

St Davids City Council Housing Needs Survey Report

Conducted: September 2006

Final Report: January 2007



**Rural Housing Enabler
Galluogydd Tai Gwledig**

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SURVEY METHODOLOGY AND RESPONSE RATE

The questionnaire was compiled by Matthew Owens, Rural Housing Enabler for Pembrokeshire and approved by Pembrokeshire County Council, Pembrokeshire Coast National Park Authority and St Davids City Council Council.

Section 1 was completed by all respondents and focussed on

- . Type of homes and number of bedrooms
- . Tenure of households
- . Age & sex profile of households
- . Length of residence
- . Potential new households in need of housing

Section 2 was completed by potential households in housing need and focussed on

- . Reason for being unsuitably housed
- . Age profile of potential households
- . Household composition
- . Time scales of need
- . Special needs requirements
- . Preferred tenure and type of accommodation required
- . Affordability of rent or mortgage
- . Connections to community

Section 3 was completed by all respondents and focussed on

- . Support for provision of affordable housing developments
- . Personal comments regarding affordable housing in the area
- . Possible development sites in the area

Sampling

Survey forms were distributed by second class post on the 11/09/06 to all 998 households on the council tax register in the St Davids City Council area, the address list was provided by Pembrokeshire County Council. Respondents were asked to return the completed questionnaires within 10-14 days, to the Rural Housing Enabler, in a pre-paid envelopes provided. The deadline for the return of surveys was the 29th September 2006.

Included with each survey was an accompanying explanatory letter from the City Council. **(see appendix 2)**

The form only allowed one household per property to identify itself in need. Additional household and non-resident forms were available from the Rural Housing Enabler, 1 non-resident questionnaire form was requested. A total of 999 surveys were distributed.

Response

A total of 368 questionnaires were returned to the Rural Housing Enabler for data entry and analysis. A total of 340 questionnaires were returned from occupied households, 1 questionnaire was returned from a non-resident household, 24 were returned from 2nd homes and 3 were returned late. All were completed or part-completed.

The 3 Questionnaires received after the return deadline and the 24 questionnaires received from second homes, were discounted from the analysis.

According to the figures from the council tax office, of the addresses identified in the St Davids area, 79 are holiday homes and 59 properties are currently unoccupied. This provides us with a figure of 860 occupied households in the area. This equates to a return rate from the occupied households of 40% (340/860). Which is a good rate of return compared to other housing needs surveys carried out in Pembrokeshire over the last few years.

2. SUMMARY OF ANALYSIS

Percentages in this section apply to the number of respondents from occupied households to the survey (340) who answered that particular question. This is known as adjusted percentage.

The overall response rate from occupied households was 40%

23% of respondents identified a household in potential housing need over the next 5 years.

16% of respondents identified their current household as in need of moving over the next five years.

7% of respondents identified someone in their current household as in need of moving in the next 5 years, who would form new households within the community.

85% respondents have lived in this Community Council area for more than 5 years.

53% of respondents who identified a household in housing need, indicated they wanted to buy with a mortgage, 26% stated they would expect to pay for the property by renting from a Local Authority or a Housing Association, 11% expected to buy it as a shared owner usually with a Housing Association and 10% wanted to rent privately

74% of households who expressed a housing need detailed that need as within 3 years

43% of respondents who identified themselves as being in housing need, expressed a desire for 2 bedroom properties, 40% for 3 bedroom properties, 9% for 1 bedroom properties and 8% for 4 bedroom properties.

Of the households that identified a housing in need, 50% were families (with children), 21% described their household type as a single person household, 26% were co-habiting/married couples and 3% were young people sharing.

The majority of the people who identified themselves as being in housing need were aged between 20-44 years old.

The main reasons respondents gave for currently being unsuitably housed were, a need to live independently and current property was too small.

82% of those expressing a housing need were not on the Local Authority or Housing Association, housing transfer or waiting list.

73% of respondents stated they would consider supporting a small development of affordable housing to meet local housing need. 24% of respondents said maybe and 3% said they wouldn't support it.

3. ANALYSIS OF THE SURVEY COMPLETED BY ALL HOUSEHOLDS

The purpose of part 1 of the questionnaire was to indicate the main housing patterns for the sample area.

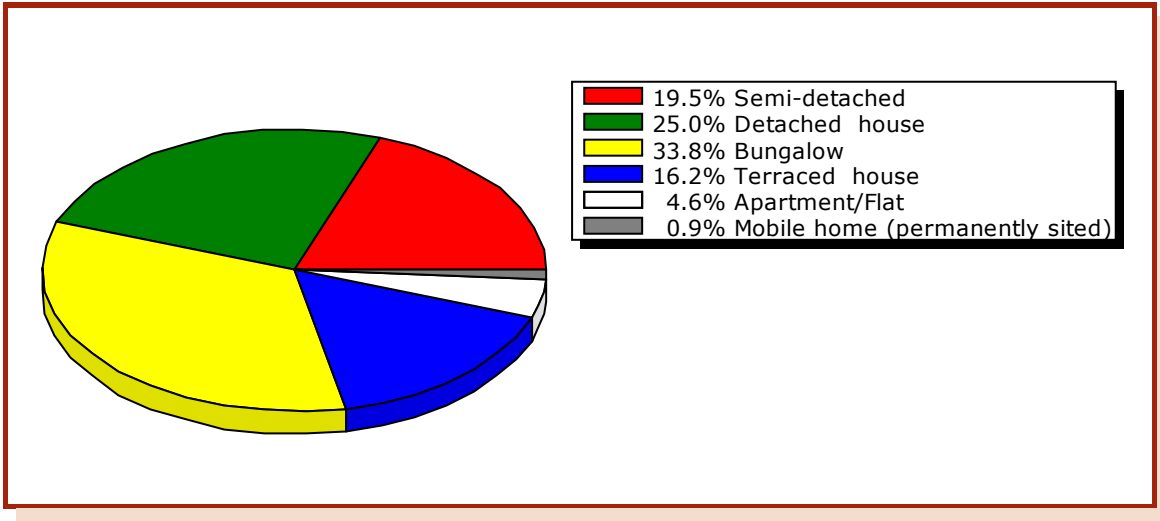
Presentation broadly follows the questions set out on the survey form.

Percentages in this section apply to the number of respondents to the survey (340) who answered that particular question. This is known as adjusted percentage.

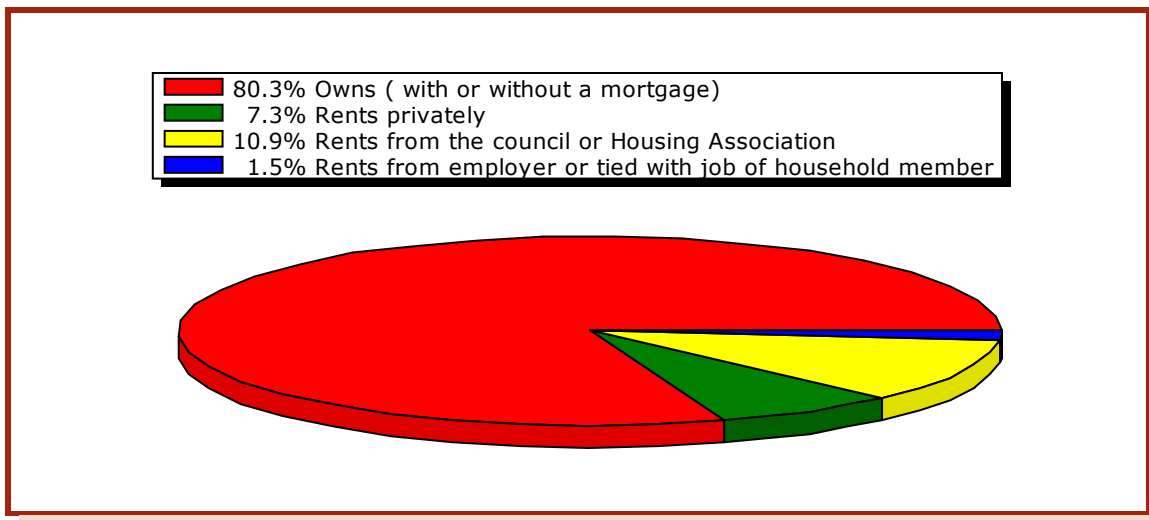
Q1. Is this your Main Home?

All 340 respondents stated their Jeffreyston address was their main home.

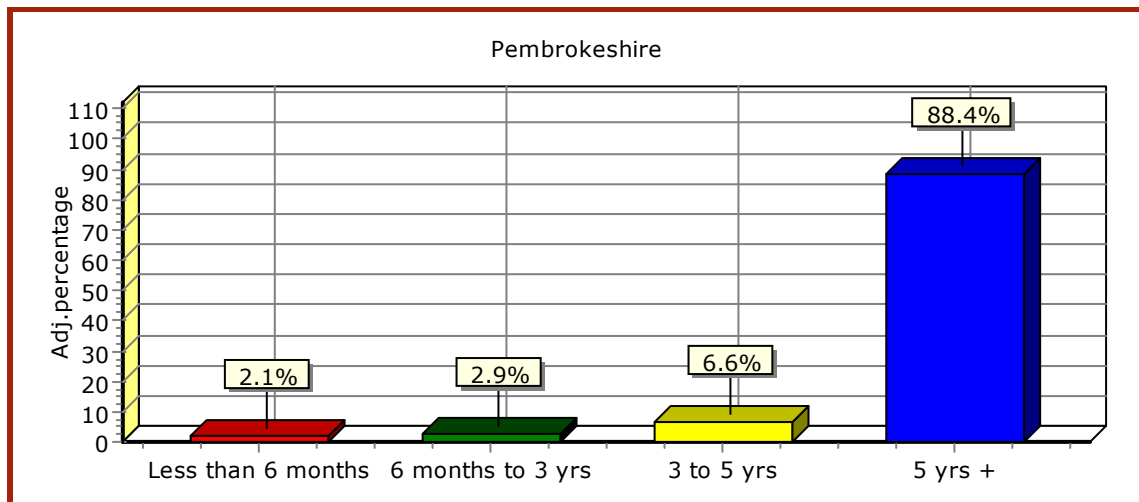
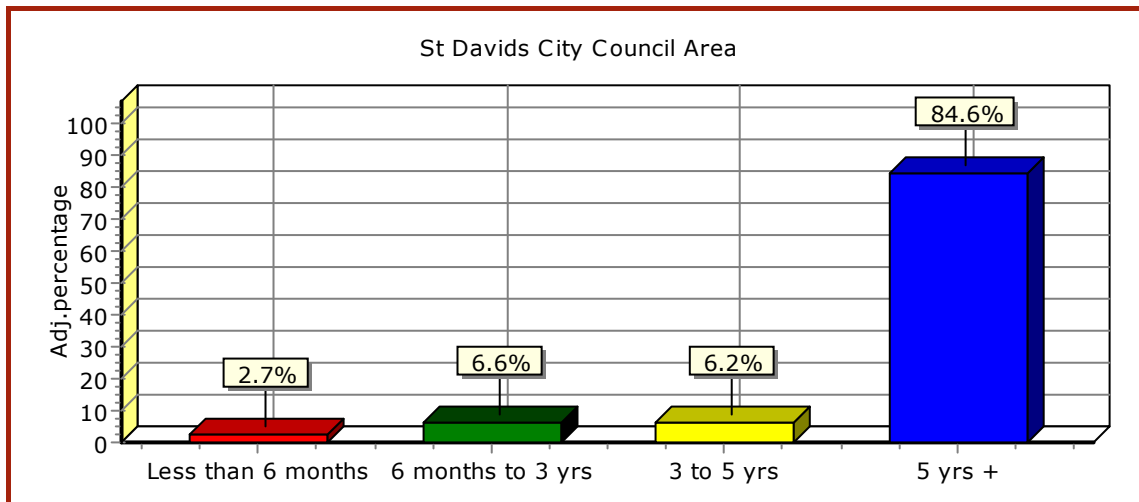
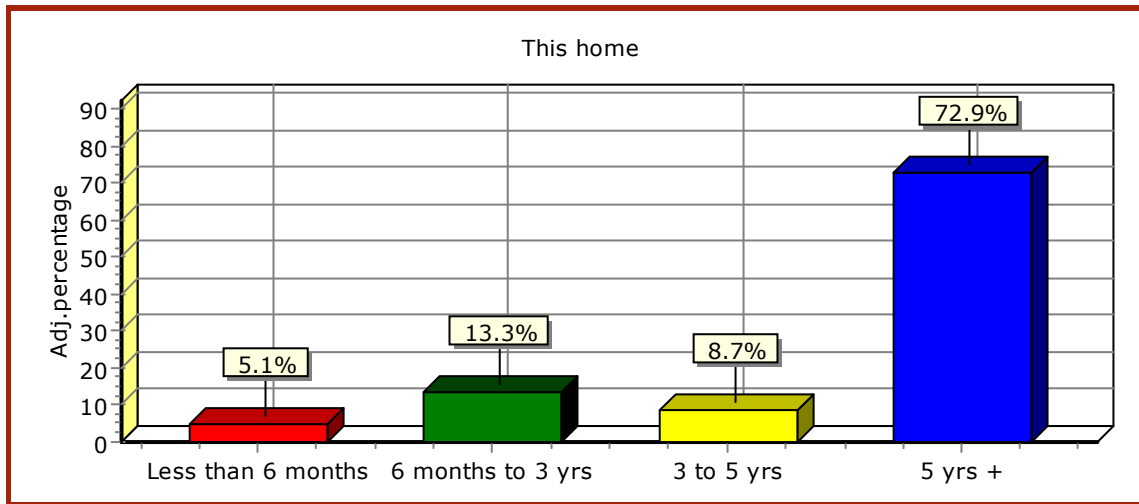
Q2. What type of house does your household live in?



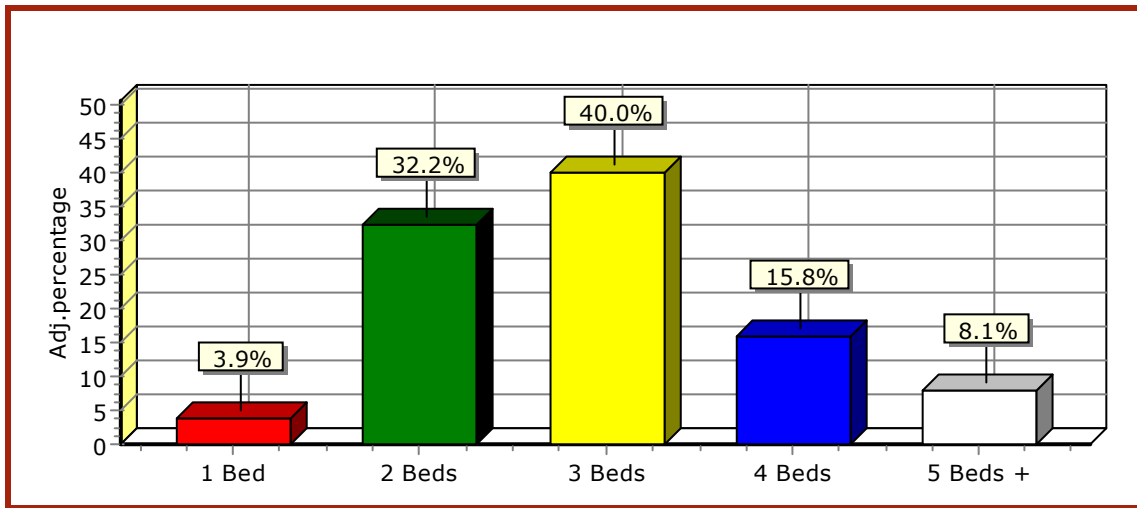
Q3. Does your household own or rent this property?



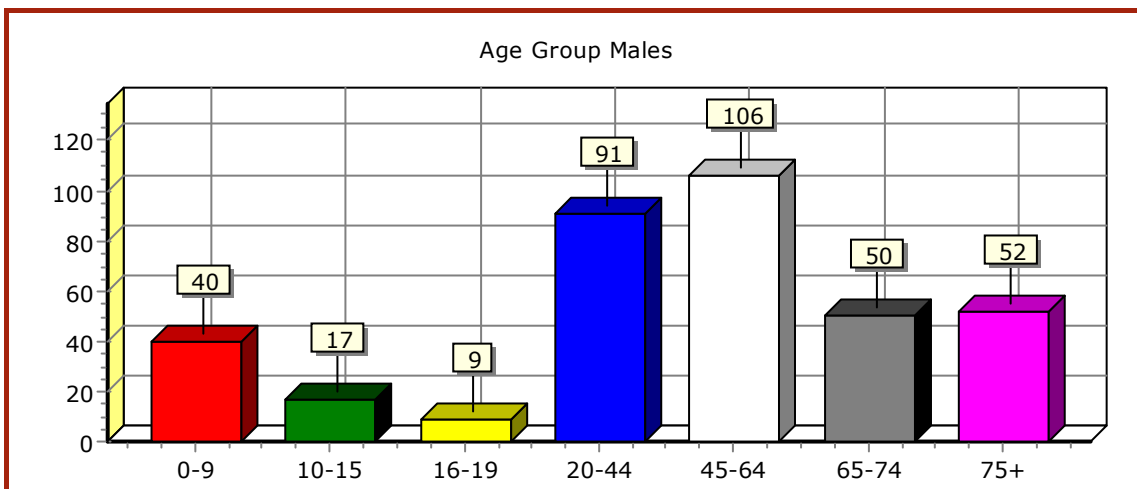
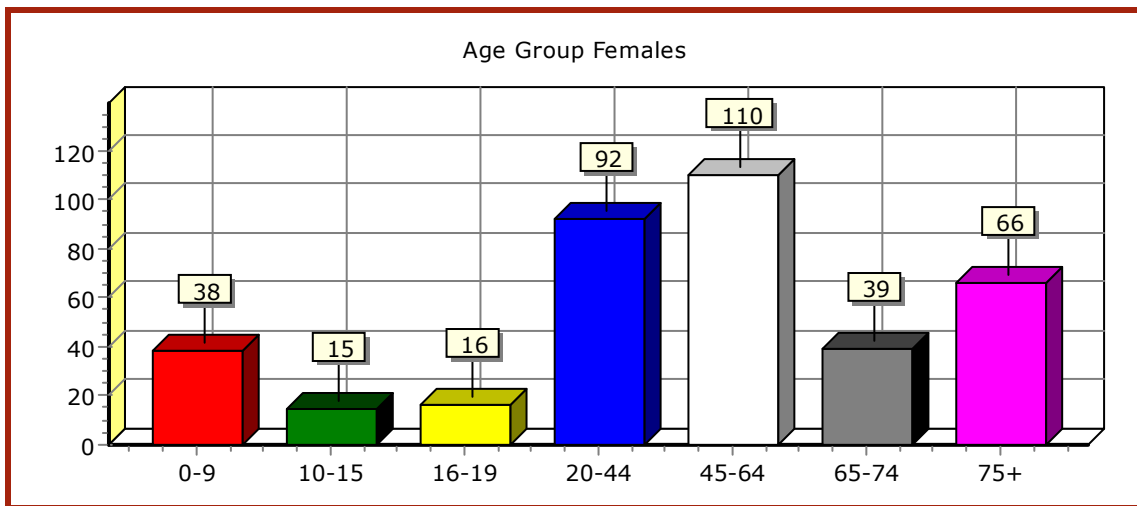
Q4. How long have you lived in?



Q5. How many bedrooms does your home have?



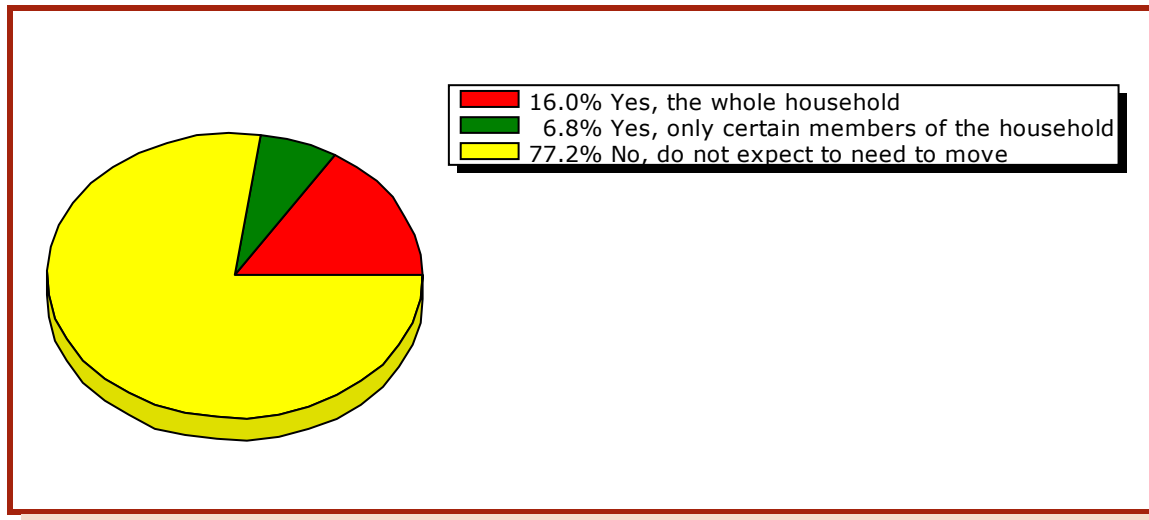
Q6. How many people of each age and sex are there in your household?



The total number of people identified in respondents households was 741.

This equates to an average household size of 2.2 people (741/340)

Q7. Would your household, or anyone in your household, expect to need to move within the next year?



Making a total number of respondents identifying themselves or a member of their household as being in housing need as 23%.

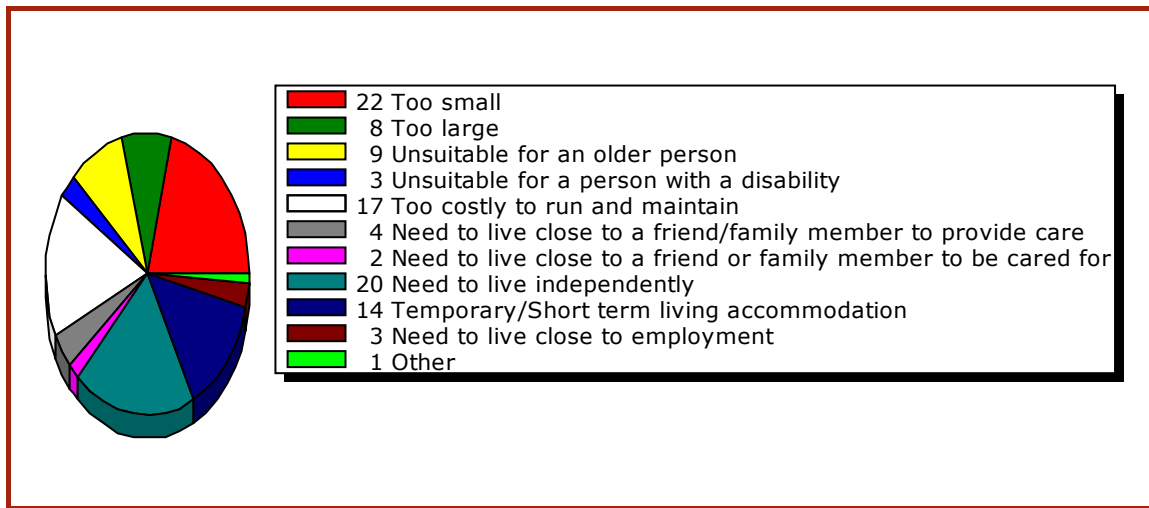
4. ANALYSIS OF THE SURVEY COMPLETED BY POTENTIAL MOVERS

The purpose of part 2 of the questionnaire was to identify those people in housing need and to indicate their housing requirements and reasons for housing need.

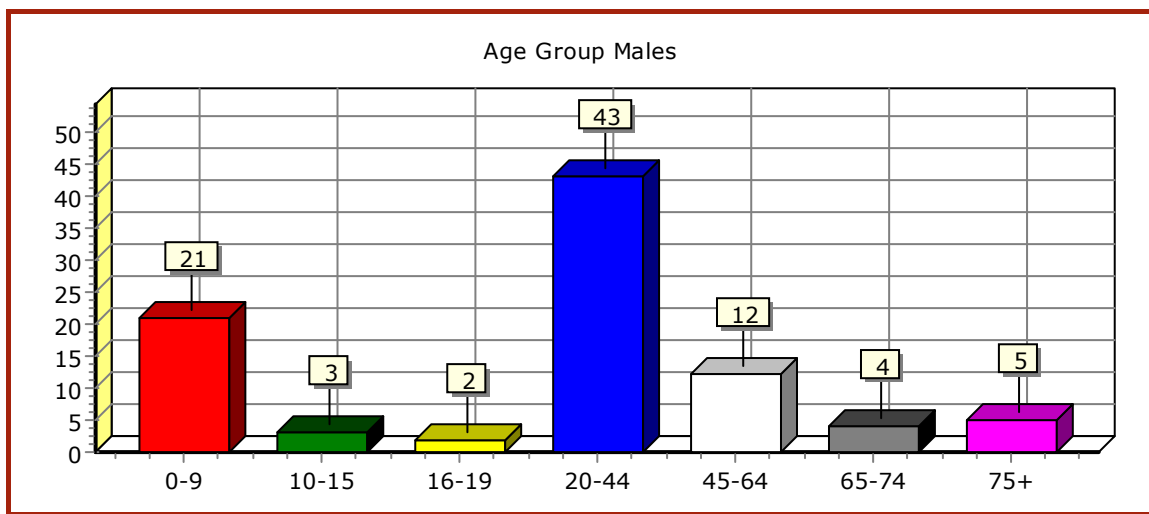
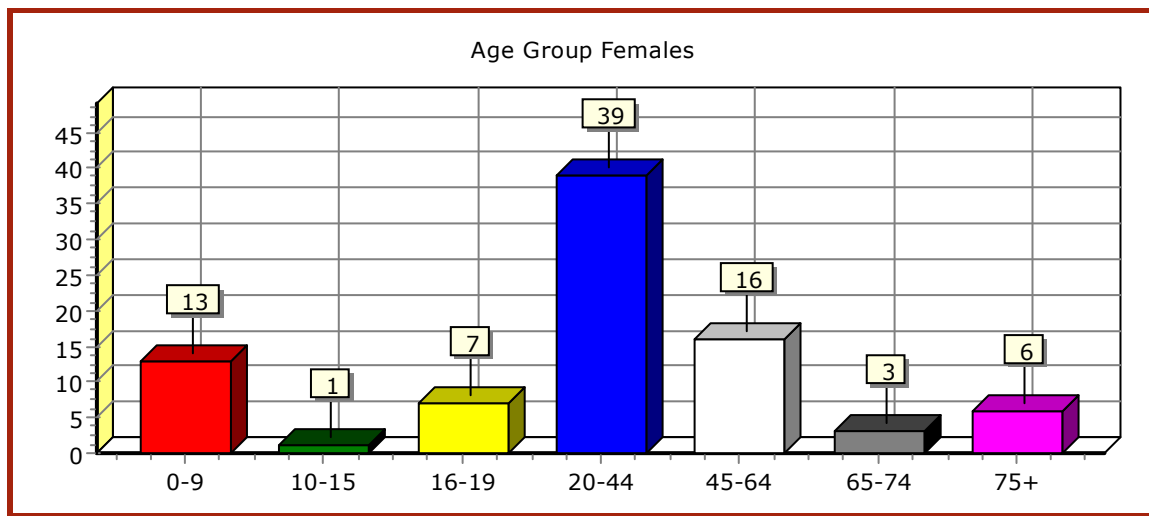
78 respondents completed this part of the form, which includes the 1 non-resident respondents who stated they had a local connection to the St Davids area and the 1 returned additional household form. The data in this section is presented by the actual number of responses to each question, rather than as a percentage of responses.

The total number of answers to each question is detailed at the end of the question name in brackets (not all respondents answer every question). Some questions allowed respondents to give more than one answer (these are known as multi-code questions), the total number of answers are again shown in brackets after the question name, but in this case with a TV for "total vote". Therefore the number of responses to a particular answer to this type of question is the number of "votes" that answer achieved.

Q8. Why does your Current home not meet your needs? (TV = 103)



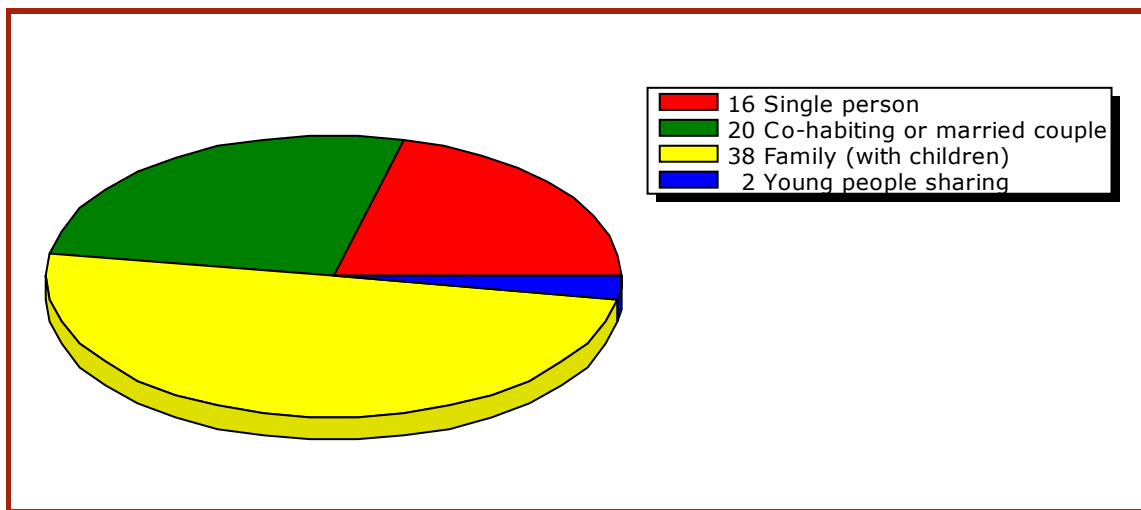
Q9 How many people of each age and sex in the household looking to move? (76)



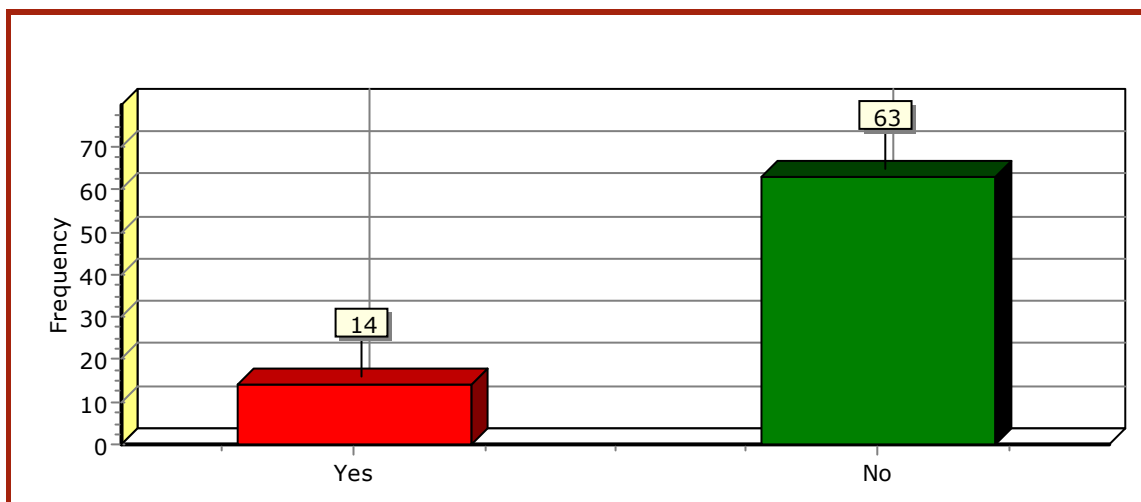
The response to this question shows us that the age group with the highest number of male and female respondents who have identified themselves as being in housing need is 20-44 age group.

In total 175 people in 76 households have identified themselves in need. This equates to an average household size of 2.3 people.

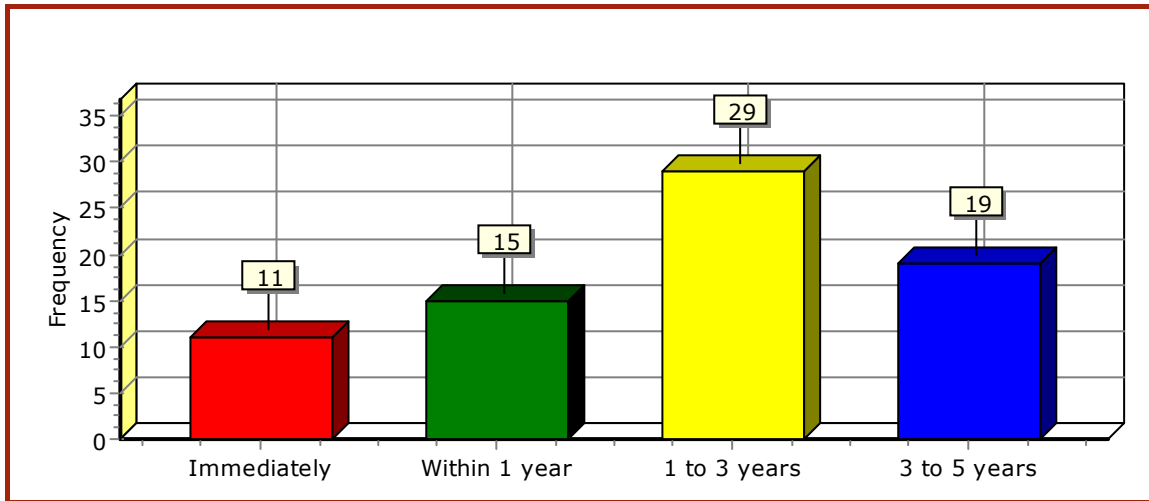
Q10. How would you describe this household? (76)



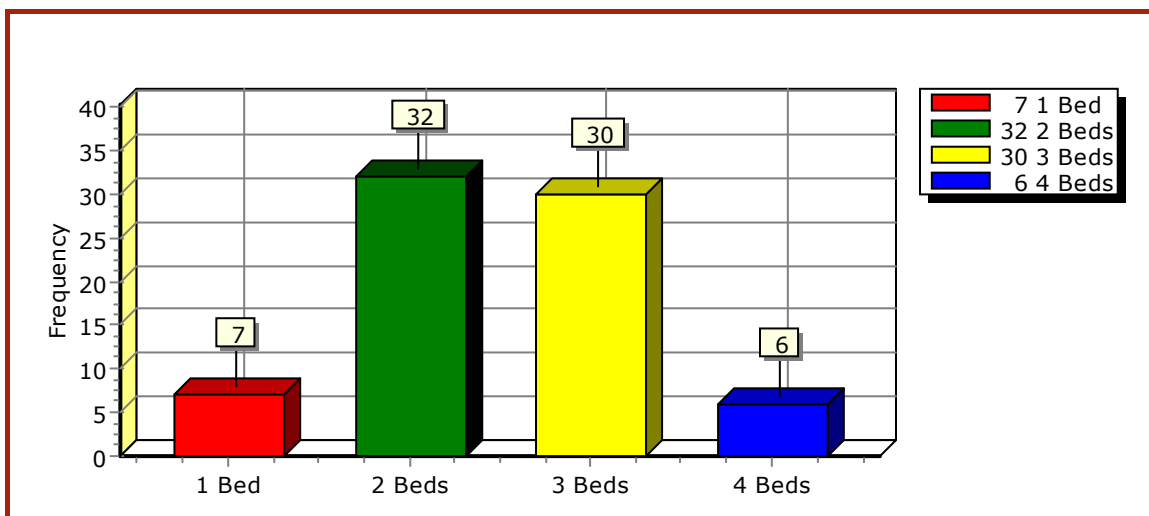
Q11. Is the household currently on the Council, or Housing Association, housing transfer or waiting list? (77)



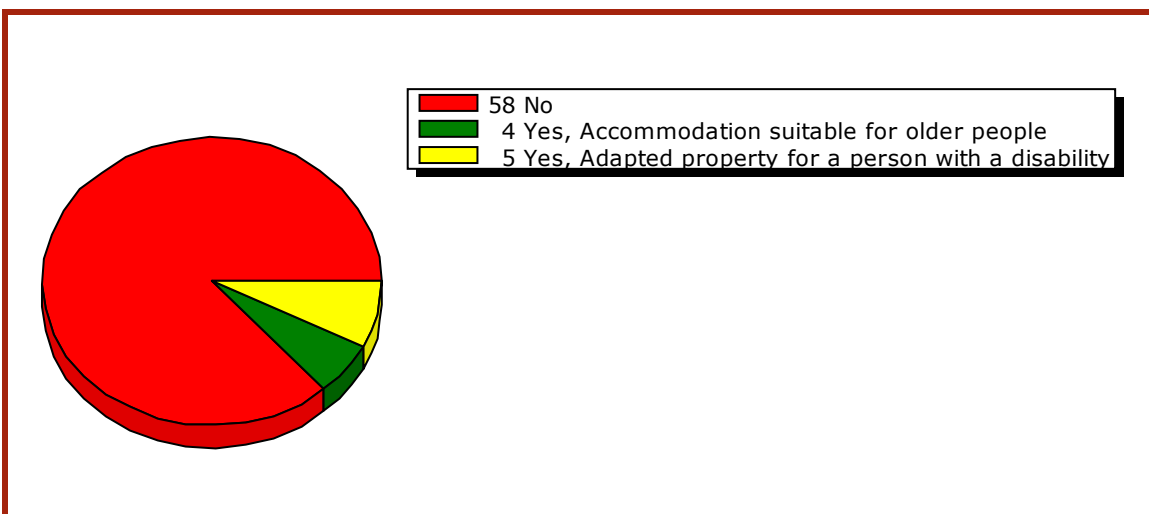
Q12 When would you expect to need to move? (74)



Q13. How many bedrooms would you expect to need? (75)

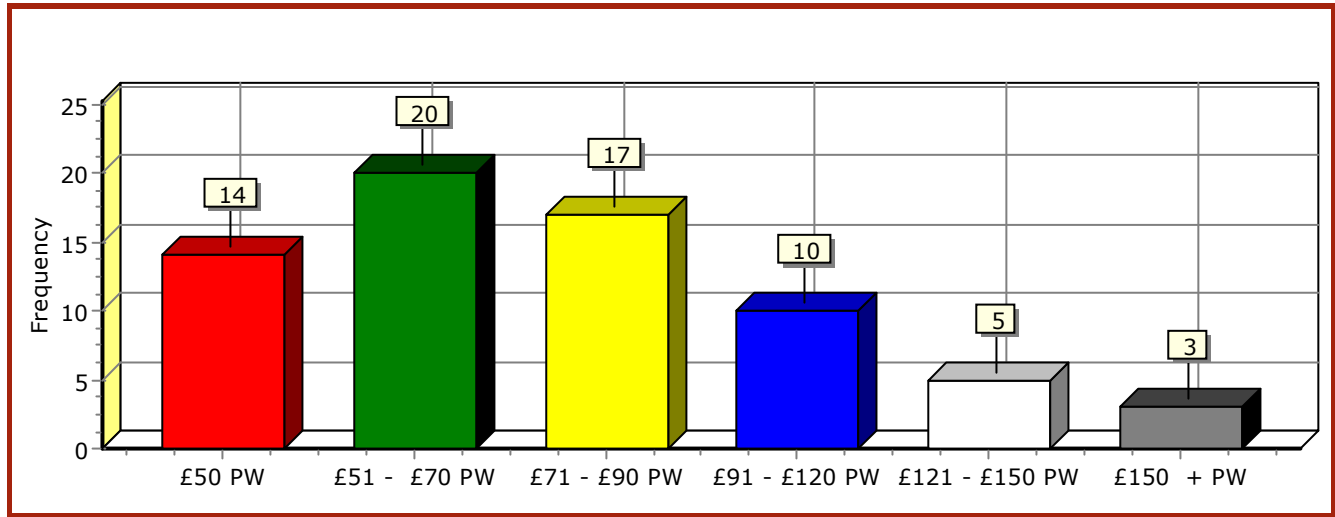


Q14. Does your household have a specialist housing need? (TV =67)



Q15. How much would your household be able to afford PER WEEK if the household were renting? (69)

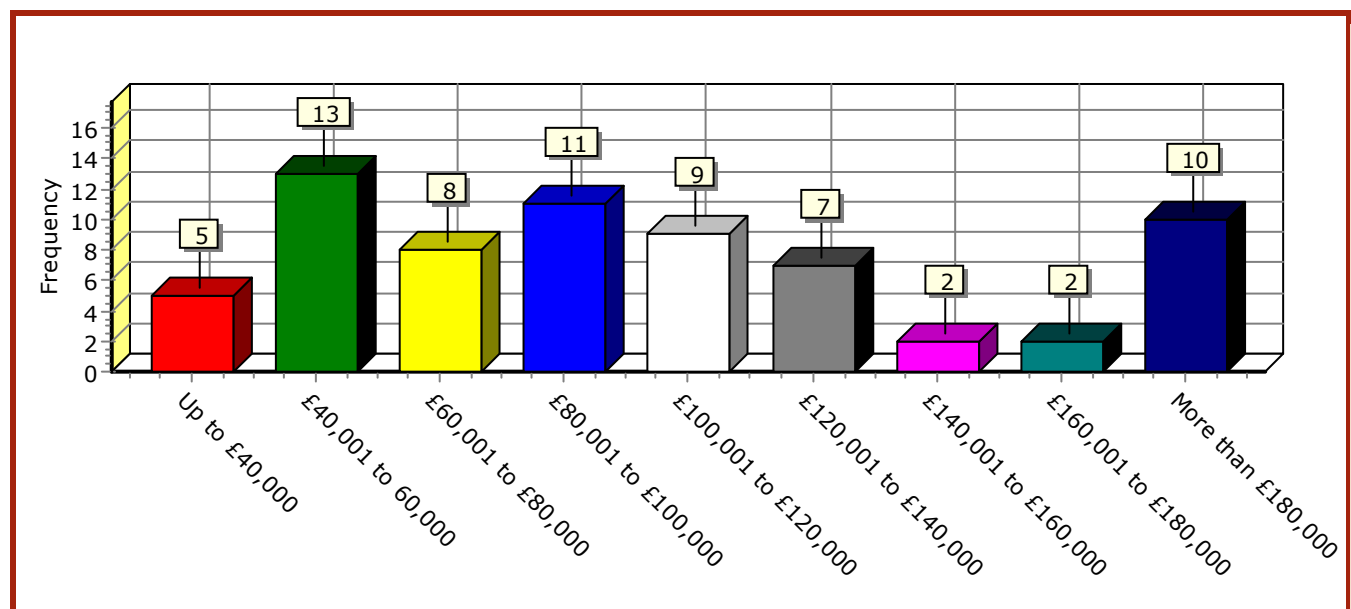
Respondents were asked to consider one third of the household income per week as affordable



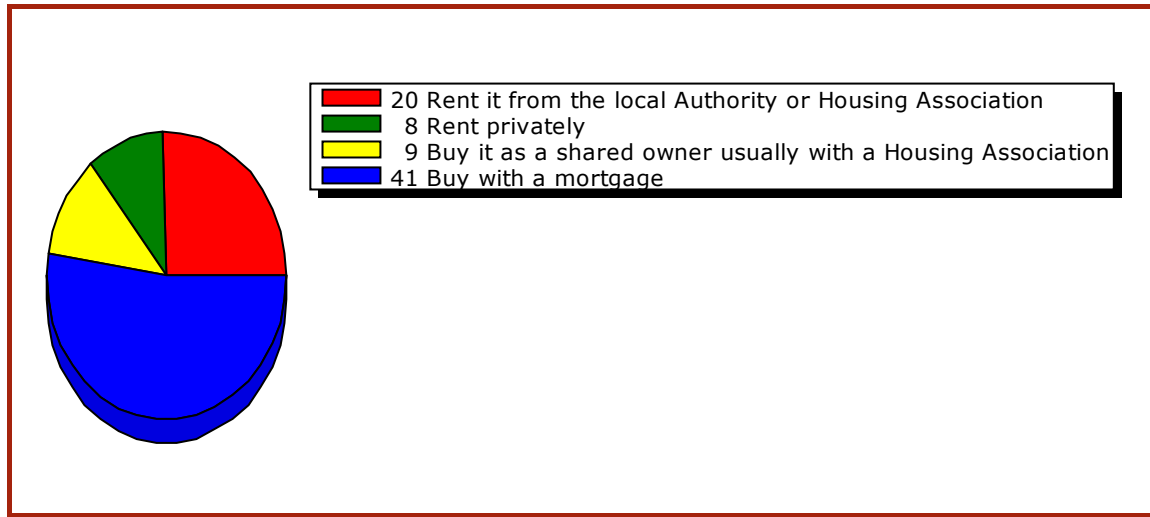
Q16. How much would the household be able to afford if the household were buying a property? (67)

Respondents were asked to compare the house price that is affordable to them, to three times the annual household income when trying to establish what their household can afford.

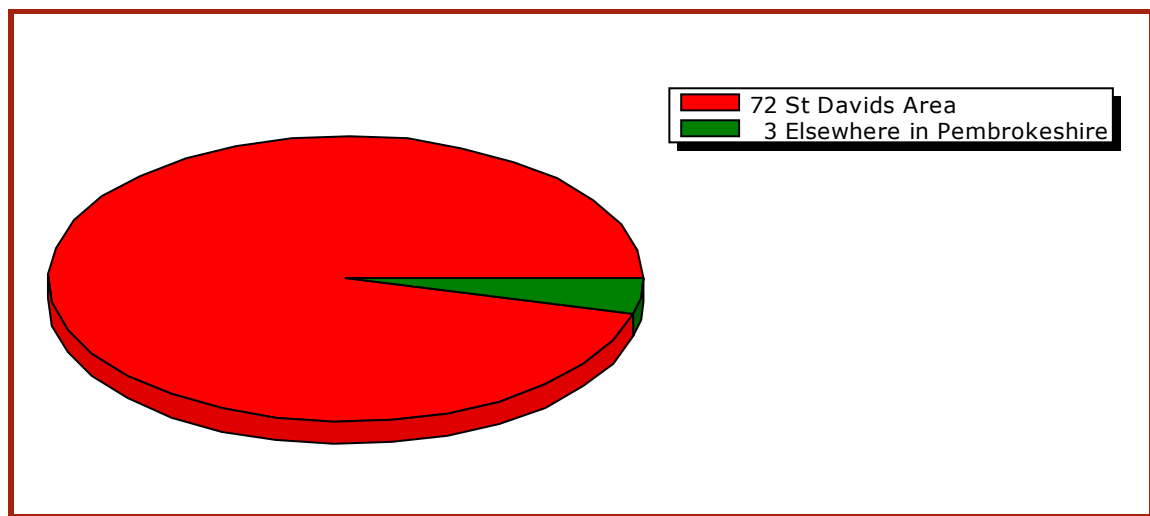
They were also asked to include savings and the value of any equity the household has in any property, when trying to establish what their household could afford.



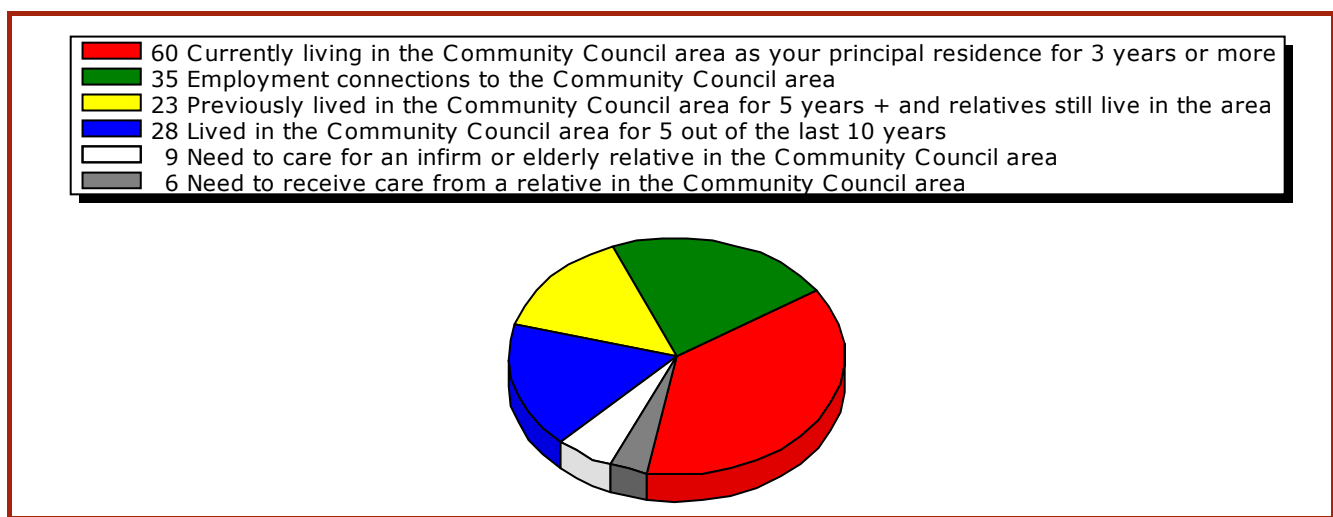
Q17. How would you expect to pay for the accommodation? (TV = 78)



Q18. Ideally where would you like to live? (75)



Q19. Do you have a local connection with your community of first choice? (TV = 161)

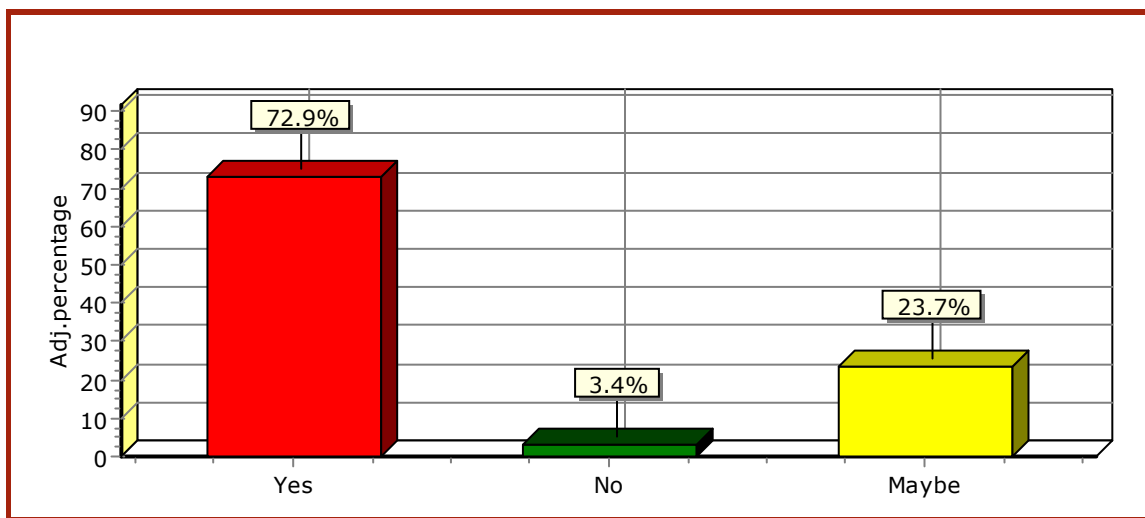


5. ANALYSIS OF SECTION 3 COMPLETED BY ALL HOUSEHOLDS.

All the respondents were asked to complete part 3 of the questionnaire. The purpose of this section is to identify the community's feelings towards a affordable housing development in the area.

Percentages in this section apply to the number of respondents to the survey (340) who answered that particular question. This is known as adjusted percentage.

Q20. Would you Support a small local development of affordable housing to meet local need in the St Davids area?



Q21. Are there any comments you would wish to make regarding affordable housing in the St Davids area?

(SEE ADDENDIX 1)

6. AFFORDABILITY OF MOVING

This section considers the financial information given by the households in Questions 15 and 16 in regard to how much households would be able to afford if they were buying or renting a property. The information is compared to Open-market house prices, private rentals market and social housing rental prices.

Open-Market Property Price Data (from Land Registry)

Average sale prices by type from April 2006 to June 2006 for St Davids and surrounding areas and number of Sales for postcode sector SA62 6.

Detached	£264,293	Sales	16
Semi-detached	£165,357	Sales	7
Terraced	NIL	Sales	NIL
Flat/Maisonette	240,500	Sales	3
Average Price	£234,911	Total Sales	26

The average residential property sale price from April 2006 to June 2006 for Pembrokeshire was £180,560 (Land Registry). Highlighting the fact that the average property price in St Davids area, is considerably higher than the average house price in Pembrokeshire.

Private Rental Data (From Local estate agents in January 2007) for the St Davids area.

The following data was obtained from local Estate Agents in January 2007. There was 1 property available to rent in the St Davids area at the time, it was a 2 bedroom detached bungalow which was available at £550 p.c.m. The figures given below are estimates of the average rental prices for the St Davids area from a local estate agent. The estate agent also stated that availability of private rented property was limited in the St Davids area.

Detached 4 bedroom	£650 - 750pcm (approximately)
Semi-detached/Terraced 3 bedroom	£550pcm (approximately)
Flat/Maisonette 2 bedroom	£475pcm (approximately)

Social Housing Rental Data

The following data is a snapshot of the available social housing stock owned and managed by Pembrokeshire County Council and Registered Social Landlord (Pembrokeshire Housing) in the St Davids City Council area. The rental figure is the average for Pembrokeshire County Council owned properties in the St Davids area, and was obtained from Pembrokeshire County Councils, Social Care and Housing Directorate.

Pembrokeshire County Council Housing Stock for St Davids

	Units	Turnover (From 2002 – 2006)
General Needs Properties	74	33

Average Local Authority Weekly rents for St Davids

Based on 2006/2007 rental values and excluding services e.g. water rates

All Properties **£50.39 per week**

Pembrokeshire Housing (Housing Association) Stock for St Davids

	Units	Turnover 2002-2006
General Needs Properties	30	3

The registered social landlord in the area is Pembrokeshire Housing Association.

Affordability

Affordability - Ability to purchase a property on the open market:

It is clear that the majority of those households who expressed themselves as being in housing need could not afford to purchase a property on the open market. Of the respondents who answered Question 16 on how much they would be able to afford if they were buying a property, 53 households indicated they could afford prices ranging from between £40,000 to £140,000, which means they would have difficulty in being able to afford to purchase a property in the St Davids area on the open market.

The average sale price in the St Davids area from April 2006 - June 2006 was £234,911 (Land Registry). As these prices are averages, there may have been some properties that will have been lower in price. Some of these may have been affordable to some respondents.

Ten household indicated they could afford up to or more than £180,000. So they may be able to meet their housing needs on the open market. But they might find it difficult finding suitable accommodation at that price level in the St Davids area.

Affordability - Ability to rent a private property on the open market:

Of the respondents who answered Question 15 on affordable Rental Levels, 51 households indicated that prices ranging from £50 (£216pcm) - £90 per week (£390pcm) would be affordable for them.

None of these households could afford to rent a property on the open market based on the estimated average rental prices listed previously.

SOCIAL HOUSING

The average residential rental price for Local Authority owned properties in the St Davids area is £50.39 per week. It is clear that the majority of people who expressed themselves as being in housing need and looking to rent, could afford to rent social housing.

The turnover (the frequency with which properties are let) of Local Authority owned properties is high, 33 lettings since 2002, but the turnover figure is much lower for properties owned by the Registered Social Landlord in the area, with

only 3 lettings since 2002 . It should also be noted that these properties are also subject to qualification and personal circumstances, and are not restricted to local occupancy. Therefore, the waiting list can include households from outside the area. This in turn, reduces the chances for local people to be housed.

7. CONCLUSIONS

The majority of households who identified themselves in need would not be able to rent or purchase a property on the open market in the St Davids area. Also the availability of properties to rent on a long term tenancy basis appears to be limited. The housing market is clearly not serving all the people of St Davids, justifying an interventionist policy in relation to the provision of affordable housing for local people.

It is clear that the majority of people who expressed themselves as being in housing need and looking to rent, could afford to rent social housing. However it should be noted that the availability of such properties which are restricted to local occupancy is minimal.

The people who identified themselves as being in housing need generally wanted to move within St Davids area, which tells us that it is desirable to meet locally identified need with local developments.

78 households identified themselves in housing need and it is normally assumed that a proportion of this need will satisfy its housing requirement over time and some will naturally move away from the area irrespective of their housing need. Therefore, if a third to a half of this need is taken as a guideline of actual need, we can surmise that 26-39 households are in need of affordable housing.

Affordable housing developed under affordable housing policies can have occupancy restrictions placed upon them where a private developer is involved. Welsh Assembly Government (WAG) Guidance asks that occupancy restrictions are not placed on Housing Association developments where the proposal is within the settlement. On rural exception sites WAG advises that the local planning authority needs to ensure that the housing continues to serve its intended purpose in the future, and will need to satisfy itself of the adequacy of controls that the Housing Association is operating, in terms of occupancy and affordability. If the controls are considered to be inadequate, then occupancy controls can be justified.

Policies in the Joint Unitary Development Plan allow for the negotiation of affordable housing, as part of an open market development, or as a rural exceptions site scheme. Both could have occupancy restrictions to local people only. Therefore the specific affordable local housing need identified in this survey could be served by a specific affordable local housing solution, with any future affordable housing for the St Davids City Council area.

The survey was conducted at one particular time and is worth noting that local affordable housing needs could be a changing requirement.

Appendix 1

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I would support new housing provided stringent measures were in place to prevent speculators also no such property could ever be used as second/holiday homes. With Britain's ageing population it must be financially cheaper to encourage the elderly who need help to live in a complex specifically geared to their needs and also this would cut down on travelling times.

Affordable Housing is a must for our young people, to keep them in St Davids or St Davids could end up an old peoples hospice

I would like to see "Local People offered housing as a priority. So often "non-local" people are housed or so it seems, apologies if that is incorrect.

No Development on National Park land. Would expect to be notified of any future suggested Developments.

From what I can recall, the boundary limits for building in St Davids (draft plan) have already been reached. Where would you propose to site any new housing estates.

The problem of affordable housing is a national one. Only government (not this one) can take action to remedy the situation by. 1 Imposing higher tax of holiday homes 2. reducing the availability of mortgage monies thereby reducing the price of housing 3. reducing the % of mortgage to value of property 4. Council Tax should be charged on empty properties.

Would there be any safeguards against them being turned into holiday lets? Not all granny flats contain grannies! I would support permanent homes for people with local connections, but not anything that is likely to be turned into yet more tourist accommodation after perhaps only a short period of use for their original purpose.

Affordable housing for local people in the St Davids area is non existent!. Young people from the area are unable to buy homes and are therefore moving out of the area. Income in Pembrokeshire is low in comparison to house prices in S Davids & Solva. Young people wishing to move back into my area are seeking employment in cities's i.e. Cardiff are then penalised by covenants. Covenants should not apply to persons originally from the area.

Support for housing schemes would depend on the quality, location and design of housing. As a growing family, our own needs require extension of current property (in common with many others) and the National Park must also play their part in accommodating reasonable proposals in order to retain economically active families in Pembrokeshire.

Any private housing developments should include a percentage of affordable housing e.g. in Ireland Co Wicklow which I visit frequently a development of 21 houses the site had to include 4 affordable houses (total 25).

St Davids needs more affordable housing as I feel that it is becoming more of a holiday home place than somewhere for the local people to settle down & retire in especially those with children.

St Davids needs 3 bedroom housing not 2 bedroom housing. Rents should be capped, people don't earn big wages in St Davids area. Too many holiday homes doesn't help. They should pay 5 times Council Tax

In view of the very high cost of houses in St Davids it is vital that positive moves are made to provide affordable or assisted purchase housing for lower income and young families. If this does not happen the life blood of the community will be lost sooner than we realise.

I have lived in St Davids since 1995 and I am employed full time in St Davids(since 2000). My partner and I currently rent accommodation in St Davids as we have been unable to afford to purchase housing in the immediate area. My partner also works full time in St Davids and we both foresee our employment continuing in St Davids well into the future.

Part of my job responsibilities include being "on Call" to respond to any emergency situations so I must live close to where I work. It is very frustrating to be priced out of the local housing market when my job requires me to be quickly available.

There are too many weekend houses/flats /bungalows for tourists which could be made available to local people to live in. Instead of wasting the accommodation.

There are too many abandoned buildings, which could be made in to housing for the local people to help the housing shortage. Too much waste is not good for St Davids community.

It is very important that the city does not become a ghost town Some towns on the East Coast are virtually dead in the winter. I support the National Park all the way in controlling development but inevitably it pushes up prices and finding land is more difficult.

Is this really the answer? Numerous unoccupied "second homes on the one hand and the building of more and more affordable housing on the other hand, surely not. Issues must be tackled together and limits set or this imbalance will never be resolved. Building more houses whilst there are so many unoccupied threatens to destroy the very community you are seeking to preserve.

Council houses should have been kept for local people to rent. Developers are only building large architect style properties, only people from away can afford as second homes or retirement homes.

My worry is this scheme will allow developers to buy land normally not available to them under the pretext that it will be affordable housing and then it isn't which happens. Most of the New builds in the the area are built for investment purposes and are not for locals. Even some of the affordable homes built on land next to Ysgol Dewi Sant are now holiday homes!!!

Before considering new housing developments the planning authority should consider past decisions which has allowed existing residential housing to be converted to non residential use.

I agree that there should be available, affordable housing for those that need it. i.e. families on average and low incomes, Especially those that cannot afford the high rent prices and mortgages in the area. However I do have concerns of new development in the area- i.e. buying up land to build houses. In the future this could have an effect on the local biodiversity and outstanding natural beauty of the area.

I'm in need of a bigger property because I have two children of different sex who by law cannot share a bedroom. Have tried both council and Housing Association but have had no help or encouragement from them. Need help as the time is getting closer and will soon be sleeping in my lounge to give the children separate bedrooms.

Yes it is much needed and I would support it as long as it is allocated to responsible law abiding people, not drunken morons the likes of which from the Rugby Club have twice vandalised my car St Davids needs housing that is affordable to local income.

The Key to affordable housing is: Release land, build at cost financed by the council or non-profit organisation, offer for rent or purchase, all sales re-invested in further units.

This is a must! I have lived in St Davids all my life (nearly 40 years) and cannot afford the current house prices. Also being single with no children puts me at the very bottom of the council housing list. The only way I can get accommodation is to pay the very high rents that are charged by landlords no bank will give me a mortgage for £100,000+, which is what the cheapest houses in St Davids are now going for, even though I work full time!.

There is no affordable housing for locals in the area. House prices have shot up but wages haven't. Trying to get a mortgage on the money I earn is impossible, I couldn't even afford to buy a plot.

My Brother had to move away because he could not find any thing within the his price range to rent or buy. This needs to be addressed!! How hard is it going to be for my kids.

This councils views are about tourism parking issues etc. The National Parks do not care for local needs and is predominately run by people who live outside the park area. Tourism will die if the local economy can't support it. Let people of 10 years residence build their own and if they sell, sell to local people my worry is you will build and give to people from outside St Davids like single parents who don't contribute.

It is absolutely essential to provide housing (affordable) for younger people from the area, To stave of stagnation of St Davids becoming, either a ghost town due to tourism and 2nd homes or an overpriced retirement home with no infrastructure to provide essential services. complete with. seasonal migration, massive skills shortage's will encourage the disintegration of community & traditions that makes St Davids what it is. I feel that the housing needs should be fulfilled by more affordable rented (Housing Association) accommodation (prefer traditionally built and not prefab), not private development which is often profitless, again rendering it impossible for young and middle aged families on low incomes to afford. I think that existing tenants of council and Housing Association housing stock should be discouraged from buying, purely to facilitate their own profit/greed, and although draconian, I think that the local authority should act responsibly on the issue of holiday homes, within the town and cap any further development. Local young people need to be supported and encouraged to develop small enterprise & business so along with new housing stock, we need new business and workshop accommodation, to help pull the city back from the grasp of becoming purely tourism led, boom in summer and bust in the winter. The issue is more than just housing. But sustainable economics (like fishing, agriculture and arts and craft)

The new housing should be thought through there are people already living here that need bigger houses.

New housing in the area does need to be affordable and for first time buyers with possibly large expensive 5 bed double garages should stop until balance is redressed.

There should be affordable housing in the St Davids area for all ages, The council's right to buy policy should be looked at more closely and the prices reduced to what they were 3 to 4 years ago when most people could afford to buy. These days even the council seems to be on the band wagon in making as much money as possible and not considering the needs of Pembrokeshire people.

I am a 28 year old single parent I waited 4 years for my council property. There is a problem with older couples who purchased their council properties some years ago, sold up moved in with friends or relatives and declared themselves homeless. They then received a house rented from the council. I know of 5 couples that did this hence the 4 years on the list. I am now in a relationship, my partner wants to move here from Cardiff and we shall be getting married and want to start a family. He has a good job with a bank and I work as a PA but we still cannot afford to buy in St Davids where we would like to start adding to our family. There are many people in my situation. Now alot of my generation are relocating to cheaper areas with higher salaries. This is becoming a retirement town.

Local affordable housing should be specifically what it says not to be able to sell to outsiders at inflated prices for instance small estate next to Ysgol Dewi Sant some were specifically bought as second homes when first constructed.

Too many houses in the community are becoming holiday homes. We have a better than average amount of money to spend on buying a house, but have come to the conclusion that it will be very difficult financially for me to stay in St Davids because of the cost of suitable housing.

Unfortunately there is no such thing as affordable housing in St Davids. All of the homes seem to be going top people who have already sold their council houses, pocketed the cash and then rehoused by the council, the normal hard working person gets nothing except for sky high rent in sub-standard private homes. I had to wait 4 years to find somewhere permanent to live moving from caravan to squalor back to caravan. Not good enough. What has happened to the promise of more council houses?

There is a large need for affordable housing in St Davids and we would welcome a small local development to meet this need. Single parents desperately need affordable housing. They don't stand a chance against the silly prices that property is now being sold for.

Too many houses and bungalows have been turned in to holiday "lets". The character of the city and surrounding villages will suffer, increasingly. One property near me was occupied by several people (no objection) but there were 4 cars as well, traffic has been extra crowded this year. And as for parking !!! There is little industry to support extra housing.

Yes I think it would be great for the community especially the young families who want to remain in the area but cannot get local accommodation but would like to own their own house.

Lack of suitable property for the first time buyers. Due to high prices for housing

None of the housing to buy in St Davies is affordable anymore, this is the reason I am renting my property

There is a great need for family size houses i.e. authority housing in the St Davids area, also affordable houses to buy or part ownership.

Local development of affordable housing should have a condition of being kept for locals and not sold on as holiday, buy to let or second homes.

Ensure the affordable housing is available to locally born and raised people.

I hope if any nhousing is forthcoming it would be used for local people and not for council tenants from another area. As we read more and more of undesirables given housing before local people

Affordable housing should be for local people only. Not for people to retire from away as a cheap deal. Nor should they ever be sold for holiday homes, because holiday homes and retirement houses is I believe the main cause, why the prices are so high, and the shortage of affordable homes.

An affordable housing development is absolutely essential.

Any affordable housing development should be protected from market exploitation by being subject to covenants restricting sale to local people and or preventing it being used as a holiday let. The County Council should also use its powers to charge as close to full council tax as possible on second homes and holiday lets, to discourage houses being purchased by outsiders as an investment, which contributes to house prices rising well above local wages. Whilst I understand that such a policy would have a negative impact on the value of my property which is my sole home, it is essential if in the long term this community is to retain facilities such as schools, doctors surgery and shops/other businesses that open all year round

Choice of site for development is important. It should not contravene normal planning considerations or detract from the historic character and special landscape/ecological setting of St Davids. Careful consideration needs to be given as to how such housing can be retained as an affordable housing resource-i.e. should not be able to sell off in to general housing market for profit or be lost to second home market, as the estate where I live has been.

If the planning Authority was to release more land for development, the price of plots would probably fall. However, how could the problem of local provision be solved. At present the local authority and housing association house people from outside the area, when local people who have lived in the area all their lives and one employed locally cannot be allocated houses. Very few local people are able to afford private housing as people, mostly retired, move in to the popular area, and are responsible for the escalating prices

Affordable housing is fine but only if jobs are available.

As a young local married couple starting a family in S Davids we would be very excited about affordable housing as we are just priced out of the property market. National park policy prioritises the conversion of farm out buildings for holiday homes over residential homes this is absurd.

We have an adult family living in England that would like to move to this area but jobs are as important as housing.

There is no affordable housing in St Davids for youngsters. My son and wife and 2 children aged 3 and 9 have applied for a 3 bedroom house or an exchange without any luck. They are both born and bred in St Davids. At the moment they are in Pembrokeshire Housing, apparently they have just 23 points and 60 points are needed to qualify

Yes I think the local community would benefit from affordable housing as the local community and the young can't afford housing in St Davids. Consequently they have to leave, so this breaks the community spirit which I personally value highly. As do many people I am sure.

I was sorry to see that the new houses built towards the end of Num street were so expensive, that one is let as a holiday home, instead of housing for affordable people. I strongly feel that people who own property to let as holiday homes should pay 3/4 of council tax, which could go towards the cost of building affordable properties for local people. I know as a single occupier I get a discount but there are some people who own 3 or 4 properties that are let out bas holiday homes and I really feel they should pay more.

Affordable housing has been put forward in St Davids before but are then sold on at a very high profit.

Affordable housing to meet local needs in the St Davids area warrants support on condition that it will be for locals so that it will be for locals so that they can be supported by their local families and live in their birth place not for outsiders to the detriment of our local families as reported in the echo a couple of weeks ago.

Stop 2nd homes in the St Davids area to save the community.

I think housing available for renting would meet more local housing needs especially family housing and housing for single people.

We Suggest that second and multiple home owners should pay the full domestic rates, with perhaps an extra amount if used less than 3 months per year. This could be used to help fund local affordable housing initiatives. It is partly the rise in second homes that has caused prices to soar in most areas.

Q20 yes is only if it is for St Davids younger generation only not outsiders.

We have both lived in St Davids for 3 to 5 years and work locally within the community. At the moment we rent, but if we start a family we would like the security of owning our own home. People in the St Davids area generally do not have a high household income, and we are being prevented from being able to afford to buy a house by people buying local houses as holiday homes. This means many houses are empty for most of the year the ones for sale are hugely over priced because people from London can afford to buy them. This situation is and will continue to push people away from living in St Davids simply because you can't afford to buy a house. Housing prices should aim to cater for people earning the average local income which isn't much. Please build affordable housing I have strong feelings about the number of houses in St Davids being sold as 2nd homes otherwise we will lose our community.

Local young people need lots of help in their struggle to get affordable homes. We support this initiative.

Would be ok if the Tenants were carefully chosen and not a development full of wasters living on benefits and too Lazy to work. Also drug dealers should not be accommodated in this development. It has happened before and is still giving trouble in a block of flats in St Davids!!

We currently receive a reduced rent but cannot expect to continue doing so for ever. We would ideally like to buy but this would involve a mortgage of in excess of £150,000 excluding our 25% deposit we have available. We love St Davids I have grown up here and I want my children to grow up here, but we need to provide a family home in order to do so. Our rent currently stands at 2/5 of our annual income.

If the local community is to attract/retain its true local inhabitants, then housing must become affordable i.e trade at values relative to local incomes. It cannot be allowed that St Davids become a retirement city for the big city folk!

In our view local affordable housing would be acceptable, but we have reservations of a whole hearted yes to the question until we had more details regarding any rises in council tax, etc to cover costs of such plans. We would also need to know the location, or locations of these developments.

That there be enforceable covenants not allowing these houses to be sold on for profit especially as second homes. All homes for sale have to be sold back into the housing stock so they can then be sold to needy locals.

How would it be ensured that outsiders do not buy such housing as holiday accommodation subsequently?

I would like to feel that after my children have finished their education that they would be able to purchase their own homes in the St Davids area.

I would only be in agreement with this if these were starter properties to allow young people to save and raise a deposit over a certain length of time (so many years) for a mortgage of their own. Not to see these homes as cheap alternatives. Then say after five years another couple, family etc would be able to take over the tenancy to allow them accommodation to get a foot onto the housing ladder. Covenants should be used to keep these solely for local people. Maybe more should be done regarding homes left unoccupied (second homes) as this really destroys the fabric of the community. Especially with landlords living away from the St Davids area and owning multiple homes to rent. Possible higher council tax band.

I am amazed at the number of people from outside the community council area who have been granted accommodation locally, whilst some, who have been born and bred in the St Davids area, are still waiting. I am also concerned about the length of time council properties are left unoccupied, some for months on end.

Since I am a pensioner and I live on the outskirts of St Davids it would be an advantage to live nearer to shop, post office, banks etc. I would not wish to purchase a house at this time but might be interested in alternative rented accommodation but I doubt that will be available.

If affordable houses are built there should be some restriction of their further sale. They should not be sold as second homes and should remain affordable

There is no affordable housing in St Davids for the next generation.

Affordable housing should be long term, i.e affordable to 2nd/3rd time occupants. Housing should be visually acceptable and compliment St Davids existing housing. Housing should accommodate parking requirements.

I think the current housing problem is down to the sale of council houses. The first step on the ladder is a home of your own for young people, it doesn't matter if the house is owned by the council or the bank (mortgage). There should be a rebuild of council houses. What happened to the money the council made from the their sale? with the condition that these houses should remain in public ownership forever similar to the condition council tried to put on private owners a few years ago. There might also be a case for building single person flats for people living alone either before raising a family or after. Common rooms with games/food, I think should be included in blocks of such buildings

Affordable housing for lower income sector definitely needed.

Affordable housing is desperately needed in the St Davids area for local people. The price of housing has got impossible for ordinary people to buy, with the number of people buying holiday homes. I sold my property in Solve 3.5 years ago and came here and rented this house. I could not now afford to buy, even the smallest house and there is nothing to rent either. This must apply to masses of other people.

It would be advantageous, to the young people in the community who would like to stay here, if some form of subsidised housing could be provided. This possibly could take the form of low cost start up mortgages for our young people to get a foot on the housing ladder".

Restrictions and tax penalties should be introduced on second homes the area.

My son is a full time mechanic of the St Davids lifeboat and on 24hr standby and must live within St Davids. He is 28 years old and has been priced out of the market. He needs his independence and has applied to Pembrokeshire County Council and Pembrokeshire Housing without success. He is looking to rent in St Davids if you could help we would be very grateful, thank you.

The cost of existing Rentable property, needs to lower.

Sympathetic to local environment, scheme restricted to locals and not abusable.

Given the high cost of local properties and the continued trend towards more 2nd homes/holiday homes it is essential that affordable housing is ring fenced for local people either for rent/past ownership. Not only is this vital for the individuals concerned, but also for the community as a whole so it does not become a ghost town out of season as is the case with some villages in Devon/Cornwall.

It is much needed with planning process to allow appropriate development within the community.

Provision should certainly be made.

In the past I understand affordable housing has been made available in a small way, which after a time was sold on as second homes, although some people wishing retire here have benefited from this scheme. But I agree there is a great need for affordable houses for local youngsters and not for profit for speculators i.e St Nan's apartments and Cern LLidi view!!

The situation here is really dire. We will never afford to live in the St Davids area if we want to buy and we do as we have a small child and would love to settle here. There is also a real,lack of innovation and reluctance towards stepping out of the box! We would love to see affordable housing here but if it is new build it should incorporate the future environment too and aim to be as low impact as possible. Solar panels wind turbines, etc. The area is crying out for it.

What about the huge numbers of small properties in St Davids and area which are merely used as investments i.e. letting to visitors. The price of property is grossly inflated and no room for parking.

I have grand children but living locally the prices of property is beyond them so wishing to live around me is impossible. These are lovely council bungalows and we need more of them please I am happy in my home and have always lived nearby on a farm locally and eventually came in to St Davids and luckily to this nice bungalow with the pull cord etc.

Ideally, we would like to buy/build another property within the St Davids area, as a legacy for our children, but that is absolutely impossible at present given the housing situation and extortionate house prices. Extra affordable housing is desperately need for young local people families we would support any ideas to try and alleviate this situation.

I currently live in a 2 bedroom bungalow with my partner and our 2 children a boy and a girl. We actually own the bungalow which we bought before having the children so in the future we will have to move because the bungalow will be too small but if we were to sell our home we would not be able to afford to buy a bigger house so affordable housing in the near future would enable us to move to a bigger home.

New build in St Davids is for people selling houses in expensive areas, There is very little or nothing available for young families without a lot of parental help.

I feel very disturbed to see or read of people outside the county buying council residences and locally born living in digs etc failing to have housing

Local ex council tenants selling property then getting re-housed by the council is not fair on younger couples looking for accomadation, as they can't afford ex council houses. Also many out of the parish. are getting council properties again young couples lose out. Local people first.

To make sure the garden is large enough to grow fruit and veg. Sustainably that they are energy efficient.

It is high time more affordable housing was made available in this area for at present, there is not a hope in the world, our children and other young families (local) can compete with the ridiculous highly inflated prices on offer, which in turn is then snapped up by an ever increasing invasion from across the border.

We would definitely support local development as long as old property was truly affordable. There are a lot of young people here with initiative who have started their own business thus contributing to the economy but are on low wages. A lot of these people are starting families like ourselves but cannot afford what is available now. Good sized affordable housing would make a huge difference to them with potential to improve the economy and the prosperity of the local area.

I am appalled by the housing association and councils attempts to re house small families. I have been told I am not eligible for more points on the housing list as I am not disabled and don't have a child over 8 and I am not claiming benefits. Surely the people in this community shouldn't be penalised, for having a job and paying their own way? You tell me.

I would support a small development if it were strictly for local use as I feel there are too many second homes/ holiday homes in the St Davids area. The community is dying due to these second homes being empty for much of the year. My partner and I were lucky to purchase our property privately as our experience in house hunting was very stressful. It is almost impossible to compete with people who desire second homes here as the income in Pembrokeshire cannot compare with most of the country. If a tax or restriction was placed on these second homes maybe first time buyers like ourselves could afford to get onto the property ladder hence removing the need for Leaving, to enable us to live in this beautiful part of the world that I have lived in all my life as the cost of housing does not reflect the average salary here. Please put a stop or a limit to these second homes.

Houses by Ysgol Dewi Sant were for local families but some were sold as holiday homes.

Too many houses etc being built for incomers

One of my children and their family had to leave S Davids as they were in rented accomodation and wanted to buy a house in the St Davids area so had to move away. Now due to ill health we require help from the family on a daily basis. This means that they have to undertake a 30 mile trip. If there had been affordable housing they would not have had to move in the first place.

I feel there ia a very great need for affordable housing here so that the younger members of society here can live and work here, and do not need to seek affordable homes elsewhere.

I feel there is a huge need for affordable housing ia the St Davids area, as our children grow up and start to need to look for homes of their own at the moment St Davids is an unlikely choice for them as house prices are so high and therefore they are being pushed further afield. Lets hope something comes out this survey and people needs are granted.

New affordable hopusing a must for local need.

The Tourist industry is and has destroyed St Davids. No action appears to be taken against coaches coming and parking into the city even opposite to the police station. No action seems to be taken against second homes which are rarely occupied by their owners.

In view of the large number of houses which have been removed from the housing stock available for local to occupy by second home owners and particularly those absentee landlords who rent out to visitors at high rents, provision of affordable housing for local needs is essential.

I say no because after the initial purchase these houses would then be sold in the open market at inflated prices. Also no local with a job here can afford a mortgage, most houses for rent only or 1/4 buy 1/2 buy. There are about 4 houses in St Davids, Council owned with 3 bedrooms and lots of local people with 2 or more children wanting them. I should also like to say with this area in particular local people born and bred should have top priority and not keep bringing in people from other communities and our own people shipped to Pembroke Dock etc!! Before long our schools will be empty as all families will have to move away. Already people from England are buying up our ex council houses covenants or not!! One more thing I do object to is council tenants buying their homes only to sell them and the council rehouse them again in another council house!! This has happened 3 times here at least and the council were informed this was going on. This is a very emotive subject.

St Davids needs affordable housing for local people, I'm afraid to say it is very fast becoming a ghost city. Too many people from wealthier counties in the UK buying property in St Davids as business investments. These properties are second homes, where families live in them for 5 months of the year, schools and businesses will suffer and have to close. Unless laws regarding the buying of affordable houses are applied this shut down of St Davids will carry on. Some locals are just as bad as incomers, buying property to let to holiday makers. Too many holiday homes, they are killing us.

Important to identify needs as opposed to demand are there "local needs". Previously property in St Davids have on occasion been bought by outsiders and subsequently sold at exorbitant prices. Environmentally not to over develop St Davids not destroy the unique character/attractions of the city. Does St Davids have the infrastructure/services to allow further development.

The sooner it happens the better, to keep our children from moving from the area.

Myself and my partner both work in respectable jobs for the government agencies. In order to purchase a house large enough for my family we would need a mortgage of £160,000. The maximum mortgage we could get would be £85,000. The choice is not there. It is either rent or move away.

If affordable housing is not made available our young people will be forced to leave the area, thus leaving us with an ageing population. Too many people come here to retire.

Large enough accommodation to house a young growing family. Its illegal for children of different sex to share a bedroom after the age of 9. Young people needing single accommodation, especially for those bred and born in St Davids. People who moved away but would prefer to live in St Davids should be considered for housing. If someone in authority doesn't "wake up" to the fact that St Davids is dying for lack of affordable housing facilities for our young, the city is already on its way to being a retirement village and to dying.

Should be low energy, eco-designed, sustainable housing.

What does small development mean, where / how would line be drawn longterm. What are the implications. Have we the infrastructure, more traffic erosion of national park, loss of character of St Davids. Currently no resident police force and an increasing level of anti social behaviour and vandalism in the city. How can affordable be ensured longterm, no point being affordable holiday homes. Why is planning permission given to convert dwelling houses to commercial ventures such as cafe-type places in the city plus now takeaway litter.

The key is securing the land at a reasonable cost, construction costs are only a small part of sale price. An initiative like this should be carefully planned and managed to produce quality homes in a development that will be an asset to the city.

Providing a small local development of affordable housing, is situated in a suitable site close enough to the public transport system and shopping. There is no building within the Pembrokeshire National Park then I would support such a proposal.

Affordable housing for the younger generation is far more important than spending money on creating the Sutherland gallery. Thus attracting more tourists which the roads and car parks are totally inadequate to sustain. Look after your locals. We feel that we are totally ignored because so many of those directing things have a vested interest in attracting tourists to the area.

It impossible for the youngsters of the community to afford to purchase a property privately due to the influx of outsiders moving into the area to retire. There is a decline in houses to rent due to limited council houses left and a large amount of 2nd homes. St Davids is becoming a large retirement home. Building land is not readily available due to the restrictions by the National Park, they must let locals develop land for the future of the youngsters in St Davids.

Affordable development is paramount for the young residents of St Davids for their future, not for people wishing to move to the area.

There is insufficient housing of any description. Local youngsters unable to rent privately or buy property due to prices. Most council property sold on. Housing Association property too small for families with children of both sexes.

There are too many people from outside the area buying local property leaving it impossible for our local people to buy. If a local development of affordable housing were to be built, would it be for the local people only, or outsiders.

Our son works in St Davids serves on the lifeboat, but has not been able to afford a house in St Davids.

House prices in St Davids are inflated by the second home and holiday letting sales making it very difficult for young couples to live in the area. Perhaps there should be some restriction on the re-sale of these houses so that they remain at price affordable to lower income families.

Limitation on the number of second homes is required in the St Davids area and the rest of Pemb's e.g. 5%, this would free up many properties which could be used for local needs rather than building additional ones.

The pressure on St Davids housing is acute, due to ever growing sale of local houses as second homes and holiday accommodation. Many parts of the city become deserted during the winter months it is an extremely worrying situation. There is consequently a serious call for affordable housing both for sale and in the rented sector.

If there were more affordable homes I would have moved to St Davids sooner. I have a daughter living with me who will no doubt want an affordable home. That would be great as she is my carer and that means she would be able to stay in St Davids, when she gets married. More affordable houses could have been built instead of the large modern houses on the outskirts of Davids on the Haverfordwest road. The modern houses spoil the character of St Davids.

If affordable housing is created in St Davids how long will it stay in local hands? Even council houses are sold on at high prices. It seems impossible, thanks to national policies and laws, to protect "affordable housing" for local people for more than a few years.

Would rather see increased tax on second homes and existing housing areas that have been redeveloped to be for local residence rather than new development in new areas.

Essential to provide affordable housing in this area or we will become a ghost city of holiday home belonging to rich outsiders. We don't want that.

It is impossible to even consider buying a property in the St Davids area and the rest of Pembrokeshire. It is terrible that it is like that. We would completely support an affordable housing scheme.

If homes have changed from a permanent place of residence to a second or holiday home. Planning permission for change of use should be required. There should be less stringent planning permission requirements for new houses to be built. They are needed when half the housing stock is removed for second or holiday housing.

Appendix 2

ST DAVIDS CITY COUNCIL

LOCAL HOUSING NEEDS ASSESSMENT

Dear Resident

The St Davids City Council is concerned that there may be a lack of affordable housing available in the community, for local people of **all ages** who need or wish to live in the St Davids area.

The only way to identify the exact need for affordable housing is to carry out a Community Housing Needs Survey and then to use this information to help plan possible future housing provision within the community.

Whether you consider you, or others in your household are in need or not, the information you provide is important so please spare a few minutes to fill out the form. The more information we can collect the more accurate the survey will be. **(PLEASE NOTE THAT ALL INFORMATION PROVIDED WILL BE TREATED AS STRICTLY PRIVATE AND CONFIDENTIAL)**

We are also interested in receiving information from:

- People who live with families in the area but would like to have their own home, and form new households in the St Davids City Council area. **(Additional Households)**
- Friends or relatives who may have moved from the community and would like or need to live in the St Davids City Council area. **(Non-residents)**

Additional household and Non-resident questionnaire forms can be obtained for the above mentioned individuals, from the **Rural Housing Enabler** who will also be able to assist anyone who has difficulty in completing the form. Please find his contact details on the last page of the questionnaire.

Please return the completed form within 14 days in the freepost envelope provided.

In the interest of the whole community it is very important that this questionnaire is completed and returned.

Thank you in anticipation of your response and interest

St Davids City Council

Appendix 3

ST DAVIDS CITY COUNCIL LOCAL HOUSING NEEDS SURVEY

SECTION 1: Your Home And Your Household

This Section asks questions about your current household and the home in which you live. We are defining a household as "one person living alone, or a group of people (not necessarily related) living at the same address with common housekeeping - sharing either a living room or sitting room, or at least one meal a day".

Q1. Is this your main home?

- Yes, main home
- No, second home **If the answer was no, there is no need to complete the rest of the form. However please return it using the envelope provided.**

Q2. What type of house does your household live in? (Please tick one box)

- Semi-detached Detached house Bungalow
- Terraced house Apartment/Flat Mobile home (permanently sited)
- Other (please specify) _____

Q3. Does your household own or rent this home? (Please tick one box)

- Owns (with or without a mortgage) Rents privately Rents from the council or Housing Association
- Rents from employer or tied with job of household member Owns (shared ownership scheme with Housing Association) Other

Q4. How long have you lived in...?

	Less than 6 months	6 months to 3 years	More than 3 years but less than 5 years	More than 5 years
This Home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The St Davids Area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pembrokeshire	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q5. How many bedrooms does your home have? (Please tick one box)

- 1 2 3 4 5 or more

Q6. How many people of each age and sex are there in your household? (Please write number in each applicable area)

	0-9 years	10-15 years	16-19 years	20-44 years	45-64 years	65-74 years	75 years +
Male	_____	_____	_____	_____	_____	_____	_____
Female	_____	_____	_____	_____	_____	_____	_____

Q7. Would your household, or anyone in your household, expect to need to move within the St Davids area in the next 5 years? (Please tick one box)

- Yes, the whole household (Go to section 2, **Q8**)
- Yes, only certain members of the household (Go to section 2, **Q8**)
- No, do not expect to need to move (Go to section 3, **Q20**)

If anyone else in your household needs to move, the additional household should fill in a separate form. Additional copies can be obtained from the from the Rural Housing Enabler. **(Please find contact details on last page)**

SECTION 2: Assessing the level of housing need

This section asks about the household that expect to need to move within the St Davids City Council area in the next 5 years, the size of home they require and how they intend to pay for their accommodation. You should fill out a copy of Section Two for each household that will move, ie. for the whole household if that is moving and each new household forming.

Q8. Why does your current home not meet your needs? (Please tick all that apply)

- | | |
|--|--|
| <input type="checkbox"/> Too small | <input type="checkbox"/> Need to live close to a friend/family member to provide care |
| <input type="checkbox"/> Too large | <input type="checkbox"/> Need to live close to a friend or family member to be cared for |
| <input type="checkbox"/> Unsuitable for an older person | <input type="checkbox"/> Need to live independently |
| <input type="checkbox"/> Unsuitable for a person with a disability | <input type="checkbox"/> Temporary/Short term living accommodation |
| <input type="checkbox"/> Too costly to run and maintain | <input type="checkbox"/> Need to live close to employment |
| <input type="checkbox"/> Other (please specify) _____ | |

Q9. How many people of each age and sex are there in your household that need to move? (Please write number in each applicable area)

	0-9 years	10-15 years	16-19 years	20-44 years	45-64 years	65-74 years	75 years +
Male	_____	_____	_____	_____	_____	_____	_____
Female	_____	_____	_____	_____	_____	_____	_____

Q10. How would you describe this household? (Please tick one box)

- Single person Co-habiting or married couple
- Family (with children) Young people sharing
- Other (Please specify) _____

Q11. Is the household currently on the Council, or Housing Association, housing transfer or waiting list?

- Yes No

Please note this questionnaire does not register you on a housing waiting list. If you wish to apply to go on the list please contact Pembrokeshire County Council on 01437 764551 or Pembrokeshire Housing on 01437 763688.

Q12. When would your household expect to need to move? (Please tick one box)

- Immediately More than 1 year, but within 3 years
- Within 1 year Between 3 and 5 years

Q13. How Many bedrooms would you expect to need? (Please tick one box)

- 1 2 3 4 5 +

Q14. Does this household have a specialist housing need? (Please tick all boxes that apply)

- No
- Yes, supported living for a person with learning difficulties
- Yes, Accommodation suitable for older people
- Yes, Adapted property for a person with a disability
- Other (Please specify) _____

FOR QUESTION 15 IT IS NORMAL TO CONSIDER ONE THIRD OF THE HOUSEHOLD INCOME PER WEEK / MONTH AS AFFORDABLE.

Q15. How much would the household be able to afford PER WEEK if the household were renting? (Please do not include any housing benefit which you are currently receiving) (Please tick one box)

- up to £50 (Up to £220 per month)
- £51 to £70 (£221 to £300 per month)
- £71 to £90 (£301 to £390 per month)
- £91 to £120 (£391 to £520 per month)
- £121 to £150 (£521 to £ 650 per month)
- More than £150 (More than £650 per month)

FOR QUESTION 16 IT IS NORMAL TO CONSIDER 3 TIMES THE ANNUAL HOUSEHOLD INCOME AS AFFORDABLE.

YOU SHOULD ALSO INCLUDE SAVINGS AND THE VALUE OF ANY EQUITY THE HOUSEHOLD HAS IN ANY PROPERTY, WHEN TRYING TO ESTABLISH WHAT YOUR HOUSEHOLD CAN AFFORD.

Q16. How much would the household be able to afford if the household were buying a property? (Please tick one box)

- Up to £40,000
- £40,001 to 60,000
- £60,001 to £80,000
- £80,001 to £100,000
- £100,001 to £120,000
- £120,001 to £140,000
- £140,001 to £160,000
- £160,001 to £180,000
- More than £180,000

Q17. How would you expect the household to pay for the accommodation? (Please tick one box)

- Rent it from the local Authority or Housing Association
- Rent privately
- Buy it as a shared owner usually with a Housing Association
- Buy with a mortgage
- Other (please specify) _____

Please give your name and address and postcode or e-mail address, if you wish to be re-contacted if a housing scheme progresses in the area:

Name: _____

Address: _____

Postcode: _____

Email: _____

Are you a Landowner, or do you know of any available land that may be suitable for a development of affordable housing in the St Davids area. If so please give your name, address and telephone number in the space below.

Name: _____

Address: _____

Postcode: _____ Telephone: _____

Thank you for completing this form. Please return the completed form in the envelope provided within 10 - 14 days

If you require an Additional Household or Non-resident questionnaire form please contact:

Matthew Owens
Rural Housing Enabler

Meyler House
St Thomas Green
Haverfordwest
Pembrokeshire
SA61 1QP

Tel: 01437 774769

E-mail: matthew.owens@rhe-pembs.co.uk

The results of this survey will be published and made available to the community.