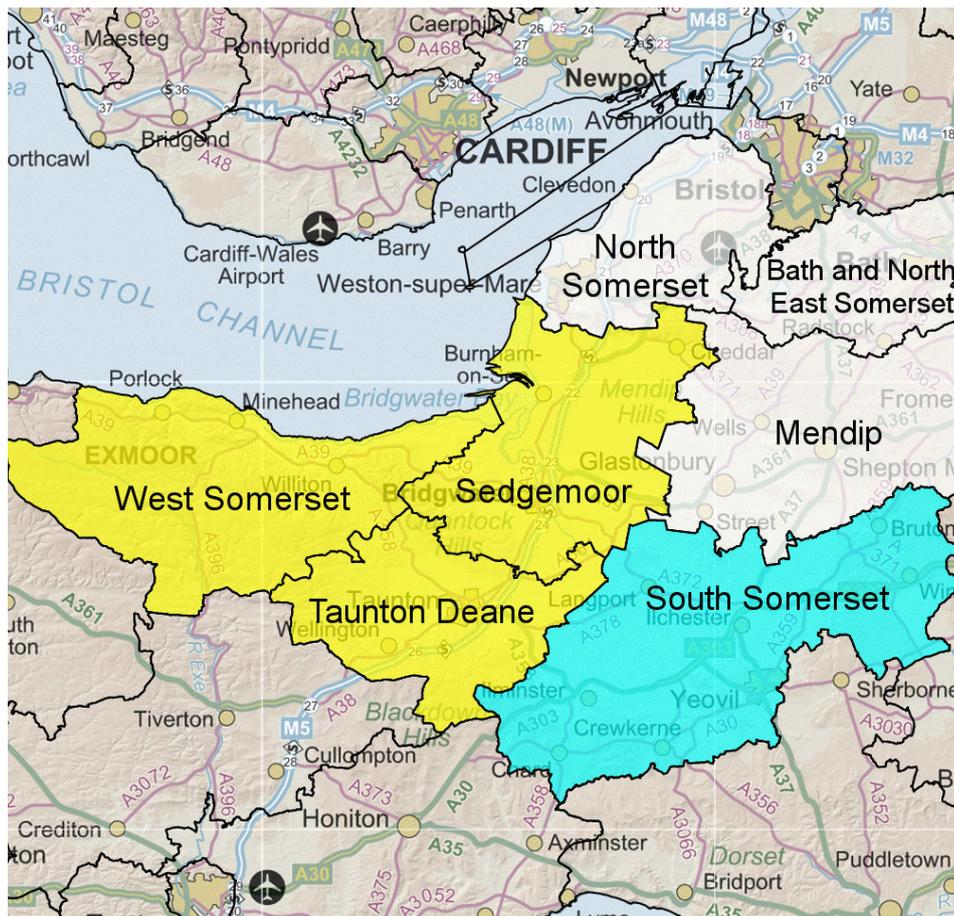


# TAUNTON AND SOUTH SOMERSET HOUSING MARKET AREAS STRATEGIC HOUSING MARKET ASSESSMENTS



## Report 2: Analysis of household survey data for West Somerset Council

**Final Report**  
February 2009

*Fordham*  
RESEARCH



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## Table of Contents

Executive Summary .....	1
<b>SECTION A: CONTEXT.....</b>	<b>11</b>
1. Introduction .....	13
2. Data collection .....	15
3. The local housing market.....	19
4. Household characteristics .....	23
5. Financial Information .....	35
<b>SECTION B: HOUSING NEED .....</b>	<b>43</b>
6. Guidance on Housing Need .....	45
7. Current need .....	49
8. Future need.....	57
9. Affordable housing requirement .....	61
10. Intermediate housing and affordable housing sensitivity .....	65
<b>SECTION C: CHARACTERISTICS OF THE HOUSING MARKET .....</b>	<b>73</b>
11. Household mobility .....	75
12. Housing market mix and balance .....	83
<b>SECTION D: THE NEEDS OF PARTICULAR GROUPS .....</b>	<b>91</b>
13. The needs of particular groups .....	93
Glossary.....	113
Appendix A1 Sub-area level data .....	123
Appendix A2 Supporting information .....	141
Appendix A3 Survey questionnaire.....	145



# Executive Summary

## Introduction

- 1 This document provides an account of the findings from a household survey carried out in April 2008 for West Somerset 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.
- 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 1,913 households took part in the survey in West 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 16,400 households in the District. Of these households 73% are owner-occupiers, 14% are in the social rented sector and the remaining 13% are in the private rented sector. The latest data from the Survey of English Housing (SEH) (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)	7,674	46.8%	1,002	52.4%
Owner-occupied (with mortgage)	4,324	26.4%	454	23.7%
Social rented	2,254	13.7%	212	11.1%
Private rented	2,148	13.1%	245	12.8%
Total	16,400	100.0%	1,913	100.0%

Source: West Somerset 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 West Somerset at £239,157 is higher than both the average for England and Wales (£219,819) and 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. In terms of purchase prices, entry-level prices were obtained for the settlements of Minehead and Watchet and Williton; the former was found to be the more expensive area.
- 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.

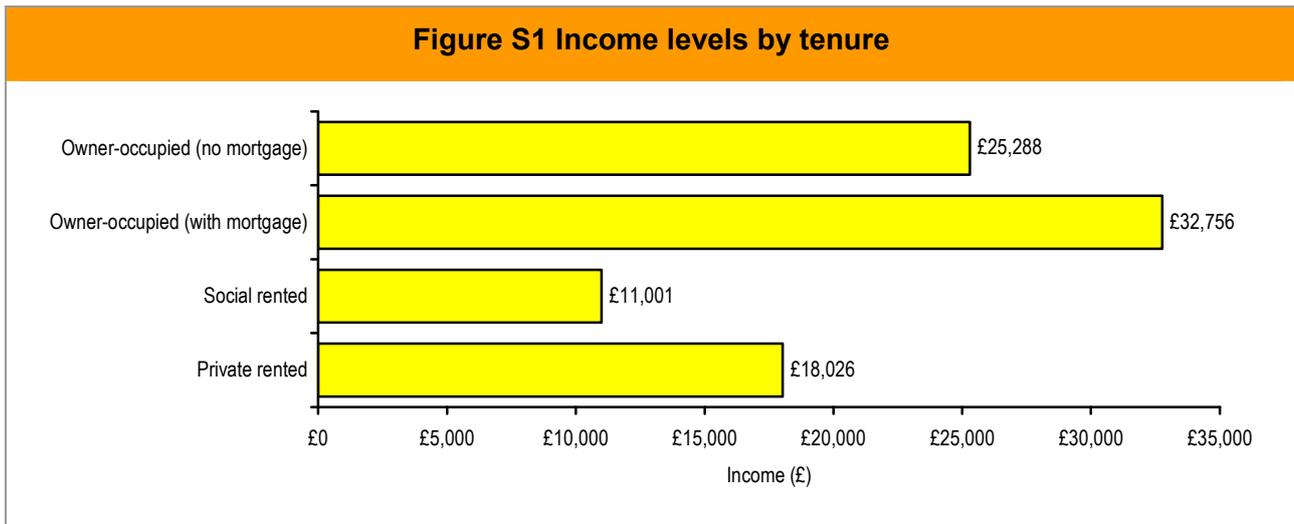
## Household characteristics

- 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 more than two-thirds of households live in detached or semi-detached houses or bungalows. Some 13% 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 38% of all households are 'pensioner-only' and 18% 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 33% of private renters had moved home in the past two years. This is more than double the figure for any other tenure group. 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, but this figure is 41% for private renters
- Car ownership data suggests that there is an average of 1.22 cars per household in the District. There are, however, large differences by tenure with owner-occupiers (with mortgage) having an average of 1.58 cars per household; this compares with an average of only 0.71 in the social rented sector
- The level of overcrowding recorded in West Somerset at 1.9% is lower than the national average of 2.5% although higher than the regional average of 1.7%
- The proportion of employed household heads varied significantly across the tenures. More than three quarters of households buying with a mortgage are headed by an employed person compared to 26.6% 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 West Somerset is £24,342 per annum, with a notably lower median of £18,236. There were wide variations by tenure, with households living in the social rented sector having an average income of only £11,001.



Source: West Somerset Council household survey (2008)

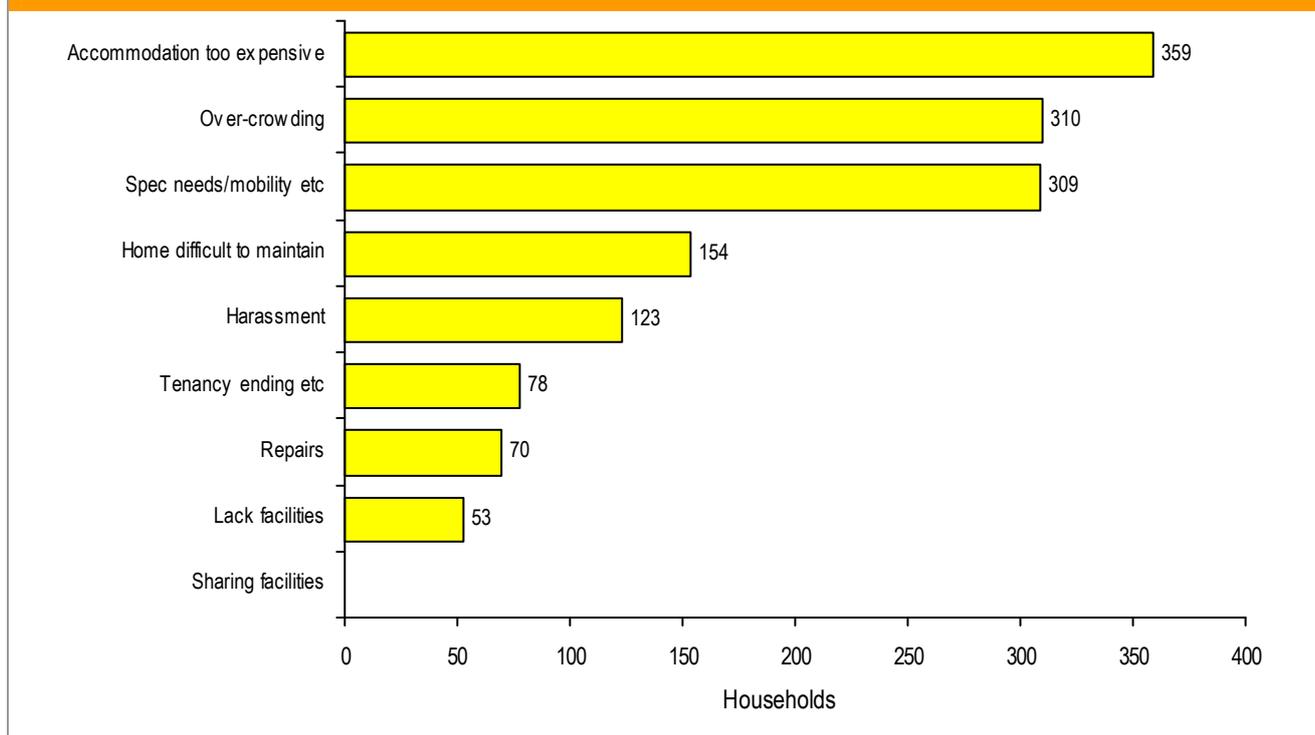
- 13 The survey also collected data about households' savings and equity levels. It is estimated that the mean amount of household savings is £42,472 (median of £5,569). For both owner-occupier groups together (with and without mortgages) the average (mean) amount of equity is estimated to be £239,948 (median of £201,385)
- 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

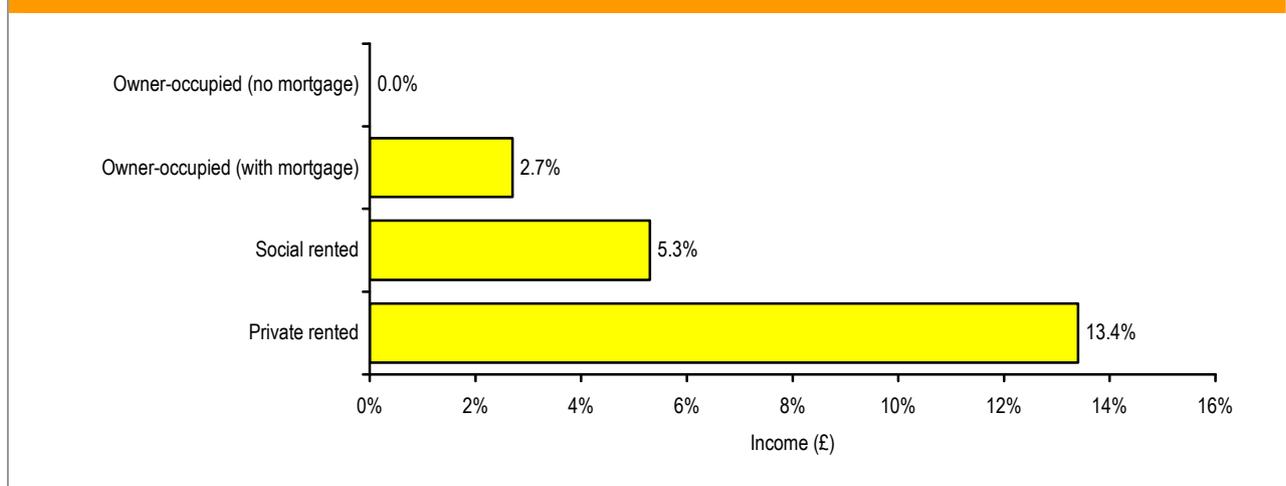
### Current need

- 17 Survey data suggests that 1,117 households (6.8%) in the District are currently living in unsuitable housing. The main reasons were accommodation too expensive, followed by overcrowding.

**Figure S2 Summary of unsuitable housing categories**

Source: West Somerset Council household survey (2008)

- 18 Overall, it was estimated that 773 of the 1,117 households would need to move home to find a solution to the unsuitability of their housing. Of these households, an estimated 521 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 private rented sector were most likely to be in need.

**Figure S3 Levels of current (backlog) need by tenure**

Source: West Somerset Council household survey (2008)

- 19 Taking into account four homeless households who would not have been picked up by the household-based survey brings the total current need figure to 525.
- 20 It is estimated that at the time of the survey there was a current stock of affordable housing of 219 units which could be used to meet this 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 306 units (525-219).

### **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 97 newly forming households requiring affordable housing and a further 210 existing households. The total future need for affordable housing is therefore estimated to be 307 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 95 units. This generates a total of 212 units (307-95).
- 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 269 (306/5 + 208). 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 15.0% 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 (37.7%).

**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)	649	7,674	8.5%	26.4%
Owner-occupied (with mortgage)	593	4,324	13.7%	24.1%
Social rented	405	2,254	17.9%	16.5%
Private rented	810	2,148	37.7%	33.0%
Total	2,456	16,400	15.0%	100.0%

Source: West Somerset Council household survey (2008)

27 In addition to the 2,456 existing households who need or are likely to move, the survey estimates that there are about 1,013 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 99.6% 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 similar preference for owner-occupation than existing households, but 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. It 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 (36.3% of the total) with households with children making up only 17.5% of the total demand. However, when translated into dwelling sizes the data suggests that around half of the net demand is for three and four plus 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 although a significant need for larger units was also shown.

## 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 3,688 households in West Somerset with one or more members in an identified support needs group, this represents 22.5% of all households. These households were most likely to state a requirement for help maintaining their home
  - Some 37.6% of households 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 179 older person households living in properties with at least three bedrooms indicating an opportunity to reduce under-occupation.
  - There are 2,906 households containing families with children in West 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 2,272 households in West 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 in 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 £33,925 (39.4% higher than the average for the District) and are headed by someone with an average age of 34
  - 68.4% 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 West Somerset Council. A postal survey of local households was carried out with a total of 1,913 responses received.
- 34 Information from the Land Registry suggests that prices in the District are higher than both national and regional averages.
- 35 Broadly following the Practice Guidance for assessing affordable housing requirements it is estimated that there is a gross annual need for 269 units of affordable housing.

- 36 The analysis of housing market mix and balance suggests a tenure split for new housing of around 65% market housing and 35% affordable (of which around 25% 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 West Somerset 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 of PPS3 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 West Somerset 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 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 A3). 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, 1,913 postal questionnaires were returned (11.7% 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 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 16,400 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 73% of households are owner-occupiers with 14% in the social rented sector and the remaining 13% 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)	7,674	46.8%	1,002	52.4%
Owner-occupied (with mortgage)	4,324	26.4%	454	23.7%
Social rented	2,254	13.7%	212	11.1%
Private rented	2,148	13.1%	245	12.8%
Total	16,400	100.0%	1,913	100.0%

Source: West Somerset Council household survey (2008)

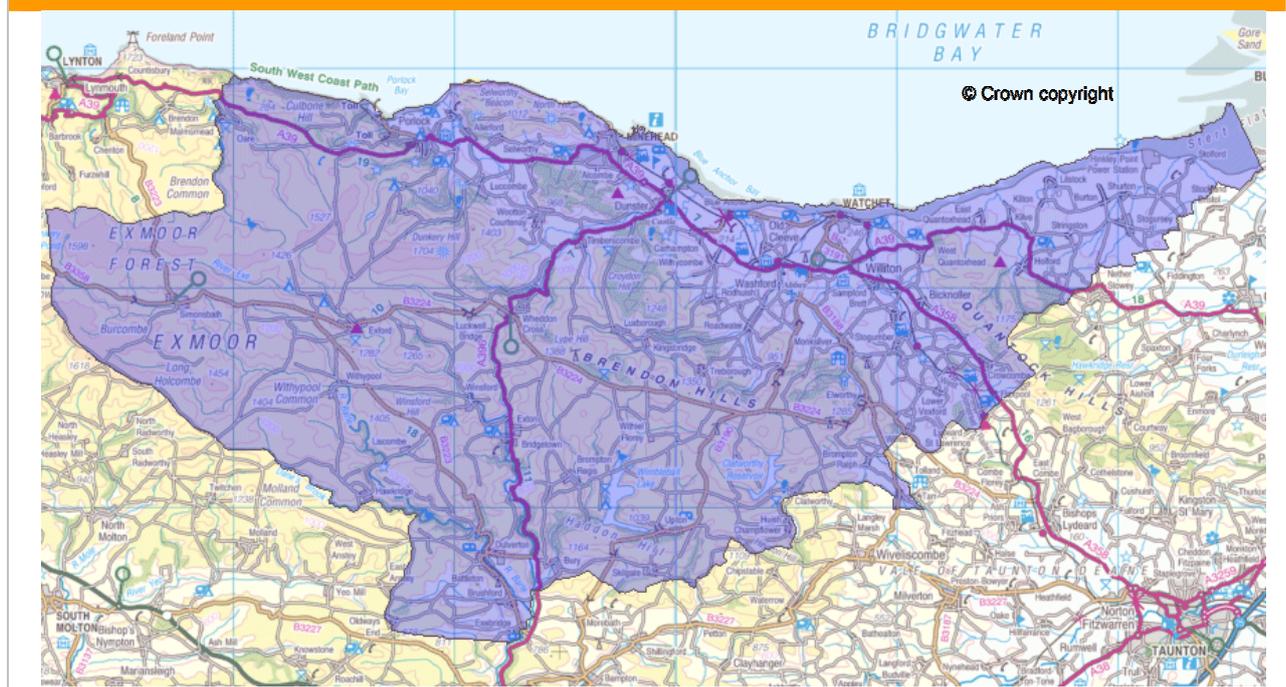
2.7 Survey data was weighted to match the suggested tenure profile shown above. An important aspect of preparing data for analysis is ‘weighting’ it. As can be seen from the table above, social survey responses never exactly match the estimated population totals. As a result it is necessary to ‘rebalance’ 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 Thus it is necessary to ‘rebalance’ the data to correctly represent the population being analysed (further information on this process is presented in Appendix A2). 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 West Somerset Council area:

Figure 2.1 West Somerset Council area



Source: Fordham Research (2008)

## Summary

- 2.10 This survey of housing need and demand in West Somerset is based on primary survey data collected via postal questionnaires. In total 1,913 survey forms were completed across the District.
- 2.11 The survey data was grossed up to an estimated total of 16,400 households and weighted according to key characteristics so as to be representative of the household population of the District.



## 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 West 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 West 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 West 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 West Somerset are slightly higher than both the national and regional averages.

Table 3.1 Land Registry average prices (2007 all quarters)		
Area	Average price	As % of E & W
West Somerset	£239,157	108.8%
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 West Somerset and surrounding areas. Prices in West Somerset are slightly higher than most of its surrounding areas.

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%
North Somerset	£220,557	100.3%	96.4%
Mendip	£222,144	101.1%	97.1%
Taunton Deane	£220,622	100.4%	96.4%
South Somerset	£216,551	98.5%	94.6%
Mid Devon	£223,470	101.7%	97.7%
North Devon	£235,867	107.3%	103.1%
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 West Somerset (plus other benchmark areas) for each dwelling type (from Land Registry data). The volume of sales by type is also included for all areas. The data is shown for the first quarter of 2008.
- 3.5 The table shows that West Somerset has a relatively high proportion of sales of detached housing compared with regional and national figures and a smaller proportion of sales of all other dwelling types. The price of detached properties in the District is significantly higher than regional and national averages, although the average price for a terraced property or a flat is lower than the equivalent regional and national averages.

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

Area		Dwelling type				All dwellings
		Detached	Semi-detached	Terraced	Flat/ maisonette	
West Somerset	Average price	£419,698	£215,086	£159,005	£158,892	£280,272
	% of sales	42.7%	17.6%	21.4%	18.3%	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 main settlements in West Somerset are on the coast to the north. The internet search found that only the settlements of Minehead and Watchet and Williton have a sufficient number of properties available for purchase to warrant an entry-level price.

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

Bedrooms	Minehead	Watchet and Williton	District average
1 bed	£85,560	£79,515	£84,427
2 bed	£138,570	£134,850	£137,914
3 bed	£179,025	£139,454	£172,484
4 bed	£232,454	£159,960	£215,284

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 West Somerset. For a two bedroom property in the area it is estimated that the entry level is £520 per month.

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

Bedrooms	West Somerset
1 bed	£407
2 bed	£520
3 bed	£659
4 bed	na

Source: Rightmove; searched 16.5.08

### ***The social rented sector***

- 3.10 The main other form of housing available in West Somerset (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 and these are presented in the table below. CORE (Continuous Recording) 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 West Somerset**

Bedrooms	Rent (per week)
1 bed	£58
2 bed	£69
3 bed	£74
4 bed	£82

Source: CORE 2008

### **Weekly costs (all tenures)**

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

**Table 3.7 Weekly costs table by tenure: West Somerset**

Bedrooms	Social rent	Intermediate	Private rent	Buy	Newbuild
1 bed	£58	£76	£94	£97	£127
2 bed	£69	£95	£120	£159	£207
3 bed	£74	£113	£152	£199	£259
4 bed	£82	£132	na	£248	£323

Source: CORE 2008, Rightmove 2008

### **Summary**

- 3.12 Information from the Land Registry indicates that average property prices in West Somerset are above the average for England and Wales and the average for the South West.
- 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. The search suggested that the entry level price for a two bedroom dwelling in Minehead is around £138,570 and slightly lower in Watchet at £134,850.

## 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

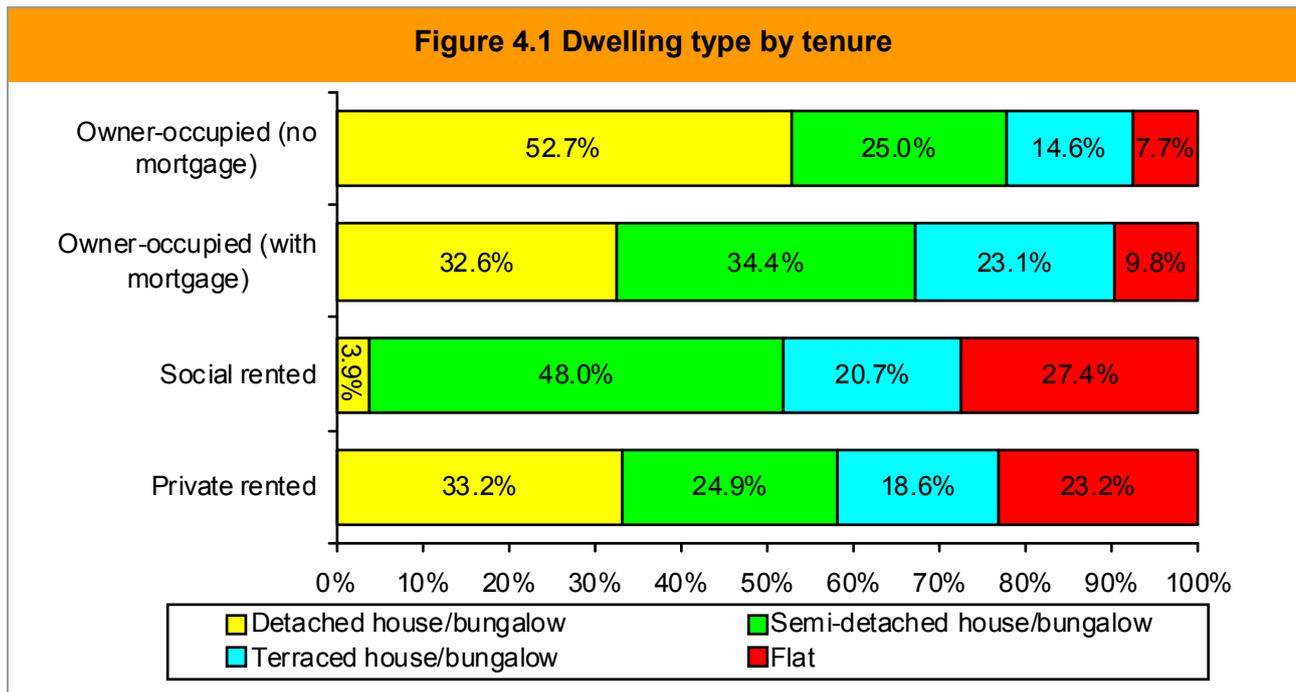
4.2 The table below shows households' current accommodation type. The table shows that the majority of households (68.5%) live in detached or semi-detached houses or bungalows, this compares with a national average from the SEH of 55% (51% in the South West region). The latest SEH suggests that nationally around 17% of households live in flats whilst the figure for the South West region is around 12%. In West Somerset it was estimated that around 13% of households live in flats.

4.3 It should be noted that although the results show that there are no bedsits in the area, there may well be a small number that have not been picked up through the survey sample, however the actual number of bedsits in the area is likely to be very small. The estimated number of caravans is also likely to be influenced by the sample.

Table 4.1 Dwelling type		
Dwelling type	Number of households	% of households
Detached house/bungalow	6,219	37.9%
Semi detached house/bungalow	5,025	30.6%
Terraced house/bungalow	2,980	18.2%
Purpose-built flat	1,280	7.8%
Converted flat or shared house	659	4.0%
Flat in commercial building	197	1.2%
Bedsit	0	0.0%
Caravan or mobile home	41	0.3%
Total	16,400	100.0%

Source: West Somerset Council household survey (2008)

4.4 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 higher proportions 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: West Somerset Council household survey (2008)

### Household type and size

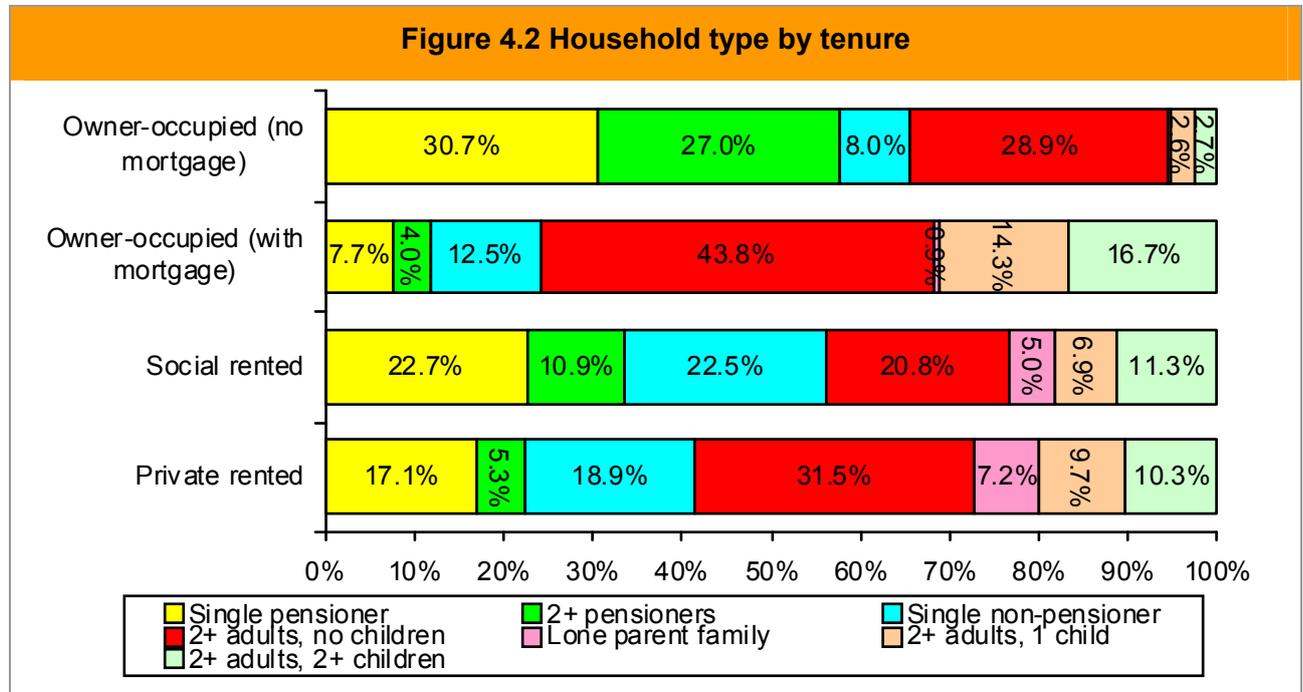
4.5 The table below shows the household type breakdown in the District. The survey estimates that 38% of households are pensioner only and that around 18% contain children. Direct comparisons with the SEH are not possible for household types due to the different definitions used. However, 2001 Census 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	3,565	21.7%
2 or more pensioners	2,602	15.9%
Single non-pensioner	2,065	12.6%
2 or more adults, no children	5,262	32.1%
Lone parent	321	2.0%
2+ adults, 1 child	1,176	7.2%
2+ adults, 2+ children	1,410	8.6%
Total	16,400	100.0%

Source: West Somerset Council household survey (2008)

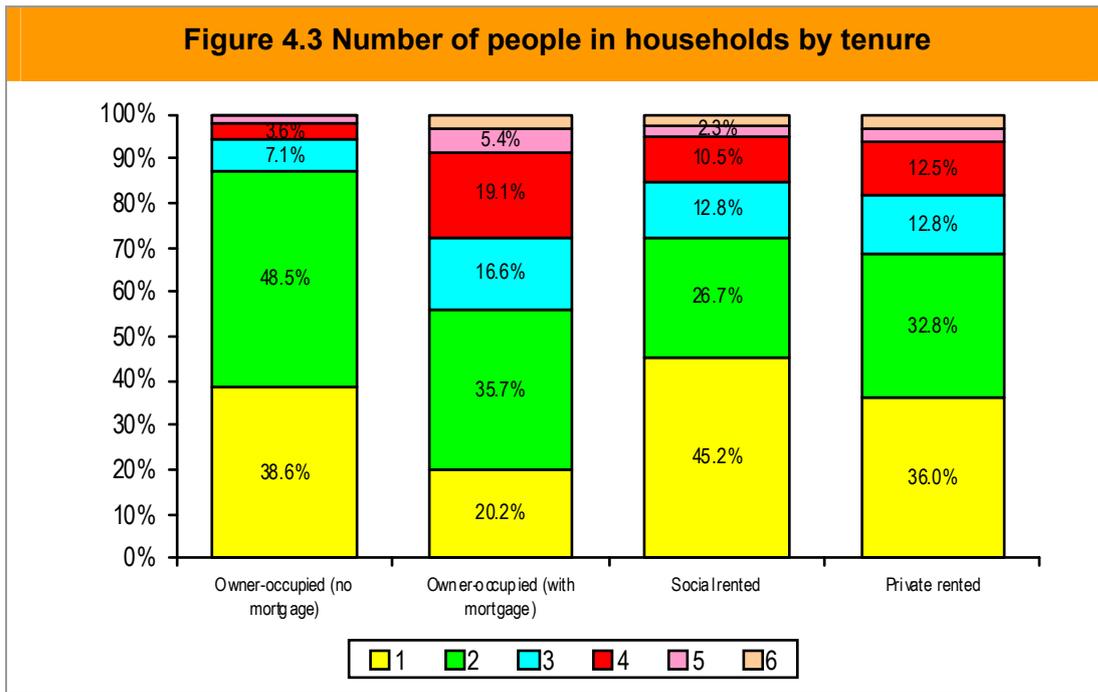
4.6 The figure below shows household type by tenure. As with dwelling type there are clear differences between the tenure groups. The owner-occupied (no mortgage) sector contains a large proportion of pensioner households whilst lone parent households appear to be concentrated in the social and private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



Source: West Somerset Council household survey (2008)

4.7 The average household size in the District was estimated from the survey to be 2.1 persons. This figure is slightly lower than 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.

4.8 The largest households were those buying with a mortgage (average 2.6) whilst the smallest were owner-occupiers (without a mortgage).



Source: West Somerset Council household survey (2008)

**Table 4.3 Average household size by tenure**

Tenure	Average household size
Owner-occupied (no mortgage)	1.82
Owner-occupied (with mortgage)	2.63
Social rented	2.06
Private rented	2.22
Total	2.12

Source: West Somerset Council household survey (2008)

### Length of residence and recent movers

4.9 At the time of the survey an estimated 17.1% of households (2,802) had been resident at their current address for less than two years. This figure suggests that households in West 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).

4.10 The table below shows length of residence by tenure. Of the households moving in the past two years, 26% are private renters, 64% owner-occupiers and 10% live in the social rented sector. An estimated 33% of private renters had moved home in the past two years, compared to only 13% of social renters and 15% 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.

- 4.11 At the other end of the spectrum, almost two thirds (65%) of all households have lived in their home for more than five years. In the case of outright owners, 74% have lived in their home for more than five years – this compares with only 43% 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)	462	468	1,047	5,698	7,674
Owner-occupied (with mortgage)	366	499	839	2,621	4,324
Social rented	168	124	537	1,426	2,254
Private rented	396	321	515	916	2,148
<b>Total</b>	<b>1,391</b>	<b>1,411</b>	<b>2,937</b>	<b>10,660</b>	<b>16,400</b>
Owner-occupied (no mortgage)	6.0%	6.1%	13.6%	74.2%	100.0%
Owner-occupied (with mortgage)	8.5%	11.5%	19.4%	60.6%	100.0%
Social rented	7.4%	5.5%	23.8%	63.2%	100.0%
Private rented	18.4%	14.9%	24.0%	42.7%	100.0%
<b>Total</b>	<b>8.5%</b>	<b>8.6%</b>	<b>17.9%</b>	<b>65.0%</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

- 4.12 In terms of tenure mobility, the most common types of move were from one owner-occupied property to another (1,433 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.
- 4.13 Around 35% 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 13% of all households in West Somerset currently live in the private rented sector.
- 4.14 Around 39% of newly-formed households moved into owner-occupation and a further 42% into private rented accommodation. Therefore around 19% of newly forming households moved into a socially rented dwelling (a figure slightly lower than the national average of around 23%).

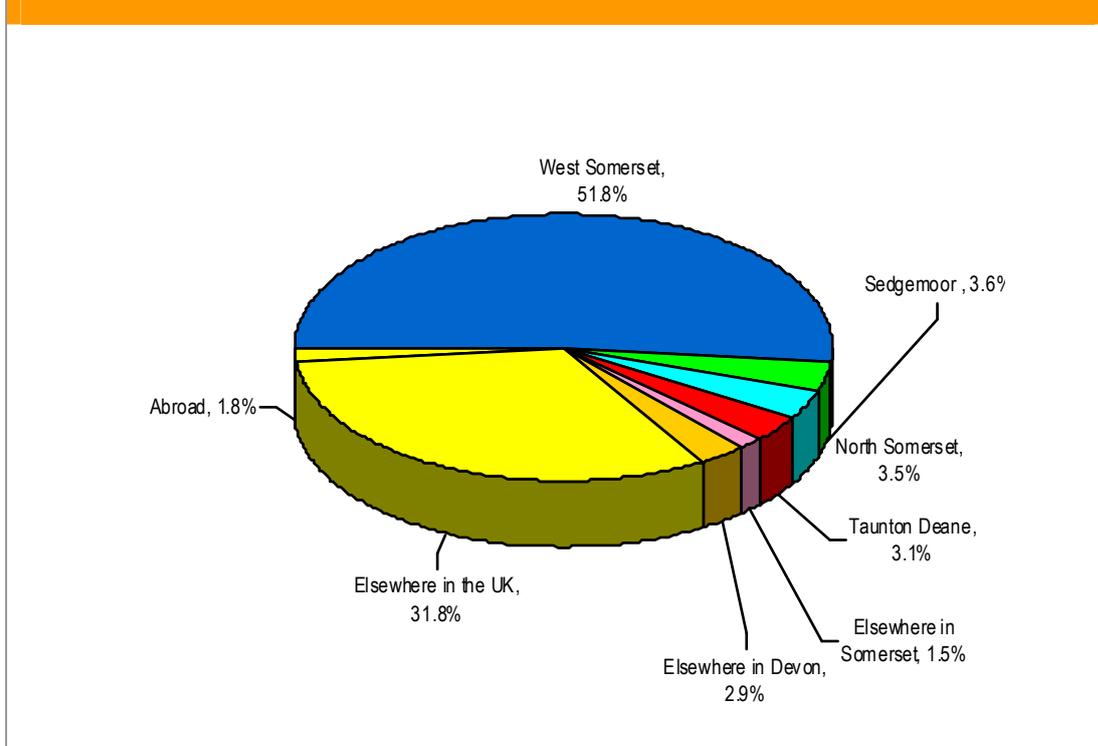
**Table 4.5 Previous tenure by current tenure (households moving in past two years)**

Tenure	Previous tenure				Total
	Owner-occupied	Social rented	Private rented	Newly formed household	
Owner-occupied (no mortgage)	<b>886</b>	0	22	21	930
Owner-occupied (with mortgage)	<b>547</b>	0	173	145	865
Social rented	32	<b>117</b>	62	82	292
Private rented	161	25	<b>352</b>	179	717
<b>Total</b>	<b>1,626</b>	<b>142</b>	<b>609</b>	<b>427</b>	<b>2,803</b>
Owner-occupied (no mortgage)	<b>95.3%</b>	0.0%	2.4%	2.3%	100.0%
Owner-occupied (with mortgage)	<b>63.2%</b>	0.0%	20.0%	16.7%	100.0%
Social rented	10.9%	<b>40.0%</b>	21.1%	28.0%	100.0%
Private rented	22.5%	3.5%	<b>49.1%</b>	25.0%	100.0%
<b>Total</b>	<b>58.0%</b>	<b>5.1%</b>	<b>21.7%</b>	<b>15.2%</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

4.15 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: West Somerset Council household survey (2008)

## Car ownership

- 4.16 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.
- 4.17 In total, nearly half (46%) 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 1.22 cars/vans; this figure varies from 0.71 in the social rented sector to 1.58 for owner-occupiers with a mortgage.
- 4.18 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)	17.5%	53.2%	21.8%	7.6%	1.19
Owner-occupied (with mortgage)	5.2%	43.0%	40.4%	11.3%	1.58
Social rented	45.8%	39.6%	12.3%	2.3%	0.71
Private rented	23.3%	49.5%	21.2%	6.1%	1.10
Total	18.9%	48.2%	25.3%	7.6%	1.22

Source: West Somerset Council household survey (2008)

## Overcrowding and under-occupation

- 4.19 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.
- 4.20 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	1,216	4,329	4,407	1,693	11,645
2 bedrooms	41	684	1,571	693	2,988
3 bedrooms	0	104	797	667	1,568
4+ bedrooms	0	24	122	53	199
<b>Total</b>	<b>1,256</b>	<b>5,140</b>	<b>6,897</b>	<b>3,106</b>	<b>16,400</b>

Source: West Somerset 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.*

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

- **Overcrowded:** 1.9% of households = 310 households
- **Under-occupied:** 43.0% of households = 7,054 households

4.22 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%.

4.23 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

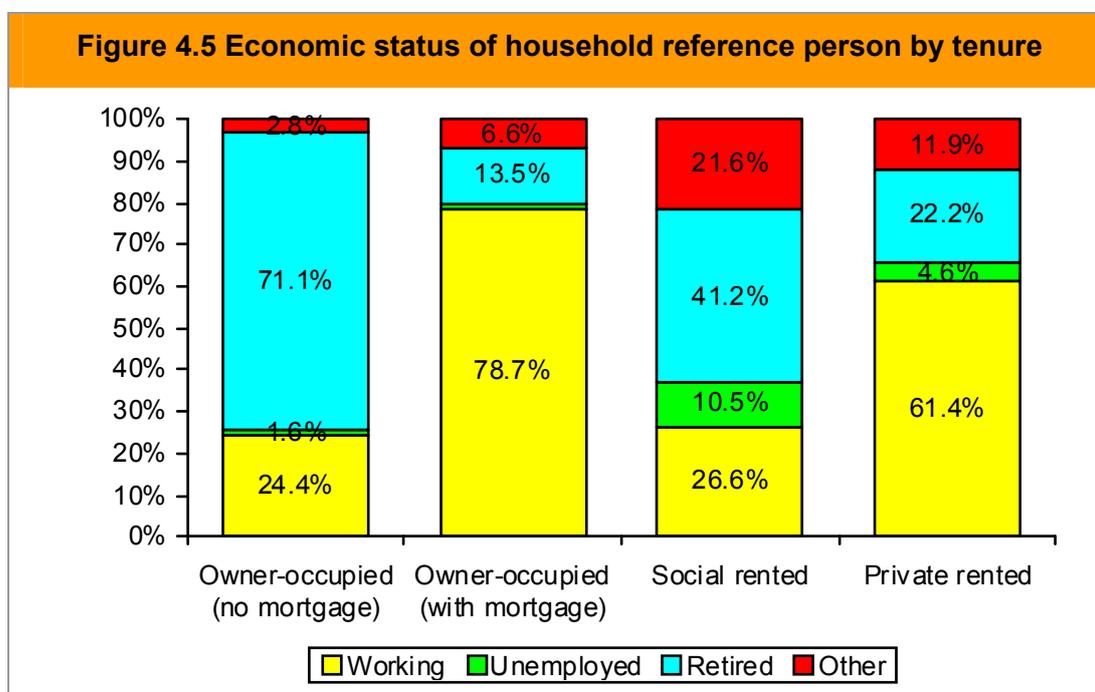
4.24 For the purposes of analysis of economic status the household reference person (HRP) is taken to be the survey respondent. Just over two-fifths of all HRPs were in employment and around 45% were retired. A number of HRPs are in the 'other' working status group, which is largely comprised of people 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	7,195	43.9%
Unemployed	509	3.1%
Retired	7,449	45.4%
Other	1,247	7.6%
Total	16,400	100.0%

Source: West Somerset Council household survey (2008)

4.25 The figure below shows economic status by tenure. The data shows that nearly four fifths of those buying with a mortgage were working. For private renters the figure was 61%, and for social rented tenants only 27%. Some 71% of outright owners were retired.

**Figure 4.5 Economic status of household reference person by tenure**

Source: West Somerset Council household survey (2008)

## Housing costs

4.26 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).

4.27 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 £156 per week, this compares with £77 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.

<b>Table 4.9 Housing costs by tenure in West Somerset</b>				
Weekly housing cost	Owner-occupied (with mortgage)	Social rented	Private rented	Total
Under £30	5.1%	6.7%	13.5%	5.1%
£30-£60	10.8%	7.5%	5.3%	8.6%
£60-£90	18.8%	63.7%	13.8%	29.2%
£90-£120	13.0%	17.9%	28.5%	18.1%
£120-£150	13.3%	2.6%	26.2%	13.7%
£150-£200	15.4%	0.6%	9.1%	10.0%
£200-£250	9.8%	1.1%	0.7%	5.3%
£250-£300	3.4%	0.0%	1.2%	2.0%
£300-£350	2.8%	0.0%	0.7%	1.6%
£350-£400	1.5%	0.0%	0.4%	0.8%
£400-£500	2.1%	0.0%	0.5%	1.1%
£500 or more	4.0%	0.0%	0.0%	2.0%
Total	100.0%	100.0%	100.0%	100.0%
Average cost	£156	£77	£104	£123

Source: West Somerset Council household survey (2008)

## Summary

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

- In total more than two-thirds of households live in detached or semi-detached houses or bungalows. Some 13% 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 38% of all households are 'pensioner-only' and 18% contain children.
- Analysis of household moves in the last two years shows that private rented tenants are the most mobile. An estimated 33% of private renters had moved home in the past two years. This is more than double the figure for any other tenure group. There were more moves recorded within tenures than between them.
- Car ownership data suggests that there is an average of 1.22 cars per household in the District. There are, however, large differences by tenure with owner-occupiers (with mortgage) having an average of 1.58 cars per household, this compares with an average of only 0.71 in the social rented sector.
- The level of overcrowding recorded in West Somerset (at 1.9%) is lower than the national average (2.5%) although higher than the regional average of 1.7%.
- The proportion of employed household heads varied significantly across the tenures. More than three quarters of households buying with a mortgage are headed by an employed person compared to 26.6% 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 the lowest.



## 5. Financial Information

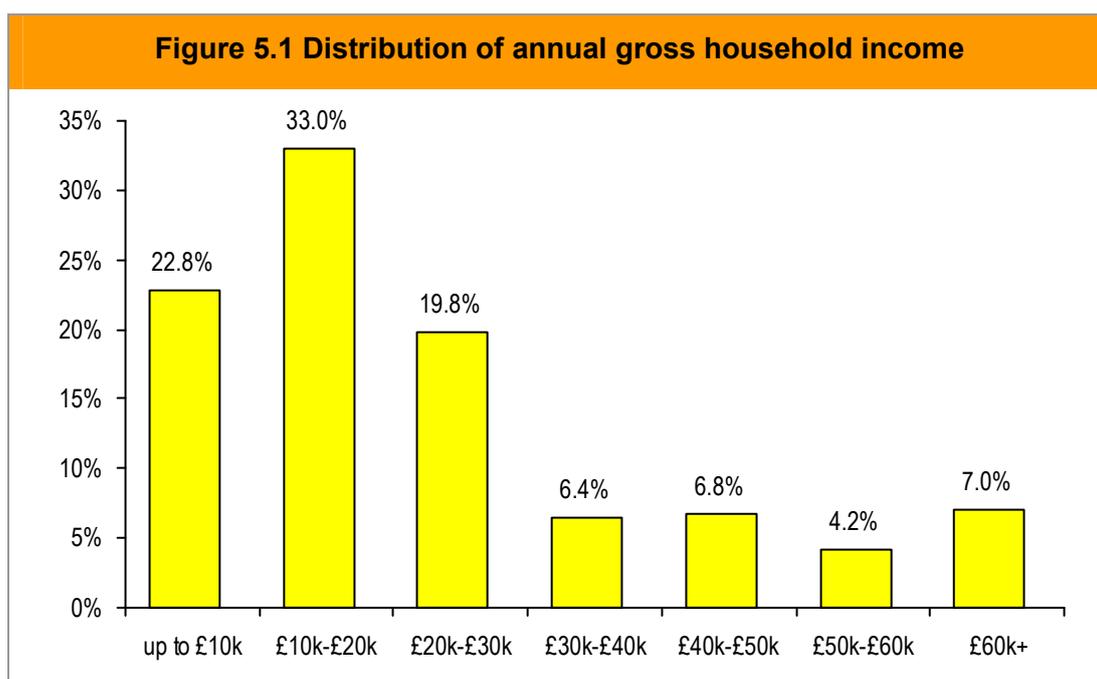
### Introduction

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 79.4% of respondents answering this question. Survey results for household income estimate the average (mean) gross household income level to be £24,342 per annum. The median income is noticeably lower than the mean at £18,236 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.

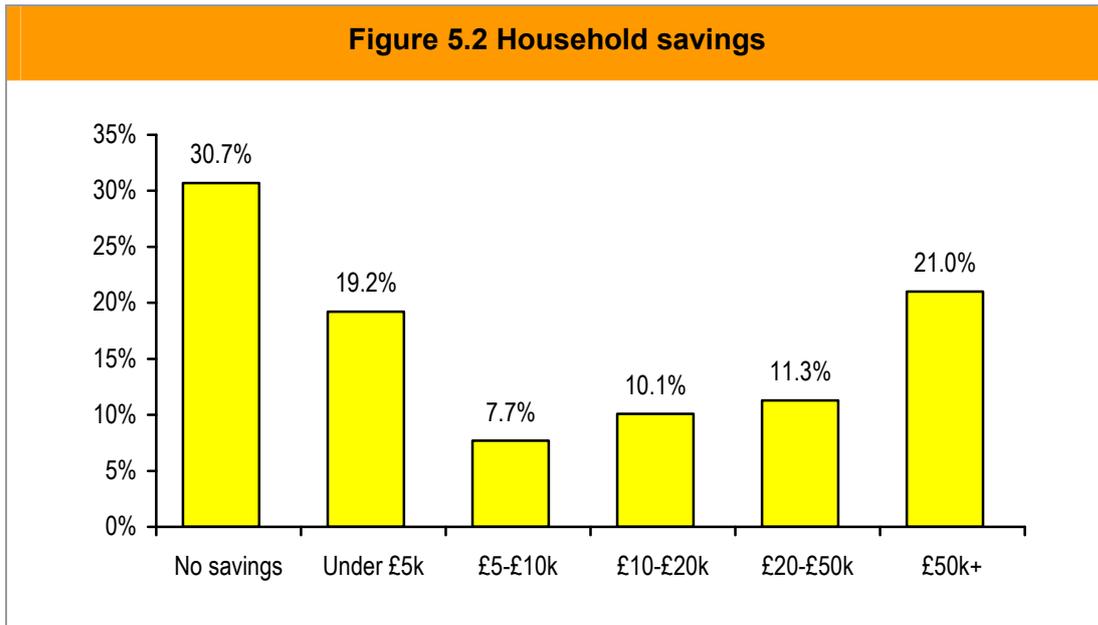
5.3 The figure below shows the distribution of income in the District. It is clear that there is a significant range of incomes in the District with 55.8% having an income of less than £20,000 and 11.2% an income in excess of £50,000. More than half of households with incomes of less than £20,000 have a retired household reference person (HRP). Households where the HRP is in employment have a mean income of around £33,166.



Source: West Somerset Council household survey (2008)

## Household savings and equity

- 5.4 The response to the survey savings question was also good with 73.8% of respondents answering this question. The average household has a mean of £42,472 in savings (median of £5,569).
- 5.5 The figure below shows the distribution of savings in the District. An estimated 49.9% of households had less than £5,000 in savings whilst 21.0% had savings of over £50,000. Households with no savings also included those in debt.



Source: West Somerset 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 £239,948 (median of £201,385). It is estimated that 0.2% of owner-occupiers (25 households) are in negative equity.

## Household characteristics and income

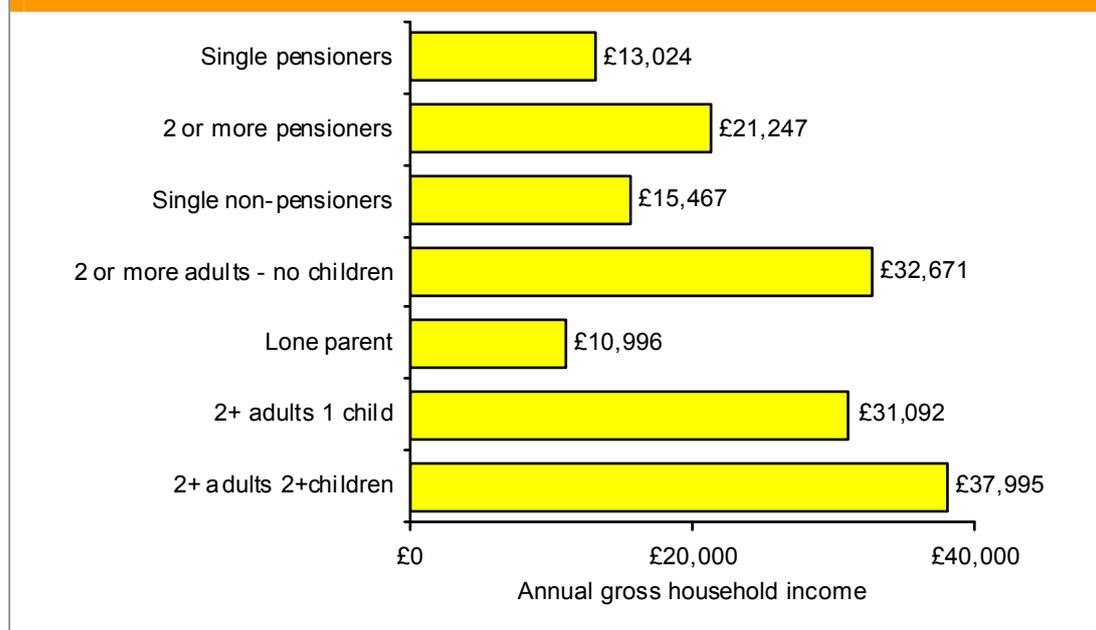
- 5.7 The table below shows average income, savings and equity by tenure. As might be expected, the households with the lowest average incomes are those in the social rented sector, although private renters also show relatively low levels of income and low levels of savings. Whilst owner-occupiers with 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)	£25,288	£77,184	£282,590
Owner-occupied (with mortgage)	£32,756	£18,608	£164,273
Social rented	£11,001	£1,889	-
Private rented	£18,026	£9,079	-
Total	£24,342	£42,472	£239,948

Source: West Somerset 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.

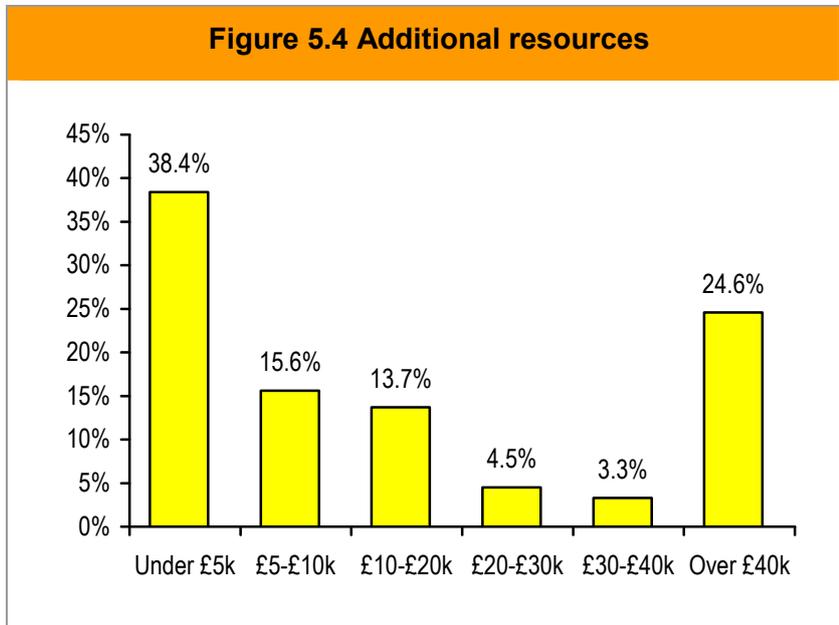
**Figure 5.3 Income and household type**

Source: West Somerset 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 access to any other financial resources which might be able to be used towards a deposit on a property (and if so, how much?). The vast majority (89.2%) of households stated that they had no further access to financial resources other than those already analysed.

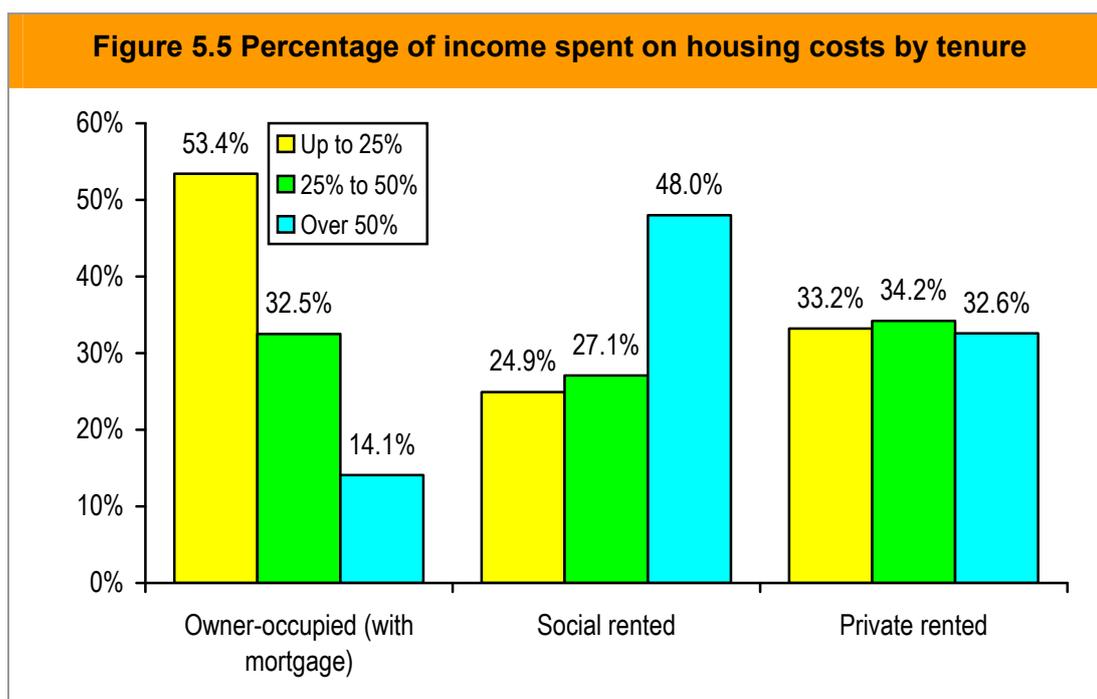
5.10 The 1,770 households who do have access to additional financial resources (e.g. help from parents) have a varying amount of additional funds. Almost a quarter (24.6%) have access to more than £40,000, although the majority have access to less than £10,000. It is possible that such additional funds will be able to help a small number of households to afford suitable market housing without the need for any subsidy.



Source: West Somerset 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: West Somerset 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 assisting them to afford housing. The table below investigates the receipt of benefits towards housing costs. It shows that the greater the proportion of income spent on housing the greater the number of households claiming assistance.
- 5.13 The table shows that 10.4% 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 64.1%. 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 significant number of households are spending large proportions of their income on housing and receiving no subsidy to help with the costs.

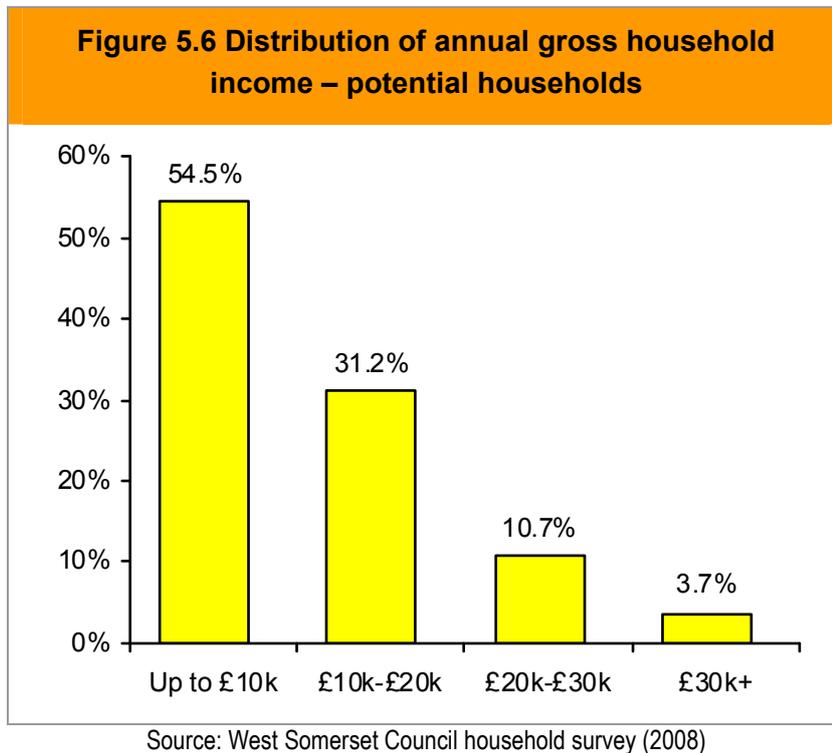
**Table 5.2 Percentage of households receiving Housing Benefit (income support) by tenure and proportion of income spent on housing**

	Owner-occupied (with mortgage)	Social rented	Private rented	Total
Spend up to 25%	2.3%	49.8%	5.7%	10.4%
Spend 25%-50%	3.1%	62.6%	35.3%	24.9%
Spend over 50%	11.9%	92.7%	65.4%	64.1%
Total	3.9%	73.9%	35.3%	29.7%

Source: West Somerset Council household survey (2008)

## Potential households' financial situation

- 5.14 From the survey data it is estimated that there are 2,153 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 of below £10,000 per annum and 85.7% an income below £20,000. The average (mean) income of potential households is estimated to be £9,893 (median: £8,555) – significantly below the figure for all households of around £24,342.



- 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 e.g. savings or money from parents. More than half (55.5%) 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 £4,948 - figures include those with no access to other financial resources. Overall, it is estimated that only 10.3% 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 £21,884 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 73.4% of potential households stated that they would not be able to afford market housing without some sort of subsidy (e.g. 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 mean annual gross household income (including non-Housing Benefits) in West Somerset is £24,342.
- 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 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 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. Both are summarised below and 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 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. The following two chapters look at the analysis of housing need.



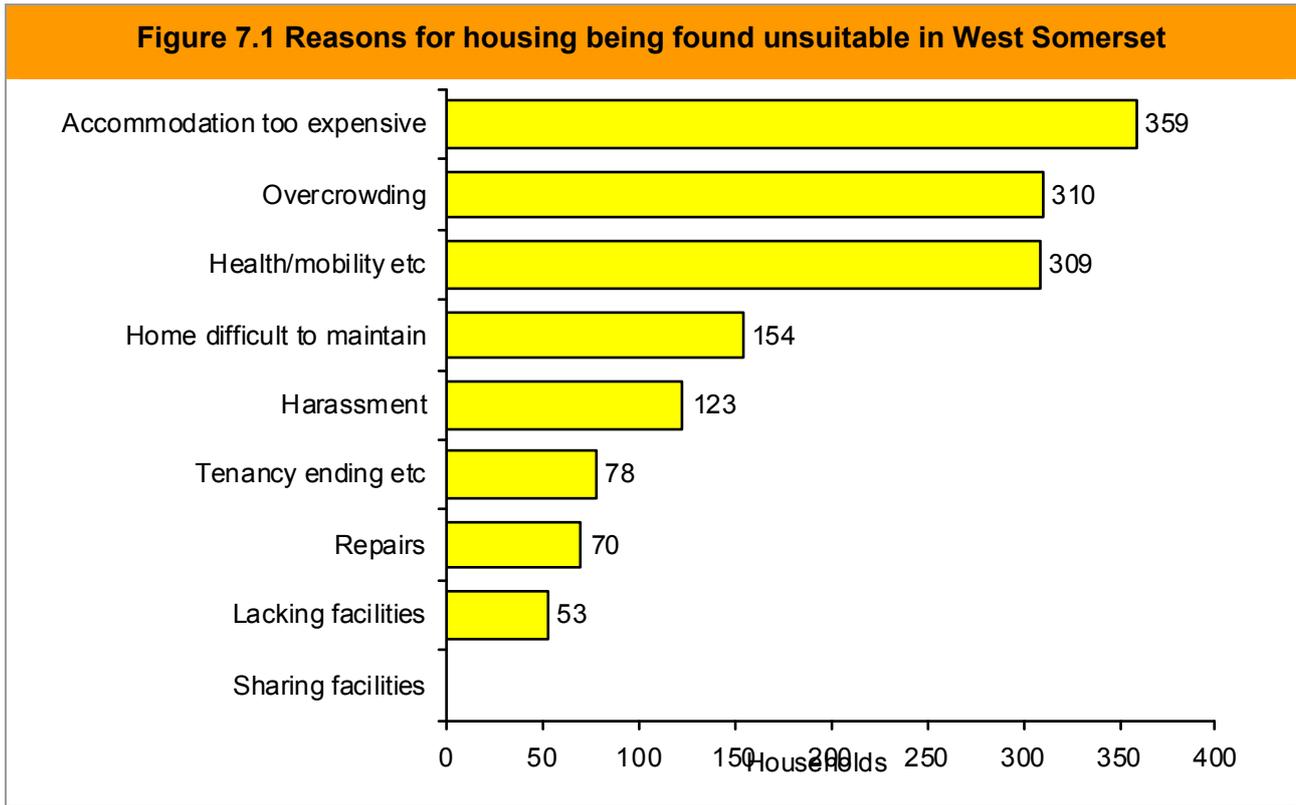
## 7. Current need

### 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 West Somerset it is estimated that a total of 1,117 households are living in unsuitable housing, 6.8% 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 accommodation too expensive, followed by overcrowding.



Source: West Somerset 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. This applies particularly to households renting privately, with 18.1% 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 significant proportion (48.8%) 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)	236	7,674	3.1%	21.1%
Owner-occupied (with mortgage)	309	4,324	7.2%	27.7%
Social rented	183	2,254	8.1%	16.4%
Private rented	389	2,148	18.1%	34.8%
<b>Total</b>	<b>1,117</b>	<b>16,400</b>	<b>6.8%</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

## 'In-situ' solutions

- 7.6 The survey highlighted 1,117 households 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 1,117 households in unsuitable housing, 773 (or 69.2%) 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 521 existing households that cannot afford market housing, are living in unsuitable housing and hence require a move to alternative accommodation. This represents 3.2% of all existing households in the District 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 private rented tenants are most likely to be in housing need (13.4% of households in the private rented sector are in housing need). More than half of all households in housing need are in the private rented sector, and only 22.1% in owner-occupation.

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)	0	7,674	0.0%	0.0%
Owner-occupied (with mortgage)	115	4,324	2.7%	22.1%
Social rented	119	2,254	5.3%	22.9%
Private rented	287	2,148	13.4%	55.0%
Total	521	16,400	3.2%	100.0%

Source: West Somerset 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 119 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>4</u>
<u>Hostel</u>	<u>0</u>
Private sector accommodation	31
Within social rented stock	0
Other	0
Total	35

Source: West 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 – these 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, four 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 525 households in need in West Somerset.

**Table 7.4 Backlog of housing need**

Step	Notes	Number
1.1 Homeless households and those in temporary accommodation		4
1.2 Overcrowding and concealed households	Two steps taken together	521
1.3 Other groups		
1.4 equals Total current housing need (gross)	1.1+1.2+1.3	525

Source: West Somerset 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 119 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. West Somerset records a vacancy rate in the social rented sector of 0.4%, 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 100 affordable dwellings planned or proposed (of which 32 are social rented and 68 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 219 properties available to offset the current need in West Somerset.

Table 7.5 Current supply of affordable housing		
Step	Notes	Number
3.1 Affordable dwellings occupied by households in need		119
3.2 Surplus stock		0
3.3 Committed supply of affordable housing		100
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	219

Source: West Somerset 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 525 units of affordable housing to meet the backlog of need. Current sources are estimated to be able to provide 219 of these units leaving an estimated shortfall of around 306 units of affordable housing.

## Summary

- 7.24 Survey data suggests that around 1,117 households in West Somerset are currently living in unsuitable housing. It was estimated that 773 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 two-thirds cannot afford a suitable solution in the housing market without some form of subsidy and are hence considered to be in housing need (521 households). Households in the private rented sector were most likely to be in housing need, followed by households in the social rented sector.
- 7.26 Taking into account homeless households who would not have been picked up by the household-based survey (four additional households) makes for a total backlog need of 525 households.
- 7.27 It is estimated that at the time of the survey there was a current stock of affordable housing of around 219 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 West Somerset there is a net backlog of need for affordable housing of 306 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 households 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 relets 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 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		2,803
Minus households NOT forming in previous move	-2,376	427
Times proportion unable to afford		45.2%
<b>ESTIMATE OF NEWLY ARISING NEED</b>		<b>193</b>
<b>ANNUAL ESTIMATE OF NEWLY ARISING NEED</b>		<b>97</b>

Source: West Somerset Council household survey (2008)

8.5 The table above shows that an estimated 427 households are newly formed within the District over the past two years (214 per annum). Of these it is estimated that 97 (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 if 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.

<b>Table 8.2 Derivation of newly arising need from existing households</b>		
Aspect of calculation	Number	Sub-total
Number of households moving in past two years		2,803
Minus households forming in previous move	-427	2,376
Minus households transferring within affordable housing	-117	2,259
Times proportion unable to afford		18.6%
<b>ESTIMATE OF NEWLY ARISING NEED</b>		<b>420</b>
<b>ANNUAL ESTIMATE OF NEWLY ARISING NEED</b>		<b>210</b>

Source: West Somerset Council household survey (2008)

- 8.9 The table above shows that a total of 2,259 existing households are considered as potentially in need (1,130 per annum). Using the standard affordability test for existing households (the affordability test is set out in Chapter 6 of this report and is applied on a household by household basis) it is estimated that 18.6% of these households cannot afford market housing. Therefore our estimate of the number of households falling into need excluding transfers is 420 households over the two-year period. Annualised this is 210 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 307 households per annum.

Table 8.3 Future need (per annum)		
Step	Notes	Number
2.1 New household formation (gross per year)		214
2.2 Proportion of new households unable to buy or rent in the market		45.2%
2.3 Existing households falling into need		210
2.4 Total newly arising housing need (gross per year)	2.1x2.2+2.3	307

## The future supply of social rented housing

- 8.11 The 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 West Somerset has undergone a process of stock transfer: all social rented housing in the District is in the Registered Social Landlord (RSL) sector.
- 8.13 For RSL stock we can look at HSSA information. Additionally, CORE data provides an indication of the number of lettings in the RSL sector. The table below shows the number of lettings (excluding RSL to RSL transfers) from each of these sources over the past two years. The average for the two-year period from both sources together is 95 per annum.

Table 8.4 Analysis of past housing supply (RSL sector)			
	2005/06	2006/07	Average
HSSA data	118	103*	111
CORE data	85	74	80
AVERAGE	102	89	95

Source: West Somerset Council HSSA 2006/2007- \* estimated based on past trends data since no valid data available for West Somerset

## Intermediate supply

- 8.14 In most local authorities the amount of intermediate housing (mostly shared ownership) available in the stock is fairly limited (as is the case in West 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.

8.15 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 relet 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, but it will only have a very slight effect on the overall results. It is estimated that around four units of shared ownership housing will become available to meet housing needs from the existing stock of such housing.

### Total future supply

8.16 The total future supply is estimated to be 99, comprised of 95 units of social relets and four 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 relets (net)		95
3.7 Annual supply of intermediate housing available for relet or resale at sub-market levels		4
3.8 Annual supply of affordable housing	3.6+3.7	99

### Summary

8.17 The future need for affordable housing has been based on survey information about past household behaviour in terms of moves to different accommodation.

8.18 The data suggests that on an annual basis there will be 97 newly forming households requiring affordable housing and a further 210 existing households. The total future need for affordable housing is therefore estimated to be 307 units per annum.

8.19 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 95 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.

<b>Table 9.1 Housing needs assessment model for West Somerset</b>		
Stage and step in calculation	Notes	Number
<b>STAGE 1: CURRENT NEED (Gross)</b>		
1.1 Homeless households and those in temporary accommodation		4
1.2 Overcrowding and concealed households	Two steps taken	
1.3 Other groups	together	521
1.4 equals Total current housing need (gross)	1.1+1.2+1.3	525
<b>STAGE 2: FUTURE NEED</b>		
2.1 New household formation (gross per year)		214
2.2 Proportion of new households unable to buy or rent in the market		45.2%
2.3 Existing households falling into need		210
2.4 Total newly arising housing need (gross per year)	2.1x2.2+2.3	307
<b>STAGE 3: AFFORDABLE HOUSING SUPPLY</b>		
3.1 Affordable dwellings occupied by households in need		119
3.2 Surplus stock		0
3.3 Committed supply of affordable housing		100
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	219
3.6 Annual supply of social relets (net)		95
3.7 Annual supply of intermediate housing available for relet or resale at sub-market levels		4
3.8 Annual supply of affordable housing	3.6+3.7	99

Source: West Somerset 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 306 (525 – 219).
- 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 61 (306 ÷ 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 208 (307 – 99).
- 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 269 units (208 + 61). These figures are summarised in the table below.

<b>Table 9.2 Summary of housing needs situation in West Somerset</b>	
Element	Number
Backlog need (annual)	105
Backlog supply (annual)	44
Net backlog need (annual)	61
Future need (annual)	307
Future supply (annual)	99
Net future need (annual)	208
<b>Total net annual need</b>	<b>269</b>
Total gross annual need	412
Total gross annual supply	143
<b>Total net annual need</b>	<b>269</b>

Source: West Somerset 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 over two-thirds of the need is for smaller accommodation with the remaining third or so 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 to provide more information about an appropriate size mix in the affordable sector.

**Table 9.3 Estimated size requirement for additional affordable housing – West Somerset**

	Households in need	Households in need (priority)	Housing Register	Crude average
1 bedroom	44.7%	37.9%	57.6%	46.7%
2 bedrooms	22.8%	22.4%	24.8%	23.3%
3 bedrooms	20.7%	25.3%	15.2%	20.4%
4+ bedrooms	11.8%	14.4%	2.4%	9.5%
Total	100.0%	100.0%	100.0%	100.0%

Source: West Somerset 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 West Somerset it is estimated that over the past two years 259 Housing Benefit supported lettings have been made (130 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 269 (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 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 West 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 West Somerset was found to be for approximately 269 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 West 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

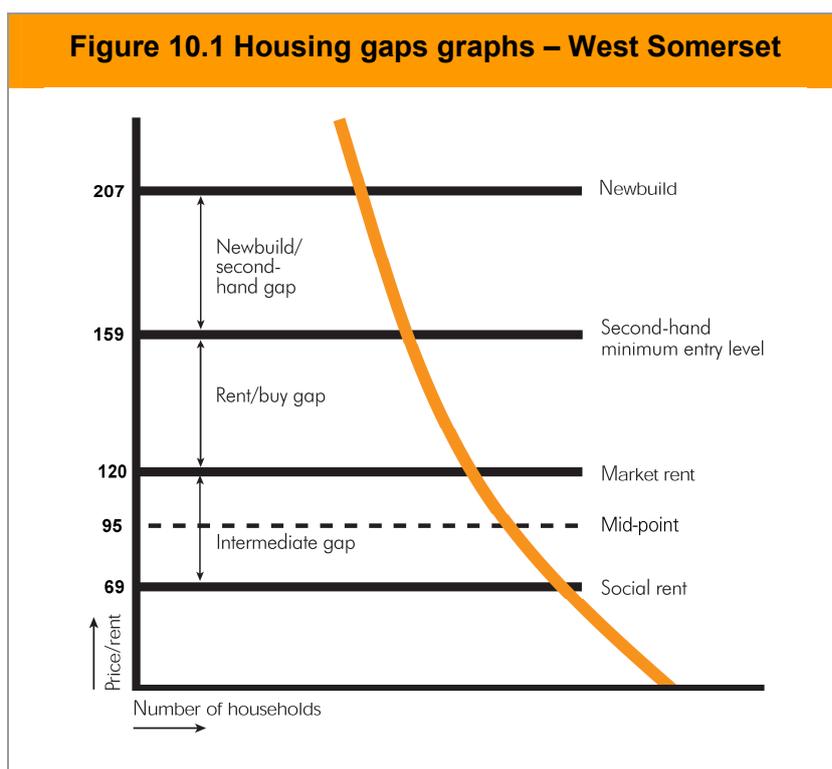
- 10.3 The table below shows different sets of households - the total (those planning to move etc.) is based only on those households unable to afford market housing. Therefore those whose equity would permit them to buy outright, even if only on an income too low to market rent, have been excluded as being able to afford.
- 10.4 The affordability assumptions are based on those set out in the CLG Guidance and takes 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 but 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 entry level market rent and social rent as a weekly cost, or those who 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 therefore have a requirement for some form of intermediate housing).
Households in housing need (backlog)	This group of households have been shown by the household survey to currently be in housing need and are therefore the group where analysis shows an affordable housing option would be required. The sample size of this group is (when compared with the two above) 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.



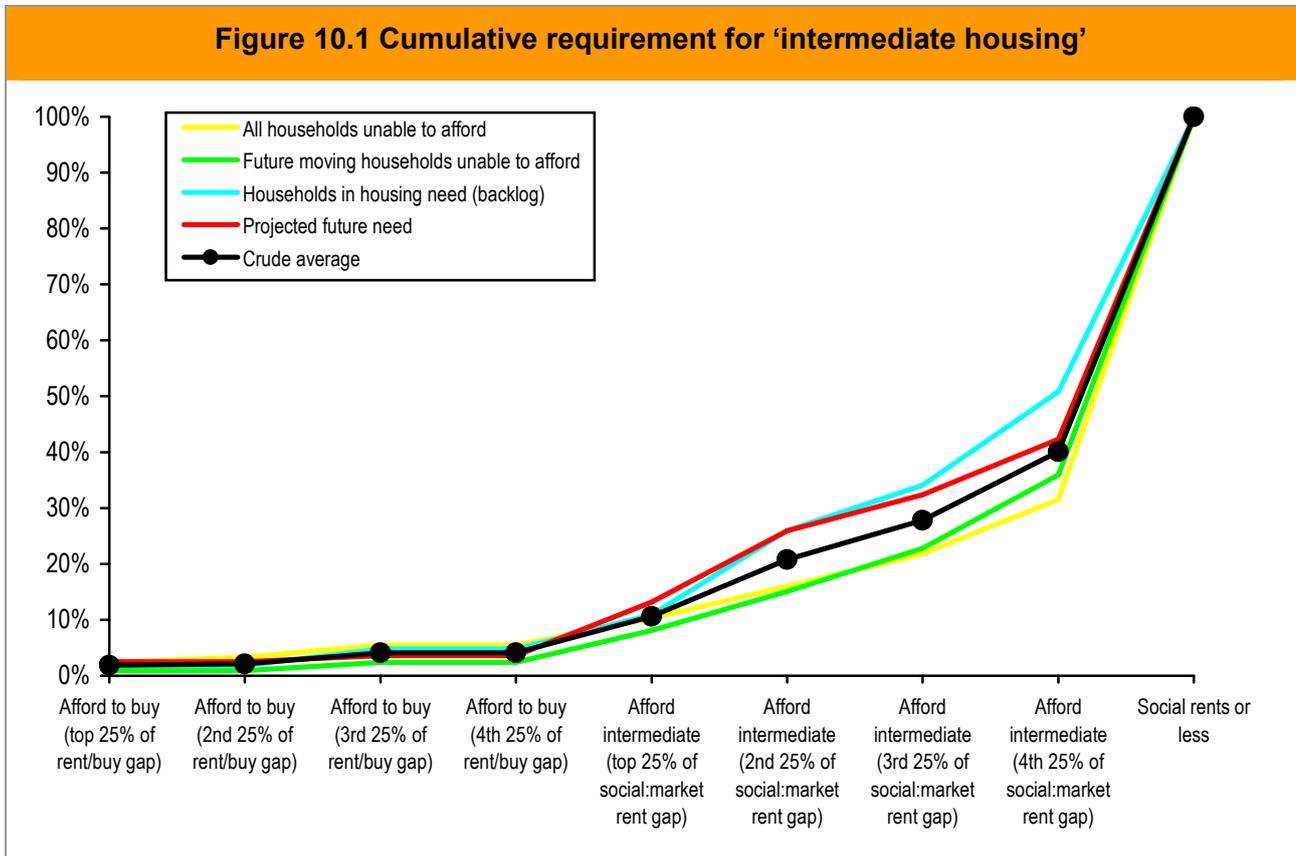
10.8 The table below shows the results of our analysis. The data suggests that there are a fair proportion of households in most of the ‘intermediate’ housing groups, although in all cases by far the biggest group is social rented housing. Generally the proportion of households able to afford is higher 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)	2.4%	0.9%	1.8%	2.5%	1.9%
Afford to buy (second 25% of rent/buy gap)	0.9%	0.0%	0.0%	0.0%	0.2%
Afford to buy (third 25% of rent/buy gap)	2.2%	1.5%	3.0%	1.1%	2.0%
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)	4.8%	5.7%	6.1%	9.6%	6.6%
Afford intermediate (second 25% of social:market rent gap)	5.7%	7.0%	15.1%	12.7%	10.1%
Afford intermediate (third 25% of social:market rent gap)	5.8%	7.7%	8.1%	6.5%	7.0%
Afford intermediate (bottom 25% of social:market rent gap)	9.7%	13.1%	16.7%	9.9%	12.4%
Social rents or less	68.5%	64.0%	49.1%	57.7%	59.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%
TOTAL NUMBER OF HOUSEHOLDS	4,064	1,047	521	612	-
SAMPLE SIZE	402	96	47	58	-

Source: West Somerset 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 including groups for the purposes of boosting sample sizes (whilst technically not in need) has not undermined but enhanced the overall findings.



Source: West Somerset 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 2% of households are likely to be able to afford discount market housing and a further 19% could afford intermediate housing. The balance (almost 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	3.3%	0.9%	1.8%	2.5%	2.1%
Intermediate housing	12.7%	14.2%	24.2%	23.4%	18.6%
Social rent	84.0%	84.8%	73.9%	74.1%	79.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Source: West Somerset 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 West Somerset there was an overall annual need of 412 with a supply to meet this of 143 (hence a net need of 269). 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 West Somerset				
	Discount market	Intermediate housing	Social rented	Total
Total gross annual need	9	77	326	412
Total gross annual supply	0	18	125	143
Net annual need	9	59	201	269
% of net shortfall	3%	22%	75%	100%

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

10.14 The table suggests that of the total additional affordable housing to be provided in West Somerset, 3% should be low cost market housing and 22% intermediate housing. The majority (75%) 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.

<b>Table 10.5 Sensitivity assumptions for affordable housing needs testing</b>		
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 30% (from 412 to 294). However, the net need drops by nearly half (from 269 to 152). This is due to the supply assumptions only slightly changing.

10.18 In terms of intermediate housing the profile is slightly different. The overwhelming majority of the estimated requirement remains for social rented housing (72% of the total).

<b>Table 10.6 Social rented and intermediate housing requirements in West Somerset – changed affordability assumptions</b>				
	Discount market	Intermediate housing	Social rented	Total
Total gross annual need	6	55	233	294
Total gross annual supply	0	18	124	142
Net annual need	6	37	109	152
% of net shortfall	4%	24%	72%	100%

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

10.19 Therefore, by adjusting the affordability assumptions we find that there is still a significant need for additional affordable housing. In addition, 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 in the HMA rents have also dropped, albeit by a lesser amount. As of January 2009 it was estimated that private sector rents are up to 6% 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 household's 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 12% 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 269 per annum to 235). With the larger drop in prices the need level drops further (to 209 per annum). In both alternatives however, the level of housing need remains significant.

<b>Table 10.7 Summary of housing needs situation in West Somerset under different price/rent assumptions</b>			
Element	Main analysis	Prices down 15%, rents down 6%	Prices down 30%, rents down 12%
Backlog need (annual)	105	97	92
Backlog supply (annual)	44	44	44
Net backlog need (annual)	61	53	48
Future need (annual)	307	281	260
Future supply (annual)	99	99	99
Net future need (annual)	208	182	161
<b>Total net annual need</b>	<b>269</b>	<b>235</b>	<b>209</b>

Source: West Somerset 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 newbuild 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 THE 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 15.0% 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 (50.5%) 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)	649	7,674	8.5%	26.4%
Owner-occupied (with mortgage)	593	4,324	13.7%	24.1%
Social rented	405	2,254	17.9%	16.5%
Private rented	810	2,148	37.7%	33.0%
Total	2,456	16,400	15.0%	100.0%

Source: West Somerset 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	%
West Somerset	1,700	69.2%	1,772	72.2%
Surrounding districts	297	12.1%	311	12.7%
Other areas	459	18.7%	373	15.2%
Total	2,456	100.0%	2,456	100.0%

Source: West Somerset Council household survey (2008)

- 11.4 As the table above shows, most existing residents (69.2%) planning to move would prefer to stay in West Somerset, but slightly more (72.2%) expected to have to do so.
- 11.5 Just 0.4% of those households in the sample who stated that they would like to live in West 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 and the results are shown below. The results, unsurprisingly, suggest that the majority (62.6%) of all households would like to move to owner-occupation. However, only 43.5% expect to secure this type of accommodation. More than four times as many households expect to rent privately than would ideally like to.
- 11.7 Of those aspiring to move to move to an owner-occupied home, 69.5% expect to achieve that goal.

**Table 11.3 Housing tenure aspirations and expectations**

Tenure	Like		Expect	
	Households	%	Households	%
Owner-occupied	1,537	62.6%	1,068	43.5%
Social rented	750	30.5%	749	30.5%
Private rented	144	5.9%	584	23.8%
Shared accommodation	25	1.0%	56	2.3%
Total	2,456	100.0%	2,456	100.0%

Source: West Somerset 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, 45.5% expect to remain in the sector, even though only 10.6% want to do so.

**Table 11.4 Current tenure and tenure preference**

Current tenure	Tenure preference			Total
	Owner-occupied	Social rented	Private rented	
Owner-occupied (no mortgage)	<b>580</b>	36	33	649
Owner-occupied (with mortgage)	<b>538</b>	30	25	593
Social rented	108	<b>296</b>	0	405
Private rented	336	387	<b>86</b>	810
<b>Total</b>	<b>1,563</b>	<b>750</b>	<b>144</b>	<b>2,456</b>

Source: West Somerset Council household survey (2008)

**Table 11.5 Current tenure and tenure expectation**

Current tenure	Tenure expectation			Total
	Owner-occupied	Social rented	Private rented	
Owner-occupied (no mortgage)	<b>582</b>	29	39	649
Owner-occupied (with mortgage)	<b>434</b>	15	144	593
Social rented	0	<b>373</b>	32	405
Private rented	109	332	<b>369</b>	810
<b>Total</b>	<b>1,124</b>	<b>749</b>	<b>584</b>	<b>2,456</b>

Source: West Somerset Council household survey (2008)

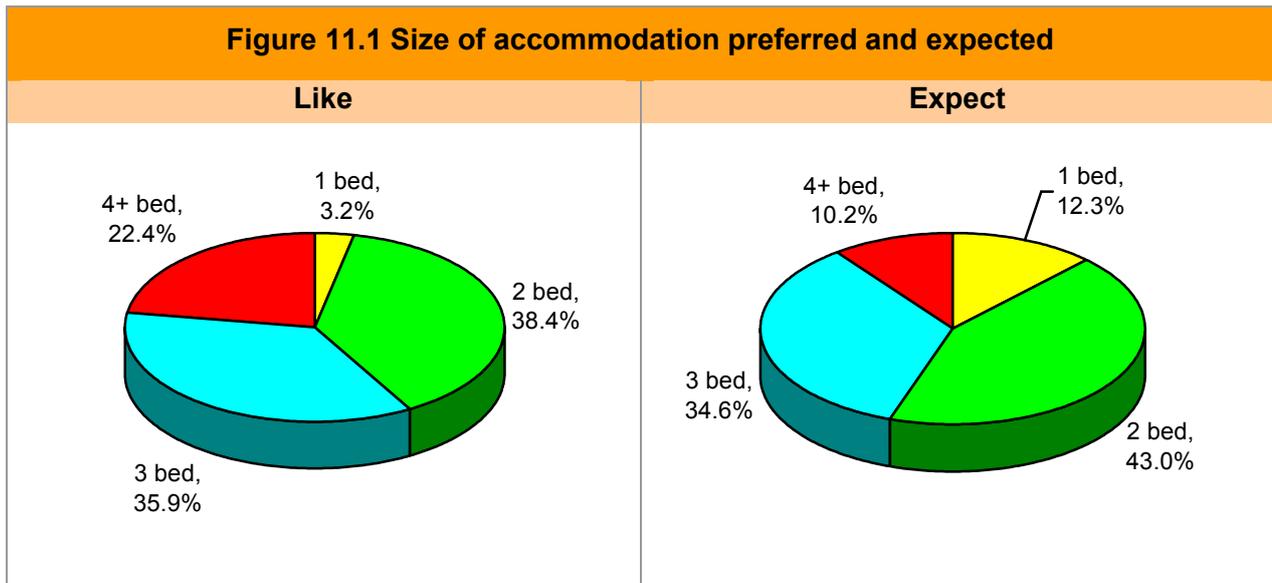
11.11 The table below shows the type of dwellings households would like and expect to move to. Unsurprisingly a large proportion of households would like detached houses (43.3%) but a much smaller proportion would expect to move to such accommodation (17.4%).

**Table 11.6 Housing type aspirations and expectations**

Type of home	Like		Expect	
	Households	%	Households	%
Detached house	1,063	43.3%	428	17.4%
Semi-detached house	464	18.9%	653	26.6%
Terraced house	65	2.6%	428	17.4%
Detached bungalow	524	21.3%	299	12.2%
Semi-detached/terraced bungalow	98	4.0%	214	8.7%
Flat/maisonette	229	9.3%	412	16.8%
Caravan/mobile home	13	0.5%	22	0.9%
<b>Total</b>	<b>2,456</b>	<b>100.0%</b>	<b>2,456</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

11.12 In terms of sizes of accommodation, the most popular size is two 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: West Somerset 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, a significant minority would like or expect some form of specialist housing, mainly sheltered housing with a warden.

**Table 11.7 Specialist housing type aspirations and expectations**

Type of home	Like		Expect	
	Households	%	Households	%
Sheltered housing with a warden	102	4.2%	65	2.6%
Sheltered housing without a warden	47	1.9%	45	1.8%
Housing with a support worker	39	1.6%	19	0.8%
Extra care scheme	24	1.0%	15	0.6%
Residential care and/or nursing home	21	0.8%	21	0.8%
Ordinary accommodation	2,223	90.5%	2,292	93.3%
<b>Total</b>	<b>2,456</b>	<b>100.0%</b>	<b>2,456</b>	<b>100.0%</b>

Source: West Somerset 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 1,013 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. Less than half of potential households wish to stay in West Somerset, and even fewer expect to do so, with just under half expecting to move out of the area.
- 11.16 Of those potential households wishing to stay in West Somerset, 91.5% expect to be able to do so. In total therefore some 395 potential households would both like and expect to remain living in the District.

<b>Table 11.8 Where potential households would like and expect to move</b>				
Location of next home	Like		Expect	
	Households	%	Households	%
West Somerset	432	42.6%	408	40.2%
Surrounding districts	50	4.9%	106	10.5%
Other areas	532	52.5%	500	49.3%
Total	1,013	100.0%	1,013	100.0%

Source: West Somerset 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 nearly three quarters of potential households would like to move to owner-occupied accommodation (71.6%). While some potential households considered private rented housing their preferred option, many 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 40.9% expected to achieve that goal.

<b>Table 11.9 Housing tenure aspirations and expectations – potential households</b>				
Tenure	Like		Expect	
	Households	%	Households	%
Owner-occupied	726	71.6%	297	29.3%
Social rented	155	15.3%	142	14.0%
Private rented	133	13.1%	575	56.7%
Shared Ownership	0	0.0%	0	0.0%
Total	1,013	100.0%	1,013	100.0%

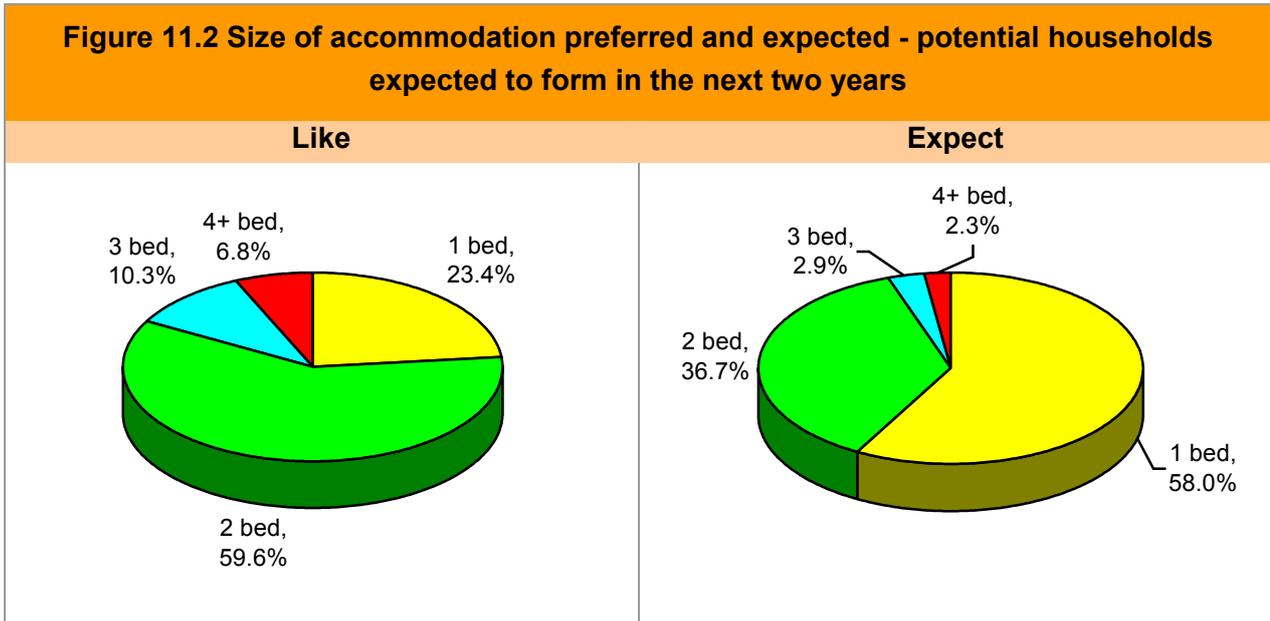
Source: West Somerset Council household survey (2008)

- 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 (53.5%) expect to live in a flat or maisonette, although only 30.8% would like to do so.

Type of home	Table 11.10 Housing type aspirations and expectations of potential households			
	Like		Expect	
	Households	%	Households	%
Detached house	324	31.9%	74	7.3%
Semi-detached house	224	22.1%	154	15.2%
Terraced house	143	14.1%	185	18.3%
Detached bungalow	11	1.1%	11	1.1%
Other bungalow	0	0.0%	13	1.3%
Flat/maisonette	312	30.8%	542	53.5%
Caravan or mobile structure	0	0.0%	34	3.4%
<b>Total</b>	<b>1,013</b>	<b>100.0%</b>	<b>1,013</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

11.20 In terms of the sizes of accommodation required, we find that nearly two-thirds of potential households would like two bedroom accommodation (59.6%). However, a large proportion of the total (58.0%) 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: West Somerset 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 0.5% 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 West Somerset. The main findings were:

- 2,456 existing households state a need or likelihood of moving home over the next two years (15.0%)
- Over half of existing moving households would like to remain in the District, and 99.6% 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 1,013 households who need or are likely to form from households in the District over the next two years. Less than half (42.6%) would like to remain in the District
- Potential households show a similar 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, including 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 information which is both useful and goes over and above the strict requirements of Guidance. Essentially 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: West Somerset 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*

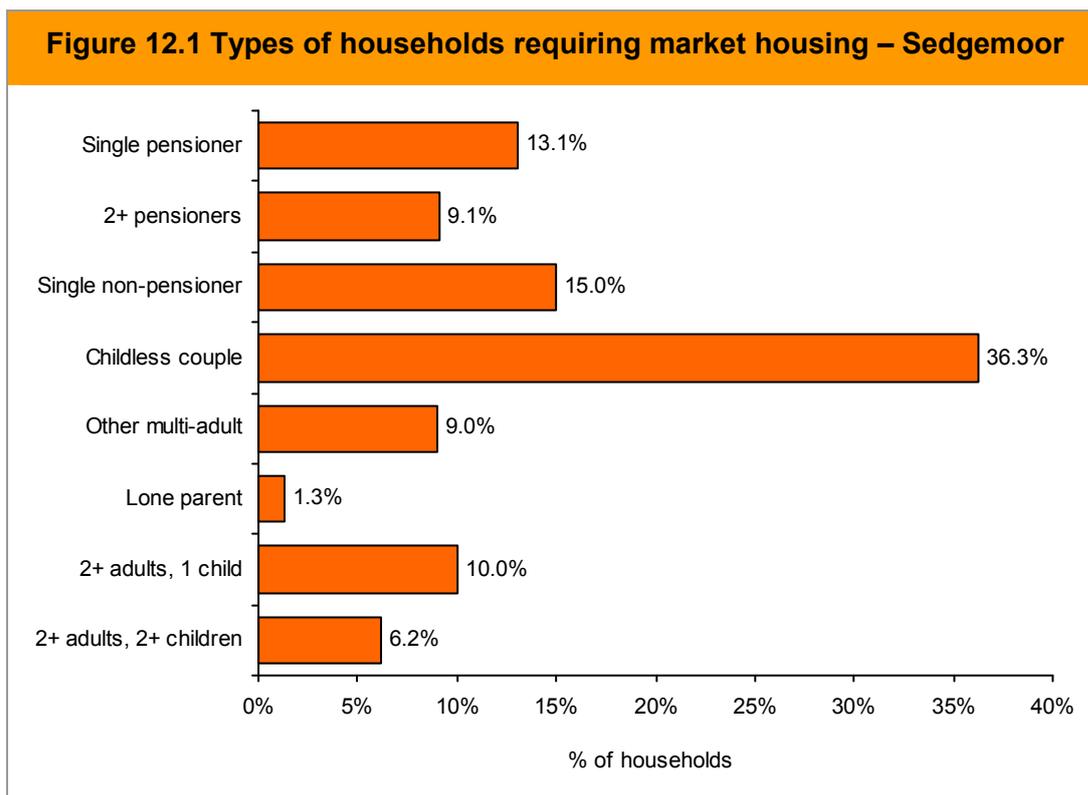
12.9 This chapter of the report is split into three parts. The first looks at the strict requirement of paragraph 22 of PPS3 (types of households requiring market housing) before moving on to make some estimate of the likely requirements in terms of both types of dwelling and sizes. The full requirement 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 (over a third) is childless couples with around 18% of all households containing children (aged under 16). Pensioner households make up around 22% of the total demand. The list includes types of household suggested in PPS3 para 22, but goes into a little more detail.



**Net requirement of market housing: dwelling types**

12.13 The table 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 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 and semi-detached houses is in excess of the proportion of supply – with the opposite being true for all other dwelling types.

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

Dwelling type	Demand	Supply
Detached house	26.7%	16.3%
Semi-detached house	21.6%	20.9%
Terraced house	17.6%	20.1%
Bungalow	20.6%	22.9%
Flat/maisonette	13.4%	19.8%
Total	100.0%	100.0%

Source: West Somerset 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 thus be argued that no additional terraced houses 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 newbuild 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, where the demand for detached houses is 26.7% of the total demand, the supply is only 16.3% of the total. The difference between these two figures is 10.4% and so we might argue that the provision of additional detached houses should be around 10% 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 one must accept 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 (for example) detached houses. 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).

<b>Table 12.3 Possible profile for market housing by type of dwelling</b>	
Dwelling type	Possible profile for newbuild
Detached house	37%
Semi-detached house	22%
Terraced house	15%
Bungalow	18%
Flat/maisonette	7%
Total	100%

Source: West Somerset 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 four or more bedroom homes is greater than the supply, with the opposite being true of two bedroom homes.

<b>Table 12.4 Supply/demand of market housing by size of dwelling – West Somerset</b>		
Size	Demand	Supply
1 bedroom	7.5%	7.2%
2 bedrooms	39.9%	42.1%
3 bedrooms	36.3%	36.8%
4+ bedrooms	16.3%	13.9%
Total	100.0%	100.0%

Source: West Somerset Council household survey (2008)

12.18 As with the types of dwelling we have looked at the difference between the proportions of supply and demand 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. The table below shows the results of this analysis. Overall, the analysis suggests that over half of the net market demand is for larger (three and four plus bedroom) dwellings.

<b>Table 12.5 Possible profile for market housing by size of dwelling</b>	
Dwelling size	Possible profile for newbuild
1 bedroom	8%
2 bedrooms	38%
3 bedrooms	36%
4+ bedrooms	19%
Total	100%

Source: West Somerset Council household survey (2008)

## Sizes 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. 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 – West Somerset**

Size/type	Social rented		Intermediate demand
	Demand	Supply	
1 bedroom	20.4%	22.6%	12.9%
2 bedrooms – flat	9.4%	13.6%	12.4%
2 bedrooms – house	31.7%	35.0%	32.3%
3 bedrooms	34.3%	28.9%	29.3%
4+ bedrooms	4.2%	0.0%	13.0%
Total	100.0%	100.0%	100.0%

Source: West Somerset 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 (52% as one and two bedrooms). Smaller homes make up 58% 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%	13%
2 bedrooms – flat	5%	12%
2 bedrooms – house	29%	32%
3 bedrooms	40%	29%
4+ bedrooms	8%	13%
Total	100%	100%

Source: West Somerset 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 (36.3% of the total) with households with children making up only 17.5% of the total demand. However, when translated into dwelling sizes the data suggests that around half of the net demand is 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; the majority of the requirement is for smaller units although there is a significant need for larger 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 the 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 3,688 households in West Somerset with one or more members in an identified support needs group - this represents 22.5% 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 West Somerset has a higher proportion of households with an LLTI at 38.3% 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 'physically disabled' member are the predominant group. There are 2,064 households containing a person with a physical disability. The next largest group is 'medical condition'. 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	1,075	6.6%	29.2%
Medical condition	2,039	12.4%	55.3%
Physical disability	2,064	12.6%	56.0%
Learning difficulty	316	1.9%	8.6%
Mental health problem	524	3.2%	14.2%
Severe sensory disability	400	2.4%	10.8%
Other	176	1.1%	4.8%

Source: West Somerset 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	1,298	8,084	16.1%	35.2%
Both older & non-older people	576	2,150	26.8%	15.6%
Older people only	1,814	6,167	29.4%	49.2%
Total	3,688	16,400	22.5%	100.0%

Source: West Somerset 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 29.4% 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 40% 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)	1,731	7,674	22.6%	46.9%
Owner-occupied (with mortgage)	545	4,324	12.6%	14.8%
Social rented	903	2,254	40.0%	24.5%
Private rented	509	2,148	23.7%	13.8%
Total	3,688	16,400	22.5%	100.0%

Source: West Somerset Council household survey (2008)

13.14 The table below indicates that support needs households are over twice as likely to be living in unsuitable housing as non-support needs households. Some 12.5% of all support needs households are living in unsuitable housing, which compares with 6.8% of all households and only 5.2% 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	461	3,688	12.5%	41.3%
No support needs	656	12,712	5.2%	58.7%
Total	1,117	16,400	6.8%	100.0%

Source: West Somerset Council household survey (2008)

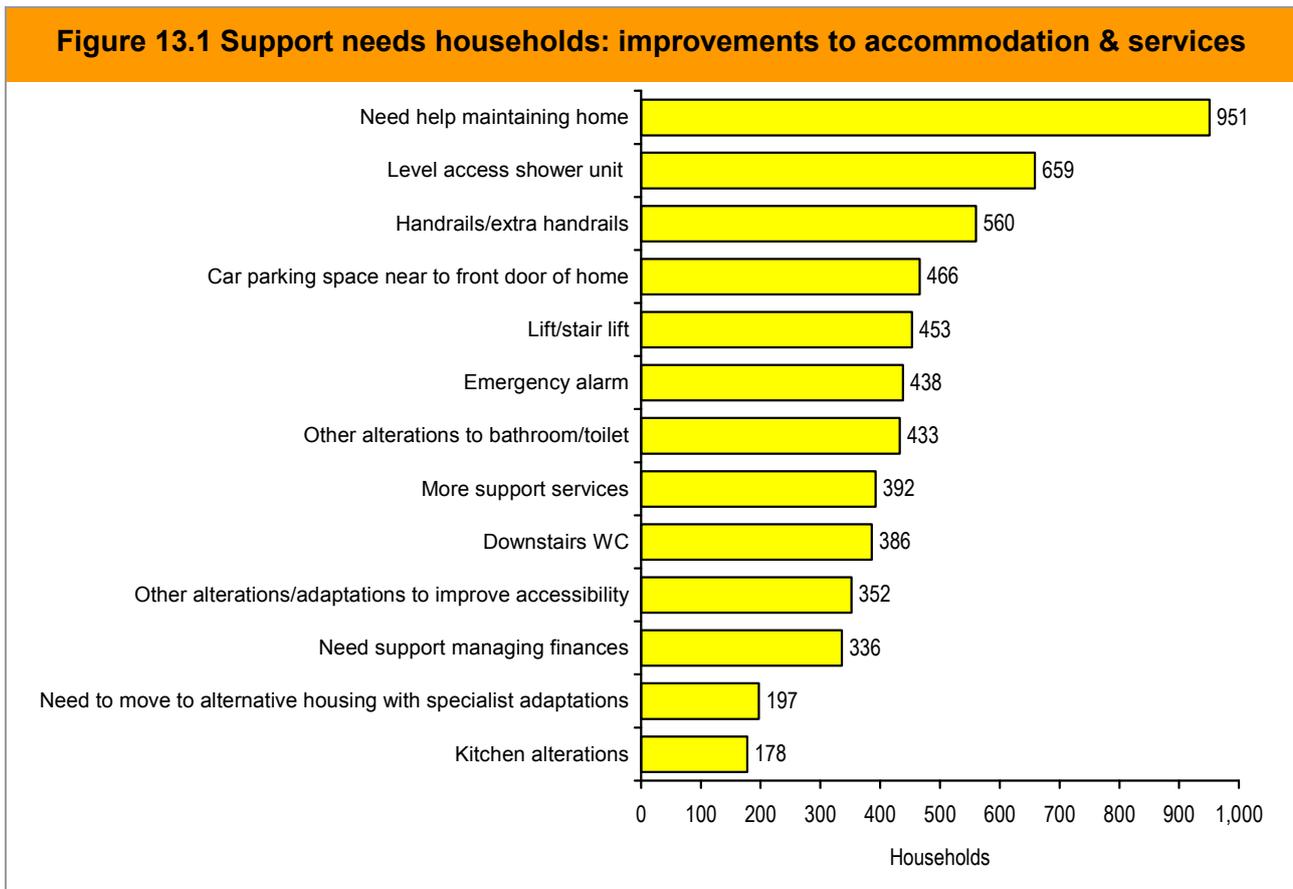
13.15 The table below shows the average income and savings levels for support needs households in comparison to other households. The table shows that support needs households have average income and savings levels noticeably below the average for non-support needs households.

Table 13.5 Income and savings levels of support needs households		
Support needs	Annual gross household income (mean)	Average household savings (mean)
Support needs	£17,786	£31,371
No support needs	£26,244	£45,692
All households	£24,342	£42,472

Source: West Somerset 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.



Source: West Somerset Council household survey (2008)

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

- Need help maintaining home
- Level access shower unit
- Handrails/extra handrails
- Car parking space near to front door of home

### Older person households

13.18 Older people are defined as those over the state pension eligibility age (currently 65 for men, 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 Some 37.6% of all households contain only older people, a further 13.1% contain both older and non-older people. Data from the 2001 Census suggests that West Somerset has a higher proportion of pensioner households, at 36.8%, than is found regionally (27.0%) or nationally (23.7%).

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

<b>Table 13.6 Older person households</b>		
Categories	Number of households	% of all households
Households without older persons	8,084	49.3%
Households with both older and non-older persons	2,150	13.1%
Households with older persons only	6,167	37.6%
Total	16,400	100.0%

Source: West Somerset 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 12 older persons only households that contain more than two people. Some 63.3% of all single person households are older person households.

<b>Table 13.7 Size of older person only households</b>				
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	3,565	5,630	63.3%	57.8%
Two	2,590	6,574	39.4%	42.0%
Three	12	1,826	0.7%	0.2%
Four	0	1,609	0.0%	0.0%
Five	0	488	0.0%	0.0%
Six or more	0	273	0.0%	0.0%
<b>Total</b>	<b>6,167</b>	<b>16,400</b>	<b>37.6%</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

13.22 The table below shows the housing tenures of households with older persons. Over four-fifths 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 West Somerset 33.6% of social rented dwellings contain only older people. This may have implications for future supply of and demand for specialised social rented accommodation.

<b>Table 13.8 Older person only households and tenure</b>				
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)	4,425	7,674	57.7%	71.7%
Owner-occupied (with mortgage)	506	4,324	11.7%	8.2%
Social rented	756	2,254	33.6%	12.3%
Private rented	480	2,148	22.3%	7.8%
<b>Total</b>	<b>6,167</b>	<b>16,400</b>	<b>37.6%</b>	<b>100.0%</b>

Source: West Somerset 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	578	9.4%	678	6.6%
2 bedrooms	2,451	39.7%	2,689	26.3%
3 bedrooms	2,427	39.4%	4,469	43.7%
4+ bedrooms	710	11.5%	2,396	23.4%
Total	6,167	100.0%	10,233	100.0%

Source: West Somerset 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 179 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)	150	1,776	1,905	594	4,425
Owner-occupied (with mortgage)	35	214	187	69	506
Social rented	298	280	174	5	756
Private rented	95	181	161	43	480
Total	578	2,451	2,427	710	6,167

Source: West Somerset 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 West 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 eight or the average age of the children is under eight. 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.

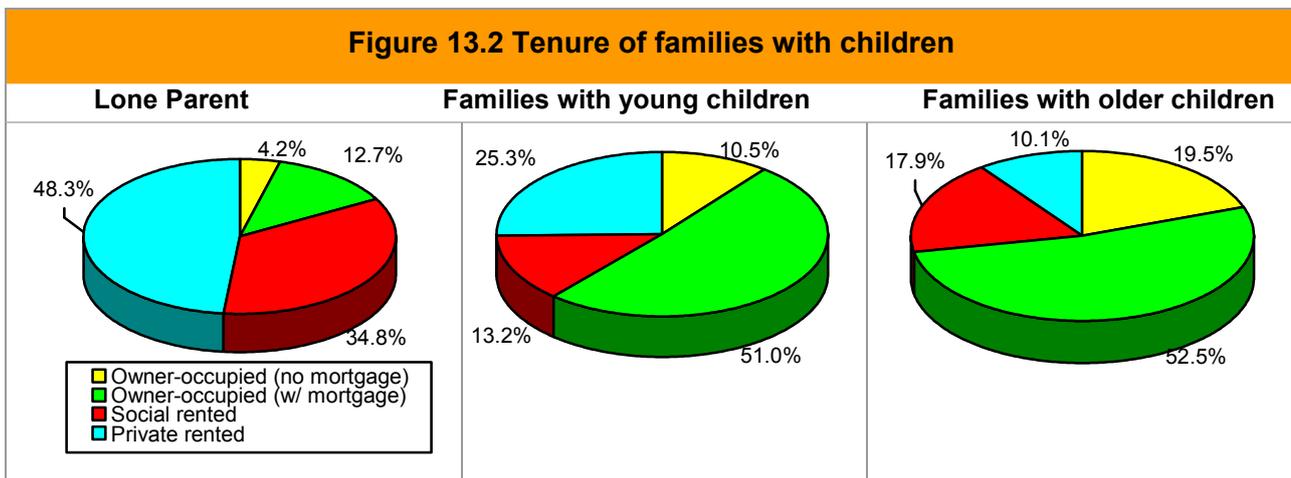
13.28 The table below shows the number of each type of household with children. The survey estimates that there are 2,906 households with children in West Somerset. Of these 321 households (11.0%) are lone parents, some 38.0% are families with younger children and the remaining 51.0% are families with older children. Data from the 2001 Census shows that in West Somerset there is a lower proportion of households with dependent children, at 21.7%, 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	321	11.0%
Families with young children	1,103	38.0%
Families with older children	1,483	51.0%
Total	2,906	100.0%

Source: West Somerset 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 reside in private rented accommodation.



Source: West Somerset Council household survey (2008)

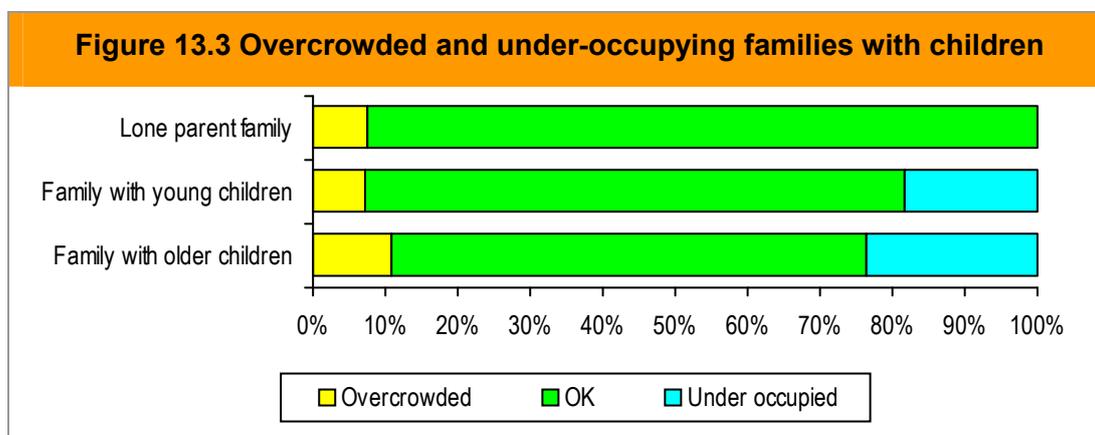
13.30 The table below presents the proportion of families with children living in unsuitable housing. The table indicates that lone parent families are significantly more likely than other families be living in unsuitable housing.

**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	23.4%	13.5%	15.6%
Not in unsuitable housing	76.6%	86.5%	84.4%
Total	100.0%	100.0%	100.0%

Source: West Somerset Council household survey (2008)

13.31 The figure 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: West Somerset 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	14.7%	4.6%	8.0%
Within a year	15.3%	9.4%	4.9%
1 to 2 years	10.8%	11.8%	10.1%
2 to 5 years	12.7%	16.2%	16.8%
No need/not likely to move	46.5%	58.0%	60.1%
Total	100.0%	100.0%	100.0%

Source: West Somerset 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:

- i) Public administration
- ii) Defence
- iii) Education
- iv) 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 West 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 3,735 key workers are resident in the District. The survey also shows that there are 2,272 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 directly comparable data for key workers on a national or regional level, however, Census data shows that West Somerset, at 23.1%, has a lower proportion of its population employed within public administration, education or health than found regionally (25.6%) and 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 (80.5% compared to 67.8%). 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)	582	25.6%	1,305	26.3%
Owner-occupied (with mortgage)	1,246	54.9%	2,157	43.5%
Social rented	167	7.4%	439	8.8%
Private rented	276	12.1%	1,062	21.4%
<b>Total</b>	<b>2,272</b>	<b>100.0%</b>	<b>4,963</b>	<b>100.0%</b>

Source: West Somerset 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 slightly 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	£33,938	£22,532
All non-key worker (in employment)	£32,665	£32,447
All other households (no-one working)	£17,458	£52,841

Source: West Somerset 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	1,733	76.3%	3,536	71.2%
Afford discount market housing	163	7.2%	330	6.6%
Afford intermediate housing	195	8.6%	508	10.2%
Social rent only	181	8.0%	589	11.9%
Total	2,272	100.0%	4,963	100.0%

Source: West Somerset 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 76.3% compared with 71.2%. Slightly fewer key worker households are in a situation of only being able to afford social housing (8.0% compared to 11.9%). A higher proportion of key worker households are able to afford discount market housing than non-key worker households in employment.

## 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 West 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 2,790 younger people in West Somerset.
- 13.45 The table below presents the working status of younger people in West 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 3.3% 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	1,578	56.6%
Part-time employment	363	13.0%
Self-employed	308	11.0%
Unemployed	92	3.3%
Student or trainee	59	2.1%
Looking after home/family	249	8.9%
Long term sick or disabled	97	3.5%
Other	44	1.6%
Total	2,790	100.0%

Source: West Somerset Council household survey (2008)

- 13.46 Further investigation reveals that some 43.2% 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 a quarter of younger people live in a dwelling with their own family, almost a fifth shares their home with other younger people, 8.8% live alone and 45.7% live with their parents or others.

<b>Table 13.18 Type of household younger people reside in</b>		
Household reside in	Number of people	% of all people
On own	245	8.8%
Sharing house with others the same age	533	19.1%
Live in family with own children	738	26.4%
Live with parents/others	1,274	45.7%
Total	2,790	100.0%

Source: West Somerset 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 7.6% of young family households are overcrowded, which is higher than the average for the District.

<b>Table 13.19 Overcrowded and under-occupying younger households</b>				
Overcrowded/under-occupied	Household type			
	Young on own	Young sharing	Young with family	Other households
Overcrowded	0.0%	0.0%	7.6%	1.8%
Neither overcrowded nor under-occupied	69.0%	69.4%	87.2%	53.5%
Under-occupied	31.0%	30.6%	5.2%	44.7%
Total	100.0%	100.0%	100.0%	100.0%

Source: West Somerset 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 (31.2%), whilst all 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)	32.9%	8.0%	0.0%	49.4%
Owner-occupied (with mortgage)	21.1%	48.4%	35.8%	25.6%
Social rented	11.8%	2.9%	31.2%	13.4%
Private rented	34.1%	40.7%	33.0%	11.5%
Total	100.0%	100.0%	100.0%	100.0%

Source: West Somerset 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 318 households that have become first-time buyers in West 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 30.7% of first-time buyer households contain two people and a further 44.1% contain three or more people. Overall first-time buyer households are less 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	
1 person	80	25.3%	506	34.3%	5,043	34.5%	5,630	34.3%
2 people	98	30.7%	661	44.8%	5,816	39.8%	6,574	40.1%
3 people	108	33.9%	190	12.8%	1,529	10.5%	1,826	11.1%
4 people	25	7.9%	76	5.1%	1,508	10.3%	1,609	9.8%
5 people	7	2.2%	26	1.8%	455	3.1%	488	3.0%
6 or more people	0	0.0%	17	1.2%	256	1.8%	273	1.7%
Total	318	100.0%	1,476	100.0%	14,606	100.0%	16,400	100.0%

Source: West Somerset Council household survey (2008)

13.54 The table below shows the age of the respondent in first-time buyer households. It shows that 25.0% of respondents are between 20 and 29, whilst 42.0% are between 30 and 39. The median age of respondents in first-time buyer households is 34 years old.

**Table 13.22 Age of recent first-time buyers**

Respondent age	First-time buyer		Other recent buyer		Other household		Total	
Under 29	80	25.0%	53	3.6%	533	3.6%	665	4.1%
30-39	133	42.0%	178	12.1%	1,226	8.4%	1,538	9.4%
40-49	59	18.7%	195	13.2%	2,163	14.8%	2,418	14.7%
50 and over	45	14.3%	1,049	71.1%	10,684	73.2%	11,779	71.8%
Total	318	100.0%	1,476	100.0%	14,606	100.0%	16,400	100.0%

Source: West Somerset Council household survey (2008)

- 13.55 The average annual income of first-time buyer households is £33,925 which is significantly higher than the average for the District of £24,342. The survey also suggests that first-time buyer households required average savings of around £22,000 in order to be able to purchase housing.
- 13.56 Finally the survey indicates that some 67.1% of first-time buyers are using a higher proportion of their income to pay for their housing costs than is recommended by CLG 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 174 households that would like to become owner-occupiers in the next two years, which is about 16% of all younger households in West Somerset.

### Concealed younger households aspiring to own

- 13.58 The survey data reveals that 1,013 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 726 of these households would like to become owner-occupiers in the next two years.

13.59 The survey indicates that these 726 concealed households have an average annual income of £12,324, which is significantly below the average across West Somerset. The data suggests that just 10.9% 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 West Somerset. The data shows that 31.6% of households live in an urban area with the remaining 68.4% split between the other three categories.

<b>Table 13.23 Households in urban/rural areas (based on 4 categories)</b>		
Classification	Number of households	Percentage of households
Urban	5,182	31.6%
Town and Fringe	4,043	24.7%
Village	4,860	29.6%
Hamlet	2,316	14.1%
Total	16,401	100.0%

Source: West Somerset 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 urban households are slightly more likely to owner-occupy (without a mortgage).

**Table 13.24 Rural households and tenure**

Tenure	Urban		Rural	
	Number of households	% of households	Number of households	% of households
Owner-occupied (no mortgage)	2,521	48.7%	5,153	45.9%
Owner-occupied (with mortgage)	1,347	26.0%	2,978	26.5%
Social rented	599	11.6%	1,655	14.8%
Private rented	714	13.8%	1,433	12.8%
Total	5,181	100.0%	11,219	100.0%

Source: West Somerset Council household survey (2008)

13.64 When considering the differences between types of household we find that a higher proportion of single pensioners are based within the urban area. Rural areas have a higher proportion of households with two or more adults and no children.

**Table 13.25 Rural households and household types**

Household type	Urban		Rural	
	Number of households	% of households	Number of households	% of households
Single pensioners	1,427	27.5%	2,138	19.1%
2 or more pensioners	820	15.8%	1,782	15.9%
Single non-pensioners	815	15.7%	1,250	11.1%
2 or more adults - no children	1,306	25.2%	3,956	35.3%
Lone parent	124	2.4%	197	1.8%
2+ adults 1 child	350	6.8%	826	7.4%
2+ adults 2+ children	340	6.6%	1,070	9.5%
Total	5,182	100.0%	11,219	100.0%

Source: West Somerset 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 higher levels of savings.

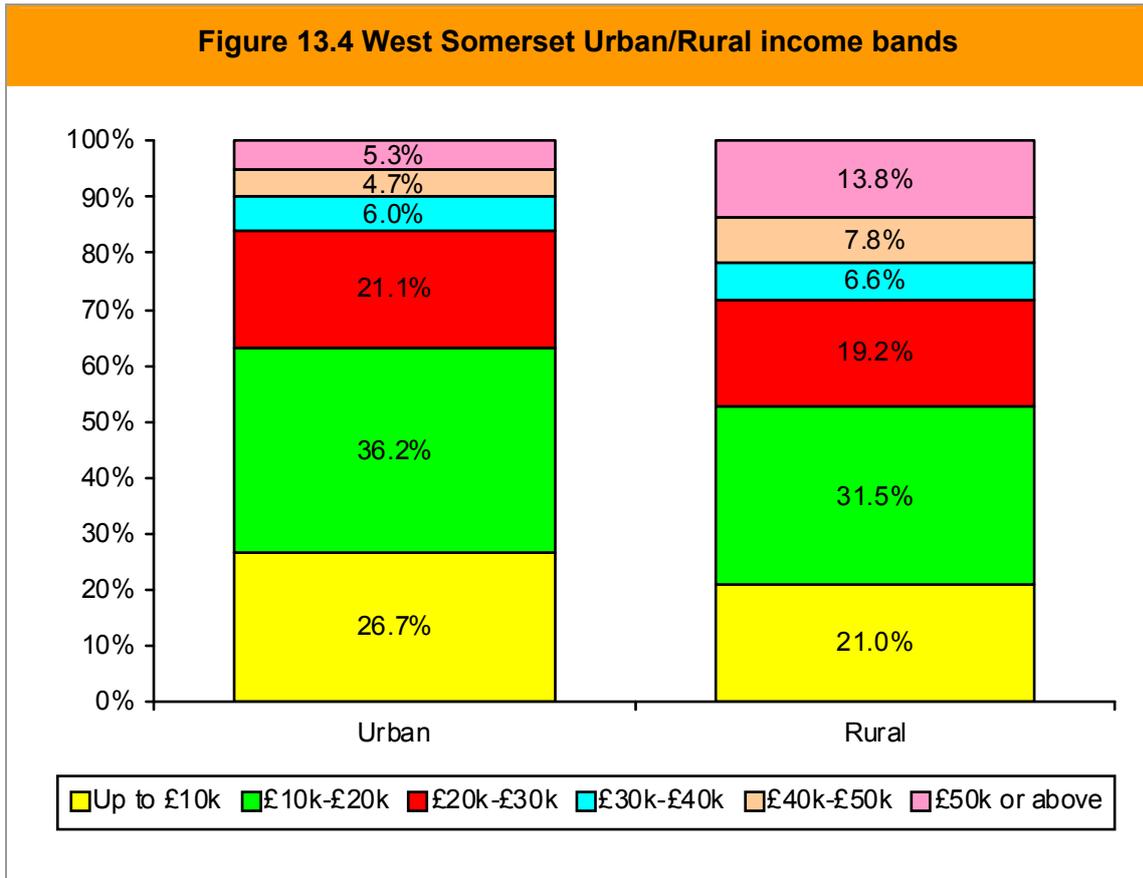
**Table 13.26 Income and savings levels of rural households**

Categories	Annual gross household income	Average household savings (mean)
Urban	£19,295	£34,356
Rural	£26,674	£46,220
All households	£24,342	£42,472

Source: West Somerset 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.



**Accessibility in rural areas**

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

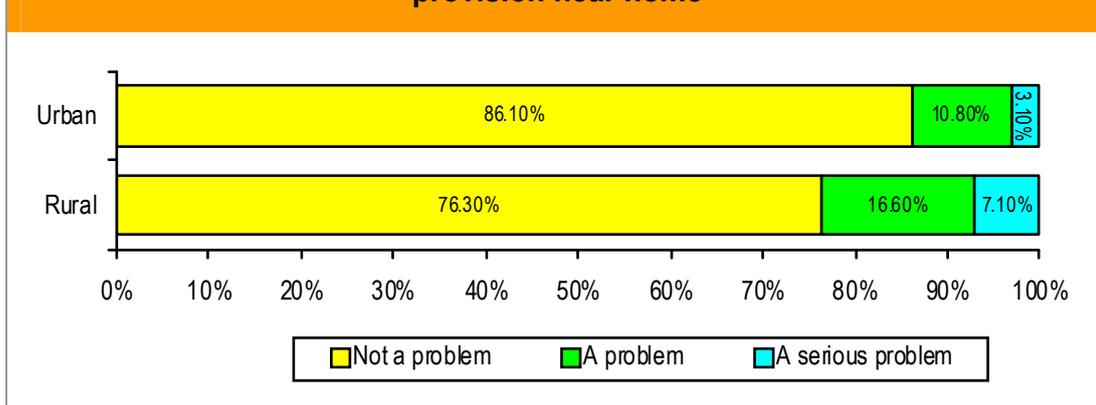
13.69 In urban areas of West Somerset we find that 27.8% of households have no access to a car. This compares with 14.8% of households living in rural areas. Average car/van ownership varies from 0.94 for households in urban areas to 1.35 for rural areas.

**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	1,439	27.8%	1,661	14.8%
1	2,802	54.1%	5,095	45.4%
2	757	14.6%	3,393	30.2%
3+	183	3.5%	1,069	9.5%
Total	5,181	100.0%	11,218	100.0%
Average number of cars/vans	0.94		1.35	

Source: West Somerset 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.

**Figure 13.4 Opinions on adequacy of public transport provision near home**

Source: West Somerset 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. Main findings include:

- There are an estimated 3,688 households in West Somerset with one or more members in an identified support needs group, this represents 22.5% of all households. These households were most likely to state a requirement for help maintaining their home
- Some 37.6% of households 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 179 older person households living in properties with at least three bedrooms indicating an opportunity to reduce under-occupation
- There are 2,906 households containing families with children in West 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 2,272 households in West 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 £33,925 (39.4% higher than the average for the District) and are headed by someone with an average age of 34
- 68.4% 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



## Number of households and sample size

<b>Table A1.1 Number of households in each ward and sample size</b>				
Ward	Number of households	% of households	Sample size	% of sample
Alcombe East	642	3.9%	71	3.7%
Alcombe West	1,231	7.5%	124	6.5%
Aville Vale	561	3.4%	76	4.0%
Brompton Ralph and Haddon	418	2.5%	47	2.5%
Carhampton and Withycombe	627	3.8%	61	3.2%
Crowcombe and Stogumber	523	3.2%	85	4.4%
Dulverton and Brushford	967	5.9%	118	6.2%
Dunster	415	2.5%	55	2.9%
Exmoor	419	2.6%	34	1.8%
Minehead North	1,432	8.7%	190	9.9%
Minehead South	1,876	11.4%	221	11.6%
Old Cleeve	1,103	6.7%	127	6.6%
Porlock and District	1,069	6.5%	147	7.7%
Quantock Vale	988	6.0%	113	5.9%
Quarme	472	2.9%	41	2.1%
Watchet	1,914	11.7%	174	9.1%
West Quantock	530	3.2%	78	4.1%
Williton	1,214	7.4%	151	7.9%
<b>Total</b>	<b>16,400</b>	<b>100.0%</b>	<b>1,913</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

<b>Table A1.2 Number of households in each sub-area and sample size</b>				
Sub-area	Number of households	% of households	Sample size	% of sample
Exmoor	2,455	15.0%	299	15.6%
West Somerset	13,945	85.0%	1,614	84.4%
<b>Total</b>	<b>16,400</b>	<b>100.0%</b>	<b>1,913</b>	<b>100.0%</b>

Source: West Somerset 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.	%
Alcombe East	251	39.1%	188	29.3%	147	22.9%	56	8.7%	642	100.0%
Alcombe West	463	37.6%	425	34.5%	226	18.4%	117	9.5%	1,231	100.0%
Avile Vale	301	53.7%	79	14.1%	148	26.4%	32	5.8%	561	100.0%
Brompton Ralph and Haddon	235	56.3%	97	23.1%	40	9.5%	46	11.1%	418	100.0%
Carhampton and Withycombe	292	46.6%	92	14.7%	153	24.3%	90	14.4%	627	100.0%
Crowcombe and Stogumber	279	53.3%	148	28.4%	28	5.4%	68	12.9%	523	100.0%
Dulverton and Brushford	374	38.7%	298	30.8%	159	16.5%	135	14.0%	967	100.0%
Dunster	193	46.5%	97	23.4%	44	10.5%	81	19.6%	415	100.0%
Exmoor	180	43.0%	88	21.0%	38	9.2%	112	26.8%	419	100.0%
Minehead North	705	49.2%	395	27.6%	41	2.9%	291	20.3%	1,432	100.0%
Minehead South	1,103	58.8%	338	18.0%	185	9.9%	250	13.3%	1,876	100.0%
Old Cleeve	578	52.4%	383	34.7%	54	4.9%	88	8.0%	1,103	100.0%
Porlock and District	505	47.3%	183	17.2%	141	13.2%	239	22.4%	1,069	100.0%
Quantock Vale	337	34.1%	310	31.4%	187	19.0%	153	15.5%	988	100.0%
Quarme	258	54.7%	141	29.8%	39	8.3%	34	7.3%	472	100.0%
Watchet	837	43.8%	630	32.9%	360	18.8%	87	4.5%	1,914	100.0%
West Quantock	293	55.3%	144	27.2%	16	3.0%	77	14.5%	530	100.0%
Williton	489	40.3%	287	23.6%	249	20.5%	188	15.5%	1,214	100.0%
Total	7,674	46.8%	4,324	26.4%	2,254	13.7%	2,148	13.1%	16,400	100.0%

Source: West Somerset 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.	%
Exmoor	1,060	43.2%	570	23.2%	338	13.8%	487	19.8%	2,455	100.0%
West Somerset	6,614	47.4%	3,755	26.9%	1,916	13.7%	1,661	11.9%	13,945	100.0%
Total	7,674	46.8%	4,324	26.4%	2,254	13.7%	2,148	13.1%	16,400	100.0%

Source: West Somerset 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.	%
Alcombe East	215	33.5%	264	41.1%	99	15.5%	64	9.9%	642	100.0%
Alcombe West	156	12.7%	413	33.5%	322	26.2%	340	27.6%	1,231	100.0%
Aville Vale	286	51.0%	207	36.8%	40	7.1%	28	5.1%	561	100.0%
Brompton Ralph and Haddon	352	84.2%	45	10.7%	21	5.1%	0	0.0%	418	100.0%
Carhampton and Withycombe	248	39.5%	313	49.9%	66	10.6%	0	0.0%	627	100.0%
Crowcombe and Stogumber	324	62.0%	153	29.3%	34	6.5%	11	2.2%	523	100.0%
Dulverton and Brushford	465	48.1%	277	28.6%	139	14.3%	87	9.0%	967	100.0%
Dunster	167	40.2%	108	26.0%	86	20.8%	54	13.1%	415	100.0%
Exmoor	228	54.5%	137	32.6%	19	4.5%	35	8.4%	419	100.0%
Minehead North	239	16.7%	260	18.1%	246	17.1%	688	48.0%	1,432	100.0%
Minehead South	682	36.4%	617	32.9%	322	17.1%	256	13.6%	1,876	100.0%
Old Cleeve	668	60.5%	259	23.4%	161	14.6%	16	1.4%	1,103	100.0%
Porlock and District	456	42.7%	258	24.2%	260	24.4%	94	8.8%	1,069	100.0%
Quantock Vale	427	43.2%	414	41.9%	147	14.9%	0	0.0%	988	100.0%
Quarme	309	65.6%	87	18.5%	75	15.9%	0	0.0%	472	100.0%
Watchet	330	17.3%	642	33.5%	662	34.6%	280	14.6%	1,914	100.0%
West Quantock	369	69.6%	107	20.2%	36	6.8%	18	3.4%	530	100.0%
Williton	339	27.9%	466	38.4%	245	20.1%	165	13.6%	1,214	100.0%
<b>Total</b>	<b>6,260</b>	<b>38.2%</b>	<b>5,025</b>	<b>30.6%</b>	<b>2,980</b>	<b>18.2%</b>	<b>2,136</b>	<b>13.0%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset 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.	%
Exmoor	1,149	46.8%	672	27.4%	418	17.0%	216	8.8%	2,455	100.0%
West Somerset	5,111	36.6%	4,353	31.2%	2,562	18.4%	1,920	13.8%	13,945	100.0%
<b>Total</b>	<b>6,260</b>	<b>38.2%</b>	<b>5,025</b>	<b>30.6%</b>	<b>2,980</b>	<b>18.2%</b>	<b>2,136</b>	<b>13.0%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset 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
Alcombe East	121	99	75	207	27	42	71	642
Alcombe West	287	141	239	352	34	89	88	1,231
Aville Vale	110	142	60	144	26	38	42	561
Brompton Ralph and Haddon	70	67	37	140	0	54	50	418
Carhampton and Withycombe	81	62	126	230	0	46	83	627
Crowcombe and Stogumber	58	81	7	255	5	54	63	523
Dulverton and Brushford	230	207	95	277	0	96	62	967
Dunster	80	81	48	123	22	12	49	415
Exmoor	9	51	49	198	19	83	11	419
Minehead North	469	209	228	326	6	105	90	1,432
Minehead South	550	371	273	420	56	114	90	1,876
Old Cleeve	259	134	186	373	10	14	128	1,103
Porlock and District	270	189	91	318	22	98	82	1,069
Quantock Vale	157	129	59	412	11	65	155	988
Quarme	70	94	30	189	0	0	89	472
Watchet	355	270	293	647	49	110	190	1,914
West Quantock	101	108	67	199	0	30	26	530
Williton	290	167	103	452	35	126	41	1,214
Total	3,565	2,602	2,065	5,262	321	1,176	1,410	16,400

Source: West Somerset 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
Exmoor	508	447	235	792	41	276	154	2,455
West Somerset	3,057	2,155	1,830	4,470	280	899	1,255	13,945
Total	3,565	2,602	2,065	5,262	321	1,176	1,410	16,400

Source: West Somerset 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
Alcombe East	18.9%	15.4%	11.6%	32.2%	4.3%	6.6%	11.1%	100.0%
Alcombe West	23.3%	11.5%	19.4%	28.6%	2.8%	7.2%	7.2%	100.0%
Aville Vale	19.6%	25.3%	10.6%	25.7%	4.5%	6.8%	7.4%	100.0%
Brompton Ralph and Haddon	16.7%	16.0%	8.9%	33.5%	0.0%	13.0%	11.9%	100.0%
Carhampton and Withycombe	12.8%	9.9%	20.0%	36.7%	0.0%	7.3%	13.2%	100.0%
Crowcombe and Stogumber	11.2%	15.5%	1.3%	48.7%	0.9%	10.2%	12.1%	100.0%
Dulverton and Brushford	23.8%	21.4%	9.8%	28.7%	0.0%	9.9%	6.4%	100.0%
Dunster	19.3%	19.5%	11.7%	29.6%	5.2%	2.9%	11.8%	100.0%
Exmoor	2.2%	12.2%	11.7%	47.1%	4.6%	19.7%	2.5%	100.0%
Minehead North	32.7%	14.6%	15.9%	22.8%	0.4%	7.3%	6.3%	100.0%
Minehead South	29.3%	19.8%	14.6%	22.4%	3.0%	6.1%	4.8%	100.0%
Old Cleeve	23.5%	12.2%	16.8%	33.8%	0.9%	1.3%	11.6%	100.0%
Porlock and District	25.2%	17.7%	8.5%	29.7%	2.0%	9.1%	7.7%	100.0%
Quantock Vale	15.9%	13.1%	6.0%	41.7%	1.1%	6.6%	15.7%	100.0%
Quarmer	14.8%	19.9%	6.4%	40.1%	0.0%	0.0%	18.8%	100.0%
Watchet	18.5%	14.1%	15.3%	33.8%	2.5%	5.8%	9.9%	100.0%
West Quantock	19.0%	20.4%	12.6%	37.5%	0.0%	5.6%	4.9%	100.0%
Williton	23.9%	13.7%	8.5%	37.2%	2.9%	10.4%	3.4%	100.0%
Total	21.7%	15.9%	12.6%	32.1%	2.0%	7.2%	8.6%	100.0%

Source: West Somerset 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
Exmoor	20.7%	18.2%	9.6%	32.3%	1.7%	11.3%	6.3%	100.0%
West Somerset	21.9%	15.5%	13.1%	32.1%	2.0%	6.4%	9.0%	100.0%
Total	21.7%	15.9%	12.6%	32.1%	2.0%	7.2%	8.6%	100.0%

Source: West Somerset 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.	%
Alcombe East	196	30.5%	282	43.9%	86	13.3%	79	12.3%	642	100.0%
Alcombe West	527	42.8%	381	30.9%	112	9.1%	211	17.1%	1,231	100.0%
Aville Vale	169	30.2%	250	44.6%	63	11.3%	78	13.9%	561	100.0%
Brompton Ralph and Haddon	107	25.6%	177	42.5%	65	15.7%	68	16.2%	418	100.0%
Carhampton and Withycombe	206	32.9%	206	32.8%	85	13.5%	131	20.8%	627	100.0%
Crowcombe and Stogumber	65	12.5%	255	48.8%	109	20.8%	94	17.9%	523	100.0%
Dulverton and Brushford	325	33.6%	421	43.5%	118	12.2%	103	10.7%	967	100.0%
Dunster	129	31.0%	205	49.4%	21	5.0%	60	14.6%	415	100.0%
Exmoor	58	13.9%	207	49.5%	82	19.5%	72	17.1%	419	100.0%
Minehead North	696	48.6%	469	32.8%	105	7.4%	162	11.3%	1,432	100.0%
Minehead South	823	43.9%	742	39.5%	143	7.6%	169	9.0%	1,876	100.0%
Old Cleeve	445	40.3%	392	35.5%	54	4.9%	212	19.2%	1,103	100.0%
Porlock and District	361	33.7%	420	39.3%	144	13.5%	144	13.4%	1,069	100.0%
Quantock Vale	215	21.8%	436	44.1%	124	12.5%	213	21.6%	988	100.0%
Quarmer	100	21.2%	234	49.5%	49	10.5%	89	18.8%	472	100.0%
Watchet	648	33.8%	774	40.4%	227	11.9%	265	13.9%	1,914	100.0%
West Quantock	167	31.5%	229	43.2%	70	13.2%	64	12.1%	530	100.0%
Williton	393	32.4%	494	40.7%	169	13.9%	158	13.0%	1,214	100.0%
Total	5,630	34.3%	6,574	40.1%	1,826	11.1%	2,370	14.5%	16,400	100.0%

Source: West Somerset 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.	%
Exmoor	744	30.3%	1,049	42.7%	344	14.0%	319	13.0%	2,455	100.0%
West Somerset	4,886	35.0%	5,526	39.6%	1,482	10.6%	2,051	14.7%	13,945	100.0%
Total	5,630	34.3%	6,574	40.1%	1,826	11.1%	2,370	14.5%	16,400	100.0%

Source: West Somerset 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.	%
Alcombe East	62	9.6%	430	66.9%	151	23.4%	642	100.0%
Alcombe West	35	2.8%	777	63.1%	420	34.1%	1,231	100.0%
Aville Vale	28	4.9%	266	47.4%	267	47.7%	561	100.0%
Brompton Ralph and Haddon	0	0.0%	146	34.9%	272	65.1%	418	100.0%
Carhampton and Withycombe	13	2.0%	341	54.5%	273	43.5%	627	100.0%
Crowcombe and Stogumber	0	0.0%	245	46.8%	278	53.2%	523	100.0%
Dulverton and Brushford	0	0.0%	450	46.5%	517	53.5%	967	100.0%
Dunster	0	0.0%	240	57.8%	175	42.2%	415	100.0%
Exmoor	0	0.0%	254	60.7%	165	39.3%	419	100.0%
Minehead North	57	4.0%	875	61.1%	501	34.9%	1,432	100.0%
Minehead South	8	0.4%	1,133	60.4%	735	39.2%	1,876	100.0%
Old Cleeve	34	3.1%	501	45.4%	568	51.5%	1,103	100.0%
Porlock and District	8	0.8%	576	53.9%	485	45.4%	1,069	100.0%
Quantock Vale	15	1.5%	457	46.3%	516	52.2%	988	100.0%
Quarme	0	0.0%	184	39.1%	287	60.9%	472	100.0%
Watchet	22	1.2%	1,145	59.9%	746	39.0%	1,914	100.0%
West Quantock	0	0.0%	255	48.1%	275	51.9%	530	100.0%
Williton	30	2.5%	761	62.7%	423	34.8%	1,214	100.0%
<b>Total</b>	<b>310</b>	<b>1.9%</b>	<b>9,036</b>	<b>55.1%</b>	<b>7,054</b>	<b>43.0%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

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

Sub-area	Overcrowded		OK		Under-occupied		Total	
	No.	%	No.	%	No.	%	No.	%
Exmoor	8	0.3%	1,280	52.1%	1,166	47.5%	2,455	100.0%
West Somerset	302	2.2%	7,756	55.6%	5,887	42.2%	13,945	100.0%
<b>Total</b>	<b>310</b>	<b>1.9%</b>	<b>9,036</b>	<b>55.1%</b>	<b>7,054</b>	<b>43.0%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset 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.	%
Alcombe East	11	1.7%	26	4.0%	186	28.9%	419	65.3%	642	100.0%
Alcombe West	113	9.2%	92	7.5%	230	18.7%	796	64.7%	1,231	100.0%
Aville Vale	33	5.9%	34	6.1%	85	15.1%	409	72.9%	561	100.0%
Brompton Ralph and Haddon	7	1.7%	34	8.0%	100	24.0%	277	66.3%	418	100.0%
Carhampton and Withycombe	35	5.6%	38	6.0%	102	16.2%	453	72.3%	627	100.0%
Crowcombe and Stogumber	52	9.9%	50	9.5%	69	13.1%	353	67.5%	523	100.0%
Dulverton and Brushford	126	13.0%	64	6.7%	166	17.2%	610	63.1%	967	100.0%
Dunster	26	6.2%	53	12.7%	88	21.3%	248	59.8%	415	100.0%
Exmoor	52	12.4%	70	16.7%	45	10.7%	252	60.2%	419	100.0%
Minehead North	154	10.8%	252	17.6%	353	24.7%	673	47.0%	1,432	100.0%
Minehead South	154	8.2%	157	8.4%	324	17.3%	1,241	66.2%	1,876	100.0%
Old Cleeve	83	7.5%	100	9.0%	221	20.1%	700	63.4%	1,103	100.0%
Porlock and District	52	4.9%	109	10.2%	137	12.8%	771	72.1%	1,069	100.0%
Quantock Vale	76	7.7%	69	7.0%	194	19.7%	649	65.7%	988	100.0%
Quarme	75	15.8%	11	2.4%	63	13.3%	323	68.5%	472	100.0%
Watchet	166	8.7%	155	8.1%	313	16.4%	1,280	66.9%	1,914	100.0%
West Quantock	73	13.7%	51	9.7%	57	10.8%	349	65.8%	530	100.0%
Williton	104	8.6%	48	4.0%	205	16.9%	856	70.6%	1,214	100.0%
Total	1,391	8.5%	1,411	8.6%	2,937	17.9%	10,660	65.0%	16,400	100.0%

Source: West Somerset 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.	%
Exmoor	230	9.4%	243	9.9%	348	14.2%	1,633	66.5%	2,455	100.0%
West Somerset	1,161	8.3%	1,168	8.4%	2,590	18.6%	9,027	64.7%	13,945	100.0%
Total	1,391	8.5%	1,411	8.6%	2,937	17.9%	10,660	65.0%	16,400	100.0%

Source: West Somerset 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.	%
Alcombe East	90	14.0%	33	5.2%	115	17.8%	404	63.0%	642	100.0%
Alcombe West	105	8.5%	73	5.9%	197	16.0%	857	69.6%	1,231	100.0%
Aville Vale	51	9.1%	50	8.9%	31	5.4%	430	76.6%	561	100.0%
Brompton Ralph and Haddon	30	7.2%	35	8.3%	50	11.9%	303	72.6%	418	100.0%
Carhampton and Withycombe	50	8.1%	0	0.0%	51	8.2%	525	83.7%	627	100.0%
Crowcombe and Stogumber	19	3.6%	32	6.1%	72	13.8%	400	76.5%	523	100.0%
Dulverton and Brushford	111	11.5%	85	8.8%	105	10.9%	665	68.8%	967	100.0%
Dunster	37	8.8%	7	1.6%	63	15.2%	309	74.4%	415	100.0%
Exmoor	63	15.1%	20	4.8%	70	16.8%	265	63.2%	419	100.0%
Minehead North	200	14.0%	105	7.3%	224	15.6%	904	63.1%	1,432	100.0%
Minehead South	159	8.5%	126	6.7%	364	19.4%	1,226	65.3%	1,876	100.0%
Old Cleeve	73	6.6%	106	9.6%	139	12.6%	786	71.2%	1,103	100.0%
Porlock and District	86	8.0%	74	6.9%	144	13.4%	765	71.6%	1,069	100.0%
Quantock Vale	48	4.9%	35	3.6%	232	23.4%	673	68.1%	988	100.0%
Quarme	0	0.0%	0	0.0%	33	6.9%	439	93.1%	472	100.0%
Watchet	148	7.7%	130	6.8%	257	13.4%	1,379	72.1%	1,914	100.0%
West Quantock	39	7.3%	20	3.8%	65	12.2%	406	76.7%	530	100.0%
Williton	119	9.8%	98	8.1%	136	11.2%	861	71.0%	1,214	100.0%
<b>Total</b>	<b>1,427</b>	<b>8.7%</b>	<b>1,029</b>	<b>6.3%</b>	<b>2,346</b>	<b>14.3%</b>	<b>11,598</b>	<b>70.7%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset 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.	%
Exmoor	260	10.6%	180	7.3%	319	13.0%	1,695	69.1%	2,455	100.0%
West Somerset	1,166	8.4%	850	6.1%	2,027	14.5%	9,902	71.0%	13,945	100.0%
<b>Total</b>	<b>1,427</b>	<b>8.7%</b>	<b>1,029</b>	<b>6.3%</b>	<b>2,346</b>	<b>14.3%</b>	<b>11,598</b>	<b>70.7%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset 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.	%
Alcombe East	165	25.7%	315	49.0%	163	25.3%	0	0.0%	642	100.0%
Alcombe West	434	35.2%	619	50.3%	118	9.6%	61	4.9%	1,231	100.0%
Aville Vale	77	13.8%	229	40.8%	185	33.0%	70	12.4%	561	100.0%
Brompton Ralph and Haddon	0	0.0%	182	43.6%	181	43.4%	55	13.1%	418	100.0%
Carhampton and Withycombe	78	12.4%	271	43.3%	203	32.4%	74	11.8%	627	100.0%
Crowcombe and Stogumber	28	5.3%	193	36.8%	226	43.3%	76	14.5%	523	100.0%
Dulverton and Brushford	148	15.3%	487	50.4%	264	27.3%	67	6.9%	967	100.0%
Dunster	74	17.7%	228	54.9%	94	22.7%	19	4.7%	415	100.0%
Exmoor	19	4.6%	148	35.3%	171	40.7%	81	19.4%	419	100.0%
Minehead North	399	27.8%	788	55.0%	190	13.3%	55	3.9%	1,432	100.0%
Minehead South	442	23.6%	1,080	57.6%	287	15.3%	67	3.6%	1,876	100.0%
Old Cleeve	83	7.5%	521	47.2%	348	31.5%	151	13.7%	1,103	100.0%
Porlock and District	170	15.9%	620	58.0%	220	20.6%	59	5.5%	1,069	100.0%
Quantock Vale	106	10.7%	399	40.4%	365	36.9%	118	11.9%	988	100.0%
Quarmer	32	6.8%	146	31.0%	218	46.2%	75	16.0%	472	100.0%
Watchet	456	23.8%	835	43.6%	512	26.8%	111	5.8%	1,914	100.0%
West Quantock	30	5.6%	285	53.7%	169	31.9%	46	8.8%	530	100.0%
Williton	359	29.6%	551	45.4%	237	19.5%	67	5.6%	1,214	100.0%
<b>Total</b>	<b>3,100</b>	<b>18.9%</b>	<b>7,897</b>	<b>48.2%</b>	<b>4,151</b>	<b>25.3%</b>	<b>1,252</b>	<b>7.6%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset 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.	%
Exmoor	338	13.8%	1,255	51.1%	654	26.7%	207	8.4%	2,455	100.0%
West Somerset	2,762	19.8%	6,642	47.6%	3,496	25.1%	1,045	7.5%	13,945	100.0%
<b>Total</b>	<b>3,100</b>	<b>18.9%</b>	<b>7,897</b>	<b>48.2%</b>	<b>4,151</b>	<b>25.3%</b>	<b>1,252</b>	<b>7.6%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset 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.	%
Alcombe East	286	44.6%	50	7.8%	292	45.4%	14	2.2%	642	100.0%
Alcombe West	575	46.7%	30	2.4%	470	38.2%	157	12.7%	1,231	100.0%
Aville Vale	224	40.0%	0	0.0%	275	49.1%	61	11.0%	561	100.0%
Brompton Ralph and Haddon	192	45.9%	13	3.0%	200	47.9%	13	3.1%	418	100.0%
Carhampton and Withycombe	340	54.2%	11	1.8%	220	35.1%	56	8.9%	627	100.0%
Crowcombe and Stogumber	267	51.1%	11	2.2%	197	37.6%	47	9.1%	523	100.0%
Dulverton and Brushford	420	43.5%	19	2.0%	478	49.5%	49	5.1%	967	100.0%
Dunster	228	54.8%	0	0.0%	182	43.9%	5	1.3%	415	100.0%
Exmoor	256	61.0%	19	4.6%	99	23.6%	46	10.9%	419	100.0%
Minehead North	570	39.8%	31	2.2%	766	53.5%	66	4.6%	1,432	100.0%
Minehead South	663	35.3%	42	2.2%	1,080	57.5%	92	4.9%	1,876	100.0%
Old Cleeve	600	54.4%	21	1.9%	438	39.7%	44	4.0%	1,103	100.0%
Porlock and District	402	37.6%	39	3.6%	548	51.2%	80	7.5%	1,069	100.0%
Quantock Vale	477	48.3%	9	0.9%	379	38.4%	123	12.4%	988	100.0%
Quarme	290	61.5%	0	0.0%	172	36.4%	10	2.1%	472	100.0%
Watchet	729	38.1%	123	6.4%	793	41.4%	270	14.1%	1,914	100.0%
West Quantock	247	46.7%	9	1.7%	241	45.4%	33	6.2%	530	100.0%
Williton	430	35.4%	82	6.8%	619	51.0%	83	6.8%	1,214	100.0%
<b>Total</b>	<b>7,195</b>	<b>43.9%</b>	<b>509</b>	<b>3.1%</b>	<b>7,449</b>	<b>45.4%</b>	<b>1,247</b>	<b>7.6%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset 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.	%
Exmoor	1,078	43.9%	77	3.1%	1,125	45.8%	175	7.1%	2,455	100.0%
West Somerset	6,117	43.9%	432	3.1%	6,324	45.3%	1,073	7.7%	13,945	100.0%
<b>Total</b>	<b>7,195</b>	<b>43.9%</b>	<b>509</b>	<b>3.1%</b>	<b>7,449</b>	<b>45.4%</b>	<b>1,247</b>	<b>7.6%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset 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
Alcombe East	£18,348	£20,501
Alcombe West	£17,161	£20,853
Aville Vale	£27,003	£67,710
Brompton Ralph and Haddon	£33,984	£77,010
Carhampton and Withycombe	£24,601	£39,458
Crowcombe and Stogumber	£39,581	£90,044
Dulverton and Brushford	£25,485	£47,902
Dunster	£27,325	£55,477
Exmoor	£27,854	£44,926
Minehead North	£21,301	£38,829
Minehead South	£19,488	£44,543
Old Cleeve	£29,171	£47,726
Porlock and District	£25,624	£49,225
Quantock Vale	£28,862	£29,679
Quarme	£39,122	£83,574
Watchet	£21,474	£26,923
West Quantock	£29,724	£64,336
Williton	£18,733	£23,685
Average	£24,342	£42,472

Source: West Somerset Council household survey (2008)

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

Sub-area	Average annual gross household income	Average savings
Exmoor	£25,950	£47,970
West Somerset	£24,059	£41,504
Average	£24,342	£42,472

Source: West Somerset Council household survey (2008)

## Unsuitable housing

**Table A1.25 Location of households in unsuitable housing**

Ward	In unsuitable housing		Not in unsuitable housing		Total	
	No.	%	No.	%	No.	%
Alcombe East	69	10.7%	573	89.3%	642	100.0%
Alcombe West	70	5.7%	1,161	94.3%	1,231	100.0%
Aville Vale	66	11.8%	495	88.2%	561	100.0%
Brompton Ralph and Haddon	37	8.8%	381	91.2%	418	100.0%
Carhampton and Withycombe	34	5.4%	593	94.6%	627	100.0%
Crowcombe and Stogumber	28	5.4%	495	94.6%	523	100.0%
Dulverton and Brushford	46	4.8%	921	95.2%	967	100.0%
Dunster	52	12.5%	363	87.5%	415	100.0%
Exmoor	11	2.5%	408	97.5%	419	100.0%
Minehead North	182	12.7%	1,250	87.3%	1,432	100.0%
Minehead South	92	4.9%	1,784	95.1%	1,876	100.0%
Old Cleeve	58	5.3%	1,045	94.7%	1,103	100.0%
Porlock and District	61	5.7%	1,008	94.3%	1,069	100.0%
Quantock Vale	44	4.4%	944	95.6%	988	100.0%
Quarme	40	8.5%	432	91.5%	472	100.0%
Watchet	139	7.2%	1,775	92.8%	1,914	100.0%
West Quantock	12	2.3%	518	97.7%	530	100.0%
Williton	76	6.3%	1,137	93.7%	1,214	100.0%
<b>Total</b>	<b>1,117</b>	<b>6.8%</b>	<b>15,283</b>	<b>93.2%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

**Table A1.26 Location of households in unsuitable housing**

Sub-area	In unsuitable housing		Not in unsuitable housing		Total	
	No.	%	No.	%	No.	%
Exmoor	118	4.8%	2,337	95.2%	2,455	100.0%
West Somerset	999	7.2%	12,946	92.8%	13,945	100.0%
<b>Total</b>	<b>1,117</b>	<b>6.8%</b>	<b>15,283</b>	<b>93.2%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

## Housing need

**Table A1.27 Location of households currently in need**

Ward	In need		Not in need		Total	
	No.	%	No.	%	No.	%
Alcombe East	59	9.1%	584	90.9%	642	100.0%
Alcombe West	34	2.7%	1,197	97.3%	1,231	100.0%
Aville Vale	36	6.5%	524	93.5%	561	100.0%
Brompton Ralph and Haddon	0	0.0%	418	100.0%	418	100.0%
Carhampton and Withycombe	34	5.4%	593	94.6%	627	100.0%
Crowcombe and Stogumber	7	1.4%	516	98.6%	523	100.0%
Dulverton and Brushford	0	0.0%	967	100.0%	967	100.0%
Dunster	35	8.4%	380	91.6%	415	100.0%
Exmoor	0	0.0%	419	100.0%	419	100.0%
Minehead North	140	9.8%	1,292	90.2%	1,432	100.0%
Minehead South	24	1.3%	1,852	98.7%	1,876	100.0%
Old Cleeve	9	0.8%	1,095	99.2%	1,103	100.0%
Porlock and District	23	2.2%	1,046	97.8%	1,069	100.0%
Quantock Vale	15	1.5%	973	98.5%	988	100.0%
Quarme	0	0.0%	472	100.0%	472	100.0%
Watchet	51	2.7%	1,862	97.3%	1,914	100.0%
West Quantock	0	0.0%	530	100.0%	530	100.0%
Williton	53	4.4%	1,160	95.6%	1,214	100.0%
<b>Total</b>	<b>521</b>	<b>3.2%</b>	<b>15,879</b>	<b>96.8%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

**Table A1.28 Location of households currently in need**

Sub-area	In need		Not in need		Total	
	No.	%	No.	%	No.	%
Exmoor	23	0.9%	2,431	99.1%	2,455	100.0%
West Somerset	498	3.6%	13,447	96.4%	13,945	100.0%
<b>Total</b>	<b>521</b>	<b>3.2%</b>	<b>15,879</b>	<b>96.8%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

## Future need

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

Ward	In need		Not in need		Total	
	No.	%	No.	%	No.	%
Alcombe East	6	0.9%	637	99.1%	642	100.0%
Alcombe West	28	2.3%	1,203	97.7%	1,231	100.0%
Aville Vale	9	1.7%	552	98.3%	561	100.0%
Brompton Ralph and Haddon	0	0.0%	418	100.0%	418	100.0%
Carhampton and Withycombe	11	1.7%	616	98.3%	627	100.0%
Crowcombe and Stogumber	9	1.7%	514	98.3%	523	100.0%
Dulverton and Brushford	24	2.5%	942	97.5%	967	100.0%
Dunster	10	2.4%	405	97.6%	415	100.0%
Exmoor	21	5.1%	398	94.9%	419	100.0%
Minehead North	56	3.9%	1,376	96.1%	1,432	100.0%
Minehead South	36	1.9%	1,841	98.1%	1,876	100.0%
Old Cleeve	12	1.1%	1,091	98.9%	1,103	100.0%
Porlock and District	20	1.9%	1,049	98.1%	1,069	100.0%
Quantock Vale	10	1.0%	978	99.0%	988	100.0%
Quarme	8	1.7%	464	98.3%	472	100.0%
Watchet	31	1.6%	1,883	98.4%	1,914	100.0%
West Quantock	0	0.0%	530	100.0%	530	100.0%
Williton	15	1.3%	1,198	98.7%	1,214	100.0%
<b>Total</b>	<b>306</b>	<b>1.9%</b>	<b>16,094</b>	<b>98.1%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

**Table A1.30 Location of households in future need (annual)**

Sub-area	In need		Not in need		Total	
	No.	%	No.	%	No.	%
Exmoor	65	2.7%	2,389	97.3%	2,455	100.0%
West Somerset	241	1.7%	13,705	98.3%	13,945	100.0%
<b>Total</b>	<b>306</b>	<b>1.9%</b>	<b>16,094</b>	<b>98.1%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

## Special needs households

Table A1.31 Location of special needs households						
Ward	Special needs		Non-special needs		Total	
	No.	%	No.	%	No.	%
Alcombe East	190	29.6%	452	70.4%	642	100.0%
Alcombe West	265	21.5%	966	78.5%	1,231	100.0%
Aville Vale	141	25.2%	419	74.8%	561	100.0%
Brompton Ralph and Haddon	47	11.2%	371	88.8%	418	100.0%
Carhampton and Withycombe	160	25.5%	467	74.5%	627	100.0%
Crowcombe and Stogumber	88	16.8%	435	83.2%	523	100.0%
Dulverton and Brushford	293	30.3%	674	69.7%	967	100.0%
Dunster	50	12.1%	365	87.9%	415	100.0%
Exmoor	66	15.6%	353	84.4%	419	100.0%
Minehead North	314	21.9%	1,118	78.1%	1,432	100.0%
Minehead South	458	24.4%	1,419	75.6%	1,876	100.0%
Old Cleeve	175	15.8%	929	84.2%	1,103	100.0%
Porlock and District	234	21.9%	835	78.1%	1,069	100.0%
Quantock Vale	205	20.7%	783	79.3%	988	100.0%
Quarme	38	8.1%	434	91.9%	472	100.0%
Watchet	517	27.0%	1,396	73.0%	1,914	100.0%
West Quantock	65	12.3%	465	87.7%	530	100.0%
Williton	383	31.5%	831	68.5%	1,214	100.0%
<b>Total</b>	<b>3,688</b>	<b>22.5%</b>	<b>12,712</b>	<b>77.5%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

Table A1.32 Location of special needs households						
Sub-area	Special needs		Non-special needs		Total	
	No.	%	No.	%	No.	%
Exmoor	593	24.1%	1,862	75.9%	2,455	100.0%
West Somerset	3,095	22.2%	10,850	77.8%	13,945	100.0%
<b>Total</b>	<b>3,688</b>	<b>22.5%</b>	<b>12,712</b>	<b>77.5%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

## Older person households

**Table A1.33 Location of older person only households**

Ward	Older person only households		Other households		Total	
	No.	%	No.	%	No.	%
Alcombe East	220	34.2%	422	65.8%	642	100.0%
Alcombe West	429	34.8%	802	65.2%	1,231	100.0%
Avile Vale	252	44.9%	309	55.1%	561	100.0%
Brompton Ralph and Haddon	137	32.8%	281	67.2%	418	100.0%
Carhampton and Withycombe	143	22.8%	484	77.2%	627	100.0%
Crowcombe and Stogumber	140	26.7%	383	73.3%	523	100.0%
Dulverton and Brushford	437	45.2%	530	54.8%	967	100.0%
Dunster	161	38.8%	254	61.2%	415	100.0%
Exmoor	60	14.3%	359	85.7%	419	100.0%
Minehead North	678	47.3%	755	52.7%	1,432	100.0%
Minehead South	922	49.1%	955	50.9%	1,876	100.0%
Old Cleeve	393	35.6%	710	64.4%	1,103	100.0%
Porlock and District	459	42.9%	610	57.1%	1,069	100.0%
Quantock Vale	286	28.9%	702	71.1%	988	100.0%
Quarme	164	34.7%	308	65.3%	472	100.0%
Watchet	625	32.7%	1,289	67.3%	1,914	100.0%
West Quantock	208	39.3%	321	60.7%	530	100.0%
Williton	457	37.6%	757	62.4%	1,214	100.0%
<b>Total</b>	<b>6,167</b>	<b>37.6%</b>	<b>10,233</b>	<b>62.4%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

**Table A1.34 Location of older person only households**

Sub-area	Older person only households		Other households		Total	
	No.	%	No.	%	No.	%
Exmoor	955	38.9%	1,499	61.1%	2,455	100.0%
West Somerset	5,212	37.4%	8,734	62.6%	13,945	100.0%
<b>Total</b>	<b>6,167</b>	<b>37.6%</b>	<b>10,233</b>	<b>62.4%</b>	<b>16,400</b>	<b>100.0%</b>

Source: West Somerset 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 6 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 West Somerset.

**Table A2.1 Ward**

Ward	Estimated households	% of households	Number of returns	% of returns
Alcombe East	642	1.9%	36	2.1%
Alcombe West	1,231	1.9%	44	2.6%
Aville Vale	561	2.1%	34	2.0%
Brompton Ralph and Haddon	418	2.0%	32	1.9%
Carhampton and Withycombe	627	6.0%	88	5.2%
Crowcombe and Stogumber	523	3.9%	53	3.1%
Dulverton and Brushford	967	6.6%	69	4.0%
Dunster	415	5.8%	94	5.5%
Exmoor	419	6.3%	76	4.5%
Minehead North	1,432	4.5%	86	5.0%
Minehead South	1,876	5.6%	122	7.2%
Old Cleeve	1,103	5.8%	124	7.3%
Porlock and District	1,069	6.5%	130	7.6%
Quantock Vale	988	5.8%	131	7.7%
Quarme	472	1.9%	40	2.3%
Watchet	1,914	5.7%	92	5.4%
West Quantock	530	3.5%	52	3.1%
Williton	1,214	4.2%	53	3.1%
<b>Total</b>	<b>16,400</b>	<b>100.0%</b>	<b>1,704</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

**Table A2.2 Accommodation type profile**

Accommodation type	Estimated households	% of households	Number of returns	% of returns
Detached house/bungalow	6,260	38.2%	764	39.9%
Semi-detached house/bungalow	5,025	30.6%	596	31.2%
Terraced house/bungalow	2,980	18.2%	358	18.7%
Flat	2,136	13.0%	195	10.2%
<b>Total</b>	<b>16,400</b>	<b>100.0%</b>	<b>1,913</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

**Table A2.3 Household type profile**

Household type	Estimated households	% of households	Number of returns	% of returns
Single pensioner	3,565	21.7%	388	20.3%
2 or more pensioners	2,602	15.9%	456	23.8%
Single non-pensioner	2,065	12.6%	177	9.3%
Other households	8,168	49.8%	892	46.6%
<b>Total</b>	<b>16,400</b>	<b>100.0%</b>	<b>1,913</b>	<b>100.0%</b>

Source: West Somerset Council household survey (2008)

**Table A2.4 Household size**

Number of people in household	Estimated households	% of households	Number of returns	% of returns
One	5,630	34.3%	565	29.5%
Two	6,574	40.1%	950	49.7%
Three	1,826	11.1%	155	8.1%
Four	1,609	9.8%	160	8.4%
Five	488	3.0%	62	3.2%
Six or more	273	1.7%	21	1.1%
Total	16,400	100.0%	1,913	100.0%

Source: West Somerset Council household survey (2008)

**Table A2.5 Car ownership**

Cars owned	Estimated households	% of households	Number of returns	% of returns
None	3,100	18.9%	251	13.1%
One	7,897	48.2%	915	47.8%
Two	4,151	25.3%	584	30.5%
Three or more	1,252	7.6%	163	8.5%
Total	16,400	100.0%	1,913	100.0%

Source: West Somerset Council household survey (2008)

**Table A2.6 Ethnic group**

Ethnic group	Estimated households	% of households	Number of returns	% of returns
White British or Irish	15,734	95.9%	1,875	98.0%
White Other	353	2.2%	25	1.3%
Other Groups	313	1.9%	13	0.7%
Total	16,400	100.0%	1,913	100.0%

Source: West Somerset Council household survey (2008)



# Appendix A3 Survey questionnaire

