Parc Cenedlaethol Arfordir Penfro
Pembrokeshire Coast National Park

Pembrokeshire County Council
Cyngor Sir Benfro

Pembrokeshire Local Housing Market Assessment 2023

Revised draft – LHMA model version 3.2

March 2025

Planning & Development

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1. Introduction

Purpose

1.1 The Pembrokeshire County Council & Pembrokeshire Coast National Park Authority Local Housing Market Assessment (LHMA) was published in July 2021. This contained the full outputs required of a LHMA including an assessment of the affordable housing need, the type and tenure of future housing needed and the housing requirements of specialist groups.

1.2 The Welsh Government published a new methodology for undertaking Local Housing Market Assessments in March 2022 and an update of the LHMA is required in accordance with the new guidance. Data from the 2021 Census has now been released and the ward boundaries in the County have also been reset, so it is an opportune time for refreshed results from a data perspective as well.

The LHMA area

1.3 Pembrokeshire is a coastal county in the southwest of Wales. It contains the Pembrokeshire Coast National Park, which occupies over a third of the land area of the County. The National Park runs along the majority of the Pembrokeshire coast but also contains the Daugleddau estuary and the Preseli Hills in the north of the County. Haverfordwest is the largest settlement in the County and, whilst there are a number of other towns and villages, a significant portion of the County is rural.

1.4 Pembrokeshire Coast National Park Authority has adopted its LDP 2. Pembrokeshire County Council is repeating the Deposit-stage of its LDP Plan preparation process and the public consultation on LDP 2, Deposit Plan 2 closed on the 16th December 2024. This LHMA will provide the Council with evidence for the forthcoming Local Development Plan 2 Examination and for both planning authorities to use as evidence for planning purposes. The information presented in this report complies with the current Government guidance on the evidence required as set out in the *Undertaking Local Housing Market Assessments Guidance* published by the Welsh Government[1].

[1] https://www.gov.wales/sites/default/files/publications/2022-03/local-housing-market-assessment-guidance-2022_0.pdf

National Policy background

1.5 Section 8 of the Housing Act 1985[2] places a statutory duty on local authorities to periodically assess the level of housing need in their area. It is vital that authorities have a comprehensive understanding of their local housing market(s) and provide a robust evidence base for effective strategic housing and planning services. Production of a Local Housing Market Assessment (LHMA) falls under this duty, building upon the requirement to review housing needs through a more holistic review of the whole housing market. Local authorities are expected to rewrite LHMAs every five years and refresh that LHMA once during that five year period (between years two and three) utilising section 87 of the Local Government Act 2003[3].

1.6 National Planning Policy is set out in Planning Policy Wales *Edition 11 (February 2021)*[4]. At paragraph 4.2.3 it notes that '*planning authorities need to understand their local housing market and the factors influencing housing requirements in their area over the plan period.'* Paragraph 4.2.5 then goes on to identify the housing detail councils must evidence:

> *'Planning authorities must clearly set out the housing requirement in their development plan. These requirements must be based on evidence and clearly express the number of market and affordable homes the planning authority considers will be required in their area over the plan period. Planning authorities should plan for a mix of market and affordable housing types to meet the requirement and specifically consider the differing needs of their communities; this should include the housing requirements of older people and people with disabilities.'*

1.7 Paragraph 4.28 of the document identifies the significant role that LHMAs have in helping councils compile the required evidence. It states that LHMAs '*allow authorities to develop a detailed understanding of the nature and level of market and affordable housing demand and need in their communities.'*

1.8 The importance of LHMAs to planning policy is reaffirmed by the Development Plans Manual Edition 3 March 2020[5]. This states at Paragraph 5.31 that:

> *'The value of an LHMA is that it identifies a level of housing need, both market and affordable, per annum, both numerically and spatially, as well as the type of need in an area, e.g. tenure mix and house types. This is a core piece of baseline evidence influencing the scale, type and location of growth in a plan.'*

[2] 1985 Housing Act - https://www.legislation.gov.uk/ukpga/1985/68/section/8

[3] 2003 Local Government Act - https://www.legislation.gov.uk/ukpga/2003/26/part/7

[4] https://gov.wales/sites/default/files/publications/2021-02/planning-policy-wales-edition-11_0.pdf

[5] https://gov.wales/development-plans-manual-edition-3-march-2020

1.9 Likewise, the value of LHMAs in using the best possible data on housing need and demand to inform housing policy and decisions regarding affordable housing supply is emphasised in the Independent Review of Affordable Housing Supply.[6] The Review placed significant emphasis on understanding exactly how many homes are needed, in which geographical areas and in what tenures. A robust LHMA is the key means of identifying this evidence at the local level.

1.10 In addition, local authorities must develop a homelessness strategy every four years under sections 50, 51 and 52 of the Housing (Wales) Act 2014[7]. The LHMA plays a fundamental role in informing this strategy which must include a review of the resources available to the local authority and other bodies associated with supporting people who are or may become homeless. It is essential also for local authorities to consider their equality duties under the Equality Act 2010[8] and the Welsh Public Sector Equality Duties.

1.11 Planning Policy Wales outlines how a LHMA fits into the wider housing policy framework and the 2022 Welsh Government Undertaking Local Housing Market Assessment Guidance[9] (referred to subsequently as the LHMA Guidance) sets out how the various elements of a LHMA should be undertaken, including detailing an Excel spreadsheet (the LHMA tool) that should be used to estimate the number of additional housing units required, by tenure, in the future. Chapter 4 of this report sets out the data sources and assumptions used within the LHMA tool for Pembrokeshire. It then goes on to show the outputs of the model under all three population projections.

Local Policy background

1.12 There are a number of local policies which will be informed or advanced by the outputs of this LHMA report. These include:

- Pembrokeshire County Council's Replacement Local Development Plan (LDP 2)
- PCNPA's LDP 2 Review
- PCC's Housing Strategy
- Social Housing Grant Programme Delivery Plan
- Pembrokeshire's Well-being Assessment
- Management Plan for PCNPA
- Pembrokeshire Recovery and Regeneration Strategy 2020-2030[10] which details the Council's '*economic restart and recovery plans in response to the Covid 19 pandemic*

[6] https://gov.wales/sites/default/files/publications/2019-04/independent-review-of-affordable-housing-supply-report_0.pdf
[7] https://www.legislation.gov.uk/anaw/2014/7/contents/enacted
[8] https://www.legislation.gov.uk/ukpga/2010/15/contents
[9] https://www.gov.wales/sites/default/files/publications/2022-03/local-housing-market-assessment-guidance-2022_0.pdf
[10] https://www.pembrokeshire.gov.uk/objview.asp?object_id=9703&language=

with [their] longer term renewal and regeneration approach and outlines our plans over the next five years to reach our pre-pandemic platform and move beyond it.'

- Pembrokeshire Advance, which was a strategic group set up by the Council to take *'forwards the development of proposals for the Rural Development Plan.'*[11]
- Local Development Strategy[12]
- Welsh in Education Strategic Plan[13]

Governance and consultation

1.13 At paragraph 1.19 of the LHMA Guidance it is stated that '*production of an LHMA should be undertaken through a collaborative approach with stakeholders. In producing their LHMAs, local authorities should engage with a variety of stakeholders'.*

1.14 The LHMA has been prepared by HDH Planning and Development Ltd in collaboration with Pembrokeshire's Housing Service and Pembrokeshire County Council's and Pembrokeshire Coast National Park's planning service.

1.15 HDH Planning and Development Ltd led a Stakeholder Seminar on Tuesday 22 August 2023 to present the main findings of the Draft Local Housing Market Assessment and engage with stakeholders. The stakeholder seminar was attended by representatives from the following organisations:

- Pembrokeshire County Council's Housing, Health, Care and Social Services, Corporate Policy and Planning Divisions.
- Pembrokeshire Coast National Park's Planning Department.
- Ateb Housing Association
- The Welsh Government

1.16 Representatives were invited but were unable to attend from the following organisations: Wales and West Housing Association, Pobl, Barcud Housing Association, The Home Builders Federation, Persimmon Homes and Dwr Cymru Welsh Water.

1.17 A draft report was emailed to the stakeholders following the seminar and comments were invited over a three-week period, closing on Tuesday 12 September. During this time period comments were provided from Pembrokeshire County Council's Planning department, Social Services Directorate and The Pembrokeshire Coast National Park Authority.

1.18 In response to the representations received, a meeting was held with the Social Services Directorate and adjustments were made to the specialist housing calculations. Concern was raised that the projected demand for registered care was too high and that in recent years, the demand had shifted towards people wishing to remain in a form of housing. The estimates for

[11] https://www.pembrokeshire.gov.uk/rural-development-plan/pembrokeshire-advance

[12] https://www.pembrokeshire.gov.uk/rural-development-plan/local-development-strategy

[13] https://www.pembrokeshire.gov.uk/welsh-in-education-strategic-plan/welsh-in-education-strategic-plan-2022-31

Registered care in the Draft LHMA was based on the population requiring communal housing according to the population and household projections, which proceeded the 2021 Census. The 2021 Census showed in Pembrokeshire the proportion of those aged 65 and over living in a communal establishment fell from 3.7% in 2011 to 2.9% in 2021. The modelling was adjusted to account for the change with those previously allocated to registered care moved to enhanced sheltered / extra care housing. Amendments were also made to the tenure profile within the specialist accommodation, informed by the Long-term balancing housing markets (LTBHM) modelling outputs between the Census' and projecting these forwards. The 2021 Census shows that the rate of change for older person households being resident in affordable accommodation has changed in the last decade. The modelling was adjusted to account for these trends.

1.19 Other amendments were made to include information on empty homes and the impact on the Welsh language clarifications around household incomes and housing costs as a percentage of income and amendments to rounding errors in the data. Further commentary on trends in the affordable sector have also been added.

1.20 The LHMA has been subject to agreement from the Director of Housing and Social Services and was submitted to Welsh Government for review, prior to publication.

Methodology

1.21 The additional housing needs estimates are determined using the LHMA Tool. This Tool uses a formulaic approach to allocate the additional housing need, formed from the existing unmet need and the newly arising need (change in the household projections over the LHMA period), to the different housing tenures. All existing unmet need is allocated to affordable housing and assumed to be covered during the first five years of the LHMA period. The newly arising need is allocated between market and affordable housing using a formulaic approach.

1.22 By housing market area (HMA), the LHMA Tool provides default data inputs for rent, house price paid and household projections (used to generate the newly arising need) with local authorities providing the income percentile distributions, existing unmet need and the planned supply and turnover of existing stock. The latter two data inputs are considered over the first five years only of the LHMA period and are fully allocated to affordable housing. This is because it becomes less accurate to predict supply beyond the first five years of the LHMA period. A local authority can have up to 20 HMAs which are defined using wards, middle-layer super output areas (MSOAs) or lower-layer super output areas (LSOAs). Each HMA can have up to 40 wards, MSOAs or LSOAs.

1.23 The input data together with a number of assumptions is used to generate an income level above which households would be considered able to meet their needs in the market and a lower income level below which households are considered to be in need of social rent. The intermediate households are those not allocated to market housing or social rent. The LHMA Tool also forecasts how the data inputs may change over the first five years of the LHMA period.

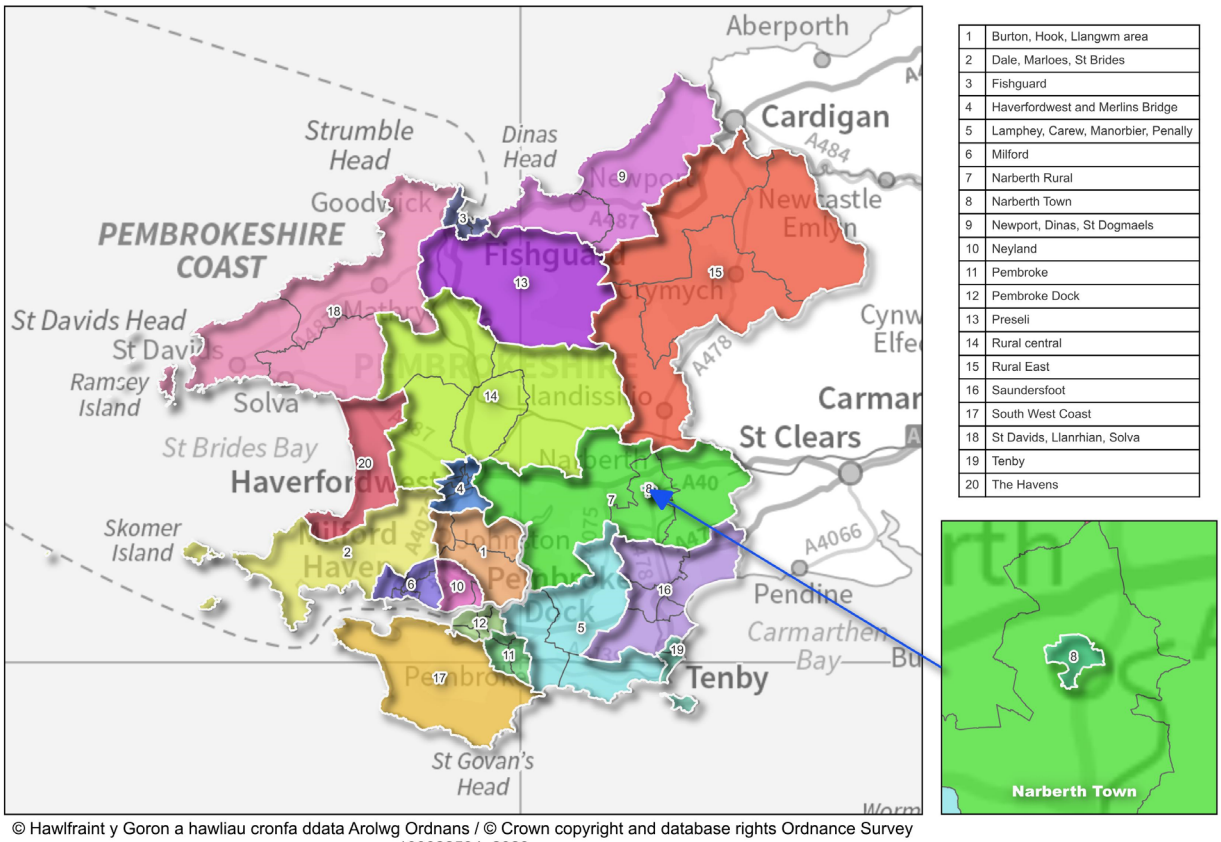
1.24 The output tables from the LHMA Tool are used as the starting point for development plans to provide the range of LHMA additional housing need estimates.

Housing Market Areas

1.25 Table 1 of the LHMA Guidance (page 18) indicates that a housing market area (HMA) is an area that has '*been defined geographically based on the functional areas where people currently live and would be willing to move home, recognising that housing markets are not constrained by administrative boundaries. A number of key factors have been taken into account when defining these areas, including the broad price of housing (to consider 'transferability' within the market) and major transport links by road or rail (to take account of commuting patterns). Individual preferences of households may well centre on smaller geographical radii. However, planning for additional housing provision needs to be conducted at a scale suitable to consider the costs and benefits of increasing supply (i.e. land availability, broad viability, dwelling vacancy rates and potential impact on housing need deficits).*'

1.26 The LHMA tool allows up to 20 HMAs per authority. The Council has identified 20 HMAs based on the 2022 ward boundaries. The housing market areas are based on trying to identify the main towns as separate HMAs and then grouping together other rural areas. The figure below shows the 20 HMAs in Pembrokeshire. The following table outlines the wards that comprise each HMA.

Figure 1.1 HMAs of Pembrokeshire



1	Burton, Hook, Llangwm area
2	Dale, Marloes, St Brides
3	Fishguard
4	Haverfordwest and Merlins Bridge
5	Lamphey, Carew, Manorbier, Penally
6	Milford
7	Narberth Rural
8	Narberth Town
9	Newport, Dinas, St Dogmaels
10	Neyland
11	Pembroke
12	Pembroke Dock
13	Preseli
14	Rural central
15	Rural East
16	Saundersfoot
17	South West Coast
18	St Davids, Llanrhian, Solva
19	Tenby
20	The Havens

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Table 1.1 Composition of HMAs in Pembrokeshire	
HMA	*2022 Wards*
Burton, Hook, Llangwm area	Burton, Johnston, Llangwm
Dale, Marloes, St Brides	St Ishmael's
Fishguard	Fishguard: North East, Fishguard: North West, Goodwick,
Haverfordwest and Merlins Bridge	Haverfordwest: Castle, Haverfordwest: Garth, Haverfordwest: Portfield, Haverfordwest: Prendergast, Haverfordwest: Priory, Merlin's Bridge
Lamphey, Carew, Marorbier, Penally	Carew and Jeffreyston, Lamphey, Manorbier and Penally
Milford	Milford: Central, Milford: East, Milford: Hakin, Milford: Hubberston, Milford: North, Milford: West
Narbeth Rural	Lampeter Velfrey, Martletwy, Narberth: Rural
Narberth Town	Narberth: Urban
Newport, Dinas, St.Dogmaels	Newport and Dinas, St Dogmaels
Neyland	Neyland: East, Neyland: West
Pembroke	Pembroke: Monkton and St Mary South, Pembroke: St Mary North, Pembroke: St Michael
Pembroke Dock	Pembroke Dock: Bufferland, Pembroke Dock: Bush, Pembroke Dock: Central, Pembroke Dock: Market, Pembroke Dock: Pennar
Preseli	Bro Gwaun
Rural central	Camrose, Letterston, Rudbaxton and Spittal, Wiston
Rural East	Boncath and Clydau, Cilgerran and Eglwyswrw, Crymych and Mynachlog-ddu, Maenclochog
Saundersfoot	Amroth and Saundersfoot North, East Williamston, Kilgetty and Begelly, Saundersfoot South, St Florence and St Mary Out Liberty
South West Coast	Hundleton
St Davids, Llanrhian, Solva	Llanrhian, Solva, St David's
Tenby	Tenby: North, Tenby: South
West coast	The Havens

Quality assurance statement

1.27 This report has undergone a full quality assurance check. The data is fully sourced, assumptions are explained and justified, and figures and charts are consistently labelled. The figures in the narrative match those in the tables. The data is arithmetically correct, although in some tables and figures statistical rounding leads to totals in tables not summing correctly: This is a common problem when calculating housing need, although it does not undermine the robustness of an LHMA when appropriately caveated.

Report coverage

1.28 This report is focused on detailing the amount of new housing required over the plan period in Pembrokeshire, the size and tenure of housing that would be most suitable for the future population, the housing requirements of specific groups of the population and the level of affordable housing need that exists in the county. The report contains the following:

Chapter 2 presents an overview of the current local housing market, the resident population, and a profile of the housing stock across each HMA in Pembrokeshire.

Chapter 3 contains a detailed analysis of the socio-economic and demographic trends, that have occurred across Pembrokeshire as a whole and how these compare with the national average.

Chapter 4 sets out the methodology, inputs and assumptions used to produce the base outputs for Pembrokeshire within the LMHA tool. It then goes onto set out the range of additional needs estimates for the three different projections scenarios.

Chapter 5 indicates the preferred projection variant to form the LHMA additional housing need estimate and compares the outputs with what was recorded in the previous LHMA.

Chapter 6 contains an analysis of the specific housing situation of the particular sub-groups of the population identified within the LHMA Guidance and any future requirements of these groups within the preferred model outputs.

2. Housing market, socio-economic and demographic situation

Introduction

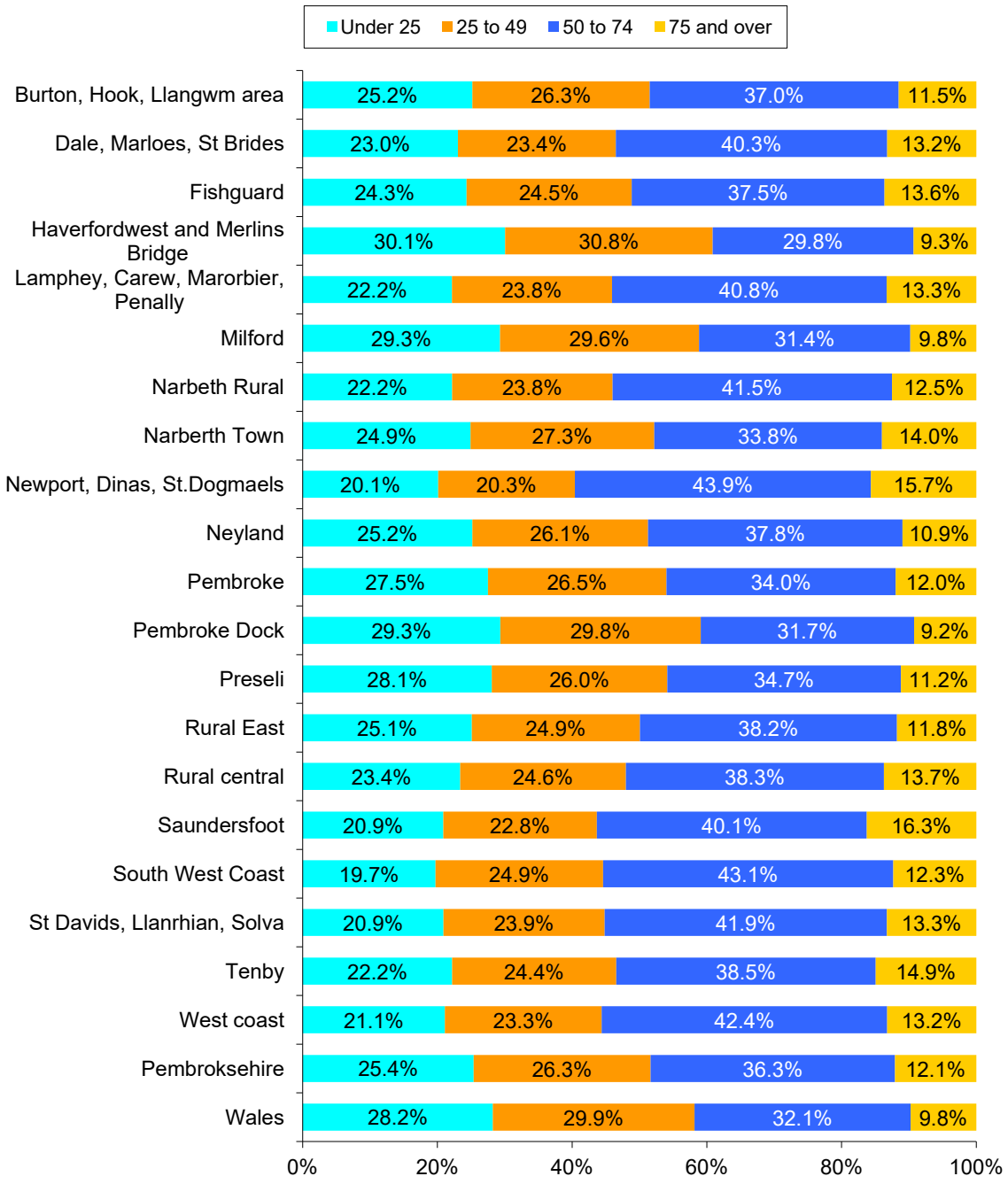
2.1 The publication of local data from the 2021 Census allows an up-to-date profile of the HMAs within Pembrokeshire as well as the County as a whole. The socio-economic situation is important context to be understood before the housing requirements of the population are examined. The first part of this chapter considers the demography within Pembrokeshire. This is followed by an overview of the economic profile of residents and finally the dwellings stock is examined with a detailed focus on the three main tenures, owner-occupation, private rent and social rent.

Demography

2.2 The figure below illustrates the age composition of the population of the constituent HMAs in Pembrokeshire in 2021. The County as a whole and the national figures are also presented for context. The overall population of Pembrokeshire in 2021 according to the Census was 123,366.

2.3 The data show that the population in Pembrokeshire is older overall than the national situation. Some 48.4% of people in the County are aged 50 and over, with 12.1% aged 75 or over. This is notably larger than the national equivalents of 41.9% and 9.8%. Within Pembrokeshire, the HMAs of Saundersfoot and Newport, Dinas, St.Dogmaels record the highest proportion of people aged 75 and over. In contrast, Haverfordwest and Merlin's Bridge, Milford and Pembroke Dock have the largest proportion of the population aged under 25.

Figure 2.1 Population composition in Pembrokeshire 2021



Source: 2021 Census

2.4 The table below provides a range of demographic details for each HMA in Pembrokeshire, including the average household size, the population density, the proportion of disabled residents and the proportion of people with a non-White ethnicity.

2.5 The population density in Pembrokeshire in 2021 was 76 people per sq. km according to the 2021 Census, notably lower than the figure for Wales as a whole (150 people per sq. km). Within the County, Milford records the highest population density and Preseli the lowest.

2.6 In 2021 the average household size in Pembrokeshire was 2.19, lower than the national average of 2.27. Preseli records the highest average household size and Tenby the lowest.

2.7 Pembrokeshire recorded 22.0% of the population as disabled under the equality act in 2021, marginally larger than the figure for Wales of 21.6%. Within the County, Pembroke and Pembroke Dock have the highest disabled population within this definition, whilst West coast records the lowest.

2.8 Just 2.4% of the population of Pembrokeshire was non-White according to the Census, lower than the national figures of 6.2%. The highest non-White population is found in Haverfordwest and Merlin's Bridge.

2.9 The 2021 Census indicates that just 0.4% of the population of Pembrokeshire had moved into the UK from abroad within the last two years, compared to 0.9% across Wales.

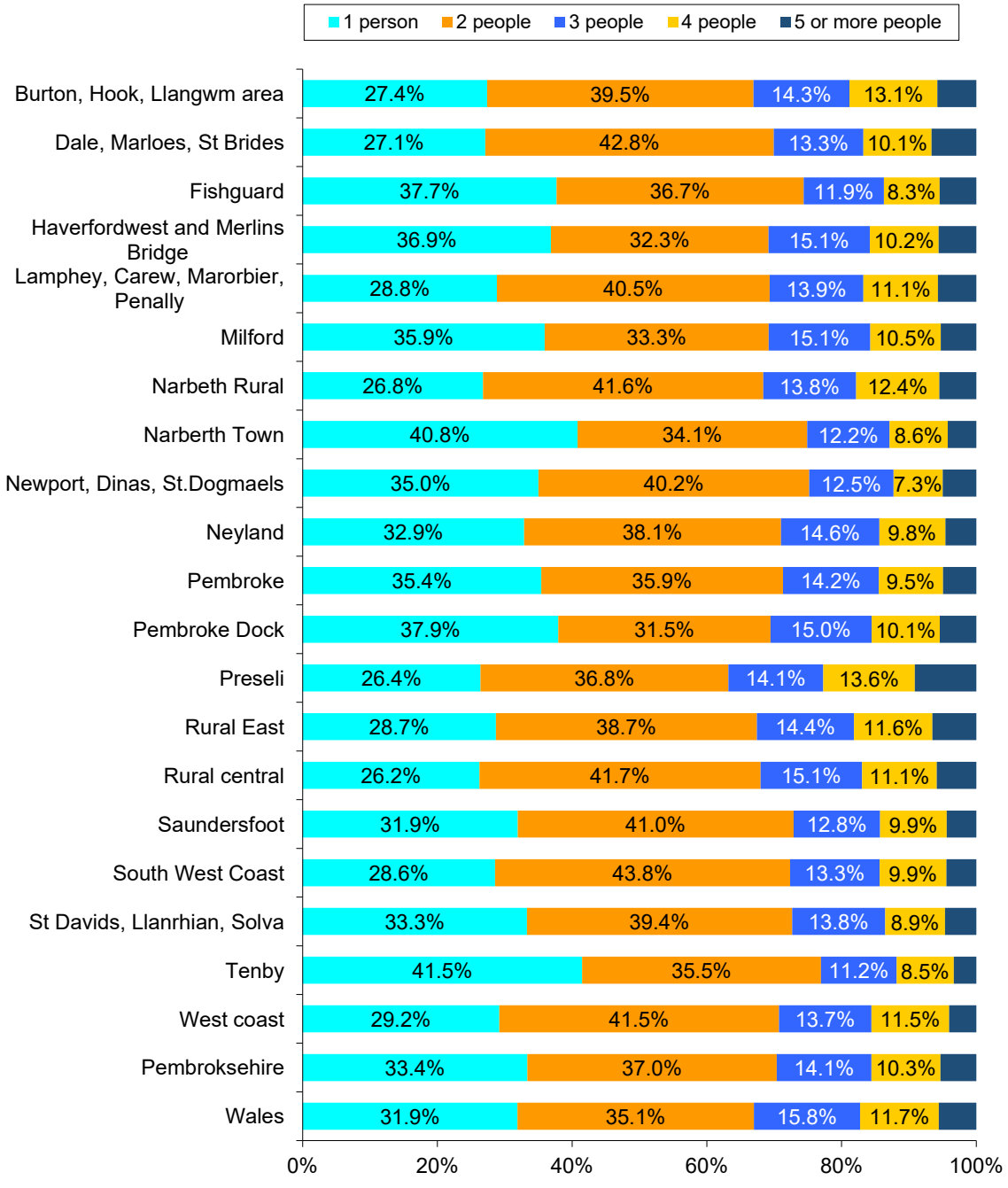
Table 2.1 Demographic profile of HMAs in 2021

HMA	*Total population in households*	*Total households*	*Average household size*	*Population density*	*Proportion people disabled under the equality act*	*Proportion people with a non-White ethnicity*	*Proportion resident in the UK for les than 2 years*
Burton, Hook, Llangwm area	6,212	2,666	2.33	652	21.5%	1.4%	0.4%
Dale, Marloes, St Brides	2,183	948	2.30	26	21.3%	0.6%	0.3%
Fishguard	5,385	2,568	2.10	2,326	22.6%	2.1%	0.3%
Haverfordwest and Merlins Bridge	14,140	6,490	2.18	9,602	22.0%	5.3%	0.9%
Lamphey, Carew, Marorbier, Penally	5,825	2,566	2.27	209	22.0%	2.0%	0.2%
Milford	14,726	6,752	2.18	11,591	24.0%	2.2%	0.4%
Narbeth Rural	4,671	2,024	2.31	105	20.2%	1.6%	0.2%
Narberth Town	2,722	1,343	2.03	3,127	21.1%	3.4%	0.3%
Newport, Dinas, St.Dogmaels	3,867	1,863	2.08	83	19.4%	2.2%	0.3%
Neyland	4,155	1,917	2.17	1,866	22.7%	1.8%	0.2%
Pembroke	7,909	3,687	2.15	2,648	24.4%	2.2%	0.5%
Pembroke Dock	9,573	4,430	2.16	8,841	24.5%	3.1%	0.4%
Preseli	1,930	788	2.45	16	20.0%	1.5%	0.5%
Rural East	8,816	3,800	2.32	120	20.3%	1.4%	0.2%
Rural central	7,792	3,373	2.31	158	19.5%	1.8%	0.2%
Saundersfoot	9,196	4,252	2.16	1,047	23.1%	2.4%	0.4%
South West Coast	1,706	767	2.22	18	19.9%	1.0%	0.1%
St Davids, Llanrhian, Solva	5,048	2,352	2.15	93	20.2%	1.4%	0.1%
Tenby	4,006	2,030	1.97	1,770	22.5%	2.7%	0.4%
West coast	1,922	867	2.22	44	17.8%	2.2%	0.2%
Pembrokeshire	121,781	55,487	2.19	76	22.0%	2.4%	0.4%
Wales	3,051,549	1,347,114	2.27	150	21.6%	6.2%	0.9%

Source: 2021 Census

2.10 The figure below shows the size of households across Pembrokeshire. It shows that, in 2021, a third of households (33.4%) in Pembrokeshire contained only one person, higher than the national figure of 31.9%. Within the County, in both Narberth Town and Tenby, over 40% of households contain only one person, whilst this is true for just 26.2% of the Rural East HMA. Preseli has the highest proportion of larger households (with four or more people)

Figure 2.2 Household size in Pembrokeshire 2021



Source: 2021 Census

2.11 The table below shows the composition of households in Pembrokeshire. It shows that, in 2021, about a fifth of households (21.4%) in Pembrokeshire contained a couple with children and 10.8% of households were lone parent. These figures are both lower than the national equivalents. Pembrokeshire does however record a greater proportion of couple households without children than the national average. Within the county, Newport, Dinas, St.Dogmaels has relatively few households with children (just 25.2%), whilst Preseli records the largest propensity of households with children (36.4%). Couple households without children are most prevalent in South West Coast and least common in Haverfordwest and Merlin's Bridge

Table 2.2 Household type in Pembrokeshire in 2021

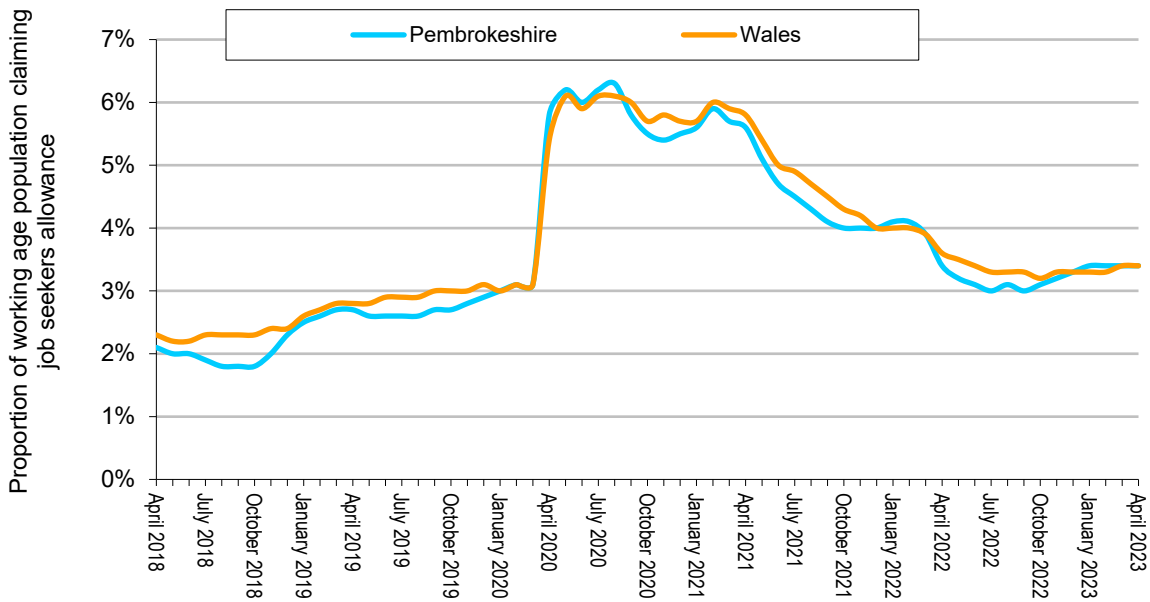
HMA	Single person over 65	Other single person	Couple both aged over 65	Other couples without children	Couple with children	Lone parent	Other
Burton, Hook, Llangwm area	14.1%	13.3%	14.2%	19.6%	25.9%	8.6%	4.3%
Dale, Marloes, St Brides	16.1%	11.0%	15.7%	20.5%	22.7%	8.7%	5.4%
Fishguard	19.5%	18.1%	12.5%	16.3%	17.9%	11.4%	4.3%
Haverfordwest and Merlins Bridge	15.8%	21.1%	7.9%	14.9%	21.3%	14.3%	4.7%
Lamphey, Carew, Marorbier, Penally	16.5%	12.3%	16.5%	19.0%	23.1%	7.2%	5.4%
Milford	16.0%	20.0%	9.0%	15.7%	21.9%	13.8%	3.6%
Narbeth Rural	15.2%	11.5%	15.3%	20.8%	24.8%	6.3%	6.2%
Narberth Town	20.9%	20.0%	11.0%	14.7%	18.6%	10.7%	4.1%
Newport, Dinas, St.Dogmaels	20.4%	14.7%	16.8%	17.0%	16.3%	8.9%	5.8%
Neyland	17.0%	15.9%	12.7%	18.7%	21.1%	10.6%	3.9%
Pembroke	17.0%	18.3%	12.5%	15.2%	19.9%	13.3%	3.6%
Pembroke Dock	15.4%	22.6%	8.6%	14.3%	20.5%	14.1%	4.5%
Preseli	14.7%	11.7%	13.7%	16.6%	25.7%	10.7%	6.9%
Rural East	15.3%	13.4%	13.5%	18.4%	23.7%	9.6%	6.1%
Rural central	13.9%	12.4%	16.8%	19.7%	24.6%	7.3%	5.3%
Saundersfoot	18.6%	13.3%	16.0%	19.3%	20.4%	7.4%	5.1%
South West Coast	16.3%	12.0%	15.4%	22.8%	22.2%	6.3%	4.9%
St Davids, Llanrhian, Solva	19.6%	13.7%	15.5%	18.0%	19.9%	8.1%	5.2%
Tenby	22.1%	19.4%	11.9%	14.5%	16.3%	11.6%	4.2%
West coast	16.4%	12.7%	15.4%	20.1%	23.2%	7.1%	5.2%
Pembrokeshire	16.7%	16.6%	12.6%	17.2%	21.4%	10.8%	4.7%
Wales	14.6%	17.3%	10.2%	16.5%	23.8%	12.0%	5.6%

Source: 2021 Census

Employment profile of residents in Pembrokeshire

2.12 The ONS publishes the number of people claiming Job Seekers Allowance on a monthly basis. This provides a very up-to-date measure of the level of unemployment of residents in an area. The figure below shows the change in the proportion of the working age population claiming Job Seekers Allowance in Pembrokeshire and Wales over the last five years. The figure indicates that the unemployment level in Pembrokeshire has been very similar to the national level. Currently 3.4% of the working age population in Pembrokeshire are unemployed, the same as the national average. Over the last year, unemployment has decreased in Pembrokeshire by 0.8%, compared with a fall of 4.6% nationally.

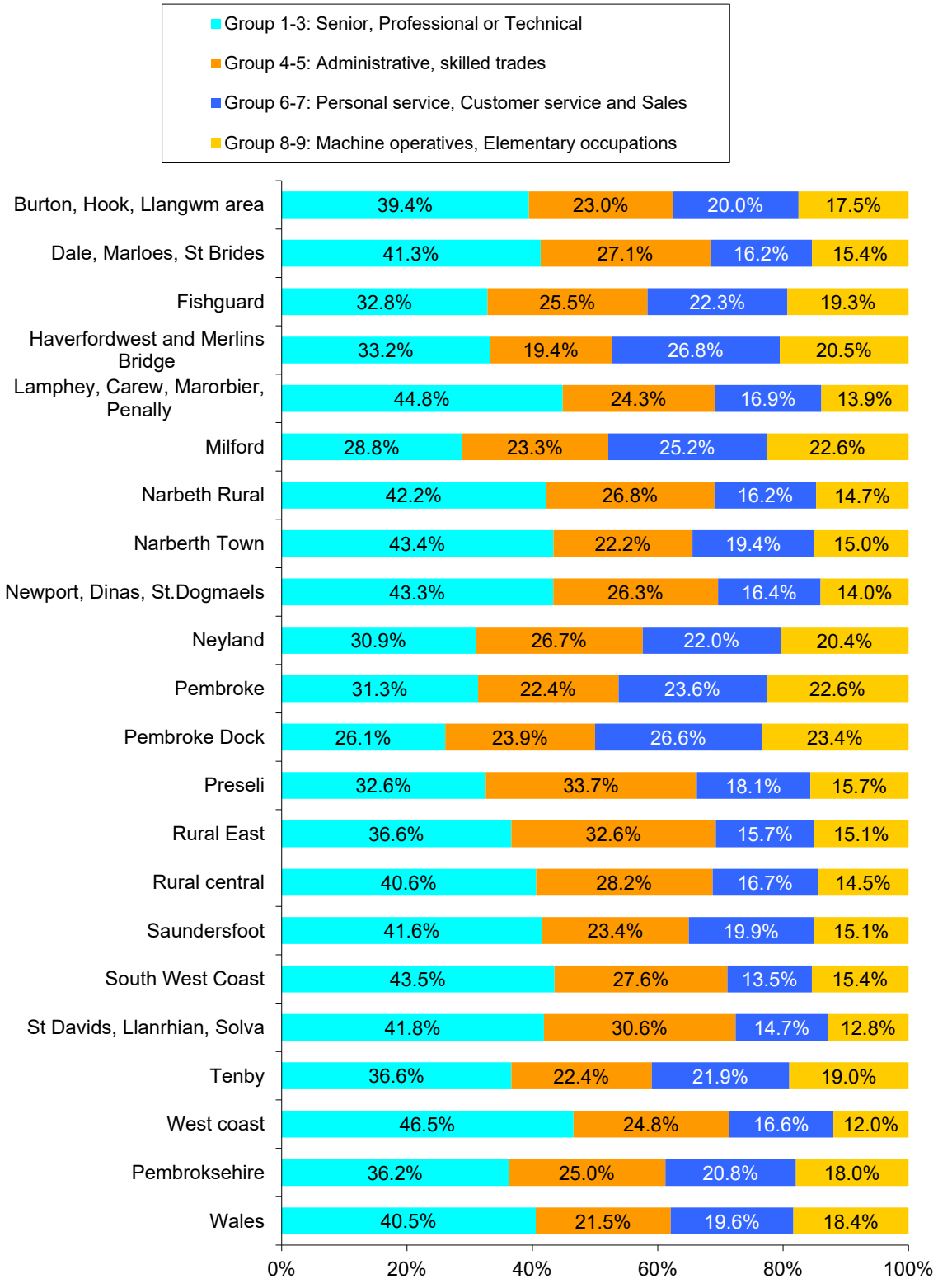
Figure 2.3 Level of unemployment (2018-2023)



Source: ONS Claimant Count

2.13 The 2021 Census presents a 'Standard Occupation Classification' which categorises all working people resident within an area into one of nine groups depending on the nature of the skills that they use. These nine groups are graded from managerial jobs (Groups 1-3) to unskilled jobs (Groups 8-9). As the figure below illustrates, some 36.2% of employed residents in Pembrokeshire work in Groups 1 to 3, lower than the equivalent figure for Wales. The proportion of residents working in the Groups 4 to 5 and Groups 6 to 7 is however higher than the national equivalents. Within the County, the West Coast and Lamphey, Carew, Marorbier, Penally HMAs record the highest proportion of residents employed in Groups 1 to 3, whilst Pembroke Dock and Milford record the lowest.

Figure 2.4 Occupation structure in Pembrokeshire 2021



Source: 2021 Census

2.14 An important factor in the ability of any economy to grow is the level of skill of the workforce. The table below shows the highest qualification level of the 16-plus residents of the HMAs, Pembrokeshire as a whole and Wales. Level 1 qualification is the lowest (equivalent of any grade at GCSE or O-Level) and Level 4 the highest (undergraduate degree or higher). The data indicates that 31.2% of residents in Pembrokeshire have Level 4 or higher qualifications, similar to the figures for Wales (31.5%). Pembrokeshire also has fewer residents with no qualifications than is found nationally (18.8% compared to 19.9%). West Coast and Newport, Dinas, St.Dogmaels are the HMAs with the highest proportion of people with a Level 4 or higher qualification. Pembroke Dock is the HMA with the highest proportion of people with no qualifications.

Table 2.3 Highest qualification level of residents in Pembrokeshire in 2021

HMA	No qualifications	Level 1 and entry level qualifications	Level 2 qualifications	Apprenticeship	Level 3 qualifications	Level 4 qualifications or above	Other qualifications
Burton, Hook, Llangwm area	15.6%	8.1%	14.9%	6.8%	16.9%	35.7%	2.0%
Dale, Marloes, St Brides	17.9%	8.7%	14.9%	5.3%	17.5%	33.2%	2.4%
Fishguard	19.5%	8.6%	16.2%	6.3%	16.4%	30.5%	2.4%
Haverfordwest and Merlins Bridge	19.3%	9.9%	17.0%	5.5%	18.1%	27.5%	2.7%
Lamphey, Carew, Marorbier, Penally	17.0%	8.2%	14.4%	6.1%	15.3%	36.2%	2.8%
Milford	21.6%	10.8%	16.3%	7.4%	17.0%	24.2%	2.7%
Narbeth Rural	17.0%	7.9%	13.9%	6.1%	16.9%	36.0%	2.2%
Narberth Town	18.1%	9.5%	13.0%	4.9%	17.0%	35.0%	2.4%
Newport, Dinas, St.Dogmaels	15.0%	7.4%	12.9%	4.8%	16.2%	41.0%	2.7%
Neyland	19.4%	9.7%	16.4%	8.1%	17.4%	26.5%	2.5%
Pembroke	21.2%	9.7%	14.7%	6.5%	17.5%	27.7%	2.7%
Pembroke Dock	22.5%	10.6%	16.2%	6.3%	18.2%	23.5%	2.7%
Preseli	20.4%	9.8%	15.2%	5.8%	16.4%	29.7%	2.6%
Rural East	17.2%	8.0%	14.8%	6.1%	17.3%	34.2%	2.4%
Rural central	15.4%	8.5%	15.0%	6.0%	17.2%	35.6%	2.3%
Saundersfoot	19.5%	8.3%	14.7%	6.5%	15.6%	32.7%	2.6%
South West Coast	16.9%	9.4%	14.5%	5.5%	15.9%	35.8%	2.0%
St Davids, Llanrhian, Solva	17.2%	7.8%	12.4%	5.1%	16.9%	38.7%	1.9%
Tenby	21.1%	9.4%	14.1%	6.4%	16.2%	29.4%	3.4%
West coast	12.7%	6.9%	14.2%	5.3%	18.3%	41.1%	1.6%
Pembrokeshire	18.8%	9.1%	15.1%	6.2%	17.0%	31.2%	2.5%
Wales	19.9%	8.7%	14.4%	5.6%	17.2%	31.5%	2.7%

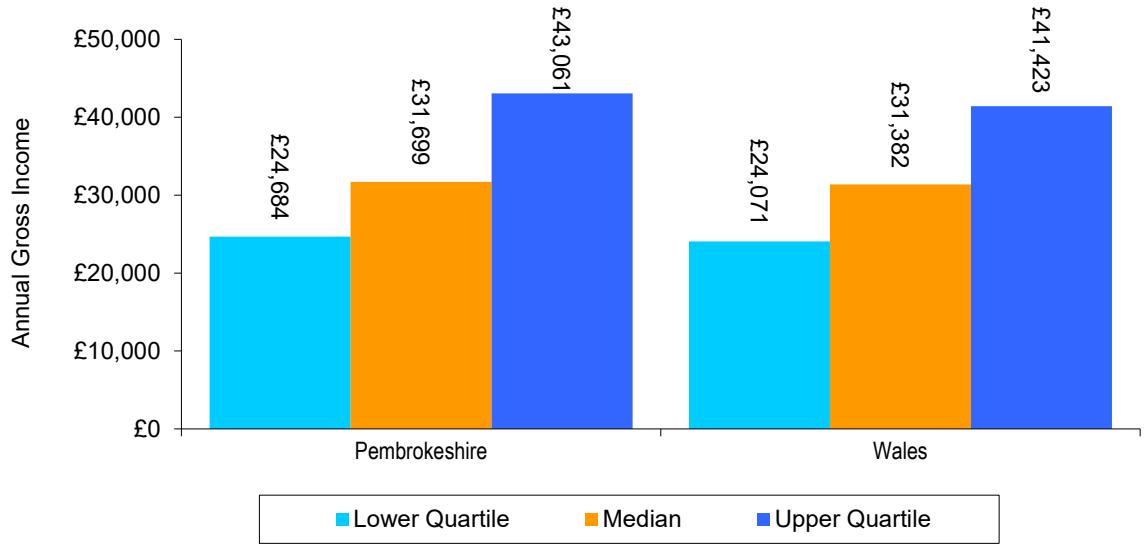
Source: 2021 Census

Income

2.15 Income has a core effect on the level of choice a household has when determining its future accommodation. The mean earned gross income for full-time employees resident in Pembrokeshire in 2022 was £35,818 according to the ONS Annual Survey of Hours and Earnings. In comparison, the national average was £35,027. It is important to note that these figures assess individual incomes rather than household incomes.

2.16 It should also be noted that the median figures (set out in the figure below) provide a more accurate average than the mean figures as they are less influenced by extreme values, however the mean figures are presented for context. The figure below shows that Pembrokeshire records a higher figure than Wales at all points on the income distribution.

Figure 2.5 Annual gross income of full-time employed residents 2020



Source: ONS Annual Survey of Hours and Earnings (2022)

Household income[14]

2.17 CACI Paycheck[15] estimates that the mean gross annual household income in Pembrokeshire is £40,705, which is 2.5% below the equivalent for the country (£41,744 for Wales). The figure below shows household income at various points on the income distribution for the County alongside the national equivalents.

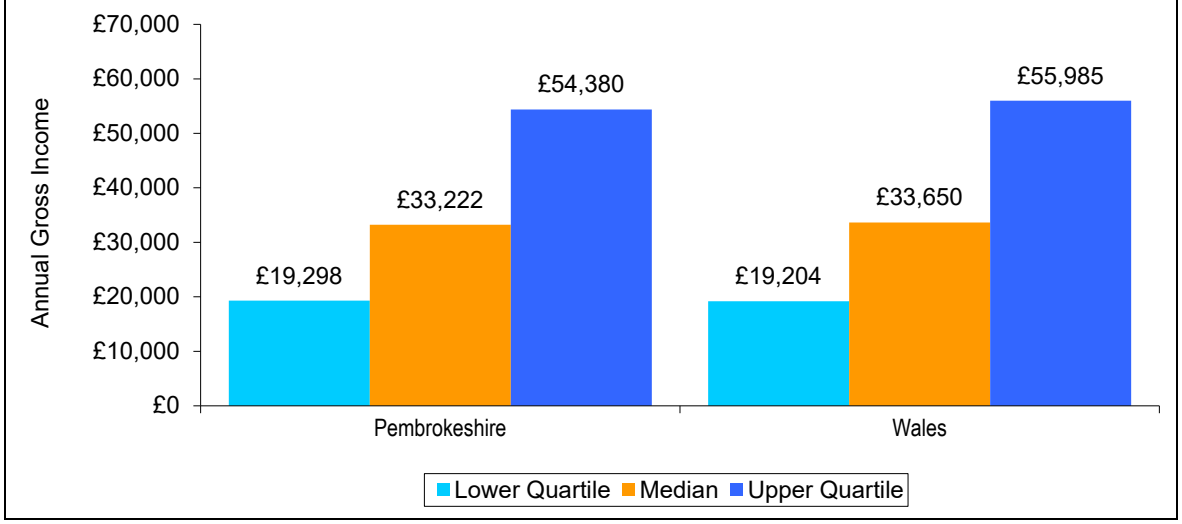
[14] Household income is income for all members of the household (excluding income from dependent children in part-time employment, whilst still in education). It includes income from benefits and pensions as well as earnings. The household income profiles summarised in this section are used within the LHMA tool to determine which households can afford different tenures of housing. This is further set out in table 4.2 of this report, however it can be summarised as:

- Affordability criteria for market housing sets the minimum income for a household to be considered for market housing tenure. The default assumption (applied in Pembrokeshire) is where median rent equates to no more than 30% of income.
- Affordability criteria for social rent sets an upper threshold for income below which it is assumed households require social rent. The default assumption is set so 30th percentile private rent equates to 35% or more of income. This is the assumption used in Pembrokeshire.
- First time buyer (FTB) assumptions are used to split the market housing need estimates by owner occupier and private rented sector tenures. The a percentile value at which FTBs purchase a property has been set as 25th. The loan to value ratio available to FTBs is provided by Welsh Government has purchased from UK Finance. This is currently 4.46 in Pembrokeshire.

[15] CACI is a commercial company that provides household income data.

2.18 The data indicates that lower quartile household incomes are slightly higher in Pembrokeshire than Wales, with the reverse true for median and upper quartile household incomes. It is clear that household incomes are similar to those recorded for Wales as a whole.

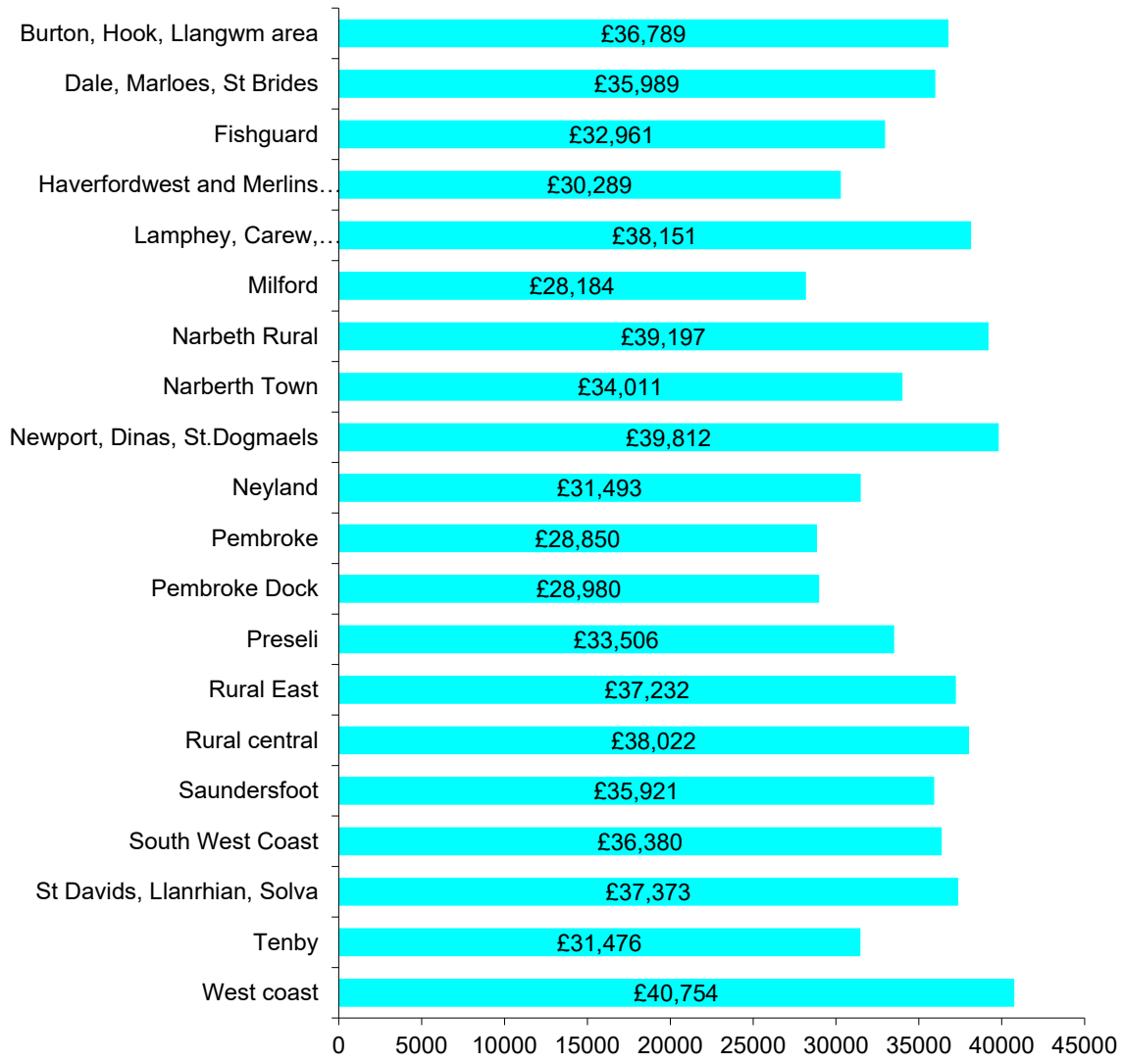
Figure 2.6 Distribution of annual gross household income



Source: CACI Paycheck, 2023

2.19 The figure below shows the median gross annual household income in each HMA in Pembrokeshire. The highest figure is found in West Coast, followed by Newport, Dinas, St.Dogmaels and then Narberth Rural. The lowest figure is recorded in Milford, followed by Pembroke and Pembroke Dock.

Figure 2.7 Median annual gross household income in the HMAs of Pembrokeshire



Source: CACI Paycheck, 2023

Dwelling stock

2.20 The LHMA Guidance indicates that second homes need to be discussed in the overview of the housing market. However, Planning Policy Wales goes further and has been amended so that Planning Authorities can act to mitigate the impact of second homes and holiday lets. It states at paragraph 4.25 that initially evidence should be collected to substantiate the scale of the problem. It states '*Localised issues, such as the prevalence of second homes and short-term lets, must also be considered when developing the requirement for market and affordable homes within a particular area and whether the evidence justifies a local policy approach to support the viability of communities. This could, for example, include introducing a cap or ceiling on the number of second homes or short-term lets.'*

2.21 It goes onto state, in paragraph 4.2.10, how Planning Authorities can act: *'Where robust local evidence has identified impacts on the community arising from the prevalence of second homes and short-term lets, planning authorities may consider coordinated local planning approaches. This may include specifically identifying sites in development plans for new homes which are limited in use to sole or main residences or local market housing (see paragraph 4.2.9) and/or the introduction of area specific Article 4 Directions which may require a planning application for a change of use of a sole or main residence to a second home or short-term let.'*

Second homes

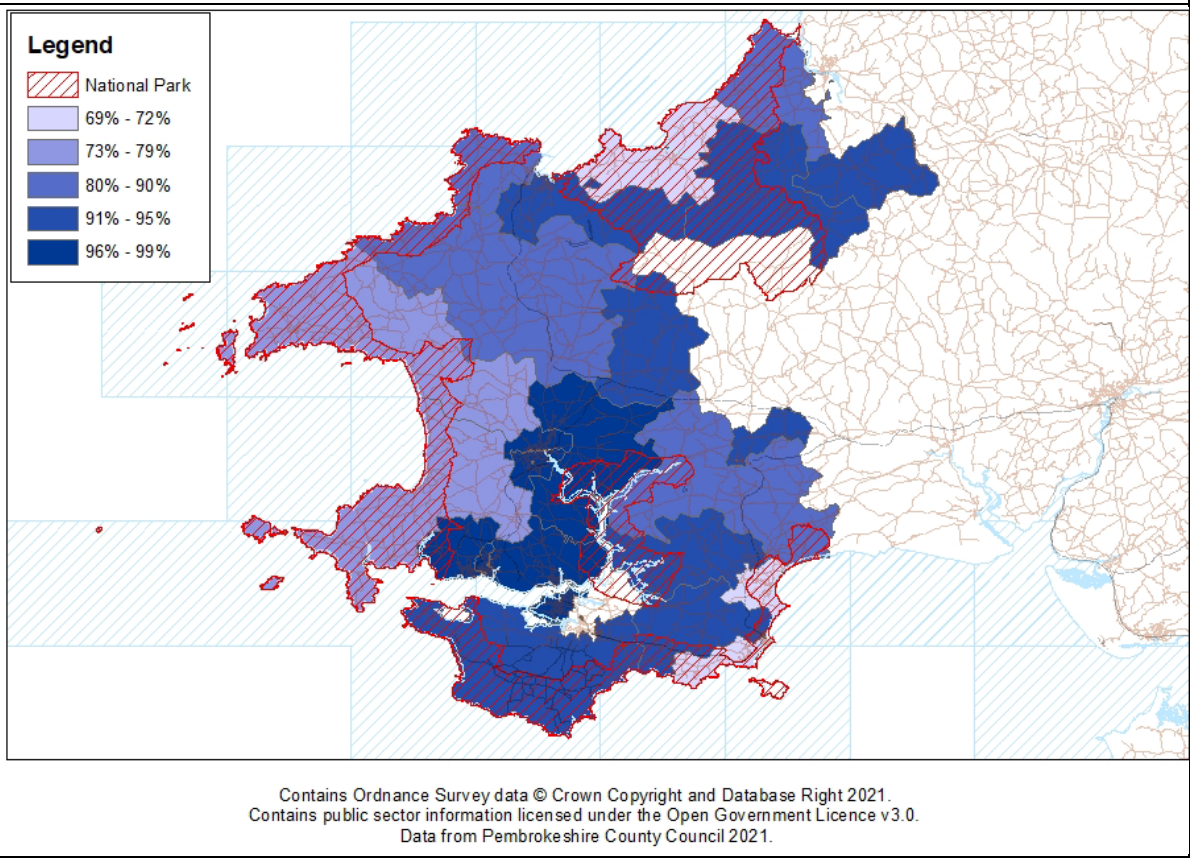
2.22 The report *Second homes: Developing new policies in Wales*[16] published in early 2021, looked in detail at the number of second homes and also the number of homes used or registered as businesses (holiday units, houses which are let out, Airbnb etc), to fully identify the stock that is unable for residential use in the different counties of Wales. This recorded that in Pembrokeshire, in mid-2020, some 9.2% of the housing stock was unavailable for use, the second highest figure recorded across the whole of Wales.

2.23 This report notes that these properties are unevenly distributed across the country and also within individual counties, being located principally in the areas most commonly associated with tourism. The figure below highlights this by identifying the proportion of dwellings available for permanent residence in each community council area using data on the Council Tax Register as provided by the Council. The figure highlights that whilst the impact of second home and holiday lettings is not large in the urban parts of the County, it is very significant in rural parts of Pembrokeshire, both inside and outside of the National Park

2.24 The large prevalence of second and holiday homes in Pembrokeshire has meant that the Welsh Government has had to adjust its projection methodology to account for them. When the Pembrokeshire Coast National Park Local Development Plan 2 was prepared it included a housing requirement figure which incorporated an allowance for second homes and holiday homes known as a 'vacancy rate'. Dwelling growth associated with the projected household growth is calculated using a dwelling 'vacancy rate' which takes account of the number of vacant or second properties in the National Park. Pembrokeshire Coast National Park has a high vacancy rate due to the number of second/holiday homes in the area. The total housing requirement figure assumed that, of those properties built during the LDP 2 period (until 2031), 26.7% of these would be used as either second homes or holiday homes. In the non-National Park of Pembrokeshire an uplift was also used to reflect that a vacancy rate of 8.1% would occur because of second/holiday homes.

[16] https://gov.wales/second-homes-developing-new-policies

Figure 2.8 Proportion of dwellings available for permanent residence



Source: Pembrokeshire Council, 2021

2.25 Since this report the Council has undertaken further research into the 153 centres in Pembrokeshire; the extent of second homes alongside the type of dwellings used as a second home. Flats are relatively most likely to be used a second home (partly reflecting the smaller stock of this property type) followed by terraced properties, then semi-detached and then detached homes. The research went onto find that there are specific locations where second homes make up a very large proportion of a particular housing type. In 18% of centres, more than 60% of terraced houses are second homes, whilst in 14% of centres, more than 30% of semi-detached dwellings are second homes

2.26 A survey of holiday lettings available for at least one week between June and September 2023 was undertaken to establish the extent of the sector in Pembrokeshire. The survey was done across the two largest and most popular websites for holiday accommodation and care was taken to ensure no property was duplicated. The data was collected in February 2023, and it is a snapshot of the properties that still had some availability for the coming Summer. It is therefore not likely to include all properties that are available across the year.

2.27 This survey found that two bedroom homes were most commonly available for letting, followed by three bedroom, one bedroom and four bedroom properties. Relative to the size of the existing stock, the most pressure is on one bedroom homes, which are in relatively short supply across the County. In every HMA there were at least 15 properties available for letting, but the coastal areas are where the supply of this housing is most pronounced, particularly St Davids, Llanrhian, Solva, West coast, South West coast and Tenby. It is clear that the use of housing for holiday lettings impacts both the price and availability of accommodation for those that want to live permanently in Pembrokeshire.

Empty homes

2.28 The 2021 Census recorded 8,914 unoccupied homes in Pembrokeshire out of a total dwelling stock of 64,402 dwellings. This equates to 13.8% of all properties in the County. The figure for Pembrokeshire is substantially higher than the national equivalent, of 8.2%. In 2021, there were six HMAs in which over a fifth of dwellings were empty. The highest figure recorded was 40.0% in West coast, followed by 31.3% in Newport, Dinas, St.Dogmaels, 29.4% in Tenby, 26.8% in St Davids, Llanrhian, Solva, 22.2% in Lamphey, Carew, Marorbier, Penally and finally 20.7% in Dale, Marloes, St Brides.

2.29 It should be noted that the Census took place during the Coronavirus pandemic and the Office of National Statistics has expressed caution that some unoccupied dwelling figures may be inflated due to people living with parents, overseas residents struggling to return home and other lockdown related restrictions such as travel.

2.30 The Council's draft Housing Strategy summarises the situation with regard to empty homes in Pembrokeshire currently. *'In 2022/23 Council Tax records identified 60,602 chargeable dwellings and 1,729 exempt dwellings in Pembrokeshire. Out of this total of 62,331 dwellings, 6.8% (4,216) were classified as chargeable second homes, which is significantly higher than the national figure (1.8%). The challenge of long term empty properties is inextricably linked to that of second homes in Pembrokeshire in that they properties are currently unavailable for use as primary homes in meeting local housing needs.*

Additional challenges can exist in relation to the impact of empty properties where lack of maintenance or dilapidation impacts negatively on the surrounding neighbourhood, most likely in areas of high housing density. However, unlike counties where the housing market is recognised as affordable with low house prices and often large scale empty property levels, the issue in Pembrokeshire, is around the scarcity of affordable housing overall and the lost opportunity represented by long term empty properties. As a result, the issue has tended to be identified alongside impacts associated with e.g. second homes ownership and the policy responses have developed hand in hand. These have centred on the application of Council Tax premiums on empty properties and the utilisation of relevant receipts to develop direct action on addressing empty properties.

Collecting consistent data on the level of empty properties is complex and national comparisons challenging. Census data which collects occupation on a particular date can indicate surprising levels of empty properties as the data will inevitably include, for instance, second homes and casual holiday lets. By way of illustration and taken with the impact of Covid-19, the figures from the Office for National Statistics (ONS) indicated that 8,915 (13.8%) of 64,400 total dwellings in Pembrokeshire were unoccupied on census day in March 2021. This is not, therefore, a reliable illustration of the scale of empty properties in the county. More reliable data exists through Council Tax records although the data is subject to different classifications under council tax rules for exemptions.

However, as a snapshot, in July there were 1,003 properties record as having been empty for less than 3 years and more than 12 months. However, the figure will include properties that may have been marketed for a long period or subject to extended renovations or probate processes which would reduce the overall number. 529 properties were identified as having been empty for 3 or more years. As at January 2023, StatWales estimated that there were 1,406 empty properties chargeable for council tax purposes in Pembrokeshire. Overall, for the purposes of identifying properties for targeted action it is estimated that there are approximately 750 empty properties in Pembrokeshire, which could provide homes to people who need them and could therefore be the focus of targeted action by the council in the use of both discretionary and mandatory powers. An important aspect of Pembrokeshire's response will be in ensuring there is good quality and contemporary data on the location and status of empty properties in the county.'

2.31 The LHMA guidance suggests that *'where evidence demonstrates that second homes present a challenge to the supply of affordable housing the WG will expect to see this reflected in the LHMA including consideration of the impact on the Welsh language.'* The Council have identified the Welsh Language Sensitive Areas in the table below. There is notable overlap with areas and areas where empty homes and holiday lets are prevalent, most notably in the Newport, Dinas and St Dogmaels and the St David's, Llanrhian, Solva HMAs. and it may be helpful to include this after the section on second homes and highlight these areas where there are WLSAs. THe impact of homes being taken out of the local housing market as either second homes or as properties available for holiday lettings has the potential to impact on the Welsh language in these areas.

Table 2.4 Welsh Language Sensitive Areas in Pembrokeshire		
HMA	*Welsh Language Sensitive Area (Community Council) in PCNPA*	*Welsh Language Sensitive Area (Community Council) in PCC*
Fishguard	Fishguard & Goodwick	All community councils in HMA in WLSA
Narberth Rural	Llawhaden	Partially in WLSA – Llanddewi Velfrey, Lampeter Velfrey, Llawhaden and Narberth Community Councils are WLSAs
Newport, Dinas and St Dogmaels	Dinas Cross, Nevern, Newport, St Dogmaels	All community councils in HMA in WLSA
Preseli	Cwm Gwaun, Puncheston	All community councils in HMA in WLSA
Rural Central	Hayscastle	Partially in WLSA – Ambleston, Wolfscastle, Letterston, Hayscastle, Rudbaxton, Spittal and Wiston Community Councils are WLSAs.
Rural East	Crymych, Eglwyswrw, Maenclochog, Mynachlogddu	All community councils in HMA in WLSA
St David's, Llanrhian, Solva	Llanrhian, Mathry, Pencaer, Solva, St Davids	All community councils in HMA in WLSA

Source: Pembrokeshire Council

Accommodation profile

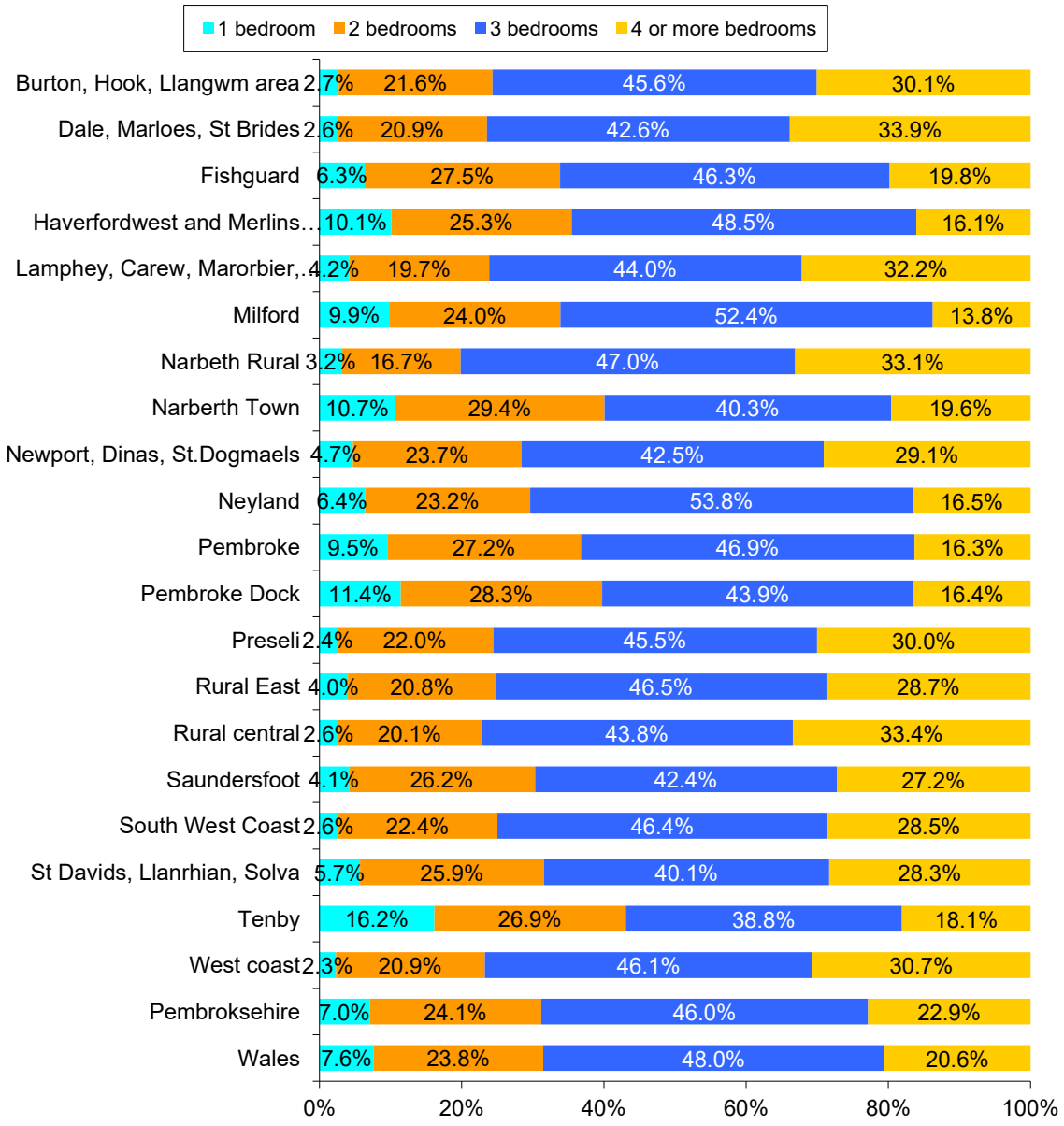
2.32 The figure below compares the type of accommodation resided in by households in the HMAs of Pembrokeshire in 2021 with the County-wide and national figures. Pembrokeshire contains notably more detached dwellings and fewer terraced houses than the national average. Narbeth Rural is the HMA with the highest proportion of detached houses, almost three-quarters of households (74.1% reside in this form of accommodation). Terraced houses are most common in Pembroke Dock (where 38.3% of households reside in this form of accommodation). Tenby is the HMA with the most residents in flats (some 33.4% of households here reside in a flat). Finally, caravans or mobile homes are most commonly used in the St Davids, Llanrhian, Solva HMA.

Table 2.5 Accommodation type in Pembrokeshire in 2021						
HMA	Detached	Semi-detached	Terraced	Purpose-built flat	Other flat	A caravan or mobile home
Burton, Hook, Llangwm area	56.0%	31.0%	10.0%	1.8%	0.8%	0.4%
Dale, Marloes, St Brides	59.5%	29.0%	8.5%	1.2%	1.5%	0.4%
Fishguard	33.1%	32.0%	26.8%	3.7%	4.3%	0.1%
Haverfordwest and Merlins Bridge	25.1%	31.6%	25.8%	12.1%	4.5%	0.8%
Lamphey, Carew, Marorbier, Penally	63.4%	26.9%	4.2%	2.1%	2.3%	1.1%
Milford	23.1%	32.7%	26.0%	14.0%	3.5%	0.7%
Narbeth Rural	74.1%	16.4%	5.6%	1.0%	2.0%	0.8%
Narberth Town	32.3%	26.7%	24.5%	9.1%	5.0%	2.4%
Newport, Dinas, St.Dogmaels	54.7%	23.7%	15.9%	2.7%	2.4%	0.6%
Neyland	29.7%	38.7%	24.5%	4.9%	2.1%	0.1%
Pembroke	33.6%	27.0%	26.2%	8.8%	3.1%	1.2%
Pembroke Dock	17.7%	25.4%	38.3%	11.0%	6.8%	0.8%
Preseli	60.2%	34.9%	2.7%	0.8%	0.6%	0.9%
Rural East	68.1%	18.6%	9.2%	1.8%	1.3%	1.1%
Rural central	67.5%	22.6%	5.9%	1.1%	1.3%	1.5%
Saundersfoot	60.4%	23.9%	5.7%	5.3%	2.9%	1.8%
South West Coast	59.2%	27.6%	9.2%	0.4%	2.2%	1.4%
St Davids, Llanrhian, Solva	48.5%	32.0%	11.8%	1.4%	2.7%	3.7%
Tenby	20.7%	26.2%	19.5%	23.9%	9.5%	0.2%
West coast	58.0%	20.3%	13.3%	3.0%	2.4%	3.0%
Pembrokeshire	42.7%	27.6%	18.2%	7.1%	3.3%	1.0%
Wales	28.5%	32.1%	26.6%	9.4%	3.1%	0.3%

Source: 2021 Census

2.33 The figure below compares the size of accommodation (in terms of bedrooms) within Pembrokeshire, across the County and in Wales. The figure indicates that Pembrokeshire has a greater proportion of homes with 4 or more bedrooms and fewer three bedroom dwellings than Wales as a whole, although the overall profile is fairly similar. Within Pembrokeshire, Dale, Marloes, St Brides is the HMA with the largest proportion of homes with four or more bedrooms, whilst Tenby has the largest proportion of one bedroom homes.

Figure 2.9 Size of dwelling stock in Pembrokeshire 2021

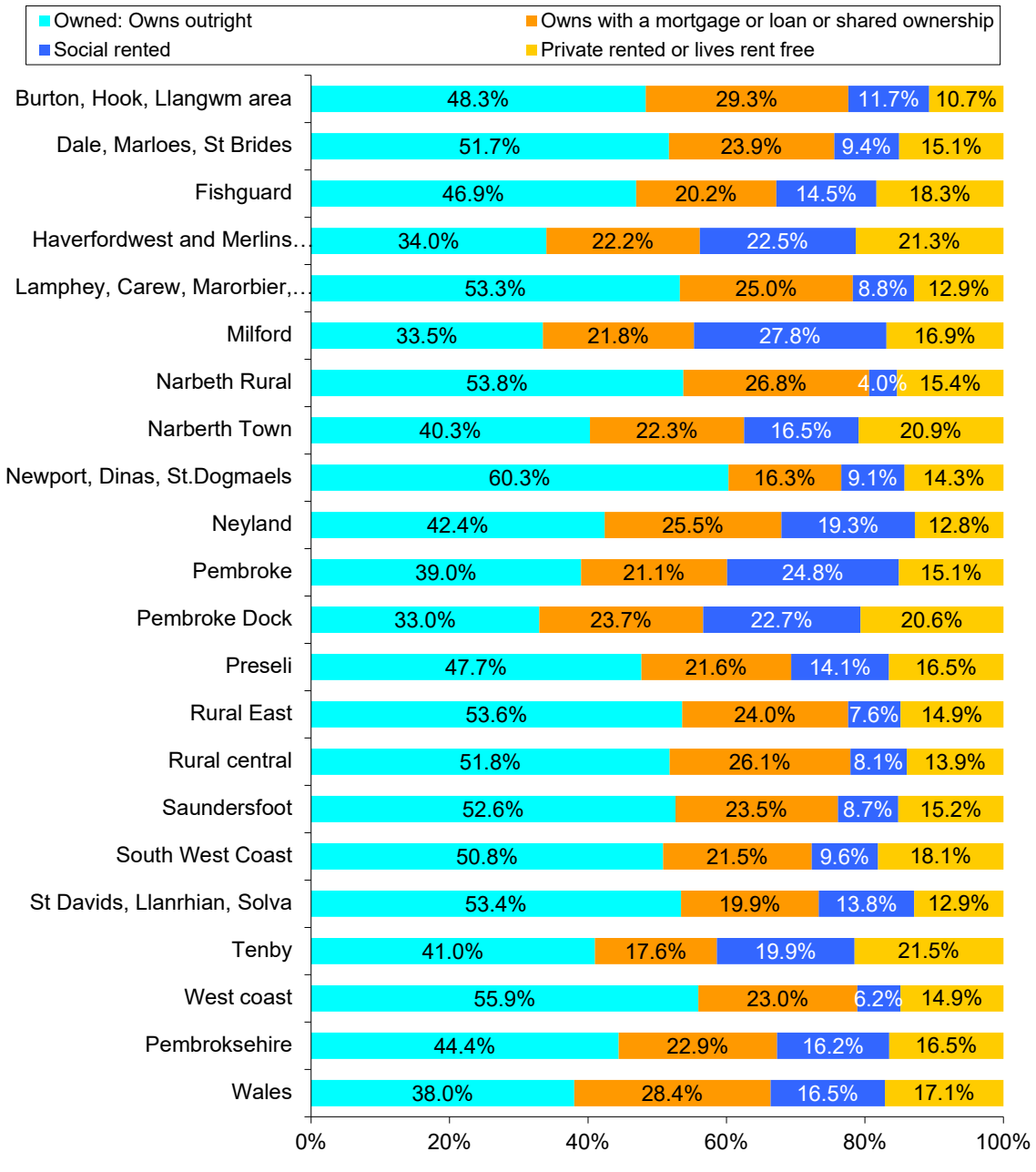


Source: 2021 Census

Tenure

2.34 The figure below compares the tenure of households in Pembrokeshire in 2021 with that recorded for Wales. The data indicates that 44.4% of households in the county are owner-occupiers without a mortgage, compared to 38.0% nationally. The proportion of owner-occupiers with a mortgage (or those with a shared ownership home) in Pembrokeshire (22.9%) is however lower than the national average (28.4%). Some 16.2% of households in Pembrokeshire are resident in the Social Rented sector, lower than the figure for Wales (16.5%). Finally, some 16.5% of households in Pembrokeshire live in private rented accommodation, compared to 17.1% in Wales.

Figure 2.10 Tenure in Pembrokeshire 2021



Source: 2021 Census

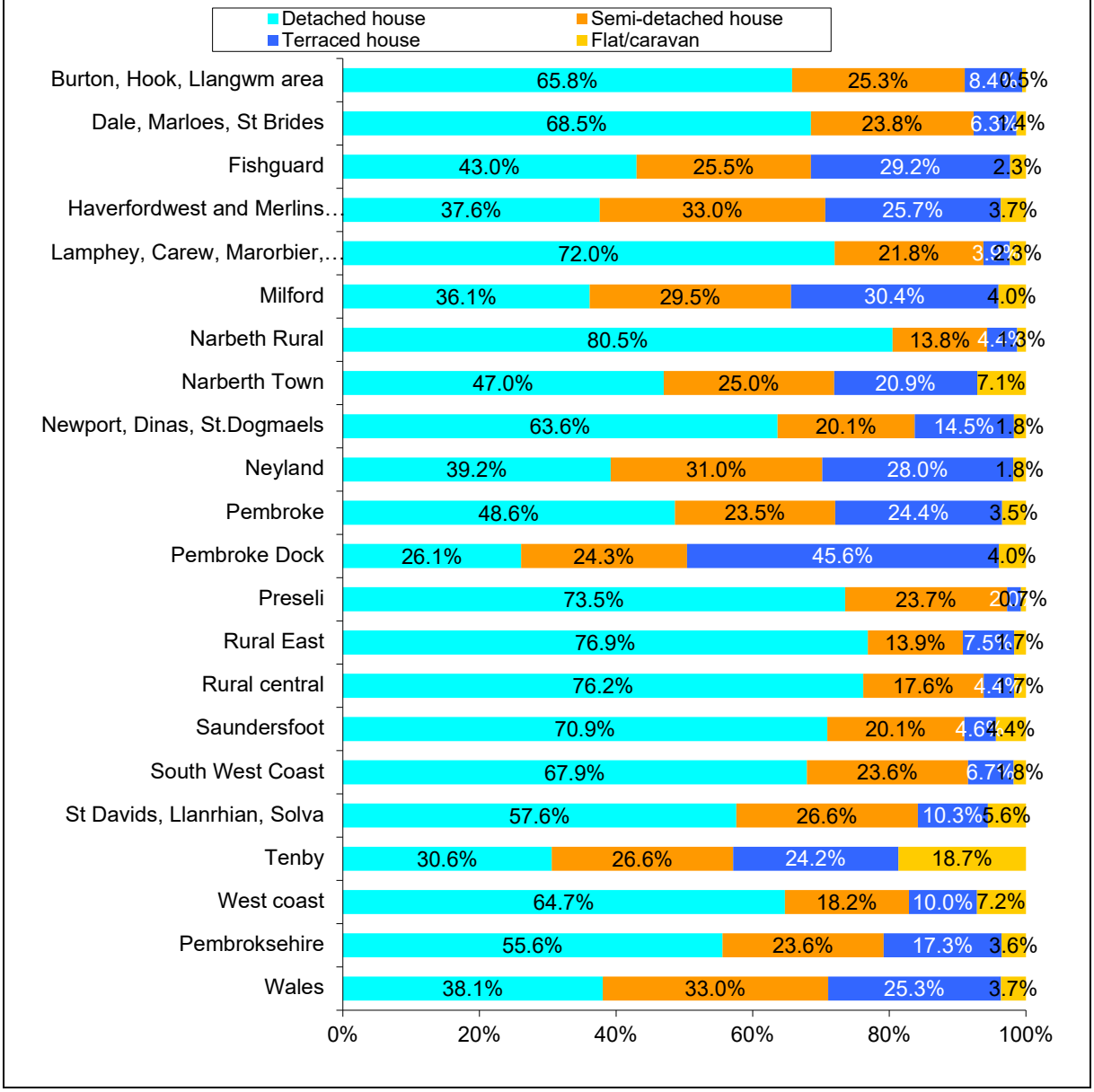
2.35 There is notable variation between HMAs in the tenure profile recorded. In Newport, Dinas, St.Dogmaels, over 60% of households are owner-occupiers without a mortgage. There are a further nine HMAs in which over half of households reside in this tenure. The lowest rate of owner-occupation with no mortgage is recorded in Pembroke Dock, Milford and Haverfordwest and Merlins Bridge. Owner-occupiers with a mortgage are most prevalent in Burton, Hook, Llangwm area (29.3%), but there are only four further HMAs in which a quarter of more households are owner-occupiers with a mortgage.

2.36 Milford records the highest proportion of households in the social rented sector (27.8%) with over a fifth of households in Pembroke, Pembroke Dock and Haverfordwest and Merlins Bridge also in this tenure. There are very few social rented households in Narbeth Rural (4.0%) and West coast (6.2%). Over a fifth of households are resident in the private rented sector in Tenby, Narberth Town, Pembroke Dock and Haverfordwest and Merlins Bridge. The smallest private rented sector is found in Burton, Hook, Llangwm area.

Owner-occupied sector

2.37 The figure below shows the type of accommodation resided in by owner-occupied households in Pembrokeshire. Over half of owner-occupiers in Pembrokeshire live in a detached house, with just 3.6% living in a flat or caravan.

Figure 2.11 Type of owner-occupied stock in Pembrokeshire 2021

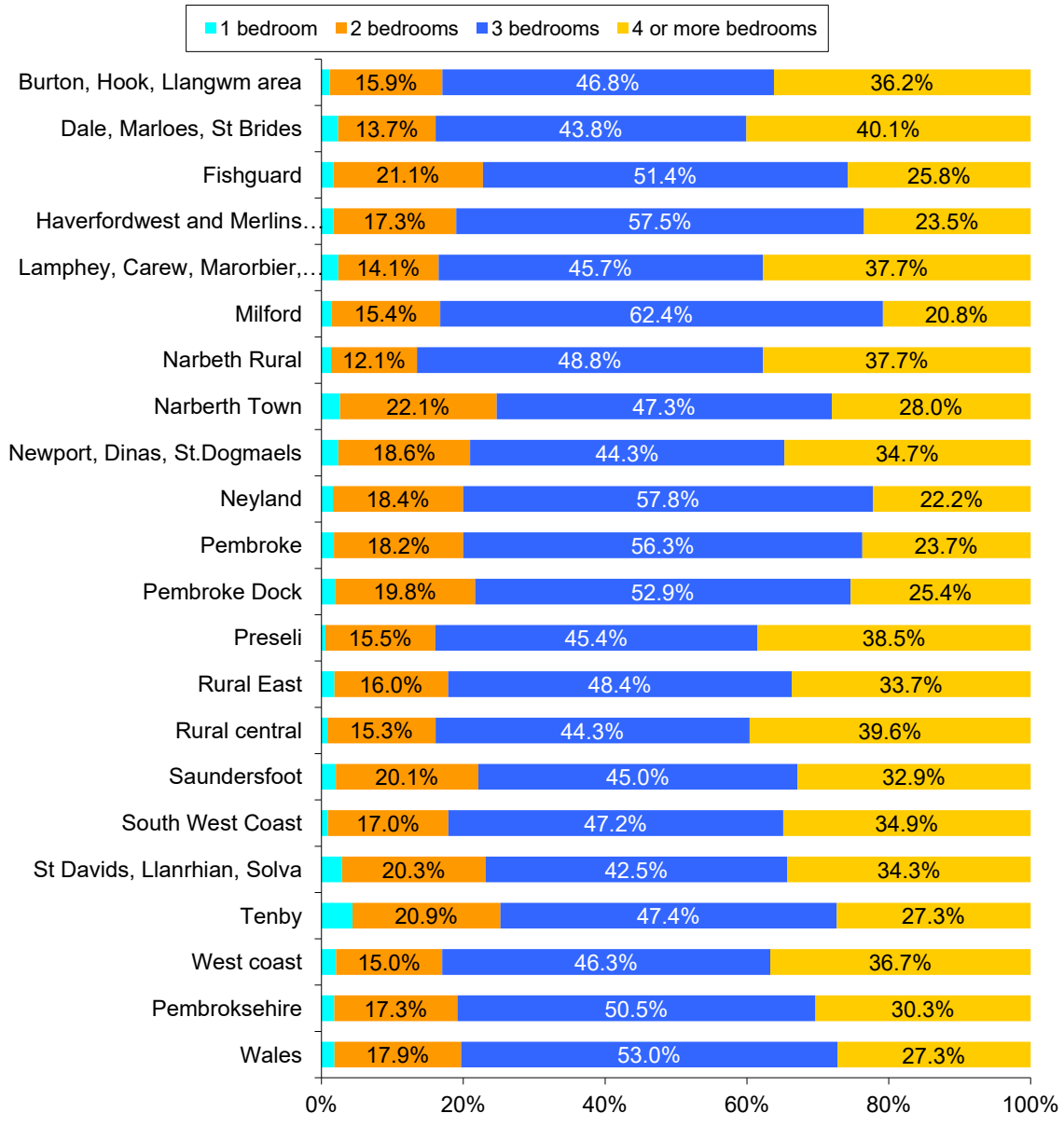


Source: 2021 Census

2.38 The only HMA in which a detached house is not the most common form of accommodation for owner-occupiers, is Pembroke Dock (terraced houses are most common here). Tenby is the HMA in which owner-occupiers are most likely to live in a flat, and Haverfordwest and Merlins Bridge is the HMA in which owner-occupiers are most likely to live in a semi-detached house.

2.39 The figure below shows the size of accommodation resided in by owner-occupied households in Pembrokeshire. Over half of owner-occupiers in Pembrokeshire live in a three bedroom home, with 30.3% living in a property with four or more bedrooms, 17.3% reside in a two bedroom dwelling and just 1.8% live in one bedroom accommodation.

Figure 2.12 Size of owner-occupied stock in Pembrokeshire 2021



Source: 2021 Census

2.40 There is minimal variation in the size profile of the owner-occupied sector across the HMAs of Pembrokeshire – in all areas three bedroom homes are most common, followed by four bedroom, two bedroom and then one bedroom dwellings.

2.41 The table below shows the average property price by dwelling type in 2022 in Pembrokeshire, and Wales as a whole as presented by the Land Registry[17]. The data indicates that the overall average property price in Pembrokeshire is 9.4% higher than the national figure. The data also shows that detached and semi-detached houses in the County are cheaper than their national equivalents, however flats and terraced houses in Pembrokeshire are typically more expensive than the national figures.

2.42 The dwelling sales profile is not the same across the two areas (with Pembrokeshire having a greater proportion of sales of detached houses and a notably smaller proportion of sales of flats than nationally), so a mix adjusted average has therefore been derived to work out what the average price would be where the dwelling mix in Pembrokeshire to be the same profile as is recorded across Wales. The mix adjusted average price indicates that equivalent properties in Pembrokeshire are around 0.3% higher than those found nationally.

Table 2.6 Mean property prices 2020

Dwelling type	Pembrokeshire		Wales	
	Average price	% of sales	Average price	% of sales
Detached	£357,687	40.3%	£361,836	27.3%
Semi-detached	£207,409	23.2%	£218,274	29.3%
Terraced	£182,209	30.0%	£171,020	35.6%
Flats	£166,518	6.5%	£152,696	7.8%
Overall average price	£257,767	100.0%	£235,603	100.0%
Mixed adjusted overall average price	£236,347	-	£235,603	-

Source: Land Registry, 2022

2.43 The sample of different dwelling types is too small to be able to present equivalent information at an HMA level accurately. To show the variation in property price across the County, the overall lower quartile, median and upper quartile prices in each HMA are presented in the table below. This is data from the Land Registry for 2019, 2020 and 2021 updated to a 2022 base by the Welsh Government using the published Welsh Government rates of change over the relevant period for Pembrokeshire. The dataset excludes any listing with the property type other, which is usually commercial properties.

[17] http://landregistry.data.gov.uk/app/standard-reports/report-design?utf8=%E2%9C%93&report=avgPrice

Table 2.7 Property prices in Pembrokeshire in 2022			
HMA	Lower quartile	Median	Upper quartile
Burton, Hook, Llangwm area	£140,500	£208,000	£298,975
Dale, Marloes, St Brides	£149,237	£189,500	£244,375
Fishguard	£122,000	£166,000	£244,000
Haverfordwest and Merlins Bridge	£116,500	£153,000	£214,995
Lamphey, Carew, Marorbier, Penally	£138,639	£226,000	£339,988
Milford	£96,500	£133,000	£206,026
Narbeth Rural	£179,999	£250,500	£314,750
Narberth Town	£125,500	£168,995	£237,500
Newport, Dinas, St.Dogmaels	£170,363	£272,500	£382,625
Neyland	£119,500	£148,250	£231,213
Pembroke	£121,500	£167,000	£237,500
Pembroke Dock	£96,250	£132,250	£199,000
Preseli	£122,500	£168,000	£275,000
Rural East	£139,999	£194,250	£291,250
Rural central	£155,250	£230,000	£313,750
Saundersfoot	£162,000	£229,950	£345,000
South West Coast	£160,750	£223,750	£314,000
St Davids, Llanrhian, Solva	£189,750	£277,500	£371,250
Tenby	£169,988	£228,293	£346,250
West coast	£163,500	£236,000	£325,375
Pembrokeshire	£130,000	£180,000	£262,000

Source: 2019, 2021 and 2021 Land Registry data via Welsh Government

2.44 The table shows that, in 2022, the lower quartile price across the County was £130,000, the median value was £180,000 and the upper quartile vale was £262,000. St Davids, Llanrhian, Solva is the HMA with the highest lower quartile and median home value, whilst Newport, Dinas, St.Dogmaels is the HMA with the highest upper quartile property value. Pembroke Dock records the lowest value at all points of the distribution followed by Milford. Generally, the urban areas record the lowest property prices and the rural areas, the most expensive. An exception is Tenby, which although urban records the third highest upper quartile value. Tenby is on the coast and a very popular tourist destination.

2.45 The table below shows the number of sales recorded in each HMA across the three-year period alongside the 2021 Census figure for the number of owner-occupied households. An indicative annual turnover rate is derived from these two pieces of data and is presented in the final column. The table shows that the annual turnover rate in the owner-occupied sector across Pembrokeshire is estimated to be 4.7%. The HMAs with the highest turnover rate are Tenby and Narberth Town (7.9% and 7.3% respectively), whilst the turnover rate is lowest in Preseli and Rural East.

Table 2.8 Turnover in the owner-occupied sector in Pembrokeshire			
HMA	Total sales	Households in tenure	Implied turnover rate
Burton, Hook, Llangwm area	274	2,064	4.4%
Dale, Marloes, St Brides	87	717	4.0%
Fishguard	258	1,726	5.0%
Haverfordwest and Merlins Bridge	554	3,631	5.1%
Lamphey, Carew, Marorbier, Penally	260	2,004	4.3%
Milford	606	3,722	5.4%
Narbeth Rural	176	1,624	3.6%
Narberth Town	182	833	7.3%
Newport, Dinas, St.Dogmaels	183	1,414	4.3%
Neyland	176	1,296	4.5%
Pembroke	307	2,210	4.6%
Pembroke Dock	357	2,500	4.8%
Preseli	50	542	3.1%
Rural East	286	2,939	3.2%
Rural central	278	2,622	3.5%
Saundersfoot	520	3,227	5.4%
South West Coast	66	556	4.0%
St Davids, Llanrhian, Solva	217	1,712	4.2%
Tenby	281	1,183	7.9%
West coast	121	681	5.9%
Pembrokeshire	5,239	37,203	4.7%

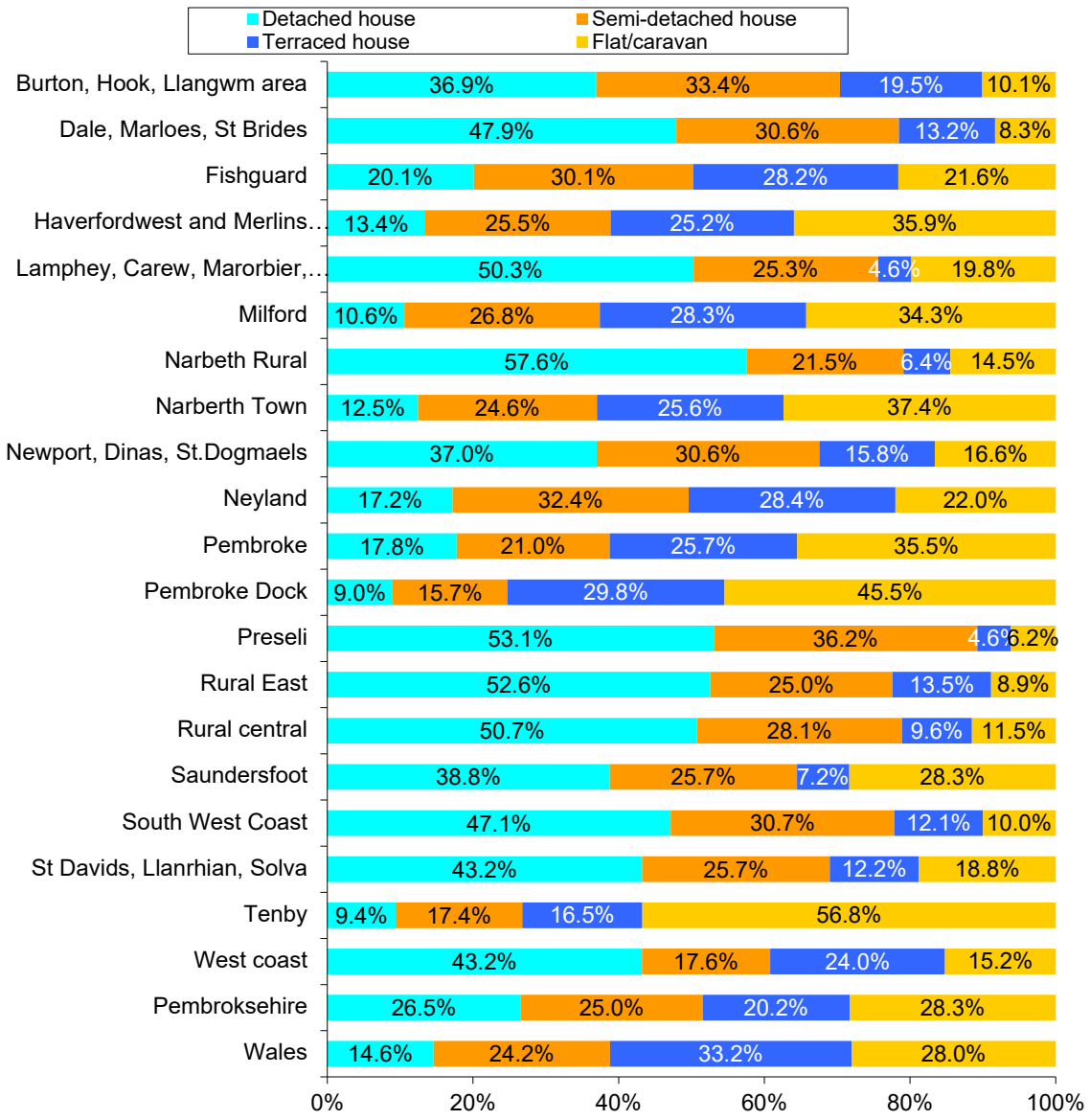
Source: 2019, 2021 and 2021 Land Registry data via Welsh Government, 2021 Census

Private rented sector

2.46 The figure below shows the type of accommodation resided in by private rented households in Pembrokeshire. Overall, there is a very even mix of property types in the sector, with 28.3% of households in the tenure residing in flats or caravans, 26.5% living in a detached house, 25.0% in a semi-detached house and 20.2% in a terraced house.

2.47 There is a clear distinction in the characteristic of the accommodation in the private rented sector between the HMAs. In the urban HMAs, private rented households most commonly live in a flat or caravan, whilst in the rural HMAs, they most commonly reside in a detached house. The only exception is this is Fishguard, where private rented households most commonly live in a semi-detached home.

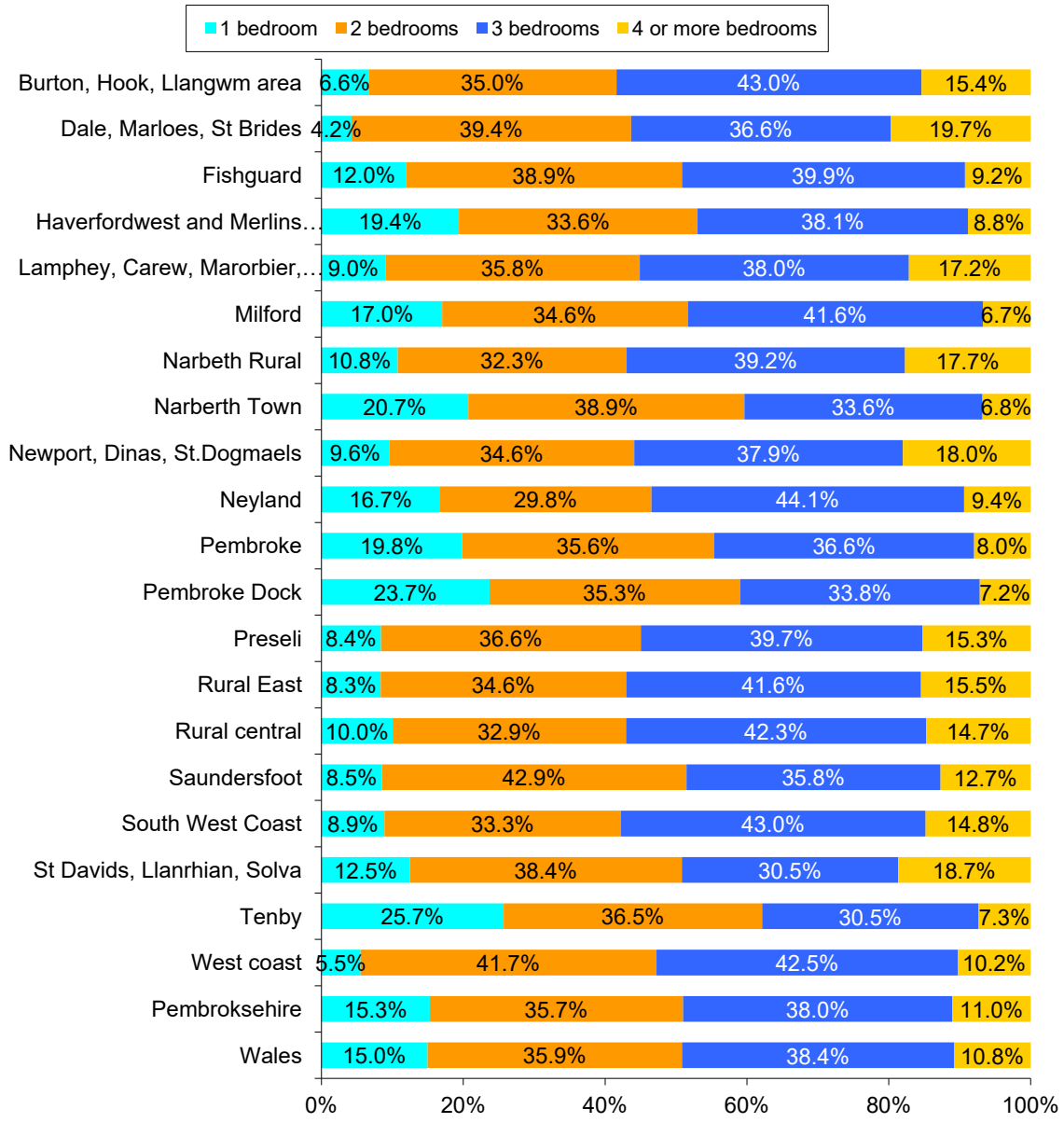
Figure 2.13 Type of private rented stock in Pembrokeshire 2021



Source: 2021 Census

2.48 The figure below shows the size of accommodation resided in by private rented households in Pembrokeshire. Some 38.0% of private renters in Pembrokeshire live in a three bedroom home, with 35.7% living in a property of two bedrooms, 15.3% reside in a one bedroom dwelling and 11.0% live in accommodation with four or more bedrooms. There is limited variation in the size profile of the private sector across the HMAs of Pembrokeshire – in all HMAs two and three bedroom homes are the most common, in the rural areas four bedroom private rented accommodation is relatively more prevalent, and in the urban areas one bedroom private rented accommodation is relatively more prevalent.

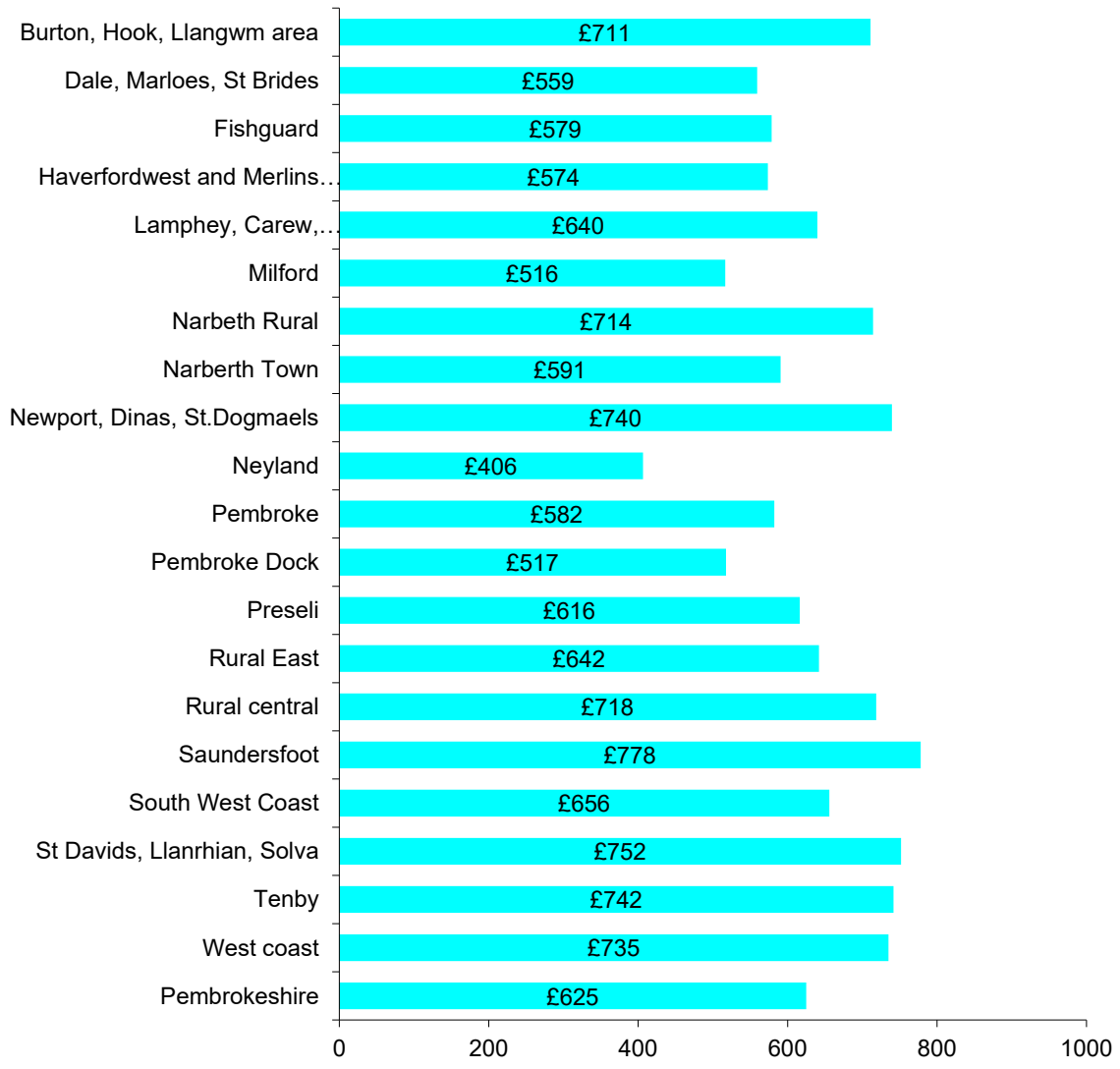
Figure 2.14 Size of private rented stock in Pembrokeshire 2021



Source: 2021 Census

2.49 One of the inputs, into the LHMA model, is the rents recorded by bedroom size in each HMA. This is supplied by the Welsh Government. This data has been acquired for the calendar year 2022. The rents collected from this source are only confirmed lettings and exclude lettings in which LHA is claimed. This information is used to determine the overall median and 30th percentile private rent by HMA, where the sample is large enough. For two HMAs, Tenby and West coast, the sample was insufficient to provide this overall figure. We have therefore also undertaken an online survey of lettings in each HMA in May 2023, to determine an overall median figure. The figure from the two sources (the Welsh Government data and the online survey) has been averaged and the overall median monthly private rent per HMA is presented in the figure below.

Figure 2.15 Median monthly private rent in the HMAs of Pembrokeshire



Source: Online survey of private rents, 2023 and Welsh Government private rent lettings, 2022

2.50 The figure shows that in 2022/23 the median rent across the county was £625 per month. St Davids, Saundersfoot is the HMA with the highest median rent, whilst Neyland has the lowest median rent.

2.51 The table below shows the number of lettings recorded in each HMA across 2022, according to the Welsh Government data (therefore only confirmed lettings excluding those in which LHA is claimed) alongside the 2021 Census figure for the number of private rented households. An indicative annual turnover rate is derived from these two pieces of data and is presented in the final column. The table shows that the annual turnover rate in the private rented sector across Pembrokeshire is estimated to be 11.0% The HMA with the highest turnover rate is Preseli (26.9%), whilst the turnover rate is lowest in Tenby.

Table 2.9 Private rented relet rate in Pembrokeshire			
HMA	Total lettings	Households in tenure	Implied turnover rate
Burton, Hook, Llangwm area	45	286	15.7%
Dale, Marloes, St Brides	12	143	8.4%
Fishguard	71	472	15.0%
Haverfordwest and Merlins Bridge	165	1,384	11.9%
Lamphey, Carew, Marorbier, Penally	17	332	5.1%
Milford	103	1,140	9.0%
Narbeth Rural	30	311	9.6%
Narberth Town	47	281	16.7%
Newport, Dinas, St.Dogmaels	30	265	11.3%
Neyland	17	245	6.9%
Pembroke	79	557	14.2%
Pembroke Dock	102	914	11.2%
Preseli	35	130	26.9%
Rural East	90	566	15.9%
Rural central	52	471	11.0%
Saundersfoot	53	646	8.2%
South West Coast	24	140	17.1%
St Davids, Llanrhian, Solva	18	303	5.9%
Tenby	10	436	2.3%
West coast	10	129	7.8%
Pembrokeshire	1,008	9,149	11.0%

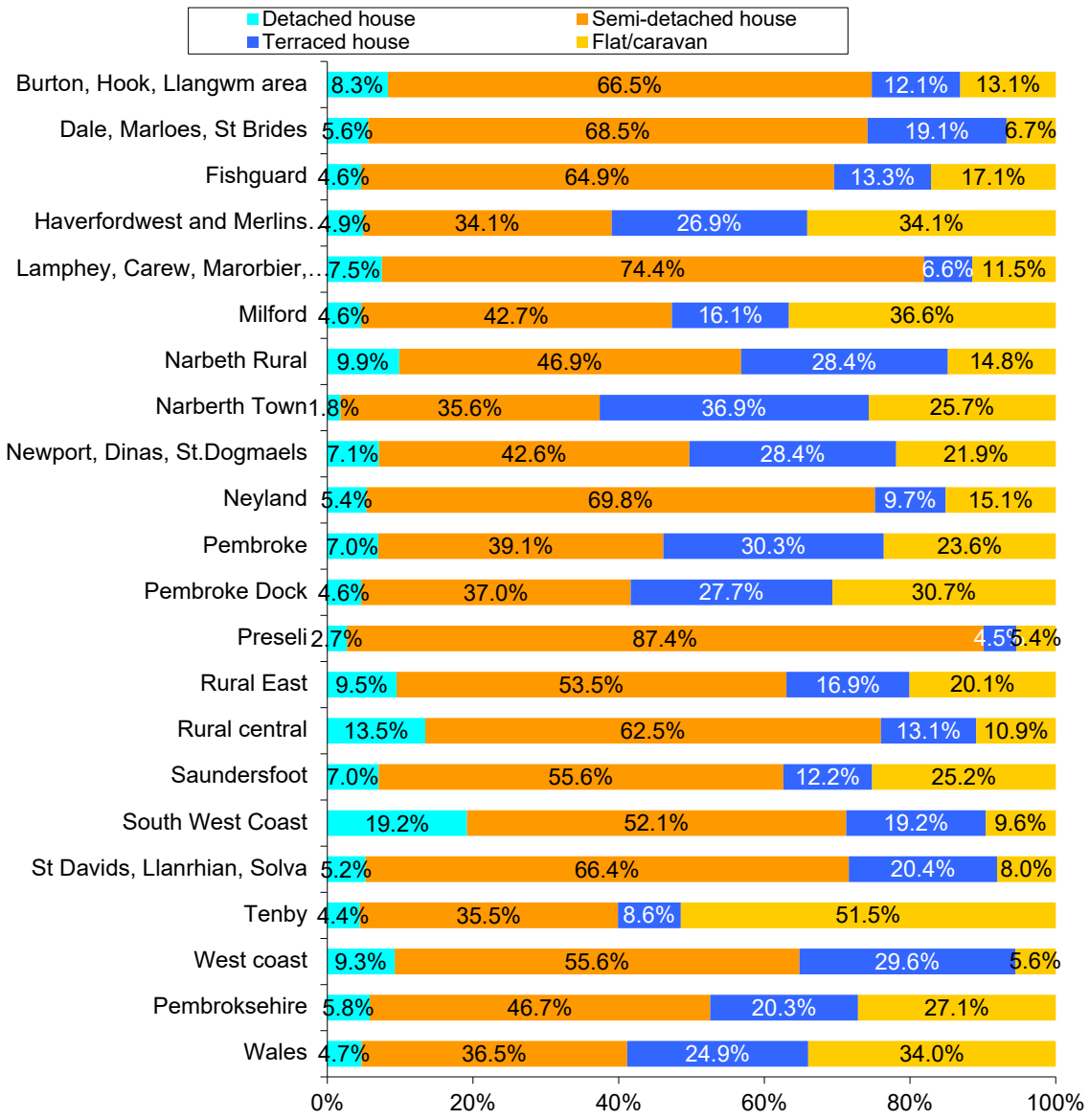
Source: Welsh Government 2022, 2021 Census

Social rented sector

2.52 The figure below shows the type of accommodation resided in by social rented households in Pembrokeshire. Some 46.7% of social rented households in Pembrokeshire live in a semi-detached house, 27.1% reside in a flat or caravan, 20.3% occupy a terraced house and just 5.8% live in in a detached house.

2.53 The only two HMAs in which a semi-detached house is not the most common form of accommodation for social renters are Narberth Town (terraced houses are most common here) and Tenby (where flats or caravans are most common). In Haverfordwest and Merlins Bridge, semi-detached houses and flats are equally as prevalent in the social rented sector. Detached social rented houses are most common in South West Coast.

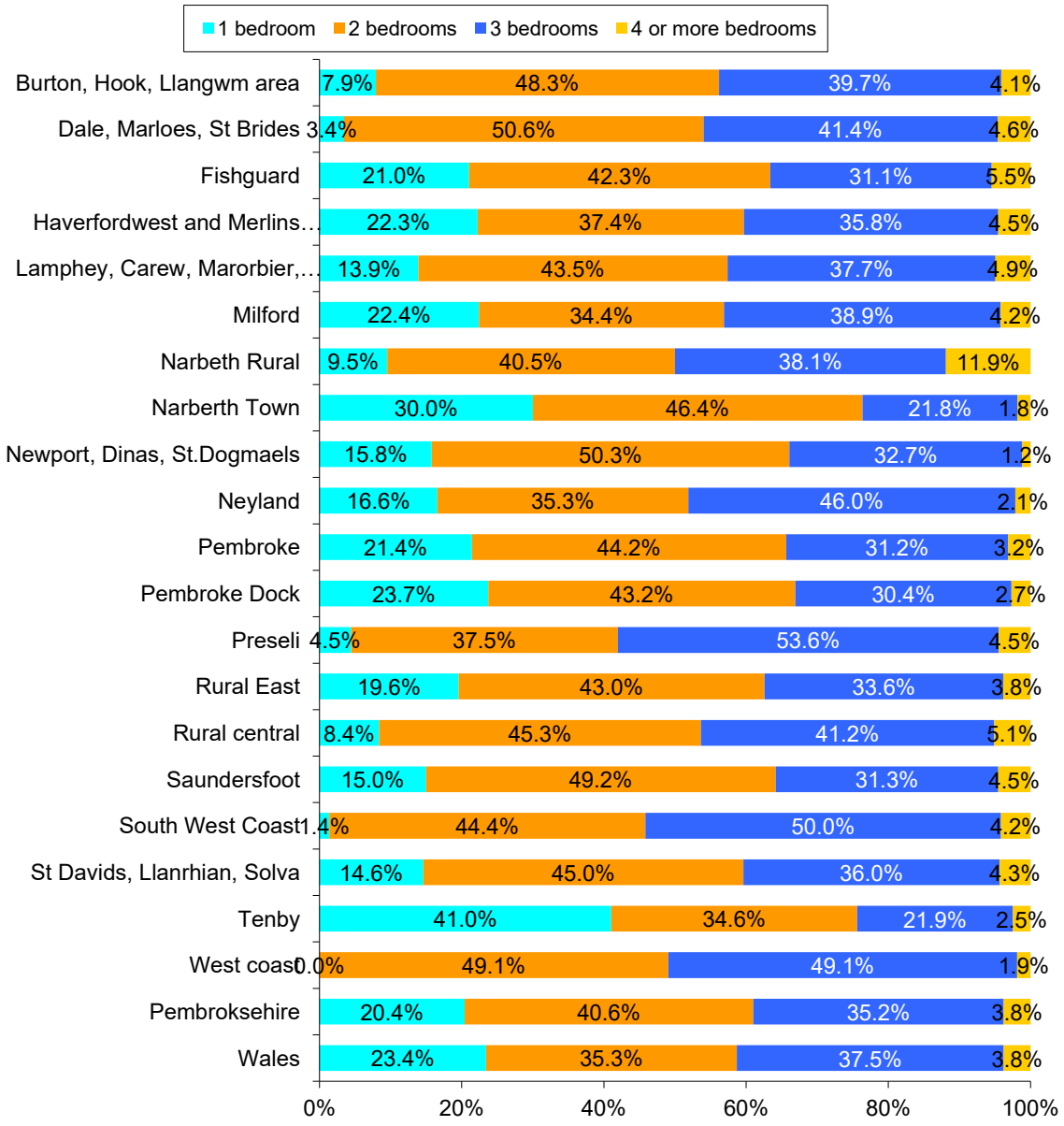
Figure 2.16 Type of social rented stock in Pembrokeshire 2021



Source: 2021 Census

2.54 The figure below shows the size of accommodation resided in by social rented households in Pembrokeshire. Some 40.6% of social renters in Pembrokeshire live in a two bedroom home, with 35.2% living in a property with three bedrooms, 20.4% reside in a one bedroom dwelling and just 3.8% live in accommodation with four or more bedrooms. It is clear therefore that the size of the social rented stock is smaller than the private rented stock and notably smaller than the owner-occupied stock. Social rented households are most likely to live in two bedroom accommodation in all HMAs other than Preseli, Milford, South West Coast and Neyland (three bedroom) and Tenby (one bedroom).

Figure 2.17 Size of social rented stock in Pembrokeshire 2021



Source: 2021 Census

2.55 The table below shows the average social rent by bedroom size in 2022/23 in Pembrokeshire, and Wales as presented by StatsWales[18]. The data indicates that the social rents price in Pembrokeshire are lower than the national average for all bedroom sizes. The difference is most marked for three bedroom accommodation and smallest for four bedroom homes.

[18] https://statswales.gov.wales/Catalogue/Housing/Social-Housing-Stock-and-Rents

Table 2.10 Average social rents 2022/23		
Property size	Pembrokeshire	Wales
One bedroom	£346	£366
Two bedroom	£400	£424
Three bedroom	£434	£474
Four or more bedrooms	£540	£548

Source: StatsWales, 2023

3. Socio-economic and demographic trends

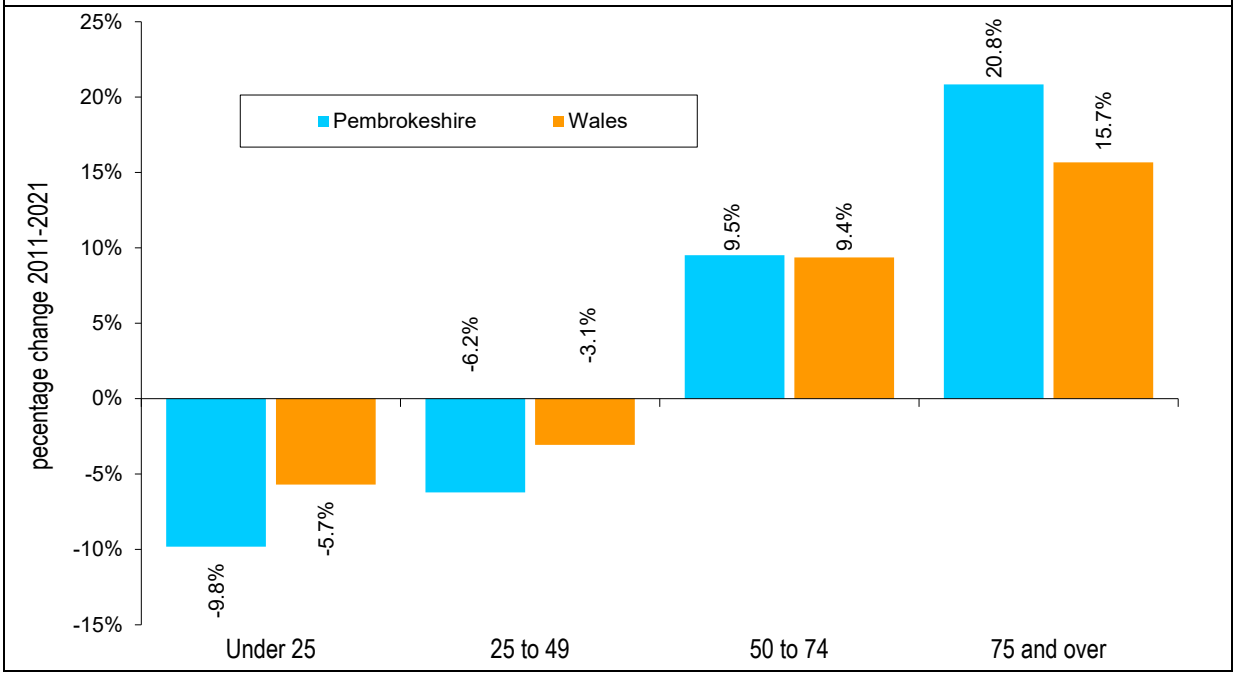
Introduction

3.1 Following the approach set out in the LHMA Guidance, this chapter looks at the demographic and socio-economic dynamics in Pembrokeshire. It shows how the resident population, the housing market and occupation patterns have changed in the County. Where possible, these changes are compared with those recorded nationally. It is not possible to present this evidence at a HMA level because there is no data recorded for the 2022 ward boundaries on which the HMAs were based before the 2021 Census.

Demography

3.2 The figure below shows the change in the age profile in Pembrokeshire between 2011 and 2021 as recorded by the Census. The equivalent data for Wales is presented in addition. The figure shows that in Pembrokeshire the number of people aged 75 and over has grown by over 20%, with a notable increase in those aged between 50 and 74 also recorded. In contrast, there has been a decrease in the population aged below 50. The pattern of an ageing population is replicated at a national level however, the trends are not as pronounced for Wales as a whole. Overall, the population in Pembrokeshire increased by 0.7% between the two Census, notably lower than the 1.4% growth recorded for Wales.

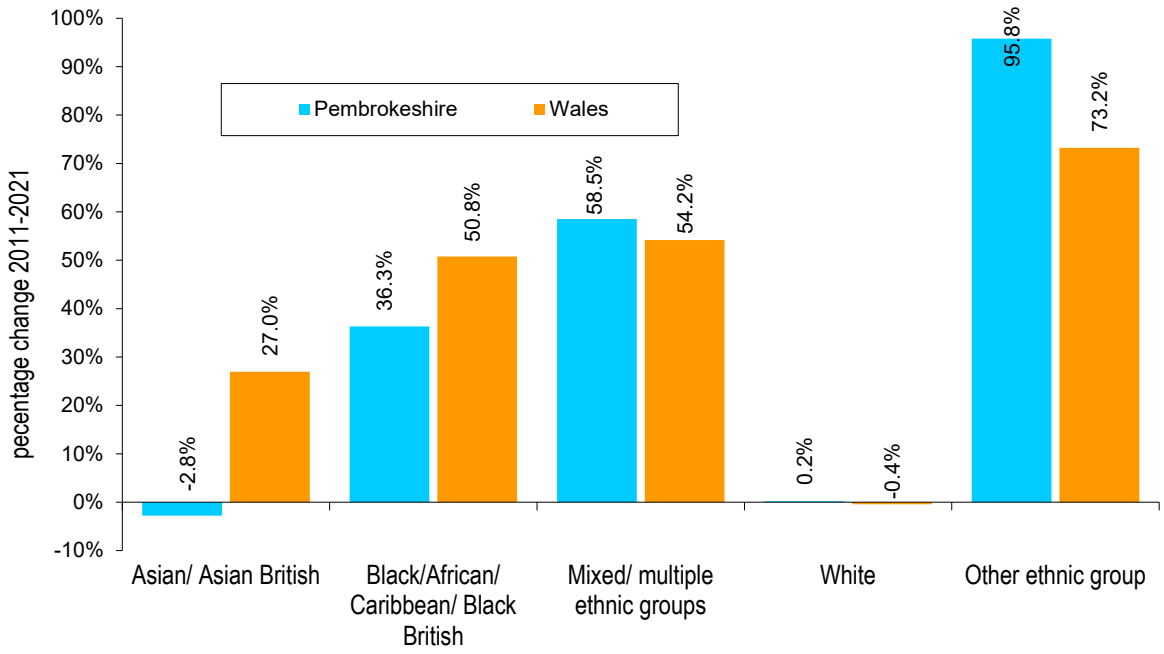
Figure 3.1 Change in number of people in each age band between 2011 to 2021



Source: 2011 and 2021 Census

3.3 The figure below shows the change in the ethnicity of the population in Pembrokeshire and Wales between 2011 and 2021 as recorded by the Census. The figure shows that there has been a notable increase in various ethnic groups in Pembrokeshire, however, the population base of these groups was so low in 2011 that the graphic distorts the significance of the change. The pattern recorded locally corresponds with the national trend, other than for Asian/ Asian British, which have recorded a decrease in Pembrokeshire compared to an increase in Wales as a whole.

Figure 3.2 Change in ethnicity of population between 2011 to 2021



Source: 2011 and 2021 Census

3.4 The LHMA Guidance suggests that the change in the disability of the population can be assessed by looking at the results for people with a long-term health problem or disability (which was collected in 2011). Unfortunately, disability was assessed in a different way in the 2021 Census, and it cannot be directly compared with what was measured in 2011. Both Census did consider the overall general health of the population. The table below shows the overall results recorded in 2021 in Pembrokeshire and Wales for this measure alongside the relative change in the number of people in these different groups since the previous Census.

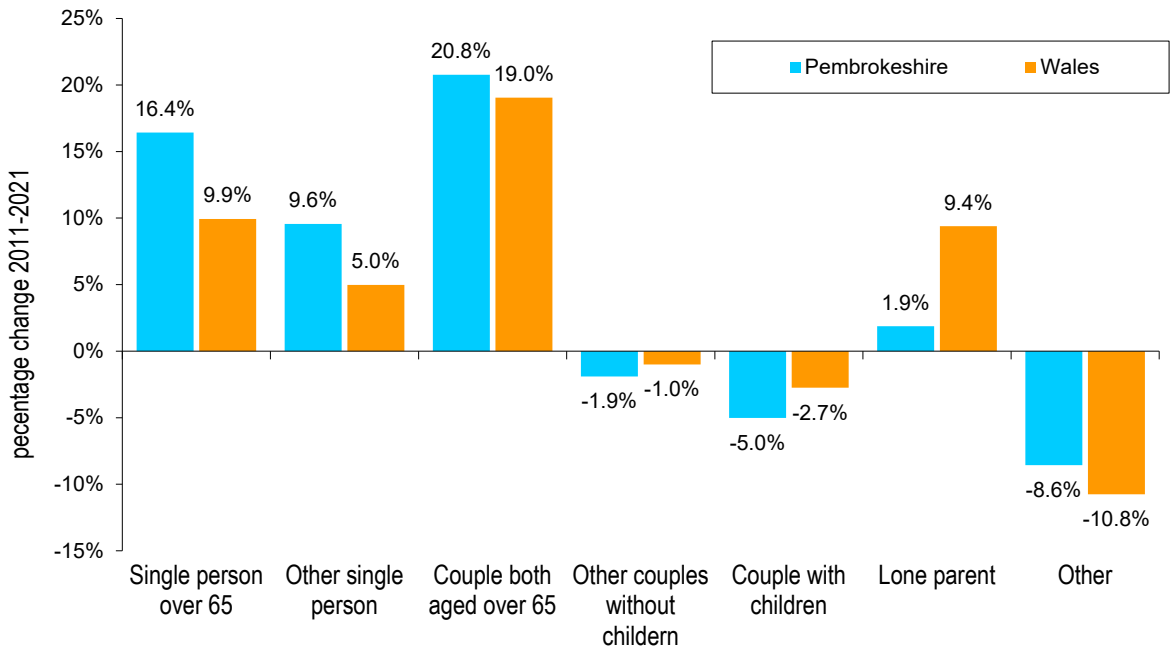
3.5 Overall, Pembrokeshire records a greater proportion of people with fair health and a smaller proportion with either very bad health or very good health than is recorded nationally. The biggest change recorded in Pembrokeshire between 2011 and 2021 is an increase in the number of people with good health. The number of people with very good health in Pembrokeshire has decreased over the last decade, whilst the number of people with very bad health has increased. This trend is the opposite of what was recorded nationally.

Table 3.1 General health 2011 and 2021				
General health	*Pembrokeshire*	*Wales*	*Change in # in Pembrokeshire since 2011*	*Change in # in Wales since 2021*
Very good health	44.7%	46.2%	-0.6%	0.5%
Good health	33.4%	32.4%	3.3%	5.5%
Fair health	15.1%	14.5%	-0.4%	0.4%
Bad health	5.2%	5.3%	-0.1%	-7.9%
Very bad health	1.6%	1.7%	2.0%	-6.5%
Total	100.0%	100.0%	-	-

Source: 2011 and 2021 Census

3.6 The figure below shows the change in the household composition in Pembrokeshire between 2011 and 2021 as recorded by the Census. The equivalent data for Wales is presented in addition. The figure shows that, in Pembrokeshire, the number of households containing two or more pensioners has increased the most, followed by single person over-65 households. This mirrors the national trend. There has been a larger decrease in couple households with children than recorded nationally, but a smaller increase in lone parent households than in Wales as a whole. Overall, the number of households in Pembrokeshire increased by 4.5% between the two Census, higher than the 3.4% growth recorded for Wales.

Figure 3.3 Change in household composition between 2011 to 2021



Source: 2011 and 2021 Census

Commuting patterns

3.7 The table below shows the commuting patterns recorded in 2021 in Pembrokeshire and Wales alongside the relative change in the number of people in these different groups since 2011. Overall, some 23.1% of residents aged 16 and over and in employment in Pembrokeshire work from home, with the most common commuting distance being between 10 and 20km. Nationally, there is a slightly larger proportion of employed people that work from home and the most common commuting distance is between 5 and 10km. Pembrokeshire records more people in the other category than Wales as a whole. This includes those who work mainly at an offshore installation, in no fixed place, or outside the UK.

3.8 Since 2011, the number of people commuting to work has reduced notably for all commuting distances in both Pembrokeshire and Wales. In contrast, those working from home or other have increased markedly. The growth in home working in Pembrokeshire is notably smaller than nationally, indicating it was a more established habit than nationally, where it has increased substantially partly in response to the pandemic.

Table 3.2 Commuting patterns 2011 and 2021

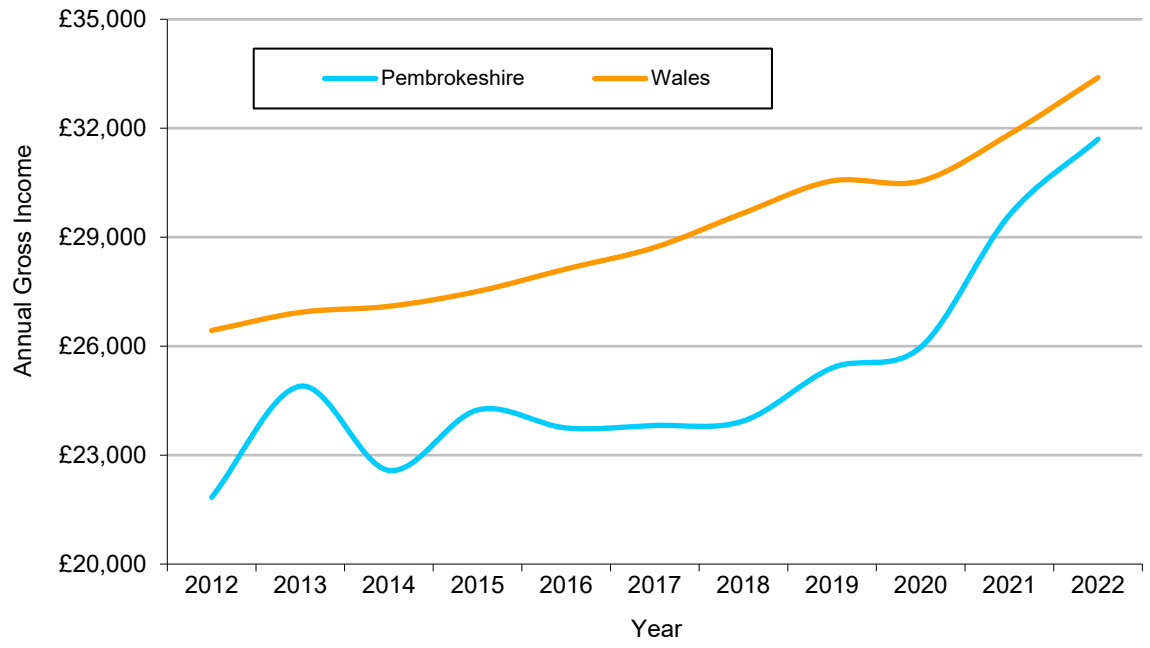
Distance travelled to work	*Pembrokeshire*	*Wales*	*Change in # in Pembrokeshire since 2011*	*Change in # in Wales since 2021*
Less than 2km	13.1%	11.6%	-33.9%	-32.1%
2km to less than 5km	8.7%	11.9%	-19.6%	-27.0%
5km to less than 10km	11.5%	12.8%	-15.5%	-24.1%
10km to less than 20km	14.8%	12.7%	-7.9%	-20.6%
More than 20km	11.9%	11.4%	-18.0%	-24.7%
Work mainly at or from home	23.1%	25.6%	29.6%	146.5%
Other	16.9%	13.9%	67.4%	79.0%
Total	100.0%	100.0%	-	-

Source: 2011 and 2021 Census

Income levels

3.9 The figure below shows the change in the median income of full-time employees resident in Pembrokeshire and Wales since 2012. Pembrokeshire has recorded a higher increase since 2012 (45.2%) than Wales (26.3%).

Figure 3.4 Change in median annual income of full-time employed residents 2012-2022

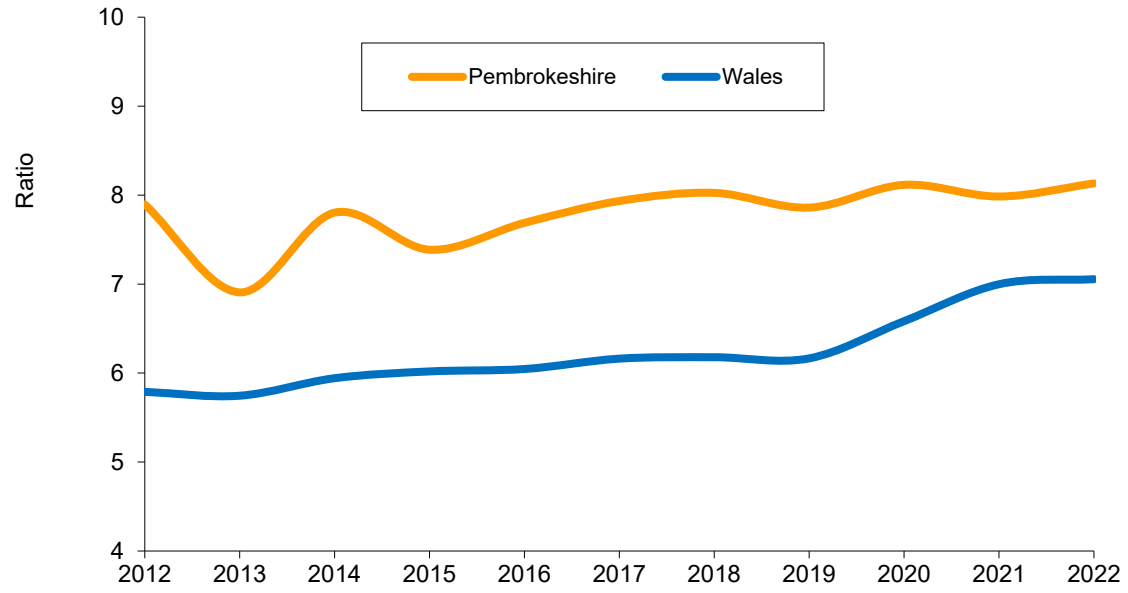


Source: ONS Annual Survey of Hours and Earnings (2012-2022)

Affordability

3.10 The affordability of housing in an area is measured by the ratio of the median dwelling price with the median level of earnings. The figure below shows how this ratio has changed in both Pembrokeshire and Wales over the last ten years. In 2022, median house prices were 8.13 times higher than median earnings in Pembrokeshire. The equivalent for Wales was 7.06. The figure shows that the ratio has not grown substantially over the last 10 years (it has grown at a faster rate nationally), however the ratio has remained very high for the last ten years.

Figure 3.5 Change in the income to price ratio since 2012



Source: ONS Annual Survey of Hours and Earnings (2012-2022), Land Registry

Occupancy trends

3.11 The table below shows the occupancy rating in bedrooms recorded in 2021 in Pembrokeshire and Wales alongside the relative change in the number of people in these different groups since 2011. Occupancy rating is calculated by comparing the number of bedrooms required by a household according to the bedroom standard, with the number of bedrooms in the home. Overall, some 45.8% of households in Pembrokeshire have two or more spare bedrooms and a further 33.1% have one spare bedroom. The level of under-occupation recorded is higher than nationally. Only 1.8% of households are overcrowded in Pembrokeshire compared to 2.2% in Wales.

3.12 Since 2011, the number of households in overcrowded accommodation has reduced notably, with the number under-occupying their home increasing. This trend is true in both Pembrokeshire and Wales.

Table 3.3 Occupancy rating (bedrooms) 2011 and 2021				
Occupancy rating	*Pembrokeshire*	*Wales*	*Change in # in Pembrokeshire since 2011*	*Change in # in Wales since 2021*
2 or more spare bedrooms	45.8%	41.7%	8.4%	8.3%
1 spare bedroom	33.1%	34.7%	2.5%	0.9%
No spare bedrooms	19.4%	21.4%	2.5%	2.0%
1 bedroom too few	1.6%	1.9%	-24.8%	-22.6%
2 or more bedrooms too few	0.2%	0.3%	-29.8%	-18.5%
Total	100.0%	100.0%	-	-

Source: 2011 and 2021 Census

3.13 The figure below shows the change in the size of each tenure between 2011 and 2021. The figure shows that, in Pembrokeshire, the private rented sector has increased most and the number of owner-occupiers with no mortgage has also grown. In comparison, the number of owner-occupiers with a mortgage has decreased substantially. The social rented sector has recorded a notable growth, especially in comparison to the national average. It should be noted that the private rented sector is understood to have contracted in Pembrokeshire in the last few years and so the growth recorded in the figure below is representative of the change between 2011 and 2021, but not the current trends in the sector.

Figure 3.6 Change in number of households in each tenure 2011 to 2021



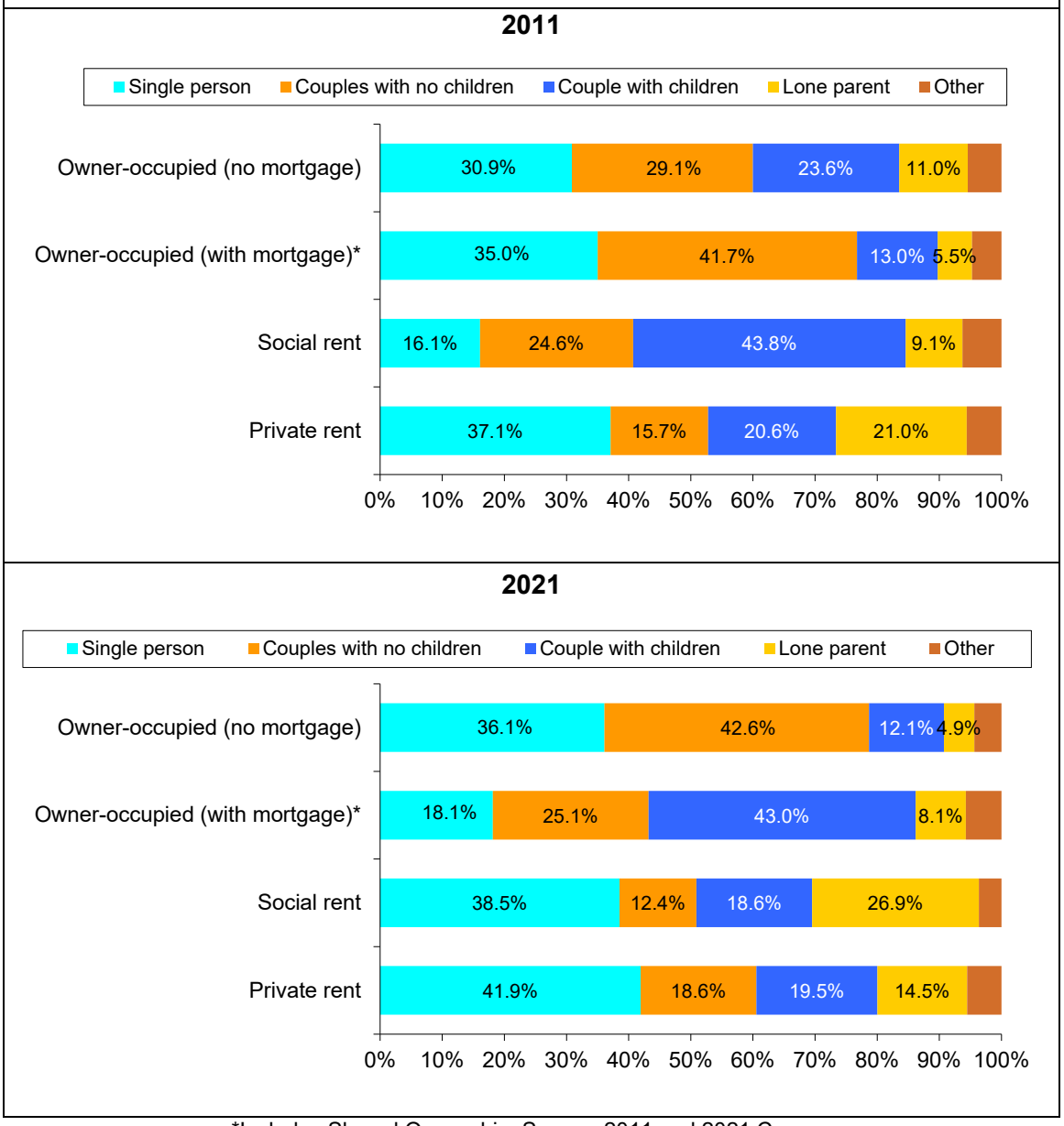
Source: 2011 and 2021 Census

3.14 Whilst the Census indicates that the number of households in the social rented sector in Pembrokeshire increased notably between 2011 and 2021 (8.2%), data from StatsWales indicates that over the same period the number of social rented dwellings in the County rose by 1.1%. Further analysis of the StatsWales data shows that over the last five years (between 2017 and 2022), the number of social rented dwellings has grown by just 0.3%. This suggests that the size of the sector has remained relatively static in recent years.

Tenure trends within Pembrokeshire

3.15 The figure below compares the household composition of different tenures in Pembrokeshire in 2011, with the profile of households resident in this tenure in Pembrokeshire in 2021. The data shows that the proportion of owner-occupiers with no mortgage that have children has notably reduced since 2011, with the reverse trend for owner-occupiers with a mortgage. There are notably more single person and lone parent households in the social rented sector in Pembrokeshire in 2021 than 2011, with the opposite true of couple households with and without children. The household profile of the private rented sector has changed the least in the last ten years.

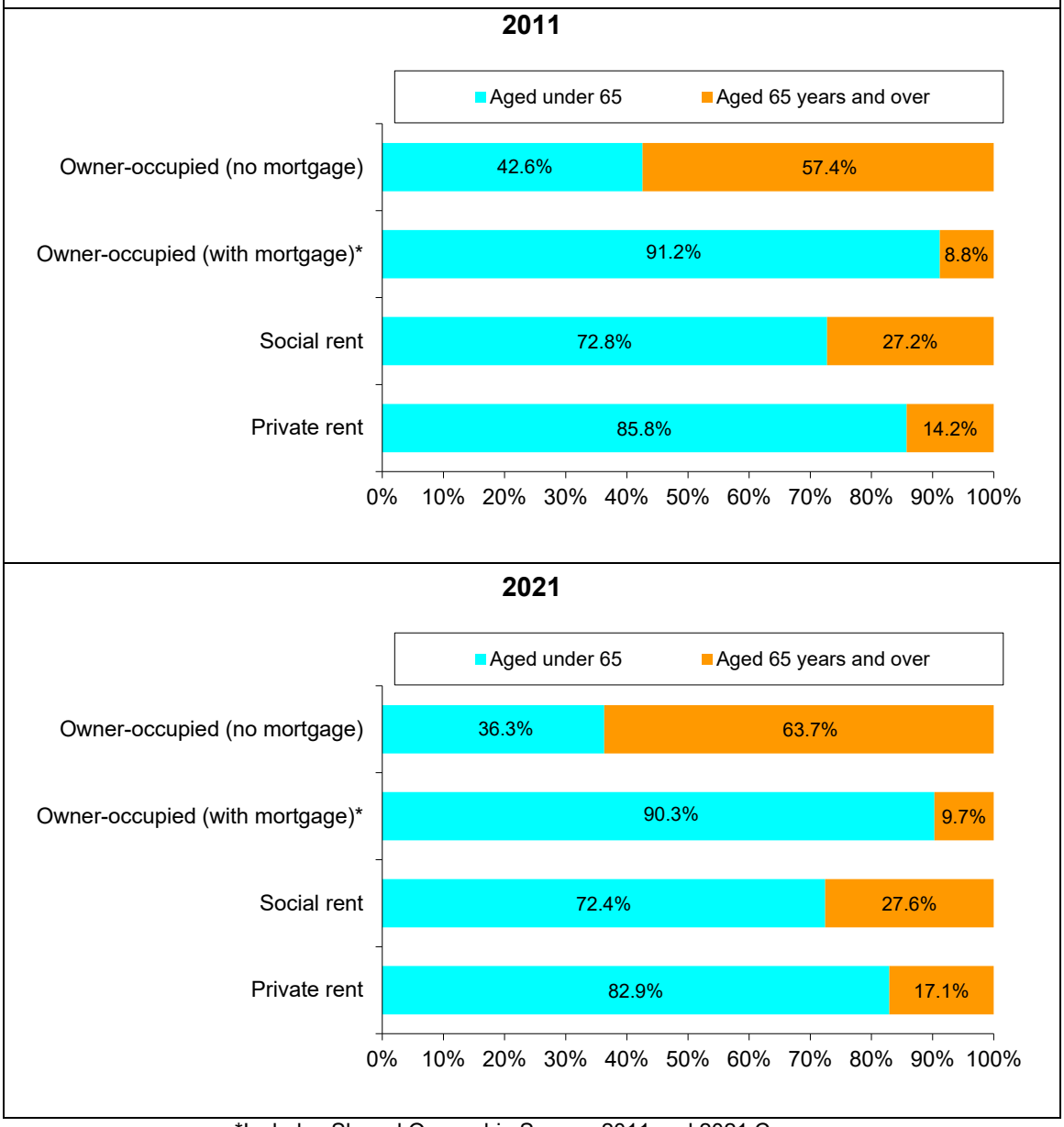
Figure 3.7 Change in the household composition by tenure in Pembrokeshire, 2011 to 2021



*Includes Shared Ownership, Source: 2011 and 2021 Census

3.16 The figure below compares the age of the household head of different tenures in Pembrokeshire in 2011 with that recorded in 2021. The data shows that the age profile has not altered notably in the owner-occupied with mortgage and social rented sectors, but that the owner-occupied without a mortgage sector now contains fewer households headed by someone under aged 65. The proportion of households in the private rented sector headed by someone aged 65 or over has also increased in Pembrokeshire between 2011 and 2021.

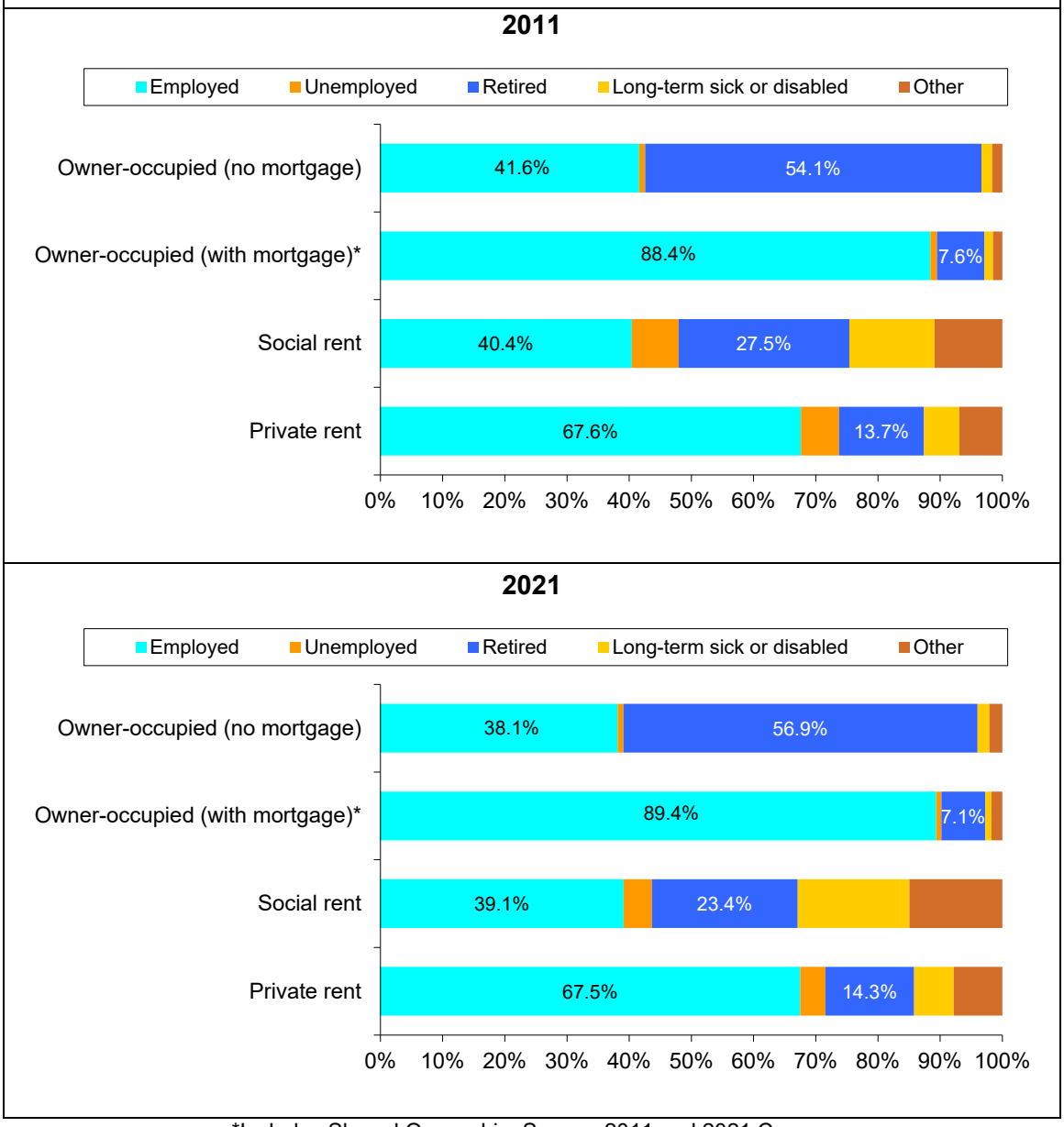
Figure 3.8 Change in the age of household reference person by tenure in Pembrokeshire, 2011 to 2021



*Includes Shared Ownership Source: 2011 and 2021 Census

3.17 The figure below compares the economic activity of household heads in different tenures in Pembrokeshire in 2011, with the profile resident in this tenure in Pembrokeshire in 2021. Overall, there is very little change in these patterns over this period.

Figure 3.9 Change in the economic activity of household reference person by tenure in Pembrokeshire, 2011 to 2021

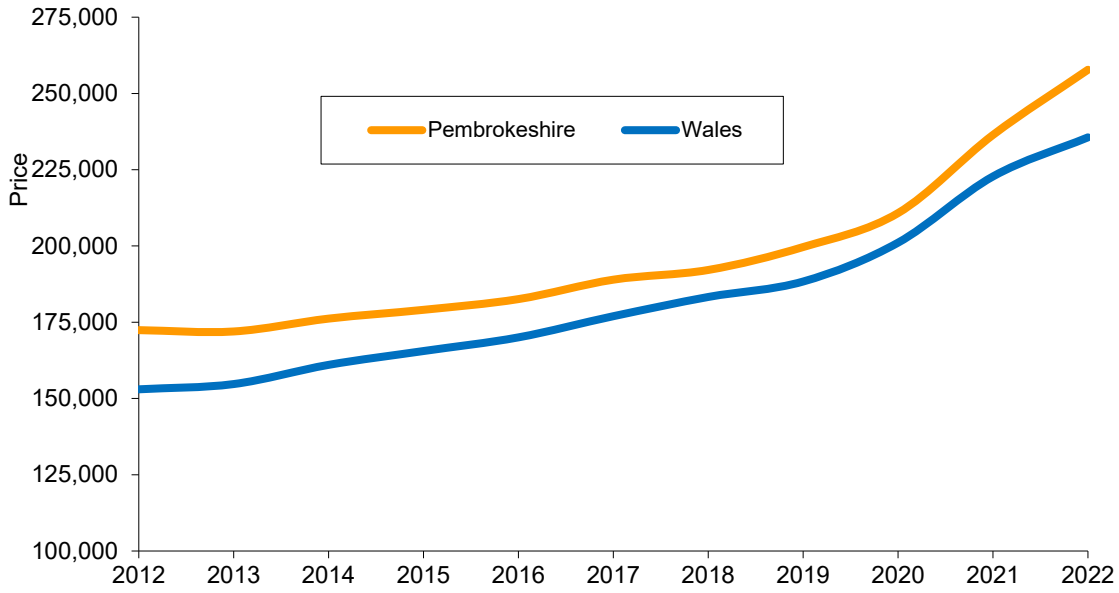


*Includes Shared Ownership, Source: 2011 and 2021 Census

Housing market trends

3.18 The figure below shows the change in median overall property price in Pembrokeshire and Wales over the last ten years. The figure shows that prices have continued to rise steadily in both areas, however, over the last three years, the price rises have accelerated. Overall, median prices have risen by 49.5% between 2012 and 2022 in Pembrokeshire and by 54.0% in Wales.

Figure 3.10 Change in overall median price since 2012



Source: Land Registry

4. Range of additional housing need estimates

Introduction

4.1 The additional housing needs estimates are determined using the LHMA Tool. This Tool uses a formulaic approach to allocate the additional housing need, formed from the existing unmet need and the newly arising need (change in the household projections over the LHMA period), to the different housing tenures. All existing unmet need is allocated to affordable housing and assumed to be covered during the first five years of the LHMA period. The newly arising need is allocated between market and affordable housing using a formulaic approach.

4.2 By housing market area (HMA), the LHMA Tool provides default data inputs for rent, house price paid and household projections (used to generate the newly arising need) with local authorities providing the income percentile distributions, existing unmet need and the planned supply and turnover of existing stock. The latter two data inputs are considered over the first five years only of the LHMA period and are fully allocated to affordable housing. This is because it becomes less accurate to predict supply beyond the first five years of the LHMA period. A local authority can have up to 20 HMAs which are defined using wards, middle-layer super output areas (MSOAs) or lower-layer super output areas (LSOAs). Each HMA can have up to 40 wards, MSOAs or LSOAs.

4.3 The input data together with a number of assumptions is used to generate an income level above which households would be considered able to meet their needs in the market and a lower income level below which households are considered to be in need of social rent. The intermediate households are those not allocated to market housing or social rent. The LHMA Tool also forecasts how the data inputs may change over the first five years of the LHMA period.

4.4 The output tables from the LHMA Tool are used as the starting point for development plans to provide the range of LHMA additional housing need estimates.

4.5 This chapter sets out the results of the LHMA tool for all the different projection scenarios. Under each scenario all the inputs other than the projection are identical. Before the results are presented, this chapter sets out the information regarding the data inputs and assumptions following the approach set out in Appendix A of the LHMA Guidance. After the results are presented, the issues resulting from the outputs are discussed, again following the approach set out in Appendix A of the LHMA Guidance.

Data inputs

4.6 The table below describes the data sources used for each input in the model and any issue associated with this data source.

Table 4.1 Key Data Issues	
Key data inputs	*Key issues identified with the data inputs*
1. Housing Market Areas (HMAs)	1. Identified by the Council and National Park authority, the 20 HMA areas are based on 2022 ward boundaries. The main towns are separate HMAs and then grouping together other rural areas. 2. The population size in the different HMAs is varied, the smallest HMA (South West Coast) has a population in 2021 that represented 11.6% of the population of the largest HMA (Milford) according to the Census. 3. The results for the smaller HMAs are likely to be more volatile when model inputs change than the larger HMAs.
2. Household data	1. Results presented for the principal projection, lower and higher variant and also the Pembrokeshire Growth Scenario planned growth of 435 dwellings per annum (split between 60 in the National Park area and 375 in the remainder of the County). Two further projections are set out which are the Pembrokeshire Upper Range Growth Scenario (485 dwellings per year) and the Pembrokeshire Lower Range Growth Scenario (390 dwellings per year). 2. Newly arising need distribution across HMAs based on Census data indicating the number of households, the total population and the size of the population in key age groups (those aged 10 to 49 with a key focus on those between 20 and 34) across each HMA. 3. Presumed that newly arising need is met evenly across first five and remaining 10 years 4. Allocation strategy (set out in Figure 4.1 below) is based on the data from the Council on the household composition of those on the waiting list and the size of bedrooms to which they have been allocated.
3. Rent data	1. Rent data for 2022 calendar year has been provided by Rent Officers Wales. 2. In many areas the sample of rentals was too small for one and four bedroom private rented homes. In three HMAs, the sample of lettings was only large enough for three bedroom properties and in two HMAs (Tenby and West coast) the sample was insufficient for all bedroom sizes. 3.The overall median rents, recorded within the tool form the input figures, appear quite low in comparison with an online private rent survey that was conducted. The Rent Officers Wales data has still been used.
4. Income data	1. Based on gross equivalised household income data from CACI Paycheck, which is the source suggested in model. The data is from 2023, but the most recent option in the model is 2021. 2. The income is distributed over the 2022 ward areas and the tool automates the translation of this data to the HMA areas.
5. House price paid data	1. The standard model input data was used; the cleansed Land Registry data available on the website. The most recent available years are 2019, 2020 and 2021. The data excludes 'other' property types as they are largely commercial dwellings. 2. The Land Registry data available from the Welsh Government includes the postcode of the property. A postcode lookup table provided by the Council was used to assign properties to the wards and then HMAs. The distribution of prices required by the LHMA tool was then generated by HMA.

Table 4.1 Key Data Issues	
Key data inputs	*Key issues identified with the data inputs*
	3.The default rates of change set in the model have been used to update prices to 2022 base. These are 21.6% for 2019 to 2022, 19.5% for 2020 to 2022 and 7.4% for 2021 to 2022.
6. Existing unmet need	1. Data based on what the Council provided from the housing register on the number of people in need for different reasons alongside the size of home they require. Information from the Census (concealed households) and Welsh statistics (homeless households in temporary accommodation) assisting to build the full data requirement. 2. Household income profile used to assess the ability of households on the housing register to afford Intermediate rent and LCHO.
7. Existing stock and planned supply	1. The committed supply data was provided by the Council. It includes only sites which are certain of delivery and are not yet occupied[19]. 2. The expected re-let figure is derived from re-let rates indicated by Welsh Statistics being applied to the affordable stock profile in each HMA indicated by the Census (with an adjustment made to reflect that the re-let rate is lower for larger dwellings and higher for smaller ones). The overall re-let rate is 6.9% for

[19] This includes:

- 115 units (59 social rent and 56 LCHO) at the Slade Lane South site in the Haverfordwest and Merlins Bridge HMA
- 5 units (all social rent) at the Former Imperial Garages ste in the Haverfordwest and Merlins Bridge HMA
- 24 units (all social rent) at the Thornton Road site in the Milford HMA
- 15 units (all social rent) at the Havens View, Charles Street site in the Milford HMA
- 100 units (all social rent) at the Imble Lane site in the Pembroke Dock HMA
- 50 units (all social rent) at the Maesgwynne site in the Fishguard HMA
- 10 units (all social rent) at the Land adjacent to Rushacre Farm site in the Narberth Town HMA
- 33 units (all social rent) at the Neyland Infant School site in the Neyland HMA
- 56 units (all social rent) at the between the school & Station Rd / Villa Farm, Crymych site in the Rural East HMA
- 33 units (all social rent) at the former Johnston Primary School, Johnston site in the Burton Hook Llangwm area HMA
- 26 units (all social rent) at the Parc Maen Hir site in the Rural central HMA
- 3 units (all social rent) at the land West of Stepaside School, Kilgetty site in the Saundersfoot HMA
- 4 units (all social rent) at the land to rear of Newton Hall, Kilgetty site in the Saundersfoot HMA
- 4 units (all social rent) at the north of New Road, Begelly site in the Saundersfoot HMA
- 25 units (all social rent) at the Hayes Lane, Sageston site in the Lamphey, Carew, Manorbier, Penally HMA
- 25 units (all social rent) at the National Park Caravan, Carew site in the Lamphey, Carew, Manorbier, Penally HMA
- 23 units (all social rent) at the South West of the School / Heol yr Eglwys, Eglwyswrw site in the Rural East HMA
- 4 units (all social rent) at the land adjacent West Land Close, Keeston site in the Rural central HMA
- 20 units (all social rent) at the land adjacent Pencnwc East, Llandissili site in the Rural East HMA
- 11 units (all social rent) at the North West of the Globe Inn, Maenclochog site in the Rural central HMA
- 1 unit (all social rent) at the East of Glenanne, Pentlepoir site in the Saundersfoot HMA
- 4 units (all social rent) at the East of Hill Lane, Simpson Cross site in the Rural central HMA
- 2 units (all social rent) at the Ash Grove, St Florence site in the Saundersfoot HMA
- 2 units (all social rent) at the North of Parsons Green, St Florence site in the Saundersfoot HMA
- 11 units (all social rent) at the land adjacent Tudor Place, Tiers Cross site in the Dale, Marloes and St Brides HMA
- 18 units (all social rent) at the St Davids site in the St Davids, Llanrhian, Solva HMA
- 1 unit (all social rent) at St Davids site in the St Davids, Llanrhian, Solva HMA
- 17 units (all social rent) at the Dinas Cross site in the Newport, Dinas, St Dogmaels HMA
- 11 units (all social rent) at the Jameston site in the Lamphey, Carew, Manorbier, Penally HMA
- 7 units (6 social rent and 1 intermediate rent) at the Lawrenny site in the Narberth Rural HMA
- 23 units (all social rent) at the Manoribier site in the Lamphey, Carew, Manorbier, PenallyHMA
- 2 units (all social rent) at the Trefinsite in the St Davids, Llanrhian, Solva HMA

Table 4.1 Key Data Issues	
Key data inputs	*Key issues identified with the data inputs*
	Pembrokeshire and this is presumed to vary by 13.4% for one bedroom homes, 5.7% for two bedroom dwellings, 2.9% for three bedroom properties and 2.4% for four bedroom accommodation. 3. Planned removals presumed to be 0 across all instances.

Figure 4.1 Allocation Strategy

Table 3 - LA social rent allocation policy for the different household units within the household projections

Household units within the household projections	Required number of bedrooms (group 1)	Percentage allocated to the required number of bedrooms (group 1)	Required number of bedrooms (group 2)	Percentage allocated to the required number of bedrooms (group 2)
1 person	one bedroom	99.00%	two bedrooms	1.00%
2 person (No children)	one bedroom	85.00%	two bedrooms	15.00%
2 person (1 adult, 1 child)	two bedrooms	100.00%		
3 person (No children)	two bedrooms	70.00%	three bedrooms	30.00%
3 person (2 adults, 1 child)	two bedrooms	85.00%	three bedrooms	15.00%
3 person (1 adult, 2 children)	two bedrooms	45.00%	three bedrooms	55.00%
4 person (No children)	three bedrooms	80.00%	four+ bedrooms	20.00%
4 person (2+ adults, 1+ children)	two bedrooms	40.00%	three bedrooms	60.00%
4 person (1 adult, 3 children)	three bedrooms	60.00%	four+ bedrooms	40.00%
5+ person (No children)	three bedrooms	45.00%	four+ bedrooms	55.00%
5+ person (2+ adults, 1+ children)	three bedrooms	60.00%	four+ bedrooms	40.00%
5+ person (1 adult, 4+ children)	three bedrooms	25.00%	four+ bedrooms	75.00%

4.7 In summary, the only data input where there are potential issues around the data quality, is the private rented figures, where small sample sizes were a problem in some HMAs.

Key Issues Table 2 – Input assumptions

4.8 The table below describes the key input assumptions in the model, how this approach was reached, and any unintended consequences resulting from it.

Table 4.2 Key data assumptions	
Key input assumptions	*Key issues identified with the input assumptions*
1. Affordability criteria	1. Followed the default assumptions set by the technical working group. 2. It is presumed that median rent is no more than 30% of income for a household to be able to access a market housing tenure. 3. It is presumed that if more than 35% of income is needed for the 30th percentile of private rent costs, the household requires social rent
2. First time buyer (FTB) assumptions	1. The FTB assumptions are used to split the housing need estimated by owner occupier and private rented sector tenures. The technical working group suggested a value between the 25th and 40th percentile. 2. Initially it was presumed that in the HMAs with the most expensive property prices, FTBs would access housing at the 25th percentile, in the cheapest areas FTBs would access housing at the 35th percentile and in the average areas, they would access housing at the 30th percentile. The initial results showed a very high need for private rented housing and a low need for owner-occupation. It was also noted that, across Pembrokeshire, house prices are high compared to local incomes. It was therefore determined that FTBs across the County would access homes at the 25th percentile.

Table 4.2 Key data assumptions	
Key input assumptions	*Key issues identified with the input assumptions*
	3. The FTB property value to income ratio determines the minimum a household needs to qualify for owner occupied tenure. It is provided by the LHMA ADF courtesy of data commissioned by UK Finance. The value for Pembrokeshire in 2022 was 4.46. We have used this as the value in the model[20].
3. Percentage of households eligible for owner occupier tenure that decide to go on and buy	1. The working group considered a range of between 40% and 60% reasonable. 2. Initial modelling based on 50% was undertaken, but this overstated the need for private rent relative to owner-occupation. The assumption was altered to 60% to maximise the owner-occupied output and stay within the recommended range.
4. Five-year financial forecast for key variables – income, rent and house prices	1. Income – change to median household income. The OBR base projections were used. 2. Income – change to distribution of household income. The no change option (instead of greater inequality or a user forecast) was used. 3. Rents – change private rental prices. The OBR base projections were used. 4. House prices – change to house prices. The default setting was used.
5. Calculation of intermediate housing (IR and LCHO)	1. Housing need was split by intermediate rent and Low Cost Home Ownership outside of the tool.

LHMA tool outputs

4.9 Appendix B of the LHMA Guidance outlines how the outputs for the tool should be set out. This approach has been followed and the following sections present the key outputs for the three projection variations required by the LHMA Guidance. Pembrokeshire County Council is currently preparing its replacement LDP 2 and wanted to see the results of three Pembrokeshire-specific growth scenarios to inform preparation of their replacement Plan. The Pembrokeshire Growth Scenario variant, which is the preferred growth scenario for the 2019 LHMA, has an annual growth of 435 households per year. The two other Pembrokeshire projections are the Pembrokeshire Upper Range Growth Scenario and the Pembrokeshire Lower Range Growth Scenario. The Upper Range is based on 485 households per year and the Lower Range is on 390 households per year.

4.10 In terms of the content of the tables presented from the tool, the first excerpt from the tool outlines the summary position for the first five years and the last excerpt sets out the

[20] These assumptions mean that it a first-time buyer is tested on their ability to purchase a 25th percentile property with a mortgage income multiplier of 4.46. Feedback from stakeholders noted that this is notably higher than the traditional ratio of 3.5 and wondered what the impact would be if the ratio is altered. The impact is that the requirement for owner-occupation is reduced and instead some households housing need is addressed in the private rented sector, so the only impact is a rebalancing away from owner-occupation within the market sector.

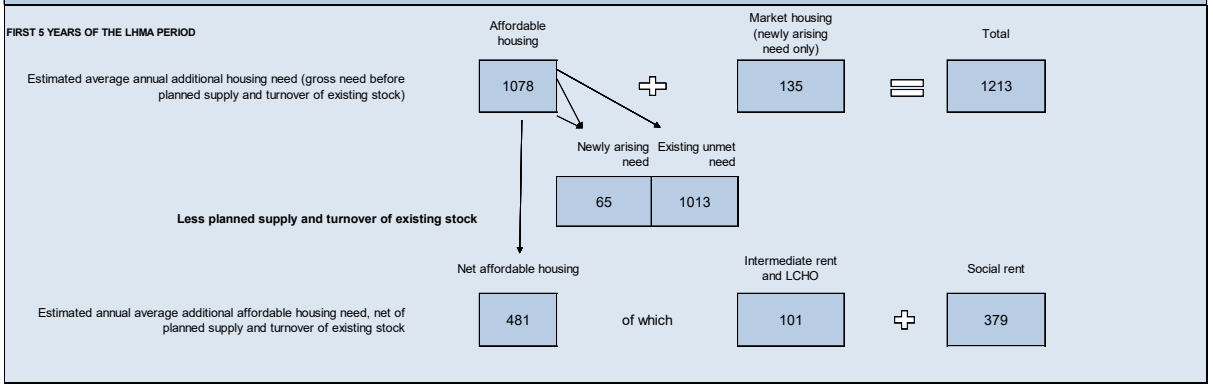
assumptions used to create the results. In between there are four tables that detail the requirements per HMA. These are:

- First table: Estimated annual additional affordable housing need by HMA and tenure, net of planned supply and turnover of existing stock, over the first five years of the LHMA period.
- Second table: Estimated annual additional total housing need by HMA and tenure, gross need before any allowance for planned supply and turnover of existing stock, over the first five years of the LHMA period.
- Third table: Estimated annual additional total housing need by HMA and tenure over the remaining 10 years of the LHMA period. No allowance has been made for any planned supply and turnover of existing stock beyond year five as it becomes less accurate to predict.
- Fourth table: Estimated annual and total additional affordable housing need by HMA and tenure over the 15-year period of the LHMA. These estimates are a combination of those estimates from the first and third tables.

4.11 It should be noted that in the LHMA tool tables statistical rounding leads to totals in tables not summing correctly: This is a common problem when calculating housing need, although it does not undermine the robustness of an LHMA when appropriately caveated.

Principal projection

Average annual additional housing need estimates using the Welsh Government PRINCIPAL household projections



Basis of the household projections: Principal

Detailed breakdown of the additional housing need estimates over the first 5 years of the LHMA period

LHMA Report Table 1: Estimated annual additional affordable housing need by HMA and tenure (net need, net of turnover of existing stock and planned supply)

The first table provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period
*the estimates have been reduced to allow for turnover of existing affordable stock and planned supply.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
HMA	**one bedroom**	**two bedrooms**	**three bedrooms**	**four+ bedrooms**	**Social rent** **(a) + (b) + (c)+ (d) = (e)**	**Intermediate rent**	**LCHO**	**Affordable Housing** **(h) = (e) + (f) + (g)**
Additional housing need estimates by tenure	**259**	**61**	**31**	**28**	**379**	**100**	**1**	**481**
Burton, Hook, Llangwm area	13	0	-	2	15	6	0	21
Dale, Marloes, St Brides	4	-	-	-	4	1	0	6
Fishguard	10	-	-	2	12	5	-	17
Haverfordwest and Merlins Bridge	50	24	9	6	89	17	-	106
Lamphey, Carew, Marorbier, Penally	-	-	-	0	0	3	0	4
Milford	50	19	9	7	85	13	-	98
Narbeth Rural	2	-	0	-	2	1	0	3
Narberth Town	2	2	1	1	6	2	-	8
Newport, Dinas, St.Dogmaels	5	-	-	1	6	3	0	9
Neyland	10	-	1	-	11	3	-	14
Pembroke	16	4	3	1	25	5	-	30
Pembroke Dock	26	0	3	3	33	9	-	42
Preslie	5	1	-	0	6	1	-	8
Rural East	3	-	-	1	3	5	-	8
Rural central	9	-	-	1	9	4	0	14
Saunderfoot	16	3	1	1	22	8	-	29
South West Coast	4	-	0	-	4	1	-	5
St Davids, Llanrhian, Solva	13	-	0	0	13	5	-	18
Tenby	16	7	3	2	28	7	-	35
West coast	4	-	0	1	5	2	0	7

LHMA Report Table 2: Estimated annual additional total housing need estimates by HMA and tenure (gross need, before turnover and supply)

The second table provides the additional total housing need estimates on the following basis:
*includes market and affordable housing
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing** (c)= (a) + (b)	**Owner occupier**	**Private rented sector**	**Market Housing** (f) = (d) + (e)	**Additional housing need** (g) = (c)+ (f)
Additional housing need estimates by tenure	**939**	**139**	**1,078**	**67**	**67**	**135**	**1,213**
Burton, Hook, Llangwm area	34	8	42	3	3	6	48
Dale, Marloes, St Brides	8	2	9	1	1	2	12
Fishguard	40	6	46	3	3	6	52
Haverfordwest and Merlins Bridge	180	22	203	9	7	16	219
Lamphey, Carew, Marorbier, Penally	18	4	22	3	3	6	28
Milford	193	20	213	10	6	16	229
Narbeth Rural	6	2	8	2	3	5	13
Narberth Town	22	3	25	2	2	3	28
Newport, Dinas, St.Dogmaels	14	4	18	2	2	4	22
Neyland	33	5	38	2	2	5	43
Pembroke	75	9	83	4	4	8	92
Pembroke Dock	110	12	123	7	5	12	135
Preslie	10	2	12	1	1	2	14
Rural East	30	7	37	5	6	10	47
Rural central	23	6	29	4	4	8	37
Saunderfoot	43	9	52	4	5	9	61
South West Coast	5	1	7	1	1	2	9
St Davids, Llanrhian, Solva	29	6	35	2	4	6	41
Tenby	58	8	66	2	3	4	70
West coast	7	2	9	1	1	2	11

Detailed breakdown of the additional total housing need estimates over the remaining 10 years of the LHMA period

LHMA Report Table 3: Estimated annual additional housing need estimates by HMA and tenure for the remaining 10 years of the LHMA period

The third table provides the additional housing need estimates on the following basis:
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the remaining 10 years of the LHMA period
*the estimates are based solely on newly arising need (it is assumed any existing unmet need is met during the first 5 years)
*the affordable housing need estimates in should be combined with the affordable housing need in Table 1 to produce a 15-year estimate of affordable housing.
No further allowance has been made for supply at this point as it becomes less accurate to predict committed supply and turnover beyond year 5.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing** (c) = (a) + (b)	**Owner occupier**	**Private rented sector**	**Market Housing** (f) = (d) + (e)	**Additional housing need** (g) = (c)+ (f)
Additional housing need estimates by tenure	**45**	**20**	**65**	**67**	**67**	**135**	**200**
Burton, Hook, Llangwm area	2	1	4	3	3	6	10
Dale, Marloes, St Brides	1	0	1	1	1	2	3
Fishguard	2	1	3	3	3	6	9
Haverfordwest and Merlins Bridge	7	3	10	9	7	16	26
Lamphey, Carew, Marorbier, Penally	2	1	3	3	3	6	9
Milford	7	3	10	10	6	16	26
Narbeth Rural	1	1	2	2	3	5	7
Narberth Town	1	0	1	2	2	3	5
Newport, Dinas, St.Dogmaels	1	0	1	2	2	4	5
Neyland	1	1	2	2	2	5	7
Pembroke	4	1	5	4	4	8	13
Pembroke Dock	4	2	6	7	5	12	18
Preslie	1	0	1	1	1	2	3
Rural East	2	1	3	5	6	10	14
Rural central	3	1	4	4	4	8	12
Saunderfoot	3	1	5	4	5	9	14
South West Coast	0	0	1	1	1	2	2
St Davids, Llanrhian, Solva	2	1	2	2	4	6	8
Tenby	1	1	2	2	3	4	6
West coast	1	0	1	1	1	2	3

Headline 15-year Affordable Housing Need Estimate

Table 4: Estimated annual overall additional affordable housing need by HMA and tenure (net need) over the 15 years of the LHMA

Table 4 provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (intermediate housing and social rent)
*annual estimate for the 15 years of the LHMA period
*the affordable housing need estimates are a combination of the additional estimates from table 1 (net estimates) and table 3.
(no further allowance has been made for supply and turnover of existing stock as it becomes less accurate to predict beyond year 5)

	Average annual estimates			15-year estimates		
	(a)	(b)	(c)			
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing** (c) = (a) + (b)	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing** (c) = (a) + (b)
Additional housing need estimates by tenure	**156**	**47**	**204**	**2,342**	**712**	**3,054**
Burton, Hook, Llangwm area	7	3	10	100	44	144
Dale, Marloes, St Brides	2	1	2	28	9	37
Fishguard	5	2	7	78	31	109
Haverfordwest and Merlins Bridge	34	8	42	509	115	624
Lamphey, Carew, Marorbier, Penally	1	2	3	18	26	44
Milford	33	6	39	490	97	587
Narbeth Rural	2	1	2	24	13	37
Narberth Town	3	1	4	38	15	54
Newport, Dinas, St.Dogmaels	3	1	4	39	20	59
Neyland	4	2	6	67	24	92
Pembroke	11	3	13	160	40	200
Pembroke Dock	14	4	18	206	59	265
Preslie	3	1	3	38	9	48
Rural East	3	2	5	40	36	77
Rural central	5	2	7	71	33	104
Saunderfoot	9	4	13	139	53	192
South West Coast	2	0	2	24	6	31
St Davids, Llanrhian, Solva	6	2	8	83	30	113
Tenby	10	3	13	156	38	194
West coast	2	1	3	33	12	44

Data items / Key assumptions

	Basis	2022/23	2023/24	2024/25	2025/26	2026/27
Change in income growth	Default	2.33%	2.76%	2.84%	2.77%	3.58%
Change in house prices	Default	-1.12%	-5.67%	1.14%	3.43%	3.59%
Change in private rent prices	Default	5.04%	1.77%	1.67%	1.86%	2.49%
Change in income distribution growth	No change	0.00%	0.00%	0.00%	0.00%	0.00%

Number of years to clear existing unmet need	5 years
Market housing affordability criteria	30%
Social rent affordability criteria	35%

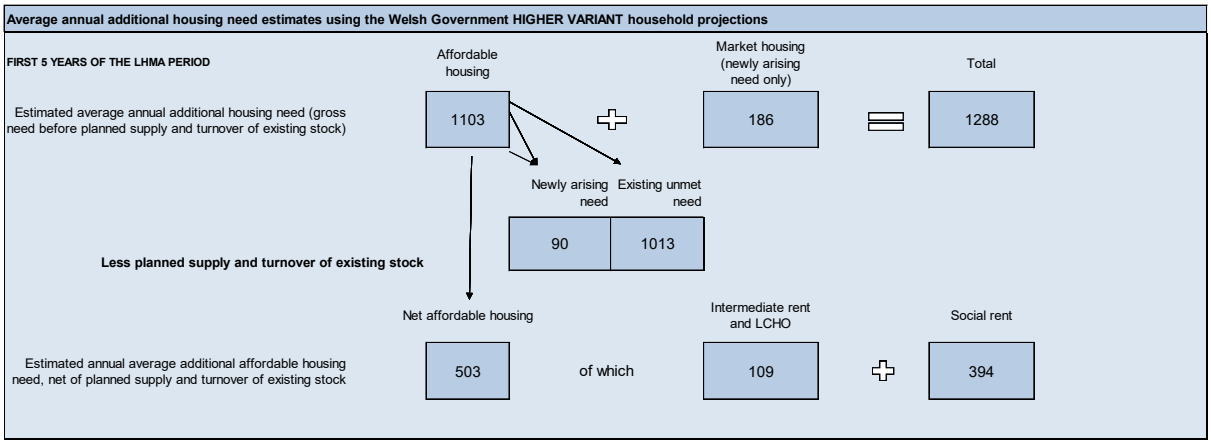
Data item	**Data Sources**	**Basis of the data**
Income data by HMA	Paycheck	2022
House price paid data by HMA	Land Registry Data	Calendar year
Rent prices	Rent Officers Wales	Calendar year
Household projection basis	Principal	

Percentage of households considered for owner occupier tenure that go on to buy	60%

HMA assumptions

HMA	**FTB property price**	**FTB property value to income ratio**	**Min. income for intermediate rent**	**Max. income for intermediate rent**
Burton, Hook, Llangwm area	£ 153,269	4.5	£ 21,156	£ 28,626
Dale, Marloes, St Brides	£ 174,034	4.5	£ 18,982	£ 24,272
Fishguard	£ 128,548	4.5	£ 18,209	£ 22,602
Haverfordwest and Merlins Bridge	£ 124,593	4.5	£ 19,017	£ 24,509
Lamphey, Carew, Marorbier, Penally	£ 158,213	4.5	£ 19,313	£ 26,445
Milford	£ 108,771	4.5	£ 17,689	£ 23,252
Narbeth Rural	£ 203,205	4.5	£ 19,018	£ 25,874
Narberth Town	£ 135,841	4.5	£ 17,864	£ 22,518
Newport, Dinas, St.Dogmaels	£ 200,238	4.5	£ 19,443	£ 25,076
Neyland	£ 128,548	4.5	£ 17,307	£ 22,676
Pembroke	£ 128,548	4.5	£ 18,618	£ 23,419
Pembroke Dock	£ 110,996	4.5	£ 17,121	£ 21,342
Preslie	£ 133,492	4.5	£ 18,329	£ 23,198
Rural East	£ 157,298	4.5	£ 17,970	£ 22,466
Rural central	£ 168,052	4.5	£ 20,725	£ 25,956
Saunderfoot	£ 192,822	4.5	£ 20,493	£ 26,787
South West Coast	£ 163,157	4.5	£ 17,780	£ 21,480
St Davids, Llanrhian, Solva	£ 227,431	4.5	£ 19,393	£ 24,100
Tenby	£ 175,270	4.5	£ 18,374	£ 22,578
West coast	£ 174,758	4.5	£ 18,501	£ 23,299

Higher variant



Basis of the household projections: Higher Variant

Detailed breakdown of the additional housing need estimates over the first 5 years of the LHMA period

LHMA Report Table 1: Estimated annual additional affordable housing need by HMA and tenure (net need, net of turnover of existing stock and planned supply)

The first table provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period
*the estimates have been reduced to allow for turnover of existing affordable stock and planned supply.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
HMA	**one bedroom**	**two bedrooms**	**three bedrooms**	**four+ bedrooms**	**Social rent** (a) + (b) + (c)+ (d) = (e)	**Intermediate rent**	**LCHO**	**Affordable Housing** (h) = (e) + (f) + (g)
Additional housing need estimates by tenure	**270**	**63**	**33**	**29**	**394**	**108**	**1**	**503**
Burton, Hook, Llangwm area	14	0	-	2	16	7	0	23
Dale, Marloes, St Brides	4	-	-	-	4	1	0	6
Fishguard	10	-	0	2	12	5	-	17
Haverfordwest and Merlins Bridge	52	24	9	6	91	18	-	109
Lamphey, Carew, Marorbier, Penally	0	-	-	0	0	3	0	4
Milford	52	20	9	7	87	14	-	101
Narbeth Rural	2	-	0	-	3	1	0	4
Narberth Town	2	2	1	1	6	2	-	9
Newport, Dinas, St.Dogmaels	5	-	-	1	6	3	0	9
Neyland	10	-	1	-	11	4	-	15
Pembroke	17	4	3	1	26	6	-	32
Pembroke Dock	27	1	4	3	35	9	-	44
Preslie	5	1	-	0	7	1	-	8
Rural East	3	-	-	1	4	6	-	9
Rural central	9	-	-	1	10	5	0	15
Saunderfoot	17	4	1	1	23	8	-	31
South West Coast	4	-	0	-	4	1	-	5
St Davids, Llanrhian, Solva	13	-	0	0	14	5	-	19
Tenby	17	7	4	2	29	7	-	36
West coast	5	-	0	1	6	2	0	8

LHMA Report Table 2: Estimated annual additional total housing need estimates by HMA and tenure (gross need, before turnover and supply)

The second table provides the additional total housing need estimates on the following basis:
*includes market and affordable housing
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing** (c)= (a) + (b)	**Owner occupier**	**Private rented sector**	**Market Housing** (f) = (d) + (e)	**Additional housing need** (g) = (c)+ (f)
Additional housing need estimates by tenure	**956**	**147**	**1,103**	**93**	**93**	**186**	**1,288**
Burton, Hook, Llangwm area	35	8	43	5	4	9	52
Dale, Marloes, St Brides	8	2	10	1	2	3	13
Fishguard	41	6	47	4	4	8	56
Haverfordwest and Merlins Bridge	183	24	206	13	10	23	229
Lamphey, Carew, Marorbier, Penally	18	5	23	4	4	8	31
Milford	196	21	217	14	9	22	239
Narbeth Rural	7	2	9	3	4	7	16
Narberth Town	22	3	25	2	2	5	30
Newport, Dinas, St.Dogmaels	15	4	19	2	3	5	24
Neyland	34	5	39	3	3	6	45
Pembroke	76	9	85	6	6	12	97
Pembroke Dock	112	13	125	9	7	16	141
Preslie	10	2	12	2	1	3	15
Rural East	31	7	38	7	8	14	52
Rural central	24	6	30	5	6	12	42
Saunderfoot	44	10	54	5	7	12	66
South West Coast	6	1	7	1	1	3	10
St Davids, Llanrhian, Solva	30	7	36	3	5	8	44
Tenby	58	8	67	2	4	6	73
West coast	7	2	9	1	2	3	12

Detailed breakdown of the additional total housing need estimates over the remaining 10 years of the LHMA period

LHMA Report Table 3: Estimated annual additional housing need estimates by HMA and tenure for the remaining 10 years of the LHMA period

The third table provides the additional housing need estimates on the following basis:
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the remaining 10 years of the LHMA period
*the estimates are based solely on newly arising need (it is assumed any existing unmet need is met during the first 5 years)
*the affordable housing need estimates in should be combined with the affordable housing need in Table 1 to produce a 15-year estimate of affordable housing.
No further allowance has been made for supply at this point as it becomes less accurate to predict committed supply and turnover beyond year 5.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing** (c) = (a) + (b)	**Owner occupier**	**Private rented sector**	**Market Housing** (f) = (d) + (e)	**Additional housing need** (g) = (c)+ (f)
Additional housing need estimates by tenure	**62**	**28**	**90**	**93**	**93**	**186**	**275**
Burton, Hook, Llangwm area	3	2	5	5	4	9	14
Dale, Marloes, St Brides	1	0	1	1	2	3	5
Fishguard	3	1	4	4	4	8	12
Haverfordwest and Merlins Bridge	9	4	13	13	10	23	36
Lamphey, Carew, Marorbier, Penally	2	1	4	4	4	8	12
Milford	9	5	14	14	9	22	36
Narbeth Rural	2	1	3	3	4	7	10
Narberth Town	1	1	2	2	2	5	6
Newport, Dinas, St.Dogmaels	1	1	2	2	3	5	7
Neyland	2	1	3	3	3	6	9
Pembroke	5	2	7	6	6	12	18
Pembroke Dock	6	2	8	9	7	16	24
Preslie	1	0	1	2	1	3	4
Rural East	3	1	5	7	8	14	19
Rural central	4	1	5	5	6	12	16
Saunderfoot	4	2	6	5	7	12	19
South West Coast	1	0	1	1	1	3	3
St Davids, Llanrhian, Solva	2	1	3	3	5	8	11
Tenby	2	1	3	2	4	6	9
West coast	1	0	1	1	2	3	4

Headline 15-year Affordable Housing Need Estimate

Table 4: Estimated annual overall additional affordable housing need by HMA and tenure (net need) over the 15 years of the LHMA

Table 4 provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (intermediate housing and social rent)
*annual estimate for the 15 years of the LHMA period
*the affordable housing need estimates are a combination of the additional estimates from table 1 (net estimates) and table 3.
(no further allowance has been made for supply and turnover of existing stock as it becomes less accurate to predict beyond year 5)

	Average annual estimates			15-year estimates		
	(a)	(b)	(c)			
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing** (c) = (a) + (b)	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing** (c) = (a) + (b)
Additional housing need estimates by tenure	**172**	**55**	**228**	**2,585**	**828**	**3,413**
Burton, Hook, Llangwm area	7	3	11	112	51	163
Dale, Marloes, St Brides	2	1	3	32	11	43
Fishguard	6	2	8	87	35	122
Haverfordwest and Merlins Bridge	36	9	45	546	133	679
Lamphey, Carew, Marorbier, Penally	2	2	4	26	32	58
Milford	35	8	43	527	116	643
Narbeth Rural	2	1	3	31	17	47
Narberth Town	3	1	4	44	18	61
Newport, Dinas, St.Dogmaels	3	1	4	44	22	67
Neyland	5	2	7	75	28	103
Pembroke	12	3	15	180	48	228
Pembroke Dock	15	5	20	229	69	297
Preslie	3	1	4	42	11	53
Rural East	4	3	6	53	42	95
Rural central	6	3	8	83	39	122
Saunderfoot	10	4	15	157	61	218
South West Coast	2	0	2	27	7	34
St Davids, Llanrhian, Solva	6	2	8	92	34	126
Tenby	11	3	14	164	41	206
West coast	2	1	3	35	13	48

Data items / Key assumptions

	Basis	2022/23	2023/24	2024/25	2025/26	2026/27
Change in income growth	Default	2.33%	2.76%	2.84%	2.77%	3.58%
Change in house prices	Default	-1.12%	-5.67%	1.14%	3.43%	3.59%
Change in private rent prices	Default	5.04%	1.77%	1.67%	1.86%	2.49%
Change in income distribution growth	No change	0.00%	0.00%	0.00%	0.00%	0.00%

Number of years to clear existing unmet need	5 years
Market housing affordability criteria	30%
Social rent affordability criteria	35%

Data item	Data Sources	Basis of the data
Income data by HMA	Paycheck	2022
House price paid data by HMA	Land Registry Data	Calendar year
Rent prices	Rent Officers Wales	Calendar year
Household projection basis	Higher Variant	

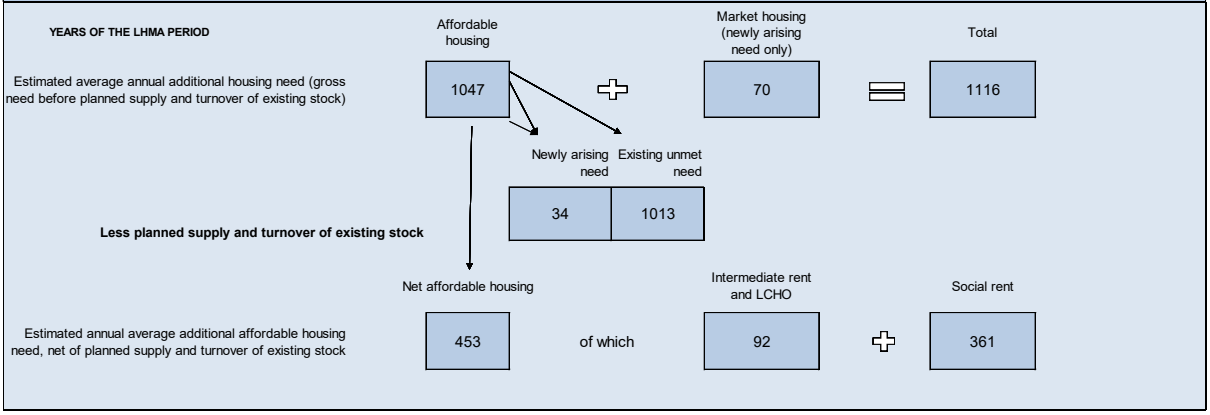
Percentage of households considered for owner occupier tenure that go on to buy	60%

HMA assumptions

HMA	FTB property price	FTB property value to income ratio	Min. income for intermediate rent	Max. income for intermediate rent
Burton, Hook, Llangwm area	£ 153,269	4.5	£ 21,156	£ 28,626
Dale, Marloes, St Brides	£ 174,034	4.5	£ 18,982	£ 24,272
Fishguard	£ 128,548	4.5	£ 18,209	£ 22,602
Haverfordwest and Merlins Bridge	£ 124,593	4.5	£ 19,017	£ 24,509
Lamphey, Carew, Marorbier, Penally	£ 158,213	4.5	£ 19,313	£ 26,445
Milford	£ 108,771	4.5	£ 17,689	£ 23,252
Narbeth Rural	£ 203,205	4.5	£ 19,018	£ 25,874
Narberth Town	£ 135,841	4.5	£ 17,864	£ 22,518
Newport, Dinas, St.Dogmaels	£ 200,238	4.5	£ 19,443	£ 25,076
Neyland	£ 128,548	4.5	£ 17,307	£ 22,676
Pembroke	£ 128,548	4.5	£ 18,618	£ 23,419
Pembroke Dock	£ 110,996	4.5	£ 17,121	£ 21,342
Preslie	£ 133,492	4.5	£ 18,329	£ 23,198
Rural East	£ 157,298	4.5	£ 17,970	£ 22,466
Rural central	£ 168,052	4.5	£ 20,725	£ 25,956
Saunderfoot	£ 192,822	4.5	£ 20,493	£ 26,787
South West Coast	£ 163,157	4.5	£ 17,780	£ 21,480
St Davids, Llanrhian, Solva	£ 227,431	4.5	£ 19,393	£ 24,100
Tenby	£ 175,270	4.5	£ 18,374	£ 22,578
West coast	£ 174,758	4.5	£ 18,501	£ 23,299

Lower variant

Average annual additional housing need estimates using the Welsh Government LOWER VARIANT household projections



Basis of the household projections: Lower Variant

Detailed breakdown of the additional housing need estimates over the first 5 years of the LHMA period

LHMA Report Table 1: Estimated annual additional affordable housing need by HMA and tenure (net need, net of turnover of existing stock and planned supply)

The first table provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period
*the estimates have been reduced to allow for turnover of existing affordable stock and planned supply.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
HMA	**one bedroom**	**two bedrooms**	**three bedrooms**	**four+ bedrooms**	**Social rent** (a) + (b) + (c)+ (d) = (e)	**Intermediate rent**	**LCHO**	**Affordable Housing** (h) = (e) + (f) + (g)
Additional housing need estimates by tenure	**246**	**58**	**29**	**28**	**361**	**90**	**1**	**453**
Burton, Hook, Llangwm area	13	-	-	2	15	5	0	20
Dale, Marloes, St Brides	4	-	-	-	4	1	0	5
Fishguard	9	-	-	2	11	4	-	16
Haverfordwest and Merlins Bridge	48	23	9	6	86	15	-	101
Lamphey, Carew, Marorbier, Penally	-	-	-	0	0	3	0	3
Milford	48	18	9	7	82	11	-	93
Narbeth Rural	2	-	0	-	2	1	0	3
Narberth Town	2	2	0	1	5	2	-	7
Newport, Dinas, St.Dogmaels	5	-	-	1	5	3	0	8
Neyland	9	-	1	-	10	3	-	13
Pembroke	15	4	3	1	23	4	-	28
Pembroke Dock	25	-	3	3	31	8	-	39
Preslie	5	1	-	0	6	1	-	7
Rural East	2	-	-	0	2	5	-	7
Rural central	8	-	-	1	8	4	0	12
Saunderfoot	15	3	1	1	20	7	-	27
South West Coast	4	-	0	-	4	1	-	5
St Davids, Llanrhian, Solva	12	-	0	0	13	5	-	17
Tenby	16	7	3	2	27	6	-	34
West coast	4	-	0	1	5	2	0	7

LHMA Report Table 2: Estimated annual additional total housing need estimates by HMA and tenure (gross need, before turnover and supply)

The second table provides the additional total housing need estimates on the following basis:
*includes market and affordable housing
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing (c)= (a) + (b)**	**Owner occupier**	**Private rented sector**	**Market Housing (f) = (d) + (e)**	**Additional housing need (g) = (c)+ (f)**
Additional housing need estimates by tenure	**917**	**129**	**1,047**	**35**	**35**	**70**	**1,116**
Burton, Hook, Llangwm area	33	7	40	2	2	3	43
Dale, Marloes, St Brides	8	1	9	1	1	1	10
Fishguard	39	6	45	2	1	3	48
Haverfordwest and Merlins Bridge	177	21	198	5	4	9	207
Lamphey, Carew, Marorbier, Penally	17	4	21	2	2	3	24
Milford	190	18	208	5	3	8	217
Narbeth Rural	6	2	7	1	2	3	10
Narberth Town	21	3	24	1	1	2	26
Newport, Dinas, St.Dogmaels	14	4	17	1	1	2	20
Neyland	33	4	37	1	1	2	40
Pembroke	73	8	81	2	2	4	85
Pembroke Dock	108	12	120	3	3	6	126
Preslie	10	2	11	1	1	1	12
Rural East	29	6	35	2	3	5	40
Rural central	22	6	27	2	2	4	32
Saunderfoot	41	9	50	2	3	5	55
South West Coast	5	1	6	0	1	1	7
St Davids, Llanrhian, Solva	28	6	34	1	2	3	37
Tenby	57	8	65	1	1	2	67
West coast	7	2	9	0	1	1	10

Detailed breakdown of the additional total housing need estimates over the remaining 10 years of the LHMA period

LHMA Report Table 3: Estimated annual additional housing need estimates by HMA and tenure for the remaining 10 years of the LHMA period

The third table provides the additional housing need estimates on the following basis:
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the remaining 10 years of the LHMA period
*the estimates are based solely on newly arising need (it is assumed any existing unmet need is met during the first 5 years)
*the affordable housing need estimates in should be combined with the affordable housing need in Table 1 to produce a 15-year estimate of affordable housing.
No further allowance has been made for supply at this point as it becomes less accurate to predict committed supply and turnover beyond year 5.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing (c) = (a) + (b)**	**Owner occupier**	**Private rented sector**	**Market Housing (f) = (d) + (e)**	**Additional housing need (g) = (c)+ (f)**
Additional housing need estimates by tenure	**23**	**11**	**34**	**35**	**35**	**70**	**104**
Burton, Hook, Llangwm area	1	1	2	2	2	3	5
Dale, Marloes, St Brides	0	0	1	1	1	1	2
Fishguard	1	0	1	2	1	3	4
Haverfordwest and Merlins Bridge	3	2	5	5	4	9	14
Lamphey, Carew, Marorbier, Penally	1	1	1	2	2	3	4
Milford	3	2	5	5	3	8	14
Narbeth Rural	1	0	1	1	2	3	4
Narberth Town	0	0	1	1	1	2	2
Newport, Dinas, St.Dogmaels	1	0	1	1	1	2	3
Neyland	1	0	1	1	1	2	3
Pembroke	2	1	3	2	2	4	7
Pembroke Dock	2	1	3	3	3	6	9
Preslie	0	0	1	1	1	1	2
Rural East	1	1	2	2	3	5	7
Rural central	1	1	2	2	2	4	6
Saunderfoot	2	1	2	2	3	5	7
South West Coast	0	0	0	0	1	1	1
St Davids, Llanrhian, Solva	1	0	1	1	2	3	4
Tenby	1	0	1	1	1	2	3
West coast	0	0	0	0	1	1	1

Headline 15-year Affordable Housing Need Estimate

Table 4: Estimated annual overall additional affordable housing need by HMA and tenure (net need) over the 15 years of the LHMA

Table 4 provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (intermediate housing and social rent)
*annual estimate for the 15 years of the LHMA period
*the affordable housing need estimates are a combination of the additional estimates from table 1 (net estimates) and table 3.
(no further allowance has been made for supply and turnover of existing stock as it becomes less accurate to predict beyond year 5)

	Average annual estimates			15-year estimates		
	(a)	(b)	(c)			
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing** (c) = (a) + (b)	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing** (c) = (a) + (b)
Additional housing need estimates by tenure	**136**	**38**	**173**	**2,036**	**564**	**2,600**
Burton, Hook, Llangwm area	6	2	8	85	34	119
Dale, Marloes, St Brides	2	0	2	24	7	31
Fishguard	4	2	6	66	26	92
Haverfordwest and Merlins Bridge	31	6	37	462	93	555
Lamphey, Carew, Marorbier, Penally	1	1	2	10	19	29
Milford	30	5	34	443	72	515
Narbeth Rural	1	1	2	16	8	24
Narberth Town	2	1	3	31	13	44
Newport, Dinas, St.Dogmaels	2	1	3	33	16	49
Neyland	4	1	5	58	19	77
Pembroke	9	2	11	134	30	164
Pembroke Dock	12	3	15	177	48	225
Preslie	2	0	3	34	7	41
Rural East	2	2	4	25	29	54
Rural central	4	2	5	54	26	81
Saunderfoot	8	3	11	116	42	159
South West Coast	1	0	2	21	5	27
St Davids, Llanrhian, Solva	5	2	7	72	26	98
Tenby	10	2	12	145	34	179
West coast	2	1	3	29	10	39

Data items / Key assumptions

	Basis	2022/23	2023/24	2024/25	2025/26	2026/27
Change in income growth	Default	2.33%	2.76%	2.84%	2.77%	3.58%
Change in house prices	Default	-1.12%	-5.67%	1.14%	3.43%	3.59%
Change in private rent prices	Default	5.04%	1.77%	1.67%	1.86%	2.49%
Change in income distribution growth	No change	0.00%	0.00%	0.00%	0.00%	0.00%

Number of years to clear existing unmet need	5 years
Market housing affordability criteria	30%
Social rent affordability criteria	35%

Data item	Data Sources	Basis of the data
Income data by HMA	Paycheck	2022
House price paid data by HMA	Land Registry Data	Calendar year
Rent prices	Rent Officers Wales	Calendar year
old projection basis	Lower Variant	

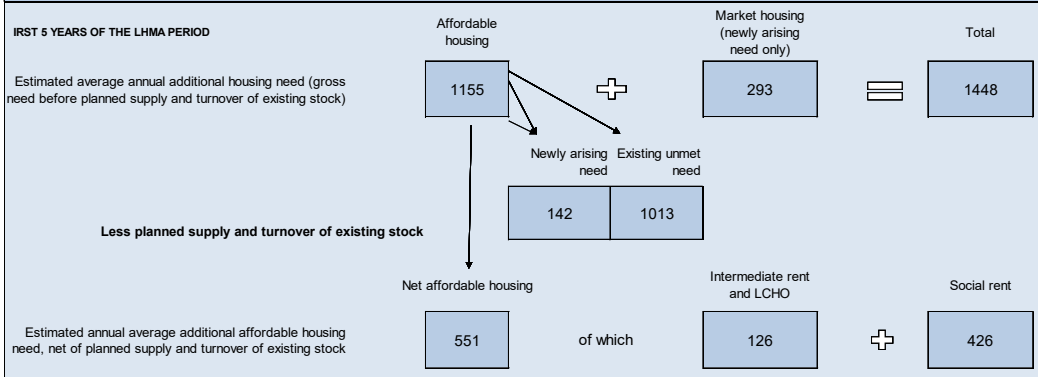
Percentage of households considered for owner occupier tenure that go on to buy	60%

HMA assumptions

HMA	FTB property price	FTB property value to income ratio	Min. income for intermediate rent	Max. income for intermediate rent
Burton, Hook, Llangwm area	£ 153,269	4.5	£ 21,156	£ 28,626
Dale, Marloes, St Brides	£ 174,034	4.5	£ 18,982	£ 24,272
Fishguard	£ 128,548	4.5	£ 18,209	£ 22,602
Haverfordwest and Merlins Bridge	£ 124,593	4.5	£ 19,017	£ 24,509
Lamphey, Carew, Marorbier, Penally	£ 158,213	4.5	£ 19,313	£ 26,445
Milford	£ 108,771	4.5	£ 17,689	£ 23,252
Narbeth Rural	£ 203,205	4.5	£ 19,018	£ 25,874
Narberth Town	£ 135,841	4.5	£ 17,864	£ 22,518
Newport, Dinas, St.Dogmaels	£ 200,238	4.5	£ 19,443	£ 25,076
Neyland	£ 128,548	4.5	£ 17,307	£ 22,676
Pembroke	£ 128,548	4.5	£ 18,618	£ 23,419
Pembroke Dock	£ 110,996	4.5	£ 17,121	£ 21,342
Preslie	£ 133,492	4.5	£ 18,329	£ 23,198
Rural East	£ 157,298	4.5	£ 17,970	£ 22,466
Rural central	£ 168,052	4.5	£ 20,725	£ 25,956
Saunderfoot	£ 192,822	4.5	£ 20,493	£ 26,787
South West Coast	£ 163,157	4.5	£ 17,780	£ 21,480
St Davids, Llanrhian, Solva	£ 227,431	4.5	£ 19,393	£ 24,100
Tenby	£ 175,270	4.5	£ 18,374	£ 22,578
West coast	£ 174,758	4.5	£ 18,501	£ 23,299

Pembrokeshire Growth Scenario of 435 per year

Average annual additional housing need estimates using USER household projections



Basis of the household projections: User Projections 1

Detailed breakdown of the additional housing need estimates over the first 5 years of the LHMA period

LHMA Report Table 1: Estimated annual additional affordable housing need by HMA and tenure (net need, net of turnover of existing stock and planned supply)

The first table provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period
*the estimates have been reduced to allow for turnover of existing affordable stock and planned supply.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
HMA	**one bedroom**	**two bedrooms**	**three bedrooms**	**four+ bedrooms**	**Social rent** (a) + (b) + (c)+ (d) = (e)	**Intermediate rent**	**LCHO**	**Affordable Housing** (h) = (e) + (f) + (g)
Additional housing need estimates by tenure	**292**	**68**	**36**	**30**	**426**	**124**	**1**	**551**
Burton, Hook, Llangwm area	15	1	-	2	18	8	0	25
Dale, Marloes, St Brides	5	-	-	-	5	2	0	6
Fishguard	11	-	0	2	14	6	-	19
Haverfordwest and Merlins Bridge	55	25	10	6	96	20	-	117
Lamphey, Carew, Marorbier, Penally	1	-	-	0	1	4	0	6
Milford	55	21	10	7	93	17	-	109
Narbeth Rural	3	-	0	0	3	2	0	5
Narberth Town	3	2	1	1	7	3	-	10
Newport, Dinas, St.Dogmaels	6	-	-	1	7	3	0	10
Neyland	11	-	1	-	12	4	-	16
Pembroke	19	5	4	2	29	7	-	36
Pembroke Dock	29	1	4	3	38	11	-	48
Preslie	5	1	-	0	7	2	-	9
Rural East	5	-	-	1	5	6	-	12
Rural central	10	-	-	1	11	6	0	17
Saunderfoot	18	4	1	1	25	9	-	35
South West Coast	4	-	0	-	4	1	-	5
St Davids, Llanrhian, Solva	14	-	0	0	15	6	-	20
Tenby	17	7	4	2	30	7	-	37
West coast	5	-	0	1	6	2	0	8

LHMA Report Table 2: Estimated annual additional total housing need estimates by HMA and tenure (gross need, before turnover and supply)

The second table provides the additional total housing need estimates on the following basis:
*includes market and affordable housing
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing**	**Owner occupier**	**Private rented sector**	**Market Housing**	**Additional housing need**
			(c)= (a) + (b)			**(f) = (d) + (e)**	**(g) = (c)+ (f)**
Additional housing need estimates by tenure	**991**	**163**	**1,155**	**147**	**147**	**293**	**1,448**
Burton, Hook, Llangwm area	37	9	46	8	6	14	60
Dale, Marloes, St Brides	9	2	11	2	3	5	16
Fishguard	42	7	49	7	6	13	63
Haverfordwest and Merlins Bridge	188	26	214	20	16	36	250
Lamphey, Carew, Marorbier, Penally	20	6	25	7	6	13	38
Milford	201	24	225	21	14	35	260
Narbeth Rural	8	3	11	4	7	11	22
Narberth Town	23	4	27	4	3	7	34
Newport, Dinas, St.Dogmaels	16	4	20	3	5	9	29
Neyland	35	6	41	5	5	10	51
Pembroke	79	10	89	10	9	18	108
Pembroke Dock	115	14	129	14	12	26	155
Preslie	11	2	13	2	2	5	18
Rural East	33	8	41	10	12	23	63
Rural central	26	7	33	9	10	18	51
Saunderfoot	47	11	58	8	11	20	77
South West Coast	6	1	7	2	2	4	12
St Davids, Llanrhian, Solva	31	7	38	4	8	13	51
Tenby	59	9	68	4	6	10	78
West coast	8	2	10	2	3	5	15

Detailed breakdown of the additional total housing need estimates over the remaining 10 years of the LHMA period

LHMA Report Table 3: Estimated annual additional housing need estimates by HMA and tenure for the remaining 10 years of the LHMA period

The third table provides the additional housing need estimates on the following basis:
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the remaining 10 years of the LHMA period
*the estimates are based solely on newly arising need (it is assumed any existing unmet need is met during the first 5 years)
*the affordable housing need estimates in should be combined with the affordable housing need in Table 1 to produce a 15-year estimate of affordable housing.
No further allowance has been made for supply at this point as it becomes less accurate to predict committed supply and turnover beyond year 5.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing**	**Owner occupier**	**Private rented sector**	**Market Housing**	**Additional housing need**
			(c) = (a) + (b)			**(f) = (d) + (e)**	**(g) = (c)+ (f)**
Additional housing need estimates by tenure	**97**	**45**	**142**	**147**	**147**	**293**	**435**
Burton, Hook, Llangwm area	5	3	8	8	6	14	22
Dale, Marloes, St Brides	2	1	2	2	3	5	7
Fishguard	4	2	6	7	6	13	19
Haverfordwest and Merlins Bridge	14	7	21	20	16	36	57
Lamphey, Carew, Marorbier, Penally	4	2	6	7	6	13	19
Milford	14	7	22	21	14	35	57
Narbeth Rural	3	2	4	4	7	11	15
Narberth Town	2	1	3	4	3	7	10
Newport, Dinas, St.Dogmaels	2	1	3	3	5	9	12
Neyland	3	2	5	5	5	10	15
Pembroke	8	3	11	10	9	18	29
Pembroke Dock	9	4	12	14	12	26	38
Preslie	1	1	2	2	2	5	7
Rural East	5	2	8	10	12	23	30
Rural central	6	2	8	9	10	18	26
Saunderfoot	7	3	10	8	11	20	30
South West Coast	1	0	1	2	2	4	5
St Davids, Llanrhian, Solva	4	1	5	4	8	13	18
Tenby	3	1	4	4	6	10	14
West coast	1	0	2	2	3	5	6

Headline 15-year Affordable Housing Need Estimate

Table 4: Estimated annual overall additional affordable housing need by HMA and tenure (net need) over the 15 years of the LHMA

Table 4 provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (intermediate housing and social rent)
*annual estimate for the 15 years of the LHMA period
*the affordable housing need estimates are a combination of the additional estimates from table 1 (net estimates) and table 3.
(no further allowance has been made for supply and turnover of existing stock as it becomes less accurate to predict beyond year 5)

	Average annual estimates			15-year estimates		
	(a)	(b)	(c)			
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing (c) = (a) + (b)**	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing (c) = (a) + (b)**
Additional housing need estimates by tenure	**207**	**72**	**278**	**3,102**	**1,073**	**4,175**
Burton, Hook, Llangwm area	9	4	14	139	66	206
Dale, Marloes, St Brides	3	1	4	39	14	54
Fishguard	7	3	10	108	44	152
Haverfordwest and Merlins Bridge	42	11	53	625	170	795
Lamphey, Carew, Marorbier, Penally	3	3	6	44	44	88
Milford	40	10	51	605	157	762
Narbeth Rural	3	2	5	44	25	69
Narberth Town	4	1	5	55	22	77
Newport, Dinas, St.Dogmaels	4	2	6	55	28	83
Neyland	6	2	9	90	37	128
Pembroke	15	4	19	222	66	287
Pembroke Dock	18	6	24	276	89	365
Preslie	3	1	4	50	14	64
Rural East	5	4	9	79	54	133
Rural central	7	3	11	111	51	161
Saunderfoot	13	5	18	195	79	273
South West Coast	2	1	3	32	9	40
St Davids, Llanrhian, Solva	7	3	10	110	41	152
Tenby	12	3	15	182	48	230
West coast	3	1	4	41	15	56

Data items / Key assumptions

	Basis	2022/23	2023/24	2024/25	2025/26	2026/27
Change in income growth	Default	2.33%	2.76%	2.84%	2.77%	3.58%
Change in house prices	Default	-1.12%	-5.67%	1.14%	3.43%	3.59%
Change in private rent prices	Default	5.04%	1.77%	1.67%	1.86%	2.49%
Change in income distribution growth	No change	0.00%	0.00%	0.00%	0.00%	0.00%

Number of years to clear existing unmet need	5 years
Market housing affordability criteria	30%
Social rent affordability criteria	35%

Data item	Data Sources	Basis of the data
Income data by HMA	Paycheck	2022
House price paid data by HMA	Land Registry Data	Calendar year
Rent prices	Rent Officers Wales	Calendar year
Household projection basis	User Projections 1	

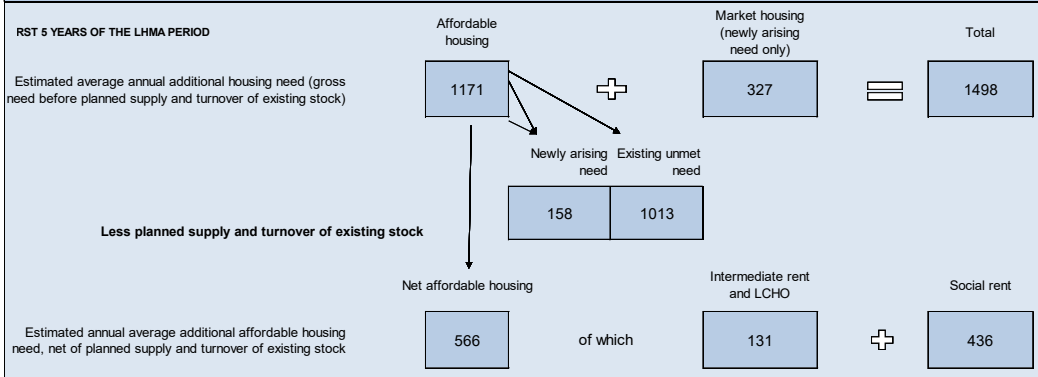
Percentage of households considered for owner occupier tenure that go on to buy	60%

HMA assumptions

HMA	FTB property price	FTB property value to income ratio	Min. income for intermediate rent	Max. income for intermediate rent
Burton, Hook, Llangwm area	£ 153,269	4.5	£ 21,156	£ 28,626
Dale, Marloes, St Brides	£ 174,034	4.5	£ 18,982	£ 24,272
Fishguard	£ 128,548	4.5	£ 18,209	£ 22,602
Haverfordwest and Merlins Bridge	£ 124,593	4.5	£ 19,017	£ 24,509
Lamphey, Carew, Marorbier, Penally	£ 158,213	4.5	£ 19,313	£ 26,445
Milford	£ 108,771	4.5	£ 17,689	£ 23,252
Narbeth Rural	£ 203,205	4.5	£ 19,018	£ 25,874
Narberth Town	£ 135,841	4.5	£ 17,864	£ 22,518
Newport, Dinas, St.Dogmaels	£ 200,238	4.5	£ 19,443	£ 25,076
Neyland	£ 128,548	4.5	£ 17,307	£ 22,676
Pembroke	£ 128,548	4.5	£ 18,618	£ 23,419
Pembroke Dock	£ 110,996	4.5	£ 17,121	£ 21,342
Preslie	£ 133,492	4.5	£ 18,329	£ 23,198
Rural East	£ 157,298	4.5	£ 17,970	£ 22,466
Rural central	£ 168,052	4.5	£ 20,725	£ 25,956
Saunderfoot	£ 192,822	4.5	£ 20,493	£ 26,787
South West Coast	£ 163,157	4.5	£ 17,780	£ 21,480
St Davids, Llanrhian, Solva	£ 227,431	4.5	£ 19,393	£ 24,100
Tenby	£ 175,270	4.5	£ 18,374	£ 22,578
West coast	£ 174,758	4.5	£ 18,501	£ 23,299

Pembrokeshire Upper Range Growth Scenario of 485 per year

Average annual additional housing need estimates using USER household projections



Basis of the household projections: User Projections 1

Detailed breakdown of the additional housing need estimates over the first 5 years of the LHMA period

LHMA Report Table 1: Estimated annual additional affordable housing need by HMA and tenure (net need, net of turnover of existing stock and planned supply)

The first table provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period
*the estimates have been reduced to allow for turnover of existing affordable stock and planned supply.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
HMA	**one bedroom**	**two bedrooms**	**three bedrooms**	**four+ bedrooms**	**Social rent** (a) + (b) + (c)+ (d) = (e)	**Intermediate rent**	**LCHO**	**Affordable Housing** (h) = (e) + (f) + (g)
Additional housing need estimates by tenure	**299**	**69**	**37**	**30**	**436**	**129**	**1**	**566**
Burton, Hook, Llangwm area	16	1	-	2	18	8	0	26
Dale, Marloes, St Brides	5	-	-	-	5	2	0	7
Fishguard	12	-	0	2	14	6	-	20
Haverfordwest and Merlins Bridge	56	26	10	6	98	21	-	119
Lamphey, Carew, Marorbier, Penally	1	-	-	0	2	4	0	6
Milford	56	21	10	7	94	17	-	112
Narbeth Rural	3	-	0	0	4	2	0	6
Narberth Town	3	2	1	1	7	3	-	10
Newport, Dinas, St.Dogmaels	6	-	-	1	7	3	0	10
Neyland	11	-	1	-	12	4	-	17
Pembroke	19	5	4	2	30	7	-	37
Pembroke Dock	30	2	4	3	39	11	-	50
Preslie	6	2	-	0	7	2	-	9
Rural East	5	-	-	1	6	7	-	12
Rural central	11	-	-	1	11	6	0	18
Saunderfoot	19	4	1	1	26	10	-	36
South West Coast	4	-	0	-	4	1	-	6
St Davids, Llanrhian, Solva	14	-	0	0	15	6	-	21
Tenby	18	7	4	2	30	7	-	38
West coast	5	-	1	1	6	2	0	8

LHMA Report Table 2: Estimated annual additional total housing need estimates by HMA and tenure (gross need, before turnover and supply)

The second table provides the additional total housing need estimates on the following basis:
*includes market and affordable housing
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing**	**Owner occupier**	**Private rented sector**	**Market Housing**	**Additional housing need**
			(c)= (a) + (b)			**(f) = (d) + (e)**	**(g) = (c)+ (f)**
Additional housing need estimates by tenure	**1,003**	**168**	**1,171**	**163**	**163**	**327**	**1,498**
Burton, Hook, Llangwm area	38	9	47	8	7	15	63
Dale, Marloes, St Brides	9	2	11	2	3	6	17
Fishguard	43	7	50	8	7	15	65
Haverfordwest and Merlins Bridge	190	27	216	22	17	40	256
Lamphey, Carew, Marorbier, Penally	20	6	26	7	7	14	40
Milford	203	25	227	24	16	39	267
Narbeth Rural	8	3	11	5	7	12	23
Narberth Town	23	4	27	4	4	8	35
Newport, Dinas, St.Dogmaels	16	5	20	4	6	10	30
Neyland	35	6	41	6	5	11	52
Pembroke	80	11	90	11	10	20	111
Pembroke Dock	116	15	131	16	13	29	160
Preslie	11	2	13	3	3	5	18
Rural East	33	8	42	12	14	25	67
Rural central	26	7	34	10	11	20	54
Saunderfoot	47	11	59	9	13	22	81
South West Coast	6	1	8	2	3	5	12
St Davids, Llanrhian, Solva	31	7	39	5	9	14	53
Tenby	60	9	69	4	7	11	79
West coast	8	3	10	2	3	5	15

Detailed breakdown of the additional total housing need estimates over the remaining 10 years of the LHMA period

LHMA Report Table 3: Estimated annual additional housing need estimates by HMA and tenure for the remaining 10 years of the LHMA period

The third table provides the additional housing need estimates on the following basis:
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the remaining 10 years of the LHMA period
*the estimates are based solely on newly arising need (it is assumed any existing unmet need is met during the first 5 years)
*the affordable housing need estimates in should be combined with the affordable housing need in Table 1 to produce a 15-year estimate of affordable housing.
No further allowance has been made for supply at this point as it becomes less accurate to predict committed supply and turnover beyond year 5.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing**	**Owner occupier**	**Private rented sector**	**Market Housing**	**Additional housing need**
			(c) = (a) + (b)			**(f) = (d) + (e)**	**(g) = (c)+ (f)**
Additional housing need estimates by tenure	**108**	**50**	**158**	**163**	**163**	**327**	**485**
Burton, Hook, Llangwm area	6	3	9	8	7	15	24
Dale, Marloes, St Brides	2	1	2	2	3	6	8
Fishguard	4	2	6	8	7	15	21
Haverfordwest and Merlins Bridge	16	8	23	22	17	40	63
Lamphey, Carew, Marorbier, Penally	4	2	7	7	7	14	21
Milford	16	8	24	24	16	39	64
Narbeth Rural	3	2	5	5	7	12	17
Narberth Town	2	1	3	4	4	8	11
Newport, Dinas, St.Dogmaels	2	1	4	4	6	10	13
Neyland	3	2	5	6	5	11	16
Pembroke	9	4	12	11	10	20	32
Pembroke Dock	10	4	14	16	13	29	43
Preslie	2	1	2	3	3	5	8
Rural East	6	2	8	12	14	25	34
Rural central	6	2	9	10	11	20	29
Saunderfoot	8	4	11	9	13	22	33
South West Coast	1	0	1	2	3	5	6
St Davids, Llanrhian, Solva	4	2	6	5	9	14	20
Tenby	4	1	5	4	7	11	16
West coast	1	0	2	2	3	5	7

Headline 15-year Affordable Housing Need Estimate

Table 4: Estimated annual overall additional affordable housing need by HMA and tenure (net need) over the 15 years of the LHMA

Table 4 provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (intermediate housing and social rent)
*annual estimate for the 15 years of the LHMA period
*the affordable housing need estimates are a combination of the additional estimates from table 1 (net estimates) and table 3.
(no further allowance has been made for supply and turnover of existing stock as it becomes less accurate to predict beyond year 5)

	Average annual estimates			15-year estimates		
	(a)	(b)	(c)			
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing (c) = (a) + (b)**	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing (c) = (a) + (b)**
Additional housing need estimates by tenure	**218**	**77**	**294**	**3,263**	**1,150**	**4,413**
Burton, Hook, Llangwm area	10	5	15	148	71	219
Dale, Marloes, St Brides	3	1	4	42	15	57
Fishguard	8	3	11	114	47	161
Haverfordwest and Merlins Bridge	43	12	55	649	182	831
Lamphey, Carew, Marorbier, Penally	3	3	6	49	48	97
Milford	42	11	53	630	169	799
Narbeth Rural	3	2	5	49	28	76
Narberth Town	4	2	5	58	24	82
Newport, Dinas, St.Dogmaels	4	2	6	59	30	88
Neyland	6	3	9	95	40	135
Pembroke	16	5	20	235	71	306
Pembroke Dock	19	6	26	291	95	386
Preslie	3	1	5	52	15	68
Rural East	6	4	10	87	58	145
Rural central	8	4	12	119	55	174
Saunderfoot	14	6	19	206	84	291
South West Coast	2	1	3	33	9	43
St Davids, Llanrhian, Solva	8	3	11	116	44	160
Tenby	13	3	16	188	50	238
West coast	3	1	4	43	16	59

Data items / Key assumptions

	Basis	2022/23	2023/24	2024/25	2025/26	2026/27
Change in income growth	Default	2.33%	2.76%	2.84%	2.77%	3.58%
Change in house prices	Default	-1.12%	-5.67%	1.14%	3.43%	3.59%
Change in private rent prices	Default	5.04%	1.77%	1.67%	1.86%	2.49%
Change in income distribution growth	No change	0.00%	0.00%	0.00%	0.00%	0.00%

Number of years to clear existing unmet need	5 years
Market housing affordability criteria	30%
Social rent affordability criteria	35%

Data item	Data Sources	Basis of the data
Income data by HMA	Paycheck	2022
House price paid data by HMA	Land Registry Data	Calendar year
Rent prices	Rent Officers Wales	Calendar year
ɔusehold projection basis	User Projections 1	

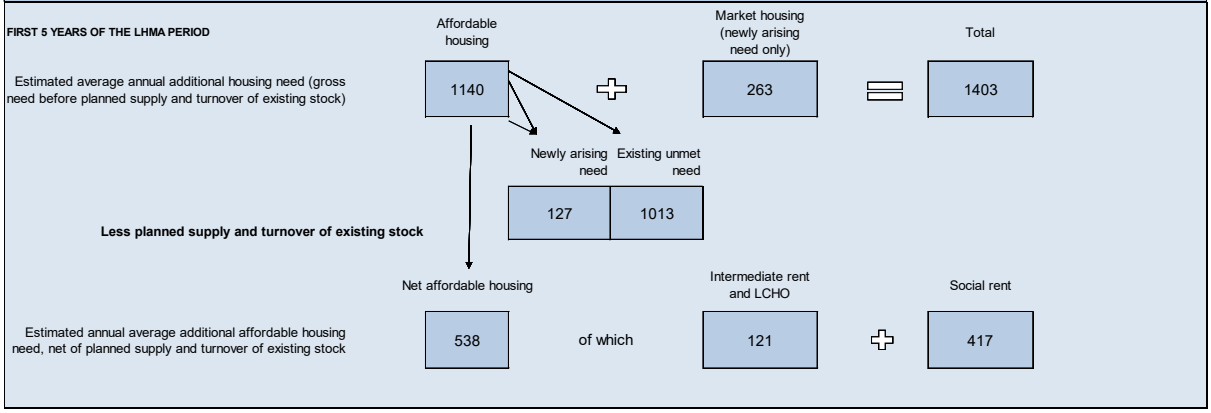
Percentage of households considered for owner occupier tenure that go on to buy	60%

HMA assumptions

HMA	FTB property price	FTB property value to income ratio	Min. income for intermediate rent	Max. income for intermediate rent
Burton, Hook, Llangwm area	£ 153,269	4.5	£ 21,156	£ 28,626
Dale, Marloes, St Brides	£ 174,034	4.5	£ 18,982	£ 24,272
Fishguard	£ 128,548	4.5	£ 18,209	£ 22,602
Haverfordwest and Merlins Bridge	£ 124,593	4.5	£ 19,017	£ 24,509
Lamphey, Carew, Marorbier, Penally	£ 158,213	4.5	£ 19,313	£ 26,445
Milford	£ 108,771	4.5	£ 17,689	£ 23,252
Narbeth Rural	£ 203,205	4.5	£ 19,018	£ 25,874
Narberth Town	£ 135,841	4.5	£ 17,864	£ 22,518
Newport, Dinas, St.Dogmaels	£ 200,238	4.5	£ 19,443	£ 25,076
Neyland	£ 128,548	4.5	£ 17,307	£ 22,676
Pembroke	£ 128,548	4.5	£ 18,618	£ 23,419
Pembroke Dock	£ 110,996	4.5	£ 17,121	£ 21,342
Preslie	£ 133,492	4.5	£ 18,329	£ 23,198
Rural East	£ 157,298	4.5	£ 17,970	£ 22,466
Rural central	£ 168,052	4.5	£ 20,725	£ 25,956
Saunderfoot	£ 192,822	4.5	£ 20,493	£ 26,787
South West Coast	£ 163,157	4.5	£ 17,780	£ 21,480
St Davids, Llanrhian, Solva	£ 227,431	4.5	£ 19,393	£ 24,100
Tenby	£ 175,270	4.5	£ 18,374	£ 22,578
West coast	£ 174,758	4.5	£ 18,501	£ 23,299

Pembrokeshire Lower Range Growth Scenario of 390 per year

Average annual additional housing need estimates using USER household projections



Basis of the household projections: User Projections 1

Detailed breakdown of the additional housing need estimates over the first 5 years of the LHMA period

LHMA Report Table 1: Estimated annual additional affordable housing need by HMA and tenure (net need, net of turnover of existing stock and planned supply)

The first table provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period
*the estimates have been reduced to allow for turnover of existing affordable stock and planned supply.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
HMA	**one bedroom**	**two bedrooms**	**three bedrooms**	**four+ bedrooms**	**Social rent** **(a) + (b) + (c)+ (d) = (e)**	**Intermediate rent**	**LCHO**	**Affordable Housing** **(h) = (e) + (f) + (g)**
Additional housing need estimates by tenure	**286**	**66**	**35**	**29**	**417**	**120**	**1**	**538**
Burton, Hook, Llangwm area	15	0	-	2	17	7	0	25
Dale, Marloes, St Brides	5	-	-	-	5	1	0	6
Fishguard	11	-	0	2	13	5	-	19
Haverfordwest and Merlins Bridge	54	25	10	6	95	20	-	115
Lamphey, Carew, Marorbier, Penally	1	-	-	0	1	4	0	5
Milford	54	20	10	7	91	16	-	107
Narbeth Rural	3	-	0	0	3	2	0	5
Narberth Town	3	2	1	1	7	3	-	9
Newport, Dinas, St.Dogmaels	6	-	-	1	6	3	0	10
Neyland	11	-	1	-	12	4	-	16
Pembroke	18	5	4	2	28	7	-	35
Pembroke Dock	29	1	4	3	37	10	-	47
Preslie	5	1	-	0	7	2	-	8
Rural East	4	-	-	1	5	6	-	11
Rural central	10	-	-	1	11	5	0	16
Saunderfoot	18	4	1	1	25	9	-	34
South West Coast	4	-	0	-	4	1	-	5
St Davids, Llanrhian, Solva	14	-	0	0	15	5	-	20
Tenby	17	7	4	2	30	7	-	37
West coast	5	-	0	1	6	2	0	8

LHMA Report Table 2: Estimated annual additional total housing need estimates by HMA and tenure (gross need, before turnover and supply)

The second table provides the additional total housing need estimates on the following basis:
*includes market and affordable housing
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing**	**Owner occupier**	**Private rented sector**	**Market Housing**	**Additional housing need**
			(c)= (a) + (b)			**(f) = (d) + (e)**	**(g) = (c)+ (f)**
Additional housing need estimates by tenure	**981**	**159**	**1,140**	**131**	**131**	**263**	**1,403**
Burton, Hook, Llangwm area	37	9	45	7	6	12	58
Dale, Marloes, St Brides	9	2	10	2	3	5	15
Fishguard	42	7	49	6	6	12	61
Haverfordwest and Merlins Bridge	186	25	212	18	14	32	244
Lamphey, Carew, Marorbier, Penally	19	5	25	6	6	12	36
Milford	200	23	223	19	13	32	254
Narbeth Rural	7	3	10	4	6	10	20
Narberth Town	23	4	26	3	3	6	33
Newport, Dinas, St.Dogmaels	15	4	20	3	5	8	27
Neyland	35	6	40	5	4	9	49
Pembroke	78	10	88	9	8	16	104
Pembroke Dock	114	14	128	13	10	23	151
Preslie	11	2	13	2	2	4	17
Rural East	32	8	40	9	11	20	60
Rural central	25	7	32	8	9	16	49
Saunderfoot	46	11	57	7	10	18	74
South West Coast	6	1	7	2	2	4	11
St Davids, Llanrhian, Solva	31	7	38	4	8	11	49
Tenby	59	9	68	3	5	9	76
West coast	7	2	10	2	2	4	14

Detailed breakdown of the additional total housing need estimates over the remaining 10 years of the LHMA period

LHMA Report Table 3: Estimated annual additional housing need estimates by HMA and tenure for the remaining 10 years of the LHMA period

The third table provides the additional housing need estimates on the following basis:
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the remaining 10 years of the LHMA period
*the estimates are based solely on newly arising need (it is assumed any existing unmet need is met during the first 5 years)
*the affordable housing need estimates in should be combined with the affordable housing need in Table 1 to produce a 15-year estimate of affordable housing.
No further allowance has been made for supply at this point as it becomes less accurate to predict committed supply and turnover beyond year 5.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing**	**Owner occupier**	**Private rented sector**	**Market Housing**	**Additional housing need**
			(c) = (a) + (b)			**(f) = (d) + (e)**	**(g) = (c)+ (f)**
Additional housing need estimates by tenure	**87**	**40**	**127**	**131**	**131**	**263**	**390**
Burton, Hook, Llangwm area	5	3	7	7	6	12	20
Dale, Marloes, St Brides	1	1	2	2	3	5	7
Fishguard	4	1	5	6	6	12	17
Haverfordwest and Merlins Bridge	13	6	19	18	14	32	51
Lamphey, Carew, Marorbier, Penally	3	2	5	6	6	12	17
Milford	13	7	19	19	13	32	51
Narbeth Rural	2	1	4	4	6	10	14
Narberth Town	2	1	3	3	3	6	9
Newport, Dinas, St.Dogmaels	2	1	3	3	5	8	11
Neyland	3	1	4	5	4	9	13
Pembroke	7	3	10	9	8	16	26
Pembroke Dock	8	3	11	13	10	23	34
Preslie	1	1	2	2	2	4	6
Rural East	5	2	7	9	11	20	27
Rural central	5	2	7	8	9	16	23
Saunderfoot	6	3	9	7	10	18	27
South West Coast	1	0	1	2	2	4	5
St Davids, Llanrhian, Solva	3	1	4	4	8	11	16
Tenby	3	1	4	3	5	9	12
West coast	1	0	1	2	2	4	5

Headline 15-year Affordable Housing Need Estimate

Table 4: Estimated annual overall additional affordable housing need by HMA and tenure (net need) over the 15 years of the LHMA

Table 4 provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (intermediate housing and social rent)
*annual estimate for the 15 years of the LHMA period
*the affordable housing need estimates are a combination of the additional estimates from table 1 (net estimates) and table 3.
(no further allowance has been made for supply and turnover of existing stock as it becomes less accurate to predict beyond year 5)

	Average annual estimates			15-year estimates		
	(a)	(b)	(c)			
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing (c) = (a) + (b)**	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing (c) = (a) + (b)**
Additional housing need estimates by tenure	**197**	**67**	**264**	**2,956**	**1,004**	**3,960**
Burton, Hook, Llangwm area	9	4	13	132	62	194
Dale, Marloes, St Brides	2	1	3	37	13	51
Fishguard	7	3	10	102	42	143
Haverfordwest and Merlins Bridge	40	11	51	602	160	762
Lamphey, Carew, Marorbier, Penally	3	3	5	39	41	79
Milford	39	10	49	583	145	729
Narbeth Rural	3	2	4	40	23	63
Narberth Town	3	1	5	52	21	73
Newport, Dinas, St.Dogmaels	3	2	5	52	26	79
Neyland	6	2	8	86	35	121
Pembroke	14	4	18	210	61	271
Pembroke Dock	18	6	23	263	83	346
Preslie	3	1	4	48	13	61
Rural East	5	3	8	71	51	122
Rural central	7	3	10	103	48	150
Saunderfoot	12	5	17	184	74	258
South West Coast	2	1	3	30	8	39
St Davids, Llanrhian, Solva	7	3	10	105	39	144
Tenby	12	3	15	177	46	223
West coast	3	1	4	39	14	54

Data items / Key assumptions

	Basis	2022/23	2023/24	2024/25	2025/26	2026/27
Change in income growth	Default	2.33%	2.76%	2.84%	2.77%	3.58%
Change in house prices	Default	-1.12%	-5.67%	1.14%	3.43%	3.59%
Change in private rent prices	Default	5.04%	1.77%	1.67%	1.86%	2.49%
Change in income distribution growth	No change	0.00%	0.00%	0.00%	0.00%	0.00%

Number of years to clear existing unmet need	5 years
Market housing affordability criteria	30%
Social rent affordability criteria	35%

Data item	**Data Sources**	**Basis of the data**
Income data by HMA	Paycheck	2022
House price paid data by HMA	Land Registry Data	Calendar year
Rent prices	Rent Officers Wales	Calendar year
Household projection basis	User Projections 1	

Percentage of households considered for owner occupier tenure that go on to buy	60%

HMA assumptions

HMA	FTB property price	FTB property value to income ratio	Min. income for intermediate rent	Max. income for intermediate rent
Burton, Hook, Llangwm area	£ 153,269	4.5	£ 21,156	£ 28,626
Dale, Marloes, St Brides	£ 174,034	4.5	£ 18,982	£ 24,272
Fishguard	£ 128,548	4.5	£ 18,209	£ 22,602
Haverfordwest and Merlins Bridge	£ 124,593	4.5	£ 19,017	£ 24,509
Lamphey, Carew, Marorbier, Penally	£ 158,213	4.5	£ 19,313	£ 26,445
Milford	£ 108,771	4.5	£ 17,689	£ 23,252
Narbeth Rural	£ 203,205	4.5	£ 19,018	£ 25,874
Narberth Town	£ 135,841	4.5	£ 17,864	£ 22,518
Newport, Dinas, St.Dogmaels	£ 200,238	4.5	£ 19,443	£ 25,076
Neyland	£ 128,548	4.5	£ 17,307	£ 22,676
Pembroke	£ 128,548	4.5	£ 18,618	£ 23,419
Pembroke Dock	£ 110,996	4.5	£ 17,121	£ 21,342
Preslie	£ 133,492	4.5	£ 18,329	£ 23,198
Rural East	£ 157,298	4.5	£ 17,970	£ 22,466
Rural central	£ 168,052	4.5	£ 20,725	£ 25,956
Saunderfoot	£ 192,822	4.5	£ 20,493	£ 26,787
South West Coast	£ 163,157	4.5	£ 17,780	£ 21,480
St Davids, Llanrhian, Solva	£ 227,431	4.5	£ 19,393	£ 24,100
Tenby	£ 175,270	4.5	£ 18,374	£ 22,578
West coast	£ 174,758	4.5	£ 18,501	£ 23,299

Overview of results

4.12 The model combines the existing unmet need, which is only for affordable housing, with the newly arising need, which is met in both the affordable and market tenures. In Pembrokeshire, the existing unmet need is significantly larger in scale than the newly arising need (within the principal projections the existing unmet need is 1,013 per year compared to a newly arising need of 65 per year). This means that the total need figures are heavily distorted towards the affordable sector in the first five years when the existing unmet need is presumed to be met. As Table 2 of the principal outputs shows, 88.9% of the annual gross need for housing in the first five years is for affordable housing (1,078/1,213).

4.13 The need figures for the remaining 10 years, during which only the newly arising need is presumed to be met, are however much more logical. Overall, as shown in Table 3 of the principal outputs there is a net need for 65 affordable and 135 market homes per year. This affordable need represents 32.5% of the total need, with the market need accounting for the remaining 67.5%. Within the affordable sector, the split between social rented and intermediate tenures over this period is also a plausible figure; the model indicates that 32.2% of all new affordable housing should be an intermediate product. The split within the market

sector is, however, a more unexpected result. Here it is estimated that 52.5% of new market housing will be private rented and 47.5% owner-occupied. It would be expected that the private rented sector would represent around 20%-30% of the growth in the market sector.

4.14 Whilst we have chosen the highest possible proportion of households eligible for owner occupier tenure that decide to go on and buy within the recommended range, it is possible that an even higher figure is suitable. This is because in Pembrokeshire in reality there is a very large number of retired people moving into the area with existing equity who are less at risk of not becoming owners than other households. The proportion of households eligible for owner occupier tenure that decide to go on and buy could be even higher in the County, in the region of 90% instead of 60%. This would rebalance the need within the market sector.

4.15 Similarly, the LCHO figures recorded in the model are relatively low in comparison to intermediate rent. This is because of the relatively low local incomes in Pembrokeshire compared with the likely LCHO prices. If the cost of LCHO can be reduced it would be more affordable and become suitable for more households in the future.

4.16 A further output that is also different to expectation is with regard to the size of homes required in the affordable sector (presented in Table 1 of the principal outputs). Whilst it would be anticipated that within the social rented sector, the requirement for one bedroom homes would be greatest, the relative dominance of this size home is larger than the information in Table 8 of the Tool (Existing Unmet Need in first 5 years) suggests. Overall, the current LHMA principal projection indicates that 68.3% of the net new affordable housing required in the first five years of the plan period should be one bedroom housing, with 16.1% two bedroom housing, 8.2% three bedroom housing and 7.4% four bedroom housing (see table 5.1 above, Model Output Comparison). In some HMAs the only requirement is for one bedroom social rented accommodation. That compares with the Table 8 data, which indicates 56.6% of existing unmet need in the first five years of the plan period is for one bedroom housing, with 26.6% for two bedroom housing, 12.2% for 3 bedroom housing and 4.6% for 4 bedroom housing.

4.17 For completeness the final table of Appendix A is completed below. This summarises the key points made in the section above.

Table 4.3 Calculations and outputs	
Calculations / outputs	*Key issues identified with calculations / outputs*
1. Market housing need covering owner occupier and private rented sector	1. The private rented requirement is slightly greater than the owner-occupied requirement, which is different to the expectation.
2. Affordable housing need covering social rent and immediate housing	1. The distribution between the social rent and intermediate tenures is logical. 2. The bedroom size requirement in the social rented sector has too great an emphasis on one bedroom homes.
3. Scenario testing tables	1. None identified.
4. Five year outputs / 10 year outputs	1. The unmet existing need comprises so large a portion of the total need in the first five years, the 5-year outputs results are very distorted towards affordable housing. 2. The need distribution for the 10-year outputs are realistic overall.

Supplementary outputs – National Park disaggregation

4.18 Pembrokeshire contains the Pembrokeshire Coast National Park Authority which has its own planning jurisdiction. The HMAs chosen for the County are not conterminous with the National Park boundary. To disaggregate the figures for Pembrokeshire between the National Park and non-national park areas, the HMA level outputs have been apportioned to these two parts of the County. Tenby is the only HMA solely in the National Park area, but there are a further 11 HMAs which are located partly in the National Park area. Within each of these 11 HMAs, the proportion of the Land and Property Gazetteer Residential dwellings in the National Park area is applied to the need identified for the HMA as a whole. The totals are then summed to form a figure for the National Park. The remaining total is the requirement for the non-National Park part of Pembrokeshire.

4.19 The following tables set out the results for tables 1 to 4 of the LHA tool for the National Park and non-National Park part of Pembrokeshire. The tables are initially presented for the principal projection and then for the Pembrokeshire Growth Scenario projection.

Principal projection

LHMA Report Table 1: Estimated annual additional affordable housing need by HMA and tenure (net need, net of turnover of existing stock and planned supply)
The first table provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period
*the estimates have been reduced to allow for turnover of existing affordable stock and planned supply.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
National park area	**one bedroom**	**two bedrooms**	**three bedrooms**	**four+ bedrooms**	**Social rent** **(a) + (b) + (c)+ (d) = (e)**	**Intermediate rent**	**LCHO**	**Affordable Housing** **(h) = (e) + (f) + (g)**
Additional housing need estimates by tenure	**259**	**61**	**31**	**28**	**379**	**100**	**1**	**481**
National park	46	8	4	4	62	20	1	82
non-National park	213	53	26	24	317	80	1	399

LHMA Report Table 2: Estimated annual additional total housing need estimates by HMA and tenure (gross need, before turnover and supply)
The second table provides the additional total housing need estimates on the following basis:
*includes market and affordable housing
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing**	**Owner occupier**	**Private rented sector**	**Market Housing**	**Additional housing need**
			(c)= (a) + (b)			**(f) = (d) + (e)**	**(g) = (c)+ (f)**
Additional housing need estimates by tenure	**939**	**139**	**1,078**	**67**	**67**	**135**	**1,213**
National park	132	26	158	10	16	26	185
non-National park	807	113	920	57	51	109	1,028

LHMA Report Table 3: Estimated annual additional housing need estimates by HMA and tenure for the remaining 10 years of the LHMA period
The third table provides the additional housing need estimates on the following basis:
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the remaining 10 years of the LHMA period
*the estimates are based solely on newly arising need (it is assumed any existing unmet need is met during the first 5 years)
*the affordable housing need estimates in column (C) should be combined with the affordable housing need in Table 1 to produce a 15-year estimate of affordable housing. No further allowance has been made for supply at this point as it becomes less accurate to predict committed supply and turnover beyond year 5.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing**	**Owner occupier**	**Private rented sector**	**Market Housing**	**Additional housing need**
			(c) = (a) + (b)			**(f) = (d) + (e)**	**(g) = (c)+ (f)**
Additional housing need estimates by tenure	**45**	**20**	**65**	**67**	**67**	**135**	**200**
National park	6	2	8	8	12	20	28
non-National park	39	18	57	59	55	114	171

Headline 15-year Affordable Housing Need Estimate
Table 4: Estimated annual overall additional affordable housing need by HMA and tenure (net need) over the 15 years of the LHMA
Table 4 provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (intermediate housing and social rent)
*annual estimate for the 15 years of the LHMA period
*the affordable housing need estimates in column (C) are a combination of the additional estimates from table 1 (net estimates) and table 3 (no further allowance has been made for supply and turnover of existing stock as it becomes less accurate to predict beyond year 5).

	Average annual estimates			15-year estimates		
	(a)	(b)	(c)			
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing**	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing**
			(c) = (a) + (b)			**(c) = (a) + (b)**
Additional housing need estimates by tenure	**156**	**47**	**204**	**2,342**	**712**	**3,054**
National park	24	8	33	190	81	271
non-National park	132	39	171	2,152	631	2,783

Pembrokeshire Growth Scenario of 435 per year

LHMA Report Table 1: Estimated annual additional affordable housing need by HMA and tenure (net need, net of turnover of existing stock and planned
The first table provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period
*the estimates have been reduced to allow for turnover of existing affordable stock and planned supply.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
National park area	**one bedroom**	**two bedrooms**	**three bedrooms**	**four+ bedrooms**	**Social rent**	**Intermediate rent**	**LCHO**	**Affordable Housing**
					(a) + (b) + (c)+ (d) = (e)			**(h) = (e) + (f) + (g)**
Additional housing need estimates by tenure	**292**	**68**	**36**	**30**	**426**	**124**	**1**	**551**
National park	50	9	5	4	67	22	0	90
non-National park	242	59	31	26	359	102	1	461

LHMA Report Table 2: Estimated annual additional total housing need estimates by HMA and tenure (gross need, before turnover and supply)
The second table provides the additional total housing need estimates on the following basis:
*includes market and affordable housing
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the first 5 years of the LHMA period

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing (c)= (a) + (b)**	**Owner occupier**	**Private rented sector**	**Market Housing (f) = (d) + (e)**	**Additional housing need (g) = (c)+ (f)**
Additional housing need estimates by tenure	**991**	**163**	**1,155**	**147**	**147**	**293**	**1,448**
National park	139	29	168	22	36	57	225
non-National park	852	134	987	125	111	236	1,223

LHMA Report Table 3: Estimated annual additional housing need estimates by HMA and tenure for the remaining 10 years of the LHMA period
The third table provides the additional housing need estimates on the following basis:
*at HMA level
*by tenure (owner occupier, private rented sector(PRS), LCHO, intermediate rent and social rent)
*annual estimate for the remaining 10 years of the LHMA period
*the estimates are based solely on newly arising need (it is assumed any existing unmet need is met during the first 5 years)
*the affordable housing need estimates in column (C) should be combined with the affordable housing need in Table 1 to produce a 15-year estimate of affordable housing. No further allowance has been made for supply at this point as it becomes less accurate to predict committed supply and turnover beyond year 5.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing (c) = (a) + (b)**	**Owner occupier**	**Private rented sector**	**Market Housing (f) = (d) + (e)**	**Additional housing need (g) = (c)+ (f)**
Additional housing need estimates by tenure	**97**	**45**	**142**	**147**	**147**	**293**	**435**
National park	12	5	17	17	27	43	61
non-National park	85	40	125	130	120	250	374

Headline 15-year Affordable Housing Need Estimate
Table 4: Estimated annual overall additional affordable housing need by HMA and tenure (net need) over the 15 years of the LHMA
Table 4 provides the additional affordable housing need estimates on the following basis:
*at HMA level
*by tenure (intermediate housing and social rent)
*annual estimate for the 15 years of the LHMA period
*the affordable housing need estimates in column (C) are a combination of the additional estimates from table 1 (net estimates) and table 3 (no further allowance has been made for supply and turnover of existing stock as it becomes less accurate to predict beyond year 5).

	Average annual estimates			15-year estimates		
	(a)	(b)	(c)			
HMA	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing (c) = (a) + (b)**	**Social rent**	**Intermediate rent and LCHO**	**Affordable Housing (c) = (a) + (b)**
Additional housing need estimates by tenure	**207**	**72**	**278**	**3,102**	**1,073**	**4,175**
National park	30	11	42	255	116	371
non-National park	177	61	236	2,847	957	3,804

Output comparison for the Principal Projection and the Pembrokeshire Growth Scenario

4.20 The table below compares the summary outputs for the Principal Projection and the Pembrokeshire Growth Scenario.

Table 4.4 Output comparisons for key scenarios			
Time period of model	*Tenure breakdown*	*Principal Projection*	*Pembrokeshire Growth Scenario*
First 5 years of LHMA period	Affordable housing	1,078	1,155
	Market housing	135	293
	Total	1,213	1,448
	% affordable	88.9%	79.8%
Additional housing needs estimates by tenure for the remaining 10 years of the LHMA period	Social rent	45	97
	Intermediate and LCHO	20	45
	Owner occupied	67	147
	Private rented sector	67	147
	% affordable	32.7%	32.6%

Source: LHMA tool

Supplementary outputs – affordable bedroom requirement for newly arising need

4.21 A further output contained within the LHMA tool (but not set out in the summary tables), is the size of affordable accommodation to meet the newly arising need. This is the size of housing the Council is required to plan for over the long-term. The LHMA tool details the additional gross annual affordable housing need over the remaining ten years. This is shown for the Principal Projection and Pembrokeshire Growth Scenario in the table below.

Table 4.5 Additional gross annual affordable housing need over the remaining 10 years of the plan period (2026 to 2036)		
Property size	Principal projection	Pembrokeshire Growth Scenario
One bedroom social rent	28	61
Two bedroom social rent	10	21
Three bedroom social rent	6	12
Four or more bedrooms social rent	1	3
Intermediate rent	20	45

Source: LHMA tool

5. LHMA additional need estimates

Introduction

5.1 This chapter sets out the preferred projection variant to form the LHMA additional housing need estimate and compares the outputs with what was recorded in the previous LHMA using the tables set out in Appendix C of the LHMA Guidance. **For the avoidance of doubt, the preferred projection variant for this LHMA is the Pembrokeshire Growth Scenario of 435 per year.**

The different approaches

5.2 When the previous LHMA was published, a different LHMA Guide applied, and a different approach was used to identify the extent and type of housing need. The approach followed adhered to the applicable guidelines at the time. The previous LHMA used two methods to calculate two different elements of housing need, which are now considered together in the LHMA tool.

Affordable housing need model

5.3 Chapter 4 of the previous LHMA set out the affordable housing need as determined following the approach in the 2014 Welsh Government *'Getting Started With Your Local Housing Market Assessment: A Step by Step Guide.'*[21] This model focused only on the need for affordable housing. It calculated the current need for affordable housing, then looked at newly arising affordable need and finally the supply of affordable housing.

5.4 The calculation of the current need for affordable housing in the previous LHMA was based on housing register data and this total need was annualised over a five-year period. The current need for affordable housing in the previous LHMA can be considered comparable to the existing unmet need element of the LHMA tool. One key distinction between the approach in the previous LHMA report and that used in the LHMA tool, is that in the previous LHMA report, an affordability test was applied to households on the housing register and it was determined that some of these households would be able to afford suitable accommodation in the market sector and did not require an affordable home. By contrast, the LHMA tool presumes that all households on the housing register require affordable accommodation. This is one of the reasons that the need for affordable housing in the first five years of the LHMA period is so much larger in the current LHMA tool outputs than in the results presented in the previous LHMA.

[21] https://www.housinglin.org.uk/_assets/Resources/Housing/Wales/141101-getting-started-with-local-housing-market-assessment-guide-en.pdf

5.5 The supply of affordable housing in the previous LHMA assessed the probable relets in the current affordable sector and the relets likely to become available as a consequence of the committed supply, but not the actual committed supply itself. This is different from the approach used in the existing stock and planned supply stage of the LHMA tool, which includes both the relets form the existing stock and also all the committed supply. The results for the supply of affordable housing from these two models can be compared, however they have tried to capture different elements of the supply in total.

5.6 The newly arising affordable need calculation in the previous LHMA looked at the likely flow of households falling into affordable need based on secondary data on past trends. This approach also considered the affordable sector in isolation, rather than in combination with the market sector. The newly arising need in the previous LHMA is not comparable with the approach taken in the LHMA tool, however the model used in Chapter 5 of the previous report, discussed below, is comparable.

Long-term balancing housing markets (LTBHM) model

5.7 Chapter 5 of the previous LHMA set out the LTBHM model which was designed to address the requirement of paragraph 4.2.5 of Planning Policy Wales 2021 for Planning Authorities to *'plan for a mix of market and affordable housing types to meet the requirement and specifically consider the differing needs of their communities'*. This chapter presented the future demand for housing by size and tenure based on the future profile of the population.

5.8 The model used the projected future population to determine the tenure and size of accommodation required. This was done by looking at the occupation patterns of households in the authority and projecting them forward. This total future requirement was compared to the total stock of housing available at the start of the plan period. The difference between the future need and the current supply was used to identify the net change required by dwelling size and tenure.

5.9 The fact that projected household change was used to derive the outputs of this model means that it is most suitable to compare these figures with the newly arising need outputs derived from the LHMA tool.

5.10 This model did also account for addressing the existing unmet need within its figures, however the total used was derived from the model in Chapter 4. The fact that it combined the outputs from the projections with the existing unmet need (over the first five years) means that the results from the LTBHM for the first five years (presented in Appendix 2 of the previous LHMA) can be compared with the equivalent figures from the LHMA tool.

Output comparison

5.11 The tables below compare the outputs from the two different LHMA reports following the approach set out in Appendix C of the LHMA Guidance.

Table 5.1 Model output comparison			
Annual additional housing need estimates	**Column index**	**Current LHMA Principal projection**	**Previous LHMA**
		Over the first five years of the LHMA period	
Total housing need estimate	(a)	1,213	509
Market housing	(b)	135	321
Affordable housing	(c)	1,078	188
Percentage split of additional housing need by market and affordable housing	(b)/(a): (c)/(a)	11.1% 88.9%	63.1% 36.8%
Annual planned supply and turnover of existing stock for affordable housing	(e)	650	611
Affordable housing need – net of planned supply and turnover of existing stock	(f) =(c)-(e)	428	n/a
Annual additional housing need estimate split by tenure:		614	509
Owner occupier	(g)	67	281
Private rented sector	(h)	67	40
LCHO – net basis	(i)	1	30
Intermediate rent – net basis	(j)	100	16
Social rent – net basis	(k)	379	141
One bedroom social rent	(l)	259	31
Two bedrooms social rent	(m)	61	25
Three bedrooms social rent	(n)	31	33
Four+ bedrooms social rent	(o)	28	52
Market housing percentage split: Owner occupier estimate Private rented sector estimate	(g)/(b) (h)/(b)	49.6% 49.6%	87.6% 12.5%
Affordable housing need percentage split: LCHO Intermediate rent Social rent	 (i)/(f) (j)/(f) (k)/(f)	 0.2% 23.4% 88.6%	 16.0% 8.6% 75.3%
Social housing need percentage split by number of bedrooms			
1 bed	(l)/(k)	68.3%	21.8%
2 beds	(m)/(k)	16.1%	17.6%
3 beds	(n)/(k)	8.2%	23.5%
4+ beds	(o)/(k)	7.4%	37.1%

Table 5.2 Model data input and key assumption comparison		
Data Input and Key assumptions	**Current LHMA**	**Previous LHMA**
	Over the first five years of the LHMA period	
Number of HMAs and basis of defining HMAs (ward, MSOA, LSOA)	20, 2022 ward boundaries	77, community areas based on parish boundaries
Selected household projection basis	2018-based principal projections	2018-based principal projections
Annual newly arising need	Derived from the projections – 435 dwellings	Derived from the projections – 265 dwellings (the sum of stages 2 and 3 of table 4.6 of the 2021 LHMA)
Rent data – state default or source used	Default	Online price survey
House price paid data – state default or source used	Default	Online price survey
Income data – state source used	CACI Paycheck	CACI Paycheck
Annual existing unmet housing need	Council's housing register – 1013 dwellings	Council's housing register, but different affordability test applied
Market housing affordability criteria	Maximum of 30% of income spent on housing	Maximum of 30% of income spent on housing
Social rent affordability criteria	It is presumed that if more than 35% of income is needed for the 30th percentile of private rent costs, the household requires social rent	Those unable to afford market or intermediate housing
Percentage of those considered appropriate for owner occupier that go onto buy	60%	Not applicable
Average FTB property price for the LA	25th percentile	Not applicable
FTB property value to income ratio for the LA	4.46	Not applicable
Five-year financial forecast – OBR or alternative source	OBR	Not applicable
Split of intermediate housing need – method 1, 2 or 3	1	Not applicable

6. Specific housing requirements

Introduction

6.1 This chapter sets out the housing requirements of the sub-groups of the population identified within the LHMA Guidance. The chapter discusses the current population potentially needing specific accommodation where this data is available and the quantity and type of housing they will need to address their future population within the preferred projection variant.

6.2 The LHMA Guidance lists six different specific housing types that should be considered, however only four of these are profiled in this chapter. The student population is not relevant in Pembrokeshire because there are no higher education institutes in the authority which would impact on the working of the local housing market. The locational needs for people with physical or cultural needs is not examined as there is no data on these topics. This chapter therefore looks at the following specific housing requirements:

- Accessible and adaptable housing provision
- Multi-generational and/or larger families requiring larger properties
- Non-permanent housing
- Housing, care and support needs

Accessible and adaptable housing provision

6.3 Paragraph 4.2.12 of Planning Policy Wales indicates that *'planning authorities should promote sustainable residential mixed tenure communities with 'barrier free' housing, for example built to Lifetime Homes standards to enable people to live independently and safely in their own homes for longer'.* This section will help provide data on the likely requirement for Lifetime Homes in Pembrokeshire alongside the number of wheelchair accessible homes. Initially, the extent of people with disabilities will be discussed as this is the population likely to require this specialist housing, although not all disabled people will require a modified home. The last part of this section will consider the extent to which the requirements for disabled people can be addressed in their current home.

People with disabilities

6.4 Paragraph 2.7 shows that, within the 2021 Census, Pembrokeshire recorded a slightly higher proportion of the population as disabled under the Equality Act in 2021 than Wales (22.0% compared to 21.6%). This amounts to 27,173 people within the County. Some 46.1% of these people disabled under the Equality Act are limited a lot in their day-to-day activities with the remaining 53.9% limited a little in their day-to-day activities. It is likely that the 12,522 people disabled under the Equality Act for whom day-to-day activities are limited a lot, will form the majority of the need for accessible and adaptable provision.

6.5 It is worth noting that there are an additional 8,116 people in Pembrokeshire (6.6% of the total population in the County) that are not disabled under the Equality Act but have a long term physical or mental health condition and their day-to-day activities are not limited. Across Wales, the equivalent proportion is also 6.6%.

6.6 An alternative estimate of the number of people with a disability can be acquired by looking at the number of people in an area that are in receipt of Personal Independence Payment[22] or Attendance Allowance. Personal Independence Payment (PIP) helps with some of the extra costs caused by long-term disability, ill-health or terminal ill-health. Data from the Department of Work & Pensions indicates that, as at April 2023, there were 8,373 people in Pembrokeshire in receipt of PIP, which equated to 6.6% of the population in the County. In comparison, some 7.4% of the population of Wales were in receipt of PIP.

6.7 Attendance Allowance is a benefit for people over the age of 65 who are so severely disabled, physically or mentally, that they need a great deal of help with personal care or supervision. The Department of Work & Pensions data shows that, as at October 2022, there were 4,445 people in Pembrokeshire in receipt of Attendance Allowance, which equated to 3.5% of the population in the County. In comparison, some 3.3% nationally were in receipt of Attendance Allowance. It should be noted that whilst these data sources provide a useful indication of the number of disabled people, not all will require adaptations in the home.

Accessible and adaptable housing

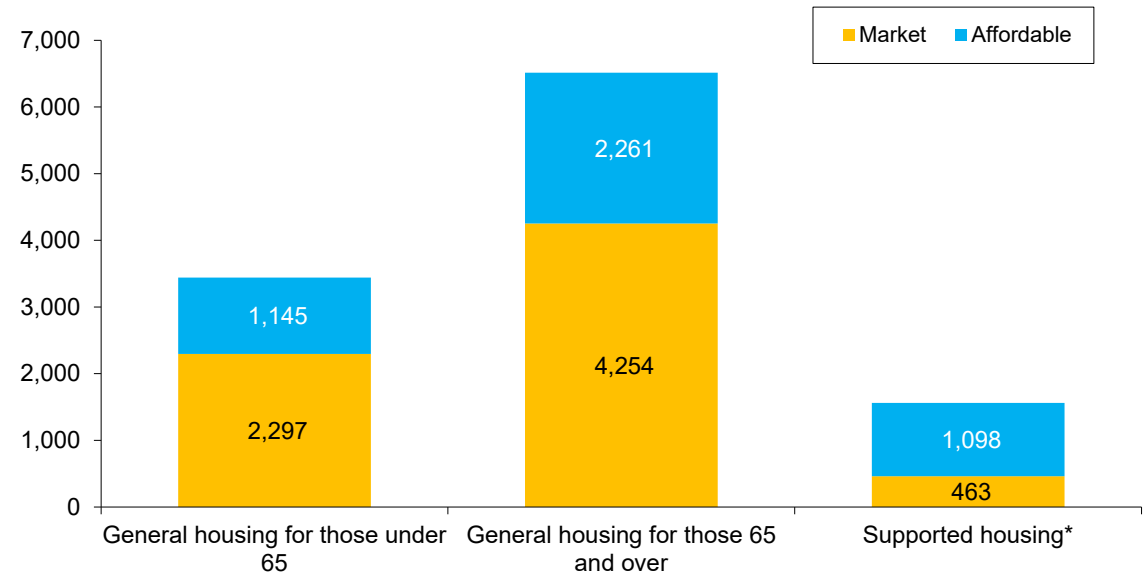
6.8 The requirement for adaptable housing for Pembrokeshire was modelled in the 2021 LHMA update (detailed in Chapter 6). This has been updated using more recent data inputs where these are available, principally the current data on the profile of people in receipt of Disability Living Allowance in Pembrokeshire and the LHMA tool modelling outputs on the future tenure profile of household groups.

6.9 The outputs are derived using the same steps set out in Chapter 6 of the 2021 LHMA. This provides a total requirement for accessible and adaptable housing in 2036 in Pembrokeshire for the three different household groups. These are then divided by tenure, based on the tenure profile of these groups recorded in 2021, but also taking account of the changes in the tenure profile that are projected to happen by 2036 according to the LHMA tool preferred model outputs.

6.10 The figure below shows the final results of this model.

[22] This has replaced Disability Living Allowance.

Figure 6.1 Number of Lifetime homes required in Pembrokeshire in 2036



*Supported housing is specialist housing for older person households, such as those listed in Table 6.1

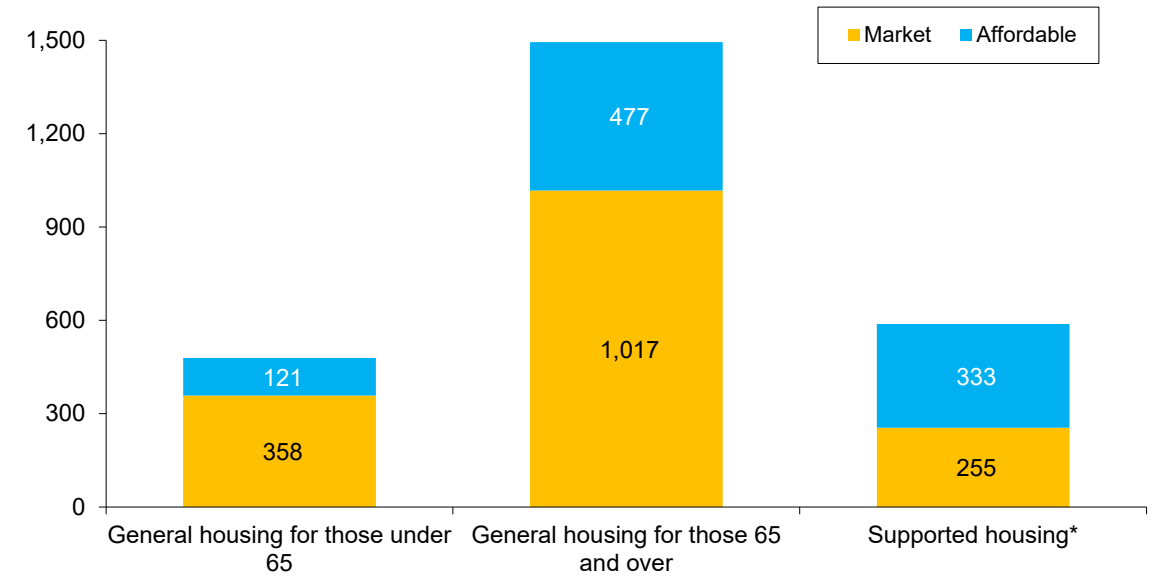
6.11 The figure indicates the requirement for accessible and adaptable homes in Pembrokeshire in 2036 within the preferred projection variant, differentiated by setting, age group and tenure. In total 11,518 adaptable homes are required in 2036 in Pembrokeshire, of which 7,014 should be in the market sector and 4,504 in affordable accommodation. Of the 11,518 adaptable homes required, 9,957 should be in the general housing stock and 1,561 in supported accommodation.

6.12 Whilst the future requirement for Lifetime Homes has been identified, there is limited information on the number of dwellings that fulfill this criterion in Pembrokeshire and therefore there is not a detailed profile of the current stock from which to derive a net requirement. However, the Regional Housing Market Assessment for South West and Mid Wales report estimates that there are currently around 7,000 such homes that fulfill this criterion.

6.13 Overall, the requirement for 11,158 adaptable homes implies that a notable uplift will be required to the number of homes that meet this standard currently, and that by the end of the plan period around about 18.3% of the total stock should be available that meet this criterion.

6.14 There is also a requirement for wheelchair user dwellings. Using the same data sources but focusing specifically on those that require fully wheelchair accessible housing within the letting figures, it is possible to follow the same method to produce equivalent results that identify the future requirement for a wheelchair accessible home in Pembrokeshire in 2036. The results produced from this process are set out in the figure below.

Figure 6.2 Number of wheelchair user dwellings required in Pembrokeshire in 2036



*Supported housing is specialist housing for older person households, such as those listed in Table 6.1

6.15 The figure indicates the requirement for wheelchair user dwellings in Pembrokeshire in 2036, differentiated by setting, age group and tenure. In total 2,562 wheelchair user dwellings are required in 2036 in Pembrokeshire, of which 1,630 should be in the market sector and 931 in affordable accommodation. Of the 2,562 wheelchair user dwellings required, 1,974 should be in the general housing stock and 588 in supported accommodation. The Regional Housing Market Assessment for South West and Mid Wales report estimates that there are currently around 1,440 wheelchair accessible homes in the market sector with 710 in the affordable sector. This implies that the net requirement between 2020 and 2036 is for 190 new wheelchair homes in Pembrokeshire in market accommodation and 221 in affordable housing.

6.16 Overall, the requirement for 2,425 wheelchair user dwellings will mean that by the end of the plan period, around about 4.1% of the total stock should be available to meet this criterion.

Adaptations and support

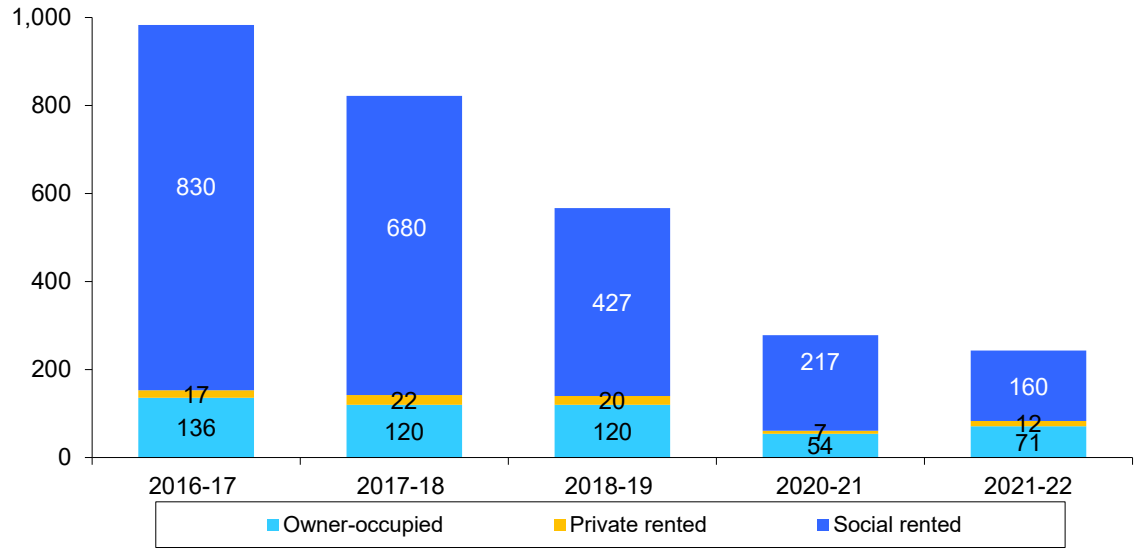
6.17 In addition to specialist accommodation, the Council helps people to remain in their current home by providing support and assistance. Any adaptions to dwellings provided through this mechanism could reduce the requirement for new homes meeting the M4(2) standard, depending on the nature of the adaptation work completed, however the provision of homes meeting the M4(2) standard would reduce the requirement for these adaptations.

6.18 The figure below shows the number of home adaptations that have been completed within the Disabled Facilities Grant programme in Pembrokeshire in the five-year period between 2016-17 and 2021-22 (excluding the 2019-20 year in which no data was recorded) within the owner-occupied and private rented sectors.

6.19 The number of completed improvement works in Council rented accommodation over this period is also shown (these can include several individual improvements made on a single property). The figure shows that the level of completions has reduced notably since the gap in data caused by the coronavirus pandemic. The data also shows that most completions occur in the social rented sector with very few in the private rented tenure. The reduction within the social rented sector after 2017/18 also reflects a change in how the data is processed for small works. In 2022/23 the lower figure in the social rented sector reflects a backlog in data inputting with several improvement works being assigned to the following year.

6.20 Although, there may be additional households who would want or need an adaptation, but would not have applied to the Disabled Facilities Grant, these figures provide an indication of levels of expressed need. The provision of M4(2) homes would reduce the need for these adaptations to be applied to existing dwellings reactively and make the housing stock more responsive to the evolving needs of the local population.

Figure 6.3 Disabled Facilities Grant completions and completed improvement works in Pembrokeshire



Source: Disabled facilities grant data collection, Welsh Government, 2023. Completed improvement works on Council properties provided by Pembrokeshire County Council, 2023 There is no data available for the year 2019-20 because of the coronavirus pandemic.

Multi-generational and/or larger families requiring larger properties

6.21 The LHMA Guidance indicates that the extent of multi-generational and/or larger families need to be established to ensure the Council can accommodate the cultural needs associated with some multi-generational living. The LHMA Guidance does not however go onto define what constitutes a larger family. For the purpose of this study, we are presuming this is a household containing five or more people.

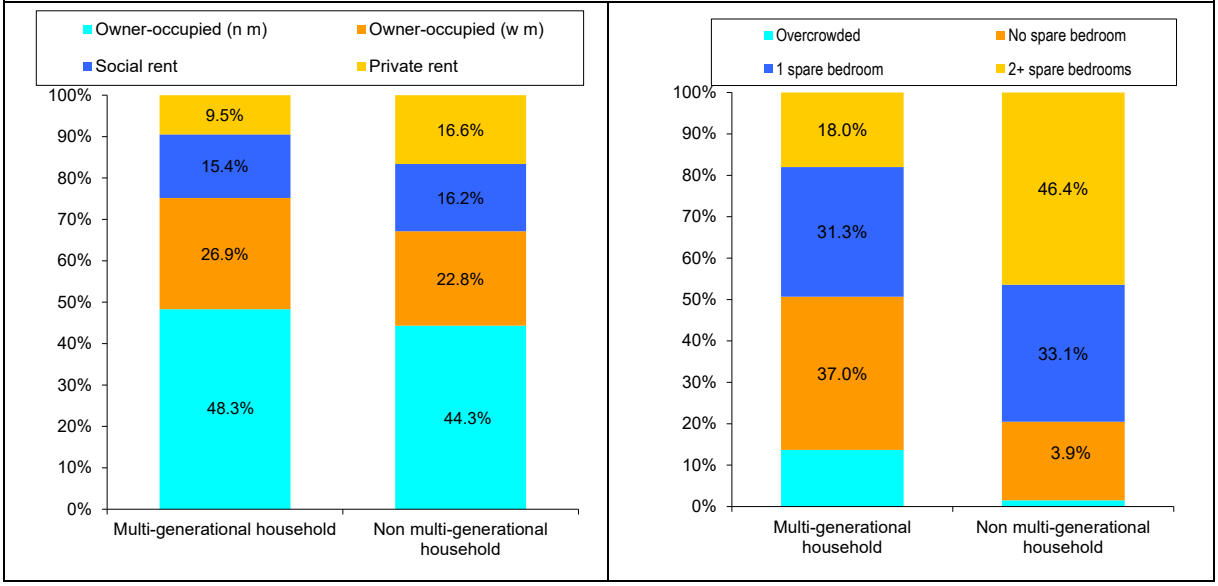
6.22 As set out in Figure 2.2, the Census indicates that, in 2021. 5.3% of households in Pembrokeshire contained five or more people, lower than the figure for Wales (5.6%). This

amounts to 2,946 households in total in the County. It should be noted that not all of these households are necessarily individual families, and some could be non-family households.

6.23 The 2021 Census also documents the extent of multi-generational households. This data source shows that 1,089 households in Pembrokeshire in 2021 were multi-generational, accounting for 2.0% of all households in the County. For comparison, the figure for Wales is also 2.0%.

6.24 The Census goes onto provide further detail on the tenure and occupancy rating of multi-generational households. The figure below shows the tenure profile of multi-generational households in Pembrokeshire in 2021, compared to the remainder of households. The figure also sets out the occupancy level of these groups. The results show that there is little difference in the tenure profile between multi-generational and other households, with multi-generational households more likely to be owner-occupiers. Multi-generational households were more likely than average to be overcrowded.

Figure 6.4 Profile of multi-generational households in Pembrokeshire



Source: 2021 Census

6.25 In total there were 149 multi-generational households in Pembrokeshire in 2021 that were overcrowded. The stock profile for the County, presented in Figure 2.9 shows that Pembrokeshire has a larger proportion of properties with four or more bedrooms than Wales, so it is not likely that there is an inadequacy of stock to meet the requirements of these households, but more a mismatch between these households and where they reside currently.

Projected growth

6.26 The 2018-based projections that are used to derive the future accommodation need within the preferred projection variant include data on the type of households within this household growth. Within this projection, there are two household types which can contain multi-generational households: four person households containing two or more adults and one or

more children and five person households containing two or more adults and one or more children.

6.27 If it is presumed that the rate at which multi-generational households exist within these household groups remains the same as was recorded in 2021, it is possible to calculate an estimate for the number of these households that will exist in Pembrokeshire at the end of the plan period in 2036. This approach indicates that the number of multi-generational households in Pembrokeshire should fall to 952 in 2036 (reflecting that larger households are projected to reduce in number over the plan period).

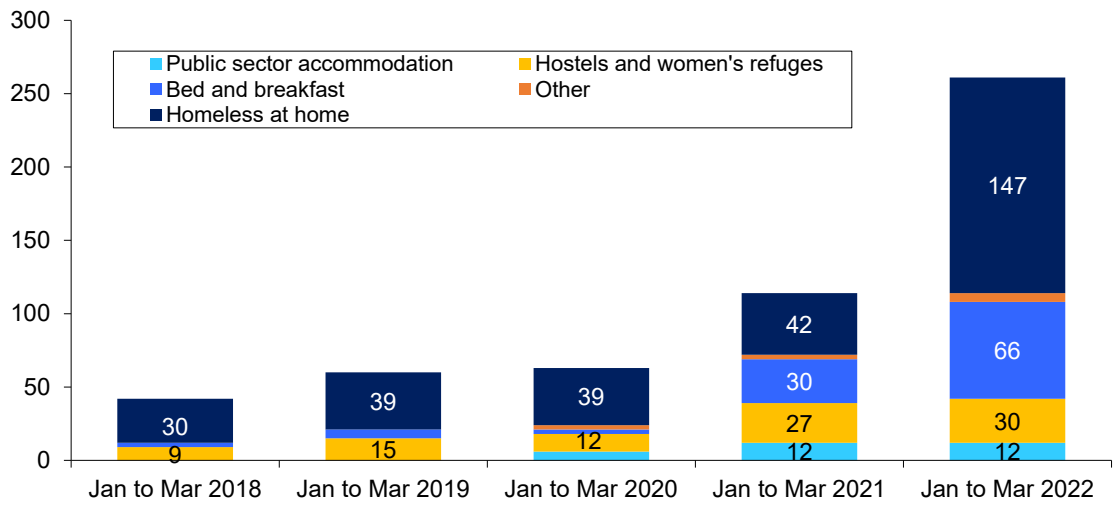
Non-permanent housing

6.28 The LHMA Guidance indicates that the requirement for good quality temporary accommodation should be documented. The Guidance indicates that this type of housing is typically used by students, migrant workers, asylum seekers, refugees and homeless households. The Guidance also acknowledges that permanent housing is the preferred choice for these groups, however temporary housing is used where there is insufficient permanent housing to meet the needs.

6.29 The only source of publicly available data on this subject is that collected by StatsWales on the number of homeless households in temporary accommodation. The figure below shows the number of homeless households in temporary accommodation in Pembrokeshire between January and March for the last five years in which data is available (2018 to 2022). This information is split by accommodation type.

6.30 In January to March 2022 there were 261 homeless households accommodated temporarily in Pembrokeshire and the number of homeless households in temporary accommodation has grown notably in the last five years, with a significant increase in the last two years. This increase has been most pronounced amongst homeless households temporarily homeless at home and homeless households temporarily resident in bed and breakfast accommodation.

Figure 6.5 Homeless households accommodated temporarily in Pembrokeshire



Source: Households accommodated temporarily by accommodation type and household type, Welsh Government, 2023.

6.31 Further analysis of this data shows that in January to March 2022 there were 57 homeless households with children accommodated temporarily in the County (some 20.2% of all households in this situation). The data also shows that, up until 2021, all homeless households in temporary accommodation were resident there for less than 6 months. In the last two years however, homeless households are living in temporary accommodation for longer, and in January to March 2022, some 33 of the 261 homeless households in temporary accommodation had been living there for longer than 6 months.

6.32 The data available is insufficient to accurately model the likely future requirement for this form of accommodation, however it is clear that there is increasing pressure on the sector as both the absolute number of homeless households in temporary accommodation and the average time resident in this housing has increased notably.

Housing care and support needs

6.33 The requirement for housing care and support for Pembrokeshire was modelled in the 2021 LHMA update (detailed in Chapter 6). This used the data on the projected growth in the older persons population to determine the amount of additional housing of this type needed over the plan period. Older persons are the principal users of this form of accommodation and the same approach will be used to determine the future requirement for housing with care and support needs.

6.34 Figure 2.1 shows that Pembrokeshire has an older population than Wales as a whole. Overall, 26.2% of people in the County in 2021 were aged 65 or over compared to 21.3% nationally.

Projected growth

6.35 The 2018-based projections that are used to derive the future accommodation need within the preferred projection variant include data on the age of the future population in Pembrokeshire. These indicate that the population aged 65 or over is going to increase dramatically in the County over the plan period; from 32,343 in 2021, to 43,175 in 2033, a rise of 33.5% (some 10,832 people). The projections also suggest that there will be an increase in the number of households headed by someone over 65 in Pembrokeshire from 20,451 in 2021, 28,331 in 2033, an increase of 38.5%. The projections indicate that the proportion of older persons living alone in Pembrokeshire will decrease from 47.1% in 2021, to 43.9% in 2036.

Specialist accommodation

6.36 Given the dramatic growth in the older population, and the higher levels of disability and health problems amongst older people, there is likely to be an increased requirement for specialist housing options. We have assessed the future need for specialist accommodation for older people broken down by tenure and type.

6.37 To assess this need we have replicated the approach used in the 2021 LHMA which used the Housing Learning and Improvement Network's (Housing LIN) Strategic Housing for Older People (SHOP) prevalence rate model. This determined the localised prevalence rates for different types of specialist housing in Pembrokeshire. To establish the potential demand for these accommodation types in Pembrokeshire at the end of the plan period, these localised prevalence rates are applied to the total number of people aged 75 or over in Pembrokeshire in 2036 according to the age profile recorded within the preferred projection variant. The demand that is derived is then compared to the current stock.

6.38 After feedback received within the stakeholder consultation process, we have updated the modeling to reflect two trends identified by the 2021 Census:

- The proportion of those aged 65 and over living in a communal establishment in Pembrokeshire fell from 3.7% in 2011 to 2.9% in 2021.
- The 2021 Census shows that the rate of change for older person households being resident in affordable accommodation has reduced in the last decade.

6.39 The outputs of the model are summarised in the table below. According to the latest data[23], there are 2,034 units of Sheltered Housing for older people[24] in Pembrokeshire currently, alongside 224 Enhanced Sheltered/ Extracare units[25]. To meet local demand rates in 2036, the model identifies a requirement for 550 additional units of Sheltered housing for older people and 514 additional Enhanced Sheltered/ Extracare units in Pembrokeshire over the plan period. Of the 550 new units of Sheltered housing for older people, some 40% should be market accommodation, with the remainder affordable. Of the 514 new Enhanced Sheltered/ Extracare housing, 40% should be market and 60% affordable. These are Class C3 dwellings.

Table 6.1 Projected requirement for specialist accommodation for older person households in Pembrokeshire over the plan period

Type of specialist accommodation	*Tenure*	*Base profile (2020)*	*Profile 2036*	*Additional units required*
Sheltered Housing for older people	Market	859	1,077	218
	Affordable	1,175	1,507	332
	Total	2,034	2,584	550
Enhanced Sheltered/ Extracare housing	Market	96	297	201
	Affordable	128	440	312
	Total	224	738	514
All specialist accommodation for older person households	Market	955	1,374	419
	Affordable	1,303	1,947	644
	Total	2,258	3,322	1,064

6.40 As well as the need for specialist housing for older people, there will also be an additional requirement for Registered Care[26]. According to the latest household population estimates and dwelling stock figures, there are around 1,102 spaces in nursing and residential care homes in Pembrokeshire currently, of which it is estimated that just over a third of these are in the affordable sector, with the remaining being in market tenure.

[23] This is based on an extract of the SHOP tool alongside data from the Welsh Government.

[24] A collection of self-contained units of accommodation (usual bedsits within a communal block), which have on-site warden support (usually daytime only with on call service at night) and communal social areas and activities.

[25] Enhanced Sheltered is similar to sheltered accommodation, but with enhanced provision for personal care of frailer older people. On-site support is usually provided on a 24 hour rather than day-time only basis. Extracare housing is an Enhanced Sheltered housing setting with a focus on the extra care needs of people often focused on addressing the needs of people with dementia.

[26] Residential care homes and nursing homes: These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.

6.41 As part of the process of projecting the future population within the preferred projection variant, the population that will reside in communal establishments is calculated. As described above, these have been adjusted to reflect that there has been a trend for relatively fewer older persons households living in this form of accommodation (the projections proceed the 2021 outputs and have not been updated to reflect any behavioural changes recorded). In Pembrokeshire the proportion of those aged 65 and over living in a communal establishment fell from 3.7% in 2011 to 2.9% in 2021. The modelling was adjusted to account for the change with those previously allocated to registered care moved to enhanced sheltered / extra care housing.

6.42 The model identifies that in 2036 there will be 1,308 people aged 65 and over in Pembrokeshire that will be resident in Registered Care. This implies that there will be a requirement for 206 additional Registered Care spaces between 2020 and 2036, of which 80% should be in the affordable sector and 20% within a market tenure. The table below details these calculations.

Table 6.2 Projected requirement for Registered Care for older persons in Pembrokeshire over the plan period

Tenure	*Base profile (2020)*	*Profile 2039*	*Additional units required*
Market	713	751	38
Affordable	389	556	168
Total	1,102	1,308	206

6.43 The majority of older person households in Pembrokeshire are likely to remain in general housing, especially if the home is suitable, such as a bungalow or home with some accessibility features built in.

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