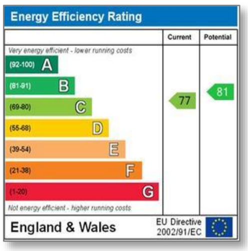
Mid and South West Wales Housing Assessment

Housing Market Summary for Carmarthenshire

DRAFT: December 2019



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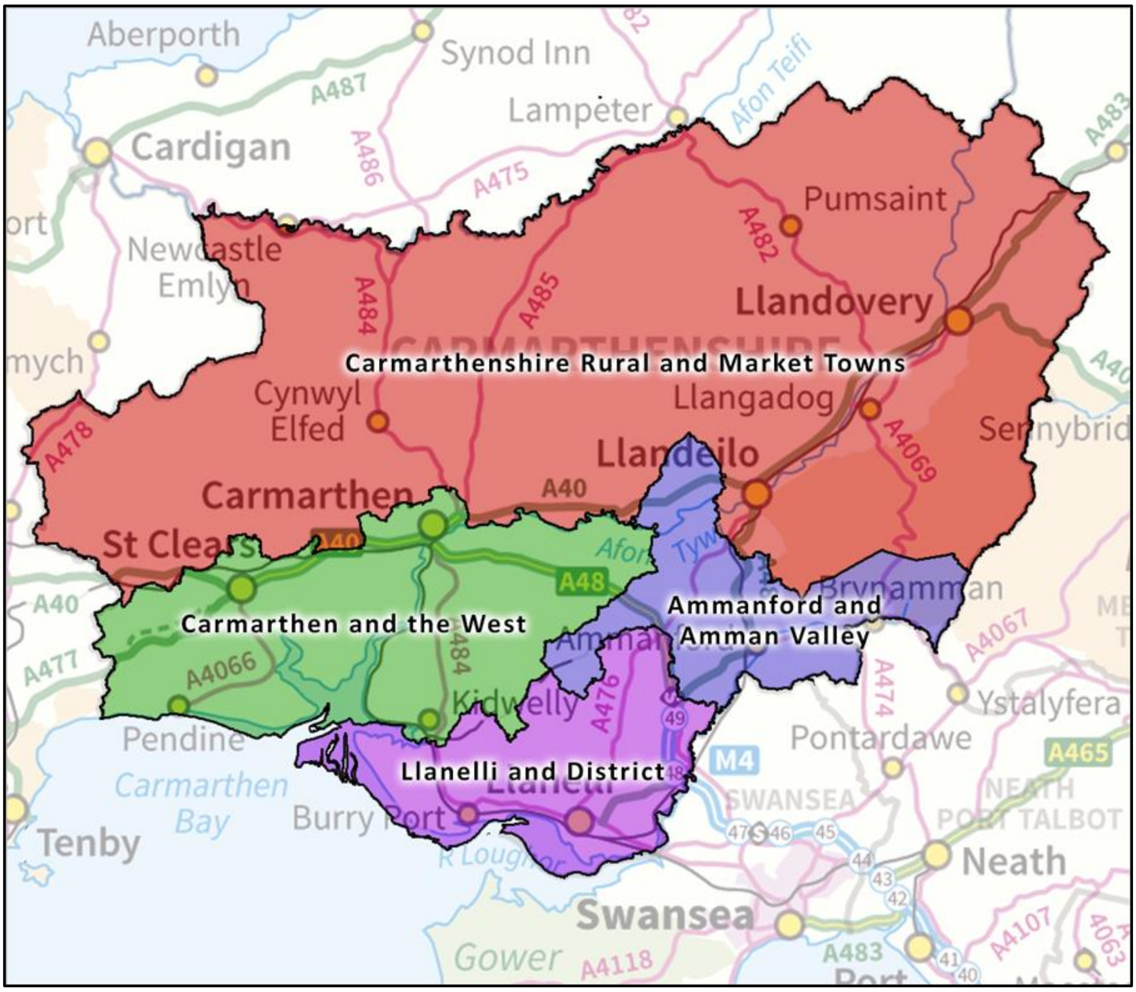
Introduction

1. Opinion Research Services were commissioned by the local authorities of Mid & South West Wales to undertake a cross-border assessment of housing needs in accordance with best practice. This document is a sub-area analysis for Carmarthenshire; and should be read in parallel with the accompanying wider regional report. It can be noted that part of Carmarthenshire is within the Brecon Beacons National Park. A separate report covers the wider Brecon Beacons planning authority area.

2. Carmarthenshire County Council is a unitary authority in South West Wales. It borders Ceredigion to the north; Powys, Neath Port Talbot and Swansea to the east; the Bristol Channel to the south; and Pembrokeshire to the west. The three largest towns are Llanelli, Ammanford, and Carmarthen (the county town and administrative centre).

3. The most recent Affordable Homes Delivery Plan (2016) subdivided Carmarthenshire into four "Action Areas" for planning purposes (Figure 1):

Figure 1: Sub-Areas in Carmarthenshire

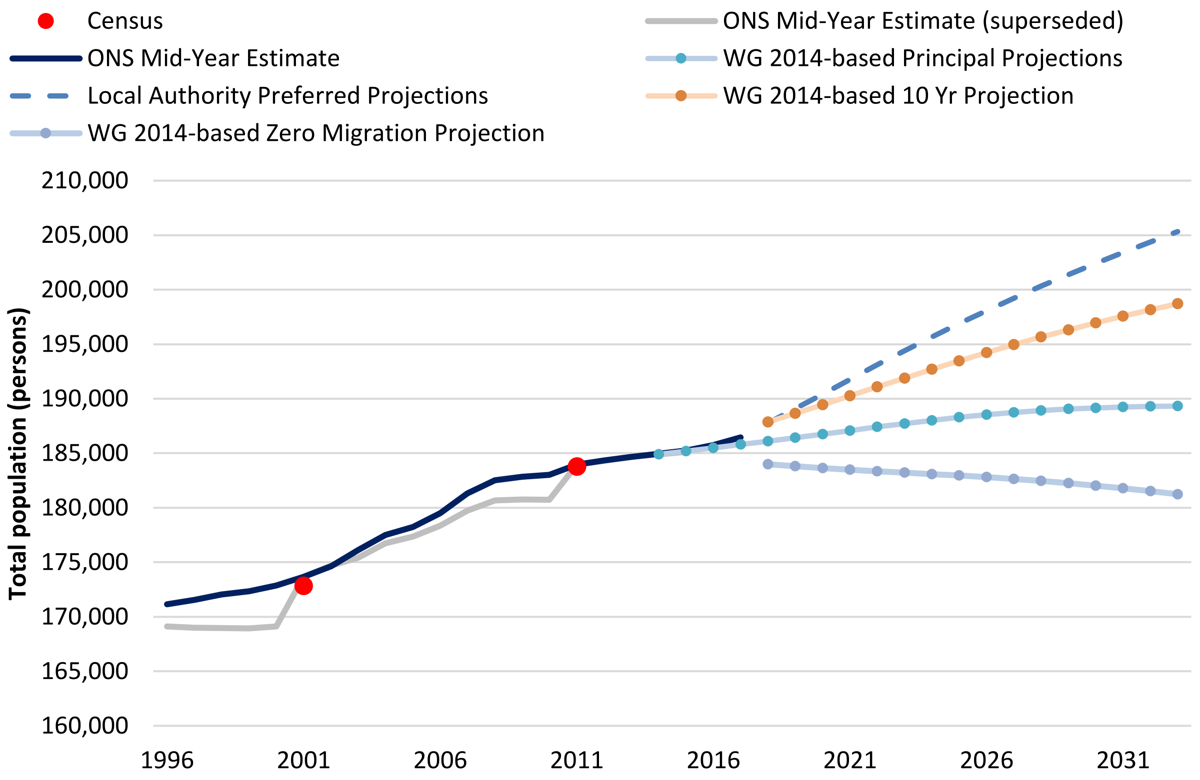


Population Trends and Projections

4. Population and household change are key drivers of demand for homes and these typically form the basis for the assessment of any new housing required.

5. Population projections are based on past trends, and Figure 2 shows the ONS annual mid-year population estimates over the period since 1996 (which take account of data from the 2001 and 2011 Census), together with the Welsh Government Principal Projection, itself based on 5-year migration trends (2009-14), and Carmarthenshire's preferred population projection. Carmarthenshire County Council is currently basing its Local Development Plan on independently-calculated alternative population and household projections, which utilise migration flow assumptions based on a 16-year historical period (2001-17). These different scenarios clearly show the impact that different migration assumptions can have on the future projections.

Figure 2: Carmarthenshire: Custom Projection with 2014-based Population Projections, Census and MYE (Source: Census, ONS, Welsh Government, Carmarthenshire County Council)



6. Figure 3 shows the annual change in population together with the components of change, which are broadly classified into two categories:

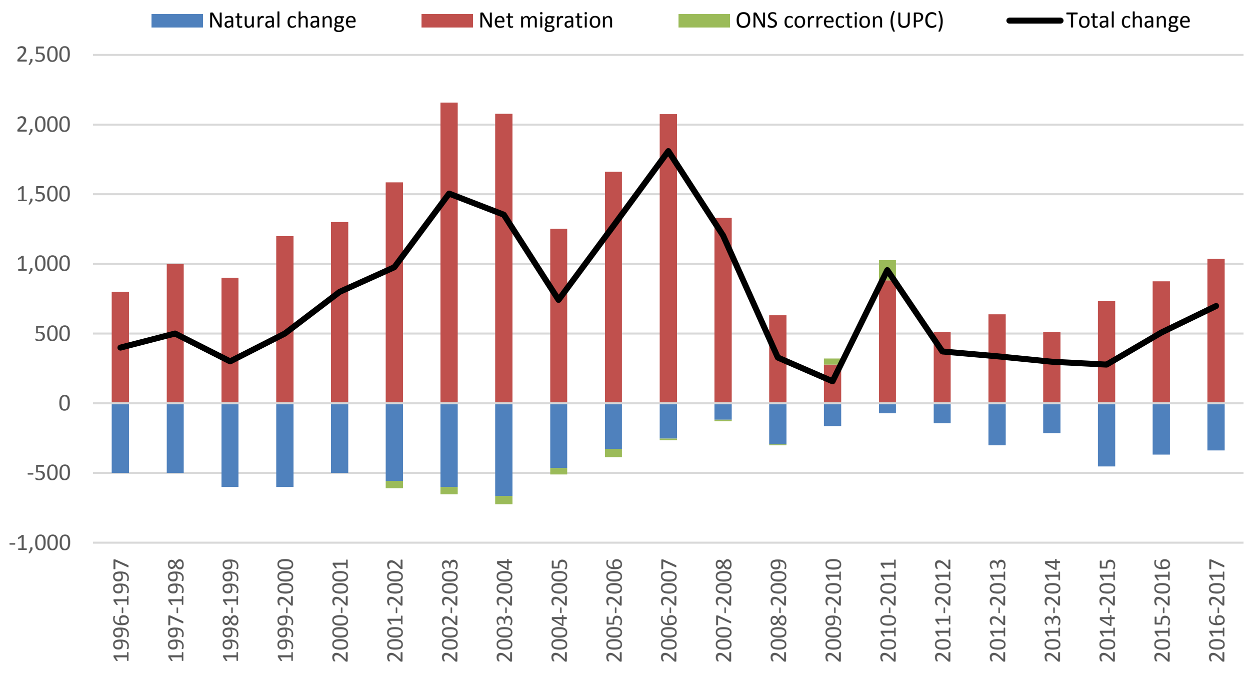
» Natural change in the population (in terms of births and deaths); and

» Changes due to migration, both in terms of international migration and moves within the UK.

7. Given that the population estimates in 2001 and 2011 are far more accurate and robust than the component of change data from year-to-year, the ONS factor in an “accountancy” adjustment to the components of change to correct the data and ensure that it reconciles with the more accurate estimates for the total population in the two Census years. Therefore, in addition to the known population flows, an element of “Unattributable Population Change” (UPC) is included in the figures.

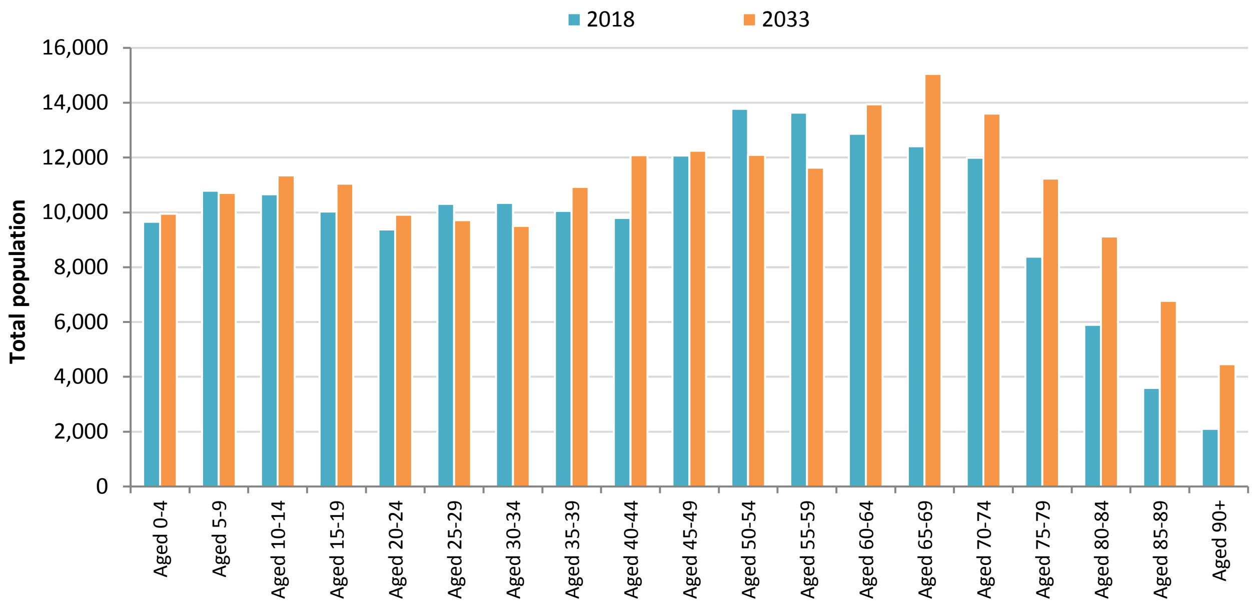
8. The number of deaths has consistently exceeded the number of births each year; although there has been consistent growth in the population as a consequence of net inward migration. However, lower migration rates in more recent years have led to a slower growth in the overall population. In particular, the rate of growth sharply slowed in the years 2006-2010, and more recently has been rising again to 2017.

Figure 3: Components of Population Change (Source: ONS, Census, Welsh Government)



9. Figure 4 considers the age structure of the current and future population. This shows that the number of persons in most age groups under 60 are not expected to increase dramatically over the 15-year period 2018-2033, whereas significant increases are projected for each group aged 65 or over. The overall number of persons aged 65 or over is projected to increase from 44,400 persons in 2018 to 60,200 persons in 2033; this represents an additional 15,800 older persons, a growth of 36%.

Figure 4: Projected Population by Age: Preferred Population Projection (Source: Carmarthenshire County Council)



10. Figure 5 shows the overall population estimates for each sub-area together with the 5-year changes from 2002 to 2017 (Figure 6). The most dramatic increase in population has been in the Llanelli and District sub-area, accounting for 48% of the total population growth over the period. The smallest growth has been in the Carmarthenshire Rural and Market Towns sub-area, accounting for only 5% of the growth. This is primarily due to a slow decline in the population of the area since 2007.

Figure 5: Total Population Estimates 2002-2017 by Sub-Area (Source: ONS Mid-Year Estimates)

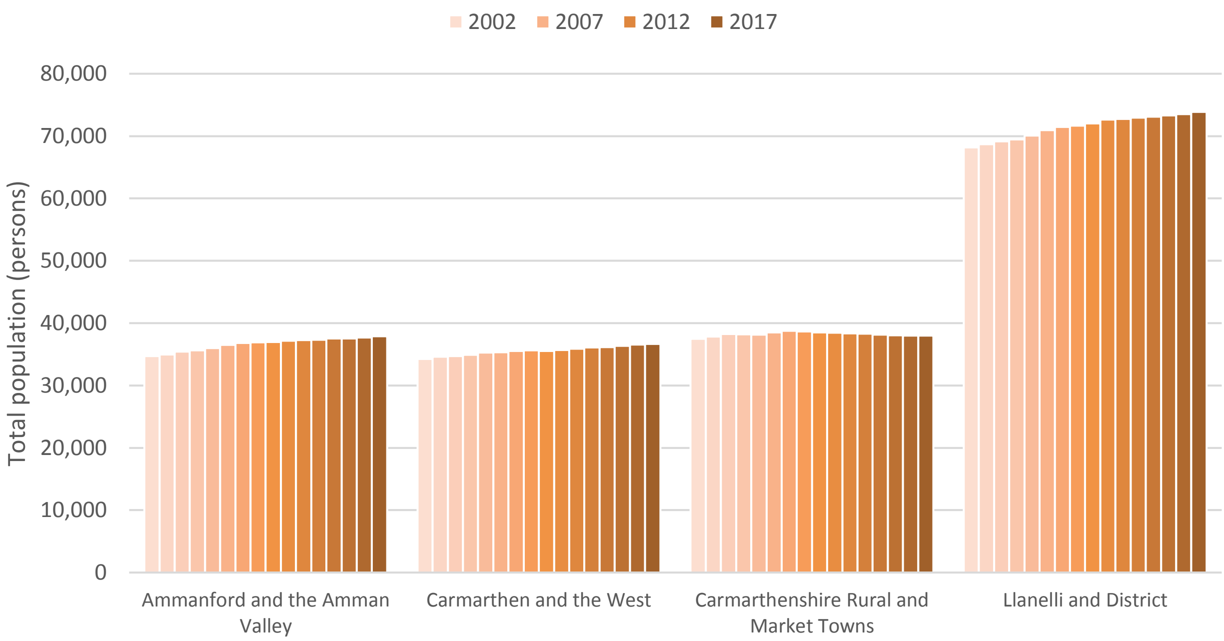
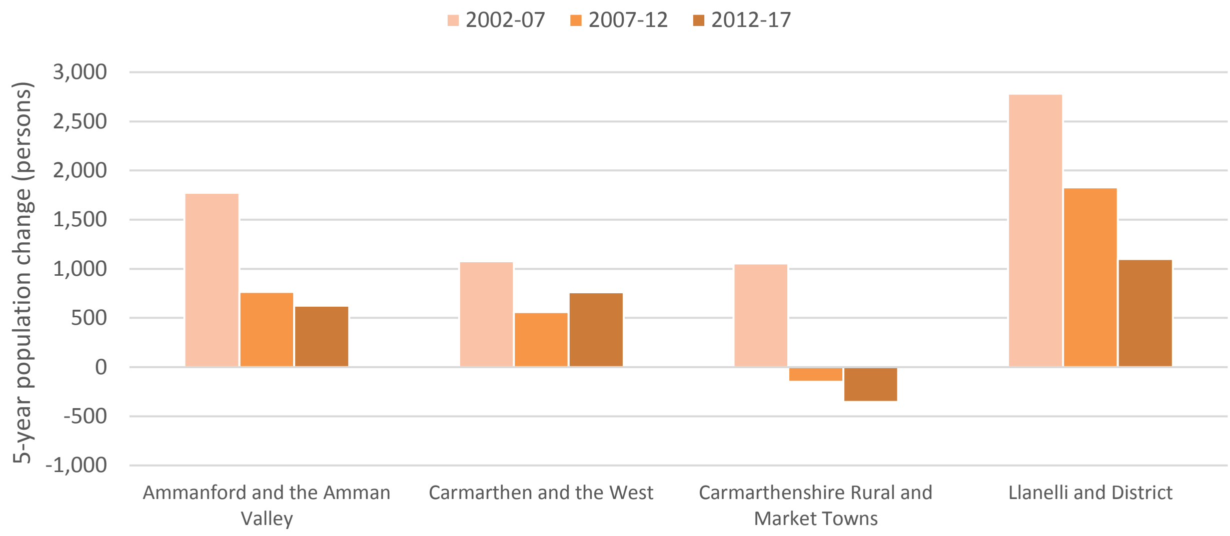
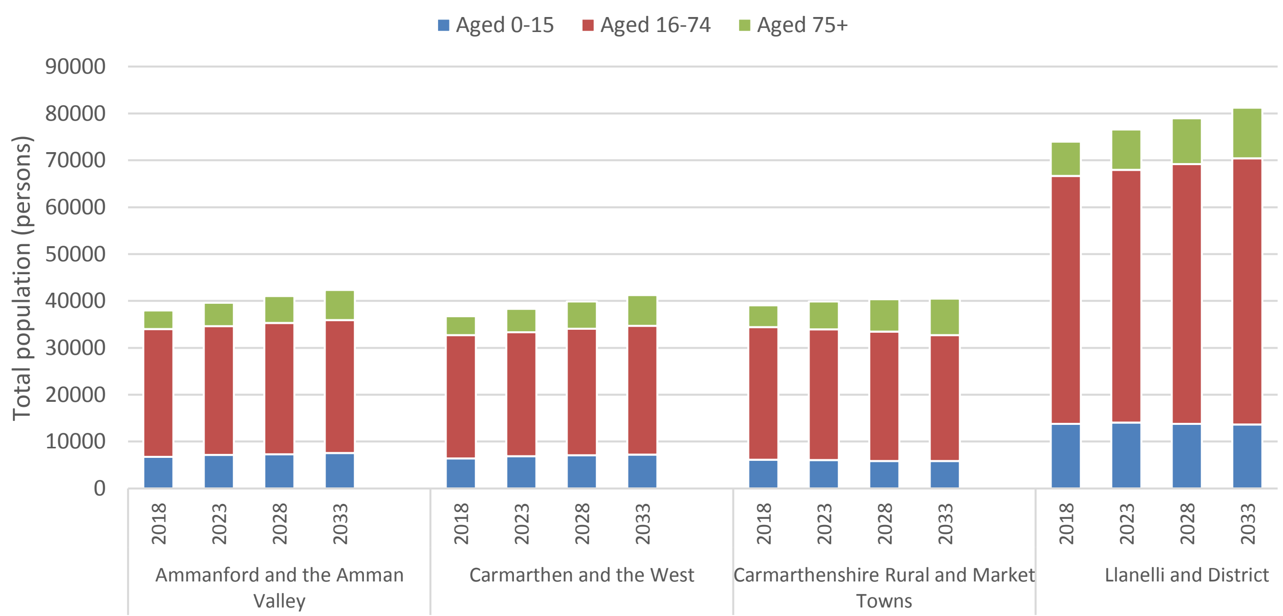


Figure 6: 5-Year Change in Population Estimates 2002-2017 by Sub-Area (Source: ONS Mid-Year Estimates)



11. Population change by sub-area was calculated through projecting forward past trends in population change for each sub-area; and constraining the total to the overall population projection on a year-by-year basis. Figure 7 shows the projected age profile by sub-area. The largest increase in the elderly population is projected to be in the Llanelli and District sub-area (an increase of almost 3,500 residents aged 75+), and to a comparable extent in the Carmarthenshire Rural and Market Towns sub-area (an increase of around 3,100). There are increases projected of almost 800 persons aged under 15 in both the Ammanford and the Amman Valley, and the Carmarthen and the West sub-areas; with smaller decreases in the same age group in the Carmarthenshire Rural and Market Towns and Llanelli and District sub-areas.

Figure 7: Projected Population by Age: Carmarthenshire Sub-Areas (Source: Welsh Government, ORS Model)



12. Much of the increase in the elderly population can be attributed to current residents ageing (rather than through migration into the area), whereas the decrease in the younger population can be primarily attributed to outward migration.

Household Trends and Projections

13. Household projections are based on the population projections, taking account of changes to household characteristics which impact on the number of people in each household. These changes are reflected in variations to the average household size.

14. Figure 8 shows that household sizes in Carmarthenshire are getting smaller. In 1991, the average household size was approximately 2.5 people; whereas by 2001 it was just over 2.3 persons. The household projections indicate that household sizes are likely to reduce to an average of around 2.2 by 2031. A falling household size means that a given population will form into more households in the future. The number of households the increasing population of Carmarthenshire is projected to form into is shown in Figure 9.

Figure 8: Average Household Size (Source: Welsh Government Estimates and Carmarthenshire Preferred Household Projections)

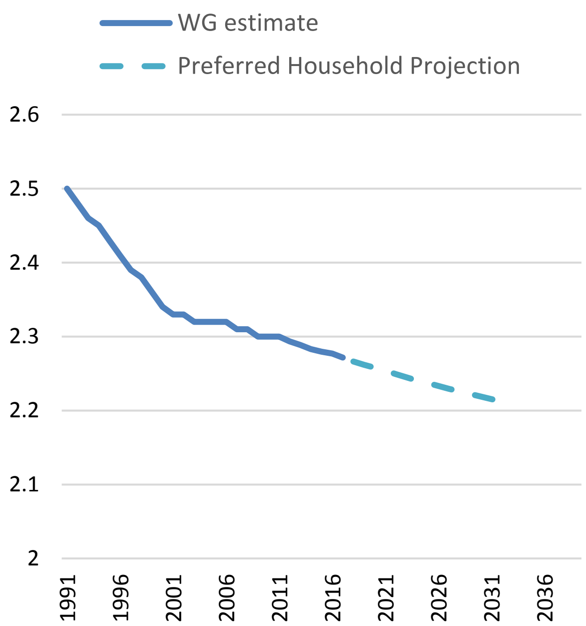
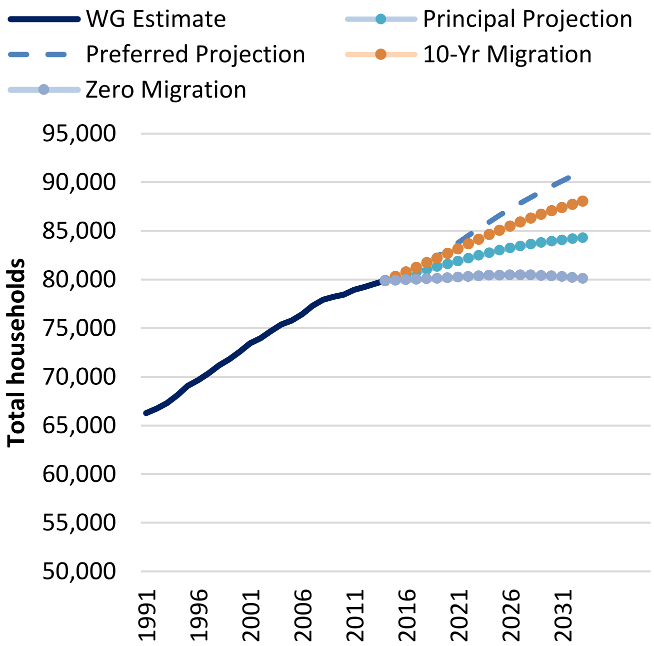


Figure 9: Household Trends and Projections (Source: WG household estimates, WG household projections and Carmarthenshire Preferred Household Projections)



15. Figure 9 and Figure 10 show the number of households estimated by the Welsh Government (up to 2017) and the Carmarthenshire preferred household projections. The projections suggest an increase in the number of households over the 15-year period 2018-2033 of almost 10,000.

Figure 10: Projected Household Change 2018-2033 (Source: Carmarthenshire County Council Preferred Household Projection)

	Total Households				Total change 2018-33
	2018	2023	2028	2033	
Preferred Projection	81,649	85,249	88,466	91,204	+9,555

16. Figure 11 shows the outputs of the demographic modelling analysis undertaken for the housing assessment, which disaggregates the preferred household projection scenario into the identified geographic sub-areas.

17. Considering the households into which the population is projected to form, all sub-areas show a net household increase. 42% of the increase is projected to occur in the Llanelli and District sub-area, likely as a function of the previously noted increase in the elderly population.

Figure 11: Projected Household Change 2018-2033 by Sub-Area (Source: Carmarthenshire County Council Preferred Household Projection, ORS Model)

	Total Households				Total change 2018-33
	2018	2023	2028	2033	
Ammanford and the Amman Valley	16,486	17,332	18,032	18,791	+2,305
Carmarthen and the West	16,148	17,223	17,949	18,499	+2,351
Carmarthenshire Rural and Market Towns	16,621	17,196	17,735	17,509	+888
Llanelli and District	32,394	33,498	34,751	36,405	+4,011
TOTAL	**81,649**	**85,249**	**88,466**	**91,204**	**+9,555**

Housing Tenure

18. The study considered trends in tenure mix for Carmarthenshire over the last thirty years and this shows some significant changes in the balance between owner occupiers and those renting (Figure 12, Figure 13 and Figure 14).

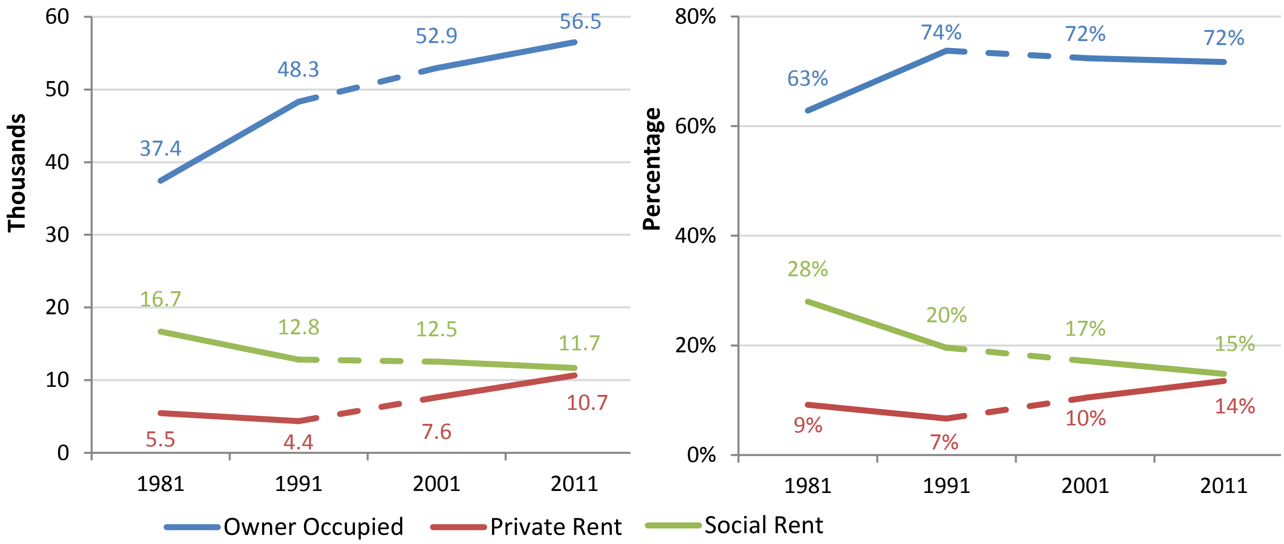
19. In the 1991 Census, students and schoolchildren were treated as usually resident at their 'home' or vacation address. In the 2001 Census, students and schoolchildren in full-time education studying away from the family home were enumerated as resident at their term-time address. This contributed to a notable increase in the number of privately renting households in areas with high concentrations of students between 1991 and 2001 (dashed lines in Figure 13 and Figure 14), as a result of the term-time renting student population being included in this group as of 2001.

Figure 12: Households by Tenure 1981-2011 (Source: UK Census of Population. Note: Figures may not sum due to rounding)

Tenure	Total Households				Net Change		
	1981	1991	2001	2011	1981-1991	1991-2001	2001-2011
Owner occupied	37,400	48,300	52,900	56,500	+10,900	+4,600	+3,600
Private rent	5,500	4,400	7,600	10,700	-1,100	+3,300	+3,000
Social rent	16,700	12,800	12,500	11,700	-3,800	-300	-900
TOTAL	**59,600**	**65,500**	**73,100**	**78,800**	**5,900**	**7,600**	**5,700**
Owner occupied	62.8%	73.8%	72.4%	71.7%	+10.9%	-1.3%	-0.7%
Private rent	9.2%	6.7%	10.4%	13.5%	-2.5%	+3.8%	+3.1%
Social rent	28.0%	19.6%	17.2%	14.8%	-8.4%	-2.4%	-2.3%

Figure 13: Number of Households by Tenure 1981-2011 (Source: UK Census of Population. Note: Dashed section denotes change in tenure definition)

Figure 14: Percentage of Households by Tenure 1981-2011 (Source: UK Census of Population. Note: Dashed section denotes change in tenure definition)



20. The tenure changes show:

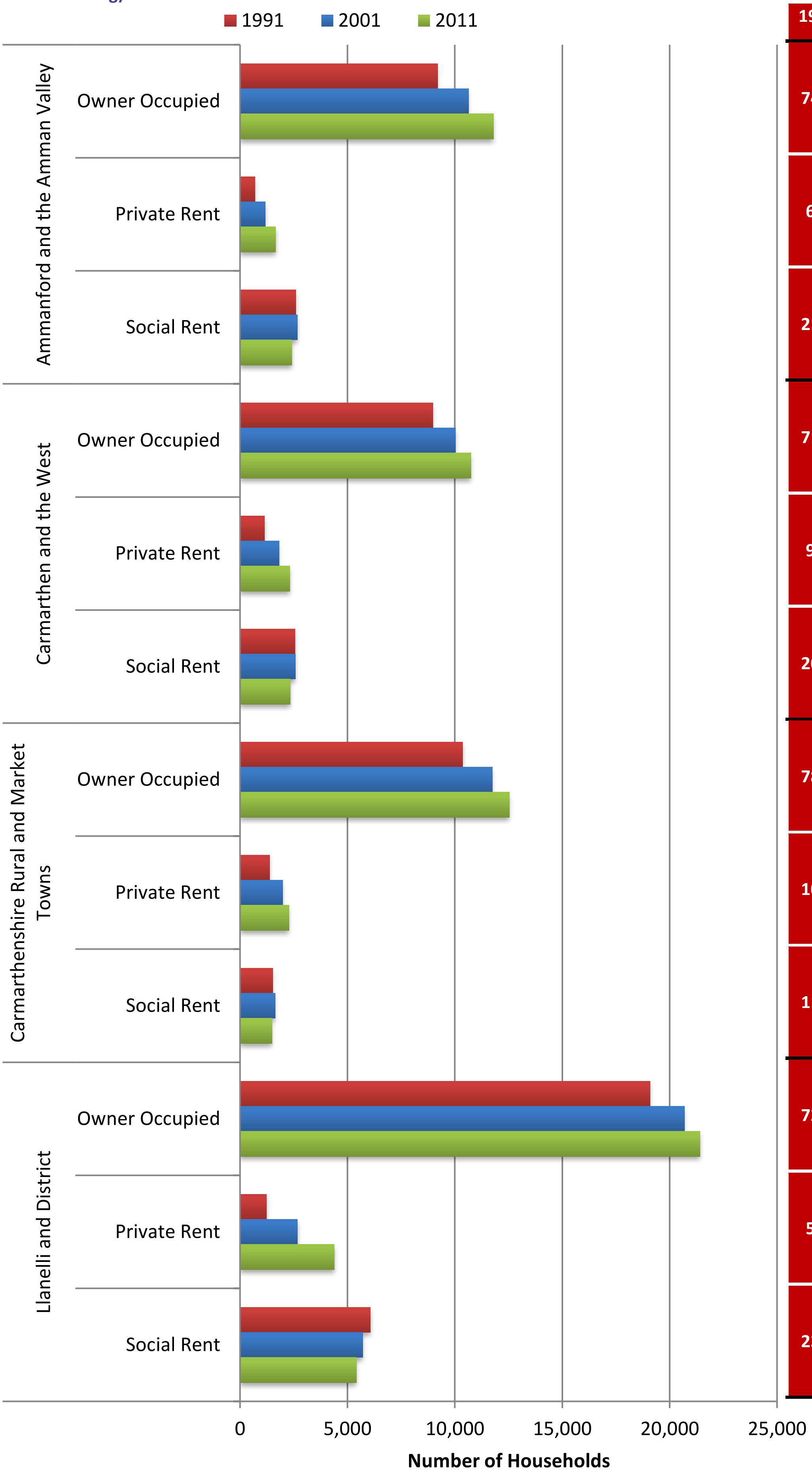
» From 1981-1991: the number of owner occupiers increased from 37,400 to 48,300 households (a gain of almost 11,000). The number of social tenants reduced from 16,700 to 12,800 households (a loss of over 4,000), and the number of private tenants also reduced by over 1,000. The reduction in social rent and corresponding increase in owner occupation over this period can be ascribed, in part, to the introduction of the right to buy scheme in 1980.

» From 1991-2001: the number of owner occupiers continued to climb, increasing from 48,300 to 52,900 households (a gain of 4,600); this was alongside a growth of private tenants, increasing from 4,400 to 7,600 households (a gain of 3,300). The number of social tenants reduced by 300.

» From 2001-2011: the number of owner occupiers increased from 52,900 to 56,500 (an increase of 3,600 households), whilst the number of private tenants also increased from 7,600 to 10,700 households (a gain of 3,000). The number of social tenants decreased by 900. It should be noted that the right to buy was abolished throughout Wales in 2019; and this is likely to lead to future increases in the social rented sector.

21. The change in relative tenure varies across Carmarthenshire (Figure 15). In general, the largest change is in the Llanelli and District sub-area. This reflects the population density in Carmarthenshire.

Figure 15: Tenure by Sub-Area – Carmarthenshire (Source: Census 1991, Census 2001 and Census 2011. Note: Figures may not sum due to rounding)



Sub-Area	Tenure	1991	2001	2011
Ammanford and the Amman Valley	Owner Occupied	74%	73%	74%
	Private Rent	6%	8%	10%
	Social Rent	21%	18%	15%
Carmarthen and the West	Owner Occupied	71%	70%	70%
	Private Rent	9%	13%	15%
	Social Rent	20%	18%	15%
Carmarthenshire Rural and Market Towns	Owner Occupied	78%	76%	77%
	Private Rent	10%	13%	14%
	Social Rent	11%	11%	9%
Llanelli and District	Owner Occupied	72%	71%	69%
	Private Rent	5%	9%	14%
	Social Rent	23%	20%	17%

Cost of Home Ownership

22. Figure 15 shows the lower quartile house prices by bedroom size. The data shows both the lower quartile price for existing properties and new build dwellings. When considering first time buyers in particular, many of the purchasers are likely to be newly-forming households seeking smaller homes. The degree to which new build properties are more expensive than existing homes varies considerably by size of dwelling. This is likely to be down to a range of factors which include the location of new build housing, the relative size of properties, gardens and the availability of parking, comparative quality and condition of existing stock, and other intangible issues such as character.

23. House price trends (2001-2018) based on lower quartile house prices are shown in Figure 17. This data has been adjusted to take account of and remove the impact of inflation; therefore the values reflect real changes in house prices since 2001. Real house prices increased substantially in the period 2001-2008 (from £47,900 to £133,900 at 2018 values, a real increase of 179%). Values then reduced to the start of 2014, gradually increased up to 2017 and have since stabilised around the £100,000 mark into 2018.

Figure 16: Lower Quartile Prices for Existing Dwellings and Newly Built Dwellings 2017-18 by Property Size (Source: ONS House Price Statistics, Valuation Office Agency and Land Registry Price Paid Data)

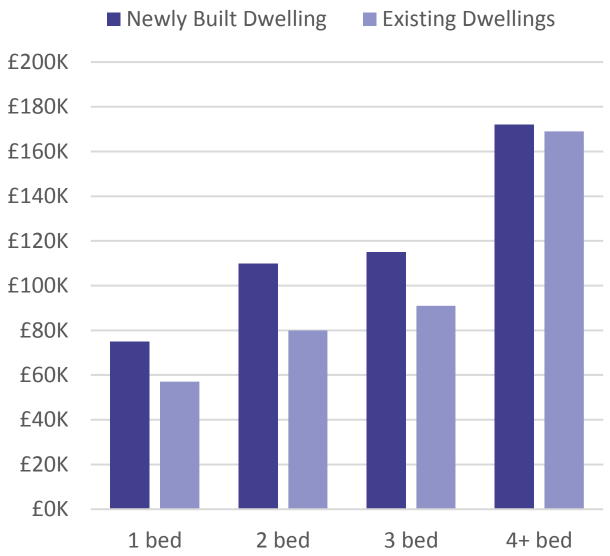
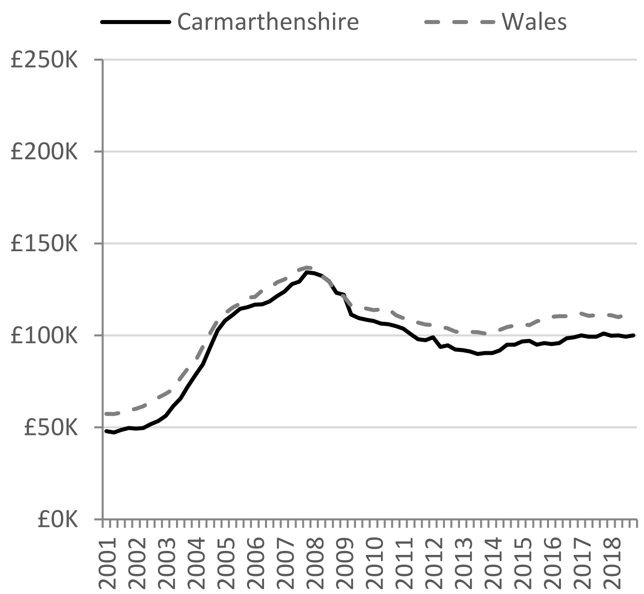


Figure 17: Real House Price Trends: Lower Quartile Prices Adjusted to 2018 Values (Source: ONS House Price Statistics; Bank of England Consumer Prices Index)



24. There is also some variance in house prices across Carmarthenshire, as shown on the maps below, Figure 18 and Figure 19. House prices in the Carmarthenshire Rural and Market Towns sub-area have house prices that are over 25% above the Carmarthenshire average. Prices are 10-24% below average in the Llanelli and District and Ammanford and the Amman Valley sub-areas. In all areas there has been a modest reduction in house prices in real terms over the last 10 years. The largest declines (over 15%) are in the Llanelli and District and Carmarthen and West sub-areas.

Figure 18: Sub-Area House Prices Relative to County Average 2017-18 (Source: ONS House Price Data)

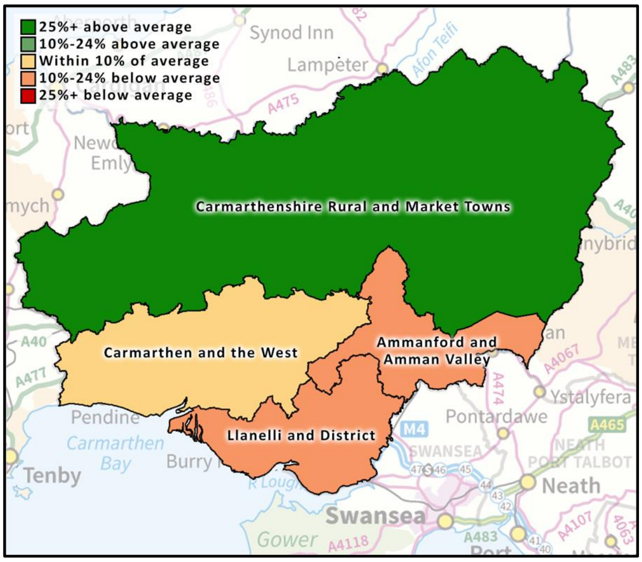
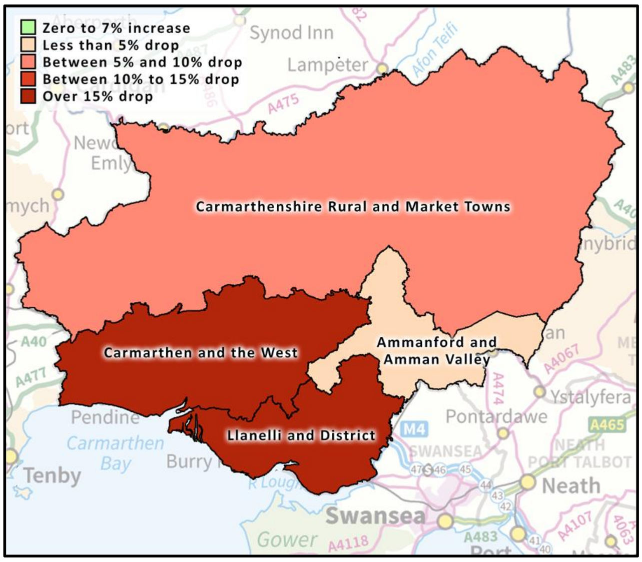
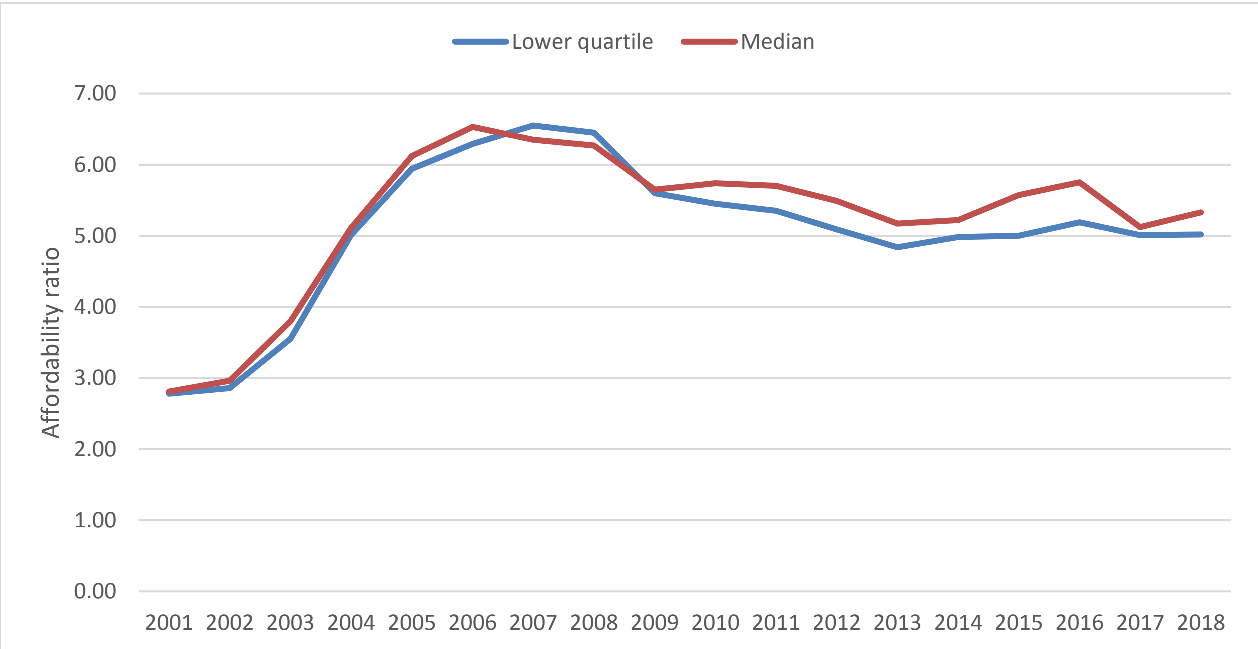


Figure 19: 10-year Change in Sub-Area House Prices 2008-2018 (Source: ONS House Price Data)



25. A key measure of affordability is the ratio of house prices to earnings. Figure 20 shows the variation over time of the workplace-based affordability ratio for both median and lower quartile house prices/incomes based on ONS data[1]. This closely follows the trends in house prices seen in Figure 17, with property becoming steadily more affordable since 2008, and recently exhibiting more stability.

Figure 20: Workplace Based Affordability Ratio Trends – Carmarthenshire (Source: ONS)



[1] https://www.ons.gov.uk/peoplepopulationandcommunity/housing/datasets/ratioofhousepricetoworkplacebasedearningslowerquartileandmedian

Cost of Renting

26. Figure 21 sets out the weekly rents for different property sizes. This includes:

» Median and lower quartile private rent;

» Local Housing Allowance (LHA) maximum (used to calculate housing benefit, based on the 30th percentile of local rented accommodation); and

» Social rent based on existing average rents.

Figure 21: Weekly Rent Thresholds 2018 (Source: Private Rental Market Statistics, Valuation Office Agency; Welsh Government. Note: Private rent data excludes housing benefit funded tenancies)

Weekly Rent £	Private Rent		Maximum Local Housing Allowance	Social Rent
	Median	Lower Quartile	Carmarthen Broad Rental Market Area	
Room only	£67.27	£61.79	£50.00	-
1 bedroom	£86.24	£74.74	£72.98	£71.98
2 bedrooms	£103.49	£94.29	£92.05	£80.74
3 bedrooms	£119.59	£108.63	£103.56	£89.07
4+ bedrooms	£149.49	£132.24	£126.58	£106.44

27. For all property sizes, the median private rent is the highest figure. Whilst the LHA rates are lower than the equivalent lower quartile private rents, it is important to note that the Valuation Office Agency (VOA) private rent data exclude housing benefit funded tenancies to ensure the figures are representative of non-subsidised free market rents.

Assessing Overall Housing Need

28. Certain types of household are not included within the projections. Homeless and concealed households increase the requirement for affordable homes, whilst overcrowded households in the private rented sector also require an affordable home. However, overcrowded households, if rehoused, will leave a market property for occupation by another household (Figure 22).

Figure 22: Current Households Not Counted by the Household Projections (Source: StatsWales, Census 2011. Note: figures may not sum due to rounding)

	Concealed and Homeless Households	Overcrowded in market	Change in affordable households	Change in market households	Net Change to household projections
	(a)	(b)	c=(a)+(b)	(d)=(a)-(c)	(e)=(c)+(d)
Ammanford and the Amman Valley	51	8	+59	-8	+51
Carmarthen and the West	49	23	+72	-23	+49
Carmarthenshire Rural and Market Towns	34	22	+56	-22	+34
Llanelli and District	118	46	164	-46	+118
TOTAL	**252**	**99**	**+351**	**-99**	**+252**

29. Applying these modifications to the projected housing need results in the following market/affordable household split over the 2018-33 period (Figure 23):

Figure 23: Housing Need by Tenure 2018-33 (Source: ORS model. Note: figures may not sum due to rounding)

	Households Requiring Market Housing			Households Requiring Affordable Housing		
	2018	2033	Net Change	2018	2033	Net Change
Ammanford and the Amman Valley	13,340	15,174	+1,834	3,146	3,668	+522
Carmarthen and the West	13,136	15,006	+1,870	3,012	3,542	+530
Carmarthenshire Rural and Market Towns	14,576	15,344	+768	2,045	2,199	+154
Llanelli and District	25,167	28,198	+3,031	7,227	8,325	+1,098
TOTAL	**66,219**	**73,722**	**+7,503**	**15,430**	**17,734**	**+2,304**

Five-Year Periods

30. In March 2006, Welsh Government published "Local Housing Market Assessment Guide", which details the methodology that authorities should use to establish need in their local housing markets. It contains a section on enumerating affordable need. This was subsequently supplemented by "Getting Started With Your Local Housing Market Assessment" in November 2014, which outlines a staged, quantitative approach to calculating housing need in detail. One key goal of this document was to introduce a consistency of approach across Wales.

31. The methodology as presented describes a five-year period, before being averaged out to annual figures. It implicitly assumes that any backlog of affordable need will be met within these five years. However, the 2006 guidance contains the following at paragraph 6.42:

> *6.42 In reality, levels of unmet need are unlikely to be reduced to zero given that people's housing circumstances change, and there will always be households falling in and out of housing need. The quota should be based upon meeting need over a period of five years, or the relevant local development plan time period, whichever is the longer. It does not imply that any individual household has to wait for this period.*
>
> *There may be merit in linking the quota to the remaining time period of the adopted housing policies or the likely time period of any forthcoming housing policies in development plans. It is not generally recommended to use a period of less than five years in which to meet all unmet current need. For the purposes of this assessment, it is necessary to decide the rate at which identified current need should be met. If a five-year period is used, this means that 20% of current unmet need should be addressed each year. However, this is a judgement which partnerships can make at the beginning of, or during, the assessment process.*
>
> **Local Housing Market Assessment Guide – WAG 2006**

32. The rate at which the current identified need (Figure 22) should be met is a judgement for the Council as part of their planning process. To assist the Council, the following tables sub-divides housing need over the 15 years of the plan period into three five-year periods (2018-23, 2023-28, 2028-33). In the first table (Figure 24), the backlog present at the start of the period is spread over the full length of the plan. The second table (Figure 25) illustrates the impact of meeting the backlog of need over the first five years.

33. Note that although the backlog of need is in affordable housing, providing this housing will reduce the market housing requirement (see Figure 22). As a result, the timetable for meeting the backlog of affordable need also impacts on the associated market requirement over each five-year period.

Figure 24: Housing need by tenure 2018-33 in five-year periods, backlog met over full 15 years (Source: ORS model. Note: figures may not sum due to rounding)

Backlog Over 15 Years	Households Requiring Market Housing							
	2018	Net Change 18-23	2023	Net Change 23-28	2028	Net Change 28-33	2033	Net Change 18-33
Ammanford and the Amman Valley	13,340	+679	14,019	+617	14,636	+538	15,174	+1,834
Carmarthen and the West	13,136	+670	13,806	+644	14,450	+556	15,006	+1,870
Carms Rural and Market Towns	14,576	+409	14,984	+268	15,252	+114	15,366	+790
Llanelli and District	25,167	+1,104	26,271	+1,015	27,286	+912	28,198	+3,031
TOTAL	**66,219**	**+2,862**	**69,081**	**+2,543**	**71,624**	**+2,120**	**73,744**	**+7,525**

Backlog Over 15 Years	Households Requiring Affordable Housing							
	2018	Net Change 18-23	2023	Net Change 23-28	2028	Net Change 28-33	2033	Net Change 18-33
Ammanford and the Amman Valley	3,146	+189	3,335	+173	3,508	+161	3,668	+522
Carmarthen and the West	3,012	+187	3,199	+178	3,376	+166	3,542	+530
Carms Rural and Market Towns	2,045	+48	2,093	+31	2,123	+19	2,143	+98
Llanelli and District	7,227	+387	7,615	+365	7,980	+345	8,325	+1,098
TOTAL	**15,430**	**+811**	**16,241**	**+746**	**16,987**	**+691**	**17,678**	**+2,248**
GRAND TOTAL	**81,649**	**+3,673**	**85,322**	**+3,290**	**88,611**	**+2,811**	**91,422**	**+9,773**

Figure 25: Housing need by tenure 2018-33 in five-year periods, backlog met over initial five years (Source: ORS model. Note: figures may not sum due to rounding)

Backlog Over 5 Years	Households Requiring Market Housing							
	2018	Net Change 18-23	2023	Net Change 23-28	2028	Net Change 28-33	2033	Net Change 18-33
Ammanford and the Amman Valley	13,340	+674	14,014	+620	14,633	+540	15,174	+1,834
Carmarthen and the West	13,136	+655	13,791	+651	14,442	+563	15,006	+1,870
Carms Rural and Market Towns	14,576	+409	14,984	+268	15,252	+114	15,366	+790
Llanelli and District	25,167	+1,073	26,240	+1,030	27,270	+928	28,198	+3,031
TOTAL	**66,219**	**+2,811**	**69,029**	**+2,569**	**71,599**	**+2,145**	**73,744**	**+7,525**

Backlog Over 5 Years	Households Requiring Affordable Housing							
	2018	Net Change 18-23	2023	Net Change 23-28	2028	Net Change 28-33	2033	Net Change 18-33
Ammanford and the Amman Valley	3,146	+228	3,374	+153	3,527	+141	3,668	+522
Carmarthen and the West	3,012	+235	3,247	+154	3,400	+142	3,542	+530
Carms Rural and Market Towns	2,045	+48	2,093	+31	2,123	+19	2,143	+98
Llanelli and District	7,227	+497	7,724	+311	8,035	+290	8,325	+1,098
TOTAL	**15,430**	**+811**	**16,241**	**+746**	**16,987**	**+691**	**17,678**	**+2,248**
GRAND TOTAL	**81,649**	**+3,621**	**85,270**	**+3,315**	**88,586**	**+2,836**	**91,422**	**+9,773**

Bedroom Size

34. Figure 26 represents the household split in Figure 23 calculated as a percentage of the total housing requirement:

Figure 26: Housing Need by Tenure 2018-33 represented as percentages of total positive need (Source: ORS model. Note: figures may not sum due to rounding)

	Households Requiring Market Housing	Households Requiring Affordable Housing	Totals
	% of Net Change	% of Net Change	% of Total Net Change
Ammanford and the Amman Valley	19%	5%	24%
Carmarthen and the West	19%	5%	24%
Carmarthenshire Rural and Market Towns	8%	2%	9%
Llanelli and District	31%	11%	42%
TOTAL	**77%**	**23%**	**100%**

35. Given this tenure split and the household sizes comprising these totals, the bedroom requirements of the households including this change can be derived (Figure 27):

Figure 27: Changes in Bedroom Requirements by Tenure – Households 2018-33 (Source: Welsh Government, ORS Model. Note: figures may not sum due to rounding)

	Households Requiring Housing				
	1-bedroom	2-bedroom	3-bedroom	4 + bedrooms	TOTAL
MARKET HOUSING					
Ammanford and the Amman Valley	+37	+403	+1,051	+342	+1,834
Carmarthen and the West	+80	+415	+928	+447	+1,870
Carmarthenshire Rural and Market Towns	+69	+240	+354	+105	+768
Llanelli and District	+83	+680	+1,793	+476	+3,031
TOTAL MARKET HOUSING	**+270**	**+1,738**	**+4,125**	**+1,370**	**+7,503**
AFFORDABLE HOUSING					
Ammanford and the Amman Valley	+92	+259	+158	+13	+522
Carmarthen and the West	+132	+231	+147	+20	+530
Carmarthenshire Rural and Market Towns	+37	+115	+5	-4	+154
Llanelli and District	+323	+355	+396	+24	+1,098
TOTAL AFFORDABLE HOUSING	**+584**	**+960**	**+707**	**+53**	**+2,304**

36. Figure 28 represents these changes in bedroom requirements as a percentage of total positive market and affordable change (note that negative figures are omitted from the calculation, these figures are presented as percentages of the totals of identified positive changes only):

Figure 28: Changes in Bedroom Requirements by Tenure – Households 2018-33 as a percentage of total positive market change and affordable change respectively (Source: Welsh Government, ORS Model. Note: figures may not sum due to rounding)

	Households Requiring Housing				
	1-bedroom	2-bedroom	3-bedroom	4 + bedrooms	TOTAL
MARKET HOUSING					
Ammanford and the Amman Valley	0%	5%	14%	5%	24%
Carmarthen and the West	1%	6%	12%	6%	25%
Carmarthenshire Rural and Market Towns	1%	3%	5%	1%	10%
Llanelli and District	1%	9%	24%	6%	40%
TOTAL MARKET HOUSING	**4%**	**23%**	**55%**	**18%**	**100%**
AFFORDABLE HOUSING					
Ammanford and the Amman Valley	4%	11%	7%	1%	23%
Carmarthen and the West	6%	10%	6%	1%	23%
Carmarthenshire Rural and Market Towns	2%	5%	0%	-	7%
Llanelli and District	14%	15%	17%	1%	48%
TOTAL AFFORDABLE HOUSING	**25%**	**42%**	**31%**	**2%**	**100%**

Summary of Key Findings

37. There has been a consistent increase in owner occupation in each of the previous three intercensal decades (1981-91, 1991-01, 2001-11). There has been a shift away from social rented housing to the private rented sector in the twenty years since 1991. The majority tenure is still owner occupation. Average house prices have remained relatively steady at around £100,000 since 2017.

38. The population is projected to increase**,** and the age profile is likely to change with an increased number of older people (aged 65+), alongside a small increase in the younger age bands in some sub-areas. As a result of this increasing population and the reducing average household size, the number of households is projected to increase by 9,555 over the 15-year period 2018-33 (637 per year).

39. Of the total housing need, 77% is for market tenures and the remaining 23% is for affordable. There will likely be changes in the types of dwelling required across all tenures, most notably an increase in three-bedroom properties in market and two and three-bedroom properties in affordable tenures.

Table of Figures

Opinion Research Services | The Strand, Swansea SA1 1AF
Jonathan Lee | Scott Lawrence | Trevor Baker | Hugo Marchant
enquiries: 01792 535300 · info@ors.org.uk · www.ors.org.uk