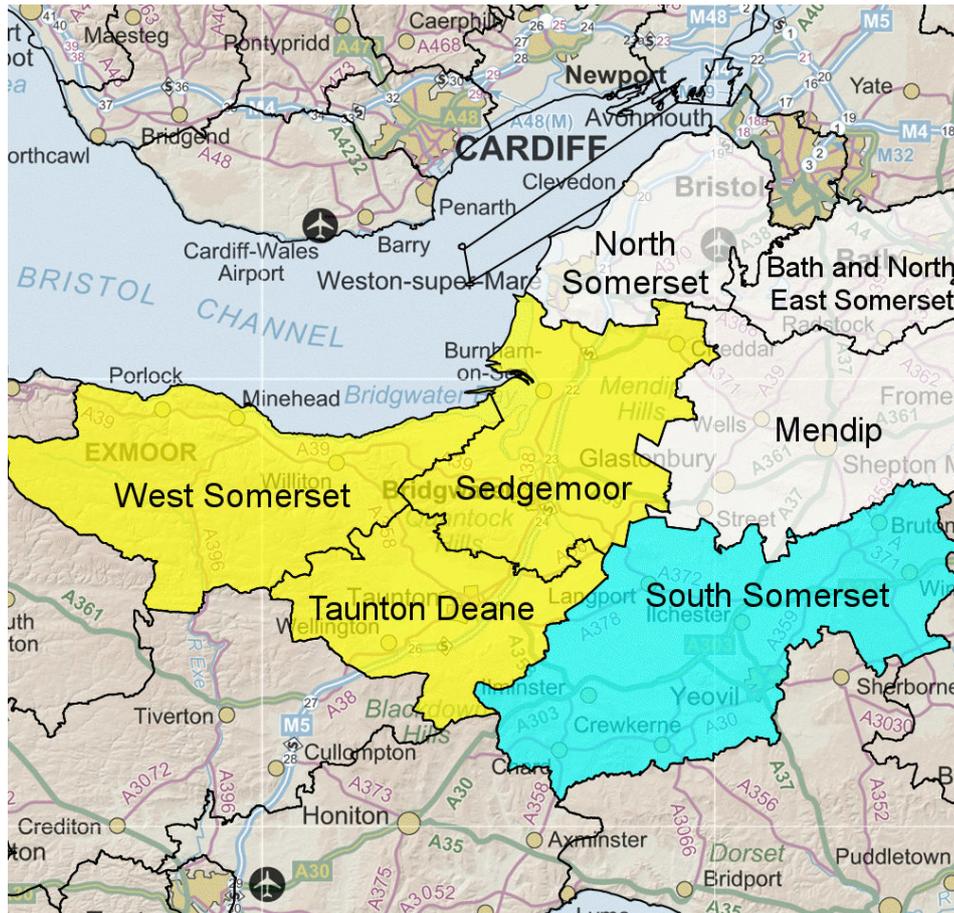


TAUNTON AND SOUTH SOMERSET HOUSING MARKET AREAS STRATEGIC HOUSING MARKET ASSESSMENTS



Report 2: Analysis of household survey data for South Somerset District Council

Final Report
February 2009

Fordham
RESEARCH

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Executive Summary

Introduction

- 1 This document provides an account of the findings from a household survey carried out early in 2008 for South Somerset District Council. The report forms an important part of the evidence base for the Strategic Housing Market Assessment (SHMA) being conducted for the four Local Authorities of Sedgemoor, South Somerset, Taunton Deane and West Somerset (and provided as a separate report). The broad aim of this report is to provide the primary research at household level required to understand the need and demand for different forms of housing.
- 2 Where relevant, the report follows Government advice given in Planning Policy Statement 3 (PPS3): Housing (Nov 2006) and its Practice Guidance (published in March and August 2007). The former provides the formal requirements for assessment, and the latter provides detailed suggestions as to how to produce the requirements. The report therefore provides policy relevant outputs which can sensibly be translated into a range of strategies and will be an important input to both the Local Development Framework (LDF) and Regional Spatial Strategy (RSS) process.

Data collection

- 3 A major part of the study process was the completion of the primary data collection via a postal questionnaire with local households. In total 1,818 households took part in the survey in South Somerset. The questionnaire covered a wide range of issues including questions about:
 - Current housing circumstances
 - Past moves
 - Future housing intentions
 - The requirements of newly forming (potential) households
 - Income levels (and other financial information)
- 4 Information from the primary survey was used throughout the report (along with secondary information) to make estimates about the future housing requirements in the District.
- 5 Overall it was estimated that there are approximately 70,800 households in the District. Of these households, 76% are currently owner-occupiers, with 14% living in the social rented sector and 10% in the private rented sector. The latest data from the Survey of English Housing (2006) suggests that in the South West, 73% of households are owner-occupiers with 71% for the whole of England.

Table S1 Number of households in each tenure group

Tenure	Total number of households	% of households	Number of returns	% of returns
Owner-occupied (no mortgage)	25,686	36.3%	793	43.6%
Owner-occupied (with mortgage)	27,922	39.4%	650	35.8%
Social rented	10,199	14.4%	218	12.0%
Private rented	6,993	9.9%	157	8.6%
Total	70,800	100.0%	1,818	100.0%

Source: South Somerset District Council household survey (2008)

The local housing market

- 6 A key part of the project was an assessment of the local housing market. Information was drawn from a range of sources including the Land Registry and accommodation advertised for rent and for sale online.
- 7 Land Registry data from all quarters of 2007 suggests that the average property price in South Somerset (at £216,551) is lower than the average for England and Wales (£219,819) and lower than the average for the South West (£228,809).
- 8 An internet-based survey of prices offered by estate agents operating in the District was used to generate estimates of the entry-level costs of housing to both buy and rent in the District. There was some significant variation across the District in terms of entry level prices. The most expensive area was Somerton and the least expensive in general was Yeovil.
- 9 The information about minimum prices and rents was used along with financial information collected in the survey to make estimates of households' ability to afford market housing without the need for subsidy.

Household characteristics

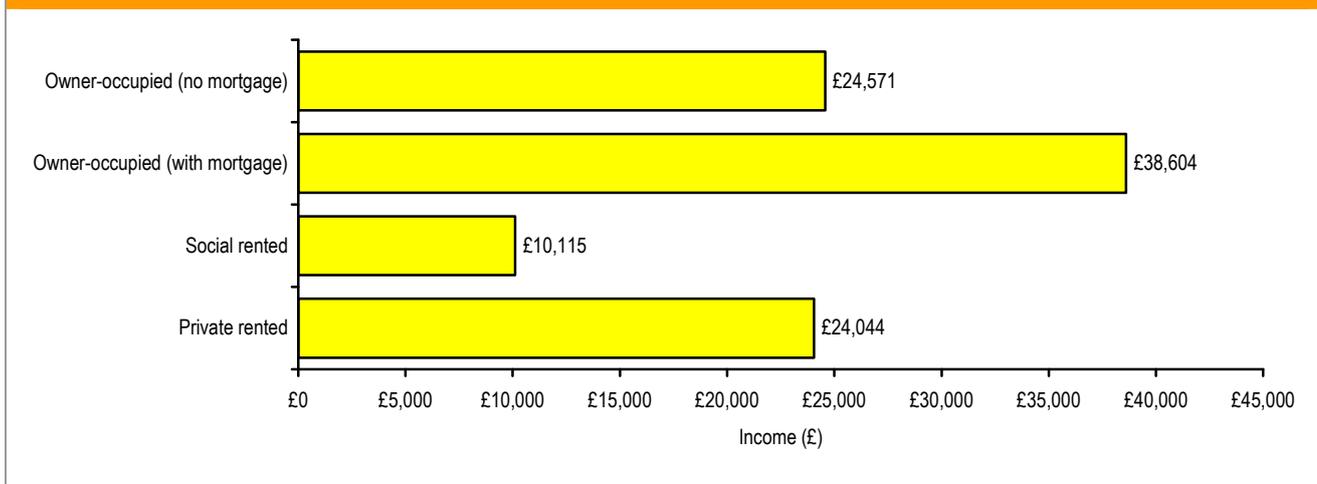
- 10 Using data from the household survey it is possible to provide a detailed picture of the profile of local households and their dwellings. The nature of the current stock is an important consideration in identifying gaps in the market and for providing information about potential future requirements. Below we highlight some of the findings from the household survey:

- In total almost two thirds of all households live in detached or semi-detached houses or bungalows. Some 11% live in flats, significantly lower than the national average of 17%. Households living in the social rented and private rented sectors are more likely to live in flats whilst those in owner-occupation (non-mortgage) are more likely to live in houses than other tenures.
- Around 30% of all households are 'pensioner-only' and a quarter contain children. Nationally, the 2001 Census recorded that 24% of households were pensioner only.
- Analysis of household moves in the last two years shows that private rented tenants are the most mobile. An estimated 45% of private renters had moved home in the past two years. There were more moves recorded within tenures than between them. Nationally 11% of households at a point in time will have been resident at their address for less than one year, with 41% of this group being private renters.
- Car ownership data suggests that there is an average of 1.31 cars per household in the District. There are however large differences by tenure with owner-occupiers (with mortgage) having an average of 1.65 cars per household, this compares with an average of only 0.57 in the social rented sector.
- The level of overcrowding recorded in South Somerset (at 1.6%) is lower than the national average of 2.5%, although similar to the regional average of 1.7%.
- The proportion of employed household heads varied significantly across the tenures. 85.9% of households buying with a mortgage are headed by an employed person compared to 25.3% of social rented tenants.
- Households in the private rented sector and those buying with a mortgage have the highest housing costs; households in the social rented sector have the lowest.

Financial information

- 11 A key part of the housing needs and demand survey is an assessment of the financial situation of households. Data was therefore collected in the survey looking at a range of financial information (including income and savings).
- 12 The average (mean) gross annual household income in South Somerset is £27,971 per annum, with a notably lower median of £21,536, indicating significant inequality. There were wide variations by tenure, with households living in the social rented sector having an income of only £10,115 on average.

Figure S1 Income levels by tenure



Source: South Somerset District Council household survey (2008)

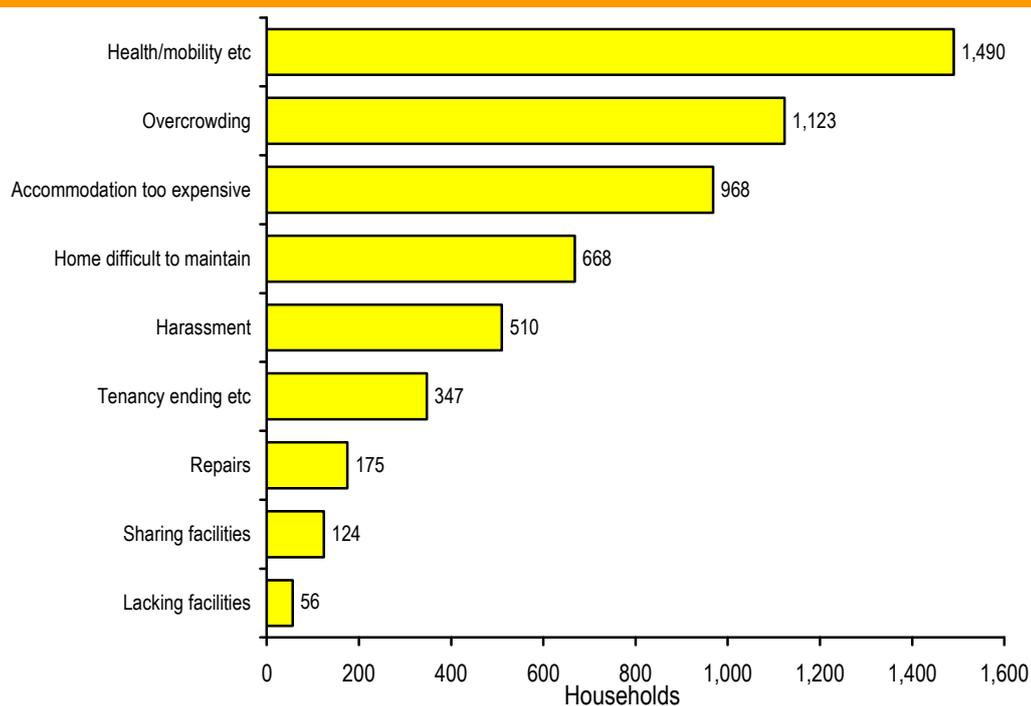
- 13 The survey also collected data about households' savings and equity levels. It is estimated that the median savings in South Somerset is £4,509 whilst the median equity level is £171,730.
- 14 Survey data also revealed that many households are paying significantly more than 25% (recommended amount by Government Guidance page 42) of their income on housing.

Housing need - background

- 15 A key part of the study was to look at affordable housing requirements. To do this the report has closely followed guidance set out by CLG (Strategic Housing Market Assessments: Practice Guidance March/August 2007). It sets out methods for looking at both the backlog of need and future need and in this report both have been addressed separately.
- 16 In broad terms the assessment of need (which takes account of both the need for and supply of affordable housing) can be split into the following four categories for analysis:
- Current (i.e. backlog) need
 - Available stock to offset need
 - Newly arising (future) need
 - Future supply of affordable units

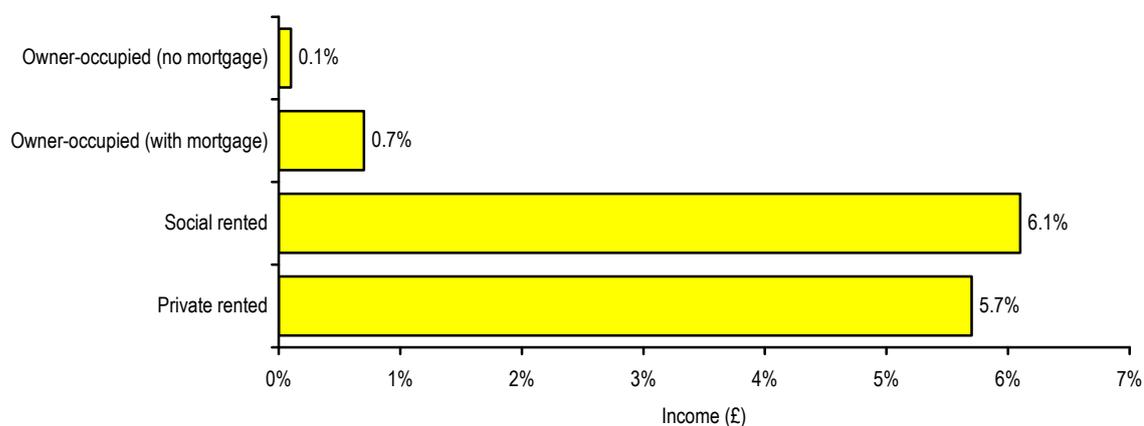
Current need

- 17 Survey data suggests that 4,051 households (5.7%) in the District are currently living in unsuitable housing - the main reasons being health and/or mobility problems because of the condition of the home, followed by overcrowding.

Figure S2 Summary of unsuitable housing categories

Source: South Somerset District Council household survey (2008)

- 18 Overall, it was estimated that 2,435 of the 4,051 households would need to move home to find a solution to the unsuitability of their housing. Of these households, an estimated 1,231 could not afford a suitable solution in the housing market without some form of subsidy and were therefore considered to be in housing need. Households in the social and private rented sectors were most likely to be in need.

Figure S3 Levels of current (backlog) need by tenure

Source: South Somerset District Council household survey (2008)

- 19 Taking into account homeless households, who would not have been picked up by the household-based survey, brings the total current need figure to 1,267.
- 20 It is estimated that at the time of the survey the current stock of affordable housing was 992. This could be used to meet the need, including dwellings becoming available as households in the social rented sector move to different dwellings. Hence it is estimated that the net backlog of need for affordable housing is around 275 units (1,267-992).

Future need

- 21 The future need for affordable housing has been based on survey information about past household behaviour in terms of moves to different accommodation. The future need for affordable housing is split into two categories:
- New household formation (× proportion unable to buy or rent in market)
 - Existing households falling into need
- 22 The data suggests that on an annual basis there will be 592 newly forming households requiring affordable housing and a further 728 existing households. The total future need for affordable housing is therefore estimated to be 1,320 units per annum.
- 23 The supply of affordable housing to meet this need has also been estimated from past trend data. This data suggests that the current stock of affordable housing is likely to provide around 716 units. This generates a net requirement of 604 units (1,320-716).
- 24 Assuming that the backlog of need is to be met over five years, the gross annual requirement for additional affordable housing units is therefore 659 (275/5 + 604). This figure represents our estimate of the number of additional units required for all needs to be met.

Future movers

- 25 Another important aspect of the survey (in relation to future demand for housing) was an assessment of households who need or are likely to move home in the future. The study looked at the future aspirations and expectations of both existing households and potential households.
- 26 The table below shows that 18.1% of existing households need or are likely to move home in the next two years. Households in the private rented sector are most likely to be future movers (46.7%).

Table S2 Households who need or are likely to move in next two years by tenure

Tenure	Number who need/likely to move	Total number of households	% of tenure need/likely to move	% of all need/likely to move
Owner-occupied (no mortgage)	2,399	25,686	9.3%	18.7%
Owner-occupied (with mortgage)	5,246	27,922	18.8%	40.9%
Social rented	1,923	10,199	18.9%	15.0%
Private rented	3,267	6,993	46.7%	25.4%
Total	12,835	70,800	18.1%	100%

Source: South Somerset District Council household survey (2008)

27 In addition to the 12,835 existing households who need or are likely to move, the survey estimates that there are about 4,618 new households who need or are likely to form from households resident in the District over the next two years. Key findings in relation to these moving households include:

- Over half of existing moving households would like to remain in the District, and 95.9% of these expect to be able to do so.
- Significantly more moving households would like owner-occupied accommodation than expect it. Similarly more moving households would like a detached home than expect it.
- Potential households show a lesser preference for owner-occupation than existing households, and even fewer expect to be able to secure such tenure, with most expecting private rented accommodation. A majority expect to move into a flat or maisonette.

Housing market mix and balance

28 In addition to providing information about housing needs the analysis looked at the possible mix and balance of both market and affordable dwellings required in the future. The analysis expanded on the analysis of housing need (which provides many of the outputs required by PPS3) by looking at the household types likely to have a demand for market housing as well as providing suggestions regarding the size and type mix of housing.

29 The data suggests that the main group with a demand for market housing are childless couples (30.3% of the total) with households with children making up around a quarter of the total demand. However, when translated into dwelling sizes, the data suggests the greatest net demands to be for 3 and 4+ bedroom homes (reflecting households' ability to afford more space than they would technically require).

30 In the affordable sector the data suggests that the majority of the requirement is for smaller units.

The needs of particular groups

- 31 In addition to the main analyses of housing need and housing demand, the study addressed particular client groups that may have specific housing requirements. Although such groups do not necessarily represent households in need as defined by the CLG Guidance, it is important for the Council to have information on them in order to inform specific policies and service provision.
- 32 Key findings include:
- There are an estimated 13,717 households in South Somerset with one or more members in an identified support needs group, this represents 19.4% of all households. These households were most likely to state a requirement for help maintaining their home.
 - Nearly 30% of households (29.6%) contain only older people. These are almost all comprised of one or two persons, however a significant proportion reside in accommodation with three or more bedrooms. Within the social rented sector there are over 400 older person households living in properties with at least three bedrooms indicating an opportunity to reduce under-occupation.
 - There are 16,826 households containing families with children in South Somerset. Lone parent families are more likely to be living in private and social rented accommodation and are less likely to be under-occupying their property.
 - The survey estimates that 13,717 households in South Somerset are headed by a key worker. Key workers are defined as anyone identifying themselves as working in public administration, defence, education or health and social work through the questionnaire. Key worker households are more likely than other households in employment to be able to afford market housing.
 - Recent first-time buyers have an average income of £38,064 (36.1% higher than the average for the District) and are headed by someone with an average age of 31.
 - 64.1% of households are classified as rural (non-urban). Rural households have higher average levels of income and savings than urban households.

Summary

- 33 This report details the findings of a Housing Needs Assessment for South Somerset District Council. A postal survey of local households was carried out with a total of 1,818 responses received.
- 34 Information from the Land Registry suggests that prices in the District are lower than the regional average and in line with national averages; prices have increased considerably over the last five years.

- 35 Broadly following the CLG Practice Guidance for assessing affordable housing requirements, it is estimated that there is a gross annual need for 659 units of affordable housing.

- 36 The analysis of housing market mix and balance suggests a tenure split for new housing of around 70% market housing and 30% affordable (of which around 20% should be intermediate housing).

SECTION A: CONTEXT

This section summarises the data collection exercise and provides some key findings from the household survey data as well as information from a survey of current house prices and rents in the District. This section contains the following five chapters:

- Introduction
- Data collection
- The local housing market
- Household characteristics
- Financial information

1. Introduction

Introduction

- 1.1 This document provides an account of the findings from a household survey carried out in April 2008 for South Somerset District Council. The report forms an important part of the evidence base for the Strategic Housing Market Assessment (SHMA) being conducted in the Taunton and South Somerset Housing Market Areas (comprising the council areas of Sedgemoor, South Somerset, Taunton Deane and West Somerset) which is provided as a separate report. The broad aim of this report is to provide the primary research at household level required to understand the need and demand for different forms of housing.

Key outputs from this document

- 1.2 This document is designed to provide information in relation to many of the key outputs required for the SHMA. In particular, the survey outputs look at household and dwelling characteristics (putting these in a regional and national context), households' current financial circumstances (e.g. income, savings, equity) and future housing demands (from both current and new households).
- 1.3 This report assesses current prices and rents in the local area (this topic is also addressed in some detail in the SHMA report) to help provide a background to the affordability of local housing.
- 1.4 Key outputs from the report include an assessment of the need for affordable housing and a separate analysis of imbalances in the housing stock, comparing housing supply and demand across all sectors (i.e. affordable and market).
- 1.5 Finally, the report studies the particular situation of a range of specific household groups (such as support needs households and key worker households).

Government guidance

1.6 As this report provides information which is to feed into the SHMA, it is important to briefly summarise key points from Government guidance which are relevant to this assessment. The documents are of particular importance:

- Planning Policy Statement 3 (Housing) – PPS3 (November 2006)
- Strategic Housing Market Assessments Practice Guidance – The Practice Guidance (August 2007)

1.7 PPS3 sets out a number of key definitions relevant to this project (including affordable housing, intermediate housing and housing need). In addition, PPS3 is clear about the outputs required from a Strategic Housing Market Assessment. Paragraph 22 summarises the requirements nicely:

Based upon the findings of the Strategic Housing Market Assessment and other local evidence, Local Planning Authorities should set out in Local Development Documents:

- *The likely overall proportions of households that require market or affordable housing*
- *The likely profile of household types requiring market housing*
- *The size and type of affordable housing required*

1.8 The Practice Guidance provides details about the whole process of conducting a housing market assessment. Whilst much of this information is not directly relevant to this report, there are a number of areas within guidance which are important for the analysis conducted. The most important aspect of the Practice Guidance for this study is the information about measuring housing need.

1.9 The Practice Guidance sets out a series of steps to be followed when assessing affordable housing requirements and also sets out some key definitions for particular aspects of analysis (such as the measurement of housing suitability and a detailed discussion of measuring affordability).

1.10 As far as is possible (and relevant) this project has sought to follow the requirements of both PPS3 and The Practice Guidance.

Summary

1.11 This report details the findings of a survey of housing need and demand carried out across the South Somerset District Council area. The results of this survey will be fed into the wider Strategic Housing Market Assessment work.

- 1.12 In particular, this report concentrates on the need for affordable housing and the supply and demand for housing across all tenure groups.
- 1.13 Where relevant the report follows Government advice given in PPS3 and The Practice Guidance (August 2007) and therefore provides policy relevant outputs which can sensibly be translated into a range of strategies and will be an important input to both the Local Development Framework (LDF) and Regional Spatial Strategy (RSS) process.

2. Data collection

Introduction

- 2.1 The primary data was collected using postal questionnaires (a copy of the questionnaire is provided in Appendix A2). The sample for the survey was drawn, at random, from the Council Tax Register covering all areas and tenure groups in the District.
- 2.2 In total, 1,818 postal questionnaires were returned (2.6% of households). The number of responses provides sufficient data to allow complete, accurate and detailed analysis of need and demand across the District.
- 2.3 Although the response represents a small percentage of the total household population, this does not undermine the validity of the survey as paragraph 18 of the Strategic Housing Market Assessment Practice Guidance Annex C states:

A common misconception when sampling is that it should be based on a certain percentage of the population being studied. In fact, it is the total number of cases sampled which is important. As the number of cases increase, the results become more reliable but at a decreasing rate... Approximately 1,500 responses should allow a reasonable level of analysis for a local authority area.

- 2.4 Prior to analysis, data must be weighted in order to take account of any measurable bias. The procedure for doing this to the main dataset is presented in the following section.

Base household figures and weighting procedures

- 2.5 Firstly, the total number of households is estimated. This is necessary in order to gross up the data to represent the entire household population. Using information from the Council's Housing Strategy Statistical Appendix (HSSA) 2006/2007 and Communities and Local Government (CLG) household projections, it was estimated that there was a total of 70,800 households in the District at the time of the survey.
- 2.6 The table below shows an estimate of the current tenure split in the District along with the sample achieved in each group. The data shows that around 76% of households are owner-occupiers, 14% are in the social rented sector and the remaining 10% are in the private rented sector. It should be noted that the private rented sector includes those renting from a friend/relative or living in accommodation tied to a job.

Table 2.1 Number of households in each tenure group

Tenure	Total number of households	% of households	Number of returns	% of returns
Owner-occupied (no mortgage)	25,686	36.3%	793	43.6%
Owner-occupied (with mortgage)	27,922	39.4%	650	35.8%
Social rented	10,199	14.4%	218	12.0%
Private rented	6,993	9.9%	157	8.6%
Total	70,800	100.0%	1,818	100.0%

Source: South Somerset District Council household survey (2008)

2.7 Survey data was weighted to match the suggested tenure profile shown above. An important aspect of preparing data for analysis is ‘weighting’ it. As can be seen from the table above, social survey responses never exactly match the estimated population totals. As a result it is necessary to ‘rebalance’ the data to correctly represent the population being analysed via weighting. Weighting is recognised by the Strategic Housing Market Assessment Guidance as being a way of compensating for low response amongst certain groups. Although response rates were lower amongst certain groups of the population (e.g. social rented households in the table above) the application of a sophisticated weighting process, as has been used in this survey, removes any bias.

2.8 As just discussed it is necessary to ‘rebalance’ the data to correctly represent the population being analysed (further information on this process is presented in Appendix A1). Data was also weighted to be in line with the estimated number of households in each of various groups (in addition to tenure, which is shown above):

- Ward
- Dwelling type
- Household type
- Number of people in household
- Car ownership
- Ethnicity of household head

2.9 The map below shows the South Somerset District Council area.

3. The local housing market

Introduction

- 3.1 This chapter uses information from the Strategic Housing Market Assessment report to provide data on housing costs in South Somerset. The SHMA report provides a more detailed description of the work carried out (including interviews with local agents). This chapter uses data from the Land Registry to compare the South Somerset area with the local and national context and summarises information from a search of estate and letting agents on the entry-level costs to the market.

Sub-regional market position

- 3.2 The table below shows price levels in South Somerset compared to the South West and England and Wales (drawn from Land Registry data for all quarters of 2007). The data shows that price levels in South Somerset are lower than the regional and national average.

Table 3.1 Land Registry average prices (2007 all quarters)

Area	Average price	As % of E & W
South Somerset	£216,551	98.5%
South West	£228,809	104.1%
England & Wales	£219,819	100.0%

Source: Land Registry

- 3.3 The table below shows a comparison of prices between South Somerset and surrounding areas. Prices in South Somerset are generally lower than the local authority areas in the surrounding area.

**Table 3.2 Land Registry average prices
(2007 all quarters)**

Area	Average price	As % of England & Wales	As % of the South West
Sedgemoor	£204,590	93.1%	89.4%
Mendip	£222,144	101.1%	97.1%
Taunton Deane	£220,622	100.4%	96.4%
South Somerset	£216,551	98.5%	94.6%
North Dorset	£247,302	112.5%	108.1%
Salisbury	£273,097	124.2%	119.4%
East Devon	£259,415	118.0%	113.4%
West Dorset	£267,387	121.6%	116.9%
West Somerset	£239,157	108.8%	104.5%

Source: Land Registry

- 3.4 In addition to providing information about overall prices the Land Registry data provides a wealth of data about the types of properties sold and how this varies over time. The table below shows average property prices for South Somerset and other benchmark areas for each dwelling type. The volume of sales by type is also included for all areas.
- 3.5 The table shows that South Somerset has a relatively high proportion of sales of detached housing compared with regional and national figures and a smaller proportion of sales of flats. The price of detached properties in the District is higher than regional and national averages, yet for all other dwelling types the prices are lower than national and regional averages.

Table 3.3 Land Registry average prices and sales (1st quarter 2008)

Area		Dwelling type				
		Detached	Semi-detached	Terraced	Flat/maisonette	All dwellings
South Somerset	Average price	£347,051	£180,760	£156,889	£120,203	£218,248
	% of sales	31.5%	25.2%	30.9%	12.4%	100.0%
South West	Average price	£339,654	£208,621	£182,209	£162,537	£225,348
	% of sales	26.3%	21.9%	31.2%	20.6%	100.0%
England & Wales	Average price	£342,794	£197,416	£173,858	£200,344	£218,112
	% of sales	19.0%	27.0%	32.2%	21.8%	100.0%

Source: Land Registry

Entry-level market costs

3.6 Interviews were conducted with estate and letting agents across the study area to gain more information on the main characteristics of the housing market. Information from these interviews supplemented the internet searches of properties available to buy or let. This section provides the key findings in terms of local prices and rents. A full account of the interviews with agents is provided in the SHMA report.

Properties to buy

3.7 The table below shows the entry level prices (lower quartile) for different sizes of dwellings in the main settlements of the District. The prices were ascertained from an internet search of properties advertised for sale during May 2008. The prices are qualified by the qualitative research with estate and letting agents in the area, which were found to be broadly in line with the results found from the internet search.

3.8 The table below shows that there are some significant variations in entry-level (lower quartile) prices within the District. Yeovil to the south of the District is generally the lowest priced area, with Somerton to the north the highest priced area.

Table 3.4 Entry-level purchase prices by settlement and size of dwelling (South Somerset)

Bedrooms	Yeovil	Wincanton	Crewkerne	Chard	Ilminster	Somerton	Castle Cary	District average
1 bed	£74,354	£91,140	£92,954	£90,210	£79,050	£116,250	£111,135	£81,744
2 bed	£120,854	£116,250	£116,250	£119,924	£141,825	£144,150	£108,805	£121,994
3 bed	£139,500	£153,404	£158,054	£148,754	£162,285	£185,954	£185,954	£149,868
4 bed	£223,154	£218,550	£223,154	£288,254	£227,850	£232,454	£232,500	£234,355

Source: Rightmove; searched 16.5.08

The private rented sector

3.9 The table below shows the entry-level (lower quartile) cost to rent (per month) in the main settlements in the District. The extensive search revealed that Yeovil was the only settlement in the District with a suitable number of dwellings advertised for rent.

Table 3.5 Entry-level private rental costs by settlement and size of dwelling (per month)

Bedrooms	Yeovil
1 bed	£365
2 bed	£535
3 bed	£600
4 bed	£675

Source: Rightmove; searched 16.5.08

The social rented sector

3.10 The main other form of housing available in South Somerset District (other than to purchase or privately rent) is social rented housing. Therefore to complete the housing cost profile in the local market it is appropriate to present information on the cost of social rented housing. The cost of social rented properties by dwelling size can be obtained from CORE (Continuous Recording) and these are presented in the table below. CORE is a national information source funded jointly by the Homes and Communities Agency and the CLG that records information on the characteristics of both housing association and local authority new social housing tenants and the homes they rent and buy. As can be seen, the costs are significantly below those for private rented housing indicating a significant potential gap between the social rented and market sectors.

Table 3.6 Social rented cost in South Somerset	
Bedrooms	Rent (per week)
1 bed	£57
2 bed	£66
3 bed	£73
4 bed	£81

Source: CORE 2008

Weekly costs (all tenures)

3.11 The table below shows the weekly housing costs for South Somerset. The cost of intermediate housing, based on the mid-point between the cost of entry level market housing and social rent is also presented.

Table 3.7 Weekly costs table by tenure: South Somerset					
Bedrooms	Social rent	Intermediate	Private rent	Buy	Newbuild
1 bed	£57	£71	£84	£94	£123
2 bed	£66	£95	£123	£141	£183
3 bed	£73	£106	£138	£173	£225
4 bed	£81	£118	£155	£270	£352

Source: CORE 2008, Rightmove 2008

Summary

- 3.12 Information from the Land Registry indicates that average property prices in South Somerset are below the average for the South West and the average for England and Wales.
- 3.13 Internet searches of properties available established the cost of entry-level accommodation in the District, these prices were qualified by interviews with local estate and letting agents. There was some variation across the District in terms of entry level prices although, generally speaking, the prices were relatively aligned.

4. Household characteristics

Introduction

4.1 This chapter sets out some of the findings from the survey of local households. Throughout the analysis tabulations are made along with tenure. Where possible figures are compared with information at a national and regional level from the Survey of English Housing (SEH).

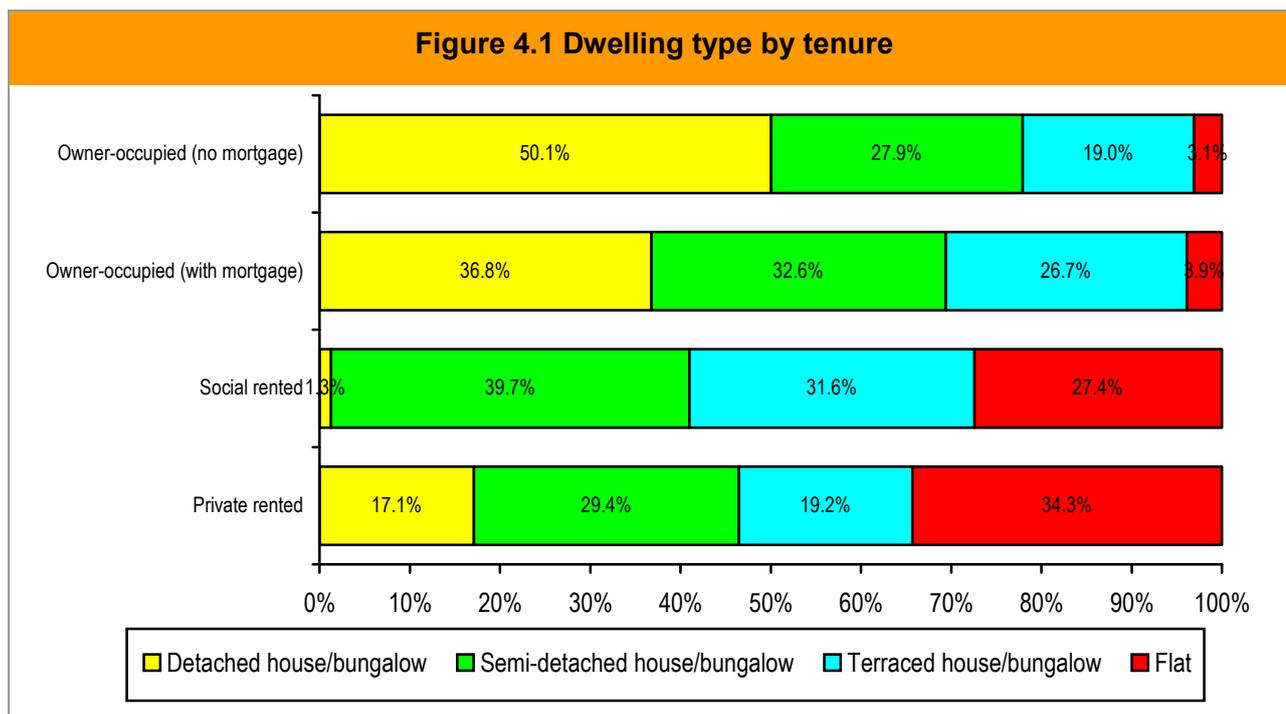
Type of housing

4.2 The table below shows households' current accommodation type. The table shows that the majority of households (65.8%) live in detached or semi-detached houses or bungalows, this compares with a national average from the SEH of 55% (51% in the South West region). The latest SEH suggests that nationally around 17% of households live in flats whilst the figure for the South West region is around 12%. In South Somerset it was estimated that around 11% of households live in flats.

Table 4.1 Dwelling type		
Dwelling type	Number of households	% of households
Detached house/bungalow	24,186	34.2%
Semi detached house/bungalow	22,363	31.6%
Terraced house/bungalow	16,902	23.9%
Purpose-built flat	4,573	6.5%
Converted flat or shared house	2,123	3.0%
Flat in commercial building	329	0.5%
Bedsit	49	0.1%
Caravan or mobile home	274	0.4%
Total	70,800	100.0%

Source: South Somerset District Council household survey (2008)

4.3 The figure below shows tenure and dwelling type information. Households living in the owner-occupied sector are particularly likely to live in houses/bungalows. The social and private rented sectors contain a large proportion of flats. For the purposes of this analysis the three flat categories have been merged into one whilst mobile homes are merged with detached houses/bungalows.



Source: South Somerset District Council household survey (2008)

Household type and size

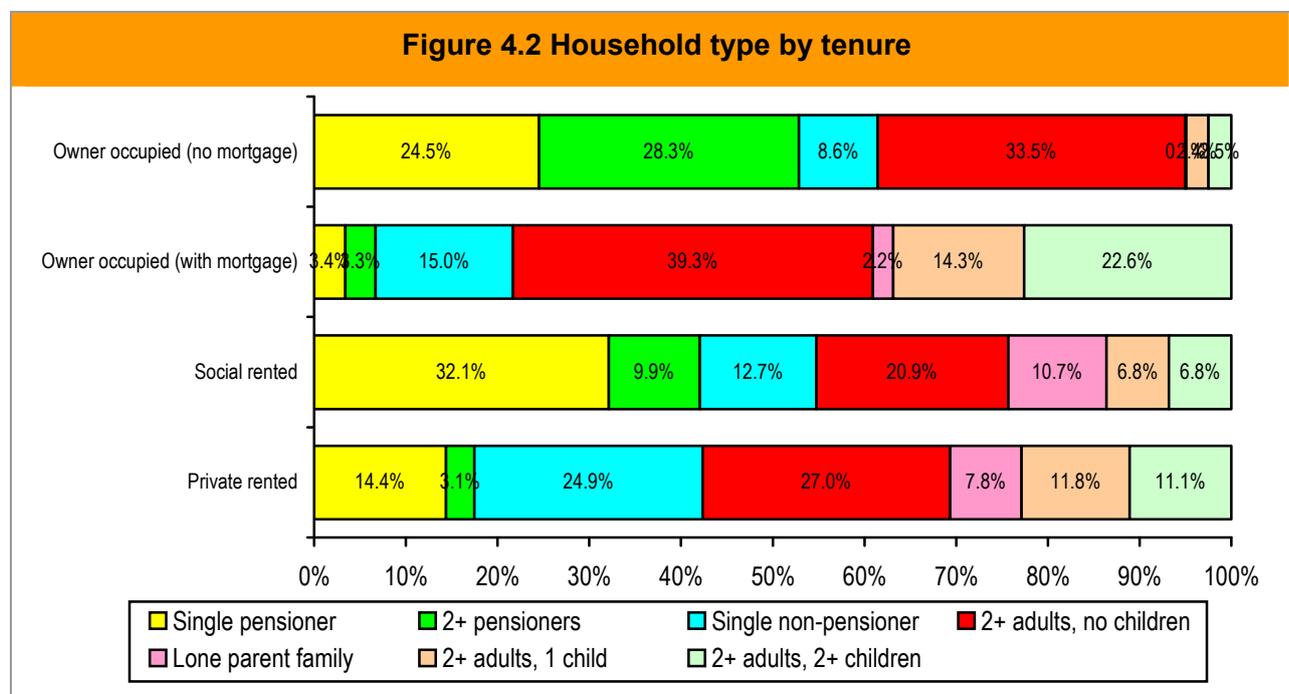
4.4 The table below shows the household type breakdown in the District. The survey estimates that 30% of households are pensioner only and that around a quarter (24%) contain children. Direct comparisons with the SEH are not possible for household types due to the different definitions used, however 2001 Census data suggests that nationally around 24% of households were pensioner only.

Table 4.2 Household type

Household type	Number of households	% of households
Single pensioner	11,534	16.3%
2 or more pensioners	9,400	13.3%
Single non-pensioner	9,428	13.3%
2 or more adults, no children	23,611	33.3%
Lone parent	2,289	3.2%
2+ adults, 1 child	6,125	8.7%
2+ adults, 2+ children	8,412	11.9%
Total	70,800	100.0%

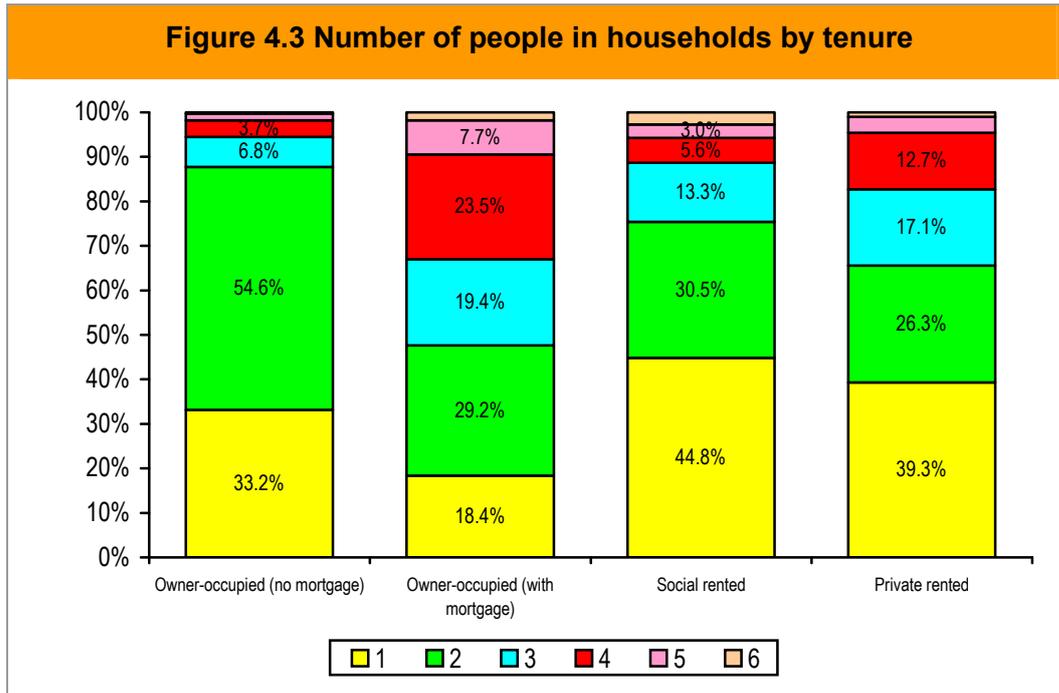
Source: South Somerset District Council household survey (2008)

- 4.5 The figure below shows household type by tenure. As with dwelling type there are clear differences between the tenure groups. The owner-occupied (no mortgage) sector contains a large proportion of pensioner households whilst lone parent households appear to be concentrated in the social and private rented sectors. The owner-occupied (with mortgage) sector has the largest proportion of households with children. The owner-occupied (with mortgage) sector has the largest proportion of households with children.



Source: South Somerset District Council household survey (2008)

- 4.6 The average household size in the District was estimated from the survey to be 2.3 persons. This figure is in line with the most recent SEH national estimate of around 2.4 persons per household. The figure below shows the number of people in households by tenure, this information is then summarised as average household sizes in the table that follows.
- 4.7 The largest households were those buying with a mortgage (average 2.8) whilst the smallest were owner-occupiers (without a mortgage).



Source: South Somerset District Council household survey (2008)

Table 4.3 Average household size by tenure

Tenure	Average household size
Owner-occupied (no mortgage)	1.87
Owner-occupied (with mortgage)	2.78
Social rented	2.00
Private rented	2.18
Total	2.28

Source: South Somerset District Council household survey (2008)

Length of residence and recent movers

4.8 At the time of the survey an estimated 20.1% of households (14,219) had been resident at their current address for less than two years. This figure suggests that households in South Somerset are slightly less likely to have moved recently than households nationally - recent SEH data suggests that 11% of households at a point in time will have been resident at their address for less than one year (approximately 22% over a two year period).

4.9 The table below shows length of residence by tenure. Of the households moving in the past two years, 22% are private renters, 60% owner-occupiers and 18% live in the social rented sector. An estimated 45% of private renters had moved home in the past two years, compared to only 25% of social renters and 16% of owner-occupiers. Private tenants are therefore much more mobile than social renters or owner-occupiers. The least mobile group are outright owners, only 12% of whom moved in the previous two years.

- 4.10 At the other end of the spectrum, almost two thirds (63%) of all households have lived in their home for more than five years. In the case of outright owners, 78% have lived in their home for more than five years – this compares with only 29% of private tenants. The high proportion of owner-occupiers remaining in their home for more than five years is likely to be connected to the high proportions of retired households in the authority; these households are less likely to move than younger households.

Table 4.4 Length of residence of household by tenure

Tenure	Length of residence				Total
	Less than 1 year	1 to 2 years	2 to 5 years	Over 5 years	
Owner-occupied (no mortgage)	1,591	1,384	2,754	19,957	25,686
Owner-occupied (with mortgage)	2,554	3,002	5,500	16,867	27,922
Social rented	907	1,624	1,784	5,885	10,199
Private rented	2,028	1,131	1,783	2,052	6,993
Total	7,079	7,140	11,820	44,761	70,800
Owner-occupied (no mortgage)	6.2%	5.4%	10.7%	77.7%	100.0%
Owner-occupied (with mortgage)	9.1%	10.8%	19.7%	60.4%	100.0%
Social rented	8.9%	15.9%	17.5%	57.7%	100.0%
Private rented	29.0%	16.2%	25.5%	29.3%	100.0%
Total	10.0%	10.1%	16.7%	63.2%	100.0%

Source: South Somerset District Council household survey (2008)

- 4.11 In terms of tenure mobility, the most common types of moves were from one owner-occupied property to another (6,405 households) followed by moves within the private rented sector. There was also a fair degree of movement within the social rented sector. Overall, movement within sectors was more common than movement between them.
- 4.12 Around 32% of all moves involved the private rented sector – households moving into it, out of it or within it – showing how important the sector is in providing mobility in the housing market. The private rented sector shows the highest turnover of any tenure. Overall it is estimated that around 10% of all households in South Somerset currently live in the private rented sector.
- 4.13 Around 36% of newly-formed households moved into owner-occupation and a further 38% into private rented accommodation. Therefore around 25% of newly forming households moved into a socially rented dwelling (a figure similar to the national average of around 23%).

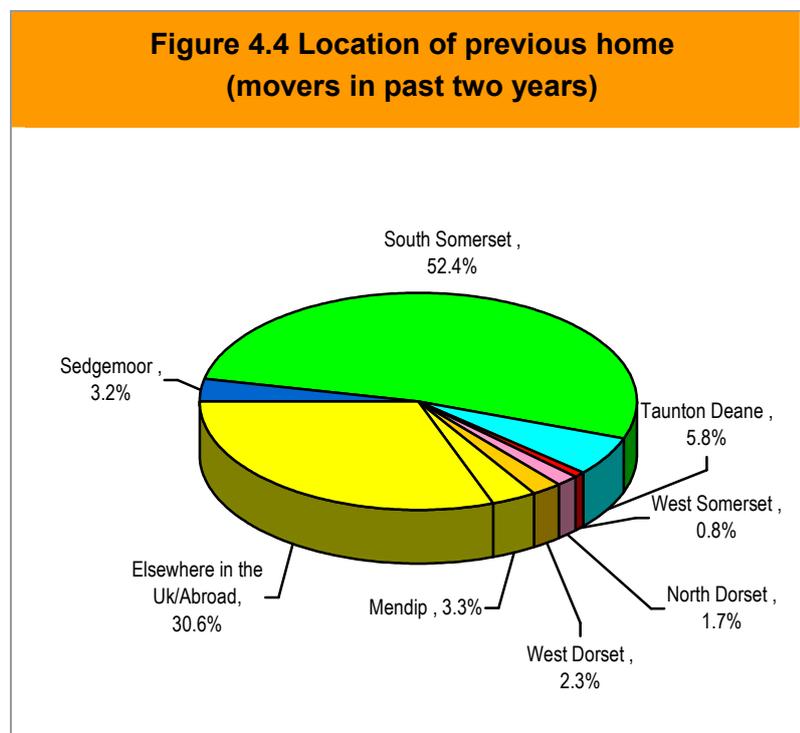
Table 4.5 Previous tenure by current tenure (households moving in past two years)

Tenure	Previous tenure				Total
	Owner-occupied	Social rented	Private rented	Newly formed household	
Owner-occupied (no mortgage)	2,690	0	160	124	2,975
Owner-occupied (with mortgage)	3,715	184	770	886	5,555
Social rented	43	1,304	485	698	2,530
Private rented	239	53	1,797	1,069	3,159
Total	6,687	1,541	3,213	2,778	14,219
Owner-occupied (no mortgage)	90.4%	0.0%	5.4%	4.2%	100.0%
Owner-occupied (with mortgage)	66.9%	3.3%	13.9%	15.9%	100.0%
Social rented	1.7%	51.5%	19.2%	27.6%	100.0%
Private rented	7.6%	1.7%	56.9%	33.9%	100.0%
Total	47.0%	10.8%	22.6%	19.5%	100.0%

Source: South Somerset District Council household survey (2008)

4.14 It is also possible to look at the previous locations of households who have moved home in the past two years – this is shown in the figure below. The figure shows a relatively large degree of self-containment within the District. In total it is estimated that over half (52%) of households had previously lived in the District.

Figure 4.4 Location of previous home (movers in past two years)



Source: South Somerset District Council household survey (2008)

Car ownership

- 4.15 A further question asked in the survey was car ownership/availability. Although not directly linked to housing, this is a useful variable as it can provide some indication of wealth. The table below shows the number of cars households have available for use by tenure.
- 4.16 In total, more than half of households in the social rented sector have no access to a car or van, this compares with just 5% of owner-occupied (with mortgage) households. The average household has 1.31 cars/vans; this figure varies from 0.57 in the social rented sector to 1.65 for owner-occupiers with a mortgage.
- 4.17 Car ownership is a particular issue for households living in rural areas. Households with more than one person, one of whom is economically active will often need more than one vehicle.

Table 4.6 Car ownership and tenure

Tenure	Number of cars/vans available for use				Average number of cars/vans
	0	1	2	3+	
Owner-occupied (no mortgage)	13.1%	52.9%	26.1%	7.9%	1.29
Owner-occupied (with mortgage)	4.9%	38.2%	43.7%	13.3%	1.65
Social rented	50.3%	42.3%	7.4%	0.0%	0.57
Private rented	18.0%	61.1%	16.2%	4.7%	1.08
Total	15.7%	46.4%	29.3%	8.6%	1.31

Source: South Somerset District Council household survey (2008)

Overcrowding and under-occupation

- 4.18 Levels of overcrowding are measured using the 'bedroom standard' (see Glossary for definition). Essentially this is the difference between the number of bedrooms needed to avoid undesirable sharing and the number of bedrooms actually available to the household. Using the same standard it is also possible to study under-occupation – in this study it is assumed that any household with more than one spare bedroom is under-occupying their dwelling.
- 4.19 The table below shows a comparison between the number of bedrooms in each home against the number of bedrooms required for all households in the District.

Table 4.7 Overcrowding and under-occupation

Number of bedrooms required	Number of bedrooms in home				TOTAL
	1	2	3	4+	
1 bedroom	6,108	13,621	17,871	7,558	45,159
2 bedrooms	109	3,337	9,609	4,505	17,560
3 bedrooms	29	349	3,764	2,710	6,852
4+ bedrooms	28	0	514	688	1,230
Total	6,274	17,307	31,758	15,460	70,800

Source: South Somerset District Council household survey (2008)

KEY: Overcrowded households Under-occupied households

Note: The bottom two cells of the 4+ bedroom column contain some households that are either overcrowded or under-occupied – for example they may require three bedrooms but live in a five bedroom property or may require a five bedroom property but are currently occupying a four bedroom property.

4.20 The estimated number of overcrowded and under-occupied households in South Somerset is as follows:

- **Overcrowded:** 1.6% of households = 1,123 households
- **Under-occupied:** 43.4% of households = 30,739 households

4.21 The latest SEH data on overcrowding suggests that nationally around 2.5% of households are overcrowded with the figure for the South West being 1.7%.

4.22 The high level of under occupation is likely to be effected by the high proportions of older person households living in the area. Many of these households may be living in accommodation with more than one spare bedroom and will be considered to be under occupying. These extra bedrooms may be desired for having family and guests to stay.

Economic status

4.23 For the purposes of analysis of economic status the status of the survey respondent is taken to represent the household reference person (HRP). More than half of all HRPs are in employment; over a third were retired. A number of HRPs are in the 'other' working status group, which is largely comprised of people describing themselves as either permanently sick/disabled or looking after home/family.

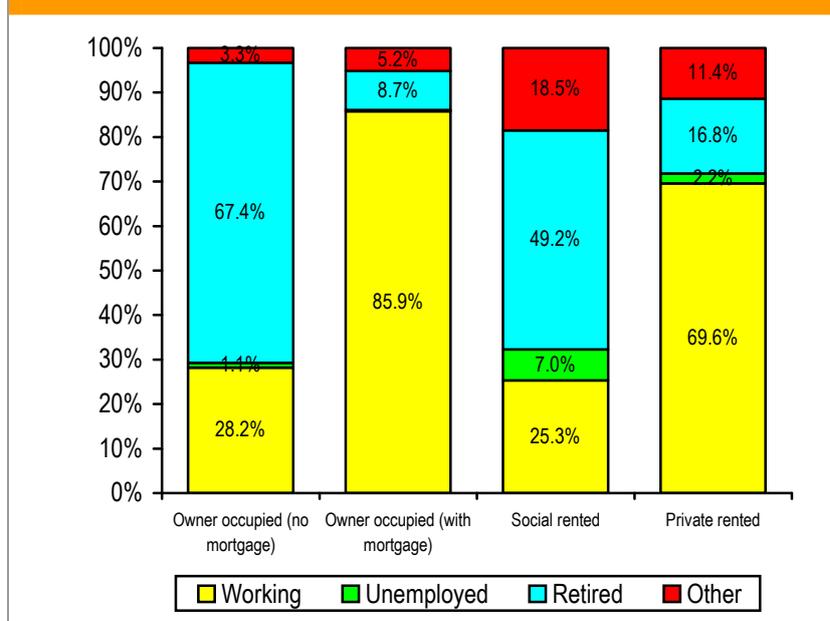
Table 4.8 Working status of household reference person

Working status	Number of households	% of households
Working	38,672	54.6%
Unemployed	1,232	1.7%
Retired	25,926	36.6%
Other	4,971	7.0%
Total	70,800	100.0%

Source: South Somerset District Council household survey (2008)

4.24 The figure below shows economic status by tenure. The data shows that more than four fifths of those buying with a mortgage were working. For private renters the figure was 70%, and for social rented tenants only 27.5. For outright owners, 67% were retired.

Figure 4.5 Economic status of household reference person by tenure



Source: South Somerset District Council household survey (2008)

Housing costs

4.25 The survey asked a series of questions about how much households currently pay for their housing. The table below shows estimates of the amount of rent/mortgage paid by households by tenure (figures exclude households where there are no housing costs such as outright owners and households in tied accommodation).

4.26 The table shows that households in the private rented sector and those buying with a mortgage have the highest housing costs. The average owner-occupier pays £153 per week, this compares with £75 for social rented tenants. Across the HMA the average household pays £128 per week, for owner-occupiers it is £154, for social renters it's £70 and for private renters it's £110 per week.

Table 4.9 Housing costs by tenure in South Somerset				
Weekly housing cost	Owner-occupied (with mortgage)	Social rented	Private rented	TOTAL
Under £30	5.0%	9.0%	2.8%	5.6%
£30-£60	9.4%	8.6%	4.8%	8.5%
£60-£90	13.6%	67.4%	17.3%	26.4%
£90-£120	14.0%	11.3%	23.2%	14.8%
£120-£150	14.6%	1.3%	21.9%	12.7%
£150-£200	19.1%	0.6%	11.5%	13.7%
£200-£250	10.0%	0.5%	1.1%	6.4%
£250-£300	6.5%	0.0%	1.5%	4.3%
£300-£350	3.7%	1.3%	0.7%	2.7%
£350-£400	2.0%	0.0%	1.9%	1.6%
£400-£500	0.9%	0.0%	0.7%	0.7%
£500 or more	1.2%	0.0%	0.0%	0.7%
Total	100.0%	100.0%	100.0%	100.0%
Average cost	£153	£75	£108	£128

Source: South Somerset District Council household survey (2008)

Summary

4.27 The household survey collected a significant amount of data about the resident household population. Some of the main findings were:

- In total almost two thirds of all households live in detached or semi-detached houses or bungalows. Some 11% live in flats, significantly lower than the national average (17%). Households living in the social rented and private rented sectors are more likely to live in flats whilst those in owner-occupation (no mortgage) are more likely to live in houses than other tenures.
- Around 30% of all households are 'pensioner-only' and a quarter contained children.
- Analysis of household moves in the last two years shows that private rented tenants are the most mobile. An estimated 45% of private renters had moved home in the past two years. There were more moves recorded within tenures than between them.
- Car ownership data suggests that there is an average of 1.31 cars per household in the District. There are however large differences by tenure with owner-occupiers (with mortgage) having an average of 1.65 cars per household, this compares with an average of only 0.57 in the social rented sector.

- The level of overcrowding recorded in South Somerset (at 1.6%) is lower than the national average of (2.5%) although similar to the regional average of 1.7%.
- The proportion of employed household heads varied significantly across the tenures. 85.9% of households buying with a mortgage are headed by an employed person compared to 25.3% of social rented tenants.
- Households in the private rented sector and those buying with a mortgage have the highest housing costs; households in the social rented sector have the lowest.

5. Financial information

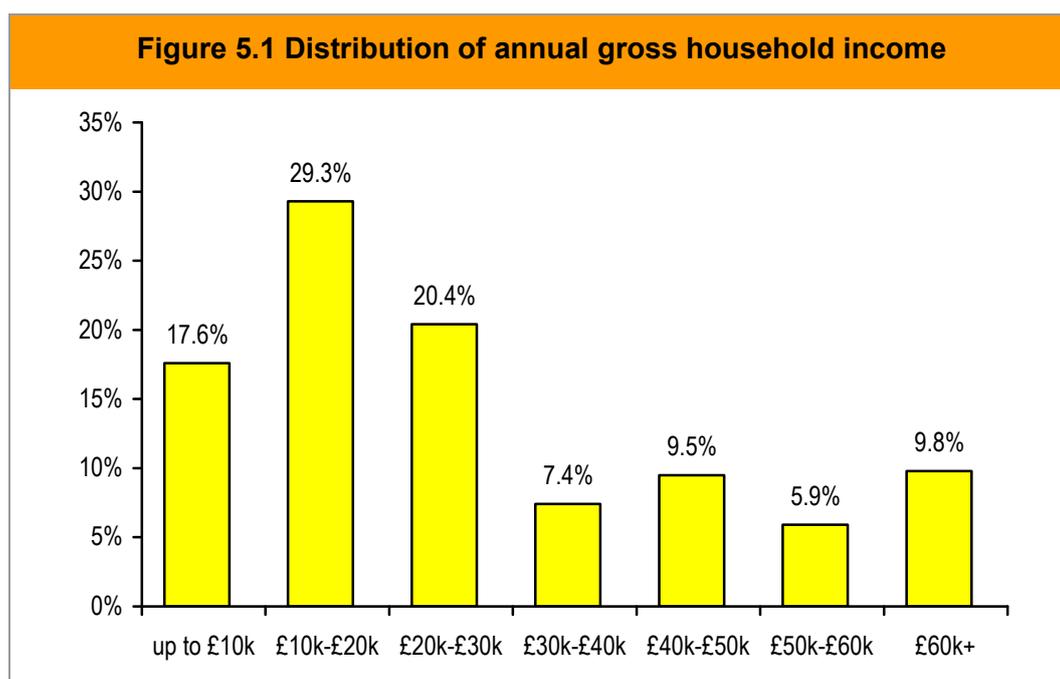
Introduction

5.1 A key part of this analysis is an assessment of the financial situation of households. Data was therefore collected in the survey looking at a range of financial information, including incomes, savings and equity. This chapter contains the analysis of the survey results with regard to households' financial situation.

Household income

5.2 The response to the survey income question was good with 84.6% of respondents answering this question. Survey results for household income estimate the average (mean) gross household income level to be £27,971 per annum. The median income is noticeably lower than the mean at £21,536 per annum. As we can see from the figures below, the distribution of both income and savings is heavily skewed towards households with lower incomes and savings.

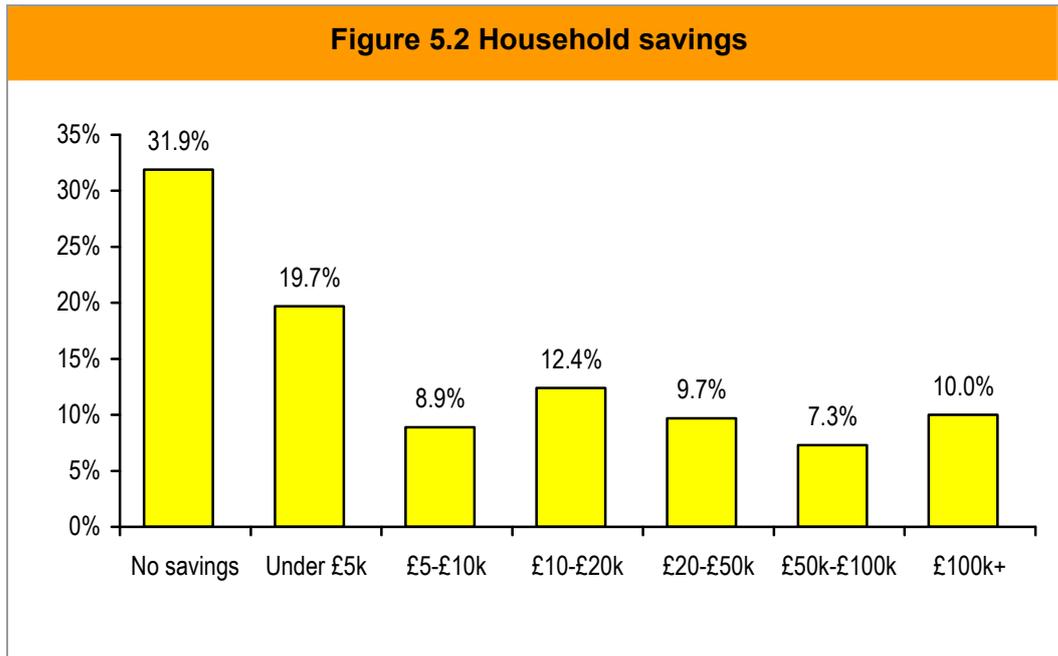
5.3 The figure below shows the distribution of income in the District. It is clear that there is a significant range of incomes in the District with 46.9% having an income of less than £20,000 and 15.7% an income in excess of £50,000. More than 55% of households with incomes of less than £20,000 have a retired household reference person (HRP). Households where the HRP is in employment have a mean income of around £36,764.



Source: South Somerset District Council household survey (2008)

Household savings and equity

- 5.4 The response to the survey savings question was also good with 78.4% of respondents answering this question. The average (mean) household has £33,590 in savings (median of £4,509).
- 5.5 The figure below shows the distribution of savings in the District. An estimated 51.6% of households had less than £5,000 in savings whilst 17.3% had savings of over £50,000. Households with no savings also included those in debt.



Source: South Somerset District Council household survey (2008)

- 5.6 The survey also collected information about the amount of equity owner-occupiers have in their property. For both owner-occupier groups together (with and without mortgages) the average (mean) amount of equity was estimated to be £203,153, with a median of £171,730. It is estimated that 0.5% of owner-occupiers (250 households) are in negative equity.

Household characteristics and income

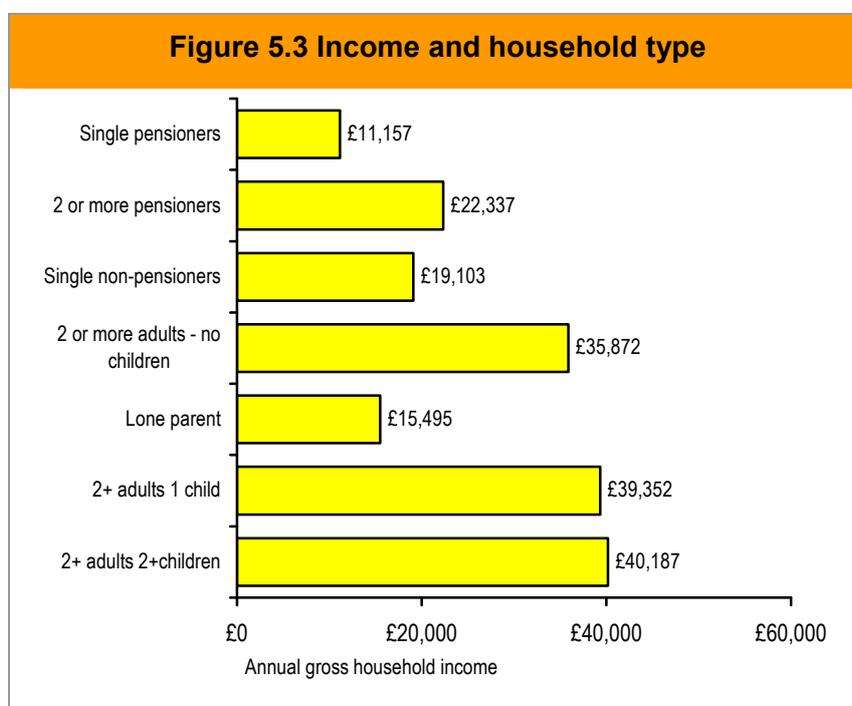
- 5.7 The table below shows average income, savings and equity by tenure. As might be expected, the households with the lowest average incomes are those in the social rented sector. Whilst owner-occupiers with no mortgage have an average household income which is lower than those with a mortgage, this group contains many older people who are not working but have redeemed their mortgages. These households therefore have much higher levels of savings and equity.

Table 5.1 Financial information by tenure

Tenure	Average annual gross household income	Average savings	Average equity
Owner-occupied (no mortgage)	£24,571	£72,014	£270,923
Owner-occupied (with mortgage)	£38,604	£13,534	£140,808
Social rented	£10,115	£1,759	-
Private rented	£24,044	£18,959	-
Total	£27,971	£33,590	£203,153

Source: South Somerset District Council household survey (2008)

5.8 The figure below looks at income levels by household type. Single pensioner and lone parent households show average incomes considerably below the average. Households with two or more adults (with or without children) show the highest average incomes.

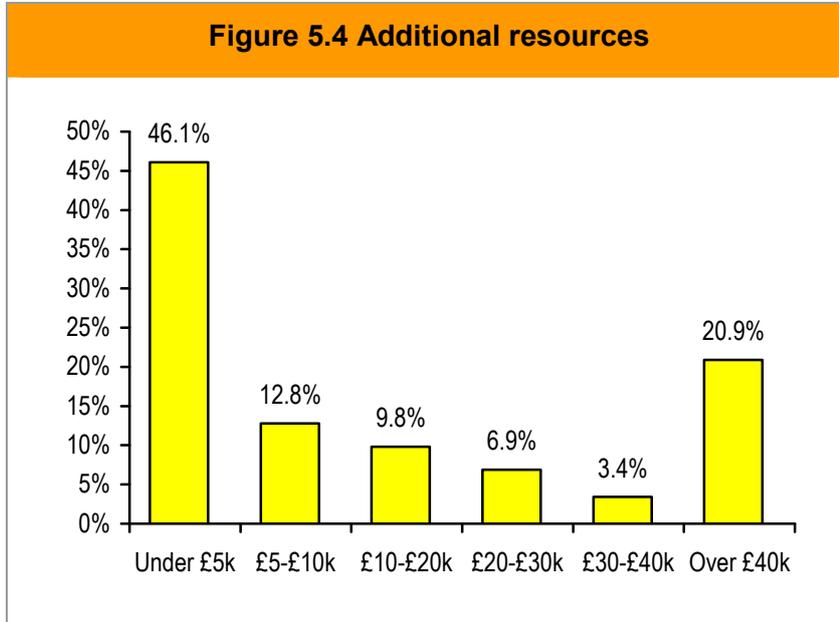


Source: South Somerset District Council household survey (2008)

Other financial information

5.9 In addition to the information collected about income, savings and equity the survey form asked households whether they had and the amount of any other financial resources which could be used towards a deposit on a property. The vast majority (90.7%) of households stated that they had no further access to financial resources other than those already analysed.

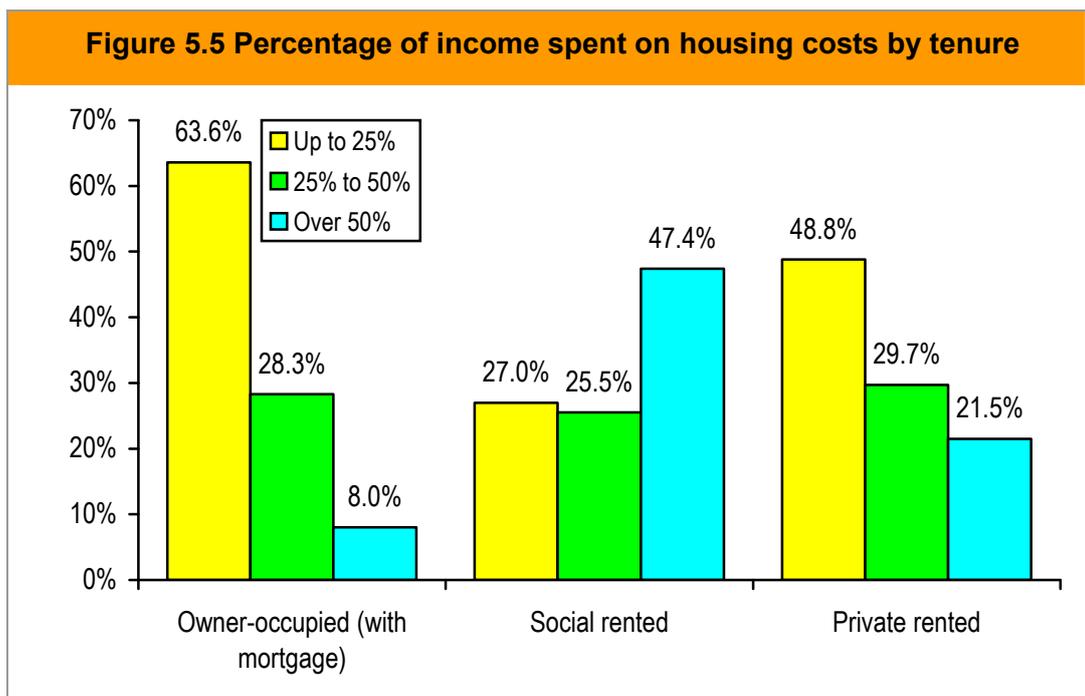
5.10 The 6,559 households who do have access to additional financial resources (e.g. help from parents) have a varying amount of additional funds. Over a fifth (20.9%) have access to more than £40,000, although the majority have access to less than £10,000. It is possible that such additional funds will be able to help a small number of households to afford suitable market housing without the need for any subsidy.



Source: South Somerset District Council household survey (2008)

Relationship of income to housing costs

5.11 It is of interest to study the amount of income that households are spending on their housing costs (whether rent or mortgage). The figures below show the number of households in each tenure group by what proportion of income is spent on housing. The figures show that there are a significant number of households spending over 25% and in many cases in excess of 50%. Households paying more than 50% of their income on housing are most likely to be found in the social rented and private rented sectors.



Source: South Somerset District Council household survey (2008)

- 5.12 The above analysis does not however take account of the fact that many households will be in receipt of Housing Benefit (or income support in the case of owners) which will be helping them afford housing. The table below investigates the receipt of benefits towards housing costs. The table clearly shows that the greater the proportion of income spent on housing, the greater the number of households who are claiming assistance.
- 5.13 The table shows that 7.2% of all households spending less than a quarter of their income on housing costs claim Housing Benefit; for households spending over 50% this figure rises to 59.5%. Whilst this finding shows that to a certain extent the benefit system is meeting the needs of low income households, the data does suggest that a notable number of households are spending large proportions of their income on housing and receiving no subsidy to help with the costs.

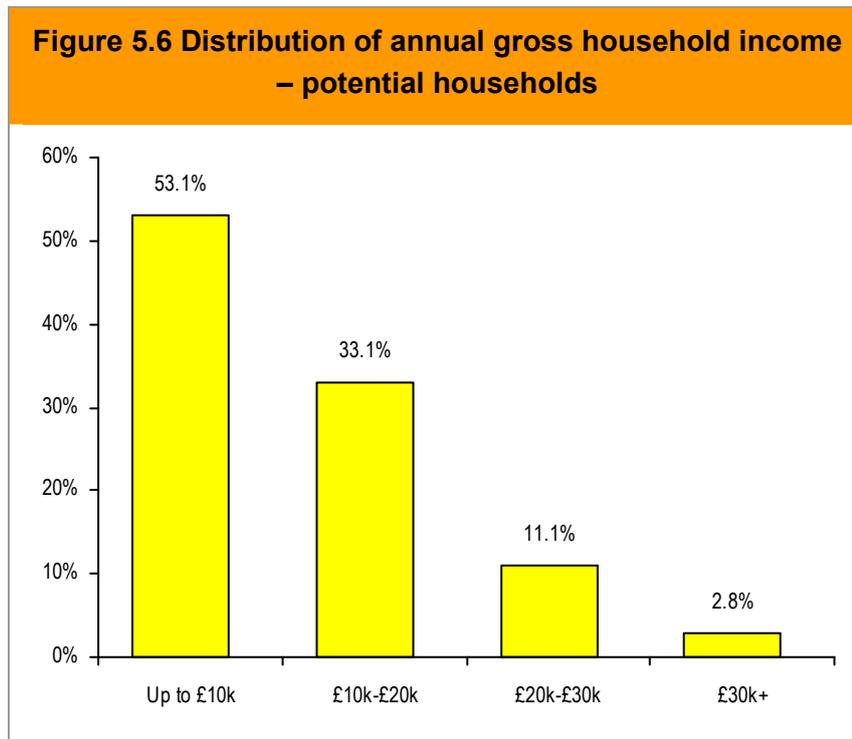
Table 5.2 Percentage of households receiving Housing Benefit (income support) by tenure and proportion of income spent on housing

	Owner-occupied (with mortgage)	Social rented	Private rented	Total
Spend up to 25%	1.1%	43.6%	9.7%	7.2%
Spend 25%-50%	3.0%	62.8%	15.4%	17.4%
Spend over 50%	2.4%	85.6%	60.7%	59.5%
Total	1.7%	68.4%	22.4%	20.0%

Source: South Somerset District Council household survey (2008)

Potential households' financial situation

- 5.14 From the survey data it is estimated that there are 10,262 households who need or are likely to form over the next two years. These 'potential' households were identified through the questionnaire; respondents were asked if other members of the household would be moving to their own separate accommodation. These could be sons/daughters forming their own household, couples separating, or shared households moving into separate accommodation. The housing preferences and expectations of these households in terms of location, tenure and type of dwelling, are discussed later in this document. In addition to the future preferences and expectations of potential households, the survey form collected a series of data about these households' financial situations, including income and savings data, which is presented below.
- 5.15 The figure below shows the estimated income level for potential households. The figure shows that income distribution is heavily concentrated in the lower income brackets.
- 5.16 Overall, it is estimated that just over half of potential households have an income below £10,000 per annum and 86.2% below £20,000. The average (mean) income of potential households is estimated to be £10,561 (median: £8,634) – significantly below the figure for all households of around £27,971.



Source: South Somerset District Council household survey (2008)

- 5.17 In addition, potential households were asked about any financial resources which might be available for a deposit/bond when buying or renting a home, for example savings or money from parents. Nearly half (49.5%) said that they had no access to funds for a deposit. Generally, the amount of money available for a deposit was small; the average (mean) household is estimated to have access to around £3,252 - figures include those with no access to other financial resources. Overall, it is estimated that only 6.6% of potential households will have in excess of £10,000.
- 5.18 Given the level of income and savings shown for potential households from the survey data, it is clear that many will have difficulty accessing the housing market without some form of subsidy. However, it is widely recognised that this group of households can have rapidly changing financial situations. For example, households who have actually formed over the past two years show an average income of £20,518 per annum, and therefore to rely solely on the information provided here may not properly reflect the affordability of this important group.
- 5.19 Therefore the survey form also asked a 'subjective' question about future affordability. In response to this question 72.1% of potential households stated that they would not be able to afford market housing without some sort of subsidy, for example Housing Benefit.

Summary

- 5.20 The collection of financial information is a fundamental part of any assessment of housing need and future housing demand. The survey estimates that the mean annual gross household income (including non-Housing Benefits) in South Somerset is £27,971.
- 5.21 The average conceals wide variations among different tenure groups with households in rented housing showing average incomes significantly below the District average.
- 5.22 When income is compared with housing costs, the data reveals that many households spend more than a quarter of their income on their housing costs.

SECTION B: HOUSING NEED

This section sets out the calculation of affordable housing need. The analysis is carried out by following the most recent CLG Practice Guidance. In addition, this section looks at the potential role of intermediate housing as well as looking at how sensitive the findings are to changed assumptions about affordability. There are five chapters in this section:

- Guidance on housing need
- Current need
- Future need
- Affordable housing requirement
- Intermediate housing and affordable housing sensitivity

6. Guidance on housing need

Introduction

- 6.1 The two chapters following this one study the need for affordable housing in the District (both in terms of a backlog of need and likely future needs). This initial chapter sets out some key definitions which are central to both of the following chapters. Where appropriate definitions have been drawn from the CLG Strategic Housing Market Assessment Guidance of March 2007 (revised in August 2007) and PPS3.

Housing need

- 6.2 Housing need is defined as the number of households who lack their own housing or who live in unsuitable housing and who cannot afford to meet their housing needs in the market.
- 6.3 In this assessment we have fully followed the Practice Guidance's (page 41) definition of unsuitable housing. In addition we have considered those types of unsuitability which will require a move to a different dwelling prior to applying the affordability test. The most common such category is usually overcrowding.

Newly arising need

- 6.4 Newly arising (or future) need is a measure of the number of households who are expected to have an affordable housing need at some point in the future (measured annually). In this assessment we have used survey data about past household moves (along with affordability) to estimate future needs. In line with the Practice Guidance we have split future needs into two groups – newly forming households and existing households.
- 6.5 An estimate of the likely future supply of affordable housing is also made (drawing on secondary data sources about past lettings). The future supply of affordable housing is subtracted from the future need to make an assessment of the net future need for affordable housing. In this report we have also estimated the likely supply of Housing Benefit supported private rented housing

Affordability

6.6 Affordability is assessed using survey data regarding the full range of financial information available along with an estimate of a household's size requirements and the cost of suitable market housing (to either buy or rent). Separate tests are applied for home ownership and private renting and are summarised below (both tests are fully in line with the advice given in the Practice Guidance):

- i) Assessing whether a household can afford home ownership - a household is considered able to afford to buy a home if it costs 3.5 times the gross household income. Allowance is also made for any access to capital that can be used towards home ownership (e.g. savings or equity).
- ii) Assessing whether a household can afford market renting - a household is considered able to afford market rented housing in cases where the rent payable would constitute no more than 25% of gross income.

Affordable housing

6.7 PPS3 provides the definition of affordable housing (as used in this report). The following is taken from Annex B of PPS3.

Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- *Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices*
- *Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.*

Using the data

6.8 Traditionally, the backlog of housing need has been added to the newly arising need to assess net affordable housing requirements. However, it has often been considered that logically the two should be treated separately. The main reason for this is the difficulty in sensibly annualising the backlog of need where different assumptions could lead to a range of outputs. In this report the two are considered separately and then the results added together.

- 6.9 In principle if the newly arising need estimate is positive then we would suggest a need for additional affordable housing (regardless of the backlog situation). On the other hand the existence of a backlog would not necessarily mean that additional affordable housing should be provided (if the net future need is negative then technically the backlog would gradually reduce over time and additional affordable housing would potentially create a surplus of such housing).
- 6.10 Therefore in this assessment we have looked at the backlog and newly arising elements of need separately. An understanding of the backlog (in terms of locations for example) is important for policy but does not automatically lead to a need for new provision. For the newly arising need, the net estimated need level provides a good guide to the amount of additional affordable housing to be provided year on year and is crucial to the formulation of policy.

Summary

- 6.11 A key element of this report is an assessment of both current and future affordable housing needs. There are a number of definitions which are central to making estimates of need (such as definitions of housing need, affordability and affordable housing). All definitions used in this report are consistent with Guidance given in the CLG Strategic Housing Market Assessment Guidance of 2007 and PPS3 and the following two chapters look at the analysis of housing need.

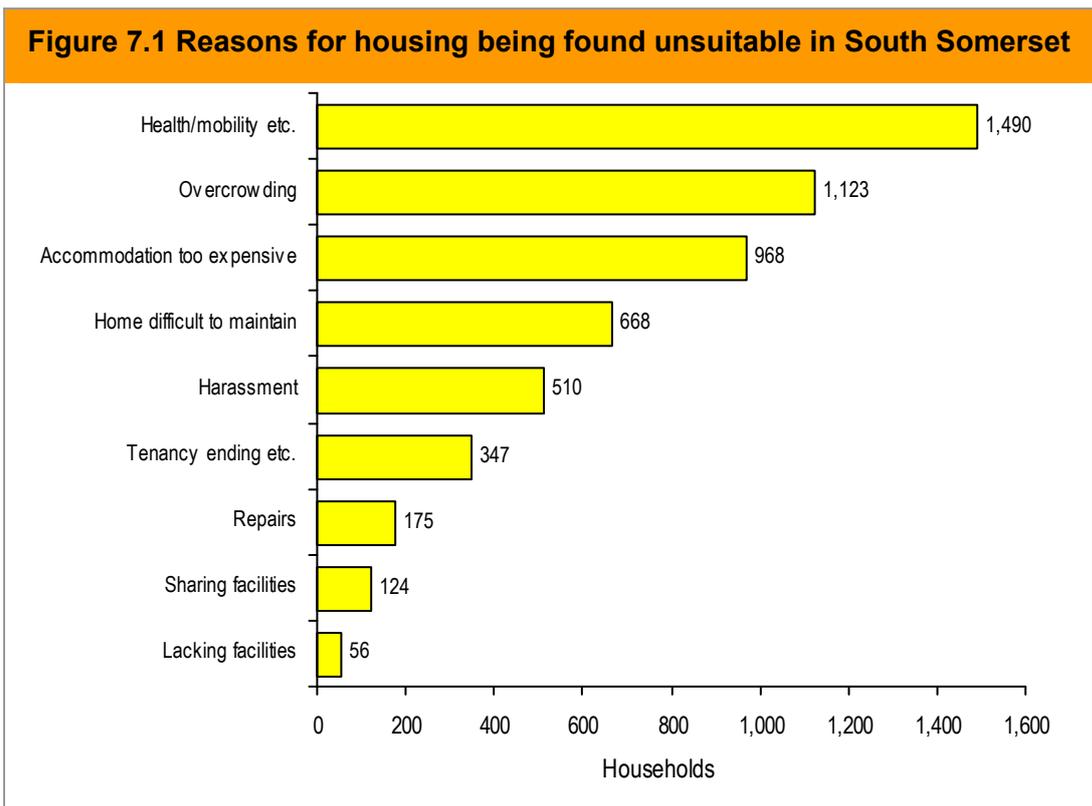
7. Current need

Introduction

- 7.1 This chapter of the report assesses the first two stages of the needs assessment model – ‘Current Need’. This begins with an assessment of housing suitability and affordability and also considers homeless households before arriving at a total current need estimate (gross). An assessment of the stock available to offset this need follows, which then enables the net current need estimate to be calculated.

Unsuitable housing

- 7.2 A key element of housing need is an assessment of the suitability of a household’s current housing. The CLG Practice Guidance (page 41) sets out a series of nine criteria for unsuitable housing - which has been followed in this report. In South Somerset it is estimated that a total of 4,051 households are living in unsuitable housing – 5.7% of all households in the District.
- 7.3 The figure below shows a summary of the numbers of households living in unsuitable housing (ordered by the number of households in each category). It should be noted that the overall total of reasons for unsuitability shown in the figure will usually be greater than the total number of households with unsuitability, as some households have more than one reason for unsuitability.
- 7.4 The main reasons for housing being unsuitable were health and/or mobility problems because of the condition of the home, followed by overcrowding.



Source: South Somerset District Council household survey (2008)

7.5 The table below shows unsuitable housing by tenure. The patterns emerging suggest that households renting their accommodation are generally far more likely to be in unsuitable housing than owner-occupiers, with 12.0% of such households in unsuitable accommodation. However, due to the fact that the majority of households are owner-occupiers, it is still true that a clear majority (75.7%) of those in unsuitable housing are owner-occupiers.

Table 7.1 Unsuitable housing and tenure

Tenure	Unsuitable housing			
	In unsuitable housing	Number of h'holds in District	% of total h'holds in unsuitable housing	% of those in unsuitable housing
Owner-occupied (no mortgage)	660	25,686	2.6%	36.3%
Owner-occupied (with mortgage)	1,335	27,922	4.8%	39.4%
Social rented	1,240	10,199	12.2%	14.4%
Private rented	817	6,993	11.7%	9.9%
Total	4,051	70,800	5.7%	100.0%

Source: South Somerset District Council household survey (2008)

'In-situ' solutions

- 7.6 The survey has highlighted that 4,051 households are in unsuitable housing. However it is most probable that some of the unsuitability can be resolved in the households' current accommodation. Households living in housing deemed unsuitable for the following reasons were not considered to have an in-situ solution: end of tenancy, accommodation too expensive, overcrowding, sharing facilities and harassment.
- 7.7 The survey data therefore estimates that of the 4,051 households in unsuitable housing, 2,435 (or 60.1%) do not have an in-situ solution and therefore require a move to alternative accommodation.

Affordability

- 7.8 Using the affordability methodology set out in the previous chapter it is estimated that there are 1,231 existing households that cannot afford market housing and are living in unsuitable housing (and require a move to alternative accommodation). This represents 1.7% of all existing households in the District – these households are considered to be in housing need.
- 7.9 The table below shows the tenure of the households currently estimated to be in housing need. The results show that 6.1% of social rented tenants are in housing need, compared to 5.7% of private rented tenants and less than 1% of owner-occupiers.

Table 7.2 Housing need and tenure				
Tenure	Housing need			
	In need	Number of h'holds in District	% of total h'holds in need	% of those in need
Owner-occupied (no mortgage)	28	25,686	0.1%	2.3%
Owner-occupied (with mortgage)	184	27,922	0.7%	14.9%
Social rented	619	10,199	6.1%	50.3%
Private rented	400	6,993	5.7%	32.5%
Total	1,231	70,800	1.7%	100.0%

Source: South Somerset District Council household survey (2008)

- 7.10 For the purposes of the housing needs assessment, households considered to be in housing need have been split into two categories: current occupiers of affordable housing in need (this includes occupiers of social rented and shared ownership accommodation), and households from other tenures in need. It is estimated that some 619 households in need currently live in affordable housing.

Homeless households

- 7.11 The Housing Needs Assessment is a ‘snapshot’ survey that assesses housing need at a particular point in time. There will, in addition to the existing households in need, be some homeless households who were in need at the time of the survey and should also be included within any assessment of backlog need.
- 7.12 To assess the number of homeless households we have used information contained in the Council’s P1(E) Homeless returns. The main source of information used is Section E6: Homeless households accommodated by the authority at the end of the quarter, which is a snapshot of the numbers in accommodation on the last day of the quarter, rather than the numbers taking up accommodation during the quarter. This is important given the snapshot nature of the survey. Data compiled from the fourth quarter of 2007 is shown in the table below.

Table 7.3 Homeless households accommodated by authority (Section E6, P1(E) form)	
Category	Number of households
<u>Bed and breakfast</u>	<u>25</u>
<u>Hostel</u>	<u>11</u>
Private sector accommodation	0
Within social rented stock	64
Other	54
Total	154

Source: South Somerset Council P1(E) form (Quarter 4 2007)

- 7.13 Not all of the categories in the above table are added to our assessment of existing and newly forming households in need. This is because, in theory, they will be part of our sample for the Housing Needs Assessment. For example, households housed in Council accommodation should already be included as part of the housing need – such household addresses should appear on the Council Tax file from which the sample was drawn. After considering the various categories, we have decided there are two which should be included as part of the homeless element. These have been underlined in the table above. Therefore of the homeless households identified in the P1E form, 36 shall be considered as in housing need.

Total current need

- 7.14 The table below summarises the first stage of the overall assessment of housing need as set out by the CLG. The data shows that there are an estimated 1,267 households in need in South Somerset.

Table 7.4 Backlog of housing need

Step	Notes	Number
1.1 Homeless households and those in temporary accommodation		36
1.2 Overcrowding and concealed households	Two steps taken together	1,231
1.3 Other groups		
1.4 equals Total current housing need (gross)	1.1+1.2+1.3	1,267

Source: South Somerset District Council household survey (2008)

Available stock to offset need

- 7.15 The next stage in the backlog considers the stock available to offset the current need. This includes stock from current occupiers of affordable housing in need, surplus stock from vacant properties and committed supply of new affordable units. Units to be taken out of management are removed from the calculation.
- 7.16 Firstly, it is important when considering net need levels to discount households already living in affordable housing. This is because the movement of such households within affordable housing will have an overall nil effect in terms of housing need. As stated previously (in paragraph 7.10), there are currently 619 households in need already living in affordable housing.

Surplus stock

- 7.17 A certain level of vacant dwellings is normal as this allows for transfers and for work on properties to be carried out. The CLG Guidance (page 48) suggests that if the vacancy rate in the affordable stock is in excess of 3% then some of the vacant units should be considered as surplus stock which can be included within the supply to offset needs. South Somerset records a vacancy rate in the social rented sector of 0.9%, which is well below the CLG threshold, therefore there is not considered to be any scope for bringing vacant dwellings back into use.

Committed supply of new affordable units

- 7.18 The CLG Guidance (page 48) recommends that this part of the assessment includes 'new social rented and intermediate housing which are committed to be built over the period of the assessment'. For the purposes of analysis, information recorded in the 2006/07 HSSA about the number of planned and proposed affordable units has been used as a guide to committed new provision.

7.19 The HSSA records the number of planned and proposed units up to 2008/2009. Overall, it is suggested that there are 373 affordable dwellings planned or proposed (of which 320 are social rented and 53 are shared ownership).

Units to be taken out of management

7.20 The Practice Guidance (page 48) states that this stage ‘involves estimating the numbers of social rented or intermediate units that will be taken out of management’. The main component of this step will be properties which are expected to be demolished (or replacement schemes that lead to net losses of stock). At the time of reporting, the proposed number of affordable dwellings expected to be ‘taken out of management’ in the future was unknown and hence a figure of zero has been used in this step of the model.

Total available stock to offset need

7.21 Having been through a number of detailed stages in order to assess the total available stock to offset need in the District we shall now bring together all pieces of data to complete this part of the needs assessment. The data (in the table below) shows that there are an estimated 992 properties available to offset the current need in South Somerset.

Table 7.5 Current supply of affordable housing		
Step	Notes	Number
3.1 Affordable dwellings occupied by households in need		619
3.2 Surplus stock		0
3.3 Committed supply of affordable housing		373
3.4 Units to be taken out of management		0
3.5 Total affordable housing stock available	3.1+3.2+3.3+3.4	992

Source: South Somerset District Council household survey (2008)

Total backlog need

7.22 The data from the tables above is now combined to make an estimate of the total backlog of housing need.

7.23 It is estimated that there is a current need to provide 1,267 units of affordable housing to meet the backlog of need. Current sources are estimated to be able to provide 992 of these units leaving an estimated shortfall of around 275 units of affordable housing.

Summary

- 7.24 Survey data suggests that around 4,051 households in South Somerset are currently living in unsuitable housing. It was estimated that 2,435 of these households would need to move home to find a solution to the unsuitability.
- 7.25 Of these households, it is estimated that around half cannot afford a suitable solution in the housing market without some form of subsidy and are hence considered to be in housing need (1,231 households). Households in the social rented sector were most likely to be in housing need, followed by households in the private rented sector.
- 7.26 Taking into account homeless households who would not have been picked up by the household-based survey (36 additional households) makes for a total backlog need of 1,267 households.
- 7.27 It is estimated that at the time of the survey there was a current stock of affordable housing of around 992 units which could be used to meet this need (including dwellings becoming available as households in the affordable housing sector move to different dwellings).
- 7.28 Taking the backlog need and supply figures together suggests that in South Somerset there is a net backlog of need for affordable housing of 275 units.

8. Future need

Introduction

8.1 In addition to the current needs discussed so far in this report there will be future need. This is split, as per CLG guidance, into two main categories. These are as follows:

- New household formation (× proportion unable to buy or rent in market)
- Existing households falling into need

8.2 There will be a flow of affordable housing to meet this need. Calculation of the future supply of affordable units follows this analysis; this consists of the annual supply of social re-lets and intermediate housing. The following sections deal with these points in detail.

New household formation

8.3 The estimate of the number of newly forming households in need of affordable housing is based on an assessment of households that have formed over the past two years. Such an approach is preferred to studying households stating likely future intentions as it provides more detailed information on the characteristics of these households contributing to this element of newly arising need.

8.4 The tables below show details of the derivation of new household formation. The tables begin by establishing the number of newly forming households over the past two years – an affordability test is then applied (the affordability test is as set out in Chapter 6 of this report and is applied on a household by household basis).

Table 8.1 Derivation of newly arising need from new household formation

Aspect of calculation	Number	Sub-total
Number of households moving in past two years	14,219	
Minus households NOT forming in previous move	-11,441	2,778
Times proportion unable to afford	42.6%	
ESTIMATE OF NEWLY ARISING NEED	1,184	
ANNUAL ESTIMATE OF NEWLY ARISING NEED	592	

Source: South Somerset District Council household survey (2008)

8.5 The table above shows that an estimated 2,778 households were newly formed within the District over the past two years (1,389 per annum). Of these it is estimated that 592 (per annum) are unable to afford market housing without some form of subsidy – this represents the annual estimate of the number of newly forming households falling into need.

Existing households falling into need

- 8.6 This is an estimate of the number of existing households who will fall into housing need over the next two years (and then annualised). The basic information for this is households who have moved home within the last two years and affordability. A household will fall into need if it has to move home and is unable to afford to do this within the private sector - examples of such a move will be because of the end of a tenancy agreement. A household unable to afford market rent prices but moving to private rented accommodation may have to either claim Housing Benefit or spend more than a quarter of their gross income on housing, which is considered unaffordable (or indeed a combination of both).
- 8.7 Households previously living with parents, relatives or friends are excluded as these will double-count with the newly forming households already considered in the previous table. The data also excludes moves between social rented properties. Households falling into need in the social rented sector have their needs met through a transfer to another social rented property, hence releasing a social rented property for someone else in need. The number of households falling into need in the social rented sector should therefore, over a period of time, roughly equal the supply of ‘transfers’ and so the additional needs arising from within the social rented stock will be net zero. It should be noted that there is evidence that some social housing tenants will move into private rented accommodation where the type/size/area they require is not available. It is not possible to factor this into the model.
- 8.8 The table below shows the derivation of existing households falling into need.

Table 8.2 Derivation of Newly Arising Need from existing households

Aspect of calculation	Number	Sub-total
Number of households moving in past two years	14,219	
Minus households forming in previous move	-2,778	11,441
Minus households transferring within affordable housing	-1,336	10,105
Times proportion unable to afford	14.4%	
ESTIMATE OF NEWLY ARISING NEED	1,455	
ANNUAL ESTIMATE OF NEWLY ARISING NEED	728	

Source: South Somerset District Council household survey (2008)

- 8.9 The table above shows that a total of 10,105 existing households are considered as potentially in need (5,052 per annum). Using the standard affordability test for existing households (the affordability test is as set out in Chapter 6 of this report and is applied on a household by household basis) it is estimated that 14.4% of these households cannot afford market housing. Therefore our estimate of the number of households falling into need excluding transfers is 1,455 households over the two-year period. Annualised, this is 728 households per annum.

Total newly arising need

- 8.10 The data from each of the above sources can now be put into the needs assessment table below. It indicates that additional need will arise from a total of 1,320 households per annum.

Table 8.3 Future need (per annum)		
Step	Notes	Number
2.1 New household formation (gross per year)		1,389
2.2 Proportion of new households unable to buy or rent in the market		42.6%
2.3 Existing households falling into need		728
2.4 Total newly arising housing need (gross per year)	2.1x2.2+2.3	1,320

The future supply of social rented housing

- 8.11 The Practice Guidance (page 48) suggests that the estimate of likely future relets from the social rented stock should be based on past trend data which can be taken as a prediction for the future.
- 8.12 South Somerset has undergone a process of stock transfer: all social rented housing in the District is in the RSL (Registered Social Landlord) sector.
- 8.13 The main source of information used for past supply of RSL stock is CORE data. We have combined data from 2006, 2007 and 2008 to produce the best estimate for the supply in South Somerset.
- 8.14 To get the most accurate estimate of past supply and hence future supply it is important to exclude from the total number of re-lets any newly built dwellings that have been let for the first time, as a large number of newly built dwellings is likely to result in an over estimate of the supply. HSSA data shows that in recent years South Somerset has been producing significantly more social rented dwellings than the other Somerset councils involved in the study.
- 8.15 It is also important to exclude any dwellings let to households transferring from another social rented dwelling, as this does not represent a new letting of a social rented unit. The difficulty here is that CORE data only provides conclusive data on transfers between the social stock for general lettings, and not for supported housing lettings. For this we have to look at the previous type of accommodation for households currently in supported housing, we have assumed that those that have moved from a general needs housing association tenancy or a supported housing tenancy have transferred within the authority, although a small proportion may have transferred from an outside authority it is unlikely to have any significant effect on the bottom line figure.

8.16 The data from CORE is generally very consistent over the last three years, with the total estimates for housing re-lets broadly similar as shown in the table below. Our best estimate for the supply of affordable housing is that there will be 670 social re-lets per annum in the future.

Table 8.4 Analysis of past housing supply (RSL sector)				
	2005/06	2006/07	2007/08	Average
CORE data	645	699	667	670

Source: CORE 2005/06, 2006/2007, 2007/08

Intermediate supply

8.17 In most local authorities the amount of intermediate housing (mostly shared ownership) available in the stock is fairly limited (as is the case in South Somerset). However, it is still important to consider to what extent the current supply may be able to help those in need of affordable housing.

8.18 Therefore we include an estimate of the number of shared ownership units that become available each year. There is very little data locally about the re-let rate for shared ownership properties, applying the relet rate for social rented housing to the estimated stock of shared ownership housing provides the best estimate, it will only have a very slight effect on the overall results. It is estimated that around 46 units of shared ownership housing will become available to meet housing needs from the existing stock of such housing.

Total future supply

8.19 The total future supply is estimated to be 716, comprised of 670 units of social re-lets and 46 units of intermediate housing (shared ownership).

Table 8.5 Future supply of affordable housing (per annum)		
Step	Notes	Number
3.6 Annual supply of social re-lets (net)		670
3.7 Annual supply of intermediate housing available for re-let or resale at sub-market levels		46
3.8 Annual supply of affordable housing	3.6+3.7	716

Summary

- 8.20 The future need for affordable housing has been based on survey information about past household behaviour in terms of moves to different accommodation.
- 8.21 The data suggests that on an annual basis there will be 592 newly forming households requiring affordable housing and a further 728 existing households. The total future need for affordable housing is therefore estimated to be 1,320 units per annum.
- 8.22 The supply of affordable housing to meet this need has also been estimated from past trend data. This data suggests that the current stock of affordable housing is likely to provide around 716 units.

9. Affordable housing requirement

Introduction

9.1 The previous two chapters presented the calculation of each of the stages of the needs assessment table. This chapter brings together these stages to present an estimated affordable housing requirement.

Estimate of net annual housing need

9.2 The table below shows the final figures in the housing needs assessment model. This brings together the 16 steps that were calculated in the preceding two chapters.

Table 9.1 Housing needs assessment model for South Somerset		
Stage and step in calculation	Notes	Number
STAGE 1: CURRENT NEED (Gross)		
1.1 Homeless households and those in temporary accommodation		36
1.2 Overcrowding and concealed households	Two steps taken	
1.3 Other groups	together	1,231
1.4 equals Total current housing need (gross)	1.1+1.2+1.3	1,267
STAGE 2: FUTURE NEED		
2.1 New household formation (gross per year)		1,389
2.2 Proportion of new households unable to buy or rent in the market		42.6%
2.3 Existing households falling into need		728
2.4 Total newly arising housing need (gross per year)	2.1x2.2+2.3	1,320
STAGE 3: AFFORDABLE HOUSING SUPPLY		
3.1 Affordable dwellings occupied by households in need		619
3.2 Surplus stock		0
3.3 Committed supply of affordable housing		373
3.4 Units to be taken out of management		0
3.5 Total affordable housing stock available	3.1+3.2+3.3+3.4	992
3.6 Annual supply of social re-lets (net)		670
3.7 Annual supply of intermediate housing available for re-let or resale at sub-market levels		46
3.8 Annual supply of affordable housing	3.6+3.7	716

Source: South Somerset District Council household survey (2008); various secondary data sources

- 9.3 The Practice Guidance (page 52) states that these figures need to be annualised to establish an overall estimate of net housing need. The first step in this process is to calculate the net current need. This is derived by subtracting the estimated total stock of affordable housing available (step 3.5) from the gross current need (step 1.4). This produces a net current need figure of 275 (1,267 – 992).
- 9.4 The second step is to convert this net backlog need figure into an annual flow. The Practice Guidance (page 52) acknowledges that this backlog can be addressed over any length of time although a period of less than five years should be avoided. For the purposes of this study the quota of five years proposed in the Practice Guidance will be used. Therefore to annualise the net current need figure it will be divided by five. This calculation results in a net annual quota of households who should have their needs addressed of 55 (275 ÷ 5).
- 9.5 The final step is to sum the net annual quota of households who should have their needs addressed with the total newly arising housing need (step 2.4) and subtract the future annual supply of affordable housing (step 3.8). This leads to an annual need estimate of 604 (1,320 – 716).
- 9.6 Adding together the two annual figures (backlog and newly arising) we are able to make an overall estimate of the need for affordable housing. The estimated annual need is for 659 units (55 + 604). These figures are summarised in the table below.

Table 9.2 Summary of housing needs situation in South Somerset	
Element	Number
Backlog need (annual)	253
Backlog supply (annual)	198
Net backlog need (annual)	55
Future need (annual)	1,320
Future supply (annual)	716
Net future need (annual)	604
Total net annual need	659
Total gross annual need	1,573
Total gross annual supply	914
Total net annual need	659

Source: South Somerset District Council household survey (2008); various secondary data sources

Size of affordable housing

9.7 Having established the overall need for affordable housing in the District it is necessary to consider the sizes of accommodation required. Again the survey data can be used to assess this (although we have also considered data from the Housing Register). The table below shows the estimated need for different sizes of accommodation from three different groups These are:

- i) Households currently or projected to be in need (from survey data)
- ii) Households currently or projected to be in need (from survey data) who are also in a group likely to be considered as having a priority (pensioner households, households with children or households where someone has a special/support need)
- iii) Households on the Housing Register (taken from 2007 HSSA data)

9.8 The table below shows some variation between the sources of data and groups studied although in all cases the majority of the requirement is for smaller (one and two bedroom) units. Taking a crude average of all of these figures suggests that around three-quarters of the need is for smaller accommodation with the remaining quarter for larger three and four plus bedroom homes.

9.9 It should be noted that all of these figures are gross and therefore do not take account of the supply of different sizes of accommodation. A demand and supply balance exercise is undertaken later in this report helps to provide more information about an appropriate size mix in the affordable sector.

Table 9.3 Estimated size requirement for additional affordable housing – South Somerset

	Households in need	Households in need (priority)	Housing Register	Crude average
1 bedroom	45.9%	36.6%	44.9%	42.5%
2 bedrooms	29.6%	32.0%	36.6%	32.7%
3 bedrooms	16.7%	21.1%	16.5%	18.1%
4+ bedrooms	7.8%	10.4%	2.0%	6.7%
Total	100.0%	100.0%	100.0%	100.0%

Source: South Somerset District Council household survey (2008)

The private rented sector

- 9.10 The Strategic Housing Market Assessment Guidance (page 51) requires the extent of the private rented sector (through the Housing Benefit system) to meet the needs of households in need to be estimated. We have therefore used survey data to look at the number of new Housing Benefit supported private rented housing lets over the past two years. In South Somerset it is estimated that over the past two years 743 Housing Benefit supported lettings have been made (372 per annum).
- 9.11 It is not however appropriate to treat this sector as a form of affordable housing and net it from the overall annual housing needs estimate of 659 (neither the SHMA Guide nor PPS3 recognise this sector as affordable housing). However, it must be recognised that the private rented sector does make a significant contribution to filling the gap in relation to meeting housing need and given the levels of affordable housing need shown in this study, the private rented sector is likely to continue to be used to some degree to make up for the shortfall of genuine affordable housing for the foreseeable future.
- 9.12 The extent to which the Council wishes to see the private rented sector being used to make up for shortages of affordable housing is a matter for policy intervention and is outside the scope of this report.

Summary

- 9.13 The total net annual housing need in South Somerset is calculated by annualising the net current need to be met over a five year period, and adding this to the difference between the future need and supply. The total net annual housing need in South Somerset was found to be for approximately 659 affordable dwellings per annum.

10. Intermediate housing and affordable housing sensitivity

Introduction

- 10.1 This section of the report looks at the potential role intermediate housing can play in meeting affordable housing needs in South Somerset. In particular, the analysis shows the number of households who fall into the various Housing Market Gaps identified in the SHMA report, and to draw inferences about the types of housing they could afford.
- 10.2 In addition to the main analysis of intermediate housing options, this chapter looks at the sensitivity of assumptions regarding affordability to see how both housing need and intermediate housing requirements change if we take a different approach to affordability. Finally, this section considers the impact on housing need of the recent downturn in the housing market and the potential impact of a continued downturn.

Initial analysis of housing market gaps

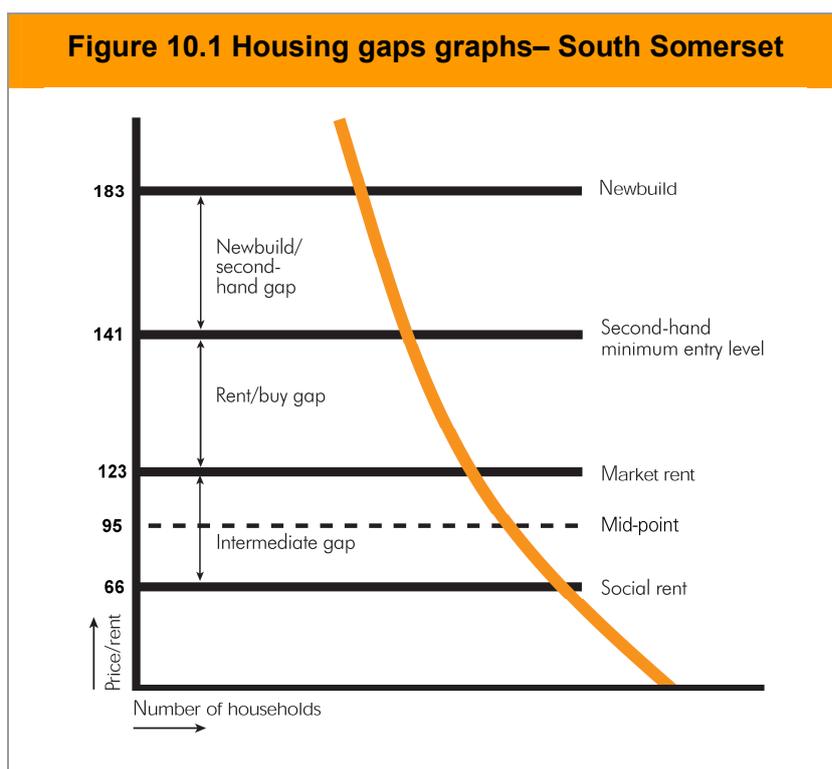
- 10.3 The table below shows different sets of households: the total (those planning to move etc) is based only on those households unable to afford market housing. Therefore those whose equity would permit them to buy outright, even if only on an income too low to market rent, have been excluded as being able to afford.
- 10.4 The affordability assumptions are based on those set out in the CLG Guidance and take account of both capital available (in the case of the affordability of buying test) and income (for both the buying and renting tests).
- 10.5 In the top group, the rent/buy gap, there are households who clearly have low incomes with considerable equity, but not enough equity to buy outright. Further down there are households in the intermediate band who can either afford the mid point between market rent and social rent as a weekly cost, or cannot. At the foot of the table are those who can only afford a social rent or less.
- 10.6 The first table below sets out what each of the groups are and explains the rationale behind the group being studied.

Table 10.1 Description of groups studied for analysis of intermediate housing potential

Group studied	Rationale
All households unable to afford	This group contains the largest sample of households from the household survey and is particularly useful as there are no potential issues with small sample sizes. This category also provides the affordability profile of the whole household population of the District.
Future moving households unable to afford	This group also contains a substantial sample size and is a good category for analysis as it represents those households who are actually likely to move but are unable to afford market housing (and may well therefore present as having a requirement for some form of intermediate housing).
Households in housing need (backlog)	This group of households have been shown through the household survey to currently be in housing need and are therefore exactly the group where analysis shows an affordable housing option would be required. The sample size of this group (when compared with the two above) is relatively small and therefore subject to some sampling variation.
Projected future need	This is the group of households highlighted in the survey as likely to have a requirement for affordable housing in the near future (based on past trends). As with the backlog, this is a key group as the survey data suggests a need for affordable housing although the sample size of households will be relatively small when compared with the first two groups above.
Crude average	The crude average is simply the average of the four groups analysed. The use of 'crude' is to avoid sample size issues biasing the average towards those groups with larger samples (and which are the groups least directly the likely targets for affordable housing).

Source: Fordham Research 2008

10.7 The following figure illustrates the nature of the housing market gaps in the area. The figures are based on plotting the weekly cost of housing for each tenure group (on the vertical y-axis, against the notional numbers of households (illustrated only figuratively by the orange curve) along the horizontal x-axis. The figure illustrates the gaps where the different intermediate bands might sit.



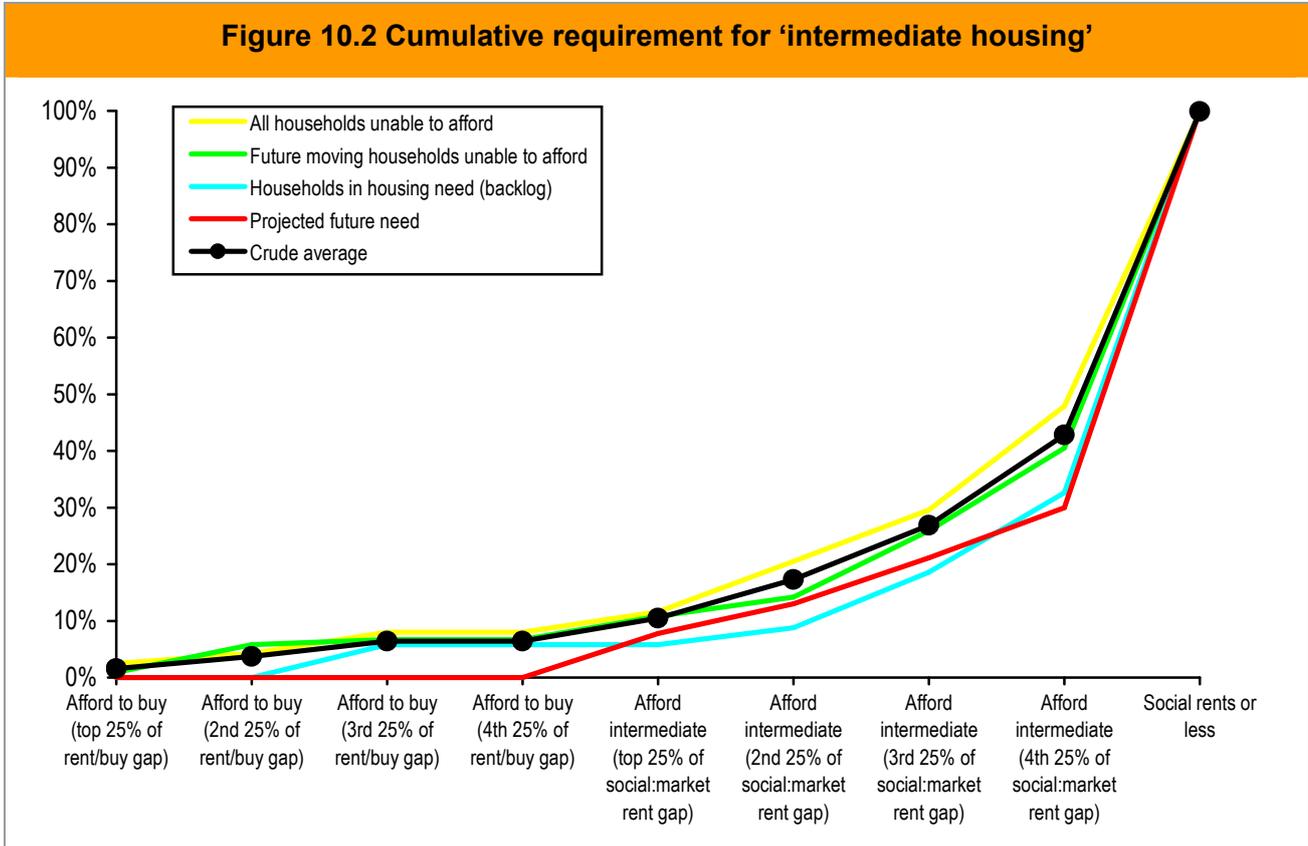
10.8 The table below shows the results of our analysis. The data suggests that there are a fair proportion of households in most of the ‘intermediate’ housing groups although in all cases by far the biggest group is social rented housing. Generally the proportion of households able to afford is higher the further down the table we move (i.e. the ‘cheapest’ types of affordable housing).

Table 10.2 Households able to afford different types of housing

	All households unable to afford	Future moving households unable to afford	Households in housing need (backlog)	Projected future need	Crude average
Afford to buy (top 25% of rent/buy gap)	2.5%	0.9%	0.0%	0.0%	1.6%
Afford to buy (second 25% of rent/buy gap)	1.8%	4.9%	0.0%	0.0%	2.1%
Afford to buy (third 25% of rent/buy gap)	3.7%	0.9%	5.8%	0.0%	2.7%
Afford to buy (bottom 25% of rent/buy gap)	0.0%	0.0%	0.0%	0.0%	0.0%
Afford intermediate (top 25% of social:market rent gap)	3.6%	4.1%	0.0%	7.8%	4.1%
Afford intermediate (second 25% of social:market rent gap)	8.9%	3.4%	3.0%	5.2%	6.8%
Afford intermediate (third 25% of social:market rent gap)	9.1%	11.7%	9.8%	8.1%	9.6%
Afford intermediate (bottom 25% of social:market rent gap)	18.3%	14.6%	14.0%	8.9%	15.9%
Social rents or less	51.9%	59.4%	67.4%	70.0%	57.1%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
TOTAL NUMBER OF HOUSEHOLDS	10,745	3,979	1,231	2,640	-
SAMPLE SIZE	328	88	29	53	-

Source: South Somerset District Council household survey (2008); various secondary data sources

10.9 The figure below shows this information graphically (in the form of cumulative frequencies). Each of the four groups studied has been plotted along with the ‘crude’ average figure. The data shows that there is really not a huge amount of variation between the different groups and so to have included groups for the purposes of boosting sample sizes (whilst technically not in need) has not undermined but enhanced the overall findings.



Source: South Somerset District Council household survey (2008); various secondary data sources

Inferences from the results

10.10 Taking a pragmatic approach to this data we can regroup this information into three broad groups. These are described below:

- i) **Discount market housing** – the top two groups in the rent/buy gap are included here. It may be possible for a product to be produced which is cheaper than current open market housing and possibly priced as low as the mid-point between entry-level prices and private rents.
- ii) **Intermediate housing** – the bottom two groups of households in the rent/buy gap and the top two in the (PPS3 defined) intermediate gap.

- iii) **Social rented housing** – the bottom two groups in the social/market rent gap plus those who can only afford social rented housing. The first of these groups is included as it is unlikely that there will be a product available which meets the requirements of those able to afford just above social rents.

10.11 The table below therefore shows the position when combining data into these three categories. The data shows that on average, an estimated 4% of households are likely to be able to afford discount market housing and a further 14% could afford intermediate housing. The balance (over 80%) is estimated to only be able to afford a social rent.

Table 10.3 Summary of types of affordable housing

Type of affordable housing	All households unable to afford	Future moving households unable to afford	Households in housing need (backlog)	Projected future need	Crude average
Discount market housing	4.3%	5.8%	0.0%	0.0%	3.7%
Intermediate housing	16.2%	8.4%	8.8%	13.0%	13.6%
Social rent	79.3%	85.7%	91.2%	87.0%	82.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Source: South Somerset District Council household survey (2008); various secondary data sources

10.12 The data above cannot be directly translated into a suggested split of different types of affordable housing as this will in part be influenced by the supply of housing. As has previously been noted, the supply of social rented housing is well in excess of that of intermediate housing. The supply of discount market housing is unknown but is likely to be very small (and is therefore assumed to be zero). Some shared ownership schemes are likely to fall in this gap, as they often fall above the weekly cost of market rent, but they are a tiny fraction of the overall supply.

10.13 The main analysis of housing need suggested that in South Somerset there was an overall annual need of 1,573 with a supply to meet this of 914 (hence a net need of 659). We can apportion the figures above to the gross needs figures and also take away the supply from each of the sources to make an estimate of a sensible split of types of affordable housing in the District. The table below shows this estimate:

Table 10.4 Social rented and intermediate housing requirements in South Somerset

	Discount market	Intermediate housing	Social rented	Total
Total gross annual need	58	214	1,301	1,573
Total gross annual supply	0	57	857	914
Net annual need	58	157	305	659
% of net shortfall	9%	24%	67%	100%

Source: South Somerset District Council household survey (2008); various secondary data sources

10.14 The table suggests that of the total additional affordable housing to be provided in South Somerset, 9% should be discount market housing and 24% intermediate housing. Just over half (67%) would therefore need to be social rented housing.

Affordability sensitivity

10.15 The table below looks at the impact on both the need for affordable housing and the types of affordable housing if we change the assumptions on affordability applied to survey data. The changed assumptions are described in the first table below.

Table 10.5 Sensitivity assumptions for affordable housing needs testing

Affordability calculation	Main assumption (used for CLG model)	Sensitivity assumption
Mortgage affordability	3.5× gross income	4× gross income
Private rental affordability	No more than 25% of gross income to be spent on rent	No more than 35% of gross income to be spent on rent

Source: Fordham Research 2008

10.16 The tables below shows the estimated overall level of affordable housing need and how this splits down into the three broad categories of affordable housing.

10.17 The data shows that under the changed affordability assumptions, the total gross need drops by around 19% (from 1,573 to 1,268), however, the net need drops by over half (from 659 to 354). This is due to the supply assumptions only slightly changing.

10.18 In terms of intermediate housing the profile is substantially changed, with half of all need being for intermediate housing.

Table 10.6 Social rented and intermediate housing requirements in South Somerset – changed affordability assumptions

	Discount market	Intermediate housing	Social rented	Total
Total gross annual need	47	172	1,049	1,268
Total gross annual supply	0	57	857	914
Net annual need	47	115	192	354
% of net shortfall	13%	32%	54%	100%

Source: South Somerset District Council household survey (2008); various secondary data sources

10.19 Therefore, by adjusting the affordability assumptions we find that there is still a small need for additional affordable housing. However, it is important to consider whether or not a 35% proportion of income is really realistic for many households.

- 10.20 If a weekly housing cost of £95 (for example) were to take up 35% of a single person household's gross income, the household's implied annual income would be £14,114. In net terms this is likely to equate to 43% of income (net income estimated to be £11,415) and would leave the household just £6,505 per annum for all other bills and living expenses (£125 per week).
- 10.21 It is difficult to assess how changing market conditions might effect the affordable housing requirements. Although we have seen a fall in house prices in recent times there has also been an increase in mortgage costs, lower mortgage multiples and larger deposits required. It might be possible that these factors will cancel each other out when trying to assess the requirement for affordable housing, and it is also likely that the private rented sector will still be the entry level in the market thus minimising any impact that the change in house prices might have. It is important for the council to continue to review each of these factors for the short to medium term future.

The housing downturn

- 10.22 Although at the time of the collection of housing market prices there was some evidence of falling prices it was not clear to what extent this trend would continue. Since then (May 2008) prices have continued to fall. It is therefore useful for us to quickly re-run the analysis of housing need based on current (December 2008) prices as well as carry out sensitivity tests for a continued decline in prices.
- 10.23 The Halifax House Price Index suggests that between May 2008 and December 2008 average prices have dropped by 13.1% and so we apply this change to all entry-level prices used for analysis (say 15% for the sake of analysis). In addition we have carried out a short desk-top survey of private sector rent levels. This analysis suggests that rents have also dropped in the housing market area – albeit by a lesser amount. As of January 2009 it was estimated that private sector rents are up to 7% lower than in May 2008. As a result, rents for affordability testing have also been adjusted downwards.
- 10.24 It would be possible to also consider any changes in households' finance. However, with the exception of equity levels it is not expected that there will have been any significant change over the period (e.g. limited changes in average incomes). We have also tested a scenario where prices drop 30% and rents 14% from their May 2008 position.
- 10.25 The table below show the re-running of the housing need model to take account of these actual and possible price/rent changes. It should be noted that this is a purely technical exercise and does not take account of other factors such as the difficulty in accessing finance for housing which might actually increase housing needs.

10.26 The table shows that under the prices and rents of December 2008/January 2009 the estimated level of housing need would drop slightly (from 659 per annum to 557). With the larger drop in prices the need level drops further (to 469 per annum). In both alternatives however, the level of housing need remains significant.

Table 10.7 Summary of housing needs situation in South Somerset under different price/rent assumptions			
Element	Main analysis	Prices down 15%, rents down 7%	Prices down 30%, rents down 14%
Backlog need (annual)	253	253	233
Backlog supply (annual)	198	198	198
Net backlog need (annual)	55	55	35
Future need (annual)	1,320	1,218	1,150
Future supply (annual)	716	716	716
Net future need (annual)	604	502	434
Total net annual need	659	557	469

Source: South Somerset District Council household survey (2008); various secondary data sources

Summary

10.27 The data presented throughout this chapter provides an indication of what might be a reasonable split between different types of affordable housing in the District. A crucial point to note when trying to actually deliver such housing is to ensure that the product being offered is genuinely affordable. For example, a discount on a newly built property does not necessarily make such housing affordable – this will only be the case where the discount is sufficient to take the product down to a genuinely affordable level (the same will apply to schemes such as shared ownership).

10.28 In this section we have provided some guidance on the typical costs and outgoings required to make housing affordable (at current prices/rents) and we would urge the Council to consider these and keep them updated so as to be in a strong position to ensure that affordable housing provided can help households who genuinely cannot afford to access the housing market.

SECTION C: CHARACTERISTICS OF HOUSING MARKET

This section of the report moves beyond simply looking at the need for affordable housing and on to an assessment of the wider housing market (in terms of supply and demand). The first chapter in this section uses survey information to look at households likely future movements (past movements having been studied in Section A). This information is then used to look at the overall supply/demand dynamic in the District through a model based approach. There are two chapters in this section:

- Household mobility
- Housing market mix and balance

11. Household mobility

Introduction

11.1 An important part of the survey is an analysis of the future demand for housing and the survey questionnaire collected information about households' future needs, expectations and aspirations. Information was collected about both existing households and potential households (those likely to form as an independent household in the near future).

Future moves – existing households

11.2 The table below shows estimates of the number and proportion of households who would consider themselves to need or expect to move home per annum over the next two years by tenure. The data shows that around 18.1% of households state a need or likelihood of moving home over the next two years, varying significantly by tenure. Private renters are much more likely than owner-occupiers to fall into this category. However, due to the large overall number of current owner-occupiers, they still make up over half (59.6%) of those needing or likely to move in the next two years.

Table 11.1 Households who need or are likely to move in next two years by tenure

Tenure	Number who need/likely to move	Total number of households	% of tenure need/likely to move	% of all need/likely to move
Owner-occupied (no mortgage)	2,399	25,686	9.3%	18.7%
Owner-occupied (with mortgage)	5,246	27,922	18.8%	40.9%
Social rented	1,923	10,199	18.9%	15.0%
Private rented	3,267	6,993	46.7%	25.5%
Total	12,835	70,800	18.1%	100.0%

Source: South Somerset District Council household survey (2008)

11.3 The survey moved on to look at where households would both like and expect to move. The results of this analysis are shown in the table below.

Table 11.2 Where households would like and expect to move

Location of next home	Like		Expect	
	Households	%	Households	%
South Somerset	7,350	57.3%	8,046	62.7%
Surrounding districts	2,679	20.9%	2,144	16.7%
Other areas	2,806	21.9%	2,644	20.6%
Total	12,835	100.0%	12,835	100.0%

Source: South Somerset District Council household survey (2008)

- 11.4 As the table above shows, just over half of existing residents (57.3%) planning to move would prefer to stay in South Somerset, although slightly more (62.7%) expect to do so.
- 11.5 Some 4.1% of those households who stated that they would like to live in South Somerset expected not to be able to do so.
- 11.6 Households were similarly asked about what tenure they would both like and expect to move to; the results are shown below. The results suggest that the majority (72.4%) of all households would like to move to owner-occupation; however, only 57.0% expect to secure this type of accommodation. More than three times as many households expect to rent privately than would like to.
- 11.7 Of those aspiring to move to an owner-occupied home, 78.7% expect to achieve that goal.

Table 11.3 Housing tenure aspirations and expectations

Tenure	Like		Expect	
	Households	%	Households	%
Owner-occupied	9,299	72.4%	7,316	57.0%
Social rented	2,611	20.3%	2,770	21.6%
Private rented	766	6.0%	2,395	18.7%
Shared accommodation	159	1.2%	355	2.8%
Total	12,835	100.0%	12,835	100.0%

Source: South Somerset District Council household survey (2008)

- 11.8 The tables below show cross-tabulations between current tenure and future tenure preference as well as future tenure expectations.
- 11.9 The first table shows that generally households would like to remain in the same tenure as they currently live. The exception to this is the private rented sector. The majority of households in this sector want to move to owner-occupation.
- 11.10 The clearest difference between preferences and expectations shown below is that in the private rented sector, 50.4% expect to remain in the sector, even though only 9.3% want to do so.

Table 11.4 Current tenure and tenure preference

Current tenure	Tenure preference			
	Owner-occupied	Social rented	Private rented	Total
Owner-occupied (no mortgage)	2,098	37	263	2,399
Owner-occupied (with mortgage)	4,834	212	200	5,246
Social rented	455	1,468	0	1,923
Private rented	2,071	894	303	3,267
Total	9,458	2,611	766	12,835

Source: South Somerset District Council household survey (2008)

Table 11.5 Current tenure and tenure expectation

Current tenure	Tenure expectation			
	Owner-occupied	Social rented	Private rented	Total
Owner-occupied (no mortgage)	2,098	37	263	2,399
Owner-occupied (with mortgage)	4,615	147	484	5,246
Social rented	139	1,785	0	1,923
Private rented	819	801	1,648	3,267
Total	7,671	2,770	2,395	12,835

Source: South Somerset District Council household survey (2008)

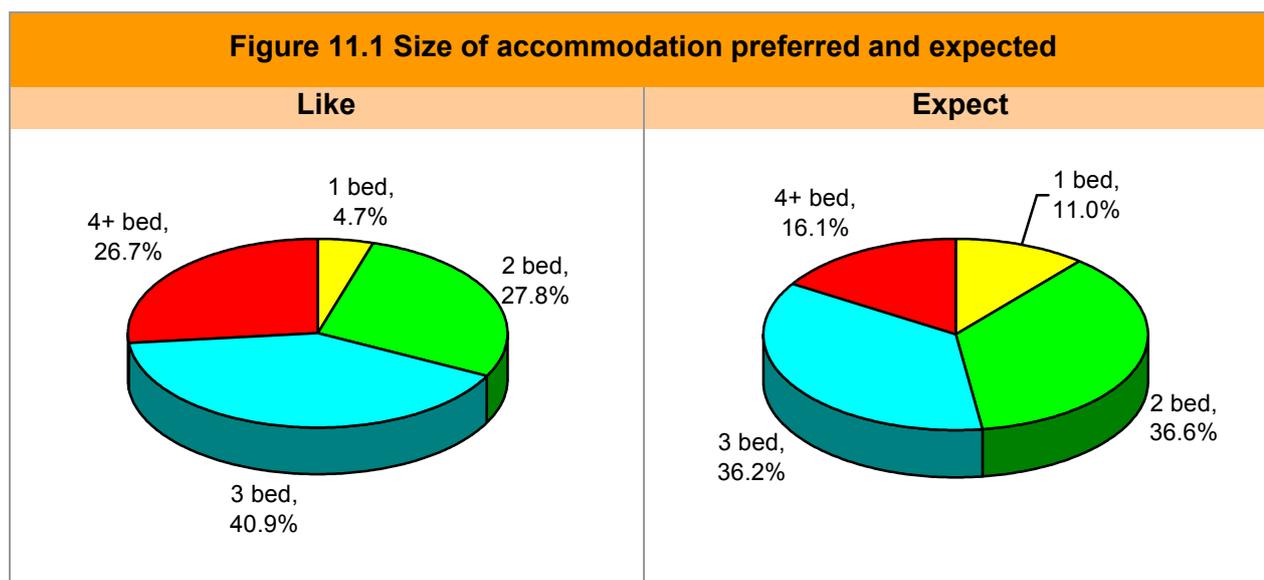
11.11 The table below shows the type of dwellings households would like and expect to move to. A large proportion of households would like detached houses (71.3%) but a much smaller proportion expect to move to such accommodation (34.2%).

Table 11.6 Housing type aspirations and expectations

Type of home	Like		Expect	
	Households	%	Households	%
Detached house	7,328	57.1%	3,420	26.6%
Semi-detached house	2,036	15.9%	3,401	26.5%
Terraced house	414	3.2%	2,219	17.3%
Detached bungalow	1,828	14.2%	977	7.6%
Semi-detached/terraced bungalow	763	5.9%	1,085	8.5%
Flat/maisonette	305	2.4%	1,388	10.8%
Caravan/mobile home	162	1.3%	344	2.7%
Total	12,835	100.0%	12,835	100.0%

Source: South Somerset District Council household survey (2008)

11.12 In terms of sizes of accommodation, the most popular size is three bedroom. Generally more households expect to live in smaller accommodation than would like to do so. Very few moving households expressed a preference for one bedroom accommodation.



Source: South Somerset District Council household survey (2008)

11.13 In addition, households were asked if they would like or expect to move to specialist accommodation. Although the vast majority of households would either like or expect ordinary residential accommodation there is a significant minority (8.8%) who would like or expect some form of specialist housing (mainly sheltered housing).

Table 11.7 Specialist housing type aspirations and expectations

Type of home	Like		Expect	
	Households	%	Households	%
Sheltered housing with a warden	630	4.9%	386	3.0%
Sheltered housing without a warden	342	2.7%	124	1.0%
Housing with a support worker	102	0.8%	110	0.9%
Extra care scheme	60	0.5%	30	0.2%
Residential care and/or nursing home	0	0.0%	0	0.0%
Ordinary accommodation	11,702	91.2%	12,185	94.9%
Total	12,835	100.0%	12,835	100.0%

Source: South Somerset District Council household survey (2008)

Future moves – potential households

11.14 A similar analysis can be carried out for potential households. The survey estimates that there are 4,618 households who need or are likely to form from households in the District over the next two years.

- 11.15 The table below shows where potential households would like and expect to move to. If we compare the results to the location preferences of existing households shown earlier in the chapter, potential households show much less interest in remaining in South Somerset, with only 36.7% wishing to do so.
- 11.16 Of those potential households wishing to stay in South Somerset, 90.2% expect to be able to do so. In total therefore some 1,971 potential households would either like or expect to remain living in the District.

Table 11.8 Where potential households would like and expect to move				
Location of next home	Like		Expect	
	Households	%	Households	%
South Somerset	1,693	36.7%	1,711	37.0%
Surrounding districts	710	15.4%	719	15.6%
Other areas	2,215	48.0%	2,189	47.4%
Total	4,618	100.0%	4,618	100.0%

Source: South Somerset District Council household survey (2008)

- 11.17 In terms of tenure preferences and expectations, the table below shows some interesting results. In total it is estimated that around three-fifths of potential households would like to move to owner-occupied accommodation (60.5%), considerably lower than the figure for existing households. While many more potential households considered private rented housing their preferred option, still more expected to have to move into this tenure than wanted to do so.
- 11.18 Of those aspiring to move into owner-occupation, only 29.0% expected to achieve that goal.

Table 11.9 Housing tenure aspirations and expectations – potential households				
Tenure	Like		Expect	
	Households	%	Households	%
Owner-occupied	2,793	60.5%	809	17.5%
Social rented	674	14.6%	913	19.8%
Private rented	1,130	24.5%	2,816	61.0%
Shared Ownership	21	0.5%	80	1.7%
Total	4,618	100.0%	4,618	100.0%

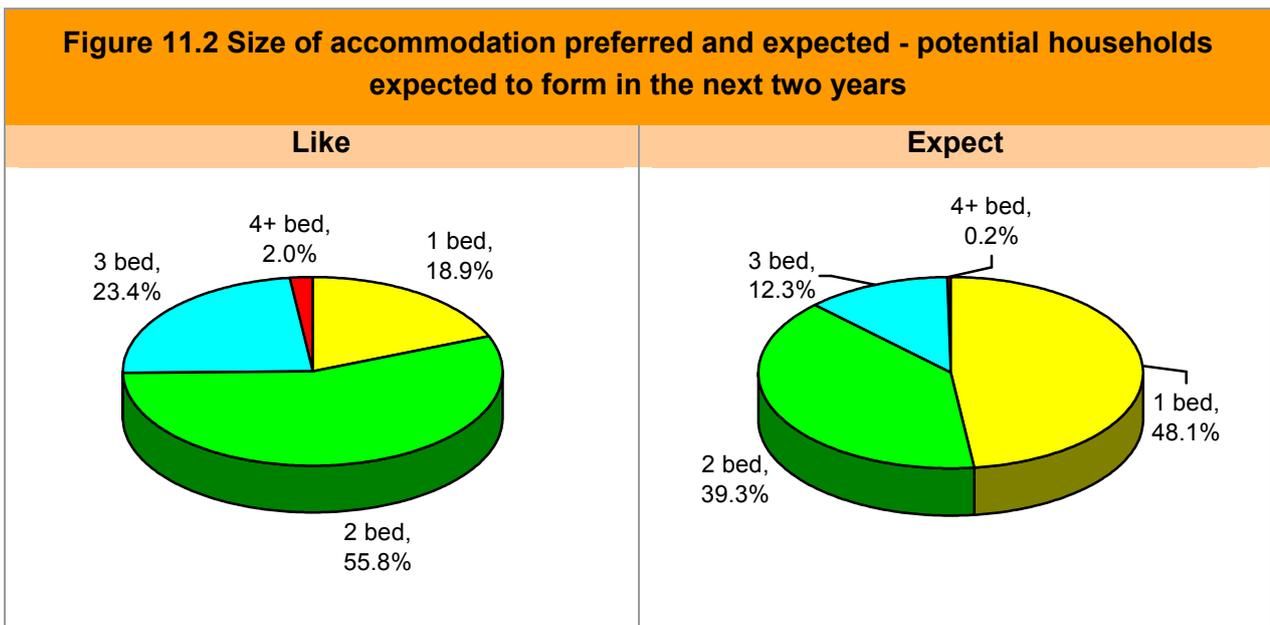
Source: South Somerset District Council household survey (2008)

11.19 The table below shows the type of dwellings potential households would like and expect to move to. Compared with the results for existing households the figures show that there is both a greater preference and expectation for flatted and terraced accommodation amongst potential households. More than half of all potential households (54.2%) expect to live in a flat or maisonette, although only 29.5% would like to do so.

Table 11.10 Housing type aspirations and expectations of potential households				
Type of home	Like		Expect	
	Households	%	Households	%
Detached house	1,436	31.1%	249	5.4%
Semi-detached house	766	16.6%	406	8.8%
Terraced house	944	20.4%	1,070	23.2%
Detached bungalow	11	0.2%	0	0.0%
Other bungalow	67	1.4%	56	1.2%
Flat/maisonette	1,362	29.5%	2,501	54.2%
Caravan or mobile structure	33	0.7%	336	7.3%
Total	4,618	100.0%	4,618	100.0%

Source: South Somerset District Council household survey (2008)

11.20 In terms of the sizes of accommodation required, we find that over half of potential households would like two bedroom accommodation (55.8%). However, a large proportion of the total (48.1%) expect to live in an even smaller one bedroom dwelling. Potential households still show a much greater preference and expectation for living in smaller dwellings than existing moving households.



Source: South Somerset District Council household survey (2008)

11.21 In addition, potential households were asked if they would like or expected to move to specialist accommodation. The vast majority of households would either like or expect ordinary residential accommodation. Overall across the whole District only 0.7% of potential households would like any form of specialist accommodation.

Summary

11.22 This chapter presented information on the future housing intentions of households in South Somerset. The main findings were:

- 12,835 existing households state a need or likelihood of moving home over the next two years (18.1%).
- Over half of existing moving households would like to remain in the District, and 95.9% of these households expect to be able to do so.
- Significantly more moving households would like owner-occupied accommodation than expect it. Similarly, more moving households would like a detached home than expect it.
- The survey estimates that there are 4,618 households who need or are likely to form from households in the District over the next two years. Less than half (36.7%) would like to remain in the district.
- Potential households show a lesser preference for owner-occupation than existing households, fewer households expect to be able to secure such tenure, with most expecting private rented accommodation. A majority expect to move into a flat or maisonette.

12. Housing market mix and balance

Introduction

- 12.1 Section B of this report looked at most of the outputs required to fully meet the requirements of paragraph 22 of PPS3. This included studying the need for affordable housing, the split between social rented and intermediate housing and some information about the sizes of affordable housing required.
- 12.2 The analysis did not however look at the types of households likely to require market housing and so this analysis is carried out in this section. In addition, it is arguable that some additional outputs would also be of use/interest. In particular, whilst the PPS3 output for market housing requires an estimate of household types to be made – this does not necessarily translate into the types and sizes of properties demanded locally. In addition, on the affordable side it is of interest to look at households' demands (in terms of size) rather than simply the minimum size of accommodation needed (as measured through the rather strict bedroom standard).
- 12.3 This chapter therefore seeks to look at these two issues to provide some information which is both useful and goes over and above the strict requirements of Guidance. Essentially, therefore, we are using survey data to consider the issue of the mix and balance of housing in the local area. The following extract from paragraph 20 of PPS3 notes the issue of mixed communities:

'Key characteristics of a mixed community are a variety of housing, particularly in terms of tenure and price and a mix of different households such as families with children, single person households and older people.'

- 12.4 The SHMA Practice Guidance (August 2007) emphasises, as its second core output, the analysis of balance as can be seen from the following extract from page 10 (repeated on page 34):

'Analysis of past and current housing market trends, including balance between supply and demand in different housing sectors and price/affordability.'

Studying housing demand and supply

- 12.5 The analysis which follows uses the available household survey data to provide suggestions about the type of new housing which might best help to 'balance' the local housing market (in both the market and affordable sectors). Key principles include:

- **Affordability of housing** for households likely to move based on stated intention or need to move. This is derived from the household survey data. All moves are means tested to establish what form of housing the movers could afford usually on the basis of a maximum of 25% of income on housing
- **Turnover rates for different tenures**, the types of housing and current stock of housing. This is obtained from statements by respondents regarding their planned moves, and inferring the stock vacancy profile resulting.
- **Demand for types of housing (i.e. detached vs. bungalow etc)**. This is derived from the ‘expectations’ of households planning to move. All respondents are asked about both aspirations and expectations when moving, and the evidence shows that ‘expectations’ are much more realistic and provide a reasonable basis for assessment of future actions.

12.6 Calculations relate the overall requirement/demand to the turnover providing estimates of dwelling types with a greater or lesser demand compared to the likely supply. This in turn can be used to help inform the nature and scale of newbuild housing that would best meet the demands/needs of households.

12.7 Within each of the demand and supply sides of the equations there will be different household groups. The individual findings for each specific group are not detailed within this chapter although the table below summarises these groups.

Table 12.1 Household groups studied within supply and demand	
Demand	Supply
New forming households	Household dissolutions (death)
Existing households moving	Existing households moving
In-migrant households	Out-migrant households

Source: South Somerset District Council household survey (2008)

12.8 Within these groups, information about existing households moving is based on households who need or expect to move over the next two years and who expect to remain living in the District. Information about new forming households and in/out-migrant households is based on past trend data (those who have moved within the past two years). Estimates of dwellings made available through household dissolutions are estimated by applying national death rates to the local population/household profile.

Estimate of requirement for market housing

Profile of household types requiring market housing

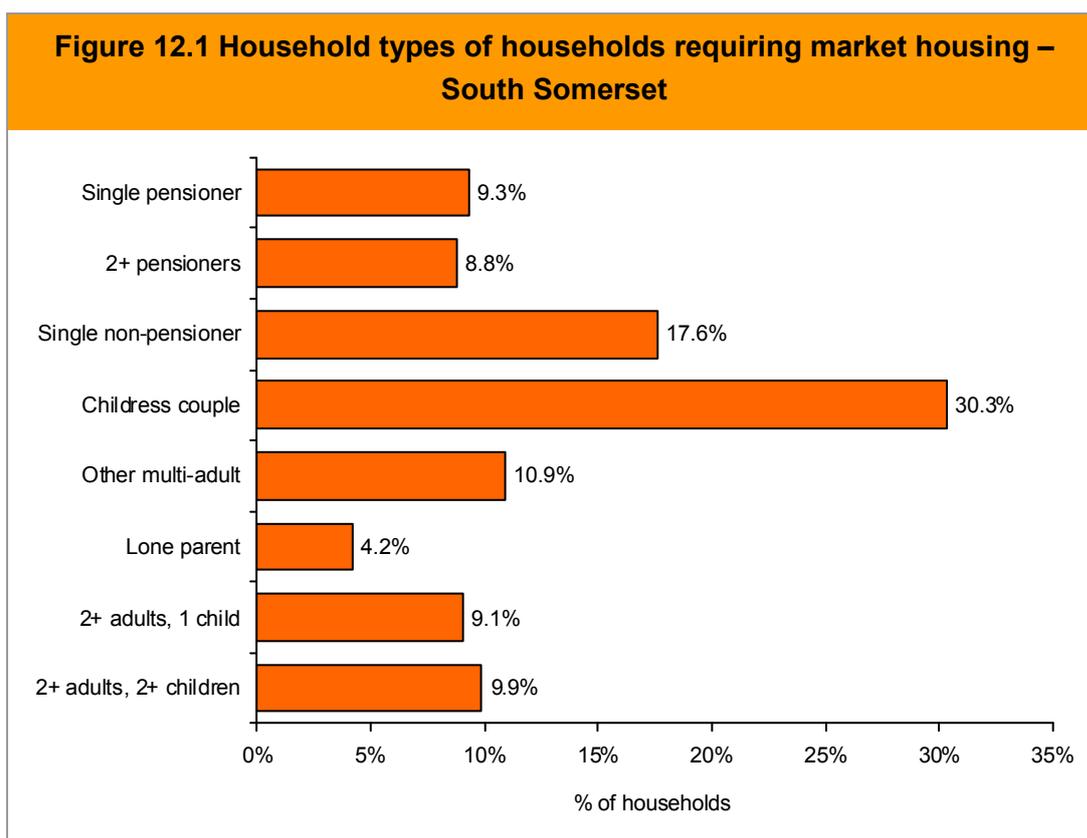
12.9 This section of the report is split into three parts. The first looks at the strict requirement of paragraph 22 of PPS3 (types of households requiring market housing) before moving on to make some estimate of the likely requirements in terms of both types of dwelling and sizes. The full requirement of PPS3 (output 2) is provided below.

- *The likely profile of household types requiring market housing, e.g. multi-person, including families and children (x%), single persons (y%), couples (z%)*

12.10 It should be noted that the term newly forming households is used in this chapter whereas the previous chapter referred to new households as 'potential households'. This distinction is drawn because in this chapter we have drawn on data from households who have recently formed to provide an indication of the likely future requirements of such households. In the previous chapter we looked at the characteristics of households who had indicated a likelihood of moving to independent accommodation within the next two years (these households being termed 'potential households').

12.11 The figure below shows the household types of households who expect to move home over the next two years along with the new forming and in-migrant households over the past two years and who can afford market housing (whether to buy, rent or both).

12.12 The data shows that the main group (30%) is childless couples with just under a quarter of all households containing children (aged under 16). Pensioner households make up around 18% of the total demand. The list includes types of household suggested in PPS3 para 22, but goes into a little more detail as well.



Source: South Somerset District Council household survey (2008)

Net requirement of market housing: dwelling types

12.13 The tables below shows the estimated demand for different types of dwellings and the estimated supply that will be released in the market as households vacate properties. The table shows a significant amount of demand being for detached houses and when looking at the supply we see that detached houses make up a lesser proportion of dwellings likely to become available. The proportion of demand for detached houses, semi-detached houses and bungalows is in excess of the proportion of supply – with the opposite being true for terraced houses and flats/maisonettes.

Table 12.2 Supply/demand of market housing by type of dwelling – South Somerset

Dwelling type	Demand	Supply
Detached house	27.7%	23.8%
Semi-detached house	27.4%	26.4%
Terraced house	19.3%	26.6%
Bungalow	13.6%	9.6%
Flat/maisonette	12.0%	13.6%
Total	100.0%	100.0%

Source: South Somerset District Council household survey (2008)

- 12.14 The figures above do not in themselves lead to an answer as to what proportion of different types of homes should be provided and the data could be used in a variety of ways. For example, there is clearly a greater supply of terraced homes than the likely demand and it could be argued that no additional terraced houses need to be provided. This stance in terms of mix and balance may however not be appropriate for a number of reasons. For example, we are studying what additions to the housing stock should be provided – a new build terraced home is likely to be a very different product to an older (second-hand home) and therefore may generate a demand. It would also seem prudent to suggest that in the newbuild market a range of different types and sizes of homes would give households a greater choice and would therefore not restrict housing opportunities to particular groups (e.g. only providing housing for the wealthiest households).
- 12.15 To provide some guidance as to a mix of housing in the District, we have simply looked at the difference in proportionate terms between the supply and demand for housing of different types. So for example, the demand for detached houses is 27.7% of the total demand, the supply is however only 23.8% of the total. The difference between these two figures is 3.9% and so we might argue that the provision of additional detached houses should be around 4% higher than the current demand (to take account of the low supply in the existing stock).
- 12.16 This therefore provides some figures for a suggested profile of housing but it needs to be accepted that the data could be used in a number of ways to come up with a different profile. That said, the data will always suggest certain things – most notably a lower proportion of terraced housing than is currently in the stock and greater proportions of detached houses, for example. It is the exact proportions which cannot be determined by this analysis and in any case the housing that gets built will in many cases be decided on a site by site basis and the actual profile will vary depending on any particular site in question, for example the current mix of housing in a particular location.

Table 12.3 Possible profile for market housing by type of dwelling

Dwelling type	Possible profile for newbuild
Detached house	32%
Semi-detached house	28%
Terraced house	12%
Bungalow	18%
Flat/maisonette	10%
Total	100%

Source: South Somerset District Council household survey (2008)

Net requirement of market housing: dwelling size

12.17 A similar analysis was carried out for the size of market dwellings. The table below follows the same comparison between supply and demand as for the previous analysis above. Generally, the demand and supply for different sizes of dwellings seems to be more in balance than when looking at dwelling types although the demand for all sizes other than one bedroom is greater than the demand.

Table 12.4 Supply/demand of market housing by size of dwelling – South Somerset		
Size	Demand	Supply
1 bedroom	8.4%	11.8%
2 bedrooms	29.6%	27.1%
3 bedrooms	43.1%	42.9%
4+ bedrooms	18.9%	18.2%
Total	100.0%	100.0%

Source: South Somerset District Council household survey (2008)

12.18 As with the types of dwelling we have looked at the difference between the proportions of demand and of supply to come up with a possible profile for the sizes of new market housing. As with the types of dwellings the figures cannot be precise but the data is still clear about what sizes there is a requirement for more or less than. The table below shows the results of this analysis. Overall, the analysis suggests that around three-fifths of the net market demand is for larger (three and four plus bedroom) dwellings.

Table 12.5 Possible profile for market housing by size of dwelling	
Dwelling size	Possible profile for newbuild
1 bedroom	5%
2 bedrooms	32%
3 bedrooms	43%
4+ bedrooms	20%
Total	100%

Source: South Somerset District Council household survey (2008)

Size of affordable housing required

- 12.19 The final PPS3 requirement is to estimate the size and type of affordable housing required. An estimate of this has already been provided in Section B but in this section we have looked at household demands in this sector as well as considering the likely profile of supply of affordable housing. The method used to look at this is the same as for the market sector and concentrates on the size of dwellings, although a distinction is drawn between flats and houses for two bedroom homes as well as between intermediate and social rented housing.
- 12.20 The tables below follow the same comparison between supply and demand as used for the analysis of market housing. There is an insufficient supply of intermediate housing for robust estimates to be made so only gross figures are shown. The table shows that when comparing the demand with the supply there are notable differences for most dwelling sizes in the social rented sector.

Table 12.6 Supply/demand of affordable housing by size/type of dwelling – South Somerset

Size/type	Social rented		Intermediate demand
	Demand	Supply	
1 bedroom	25.1%	32.3%	29.8%
2 bedrooms – flat	9.1%	16.0%	4.9%
2 bedrooms – house	33.9%	26.3%	18.5%
3 bedrooms	24.7%	25.5%	37.3%
4+ bedrooms	7.3%	0.0%	9.5%
Total	100.0%	100.0%	100.0%

Source: South Somerset District Council household survey (2008)

- 12.21 Again, by looking at the difference between the proportions of demand and of supply we can provide a suggested profile of housing that might help to 'balance' the affordable housing sector. As before, these figures are not definitive although the data does show types of homes which are currently in relatively short supply (or those where the proportion of supply exceeds the proportionate demand). The table below shows as with the earlier analysis that much of the requirement in the social rented sector is for smaller homes (61%, one and two bedrooms). Smaller homes make up 53% of the estimated intermediate housing requirement.

Table 12.7 Possible profile for affordable housing by size/type of dwelling

Size/type	Social rented	Intermediate
1 bedroom	18%	30%
2 bedrooms – flat	2%	5%
2 bedrooms – house	41%	19%
3 bedrooms	24%	37%
4+ bedrooms	15%	10%
Total	100%	100%

Source: South Somerset District Council household survey (2008)

Summary

- 12.21 This chapter provided some additional information about the possible mix and balance of both market and affordable dwellings required in the future. The analysis expands on the analysis of housing need (which provides many of the outputs required by PPS3) by looking at the household types likely to have a demand for market housing as well as providing suggestions regarding the size and type mix of housing.
- 12.22 The data suggests that the main group with a demand for market housing are childless couples (30.3% of the total) with households with children making up around a quarter of the total demand. However, when translated into dwelling sizes the data suggests the greatest net demands to be for three and four plus bedroom homes, reflecting households' ability to afford more space than they would technically require.
- 12.23 In the affordable sector the data confirms the findings of earlier analysis in that the majority of the requirement is for smaller units.

SECTION D: THE NEEDS OF PARTICULAR GROUPS

The final section of the report looks at some particular household groups who may have particular needs or requirements. The information is included in a single chapter and covers the following key household groups:

- Households with support needs
- Older person households
- Families with children
- Key worker households
- First-time buyers and young people
- Households living in rural areas

Due to the small sample of BME households we have not been able to include an analysis of this group in the report.

13. The needs of particular groups

Introduction

- 13.1 This section addresses particular client groups that may have specific housing requirements. Although such groups do not necessarily represent households in need as defined by CLG Guidance, it is important for the Council to have information on them in order to inform specific policies and service provision.
- 13.2 For example, the frail elderly may not be in housing need in the sense of not being able to afford market housing, but many of them are liable to require extra care in the future, whether directly, or via aids and adaptations in the home.

Households with support needs

- 13.3 Information collected through the survey enables us to identify whether any household members have a particular support need. Information about the characteristics of these households can inform the Council's Supporting People strategy.
- 13.4 The survey looked at whether household members fell into one or more of a range of groups. Whilst these represent the larger client groups covered in Supporting People Strategy, they are not exhaustive. There are, for example, many groups for which it would not be possible to obtain results through the questionnaire type approach (either due to the small numbers or because of the nature of the support need).
- 13.5 It should also be noted that the finding of a household with a support need does not necessarily mean that the household needs to move to alternative accommodation. In many cases the support need can be catered for within the household's current home, whilst for others the issue may be the need for support rather than any specific type of accommodation.
- 13.6 The groups covered were:
- Frail elderly
 - Persons with a medical condition
 - Persons with a physical disability
 - Persons with a learning disability
 - Persons with a mental health problem
 - Persons with a severe sensory disability
 - Other

13.7 Some support needs are uncommon, while others are numerous. The accuracy of each figure will of course vary according to the size of the group involved.

Support needs groups: overview

13.8 Overall there are an estimated 13,717 households in South Somerset with one or more members in an identified support needs group - this represents 19.4% of all households. There is no national data available for comparison on special needs groups, however data on limiting long term illness (LLTI) suggests that South Somerset has a lower proportion of households with an LLTI at 32.3% when compared to regional (33.1%) and national (33.6%) averages.

13.9 The table below shows the number of households with different types of support needs. The numbers of households in each category exceed the total number of support needs households because people can have more than one category of support need.

13.10 Households with a medical condition are the predominant group. There are 8,117 households containing a person with a medical condition. Those with a physical disability are the largest group. These two categories represent the majority of all support needs households.

Table 13.1 Support needs categories			
Category	Number of households	% of all households	% of support needs households
Frail elderly	4,181	5.9%	30.5%
Medical condition	8,117	11.5%	59.2%
Physical disability	6,598	9.3%	48.1%
Learning difficulty	1,046	1.5%	7.6%
Mental health problem	2,171	3.1%	15.8%
Severe sensory disability	1,573	2.2%	11.5%
Other	663	0.9%	4.8%

Source: South Somerset District Council household survey (2008)

13.11 The tables below show the characteristics of support needs households in terms of age, tenure and unsuitable housing.

Table 13.2 Support needs households with and without older people

Age group	Support needs households			
	Support needs	Number of h'holds	% of total h'holds with support needs	% of those with a support need
No older people	5,268	42,653	12.4%	38.4%
Both older & non-older people	1,752	7,213	24.3%	12.8%
Older people only	6,697	20,934	32.0%	48.8%
Total	13,717	70,800	19.4%	100.0%

Source: South Somerset District Council household survey (2008)

13.12 The survey data shows that support needs households are also more likely to contain older persons. It is estimated that 32.0% of all support needs households contain only older people.

13.13 The table below indicates that support needs households are particularly likely to be living in social rented housing. Some 44.1% of households living in social rented housing contain a support needs member.

Table 13.3 Support needs households and tenure

Tenure	Support needs households			
	Support needs	Number of h'holds	% of total h'holds with support needs	% of those with a support need
Owner-occupied (no mortgage)	4,920	25,686	19.2%	35.9%
Owner-occupied (with mortgage)	2,911	27,922	10.4%	21.2%
Social rented	4,503	10,199	44.1%	32.8%
Private rented	1,383	6,993	19.8%	10.1%
Total	13,717	70,800	19.4%	100.0%

Source: South Somerset District Council household survey (2008)

13.14 The table below indicates that support needs households are over four times as likely to be living in unsuitable housing as non-support needs households. Some 15.8% of all support needs households are living in unsuitable housing, which compares with 5.7% of all households and only 3.3% of all non-support needs households.

Table 13.4 Support needs households and unsuitable housing

Support needs	Unsuitable housing			
	In unsuitable housing	Number of h'holds	% of total h'holds in unsuitable housing	% of those in unsuitable housing
Support needs	2,173	13,717	15.8%	53.6%
No support needs	1,879	57,083	3.3%	46.4%
Total	4,051	70,800	5.7%	100.0%

Source: South Somerset District Council household survey (2008)

13.15 The table below shows the average income and savings levels for support needs households in comparison to other households. The table shows that support needs households have average income and savings levels noticeably below the average for non-support needs households.

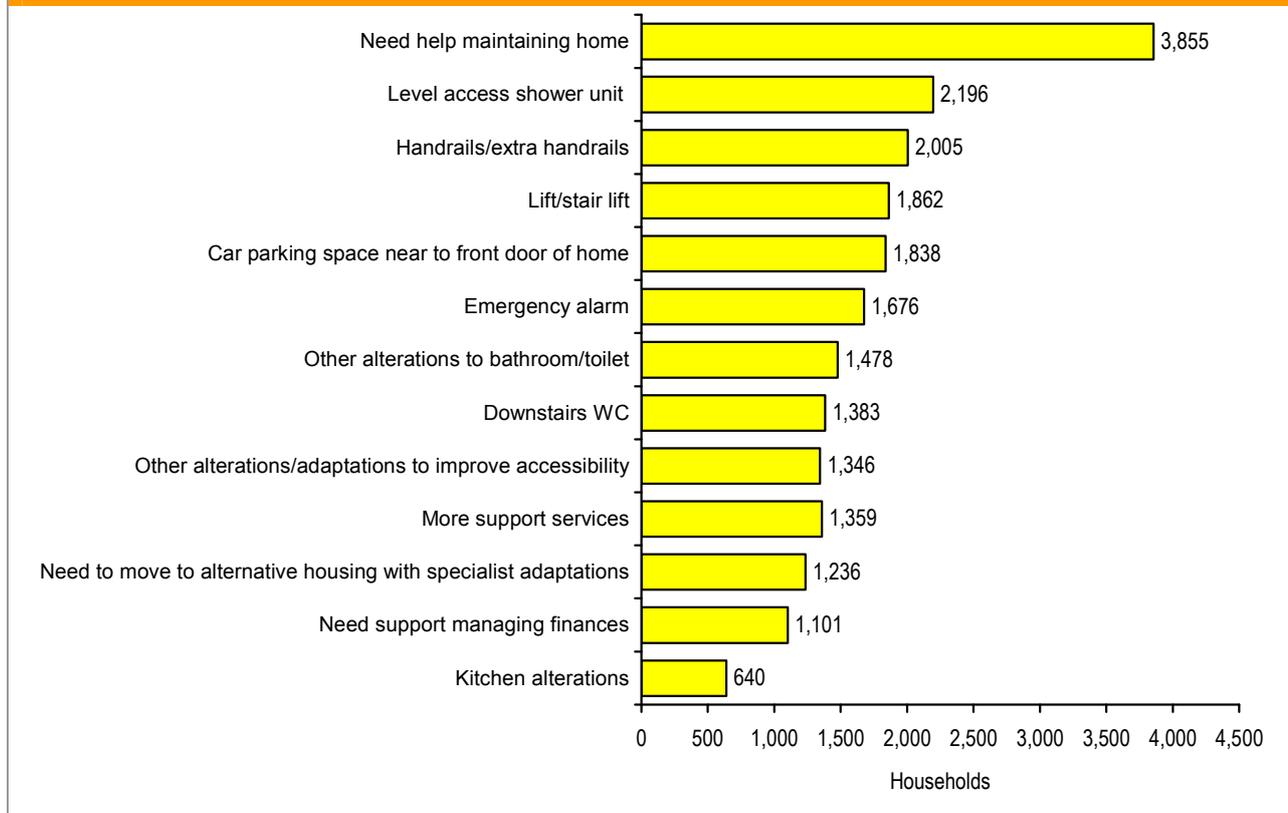
Table 13.5 Income and savings levels of support needs households		
Support needs	Annual gross household income (mean)	Average household savings (mean)
Support needs	£17,570	£27,126
No support needs	£30,470	£35,143
All households	£27,971	£33,590

Source: South Somerset District Council household survey (2008)

Requirements of support needs households

13.16 Those households with a member with support needs were asked to indicate if there was a need for improvements to their current accommodation and/or services. The responses are detailed in the figures below.

Figure 13.1 Support needs households: improvements to accommodation & services



Source: South Somerset District Council household survey (2008)

13.17 The results show requirements for a wide range of adaptations and improvements across the support needs households. Those most needed were:

- Need help maintaining home
- Level access shower unit
- Handrails/extra handrails
- Lift/stair lift

Older person households

13.18 Older people are defined as those over the state pension eligibility age (currently 65 for men and 60 for women). For the purpose of this chapter, households have been divided into three categories:

- Households without older persons
- Households with both older and non-older persons
- Households with only older persons

13.19 Nearly 30% of all households contain only older people (29.6%), a further 10.2% contain both older and non-older people. Data from the 2001 Census suggests that South Somerset has a higher proportion of pensioner households, at 28.8%, than found regionally (27.0%) and nationally (23.7%).

13.20 The table below shows the number and percentage of households in each group.

Table 13.6 Older person households		
Categories	Number of households	% of all households
Households without older persons	42,653	60.2%
Households with both older and non-older persons	7,213	10.2%
Households with older persons only	20,934	29.6%
Total	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Characteristics of older person households

13.21 The numbers of occupants in older person households are shown in the tables below. The data suggests that almost all households containing older persons only are comprised of one or two persons only – there are only 66 older persons only households that contain more than two people. Some 55.1% of all single person households are older person households.

Table 13.7 Size of older person only households				
Number of persons in household	Age group			
	Older persons only	Number of h'holds	% of total h'holds with older persons	% of those with older persons
One	11,534	20,962	55.0%	55.1%
Two	9,335	27,129	34.4%	44.6%
Three	66	9,718	0.7%	0.3%
Four	0	8,965	0.0%	0.0%
Five	0	3,088	0.0%	0.0%
Six or more	0	937	0.0%	0.0%
Total	20,934	70,800	29.6%	100.0%

Source: South Somerset District Council household survey (2008)

13.22 The table below shows the housing tenures of households with older persons. Almost three-quarters of older person only households are owner-occupiers. The overwhelming majority of these do not have a mortgage. This finding suggests that the potential for equity release schemes in the District may be significant.

13.23 Another significant finding is the relatively high proportion of social rented accommodation containing older people only. In South Somerset 42.0% of social rented dwellings contain only older people. This may have implications for future supply of and demand for specialised social rented accommodation.

Table 13.8 Older person only households and tenure				
Tenure	Age group			
	Older persons only	Number of h'holds	% of total h'holds with older persons	% of those with older persons
Owner-occupied (no mortgage)	13,561	25,686	52.8%	64.8%
Owner-occupied (with mortgage)	1,867	27,922	6.7%	8.9%
Social rented	4,283	10,199	42.0%	20.5%
Private rented	1,223	6,993	17.5%	5.8%
Total	20,934	70,800	29.6%	100.0%

Source: South Somerset District Council household survey (2008)

13.24 The table below shows that older person only households are more likely than non-older person households to be living in one and two bedroom properties. However, the results also show that well over half of all older person households are in three or four bedroom dwellings. Given that previous information has shown that almost all older person only households are comprised of only one or two persons, this finding suggests that there could be potential scope to free up larger units for younger families if the older households chose to move into suitable smaller units.

Table 13.9 Size of dwellings (number of bedrooms) for older person only households

Number of bedrooms	Older person households		All other households	
	Households	%	Households	%
1 bedroom	2,929	14.0%	3,345	6.7%
2 bedrooms	7,014	33.5%	10,293	20.6%
3 bedrooms	8,279	39.5%	23,479	47.1%
4+ bedrooms	2,712	13.0%	12,748	25.6%
Total	20,934	100.0%	49,866	100.0%

Source: South Somerset District Council household survey (2008)

13.25 This information can be further broken down by tenure (for older person households) and this is shown in the tables below. The tables indicate that whilst the majority of large (three or more bedrooms) properties are in the owner-occupied sector there are also over 400 dwellings in the social rented sector which may therefore present some opportunity to reduce under-occupation.

Table 13.10 Older person only households size of accommodation and tenure

Tenure	Size of accommodation				TOTAL
	1 bed	2 bed	3 bed	4+ bed	
Owner-occupied (no mortgage)	472	3,931	6,682	2,476	13,561
Owner-occupied (with mortgage)	63	709	993	102	1,867
Social rented	1,826	2,039	419	0	4,283
Private rented	568	335	186	133	1,223
Total	2,929	7,014	8,279	2,712	20,934

Source: South Somerset District Council household survey (2008)

Families with children

13.26 PPS3 acknowledges the importance of providing suitable housing for families, especially those with children, to ensure that communities are appropriately mixed. This section will briefly consider the current housing situation of families with children in South Somerset. This will enable the Council to assess whether the type of new accommodation at a particular site is likely to attract families with children and generate the desired mix.

13.27 For the purposes of this analysis, children are defined as those aged under 16 and the chapter will focus on any household with at least one child in it. To provide more detail on what is a large subsection of the population, three different groups of households with children will be analysed. These are lone parent households, households with young children and households with older children. Households with young children are those where the children's age is under 8 or the average age of the children is under 8. Households with older children are those where the children's age is 8 or over or the average age of the children is 8 or over.

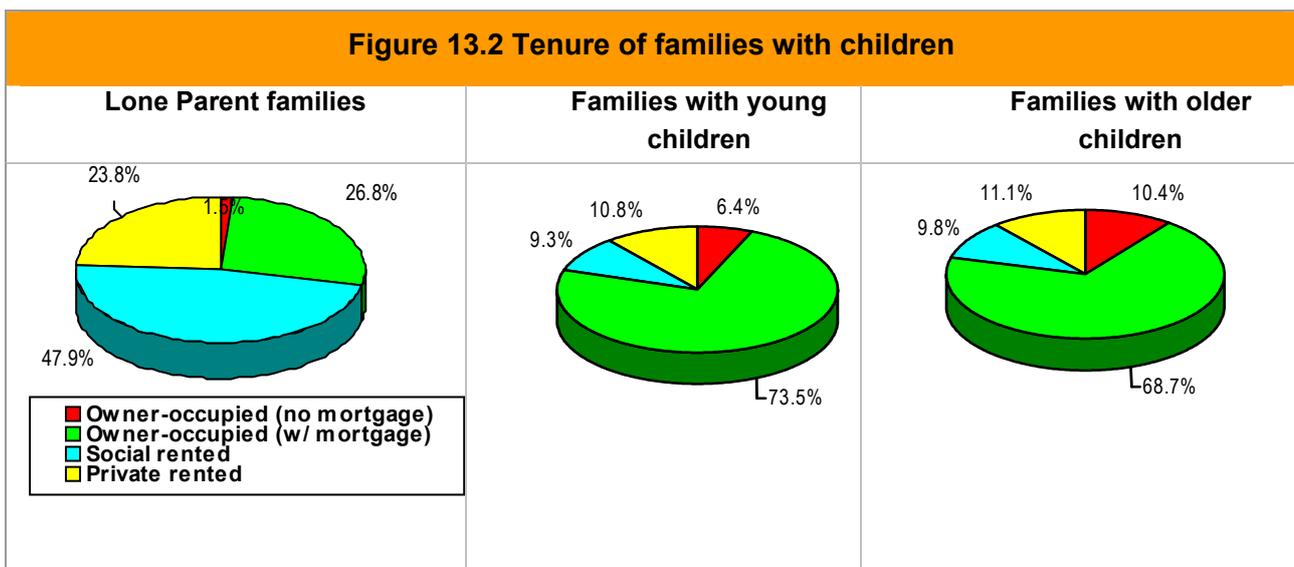
13.28 The table below shows the number of each type of household with children. The survey estimates that there are 16,826 households with children in South Somerset. Of these, 2,289 households (13.6%) are lone parents, some 37.5% are families with younger children, and the remaining 48.9% are families with older children. Data from the 2001 Census shows that in South Somerset there is a lower proportion of households with dependent children, at 27.1%, than found regionally (27.3%) and nationally (29.4%).

Table 13.11 Number of families with children		
Households with children	Number of households	Percentage of households
Lone parent families	2,289	13.6%
Families with young children	6,306	37.5%
Families with older children	8,231	48.9%
Total	16,826	100.0%

Source: South Somerset District Council household survey (2008)

Housing circumstances of families with children

13.29 The figure below shows the tenure of the three groups of family households. The results suggest that lone parents are more likely to be living in social rented and private rented accommodation. There is little difference between households containing families with young children and those with older children, although families with older children are more likely to be owner-occupiers without a mortgage, whilst families with younger children are more likely to be owner-occupiers with a mortgage.



Source: South Somerset District Council household survey (2008)

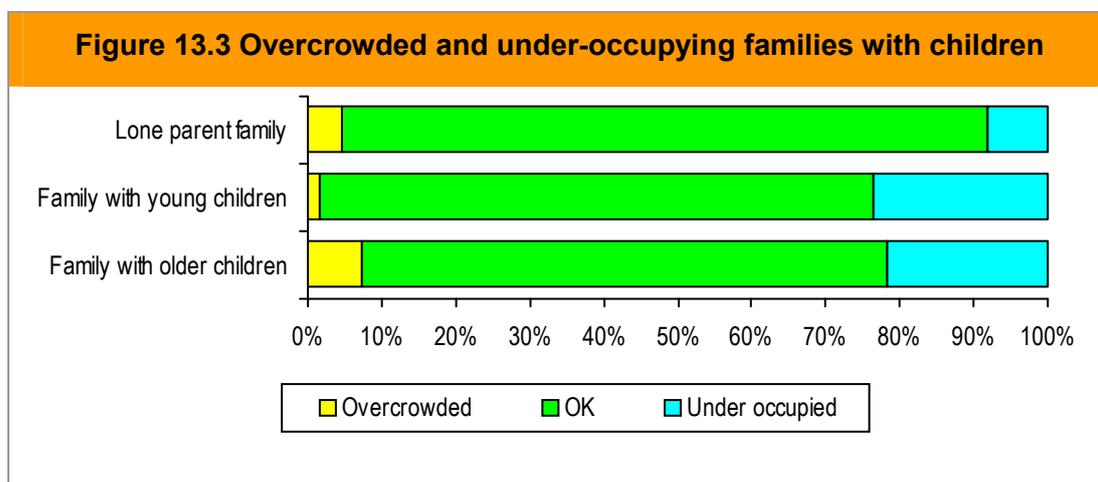
13.30 The table below presents the proportion of families with children living in unsuitable housing. The table indicates that families with older children and lone parent families are significantly more likely than families with young children to be living in unsuitable housing.

Table 13.12 Families with children in unsuitable housing

Unsuitable housing	Households with children		
	Lone parent families	Families with young children	Families with older children
In unsuitable housing	18.3%	5.3%	11.5%
Not in unsuitable housing	81.7%	94.7%	88.5%
Total	100.0%	100.0%	100.0%

Source: South Somerset District Council household survey (2008)

13.31 The table below presents the level of overcrowding and under-occupation for families. The table shows that families with older children are the most likely to be overcrowded whilst lone parent families are least likely to be under-occupying their property.

Figure 13.3 Overcrowded and under-occupying families with children

Source: South Somerset District Council household survey (2008)

13.32 The table below shows the propensity to move of family households. The table below indicates that lone parent families are the most likely to need/expect to move over the next two years. Families with older children are the most likely to have no need to move.

Table 13.13 Moving intentions of families with children

When need/likely to move	Households with children		
	Lone parent families	Families with young children	Families with older children
Now	10.1%	2.0%	7.7%
Within a year	19.4%	13.1%	4.1%
1 to 2 years	10.6%	8.6%	12.5%
2 to 5 years	7.9%	19.6%	15.5%
No need/not likely to move	52.0%	56.8%	60.2%
Total	100.0%	100.0%	100.0%

Source: South Somerset District Council household survey (2008)

Key worker households

13.33 For the purposes of analysis key workers were defined as people working in any one of the following four categories identified on the survey questionnaire. These were:

- Public administration
- Defence
- Education
- Health and social work

13.34 The nature of this study means that the key workers identified within the survey are those that are resident in the District. The data, therefore, includes key workers resident in the District who work outside its boundaries, and excludes key workers who work in South Somerset but live outside. The analysis of key workers concentrates on their current housing situation, income and affordability.

13.35 In total it is estimated that 22,806 key workers are resident in the District. The survey also shows that there are 13,717 households headed by a key worker (the head of household was taken to be the survey respondent). These households are subject to further analysis in the section below.

13.36 There is no direct comparable for key workers for national and regional data, however Census data suggests shows that South Somerset, at 24.6%, has a lower proportion of its population employed within public administration, education or health than found regionally (25.6%) although it is higher than found nationally (24.1%).

13.37 The table below shows the tenure distribution of key worker households compared to other households containing an employed household member. The results indicate that key worker households are more likely to be owner-occupiers than non-key workers (85.3% compared to 78.2%). Key worker households are less likely than non-key worker households to be living in the social rented or private rented sectors.

Table 13.14 Tenure of key worker households

Tenure	Key worker household		Non-key worker household in employment	
	Number of households	% of households	Number of households	% of households
Owner-occupied (no mortgage)	2,213	16.1%	5,159	20.5%
Owner-occupied (with mortgage)	9,496	69.2%	14,535	57.7%
Social rented	717	5.2%	1,859	7.4%
Private rented	1,291	9.4%	3,626	14.4%
Total	13,717	100.0%	25,178	100.0%

Source: South Somerset District Council household survey (2008)

Income and affordability of key worker households

13.38 The table below shows a comparison of income and savings levels for key worker and non-key worker households.

13.39 The table suggests that generally key worker households have higher income levels than non-key worker households in employment, but lower savings levels. Households without an employed member tend to have low incomes (as might be expected) but high levels of savings, due to the large proportion of retired individuals in this group.

Table 13.15 Income and savings levels of key worker households

Category	Annual gross household income (including non-Housing Benefits)	Average household savings
All key worker household	£42,117	£22,397
All non-key worker (in employment)	£33,649	£23,299
All other households (no-one working)	£17,407	£46,523

Source: South Somerset District Council household survey (2008)

13.40 It is possible to consider the ability of key worker households to afford the range of housing options described in Chapter 10. This is presented in the table below for all key worker households and for non-key worker households in employment.

Table 13.16 Key worker households and ability to afford housing

Category	Key worker household		Non-key worker household in employment	
	Numbers	%age	Numbers	%age
Afford market housing	11,777	85.9%	19,712	78.3%
Afford discount market housing	673	4.9%	1,775	7.0%
Afford intermediate housing	725	5.3%	1,449	5.8%
Social rent only	542	4.0%	2,242	8.9%
Total	13,717	100.0%	25,178	100.0%

Source: South Somerset District Council household survey (2008)

13.41 The table indicates that key worker households are more able to afford market housing than non-key worker households in employment at 85.9% compared with 78.3%. Slightly fewer key worker households are in a situation of only being able to afford social housing (4.0% compared to 8.9%).

First-time buyers and young people

- 13.42 The rapid increase in house prices that has been witnessed across most of Britain in the last decade or so has made it harder for households to become owner-occupiers, the most common tenure of choice. This has particularly affected younger people, who are attempting to access the housing market at a time when house price to income ratios are some of the highest in history and they have not had time to accumulate significant savings. It is important that there is adequate housing provision for young people in South Somerset to ensure that the local economy is balanced and to encourage the economy's growth.
- 13.43 This section seeks to inform on both the nature of first-time buyers in the area and the wider situation of young people. It presents information on the housing situation of all young people, before discussing the character of recent first-time buyers using past-trend information from the survey. It then looks in more detail at those hoping to become home owners in the next two years.

The situation of younger people

- 13.44 For the purpose of this study younger people are defined as those aged between 21 and 35 as this is the age range expected for the majority of first-time buyers. The survey records that there are 17,862 younger people in South Somerset.
- 13.45 The table below presents the working status of younger people in South Somerset. The table indicates that around four-fifths of younger people are employed, with the overwhelming majority of these in full-time employment. However there are some 2.3% of younger people that are unemployed.

Table 13.17 Working status of younger people		
Working status	Number of people	% of younger people
Full-time employment	11,483	64.3%
Part-time employment	2,555	14.3%
Self-employed	1,033	5.8%
Unemployed	411	2.3%
Student or trainee	260	1.5%
Looking after home/family	1,694	9.5%
Long term sick or disabled	299	1.7%
Other	126	0.7%
Total	17,862	100.0%

Source: South Somerset District Council household survey (2008)

- 13.46 Further investigation reveals that some 33.2% of households that contain an unemployed younger person state that access to appropriate employment centres are a problem or serious problem.
- 13.47 The table below indicates the type of households these younger people live in. The table shows that over 30% of younger people live in a dwelling with their own family, almost 30% shares their home with other younger people, 8.1% live alone and 31.5% live with their parents or others.

Table 13.18 Type of household younger people reside in		
Household reside in	Number of people	% of all people
On own	1,449	8.1%
Sharing house with others the same age	5,289	29.6%
Live in family with own children	5,497	30.8%
Live with parents/others	5,626	31.5%
Total	17,862	100.0%

Source: South Somerset District Council household survey (2008)

- 13.48 It is possible to briefly examine the housing circumstances of the three clearly defined groupings of younger households:

- Those living on their own
- Those sharing with other younger people
- Those living with their own family

- 13.49 Those living with parents/others (concealed households) will be discussed later in this section.

Housing circumstances of existing younger households

- 13.50 The table below presents the level of overcrowding and under-occupation for younger person households. The table indicates that 5.6% of young family households are overcrowded, which is higher than the average for the District.

Table 13.19 Overcrowded and under-occupying younger households				
Overcrowded/under-occupied	Household type			
	Young on own	Young sharing	Young with family	Other households
Overcrowded	0.0%	0.0%	5.6%	1.5%
Neither overcrowded nor under-occupied	73.8%	58.9%	84.5%	52.8%
Under-occupied	26.2%	41.1%	9.9%	45.8%
Total	100.0%	100.0%	100.0%	100.0%

Source: South Somerset District Council household survey (2008)

13.51 The table below shows the tenure of the three groups of younger households. The data suggests that all groups of younger households are less likely than average to own their own home. Younger persons living with family households are more likely than average to live in the social rented sector (29.7%), whilst all groups of young households are more likely than average to be resident in private rented accommodation.

Table 13.20 Tenure of younger households

Tenure	Household type			
	Young on own	Young sharing	Young with family	Other households
Owner-occupied (no mortgage)	5.5%	1.6%	2.1%	40.7%
Owner-occupied (with mortgage)	65.8%	63.7%	52.2%	36.8%
Social rented	0.0%	15.3%	29.7%	13.9%
Private rented	28.8%	19.4%	16.1%	8.6%
Total	100.0%	100.0%	100.0%	100.0%

Source: South Somerset District Council household survey (2008)

Characteristics of first-time buyer households

13.52 The survey identifies households that have moved into owner-occupied accommodation from a different tenure in the last two years. It is assumed that all of these households are first-time buyers although a few may have owned a home at some stage previously.

13.53 The survey records that there are 1,877 households that have become first-time buyers in South Somerset in the last two years. The table below shows the size of first-time buyer households compared with other households that have purchased a home in the last two years and all other households in the District. It shows that 43.1% of first-time buyer households contain two people and a further 32.0% contain three or more people. Overall first-time buyer households are more likely to contain only one person than other households that have recently bought their home.

Table 13.21 Household size of recent first-time buyers

Household size	First time buyer		Other recent buyer		Other household		Total	
	Count	Percentage	Count	Percentage	Count	Percentage	Count	Percentage
1 person	467	24.9%	1,467	22.0%	19,028	30.6%	20,962	29.6%
2 people	809	43.1%	2,920	43.9%	23,400	37.6%	27,129	38.3%
3 people	332	17.7%	888	13.3%	8,498	13.6%	9,718	13.7%
4 people	107	5.7%	1,190	17.9%	7,668	12.3%	8,965	12.7%
5 people	87	4.6%	160	2.4%	2,841	4.6%	3,088	4.4%
6 or more people	74	3.9%	28	0.4%	835	1.3%	937	1.3%
Total	1,877	100.0%	6,654	100.0%	62,270	100.0%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

13.54 The table below shows the age of the respondent in first-time buyer households. It shows that 41.3% of respondents are between 20 and 29, whilst 35.6% are between 30 and 39. The median age of respondents in first-time buyer households is 31 years old.

Table 13.22 Age of recent first-time buyers								
Respondent age	First time buyer		Other recent buyer		Other household		Total	
Under 29	776	41.3%	420	6.3%	3,723	6.0%	4,919	6.9%
30-39	668	35.6%	1,445	21.7%	7,788	12.5%	9,901	14.0%
40-49	139	7.4%	1,195	18.0%	11,427	18.4%	12,761	18.0%
50 and over	294	15.7%	3,593	54.0%	39,331	63.2%	43,218	61.0%
Total	1,877	100.0%	6,654	100.0%	62,270	100.0%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

13.55 The average annual income of first-time buyer households is £38,064 which is significantly higher than the average for the District of £27,971. The survey also suggests that first-time buyer households required average savings of around £20,000 in order to be able to purchase housing.

13.56 Finally the survey indicates that some 56.4% of first-time buyers are using a higher proportion of their income to pay for their housing costs than is recommended by Guidance. This indicates that many first-time buyer households are prepared to spend a significant proportion of their income on entering the property ladder rather than waiting until they could more easily afford to buy.

Existing younger households aspiring to own

13.57 Although the level of owner-occupation amongst young households is quite high there are likely to be many younger households that aspire to become owners. The survey indicates that amongst the three groups of younger households analysed above, there are 1,026 households that would like to become owner-occupiers in the next two years, which is about 13% of all younger households in South Somerset.

Concealed younger households aspiring to own

13.58 The survey data reveals that 4,618 younger households currently living with a host household (commonly parents/relatives) are likely to form in the next two years. The fact that this figure is so large suggests that it includes suppressed demand: households that would have formed previously but were not able to afford/access appropriate accommodation. Some 2,793 of these households would like to become owner-occupiers in the next two years.

13.59 The survey indicates that these 2,793 concealed households have an average annual income of £12,162, which is significantly below the average across South Somerset. The data suggests that just 7.2% of these potential first-time buyer households would be able to purchase an appropriately sized home if they were to move now.

Rural households

13.60 In order to produce a meaningful database for analysis the District was subdivided. This was done by assigning each household with an urban or rural classification, based on the National Statistics Rural and Urban Classification of Output Areas (May 2007). Households were assigned one of four categories based on their postcode. The postcode is considered to be 'urban' when the majority of the Output Area live within settlements with a population of 10,000 or more. The remaining three categories comprise the rural area, which is divided into 'Towns and Fringes', 'Villages' and 'Hamlets'; the latter includes isolated dwellings.

13.61 The table below indicates the urban and rural classification of each household in South Somerset. The data shows that 35.9% of households live in an urban area with the remaining 64.1% split between the other three categories (mainly town and fringe).

Table 13.23 Households in urban/rural areas (based on 4 categories)		
Classification	Number of households	Percentage of households
Urban	25,415	35.9%
Town and fringe	20,476	28.9%
Village	18,456	26.1%
Hamlet	6,453	9.1%
Total	70,800	100.0%

Source: South Somerset District Council household survey (2008)

13.62 The National Statistics Rural and Urban Classification indicates that all classifications listed above other than urban can be considered rural. We will therefore consider the nature of urban households against those other, which we will term 'rural'.

13.63 The table below shows the variation in the tenure profile of urban and rural households. The data indicates that rural households are more likely to owner-occupy (particularly in the case of those with no mortgage); urban households are more likely to live in social rented accommodation than rural households.

Table 13.24 Rural households and tenure

Tenure	Urban		Rural	
	Number of households	% of households	Number of households	% of households
Owner-occupied (no mortgage)	7,733	30.4%	17,953	39.6%
Owner-occupied (with mortgage)	10,651	41.9%	17,271	38.1%
Social rented	4,592	18.1%	5,607	12.4%
Private rented	2,438	9.6%	4,555	10.0%
Total	25,414	100.0%	45,386	100.0%

Source: South Somerset District Council household survey (2008)

13.64 When considering the differences between types of households, we find that a higher proportion of single non-pensioners are based within the urban area; rural areas have a higher proportion of pensioner households.

Table 13.25 Rural households and household types

Household type	Urban		Rural	
	Number of households	% of households	Number of households	% of households
Single pensioners	3,683	14.5%	7,851	17.3%
2 or more pensioners	2,611	10.3%	6,789	15.0%
Single non-pensioners	4,243	16.7%	5,186	11.4%
2 or more adults - no children	8,219	32.3%	15,392	33.9%
Lone parent	1,146	4.5%	1,143	2.5%
2+ adults 1 child	2,223	8.7%	3,902	8.6%
2+ adults 2+ children	3,289	12.9%	5,124	11.3%
Total	25,414	100.0%	45,387	100.0%

Source: South Somerset District Council household survey (2008)

13.65 The table below compares the incomes and savings levels of households in the two areas. The data clearly shows that households in rural areas are more affluent than those in the urban areas as they record both a higher average annual household income and notable higher average levels of savings.

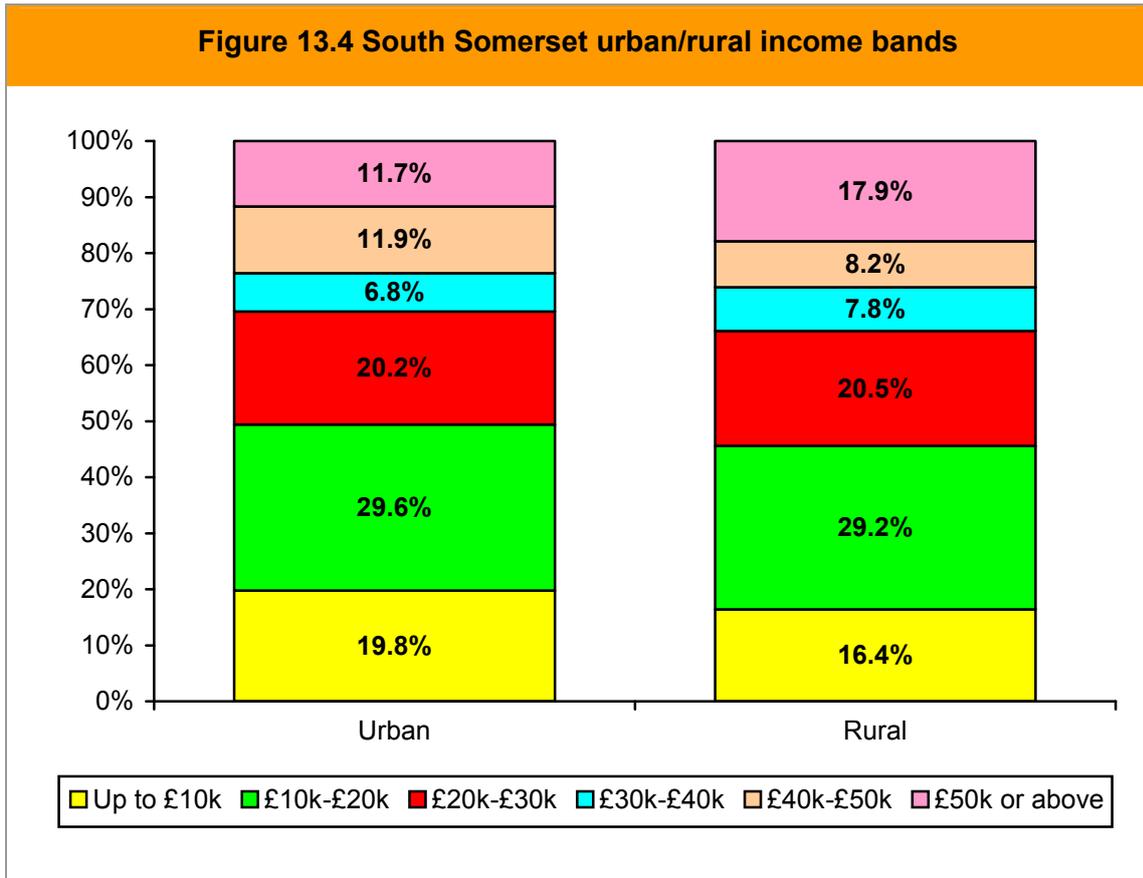
Table 13.26 Income and savings levels of rural households

Categories	Annual gross household income	Average household savings
Urban	£25,125	£19,683
Rural	£29,564	£41,377
All households	£27,971	£33,590

Source: South Somerset District Council household survey (2008)

13.66 Although in terms of averages we have shown households in rural areas to be generally wealthier, it is recognised that within rural areas there can be great disparity in wealth. The figure below shows how the household incomes are distributed for rural and urban households.

13.67 Although the results show that urban households are generally more likely to be in the lowest income bands, it does show that there are significant numbers of rural households in the lowest income bands.



Source: South Somerset District Council household survey (2008)

Accessibility in rural areas

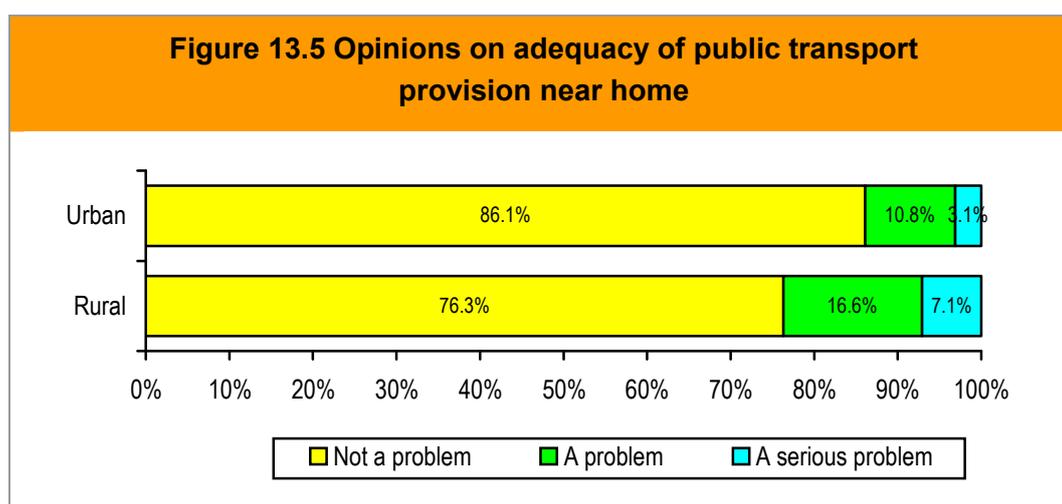
13.68 A further question asked in the household survey concerned car ownership/availability. Although not directly linked to housing, it influences the ability of households to access necessary services.

13.69 In urban areas of South Somerset we find that 21.2% of households have no access to a car, this compares with 12.6% of households living in rural areas. Average car/van ownership/use varies from 1.13 for households in urban areas to 1.41 for rural areas.

Table 13.27 Rural households and car ownership				
Number of cars/vans available for use	Urban		Rural	
	Number of households	% of households	Number of households	% of households
0	5,387	21.2%	5,736	12.6%
1	12,889	50.7%	19,957	44.0%
2	5,641	22.2%	15,135	33.3%
3+	1,498	5.9%	4,557	10.0%
Total	25,415	100.0%	45,385	100.0%
Average number of cars/vans	1.13		1.41	

Source: South Somerset District Council household survey (2008)

13.70 The survey asked households whether public transport provision near their home was adequate for the household's needs. The responses received are presented in the figure below. The figure indicates that households within rural areas were more likely to record public transport provision as being inadequate than households within urban areas.



Source: South Somerset District Council household survey (2008)

Summary

13.71 This chapter focused on particular household groups that are often different in character and with different needs and requirements. The main findings were:

- There are an estimated 13,717 households in South Somerset with one or more members in an identified support needs group, this represents 19.4% of all households. These households were most likely to state a requirement for help maintaining their home.

- Nearly 30% of households (29.6%) contain only older people. These are almost all comprised of one or two persons, however a significant proportion reside in accommodation with three or more bedrooms. Within the social rented sector there are over 400 older person households living in properties with at least three bedrooms indicating an opportunity to reduce under-occupation.
- There are 16,826 households containing families with children in South Somerset. Lone parent families are more likely to be living in private and social rented accommodation and are less likely to be under occupying their property.
- The survey estimates that 13,717 households in South Somerset are headed by a key worker. Key worker households are more likely than other households in employment to be able to afford market housing.
- Recent first-time buyers have an average income of £38,064 (36.1% higher than the average for the District) and are headed by someone with an average age of 31.
- 64.1% of households are classified as rural (non-urban). Rural households have higher average levels of income and savings than urban households.

Glossary

Affordability

A measure of whether households can access and sustain the cost of private sector housing. There are two main types of affordability measure: mortgage and rental. Mortgage affordability assesses whether households would be eligible for a mortgage; rental affordability measures whether a household can afford private rental. Mortgage affordability is based on conditions set by mortgage lenders – using standard lending multipliers (3.5 times income has been used in this case). Rental affordability is defined as the rent being less than a proportion of a household's gross income (in this case 25% of gross income).

Affordable housing

PPS3 provides the definition of affordable housing (as used in this report). The following is taken from Annex B of PPS3.

'Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- *Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices*
- *Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision'.*

[There is an ambiguity in PPS3: Housing, where 'intermediate housing' is defined as being below market entry to rent, while 'affordable housing' is defined to be below the threshold to buy (normally much higher than the private rental one). But in principle the Guidance defines affordable housing as below the market threshold, and rationally speaking, that includes the private rented as well as purchase sectors].

Annual need

The combination of the net future need plus an allowance to deal progressively with part of the net current need.

Average

The term 'average' when used in this report is taken to be a mean value unless otherwise stated.

Bedroom standard

The bedroom standard is that used by the General Household Survey, and is calculated as follows: a separate bedroom is allocated to each co-habiting couple, any other person aged 21 or over, each pair of young persons aged 10-20 of the same sex, and each pair of children under 10 (regardless of sex). Unpaired young persons aged 10-20 are paired with a child under 10 of the same sex or, if not possible, allocated a separate bedroom. Any remaining unpaired children under 10 are also allocated a separate bedroom. The calculated standard for the household is then compared with the actual number of bedrooms available for its sole use to indicate deficiencies or excesses. Bedrooms include bed-sitters, box rooms and bedrooms which are identified as such by respondents even though they may not be in use as such.

Concealed household

A household that currently lives within another household but has a preference to live independently and is unable to afford appropriate market housing.

Current need

Households whose current housing circumstances at a point in time fall below accepted minimum standards. This would include households living in overcrowded conditions, in unfit or seriously defective housing, families sharing, and homeless people living in temporary accommodation or sharing with others.

Demand

This refers to market demand. In principle anyone who has any financial capacity at all can 'demand' something, in other words want to acquire it and be prepared to pay for it. The question is whether they can pay enough actually to obtain it. Thus many households who are unable fully to afford market housing to buy do aspire to buy it. The word 'demand' is therefore used in two senses in this report:

'demand' when used in the general text refers to the ordinary understanding of 'wanting' something that has a market price

'demand' when associated with numbers refers to expressed demand: the numbers of people who can actually afford the type of housing in question

In relation to (expressed) demand mention should be made of the private rented sector where typically there are not only households who can afford to rent at market prices, but also others who are unable to access affordable housing but who are able to access the private rented sector due to the subsidy of Housing Benefit. Such households do not have a demand in the sense used here, as they can only access the private rented sector with a subsidy.

Disaggregation

Breaking a numerical assessment of housing need and supply down, either in terms of size and/or type of housing unit, or in terms of geographical sub-areas within the District.

Entry level market housing

The survey of prices and rents is focussed on 'entry level' prices/rents. That is to say the price/rent at which there is a reasonable supply of dwellings in reasonable condition. The purpose of this approach is to ensure that when assessments are made of say first time buyers, that the prices are the appropriate ones for the typical members of this group. Thus it would in many areas involve second-hand terraced housing, rather than newbuild, which would be much more expensive. Testing affordability against newbuild would clearly produce an underestimate of those who could afford to buy.

Financial capacity

This is defined as household income+savings+equity (the value of the property owned by owner occupiers, typically the family home, net of mortgage). This provides an indication, when put on a capital basis, of the amount which the household could afford to pay for housing. Since equity is now a substantial part of the overall financial capacity of the large fraction of owner occupiers it is essential to use this measure rather than the old price/income ratio to measure the activity of a housing market.

Forecast

Either of housing needs or requirements is a prediction of numbers which would arise in future years based on a model of the determinants of those numbers and assumptions about (a) the behaviour of households and the market and (b) how the key determinants are likely to change. It involves understanding relationships and predicting behaviour in response to preferences and economic conditions.

Grossing-up

Converting the numbers of actual responses in a social survey to an estimate of the number for the whole population. This normally involves dividing the expected number in a group by the number of responses in the survey.

Headship rates

Measures the proportion of individuals in the population, in a particular age/sex/marital status group, who head a household. Projected headship rates are applied to projected populations to produce projected numbers of households.

Household

One person living alone or a group of people who have the address as their only or main residence and who either share one meal a day or share a living room.

Household formation

The process whereby individuals in the population form separate households. 'Gross' or 'new' household formation refers to households which form over a period of time, conventionally one year. This is equal to the number of households existing at the end of the year which did not exist as separate households at the beginning of the year (not counting 'successor' households, when the former head of household dies or departs).

(A) household living within another household

Is a household living as part of another household of which they are neither the head or the partner of the head.

Household reference person

For the purposes of our study the survey respondent is taken to represent the household reference person (HRP).

Households sharing

Are households (including single people) who live in non-self-contained accommodation but do not share meals or a living room (e.g. five adults sharing a house like this constitute five one-person households).

Housing demand

The quantity of housing that households are willing and able to buy or rent.

Housing Market Area

The geographical area in which a substantial majority of the employed population both live and work, and where most of those changing home without changing employment choose to stay.

Housing need

Housing need is defined as the number of households who lack their own housing or who live in unsuitable housing and who cannot afford to meet their housing needs in the market.

Housing Register

A database of all individuals or households who have applied to a local authority or RSL for a social tenancy or access to some other form of affordable housing. Housing Registers, often called Waiting Lists, may include not only people with general needs but people with support needs or requiring access because of special circumstances, including homelessness.

Housing size

Measured in terms of the number of bedrooms, habitable rooms or floorspace. This guidance uses the number of bedrooms.

Housing type

Refers to the type of dwelling, for example, flat, house, specialist accommodation.

Income

Income means gross household income unless otherwise qualified

Intermediate Housing

PPS3 (page 25) defines intermediate housing as 'housing at prices and rents above those of social rent but below market prices or rents and which meet the criteria set out above. These can include shared equity products (e.g. HomeBuy), other low cost homes for sale and intermediate rent.'

Lending multiplier

The number of times a household's gross annual income a mortgage lender will normally be willing to lend. The most common multiplier quoted is 3.5 times household income.

Lower quartile

The value below which one quarter of the cases falls. In relation to house prices, it means the price of the house that is one-quarter of the way up the ranking from the cheapest to the most expensive.

Market housing/low cost market housing

This is defined by CLG as anything not affordable. In the Housing Gaps figure it is anything above market entry. CLG has not defined 'low cost market' other than that it falls within the market range. Since this is very wide, it is not very helpful. The most useful kind of low cost market would be that which falls into the rent/buy gap on the Housing Gaps figure. Shared ownership would provide a partial equity solution for those unable to afford second hand entry level purchase, for example.

Mean

The mean is the most common form of average used. It is calculated by dividing the sum of a distribution by the number of incidents in the distribution.

Median

The median is an alternative way of calculating the average. It is the middle value of the distribution when the distribution is sorted in ascending or descending order.

Migration

The movement of people between geographical areas primarily defined in this context as local authority Districts. The rate of migration is usually measured as an annual number of households, living in the District at a point in time, who are not resident in that District one year earlier.

Net need

The difference between need and the expected supply of available affordable housing units (e.g. from the re-letting of existing social rented dwellings).

Newly arising need

New households which are expected to form over a period of time and are likely to require some form of assistance to gain suitable housing together with other existing households whose circumstances change over the period so as to place them in a situation of need (e.g. households losing accommodation because of loss of income, relationship breakdown, eviction, or some other emergency).

Non-self-contained accommodation

Where households share a kitchen, bathroom or toilet with another household, or they share a hall or staircase that is needed to get from one part of their accommodation to another.

Overcrowding

An overcrowded dwelling is one which is below the bedroom standard. (See 'Bedroom Standard' above).

Planning Gain

The principle of a developer agreeing to provide additional benefits or safeguards, often for the benefit of the community, usually in the form of related development supplied at the developer's expense.

Primary data

Information that is collected from a bespoke data collection exercise (e.g. surveys, focus groups or interviews) and analysed to produce a new set of findings.

Potential households

Adult individuals, couples or lone parent families living as part of other households of which they are neither the head nor the partner of the head and who need to live in their own separate accommodation, and/or are intending to move to separate accommodation rather than continuing to live with their 'host' household.

Projection

Either of housing needs or requirements is a calculation of numbers expected in some future year or years based on the extrapolation of existing conditions and assumptions. For example, household projections calculate the number and composition of households expected at some future date(s) given the projected number of residents, broken down by age, sex and marital status, and an extrapolation of recent trends in the propensity of different groups to form separate households.

Random sample

A sample in which each member of the population has an equal chance of selection.

Relets

Social rented housing units which are vacated during a period and become potentially available for letting to new tenants.

Rounding error

Totals in tables may differ by small amounts (typically one) due to the fact that fractions have been added together differently. Thus a table total may say 2011, and if the individual cell figures are added the total may come to 2012. This is quite normal and is a result of the computer additions made. Figures should never be taken to be absolutely accurate. No such state exists. The figures in this document are robust estimates not absolutely precise ones. The usual practice is to use the stated total (in the above case 2011) rather than the figure of 2012 to which the individual figures sum. That is because the total will have resulted from a rounding after all the fractions are taken fully into account.

S106 agreements

Contractual agreements entered into between a local planning authority and a developer that determine what proportion of units provided in residential developments will be designated as affordable housing units

Sample survey

Collects information from a known proportion of a population, normally selected at random, in order to estimate the characteristics of the population as a whole.

Sampling frame

The complete list of addresses or other population units within the survey area which are the subject of the survey.

Secondary data

Existing information that someone else has collected. Data from administrative systems and some research projects are made available for others to summarise and analyse for their own purposes (e.g. Census, national surveys).

Shared equity schemes

Provide housing that is available part to buy (usually at market value) and part to rent.

SHMA (Strategic Housing Market Assessment)

SHMA derives from government guidance suggesting that the 'evidence base' required for the good planning of an area should be the product of a process rather than a technical exercise.

Social rented housing

PPS3 (page 25) defines social rented housing as 'rented housing owned by local authorities and registered social landlords, for which guideline target rents are determined through the national rent regime', the proposals set out in the Three Year review of Rent Restructuring (July 2004) were implemented in policy in April 2006. It may also include rented housing owned or managed by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency as a condition of grant'.

Special Needs

Relating to people who have specific needs: such as those associated with a disability.

Stratified sample

A sample where the population or area is divided into a number of separate sub-sectors ('strata') according to known characteristics based, for example, on sub-areas and applying a different sampling fraction to each sub-sector.

Specialised housing

Refers to specially designed housing (such as mobility or wheelchair accommodation, hostels or group homes) or housing specifically designated for particular groups (such as retirement housing).

Supporting People

This term refers to a programme launched in 2003 which aims to provide a better quality of life for vulnerable people by aiding them to live independently and maintain their tenancies/current home life. The programme covers a wide variety of vulnerable people from travellers, to young people at risk, to those with HIV or AIDS. Supporting People provide housing related support in many different forms but include enabling individuals to access their correct benefits entitlement, ensuring they have the correct skills to manage their tenancy and providing advice on property adaptations.

Under-occupation

An under-occupied dwelling is one which exceeds the bedroom standard by two or more bedrooms.

Unsuitably housed households

All circumstances where households are living in housing which is in some way unsuitable, whether because of its size, type, design, location, condition or cost. Households can have more than one reason for being in unsuitable housing, and so care should be taken in looking at the figures: a total figure is presented for households with one or more unsuitability reason, and also totals for the numbers with each reason.

Definitions

ABI - Annual Business Inquiry

BME - Black and Minority Ethnic

CBL - Choice Based Lettings

CORE - The Continuous Recording System (Housing association and local authority lettings/new tenants)

DETR - Department of the Environment, Transport and the Regions

GIS - Geographical Information Systems

HMO - Households in Multiple Occupation

HSSA - The Housing Strategy Statistical Appendix

IMD - Indices of Multiple Deprivation

LA - Local Authority

LCHO - Low Cost Home Ownership

LDF - Local Development Framework

NeSS - Neighbourhood Statistics Service

NHSCR - National Health Service Central Register

NOMIS - National On-line Manpower Information System

NROSH - National Register of Social Housing

ODPM - Office of the Deputy Prime Minister

ONS - Office for National Statistics

PPS - Planning Policy Statement

RSL - Registered Social Landlord

RSR - Regulatory and Statistical Return (Homes and Communities Agency)

RTB - Right to Buy

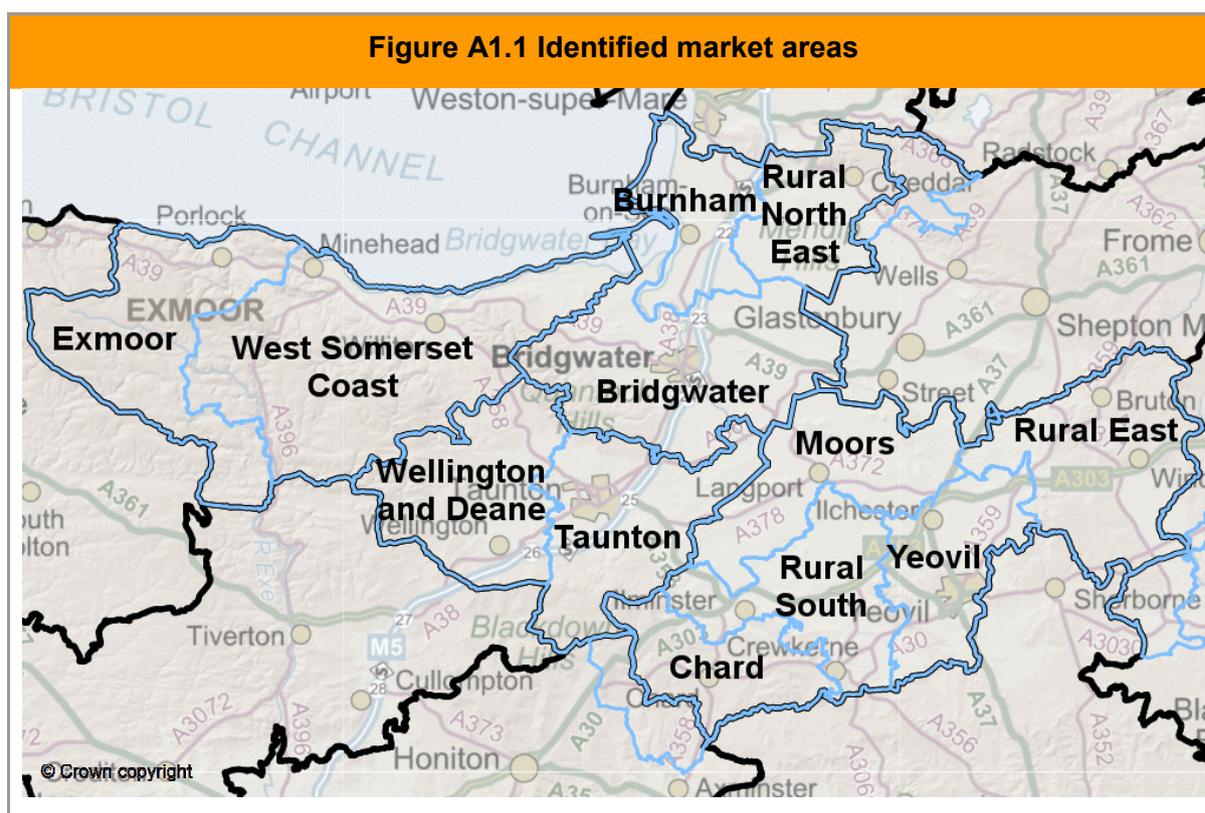
SEH - Survey of English Housing

TTWA - Travel to Work Area

Appendix A1 Sub-area level data

Introduction

A1.1 This appendix provides details of the key survey findings at sub-area level. Two sets of sub-areas have been analysed. The first of these is the wards in the District. Secondly, data has been provided for each of the market areas identified, shown on the map below.



A1.2 At ward level many of the sample sizes are below the suggested figure of 100 in Guidance, and care should be taken when interpreting the results as the findings at this level are subject to a greater degree of 'error' when compared with the figures presented in the main body of the report for all households in the District. For the market areas identified all are above 200 and thus subject to a lesser degree of error than the ward level data.

Number of households and sample size

Table A1.1 Number of households in each ward and sample size				
Ward	Number of households	% of households	Sample size	% of sample
Blackdown	1,052	1.5%	35	1.9%
Blackmoor Vale	2,369	3.3%	80	4.4%
Bruton	1,148	1.6%	30	1.7%
Brympton	2,454	3.5%	55	3.0%
Burrow Hill	1,053	1.5%	34	1.9%
Camelot	1,185	1.7%	43	2.4%
Cary	2,437	3.4%	64	3.5%
Chard Avishayes	1,119	1.6%	29	1.6%
Chard Combe	965	1.4%	32	1.8%
Chard Crimchard	1,319	1.9%	35	1.9%
Chard Holyrood	1,160	1.6%	35	1.9%
Chard Jocelyn	1,123	1.6%	24	1.3%
Coker	2,521	3.6%	58	3.2%
Crewkerne	3,572	5.0%	102	5.6%
Curry Rivel	1,171	1.7%	27	1.5%
Eggwood	1,147	1.6%	28	1.5%
Hamdon	1,289	1.8%	32	1.8%
Ilminster	2,253	3.2%	72	4.0%
Islemoor	1,321	1.9%	37	2.0%
Ivelchester	1,566	2.2%	25	1.4%
Langport and Huish	1,272	1.8%	34	1.9%
Martock	2,603	3.7%	67	3.7%
Milborne Port	1,265	1.8%	28	1.5%
Neroche	1,068	1.5%	10	0.6%
Northstone	1,343	1.9%	41	2.3%
Parrett	1,112	1.6%	36	2.0%
St Michael's	2,205	3.1%	27	1.5%
South Petherton	1,095	1.5%	57	3.1%
Tatworth and Forton	1,234	1.7%	22	1.2%
Tower	1,078	1.5%	32	1.8%
Turn Hill	1,197	1.7%	34	1.9%
Wessex	2,435	3.4%	70	3.9%
Wincanton	2,190	3.1%	64	3.5%
Windwhistle	1,058	1.5%	28	1.5%
Yeovil Central	3,375	4.8%	73	4.0%
Yeovil East	3,459	4.9%	80	4.4%
Yeovil South	3,686	5.2%	77	4.2%
Yeovil West	3,423	4.8%	80	4.4%
Yeovil Without	3,475	4.9%	81	4.5%
Total	70,800	100.0%	1,818	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.2 Number of households in each sub-area and sample size

Sub-area	Number of households	% of households	Sample size	% of sample
Chard	9,030	12.8%	240	13.2%
East Rural	10,489	14.8%	298	16.4%
Moors	8,740	12.3%	243	13.4%
South Rural	15,193	21.5%	438	24.1%
Yeovil	27,349	38.6%	599	32.9%
Total	70,800	100.0%	1,818	100.0%

Source: South Somerset District Council household survey (2008)

Tenure

Table A1.3 Tenure by ward

Ward	Owner-occupied (no mortgage)		Owner-occupied (with mortgage)		Social rented		Private rented		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Blackdown	562	53.4%	274	26.0%	157	14.9%	60	5.7%	1,052	100.0%
Blackmoor Vale	915	38.6%	1,130	47.7%	202	8.5%	122	5.2%	2,369	100.0%
Bruton	244	21.3%	490	42.7%	143	12.5%	271	23.6%	1,148	100.0%
Brympton	657	26.8%	1,398	57.0%	156	6.4%	243	9.9%	2,454	100.0%
Burrow Hill	427	40.6%	435	41.3%	81	7.7%	109	10.4%	1,053	100.0%
Camelot	692	58.4%	232	19.6%	99	8.4%	162	13.6%	1,185	100.0%
Cary	1,084	44.5%	592	24.3%	414	17.0%	347	14.2%	2,437	100.0%
Chard Avishayes	446	39.9%	278	24.9%	362	32.3%	33	2.9%	1,119	100.0%
Chard Combe	260	26.9%	392	40.6%	184	19.1%	129	13.4%	965	100.0%
Chard Crimchard	288	21.8%	791	60.0%	130	9.8%	110	8.3%	1,319	100.0%
Chard Holyrood	422	36.3%	443	38.1%	257	22.2%	39	3.3%	1,160	100.0%
Chard Jocelyn	333	29.6%	388	34.5%	402	35.8%	0	0.0%	1,123	100.0%
Coker	1,179	46.8%	745	29.5%	312	12.4%	285	11.3%	2,521	100.0%
Crewkerne	1,596	44.7%	1,128	31.6%	521	14.6%	328	9.2%	3,572	100.0%
Curry Rivel	631	53.9%	420	35.9%	120	10.2%	0	0.0%	1,171	100.0%
Eggwood	362	31.6%	519	45.2%	81	7.1%	184	16.1%	1,147	100.0%
Hamdon	378	29.3%	587	45.5%	227	17.6%	98	7.6%	1,289	100.0%
Ilminster	1,097	48.7%	796	35.3%	208	9.2%	152	6.8%	2,253	100.0%
Islemoor	529	40.1%	570	43.1%	157	11.9%	65	4.9%	1,321	100.0%
Ivelchester	498	31.8%	612	39.1%	222	14.2%	234	14.9%	1,566	100.0%
Langport and Huish	513	40.3%	307	24.1%	274	21.5%	178	14.0%	1,272	100.0%
Martock	822	31.6%	1,088	41.8%	407	15.6%	287	11.0%	2,603	100.0%
Milborne Port	552	43.6%	377	29.8%	237	18.7%	99	7.8%	1,265	100.0%
Neroche	232	21.7%	600	56.2%	0	0.0%	236	22.1%	1,068	100.0%
Northstone	546	40.7%	607	45.2%	76	5.6%	115	8.5%	1,343	100.0%
Parrett	459	41.2%	446	40.1%	59	5.3%	148	13.3%	1,112	100.0%
St Michael's	857	38.9%	792	35.9%	389	17.6%	168	7.6%	2,205	100.0%
South Petherton	385	35.1%	521	47.6%	72	6.5%	118	10.7%	1,095	100.0%
Tatworth and Forton	460	37.3%	707	57.3%	67	5.4%	0	0.0%	1,234	100.0%
Tower	609	56.5%	411	38.1%	0	0.0%	59	5.4%	1,078	100.0%
Turn Hill	599	50.0%	512	42.8%	52	4.4%	34	2.9%	1,197	100.0%
Wessex	788	32.4%	1,115	45.8%	288	11.8%	244	10.0%	2,435	100.0%
Wincanton	626	28.6%	827	37.8%	445	20.3%	291	13.3%	2,190	100.0%
Windwhistle	266	25.1%	435	41.1%	245	23.1%	113	10.7%	1,058	100.0%
Yeovil Central	796	23.6%	1,324	39.2%	495	14.7%	760	22.5%	3,375	100.0%
Yeovil East	603	17.4%	1,052	30.4%	1,540	44.5%	264	7.6%	3,459	100.0%
Yeovil South	1,303	35.3%	2,087	56.6%	100	2.7%	196	5.3%	3,686	100.0%
Yeovil West	1,073	31.4%	1,172	34.2%	707	20.7%	470	13.7%	3,423	100.0%
Yeovil Without	1,596	45.9%	1,325	38.1%	311	8.9%	243	7.0%	3,475	100.0%
Total	25,686	36.3%	27,922	39.4%	10,199	14.4%	6,993	9.9%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.4 Tenure by sub-area

Sub-area	Owner-occupied (no mortgage)		Owner-occupied (with mortgage)		Social rented		Private rented		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Chard	3,036	33.6%	3,707	41.1%	1,803	20.0%	484	5.4%	9,030	100.0%
East Rural	4,031	38.4%	3,828	36.5%	1,441	13.7%	1,189	11.3%	10,489	100.0%
Moors	3,606	41.3%	3,530	40.4%	968	11.1%	636	7.3%	8,740	100.0%
South Rural	5,758	37.9%	6,119	40.3%	1,655	10.9%	1,660	10.9%	15,193	100.0%
Yeovil	9,255	33.8%	10,738	39.3%	4,332	15.8%	3,024	11.1%	27,349	100.0%
Total	25,686	36.3%	27,922	39.4%	10,199	14.4%	6,993	9.9%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Dwelling types

Table A1.5 Dwelling type by ward

Ward	Detached		Semi-detached		Terraced		Flat/maisonette		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Blackdown	764	72.6%	221	21.0%	28	2.6%	40	3.8%	1,052	100.0%
Blackmoor Vale	1,179	49.8%	690	29.1%	460	19.4%	40	1.7%	2,369	100.0%
Bruton	274	23.9%	181	15.8%	405	35.3%	288	25.1%	1,148	100.0%
Brympton	1,186	48.3%	442	18.0%	525	21.4%	302	12.3%	2,454	100.0%
Burrow Hill	383	36.3%	477	45.3%	149	14.1%	45	4.3%	1,053	100.0%
Camelot	799	67.4%	214	18.0%	172	14.5%	0	0.0%	1,185	100.0%
Cary	1,188	48.7%	526	21.6%	455	18.7%	268	11.0%	2,437	100.0%
Chard Avishayes	262	23.4%	180	16.1%	402	35.9%	275	24.6%	1,119	100.0%
Chard Combe	218	22.6%	145	15.0%	336	34.8%	266	27.5%	965	100.0%
Chard Crimchard	561	42.5%	349	26.4%	335	25.4%	74	5.6%	1,319	100.0%
Chard Holyrood	262	22.6%	416	35.9%	396	34.1%	86	7.4%	1,160	100.0%
Chard Jocelyn	247	22.0%	496	44.2%	269	24.0%	111	9.9%	1,123	100.0%
Coker	756	30.0%	1,287	51.0%	427	17.0%	51	2.0%	2,521	100.0%
Crewkerne	921	25.8%	1,126	31.5%	1,062	29.7%	462	12.9%	3,572	100.0%
Curry Rivel	740	63.2%	231	19.7%	200	17.1%	0	0.0%	1,171	100.0%
Eggwood	277	24.1%	530	46.2%	340	29.7%	0	0.0%	1,147	100.0%
Hamdon	218	16.9%	334	25.9%	687	53.3%	51	4.0%	1,289	100.0%
Ilminster	664	29.5%	656	29.1%	700	31.1%	233	10.3%	2,253	100.0%
Islemoor	617	46.7%	590	44.6%	114	8.7%	0	0.0%	1,321	100.0%
Ivelchester	476	30.4%	389	24.9%	520	33.2%	181	11.6%	1,566	100.0%
Langport and Huish	307	24.1%	517	40.7%	328	25.8%	120	9.4%	1,272	100.0%
Martock	797	30.6%	583	22.4%	864	33.2%	360	13.8%	2,603	100.0%
Milborne Port	456	36.0%	476	37.6%	278	22.0%	55	4.4%	1,265	100.0%
Neroche	581	54.4%	360	33.8%	0	0.0%	126	11.8%	1,068	100.0%
Northstone	793	59.0%	446	33.2%	61	4.5%	44	3.3%	1,343	100.0%
Parrett	363	32.7%	528	47.4%	178	16.0%	43	3.8%	1,112	100.0%
St Michael's	674	30.6%	467	21.2%	1,064	48.3%	0	0.0%	2,205	100.0%
South Petherton	495	45.2%	224	20.5%	240	21.9%	136	12.4%	1,095	100.0%
Tatworth and Forton	681	55.2%	354	28.7%	199	16.1%	0	0.0%	1,234	100.0%
Tower	675	62.6%	339	31.4%	65	6.0%	0	0.0%	1,078	100.0%
Turn Hill	875	73.1%	279	23.3%	43	3.6%	0	0.0%	1,197	100.0%
Wessex	683	28.0%	1,062	43.6%	566	23.2%	125	5.1%	2,435	100.0%
Wincanton	731	33.4%	683	31.2%	339	15.5%	438	20.0%	2,190	100.0%
Windwhistle	519	49.0%	452	42.7%	87	8.3%	0	0.0%	1,058	100.0%
Yeovil Central	444	13.2%	975	28.9%	971	28.8%	985	29.2%	3,375	100.0%
Yeovil East	210	6.1%	852	24.6%	1,568	45.3%	828	24.0%	3,459	100.0%
Yeovil South	1,524	41.3%	1,360	36.9%	410	11.1%	392	10.6%	3,686	100.0%
Yeovil West	659	19.3%	1,721	50.3%	628	18.4%	415	12.1%	3,423	100.0%
Yeovil Without	1,003	28.9%	1,207	34.7%	1,032	29.7%	234	6.7%	3,475	100.0%
Total	24,460	34.5%	22,363	31.6%	16,902	23.9%	7,075	10.0%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.6 Dwelling type by sub-area

Sub-area	Detached		Semi-detached		Terraced		Flat/maisonette		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Chard	3,514	38.9%	2,612	28.9%	2,052	22.7%	852	9.4%	9,030	100.0%
East Rural	4,502	42.9%	2,895	27.6%	2,002	19.1%	1,089	10.4%	10,489	100.0%
Moors	4,015	45.9%	3,124	35.7%	1,312	15.0%	288	3.3%	8,740	100.0%
South Rural	4,699	30.9%	4,819	31.7%	4,219	27.8%	1,456	9.6%	15,193	100.0%
Yeovil	7,730	28.3%	8,913	32.6%	7,317	26.8%	3,389	12.4%	27,349	100.0%
Total	24,460	34.5%	22,363	31.6%	16,902	23.9%	7,075	10.0%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Household type

Table A1.7 Household type by ward (households)

Ward	Single pensioners	2 or more pensioners	Single non-pensioners	2 or more adults - no children	Lone parent	2+ adults 1 child	2+ adults 2+ children	Total
Blackdown	227	165	31	472	0	63	95	1,052
Blackmoor Vale	171	487	348	855	36	153	318	2,369
Bruton	274	116	200	240	153	66	100	1,148
Brympton	250	78	470	871	56	193	535	2,454
Burrow Hill	86	92	129	472	0	197	77	1,053
Camelot	267	310	0	323	0	134	151	1,185
Cary	407	471	336	878	0	107	238	2,437
Chard Avishayes	190	241	268	196	54	62	108	1,119
Chard Combe	125	111	76	294	162	90	107	965
Chard Crimchard	125	125	112	516	89	74	278	1,319
Chard Holyrood	203	80	176	403	84	107	108	1,160
Chard Jocelyn	226	254	0	415	178	50	0	1,123
Coker	353	338	318	1,006	110	224	173	2,521
Crewkerne	663	386	391	1,472	91	275	294	3,572
Curry Rivel	220	171	140	294	35	182	129	1,171
Eggwood	162	157	122	240	106	228	132	1,147
Hamdon	179	276	127	473	53	47	134	1,289
Ilminster	707	285	88	608	42	257	265	2,253
Islemoor	114	236	193	308	0	115	355	1,321
Ivelchester	329	185	140	625	76	61	150	1,566
Langport & Huish	277	125	83	460	103	147	77	1,272
Martock	372	454	269	879	0	349	281	2,603
Milborne Port	135	231	242	343	0	130	185	1,265
Neroche	236	232	258	342	0	0	0	1,068
Northstone	183	193	192	493	0	67	215	1,343
Parrett	148	166	159	408	0	192	40	1,112
St Michael's	396	205	153	1,041	0	157	254	2,205
South Petherton	231	204	128	290	0	109	132	1,095
Tatworth&Forton	221	218	107	433	0	47	209	1,234
Tower	34	280	178	260	0	126	200	1,078
Turn Hill	202	124	43	601	0	36	191	1,197
Wessex	568	220	339	591	122	272	324	2,435
Wincanton	666	219	346	546	163	125	125	2,190
Windwhistle	76	165	80	367	53	35	282	1,058
Yeovil Central	649	292	750	810	157	325	391	3,375
Yeovil East	548	220	682	1,347	158	127	378	3,459
Yeovil South	433	390	485	1,340	0	471	567	3,686
Yeovil West	356	289	806	920	111	437	504	3,423
Yeovil Without	525	608	465	1,179	98	288	313	3,475
Total	11,534	9,400	9,428	23,611	2,289	6,125	8,412	70,800

Source: South Somerset District Council household survey (2008)

Table A1.8 Household type by sub-area (households)

Sub-area	Single pensioners	2 or more pensioners	Single non-pensioners	2 or more adults - no children	Lone parent	2+ adults 1 child	2+ adults 2+ children	Total
Chard	1,392	1,359	851	3,095	620	527	1,187	9,030
East Rural	1,686	1,804	1,649	3,123	352	708	1,165	10,489
Moors	1,564	1,070	990	2,747	260	819	1,290	8,740
South Rural	2,785	2,254	1,670	5,183	292	1,654	1,355	15,193
Yeovil	4,106	2,914	4,268	9,463	765	2,417	3,416	27,349
Total	11,534	9,400	9,428	23,611	2,289	6,125	8,412	70,800

Source: South Somerset District Council household survey (2008)

Table A1.9 Household type by ward (percentages)

Ward	Single pensioners	2 or more pensioners	Single non-pensioners	2 or more adults - no children	Lone parent	2+ adults 1 child	2+ adults 2+ children	Total
Blackdown	21.6%	15.7%	2.9%	44.8%	0.0%	6.0%	9.0%	100.0%
Blackmoor Vale	7.2%	20.6%	14.7%	36.1%	1.5%	6.5%	13.4%	100.0%
Bruton	23.8%	10.1%	17.4%	20.9%	13.3%	5.8%	8.7%	100.0%
Brympton	10.2%	3.2%	19.2%	35.5%	2.3%	7.9%	21.8%	100.0%
Burrow Hill	8.2%	8.8%	12.2%	44.8%	0.0%	18.7%	7.3%	100.0%
Camelot	22.5%	26.2%	0.0%	27.2%	0.0%	11.3%	12.8%	100.0%
Cary	16.7%	19.3%	13.8%	36.0%	0.0%	4.4%	9.8%	100.0%
Chard Avishayes	17.0%	21.5%	24.0%	17.5%	4.9%	5.5%	9.6%	100.0%
Chard Combe	13.0%	11.5%	7.9%	30.4%	16.8%	9.3%	11.1%	100.0%
Chard Crimchard	9.5%	9.5%	8.5%	39.1%	6.7%	5.6%	21.0%	100.0%
Chard Holyrood	17.5%	6.9%	15.2%	34.7%	7.2%	9.2%	9.3%	100.0%
Chard Jocelyn	20.1%	22.6%	0.0%	36.9%	15.9%	4.4%	0.0%	100.0%
Coker	14.0%	13.4%	12.6%	39.9%	4.4%	8.9%	6.8%	100.0%
Crewkerne	18.6%	10.8%	10.9%	41.2%	2.6%	7.7%	8.2%	100.0%
Curry Rivel	18.8%	14.6%	12.0%	25.1%	3.0%	15.6%	11.0%	100.0%
Eggwood	14.2%	13.7%	10.6%	20.9%	9.3%	19.8%	11.5%	100.0%
Hamdon	13.9%	21.4%	9.8%	36.7%	4.1%	3.7%	10.4%	100.0%
Ilminster	31.4%	12.7%	3.9%	27.0%	1.8%	11.4%	11.7%	100.0%
Islemoor	8.6%	17.9%	14.6%	23.3%	0.0%	8.7%	26.8%	100.0%
Ivelchester	21.0%	11.8%	8.9%	39.9%	4.8%	3.9%	9.6%	100.0%
Langport & Huish	21.8%	9.9%	6.5%	36.2%	8.1%	11.5%	6.1%	100.0%
Martock	14.3%	17.4%	10.3%	33.8%	0.0%	13.4%	10.8%	100.0%
Milborne Port	10.6%	18.3%	19.1%	27.1%	0.0%	10.3%	14.6%	100.0%
Neroche	22.1%	21.7%	24.2%	32.0%	0.0%	0.0%	0.0%	100.0%
Northstone	13.7%	14.4%	14.3%	36.7%	0.0%	5.0%	16.0%	100.0%
Parrett	13.3%	14.9%	14.3%	36.6%	0.0%	17.3%	3.6%	100.0%
St Michael's	17.9%	9.3%	6.9%	47.2%	0.0%	7.1%	11.5%	100.0%
South Petherton	21.1%	18.6%	11.7%	26.5%	0.0%	10.0%	12.1%	100.0%
Tatworth & Forton	17.9%	17.7%	8.7%	35.1%	0.0%	3.8%	16.9%	100.0%
Tower	3.1%	25.9%	16.5%	24.1%	0.0%	11.7%	18.6%	100.0%
Turn Hill	16.9%	10.4%	3.6%	50.2%	0.0%	3.0%	15.9%	100.0%
Wessex	23.3%	9.0%	13.9%	24.3%	5.0%	11.2%	13.3%	100.0%
Wincanton	30.4%	10.0%	15.8%	25.0%	7.5%	5.7%	5.7%	100.0%
Windwhistle	7.2%	15.6%	7.6%	34.7%	5.0%	3.3%	26.7%	100.0%
Yeovil Central	19.2%	8.7%	22.2%	24.0%	4.6%	9.6%	11.6%	100.0%
Yeovil East	15.8%	6.3%	19.7%	39.0%	4.6%	3.7%	10.9%	100.0%
Yeovil South	11.8%	10.6%	13.1%	36.4%	0.0%	12.8%	15.4%	100.0%
Yeovil West	10.4%	8.5%	23.5%	26.9%	3.2%	12.8%	14.7%	100.0%
Yeovil Without	15.1%	17.5%	13.4%	33.9%	2.8%	8.3%	9.0%	100.0%
Total	16.3%	13.3%	13.3%	33.3%	3.2%	8.7%	11.9%	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.10 Household type by sub-area (percentages)

Sub-area	Single pensioners	2 or more pensioners	Single non-pensioners	2 or more adults - no children	Lone parent	2+ adults 1 child	2+ adults 2+ children	Total
Chard	15.4%	15.0%	9.4%	34.3%	6.9%	5.8%	13.1%	100.0%
East Rural	16.1%	17.2%	15.7%	29.8%	3.4%	6.8%	11.1%	100.0%
Moors	17.9%	12.2%	11.3%	31.4%	3.0%	9.4%	14.8%	100.0%
South Rural	18.3%	14.8%	11.0%	34.1%	1.9%	10.9%	8.9%	100.0%
Yeovil	15.0%	10.7%	15.6%	34.6%	2.8%	8.8%	12.5%	100.0%
Total	16.3%	13.3%	13.3%	33.3%	3.2%	8.7%	11.9%	100.0%

Source: South Somerset District Council household survey (2008)

Household size

Table A1.11 Household size by ward

Ward	One person		Two people		Three people		Four or more people		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Blackdown	258	24.5%	482	45.8%	152	14.4%	161	15.3%	1,052	100.0%
Blackmoor Vale	520	21.9%	1,179	49.8%	243	10.2%	428	18.1%	2,369	100.0%
Bruton	473	41.2%	225	19.6%	278	24.2%	172	15.0%	1,148	100.0%
Brympton	721	29.4%	801	32.7%	278	11.3%	654	26.7%	2,454	100.0%
Burrow Hill	215	20.4%	502	47.6%	128	12.1%	210	19.9%	1,053	100.0%
Camelot	267	22.5%	387	32.7%	183	15.5%	348	29.3%	1,185	100.0%
Cary	743	30.5%	1,168	47.9%	211	8.7%	315	12.9%	2,437	100.0%
Chard Avishayes	458	40.9%	437	39.0%	116	10.4%	108	9.6%	1,119	100.0%
Chard Combe	202	20.9%	234	24.3%	368	38.1%	161	16.7%	965	100.0%
Chard Crimchard	237	18.0%	538	40.8%	227	17.2%	316	24.0%	1,319	100.0%
Chard Holyrood	379	32.6%	354	30.5%	171	14.7%	257	22.2%	1,160	100.0%
Chard Jocelyn	226	20.1%	644	57.3%	156	13.9%	97	8.7%	1,123	100.0%
Coker	671	26.6%	1,232	48.9%	338	13.4%	280	11.1%	2,521	100.0%
Crewkerne	1,053	29.5%	1,247	34.9%	453	12.7%	818	22.9%	3,572	100.0%
Curry Rivel	360	30.8%	455	38.9%	88	7.5%	268	22.9%	1,171	100.0%
Eggwood	284	24.8%	417	36.3%	182	15.9%	264	23.0%	1,147	100.0%
Hamdon	306	23.8%	735	57.0%	114	8.8%	134	10.4%	1,289	100.0%
Ilminster	796	35.3%	754	33.4%	312	13.9%	392	17.4%	2,253	100.0%
Islemoor	307	23.2%	481	36.4%	98	7.4%	436	33.0%	1,321	100.0%
Ivelchester	469	30.0%	701	44.8%	185	11.8%	211	13.5%	1,566	100.0%
Langport and Huish	360	28.3%	384	30.2%	322	25.3%	206	16.2%	1,272	100.0%
Martock	640	24.6%	1,049	40.3%	389	14.9%	525	20.2%	2,603	100.0%
Milborne Port	376	29.7%	359	28.3%	175	13.8%	356	28.1%	1,265	100.0%
Neroche	494	46.3%	341	31.9%	233	21.8%	0	0.0%	1,068	100.0%
Northstone	375	27.9%	573	42.6%	126	9.4%	269	20.0%	1,343	100.0%
Parrett	307	27.6%	483	43.4%	204	18.3%	118	10.6%	1,112	100.0%
St Michael's	548	24.9%	1,074	48.7%	239	10.9%	344	15.6%	2,205	100.0%
South Petherton	360	32.8%	423	38.6%	105	9.6%	208	19.0%	1,095	100.0%
Tatworth and Forton	327	26.5%	534	43.3%	164	13.3%	209	16.9%	1,234	100.0%
Tower	212	19.6%	457	42.3%	126	11.7%	284	26.3%	1,078	100.0%
Turn Hill	245	20.5%	554	46.3%	164	13.7%	234	19.5%	1,197	100.0%
Wessex	907	37.2%	820	33.7%	285	11.7%	423	17.4%	2,435	100.0%
Wincanton	1,011	46.2%	835	38.1%	194	8.9%	149	6.8%	2,190	100.0%
Windwhistle	156	14.8%	532	50.3%	88	8.3%	282	26.7%	1,058	100.0%
Yeovil Central	1,399	41.5%	917	27.2%	578	17.1%	481	14.3%	3,375	100.0%
Yeovil East	1,230	35.6%	1,248	36.1%	410	11.9%	571	16.5%	3,459	100.0%
Yeovil South	918	24.9%	1,119	30.4%	574	15.6%	1,075	29.2%	3,686	100.0%
Yeovil West	1,162	33.9%	970	28.3%	632	18.5%	659	19.3%	3,423	100.0%
Yeovil Without	990	28.5%	1,485	42.7%	429	12.4%	571	16.4%	3,475	100.0%
Total	20,962	29.6%	27,129	38.3%	9,718	13.7%	12,991	18.3%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.12 Household size by sub-area

Sub-area	One person		Two people		Three people		Four or more people		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Chard	2,243	24.8%	3,754	41.6%	1,441	16.0%	1,592	17.6%	9,030	100.0%
East Rural	3,335	31.8%	4,223	40.3%	1,227	11.7%	1,704	16.2%	10,489	100.0%
Moors	2,554	29.2%	3,268	37.4%	1,083	12.4%	1,834	21.0%	8,740	100.0%
South Rural	4,455	29.3%	5,949	39.2%	2,120	14.0%	2,668	17.6%	15,193	100.0%
Yeovil	8,375	30.6%	9,934	36.3%	3,847	14.1%	5,193	19.0%	27,349	100.0%
Total	20,962	29.6%	27,129	38.3%	9,718	13.7%	12,991	18.3%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Overcrowding and under-occupation

Table A1.13 Overcrowding/under-occupation by ward

Ward	Overcrowded		OK		Under-occupied		Total	
	No.	%	No.	%	No.	%	No.	%
Blackdown	0	0.0%	464	44.1%	588	55.9%	1,052	100.0%
Blackmoor Vale	0	0.0%	905	38.2%	1,464	61.8%	2,369	100.0%
Bruton	34	2.9%	820	71.4%	294	25.6%	1,148	100.0%
Brympton	47	1.9%	1,155	47.1%	1,252	51.0%	2,454	100.0%
Burrow Hill	28	2.7%	342	32.5%	683	64.8%	1,053	100.0%
Camelot	30	2.5%	539	45.5%	616	52.0%	1,185	100.0%
Cary	0	0.0%	1,440	59.1%	997	40.9%	2,437	100.0%
Chard Avishayes	62	5.5%	689	61.6%	367	32.8%	1,119	100.0%
Chard Combe	74	7.6%	674	69.8%	218	22.6%	965	100.0%
Chard Crimchard	0	0.0%	950	72.0%	369	28.0%	1,319	100.0%
Chard Holyrood	34	2.9%	721	62.1%	405	34.9%	1,160	100.0%
Chard Jocelyn	0	0.0%	670	59.7%	453	40.3%	1,123	100.0%
Coker	0	0.0%	1,337	53.0%	1,184	47.0%	2,521	100.0%
Crewkerne	280	7.8%	2,019	56.5%	1,272	35.6%	3,572	100.0%
Curry Rivel	0	0.0%	350	29.9%	821	70.1%	1,171	100.0%
Eggwood	0	0.0%	713	62.1%	434	37.9%	1,147	100.0%
Hamdon	0	0.0%	643	49.9%	646	50.1%	1,289	100.0%
Ilminster	0	0.0%	1,374	61.0%	879	39.0%	2,253	100.0%
Islemoor	0	0.0%	690	52.2%	631	47.8%	1,321	100.0%
Ivelchester	76	4.8%	717	45.8%	773	49.4%	1,566	100.0%
Langport and Huish	74	5.8%	905	71.2%	292	23.0%	1,272	100.0%
Martock	93	3.6%	1,386	53.3%	1,124	43.2%	2,603	100.0%
Milborne Port	0	0.0%	831	65.7%	434	34.3%	1,265	100.0%
Neroche	0	0.0%	432	40.5%	635	59.5%	1,068	100.0%
Northstone	0	0.0%	437	32.5%	906	67.5%	1,343	100.0%
Parrett	0	0.0%	523	47.0%	590	53.0%	1,112	100.0%
St Michael's	0	0.0%	1,003	45.5%	1,202	54.5%	2,205	100.0%
South Petherton	18	1.6%	552	50.4%	525	47.9%	1,095	100.0%
Tatworth and Forton	0	0.0%	584	47.3%	650	52.7%	1,234	100.0%
Tower	0	0.0%	433	40.1%	646	59.9%	1,078	100.0%
Turn Hill	0	0.0%	518	43.3%	679	56.7%	1,197	100.0%
Wessex	0	0.0%	1,395	57.3%	1,040	42.7%	2,435	100.0%
Wincanton	0	0.0%	1,219	55.7%	971	44.3%	2,190	100.0%
Windwhistle	41	3.8%	462	43.6%	556	52.6%	1,058	100.0%
Yeovil Central	47	1.4%	2,386	70.7%	942	27.9%	3,375	100.0%
Yeovil East	122	3.5%	2,360	68.2%	977	28.2%	3,459	100.0%
Yeovil South	0	0.0%	2,246	60.9%	1,440	39.1%	3,686	100.0%
Yeovil West	63	1.8%	2,092	61.1%	1,269	37.1%	3,423	100.0%
Yeovil Without	0	0.0%	1,962	56.5%	1,513	43.5%	3,475	100.0%
Total	1,123	1.6%	38,938	55.0%	30,739	43.4%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.14 Overcrowding/under-occupation by sub-area

Sub-area	Overcrowded		OK		Under-occupied		Total	
	No.	%	No.	%	No.	%	No.	%
Chard	210	2.3%	5,214	57.7%	3,606	39.9%	9,030	100.0%
East Rural	34	0.3%	5,648	53.9%	4,807	45.8%	10,489	100.0%
Moors	74	0.8%	4,296	49.2%	4,370	50.0%	8,740	100.0%
South Rural	419	2.8%	7,985	52.6%	6,788	44.7%	15,193	100.0%
Yeovil	385	1.4%	15,795	57.8%	11,169	40.8%	27,349	100.0%
Total	1,123	1.6%	38,938	55.0%	30,739	43.4%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Household mobility

Table A1.15 Length of residence by ward										
Ward	Less than 1 year		1 to 2 years		3 to 5 years		Over 5 years		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Blackdown	25	2.4%	89	8.5%	58	5.5%	880	83.6%	1,052	100.0%
Blackmoor Vale	263	11.1%	264	11.1%	457	19.3%	1,386	58.5%	2,369	100.0%
Bruton	219	19.1%	231	20.1%	144	12.6%	554	48.2%	1,148	100.0%
Brympton	425	17.3%	335	13.7%	533	21.7%	1,161	47.3%	2,454	100.0%
Burrow Hill	90	8.6%	128	12.1%	142	13.5%	694	65.9%	1,053	100.0%
Camelot	28	2.4%	25	2.1%	131	11.1%	1,000	84.4%	1,185	100.0%
Cary	100	4.1%	223	9.1%	469	19.3%	1,644	67.5%	2,437	100.0%
Chard Avishayes	125	11.1%	156	13.9%	307	27.4%	531	47.5%	1,119	100.0%
Chard Combe	301	31.2%	70	7.2%	231	23.9%	363	37.6%	965	100.0%
Chard Crimchard	132	10.0%	265	20.1%	296	22.5%	625	47.4%	1,319	100.0%
Chard Holyrood	31	2.7%	191	16.5%	341	29.4%	597	51.4%	1,160	100.0%
Chard Jocelyn	82	7.3%	138	12.3%	211	18.8%	691	61.5%	1,123	100.0%
Coker	227	9.0%	217	8.6%	388	15.4%	1,689	67.0%	2,521	100.0%
Crewkerne	446	12.5%	346	9.7%	528	14.8%	2,251	63.0%	3,572	100.0%
Curry Rivel	108	9.2%	178	15.2%	220	18.8%	665	56.8%	1,171	100.0%
Eggwood	37	3.2%	80	7.0%	303	26.4%	727	63.4%	1,147	100.0%
Hamdon	96	7.5%	182	14.1%	279	21.6%	732	56.8%	1,289	100.0%
Ilminster	254	11.3%	242	10.7%	456	20.2%	1,301	57.7%	2,253	100.0%
Islemoor	126	9.5%	34	2.6%	226	17.1%	935	70.8%	1,321	100.0%
Ivelchester	79	5.0%	97	6.2%	89	5.7%	1,301	83.1%	1,566	100.0%
Langport and Huish	74	5.8%	163	12.8%	324	25.5%	711	55.9%	1,272	100.0%
Martock	349	13.4%	321	12.3%	457	17.5%	1,477	56.7%	2,603	100.0%
Milborne Port	90	7.1%	241	19.1%	127	10.1%	806	63.7%	1,265	100.0%
Neroche	274	25.7%	245	22.9%	109	10.2%	440	41.2%	1,068	100.0%
Northstone	34	2.6%	76	5.6%	294	21.9%	938	69.9%	1,343	100.0%
Parrett	219	19.7%	63	5.6%	161	14.5%	669	60.2%	1,112	100.0%
St Michael's	167	7.6%	0	0.0%	324	14.7%	1,715	77.8%	2,205	100.0%
South Petherton	136	12.4%	75	6.8%	119	10.9%	766	69.9%	1,095	100.0%
Tatworth and Forton	61	4.9%	142	11.5%	320	26.0%	711	57.6%	1,234	100.0%
Tower	106	9.8%	71	6.6%	103	9.5%	799	74.1%	1,078	100.0%
Turn Hill	196	16.3%	37	3.1%	131	10.9%	833	69.6%	1,197	100.0%
Wessex	173	7.1%	399	16.4%	530	21.8%	1,333	54.7%	2,435	100.0%
Wincanton	110	5.0%	250	11.4%	417	19.0%	1,413	64.5%	2,190	100.0%
Windwhistle	145	13.7%	53	5.0%	239	22.6%	621	58.7%	1,058	100.0%
Yeovil Central	605	17.9%	372	11.0%	403	11.9%	1,996	59.1%	3,375	100.0%
Yeovil East	360	10.4%	244	7.1%	546	15.8%	2,308	66.7%	3,459	100.0%
Yeovil South	164	4.4%	415	11.3%	632	17.1%	2,475	67.1%	3,686	100.0%
Yeovil West	428	12.5%	255	7.5%	347	10.1%	2,393	69.9%	3,423	100.0%
Yeovil Without	193	5.6%	227	6.5%	427	12.3%	2,627	75.6%	3,475	100.0%
Total	7,079	10.0%	7,140	10.1%	11,820	16.7%	44,761	63.2%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.16 Length of residence by sub-area

Sub-area	Less than 1 year		1 to 2 years		3 to 5 years		Over 5 years		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Chard	903	10.0%	1,104	12.2%	2,004	22.2%	5,020	55.6%	9,030	100.0%
East Rural	889	8.5%	1,280	12.2%	1,718	16.4%	6,602	62.9%	10,489	100.0%
Moors	711	8.1%	887	10.2%	1,726	19.7%	5,416	62.0%	8,740	100.0%
South Rural	1,901	12.5%	1,681	11.1%	2,554	16.8%	9,058	59.6%	15,193	100.0%
Yeovil	2,676	9.8%	2,188	8.0%	3,820	14.0%	18,665	68.2%	27,349	100.0%
Total	7,079	10.0%	7,140	10.1%	11,820	16.7%	44,761	63.2%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Moving intentions – existing households

Table A1.17 Moving intentions of existing households by ward

Ward	Within a year		1 to 2 years		2 to 5 years		Not moving with 5 years		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Blackdown	0	0.0%	33	3.1%	83	7.9%	937	89.0%	1,052	100.0%
Blackmoor Vale	312	13.2%	156	6.6%	252	10.6%	1,649	69.6%	2,369	100.0%
Bruton	384	33.4%	36	3.1%	175	15.3%	554	48.2%	1,148	100.0%
Brympton	179	7.3%	292	11.9%	407	16.6%	1,577	64.3%	2,454	100.0%
Burrow Hill	120	11.4%	86	8.1%	100	9.4%	748	71.0%	1,053	100.0%
Camelot	60	5.1%	145	12.2%	172	14.5%	807	68.2%	1,185	100.0%
Cary	70	2.9%	314	12.9%	239	9.8%	1,814	74.4%	2,437	100.0%
Chard Avishayes	222	19.9%	55	4.9%	0	0.0%	842	75.2%	1,119	100.0%
Chard Combe	135	14.0%	116	12.0%	28	2.9%	686	71.1%	965	100.0%
Chard Crimchard	167	12.6%	165	12.5%	242	18.3%	746	56.6%	1,319	100.0%
Chard Holyrood	99	8.5%	130	11.2%	269	23.1%	663	57.1%	1,160	100.0%
Chard Jocelyn	105	9.3%	300	26.7%	180	16.0%	538	47.9%	1,123	100.0%
Coker	71	2.8%	169	6.7%	292	11.6%	1,988	78.9%	2,521	100.0%
Crewkerne	612	17.1%	274	7.7%	498	13.9%	2,188	61.3%	3,572	100.0%
Curry Rivel	155	13.2%	39	3.3%	202	17.2%	775	66.2%	1,171	100.0%
Eggwood	0	0.0%	0	0.0%	152	13.3%	995	86.7%	1,147	100.0%
Hamdon	130	10.1%	0	0.0%	359	27.9%	800	62.1%	1,289	100.0%
Ilminster	217	9.6%	56	2.5%	245	10.9%	1,735	77.0%	2,253	100.0%
Isle Moor	121	9.2%	34	2.6%	146	11.0%	1,020	77.2%	1,321	100.0%
Ivelchester	136	8.7%	69	4.4%	196	12.5%	1,165	74.4%	1,566	100.0%
Langport and Huish	74	5.8%	158	12.4%	299	23.5%	741	58.3%	1,272	100.0%
Martock	84	3.2%	236	9.1%	515	19.8%	1,769	67.9%	2,603	100.0%
Milborne Port	41	3.2%	126	10.0%	204	16.1%	894	70.7%	1,265	100.0%
Neroche	0	0.0%	110	10.3%	0	0.0%	958	89.7%	1,068	100.0%
Northstone	137	10.2%	69	5.1%	259	19.3%	878	65.4%	1,343	100.0%
Parrett	91	8.2%	109	9.8%	115	10.4%	797	71.6%	1,112	100.0%
St Michael's	64	2.9%	96	4.3%	442	20.1%	1,603	72.7%	2,205	100.0%
South Petherton	99	9.1%	73	6.6%	175	16.0%	748	68.3%	1,095	100.0%
Tatworth and Forton	57	4.6%	238	19.3%	221	17.9%	718	58.2%	1,234	100.0%
Tower	0	0.0%	153	14.2%	105	9.8%	820	76.0%	1,078	100.0%
Turn Hill	43	3.6%	34	2.9%	94	7.9%	1,026	85.7%	1,197	100.0%
Wessex	323	13.3%	275	11.3%	184	7.6%	1,653	67.9%	2,435	100.0%
Wincanton	188	8.6%	144	6.6%	322	14.7%	1,536	70.1%	2,190	100.0%
Windwhistle	101	9.6%	148	14.0%	174	16.4%	635	60.0%	1,058	100.0%
Yeovil Central	693	20.5%	295	8.7%	509	15.1%	1,879	55.7%	3,375	100.0%
Yeovil East	418	12.1%	644	18.6%	501	14.5%	1,896	54.8%	3,459	100.0%
Yeovil South	374	10.1%	364	9.9%	237	6.4%	2,711	73.6%	3,686	100.0%
Yeovil West	466	13.6%	175	5.1%	377	11.0%	2,405	70.3%	3,423	100.0%
Yeovil Without	288	8.3%	86	2.5%	648	18.6%	2,453	70.6%	3,475	100.0%
Total	6,836	9.7%	5,999	8.5%	9,617	13.6%	48,348	68.3%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.18 Moving intentions of existing households by sub-area

Sub-area	Within a year		1 to 2 years		2 to 5 years		Not moving with 5 years		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Chard	886	9.8%	1,183	13.1%	1,196	13.2%	5,765	63.8%	9,030	100.0%
East Rural	994	9.5%	930	8.9%	1,298	12.4%	7,267	69.3%	10,489	100.0%
Moors	854	9.8%	610	7.0%	1,184	13.5%	6,093	69.7%	8,740	100.0%
South Rural	1,353	8.9%	943	6.2%	2,159	14.2%	10,739	70.7%	15,193	100.0%
Yeovil	2,749	10.1%	2,333	8.5%	3,781	13.8%	18,485	67.6%	27,349	100.0%
Total	6,836	9.7%	5,999	8.5%	9,617	13.6%	48,348	68.3%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Car ownership

Table A1.19 Car ownership by ward

Ward	None		One		Two		Three or more		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Blackdown	40	3.8%	440	41.8%	349	33.1%	224	21.3%	1,052	100.0%
Blackmoor Vale	195	8.2%	828	35.0%	1,180	49.8%	166	7.0%	2,369	100.0%
Bruton	205	17.9%	647	56.3%	189	16.4%	107	9.3%	1,148	100.0%
Brympton	228	9.3%	1,245	50.7%	851	34.7%	131	5.3%	2,454	100.0%
Burrow Hill	32	3.1%	471	44.8%	431	40.9%	119	11.3%	1,053	100.0%
Camelot	188	15.9%	408	34.4%	381	32.1%	208	17.6%	1,185	100.0%
Cary	409	16.8%	893	36.7%	935	38.4%	200	8.2%	2,437	100.0%
Chard Avishayes	259	23.2%	630	56.3%	230	20.5%	0	0.0%	1,119	100.0%
Chard Combe	210	21.7%	474	49.1%	206	21.3%	76	7.8%	965	100.0%
Chard Crimchard	189	14.4%	649	49.2%	405	30.7%	76	5.7%	1,319	100.0%
Chard Holyrood	205	17.7%	553	47.7%	270	23.3%	132	11.4%	1,160	100.0%
Chard Jocelyn	236	21.0%	584	52.1%	159	14.1%	144	12.8%	1,123	100.0%
Coker	253	10.0%	1,329	52.7%	786	31.2%	153	6.1%	2,521	100.0%
Crewkerne	602	16.9%	1,806	50.6%	898	25.1%	265	7.4%	3,572	100.0%
Curry Rivel	267	22.8%	276	23.6%	540	46.1%	88	7.5%	1,171	100.0%
Eggwood	133	11.6%	448	39.1%	391	34.1%	175	15.3%	1,147	100.0%
Hamdon	149	11.5%	453	35.2%	605	46.9%	82	6.4%	1,289	100.0%
Ilminster	355	15.8%	1,215	53.9%	538	23.9%	146	6.5%	2,253	100.0%
Islemoor	126	9.5%	460	34.8%	502	38.0%	234	17.7%	1,321	100.0%
Ivelchester	375	24.0%	719	45.9%	410	26.2%	62	4.0%	1,566	100.0%
Langport and Huish	261	20.5%	390	30.7%	497	39.1%	123	9.7%	1,272	100.0%
Martock	276	10.6%	1,139	43.7%	979	37.6%	211	8.1%	2,603	100.0%
Milborne Port	96	7.6%	676	53.5%	308	24.3%	185	14.6%	1,265	100.0%
Neroche	0	0.0%	585	54.8%	176	16.5%	306	28.7%	1,068	100.0%
Northstone	160	11.9%	472	35.1%	650	48.4%	62	4.6%	1,343	100.0%
Parrett	183	16.5%	495	44.5%	333	30.0%	100	9.0%	1,112	100.0%
St Michael's	80	3.6%	1,202	54.5%	609	27.6%	314	14.2%	2,205	100.0%
South Petherton	116	10.6%	507	46.3%	372	34.0%	99	9.1%	1,095	100.0%
Tatworth and Forton	67	5.4%	545	44.2%	338	27.4%	284	23.0%	1,234	100.0%
Tower	0	0.0%	354	32.8%	517	47.9%	208	19.2%	1,078	100.0%
Turn Hill	113	9.4%	361	30.2%	617	51.5%	106	8.9%	1,197	100.0%
Wessex	326	13.4%	1,152	47.3%	715	29.3%	243	10.0%	2,435	100.0%
Wincanton	613	28.0%	1,088	49.7%	426	19.4%	63	2.9%	2,190	100.0%
Windwhistle	204	19.3%	384	36.3%	431	40.8%	39	3.7%	1,058	100.0%
Yeovil Central	1,223	36.2%	1,335	39.6%	728	21.6%	89	2.6%	3,375	100.0%
Yeovil East	1,244	36.0%	1,619	46.8%	556	16.1%	40	1.2%	3,459	100.0%
Yeovil South	399	10.8%	2,039	55.3%	842	22.8%	407	11.0%	3,686	100.0%
Yeovil West	712	20.8%	2,013	58.8%	591	17.3%	107	3.1%	3,423	100.0%
Yeovil Without	394	11.3%	1,962	56.5%	836	24.1%	283	8.1%	3,475	100.0%
Total	11,123	15.7%	32,846	46.4%	20,775	29.3%	6,055	8.6%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.20 Car ownership by sub-area

Sub-area	None		One		Two		Three or more		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Chard	1,410	15.6%	4,259	47.2%	2,387	26.4%	974	10.8%	9,030	100.0%
East Rural	1,518	14.5%	4,487	42.8%	3,554	33.9%	929	8.9%	10,489	100.0%
Moors	1,253	14.3%	3,111	35.6%	3,521	40.3%	856	9.8%	8,740	100.0%
South Rural	1,847	12.2%	7,119	46.9%	4,723	31.1%	1,504	9.9%	15,193	100.0%
Yeovil	5,095	18.6%	13,870	50.7%	6,591	24.1%	1,793	6.6%	27,349	100.0%
Total	11,123	15.7%	32,846	46.4%	20,775	29.3%	6,055	8.6%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Economic status

Table A1.21 Economic status of household head by ward

Ward	Working		Unemployed		Retired		Other		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Blackdown	473	44.9%	0	0.0%	520	49.4%	60	5.7%	1,052	100.0%
Blackmoor Vale	1,273	53.7%	0	0.0%	895	37.8%	202	8.5%	2,369	100.0%
Bruton	694	60.4%	35	3.1%	385	33.6%	34	2.9%	1,148	100.0%
Brympton	1,957	79.7%	42	1.7%	406	16.5%	50	2.0%	2,454	100.0%
Burrow Hill	732	69.5%	0	0.0%	226	21.5%	95	9.0%	1,053	100.0%
Camelot	562	47.4%	0	0.0%	599	50.6%	24	2.0%	1,185	100.0%
Cary	1,036	42.5%	0	0.0%	1,169	48.0%	232	9.5%	2,437	100.0%
Chard Avishayes	570	51.0%	62	5.5%	431	38.5%	55	4.9%	1,119	100.0%
Chard Combe	636	65.9%	29	3.0%	260	26.9%	40	4.2%	965	100.0%
Chard Crimchard	947	71.9%	0	0.0%	285	21.6%	87	6.6%	1,319	100.0%
Chard Holyrood	548	47.2%	125	10.8%	440	37.9%	47	4.1%	1,160	100.0%
Chard Jocelyn	450	40.0%	66	5.8%	507	45.1%	101	9.0%	1,123	100.0%
Coker	1,469	58.3%	58	2.3%	890	35.3%	104	4.1%	2,521	100.0%
Crewkerne	1,729	48.4%	167	4.7%	1,466	41.1%	209	5.9%	3,572	100.0%
Curry Rivel	435	37.2%	0	0.0%	586	50.1%	149	12.7%	1,171	100.0%
Eggwood	718	62.6%	0	0.0%	340	29.7%	88	7.7%	1,147	100.0%
Hamdon	659	51.1%	0	0.0%	540	41.9%	91	7.0%	1,289	100.0%
Ilminster	1,132	50.2%	0	0.0%	1,057	46.9%	65	2.9%	2,253	100.0%
Islemoor	849	64.3%	0	0.0%	432	32.7%	40	3.1%	1,321	100.0%
Ivelchester	661	42.2%	0	0.0%	609	38.9%	296	18.9%	1,566	100.0%
Langport and Huish	554	43.5%	29	2.3%	634	49.8%	56	4.4%	1,272	100.0%
Martock	1,510	58.0%	41	1.6%	955	36.7%	97	3.7%	2,603	100.0%
Milborne Port	540	42.7%	0	0.0%	536	42.3%	189	14.9%	1,265	100.0%
Neroche	595	55.8%	0	0.0%	472	44.2%	0	0.0%	1,068	100.0%
Northstone	795	59.2%	33	2.5%	413	30.7%	102	7.6%	1,343	100.0%
Parrett	480	43.2%	28	2.5%	487	43.8%	117	10.5%	1,112	100.0%
St Michael's	986	44.7%	0	0.0%	1,055	47.8%	164	7.4%	2,205	100.0%
South Petherton	598	54.6%	0	0.0%	460	42.0%	37	3.3%	1,095	100.0%
Tatworth and Forton	693	56.2%	0	0.0%	407	33.0%	134	10.9%	1,234	100.0%
Tower	658	61.0%	0	0.0%	388	36.0%	32	3.0%	1,078	100.0%
Turn Hill	680	56.8%	0	0.0%	517	43.2%	0	0.0%	1,197	100.0%
Wessex	1,329	54.6%	104	4.3%	811	33.3%	191	7.9%	2,435	100.0%
Wincanton	935	42.7%	85	3.9%	937	42.8%	233	10.7%	2,190	100.0%
Windwhistle	551	52.0%	0	0.0%	336	31.8%	171	16.2%	1,058	100.0%
Yeovil Central	1,874	55.5%	150	4.5%	1,186	35.2%	165	4.9%	3,375	100.0%
Yeovil East	1,882	54.4%	97	2.8%	1,105	31.9%	376	10.9%	3,459	100.0%
Yeovil South	2,487	67.5%	48	1.3%	1,005	27.3%	146	4.0%	3,686	100.0%
Yeovil West	2,047	59.8%	0	0.0%	946	27.6%	430	12.6%	3,423	100.0%
Yeovil Without	1,949	56.1%	34	1.0%	1,233	35.5%	259	7.5%	3,475	100.0%
Total	38,672	54.6%	1,232	1.7%	25,926	36.6%	4,971	7.0%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.22 Economic status of household head by sub-area

Sub-area	Working		Unemployed		Retired		Other		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Chard	4,868	53.9%	282	3.1%	3,184	35.3%	696	7.7%	9,030	100.0%
East Rural	5,135	49.0%	120	1.1%	4,310	41.1%	923	8.8%	10,489	100.0%
Moors	4,642	53.1%	166	1.9%	3,393	38.8%	539	6.2%	8,740	100.0%
South Rural	8,154	53.7%	236	1.6%	6,004	39.5%	799	5.3%	15,193	100.0%
Yeovil	15,873	58.0%	429	1.6%	9,034	33.0%	2,014	7.4%	27,349	100.0%
Total	38,672	54.6%	1,232	1.7%	25,926	36.6%	4,971	7.0%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Income and savings

Table A1.23 Average household income and savings by ward

Ward	Average annual gross household income	Average savings
Blackdown	£31,103	£60,674
Blackmoor Vale	£36,532	£65,617
Bruton	£23,654	£39,228
Brympton	£35,131	£34,550
Burrow Hill	£31,800	£55,424
Camelot	£33,163	£45,844
Cary	£30,074	£36,935
Chard Avishayes	£22,418	£26,757
Chard Combe	£20,210	£20,122
Chard Crimchard	£29,967	£13,828
Chard Holyrood	£24,367	£10,203
Chard Jocelyn	£17,576	£5,501
Coker	£29,710	£59,471
Crewkerne	£25,011	£25,184
Curry Rivel	£24,025	£58,534
Eggwood	£29,566	£42,391
Hamdon	£26,449	£29,911
Ilminster	£26,098	£32,986
Islemoor	£34,989	£36,698
Ivelchester	£26,016	£36,688
Langport and Huish	£26,158	£45,963
Martock	£30,452	£38,531
Milborne Port	£36,811	£60,412
Neroche	£26,910	£20,922
Northstone	£37,069	£67,649
Parrett	£27,785	£28,320
St Michael's	£34,315	£31,839
South Petherton	£30,968	£45,256
Tatworth and Forton	£22,298	£47,144
Tower	£42,357	£66,113
Turn Hill	£35,949	£43,947
Wessex	£25,847	£22,699
Wincanton	£20,064	£11,971
Windwhistle	£33,822	£57,113
Yeovil Central	£24,025	£17,425
Yeovil East	£16,502	£6,650
Yeovil South	£30,955	£23,284
Yeovil West	£23,619	£15,255
Yeovil Without	£26,812	£34,906
Average	£27,971	£33,590

Source: South Somerset District Council household survey (2008)

Table A1.24 Average household income and savings by sub-area

Sub-area	Average annual gross household income	Average savings
Chard	£25,265	£29,686
East Rural	£30,815	£44,285
Moors	£30,139	£42,820
South Rural	£27,807	£33,802
Yeovil	£27,171	£27,710
Average	£27,971	£33,590

Source: South Somerset District Council household survey (2008)

Unsuitable housing

Table A1.25 Location of households in unsuitable housing by ward

Ward	In unsuitable housing		Not in unsuitable housing		Total	
	No.	%	No.	%	No.	%
Blackdown	0	0.0%	1,052	100.0%	1,052	100.0%
Blackmoor Vale	141	6.0%	2,228	94.0%	2,369	100.0%
Bruton	196	17.1%	952	82.9%	1,148	100.0%
Brympton	103	4.2%	2,351	95.8%	2,454	100.0%
Burrow Hill	55	5.2%	998	94.8%	1,053	100.0%
Camelot	96	8.1%	1,088	91.9%	1,185	100.0%
Cary	94	3.9%	2,343	96.1%	2,437	100.0%
Chard Avishayes	62	5.5%	1,057	94.5%	1,119	100.0%
Chard Combe	144	15.0%	821	85.0%	965	100.0%
Chard Crimchard	34	2.6%	1,285	97.4%	1,319	100.0%
Chard Holyrood	108	9.3%	1,052	90.7%	1,160	100.0%
Chard Jocelyn	167	14.9%	956	85.1%	1,123	100.0%
Coker	33	1.3%	2,488	98.7%	2,521	100.0%
Crewkerne	454	12.7%	3,118	87.3%	3,572	100.0%
Curry Rivel	68	5.8%	1,103	94.2%	1,171	100.0%
Eggwood	47	4.1%	1,100	95.9%	1,147	100.0%
Hamdon	43	3.4%	1,246	96.6%	1,289	100.0%
Ilminster	44	2.0%	2,209	98.0%	2,253	100.0%
Islemoor	167	12.7%	1,154	87.3%	1,321	100.0%
Ivelchester	76	4.8%	1,490	95.2%	1,566	100.0%
Langport and Huish	197	15.5%	1,075	84.5%	1,272	100.0%
Martock	131	5.0%	2,473	95.0%	2,603	100.0%
Milborne Port	0	0.0%	1,265	100.0%	1,265	100.0%
Neroche	0	0.0%	1,068	100.0%	1,068	100.0%
Northstone	44	3.3%	1,299	96.7%	1,343	100.0%
Parrett	62	5.5%	1,051	94.5%	1,112	100.0%
St Michael's	0	0.0%	2,205	100.0%	2,205	100.0%
South Petherton	55	5.0%	1,040	95.0%	1,095	100.0%
Tatworth and Forton	169	13.7%	1,065	86.3%	1,234	100.0%
Tower	0	0.0%	1,078	100.0%	1,078	100.0%
Turn Hill	0	0.0%	1,197	100.0%	1,197	100.0%
Wessex	96	3.9%	2,339	96.1%	2,435	100.0%
Wincanton	75	3.4%	2,115	96.6%	2,190	100.0%
Windwhistle	95	9.0%	963	91.0%	1,058	100.0%
Yeovil Central	194	5.7%	3,182	94.3%	3,375	100.0%
Yeovil East	255	7.4%	3,204	92.6%	3,459	100.0%
Yeovil South	149	4.0%	3,537	96.0%	3,686	100.0%
Yeovil West	198	5.8%	3,226	94.2%	3,423	100.0%
Yeovil Without	198	5.7%	3,277	94.3%	3,475	100.0%
Total	4,051	5.7%	66,749	94.3%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.26 Location of households in unsuitable housing by sub-area						
Sub-area	In unsuitable housing		Not in unsuitable housing		Total	
	No.	%	No.	%	No.	%
Chard	780	8.6%	8,250	91.4%	9,030	100.0%
East Rural	507	4.8%	9,982	95.2%	10,489	100.0%
Moors	572	6.5%	8,167	93.5%	8,740	100.0%
South Rural	890	5.9%	14,302	94.1%	15,193	100.0%
Yeovil	1,302	4.8%	26,047	95.2%	27,349	100.0%
Total	4,051	5.7%	66,749	94.3%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Housing need

Table A1.27 Location of households currently in need by ward

Ward	In need		Not in need		Total	
	No.	%	No.	%	No.	%
Blackdown	0	0.0%	1,052	100.0%	1,052	100.0%
Blackmoor Vale	36	1.5%	2,333	98.5%	2,369	100.0%
Bruton	34	2.9%	1,114	97.1%	1,148	100.0%
Brympton	0	0.0%	2,454	100.0%	2,454	100.0%
Burrow Hill	28	2.7%	1,025	97.3%	1,053	100.0%
Camelot	30	2.5%	1,155	97.5%	1,185	100.0%
Cary	0	0.0%	2,437	100.0%	2,437	100.0%
Chard Avishayes	62	5.5%	1,057	94.5%	1,119	100.0%
Chard Combe	104	10.8%	861	89.2%	965	100.0%
Chard Crimchard	34	2.6%	1,285	97.4%	1,319	100.0%
Chard Holyrood	47	4.0%	1,113	96.0%	1,160	100.0%
Chard Jocelyn	66	5.8%	1,057	94.2%	1,123	100.0%
Coker	0	0.0%	2,521	100.0%	2,521	100.0%
Crewkerne	118	3.3%	3,453	96.7%	3,572	100.0%
Curry Rivel	0	0.0%	1,171	100.0%	1,171	100.0%
Eggwood	47	4.1%	1,100	95.9%	1,147	100.0%
Hamdon	0	0.0%	1,289	100.0%	1,289	100.0%
Ilminster	0	0.0%	2,253	100.0%	2,253	100.0%
Islemoor	0	0.0%	1,321	100.0%	1,321	100.0%
Ivelchester	76	4.8%	1,490	95.2%	1,566	100.0%
Langport and Huish	0	0.0%	1,272	100.0%	1,272	100.0%
Martock	37	1.4%	2,566	98.6%	2,603	100.0%
Milborne Port	0	0.0%	1,265	100.0%	1,265	100.0%
Neroche	0	0.0%	1,068	100.0%	1,068	100.0%
Northstone	0	0.0%	1,343	100.0%	1,343	100.0%
Parrett	36	3.3%	1,076	96.7%	1,112	100.0%
St Michael's	0	0.0%	2,205	100.0%	2,205	100.0%
South Petherton	18	1.6%	1,077	98.4%	1,095	100.0%
Tatworth and Forton	0	0.0%	1,234	100.0%	1,234	100.0%
Tower	0	0.0%	1,078	100.0%	1,078	100.0%
Turn Hill	0	0.0%	1,197	100.0%	1,197	100.0%
Wessex	0	0.0%	2,435	100.0%	2,435	100.0%
Wincanton	37	1.7%	2,153	98.3%	2,190	100.0%
Windwhistle	41	3.8%	1,018	96.2%	1,058	100.0%
Yeovil Central	146	4.3%	3,229	95.7%	3,375	100.0%
Yeovil East	122	3.5%	3,337	96.5%	3,459	100.0%
Yeovil South	0	0.0%	3,686	100.0%	3,686	100.0%
Yeovil West	63	1.8%	3,361	98.2%	3,423	100.0%
Yeovil Without	49	1.4%	3,426	98.6%	3,475	100.0%
Total	1,231	1.7%	69,569	98.3%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.28 Location of households currently in need by sub-area

Sub-area	In need		Not in need		Total	
	No.	%	No.	%	No.	%
Chard	353	3.9%	8,677	96.1%	9,030	100.0%
East Rural	107	1.0%	10,382	99.0%	10,489	100.0%
Moors	0	0.0%	8,740	100.0%	8,740	100.0%
South Rural	285	1.9%	14,907	98.1%	15,193	100.0%
Yeovil	486	1.8%	26,863	98.2%	27,349	100.0%
Total	1,231	1.7%	69,569	98.3%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Future need

Table A1.29 Location of households in future need by ward (annual)

Ward	In need		Not in need		Total	
	No.	%	No.	%	No.	%
Blackdown	0	0.0%	1,052	100.0%	1,052	100.0%
Blackmoor Vale	33	1.4%	2,336	98.6%	2,369	100.0%
Bruton	16	1.4%	1,132	98.6%	1,148	100.0%
Brympton	24	1.0%	2,429	99.0%	2,454	100.0%
Burrow Hill	0	0.0%	1,053	100.0%	1,053	100.0%
Camelot	0	0.0%	1,185	100.0%	1,185	100.0%
Cary	40	1.6%	2,397	98.4%	2,437	100.0%
Chard Avishayes	28	2.5%	1,091	97.5%	1,119	100.0%
Chard Combe	65	6.7%	901	93.3%	965	100.0%
Chard Crimchard	22	1.6%	1,297	98.4%	1,319	100.0%
Chard Holyrood	0	0.0%	1,160	100.0%	1,160	100.0%
Chard Jocelyn	21	1.9%	1,101	98.1%	1,123	100.0%
Coker	25	1.0%	2,496	99.0%	2,521	100.0%
Crewkerne	64	1.8%	3,507	98.2%	3,572	100.0%
Curry Rivel	26	2.2%	1,145	97.8%	1,171	100.0%
Eggwood	0	0.0%	1,147	100.0%	1,147	100.0%
Hamdon	26	2.0%	1,263	98.0%	1,289	100.0%
Ilminster	20	0.9%	2,233	99.1%	2,253	100.0%
Islemoor	0	0.0%	1,321	100.0%	1,321	100.0%
Ivelchester	49	3.1%	1,517	96.9%	1,566	100.0%
Langport and Huish	0	0.0%	1,272	100.0%	1,272	100.0%
Martock	88	3.4%	2,516	96.6%	2,603	100.0%
Milborne Port	34	2.7%	1,231	97.3%	1,265	100.0%
Neroche	63	5.9%	1,005	94.1%	1,068	100.0%
Northstone	22	1.6%	1,321	98.4%	1,343	100.0%
Parrett	38	3.4%	1,074	96.6%	1,112	100.0%
St Michael's	48	2.2%	2,157	97.8%	2,205	100.0%
South Petherton	11	1.0%	1,085	99.0%	1,095	100.0%
Tatworth and Forton	0	0.0%	1,234	100.0%	1,234	100.0%
Tower	0	0.0%	1,078	100.0%	1,078	100.0%
Turn Hill	0	0.0%	1,197	100.0%	1,197	100.0%
Wessex	83	3.4%	2,353	96.6%	2,435	100.0%
Wincanton	44	2.0%	2,147	98.0%	2,190	100.0%
Windwhistle	0	0.0%	1,058	100.0%	1,058	100.0%
Yeovil Central	208	6.2%	3,167	93.8%	3,375	100.0%
Yeovil East	137	4.0%	3,322	96.0%	3,459	100.0%
Yeovil South	0	0.0%	3,686	100.0%	3,686	100.0%
Yeovil West	66	1.9%	3,357	98.1%	3,423	100.0%
Yeovil Without	19	0.5%	3,456	99.5%	3,475	100.0%
Total	1,320	1.9%	69,480	98.1%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.30 Location of households in future need by sub-area (annual)

Sub-area	In need		Not in need		Total	
	No.	%	No.	%	No.	%
Chard	135	1.5%	8,895	98.5%	9,030	100.0%
East Rural	167	1.6%	10,321	98.4%	10,489	100.0%
Moors	130	1.5%	8,609	98.5%	8,740	100.0%
South Rural	310	2.0%	14,883	98.0%	15,193	100.0%
Yeovil	577	2.1%	26,772	97.9%	27,349	100.0%
Total	1,320	1.9%	69,480	98.1%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Special needs households

Table A1.31 Location of special needs households by ward

Ward	Special needs		Non-special needs		Total	
	No.	%	No.	%	No.	%
Blackdown	128	12.2%	924	87.8%	1,052	100.0%
Blackmoor Vale	380	16.0%	1,990	84.0%	2,369	100.0%
Bruton	267	23.2%	882	76.8%	1,148	100.0%
Brympton	111	4.5%	2,343	95.5%	2,454	100.0%
Burrow Hill	192	18.2%	862	81.8%	1,053	100.0%
Camelot	282	23.8%	903	76.2%	1,185	100.0%
Cary	332	13.6%	2,105	86.4%	2,437	100.0%
Chard Avishayes	235	21.0%	884	79.0%	1,119	100.0%
Chard Combe	338	35.0%	627	65.0%	965	100.0%
Chard Crimchard	133	10.1%	1,186	89.9%	1,319	100.0%
Chard Holyrood	213	18.4%	947	81.6%	1,160	100.0%
Chard Jocelyn	394	35.1%	728	64.9%	1,123	100.0%
Coker	420	16.7%	2,101	83.3%	2,521	100.0%
Crewkerne	755	21.1%	2,817	78.9%	3,572	100.0%
Curry Rivel	146	12.4%	1,025	87.6%	1,171	100.0%
Eggwood	294	25.6%	853	74.4%	1,147	100.0%
Hamdon	400	31.0%	889	69.0%	1,289	100.0%
Ilminster	468	20.8%	1,785	79.2%	2,253	100.0%
Islemoor	283	21.4%	1,039	78.6%	1,321	100.0%
Ivelchester	442	28.2%	1,124	71.8%	1,566	100.0%
Langport and Huish	190	15.0%	1,082	85.0%	1,272	100.0%
Martock	433	16.6%	2,171	83.4%	2,603	100.0%
Milborne Port	246	19.5%	1,019	80.5%	1,265	100.0%
Neroche	91	8.5%	977	91.5%	1,068	100.0%
Northstone	154	11.4%	1,189	88.6%	1,343	100.0%
Parrett	272	24.4%	841	75.6%	1,112	100.0%
St Michael's	349	15.8%	1,856	84.2%	2,205	100.0%
South Petherton	109	10.0%	986	90.0%	1,095	100.0%
Tatworth and Forton	230	18.6%	1,004	81.4%	1,234	100.0%
Tower	125	11.6%	953	88.4%	1,078	100.0%
Turn Hill	76	6.3%	1,121	93.7%	1,197	100.0%
Wessex	588	24.1%	1,847	75.9%	2,435	100.0%
Wincanton	571	26.1%	1,619	73.9%	2,190	100.0%
Windwhistle	206	19.4%	853	80.6%	1,058	100.0%
Yeovil Central	861	25.5%	2,514	74.5%	3,375	100.0%
Yeovil East	1,000	28.9%	2,459	71.1%	3,459	100.0%
Yeovil South	545	14.8%	3,141	85.2%	3,686	100.0%
Yeovil West	899	26.2%	2,525	73.8%	3,423	100.0%
Yeovil Without	562	16.2%	2,913	83.8%	3,475	100.0%
Total	13,717	19.4%	57,083	80.6%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.32 Location of special needs households by sub-area

Sub-area	Special needs		Non-special needs		Total	
	No.	%	No.	%	No.	%
Chard	1,877	20.8%	7,154	79.2%	9,030	100.0%
East Rural	1,921	18.3%	8,568	81.7%	10,489	100.0%
Moors	1,436	16.4%	7,304	83.6%	8,740	100.0%
South Rural	3,013	19.8%	12,179	80.2%	15,193	100.0%
Yeovil	5,470	20.0%	21,879	80.0%	27,349	100.0%
Total	13,717	19.4%	57,083	80.6%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Older person households

Table A1.33 Location of older person only households by ward

Ward	Older person only households		Other households		Total	
	No.	%	No.	%	No.	%
Blackdown	392	37.2%	660	62.8%	1,052	100.0%
Blackmoor Vale	659	27.8%	1,711	72.2%	2,369	100.0%
Bruton	389	33.9%	759	66.1%	1,148	100.0%
Brympton	328	13.4%	2,126	86.6%	2,454	100.0%
Burrow Hill	178	16.9%	875	83.1%	1,053	100.0%
Camelot	577	48.7%	608	51.3%	1,185	100.0%
Cary	878	36.0%	1,559	64.0%	2,437	100.0%
Chard Avishayes	431	38.5%	688	61.5%	1,119	100.0%
Chard Combe	236	24.4%	729	75.6%	965	100.0%
Chard Crimchard	250	19.0%	1,068	81.0%	1,319	100.0%
Chard Holyrood	283	24.4%	878	75.6%	1,160	100.0%
Chard Jocelyn	480	42.8%	643	57.2%	1,123	100.0%
Coker	690	27.4%	1,831	72.6%	2,521	100.0%
Crewkerne	1,049	29.4%	2,522	70.6%	3,572	100.0%
Curry Rivel	391	33.4%	780	66.6%	1,171	100.0%
Eggwood	320	27.9%	827	72.1%	1,147	100.0%
Hamdon	456	35.3%	834	64.7%	1,289	100.0%
Ilminster	993	44.1%	1,260	55.9%	2,253	100.0%
Islemoor	350	26.5%	971	73.5%	1,321	100.0%
Ivelchester	514	32.8%	1,052	67.2%	1,566	100.0%
Langport and Huish	402	31.6%	870	68.4%	1,272	100.0%
Martock	825	31.7%	1,778	68.3%	2,603	100.0%
Milborne Port	366	28.9%	900	71.1%	1,265	100.0%
Neroche	468	43.8%	600	56.2%	1,068	100.0%
Northstone	377	28.1%	966	71.9%	1,343	100.0%
Parrett	314	28.3%	798	71.7%	1,112	100.0%
St Michael's	600	27.2%	1,605	72.8%	2,205	100.0%
South Petherton	435	39.7%	660	60.3%	1,095	100.0%
Tatworth and Forton	438	35.5%	796	64.5%	1,234	100.0%
Tower	314	29.1%	765	70.9%	1,078	100.0%
Turn Hill	327	27.3%	871	72.7%	1,197	100.0%
Wessex	787	32.3%	1,648	67.7%	2,435	100.0%
Wincanton	885	40.4%	1,305	59.6%	2,190	100.0%
Windwhistle	241	22.8%	817	77.2%	1,058	100.0%
Yeovil Central	942	27.9%	2,434	72.1%	3,375	100.0%
Yeovil East	767	22.2%	2,691	77.8%	3,459	100.0%
Yeovil South	823	22.3%	2,862	77.7%	3,686	100.0%
Yeovil West	646	18.9%	2,778	81.1%	3,423	100.0%
Yeovil Without	1,132	32.6%	2,343	67.4%	3,475	100.0%
Total	20,934	29.6%	49,866	70.4%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Table A1.34 Location of older person only households by sub-area

Sub-area	Older person only households		Other households		Total	
	No.	%	No.	%	No.	%
Chard	2,751	30.5%	6,279	69.5%	9,030	100.0%
East Rural	3,491	33.3%	6,998	66.7%	10,489	100.0%
Moors	2,634	30.1%	6,106	69.9%	8,740	100.0%
South Rural	5,038	33.2%	10,154	66.8%	15,193	100.0%
Yeovil	7,020	25.7%	20,329	74.3%	27,349	100.0%
Total	20,934	29.6%	49,866	70.4%	70,800	100.0%

Source: South Somerset District Council household survey (2008)

Appendix A2 Supporting information

Non-response and missing data

A2.1 Missing data is a feature of all housing surveys: mainly due to a respondent's refusal to answer a particular question (e.g. income). For all missing data in the survey imputation procedures were applied. In general, throughout the survey the level of missing data was minimal. The main exception to this was in relation to financial information, where there was an appreciable (although typical) level of non-response.

A2.2 Non-response can cause a number of problems:

- The sample size is effectively reduced so that applying the calculated weight will not give estimates for the whole population
- Variables which are derived from the combination of a number of responses each of which may be affected by item non-response (e.g. collecting both respondent and their partners income separately) may exhibit high levels of non-response
- If the amount of non-response substantially varies across sub-groups of the population this may lead to a bias of the results

A2.3 To overcome these problems missing data was 'imputed'. Imputation involves substituting for the missing value, a value given by a suitably defined 'similar' household, where the definition of similar varies depending on the actual item being imputed.

A2.4 The specific method used was to divide the sample into sub-groups based on relevant characteristics and then 'Probability Match' where a value selected from those with a similar predicted value was imputed. The main sub-groups used were tenure, household size and age of respondent.

Weighting data

A2.5 The survey data was weighted to estimated profiles of households based on various secondary sources of information. The tables below show the final estimates of the number of households in each group (for six different variables) along with the number of actual survey responses (data for tenure can be found in Chapter 2). Although in some cases it is clear that the proportion of survey responses is close to the 'expected' situation, there are others where it is clear that the weighting of data was necessary to ensure that the results as presented are reflective of the household population in South Somerset.

Table A2.1 Ward

Ward	Estimated households	% of households	Number of returns	% of returns
Blackdown	1,052	1.5%	35	1.9%
Blackmoor Vale	2,369	3.3%	80	4.4%
Bruton	1,148	1.6%	30	1.7%
Brympton	2,454	3.5%	55	3.0%
Burrow Hill	1,053	1.5%	34	1.9%
Camelot	1,185	1.7%	43	2.4%
Cary	2,437	3.4%	64	3.5%
Chard Avishayes	1,119	1.6%	29	1.6%
Chard Combe	965	1.4%	32	1.8%
Chard Crimchard	1,319	1.9%	35	1.9%
Chard Holyrood	1,160	1.6%	35	1.9%
Chard Jocelyn	1,123	1.6%	24	1.3%
Coker	2,521	3.6%	58	3.2%
Crewkerne	3,572	5.0%	102	5.6%
Curry Rivel	1,171	1.7%	27	1.5%
Eggwood	1,147	1.6%	28	1.5%
Hamdon	1,289	1.8%	32	1.8%
Ilminster	2,253	3.2%	72	4.0%
Islemoor	1,321	1.9%	37	2.0%
Ivelchester	1,566	2.2%	25	1.4%
Langport and Huish	1,272	1.8%	34	1.9%
Martock	2,603	3.7%	67	3.7%
Milborne Port	1,265	1.8%	28	1.5%
Neroche	1,068	1.5%	10	0.6%
Northstone	1,343	1.9%	41	2.3%
Parrett	1,112	1.6%	36	2.0%
St Michael's	2,205	3.1%	27	1.5%
South Petherton	1,095	1.5%	57	3.1%
Tatworth and Forton	1,234	1.7%	22	1.2%
Tower	1,078	1.5%	32	1.8%
Turn Hill	1,197	1.7%	34	1.9%
Wessex	2,435	3.4%	70	3.9%
Wincanton	2,190	3.1%	64	3.5%
Windwhistle	1,058	1.5%	28	1.5%
Yeovil Central	3,375	4.8%	73	4.0%
Yeovil East	3,459	4.9%	80	4.4%
Yeovil South	3,686	5.2%	77	4.2%
Yeovil West	3,423	4.8%	80	4.4%
Yeovil Without	3,475	4.9%	81	4.5%
Total	70,800	100.0%	1,818	100.0%

Source: South Somerset District Council household survey (2008)

Table A2.2 Accommodation type profile

Accommodation type	Estimated households	% of households	Number of returns	% of returns
Detached house/bungalow	24,460	34.5%	696	38.3%
Semi-detached house/bungalow	22,363	31.6%	549	30.2%
Terraced house/bungalow	16,902	23.9%	428	23.5%
Flat	7,075	10.0%	145	8.0%
Total	70,800	100.0%	1,818	100.0%

Source: South Somerset District Council household survey (2008)

Table A2.3 Household type profile

Household type	Estimated households	% of households	Number of returns	% of returns
Single pensioner	11,534	16.3%	302	16.6%
2 or more pensioners	9,400	13.3%	305	16.8%
Single non-pensioner	9,428	13.3%	217	11.9%
Other households	40,437	57.1%	994	54.7%
TOTAL	70,800	100.0%	1,818	100.0%

Source: South Somerset District Council household survey (2008)

Table A2.4 Household size

Number of people in household	Estimated households	% of households	Number of returns	% of returns
One	20,962	29.6%	519	28.5%
Two	27,129	38.3%	742	40.8%
Three	9,718	13.7%	243	13.4%
Four	8,965	12.7%	222	12.2%
Five	3,088	4.4%	73	4.0%
Six or more	937	1.3%	19	1.0%
TOTAL	70,800	100.0%	1,818	100.0%

Source: South Somerset District Council household survey (2008)

Table A2.5 Car ownership

Cars owned	Estimated households	% of households	Number of returns	% of returns
None	11,123	15.7%	245	13.5%
One	32,846	46.4%	797	43.8%
Two	20,775	29.3%	620	34.1%
Three or more	6,055	8.6%	156	8.6%
TOTAL	70,800	100.0%	1,818	100.0%

Source: South Somerset District Council household survey (2008)

Table A2.6 Ethnic group

Ethnic group	Estimated households	% of households	Number of returns	% of returns
White British or Irish	68,191	96.3%	1,783	98.1%
White Other	1,671	2.4%	24	1.3%
Other Groups	938	1.3%	11	0.6%
TOTAL	70,800	100.0%	1,818	100.0%

Source: South Somerset District Council household survey (2008)

Appendix A3 Survey questionnaire

