



Pembrokeshire

Local Housing Market Assessment

March 2012

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1 Introduction

1.1 Local Housing Market Assessments (LHMAs) provide a clear picture of the specific housing issues that face Housing and Planning Authorities both currently and in the future.

1.2 The first LHMA undertaken in Pembrokeshire was produced in 2007. The purpose of this document is to update the various sections of the original LHMA to assess the future need of Affordable Housing in the County. This will inform the Local Housing Strategy, the emerging Local Development Plan (LDP) of Pembrokeshire County Council and any future review of the Pembrokeshire Coast National Park Authority's LDP. The data used is for Pembrokeshire as a whole in order to ensure it covers all housing issues within the County. The methodology used closely followed that laid out in the Welsh Government's Guidance¹. The work was coordinated through the Affordable Housing Working Group comprising:

- Pembrokeshire County Council
 - Housing Strategy
 - Development / Forward Planning
 - Policy and Corporate Planning
- Pembrokeshire Coast National Park Authority – Development Plans
- Cymdeithas Tai Cantref
- Pembrokeshire Housing
- Pembrokeshire Rural Housing Enabler

1.3 There are two main sections to this LHMA which briefly comprise:

- Section A – Data collected from various sources required to calculate future need of Affordable Housing. The types and sources of data were:

Data	Source
1. Incomes	CACI Paycheck
2. House Prices	Land Registry
3. Private Rented Sector	Estate and Rental Agents – Jan 2012.
4. Local Housing Allowance	Direct Gov
5. Social Housing	Pembrokeshire County Council Pembrokeshire Housing Cymdeithas Tai Cantref
6. Household Projections	Welsh Government Household Projections 2008.

- Section B – the Assessment of Housing Need explains how the final figure for future need of Affordable Housing is reached.

¹ Local Housing Market Assessment Guide. March 2006

Section A - Data

2 Household Income

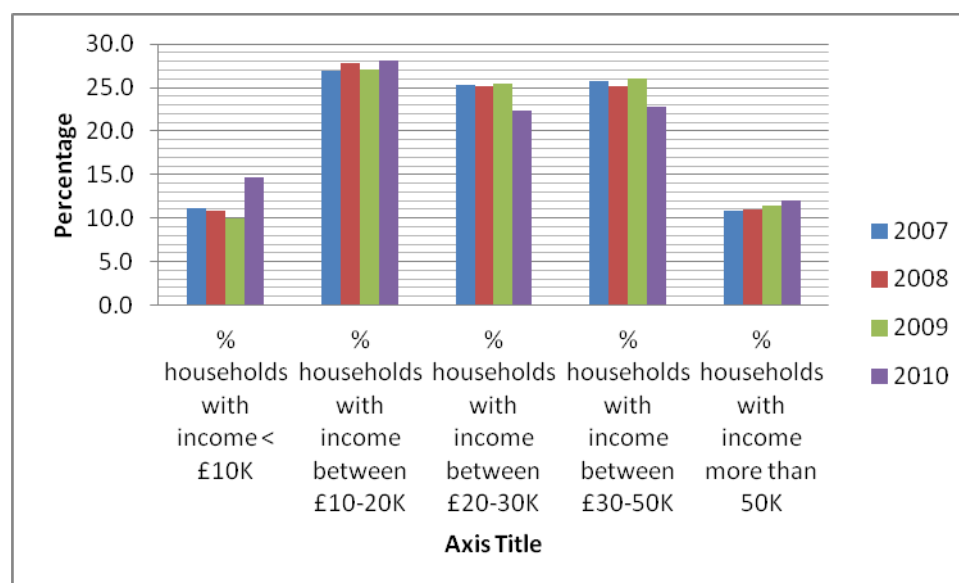
2.1 The following table shows the mean and median household incomes for Pembrokeshire 2007-2011:

Household Income	Income			
	2007	2008	2009	2010
Mean	£28,158	£28,140	£28,767	£27,885
Median	£24,367	£24,133	£24,735	£22,960

2.1 The following table shows the percentage of households that fall into a range of incomes and how this has changed from 2007 to 2010.

Income	2007	2008	2009	2010
% households with income < £10K	11.1	10.9	9.9	14.7
% households with income between £10-20K	27.0	27.8	27.0	28.1
% households with income between £20-30K	25.3	25.2	25.5	22.3
% households with income between £30-50K	25.8	25.2	26.1	22.8
% households with income more than 50K	10.9	11.0	11.5	12.1

2.3 The above information is also shown in the chart below:



2.4 It is worth noting from this data that in 2010 the percentage of the highest and lowest earning households have both increased whilst those earning £20-£30k and £30-£50k have reduced.

3 House Sale Prices

3.1 The data used in this section is that for individual house sales collected by HM Land Registry and made available to the public via the House Prices website (www.houseprices.co.uk). The data was gathered from the website by searching for sales with postcodes in the areas of interest.

3.2 The following table shows the various indicators of house prices in Pembrokeshire since 2007 to the most recently available in 2010:

Indicator	2007	2008	2009	2010
Mean	£189,493	£185,340	£177,443	£180,607
Median	£169,000	£160,000	£160,000	£163,750
Upper Quartile Median	£230,000	£222,250	£215,000	£225,000
Lower Quartile Median	£128,475	£123,000	£124,850	£120,000

3.3 When assessing affordability issues the lower quartile price is normally used as this gives a value for lower priced housing but it is not restricted to the very lowest priced housing which may be in a poor state of repair and amount to a very small supply of available housing. The lower quartile price has shown a decrease over the four year period.

3.4 By looking at the relationship between income and house price it shows that the house price to income ratio has remained similar as both house prices and median income have reduced:

	2007	2008	2009	2010
Lower Quartile Median Price	£128,475	£123,000	£124,850	£120,000
Median Household Income	£24,367	£24,133	£24,735	£22,960
House Price to Income Ratio	5.27	5.10	5.05	5.23

3.5 The following table looks at the net household income required to service the mortgage of the most recent lower quartile house price. The calculation has used a 'typical' first time buyer with a 5% deposit looking to repay over 25 years, initially with a fixed interest rate, from a national mortgage lender.

Assessment of Affordability Lower Quartile House Price

Lower Quartile House Price	£120,000.00
95% of Lower Quartile House Price	£114,000.00
5% Deposit	£6,000.00
Interest rate for first 5 years ²	6.44%
Interest rate for remaining term	3.99%
Overall APR	5.40%
First 60 months monthly payment	£765.46

² Mortgage Lender: Nationwide. Type: Fixed Rate Capital and Interest. Term: 25 years. This mortgage product was available February 2012

Affordability Calculator Net monthly household income to service mortgage at 30% ³	£2551.53
Net annual household income to service mortgage at 30%	£30,618.36

3.6 In looking at the range of earnings for households this would mean that it is only those earning more than £30,000 that are likely to be able to purchase a property.

3.7 The data previously shown in 2. Household Income shows that the majority of households have an income less than £30,000 as shown below:

Income	2007	2008	2009	2010
% households with income < £30K	63.4	63.9	62.4	65.1
% households with income > £30K	36.6	36.1	37.6	34.9

3.8 The table shows that in 2010 over 65% of households in the area had an income of less than £30,000⁴, and thus would have difficulty in affording to purchase a property.

4 Private Rental

4.1 In practice there are effectively two private rented sector markets:

- properties marketed to and generally accessed by households that do not qualify for housing benefit support through Local Housing Allowance (LHA); and
- properties that are accessed by households using LHA to pay their rent, either in full or in part, with the remaining rent costs coming out of other income.

4.2 The private rented market has been further restricted for lower income households by recent changes to the way in which the maximum LHA is calculated. Previously the LHA was calculated to cover the rent charged for 50% of the private rental market, so households should have been able afford half of the properties privately rented. Now this has been changed so the LHA only covers 30% of the private rental market, so households claiming LHA are now limited to less than a third of privately rented properties, unless they can afford a 'top up' to access more expensive properties.

³ The generally accepted definition of affordability is for a household to pay no more than 30% of its annual income on housing. Families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, and transportation.

⁴ Relates to gross income. The % of households having difficulties in affording properties will be greater.

- 4.3 During January 2012 a study was conducted of all private sector rental properties in Pembrokeshire advertised as available on the websites of all estate agents in the county. This provided information on median private rental prices which can be compared with LHA rates for the same period:

	Shared (£)	1 Bed (£)	2 Bed (£)	3 Bed (£)	4 Bed (£)
Weekly LHA for the Pembrokeshire Broad Market Rental Area (£)	60.00	80.00	100.38	121.15	160.38
Median Rental Cost per week	None advertised	92.31	118.27	126.92	161.54
Median Rental Cost per calendar month	None advertised	400.00	512.50	550.00	700.00
Median Rental Cost per annum	None advertised	4,800.00	6,150.00	6,600.00	8,400.00

- 4.4 The table shows that the LHA does not match the median level of rent of the properties advertised during the same period, especially for those households with a need for 1 or 2 bedrooms. This means that there are likely to be affordability issues for many households who choose the private rented sector. It should though be remembered the level of LHA is based on the private rented sector as whole, not just those that are available.

- 4.5 The following table considers affordability for a household which needs a 2 bedroom property:

Rental cost per annum	£6,150.00
Net annual household income to service rent at 30% ⁵	£20,500.00

- 4.6 The following table shows the percentage of households that currently fall into the range of incomes greater or less than £20,000.

Income	%
% households with income < £20K	42.8
% households with income > £20K	57.2

- 4.7 So 42.8% of households would have problems affording properties in the private rented sector⁶.

⁵ The generally accepted definition of affordability is for a household to pay no more than 30% of its annual income on housing. Families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, and transportation.

⁶ Relates to gross income. The % of households having difficulties in affording properties will be greater.

- 4.8 Combined with the affordability of purchasing a property, this means that 42.8% of households will face affordability issues when trying to purchase properties on the open market or rent through the private sector. This leaves social housing as the main option available to these households.

5 Social Housing

Affordability

- 5.1 Social housing rent levels are determined using the Welsh Government rent setting policies and as such fall within Housing Benefit or LHA limits to ensure it is affordable to all households.

Supply

- 5.2 There are currently 8085 properties within the social sector:

- Pembrokeshire County Council - 5673
- Pembrokeshire Housing - 2094
- Cantref - 318

- 5.3 The majority of the supply of new social housing is funded by capital provided by the Welsh Government through the Social Housing Grant (SHG) programme. The current national and international economic situation has resulted in reducing levels of capital available for the SHG programme. An approach is being adopted by the social housing providers in Pembrokeshire to reduce the percentage of SHG used to build a property by increasing borrowing and so make the limited grant stretch further.

- 5.4 The average annual build expected to be achieved this year and the next 2 years under the standard SHG programme would provide the best base figure. However, during 2010/11 there have also been late injections of additional capital to the SHG programme in Wales which has resulted in 12 more units of social housing in Pembrokeshire.

Year	No. of planned new social housing units
2011/12	91
2012/13	70
2013/14	59
Average	73

Lettings

- 5.5 During the 3 financial years 2008/9 to 2010/11, the following number of allocations of social housing to first time applicants took place (excluding transfers by existing social housing tenants):

Year	No. of re-lets
2008/9	453
2009/10	411

2010/11	441
Average	435

Common Housing Register

- 5.6 The Register contains the details of all the households that have applied for social housing in Pembrokeshire. It broadly groups applicants into High, Medium or Low need. As at 6th March 2012 the number of households on the Register was:

Level of Housing Need	No. of households
High	763
Medium	2516
Low	868
Total	4147

- 5.7 To ascertain the level of 'housing need' within this LHMA only those with High or Medium housing need are included; the others not being considered to be 'in need'. As at 6th March 2012 the level of housing need was as follows:

Level of Housing Need	No. of households
High	763
Medium	2516
Total	3279

This shows that of the households on the Register, 79% are in housing need.

- 5.8 Although not set out in this assessment the Affordable Housing Working Group considers that the data in the Register is sufficiently robust to also analyse issues of need and demand at smaller spatial levels than the whole County.
- 5.9 For example the Register can show the split of housing need between urban and rural areas in Pembrokeshire:

Housing Need	Area		Total
	Urban	Rural	
High	501	262	763
Medium	1391	1125	2516
Total	1892	1387	3279

- 5.10 The Register is also able to provide data on the number of households in housing need that have joined the Register in each of the 3 financial years 2008/9 to 2010/11:

Level of Housing Need	No. of households each year			
	2008/9	2009/10	2010/11	Average
High	649	572	563	595

Medium	892	939	1106	979
Total	1541	1511	1669	1574

6 Right to Buy Completions

- 6.1 In considering the need for social housing, it is appropriate to consider the sales of social housing units sold under the Right to Buy (RTB) for council tenants and the Right to Acquire (RTA) and Preserved RTB for Registered Social Landlord tenants.
- 6.2 For the 3 financial years 2008/9 to 2010/11 there were a total of 8 properties sold under the RTB. During the same period the RTA has seen zero sales.
- 6.3 Although much reduced, the RTB and the RTA will continue to assist tenants to move from renting to owner occupation, which will have the negative effect of reducing the availability of social housing for rent for those unable to consider purchase.
- 6.4 In 2011 the Welsh Government successfully introduced a legal measure⁷ to allow Local Authorities in Wales to suspend the RTB and RTA should they consider it appropriate to do so. Local Authorities are now waiting for the final guidance on how the process of suspension will work to be published. Clearly this will have the positive effect of preventing the loss of social housing.

7 Private Developer Contributions

- 7.1 Under planning obligations there is a requirement for private developers of new housing to contribute to the delivery of affordable housing. The main methods of delivery are through the provision of on-site housing units for either sale (Low Cost Home Ownership (LCHO)) or rent at less than market rate as either social rented or intermediate rented properties. The following table shows the breakdown of delivery over the last three years to provide an average for delivery in future years.

Year	LCHO	social rented	intermediate rented	total
2008/9	0	0	0	0
2009/10	0	1	0	1
2010/11	4	12	0	16
total	4	13	0	17
mean	1.3	2.6	0	4.3

⁷ Housing (Wales) Measure 2011

8 Household Projections

8.1 The table below shows the household projections for Pembrokeshire. This data uses the 2008-based household projections produced by the Welsh Government and used by Pembrokeshire County Council to inform its Local Development Plan⁸:

	2011	2021	Total Change
Households Projection ('000s)	53.96	59.60	+5.64

8.2 This indicates that an additional 5,640 households will be formed between 2011 and 2021, so an additional 564 households on average per annum for 10 years will require accommodation.

⁸ 'Scale and Location of Growth ADDENDUM 2011' (Feb 2012) – Development Plans, Pembrokeshire County Council

Section B - Assessment of Housing Need

This assessment of housing need has been undertaken using the data compiled in Section A and that taken from the Common Housing Register and applying this data to the County.

9 What is Housing Need?

- 9.1 The term generally refers to households lacking accommodation or living in accommodation inadequate or unsuitable for their needs and who are unlikely to be able to meet their needs in the local housing market without some form of assistance. They are usually of insufficient financial means to satisfy their needs in the open market.
- 9.2 There is a statutory duty upon Local Authorities to secure accommodation for certain homeless households and to keep a record of those wanting to be rehoused. The Allocation Scheme for the area is developed to meet local needs but there is a requirement to ensure that certain categories of household are given reasonable preference within the Scheme.

10 What is Affordable Housing?

- 10.1 The definition of 'affordable housing' for the purposes of the land use planning system is housing where there are mechanisms in place to ensure that it is accessible to those who cannot afford market housing, both on first occupation and for subsequent occupiers.
- 10.2 Based on this broad definition, Affordable Housing should:
- Meet the needs of eligible households, including its availability at low enough cost for them to afford, determined with regards to local incomes and local house prices
 - Include provision for the home to remain affordable for future eligible households, or if a home ceases to be affordable or staircasing to full ownership takes place, any subsidy should generally be recycled to provide replacement affordable housing.

11 What is Unsuitable Housing?

- 11.1 The table below lists the types of housing that should be considered unsuitable⁹:

⁹ Page 62, Local Housing Market Assessment Guide (March 2006), published by the Welsh Government.

Main category	Sub-divisions
Homeless or with insecure tenure	Under notice, real threat of notice, or lease coming to an end, those made homeless as a result of relationship breakdown, domestic violence etc.
	Too expensive, and in receipt of housing benefit, or in arrears due to this
Mismatch of household and dwelling	Overcrowded, according to the 'bedroom standard'.
	Too difficult to maintain (e.g. too large), i.e. requiring repairs beyond the means of the household, even with equity release.
	Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household
	Household containing person with mobility impairment or other special needs living in unsuitable dwelling (e.g. accessed via steps), which cannot be made suitable insitu.
Dwelling amenities and condition	The dwelling fails to meet the requirements of the Housing, Health and Safety Rating System (HHSRS) and vulnerable households do not have the resources to carry out works to meet the standard. Therefore financial assistance may be required.
Social needs	Harassment or threats of harassment from neighbours or others living in the vicinity, which cannot be resolved except through a move.

12 Need Assessment

- 12.1 The analysis of the current housing system and the future changes in household numbers explored earlier in the assessment has given an overview of the relative pressures on the local housing market in Pembrokeshire, however there is a need to take a more detailed approach to estimating the numbers of households unable to afford market solutions to their housing situation.

12.2 The following formulaic approach¹⁰ to this assessment has been taken for Pembrokeshire as a whole:

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

Where:

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

12.3 The table showing the full calculation can be found below the following Commentary on the Calculation Table¹¹

1. The *existing households in need of accommodation* were derived from the Common Housing Register. The Register broadly groups applicants into High, Medium or No Need. The figure is based on those in High or Medium Need only, the others not being considered to be “in need”. The figure was taken from the Register on 01/12/11; the figure will be produced each year on the same date for future assessments of housing need. The Register is believed to be a robust source of data on housing need as each application is reviewed every 12 months to ensure it is accurate.
2. The *current non-households in need* figures are those households in temporary accommodation. All households that are placed in temporary accommodation are assisted to join the Common Housing Register, therefore this figure has been set at zero to avoid duplicating those in 1. above.
3. It has been assumed that there are very few cases where there are *households who can afford to meet their needs in the market*. Anecdotally, very few people if any, will move out of social housing or temporary accommodation to purchase or rent at private market levels. Some households move out of the social rented sector by exercising their Right to Buy but this is not a market solution. In addition it is acknowledged that there is little or no income data available at present that could be used to inform this assessment.
5. The *current occupiers of affordable housing in need* are those households on the Housing Register already in Council or RSL tenancies, but who are in High or Medium need because, for example, they are overcrowded.

¹⁰ As provided in the Welsh Assembly Government “Local Housing Market Assessment” Guide

¹¹ numbers of paragraphs refer to the individual steps in the tables

6. The quantity of the county's *surplus stock* is currently not clear. It is acknowledged that at any one time there are vacant properties in the social sector, however the properties are only vacant pending repairs and reletting, they are not vacant for a long period of time. It is known that there are a number of properties in the private sector that are empty at any one time, however, they may be so due to a number of factors:

- Holiday lettings
- Second homes
- Inheritance
- Disrepair

Work is currently being undertaken to accurately measure the number of empty properties in the private sector, which should be available for any future review of the LHMA.

7. The *committed supply of new affordable housing units* has been taken from the Social Housing Grant (SHG) programme and identifies the average number of units per annum to be provided over the three year period. It does not include any units coming forward in the private sector through planning, which are in paragraph 20 on the *supply of intermediate housing available for rent / sale at submarket levels* below.

8. The *planned units to be taken out of management* include an estimate of Right to Buy, Right to Acquire and Preserved Right to Buy sales, in addition to any units specifically known to be lost as a result of redesignation. The RTB and RTA estimates are derived from averaging sales from for the 3 financial years 2008/9 to 2010/11.

11. The *quota* provides a way of modelling how quickly the identified need could be eliminated, for example the application of a quota of 20% would eliminate the current need in 5 years. Given that this LHMA will inform not just the Local Development Plans but also the Local Housing Strategy within the County, a quota of 10% has been used to provide for the elimination of current need within 10 years.

13. The *new household formation* is based on the figure identified in 8. Population Projections above.

14. The *proportion of households unable to buy or rent on the market* is taken from the output of 3. House Sale Prices and 4. Private Rental which combined show that 42.8% of households fall into this category.

15. The *existing households falling into need* has been arrived at by taking an average of the number of households in housing need who have joined the Common Housing Register as first time applicants over the 3 financial years 2008/9 to 2010/11.

It is not possible to state that all households projected in this category will be existing and not newly forming households. Therefore it is likely some of the households who will join the Register under this category will also be households falling under 13. New Household Formation. This will lead to 'double-counting' in some cases because it is impossible to project how many households would appear in both.

It is also recognised that there are other data sources that could be used as a proxy for this figure such as the mortgage and landlord possession data available from the Ministry of Justice. The table below shows the number of claims that led to order during the calendar years 2008-2010:

	2008	2009	2010	Average
Mortgage orders ¹²	225	130	100	152
Landlord orders ¹³	130	145	175	150
Total	355	275	275	302

However, this will not take into account other issues that bring households into housing need, such as family breakdown or those households given notice by private landlords who leave without the requirement for a legal notice.

16. The *potential out-migrants unable to afford market housing* has been assumed to be nil; there is no data to support any other assumption at present. It is considered that in general terms due to reduced mobility amongst those who are unable to afford market housing, the numbers are likely to be small.
17. The *potential in-migrants unable to afford market housing* has been assumed to be nil; there is no data to support any other assumption at present. Work is currently being undertaken to identify the number of households on the Register living outside Pembrokeshire for future assessments. It is considered that in general terms due to reduced mobility amongst those who are unable to afford market housing, the numbers are likely to be small.
19. The *net supply of social relets* is based on the average number of properties becoming available over the last three years. As will have been seen earlier, the number of properties becoming available each year does fluctuate.
20. The *supply of intermediate housing available for rent / sale at submarket levels* has been limited over the last few years, as seen above in 7. Private

¹² <http://www.justice.gov.uk/statistics/civil-justice/mortgage-possession>

¹³ <http://www.justice.gov.uk/downloads/statistics/civiljustice/local-authority-figures-2000-2011-qtr4.xls>

Developer Contributions. Historically most private developers working in Pembrokeshire have been local to the county and because of their smaller size have been seriously affected by the recent economic downturn. Currently these companies are showing signs of recovery and larger national house builders have also begun to develop in Pembrokeshire. As a result it is anticipated that the number of these units will improve over the coming years.

12.4 The table below shows the modelling of current need for Pembrokeshire:

C: Current Need	
1. Existing households in need of alternative housing ¹⁴	3270
2. <i>Plus</i> Current non-households in need	0
3. <i>Minus</i> cases where they can afford to meet their needs in the market	0
4. TOTAL CURRENT HOUSING NEED	C= 3270
A: Available Stock to Offset Need	
5. Current occupiers of Affordable Housing in Need	402
6. <i>Plus</i> surplus stock	0
7. <i>Plus</i> committed supply of new affordable housing units	73
8. <i>Minus</i> planned units to be taken out of management	3
9. <i>Equals</i> Total available stock to meet current need	A= 472
10. TOTAL CURRENT NEED	2798
11. <i>Times</i> quota to progressively reduce levels of current need	10%
12. <i>Equals</i> ANNUAL NEED TO REDUCE LEVEL OF CURRENT NEED	280
N: Newly Arising Need	
13. New Household Formation (gross per annum)	564

14. <i>Times</i> proportion of households unable to buy or rent on the market	42.8%
15. <i>Plus</i> existing households falling into need	1574
16. <i>Minus</i> potential out- migrants unable to afford market housing	0
17. <i>Plus</i> in-migrants unable to afford market housing	0
18. <i>Equals</i> newly arising need	N= 1815
S: Supply of Affordable Housing Units per year	
19. Net Supply of social re-lets	435
20. <i>Plus</i> supply of intermediate housing available for rent / sale at submarket levels	4
21. <i>Equals</i> Affordable Supply	S= 439
NET SHORTFALL OR SURPLUS	
22. Overall shortfall or surplus	1656

12.5 The following shows more clearly how the figure is reached using the formula stated earlier:

$$C - A + N - S = \text{Net Shortfall or Surplus}$$

Where:

C = Current Need (x yearly quota)

A = Available Stock to Offset Need

N = Newly Arising Need (future)

S = Supply of Affordable Housing Units

Equals:

$$\begin{array}{rcl}
 \mathbf{C} & = & \mathbf{3270} \\
 - \mathbf{A} & = & \mathbf{- 472} \\
 & & \mathbf{x 10\%} \\
 + \mathbf{N} & = & \mathbf{+ 1815} \\
 - \mathbf{S} & = & \mathbf{- 439} \\
 \mathbf{= Shortfall} & = & \mathbf{1656}
 \end{array}$$

12.6 The application of this formulaic approach to assessing housing shortfall indicates the shortfall of affordable housing for Pembrokeshire is 1656 units per annum for 10 years.

Section C - Conclusion

13 Conclusion

- 13.1 The overall shortfall for Pembrokeshire as a whole would at first glance seem large, however, there is a need to consider the context within which the shortfall has arisen. At a national level, this is a reflection on a significant number of years (20+) of under-investment in affordable housing provision and this coupled with a reduction in social housing stock as a result of the Right to Buy/Acquire has meant that there is now a considerable backlog of need to address.
- 13.2 This can be seen in the increase in the shortfall since the last LHMA was produced, from a need for 1539 extra units per annum for 10 years to 1656 extra units over the same period in this assessment.
- 13.3 There are also a number of other factors that have affected the housing market and the need for affordable housing. These include:
- Mortgage lenders are now more cautious about lending and are requiring larger deposits from buyers, especially first time buyers;
 - Changes in regulations for banks and building societies has resulted in delays to repossessions;
 - Private sector house building reduced;
 - Issue of negative equity for some purchasers who bought at the height of the market has had an impact on the number of properties available to buy;
 - Some home owners who need to move away but have been unable to sell, have been forced to become private landlords;
 - The ratio between average earnings and house prices is among the highest in Wales. Various studies have shown average house prices to be at least six times the average income.
- 13.4 It is accepted that, realistically, the County could not deliver sufficient numbers of affordable housing units to eliminate the need identified here. However, the approaches to delivering Affordable Housing that have been developed for Pembrokeshire in partnership by the key stakeholders are focussed on maximising the opportunities that arise.