

Pembrokeshire LHMA

Pembrokeshire
Local Housing Market Assessment
2007

Section 1 – Introduction

1.1 Local Housing Market Assessments (LHMA's) provide a clear view about the specific aims and questions that a Housing / Planning Authority want their partners in the Social Housing and Private Sector Housing to address.

1.2 This LHMA was undertaken to inform the Local Housing Strategy and the Development Plans of Pembrokeshire County Council and the Pembrokeshire Coast National Park and the methodology used closely followed that laid out in the Welsh Assembly Government's Guidance¹. The work was coordinated through the LHMA Partnership comprising:

- Pembrokeshire County Council (Representatives from Housing Strategy, Development / Forward Planning, Policy and Corporate Planning, Property and Asset Management)
- Pembrokeshire Coast National Park Authority – Development Plans
- Cymdeithas Tai Cantref
- Bro Myrddin Housing Association
- Pembrokeshire Housing
- Pembrokeshire Rural Housing Enabler
- Federation of Master Builders
- House Builders Federation
- Principality Building Society
- Carmarthenshire County Council
- Ceredigion County Council

1.3 In addition, the National Association of Estate Agents was contacted to nominate a representative to sit on the partnership but did not respond.

¹ Local Housing Market Assessment Guide. March 2006

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1.4 The LHMA comprises 6 main sections and was compiled jointly by Pembrokeshire County Council Housing and Planning Sections and Pembrokeshire Coast National Park Authority Development Plans Section using secondary data from a variety of sources; a decision was made not to commission a County Wide survey at this stage. Specific community level surveys are being undertaken by the Rural Housing Enabler to inform need at this more local level.

1.5 Sources of data were as follows:

Data	Source
1. House Prices	Land Registry Registered Social Landlords Council House Sales
2. Demographics	Census 2001 and Mid Year Estimates
3. Labour Force	Census, Economic Development
4. Incomes	CACI Paycheck
5. Housing Stock	Census Registered Social Landlords Pembrokeshire County Council Housing Planning Records
6. Stock Condition	RSL & PCC Welsh Housing Quality Standard Information Private Sector Stock Condition Surveys
7. Shared Accommodation	Census
8. Vacancy Rates / Turnover	Pembrokeshire County Council Housing Registered Social Landlords Land Registry
9. Household Projections	Calculation using the "PopGroup" Model
10. Housing Need	Pembrokeshire Common Housing Register
11. Affordable Housing New Build	Pembrokeshire Social Housing Grant Programme and Pembrokeshire

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Data	Source
	County Council and Pembrokeshire Coast National Park Planning
12. Homelessness	Pembrokeshire County Council
13. Ethnic Minority	Census
14. Gypsy Travellers	All Wales research and specific pieces of work locally
15. Older Persons / People with a disability	Social Care data Housing Register
16. Students	Pembrokeshire College
17. Key Workers	Pembrokeshire Housing
18. HM Forces	Ministry of Defence
19. Migrant Workers	Economic Development and Welsh Assembly Government

1.6 An Estate Agent Survey was undertaken to establish present markets, however, not one survey form was returned. It is recognised that in any future review, a further survey will need to be undertaken to try to obtain information to further inform the assessment.

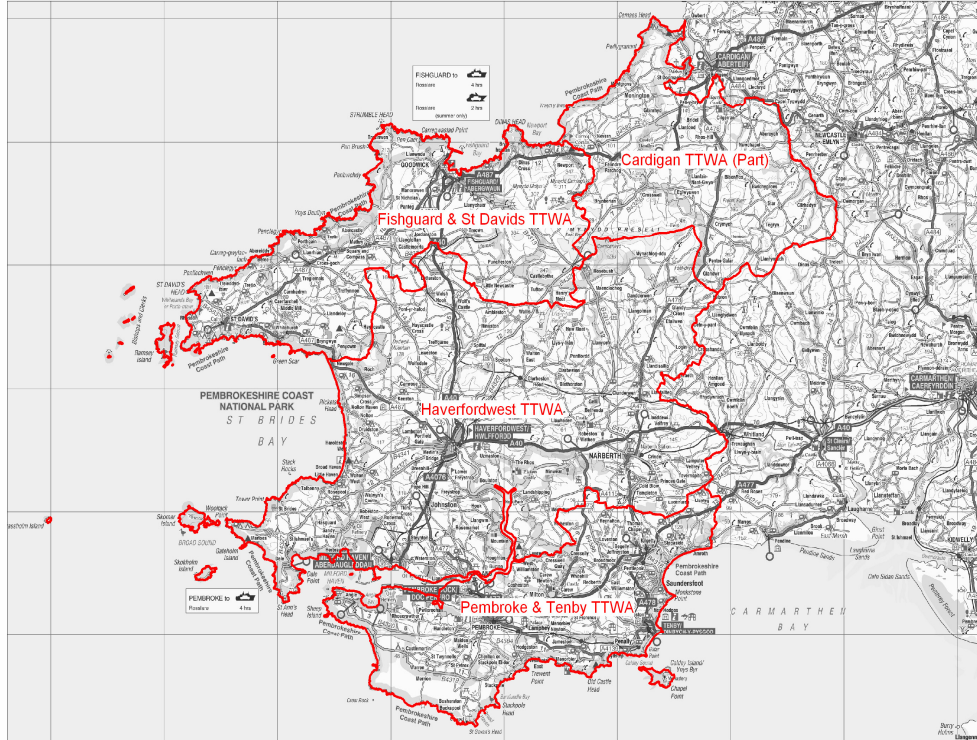
1.7 An agreement was reached within the Partnership that the Assessment would be undertaken using the following Travel To Work Areas:

- Cardigan
- Fishguard and St Davids
- Haverfordwest
- Pembroke & Tenby

Map 1 shows the extent of the Travel To Work Areas used in this assessment

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Map 1 Travel to Work Areas



In addition, the information would be aggregated to provide a pan-Pembrokeshire perspective.

1.8 It is recognised that there may be some cross boundary travel between Carmarthen and Pembrokeshire, however this was not considered to be sufficiently significant in terms of identifying this as a separate TTWA in itself. It is accepted that in the review of the LHMA (See Section 6), the TTWA's will in themselves need to be reconsidered to assess whether there have been any material changes.

1.9 It is accepted that there are other markets that may influence the need for accommodation in the area, primarily that of households retiring to the areas from other parts of Wales and from England and beyond. Principally these retirement markets tend to reflect households “downsizing” by selling property and purchasing other property in Pembrokeshire more cheaply and by doing so realising capital to assist in sustaining comfortable retirement. The key impact that this has is on the need for accommodation for older persons linked to support services or the need

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for additional support services to maintain the households in their own home.

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Section 2: UNDERSTANDING AND ASSESSING THE CURRENT HOUSING SYSTEM

2.1 The Impact of National and Regional Economic Policy

2.1.1 National

2.1.1.1 Better Homes for People in Wales – A National Housing Strategy

The vision of the National Housing Strategy is to enable everyone in Wales to have the opportunity to live in good quality, affordable housing; and to be able to choose where they live and decide whether buying or renting is best for them and their families. The specific topics of the strategy include:

- *Quality*: all households in Wales are given the opportunity to live in good quality homes across all tenure;
- *Affordability and choice*: further promote diversity of housing supply in Wales by giving people better access and more choice over affordable housing that meets their needs;
- *Homelessness*: rough sleeping in Wales will be eliminated and everyone will have access to free high-quality housing advice and will promote access to specialist housing advice where this is needed;
- *Meeting the housing requirements of disadvantaged people*: promote targeted initiatives to help disadvantaged groups achieve equality in accessing services and the housing that they need, and mainstream BME housing matters.

2.1.1.2 Better Homes for People in Wales – Action Plan

As an on-going development of the National Housing Strategy, the Action plan sets out more detailed policies to reflect changing market conditions. It provides a summary of the aims, objectives and planned target outcomes set out in the 'Best Homes' document. The specific actions related to meeting the housing need and demand in local area are as follows:

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- Consider appropriate measures of monitoring the supply and promoting the reuse of brownfield land in the context of developing the Wales Spatial Plan
- Use of section 106 agreements to encourage the provision of affordable housing on new developments
- Financial contributions from developers in lieu of affordable housing used to regenerate the existing stock as an alternative to new affordable housing
- Greater integration of planning for economic growth with that for housing provision
- Encourage local authorities to carry out detailed local housing need assessments, which include providing advice and 50% grant funding to support local need assessments.

2.1.1.3 National Homelessness Strategy and Action Plan

This strategy provides a framework for the development of national guidance and policy on homelessness and helps to identify the need for funding and how it should be prioritised. The targets set in the Homelessness Strategy are:

- Eliminating the need for rough sleeping;
- Reducing the numbers of people staying in temporary accommodation more than six months
- Reducing the incidence of 'repeat' homelessness;
- Eliminating the use of bed and breakfast accommodation for homeless families and minimising it for others;
- Ensuring that all local authorities have homelessness strategies in place
- Minimising the length of time local authorities take to assess people presenting as homelessness.

The homelessness strategy addresses the issue of access to housing, which is of particular relevance to the local housing assessment study. In terms of supply, the crude number of housing exceeds the number of households in Wales, but this crude surplus disguises the shortages of certain types of properties in terms of size and affordability. Nationally,

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there is a shortage in the availability of housing for single people.

To address the problem of homelessness, lettings of social housing will need to take account of the three principal themes: tackling social disadvantage, sustainability, and equality of opportunity.

2.1.1.4 A Winning Wales – The National Economic Development Strategy of the Welsh Assembly Government (2002)

A Winning Wales is the Welsh Assembly Government's Strategy for transforming the economy of Wales, while promoting sustainable development. The strategy points the need to increase the knowledge, research and development, and innovation capacity of all parts of the Welsh economy; to build on the strengths in manufacturing; to increase the number of jobs in financial and business services; and to help more people into jobs to bring down the levels of economic inactivity.

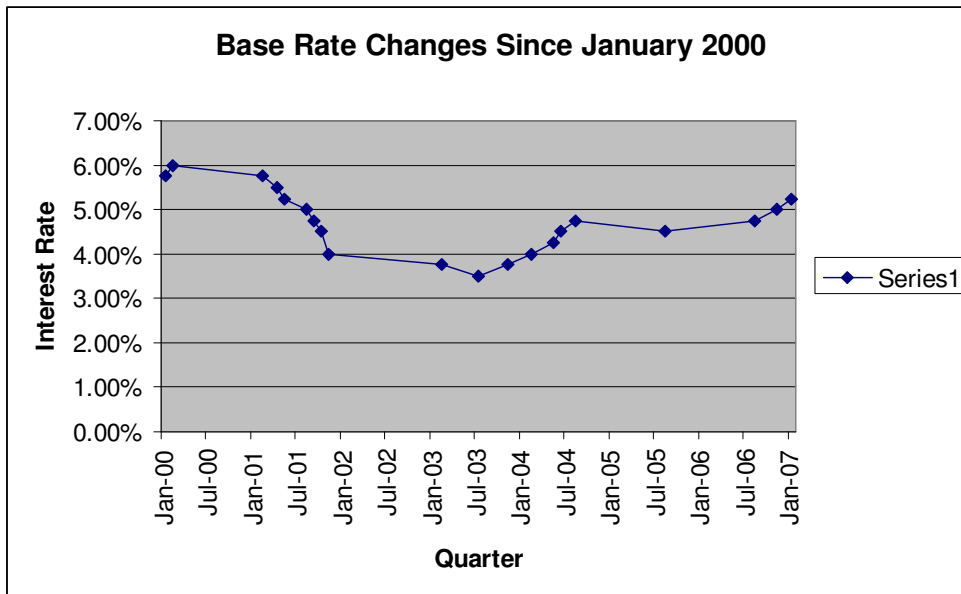
The targets set by the strategy include raising total employment by 135,000 by 2012, improving enterprise and innovation, raising not just skill levels but the learning performance at every level, and ensuring that Wales uses world-class electronic communications to their full potential.

2.1.1.5 Interest Rates

Following a decline in rates between 2000 and early 2003 the underlying Bank of England has increased since mid 2003. This has lead to speculation that interest rates may continue to raise leading to a downturn in the housing market. The former Bank of England Governor Eddie George has advised that historically interest rates were cut to hold off threats of recession and these cuts couldn't possibly be sustained in the medium to long term.

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Figure 1. Interest Rates



The local impacts of sustained high interest rates or a continued increase in the base rate are potentially an increase in the number of repossessions (and corresponding increase in the number of homeless applicants) and making properties even less affordable for local people.

2.1.2 Regional and Local

2.1.2.1 As indicated in Section 1, the areas of analysis are the Travel to Work Areas of Fishguard and St Davids, Haverfordwest, Pembroke and Tenby and Cardigan. Except where indicated, the Census data in this analysis only includes that part of the Cardigan TTWA that lies within Pembrokeshire.

2.1.2.2 The area is largely rural, but contains the larger towns of Haverfordwest, Pembrokeshire's administrative and retail centre, Milford Haven, Pembroke and Pembroke Dock. The area is relatively remote from larger centres of population such as Cardiff but is recognised for its good connections to Ireland via the seaports of Pembroke Dock and Fishguard.

2.1.2.3. The aspirations for the economy are of growth based on the environmental attractiveness of the area. The priority is to create higher paid better quality jobs and to improve on connections both to

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the east and the west.

2.1.2.4 This is complemented by a strategy in the current Joint Unitary Development Plan for Pembrokeshire of developing 9,000 housing units over the period 2000 to 2016. The main focus for development is the main settlements on the economic corridor along the line of the A40/A477 road and rail network to the ports where 70% of new development is targeted. Smaller settlements in the County will receive the remainder of new development with approximately 1,000 of the overall supply to be developed within the Pembrokeshire Coast National Park.

2.1.2.5 The area's economy has already begun to grow with large investment projects such as Liquefied Natural Gas (LNG) and Bluestone helping reduce unemployment. This is expected to continue. The main investments are (dates in brackets show the approximate period of construction, where known):

- South Hook LNG importation and re-gasification facility (Spring 2005 – Autumn 2009)
- Dragon LNG importation and re-gasification facility (Autumn 2004 – Dec 2007)
- Milford Energy CHP Plant (ends December 2007)
- Transco Gas pipeline construction (April 2006 - July 2007)
- RWE nPower power station (unconfirmed)
- Development of the Withybush strategic employment park
- Texaco refinery shut down (Autumn 2009)
- Total refinery shut down² (Spring 2009)
- Bluestone holiday complex (December 2006 – December 2007)

Other potential investments include a marina development at Pembroke Dock costing around £100 million.

In that part of the Cardigan Travel to Work area lying outside Pembrokeshire further development at Aberporth Technological Park includes a new airport and associated hotel and ancillary buildings.

² Shut Down = Major Maintenance Programme

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Aberporth Technology Park is attracting higher earners in the aerospace industry. The long-term jobs target is 200. The construction work force was small and it is not anticipated that the hotel application will require a significant construction workforce if approved. The hotel jobs will possibly attract migrant workers.

2.1.2.6 These developments will have various implications in terms of the provision of public services and impacts on the housing market. The analysis below does not take account of the Aberporth developments.

a) If all the infrastructure projects proceed as planned there will be a significant labour requirement over a 5-year period with peaks of over 3000 workers between 2006 and 2010.

The employment impact and level of imported labour has been the subject of much discussion. Figures published as part of the impact assessments did not accurately differentiate between local and imported labour and construction plans have evolved over time. This most recent analysis of local and in-migrant employment is based on recent discussions with main contractors and project sponsors and is set out below. The figures should be treated with caution as there will inevitably be further changes over time including the effect of labour market pressures from within and outside the Spatial Plan area, plus the influences of bad weather, industrial disputes and other external factors. In the Figure 2, 'local' refers to workers with a permanent address within is a radius stretching from Milford Haven to Swansea, travelling men are in temporary accommodation.

Figure 2. Analysis of existing and potential employment (Social Impacts of LNG Report to the Pembrokeshire Haven Spatial Planning Group November 2005)

		TOTAL ALL (excluding TRANSCO)					TOTAL ALL (excluding TRANSCO)		
		Local	Travelling	Combined			Local	Travelling	Combined
2005	Q4	660	280	940	2009	Q1	1240	1100	2340
2006	Q1	950	400	1350		Q2	1590	1850	3440
	Q2	1060	510	1570		Q3	1140	1000	2140

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	TOTAL ALL (excluding TRANSCO)				TOTAL ALL (excluding TRANSCO)			
	Local	Travelling	Combined		Local	Travelling	Combined	
	Q3	1170	580	1750	Q4	940	800	1740
	Q4	1600	1400	3000	2010 Q1	615	400	1015
2007	Q1	1130	570	1700	Q2	465	250	715
	Q2	810	390	1200	Q3	290	0	290
	Q3	710	340	1050	Q4	290	0	290
	Q4	580	300	880				
2008	Q1	660	400	1060				
	Q2	730	580	1310				
	Q3	1010	850	1860				
	Q4	1490	1950	3440				

The multiplier effect of these developments on the labour market is as yet unclear and therefore cannot be accurately quantified. There is likely to be additional employment growth in the local supply chain servicing LNG, in ancillary services such as accommodation, retail, catering etc. and through more general business expansion.

A potential employee database has been established by Job Centre Plus totalling 2294 at 14.06.05. Of these:

- 50% live locally
- 19% live in Wales
- 31% live elsewhere in the UK

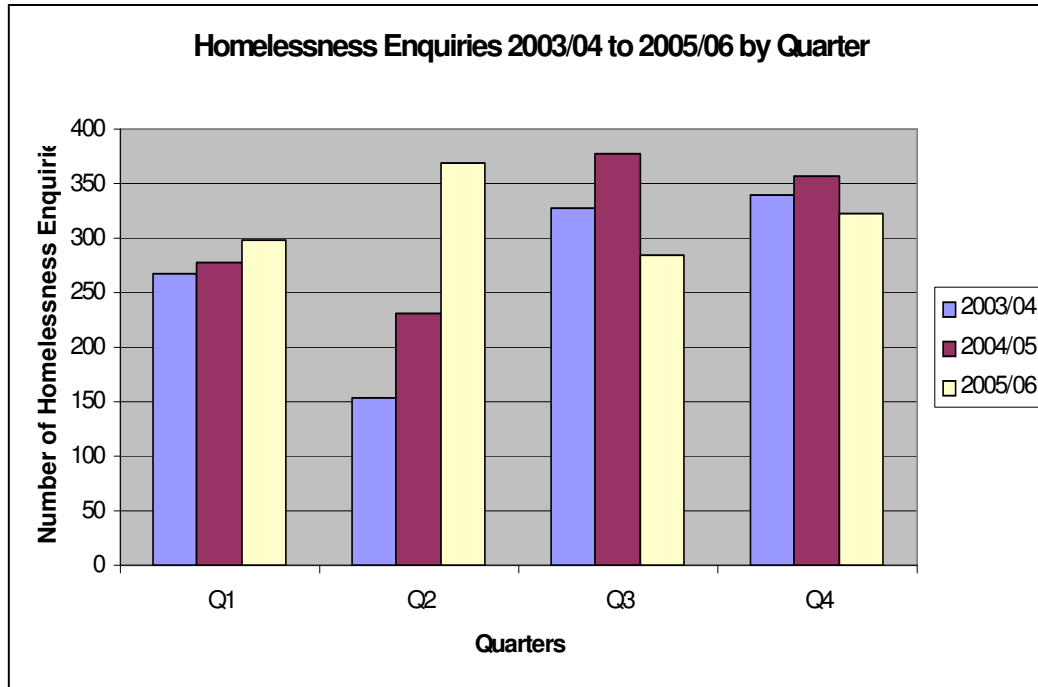
There will be an overall shortfall of labour to meet total construction requirements, especially in respect of key and specialised skills, at a time when other major construction projects are taking place across South and West Wales.

b) The social impacts of the LNG development have been widely reported in local and national media. These concerns related to the rapid increase in homelessness and house inflation associated with construction projects. In interviews with local estate agents at the time of this construction project was commencing it was clear the projects were having a significant impact

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through stimulating the buy to let market, increasing house prices and the knock on effect of homelessness due to increased rental levels.

Figure 3 Homeless Enquiries by Quarter 2003/4 to 2005/6



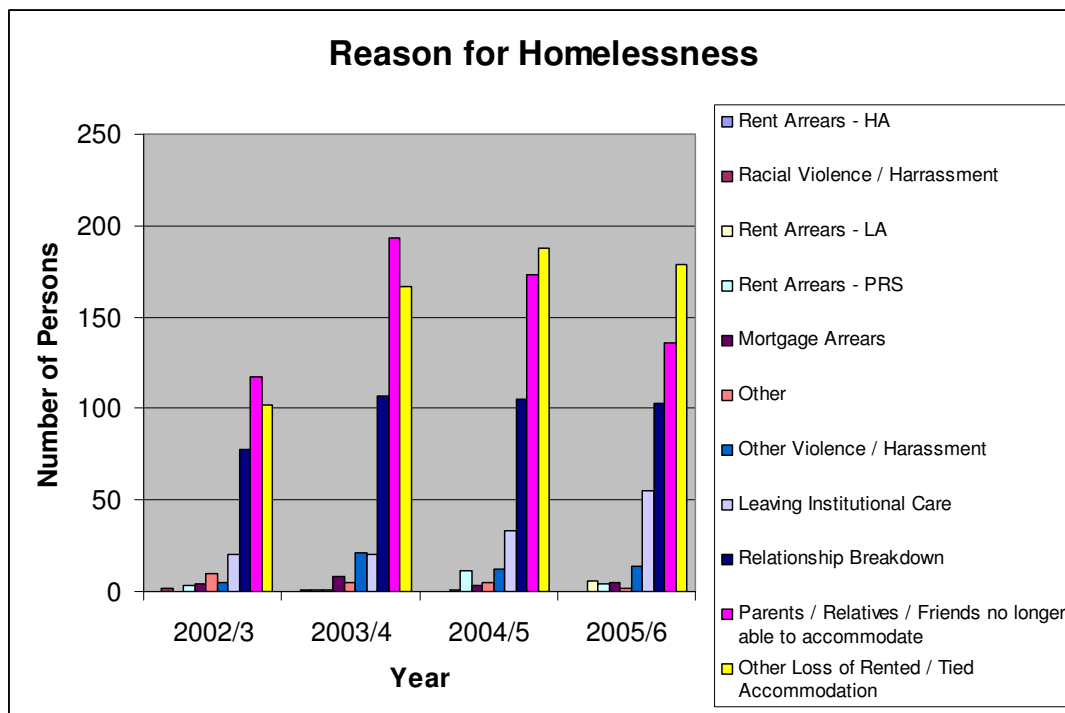
The reason for the homelessness shows an increase in the numbers of homeless applications as a result of a combination of issues. The predominant contributors have been family and friends no longer able to accommodate and the loss of other rented or tied property. Anecdotal evidence from homeless customers indicated that a number of landlords have in the past terminated tenancies to let to LNG workers at higher rents than can be paid by the former tenants.

Figure 3. Homeless Reasons

Reason for Homeless	Year			
	2002/3	2003/4	2004/5	2005/6
Rent Arrears – HA	0	0	0	0
Racial Violence / Harassment	2	1	0	0
Rent Arrears – LA	0	1	1	6
Rent Arrears – PRS	3	1	11	4
Mortgage Arrears	4	8	3	5
Other	10	5	5	2

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Reason for Homeless	Reason for Homeless			
	2002/3	2003/4	2004/5	2005/6
Other Violence / Harassment	5	21	12	14
Leaving Institutional Care	20	20	33	55
Relationship Breakdown	78	107	105	103
Parents / Relatives / Friends no longer able to accommodate	117	193	173	136
Other Loss of Rented / Tied Accommodation	102	167	188	179



It has been concluded in the social impacts of LNG Report for the Pembrokeshire Haven Spatial Planning Group that there would appear to be an on-going requirement for approximately 500-600 bed spaces during the LNG phase and doubling if both power stations proceed.³ This figure did not include the impacts of developing the Bluestone or Withybush strategic employment sites. Figures may also be supplemented by:

³ Page 9, Social Impacts of LNG, Report to the Pembrokeshire Haven Spatial Planning Group. November 2005.

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- People returning to Pembrokeshire also requiring accommodation
- Short term specialist sub-contractors' requirements
- It is estimated that approximately 10% may bring families
- Maintenance shutdowns at the refineries will require additional bed spaces for 1-2 months.

With the experience of the LNG development some comment that a number of investors in the buy to let market failed to attract the level of occupancy they had expected.

Comments from some companies appear to support this as they said they had no problems finding accommodation for their workers, similarly reports that property owners are returning to provide social housing shows a change in the market. This could be backed up by the slight reduction in numbers registered as homeless due to loss of rented property during 2005/6.

In other sectors foreign workers have been recruited to fill jobs that local people are failing to take. Typically these are agriculture and tourism where the working conditions/hours are not attractive. In both instances there is a degree of accommodation available within the sector though the effect on the housing market is unknown particularly given the reported higher density of occupation.

In order to accommodate the potential influx of workers to meet the workforce needs over the next few years, there has been some consideration of the need to set up work camps on some of the sites. In the case of the LNG projects as has already been indicated accommodation needs have largely been met within the private sector in the county, and as the number of people employed on these two projects reduces as the first phase is completed, (50% reduction in the number of workers on these sites by 2008) the need to consider a work camp solution will have abated.

In considering the possibility of the Power Station, the Department of Trade & Industry (DTI) are the planning authority for a project of this type and are still considering the application and as such there is no definite commitment to build the Power Station or when. As part of the process,

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the DTI have to consult the County Council as the local authority, the police and other organisations.

In previous discussions, the police have indicated a preference to see a work camp set up on the construction site as this would "contain" the workforce and make policing easier. However there is an argument that the local accommodation market has managed the LNG workers and that this has benefited the local economy; for example, landlords receive rent and local cafes and restaurants get business. There is a concern that if a work camp were set up these local economic benefits would not be apparent.

There is a view that if the local market has coped with the influx of LNG workers it could be assumed that the local market could accommodate Power Station construction workers.

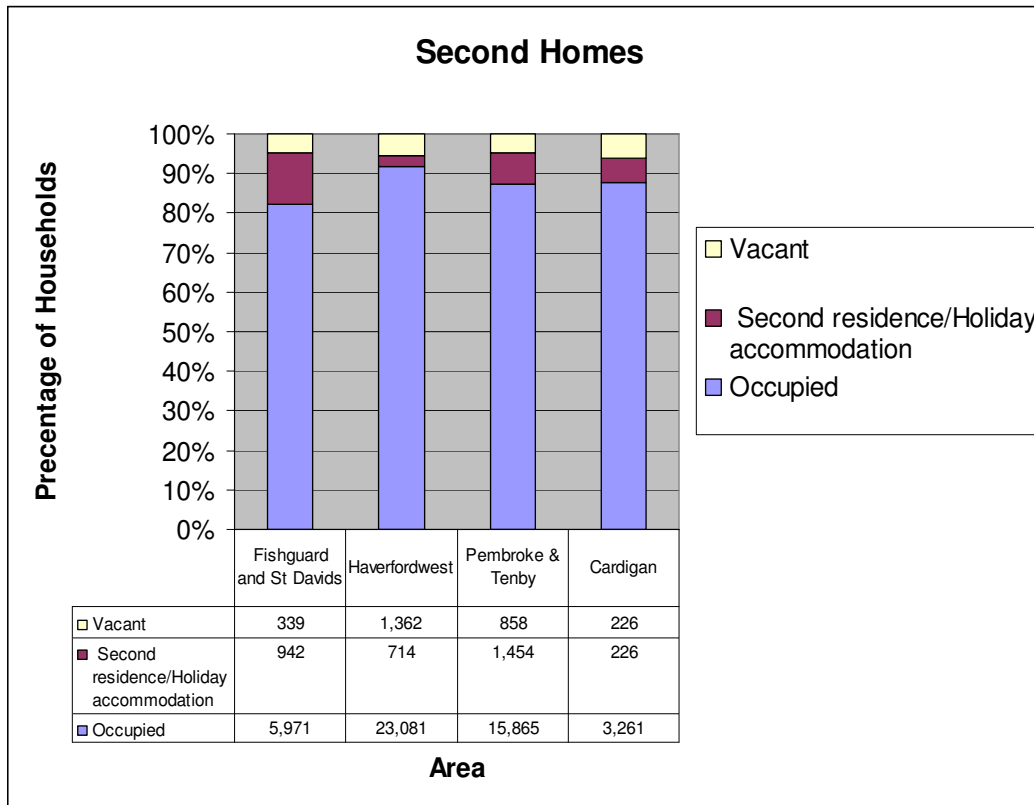
There is also the Power Company and their contractor's opinions to be taken into account. The DTI will look at the responses to the consultations and come up with a decision to approve or not. If approved it could have conditions and one of these might be that a work camp has to be provided.

Acknowledging that there are other large projects, it is not felt however at present that work camps will be used to provide accommodation for any workers coming from outside Pembrokeshire

The area's attractiveness is a key driver for the tourist economy and both existing housing stock and purpose built units are used to provide accommodation for the many visitors to the area.

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Figure 4. Vacant, Second Homes and Occupied dwellings



Second and holiday homes are an issue in certain parts of the area, normally in coastal areas. The lowest percentages are shown in the Haverfordwest Travel to Work area and the highest in the Fishguard and St Davids area.

Within individual communities percentages can be as high as 20% or more. Those communities with 10% or more household spaces used as second residences or holiday accommodation are shown below.

The area is also a very attractive retirement location.

Figure 5. Cardigan Travel to Work Area Second Homes

Community Council	All Household Spaces	Second residence / holiday accommodation	% of all Household Spaces
Nevern	398	63	16%
St Dogmaels	749	74	10%

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Figure 6. Fishguard & St Davids Travel to Work Area Second Homes

Community Council	All Household Spaces	Second residence / holiday accommodation	% of all Household Spaces
Pencaer	244	60	25%
Newport	825	199	24%
Solva	479	106	22%
Dinas Cross	484	97	20%
Mathry	293	57	19%
Brawdy	265	51	19%
Llanrhian	470	80	17%
St Davids & Cathedral Close	997	155	16%

Figure 7. Haverfordwest Travel to Work Area Second Homes

Community Council	All Household Spaces	Second residence / holiday accommodation	% of all Household Spaces
Marloes & St Brides	234	85	36%
Dale	139	46	33%
The Havens	722	197	27%
Nolton and Roch	381	43	11%
Walwyns Castle	129	14	11%

Figure 8. Pembroke and Tenby Travel to Work Area Second Homes

Community Council	ALL HOUSEHOLD SPACES	Second residence / holiday accommodation	% of all Household Spaces
Lamphey	739	347	47%
Amroth	682	141	21%
Saundersfoot	1551	251	16%
St Florence	306	49	16%
Angle	155	23	15%
Manorbier	611	78	13%
Tenby	2759	334	12%
Stackpole	225	23	10%

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2.2 Demographic Structure

2.2.1 Population

The total population of the area was 131,178 in 2001⁴. The population in 1991 was 130,657 this shows a small increase of 521 persons (less than 1%) over 10 years.

Figure 9. Population and average household size

	1991		2001		Average Household Size	
	Population	Households	Average Household Size	Population		Households
Fishguard and St David's	14,341	5,772	2.48	13,426	5833	2.30
H'west	55,505	21,343	2.60	56,031	23390	2.40
Pembroke and Tenby	36,280	14,200	2.55	36,029	15287	2.36
Cardigan⁵	24,531	9,747	2.52	25,692	11152	2.30
Total	130,657	51,062	2.56	131,178	55,662	2.36

There are 55,662 households in the area. The average household size in the area is 2.36 people. Household size varies from 2.30 in the Fishguard and St Davids and Cardigan TTWAs to 2.40 in the Haverfordwest TTWA.

There were slightly more women than men in each of the Travel to Work Areas in 1991. There has been little change between the Censuses.

⁴ Refers to the whole of the Cardigan Travel to Work area

⁵ Refers to the whole of the Cardigan Travel to Work area

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Figure 10. Population by Gender 1991

Travel to work area	Total Population	% Male	% Female
Fishguard and St David's	13,946	48%	52%
Haverfordwest	54,781	49%	51%
Pembroke and Tenby	35,772	48%	52%
Cardigan ⁶	24,304	49%	51%
Total	128,803	49%	51%

Figure 11. Population by Gender 2001

	Total Population	Males % of	Females %
Fishguard and St David's	13219	48%	52%
Haverfordwest	55354	48%	52%
Pembroke and Tenby	35527	49%	51%
Cardigan ⁷	25485	49%	51%

Figures 12a to 12d show the distribution of population within each TTWA⁸ in the area by age group for the years 1991 and 2001. When reading these charts it should be remembered that any point in the data in 1991 corresponds to a point for the 10 years older age group in 2001 (e.g. the peak for the 40-44 group in 1991 corresponds to the peak for the 50-54 group in 2001). There are two particular properties of the age distributions to note. Arrows A show a reduction in the expected number of young people between 1991 and 2001, likely to be caused by outward migration in the 10-14/20-24 and 15-19/25-29 age cohort, this is marked for all the Travel to Work Areas. Arrow B shows an increase in the 40-44/50-54 age cohort, likely to be caused by in migration in this age cohort, the effect in much more marked for the Fishguard & St Davids and Cardigan TTWAs than for the Haverfordwest and Pembroke & Tenby TTWAs. It is appropriate to

⁶ = total TTWA

⁷ = total TTWA

⁸ = total TTWA

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Figure 12a. Population Changes 1991 to 2001 Fishguard and St Davids

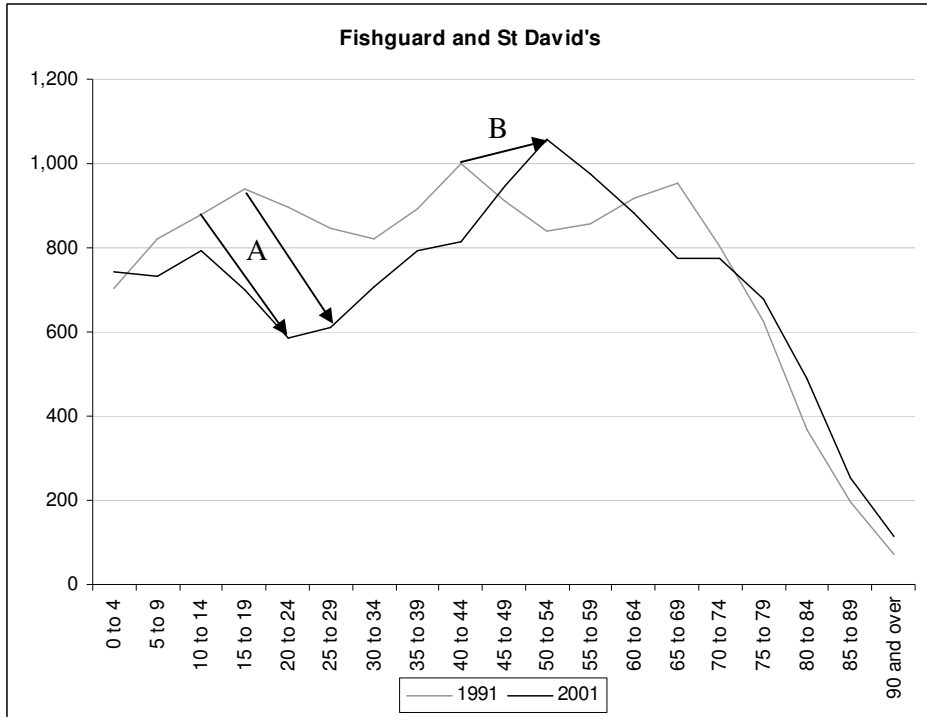
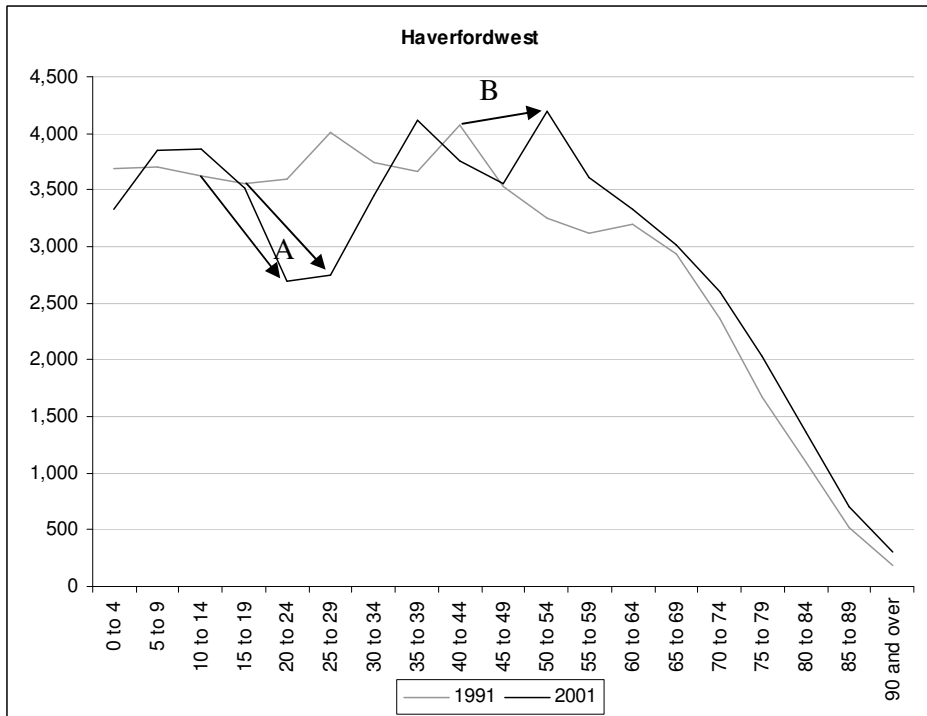


Figure 12b. Population Changes 1991 to 2001 Haverfordwest



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Figure 12c. Population Changes 1991 to 2001 Pembroke & Tenby

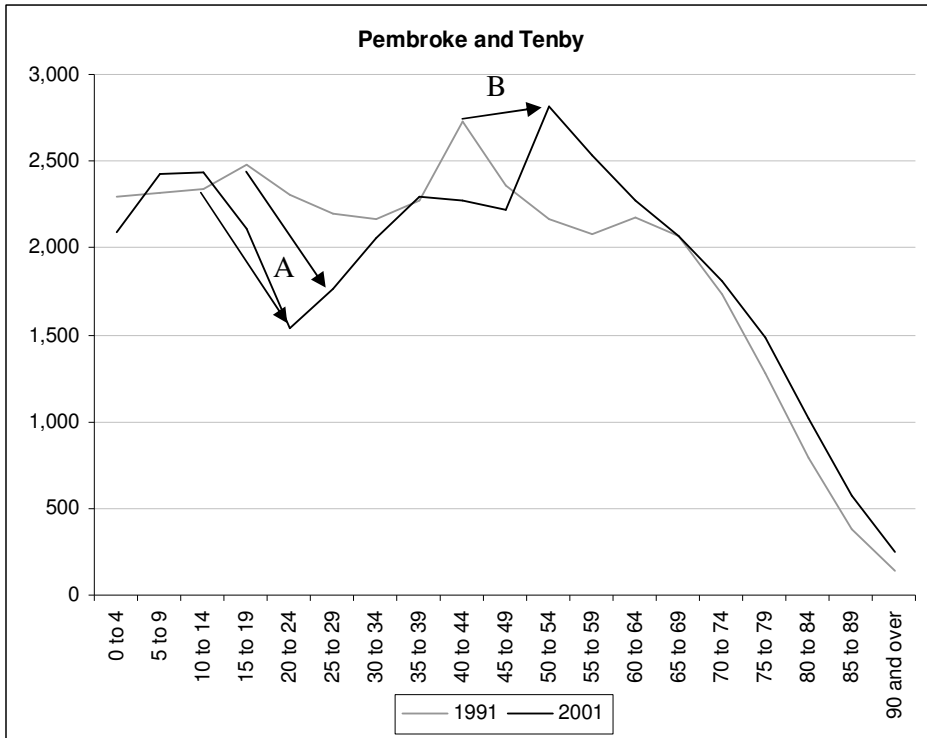
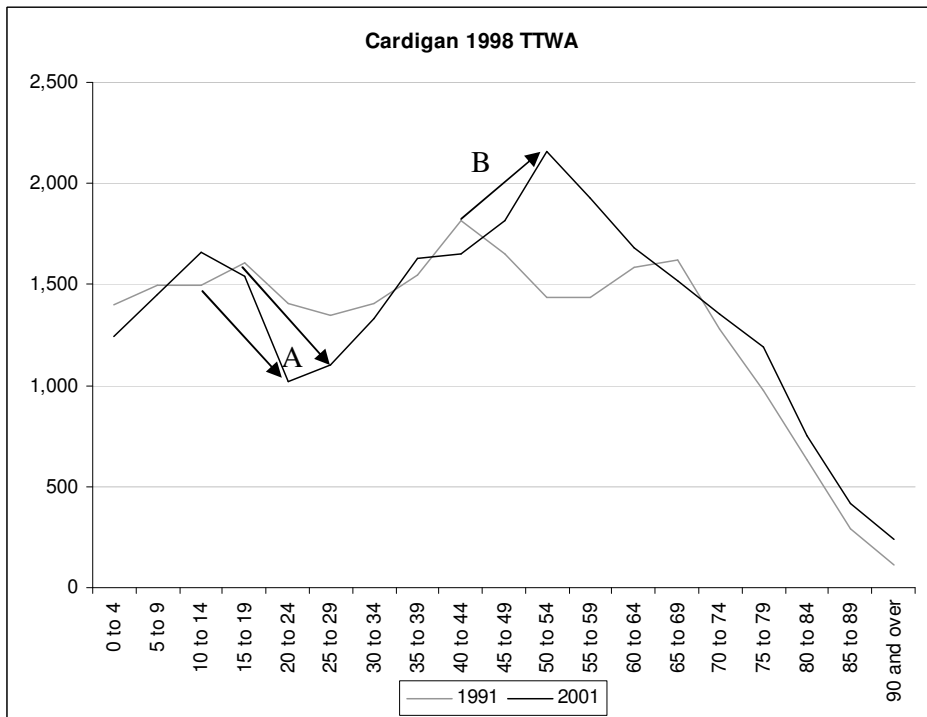


Figure 12d. Population Changes 1991 to 2001 Cardigan



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2.2.2 Ethnicity

The proportion of white households in the area is over 99 % compared with 98% for Wales as a whole and 93% for Wales and England.

Figure 13. White⁹ Households

	All Households	White (%)
Fishguard & St Davids	5945	5930 (99.75%)
Haverfordwest	23040	22841(99.14%)
Pembroke & Tenby	15856	15766 (99.43%)
Cardigan	3267	3246 (99.36%)
Total	48108	47783(99.32%)

Figure 14. Households by Ethnic Group¹⁰

		Fishguard & St Davids	Haverfordwest	Pembroke & Tenby	Cardigan
White	British	5750	22343	15378	3171
	Irish	79	206	152	19
	Other	101	292	236	56
Asian or Asian	Indian	3	27	12	3
	Pakistani	3	15	6	0
	British	0	7	0	3
	Other	0	24	6	6
Black or Black	Caribbean	0	24	0	3
	African	3	0	0	3
	British	3	0	0	0
Chinese		3	27	18	0
Mixed		0	33	39	3
Other		0	42	9	0

⁹ “White does not include Gypsy Traveller households as a separate group. The specific needs of this group will be discussed in Section 5

¹⁰ Note Census outputs are rounded to the nearest 3 in the case of low numbers.

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People from a BME background constitute less than 1% of the total population in Pembrokeshire; just over 1,000 individuals. Within BME residents, there is a smaller black population, and a larger Chinese and Other population. The age profile of BME residents is younger than the white population. This is consistent with the rest of the UK.

This analysis does not cover gypsy travellers, which is discussed later in the report.

2.2.3 Household Types

Household types do not vary significantly between Travel to Work Areas with the majority being families of pensioners, couples with or without children or dependants or lone parents (range of 63% to 67% in the TTWAs).

Compared with Wales and the England and Wales the proportions are quite similar.

Figure 15. Household Types

	All Households aged 16 to 74	One Person	% of Total	One Family and No Others	% of Total	Other Households	% of Total
Fishguard & St Davids	6,012	1,866	31%	3784	63%	362	6%
Haverfordwest	23,066	6,389	28%	15437	67%	1240	5%
Pembroke & Tenby	15,845	4,597	29%	10356	65%	892	6%
Cardigan	3,285	896	27%	2158	66%	231	7%
Total Households	48208	13,748	29%	31735	66%	2725	6%

2.3. Size and Structure of the Local Labour Force

2.3.1 Economic Activity

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Figure 16. Economically Active Population

	All People aged 16 to 74	Active - Full Time	% of all people aged 16 to 74	Active - Part Time	% of all people aged 16 to 74	Active - Unemployed	% of all people aged 16 to 74	Active - Student	% of all people aged 16 to 74
FG & St Davids	9,755	3,947	40%	1,447	15%	304	3%	137	1%
H'West Pemb & Tenby	39,237	15,869	40%	5,787	15%	1,543	4%	720	2%
C'gan	26,172	9,701	37%	3,790	14%	1,129	4%	409	2%
	5,606	2,346	42%	836	15%	172	3%	94	2%

Across the area, the proportion of those in work working full time varies between 37% and 42%.

The Welsh average is 42% and the England and Wales average is 47%.

Part time workers account for between 14% and 15% of all people between the ages of 16 and 74 in the Travel to Work areas. In Wales this is a slightly lower figure of 13% with 14% part time in England & Wales.

Figure 17. Economically Inactive

	All People aged 16 to 74	Total Inactive	% of all people	Inactive Retired	% of all people
F & St Davids	9,755	3,920	40%	1,803	18%
H'West	39,237	15,318	39%	6,384	16%
P & Tenby	26,172	11,143	43%	4,702	18%
Cardigan	5,606	2,158	38%	914	16%

Unemployment rates are between 3% and 4% compared with the England and Wales and the Wales figure of 3%. Between 38% and 43% of all

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people aged between 16 and 74 are inactive. Between 16% and 18% are retired. In Wales these figures are 39% and 15% respectively and 33% and 14% for England and Wales. This probably reflects the attractiveness of the area for retirement.

2.3.2 Employment and Occupation

Although the total numbers employed in the different sectors differs between TTWAs the proportions employed in each sector when compared across TTWAs is more limited.

Haverfordwest has the lowest percentage employed in agriculture (6%) with Cardigan the highest (15%). Retail is highest in Haverfordwest and Cardigan (18%) and lowest in Fishguard and St Davids (14%). The hotel and restaurant trade is strongest in the Pembroke Tenby area (11%) and public administration and health strongest in Haverfordwest (8% of the work force).

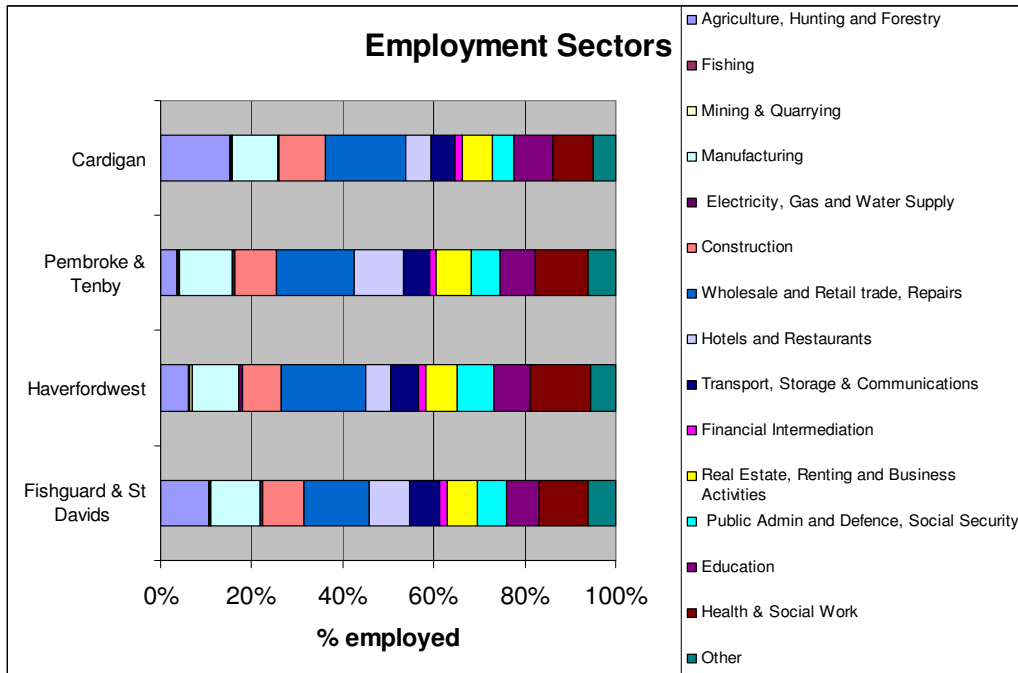
Compared with England, and England & Wales, the economy is dominated more by the primary sectors and not as strong in the area of public administration, defence and finance.

The Pembrokeshire Rural Development Plan refers to:

- An ageing population structure
 - 32% of all those aged 16+ are over retirement age (this compares with 25% for Wales as a whole)
- Low value added economy
 - Over-reliance on primary sectors
- Domination of micro-businesses in a small and peripheral economy
 - Over 94% of businesses employ fewer than 10 people, but have restricted scope for expansion due to limited local markets and Pembrokeshire's distance from other markets
- Pembrokeshire's peripheral location and distance from major markets mean that it is difficult for the county to benefit from the agglomeration effects associated with so-called "city regions".

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Figure 18. Employment by Sector



The most dominant overall occupation is skilled trade. A significant feature of the business economy in the area is the high concentration of micro businesses with less than 10 employees. A significant number are self-employed. There are higher proportions of skilled trade occupations living in the Cardigan area than elsewhere (27%). Managers and senior officials are slightly more dominant in the Pembroke & Tenby area (14%) compared with 12% in the Haverfordwest and Cardigan TTWAs.

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Figure 19a. Occupations

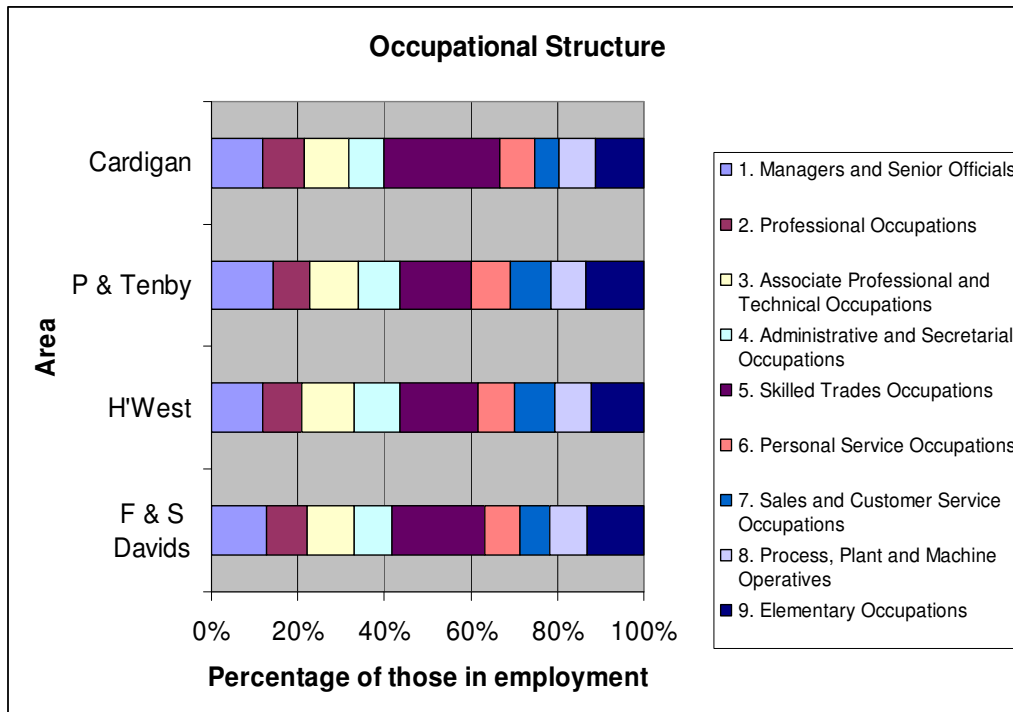


Figure 19b Occupations

	Fishguard & St Davids	H'West	Pembroke & Tenby	Cardigan
1. Managers and Senior Officials	703	2,608	1,968	389
2. Professional Occupations	521	1,992	1,162	317
3. Associate Professional and Technical Occupations	599	2,748	1,552	342
4. Administrative and Secretarial Occupations	475	2,325	1,347	271
5. Skilled Trades Occupations	1,185	3,981	2,292	883
6. Personal Service Occupations	436	1,900	1,238	267
7. Sales and Customer Service Occupations	392	2,051	1,323	180

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	Fishguard & St Davids	H'West	Pembroke & Tenby	Cardigan
Occupations				
8. Process, Plant and Machine Operatives	477	1,851	1,095	280
9. Elementary Occupations	717	2,727	1,858	368
All People	5,505	22,183	13,835	3,297

2.4. Local Incomes

Figure 20: Household Income¹¹ 2004 to 2006

Year	Area	Total Household Income		
		Mean	Median ¹²	Mode
2004	Fishguard & St Davids	£23,700	£20-25000	£15-20000
	Haverfordwest	£25,600	£20-25000	£15-20000
	Pembroke & Tenby	£24,700	£20-25000	£15-20000
	Cardigan	£25,400	£20-25000	£15-20000
2005	Fishguard & St Davids	£23,900	£20-25000	£10-15000
	Haverfordwest	£25,700	£20-25000	£15-20000
	Pembroke & Tenby	£25,400	£20-25000	£10-15000
	Cardigan	£24,600	£20-25000	£15-20000
2006	Fishguard & St Davids	£26,200	£20-25,000	£15-20,000
	Haverfordwest	£27,300	£20-25,000	£15-20,000
	Pembroke & Tenby Total	£26,100	£20-25,000	£15-20,000

¹¹ The figures used are CACI Paycheck figures and they relate to gross income before tax and cover income from every source including investments, income support and welfare.

¹² The median is given as the measure of the average wage rather than the mean as it is the middle value when wages are arranged in order from the smallest to the largest and will not be affected by a small number of very high or low wages, and therefore gives a better impression of what the workers in a population earn. Consider nine workers earning the following wages £10,000; £12,000; £14,000; £15,000; £15,000; £17,000; £18,000; £20,000; £100,000. Most workers earn between £10,000 and £20,000 and the median wage (the middle value), £15,000 reflects this. However the mean wage is £24,555. Although 8 out of the 9 workers earn less than the mean, the very high wage of the one who earns more inflates the average.

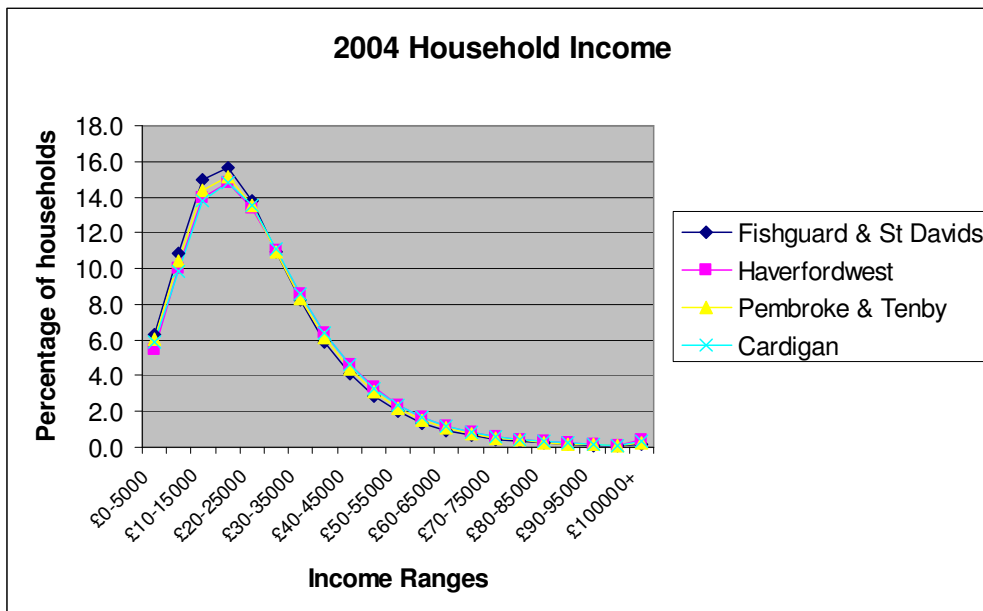
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Year	Area	Total Household Income		
		Mean	Median ¹²	Mode
	Cardigan	£26,000	£20-25,000	£15-20,000

Incomes are predominantly derived through full time work. Incomes across the area are best considered by using the median wage level.

The following figures illustrate in what income brackets most households are earning their income. The majority of households earn less than £35,000 (just over 75%), 55% of households earn less than £25,000.

Figure 21a. Household Incomes 2004



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Figure 21b. Household Incomes 2005

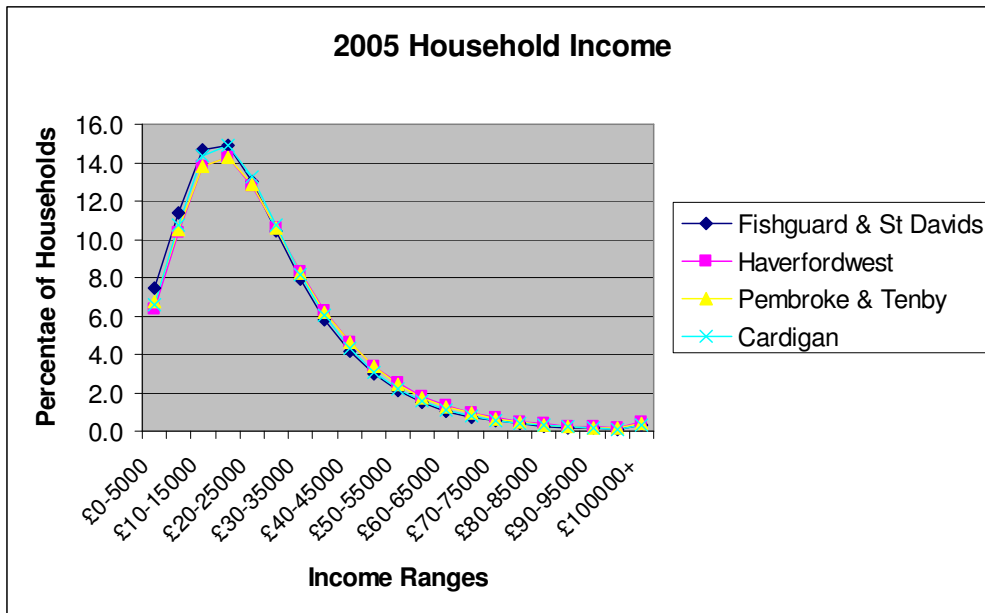
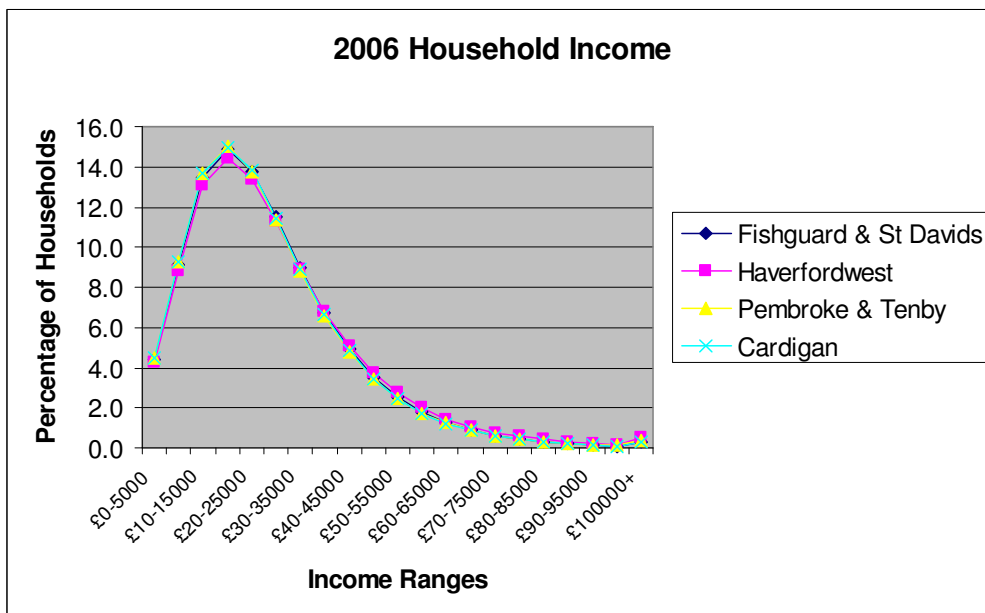


Figure 21c. Household Incomes 2006



2.5. The Cost of Buying or Renting a Property and how this has Changed.

2.5.1. House Prices

2.5.1.1. The data used in this section is that for individual house sales

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collected by HM Land Registry and made available to the public via the House Prices website (www.houseprices.co.uk). The data was gathered from the website by searching for sales with postcodes in the areas of interest. The data was stored in an access database and georeferenced by postcode in MapInfo. The georeferenced data could then be assigned to the Travel to Work Areas within or partly in Pembrokeshire.

2.5.1.2 The information available for each sale includes the type of property (detached, semi-detached or terraced houses, and flats), the full address, including postcode, the date of the sale and the sale price recorded with the Land Registry on completion. Whether the sale is a new build or resale property is also recorded but comparison of this data with known completions of housing in the Pembrokeshire Coast National Park suggests that this is not a sufficiently reliable classification.

2.5.1.3 Data is available from 1 January 2000 to December 2006. However, as the most recent data was downloaded on 5 March 2007, there are likely to be a few remaining sales from late 2006 not yet registered. Data is only published for sales of properties recorded with a postcode; the Land Registry estimates this to include around 80% of total sales¹.

2.5.1.4 Adjustment to estimate sale prices by number of bedrooms.

Land Registry data on house sales does not provide information on the size of the properties sold, only the type. Size, in terms of number of bedrooms, is an important factor in assessing the suitability of housing, so it is useful, when assessing the affordability of housing, to consider size. Therefore a means of estimating the sale price of properties of different sizes from the Land Registry data is needed. In order to determine how the price of a given size and type of house relates to the overall average price for that type (e.g. how the average price of a two bedroom terraced house compares to the average price for all terraced houses) we need a dataset that includes details of both the size and type of properties. Such a dataset was collected in the autumn of 2003 for a survey of the asking prices for houses in the Pembrokeshire Coast National Park¹. This dataset comprises details for 616 detached, semi-detached, terraced or flat properties, without

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occupancy conditions or significant land holdings. The type, number of bedrooms and asking price is recorded for each property.

The lower quartile and median asking prices were calculated for one to four bed properties across all types, these are shown in Figure 22.

Figure 22. Lower Quartile Prices for Houses Advertised for Sale in the Pembrokeshire Coast National Park in Autumn 2003.

Number of Bedrooms	All sizes	1	2	3	2 or 3	4
Lower quartile price	£165,000	£85,000	£125,875	£169,950	£149,950	£225,000
Median price	£225,000	£110,000	£165,000	£207,500	£275,000	£290,000

2.5.1.5 Prices for houses of a given size can be estimated from the Land Registry data by multiplying the Land Registry value by the appropriate adjustment factor (See Figure 23). The lower quartile and median prices are used to calculate adjustment factors for houses of different sizes by dividing the price for a house of a given size by the price for all houses, e.g. the adjustment factor to be applied to calculations for the lower quartile price for a two bedroom house is given by:

$$\frac{\text{Lower quartile price for two bedroom houses}}{\text{Lower quartile price for all houses}}$$

Figure 23. Adjustment factor to be applied to estimates of the lower quartile sale price of houses by size (number of bedrooms)

Number of Bedrooms		1	2	3	2 or 3	4
Adjustment factor	Lower quartile	0.515	0.763	1.03	0.909	1.364
	Median	0.489	0.733	0.922	1.222	1.289

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2.5.1.6 Prices for Travel to Work Areas

The Travel to Work Areas (TTWAs) for which these statistics are calculated were defined in 1998 using 1991 Census information on home and work addresses, and are based on complete 1991 wards¹.

2.5.1.7 Purchase

House prices are continuing to rise at a steady rate. Lower quartile prices have increased from between £40,000 and £55,000 in 2001 to between £120,000 and £135,000 in 2006.

The lower quartile price for all types of houses in Wales was £96,453 in 2006 and for England and Wales £119,957.

Figure 24a. Lower Quartile Price for all Types and Sizes of Housing 2001-06

Year	2001	2002	2003	2004	2005	2006
TTWA						
Cardigan	£45,500	£58,000	£74,500	£100,000	£111,500	£125,000
Fishguard and St David's	£52,250	£64,000	£78,000	£97,500	£120,000	£134,000
Haverfordwest	£41,050	£50,063	£67,125	£92,000	£107,250	£120,000
Pembroke and Tenby	£43,375	£54,438	£73,250	£92,500	£110,000	£124,613

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Figure 24b. Lower Quartile Price for all Types and Sizes of Housing 2001-06

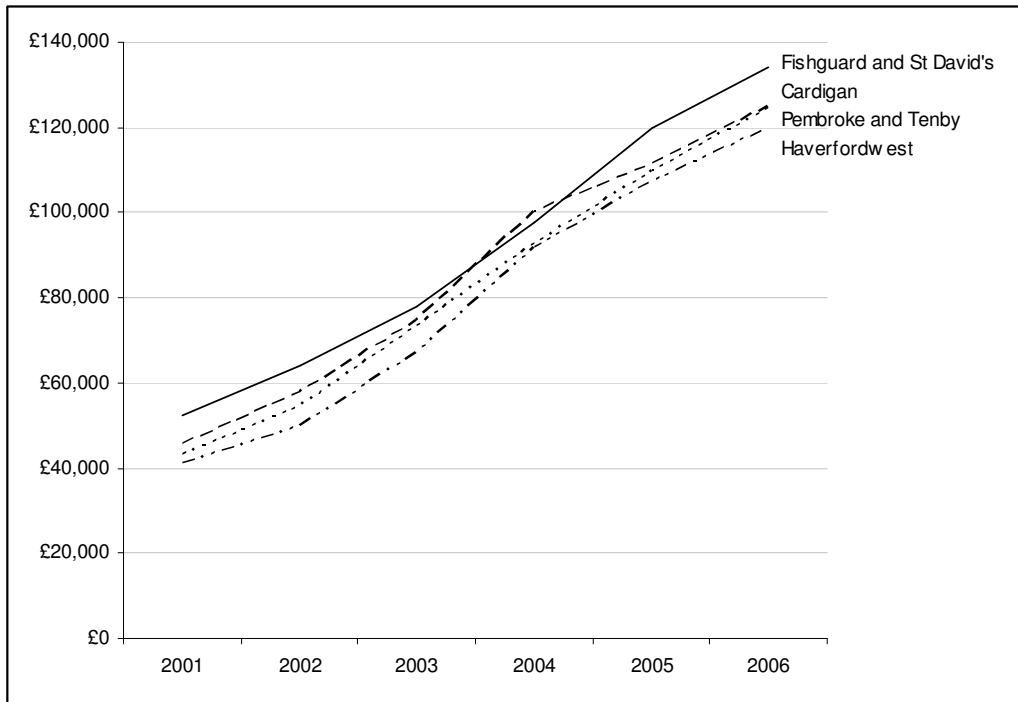


Figure 25a. Median price for all types and sizes of housing 2001 to 2006

Year	2001	2002	2003	2004	2005	2006
TTWA						
Cardigan	£60,000	£77,000	£115,000	£147,500	£145,500	£165,000
Fishguard and St David's	£79,950	£91,000	£121,250	£145,000	£166,250	£183,975
Haverfordwest	£54,000	£73,610	£90,500	£129,500	£137,500	£150,000
Pembroke and Tenby	£63,000	£85,000	£105,000	£137,500	£148,500	£160,000

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Figure 25b. Median price for all types and sizes of housing 2001 to 2006

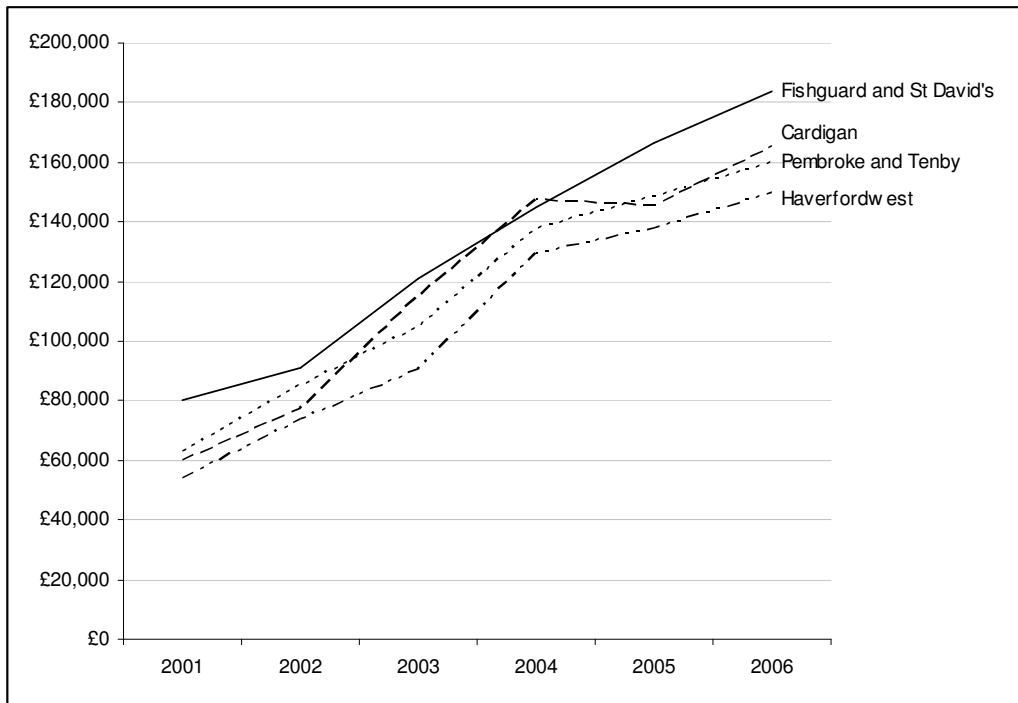


Figure 26 Lower quartile prices by type in 2006

TTWA	Detached	Semi-detached	Terraced	Flat
Cardigan	£165,000 (228)	£118,250 (92)	£104,750 (80)	-
Fishguard and St David's	£181,875 (100)	£123,000 (69)	£122,750 (63)	-
Haverfordwest	£170,000 (370)	£119,963 (266)	£111,000 (284)	£77,000 (33)
Pembroke and Tenby	£172,000 (275)	£124,963 (166)	£110,000 (194)	£88,750 (83)

[Number of sales in brackets () - denotes fewer than 10 sales]

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Figure 27. Median prices by type in 2006

TTWA	Detached	Semi-detached	Terraced	Flat
Cardigan	£202,000 (228)	£137,500 (92)	£120,500 (80)	-
Fishguard and St David's	£234,000 (100)	£155,000 (69)	£145,000 (63)	-
Haverfordwest	£210,000 (370)	£137,250 (266)	£125,000 (284)	£85,000 (33)
Pembroke and Tenby	£210,000 (275)	£146,500 (166)	£130,000 (194)	£115,000 (83)

[Number of sales in brackets () - denotes fewer than 10 sales]

In order to arrive at crude estimates of prices by size the lower quartile and median price for all types of housing in each of the TTWAs was multiplied by the appropriate adjustment factor¹. A brief cross check with asking prices advertised on estate agency websites suggests that the estimated prices for one bedroom properties is possibly lower than would be found in the market.

Figure 28. Estimated prices by number of bedrooms in 2006 Lower quartile

Number of Bedrooms	1	2	3	4
TTWA				
Cardigan	£64,375	£95,375	£128,750	£170,500
Fishguard and St David's	£69,010	£102,242	£138,020	£182,776
Haverfordwest	£61,800	£91,560	£123,600	£163,680
Pembroke and Tenby	£64,175	£95,079	£128,351	£169,971

Figure 29. Estimated prices by number of bedrooms in 2006 Median

Number of bedrooms	1	2	3	4
TTWA				
Cardigan	£80,685	£120,945	£152,130	£212,685

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Number of bedrooms				
TTWA	1	2	3	4
Fishguard and St David's	£89,964	£134,854	£169,625	£237,144
Haverfordwest	£73,350	£109,950	£138,300	£193,350
Pembroke and Tenby	£78,240	£117,280	£147,520	£206,240

Price to income ratios for the areas are shown below.

Figure 30. Price of a 2 bedroom Property (2006) to Income (2006) Ratio

Area	House Price Type	House Price	Household Income Mean Wage	Ratio	Household Income		Household Income	
					Median	Ratio	Median	Ratio
					Wage Low	Wage High		
Cardigan	Lower Quartile	£95,375	£26,000	3.67	£20,000	4.77	£25,000	3.82
Fishguard & St Davids		£102,242	£26,200	3.90	£20,000	5.11	£25,000	4.09
Haverfordwest		£91,560	£27,300	3.35	£20,000	4.58	£25,000	3.66
Pembroke and Tenby		£95,079	£26,100	3.64	£20,000	4.75	£25,000	3.80
Cardigan	Median	£120,945	£26,000	4.65	£20,000	6.05	£25,000	4.84
Fishguard & St Davids		£134,854	£26,200	5.15	£20,000	6.74	£25,000	5.39
Haverfordwest		£109,950	£27,300	4.03	£20,000	5.50	£25,000	4.40
Pembroke and Tenby		£117,280	£26,100	4.49	£20,000	5.86	£25,000	4.69

The relationship with incomes shows potential affordability problems. It summarises the relationship between incomes and house prices to give an idea of affordability of housing to buy for a two bedroom property. When assessing affordability issues the lower quartile price is normally used as this gives a value for lower priced housing but it is not restricted to the very lowest priced housing which may be in a poor state of repair and amount to a very small supply of available housing.

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Using the standard mortgage industry multiplier there are affordability issues throughout the area for those on a single mean or median income.¹³

This is further demonstrated in the results of a University of York study¹⁴ which indicated that Pembrokeshire, Powys and Cardiff had a house to income ratio of over 5 to 1, the ratio in Conwy and Ceredigion was over 4.9 to 1 and that the lowest ratio in Wales was in Merthyr Tydfil, under 3 to 1.

Figure 31. House Price to Income Ratio

Area	Income	House Price	Ratio
Pembrokeshire	£23,332	£136,807	5.86
Powys	£25,998	£144,459	5.56
Cardiff	£31,496	£158,322	5.03
Ceredigion	£28,705	£138,175	4.98
Denbighshire	£26,432	£129,903	4.91
Vale of Glamorgan	£26,432	£143,963	4.58
.....
Merthyr Tydfil	£29,772	£83,111	2.79

2.5.1.8. Right to Buy Sales

In considering the cost of buying a property, it would be appropriate to reflect upon the sales of social housing units sold under the Right to Buy (RTB) (and the Right to Acquire).

¹³ With a single income mortgage if the price of suitable housing is greater than three times the gross salary then the suitable housing will be deemed to be not affordable – Source Affordable Housing Supplementary Planning Guidance.

¹⁴ As presented by Steve Wilcox to the Chartered Institute of Housing’s Conference – “The Big Question” 2006

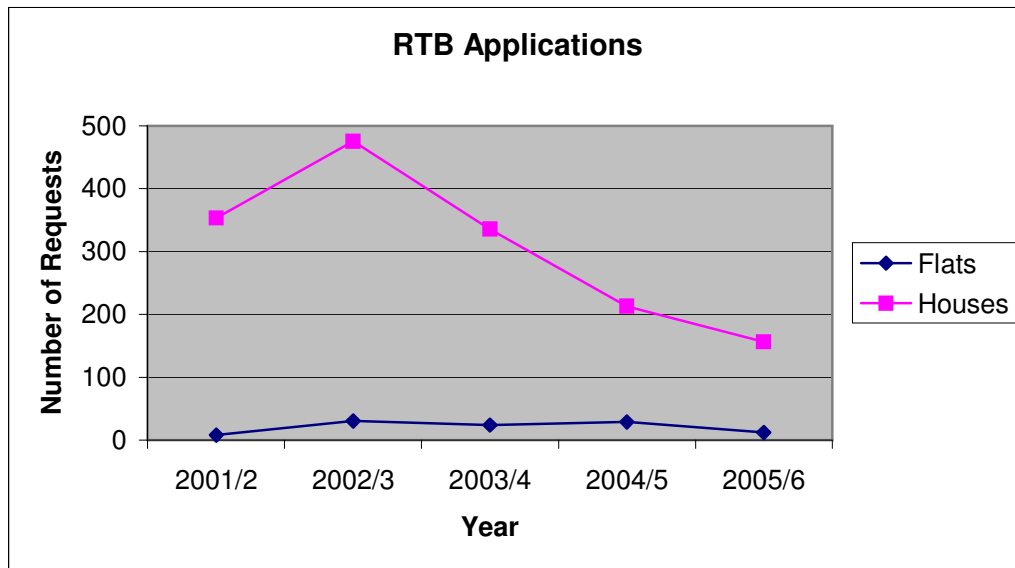
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Figure 32. Right to Buy Pembrokeshire 2003-2004

Area	All Sales ¹⁵	Average Selling Price (£)
Fishguard and St Davids	15	£60,933
Haverfordwest	122	£51,053
Pembroke & Tenby	71	£51,909
Cardigan	-	-

The number of RTB applications and completions has been steadily reducing following the reduction in 2002/3 of the maximum discount available to £16,000.

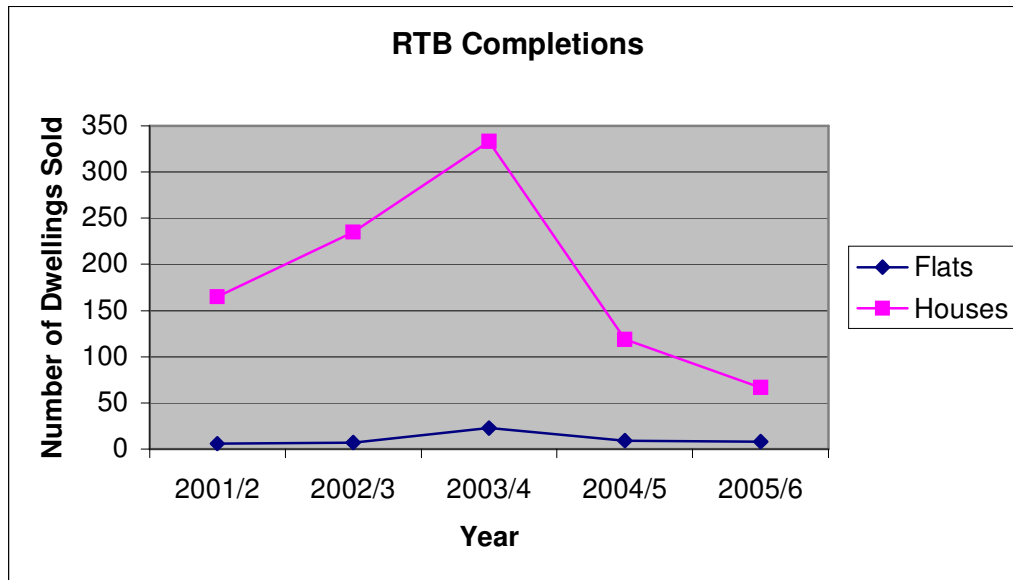
Figure 33. Right to Buy Applications



¹⁵ Where the price is known

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Figure 34. Right to Buy Completions



The “Right to Acquire”, which exists for Registered Social Landlord Tenants, has seen an insignificant number of sales over the last 5 years (less than 5)

Although much reduced, the Right to Buy and the Right to Acquire will continue to assist tenants to move from renting to owner occupation, however will have the negative effect of reducing the availability of social housing for rent for those unable to consider purchase.

2.5.1.9. Private rental

In practice there are effectively two private rented sector markets, one based on rents that exceed the levels supported locally by the Local Housing allowance and generally accessed by and marketed to persons who are not eligible for Local Housing Allowance, and the second based on rents that are lower, eligible for Local Housing Allowance and accessed by households on lower incomes. Whilst theoretically the availability of Local Housing Allowance enables the private rented sector to be accessed by anyone irrespective of income, the reality is that due to the requirement of households to pay a “top up” in a significant number of cases, the private rented market is still restricted as an economically viable option to resolve the housing need of many households.

Private sector rental properties in Pembrokeshire advertised as available on

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the websites of West Wales Properties and Charles Birt estate agents on 22 January 2007 (41 properties in total) had a median rental rate of £650 per calendar month for 2 and 3 bedroom properties (33 properties). In the context of affordability this would amount to just over 30% of gross household income, indicating there may be affordability problems for some households seeking to rent in the private sector. The advertised rental rates support the proposal that private sector rents are increasing, and that households would now expect to pay over £800 per calendar month for a three bedroom house.

There is also much anecdotal evidence to suggest that private sector rents in Pembrokeshire have increased significantly in the last twelve to eighteen months in response to the influx of workers on energy projects around Milford Haven. This increase has effectively reduced the availability of more “affordable” private rented sector accommodation; the demand for affordable housing has since been displaced as an increased pressure on social rented housing and has been shown as an increase in numbers on the Common Housing Register.

2.5.1.10 Social Sector

Rents levied for Registered Social Landlord Tenants are governed by the Welsh Assembly Government, and as such are applicable across the County irrespective of Travel to Work Area.

Figure 35. Rents¹⁶ – Registered Social Landlords

¹⁶ Rents only, no service charges, not all property types shown just a representative sample

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Property type	2001/02	2002/03	2003/04	2004/05	2005/06
1 bed flat (1b2p)	*	*	£42.39	£43.92	£45.46
1 bed bungalow			£43.66	£45.19	£46.86
2 bed flat (2b3p)			£45.19	£46.82	£48.46
2 bed house (2b4p)			£49.42	£51.20	£52.99
2 bed bungalow			£50.17	£50.59	£52.36
3 bed house (3b5p)			£53.95	£55.89	£57.85
4 bed house (4b6p)			£59.34	£61.48	£63.62

Rents for Council Tenancies were not available by type and size of dwelling, new systems will allow this information to be considered in future assessments.

2.6. Total number of dwellings

2.6.1 Housing Completions since the last Census

Figure 36. Total residential completions between 2001 and 2006

TTWA	Number of completions		Number of completions
	PCNP	PCC	
Cardigan	8	142	150
Fishguard and St David's	113	230	343
Haverfordwest	137	1304	1441
Pembroke and Tenby	186	662	848
Total	444	2338	2782

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Sufficient detail is held for 273 out of the 444 completions in the National Park to allow a more detailed breakdown by developer sector, development type and size (number of bedrooms).

Figure 37. Sectors between 2001 and 2006

TTWA	Private	RSL	Total	% Private	% RSL
Fishguard and St David's	269	32	301	89%	11%
Haverfordwest	1321	59	1380	96%	4%
Pembroke and Tenby	729	59	788	93%	7%
Cardigan	142	0	142	100%	0%
All	2461	150	2611	94%	6%

Figure 38. Development Type between 2001 and 2006

TTWA	New Development	Other ¹⁷	Total
Fishguard and St David's	191	110	301
Haverfordwest	1031	349	1380
Pembroke and Tenby	558	230	788
Cardigan	112	30	142
All	1892	719	2611

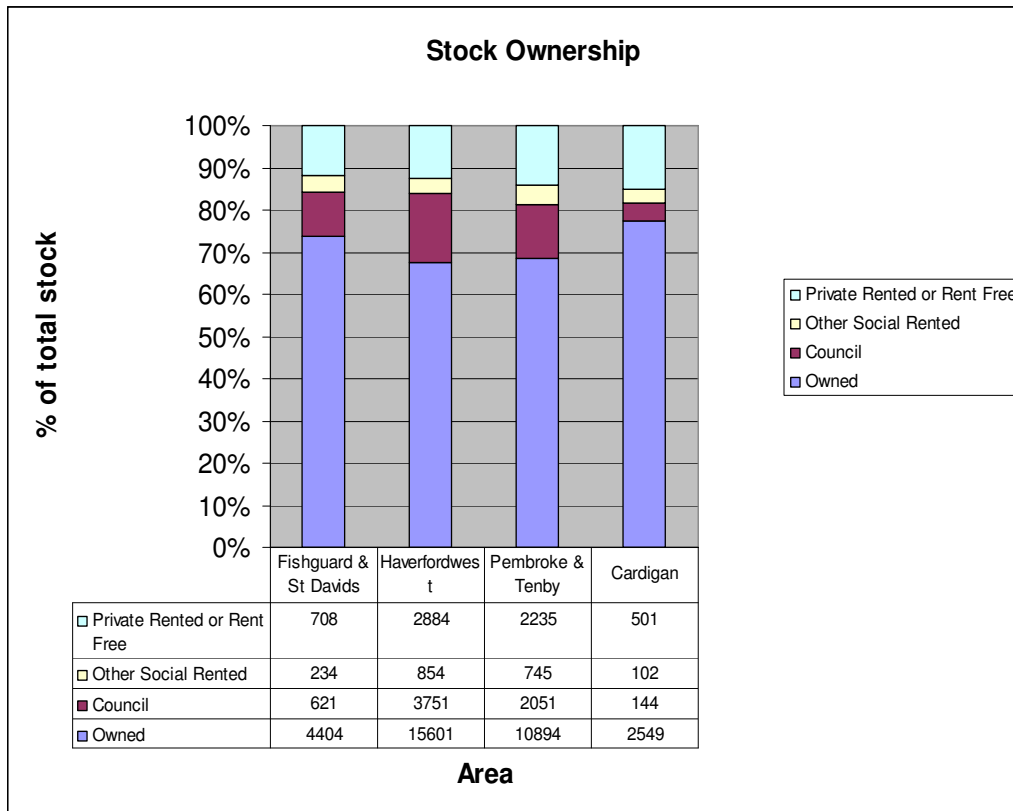
2.7. Tenure

In terms of tenure of dwellings across the area the majority are owned. Ownership is highest in Cardigan TTWA (77%) and lowest in Haverfordwest and Pembroke and Tenby (68%). Council housing available for rent is low in Cardigan TTWA (4%) and highest in Haverfordwest (16%). Private rental accounts for between 12% and 15% of the total stock.

¹⁷ Other includes conversions, change of use and redevelopment (new build on a brownfield site)

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Figure 39. Tenure at 2001



Right to Buy sales will continue to have an impact on the number of people renting from the Social Sector, but this impact, whilst significant will become less so as the numbers of sales reduce.

The Pembrokeshire County Council Housing Revenue Account Business Plan 2002-2032 provides a long range forecast for loss of Council Housing through right to buy.

Figure 40. Projecting the loss of Council Housing from Right to Buy Sales

Year	Opening Stock	Sales	Closing Stock	Average Stock	% Change
1 ¹⁸	6582	242	6340	6461	-3.7
2	6340	331	6009	6175	-5.2
3	6009	130	5879	5944	-2.2
4	5879	85	5794	5837	-1.4

¹⁸ First year of projection - 2002/3

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5	5794	70	5724	5759	-1.2
6	5724	70	5654	5689	-1.2
7	5654	70	5584	5619	-1.2
8	5584	65	5519	5552	-1.2
9	5519	65	5454	5487	-1.2
10	5454	65	5389	5422	-1.2
11	5389	65	5324	5357	-1.2
12	5324	65	5259	5292	-1.2
13	5259	65	5194	5227	-1.2
14	5194	60	5134	5164	-1.2
15	5134	60	5074	5104	-1.2
16	5074	60	5014	5044	-1.2
17	5014	60	4954	4984	-1.2
18	4954	60	4894	4924	-1.2
19	4894	60	4834	4864	-1.2
20	4834	55	4779	4807	-1.1
21	4779	55	4724	4752	-1.2
22	4724	55	4669	4697	-1.2
23	4669	55	4614	4642	-1.2
24	4614	55	4559	4587	-1.2
25	4559	55	4504	4532	-1.2
26	4504	55	4449	4477	-1.2
27	4449	50	4399	4424	-1.1
28	4399	50	4349	4374	-1.1
29	4349	50	4299	4324	-1.1
30	4299	50	4249	4274	-1.2

The projection suggests that over the first ten years over 1,000 units would be lost, more than 15% of the average stock at the beginning of the period.

2.8. House size/type

Figure 41. Number of Rooms per Household 2001 Census

	All Households	Number of Rooms							
		1	2	3	4	5	6	7	8+
FG & St	5,973	0%	1%	4%	16%	22%	23%	14%	20%

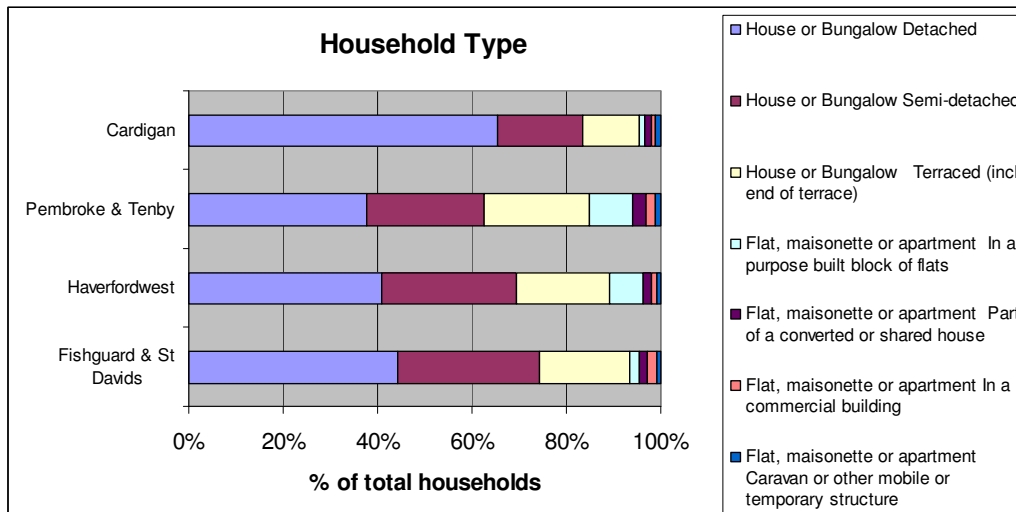
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Dauids									
H'West	23,049	1%	1%	5%	16%	27%	24%	12%	14%
Pemb &									
Tenby	15,811	0%	2%	7%	20%	26%	21%	11%	14%
Cardigan	3,266	0%	1%	4%	13%	22%	22%	15%	23%

Figure 42a. Number of Households by Property Type

	House or Bungalow				Flat, maisonette or apartment				All Households
	Detached	Semi-detached	Terraced (incl end of terrace)	In a purpose built block of flats	Part of a converted or shared house	In a commercial building	Other mobile or temporary structure		
Fishguard & St Davids	2,647	1,790	1,140	121	110	112	57	5,977	
Haverfordwest	9,476	6,562	4,601	1,642	394	288	174	23,137	
Pembroke & Tenby	5,965	3,929	3,545	1,416	450	351	161	15,817	
Cardigan	2,122	589	388	39	48	29	34	3,249	
Total	20210	12870	9674	3218	1002	780	426	48180	

Figure 42b. Number of Households by Property Type



2.9. Stock Condition

Unfit dwellings in the owner occupied sector and the private rental

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sector constitute over 80% of all unfit dwellings in the County.¹⁹

The following Housing Needs information has been taken from Pembrokeshire County Council's Housing Needs Survey undertaken by Market Research Wales in 2001. We asked residents to give their overall satisfaction with their home and area surrounding their home and to assess whether their present home was suitable for them.

Questionnaire forms were sent to every household in Pembrokeshire (47,616), and forms returned by 12,690. These respondents form a self-selecting sample, which might give rise to bias in the responses. However as this was primarily a survey into housing need that covered other issues as well (including housing condition) it is assumed that the bias resulting from self selection will be small with regard to the questions on housing condition. The sample of 12,690 from a population of 47,616 can be expected to give a 95% confidence level of $\pm 0.75\%$ ²⁰

The following two figures respectively show:

- Estimated number of homes with perceived key condition attributes this includes an assessment by residents of whether their home is in good condition;
- Estimates of the numbers of properties in Pembrokeshire with key conditions attributes, again as perceived by the residents.

Figure 43. Estimated Homes with Key Condition Attributes (as perceived by residents)

Tenure	Owner	Council	RSL	Private	All Tenures
Key Attribute		Tenant	Tenant	Tenant	

¹⁹ Source – Pembrokeshire County Council Private Sector House Condition and Energy Efficiency Survey 2002 Report

²⁰ We can be confident that were this survey repeated 100 times with this response rate, on 95 occasions the results would be within 0.75% of the results reported here.

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Tenure	Owner	Council	RSL	Private	All Tenures
Key Attribute	Tenant	Tenant	Tenant	Tenant	
Home in Good Condition	93%	75%	92%	73%	89%
Roof Insulated	86%	84%	93%	64%	85%
Heating Satisfactory	86%	57%	86%	62%	81%
Home with Damp or Condensation	32%	61%	34%	60%	38%
External Walls Insulated	35%	21%	64%	18%	33%
Floors Insulated	15%	4%	29%	9%	14%
Insulation works within the last 12 months	5%	8%	8%	3%	5%

In general, homes rented from the Council and from private landlords appear to have been in need of most improvement, scoring lowest on most attributes. It is acknowledged however that Council Housing stock is undergoing a significant refurbishment programme to bring the quality of stock up to the Welsh Housing Quality Standard by 2012

Assuming that the percentage figures shown in the above figure, the sample reflects the situation in the population, the following conclusions can be drawn for key condition attributes:

Figure 44. Estimated Numbers of Properties with Key Condition Attributes

Attribute	Number (±360)
Homes Not in Good Condition	5238
Roof Not Insulated	7142
Heating Not Satisfactory	7328
Home with Damp or Condensation	18094
External Walls Not Insulated	31903
Floors Not Insulated	40950
Insulation works within the last 12 months	2381

2.10. Social Housing Stock

The ratios of private to social housing stock are shown in Figure 45a and 45b.

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Figure 45a. Stock breakdown

	Private Rental or Owned (%)	Social Sector (%)
Fishguard & St Davids	86	14
Haverfordwest	80	20
Pembroke & Tenby	82	18
Cardigan	93	7

Figure 45b. Stock breakdown

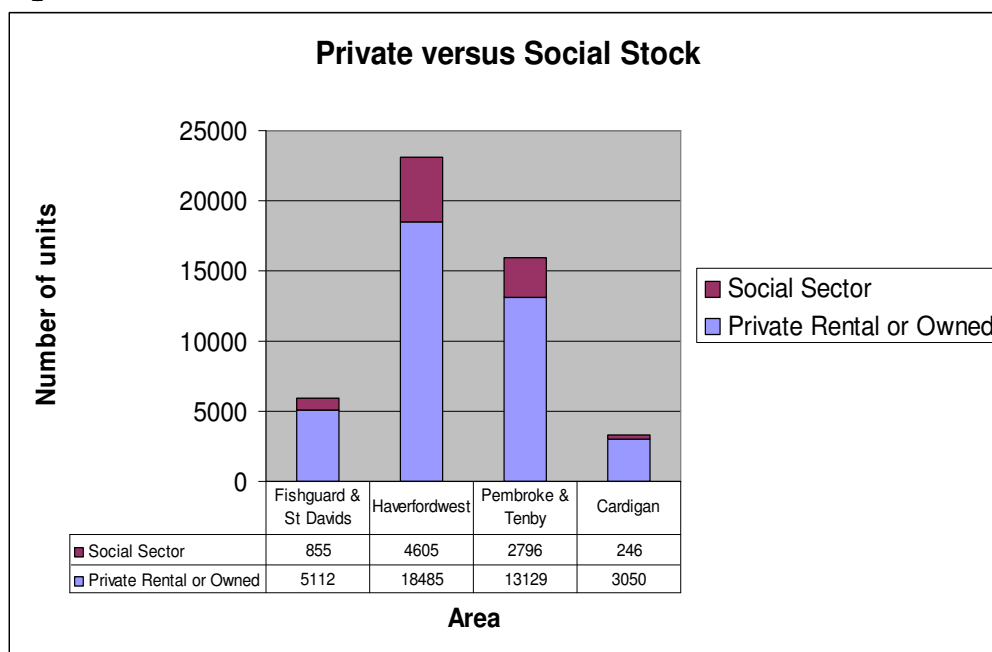


Figure 46 gives the distribution of social rented stock in January 2006 and shows that Pembrokeshire County Council has the highest amount of stock and

Figure 46. Social Rented Stock at January 2006

	Pembrokeshire				Total
	County Council	Pembrokeshire Housing	Cymdeithas Tai Cantref	Cymdeithas Tai Dewi Sant	
Cardigan	105	0	74	0	179
F'guard/St Davids	524	64	215	0	803
Haverfordwest	3294	721	5	122	4142
Pembroke/Tenby	1881	659	0	109	2649
Total Properties	5804	1444	294	231	7773

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2.11 Levels of shared housing and communal establishments

The number of households sharing accommodation from the last census is shown in Figure 47.

Figure 47. Percentage of households in shared dwellings

	Total Households	All Households in a shared dwelling	% Shared
Fishguard & St Davids	6,012	19	0.32%
Haverfordwest	23,066	45	0.20%
Pembroke & Tenby	15,845	14	0.09%
Cardigan	3,285	3	0.09%
Total	48,208	81	0.17%

Numbers and percentages are low such that it would appear to not be a significant issue in Pembrokeshire.

2.12 Indicators of housing demand, pressure and potential supply

2.12.1 House Prices and Rents and Affordability

2.12.1.1 Buying Property

Using the lower quartile house price within each area as a guide to the entry-level into owner occupation for first time buyers the assessment of affordability shows that purchasing an entry level property would require a net annual income of between £31,000 and £35,000 depending on which Travel to Work Area they wished to purchase in. In addition it should be made clear that those people purchasing a property would have no access to Housing Benefit to assist in paying a mortgage.

Figure 48. Assessment of Affordability Lower Quartile House Price

	Fishguard & St Davids	Haverford west	Pembroke & Tenby	Cardigan

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Lower Quartile House Price	134000	£120,000	£124,000	£125,000
95% of Lower Quartile House Price	127300	£114,000	£117,800	£118,750
5% Deposit	6700	£6,000	£6,200	£6,250
Interest rate for first 5 years ²¹	5.74%	5.74%	5.74%	5.74%
Interest rate for remaining term	6.74%	6.74%	6.74%	6.74%
Overall APR	6.60%	6.60%	6.60%	6.60%
First 60 months monthly payment	£800.08	£716.49	£740.38	£746.35
Remainder of mortgage	£866.53	£775.99	£801.86	£808.32
Affordability Calculator Net household income to service mortgage at 30%	£2,888.43	£2,586.63	£2,672.87	£2,694.40
Net annual household income to service mortgage at 30%	£34,661.20	£31,039.60	£32,074.40	£32,332.80

In looking at the range of earnings for households this would mean that it is only those earning between £30,000 and £35,000 and above that are likely to be able to purchase a property. Over 70% of households in the area have an income of less than £35,000²², and thus would have difficulty in affording to purchase a property.

Figure 49. Percentage of households within the following household income parameters – greater or less than £35,000

	Income >£ 35,000	Income < £35,000
Fishguard & St Davids	23.9	76.1
Haverfordwest	25.9	74.1
Pembroke & Tenby	23.5	76.5
Cardigan	23.4	76.6

Figure 50. Percentage of households within the following household

²¹ Mortgage Lender: Nationwide. Type: Fixed Rate Capital and Interest. Term: 25 years

²² Relates to gross income. The % of households having difficulties in affording properties will be greater.

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income parameters – greater or less than £30,000

	Income >£ 30,000	Income < £30,000
Fishguard & St Davids	32.8	67.1
Haverfordwest	34.8	65.2
Pembroke & Tenby	32.3	67.6
Cardigan	32.3	67.7

2.12.1.2. Private Rental

Information is not available for individual travel to work areas. Please see section 2.5.1.3 for how the data was gathered.

Figure 51a. Income Requirement for Private Renting

Private Rental on Estate Agent Websites	
Median rental rate Jan 2007 2 and 3 bed properties	£650
Net monthly household income to service rental at 30%	£2,166.67
Net annual household income to service rental at 30%	£26,000.00

It should be noted that some households may be able to access Local Housing Allowance (Housing Benefit) to make their rent affordable, provided that rent levels were within the Local Housing Allowance thresholds.

The Local Housing Allowance thresholds for May 2007 are shown in Figure 51b.

Figure 51b Local Housing Allowance Rates – May 2007

Number of Rooms	Weekly Allowance for the Pembrokeshire Broad Market Rental Area (£)	Weekly Allowance for the Cardigan Coast Broad Market Rental Area (£)
Shared Room	47.00	48.00
2 Room Dwelling	75.00	87.00
3 Room Dwelling	93.00	98.00
4 Room Dwelling	115.00	107.00
5 Room Dwelling	127.00	112.00

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6 Room Dwelling	132.00	120.00
-----------------	--------	--------

It is acknowledged that these fall far short of the median rental figure above and therefore it is likely that many households renting privately would have to pay an amount of rent to “top up” the difference between the market rent and the Local Housing Allowance thresholds.

The figure below shows that in the Travel to Work areas between 43% and 46% of households could not afford to rent privately.²³

Figure 52. Percentage of households within the following household income parameters – greater or less than £25,000

	Income > £25,000	Income < £25,000
Fishguard & St Davids	44.3	55.6
Haverfordwest	46.1	53.9
Pembroke & Tenby	43.7	56.2
Cardigan	43.7	56.2

2.12.1.3. Social Rental

Figure 53. Welsh Assembly Government Benchmark Rents

	Weekly Rents 2005/6	Monthly Household income to service rental at 30%	Net annual household income to service the rent at 30%
1 bed flat (1b2p)	£45.46	£606.13	£7,273.60
1 bed bungalow	£46.86	£624.80	£7,497.60
2 bed flat (2b3p)	£48.46	£646.13	£7,753.60
2 bed house (2b4p)	£52.99	£706.53	£8,478.40
2 bed bungalow	£52.36	£698.13	£8,377.60
3 bed house (3b5p)	£57.85	£771.33	£9,256.00

²³ See previous footnote.

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	Weekly Rents 2005\6	Monthly Household income to service rental at 30%	Net annual household income to service the rent at 30%
4 bed house (4b6p)	£63.62	£848.27	£10,179.20

These rents apply across all the Travel to Work areas for Registered Social Landlord properties. The information for Pembrokeshire County Council was not available; average rents for types of property could not be identified. In general terms there is however a requirement for parity of rents across the social sector so this should not impact significantly on the conclusions drawn.

Figure 54 below shows that in the Travel to Work areas theoretically, between 13% and 14% of households could not afford to rent a Council or Registered Social Landlord or Council property without Housing Benefit support,²⁴ however, unlike the Private Rented Sector, all Council and Registered Social Landlord rents are within eligible levels for Housing Benefit and are therefore affordable, even to those on the minimum state incomes.

Figure 54. Percentage of households within the following household income parameters – greater or less than £10,000

	Income >£ 10,000 (%)	Income < £10,000 (%)
Fishguard & St Davids	86.4	13.6
Haverfordwest	86.9	13.1
Pembroke & Tenby	86.2	13.8
Cardigan	86.2	13.8

Figure 55. Percentage of households within the following household income parameters – greater or less than £5,000

	Income >£ 5,000	Income < £5,000
Fishguard & St Davids	95.5	4.4
Haverfordwest	95.7	4.2
Pembroke & Tenby	95.5	4.5
Cardigan	95.5	4.5

²⁴ This relates to gross income. The percentage of households having difficulties in affording properties will be greater.

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2.13. Occupancy by Tenure

Figure 56. Overcrowding by tenure and location

Occupancy Rating	All H/holds	Owned	Rented from Council	Other Social Rented	Private Rented or Living Rent Free
		-1 or less	-1 or less	-1 or less	-1 or less
Fishguard & St Davids	5,967	81	69	15	54
Haverfordwest	23,090	275	334	72	313
Pembroke & Tenby	15,925	254	208	90	215
Cardigan	3,296	59	12	6	46

The occupancy rating provides a measure of under-occupancy and overcrowding. A value of -1 implies that there is one room too few and that there is overcrowding in the household. The occupancy rating assumes that every household, including one-person households, requires a minimum of two common rooms (excluding bathrooms).

The pattern of overcrowding appears slightly more prevalent in owner occupied properties in the Cardigan and Pembroke and Tenby Travel to Work area.

2.14. Vacancy rates by tenure

Figure 57 Vacancy Rates

	Occupied	Second residence/Holiday accommodation		Vacant	
		% of Total	% of Total		
Fishguard & St Davids	5,971	82%	942	16%	339
Haverfordwest	23,081	92%	714	3%	1,362
Pembroke & Tenby	15,865	87%	1,454	9%	858
Cardigan	3,261	88%	226	7%	226

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The highest rate is in Cardigan with 7%.

2.15. Turnover

2.15.1 Social Housing

Data provided in the figure below is for Pembrokeshire Housing Association properties.

Figure 58 Turnover of properties

	2001\02	2002\3	2003\4	2004\5	2005\6	2006\7
Fishguard & St Davids	9.9	7.6	5.5	5.7	5.2	5
Haverfordwest	9.9	7.6	5.5	5.7	5.2	5
Pembroke & Tenby	9.9	7.6	5.5	5.7	5.2	5
Cardigan						

The growth in homelessness has reached the point where the number of vacancies arising in social sector housing is not sufficient to house the number of people for whom the Council has a statutory duty to secure accommodation.

Figure 59 Comparison of Homeless Applications with Tenancies available to address arising need

	2002/03	2003/04	2004/05	2005/06
Homeless applications	717	1094	1243	1274
Priority need homeless	341	525	548	506
New lettings PCC	469	423	341	256
New lettings all social landlords			490	365

Figure 60 Comparison of Homeless Applications with Tenancies available to address arising need

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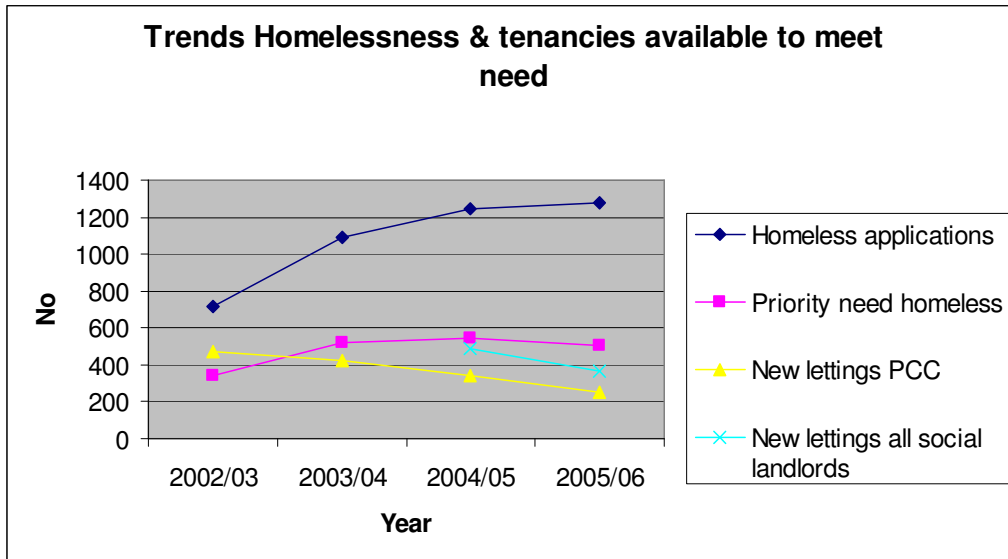


Figure 61 identifies the total number of dwellings that are intended to be provided through the Social Housing Grant development programme for the next three years (2007/8 to 2009/10); even with this additional development the impact of homelessness is still expected to be such that demand will outweigh supply.

Figure 61 Social Housing Grant Development Programme

	Social Housing Grant Units
Fishguard and St Davids	20
Haverfordwest	265
Pembroke and Tenby	78
Cardigan	55

Figure 62 gives an indication of the minimum level of need identified following local surveys carried out by the Rural Housing Enabler since 2005 in conjunction with local communities.

Figure 62 Local Surveys

Community Council Area	Housing Market Area (TTWA)	Minimum Level of Need Identified
St Davids	Fishguard and St Davids	26
Newport	Fishguard and St Davids	23

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St Dogmaels	Cardigan (part)	19
Nolton and Roch	Haverfordwest	19
Lamphey	Pembroke and Tenby	16
Dinas Cross	Fishguard and St Davids	13
Marloes	Haverfordwest	11
Rosemarket	Haverfordwest	11
Martletwy	Haverfordwest	10
Jeffreyston	Pembroke and Tenby	10
Dale	Haverfordwest	9
St Ishmaels	Haverfordwest	7
Herbrandston	Haverfordwest	7
Clunderwen	Haverfordwest	7

2.15.2 Private Sales

Figure 63a Private Sales 2001

	Private Rental or Owned	Number of Sales	% of total Private Stock
Fishguard & St Davids	5112	231	5%
Haverfordwest	18485	1091	6%
Pembroke & Tenby	13129	771	6%
Cardigan	3050	N/A ²⁵	N/A

Figure 63a Private Sales 2006

	Private Rental or Owned	Number of Sales	% of total Private Stock
Fishguard & St Davids	5381	234	4%
Haverfordwest	19806	953	5%
Pembroke & Tenby	13858	718	5%
Cardigan	3192	N/A ²⁶	

²⁵ refers to whole TTWA

²⁶ refers to whole TTWA

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The Local Housing Market Assessment Guide suggests that homeowners normally move on average every 3 to 7 years.

2.15.3 Private Renting

Data relating to the turnover of housing in the Private Rented Market was requested as part of the Estate Agent Survey. As there was no survey information returned, it is acknowledged that there is a gap in this analysis. In future reviews it will be of necessity to obtain information to inform this part of the assessment.

2.16. Assessing Available Housing Supply

2.16.1 Housing for Sale

Data relating to the availability of housing for sale was requested as part of the Estate Agent Survey. As there was no survey information returned, it is acknowledged that there is a gap in this analysis. In future reviews it will be of necessity to obtain information to inform this part of the assessment.

2.16.2 Housing for Private Rental

Data relating to the availability of housing for rent was requested as part of the Estate Agent Survey. As there was no survey information returned, it is acknowledged that there is a gap in this analysis. In future reviews it will be of necessity to obtain information to inform this part of the assessment.

2.16.3 Social sector

There are currently 7810 properties within the social sector:

- Pembrokeshire County Council – 5689 properties
- Pembrokeshire Housing – 1588 properties
- Cymdeithas Tai Cantref – 302 properties
- Cymdeithas Dewi Sant – 231 properties

2.16 Historical analysis of housing land supply against household formation

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Housing commitments in Pembrokeshire 2007					
	PCNP ²⁷	PCC ²⁸	PCNP	PCC	Total
TTWA	UC ²⁹	UC	NS ³⁰	NS	Supply
Cardigan	4	33	3	396	436
Haverfordwest	23	230	74	4512	4839
Fishguard and St David's	32	31	86	581	730
Pembroke and Tenby	131	156	196	1683	2166
Total	190	450	359	7172	8171

The forecasts set out in Figure 60 (Projected Household Changes 2005 – 2030) suggest that approximately 570 additional dwellings will be needed per annum between 2005 and 2016.

The housing land supply for the Joint Unitary Development Plan makes provision for 600 units per annum between 2000 and 2016 (a total of 9600). At 2007 the committed supply totals 8,171.

From Figure 36 it can be seen that there has only been an average of 556 units per annum completed between 2001 and 2006 indicating that there is already a shortfall in provision over the initial years of the Joint Unitary Development Plan.

Figure 64a Number of Residential Units in 2001

	Private Rental or Owned
Fishguard & St Davids	5112
Haverfordwest	18485
Pembroke & Tenby	13129
Cardigan	3050
All Pembrokeshire	39776

Figure 64a Number of Residential Units in 2006

²⁷ PCNP using March 2007 Supply figures

²⁸ PCC using May 2007 Supply figures

²⁹ UC = Units Under Construction

³⁰ NS = Not Started. Includes allocated units and units with full or outline permission.

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	Private Rental or Owned
Fishguard & St Davids	5381
Haverfordwest	19806
Pembroke & Tenby	13858
Cardigan	3192
All Pembrokeshire	42237

From the above analysis of the situation in Pembrokeshire, a number of key questions can now be answered:

2.18. What are the key drivers of the local housing market?

- Large scale construction projects leading to inward migration of workers placing pressure on private rental properties.
- The attractiveness of the area creates external pressure for second homes, holiday letting and retirement places. This is exacerbated by low local incomes being unable to compete with the purchasing power of those from away. Anecdotal evidence suggests that demand formerly focused on the Devon Cornwall area is now placing pressure on the study area.
- Historically the market has been influenced by the outward migration of young people and the inward migration of people aged 40+. Population projections suggest that the current top-heavy population structure will continue to grow, an increase in the 20-25 years age range and a decline in the 30 to 40 years age bracket.
- Household size is likely to reduce further to an estimated 2.02 in 2030 as a result primarily of an increase in one-person households.

2.19. How do the different tenures relate to each other?

- In all the TTWA's, private ownership prevails constituting between 68% and 77% of households. Council tenancies constitute between 4% and 10%, other social rented properties between 3% and 5% and private rental between 12% and 15%.
- Loss of council housing through right to buy is forecast at

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approximately between 60 and 70 units per year. Build rates for Housing Associations for the area forecast at an average of 139 per annum over the next 3 years.

- Unfit dwellings in the owner occupied sector and private rental sector constitute over 80% of all unfit dwellings in the County. In general homes rented from the Council and from private landlords appear to have been in need of most improvement, scoring lowest on most attributes. All social sector housing however will be required to meet the Welsh Housing Quality Standard by 2012.
- In the last five years 2782 dwellings have been completed in the area, approximately 550 per annum just below the anticipated supply of the Joint Unitary Development Plan of 600 per annum. A small number of Registered Social Landlord developments were completed, 150 in total (5%) of the total which is below the target programmed in the Joint Unitary Development Plan of seeking 20% provision.

2.20. Is there a shortfall of housing in the local housing market or in a particular sub area?

- Shortfalls across all rented sectors to provide housing for priority need and non-priority need homeless.
- Accommodation needed for migrant workers. If provided in the vicinity of the projects themselves then this will affect the all the Travel to Work Areas to varying degrees.
- Affordable housing is at a premium for those unable to buy or rent on the open market.
- Shortfall of affordable housing to meet the backlog of need for affordable housing as indicated by the Common Housing Register.
- Local Surveys for some communities have also indicated need

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2.21. What are the most desirable or least desirable locations?

- The size of the individual TTWA areas would appear to mask individual hotspots and less desirable areas.
- In terms of high house prices the hotspots are predominantly in the west of Pembrokeshire, the area around Newport and areas close to the border with Carmarthenshire. All these areas are predominantly rural.
- When comparing across TTWAs, Fishguard & St Davids has the most expensive lower quartile property price (£134,000) and Haverfordwest (£120,000) the least expensive. The lowest price of £120,000 was still higher than the equivalent for Wales £96,453 showing how property in Pembrokeshire is generally seen as desirable if market forces can be taken as an indication of desirability. There are no known areas where private rental accommodation is seen as undesirable. In the social housing sector demand continues to exceed supply and there are no locations where there are unoccupied properties on account of lack of desirability.

2.22. Are there problems of affordability?

- Pembrokeshire is now³¹ the least affordable area in Wales. There are general affordability issues of resident workers on lower salaries. Using the lower quartile house price within each area a net annual income of between £31,000 and £35,000 is needed to purchase. Incomes are predominantly below this range throughout the TTWAs.
- Private Rental properties can cost approximately £650 per month with incomes of £26,000 needed to support the monthly payments. The Housing Benefit levels within the County fall far short of being able to cover this level of rent.
- Social rental properties require an income of between £7,000 and £10,500 to afford the rents.

³¹ Affordable Housing Supply and Demand – Chartered Institute of Housing

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- The drivers in the housing market have led to a mismatch in supply and demand with consequential increases in house prices and rents, affordability issues, increases in homelessness and numbers on the Common Housing Register.

2.23. Are there specific problems that need to be addressed?

- The increased demand for smaller properties arising from household dissolution, more single people setting up home and an ageing population.
- The increase in the gap between house prices and local wages.
- The condition of properties in the private sector
- The threat to community sustainability brought about by the lack of affordable housing.
- Homelessness

2.24. Is there evidence of pressure in the housing market, which might affect future housing demand?

- Large-scale economic development may exacerbate affordability issues. The rapid increase in numbers on the Common Housing Register due to lack of private rented property is one consequence already seen.
- Second homes, retirement and holiday lets competing for housing availability.
- The ability of the planning system particularly within the National Park to deliver affordable housing to meet increasing need.

2.25. To what extent does it appear that socio-economic change is related to house price change and different pressure points in the current market?

- Externally given the continued desirability of the area and the growth in developments meeting national requirements being located in Pembrokeshire these continue to cause pressure on rental accommodation and availability of housing generally at a reasonable price to match local wages.

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2.26. Where is there a lack of available housing, how is this affecting demand for particular housing types and tenures?

- The demand for affordable housing exceeds supply and there is a backlog of need to address. This is particularly acute in the National Park where environmental constraints mean that mechanisms other than new build are needed.
- There are particular difficulties in dealing with the increasing social sector housing need arising from, in particular, homelessness and the intermediate housing market.

2.27. How have households in social rented housing changed over time and is this related to household change in other tenures?

- The information available in general on the profile of tenants in the social sector is not consistently well documented, however a Sample Tenant Satisfaction Survey undertaken by Pembrokeshire Housing in 2006 and compared with a similar survey in 2002 indicated that:
 - The number of female tenants continue to be more than double the number of male tenants
 - An increase in the number of tenants ages 18 – 39 and a corresponding reduction in the number of tenants aged 40 –79. The number of tenants aged 80+ has remained constant
 - The ethnicity of tenants has broadly remained consistent with 95%+ being of a white ethnic background
 - Approximately one third of the tenants had a long standing illness, disability or other infirmity, which had remained broadly consistent over the two surveys.
 - An increase in the number of two or more adults without children, single adults with at least one child under 16, two or more adults with at least one child under 16.
 - An increase in the number of two person households
- Given that tenants are selected from the same register, it is a reasonable assumption that the results of the above survey would be reflected in a similar manner in Pembrokeshire County Council and Cymdeithas Tai Cantref tenancies.
- In addition to the above, anecdotal evidence indicates that there are a

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higher proportion of older person, single households living in larger (2/3/4 bed houses) accommodation within the Council's stock

- Cymdeithas Tai Dewi Sant in general only rehouse people aged 55+. Given the population projections above, it would be reasonable to assume that the age of their tenant base is increasing.
- This section will be refined and improved upon as more information becomes available.

Section 3: ASSESSING THE FUTURE CHANGE IN HOUSEHOLD NUMBERS

- 3.1 Population projections are important in understanding likely changes in population size and composition. These together with associated household projections guide estimates of future requirements for additional housing.
- 3.2 The population projections for this Assessment have been undertaken using the "Pop Group" projection methodology and its derivatives distributed by the University of Manchester. The methodology is a recent acquisition and we are still in the process of understanding how it works. Consequently, the results presented should be regarded as indicative and subject to change.
- 3.3 Using 2005 as a base year, the population projections show an increase from 117,490 persons to 121,009 persons in 2010 and 123,797 persons in 2015. This picture of very modest increases continues reaching 128,011 persons in 2030.

Figure 56. Pembrokeshire Population Projection

		2005	2010	2015	2020	2025	2030
Males	0-4	3,124	3,333	3,349	3,382	3,334	3,184
	5-9	3,747	3,557	3,796	3,815	3,853	3,797
	10-14	4,031	3,919	3,720	3,970	3,990	4,030
	15-19	3,840	4,040	3,930	3,728	3,981	4,001
	20-24	2,819	3,450	3,628	3,530	3,351	3,577
	25-29	2,600	2,647	3,237	3,408	3,314	3,146
	30-34	2,733	2,642	2,696	3,294	3,474	3,375

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35-39	3,598	2,904	2,810	2,865	3,501	3,691
40-44	3,962	3,780	3,051	2,951	3,010	3,678
45-49	3,745	4,136	3,945	3,184	3,083	3,142
50-54	3,885	3,960	4,377	4,177	3,372	3,257
55-59	4,463	4,206	4,288	4,738	4,520	3,648
60-64	3,815	4,779	4,504	4,591	5,074	4,842
65-69	3,431	3,926	4,909	4,625	4,719	5,206
70-74	2,806	3,102	3,553	4,436	4,179	4,266

		2005	2010	2015	2020	2025	2030
Males	75-79	2,078	2,288	2,530	2,901	3,618	3,407
	80-84	1,304	1,478	1,624	1,797	2,064	2,567
	85-89	587	778	885	969	1,074	1,236
	90+	219	296	386	457	509	565
	Total	56,787	59,219	61,217	62,819	64,019	64,617

		2005	2010	2015	2020	2025	2030
Females	0-4	2,918	2,953	2,968	2,997	2,953	2,820
	5-9	3,402	3,069	3,106	3,121	3,153	3,106
	10-14	4,044	3,471	3,133	3,170	3,186	3,218
	15-19	3,601	3,983	3,418	3,084	3,121	3,137
	20-24	2,708	3,074	3,391	2,913	2,631	2,660
	25-29	2,775	2,599	2,920	3,245	2,784	2,512
	30-34	3,232	2,888	2,701	3,044	3,376	2,897
	35-39	3,868	3,302	2,949	2,760	3,105	3,447
	40-44	4,343	4,028	3,439	3,071	2,874	3,233
	45-49	3,895	4,635	4,301	3,677	3,278	3,073
	50-54	4,037	4,281	5,095	4,727	4,040	3,603
	55-59	4,807	4,337	4,602	5,476	5,079	4,338
	60-64	4,076	5,009	4,517	4,796	5,707	5,292
	65-69	3,345	4,107	5,044	4,548	4,831	5,748
	70-74	3,058	3,173	3,898	4,778	4,304	4,581
	75-79	2,587	2,617	2,716	3,338	4,086	3,678
	80-84	2,084	2,040	2,065	2,144	2,636	3,222
	85-89	1,174	1,420	1,391	1,412	1,468	1,807
	90+	749	805	928	961	984	1,020
	Total	60,703	61,790	62,581	63,260	63,596	63,393

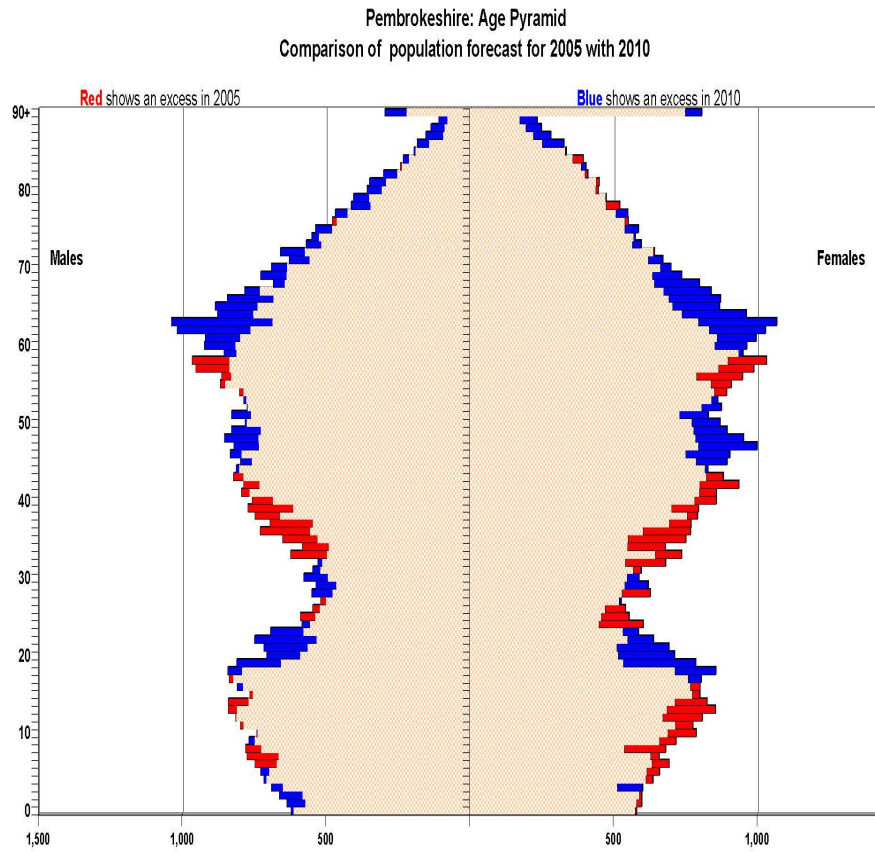
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		2005	2010	2015	2020	2025	2030
All Persons	0-4	6,042	6,285	6,316	6,380	6,288	6,004
	5-9	7,149	6,626	6,902	6,936	7,006	6,903
	10-14	8,075	7,390	6,853	7,140	7,176	7,248
	15-19	7,441	8,022	7,347	6,812	7,102	7,138
	20-24	5,527	6,524	7,018	6,442	5,982	6,237
	25-29	5,375	5,246	6,157	6,653	6,098	5,658
	30-34	5,965	5,530	5,398	6,338	6,849	6,273
	35-39	7,466	6,206	5,758	5,626	6,606	7,139
	40-44	8,305	7,808	6,489	6,022	5,885	6,911
	45-49	7,640	8,771	8,246	6,860	6,361	6,216
	50-54	7,922	8,242	9,472	8,904	7,412	6,860
	55-59	9,270	8,543	8,890	10,213	9,599	7,986
	60-64	7,891	9,787	9,021	9,388	10,781	10,134
	65-69	6,776	8,033	9,953	9,173	9,550	10,955
	70-74	5,864	6,275	7,451	9,214	8,483	8,847
	75-79	4,665	4,905	5,246	6,239	7,704	7,085
	80-84	3,388	3,517	3,689	3,941	4,700	5,790
	85-89	1,761	2,197	2,275	2,381	2,542	3,043
	90+	968	1,100	1,315	1,417	1,494	1,585
	Total		117,490	121,009	123,797	126,080	127,616

3.4 The projections suggest a differential impact on the age structure of the population. The population age structure is already top heavy, and this continues to be the case with increased numbers of both males and females aged over 60. The projections indicate more persons in the 20-25 years age range but less in the age range from the mid 30's to 40's, which probably reflects previous variations in fertility. The decline in numbers of females compared to males is particularly striking in the young population as well as in the 35 to 45 years age range. The largest numerical increase between 2005 and 2015 is in the age range 60-70 reflecting the ageing of the 1950's baby boom but there are increases in virtually all the older persons age ranges.

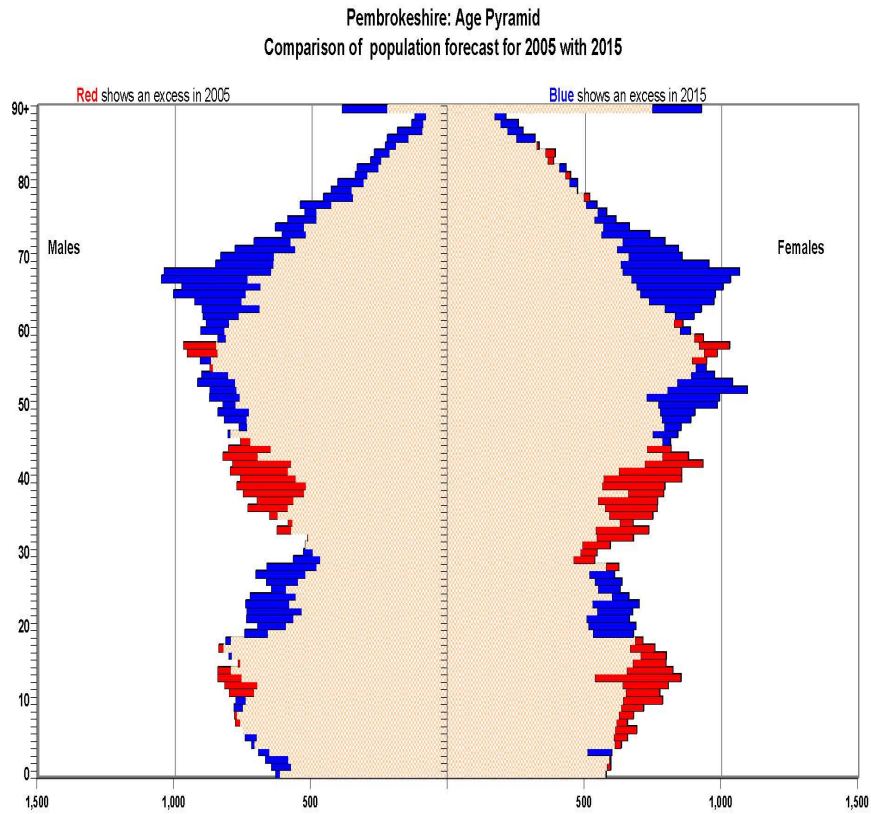
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Figure 57 Population Age Pyramid (2005/10 Comparison)



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Figure 58 Population Age Pyramid (2005/10 Comparison)



3.5. Components of Change.

An analysis of recent trends indicates that net in migration continues to be a driver of demographic change. Without in migration the population of the County would continue to decline naturally; there is an excess of deaths over births. Migration flows fluctuate considerably but in most years there is a net inflow (see Figure 59 below). For the

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purposes of this projection the average figures of 530 (In) and 285 (Out) are used and profiled to the 2001 Census age groupings proportions.

Figure 59. Population Changes - Historical

<i>Pembrokeshire County Council</i>		<i>2001/2</i>	<i>2002/3</i>	<i>2003/4</i>	<i>2004/5</i>
Births		1090	1150	1160	1200
Deaths		1350	1380	1330	1420
Natural Change		-260	-230	-180	-210
Internal Migration	In	4460	4440	4210	3870
	Out	3510	3480	3440	3290
	Net	950	960	760	580
International Migration	In	890	660	370	120
(International Passenger Survey)	Out	290	300	60	190
	Net	600	360	310	-70

3.6 Household Change.

The population levels set out above and the demographic changes will be accompanied by changes in the household composition. Utilising headship rates (the propensity for a person of a certain age to form a household) from the 2001 Census indicates that between 2005 and 2015 there will be an additional 4,461 households and a continuing fall in the average household size from 2.35 persons per household (pph) to 2.27 pph. However, these are likely to be underestimates because the current projection just maintains local headship rates at their 2001 level rather than alter them in line with national trends. If headship rates and projections for Wales are used the following profile results:

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Figure 60. Projected Household Changes 2005 - 2030

<i>Pembrokeshire</i>						
<i>Household Types</i>	2005	2010	2015	2020	2025	2030
Married couple	23,151	23,126	23,047	22,902	23,318	23,580
Cohabiting couple	4,156	4,781	5,222	5,557	5,682	5,752
Lone parent	3,050	2,965	2,886	2,778	2,686	2,623
Other multi-person	4,558	5,224	5,805	6,181	6,280	6,245
One person	17,343	19,135	21,004	22,768	23,789	24,556
<i>All Households</i>	52,258	55,231	57,962	60,186	61,755	62,756
	116,10	119,62	122,41	124,69	126,23	126,63
Private household population	9	8	6	9	5	0
Average household size	2.22	2.17	2.11	2.07	2.04	2.02
Concealed married couple	129	124	130	134	134	135
Concealed cohabiting couple	15	16	17	19	19	20
Concealed lone parent	238	249	247	233	227	225
<i>All concealed families</i>	381	389	394	386	381	379

This indicates an additional 5704 households will be formed between 2005 and 2015, and this is likely to be more realistic, if slightly on the high side. This projection show the breakdown by household type, and indicates that over 60% of the increase in the number of households, is composed of an increase in one person households. Some of these will however result from death of a partner, or formed as a result of breakdown of a marriage/partnership.

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Section 4: ASSESSING HOUSING NEED

4.1 The assessment of housing need may be undertaken using either secondary data or survey data. A Housing Needs Survey was undertaken in Pembrokeshire in 1999 / 2000 by an external consultant; the data from this survey is now out of date and the commissioning of another survey is not considered to be appropriate due to the costs involved and the limited robustness of the data that could be obtained given the wide range of different communities existing in the County. In recognition of this diversity, the Rural Housing Enabler has been systematically working with Community and Town Councils to undertake more detailed surveys at this local level to inform decisions regarding affordable housing provision.

4.2 This assessment of housing need has been undertaken using secondary data alone relying primarily on the Common Housing Register and applying this data to the Travel to Work Areas. Although not set out in this assessment the Partnership considers that the data in the Common Housing Register is sufficiently robust to also analyse issues of need and demand at smaller spatial levels than Travel to Work Areas.

4.3 What is Housing Need?

The term generally refers to households lacking accommodation or living in accommodation inadequate or unsuitable for their needs and who are unlikely to be able to meet their needs in the local housing market without some form of assistance. They are usually of insufficient financial means to satisfy their needs in the open market.

There is a statutory duty upon Local Authorities to secure accommodation for certain homeless households and to keep a record of those wanting to be rehoused. The Allocation Scheme for the area is developed to meet local needs but there is a requirement to ensure that certain categories of household are given reasonable preference within the Scheme.

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4.4 What is Affordable Housing?

The definition of 'affordable housing' for the purposes of the land use planning system is housing where there are mechanisms in place to ensure that it is accessible to those who cannot afford market housing, both on first occupation and for subsequent occupiers.

Based on this broad definition, Affordable Housing should:

- Meet the needs of eligible households, including its availability at low enough cost for them to afford, determined with regards to local incomes and local house prices
- Include provision for the home to remain affordable for future eligible households, or if a home ceases to be affordable or staircasing to full ownership takes place, any subsidy should generally be recycled to provide replacement affordable housing.

4.5 What is Unsuitable Housing?

The TAN 2 document identifies the following types of housing which would be considered unsuitable:

1. Homeless / Insecurity of Tenure:
2. Mismatch of household and dwelling:
 - Overcrowding
 - Too difficult to maintain
 - Couples, people with children and adults over the age of 25 sharing facilities with others
 - Person with a disability living in a property that cannot be made suitable
3. Dwelling amenities and condition:
 - The dwelling fails to meet the requirements of the Housing Health and Safety Rating System
 - The household is vulnerable and doesn't have the resources to bring the dwelling up to the required standard
4. Social needs:
 - Victims of harassment / violence within the area who can only resolve their situation by moving

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- 4.6 The analysis of the current housing system and the future changes in household numbers explored earlier in the assessment has given an overview of the relative pressures on the local housing market in Pembrokeshire, however there is a need to take a more detailed approach to estimating the numbers of households unable to afford market solutions to their housing situation.
- 4.7 The following formulaic approach³² to this assessment has been taken for each Travel to Work Area and for Pembrokeshire as a whole:

$$\mathbf{C - A + N - S = Net Shortfall / Surplus}$$

Where:

- **C = Current Need (x yearly quota)**
- **A = Available Stock to Offset Need**
- **N = Newly Arising Need (future)**
- **S = Supply of Affordable Housing Units**

The 31st March 2007 has been taken as the point of reference for the assessments where appropriate:

Information from Cymdeithas Tai Dewi Sant was requested but not provided. Accommodation provided by this Association is targeted at older people, who in general do not seek accommodation to purchase.

Commentary on the Calculation Tables³³

- 1 The *existing households in need of accommodation* were derived from the Housing Register. The Housing Register broadly groups applicants into High, Medium or No priority bands. The figure is based on those in the High or Medium Priority only, the others not being considered to be “in need”.

³² As provided in the Welsh Assembly Government “Local Housing Market Assessment” Guide

³³ numbers of paragraphs refer to the individual steps in the tables

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It should be noted that in addition to the numbers reflected in the tables, an additional 299 applications in the High and Medium priority have not been included as these applicants were not currently living in Pembrokeshire and in general were prepared to consider any area in the County. It is likely therefore that the final shortfall figure is actually higher than indicated across Pembrokeshire as a whole

- 2 The *current non-households in need* figures are those households in temporary accommodation within each of the TTWA's. Homeless households are not necessarily rehoused in the areas in which they are provided with temporary accommodation.
- 3 It has been assumed that there are very few cases where there are *households who can afford to meet their needs in the market*. Anecdotally, very few people if any, will move out of social housing or temporary accommodation to purchase or rent at private market levels. Some households move out of the social rented sector by exercising their Right to Buy but this is not a market solution. In addition it is acknowledged that there is little or no income data available at present that could be used to inform this assessment.
- 5 The *current occupiers of affordable housing in need* are those households on the Housing Register already in Council or RSL tenancies, but who are in the High or Medium categories of need.
- 6 The county has no *surplus stock*. It is acknowledged that at any one time there are vacant properties in the social sector, however the properties are only vacant pending repairs and reletting, they are not vacant for a long period of time. It is known that there are a number of properties in the private sector that are empty at anyone time, however, they may be so due to a number of factors:
 - Holiday lettings
 - Second homes

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- Inheritance
- Disrepair

7 The *committed supply of new affordable housing units* has been taken from the Social Housing Grant (SHG) programme and identifies the average number of units per annum to be provided over the three year period. It does not include any units coming forward in the private sector through planning.

Funding from the Welsh Assembly Government is agreed on the basis of a three-year programme, with an annual release of money. The figures used, reflect an average annual provision. This short time period in relation to the period covered by this assessment would suggest the need for a review of the assessment to be undertaken on a rolling annual basis.

8. The *planned units to be taken out of management* include an estimate of RTB sales, in addition to any units specifically known to be lost as a result of redesignation. The Right to Buy estimates are derived from averaging sales from 2004/5 & 2005/6.

11 The *quota* provides a way of modelling how quickly the identified need could be eliminated, for example the application of a quota of 20% would eliminate the current need in 5 years. Given that the assessment will inform not just the Local Housing Strategy but the Local Development Plans within the County, it is anticipated that the quota would fall somewhere between 5 and 10% (the elimination of current need within 10 – 20 years). For the purpose of modelling the following tables a quota of 5% has been used.

13 The *new household formation* is based on the lowest end of the range as identified by the Population Projections (446 per annum) and then apportioned between the TTWA's based on the percentage of population in each area as at the date of the last census (2001).

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- 14 The *proportion of households unable to buy or rent on the market* is taken from the output of section 2.12 , page 53 for each TTWA .
15. The *existing households falling into need* has been arrived at by identifying the number of people who have joined the Housing Register as first time applicants (as opposed to existing tenants seeking a transfer) with either a medium or high priority for rehousing, in the twelve months to 31st March 2007. It should be noted that for future assessments / reviews, an average figure should be taken to obtain trend information, however this was not possible due to recent changes in allocation policy which may have affected the numbers of people applying. In addition previous years applications could not be disaggregated into TTWA's.
- 16 The *potential out-migrants unable to afford market housing* has been assumed to be nil; there is no data to support any other assumption at present. It is considered that in general terms due to reduced mobility amongst those who are unable to afford market housing, the numbers are likely to be small.
- 17 The *potential in-migrants unable to afford market housing* has been assumed to be nil; there is no data to support any other assumption at present. It is considered that in general terms due to reduced mobility amongst those who are unable to afford market housing, the numbers are likely to be small.
- 19 The *net supply of social relets* is based on the average number of properties becoming available over the last three years. As will have been seen earlier, the number of properties becoming available each year has reduced.
- 20 The *supply of intermediate housing available for re-let / resale at submarket levels* has been assumed to be nil, although it is appreciated that this will need to be reviewed regularly as units provided through planning are developed and resold; it is not anticipated that there will be any of these in the initial period of

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the assessment (5 years).

Tables 61 to 65 show the modelling of current need for each of the TTWA's and All Pembrokeshire.

Figure 61 Fishguard & St Davids Travel to Work Area

C: Current Need	
1. Existing households in need of alternative housing	272
2. <i>Plus</i> Current non-households in need	7
3. <i>Minus</i> cases where they can afford to meet their needs in the market	Nil
4. TOTAL CURRENT HOUSING NEED	279
A: Available Stock to Offset Need	
5. Current occupiers of Affordable Housing in Need	62
6. <i>Plus</i> surplus stock	Nil
7. <i>Plus</i> committed supply of new affordable housing units	6
8. <i>Minus</i> planned units to be taken out of management ³⁴	6
9. <i>Equals</i> Total available stock to meet current need	62
10. TOTAL CURRENT NEED ³⁵	217
11. <i>Times</i> quota to progressively reduce levels of current need	5%
12. <i>Equals</i> ANNUAL NEED TO REDUCE LEVEL OF CURRENT NEED	10.85
N: Newly Arising Need	
13. New Household Formation (gross per annum)	54 ³⁶
14. <i>Times</i> proportion of households unable to buy or rent on the market	55.6%

³⁴ 1 unit – Yr Hafan plus estimated RTB sales – 5 (RTB Sales estimate based on average of last 3 years)

³⁵ “4 – 9”

³⁶ Based on 12% of total population at 2001 census living in Fishguard & St Davids TTWA

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15. <i>Plus</i> existing households falling into need	100
16. <i>Minus</i> potential out- migrants unable to afford market housing	Nil
17. <i>Plus</i> in-migrants unable to afford market housing	Nil
18. <i>Equals</i> newly arising need	130
S: Supply of Affordable Housing Units per year	
19. Net Supply of social re-lets	28
20. <i>Plus</i> supply of intermediate housing available for relet / resale at submarket levels	Nil
21. <i>Equals</i> Affordable Supply	28
NET SHORTFALL OR SURPLUS	
22. Overall shortfall or surplus ³⁷	112

Figure 62 Haverfordwest Travel to Work Area

C: Current Need	
1. Existing households in need of alternative housing	1776
2. <i>Plus</i> Current non-households in need	123
3. <i>Minus</i> cases where they can afford to meet their needs in the market	Nil
4. TOTAL CURRENT HOUSING NEED	1899
A: Available Stock to Offset Need	
5. Current occupiers of Affordable Housing in Need	441
6. <i>Plus</i> surplus stock	Nil
7. <i>Plus</i> committed supply of new affordable housing units	84
8. <i>Minus</i> planned units to be taken out of management ³⁸	42
9. <i>Equals</i> Total available stock to meet current need	483
10. TOTAL CURRENT NEED	1416
11. <i>Times</i> quota to progressively reduce levels of	5%

³⁷ "12 + 18 – 21"

³⁸ 10 units – Fir Tree Close; Estimated RTB sales - 32

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current need	
12. <i>Equals</i> ANNUAL NEED TO REDUCE LEVEL OF CURRENT NEED	70.8
N: Newly Arising Need	
13. New Household Formation (gross per annum)	214 ³⁹
14. <i>Times</i> proportion of households unable to buy or rent on the market	53.9%
15. <i>Plus</i> existing households falling into need	783
16. <i>Minus</i> potential out- migrants unable to afford market housing	Nil
17. <i>Plus</i> in-migrants unable to afford market housing	Nil
18. <i>Equals</i> newly arising need	898
S: Supply of Affordable Housing Units per year	
19. Net Supply of social re-lets	206
20. <i>Plus</i> supply of intermediate housing available for relet / resale at submarket levels	Nil
21. <i>Equals</i> Affordable Supply	206
NET SHORTFALL OR SURPLUS	
22. Overall shortfall or surplus	763

Figure 63 Pembroke and Tenby Travel to Work Area

C: Current Need	
1. Existing households in need of alternative housing	1153
2. <i>Plus</i> Current non-households in need	64
3. <i>Minus</i> cases where they can afford to meet their needs in the market	Nil
4. TOTAL CURRENT HOUSING NEED	1217
A: Available Stock to Offset Need	
5. Current occupiers of Affordable Housing in Need	306
6. <i>Plus</i> surplus stock	Nil
7. <i>Plus</i> committed supply of new affordable housing units	24

³⁹ Based on 48% of total population at 2001 census living in Haverfordwest TTWA

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8. <i>Minus</i> planned units to be taken out of management ⁴⁰	48
9. <i>Equals</i> Total available stock to meet current need	282
10. TOTAL CURRENT NEED	935
11. <i>Times</i> quota to progressively reduce levels of current need	5%
12. <i>Equals</i> ANNUAL NEED TO REDUCE LEVEL OF CURRENT NEED	46.75
N: Newly Arising Need	
13. New Household Formation (gross per annum)	147 ⁴¹
14. <i>Times</i> proportion of households unable to buy or rent on the market	56.2%
15. <i>Plus</i> existing households falling into need	440
16. <i>Minus</i> potential out- migrants unable to afford market housing	Nil
17. <i>Plus</i> in-migrants unable to afford market housing	Nil
18. <i>Equals</i> newly arising need	522
S: Supply of Affordable Housing Units per year	
19. Net Supply of social re-lets	110
20. <i>Plus</i> supply of intermediate housing available for relet / resale at submarket levels	Nil
21. <i>Equals</i> Affordable Supply	110
NET SHORTFALL OR SURPLUS	
22. Overall shortfall or surplus	459

Figure 64 Cardigan Travel to Work Area

C: Current Need	
1. Existing households in need of alternative housing	129 ⁴²
2. <i>Plus</i> Current non-households in need	4
3. <i>Minus</i> cases where they can afford to meet	Nil

⁴⁰ Estimated RTB Sales only

⁴¹ Based on 33% of total population at 2001 census living in Pembroke and Tenby TTWA

⁴² Of which 30 reside within the Cardigan TTWA but not in Pembrokeshire.

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their needs in the market	
4. TOTAL CURRENT HOUSING NEED	133
A: Available Stock to Offset Need	
5. Current occupiers of Affordable Housing in Need	23
6. <i>Plus</i> surplus stock	Nil
7. <i>Plus</i> committed supply of new affordable housing units	15
8. <i>Minus</i> planned units to be taken out of management ⁴³	1
9. <i>Equals</i> Total available stock to meet current need	37
10. TOTAL CURRENT NEED	96
11. <i>Times</i> quota to progressively reduce levels of current need	5%
12. <i>Equals</i> ANNUAL NEED TO REDUCE LEVEL OF CURRENT NEED	4.8
N: Newly Arising Need	
13. New Household Formation (gross per annum)	31 ⁴⁴
14. <i>Times</i> proportion of households unable to buy or rent on the market	56.2%
15. <i>Plus</i> existing households falling into need	53
16. <i>Minus</i> potential out- migrants unable to afford market housing	Nil
17. <i>Plus</i> in-migrants unable to afford market housing	Nil
18. <i>Equals</i> newly arising need	70
S: Supply of Affordable Housing Units per year	
19. Net Supply of social re-lets	6
20. <i>Plus</i> supply of intermediate housing available for relet / resale at submarket levels	Nil
21. <i>Equals</i> Affordable Supply	6
NET SHORTFALL OR SURPLUS	
22. Overall shortfall or surplus	69

⁴³ Estimated RTB sales only

⁴⁴ Based on 7% of total population at 2001 census living in Cardigan TTWA

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Figure 65 All Pembrokeshire

C: Current Need	
1. Existing households in need of alternative housing ⁴⁵	3330
2. <i>Plus</i> Current non-households in need	198
3. <i>Minus</i> cases where they can afford to meet their needs in the market	Nil
4. TOTAL CURRENT HOUSING NEED	3528
A: Available Stock to Offset Need	
5. Current occupiers of Affordable Housing in Need	832
6. <i>Plus</i> surplus stock	Nil
7. <i>Plus</i> committed supply of new affordable housing units	129
8. <i>Minus</i> planned units to be taken out of management	97
9. <i>Equals</i> Total available stock to meet current need	864
10. TOTAL CURRENT NEED	2664
11. <i>Times</i> quota to progressively reduce levels of current need	5%
12. <i>Equals</i> ANNUAL NEED TO REDUCE LEVEL OF CURRENT NEED	133.2
N: Newly Arising Need	
13. New Household Formation (gross per annum)	446
14. <i>Times</i> proportion of households unable to buy or rent on the market	55.47%

⁴⁵ Includes 30 persons on the register not currently living in Pembrokeshire

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15. <i>Plus</i> existing households falling into need	1376*
16. <i>Minus</i> potential out- migrants unable to afford market housing	Nil
17. <i>Plus</i> in-migrants unable to afford market housing	Nil
18. <i>Equals</i> newly arising need	1623*
S: Supply of Affordable Housing Units per year	
19. Net Supply of social re-lets	350
20. <i>Plus</i> supply of intermediate housing available for relet / resale at submarket levels	Nil
21. <i>Equals</i> Affordable Supply	350
NET SHORTFALL OR SURPLUS	
22. Overall shortfall or surplus	1406

4.13 The application of this formulaic approach to assessing housing shortfall / surplus indicates the following shortfall of affordable housing over the four areas:

- Fishguard and St Davids Shortfall of 112 units per annum
- Haverfordwest Shortfall of 763 units per annum
- Pembroke and Tenby Shortfall of 459 units per annum
- Cardigan Shortfall of 69 units per annum

- All Pembrokeshire Shortfall of 1406 units per annum

The overall shortfall for each TTWA and for Pembrokeshire as a whole would at first glance seem large, however, there is a need to consider the context within which the shortfall has arisen.

At a national level, this is a reflection on a significant number of years (20+) of under-investment in affordable housing provision and this coupled with a reduction in social housing stock as a result of the Right to Buy has meant that there is now a considerable backlog of need to address. It is accepted that realistically, strategically, the County could not deliver sufficient numbers of affordable housing units to eliminate the need.

The key policy issue arising from the assessment is how quickly does the county want to try to reduce this need. This policy decision can be informed

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by the use of different quotas in the tables (Step 11)

Figure 66 shows how many properties will need to be delivered per annum factoring in a range of quotas into the “All Pembrokeshire” Table

Figure 66 Annual Delivery of Units for Different Quotas

Step 11 Quota (%)	Number of Years to address existing need	Number of dwellings to be provided per annum
5	20	1406
10	10	1539
15	6.6	1672
20	5	1806
25	4	1939
30	3.3	2072
35	2.8	2205
40	2.5	2338
50	2	2605

Section 5: LOCAL HOUSING MARKET ASSESSMENT – THE IMPACT OF SPECIFIC GROUPS

5.1 Black and Ethnic Minority Population

5.1.1 Demographic data from the census indicates that the percentage of the population of Pembrokeshire identifying themselves as being from a Black or Ethnic Minority Group is less than one percent in each of the Travel to Work Areas:

Figure 67. Ethnicity of Pembrokeshire Population (2001 Census)

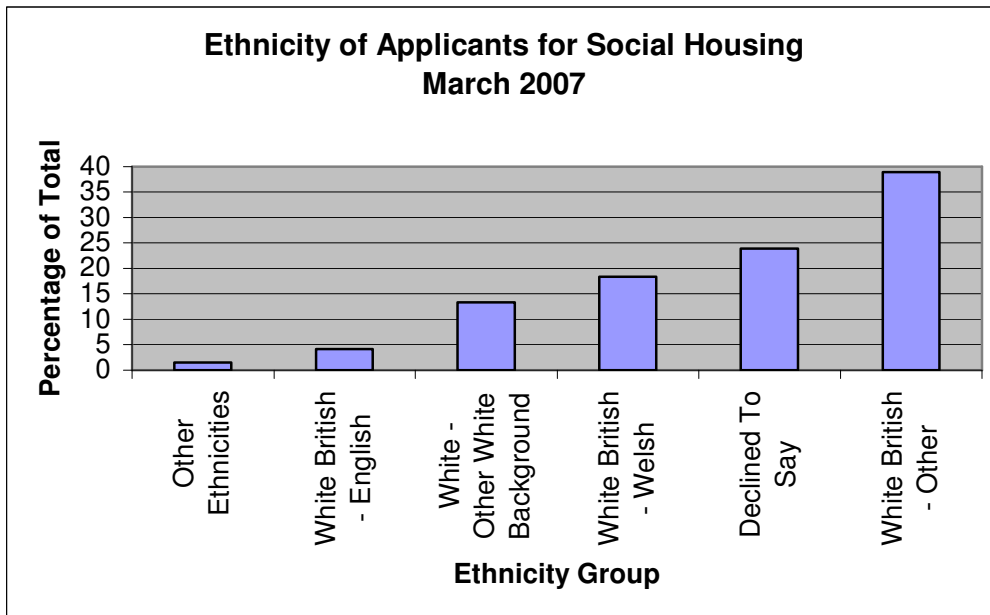
TTWA	Total number of Households	Number of BME% of population	Total TTWA
Fishguard & St Davids	5945	15	0.25%
Haverfordwest	23404	199	0.90%
Pembroke & Tenby	15856	90	0.60%
Cardigan	3267	21	0.60%
Pembrokeshire	48108	325	0.70%

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5.1.2 When considering the housing circumstances of the ethnic minority population, the significant majority are residing in private sector owner occupied or privately rented accommodation.

5.1.3 An analysis of the Housing Register at 31st March 2007 indicates that only 1.45% of those registering for social housing at that time were of “Other Ethnicities”⁴⁶. The percentage of those registering for housing within the “Other Ethnicities” that are not of a white background is less than 1%, reflective of the population of Ethnic Minorities in the county as a whole.

Figure 68. Ethnicity of Applicants for Social Housing



5.1.4 There is no specific indication that there any significant housing needs, however it is accepted that further work may be required to define more accurately whether there are any particular issues amongst ethnic

⁴⁶ Asian – Any other Asian Background 0.02%; Asian Bangladeshi 0.02%; Black – Any Other Black Background 0.02%; Black African 0.02%; Chinese 0.02%; White Gypsy Roma 0.02%; Asian Indian 0.05%; Mixed – White and Black Caribbean 0.05%; Mixed – Any Other Mixed Background 0.07%; Mixed – White and Asian 0.07%; White British – Northern Irish 0.1%; White Irish 0.25%; White – British Scottish 0.32%; Other Ethnic Group 0.42%.

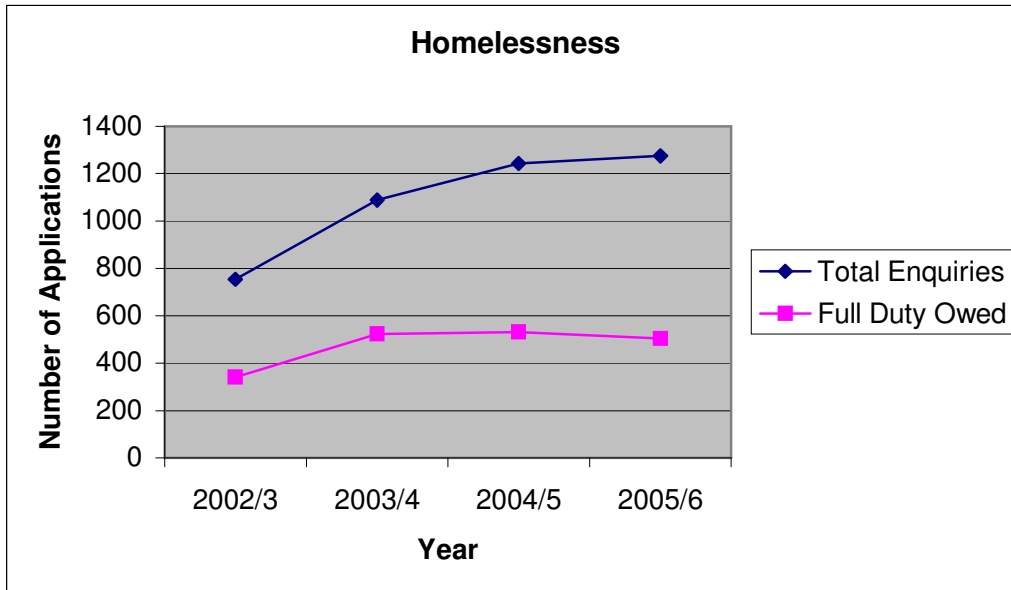
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minority groups.

5.2 Homeless Households

5.2.1 In recent years the County has experienced a significant increase in the number of persons applying to the Council as homeless.

Figure 69. Applications as Homeless



5.2.2 The data available to 31st March 2006 does not allow the assessment by the Travel to Work Areas, indeed, homelessness can occur in any area. The significant majority (more than 95%) of those for whom the council has to assist in securing accommodation (where there is a full housing duty owed are not in work, however they do generally have one or more ties (family, schooling) with a specific area.

5.2.3 Following the introduction of new data recording, it is anticipated that more detailed analysis by area will be possible in future years.

5.2.4 Information from our partners in the voluntary sector would suggest that the number of homeless people is in fact much higher than those who simply present to the Council for assistance. A significant proportion of single people particularly do not approach the authority for a range of reasons but not least due to a perception that there is

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little benefit to be gained in doing so as there would be no housing actually made available to them.

5.2.5 The housing needs of homeless people are varied but will include one or more of the following:

1. General housing advice
2. General advice to prevent homelessness
3. Advice on Housing Benefit
4. Emergency short term accommodation
5. Interim accommodation whilst an application for assistance as homelessness is being considered
6. Temporary accommodation for those to whom the Council has a duty to secure permanent accommodation, suitable for the needs of the applicant until such time as the Council can discharge their duty
7. Permanent accommodation for a range of client groups (general needs, accommodation suitable for disabled persons and accommodation linked to support)
8. Support services to assist particularly vulnerable applicants in securing and keeping a tenancy.

5.2.6 An analysis of those for whom the Council would have a statutory duty to secure accommodation, would suggest that in identifying needs for the future, most provision will need to be for those applicants with or expecting children.

5.2.7 All homeless persons for whom the Council has a duty to rehouse are placed on the housing register and at 31st March 2007 there were 541 persons awaiting permanent accommodation.

5.2.8 The council has already increased its provision of temporary accommodation in response to the requirement to reduce placements into bed and breakfast accommodation for families and vulnerable single people. There is a continuous programme of new build social housing funded by the Social Housing Grant programme and the number of properties sold under the Right to buy has dramatically reduced; despite this, the number of properties becoming available during any one year is insufficient to rehouse to whom a statutory duty is owed.

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5.2.9 For those for whom a statutory duty is not owed, the effective commissioning and provision of advice on housing options remains an essential need which does not in itself impact upon this assessment

5.2.10 A Rough Sleeper Survey carried out in March 2007 indicated that there were no persons sleeping rough at the time of the survey, findings which are concurrent with a previous survey carried out in 2001. It is an expectation by the Welsh Assembly Government that this count takes place on an annual basis and the results of future surveys will need to be considered in relation to whether additional specific provision for rough sleepers should be made.

5.2.11 As can be seen from the above the provision of affordable housing units are in themselves only one solution to what can be a range of problems and challenges for individual households.

5.2.12 The impact of homelessness upon need has been taken into account in calculating the additional housing requirement in the County.

5.3 Gypsies & Travellers

5.3.1 Gypsy Traveller accommodation provision in Pembrokeshire comprises 5 separate sites. An overview of each site is as follows⁴⁷:

Figure 70. Profile of Gypsy Traveller Sites in Pembrokeshire

	Catshole Quarry	Kingsmoor Common	Waterloo	Withybush	Under The Hills
Travel to Work Area	Pembroke & Tenby	Pembroke & Tenby	Pembroke & Tenby	H'west	H'west
Date Site Established	1981	1983	1983	1985	1987
Area (m2)	9100	5800	1800	1400	2248

⁴⁷ Information taken from “Accommodation Needs of Gypsy Travellers in Wales; A report to the Welsh Assembly Government. Pat Niner

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	Catshole Quarry	Kingsmoor Common	Waterloo	Withybush	Under The Hills
Number of Pitches	26 (Plus 5 Temp)	21	10	9	10
Amenity Blocks	26	21	10	9	10
Play Areas	None	None	None	None	None
Public Transport	1 – 5km	1 – 5km	1 – 5km	> 5km	1 – 5km
Post Office	1 – 5km	1 – 5km	1 – 5km	>5km	1 – 5km
Overcrowding	Partial	No	No	Partially	No
Visual Quality Entrance Site	Average Average	Average Average	Average Poor	Average Average	Average Poor
Quality of Pitch surfaces	Average	Average	Very Poor	Good	Poor
Total 30 year investment estimate	£956,854	£627,416	£245,440	£268,167	£330,448

5.3.2 Although the relevant TTWA is indicated, a significant proportion of residents on the sites are not in work and this would therefore not be a key consideration.

5.3.3 The sites were constructed as long term residential sites to meet the needs of gypsy families who had settled in the County.

5.3.4 The biannual Gypsy Count was reintroduced in Wales in 2006. The count takes place in July and January each year and will assist in determining whether changes to provision are required. The first count indicated that Pembrokeshire has the third largest number of residents in Wales.

5.3.5 It is recognised that there is a statutory requirement upon the Local Authority to assess the accommodation needs of Gypsies and Travellers. At present there is nothing to suggest that additional

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provision is required. There are a small number of people waiting for accommodation on some sites, whilst on others there are vacancies, which cannot be filled. The waiting lists tend not to be interchangeable, i.e. an individual would wait for a pitch on a specific site, due mainly to family connections and would usually not be willing to consider a pitch on another.

- 5.3.6 All residents of the sites are able to apply for conventional housing through the Pembrokeshire Common Register and are considered for vacancies as and when they arise.
- 5.3.7 Consultation has taken place with Gypsy Travellers on sites in the past the results of which has been able to inform improvements to date and has led to work currently being undertaken to develop an ethnic minority housing scheme to replace the site at Waterloo.
- 5.3.8 Whilst provision would appear to be adequate, the main challenge that faces the Authority in relation to its own sites is that of undertaking general site works to improve existing facilities on site and to provide additional facilities where there is a need. The estimate of investment required over the next 30 years is not insignificant as indicated above.
- 5.3.9 It is accepted that the Authority needs to make provision in policy for the development of new sites (either by the local authority or by private applications) as and when a need is identified and as such, Policy 54 of the Joint Unitary Development Plan gives guidance on the use of land for the siting of residential caravans occupied by gypsies and other travelling people.

The policy is clear in stating that approval will only be considered where:

- i) the proposal does not have an unacceptable effect on the amenity or character of the locality by virtue of noise, traffic congestion or parking problems; **and**
- ii) the proposal has a safe vehicular access; **and**
- iii) the proposal does not cause significant visual intrusion; **and**
- iv) the proposal is sensitively sited in the landscape; **and**

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- v) satisfactory landscaping is provided; **and**
- vi) adequate community and utility services exist and are reasonably accessible or can be readily and economically provided.

The Plan considers that overall provision currently exceeds demand and should be sufficient to meet any additional needs over the Plan period (to 2016). However, there is a commitment to monitoring provision and if a need arises for additional sites, or extensions to existing ones, the Council and the National Park Authority will work with the relevant bodies and organisations to provide suitable additional land.

The policy aims to set out the criteria that will apply when determining applications to provide sites for gypsy caravans. In considering applications for sites the views of the gypsy population and Government guidelines will be taken into account.

5.4 Households including People with a Disability

5.4.1 Information taken from the Social Care database is shown at Figure 71.

Figure 71. Assessments / Registers of People with a Disability & Aids and Adaptations

		2002/3	2003/4	2004/5	2005/6	
No of People on Physically and / or Sensory Disabled Register (at 31 st March of each year)	All Ages	1464	1792	2412	2929	
	No of Physically and / or Sensory Disability Assessments Undertaken	0 – 17 Years			19	48
		18 – 54 Years			87	202
		55 – 64 Years			73	162

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		2002/3	2003/4	2004/5	2005/6
	65 – 74 Years			155	231
	75 – 84 Years			230	364
	Total			785	1322
Number of Small Works Adaptations in the private sector		190	277	237	245
Number of Small Works Adaptations in the public sector.		493	617	629	613
Major Adaptations via Disabled Facilities Grants in the Public & Private Sector		54	38	39	44
No of minor adaptations dealt with via the Rapid Response Adaptations Service		142	257	202	527

5.4.2 There is a trend upwards in terms of the number of people registered as disabled and those receiving a specialist disability assessment.

5.4.3 Correspondingly, the number adaptations provided via small work grants provided to assist people in the Private Sector to undertake minor adaptations in their home has increased during the period. Similarly minor adaptations provided through direct works in the public sector has also increased. More complex adaptations provided through Disabled Facilities Grants have remained steady over the period. In addition to the above a great many very urgent adaptations have been provided through the WAG supported Rapid Response Adaptations Programme administered by Care & Repair Pembrokeshire 2000 Ltd.

5.4.4 A recent research report⁴⁸ identifies how Pembrokeshire reflects the All

⁴⁸ Developing Equal Opportunities for People with a Disability – Pembrokeshire Coalition, PAVS and Wexford Area Partnership

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Wales position with regards to the number of households with one or more person with a Limiting Long Term Illnesses. 101 persons were interviewed as part of the project and the key housing issue that arose for this group were the affordability of housing in the areas and the provision of adaptations in the home.

5.4.5 It is anticipated that the number of persons with a disability will continue to increase. The continued provision of either small adaptations or alternative accommodation suitable for persons with a disability will need to continue.

5.4.6 When considering those people with a Learning Disability, again it can be seen that the number of persons on the register (16 – 64) years has increased by over 20% whereas the number registered aged 65 and above is generally reducing. The need to ensure that alternative community housing solutions are secured (as opposed to group residential homes) would suggest that there will be a need to consider making housing provision for this group.

Figure 72. Number of Persons Registered as Having a Learning Disability

	Ages	2002/3	2003/4	2004/5	2005/6
No of People on Learning Disability Register	16 – 64 years	373	417	439	453
	65+ years	39	42	59	37

5.5 Older People (including those requiring Specialist Accommodation)

5.5.1 Census Data as shown below indicates that there is a broadly equal distribution of pensioner households across the County with the significant majority proportion (75%) being owner-occupiers.

5.5.2 An All-Wales comparison identifies Pembrokeshire as having the second highest proportion of older people in it's population in Wales and the housing (and indeed other needs) of this group are likely to be of significant importance in strategic planning.

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Figure 73. Breakdown of Older Persons Population by Tenure

	Fishguard & St Davids	Haverfordwest	Pembroke & Tenby	Cardigan	Total
Number of Households	6012	23066	15845	3285	48208
Number of Pensioner Households	1898 (31%)	5825 (25%)	4328 (27%)	846 (25%)	12897 (27%)
Owner Occupiers	1487 (78%)	4255 (73%)	3260 (75%)	727 (86%)	9729 (75%)
Local Authority Rented	219 (12%)	1012 (17%)	558 (13%)	39 (5%)	1828 (14%)
Other Social Rented	38 (2%)	144 (3%)	153 (4%)	14 (1%)	349 (3%)
Private Rented / Tied / Other	154 (8%)	414 (7%)	357 (8%)	66 (8%)	991 (8%)

5.5.3 It has been established⁴⁹ that older people tend to live in older owner occupied housing and when considering the condition of private sector housing in the County, it is this group that are most likely to be living in accommodation which does not meet minimum housing standards.

5.5.4 1400 older / disabled persons received a service from Pembrokeshire Care and Repair 2000 Ltd in 2005/6 with demand exceeding supply for assistance to undertake small adaptations or minor works to the property to improve the condition of the property.

5.5.5 There has been an increased demand on services including housing due to older people living longer and also wanting to remain as independent as possible in their own homes.

5.5.6 There are a number of key issues facing the group:

⁴⁹ Private Sector Housing Survey

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- Independent living
- Home safety
- Fuel poverty
- Minor and major repair works
- Upkeep of gardens and premises
- Living alone – social isolation.

5.5.7 Nearly one fifth of those applicants who are on the Common Housing Register are aged over 55 years.

Figure 74. Older Persons on the Common Housing Register by Age

Age	55 - 59	60 - 64	65 - 74	75 - 84	85+
Number of Applicants	208	213	244	146	43
Percentage of Total Number of Applicants	5%	5%	6%	3%	1%

5.5.8 It is considered that due to the expected increase in older person households in general, the increase in the number of households with persons living to the age of 58 and beyond and the desire of people to remain living in an independent environment rather than be moved into residential care, this group will have a significant impact on housing need in the future, and appropriate provision will be needed to address needs arising

5.6 Students

5.6.1 There was no quantitative information available in relation to students and housing. For the purpose of the assessment consideration was given to the full range of student types.

5.6.2 School Children

Under 16's: Whilst students of this age do not in themselves necessarily have accommodation issues of their own (unless they have been placed into the care of the local authority), they are however affected by the housing circumstances of their family:

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- Homelessness – having to change schools, lack of settled permanent accommodation in areas close to schooling in which to undertake study, overcrowding in some temporary accommodation
- Overcrowding – lack of study space in some permanent housing where there are large families

5.6.3 Further Education (FE) College Students.

Pembrokeshire has one FE College based in Haverfordwest. Information from the College indicates that they no longer provide any halls of residence for use by their students. The accommodation that was provided until recently comprised a number of 3 single bed units with shared facilities. The capacity was for approximately 100 students. A year on year decrease in occupancy led to the decision to close the halls.

The majority of students are Higher Education and local students. There are a number of International students who use accommodation as a base but would move rapidly into private accommodation either with other students or to accommodation above jobs.

Under 18's are placed with "host families". Care Standards requirements has meant that under 18's have to be housed in separate bedroom accommodation and the students do not respond well to the rules laid down to meet Care Standards requirements. The majority of the students move to private rented accommodation.

The college run a matching scheme matching students together but this is not vetted or approved. They also offer crisis loans / bursaries to assist with housing costs

The College has indicated that anecdotally, they are not aware of accommodation being a particular issue since the halls were closed, however they acknowledge that homelessness has increasingly become an issue, as too has the need to accommodate out of area students.

5.6.4 Other Young People.

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A recent Audit of the Housing Needs of Young People undertaken for the Young People's Partnership in Pembrokeshire indicates that the following is specifically needed:

- Tenancy support
- Specialist / supported housing to be developed in the County to meet the needs of young people, particularly those who are vulnerable and care leavers
- Improvement of social housing estates
- Improved access to private rented accommodation
- Information services
- Education and awareness raising

This recognises that bricks and mortar provision is not sufficient in itself for this client group and that other services need to be secured as a wider package to ensure tenancy success.

5.6.5. Adult Learners.

Adult Learners have not really been identified as an issue as most have no associated housing issues specifically linked to their studies / learning, however there is a need to ensure that any new developments are sufficiently integrated with transport systems to enable adult learners to access Community Learning Centres.

In general it is not considered that students per se will not impact significantly on housing need in the county

5.7. Migrant Workers

5.7.1 In recent years, the high level of construction work has brought in workers from other parts of Wales and beyond. In others sectors (typically agriculture and tourism) foreign workers have been recruited to fill jobs that local people are failing to take up.

5.7.2 It is anticipated that the rate of construction related employment will start to fall, ending in 2008, however there are a number of other major capital projects that are planned over the next five years at various locations in Pembrokeshire:

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- New Power station – Pembroke
- Techniums – Pembroke Dock
- Biorefining plant – Milford Haven
- Marina – Fishguard
- Residential and Marina Development – Pembroke Dock
- Bluestone Project – Narberth
- Other Regeneration Schemes

5.7.3 The impact on housing of these changes has been and is anticipated to continue to be significant.

5.7.4 The demand for housing for construction workers has largely been met from the private rented market with the effect that the availability of accommodation in this sector has been curtailed for other local people; this has been one cause of the increase in homelessness. The use of the private rented sector appears to be reducing at present. With regards to agriculture and tourism, the demand for accommodation from migrant workers is in general met within the sector by the provision of tied accommodation and therefore the effect on the housing market in general of this sector is unknown.

5.7.5 From an All Wales perspective:

- There is currently very little information on migrant workers. At the end of 2006, approximately 10780 were registered to work in Wales with the DWP. WAG believe that the actual figures may be substantially more than this (5 – 6 times) Generally migrant workers are employed in hotel and catering industries, IT or business administration. The aforementioned figure does not include those who are self employed – this group is expected to be large.
- In terms of age, 18 – 34 year olds are the most significant group of migrant workers and for economic reasons, most intend to work here for a definite period and then return to their home countries.
- Employers are citing a “better work ethic” as the reason for employing migrant workers over indigenous workers
- Although housing is generally provided by employers (tied accommodation) and is usually low cost on a per head basis, WAG is monitoring the situation as there have been issues regarding overcrowding. Hot bedding has also begun to present as a problem

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and could have huge public health implications

- Virtually none of the employers checked by WAG are charging the standard £3.90 per day for housing and transport charges are also problematic.
- WAG is also concerned about the growth in gang-land style companies in Wales recruiting in eastern European countries
- Economically, official figures record that ethnic minority groups are returning £900million a year to their countries of origin from the UK
- WAG have completed a welcome pack for migrant workers and as part of this offers advice and information on
 - Buying a home as an individual / as a group
 - Private Renting – rights and responsibilities
 - Renting social housing from Councils or RSL's
 - Homelessness
 - Tied Accommodation
 - Lodgings
 - Hotel and Bed and Breakfast Accommodation
 - Hostels
 - Housing Benefit

5.7.6 No clear impact on the housing market in Pembrokeshire has been identified and it is recommended that a further assessment of the impact of migrant workers be undertaken when the assessment is reviewed.

5.8. Key Workers

5.8.1 A “Key Worker” is described in broad terms by the Department for Communities and Local Government as someone who is “employed by the public sector in a front line role delivering an essential public service in the area of health, education and community safety where there are serious recruitment and retention problems.” There is no corresponding definition for Wales.

Priority assistance in England is targeted at:

- Clinical NHS staff (excepting doctors and dentists)
- Teachers and Nursery nurses in schools and FE / Sixth Forms Colleges

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- Police Officers, PCSO's and some civilian staff
- Prison Service staff in certain prisons
- Probation Service Staff
- Social workers, nursery nurses, educational psychologists and therapists employed by LA's, CAF/CASS or the NHS
- Local Authority Planners
- Firefighters or other Fire staff below principle level in fire and rescue services
- MOD staff

5.8.2 Pembrokeshire Housing has until recently operated a key worker scheme targeted at those who have long term, permanent, full time employment based in Pembrokeshire. Qualifying persons may be currently residing in Pembrokeshire or moving to Pembrokeshire to take up secure long-term employment within the County. The employment cannot be on the basis of a fixed term contract. The employment must be secure with an established local employer and the job must be primary source of income for the person.

The Association seeks to provide up to 10% of properties for relet to Key Workers

Priority assistance under the scheme is given to:

- Police Officers
- Nurses
- Teachers
- Fire Fighters
- Coastguards and front line Ambulance staff

The scheme is currently suspended pending an assessment of the impact of the new Choice Based Lettings Scheme on Key Workers.

5.8.3 In addition to specific schemes, contact has been made with a number of organisations employing key workers to establish whether they perceive a need for additional housing provision for such persons.

5.8.4 Dyfed-Powys Police

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Dyfed Powys Police recruit approximately 40 new officers per annum, 10 – 12 of these new recruits being for Pembrokeshire; there are no problems recruiting for Pembrokeshire. Whilst there would be a requirement for recruits to be flexible in where they go, their preferences would be taken into account in considering where they are placed. Also some staff are transferred in from elsewhere, either to return to their home area or for other reasons. PCSO's are recruited from the local area and tend to already have housing, others are happy to commute around the region.

The Police used to provide accommodation for officers, however in 1994 there was a policy decision not to continue with this (or the rent allowance scheme, which assisted with accommodation needs). Consequently there is no police housing stock left in Pembrokeshire and staff / officers are expected to make their own provision.

Most lower grade police staff jobs tend to be filled by local people already in the housing market and additional housing provision is not a requirement. Although wages are low they are considered generally better than many other employers in the area.

5.8.5 Mid and West Wales Fire Service

The local Fire Service indicate that they have no significant problem with skills shortages due to an insufficient number of workers and no problem with recruitment into the service. They do not have any schemes to specifically recruit people from outside of Pembrokeshire at present.

Whilst there are no major issues or pressures relating to housing at present, in general, house prices are stretching the capacity of the workforce to afford housing near to their place of work.

Uniformed whole time staff have average wages, which only just cover housing costs consequently, most married couples require a second income to afford their home of choice.

Uniformed part time workforce (particularly in rural fire stations) rely on

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their primary employment for income and not their fire service wages alone. In many cases the cost of housing has caused difficulty in affording the home of choice. It is foreseeable that increased rural house prices (for example in Fishguard, Narberth etc) could force potential retained employees to move away and be lost from the service.

Non-uniformed support staff have local government pay rates and struggle to meet housing costs in Pembrokeshire.

There is anticipation that at an undefined point in time in the future, the above may cause real difficulty in recruiting skilled staff in the service. The situation will need to be reviewed regularly.

5.8.6 Pembrokeshire County Council

Pembrokeshire County Council employs over 6000 employees and as such is one of the largest employers in the County. It is reported that whilst there are some difficulties in recruitment of professional staff in some areas of service, staff in the main are recruited locally and as such these people do not then present with an immediate need for housing, as they are already living in housing in the area.

As a comparison with other employers in the area, the County Council rates of pay are competitive, however, pay rates are still not sufficiently high in many cases to enable those who want to live independently in the private rented sector or to buy to do so.

5.8.7 Contact was also made with Pembrokeshire and Derwen NHS Trust as another major key worker employer in the County, however no information was available.

5.9. Intermediate Housing Market

5.91 The intermediate housing market comprises households who:

- would be considered to be in housing need as they cannot afford appropriate housing in the private market, either as tenants or owner occupiers, but who could afford to pay more than social housing rents.

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- cannot afford to meet their needs within the Authority or housing market area and are unable to access housing and / or are likely to move location

5.9.2 Intermediate market housing includes:

- Submarket rented housing
- Low Cost Home Ownership models (e.g. homebuy, shared ownership)

The Right To Buy for social sector tenants has continued to assist tenants into home ownership, however with the reduction in the maximum available discount, the numbers of completions has significantly reduced

5.9.3 The affordability analysis in Section 2 clearly shows that there is a significant need for intermediate market housing products.

5.10. Ministry of Defence (MOD) Personnel

5.10.1 MOD sites in the area are predominantly adventure training, and personnel attending the sites are housed in accommodation on site. There is not a significant number of permanent personnel in the area. It is noted that soldiers nearing the end of their forces career can be transferred to 14th Signal Regiment, Haverfordwest, There have been occasions where such personnel have made a decision then to stay in the area and have purchased properties locally or applied to the housing register for social housing, others have returned home; there is no quantitative data available on this.

5.10.2 The size of the MOD estate in Pembrokeshire is likely to remain largely the same for the foreseeable future whilst the MOD itself is in the process of significantly rationalising its estates.

5.10.3 Comment from the MOD indicates that married quarters are full in the area and a small number of personnel are living in private rented accommodation (the MOD are renting 7 houses in the locality for the purpose of accommodating personnel.

5.10.4 One of the key ways in which MOD personnel are likely to impact on

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the housing situation in the County is though homelessness.

5.10.5 Following a change in the definition of Priority Need categories in 2001, local authorities have a duty to make accommodation available for ex-forces personnel who are homeless on leaving the forces or who have been so for a period of time since leaving the forces. Homelessness data has shown that there has been an increase in presentations from this category of applicants since 2001, although the actual number of persons towards whom a duty is owed is small. (1 person during 2006/7)

5.10.6 As there are a number of married quarters in the County, there are occasions where, following relationship breakdown, the spouse of the serving member of the forces is required to vacate the forces accommodation provided to them after due notice. Again the number of cases per annum where this is the case is small. In addition, the spouse will often want to return to their place of origin and the local authority function is often limited to making appropriate referrals to other local authorities; conversely Pembrokeshire is sometimes obliged to accept additional households from elsewhere under these referral arrangements.

5.10.7 It is considered that the impact of MOD arrangements is not significant enough to have a bearing on the assessment of housing need for the County.

5.11. Other Groups

5.11.1 It is acknowledged that there are a number of other specific client groups for whom Affordable Housing would be a key if not only housing option,, e.g. mental health clients, or those who may have to seriously consider moving to more affordable housing as a result of their home circumstances – e.g. Carers, however they in themselves are not considered to have a significant effect on the overall need for additional accommodation in the area.

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Section 6: MONITORING AND UPDATING LOCAL HOUSING MARKET ASSESSMENTS

6.1 Monitoring

Pembrokeshire Coast National Park Authority and Pembrokeshire County Council Planning Sections are required to submit an annual monitoring report to the Welsh Assembly Government containing information on the extent to which the policies set out in their Development Plans are being achieved. Based on this they will need to consider the need to revise policies, adjusting the Development Plans as appropriate. This monitoring will be useful in future reviews of the LHMA.

6.2. Updating / Review

The LHMA should provide a platform for housing and planning policy development by considering future housing demand. It is considered that there should not be a need to undertake a comprehensive LHMA more frequently than every 5 years, however to ensure the continuing relevance of the assessment, it is acknowledged that it will need to be updated and reviewed regularly, particularly to reflect changes in:

- Population Estimates
- Migration Flows
- Labour Market Changes
- Interest Rates
- Income and Earnings Changes
- New build completions
- Demolitions and Closing Orders
- RSL completions and acquisitions
- Housing Planning Permissions
- House prices (rent and purchase)

It is intended therefore that an annual review and update of this Local Housing Market Assessment will be undertaken and that the Partnership will agree in the future when a more comprehensive assessment will be required.

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Section 7 CONTACTS

Forward Planning Officer, Pembrokeshire County Council, Planning
Policy Planning and Change Manager (Housing) Social Care and Housing
Forward Plans Officer Pembrokeshire Coast National Park

Section 8: SOURCE DOCUMENTS

[..\Wales Spatial Plan\Pembrokeshire Rural Development Plan\Part D Socio-Economic Enviro Analysis \(v9\).doc](#)

[..\Wales Spatial Plan\PEMBS HAVENS SPATIAL PLAN AREA REPORT LNG .doc](#)

[..\HousePrices\2006\TTWAHousePriceReport.doc](#)

[www.moneyweek.com/file/27644/why-uk-interest-rates-will-rise-by-june.html](#)

[WAG Local Authority Housing Revenue Account Business Plan 2002-2032 FINAL version APPROVED - March 2005.pc.doc](#)