

# LHMA

# Ceredigion

Local Housing Market  
Assessment  
2023 Refresh  
(Final: July 2024)



Cyngor Sir  
**CEREDIGION**  
County Council



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*Mae'r Asesiad hon hefyd ar gael yn Gymraeg.*

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# Version Control

| Version Number | Purpose/Change   | Author                               | Date       |
|----------------|--|--------------------------------------|------------|
| 1.0 (December) | First draft – shared with stakeholders for consultation (Version 3.1 of LHMA Tool used).   | Research, Housing and Planning Teams | 01/12/2023 |
| 1.1 (January)  | Second draft – included feedback from stakeholders and Leadership Group.   | Research, Housing and Planning Teams | 26/01/2023 |
| 1.2 (February) | Third draft – included the figures from Welsh Government's new version of the LHMA Tool as requested (Version 3.2 of LHMA Tool). | Research, Housing and Planning Teams | 14/02/2023 |
| 2.0 (March)    | First submission to Welsh Government   | Research, Housing and Planning Teams | 25/03/2024 |
| 2.1 (May)      | Re-submission to Welsh Government, includes correct figures for Expected re-lets.  | Research, Housing and Planning Teams | 10/05/2024 |
| 2.2 (July)     | Re-submission to Welsh Government, includes a minor change to Table 27.  | Research, Housing and Planning Teams | 12/07/2024 |

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# Headline Results

**278**

Estimated annual **additional housing gross need** between 2022 and 2027.



**256**

Affordable Housing

**22**

Market Housing\*



**44**

Estimated additional **affordable housing net need** per year between 2022 and 2027.



**18**

Social rent

**26**

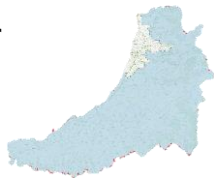
Intermediate and LCHO\*\*



## Aberystwyth HMA

greatest annual need (*net*) for affordable housing (18) between 2022 and 2027.

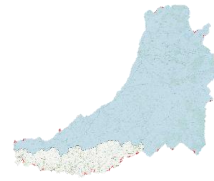
(41% of overall affordable housing net need across 4 HMAs).



## Teifi Valley HMA

greatest annual need (*gross*) for market housing (7) between 2022 and 2037)

(32% of overall market housing need across 4 HMAs).



## Specialist

### Accommodation

There is a projected increased need for Extra Care (+75), Sheltered Housing (+550), Residential Care (+71) and Nursing Care Homes (+271) by 2037.



## Shortfall in temporary accommodation

There is a significant shortfall in temporary accommodation in Ceredigion which will need to be met.

## Multi-generational households

The number of multi-generational households in Ceredigion should fall over the LHMA period, which may reduce the number of overcrowded households.



## Accessible and Adapted Housing

Between 1,893 (min) and 5,179 (max) households will need adapted housing between 2022 and 2037.

\* The estimated market housing need is much lower than expected and not reflective of the situation in Ceredigion.

\*\*Low-Cost Home Ownership (LCHO)



# Summary

- This is **Ceredigion's Local Housing Market Assessment (refresh)**, which updates the previous 2019 LHMA, to provide an up-to-date picture of the market, affordable and specific housing needs across the County.
- The **LHMA tool produced by the Welsh Government** has been used to determine the **housing needs** for Ceredigion by **Housing Market Areas (HMAs)** (2022-2037).
- Within the LHMA tool it was possible to choose between using principal, higher or lower household projections (2018-based) as a basis for the calculations. The **higher variant** is the preferred projection, as supported by local evidence.
- Local data and insight alongside past trends, highlight that **the market housing need** estimated by the tool is **significantly lower than expected**, which is not reflective of the situation in Ceredigion.
- **Caution should be taken** when using the market need estimations, which are inaccurate due to the **tool's methodological limitation** (assumes that all existing unmet need will be met through affordable housing only), and the use of the **higher variant projection**, which **does not consider** any housing need from plans for **economic growth**.
- The **gross need** provides a better estimate of the number of homes needing to be delivered over the LHMA period, whilst the **net need** takes into consideration the turnover of existing stock and planned supply within the affordable homes sector and relates to the deficit between need and current plans for delivering homes.
- Over the first five years (2022-2027), the tool estimates a *gross* need of **256 affordable homes** and **22 market homes** per year. Whilst the estimated annual *net* need for **affordable homes** over this period is **44**. This relatively low shortfall suggests that our current plans for committed supply, re-lets and removals are fairly in-line with our housing need.
- Over the 15-year LHMA period (2022-2037), the tool estimates a *net* need for **661 dwellings**, just under half (**49.9%/330**) should be **market housing** and just overall half (**50.1%/331**) should be **affordable homes**.
- In terms of bedroom requirements, the tool estimates the greatest *net* need for **affordable housing** (after considering the turnover of existing stock and planned supply), is for **1 and 4 bed properties**.
- In terms of special housing requirements:
  - the number of **multi-generational households** in Ceredigion should **fall**.
  - there is a **significant shortfall** in **temporary accommodation** in Ceredigion which will need to be met.
  - there will be a greater need for **Extra Care (+75)**, **Sheltered Housing (+550)**, **Residential (+71)** and **Nursing Care Homes (+271)** by 2037.
  - the number of **students** at Aberystwyth University and Lampeter Campus (UWTSD) is expected to **increase**. There is an identified future need for more private rented accommodation in the Aberystwyth HMA.

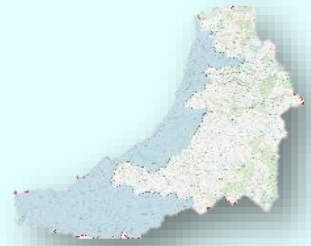
## Aberystwyth HMA

- The Aberystwyth HMA is the **smallest HMA (118km<sup>2</sup>)** and encompasses the town of Aberystwyth and its immediate neighbours.
- For the first five years of the LHMA period, the tool estimates a **gross need for 122\* dwellings per year**, equating to 44% of the overall need. This comprises of **115 affordable homes** and **6 market homes**.
- When existing stock and planned supply is considered, there is an estimated **net need (or shortfall) for 18 affordable homes per year**, for the first five years of the LHMA period.
- Out of the four HMAs, it has the **second highest** market housing need (6) and the **greatest** affordable housing *net* need (18) over the first five years of the LHMA period.



## Other HMA

- The Other HMA encompasses the **largest area (1,063km<sup>2</sup>)** but has the lowest number of households. It includes the northeast of Ceredigion.
- For the first five years of the LHMA period, the tool estimates a **gross need for 19 dwellings per year**, equating to 7% of the overall need. This comprises of **15 affordable homes** and **4 market homes**.
- When existing stock and planned supply is considered, there is an estimated **net need (or shortfall) for 5 affordable homes per year**, for the first five years of the LHMA period.
- Across the four HMAs, it has the **lowest** annual need for market homes (4) and net need for affordable homes (5).



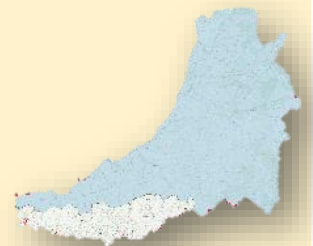
## Coastal HMA

- The Coastal HMA has the **second largest area (332km<sup>2</sup>)** and encompasses the southwest coastline of Ceredigion.
- For the first five years of the LHMA period, there is a **gross need for 55 dwellings per year**, equating to 20% of the overall need. This comprises of **50 affordable homes** and **5 market homes**.
- When existing stock and planned supply is considered, there is an estimated **net need (or shortfall) for 8 affordable homes per year**, for the first five years of the LHMA period.
- Across the four HMAs, it has the **second lowest** annual need for market homes (5) and net need for affordable homes (8).



## Teifi Valley HMA

- The Teifi Valley HMA has the **second smallest area (294km<sup>2</sup>)** and encompasses Southwest Ceredigion.
- For the first five years of the LHMA period, there is a **gross need for 83\* dwellings per year**, equating to 30% of the overall need. This comprises of **75 affordable homes** and **7 market homes**.
- When existing stock and planned supply is considered, there is an estimated net need (or shortfall) for **14 affordable homes per year**, for the first five years of the LHMA period.
- Across the four HMA, the Teifi Valley HMA has the **highest** annual market housing need (7) and the **second highest** net affordable need (18) over the first five years of the LHMA period.





# 1. Background

Under the 1985 Housing Act, local authorities are responsible for taking a periodic review of housing need in their area. It is vital that local authorities have a comprehensive understanding of their local housing markets and provide a robust evidence base for effective strategic housing and planning services. To fulfil this requirement, local authorities in Wales must develop Local Housing Market Assessments (LHMAs).

## 1.1. Additional housing need estimates

This Local Housing Market Assessments (LHMA) estimates the additional housing need likely to be required by Ceredigion, split by housing market areas and tenures. The latest LHMA rewrite was prepared by Opinion Research Services (ORS), on behalf of Ceredigion County Council in 2019 and signed off by Welsh Government in 2020. Utilising section 87 of the Local Government Act 2003, local authorities are expected to rewrite their LHMAs every five years and refresh that LHMA once during that five-year period (between years two and three). As such, this LHMA is a refresh to Ceredigion's 2019 LHMA.

The Welsh Government published the LHMA tool and accompanying guidance in 2022. The Tool is to be used by all local authorities in Wales as the sole basis of evidence for the calculation of housing need. The 'refresh' template set out in the Welsh Government guidance has been used to structure the Assessment. In addition, the previous LHMA has been reviewed in order to provide this up-to-date assessment of general, affordable and special housing needs.

It is important to note that the methodology (Welsh Government LHMA tool) used for this LHMA is different to the methodology adopted in the 2019 LHMA rewrite (ORS model). Therefore, caution should be taken when comparing the two Assessments and the housing need figures. Section 2.1 highlights the differences between the two approaches.

## 1.2. Latest additional housing need estimates

This section looks at the outputs from the LHMA tool. As requested in the Welsh Government LHMA guidance (appendix A), the following screenshots from the tool have been provided. Within the LHMA tool it was possible to choose between using principal, higher or lower household projections (based on the 2018 projections) as a basis for the calculations.

### 1.2.1. Household Projections

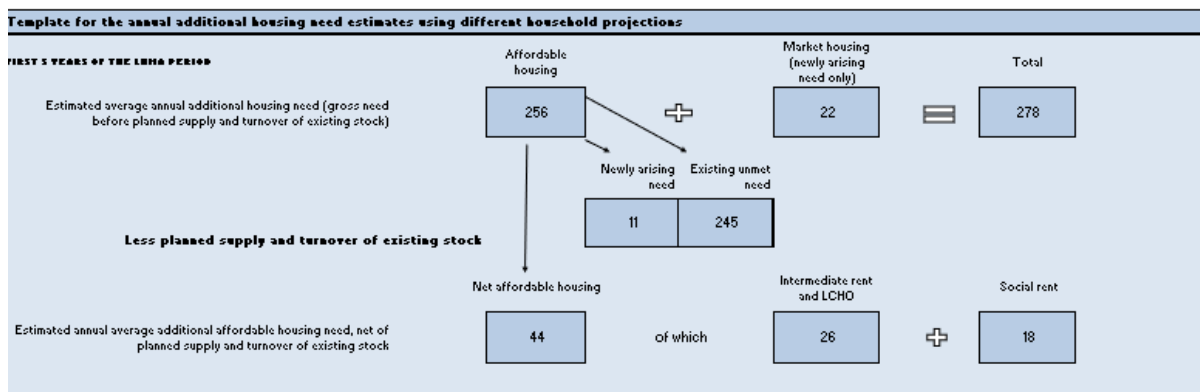
Household projections are a key data input of the LHMA tool, determining the newly arising need over the LHMA period. Section 1.3.9. outlines the different projections according to the Welsh Government 2018-based projections. Looking at past build rates and other sources (e.g., Local Housing Occupancy Survey), there is clearly a current need for additional dwellings, particularly market housing in Ceredigion, and past trends indicate that this need will continue (refer to Section 1.3.13. for further detail). As such, it was agreed by Ceredigion County Council that the higher variant projection is the preferred projection. Although it is acknowledged that the projected number of households (using the higher variant) is relatively low, which combined with lower-than-average earnings and higher than average house prices, is resulting in a lower-than-expected need for market housing over the LHMA period.

The higher variant and principal projections have been run and the section below provides an analysis of the outputs.

### 1.2.2. Higher variant outputs

Firstly, the outputs from the tool using the *higher variant* are considered. As reflected in Figure 1 below, the estimated annual additional housing *gross need* (before planned supply and turnover of existing stock) for the first five years of the LHMA period (2022-2027), is 278 for Ceredigion. Of these, the tool estimates that 256 (92%) would be affordable housing and 22 (8%) would be market housing.

Figure 1: Annual additional housing need estimates using the higher variant projection.



\*Figures may not sum due to rounding within the tool

(Source: Ceredigion County Council – Welsh Government Local Housing Market Assessment Tool V 2.3, 2024)

The market housing need figures for the first 5 years are misleading and not in-line with our expectations. Local data and insight alongside past trends, highlight that the market housing need estimated by the tool is significantly lower than expected. The tool estimates that as little

as 22 open-market properties are required per year between 2022 and 2037, which is considerably lower than expected and not an accurate estimation of the future market housing need for Ceredigion.

There are three key factors which suggest that the tool's market dwelling estimations are inaccurate, these are:

- A methodological limitation of the Welsh Government Local Housing Market Assessment (LHMA) tool
- The 2018-based housing projections used to determine newly arising need
- Local qualitative and quantitative evidence

### **LHMA tool – methodological limitation**

The tool has an underlying methodological limitation which impedes the accuracy of the estimated market housing need requirements for Ceredigion. The tool combines the existing unmet need (which is only for affordable housing), with the newly arising need (which includes both affordable and market housing). As such, the total *gross* need figures are heavily distorted towards the affordable sector, particularly within the first five years of the LHMA period (as this is when the tool assumes all existing need should be met). This limitation is exacerbated further in rural local authorities with a declining population (like Ceredigion), as market housing need is based solely on population and household projections.

### **Household projections – newly arising need**

The Welsh Government 2018-based household projections are estimating a lower household growth than expected. Whilst we recognise that the 2018-based are the most recent projections available at the time of writing, they were produced five years ago and can be considered outdated. As reflected in Section 1.3.9 Number of Households, the 2018-based projections do not take account of the recent reduction in average household size (as recorded by the 2021 Census), which if considered, could result in a higher growth in the number of households.

The 2018-based projections estimate the future number of households in Ceredigion *if* a set of assumptions (based on demographic trends) are to continue, they do not however attempt to predict the impact of future policies or changing economic circumstances. Therefore, this input does not consider any need arising from the Council's corporate direction, which is to boost the local economy, nor does it consider any emerging need from on-going investments into the area, such as Growing Mid Wales, the Levelling Up Fund, or the Shared Prosperity Fund.

It is anticipated that the Council's Corporate Strategy and on-going economic investment to the area will increase the number of jobs across the County, which has the potential to translate into a higher household growth. For example, the Growing Mid Wales Growth Deal is projected to create 500-600 net additional full time equivalent jobs in Ceredigion, which estimates a gross value added (GVA) between 215,000,000 and £262,500,000 by 2032.<sup>1</sup> Not only does this challenge the tenure affordability element of the tool, but also the projected household growth as estimated by the Welsh Government household projections.

We acknowledge the option to use our own 'user projections' within the tool, however, during the LHMA our scope to produce alternative and robust projections was very limited, and any deviation from the default projections would need to be justified. The next full LHMA rewrite

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<sup>1</sup> Ceredigion County Council (2023) – Economic and Community Development Service.

will seek to address these issues by considering a range of different growth scenarios e.g., employment-led and dwelling-led projections.

### Local evidence – quantitative and qualitative

Evidence from past build rates and responses to the Housing Occupancy Survey (refer to Section 1.3.15), tells us the opposite distribution of tenure and delivery is true. The evidence demonstrates a greater need for market homes and a lower need for affordable homes, compared to the tool’s estimations. Over the last five years, on average, 144 market houses have been built annually, which greatly exceeds the tool’s estimated need for 22 market houses annually. As reflected in the responses to the Housing Occupancy Survey, a number of these are occupied by residents. To further support this discrepancy, qualitative evidence from our consultation on the Draft LHMA highlights that there is a strong demand for market dwellings in Ceredigion (refer to Appendix 5 – Consultation Responses).

It is acknowledged that the County has a declining population, higher-than-average house prices and lower than average incomes (refer to Section 1.3.10), which is resulting in a smaller proportion of these *additional* households being able to afford open-market prices. However, we would not expect these characteristics to result in a need as little as 22 market dwellings per year. Particularly as the build rate of market dwellings per year is 144 and local evidence tells us that these are occupied.

In terms of affordable need, the tool estimates a *gross* need for 256 affordable homes and *net* need<sup>2</sup> for 44 affordable homes annually, for the first 5 years of the LHMA period. Of the 44 affordable homes, the tool anticipates that 26 should be intermediate rent and Low-Cost Home Ownership (LCHO) and 18 should be social rent. This fairly low *net* need highlights that the current plans for committed supply, re-lets and removals are reasonably in line with the housing need. It is recognised that the funding for the Social Housing Grant (SHG) is increasing, which could make the delivery of the gross affordable housing need more plausible.

Figure 2 below shows a detailed breakdown of the estimated annual additional affordable housing need by HMA and tenure. These results are the *net* need, which considers the turnover of existing stock and planned supply.

**Figure 2: Detailed breakdown of the additional housing net need estimates over the first 5 years of the LHMA period.**

| Detailed breakdown of the additional housing need estimates over the first 5 years of the LHMA period  |                    |                     |                       |                       |   |                          |             |  |
|--|--------------------|---------------------|-----------------------|-----------------------|---|--------------------------|-------------|--|
| LHMA Report Table 1: Estimated annual additional affordable housing need by HMA and tenure (net need, net of turnover of existing stock and planned supply)  |                    |                     |                       |                       |   |                          |             |  |
| The first table provides the additional affordable housing need estimates on the following basis:<br>*at HMA level<br>*by tenure (LCHO, intermediate rent and social rent)<br>*annual estimate for the first 5 years of the LHMA period<br>*the estimates have been reduced to allow for turnover of existing affordable stock and planned supply. |                    |                     |                       |                       |   |                          |             |  |
| HMA  | (a)<br>one bedroom | (b)<br>two bedrooms | (c)<br>three bedrooms | (d)<br>four+ bedrooms | (e)<br>Social rent<br>(a) + (b) + (c) + (d) = (e) | (f)<br>Intermediate rent | (g)<br>LCHO | (h)<br>Affordable Housing<br>(h) = (e) + (f) + (g) |
| <b>Additional housing need estimates by tenure</b>   | 9                  | -                   | 0                     | 9                     | 18  | 5                        | 22          | 44   |
| Aberystwyth  | -                  | -                   | -                     | 4                     | 4   | 1                        | 12          | 18   |
| Other  | 4                  | -                   | -                     | 1                     | 5   | 0                        | -           | 5  |
| Coastal  | 4                  | -                   | 0                     | 2                     | 6   | 1                        | 0           | 8  |
| Telfi Valley   | -                  | -                   | -                     | 2                     | 2   | 2                        | 9           | 14   |

*\*Figures may not sum due to rounding within the tool.*

*(Source: Ceredigion County Council – Welsh Government Local Housing Market Assessment Tool, V2.3, 2024).*

<sup>2</sup> Affordable housing net need – this considers any existing stock and planned supply within the affordable housing sector. This information was collected from Ceredigion’s Registered Social Landlords (RSLs).

The social rent *net* need by HMA and bedroom size show the current shortfall in need after plans for committed supply, removals, and turnover of stock between 2022 and 2027 are considered. The results highlight that the current plans are meeting the two- and three-bedroom need, however, there is small shortfall for one bedroom (9 per year) and four+ bedroom properties (9 per year) in Ceredigion. The annual *net* need for 1-bedroom social rented properties is only within two HMA's, the Other (4 per year) and Coastal HMA (4 per year). On the other hand, there is annual *net* need for four-bedroom properties across all HMA's, the greatest need being in the Aberystwyth HMA (4 per year). The need for 1-bedroom properties is supported by evidence in the Housing Strategy,<sup>3</sup> Housing Register and Prospectus.<sup>4</sup>

Figure 3 below outlines the annual additional total housing *gross* need estimates by HMA for the first 5 years of the LHMA period.<sup>5</sup> This data indicates that annual housing requirements (affordable and market) is greatest in the Aberystwyth HMA (122), followed by the Teifi Valley HMA (83), the Coastal HMA (55) and lastly the Other HMA (19).<sup>6</sup>

**Figure 3: Estimated annual additional total housing need by HMA and tenure (gross need).**

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

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

| HMA  | (a)<br>Social rent | (b)<br>Intermediate rent and LCHO | (c)<br>Affordable Housing<br>(c) = (a) + (b) | (d)<br>Owner occupier | (e)<br>Private rented sector | (f)<br>Market Housing<br>(f) = (d) + (e) | (g)<br>Additional housing need<br>(g) = (c) + (f) |
|--|--------------------|-----------------------------------|--|-----------------------|------------------------------|--|---|
| <b>Additional housing need estimates by tenure</b> | <b>189</b>         | <b>67</b>                         | <b>256</b>                                   | <b>9</b>              | <b>14</b>                    | <b>22</b>                                | <b>278</b>  |
| Aberystwyth  | 88                 | 27                                | 115  | 3                     | 4                            | 6  | 122   |
| Other  | 10                 | 5                                 | 15   | 1                     | 2                            | 4  | 19  |
| Coastal  | 38                 | 12                                | 50   | 2                     | 3                            | 5  | 55  |
| Teifi Valley                                       | 53                 | 22                                | 75   | 3                     | 5                            | 7  | 83  |

\*Figures may not sum due to rounding in the tool.

(Source: Ceredigion County Council – Welsh Government Local Housing Market Assessment Tool, V2.3, 2024).

In terms of affordable housing, there is a greater *gross* need for social rented properties per year (189) compared to Intermediate Rent or Low-Cost Home Ownership (LCHO) properties (67), estimating 74% and 26% of the total overall affordable need respectively. Whilst within the market sector, there is a greater need for houses in the private rented sector, compared to the owner occupier sector.

The need figures for the remaining 10 years are low (see Figure 4 below), however, the split between market housing and affordable housing is more realistic. It is estimated that 67% of the total housing need will be market housing (a requirement of 22 dwellings per year) and 33% will be affordable housing (a requirement of 11 dwellings per year) between 2027 and 2037. This distribution amongst the tenures aligns more closely with local data and previous trends. The change in distribution is expected due to the tool's assumption that all existing unmet need is met within the first 5 years.

<sup>3</sup> Ceredigion County Council (2023). Housing for All 2023-2028. Available at: [Housing for All \(ceredigion.gov.uk\)](https://www.ceredigion.gov.uk/housing-for-all)

<sup>4</sup> Ceredigion County Council (2022). LA Prospectus (PDP) – Ceredigion

<sup>5</sup> These dwelling estimates are a *gross* need, as the calculations do not take into consideration the planned supply and existing turnover of stock.

<sup>6</sup> Figures may not sum due to rounding in the tool.



**Figure 4: Detailed breakdown of the additional total need estimates over the remaining 10 years of the LHMA period.**

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

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

The third table provides the additional housing need estimates on the following basis:

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

| HMA  | (a)         | (b)                        | (c)                | (d)            | (e)                   | (f)             | (g)                     |
|--|-------------|----------------------------|--------------------|----------------|-----------------------|-----------------|-------------------------|
|  | Social rent | Intermediate rent and LCHO | Affordable Housing | Owner occupier | Private rented sector | Market Housing  | Additional housing need |
|  |             |                            | (c) = (a) + (b)    |                |                       | (f) = (d) + (e) | (g) = (c) + (f)         |
| <b>Additional housing need estimates by tenure</b> | <b>8</b>    | <b>3</b>                   | <b>11</b>          | <b>9</b>       | <b>14</b>             | <b>22</b>       | <b>33</b>               |
| Aberystwyth  | 3           | 1                          | 4                  | 3              | 4                     | 6               | 11                      |
| Other  | 1           | 1                          | 2                  | 1              | 2                     | 4               | 5                       |
| Coastal  | 1           | 1                          | 2                  | 2              | 3                     | 5               | 7                       |
| Teifi Valley                                       | 2           | 1                          | 3                  | 3              | 5                     | 7               | 10                      |

*\*Figures may not sum due to rounding within the tool*

*(Source: Ceredigion County Council – Welsh Government Local Housing Market Assessment Tool, V2.3, 2023)*

The tool also provides the overall additional *net* housing need by HMA and tenure over the full 15 years of the LHMA period (see Figure 5 below). Between 2022 and 2037, the tool suggests that the total *net* need for affordable houses would be 331 (22 per year). Of these, 50% (165) would need to be social rent properties and 50% (166) should include Intermediate rent and LCHO properties. Although not included in the table below, the estimated market housing requirement over the full 15 years of the LHMA period is 330 dwellings.

**Figure 5: Estimated annual overall additional affordable housing need by HMA (net need) over the 15 years of the LHMA.**

**Headline 15-year Affordable Housing Need Estimate**

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

Table 4 provides the additional affordable housing need estimates on the following basis:

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

| HMA  | Average annual estimates |                            |                    | 15-year estimates |                            |                    |
|--|--------------------------|----------------------------|--------------------|-------------------|----------------------------|--------------------|
|  | (a)                      | (b)                        | (c)                | Social rent       | Intermediate rent and LCHO | Affordable Housing |
|  | Social rent              | Intermediate rent and LCHO | Affordable Housing | Social rent       | Intermediate rent and LCHO | Affordable Housing |
|  |                          |                            | (c) = (a) + (b)    |                   |                            | (c) = (a) + (b)    |
| <b>Additional housing need estimates by tenure</b> | <b>11</b>                | <b>11</b>                  | <b>22</b>          | <b>165</b>        | <b>166</b>                 | <b>331</b>         |
| Aberystwyth  | 3                        | 5                          | 9                  | 51                | 80                         | 131                |
| Other  | 2                        | 0                          | 3                  | 36                | 6                          | 42                 |
| Coastal  | 3                        | 1                          | 4                  | 44                | 14                         | 58                 |
| Teifi Valley                                       | 2                        | 4                          | 7                  | 34                | 66                         | 99                 |

*\*Figures may not sum due to rounding in the tool.*

*(Source: Ceredigion County Council – Welsh Government Local Housing Market Assessment Tool, V2.3, 2023)*

The breakdown of the data items and key assumptions utilised within the LHMA tool are outlined in Figure 6 below.

**Figure 6: Data items, key assumptions and HMA assumptions utilised within the LHMA tool.**

| Data items / Key assumptions  |                     |                                    |                                   |                                   |         |         |
|---|---------------------|------------------------------------|-----------------------------------|-----------------------------------|---------|---------|
|   | Basis               | 2022/23                            | 2023/24                           | 2024/25                           | 2025/26 | 2026/27 |
| Change in income growth   | Default             | 2.33%                              | 2.76%                             | 2.84%                             | 2.77%   | 3.58%   |
| Change in house prices  | Default             | -1.12%                             | -5.67%                            | 1.14%                             | 3.43%   | 3.59%   |
| Change in private rent prices   | Default             | 5.04%                              | 1.77%                             | 1.67%                             | 1.86%   | 2.49%   |
| Change in income distribution growth  | Greater Inequality  | 1.00%                              | 1.00%                             | 1.00%                             | 1.00%   | 1.00%   |
| Number of years to clear existing unmet need                                    | 5 years             |                                    |                                   |                                   |         |         |
| Market housing affordability criteria   | 30%                 |                                    |                                   |                                   |         |         |
| Social rent affordability criteria  | 35%                 |                                    |                                   |                                   |         |         |
| Data item   | Data Sources        | Basis of the data                  |                                   |                                   |         |         |
| Income data by HMA  | Paycheck            | 2022                               |                                   |                                   |         |         |
| House price paid data by HMA  | Land Registry Data  | Calendar year                      |                                   |                                   |         |         |
| Rent prices   | Rent Officers Wales | Calendar year                      |                                   |                                   |         |         |
| Household projection basis  | Higher Variant      |                                    |                                   |                                   |         |         |
| Percentage of households considered for owner occupier tenure that go on to buy | 60%                 |                                    |                                   |                                   |         |         |
| HMA assumptions   |                     |                                    |                                   |                                   |         |         |
| HMA   | FTB property price  | FTB property value to income ratio | Min. income for intermediate rent | Max. income for intermediate rent |         |         |
| Aberystwyth   | £ 180,956           | 4.5                                | £ 21,245                          | £ 24,159                          |         |         |
| Other   | £ 177,990           | 4.5                                | £ 18,051                          | £ 21,007                          |         |         |
| Coastal   | £ 222,487           | 4.5                                | £ 18,035                          | £ 21,007                          |         |         |
| Teifi Valley  | £ 174,005           | 4.5                                | £ 16,922                          | £ 19,957                          |         |         |

(Source: Ceredigion County Council – Welsh Government Local Housing Market Assessment Tool, V3.2, 2024)

As reflected above, all the default assumptions provided within the tool were used. The highest proportion of households considered for owner occupier tenure that go on to buy (from the range deemed appropriate by Welsh Government) was used (60%). This was chosen as there is a relatively high proportion of owner-occupiers in Ceredigion, in addition to retirees, and research shows that older people are more likely to own their home outright.<sup>7</sup>

It is acknowledged that the first-time buyer property prices quoted above are very low for Ceredigion. According to the tool, the highest price for a first-time buyer property was in the Coastal HMA (£222,487) whilst the lowest was in the Teifi Valley HMA (£174,005). There is more information evidencing this in Section 1.3.8.

The following tables have been included to summarise the above overview of outputs and provide further insight into the issues and challenges that have arisen from using the tool. It is acknowledged that the inclusion of this table is only a requirement for the LHMA rewrite (and not refresh), however, it is hoped that this information will add value to the assessment, particularly as this is the first time that the tool has been used.

Table 1 below outlines the key issues identified with the calculations and outputs, which is a summary of the above section, and Table 2 highlights the data inputs used and any issues that have arisen.

<sup>7</sup> ONS (2023). Living longer: changes in housing tenure over time. Available at: [Living longer - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/livinglonger)

**Table 1: Issues identified with calculations and outputs from the LHMA tool (higher variant).**

| Key data inputs  | Key issues identified with calculations / outputs   |
|--|---|
| 1. Market housing need covering owner occupier and private rented sector | <p>1.The market housing need is significantly lower than expected.</p> <p>2.The private rented sector need is slightly greater than the need for owner-occupier housing, which is different to the expectation.</p>   |
| 2. Affordable housing need covering social rent and immediate housing    | <p>1.The gross affordable housing need is higher than expected.</p> <p>2.The distribution in need (gross) between the social rent and intermediate tenures is logical, with a greater need for social rent compared to LCHO.</p> <p>3. The net need highlights that there is a greater shortfall for LCHO when plans of supply, stock and removals are considered.</p> <p>4.The bedroom size requirement in the social rented sector aligns with our expectations and is supported by local evidence.</p>   |
| 3. Scenario testing tables   | 1. N/A.   |
| 4. Five-year outputs / ten-year outputs                                  | <p>1.The first five-year gross outputs are too large of a proportion; it seems unrealistic that all existing unmet need will be met within the first 5 years.</p> <p>2.The first five-year gross outputs are heavily distorted towards affordable housing and do not align with our expectations. In addition, the distribution does not align with local policy. Ceredigion's LDP policy directs that 20% of all dwellings within a development are affordable and is based on detailed viability evidence.<sup>8</sup></p> <p>3.The need figures for the remaining 10 years are very low, however, the split between affordable and market housing is more logical.</p> |

**Table 2: Key issues identified within the tools data inputs.**

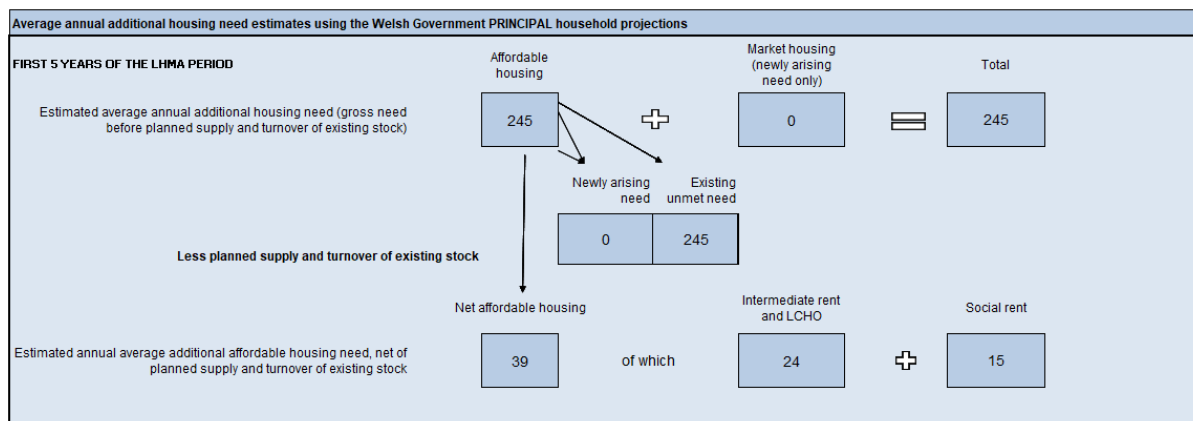
| Key data inputs                | Key issues identified with the data inputs   |
|--------------------------------|--|
| 1. Housing Market Areas (HMAs) | 1.There are differences between the HMAs used in this assessment and the 2019 LHMA, as they are based on different ward boundaries. Therefore, care should be taken when comparing the Teifi Valley and Coastal HMAs across periods (further information in Appendix 1).   |
| 2. Household data              | 1.All household projections (principal, higher and lower) that were inputted in the tool resulted in a lower number of market housing dwellings over the LHMA period than expected. It's acknowledged that the 2018-based projections are based on previous 5-year trends and are therefore dated and should be used with caution. They do not consider more recent trends, such as the decline in the household size in Ceredigion reflected in the most recent Census (2021). To address this issue the next |

<sup>8</sup> Ceredigion County Council (2007). Local Development Plan – Volume 1 Strategy and Plans.

| Key data inputs                      | Key issues identified with the data inputs   |
|--------------------------------------|--|
|                                      | LHMA rewrite will look to include our own user defined projections which will take into consideration economic plans.  |
| 3. Rent data                         | 1.The rent data was provided by calendar year by Rent Officers Wales. As this is the default rent data, this has been used.  |
| 4. Income data                       | 1.CACI Paycheck Income data was used. The 2023 data was used; however, the tool does not allow users to change from 2022 (this is why it appears as 2022 within Figure 6).   |
| 5. House price paid data             | 1.The Land Registry data was used – 2020, 2021 and 2022 (which was automated within the tool).   |
| 6. Existing unmet need               | 1.Data based on the Council’s Common Housing Register and Affordable Housing Register was used, in addition to information on concealed households and homeless households in temporary accommodation (from the 2021 Census and Stats Wales).<br>2.Allocating households to the appropriate tenures (social, intermediate and LCHO) was challenging as there are overlaps between the income thresholds within our local policy, in addition to a wider criterion used to allocate need.<br>3.A key limitation of the tool is that all the existing unmet need is allocated to affordable housing, which significantly overstates the gross affordable housing need and understates market housing need for Ceredigion. There may be households within that unmet need that can afford market housing. |
| 7. Existing stock and planned supply | 1.The tool requires 5-year plans for planned supply, however, some of Ceredigion’s Registered Social Landlord’s (RSLs) operate on 3-year plans. Therefore, this may have inflated the net affordable annual need figures slightly.   |

### 1.2.3. Principal Projection outputs

The outputs from the tool using the principal household projections are included in the tables overleaf. An overview of the results is provided at the end of the section.



Basis of the household projections

Principal

**Detailed breakdown of the additional housing need estimates over the first 5 years of the LHMA period****LHMA Report Table 1: Estimated annual additional affordable housing need by HMA and tenure (net need, net of turnover of existing stock and planned supply)**

The first table provides the additional affordable housing need estimates on the following basis:

\*at HMA level

\*by tenure (LCHO, intermediate rent and social rent)

\*annual estimate for the first 5 years of the LHMA period

\*the estimates have been reduced to allow for turnover of existing affordable stock and planned supply.

| HMA  | (a)         | (b)          | (c)            | (d)            | (e)   | (f)               | (g)       | (h)   |
|--|-------------|--------------|----------------|----------------|---|-------------------|-----------|---|
|  | one bedroom | two bedrooms | three bedrooms | four+ bedrooms | Social rent<br>(a) + (b) + (c) +<br>(d) - (e) | Intermediate rent | LCHO      | Affordable Housing<br>(h) = (e) + (f) + (g) |
| <b>Additional housing need estimates by tenure</b> | <b>7</b>    | <b>-</b>     | <b>-</b>       | <b>9</b>       | <b>15</b>                                     | <b>3</b>          | <b>21</b> | <b>39</b>                                   |
| Aberystwyth  | -           | -            | -              | 4              | 4   | 1                 | 11        | 16  |
| Other  | 3           | -            | -              | 1              | 4   | -                 | -         | 4   |
| Coastal  | 3           | -            | -              | 2              | 5   | 1                 | 0         | 6   |
| Teifi Valley                                       | -           | -            | -              | 2              | 2   | 2                 | 9         | 13  |

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

The second table provides the additional total housing need estimates on the following basis:

\*includes market and affordable housing

\*at HMA level

\*by tenure (owner occupier, private rented sector (PRS), LCHO, intermediate rent and social rent)

\*annual estimate for the first 5 years of the LHMA period

| HMA  | (a)         | (b)                        | (c)                                   | (d)            | (e)                   | (f)                               | (g)  |
|--|-------------|----------------------------|---------------------------------------|----------------|-----------------------|-----------------------------------|--|
|  | Social rent | Intermediate rent and LCHO | Affordable Housing<br>(c) = (a) + (b) | Owner occupier | Private rented sector | Market Housing<br>(f) = (d) + (e) | Additional housing need<br>(g) = (c) + (f) |
| <b>Additional housing need estimates by tenure</b> | <b>182</b>  | <b>63</b>                  | <b>245</b>                            | <b>-</b>       | <b>-</b>              | <b>-</b>                          | <b>245</b>                                 |
| Aberystwyth  | 85          | 26                         | 111                                   | -              | -                     | -                                 | 111  |
| Other  | 9           | 5                          | 14                                    | -              | -                     | -                                 | 14   |
| Coastal  | 37          | 12                         | 48                                    | -              | -                     | -                                 | 48   |
| Teifi Valley                                       | 51          | 21                         | 72                                    | -              | -                     | -                                 | 72   |

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

The third table provides the additional housing need estimates on the following basis:

\*at HMA level

\*by tenure (owner occupier, private rented sector (PRS), LCHO, intermediate rent and social rent)

\*annual estimate for the remaining 10 years of the LHMA period

\*the estimates are based solely on newly arising need (it is assumed any existing unmet need is met during the first 5 years)

\*the affordable housing need estimates in should be combined with the affordable housing need in Table 1 to produce a 15-year estimate of affordable housing.

No further allowance has been made for supply at this point as it becomes less accurate to predict committed supply and turnover beyond year 5.

| HMA  | (a)         | (b)                        | (c)                                   | (d)            | (e)                   | (f)                               | (g)  |
|--|-------------|----------------------------|---------------------------------------|----------------|-----------------------|-----------------------------------|--|
|  | Social rent | Intermediate rent and LCHO | Affordable Housing<br>(c) = (a) + (b) | Owner occupier | Private rented sector | Market Housing<br>(f) = (d) + (e) | Additional housing need<br>(g) = (c) + (f) |
| <b>Additional housing need estimates by tenure</b> | <b>-</b>    | <b>-</b>                   | <b>-</b>                              | <b>-</b>       | <b>-</b>              | <b>-</b>                          | <b>-</b>                                   |
| Aberystwyth  | -           | -                          | -                                     | -              | -                     | -                                 | -  |
| Other  | -           | -                          | -                                     | -              | -                     | -                                 | -  |
| Coastal  | -           | -                          | -                                     | -              | -                     | -                                 | -  |
| Teifi Valley                                       | -           | -                          | -                                     | -              | -                     | -                                 | -  |



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

Table 4 provides the additional affordable housing need estimates on the following basis:

\*at HMA level

\*by tenure (intermediate housing and social rent)

\*annual estimate for the 15 years of the LHMA period

\*the affordable housing need estimates are a combination of the additional estimates from table 1 (net estimates) and table 3.

(no further allowance has been made for supply and turnover of existing stock as it becomes less accurate to predict beyond year 5)

| HMA  | Average annual estimates |                            |                                       | 15-year estimates |                            |                                       |
|--|--------------------------|----------------------------|---------------------------------------|-------------------|----------------------------|---------------------------------------|
|  | (a)                      | (b)                        | (c)                                   |                   |                            |                                       |
|  | Social rent              | Intermediate rent and LCHO | Affordable Housing<br>(c) = (a) + (b) | Social rent       | Intermediate rent and LCHO | Affordable Housing<br>(c) = (a) + (b) |
| <b>Additional housing need estimates by tenure</b> | 5                        | 8                          | 13                                    | 77                | 118                        | 195                                   |
| Aberystwyth  | 1                        | 4                          | 5                                     | 21                | 60                         | 81                                    |
| Other  | 1                        | -                          | 1                                     | 21                | -                          | 21                                    |
| Coastal  | 2                        | 0                          | 2                                     | 25                | 5                          | 30                                    |
| Teifi Valley                                       | 1                        | 4                          | 4                                     | 10                | 53                         | 63                                    |

**Data items / Key assumptions**

|   | Basis              | 2022/23 | 2023/24 | 2024/25 | 2025/26 | 2026/27 |
|---|--------------------|---------|---------|---------|---------|---------|
| <b>Change in income growth</b>              | Default            | 2.33%   | 2.76%   | 2.84%   | 2.77%   | 3.58%   |
| <b>Change in house prices</b>               | Default            | -1.12%  | -5.67%  | 1.14%   | 3.43%   | 3.59%   |
| <b>Change in private rent prices</b>        | Default            | 5.04%   | 1.77%   | 1.67%   | 1.86%   | 2.49%   |
| <b>Change in income distribution growth</b> | Greater Inequality | 1.00%   | 1.00%   | 1.00%   | 1.00%   | 1.00%   |

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

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

|  |     |
|--|-----|
| <b>Percentage of households considered for owner occupier tenure that go on to buy</b> | 60% |
|--|-----|

**HMA assumptions**

| HMA          | FTB property price | FTB property value to income ratio | Min. income for intermediate rent | Max. income for intermediate rent |
|--------------|--------------------|------------------------------------|-----------------------------------|-----------------------------------|
| Aberystwyth  | £ 180,956          | 4.5                                | £ 21,245                          | £ 24,153                          |
| Other        | £ 177,990          | 4.5                                | £ 18,051                          | £ 21,007                          |
| Coastal      | £ 222,487          | 4.5                                | £ 18,035                          | £ 21,007                          |
| Teifi Valley | £ 174,005          | 4.5                                | £ 16,922                          | £ 19,957                          |

(Source: Ceredigion County Council – Welsh Government Local Housing Market Assessment Tool, V3.2, 2024)

The tool's outputs using the principal household projections do not reflect the current situation in Ceredigion. As reflected in Section 1.3.9, the principal household projections estimate a 0.4% decline in households over the LHMA period, equating to 128 less households in 2037. This input is having a significant impact on the annual additional housing need for Ceredigion, particularly the market housing figures.

The estimated average annual additional housing need (*gross need*) for Ceredigion over the first 5-years of the LHMA period is 245. Of those, 100% are allocated to affordable housing and 0% to market housing. Given that on average 144 market houses are completed annually, this estimated *no need* for the County is not realistic and is contrary to our expectations (as reflected in the section above). Again, the tool's assumption that all existing unmet need is allocated to affordable housing is significantly impacting the estimated market need figures.

For the remaining 10-years of the LHMA period, the tool estimates that there is no need. This is because all of the additional housing need is derived from the existing unmet need, and as

the tool assumes this is met within the first 5-years, there is no requirement for the remaining 10 years. Again, this does not align with our expectations and is a limitation of the tool's assumptions.

### **1.3. Housing Market and Socio-economic and Demographic Trends**

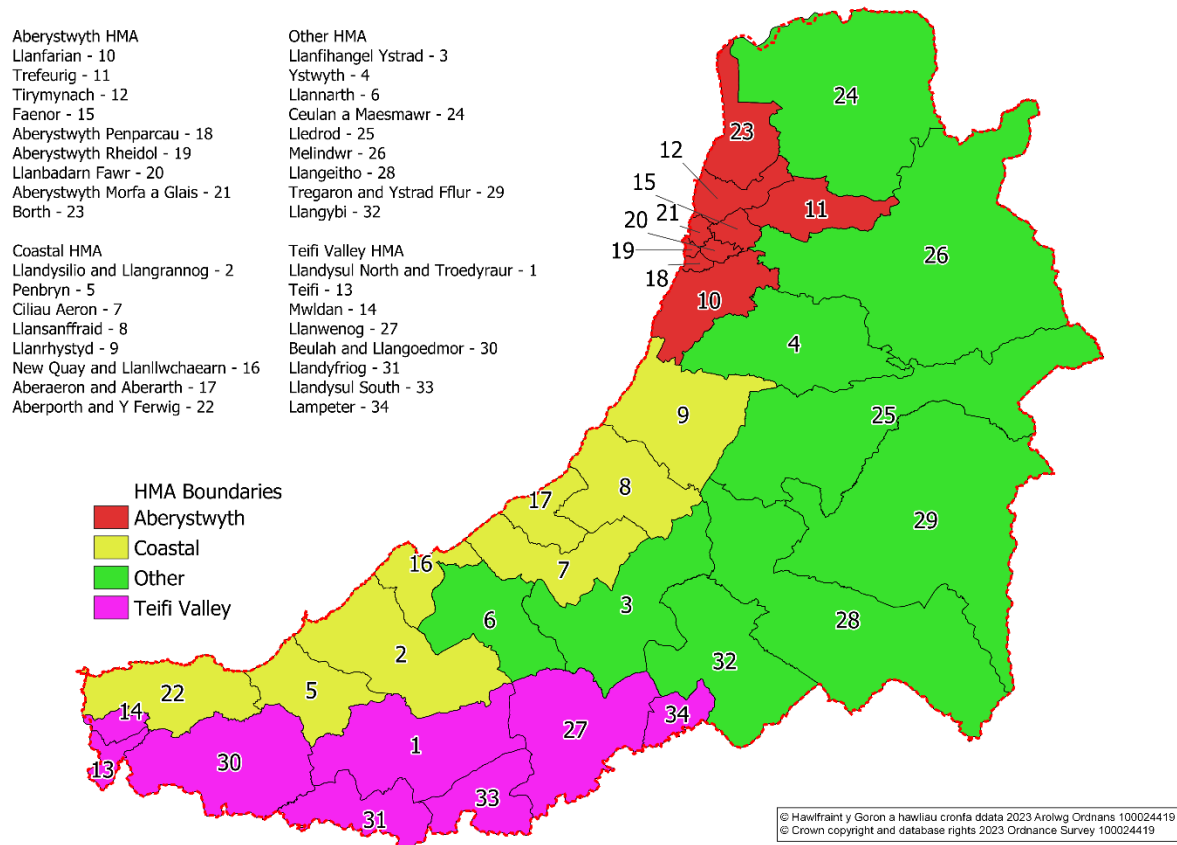
This section will outline any changes considered worthy of noting in the housing market, including any changes in socio-economic and demographic trends since the previous LHMA in 2019. Due to the recent publication of the 2021 Census results, most datasets have been revised since the LHMA rewrite, resulting in an up-to-date profile of Ceredigion's HMAs. As the HMA boundaries have changed since the previous LHMA (due to electoral ward boundary changes which the HMAs are based on), care should be taken when making comparisons between the Coastal and Teifi Valley HMA.

#### **1.3.1. Geographical size**

This update considers housing data and need across four Housing Market Areas (HMAs) in Ceredigion. The four HMAs are: Aberystwyth (118 Km<sup>2</sup>), Coastal (332 Km<sup>2</sup>), Teifi Valley (294Km<sup>2</sup>) and Other (1,063 Km<sup>2</sup>), which were defined on the basis of their unique socio-economic and demographic characteristics (refer to Figure 7). These HMAs are formed through the aggregation of wards; and are therefore based on ward boundaries.

There is a slight difference between the Coastal and Teifi Valley HMAs used within this assessment compared to the 2019 LHMA, due to the changes made to the electoral ward boundaries in 2022. The Coastal HMA has gained 29 Km<sup>2</sup> from the Teifi Valley HMA and means that the Coastal HMA now encompasses all of Ceredigion's southwest coast. Please refer to Appendix 1 for further information on the changes to the HMAs.

**Figure 7: Housing Market Areas (HMAs) in Ceredigion**



(Source: Ceredigion County Council 2023)

### 1.3.2. Demography

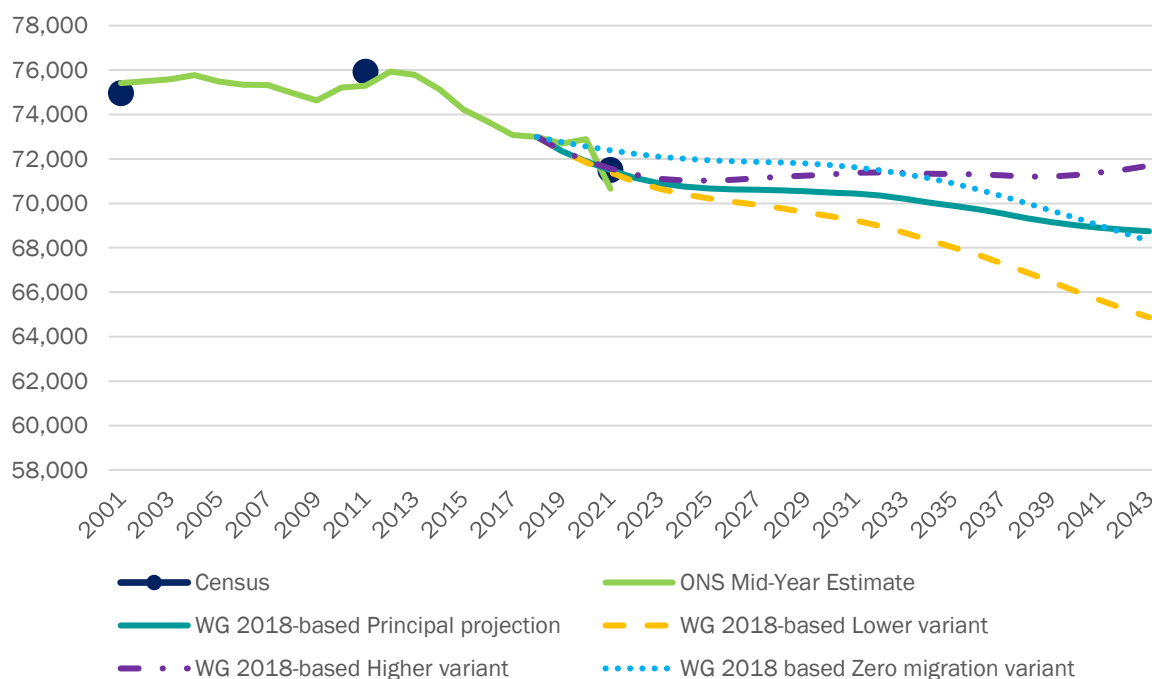
This section will provide an overview of the population (including a breakdown of population characteristics) by housing market area, and any notable demographic trends which have occurred in Ceredigion since the previous LHMA.

According to the 2021 Census, the population of Ceredigion is 71,500, which is a decrease of 5.9% since the previous census held in 2011.<sup>9</sup> This is notably lower than the 1.4% growth recorded for Wales. Similarly, the latest Mid-Year-Estimates (MYEs) series demonstrates an overall population decline in Ceredigion, from its peak of 76,000 in 2012 to 70,660 in 2021 (refer to Figure 8).<sup>10</sup>

<sup>9</sup> Stats Wales (2022). Usual resident population by age and local authority. Available at [Usual resident population by age and local authority \(gov.wales\)](https://gov.wales)

<sup>10</sup> The stark difference between the 2021 Census population estimates and the 2021 mid-year population estimates (-810 residents/1.1%) is to certain extent, expected. This is due to the unusual nature of the period in question (between March and June 2021). The seasonality in migration patterns and the unique pandemic circumstances alongside the roll out of the vaccination programme increased the sensitivity of the migration component. What looks like a stark change in the population of Ceredigion over the three-month period, could be interpreted as little evidence of little, or effectively no change, in the population.

**Figure 8: Ceredigion: 2018-based Population Projections with Census and MYE**



(Source: ONS, 2001,2011 and 2021 Census; Welsh Government, Population Projections)

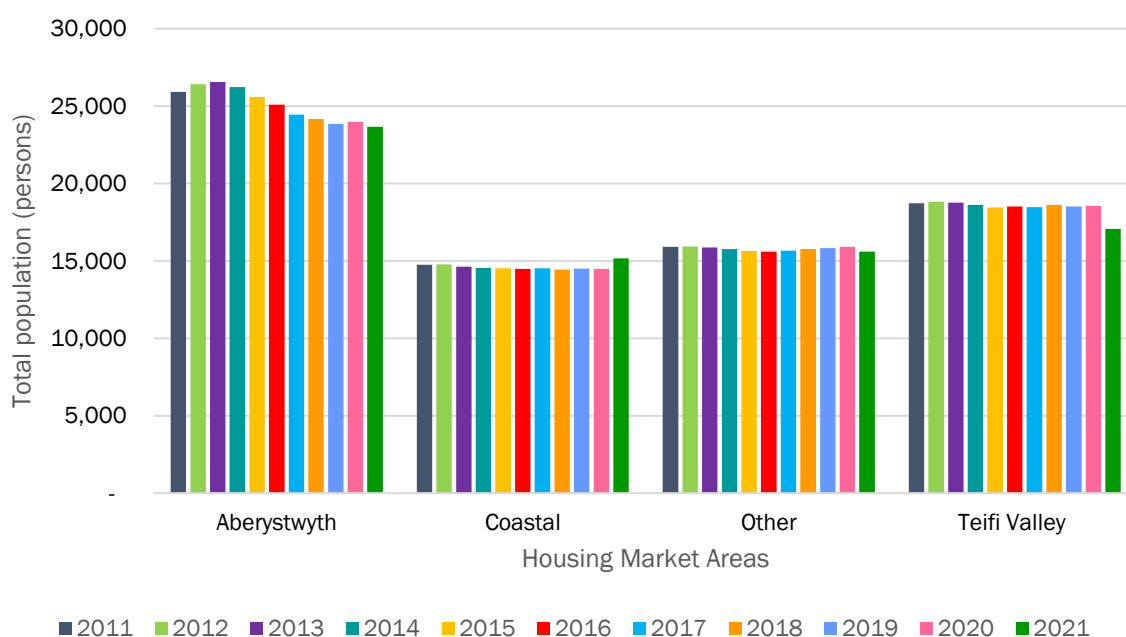
According to the latest population projections (2018-based), this trend of population decline is expected to continue (refer to Figure 8), a reduction of 2.3% (1,610 residents) over the 15-year LHMA period.

The different scenarios in Figure 8 clearly show the impact that alternative migration, fertility, and mortality assumptions can have on the future projections. The 2018-based population projections suggest a small increase of 27 residents (higher variant) and decrease of 3,674 residents (lower variant) in Ceredigion over the same period (2022-2037). Variant projections provide an indication of the inherent uncertainty of demographic behaviour, especially for long-term projections.

Figure 9 below highlights the overall population estimates for each HMA from 2011-2021. Out of the four HMAs, Aberystwyth has the greatest population (23,660) in 2021, followed by Teifi Valley (17,060), Other (15,590), and Coastal (15,160).<sup>11</sup> Across all four HMAs there is an overall pattern of gradual decline over the decade, which follows the County-wide trend (refer to Figure 9). The Aberystwyth HMA demonstrates the most significant fall in population, declining by 8.7% (2,261) over the decade, from 25,920 in 2011 to 23,660 in 2021. Whilst there was only a small reduction in population across the other three HMAs (Coastal, Other and Teifi Valley) over the same period.

<sup>11</sup> ONS (2022) – Census: TS007 – Age by single year. Available at: [TS007 - Age by single year - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/census/2021/ts007)

**Figure 9: Total population estimates 2011-2021 by HMA.**



(Source: ONS, Mid-Year Estimates (2011-2020)<sup>12</sup>; ONS, Census 2021 Population Estimates.<sup>13</sup>)  
 \*Caution should be taken when interpreting the 2020-2021 population trend, as the 2021 data uses the revised HMA boundaries which are based on the new electoral ward boundaries.

According to recent data (refer to Table 3 below) the population of Ceredigion is older than the national picture. Approximately 47.0% residents in the County are aged 50 years and over, of which 11.8% are aged 75 years and over. This is significantly greater than the Welsh average of 41.8% and 9.8%. The population proportions of children and working age groups are smaller in Ceredigion compared to the national equivalents. In 2021, 13.1% of children in the County were under the age of 15 (compared to 16.6% nationally), whilst 61.0 % were aged 15-64, compared to 62.2% nationally.

<sup>12</sup> NOMIS (2011-2020). Population estimates – small area based by single year of age. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk) (Accessed: 19.06.23).

<sup>13</sup> ONS (2022). Usual resident population by age and local authority. Available at: [Age by single year - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk)



Table 3: Age profile for Ceredigion and Wales by 5-year age groups – 2021 Census.

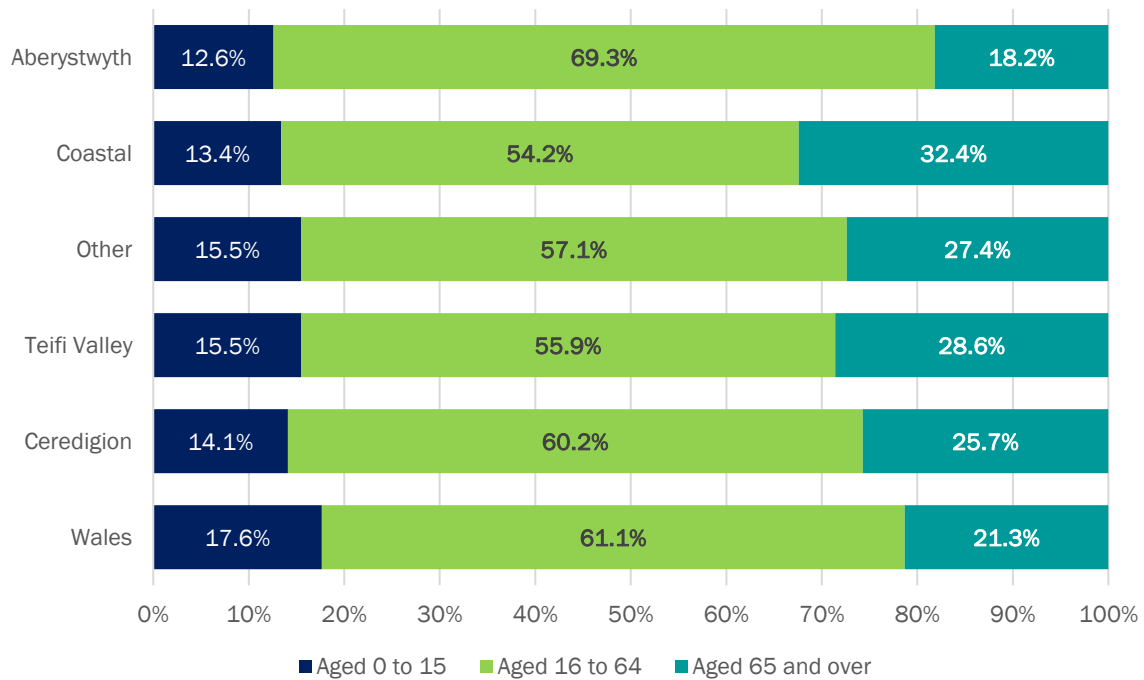
|                        | Ceredigion |       | Wales     |       |
|------------------------|------------|-------|-----------|-------|
|                        | number     | %     | number    | %     |
| All usual residents    | 71,475     | 100.0 | 3,107,493 | 100.0 |
| Aged 4 years and under | 2,709      | 3.8   | 155,086   | 5.0   |
| Aged 5 to 9 years      | 3,288      | 4.6   | 175,925   | 5.7   |
| Aged 10 to 14 years    | 3,424      | 4.8   | 182,702   | 5.9   |
| Aged 15 to 19 years    | 4,792      | 6.7   | 175,770   | 5.7   |
| Aged 20 to 24 years    | 6,366      | 8.9   | 187,675   | 6.0   |
| Aged 25 to 29 years    | 3,652      | 5.1   | 186,460   | 6.0   |
| Aged 30 to 34 years    | 3,455      | 4.8   | 196,215   | 6.3   |
| Aged 35 to 39 years    | 3,268      | 4.6   | 186,231   | 6.0   |
| Aged 40 to 44 years    | 3,170      | 4.4   | 175,351   | 5.6   |
| Aged 45 to 49 years    | 3,707      | 5.2   | 186,077   | 6.0   |
| Aged 50 to 54 years    | 4,752      | 6.6   | 215,680   | 6.9   |
| Aged 55 to 59 years    | 5,364      | 7.5   | 222,672   | 7.2   |
| Aged 60 to 64 years    | 5,140      | 7.2   | 199,606   | 6.4   |
| Aged 65 to 69 years    | 4,930      | 6.9   | 177,641   | 5.7   |
| Aged 70 to 74 years    | 5,012      | 7.0   | 181,337   | 5.8   |
| Aged 75 to 79 years    | 3,718      | 5.2   | 131,497   | 4.2   |
| Aged 80 to 84 years    | 2,379      | 3.3   | 88,994    | 2.9   |
| Aged 85 years and over | 2,349      | 3.3   | 82,574    | 2.7   |

(Source: Census 2021.)

Figure 10 demonstrates the variation of age profiles within Ceredigion. The HMA of Aberystwyth has the greatest proportion of working age residents (aged 16-64) and lowest proportion of residents aged 65 and over. Whilst, the Coastal HMA has the greatest proportion of residents over the age of 65 and lowest proportion of working age residents. In terms of the proportion of children, the Other and Teifi Valley HMAs are slightly higher than the County's average (14.1%), but lower than the Welsh average (16.5%). Whilst the Aberystwyth and Coastal HMAs comprise of a lower percentage of children compared to both the Ceredigion average and Welsh average.

This age composition is unsurprising given that the Aberystwyth HMA attracts around 7,845 to 8,000 students to the area annually and traditionally the coastal areas have been very popular places for people to retire to.

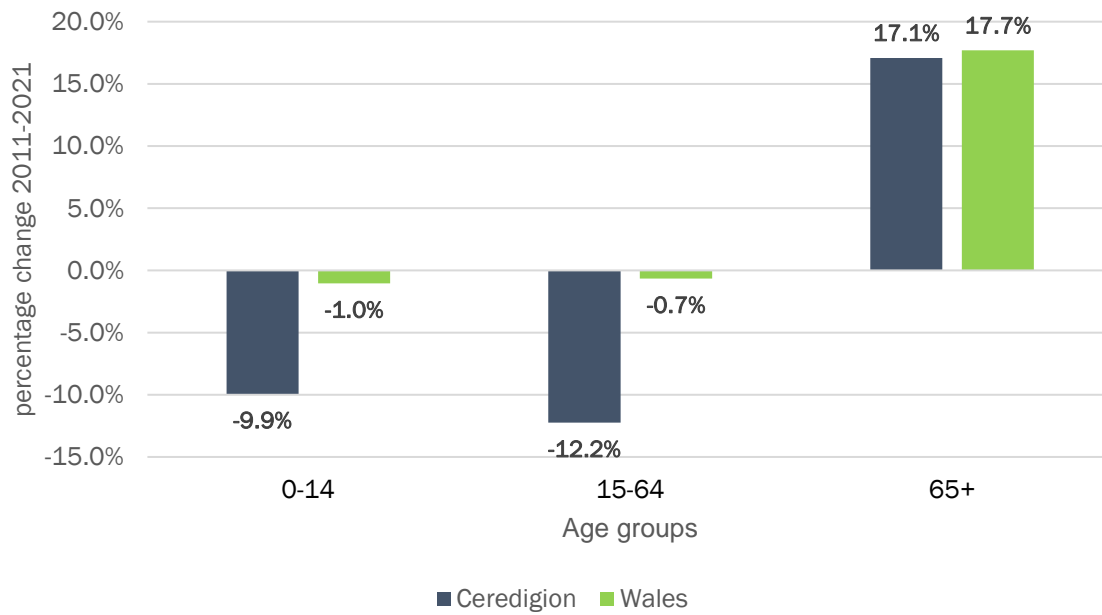
**Figure 10: Estimated Age Profile - Housing Market Area, Ceredigion and Wales 2021.**



(Source: Census 2021)

Ceredigion’s population is ageing. During the period between the 2011 and 2021 Census, the size of the 65 and over age group increased by 17.1%, which is similar to the national increase (17.7%). In contrast, the population aged 64 and under has reduced, a decline of 9.9% for children below 15 and a 12.2% decline for adults aged 15-64. These demographic trends in the County can be attributed to the declining fertility rates, outward migration of younger people, an increase in life expectancy, and the 1960s “baby boomers” entering retirement age. The trend of ageing is replicated nationally, however, the patterns in the lower age groups across Wales are not as evident. Figure 11 below highlights the change in the age profile in Ceredigion and across Wales between 2011 and 2021 according to the Census.

**Figure 11: Change in number of residents in each age band between 2011 to 2021.**



(Source: Census 2011 & Census 2021)

According to the Welsh Government’s 2018-based projections, this trend of population ageing is set to continue. By 2037 the Welsh Government projects that one in three people in Ceredigion will be aged 65 and over, an increase from approximately one in four in 2021.<sup>14</sup> Whilst, by 2037 the number of children (aged 15 and under) and working age population (aged 16 -64) are set to decrease by 6.2 percentage points and 0.7 percentage points respectively.

As reflected in Ceredigion County Council’s Housing for All Strategy (2023-2028),<sup>15</sup> the ageing population will have an impact on the type of housing need in the future. There will be a growing need for houses that can be adapted, which can support people at different stages of their life.

### 1.3.3. Ethnicity

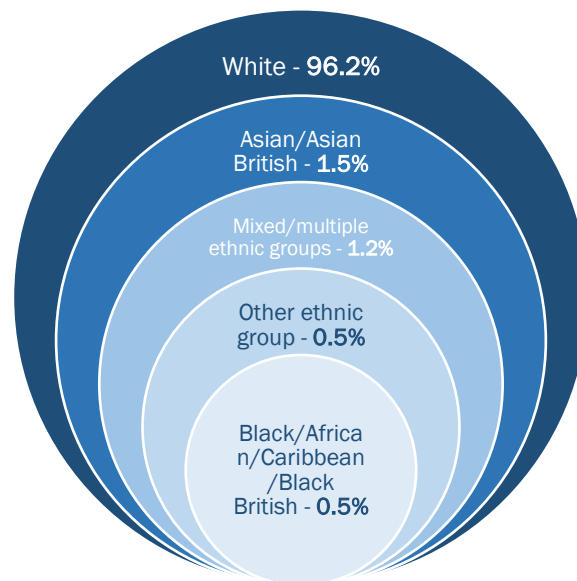
According to the 2021 Census data, Ceredigion’s population largely comprises of people noting their ethnicity as ‘White’ (96.2%). The rest of the population is made up of those identifying as Asian/Asian British (1.5%), Mixed/multiple ethnic groups (1.2%), Other ethnic groups (0.5%) and Black/African/Caribbean/Black British (0.5%).<sup>16</sup>

<sup>14</sup> ONS (2022) – Census: TS007 – Age by single year. Available at: [TS007 - Age by single year - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/census/2021/ts007).

<sup>15</sup> Ceredigion County Council (2023). Housing for All 2023-2028. Available at: [20a9485dcf070e3d73006dcace32d11c Housing Strategy 2023-2028.pdf \(amazonaws.com\)](https://www.amazonaws.com/20a9485dcf070e3d73006dcace32d11c/Housing_Strategy_2023-2028.pdf)

<sup>16</sup> ONS (2022) – Census: TS021 - Ethnic Group. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/census/2021/ts021)

Figure 12: Percentage of ethnic groups present in Ceredigion (2021)



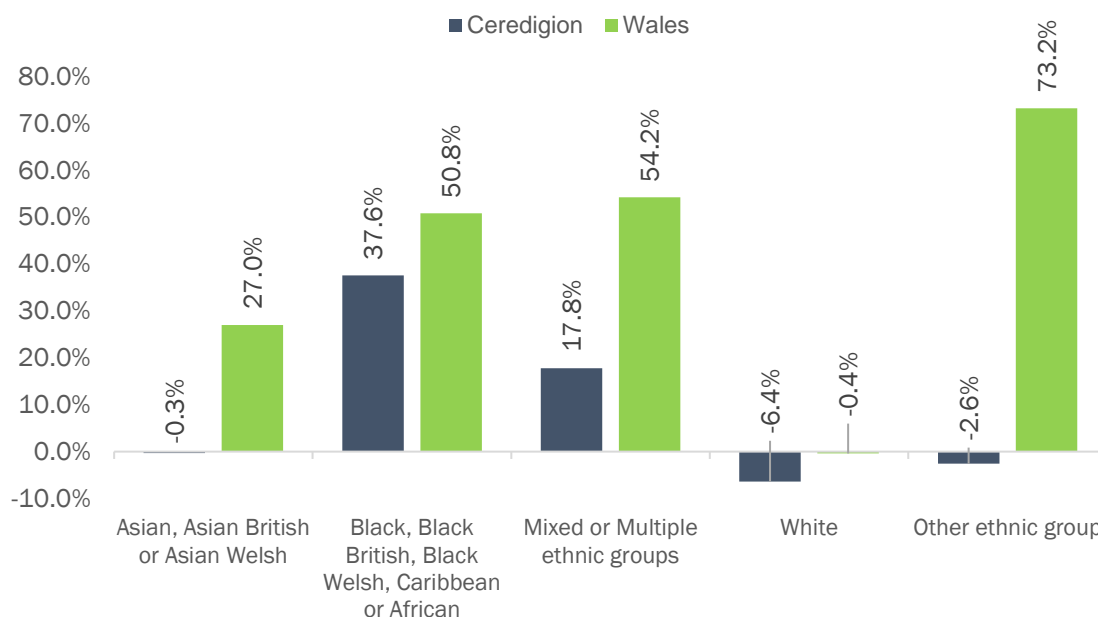
(Source: Census 2021)

Figure 13 below demonstrates how the percentage of different ethnic groups has changed between 2011 and 2021. In Ceredigion, the greatest increase was seen in the Black, Black British, Black Welsh, Caribbean or African ethnic group (+37.6%), whilst the White ethnic group saw the greatest decrease (-6.4%). When comparing Ceredigion data with the national data, we can see similar trends for most ethnic groups, however, they differ when we look at the Asian, Asian British or Asian Welsh ethnic group and the Other ethnic group. Ceredigion experienced a decrease of -0.3% within this group, whilst Wales saw a 27.0% increase. Additionally, the Other ethnic group saw a decrease of -2.6% in Ceredigion, but across Wales there was a significant increase of 73.2%.<sup>17 18</sup>

<sup>17</sup> ONS (2022) – Census: TS021 - Ethnic Group. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/census/2021/ts021)

<sup>18</sup> ONS (2011) – Census: QS201EW – Ethnic Group. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/census/2011/qs201ew)

Figure 13: Percentage change in number of different ethnic groups between 2011 and 2021.



(Source: Census 2011 & Census 2021)

Table 4 below demonstrates the percentage of people identifying by each ethnic group in all 4 HMAs in Ceredigion.

Out of the four HMAs the Aberystwyth HMA is the most ethnically diverse<sup>19</sup> area. The Aberystwyth HMA had the highest proportion of residents identifying with Asian, black or mixed ethnic groups (5.5%) however, the lowest percentage of those identifying as White (93.6%) or 'other' ethnic groups (0.0%). The ethnicity of the other three HMA's (Coastal, Other, Teifi Valley) are fairly similar. The Coastal HMA has the greatest proportion of people identifying as White (98.5%).<sup>20 21</sup>

Table 4: Percentage of different ethnic groups by HMA (2021).

|   | Aberystwyth | Coastal | Other | Teifi Valley |
|---|-------------|---------|-------|--------------|
| Asian, Asian British or Asian Welsh                     | 2.8%        | 0.5%    | 0.3%  | 1.2%         |
| Black, Black British, Black Welsh, Caribbean or African | 1.0%        | 0.1%    | 0.3%  | 0.2%         |
| Mixed or Multiple ethnic groups                         | 1.7%        | 0.7%    | 0.8%  | 1.1%         |
| White   | 93.6%       | 98.5%   | 98.4% | 97.1%        |
| Other ethnic group                                      | 0.8%        | 0.2%    | 0.1%  | 0.5%         |

(Source: Census 2021)

<sup>19</sup> 'Ethnically diverse' here refers to the percentage of the population that is not from the white ethnic group.

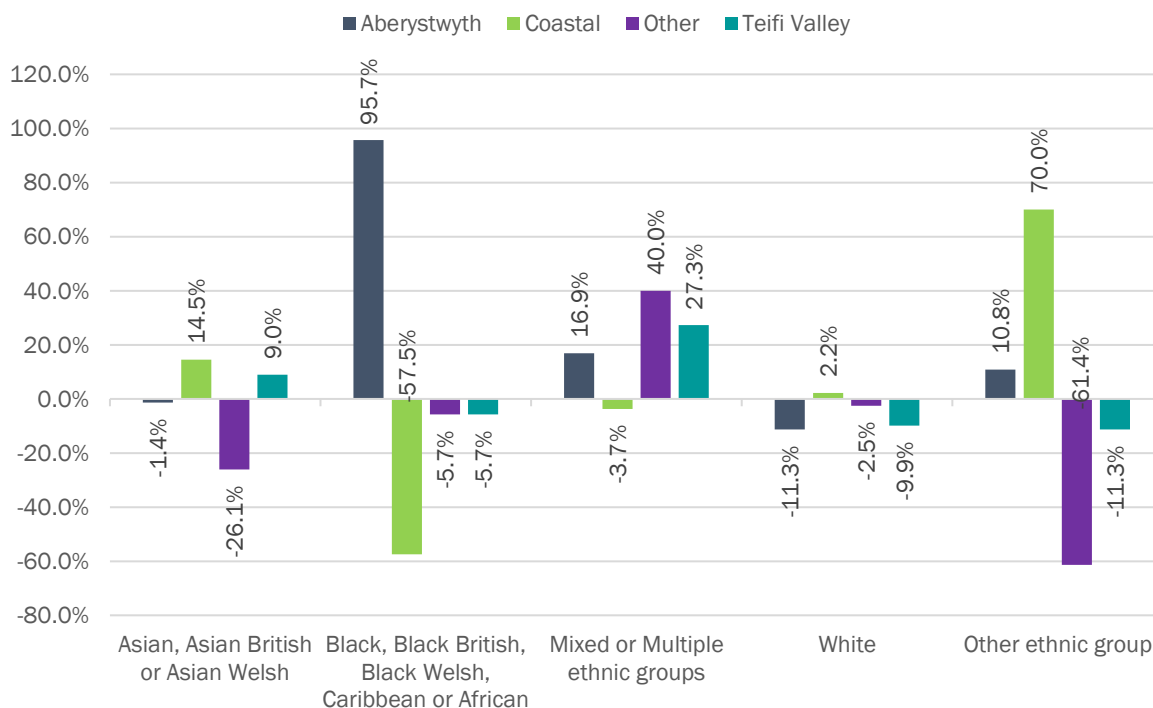
<sup>20</sup> ONS (2022) – Census: TS021 - Ethnic Group. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk/)

<sup>21</sup> ONS (2022) – Census: TS021 - Ethnic Group. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk/)

The greater diversity of the Aberystwyth HMA can be attributed to the town of Aberystwyth itself, which is referred to as the business centre of the County and is home to a university and regional hospital. The town attracts a diverse range of people to the area from across the UK and overseas to work, live and study.

Figure 14 below demonstrates the percentage change in the number of people identifying as various ethnic groups by HMA in Ceredigion, between the 2011 Census and the 2021 Census. At a first glance, there is a notable increase for certain ethnic groups in Ceredigion, however, the number of residents within these groups was so low in 2011 the chart distorts the significance of the change. The greatest increase was seen in the Aberystwyth HMA where there was a 95.7% (+132) increase in the number of people identifying as Black, Black British, Black Welsh, Caribbean or African. Whilst the most significant decrease was seen in the Other HMA, where the number of those identifying as ‘other’ ethnic group fell by -61.4% (-35).<sup>22 23</sup>

**Figure 14: Percentage change in number of different ethnic groups between 2011 and 2021, by HMA.**



(Source: Census 2011 & Census 2021)

\*Please note the boundary changes to the HMA's. The 2023 HMA's now include the newest 2022 ward boundaries, whereas the 2019 HMA's included the 2011 ward boundaries. Changes have been made to the Coastal and Teifi valley HMA's and therefore are not comparable between years.

### 1.3.4 Disability

Providing appropriate housing is important to ensure that those with a long-term health problem or disability have the opportunity to live independently and forms a key part of the

<sup>22</sup> ONS (2022) – Census: TS021 - Ethnic Group. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomisweb.co.uk](https://nomisweb.co.uk)

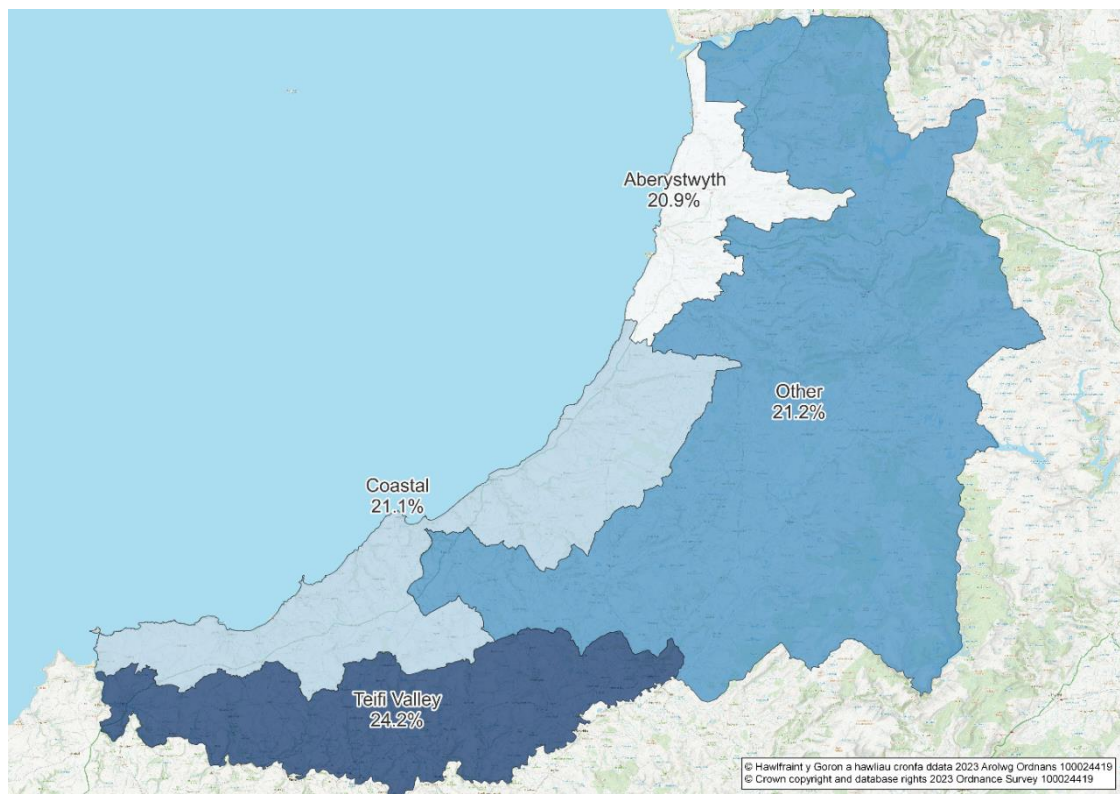
<sup>23</sup> ONS (2011) – Census: QS201EW – Ethnic Group. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomisweb.co.uk](https://nomisweb.co.uk)

Council’s prevention agenda. If someone suffers from a long-term health problem or disability, it may mean that they would be unable to use stairs or common facilities in their home to their full extent. Under the Equality Act (2010), an individual is disabled if they have a physical or mental impairment that has a substantial and long-term negative effect on their ability to carry out normal day-to-day activities. *Caution should be taken when comparing disability data between the two censuses, as disability was assessed in a different way and therefore is only broadly comparable.*

According to the latest Census data (2021), 21.9% of Ceredigion’s population comprised of people classed as having a long-term health problem or disability, which is very similar to the national average (21.6%).<sup>24</sup> Since the 2011 Census, the percentage of people with a long-term health problem or disability has increased slightly, by 0.3 percentage points.<sup>25</sup>

Within Ceredigion, the proportions of people with a health problem or disability varies. As reflected in Figure 15 overleaf, just under a quarter of the Teifi Valley Housing Market Area (HMA) (24.2%) have a long-term health problem or disability, which is the highest percentage out of the four HMA’s. Aberystwyth HMA has the lowest percentage of people with a long-term health problem or disability (20.9%). This could be attributed to the younger age profile of the Aberystwyth HMA, largely driven by the high proportion of students residing in the area. Additionally, Aberystwyth town may not have the most appropriate housing for those with mobility issues, as there are many flats with stairs and terraced houses, which can be difficult to adapt, making it a less desirable location to reside for people with a long-term health problem or disability.

**Figure 15: Percentage of those with long-term health problem or disability by HMA.**



(Source: Census 2021)

<sup>24</sup> ONS (2022) – Census: TS038 – Disability. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/).

<sup>25</sup> Ibid.



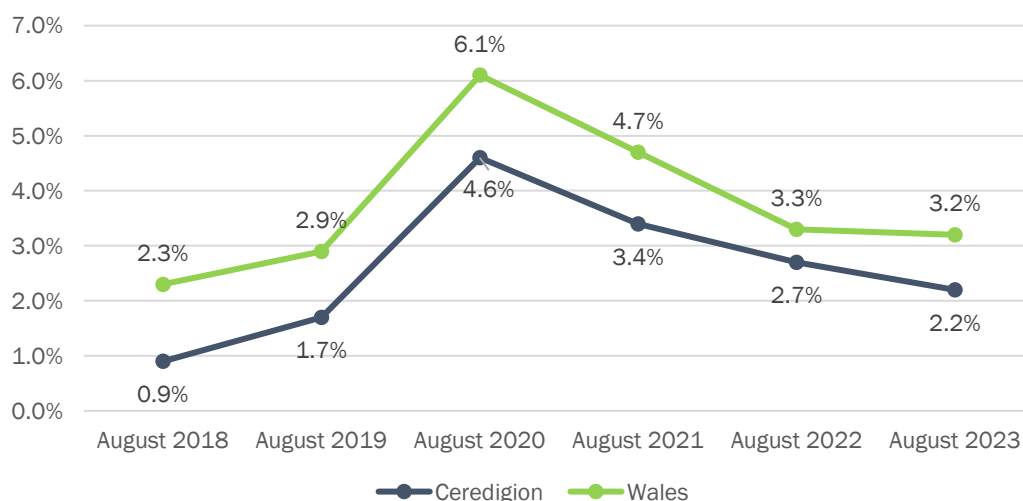
It is expected that the number of older people in Ceredigion will increase in the future. There tends to be higher levels of disability, health and mobility problems amongst older people, meaning there will likely be an increased requirement for specialist housing options.

### 1.3.5 Employment

Claimant Count data provides an insight into the proportion of the working age population claiming Jobseekers Allowance (JSA), in most cases claiming this allowance means that they are unemployed. Figure 16 below shows us the proportion of the working age population (aged 16-64) that were claiming JSA between 2018 and 2023, in Wales and in Ceredigion. This data shows that the claimant count has been increasing since 2018 before reaching a peak in 2020. We can attribute the increase in 2020 to the economic impact of the COVID-19 Pandemic through national lockdowns, trading restrictions and large proportions of the workforce in key sectors such as tourism and hospitality being furloughed and some businesses closing completely.<sup>26</sup> Since then the percentage of people claiming JSA has decreased, however, remains above 2019 levels.

The Claimant Count in Ceredigion has always been slightly lower than the Welsh average. In August 2023, the proportion of people claiming job seekers allowance in Ceredigion was 2.2%, whilst the national average was 1 percentage point higher (3.2%).<sup>27</sup> *Claimant Count statistics are not available by wards and therefore cannot be analysed at HMA level.*

**Figure 16: Percentage of people claiming Jobseekers Allowance (2018 – 2023).**



Source: ONS (2018-2023).

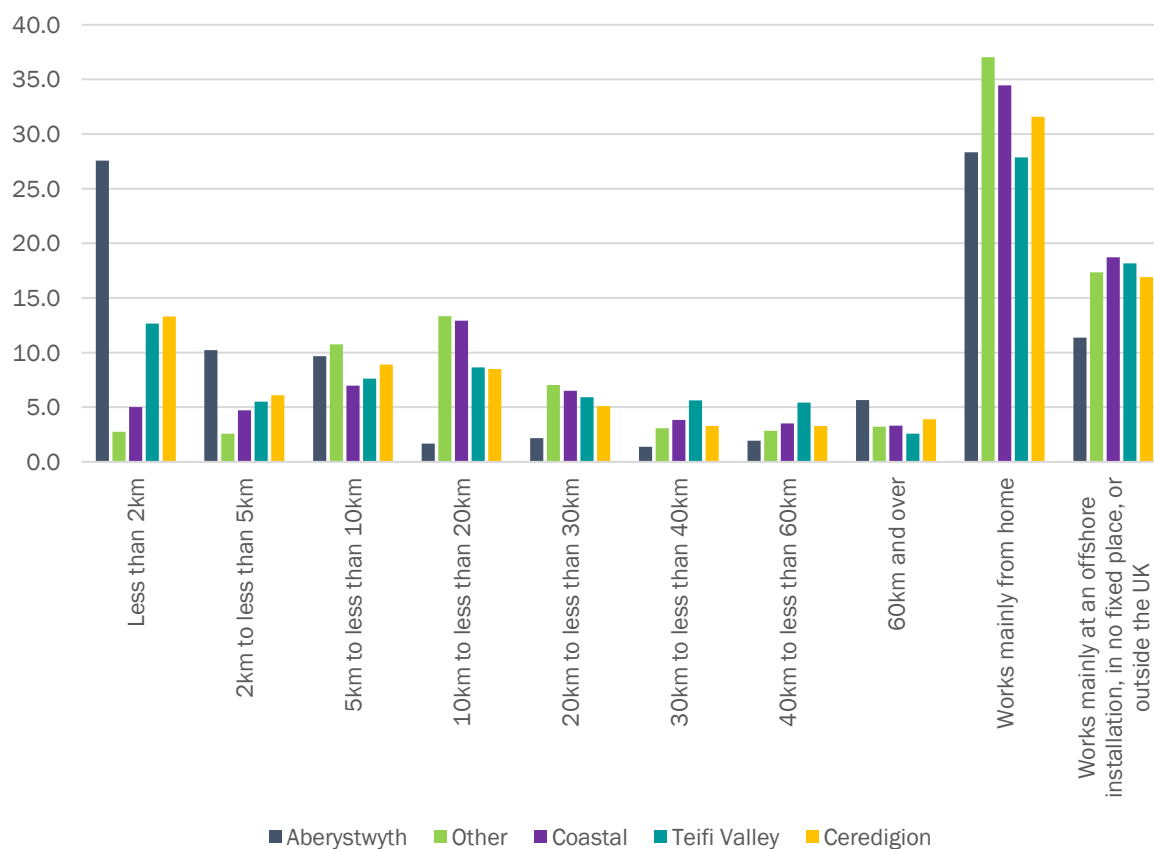
<sup>26</sup> ONS - Claimant Count (2018, 2019, 2020, 2021, 2022 & 2023). [Online]. Available at: [Claimant Count - Data Sources - home - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/claimant-count)

<sup>27</sup> ONS - Claimant Count (2018, 2019, 2020, 2021, 2022 & 2023). [Online]. Available at: [Claimant Count - Data Sources - home - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/claimant-count)

### 1.3.6 Commuting Patterns

Commuting to work patterns are considered a key factor when identifying housing market areas. As reflected in Figure 17 below, just under a third of the workforce mainly work at or from home (31.6%),<sup>28</sup> this has increased from 20.9% since the 2011 Census.<sup>29</sup> On average, the distance travelled to work has decreased for Ceredigion residents. This change is partly attributed to the COVID-19 Pandemic response, which resulted in an increase in the number of employees working from home. However, it is recognised that the population continues to change and therefore the figure is likely to be slightly lower today as some will have returned to the office/workplace. There were 467 million vehicle miles travelled on roads in Ceredigion in 2022, which although increasing since the Pandemic, is still lower than the peak of 507 million in 2019, or 92% of the pre-pandemic level.

Figure 17: Distance travelled to work.



(Source: Census 2021)

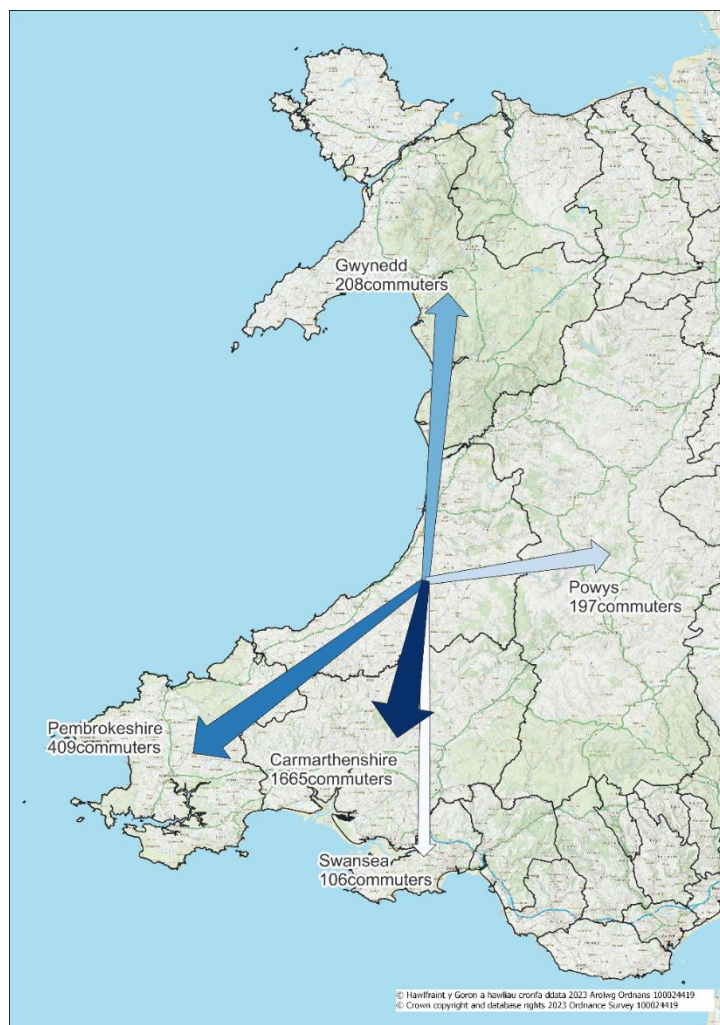
Across the HMAs, commuting distances are relatively similar. The exception being within the Aberystwyth HMA, which has by far the greatest proportion of residents that travel the shortest distance (less than 2km). This is expected as the Aberystwyth HMA includes the main town of Aberystwyth, which is the centre of employment in Ceredigion.

<sup>28</sup> ONS (2022) Census – TS058 – Distance Travelled to Work. [Online]. Accessible at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/market-statistics/nomis-official-census-and-labour-market-statistics)

<sup>29</sup> ONS (2011) Census – QS702EW – Distance Travelled to Work. [Online]. Accessible at: [Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/market-statistics/nomis-official-census-and-labour-market-statistics)

The 2021 origin destination workplace flow data outlines commuter location patterns for Ceredigion. The majority of Ceredigion's workforce work within the County (88.5%). The top five commuter locations for Ceredigion are Carmarthenshire (5.5%/1,665), Pembrokeshire (1.6%/ 409), Gwynedd (0.7%/208), Powys (0.6%/197) and Swansea (0.3%/106), most of which are neighbouring local authorities.<sup>30</sup> The commuting patterns are slightly different to 2011, when less people recorded their workplace in Ceredigion (again, this could be due to the COVID-19 pandemic response). Furthermore, the Isle of Anglesey appeared in the top five commuting locations in 2011, but this was replaced with Swansea in 2021. However, caution should be taken when comparing the two datasets. It is unclear how representative the census statistics are of travel to work patterns on Census Day itself. The map below demonstrates the top five commuter locations of Ceredigion's workforce.

**Figure 18: Top 5 places of work of the Ceredigion Workforce (2021).**



(Source: ONS 2023)

<sup>30</sup> ONS (2023). ODWP01EW – Location of usual residence and place of work. Available at: [Origin-destination data, England and Wales: Census 2021 - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/datasets/odwp01ew)

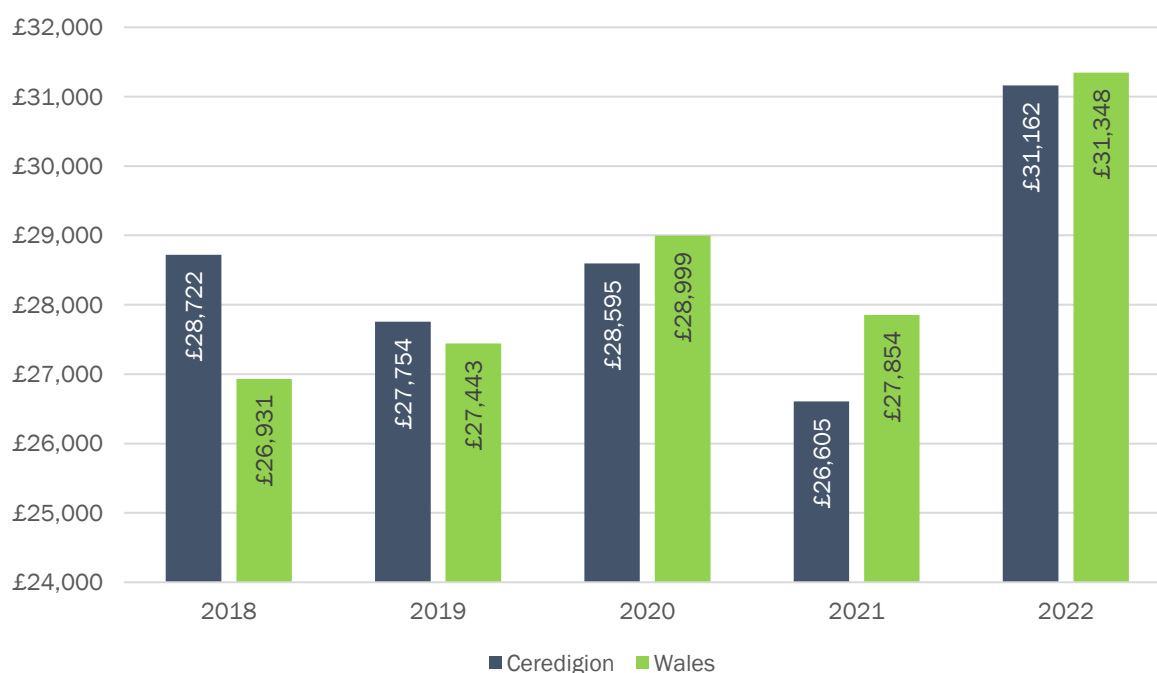
### 1.3.7 Earnings and Incomes

Levels of earnings and incomes tend to impact the type of accommodation households reside in. There are multiple sources of earnings and income data available. (*Earnings refer to money earned from employment, whereas income includes earnings, pensions, and other investments*).

The following figures from the Office for National Statistics (ONS), assess individual earnings. According to the 2022 ONS Annual Survey of Hours and Earning, Ceredigion's full-time employees (resident based) have a median earned gross earnings of £29,119, this is lower than the national figure of £30,846, but noticeably below that of the UK as a whole, £33,279.<sup>31</sup>

By using CACI Paycheck data, it is possible to specifically look at household incomes in Ceredigion. Figure 19 below demonstrates the median household income levels between 2018 and 2022. In 2018 and 2019, median incomes in Ceredigion were higher than the national averages across Wales. Since 2020, Ceredigion's median annual incomes have been lower than the national averages, with the largest difference in 2021, where the median income in Ceredigion was £1,249 less than the national average.

**Figure 19: Median income in Wales and Ceredigion (2018 – 2022).**



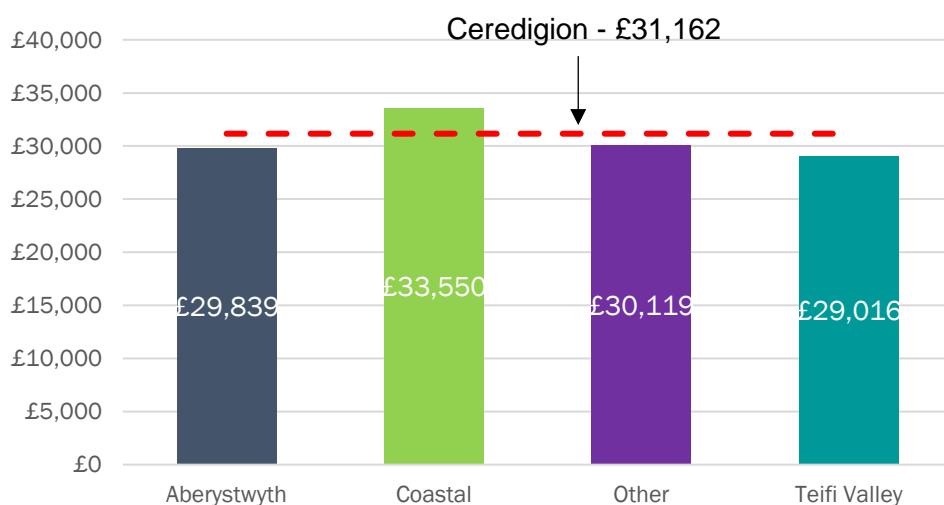
(Source: CACI Paycheck 2018 – 2022)

Data from CACI Paycheck also enables us to drill down and look at household incomes by HMA (refer to Figure 20). Household incomes vary slightly across the four HMAs. The Coastal HMA has the highest median household income (£33,550), this is around £2,388 higher than the Ceredigion average in 2022. The Teifi Valley area had the lowest median income in 2022

<sup>31</sup> ONS (2022). Annual Survey of Hours and Earnings. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/)

(£29,016), £2,146 lower than the County’s average.<sup>32</sup> Whilst the Aberystwyth and Other HMA median household incomes are fairly similar, £29,839 and £30,119 respectively.

**Figure 20: Median household income in Ceredigion and by HMA (2022).**



(Source: CACI Paycheck 2022)

With high house prices and low incomes, Ceredigion is unaffordable to many, making it challenging for first time buyers to get onto the property ladder, people to access safe and affordable housing, and for residents to remain in their communities. Ceredigion County Council’s Housing Strategy 2023-2028 outlines these challenges and has actions to alleviate these issues.

### 1.3.8 Housing Affordability

The issue of housing affordability remains one of the key challenges both locally and nationally. Ceredigion is known for having lower than average incomes but higher than average house prices. One way of understanding the significance of this impact on households is by looking at the affordability ratio (by dividing median house prices by household income). This section looks specifically at the affordability ratio in Wales, Ceredigion and by HMA currently, and any changes since the previous LHMA.

To calculate household affordability across the various geographical areas, different median house price data has been utilised.<sup>33</sup> The ONS House Price Statistics for Small Areas (HPSSAs)<sup>34</sup> is used to calculate affordability for Wales and Ceredigion, whilst the Land Registry Price Paid data by ward level (utilised within the tool) is used for the HMA affordability.<sup>35</sup><sup>36</sup> The median household income used for both calculations is CACI Paycheck.

<sup>32</sup> CACI Paycheck (2022).

<sup>33</sup> Note: this is because the full data file for the Land Registry price paid data could not be downloaded.

<sup>34</sup> ONS (2023). House price statistics for small areas in England and Wales. Available at: [House price statistics for small areas in England and Wales - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk/house-price-statistics-for-small-areas)

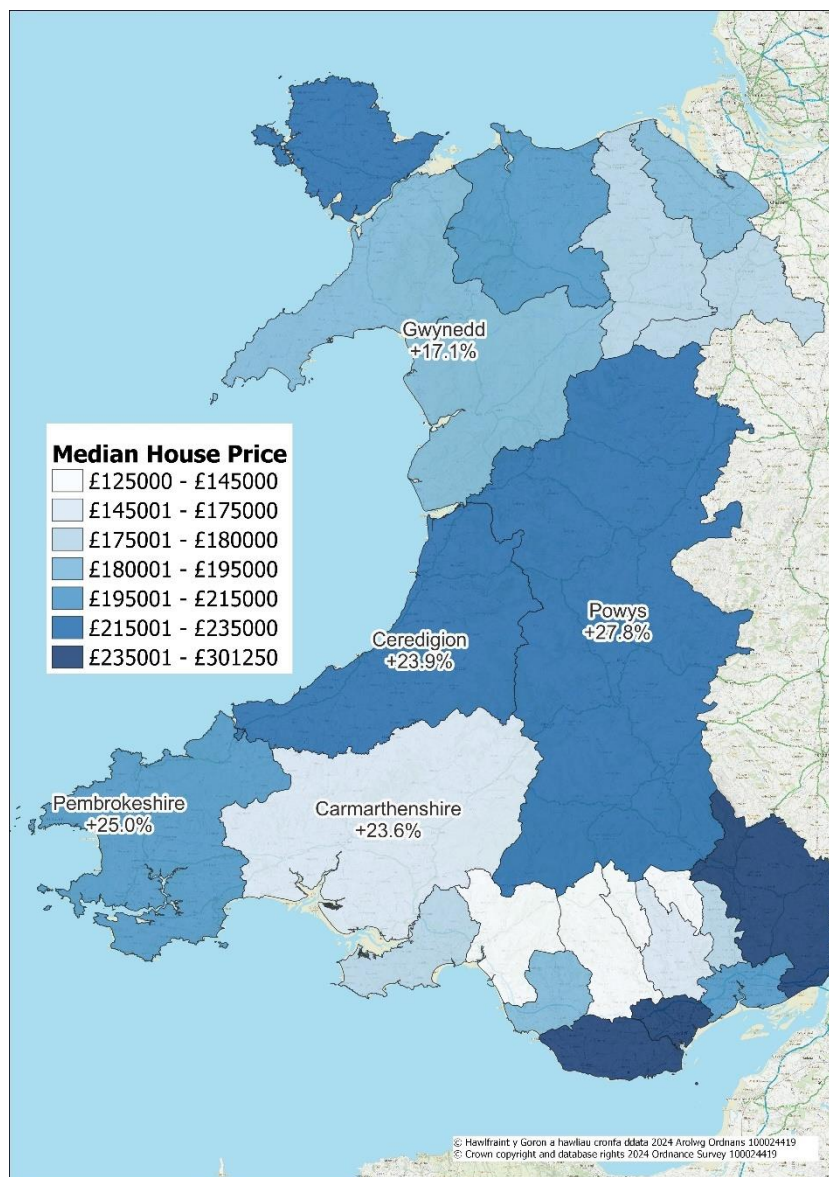
<sup>35</sup> Welsh Government (2023). LHMA: documents – Wales Land Registry data 2022. Available at: [Local housing market assessment \(LHMA\): guidance for local authorities | GOV.WALES](https://gov.wales/local-housing-market-assessment-lhma-guidance-for-local-authorities)



Due to the different sources being used, the HMA household affordability cannot be directly compared with the Ceredigion or Wales level figures.

Figure 21 displays the median house prices and the growth rates of Ceredigion and its neighbouring local authorities from year ending September 2019 to 2022. According to the ONS, house prices across Wales have increased by 18.8% to £190,000 from September 2019 to September 2022. The region outperformed England, which saw the median house price increase by 13.6% to £275,000. Since 2019, house prices have increased in all 22 local authorities in Wales. Despite the recent higher interest rates, the sharp rise in rents, together with high rates of inflation, house prices are continuing to rise.

**Figure 21: Median House Prices across Wales and % change in prices in West Wales between 2019 and 2022.**



(Source: ONS, 2023)<sup>37</sup>

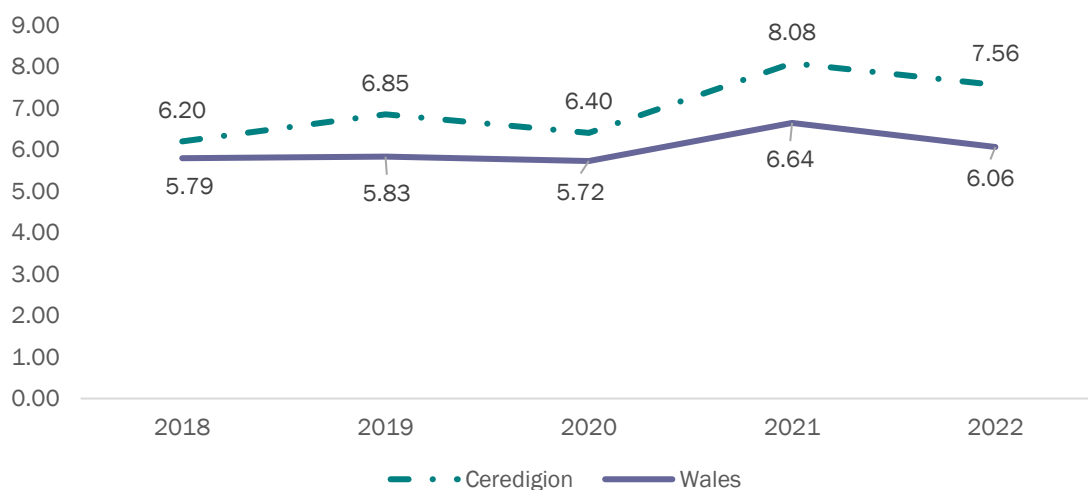
<sup>37</sup> ONS (2023). House price to workplace-based earnings – median house prices by local authority and nation. Available at: [House price to workplace-based earnings ratio - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk/house-price-to-workplace-based-earnings-ratio)

Ceredigion experienced the eighth largest median house price increase of Welsh local authorities since 2019, with house prices rising by 23.9% (+45,000) from £190,000 in September 2019 to £235,500 in September 2022. Out of the neighbouring local authorities, Ceredigion has the highest median house price, and the County experienced the third greatest increase in median house prices, behind Powys (+27.8%) and Pembrokeshire (+25.0%). To some extent this can be attributed to pandemic-related impacts, such as the desire to move to rural locations, the heightened demand for larger properties and pent-up buyer demand from lockdowns, in addition to the extension of the stamp duty holiday.

In addition to higher-than-average house prices, Ceredigion residents' incomes are below the national average (as reflected in Section 1.3.7 above). Although median incomes have experienced an increase in recent years from £27,750 in 2019 to £31,160 in 2020, they remain slightly below the Welsh average (£31,350).

Figure 22 below outlines the change in the ratio of median house prices with median household incomes since 2018. In 2022, the median house prices were 7.56 higher than the median earnings in Ceredigion. The equivalent for Wales was 6.06. The chart highlights that over the last five years the ratio has grown slightly, remaining consistently above the national average.

**Figure 22: Household affordability ratio 2018-2022, Ceredigion and Wales.**



Source: ONS (2023) and CACI Paycheck 2018-2022.

Table 5 below outlines the latest household affordability ratio by HMA. In 2022, the Coastal HMA had the highest affordability ratio of 8.4, meaning that households would be expected to pay 8.4 times more than their income for a property. The Aberystwyth HMA had the lowest affordability ratio of 7.5 and is the most affordable area in Ceredigion to buy a home. <sup>38 39</sup>

<sup>38</sup> CACI Paycheck (2022).

<sup>39</sup> HM Land Registry (2023). Open Data. [Online]. Available at: [HM Land Registry Open Data](https://www.gov.uk/government/datasets/hm-land-registry-open-data)



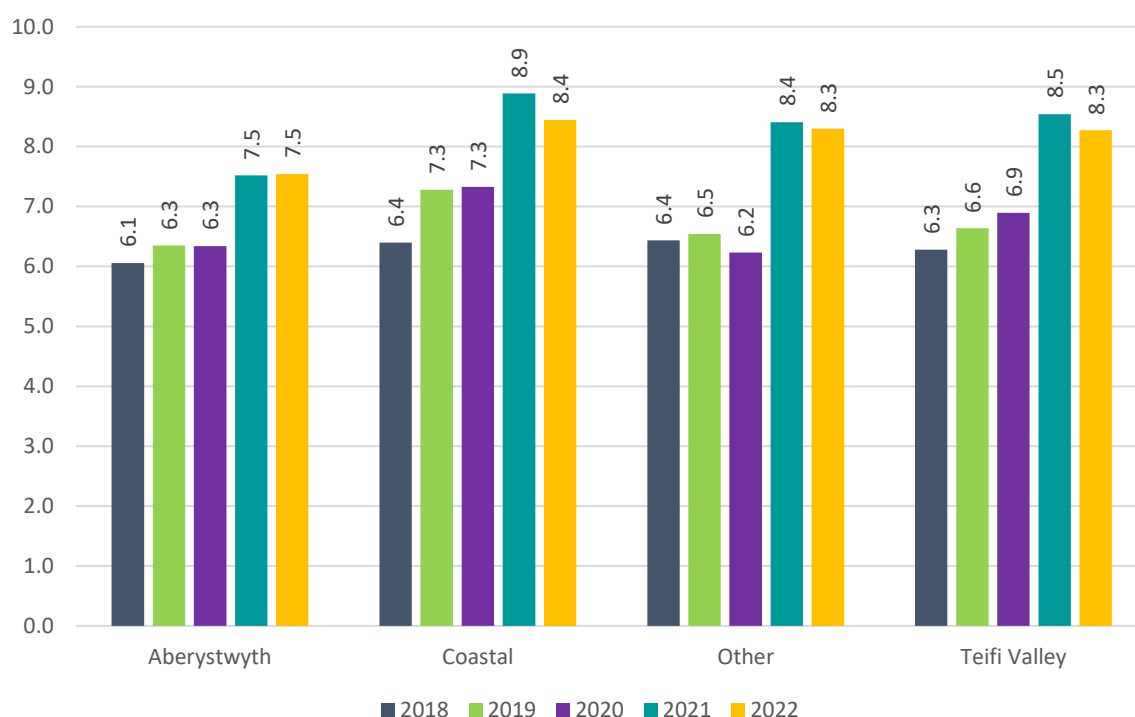
**Table 5: Household affordability ratio by HMA in Ceredigion (2022).**

| HMA          | Median House Price (2022) | Gross Median Household Income | Affordability Ratio |
|--------------|---------------------------|-------------------------------|---------------------|
| Aberystwyth  | £225,000                  | £29,840                       | 7.5                 |
| Coastal      | £283,250                  | £33,550                       | 8.4                 |
| Other        | £250,000                  | £30,120                       | 8.3                 |
| Teifi Valley | £240,000                  | £29,020                       | 8.3                 |

(Source: CACI Paycheck 2022 & Land Registry Data)<sup>4041</sup>

Figure 23 below shows the affordability ratio by HMA, between 2018 and 2022. These trends show us that it has become less affordable to buy a house in all areas since 2018.

**Figure 23: Household Affordability ratio by HMA between 2018-2022.**



\*Please note the boundary changes to the HMA's. The 2023 HMA's now include the newest 2022 ward boundaries, whereas the 2019 HMA's included the 2011 ward boundaries. Changes have been made to the Coastal and Teifi valley HMA's and therefore are not comparable between years.

(Source: CACI Paycheck 2018,2019,2020,2021,2022 & Land Registry Data)

The affordability ratio in almost all areas reached a peak in 2021, this is unsurprising considering the significant increase in house prices during this time. The highest affordability

<sup>40</sup> ONS (2023). Median house prices by ward: HPSAA dataset 37. Available at: [Median house prices by ward: HPSAA dataset 37 - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/houseprices/datasets/hpsaa-dataset-37)

<sup>41</sup> ONS (2023). Median house prices for administrative geographies: HPSSA dataset 9. Available at: [Median house prices for administrative geographies: HPSSA dataset 9 - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk/houseprices/datasets/hpssa-dataset-9)

ratio was seen in the Coastal HMA, in 2021, where households needed to pay up to 8.9 times more than their wages for a property.<sup>42 43</sup>

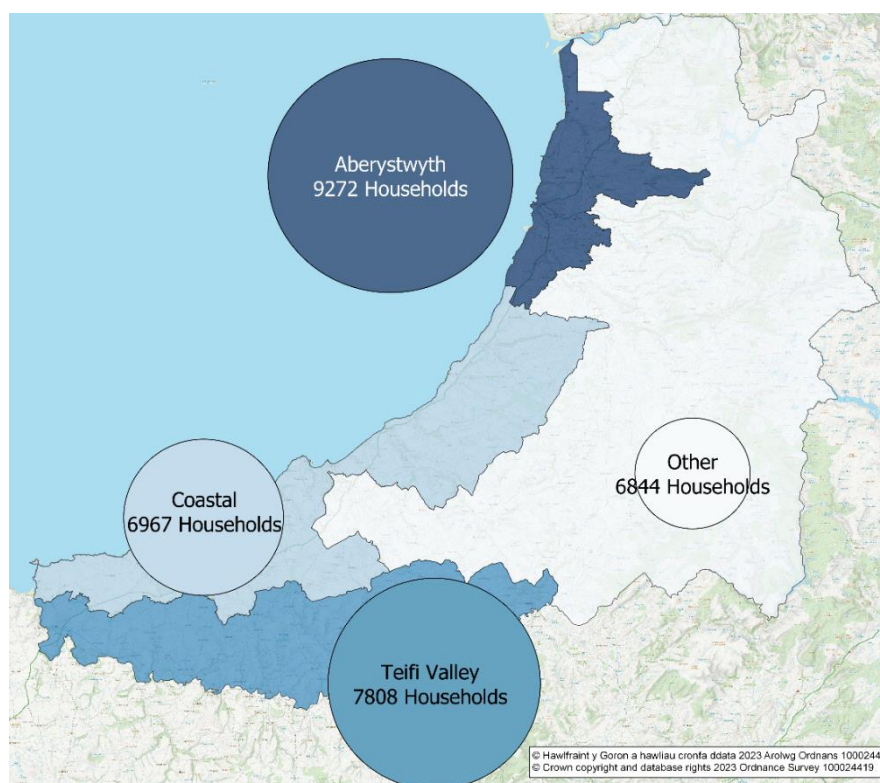
The declining affordability of the housing market in Ceredigion has historically been a significant issue, becoming even more prevalent during the post-pandemic cost of living crisis and housing crisis. Data from our Housing Register highlights how acute the situation is in Ceredigion, by the end of January 2023, there were 1,750 Housing Register applications seeking affordable housing in Ceredigion, up from 1,400 in 2018.

### 1.3.9 Number of Households

According to the 2021 Census, Ceredigion has approximately 30,893 households. When we look at the national figures, Ceredigion's household total amounts to around 2.3% of all households in Wales (1,347,114).<sup>44</sup>

As reflected in Figure 24, the distribution of households across all HMAs is fairly even. The Aberystwyth HMA has the highest number of households across the four HMA's, with a total of 9,272 households. This amounts to just under one third (30.0%) of all households in Ceredigion. The area with the least number of households is the Other HMA, which comprises of 6,844 households, and around 22.2% of all households in Ceredigion.

Figure 24: Number of households by Housing Market Area (2021).



(Source: Census 2021)

<sup>42</sup> CACI Paycheck (2018, 2019, 2020, 2021, 2022).

<sup>43</sup> HM Land Registry (2023). Open Data. [Online]. Available at: [HM Land Registry Open Data](#)

<sup>44</sup> ONS (2022) - Census: TS041 – Number of Households. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](#)

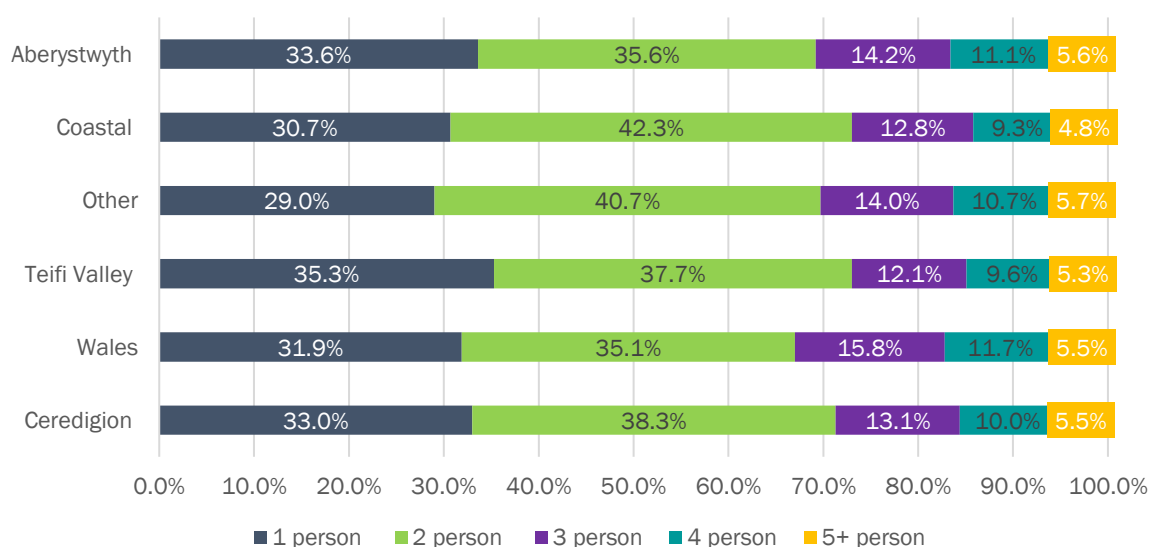
The 2021 Census revealed that the number of households in Ceredigion fell by 2.2% since 2011, from around 31,600 in 2011 to 30,900 in 2021. By comparison, the number of households in Wales grew by 3% in the same period.<sup>45</sup> On average, the number of households has decreased, however at a much slower rate than the population decrease (5.9%)<sup>46</sup>, this implies that the average size of households<sup>47</sup> is slightly falling across Ceredigion.

Since 2011, the average household size in Ceredigion has decreased from 2.3 in 2011 to 2.2 in 2021. This reflects the recent increase in one-person households within the County. By comparison, the average household size in Wales remains unchanged since 2011 (2.3 residents per household).<sup>48</sup>

Figure 25 below highlights the size of households within Ceredigion compared to the County and the national average. In 2021, one third of households (33.0%) in Ceredigion included only one person, which is higher than the national average of 31.9%.

Analysing the data by HMA, shows that there is some variation between areas. In both the Aberystwyth HMA and the Teifi Valley HMA, over a third of households contain only one person (33.6% and 35.3% respectively), whereas the Coastal and Other HMA's comprise of a lower proportion of 1 person households (30.7% and 30.9% respectively). The Aberystwyth HMA has the highest proportion of larger households (with 4+ people), around 16.7%. This is expected given the high proportion of students in the area that occupy houses in multiple occupation (HMOs).

**Figure 25: Household size - HMA, Ceredigion and Wales (2021)**



(Source: Census 2021)

<sup>45</sup> ONS (2022) – Census: TS041 – Number of Households. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/statistics/TS041).

<sup>46</sup> ONS (2022). How life has changes in Ceredigion: Census 2021. [Online]. Available at: [How life has changed in Ceredigion: Census 2021 \(ons.gov.uk\)](https://www.ons.gov.uk/census/2021).

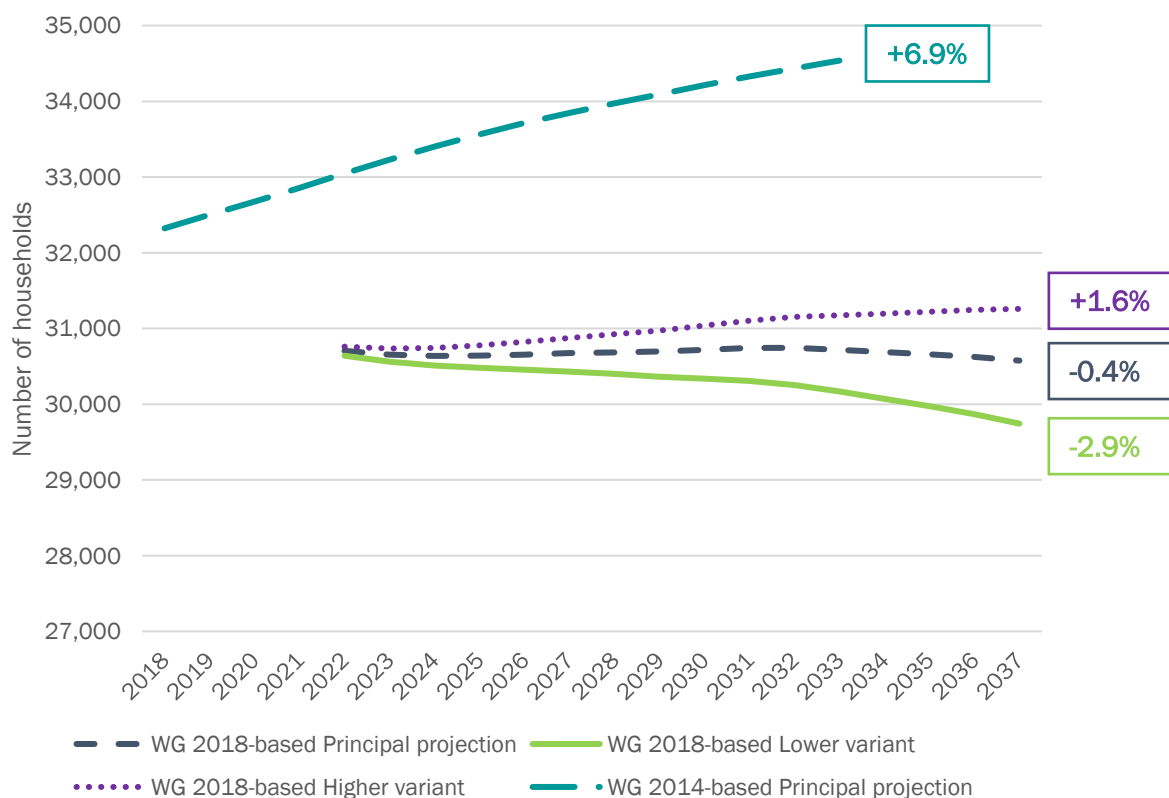
<sup>47</sup> Average household size is the average number of people per household. It is calculated by dividing the overall number of usual residents in households by the overall number of households.

<sup>48</sup> ONS (2022). How life has changes in Ceredigion: Census 2021. [Online]. Available at: [How life has changed in Ceredigion: Census 2021 \(ons.gov.uk\)](https://www.ons.gov.uk/census/2021).

Household projections provide an indication of the future number of households and their composition. They are based on population projections and assumptions about households from the 2001 and 2011 Censuses. The projections are a key data input of the LHMA tool and used to calculate the newly arising need over the LHMA period.

According to the latest household principal projections (2018-based), in Ceredigion, it is estimated that the number of households will decline by 0.4% (-129) from 30,704 to 30,575 over the 15-year LHMA period (see Figure 26 below). By comparison, the total number of households at a Wales level is projected to increase by 5.6% between 2022 and 2037.<sup>49</sup>

**Figure 26: Welsh Government household projections 2018-based and 2014-based - Ceredigion (2018 to 2037).**



(Source: Stats Wales 2020)

The two other projections (variant projections) are based on alternative scenarios of fertility, mortality and migration compared to the principal projection. The higher variant is based on high fertility, life expectancy and migration assumptions, whilst the lower variant is based on low fertility, life expectancy and migration assumptions.

The higher variant is the only projection that estimates a growth in the number of households in Ceredigion over the LHMA plan period by 1.6%, albeit relatively low (+500 households). Both the principal projection and lower variant projection estimates a reduction of households, by 128 and 897 households respectively (between 2022-2037).

Although the higher variant has been used as the 'preferred projection' within the tool, the 2018-based household projections are now dated, and therefore should be used with

<sup>49</sup> Stats Wales (2020). Household projections by variant and year. Available at: [Household projections by variant and year \(gov.wales\)](https://gov.wales/household-projections-by-variant-and-year)

caution. Household projections tend to become increasingly uncertain the further they are carried forward. The 2018-based do not consider the most recent reduction in the average household size, a decline from 2.3 in 2011 to 2.2 in 2021. This reflects the decrease in fertility rates and increase in the number of people living alone in Ceredigion. A decrease in household size could lead to the number of households to remain growing for quite some time, even after the population decline has started.

The previous LHMA utilised the 2014-based household projections, which estimated an overall growth in households, by 6.9% (+2,215 households) between 2018 and 2033. This is significantly different to the most recent 2018-based projections. The differences between the 2014-based and 2018-based reflect the change in demographic trends seen during this time period. Additionally, the differences reflect a change made to the methodology between the two sets of projections, and the change of the base year of the projections.<sup>50</sup> As such, the estimated number of market housing need, derived from the *newly arising need* is expected to be significantly lower than the 2019 LHMA estimations.

### 1.3.10 Household Composition

The majority of households in Ceredigion are made up of single-family households (60.4%), this is slightly lower than the national average of 63.1%. Within the single-family household composition in Ceredigion, 10.9% are cohabiting couple families, 8.7% are lone parent families and 0.5% are classed as an other single-family household.<sup>51</sup>

Ceredigion has a slightly higher percentage of one-person households (33.0%) compared to the Wales average of 31.9%. The composition of households has changed slightly over the last 10 years. There has been a 2.9 percentage point increase in single-family households since 2011 (57.5%), a 2.8 percentage point decrease in the percentage of other household types in Ceredigion, whilst the percentage of one-person households since 2011 remains unchanged (0.1 percentage point decrease).<sup>52</sup>

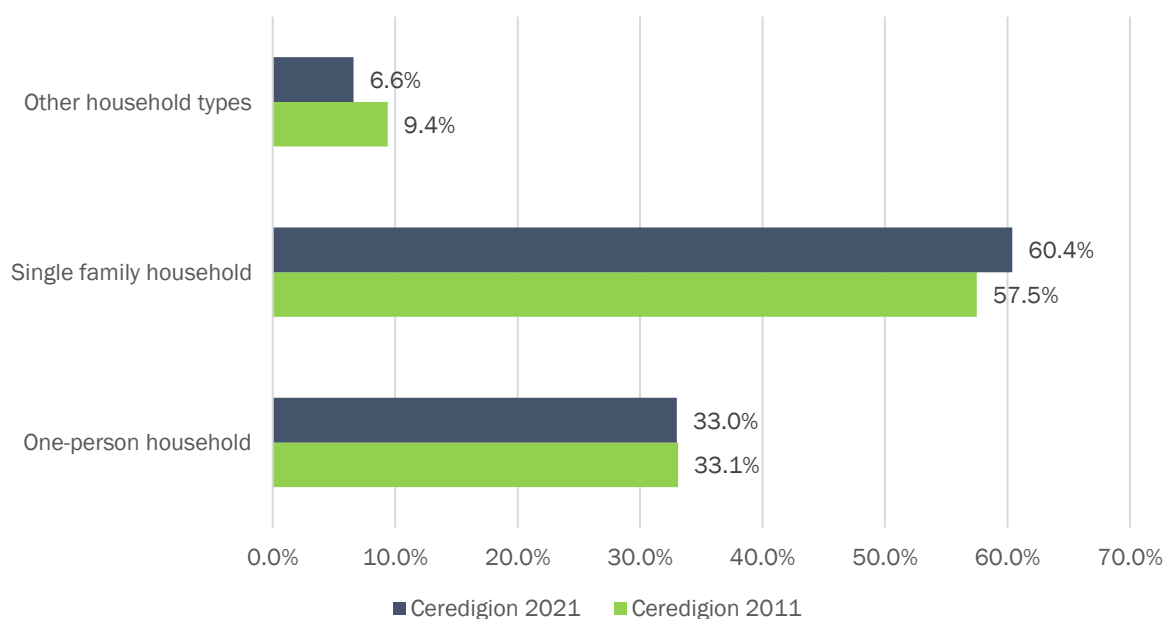
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<sup>50</sup> Welsh Government (2020). Local authority household projections for Wales: 2018-based (revised). Available at: [Local authority household projections for Wales: 2018-based \(revised\) \(gov.wales\)](https://gov.wales/local-authority-household-projections-for-wales-2018-based-revised)

<sup>51</sup> ONS (2022) – Census: TS003 – Household Composition. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk/nomis-official-census-and-labour-market-statistics)

<sup>52</sup> ONS (2011) – Census: KS105EW – Household Composition. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk/nomis-official-census-and-labour-market-statistics)

**Figure 27: Household Composition in Ceredigion (2011 & 2021).**



(Source: Census 2011 and Census 2021)

Table 6 below demonstrates the percentage of various household compositions by HMA, Ceredigion and Wales. The Coastal HMA has the highest percentage of single person households over the age of 65 (18.3%), this is higher than Ceredigion (16.5%) and the National average (14.6%).<sup>53</sup> The Coastal HMA also has the highest percentage of households made up of couples aged over 65 (16.5%), whilst the Aberystwyth HMA has the lowest percentage (9.5%). This is unsurprising when we consider the University in the Aberystwyth HMA, which tends to draw in younger people aged between 18-25 years old.<sup>54</sup> All four of Ceredigion’s HMAs have a lower percentage of households made up of couples with children, compared to the national average, with the Teifi Valley HMA having the lowest percentage (19.1%).<sup>55</sup>

**Table 6: Percentage of household composition by Housing Market Area (2021).**

| HMA          | Single person over 65 | Other single person | Couple both aged over 65 | Other couples without children | Couple with children | Lone parent | Other |
|--------------|-----------------------|---------------------|--------------------------|--------------------------------|----------------------|-------------|-------|
| Wales        | 14.6%                 | 17.3%               | 10.2%                    | 16.5%                          | 23.8%                | 12.0%       | 5.6%  |
| Ceredigion   | 16.5%                 | 16.5%               | 12.8%                    | 18.2%                          | 20.2%                | 8.7%        | 7.1%  |
| Aberystwyth  | 14.7%                 | 20.4%               | 9.5%                     | 16.6%                          | 19.2%                | 8.7%        | 10.9% |
| Coastal      | 18.3%                 | 13.1%               | 16.5%                    | 19.5%                          | 19.4%                | 7.4%        | 5.7%  |
| Other        | 15.1%                 | 13.8%               | 13.4%                    | 20.8%                          | 23.0%                | 8.2%        | 5.5%  |
| Teifi Valley | 18.3%                 | 17.3%               | 12.9%                    | 16.9%                          | 19.1%                | 10.0%       | 10.7% |

(Source: Census 2021)

<sup>53</sup> ONS (2022) – Census: TS003 – Household Composition. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/statistics/TS003)

<sup>54</sup> Ibid.

<sup>55</sup> Ibid.

### 1.3.11 Occupancy Rating

The table below demonstrates the occupancy rating in bedrooms according to the 2021 Census in Ceredigion and Wales. Additionally, the table includes the change in the number of people in these different groups since the previous Census in 2011.

In Ceredigion, it is more common to have an under-occupied house than an over-occupied property. In 2021, 80.3% of households in Ceredigion were under-occupied, compared to 76.4% nationally. Just 1.4% of households in Ceredigion are overcrowded (430 houses), compared to 2.2% nationally.<sup>56</sup>

**Table 7: Occupancy rating Ceredigion and Wales – 2011 and 2021**

| Occupancy rating           | Ceredigion | Wales  | Change in number in Ceredigion since 2011 | Change in number in Wales since 2011 |
|----------------------------|------------|--------|---|--------------------------------------|
| 2 or more spare bedrooms   | 47.3%      | 41.7%  | 3.1%                                      | 8.3%                                 |
| 1 spare bedroom            | 33.0%      | 34.7%  | -1.6%                                     | 0.9%                                 |
| No spare bedrooms          | 18.3%      | 21.4%  | -8.6%                                     | 2.0%                                 |
| 1 bedroom too few          | 1.2%       | 1.9%   | -49.8%                                    | -22.6%                               |
| 2 or more bedrooms too few | 0.2%       | 0.3%   | -43.5%                                    | -18.5%                               |
| Total                      | 100.0%     | 100.0% | -   | -                                    |

(Source: Census 2011 & Census 2021)

The number of overcrowded houses in Ceredigion has reduced between 2011 and 2021, and this is the case across all HMAs. There is a notable decrease in the proportion of overcrowded households over the decade, by 392 (47.8%) from 820 in 2011 to 428 in 2021. These differences are far greater than those seen nationally between 2011 and 2021.<sup>57 58</sup>

**Table 8: Occupancy rating by HMA (2021).**

|                            | Aberystwyth | Coastal | Other | Teifi Valley |
|----------------------------|-------------|---------|-------|--------------|
| 2 or more spare bedrooms   | 40.5%       | 53.7%   | 51.6% | 46.0%        |
| 1 spare bedroom            | 33.1%       | 31.8%   | 33.9% | 33.3%        |
| No spare bedrooms          | 24.7%       | 13.4%   | 13.2% | 19.5%        |
| 1 bedroom too few          | 1.5%        | 1.0%    | 1.1%  | 1.1%         |
| 2 or more bedrooms too few | 0.3%        | 0.1%    | 0.2%  | 0.2%         |

(Source: Census 2021)

Amongst the HMAs, overcrowded households are more common in the Aberystwyth HMA (136/ 1.8% of all households), and least common in the Coastal HMA (79/ 1.1% of all households).

<sup>56</sup> ONS (2022) – Census TS052 - Occupancy Rating for bedrooms. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/market-statistics/nomis-official-census-and-labour-market-statistics)

<sup>57</sup> ONS (2022) – Census TS052 - Occupancy Rating for bedrooms. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/market-statistics/nomis-official-census-and-labour-market-statistics)

<sup>58</sup> ONS (2011) – Census QS412EW – Occupancy Rating (bedrooms). [ Online]. Available at: [Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/market-statistics/nomis-official-census-and-labour-market-statistics)

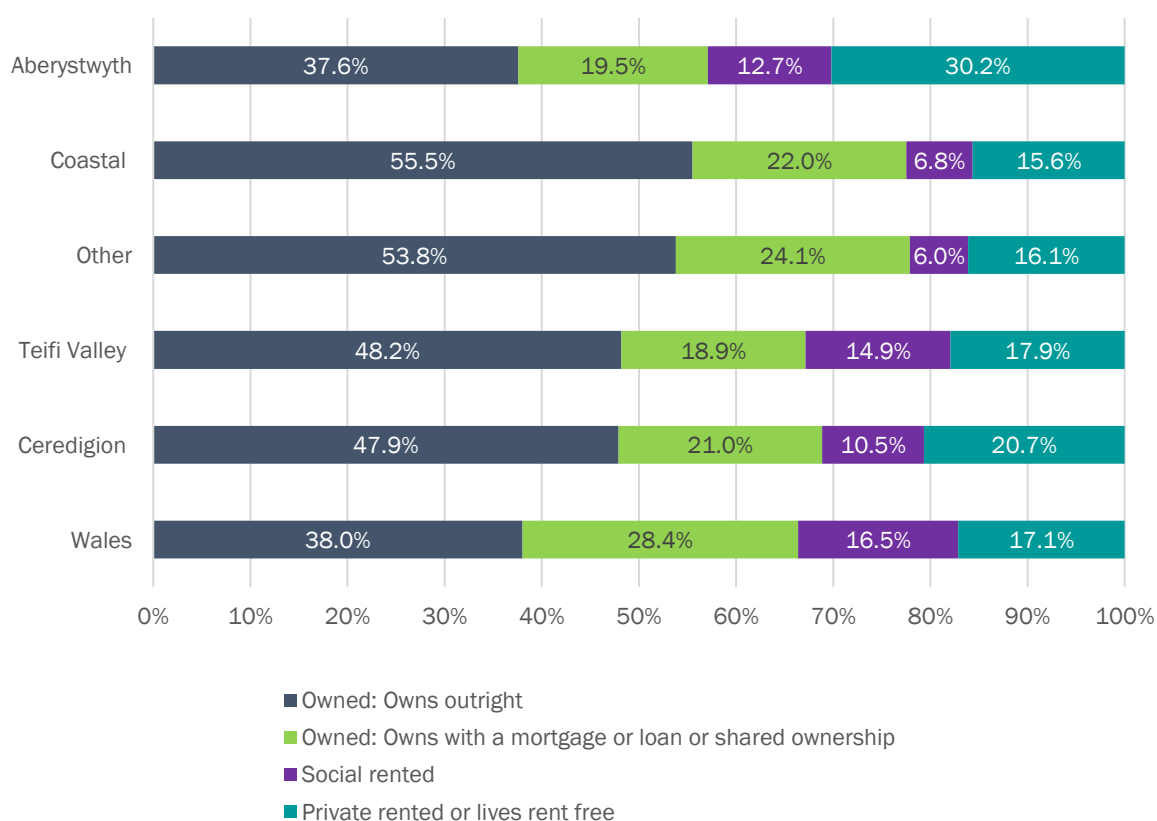


### 1.3.12 Households by Tenure

Figure 28 below compares the tenure of households in Ceredigion in 2021 with that recorded for Wales. The majority of households in Ceredigion owned their home outright or with a mortgage or loan (or shared ownership) in 2021 (68.9%), which is higher than the Welsh average (66.4%). Of those, just under half (47.9%) were owned outright and just under a quarter (21.0%) were owned with a mortgage or loan (or shared ownership) compared to 38.0% and 28.4% respectively at a national level. Under a quarter of households rented privately or lived rent free (20.7%) in Ceredigion, which is higher than the national average of 17.1%. Whereas the percentage of households in the social rented sector in Ceredigion in 2021 (10.5%) was significantly lower than the national average of 16.5%.<sup>59</sup>

Notably, Ceredigion is the local authority in Wales with the smallest social housing sector (10.5%).<sup>60</sup> Consequently, many households that are eligible for social housing are unable to access it due to limited supply within the County, pushing them into the private sector where rents are much higher.<sup>61</sup>

**Figure 28: Tenure within Ceredigion and across Wales – 2021.**



(Source: ONS, 2021 Census)

<sup>59</sup> ONS (2022) – Census TS054 - Tenure. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/census/2021/ts054)

<sup>60</sup> ONS (2022) – Census TS054 - Tenure. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/census/2021/ts054)

<sup>61</sup> Ceredigion County Council (2022) Social Housing Register.

Breaking this down by HMA highlights a notable variation in Ceredigion's tenure profile. The Aberystwyth HMA has by far greatest proportion of households in the private rented sector or living rent free (30.2%). The remaining three HMA's (Teifi Valley, Other and Coastal) have fairly similar proportions of households living in the private rented sector or living rent free.<sup>62</sup> Over three quarters of the households residing in the Coastal HMA and Other HMA own their houses, and of these, over half own their houses outright. On the other hand, the Aberystwyth HMA has the lowest proportion of households in the owner-occupier sector (57.1%), which is significantly lower than the national average (66.4%).<sup>63</sup>

The greatest proportion of households living in the social rented sector reside in the Teifi Valley HMA (14.9%), however this percentage is below the national average (16.5%). Whilst the smallest social rented sector is found in the Other HMA (6.0%), which is significantly lower than the average across Wales (16.5%).<sup>64</sup>

Since 2001, changes to the tenure composition have occurred in Ceredigion, particularly in terms of the balance between owner-occupiers and those privately renting (see Figure 28 and Table 9 below).

**Table 9: Households by tenure: Ceredigion (2001-2011).**

| Tenure of household    | Total households |               |               | Net change  |             |
|------------------------|------------------|---------------|---------------|-------------|-------------|
|                        | 2001             | 2011          | 2021          | 2001-2011   | 2011-2021   |
| Owner occupied         | 21,590           | 21,320        | 21,180        | -260        | -150        |
| Social rented          | 3,720            | 3,200         | 3,240         | -520        | +40         |
| Private rented         | 4,170            | 6,280         | 6,370         | +2,110      | +100        |
| Shared ownership       | 90               | 110           | 100           | +20         | -10         |
| Living rent free/other | 1,410            | 660           | 10            | -760        | -650        |
| <b>TOTAL</b>           | <b>30,970</b>    | <b>31,560</b> | <b>30,890</b> | <b>+590</b> | <b>-670</b> |
| Owner occupied         | 69.7%            | 67.6%         | 68.6%         | -2.1%       | +1.0%       |
| Social rented          | 12.0%            | 10.1%         | 10.5%         | -1.9%       | +0.4%       |
| Private rented         | 13.5%            | 19.9%         | 20.6%         | +6.4%       | +0.7%       |
| Shared ownership       | 0.3%             | 0.3%          | 0.3%          | 0.0%        | 0.0%        |
| Living rent free/other | 4.6%             | 2.1%          | 0.0%          | -2.5%       | -2.1%       |

(Source: Census 2001, Census 2011 & Census 2021)

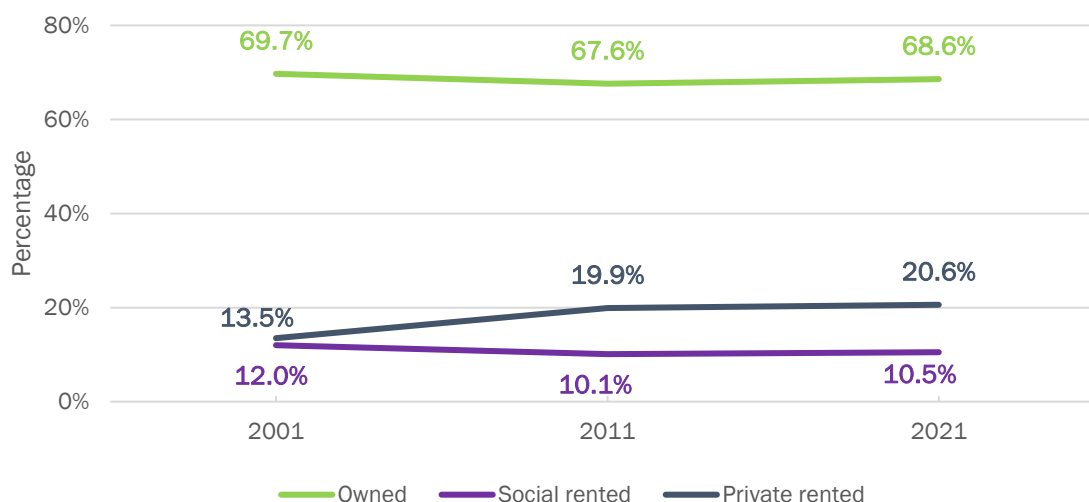
\*Figures may not sum due to rounding

<sup>62</sup> ONS (2022) – Census TS054 - Tenure. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/census/2022/ts054)

<sup>63</sup> Ibid.

<sup>64</sup> Ibid.

Figure 29: Percentage of households by tenure in Ceredigion (2001-2021).



(Source: Census 2001, Census 2011 & Census 2021)

The tenure changes highlighted in Table 10 and Figure 29 show:

- From 2001-2011:** the number and percentage of owner occupiers decreased slightly from 21,590 (69.7%) to 21,320 (67.6%) (a reduction of 260 households/ -2.1 percentage points), whilst the number of private rented households increased from 4,170 (13.5%) to 6,280 (19.9%), a gain of 2,110 households or 6.4 percentage points. The number of social tenants reduced by 520 households, a decrease of 1.9 percentage points. Notably, the Right to Buy was abolished throughout Wales in 2019, which may lead to future increases in the social rented sector.<sup>65 66</sup>
- From 2011-2021:** the percentage of owner occupier housing in Ceredigion increased slightly, from 67.6% (21,320) in 2011 to 68.6% (21,180), however, remains below the 2001 level of 69.7%. Although, proportionately more households own their home in 2021, the actual number is 150 less due to population decline over this period. Market conditions (e.g., rising property prices, cost of living crisis, rising interest rates) have hindered households' progression up the ladder in recent years. Having said that, Ceredigion was the only local authority in Wales to experience an increase in the proportion of owner occupiers between the 2011 and 2021 Census. At the same time, the rate of private and social rented homes also increased slightly (by 0.7 and 0.4 percentage points respectively), while rent-free households decreased from 660 in 2011 to 10 in 2021 (a loss of 650 households/ down 2.1 percentage points).<sup>67 68 69</sup>

<sup>65</sup> ONS (2001) Census – KS018 Tenure. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk)

<sup>66</sup> ONS (2011) Census – WD403EW Tenure. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk)

<sup>67</sup> ONS (2001) Census – KS018 Tenure. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk)

<sup>68</sup> ONS (2011) Census – WD403EW Tenure. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk)

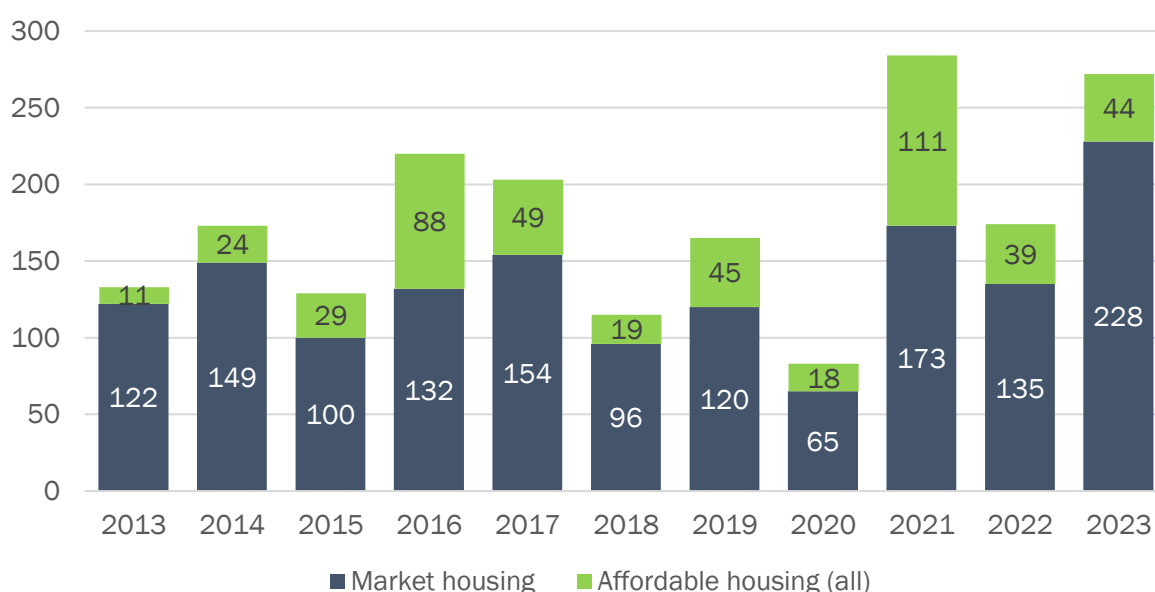
<sup>69</sup> ONS (2022) – Census TS054 - Tenure. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk)

### 1.3.13 Dwelling Completions by Tenure

Dwelling completions alongside other information (such as, the Local Housing Occupancy Surveys) can be used to assess the levels of housing supply and demand within the County. Although a section on dwelling completions is not required under the Welsh Government guidance, this information feeds into the analysis of the additional housing needs estimated by the LHMA tool (refer to Section 1.2), and the justification for utilising the higher variant household projection.

As reflected in Figure 30 below, the number of new dwellings completed over the decade has varied, however, the last three years have experienced a slight increase (2021-2023). Over the last decade, the number of market housing completions has remained largely above 100 per year (except 2020, which is largely due to the COVID-19 restrictions). Over the last five years, 144 market houses per year have been built on average, compared to 64 affordable homes.<sup>70</sup> The number of market housing completions every year has greatly exceeded the number of affordable housing completions.

**Figure 30: Past build rates of affordable and market housing - Ceredigion (2013-2023).**



(Source: Ceredigion County Council 2023)

Since the previous LHMA in 2019, a total of 601 market homes and 212 affordable homes have been completed. Market housing completions increased by 90% to 228 between 2019-2023, and accounted for almost three quarters (74%) of all completions. Whilst the number of affordable housing completions has remained fairly similar (except during 2021 which saw the greatest level of completions over the decade), and accounted for 26% of all completions between 2019 to 2023.

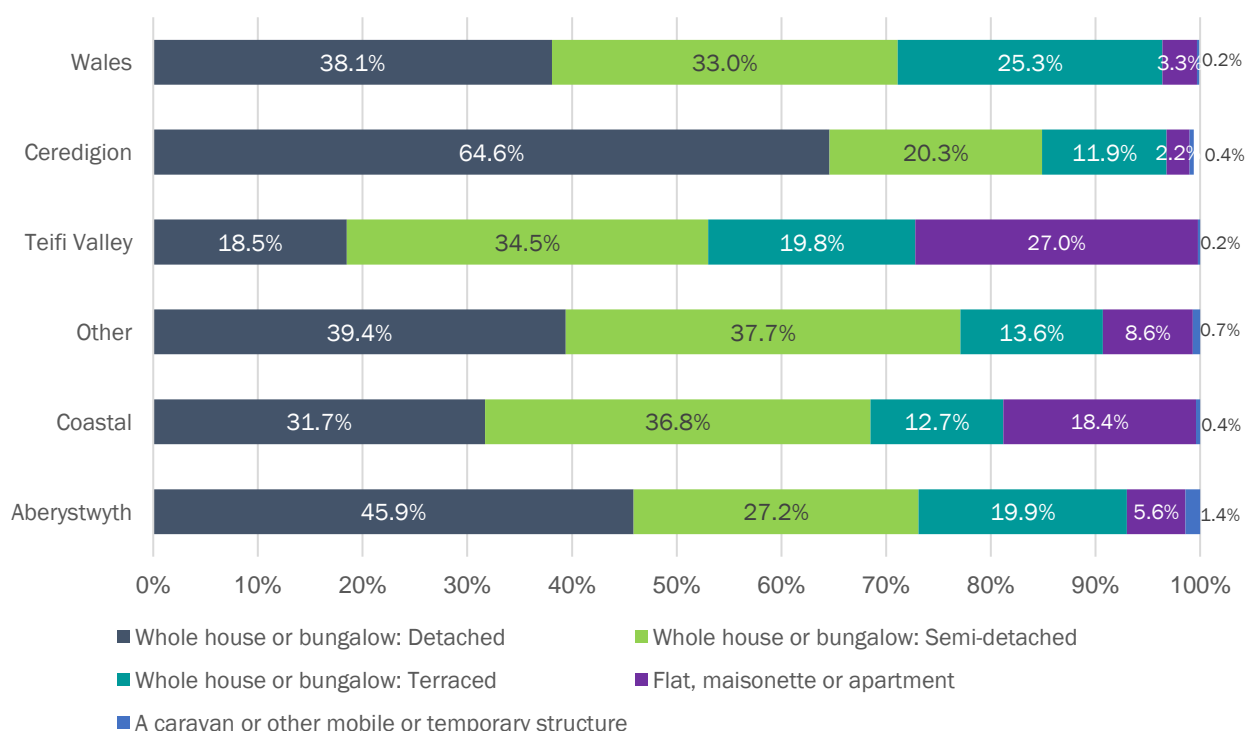
Our Housing Occupancy Survey's (2018, 2019 and 2020) highlight that a large majority of these completed dwellings are being occupied by local residents, however, it should be acknowledged that the survey's response rate in recent years has been fairly poor.

<sup>70</sup> Affordable homes include Social rent, Intermediate rent and LCHO (Discounted For Sale).

### 1.3.14 Owner Occupier Position

Over half (64.6%) of Ceredigion’s owner-occupied households reside in detached houses or bungalows. This is far greater than the average in Wales (38.1%). Just 2.2% of households reside in a flat, maisonette or apartment and just 0.4% in a caravan or other mobile temporary structure, in Ceredigion.<sup>71</sup> Figure 31 below, showcases the percentages of accommodation type for owner occupiers, in Wales, Ceredigion and by HMA in Ceredigion.

Figure 31: Tenure by Accommodation Type – Owner-occupied sector.



(Source: Census 2021)

\*Note: figures may not sum due to rounding.

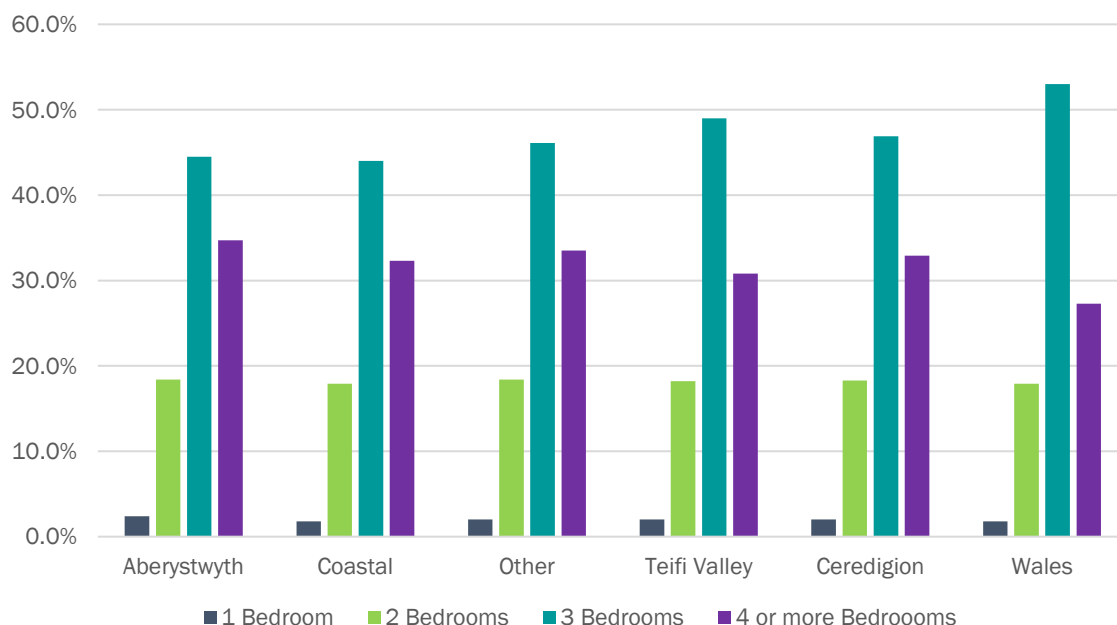
The only HMA in which a detached house is not the most common form of accommodation for owner-occupiers is the Teifi Valley HMA, semi-detached houses are most common here (34.5%). The Teifi Valley area is also the HMA with the highest percentage of owner-occupiers residing in a flat, maisonette or apartment (27.0%). The other and Coastal HMAs are the areas with the highest percentage of owner occupiers residing in a semi-detached house or bungalow, with 37.7% and 36.8% respectively.<sup>72</sup>

<sup>71</sup> ONS (2022) – Census RM0003 - Tenure by Accommodation Type. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/census/2021/rm0003)

<sup>72</sup> ONS (2022) – Census RM0003 - Tenure by Accommodation Type. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/census/2021/rm0003)

Just under half (46.9%) of owner-occupiers in Ceredigion reside in a home with 3 bedrooms, with 32.9% residing in a home with 4 or more bedrooms. 18.3% of owner-occupiers reside in a 2-bedroom home, whilst just 2.0% live in a 1-bedroom home, although it should be noted that this is marginally higher than the Welsh average of 1.8%.<sup>73</sup> Figure 32 below represents the size of accommodation resided in by owner-occupiers' households, in Wales, Ceredigion and by each HMA in Ceredigion.

**Figure 32: Number of Bedrooms by Accommodation Type – Owner-occupied sector.**



(Source: Census 2021)

The size profile of owner-occupiers doesn't vary greatly across all HMA's in Ceredigion. In all four areas, 3 bedroomed homes are most common, followed by 4-bedroom, 2 bedroom and lastly, 1-bedroom homes.<sup>74</sup>

Table 10 below demonstrates the average property price by dwelling type in 2022 in Ceredigion and Wales, according to the Land Registry. Overall, the average property price in Ceredigion is 14.7% higher than the national average. Although, detached and semi-detached properties in Ceredigion are lower than the national average price, whilst terraced house are 19.0% higher than the Welsh average and flats are 3.5% higher.<sup>75</sup>

<sup>73</sup> ONS (2022) – Census RM136 - Tenure by Number of Bedrooms. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/market-statistics)

<sup>74</sup> ONS (2022) – Census RM136 - Tenure by Number of Bedrooms. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/market-statistics)

<sup>75</sup> HM Land Registry (2023). Open Data. [Online]. Available at: [HM Land Registry Open Data](https://www.hmlandregistry.gov.uk/open-data)

**Table 10: Average property price and number of sales by dwelling type (2022).**

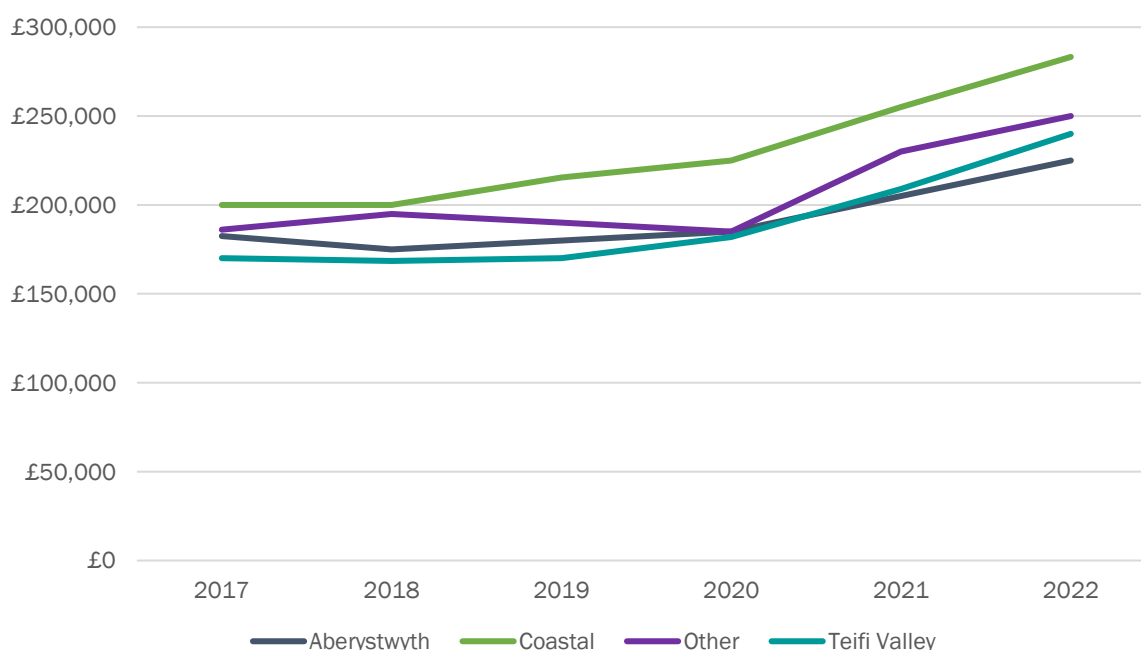
| Dwelling Type         | Ceredigion    |              | Wales         |               |
|-----------------------|---------------|--------------|---------------|---------------|
|                       | Average Price | No. of Sales | Average Price | No. of Sales  |
| Detached              | £339,765      | 441          | £360,622      | 11,695        |
| Semi-detached         | £214,969      | 195          | £218,721      | 12,270        |
| Terraced              | £204,272      | 213          | £171,572      | 14,721        |
| Flats                 | £158,565      | 45           | £153,214      | 3,395         |
| Overall average price | £271,142      | <b>894</b>   | £236,379      | <b>42,081</b> |

(Source: Land Registry)

The number of sales by dwelling type varies in Ceredigion and Wales. For example, across Wales, terraced houses see the highest number of sales in 2022 (14,721), whilst in Ceredigion, detached houses saw the highest number of sales (441). Flats were the least sought after in Ceredigion (45) and across Wales (3,395), in 2022, this is unsurprising when we consider that flats are more common in the rental sector.<sup>76</sup>

As shown in Figure 33 and Table 11 below, the Coastal HMA has continuously had the highest median house price compared to all other HMAs, whilst the median house prices in the Teifi Valley HMA has remained the lowest over this period (2017-2022) As of 2022, the Coastal HMAs median house price was £283,250, this is just over £12,000 higher than Ceredigion’s average house price (£271,142), in 2022, and almost £44,000 higher than Teifi Valleys median house price (£240,000).<sup>77</sup>

**Figure 33: Median House Prices by HMA between 2017 and 2022.**



(Source: Land Registry)

<sup>76</sup> HM Land Registry (2023). Open Data. [Online]. Available at: [HM Land Registry Open Data](https://www.gov.uk/government/datasets/hm-land-registry-open-data)

<sup>77</sup> Ibid.



**Table 11: Difference in Median House Prices between 2017 and 2022.**

| HMA          | Median House Price 2017 | Median House Price 2022 | % Difference |
|--------------|-------------------------|-------------------------|--------------|
| Aberystwyth  | £182,500                | £225,000                | +23.3%       |
| Coastal      | £200,000                | £283,250                | +41.6%       |
| Other        | £186,094                | £250,000                | +34.3%       |
| Teifi Valley | £170,000                | £240,000                | +41.2%       |

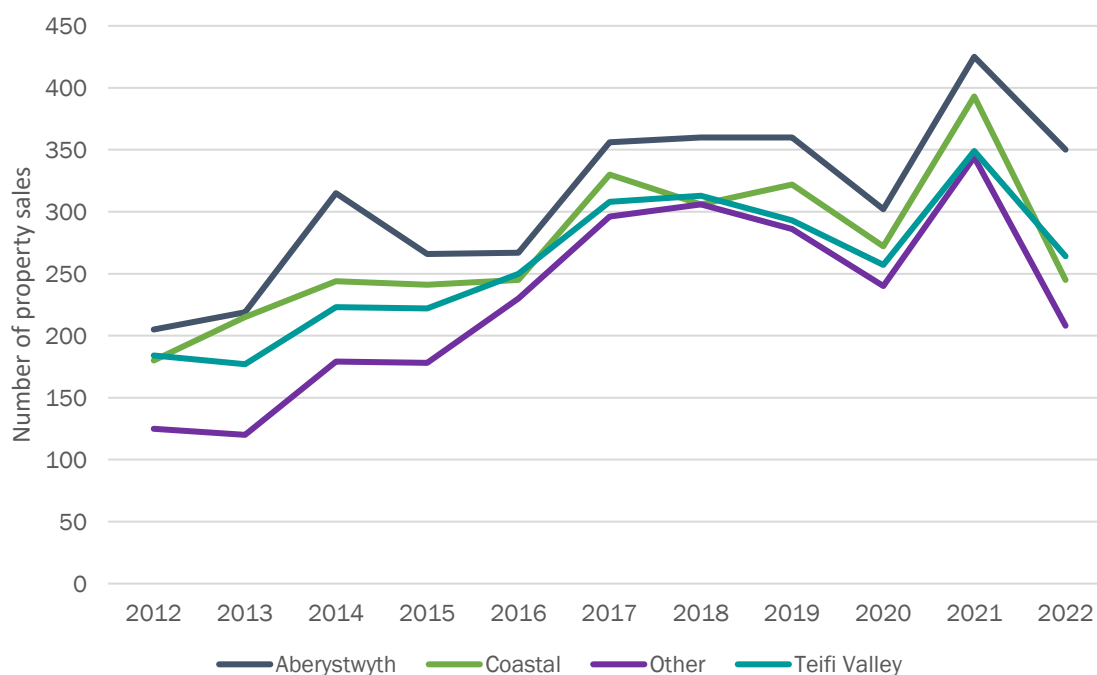
(Source: Land Registry)

It is unsurprising that the Coastal area has the highest median house prices in Ceredigion considering the area is home to Aberporth, New Quay and Aberaeron, which are extremely desirable places to live given their coastal location. Additionally, the Coastal HMA has the highest percentage of second homes in Ceredigion, with 41% of second homes located within this HMA. As is alluded to in Section 1.3.17. on second homes, there is often a link between second homes and higher house prices, as second homes tend to be in more picturesque areas which by their nature have higher house values.

Additionally, the Coastal HMA has experienced the highest percentage increase in its median house prices since 2017 (+41.6%), closely followed by the Teifi Valley area which as seen a +41.2% increase between 2017 and 2022. The Other HMA and the Aberystwyth area have seen lower percentage increases, +34.3% and +23.3% respectively, but these are still considerable increases.<sup>78</sup>

The number of property sales in all HMAs have followed similar trends as Ceredigion, as shown in Figure 34 below.

**Figure 34: Number of Sales by Housing Market Area 2012-2022.**



(Source: HM Land Registry)

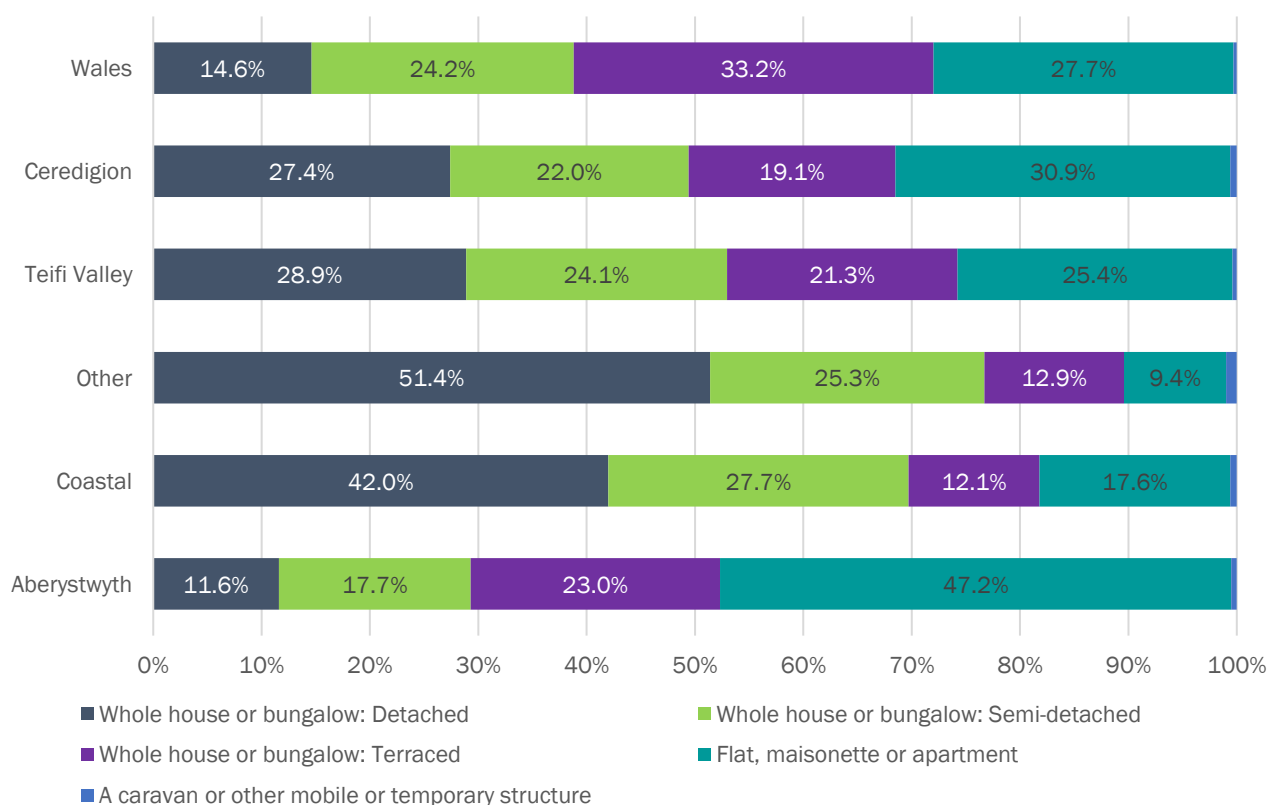
<sup>78</sup> HM Land Registry (2023). Open Data. [Online]. Available at: [HM Land Registry Open Data](https://www.gov.uk/government/datasets/hm-land-registry-open-data)

Amongst the HMAs, the Other HMA has continuously had the lowest number of property sales, apart from in 2018, where the number of property sales in the Coastal HMA dipped below the Other HMA level. Meanwhile, the Aberystwyth HMA has consistently had the highest number of property sales in Ceredigion. Similar to Ceredigion’s overall trends, all HMAs experienced a peak in the number of property sales in 2021, followed by a large decrease in 2022.<sup>79</sup> This peak can be attributed to the extension of the Stamp Duty Land Tax Holiday to July 2021, as buyers rushed to complete their house purchases ahead of the deadline.

### 1.3.15 Private Rented Sector

Figure 35 below demonstrates the type of accommodation resided in by private rented households in Wales, Ceredigion and by HMA. In Ceredigion, there is a fairly even split of those residing in a detached dwelling (27.4%), those residing in a semi-detached dwelling (22.0%), a terraced dwelling (19.1%) and those residing in a flat, maisonette or apartment (30.9%), this differs for those residing in a caravan or other mobile or temporary structure, where 0.6% of private renters reside.<sup>80</sup>

Figure 35: Tenure by Accommodation Type – Private Rental Sector



(Source: Census 2021)

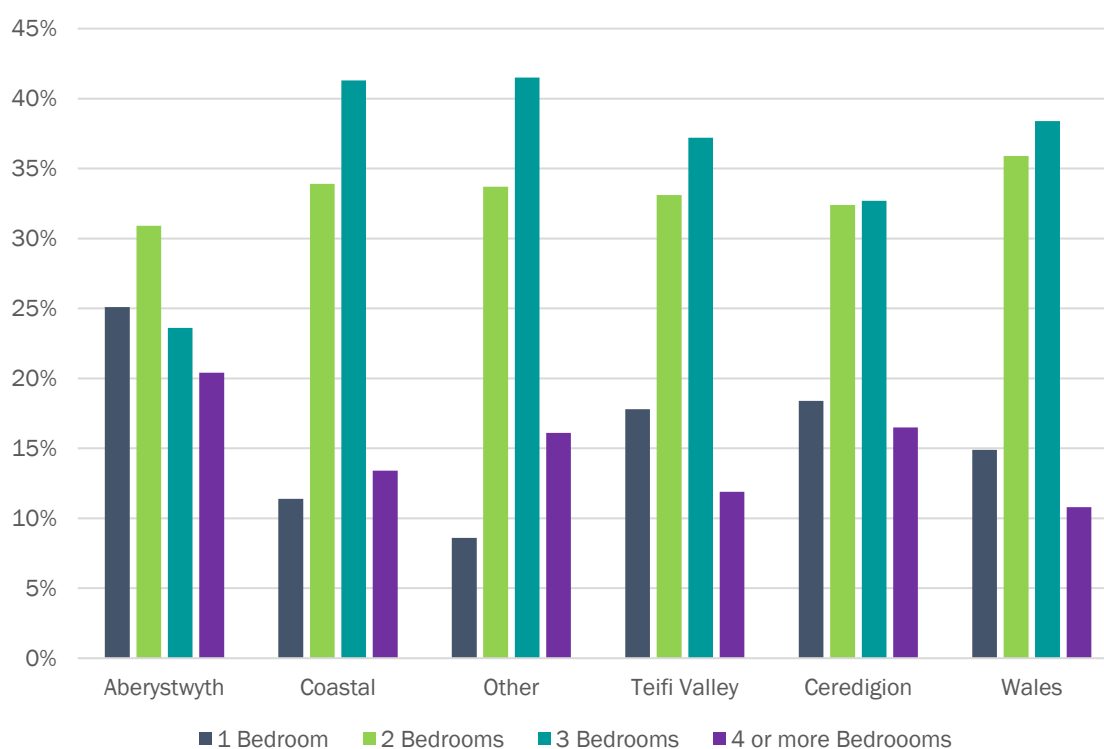
<sup>79</sup> Ibid.

<sup>80</sup> ONS (2022) – Census RM0003 - Tenure by Accommodation Type. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk)

The characteristics of accommodation type in the private rented sector across the HMAs varies. There is a relatively low percentage of private renters residing in a detached or semi-detached dwelling (11.6%) in the Aberystwyth HMA, whilst almost half (47.2%) of private renters reside in a flat, maisonette or apartment. The Other HMA has a very different make-up, with over half 51.4% residing in a detached dwelling and just 9.4% residing in a flat, maisonette or apartment, this is not surprising given that the Other HMA is more rural and significantly less densely populated than the Aberystwyth HMA.

In Ceredigion, the majority of private renting households reside in 2- or 3-bedroom dwellings. Figure 35 below shows the size of accommodation resided in by private rented households in Ceredigion. Contrary to owner-occupier households, there is a greater proportion of households residing in 1-bedroom dwellings in the private rented sector (18.4%), than in dwellings with 4 or more bedrooms (16.5%).<sup>81</sup>

Amongst the HMAs, with the exception of the Aberystwyth HMA, the most common privately



rented household size is a 3-bed. The Aberystwyth HMA is the only area where the majority of private rented households reside in 2-bedroom households (30.9%). The Aberystwyth area has a notably high percentage of households within the private rental sector residing in 1-bedroom dwellings (25.1%). This area also sees the highest percentage of dwellings with 4 or more bedrooms within the private rental sector (20.4%) out of all four HMAs. This characteristic is unsurprising when we consider that a fair amount of those renting within the private sector are university students, who tend to rent larger properties/HMOs.<sup>82</sup> **Figure 36: Number of Bedrooms by Accommodation Type – Private Rental Sector.**

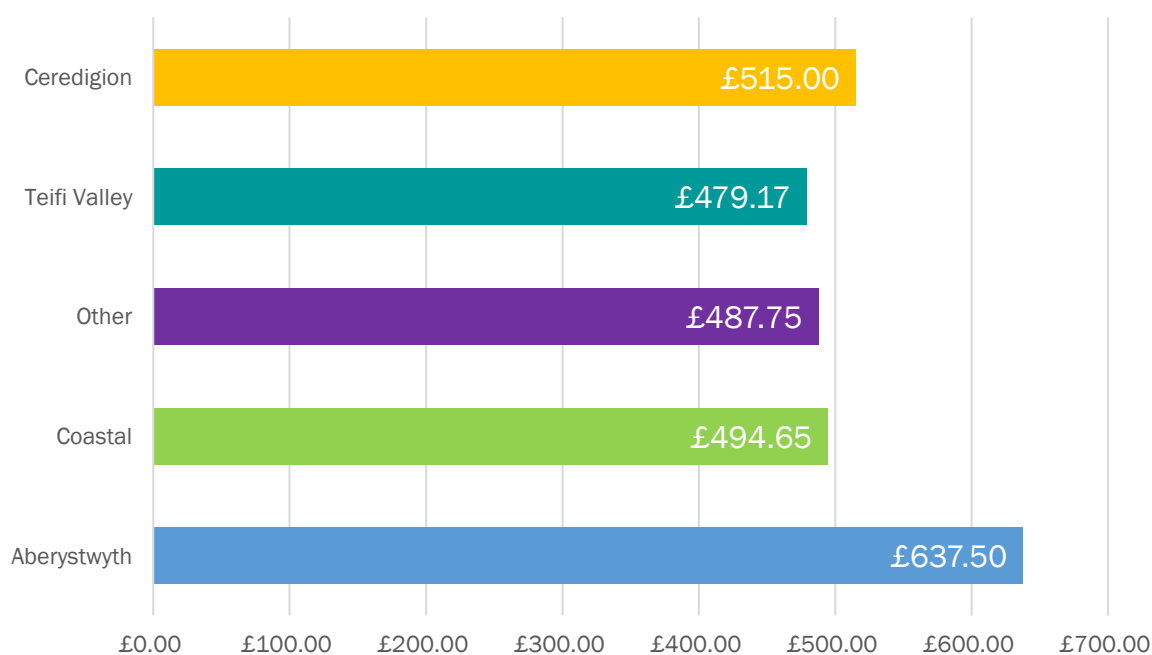
(Source: Census 2021)

<sup>81</sup> ONS (2022) – Census RM136 - Tenure by Number of Bedrooms. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/statistics/2022/census/rm136-tenure-by-number-of-bedrooms)

<sup>82</sup> ONS (2022) – Census RM136 - Tenure by Number of Bedrooms. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/statistics/2022/census/rm136-tenure-by-number-of-bedrooms)

HMA rent data by bedroom size was provided by Rent Officer Wales for the purpose of undertaking the LHMA. This data is used in the LHMA tool and uses the calendar year for 2022. The data shows the number of rentals at the 30<sup>th</sup> percentile position. The Aberystwyth area has the highest monthly rental costs, with a median rent of £637.50 per month, this is almost £125 more than the median rent across Ceredigion. The lowest median rent is across the Teifi Valley area (£479.17) which is lower than the average median rent for Ceredigion.<sup>83</sup>

**Figure 37: Median monthly rent – Private Rental Sector**



(Source: Rent Officers Wales, Welsh Government)

Welsh Government also provided information on the number of lettings recorded in each HMA in 2022, an additional input of the LHMA tool. As reflected in Table 12 below, the Aberystwyth and Teifi Valley HMAs see the highest number of private rents in Ceredigion with 479 and 429 respectively, whilst the lowest number of lettings occurred in the Other HMA (113 rents). These figures are unsurprising when we consider the overall tenure of each HMA as demonstrated above.<sup>84</sup>

**Table 12: Number of total rents – Private Rental Sector (2022).**

| Area         | Total Rents |
|--------------|-------------|
| Aberystwyth  | 479         |
| Coastal      | 227         |
| Other        | 113         |
| Teifi Valley | 429         |
| Ceredigion   | 1,248       |

(Source: Rent Officers Wales, Welsh Government)

<sup>83</sup> Welsh Government (2023) Rent Officers Wales – Private Rents.

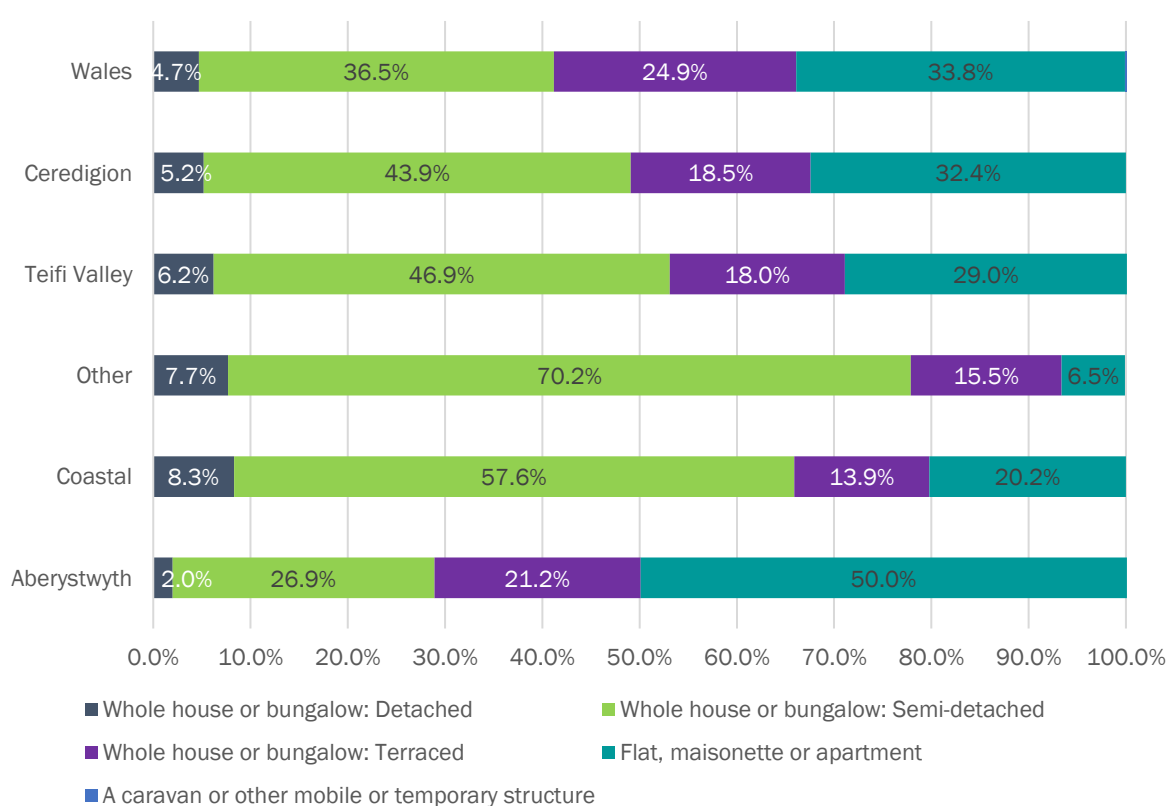
<sup>84</sup> Ibid.

### 1.3.16 Social Rented Sector

As shown in Figure 38 below, the majority of Ceredigion’s social rented sector households reside in semi-detached dwellings (43.9%), with the minority residing in caravan, mobile home or other temporary structure (0.0%), followed by detached dwellings (5.2%).<sup>85</sup>

Amongst the HMAs, the Other HMA has the highest percentage of those residing in a semi-detached dwelling (70.2%), this area also sees the lowest percentage of those residing in a flat, maisonette or apartment (6.5%). The make-up of the Aberystwyth area differs greatly to this, where half (50.0%) of social rented households in the Aberystwyth area reside in a flat, maisonette or apartment.<sup>86</sup>

Figure 38: Tenure by Accommodation Type – Social Rental Sector.



(Source: Census 2021)

Figure 39 below, shows the accommodation size for households within the social rental sector, in Wales, Ceredigion and by HMA. The majority of households within the social rental sector in Ceredigion reside in dwellings with 2 bedrooms (41.7%), followed by dwellings with 3 bedrooms (32.9%) then dwellings with 1 bedroom (21.4%) and lastly, dwellings with 4 or more bedrooms (3.8%).<sup>87</sup>

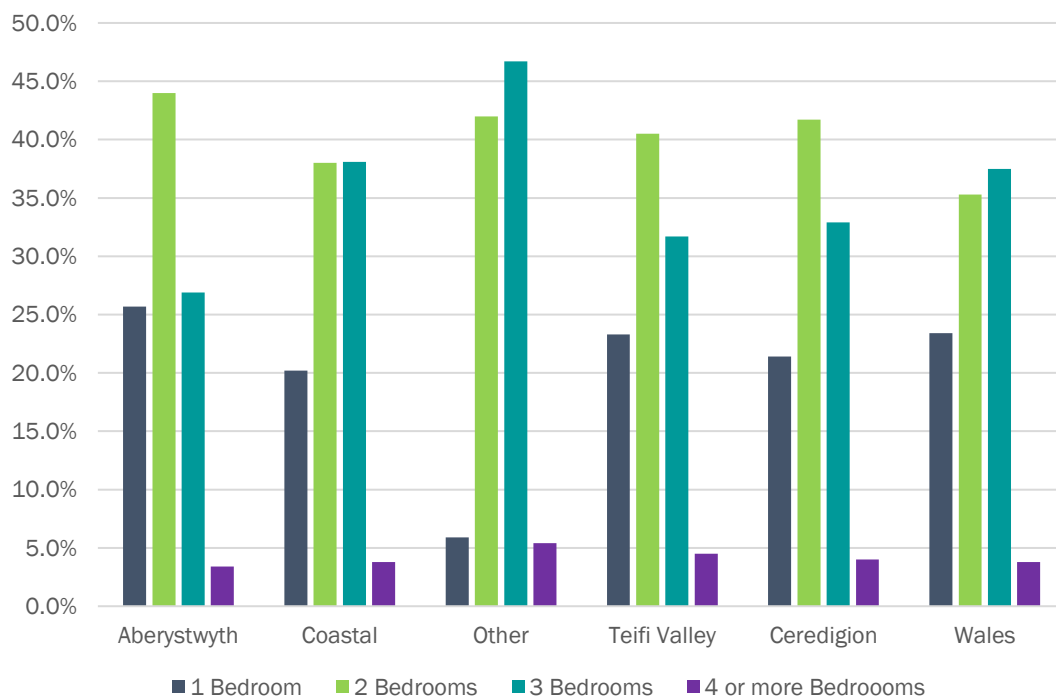
<sup>85</sup> ONS (2022) – Census RM0003 - Tenure by Accommodation Type. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk)

<sup>86</sup> ONS (2022) – Census RM0003 - Tenure by Accommodation Type. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk)

<sup>87</sup> ONS (2022) – Census RM136 - Tenure by Number of Bedrooms. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk)

Similarly, the majority of households within the social rental sector across the four HMAs reside in 2- or 3-bedroom homes, however, a higher percentage of households reside in 1-bedroom dwellings in the Aberystwyth, Coastal and Teifi Valley HMA, compared to the Other area.<sup>88</sup>

**Figure 39: Number of Bedrooms by Accommodation Type – Social Rental Sector.**



(Source: Census 2021)

Table 13 below demonstrates the weekly social rents by bedroom size in Ceredigion, in flats and houses.

**Table 13: Weekly Social Rents by bedroom size in Ceredigion (2023).**

| Property Size | Rent Figure - Flat | Rent Figure - House |
|---------------|--------------------|---------------------|
| 1 bed         | £86.80             | £90.25              |
| 2bed          | £113.40            | £119.25             |
| 3bed          | £138.50            | £148.00             |
| 4bed          | N/A                | £174.50             |

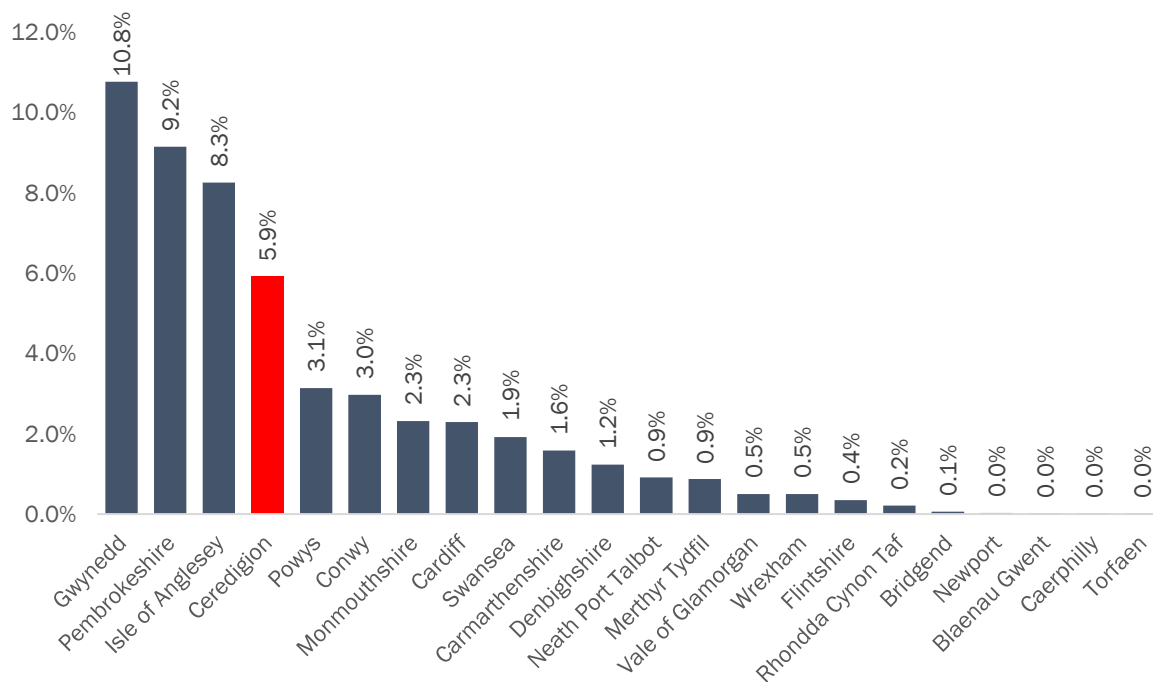
(Source: Ceredigion County Council 2023)

<sup>88</sup> Ibid.

### 1.3.17 Second Homes

Ceredigion has the fourth highest rate of holiday let and second home ownership (5.9%) of all local authorities in Wales.<sup>89</sup> The County has lower rates of second home ownership and holiday lets than its neighbouring coastal authorities Gwynedd (10.8%) and Pembrokeshire (9.2%), but higher rates compared to non-coastal authorities.

Figure 40: Percentage of Second Homes by Local Authority.



(Source: Welsh Government)

The table below shows the total number of known second homes in Ceredigion since 2018. Overall, the number of second homes has remained fairly consistent since 2018, peaking in 2022 at 1,846, then reducing back to 1,750 in 2023.<sup>90</sup>

Table 14: Number of Second Homes in Ceredigion by Housing Market Area 2018-2023.

| HMA               | 2018         | 2019         | 2020         | 2021         | 2022         | 2023         |
|-------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Aberystwyth       | 368          | 385          | 382          | 370          | 453          | 447          |
| Other             | 456          | 427          | 322          | 392          | 394          | 332          |
| Coastal           | 696          | 723          | 717          | 683          | 734          | 719          |
| Teifi Valley      | 225          | 224          | 233          | 216          | 265          | 252          |
| <b>Ceredigion</b> | <b>1,745</b> | <b>1,759</b> | <b>1,654</b> | <b>1,661</b> | <b>1,846</b> | <b>1,750</b> |

(Source: Ceredigion County Council – Council Tax Department)

The following map illustrates the percentage of second homes by Housing Market Area in 2023. This data demonstrates that the Coastal HMA has the highest percentage of second homes (41.1%) and Teifi Valley has the lowest (14.4%).<sup>91</sup>

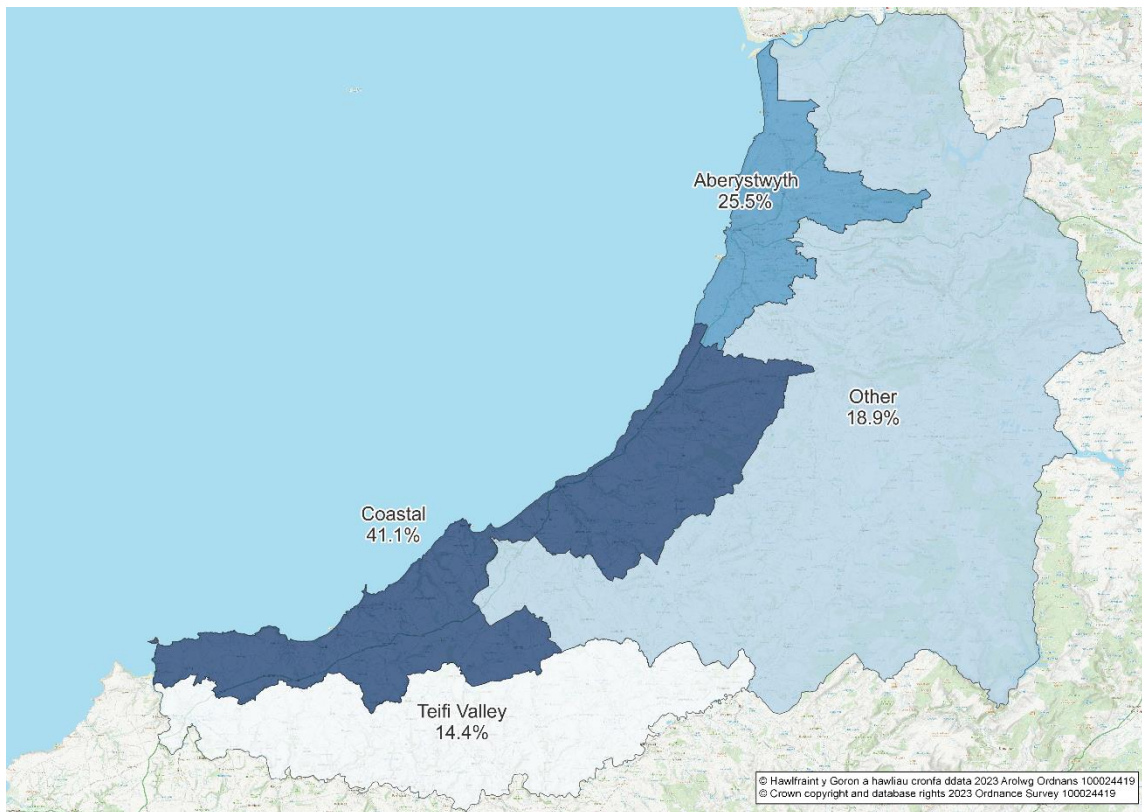
<sup>89</sup> Ceredigion County Council (2021) *Ceredigion Second Homes and Holiday Lets Data*. [C. Ceredigion second homes and holiday lets data.pdf](#)

<sup>90</sup> Ceredigion County Council (2018-2023) Council Tax Data.

<sup>91</sup> Ibid.



Figure 41: Percentage of Second Homes by Housing Market Area 2023.



(Source: Ceredigion County Council – Council Tax Department)

The Coastal HMA has recurrently had the highest number of second homes, which is expected due to the desirable coastal locations (such as, Aberaeron, New Quay and Gwbert, located within the Coastal HMA) drawing second homeowners to the area. Second homes tend to be in traditional tourism economic dependant areas, which naturally have higher house values given their location.<sup>92</sup>

Second homes bring a number of benefits to Ceredigion; however, they also are associated with drawbacks. They form part of the non-serviced accommodation market which annually from 2007 to 2018 has accounted for between 70% and 73% of tourism economic impact in Ceredigion (£233.83 million according to STEAM 2018).<sup>93</sup> On the other hand, second homes are associated with a reduced availability of residential housing with potential negative impacts on affordability, impacts on services and amenities of local communities, a lack of permanent population to support local facilities, and local impacts on Welsh language rates.<sup>94</sup> The higher the number of second homes in a county, the greater these impacts tend to be.

The Welsh Government's Report – Second and Holiday Homes and the Land Use Planning System<sup>95</sup>, did not find a correlation between the location of holiday homes and house prices. Instead, the findings suggested that the urban-rural migration on a permanent basis is the key driver of housing demand and subsequently unaffordable house prices. However, analysing the household affordability ratio's by HMA's suggest there may be a link.

<sup>92</sup> Ceredigion County Council (2021) *Ceredigion Second Homes and Holiday Lets Data*. [C. Ceredigion second homes and holiday lets data.pdf](#)

<sup>93</sup> Ibid.

<sup>94</sup> Welsh Government (2021) Research on Second homes: evidence review summary. [Research on second homes: evidence review summary | GOV.WALES](#)

<sup>95</sup> Ibid.

**Table 15: Affordability Ratio by HMA (2022).**

| HMA          | Median House Price (2022) | Median Household Income | Affordability Ratio |
|--------------|---------------------------|-------------------------|---------------------|
| Aberystwyth  | £225,000                  | £29,839                 | 7.5                 |
| Coastal      | £283,250                  | £33,550                 | 8.4                 |
| Other        | £250,000                  | £30,119                 | 8.3                 |
| Teifi Valley | £240,000                  | £29,016                 | 8.2                 |

*\*Figures may not sum due to rounding.  
(Source: Land Registry, ONS & CACI Paycheck)*

Table 15 above outlines the affordability ratio by HMA. There may be a correlation between the location of holiday home and house prices in the Coastal HMA, however, it is difficult to be certain (as other variables such as household income also play a key role).

The Coastal HMA has the highest affordability ratio, which means that local residents would need to pay 8.4 times their annual income for a property in the Coastal HMA. The Coastal HMA also has the highest percentage of second homes (41.1%). This said, when looking at the Aberystwyth HMA; this area has the lowest affordability ratio of 7.5, but the second highest percentage of second homes in the county (25.5%).

With increasing numbers of second homes / holiday homes and people moving to Ceredigion, the Welsh language could be at risk. Additionally, if second homes are having an impact on housing affordability, this could result in Welsh speaking residents moving out of the County to find a more affordable home. Ceredigion is one of the heartlands of the Welsh language and has the third highest proportion of Welsh speakers in Wales (according to the 2021 Census),<sup>96</sup> the prospect of increasing numbers of second homes are sparking concerns for the Welsh language and its future in the County.

Addressing the issues of second homes, holiday homes ownership and the conversion of residential properties to holiday lets, in addition to increasing the supply and range of affordable homes are priorities of the Council's Corporate Strategy 2022-2027. As a result of the Ceredigion Second Homes and Holiday Lets Report,<sup>97</sup> the Council is currently consulting with the public on potential increases to second home and empty property council tax premiums. The consultation asks residents their opinions on the future levels of council tax premiums, including what impacts any change could have on local communities, the Welsh language, tourism, and the economy.

### 1.3.18 Empty Homes

An Empty Home is a dwelling which has been unoccupied for a period of 6 months or more and is liable for Council Tax<sup>98</sup> Whilst a Long-Term Empty Property is a dwelling which is vacant and substantially unfurnished for continuous period of at least 1 year. For these properties an additional 25% Council Tax Premium is charged.

<sup>96</sup> ONS (2022) – Census TS033 – Welsh language skills (speaking). [Online] Accessible at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk/market-statistics).

<sup>97</sup> Ceredigion County Council (2021) *Ceredigion Second Homes and Holiday Lets Data*. [C. Ceredigion second homes and holiday lets data.pdf](#)

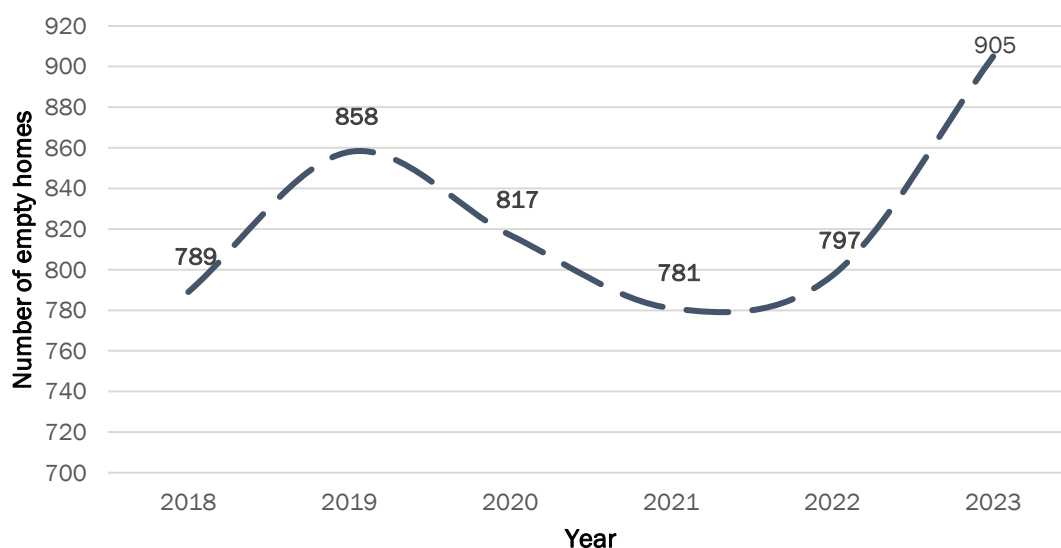
<sup>98</sup> CLILC and WLGA (2020). Measuring local authority performance 2019-2020. Accessible at: [Measuring local authority performance 2019-20 - Data Cymru](#)

Whilst in some cases empty properties are returned to occupation after a short time. The properties that are left empty for long periods can have detrimental impacts on the local residents and communities. They attract anti-social behaviour, pose environmental health problems and contribute to a general decline in communities. Most importantly, they are an underused community asset when there is a shortage of housing across the County and could be occupied by someone who is in need.<sup>99</sup> Ceredigion County Council recognises that bringing empty properties back into the community plays a key role in helping increase the much-needed affordable housing for residents across the County.

Data from Council Tax shows that 2.7% of the total chargeable dwellings (33,856) in Ceredigion were empty as at August 2023, which equates to 905 dwellings. Of these, over half (68.7% or 622) were charged the Long-Term Empty Premium, which means they had been empty for more than six months. The proportion of empty properties in the County is slightly above the national average. In 2023 1.6% of the total chargeable dwellings (1,411,082)<sup>100</sup> across Wales were empty, which equates to 22,457 dwellings.<sup>101</sup>

Since the last LHMA (2019), there has been a gradual increase in the number of empty homes (includes Long Term Empty Premium, Long Term Empty Class C and Standard 50% empty). As reflected in Figure 42 below, the number of empty homes were declining and reached their lowest point in 2021 (781), however, since then have increased, particularly over the last year. Between 2022 and 2023 there has been an increase of 108 empty homes which amounts to a 13.6% increase.<sup>102</sup>

**Figure 42: Number of Empty Homes in Ceredigion 2018-2023.**



(Source: Ceredigion County Council (2018-2023) – Council Tax Department)

As reflected in Table 16 below, the increase of empty properties between 2022 to 2023 is largely due to an increase in Long-Term Empty Class C (i.e., properties which are vacant

<sup>99</sup> Welsh Assembly Government (2010) *Empty Homes Good Practice Guidance*. [empty-homes-good-practice-guidance.pdf \(gov.wales\)](#)

<sup>100</sup> Stats Wales (2023). Council tax dwellings, by local authority (number of dwellings). Available at: [Council tax dwellings, by local authority \(number of dwellings\) \(gov.wales\)](#)

<sup>101</sup> Stats Wales (2023). Chargeable empty and second homes, by local authority (number of dwellings). Available at: [Chargeable empty and second homes, by local authority \(number of dwellings\) \(gov.wales\)](#)

<sup>102</sup> Ceredigion County Council (2018-2023). Council Tax Data.

and substantially unfurnished for a period of less than 6 months and is exempt from council tax), which equates to 87% (+94) of the total increase.

**Table 16: Change in Number of Empty Homes 2022 and 2023.**

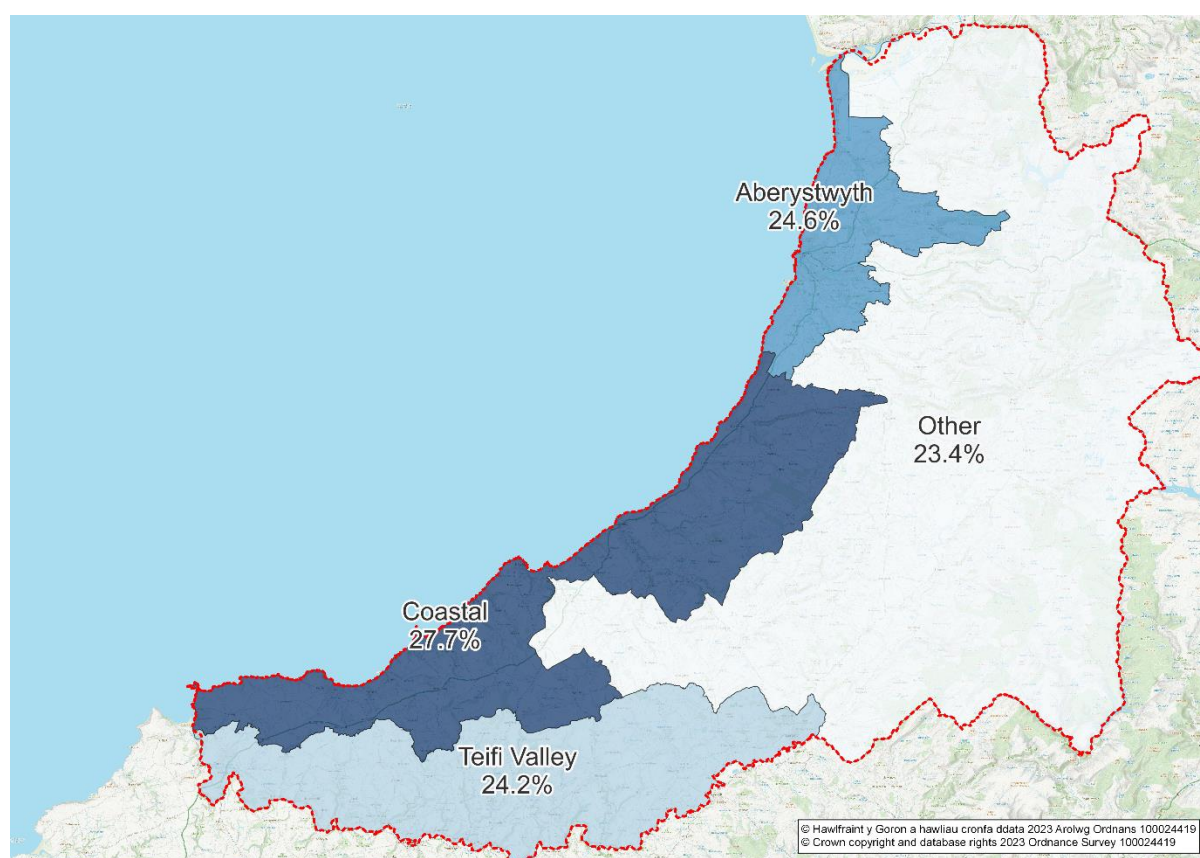
| Type                    | 2022 | 2023 | Difference (number) | Proportional increase (%) |
|-------------------------|------|------|---------------------|---------------------------|
| Long Term Empty Class C | 132  | 226  | +94                 | 87%                       |
| Long Term Empty Premium | 619  | 622  | +3                  | 3%                        |
| Standard 50% Empty      | 46   | 57   | +11                 | 10%                       |
| Total                   | 797  | 905  | +108                | 100%                      |

(Source: Ceredigion County Council, Council Tax Department (2023))

Residential properties become empty for a wide variety of reasons; however, the most common reasons include unresolved ownership, abandonment, dilapidation, inheritance, property holding, care holding and/or lack of knowledge/options.<sup>103</sup>

The figure below highlights the distribution of empty properties across Ceredigion’s HMAs. Empty properties are fairly evenly dispersed across the counties HMAs; however, they are more commonly located in the Coastal HMA (251 or 27.7%).

**Figure 43: Percentage of Empty Properties by HMA (2023).**



(Source: Ceredigion County Council (2023) – Council Tax Department)

Empty homes remain a challenging issue in Ceredigion and across Wales. However, There are a number of schemes and initiatives to tackle the problem, such as, financial support (for example, the Welsh Government’s National Empty Grants Scheme, Houses to Homes, Leasing Scheme Wales, and reduced/zero rate VAT) and council tax premiums (when the

<sup>103</sup> National Assembly for Wales (2019). Empty properties. Available at: [Empty properties \(senedd.wales\)](https://www.senedd.wales/)



property has been vacant for 12 months there is a 25% extra charge on top of the normal level of council tax). There is an Empty Property Action Plan in place to deal with priority empty properties.

Similar to local authorities across Wales, the Council is in the process of consulting with the public on the future level of these Council Tax Premiums, including what impacts any change could have on the local communities, the Welsh language, tourism and the economy. This is as a result of a change in legislation<sup>104</sup> to tackle the national issue, which has meant that from April 2023, local authorities can set council tax premiums up to 300% (prior to this it was up to 100%).

## 1.4. Specific Housing Needs Requirements

The LHMA tool provides an estimate of overall housing need. To understand the specific housing need requirements within the overall estimates, an additional exercise was undertaken outside the tool.

In accordance with the Welsh Government guidelines on the LHMA, a variety of data sources have been used (both primary and secondary data). This exercise has been undertaken through a collaborative approach with key stakeholders and Council staff, with a diverse set of expertise in housing, planning, equalities, social care, economics and statistics.

Primary data was collected by firstly engaging with stakeholders (Strategic Housing Partnership) and Council Services to gather data and information on specific housing needs, and then consulting on the findings to fill data and knowledge gaps. Stakeholders were engaged with throughout the production of the LHMA and their input into this section has been key. In addition, secondary data was utilised, this includes open source local and national secondary data from StatsWales, Office for National Statistics (ONS), Department for Work and Pensions (DWP) and National Social Care Data Portal for Wales.

The section below provides an overview of the following specific housing requirements:

- Accessible and adapted housing provision
- Multi-generational and/or larger families requiring larger properties
- Non-permanent housing
- Housing, care and support needs
- Locational needs for student accommodation

The locational needs for people with physical or cultural needs is not assessed as there is no data on these topics. However, notably, these needs are taken into consideration as part of a wider decision-making process when housing social rented tenants.

It is acknowledged that datasets may be limited in certain areas, due to incompleteness or because they do not exist. These data gaps will be fed back to colleagues, our key stakeholders and to the Welsh Government for future considerations. There is also the potential for duplication of the future households/units/bed need across the specific housing requirements due to the different models used.

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<sup>104</sup> Welsh Government (2023). Council Tax and empty and second homes: Guidance. Available at: [Council Tax on empty and second homes \[HTML\] | GOV.WALES](#)

This chapter provides a qualitative and quantitative snapshot of the current and future housing market, identifying the housing needs of residents and an indication of the future requirements to best provide for the population. The outputs are provided at HMA level where possible, however, in areas where there are gaps in data or where it is not reasonable to provide data at this geographical level, the outputs are at local authority level.

For further information on our engagement with external stakeholders (refer to Appendix 2 and Appendix 4), and Appendix 3 for the key issues identified within each of the sections.

### **1.4.1. Accessible and Adapted Housing**

This section will identify properties that meet the needs of people with limited mobility and/or dexterity, need for low level care, and wheelchair users. The accessible and adapted type may include:

- low level appliances
- full wheelchair accessible (fully adapted property)
- part wheelchair (meets some wheelchair standards)
- lifetime homes
- step free
- max three steps.

Planning Policy Wales highlights that:

*‘Planning authorities should promote residential mixed tenure communities with ‘barrier free’ housing, for example, built to Lifetime Homes standards to enable people to live independently and safely in their home for longer’.*

(Welsh Government, Planning Policy Wales, 2021, p. 56).<sup>105</sup>

Objective 1.2 in Ceredigion County Council’s Housing Strategy 2023-2028,<sup>106</sup> aims to: *‘ensure residents are living in good quality, suitable and sustainable accommodation’* (p.15). Some of the actions required to reach this objective includes the Council working with its partners to deliver a range of adaptations to support independent living and hospital discharge and expanding Leasing Scheme Wales to improve provision of affordable rented accommodation.

The Adopted Local Development Plan for Ceredigion (2013) also includes policy LU02 which requires all residential developments to be built to Lifetimes Homes standards as far as is reasonably practical. This is to ensure properties built since 2013 are able to be adapted to the requirements of ageing and disability.

### **People with disabilities**

According to the 2021 Census, 21.9% of Ceredigion residents are classed as disabled under the Equality Act (ranging from everyday activities being limited a little, to limited a lot), this amounts to approximately 15,637 people in the County (refer to Section 1.3.4 for more detail).

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<sup>105</sup> Welsh Government (2021). Planning Policy Wales: Edition 11. [Online]. Available at: [Planning Policy Wales - Edition 11 \(gov.wales\)](#).

<sup>106</sup> Ceredigion County Council (2023). Housing For All 2023-2028. [Online]. Available at: [20a9485dcf070e3d73006dcace32d11c\\_Housing\\_Strategy\\_2023-2028.pdf \(amazonaws.com\)](#).

Ceredigion recorded a slightly higher proportion of disabled residents than the Welsh national average (21.6%). It should be acknowledged that not everyone within this group will require accessible or adapted homes. The 6,686 residents (9%) who reported that their day-to-day activities were limited a lot, will likely include the majority of individuals that require accessible and adaptable provision.

### ***Current type and level of needs and provision***

People living with different disabilities can have very different housing needs. Many people live in the private and owner-occupier sector; however, information on housing need within these tenures is limited.

The Council's Accessible Housing Register provides information on the number of residents who require accessible properties within the affordable sector. The following information has been obtained from an analysis of the Accessible Housing Register as of July 2023, outlining the level of current need by HMA across this sector:

**Table 17: Households requiring accessible properties by HMA and number of bedrooms, according to the Accessible Housing Register.**

| HMA          | Number of bedrooms |           |           |           |            |
|--------------|--------------------|-----------|-----------|-----------|------------|
|              | 1                  | 2         | 3         | 4         | Total      |
| Aberystwyth  | 127                | 39        | 14        | 7         | <b>187</b> |
| Other        | 10                 | 3         | 1         | 0         | <b>14</b>  |
| Coastal      | 30                 | 17        | 5         | 2         | <b>54</b>  |
| Teifi Valley | 86                 | 29        | 13        | 6         | <b>134</b> |
| <b>Total</b> | <b>253</b>         | <b>88</b> | <b>33</b> | <b>15</b> | <b>389</b> |

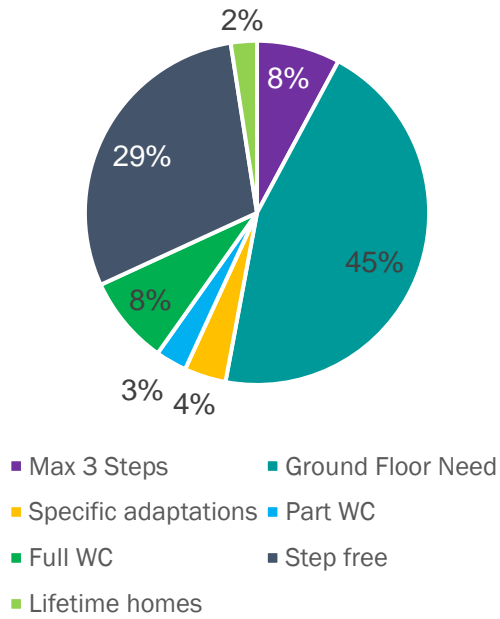
*(Source: Ceredigion County Council – Accessible Housing Register 2023)*

As shown in Table 17, 389 people are in need of accessible homes in the social rented sector, which equates to 2% of the disabled population (according to Census 2021 data). The need is greatest in the Aberystwyth HMA (187 people/ 48%), followed by the Teifi Valley HMA (134 people /34%), Coastal HMA (54 people/14%) and lastly the Other HMA (14 people/ 4%). The greatest need across all four HMA's is for 1 bed accessible/adapted properties, accounting for approximately 65% of the overall need.

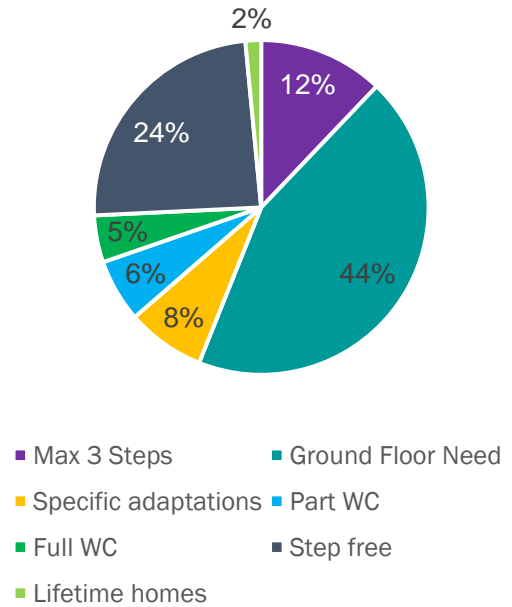
Analysing the Accessible Housing Register further highlights the types of need (i.e., accessibility requirements) within the social rented sector by Housing Market Area (HMA).



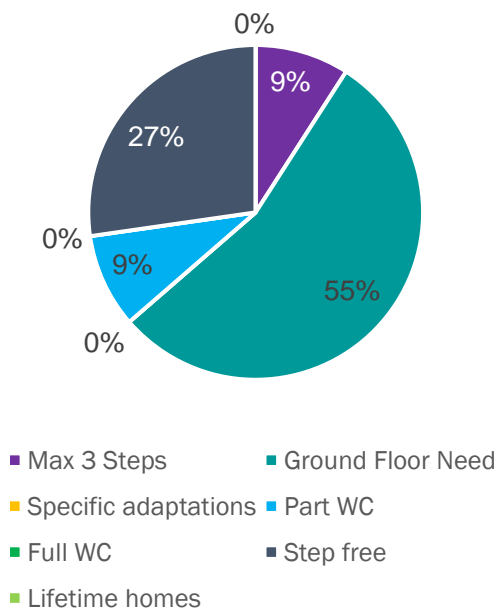
**Figure 44: Aberystwyth HMA - Accessibility Requirements**



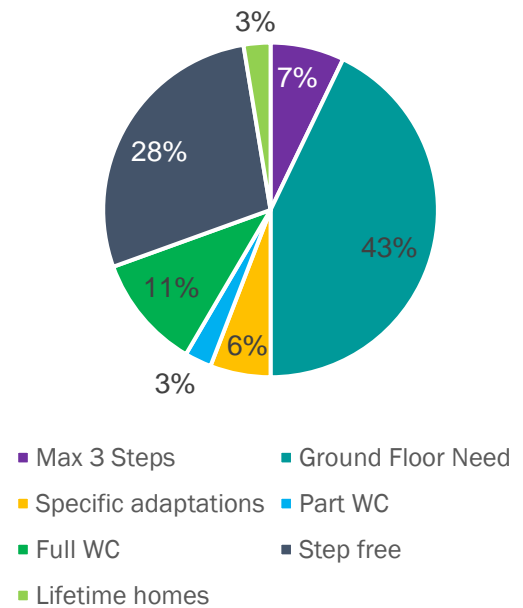
**Figure 45: Coastal HMA - Accessibility Requirements**



**Figure 46: Other HMA - Accessibility Requirements**



**Figure 47: Teifi Valley HMA - Accessibility Requirements**



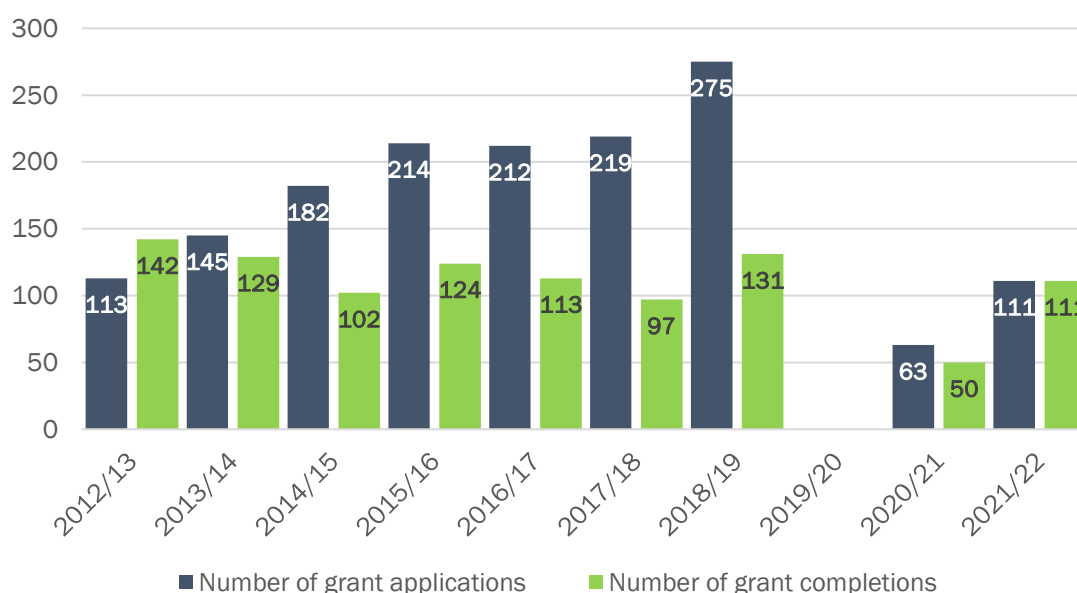
*(Source: Ceredigion County Council – Accessible Housing Register 2023)*

Across the four HMA's, the type of accessibility need is similar. The greatest need is for ground floor properties (accounting for 46% of the total need), followed by step free properties (27%). Whilst max steps (9%) and lifetime homes (2%) are needed the least. The above highlights that there is a current under-supply of accessible homes (particularly ground floor properties) across Ceredigion's social housing sector.

Physical Adaptation Grants (PAGs) are grants provided by the local authority to housing association tenants with a disability to help with the costs of adapting property. Between 2018 and 2023, 117 adaptations were completed, the majority comprised of bathroom adaptations (44 adaptations/38%), followed by access adaptations (40 adaptations/34%).<sup>107</sup> However, it is important to note that the number of PAGs depends on funding, and therefore wouldn't be a suitable proxy to determine need.

Whilst data from the Accessible Housing Register and Physical Adaptation Grants (PAGs) helps to estimate the current need for accessible and adapted homes across the social housing sector, Disabled Facilities Grants (DFGs) data indicates the current expressed need for adapted housing across *all* tenures. DFGs are grants for owner-occupiers and tenants (private or social) that are disabled, to help towards the cost of making their home accessible. They tend to range from major building works to minor adaptations to the property. The figure below shows the number of DFG applications that have been received by the Council over the last ten years alongside those that have been completed.

**Figure 48: Disabled Facilities Grant applications and completions in Ceredigion (2017/18-2021/22).**



*\*Please note that the data collection did not occur in 2019/20 due to the COVID-19 Pandemic (Source: Stats Wales, 2023)<sup>108</sup>*

Figure 48 highlights that prior to the onset of the COVID-19 pandemic in 2020, the gap between the number of applications and the level of completion gradually increased. Since then, the gap has reduced, and the number of applications and completions has notably reduced. However, the reduction in the number of completions does not directly translate to a lower need for adaptations. As at September 2023, 360 residents are on the Local Authority's waiting list for adaptations<sup>109</sup>. In part, this is the accumulation of adaptation works required during the years prior to 2021/22 when the completion target was not reached.

<sup>107</sup> Data received from Housing Associations (Barcud, Wales and West Housing Association and Caredig), 2023.

<sup>108</sup> Stats Wales (2023). Disabled facilities grants by local authority area and type of grant. [Online]. Available at: [Disabled facilities grants by local authority area and type of grant \(gov.wales\)](https://gov.wales/disabled-facilities-grants-by-local-authority-area-and-type-of-grant)

<sup>109</sup> Ceredigion County Council (2023) – Social Care Department.

Although, there may be additional households who have not applied to the DFG but would want or require an adaptation, these figures provide an indication of expressed need. The provision of accessible homes would help to reduce the need for these adaptations and help future proof new homes for successive generations.

Using the Opinion Research Services (ORS) model, the number of current households (in 2022) with a long-term illness or disability that affects their housing needs can be modelled (Table 19). The model uses census prevalence data alongside up to date information from the department of work and pensions.<sup>110</sup> The preferred household projection, the 2018-based Higher Variant, is used. It is important to understand the caveats and limitations of this model and recognise that the figures for Ceredigion should be treated as a *guide*. Where relevant comparisons have been drawn between the model's outputs and our internal data to highlight certain differences in figures. Section 2.1 provides further information on the excel model used for this section.

**Table 18: Households with a long-term illness or disability that affects their housing needs (2022).**

|  |              |            |
|--|--------------|------------|
| All Households 2022  | 30,759       | -          |
| <b>Households with one or more persons with a limiting long-term illness or disability</b>                   | 11,535       | 38%        |
| Does not affect their housing need   | 7,896        | 26%        |
| Current home suitable for needs  | 3,048        | 10%        |
| Current home requires adaptation   | 306          | 1%         |
| Need to move to a more suitable home   | 285          | 1%         |
| <b>Total households where a limiting long-term illness or disability affects their housing need in 2022:</b> | <b>3,639</b> | <b>12%</b> |

*\*Figures may not sum due to rounding  
(Source: ORS Housing Model, Census 2021, DWP).*

Table 18 identifies that there were around 11,535 households living in Ceredigion with one or more persons with a limiting long-term illness or disability. This included around 3,693 households with health problems that affected their housing needs<sup>111</sup>, however, the majority of these households (83.7%/ 3,048) were already living in a suitable home. The model identified that at the start of the period in 2022, there were around 306 households which required adaptations.<sup>112</sup> Approximately 285 need to move to a more suitable home due to a disability or another long-term health problem. Thus, this group of households would represent

<sup>110</sup> Department for Work and pensions (2023). Available at: <https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml> data sets: Attendance Allowance (AA), Disability Living Allowance (DLA) and Personal Independence Payments (PIP).

<sup>111</sup> Note: the total number of households where a limiting long-term illness or disability affects their housing need determined by the ORS model is very similar to the number of households in receipt of PIP and AA in Ceredigion (3,583) during 2023.

<sup>112</sup> Note: this figure is slightly lower than the number of applicants currently on the Social Care waiting list for adaptations (360).

an *existing need* for Lifetime Homes standard housing, and some would require full wheelchair adapted housing.

In terms of current provision, there is no local assessment of the total housing stock across *all* tenures that are adapted or accessible, or of the accessibility works that have been undertaken as part of the development of new dwellings. However, there is data available which provides an indication of the provision of accessible and adapted social housing stock.<sup>113</sup> (*Please note: It is acknowledged that this is a rough estimation due to the incompleteness of data, and the figures provided are likely an underestimation of the total accessible and adapted stock*).<sup>114</sup>

As demonstrated in Table 19 below, there are approximately 192 accessible units and 1,137 adapted units within the social rented sector in Ceredigion. Using the latest dwelling stock estimates (2022)<sup>115</sup>, it is estimated that approximately 5.5% of the social rented stock are adapted dwellings and 32.5% of the social rented stock are adapted (although it is likely that the proportion is higher). The number of void properties is fairly low, which highlights the current demand for this type of accommodation, particularly accessible housing. It is difficult to benchmark these figures as this data is unavailable at a national level.

**Table 19: Total number of RSL accessible stock in Ceredigion by property status.**

| Social rented stock | Occupied | Void | Total |
|---------------------|----------|------|-------|
| Accessible          | 191      | 1    | 192   |
| Adapted             | 1,119    | 18   | 1,137 |

(Source: Wales and West Housing Group (WWH) and Barcud 2023)

### ***Future type and level of needs and provision***

The above data derived from the ORS model highlights the identified need for around 285 adapted homes at the start of the period (2022), which is based on households' current needs. However, the changing needs of households over time must also be considered. The number of households with one or more persons with a limiting long-term illness or disability will increase as people age.

Table 20 below highlights that an additional 1,543 households can be expected to contain residents that develop health problems affecting their housing need within 10 years. These households would also require adaptations to their current home or to move to a suitable accessible home.

<sup>113</sup> Stock analysis undertaken by WWH and Barcud (2023).

<sup>114</sup> Accessible units have been identified as properties without steps to the front door, a ground floor property or has access to a lift. Adapted units includes properties where a repair has been logged in the system as complete or labelled as adapted (e.g., widened doorways).

<sup>115</sup> Stats Wales (2023). Dwelling stock estimates by local authority and tenure. [Online]. Available at: [Dwelling stock estimates by local authority and tenure \(gov.wales\)](https://gov.wales/dwelling-stock-estimates-by-local-authority-and-tenure)

**Table 20: Households with long-term illness or disability with projections 2022 to 2037.**

|  |              |
|--|--------------|
| <b>Total households where a limiting long-term illness or disability affects their housing need in 2022</b>            | <b>3,639</b> |
| Existing households in 2018 likely to develop health problems that affect their housing need within 10 years           | 1,543        |
| Additional households in 2033 projected to experience problems or likely to develop problems within 10 years           | 3,351        |
| <b>Total households in 2033 where illness or disability affects their housing need or will develop within 10 years</b> | <b>4,894</b> |

*\*Note figures may not sum due to rounding.  
(Source: ORS Housing model, Census 2021, DWP).*

The ORS model suggests that by 2033, there will be an additional 4,894 households either already experiencing health problems or are likely to develop health problems within 10 years. Most of these will be existing households' resident in 2022 containing members whose health has deteriorated over the period to 2037.

Considering the needs of households in 2022 together with the projected household growth and changing demographics (particularly the ageing population), the ORS model anticipates that approximately 4,894 households will require adaptations to their existing homes or to move to an accessible property. This is in addition to the existing 285 households needing to move and the 306 that require adaptations based on their current health in 2022.

**Table 21: Households with a long-term illness or disability with projection 2022-2037 and adaptable homes.**

|  | <b>Ceredigion</b> |
|--|-------------------|
| <b>Existing need in 2022</b>   |                   |
| Households where an existing illness or disability affects their housing need and need to move in 2022               | 285               |
| <b>Projected future need 2022-37</b>   |                   |
| Additional households in 2033 where illness or disability affects their housing need or will develop within 10 years | 4,894             |
| <b>Maximum Need for adapted housing 2022-37 (households)</b>   | <b>5,179</b>      |
| Less households in dwellings adaptable to wheelchair visitable standard  | 3,286             |
| <b>Minimum Need for adapted housing 2022-37 (households)</b>   | <b>1,893</b>      |

*\*Note figures may not sum due to rounding.  
(Source: ORS Housing model, Census 2021, DWP).*

Notably, not all households will want to move to new housing, some will adapt their current homes and others will move to another property in the existing stock. Discounting households that are suitable for adaptation (using households that live in homes adaptable to wheelchair visitable standards as a proxy), results in approximately 1,893 households needing to move to another property.

Understandably, there is uncertainty about how many households will be able to meet their housing needs without moving and how many will move to existing homes rather than new homes, therefore, the figures reflected in Table 21 above (1,893 to 5,179) are considered a

range. The accessible and adapted housing need range is slightly less than what was identified in the 2019 LHMA (2,072 to 5,969). This difference can be attributed to the household projections utilised in the previous LHMA (2014-based) which projected a far greater household growth compared to the 2018-based higher variant used here.

Wales and West Housing Group (WWH) are planning to build 72 accessible units over the next three years, which will absorb some, but not all of this need. Engagement with the RSL's highlighted the challenge of housing tenants in their disabled adapted properties, as it is often the case that tenants wish for their current home to be adapted, instead of moving into a new property. This suggests that future provision should focus on adapting existing properties (where possible) in the first instance.

On the other hand, many existing properties are not suitable for adaptations or would require major works. Therefore, focusing solely on adapting existing stock in Ceredigion is unlikely to meet the needs of an ageing population with greater mobility needs. Ensuring new builds are to Lifetime Home standard will therefore be a significant factor in meeting the future housing requirements of people with disability requirements in the County and has been a policy in place since 2013.

#### **1.4.2. Multi-generational Households**

The LHMA guidance states that the property needs of multi-generational and/or larger family households needs to be considered, in order to accommodate the cultural needs associated with some multi-generational living.

For the purpose of this assessment, a larger family is defined as a household that includes four or more people (or 4+ bedrooms). In terms of multi-generational households, the ONS definition is utilised:

*“where people from across more than two generations of the same family live together. This includes households with grandparents and grandchildren whether or not the intervening generation also lived in the household.”<sup>116</sup>*

It is important to note that ‘concealed families’ are not the same as multi-generational households. Concealed families include households where unrelated families live together, but do not ever count a single person as a family.

#### ***Current type and level of needs and provision***

In 2021, 15.5% of households in Ceredigion contained 4 or more people, which is lower than the figure for Wales (17.2%). This equates to approximately 4,800 households with four or more people in the County.

According to the 2021 Census, 1.6% of Ceredigion households are multi-generational, which is equivalent to 500 households.<sup>117</sup> This is slightly lower than the Welsh average of 2.0%.

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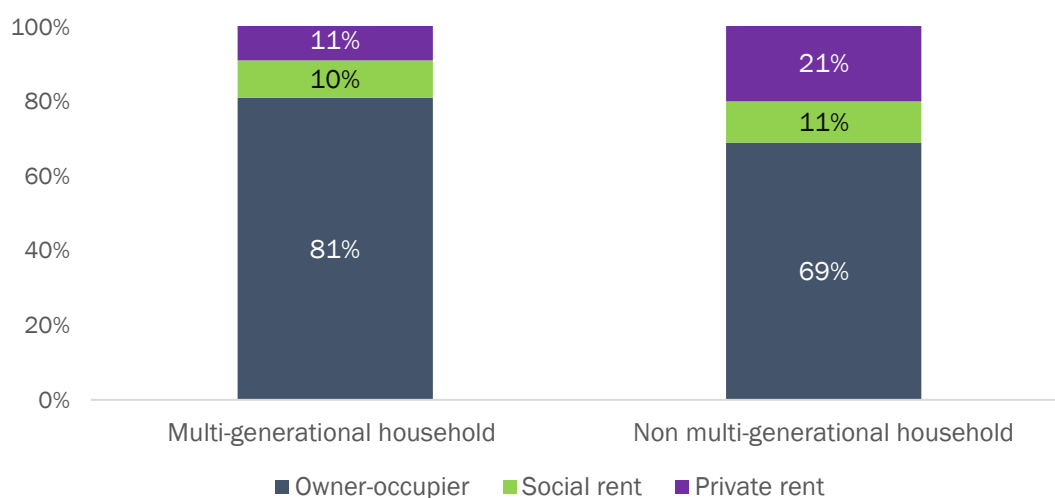
<sup>116</sup> Office for National Statistics (2023). Multiple generations in household variable Census 2021. [Online]. Available at: [Multiple generations in household variable: Census 2021 - Office for National Statistics](#).

<sup>117</sup> ONS (2023). Census 2021: Table RM197 – Number of multi-generational households by household tenure

Figure 49 and 50 below provides an overview of the tenure and occupancy rating of multi-generational households in comparison to non-multigenerational households in Ceredigion.

Figure 49 below highlights a slight difference in the tenure profile between multi-generational households and non-multigenerational (other households). Multi-generational households are more likely to be owner-occupiers (81%), whereas there is a greater proportion of non-multigenerational households who rent their homes (private or social rented) (32%).

**Figure 49: Multi-generational households by tenure in Ceredigion (2021).**



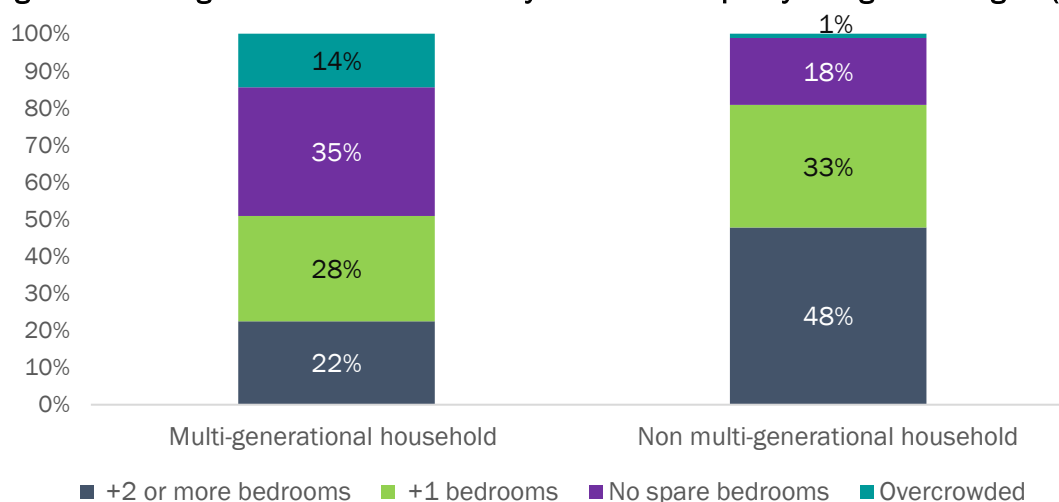
(Source: ONS (2023). RM197 – Number of multi-generational households by tenure.)<sup>118</sup>

In terms of occupancy rating (refer to Figure 50 overleaf), multi-generational households are more likely to be overcrowded (14% of multi-generational households compared to 1% of other households). This equates to 72 multi-generational households in Ceredigion in 2021 that were overcrowded, which is slightly lower than the national average (19%). Ceredigion has a large proportion of properties with four or more bedrooms (75% of all stock). Furthermore, 40% of multi-generational households in 2021 were underoccupied. Therefore, it is unlikely that the overcrowding is due to a lack of stock to meet the needs of these households, but rather a miss-match between these households and where they are currently living.

<sup>118</sup> ONS (2023). RM197 – Number of multi-generational households by tenure. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk)



**Figure 50: Multi-generational households by bedroom occupancy rating in Ceredigion (2021).**



(Source: ONS (2023). RM197 – Number of multi-generational households by tenure)<sup>119</sup>

### ***Future type and level of needs and provision***

The 2021 Census is the first census to capture information on multi-generational households, therefore, projecting future trends is difficult. However, the 2018-based household projection higher variant (which is the preferred projection used within the LHMA tool to estimate future housing need), can be utilised to provide an indication of the future growth of multi-generational households in Ceredigion.

The household projections provide a breakdown by household type. Under the definition of multi-generational households, two household types could be included within this category, these are:

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

As there is no previous trend data on multi-generational households, it is assumed that the prevalence rate of multi-generational households is the same within these household types as what was recorded by the 2021 Census (13.7%).<sup>120 121</sup> Using this assumption, it is possible to project forward the number of these households that will exist in Ceredigion at the end of the LHMA plan period (2037).

According to this approach, the number of multi-generational households in Ceredigion is projected to fall to 462 by 2037 (a reduction of 38 multi-generational households). This reflects the projected reduction in larger households in Ceredigion by 2037 (according to the higher variant 2018-based household projections).<sup>122</sup> This is different to the national trend, where

<sup>119</sup> Office for National Statistics (2023). RM197 – Number of multi-generational households by tenure. [Online]. Available at: [Nomis - Official Census and Labour Market Statistics - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk/nomisweb.co.uk)

<sup>120</sup> StatsWales (2021). Household projections by local authority, household type and year – higher variant. Available at: [Household projections by local authority, household type and year \(gov.wales\)](https://gov.wales)

<sup>121</sup> NOMIS (2023). Number of multi-generational household by household tenure. Available at: [RM197 - Number of multi-generational households by household tenure - Nomis - Official Census and Labour Market Statistics \(nomisweb.co.uk\)](https://nomisweb.co.uk)

<sup>122</sup> Stats Wales (2021). 2018-based household projections for Wales by household type and year. [Online]. Available at: [Household projections by household type and year \(gov.wales\)](https://gov.wales).

there are hints that multi-generational housing is increasing, driven by the greater number of adult children (aged 25 or over) still living at home with their parents.

### 1.4.3. Non-permanent Housing

The LHMA guidance states that an analysis of temporary and emergency accommodation needs, and provision is required. According to the guidance, this type of accommodation is suitable for asylum seekers, refugees, homeless households (including rough sleepers and sofa surfers), and students. It is acknowledged that permanent housing is the preferred choice, however, temporary/ emergency accommodation is considered where there is currently insufficient permanent housing to meet the needs.

#### ***Current type and level of needs and provision***

In total there are 50 temporary accommodation properties (shared and self-contained) in Ceredigion, all of which are currently occupied. Of these, 45 are self-contained temporary accommodation properties (72 bedrooms/units) and are located across all four HMA's. Whilst the remaining 5 are shared properties (34 bedrooms/units) and are all located in the Aberystwyth HMA.

The 45 self-contained emergency accommodation properties (72 beds in total) are located across all four HMAs, ranging from 1-bed, 2-bed and 3-bed properties. These are located as followed:

**Table 22: Emergency/temporary accommodation (self-contained) by HMA and number of bedrooms in Ceredigion.**

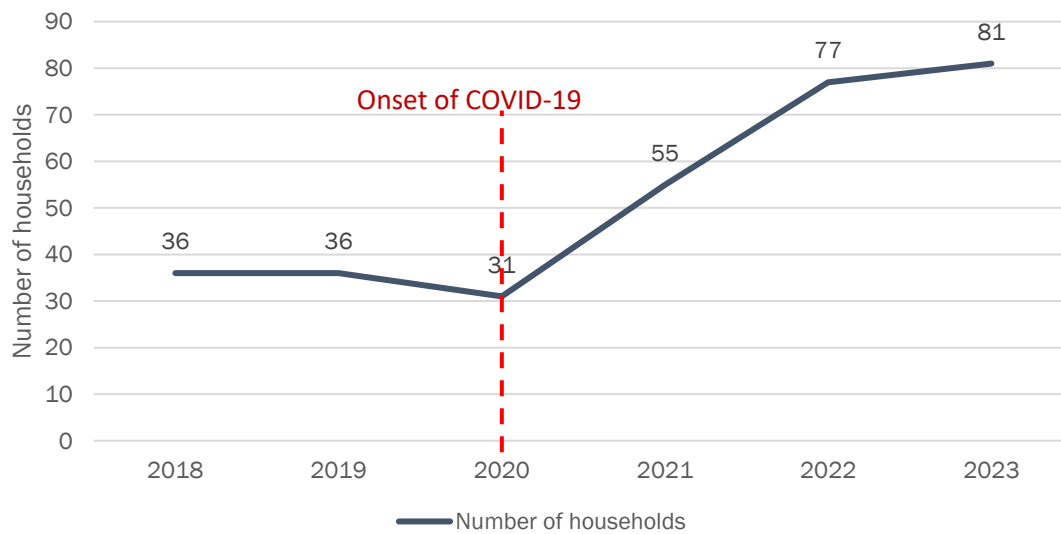
| HMA          | 1-bed     | 2-bed     | 3-bed    | Total     |
|--------------|-----------|-----------|----------|-----------|
| Aberystwyth  | 19        | 10        | 5        | 33        |
| Coastal      | 1         | 0         | 0        | 1         |
| Other        | 0         | 1         | 0        | 1         |
| Teifi Valley | 4         | 4         | 1        | 10        |
| <b>Total</b> | <b>24</b> | <b>15</b> | <b>6</b> | <b>45</b> |

*(Source: Ceredigion County Council, Homelessness Team 2023).*

As reflected in the above table, the majority of emergency accommodation is located in the Aberystwyth HMA (33 properties), followed by the Teifi Valley HMA (10 properties), and then Coastal HMA and the Other HMA, with 1 property in each. All 5 shared emergency accommodation properties (34 units) are located in the Aberystwyth HMA. They range from 4-bed to 8-bed properties and are utilised for persons who have presented as homeless for various reasons including persons sleeping rough or sofa surfing.

As outlined in Figure 51 there were 81 households (140 people) in temporary accommodation at the end of May 2023. This was a 5% increase on the number a year previously and is part of an increasing trend of households in temporary accommodation since 2020.

**Figure 51: Households in Temporary Accommodation in Ceredigion (2018-2023).**



(Source: Homelessness Team, Ceredigion County Council 2023).

Since the beginning of the COVID-19 Pandemic the number of households in temporary accommodation has increased sharply, with the number in June 2021 77% higher than the previous year. The sharp increase in the number of households is largely due to the introduction of the Welsh Government’s ‘*No one left out approach*’. This meant that local authorities had a duty to provide temporary accommodation to anyone who was homeless, regardless of their priority need status under the homeless legislation. An additional factor is the insufficient housing options for people within the County. Past changes in benefit legislation resulted in an identified need for affordable one bedroom and shared accommodation for those under 35 years old. This is especially true for residents in Temporary Accommodation, highlighting the significant need for smaller properties.

Evidence highlights that there is a significant shortfall in the current provision of temporary/emergency accommodation in Ceredigion:

- the Local Authority Housing Service are placing service users in B&Bs/hotels and refuge placements. B&B placements have been gradually increasing since the start of the pandemic. It’s acknowledged that the use of B&B accommodation is expensive, inadequate and has long-term negative effects on homeless people.
- Other stock is being used as temporary accommodation due to high demands. 10 units under the Local Authority Offenders and Harm Reduction Project (shared accommodation with support) are being used as temporary accommodation, which are not designated for this purpose. Furthermore, a 6-bedroom property in the Aberystwyth HMA is intended to be a step down/ move on accommodation, however, is in use as temporary accommodation.
- The Housing Service have been operating a waiting list for temporary accommodation since the COVID-19 Pandemic as they are unable to accommodate everyone.

### ***Future type and level of needs and provision required***

It is difficult to model the future requirements for this type of accommodation. However, it is unlikely that the need will decrease in the future. Currently, there is a significant shortfall in temporary accommodation in Ceredigion which will need to be met. Furthermore, the review of the homeless legislation by the Welsh Government may have an impact on future need as this could mean the removal of priority need/intentionality in the future which would embed the 'No one left approach' in the legislation.

In addition to the above, future need and provision will also be determined by the provision of suitable housing stock and the number of refugees moving to the area. Although most refugee families are housed in the private and social rented sector or are living with host families, they still may require temporary accommodation in the future, particularly if the housing stock is unsuitable/ unaffordable.

At the end of June 2023, 15 refugee families lived in private rental accommodation and 24 families lived with hosts on the Homes for Ukraine scheme.<sup>123</sup> Currently, 2 of the families in private rented accommodation are facing homelessness because their landlord is selling the property (both these families require 3-4 bed houses). Furthermore, families living with hosts will need to find alternative accommodation or move elsewhere in the future. As the Local Authority is committed to accepting several refugee families within the LHMA period, this issue could increase in the future.

As part of the Rapid Rehousing Transition Plan, Ceredigion works towards the implementation of the 'Rapid Rehousing' approach, the portfolio of temporary accommodation will be kept under review and will be adjusted according to need. Currently options for shared accommodation units for single persons in Cardigan, which is within the Teifi Valley HMA, are being explored.

#### **1.4.4. Housing, Care and Support Needs**

The LHMA guidance states that the Assessment should consider care and support needs of residents. This includes Extra Care, Supported Living for people with learning disability and/or Autism Spectrum Disorder (ASD), Sheltered Housing, Nursing and Residential Care. One of the ambitions set out in the Welsh Government Strategy for Older People in Wales is for "*older people have access to housing and services that supports their needs and promotes their independence*".<sup>124</sup>

### ***Current type and level of needs and provision***

Table 23 below shows the current provision of Supported Living, Sheltered, and Extra Care stock across the County in 2023. Currently there are 406 Sheltered Housing units for older people, 18 Supported Living units for residents with learning disabilities and 104 Extra Care units in Ceredigion.

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<sup>123</sup> Ceredigion County Council, Equalities and Inclusion Team (2023).

<sup>124</sup> Welsh Government (2013) The Strategy for Older People in Wales. Available at: [the-strategy-for-older-people-in-wales-2013-2023.pdf \(gov.wales\)](https://gov.wales/the-strategy-for-older-people-in-wales-2013-2023.pdf)

**Table 23: Specialist accommodation for people requiring care and support needs by Ceredigion's Housing Market Areas (2023).**

| Housing Market Area | Accommodation Type |                  |                    |
|---------------------|--------------------|------------------|--------------------|
|                     | Sheltered housing  | Supported living | Extra Care Schemes |
| <b>Aberystwyth</b>  | 172                | 11               | 48                 |
| <b>Other</b>        | 0                  | 4                | 0                  |
| <b>Coastal</b>      | 56                 | 0                | 0                  |
| <b>Teifi Valley</b> | 178                | 3                | 56                 |
| <b>Ceredigion</b>   | <b>406</b>         | <b>18</b>        | <b>104</b>         |

*(Source: Ceredigion County Council, Housing Service and Adult Services (2023); Wales and West Housing Association (2023); Caredig (2023))*

As reflected in Table 23 above, the majority of the specialist accommodation is located within the Aberystwyth and Teifi Valley HMA. There are 406 sheltered housing properties across the County (303 are 1-bedrooms and 102 are 2+ bedrooms). In addition, there are two Extra Care Schemes with a total of 104 units. This includes, Maes Mwldan in the Teifi Valley HMA (this includes 48 1 and 2-bedroom apartments), and Maes y Môr in the Aberystwyth HMA (this includes 56 1 and 2-bedroom apartments). Whilst 18 properties are used for Supported Living for people with learning disabilities in Ceredigion, which can accommodate up to 47 people.

Currently, there is an unmet need for all three of the specialist accommodation types across Ceredigion (Sheltered Housing, Extra Care and Supported Living). All Sheltered Housing and Extra Care units are occupied, whilst six of the Supported Living units are void. However, engagement with the Social Care Department highlighted that the voids are not a true reflection of lack of need for this type of accommodation. For example, a resident may require Supported Living but might not be compatible with the other people living at the accommodation. Overall, the greatest need is for Sheltered Housing, followed by Extra Care and Supported Living.

As reflected in Table 24 below, in June 2023, 144 people on the Common Housing Register required Sheltered Housing. This data shows that the greatest need for Sheltered Accommodation is in the Aberystwyth HMA, amounting to over half of the total need (57%/82 applicants). In terms of Extra Care, 82 people are on Ceredigion's Common's Housing Register (June 2023) waiting for Extra Care properties in Ceredigion. Again, the large majority of this need is within the Aberystwyth HMA, amounting to just under three-quarters (73%) of the total need.

**Table 24: Number of applicants on Common Housing Register waiting for Sheltered Housing and Extra Care accommodation (June 2023).**

| Housing Market Area | Accommodation Type                        |             |                                    |             |
|---------------------|---|-------------|------------------------------------|-------------|
|                     | Sheltered Housing<br>(applicants waiting) |             | Extra Care<br>(applicants waiting) |             |
|                     | No.                                       | % *         | No.                                | % *         |
| Aberystwyth         | 82  | 57%         | 60                                 | 73%         |
| Other               | 5   | 3%          | 2                                  | 2%          |
| Coastal             | 14  | 10%         | 1                                  | 1%          |
| Teifi Valley        | 43  | 30%         | 19                                 | 23%         |
| <b>Ceredigion</b>   | <b>144</b>                                | <b>100%</b> | <b>82</b>                          | <b>100%</b> |

\*Figures may not sum due to rounding

(Source: Ceredigion County Council, Housing Service 2023).

In terms of Supported Living properties for people with learning disabilities, engagement with the Social Care Department highlighted that there is a need for more provision, particularly within the Teifi Valley HMA. This is further supported by the Housing and Accommodation needs assessment for people with learning disabilities in West Wales to 2037.<sup>125</sup>

Housing choices for those aged 18+ with a learning disability is limited in Ceredigion and the majority live with their family or informal carers. The options available for adults aged 18+ with a learning disability are either a residential home or supported living in the form of a room in a shared house. Approximately 129 out of 395 adults aged 18+ with learning disabilities are housed in supported living properties, this is the equivalent of 33%. (Some residents are supported by Ceredigion County Council but live out of County).

Currently, there are no settings for vulnerable persons suffering from a mental health condition in Ceredigion. However, the Council is exploring whether this provision gap can be filled. Furthermore, it was identified that some Supported Living properties require renovations to make them more suitable for residents living there.

### ***Future type and level of needs and provision required***

Ceredigion's population is ageing. According to the preferred population projection utilised in the LHMA tool (higher variant), Ceredigion's 65+ population is projected to grow to 22,858 by 2037, and from 19,031 to 22,858 by 2037 for those aged 75+.<sup>126</sup>

One key strategic issue to consider is how the projected number of older people translate into the need for specialist housing/accommodation, such as Extra Care, Sheltered Housing, Residential Care and Nursing Care Homes, and what the implications of any new supply might have on the existing provision.

To understand the future types and level of needs and provision required for specialist accommodation, the Housing Learning and Improvement Network's (Housing LIN) Strategic

<sup>125</sup> Housing LIN (2018) Housing and accommodation needs assessment for people with learning disabilities in West Wales. Available at: [Need and demand assessment: supported and specialised housing - Our services - Consultancy - Housing LIN](#)

<sup>126</sup> Stats Wales (2020) Population projections by local authority and year – higher variant. Available at: [Population projections by local authority and year \(gov.wales\)](#)

Housing for older People (SHOP) prevalence model is used. This approach sets out the likely need for specialist products per 1,000 of forecasted future population and is an accepted methodology endorsed by the Welsh Government. This determined local prevalence rates for various types of specialised housing in Ceredigion (included in Table 25 below). These have been updated using the 2021 Mid-Year Estimates and stock profile to reflect the current situation in Ceredigion.

**Table 25: Benchmark figures for Specialist Older Person Housing for Ceredigion – Housing LIN/SHOP model. (Prevalence per 1,000).**

| Specialist Accommodation Type           | Current units/beds | Current prevalence rate (per 1,000 people aged 75+) | Welsh prevalence rate | 2037 estimated prevalence rate |
|---|--------------------|---|-----------------------|--------------------------------|
| Housing for older people <sup>127</sup> | 406                | 48  | 106                   | 80                             |
| Housing with Care <sup>128</sup>        | 104                | 7   | 10                    | 15                             |
| Residential Care <sup>129</sup>         | 288                | 34  | 38                    | 30                             |
| Nursing Care <sup>130</sup>             | 207                | 24  | 36                    | 40                             |

*\*The estimated prevalence rates were agreed with Ceredigion County Council by the Housing LIN in 2018.<sup>131</sup> (Source: Housing LIN (2020).<sup>132</sup>, ONS – 2021 Mid-Year-Estimates<sup>133</sup>, Care Inspectorate Wales (2023)<sup>134</sup>Ceredigion County Council 2023).*

The estimated prevalence rates (see above) were agreed with Ceredigion County Council by the Housing LIN in 2018, and are therefore slightly outdated.<sup>135</sup> Using these suggested prevalence rates (refer to Table 25 above), estimates of future demand for specialist housing and accommodation are produced based on likely prevalence for each type of housing/accommodation multiplied by the change in the projected 75+ population to 2037 (using the 2018-based higher variant projections). The demand that is derived is then compared to the current stock to establish the projected requirement (refer to Table 26 overleaf).

<sup>127</sup> **Housing for Older people:** contemporary sheltered housing and age-designated housing for social rent and retirement housing for sale. This will include schemes with on-site staff support, those with locality based support services and schemes with no associated support services.

<sup>128</sup> **Housing with Care:** includes extra care housing for social rent and extra care housing for sale (often called assisted living in the private sector), with 24/7 care available on site.

<sup>129</sup> **Residential care:** residential accommodation together with personal care.

<sup>130</sup> **Nursing care:** residential accommodation together with nursing care.

<sup>131</sup> Housing LIN (2018). Assessment of Specialist Housing and Accommodation Demand for Older People in West Wales for West Wales Care Partnership.

<sup>132</sup> Housing LIN (2020). Assessment of the demand for specialist housing and accommodation for older people in Wales. Available at: [Independent report on accommodation for older people \(gov.wales\)](https://gov.wales/independent-report-on-accommodation-for-older-people)

<sup>133</sup> Stats Wales (2022). Population estimates by local authority and age. Available at: [Population estimates by local authority and age \(gov.wales\)](https://gov.wales/population-estimates-by-local-authority-and-age).

<sup>134</sup> Care Inspectorate Wales (2023). Care Home Services. Available at: [Microsoft Power BI](https://www.careinspectorate.wales.gov.uk/).

<sup>135</sup> Housing LIN (2018). Assessment of Specialist Housing and Accommodation Demand for Older People in West Wales for West Wales Care Partnership.



**Table 26: Projected requirement for specialist accommodation for older person households in Ceredigion over the LHMA period.**

|                                     | Base profile (2021) | Projected profile (2037) | Additional units required by 2037 |
|-------------------------------------|---------------------|--------------------------|-----------------------------------|
| Sheltered/ Housing for older people | 406                 | 956                      | +550                              |
| Extra Care                          | 104                 | 179                      | +75                               |
| Residential Care                    | 288                 | 359                      | +71                               |
| Nursing Care                        | 207                 | 478                      | +271                              |

In summary, this indicates that the estimated net requirements for Ceredigion over the LHMA plan period (2022-2037), are an additional 550 Sheltered units, 75 Extra Care units, 71 Residential Care beds and 271 Nursing Care beds. Some of the additional requirement for Extra Care will be absorbed by the Cylch Caron Integrated Resource and Extra Care Scheme consisting of 34 self-contained flats and 6 linked Health Units, which is currently being planned for.

It is important to note that these are high level estimates of future requirements for specialist housing and accommodation for older people based on assumed prevalence rates and population projections. Therefore, they should only be used as a *guide*. It is possible that the future split between Sheltered Housing and Extra Care will be different to what is reflected above, with a greater need for Extra Care units and less of a need for Sheltered Housing, due to an expected growth in commissioning for Extra Care and recent interest in this accommodation type (as reflected on the Common Housing Register). The requirement for 550 Housing for Older People (Sheltered) is an anomaly and much higher than expected, which will be re-investigated during the LHMA re-write.

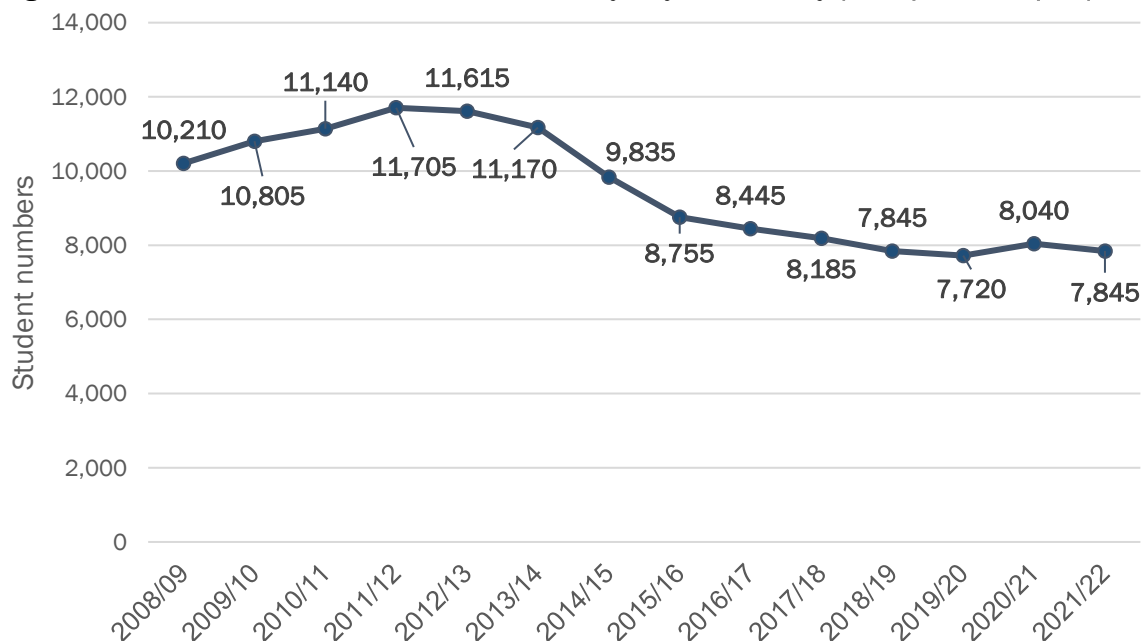
#### **1.4.5. Locational Needs for Student Accommodation**

As reflected within the Welsh Government LHMA guidance, the locational needs of residents need to be considered. Such as, locations for student accommodation close to a university. Ceredigion has two universities, Aberystwyth University, located within the Aberystwyth HMA and the University of Wales Trinity St David (Lampeter Campus), situated within the Teifi Valley HMA. To fully understand the locational needs for student accommodation across the County, both universities were engaged with, and valuable information on current and future need and provision was obtained.

##### ***Aberystwyth University***

According to the Higher Education Statistics Agency (HESA), the number of students enrolled at Aberystwyth University has been gradually decreasing since a peak in 2011/12. Since the 2011/12 academic year, the number of students has decreased by 33%, (3,860 students). However, since the previous LHMA in 2019, the student population has remained relatively stable, with around 7,000-8,000 enrolments annually (see Figure 52 below).

**Figure 52: Number of student enrolments in Aberystwyth University (2008/09-2021/22).**



(Source: HESA 2023)

HESA also provides data on term-time accommodation for students enrolled at university. Data from Aberystwyth University shows that 2,055 students are housed in provider-maintained properties whilst 1,190 are housed in private sector halls and 1,665 are housed in 'other' rented accommodation. The remaining are housed at home with parents/guardians (145), in their own residence (430), not in attendance at the provider (130), other or not known (330).<sup>136</sup>

Although there has been a slight decrease in the number of students since the academic year of 2017/18 (-340 students), 2021/22 showed the highest number of those housed in provider-maintained properties in the last 5 years, suggesting that the need is increasing for this accommodation type.

### *Projected growth*

It is anticipated that the number of students studying at Aberystwyth University will increase in the future. According to the Student Planning Forecasts (produced by Aberystwyth University), the number of students is expected to increase by approximately 1,000 students over the next five years.<sup>137</sup> This is likely attributed to the recent increases in student enrolment and additional factors such as, an expansion in the variation of subjects offered by the University (e.g., Vet School and Aber Innovation), and the maintenance of a strong university ranking for student satisfaction (ranked 1<sup>st</sup> in Wales and England for the last 6 years).<sup>138</sup>

<sup>136</sup> HESA (2023). Full-time and sandwich HE student enrolments by HE provider and term-time accommodation. Available at: [Where do HE students study? | HESA](#)

<sup>137</sup> Aberystwyth University – Student Planning Forecasts.

<sup>138</sup> Aberystwyth University (2023) – Awards and Ranking. Available at: [Awards and Accolades : About Us , Aberystwyth University](#)

This projected growth in student numbers will likely result in an increased need for student accommodation within the Aberystwyth HMA. The University expect half of the projected increase (approximately 500 students) to be housed within the private rented sector (PRS). However, there is a severe shortage of suitable student accommodation in the PRS. According to the University, many private landlords are selling their properties and moving away from renting to students, which is resulting in a shortfall of private accommodation in Ceredigion. This is partly explained by the recent legislative changes brought about by the UK Government,<sup>139</sup> that are pushing many private landlords to sell up, reducing the supply of homes within the private rented sector.

Considering the above, the projected growth in the number of students may pose accommodation challenges, particularly if it is expected that 500 students will require accommodation within the private rented sector by 2027.

### ***University of Wales Trinity St David – Lampeter Campus***

The University of Wales Trinity St David, Lampeter campus has also experienced a decline in its student population. Whilst HESA data for the Lampeter campus is not directly available, evidence suggests that numbers have reduced from over 2,000 in 2009/10 (prior to the formation of the University of Wales Trinity St David) to just 154 in 2022/23.<sup>140</sup>

All accommodation for the Lampeter Campus of the University of Wales Trinity St David is provided on campus, and therefore located in the town of Lampeter itself (within the Teifi Valley HMA). In total there are 236 rooms available, which include 156 ensuite rooms and 84 standard rooms with shared facilities. According to the University, there is a higher demand for the ensuite rooms compared to the standard rooms.

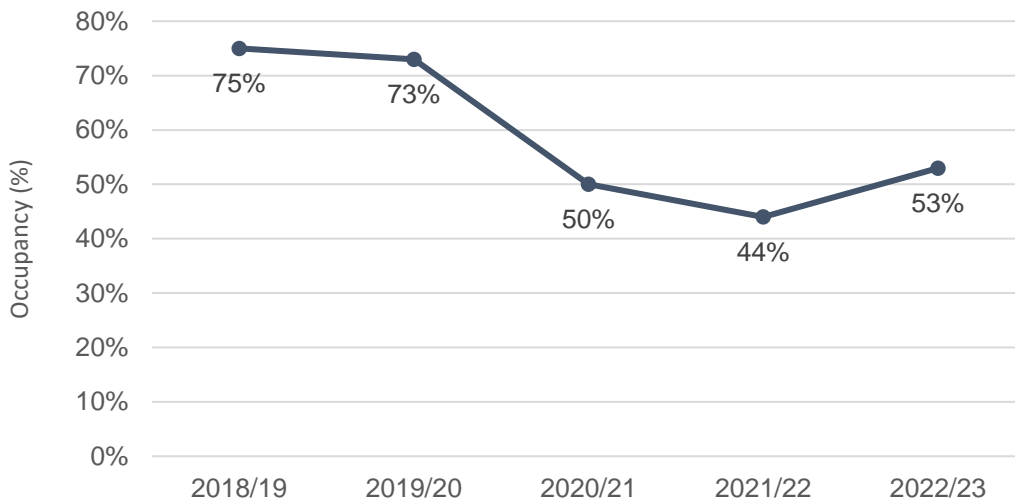
Figure 53 below shows the percentage of the on-campus accommodation that was occupied between the academic years 2018/19 and 2022/23. The academic year 2021/22 saw the lowest percentage of occupancy with just 44% of the student accommodation being occupied. This did increase in 2022/23 to 53%, but these figures did not reach the 2018/19 and 2019/20 occupancy levels, which were 75% and 73% respectively.

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<sup>139</sup> UK Gov (2023). Tenancy reform: Renters (Reform) Bill. Available at: [Tenancy reform: Renters \(Reform\) Bill - GOV.UK \(www.gov.uk\)](https://www.gov.uk)

<sup>140</sup> University of Wales, Trinity St David (2023) – Accommodation Office headcount Data.

**Figure 53: The percentage of the Lampeter Campus accommodation occupied between academic years (2018/19 to 2022/23).**



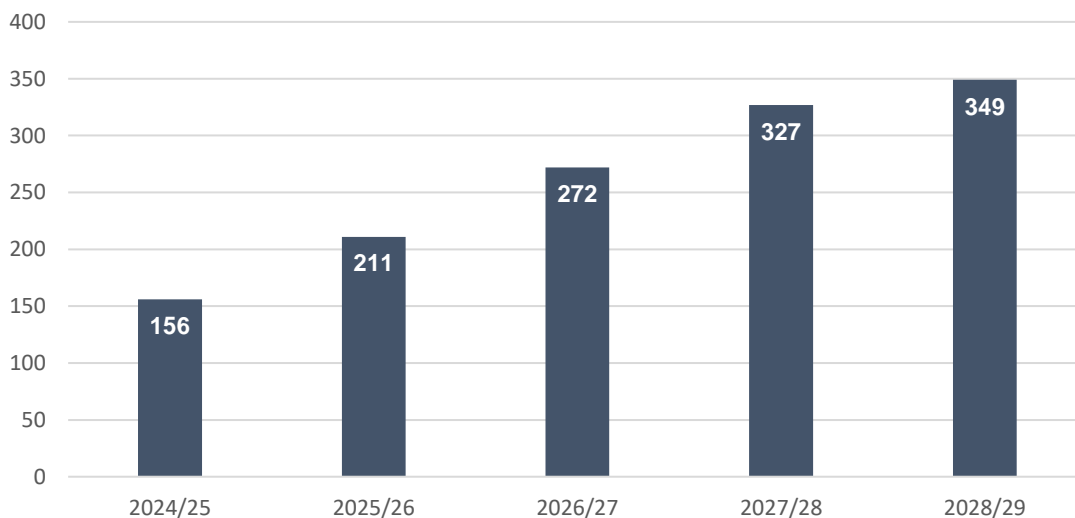
*(Source: UWTSO Accommodation Office 2023)*

The Accommodation Office noted that there are sufficient rooms to house all students that have applied for the 2023/24 academic year.

**Projected growth**

According to the Tir Glass Lampeter Student Projections, the number of students studying at the Lampeter Campus is expected to increase over the next five years, before reaching a peak of 349 students in the academic year 2028/29. Figure 54 below demonstrates the projected number of students between 2024/25 and 2028/29. These figures include undergraduate, postgraduate and those studying overseas.

**Figure 54: University of Wales Trinity St David – Lampeter Campus student projections (2024/25 to 2028/29).**



*(Source: University of Wales Trinity St David – Tir Glass Lampeter Student Projections 2023).*

Although there is a projected increase in the number of students over the coming academic years, it is assumed that the current accommodation will sufficiently meet the additional need. The University highlighted that the redundant accommodation could be refurbished if required.

It is estimated that there will be an increase in the number of professional people taking up courses. Ultimately, this could mean that there may be an increase in temporary accommodation available, for students to stay in part-time during the week, whilst residing in their own homes for the remainder of the week. The University notes that they have enough spaces to adapt properties to accommodate those who would want to reside on campus part-time.

Initially, forecasters identified a need for family accommodation at the Lampeter Campus. However, it is unlikely that this will be required due to the UK Governments change to visa legislation in 2023, which means that international students cannot bring family members with them on dependant visas.

## 2. Analysis of Change

This section sets out the housing need outputs from the LHMA tool using our preferred projection variant (higher variant) and compares it with the outputs from the previous 2019 LHMA. As this is the first time the LHMA is being prepared using the new LHMA tool, the comparisons with the previous LHMA additional housing need estimates, data sources and assumptions proved difficult in certain areas. Firstly, the differences between the two methodologies will be highlighted, before moving on to analysing the changes between the two sets of outputs.

### 2.1 Different methodologies

During the previous LHMA, the 2014-guidance applied,<sup>141</sup> since then the latest guidance,<sup>142</sup> methodology and accompanying LHMA tool has been published, which supersedes all previous guidance. This meant that the previous approach to identifying housing need across Ceredigion was different. The 2019 LHMA was undertaken by Opinion Research Services (ORS) and was commissioned as part of a regional collaboration to prepare a consistent evidence base of housing needs for eight local authorities in the Mid and Southwest region of Wales. The ORS model was used to determine housing requirements over the LHMA period (2018-2033).

The ORS model differs from the LHMA tool as it only uses secondary open-source data, whereas the LHMA tool utilised local evidence (e.g., Housing Register applicants and future plans for affordable housing stock from Housing Associations) in addition to secondary data. The data input and assumption options also varied, a summary of what was used in the previous LHMA is included below.

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<sup>141</sup> Welsh Government (2014). Getting started with your local housing market assessments – A step by step guide. Available at: [Local housing market assessment: guidance for local authorities \(gov.wales\)](https://gov.wales/local-housing-market-assessment-guidance-for-local-authorities)

<sup>142</sup> Welsh Government (2022). Undertaking Local Housing Market Assessments (LHMAs). Available at: [WG43846 \(gov.wales\)](https://gov.wales/WG43846)

The data input and sources utilised within the ORS model are as follows:

- 2014-based household projections (Welsh Government).
- HMAs based on the 2011 ward boundaries.
- the percentage of households in the private rented sector (PRS) in receipt of Housing Benefit by Household size (Department of Work and Pensions).
- Distribution of households in receipt of Housing Benefits in the PRS by bedroom size and household size (Department for Work and Pensions).
- Backlog net change by tenure and sub-area – Concealed and Homeless Households (Stats Wales and 2011 Census) and overcrowding in market housing (2011 Census).

The assumptions used are as followed:

- Vacancy rate – (9.0%)
- Backlog period – (5 years)
- Intermediate rent:
  - Percentage owned by third party – (30%)
  - Rent paid on shared ownership – (1.75%)
  - Deposit – (5%)
  - Mortgage term – (30 years)
  - Mortgage interest rate (4.0%)

One key difference between the ORS model and the LHMA tool, is that the ORS model takes into account that households can climb out of, as well as fall in to, affordable need.<sup>143</sup> Whereas the LHMA tool presumes that *all* households in the existing unmet need (derived from the housing register) require affordable accommodation. This is one of the reasons why the *gross* need for affordable housing in the first five years of the LHMA period is significantly greater in the current LHMA compared to the previous LHMA (2019).

An additional distinction between the two, is that the ORS model provided affordable housing outputs at a gross level, whereas the LHMA tool provided gross and net requirements. This is because the ORS model does not consider the probable relets in the current affordable sector and the committed supply, which the LHMA tool does during the existing stock and planned supply stage.

Furthermore, different household projections were used to calculate newly arising need. The previous LHMA used the 2014-based principal household projections, whereas this Assessment utilised the 2018-based household higher variant. The differences in expected household growth trends of the projections are a significant driver of the differences between the market housing requirements between the two Assessments, as the 2014-based principal projection expected a significantly higher growth than the 2018-based higher variant (as reflected in section 1.3.9.).

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<sup>143</sup> This is done by interrogating DWP data (housing benefit claimants) by age and applying these rates to the population projections.

## 2.2 Higher Variant Projections

Table 27 below outlines the change between the net requirement of additional housing needs of the previous 2019 LHMA and this current LHMA.

Table 27: Annual additional housing need estimates for the first five years of the LHMA period, net of planned supply and turnover of existing stock.

| Tenure Type  |               | Ceredigion | Aberystwyth HMA | Other HMA | Coastal HMA | Teifi Valley HMA |
|--|---------------|------------|-----------------|-----------|-------------|------------------|
| Estimated annual additional <b>total housing</b> need        | Current LHMA  | 66         | 24              | 9         | 13          | 21               |
|  | Previous LHMA | 202        | 39              | 32        | 43          | 87               |
| Estimated annual additional <b>market housing</b> need       | Current LHMA  | 22         | 6               | 4         | 5           | 7                |
|  | Previous LHMA | 122        | 14              | 21        | 32          | 56               |
| Estimated annual additional <b>affordable housing</b> need   | Current LHMA  | 44         | 18              | 5         | 8           | 14               |
|  | Previous LHMA | 80         | 26              | 12        | 12          | 31               |
| Estimated annual additional <b>intermediate housing</b> need | Current LHMA  | 27         | 13              | 0         | 1           | 11               |
|  | Previous LHMA | N/A        | N/A             | N/A       | N/A         | N/A              |
| Estimated annual additional <b>social rent</b> need          | Current LHMA  | 18         | 4               | 5         | 6           | 2                |
|  | Previous LHMA | N/A        | N/A             | N/A       | N/A         | N/A              |

\*Figures may not sum due to rounding within the LHMA tool.



Table 27 above compares the estimated annual additional housing need estimates for the first five years of the LHMA period of the previous LHMA, and the current LHMA. The methodological differences reflected above need to be taken into consideration when comparing the outputs. Additionally, the affordable housing requirements using the ORS model are at *gross level* and not a *net level*, which is different to what the table specifies.

The total housing need for Ceredigion in 2019 was 202 (gross need), compared to 66 (net need) in 2023. At a first glance, this reduction (-196 dwellings) seems plausible as the projected household growth used in the LHMA tool (2018-based higher variant) is significantly lower than the 2014-based principal, used in the previous LHMA. However, the split between the affordable and market housing estimates is significantly different between the two. In 2019, the requirement for market housing over the first five years of the LHMA period was 122, and the requirement for affordable housing was 80, this resulted in a 60/40 split for market and affordable housing. The current LHMA estimates the opposite, with a net requirement for 67% (44) affordable homes and 33% (22) market housing within the first five years. Some of this can be attributed to the differences in the approach to calculating housing need.

In terms of total housing need across the HMAs, there are some differences between the overall total requirements, the distribution of overall need, and the distribution of need by tenure. In all HMAs, the total housing need requirements are less in the current LHMA than the previous LHMA. Again, as previously noted the 2019 LHMA only reported gross need estimates, which is one of the main reasons for the differences. Furthermore, the order of need across the HMA's has changed slightly. The Teifi Valley HMA had the greatest housing need in 2019, compared to the Aberystwyth HMA in the current LHMA.

As expected, the ratio between affordable housing and market housing need is different. Across all HMAs the estimated need for market housing is lower in the current LHMA compared to the previous LHMA, which is unsurprising given that the overall estimated market housing need for Ceredigion is very low (22). The greatest difference is seen in the Teifi Valley HMA where the estimated market housing need is 7, compared to 56 in the previous LHMA (2019).

## **3. Summary**

### **3.1. Overall additional housing need estimates**

The Council will continue to work across all departments to address the overall housing need, in-line with Council plans and strategies, as well as the recently published Housing Strategy (2023-2028).

### **3.2. Additional market housing need estimates**

It is disappointing to note the low level of market housing requirements, particularly in light of our own monitoring and evidence. The Council will consider this in any review of its replacement Local Development Plan (LDP). At present, it is unlikely to impact on any justified individual planning decisions.

### 3.3. Additional affordable housing need estimates

Considering the affordable housing need estimates we will utilise the increased social housing grant budget and work alongside our Registered Social Landlords (RSL) partners to develop social housing using the data to concentrate on specific areas and housing need. The Council will continue to work across all departments to maximise affordable housing.

## 4.0 Quality assurance statement

It can be confirmed that:

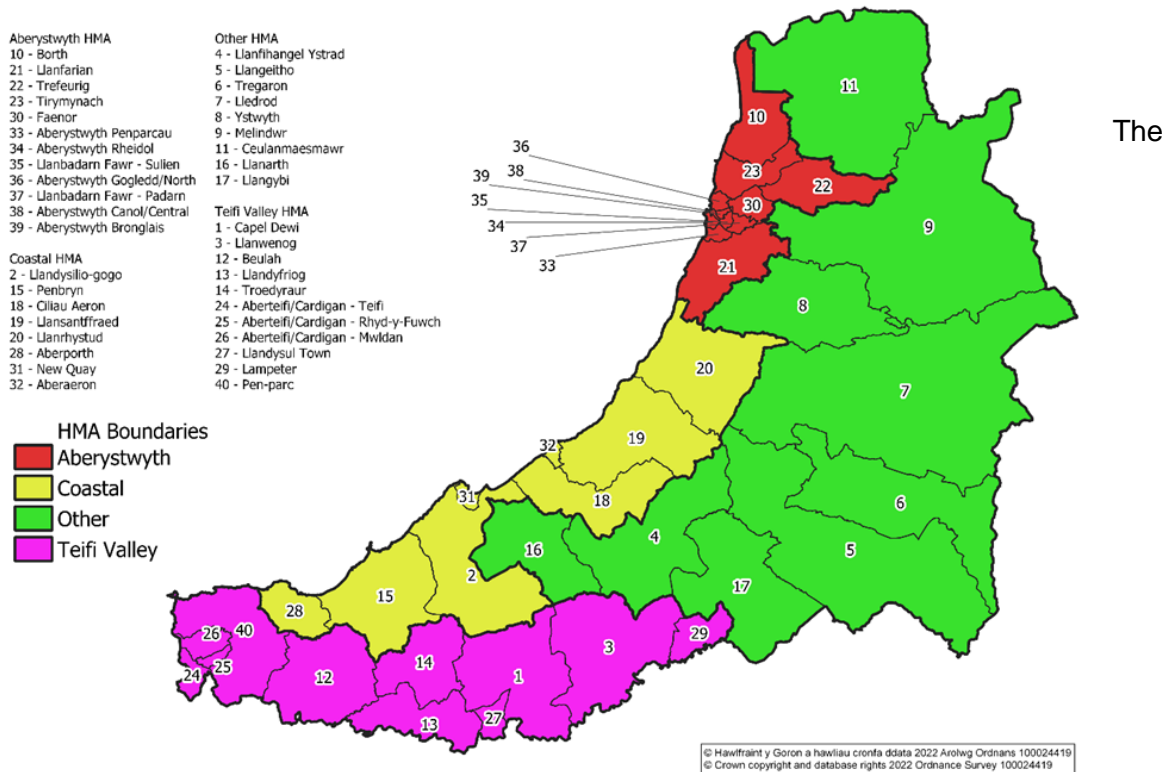
- The figures in the narrative match those in the tables.
- All figures are arithmetically correct.
- Figures have been rounded consistently.
- Data is fully sourced and references with footnotes, and all figures/tables include a source name below, a list of references can be found on pages 95-98.
- All figures/tables have been labelled and a full list of these can be found on pages 92-95.
- All caveats have been noted throughout the document and these include:
  - Where comparisons have been made between the 2019 and 2023 data, different HMA boundaries have been used. There is a full explanation of this in Appendix 1.
  - Where comparisons have been made between the housing need in 2019 and 2023, different methodologies have been used. Refer to Section XX for further detail.
  - When using the Housing LIN model, expected prevalence rate data agreed by Ceredigion County Council has been used, although by now could be viewed as outdated. However, it does not affect the robustness of the methodology.
  - Where the ORS model has been used in Section 1.4.4, full breakdown in Section 2.1. The Department for Work and Pensions (DWP) data used was from 2020, and although this now could be viewed as outdated, does not affect the robustness of the methodology.
  - Where figures may not sum due to rounding, this includes analysis on the LHMA tool outputs.
  - Where there is missing data (e.g., data not collected during COVID-19 pandemic)

# 1. Appendices

## Appendix 1: Housing Market Area (HMA) Boundary Changes

The previous LHMA, produced in 2019, used the 2011 electoral ward boundaries to aggregate HMAs. The HMAs were Aberystwyth, Other, Coastal and Teifi Valley. Ceredigion was made up of 40 wards and the split between HMAs can be seen below:

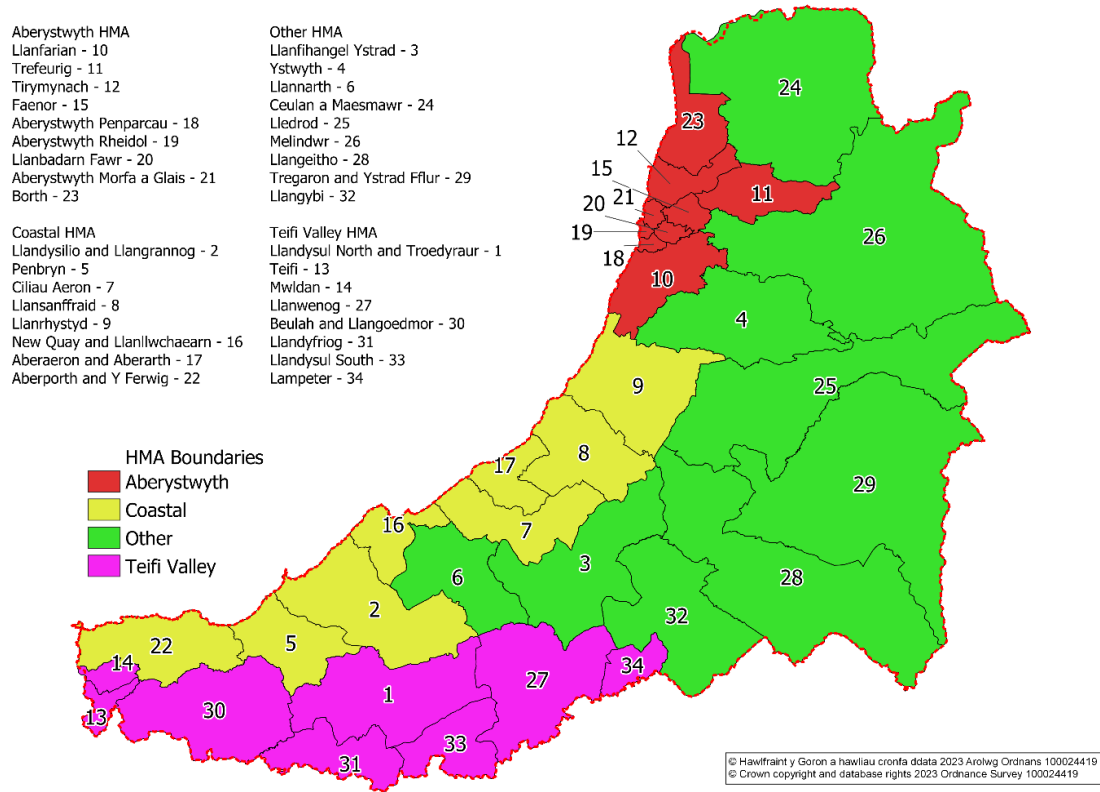
Figure 1: 2019 HMA Boundaries and 40 Electoral Wards.



(Source: Ceredigion County Council 2023)

After the Local Democracy and Boundary Commission for Wales issued a number of changes to the electoral ward boundaries, Ceredigion was issued with a new set of 34 electoral wards in 2021. The change to the Electoral Wards meant that the HMAs needed to be amended to reflect the change, as there was one area where the boundaries no longer aligned. Figure 2 below demonstrates the new HMA boundaries along with the 2022 electoral wards. It should be noted that the Aberystwyth and Other HMA have remained the same since the previous LHMA (2019). The Coastal HMA has gained 29 Km<sup>2</sup> from the Teifi Valley HMA.

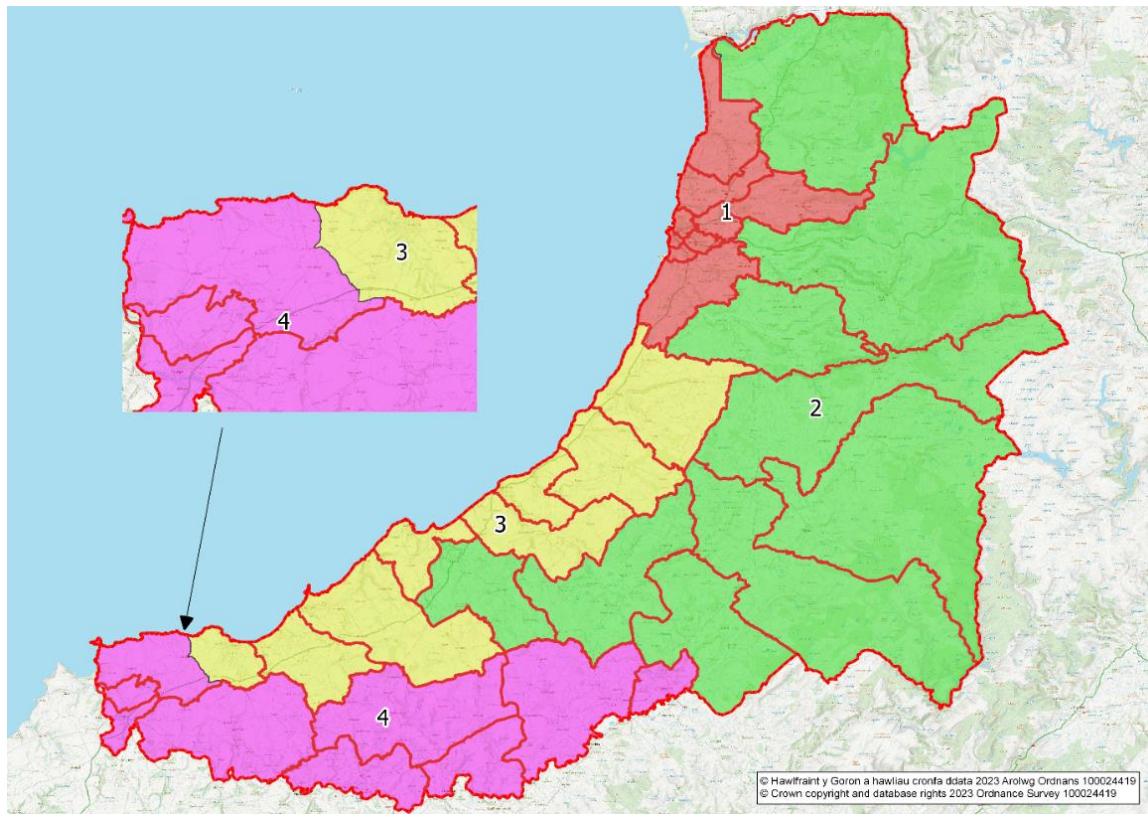
**Figure 2: 2023 HMA Boundaries and 34 Electoral Wards.**



(Source: Ceredigion County Council 2023)

Figure 3 below demonstrates where part of the Pen-parc ward (previous ward) had combined with the Aberporth ward (previous ward) and created a new ward called Aberporth and Y Ferwig (the old ward boundaries are represented by the black lines and the new boundaries by the red lines). It was decided by Ceredigion County Councils LHMA working group that the new ward of Aberporth and Y Ferwig was best placed within the Coastal HMA. This is because the areas to the southwest have similar characteristics to the Coastal HMA e.g., Aberporth is a popular coastal tourist location, New Quay and Aberaeron (both located within the Coastal HMA) are also popular coastal tourist locations.

Figure 3: Map highlighting the change in the electoral ward boundaries which have altered the Teifi Valley HMA and Costal HMA boundaries.



(Source: Ceredigion County Council 2023)

## Appendix 2: Specific Housing Needs – Stakeholder engagement and Consultation

Initial engagement to gather data was undertaken virtually (email, telephone call and video call) with key stakeholders (Strategic Housing Partnership and Registered Social Landlords), and Council services between May and September 2023. A survey was developed and shared with the relevant organisations to capture the data requirements.

The Registered Social Landlords (RSL's) were regularly updated on the data collection and LHMA write-up progress. A presentation was given to the Strategic Housing Partnership (SHP) on the 2<sup>nd</sup> of October 2023, which updated stakeholders on our progress and outlined the new LHMA tool and methodology developed by Welsh Government. *A full list of the SHP members and organisations are included below.*

The consultation on the Draft LHMA is scheduled for the 14<sup>th</sup> of December with the SHP, which includes a presentation on the key findings from the Assessment, and requests feedback for consideration. The following table outlines who were engaged and consulted with for each section relating to specific housing needs.

| a) Accessible and adapted housing provision  |
|--|
| <p>The following stakeholders were engaged with:</p> <ul style="list-style-type: none"> <li>• Ceredigion County Council, Commissions Team</li> <li>• Ceredigion County Council, Housing Team</li> <li>• Ceredigion County Council, Inclusion and Equalities Team</li> <li>• Ceredigion County Council, Social Care Reporting Team</li> <li>• Ceredigion County Council, Social Care Service</li> <li>• RSLs (Barcud, Wales and West Housing Group, Caredig)</li> <li>• Strategic Housing Partnership: <ul style="list-style-type: none"> <li>- Barcud</li> <li>- Care Society</li> <li>- Caredig</li> <li>- Ceredigion Association of Voluntary Organisations (CAVO)</li> <li>- Ceredigion County Council, Economy and Regeneration (including Planning Team)</li> <li>- Ceredigion County Council, Porth Cymorth Cynnar (including Housing Team)</li> <li>- Elected Members</li> <li>- Hywel Dda University Health Board</li> <li>- Private Developer Representative</li> <li>- Wales and West Housing Group (WWH)</li> <li>- West Wales Domestic Abuse Service (WWDAS)</li> </ul> </li> </ul> <p>Initial engagement was undertaken via email, telephone call and video call to gather data. Once the data had been collated, we consulted with stakeholders on the draft for feedback and to fill in any gaps.</p> |
| b) Multi-generational and/or larger families requiring larger properties   |
| <p>The following stakeholders were engaged with:</p> <ul style="list-style-type: none"> <li>• RSLs (Barcud, Wales and West Housing Group)</li> <li>• Strategic Housing Partnership (SHP)</li> </ul>  |

Initial engagement was undertaken via email, telephone call and video call to gather data. Once the data had been collated, we consulted with stakeholders on the draft for feedback and to fill in any gaps.

**c) Non-permanent housing**

- Ceredigion County Council, Equalities and Inclusion Team.
- Ceredigion County Council, Housing, Porth Cymorth Cynnar
- RSLs (Barcud, Wales and West Housing Group, Caredig)
- SHP

Initial engagement was undertaken via email, telephone call and video call to gather data. Once the data had been collated, we presented to stakeholders with an update and then consulted on the draft for feedback.

**d) Housing, care and support needs**

- Ceredigion County Council, Commissioned Contracts
- Ceredigion County Council, Housing Team
- Ceredigion County Council, Porth Ceredigion
- RSLs (Wales and West Housing Group, Caredig)
- SHP

**e) Locational needs for student accommodation**

- Aberystwyth University
- SHP
- Trinity St David University (Lampeter Campus) – Accommodation Office



### Appendix 3: Specific Housing Needs – key issues identified.

The following table outlines the key issues identified within each of the sections relating to specific housing needs.

| a) Accessible and adapted housing provision   |
|---|
| <p>Available data on accessible and adapted homes in Ceredigion is variable. Although the data held on the accessibility of affordable homes (social rent and intermediate rent) is conclusive, there is a lack of data relating to the accessibility of market housing in Ceredigion (i.e., housing that is owner-occupied or rented housing). The DFGs, PAG and Rapid Response Adaptations Programme provide some indication of the accessibility and adaptation works being undertaken, however, do not provide figures of the current provision of adapted/accessible homes across all tenures.</p> <p>The ORS model utilised enabled an estimation on the current need of accessible and adapted homes, however, it is acknowledged that this should only be used as a guide, as the data on current provision across <i>all tenures</i> is inconclusive.</p> <p>Currently, the local authority is relying on a weak evidence base when assessing the provision of housing in Ceredigion that is available to meet the needs of disabled people. Future LHMA's should consider conducting a detailed housing survey in order to identify the number of accessible and adapted homes in Ceredigion.</p> |
| b) Multi-generational and/or larger families requiring larger properties  |
| <p>There is a lack of long-term data on multi-generational households, therefore determining future trends and understanding the potential type and level of needs in the future was challenging. The prevalence rate recorded at the most recent census (2021), was used alongside the 2018-based projections to provide an estimation. However, it is acknowledged that this does not take into account the potential for changes to the prevalence rate.</p>   |
| c) Non-permanent housing  |
| <p>Data on temporary accommodation and homelessness changes rapidly, therefore, the figures included within the Assessment may be out of date soon. It was decided that modelling future needs and provisions for this specific accommodation was not appropriate, due to the relatively small numbers and the potential impact of legislative changes, all of which make the figures very volatile.</p>  |
| d) Housing, care and support needs  |
| <p>Data on current provision of specialist accommodation and need is fairly conclusive. Data and information from Council services and RSLs enabled a breakdown for most accommodation types by HMA, except residential and nursing care.</p> <p>Although the Housing LIN methodology is an endorsed model by the Welsh Government, the expected prevalence rates were agreed between Housing LIN and Ceredigion County Council in 2018, and therefore are slightly outdated. These will be reviewed during the full re-write of the LHMA. Furthermore, the model does not take into account future provision of specialist accommodation (such as the Cylch Caron Integrated Resource). This needs to be taken into consideration, and the figures provided should only be used as a guide.</p>  |

e) Locational needs for student accommodation

No data or methodological issues identified.

## **Appendix 4: Engagement and Consultation Plan - Local Housing Market Assessment re-fresh 2023**

### **1. Introduction**

This Engagement and Consultation Plan aims to provide an approach to conducting engagement and consultation activity for the 2023 Local Housing Market Assessment re-fresh. The 2022 Ceredigion LHMA (refresh) updates Ceredigion's 2019 LHMA, produced by Opinion Research Services (ORS), on behalf of Ceredigion County Council. Production of the LHMA will be undertaken through a collaborative approach with appropriate colleagues and key stakeholders. In particular, careful consideration has been given to include all stakeholders with specific housing needs or those organisations that represent the needs within Ceredigion, to ensure that meaningful information is captured, and any evidence gaps are addressed.

### **2. Background**

Local authorities are required to undertake a Local Housing Market Assessment (LHMA) to help determine the level of housing need and demand in our local housing markets, fulfilling the Council's statutory duties, as set out under Section 8 of the Housing Act 1985.

LHMAs are a crucial part of the evidence base for preparing Local Development Plans and local authorities' Local Housing Strategies. Welsh Government has provided an LHMA Tool to assist local authorities with LHMA to reduce costs and ensure consistency.

The LHMA tool calculates additional housing need estimates for market housing (in the owner occupier and private rented sector), and affordable housing by HMA (which includes social rent, intermediate rent, and low-cost home ownership) by Housing Market Area (HMA). The data used within the tool is a combination of open-source data and closed data (sources internally and externally). Stakeholders, such as our Registered Social Landlords will be engaged with to populate certain sections of the tool, such as the existing stock and planned supply section.

Specific housing need provision, which informs the provision and use of accessible and appropriate housing and housing-related services, is not calculated within the tool due to the nature of the data. Estimating specific housing need requirements will be undertaken outside of the tool and will include both a qualitative and quantitative approach, covering three key categories of housing need, with six types of housing-related provisions (for further detail refer to Section 3 overleaf, Table 1).

Engagement and consultation with key stakeholders will be required to best understand the specific housing need provisions for the County and its communities and address any evidence gaps or shortfalls.

*A number of errors were identified within the tool and subsequent unexpected revision were made (Version 3, 3.1 and 3.2). This in addition to the errors identified in Ceredigion's tool delayed the process, therefore, the timescales provided below include the initial planned timescales, but not the final timescales used.*

### 3. Approach to Engagement and Consultation

Engagement and consultation are a key driver during this assessment and will be conducted in two steps:

1. **Initial engagement** – to gather data for the tool (e.g., existing stock and planned supply) and specific housing need provision data.
2. **Consultation** - with key stakeholders on the draft 2023 Ceredigion Local Housing Market Assessment (re-fresh).

Initial engagement work with colleagues and stakeholders will be undertaken between October 2022- June 2023. Gathering the data for the tool will take place during October 2022- April 2023, whilst data for specific housing need provision will occur between May-July 2023. Subsequently, an analysis of the specific housing need findings will be undertaken, with the aim of completing the first draft 2023 Ceredigion LHMA re-fresh by September 2023.

Figure 1 displays the activities and timescales to deliver the engagement and consultation for the LHMA. A more detailed timeline outlining the main deliverables of the Assessment up to the sign-off by Welsh Government in February 2024, is included in Appendix 1.

**Figure 1: Timeline for engagement and consultation for Ceredigion’s 2022 LHMA (refresh)**

| <b>Timescales</b>        | <b>Activity</b>   |
|--------------------------|---|
| October 2022- April 2023 | Engagement with key stakeholders (RSLs) and Council services on the existing unmet need, existing stock and planned supply sections of the LHMA tool. |
| May-July 2023            | Engagement with key stakeholders and internal colleagues to gather data on specific housing need provision.   |
| October 2023             | Consultation with key stakeholders on the draft Local Housing Market Assessment.  |

A significant amount of the Assessment’s engagement will relate to the specific housing need requirements. The table below outlines the 3 categories of housing need and associated types of housing-related provision data required.

**Table 1: Specific Housing Need Data Requirements for the Local Housing Market Assessment (LHMA)**

| <b>Housing Need</b>                    | <b>Housing related provisions</b>   |
|--|---|
| <b>Property needs</b>                  | <ul style="list-style-type: none"> <li>- Accessible and adapted housing provision</li> <li>- Multi-generational and/or larger family households requiring larger properties</li> <li>- Non-permanent housing, e.g., student accommodation</li> </ul>  |
| <b>Housing, care and support needs</b> | <ul style="list-style-type: none"> <li>- Supported accommodation – Extra care, contemporary sheltered housing, supported living for people with a learning disability and/or ADS, temporary supported housing (e.g., young persons housing for people coming out of care, people with a learning disability learning to live independently), refugees etc.</li> </ul> |

|                         |   |
|-------------------------|---|
| <b>Locational needs</b> | <ul style="list-style-type: none"> <li>- Locations for student accommodation close to a university</li> <li>- Properties with close proximity to shops, places of worship and services, etc. to meet those with physical or cultural needs</li> </ul> |
|-------------------------|---|

Source: Welsh Government (2022) – LHMA guidance

Welsh Government have recommended that the following approach is taken to populate the specific housing need template in the LHMA Template Report:

- Step 1 - Understanding of the evidence (statistics, research, national and local policy, and stakeholder consultation) and at what geography they will be required.
- Step 2 - Gather the evidence to populate the standard templates.
- Step 3 - Consultation with key stakeholders or gain bespoke data to address any evidence gaps in the specific housing need.
- Step 4 - Analyse the data and outputs from the consultations to populate the templates.
- Step 5 - Reflect any stakeholder feedback in the templates.

Source: Welsh Government (2022) – LHMA guidance

## 4. Standards

Undertaking LHMA's to determine housing need contributes to the promotion of sustainable development and the achievement of the seven goals of the Well-being of Future Generations (Wales) Act 2015 (WBFGA 2015). The LHMA will need to be carried out in a way which adopts the five ways of working. Furthermore, considerations to the provisions of the Equality Act (2010) and those with protected characteristics within the Act, and the Public Sector Equality Duty, including the need to involve people, collect data, and carry out an Equality Impact Assessment (EIA).

## 5. Stakeholder Engagement and Consultation

Some information can be gathered using existing policy available or administrative data, such as the specific needs of older people, or people with mobility issues, since these are large groups in society. However, engagement with colleagues and stakeholders will be required in order to collect more bespoke information, such as existing stock and planned supply data and certain specific needs data (such as, accessible and adapted housing and locational needs of students). In particular, effort will be made to ensure households considered seldom heard (e.g., households in shared accommodation, such as students' halls of residence etc.) and minority groups needs are assessed.

Once the draft LHMA has been produced, key-stakeholders will be consulted with to provide the opportunity for feedback on the LHMA and address any evidence gaps. Subsequently, the Assessment will be revised according to the feedback, which will be reflected in the final LHMA.

A comprehensive stakeholder analysis has been carried out to identify the common set of groups to engage and consult with, including the following:

| <b>Organisations/ Teams engaged and consulted with</b>                        |
|---|
| Aberystwyth University  |
| Armed Forces Veterans Forum   |
| Bannau Brycheiniog National Park Authority                                    |
| Barcud  |
| Care Society  |
| Caredig   |
| Ceredigion Association of Voluntary Organisations (CAVO)                      |
| Ceredigion County Council, Commissions Team                                   |
| Ceredigion County Council, Economy and Regeneration (including Planning Team) |
| Ceredigion County Council, Inclusion and Equalities Team                      |
| Ceredigion County Council, Porth Cymorth Cynnar (including Housing Team)      |
| Ceredigion County Council, Social Care Reporting Team                         |
| Ceredigion County Council, Social Care Service                                |
| Elected Members   |
| Homelessness Forum  |
| Hywel Dda University Health Board   |
| Powys County Council  |
| Private Developer   |
| Strategic Housing Partnership   |
| University of Wales Trinity St David (Lampeter Campus)                        |
| West Wales Domestic Abuse Service   |
| West Wales Housing Group (WWH)  |

## **6. Relevant policies, documents and consultations**

Key sources are available to inform the LHMA, a sample list for Ceredigion is shown below:

- Housing LIN (2022), Housing & accommodation needs assessment for people with learning disabilities and people with mental health needs in West Wales
- Ceredigion County Council (2023), Housing Strategy 2023- 2028 – Housing for All
- Ceredigion County Council (2013), Ceredigion Local Development Plan (LDP 1) 2007-2022
- Ceredigion County Council (2022), Housing Support Programme 2022-2026
- Ceredigion County Council (2021), Ceredigion Local Well-being Assessment
- Ceredigion County Council (2022), Housing Support Programme: Statement of Need
- Ceredigion County Council (2022), Housing Support Grant Needs Assessment
- Ceredigion County Council (2020), Strategic Equality Plan
- West Wales Care Partnership (2022), Population Needs Assessment
- Welsh Government (2019) Welsh Index of Multiple Deprivation
- ONS (2021), Census data
- Disability Wales
- Stats Wales – Students in Wales
- HESA – student enrolment
- Feedback from stakeholders
- Homelessness statistics
- Housing Register (Social Housing Register and Affordable Housing Register)

## 7. Engagement and Consultation Options

| Technique   | Description  | Considerations  | Timescales   |
|---|--|---|--|
| <b>Survey (using excel)</b>                                     | <p>Collecting quantitative data (existing stock and planned supply) from RSLs (WWH and Barcud) via a survey created on excel.</p> <p>Follow-up meetings with RSL's to explain survey and data requirements.</p>  | <ul style="list-style-type: none"> <li>▪ Time – for each RSL to gather data and populate survey.</li> <li>▪ Ensure that definitions are included and RSLs understand the data return format.</li> </ul>                         | <p>i) Preparatory work (survey design &amp; engagement with RSL's) – September 2022</p> <p>ii) Delivery (response time and data input) – October 22 - April 2023</p> <p>iii) Data checking and populating the tool – April 2023.</p>   |
| <b>Meetings/ focus groups with key stakeholders/ colleagues</b> | <p>Collecting qualitative and quantitative on specific housing need provision from key stakeholders. Email with data request table and subsequent meeting to follow to capture information and data sources.</p> | <ul style="list-style-type: none"> <li>▪ Time – for each stakeholder to gather data and organise meetings.</li> <li>▪ Ensure that definitions are included, and each stakeholder understands the data return format.</li> </ul> | <p>i) Preparatory work (engagement with stakeholders to set up meeting) – May to June 2023</p> <p>ii) Delivery (response time and undertake meeting to collect data/ address gaps) June-July 2023</p> <p>iii) Data analysis and include tables within Assessment– July-August 2023</p> |
| <b>Stakeholder Events</b>                                       | <p>Inviting key stakeholders (Strategic Housing Partnership) to face to face presentations - to introduce and consult on the draft LHMA. Utilise presentations, quick polls and key discussion questions.</p>    | <ul style="list-style-type: none"> <li>• Target audience</li> <li>• Attendance</li> <li>• Access to those without digital access</li> </ul>   | <ul style="list-style-type: none"> <li>▪ Lead-in time of 4 weeks (publicity, setting agenda)</li> <li>▪ Consultation to run between October to November 2023</li> </ul>  |



## Appendix 5 – Consultation responses

Consultation on Ceredigion’s 2023 Draft Local Housing Market Assessment (LHMA) began on the 14<sup>th</sup> of December 2023 with a presentation to the Strategic Housing Partnership, the consultation ran until 19<sup>th</sup> January 2024 (5 weeks). The relevant extract of the meeting minutes is available on request. The consultation returned several responses following in person discussion in the SHP and subsequently 2 formal written responses.

No direct questions were asked of respondents, simply to feedback and comments on the Assessment itself. The responses are included below with the corresponding LHMA Working Group response. Typing and grammar errors within the written responses have been amended for reader ease, however, the content and context remain as they were submitted.

Since consulting on the draft in December 2023, an error was identified in the planned supply and existing stock section of the tool. Following the correction of this error, the housing need estimates have changed, specifically, the affordable housing *net* need estimates. This change includes a decrease in the *net* affordable need over the first 5 years of the LHMA period, from 145 affordable homes to 44 affordable homes. Subsequently, the distribution of need (net) between affordable housing tenures (LCHO and intermediate, and social rent) has also been affected. There is now a greater *net* need for LCHO and intermediate properties compared to social rent properties. Overall, this change indicates that our plans for committed supply, removals and turnover of stock are more in-line with our current need than initially anticipated. The *gross* need (affordable and market) need estimated have remained the same. This change to the affordable *net* need estimates should be considered when reading the below responses, which refer to the initial *net* need estimated (145 affordable homes per year) set out in the draft.

| Response from  | Comment   | Response from CCC   |
|--|---|---|
| Strategic Housing Partnership – response to presentation on Draft LHMA | The tool's estimated market housing requirements are “ridiculous” - demands for properties are high, and if there was no need for housing, developers would stop building. Instead, the shortage of local contractors in Ceredigion to build properties and meet the demands for market dwellings was highlighted as the issue. | We share your concerns with the tool's estimated low need for market housing, which is not reflective of the situation in Ceredigion. This is highlighted throughout the LHMA and our concerns with the outputs and the tool has been raised with Welsh Government. |
|  | The tool's estimated high need for 1-bed properties in the social rented sector was queried. It cannot be assumed that everyone with a 1-bed home would never have anyone to stay. 2-bed  | The evidence for 1 bed properties in the social sector is well documented. The evidence from the housing register, coupled with our homelessness and temporary  |

|  |  |  |
|--|--|--|
|  | <p>properties are still very important and needed in Ceredigion. There needs to be a way around moving those who live in larger family homes, that no longer need them, to move into smaller homes.</p>  | <p>accommodation usage has informed our Housing Strategy direction, our current Prospectus, and our Rapid Rehousing Plan. Whilst we recognise that the desire for many would be a 2-bed property this is not a consideration when looking at development, which is driven by need and not want. It should also be noted that the benefit system would not support additional bedrooms on that basis. It is recognised that 2 bed properties still have a place within our future demand and developments, where appropriate, but solely based on need.</p>   |
|  | <p>The decrease in household size and how this would impact the need for houses, regardless of a declining population, was raised.</p>   | <p>Comment noted. We recognise that the latest data on average household size is not reflected within the 2018-household projections (which the LHMA tool uses), however, the 2018-based projections are the most recent projections available to use at the time of writing. The limitations of using the 2018-based projections to calculate housing need are reflected within the LHMA.</p>   |
|  | <p>Housing affordability driving out-migration was challenged - young people are moving from Ceredigion to areas with worse housing affordability ratios, e.g., Cardiff. Further discussion elaborated that the exodus of young people from Ceredigion is a natural process and something that will always happen. The focus should be on making Ceredigion more attractive and desirable place for people to come back to. It was noted that the LHMA needs to capture those people who do move back to the area to start a family or retire to, however, it was acknowledged that this may be difficult to quantify.</p> | <p>Comments noted. There are a number of reasons why people move out of Ceredigion, the LHMA highlights housing affordability as being potentially one of them, which has been identified as an issue by residents within a number of our public consultations. For example, Ceredigion's Assessment of Local Well-being, which is published on Ceredigion County Council's website.</p> <p>We note the focus you are suggesting, and this is reflected within our Corporate Strategy 2022-2027, with a key priority being investing in Ceredigion through boosting the economy, supporting businesses, and enabling employment.</p> |

|  |  |   |
|--|--|---|
|  |  | <p>In relation to capturing the residents that return to Ceredigion, unfortunately there is no quantitative data available to evidence people returning to Ceredigion to start a family or retire to, only anecdotal evidence.</p>  |
|  | <p>A limitation of the tool was highlighted which is that it does not consider the backlog of market dwellings was mentioned.</p> <p>The figures are inaccurate, and it will be difficult to consult on figures that are not reflective of Ceredigion's situation. The formal feedback from Wales and West Housing Group (WWH) on the Draft 2023 LHMA will reflect this.</p>               | <p>We share your concerns with the tool and its estimations. This methodological limitation is reflected within the LHMA, and our overall concerns have been raised with Welsh Government.</p>  |
|  | <p>It was queried whether there was any duplication within the specific housing need requirements. It was responded that there is duplication, however, this is difficult to quantify as different methodologies are used.</p>   | <p>As highlighted during the presentation, there is potential for duplication within the specific housing need requirement figures due to the different methodologies used. We will explore alternative methodologies during the rewrite to try and resolve the issue and seek support from Welsh Government on this.</p>   |
|  | <p>The tool doesn't take into consideration the corporate direction that Ceredigion County Council (CCC) is taking, to boost the economy. There are several investments that are not considered, such as Growing Mid Wales, which will create jobs and by their nature will be better paid. This challenges both the population projections and the affordability element of the tool.</p> | <p>We agree with the point made; the 2018-higher variant projection used by the LHMA tool does not take these factors into consideration. The potential impact of the Corporate Strategy and economic plans on future housing need have now been reflected within the LHMA. The next LHMA rewrite will seek to address this issue by producing different growth scenarios (e.g., job and employment led projections).</p> |

|  |  |  |
|--|--|--|
| <p>Ceredigion based Housing Developer – response to LHMA</p> | <p>1. You have asked for comments on the above draft LHMA. This LHMA is the latest in a long line of LHMA's that I have seen or commented on, the first being the Local Housing Needs Survey 2004 produced by ORS. All of the LHMA's have been totally inaccurate in their predictions and have, in the main, been a waste of time and money. The latest draft LHMA based on the Welsh Government 'tool' for carrying out the LHMA is absurd. This 'tool' should have been left in the box.</p>                      | <p>Thank you for taking the time to read the report so thoroughly and for providing such detailed feedback. Your comments have been noted. Below are Ceredigion County Council's responses to your comments.</p>   |
|  | <p>2. The current household size in Ceredigion is 2.3 persons. The current household size in Northeast England is 2.23. In Scotland the household size is 2.13. The population in Ceredigion in 2021 was 71,500. If the population in Ceredigion was static and the household size reduced to 2.13 then there would be a need for 2675 more homes (Note: If the rate of decline of the population aged 1-64 between 2011 and 2021 continues, then the average household size is likely to decline significantly)</p> | <p>We acknowledge your point, and this has been reflected within the Assessment. The average household size for Ceredigion according to the 2011 Census was 2.3. The latest figure calculated using 2021 Census data is 2.2. This is done by dividing the overall number of usual residents in households (67,845) by the overall number of households (30,900).</p> <p>We recognise that the latest data on average household size is not reflected within the 2018-household projections (which the LHMA tool uses), however, the 2018-based projections have been used in the LHMA tool, in-line with best practice and because they are the most up-to-date projections at the time of writing. The limitations of using the 2018-based projections to calculate housing need are reflected within the LHMA.</p> |
|  | <p>3. It is worth noting that that in the ORS, LHMA which informed the current LDP it was predicted that the population of Ceredigion would increase over the period of the LDP, as it had been doing up until the introduction of the LDP. Is it a coincidence that the population has declined since the introduction of the LDP in 2013? (See figure 8, page 19).</p> <p>Prior to the introduction of the LDP, Ceredigion asked a District Valuer, to examine the economic viability of local</p>                 | <p>Comment noted. We are grateful for all contributions to consultations and the Replacement LDP will consider all available evidence available at the time of writing.</p>  |

|  |   |   |
|--|---|---|
|  | <p>builders providing affordable housing. He concluded that it was not viable. Despite this the local authority has insisted on 20% provision. In theory this provision can be contested, however the long timescales taken to resolve the viability issue, along with the costs of providing viability assessments has meant that many small builders had to stop building, with an associated loss of jobs in the trade.</p> <p>I pointed out during the LDP consultations that the policies were going to cause a major loss of trades (plus other associated jobs) people and their families and that this would affect the population demographic. Fig 11, Page 22 tends to support my predictions.</p>                        |   |
|  | <p>4. The Affordable (as opposed to affordable) homes should be provided by the RSL's with government funding.</p>  | <p>Comment noted.</p>   |
|  | <p>5. The tool estimates that annual open market need for Ceredigion is 22 units per annum. This compares with an average annual provision over the last five years of 144 units (see Fig 29, Page 45). Why would there be such a drop in demand? The tool is not fit for purpose.</p> <p>Over 95% of the open market homes our company has sold in recent years have been to locals moving less than ten miles. Thus, by the very definition of the word affordable, these homes have been affordable to locals.</p> <p>I can only assume that the 'tool' is incapable of considering demand for open market homes, so unless local developers and estate agents are consulted, there is no way this demand can be calculated.</p> | <p>CCC is concerned with the tool's estimated low need for market housing in Ceredigion and is reflected throughout the Assessment. The limitations of the tool are noted in that it does not capture the market housing requirement accurately, particularly as there is no provision for the backlog/ existing unmet need of market homes. This is backed politically, and we have raised our concerns with the Welsh Government ministers.</p> |

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|  | <p>Finally, I would point out that the moment that open market housing is not required the local developers/builders will stop building unless they want to lose money/go bankrupt/lose their homes etc.</p>   |   |
|  | <p>6. Employment - The employment data does not take into account the high level of self employment in Ceredigion.</p>   | <p>It is not a requirement under the WG LHMA guidance to provide a section on employment, however, we have looked at the claimant count due to it being a useful proxy of unemployment trends.</p>  |
|  | <p>7. Earnings and income - The high level of self employment distorts these figures</p>   | <p>The point is acknowledged, however, there is no quantitative evidence available to support this. CACI Paycheck data provides reliable and comprehensive data on gross household income by small geographical areas, and this has been utilised within the tool. CACI Paycheck data does not provide the breakdown of household income by employment type.</p>  |
|  | <p>8. Affordability - Table 5, Page 34 does not agree with the table presented at the SHP meeting of 15<sup>th</sup> December 2023. In the meeting the median house price in Wales in 2023 is £237,025.00 whereas in the draft LHMA the figure used is £187,750.00. If the figures used in the presentation are correct, then affordability in Ceredigion is very similar to the Wales figure. The figures being used are of limited use. The Aberystwyth market is totally different to the other markets, particularly the coastal market.</p> | <p>Comments acknowledged. The differences between the house prices within the presentation and the house prices in the LHMA is due to different datasets being used. The presentation uses the Land Registry Price Paid Data (PPD), whereas the LHMA uses the ONS HSPSSA dataset, which is based on the PPD. The differences between the two datasets are due to the different time periods used and a potential registration lag. This is explained fully in ONS' (2019) House price statistics for small areas QMI.</p> |

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|  |   | <p>As different sources of median house prices were used to calculate housing affordability across the three geographical areas (HMAs, Local Authority and National), we cannot directly compare the affordability of the HMA's with the Ceredigion's and Wales' figures.</p> <p>To avoid any confusion, we have now reflected the difference within the Assessment and noted that using different median house price data results in different affordability ratios.</p>   |
|  | <p>9. Number of households - Figure 25, Page 38 shows a huge discrepancy between the WG 2014-based principal projection and the WG 2018-based principal projection. They are only four years apart so how can they be so different? I suspect that they are both wildly inaccurate.</p> | <p>Comments noted. The population and household projections presented for Ceredigion are not produced by the Council, they are from the Welsh Government. The differences between the 2014-based and 2018-based projections are due to demographic trends seen during this time period, but also the change in the methodology between the two sets of projections, as well as the change in the base year of the projection.</p> <p>There have been some underlying demographic changes to note in the intervening four years. In Ceredigion, the birth rate has continued to fall (with the total fertility rate falling from 1.59 in 2014 to 1.48 in 2018), and improvements in life expectancy have stalled, while migration patterns have been fluctuating.</p> <p>Unfortunately, it is difficult to understand the true impact of the demographic trends on the projections due to the methodological changes between the two projections. We recognise that the 2018-based projections are now slightly outdated, however, these are the most recent projections available at the time of writing. We have raised our concerns</p> |



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|  |   | with the low household growth reflected within the WG 2018-based projections, see section 1.3.9 Number of households.  |
|  | <p>10. Second homes - There is no proof that second homes cause locals to be priced out of the housing market. There is only anecdotal evidence. The owners of 2nd homes provide a lot of work for local tradesmen and also contribute to the hospitality industry. The idea that they should be driven out of the local housing market is based on totally unproven assertions.</p> <p>The policy of charging a substantial council tax premium on 2nd homes will only result in less employment for locals and increase movement of young people to areas where there is employment.</p> <p>The claim that young people are leaving because they cannot afford a house locally does not stand scrutiny. The areas that they move to have even higher house price to earnings ratios. For example, Cardiff and the Vale of Glamorgan, London and Southeast England, Bristol, Cheltenham etc. They move to these places because that is where they can get the work that they are qualified to do.</p> <p>The council tax premium will only damage the local economy even further. A better solution would be for the LA to require that a substantial proportion of any new development should only be available to local buyers. There should be a large allocation of land for this purpose so that land prices are kept low for this purpose.</p> | <p>Comments noted. The impact of second homes is multifaceted. The LHMA notes the benefits that second homes bring to Ceredigion, such as, the tourism industry and the benefits to the local economy, but also the drawbacks, housing affordability being possibly one of them. The LHMA does not state that second homes are directly pricing locals out of the housing market, however, it suggests a possible correlation between areas with high second home numbers and high household affordability ratios (e.g., the Coastal HMA). The LHMA highlights that second homes tend to be in more picturesque areas which by their nature have higher house values.</p> <p>The comment relating to the council tax premium is not within the remit of the LHMA consultation. CCC consulted with residents and stakeholders on council tax premiums of long-term empty properties and second homes in 2023. Refer to CCC Public Consultation on Second Homes and Long-Term Empty Properties – Consultation Feedback Report, for more information on this.</p> |
|  | <p>11. Long Term Empty Properties - Many of the long-term empty homes are empty because no one wants to buy them or live in them. There are empty homes all over the UK and</p>   | <p>Comments noted. There are initiatives to tackle the issue within the Long-Term Empty Property Action Plan. The council tax comment is not within the remit of the LHMA.</p>   |

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|  | <p>Europe. They are empty because they are not close to employment and/or amenities. The owners are presumably paying Council Tax and would like not to be doing so.</p>  | <p>CCC consulted with residents and stakeholders on what level of council tax premiums should be charged on Long-term Empty Properties and Second Homes in 2023. Refer to CCC's Public Consultation on Second Home and Long-Term Empty Property Council Tax Premiums - Consultation Feedback Report for more information on this.</p>   |
|  | <p>12. Non permanent Housing - The LA should consider the purchase and installation of prefab accommodation as an alternative to the current expensive provision of emergency accommodation.</p> <p>The cost of 2<sup>nd</sup> hand portacabins and caravans is less than the cost of 100 days in hotel/B&amp;B accommodation. The percentage return on capital if this investment was made is huge and the quality of accommodation could be superior.</p> | <p>Comments noted. The Housing Strategy takes into account temporary accommodation and will be reviewed accordingly.</p>  |
|  | <p>13. Student Accommodation - The University in Aberystwyth predicts an increase of 1000 students. They expect to accommodate 500 of these students. Presumably the other 500 will be hosted by the private sector? What type of housing does the LHMA presume is going to be needed?</p> <p>If the household size is 2 then 250 two beds are needed. If the household is 4 then 125 four bed units are needed.</p>  | <p>We acknowledge discrepancy between the tool's figures and the University projections. Therefore, further understanding of this is required and information will be sought.</p>   |
|  | <p>14. Higher variant projections - The higher variant projections are not high enough. See my previous comments.</p>   | <p>The population and household projections presented for Ceredigion are not produced by the Council, they are from the Welsh Government. In line with best practice, the 2018-based projection is the most up to date at the time of writing and was used within the current LHMA.</p> <p>We agree with your point that the 2018-based household higher variant projections are not high enough. However, the higher variant is our 'preferred projection', as based on the options (lower, higher and default 2018-based), it</p> |

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|  |   | <p>provided the most appropriate output for Ceredigion. This is reflected within the LHMA under Section '1.3.9 Number of Households'.</p> <p>The Assessment highlights the increasing uncertainty of the projections the further away from a Census and applied a word of caution over their use. The Council will aim to address this issue within the next LHMA process (rewrite), by looking at alternative growth scenarios for Ceredigion.</p>                               |
|  | <p>15. I share the Council's disappointment with the results of using the LHMA 'tool'. The tool is not fit to be used in the context of a county like Ceredigion. I could comment in more detail, but time constraints mean the above will have to do. When I came back to Aberystwyth in 1985 there was not a construction contract that could not be carried out by a local constructor using local architectural, civil, structural, quantity surveying consultants. Since that time there has been a massive diminution in all these capabilities. This diminution is entirely due to the failure of national and local government to address the issues facing Ceredigion (and many other rural/coastal counties).</p> <p>The procurement and planning systems adopted have destroyed local businesses and therefore employment at a huge rate. This has resulted in a decline in the local working age population and has damaged every part of the economy. It has also damaged the Welsh language.</p> <p>I am not aware of anyone in the private sector, other than myself, that has been consulted on this LHMA. Surely there are other builders, as well as architects, engineers, quantity surveyors and estate agents that should have been consulted.</p> | <p>Your comments are noted, and we will take them on board during the production of the next LHMA. We appreciate the time you have taken to read the report and provide detailed feedback.</p> <p>This comment is not within the remit of the LHMA.</p> <p>The decision was made that it was shared with Strategic Housing Partnership only. The Team always welcome discussion on increasing membership, which we will explore again during the production of the next LHMA.</p> |

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|  | <p>This LHMA assumes that the previous failures of government which led to population decline will continue. This assumption is an acceptance of failure and should be treated with the contempt it deserves.</p> |  |
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| Wales and West Housing Group (WWH) | It is clear that the use of the WG template has delivered some unexpected outcomes that do not reflect the reality that we experience. On that basis it is therefore difficult to provide any meaningful feedback. If there is an opportunity to review the methodology we would be happy to assist with that. | Thank you for your feedback, your comment has been noted and we will be in touch if there is an opportunity to review the methodology. |
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