

The Housing Market in Winchester District

Winchester City Council

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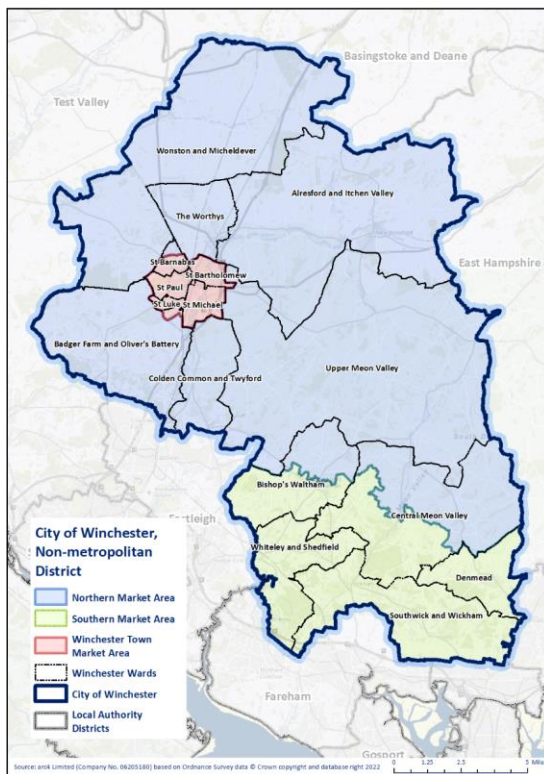
Directors Helen Brzozowski and Michael Bullock

1. Introduction

- 1.1 This report sets out the housing market context for Winchester City Council. It provides an updated evidence base to support the development of a 5-year Housing Strategy for the Winchester district.
- 1.2 It utilises secondary source data sets and includes primary stakeholder feedback from letting and sales agents. It sets out:
 - Local housing market context taking into account tenure and dwelling stock, population, change and age of the population, household profile. This will help to consider the likely target groups and the context of the proposed housing offer.
 - Using the latest data on household income, based on postcode-level data derived from Transunion CAMEO UK household income data.
 - House prices (lower quartile, median and average) over the periods 2012 to 2016 and 2017 to 2022 by dwelling type.
 - The total number of private lettings over the past 5 years and the lower quartile and median rent levels during this time.
 - The household income required to afford different types of property. This analysis demonstrates affordability challenges faced by local residents wanting to access the open market in and the potential for local people to afford products. It will set out the likely discount required and set this out as a comparison to the proposed values by property type.
 - The current homelessness performance and experience of the local authority.
 - The need for affordable housing.
 - Feedback from a letting agent review about the current activity and performance of the housing market.

2. Housing market context

- 2.1 Winchester is a cathedral city in Hampshire, England. The city lies at the heart of the wider City of Winchester, at the western end of the South Downs National Park. It is 60 miles (97 km) south-west of London and 14 miles (23 km) from Southampton, its nearest city. Winchester is the county town of Hampshire.
- 2.2 The Icenii Strategic Housing Market Assessment 2020, identified a number of different housing sub-markets which demonstrate different characteristics:
- The Northern Sub-Area;
 - The Southern Sub-Area; and
 - Winchester Town Sub-Area.
- 2.3 These three areas (referred to throughout this document as Market Areas) have been identified based principally on differences in the housing offer, house price dynamics, commuting flows and migration flows. These sub-markets are retained for this analysis, although where data is visualised through maps, the wards that comprise these sub-markets are identified.
- 2.4 These sub-markets are set out below:



Tenure profile and dwelling stock

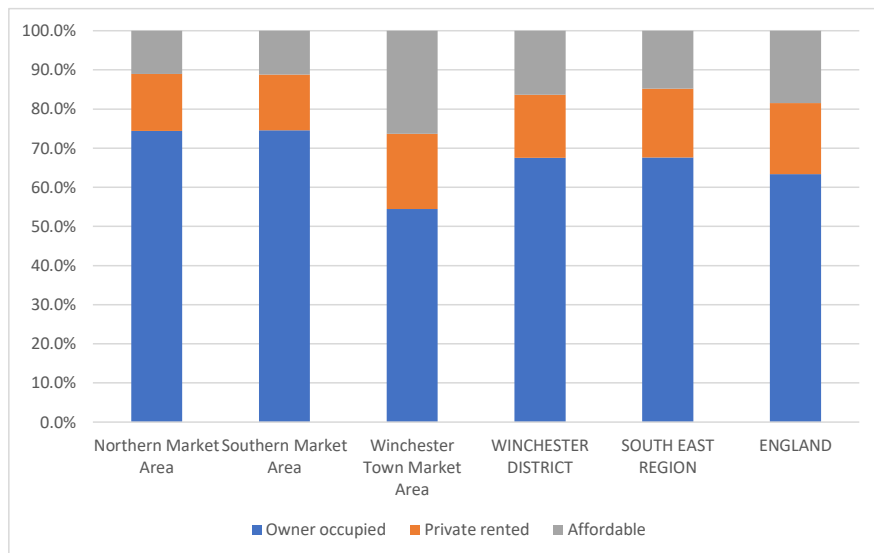
- 2.5 The tenure profile (Table 2.1 and Chart 2.1) indicates 67.5% of households in the Winchester district are owner occupiers, in line with the South-East Region and higher than England. However, this is not consistent across the Market Areas. In the Northern and Southern Market Areas, owner occupiers account for almost three quarters of households, much higher than the South East Region and England. In contrast, owner occupation is much lower (54.4%) in Winchester Town Market Areas; here there are much higher proportions of rented stock, both social and affordable.
- 2.6 Whilst the proportions of affordable stock in the Winchester district is lower than the national average it is very much focused in Winchester Town Market Area.

Table 2.1 Tenure profile

Area	Owner occupied	Private rented	Affordable	Total	Base
Northern Market Area	74.4%	14.6%	11.0%	100.0%	17,860
Southern Market Area	74.6%	14.2%	11.2%	100.0%	12,760
Winchester Town Market Area	54.4%	19.3%	26.3%	100.0%	16,245
WINCHESTER DISTRICT	67.5%	16.1%	16.4%	100.0%	46,865
SOUTHEAST REGION	67.6%	17.6%	14.8%	100.0%	3,555,463
ENGLAND	63.3%	18.2%	18.5%	100.0%	22,063,368

Source: 2011 Census

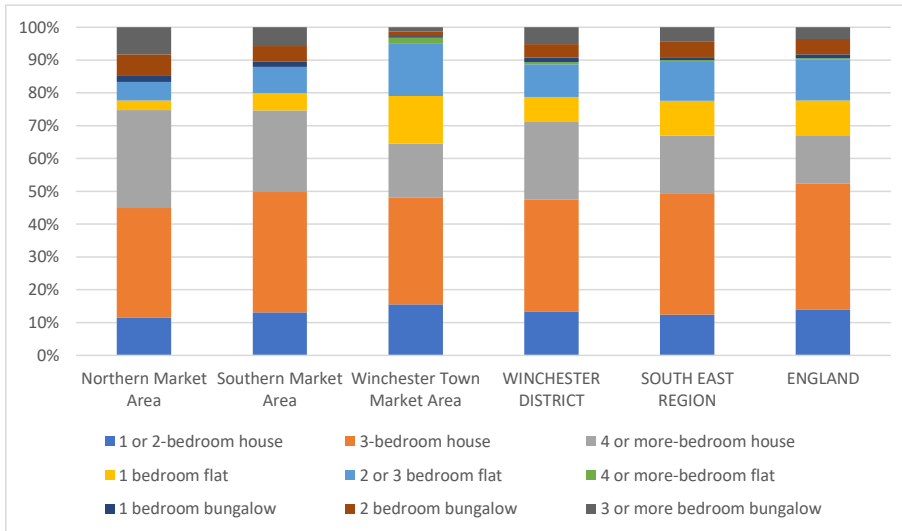
Chart 2.1 Tenure Profile 2011



Source: 2011 Census

- 2.7 Chart 2.2 and Table 2.2 shows the profile of dwelling stock in the Winchester district is different to regional and national figures, with higher proportions of larger stock in the Winchester district and smaller proportions of flatted accommodation.
- 2.8 The Northern and Southern Market Areas have much higher proportions of larger accommodation and Winchester Town Market Area has much higher proportions of smaller accommodation, reflecting the usual stock found in the private rented sector and that of a town.

Chart 2.2 Dwelling stock profile



Source: Valuation Office Agency 2021

Table 2.2 Dwelling Stock Summary of dwelling type and number of bedrooms

Area	1 or 2-bedroom house	3-bedroom house	4 or more-bedroom house	1 bedroom flat	2 or 3 bedroom flat	4 or more-bedroom flat	1 bedroom bungalow	2 bedroom bungalow	3 or more bedroom bungalow	Total	Base
Northern Market Area	11.5%	33.5%	29.8%	2.9%	5.6%	0.0%	2.0%	6.3%	8.3%	100.0%	19,070
Southern Market Area	13.1%	36.6%	24.9%	5.3%	8.0%	0.0%	1.6%	4.7%	5.8%	100.0%	15,090
Winchester Town Market Area	15.6%	32.5%	16.5%	14.5%	16.0%	1.9%	0.5%	1.4%	1.3%	100.0%	18,350
Winchester District	13.4%	34.0%	23.7%	7.7%	9.9%	0.6%	1.4%	4.1%	5.1%	100.0%	52,510
South East Region	12.5%	36.8%	17.7%	10.7%	12.1%	0.3%	0.9%	4.8%	4.3%	100.0%	3,928,270
England	13.9%	38.5%	14.5%	10.9%	12.4%	0.5%	1.1%	4.7%	3.6%	100.0%	24,363,930

Source: Valuation Office Agency 2021

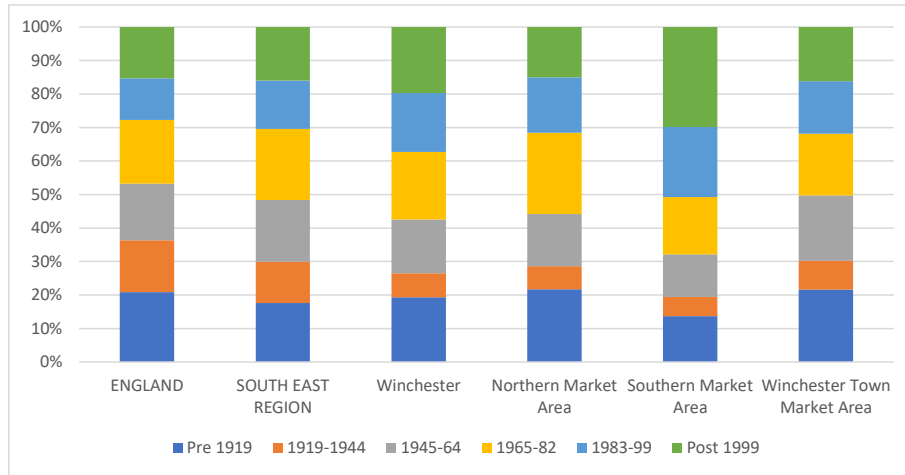
- 2.9 Table 2.3 and Chart 2.3 set out dwelling age. The data confirm a positive new build offer in the Southern Market Area; 29.9% of properties were built post 1999. Elsewhere, the proportion of new build properties mirror regional and national figures. There is a slightly older (pre 1919) offer in both Winchester Town and Northern Market Areas.

Table 2.3 Dwelling age by region and Market Area (MA)

Age of Dwelling	England No	England %	Southeast Region No	Southeast Region %	Winchester District No	Winchester District %	Northern MA No	Northern MA %	Southern MA No	Southern MA %	Winchester Town MA No	Winchester Town MA %
Pre 1919	5,138,280	20.9%	699,600	17.6%	10,490	19.4%	4,330	21.7%	2,160	13.7%	4,000	21.6%
1919-1944	3,821,120	15.5%	489,250	12.3%	3,860	7.1%	1,360	6.8%	910	5.8%	1,590	8.6%
1945-64	4,163,400	16.9%	733,020	18.4%	8,730	16.1%	3,110	15.6%	2,010	12.7%	3,610	19.5%
1965-82	4,683,270	19.0%	842,750	21.2%	10,940	20.2%	4,840	24.3%	2,700	17.1%	3,400	18.4%
1983-99	3,050,590	12.4%	576,240	14.5%	9,490	17.5%	3,290	16.5%	3,300	20.9%	2,900	15.7%
Post 1999	3,784,070	15.4%	634,370	16.0%	10,700	19.7%	2,990	15.0%	4,720	29.9%	2,990	16.2%
Total	24,640,730	100.0%	3,975,230	100.0%	54,210	100.0%	19,920	100.0%	15,800	100.0%	18,490	100.0%
Unknown	230,930	N/A	38,030	N/A	450	N/A	320	N/A	100	N/A	30	N/A
Grand total	24,871,660	N/A	4,013,260	N/A	54,660	N/A	20,240	N/A	15,900	N/A	18,520	N/A

Source: Valuation Office Agency 2021

Chart 2.3 Dwelling Age

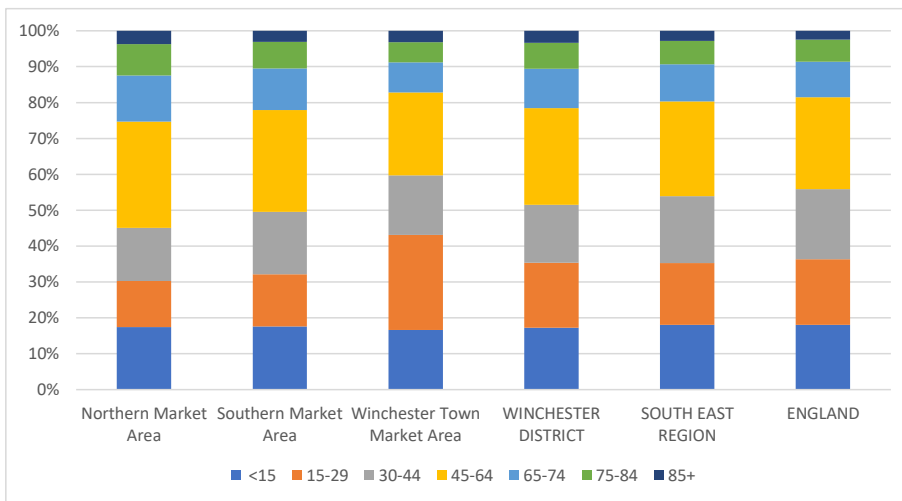


Source: Valuation Office Agency 2021

3. Population and age profile

3.1 The population in 2020 in the Winchester district was 125,925. The age profile of the Winchester district generally mirrors the Southeast region but is slightly older than national figures. The Northern and Southern Market Areas have an older population than Winchester Town Market Area which has much higher proportions of 15 - 29 year-old age groups. This likely reflects the student population living in the town.

Chart 3.1 Population profile %



Source: ONS, 2018-based Population Projections

Table 3.1a Age profile (2020) (number)

Area	Age group <15	Age group 15-29	Age group 30-44	Age group 45-64	Age group 65-74	Age group 75-84	Age group 85+	Total
Northern Market Area	8,067	5,925	6,835	13,683	5,938	4,010	1,730	46,188
Southern Market Area	6,223	5,128	6,111	10,019	4,106	2,612	1,076	35,275
Winchester Town Market Area	7,412	11,760	7,383	10,280	3,721	2,487	1,419	44,462
WINCHESTER DISTRICT	21,702	22,813	20,329	33,982	13,765	9,109	4,225	125,925
SOUTHEAST REGION	1,668,105	1,583,365	1,714,710	2,439,081	948,713	603,253	260,038	9,217,265
ENGLAND	10,214,484	10,359,886	11,039,164	14,472,585	5,598,428	3,459,181	1,406,410	56,550,138

Source: Source: ONS, Small Area Population Estimates (2020 latest)

Table 3.1b Age profile (2020) (percentage)

Area	Age group <15	Age group 15-29	Age group 30-44	Age group 45-64	Age group 65-74	Age group 75-84	Age group 85+	Total
Northern Market Area	17.5%	12.8%	14.8%	29.6%	12.9%	8.7%	3.7%	100.0%
Southern Market Area	17.6%	14.5%	17.3%	28.4%	11.6%	7.4%	3.1%	100.0%
Winchester Town Market Area	16.7%	26.4%	16.6%	23.1%	8.4%	5.6%	3.2%	100.0%
WINCHESTER DISTRICT	17.2%	18.1%	16.1%	27.0%	10.9%	7.2%	3.4%	100.0%
SOUTHEAST REGION	18.1%	17.2%	18.6%	26.5%	10.3%	6.5%	2.8%	100.0%
ENGLAND	18.1%	18.3%	19.5%	25.6%	9.9%	6.1%	2.5%	100.0%

Source: Source: ONS, Small Area Population Estimates (2020 latest)

Population change

- 3.2 The forecasted changes in population to 2036 shows the age groups where population is focused to grow. This is very much in the older age groups. The Winchester district will gain a 5.2% increase in population during this time frame. Growth primarily occurs within those aged 65+ (8,563) and those aged 85+ who increase by 65.4% (2,893). Population is being lost from younger age groups age 40-64.

Table 3.2 Change in population 2022-2036 by age group

Age groups	2022	2036	Number change 2022-2036	% change 2022-2036
0-19	31,088	29,994	-1,093	-3.5%
20-39	25,970	26,527	557	2.1%
40-54	24,649	23,905	-744	-3.0%
55-64	17,124	16,409	-715	-4.2%
65-74	13,740	17,120	3,380	24.6%
75-84	10,168	12,457	2,290	22.5%
85+	4,426	7,319	2,893	65.4%
All Ages	127,164	133,732	6,568	5.2%

Source: ONS 2018-based subnational population projections

Household profile

- 3.3 The three largest household types in the Winchester district are older singles/couples over 65, couples under 65 with no dependents and couples under 65 with children (Table 3.3). The proportion of older singles/couples is higher than the region and national figures and is particularly so in the Northern Market Area.

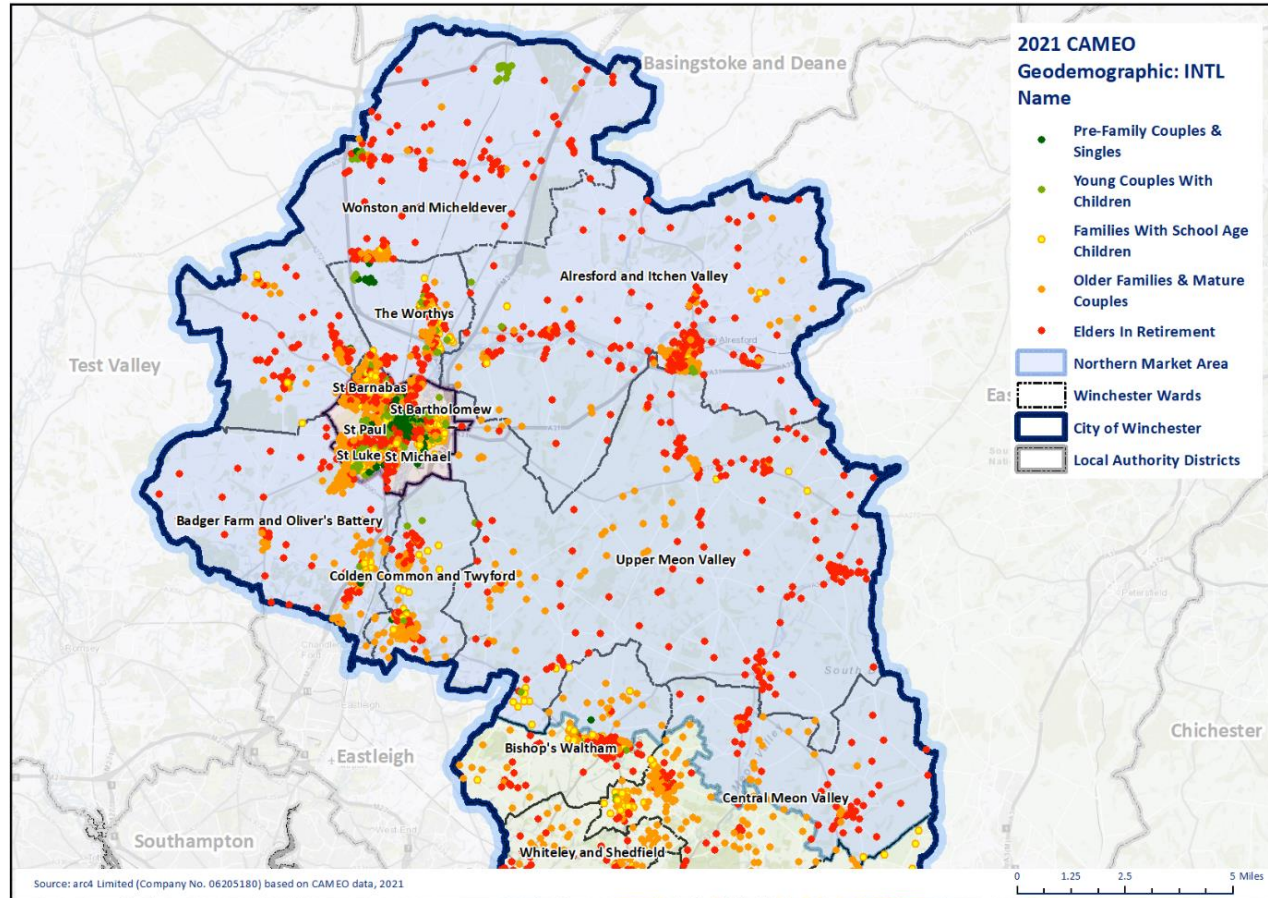
Table 3.3 Household profile (percentage of households)

Household type	Northern Market Area	Southern Market Area	Winchester Town Market Area	WINCHESTER DISTRICT	SOUTH EAST REGION	ENGLAND
Older singles/couples 65 and over	26.3%	22.2%	23.0%	24.0%	21.6%	20.5%
Single under 65	10.9%	12.5%	18.4%	14.0%	16.1%	17.9%
Couple under 65 no dependent	22.3%	22.7%	17.9%	20.9%	18.7%	17.6%
Couple under 65 with children (inc. non-dependent)	30.2%	30.0%	23.4%	27.8%	27.0%	25.4%
Lone parent	5.6%	6.9%	7.4%	6.6%	9.2%	10.6%
Other	4.8%	5.6%	9.9%	6.8%	7.4%	8.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Base	17,860	12,760	16,245	46,865	3,555,463	22,063,368

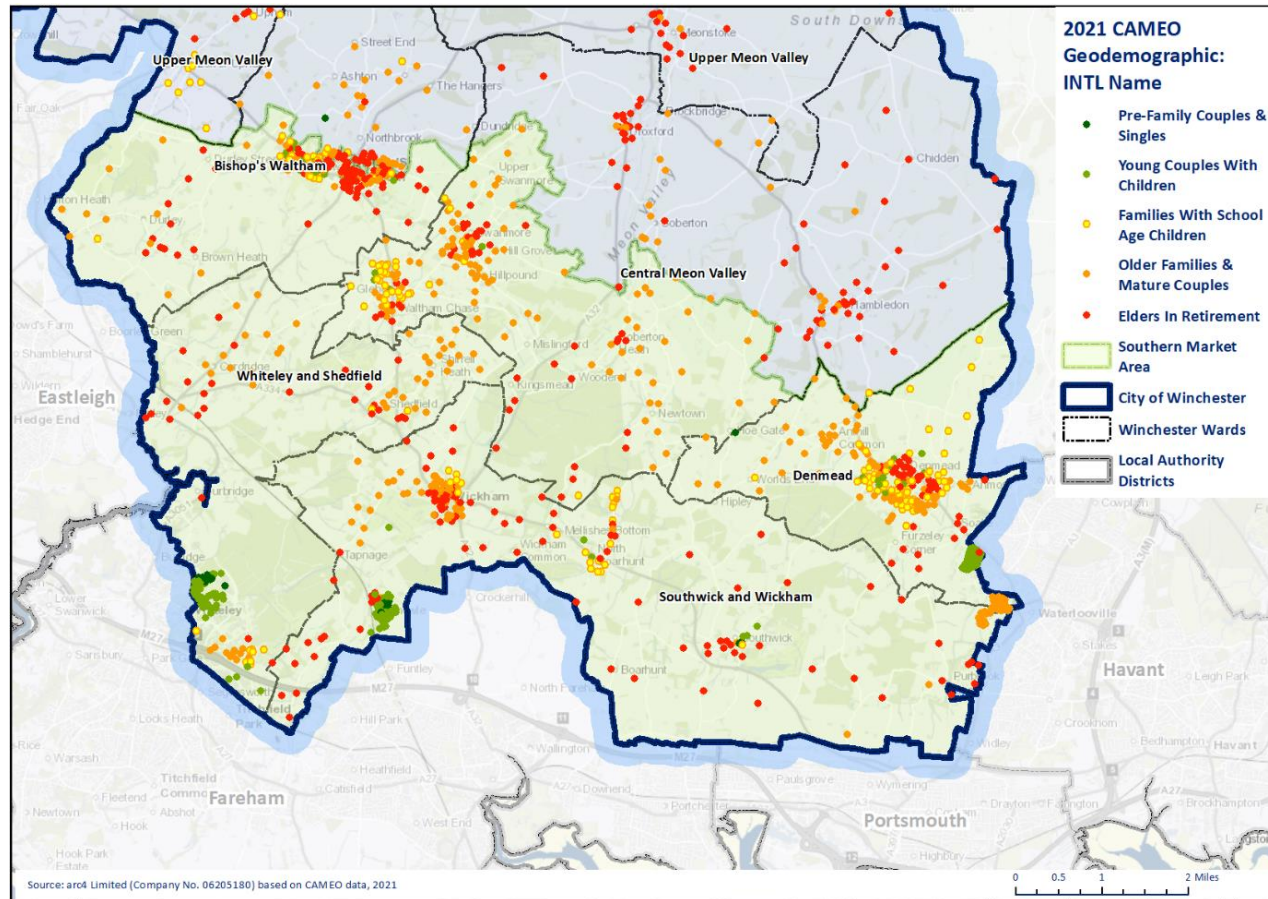
Source: 2011 census QS113EW

- 3.4 The Cameo market segmentation database identifies the most common household type in a postcode. This does not mean that there are no other household types present. The relative proportions of life stages are not provided.
- 3.5 Maps 3.1, 3.2 and 3.3 show the most common household type in each postcode in each sub-market:
- Older families and mature couples and elders in retirement dominate the postcodes in the Northern Market Area.
 - Older families and mature couples and elders in retirement dominate the postcodes in the Southern Market Area although there are younger households in built up locations e.g. Whiteley.
 - Pre-family households dominate the centre of Winchester Town with younger couples with children on the outskirts. There is a greater mix of households in the town centre including older households.

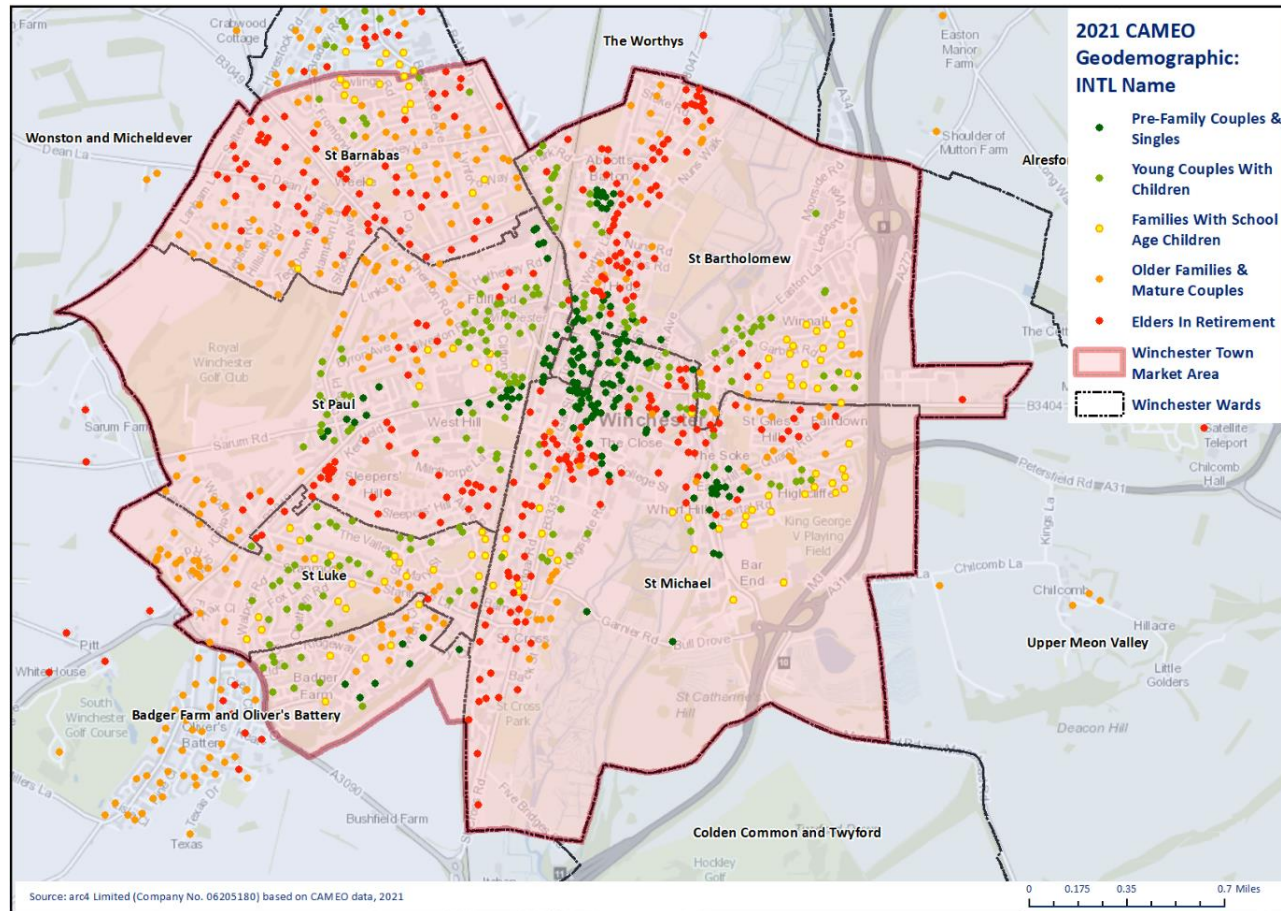
Map 3.1 Most common household type, Northern Market Area



Map 3.2 Most common household type, Southern Market Area



Map 3.4 Most common household type, Winchester town Market Area



4. Economic activity

- 4.1 The 2011 census table KS601EW identifies that 71% of residents aged 16 to 74 were economically active and 29% economically inactive, of whom 14.5% were retired. This is slightly higher than regional and national levels.
- 4.2 Reflecting the older populations in the Northern and Southern Market Areas, there are higher proportions of households that are retired (17.1% and 15.3% respectively) compared to district, regional and national levels, particularly so in the Northern Market Area. In Winchester Town Market Area this figure is much lower at 11.2%. In addition, there are higher proportions of households that are economically inactive in Winchester Town Market Area at 31.9%.

Table 4.1 Economic activity of population aged 16-74

Economic Activity	Northern Market Area	Southern Market Area	Winchester Town Market Area	WINCHESTER DISTRICT	SOUTH EAST REGION	ENGLAND
Economically active	71.6%	74.2%	68.1%	71.0%	72.1%	69.9%
Economically inactive	28.4%	25.8%	31.9%	29.0%	27.9%	30.1%
<i>of whom retired</i>	17.1%	15.3%	11.2%	14.5%	13.7%	13.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Base	31,480	22,817	30,198	84,495	6,274,341	38,881,374

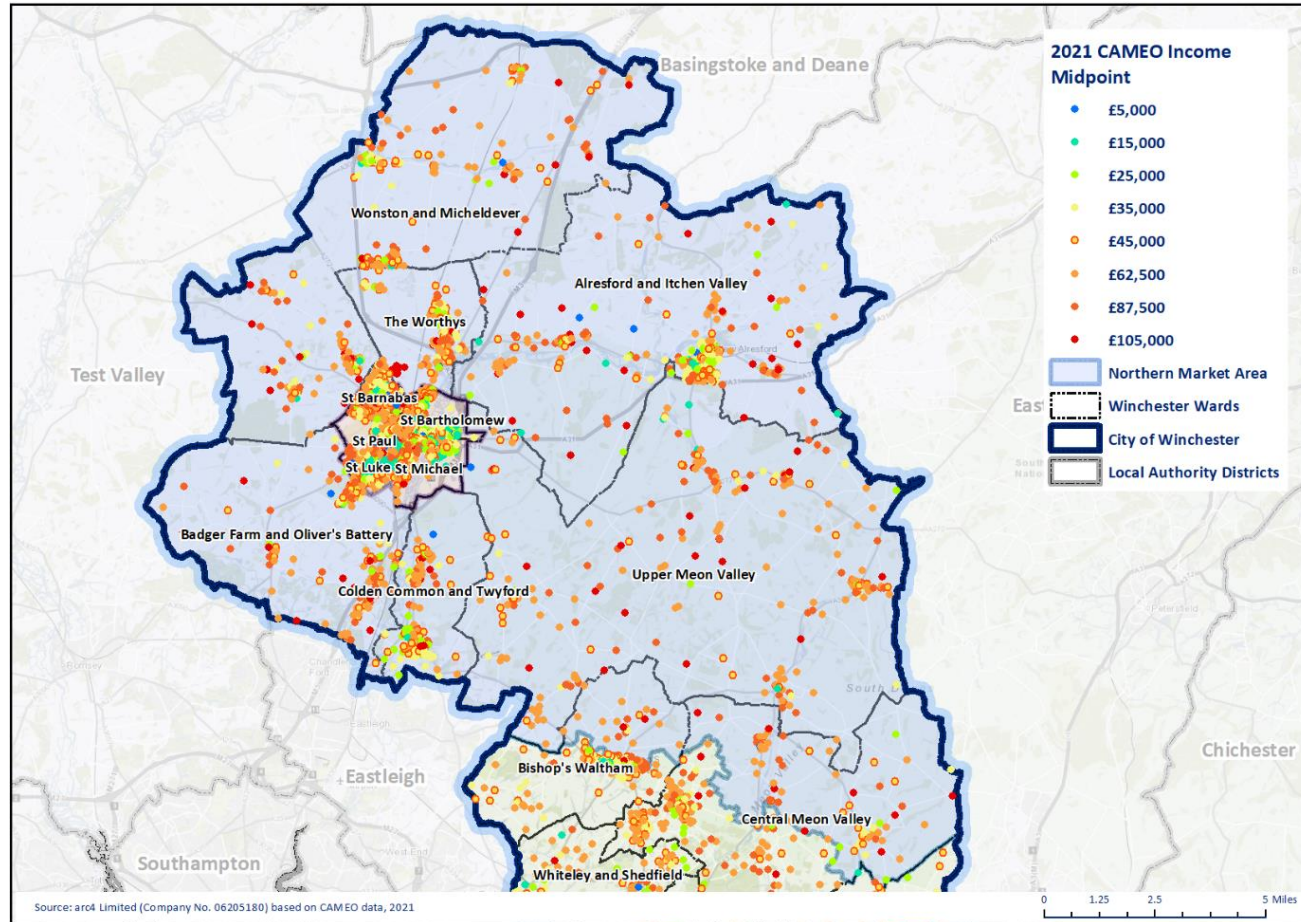
Source: 2011 census KS601EW

Income levels

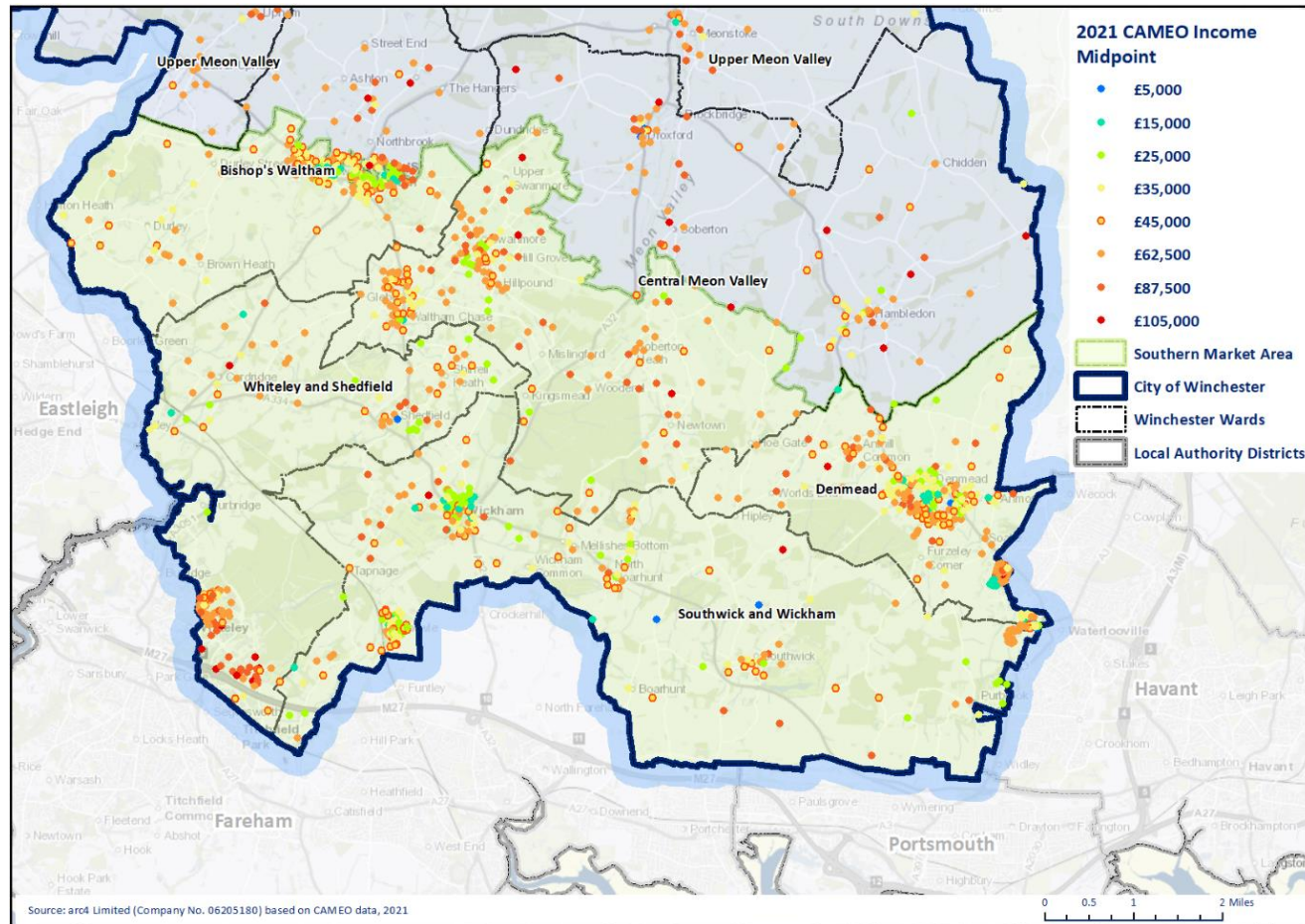
- 4.3 The Cameo market segmentation database identifies the mid-point income level in each postcode. Maps 4.1, 4.2 and 4.3 illustrate this for each of the Market Areas.
- The Northern Market Area is an affluent location, with dominant income levels generally above £45,000-£105,000. In more built-up locations such as New Alresford, Sutton Scotney and Coldon Common, incomes are lower.
 - The Southern Market Area is an affluent location albeit incomes are slightly lower than in the Northern Market Area. Similarly, lower incomes are located in more built up locations such as Denmead and Bishops Waltham.

- Incomes are much lower in Winchester Market Town Area. There are a number of locations in the town centre and St Luke's Ward where incomes are less than £25,000, However, incomes are also more diverse with postcode areas with incomes in excess of £62,500.
- 4.4 Table 4.2 illustrates this in more detail providing the relative proportions in each income bracket. It demonstrates that the Northern Market Area is the most affluent with 55.7% of postcodes have many households earning in excess of £50,000. This compares to 41.7% in the Southern Market Area and 38.4% in Winchester Town Market Area. By comparison 17.3% of postcodes have many households earning less than £20,000 in Winchester Town Area, compared to 1.2% and 4.3% in the Northern and Southern Market Areas, respectively.
- 4.5 The confirms a diverse income based population in Winchester Town Area.

Map 4.1 Cameo income levels Northern Market Area



Map 4.2 Cameo income levels Southern Market Area



Map 4.3 Cameo income levels Winchester Town Market Area

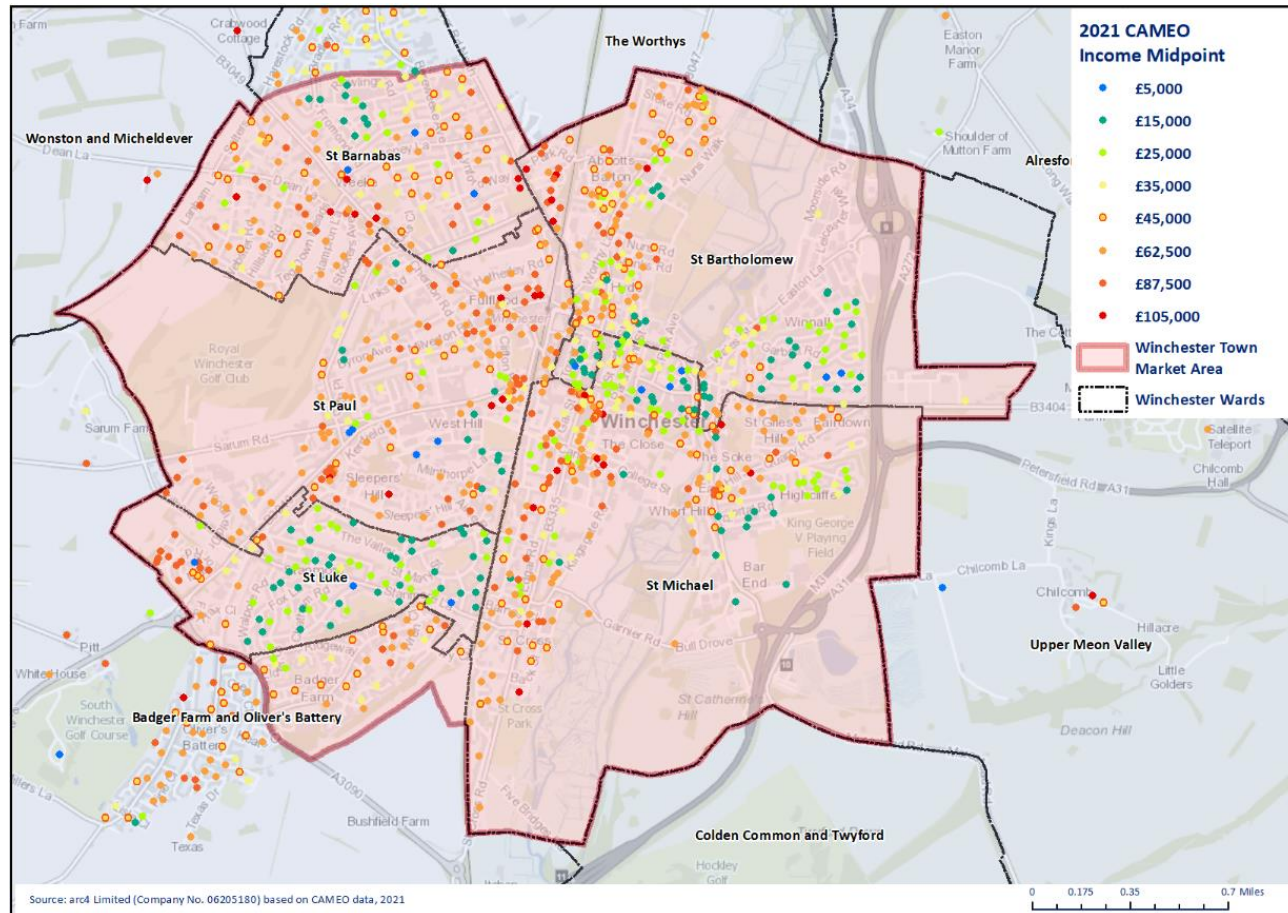


Table 4.2 Percentage in CAMEO income groups

Geography	Many households with an income below £10k	Many households with an income between £10 - £20k	Many households with an income between £20 - £30k	Many households with an income between £30 - £40k	Many households with an income between £40 - £50k	Many households with an income between £50 - £75k	Many households with an income between £75 - £100k	Many households with an income over £100k	Lower Quartile	Median	Mean
Northern Market Area	0.2%	1.0%	8.9%	16.5%	19.7%	36.3%	14.1%	3.3%	£45,000	£62,500	£58,892
Southern Market Area	0.2%	4.1%	12.9%	19.1%	22.0%	31.9%	9.1%	0.7%	£35,000	£45,000	£48,973
Winchester Town Market Area	1.0%	16.3%	15.5%	14.4%	14.5%	26.3%	10.8%	1.3%	£25,000	£45,000	£48,714
WINCHESTER DISTRICT	0.5%	7.2%	12.3%	16.5%	18.5%	31.6%	11.6%	1.9%	£35,000	£45,000	£53,198

Source: 2021 CAMEO

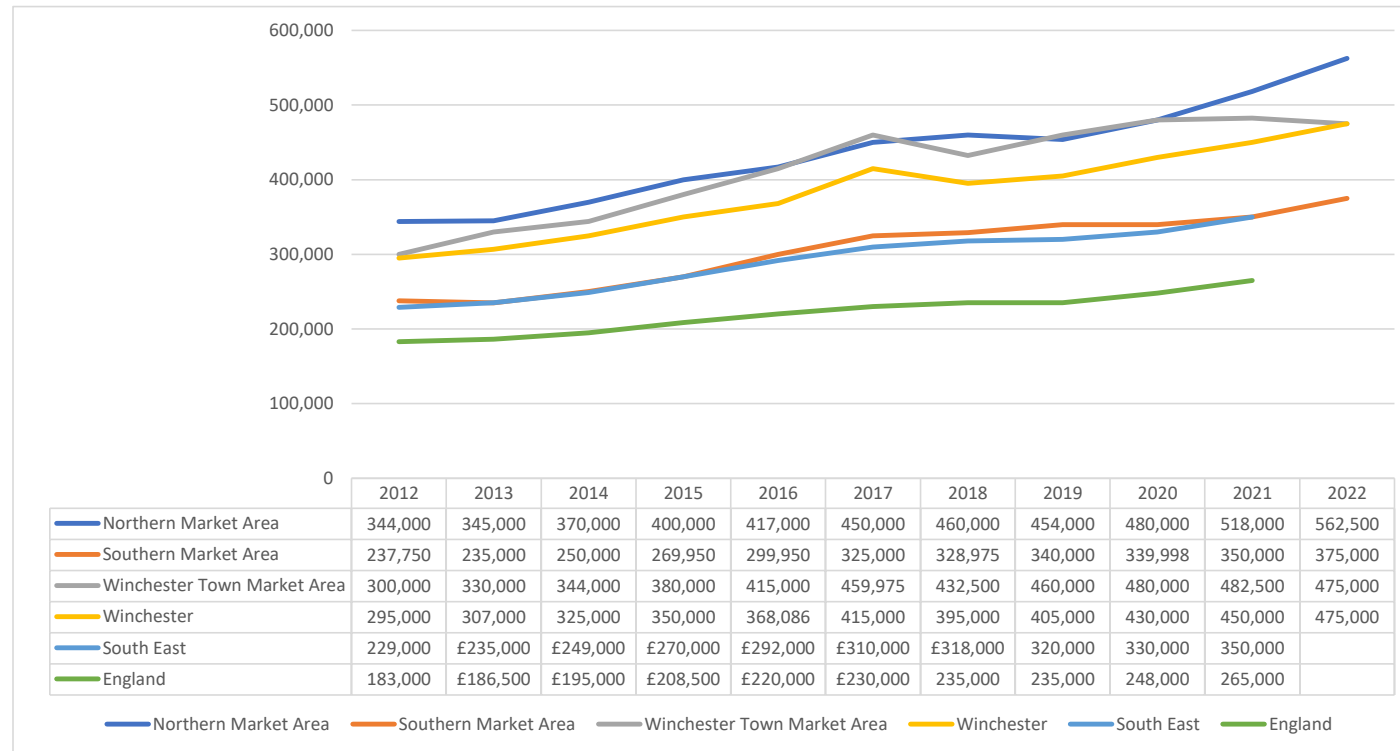
5. Property prices

- 5.1 Property prices for the Winchester district and the Market Areas are recorded to June 2022. Prices in the region and nationally can only be reported for full years and include to the end of 2021.
- 5.2 The Median Quartile property price in the Winchester district is shown in Chart 5.1 from 2012 to June 2022. Prices have recorded increases over this time period. In June 2022, the Median Quartile property price in Winchester district was £475,000, this is an increase from £410,000 in March 2019, recorded in the 2020 Strategic Housing Market Assessment.
- 5.3 Agents report that in real terms, average house prices provided by agents are as follows;
- 1 bedroom apartment: £350,000
 - 2 bedroom apartment: £325,000 (on the outskirts of the city) - £550,000
 - 3 bedroom house: £400,000 - £800,000+
 - 4 bedroom house: £800,000 - £1 million+
- 5.4 Classic family three and four bedroom houses ranging from £500,000 to £800,000 are in the most demand. Good quality properties in need of minor work are popular. Agents receive many requests for properties within walking distance to the train station or easy access to the motorway. Properties close to outstanding schools are also at a premium.
- 5.5 The Northern Housing Market Area record the highest Median Quartile property values at £562,500. The lowest Median Quartile Property values are in the Southern Market Area at £375,500. In 2021, Median Quartile property values were higher than the national and regional figures with the exception of the Southern Market Area which recorded values in line with the regional values.
- 5.6 Since 2019, when prices were last considered, Lower Quartile prices have increased by 17.2%. In the Northern Market Areas, the increase is much higher at 23.9%. In Southern Market Area the increase is lower at 10.3% and 3.3% in Winchester Town Market Area. From 2019 to 2021, regional median property values increased by 9.4% and nationally 12.8%. This compares to 11.1% in Winchester district.
- 5.7 Lower Quartile property values are illustrated in Chart 5.2. The Lower Quartile market is where first-time buyers are assumed to enter the market. Prices have recorded increases over this time period. In June 2022, the Lower Quartile property price in the Winchester district was £325,000, this is an increase from £300,000 in 2019 when prices were last considered. Agents report that *'there is no market for first-time buyers with a one bedroom property starting at £350,000 for a viable conversion.'* The market in the Winchester district does not meet the needs of first-time buyers or the middle market. Upsizing and downsizing within the city are more commonplace.
- 5.8 The Northern Housing Market Area record the highest Lower Quartile property values at £425,000. The lowest Median Quartile Property values are in the

Southern Market Area at £270,000. In 2021, Median Quartile property values were higher than the national and regional figures .

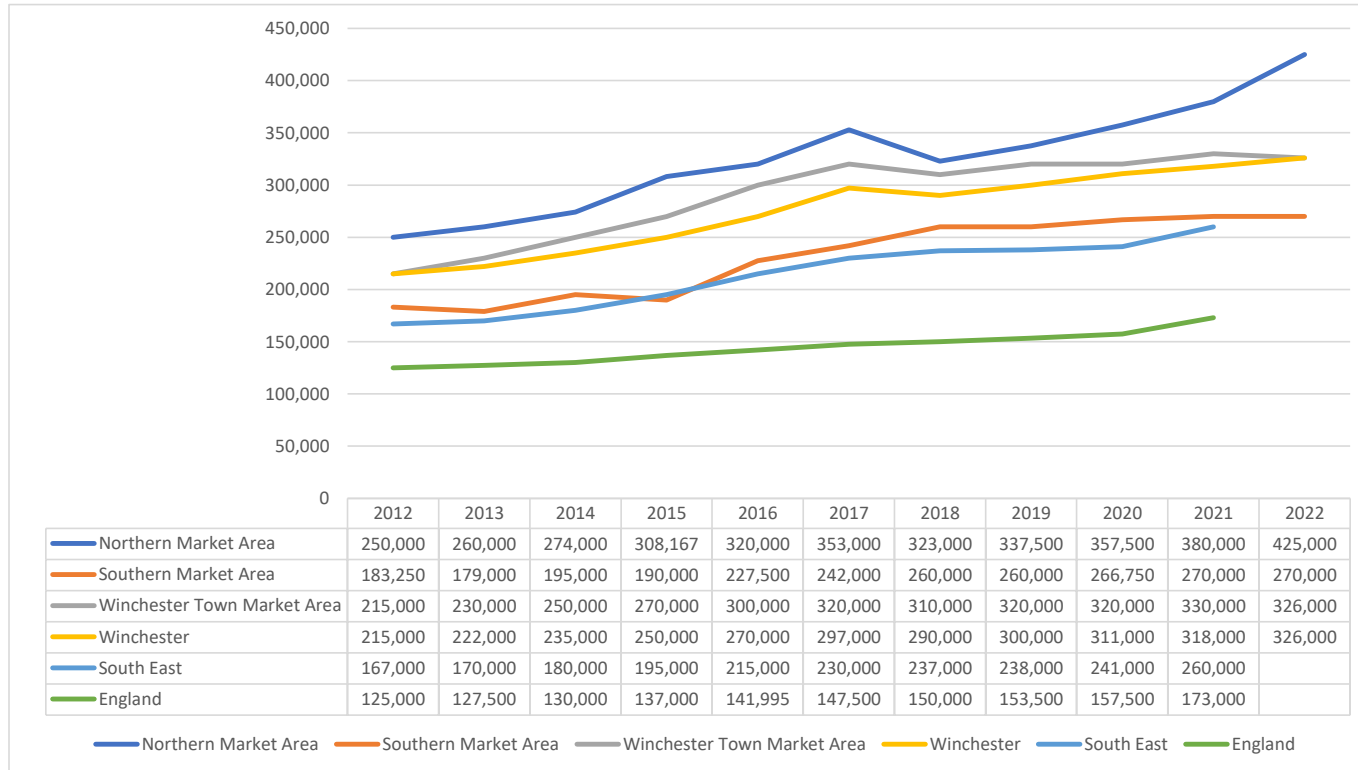
- 5.9 Since 2019, when prices were last considered, Lower Quartile prices have increased by 8.7% across the Winchester district. In the Northern Market Areas, the increase is much higher at 25.9%. In the Southern Market Area, the increase is lower at 3.8% and 1.9% in Winchester Town Market Area. From 2019 to 2021, regional Lower Quartile property values increased by 9.2% and nationally 12.7%. This compares to 6% in the Winchester district.

Chart 5.1 Median Quartile property values 2012-2022



Source: Land Registry Price Paid data 2022

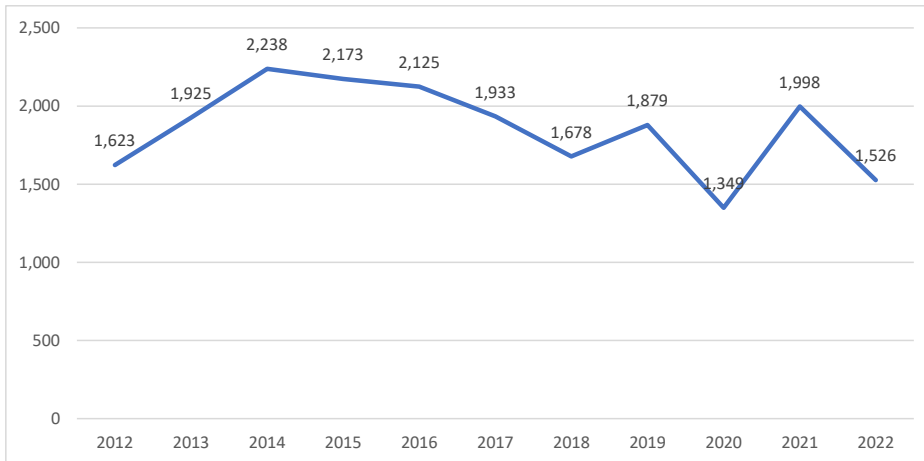
Chart 5.2 Lower Quartile property values 2012-2022



Source: Land Registry Price Paid data 2022

- 5.10 Chart 5.3 illustrates the numbers of sales in the Winchester district since 2012. It assumes that for 2022, the number of sales for the first half of the year is replicated.
- 5.11 The number of sales during 2020, when the pandemic was first recorded took a drop from 1,879 in 2019 to 1,349 in 2020. In 2021, the numbers increased again to higher than pre-pandemic levels, potentially when the Government changed the stamp duty threshold¹. In 2022 transactions are projected to reduce again. This may be due to the current increase in property prices and volatile mortgage markets.
- 5.12 Agents report that there is a hesitancy amongst both buyers and sellers trying to decide whether to move. Many who have sold are struggling to find somewhere to move to which is presenting a 'chicken and egg' scenario in the market in terms of supply and demand of properties.

Chart 5.3 Number of sales in the Winchester district 2012-2022

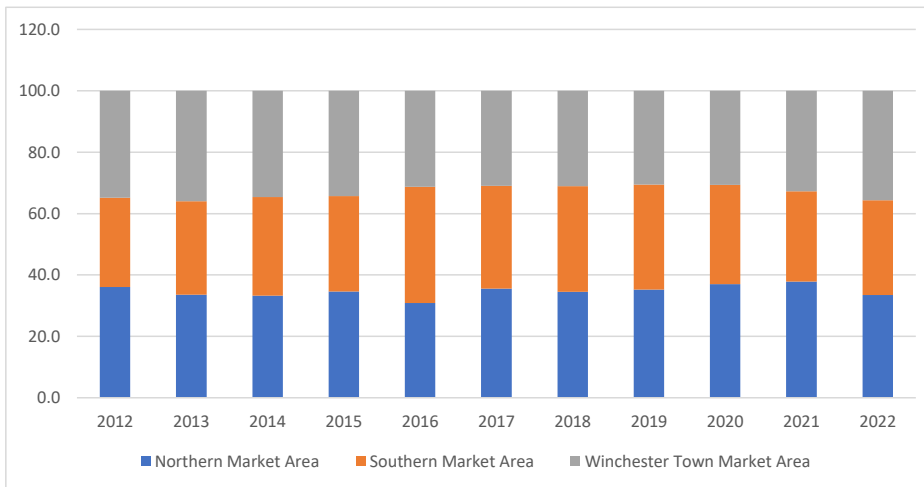


Source: Land Registry Price Paid data 2022

¹ Reduced rates of Stamp Duty Land Tax (SDLT) applied apply for residential properties purchased from 8 July 2020 until 30 June 2021 and from 1 July 2021 to 30 September 2021 inclusive.

5.13 Chart 5.4 illustrates the percentage of sales between the three Market Areas since 2012 and shows a consistent split over the time period. Again, it assumes that for 2022, the number of sales for the first half of the year is replicated.

Chart 5.4 The proportion of sales recorded in the property market by locations 2012-2022



Source: Land Registry Price Paid data 2022

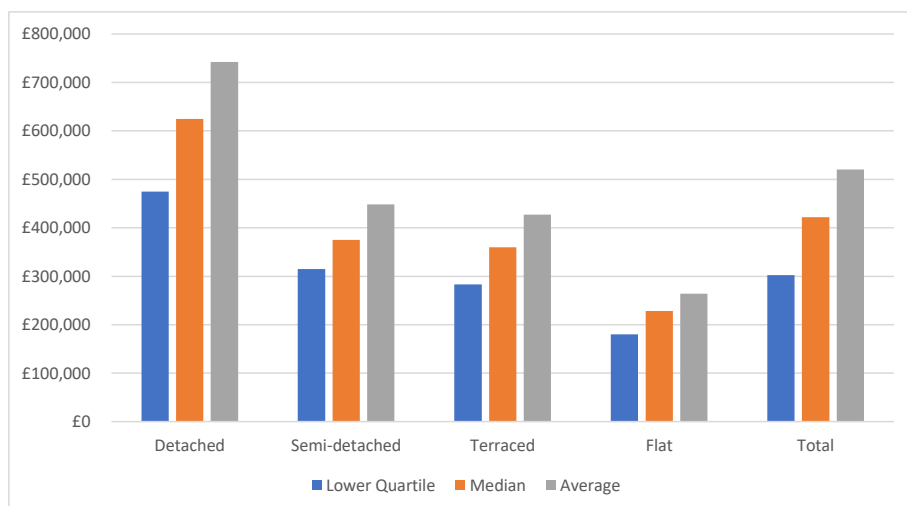
5.14 Table 5.1 illustrates property values by type for 2012-2016 and 2017-2022 in the Winchester district. The values for 2017-22 are illustrated in Chart 5.5. Over these two-time frames median detached property has increased by 28.9%, semi-detached by 19.0%, terraced by 24.1% and flats by 18.3%

Table 5.1 Property prices in Winchester district by dwelling type 2012-16 and 2017-2022

Time period	Property Type	Lower Quartile	Median	Average	Count
2012 to 2016	Detached	£375,000	£485,000	£580,781	3328
2012 to 2016	Semi-detached	£250,000	£315,000	£365,653	2067
2012 to 2016	Terraced	£230,000	£290,000	£349,752	2735
2012 to 2016	Flat	£155,000	£192,750	£226,461	1954
2012 to 2016	Total	£238,000	£330,000	£405,367	10,084
2017 to 2022	Detached	£475,000	£625,000	£742,294	3487
2017 to 2022	Semi-detached	£315,000	£375,000	£448,174	2113
2017 to 2022	Terraced	£283,000	£360,000	£427,009	2457
2017 to 2022	Flat	£180,000	£228,000	£264,287	1543
2017 to 2022	Total	£302,500	£422,000	£520,034	9,600

Source Land registry Price Paid data 2022

Chart 5.5 Property prices by dwelling type 2017-2022 in the Winchester district



Source Land registry Price Paid data 2022

Table 5.2 Property price increase Winchester district 2012-16 to 2017-22

Property type	Lower Quartile	Median	Average
Detached	26.7%	28.9%	27.8%
Semi-detached	26.0%	19.0%	22.6%
Terraced	23.0%	24.1%	22.1%
Flat	16.1%	18.3%	16.7%
Total	27.1%	27.9%	28.3%

Source Land registry Price Paid data 2022

5.15 This data is replicated for each of the Market Areas.

- The Winchester Town Market Area exhibited the highest increases in median value property during this time period of 31.5%, this compares to 30.8% in the Southern Market Area and 26.3% in the Northern Market Area.
- For Lower Quartile prices the Southern Market Area exhibited the highest increases at 33.3%. This compares to 29.2% Winchester Town Market Area and 25% in the Northern Market Area.
- For detached property, the Northern Market Area recorded the highest increases in median value property at 30%. This compares to the Southern Market Area 24.6% and the Winchester Town Market Area 23.1%.
- For semi-detached property, Winchester Town Market Area recorded the highest growth at 28.6%. The Southern Market Area and the Northern

Market Area recorded similar increases for semi-detached property at 24% and 23.5% respectively.

- For terraced property, the Northern Market Area recorded the highest increases at 25.9%. This compares to 22.2% in the Southern Market Area and 24.2% in Winchester Town Market Area.
- The Northern Market Area recorded the highest increase for flats at 32.5%. It compares to 15.7% in the Southern Market Area and 14.3% in Winchester Town Market Area.

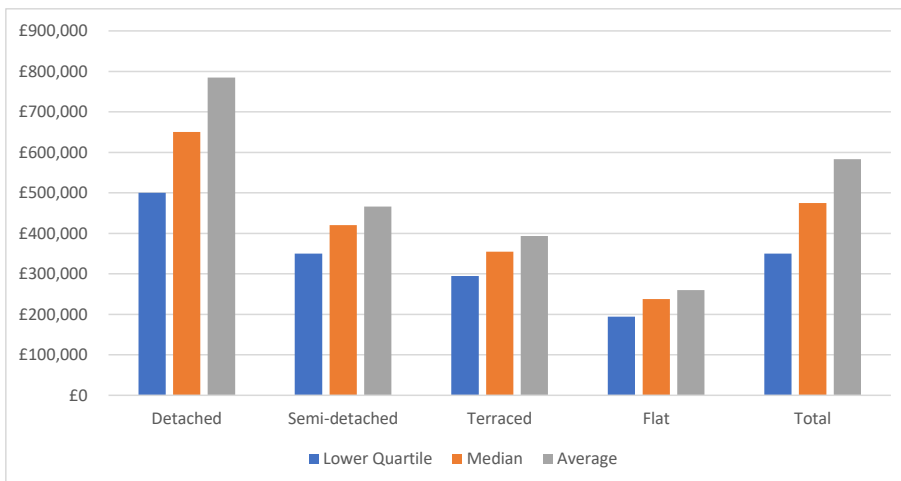
Property prices in the Northern Market Area

Table 5.3 Property prices in Northern Market Area by dwelling type 2012-16 and 2017-2022

Time period	Property Type	Lower Quartile	Median	Average	Count
2012 to 2016	Detached	£397,000	£500,000	£605,239	1621
2012 to 2016	Semi-detached	£275,000	£339,950	£375,454	737
2012 to 2016	Terraced	£235,000	£282,000	£317,518	756
2012 to 2016	Flat	£155,000	£179,475	£197,329	272
2012 to 2016	Total	£280,000	£376,050	£458,216	3,386
2017 to 2022	Detached	£500,000	£650,000	£784,612	1642
2017 to 2022	Semi-detached	£350,000	£420,000	£465,963	755
2017 to 2022	Terraced	£295,000	£355,000	£393,112	709
2017 to 2022	Flat	£194,000	£237,750	£260,030	334
2017 to 2022	Total	£350,000	£475,000	£583,053	3,440

Source Land registry Price Paid data 2022

Chart 5.6 Property prices by dwelling type 2017-2022 in Northern Market Area



Source Land registry Price Paid data 2022

Table 5.4 Property price increase Northern Market Area 2012-16 to 2017-22

Property type	Lower Quartile	Median	Average
Detached	25.9%	30.0%	29.6%
Semi-detached	27.3%	23.5%	24.1%
Terraced	25.5%	25.9%	23.8%
Flat	25.2%	32.5%	31.8%
Total	25.0%	26.3%	27.2%

Source Land registry Price Paid data 2022

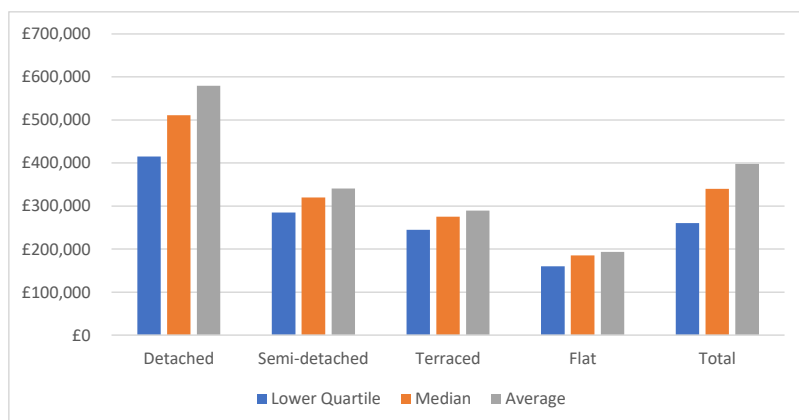
Property Prices in the Southern Market Area

Table 5.5 Property prices in Southern Market Area by dwelling type 2012-16 and 2017-2022

Time period	Property Type	Lower Quartile	Median	Average	Count
2012 to 2016	Detached	£330,000	£410,000	£469,945	1132
2012 to 2016	Semi-detached	£222,000	£258,000	£281,267	701
2012 to 2016	Terraced	£192,500	£225,000	£233,262	773
2012 to 2016	Flat	£133,000	£159,950	£171,463	650
2012 to 2016	Total	£195,000	£260,000	£313,547	3,256
2017 to 2022	Detached	£415,000	£511,000	£579,539	1196
2017 to 2022	Semi-detached	£285,000	£320,000	£340,854	759
2017 to 2022	Terraced	£245,000	£275,000	£289,650	687
2017 to 2022	Flat	£160,000	£185,000	£193,618	483
2017 to 2022	Total	£260,000	£340,000	£398,190	3,125

Source Land registry Price Paid data 2022

Chart 5.7 Property prices by dwelling type 2017-2022 in Southern Market Area



Source Land registry Price Paid data 2022

Table 5.6 Property price increase Southern Market Area 2012-16 to 2017-22

Property type	Lower Quartile	Median	Average
Detached	25.8%	24.6%	23.3%
Semi-detached	28.4%	24.0%	21.2%
Terraced	27.3%	22.2%	24.2%
Flat	20.3%	15.7%	12.9%
Total	33.3%	30.8%	27.0%

Source Land registry Price Paid data 2022

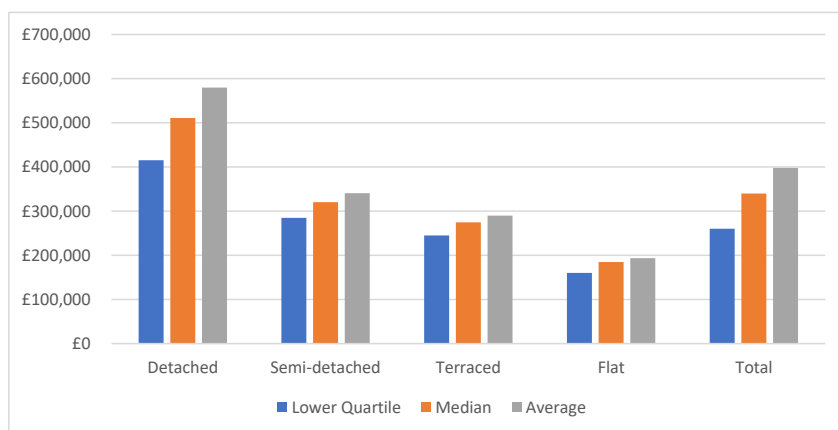
Property Prices in Winchester Town Market Area

Table 5.7 Property prices in Winchester Town Market Area by dwelling type 2012-16 and 2017-2022

Time period	Property Type	Lower Quartile	Median	Average	Count
2012 to 2016	Detached	£470,000	£646,000	£730,032	575
2012 to 2016	Semi-detached	£275,000	£350,000	£448,216	629
2012 to 2016	Terraced	£290,000	£395,000	£444,623	1206
2012 to 2016	Flat	£185,000	£245,000	£268,779	1032
2012 to 2016	Total	£250,000	£355,000	£440,236	3,442
2017 to 2022	Detached	£620,000	£795,000	£935,161	649
2017 to 2022	Semi-detached	£350,000	£450,000	£561,739	599
2017 to 2022	Terraced	£360,000	£490,650	£538,601	1061
2017 to 2022	Flat	£220,000	£280,000	£313,260	726
2017 to 2022	Total	£323,000	£467,000	£574,064	3,035

Source Land registry Price Paid data 2022

Chart 5.8 Property prices by dwelling type 2017-2022 in Winchester Town Market Area



Source Land registry Price Paid data 2022

Table 5.8 Property price increase Winchester Town Market Area 2012-16 to 2017-22

Property type	Lower Quartile	Median	Average
Detached	31.9%	23.1%	28.1%
Semi-detached	27.3%	28.6%	25.3%
Terraced	24.1%	24.2%	21.1%
Flat	18.9%	14.3%	16.5%
Total	29.2%	31.5%	30.4%

Source Land registry Price Paid data 2022

New Build Property Prices

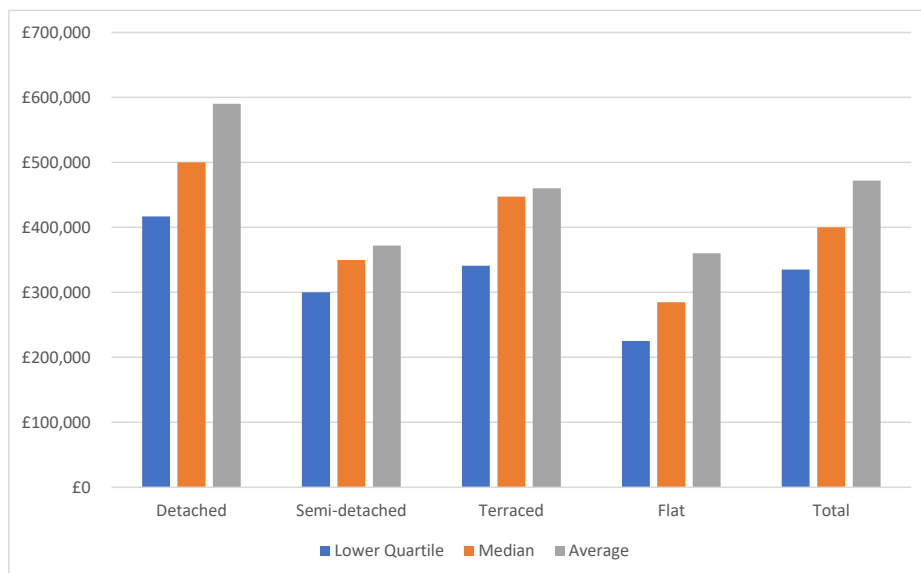
- 5.16 Agents report a good mix of new build properties in the city. The Barton Farm development has in excess of 2,000 homes planned across a ten-year period. Prior to this the Bovis Winchester Village development was the largest in the area. Five hundred homes have been built in the first three years of the development. Agents report a good mix of properties in terms of size, position, and space. However, the terraced houses are all built to a very similar design and are not really meeting the needs of the buyers. Smaller town houses all look the same and were described by one agent as 'soulless.' Niche developments with one or two units tend to be more bespoke and meet the needs of the high end market. Table 5.9 illustrate new build property values by type for 2012-2016 and 2017-2022 in the Winchester district. The values for 2017-22 are illustrated in Chart 5.9. Over these two-time frames median detached property prices increased by 9.9%, semi-detached by 11.1%, terraced by 40.9% and flats by 32.6%.
- 5.17 Across the Winchester district in the past 5 years there have been 817 new build properties sold and recorded by Land Registry. The majority were detached and semi-detached with lower numbers of terraced or flats being built. There were much higher levels of flats and terraced new build properties built between 2012 and 2016.

Table 5.9 New Build property price Winchester district 2012-16 and 2017-2022

Time period	Property Type	Lower Quartile	Median	Average	Count
2012 to 2016	Detached	£338,000	£455,000	£575,508	315
2012 to 2016	Semi-detached	£250,000	£315,000	£380,221	203
2012 to 2016	Terraced	£260,000	£317,500	£392,982	246
2012 to 2016	Flat	£165,000	£215,000	£270,452	371
2012 to 2016	Total	£240,000	£325,000	£401,305	1,135
2017 to 2022	Detached	£416,995	£499,950	£590,069	319
2017 to 2022	Semi-detached	£299,995	£349,950	£372,079	203
2017 to 2022	Terraced	£341,000	£447,500	£460,344	154
2017 to 2022	Flat	£225,000	£285,000	£360,370	141
2017 to 2022	Total	£334,948	£400,000	£471,811	817

Source Land registry Price Paid data 2022

Chart 5.9 New Build Property prices by dwelling type 2017-2022 in Winchester district



Source Land registry Price Paid data 2022

Table 5.10 New Build Property price increase Winchester District 2012-16 to 2017-22

Property type	Lower Quartile	Median	Average
Detached	23.4%	9.9%	2.5%
Semi-detached	20.0%	11.1%	-2.1%
Terraced	31.2%	40.9%	17.1%
Flat	36.4%	32.6%	33.2%
Total	39.6%	23.1%	17.6%

Source Land registry Price Paid data 2022

- 5.18 Agents are keen to see a standardisation in terms of the future quality standards of new housing in the Winchester district. Plots and houses need to be sufficient in terms of size and light. The Barton Farm development is congested with a very high density of housing due to developers aiming to gain as much return as possible on their investment.
- 5.19 Some developments such as the Cala Build sees buyers just purchasing the bricks of the house and then paying for everything else in the property as extras such as turf and flooring. Conversely, the Doswell Project developments include everything as standard.
- 5.20 Affordability was highlighted as a key factor when setting future housing standards ensuring a range of properties across the housing and affordability

spectrum. Agents shared concerns that the same affordability criteria would be applied to Ukrainian families who may want to secure their own property after their relocation to the city. This would also put an additional pressure onto the housing market.

- 5.21 This data is replicated for each of the Market Areas and the location of new build illustrated on Maps 5.1, 5.2 and 5.3.
- Over the past five years the Southern Market Area has supported the greatest number of new build property with 396 units. This compares to 276 in the Northern Market Area and 145 in the Winchester Town Market Area.
 - The median price for a new build detached property in the Northern Market Area over the past five years has been £625,500. This is far higher than in either of the other Market Areas. The increasing value of detached properties in the Northern Market Area is 15.2% compared to 28.7% and 21.5% in Southern and Winchester Town Market Areas.
 - The Northern Market Area has experienced significantly higher increases in newbuild median property values than other Market Areas. For example, for terraced properties there has been a 76.8% increase in newbuild values over the past five years in the Northern Market Area compared to 32% in the Southern Market Area and 20.5% in Winchester Town Market Area.

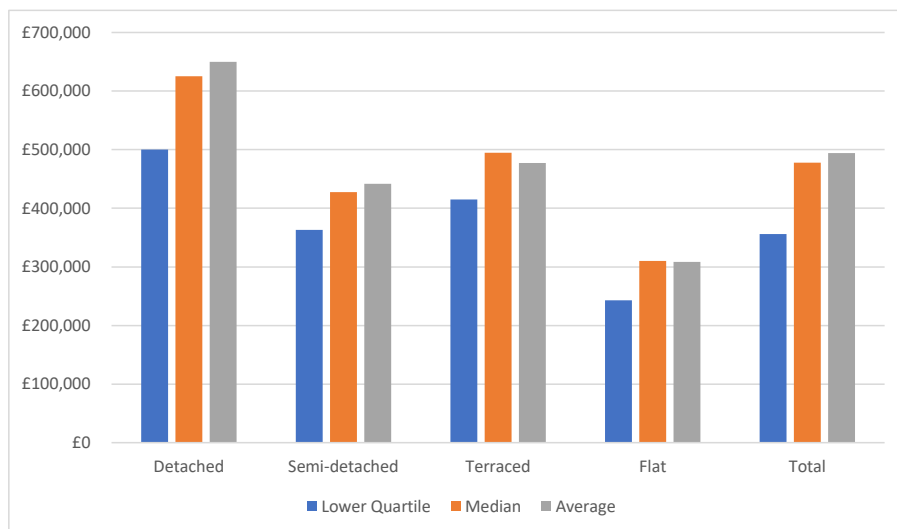
New Build property prices Northern Market Area

Table 5.11 New Build property price Northern Market Area 2012-16 and 2017-2022

Time period	Property Type	Lower Quartile	Median	Average	Count
2012 to 2016	Detached	£400,000	£543,000	£618,509	100
2012 to 2016	Semi-detached	£265,625	£330,000	£371,304	60
2012 to 2016	Terraced	£250,000	£280,000	£284,692	46
2012 to 2016	Flat	£159,000	£170,000	£202,714	7
2012 to 2016	Total	£284,950	£349,950	£463,117	213
2017 to 2022	Detached	£499,950	£625,500	£650,077	90
2017 to 2022	Semi-detached	£363,020	£427,500	£441,789	60
2017 to 2022	Terraced	£415,000	£495,000	£477,100	74
2017 to 2022	Flat	£242,728	£310,250	£308,563	52
2017 to 2022	Total	£356,000	£477,750	£494,076	276

Source Land registry Price Paid data 2022

Chart 5.10 New Build Property prices by dwelling type 2017-2022 in Northern Market Area



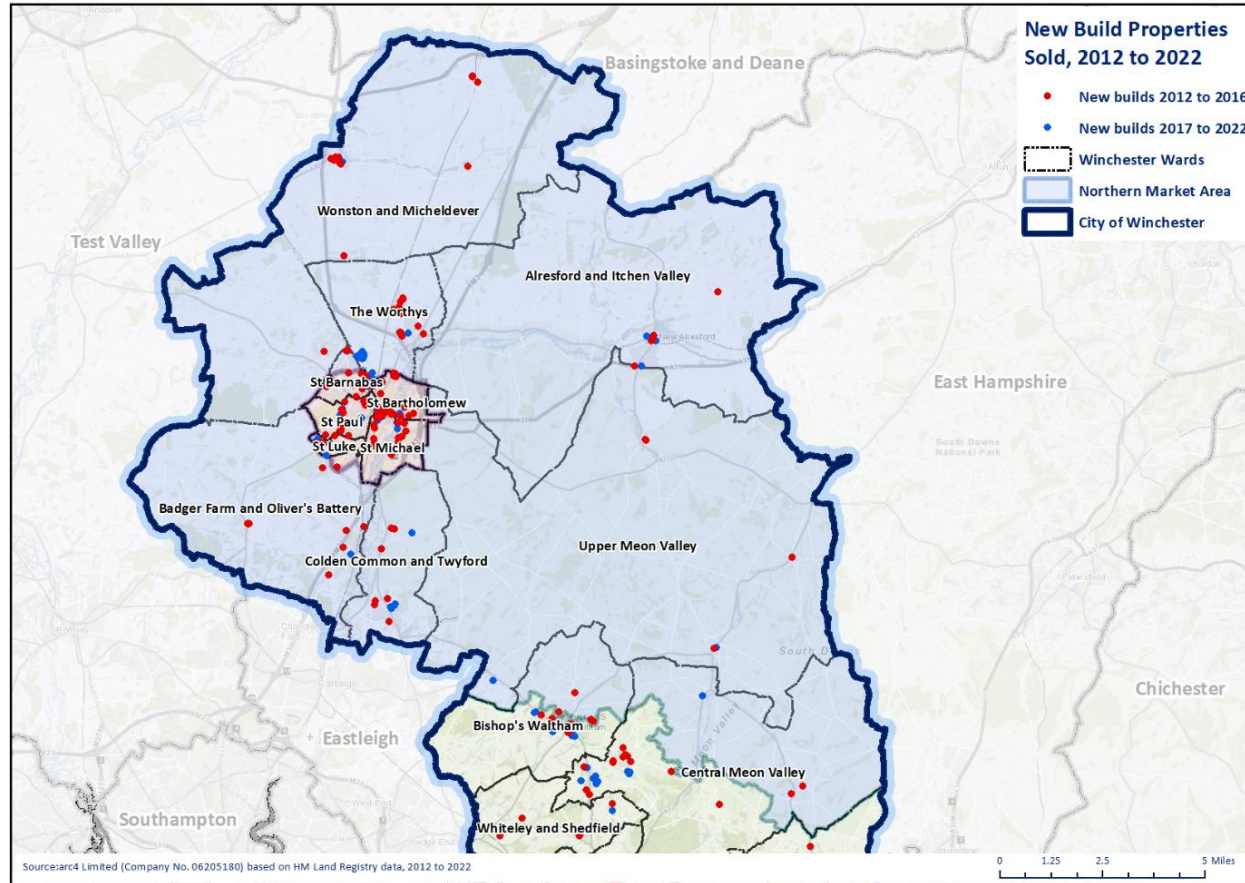
Source Land registry Price Paid data 2022

Table 5.12 New Build Property price increase Northern Market Area 2012-16 to 2017-22

Property type	Lower Quartile	Median	Average
Detached	25.0%	15.2%	5.1%
Semi-detached	36.7%	29.5%	19.0%
Terraced	66.0%	76.8%	67.6%
Flat	52.7%	82.5%	52.2%
Total	24.9%	36.5%	6.7%

Source Land registry Price Paid data 2022

Map 5.1 The location of new build property in the Northern Market Area



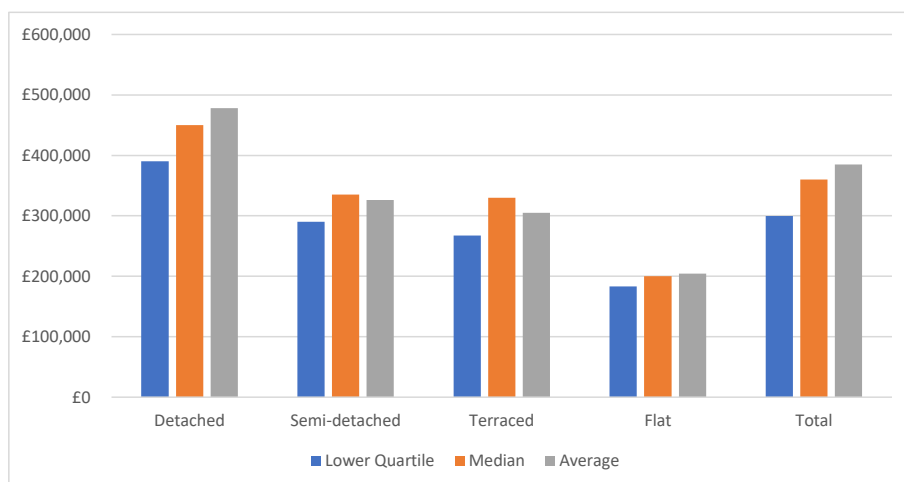
New Build property prices Southern Market Area

Table 5.13 New Build property price Southern Market Area 2012-16 and 2017-2022

Time period	Property Type	Lower Quartile	Median	Average	Count
2012 to 2016	Detached	£300,000	£349,723	£368,504	136
2012 to 2016	Semi-detached	£239,975	£284,600	£282,962	100
2012 to 2016	Terraced	£235,000	£250,000	£256,533	78
2012 to 2016	Flat	£145,000	£165,281	£201,320	179
2012 to 2016	Total	£187,500	£267,000	£272,736	493
2017 to 2022	Detached	£389,975	£450,000	£477,992	184
2017 to 2022	Semi-detached	£290,000	£334,948	£326,387	135
2017 to 2022	Terraced	£267,500	£329,975	£304,828	46
2017 to 2022	Flat	£183,000	£200,000	£204,515	31
2017 to 2022	Total	£299,950	£360,000	£384,785	396

Source Land registry Price Paid data 2022

Chart 5.11 New Build Property prices by dwelling type 2017-2022 in Southern Market Area



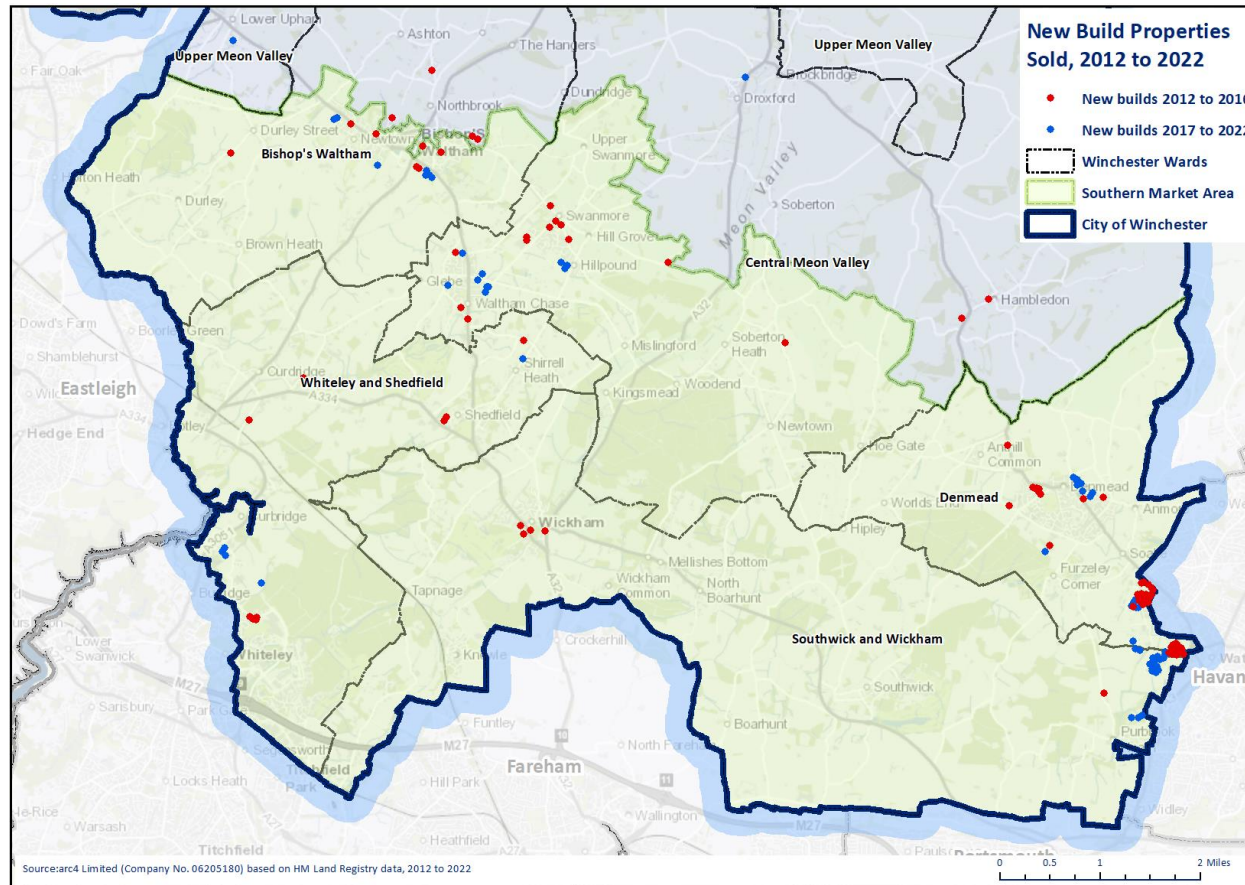
Source Land registry Price Paid data 2022

Table 5.14 New Build Property price increase Southern Market Area 2012-16 to 2017-22

Property type	Lower Quartile	Median	Average
Detached	30.0%	28.7%	29.7%
Semi-detached	20.8%	17.7%	15.3%
Terraced	13.8%	32.0%	18.8%
Flat	26.2%	21.0%	1.6%
Total	60.0%	34.8%	41.1%

Source Land registry Price Paid data 2022

Map 5.2 The location of new build property in the Southern Market Area



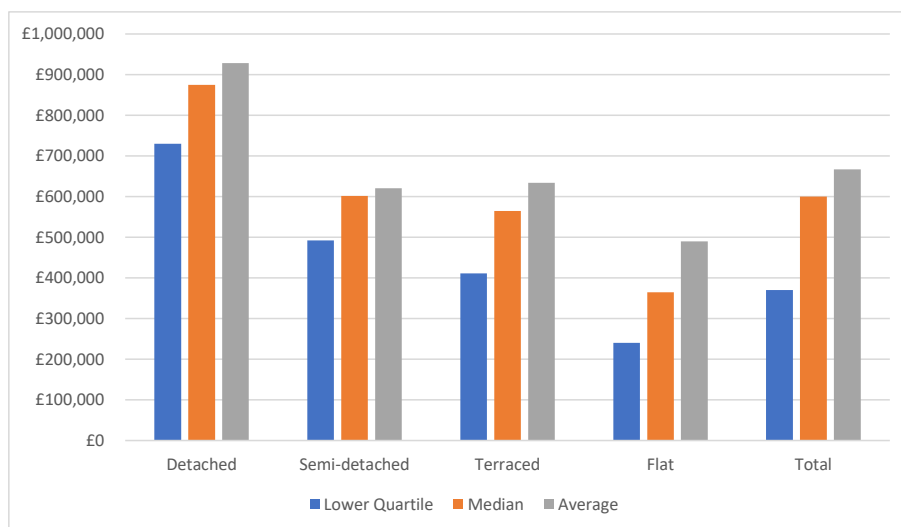
New Build property prices Winchester Town Market Area

Table 5.15 New Build property price Winchester Town Market Area 2012-16 and 2017-2022

Time period	Property Type	Lower Quartile	Median	Average	Count
2012 to 2016	Detached	£609,950	£719,950	£877,439	79
2012 to 2016	Semi-detached	£370,000	£514,950	£618,850	43
2012 to 2016	Terraced	£369,950	£468,975	£521,050	122
2012 to 2016	Flat	£220,000	£289,950	£339,906	185
2012 to 2016	Total	£288,950	£418,950	£518,366	429
2017 to 2022	Detached	£730,000	£875,000	£928,319	45
2017 to 2022	Semi-detached	£492,475	£601,250	£620,306	8
2017 to 2022	Terraced	£410,950	£565,000	£634,282	34
2017 to 2022	Flat	£240,000	£365,000	£490,121	58
2017 to 2022	Total	£370,000	£600,000	£667,099	145

Source Land registry Price Paid data 2022

Chart 5.12 New Build Property prices by dwelling type 2017-2022 in Winchester Town Market Area



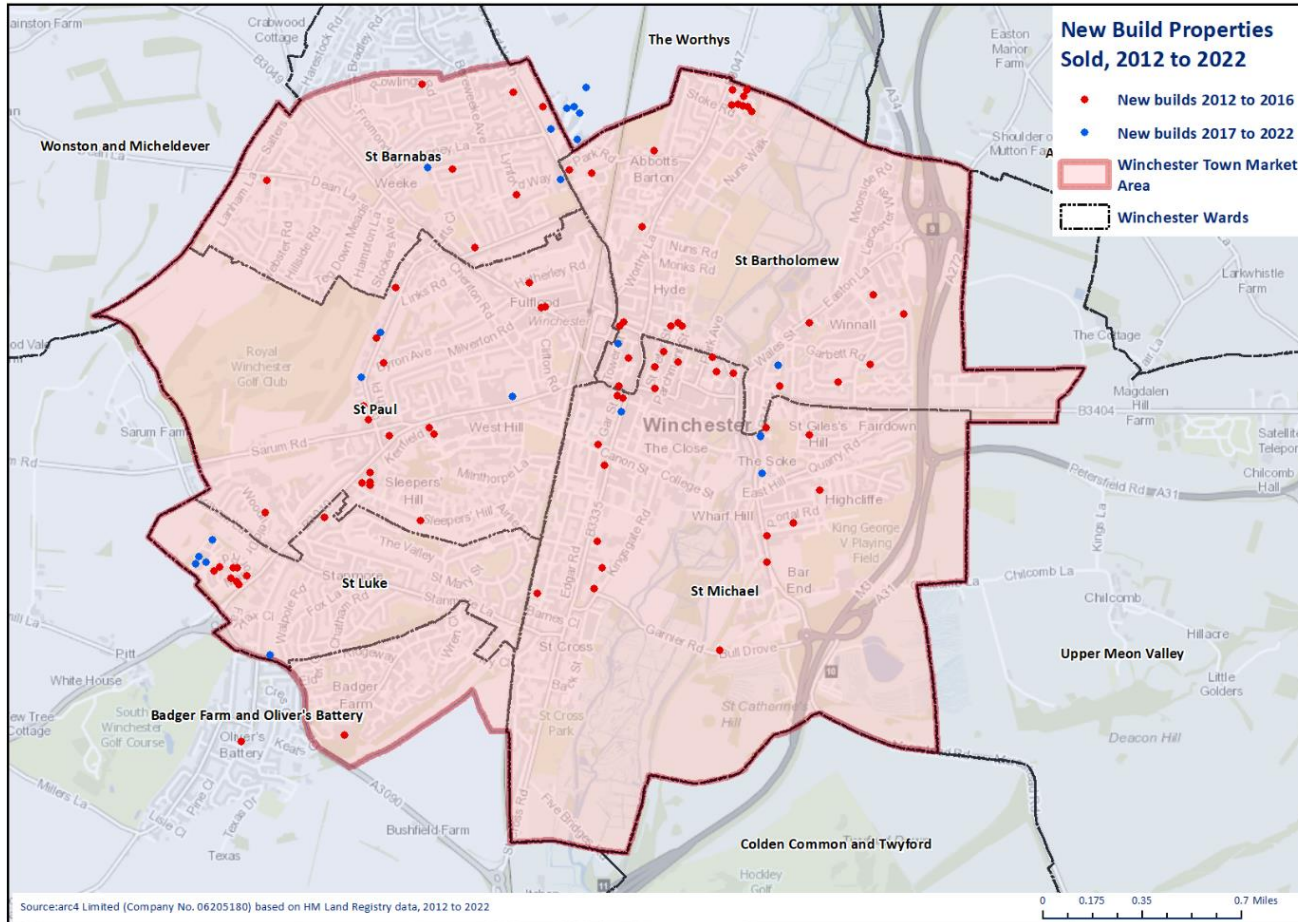
Source Land registry Price Paid data 2022

Table 5.16 New Build Property price increase Winchester Town Market Area 2012-16 to 2017-22

Property type	Lower Quartile	Median	Average
Detached	19.7%	21.5%	5.8%
Semi-detached	33.1%	16.8%	0.2%
Terraced	11.1%	20.5%	21.7%
Flat	9.1%	25.9%	44.2%
Total	28.0%	43.2%	28.7%

Source Land registry Price Paid data

Map 5.3 The location of new build property in the Winchester Town Market Area



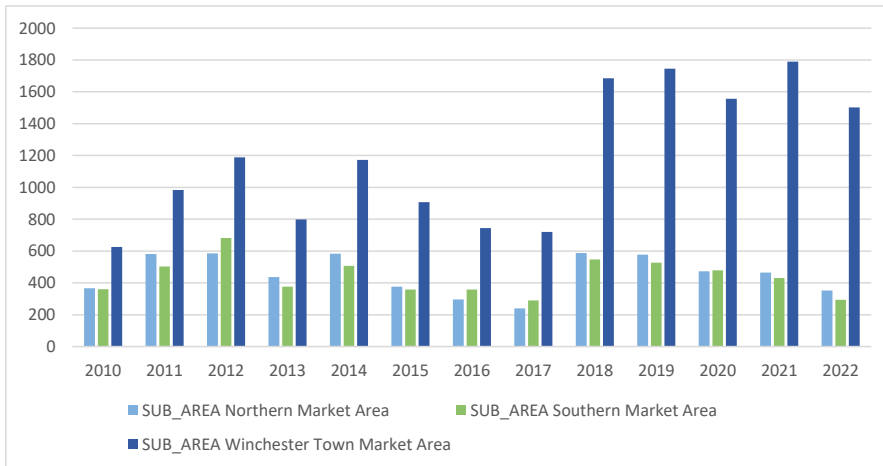
6. The Private Rented Market

The property offer

- 6.1 arc4 uses Zoopla data to analyse activity in the market. Whilst this does not include all property in the private rented sector, it is a significant sample that offers a robust guide to activity and performance. Data for 2022 is taken from 1st January 2022 to 30th September 2022.
- 6.2 Zoopla measure the number of properties coming onto the market each year. This is illustrated in Chart 6.1 and whilst the 'total' numbers are not the total market, they provide a very useful indicator of trends. Since 2018, there has been a significant increase in the number of properties being brought to the market in Winchester Town Market Area, it dominates the market by some margin.
- 6.3 Agents confirmed that landlords are decreasing in number; it is no longer an attractive opportunity for amateur investors to invest in property. Many landlords are looking for a quick return and either cannot or will not hold out for the longer term yield. Increasing numbers of renters are vying for fewer properties. Airbnb properties are always full and have become a massive business in the city which attracts visitors all year around. Landlords are realising a far better yield on their property than renting and this is further reducing the rental property pool.

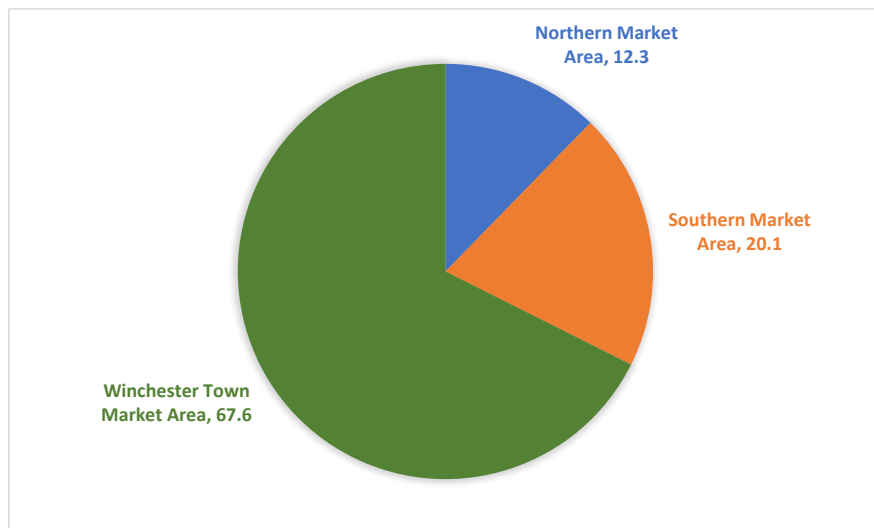
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Chart 6.1 Properties coming onto the market by Market Area 2010-2022



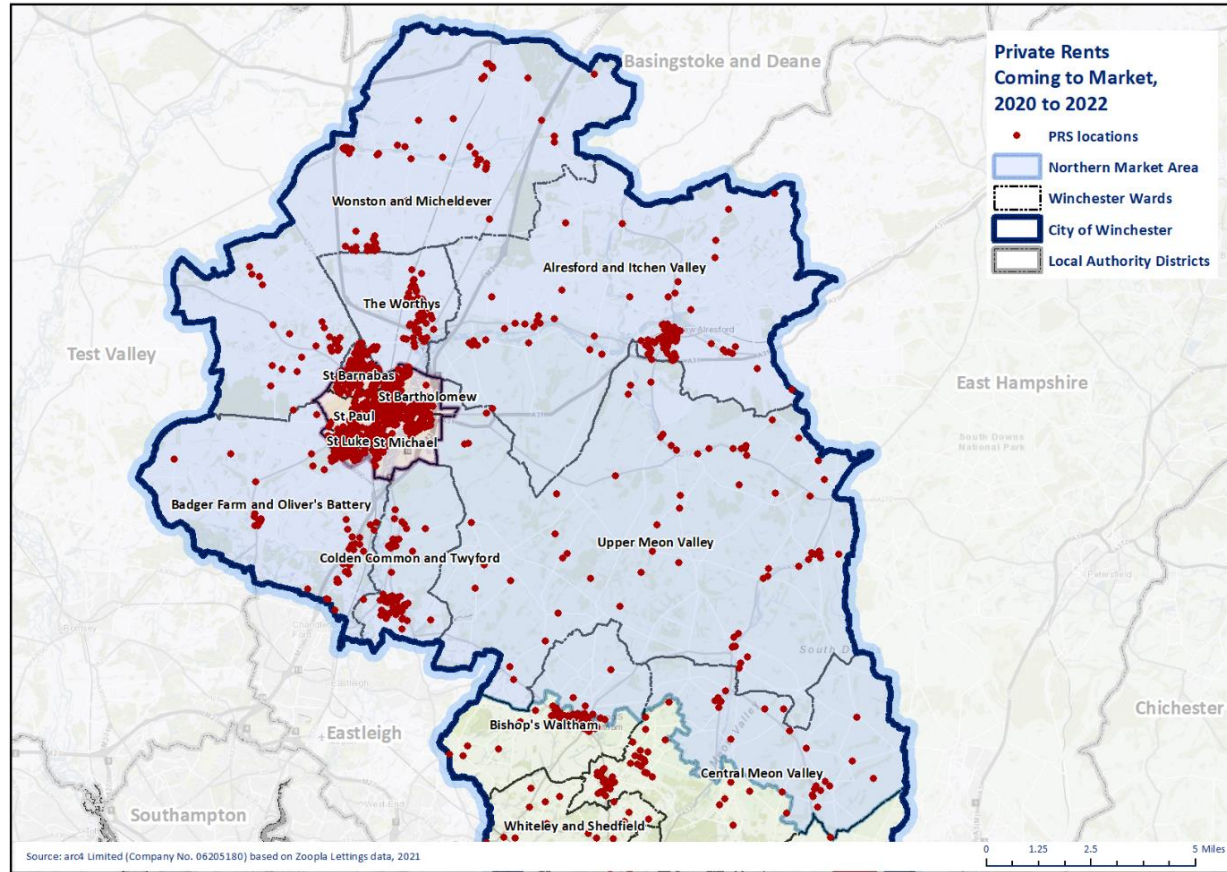
Source: Zoopla 2022

- 6.4 Chart 6.2 illustrates the proportion of activity in each Market Area. Since 2019, 67.6% of properties brought to the market by Zoopla have been in Winchester Town Market Area, 20.1% in the Southern Market Area and 12.3% in the Northern Market Area.

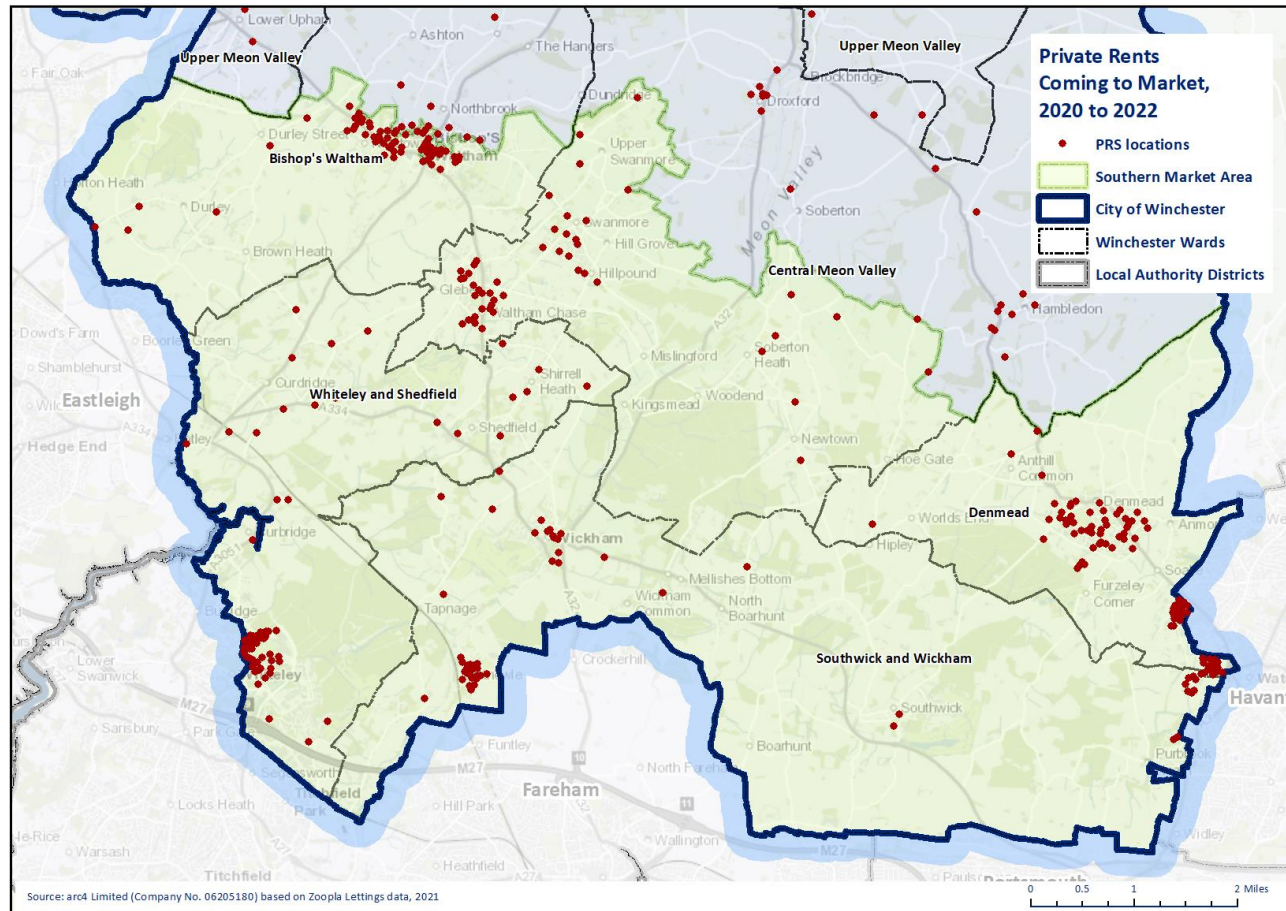
Chart 6.2 The proportion of property brought to market by Market Area 2020-2022

- 6.5 Maps 6.1, 6.2 and 6.3 illustrate the location of property coming onto the market in the private rented sector in each Market Area.
- 6.6 In both the Northern and Southern Market Area, there are low proportions of properties in more rural locations. The market is very much focused around built-up locations such as New Alresford, Coldon Common and Kingsworthy in the Northern Market Area and Whiteley, Denmead and Bishops Waltham in the Southern Market Area. The Market Rented sector is distributed throughout all urban locations in Winchester Town Market Area, with a larger sector in the town centre.

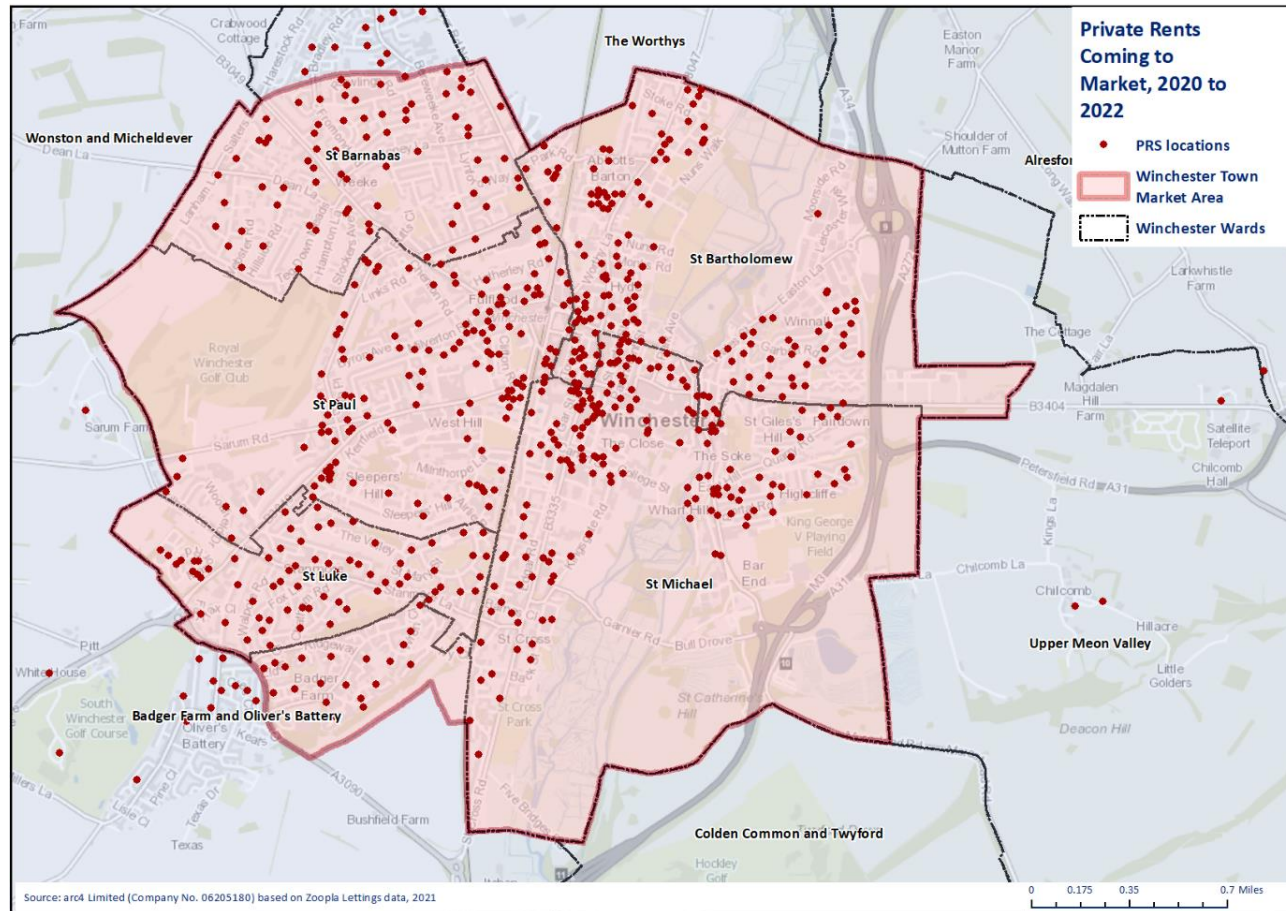
Map 6.1 The location of property coming onto the market in the Northern Market Area 2020-2022



Map 6.2 The location of property coming onto the market in the Southern Market Area 2020-2022

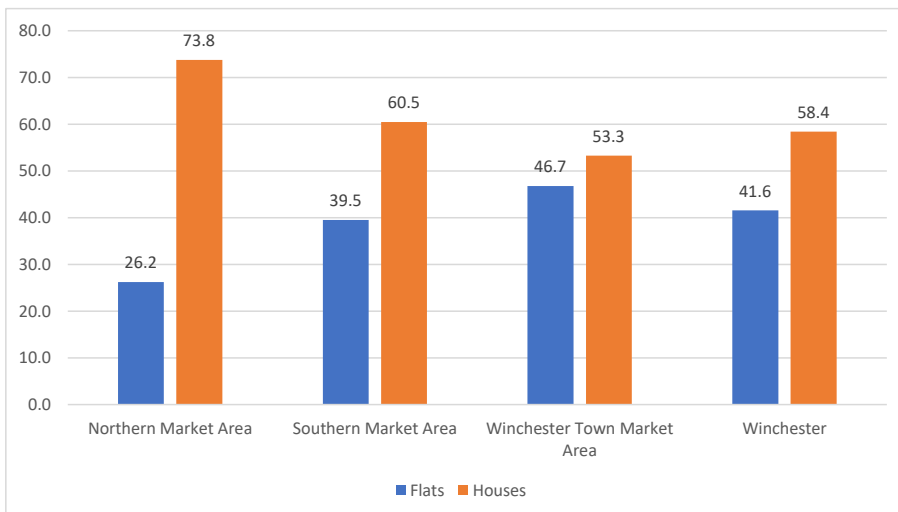


Map 6.3 The location of property coming onto the market in the Winchester Town Market Area 2020-2022



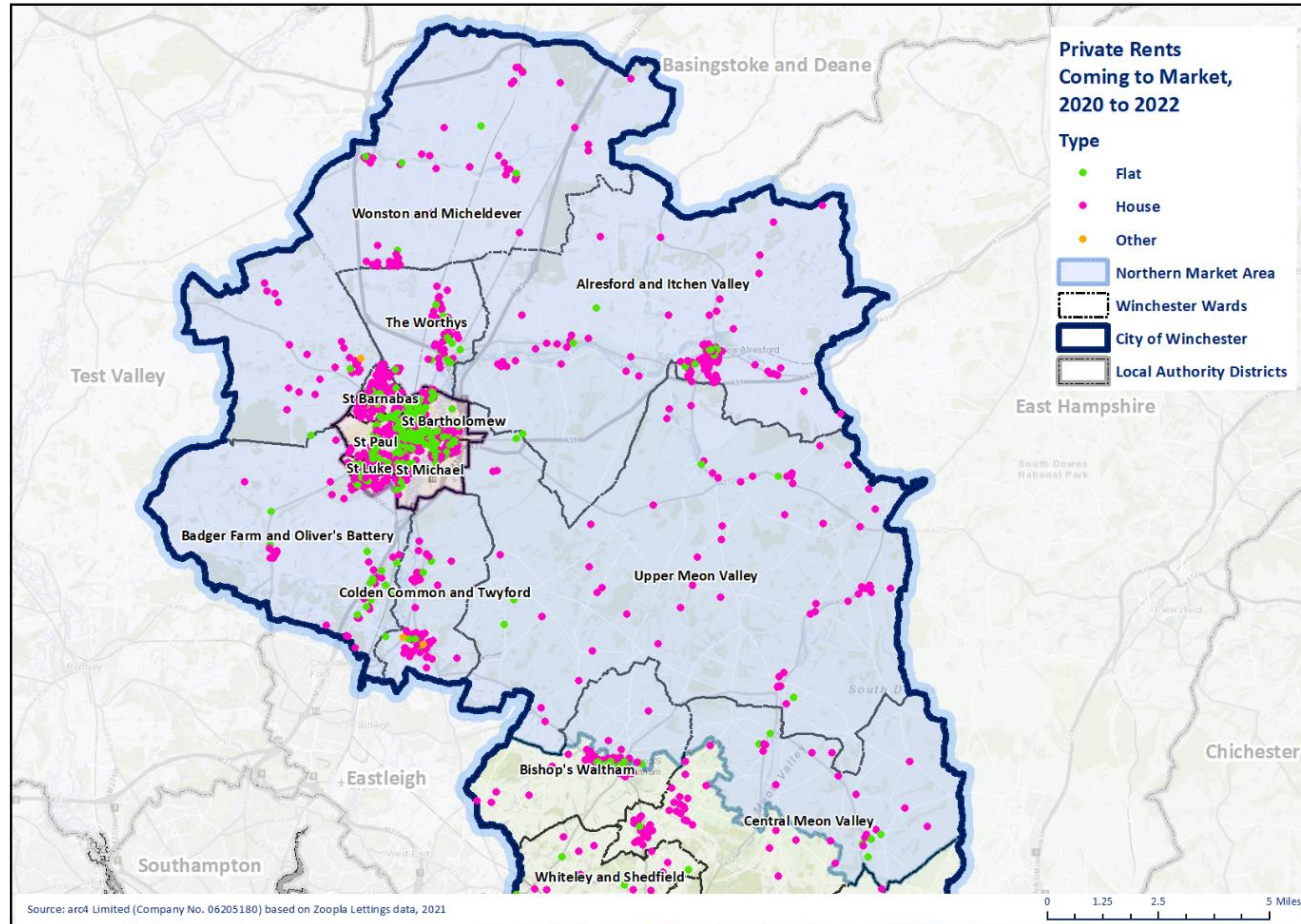
- 6.7 Chart 6.3 illustrates the property type coming to the market in each of the Market Areas and the district between 2020-2022.
- 6.8 The market provides both flats and houses. Across the Winchester district 58.4% of property brought to the market since 2019 are houses compared to 41.6% flats. The market for flats/apartments in the Northern Market Area is far smaller at 26.2% compared to the Winchester Town Market Area of 46.7%. Within Winchester Town Market Area, just over half (53.3%) are houses and the remainder flats. This potentially reflects the Houses in Multiple Occupation and shared student housing, whereas in the Northern and Southern Market Areas, it suggests a family offer, potentially supporting households unable to afford home ownership or access social housing.

Chart 6.3 Property coming onto the market by type in the Market Rented Sector 2020-2022

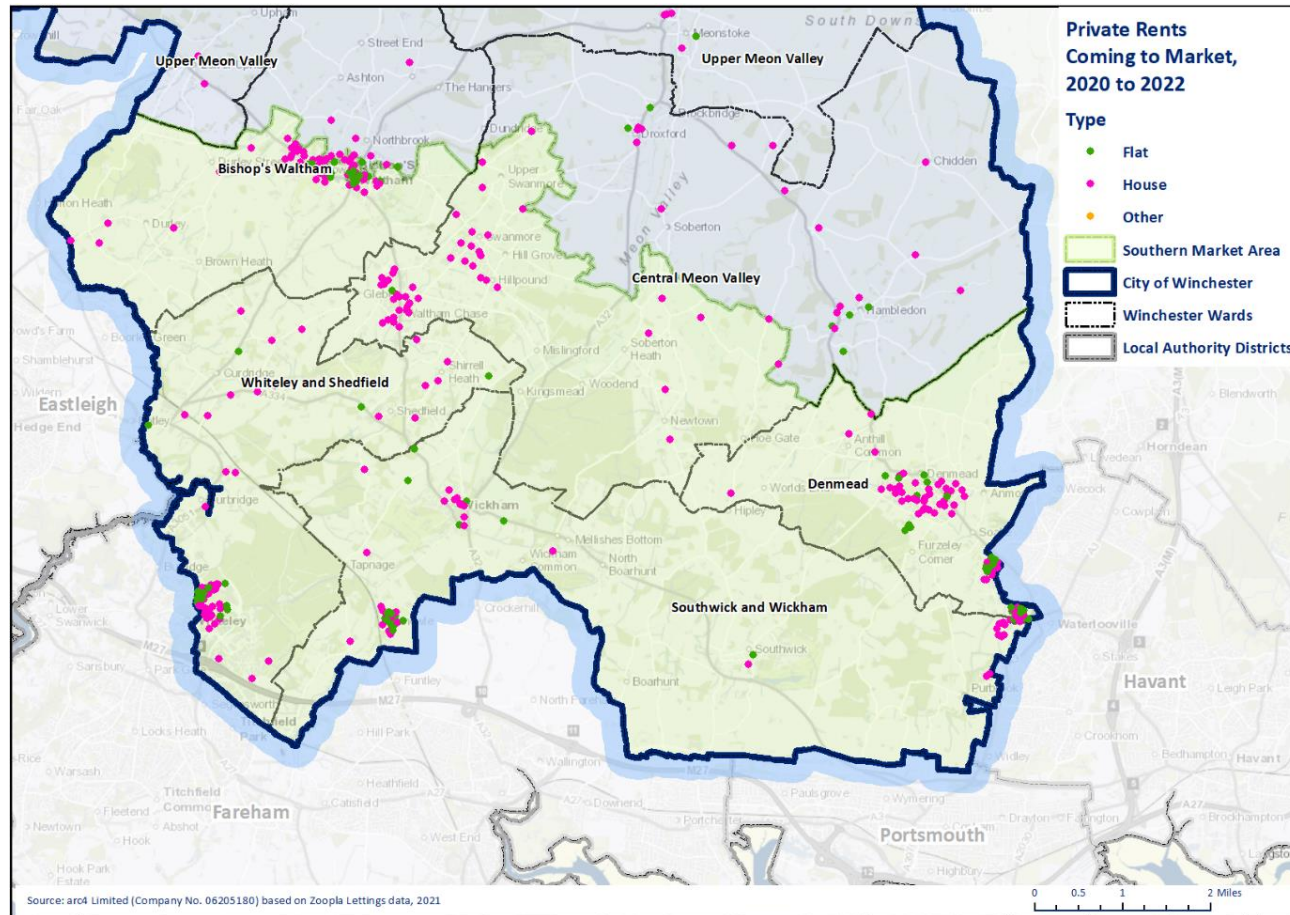


- 6.9 Maps 6.4, 6.5 and 6.6 show the distribution of property type spatially for each Market Area. In the Winchester Town Market Area, flats are generally located in the town centre.

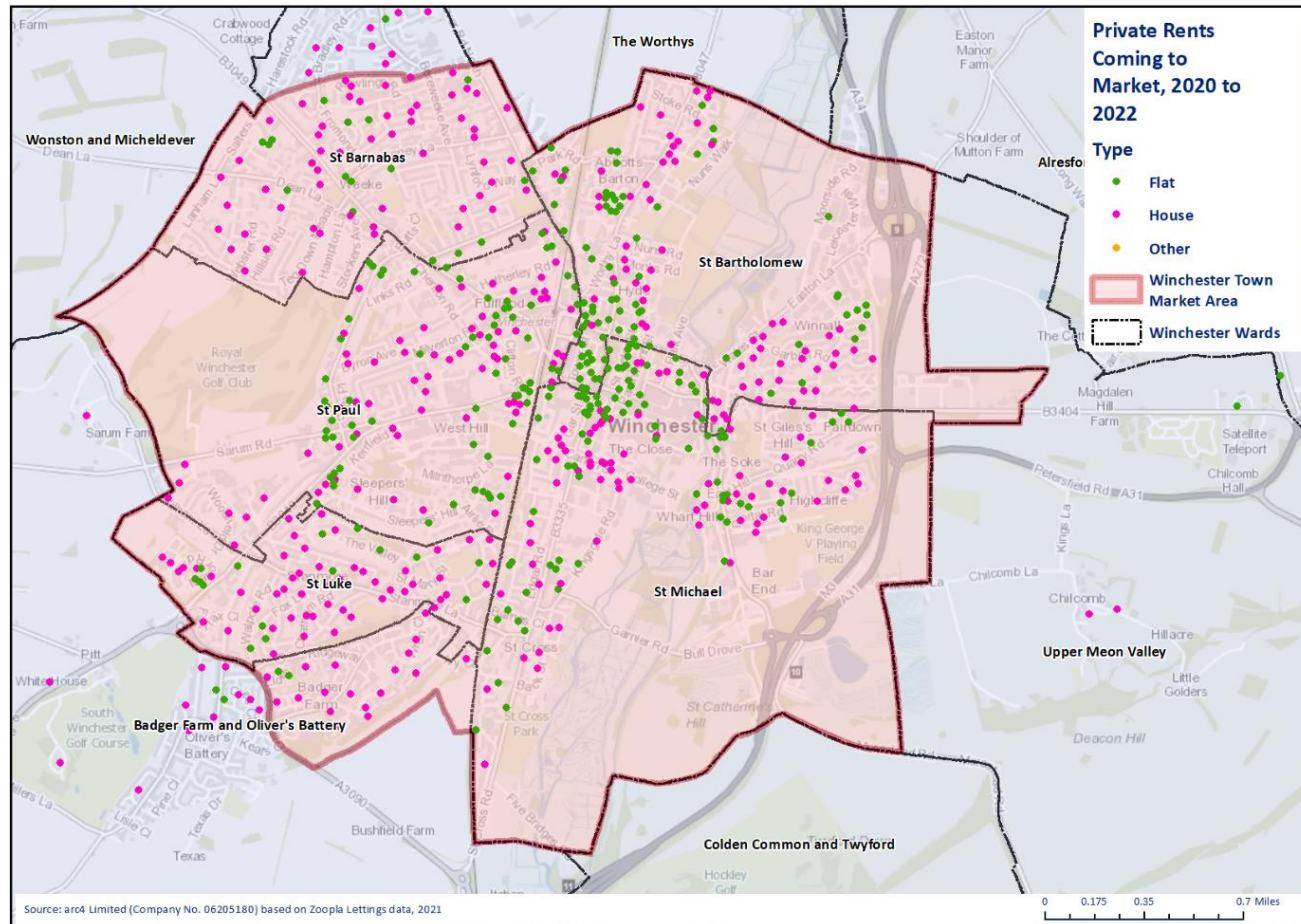
Map 6.4 Property type coming onto the market in the Northern Market Area



Map 6.5 Property type coming onto the market in the Southern Market Area

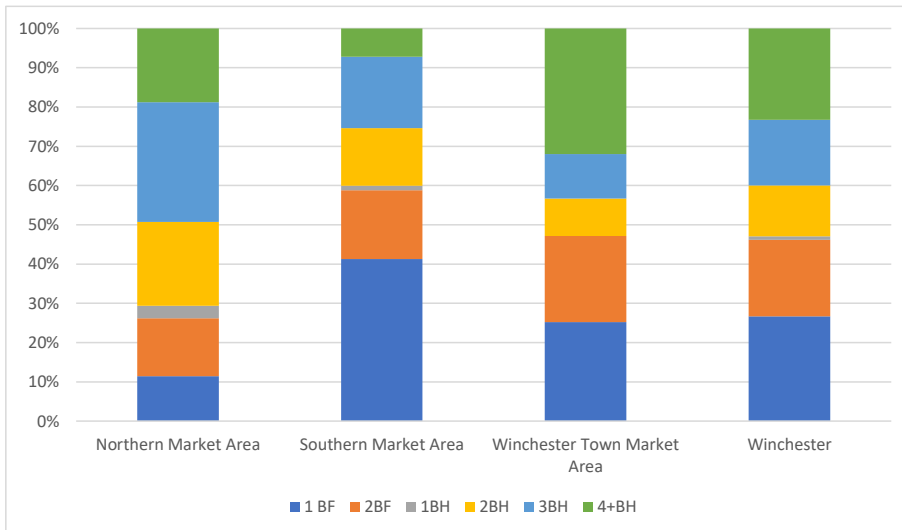


Map 6.6 Property type coming onto the market in Winchester Town Market Area



- 6.10 Chart 6.4 illustrates the property offer by type and size and how this compares between Market Areas.
- 6.11 Winchester Town has the highest proportion of 4+ houses, which are likely to be supporting shared accommodation for students. The Southern Market Area has the highest proportions of 1 and 2 bed flats coming onto the market. The Northern Market Area has the largest proportion of 3 and 4 bed houses.
- 6.12 Agents report that smaller one and two bedroom rental properties are in short supply. There is a significant gap in the market for small one bedroom properties in the price range of £750pcm to £850pcm. Prices for two bedroom properties have risen from £1000pcm to £1350pcm in the last three years which is moving beyond the budget of many who wish to live in the city. There are less people able to afford a three bedroom property which will let for £1700pcm to £2000pcm. Agents report investors coming out of the HMO market due to reduced returns in the current economic climate.
- 6.13 There is a lack of stock across the board for both sales and rental.

Chart 6.4 The property offer by type and size in each Market Area 2020-2022



Rent levels

- 6.14 Table 6.1 sets out the private rent levels for Lower and Median Quartile properties in in each Market Area and compares them to the district, regional and national figures. It compares rent growth from 2010. Charts 6.5 and 6.6 illustrate this data.
- 6.15 Lower Quartile rent level in the Winchester district is currently £949pcm, an increase of 36.9% since 2010. The Northern Market Area has the highest Lower Quartile rent at £1,101pcm and increases of 46.8% have been

recorded since 2010. Winchester Town Market Area has the lowest Lower Quartile rents at £901pcm and has experienced the smallest increase since 2010 of 20.1%. Lower Quartile rents are higher than the region and national Lower Quartile rents.

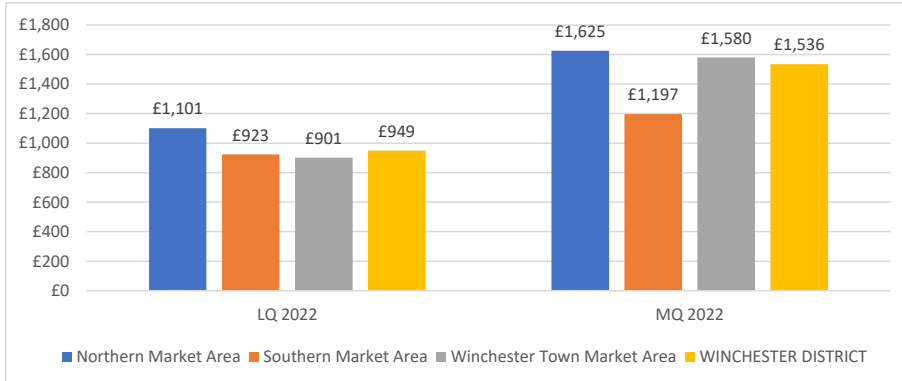
- 6.16 The Median Quartile rent level in the Winchester district is currently £1,563pcm, an increase of 40.4% since 2010. The Northern Market Area has the highest Median Quartile rent at £1,625pcm and increases of 30.6% have been recorded since 2010. The Southern Market Area has the lowest Median Quartile rent at £1,197pcm and has experienced the smallest increase since 2010 of 26%. Median Quartile rents are higher than the region and national Median Quartile rents with the exception of the Southern Market Area, where rents are slightly lower than the national median level.
- 6.17 Agents report average rental prices in the area as follows
- 1 bedroom apartment: £700 - £1000pcm
 - 2 bedrooms £1100 - £1,500pcm
 - 2 bed terraced house on the Barton Farm estate: £1,150pcm
 - 3 bedroom house in St Cross: £1,600pcm
 - 3 bedroom house in Hursley: £2,000pcm
- 6.18 Agents report that some landlords have increased their rents to either cover their own costs or capitalise on the shortage of rental properties in the area. Some properties have seen a 30% increase in recent months. Agents are concerned that rental figures will not hold, forcing more landlords to sell and further limiting the supply of properties.

Table 6.1 Comparative lower quartile and median rent change 2010-2022

Area	LQ 2010 pcm	LQ 2022 pcm	LQ % change	Median 2010 pcm	Median 2022 pcm	Median % change
Northern Market Area	£750	£1,101	46.8%	£1,245	£1,625	30.6%
Southern Market Area	£646	£923	42.9%	£950	£1,197	26.0%
Winchester Town Market Area	£750	£901	20.1%	£1,089	£1,580	45.2%
WINCHESTER DISTRICT	£693	£949	36.9%	£1,094	£1,536	40.4%
SOUTH-EAST REGION	£646	£849	31.4%	£797	£1,096	37.5%
ENGLAND	£598	£776	29.9%	£893	£1,200	34.4%

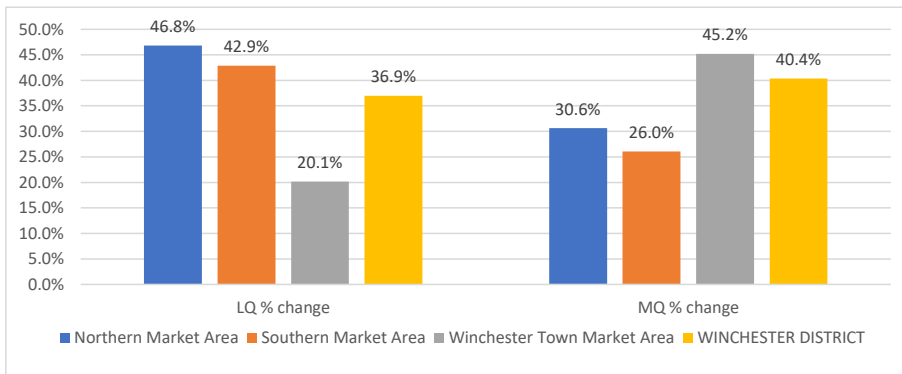
Source: Zoopla 2022

Chart 6.5 Lower quartile and median rent levels 2022



Source: Zoopla 2022

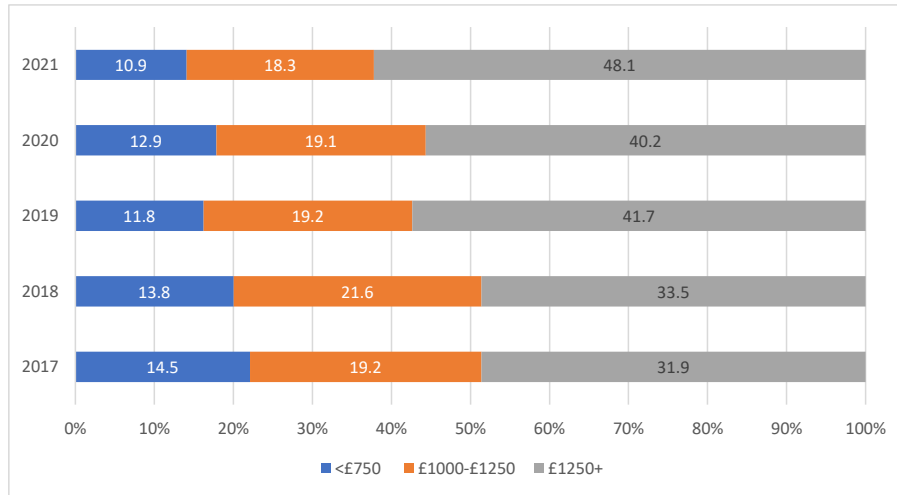
Chart 6.6 Comparative lower quartile and median rent change 2010-2022



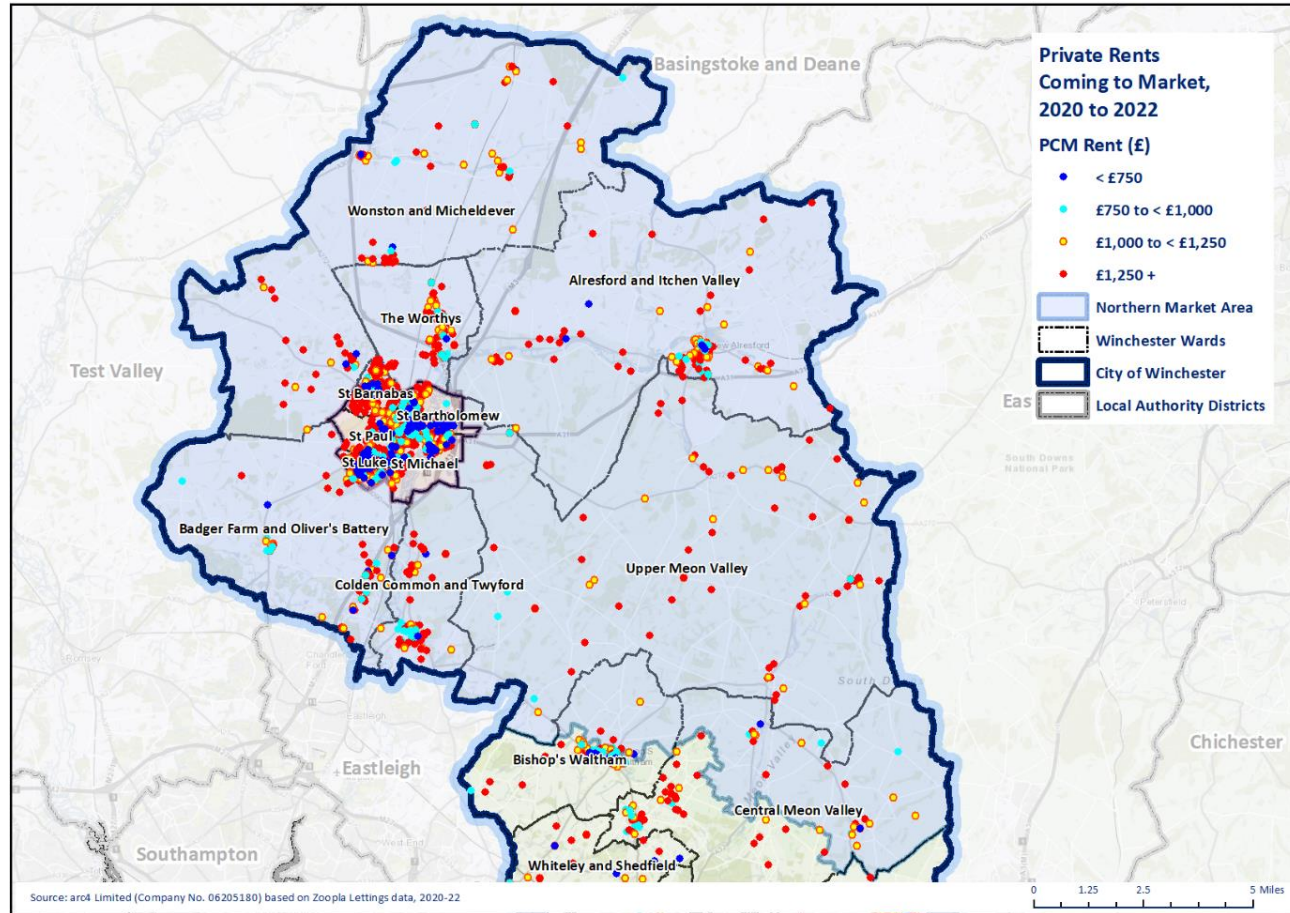
Source: Zoopla 2022

- 6.19 Chart 6.7 illustrates the percentage of each rental market in different rent bands in the Winchester district. For example, in 2017, 14.5% of the market was for property with rent levels below £750pcm. In 2021, that percentage had reduced to 10.9%.
- 6.20 The chart demonstrates that the lower value markets are reducing as a proportion of the total market and the higher value market £1,250+pcm increasing. This market has increased from 31.9% of the market to 48.1% of the market between 2017 and 2021.
- 6.21 In part this will be due to rent increases, but it also reflects feedback from agents that there is a growing demand for a higher value product.
- 6.22 The location of markets by these rent bands is shown in Maps 6.7, 6.8 and 6.9.

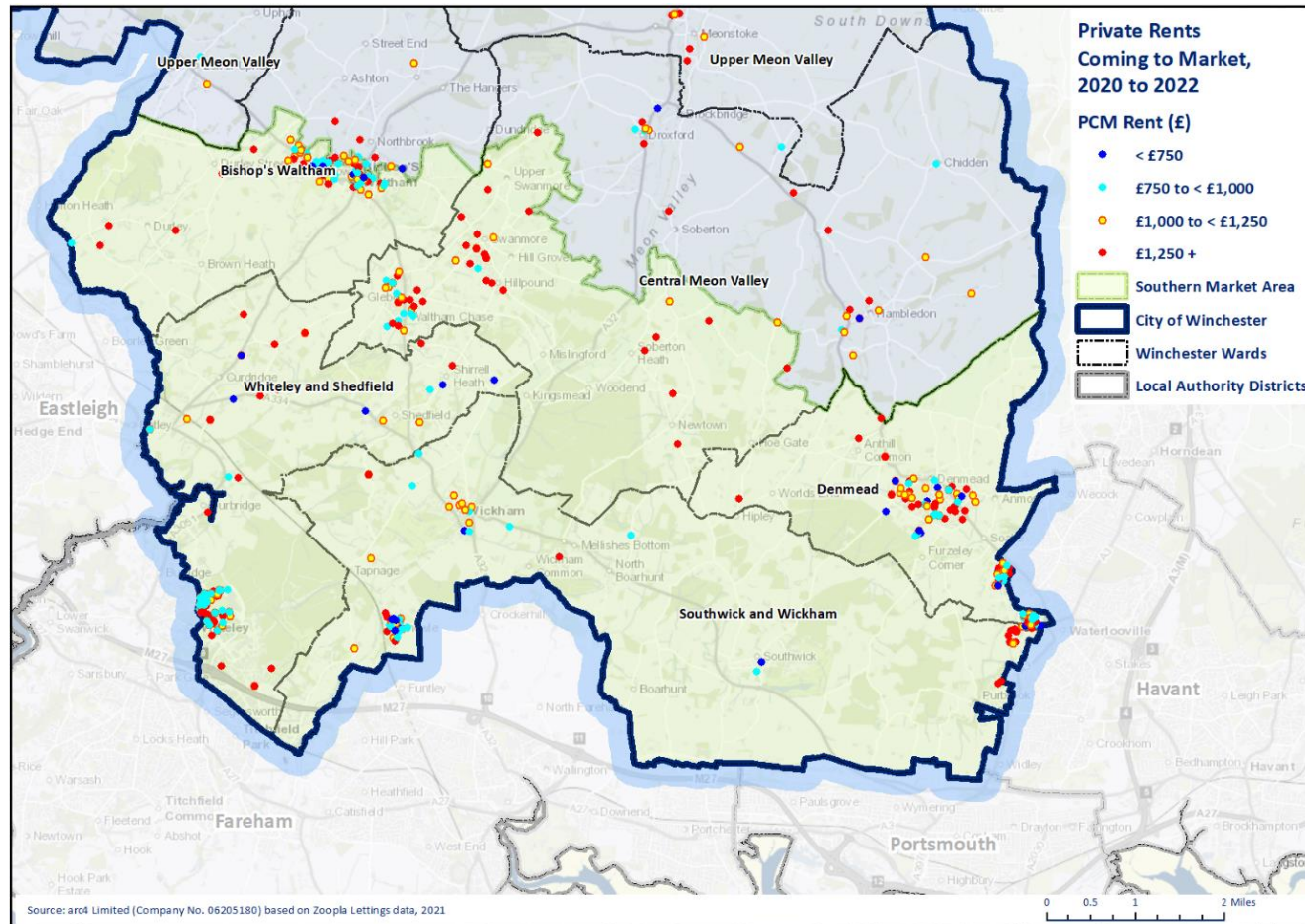
Chart 6.7 Comparative lower quartile and median rent change 2010-2022



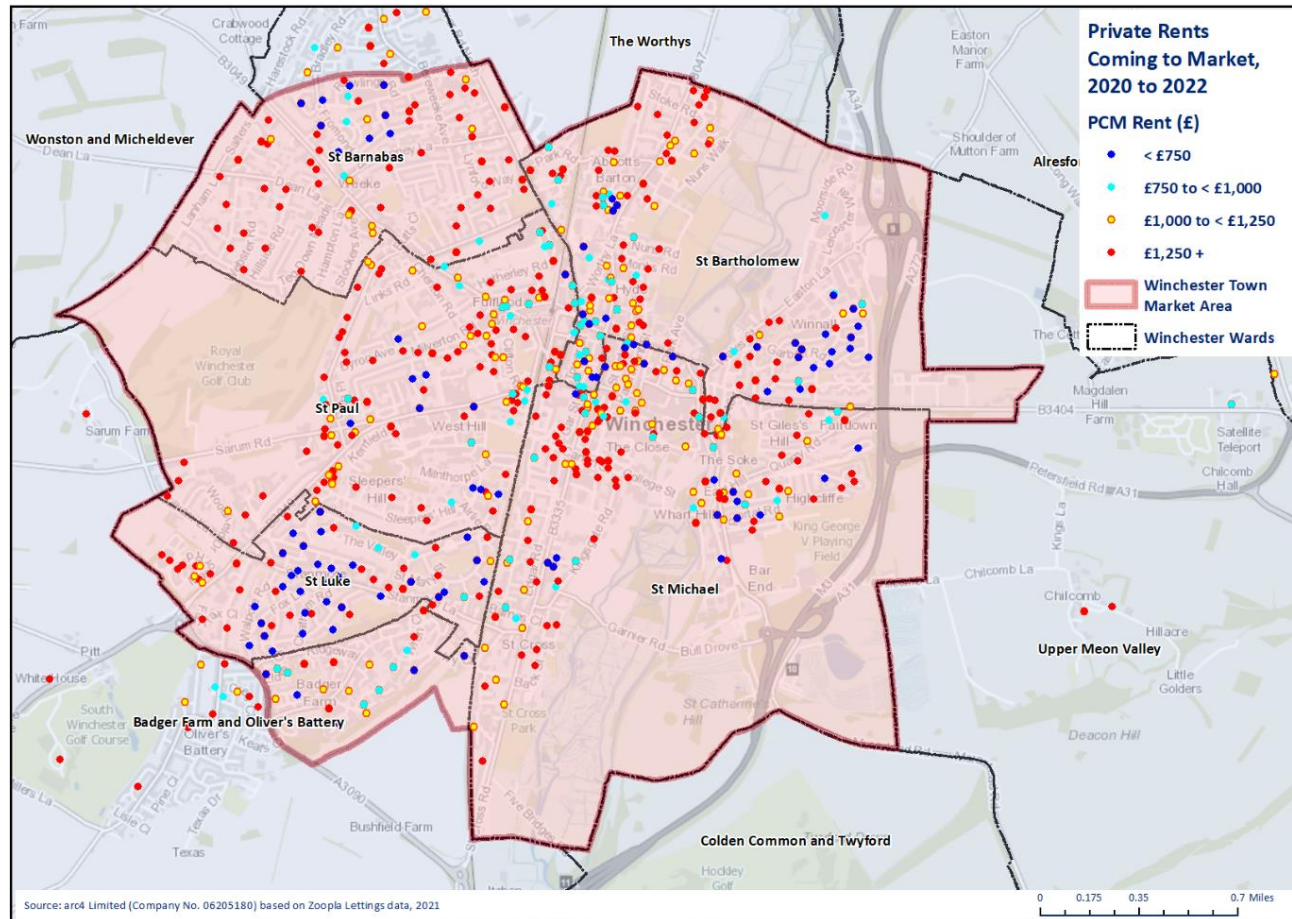
Map 6.7 Property coming onto the market in the Northern Market Area at different price points 2020-2022



Map 6.8 Property coming onto the market in the Southern Market Area at different price points 2020-2022



Map 6.9 Property coming onto the market in the Winchester Town Market Area at different price points 2020-2022



- 6.23 Table 6.2 considers the Lower Quartile and Median Quartile rent levels across the Winchester district and in each Market Area. In the 2020 Strategic Housing Market Assessment, a Lower Quartile two bed property to rent was £825pcm. This has now increased to £1,069pcm. A three bed was £1,008pcm which has now increased to £1,352 and a 4 bed was £1,600pcm. This has increased to £1,903 (this includes 4+ beds).
- 6.24 Overall, Lower Quartile and Medium Quartile rents are higher in the Northern Market Area than elsewhere in the Winchester district. The lowest Lower Quartile rent at £901pcm is in Winchester Town Market Area. The lowest Median Quartile rent at £1,101pcm is recorded in the Southern Market Area.
- 6.25 Smaller properties offering one bed accommodation are cheaper in Winchester Town Market Area at £724pcm. However, as property sizes increase Winchester Town Market Area becomes far more expensive and 4+ bed properties are £2,450pcm for a Median Quartile property and £1,972pcm for a Lower Quartile. This is likely reflecting a shared student market.

Table 6.2 Size and cost of property coming onto the market across Winchester district 2022

Number of bedrooms	Lower quartile 2022 pcm	Median 2022 pcm	Count 2022 pcm
0	£650	£724	63
1	£559	£776	528
2	£1,049	£1,200	637
3	£1,352	£1,551	364
4+	£1,903	£2,388	556
All sizes	£949	£1,300	2,148

Table 6.3 Size and cost of property coming onto the market in Northern Market Area 2022

Number of bedrooms	Lower quartile 2022 pcm	Median 2022 pcm	Count 2022 pcm
0	£624	£693	5
1	£750	£901	51
2	£1,049	£1,200	128
3	£1,395	£1,599	103
4+	£1,898	£2,451	66
All sizes	£1,101	£1,400	353

Table 6.4 Size and cost of property coming onto the market in Southern Market Area 2022

Number of bedrooms	Lower quartile 2022 pcm	Median 2022 pcm	Count 2022 pcm
0	£438	£537	4
1	£750	£823	47
2	£949	£997	133
3	£1,296	£1,374	75
4+	£1,551	£1,798	34
All sizes	£923	£1,101	293

Table 6.5 Size and cost of property coming onto the market in Winchester Town Market Area 2022

Number of bedrooms	Lower quartile 2022 pcm	Median 2022 pcm	Count 2022 pcm
0	£650	£746	54
1	£550	£724	430
2	£1,148	£1,300	376
3	£1,426	£1,651	186
4+	£1,972	£2,455	456
All sizes	£901	£1,352	1,502

- 6.26 Tables 6.6, 6.7 and 6.8 consider the affordability of rents in the Winchester district for households that are dependent on Local Housing Allowance.
- 6.27 In the Winchester district there are three Broad Rental Market Areas. The tables show the shortfall between the Local Housing Allowance rate and the Lower Quartile rent on current Lower Quartile rental values. With the exception of 1 bed properties in the Winchester Broad Rental Market Area, there are no properties cross the Winchester district that come on the market within Local Housing Allowance.

Table 6.6 Private renting costs in Winchester district and local housing allowance rates (Winchester BRMA)

Local Housing Allowance rate (Winchester Broad Rental Market Area)	Apr 22 weekly	Monthly	Actual rent 2022 Lower quartile	Actual rent 2022 LHA rate minus LQ rent
Shared room	£83.50	£361.83	£650	-£288
One bedroom	£166.85	£723.02	£550	£173
Two Bedroom	£197.92	£857.65	£1,114	-£256
Three bedroom	£253.15	£1,096.98	£1,395	-£298
Four bedroom	£368.22	£1,595.62	£1,950	-£354

Source; Zoopla, Valuation Office Agency

Table 6.7 Private renting costs in Winchester district and local housing allowance rates (Portsmouth BRMA)

Local Housing Allowance rate (Portsmouth Broad Rental Market Area)	Apr 22 weekly	Monthly	Actual rent 2022 Lower quartile	Actual rent 2022 LHA rate minus LQ rent
Shared room	£78.81	£341.51	NA	NA
One bedroom	£134.63	£583.40	£750	-£167
Two Bedroom	£166.85	£723.02	£949	-£226
Three bedroom	£201.37	£872.60	£1,300	-£427
Four bedroom	£276.16	£1,196.69	£1,499	-£302

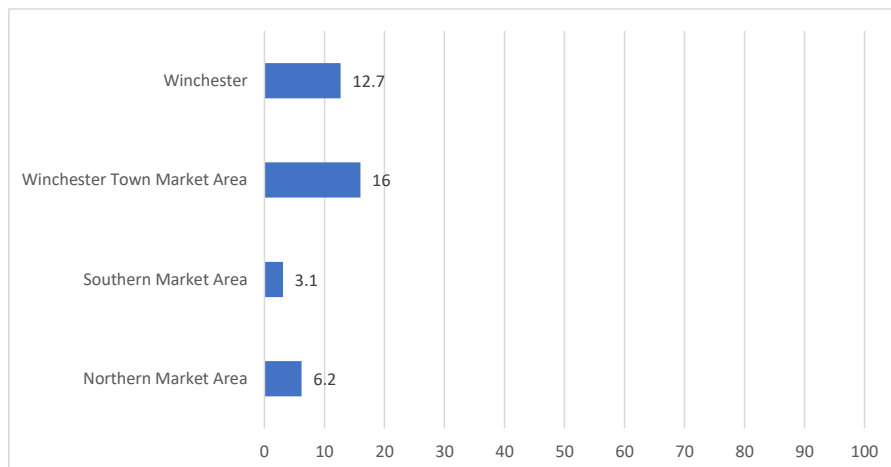
Source; Zoopla, Valuation Office Agency

Table 6.8 Private renting costs in Winchester district and local housing allowance rates (Southampton BRMA)

Local Housing Allowance rate (Southampton Broad Rental Market Area)	Apr 22 weekly	Monthly	Actual rent 2022 Lower quartile	Actual rent 2022 LHA rate minus LQ rent
Shared room	£77.44	£335.57	£576	-£240
One bedroom	£136.93	£593.36	£824	-£230
Two Bedroom	£178.36	£772.89	£901	-£128
Three bedroom	£212.88	£922.48	£1,352	-£430
Four bedroom	£276.16	£1,196.69	£2,002	-£805

Source; Zoopla, Valuation Office Agency

6.28 Chart 6.8 illustrates the percentage of property that came onto the market in each Market Area and the district, within the Local Housing Allowance in 2022. The percentages are low and demonstrate the affordability challenges within this tenure and the challenges for households reliant on Local Housing Allowance to access a property.

Chart 6.8 Percentage of property coming to market within LHA levels

Source; Zoopla

Air BnB

- 6.29 The number and location of properties being offered on Air BnB² in Winchester district on the 30th January 2023 is mapped below. The focus is in Winchester and there were 1,343 properties listed. The rental growth is illustrated in Chart 6.9 and shows positive growth since the dip when the pandemic hit. It dipped slightly in quarter 4 of 2022.
- 6.30 The market is dominated by 1 bed properties as shown in chart 6.10.

² <https://www.airdna.co/vacation-rental-data/app/gb/south-west-england/salisbury-winchester/winchester/overview>

Map 6.10 The location of Air BnB properties @ 30/01/2023

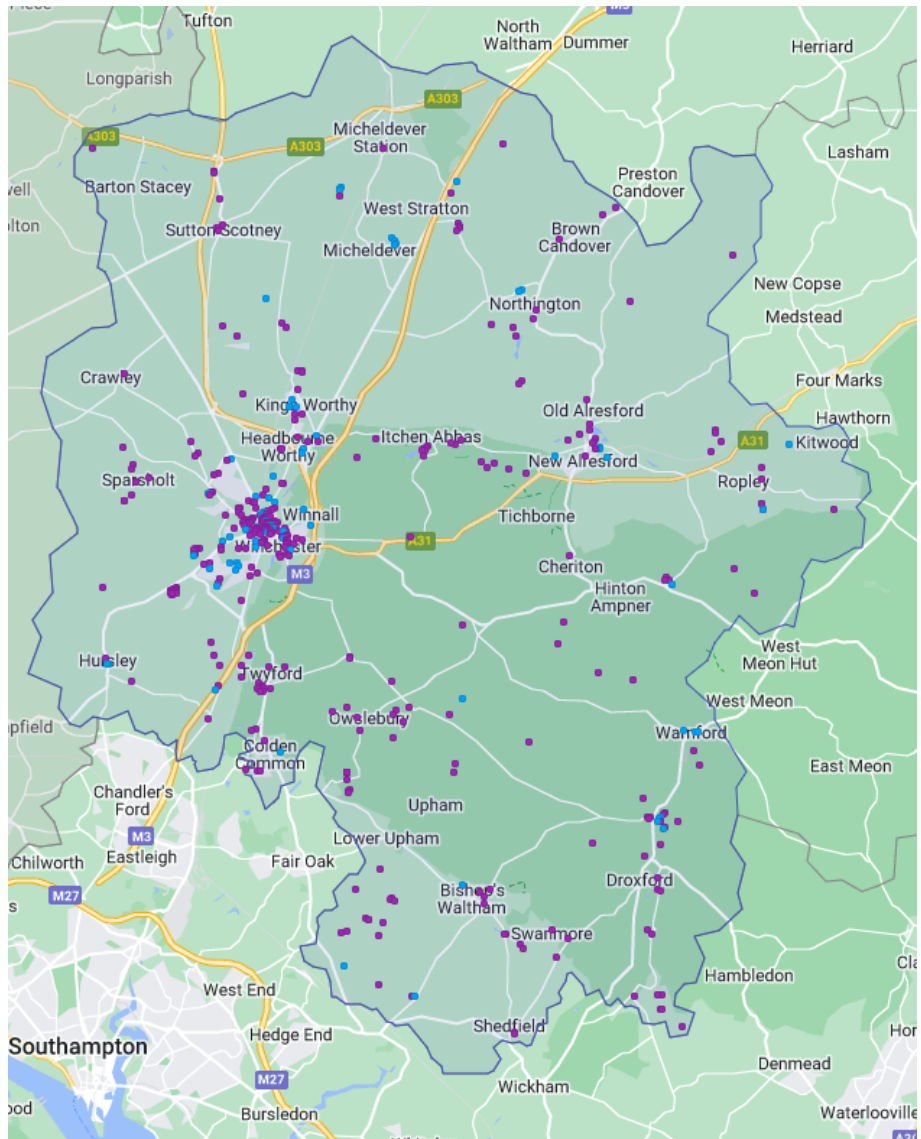


Chart 6.9 Rent change for Air BnB

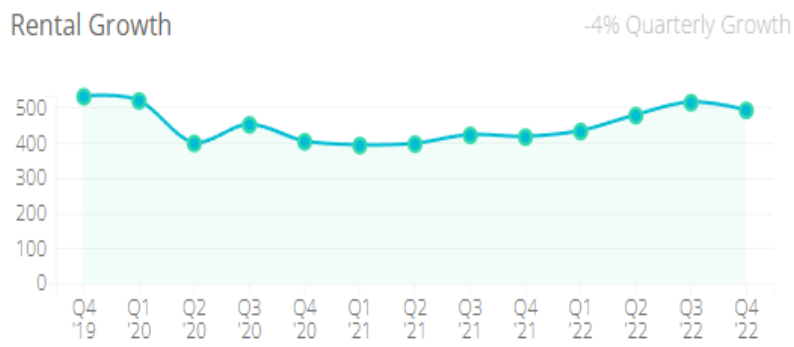


Chart 6.10 Rental Size for air BnB properties



7. Affordability

- 7.1 Affordability is a major factor in the Winchester district and was considered as a key factor impacting on the property market by agents. First-time buyers are struggling to find a deposit and families are struggling to afford homes that are large enough to accommodate them. Affordability was also listed as a key factor with the rental market. There is a noticeable increase in rental prices across the board.
- 7.2 The income required to afford different types of property in 2022 in the Winchester district and the Market Areas is set out Table 7.1. It considers the income required to pay a mortgage (and any additional costs associated with a product) at 6% interest over a term of 25 years. For rental products there is an assumption that households spend no more than 33% of their annual income on rent.
- 7.3 The income assumptions consider four scenarios:
- 1 x Lower income and Lower Quartile prices and rents
 - 1.5 x Lower Income and Lower Quartile prices and rents
 - 1 x Median income and Median Quartile prices and rents
 - 1.5 x Lower Income and Median Quartile prices and rents
- 7.4 1.5 x income levels are considered because the reality is that households buy together, and some households have larger deposits etc.
- 7.5 Those boxes shaded red indicates that a property tenure or product is not affordable for lower quartile income households (£25k). Only social rent is affordable for lower quartile households (Table 7.2, 7.3, 7.4 and 7.5).

Table 7.1a Affordability

Tenure option	Price / Equity (2022) Winchester district	Price / Equity (2022) Northern Market Area	Price / Equity (2022) Southern Market Area	Price / Equity (2022) Winchester Town Market Area
Social Rent (average)	£498	£498	£498	£498
Affordable Rent (monthly cost)	£1,040	£1,120	£881	£1,082
Market Rent - Lower Quartile	£949	£1,101	£923	£901
Market Rent - Median	£1,300	£1,400	£1,101	£1,352
Market Rent - Average	£1,536	£1,625	£1,197	£1,580
Market Sale - Lower Quartile	£326,000	£425,000	£270,000	£326,000
Market Sale - Median	£475,000	£562,500	£375,000	£475,000
Market Sale - Average	£575,703	£677,119	£447,094	£592,212
Shared ownership (50%)	£237,500	£281,250	£187,500	£237,500
Shared ownership (25%)	£118,750	£140,625	£93,750	£118,750
Help to buy	£356,250	£421,875	£281,250	£356,250
Discounted Home Ownership (30%)	£332,500	£393,750	£262,500	£332,500
Discounted Home Ownership (25%)	£356,250	£421,875	£281,250	£356,250
Discounted Home Ownership (20%)	£380,000	£450,000	£300,000	£380,000

Table 7.1b Affordability

Tenure option	Income required (2022) Winchester district	Income required (2022) Northern Market Area	Income required (2022) Southern Market Area	Income required (2022) Winchester Town Market Area
Social Rent (average)	£18,101	£18,101	£18,101	£18,101
Affordable Rent (monthly cost)	£37,818	£40,727	£32,029	£39,331
Market Rent - Lower Quartile	£34,509	£40,036	£33,564	£32,764
Market Rent - Median	£47,273	£50,909	£40,036	£49,164
Market Rent - Average	£55,838	£59,109	£43,522	£57,472
Market Sale - Lower Quartile	£96,907	£126,336	£80,261	£96,907
Market Sale - Median	£141,199	£167,210	£111,473	£141,199
Market Sale - Average	£171,135	£201,282	£132,904	£176,042
Shared ownership (50%)	£94,449	£111,582	£74,868	£94,449
Shared ownership (25%)	£75,927	£87,449	£58,779	£74,069
Help to buy	£104,042	£123,207	£82,138	£104,042
Discounted Home Ownership (30%)	£98,840	£117,047	£78,031	£98,840
Discounted Home Ownership (25%)	£105,900	£125,407	£83,605	£105,900
Discounted Home Ownership (20%)	£112,960	£133,768	£89,179	£112,960

Table 7.2 The income shortfall for households on single Lower Quartile income levels
Income required vs (1 x) Lower Quartile ASHE Income (2021)

Tenure option	Winchester district	Northern Market Area	Southern Market Area	Winchester Town Market Area
Social Rent (average)	£8,741	£8,741	£8,741	£8,741
Affordable Rent (monthly cost)	-£10,976	-£13,885	-£5,187	-£12,489
Market Rent - Lower Quartile	-£7,667	-£13,194	-£6,722	-£5,922
Market Rent - Median	-£20,431	-£24,067	-£13,194	-£22,322
Market Rent - Average	-£28,996	-£32,267	-£16,680	-£30,630
Market Sale - Lower Quartile	-£70,065	-£99,494	-£53,419	-£70,065
Market Sale - Median	-£114,357	-£140,368	-£84,631	-£114,357
Market Sale - Average	-£144,293	-£174,440	-£106,062	-£149,200
Shared ownership (50%)	-£67,607	-£84,740	-£48,026	-£67,607
Shared ownership (25%)	-£49,085	-£60,607	-£31,937	-£47,227
Help to buy	-£77,200	-£96,365	-£55,296	-£77,200
Discounted Home Ownership (30%)	-£71,998	-£90,205	-£51,189	-£71,998
Discounted Home Ownership (25%)	-£79,058	-£98,565	-£56,763	-£79,058
Discounted Home Ownership (20%)	-£86,118	-£106,926	-£62,337	-£86,118

Table 7.3 The income shortfall for households on 1x5 Lower Quartile income levels**Income required vs (1.5 x) Lower Quartile ASHE Income (2021)**

Tenure option	Winchester district	Northern Market Area	Southern Market Area	Winchester Town Market Area
Social Rent (average)	£22,162	£22,162	£22,162	£22,162
Affordable Rent (monthly cost)	£2,445	-£464	£8,234	£932
Market Rent - Lower Quartile	£5,754	£227	£6,699	£7,499
Market Rent - Median	-£7,010	-£10,646	£227	-£8,901
Market Rent - Average	-£15,575	-£18,846	-£3,259	-£17,209
Market Sale - Lower Quartile	-£56,644	-£86,073	-£39,998	-£56,644
Market Sale - Median	-£100,936	-£126,947	-£71,210	-£100,936
Market Sale - Average	-£130,872	-£161,019	-£92,641	-£135,779
Shared ownership (50%)	-£54,186	-£71,319	-£34,605	-£54,186
Shared ownership (25%)	-£35,664	-£47,186	-£18,516	-£33,806
Help to buy	-£63,779	-£82,944	-£41,875	-£63,779
Discounted Home Ownership (30%)	-£58,577	-£76,784	-£37,768	-£58,577
Discounted Home Ownership (25%)	-£65,637	-£85,144	-£43,342	-£65,637
Discounted Home Ownership (20%)	-£72,697	-£93,505	-£48,916	-£72,697

Table 7.4 The income shortfall for households on single Median income levels
Income required vs (1 x) Median ASHE Income (2021)

Tenure option	Winchester district	Northern Market Area	Southern Market Area	Winchester Town Market Area
Social Rent (average)	£19,102	£19,102	£19,102	£19,102
Affordable Rent (monthly cost)	-£615	-£3,524	£5,174	-£2,128
Market Rent - Lower Quartile	£2,694	-£2,833	£3,639	£4,439
Market Rent - Median	-£10,070	-£13,706	-£2,833	-£11,961
Market Rent - Average	-£18,635	-£21,906	-£6,319	-£20,269
Market Sale - Lower Quartile	-£59,704	-£89,133	-£43,058	-£59,704
Market Sale - Median	-£103,996	-£130,007	-£74,270	-£103,996
Market Sale - Average	-£133,932	-£164,079	-£95,701	-£138,839
Shared ownership (50%)	-£57,246	-£74,379	-£37,665	-£57,246
Shared ownership (25%)	-£38,724	-£50,246	-£21,576	-£36,866
Help to buy	-£66,839	-£86,004	-£44,935	-£66,839
Discounted Home Ownership (30%)	-£61,637	-£79,844	-£40,828	-£61,637
Discounted Home Ownership (25%)	-£68,697	-£88,204	-£46,402	-£68,697
Discounted Home Ownership (20%)	-£75,757	-£96,565	-£51,976	-£75,757

Table 7.5 The income shortfall for households on 1.5 Median income levels**Income required vs (1.5 x) Median ASHE Income (2021)**

Tenure option	Winchester district	Northern Market Area	Southern Market Area	Winchester Town Market Area
Social Rent (average)	£37,704	£37,704	£37,704	£37,704
Affordable Rent (monthly cost)	£17,986	£15,077	£23,775	£16,474
Market Rent - Lower Quartile	£21,295	£15,768	£22,241	£23,041
Market Rent - Median	£8,532	£4,895	£15,768	£6,641
Market Rent - Average	-£34	-£3,304	£12,282	-£1,668
Market Sale - Lower Quartile	-£41,103	-£70,532	-£24,456	-£41,103
Market Sale - Median	-£85,395	-£111,405	-£55,669	-£85,395
Market Sale - Average	-£115,330	-£145,477	-£77,099	-£120,238
Shared ownership (50%)	-£38,644	-£55,778	-£19,064	-£38,644
Shared ownership (25%)	-£20,123	-£31,644	-£2,975	-£18,265
Help to buy	-£48,237	-£67,403	-£26,334	-£48,237
Discounted Home Ownership (30%)	-£43,035	-£61,242	-£22,227	-£43,035
Discounted Home Ownership (25%)	-£50,095	-£69,603	-£27,800	-£50,095
Discounted Home Ownership (20%)	-£57,155	-£77,963	-£33,374	-£57,155

8. Affordability for Key Workers

- 8.1 It is important to recognise that affordable housing can provide accommodation for a range of household types – not just those in acute housing need. The National Planning Policy Framework Annex 2 sets out a broad range of affordable housing tenures for different income groups and covers rental and affordable home ownership options.
- 8.2 Key workers and households on the minimum/living wage are important economic groups within any community. Table 8.1 considers the extent to which they could afford open market prices and rents in the Winchester district. The Market Areas are included as appendix C.
- 8.3 The shading confirms whether a tenure is affordable. Red indicates it is not affordable, yellow close to being affordable and green, affordable. This evidence clearly shows the challenge faced by key workers and those on minimum/living wage in accessing the open market within the Winchester district. Income multiples well in excess of 3.5x are needed to access home ownership and at least 30% of income needs to be spent on private renting in most cases.
- 8.4 This further emphasises the need for affordable housing to support mixed-income communities.

Table 8.1 Affordability for Key Workers

WINCHESTER		Gross household income 2021 (Annual £)	Gross household income 2021 (Monthly £)	LQ Rent	Median Rent	LQ Rent	Median Rent
Income/Occupation/Wage				% income needed	% income needed		
CAMEO UK Household Income	LQ income	£35,000	£2,917	32.5	44.6	£949	£1,300
	Median income	£45,000	£3,750	25.3	34.7	£949	£1,300
	Average income	£53,198	£4,433	21.4	29.3	£949	£1,300
ONS Annual Survey of Hours and Earnings	ASHE LQ	£26,842	£2,237	42.4	58.1	£949	£1,300
	ASHE Median	£37,203	£3,100	30.6	41.9	£949	£1,300
	ASHE Average	£43,759	£3,647	26.0	35.6	£949	£1,300
Police officer*							
	Pay Point 0	£21,402	£1,784	53.2	72.9	£949	£1,300
	Pay Point 2	£25,902	£2,159	44.0	60.2	£949	£1,300
	Pay Point 4	£28,158	£2,347	40.4	55.4	£949	£1,300
Nurse**							
	Band 1	£20,270	£1,689	56.2	77.0	£949	£1,300
	Band 3	£21,730	£1,811	52.4	71.8	£949	£1,300
	Band 5	£27,055	£2,255	42.1	57.7	£949	£1,300
Fire officer***							
	Trainee	£24,191	£2,016	47.1	64.5	£949	£1,300
	Competent	£32,244	£2,687	35.3	48.4	£949	£1,300
Teacher****							
	Unqualified (min)	£18,419	£1,535	61.8	84.7	£949	£1,300
	Main pay range (min)	£25,714	£2,143	44.3	60.7	£949	£1,300
Minimum/Living Wage*****							
	Single household (23 and over)	£16,216	£1,351	70.2	96.2	£949	£1,300
	1xFull-time, 1xPart-time	£24,324	£2,027	46.8	64.1	£949	£1,300
	Two working adults	£32,432	£2,703	35.1	48.1	£949	£1,300
	Single household (21-22)	£15,215	£1,268	74.8	102.5	£949	£1,300
	1xFull-time, 1xPart-time	£22,823	£1,902	49.9	68.4	£949	£1,300
	Two working adults	£30,430	£2,536	37.4	51.3	£949	£1,300

Source: Zoopla Price Paid (rents); Land registry Price Paid data, Regulator of Social Housing Statistical Data Return

9. Homelessness

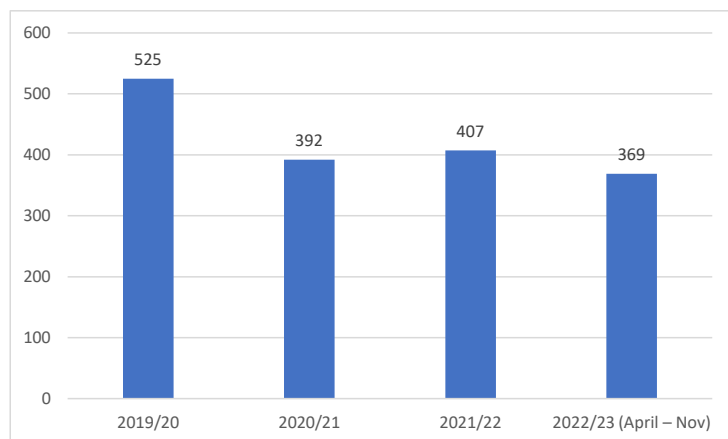
- 9.1 Winchester Council are required to provide homelessness statistics in the forms of quarterly submissions to DLUHC, which records the numbers of households who have approached the Council as homeless or threatened with homelessness and what duties are owed.
- 9.2 All of the data contained in this section needs to be read in context. Low figures could result in higher percentages and distort some of the results.
- 9.3 The table below details the total number of approaches to the Housing Options service for the last three years.

Table 9.1 Number of approaches

Year	Number
2019/20	525
2020/21	392
2021/22	407
2022/23 (April – Nov)	369

Source: Winchester district data returns

Chart 9.1 The total number of approaches to the Housing Options service for the last three years.



Source: Winchester data returns

- 9.4 The data shows that in 2020/21 there was a significant reduction in the total number of approaches compared with the previous year. The reason for this is not clear, but could be linked to Covid. However data for the first 8 months of 2022/23 indicates an increase in demand with the average monthly number of approaches increasing from 34 in 2021/22 to 46 in 2022/23. If demand continues at a similar level the anticipated number of approaches will exceed the demand in 2019/20, potentially representing a 36% increase in demand.

Case Loads

- 9.5 Caseloads are around 30 cases per officer. These are considered to be manageable caseloads but by definition are high caseloads and unlikely to be manageable or sustainable. DLUHC advise that the average caseload for officers is between 35-40 cases but where local authorities manage demand and systems well, the caseload is between 20-25 per officer. However, this approach involves regular management support.

Duty to Refer

- 9.6 Table 9.2 shows the number of duty to refers received for the last three years.

Table 9.2 Duty to Refer

Duty to refer	2019/20	2020/21	2021/22
Total number of Duty to Refers	16	29	31

- 9.7 The number of duty to refers received has remained steady over the last two years but doubled in the past 3.

Homelessness Statistics

Assessments

- 9.8 The data below analyses the assessments and outcomes recorded under the Homelessness Reduction Act 2017.

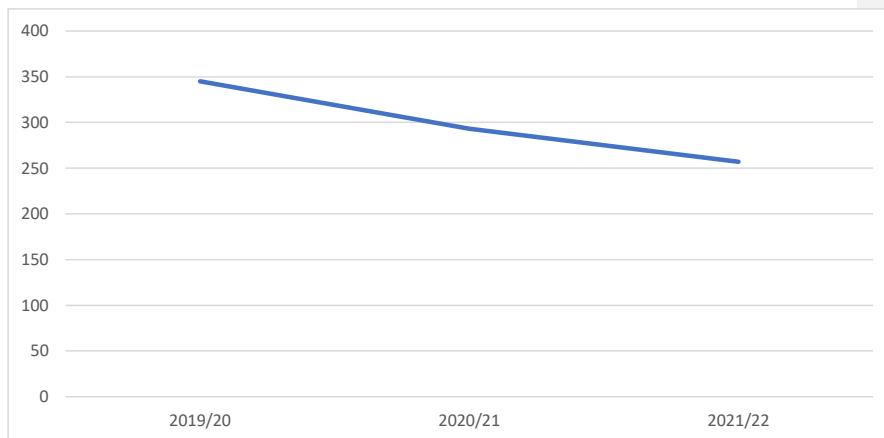
The annual number of assessments has reduced gradually over the last three years, and represents a 25.5% reduction over this period. The reduction in statutory assessments may be linked to the pre-56 day prevention work undertaken by the team, although demand and outcomes for this work is not currently recorded.

Table 9.3 Assessments

Duty	2019/20	2020/21	2021/22
Threatened with homelessness – prevention duty owed	226	160	158
Homeless – relief duty owed	117	132	97
Not homeless	2	1	2
Total	345	293	257

Source: HCLIC data

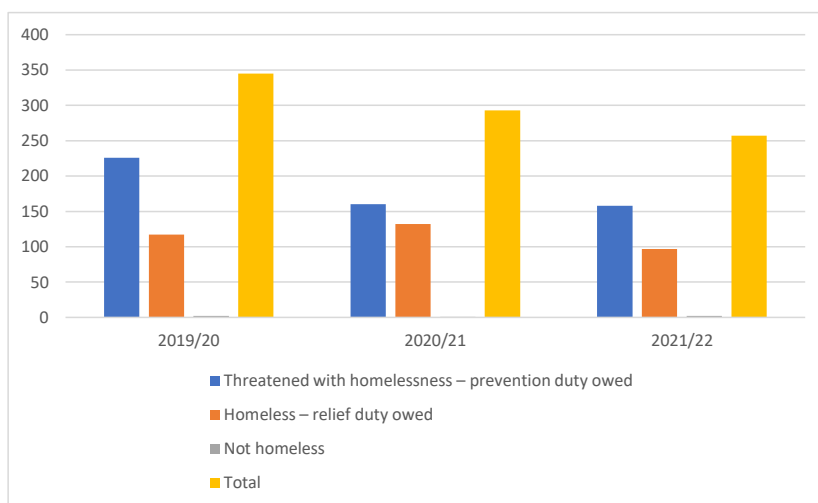
Chart 9.2 Annual Assessments



Source: HCLIC data

9.9 Chart 9.3 illustrates the assessment outcome.

Chart 9.3 Assessment Outcomes



Source: HCLIC data

9.10 In the last three years the majority of customers were owed a prevention duty compared with a relief duty, which is very positive and indicates that the team is working well with a clear focus on prevention and early intervention. The ratio between prevention and relief work has however changed, in 2019/20

66% of customers were owed a prevention duty, this reduced to 55% in 2020/21 and then increased to 62% in 2021/22.

- 9.11 There will be a need to continue to ensure that clients access the service at the earliest opportunity so that opportunities for homeless prevention can be maximised, however it is equally important that there are sufficient resources in place for staff to be able to dedicate time to prevention work.
- 9.12 There is a very low number of 'not homeless' decisions which indicate that triage arrangements are working effectively.

Profile of Homeless Households

9.13 The household composition of households owed a prevention duty is detailed in Table 9.4.

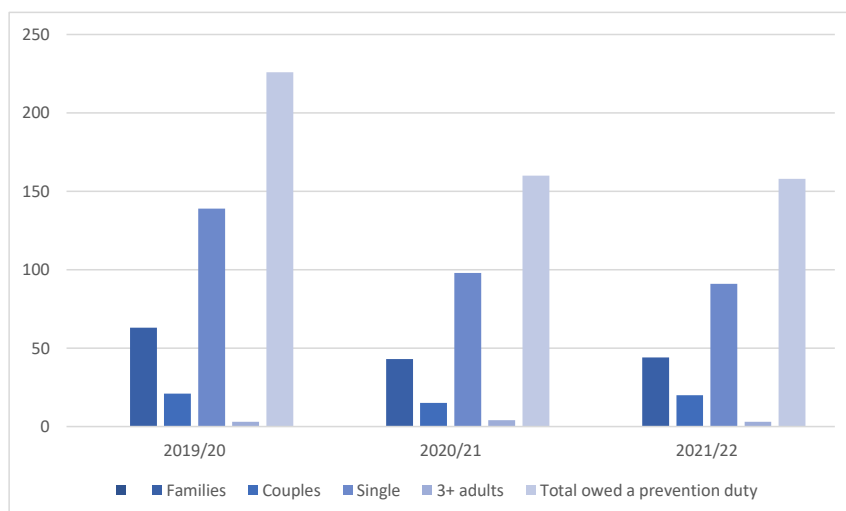
Table 9.4 Household Composition of those owed a Prevention Duty

Household composition	2019/20	2020/21	2021/22
Families	63	43	44
Couples	21	15	20
Single	139	98	91
3+ adults	3	4	3
Total owed a prevention duty	226	160	158

Source: HCLIC data

9.14 Over the last three years single people have accounted for between 58-61% of households owed a prevention duty, and families accounted for between 24-28%.

Chart 9.4 Household composition of those owed a prevention duty



Source: HCLIC data

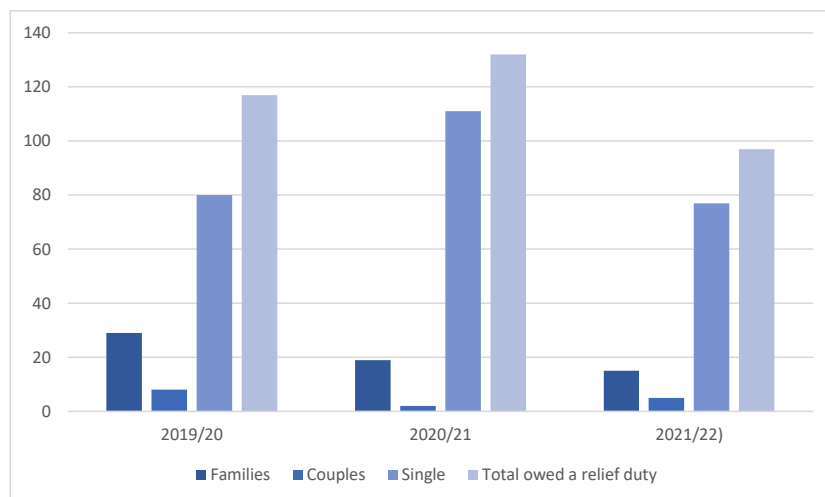
9.15 The family composition of households owed a relief duty is detailed in table 9.5.

Table 9.5 Household Composition Owed a Relief Duty

Household composition	2019/20	2020/21	2021/22)
Families	29	19	15
Couples	8	2	5
Single	80	111	77
Total owed a relief duty	117	132	97

Source: HCLIC data

Chart 9.5 Household Composition of those owed a duty



Source: HCLIC data

9.16 Over the last three years the majority of households owed a relief duty were single people accounting for 68% in 19/20, 84% in 20/21 and 79% in 21/22.

9.17 In total, singles account for 66% of all households owed a prevention or relief duty in 2021/22, compared with 72% the previous year. Single households are over-represented at relief stage in all years. This may indicate that families are more likely to approach the service, prior to becoming homeless, than single people. More work may need to be done to raise awareness of the service with single people to ensure that they approach the service when there is a threat of homelessness as opposed to after they become homeless. It is also possible that it may be more difficult to prevent homelessness for single households due to the availability of affordable housing options for single households. It is also important to note that single people are more

likely to be vulnerably housed or their homelessness may be hidden, and as such their housing arrangements were more likely to be impacted by Covid.

Support Needs

- 9.18 Table 9.6 shows the total number of assessed households who have an identified support need.

Table 9.6 Total number of Support Needs

Support needs	2019/20	2020/21	2021/22
Households with a support need	214	217	170
Total support needs	459	426	367

Source: HCLIC data

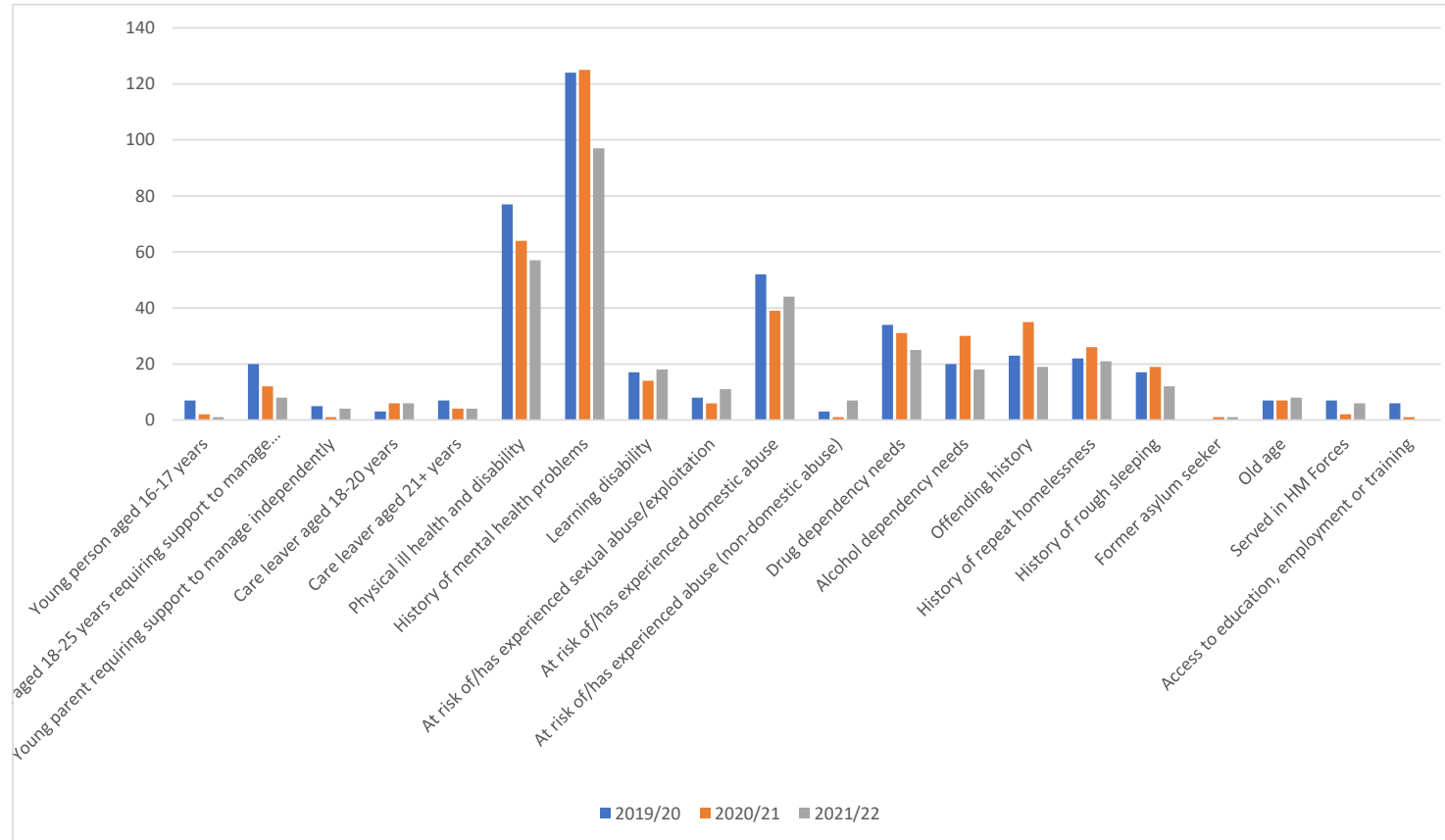
- 9.19 Of the clients owed a duty by the Housing Options team in 201/22, 67% had a support need, compared with 74% the previous year.
- 9.20 In 2021/22 a total of 367 support needs were identified for 255 households. The nature of the identified support needs are detailed in Table 9.7.

Table 9.7 Support Need breakdown

Support need	2019/20	2020/21	2021/22
Young person aged 16-17 years	7	2	1
Young person aged 18-25 years requiring support to manage independently	20	12	8
Young parent requiring support to manage independently	5	1	4
Care leaver aged 18-20 years	3	6	6
Care leaver aged 21+ years	7	4	4
Physical ill health and disability	77	64	57
History of mental health problems	124	125	97
Learning disability	17	14	18
At risk of/has experienced sexual abuse/exploitation	8	6	11
At risk of/has experienced domestic abuse	52	39	44
At risk of/has experienced abuse (non-domestic abuse)	3	1	7
Drug dependency needs	34	31	25
Alcohol dependency needs	20	30	18
Offending history	23	35	19
History of repeat homelessness	22	26	21
History of rough sleeping	17	19	12
Former asylum seeker	0	1	1
Old age	7	7	8
Served in HM Forces	7	2	6
Access to education, employment or training	6	1	0
Total support needs	459	426	367

Source: HCLIC data

Chart 9.6 Support Needs



Source: HCLIC data

- 9.21 The most frequently occurring support need is mental health, accounting for 26% of all declared support needs in 2021/22.
- 9.22 Other frequently occurring support needs include physical ill health, domestic abuse, and to a lesser extent drug dependency, alcohol dependency, repeat history of homelessness, offending history and history of rough sleeping.
- 9.23 The Strategy will need to consider appropriate accommodation requirements.

Reasons for Homelessness

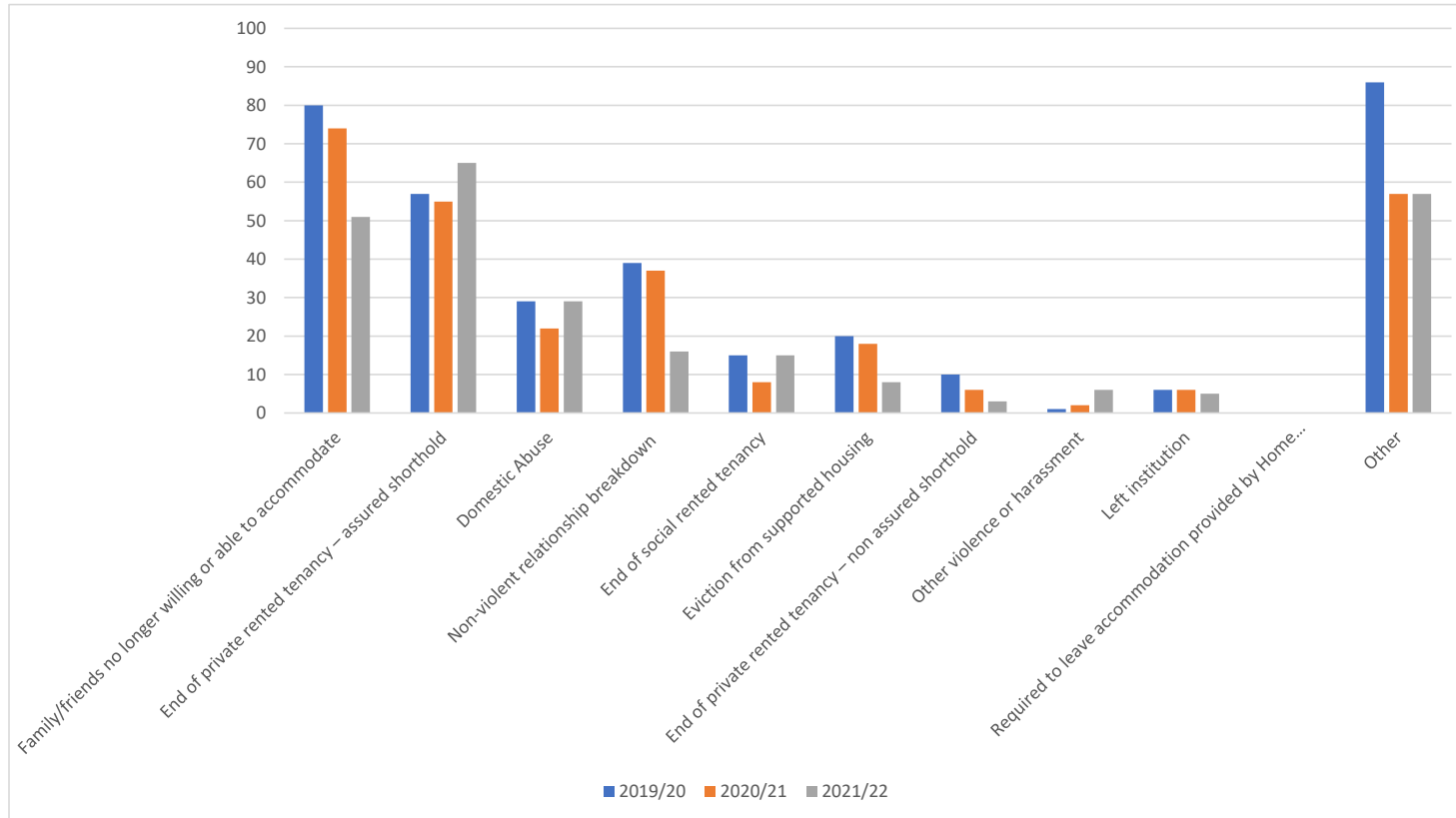
- 9.24 Table 9.8 and Chart 9.7 detail the main causes of homelessness for those owed a prevention and relief duty.

Table 9.8 Main reason for homelessness

Reason for homelessness	2019/20	2020/21	2021/22
Family/friends no longer willing or able to accommodate	80	74	51
End of private rented tenancy – assured shorthold	57	55	65
Domestic Abuse	29	22	29
Non-violent relationship breakdown	39	37	16
End of social rented tenancy	15	8	15
Eviction from supported housing	20	18	8
End of private rented tenancy – non assured shorthold	10	6	3
Other violence or harassment	1	2	6
Left institution	6	6	5
Required to leave accommodation provided by Home Office as asylum support	0	0	0
Other	86	57	57

Source: HCLIC data

Chart 9.7 Main Causes of Homelessness



Source: MHCLG HCLIC data

- 9.25 The main reason for homelessness in the Winchester district in 2021/22 was due to the end of private rented accommodation, accounting for 25% of cases, followed by family/friends evicting (20%).
- 9.26 In the two years prior to this, the main cause of homelessness was due to family and friends evicting. The reasons for this is most likely linked to Covid, and the restrictions of landlord evictions and the breakdown of insecure housing arrangements linked to the pandemic and restrictions.
- 9.27 The other main causes of homelessness are relationship breakdown and domestic abuse.

Prevention and Relief Outcomes

Prevention Outcomes

- 9.28 Table 9.9 details the number of cases where the prevention duty came to an end during the year and the outcomes achieved.

Table 9.9 Prevention Outcomes

Outcome	2019/20	2020/21	2021/22
Total number of households whose prevention duty ended	202	170	138
Total prevented	141	121	103
56 days or more expired and no further action	12	13	3
Contact lost	7	8	6
Homeless (including Intentionally homeless)	35	19	15
No longer eligible	0	0	0
Refused suitable accommodation	0	0	2
Refused to cooperate	0	0	0
Withdrew application/applicant deceased	7	9	9
Not known	0	0	0

Source: HCLIC data

- 9.29 For the 170 cases in 2020/21 owed a prevention duty, where the duty has ended, accommodation was secured for 121 of these households. This indicates that of those households owed a prevention duty, homelessness was successfully prevented for 71% of these households. This compares to a national prevention rate of 59.4%. This is a very positive achievement during a pandemic.
- 9.30 In 2021/22 of the 138 cases where the prevention duty ended homelessness was prevented for 103 households, equating to a prevention rate of 75%, which is above the national average of 56.3%.

Table 9.10 Numbers prevented from homelessness

Overall outcome	2019/20	2020/21	2021/22
Staying in existing accommodation	34	16	13
Moved to alternative accommodation	107	105	90

Source: HCLIC data

- 9.31 In the last two years for those cases prevented from becoming homeless, 87% were helped to secure alternative accommodation. The service is much more successful at assisting households to secure alternative accommodation and rather than enabling them to remain in their existing accommodation.
- 9.32 Covid may have made it more difficult for households to remain in their existing accommodation, however, there may need to be a greater focus on preventing people losing their existing accommodation.
- 9.33 The table below shows the type of accommodation secured under prevention activity.

Table 9.11 Accommodation Outcome Prevention

Accommodation outcome	2019/20	2020/21	2021/22
Social housing	42	40	50
Private rented	69	59	39
Supported housing	<u>11</u>	10	8
Staying with family	<u>16</u>	7	2
Staying with friends	2	1	1
Owner Occupier	0	0	1
Not known	1	0	0
Other	0	4	2

Source: HCLIC data

- 9.34 The majority of households whose homelessness was prevented were helped to access private rented accommodation in 2019/20 and 2020/21, accounting for just under 50% of all preventions. In 2021/22 more households were helped to access social housing accounting for 38% of prevention cases.

Relief Outcomes

9.35 Table 9.12 shows the reasons where the relief duty has ended during the year.

Table 9.12 Reasons relief duty ended

Outcome	2019/20	2020/21	2021/22
Total number of households whose relief duty came to an end	160	159	107
Secured alternative accommodation for 6 months	62	74	56
Local connection referral accepted by other LA	0	0	0
56 days elapsed	73	65	32
Contact lost	21	10	8
Intentionally homeless from accommodation provided	0	3	1
No longer eligible	0	0	0
Notice served due to refusal to cooperate	0	0	0
Refused final accommodation	0	1	1
Withdrew application/applicant deceased	4	6	9
Not known	0	0	0

Source: HCLIC data

- 9.36 In 2020/21 a total of 159 relief duties came to an end of which 74 were successfully relieved equating to 47%. This indicates an improved success rate of relief work when compared to the previous year, and is above the national average of 39.8%.
- 9.37 In 2021/22 the relief duty ended for a total of 107 households, of which 56 had accommodation secured, this indicates that of those households owed a relief duty homelessness was relieved for 52% of these households. This is above the national average for England of 39.1%.

Table 9.13 The accommodation secured under relief work

Accommodation Outcome (Relief)	2019/20	2020/21	2021/22
Social housing	16	19	17
Private rented	20	19	11
Supported housing	17	31	22
Staying with family	4	2	3
Staying with friends	1	0	1
Owner occupier	0	1	0
Not known	0	0	0
Other	4	2	2

Source: HCLIC data

- 9.38 The majority of households who had their homelessness relieved were helped to access supported housing (35%), followed by social housing (27%).

Main Duty Decisions

9.39 Table 9.14 details the number of main duty decisions for households where the homelessness could not be prevented or relieved.

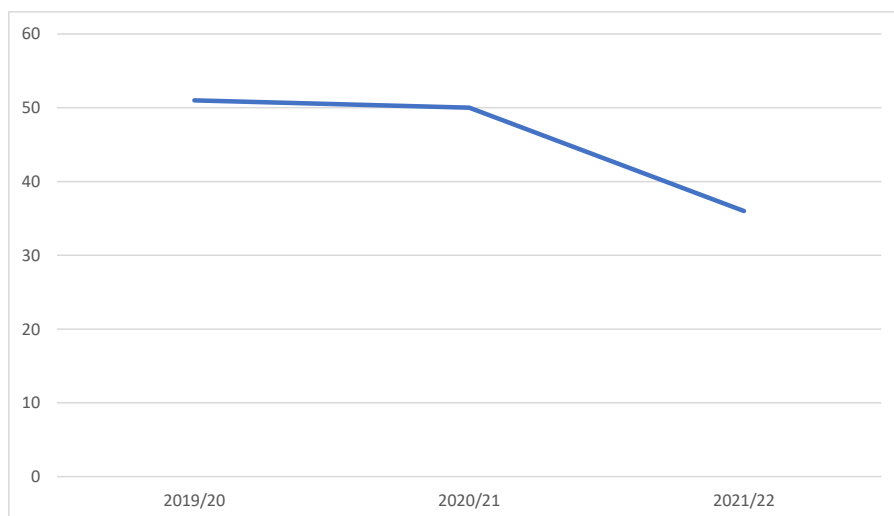
Table 9.14 Main duty decisions

Decision	2019/20	2020/21	2021/22
Homeless + priority need + unintentionally homeless (S193 acceptance)	51	50	36
Intentionally homeless	4	3	1
No priority need	7	18	5
Not homeless	0	0	0

Source: HCLIC data#

9.40 Chart 9.8 illustrates the number of full duty (S193) cases over the last three years. There was a reduction in 2021/22 which is likely to be linked to the overall reduction in statutory assessments. Of the original 255 households owed a prevention or relief duty in 2021/22, 36 households (14%) went on to have a full duty (s193) owed, this compares with 15% nationally.

Chart 9.8 Homeless +priority needs + unintentionally homeless)(S193 acceptance)



Source: HCLIC data

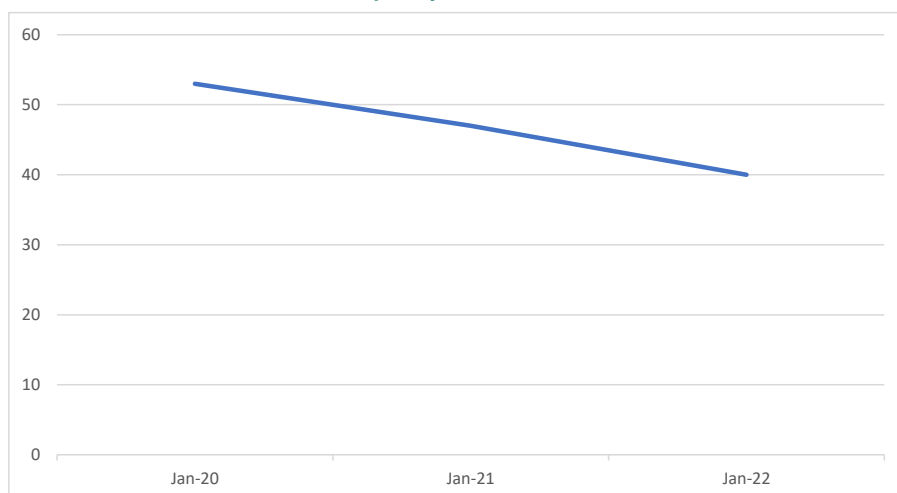
Temporary Accommodation

9.41 Table 9.15 and Chart 9.9 shows the total number of households accommodated in temporary accommodation at the end of each financial year. This provides a snapshot of those in temporary accommodation at the end of each year.

Table 9.15 Numbers in Temporary Accommodation

Year	Total Number in TA at end of March	Number of households with children
March 2020	53	21
March 2021	47	11
March 2022	40	12

Chart 9.9 Total Number in Temporary Accommodation



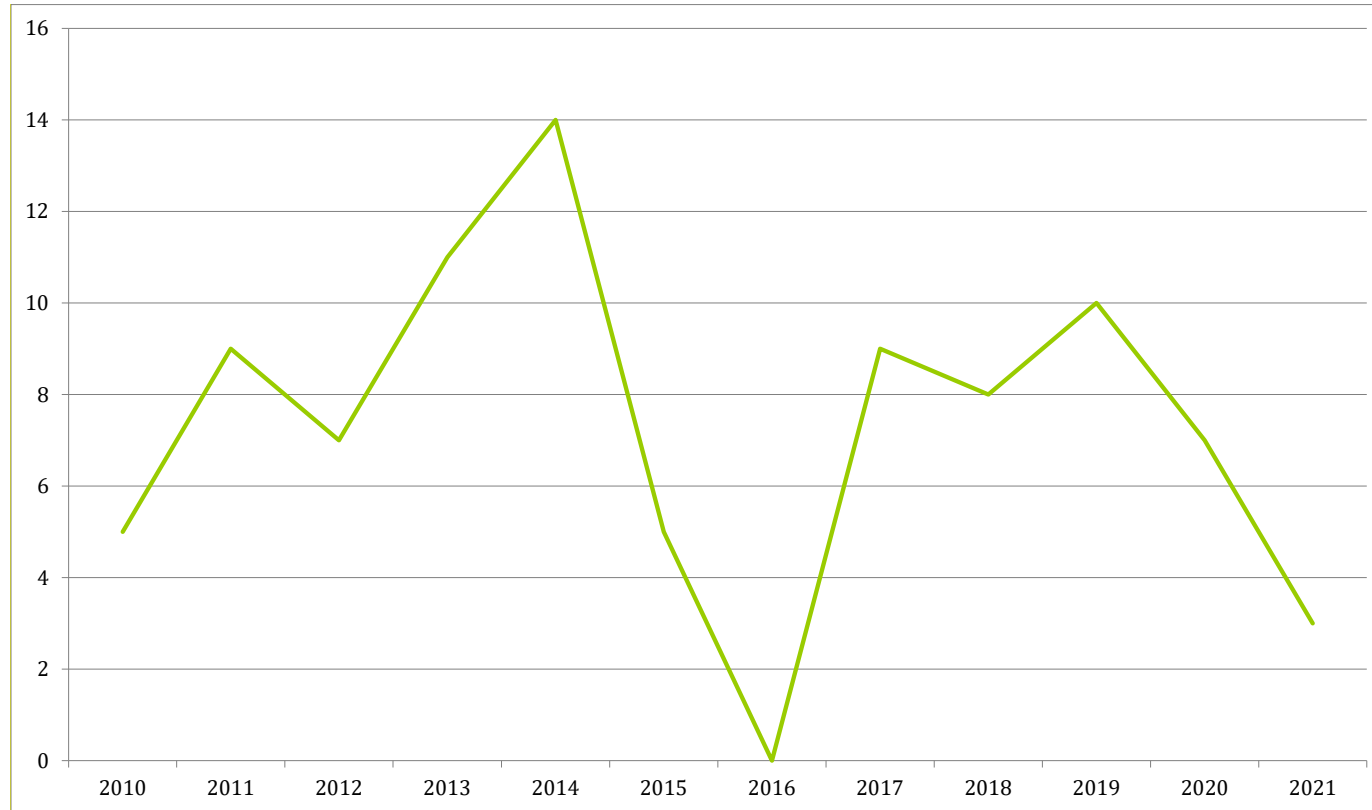
Source: H-CLIC data

- 9.42 The number of households in temporary accommodation at the end of each year has seen a gradual, particularly for households with children.
- 9.43 A snapshot undertaken in November 2022 shows that there are 51 households in temporary accommodation, of which 34 are single people, 14 families and 3 couples. This data indicates that the number of households in temporary accommodation has increased compared with March 2021.

Rough Sleeping

- 9.44 Rough sleeping is defined as “People sleeping, about to bed down (sitting on/in or standing next to their bedding) or actually bedded down in the open air (such as on the streets, in tents, doorways, parks, bus shelters or encampments). People in buildings or other places not designed for habitation (such as stairwells, barns, sheds, car parks, cars, derelict boats, stations, or “bashes”)”.
- 9.45 Each Authority is required to submit an official figure of numbers of rough sleepers found per year or to submit an estimate. Chart 9.10 details the number of rough sleepers found/estimated since 2010.
- 9.46 Rough sleeping levels have fluctuated in Winchester peaking in 2014. Prior to the pandemic in 2019, 10 rough sleepers were found on the count, this number has since reduced and the last count in 2021 identified 3 rough sleepers. The reduction since 2020 is likely to be linked to Covid, when many individuals who may have otherwise slept rough were provided with emergency accommodation under Covid provisions. Changes to the night shelter provision has since provided a much improved accommodation offer, which is also likely to have had a positive impact on rough sleeping levels

Chart 9.10 Rough Sleeping



Source: DLUHC Rough Sleeping Data

Please note there was no data available for 2016

10. Affordable Housing Need

- 10.1 The purpose of this analysis is to consider the breakdown of affordable need by sub-area within the Winchester City Council area. The 2020 SHMA has identified a total need for 220 social/affordable rented dwellings and 123 affordable home ownership dwellings, with a total affordable need of 343 dwellings each year. The final tenure split is 64% social/affordable rented and 36% affordable home ownership. This data is being taken as a base position of overall need given that the SHMA is part of the Local Plan evidence base.
- 10.2 Social rented homes is a priority for delivery in Winchester district.

Social/affordable rented need by sub-area

- 10.3 The 2020 SHMA provided a district-wide assessment of affordable housing need. Further work is necessary to break this down by sub-area. For social/affordable rented need, the housing register has been used to consider how the type of affordable need varies by sub-area, age group and number of bedrooms needed.
- 10.4 Table 10.1 sets out the analysis for the three sub-areas based on 2022 housing register data. This shows that:
- 84.6% of the need is for one- and two-bedroom dwellings, with 63% of need for one-bedroom dwellings, 21.6% for 2-bedroom dwellings, 10.8% for 3 bedroom and 4.7% for four or more bedroom dwellings.
 - Overall 77.9% of need is from households with a household reference person (HRP) aged under 60 and 22.1% from a household with a HRP aged 60 and over.
 - 52.7% of the need is in Winchester Town Market Area, 30.2% in the Northern Market Area and 17.1% in the Southern Market Area.

Table 10.1 Affordable need by sub-area, age group and number of bedrooms - based on current place of residence (Table % data)

Sub-area	Age group	Assessed bed need based on HRA	Assessed bed need based on HRA	Assessed bed need based on HRA	Assessed bed need based on HRA	Assessed bed need based on HRA	Assessed bed need based on HRA	Assessed bed need based on HRA
		1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 bedrooms	6 bedrooms	Total
Northern Market Area	Under 60	11.0	6.3	3.6	1.3	0.0	0.0	22.2
Northern Market Area	60 and over	7.2	0.8	0.0	0.0	0.0	0.0	8.0
Northern Market Area	Total	18.2	7.1	3.6	1.3	0.0	0.0	30.2
Southern Market Area	Under 60	5.7	4.2	2.1	1.2	0.0	0.0	13.1
Southern Market Area	60 and over	3.8	0.2	0.0	0.0	0.0	0.0	3.9
Southern Market Area	Total	9.5	4.3	2.1	1.2	0.0	0.0	17.1
Winchester Town Market Area	Under 60	26.2	9.3	5.0	2.1	0.0	0.1	42.6
Winchester Town Market Area	60 and over	9.1	0.8	0.2	0.0	0.0	0.0	10.1
Winchester Town Market Area	Total	35.3	10.1	5.2	2.1	0.0	0.1	52.7
Winchester District Total	Under 60	42.9	19.7	10.6	4.6	0.0	0.1	77.9
Winchester District Total	60 and over	20.1	1.8	0.2	0.0	0.0	0.0	22.1
Winchester District Total	Total	63.0	21.6	10.8	4.6	0.0	0.1	100.0

Source: 2022 housing register

10.5 Table 10.2 sets out the profile of social/affordable rented need based on an annual need for 220 rented dwellings each year.

Table 10.2 Affordable need by sub-area, age group and number of bedrooms - based on current place of residence (Number based on annual need for 220 dwellings)

Sub-area	Age group	Assessed bed need based on HRA	Assessed bed need based on HRA	Assessed bed need based on HRA	Assessed bed need based on HRA	Assessed bed need based on HRA	Assessed bed need based on HRA	Assessed bed need based on HRA
		1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 bedrooms	6 bedrooms	Total
Northern Market Area	Under 60	24	14	8	3	0	0	49
Northern Market Area	60 and over	16	2	0	0	0	0	18
Northern Market Area	Total	40	16	8	3	0	0	66
Southern Market Area	Under 60	13	9	5	3	0	0	29
Southern Market Area	60 and over	8	0	0	0	0	0	9
Southern Market Area	Total	21	10	5	3	0	0	38
Winchester Town Market Area	Under 60	58	20	11	5	0	0	94
Winchester Town Market Area	60 and over	20	2	0	0	0	0	22
Winchester Town Market Area	Total	78	22	11	5	0	0	116
Winchester Total	Under 60	94	43	23	10	0	0	171
Winchester Total	60 and over	44	4	0	0	0	0	49
Winchester Total	Total	139	47	24	10	0	0	220

Source: 2022 housing register need apportioned to SHMA 2020 figure overall need for rented dwellings

10.6 Table 10.3 considers the number of bids received for properties coming available over the period 1 Oct 2022 to 30 September 2022. This indicates that the highest number of bids were generally for 1- and 2-bedroom properties.

Table 10.3 Bidding activity 1 October 2021 to 30 September 2022

Sub-area	Age group	Number of bids 1 bedroom	Number of bids 2 bedrooms	Number of bids 3 bedrooms	Number of bids 4 bedrooms	Number of bids Total
Northern Market Area	Under 60	26	59	17	0	102
Northern Market Area	60 and over	28	18	0	0	46
Northern Market Area	Total	54	77	17	0	148
Southern Market Area	Under 60	37	49	36	4	126
Southern Market Area	60 and over	22	6	1	0	29
Southern Market Area	Total	57	55	37	4	153
Winchester Town Market Area	Under 60	74	89	20	0	183
Winchester Town Market Area	60 and over	65	9	0	0	74
Winchester Town Market Area	Total	139	98	20	0	257
TOTAL	N/A	502	460	148	8	1,118

Key: number of bids by sub-area

Low	<20
Medium	20-50
High	50+

Source: Council bidding activity data

Affordable home ownership need by sub-area

10.7 The housing register allows households to indicate their interest in shared ownership. Using this as a reasonable proxy for affordable home ownership tenures, Table 4 sets out the profile of affordable home ownership need. This is still skewed towards smaller dwellings.

Table 10.4 Affordable home ownership by sub-area, age group and number of bedrooms - based on current place of residence (Table % data)

Sub-area	Age group	Assessed bed need based on HRA					Assessed bed need based on HRA Total	Base Number
		1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 bedrooms		
Northern Market Area	Under 60	15.6	5.7	5.3	0.8	0.0	27.5	67
Northern Market Area	60 and over	2.5	0.4	0.0	0.0	0.0	2.9	7
Northern Market Area	Total	18.0	6.1	5.3	0.8	0.0	30.3	74
Southern Market Area	Under 60	5.7	5.3	0.8	0.8	0.0	12.7	31
Southern Market Area	60 and over	0.8	0.0	0.0	0.0	0.0	0.8	2
Southern Market Area	Total	6.6	5.3	0.8	0.8	0.0	13.5	33
Winchester Town Market Area	Under 60	22.5	10.2	3.7	1.2	0.0	37.7	92
Winchester Town Market Area	60 and over	3.3	0.0	0.4	0.0	0.0	3.7	9
Winchester Town Market Area	Total	25.8	10.2	4.1	1.2	0.0	41.4	101
Winchester District Total	Under 60	54.1	23.8	10.7	2.9	0.0	91.4	223
Winchester District Total	60 and over	7.4	0.4	0.4	0.0	0.4	8.6	21
Winchester District Total	Total	61.5	24.2	11.1	2.9	0.4	100.0	244
Base	n/a	150	59	27	7	1	244	n/a

- 10.8 Table 10.5 compares the housing register data with national evidence of affordable home ownership dwelling size based on arc4 national data (based on around 85,000 household surveys weighted to 2.6m households). arc4 national data shows a majority of households considering affordable home ownership need 2 or 3 bedrooms. Considering the housing register and broader arc4 national data, a blended approach is suggested for the Winchester district which would result in 55% of affordable home ownership dwellings having 2 or 3 bedrooms, 36% 1 bedroom and 9% four or more bedrooms. This would apply across all sub-areas.

Table 10.5 Recommendations for affordable home ownership dwellings

Number of bedrooms	Winchester district housing register %	arc4 national data %	Blended approach %	Annual need (based on 123)
1	61.5%	10%	36%	40
2	24.2%	40%	32%	44
3	11.1%	35%	23%	28
4 or more	3.2%	15%	9%	11
Total	100%	100%	100.0	123

11. Conclusions

11.1 The evidence base suggests priorities to:

- Improve choice so that access to different property types, tenures and prices are available across the Winchester district. The Council is already a developer providing additionality and driving forward innovation e.g., around energy efficiency/climate change along with S106 sites, exception sites and other windfall sites to maximise affordable housing provision.
- Continue to deliver affordable housing in line with the size and type identified and make best use of the current housing stock.
- Consider introducing products that support first-time buyers to access the home ownership ladder. This may also be targeted at retaining students and attracting key workers.
- Access the private rented sector to support households that are homeless or living in insecure housing.
- Develop a robust offer to deal with the ageing population to support people to live well at home for longer.
- Consider whether purpose built PRS offer is viable and attractive to the Council. This would offer more affordable rented property to key workers as well as others who have difficulty in accessing council, affordable or market sale/rented homes.
- Solutions to support access to the PRS for Ukrainians, Syrians and Afghanistan and other refugees, which could then be expanded to also meet the need for Housing Options clients.
- Consider the most appropriate housing solutions for people with complex need

11.2 These elements will all be addressed within the Housing Strategy and are further considered within the 'Strategic interventions for Winchester' Report March 2023'.

11.3 Other areas for consideration not covered by this evidence base being discussed with officers:

- The cost and potential to retrofit homes.
- Targeted support toward poor quality housing to support good health outcomes.
- Developing the right housing models to support people who have complex needs to live independently.
- Bringing empty homes back into use.
- Re purposing existing stock for those with complex needs.
- Supporting cohesive communities as the Winchester district focuses on becoming a City of Sanctuary

Appendix A: Agent reviews

Strengths of the housing market in Winchester district

- A.1 Winchester is a very popular cathedral city located just one hour from London on the train. This link provides an easy commute, particularly with more flexible working conditions, in addition to strong networks to attract visitors and potential residents to the area. Demand is high from prospective buyers keen to move to or within the city.
- A.2 Outstanding schools are also a huge driving force for families locating to the area which contributes to the strong market in the city.
- A.3 The property market in the Winchester district is described as 'Teflon'. The Wall Street Journal recently reported the city to be one of the strongest and most reliable places in the country for capital appreciation linked to investment in property. The asset will only ever be a minimum of the value paid due to prices increasing or plateauing in value.

Weaknesses of the housing market in the Winchester district

- A.4 The economy is currently forcing many potential clients to hold off putting their house on the market and committing to buying, moving, or selling. There is no market for first-time buyers with a one bedroom property starting at £350,000 for a viable conversion. Conversely, a three bedroom terraced house can be purchased for £300,000 in Eastleigh which is just one junction further along the motorway.
- A.5 The core market in the Winchester district is reported to be around £700,000 and therefore does not meet the needs of first-time buyers or the middle market. Upsizing and downsizing within the city are more commonplace.
- A.6 Agents report a lack of stock and a shortage of good quality homes. However, the housing market is 'stuttering' as a whole at present. There is a hesitancy amongst both buyers and sellers trying to decide whether to move. Many who have sold are struggling to find somewhere to move to which is presenting a 'chicken and egg' scenario in the market in terms of supply and demand of properties.
- A.7 Plateauing prices since March have presented further challenges to agents. Vendors think prices are still increasing and buyers think they are decreasing and can drive for a reduction in price. Agents need to be the guide to manage realistic sales with this disparity of opinions in the current market.
- A.8 Coupled with the economic challenges, demand for properties is also currently showing a seasonal decline. Agents expect the market to pick up again from February onwards next year but this is only
- A.9 The lettings market is softer at present. Covid resulted in high demand for properties but the lack of supply combined with a seasonal downturn is resulting in a quieter market at present.

- A.10 Landlords are decreasing in number; it is no longer an attractive opportunity for amateur investors to invest in property. Many landlords are looking for a quick return and either cannot or will not hold out for the longer term yield. Increasing numbers of renters are vying for fewer properties.
- A.11 Airbnb properties are always full and have become a massive business in the city which attracts visitors all year around. Landlords are realising a far better yield on their property than renting and this is further reducing the rental property pool.
- A.12 Agents shared a general apprehension with the housing market and the hope that prices will begin to correct themselves over the coming months in both the sales and lettings sector.

Gaps in the supply of housing

- A.13 There are not enough bungalows and existing bungalows are being converted into houses. The city needs more single level accommodation for older residents. Not a single bungalow has been included in recent new builds or potential new developments including the 2,500 homes planned for Barton Farm. Bungalows are also rare in the lettings market. A recent one was a three bedroom property in Kingsworthy on the market for £1,795pcm.
- A.14 Terraced housing in central Winchester was also identified as a gap in the market.
- A.15 Smaller one and two bedroom rental properties are in short supply. There is a significant gap in the market for small one bedroom properties in the price range of £750 to £850pcm. Prices for two bedroom properties have risen from £1,000pcm to £1,350pcm in the last three years which is moving beyond the budget of many who wish to live in the city. There are less people in the bracket able to afford a three bedroom property which will let for £1,700 to £2,000pcm.
- A.16 Agents report investors coming out of the HMO market due to reduced returns in the current economic climate. There is a lack of stock across the board for both sales and rental.

Most popular dwellings

- A.17 One agent quoted the 'race for space' which shows value for money per square foot, when asked about the property prices in the city. The average for the Winchester district is £569 per square foot. The agent quoted figures for comparable cities to provide some context on the market in the Winchester district; Cheltenham £499 per square foot, Tunbridge Wells £566 per square foot and Guildford £650 per square foot.
- A.18 In real terms, average house prices provided by agents are as follows;
- 1 bedroom apartment: £350,000
 - 2 bedroom apartment: £325,000 (on the outskirts of the city) - £550,000
 - 3 bedroom house: £400,000 - £800,000+

- 4 bedroom house: £800,000 - £1 million+
- A.19 The average first-time buyer budget in the Winchester district is £400,000 - £500,000. The Help to Buy limit is £450,000. This results in buyers looking for a 'project property' around this value which will be worth more once completed. Competition for these types of properties is particularly high. Agents noted that it is not lucrative enough to develop and flip houses in the Winchester district.
- A.20 Classic family three and four bedroom houses ranging from £500,000 to £800,000 are in the most demand. Good quality properties in need of minor work are popular.
- A.21 Agents receive many requests for properties within walking distance to the train station or easy access to the motorway. Properties close to outstanding schools are also at a premium.
- A.22 Period properties in St Cross, Hyde, Westgate, Fulflood and Kings are all high demand locations.
- A.23 In terms of the lettings market, modern one and two bedroom apartments are the most popular dwelling type. Tenants are preferring to live in a property for one to two years, while the economy settles down. Staying in their current property will potentially limit costs due to a cap of a 5% increase for existing tenants. Moving to a new rental property would see a bigger increase for new tenants with landlords able to increase rent in between tenancies.
- A.24 Average rental prices in the area were reported as follows
- 1 bedroom apartment: £700 - £1000pcm
 - 2 bedroom: £1100 - £1,500pcm
 - 2 bed terraced house on the Barton Farm estate: £1,150pcm
 - 3 bedroom house in St Cross: £1,600pcm
 - 3 bedroom house in Hursley: £2,000pcm
- A.25 The majority of landlords are independent. Only a few landlords in the area have larger property portfolios. Some landlords are having to sell up and others are having to increase rent due to increasing overheads and decreasing margins. However, some landlords who do not have a mortgage are trying their best to help their tenants with keeping rents down as much as possible.

Least popular dwellings

- A.26 Flats have not come out of the pandemic very well due to the demand for outside space. Apartments are hard to sell. Ground floor flats are the exception due to their outside space. Ground rents are becoming more of a consideration for renters when managing all overheads. Freehold is preferred to leasehold.
- A.27 Retirement homes are also in less demand and on the market for longer.

- A.28 Council estates are deemed less appealing particularly in areas such as Stanmore and Winnell which have a mix of council and residential properties. These areas tend to have stronger potential for rental investment and lots of HMOs. The mix of private homes and student accommodation in Stanmore is not an attractive option for families looking to move.
- A.29 Properties with restrictions such as too many stairs, no parking or planning limitations are also less popular.
- A.30 Some landlords have increased their rents to either cover their own costs or capitalise on the shortage of rental properties in the area. Some properties have seen a 30% increase in recent months. Agents are concerned that rental figures will not hold forcing more landlords to sell and further limiting the supply of properties.
- A.31 Agents report a seasonal slowing of the market towards the end of the year with an upturn expected from February onwards.

New dwellings

- A.32 Agents report a good mix of properties in the city. The Barton Farm development has in excess of 2,000 homes planned across a ten year period. Prior to this the Bovis Winchester Village development was the largest in the area. Five hundred homes have been built in the first three years of the development. Agents report a good mix of properties in terms of size, position, and space. However, the terraced houses are all built to a very similar design and are not really meeting the needs of the buyers. Smaller town houses all look the same and were described by one agent as 'soulless.' Niche developments with one or two units tend to be more bespoke and meet the needs of the high end market.

Rent to Buy

- A.33 Agents are aware of a few Rent to Buy products in the area. However, due to the uniqueness of the market there is lots of upsizing and downsizing within the area. Buying is the preferred option and cash buyers are commonplace.

Build to Rent

- A.34 Not all agents had a working knowledge of this product.

Conveyancing chains – completion

- A.35 Conveyancing chains are taking longer to complete with delays reported across the board which are largely attributed to the pandemic. Agents report an average of 150 days for completion. One agent described the whole process as 'archaic' and 'not fit for purpose.'
- A.36 Agents report delays with the transaction period. Mortgage offers can be slow to come through, in some instances up to six weeks after a valuation has

taken place. Although this process has not sped up in the last two to three years it has also not slowed any further.

Movement of people living in and moving from Winchester district

- A.37 The Winchester district housing market is very unique and sees the majority of residents moving within the area, upsizing or downsizing as needed. Families in particular are upsizing.
- A.38 The Winchester district attracts people from London with the good schools, university, central access to key motorway networks and strong transport links. Residents are easily able to commute to Southampton and Basingstoke in addition to travelling to the capital within an hour. People moving into the area will initially rent before looking to buy and settle down.
- A.39 In terms of moving away from the area, agents reported some residents retiring to Dorset, Somerset and Devon where they are able to buy a good sized property following the sale of their home in the Winchester district.
- A.40 Agents also report a post-Covid movement of people returning from overseas.
- A.41 University students are a contributing factor to the movement of people in the city. Agents report increasing challenges with the student market which is based in the Stanmore area. Agents support landlords with let only tenants but many properties are marketed across multi agencies. From January to April whole houses are offered to the student market for rent. If no tenants are secured then agents will work with landlords to let single rooms as part of a HMO. One agent also reported working with named companies to rent properties and rooms to employees as another viable letting option for landlords.

Setting future housing standards in the Winchester district

- A.42 Agents are keen to see a standardisation in terms of the future quality standards of new housing in the Winchester district. Plots and houses need to be sufficient in terms of size and light. The Barton Farm development is congested with a very high density of housing due to developers aiming to gain as much return as possible on their investment.
- A.43 Some developments such as the Cala Build sees buyers just purchasing the bricks of the house and then paying for everything else in the property as extras such as turf and flooring..
- A.44 Affordability was highlighted as a key factor when setting future housing standards ensuring a range of properties across the housing and affordability spectrum. Agents shared concerns that the same affordability criteria would be applied to Ukrainian families who may want to secure their own property after their relocation to the city. This would also put an additional pressure onto the housing market.

- A.45 Timeframes were identified as another key area; people want to move as quickly as possible once offers have been accepted. A central location was identified as another key factor. Eco friendly homes with a high EPC rating are also becoming increasingly important to buyers.
- A.46 The Winchester district is starting to feel overcrowded and schools are at capacity. It is important for the whole infrastructure to be considered when setting future housing standards. School catchment areas, supermarkets, shops and access to the town are all important considerations. Driving distance or easy access to amenities is key factor for residents. The infrastructure needs to be part of the whole planning process.

Appendix B: Product formulas

Shared ownership 50%	Winchester district	Northern Market Area	Southern Market Area	Winchester Town Market Area
Full price (based on median)	£475,000	£562,500	£375,000	£475,000
Equity 50%	£237,500	£281,250	£187,500	£237,500
10% deposit on equity share	£23,750	£28,125	£18,750	£23,750
Mortgaged amount	£213,750	£253,125	£168,750	£213,750
Divisor (6% interest)	153.40	153.40	153.40	153.40
Service Charge (monthly)	£30	£30	£30	£30
Rent (per month based on 2.75% on remaining equity pa)	£544	£645	£430	£544
Income required for mortgage	£66,884	£79,205	£52,803	£66,884
Income required for rent/service charge	£27,565	£32,378	£22,065	£27,565
TOTAL	£94,449	£111,582	£74,868	£94,449

Shared ownership 25%	Winchester district	Northern Market Area	Southern Market Area	Winchester Town Market Area
Full price (based on median)	£475,000	£562,500	£375,000	£475,000
Equity 25%	£118,750	£281,250	£187,500	£237,500
5% deposit on equity share	£5,938	£28,125	£18,750	£23,750
Mortgaged amount	£112,813	£253,125	£168,750	£213,750
Divisor (6% interest)	153.40	153.40	153.40	153.40
Service Charge (monthly)	£30	£30	£30	£30
Rent (per month based on 2.75% on remaining equity pa)	£816	£645	£430	£544
Income required for mortgage	£35,300	£79,205	£52,803	£66,884
Income required for rent/service charge	£40,628	£32,378	£22,065	£27,565
TOTAL	£75,927	£111,582	£74,868	£94,449

Help to buy	Winchester district	Northern Market Area	Southern Market Area	Winchester Town Market Area
Full price (based on median)	£475,000	£562,500	£375,000	£475,000
Equity 75%	£356,250	£421,875	£281,250	£356,250
Loan 20%	£95,000	£112,500	£75,000	£95,000
Deposit 5%	£23,750	£28,125	£18,750	£23,750
Mortgaged amount	£332,500	£393,750	£262,500	£332,500
Divisor (6% interest)	153.40	153.40	153.40	153.40
Income required for mortgage	£104,042	£123,207	£82,138	£104,042
Loan fee (1.75% in year 6)	£1,663	£1,969	£1,313	£1,663

Discounted home ownership 30%	Winchester district	Northern Market Area	Southern Market Area	Winchester Town Market Area
Full price (based on median)	£475,000	£562,500	£375,000	£475,000
Discounted price (30% lower than average)	£332,500	£393,750	£262,500	£332,500
Deposit 5%	£16,625	£19,688	£13,125	£16,625
Mortgaged amount	£315,875	£374,063	£249,375	£315,875
Divisor (6% interest)	153.40	153.40	153.40	153.40
Income required for mortgage	£98,840	£117,047	£78,031	£98,840

Discounted home ownership 25%	Winchester district	Northern Market Area	Southern Market Area	Winchester Town Market Area
Full price (based on median)	£475,000	£562,500	£375,000	£475,000
Discounted price (25% lower than median)	£356,250	£421,875	£281,250	£356,250
Deposit 5%	£17,813	£21,094	£14,063	£17,813
Mortgaged amount	£338,438	£400,781	£267,188	£338,438
Divisor (6% interest)	153.40	153.40	153.40	153.40
Income required for mortgage	£105,900	£125,407	£83,605	£105,900

Discounted home ownership 20%	Winchester district	Northern Market Area	Southern Market Area	Winchester Town Market Area
Full price (based on median)	£475,000	£562,500	£375,000	£475,000
Discounted price (20% lower than median)	£380,000	£450,000	£300,000	£380,000
Deposit 5%	£19,000	£22,500	£15,000	£19,000
Mortgaged amount	£361,000	£427,500	£285,000	£361,000
Divisor (6% interest)	153.40	153.40	153.40	153.40
Income required for mortgage	£112,960	£133,768	£89,179	£112,960

Appendix C: Affordability of Key workers in Market Areas

NORTHERN MARKET AREA							
Income/Occupation/Wage		Gross household income 2021 (Annual £)	Gross household income 2021 (Monthly £)	LQ Rent	Median Rent	LQ Rent	Median Rent
				% income needed	% income needed		
CAMEO UK Household Income	LQ income	£45,000	£3,750	29.4	37.3	£1,101	£1,400
	Median income	£62,500	£5,208	21.1	26.9	£1,101	£1,400
	Average income	£58,892	£4,908	22.4	28.5	£1,101	£1,400
ONS Annual Survey of Hours and Earnings	ASHE LQ	£26,842	£2,237	49.2	62.6	£1,101	£1,400
	ASHE Median	£37,203	£3,100	35.5	45.2	£1,101	£1,400
	ASHE Average	£43,759	£3,647	30.2	38.4	£1,101	£1,400
Police officer*							
	Pay Point 0	£21,402	£1,784	61.7	78.5	£1,101	£1,400
	Pay Point 2	£25,902	£2,159	51.0	64.9	£1,101	£1,400
	Pay Point 4	£28,158	£2,347	46.9	59.7	£1,101	£1,400
Nurse**							
	Band 1	£20,270	£1,689	65.2	82.9	£1,101	£1,400
	Band 3	£21,730	£1,811	60.8	77.3	£1,101	£1,400
	Band 5	£27,055	£2,255	48.8	62.1	£1,101	£1,400
Fire officer***							
	Trainee	£24,191	£2,016	54.6	69.4	£1,101	£1,400
	Competent	£32,244	£2,687	41.0	52.1	£1,101	£1,400
Teacher****							
	Unqualified (min)	£18,419	£1,535	71.7	91.2	£1,101	£1,400
	Main pay range (min)	£25,714	£2,143	51.4	65.3	£1,101	£1,400
Minimum/Living Wage*****							
	Single household (23 and over)	£16,216	£1,351	81.5	103.6	£1,101	£1,400
	1xFull-time, 1xPart-time	£24,324	£2,027	54.3	69.1	£1,101	£1,400
	Two working adults	£32,432	£2,703	40.7	51.8	£1,101	£1,400
	Single household (21-22)	£15,215	£1,268	86.8	110.4	£1,101	£1,400
	1xFull-time, 1xPart-time	£22,823	£1,902	57.9	73.6	£1,101	£1,400
	Two working adults	£30,430	£2,536	43.4	55.2	£1,101	£1,400

SOUTHERN MARKET AREA							
Income/Occupation/Wage		Gross household income 2021 (Annual £)	Gross household income 2021 (Monthly £)	LQ Rent	Median Rent	LQ Rent	Median Rent
				% income needed	% income needed		
CAMEO UK Household Income	LQ income	£35,000	£2,917	31.6	37.7	£923	£1,101
	Median income	£45,000	£3,750	24.6	29.4	£923	£1,101
	Average income	£48,973	£4,081	22.6	27.0	£923	£1,101
ONS Annual Survey of Hours and Earnings	ASHE LQ	£26,842	£2,237	41.3	49.2	£923	£1,101
	ASHE Median	£37,203	£3,100	29.8	35.5	£923	£1,101
	ASHE Average	£43,759	£3,647	25.3	30.2	£923	£1,101
Police officer*							
	Pay Point 0	£21,402	£1,784	51.8	61.7	£923	£1,101
	Pay Point 2	£25,902	£2,159	42.8	51.0	£923	£1,101
	Pay Point 4	£28,158	£2,347	39.3	46.9	£923	£1,101
Nurse**							
	Band 1	£20,270	£1,689	54.6	65.2	£923	£1,101
	Band 3	£21,730	£1,811	51.0	60.8	£923	£1,101
	Band 5	£27,055	£2,255	40.9	48.8	£923	£1,101
Fire officer***							
	Trainee	£24,191	£2,016	45.8	54.6	£923	£1,101
	Competent	£32,244	£2,687	34.4	41.0	£923	£1,101
Teacher****							
	Unqualified (min)	£18,419	£1,535	60.1	71.7	£923	£1,101
	Main pay range (min)	£25,714	£2,143	43.1	51.4	£923	£1,101
Minimum/Living Wage*****							
	Single household (23 and over)	£16,216	£1,351	68.3	81.5	£923	£1,101
	1xFull-time, 1xPart-time	£24,324	£2,027	45.5	54.3	£923	£1,101
	Two working adults	£32,432	£2,703	34.2	40.7	£923	£1,101
	Single household (21-22)	£15,215	£1,268	72.8	86.8	£923	£1,101
	1xFull-time, 1xPart-time	£22,823	£1,902	48.5	57.9	£923	£1,101
	Two working adults	£30,430	£2,536	36.4	43.4	£923	£1,101

WINCHESTER TOWN MARKET AREA							
Income/Occupation/Wage		Gross household income	Gross household income	LQ Rent	Median Rent	LQ Rent	Median Rent
				% income needed	% income needed		
CAMEO UK Household Income	LQ income	£25,000	£2,083	43.2	64.9	£901	£1,352
	Median income	£45,000	£3,750	24.0	36.1	£901	£1,352
	Average income	£48,714	£4,060	22.2	33.3	£901	£1,352
ONS Annual Survey of Hours and Earnings	ASHE LQ	£26,842	£2,237	40.3	60.4	£901	£1,352
	ASHE Median	£37,203	£3,100	29.1	43.6	£901	£1,352
	ASHE Average	£43,759	£3,647	24.7	37.1	£901	£1,352
Police officer*							
	Pay Point 0	£21,402	£1,784	50.5	75.8	£901	£1,352
	Pay Point 2	£25,902	£2,159	41.7	62.6	£901	£1,352
	Pay Point 4	£28,158	£2,347	38.4	57.6	£901	£1,352
Nurse**							
	Band 1	£20,270	£1,689	53.3	80.0	£901	£1,352
	Band 3	£21,730	£1,811	49.8	74.7	£901	£1,352
	Band 5	£27,055	£2,255	40.0	60.0	£901	£1,352
Fire officer***							
	Trainee	£24,191	£2,016	44.7	67.1	£901	£1,352
	Competent	£32,244	£2,687	33.5	50.3	£901	£1,352
Teacher****							
	Unqualified (min)	£18,419	£1,535	58.7	88.1	£901	£1,352
	Main pay range (min)	£25,714	£2,143	42.0	63.1	£901	£1,352
Minimum/Living Wage*****							
	Single household (23 and over)	£16,216	£1,351	66.7	100.0	£901	£1,352
	1xFull-time, 1xPart-time	£24,324	£2,027	44.4	66.7	£901	£1,352
	Two working adults	£32,432	£2,703	33.3	50.0	£901	£1,352
	Single household (21-22)	£15,215	£1,268	71.1	106.6	£901	£1,352
	1xFull-time, 1xPart-time	£22,823	£1,902	47.4	71.1	£901	£1,352
	Two working adults	£30,430	£2,536	35.5	53.3	£901	£1,352