has a role to support our residents and communities to adapt to the

extremes of a changing climate.

- The [Oxfordshire Climate Adaptation route map](#) sets out the actions required for decision makers in Oxfordshire to ensure the county's residents and assets are prepared for the impacts of climate change. This includes actions which aim to ensure climate resilience measures are embedded in domestic and corporate retrofit measures. For example, ventilation to manage heat, flood resistance for homes in at-risk areas, and water efficiency to prepare for drought. Water supply will become more constrained in future because of drier summers and an increasing population.
- Our Joint Local Plan 2041 (currently under examination), includes Policy CE1 Sustainable design and construction which addresses adaptation, as follows:

“All new development should be designed to improve resilience to the anticipated effects of climate change. Proposals should incorporate measures that address issues of adaptation to climate change taking account of best practice. These include resilience to extreme weather, including increasing temperatures and wind speeds, droughts, heavy rainfall and snowfall events and the need for water conservation and storage.

- Our [Joint Design Guide](#) talks about the use of passive design to reduce overheating, using the orientation of buildings and the natural environment to support cooling and ventilation in order to create comfortable conditions, such as cool night air and shading.
- The Government's [Warm Homes Plan](#), aside from its main aims of cutting energy bills and carbon emissions, also acknowledges the need for retrofitting to deliver 'year-round comfort' by addressing the issue of overheating.
- Other passive cooling measures, as recommended by the Warm Homes Plan, include internal blinds, shutters, reflective window films, and effective heat absorbing building materials, especially within low-income and social housing schemes.

Both councils already apply Local Plan policies that address sustainable design and construction, carbon reduction, and renewable and low-carbon energy generation. These policies have supported Oxfordshire's continued downward trend during times of growth.

The emerging Joint Local Plan will introduce more ambitious climate-focused policies, strengthening the strategic framework for achieving our shared climate goals. These policies will support delivery of commitments set out in the [Joint Nature and Climate Action Plan \(2025-29\)](#), including achieving carbon-neutral operations by 2030 and net-zero districts by 2045. Through this approach, future housing growth will be aligned with a clear net-zero pathway and contribute to the council's wider carbon reduction aspirations.

What is being achieved?

- We have secured garden town and village status to define expectations of not just numbers but also the quality for Didcot Town and the villages of Berinsfield and Dalton Barracks

- We have implemented a new Joint Design Guide which will be reviewed when the new Joint Local Plan is adopted
- We have said that acting on climate emergency must run through all our activities including housing
- We have brought in expert advice to take forward the master planning of garden communities and zero carbon developments, working with a range of partners
- We are sharing sound advice with developers and encouraging low carbon options
- We have committed to supporting and encouraging retrofitting existing homes to reduce energy consumption and reduce carbon emissions.
- We require Energy Statements for new developments, so policy compliance is demonstrated and carbon-reduction measures quantified

What more needs to be done?

- The Joint Local Plan will include ambitious policies to help tackle climate change and ensure high quality design in new development.
- We will take account of the carbon contributions at all stages of design and build to reduce embodied carbon through the use of materials and construction methods
- We will keep making best use of the improvements in the use of renewables and modern methods of construction in our affordable housing policies and practice
- We will encourage and assist further carbon neutral and climate positive housing developments in our districts

Alternative Formats

Please do not hesitate to contact the councils if you would like this policy in an alternative format, via email: affordablehousingteam@southandvale.gov.uk.

Abbreviations

In this section, list any definitions included for key and/or technical terms used in the policy. Acronyms and abbreviations should be written in full in the first instance (followed by the acronym in brackets) and explained at the point of use within the strategy and not listed in this section. This section may not be required for every strategy.

Communication and Contact Information

For further information about strategy, please contact the Housing team on email: email affordablehousingteam@southandvale.gov.uk.

Change Record

Change Record	
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Author(s):	Affordable Housing Team Leader
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