Affordable Housing Development Programme

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1. Purpose of the Report

The purpose of this report is to update the Executive on the final position of the Affordable Housing Development Programme for 2016/17, the current position for 2017/18 and future prospects. This includes recommendations for adjustments to the grant allocations within the programme.

2. Recommendations

The Executive are asked to

(a) Confirm ringfencing of the £175,000 grant returned from Spectrum for deployment to produce new affordable housing in Yeovil [*ref section 7*];

(b) Note the outturn position of the Affordable Housing Development Programme for 2016/17 [*ref section 10*];

(c) De-allocate £2,300 from Magna Housing Association for the single acquisition in Chard which came in under budget [*ref section 11*];

(d) De-allocate a further £312,500 from Stonewater for the Learning Disability (LD) scheme at West Hendford, Yeovil [*ref section 11*];

(e) Allocate an additional £11,000 for Stonewater for the supply and fitting of cookers at the Queensway scheme, Yeovil [*ref section 11*];

(f) Confirm an allocation of £92,500 to BCHA for acquisition of five bought not built properties [*ref section 11*];

(g) Note the progress made on Community Led Housing and use of the specific fund allocated by central Government [*ref section 13]*

3. Public Interest

3.1. This report covers the provision of affordable housing over the past year and anticipates the likely delivery of more affordable homes being constructed during the current financial year. It will be of interest to members of the public concerned about the provision of social housing for those in need in their local area and of particular interest to any member of the public who is seeking to be rehoused themselves or has a friend or relative registered for housing with the Council and it's Housing Association partners.

3.2. "Affordable" housing in this report broadly refers to homes that meet the formal definition that appears in national planning policy guidance (the 'National Planning Policy Framework'). In plain English terms it means housing made available to people who cannot otherwise afford housing (owner occupied/mortgage or rented) available on the open market. Typically this includes rented housing (where the rent is below the prevailing market rate for a private sector rented property of similar size and quality) and shared ownership (where the household purchases a share of the property that they can afford and pays rent, also at a below market rate, on the remainder). The Housing & Planning Act 2016 formally defines the new Starter Homes as also being a form of 'affordable housing'.

3.3. This report covers the level of public subsidy secured (which is necessary in order to keep rents at below market rates) and sets out where affordable housing has been completed. It does not cover the letting of the rented housing or the sale of the shared ownership homes; in short, it is concerned with the commissioning and delivery stages only.

4. Background

4.1. The overall programme has traditionally been achieved through mixed funding (Housing Grant [administered by the Homes and Communities Agency - HCA], Local Authority Land, Local Authority Capital, Housing Association reserves and S106 planning obligations) and the careful balancing of several factors. This includes the level of need in an area; the potential for other opportunities in the same settlement; the overall geographical spread; the spread of capacity and risk among our preferred Housing Association partners and the subsidy cost per unit.

4.2. A previous report was considered by the District Executive on 1st September 2016 which considered the final outturn for 2015/16 and gave some longer term perspective.

4.3. In recent years a significant element of the affordable housing delivery programme has been produced through planning obligations within larger sites being brought forward by private sector developers. However the delivery of these is tied to wider economics, not least the developers view of prevailing market conditions and the speed at which they estimate completed properties will sell at acceptable prices. Typically the required affordable housing is agreed at the outset of larger sites, but delivered as the site progresses over a number of years.

4.4. The South Somerset Local Plan (2006 – 2028) was formally adopted on 5th March 2015 having completed all the other necessary stages, including examination by Government appointed Inspector.

4.5. Under both HG3 and HG4, the Local Plan seeks 35% to be provided as affordable housing (subject to viability). The 35% derives from the previous Strategic Housing Market Assessment (SHMA) which was undertaken by Fordham Research in 2009, commissioned in conjunction with the other districts in Somerset and covering both the Taunton and South Somerset Sub-Regional Housing Market Areas. The SHMA took into account the 'backlog' of need (as expressed on the housing register) and the demographic projection of newly arising need over the remainder of the plan period.

4.6. Many aspects of the Housing and Planning Act 2016 are now in force. However it included different sets of regulations which further detail will be written into in due course, none of which have yet appeared. The Act introduced the Governments proposal of 'Starter Homes' as an alternative form of provision to 'traditional' Affordable Housing. A starter home is a new dwelling which is only available for purchase by qualifying first-time buyers and which is made available at a price which is at least 20% less than the market value subject to a cap. A first time buyer must be aged at least 23 and under 40. The price cap is £ 250,000 outside London.

4.7. Between 4th October 2012 and 1st June 2017 requests from Housing Associations for endorsement of voluntary disposals with respect to individual properties formerly owned by the council were subject to consultation with the relevant ward member/s and a formal report to the Portfolio Holder. Last month the District Executive agreed to cease this in the light of the report from a Scrutiny task & finish group in the light of our experience to date, particularly with reference to proposed disposals from Yarlington. In future members will be informed of proposed disposals in their ward.

4.8. In November 2010 the Portfolio Holder approved the first Rural Housing Action Plan, which set out the mechanisms available to the Council in providing more affordable housing in rural locations. A revised Rural Housing Action Plan was approved in June 2013 and the most recent revision was approved by the Portfolio Holder in October 2016.

4.9. The Government made available £4.7 billion of capital grant through the HCA (except in London) for the newly revised funding period 2016-21 under the renamed 'Shared Ownership and Affordable Homes Programme'. Initially the majority of these funds (95%) were initially geared towards ownership products with just 5% set aside for 'traditional' rented products (such as affordable rent) for 'older, disabled and vulnerable people'

5. The Housing White Paper

5.1. A Housing White Paper "Fixing Our Broken Housing Market" was published on 7th February 2017. It set out the Government's strategy for building more of the right homes in the right places. Although labelled as a Housing White Paper, much of the content concerned housing related planning policy and as such it can be seen as a follow up to the Housing & Planning Act 2016.

5.2. Aligned with the publication of the White Paper the Housing Minister, Gavin Barwell, embarked on a series of meetings around the country to directly discuss the issues covered with a range of stakeholders. The Leader of the Council and the Corporate Housing Strategy Manager were able to attend one of these meetings, held in Taunton with the Leader being able to speak to the Minister directly during the question and answer session.

5.3. The White Paper was unusual in that it included a very broad consultation document, which comprised of just under forty substantive questions. The deadline for response was in May but with the general election it is not known whether civil servants have had time to collate responses received.

5.4. The White Paper included more detail on Starter Homes, in particular an indication that the period for potential repayment of discount (left to be set in regulations by the 2016 Act) may be for fifteen years and an indication that previous Government intention to seek 20% Starter Homes on all qualifying sites would fact be just 10% and cover a range of home ownership products including Starter Homes.

6. Future HCA Funding Prospects

6.1. The initial bid round for the 2016-21 'Shared Ownership and Affordable Homes Programme' closed on 2nd September 2016 and as anticipated we are now in the usual 'CME' process whereby bids can be submitted and evaluated at any time subject to there being funds remaining

6.2. In line with the wider approach to all forms of housing indicated in the White Paper, the Government relaxed the proportions of the programme set aside for home ownership products and once again allowed bids for general needs rented dwellings, albeit on the Affordable Rent regime. This re-opens the prospect of the Council's own capital funds being used to underwrite a scheme for rent with the expectation that the Housing Association will subsequently bid for HCA funding, where we are willing to accept affordable rent being applied to the dwellings.

7. Housing Association voluntary disposals

7.1. Over the past five years there have been seventy four proposed voluntary disposals from Housing Associations in South Somerset. About three quarters of these have come from Yarlington, which is unsurprising as it owns 84% of the existing stock in the district, the majority of it older and more widely spread than any other Housing Association. Only one disposal, proposed by Magna, was withdrawn following comments from the Council.

7.2. Yarlington has proposed disposal of 54 properties – five in Yeovil, one in Ilminster and 48 in rural locations. After the formal process the Portfolio Holder agreed to 26 of these disposals and withheld consent from 24; two predated the October 2012 policy, one did not reach portfolio holder stage as last months District Executive decision curtailed the process and one was not subject to it because it was not transferred from the Council but instead was acquired by Yarlington under mortgage rescue.

7.3. It is estimated that when all these disposals are completed, Yarlington will have gained just over £ 6½m in net proceeds from these disposals but to date no indication has been given of where such funds have been redeployed.

7.4. In the light of the recent District Executive decision to inform ward members only (rather than undertake a full internal consultation), the Portfolio Holder has suggested that the District Executive receive a regular item for information on Housing Association voluntary disposals. A breakdown of the disposals that Yarlington have consulted us on to date is provided at Appendix A. Not all of these properties have actually been sold yet – for example the more recent properties may still be subject to contract and it is understood that the intention is to dispose of all of the Donyatt Hill flats once they have all become vacant.

7.5. Stonewater have proposed three disposals – all within the past twelve months. Two of these properties were in Yeovil (68 Hertford Road and 18 Hathermead Gardens), both last financial year. The other proposed disposal is 20, Belvedere Grange, Somerton and was first notified to the council this May. None of them are former Council properties (Stonewater does own a small number of former Council properties passed to Raglan and Jephson under the former trickle transfer policy that predated the LSVT). Stonewater has given an undertaking that all the funds raised will be redeployed in South Somerset.

7.6. Aster have disposed of one property – 7, Coombe Wood Lane, Combe St Nicholas. This happened last financial year and was not a property transferred to them from the Council.

7.7. Knightstone have disposed of one property – 24 Severalls Park Avenue, Crewkerne. This happened last financial year and, again, was not a property transferred to them from the Council.

7.8. Magna have disposed of one property in Yeovil, 60 Lyde Road, five years ago. This was the property which triggered the original District Executive decision in October 2012 on how to respond to such proposals. Shortly afterwards Magna also proposed to dispose of another property in a rural parish but withdrew the suggestion after initial liaison with the Council. Until recently Magna had chosen not to progress a development programme and so they have had not had the same reasons for raising funds as other Housing Associations.

7.9. It should also be noted that in 2014/15 Spectrum (which has since merged with Sovereign) relinquished the lease on it's remaining homes in Yeovil after having transferred all other stock in Somerset to Knightstone. These were a development of fourteen flats in a building in Newton Road, Yeovil. The lease was terminated as the entire building was due to be redeveloped by the freeholder (although this hasn't actually happened since) and all of the flats had been empty for some time having been effectively blighted by the proposed redevelopment plans. Spectrum repaid £175,000 grant to the Council, having decided to strategically withdraw from the district. It is suggested that this repaid grant is ring fenced for deployment for new affordable housing in Yeovil.

8. New Strategic Housing Market Assessment (SHMA)

8.1. The new needs assessment was delivered in October 2016 by Justin Gardiner Consulting, commissioned in conjunction with three other districts. Evidence from the new SHMA will feed into the early review of the Local Plan

8.2. In particular it estimates an annualised need of 865 new affordable homes in the district for the duration of the Local Plan period. This includes the current known 'backlog' as expressed through actual registrations on Homefinder and a projection of emerging need from newly forming households and existing households falling into need.

8.3. Taking into account an annual vacancy rate of 659 affordable homes (arising from the existing stock), the SHMA projects an annual shortfall of 206 homes for the remainder of the Local Plan period.

8.4. Of course the SHMA is only looking at net figures, it is not taking into account the possibility that the 659 vacancies arising from within the existing stock will not all be in the right place or will not all be of the right size to meet current demands. Nor is it taking into account the possibility that a small proportion of the 659 vacancies will be properties subject to voluntary disposal (meeting market demand, but not directly contributing to meeting affordable housing need).

8.5. Based on the overall housing projections (including market), the annualised shortfall of 206 affordable homes represents approximately 34% of all homes required by the end of the Plan period. This is, at first sight, remarkably close to the existing policy of seeking a 35% contribution under planning obligations.

8.6. However not all sites qualify for the 35% obligation. Since the start of the current Plan period monitoring shows that 38% of completions have been on sites of 10 dwellings or less, in other words only 62% of all housing has been subject to the 35% policy. In addition a number of sites that are subject to the policy produce lower that the full 35% anyway, due to viability issues. On the other hand there have been some sites which are effectively 100% affordable housing.

8.7. The SHMA also indicates that a greater percentage of affordable housing needs to be social rent rather than intermediate. Our previous split was two thirds (of the obligated 35%) social rent and the remaining one third other intermediate product, usually shared ownership. The need for social rent (based on income cohorts) has risen to 70-80% with an identified 10-15% for affordable rent (which did not exist as a separate product when the previous SHMA was carried out) and a further 10-15% other intermediate product.

8.8. However the HCA, whilst now able to fund general needs rent dwellings once again, will insist on affordable rent and only agree to social rent in exceptional circumstances. Where the Council is the sole funder of a grant aided scheme we have previously agreed to shift to our own hybrid rent rather than insist on social rent. It is unlikely, then, that traditional (‘100%’) Housing Association sites will produce affordable housing in the ratios identified as needed by the SHMA.

8.9. The SHMA also gives an indicative breakdown of property sizes for affordable housing as follows:

Size	Rented	Intermediate & Starter Homes
1 bedroom	35-40%	15-20%
2 bedrooms	35-40%	50-55%
3 bedrooms	20%	25-30%
4+ bedrooms	5%	0-5%

8.10. The SHMA also gives some commentary on the possibility of adopting the Governments new national space standards. Currently we tend to seek new affordable housing to meet the following space standards, which originally derived from the ‘Housing Quality Indicators’ that were used by the Housing Corporation and then the HCA, based on gross internal floor areas.

1 bedroom flat	47 m^2	
1 bedroom house	55 m^2	
2 bedroom flat	66 m^2	
2 bedroom house	76 m^2	(86 m^2 if 3 storey)
3 bedroom house	86 m^2	(94 m^2 if 3 storey)
4 bedroom house	106 m^2	(114 m^2 if 3 storey)
4 bedroom parlour house	126 m^2	(134 m^2 if 3 storey)
5 bedroom house	126 m^2	(134 m^2 if 3 storey)

If anything, the Governments new national space standards are slightly more generous overall than the above.

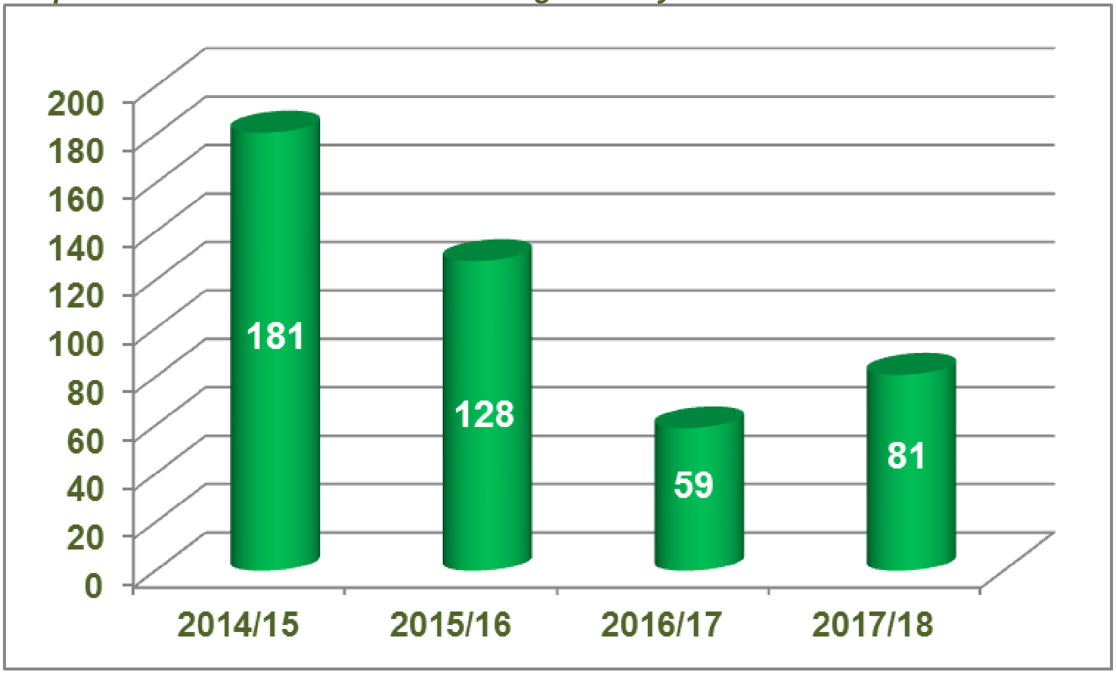
8.11 As part of the early review of the Local Plan an issues and options document discussing the implications arising from the new SHMA as shown above will be considered by the LDS Board and brought to District Executive in due course, prior to public consultation.

9. The Affordable Housing Programme: A four-year profile

9.1. The graphs below show the overall shape of the programme over the past three financial years (in order to give some longer term context) and the projected outturn for the current financial year. Further detail on the first two years covered by these graphs can be found in the previous reports to District Executive (1st October 2015 & 1st September 2016) and is not repeated here. The rest of this report considers the outturn for the last complete financial year, 2016/17 and future schemes which now have grant funding confirmed (either from HCA or from this Council), most of which shall be on site during the current financial year.

9.2. Overall Delivery

Graph One: Overall Affordable Housing Delivery

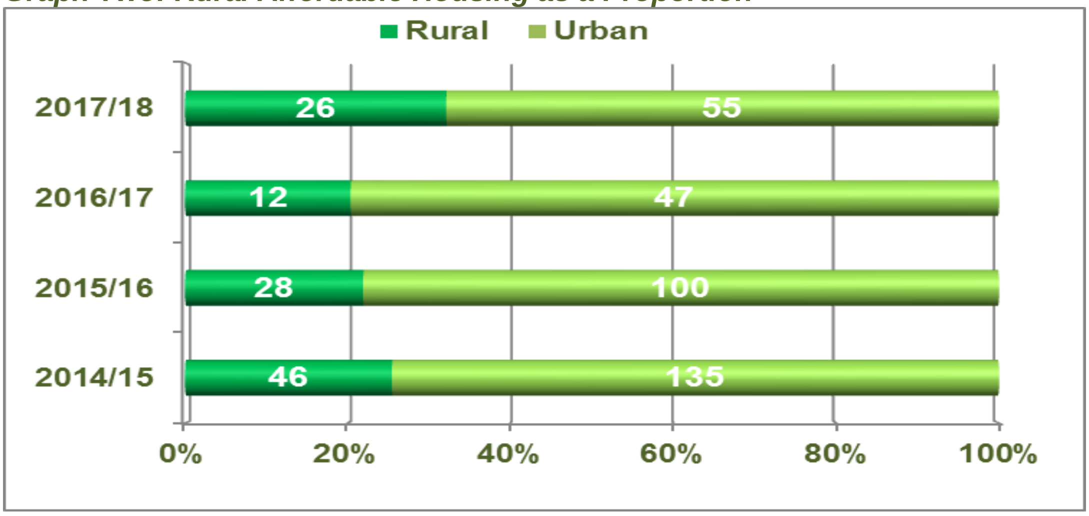


9.2.1. Graph one (above) shows the overall size of the affordable housing programme over the past three years and the expected size for the current year. The longer term trend has been downwards with the average for the four year period above falling to 112, whereas the average for 2011-15 (the last complete HCA four year funding period) was 206. Taken together, over the whole seven year period, our longer term average delivery is now 155.

9.3. Rural Delivery

Graph two demonstrates that we have consistently delivered at least 20% of all new affordable homes in settlements of under 3,000 population. The projection for the current financial year is 32%.

Graph Two: Rural Affordable Housing as a Proportion



9.4. Public subsidy

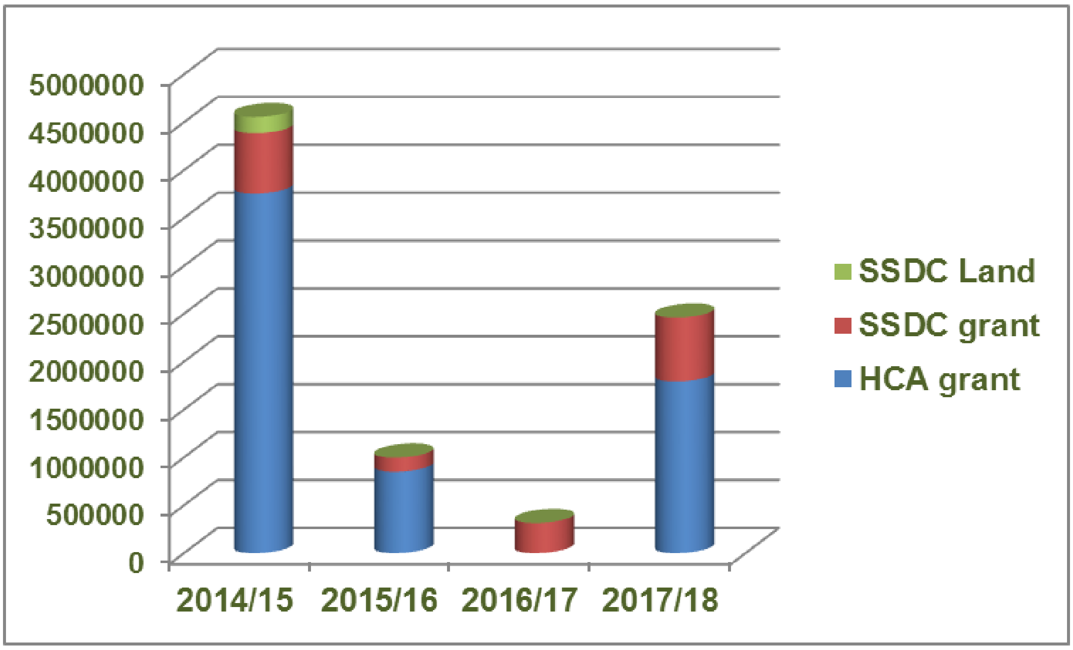
9.4.1. Graph three shows the level of public subsidy associated with schemes completing in each financial year. It should be noted that subsidy is paid at various stages and in most cases some proportion of the subsidy will have been paid over in the financial year/s prior to the year of completion, as the development has progressed. Historically, capital subsidy from the Homes and Communities Agency has been the dominant feature.

9.4.2. Over the past three years the total value of public subsidy has been as follows:

Homes & Communities Agency	£ 4,610,243	(79%*)
District Council (Capital Grant)	£ 1,088,200	(19%*)
District Council (Land Value)	£ 170,000	(3%*)
Total public subsidy	**£ 5,868,443**	

**Rounded up to nearest whole number, so doesn't add up to 100%*

Graph Three: Level of Public Subsidy Associated With Completed Schemes

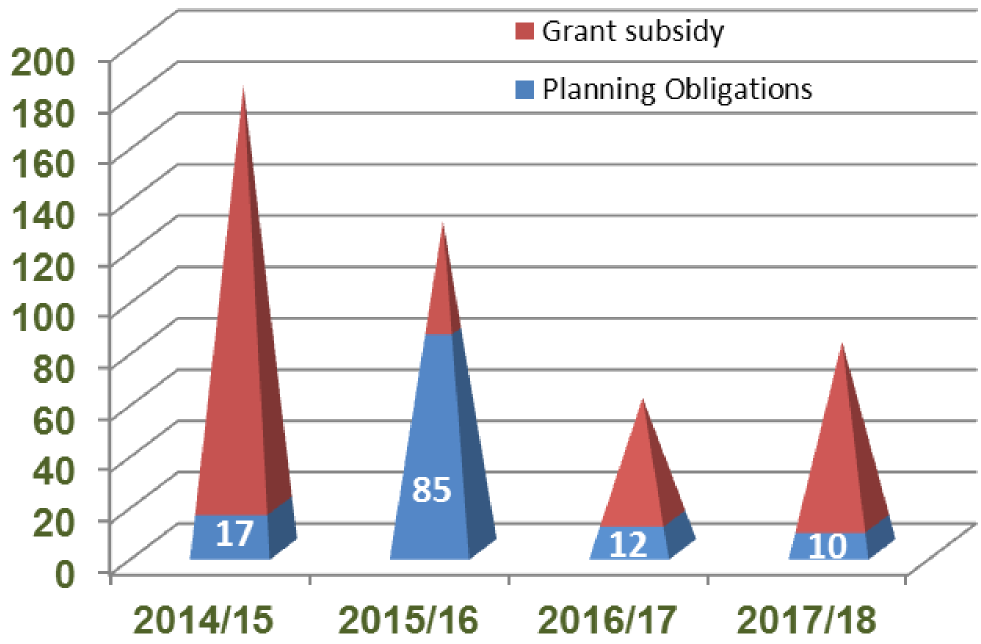


9.4.3. Most unusually last financial year included no completed schemes subsidised through the HCA, although as previously mentioned grant will have been paid over during the build stages for schemes due to complete in the current financial year.

9.4.4. Graph three does not include the recycled funds used by Housing Associations arising from 'staircasing' in shared ownership (where the leasee purchases a further tranche of the equity) or the outright disposal of a rented property.

9.4.5. Graph four below demonstrates the relationship between that part of the programme sustained by the subsidies shown above and the delivery of affordable housing through planning obligation alone. The apparent peak in 2015/16 is due largely to the completion of the first 59 obligated dwellings on the Lufton key site in Yeovil, acquired by Yarlington.

Graph Four: Relationship between subsidy and planning obligations

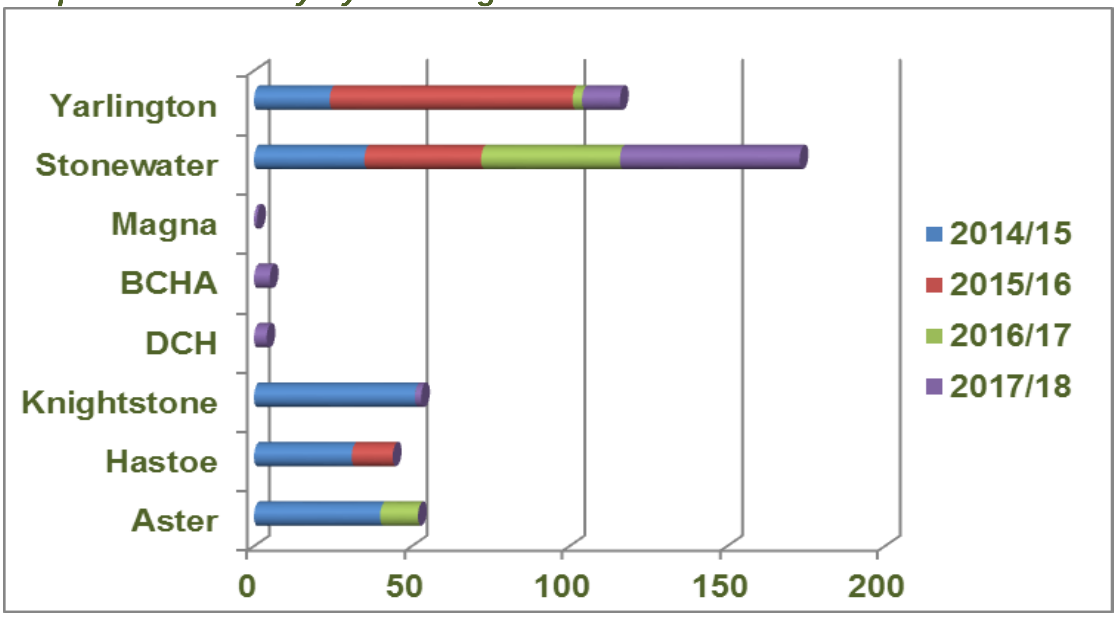


9.5. Delivery by Association

9.5.1. Graph five shows the delivery over the four year period (including the projected delivery for the current financial year) broken down by Housing Association.

9.5.2. The graph includes one property acquired by Magna this financial year. Until recently Magna had chosen to put a hold on new developments but it now intends to restart it's development programme.

Graph Five: Delivery by Housing Association



9.5.3. The figures attributed to Stonewater include the homes produced by both Jephson and Raglan in 2014/15 (prior to their merger to form Stonewater)

9.5.4. It should be noted that this graph does not include a very small number of affordable dwellings delivered directly by private sector developers or the one acquired by the Council.

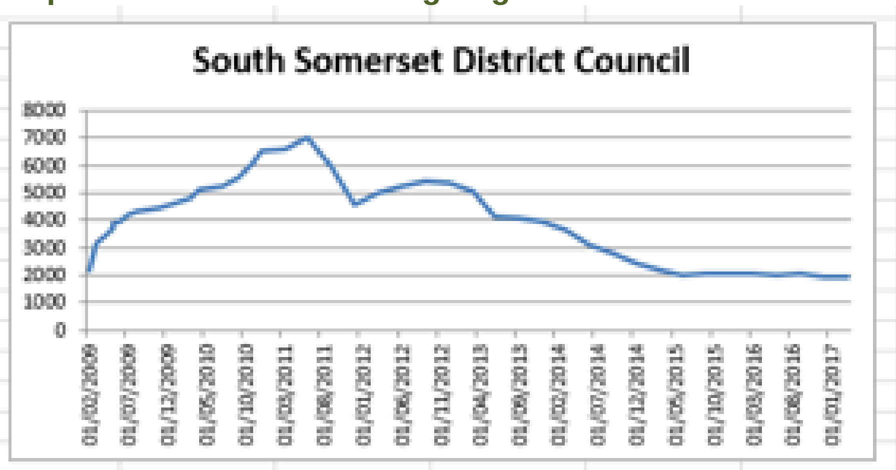
9.5.5. The graph demonstrates how Stonewater have overtaken Yarlington as the biggest provider of new homes in the district over the four year period covered by this report. Yarlington, of course, remain the biggest provider of existing homes, and thus vacancies arising, with about 84% of all social housing in the district.

9.5.6. The current financial year (shown in purple) also shows diversification of provision with the first completions/acquisitions of three Housing Associations, including BCHA who were appointed as a new main partner two years ago.

9.6. Housing Register

9.6.1. The graph below is extracted from the most recent quarterly report submitted to the Homefinder Monitoring Board. Since the creation of a single county wide system in December 2008 the number of applicants expressing a need through the register has initially increased and then steadily fallen. The fall in applications can be attributed to better maintenance of the register (removing redundant applications) and, in part, the policy changes previously introduced which restricted applicants to those who have a local connection with the County. However for just over three years those on the register assigned to South Somerset District Council has remained pretty steady at around 2,000, close to the level we had prior to creating the county-wide system.

Graph Six: Expressed Need on Housing Register

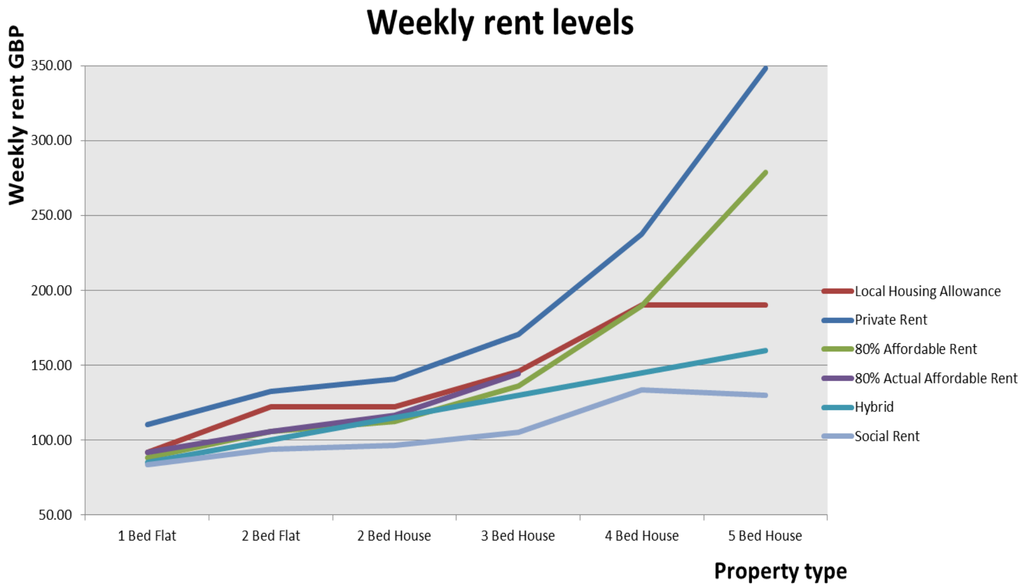


This suggests that we have reached an equilibrium where the supply of new housing (together with the casual vacancies arising from within the existing stock) is just about keeping pace with the newly arising expressed need. Other data shows that South Somerset consistently deals with the highest number of new applications in the County but also has the highest number of vacancies advertised and properties let meaning that our part of the register is more dynamic with consistently around 25% of the registered households (yet to be housed) and 25% of the bids made but 27% of the offers and lettings.

9.7. Outcome rents

9.7.1. The graph below is a very rough guide to the relationship between the different rent regimes. It is important to note that the figures are all district wide averages which masks the variation, particularly in market and affordable rents, between locations. There is no local housing allowance (Housing Benefit limit) for a five bedroom property – hence the red line flattens once it reaches four bedrooms. Apart from one anomaly with social rents for five bedroomed houses, generally all forms of rent tend to 'kink' at the higher end – i.e. the additional rent charged per extra bedroom increases at a greater rate – except for the hybrid rent (which was deliberately modelled as a straight line).

Graph Seven: Relationship of Different Rent Regimes



9.7.2. The green line shows modelled average affordable rents at 80% of the average prevailing private sector values. The purple line shows actual average affordable rents, i.e. on real properties, and tends to be slightly higher than the green line, probably because on average the Housing Association properties are newer and of better quality than the 'average' available on the private rented sector.

9.7.3. Since July 2015 both social rents and affordable rents have been decreasing by 1% per annum. Overall this reduction in income led to a significant reduction in the borrowing power of the Housing Association sector and subsequently additional viability issues on sites subject to planning obligations.

9.7.4. Bearing in mind that the graph shows district wide averages, because of the treatment of service charges, there has been very little difference between the social rent and the affordable rent model in flats, the expected difference being clearly in houses. However in some locations, particularly higher value villages, even for these property types the outcome rent has been discernibly higher on the affordable rent regime.

9.7.5. Similarly there is very little difference between actual affordable rents and the 'hybrid model' up to the point of three bedroom houses. It is therefore suggested that we continue to use the hybrid model when the District Council is the sole source of grant funding for four or five bedroom properties and for all property types in certain higher value rural locations, but otherwise accept the affordable rent model for the majority of new grant funded homes.

10. 2016/17 Outturn

10.1. During 2016/17 a total of 59 new affordable homes were completed, of which 12 were produced without direct public subsidy but through obligations imposed on developers under section 106 of the Town and Country Planning Act 1990. The full details are shown at Appendix B.

10.2. Three different Housing Associations delivered three schemes in two different settlements, Yeovil and Milborne Port. The three schemes have three different funding routes – one being grant aided by the HCA, one grant aided by the Council and the third subsidised through planning obligations alone.

10.3. The most significant scheme has been the new Stonewater development at West Hendford in Yeovil, of which the first forty-four properties, including one with some special adaptations, were completed last financial year. The main part of the scheme has been funded entirely through the HCA but no figures are shown in Appendix B as the grant has not been disaggregated into different delivery phases. Instead the HCA grant is shown at Appendix C under the projected outcome for the current financial year.

10.4. The Aster scheme at Milborne Port is the only one completed last year that was brought forward through planning obligations. Planning permission was granted to the developer at a time when Aster were still one of our main partner Housing Associations and thus they were automatically cited on the s106 Agreement. This development included a bespoke property tailored to the individual needs of a specific household which would not have been possible without close co-operation between the Council, Aster and Stongvox, the main developer of the overall site.

10.5. The three bedroom bungalows built by Yarlington in Yeovil were grant funded by the Council to meet a very specific identified need. The scheme costs were relatively high pro rata, being a small site with all the dwellings being bungalows. This resulted in a high level of grant per dwelling, but this was commissioned by the Council to meet the specific needs of three households who could not be adequately accommodated elsewhere.

10.6. The number of new Affordable Rent dwellings delivered is just over three times the number delivered as social rent, despite the latter being higher in the previous year. This arises entirely from the Stonewater scheme, being HCA funded. The proportions will continue to vary over time depending on the timing of peaks and troughs in the different forms of delivery.

10.7. In addition the Council acquired two five bedroomed houses in Yeovil during 2016/17. These were purchased directly from the developer and leased to Stonewater who then let them to households in need of larger accommodation. The rents charged by Stonewater were kept within the LHA limit (for Housing Benefit) but were effectively market rents, albeit at the lower end of the market, with the lease subsequently paid by Stonewater to the Council making a small return on the investment. The two five bedroom acquisitions are not, then, 'affordable' housing and so are not included at Appendix B. However the acquisitions did meet the urgent needs of households on the register who otherwise may have been stuck in less suitable accommodation for an indefinite period.

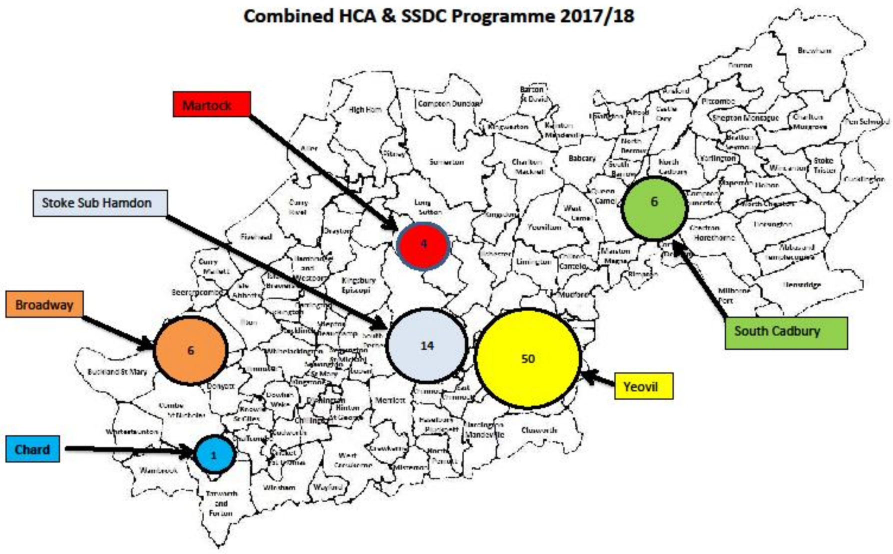
11. Current Year (2017/18) Programme

11.1. During 2017/18 we expect a total of 81 new affordable homes to be delivered; the full details are shown at Appendix C. The figure is subject to some fluctuation as sites progress, for example delays due to adverse weather, but it is also possible that other dwellings will come forward. It should be noted that for the purposes of these reports affordable housing 'secured' under s106 of the 1990 Act is only placed on the programme once the developer has entered into contract with the relevant Housing Association.

11.2. 81 is a reasonable improvement on the 59 achieved during 2016/17 but is still below our longer term average and well below the 206 annual requirement identified by the SHMA.

11.3. This includes ten homes delivered through planning obligations over two different sites – one brought forward by Higdon Homes and the other by DCH. As with last financial year no affordable homes are expected to be delivered from the larger sites (controlled by some of the larger developers).

11.4. Currently we expect five Associations to deliver eight schemes in five different settlements and a sixth Association to acquire a single dwelling in a sixth settlement. The map below shows the geographic spread.



11.5. Stonewater will complete a total of 57 new homes, 36 of these for affordable rent, across three sites – two in Yeovil, including the last phase of the West Hendford scheme discussed in the section above, and the other in Stoke sub Hamdon.

11.6. At a site meeting on 27th April, the Portfolio Holder was generally impressed with the overall layouts and designs for the new flats that Stonewater has created at Queensway in Yeovil. However he was concerned over two aspects of the finishes – the absence of shower screens and the lack of a fitted cooker as part of the kitchen suite. Stonewater agreed to amend the specification in include shower screens within the existing budget and to install dual fuel cookers on the basis that the marginal cost of supply and fitting them would be included as additional grant from the Council. It is therefore recommended that a further £11,000 in grant is allocated to Stonewater for this scheme.

11.7. The West Hendford scheme is due to be completed before the date of the Committee meeting and includes the provision of some Learning Disability (LD) flats. In October 2015 the District Executive approved the principle of underwriting the grant for the LD scheme within the West Hendford site and in September 2016, following a successful award of grant through the HCA for the general needs element, the level of capital subsidy from the Council was reduced to £375,000 purely to underwrite the LD project.

11.8. It was thought that the monies required to subsidise the LD element would be made available from health service funding following the sale of an existing building no longer regarded as fit for purpose and subject to approval from NHS England. It was predicted that, in this event, the actual level of grant required from the Council would reduce to around £100,000.

11.9. However Stonewater have since been awarded additional funding from the HCA. From Stonewater's perspective this is a preferable route as the health service funding would appear as a charge on the property whereas HCA grant, whilst it comes with other conditions attached, is not seen as a legal charge. Council grant is still required to complete the scheme but this has now reduced to £62,500, equating to one sixth of the total public subsidy. Accordingly a further £312,500 in Council grant subsidy can now be de-allocated.

11.10. Knightstone have accessed health service funding to acquire a number of bungalows across the County for specialist LD provision, including relatively high physical needs. Two such properties were acquired in Yeovil in April this year with a total of £630,588 funding coming from NHS England. The remainder of this County-wide project is likely to consist of acquisitions outside of South Somerset.

11.11. Yarlington are working on two rural sites – one grant funded where completion should take place later this month – at South Cadbury. The other is through planning obligations on the site at Broadway being developed by Higdon Homes, being one of only two schemes to deliver social rent this year.

11.12. The other social rent is a single acquisition completed by Magna in April to assist a family with special circumstances, grant funding (£37,000) for which was agreed by the Portfolio Holder in November 2016. Magna were asked to assist with this acquisition as they owned the immediately adjacent dwelling and have recently emerged from their self-imposed moratorium on new development. Magna claimed £34,700 in grant, allowing £2,300 to be returned to the general reserve.

11.13. The scheme in Martock produces four shared ownership dwellings through planning obligation alone is unusual in that the whole site is being developed by DCH, a Housing Association, who will then retain the freehold of the shared ownership units. Any surpluses raised from the sale of market housing (after construction costs and effectively subsidising the shared ownership dwellings) will be ploughed back into DCH affordable housing programme. Whilst a number of Housing Associations have discussed the possibility of developing market sites in principle with the Council, this is the first example that we actually have on site. Earlier this year DCH announced a proposed merger with Knightstone.

11.14. The other scheme is acquisition of five two-bedroom properties ("bought not built") in Yeovil by BCHA to provide move-on accommodation. Purchasing existing properties has the advantages of being able to meet identified need more quickly than designing and constructing a scheme and being able to make the provision in a 'dispersed' way rather than concentrating the client group in one location. The disadvantage is having no control over the design features and potential costs are higher as developers will make a higher profit margin on individual sales.

11.15. This scheme has recently been allocated grant from the HCA on the proviso that there is a contribution from the District Council. In order to keep rents within the reach of those clients currently likely to be 'silting up' specialist projects, BCHA are seeking total subsidy of around £56,000 per acquisition. After some negotiation it was agreed with BCHA and the HCA to split the required subsidy roughly two thirds (£187,500, which has been confirmed) from central sources and roughly one third (proposed £92,500) from the Council. It is therefore proposed to allocate £92,500 to BCHA for this purpose, equating to subsidy of £18,500 per dwelling, and to take this allocation from the Yeovil reserve.

11.16. The actual outcome for this financial year could be augmented with some additional individual properties such as mortgage rescues or further Bought not Built properties. It is also still possible that some properties may be sold as Starter Homes, but this seems unlikely as we are yet to see the full regulations set out in the 2016 Act including knowing the full discount period.

12. Pipeline schemes – beyond 2017/18

12.1. There are a further four schemes with grant secured from the Council, all of which are subject to securing planning permission and thus are unlikely to complete until 2018/19 at the earliest although conceivably a start could be made on site this financial year. These are shown at Appendix D.

12.2. In addition it is possible, but by no means certain, that next financial year may see the next 'peak' in delivery of affordable housing through planning obligations on one or more of the larger sites. In particular it is expected that Persimmon will progress development on the Lufton key site in Yeovil to the point where provision of more affordable housing is triggered within the terms of the existing s106 Agreement. There is also the possibility of the delivery of the first tranche of affordable housing within the Brimsmore key site in Yeovil.

12.3. Just under £2 million of Council grant is provisionally allocated to three different Housing Associations planning to deliver at least 74 new homes across four different sites in three settlements. In all cases the funds have been allocated in the expectation that once suitable planning permission is secured a bid for funds will be made to the HCA, potentially releasing some or all of the grant allocated by the Council.

12.4. The Yarlington scheme at Misterton was allocated funds by the District Executive in October 2015 for the first phase of 17 dwellings – 11 for social rent and 6 for shared ownership – in anticipation that a bid will be made to the HCA for grant funding towards a larger site overall. Yarlington now intend to submit a planning application later this month. It should be noted that should the HCA be willing to fund the entire site then the rented properties will, in all probability, have to be realigned under the affordable rent regime.

12.5. The Stonewater scheme at Crewkerne was allocated funds by the District Executive in September 2016, on the assumption that some HCA funding was to be redeployed (mainly for the shared ownership element) but, again, in anticipation of a suitable bid being submitted to the HCA. The planning application has not been straight forward and a decision is expected to be reached after the submission of this report but before the District Executive meeting.

12.6. There are two schemes in Chard. One of these involves Council land at Jarman Way. The disposal had previously been agreed to in order for Knightstone to create nine new dwellings for rent. This follows on from the nearby scheme of 41 new dwellings which

Knightstone completed in February 2015. Knightstone had secured grant funding from the HCA initially supplemented by £120,000 in Council grant agreed by the District Executive on 1st October 2015. In addition to creating new affordable housing the proposal enables the creation of better play facilities on adjacent land retained by the Council.

12.7. An additional £80,000 in grant from the Council was approved by the Portfolio Holder in January 2017 following a cost increase of around 15% from the original quotes Knightstone had obtained. It is worth noting that the land is not being sold at nil value on this occasion and so does not represent a further subsidy. However transfer of the council land has been delayed due to third party complications and this has prevented Knightstone from being able to commence the scheme yet.

12.8. The other scheme in Chard arises from land assembly that Stonewater achieved when acquiring the former Chard Working Men's Club. Stonewater already owned a number of properties in neighbouring Silver Street including an area to the rear of these properties accessible from Silver Street. This enabled contractors (and plant) access to the former Working Men's' Club for the duration of the refurbishment. Acquisition of the former working men's club included curtilage to the rear, effectively creating a land assembly opportunity giving Stonewater a small infill site.

12.9. Stonewater now propose to construct four new homes on this site to the rear of the former Working Men's Club. They intend to use a modular method of construction – with the main components manufactured and assembled off site. The factory fitting includes bathrooms, kitchens, decorations, doors, plumbing and electrics; each building exceeds the current regulations for sound and thermal insulation. Once the homes have been assembled and snagged in the factory they are delivered to the site in 'modules', ready for Stonewater's site contractor to carry out the external finishing and for the properties to be clad in brick and/or render etc. The necessary NHBC warranties and related insurances will all be in place as with a traditional build.

12.10. Due to the size of the site and the pro rata costs of site preparation, on this occasion the modular construction method will not produce any significant savings in construction costs (compared to the 'average' Housing Association development, although traditional build on this site could prove to be much more expensive). However we do anticipate a significant saving in time. Stonewater estimate on-site works to be 14 weeks whereas a traditional build contract would be seven months at best and probably longer, possibly up to a year (weather conditions pending).

12.11. Using this particular modular construction on this site also affords the opportunity for both Stonewater and the Council to evaluate the advantages and disadvantages and consider rolling it out across larger sites, with possible future time and cost savings.

12.12. In May this year the Portfolio Holder agreed to allocate £216,000 in grant to underwrite the subsidy needed for this scheme with the usual proviso that we would expect Stonewater to bid to the HCA. An initial bid to the HCA was rejected as being at too high a pro rata cost and a further bid is now being submitted on the basis of there being a contribution from the Council. If the outcome of this bid is known by the date of the Executive meeting it may be possible either to recommend a reduction in the allocation or confirm that the whole amount will be required.

13. Community Led Housing

13.1. As part of the 2016 Budget, a £60 million fund was announced to support community-led housing developments in areas "where the impact of second homes is particularly acute." About a third of the entire fund was earmarked for the South West. The fund is intended to enable local community groups deliver affordable housing and to help build collaboration, skills and supply chains "at a local level" to promote housebuilding that is community led. The fund covers capital investment, technical support and revenue to make more schemes viable and significantly increase community groups' current delivery pipelines

13.2. The Government worked with the Community Housing Alliance (including the National Community Land Trust [CLT] Network and other members of the community-led housing sector). It has cited these organisations as a source of advice on how to effectively deploy the funding. It should be recognised that the South West is already well placed and has a recent history of growth in the CLT sector. In South Somerset we have encouraged two successful CLT led housing schemes – at Queen Camel and at Norton sub Hamdon

13.3. Funding was allocated to local authorities "proportionate to the number of holiday homes in the local area and taking account of the affordability of housing to local people". The allocation for South Somerset District Council is £263,222.

13.4. On 18th January the Wessex CLT Project coordinated an exploratory meeting of all the local housing authorities in the three counties covered by their project – i.e. Devon, Dorset and Somerset. Incidentally this meeting was held in South Somerset. At the meeting the Governments intentions were outlined and various options considered and debated.

13.5. A brief discussion paper was put forward to the Portfolio Holder discussion group meeting that was held on Friday 10th February, which was also attended by Steve Watson from the Wessex CLT Project. The meeting was open to all elected members and attended by twelve, including the Portfolio Holder and the Chair of the Scrutiny Committee.

13.6. Following this the Portfolio Holder confirmed a proposed split of funding options as follows.

Capacity Building Events (incidental costs – hall hire, refreshments, postage)	£ 6,222
Grant funding to Wessex CLT Project	£ 25,000
Housing Needs Surveys (either direct grant or transfer to area cost centre)	£ 27,000
Small grants to local groups	£ 30,000
Feasibility/planning grant to local groups	£ 40,000
Revolving Land Fund (revenue contribution to capital)	£ 135,000
Total	**£ 263,222**

13.7. We are running three capacity building events across the district to highlight the opportunities and encourage parish councils and others to bring forward community led schemes. This includes presentations from the Wessex CLT project and our existing CLTs. Two of these have been timed to fall into national rural housing week (3rd – 7th July 2017).

Monday 3rd July	1.30pm	Norton Sub Hamdon Village Hall
Wednesday 5th July	6.30pm	Council Offices, Churchfields, Wincanton
Thursday 20th July	1.30pm	Horton Village Hall

13.8. The revenue contribution towards Wessex CLT project is intended to build capacity in the independent support sector, particularly in the expectation that allocations from the Governments fund in future years will be subject to competitive bids for 'shovel-ready' schemes. The project will increase their capacity with an intention to provide additional support over a four year period with the expanded service becoming fully self-financing in year five. They propose to provide "end-to-end technical support" to local groups for community housing projects and expand this from supporting the CLT model to include others such as co-housing projects and self-build. A small addition (about £2,000) to the requested sum should provide for the project to reimburse reasonable costs to volunteers, for example attending and presenting to the events cited above. Following discussions with thirteen local authorities, the project have developed a standard Service Level Agreement document.

13.9. Local Housing Needs Surveys are used to assist in justification for planning permission under policy SS2 by providing evidence of 'hidden' need (not expressed on the register) and refining proposed tenure and property mixes. The rural housing development officer has co-ordinated a 'standard template' which can be used by our area teams or by the Community Council for Somerset. There was a clear preference for our own area community development teams to offer this service to Parish Councils and other community groups, but a recognition that they may choose to use an independent provider. Setting aside approximately 10% of the allocated funds should pay for around six additional surveys.

13.10. Direct grant assistance to local groups. For Norton sub Hamdon CLT and Queen Camel CLT, grants administered by our area development teams met the costs of incorporating as trusts, entering into option agreements with landowners, acquiring the freeholds of their sites, disposing of long-term leases to their partner-associations and completing S106 Agreements. So far one such grant request has been received, from the South Petherton CLT, and approved.

13.11. In addition, further sums have been set aside to assist community led groups carrying out feasibility work on their preferred sites (such as wildlife surveys and contamination reports) and making a planning application. For Norton sub Hamdon CLT and Queen Camel CLT, such costs were borne 'at risk' by their housing association partners prior to seeking capital grant. Other CLTs have been able to obtain government grants to commission this work themselves. The Wessex CLT Project has been administering these grants on behalf of CLTs – advising on heads of terms with landowners; tendering the services of architects, engineers and surveyors; assisting with application forms etc. The government grant regime only runs to March 2018 and Wessex have advised councils in receipt of the Community Housing Fund allocations that it would be helpful if an allowance could be made to the same ends.

13.12. The largest portion of the fund has been set aside for land acquisition. Once acquired it can then be held by the Council until a scheme is ready to be progressed (which in itself is not a short term plan). This could be a 'rolling programme' whereby the delivery vehicle (such as a housing association) buys the land from the Council for a similar sum, thereby replenishing the fund. There could be an element of direct subsidy where land is handed over to a community led group for less than the sum paid by the Council, potentially with suitable covenants in place.

13.13. The following sums have been committed thus far –

SLA with Wessex CLT project	£ 25,000
Grant to South Petherton CLT	£ 6,680
Room Hire for four area events	£ 74.40
Total	£ 31,754.40

14. Financial Implications

The table below is a summary of the movements in the reserve since the last report:

Affordable Housing Reserve	**£1,000 (rounded)**
Balance b/f (per DX report September 16)	476
Additional allocation to Stonewater: Queensway (Portfolio Holder Oct 2016)	(23)
Allocation to Magna: Chard (Portfolio Holder Nov 2016)	(37)
Additional allocation to Knightstone: Jarman Way (Portfolio Holder Jan 2017)	(80)
Allocation to Stonewater: R/o Chard Working Mens' Club (Portfolio Holder May 2017)	(216)
Return of grant from Spectrum	175
Total Remaining Balance of Reserve	295

16.1 If the District Executive confirms ringfencing of the £175,000 returned by Spectrum, this effectively creates a new reserve specifically for Yeovil and decreases the general reserve to £120,000.

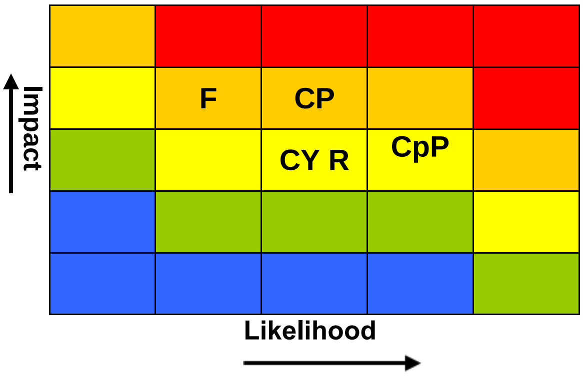
16.2 If the District Executive approves the proposal to de-allocate £2,300 from Magna and £312,500 from Stonewater as per the recommendations, this affordable housing reserve will increase to £434,800.

16.3 Following this, if the District Executive approves the proposal to allocate £92,500 to BCHA for the move-on bought not built properties and £11,000 additional grant to Stonewater for the Queensway scheme, both from the Yeovil reserve, as per the recommendations, this reserve will then decrease to £71,500.

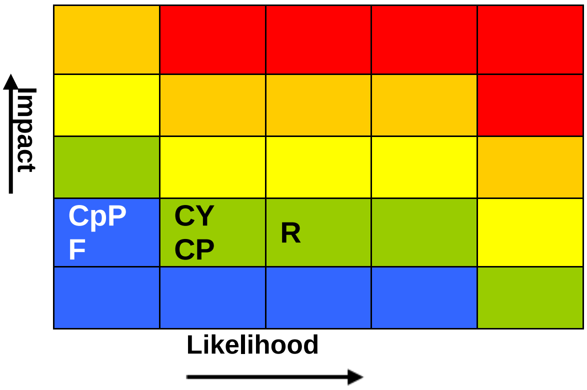
16.4 The general contingency funding has traditionally been held back to meet operational requirements, such as "Bought not Builts" for larger families; mortgage rescue and disabled adaptations specifically designed for clients where opportunities do not exist in the current stock.

17. Risk Matrices

Risk Profile before officer recommendations



Risk Profile after officer recommendations



Key

Categories			**Colours** *(for further detail please refer to Risk management strategy)*		
R	=	Reputation	Red	=	High impact and high probability
CpP	=	Corporate Plan Priorities	Orange	=	Major impact and major probability
CP	=	Community Priorities	Yellow	=	Moderate impact and moderate probability
CY	=	Capacity	Green	=	Minor impact and minor probability
F	=	Financial	Blue	=	Insignificant impact and insignificant probability

18. Carbon Emissions and Climate Change Implications

Previously all affordable housing in receipt of public subsidy, whether through the HCA or from the Council, had to achieve the minimum code three rating within the Code for Sustainable Homes. The HCA has now dropped this requirement and work has been undertaken to understand the precise differences between code three and current building regulations (which have improved). Whilst the Council may be able to seek slightly higher standards than those achieved through building regulations where it is the sole funder of schemes, this is rarely the case as usually there is some HCA grant sought at some stage.

19. Equality and Diversity Implications

All affordable housing let by Housing Association partners in South Somerset is allocated through Homefinder Somerset, the county-wide Choice Based Lettings system. Homefinder Somerset has been adopted by all five local housing authorities in the County and is fully compliant with the relevant legislation, chiefly the Housing Act 1996, which sets out the prescribed groups to whom ‘reasonable preference’ must be shown.

20. Implications for Corporate Priorities

The Affordable Housing development programme clearly provides a major plank under “Homes” and in particular meets the stated aim:

> *“To work with partners to enable the provision of housing that meets the future and existing needs of residents and employers.”*

21. Privacy Impact Assessment

This report does not directly impact on any data held of a personal nature.

Background Papers

Affordable Housing Development Programme - District Executive – 1st September 2016

Approval of the Rural Housing Action Plan 2016/18 (report to Portfolio Holder) Executive Bulletins no's 690 & 691 - 7th & 14th October 2016

Affordable Housing Development Programme: Queensway Place, Yeovil (report to Portfolio Holder) Executive Bulletins no's 691 & 692 - 14th & 21st October 2016

Affordable Housing Development Programme: Bought not Built Property, Chard (report to Portfolio Holder) Executive Bulletins no's 696 & 697 - 18th & 25th November 2016

Affordable Housing Development Programme: Jarman Way, Chard (report to Portfolio Holder) 24th January 2017

Community Led Housing: Outline Plan (report to Portfolio Holder) 24th February 2017
Affordable Housing Development Programme: Scheme at rear of former Chard Working Men's Club (report to Portfolio Holder) 11th May 2017

(Report from) Overview and Scrutiny Committee - Disposal of third party properties
District Executive – 1st June 2017

Appendix A – Breakdown of voluntary disposals by Yarlington Housing

No	Property address	Date of consent or otherwise	Executive Bulletin/s (until 2017)
	Prior to Financial year 2015/16		
1 & 2	**6 & 8, Swedish Houses, Over Stratton, South Petherton**	11th June 2012	predates policy decision
3	**3, Steart Hill, West Camel**	18th January 2013	557 & 558
4	**22, Milford Road, Yeovil**	16th August 2013	587 & 588
5	**12, Swedish Houses, Over Stratton, South Petherton**	1st November 2013	598 & 599
6	**1, Stibbear Lane, Donyatt**	13th June 2014	628 & 629
7	**9, Park Way, Bruton**	Not with SSDC consent	
8	**17, West Street, Stoke sub Hamdon**	23rd July 2014	Not subject to policy
9	**19, Pope's Cross, Curry Mallet**	12th December 2014	653 & 654
10	**28, Font Villas, West Coker**	16th January 2015	656 & 657
11	**1, Vale View, Aller**	30th January 2015	658 & 659
12	**4, Townsend, Shepton Montague**	30th January 2015	658 & 659
13	**53, Earle Street, Yeovil**	20th March 2015	665 & 666
	Financial year 2015/16		
14	**1, Owl Street, Stocklinch**	12th May 2015	672 & 673
15	**5, West End, Marston Magna**	21st August 2015	684 & 685
16	**23, Woodhayes, Henstridge**	**4th September 2015**	**686 & 686**
17	**8, Fairview Terrace, Limington**	23rd October 2015	672 & 673
18	**2 Townsend, Shepton Montague**	13th November 2015	674 & 675
19	**19, Higher Bullen, Barwick**	13th November 2015	674 & 675
20	**20, Dyers Road, Curry Rivel**	Consent withheld - 18th December 2015	679 & 680
21	**2, Daisymead, Rimpton**	18th December 2015	679 & 680
22	**3 Orchard View, Haslebury Plucknett**	Consent withheld – 3rd June 2016	671 & 672
23	**20, Langport Road, Long Sutton**	Consent withheld – 4th March 2016	688 & 689
	Financial year 2016/17		
24	**88 Southville, Yeovil**	Consent withheld – 27th May 2016	670 & 671
25	**36, Font Villas, West Coker**	27th May 2016	670 & 671
26	**12, Daisymead, Rimpton**	Consent withheld – 24th June 2016	674 & 675
27	**6, Middlefield Road, Pitney**	Consent withheld – 24th June 2016	674 & 675
28	**1, Pope's Cross, Curry Mallet**	24th June 2016	674 & 675
29	**28 Westland Road, Yeovil**	12th August 2016	681 & 682
30	**2 Hicknoll Cottages, Compton Pauncefoot**	12th August 2016	681 & 682
31	**2 Council Houses, East Lambrook**	Consent withheld – 12th	681 & 682

No	Property address	Date of consent or otherwise	Executive Bulletin/s (until 2017)
		August 2016	
32	**1, Grove Close, Coombe Street, Pen Selwood**	Consent withheld – 26th August 2016	683 & 684
33	**3, St Johns Cottages, Barrow Lane, Charlton Musgrove**	Consent withheld – 2nd September 2016	**684 & 685**
34	**2, Council Houses, Clapton Road, Clapton**	Consent withheld – 16th September 2016	685 & 687
35	**3, Berrymans Lane, Ilminster**	23rd September 2016	687 & 688
36	**17, Taylors Orchard, Chiselborough**	Consent withheld – 23rd September 2016	687 & 688
37	**2, Council House, Knole, Langport**	Consent withheld – 30th September 2016	688 & 689
38 – 45	**23, 25, 27, 30, 31, 33, 34 & 36 Riverside, Horton**	Consent withheld – 11th November 2016	694 & 695
46 – 49	**26, 30, 33 & 34 Donyatt Hill, Donyatt***	18th November 2016	695 & 696
50	**2, Moore Villas, Victoria Park, Castle Cary**	Consent withheld – 25th November 2016	696 & 697
51 & 52	**17 & 18, Townsend, Marston Magna**	Consent withheld – 14th January 2017	n/a
53	**58, Westfield Crescent, Yeovil**	Consent withheld – 18th March 2017	n/a
	Financial year 2017/18		
54	**4, Council Houses, Podimore**	Formal process ceased	

* Note that Yarlington also informed us (at the same time) of proposed disposal of eight other flats at Donyatt Hill when they become vacant.

Appendix B: Combined HCA & SSDC Programme 2016/17													
	Housing Association	**Scheme Name**	**Social Rent**	**Affordable Rent**	**Shared Ownership/ Intermediate**	**Net Gain New Homes**	**Total Homes**	**Total Grant**	**Level of grant from SSDC**	**Level of grant from HCA**	**Planning Obligation**	**completion**
Yeovil	Yarlington	Westfield Academy	2	0	1	3	3	£315,000	£315,000	£0		Jan-17
	Stonewater	West Hendford	0	29	16	44	44	£0	£0	£0		Mar-17
Rural (pop. below 3,000)	Aster	Wheathill Nursery, Milborne Port	7	0	5	12	12	£0	£0	£0	✓	Feb-17
		Totals	**9**	**29**	**22**	**59**	**59**	**£315,000**	**£315,000**	**£0**	**12**	

Appendix C:		**Combined HCA & SSDC Programme 2017/18**											
	Housing Association	**Scheme Name**	**Social Rent**	**Affordable Rent**	**Shared Ownership/ Intermediate**	**Net Gain New Homes**	**Total Homes**	**Total Grant**	**Level of grant from SSDC**	**Level of grant from HCA**	**Planning Obligation**	**completion (anticipated)**
Yeovil	Stonewater	West Hendford	0	2	17	19	19	£1,125,345	£375,000	£750,345		Jun-17
	BCHA	Move-on acquisitions (bought not built)	0	5	0	5	5	£280,000	£92,500	£187,500		Mar-18
	Knightstone	Bungalows (NHS funded)	0	0	2	2	2	£0	£0	£0		Oct -17
	Stonewater	Queensway	0	24	0	24	24	£619,607	£162,000	£457,607		Aug-17
Martock	DCH	Water Street, Martock	0	0	4	4	4	£0	£0	£0	✓	Oct-17
Chard	Magna	Individual acquisition	1	0	0	1	1	£37,000	£37,000	£0		25th April 2017
Rural (pop. below 3,000)	Yarlington	Tanyards, Broadway	4	0	2	6	6	£0	£0	£0	✓	Nov-17
	Stonewater	Dikes Nursery, Stoke-sub-Hamdon	0	10	4	14	14	£290,000	£0	£290,000		Mar-18
	Yarlington	South Cadbury	0	4	2	6	6	£108,000	£0	£108,000		Jul-17
		Totals	**5**	**45**	**31**	**81**	**81**	**£2,459,952**	**£666,500**	**£1,793,452**	**10**	

Appendix D: Combined HCA & SSDC Programme 2018/19+

	Housing Association	Scheme Name	Social Rent	Affordable Rent	Shared Ownership/ Intermediate	Net Gain New Homes	Total Homes	Total Grant	Level of grant from SSDC	Level of grant from HCA	Planning Obligation	anticipated completion
Crewkerne	Stonewater	North Street	0	20	24	44	44	£1,722,776	£1,040,000	£682,776		
Chard	Stonewater	r/o Chard Working Mens' Club	0	4	0	4	4	£216,000	£216,000	£0		
	Knightstone	Dolling Close (Jarman Way)	0	9	0	9	9	£468,334	£200,000	£268,334		
Rural (pop. below 3,000)	Yarlington	Misterton	11	0	6	17	17+	£396,661	£396,661	£0		
		Totals	**11**	**33**	**30**	**74**	**74+**	**£2,803,771**	**£1,852,661**	**£951,110**	**0**	