

Local Housing Market Assessment (LHMA) 2016-2021



Housing Strategy
Conwy County Borough Council

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Executive Summary

It is vital that local authorities have a comprehensive understanding of their local housing market and a robust evidence base on which to make informed decisions about future housing provision in terms of both market and affordable housing delivery, number of bedrooms required and affordable housing tenure. Therefore all local authorities in Wales are required to carry out a Local Housing Market Assessment (LHMA). In May 2013 the Minister for Housing and Regeneration wrote to every Local Authority in Wales to reaffirm that LHMA's should be considered a priority as part of a strong local strategic housing function. The Minister also set a specific requirement for LHMA's to be updated biennially utilising section 87 of the Local Government Act 2003.

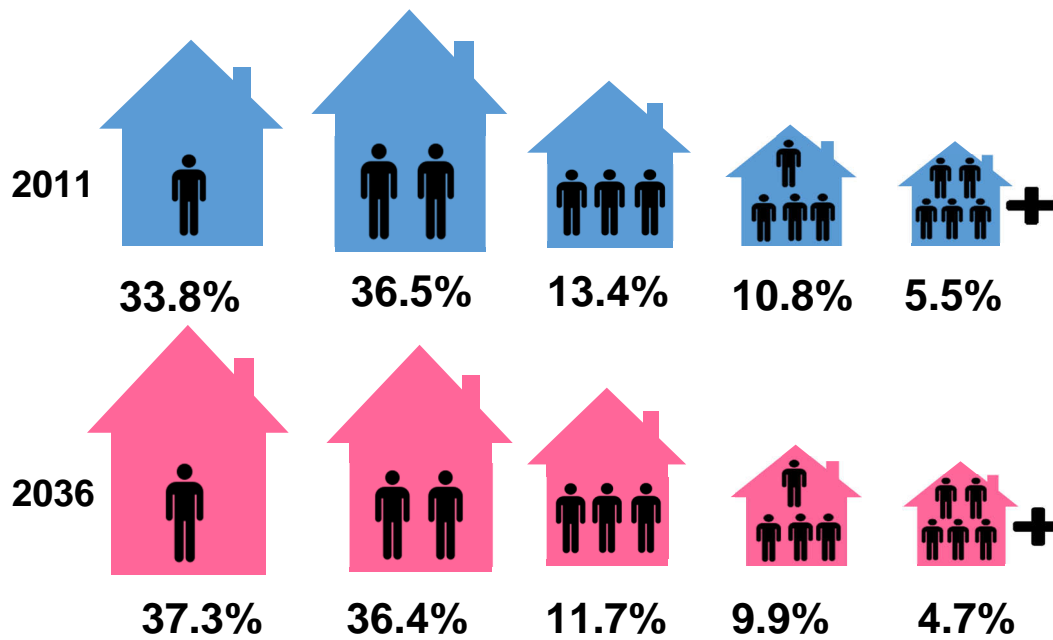
It is crucial that we increase our supply of affordable housing in Conwy as our market analysis indicates that 51.2% of first time buyers and newly forming households are priced out of the market to either rent or buy a flat or terraced property, with 27.5% of these needing social housing and 23.7% needing low cost home ownership (intermediate). Conwy has the second lowest rate of social housing stock in the whole of Wales with just 12 social houses per 100 households, compared to a rate of 17 for Wales as a whole. This lack of social stock has resulted in many households who are eligible for social housing relying on the private rented sector for accommodation, which accounts for our relatively high proportion of privately rented properties.

However, the private rented sector is not always affordable for households on lower incomes. Analysis shows that private rents for households with a lower quartile annual household income (£13,494) are unaffordable, and larger properties with three or four bedrooms are also unaffordable for households with a median annual household income (£23,730) as the household would need to pay more than 30% of their household income on their housing costs. According to research by Shelter and the Joseph Rowntree Foundation housing costs above 30% of the households' income are unaffordable.

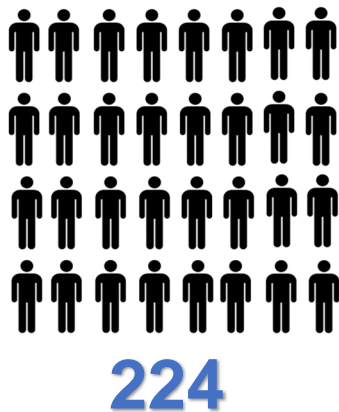
Overall the supply of new housing, particularly affordable housing has not kept pace with demand in Conwy, therefore this latest LHMA has a significantly higher figure than the previous assessment. This LHMA has identified the need for a total of 995 additional affordable homes over the plan period (2016-2021), which equates to 199 units per year. This figure has been reached through careful analysis of current and future housing needs, firstly by looking at the SARTH social housing register and the First Steps intermediate register to identify how many households are already in need of affordable housing. Secondly by looking at future household estimates to identify how many newly forming households will also require affordable housing. Finally we subtract the committed supply of affordable housing (allocated sites in the Conwy and Snowdonia National Park LDPs, units which already have planning permission or have been awarded capital grant funding) to find out how many additional affordable homes we need to provide over the next five years, as well as the committed supply.

The LHMA has also shown an increasing need for smaller house types with one and two bedrooms. Conwy's average household size is decreasing as the number of single person households' increase, and average family sizes decrease. Therefore it is proposed that new residential developments consider an appropriate mix of housing types on new sites in order to cater sustainably for current and future housing needs.

Key Statistics



Household size in Conwy is decreasing due to the number of single person households increasing, and average family sizes decreasing.



New households will form in Conwy every year over the next five years



£23,730

Median
annual household income

£13,494

Lower Quartile
annual household income



£145,000

Median House Price

£110,000

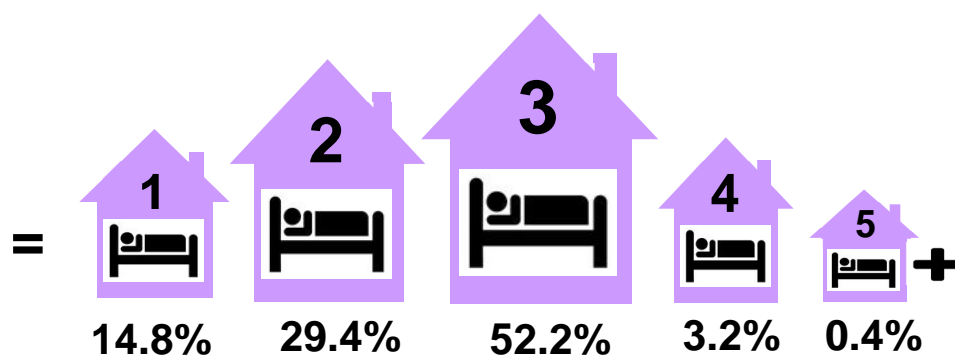
Lower Quartile House Price



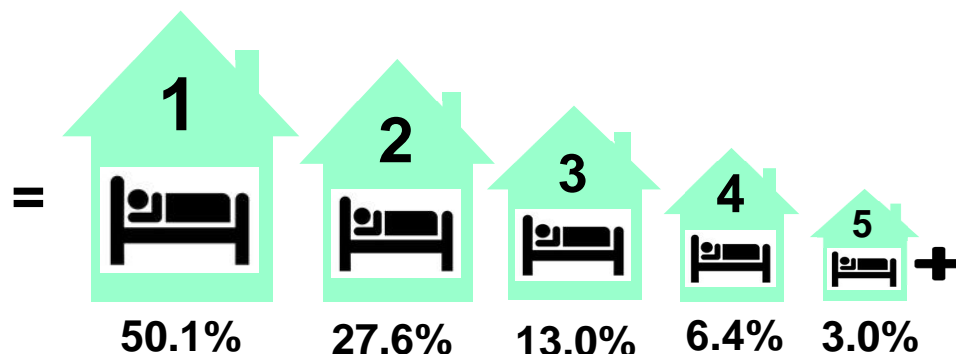
51.2%

of first time buyers and new households in Conwy are priced out of the market to rent or buy

Social Housing Stock
(March 2015)



Social Housing Need
(SARTH Register)



Mismatch between social housing stock and demand



1,580

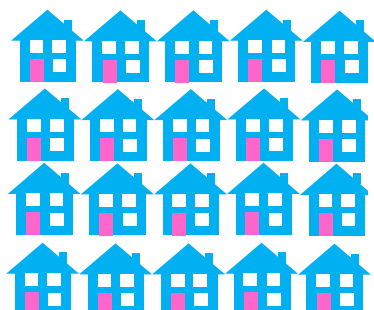
Empty Homes in Conwy
2015/16

14.7%
2001



18.3%
2011

The private rented sector is the only tenure in Conwy that is growing. Owner occupation has fallen since the 2001 Census. The private rented sector is predicted to continue growing as owner occupation becomes even less affordable



199

Additional
affordable homes
needed per year

+



127

Committed supply
of affordable housing

=



326

Affordable homes
need to be delivered each
year between
2016-2021

Introduction

Purpose of the LHMA

The purpose of the Local Housing Market Assessment (LHMA) is to provide a robust evidence base to inform the Local Housing Strategy (LHS) and the Local Development Plan (LDP) in Conwy. It also informs strategic housing priorities and local service planning such as education and transport. The LHMA can also be used as a tool for negotiating affordable housing provision when determining planning applications and allocating Social Housing Grant (SHG) to deliver affordable housing.

The LHMA assesses current and future housing need within Conwy, looking specifically at 'local housing market areas', which are not determined by administrative boundaries such as wards but are defined by functional housing markets, for example where people live and work, areas of high and low housing demand and patterns of relocation by homeowners and tenants. The LHMA sets out the need for additional affordable housing in Conwy over the next five years (2016-2021), it also informs the provision of market housing in terms of the size and type to ensure there is an appropriate mix of housing on offer.

Previous LHMA

The previous LHMA (2013-2018) showed an annual need for 123 additional affordable houses. Conwy's latest LHMA shows a much higher need of 199 units per year, this is due to a number of factors. Firstly the supply of affordable housing has not been sufficient to meet demands, secondly the new SARTH social housing register has improved the level of data available to us regarding social housing need, meaning that we now have a more accurate picture of current and future social housing need across Conwy. By the time the LHMA is updated again in two years' time we are hoping to improve data around intermediate housing needs through the First Steps register, which in turn may also result in a higher figure in the next LHMA.

National Policy Framework

Planning Policy Wales (PPW, 2016) emphasises the importance of carrying out LHMAs as local authorities *"must understand their whole housing system so that they can develop evidence-based market and affordable housing policies in their local housing strategies and development plans. They should ensure that development plan policies are based on an up-to-date assessment of the full range of housing requirements across the plan area over the plan period."* Technical Advice Note 2 (TAN 2, 2006) also states that;

"Local planning authorities should ensure that development plan policies are based on an up-to-date assessment of the full range of housing requirements across the plan area over the plan period. LHMAs provide the evidence base supporting policies to deliver affordable and market housing through the planning system. For

affordable housing, it is important that authorities have an appreciation of the demand for different dwelling sizes and types of housing (i.e. intermediate and social rented) in relation to supply so that they can negotiate appropriate mixes on new sites.”

Local Policy Framework

The LHMA informs local housing policy development including the Conwy LDP, Eryri LDP and the Local Housing Strategy. It has also been used to inform the first Affordable Housing Delivery Plan for Conwy. The information below summarises how the LHMA supports these documents.

Conwy’s Local Development Plan (2007 – 2022) sets out the framework for the development and use of land within the County Borough excluding Snowdonia National Park which is covered by the Eryri LDP. Conwy’s LDP sets out how the local planning authority will deliver the spatial planning strategy for the location of new development until 2022. The LHMA will inform the housing mix on new residential sites in Conwy, including the size and tenure of new market and affordable houses over the next five years.

Conwy’s LDP identifies land to meet the projected requirement for the development of up to 6,520 dwellings (with a contingency level of up to 7,170 dwellings) over the remainder of the plan period. A key priority of the LDP is to increase the supply of affordable housing for local need, primarily through the provision of Affordable Housing for Local Need (AHLN) on allocated sites. The Affordable Housing Needs Calculation has identified a need for approximately 1,875 affordable housing units, of which 50% represents intermediate need and 50% for social housing need. The LDP sets a target to deliver approximately 1000 ‘new-build’ units over the plan period from the proposed 6,520 total housing supply. The remaining social housing will be met through turnover of existing housing stock and through other mechanisms identified in the Local Housing Strategy.

Eryri Local Development Plan (LDP) was adopted by Snowdonia National Park Authority on the 13th of July 2011. The Eryri LDP sets out the planning framework for development within the National Park area. Land has been allocated within the plan for up to 830 new dwellings over the plan period. Approximately 50% of these will be delivered as affordable intermediate or social rented housing for local people in need who cannot afford open market housing. This stock of dwellings will be retained in perpetuity to establish a range of dwellings for the social and economic benefit of the National Park at lower cost than open market housing. Eryri are currently in the process of reviewing their LDP.

Building More than Just Houses (2013 - 2018) is the current Local Housing Strategy (LHS) for Conwy. This five year action plan sets out the following vision for Conwy:

“Conwy’s housing market supports the needs and aspirations of its community: a market that enables choice and accessibility by providing quality, affordable and sustainable homes”

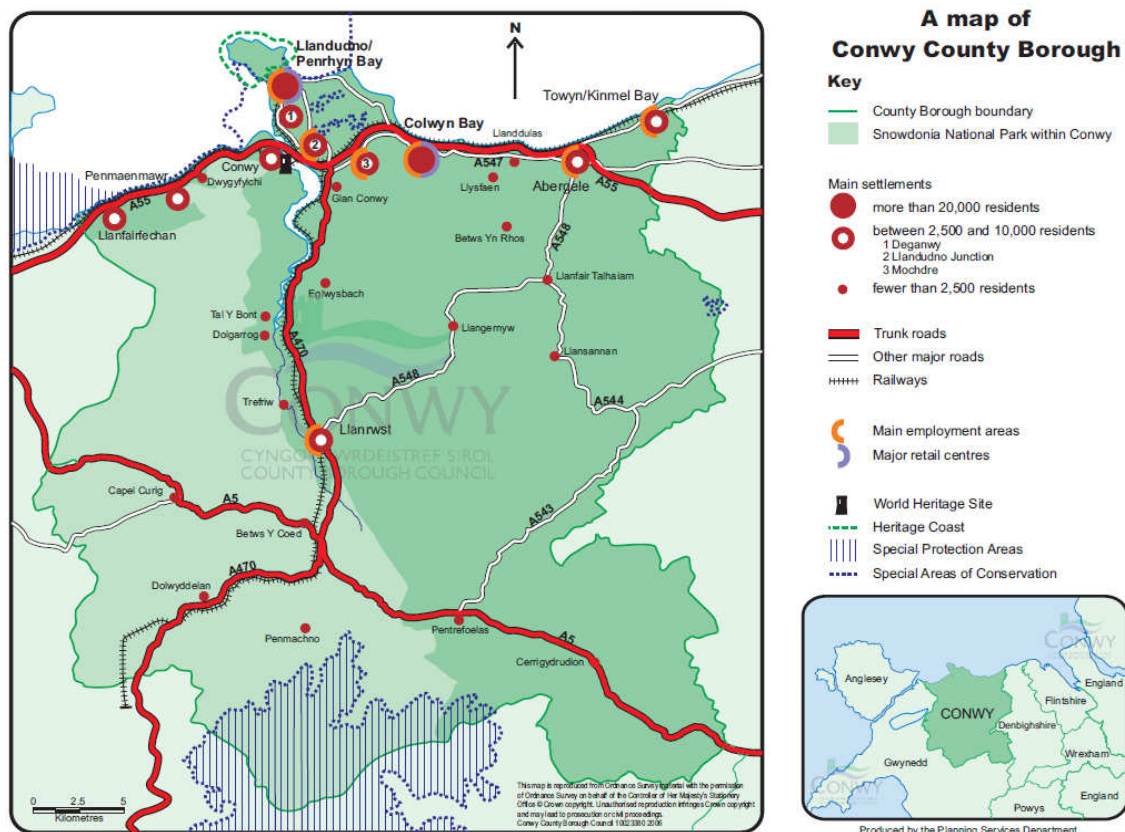
The LHS is monitored continually and reviewed annually to keep it up to date and to ensure it is able to respond to changing policy and economic situations which have a direct impact on housing. The LHMA will inform future housing policy decisions and direct the Social Housing Grant (SHG) programme in Conwy, which is funding to enable the development of affordable housing in partnership with Registered Social Landlords (RSLs) within the area. Conwy will be developing a new LHS next year.

The Study Area

Conwy County Borough Council (CCBC) is located centrally within North Wales. The County Borough covers an area of 113,000 hectares and has a population of 115,228 according to the 2011 Census. Approximately 38% of the Authorities area forms part of the Snowdonia National Park, where 4% of Conwy’s population live. The narrow coastal belt contains approximately 80% of Conwy’s population, with the remaining population widely dispersed across the rural area. The principal transport routes connecting Conwy are the A55 Coastal Road, A470 Road, A5 Road and the Railway line – East to West (Holyhead to Manchester) and North to South (Llandudno to Blaenau Ffestiniog).

Map 1 Conwy County Borough Council

Source: Conwy County Borough Council

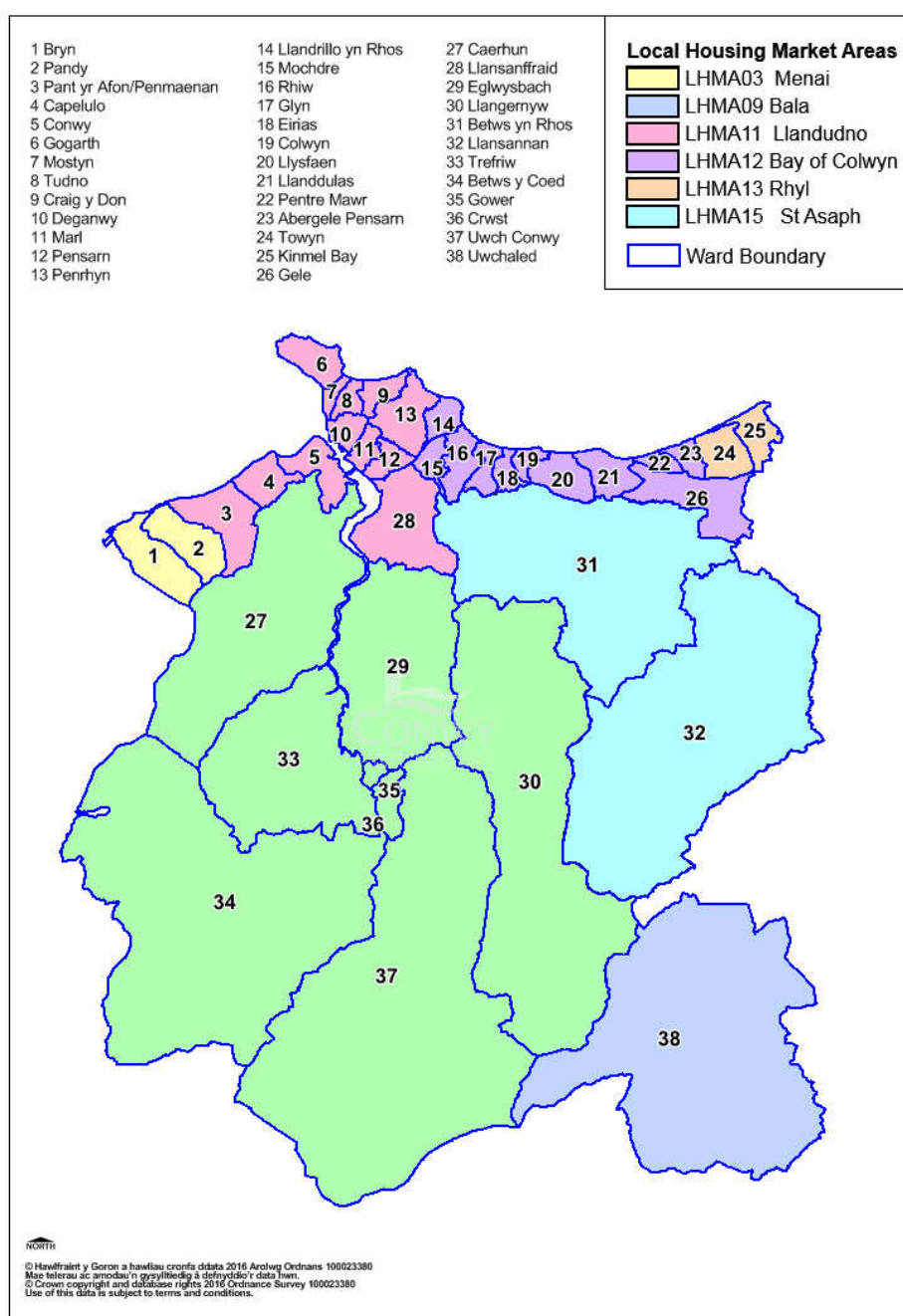


Local Housing Market Areas

The 2008 North West Wales LHMA used the 2001 Census travel to work areas as the building block for the geographical identification of the local housing market areas. There are seven local housing market areas covering Conwy, some of these overlap into neighbouring Local Authorities as they are not restricted by administrative boundaries, but are a geographical assessment of where functional housing markets exist within an area. For this updated Conwy LHMA these areas have not been changed as they still reflect the functional housing market within Conwy today. Map 2 shows the LHMA areas covering Conwy and the wards within them.

Map 2 LHMA Areas & Wards

Source: CCBC



Methodology

The Authority has followed the recommended methodology set out within the Welsh Government's LHMA guide produced in 2006, which has also been used to calculate the affordable housing requirement set out within the Conwy Local Development Plan (LDP). This methodology uses a similar approach to the Welsh Government 'Step by Step' guide (2012) to develop a figure of overall housing need.

Step 1 – Build Demographic and Housing Profile

The LHMA aims to assess the overall housing market in Conwy. This involves a statistical analysis of data collected from a range of sources including the Census (2011), Welsh Government and our own data collected locally. We then analyse this information to build a demographic and housing profile of the area to help us understand how the housing market operates and what factors will influence the demand for housing in the future.

Step 2 – Analyse Social Housing Need

To assess the need for social housing both now and in the future we need to analyse the social housing register, SARTH, managed by Cartrefi Conwy (Registered Social Landlord), the Local Authority's stock transfer partner. The new Single Access Route To Housing (SARTH) register was designed to streamline and simplify the process of applying for social housing and is the result of a partnership between Flintshire, Denbighshire and Conwy Councils, Wales & West Housing, Clwyd Alyn Housing Association, Grwp Cynefin, North Wales Housing Association and Cartrefi Conwy. Previously each of these partners kept separate lists of applicants for social housing, meaning applicants needed to register separately with each of these agencies. This also made it difficult to quantify the social housing need when preparing previous LHMA's, therefore the Local Authority were only able to analyse their stock transfer register held by Cartrefi Conwy. This LHMA will be the first one for Conwy to include all social housing applicants across the SARTH register, giving us a more robust evidence base to calculate our housing need figure. For this reason the annual affordable housing requirement is significantly higher than the previous LHMA.

Step 3 – Analyse Intermediate Housing Need

To calculate the current and future need for intermediate low cost housing to buy or rent, the Authority has analysed the First Steps affordable housing register held by Grwp Cynefin housing association. This is the only register of households in need of affordable/intermediate housing to buy or rent in Conwy.

Step 4 – Projecting identified Needs

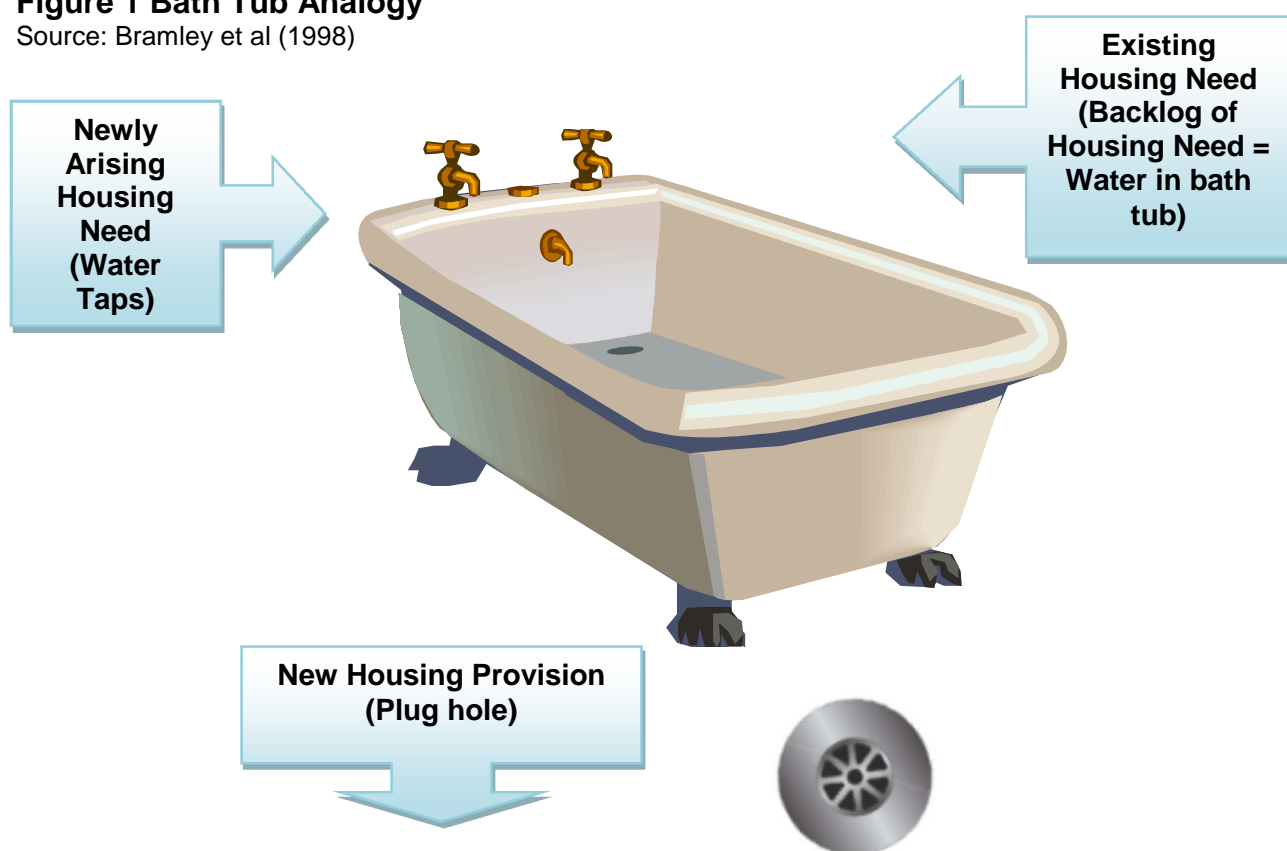
In order to assess future housing needs it is necessary to estimate the number of new households that will form within Conwy over the next five

years. This involves an analysis of the Welsh Government household projections, and assumptions about existing household composition, characteristics and trends which will influence future household formation. This data gives an indication of how many additional households there will be in Conwy, and how many people they will contain. From this we can calculate how many new houses will be required to meet the needs of these new households, and how many of these households will require affordable housing.

Figure 1 explains the Glen Bramley bath analogy developed by Bramley et al (1998). This model conceptualises newly arising housing need from the water taps, existing housing need as the backlog of water already in the bath tub, and new housing provision as the water escaping from the plug hole.

Figure 1 Bath Tub Analogy

Source: Bramley et al (1998)



By supplying new affordable housing (the plug hole) we can ensure that the bath doesn't overflow. At present the backlog of affordable housing need in Conwy is significant, and is continuing to grow as our supply of affordable housing has failed to keep up with demand. Therefore our LHMA figure has grown significantly since the previous assessment, and is likely to continue to grow unless our supply can catch up with the demand from newly forming households and the backlog of unmet need.

Defining Housing Need

According to Technical Advice Note 2 (TAN2 Planning and Affordable Housing) a household is considered to be in housing need if they are;

“lacking their own housing or living in housing which is judged to be inadequate or unsuitable, who are unlikely to be able to meet their needs in the housing market without some financial assistance.”

Defining Affordable Housing

According to Technical Advice Note 2 (TAN2 Planning and Affordable Housing);

“The concept of affordability is generally defined as the ability of households or potential households to purchase or rent property that satisfies the needs of the household without subsidy. This could be based on an assessment of the ratio of household income or earnings to the price of property to buy or rent available in the open market in the required local housing market area.”

“The definition of ‘affordable housing’ for the purpose of the land use planning system is housing where there are secure mechanisms in place to ensure that it is accessible to those who cannot afford market housing, both on first occupation and for subsequent occupiers.”

Affordable housing includes both social housing and intermediate housing. Social rented housing is provided by Registered Social Landlord's (RSLs) in Conwy and is available to rent at below market level rents (benchmark rent). Intermediate housing is where prices to purchase or rents are above the level charged for social housing but below the cost of market housing prices or rent.

Housing Market Profile

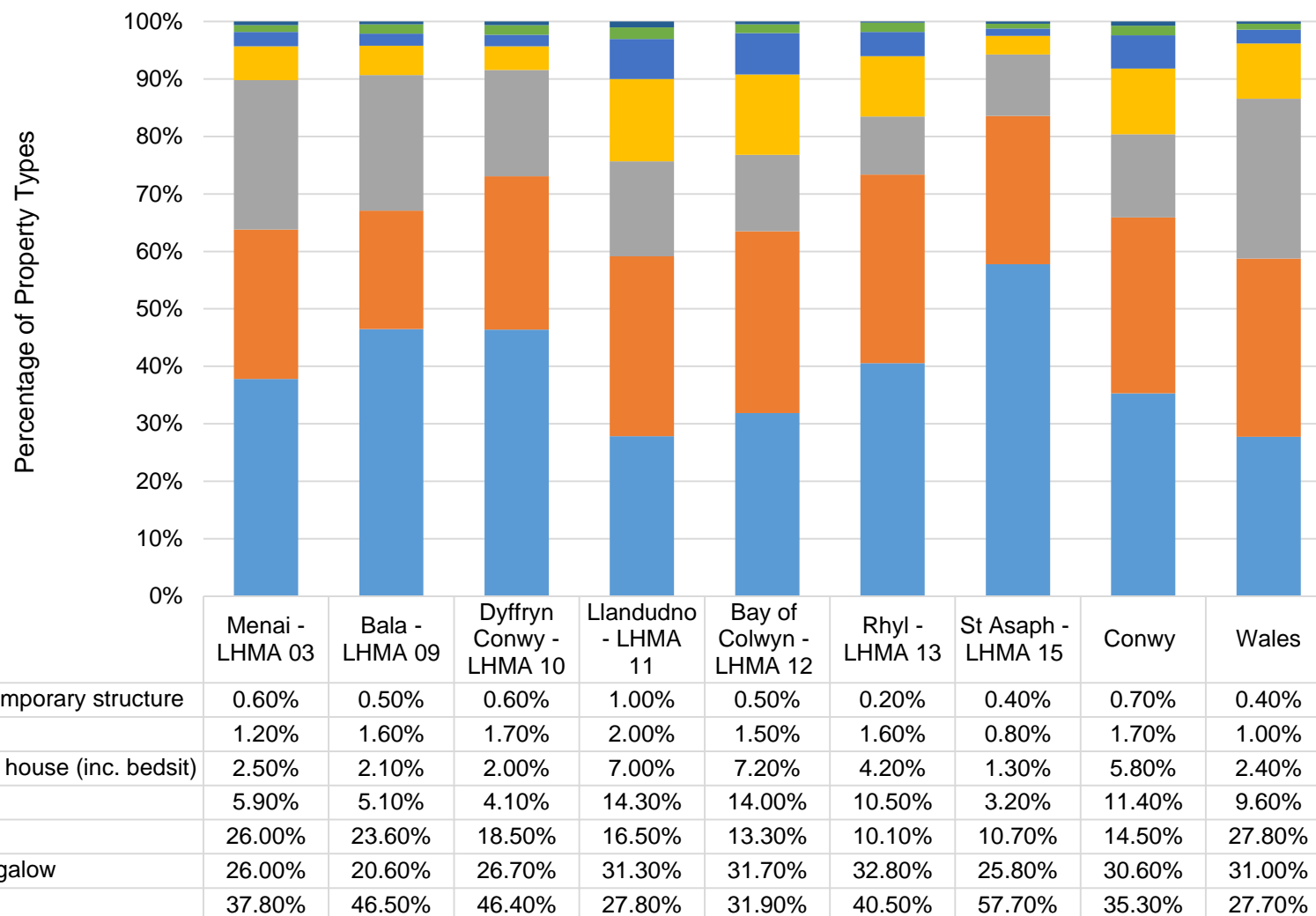
An essential part of the LHMA is to provide an overview of the housing stock available in Conwy. The housing market profile will look at the current housing types, tenure and supply across the Authority.

Property Types

The following data details the current supply of housing across Conwy by property type. As seen in Chart 1 the majority of properties are detached and semi-detached dwellings. However the coastal LHMA areas of Llandudno and the Bay of Colwyn have a high proportion of both purpose built flats and conversions compared with the more rural areas.

Chart 1 Accommodation Type

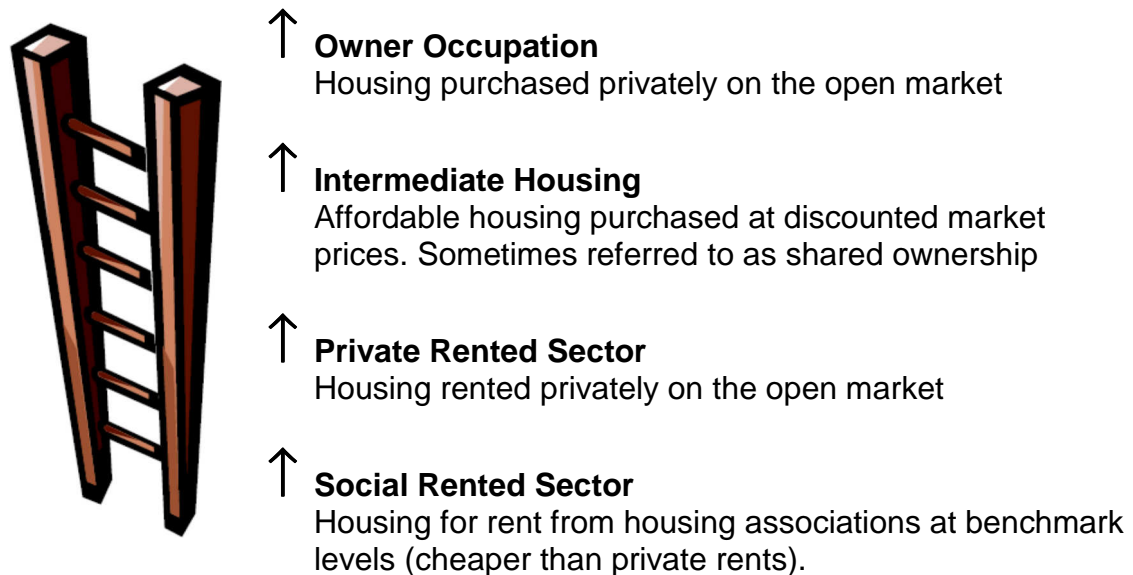
Source: 2011 Census



Tenure

The LHMA assesses the housing market across all tenures in Conwy. Figure 2 provides a visual interpretation of the housing market and the range of tenure options available. It also symbolises how many households move up through the series of tenures to eventually owning their own home.

Figure 2: The Housing Ladder



The social rented sector is where a household can rent a property from a registered social landlord (RSL) or housing association at benchmark rents which are set by the Welsh Government. The rents within this sector are substantially lower than market level rents paid within the private rented sector, but are also lower than Local Housing Allowance (LHA) rates. Traditionally the social rented housing sector has been reserved for those households considered to be in housing need, in particularly in need of affordable accommodation.

The private rented sector is where a household can rent a property privately from a landlord or agency at market level rents. These rents are dictated by the open market and are typically higher than social rents. Table 1 indicates how fast this tenure has grown over the past ten years, and if past trends continue as predicted it will continue growing at a faster rate than any other tenure in Conwy. The reason behind this growth is that many households who would normally have become owner occupiers are unable to afford to buy in Conwy, like in many parts of Wales, and have become trapped in the private rented sector.

The intermediate housing sector is often the only option for those households unable to afford to buy or rent their own home without assistance. Intermediate housing are homes for sale or rent provided at a cost above social rent, but below market levels. There are a number of different intermediate products available in Conwy to purchase an affordable home, including shared equity, shared ownership and Homebuy.

Welsh Government are also enabling intermediate housing through the Help to Buy Wales scheme which is a £170 million shared equity loan scheme designed to support home ownership, stimulate building activity and provide a boost to the housing sector and wider economy in Wales. Under the scheme, loans are available to buyers wishing to purchase a new-build property worth up to £300,000. Help to Buy Wales support is available to all home buyers and not just first time buyers who wish to purchase a new home, but may be unable to do so, for example, as a result of deposit requirements – but who could otherwise be expected to repay a mortgage.

The Welsh Government shared equity mortgage is ranked second in priority, behind an owner's main mortgage lender. The Welsh Government's equity mortgage is linked to the value of the property it is used to buy, meaning that if the Welsh Government contributed 20 per cent of the property value to the applicant to buy a home, the owner will repay 20 per cent of the future value to the Welsh Government. A Help to Buy Wales Shared Equity Loan can be no more than 20 per cent of the value of an eligible new-build property. An eligible buyer must also provide a cash deposit of at least 5 per cent and secure a conventional mortgage of at least 75 per cent.

All Help to Buy Wales Shared Equity Loans are interest free for the first five years from the point at which the loan funding is drawn down. The property title is held by the home owner who can sell their home at any time; however, at the point of sale, the equity loan must be paid off, in full, based upon the market value of the property at that specific moment in time. More information on this process can be found on the scheme website:

<http://helptobuywales.co.uk/?lang=en>

Shared equity properties are where a household own part of the property and a housing association own the remaining part. With shared equity the subsidy provided by the housing association is not a loan that needs to be repaid and there is no rent payable on this share. It simply means the Housing Association owns an equity share (usually 30%) in the property. When the purchaser decides to sell the property on, the Housing Association gets back its equity share and recycles it, to ensure it is available to the next household on the register eligible to buy the home. By purchasing a smaller share in the property (i.e. 70%) it is more affordable for the owner as they are more likely to be able to obtain mortgage finance.

Shared ownership is where a person buys part of the value of a house usually from a housing association and pays rent on the other part. When the household decide to sell the property on they will sell their share of the property which is linked to the value of the property at that time.

In addition there is also a scheme called *Homebuy* which provides qualifying buyers with a 30 or 50% equity loan to assist them to buy a qualifying property that they have found themselves. This loan is then secured against the property by way of a second charge that is held by a housing association, this second charge would be repayable if the property is sold. Under the terms of the loan there are no interest or other credit charges so the loan has no

annual percentage rate (APR). But the amount you will have to repay when the loan comes to an end is linked to the value of your home at the time you sell it.

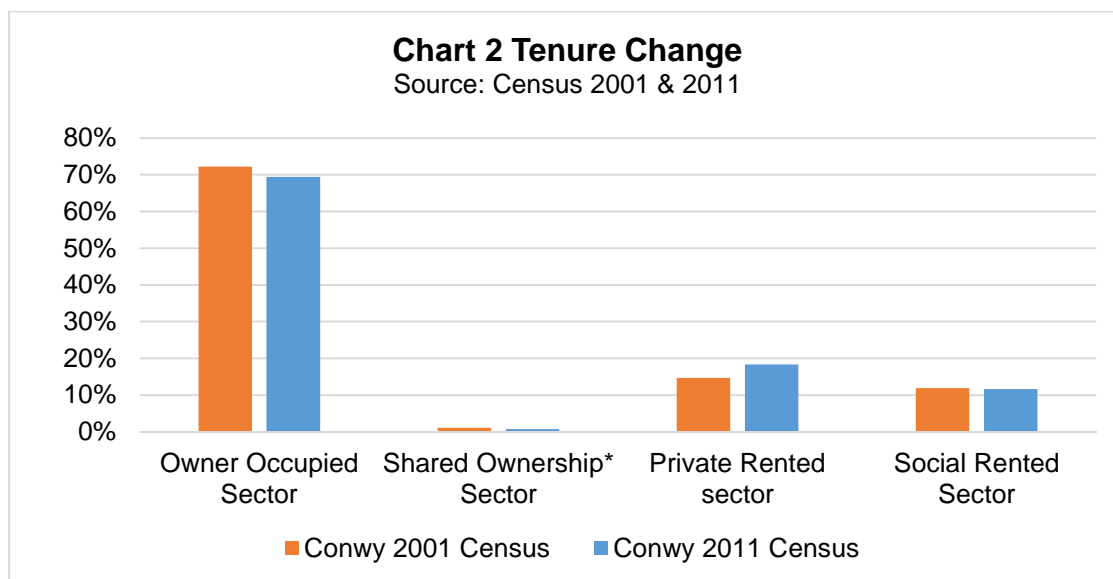
Owner occupation is where a household has purchased a property on the open housing market with mortgage finance of their own capital. This is traditionally the tenure many households aspire to, but it is increasingly becoming difficult for many households to reach, especially first time buyers.

Table 1 and Chart 2 detail the tenure of all properties in Conwy. The majority of properties are owner occupied, with a significant proportion of these owned outright without a mortgage. The percentage of owner occupied housing in Conwy is slightly higher compared with the rest of Wales; however it has decreased since 2001 both in Conwy and the rest of Wales. In contrast to this the largest growing tenure is the private rented sector, both in Conwy and the rest of Wales. Conwy has a very large private rented housing sector compared to the rest of Wales, which is predicted to continue to grow as home ownership becomes increasingly unaffordable.

Table 1 also shows that Conwy has a small social housing sector (11.6%) compared with Wales (16.4%). This means that many households who are eligible for social housing are unable to access it due to the limited supply within the area, forcing them into the private rented sector where rents are typically a lot higher.

Table 1 Tenure (2011 & 2001) Source: Census 2011 table KS402EW & Census 2001 table KS018	Conwy		Wales		
	2011 Census		2001 Census	2011 Census	2001 Census
	Number	%	%	%	%
All households	51,177	-	-	-	-
Owner Occupied Sector	35,501	69.4%	72.2%	67.4%	68.3%
Owned outright	20,409	39.9%	38.1%	35.4%	29.5%
Owned with a mortgage or loan	15,092	29.5%	34.1%	32.0%	38.8%
Shared Ownership* Sector	378	0.7%	1.1%	0.3%	0.6%
Private Rented sector	9,352	18.3%	14.7%	15.8%	11.9%
Private landlord or letting agency	7,729	15.1%	11.4%	12.7%	8.7%
Private rented: other***	1,623	3.2%	3.3%	1.5%	3.2%
Social Rented Sector	5,946	11.6%	11.9%	16.4%	19.1%
Social rented: from the Council**	-	-	7.8%	9.8%	13.2%
Social rented: RSL/Housing Association	5,946	11.6%	4.1%	6.6%	5.9%
*Pays part rent and part mortgage **Conwy County Borough Council transferred all its housing stock to Cartrefi Conwy in 2008 ***Includes employer of a household member and relative or friend of a household member, or living rent free					

Chart 2 shows how the tenure has changed in Conwy between 2001 and 2011. The private rented sector is the only tenure which has grown over this period.



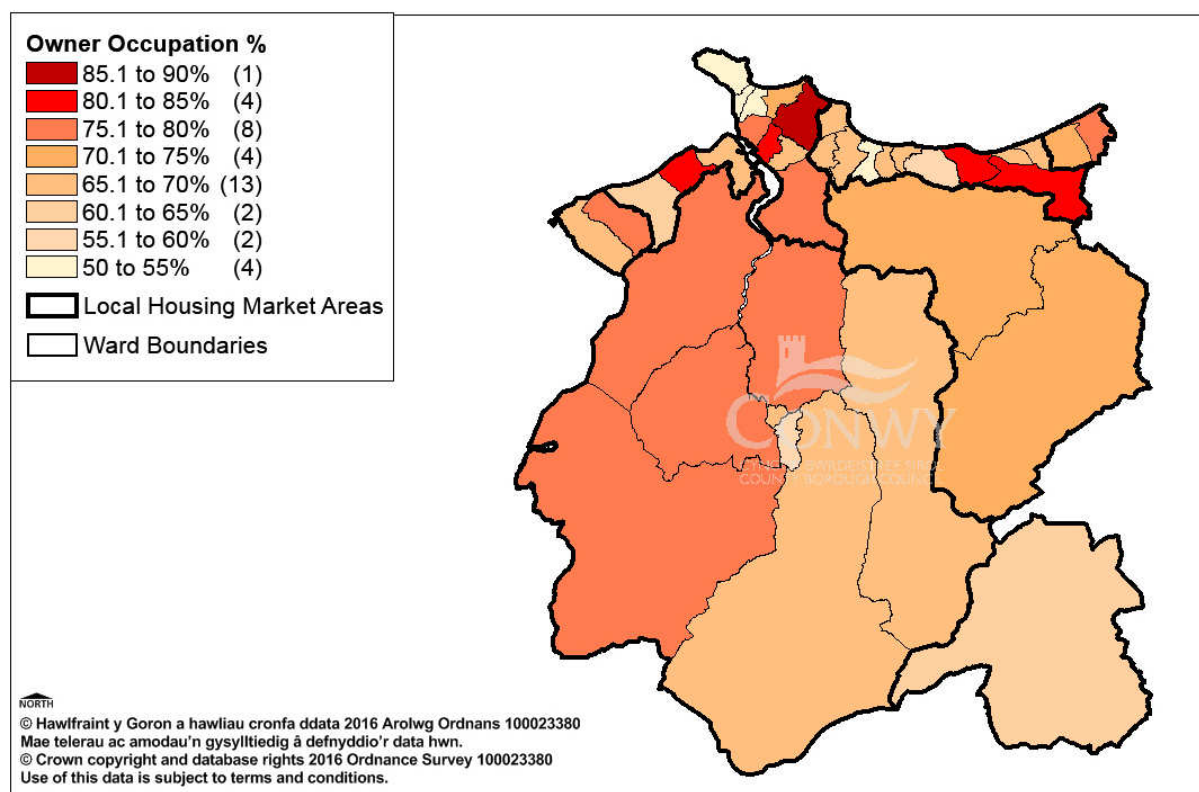
*Pays part rent and part mortgage

Owner Occupation

Map 3 details the distribution of home ownership across Conwy at ward level. The highest percentages of home ownership occur in the coastal wards, although there are some pockets of lower ownership within the Llandudno and Colwyn Bay areas. Penrhyn ward has the highest percentage of home ownership throughout Conwy at just over 86% of all properties within this area.

Map 3 Owner Occupation

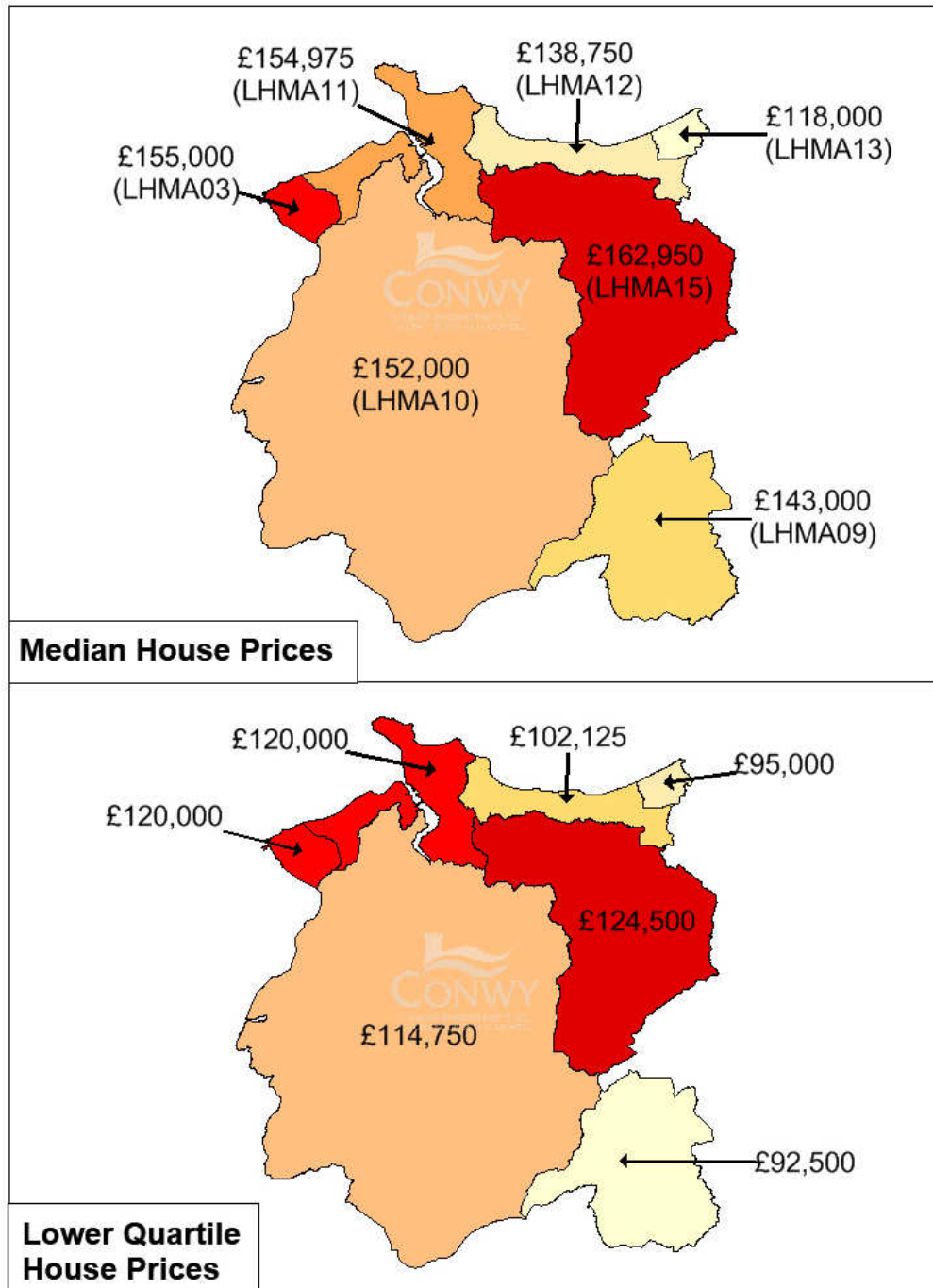
Source: CCBC



Map 4 details the median and lower quartile house prices across each of the local housing market areas. The darker red colours are the most expensive, and the lighter colours are the areas with the cheaper house prices. The LHMA15 St Asaph area has the highest median and lower quartile house prices in Conwy, the lowest median price can be found in LHMA13 Rhyl and the lowest lower quartile price in LHMA09 Bala. Tables 3 and 4 provide analysis of these house prices to local incomes.

Map 4 House Prices

Source: CCBC



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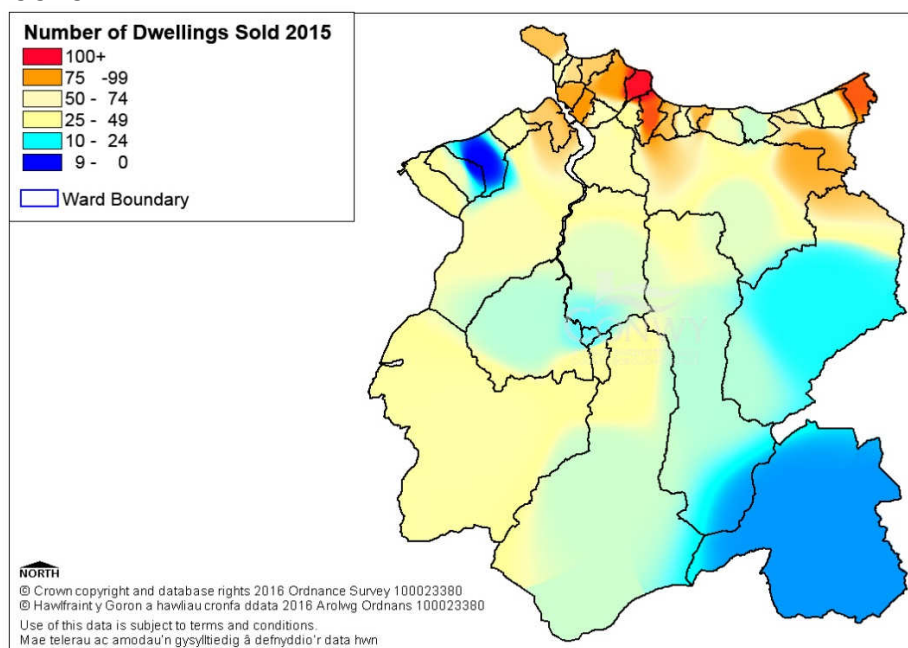
Owner occupied has become the tenure many households aspire to. However, home ownership is becoming increasingly unaffordable for many households in Conwy, in particular for first time buyers. Ultimately the supply of housing has a significant effect on affordability, table 2 details the churn in the housing market in 2015 and the types of properties sold. Flats and terraced housing are typically priced within the range of first time buyers, table 2 shows that there are very few of these property types sold within some LHMA areas as the housing stock is dominated by detached housing, further restricting opportunities for home ownership for households with low incomes or first time buyers within these areas.

Table 2 House Sales 2015 Source: Land Registry	All Housing Types	Detached	Semi Detached	Flats	Terraced
LHMA03 Menai*	53	17	14	1	21
LHMA09 Bala*	5	1	1	0	3
LHMA10 Dyffryn Conwy	183	69	54	6	54
LHMA11 Llandudno	771	238	232	143	158
LHMA12 Bay of Colwyn	733	273	215	147	98
LHMA13 Rhyl*	155	104	44	2	5
LHMA15 St Asaph*	32	18	9	1	4
Conwy	1932	720	569	300	343
*Only shows housing sold within Conwy CBC Boundary					

Map 5 details the distribution of house sales against wards within Conwy. The areas shown in red have the highest concentration of house sales during 2015, the areas shown in dark blue have the lowest. A lack of supply in housing available for sale can also add to affordable housing pressures as buyers' opportunities are very limited.

Map 5 House Sales 2015

Source: CCBC



Owner Occupation Affordability

A significant proportion of first time buyers are priced out of the housing market, in addition some owner occupiers are also priced out of the market meaning that they cannot move up the housing ladder and free up potential properties for first time buyers further down the chain. Table 3 details the median household income and median property prices within each LHMA area. Mortgage lenders will typically lend a household three and a half times their household income, this is their mortgage potential, which the lender would be prepared to borrow to them. By comparing the median house price against the household's mortgage potential we are able to calculate the household's shortfall to be able to buy a property, this doesn't include any deposit a household may have, but provides an indication of the level of deposit they may need.

The ratio column shows the median house price to median household income ratio to give an indication of how affordable housing is within that area. Typically a ratio of 3 to 4 times the income is needed to be able to afford a mortgage. From the table below it is clear that all LHMA areas in Conwy are above this ratio, with households requiring between 6 and 6.5 times their household income to be able to afford to buy in the County. Therefore households with a median income will need a significant deposit as shown in the shortfall column if they want to buy in Conwy.

Table 3 Median House Prices 2015 All Housing Types Source: Land Registry & CACI PayCheck	Median			
	Household income	House Price	Ratio	Shortfall
Conwy County Borough Council*	£23,730	£145,000	6.1	-£61,945.0
LHMA03 Menai	£23,950	£155,000	6.5	-£71,175.0
LHMA09 Bala	£23,500	£143,000	6.1	-£60,750.0
LHMA10 Dyffryn Conwy	£24,650	£152,000	6.2	-£65,725.0
LHMA11 Llandudno	£23,950	£154,975	6.5	-£71,150.0
LHMA12 Bay of Colwyn	£23,000	£138,750	6.0	-£58,250.0
LHMA13 Rhyl	£20,700	£118,000	5.7	-£45,550.0
LHMA15 St Asaph	£29,400	£162,950	5.5	-£60,050.0
*Data shows prices within Conwy County Borough Council only, some LHMA areas include data outside of CCBC boundary.				

Table 4 details the lower quartile household income and property prices within each LHMA area. Although it is more affordable, housing in the lower quartile range is mostly smaller properties, for example one bedroom properties and/or converted flats, or those which need a lot of refurbishment. We cannot assume that these smaller, cheaper properties provide suitable accommodation for all first time buyers, or meet the needs of the household.

Table 4 Lower Quartile House Prices 2015 - All Housing Types Source: Land Registry & CACI PayCheck	Lower Quartile			
	household income	House Price	Ratio	Shortfall
Conwy County Borough Council*	£13,494	£110,000	8.2	-£62,771.0
LHMA03 Menai	£13,500	£120,000	8.9	-£72,750.0
LHMA09 Bala	£13,350	£92,500	6.9	-£45,775.0
LHMA10 Dyffryn Conwy	£13,900	£114,750	8.3	-£66,100.0
LHMA11 Llandudno	£13,600	£120,000	8.8	-£72,400.0
LHMA12 Bay of Colwyn	£13,100	£102,125	7.8	-£56,275.0
LHMA13 Rhyl	£12,100	£95,000	7.9	-£52,650.0
LHMA15 St Asaph	£16,200	£124,500	7.7	-£67,800.0
*Data shows prices within Conwy County Borough Council only, some LHMA areas include data outside of CCBC boundary.				

It is important for the LHMA to assess to what extent households are unable to afford to buy housing in Conwy. Table 5 shows the percentage of first time buyers and new households priced out of the market to either rent or buy a flat or terraced type property. We have only looked at flats and terraced properties as these tend to be cheaper. We have then compared this with the average household income to identify what percentage of households require either social or intermediate housing. Households who require intermediate housing are not eligible for social housing as their household income would be too high, we have used a measure of 60% or below the average household income for Great Britain to identify households who would be eligible for social housing based upon their income.

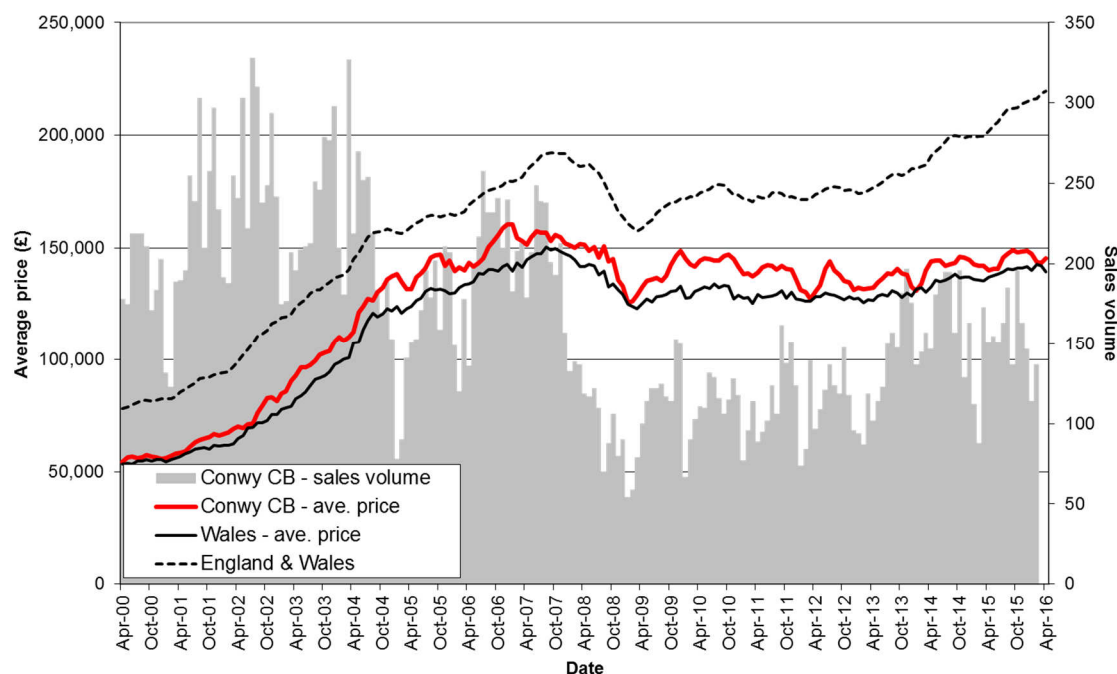
Table 5 Priced out of the market Source: Land Registry, CACI PayCheck & CCBC	All Households priced out of market (%)	% Households in need of Social Housing #	% of Households in need of Intermediate Housing ##
Conwy County Borough	51.2%	27.5%	23.7%
LHMA03 Menai	59.2%	27.4%	31.8%
LHMA09 Bala	55.6%	27.9%	27.7%
LHMA10 Dyffryn Conwy	59.2%	26.2%	33.0%
LHMA11 Llandudno	55.5%	27.1%	28.4%
LHMA12 Bay of Colwyn	41.4%	28.7%	12.7%
LHMA13 Rhyl	46.0%	32.3%	13.7%
LHMA15 St Asaph	48.6%	20.9%	27.8%
# Households below 60% of GB median income (%)			
## % priced out minus households below 60% of GB median income (Those in need of social housing)			

Chart 3 shows that The average (mean) house price in Conwy has fallen by - 2.6% in the last year – the recent rise in national house prices which is reported in the media is very much driven by price increases in London and the south east of England. For much of the rest of the UK the housing market has been depressed since the start of 2008. However, despite this and the

steep fall in average house prices between January and October 2008, the current average house price in the County Borough is still more than two times what it was in April 2000.

Chart 3 House price and sales volume April 2000-April 2016

Source: Land Registry house price index



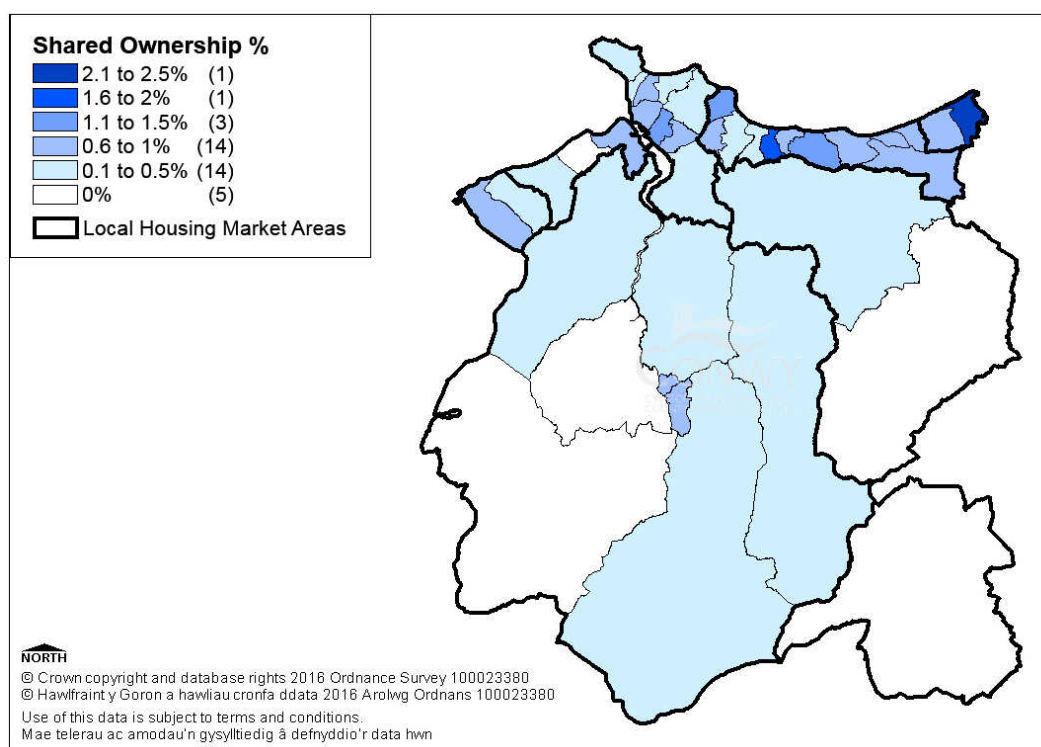
Conwy's figures are based on a very small number of house sales and should be treated with caution as one high-end sale could significantly skew the data. The number of transactions is still low compared to 2006/7 levels, and points to a considerable reduction in activity in the housing market.

Shared Ownership

Intermediate housing are homes for sale and rent provided at a cost above social rent, but below market levels. There are a number of different intermediate products available, including shared equity, shared ownership and Homebuy which are explained at the start of this chapter. Map 6 details the percentage of shared ownership properties across Conwy. The majority are located along the coastal belt, with a higher concentration within the Eastern part of the coastal area. The rural areas have the smallest percentage of shared ownership properties, apart from the Llanrwst area, some of the rural areas shown in white have no shared ownership properties. This small supply of shared ownership properties limits the tenure choices for residents across Conwy, but particularly within the rural areas where there are currently no such properties available.

Map 6 Shared Ownership

Source: CCBC



Private Rented Sector

Private rented housing is owned by a private individual, company or organisation, including some charities and is let at market rents, which is above the level of social rent. The private rented sector (PRS) plays a crucial role in local housing markets as it provides a variety of housing choice and enables mobility within the housing market for a range of households. The flexibility of renting rather than owning a property is crucial to households who need to move frequently due to their employment. The PRS is also relied upon by many households on lower incomes who are unable to access mortgage finance and afford home ownership, but otherwise may not be eligible for social housing. However, the sector can also be insecure and incur additional upfront costs such as deposits and agency fees which as well as the monthly rental cost may be problematic for households with low incomes

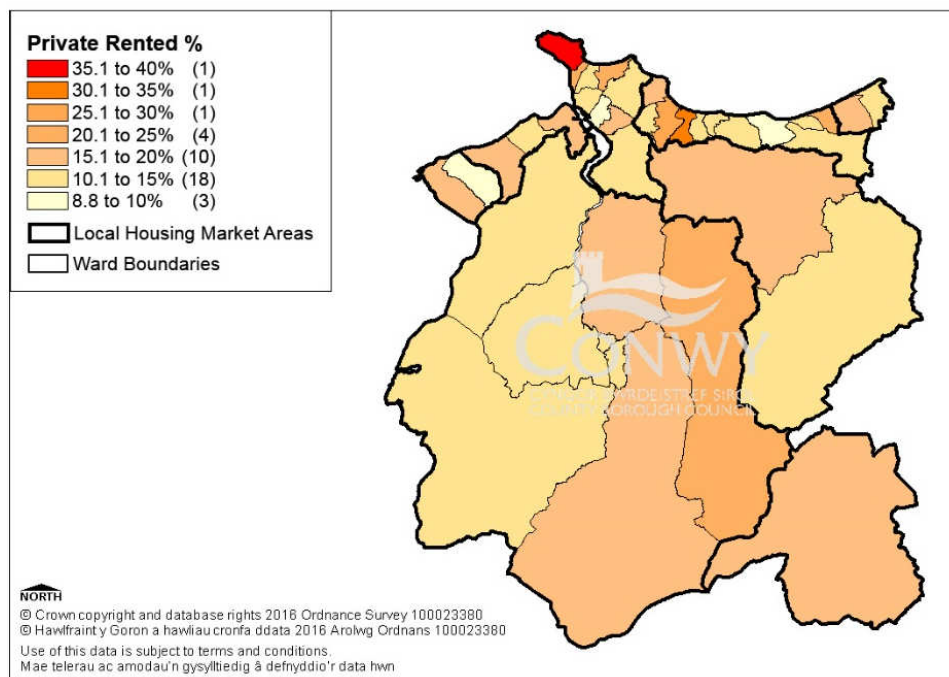
The PRS already has a significant role to play in meeting housing need in Conwy, and this role is likely to increase in the future as many households are priced out of the market and unable to buy. Research by the Building and Social Housing Federation suggests that if recent trends in tenure continue in the UK, the PRS could grow larger than both the owner occupation and social housing sectors. There are a number of reasons for this rapid growth, and a number of reasons why it is expected to continue growing. Firstly it has become more socially acceptable to rent, and many households now expect to rent rather than buying a house of their own. This is due to high house prices and difficulty in obtaining a mortgage resulting in many households who traditionally would have been owner occupiers being unable to purchase in this market.

As a result of recent legislation changes Local Authorities are now able to discharge their duty to house homeless households into the private rented sector, provided that it is affordable and of an acceptable standard in line with The Housing Act (2014). The long waiting lists for social housing has also meant that many households who are eligible for social housing are currently living in the private sector while they wait for social housing to become available.

Map 7 details the percentage of privately rented properties across Conwy. There is a high concentration of privately rented housing in the Llandudno, Colwyn Bay and Pensarn areas. The availability of private rented housing in some rural areas is limited, leaving very few tenure options for residents on lower incomes who cannot afford to buy their own home, and may not be eligible for social housing. There are also pockets along the coastal belt where the private rented sector is very low compared to the average of 18.3% for Conwy as a whole (see table 1).

Map 7 Private Rented Sector

Source: CCBC



Houses of Multiple Occupation (HMO)

Dwellings which contain more than one household are known as houses in multiple occupation (HMOs), and cover a wide range of housing types mainly in the private rented sector, including bedsits and other types of accommodation with shared facilities. They are often occupied by single persons with lower incomes and can include some vulnerable and disadvantaged groups. Well managed and maintained HMOs are an important tenure choice for households on low incomes, in particular single persons under the age of 35 who typically are only eligible for housing benefit at the shared accommodation rate.

However, the physical and management standards in some HMOs are poor therefore HMO licensing was introduced in the Housing Act 2004, which sets out a mandatory licencing scheme for all HMOs that have three or more storeys and are occupied by five or more persons forming two or more households, and share at least one basic facility (bathroom, toilet or kitchen). Additional licencing schemes have also been introduced within areas of high HMO concentration to help improve their condition and management. Conwy currently has three additional licensing schemes in place in Llandudno, Colwyn Bay and Pensarn.

Table 6 provides an estimate of the total number of HMOs present within Conwy, and shows them as a proportion against the Welsh Government's estimate of total dwelling stock in the area. Conwy has a higher proportion of HMOs in its housing stock than the national average, but a lower rate of licensed HMOs

Table 6 HMOs, March 2015 Source: hazards and licences data collection, Welsh Government	Conwy		Wales
	Number	As % all dwellings	As % all dwellings
Licensed HMOs	267	0.5%	0.5%
Known HMOs	1,098	1.9%	1.0%
Estimated total HMOs	1,200	2.1%	1.3%

Private Rented Sector Affordability

Information about private rental costs is very difficult to obtain and there are severe limitations with the data that is currently 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 at the moment. There are limitations to this data as detailed below;

- **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 7 Monthly rent levels (2015) Source: private sector rents, Rent Officers Wales	Conwy				Wales
	Sample Size	Median Rent	Lower Quartile Rent	Upper Quartile Rent	Median Rent
Room in shared house	*	*	*	*	£303.33
Studios	*	*	*	*	£370.00
1 Bedroom	257	£395.00	£350.00	£433.33	£410.00
2 Bedroom	569	£525.00	£460.00	£550.00	£495.00
3 Bedroom	313	£595.00	£550.00	£675.00	£550.00
4 Bedroom	79	£750.00	£675.00	£850.00	£750.00
*No data available at Local Authority Level					

Although this data should be interpreted with caution due to the caveats listed above, it seems that renting two and three bedroom properties in Conwy is considerably more expensive than the Welsh average. Four bedroom properties are in line with Welsh median prices, and one bedroom properties are slightly cheaper than the Wales median price.

Table 8 compares the cost of renting with median and lower quartile household incomes in Conwy, to show the percentage of the households income needed to pay rent. Monthly median household incomes are £1,977.50 (£23,730 per year) and lower quartile are £1,124.50 (£13,494 per year). According to research by Shelter and the Joseph Rowntree Foundation housing costs above 30% of the households' income are unaffordable. Evidently private rents for households with a lower quartile (LQ) income are unaffordable at both LQ and median rental prices. Larger properties with three or four bedrooms are also unaffordable for households with a median household income except three bedroom properties where the property is priced within the lower quartile bracket.

Table 8 Monthly rent levels (2015) Source: Private sector rents, Rent Officers Wales	Median Household Income & Median Rent	Median Household Income & LQ Rent	Lower Quartile Household Income & Median Rent	Lower Quartile Household Income & LQ Rent
1 Bedroom	20.0%	17.7%	35.1%	31.1%
2 Bedroom	26.5%	23.3%	46.7%	40.9%
3 Bedroom	30.1%	27.8%	52.9%	48.9%

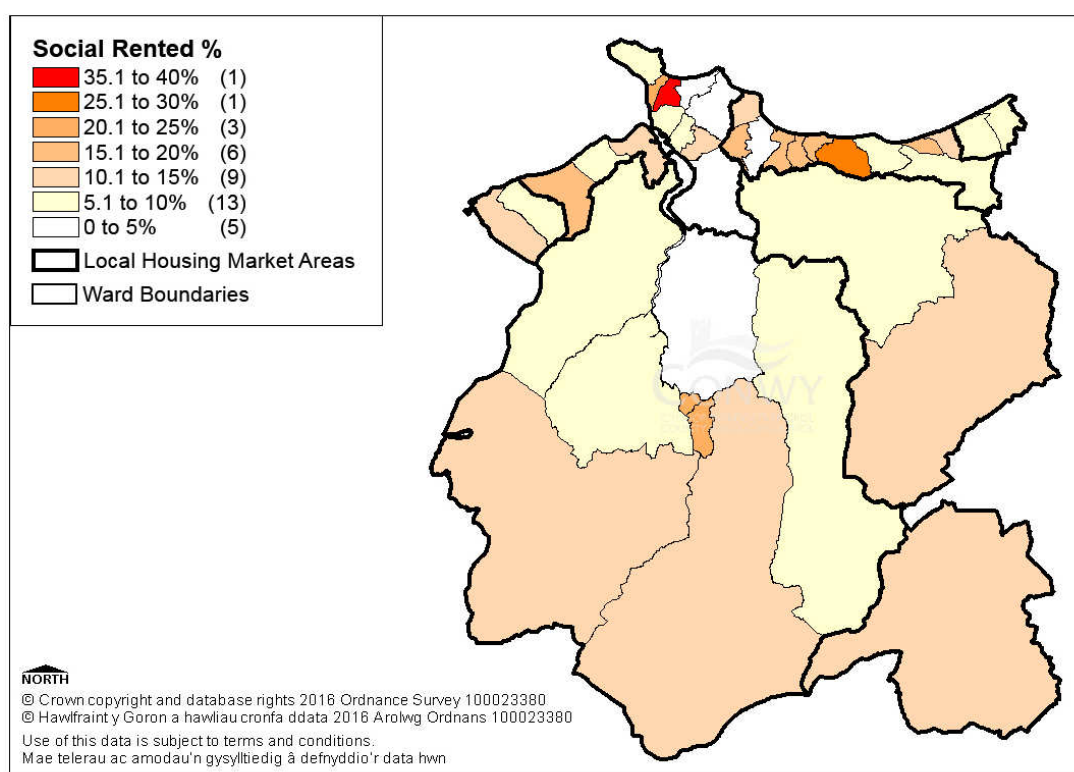
4 Bedroom	37.9%	34.1%	66.7%	60.0%
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Social Housing

The social rented sector in Conwy (11.6%) is relatively small in comparison to the rest of Wales (16.4%). Conwy has one of the lowest social housing stocks per head of population in the whole of Wales (see Chart 4). This lack of social stock has resulted in many households in need of social housing relying on the PRS for accommodation in Conwy, which accounts for our relatively high proportion of privately rented properties. Map 8 details the percentage of socially rented properties across the County.

Map 8 Social Rented

Source: CCBC



There is a higher proportion of socially rented properties within parts of Llandudno, Colwyn Bay and Llanrwst, compared with pockets along the coastal belt and northern rural wards where social housing accounts for less than 5% of the total housing stock, which is well below the average of 11.6% for the whole of Conwy. Areas shown as white on the map have less than 5% social housing.

Table 9 details the social housing stock in Conwy by housing type. This includes all properties managed by registered social landlords (RSLs) and any 'intermediate' shared ownership properties which are owner occupied but held by the RSL who may have an equity stake in the property. At 31st March 2015, Conwy County Borough had 6,593 dwellings within the social housing

sector, a significant proportion of which are sheltered or extra care properties which are reserved for over 55. This reflects the fact that the County Borough has one of the highest proportions of population aged over 65 in the UK.

Table 9 Social housing stock, March 2015 Source: Social landlord stock and rents data, Welsh Government	Conwy		Wales	Change since last year	
	Number	%	%	Number	%
Total stock	6,593			41	0.6%
All self contained ¹	6,024	91.4%	96.5%	51	0.9%
General needs ²	4,204	63.8%	82.3%	25	0.6%
Sheltered	1,579	23.9%	11.8%	-26	-1.6%
Other supported	60	0.9%	1.6%	3	5.3%
Extra care ³	181	2.7%	0.8%	49	37.1%
All non-self contained ⁴	198	3.0%	1.7%	-10	-4.8%
Non self-contained bedsits	28	0.4%	0.2%	-10	-26.3%
Hostels and shared housing	170	2.6%	1.6%	0	0.0%
Intermediate & others ⁵	371	5.6%	1.8%	0	0.0%
¹ Self-contained dwellings includes general needs, sheltered and extra care housing. 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 A 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 ⁵ This 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 was a net gain of 41 social housing dwellings between March 2014 and March 2015. In the same period there was increase of 51 in the number of self-contained accommodation and a decrease of 10 in the number of non-self-contained accommodation mostly due to the upgrading of existing accommodation. About half of the increase in self-contained accommodation were Extra Care housing units.

Table 10 details the RSLs operating within Conwy. Just over half of all social stock is managed by Cartrefi Conwy. Conwy County Borough Council transferred all of its social housing stock to Cartrefi Conwy in 2008.

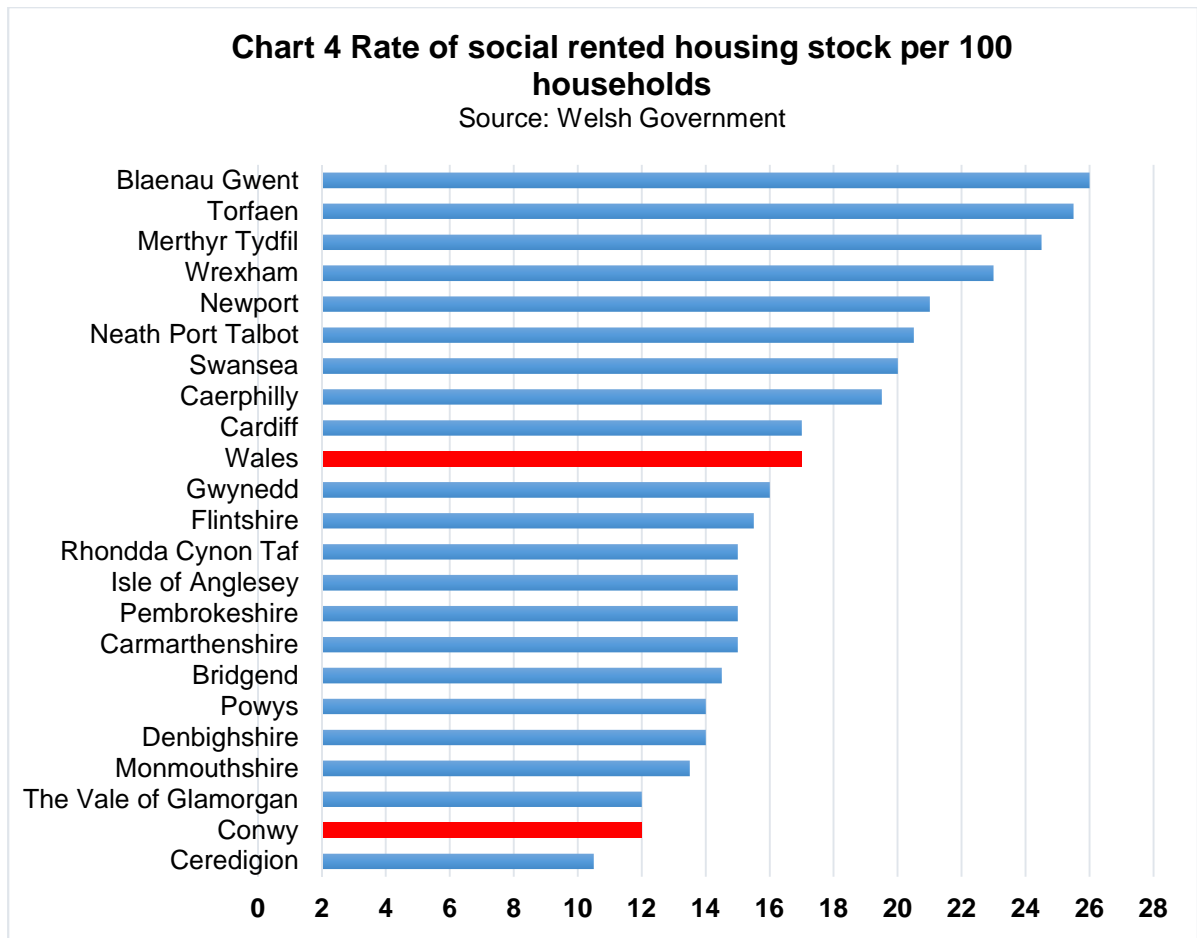
Table 10 Social housing stock providers, March 2015 Source: Social landlord stock and rents data, Welsh Government	Conwy County Borough	
	Number	%

Total stock	6,593	
Cartrefi Conwy	3,753	56.9%
North Wales Housing Association	1,530	23.2%
Clwyd Alyn Housing Association	679	10.3%
Grŵp Cynefin	321	4.9%
Wales and West Housing	240	3.6%
Abbeyfield	54	0.8%
Hafan Cymru	8	0.1%
First Choice Housing Association	6	0.1%
Bangor Diocesan Housing Association	2	0.0%

Table 11 details the number of bedrooms within general needs stock across Conwy. Just over half of the stock has at least three-bedrooms at 56%, this is higher than the all-Wales figure of 48%. Less than 15% 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').

Table 11 Social housing stock by number of bedrooms, March 2015 Source: social landlord stock and rents data, Welsh Government	Conwy County Borough		Wales
	Number	%	%
All general needs dwellings	4,204		
One bedroom	624	14.8%	17.0%
Two bedrooms	1,237	29.4%	35.0%
Three bedrooms	2,194	52.2%	45.5%
Four bedrooms	133	3.2%	2.3%
Five bedrooms or more	16	0.4%	0.2%

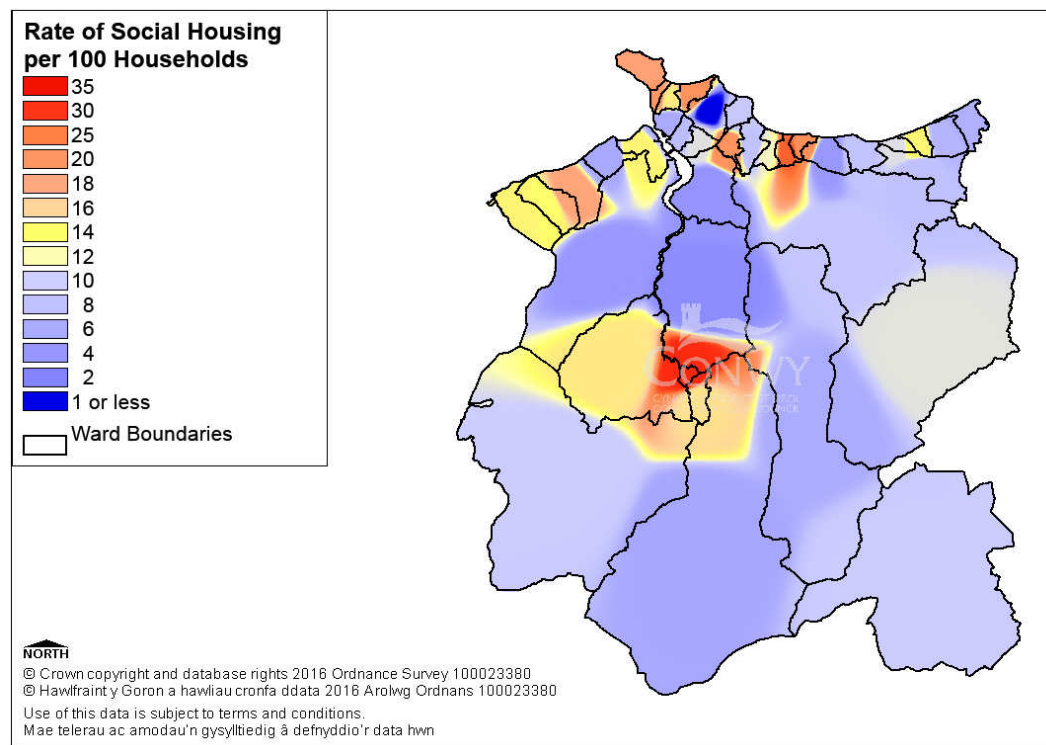
Chart 4 details the rate of social housing per 100 households across all Local Authorities in Wales. Conwy has the second lowest rate in the whole of Wales with just 12 social houses per 100 households, this compares with a rate of 17 for Wales as a whole. As shown in table 9 only 63.8% of Conwy's social housing stock is for general needs use, with almost a third designated as either sheltered or extra care housing reserved for over 55s only. Therefore further limiting the availability of social housing for families and households who are not eligible for older person's accommodation.



Map 9 details the rate of social housing stock per 100 households across Conwy. The red areas have the highest rate, whereas dark blue areas have a very low rate of stock. Penrhyn Bay has a rate of just 0.1 social housing units per 100 households compared with the highest of 31.6 in the Gower ward of Llanrwst. Orange or red areas have a rate of social housing per 100 households similar to the Wales average or higher, yellow and blue areas have a lower rate than Wales. The map clearly shows that all rural areas except for Llanrwst have a low rate of social housing, with the majority exceeding the Wales average located in pockets of the coastal belt

Map 9 Rate of Social Housing

Source: CCBC



Social Housing Costs

The Welsh Government collect data from Local Authorities and RSLs regarding the cost of social housing, tables 12 and 13 compare weekly rent levels in Conwy with the Welsh average.

Table 12 Weekly rent levels for self-contained social housing, 2015/16 Source: social landlord stock and rents, Welsh Government	Conwy CB			Wales		
	2015/16	Change since 2014/15		2015/16	Change since 2014/15	
		£	%		£	%
All self-contained dwellings ¹	£82.36	£2.81	3.5%	£80.63	£3.04	3.9%
By accommodation type						
General needs ²	£83.68	£2.40	3.0%	£81.23	£3.04	3.9%
Sheltered	£73.69	£1.99	2.8%	£72.85	£2.53	3.6%
Other supported	£77.14	£1.97	2.6%	£81.41	£2.27	2.9%
Extra care ³	£129.08	£7.20	5.9%	£126.04	£6.88	5.8%
By type of dwelling						
Houses	£86.53	£2.57	3.0%	£83.89	£3.28	3.9%
Flats	£77.16	£3.28	4.3%	£74.74	£2.62	3.5%
Self-contained bedsits ⁴	£64.69	£2.09	3.2%	£67.31	£2.55	3.8%
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 at all self-contained dwellings, in 2015/16 the average weekly social housing rent levels in Conwy were about £1.73 higher than across Wales as a whole. Since the previous year, rents have risen at about the same rate as the national average. Most accommodation types and most types of dwelling in Conwy have higher weekly rent levels than the national average (rents for 'other supported housing' and bedsits are below all-Wales levels). Extra care housing saw the biggest rise in rent over the past year, with an increase of almost 6%.

Table 13 Rent levels by number of bedrooms (general needs dwellings), 2015/16 Source: social landlord stock and rents data collection, Welsh Government	Conwy CB			Wales		
	2015/16	Change since 2014/15		2015/16	Change since 2014/15	
		£	%		£	%
All general needs dwellings	£83.68	£2.40	3.0%	£81.23	£3.04	3.9%
One bedroom	£70.04	£1.93	2.8%	£70.42	£2.38	3.5%
Two bedrooms	£79.15	£2.24	2.9%	£78.81	£2.92	3.8%
Three bedrooms	£89.06	£2.66	3.1%	£86.05	£3.38	4.1%
Four bedrooms or more	£99.17	£2.98	3.1%	£101.70	£3.63	3.7%

Between 2014/15 and 2015/16 the weekly cost of social housing in Conwy increased by 3.0%, which is a slightly lower increase than across Wales which saw social housing costs rise by 3.9%. Overall the cost of social housing in Conwy is comparable with the rest of Wales, however the cost of three bedroom properties which account for 52.2% of Conwy's social housing stock are £3.01 per week higher than the Welsh average.

Demographic Profile

The following section sets out a demographic profile for Conwy. This helps to build a picture of the population living in the County and what their current and future housing needs may be. Table 14 details the age structure of Conwy's population according to the 2011 Census compared with the rest of Wales.

Table 14 Age Structure Source: Census 2011	Conwy		Wales	
	Number	%	Number	%
Age 0 to 4	5,839	5.1	178,301	5.8
Age 5 to 7	3,351	2.9	99,429	3.2
Age 8 to 9	2,155	1.9	63,650	2.1
Age 10 to 14	6,418	5.6	177,748	5.8
Age 15	1,363	1.2	37,168	1.2
Age 16 to 17	2,849	2.5	77,111	2.5
Age 18 to 19	2,390	2.1	84,841	2.8
Age 20 to 24	5,798	5	21,1924	6.9
Age 25 to 29	5,404	4.7	185,728	6.1
Age 30 to 44	19,079	16.6	570,894	18.6
Age 45 to 59	23,576	20.5	609,233	19.9
Age 60 to 64	8,844	7.7	204,885	6.7
Age 65 to 74	13,966	12.1	300,550	9.8
Age 75 to 84	9,921	8.6	187,434	6.1
Age 85 to 89	2,729	2.4	49,360	1.6
Age 90 and Over	1,546	1.3	25,200	0.8
All Usual Residents	115228		3063456	
Mean Age	44.6		40.6	
Median Age	46		41	

Conwy has a lower proportion of children (0-14 age brackets) compared with Wales, and a higher proportion of older people (60+). The result of this is an older mean and median (average) age for the County.

Population Change

Since 2005 the population of Conwy has increased by 3,850, which is 3.4% – an average of about 0.3% per year, though rates of change have not been evenly spread across the period. In the same period the population of Wales increased by 4.4% and the population of the UK grew by 7.8%.

Table 15 Population estimates 1981- 2015 Sources: mid-year estimates of population, ONS	Conwy CB	Wales	GB	UK
1981	99,000	2,813,500	54,814,500	56,357,500
1986	101,400	2,810,900	55,110,300	56,683,800
Census 1991*	106,300	2,835,100	54,888,800	-
1991	108,000	2,873,000	55,831,400	57,438,700
1996	107,900	2,891,300	56,502,600	58,164,400
Census 2001*	109,600	2,903,100	57,103,900	58,789,200
2001	109,700	2,910,200	57,424,200	59,113,000
2006	113,000	2,985,700	59,067,800	60,810,900
Census 2011*	115,200	3,063,500	61,371,300	63,182,100
2011	115,300	3,063,800	61,470,800	63,285,100
2012	115,500	3,074,100	61,881,400	63,705,000
2013	115,800	3,082,400	62,275,900	64,105,700
2014	116,300	3,092,000	62,756,300	64,596,800
2015	116,200	3,099,100	63,258,400	65,110,000
Change 2005- 2015	3.4%	4.4%	7.8%	7.8%
Change 2014- 2015	-0.1%	0.2%	0.8%	0.8%
* Census population counts were taken on 21 st April 1991, 29 th April 2001 and 27 th March 2011, therefore numbers will not exactly match those for the 1991, 2001 and 2011 mid-year population estimates, which were for June 30 th .				

Population Projections

Population projections look at past and current population trends and try to predict what the population might look like in the future if these trends continue. In 2013 the Statistical Directorate of Welsh Government produced a set of projections based on the characteristic of the population at unitary authority level in 2011.

Table 16 details how Conwy's population will change over the next twenty years. The number of children living in Conwy will continue to decline steadily. In addition to this the working age population (16-64) will also continue to decline as the post second World War 'baby boomer' move out of this category and into retirement age, and the young 18-24 age group migrate out of the area for University and employment opportunities. Subsequently the older population, 65+, will continue to grow significantly as a result of

increasing improvements to mortality rates and the transition of the 'baby boomer' into this age group.

Table 16 Broad age groups for population in Conwy Sources: mid-year estimates of population, ONS; 2011-based sub national population projections (principal projection), Welsh Government	2005	2015	2025	2035
Number				
Total population	112,400	116,200	116,900	115,500
Aged 0-15	19,900	18,900	19,200	17,000
Aged 16-64	66,300	66,400	62,400	58,300
Aged 65+	26,100	30,900	35,200	40,300
Aged 85+	3,500	4,700	6,300	9,300
As percentage total population				
Total population	100%	100%	100%	100%
Aged 0-15	17.7%	16.3%	16.5%	14.7%
Aged 16-64	59.0%	57.2%	53.4%	50.5%
Aged 65+	23.2%	26.6%	30.1%	34.8%
Aged 85+	3.1%	4.0%	5.4%	8.0%

Conwy's population is ageing as the proportion of older people increases and our younger population decreases. In response to this future housing delivery must take into account the needs of these different age groups. Further analysis of the housing needs of older people can be found on page 49 of this assessment.

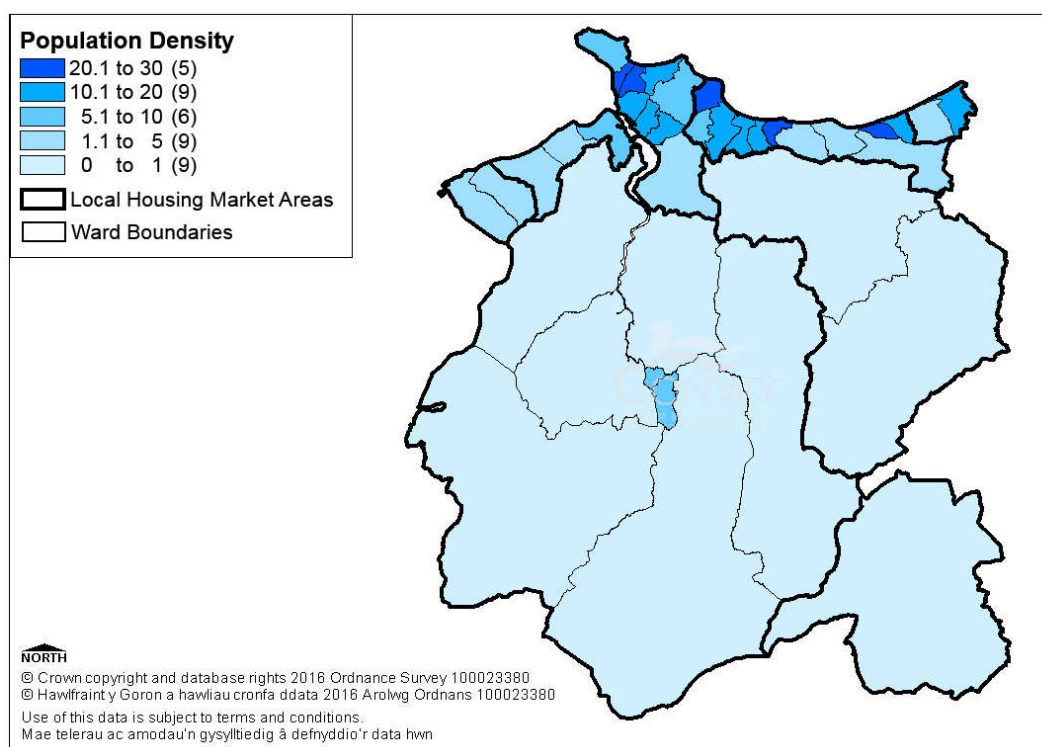
Population Density

Population density is low, at 1.0 persons per hectare across the County Borough as a whole, but rises to over 20 persons per hectare in some urban areas on the coast. The narrow coastal belt contains 85% of the County Borough's population with Llandudno and Colwyn Bay as the two main urban areas. Other significant settlements are Abergele, Conwy, Kinnel Bay, Towyn, Llandudno Junction, Penmaenmawr, Llanfairfechan and Penrhyn Bay.

The population of rural Conwy is widely dispersed. The main settlements are the market town of Llanrwst and the scattered villages of Betws-y-Coed, Betws yn Rhos, Eglwysbach, Llanfairtalhaearn, Llansannan, Llangernyw, Pentrefoelas and Cerrigydrudion. Map 10 shows population densities for each ward.

Map 10 Population Density

Source: CCBC



Household Estimates

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 day. The Housing Size section on page 51 details how the number of households within Conwy will grow over the next twenty years, and how the average household size is increasingly becoming smaller due to the high number of single person households in Conwy and trends towards smaller family sizes.

Household Income

Median and Lower quartile household incomes in Conwy are slightly below those for the rest of Wales, and significantly below those for Great Britain as a whole. The annual median household income in Conwy rose by £80 between 2014 and 2015, the lower quartile income rose by £154, this mirrors the small growth across Wales as a whole. Whereas Great Britain saw its median household income increase by £850 between 2014 and 2015, and its lower quartile by £350 over the same period.

Despite this marginal growth in incomes the overall median household income is still lower than it was five years ago, falling by £1,550 between 2011 and 2015. During this time Median incomes have also fallen in Wales and Great Britain but by smaller amounts (-£900 in Wales and -£300 for Great Britain). In the same period the households with the lowest incomes (lower quartile) also became worse off with a fall of around £1,050 to just £13,494 in 2015.

Table 17 Household Incomes Source: CACi PayCheck	Median	Lower Quartile
LHMA03 Menai	£23,950	£13,500
LHMA09 Bala	£23,500	£13,350
LHMA10 Dyffryn Conwy	£24,650	£13,900
LHMA11 Llandudno	£23,950	£13,600
LHMA12 Bay of Colwyn	£23,000	£13,100
LHMA13 Rhyl	£20,700	£12,100
LHMA15 St Asaph	£29,400	£16,200
Conwy County Borough Council	£23,730	£13,494
Wales	£24,250	£13,600
Great Britain	£28,700	£15,450
* Measures of household income include wages, welfare support, investments, pensions and other income for all household members.		

Household incomes vary considerably across each of the local housing market areas. LHMA15 St Asaph has the highest median household income at £29,400 and lower quartile income at £16,200 whereas LHMA13 Rhyl has the lowest at £20,700 and £12,100. The St Asaph area has higher median and lower quartile household incomes than Great Britain. LHMA10 Dyffryn Conwy has the second highest median and lower quartile household income, which is slightly higher than those for Wales.

Employment

75.3% of people aged 16-64 in Conwy County are economically active (in work or available for work) – similar to the Welsh rate, but lower than the figure for Great Britain (GB) as a whole. Economic activity rates are on a generally upward trend. However, population estimates put the percentage of the population in Conwy who are aged 16-64 at only 57.2%, compared to 62.2% in Wales and 63.5% across Great Britain. This leads to high dependency ratios – that is, the number of children/elderly persons for each person of working age. High proportions of dependants in the population can place a strain on the economy and on the social structure of the community.

Chart 5 details the total number of economically active residents in Conwy compared with those actually in employment. Though economic activity rates are on an upward trend, the total number of people who are economically active is more volatile. This is affected by the size of the working age population, and may possibly start to decline in the near future due to the large 'baby boomers' cohort moving out of the workforce as they reach retirement age. The number of people who were in employment or otherwise economically active fell between 2008 and 2011 due to the economic recession. Though numbers have started to rise again (50,500 people were in employment in the last recorded quarter, a rise of 500 since the previous year), they are currently just below the 2007 high of 50,600 in employment. The

Chart 5 Total economically active residents (aged 16-64)

Sources: ONS annual population survey, (NOMIS)

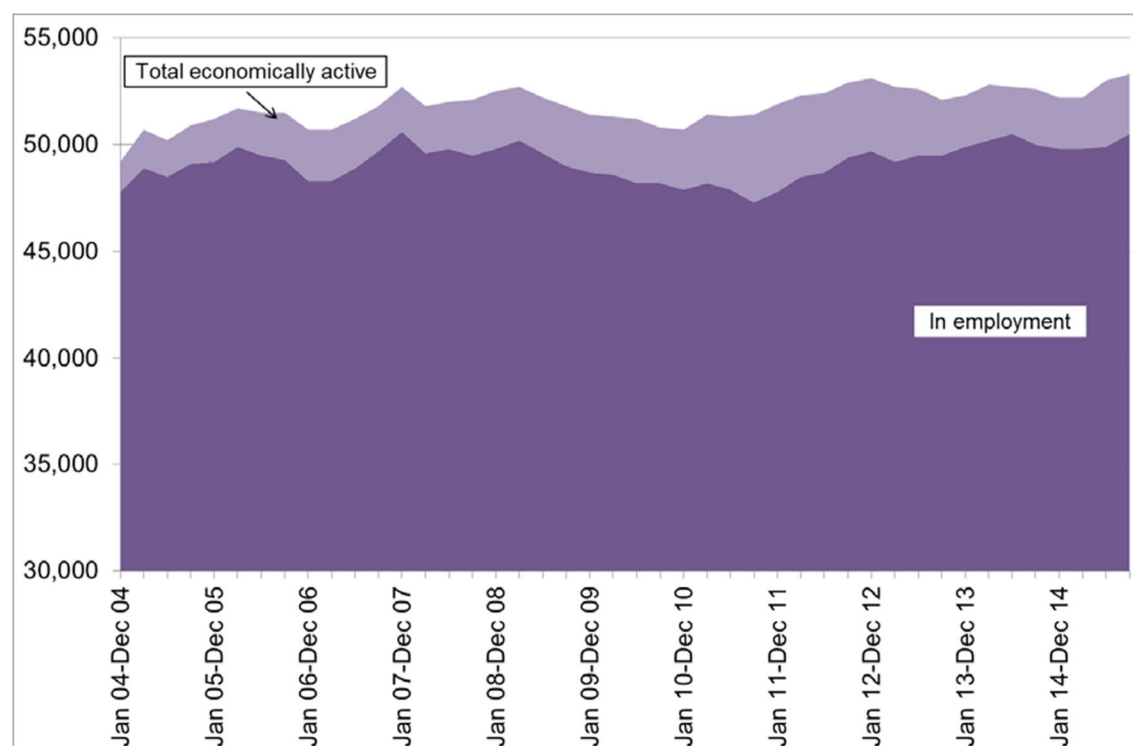


Table 18 details the employment status of all economically active residents in Conwy compared with Wales and the rest of Great Britain. The number of people in the workforce who are self-employed is estimated at about 8,400 persons – around 10.7% of the County’s workforce. This compares to a rate of around 9.5% across Wales and 10.2% for Great Britain.

Table 18 Economic Activity Sources: ONS mid year population estimates; ONS annual population survey, (NOMIS)	Conwy CB		Wales %	Great Britain %
	No.	%		
All people aged 16-64 (mid 2014)	66,900	57.5	62.2	63.5
Economic activity (Oct 2014-Sep 2015)				
Economically active	53,300	75.3	75.1	77.7
In employment	50,500	71.1	70.3	73.4
Employees	41,500	59.8	60.1	62.8
Self employed	8,400	10.7	9.5	10.2
Economically inactive	16,400	24.7	24.9	22.3

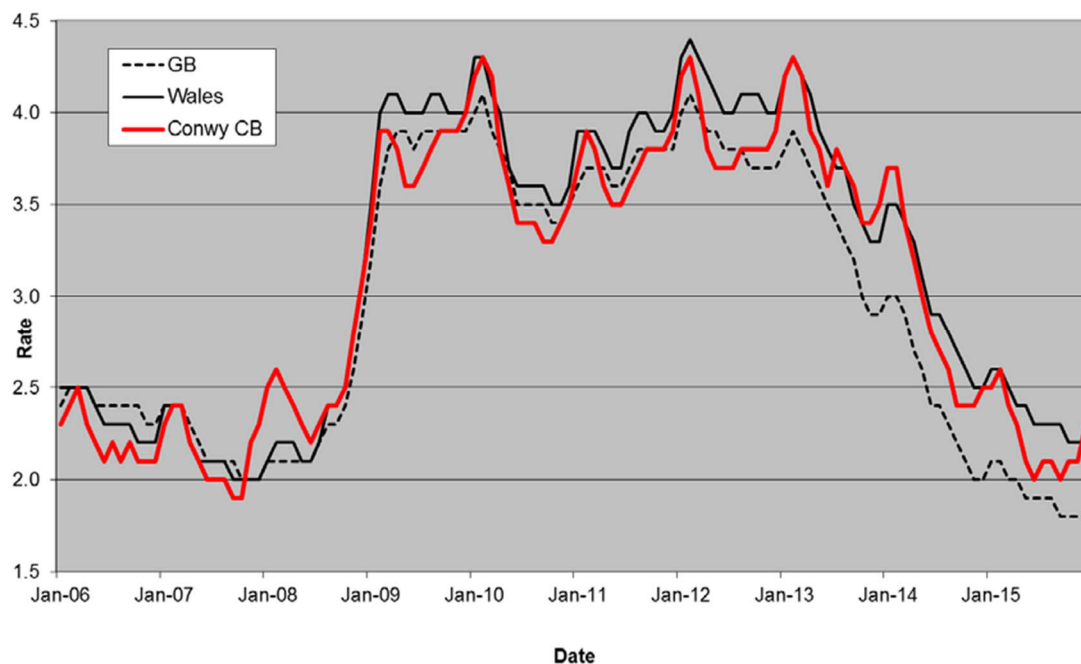
Table 19 details the number of working age benefit claimants resident in Conwy compared with Wales and Great Britain. Between November 2014 and May 2015 the proportion of the population aged 16-64 who were claiming benefits fell by 0.5% to 15.3%, continuing the fall back to pre2007/8 recession levels which began in mid-2014. Over the past 10 years, the overall rate of working age benefit claimants has generally remained 0.5-2 points below the all-Wales average, and 2-4 points above the GB figure. Conwy has a high

incidence of claimants of incapacity benefits, when compared to the GB average.

Table 19 working age client group benefit claimants (May 2015) Source: DWP benefit claimants - working age client group (NOMIS)	Conwy		Wales %	Great Britain %
	No.	%		
Total claimants	10,230	15.3	15.8	12.2
Job seekers	1,290	1.9	2.2	1.7
ESA and incapacity benefits	5,560	8.3	8.5	6.3
Lone parents	760	1.1	1.3	1.1
Carers	1,370	2.0	2.0	1.5
Others on income related benefits	220	0.3	0.3	0.3
Disabled	840	1.3	1.2	1.1
Bereaved	170	0.3	0.2	0.2
Key out-of-work benefits*	7,840	11.7	12.4	9.4
* Key out-of-work benefits are job seekers, incapacity benefits, lone parents and others on income related benefits				

Chart 6 Claimant count unemployment, January 2006-December 2015

Source: ONS claimant count, (NOMIS)



The claimant count unemployment rate for December 2015 was 2.3%, an increase of 0.2% on the previous month but lower than the same period last year. In June 2014 the rate dropped below 3.0% for the first time in over five years, meaning unemployment had fallen back to the levels it was at before the 2007/08 economic downturn. The overall figure is comparable to that for Wales but higher than the GB level. However, whilst unemployment rates have generally fallen, the reduction is not as sustained or stable as for the GB

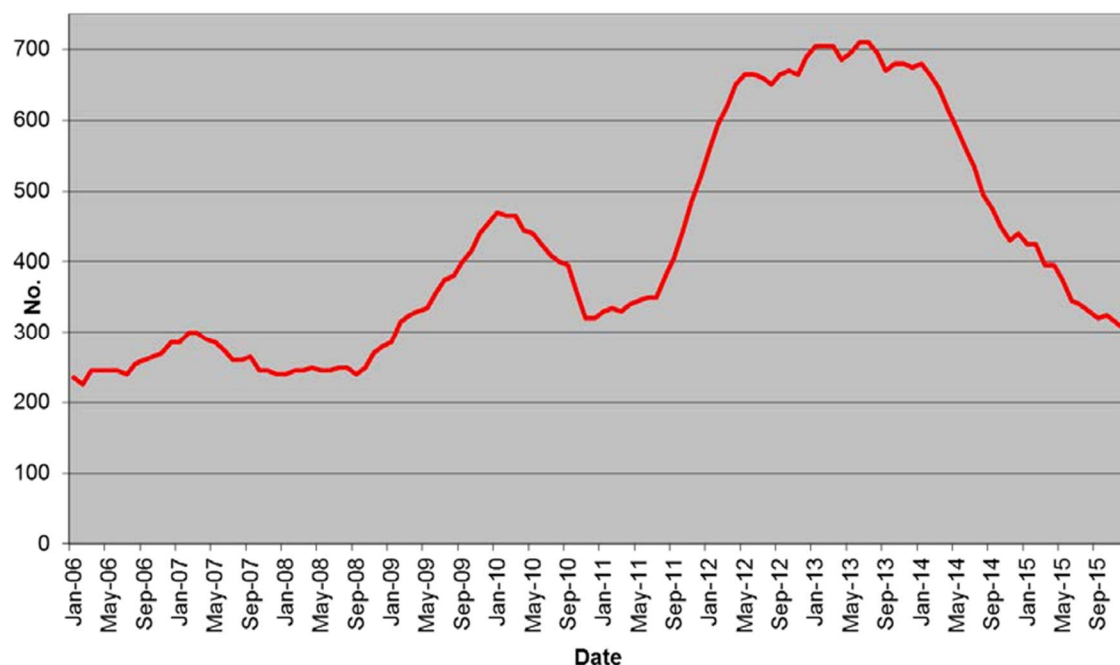
rate, possibly due to the seasonal nature of tourism-based employment patterns in the County Borough.

Table 20 Claimant count unemployment figures for Conwy (December 2015) Source: ONS claimant count, (NOMIS)	No.	Rate	% all claimants
All people	1,505	2.3	
Males	1,010	3.1	67.1
Females	500	1.5	33.2
Claiming over 6 months*	495	-	32.9
Claiming over 12 months*	305	-	20.3
Aged under 25	380	-	25.2
Aged 50 +	370	-	24.6
* Jobseekers allowance only – data for Universal Credit (employment element) not currently available for breakdowns of the length of unemployment			

Although overall unemployment figures have been dropping, a third (32.9%) of all claimants have been unemployed for at least six months and over a fifth of all claimants have been claiming unemployment benefits for 12 months or longer – a total of 305 people. The number of long term claimants saw dramatic rises in 2009 and late 2011 and, despite a recent fall, has remained high relative to 2008 levels

Chart 7 JSA unemployment – claiming over 12 months*

Source: ONS JSA count, (NOMIS)



* Jobseekers allowance only – data for Universal Credit (employment element) not currently available for breakdowns of the length of unemployment.

The total number of unemployed claimants aged under 25 was 380 in December 2015. In general, young people under the age of 25 make up between 20% and 30% of all unemployed claimants. The number of young people who are unemployed rose steeply in late 2008 and remained high for over five years, though levels of unemployment amongst the young are now lower than they have been since before the 2008/09 recession.

Housing Repossessions

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. Table 21 details the number of mortgage and landlord repossession orders and claims in 2015.

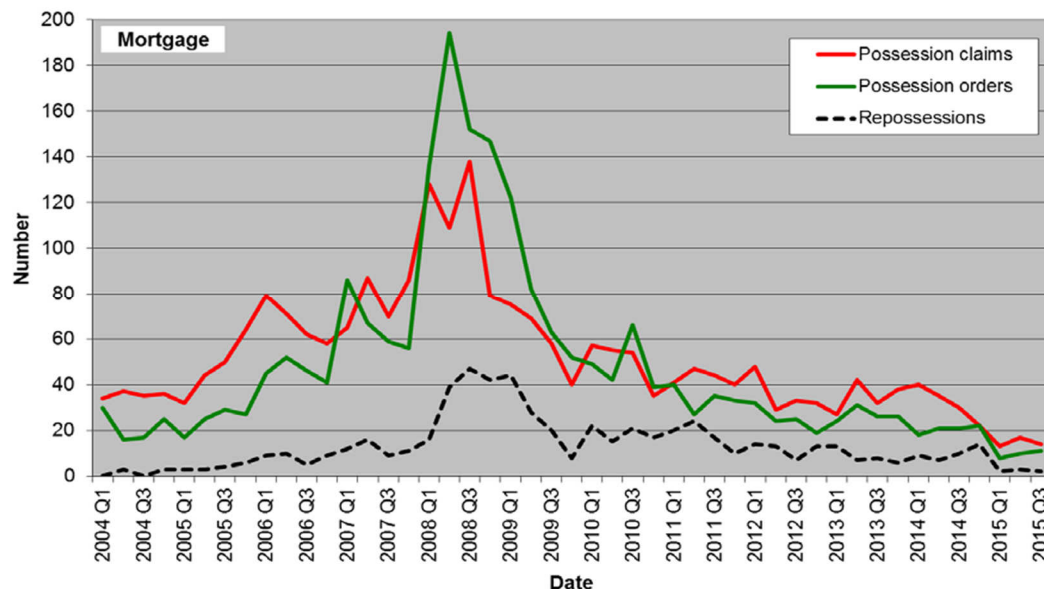
Table 21 Repossessions Source: Ministry of Justice mortgage and landlord possession statistics (National Statistics)	Mortgage possessions			Landlord possessions		
	Claims issued	Orders made	Repossessions	Claims issued	Orders made	Repossessions
Quarterly: Jul-Sep 2015 (Q3)						
Total	14	11	2	49	34	11
% change since same quarter last year	-53%	-48%	-80%	44%	0%	38%
Rate per 1,000 households Conwy CBC	0.3	0.2	0.0	0.9	0.7	0.2
Wales	0.3	0.2	0.1	1.1	0.9	0.3
England and Wales	0.2	0.1	0.1	1.6	1.2	0.5
Year: 2015						
Total	66	51	21	186	128	47
% change since previous 12 month period	-54%	-41%	-34%	9%	-12%	96%
Rate per 1,000 households Conwy CBC	1.3	1.0	0.4	3.6	2.5	0.9
Wales	2.2	1.6	0.7	4.7	4.0	1.0
England and Wales	1.7	1.2	0.5	6.9	5.3	1.7

During the 2008 recession there was a steep rise in mortgage repossession actions. However, figures for 2009 and 2010 showed a significant drop in repossession actions, and this trend has continued. A new Mortgage Pre

Action Protocol was introduced at the end of 2008 which will have influenced the figures. Mortgage lenders are also less likely to seek repossession when housing market activity is slow, as they will be less able to resell properties.

Chart 8 Quarterly mortgage possession actions in Conwy (2004 Q1-2015 Q3)

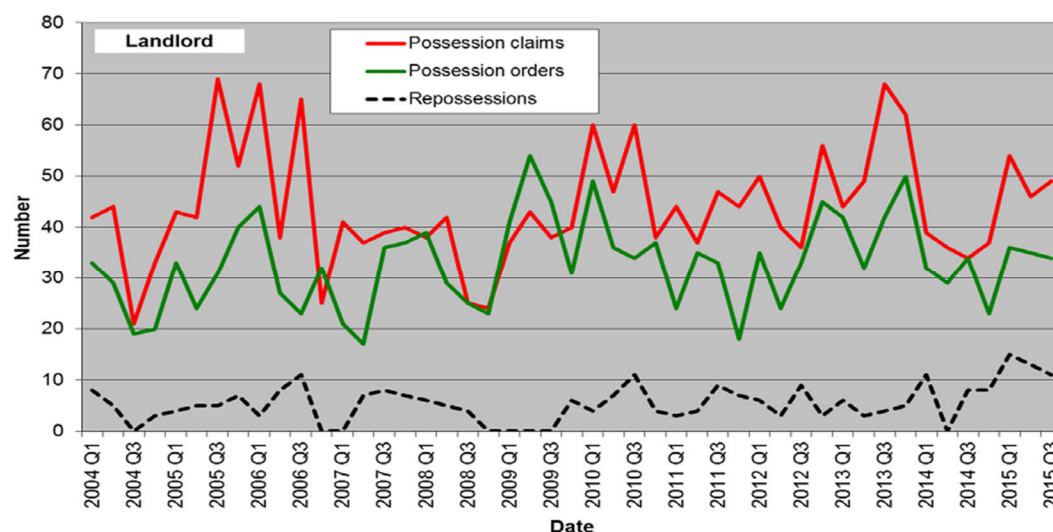
Source: Ministry of Justice mortgage and landlord possession statistics (National Statistics)



Although the number of mortgage possession actions shows a five-year 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. However, the rate and number of court-activated landlord actions that result in repossession are particularly low in Conwy, especially when compared to national figures.

Chart 9 Quarterly landlord possession actions in Conwy (2004 Q1-2015 Q3)

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



Housing Need

Future Housing Need

Population projections for Conwy indicate that the total population will grow marginally over the next five years, in the longer term it will begin to fall after 2020. Projections also show that the number of children living in Conwy will increase slightly in the short term, but will begin to decrease in the longer term. The working age population will decline over the next ten years, whereas the older population will grow significantly. These slight changes in the population will create new housing need in addition to the backlog of housing need across Conwy which is still unmet. However, the additional housing need in Conwy will mainly come from the formation of new households within the existing population. This new housing need adds to the existing pressure on the housing market. Table 22 details the household projections for Conwy over the next five years.

Table 22 Projected change in Conwy County Borough's household numbers, 2016-2021 (newly forming households)

Source: 20-11 based household projections, 10 year migration trend, Welsh Government

Household Projections	Number
Projected number of households 2016	52,495
Projected number of households 2021	53,616
Total change in number of households	+1,121
Annual average	224

The annual average figure, 224 is how many new households will form each year in Conwy over the next five years. This figure will feed into the additional annual affordable housing calculation in step 13 of the assessment to determine how many units of affordable housing are required in Conwy each year.

Backlog of Housing Need

One of the first steps in calculating the additional requirement for affordable housing is to assess the backlog of unmet housing need. This involves analysing the SARTH and First Steps housing registers to see how many households are already in need of affordable housing and who are waiting on housing registers to be housed. Map 11 details the number of households on the waiting lists who require housing within each of the LHMA areas.

Map 11 Social & Intermediate Housing Applications

Source: CCBC

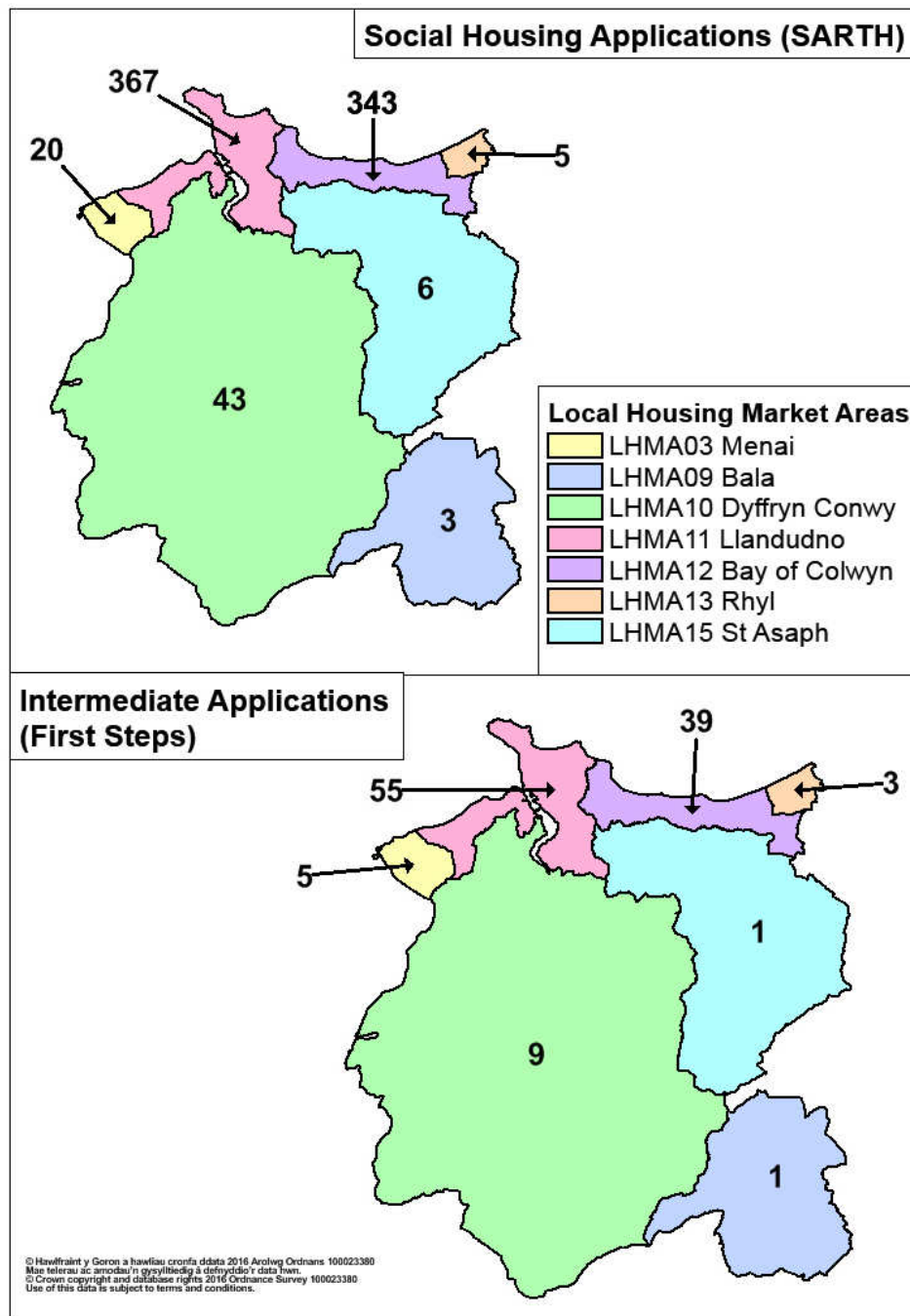


Chart 10 details the number of bedrooms required by all applicants for social housing within each LHMA area. The majority of applicants require a one bedroom property, which is particularly high within the Llandudno and Bay of Colwyn areas. Social housing tenants are penalised for under occupying their properties by the 'bedroom tax' where they must pay additional rent on any additional bedrooms they have in their home which are more than their household requires. For this reason applicants on the social register are not able to apply for housing with more bedrooms than their household needs.

Chart 10 SARTH Number of Bedrooms Required

Source: SARTH Register

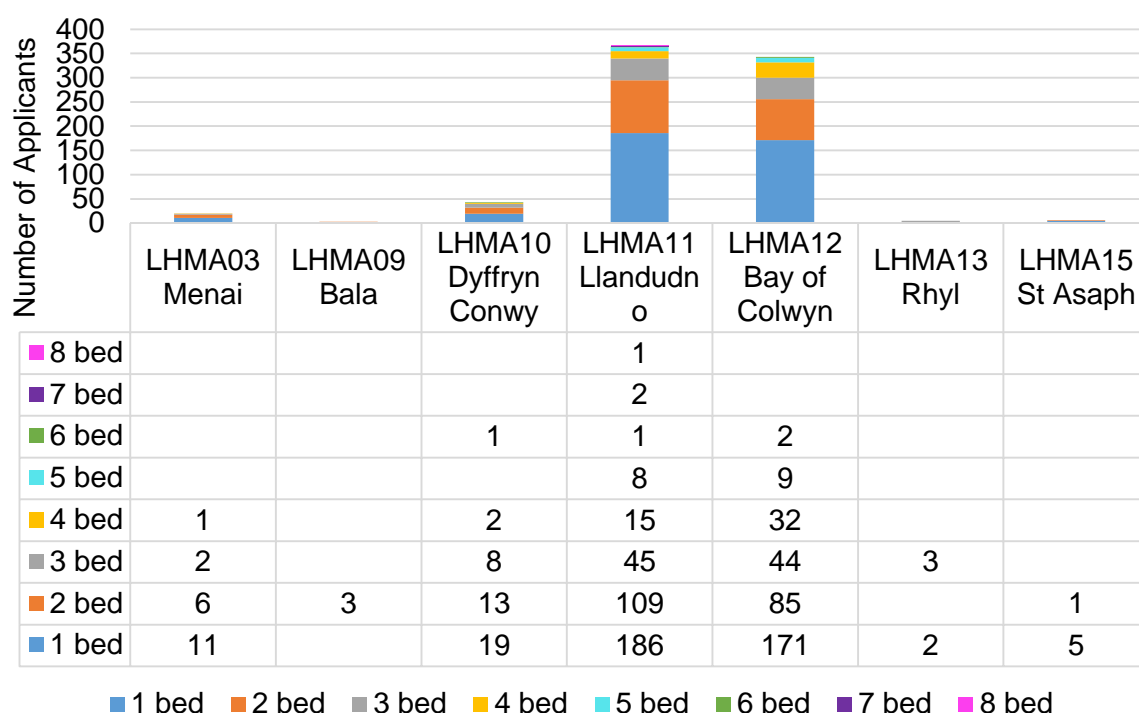
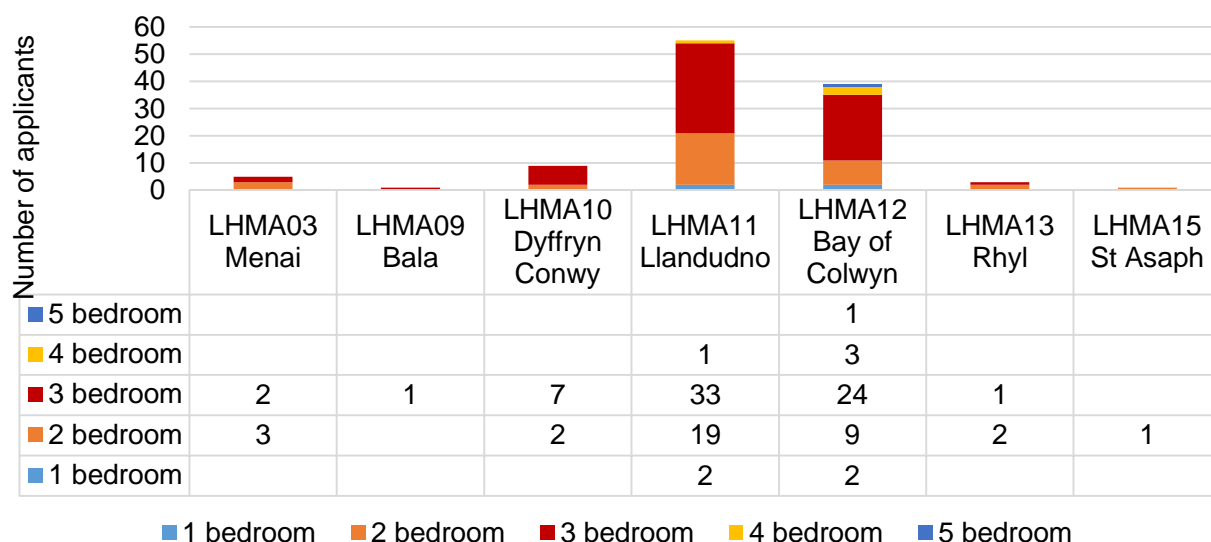


Chart 11 details the number of bedrooms required by applicants for intermediate housing to rent or buy on the First Steps register. The majority of applicants want to be housed within the Llandudno and Bay of Colwyn areas, and require a two or three bedroom property. Applicants on the First Steps register are eligible to apply for an additional bedroom above their households needs, this is why the need for three bedroom properties is so much higher on the First Steps register than it is on SARTH.

Chart 11 First Steps number of bedrooms required

Source: First Steps Register



Overcrowding & under-occupation

Some applicants on the SARTH social housing register are experiencing overcrowding and need to move to larger properties, and some applicants are under-occupying and need to downsize. Tables 23 and 24 detail the applicants that need to move and how many bedrooms they require.

Table 23 Existing Social Housing Tenants needing to downsize by number of bedrooms required Source: SARTH Register	1 bed	2 bed	3 bed	Total
LHMA03 Menai	1	0	0	1
LHMA10 Dyffryn Conwy	0	2	0	2
LHMA11 Llandudno	10	2	1	13
LHMA12 Bay of Colwyn	5	5	0	10
Total	16	9	1	26

These applicants are affected by the “bedroom tax”. Social housing tenants who are eligible for housing benefit and under occupy their home currently receive a reduction in their housing benefit payments, depending upon how many bedrooms they have spare. This only applies to claimants who are of working age, claimants who are over the qualifying age for state pension are exempt. Some applicants affected by this have been able to claim a discretionary housing payment to help them cover the reduction in their housing benefit payments, however this is not a long term solution and tenants must ultimately downsize. However, Conwy’s social housing stock is dominated by larger properties, with over half of all stock containing three or more bedrooms (see Table 11.)

Table 24 All applicants who are currently overcrowded by the number of bedrooms required Source: SARTH Register	1 bed	2 bed	3 bed	4 bed	5 bed	6 bed	7 bed	Total
LHMA03 Menai	1	2		1				4
LHMA10 Dyffryn Conwy	1	4	5	2		1		13
LHMA11 Llandudno	20	34	26	10	5		2	97
LHMA12 Bay of Colwyn	7	18	21	26	7	1		80
LHMA13 Rhyl			1					1
LHMA15 St Asaph		1						1
Total	29	59	53	39	12	2	2	196

Specialist Housing Requirement

The LHMA intends to capture the entire housing market, and not just affordability requirements in terms of open market and affordable housing. Therefore an assessment of specialist housing need has been conducted to identify where such need exists and how this may change in the future. Specialist housing need covers a variety of housing provision including property types, care and support needs and land requirements to meet the

needs of particular groups. In this section we will look at the current and future needs for specialist housing in Conwy, focusing on the needs of older people and those in need of adapted housing.

Adapted Housing

Table 25 details the number of applicants on the social housing register who require adaptations to their home to meet their needs, the level of adaptations required will vary depending upon the individual needs of the applicant. There is currently one household on the First Steps intermediate register who requires an adapted home.

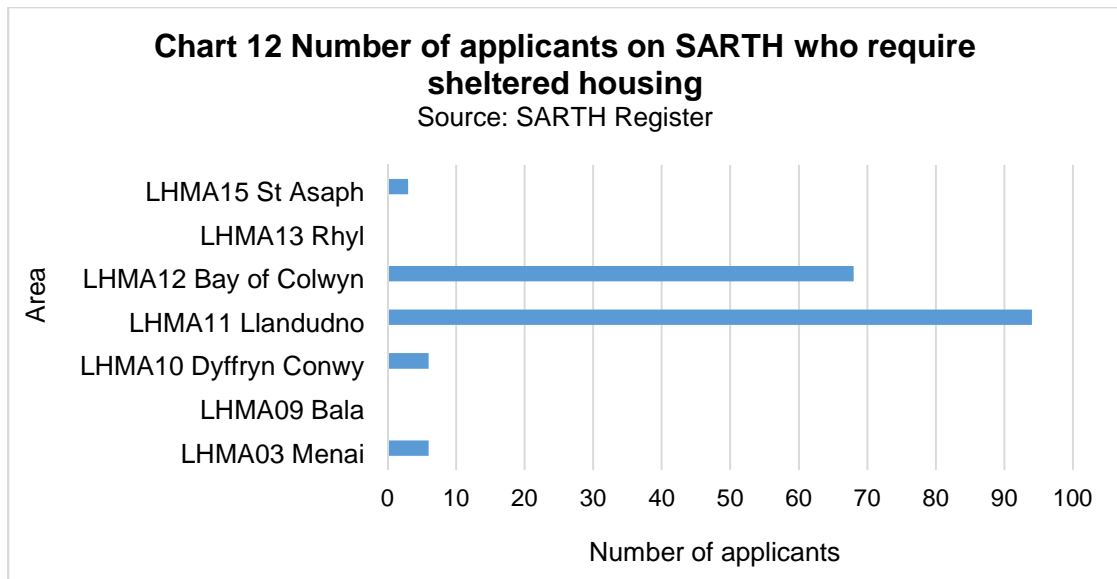
Table 25 Social Housing Applicants in need of adapted housing Source: SARTH Register	Total
LHMA03 Menai	7
LHMA09 Bala	1
LHMA10 Dyffryn Conwy	9
LHMA11 Llandudno	105
LHMA12 Bay of Colwyn	92
LHMA15 St Asaph	1
Total	215

Social Services are currently developing a social care commissioning strategy which will assess clients' needs across the social service sector. This will provide more information on future specialist housing need within Conwy.

Older Persons

Tables 15 & 16 in the previous chapter detail how the population of Conwy is ageing. Between 2014 and 2015 the number of people aged 65 and over increased by 1.5%. In the ten-year period between 2005 and 2015 the 65+ age group increased by 4,750 people, a rise of 18.2%. The number of people aged 65 and over within Conwy is projected to increase continually until mid-2036 (end of the projection period). The rate of increase will be highest between mid-2011 to mid-2016 (over 10%) and mid-2026 to mid-2031 (over 8%). The number of people aged 65 and over in Conwy's population is expected to be about 40,250 by 2035. This is an increase of 9,350 (30.3%) on 2015 figures. The increase in the number of people aged over 65 is mainly due to two factors; firstly improvements in mortality rates mean people are living longer; and secondly the ageing on of the large 'baby boom' cohort born after the Second World War. By the end of the projections period this age group will also include the cohort from the second 'baby boom' of the early 1960s.

From the SARTH Social housing register we can clearly see the demand for housing from the older population. Chart 12 details the number of social housing applicants aged 55+ in need of sheltered housing. This need is particularly acute in the coastal LHMA areas of Llandudno and Bay of Colwyn.



Although some older people may require specialist housing with adaptations, it is important to recognise the needs and aspirations of the wider older population and their requirements for general needs housing. With this in mind it is important to plan for a mix of housing types across non specialist residential developments. This will ensure a range of housing options for older people and the general population who may not require specialist housing upon their first occupation, but may need adaptations in the future.

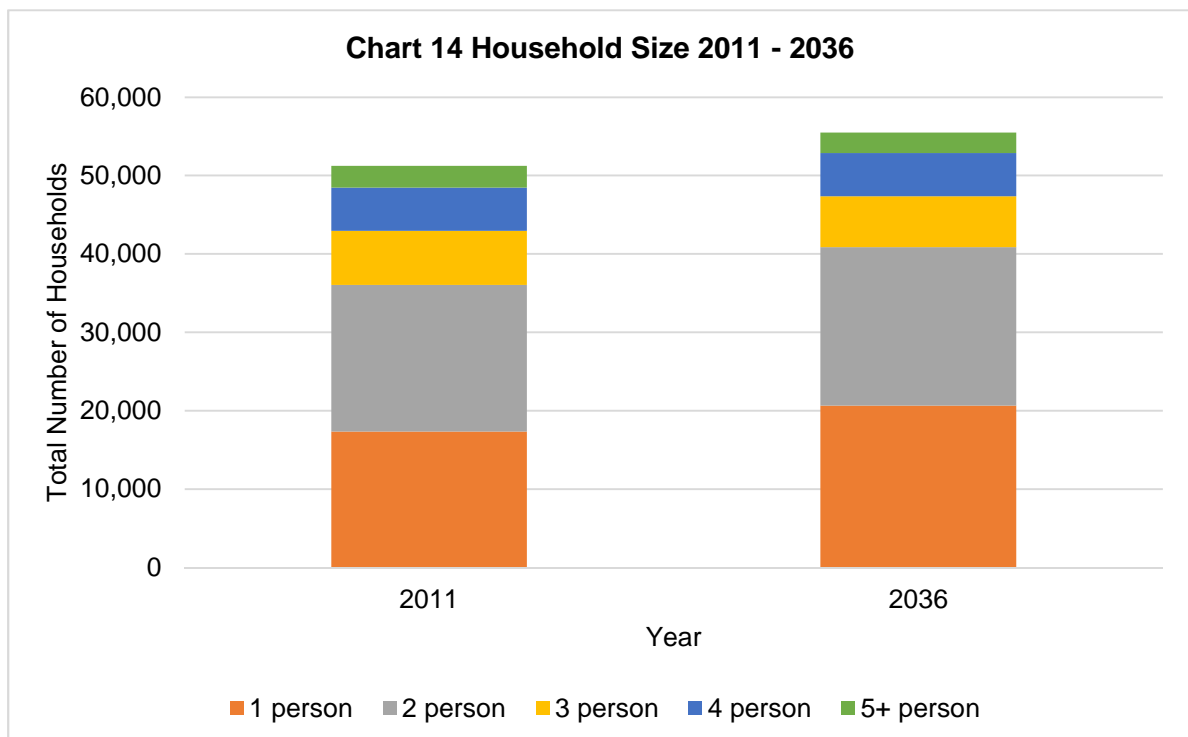
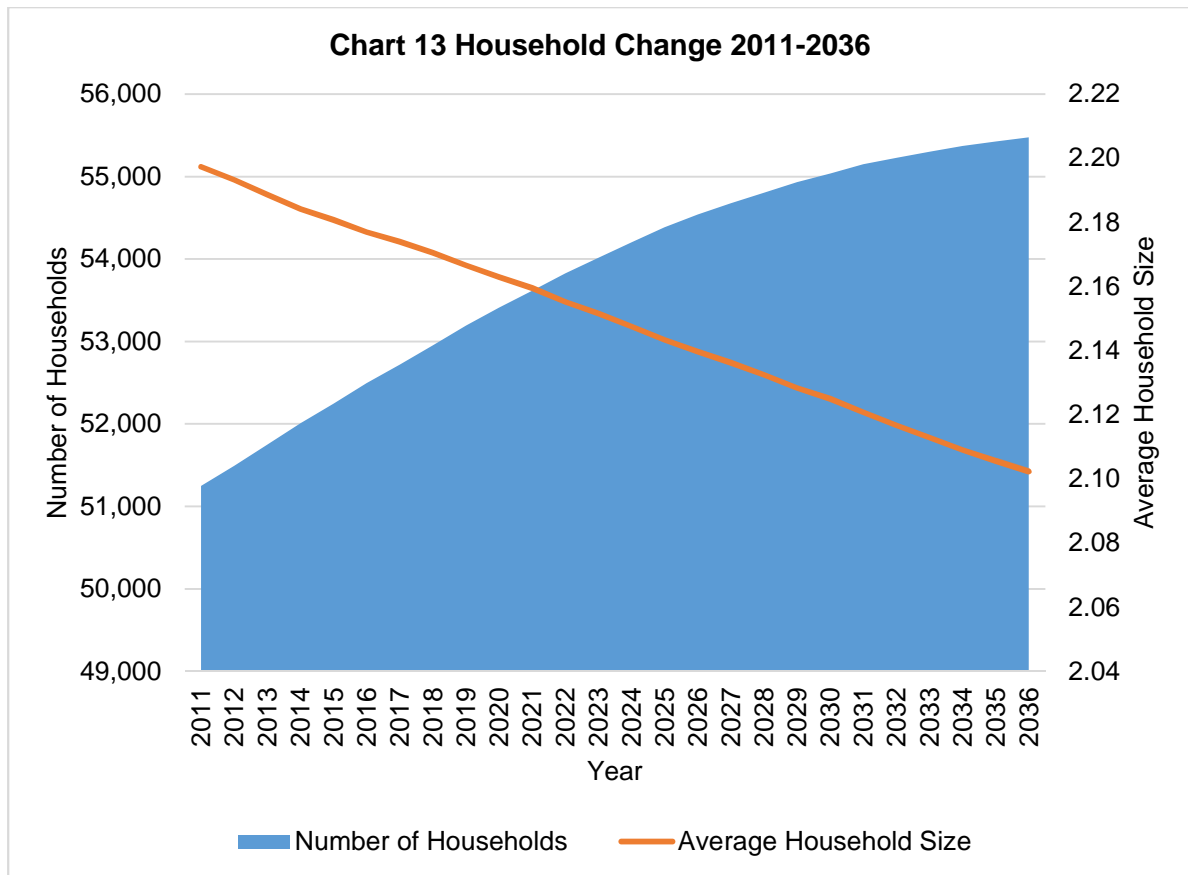
Housing Size

Households often aspire to more space or bedrooms than they actually need to meet the requirements of their household. When assessing housing need it is important to recognise this aspiration, however applicants for social housing will only be eligible for a property with the number of bedrooms that meet their need at that time. If their need changes and they require more or less bedrooms they can be rehoused to meet this need. Applicants on the First Steps register for intermediate housing are able to register for their current housing need plus one additional bedroom.

Where open market housing is concerned demand is often led by aspiration and what the household can afford rather than need therefore it is important to ensure a good mix of housing sizes to meet both needs and aspirations. However, recent residential developments have been dominated by larger properties with four bedrooms, when household size projections clearly show a downward trend in the size of households across the County. If the market is dominated by larger, more expensive properties then it limits the choice and availability for households who want a smaller one or two bedroom dwelling. For this reason an analysis of the household size projections for Conwy has been used to determine a recommended housing mix for new residential developments. This is intended to be a starting point and to be flexible to ensure deliverability where evidence exists to suggest a need for an alternative mix.

Table 26 Household Size Change 2001 - 2036	Year		As a % of Households		Change 2011 - 2036	
	2011	2036	2011	2036	Number	%
1 person	17,341	20,676	33.8%	37.3%	3,335	19.2%
2 person	18,713	20,202	36.5%	36.4%	1,488	8.0%
3 person	6,881	6,498	13.4%	11.7%	-382	-5.6%
4 person	5,522	5,515	10.8%	9.9%	-7	-0.1%
5+ person	2,793	2,585	5.5%	4.7%	-209	-7.5%
All Households	51,250	55,475	100.0%	100.0%	4,226	8.2%

Table 26 shows that the number of households in Conwy is expected to grow by 8.2% by 2036, with the majority of this growth being single person households. This growth in single person households is not unique to Conwy, but is more pronounced due to our older population, 63% of our single person households are pensioners, and this is projected to rise to 74% by 2036. The downward trend in the size of households is adding to the growth in the number of new households as well as the growth in the population in general. Chart 13 shows how the number of households in Conwy will grow and how the average size will decrease over the next twenty years. Chart 14 shows a breakdown of the total population by household size and demonstrates that the majority of households are made up of one or two persons.



This data indicates that the greatest need is for smaller dwellings with one or two bedrooms as there is significant growth within these household sizes. Whereas the larger households are slowly decreasing, in particular households with five persons or more. For this reason we would encourage

developers to include a mix of housing sizes to reflect this need, as well as the aspiration for additional bedrooms. Table 27 defines the recommended mix of market housing types on residential sites.

Table 27 Recommended Housing Mix Market Housing				
1 bed	2 bed	3 bed	4 bed+	Total
10%	20%	35%	35%	100%

This mix has been reached by analysing the current and projected household sizes in Conwy. Although over a third of all households contain one person, it is important to recognise the aspiration and need of some single person households for additional bedrooms. Therefore the LHMA proposes a mix of 10% one bedroom properties to reflect this need. In addition the aspiration for an extra bedroom of two person households has been projected onto the recommended percentage of three bedroom houses, and the same for four bedroom properties

Where a developer proposes an alternative mix of housing sizes a robust evidence base must support the need for a deviation from this recommended mix. In addition the supply of one and two bedroom properties must include an appropriate mix of housing types in terms of apartments, houses and bungalows and must not be simply catered for by apartments alone. The affordable housing units on site must also contain an appropriate mix of unit sizes to be agreed with the Local Housing Authority.

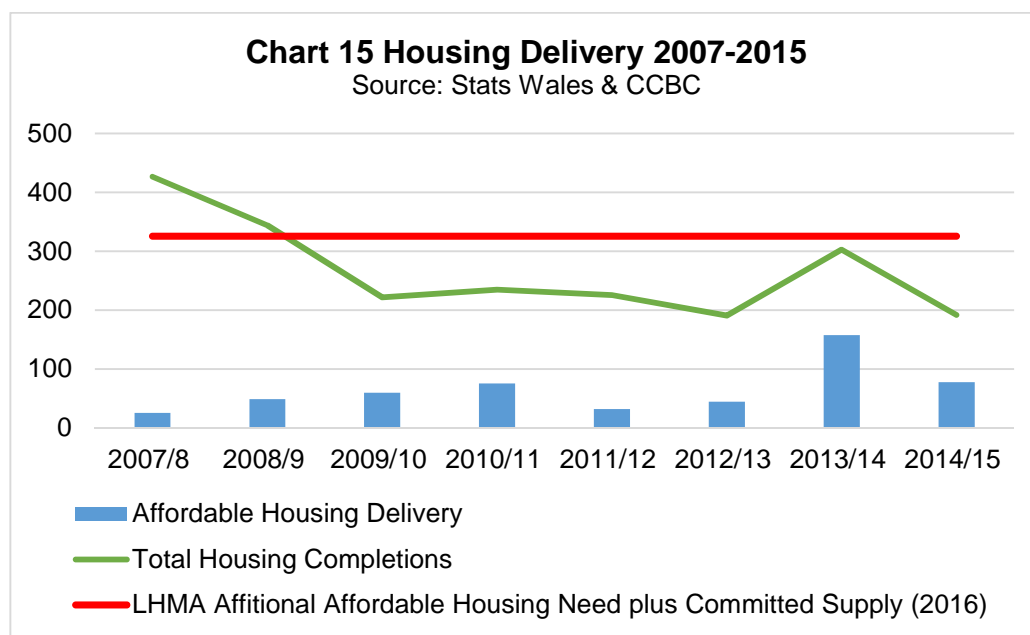
Housing Supply

It is important that our housing stock meets the needs of Conwy's residents. As our population and number of households continue to grow so must our housing stock to meet these demands. Table 28 details how the housing stock increases year-on-year as new houses and flats are built. The table shows how many new housing units have planning permission across Conwy, excluding the area within the National Park, broken down by the progress of the development.

Table 28 House building activity Source: Joint housing land availability study, Planning Policy team, CCBC	Completions	Under Construction	Not yet started
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
2002/03	349	343	2,149
2001/02	356	308	2,171
* Figures are for the Local Planning Authority area, which excludes the part of Snowdonia National Park that is within Conwy County Borough			

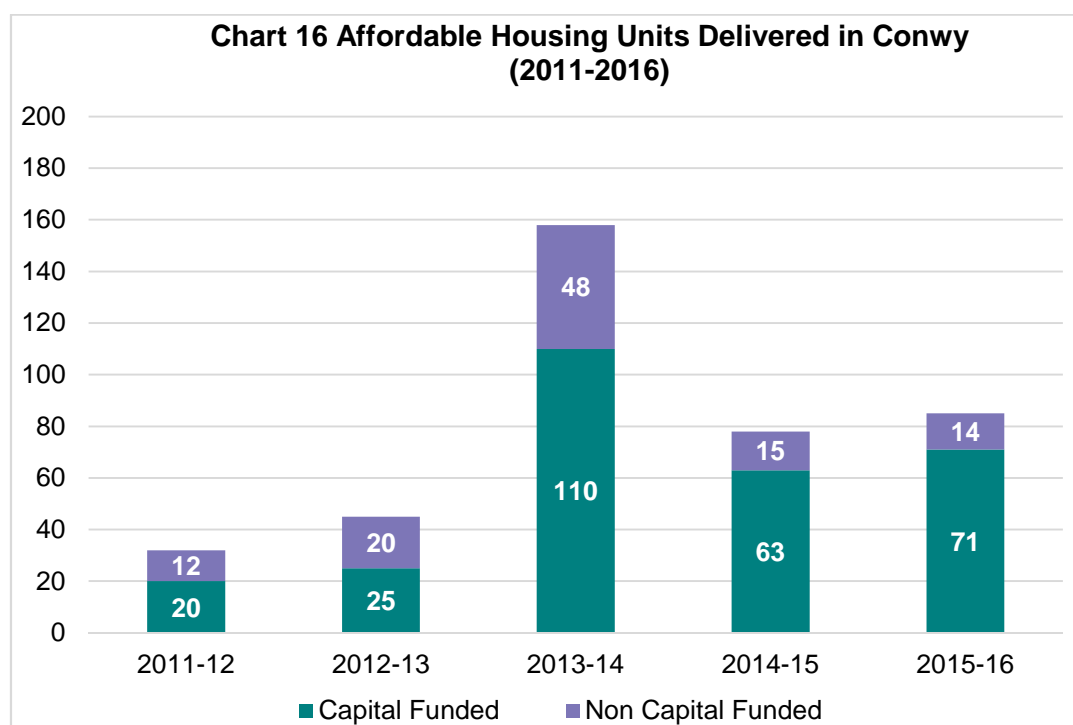
Over the last ten years the average completion rate for new dwellings and conversions has been around 265 units per year. Since the economic downturn in 2007/08 there has been a general downward trend in the number of new dwellings which are built annually within the County Borough and across Wales. 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, many of which were for extra care units reserved for people aged 55 plus. However, figures for other years since 2008/09 were particularly low, and have not kept pace with demand. If this level of house building continues then supply will continue to be overshadowed by demand, and we will not achieve the additional affordable housing requirements set out within this assessment.

Chart 15 details the level of housing completions each year against the number of affordable homes delivered and the annual need identified by the LHMA calculation. The delivery of affordable housing has been fairly steady since 2008/9, however there was a sharp increase in 2013/14 due to the provision of capital grant subsidy from the Welsh Government to build extra care social housing for the over 55s and a one off 100% RSL funded low cost homeownership scheme, which accounted for 81 of the 158 total affordable housing units provided in 2013/14. A further 49 extra care units were delivered in 2014/15, boosting the total delivery figure to 78 units. Without these extra care schemes the total affordable housing delivery figure would have been more in line with the delivery figures of previous years.



When you compare the total housing completions, which include market housing as well as affordable, in one year Conwy hasn't delivered on or above the current LHMA figure since before the 2008 economic crash, and certainly has never delivered the level of affordable units which are required by the LHMA. On average Conwy has delivered 78 affordable homes annually over the last 5 years, with a peak in 2013/14 due the availability of subsidy from welsh Government to build extra care social housing for the over 55s.

Chart 16 provides a detailed breakdown of the affordable housing provision in Conwy over the last five years.



Capital Grant Funding is typically the social Housing Grant (SHG) programme, a financial subsidy which is provided by the Welsh Government towards the cost of developing social housing. This grant funding is paid to RSLs and usually cover up to 58% of the development cost, the remaining is paid for by the RSL. Non grant funded schemes are those delivered by the Planning System, for example on site affordable housing units provided by developers in line with the planning policy requirements set out within the LDP. Clearly the capital grant funded projects are the main source of affordable housing delivery in Conwy. The chart also compares the performance against the LHMA additional affordable requirement.

Empty & Second Homes

Empty dwellings in the private sector housing stock are a major issue in Conwy, 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 uninhabitable and deteriorating further. 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. However,

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 29 details the level of occupancy in Conwy's housing stock compared with the rest of Wales and England.

Table 29 Household spaces by occupancy type Source: 2011 Census, table KS401	Conwy		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 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. Our coastline and location within the Snowdonia National Park mean that tourism has a role to play in the housing market within the County. Conwy currently features in the top 20 local authorities in England and Wales with second homes used for holidays. This results in higher house prices and supply issues in holiday hot spots as local residents are priced out of the market due to the lower household incomes in Conwy compared with the GB average.

Map 12 and Table 30 show the percentage of second homes across Conwy compared to the total household spaces as recorded by the 2011 Census. The Dyffryn Conwy LHMA area has the highest percentages of second homes within its dwelling stock, with particularly high concentrations in the Bro Machno (21.5%), Capel Curig (12.1%) and Dolwyddelan (11.5%) community council areas.

Table 30 Second Homes by Community Council Area Source: CCBC Council Tax	Number	Household Spaces (2011 Census)	% second homes in area
Bro Machno	96	446	21.5%
Capel Curig	15	124	12.1%
Dolwyddelan	34	295	11.5%
Betws-y-Coed	26	290	9.0%
Caerhun	55	687	8.0%
Bro Garmon	28	365	7.7%
Ysbyty Ifan	8	105	7.6%
Henryd	16	355	4.5%
Conwy	297	7352	4.0%
Llangernyw	19	474	4.0%
Llandudno	378	10489	3.6%
Llanddoged and Maenan	9	273	3.3%
Llangwm	7	228	3.1%
Trefriw	13	429	3.0%

Rhos on Sea	112	3912	2.9%
Penmaenmawr	63	2269	2.8%
Llansanffraid Glan Conwy	29	1077	2.7%
Llanfairtalhaiarn	13	484	2.7%
Llanfairfechan	43	1683	2.6%
Eglwysbach	11	434	2.5%
Llansannan	12	578	2.1%
Llanddulas & Rhyd-y-Foel	16	855	1.9%
Cerrigydrudion	6	352	1.7%
Bae Colwyn Bay of Colwyn	72	5116	1.4%
Betws-yn-Rhos	6	460	1.3%
Llysfaen	14	1101	1.3%
Towyn & Kinnel Bay	36	3795	0.9%
Abergele	45	5334	0.8%
Old Colwyn	30	3699	0.8%
Llanrwst	11	1592	0.7%

Map 12 Second Homes

Source: CCBC

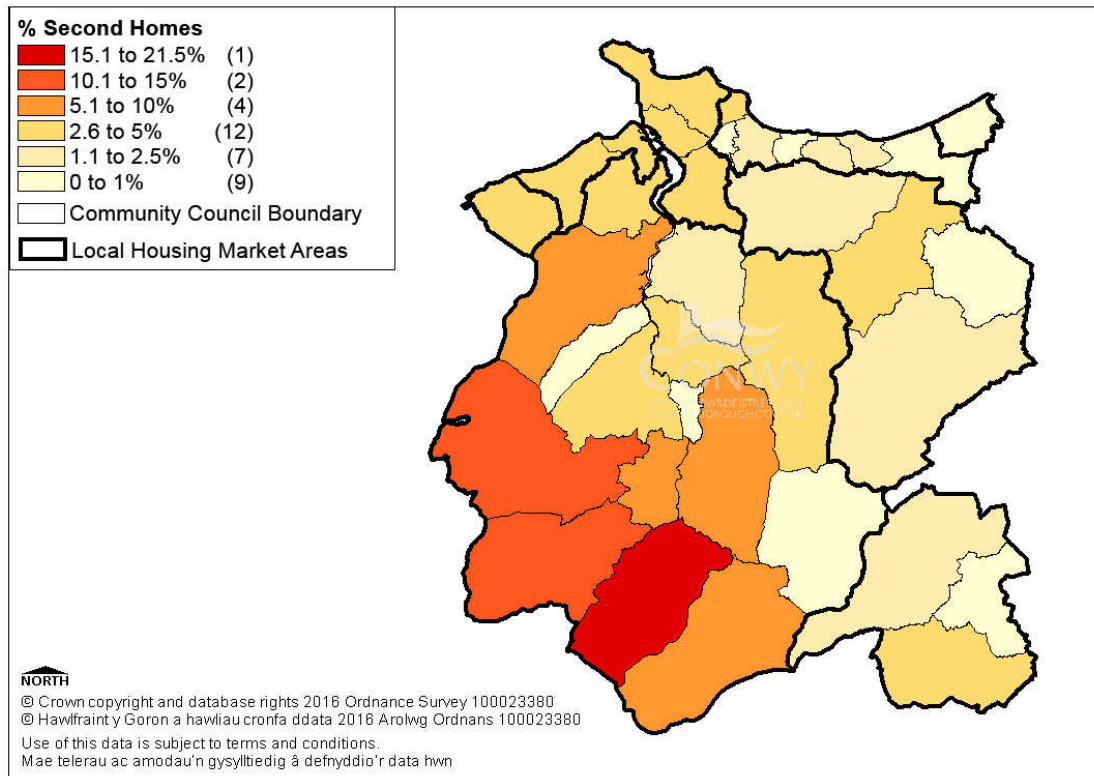


Table 31 provides a count of all dwellings which have been empty for six months or longer. In recent years there has been a generally upward trend in the number and proportion of long-term empty properties within the housing stock in the County Borough, possibly as a result of the downturn in the housing market since the 2008 recession. In April 2016 there were 20 fewer long-term empty properties than the previous year.

Table 31 Empty dwellings – Council Tax class C exemptions 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 2016	56,685	1,560	1,142	284	108
At 1st April 2015	56,612	1,580	1,134	296	106
At 1st April 2014	56,272	1,570	1,139	260	96
At 1st April 2013	55,984	1,491	1,113	253	81
As % all dwellings					
At 1st April 2016	-	2.8%	2.0%	0.5%	0.2%
At 1st April 2015	-	2.8%	2.0%	0.5%	0.2%
At 1st April 2014	-	2.8%	2.0%	0.5%	0.2%
At 1st April 2013	-	2.7%	2.0%	0.5%	0.1%
Note: The definition of empty dwellings used in this table does not exactly match that used in table 29					

In 2015/16 there was a concerted campaign to check the occupancy status of registered empty properties and a significant push to make owners aware of the support which is available to help bring homes back into occupation. As a result of this figures for the latest year show a slight decrease in the total number of empty properties, and a significant increase in the number of properties returned to occupation. Table 32 details the number of properties brought back into use.

Table 32 Empty dwellings returned to occupation by direct action of Conwy CBC	Total empty dwellings*	Returned to occupation	
		Number	%
2015/16	1,580	154	9.75%
2014/15	1,569	42	2.68%
2013/14	1,557	41	2.63%
2012/13	1,090	39	3.58%
2011/12	1,010	50	4.95%
2010/11	No data	No data	No data
2009/10	1,028	8	0.78%
2008/09	1,070	29	2.71%
* 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 29			

Committed Supply

Table 33 details a breakdown of the supply of affordable housing which has been used to calculate the requirement for affordable housing over the next five years. This data has come from sites allocated for housing within the Conwy LDP and Eryri LDP, sites will planning permission and the SHG programme. These have been broken down into either social or intermediate housing to feed into each part of the LHMA calculation. There are no sites currently allocated for residential development within the Conwy LDP in the Rhyl LHMA due to the risk of flooding here.

Table 33 Supply of affordable housing 2016-2021 Source: LDP, CCBC Planning department & Housing Strategy	Social	Intermediate	Total
LHMA03 Menai	49	19	67
LHMA09 Bala	0	1	1
LHMA10 Dyffryn Conwy	21	36	57
LHMA11 Llandudno	85	84	168
LHMA12 Bay of Colwyn	157	120	277
LHMA13 Rhyl	0	0	0
LHMA15 St Asaph	23	23	46
Mortgage Rescue, Empty Homes, Homebuy (planned within the SHG programme)	19	0	19
TOTAL	353	282	635

Annual Affordable Housing Requirement

Conwy's previous LHMA (2013-2018) showed the need for 123 additional affordable housing units per year as shown in table 34 below. Conwy's latest LHMA shows a much higher need of 199 units per year, this is due to a number of factors. Firstly the supply of affordable housing has not been sufficient to meet demands as shown in Chart 15 on page 55. Secondly the new SARTH social housing register has improved the level of data available to us regarding social housing need, meaning that we now have a more accurate picture of current and future social housing need across Conwy. By the time the LHMA is updated again in two years' time we are hoping to improve data around intermediate housing needs through the First Steps register, which in turn may also result in a higher figure in the next LHMA.

Table 34 Total Social Housing & Intermediate Housing Need Calculation LHMA 2013-2018	
Source: CCBC LHMA 2013-2018	
Annual Social Housing Need	59
Annual Intermediate Housing Need	64
TOTAL ANNUAL SOCIAL AND INTERMEDIATE HOUSING NEED (2013-2018)	123

The tables below set out the calculation for the total annual affordable housing requirement in Conwy over the next five years. This overall figure is the extra social and intermediate affordable housing units we need to provide to meet housing needs across the County. These figures are on top of the committed supply of new affordable housing already identified within the Conwy and Eryri LDP, units with planning permission and the social housing grant (SHG) programme.

The affordable housing needs calculation looks at current and future housing need, and calculates an annual estimate of how many households will require help to access affordable housing in addition to households who are already being helped. The calculation is split by social and intermediate housing need. 'Social housing need' includes people who meet very specific criteria of housing need and are eligible for social rented housing assistance. 'Intermediate housing need' covers households who would not necessarily be a priority for social housing but still need help to rent or buy within the open market.

Table 35 Social Housing Need Calculation

Source: CCBC

Element and step in calculation	Notes	April 2016
C: current need		
1. Existing households in need of alternative housing.	Step 1 Existing households in need of alternative housing Households are only eligible to register for social housing if they meet certain eligibility criteria. Housing needs bands are awarded to applicants under the following criteria: Overcrowding; under-occupation; medical reasons; homeless (including due to harassment); house in disrepair; sharing facilities (bath, kitchen, lounge, toilet) The calculation uses both waiting and transfer lists (i.e. those waiting for a house and those with a house, but wishing to move).	787
2. <i>plus</i> current non-households in need of affordable housing		
3. <i>minus</i> cases where they can afford to meet their needs in the market	Step 3 Minus cases where they can afford to meet their needs in the market All households who are able to afford a property outside the social housing system are excluded from the register – so this stage of the calculation is not undertaken.	
4. <i>equals</i> Total current housing need (1 + 2 – 3)	Calculation stage	787
A: available stock to offset need		
5. Current occupiers of affordable housing in need	Step 5 Current occupiers of affordable housing in need Current occupiers of affordable housing in need of re-housing (transfer) should have already been counted on the transfer list at Step 1 above. This step is meant to remove those current occupiers of existing affordable stock (i.e. those in housing need, but already housed within affordable stock), as they will free up stock for other households. Moving these households will have a nil effect on the overall level of need (as they should have	276

	been counted as being in need at Step 1) – but this step is important to establish the net level of affordable housing needed, by deducting the amount of stock freed by the moving households.	
6. <i>plus</i> surplus stock	Step 6 Plus surplus stock A certain level of empty stock is normal and allows for ‘turn-over’ and some difficult-to-let properties. Welsh Government guidance is that any vacant stock in excess of about 3% of all stock should be counted as surplus stock. If fewer than 3% of the stock is vacant then a ‘nil’ value is applied at this stage of the calculation.	0
7. <i>plus</i> committed supply of new affordable social units	Step 7 Plus committed supply of new affordable units New supply in the social housing sector. These are social units with planning permission or on allocated sites within the Local Development Plan (LDP).	353
8. <i>minus</i> planned units to be taken out of management	Step 8 Minus planned units to be taken out of management Any social housing stock that are planned to be demolished, sold or otherwise taken out of the managed stock.	0
9. <i>equals</i> Total available stock to meet current need (5 + 6 + 7 – 8)	Step 9 Equals total available stock to meet current need and Step 10 : Equals total current need Calculation stage – no data needed.	629
10. <i>equals</i> Total current need (4 – 9)		158
11. times quota progressively to reduce level of current need	Step 11 Times (x) quota progressively to reduce the current level of need From local authority Affordable Housing Delivery Statement – policy judgment	20.0%
12. <i>equals</i> annual need to reduce level of current need (10 x 11)	Step 12 Equals annual need to reduce level of current need Calculation stage – no data needed.	31.6

N : newly arising need		
13. New household formation - gross p.a.	Step 13 New household formation A prediction about the number of newly forming households is taken from population projections.	224
14. <i>times</i> proportion unable to buy or rent in the market	Step 14 Times (x) proportion unable to buy or rent in the market A proxy measure is used at this stage as the data does not exist – the percentage of households with income below 60% of the GB median, from CACI PayCheck data.	27.45%
15. <i>plus</i> existing households falling into need	Step 15 Plus existing households falling into need Estimates the number of existing households falling into need each year, based on recent trends (i.e. the number of existing households who entered the housing register within the last year – including any that were housed during the year). Data used is the number who joined the register during the preceding year and is a proxy measure (an estimate) of likely future joiners, based on the trend during the most recent year. Actual joiners within the last year will already have been counted at Stage 1. These existing households have fallen into housing need due to a number of factors such as mortgage repossession, loss of employment or ill health. This figure is particularly high in this LHMA due to the new SARTH register and the publicity around Conwy Housing Solutions which may have encouraged more eligible households to register.	481
16. <i>minus</i> potential out-migrants unable to afford market housing	Step 16 Minus potential out-migrants unable to afford market housing Step 17 Plus in-migrants unable to afford market housing There is currently no known source of reliable data to calculate these two steps separately, so they have been left as zero. Further research may reveal useable sources of data, but the actual numbers could not be expected to be very large. The household projections used at step 13 of the calculation will have picked up migration trend data at the individual level.	
17. <i>plus</i> in-migrants unable to afford market housing		
18. <i>equals</i> newly arising need ((13 x 14) + 15 + 16 + 17)	Step 18 Equals newly arising need Calculation stage – no data needed.	542.490937

S: supply of affordable units per year		
19. Net supply of social re-lets	Step 19 Net supply of social re-lets Calculated on the basis of past trends – turn-over rates, taken as a 3-years average of vacant and re-lets. This does not include transfers within the social sector.	402
20. <i>plus</i> supply of intermediate housing available for re-let or resale at sub market levels	Step 20 Plus supply of intermediate housing available for re-let or resale at sub-market levels Intermediate housing – affordable housing at a cost substantially below market value. Shared equity schemes, affordable in perpetuity.	
21. equals affordable supply (19 + 20)	Step 21 Equals affordable supply Calculation stage – no data needed.	402
Net shortfall or surplus		
22. Overall shortfall (12 + 18 - 21)	Step 22 Overall shortfall Annual total of households in need of social housing assistance.	172

Table 35 shows a need for 172 additional social housing units per annum over the five year LHMA period. This is in addition to the 353 planned social housing development contained within the LDP and SHG programme for delivery over the next five years.

Table 36 Intermediate Housing Need Calculation

Source: CCBC

Current intermediate housing need		
(a) Existing intermediate need	Total applicants on First Steps register for home ownership	113

	Total applicants on First Steps intermediate rent register	39
	Total intermediate need	152
Stock available to offset need		
(b) Committed supply of new affordable intermediate units	LDP/development control	282
(c) equals Total current need (a – b)		-130
(d) times quota progressively to reduce level of current need	From local authority Affordable Housing Delivery Statement - policy judgement (cleared over 15 yr period)	20.0%
(e) equals annual need to reduce level of current need (c x d)		-26
Newly arising intermediate housing need		
(f) first time buyer and newly forming households unable to buy flats or terraced housing at 3.5 x income"	Proxy for all new households unable to buy or rent in market	51.17%
(g) CACI PayCheck "% households below 60% of GB median income"	Proxy for those new households likely to be in social need	27.45%

(h) Proxy for intermediate housing need (f-g)		23.71%
(i) Newly forming households - gross p.a.		224
(j) equals newly arising intermediate need p.a. (h*i)		53.1187428
Total intermediate housing need		
(k) Existing need plus newly arising need (e + j)	Rounded	27

Table 36 shows the need 30 intermediate housing units per annum over the five year LHMA period. This is in addition to the 267 intermediate units planned in the LDP for delivery over the next five years.

Table 37 Total Annual Social Housing & Intermediate Housing Need Calculation

Source: CCBC

Annual Social Housing Need	172
Annual Intermediate Housing Need	27
TOTAL ANNUAL SOCIAL AND INTERMEDIATE HOUSING NEED (2013-2018)	199

Table 38 shows the annual social and intermediate housing need identified through the LHMA combined with the committed supply of affordable housing which must also be delivered in order to meet current and future housing needs. Therefore each year Conwy would need to deliver 326 affordable homes. As chart 15 shows on page 55 Conwy hasn't delivered that many houses since before the 2008 economic crash, and certainly has never delivered that many affordable units in any one year. On average Conwy has delivered 78 affordable homes annually over the last 5 years, with a peak in 2013/14 due the availability of subsidy from welsh Government to build extra care social housing for the over 55s.

Table 38 Overall Annual Social Housing & Intermediate Housing Need Calculation, including committed supply. Source: CCBC	
Annual Social Housing Need	172
<i>Annual Social Housing Supply (LDP allocations, windfall sites, SHG)</i>	71
Annual Intermediate Housing Need	27
<i>Annual Intermediate Supply (LDP allocations, windfall sites)</i>	56
TOTAL ANNUAL SOCIAL AND INTERMEDIATE HOUSING NEED PLUS COMMITTED SUPPLY (2016-2021)	326

Previous LHMA's have shown a 50% split between social and intermediate housing need, however our most recent calculation shows a much higher proportion of social housing need. This is due to a number of factors, firstly the new SARTH common housing register has improved our data and has allowed us to capture every applicant for social housing in Conwy for the first time. Secondly, our First Steps housing register is unable to capture all intermediate housing need, therefore it is a serious under representation of the need for intermediate affordable housing across Conwy. For this reason we propose to continue pursuing a 50/50 split between social and intermediate affordable housing on new residential developments and through the Affordable Housing Delivery Plan.

Conclusion

The LHMA has utilised the Welsh Government's approved methodology set out within the LHMA Guide (2006) and the step by step guide (2012), and replaces the previous LHMA produced in 2013. The LHMA has identified the need for 199 additional affordable units annually over the next five years (2016-2021), the main findings of the LHMA are summarised below.

Housing Market Trends

The housing market in Conwy has seen a slight decline in the proportion of owner occupiers over the last ten years, and a significant growth in the private rented sector, which is consistent with the rest of Wales. However, Conwy has seen a much larger growth in the private rented sector than the rest of Wales, and this trend is set to continue as owner occupation becomes increasingly unaffordable for many households. This shift in demand towards the private rented sector is also linked to the small proportion of social rented stock available in Conwy compared to the rest of Wales. Conwy has one of the lowest social housing stocks per head of population, therefore many households in need of social housing are forced to rely on the private rented sector.

Affordability

Average house prices in Conwy has fallen by -2.6% in the last year. The recent rise in national house prices which is reported in the media is very much driven by increases in London and the south east of England. For much of the rest of the UK the housing market has been depressed since the start of 2008. However, despite this and the steep fall in average house prices between January and October 2008, the current average house price in the County Borough is still more than two times what it was in April 2000.

House prices and affordability fluctuate significantly between housing market areas. The LHMA15 St Asaph area has the highest median and lower quartile house prices in Conwy, at £162,950 and £124,500 respectively. This area also has the highest median and lower quartile household incomes, therefore affordability in this area is much better than those with lower house prices. The lowest median house price can be found in LHMA13 Rhyl area at £118,000 and the lowest lower quartile price in LHMA09 Bala at £92,500.

Analysis of average house prices and household incomes across Conwy and the LHMA areas has revealed that 51.2% of first time buyers and newly forming households are priced out of the market to either rent or buy a flat or terraced property, with 27.5% of these needing social housing due to their low incomes and 23.7% needing low cost home ownership (intermediate).

Affordability in the private rented sector is also an issue, with analysis showing that private sector rents are not affordable for households with lower quartile incomes (£13,494), and larger properties with three or four bedrooms are also unaffordable for households with a median annual household income

(£23,730) as the household would need to pay more than 30% of their household income on their housing costs. According to research by Shelter and the Joseph Rowntree Foundation housing costs above 30% of the households' income are unaffordable.

Housing Supply

Overall the supply of new housing, particularly affordable housing has not kept pace with demand in Conwy, therefore this latest LHMA has a significantly higher figure than the previous assessment. Over the last ten years the average completion rate for new dwellings and conversions has been around 265 units per year. 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 and across Wales.

Analysis of the total housing completions in Conwy, which include market housing as well as affordable, have shown that the Authority hasn't delivered on or above the current LHMA figure (326 including committed supply) since before the 2008 economic crash, and certainly has never delivered the level of affordable units which are required by the LHMA. On average Conwy has delivered 78 affordable homes annually over the last 5 years, with a peak in 2013/14 due the availability of subsidy from welsh Government to build extra care social housing for the over 55s. If we continue to deliver housing and affordable housing at this rate then the backlog of need will continue to grow rapidly.

Monitoring & Reviewing

The LHMA will be monitored and reviewed on a regular basis to ensure it remains an up to date evidence base to inform strategic housing decisions. In line with legislation and recommendations by the Welsh Government the next LHMA will be carried out in two years' time, and should be available late 2018. It is anticipated that new developments in the data used to inform the LHMA will be available during this time. Improvements to the low cost home ownership and intermediate rent register, First Steps, will ensure that we have a robust intermediate need figure in the next LHMA.

Glossary

Affordability – the ability of a household or potential household to rent or purchase a property that satisfies the needs of that household without subsidy. This could be based on an assessment of the ratio of household income to the price of available property to rent or buy on the open market.

Affordable Housing – The definition of affordable housing for the purposes of land use planning system is *“housing where there are secure mechanisms in place to ensure that it is accessible to those who cannot afford market housing, both on first occupation and for subsequent occupiers.”*

Extra Care Housing – Housing for frail elderly and people with disabilities, where individual care needs are provided for on site.

Housing Needs – refers to households lacking their own housing or living in unsuitable housing, who are unlikely to meet their needs within the open housing market without some assistance.

Intermediate Housing – where prices or rents are above social housing rents but below market housing prices or rents

Local Development Plan (LDP) – This document guides the use and development of land through the planning system within the Conwy area.

Local Housing Allowance (LHA) - Is a way of working out claims for Housing Benefit for tenants renting accommodation from a private landlord. The Local Housing Allowance is based on the number of bedrooms (maximum of 4 bedrooms) your household needs not the number of rooms in the property you rent.

Local Housing Market Assessment (LHMA) – an analysis of the local housing market that enables the authority to develop an understanding of the nature and extent of housing needs within Conwy.

Local Housing Market Area - Local housing market areas are not dictated by administrative boundaries but are a geographical assessment of where functional housing markets exist within an area.

Market housing – private housing for rent or sale where the price is set in the open market and their occupation is not subject to control by the local planning authority.

Mortgage – a loan taken out, either from a bank, building society or specialist mortgage lending company to buy a property.

Priority Need – A legal term used to define whether a homeless person is vulnerable under Homelessness legislation and therefore entitled to consideration for housing assistance by the local authority. Contains several definitions of what constitutes priority need, e.g. having dependent children, pregnancy.

Registered Social Landlord (RSL) – A non-profit making organisation providing housing for rent or shared-ownership for those in housing need.

Section 106 Agreements – Planning obligations made under section 106 of the Town and Country Planning Act 1990 (as amended by section 12 of the Planning and

Compensation Act 1991) to enhance the quality of development and enable proposals to go ahead which otherwise might be refused.

Shared Ownership – Where a person buys part of the value of a house usually from a housing association and pays rent on the other part. That is, the housing association retains part ownership of the house.

Social Housing – A general term for rented and shared ownership housing not provided for profit by, for example, local authorities, housing associations, development corporations and almshouses.

Social Housing Need - is identified by the following criteria: households experiencing overcrowding; under-occupation; medical reasons; homeless; house in disrepair; sharing facilities. It includes people who are entitled to reasonable preference in line with the Housing Act 1996.

Social Housing Grant (SHG) – Grant from the Welsh Assembly Government to a local authority for the purpose of funding social housing development.

Special Needs – The term describing housing for a particular client group. For example: older people, people with a disability or suffering from mental illness.

Supported Housing – Housing for people with special needs. Varying levels of support may be provided.

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