

# Cardiff Local Housing Market Assessment (LHMA) Report (2022-2027)



## Contents

1. Introduction	3
1.1 National Policy Background	3
1.2 Local Policy Background	4
1.3 Governance and Consultation	6
2. Overview of Assessment and Methodology	8
2.1 Methodology, inputs and assumptions	8
2.2 Housing Market Areas	8
3. Overview of Housing Market and Socio-economic and Demographic Trends	9
3.1 Housing Market Analysis by Tenure	9
3.2 Socio-Economic and Demographic Trends	12
3.3 Specific Housing Needs Requirements	15
4. Range of additional housing need estimates	36
5. LHMA additional housing need estimates	53
6. Quality assurance statement	54
Appendix A – Key Issues Tables	57
Appendix B – Analysis of change in the additional housing need estimates	60

This document is available in Welsh / Mae'r ddogfen hon ar gael yn Gymraeg

## 1. Introduction

### 1.1 National Policy Background

- **Section 8 of the Housing Act (1985)** - Section 8 of the Housing Act 1985<sup>1</sup> places a statutory duty on local authorities to periodically assess the level of housing need in their area. It is vital that authorities have a comprehensive understanding of their local housing market(s) and provide a robust evidence base for effective strategic housing and planning services. Production of a Local Housing Market Assessment (LHMA) falls under this duty, building upon the requirement to review housing needs through a more holistic review of the whole housing market. Local authorities are expected to rewrite LHMA's every five years and refresh that LHMA once during that five-year period (between years two and three) utilising section 87 of the Local Government Act 2003<sup>2</sup>.
- **Independent Review of Affordable Housing Supply (2019)** - The importance of LHMA's and using the best possible data on housing need and demand to inform housing policy and decisions regarding affordable housing supply, was underlined in the 2019 Independent Review of Affordable Housing Supply<sup>3</sup>. The Review placed significant emphasis on understanding exactly how many homes are needed, in which geographical areas and in what tenures. A robust LHMA is the key means of identifying this evidence at the local level.
- **Planning Policy Wales (2021)** - Planning Policy Wales<sup>4</sup> also stresses that LHMA's form a fundamental part of the evidence base for development plans.
- **Housing (Wales) Act 2014** - In addition, local authorities must develop a homelessness strategy every four years under sections 50, 51 and 52 of the Housing (Wales) Act 2014<sup>5</sup>. The LHMA plays a fundamental role in informing this strategy which must include a review of the resources available to the local authority and other bodies associated with supporting people who are or may become homeless.
- **Well-being of Future Generations (Wales) Act (2015)**<sup>6</sup> - is about improving the social, economic, environmental, and cultural well-being of Wales.

---

<sup>1</sup> 1985 Housing Act - <https://www.legislation.gov.uk/ukpga/1985/68/section/8>

<sup>2</sup> 2003 Local Government Act - <https://www.legislation.gov.uk/ukpga/2003/26/part/7>

<sup>3</sup> Independent Review of Affordable Housing Supply - [https://gov.wales/sites/default/files/publications/2019-04/independent-review-of-affordable-housing-supply-report\\_0.pdf](https://gov.wales/sites/default/files/publications/2019-04/independent-review-of-affordable-housing-supply-report_0.pdf)

<sup>4</sup> Planning Policy Wales - [gov.wales/sites/default/files/publications/2021-02/planning-policy-wales-edition-11\\_0.pdf](https://gov.wales/sites/default/files/publications/2021-02/planning-policy-wales-edition-11_0.pdf)

<sup>5</sup> Housing (Wales) Act 2014 - <https://www.legislation.gov.uk/anaw/2014/7/contents/enacted>

<sup>6</sup> Well-being of Future Generations (Wales) Act 2015 - <https://www.legislation.gov.uk/anaw/2015/2/contents/enacted>

It will make the public bodies listed in the act think more about the long term, work better with people and communities and each other, look to prevent problems and take a more joined-up approach. This will help us to create a Wales that we all want to live in, now and in the future.

To make sure we are all working towards the same vision, the act puts in place 7 well-being goals.

### **Well-being goals**

- A prosperous Wales
  - A resilient Wales
  - A healthier Wales
  - A more equal Wales
  - A Wales of cohesive communities
  - A Wales of vibrant culture and thriving Welsh language
  - A globally responsible Wales
- **Equality Act 2010** - It is essential also for local authorities to consider their equality duties under the Equality Act 2010<sup>7</sup> and the Welsh Public Sector Equality Duties.

## 1.2 Local Policy Background

- **‘Stronger, Fairer, Greener’ Cardiff Council (2022)** – the strategic housing goals identified in the Corporate Strategy are as follows:
  - Tackling the current housing crisis in Cardiff and continuing the local authority’s ambitious council housing build programme, with a focus on carbon zero homes.
  - Building specific older persons accommodation to promote independence for the older persons population.
  - Maintaining low levels of rough sleeping within Cardiff.
- **Cardiff Housing Strategy (2016-2021)** – sets out how Cardiff Council and its partners will shape and deliver future housing services and provision across the city.
- **Homelessness Strategy (2018-22)** – sets out the goals and objectives to tackle homelessness and outlines key information around current homelessness services offered within Cardiff and the increasing demands for these services. The vision of the strategy is to reduce the number of persons rough sleeping and coming through the homelessness gateway, with a priority to reduce the time persons spend in temporary accommodation. This closely links with the Rapid Rehousing Policy.

---

<sup>7</sup> Equality Act 2010 - <https://www.legislation.gov.uk/ukpga/2010/15/contents>

- **Rapid Rehousing Transition Plan (2022-2027)** – outlines the strategic direction of Cardiff Council in making the transition to a Rapid Rehousing approach to homelessness. It sets out the vision to make homelessness rare, brief, and unrepeatable, so preventing repeat episodes of homelessness and long periods of time being spent in temporary accommodation. The key objectives are to:
  - Prevent homelessness wherever possible.
  - Ensure that everyone receives the right help and support.
  - Take a rapid rehousing approach to homelessness.
  - Provide good quality supported accommodation for those who need it.
  - Improve the quality of temporary accommodation.

The plan seeks to identify and develop new and innovative ways to readapt existing properties, whilst also identifying new housing development projects to meet housing need.

- **Older Persons Strategy (2019-2023)** - estimates the future housing need of older persons in Cardiff up to 2035 and identifies how this need will be met by the local authority, with several new older persons schemes planned.
- **Cardiff Housing Support Programme Strategy (2022-26) & Housing Support Programme Strategy Action Plan (2022-26)** – sets out the single strategic direction for homelessness prevention and housing related support services in Cardiff.
- **Local Authority Prospectus (2023-2024)** – provides a concise and accessible summary of housing need and identifies strategic housing priorities. It sets out the type of provision that the Council plans to deliver with Welsh Government Social Housing Grant to meet these priorities. The prospectus seeks to enable the right type of affordable housing development to be delivered in the right places.
- **Cardiff Local Development Plan (LDP) (2006-2026)** – provides the necessary framework to bring forward new homes (especially affordable/family housing) and jobs. It outlines the significant need for new homes and the approach to meeting future housing need in Cardiff. The LDP outlines the current need for affordable housing units, which is taken from the Local Housing Market Assessment (2015). This new LHMA will be a key piece of evidence for the Replacement Local Development Plan (2021-2036) which is currently in progress.

- **Equality and Inclusion Strategy (2020-2024)** - sets out how Cardiff Council will meet their statutory obligations under the Public Sector Equality Duty which are defined within the Equality Act. The Strategy seeks to address inequality and exclusion within the local population, including developing and delivering services which are responsive to Cardiff's inequality gap in relation to housing provision.

### 1.3 Governance and Consultation

The Local Housing Market Assessment (LHMA) Guidance (2022) states that the production of a LHMA should be undertaken through a collaborative approach with stakeholders.

However, as this is new guidance, there is no well-developed existing consultation structure in place. Due to the time pressures in producing a new LHMA to inform the Council's Replacement Local Development Plan and adjusting to the limitations that were in place during/after the COVID-19 pandemic, we have undertaken limited direct engagement with external stakeholder groups. Engagement with external stakeholders is linked to that which has already been undertaken in relation to the various strategies and plans that are referred to and/or provide data in the LHMA.

<b>Stakeholder(s)</b>	<b>Method of Engagement</b>
Registered Social Landlords (RSLs)	Affordable Housing Supply Information - Quarterly Development Review Meetings
All Single Person Gateway providers All Family Gateway providers All Young Persons Gateway providers	Rapid Rehousing Transition Plan (2022-2027)
RSL Partners, including LINC, Newydd, United Welsh, Wales and West Housing, Hafod Housing, TAFF, Cadwyn Housing, POBL and CCHA	Cardiff Council's Housing Support Programme Strategy (2022-2026)
The Wallich, Huggard, Llamau, South Wales Police, The Salvation Army, Cardiff & Vale University Health Board (NHS) and the YMCA	Cardiff Council's Housing Support Programme Strategy (2022-2026)
Unite Students Accommodation, Cardiff Council, Higher Education Student Statistics (HESA)	Websites

Cardiff University, Cardiff Metropolitan University, Royal Welsh College of Music, and Drama	Data Collection (Quantitative & qualitative) via direct email contact and website
Cardiff Council – Housing, Cardiff Council – Strategic Planning, Cardiff Council – Travellers Education, Cardiff Council – Flying Start (including Health Visitors) <ul style="list-style-type: none"> <li>- Cardiff &amp; The Vale – Community Cohesion</li> <li>- South Wales Police – Community Engagement</li> <li>- Gypsy and Traveller Wales</li> <li>- Cardiff and Vale University Health Board</li> <li>- TGP Cymru – Children and Families Charity</li> </ul>	Equality & Inclusion Strategy Plan (2020-2024)

However, we have undertaken direct engagement and direct sourcing of data, both quantitative and qualitative from key internal departments at Cardiff.

<b>Stakeholder(s)</b>	<b>Method of Engagement</b>
Cardiff Council Strategic Planning	LHMA Project Group Meetings, including data related to Household Projections
Cardiff Council Social Lettings Unit	Email/Direct Contact (*Data Collection)
Housing Options Service & Supporting People Commissioning Team	Email/Direct Contact - Rapid Rehousing Transition Plan (2022-2027)
Cardiff Council Adult Services	Email/Direct Contact via TEAMS Meetings
	Promoting Independence and Changing Lives (2019-2024)

Internal sign-off for the Local Housing Market Assessment (LHMA) will be via Cabinet approval.

## 2. Overview of Assessment and Methodology

### 2.1 Methodology, inputs, and assumptions

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

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

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

The output tables from the LHMA Tool (set out in Section 4) are used as the starting point for development plans to provide the range of LHMA additional housing need estimates.

### 2.2 Housing Market Areas

HMAs are areas that have been defined geographically based on the functional areas where people currently live and would be willing to move home without changing jobs, recognising that housing markets are not constrained by administrative boundaries. In short, it can be defined as a geographical area within which there are clear links between where people both live and work, and previous LHMA's have concluded that Cardiff should be considered a single housing market area. In addition, a number of key factors need to be considered when defining these areas, including the broad price of housing (to consider 'transferability' within the market) and major transport links by road or rail (to take account of commuting patterns).

Cardiff Council has made the decision to consider the Cardiff local authority area as one HMA rather than splitting the local authority area into multiple HMAs. From analysis, whilst there is some difference between house prices across different wards in Cardiff, it is difficult to justify splitting Cardiff into different HMAs, as many residents can and do move freely across the local authority area when purchasing properties.

A further rationale for defining Cardiff local authority area as one HMA is commuting patterns. Commuting patterns have changed vastly since the COVID-19 pandemic. Many of Cardiff's residents are now working from home on a regular basis rather than commuting to work daily. For persons who are still commuting more regularly than working from home, most persons are commuting under 10km to their place of work from their home address and this is often by car or van rather than using public transport. The Census 2021 identified that the percentage of persons working less than 10km and the percentage of persons working from home combined is 77.1%. On that basis, many people's commuting patterns have now changed resulting in many people not needing to commute at all to those who are commuting only short distances, so assisting in the justification of defining the Cardiff local authority area as one HMA.

The Local Housing Market Assessment (LHMA) Guidance (March 2022) states that the LHMA should provide an overall additional housing need estimate at a Local Authority level by aggregating HMA level, adding justification to defining Cardiff as a single housing market area, along with the Rent Officers Wales defining Cardiff as a single broad rental market area for the purposes of the Local Housing Allowance (LHA) rates.

In terms of housing need data, most of which is sourced from the common waiting list, this cannot be easily split into different areas as applicants must pick a multiple choice of areas, so housing need cannot be determined to specific locations. Finally housing supply is governed by land availability and financial viability so cannot easily be attributed to specific areas.

### 3. Overview of Housing Market and Socio-economic and Demographic Trends

#### 3.1 Housing Market Analysis by Tenure

##### **Geographical Size**

The Cardiff local authority geographical area spans 52.4 square miles, and covers the wards of:

Adamsdown
Butetown
Caerau
Canton
Cathays
Cyncoed
Ely
Fairwater
Gabalfa
Grangetown
Heath
Lisvane & Thornhill
Llandaff
Llandaff North
Llanishen
Llanrumney
Pentwyn
Pentyrch & St Fagans
Penylan
Plasnewydd
Pontprennau & Old St Mellons
Radyr & Morganstown
Rhiwbina
Riverside
Rumney
Sploitt
Trowbridge
Whitchurch & Tongwynlais

## **Population**

The Census 2021 identified that there are 362,301 persons residing in the Cardiff local authority area. The population within Cardiff is diverse, with a range of different identifying factors including protected characteristics.

In terms of age, the Census 2021 identified that much of Cardiff's population are within the younger age brackets. Persons between 20 and 64 years of age account for 61.1% of the population. The second highest group is persons 19 years of age and under, making up 24.4% of the population. The smallest group are persons aged 65 years and over, making up 14.6% of the population, which is significantly lower than the other age groups listed above. However, in the longer term, Cardiff can be considered to have an ageing population.

## **Number of Households**

The Census 2021 identified that there are 147,333 households across the Cardiff local authority area.

## **Analysis of Households by Tenure**

The Census 2021 data identified that most households in Cardiff either own their home outright or own their home through a mortgage or loan, with 58.3% of the population owning their home through either method above. The second greatest form of tenure is those living in private rented accommodation or living rent free, at 24.6% of the population. Cardiff has the highest percentage of persons privately renting overall compared to other local authorities in Wales. The data identified that 17.2% of the population within Cardiff were living in social rented accommodation.

## **Overview of Owner Occupier Position**

For the Cardiff housing market area, Census 2021 indicates owner occupier houses are showing an upward price trend, with detached properties showing a 9% increase in price value between years 2021/22, semi-detached properties showing an increase of 19% between years 2021/22, terraced houses showing a 7% increase between years 2021/22 and flats showing an increase of 4% in years 2021/22. However, in relation to sales volume there was an overall downward trend across the board between years 2021/22 with the percentage of house sales completed decreasing slightly for Cardiff as a whole.

## **Overview of the Private Rented Sector**

There is a large private rented sector in Cardiff. Nearly 1 in 5 homes are rented from private landlords, and information from Stats Wales outlines that as of the end of March 2020 there were 31,065 private rented properties within Cardiff. Rent Officers Wales identified the following private sector rents for 2022/23:

### **1-bedroom property**

- 30<sup>th</sup> percentile rent £600.00 per month.
- 50<sup>th</sup> percentile rent £695.00 per month.

### **2-bedroom property**

- 30<sup>th</sup> percentile rent £750.00 per month.
- 50<sup>th</sup> percentile rent £850.00 per month.

### **3-bedroom property**

- 30<sup>th</sup> percentile rent £850.00 per month.
- 50<sup>th</sup> percentile rent £950.00 per month.

### **4-bedroom property**

- 30<sup>th</sup> percentile £1,118.00 per month.
- 50<sup>th</sup> percentile rent £1,300.00 per month.

## **Overview of the Social Rented Sector**

Stats Wales (2020) identified 26,986 units of social rented accommodation in the Cardiff local authority area, comprised of 23,570 general needs units, 3,314 supported housing units, which includes sheltered housing stock, and 102 extra care units.

## **Overview of Second Homes**

Census 2021 Data shows that within the Cardiff local authority area 10.5% of households are used as second addresses. The most common type of second addresses were another parent or guardian address or a student accommodation address. 28,851 residents recorded either a second alternative address of a parent/guardian address, a student term time address or student home address.

Although the highest percentile of Cardiff second addresses was recorded as student accommodation, other recorded reasons include an armed forces-based address, another address when working away from home, holiday homes and a partner's address.

## **Overview of Empty Homes**

Statistics from 2022/23 show that Cardiff local authority area currently has 1,395 long term empty homes that are chargeable for Council Tax purposes.<sup>8</sup>

### 3.2 Socio-Economic and Demographic Trends

#### **Household – Tenure**

The Census 2021 revealed that the most popular form of tenure remained consistent from the 2011 Census. A large majority of the population within the Cardiff local authority area either own their home outright or own their home via a mortgage or loan. As a percentage the number of persons who owned their own home in Cardiff is 58.3% of the population. Even though this is the highest percentage across all tenures in Cardiff, Cardiff as a local authority has the lowest number of homeowners across Wales. The second most popular form of tenure in Cardiff is private renting or living rent free which also remained the same as 2011 Census data. The percentage of persons renting through the private sector or living rent free in Cardiff is 24.3%. Census 2021 identified that Cardiff has the highest proportion of persons privately renting accommodation across all local authorities in Wales. Finally, socially rented accommodation has the lowest percentage of the population accessing this form of tenure in Cardiff.

---

<sup>8</sup> Stats Wales - [Chargeable empty and second homes, by local authority \(number of dwellings\) \(gov.wales\)](https://gov.wales/government/chargeable-empty-and-second-homes-by-local-authority-number-of-dwellings)

The percentage of the population residing in social rented accommodation is 17.4%, which has also remained consistent with the 2011 Census results.

### **Household Incomes/Costs**

Census 2021 shows that incomes have increased for households in Cardiff year on year for a significant number of years. The average income per household as of 2021 was £646.10 per week, with average housing costs as of 2019 being £598.35 for a 1-bedroom property, £729.19 for a two-bedroom property, £870.11 for a three-bedroom property and £1,152.78 for a four-bedroom property. This shows that a large majority of a household income as a percentage is spent on housing costs.

### **Household Composition**

The Census 2021 data shows that the most common type of household composition in Cardiff were single-family households, making up 58.8% of the population (86,631 households), with the second highest household composition being 1 person households, making up 32.2% of the population (47,463 households). This is consistent with results from the Census 2011.

### **Occupancy**

Occupancy ratings for the Cardiff local authority area showed that the highest percentile of the population live in either one- or two-bedroom properties (13.6%, equivalent to 20,000 households). The occupancy ratings also show that much of the population are not living in overcrowded accommodation for their household size. Most households in Cardiff either have 1-2 spare bedrooms or no spare bedrooms without the property being overcrowded.

Census 2021 results showed that 5,806 households identified as their property being overcrowded, with not enough rooms to accommodate their household size. In terms of overall population, this shows that a very small number of households in Cardiff are overcrowded.

### **Ethnicity**

Cardiff is diverse, with multiple households of different ethnicities being identified within the local authority area. The highest percentile of persons that recorded their ethnicity, identified themselves as White (79.2% or 286,931 persons). The second highest percentile of persons identified their ethnicity as Asian/Asian British or Asian Welsh (9.7% or 34,983 persons). The lowest recorded ethnic groups for the Cardiff local authority area are those who identify as mixed or multiple ethnic groups with a percentile of 4% (14,506 persons), followed by persons who identify as Black/Black British/Black Welsh/Caribbean or African, with a percentile of 3.8% (13,896 persons). Finally, the lowest recorded ethnicity group overall are those who identified as other ethnic

group, which was 3.3% of the population (11,994 persons). This shows a small increase in BAME households since 2011.

### **Commuting Patterns**

Commuting patterns have changed rapidly since the COVID-19 pandemic, especially due to the promotion of working from home/flexible working across the Cardiff local authority area. The Census 2021 identified that 36.1% of the population in Cardiff now work from home on a full-time basis or mainly work from home.

For persons who do not work from home full time or on a regular basis, the main form of transport for commuting is via a car or van, with 40.1% of the population commuting via this method. Different forms of transport other than using a car or van for commuting are very low. Most who do not travel by car or van will travel on foot, with 9.6% of the population of Cardiff using this form of travel to work. Data shows that use of public transport as a method of commuting to work is very low.

The Census 2021 identified that most of the residents in Cardiff who are not working from home generally have a minimal commute to work from their place of residence. 41% of residents within Cardiff have less than a 10km commute to their place or work from their home address and only 11.6% of the residents in Cardiff have a commute to work which is over 10km from their place of residence. These commuting patterns have stayed consistent following the 2011 Census.<sup>9</sup>

### **Disability**

The Census 2021 data showed that 79.6% of residents in Cardiff do not identify themselves as having a disability as outlined in the Equalities Act. 11% of Cardiff residents identify that they do have a disability that limits their day-to-day activities a little, with 9.5% of residents identifying that they have a disability which effects their day-to-day activities a lot, consistent with the 2011 Census.<sup>10</sup>

*\*the overview of the socio-economic and demographic trends set out above in the main use the datasets from the most recent Census (2021).*

---

<sup>9</sup> Census 2021 - [Distance travelled to work - Census Maps, ONS](#)

<sup>10</sup> Census 2021 - [Housing, England and Wales - Office for National Statistics \(ons.gov.uk\)](#)

### 3.3 Specific Housing Needs Requirements

This section is largely a qualitative overview of policies and strategies, including some statistical data where information is available. It is acknowledged that there may not be existing policy coverage, or datasets maybe incomplete or do not exist for certain specific housing needs, but this has been an opportunity to identify those gaps and consider whether there is need to enhance strategic direction at the local level.

a) Accessible and adapted housing provision	
<b>Local policies/ strategies</b>	<p>Cardiff Council is committed to everyone in need of an accessible or adapted home being given the support they need to meet their housing needs. Cardiff Council's <b>Local Authority Prospectus (2023-2024)</b> includes a strategic housing priority to deliver accessible, specialist and supported rented housing, to promote independent living for disabled and vulnerable people and meet identified health and social care needs.</p> <p>For applicants on the common waiting list, the allocations policy outlines that Cardiff Council has a duty to identify any need for accessible or adapted accommodation, to ensure applicants are offered homes that meet their housing needs. The policy confirms that all properties which are adapted or accessible will be let via the <b>Cardiff Accessible Homes Project</b>.</p>
<b>Property needs</b>	<p>The <b>Welsh Development Quality Requirements (2021) (WDQR)</b> sets out the minimum functional quality standards for new and rehabilitated general needs affordable homes. It outlines that homes need to be flexible and responsive to the changing needs of occupants, including being able to be adapted or made accessible as and when a resident may require.</p> <p>All houses should have a shower in addition to a bath and be provided with adequate space on the ground floor with plumbing, electrical and mechanical ventilation connections to allow for further installation of a barrier-free shower facility suitable for use by a person in a wheelchair. All flats and bungalows must have a shower in addition to a bath, ground floor flats and flats served by a lift should have a bathroom designed to be capable of adaptation for use by a person in a wheelchair.</p> <p>The Council's Allocations Policy categorises accessible and adapted property needs as:</p> <p><b>Fully Adapted (FA)</b> - where wheelchair accessible accommodation is required the following requirements must be met:</p>

- minimum 850mm clear opening door widths.
- wheelchair access to the front of the property (this may be via level access or a ramp/lift).
- wheelchair turning circulation space and wheelchair access to all rooms and facilities.
- if there are internal stairs a through floor lift or stair lift will be present.
- bathroom to be fully accessible for wheelchair use with access to a level access shower/wet room or specialist bath.
- wheelchair circulation space in the kitchen as a minimum (kitchen units may be standard, partially adapted or fully wheelchair accessible).

Suitable types of property are a fully adapted house/flat or bungalow, which may be new build or extensively adapted existing housing.

**Partially Adapted (PA)** - where partially adapted and wheelchair accessible accommodation is required the following property requirements must be met:

- properties have been adapted to provide a wheelchair accessible bedroom and shower room/bathroom, these may be accessed as ground floor accommodation or through a floor lift/stair lift.
- wheelchair access must be granted via the front of the property this may be through level access or a ramp/lift.
- wheelchair access to the living room.
- other rooms such as additional bedrooms, bathroom or kitchen may not be wheelchair accessible or have step free entry.

Suitable types of property are parlour type houses (houses with two living rooms with ground floor bedroom and/or bathroom), houses with through floor lifts/stair lifts, bungalows, or flats.

**Easy Access (EA)** - where easy access accommodation is required the property must meet the following requirements:

- access may be step free or have one or two steps that have potential for a ramp.
- no flights of stairs/steps, if there are internal stairs a through floor or stair lift will be present.
- bathroom will have a low ambulant shower (maximum of 40mm in height), level access shower or wet room.

Suitable types of property are ground floor flats or above ground floor flats where a lift or stair lift is available, houses with stair lifts, maisonettes with stair lifts and old-style bungalows.

	<p>Some accessible/adapted accommodation may include sheltered accommodation schemes to meet older persons housing need.</p> <p>Owner occupiers or private tenant households requiring accessible or adapted accommodation may be eligible for a Disability Facilities Grant. The grant helps towards the costs of adapting a home to meet their needs, which can include a level access shower, widening of doors, installing ramps or stair lifts and/or bathroom conversions. An occupational therapist will complete an assessment of adaptations needed, with the amount of grant provided dependent on a financial assessment.</p>
<p><b>Suitable for</b></p>	<p>Accessible or adapted housing provision has been deemed suitable for persons with limited mobility and/or dexterity.</p> <p>Any persons who have a need of low-level care and persons who require either partial or consistent use of a wheelchair.</p>
<p><b>Evidence including data sources</b></p>	<p>As of 1 April 2023, the common waiting list in Cardiff identified that:</p> <ul style="list-style-type: none"> <li>• 20 households require a fully adapted property</li> <li>• 98 households require a partially adapted property</li> <li>• 624 households require an easy access property</li> <li>• 125 households require ground floor access only</li> <li>• 1,654 households require ground floor or lift access</li> </ul> <p>The number of lets of accessible accommodation is low, with 4 fully adapted, 33 partially adapted and 191 easy access properties let in 2022/23.</p> <p>In terms of future provision to meet the housing need for accessible and adapted properties, each new development scheme should ideally include some units of accessible accommodation (where possible and where there is an identified need).</p> <p>This could include fully adapted, partially adapted or easy access accommodation and will be assessed on identified housing need as the scheme is developed out.</p>
<p><b>External stakeholder consultation and engagement</b></p>	<p>It was not considered necessary to undertake any external stakeholder consultation, as the <b>Cardiff Accessible Homes Project</b> (within the council's social lettings unit) hold all the relevant housing need information in relation to accessible homes.</p>

<b>Key Issues identified</b>	There is no robust information on current levels of adapted properties in Cardiff, but adaptations are in the main tenant specific.
------------------------------	---

<b>b) Multi-generational and/or larger families requiring larger properties.</b>	
<b>Local policies/ strategies</b>	There are no local policies or strategies specific to multi-generational and/or families requiring larger properties.
<b>Property Needs</b>	<p>Larger families or families with needs associated with multi-generational living have been identified as requiring:</p> <ul style="list-style-type: none"> <li>- enough bedrooms for members of the family to live comfortably, so that bedrooms will only be shared between a married or unmarried couple, 2 children of the same sex under the age of 16 or 2 children under the age of 10 years.</li> </ul> <p>If persons do not fall into the above category, each person in the household must be allocated their own room, in line with Cardiff Council's allocation policy.</p> <p>For new build accommodation it needs to be well designed, with consideration given around space, storage, cooking and washing facilities.</p>
<b>Suitable for</b>	<p>This section relates to larger families who require properties of 4 or more bedrooms, to accommodate their family size.</p> <p>It is also relevant for households who live on a multi-generational basis, such as households that have three or more generations residing in one home.</p>
<b>Evidence including data sources</b>	<p>The current level of need for larger properties within Cardiff is relatively low compared to overall identified housing need.</p> <p>As of 1 April 2023, there were 803 households on the common waiting list requiring larger family homes (defined as 4-bedrooms or more).</p> <ul style="list-style-type: none"> <li>• 4-bedroom homes - 543 households</li> <li>• 5-bedroom homes - 184 households</li> <li>• 6-bedroom homes - 54 households</li> <li>• 7-bedroom homes - 12 households</li> <li>• 8-bedroom homes - 10 households</li> </ul> <p>Both the Local Authority and RSL providers have larger family houses within their social housing stock, which are concentrated in the</p>

	<p>Adamsdown, Caerau, Grangetown, Pentwyn, Riverside and Trowbridge wards.</p> <table border="1" data-bbox="395 309 1370 465"> <thead> <tr> <th></th> <th>Local Authority</th> <th>RSL Provider</th> </tr> </thead> <tbody> <tr> <td>4-bedroom homes</td> <td>306</td> <td>532</td> </tr> <tr> <td>5+ -bedroom homes</td> <td>24</td> <td>118</td> </tr> <tr> <td>*(2022)</td> <td></td> <td></td> </tr> </tbody> </table> <p>Lets of larger properties have been fairly consistent over the last 3 years, with 25 lets in 2019/20, 32 lets in 2020/21 and 27 lets in 2021/22. Of the 84 larger lets made, 79 (94%) were 4-bedroom properties, 4 (5%) were 5-bedroom properties and 1 (less than 1%) was a 6-bedroom property.</p> <p>In terms of future provision, where possible a small number of larger units are included on suitable new build sites, where site location and proposed layouts can support this. In addition, the Council is considering a multi-generational living scheme, to provide flexible homes large enough to accommodate multi-generational/larger families, to assist with overcrowding.</p> <p>However, the housing needs of the small number of households requiring very large properties are unlikely to be met through the current or planned social housing stock. Alternative ways of addressing this need will continue to be explored, including the possibility of accommodating discrete family units within the household separately and accessing other types of accommodation.</p>		Local Authority	RSL Provider	4-bedroom homes	306	532	5+ -bedroom homes	24	118	*(2022)		
	Local Authority	RSL Provider											
4-bedroom homes	306	532											
5+ -bedroom homes	24	118											
*(2022)													
<p><b>External stakeholder consultation and engagement</b></p>	<p>Statistics were sourced from the Cardiff Council's Allocations and Rehousing team.</p> <p>Also, Taff Housing undertook some research with their own tenants on the common waiting list and found that overcrowding in homes across Cardiff for those in the BAME community has increased. They concluded that the demand for homes, particularly larger properties, coupled with the restricted supply and the natural growth of families means that tenants often wait years before they are offered suitably sized accommodation.</p>												
<p><b>Key Issues identified</b></p>	<p>The data is restricted to that which is available via the Council's common waiting list.</p> <p>It is not possible to source data in respect of future type and level of provision required specific to multi-generational/larger families. Data is not available for those who have not registered as being in housing need.</p>												

c) Non-permanent housing	
<b>Local policies/ strategies</b>	<p><b>Rapid Rehousing Transition Plan (2022-2027)</b> outlines how improvements will be made to ensure homelessness households spend minimal time within temporary accommodation/non-permanent housing provision.</p> <p><b>Cardiff Council’s Housing Support Programme Strategy (2022-2026)</b> indicates that there is a need for temporary accommodation (non-permanent housing) for persons presenting as homeless. It outlines the planned new temporary accommodation units, including accommodation for families and supported living as well as for single persons with complex needs.</p> <p><b>Home for Ukraine: Framework for Accommodation</b>  Since March 2022, Cardiff Council has been assisting with the Ukraine Refugee scheme headed by Welsh Government, which states that local authorities are responsible for assessing homelessness duty for Ukraine households where host family placements have broken down.</p>
<b>Property needs</b>	<p>The property needs for non-permanent housing, have been identified as:</p> <ul style="list-style-type: none"> <li>- All temporary accommodation offered from the local authority should be self-contained rather than shared accommodation (Welsh Government Rapid Rehousing guidance).</li> <li>- All non-permanent temporary accommodation must be assessed to fully meet the needs of the occupying household.</li> <li>- Any non-permanent housing/temporary accommodation which is a supported accommodation scheme will ensure that the right support services are on-site and available for residents’ needs.</li> <li>- All non-permanent temporary accommodation must have access to kitchen facilities, laundry facilities and bathroom facilities. Shared facilities should be avoided where possible.</li> <li>- All non-permanent temporary accommodation must have good access to local amenities, such as GP practice, pharmacy, local shops, and transport good links.</li> <li>- Temporary accommodation for persons seeking asylum must have dedicated support staff to assist the person in progressing their home office application and to support the person if any home office application was refused. Staff must also be</li> </ul>

	<p>available to assist with accessing key services that the person is entitled to.</p>
<p><b>Suitable for</b></p>	<p>Non-permanent accommodation has been identified as suitable for the following groups in a range of different circumstances:</p> <ul style="list-style-type: none"> <li>- <b>Homelessness Households</b> require non-permanent/temporary accommodation, although permanent housing is preferable.</li> <li>- <b>Asylum seekers</b> require non-permanent/temporary accommodation, provided through various agencies including Tai Pawb and Homes4U.</li> </ul>
<p><b>Evidence including data sources</b></p>	<p>There are various types of temporary accommodation currently available for homelessness households, including via specific gateways:</p> <ul style="list-style-type: none"> <li>• 822 units - Single Person Gateway Accommodation</li> <li>• 169 units - Young Persons Gateway Accommodation</li> <li>• 458 units - Family Gateway Accommodation</li> </ul> <p>In addition, there are:</p> <ul style="list-style-type: none"> <li>• 488 units Temporary Accommodation</li> <li>• 805 units Supported Accommodation – Frontline</li> <li>• 213 units Supported Accommodation - Secondary</li> <li>• 125 units Alternative Temporary Accommodation</li> </ul> <p>In terms of current need, during the COVID-19 pandemic, the number of households presenting as homeless increased rapidly. It slowed down between years 2020/21, with 462 homelessness households seeking assistance to access temporary accommodation, increasing to 549 homelessness households seeking assistance to access temporary accommodation in 2021/22.</p> <p>Statistics show that most of the homeless households seeking assistance and temporary accommodation are families rather than single persons or couples.</p> <p>For future provision, the <b>Rapid Rehousing Transition Plan (2022-2027)</b> and the <b>Housing Support Programme Strategy Action Plan (2022-2026)</b>, outline that the Council is seeking to increase capacity and improve the quality of temporary supported accommodation for single people, families and specialist accommodation and participate in the Welsh Government Leasing Scheme to make better use of the private rented sector.</p>

	<p>In terms of shortfall there are an additional 730 units planned and/or in the pipeline to be delivered by 2027, but this still means there would be an estimated shortfall of over 360 units of accommodation, which is likely to increase further.</p>		
<p><b>External stakeholder consultation and engagement</b></p>	<p>To inform the <b>Rapid Rehousing Transition Plan (2022-2027)</b> a needs mapping exercise was completed through consultation with all partner organisations who were actively supporting clients. This included:</p> <ul style="list-style-type: none"> <li>• All Single Person Gateway providers</li> <li>• All Family Gateway providers</li> <li>• All Young Persons Gateway providers</li> <li>• Housing Options Service</li> <li>• Supporting People Commissioning team</li> </ul> <p>To inform the <b>Cardiff Council’s Housing Support Programme Strategy (2022-2026)</b>, a consultation exercise was undertaken with a wide range of partners and stakeholders in November 2021, seeking their comments on homeless services in Cardiff. A questionnaire asked partners to comment on the causes of homelessness, the strengths and weaknesses of services, support services for specific groups and the impact of the COVID-19 pandemic.</p> <p>Further workshops with partners (listed below) took place in December 2021 in which the strategy’s vision, principles and key aims were examined and discussed:</p> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• LINC</li> <li>• The Wallich</li> <li>• Newydd</li> <li>• United Welsh</li> <li>• Wales and West Housing</li> <li>• Hafod Housing</li> <li>• TAFF</li> <li>• Huggard</li> </ul> </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• Cadwyn Housing</li> <li>• POBL</li> <li>• Llamau</li> <li>• South Wales Police</li> <li>• The Salvation Army</li> <li>• CCHA</li> <li>• YMCA</li> <li>• Cardiff &amp; Vale University Health Board (NHS)</li> </ul> </td> </tr> </table> <p>The following key themes were identified:</p> <ul style="list-style-type: none"> <li>- Benefits of working in partnership.</li> <li>- Importance of early intervention and prevention.</li> <li>- Taking a holistic approach to advice and support.</li> <li>- Providing services within the community.</li> </ul>	<ul style="list-style-type: none"> <li>• LINC</li> <li>• The Wallich</li> <li>• Newydd</li> <li>• United Welsh</li> <li>• Wales and West Housing</li> <li>• Hafod Housing</li> <li>• TAFF</li> <li>• Huggard</li> </ul>	<ul style="list-style-type: none"> <li>• Cadwyn Housing</li> <li>• POBL</li> <li>• Llamau</li> <li>• South Wales Police</li> <li>• The Salvation Army</li> <li>• CCHA</li> <li>• YMCA</li> <li>• Cardiff &amp; Vale University Health Board (NHS)</li> </ul>
<ul style="list-style-type: none"> <li>• LINC</li> <li>• The Wallich</li> <li>• Newydd</li> <li>• United Welsh</li> <li>• Wales and West Housing</li> <li>• Hafod Housing</li> <li>• TAFF</li> <li>• Huggard</li> </ul>	<ul style="list-style-type: none"> <li>• Cadwyn Housing</li> <li>• POBL</li> <li>• Llamau</li> <li>• South Wales Police</li> <li>• The Salvation Army</li> <li>• CCHA</li> <li>• YMCA</li> <li>• Cardiff &amp; Vale University Health Board (NHS)</li> </ul>		
<p><b>Key Issues identified</b></p>	<p>In terms of persons seeking asylum, up to date statistics are required regarding how many persons have sought asylum in Cardiff in recent years.</p>		

d) Housing, care, and support needs – Older Persons	
<b>Local policies/ strategies</b>	<b>Older Persons Housing Strategy (2019-2023)</b> outlines the current and future housing need for older persons within Cardiff, providing an outline of the types of older persons accommodation within the current stock and the type of older persons accommodation that will be required in the future, including private retirement housing.
<b>Property needs</b>	<p>There are different types of housing available for <b>Older Persons</b>, but in the main properties should provide:</p> <ul style="list-style-type: none"> <li>- a range of 1–2-bedroom accommodation or bungalows (self-contained).</li> <li>- fully accessible, including access to a lift.</li> <li>- community facilities such as a lounge, a garden and adequate storage for storing and charging mobility scooter.</li> <li>- close to local centres to access services and transport links.</li> </ul>
<b>Suitable for</b>	<p>A range of <b>Older Persons</b> accommodation is available for those who are primarily over the age of 55 and require designated older persons accommodation and/or extra support or care.</p> <ul style="list-style-type: none"> <li>- <b>Retirement Flats (low &amp; high rise)</b> are available for those aged 50/55+, and typically have no staff on site, no communal lounge, and no arranged activities. The Community Alarm system is available.</li> <li>- <b>Retirement Bungalows/Complex</b> are available for those aged 60+, and typically have no staff on site, and no arranged activities. The Community Alarm system is available.</li> <li>- <b>Community Living</b> is available for those aged 60+ and are typically self-contained independent flatted accommodation usually supported by full-time or part-time staff and a 24-hour emergency alarm system, there are also communal areas with arranged activities. Accessible to meet current/declining mobility needs.</li> <li>- <b>Extra Care housing</b> is available for those primarily aged 60+, offering self-contained flatted accommodation in schemes designed for older people with higher level support needs, with access to 24-hour domiciliary and personal care. Residents must be unable to live independently in the community and have an assessed Care and Support need.</li> <li>- <b>Private Sector Retirement Housing</b> usually built and sold by private developers and run by a separate management</li> </ul>

	<p>company who appoint a scheme manager and organise their own maintenance and repairs. Age restrictions will apply depending on the scheme.</p> <ul style="list-style-type: none"> <li>- <b>Residential Homes</b> a residential setting where older persons have access to care and support services to meet their assessed personal care needs.</li> <li>- <b>Nursing Homes</b> a residential care setting that provides older persons with specialist care and support whose personal care needs cannot be met in a residential home setting.</li> <li>- <b>Managed Blocks</b> are available for those aged 55+ and are independent flats in schemes specifically for Homeless/Adult Services clients with high needs moving to independent living. 24-hour support staff are available on site, but there are no communal facilities or arranged activities.</li> </ul>
<p><b>Evidence including data sources</b></p>	<p><b>Older Persons</b></p> <p>Currently there are circa. 3,200 units of designated older persons stock in Cardiff, owned by the Local Authority and the RSL providers. Most of the older persons stock is 1 or 2-bedroom properties, and there are 2,606 one-bedroom older persons properties and 507 two-bedroom properties.</p> <p>Around 80% of the current council stock consists of age-designated bungalows, flats, and high-rise flats with the remaining 20% being Community Living Schemes; and 93% of RSL age-designated stock, is primarily studios and flats, with the remaining stock consisting of bungalows and retirement houses. Most RSL stock would not fall into the Community Living category.</p> <p>In terms of areas, the majority of older persons housing stock is located in the wards of Adamsdown, Caerau, Ely, Fairwater, Grangetown, Llanrumney, Splott and Trowbridge.</p> <p>There are currently 102 units of <b>Extra Care</b> accommodation provided by Linc (RSL provider), and the schemes are operated in partnership with Cardiff Council Adult Services and domiciliary care providers.</p> <ul style="list-style-type: none"> <li>• 62 self-contained 1 &amp; 2 bed flats (Llanishen)</li> <li>• 40 self-contained flats (27 x 1 bed flats &amp; 13 x 2 bed flats) (Fairwater)</li> </ul> <p>In addition, there are 16 units of <b>Close Care</b> accommodation provided by Hafod Housing (RSL provider):</p>

	<ul style="list-style-type: none"> <li>• 16 self-contained flats (15 x 1 bed flats &amp; 1 x 2 bed flats) (Trowbridge)</li> </ul> <p>There is also specialist provision for older persons and those with a physical impairment.</p> <ul style="list-style-type: none"> <li>• 13 self-contained flats (13 x 1 bed flats) and 3 x 1 bed self-contained bungalows (Trowbridge)</li> <li>• 6 self-contained 1 bed flats (Llanishen)</li> </ul> <p>As of 1 April 2023, there were 1,592 applicants on the housing waiting list over the age of 50, around 20% of all applicants.</p> <ul style="list-style-type: none"> <li>• 680 persons were aged between 50-59 years of age,</li> <li>• 585 persons were between 60-70 years of age,</li> <li>• 249 persons were 70-80 years of age,</li> <li>• 78 persons were 80+ years of age.</li> </ul> <p>There are several different accommodation types that older persons can access in Cardiff, and the type of accommodation offered would depend on an assessment by social services and/or housing regarding the specific needs of the individual.</p> <p>Research conducted as part of the <b>Older Persons Housing Strategy (2019-2023)</b> identified that by 2035 there will be a need for higher levels of older persons accommodation across the various provision offered, and that older persons' affordable housing for rent should increase by 353 units and housing with care for rent should increase by 232 units.</p> <p>However, most of the housing need was identified as being required in the private sector. Older persons housing for ownership should increase by 1,434 units, housing with care for ownership by 377 units and nursing care by 655 beds.</p> <p>To meet future demand for older persons accommodation Cardiff Council, with their RSL partners are delivering over 380 affordable older persons accommodation units for rent, across multiple areas of Cardiff.</p>
<p><b>External stakeholder consultation and engagement</b></p>	<p><b>Older Persons</b></p> <p>Applicants aged 50+ on the Housing Waiting List were asked to complete short questionnaires to review their housing preferences and provide their views on how the Council and partners could improve wellbeing through better use of allocations and improve services now and in the future.</p>

	<p>The questions asked focused on 3 areas:</p> <ul style="list-style-type: none"> <li>• The type of accommodation they would like to be considered for (General Needs/Independent Living/Community Living)</li> <li>• Community – social isolation/community/independence</li> <li>• Safety &amp; Security – vulnerability, risk, and safety in current accommodation/Community Alarm.</li> </ul> <p>There was a 30% response rate to the questionnaires and the system has been updated to reflect these choices. Those that did not return their questionnaires will be contacted again.</p> <p>All new applications to the waiting list will be asked to complete the supplementary questions on application.</p>
<b>Key Issues identified</b>	None

d) Housing, care, and support needs – Supported/Specialist Housing	
<b>Local policies/ strategies</b>	<p><b>Promoting Independence and Changing Lives (2019-2024)</b> is a joint health and social care commissioning strategy for adults with learning disabilities and includes information about the housing needs in terms of providing supported living accommodation.</p> <p><b>Housing Support Programme Strategy &amp; Action Plan (2022-2026)</b> sets out the single strategic direction for homelessness prevention and housing related support services in Cardiff. The Council is seeking an increase in capacity and improvement in the quality of supported accommodation for single people.</p> <p><b>Children’s Services Strategy 2023-2026</b> sets out the plan to deliver progressive change for children in Cardiff, with a focus on shifting the balance in the 3 key areas of place, people, and practice.</p>
<b>Property needs</b>	<p><b>Supported Living (all client groups)</b> There are different types of housing available for <b>Supported Living</b>, but properties should:</p> <ul style="list-style-type: none"> <li>- support to live as independently as possible.</li> <li>- close to friend/families.</li> <li>- close to amenities, services, and transport links.</li> <li>- choice and control over where clients live and how they are supported.</li> <li>- Use of technology (where appropriate) to enable independent living.</li> </ul>

	<p>The types of <b>Supported</b> accommodation available are:</p> <ul style="list-style-type: none"> <li>- <b>Tenancies</b> provided by the local authority/RSL, with support provided in the client's own home to meet their needs.</li> <li>- <b>Own home</b> with domiciliary care if required to encourage and enable independent living.</li> <li>- <b>Adult placement/Shared Lives placement</b> provides a higher level of support for adults who want to live in the community, as they are housed with specifically trained carers who can provide an appropriate level of support.</li> <li>- <b>Supported Shared Accommodation</b> where there are support workers on site; adults live in a shared environment with other adults who have similar care needs.</li> <li>- <b>Core &amp; Cluster Accommodation</b> provides fully independent self-contained accommodation, usually in a group of flats, with a communal hub so that support can be targeted and adjusted to support the needs of the person living there.</li> <li>- <b>Respite Accommodation</b> is available for adults assessed as having a learning disability and living at home under the care of family. This is not permanent accommodation and is used for at home carers to be able to carry out essential tasks whilst the adult they care for is in respite.</li> </ul>
<p><b>Suitable for</b></p>	<p><b>Supported Accommodation</b> is available for adults who have various care and support needs.</p>
<p><b>Evidence including data sources</b></p>	<p>In terms of current provision, there are many schemes and individual places in Cardiff.</p> <p><b><u>Mental Health and Substance Misuse</u></b></p> <ul style="list-style-type: none"> <li>• 6-person shared house (Grangetown)</li> <li>• 5 self-contained core &amp; cluster flats (Cathays)</li> <li>• 11 self-contained core &amp; cluster flats (Llanishen)</li> </ul> <p><b><u>Supported Living – Learning Disability</u></b></p> <p>There are currently 343 individual places in a variety of schemes.</p> <ul style="list-style-type: none"> <li>• 25 x Core &amp; Cluster Shared Flat</li> <li>• 41 x Core &amp; Cluster Single Flat</li> <li>• 40 x Shared bungalow</li> <li>• 221 x Shared house</li> <li>• 4 x Shared house – Annexe</li> <li>• 2 x Targeted Support – Shared flat</li> <li>• 10 x Targeted Support – Single flat</li> </ul>

**The Joint Commissioning Strategy for Adults and Learning Disabilities (2019-2024)**, states that in Cardiff:

- 7,081 people aged 18 and over in Cardiff were estimated to have a learning disability.
- 1,175 people with a learning disability received support from Learning Disability Services (\*78% of people with a moderate or severe learning disability).
- The number of people known to services is predicted to increase by 125 between 2017 – 2025.

In terms of current need, Adult Services have identified housing need for persons with care and support needs, for learning disabilities, mental health, drug and substance misuse and young persons.

The following types of planned provision have been outlined in the **Local Authority Prospectus (2023/2024)** and feature in the **Capital Investment Pipeline (HCF) (2022-2023)**:

**Learning Disabilities**

- 1 x Core & Cluster (\*self-contained flats) for Challenging & Complex Needs (6-8 units)
- 1 x 4 separate but interlinked flats for staff to deliver support (Challenging & Complex Needs) (4 units)
- 3 x Specialist Bungalows for Complex Needs (4-6 clients per bungalow)

**Mental Health**

- 2 x Mental Health Supported Living Schemes (5 units each + sleep-in)

**Substance Misuse**

- 1 x Supported Living Scheme (5 units + sleep-in)

**Young Vulnerable**

- 1 x Young Persons Supported Living Scheme (8 units + sleep-in)

In the long term, Adult Services are looking to deliver more core and cluster type accommodation for persons with care and support needs. Cardiff Council and their RSL partners have currently identified c.10 live projects to assist in meeting the housing needs outlined.

Research has shown that there will be a lack of residential accommodation places for persons with diagnosed learning disabilities who require a higher level of support. The lack of capacity of supported accommodation spaces has resulted in many persons with learning disabilities currently being placed in out of county placements, resulting

in high costs to place persons with complex needs. There is an increased need to provide in-county supported accommodation for persons with complex needs, such as more specialist learning disability, autism, and specialist mental health services.

Cardiff Council Learning Disabilities estimate the number of projected transitions to Adult Services (\*based on 85% of current transition lists) is:

Year	Transition Accommodation Projections (*to Adult Services)
2023	39
2024	48
2025	44
2026	47

**Children’s Services**

There are 173 units of supported accommodation through the Young Person’s Gateway, providing a range of options for young people such as small, shared houses with 24-hour support, larger hostels, and independent flats in the community with lower-level support. A further 24 units should be available by the end of 2023.

In terms of future housing need, the following has been identified:

- 3 x 3 bed children’s homes (younger children)
- 4 x 3 bed children’s homes (older children)
- 3 x 4 bed children’s homes (older children)

These properties should complement the existing portfolio and be strategically located across Cardiff.

**External stakeholder consultation and engagement**

**Supported Living**

Cardiff Council Adult Services were consulted and confirmed as part of their external consultation process, there are a range of goals currently being worked towards to meet housing need for persons with housing care and support needs.

**Promoting Independence and Changing Lives (2019-2024)**, draws on a range of consultation activities that took place with people who use the services and those who support them, to voice what matters to them and what they feel would make a difference to their lives. The following took place:

- **February 2016 - January 2017** a Population Needs Assessment took place with citizens across Cardiff and the Vale including the views of people with a learning disability.
- **February 2018** - the Institute of Public Care conducted 23 one-hour interviews with people working within a range of

	<p>learning disability services across Cardiff and the Vale, including staff working in education, the NHS, social services, the third sector and community groups.</p> <ul style="list-style-type: none"> <li>- Analysis of responses from people using services and their families/carers, who contributed to two online surveys.</li> <li>- <b>Cardiff People First</b> collated information they gathered from members on improving local services.</li> <li>- Consideration of responses from individuals and their families following the 2017 review of complex day services across Cardiff and the Vale Councils.</li> </ul> <p><b>Children’s Services</b></p> <p>The strategy takes account of feedback from children and young people in relation to the annual report (2021/2022) and was built upon with further consultation and engagement with children and young people throughout the development of the strategy, informing the vision for 2023/2026. Consultation also took place with the workforce and partners to ensure the vision is shared and understood.</p>
<b>Key Issues identified</b>	<p>There are major challenges in reliably predicting future demand, as there is a limited amount of historical data which is incomplete. The COVID-19 pandemic has meant that much of this data cannot be regarded as representative of future trends, and the data available has shown wide variations over time so that even when trends can be calculated, their predictive reliability is low.</p>

e) Locational needs for student accommodation	
<b>Local policies/ strategies</b>	<p><b><u>Local Authority</u></b></p> <p><b>Cardiff Local Development Plan (2006-2026)</b> states that students comprise approximately 10.8% of Cardiff’s population and that a range and choice of new homes of different tenure, type and location should be provided to meet specific needs, including those of students.</p> <p>Cardiff Council’s <b>Student Accommodation Supplementary Planning Guidance (SPG) (2019)</b> outlines the requirements around the design and land requirements of new Purpose-Built Student Accommodation, and <b>Cardiff Council’s Housing Strategy (2016-2021)</b> states that the local authority will continue to work with developers as necessary to provide new student accommodation on appropriate sites.</p> <p><b><u>University Sector</u></b></p> <p><b>Cardiff University</b> provide an accommodation guarantee that all new first year students (full time) undergraduate and postgraduate will be offered university accommodation which will comprise of a single study</p>

	<p>bedroom. The <b>Royal Welsh College of Music and Drama (RWCMD)</b> also guarantee accommodation for their first-year students.</p>
<b>Land needs</b>	<p>The following land needs have been identified for any student accommodation or new purpose-built student accommodation:</p> <ul style="list-style-type: none"> <li>- Needs to be close to university/college site (30-minute travel time from accommodation to university/college).</li> <li>- Must be within a reasonable travel distance from university/college amenities such as library, gyms, student services.</li> <li>- Must be within reasonable travel distance from amenities such as local shops.</li> <li>- All tall buildings which will be used for Purpose Built Student Accommodation (PBSA) will need to comply with the Tall Buildings SPG (2017), so must not have any negative impact on vistas or important views, must ensure the character or settings of heritage sites are not harmed, the proposal will need to be a positive feature in the skyline or streetscape, either by complimenting several tall buildings or becoming a strategic landmark itself.</li> <li>- Any new PBSA will need excellent cycle storage facilities and local transport links to accommodate students' travel requirements. PBSA will discourage the use of own vehicles due to the often-large scale of developments.</li> <li>- Where possible it should be ensured that most of the new development PBSA sites are on brownfield sites or are through redevelopment of existing buildings.</li> <li>- Local planning authorities will promote good design of new PBSA with a greater emphasis on quality, and it must be safe and attractive.</li> <li>- Any new student development will need to have consideration in respect of designing out crime and the creation of safe environments, such as maximising natural surveillance of areas which are vulnerable to crime, have well defined routes, good lighting in public areas and spaces and entrances that provide convenient movement without compromising security.</li> <li>- All residents need to have sufficient access to refuge and recycling areas.</li> </ul>
<b>Evidence including data sources</b>	<p>The current student population figures for Cardiff are circa 47,145 students<sup>11</sup>.</p>

<sup>11</sup> Higher Education Students Statistics Agency HESA - [Where do HE students study? | HESA](#)

Levels of accommodation provided by each Cardiff-based University are currently -

- **Cardiff University** - 5,478 accommodation spaces
- **Cardiff Metropolitan University** 2,250 accommodation spaces
- **RWCMD** - 288 accommodation spaces, which is a collaboration between Unite Students private student housing provider and the RWCMD.

Accommodation offered by university providers is usually a one-bedroom study room with ensuite, with shared kitchen and laundry facilities.

Information held by Cardiff Council shows that outside of specific accommodation provided by universities, there are 8,073 private rented accommodation spaces for students in Cardiff. However, there are currently several student housing schemes, that following a change of use planning permission, that can be used for other accommodation purposes for a time limited period. Around 3,505 student accommodation rooms/self-contained student flats have a change of use to either professional serviced apartments, serviced apartments, or residential use.

In terms of future need, statistical analysis shows that university enrolment figures continue to rise UK wide year on year. For the last 5-years all universities across Cardiff have seen an increase in enrolment figures year on year, so there is likely to be a requirement for multiple different types of student accommodation across the local authority area in future years.

External Consultation with universities in Cardiff has confirmed that there is a shortfall in numerous types of student accommodation, from halls of residence provided by the universities to private rented purpose-built student accommodation. Universities have also outlined a lack of accessible and family-type accommodation for students, which demonstrates a future need for a range of different student accommodation across Cardiff.

Over recent years **Cardiff University** has required additional accommodation via private PBSA to meet its guarantee of providing university accommodation for all first-year students. Other students who are not in their first year of study are expected to source their own private student accommodation.

Cardiff University confirmed that although to date they have been able to meet their accommodation guarantee, they were aware of students struggling to find private sector accommodation at the start of

	<p>academic year 2022/23 and anticipate that the number of students in this position may be higher for academic year 2023/24.</p> <p><b>Cardiff Metropolitan University</b> advised of a shortage of accommodation in 2022/23, with a shortfall of 1,093 rooms in their own university-provided halls of residence. They secured 782 accommodation rooms with Unite (private student accommodation), leaving a shortfall of 311 rooms for first year students. To accommodate the majority of these students, they secured several rooms on additional sites via private providers.</p> <p>Cardiff Metropolitan University advised that they will be taking 1,200 nominations for first year accommodation rooms for 2023/24, which results in a shortfall in accommodation, so are seeking assistance from private landlords. They have also struggled to identify enough suitable accessible and/or adapted rooms for students and have a shortfall in accommodation suitable for families, due to competition for accommodation in the private rental market and increased rent levels.</p> <p>As a result, Cardiff Metropolitan University are currently developing an Estates Master Plan for its campuses, which includes proposals to increase the provision of university-owned halls to meet current demand for accommodation.</p>
<p><b>External stakeholder consultation and engagement</b></p>	<p>All universities within the Cardiff local authority area (*Cardiff University, Cardiff Metropolitan University and the Royal Welsh College of Music and Drama) accommodation teams were contacted via email for information on their student housing need and regarding their own findings around demand and need for student accommodation.</p> <p>Data has been sourced from Cardiff University (*including website), Cardiff Metropolitan University (*including website), Unite Students accommodation (*website), and Cardiff Council and Higher Education Student Statistics (HESA) website.</p>
<p><b>Key Issues identified</b></p>	<p>It is important that the Council understands any future plans to increase student places in and around Cardiff, and what accommodation needs this will generate.</p> <p>There is a gap in information around the detailed future need for certain types of student accommodation across Cardiff, whether that be purpose-built student accommodation or new accommodation built by the universities themselves.</p>

f) Locational needs for people with physical or cultural needs	
<b>Local policies/ strategies</b>	<p>Cardiff Council's <b>Equality &amp; Inclusion Strategy (2020-2024)</b> seeks to develop and deliver services which are responsive to Cardiff's inequality gap in relation to housing provision, including that of BAME households and in meeting the statutory duties in relation to the accommodation needs of the Gypsy and Traveller community.</p> <p>In relation to the Gypsy and Traveller community, Cardiff Council undertake regular <b>Gypsy and Traveller Accommodation Assessments</b> to identify current and future levels of housing need. An assessment was last undertaken in November 2021, with the next assessment due in 2026.</p>
<b>Property needs</b>	<p>The following property needs have been identified for persons with physical or cultural needs:</p> <ul style="list-style-type: none"> <li>- Any housing for persons with specific physical or cultural needs should have access to local amenities to support these needs, for example, preferred places of worship, community support groups/community centres and hubs.</li> <li>- For any new Gypsy and Traveller community site, necessary transport and social infrastructure must be accessible or able to be readily provided. Consideration must also be given to good access to the primary highway network and environmental factors such as flood risk, ground stability and land.</li> </ul>
<b>Suitable for</b>	<p>This section focuses on residents within Cardiff local authority area who identify with having specific physical or cultural needs in relation to meeting their housing need.</p>
<b>Evidence including data sources</b>	<p>The Census (2021) results identified an increase in persons moving to Cardiff from outside of the UK since the Census (2011), from 13.3% to 16.5%. Cardiff has the highest number of persons born outside of the UK now residing in the area of any local authority within Wales.</p> <p>In terms of BAME communities, Stats Wales (June 2022) show that 16.5% of Cardiff's population are from the Black, Asian and minority ethnic communities (c.62,300 persons).</p> <p>There is no specific data available which identifies current locational housing need for those identifying as having a specific physical or cultural need, other than that of the Gypsy and Traveller Community.</p>

	<p>The Gypsy and Traveller Accommodation Assessment (2021)<sup>12</sup> identified 102 pitches offered to the Gypsy Traveller community within the Cardiff local authority area. Cardiff Council provide 80 pitches across two sites and there are four private authorised sites which provide a further 22 pitches. The assessment identified 135 Gypsy Traveller residents in the Cardiff local authority area, showing a shortfall in current accommodation of 33 pitches.</p> <p>It has been identified that there is likely to be a future need for accommodation to be provided, due to the growing number of Gypsy and Travellers within the Cardiff local authority area, as the assessment highlighted that by 2026 the number of Gypsy and Traveller residents will increase to 175, with an additional 73 pitches required.</p> <p>By 2036, the number of Gypsy and Traveller residents in the Cardiff local authority area is likely to increase to 217, so an additional 115 pitches will be required to meet accommodation need by 2036.</p>
<p><b>External stakeholder consultation and engagement</b></p>	<p>The <b>Equality &amp; Inclusion Strategy Plan (2020-2024)</b> strategic equality objectives were informed by evidence gathered during consultation with residents, staff, and partner organisations representing protected characteristics and other communities of interest. Consultation exercises included a number of stakeholders focus groups with residents.</p> <p>The <b>Gypsy and Traveller Accommodation Assessment (2021)</b> was overseen by the Project Steering Group, using all established contact with Gypsies and Travellers in Cardiff. The Group oversaw the survey period, monitoring the level of engagement and maximising dialogue between partners.</p> <p>The Steering Group contained representation from the following organisations:</p> <ul style="list-style-type: none"> <li>• Cardiff Council – Housing</li> <li>• Cardiff Council – Strategic Planning</li> <li>• Cardiff Council – Travellers Education</li> <li>• Cardiff Council – Flying Start (including Health Visitors)</li> <li>• Cardiff &amp; The Vale – Community Cohesion</li> <li>• South Wales Police – Community Engagement</li> <li>• Gypsy and Traveller Wales</li> <li>• Cardiff and Vale University Health Board</li> <li>• TGP Cymru – Children and Families Charity</li> </ul>

<sup>12</sup> Cardiff Council Gypsy and Traveller Accommodation Assessment November 2021 - <https://cardiffldp.consultation.ai/#supporting-documents>

	Gypsy and Traveller Wales undertook the surveys, with the Council's Research Unit undertaking the analysis.
<b>Key Issues identified</b>	Specific data/information is not available.

#### 4. Range of additional housing need estimates

##### 4.1 Introduction

The following range of additional housing need estimates for Cardiff have been extracted from the LHMA Tool. The User household projection variant is based on a growth option prepared to inform the Cardiff Replacement Local Development Plan Preferred Strategy<sup>13</sup>. The Principal, Higher and Lower household projection variants are based on the 2018-based Welsh Government household projections.

**For each household projection basis there are four sets of tables presenting the following annual additional housing need estimates:**

**First table(s):** Estimated annual additional affordable housing need by HMA and tenure, net of planned supply and turnover of existing stock, over the first five years of the LHMA period (see Tables 1a,1b,1c,1d).

**Second table(s):** Estimated annual additional total housing need by HMA and tenure, gross need before any allowance for planned supply and turnover of existing stock, over the first five years of the LHMA period (see Tables 2a, 2b,2c,2d).

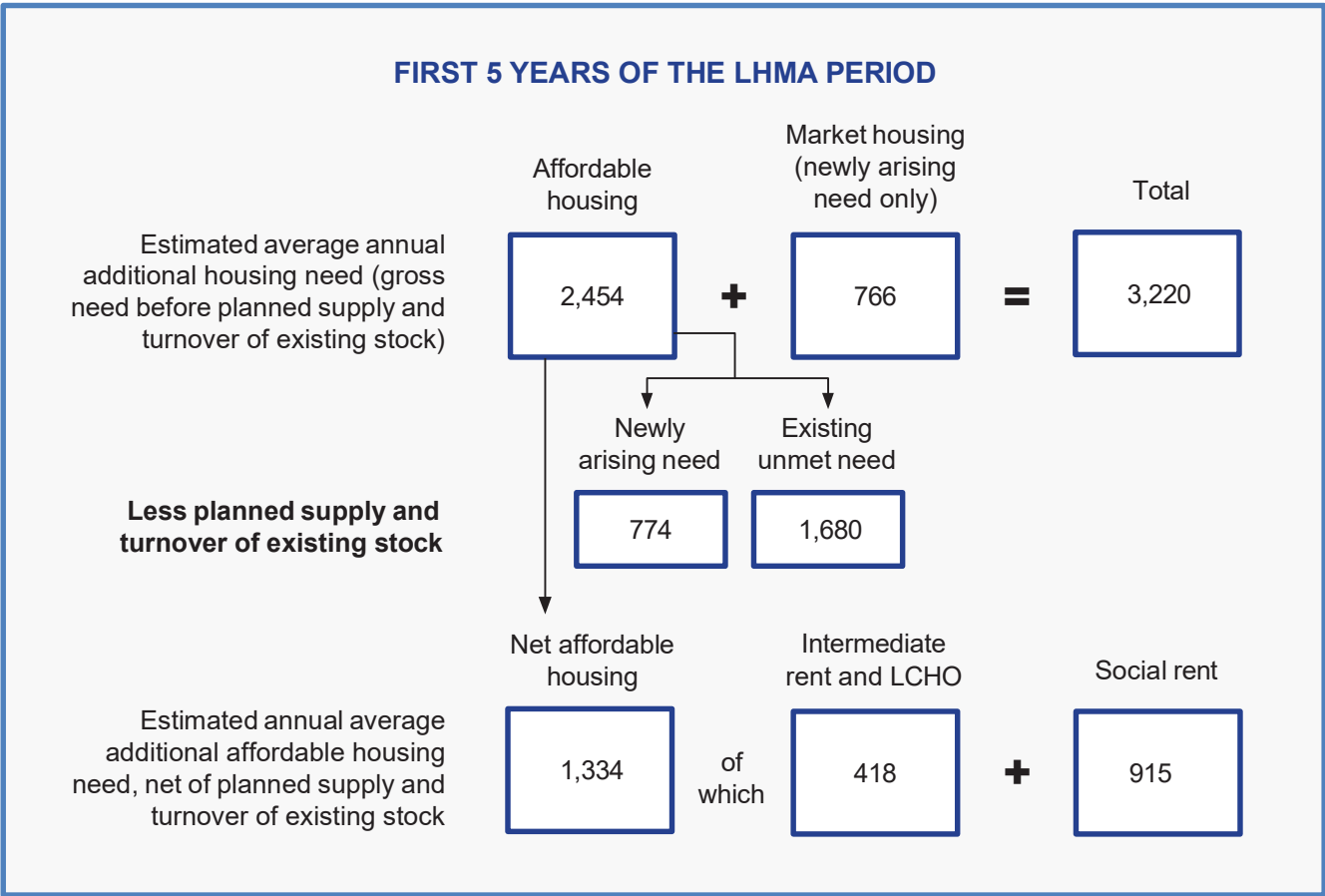
**Third table(s):** Estimated annual additional total housing need by HMA and tenure over the remaining 10 years of the LHMA period. No allowance has been made for any planned supply and turnover of existing stock beyond year five as it becomes less accurate to predict (see Tables 3a,3b,3c,3d).

**Fourth table(s):** Estimated annual and total additional affordable housing need by HMA and tenure over the 15-year period of the LHMA. These estimates are a combination of those estimates from the first and third tables (see Tables 4a,4b,4c,4d).

Summary tables of the data inputs and key assumptions generating each of the estimates are also included.

<sup>13</sup> Cardiff Replacement Local Development Plan 2021 to 2036 Preferred Strategy for Consultation (June 2023) - <https://cardiffldp.consultation.ai/#preferred-strategy-document-1>

# Average annual additional housing need estimates using Cardiff Council USER household projections



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

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

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

- at HMA level
- by tenure (LCHO, intermediate rent and social rent)
- annual estimate for the first 5 years of the LHMA period
- the estimates have been reduced to allow for turnover of existing affordable stock and planned supply.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
HMA	one bedroom	two bedrooms	three bedrooms	four+ bedrooms	Social rent  (a) + (b) + (c) + (d) = (e)	Intermediate rent	LCHO	Affordable Housing  (h) = (e) + (f) + (g)
<b>Additional housing need estimates by tenure</b>	<b>405</b>	<b>146</b>	<b>184</b>	<b>180</b>	<b>915</b>	<b>131</b>	<b>287</b>	<b>1,334</b>
Cardiff	405	146	184	180	915	131	287	1,334

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

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

- includes market and affordable housing
- at HMA level
- by tenure (owner occupier, private rented sector (PRS), LCHO, intermediate rent and social rent)
- annual estimate for the first 5 years of the LHMA period.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	Social rent	Intermediate rent and LCHO	Affordable Housing  (c) = (a) + (b)	Owner occupier	Private rented sector	Market Housing  (f) = (d) + (e)	Additional housing need  (g) = (c) + (f)
<b>Additional housing need estimates by tenure</b>	<b>1,939</b>	<b>515</b>	<b>2,454</b>	<b>416</b>	<b>351</b>	<b>766</b>	<b>3,220</b>
Cardiff	1,939	515	2,454	416	351	766	3,220

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

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

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

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

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	Social rent	Intermediate rent and LCHO	Affordable Housing (c) = (a) + (b)	Owner occupier	Private rented sector	Market Housing (f) = (d) + (e)	Additional housing need (g) = (c) + (f)
<b>Additional housing need estimates by tenure</b>	<b>572</b>	<b>201</b>	<b>774</b>	<b>416</b>	<b>351</b>	<b>766</b>	<b>1,540</b>
Cardiff	572	201	774	416	351	766	1,540

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

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

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

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

	Average annual estimates			15-year estimates		
	(a)	(b)	(c)	(d)	(e)	(f)
HMA	Social rent	Intermediate rent and LCHO	Affordable Housing (c) = (a) + (b)	Social rent	Intermediate rent and LCHO	Affordable Housing (f) = (d) + (e)
<b>Additional housing need estimates by tenure</b>	<b>687</b>	<b>274</b>	<b>960</b>	<b>10,301</b>	<b>4,106</b>	<b>14,407</b>
Cardiff	687	274	960	10,301	4,106	14,407

## Data items / Key assumptions

	Basis	2021/22	2022/23	2023/24	2024/25	2025/26
Change in income growth	Default	4.00%	3.74%	3.79%	3.57%	3.50%
Change in house prices	Default	7.38%	1.33%	1.46%	2.47%	3.05%
Change in private rent prices	User	0.00%	2.80%	2.60%	2.90%	3.20%
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%

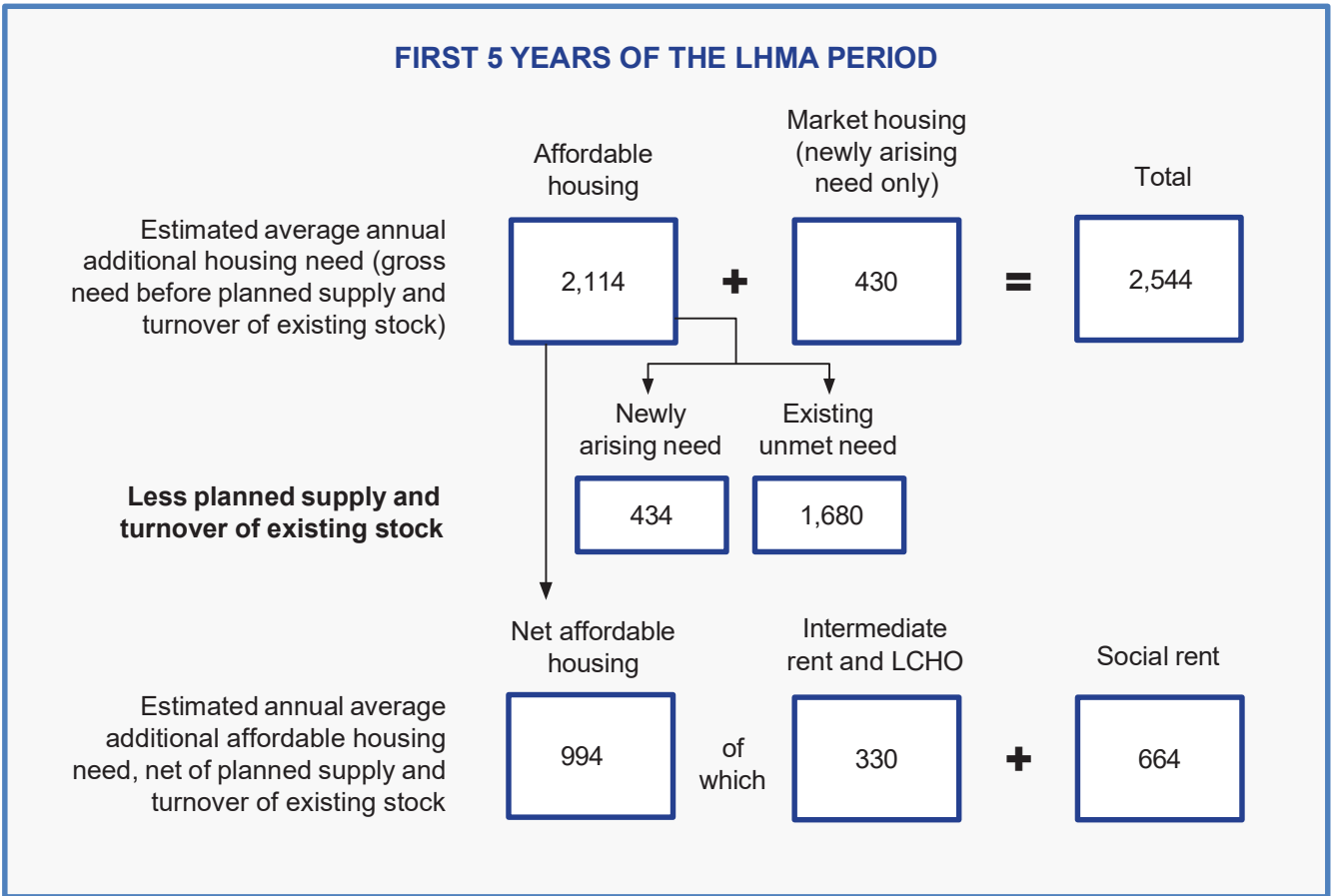
Data item	Data Sources	Basis of the data
Income data by HMA	Paycheck	2021
House price paid data by HMA	Land Registry Data	Calendar year
Rent prices	Rent Officers Wales	Financial year
Household projection basis	User Projections 1	

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

## HMA assumptions

HMA	FTB property price	FTB property value to income ratio	Min. income for intermediate rent	Max. income for intermediate rent
Cardiff	£184,000	4.8	£25,697	£34,117

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



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

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

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

- at HMA level
- by tenure (LCHO, intermediate rent and social rent)
- annual estimate for the first 5 years of the LHMA period
- the estimates have been reduced to allow for turnover of existing affordable stock and planned supply.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
HMA	one bedroom	two bedrooms	three bedrooms	four+ bedrooms	Social rent  (a) + (b) + (c) + (d) = (e)	Intermediate rent	LCHO	Affordable Housing  (h) = (e) + (f) + (g)
<b>Additional housing need estimates by tenure</b>	<b>288</b>	<b>77</b>	<b>138</b>	<b>160</b>	<b>664</b>	<b>43</b>	<b>287</b>	<b>994</b>
Cardiff	288	77	138	160	664	43	287	994

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

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

- includes market and affordable housing
- at HMA level
- by tenure (owner occupier, private rented sector (PRS), LCHO, intermediate rent and social rent)
- annual estimate for the first 5 years of the LHMA period.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	Social rent	Intermediate rent and LCHO	Affordable Housing  (c) = (a) + (b)	Owner occupier	Private rented sector	Market Housing  (f) = (d) + (e)	Additional housing need  (g) = (c) + (f)
<b>Additional housing need estimates by tenure</b>	<b>1,688</b>	<b>426</b>	<b>2,114</b>	<b>233</b>	<b>197</b>	<b>430</b>	<b>2,544</b>
Cardiff	1,688	426	2,114	233	197	430	2,544

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

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

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

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

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	Social rent	Intermediate rent and LCHO	Affordable Housing (c) = (a) + (b)	Owner occupier	Private rented sector	Market Housing (f) = (d) + (e)	Additional housing need (g) = (c) + (f)
<b>Additional housing need estimates by tenure</b>	<b>321</b>	<b>113</b>	<b>434</b>	<b>233</b>	<b>197</b>	<b>430</b>	<b>864</b>
Cardiff	321	113	434	233	197	430	864

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

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

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

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

	Average Annual Estimates			15-year estimates		
	(a)	(b)	(c)	(d)	(e)	(f)
HMA	Social rent	Intermediate rent and LCHO	Affordable Housing (c) = (a) + (b)	Social rent	Intermediate rent and LCHO	Affordable Housing (f) = (d) + (e)
<b>Additional housing need estimates by tenure</b>	<b>435</b>	<b>185</b>	<b>621</b>	<b>6,532</b>	<b>2,780</b>	<b>9,312</b>
Cardiff	435	185	621	6,532	2,780	9,312

## Data items / Key assumptions

	Basis	2021/22	2022/23	2023/24	2024/25	2025/26
Change in income growth	Default	4.00%	3.74%	3.79%	3.57%	3.50%
Change in house prices	Default	7.38%	1.33%	1.46%	2.47%	3.05%
Change in private rent prices	User	0.00%	2.80%	2.60%	2.90%	3.20%
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%

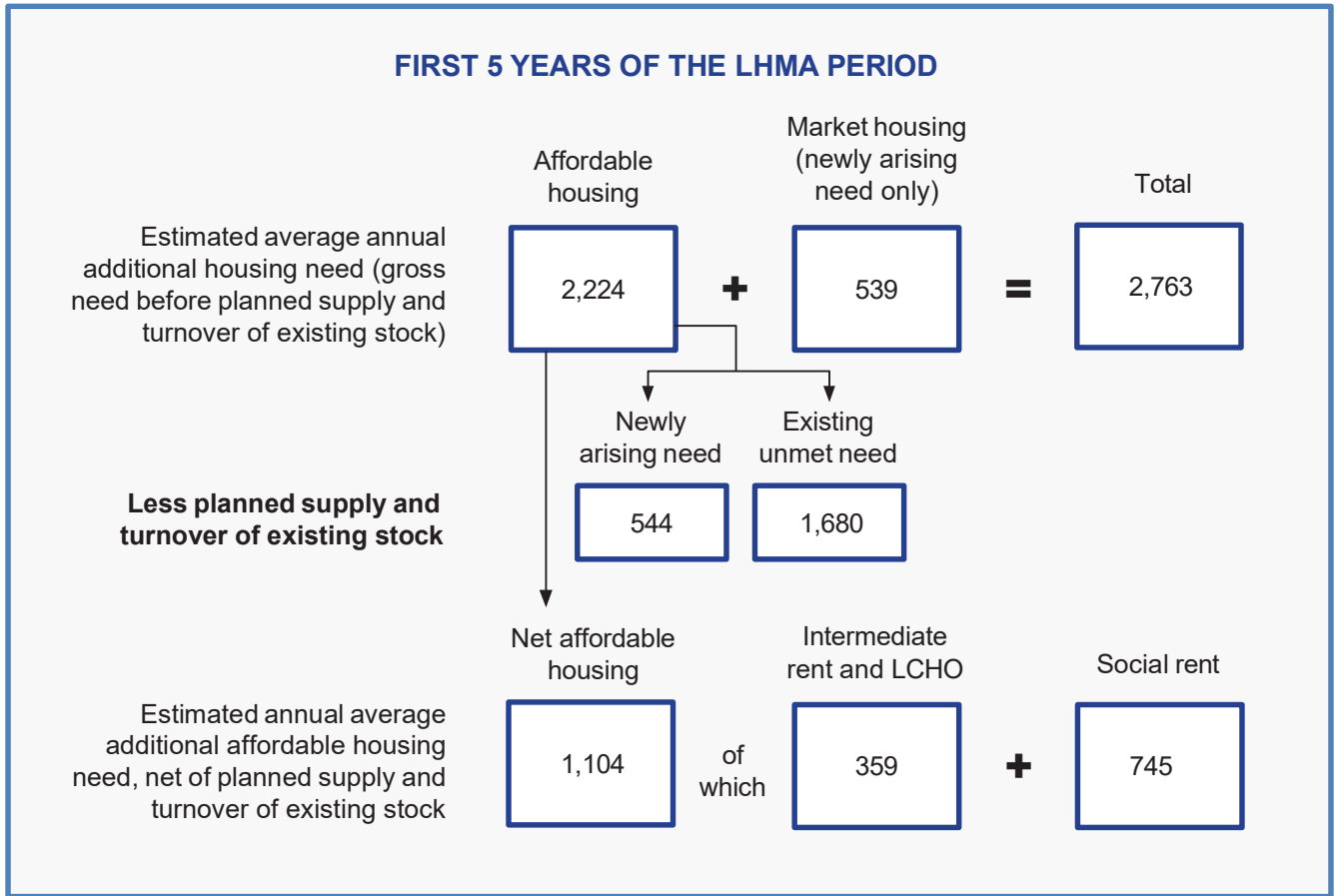
Data item	Data Sources	Basis of the data
Income data by HMA	Paycheck	2021
House price paid data by HMA	Land Registry Data	Calendar year
Rent prices	Rent Officers Wales	Financial year
Household projection basis	Principal	

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

## HMA assumptions

HMA	FTB property price	FTB property value to income ratio	Min. income for intermediate rent	Max. income for intermediate rent
Cardiff	£184,000	4.8	£25,697	£34,117

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



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

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

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

- at HMA level
- by tenure (LCHO, intermediate rent and social rent)
- annual estimate for the first 5 years of the LHMA period
- the estimates have been reduced to allow for turnover of existing affordable stock and planned supply.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
HMA	one bedroom	two bedrooms	three bedrooms	four+ bedrooms	Social rent <small>(a) + (b) + (c) + (d) = (e)</small>	Intermediate rent	LCHO	Affordable Housing <small>(h) = (e) + (f) + (g)</small>
<b>Additional housing need estimates by tenure</b>	<b>326</b>	<b>99</b>	<b>153</b>	<b>167</b>	<b>745</b>	<b>72</b>	<b>287</b>	<b>1,104</b>
Cardiff	326	99	153	167	745	72	287	1,104

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

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

- includes market and affordable housing
- at HMA level
- by tenure (owner occupier, private rented sector (PRS), LCHO, intermediate rent and social rent)
- annual estimate for the first 5 years of the LHMA period.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	Social rent	Intermediate rent and LCHO	Affordable Housing <small>(c) = (a) + (b)</small>	Owner occupier	Private rented sector	Market Housing <small>(f) = (d) + (e)</small>	Additional housing need <small>(g) = (c) + (f)</small>
<b>Additional housing need estimates by tenure</b>	<b>1,769</b>	<b>455</b>	<b>2,224</b>	<b>292</b>	<b>247</b>	<b>539</b>	<b>2,763</b>
Cardiff	1,769	455	2,224	292	247	539	2,763

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

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

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

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

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	Social rent	Intermediate rent and LCHO	Affordable Housing (c) = (a) + (b)	Owner occupier	Private rented sector	Market Housing (f) = (d) + (e)	Additional housing need (g) = (c) + (f)
Additional housing need estimates by tenure	402	142	544	292	247	539	1,083
Cardiff	402	142	544	292	247	539	1,083

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

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

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

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

	Average Annual Estimates			15-year estimates		
	(a)	(b)	(c)	(d)	(e)	(f)
HMA	Social rent	Intermediate rent and LCHO	Affordable Housing (c) = (a) + (b)	Social rent	Intermediate rent and LCHO	Affordable Housing (f) = (d) + (e)
Additional housing need estimates by tenure	517	214	731	7,751	3,209	10,960
Cardiff	517	214	731	7,751	3,209	10,960

## Data items / Key assumptions

	Basis	2021/22	2022/23	2023/24	2024/25	2025/26
Change in income growth	Default	4.00%	3.74%	3.79%	3.57%	3.50%
Change in house prices	Default	7.38%	1.33%	1.46%	2.47%	3.05%
Change in private rent prices	User	0.00%	2.80%	2.60%	2.90%	3.20%
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%

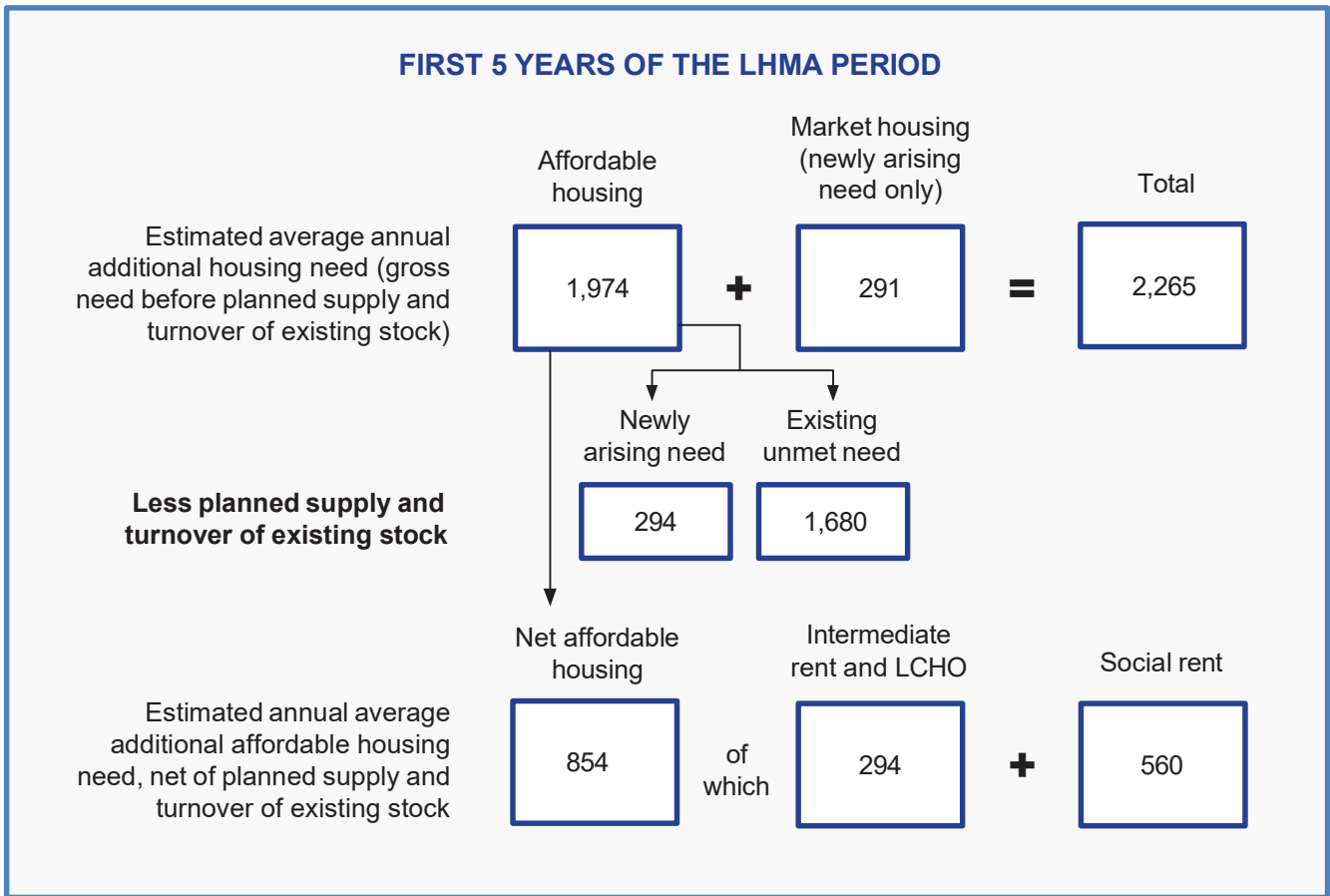
Data item	Data Sources	Basis of the data
Income data by HMA	Paycheck	2021
House price paid data by HMA	Land Registry Data	Calendar year
Rent prices	Rent Officers Wales	Financial year
Household projection basis	Higher Variant	

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
Cardiff	£184,000	4.8	£25,697	£34,117

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



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

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

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

- at HMA level
- by tenure (LCHO, intermediate rent and social rent)
- annual estimate for the first 5 years of the LHMA period
- the estimates have been reduced to allow for turnover of existing affordable stock and planned supply.

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
HMA	one bedroom	two bedrooms	three bedrooms	four+ bedrooms	Social rent  (a) + (b) + (c) + (d) = (e)	Intermediate rent	LCHO	Affordable Housing  (h) = (e) + (f) + (g)
<b>Additional housing need estimates by tenure</b>	<b>241</b>	<b>49</b>	<b>119</b>	<b>152</b>	<b>560</b>	<b>7</b>	<b>287</b>	<b>854</b>
Cardiff	241	49	119	152	560	7	287	854

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

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

- includes market and affordable housing
- at HMA level
- by tenure (owner occupier, private rented sector (PRS), LCHO, intermediate rent and social rent)
- annual estimate for the first 5 years of the LHMA period

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	Social rent	Intermediate rent and LCHO	Affordable Housing  (c) = (a) + (b)	Owner occupier	Private rented sector	Market Housing  (f) = (d) + (e)	Additional housing need  (g) = (c) + (f)
<b>Additional housing need estimates by tenure</b>	<b>1,584</b>	<b>390</b>	<b>1,974</b>	<b>158</b>	<b>133</b>	<b>291</b>	<b>2,265</b>
Cardiff	1,584	390	1,974	158	133	291	2,265

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

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

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

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

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
HMA	Social rent	Intermediate rent and LCHO	Affordable Housing (c) = (a) + (b)	Owner occupier	Private rented sector	Market Housing (f) = (d) + (e)	Additional housing need (g) = (c) + (f)
<b>Additional housing need estimates by tenure</b>	<b>218</b>	<b>77</b>	<b>294</b>	<b>158</b>	<b>133</b>	<b>291</b>	<b>585</b>
Cardiff	218	77	294	158	133	291	585

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

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

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

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

	Average Annual Estimates			15-year estimates		
	(a)	(b)	(c)	(d)	(e)	(f)
HMA	Social rent	Intermediate rent and LCHO	Affordable Housing (c) = (a) + (b)	Social rent	Intermediate rent and LCHO	Affordable Housing (f) = (d) + (e)
<b>Additional housing need estimates by tenure</b>	<b>332</b>	<b>149</b>	<b>481</b>	<b>4,978</b>	<b>2,233</b>	<b>7,211</b>
Cardiff	332	149	481	4,978	2,233	7,211

## Data items / Key assumptions

	Basis	2021/22	2022/23	2023/24	2024/25	2025/26
Change in income growth	Default	4.00%	3.74%	3.79%	3.57%	3.50%
Change in house prices	Default	7.38%	1.33%	1.46%	2.47%	3.05%
Change in private rent prices	User	0.00%	2.80%	2.60%	2.90%	3.20%
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	2021
House price paid data by HMA	Land Registry Data	Calendar year
Rent prices	Rent Officers Wales	Financial year
Household projection basis	Lower Variant	

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

## HMA assumptions

HMA	FTB property price	FTB property value to income ratio	Min. income for intermediate rent	Max. income for intermediate rent
Cardiff	£184,000	4.8	£25,697	£34,117

## 5. LHMA additional housing need estimates

The Welsh Government 2018-based projections suggest that circa 13,500 homes are needed in Cardiff over the Replacement Local Development Plan period to 2036. However, these figures are based on the last 10 years, when we have seen an under-provision of houses to meet housing needs. In addition, when compared with the existing “land bank” of sites, using these projections would effectively result in a “zero growth” strategy for the plan, resulting in the city not being able to meet its social and economic needs.

It is also important to note that Cardiff is considered by Welsh Government to be in a National Growth Area in Future Wales: The National Plan 2040<sup>14</sup>. Future Wales recognises that Cardiff is set to remain the primary settlement in the region, its growth shaped by strong housing and employment markets. Given this, it is considered that there are strong reasons for departing from the level of growth set out in the latest Welsh Government projections.

To explore what level of growth above these projections is appropriate, the Council commissioned Edge Analytics to produce three alternative growth scenarios. These scenarios were then consulted upon and assessed against a range of factors.

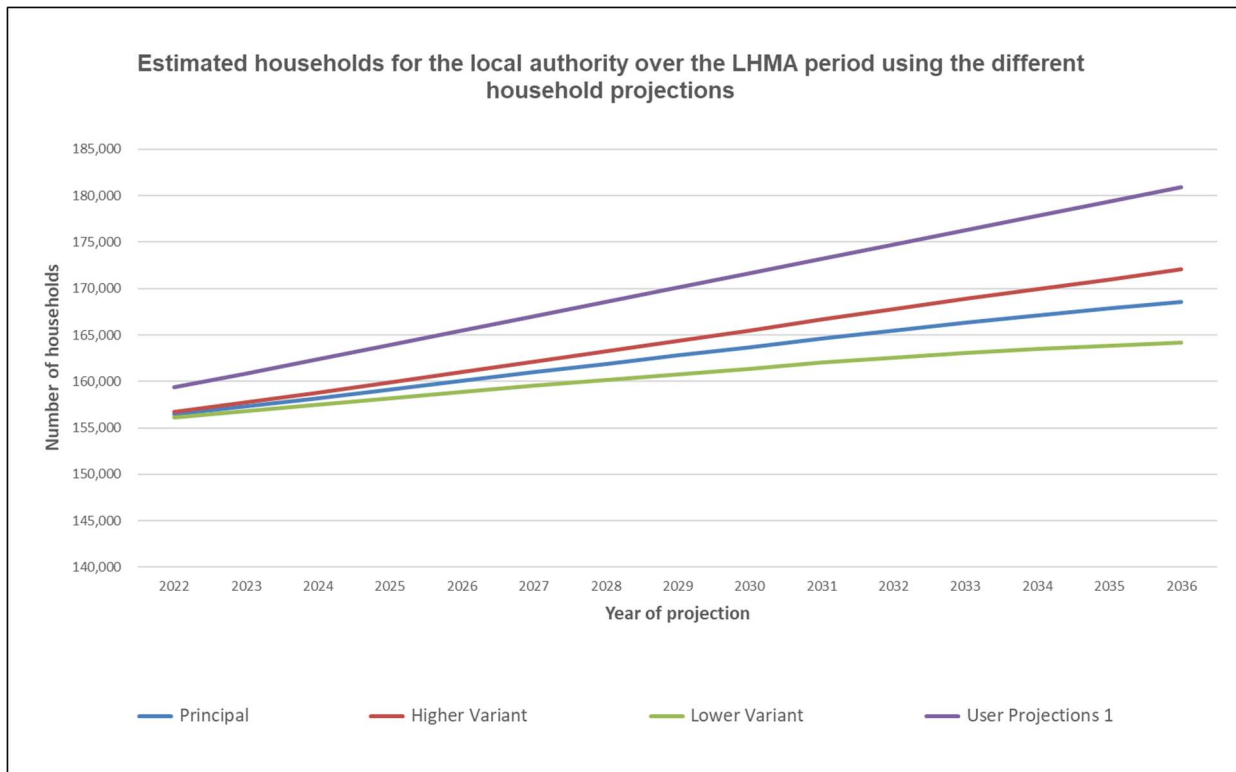
In terms of the most appropriate growth scenario to take forward in the Replacement Local Development Plan, it is considered that the policy dwelling-led target scenario of 1,600 dwellings per annum represents the most realistic and reliable option, as it demonstrates the impact of a return of a more positive outlook in terms of housing completions. Planning for such a level of housing completions, will help the city recover from the pandemic, provide much needed affordable housing and be a fundamental component of future economic growth, together with achieving Welsh Government’s aspirations for the city as a national growth area and economic driver of the city region.

This scenario, reflected in the User Projection in the graph below, would result in a population growth of 39,373 (39,742) or 10.9% (10.7%) over the plan period to 2036. This equates to an additional 23,103 households and a net migration into the city of 1,460 (1,390) persons per annum. \*

*\* figures in brackets have been updated to take into account the 2021 census results published in June 2022.*

---

<sup>14</sup> Future Wales: The National Plan 2040 - <https://www.gov.wales/sites/default/files/publications/2021-02/future-wales-the-national-plan-2040.pdf>



Cardiff Council proposes to use the User household projection variant to provide the LHMA additional housing need estimates. As outlined above, this is based on the preferred strategic growth option which informs the Cardiff Replacement Local Development Plan 2021 to 2036 Preferred Strategy for Consultation (June 2023).

An analysis of the additional housing need estimates against Cardiff’s previous LHMA additional housing need estimates is set out at Appendix B. The previous LHMA was published in 2015 and adheres to the Local Housing Market Assessment Guide, March 2006. Due to differences in the methodology, it is difficult to meaningfully compare the two assessments.

## 6. Quality assurance statement

It is important that the key evidence and outputs in the LHMA are valid and reliable as the output data form part of the evidence base for the Replacement Local Development Plan (RLDP).

To ensure the quality assurance procedure within the LHMA, the default data settings for the toolkit provided by Welsh Government were predominantly used to produce the key outputs for the LHMA Tool. In addition, high quality data sources were used for both the quantitative and qualitative aspects of the LHMA. Official and recognised data sources such as Census 2021, Stats Wales data as well as local and national strategic policies have been used.

For existing unmet need data, Cardiff's common waiting list was used as the primary source of data for housing need, supplemented with data provided by Homelessness Teams within the Council. Existing stock planned removals and future supply of affordable housing includes both Local Authority and RSL data.

Where default data was not available for use, the Council provided their own assumptions based on other available data sources and undertook research where other data was not available.

Listed below are the non-default data sources:

### **Household Projections**

The user projections were provided by the Council's Strategic Planning Team and are the household projections estimates that are being used in the Preferred Strategy of the Replacement Local Development Plan (RLDP). It is these user projections that have been used in the Local Housing Market Assessment (LHMA) toolkit.

### **Income Data**

Income data used in the toolkit has been obtained from CACI Paycheck. Paycheck income data is a reliable and recognised source of income data used by local authorities and was input on a ward basis.

### **Rent Data**

Rent Officers Wales (Welsh Government) have provided the rent data by number of bedrooms for each HMA at both the 30<sup>th</sup> & 50<sup>th</sup> percentiles and was a default source.

### **House Price Data**

House price paid used was the default source from the Land Registry from 2019 onwards.

### **Existing Unmet Need**

Data was sourced from the Common Waiting List and the Homeless Team. It includes concealed and overcrowded households, homeless households in temporary accommodation, other households in housing need – social rent and Low-Cost Home Ownership (\*as per the figures in the above tables in Section 4).

### **Affordability Criteria**

Affordability criteria for market housing sets the minimum income for a household to be considered for market housing tenure. The default assumption is where median rent equates to no more than 30% of income.

Affordability criteria for social rent sets an upper threshold for income below which it is assumed households require social rent. The default assumption (used to generate the estimates above) is set so 30<sup>th</sup> percentile private rent equates to 35% or more of income. Default assumptions were used in the toolkit.

### **First Time Buyer Property Prices**

As default data was not available to calculate the First Time Buyer Property Price, an exercise was completed by the local authority outside of the toolkit. The market value prices of small 1- and 2-bedroom properties across a range of areas in Cardiff identified an average house price for First Time Buyers of £184,000. The reduced property prices paid for homes sold via the First Homes Cardiff (Low-Cost Home Ownership scheme) were also compared. The average house price for First Time Buyers (£184,000) falls between the 25<sup>th</sup> and 26<sup>th</sup> percentile value which is within the range suggested by the Welsh Government technical working group.

The Welsh Government (using UK Finance data) provided the property value to income ratio for Cardiff (4.8), and this has been used to determine the FTB property value to income ratio.

### **5-year Financial Forecast – Rents – Change to Private Rental Prices**

Default growth assumptions as per the Office for Budget Responsibility (OBR) financial forecast have been used to allow for changes in the growth of income and house prices over the first 5 years of the LHMA projection period.

However, under the default growth assumptions, the 2022 rent data effectively had two increases applied for 2021-2022 (true increase from 2021 to 2022 and forecast increase assuming it was 2021 data). We have adjusted for this by assuming no rent price growth for 2021-22.

In relation to the change of income distribution growth, the option of greater inequality was input given the current economic situation.

### **Percentage of households considered for owner occupier tenure that go on to buy**

An estimated percentage of 60% of households allocated to owner occupier tenure that will proceed to buy has been applied. The Welsh Government consider an assumption in the range of 40%-60% as reasonable, and based on the Census 2021 data, which identified that circa 60% households either own their home outright or own their home through a mortgage or loan, this is appropriate.

### **Existing Stock & Planned Supply**

Planned Supply data was obtained from all RSL and the LA development programmes, which includes current and pipeline schemes which are estimated to complete within the required timeframe. Planned removals was sourced from individual landlords and re-lets data was sourced from Cardiff's Social Lettings Unit (\*as per the figures in the above tables in Section 4).

### **Minimum and Maximum income for Intermediate Rent**

These 'default' figures are equivalent to the upper threshold income for social rent and minimum household income needed for market housing respectively.

## Appendix A – Key Issues Tables

### Key Issues Table 1 – Key data inputs

Key data inputs	Key issues identified with the data inputs
1. <b>Housing Market Areas (HMAs)</b>	2021 electoral ward codes used, in line with the Tool (v1.1) data mapping requirements used as unable to use the most recent electoral wards codes due to boundary changes in 2022.
2. <b>Household data</b>	User Projections input, based on dwelling-led growth scenario of 1,600 new dwellings a year, prepared for Cardiff by Edge Analytics and used to inform the Replacement LDP draft preferred strategy.
3. <b>Rent data</b>	2022-23 Rent Officers data has been input.  See notes at point 4, Key Issues Table 2.
4. <b>Income data</b>	2021 Paycheck data input as the Tool doesn't allow for adjustment to the year income data is provided at (cell A6).  See notes at point 4, Key Issues Table 2.
5. <b>House price paid data</b>	None
6. <b>Existing unmet need</b>	<p>1.No unmet need data available for Intermediate Rent in Cardiff, as we do not operate a separate Housing Waiting List. Properties are allocated from the Housing Waiting List and households are not assessed for specific tenures.</p> <p>2.Social rent figures include applicants on the Housing Waiting List and additional homeless households identified by Homeless Service (<i>*Priority Bands and General Bands to Dii only</i>).</p> <p>3.LCHO housing need based on applicants on First Homes Cardiff register in the last 2 years.</p>
7. <b>Existing stock and planned supply</b>	1.Social Rent committed supply does not include planned Temporary Accommodation.

Key data inputs	Key issues identified with the data inputs
	<p>2.The Council is seeking to increase the numbers of homes purchased from the open market, but these have not been included in the Supply figures as numbers are not known/nor can they be predicted as this will depend on suitable properties becoming available and budget at the time.</p> <p>3. LCHO expected turnover based on average of the 'second hand' properties that became available over the last 3 years, and multiplied by 5 (*to obtain a 5-year figure).</p>

**Key Issues Table 2 – Input assumptions**

Key input assumptions	Key issues identified with the input assumptions
1. <b>Affordability criteria</b>	
2. <b>First time buyer (FTB) assumptions</b>	<p>1.FTB Property Price input from an exercise outside the Tool, following research into prices paid for typical FTB properties across Cardiff. The figure used (average price paid from sample of second hand 1 or 2 bed flats) is approximately equivalent to the 25<sup>th</sup> percentile value and within the range suggested by the technical working group.</p>
3. <b>Percentage of households eligible for owner occupier tenure that decide to go on and buy</b>	<p>Based on the Census 2021 data, which identified that circa 60% households either own their home outright or own their home through a mortgage or loan.</p>
4. <b>Five-year financial forecast for key variables – income, rent and house prices</b>	<p><u>1.Income</u> 2022 data not used to avoid the same forecasting issues set out for rents below.</p> <p><u>2.Rents</u> 2022-23 rent data has been input, but as we are unable to select 2023 as</p>

<b>Key input assumptions</b>	<b>Key issues identified with the input assumptions</b>
	<p>the year of calculation, this has required us to adjust the OBR financial forecasting.</p> <p>Under the default growth assumptions, the 2022 rent data has effectively had two increases applied for 2021-2022 (true increase from 2021 to 2022 and forecast increase assuming it was 2021 data).</p> <p>We have adjusted for this by assuming no rent price growth for 2021-22 in section 2.7.4.3 of the key assumptions sheet.</p>
<b>5. Calculation of intermediate housing (IR and LCHO)</b>	Option 1 used.

### Key Issues Table 3: Calculations and outputs

<b>Calculations / outputs</b>	<b>Key issues identified with the calculations / outputs</b>
<b>1. Market housing need covering owner occupier and private rented sector</b>	1. There is a high figure for PRS (even after adjusting FTB property price to bottom of suggested range and percentage (%) eligible that go on to buy to top of suggested range).
<b>2. Affordable housing need covering social rent and immediate housing</b>	1. Intermediate housing - see point 6 in Table 1 above.
<b>3. Scenario testing tables</b>	A range of different assumptions and data inputs were tested and the impact on the additional housing need estimates considered.
<b>4. Five-year outputs / 10-year outputs</b>	None.

Appendix B – Analysis of change in the additional housing need estimates

Annual additional housing need estimates	Column index	Current LHMA	Previous LHMA
		Over the first five years of the LHMA period	
<b>Total housing need estimate</b>	<b>(a)</b>	3,220	Not comparable
<b>Market housing</b>	<b>(b)</b>	766	Not comparable
<b>Affordable housing</b>	<b>(c)</b>	2,454	3,511*
<b>Percentage split of additional housing need by market and affordable housing</b>	<b>(b)/(a): (c)/(a)</b>	24% 76%	Not comparable
<b>Annual planned supply and turnover of existing stock for affordable housing</b>	<b>(e)</b>	1,120	1,487**
<b>Affordable housing need – net of planned supply and turnover of existing stock</b>	<b>(f) =(c)- (e)</b>	1,334	2,024
<b>Annual additional housing need estimate split by tenure:</b>			
<b>Owner occupier</b>	<b>(g)</b>	416	Not comparable
<b>Private rented sector</b>	<b>(h)</b>	351	Not comparable
<b>LCHO – net basis</b>	<b>(i)</b>	287	Not comparable
<b>Intermediate rent – net basis</b>	<b>(j)</b>	131	Not comparable
<b>Social rent – net basis</b>	<b>(k)</b>	915	Not comparable
<b>One-bedroom social rent</b>	<b>(l)</b>	405	Not comparable
<b>Two bedrooms social rent</b>	<b>(m)</b>	146	Not comparable
<b>Three bedrooms social rent</b>	<b>(n)</b>	184	Not comparable
<b>Four+ bedrooms social rent</b>	<b>(o)</b>	180	Not comparable
<b>Market housing percentage split:</b>			
<b>Owner occupier estimate</b>	<b>(g)/(b)</b>	54%	Not comparable
<b>Private rented sector estimate</b>	<b>(h)/(b)</b>	46%	
<b>Affordable housing need percentage split:</b>			
<b>LCHO</b>	<b>(i)/(f)</b>	21%	Not comparable
<b>Intermediate rent</b>	<b>(j)/(f)</b>	10%	
<b>Social rent</b>	<b>(k)/(f)</b>	69%	

<b>Social housing need percentage split by number of bedrooms</b>			
<b>1 bed</b>	<b>(l)/(k)</b>	44%	35%
<b>2 beds</b>	<b>(m)/(k)</b>	16%	25%
<b>3 beds</b>	<b>(n)/(k)</b>	20%	29%
<b>4+ beds</b>	<b>(o)/(k)</b>	20%	11%

*\*net of 'Affordable housing stock available', which includes 'Committed supply of new affordable housing.'*

*\*\*annual re-lets only, as committed supply of new units is included under separate stage of calculation*

<b>Data Input and Key assumptions</b>	<b>Current LHMA</b>	<b>Previous LHMA</b>
	Over the first five years of the LHMA period	
<b>Number of HMAs and basis of defining HMAs (ward, MSOA, LSOA)</b>	<b>One</b>	<b>One</b>
<b>Selected household projection basis</b>	<p><u>User 1</u> The Replacement Local Development Plan will cover the period 2021 to 2036 and is scheduled to be adopted during 2025.</p> <p>Based on a dwelling-led scenario of building 1,600 new dwellings a year, it is projected that there will be an increase of 23,103 households.</p>	<p>Cardiff's current Local Development Plan was adopted in 2016.</p> <p>Based on a migration-led growth scenario, it projected an increase of 45,737 households over the Plan period 2006 to 2026.</p>
<b>Annual newly arising need</b>	1,540	2,236
<b>Rent data – state default or source used</b>	Default	House Price Survey (2015)
<b>House price paid data – state default or source used</b>	Default	Land Registry (Q4 2014)
<b>Income data – state source used</b>	Paycheck (2021)	Household Survey Data (2015)
<b>Annual existing unmet housing need</b>	1,680	1,096
<b>Market housing affordability criteria</b>	30% (*median private rent equates to 30% or less of income)	Not comparable

Social rent affordability criteria	35% <i>(*30<sup>th</sup> percentile rent equates to 35% or more of income)</i>	Not comparable
Percentage of those considered appropriate for owner occupier that go onto buy	60%	Not comparable
Average FTB property price for the LA	£184,000	£142,888
FTB property value to income ratio for the LA	4.8	Not comparable
Five-year financial forecast – OBR or alternative source	OBR	Not specified
Split of intermediate housing need – method 1, 2 or 3	1	N/a