



Housing in Conwy County Borough

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Next update – ad hoc

Housing in Conwy County Borough – annual research bulletin

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Introduction

This is the latest monitor in a series which is produced by the Corporate Research and Information Unit.

The monitor looks at key statistical information about housing in Conwy County Borough, presenting the latest data, historical context and providing some commentary on what the data shows. It uses officially produced data about housing and related topics and a range of administrative datasets from Conwy County Borough Council and other agencies. It updates the information sources used in the June 2015 monitor. New data sources will be added to the monitor as they become available.

The impacts of Covid-19 and Brexit on housing indicators

The Covid-19 pandemic has meant that some key data sources were not collected and/or reported on as they had been before March 2020. Other data sources have been temporarily impacted by changes in legislation or changes in behaviours. These disruptions need to be considered when interpreting the data in this bulletin.

As well as the changes in collection/reporting practices that were seen over the past two years, it is still too early to know how Covid-19 will influence the housing market in the medium to long term, and the resultant impacts of this. In this same time period there have been shocks and discontinuities in housing indicators caused by Brexit, and it is not always possible to separate these two big drivers of change.

Therefore we cannot rely on data from 2020-21 to help us model the future, as we will not know what behavioural changes are likely to be long term, and which are just blips in the trajectory before returning to pre-pandemic patterns. Therefore it is best to remain mindful yet cautious when trying to plan for the post-Covid/post-Brexit future.

Bearing this in mind, where possible and where appropriate a commentary on the perceived impacts of Covid-19 and Brexit is provided alongside analysis of the data.

Headlines

- There are 57,731 dwellings in Conwy County Borough.
- Over one third of the total housing stock is detached properties and this is very high when compared to national figures.
- In March 2021 there were 6,892 dwellings within the social housing sector. This was 129 for every 1,000 households, which was significantly below the all-Wales level of 175 for every 1,000 households. Conwy County Borough has a much higher proportion of sheltered and extra care housing in its social housing stock than the Welsh average. There was a net gain of 342 social housing dwellings in the last 10 years.
- Only 18.5% of social housing stock is in one-bedroomed accommodation, which limits the opportunities for tenants to downsize if they are affected by caps on housing benefits due to under occupation in their existing accommodation (the so-called 'bedroom tax').
- Between April 2009 and March 2019 the average completion rate for new dwellings and conversions has been around 243 units per year, and was 310 in 2018/19. New build rates have not kept pace with demand.
- There are relatively low levels of social renting within the housing market in Conwy County Borough and higher than average levels of private renting and home ownership (particularly for those who own their homes outright).
- In 2020 there were 53,350 households in Conwy County Borough. Household numbers are expected to increase by 1,850 (3.4%) between mid-2020 and mid-2030. Average household size is expected to fall from 2.16 to 2.13. The biggest factor in this change is the expected growth in the number of single person households.
- Most single person households are pensioners living alone. In 2020 there were 9,500 lone pensioner households in Conwy County Borough – this was 17.8% of all households, and 51.1% of all single person households. As life expectancy increases and the large post-World War II baby-boomer generation reaches pension age we can expect to see the number of lone pensioner households increase.
- For each year since April 2007 (the start date for the current local development plan) the provision of new dwellings has fallen below the annual figure needed to reach the identified requirement of 6,800 additional dwellings by 2022. In the 12 years to April 2019 only 3,196 additional dwellings have been provided – if the requirement was shared equally across that period, that figure should be closer to 5,440. That is a shortfall of about -2,240 or -41% below target.
- In April 2022 the number of applicants on the social housing register was 1,726 – an increase of 43.2% or 521 applicants since the previous year, and an increase of over 826 or 91.8% since five years previously. The rate of change in 2021 and 2022 has been particularly high compared to previous years, and is likely to be a result of the pressures on the housing market and the wider economy of both the Covid-19 pandemic and Brexit.
 - About half of applicants on the waiting list want a one bedroom property. This is a mismatch with supply, as only 18.5% of social housing dwellings in Conwy CB are one bedroom properties.

- The average (median) time spent on the waiting list for all applicants who are still on the list is 605 days. This has risen from 371 days in April 2020 (pre-pandemic). Nearly two thirds of all applicants have been on the waiting list for over a year. About one in five have been on the list for over three years.
- In September 2021 there were 688 households on the Tai Teg register who wanted help to find affordable housing in Conwy County Borough. In addition there were 27 households on the register who lived in Conwy but wanted help to find a home somewhere else in North Wales.
- In 2020/21 Conwy County Borough Council dealt with 1,002 households that needed assistance to prevent or relieve homelessness. The overall rate per 10,000 households is lower than the Welsh average (187.81 compared to 209.20). Successful relief/prevention rates are above Wales averages for all categories of duty.
- In 2018/19 Conwy County Borough Council dealt with 435 cases where homelessness was successfully prevented or relieved. This number has risen significantly in the last few years – between 2017/18 and 2018/19 it rose by 69 cases or 19%.
- In the January/March 2021 quarter, Conwy County Borough had 285 homeless households housed in temporary accommodation. The overall rate per 10,000 households is significantly higher than the Welsh average – 48.36 compared to 27.06. Ranked against all other Welsh unitary authority areas, Conwy is currently one of the worst in the country with the 4th highest rate. Conwy County Borough has a very high proportion of temporarily housed homeless households in properties leased from the private sector and in bed and breakfast accommodation.
- Conwy County Borough has a far higher rate of households containing children in temporary accommodation than the Welsh average (59.27 compared to 22.28). The situation has improved a little since the same period last year in terms of numbers, percentages and rates.
- Around 2,200 household in the County Borough could be classed as overcrowded under the all-rooms definition, and around 1,400 under the bedrooms definition. Rates of overcrowding are slightly lower than across Wales as a whole and considerably below England & Wales levels.
- In April 2022 the average (mean) house price in Conwy CB was £204,178. House prices are 56.4% or more than 1.5 times higher than they were 10 years ago.
- The relatively high cost of buying a home in the area has been an issue of concern for a long time. The current average house price is more than 3.7 times what it was in April 2000 (which is around the time of the start of the last big housing boom). By comparison, average full-time wages are only about 1.9 times what they were in 2000.
- At the median level, the income to houseprice ratio for Conwy CB is 1:6.72. Even with a 20% deposit – which brings the ratio down to 1:5.37 – housing at the median price is out of the reach of people with average household income.
- In 2021/22 average weekly social housing rent levels in Conwy County Borough were about £1.88 higher than across Wales as a whole. Since

2019/20 (pre pandemic) rents have risen at slightly below the rate of the national average.

- In February 2022 there were 9,938 households who were recipients of housing related benefits. This was decrease of -304 or -3.0% on the previous year, but was significantly higher than was seen before the pandemic (11.6% higher or 1,034 more households).
- The proportion of those receiving housing benefits who are housed within the private rented sector is much higher in Conwy County Borough than across the country as a whole.
- In February 2022, housing related benefit payments were reduced for 656 recipients due to the spare room subsidy/bedroom tax. This was 12.6% of all housing related benefit recipients within the social rented sector. (Not applicable to tenants in the private rented sector).
- In March 2021 the caseload for the Council Tax Reduction Scheme reached its highest level since 2017, and was 7.0% higher than it had been at the end of the previous year.
- Though the number of mortgage possession actions shows a downward trend, landlord possession actions (against tenants of rented properties) have not seen the same sustained decline – perhaps as a result in changes to housing benefits entitlements and payment processes, and the resurgence of the private rented sector in the housing market. Mortgage and landlord repossessions were under moratorium during 2020-1.
- Conwy County Borough has a lower proportion of properties in the A and B council tax bands than is the national average. This implies there are proportionally fewer of the lowest value properties within the dwelling stock than is found across Wales as a whole.
- The annual average (median) household income rose by about £3,000 between 2011 and 2021 to £28,300, which was an increase across the period of 11.9%. Overall CPIH inflation increase by about 30% in the same period, meaning household incomes have not kept pace with increases in the cost of living. In the same period the households with lowest incomes in the County Borough saw much lower levels of growth – lower quartile household income rose by only £1,800 to just £16,350 and the proportion of households with income falling below 60% of the median for Great Britain increased.
- In August 2021 there were a total of 21,665 benefit claimants of working age. There was a decrease compared to the previous quarter (May 2021) of about -385 claimants. There was a significant and sudden increase in the number of Universal Credit claimants after the onset of the pandemic. The number of claimants has since fallen considerably, but in August 2021 was still much higher than in February 2020. Conwy CB has a high incidence of claimants for most benefits related to disability and/or ill-health, when compared to the GB average.

Section 1: Housing supply

Data about housing supply is broken down by current and future stock, occupancy levels and tenure.

Dwelling stock

There are 57,731 dwellings in Conwy County Borough. The estimate of the total stock of dwellings is from Conwy County Borough Council's Council Tax register at January 2022.

A dwelling can be one self-contained household space or two or more non-self-contained household spaces at the same address¹. Therefore, taking into account shared dwellings the total number of household spaces/available household accommodation in the County Borough is higher than the total number of dwellings.

Household spaces by accommodation type

A household space is the accommodation occupied by an individual household or, if unoccupied, available for an individual household. Accommodation type describes the type of accommodation occupied by an individual household, or if unoccupied, available for an individual household, for example the whole of a terraced house or a flat in a purpose built block of flats¹.

Table 1.1: household spaces by accommodation type

Source: 2011 Census, table KS401

	Conwy County Borough		Wales	England & Wales
	Number	%	%	%
Total household spaces	56,200		1,385,500	24,429,600
Detached house or bungalow	19,850	35.3%	27.7%	22.6%
Semi detached house or bungalow	17,200	30.6%	31.0%	30.7%
Terraced house or bungalow	8,150	14.5%	27.8%	24.7%
Purpose built flat	6,400	11.4%	9.6%	16.3%
Part of a converted or shared house (inc. bedsit)	3,250	5.8%	2.4%	4.2%
In a commercial building	950	1.7%	1.0%	1.1%
Caravan or other mobile or temporary structure	400	0.7%	0.4%	0.4%

The most recent information we have about household space type is from the 2011 Census.

¹ Office for National Statistics definition

At over one third of the total housing stock, the proportion of detached properties in Conwy County Borough is very high when compared to national figures.

The total number of household spaces which were counted increased by about 4,700 between 2001 and 2011. About 1,700 of this increase was in the number of detached properties in the County Borough, and 1,500 was purpose built flats.

Social housing stock

Table 1.2: social housing stock by type of accommodation, March 2021

Source: social landlord stock and rents data collection, Welsh Government

	Conwy County Borough		Wales	Change since 2019		10 year change	
	Number	%	%	Number	%	Number	%
Total stock	6,892			150	2.2%	342	5.2%
All self contained¹	6,204	90.0%	96.0%	89	1.5%	368	6.3%
General needs²	4,603	66.8%	82.5%	254	5.8%	494	12.0%
Sheltered	1,342	19.5%	10.5%	-161	-10.7%	-	-
Other supported	74	1.1%	1.9%	-4	-5.1%	-	-
Extra care³	185	2.7%	1.0%	0	0.0%	99	115.1%
All non-self contained⁴	252	3.7%	1.6%	22	9.6%	-24	-8.7%
Non self-contained bedsits	34	0.5%	0.1%	-2	-5.6%	18	112.5%
Hostels and shared housing	218	3.2%	1.5%	24	12.4%	-42	-16.2%
Intermediate & other⁵	436	6.3%	2.4%	39	9.8%	-2	-0.5%

¹Self-contained dwellings includes general needs, sheltered and extra care housing.

²Self contained units that are not reserved for specific client groups. Properties that are adapted for use for people with disabilities are included where no additional services or support are provided as part of the terms of occupancy

³'Extra care sheltered housing' or 'assisted living housing' offer a higher level of care than 'sheltered housing'. The services offered vary between schemes, but meals, help with domestic tasks and some personal care are often provided. 'Close care housing' is usually located in the grounds of a care home, with staff from the home providing extra care and assistance.

⁴A non self-contained dwelling is accommodation occupied by a household which lacks exclusive use of bath/shower or WC or some cooking facilities. These usually take the form of bedsit, shared housing, hostel or hostel-type accommodation in which each bedspace is therefore normally considered a non self-contained dwelling. Bedsits are shown in units and hostels/shared housing in bedspaces

⁵This includes properties developed for sale (including shared ownership and flexible tenure) where ownership of the freehold (or head-leasehold) remains with the landlord; and wardens' and caretakers' accommodation and all dwellings owned by the landlord

The tables in this section give the stock of social housing accommodation within the County Borough. This is accommodation which is held or administered by registered social landlords (RSLs), and includes all properties in which RSLs have an equity

stake, and so will include some properties which are classed as owner occupied under tenure classifications. The data includes permanent and temporary stock.

Note: This dataset was not updated in 2020, due to changes in Welsh Government's data gathering and release practices because of the Covid-19 pandemic².

At 31st March 2021, Conwy County Borough had 6,892 dwellings within the social housing sector. This was 129 for every 1,000 households, which was significantly below the all-Wales level of 175 for every 1,000 households.

Conwy County Borough has a much higher proportion of sheltered and extra care housing in its social housing stock than the Welsh average. This reflects the fact that the County Borough has one of the highest proportions of population aged over 65 in the UK.

There was a net gain of 342 social housing dwellings in the ten years to March 2021. In the same period there was increase of 368 in the number of self contained accommodation and a decrease of -24 in the number of non-self contained accommodation (mostly due to the upgrading of existing accommodation).

Most of the increase in self contained accommodation were general needs housing units, (net balance when taking into account a switch in categorisation for some sheltered housing).

Table 1.3: social housing stock by number of bedrooms, March 2021

Source: social landlord stock and rents data collection, Welsh Government

	Conwy County Borough		Wales	Change since 2019		10 year change	
	Number	%	%	Number	%	Number	%
All general needs dwellings	4,603			254	5.8%	494	12.0%
One bedroom	853	18.5%	18.4%	139	19.5%	254	42.4%
Two bedrooms	1,424	30.9%	36.3%	105	8.0%	230	19.3%
Three bedrooms	2,157	46.9%	42.7%	-5	-0.2%	-15	-0.7%
Four bedrooms	147	3.2%	2.4%	10	7.3%	-122	-84.7%
Five bedrooms or more	22	0.5%	0.2%	5	29.4%		

The number of general needs properties available in the social housing stock has increased by 494 in the ten years to March 2021. This increase has been in smaller one and two bedroomed properties. The number of properties with four or more bedrooms has decreased significantly in the last 10 years, though there has been a small reversal of that trend since 2018/19.

Most of Conwy County Borough's general needs social housing stock has at least three-bedrooms (51%). This is higher than the all-Wales figure (45%). Only 18.5% of stock is in one-bedroomed accommodation, which limits the opportunities for tenants to downsize if they are affected by caps on housing benefits due to under occupation in their existing accommodation (the so-called 'bedroom tax').

² <https://gov.wales/covid-19-and-production-statistics-and-social-research>

Table 1.4: social housing stock providers, March 2021

Source: social landlord stock and rents data collection, Welsh Government

	Conwy County Borough	
	Number	%
Total stock	6,892	
Cartrefi Conwy	3,859	56.0%
North Wales Housing Association	1,532	22.2%
Clwyd Alyn Housing Association	748	10.9%
Grŵp Cynefin	328	4.8%
Wales and West Housing	286	4.1%
Abbeyfield	64	0.9%
Cartrefi Cymunedol Gwynedd	36	0.5%
First Choice Housing Association	24	0.3%
Hafan Cymru	13	0.2%
Bangor Diocesan Housing Association	2	0.0%

56% of social housing in the County Borough is provided by Cartrefi Conwy. County Borough Council transferred all its housing stock to Cartrefi Conwy in 2008.

Residential building activity

Note: this indicator has not been updated since 2019, as the annual data has not been collected in 2020 or 2021 due to the Covid-19 pandemic.

The housing stock increases year-on-year as new houses and flats are built. The data in this section shows recent house building activity in the County Borough.

Between April 2009 and March 2019 the average completion rate for new dwellings and conversions has been around 243 units per year, and was 310 in 2018/19.

Since the economic downturn in 2007/08 there has been a general downward trend in the number of new dwellings which are built annually within the County Borough.

In 2013/14 there was a significant rise in house-building activity, in part due to the completion of a number of large developments by registered social landlords. However, figures for most other years since 2008/09 were particularly low, and may not have kept pace with demand.

Table 1.5: house building activity – progress of units with planning permission or local plan allocation

Source: Joint housing land availability study, Planning Policy team, CCBC/WG/Planning Inspectorate & SNPA/WG/Planning Inspectorate

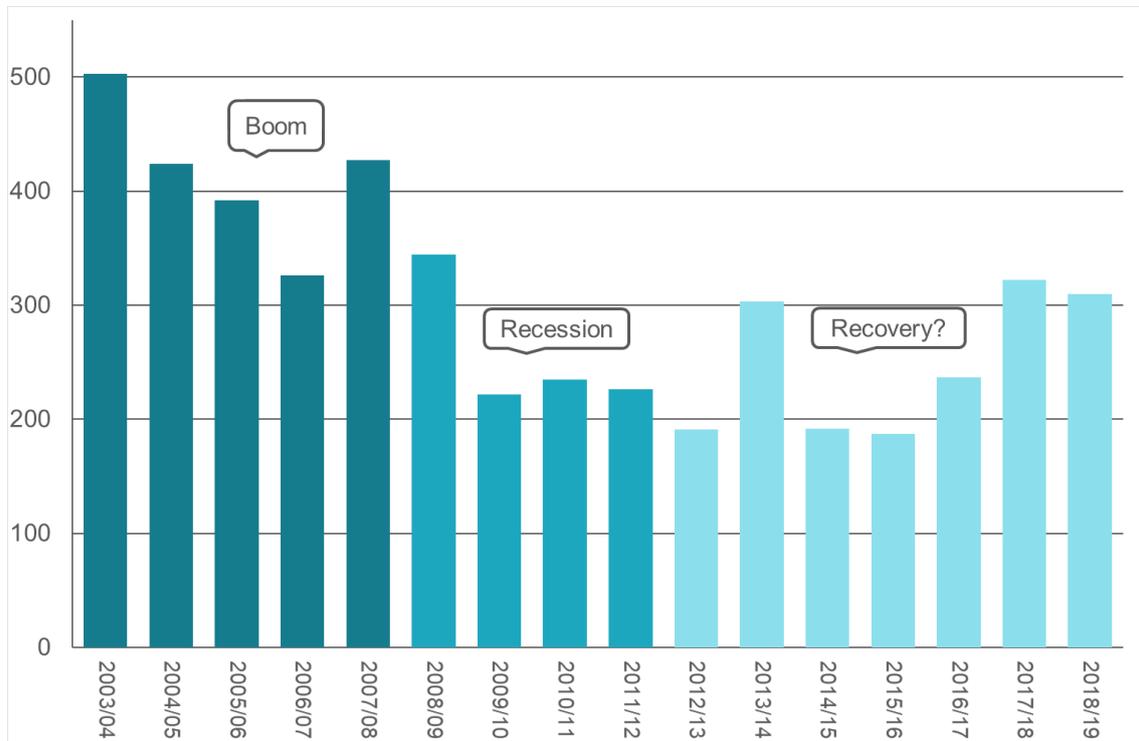
Year	Completions	Under construction	Not yet started
2018/19	310	379	1,260
2017/18	322	316	1,571
2016/17	237	391	985
2015/16	187	413	980
2014/15	192	291	518
2013/14	303	353	906
2012/13	191	435	1,164
2011/12	226	194	1,730
2010/11	235	193	2,300
2009/10	222	249	2,531
2008/09	344	319	2,667
2007/08	427	331	2,671
2006/07	326	362	2,140
2005/06	392	305	1,909
2004/05	424	339	1,887
2003/04	503	342	1,930

The number of units which are 'not yet started' has fallen significantly since 2010/11. This is due to a combination of fewer sites being submitted for planning permission, and sites with existing permissions expiring as they have not been built on during the 5 year period of their permission. Both of these reasons are by-products of the slow-down in the construction industry due to the economic down-turn.

For each year since April 2007 (the start date for the current local development plan) the provision of new dwellings has fallen below the annual figure needed to reach the identified requirement of 6,800 additional dwellings by 2022. In the 12 years to April 2019 only 3,196 additional dwellings have been provided – if the requirement was shared equally across that period, that figure should be closer to 5,440. That is a shortfall of about -2,240 or -41% below target.

Chart 1.1: new home building in Conwy County Borough

Source: joint housing land availability study, Strategic Planning Policy team, CCBC/WG/Planning Inspectorate & SNPA/WG/Planning Inspectorate



Occupancy levels and empty properties

There needs to be some level of vacant accommodation within the housing stock, to allow for churn within the housing market. There is no optimum level of vacancy, as the housing market in each area is different and changes over time.

Table 1.6: household spaces by occupancy type

Source: 2011 Census, table KS401

	Conwy County Borough		Wales	England & Wales
	Number	%	%	%
Total household spaces	56,200		1,385,500	24,429,600
With residents	51,200	91.1%	94.0%	95.6%
Vacant	5,000	8.9%	6.0%	4.4%

According to the 2011 Census, Conwy County Borough had a higher level of vacant properties in its stock than across the country as a whole. These vacant properties will be a mix of both long- and short-term empty properties, and those which had no residents on Census day because they were second homes or dwellings which were used as rented holiday accommodation. It is not currently possible to differentiate

these types of 'vacant' household spaces, as only summary data has been released from the 2011 Census. More analysis will be undertaken when further data is available.

However, in 2001 just over 2% of housing stock was holiday accommodation or second homes. A continued supply of this kind of accommodation is an important contributor to the local economy, which is heavily reliant on the tourism industry.

It is hard to monitor change in the number or proportion of second and holiday homes in the housing stock as no reliable data is collected about this between censuses. Though Conwy County Borough Council charges a Council Tax premium for second homes, figures from this register do not capture all properties of this type – partly because not all second homes have been identified, and partly because it is possible to register some second homes as a business, and thus remove them from the count of residential properties completely.

The Council Tax register does give some more up-to-date figures for vacant dwellings, however.

Table 1.7: empty dwellings – Council Tax exemptions classes A,C,F,G,L,Q

Source: Council Tax register, Conwy County Borough Council

	All dwellings	Empty for:			
		6 months or longer	1 year or longer	5 years or longer	10 years or longer
At 1st April 2022	57,731	1,517	1,081	350	125
At 1st April 2021	57,547	1,489	1,129	343	105
At 1st April 2020	57,151	1,417	982	271	110
At 1st April 2019	56,950	1,590	1,211	387	114
At 1st April 2018	57,151	1,577	1,169	324	108
As % all dwellings					
At 1st April 2022	-	2.6%	1.9%	0.6%	0.2%
At 1st April 2021	-	2.6%	2.0%	0.6%	0.2%
At 1st April 2020	-	2.5%	1.7%	0.5%	0.2%
At 1st April 2019	-	2.8%	2.1%	0.7%	0.2%
At 1st April 2018	-	2.8%	2.0%	0.6%	0.2%

Note:

The definition of empty dwellings used in this table does not exactly match that used in table 1.8.

The table above gives a count of all dwellings which have been empty for six months or longer.

In recent years there has been a generally upward trend in the number and proportion of long-term empty properties within the housing stock in the County Borough – possibly as a result of the downturn in the housing market since the 2008

recession. In April 2022 there were 28 more long-term empty properties than the previous year, and 10 more properties which had been empty for ten years or longer.

Of the 12 properties returned into use in the most recent period, four were returned to the general housing market, and eight (67%) were affordable housing.

Table 1.8: empty dwellings returned to occupation by direct action of Conwy County Borough Council (private sector)

Source: Housing Strategy Unit, Conwy County Borough Council

	Total empty dwellings*	Returned to occupation	
		Number	%
2021/22	1,489	12	0.8%
2020/21	1,417	16	1.1%
2019/20	1,590	33	2.1%
2018/19	1,577	25	1.6%
2017/18	1,685	28	1.7%

* The total number of private sector dwellings that had been vacant for more than 6 months at 1 April of previous year

Note:

The definition of empty dwellings changed in 2013/14 to align with Welsh Government performance indicators, hence the jump in the total number of empty dwellings and the resulting fall in the proportion brought back into occupation.

The definition of empty dwelling does not exactly match that used in table 1.7.

Empty dwellings in the private sector housing stock are a major issue in Conwy CB, as in many other parts of the UK. In spite of fluctuations in the fortunes of the housing market, the number of long term empty dwellings in the county remains fairly consistent. Some of these properties are in good condition, whilst others are in some level of disrepair. In addition, a relatively small number are uninhabitable.

Long term empty properties can act as magnets for crime, vandalism and antisocial behaviour, all of which can have implications for the police, fire authority and the Council itself. They can also impact on adjoining properties through damp and infestations, and can have a significant effect on property values.

Through its Empty Homes Strategy , the Council aims to target problematic empty properties that are inactive in the housing market, unlikely to return to use without intervention, and may be the subject of valid complaints by the general public or other bodies and bring them back into occupation. The table above gives an indication of the numbers involved.

Social housing is not included in the above count, only empty private sector properties. In March 2021 (the most recent date for which data is available) there were 15 social housing properties which had been empty for six months or longer – a decrease from 22 in 2019.

Tenure

The most robust information about housing tenure is from the 2011 Census, and this is presented in the table below.

Table 1.9: household tenure

Source: 2011 Census, table KS402

	Conwy County Borough		Wales	England & Wales
	Number	%	%	%
Total household spaces with residents	51,200		1,302,700	23,366,050
Owner occupied				
Owns outright	20,400	39.9%	35.4%	30.8%
Owns with a mortgage or loan	15,100	29.5%	32.0%	32.7%
Shared ownership¹	400	0.7%	0.3%	0.8%
Rented				
Local authority²	-	-	9.8%	9.4%
Housing association / registered social landlord (RSL)³	5,950	11.6%	6.6%	8.2%
Private landlord or letting agency	7,750	15.1%	12.7%	15.3%
Other⁴	1,700	3.3%	3.2%	3.0%
Total owner occupied	35,900	70.1%	67.8%	64.3%
Total social rented⁵	5,950	11.6%	16.5%	17.6%
Total privately rented	9,400	18.4%	15.9%	18.3%

Notes:

Does not include vacant properties or second/holiday homes.

¹ Pays part rent and part mortgage

² Conwy County Borough Council transferred all its housing stock to Cartrefi Conwy (registered social landlord) in 2008.

³ Registered Social Landlords are government-funded not-for-profit organisations that provide affordable housing. They include housing associations, trusts and cooperatives. They work with local authorities to provide homes for people meeting the affordable homes criteria. As well as developing land and building homes, RSLs undertake a landlord function by maintaining properties and collecting rent.

⁴ Includes employer of a household member and relative or friend of a household member and living rent free

⁵ Social rented housing is housing that is let at low rents and on a secure basis to people in housing need. It is generally provided by councils and not-for-profit organisations such as housing associations.

The table shows relatively low levels of social renting within the housing market in Conwy County Borough and higher than average levels of private renting and home ownership (particularly for those who own their homes outright).

Between 2001 and 2011 the privately rented tenure saw its share grow the fastest, rising from 11.4% to 15.1% of all households. Owner occupation also increased, though the proportion of households within the social rented sector decreased.

Housing tenure estimates are also produced annually by Welsh Government. The detailed figures are not included here, as there are some concerns over the accuracy of the data.

The Welsh Government estimates do, however, give an indication of the split between the social rented sector (housing provided by the local authority and registered social landlords) and private housing sector (owner-occupied and privately rented housing) and how this has changed over time.

Table 1.10: dwelling stock estimates by tenure, March 2010 & 2020

Source: dwelling stock estimates, Welsh Government

	Conwy CB		Wales	
	2020	2010	2020	2010
Owner occupied	75.8%	89.5%	69.8%	71.5%
Privately rented	13.5%		14.3%	12.4%
Total social rented	10.7%	10.5%	16.0%	16.1%

At March 2020 an estimated 10.7% of dwelling stock was rented from registered social landlords. This proportion has risen very slightly in the last 10 years, though overall the number of socially rented dwellings is only 300 more than it was in March 2010 – private sector housing stock increased by 1,850 in the same period.

Section 2: Housing demand

The number of households within the population – both now and in the future – is the basis for calculating overall housing demand. Housing registers and other administrative datasets which are held by the Council, registered social landlords and other housing providers also contain information about housing need and homelessness.

Household numbers and household growth

A household is one person living alone, or a group of people living at the same address with common housekeeping – that is, sharing either a living room or at least one meal a day³.

Household numbers and the different types of households within that total give some indication of the type of housing that may be needed. Projected household figures help to plan for future need.

In 2020 there were 53,350 households in Conwy County Borough. The estimates of household numbers and types show that, due to the relatively high proportion of single person households in the County Borough, Conwy has a lower average household size than that for Wales as a whole.

³ Office for National Statistics definition

Table 2.1: household estimates, 2020

Source: household estimates for Wales by local authority, Welsh Government

	Conwy CB		Wales
	No.	%	
Total households	53,350		1,378,200
Population in private hhlds	115,300		3,115,100
Average household size	2.16		2.26
1 person households	18,600	34.8%	32.3%
2 person households	19,700	36.9%	35.3%
3 person households	6,850	12.8%	14.8%
4 person households	5,500	10.3%	11.9%
5+ person households	2,700	5.1%	5.8%
All hhlds with children	12,150	22.8%	26.5%
All lone parent hhlds	2,950	5.5%	6.8%
Lone pensioner hhlds*	9,500	17.8%	-

* People aged 65+ living alone

The proportion of households with children is 3.7% lower than the all-Wales figure. Households which contain only people aged 65 and over make up a much higher proportion in the County Borough than they do nationally. Figures for lone pensioner households in 2020 aren't available for Wales as a whole, but in the 2011 Census the households containing only people aged 65+ (including lone pensioners) made up 29% of households in Conwy County Borough, and only 23% across Wales.

In this section of the report, household totals and structures for the future are taken from the 2018-based household projections produced by Welsh Government and published in August 2020. They use the principal projection variant.

Household numbers are expected to increase by 1,850 (3.4%) between mid-2020 and mid-2030. Average household size is expected to fall from 2.16 to 2.13.

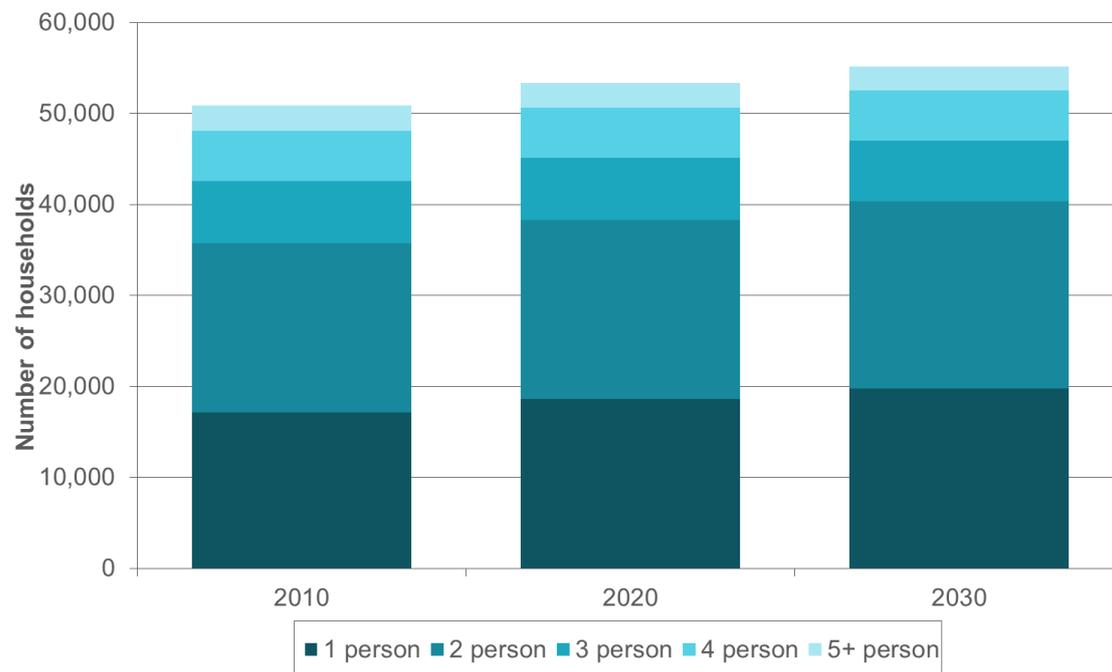
Household growth rates are higher than population growth rates. This is because, as well as increasing due to growth in the population, the number of households within the population is also affected by the long-term trend towards smaller household size.

By far the biggest factor affecting the number of households and average household size in 2030 is the expected growth in the number of single person households. This is not a trend which is unique to Conwy County Borough, but its effect is more pronounced here because of the relatively high number of older people in the population of the area.

Most single person households are pensioners living alone. In 2020 there were 9,500 lone pensioner households in Conwy County Borough – this was 17.8% of all households, and 51.1% of all single person households. As life expectancy increases and the large post-World War II baby-boomer generation reaches pension age we can expect to see the number of lone pensioner households increase.

Chart 2.1: change in household types

Sources: mid-year household estimates, Welsh Government; 2018-based household projections, Welsh Government (principal projection)



Other factors which have led to smaller average household sizes over past decades have been the trends towards smaller family size and the increase in the number of family break-downs. These trends are expected to continue.

Table 2.2: projected change in number of households in Conwy County Borough, by household type

Sources: mid-year household estimates, Welsh Government; 2018-based household projections, Welsh Government (principal projection)

	No. of households		As % all households		Change 2020-2030	
	2020	2030	2020	2030	No.	%
Total households	53,350	55,200	100.0%	100.0%	1,850	3.4%
1 person households	18,600	19,750	34.8%	35.8%	1,200	6.4%
2 person households	19,700	20,600	36.9%	37.3%	900	4.6%
3 person households	6,850	6,650	12.8%	12.1%	-200	-2.6%
4 person households	5,500	5,500	10.3%	10.0%	50	0.1%
5+ person households	2,700	2,650	5.1%	4.8%	-50	-3.1%
All households with children	12,150	12,000	22.8%	21.8%	-150	-1.1%
Lone pensioner households	9,500	10,600	17.8%	19.2%	1,050	11.2%

Further analysis shows not only an increase in the number and proportion of smaller households but a slight reduction in the proportion of larger households within the housing mix – the total number of households of three or more persons are expected to decrease by about -250 between 2020 and 2030 and will make up only 27% of all households at the end of the period. The number of households containing children is expected to decrease by about -150. The number of lone pensioner households is expected to increase by 1,050.

These figures suggest that new housing developments need to focus primarily on the provision of 1, 2 and 3 bed-roomed dwellings to meet projected need. Consideration also needs to be given to providing housing which is suitable to meet the needs of an ageing population, with particular emphasis on the needs of lone pensioner households.

Housing need: housing registers

Registered social landlords keep housing registers or waiting lists of people who would like to live in social housing. Though not everyone who is in housing need will have joined the registers they provide indicative information about demand for social and intermediate housing.

Chart 2.2: applicants on social housing waiting list for Conwy County Borough

Source: SARTH housing register



In April 2015 a new single access register was launched jointly with all social housing providers in the area⁴ ⁵. This register is called SARTH (Single Access Route To Housing).

Table 2.3: applicants on SARTH waiting list, April 2022

Source: SARTH housing register

	Number	%	Change since previous year		Change since April 2017	
Total applicants	1,726		521	43.2%	826	91.8%
Priority need category						
B1 - urgent need	243	14.1%	93	62.0%	153	170.0%
B2 - in need, not urgent	1,297	75.1%	416	47.2%	615	90.2%
B3 - urgent need but no local connection	9	0.5%	2	28.6%	7	350.0%
B4 - in need, not urgent no local connection	177	10.3%	10	6.0%	51	40.5%
Bedroom requirement						
1	819	47.5%	287	53.9%	394	92.7%
2	435	25.2%	107	32.6%	192	79.0%
3	274	15.9%	92	50.5%	139	103.0%
4	147	8.5%	30	25.6%	78	113.0%
5 or more	50	2.9%	4	8.7%	22	78.6%
1 bed - aged under 35*	289	16.7%	135	87.7%	176	155.8%
1 bed - aged 55+**	252	14.6%	69	37.7%	91	56.5%

* single people under the age of 35 are expected to be prepared to share accommodation

** single people over the age of 55 may be eligible for Extra Care/sheltered accommodation

Definitions

A person or household is accepted as being in housing need if they meet one or more of the following criteria: unintentionally homeless; has a serious medical need affected by housing; living in severely poor or overcrowded housing (including lacking facilities such as toilet); needs an adapted property; Urgent need is defined as people with an urgent medical need; urgent need to move to adapted property; home destroyed in a disaster; people leaving armed forces; young people leaving care or in danger of going into care; current tenant who will move to smaller property or out of adapted property they no longer need; fleeing violence/threat of violence (local connection not needed).

You have a local connection if you fall into one of the following categories; you have lived in Conwy CB for six months out of the last 12, or three years out of the past five; you have close family in Conwy CB; you work in Conwy CB.

Those who are intentionally homeless are classed as band 4.

The chart shows the number of applicants on Conwy CB's SARTH register on a monthly basis. The overall trend is upward – the sharp drops in numbers in Autumn

⁴ Conwy County Borough Council, Cartrefi Conwy, Grŵp Cynefin, Clwyd Alyn, North Wales Housing and Wales & West Housing jointly run the SARTH register (Single Access Route To Housing)

⁵ Only those with recognised housing need are included on the housing register – in the past housing registers were open to anyone who wished to apply, whether or not they would have been eligible for social housing support, so data from 2015 onward cannot be compared with data from earlier periods.

2016 and 2020 and Spring 2018 and 2019 are as a result of list cleansing. The steep rise in numbers in 2020 coincides with the Covid-19 pandemic, when people were likely to find their housing situation becoming more volatile. Numbers have continued to rise steadily and significantly since Spring 2021.

Though the criteria for inclusion on the list mean that all applicants are judged to be in housing need, there are different levels of priority. The table in this section, which gives a more detailed analysis of the data at April each year, shows the breakdown of the different bandings of need, as well as giving some indication of the type of housing that may be required by those on the waiting list.

In April 2022 the number of applicants on the register was 1,726 – an increase of 43.2% or 521 applicants since the previous year, and an increase of over 826 or 91.8% since five years previously. The rate of change in 2021 and 2022 has been particularly high compared to previous years, and is likely to be a result of the pressures on the housing market and the wider economy of both the Covid-19 pandemic and Brexit (see section 'UK house price index' for further commentary on these pressures).

Band 1 has the highest priority, band 4 the lowest. Nearly nine out of every ten applicants on the waiting list are people in housing need who have a local connection.

In April 2022

- about half of applicants on the waiting list want a one bedroom property. This is a mismatch with supply, as only 18.5% of social housing dwellings in Conwy CB are one bedroom properties. The high number in this category includes existing social housing tenants who wish to down-size their accommodation, as they are currently subject to reductions in their housing benefit entitlement due to the spare bedroom subsidy (also known as the bedroom tax – see table 3.10 for more information).
- only 24% of applicants needed housing with three or four bedrooms. Currently three and four bedroomed properties make up 50% of social housing stock in Conwy CB
- the average (median) time spent on the waiting list for all applicants who are still on the list is 605 days. This has risen from 371 days in April 2020 (pre-pandemic). People wanting two or three bedroomed properties are housed the quickest. For families wanting housing with five or more bedrooms the average waiting time is 1,719 days, though overall such large households make up a very small percentage of all applicants.
- nearly two thirds of all applicants have been on the waiting list for over a year. About one in five have been on the list for over three years.

The Council also provides support for people who have registered for help to buy their first home or who need help to afford to cover market rents within the private sector but are not eligible for social housing. The Tai Teg affordable housing register is a partnership between the region's housing associations, local authorities, and the National Park Authority. It is administered on behalf of the partnership by Grŵp Cynefin. It offers:

- a low cost home ownership scheme which enables people currently priced out of the housing market to own a home of their own. It is based on the principle of equity share and helps first time buyers into home ownership.

- an intermediate rent scheme which is aimed at people in employment, and/or those who can pay the rent without financial assistance (an option for people who are not ready to commit to buying a home for various reasons, such as, not having sufficient deposit or poor credit history to enable them to access a mortgage).

In September 2021 there were 688 households on the Tai Teg register who wanted help to find affordable housing in Conwy County Borough. In addition there were 27 households on the register who lived in Conwy but wanted help to find a home somewhere else in North Wales.

Table 2.4: applicants on the Tai Teg register September 2021 by highest choice of localities within Conwy County Borough

Source: Tai Teg register

	No.	%
First choice	647	90.5%
Second choice	28	3.9%
Third choice	13	1.8%
All preferences outside Conwy CB	27	3.8%
Total applicants	715	100%

Homelessness: case numbers and outcomes

This section looks at data about homelessness prevention as well as homelessness relief. A person is homeless if there is no accommodation in the UK or elsewhere which they have a legal right to occupy⁶ In Wales as well as helping people who are homeless, local authorities must help people who could lose their home. This involves helping people who already have accommodation to stay in their existing home through help to resolve disputes or providing support with managing rent or mortgage arrears, for example. It can also be about helping to find alternative accommodation for people who are already housed.

In 2020/21 Conwy County Borough Council dealt with 1,002 households that needed assistance to prevent or relieve homelessness. The overall rate per 10,000 households is lower than the Welsh average (187.81 compared to 209.20). Ranked against all other Welsh unitary authority areas, Conwy is currently somewhere in the middle with the 11th highest rate.

Conwy CB has a higher proportion than the Wales average of households that seek help that are eligible for assistance (section 66, 73 or 75) at 89.2% compared to 84.1%. Successful relief/prevention rates are above Wales averages for all categories of duty.

⁶ Definition taken from s.55 (1) Housing (Wales) Act 2014

Table 2.5: households for which assistance has been provided, by outcome

Source: homelessness data collection, Welsh Government (StatsWales)

	2020/21		Conwy CB		
	Conwy CB	Wales	1 yr ago	5 yrs ago ²	
Total households	1,002		28,833	1,149	768
Rate per 10,000 households	187.81		209.20	217.19	147.33
Ineligible households	0	0.0%	1.1%	0.3%	-
Eligible, no duty	102	10.2%	13.0%	4.4%	18.0%
Eligible with duty	894	89.2%	84.1%	88.3%	69.9%
Eligible, threatened with homelessness, prevention assistance provided (Section 66)	240	24.0%	25.3%	28.5%	28.1%
Eligible, homeless, subject to duty to help to secure (Section 73)	522	52.1%	45.6%	47.8%	39.5%
Eligible, unintentionally homeless and in priority need (Section 75)	132	13.2%	13.2%	12.0%	2.3%
Outcomes (eligible with duty)					
Successful prevention / relief	552	61.7%	52.4%	58.6%	53.1%
% all applicants		55.1%	44.1%	51.7%	37.1%
Successfully prevention (Section 66)¹	186	77.5%	65.3%	71.6%	70.8%
Successfully relieved (Section 73)¹	258	49.4%	38.7%	47.0%	39.6%
Positively discharged (Section 75)¹	108	81.8%	75.3%	73.9%	66.7%
Unsuccessful prevention	222	24.8%	26.5%	25.1%	24.6%
Assistance refused/non-cooperation	15	1.7%	4.5%	3.3%	17.3%
Application withdrawn	102	11.4%	13.8%	10.9%	0.0%
Other	6	0.7%	2.8%	1.8%	4.5%

¹ as % of that category.

² national and local data sets incomplete for 2015/16.

Homelessness figures in this table are annual data as at 31st March of that year.

The rate per 10,000 households is calculated using mid-year household estimates for each year.

All the figures are rounded independently to the nearest 3 to protect the identity of individuals, so percentages may not add to 100%.

After a number of years of gradual growth in the annual total, the number of households in Conwy County Borough that sought assistance in 2020/21 was lower than the previous year, perhaps as a result of a reduction in housing market activity due to the Covid 19 pandemic.

In 2018/19 Conwy County Borough Council dealt with 435 cases where homelessness was successfully prevented or relieved. This number has risen significantly in the last few years – between 2017/18 and 2018/19 it rose by 69 cases or 19%.

Conwy CB has a slightly higher proportion than the Wales average of households that are assisted to obtain alternative accommodation. Alternative accommodation is much more likely to be found in the private rented sector than it is across Wales as a whole (52% in total compared to 29% for Wales as a whole), with a conversely low proportion in social housing (CCB=10%, Wales = 31%). This is reflective of the relatively low proportion of social housing in the Conwy CB housing stock.

Table 2.6: outcomes for all cases where positive action succeeded in preventing or relieving homelessness

Source: homelessness data collection, Welsh Government (StatsWales)

	2018/19		Conwy CB	
	Conwy CB	Wales	1 yr ago	3 yrs ago ²
All cases	435	12,066	366	270
Able to remain in existing home	69	15.9%	19.6%	16.4%
Assisted to obtain alternative accommodation	366	84.1%	80.4%	83.6%
Private rented sector	228	52.4%	29.3%	26.2%
Social housing	45	10.3%	31.3%	17.2%
Supported accommodation	60	13.8%	10.5%	4.1%
Accommodation with friends, relatives or returning home	24	5.5%	7.0%	4.9%
Other assistance or support	9	2.1%	2.4%	-

All the figures are rounded independently to the nearest 3 to protect the identity of individuals, so percentages may not add to 100%.

¹ national and local data sets incomplete for 2015/16.

The information in this section is based on a quarterly statistical return completed by local authorities in Wales and provided to Welsh Government. Annual data for most homelessness measures is only available for the years since the introduction of new duties for local authorities in 2015, so it is difficult to identify any trends.

Compared to the early 2010s, the number of cases presented as homeless (applications) has increased significantly since the introduction of the Housing (Wales) Act 2014. This is partly due to an increase in the length of registration period before threatened homelessness (this increased from 28 to 56 days) for those seeking help, partly due to improvements in service signposting due to closer partnership working across the County Borough under the Conwy Housing Solutions umbrella, and partly due to pressures on the local housing market and the impacts of benefits reform.

Note: This dataset was not updated in 2020, due to changes in Welsh Government's data gathering and release practices because of the Covid-19⁷.

⁷ <https://gov.wales/covid-19-and-production-statistics-and-social-research>

Homelessness: households in temporary accommodation

Table 2.7: households accommodated temporarily by accommodation type

Sources: homelessness data collection, Welsh Government (StatsWales); household estimates, Welsh Government

	Jan/Mar 2021		Conwy CB	
	Conwy CB	Wales	1 yr ago	5 yrs ago
Households in temporary accommodation	258	3,729	144	75
Rate per 10,000 households	48.36	27.06	26.85	14.39
Rank in Wales (1 = highest = worst)	4		3	8
Private sector accommodation leased by LA	99	38.4%	17.4%	62.5%
Other private sector	9	3.5%	11.3%	10.4%
Public sector	-	-	15.3%	-
Hostels and women's refuges	15	5.8%	14.5%	2.1%
Bed and breakfast	135	52.3%	39.3%	25.0%
Other	-	-	0.8%	-
Homeless at home	-	-	1.4%	-

Note: This dataset was not updated for all of 2020, due to changes in Welsh Government's data gathering and release practices because of the Covid-19⁸.

In the January/March 2021 quarter, Conwy County Borough Council had 285 homeless households housed in temporary accommodation. The overall rate per 10,000 households is significantly higher than the Welsh average – 48.36 compared to 27.06. Ranked against all other Welsh unitary authority areas, Conwy is currently one of the worst in the country with the 4th highest rate.

Conwy County Borough has a very high proportion of temporarily housed homeless households in properties leased from the private sector and in bed and breakfast accommodation. Rates for housing in hostel accommodation are very low compared to the all Wales figure, and no households were given temporary accommodation in public sector housing in the last period, though as a Welsh average this accounted for about a sixth of provision. This all points to gaps in the mix of housing stock available within the County Borough.

Since the same period last year the number of households in temporary accommodation and the rate per 10,000 households have both risen significantly. There has been an increase in homelessness cases presenting due to the economic and housing pressures faced by households during the Covid 19 pandemic. Changes in Welsh Government's requirements to provide accommodation under the Rapid Rehousing scheme have also had a significant impact. Most of the increase is in bed and breakfast accommodation, though it is also worth noting the fivefold rise in households placed in hostels and women's refuges, albeit from a low starting point.

⁸ <https://gov.wales/covid-19-and-production-statistics-and-social-research>

In the five years since Jan/Mar 2016 numbers have increased in all types of temporary accommodation.

Table 2.8: households accommodated temporarily which contain children

Sources: homelessness data collection, Welsh Government (StatsWales); household estimates, Welsh Government

	Jan/Mar 2021		Conwy CB	
	Conwy CB	Wales	1 yr ago	5 yrs ago
Households in temporary accommodation	258	3,729	144	75
Including children	72	813	75	36
As % all households in temporary accommodation	27.9%	21.8%	52.1%	48.0%
Rate per 10,000 households with children	59.27	22.28	61.93	29.17
Rank in Wales (1 = highest = worst)	2	-	3	6

Conwy County Borough has a far higher rate of households containing children in temporary accommodation than the Welsh average (59.27 compared to 22.28). The situation has improved a little since the same period last year in terms of numbers, percentages and rates. However Conwy CB is still one of the worst performing of all Welsh local authorities, ranking 2nd worst behind Cardiff.

Data on homelessness is collected and reported by Welsh Government on a quarterly basis, and more detailed information and is available from their website⁹.

Overcrowding

The 2011 Census gives us some information about overcrowding. Households who live in overcrowded accommodation may require re-housing or help with adaptations to their homes.

Occupancy rating provides a measure of whether a household's accommodation is overcrowded or under occupied.

There are two measures of occupancy rating, one based on the number of rooms in a household's accommodation, and one based on the number of bedrooms. The ages of the household members and their relationships to each other are used to derive the number of rooms/bedrooms they require, based on a standard formula. The number of rooms/bedrooms required is subtracted from the number of rooms/bedrooms in the household's accommodation to obtain the occupancy rating.

⁹ <https://gov.wales/homelessness-statistics>

An occupancy rating of -1 implies that a household has one fewer room/bedroom than required, whereas +1 implies that they have one more room/bedroom than the standard requirement.

Table 2.9: overcrowding and average number of rooms, 2011

Source: 2011 Census, table KS403

	Conwy County Borough		Wales	England & Wales
	Number	%	%	%
All households	51,200		1,302,700	23,366,050
Occupancy rating (rooms) of -1 or less	2,200	4.3%	5.2%	8.5%
Occupancy rating (bedrooms) of -1 or less	1,400	2.7%	3.0%	4.7%
Average household size	2.20	-	2.31	2.36
Average number of rooms per household	5.6	-	5.7	5.4
Average number of bedrooms per household	2.8	-	2.8	2.7

The definition of a room does not include bathrooms, toilets, halls or landings, or rooms that can only be used for storage. All other rooms, for example, kitchens, living rooms, bedrooms, utility rooms, studies and conservatories are counted. If two rooms have been converted into one they are counted as one room. Rooms shared between a number of households, for example a shared kitchen, are not counted.

Around 2,200 household in the County Borough could be classed as overcrowded under the all-rooms definition, and around 1,400 under the bedrooms definition. Rates of overcrowding are slightly lower than across Wales as a whole and considerably below England & Wales levels.

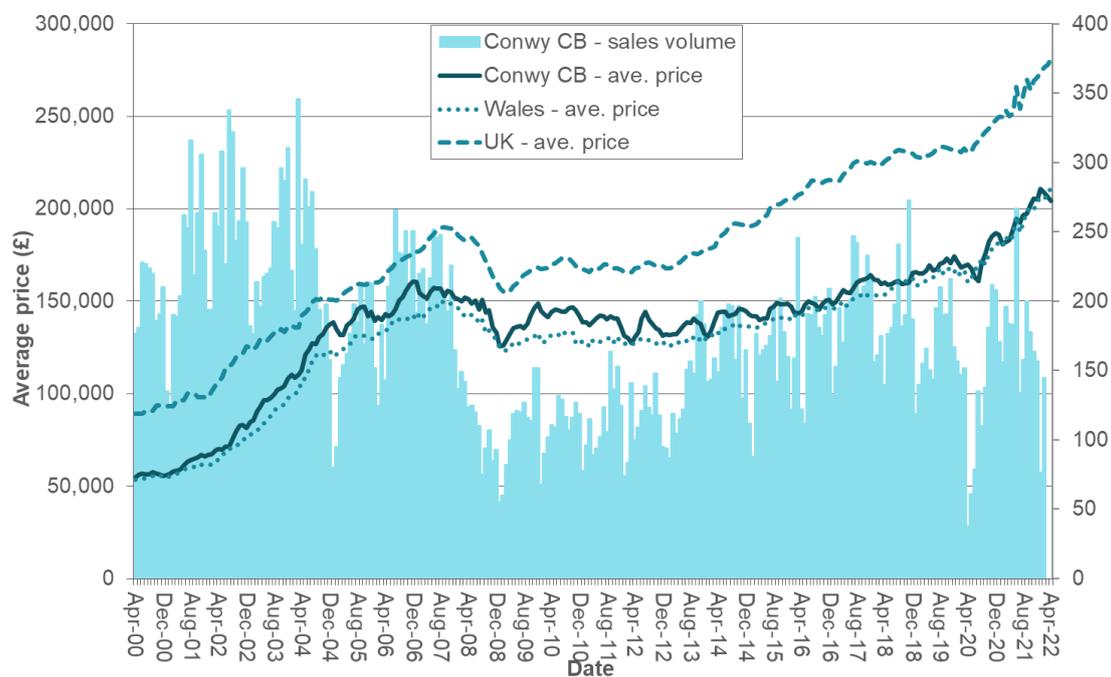
Section 3: Housing costs and affordability

UK house price index

The Land Registry publishes average house price data on a monthly basis. This is the house price figure that is usually reported in the media, and provides the most up-to-date information. However, Conwy's monthly figures are based on a relatively small number of house sales and should be treated with caution as one high-end sale could significantly skew the data. This section of the report looks at this monthly data to provide the most timely report on house prices, and the next section looks at older, more robust data in more detail.

Chart 3.1: house price and sales volume April 2000-April 2022

Source: UK house price index,



In April 2022 the average (mean) house price in Conwy CB was £204,178. Generally house prices in Conwy CB are slightly higher than the Welsh average, but significantly below the UK level. The average house price was 11.4% higher than the previous year. This is comparable to UK rates.

In Conwy CB the average house price is currently 7.2 times the average household income of £28,300 and 12.5 times the lower quartile household income of £16,350. Most mortgage suppliers would look to a loan to income ratio of about 3.5 or 4.

Compared to February 2020 (the last date before the impacts of the Covid-19 pandemic started to affect the housing market) Conwy CB house prices have increased by 21.4% (UK average = 21.9%).

The initial impact of Covid-19 on the housing market was to depress the number and type of sales. Economic and social activity was restricted, and people entered a period of uncertainty that is likely to have impacted on decisions about big life changes like moving house. The noticeable dip in house prices in early 2020 (see

chart 3.1) is more an effect of the historically low number of house sales that were completed in Spring 2020 rather than a true reflection of house prices overall. April 2020 numbers were only a quarter of those for February 2020.

As restrictions were lifted, there was a rapid increase in the number of sales, which led to the supply of available housing sale outstripping demand, pushing prices upward. As well as the market playing 'catch-up' for the months of low activity it is likely that lockdown led people to reassess their housing requirements – both in terms of size and location – and this added to the supply-demand problem, particularly in an attractive area like Conwy County Borough. At the same time, to help the property market recover, Westminster government introduced a time-limited Stamp Duty holiday, and this also increased demand until it came to an end in summer 2021 (the number of sales completed in June 2021 was the highest since 2004). Numbers have since fallen, but anecdotal evidence suggests there is still a significant supply-demand squeeze on the housing market.

House prices in Conwy CB are 56.4% or more than 1.5 times higher than they were 10 years ago (UK = 67.5% or 1.7 times higher).

Looking longer term the current average house price in Conwy County Borough is more than 3.7 times what it was in April 2000 (which is around the time of the start of the last big housing boom). By comparison, average full-time wages have not risen by nearly so much and are only about 1.9 times what they were in 2000. The relatively high cost of buying a home in the area has been an issue of concern for a long time.

Table 3.1: house price index, April 2022

Source: Land Registry house price index

	Conwy CB	Wales	UK
Average price	£204,178	£211,990	£281,161
Monthly change (%)	-1.1	2.2	1.1
Annual change (%)	11.4	16.2	12.4
April 2000 index* (Apr '00=100)	374.4	396.5	315.1
10 yr index* (Apr '12=100)	156.4	165.4	167.5
February 2020 index* (Feb '20=100)	121.4	127.7	121.9

* An index is a way of measuring relative change over time. If the average house price at April 2000 is taken to be 100, the index shows how prices have changed since that date. For example, an index of 150 means the current price is one and a half times what it was at the start of the index period.

Annual house price analysis

Though it is the most up-to-date house price data available to us, the UK house price index does not allow detailed analysis of trends, and is subject to fluctuations as it is based on a relatively small dataset which is updated monthly.

This section of the report looks at the data in a different way, using unit level transaction data which is available from the Land Registry, and collects data for the

whole year. The median measure of average which is used here is more robust than the mean measure used in the UK index, and if we look at this on an annual rather than month-by-month basis we can also smooth out the fluctuations caused by the low number of monthly transactions and the seasonality of the housing market.

Data for this indicator is not yet likely to show the full impacts on the economy of Covid-19 and Brexit.

Note: this data does not cover the same time period as the data in the 'UK house price index' section.

Table 3.2: changes in house prices by accommodation type

Source: Land Registry price paid data

	2021	Change since previous year		Change since 2011	
		No.	%	No.	%
Median house price					
All	£190,000	£15,000	8.6%	£45,000	31.0%
Detached	£275,000	£26,000	10.4%	£85,000	44.7%
Flat	£120,000	£5,000	4.3%	£10,000	9.1%
Semi	£180,000	£20,000	12.5%	£55,000	44.0%
Terraced	£149,000	£13,000	9.6%	£31,500	26.8%
New build	£247,000	£19,528	8.6%	£97,503	65.2%
Resale	£190,000	£19,000	11.1%	£47,500	33.3%
Lower quartile house price					
All	£144,000	£13,000	9.9%	£34,000	30.9%
Detached	£210,000	£20,000	10.5%	£60,000	40.0%
Flat	£83,800	£6,175	8.0%	£5,050	6.4%
Semi	£152,725	£15,225	11.1%	£47,725	45.5%
Terraced	£123,000	£15,500	14.4%	£33,000	36.7%
New build	£162,950	-£22,050	-11.9%	£37,988	30.4%
Resale	£143,639	£13,639	10.5%	£33,664	30.6%

Half of all house sales were at or below the median (average) point. One quarter (25%) of all house sales were at or below the lower quartile point. Lower quartile house prices are sometimes used to measure what is affordable within the open market.

The median house price for Conwy County Borough was £190,000 in 2021, an increase of 8.6% since the previous year. The lower quartile house price was £144,000, an increase of 9.9% since the previous year. Both median and lower quartile house prices show that detached properties are the most expensive property type. The cheapest properties are flats.

The lowest priced home sold in 2020 was a flat in central Colwyn Bay which sold for £37,500 – one of several in a large property that was recently converted to a number

of smaller units. Such a low price suggests it was either in need of significant refurbishment, or that it was sold at a very reduced price, perhaps as part of an inheritance or divorce settlement. The most expensive was a detached property in the countryside above Glan Conwy which sold for 33 times that at £1,220,000. This was 6.4 times the median average price and 43 times the median household income.

Though overall houseprices are up 31.0% on 10 years ago, there has been much lower growth levels for some types of property in particular for flats, where the slower growth rates may be partly due to a shift away from the national trend for building more expensive luxury apartments. In 2011 the housing market was still feeling the impact of the 2007/08 global economic crash, and prices and sales volume were depressed compared to those seen in the mid-noughties. The Covid-19 pandemic appears to have had a significant upward pressure on house prices in Conwy CB – there a more detailed discussion about the housing market post-pandemic in the ‘UK house price index’ section of this report.

Table 3.3: number of registered sales by accommodation type

Source: Land Registry price paid data

	2021	Change since previous year		Change since 2011	
		No.	%	No.	%
All	1,984	431	27.8%	611	44.5%
Detached	751	152	25.4%	220	41.4%
Flat	276	62	29.0%	96	53.3%
Semi	595	140	30.8%	162	37.4%
Terraced	362	77	27.0%	133	58.1%
New build	17	-47	-73.4%	-97	-85.1%
Resale	1,967	478	32.1%	708	56.2%

Only those new build properties which are registered as change of land ownership are included, so some self-build properties will be excluded.

Not all house sales are recorded through the Land Registry and some transactions may see a delay in registration, but it is the most complete register of house prices available in the UK.

There was an increase in the volume of house sales compared to the previous year for all housing types, caused primarily by the lifting of restrictions on movement and housing market activity as a result of the Covid-19 pandemic. However, figures show a significant decrease in the number of sales of new build properties – this is likely due to the reduction in supply caused by slowed construction in 2020/21 due to the pandemic, but may also be a reflection of the proportion of social housing for rent within the stock of new build properties in the past couple of years.

Affordability of buying a home

This section looks at the affordability of properties at median and lower quartile house prices when compared to median income.

Note: this data does not cover the same time period as the data in the 'UK house price index' section.

Table 3.4: house price to median household income ratio (2021)

Source: CACI PayCheck data; Land Registry price paid data

	Conwy County Borough	North Wales	Wales
Median house price	£190,000	£180,000	£179,950
Lower quartile house price	£144,000	£135,000	£127,000
Median household income	£28,300	£27,850	£27,850
Ratio at full price			
Median house price	6.72	6.47	6.46
Lower quartile house price	5.09	4.85	4.56
Ratios with 10% deposit			
Median house price	6.05	5.82	5.81
Size of deposit needed	£19,000	£18,000	£18,000
Lower quartile house price	4.58	4.37	4.10
Size of deposit needed	£14,400	£13,500	£12,700
Ratios with 20% deposit			
Median house price	5.37	5.17	5.17
Size of deposit needed	£38,000	£36,000	£36,000
Lower quartile house price	4.07	3.88	3.65
Size of deposit needed	£28,800	£27,000	£25,400

A house price to household income ratio (or multiplier) gives some indication of how affordable housing is in the area for first time buyers.

Typically a ratio of 3 to 4 times income is needed to be able to afford a mortgage. In 2021 the ratio for average (median) house price to median income was 6.72 for Conwy CB. Even if a buyer has managed to save the £38,000 needed to provide a 20% deposit, housing at the median price is out of the reach of people with average household income, with a ratio of 5.37.

Though it is seemingly more affordable, housing in the lower quartile range is mostly smaller properties (for example one bedroomed properties and/or converted flats) or those which need a lot of refurbishment. In Conwy CB properties in the lower price range also include a significant number of retirement apartments, which have restrictions about who can buy them¹⁰. We cannot assume that these cheaper properties provide suitable accommodation for all first time buyers.

This analysis has just looked at the situation for households with median income. Obviously individuals and households who have income that falls below this level find

¹⁰ Analysis of properties for sale on Rightmove website (May 2017) showed that 9% of all properties with an asking price of £125,000 or less were retirement apartments.

it even harder to buy a home, in terms of both being eligible for a mortgage based on their income, and saving for a deposit. This applies to existing homeowners who may not be able to move to more appropriate accommodation as their circumstances change as well as those who wish to enter the housing market for the first time.

Relative to household incomes, Conwy County Borough is a more expensive place to buy a house than across the North Wales region and Wales as a whole.

Data for this indicator is not yet likely to show the full impacts on the economy of Covid-19 and Brexit.

Mortgage and landlord repossession actions

Table 3.5: mortgage and landlord possession actions in Conwy County Borough

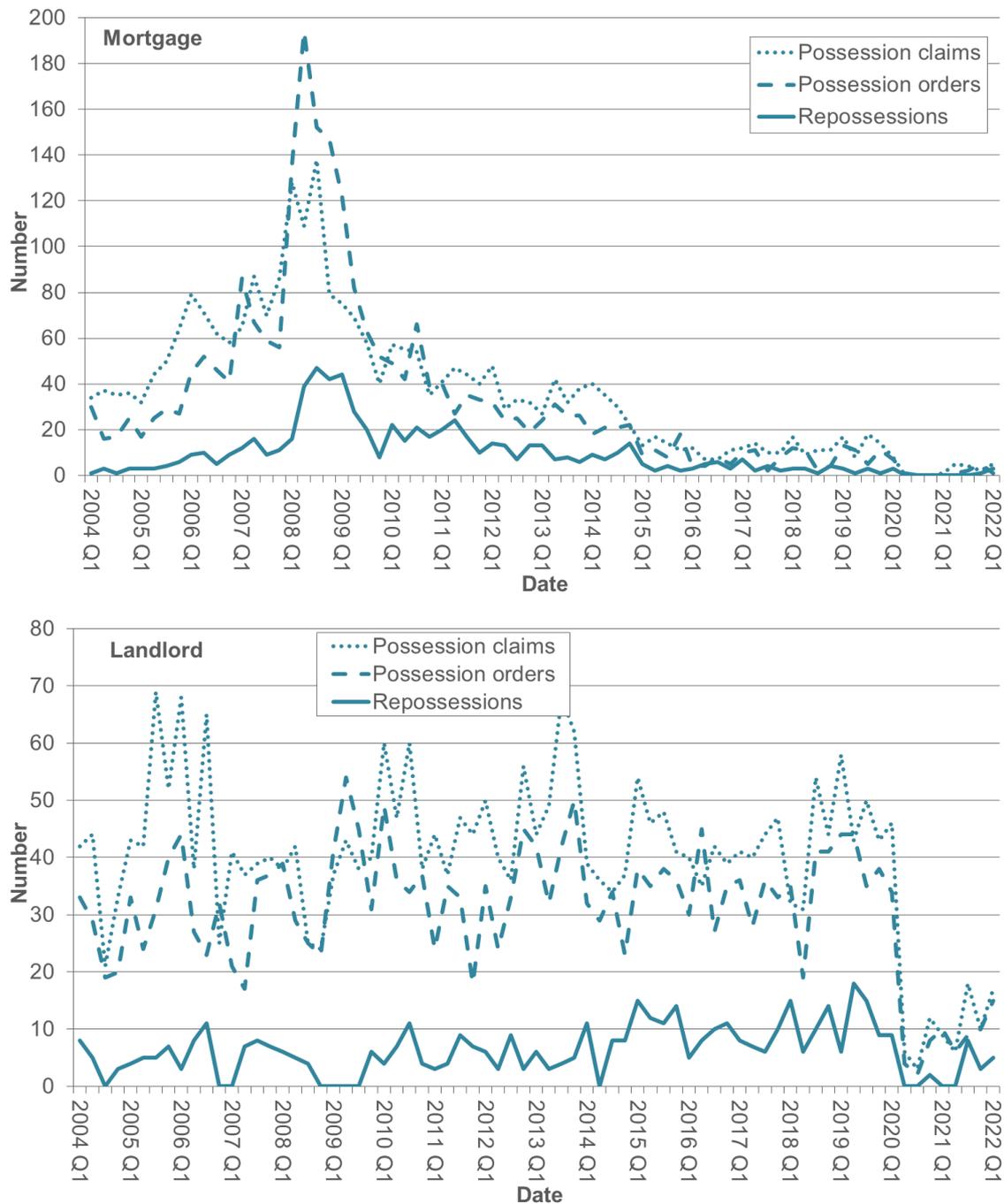
Source: Ministry of Justice mortgage and landlord possession statistics (National Statistics)

	Mortgage possessions			Landlord possessions		
	Claims issued	Orders made	Repossessions	Claims issued	Orders made	Repossessions
Quarterly: Jan-Mar 2022 (Q1)						
Total	5	1	3	17	15	5
Rate per 1,000 households						
Conwy County Borough	0.09	0.02	0.06	0.32	0.28	0.09
Wales	0.13	0.11	0.03	0.30	0.23	0.08
England and Wales	0.12	0.09	0.02	0.76	0.52	0.15
Quarterly: Oct-Dec 2019 (Q4 - pre-pandemic)						
Total	14	11	1	43	38	9
% change since same quarter previous year	27%	175%	-75%	-2%	-7%	-36%
Rate per 1,000 households						
Conwy County Borough	0.26	0.21	0.02	0.81	0.72	0.17
Wales	0.28	0.21	0.07	0.76	0.67	0.20
England and Wales	0.25	0.18	0.05	1.03	0.83	0.30
Year: Jan 2019-Dec 2019 (pre-pandemic)						
Total	57	40	8	194	161	48
% change since previous 12 month period	19%	38%	-27%	20%	18%	7%
Rate per 1,000 households						
Conwy County Borough	1.08	0.76	0.15	3.66	3.11	1.00
Wales	1.18	0.85	0.31	3.44	3.05	0.87
England and Wales	1.03	0.68	0.20	4.48	3.54	1.25

These figures are only indicative of how many houses have actually been repossessed. Repossessions can occur without a court order being made, while not all court orders result in repossession. Claims indicate actions started. Orders are issued after the court has judged that the claimant has a case.

Chart 3.2: quarterly mortgage and landlord possession actions in Conwy County Borough (2004 Q1-2022 Q1)

Source: Ministry of Justice mortgage and landlord possession statistics (National Statistics)



Note: Data since April 2020 has been affected by the measures put in place by UK government and others to prevent housing repossessions and evictions during the Covid-19 pandemic¹¹. This means that the last full quarter of data that is available to allow proper comparison of Conwy CB against national figures is for the last quarter of 2019. Data presented in the table below for the most recent period is, therefore, limited.

A steep rise in mortgage repossession actions was seen in 2008 – the highest numbers seen since this data has been collected. A new Mortgage Pre Action Protocol was introduced at the end of 2008 which led to a rapid and sustained decline in mortgage possession actions. Mortgage lenders are also less likely to seek repossession when housing market activity is slow, as they will be less able to resell properties, and post-2008 the housing market only started to pick up in about 2018 outside of the south-east of England. Mortgage repossession actions halted completely in mid-March 2020 as a result of the Covid-19 pandemic and mortgage repayment support measures remained in place in one form or another until early 2022. Though numbers are now starting to rise, mortgage repossession activity remains low

Though the number of mortgage possession actions shows a long-term downward trend, landlord possession actions (against tenants of rented properties) have not seen the same sustained decline – perhaps as a result in changes to housing benefits entitlements and payment processes, and the resurgence of the private rented sector in the housing market. However, the rate and number of court-activated landlord actions that result in repossession are low in Conwy County Borough, especially when compared to national figures. Landlord repossession actions reduced dramatically during Summer 2020, though numbers started a slow upward trend again at the end of 2020, once the moratorium on landlord possession actions was lifted.

Rental costs: social housing

Information on the cost of renting social housing is available from data collected from local authorities and registered social landlords by Welsh Government. The tables below compare weekly rent levels in Conwy County Borough with the Welsh average.

Note: This dataset was not updated in 2020, due to changes in Welsh Government's data gathering and release practices because of the Covid-19¹².

Looking at all self-contained dwellings, in 2021/22 average weekly social housing rent levels in Conwy County Borough were about £1.88 higher than across Wales as a whole. Since 2019/20 (pre pandemic) rents have risen at slightly below the rate of the national average.

¹¹ Due to the Covid 19 pandemic, a government imposed moratorium on mortgage lender repossessions was in place from March 2020 until April 2021, and lenders introduced an additional industry wide moratorium from 13 December 2021 to 4 January 2022. Payment holidays for mortgage payments were also announced in March 2020 and ran until July 2021. Landlord repossessions were halted from March to August 2020, and until September 2021 the notice period for tenants facing eviction was extended.

¹² <https://gov.wales/covid-19-and-production-statistics-and-social-research>

Most accommodation types and most types of dwelling in Conwy CB have higher weekly rent levels than the national average with the (rents for bedsits and hostels are below all-Wales levels). Weekly rents for extra care housing and for flat are both more than 4% higher than the Welsh average. 'Hostels and shared housing' saw the biggest rise in rent since 2019/20, with an increase of over 8%.

Table 3.6: weekly rent levels for self-contained social housing, 2021/22

Source: social landlord stock and rents data collection, Welsh Government

	Conwy CB			Wales		
	2021/22	Change since 2019/20		2021/22	Change since 2019/20	
		£	%		£	%
All properties at social rent	£99.61	£3.46	3.6%	£97.73	£4.41	4.7%
All self-contained dwellings¹	£99.69	£3.30	3.4%	£97.55	£4.36	4.7%
Non self-contained bedsits	£54.69	£2.51	4.8%	£80.43	£7.28	10.0%
Non self-contained hostels and shared housing	£104.51	£8.00	8.3%	£110.31	£7.80	7.6%
By accommodation type						
General needs²	£100.39	£2.87	2.9%	£98.15	£4.44	4.7%
Sheltered	£88.43	£2.86	3.3%	£87.22	£3.33	4.0%
Other supported	£108.80	£7.40	7.3%	£105.63	£6.33	6.4%
Extra care³	£149.03	£4.90	3.4%	£143.25	£6.48	4.7%
By type of dwelling						
Houses	£105.55	£4.39	4.3%	£102.81	£5.31	5.4%
Flats	£92.55	£1.93	2.1%	£88.40	£2.87	3.4%
Self contained bedsits⁴	£77.82	£1.80	2.4%	£81.90	£1.89	2.4%

¹ Self-contained dwellings includes general needs, sheltered and extra care housing. Excludes bedsits that share bathroom and/or cooking facilities, shared housing and hostels.

² Self contained units that are not reserved for specific client groups. Properties that are adapted for use for people with disabilities are included where no additional services or support are provided as part of the terms of occupancy.

³ 'Extra care sheltered housing' or 'assisted living housing' offer a higher level of care than 'sheltered housing'. The services offered vary between schemes, but meals, help with domestic tasks and some personal care are often provided. 'Close care housing' is usually located in the grounds of a care home, with staff from the home providing extra care and assistance.

⁴ Bedsits are a combination bedroom and sitting room.

Looking just at general needs accommodation, rents for properties of most sizes are comparable to the all-Wales averages. For three-bedroomed properties, which make up 46.9% of Conwy's social housing stock, weekly rents are £2.40 higher than the Welsh average.

Between 2019/20 and 2021/22 weekly rents for general needs dwellings rose by an average of 2.9% in Conwy, compared to an annual increase across Wales of 4.7%.

Table 3.7: rent levels by number of bedrooms (general needs dwellings), 2021/22

Source: social landlord stock and rents data collection, Welsh Government

	Conwy CB			Wales		
	2021/22	Change since 2019/20		2021/22	Change since 2019/20	
		£	%		£	%
All general needs dwellings	£100.39	£2.87	2.9%	£98.16	£4.45	4.7%
One bedroom	£82.12	£-0.54	-0.7%	£82.51	£2.09	2.6%
Two bedrooms	£96.81	£3.41	3.7%	£95.07	£4.16	4.6%
Three bedrooms	£108.41	£4.68	4.5%	£106.01	£5.83	5.8%
Four bedrooms	£118.07	£5.19	4.6%	£121.04	£6.18	5.4%
Five bedrooms or more	£136.19	£9.30	7.3%	£140.04	£5.46	4.1%

Rental costs: private sector

Note: this indicator has not been updated since 2019, as the annual data has not been collected in 2020 or 2021 due to the Covid-19 pandemic.

Information about private rental costs is very difficult to obtain and there are severe limitations with the data that is available. Rent Officers Wales (part of Welsh Government's Housing Policy Division) produce annual figures at the unitary authority level. These are presented below because they are the only data that are available about private rents in Conwy County Borough, but with a number of caveats.

The limitations of the data include:–

- **sample size** – it covers fewer than 1/5th of the number identified in the 2011 Census as privately rented from a landlord or letting agency. This sample is too small to include UA level data about people renting studio flats/bedsits or rooms in a shared house.
- **exclusion of tenants qualifying for housing benefit** – the data does not include those people paying rent which includes an element of housing benefit, and so results are skewed away from the lower end of the rental market.
- **under-representation of some types of landlord** – tends to collect data mainly from larger landlords and letting agencies, and from those who are compliant with official monitoring or regulation. The sample therefore excludes many small landlords, and those who avoid contact with authority.
- **modelling error** – the way the data is modelled within the sample is also considered faulty, as it holds rental values for the non-responses at last year's level and so tends to underestimate rent levels and particularly change over time.
- **measuring more than just rent** – the data doesn't differentiate between rents for furnished/unfurnished properties, nor for whether utility bills and council tax are included/not included. This makes comparisons over time or between areas problematic.

Table 3.8: monthly rent levels for private rented accommodation, 2019

Source: private sector rents by local authority, Rent Officers Wales

	Conwy County Borough					Wales
	Sample size	Mean rent	Lower quartile rent	Upper quartile rent	Median rent	Median rent
Room in shared house	*	*	*	*	*	£348.00
Studios
One bedroom	278	£413.05	£347.50	£458.75	£400.00	£450.00
Two bedrooms	659	£554.10	£495.00	£595.00	£550.00	£525.00
Three bedrooms	346	£632.64	£575.00	£695.00	£625.00	£575.00
Four bedrooms or more	82	£844.64	£696.25	£950.00	£800.00	£795.00

* fewer than 10 records so data is suppressed

Though data should be interpreted with caution due to the caveats listed above, it seems that renting all properties with two or more bedrooms in Conwy County Borough is considerably more expensive than the Welsh average.

The private rented sector has grown significantly over the past decade or so – within the County Borough tenure in the sector rose from 11.4% of all households in the 2001 Census to 15.1% in 2011 – an overall increase of nearly 2,250 households. It is likely that the sector has expanded further since 2011.

There are a number of reasons for the rapid growth of private renting, and a number of reasons for expecting it to continue: social change as people co-habit later in life and renting and house-sharing become ever more socially acceptable; high house prices and lack of availability of mortgage credit; the promotion and use of the sector by local authorities to house those in housing need or who are homeless; and, restricted access and long waiting lists for social housing. The pressure on the private rented sector as the housing market has slowed and house building rates have dropped has been particularly noticeable.

Alongside this the supply of private rented homes has been buoyed by the growth of the small scale buy-to-let landlord, with many using rental properties as an alternative to a pension fund.

The private rented sector houses a diverse range of households, with a wide range of needs from their housing. It can provide flexibility for people with changing accommodation needs or who need to move house frequently for work reasons or such like. However, it can also lead to insecurity of tenure and has additional up-front costs as well as rents, which may be problematic for tenants at the lower end of the market (for example finding money for deposits/bond, providing several weeks' rent in advance to secure a tenancy, or paying agency fees which may need to be paid each time a tenancy is renewed).

Housing related benefits

Data about housing related benefits claimants in the County Borough helps us understand the impacts housing costs may have on our residents. Information about other types of welfare benefits is available in the section 'supporting information: benefits claimants'.

Note: the Covid-19 pandemic has caused an obvious and significant increase in the number of people claiming housing-related benefits as individuals and households feel the impacts of reduced incomes and other changes to their economic situation (for example changes in household structure or costs of working from home).

Table 3.9: recipients of housing related benefits

Source: Stat-Xplore, Department of Works and Pensions

	Conwy County Borough		Wales	Great Britain
	Number	%	%	%
All recipients (Feb 2022)	9,938		277,890	5,625,781
Rate per 1,000 households	186.3		201.6	205.9
Housing Benefit	5,270	53.0%	50.0%	46.9%
Universal Credit housing entitlement	4,668	47.0%	50.0%	53.1%
In social rented sector	5,200	52.3%	65.7%	62.5%
In private rented sector	4,682	47.1%	33.7%	36.4%
Change since previous quarter (Nov 2021)	-39	-0.4%	-0.1%	-0.6%
Change since previous year (Feb 2021)	-304	-3.0%	-1.2%	-2.5%
Change since pre- pandemic (Feb 2020)	1,034	11.6%	11.1%	15.8%
Change since 5 years ago (Feb 2017)	1,273	14.7%	15.3%	19.2%

The introduction of the Universal Credit (UC) benefit system was rolled out to Conwy CB in mid-2015, and most new claimants are registered with this system. Existing claimants are still counted under the old Department of Works and Pensions system (DWP), and the number and proportion of households claiming Housing Benefit under this legacy system will naturally reduce over time.

The number of people receiving housing related benefits had been on a gradual downward trend between spring 2013 and autumn 2018, but had then started to rise slowly. The Covid-19 pandemic and the change it caused in people's household income and housing situation resulted in a large upturn in numbers of recipients in April 2020. In February 2022 there were 9,938 households who were recipients of housing related benefits. This was decrease of -304 or -3.0% on the previous year, but was significantly higher than was seen before the pandemic (11.6% higher or 1,034 more households).

The proportion of those receiving housing benefits who are housed within the private rented sector is much higher in Conwy County Borough than across the country as a whole, which is a reflection of the lack of social housing within our housing stock and

of the increasing reliance on the private rented sector to provide for those in social and intermediate need.

As a proportion of all housing benefit recipients, Conwy CB sees more one person households and fewer households containing children than nationally. Though information about age structure is only available for the legacy Housing Benefit element, data also suggests that recipients in Conwy CB are older than the national average.

In February 2022, housing related benefit payments were reduced for 656 recipients due to the spare room subsidy/bedroom tax. This was 12.6% of all housing related benefit recipients within the social rented sector. The reduction isn't applicable to tenants in the private rented sector¹³.

Table 3.10: characteristics of recipients of housing related benefits

Source: Stat-Xplore, Department of Works and Pensions

	Conwy County Borough		Wales	Great Britain
	Number	%	%	%
All recipients (Feb 2022)	9,938		277,890	5,625,781
Households with children	3,407	34.3%	37.2%	38.9%
Lone parent family	2,413	24.3%	26.4%	27.0%
Couple with children	994	10.0%	10.7%	11.9%
One person household	5,636	56.7%	54.4%	53.8%
Characteristics for housing benefit recipients only				
All Housing Benefit recipients (Feb 2022)	5,270		139,046	2,639,015
In work	343	6.5%	6.0%	11.1%
Lone pensioner (aged 65+)	2,020	38.3%	35.8%	36.7%

In April 2013, Council Tax Reduction Schemes (CTRS) replaced council tax benefit in Wales and eligible applicants were automatically transferred onto the new scheme. At the same time funding for future arrangements to provide council tax support was cut by 10%, and there is an implicit expectation that provision will reduce over time. Each local authority in Wales has had to adopt its own CTRS, so it is not straight forward to compare figures across time or across Wales.

However, the first figures published after the change showed a drop in the number of claimants between the end of the old system and the introduction of the new one, and the trend continued downward until the onset of the Covid-19 pandemic. By March 2021 the caseload had reached its highest level since 2017, and was 7.0% higher than it had been at the end of the previous year. At an all-Wales level caseloads had started to fall by early 2021 but not for Conwy CB. Data for the 2021/22 financial year is not due to be published until autumn 2022.

¹³ People who rent from a private landlord only receive Housing Benefit for the number of rooms they are legally entitled to, no matter how much the actual rent on the property is.

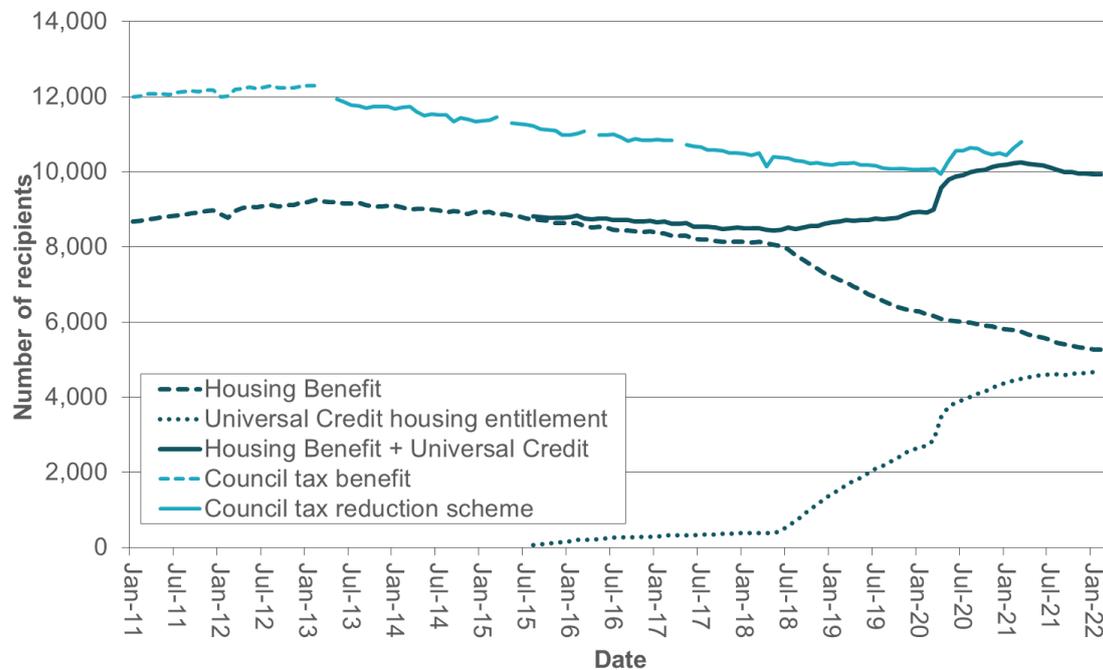
Table 3.11: Council Tax Reduction Scheme caseload

Source: council tax reduction scheme statistics, Welsh Government

	Conwy County Borough		Wales
	Number	%	%
Council tax reduction scheme caseload (Mar 2021)	10,786		284,907
Passported*	8,689	80.6%	80.1%
Non-passported*	2,097	19.4%	19.9%
Pensioner	4,501	41.7%	37.6%
Working age	6,285	58.3%	62.4%
With dependent children	2,512	23.3%	26.2%
One person household	6,617	61.3%	59.4%
Change since previous quarter (Dec 2020)	297	3.0%	-0.1%
Change since previous year (Mar 2020)	702	7.0%	3.1%
Change since 5 years ago (Mar 2016)	-294	-2.7%	-4.9%

Chart 3.3: number of recipients of housing related benefits in Conwy County Borough, Aug-2009 to Aug-2020

Source: housing benefit and council tax benefit statistics, Department of Works and Pensions



Information about other types of welfare benefits is available in the section 'supporting information: benefits claimants' below.

Council tax bands

Table 3.12: number of dwellings by council tax band, January 2022

Source: council tax dwellings (CT1) data collection, Welsh Government

	Conwy County Borough		Wales
	Number	%	%
Band A	5,393	9.3%	14.5%
Band B	8,295	14.4%	20.8%
Band C	15,483	26.8%	21.8%
Band D	11,835	20.5%	16.2%
Band E	9,185	15.9%	13.5%
Band F	5,035	8.7%	8.2%
Band G	1,913	3.3%	3.7%
Band H	429	0.7%	0.9%
Band I	163	0.3%	0.4%
Total	57,731		1,463,005

Counts are for class A1 chargeable dwellings + all class D exemptions. Data is collected Oct-Dec.

Conwy County Borough has a lower proportion of properties in the A and B council tax bands than is the national average. This implies there are proportionally fewer of the lowest value properties within the dwelling stock than is found across Wales as a whole.

For 2022/23 the average Council Tax bill for a band D property in the County Borough is £1,803.14 – a 3.8% increase since the previous year. This includes the amount payable to Conwy County Borough Council, North Wales Police Authority and the average for Town and Community Councils. It is the 12th lowest band D charge in Wales (the highest is £2,099, the lowest is £1,573). It is almost £26 higher than the Welsh average annual band D charge, and almost £163 below the English average.

Supporting information: household income

Information about household income helps us calculate affordability ratios, and gives us some wider context against which to measure housing costs.

For all measures, household income levels in Conwy County Borough are significantly below those for Great Britain as a whole.

The annual average (median) household income rose by about £3,000 between 2011 and 2021 to £28,300, which was an increase across the period of 11.9%. Household incomes also rose at GB level, though by a greater amount and a greater percentage: by 12.9% or £3,750. Overall CPIH inflation increase by about 30% in the same period, meaning household incomes have not kept pace with increases in the cost of living.

Table 3.13: annual household income (2021)

Source: CACI PayCheck data

	Conwy CB	Wales	Great Britain
Median income	£28,300	£27,850	£32,750
Lower quartile income	£16,350	£15,900	£18,150
% households with income below 60% of GB median	32.9%	34.0%	28.0%

Definition: Half of all households have an income at or below the median (average) point. One quarter (25%) of all households have an annual income at or below the lower quartile point. The most commonly used threshold of relative low income is a household income that is 60% or less of the average (median) British household income in that year.

In the same period the households with lowest incomes in the County Borough saw much lower levels of growth – lower quartile household income rose by only £1,800 to just £16,350 and the proportion of households with income falling below 60% of the median for Great Britain increased. Nationally, the income for these low-income households also rose more slowly than for higher income households.

Measures of household income include wages, welfare support, investments, pensions and other income for all household members.

This indicator is based on modelled data and is not yet likely to show the impacts on incomes of Covid-19 and Brexit.

Supporting information: benefits claimants

Data about benefits claimants in the County Borough helps us understand the impacts housing costs may have on our residents, and provides additional background information about people who may come to us for housing support.

Data about benefits specifically related to housing costs are dealt with in a separate section.

Conwy CB has a high incidence of claimants for most benefits related to disability and/or ill-health, when compared to the GB average (PIP/DLA, attendance allowance, carers allowance and the out-of-work incapacity benefits such as ESA).

Looking specifically at benefits for people in the working age client group, in November 2021 there were 6,560 claimants through the older DWP system, 9,550 Universal Credit (UC) claimants and 5,745 claiming DLA or PIP – a total of 21,665 benefit claimants of working age. There was a decrease compared to the previous quarter (August 2021) of about -385 claimants.

There was a significant and sudden increase in the number of Universal Credit claimants after the onset of the pandemic, with the peak count in June 2020 being almost double that seen in February 2020. The number of claimants has since fallen considerably, but in November 2021 was still much higher than in February 2020.

Between February 2020 – the date closest to the start of the Covid-19 pandemic – and November 2021 the proportion of the population aged 16-66 who were claiming benefits increased by 5.8 percentage points to 31.1%. Increases between five

Table 3.14: benefit claimants by client group and benefit type (November 2021)

Source: DWP benefit statistics, (Stat-Xplore)

	Conwy CB		Wales	Great Britain	Last quarter	Last year	Feb 2020 (pre-pandemic)	5 years ago
	No.	%	%	%				
Children (aged 0-15)								
Disability Living Allowance (DLA)	1,080	5.7%	5.0%	4.7%	5.6%	5.6%	5.4%	4.3%
Working age (aged 16-66)								
Universal Credit	9,545	13.7%	13.5%	13.4%	14.2%	14.2%	7.7%	1.2%
Job Seekers Allowance (JSA)	220	0.3%	0.3%	0.3%	0.4%	0.8%	0.6%	1.4%
Employment & Support Allowance (ESA)*	4,000	5.7%	6.1%	4.2%	5.9%	6.2%	6.4%	8.1%
Disability Living Allowance (DLA)	215	0.3%	0.2%	0.5%	0.3%	0.3%	0.4%	3.8%
Personal Independence Payments (PIP)	5,545	8.0%	8.4%	5.7%	7.9%	7.6%	7.2%	4.0%
Carer's Allowance	2,140	3.1%	3.1%	2.4%	3.0%	3.1%	3.0%	2.8%
Pensioners (aged 67+)								
State Pension	29,520							
Pension Credit	3,795	12.8%	14.2%	12.9%	12.9%	13.5%	14.1%	16.9%
Attendance Allowance	5,035	17.0%	16.7%	13.9%	17.0%	17.5%	18.0%	17.2%
Disability Living Allowance (DLA)	1,555	5.2%	8.3%	5.0%	5.4%	5.7%	6.2%	8.9%
Personal Independence Payments (PIP)	1,290	4.3%	6.0%	3.9%	4.2%	3.8%	3.6%	1.6%
Carer's Allowance	1,070	3.6%	4.1%	2.8%	3.6%	3.7%	4.1%	4.0%

* includes Incapacity Benefit

Percentage is of all in that age group

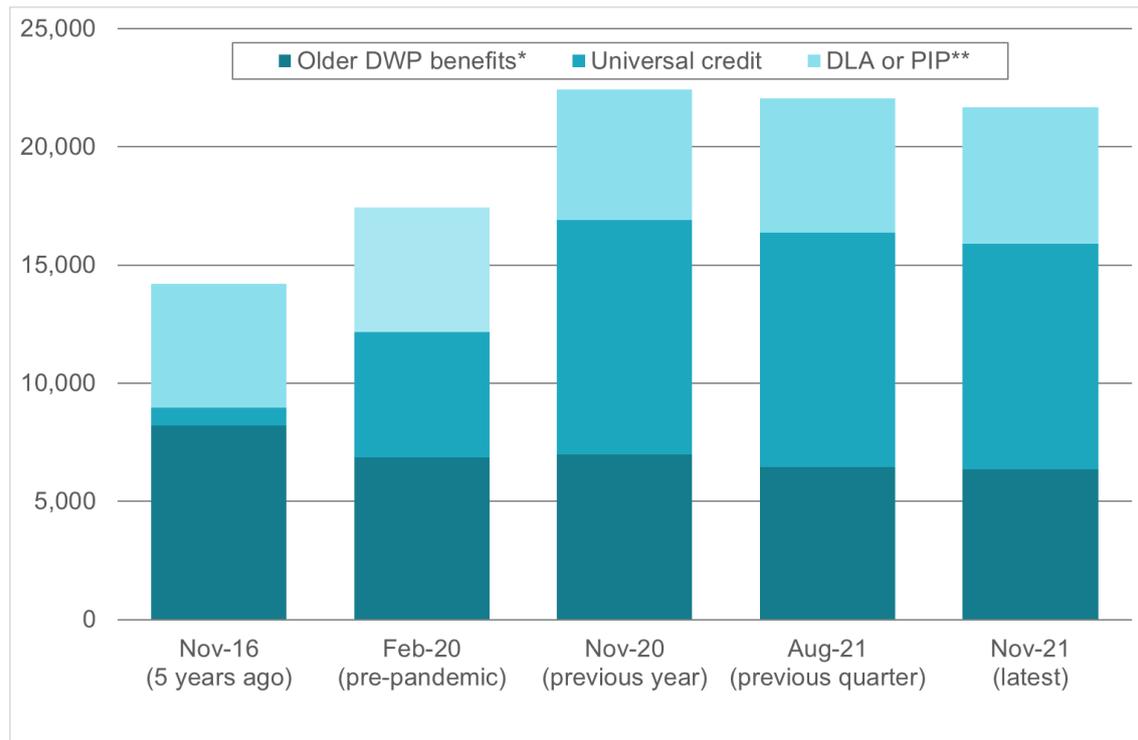
There is a discontinuity in the benefits data, as Universal Credit is rolled out and starts to replace older awards systems.

years ago (2016 figures) and pre-pandemic 2020 were in part due to the broader range of benefits that are included within Universal Credit compared to older definitions of working age benefits.

Over the past 20 years, the overall rate of working age benefit claimants has generally remained 0.5-2 points below the all-Wales average, and 3-5 points above the GB figure.

Chart 3.4: working age client group benefit claimants

Sources: DWP benefit statistics, (Stat-Xplore)



* Job Seekers Allowance (JSA), Employment & Support Allowance (ESA), Carer's Allowance.

** Disability Living Allowance (DLA) or Personal Independence Payment (PIP)

The introduction of the Universal Credit (UC) benefit system was rolled out to Conwy CB in mid-2015, and most new claimants are registered with this system. Existing claimants are still counted under the old Department of Works and Pensions system (DWP). It is not possible to undertake detailed analysis of the UC figures by type of benefit as it is with the pre-existing DWP system, and the eligibility criteria are different, so there is some discontinuity between the figures over time. Some types of benefit have a faster turn-around of claimants – for example Job Seekers Allowance – and the DWP data will appear to reduce quite rapidly as the churn of new claimants for this type of benefit are picked up by the new UC system instead. Other types of claimant – those covered by the old DWP categories ‘carers allowance’ or ‘incapacity benefit’ for example – are likely to see much slower switchover to UC benefits.

People claiming Disability Living Allowance (DLA) benefits are also affected by the replacement of this benefit with the Personal Independence Payment (PIP) benefit. This will primarily affect people of working age as there is a programme to reassess

and shift all clients in this age group to the replacement benefit. Currently people over pension age¹⁴ and children are less impacted by this change.

Because of this, the analysis in this section should be treated with caution, as it may not provide a full picture of patterns in benefit claimant statistics. We hope to improve the coverage of the UC data as the system expands and improves.

¹⁴ New claimants of disability benefits who are over pension age will normally be awarded Attendance Allowance. However, people who originally received disability related benefits before they reached pension age may still receive DLA or PIP.

Appendix 1 – summary housing data for comparative areas

Sources: 2011 Census; social landlord stock and rents data collection, Welsh Government; homelessness data collection, Welsh Government; Household estimates, Welsh Government; Land Registry price paid data; CACI PayCheck data; private sector rents by local authority, Rent Officers Wales; Stat-Xplore, Department of Works and Pensions; Council tax dwellings (CT1) data collection, Welsh Government

	County Borough	North West Wales	North East Wales	North Wales	Wales	England and Wales
Accommodation type (2011 Census)						
Total household spaces	56,200	194,200	124,900	319,100	1,385,500	27,651,750
Detached house or bungalow	35.3%	39.3%	34.3%	37.4%	27.7%	22.9%
Semi detached house or bungalow	30.6%	26.6%	39.1%	31.5%	31.0%	29.9%
Terraced house or bungalow	14.5%	20.8%	17.2%	19.4%	27.8%	24.1%
Purpose built flat	11.4%	7.8%	7.4%	7.6%	9.6%	17.7%
Part of a converted or shared house (inc. bedsit)	5.8%	3.4%	1.0%	2.4%	2.4%	3.9%
In a commercial building	1.7%	1.4%	0.7%	1.1%	1.0%	1.0%
Caravan or other mobile or temporary structure	0.7%	0.7%	0.4%	0.6%	0.4%	0.4%
With residents	91.1%	90.0%	96.7%	92.6%	94.0%	95.6%
Vacant / second residence / holiday home	8.9%	10.0%	3.3%	7.4%	6.0%	4.4%
Tenure (2011 Census)						
Total household spaces with residents	51,200	174,800	120,800	295,600	1,302,700	23,366,050
Total owner occupied	70.1%	68.3%	68.9%	68.6%	67.8%	64.3%
Owns outright	39.9%	39.5%	32.9%	36.8%	35.4%	30.8%
Total social rented	11.6%	13.9%	18.6%	15.8%	16.5%	17.6%
Total privately rented	18.4%	17.7%	12.5%	15.6%	15.9%	18.3%

Appendix 1 – summary housing data for comparative areas (continued)

	County Borough	North West Wales	North East Wales	North Wales	Wales	
Social housing stock (March 2021)						
Total stock	6,892	27,451	24,234	51,685	241,318	
All self contained¹	90.0%	93.5%	96.4%	94.9%	96.0%	
General needs²	66.8%	76.5%	79.7%	78.0%	82.5%	
Sheltered	19.5%	14.0%	14.9%	14.4%	10.5%	
Other supported	1.1%	0.8%	0.4%	0.6%	1.9%	
Extra care³	2.7%	2.3%	1.5%	1.9%	1.0%	
All non-self contained⁴	3.7%	2.8%	2.0%	2.4%	1.6%	
Non self-contained bedsits	0.5%	0.2%	0.1%	0.2%	0.1%	
Hostels and shared housing	3.2%	2.6%	1.9%	2.2%	1.5%	
Intermediate & other⁵	6.3%	3.7%	1.6%	2.7%	2.4%	
Social housing stock by number of bedrooms (March 2021)						
All general needs dwellings	4,603	20,992	19,304	40,296	199,151	
One bedroom	18.5%	13.9%	16.4%	15.1%	18.4%	
Two bedrooms	30.9%	33.9%	34.3%	34.1%	36.3%	
Three bedrooms	46.9%	48.9%	47.4%	48.2%	42.7%	
Four bedrooms	3.2%	3.1%	1.7%	2.4%	2.4%	
Five bedrooms or more	0.5%	0.3%	0.2%	0.2%	0.2%	

Appendix 1 – summary housing data for comparative areas (continued)

	County Borough	North West Wales	North East Wales	North Wales	Wales	England and Wales
Occupancy (2011 Census)						
All households	51,200	174,800	120,800	295,600	1,302,700	23,366,050
Occupancy rating (rooms) of -1 or less	4.3%	4.3%	4.3%	4.3%	5.2%	8.5%
Occupancy rating (bedrooms) of -1 or less	2.7%	2.6%	3.1%	2.8%	3.0%	4.7%
Average household size	2.20	2.24	2.36	2.29	2.31	2.36
Average number of rooms per household	5.6	5.7	5.7	5.7	5.7	5.4
Average number of bedrooms per household	2.8	2.8	2.8	2.8	2.8	2.7
Household composition (2020)						
Total households	53,350	182,250	126,050	308,300	1,378,250	
Population in private hhlds	115,300	401,400	691,600	691,600	3,115,100	
Average household size	2.16	2.20	5.49	2.24	2.26	
1 person households	34.8%	34.7%	29.7%	32.6%	32.3%	
2 person households	36.9%	35.6%	36.3%	35.9%	35.3%	
3 person households	12.8%	12.9%	15.8%	14.1%	14.8%	
4 person households	10.3%	10.8%	12.8%	11.6%	11.9%	
5+ person households	5.1%	6.0%	5.4%	5.8%	5.8%	
All hhlds with children	22.8%	23.6%	28.5%	25.6%	26.5%	
All lone parent hhlds	5.5%	5.4%	6.9%	6.0%	6.8%	
Lone pensioner hhlds*	17.8%	17.1%	14.1%	15.9%	-	

Appendix 1 – summary housing data for comparative areas (continued)

	County Borough	North West Wales	North East Wales	North Wales	Wales	Great Britain
Households in temporary accommodation (Jan-Mar 2021)						
Households in temporary accommodation	258	777	291	1,068	3,729	
Rate per 10,000 households	48.36	42.63	23.09	34.64	27.06	
Including children	72	174	87	261	813	
As % all households in temporary accommodation	27.9%	22.4%	29.9%	24.4%	21.8%	
Rate per 10,000 households with children	59.27	40.43	24.21	33.05	22.28	
House prices (2021)						
Median annual house price	£190,000	£180,000	£184,500	£175,000	£179,950	-
Lower quartile annual house price	£144,000	£135,000	£135,000	£134,250	£127,000	-
Ratio income:houseprice (median)	6.7	6.5	6.8	6.1	6.5	-
Ratio income:houseprice (lower quartile)	8.8	8.4	8.5	8.3	8.0	-
Housing related benefits (February 2022)						
All recipients	9,924	33,669	24,128	57,797	278,012	5,624,946
Rate per 1,000 households	186.0	184.7	191.4	187.5	201.7	205.1
Housing Benefit	53.0%	52.3%	44.8%	49.2%	50.1%	46.9%
Universal Credit housing entitlement	47.0%	47.7%	55.2%	50.8%	49.9%	53.1%
In social rented sector	47.8%	40.9%	30.4%	36.6%	34.0%	37.3%
In private rented sector	52.3%	58.6%	69.6%	63.2%	65.7%	62.5%
Households with children	34.3%	34.6%	40.6%	37.1%	37.1%	38.9%
Single person household	56.6%	56.3%	51.2%	54.2%	54.4%	53.8%

Appendix 1 – summary housing data for comparative areas (continued)

	County Borough	North West Wales	North East Wales	North Wales	Wales	Great Britain
Dwellings by council tax band (January 2022)						
Total dwellings	57,547	198,800	131,850	330,650	1,453,784	
Band A	9.3%	11.7%	6.7%	9.7%	14.5%	
Band B	14.3%	19.0%	16.9%	18.2%	20.9%	
Band C	26.9%	24.7%	28.7%	26.3%	21.8%	
Band D	20.5%	18.7%	17.7%	18.3%	16.2%	
Band E	15.9%	14.2%	14.5%	14.3%	13.5%	
Band F	8.7%	7.7%	9.6%	8.5%	8.2%	
Band G	3.3%	3.1%	4.4%	3.6%	3.7%	
Band H	0.7%	0.6%	1.0%	0.7%	0.9%	
Band I	0.3%	0.2%	0.4%	0.3%	0.4%	
Household income (2021)						
Median income	£28,300	£27,350	£28,600	£27,850	£27,850	£32,750
Lower quartile income	£16,350	£15,800	£16,200	£16,100	£15,900	£18,150
% households with income below 60% of GB median	32.9%	34.5%	33.0%	33.9%	34.0%	28.0%
Benefits claimants (November 2021)*						
Total working age residents claiming state benefits	21,600	72,650	53,400	126,050	632,250	11,139,550
DLA and PIP** - as % all aged 16-66	8.3%	7.8%	7.6%	7.7%	8.6%	6.3%
Universal credit - as % all aged 16-66	13.7%	12.8%	14.0%	13.3%	13.5%	13.4%
Older DWP benefits*** - as % all aged 16-66	9.1%	8.7%	7.5%	8.2%	9.4%	6.8%

¹Self-contained dwellings includes general needs, sheltered and extra care housing.

²Self contained units that are not reserved for specific client groups. Properties that are adapted for use for people with disabilities are included where no additional services or support are provided as part of the terms of occupancy

³'Extra care sheltered housing' or 'assisted living housing' offer a higher level of care than 'sheltered housing'. The services offered vary between schemes, but meals, help with domestic tasks and some personal care are often provided. 'Close care housing' is usually located in the grounds of a care home, with staff from the home providing extra care and assistance.

⁴A non self-contained dwelling is accommodation occupied by a household which lacks exclusive use of bath/shower or WC or some cooking facilities. These usually take the form of bedsit, shared housing, hostel or hostel-type accommodation in which each bedspace is therefore normally considered a non self-contained dwelling. Bedsits are shown in units and hostels/shared housing in bedspaces

⁵This includes properties developed for sale (including shared ownership and flexible tenure) where ownership of the freehold (or head-leasehold) remains with the landlord; and wardens' and caretakers' accommodation and all dwellings owned by the landlord

* There is a discontinuity in the benefits data, as Universal Credit is rolled out and starts to replace older awards systems.

** Disability Living Allowance (DLA) and Personal Independence Payments (PIP) *** Job Seekers Allowance (JSA), Employment & Support Allowance (ESA), Carer's Allowance.

North West Wales = Anglesey, Gwynedd, Conwy CB, Denbighshire. North East Wales = Flintshire

Appendix 2 – summary housing data for strategic sub areas

Sources: 2011 Census; social landlord stock and rents data collection, Welsh Government; homelessness data collection, Welsh Government; Household estimates, Welsh Government; Land Registry price paid data; CACI PayCheck data; private sector rents by local authority, Rent Officers Wales; Stat-Xplore, Department of Works and Pensions; Council tax dwellings (CT1) data collection, VOA

	West	North	Central	East	South	County Borough
Accommodation type (2011 Census)						
Total household spaces	13,400	10,500	16,500	10,900	6,900	56,200
Detached house or bungalow	33.6%	23.7%	29.1%	54.5%	48.0%	35.3%
Semi detached house or bungalow	35.3%	26.4%	31.5%	29.2%	26.2%	30.6%
Terraced house or bungalow	17.9%	15.4%	14.0%	7.5%	17.9%	14.5%
Purpose built flat	7.1%	20.6%	14.6%	6.0%	3.9%	11.4%
Part of a converted or shared house (inc. bedsit)	3.3%	11.0%	8.5%	1.5%	1.8%	5.8%
In a commercial building	1.3%	2.7%	1.7%	0.9%	1.6%	1.7%
Caravan or other mobile or temporary structure	1.6%	0.0%	0.6%	0.3%	0.6%	0.7%
With residents	89.4%	90.3%	93.0%	94.1%	85.5%	91.1%
Vacant / second residence / holiday home	10.6%	9.7%	7.0%	5.9%	14.5%	8.9%
Tenure (2011 Census)						
Total household spaces with residents	11,450	9,450	14,900	9,800	5,600	51,200
Total owner occupied	74.6%	64.6%	66.8%	75.1%	70.3%	70.1%
Owns outright	42.7%	38.5%	34.8%	43.7%	43.3%	39.9%
Total social rented⁵	9.8%	13.7%	13.3%	8.6%	12.7%	11.6%
Total privately rented	15.6%	21.7%	19.9%	16.3%	17.0%	18.4%

Appendix 2 – summary housing data for strategic sub areas (continued)

	West	North	Central	East	South	County Borough
Occupancy (2011 Census)						
All households	11,450	9,450	14,900	9,800	5,600	51,200
Occupancy rating (rooms) of -1 or less	3.1%	6.9%	4.4%	3.5%	3.5%	4.3%
Occupancy rating (bedrooms) of -1 or less	1.9%	3.1%	2.8%	2.6%	2.6%	2.7%
Average household size	2.21	2.09	2.21	2.22	2.28	2.20
Average number of rooms per household	5.8	5.4	5.7	5.5	6.0	5.6
Average number of bedrooms per household	2.8	2.6	2.8	2.7	2.9	2.8
Household composition (2011 Census)						
Total households (2011)	11,450	9,450	14,900	9,800	5,600	51,200
Population in private hhlds	25,300	19,800	32,950	21,750	12,750	112,550
Average household size	2.21	2.09	2.21	2.22	2.28	2.20
All one person household	32.7%	38.2%	34.8%	30.9%	31.1%	33.8%
One person; aged 65+	16.4%	19.3%	17.0%	17.3%	14.7%	17.1%
All households with dependent children	24.9%	22.1%	26.1%	23.6%	24.7%	24.5%
Lone parents with dependent children	6.1%	6.5%	6.9%	5.8%	5.0%	6.2%
All households of only pensioners	28.4%	31.4%	28.0%	31.9%	25.7%	29.2%

Appendix 2 – summary housing data for strategic sub areas (continued)

	West	North	Central	East	South	County Borough
Empty properties (April 2022)						
All dwellings	13,760	10,610	16,510	10,960	6,020	57,547
All empty 6 months or longer	343	269	441	199	265	1,517
As % all dwellings	2.5%	2.5%	2.7%	1.8%	4.4%	2.6%
Empty 10 years or longer	23	18	37	13	34	125
As % all dwellings	0.2%	0.2%	0.2%	0.1%	0.6%	0.2%
House prices (2021)						
Median annual house price	£213,000	£190,000	£189,950	£169,950	£190,000	£190,000
Lower quartile annual house price	£165,000	£135,750	£130,000	£137,000	£152,450	£144,000
Ratio income:houseprice (median)	7.0	7.0	6.8	6.4	6.6	6.7
Ratio income:houseprice (lower quartile)	9.2	8.7	8.2	8.8	9.1	8.8
Housing related benefits (DWP, August 2020)						
All recipients	1,845	2,110	3,327	1,920	713	9,924
Housing Benefit	50.6%	53.4%	54.8%	51.3%	51.6%	53.0%
Universal Credit housing entitlement	49.4%	46.6%	45.2%	48.8%	48.4%	47.0%
In social rented sector	41.8%	43.1%	46.4%	57.0%	43.8%	47.1%
In private rented sector	57.9%	56.3%	53.1%	40.3%	55.4%	52.3%
Households with children	20.3%	15.2%	16.5%	19.9%	18.5%	18.3%
Single person households	54.9%	63.5%	58.8%	50.7%	53.7%	56.6%

Appendix 2 – summary housing data for strategic sub areas (continued)

	West	North	Central	East	South	County Borough
Dwellings by council tax band (January 2022)						
Total dwellings	13,760	10,610	16,510	10,960	6,020	57,547
Band A	5.5%	14.0%	12.1%	6.9%	7.0%	9.3%
Band B	11.2%	15.1%	18.3%	10.3%	16.9%	14.3%
Band C	29.9%	18.5%	22.5%	37.4%	27.4%	26.9%
Band D	23.3%	20.6%	18.4%	22.3%	17.1%	20.5%
Band E	16.1%	16.7%	15.4%	15.2%	17.9%	15.9%
Band F	9.5%	10.6%	8.3%	6.2%	10.3%	8.7%
Band G	3.8%	3.6%	4.1%	1.6%	2.8%	3.3%
Band H	0.7%	1.0%	1.0%	0.1%	0.3%	0.7%
Band I	0.3%	0.4%	0.2%	0.0%	0.2%	0.3%
Household income (2021)						
Median income	£30,550	£27,200	£27,900	£26,700	£28,850	£28,300
Lower quartile income	£17,850	£15,650	£15,950	£15,650	£16,650	£16,350
% households with income below 60% of GB median	29.0%	34.8%	33.9%	35.2%	32.0%	32.9%
Benefits claimants (November 2021)*						
Total working age residents claiming state benefits	4,200	4,050	6,950	4,800	1,600	21,600
DLA and PIP** - as % all aged 16-66	6.4%	8.2%	9.4%	10.8%	5.6%	8.3%
Universal credit - as % all aged 16-66	10.8%	16.0%	15.8%	15.2%	8.9%	13.7%
Older DWP benefits*** - as % all aged 16-66	6.8%	9.0%	10.3%	11.6%	6.0%	9.1%

* There is a discontinuity in the benefits data, as Universal Credit is rolled out and starts to replace older awards systems.

** Disability Living Allowance (DLA) and Personal Independence Payments (PIP) *** Job Seekers Allowance (JSA), Employment & Support Allowance (ESA), Carer's Allowance.