



## **AFFORDABLE HOUSING IN LLANGATTOCK – QUESTIONS & ANSWERS**

### **Q. Do we need more housing in Llangattock?**

A. There is a general need for additional housing everywhere, because of factors like population growth, inward migration and more people living alone. The Housing Authority, Powys County Council, carried out a study last year and projects that 2,991 houses will need to have been built between 2022 and 2037 for everyone to have an adequate home.

### **Q. But I thought Llangattock was full?**

A. Llangattock is a designated Limited Growth Settlement, and in the recent Place Plan Consultation, most people said they wanted it to stay that way. It is also a question in the latest survey going on now.

### **Q. So, how can there be more housing development?**

A. New housing development could be allowed if it was for what is known as 'affordable housing'. This sort of limited development would be known as an 'exception'.

### **Q. What is affordable housing?**

A. Affordable housing is defined as homes which people can afford to buy or rent when local incomes and house prices are taken into account.

Llangattock is one of the most expensive places to live in Powys and Wales outside Cardiff and the Vale of Glamorgan (ONS figures). The multiple of income required to buy a house here has been calculated as x11.4, compared to x9 in the rest of the UK. Small properties for long-term rental are in short supply and when they do come on the market, they are priced well above the Local Housing Allowance available to support people on low incomes.

### **Q. So how many people need homes in Llangattock?**

A. According to the Powys Common Housing Register for Social Housing, in March 2024 there were 53 households with a local connection to Llangattock which are in housing need (up from 38 last year). Of these, 9 are ready to move now if a home became available.

### **Q. Who are the people who need the housing?**

Social housing for rent is for people who have low incomes and savings of less than £16,000. Intermediate housing can be for people on higher incomes, but who cannot afford to rent or buy in the local open housing market. This is because they could have lost their jobs, fallen ill, become unwell, got into financial difficulties, and got behind with private rental payments, or any number of reasons.

### **Q. What counts as a 'local connection'?**

A. Councils and Housing Associations generally offer houses to people who can provide evidence that they:

- Are currently living or working in a community council area (in this case Llangattock), have lived here for three of the past five years or need to provide care to someone who is living here.
- Have a close family connection (mother, father, or children) who have been living in the area for most of the past five years and with whom they have a meaningful relationship.
- Have regular steady work in the area.

If there are no people with local connections on the waiting list, offers will be made to people from adjoining communities and outwards until the spaces are filled. It would be wasteful to leave homes empty when there are people in need.

### **Q. How is affordable housing built?**

A. Affordable housing is funded by Welsh Government and provided by Registered Social Landlords who are either housing authorities like Powys County Council or housing associations like Melin Homes or Monmouthshire Housing Association. They don't make profits for shareholders, instead they invest all their income into delivering their social purpose. Because these receive government funding, they can build and let out properties more cheaply than the open market.

### **Q. Is affordable housing for rent or sale?**

A. There are different types:

- Social rented at below open market rents.
- Intermediate housing, where tenants buy some of the house and rent the rest. This way, they get a foot on the housing market as their 'share' grows in value.

**Q. What is the best way to ensure that affordable homes in Llangattock go to local people?**

A. Housing Associations can put a local residency stipulation on their letting contracts and Llangattock Community Council would insist on this. In practice, there are so many people with local connections to Llangattock looking for homes here that it is unlikely that they would be let to anyone unconnected to our community. In the unlikely event that no-one with a Llangattock connection came forward, the vacancies would almost certainly be filled by people from neighbouring communities.

**Q. How many affordable homes does Llangattock have now?**

A. Llangattock currently has:

- 6x 1-bed bungalows
- 21x 2-bed bungalows
- 4x 1-bed flats (at The Oaks)
- 5x 2-bed houses
- 8x 3-bed houses
- 1x 4-bed house.

That makes a total of 45 affordable properties out of 433 households (2021 Census). The current occupiers of these homes are not included in the housing register.

**Q. How many affordable homes would we need in future?**

A. Powys County Council projects that the Crickhowell Local Housing Market Assessment (LHMA) area needs to provide 26 social rented and 21 intermediate housing units by 2037. This is in addition to 100 houses needed for sale or market rent, according to the study.

**What communities are included in the Crickhowell locality?**

The Powys data does not go any lower than the Crickhowell locality, which includes Llangattock as well as Bwlch, Cwmdu, Glangwryney, Llangorse, Llangynidr, Llangenny Llanbedr and Cwmdu.

**Q. So how many affordable homes should Llangattock be expected to provide by 2037?**

A: Llangattock (population 946) is the third biggest community in the Crickhowell locality. It is roughly ½ the size of Crickhowell (population 2,109) and about the same size as Llangynidr (1,034) . So, on that basis, Llangattock needs to provide around one-quarter of the 48 affordable units or 12 homes.

**Q. Would the flats at The Oaks Count towards Llangattock's contribution?**

A. They should do. Take off the four Oaks flats and Llangattock needs to provide 12 more affordable housing units by 2037.

**Q. But what is to stop these homes being sold for a profit to someone from outside the area.**

A. This could not happen. Affordable housing must stay affordable in perpetuity, forever.

The only exception to this would be if there was a 'ladder' scheme in place which allowed the tenant to buy more and more of the property with the profits being made available for more affordable housing. The Place Plan consultation has demonstrated that people are opposed to this idea.

**Q. So, no new housing for sale would be allowed in Llangattock. What if I want to downsize?**

A. It is possible that very small amounts of housing for sale could be allowed alongside affordable housing if it were necessary to make the development viable e.g. to persuade a landowner to give up the land. It may also be possible to persuade the planning authority to allow housing for other social purposes e.g. for people to downsize into so that their homes could be released for local families to move into. It is highly likely that the planning authority would impose both a lower age limit and local residency restrictions in these circumstances to ensure both homes were only available to local families.

**Q. Could we achieve some additional community benefits, like car parking, from these housing developments?**

A. It is possible through what is known as a S106 agreement, but the Welsh Government will only fund housing, so a big additional requirement may make a development non-viable.

**Q. But why does all this matter?**

A. Because young people and people on lower incomes need places to live and are priced out of the market as it is. Llangattock's population is ageing rapidly and the community needs more young families if it is to remain sustainable.