

# Pembrokeshire: Private renting – town vs. country?

@Pembscab

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Pembrokeshire is a rural seaside county (a County Borough Council led by the Independent Plus party) with a mixture of small towns and rural villages. Its population is 122,400<sup>50</sup>, with nearly half of the population living in five main towns (Fishguard, Haverfordwest, Milford Haven, Pembroke and Pembroke Dock)<sup>51</sup>. Pembrokeshire has an ageing population, with 21.8% of residents aged over 65<sup>52</sup>. The ageing population is increased by higher net outward migration of younger people aged 16-24. Deaths slightly outnumber births, but there is significant net inward migration of people aged 45 years and older, which is the main driver of the County's increasing population (between 2001-2011, Pembrokeshire saw the second highest population increase in Wales after Cardiff<sup>53</sup>). This inward migration of older people is primarily linked to the County being viewed as a retirement destination, as well as a place for second home ownership. 6.1% of all properties in Pembrokeshire are second homes or holiday homes. This varies across the County, but is much higher than the Welsh average of 1.2%<sup>54</sup>.

Pembrokeshire's popularity as a destination for retirement and second homes inevitably pushes house prices up as limited stock is more in demand, often causing rental prices to exceed the wages of local people, particularly in desirable rural areas. The effects of this rising demand and consequently high rents can be seen in the rise of homelessness, and the high number of applicants joining social housing waiting lists<sup>55</sup>.

The most recent Pembrokeshire Affordable Housing Delivery Statement 2007-11<sup>56</sup> identified a need for nearly 3,000 additional affordable homes in the County. This is in addition to the Local Development Plan's annual rate of new homes required of 572 per year, in large part driven by the increase in single person households.

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<sup>50</sup> Office for National Statistics. 2012. *2011 Census- Population and Household Estimates for Wales*. [http://www.ons.gov.uk/ons/dcp171778\\_272571.pdf](http://www.ons.gov.uk/ons/dcp171778_272571.pdf)

<sup>51</sup> [http://www.pembrokeshire.gov.uk/content.asp?nav=1108,1199&parent\\_directory\\_id=646](http://www.pembrokeshire.gov.uk/content.asp?nav=1108,1199&parent_directory_id=646)

<sup>52</sup> <http://www.pembrokeshire.gov.uk/content.asp?nav=101,649,1919>

<sup>53</sup> Office for National Statistics. 2012. *2011 Census- Population and Household Estimates for Wales*. [http://www.ons.gov.uk/ons/dcp171778\\_272571.pdf](http://www.ons.gov.uk/ons/dcp171778_272571.pdf)

<sup>54</sup> Pembrokeshire Local Development Plan, February 2013

<sup>55</sup> Pembrokeshire County Council Local Development Plan, February 2013

<sup>56</sup> Pembrokeshire Affordable Housing Delivery Statement 2007- 11 (2009) published jointly by Pembrokeshire County Council and Pembrokeshire Coast National Park Authority

Within the County there is a large proportion of small employers and a relatively high proportion of people are self-employed compared to national levels. Salaries in Pembrokeshire are broadly in line with the Welsh average at £476 per week<sup>57</sup>. It should be noted that a proportion of employment is seasonal, with higher levels of unemployment outside peak summer periods.

The Welsh Index of Multiple Deprivation highlights very mixed levels of deprivation across Pembrokeshire, with some of the urban areas ranked in the top 10% most deprived areas in Wales<sup>58</sup>. In comparison, the more rural areas tend to be less deprived.

As Pembrokeshire is a rural county, with several concentrated 'hubs' of population, we were particularly interested in comparing and contrasting the experiences of private renters living in very rural locations with those living in the towns.

## Methodology

Research consisted of both a survey and 13 in-depth interviews, and was conducted in two stages:

- Firstly, a telephone survey was conducted with previous clients who had previously come to Pembrokeshire Citizens Advice with problems in the private rented sector. The survey questions asked for information from participants regarding the cost of renting, notice periods, and whether the properties were suitable for the clients' requirements. In total, 28 surveys were completed.
- From this telephone survey we identified 11 participants for in-depth semi-structured interviews about their experiences of the private rented sector. We interviewed five people living in rural locations, and six living in one of the five main towns in the County. We interviewed a wide range of participants, from 21 to 69 years old and including single people, couples, and young families. Incomes varied widely; some were in receipt of benefits and others worked full time and were not in receipt of benefits. We asked all interview participants about their experience of private renting in the County.
- We also interviewed a housing strategy manager from the Local Authority about the housing needs identified by the Council through their most recent Local Development Plan<sup>59</sup>, and how they plan to approach these problems.
- Finally, we interviewed a social lettings co-ordinator at Pembrokeshire Care Society, a charitable organisation that has established a lettings agency primarily for people at risk of homelessness.

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<sup>57</sup> ONS Average Gross Weekly Earnings of full time employees by region – November 2014

<sup>58</sup> Welsh Index of Multiple Deprivation Map. 2014. <http://ukdataexplorer.com/wimd/>

<sup>59</sup> Pembrokeshire County Council. 2013. *Pembrokeshire County Council Local Development Plan: Planning Pembrokeshire's Future.*

## Findings

### Higher cost of renting in rural areas

One of the key findings to emerge from the in depth interviews was the higher costs of living in a rural location. This was mainly due to fuel bills, poor quality accommodation and high travel costs.

One participant, Kathleen, lives with her husband and their two young children in a small village. They receive benefits including Local Housing Allowance, and have been renting their current home for around two years. During this time they have seen a dramatic fall in their income due to Kathleen's husband's ill health. They have debts which they can no longer afford to pay and they are in fuel poverty. This is exacerbated by the fact that they live in a very rural location, as they have no mains gas and cannot afford to fill their gas tank. As a consequence, they have had to employ a 'heat or eat' coping strategy, and have been without heating and hot water since October 2014. Kathleen explained *"We have a few debts - we couldn't afford to keep the house running and pay the debts, we've just got enough money to live off, the gas is extra again which we don't have the money to pay for"*.

Clearly for Kathleen and her family, the struggle to afford their living costs was made worse as a consequence of living in a rural location and the higher fuel costs associated with rural housing. This is due to expensive gas tanks (as opposed to being linked to mains gas), and rural locations tending to be colder than urban ones due to buildings being physically isolated from one another.

Through the interviews, we found that there is certainly an element of social isolation for some who are on low incomes and are living in rural areas. The cost of renting is often higher in rural areas due to their high desirability as retirement and second homes pushing up rents. Several participants also highlighted the additional costs associated with travelling to amenities and / or work from rural locations.

Several participants said that they felt 'stuck' in their rural properties. They wanted to move in order to be closer to their families but felt that this was very difficult due to their day-to-day struggles to manage rent and bills in their current property meaning that the costs of moving house would be near impossible to manage.

Despite the higher costs of renting in rural locations, some participants maintained that living in the countryside was worth the additional cost, even if it meant falling into significant debt as a consequence. Glen and Sarah had moved from a housing association flat to their preferred, more rural location. However they have had to compromise significantly in terms of their finances, and they now pay more in rent (approximately £30 more each week) for more space and seclusion. This extra rent means that they cannot afford to heat their home properly using its oil fired heating system. Instead they rely on halogen heaters; they have an immersion tank for the hot water and an open fire in the living room. Only one member of the

household is currently working, and they do not receive any financial help with their rent. Their living costs have risen significantly as consequence of their moving into a rural location; and yet Glen and Sarah both remain sure that they made the right decision in moving and are much happier living outside of the town, even if it means greater financial compromise.



Figure 11: A typical home in rural Pembrokeshire

This desire to live in rural areas despite the higher costs is perhaps partially explained by some of the issues that we found in private rented sector housing in the County's towns. Some of the participants we interviewed who lived in the towns had experienced problems with antisocial behaviour from neighbours and issues with vermin as a result of unkempt gardens and rubbish piling up. Several participants also spoke of the unsuitability of their town properties. One participant, Denise, who is visually impaired and has a guide dog, described how, due to limited options within her price range, she had previously private rented a bedsit above a garage. This was completely unsuitable for her needs due it not being on the ground floor. She moved into another private rented property in the town, but this is also completely unsuitable as the front door opens straight onto a busy main road. However, she continues to struggle to find any private rented accommodation in the area suitable for her needs. She feels she will simply have to make do and hope that an appropriate property within her limited budget becomes available in the future.

Pembrokeshire's towns tend to be much more deprived than its rural areas, with wards in nearly all the County's main towns (except Fishguard) featuring in the 20% most deprived areas in Wales<sup>60</sup>. This perhaps in part explains why some participants were willing to struggle with higher housing costs in order to live in the more idyllic rural areas of Pembrokeshire.

### **Poor quality private rental properties**

Although there were differences in renting in rural areas of the County in comparison to the towns, poor quality was a problem with private rental properties across the board.

Most participants expressed concern about the quality of their properties and the frustrations they felt at landlords and letting agencies who take a long time to act on the complaints that were reported. Tenants reported problems with damp and mould. One participant, Selma, complained that her furniture was affected by the

<sup>60</sup> Welsh Index of Multiple Deprivation Map. 2014. <http://ukdataexplorer.com/wimd/>

damp in her property to the extent that she had to throw it away. She eventually left the property due to it being in such a bad state of disrepair. Her relationship with her landlord has broken down; she is still in dispute with him about her deposit and compensation for the loss of her furniture. Two other participants, a couple living in a two bedroom detached property in a rural location said *"In the winter months we have water dripping down the inside walls on the front of the property because of the damp. In the bathroom the paint has peeled off the ceiling because of the lack of ventilation."*

Another couple interviewed had involved the Pembrokeshire Environmental Health department as the problems with their property were so unmanageable. Jack and Lisa are a young couple with a small baby, and are renting privately for the first time. They complained repeatedly to their landlord about numerous problems in the property, such as damp, mould, faulty radiators, a broken boiler, flooding in the kitchen, and vermin, but told us that the landlord had failed to make any effort to improve the state of the property. Jack and Lisa said that they had contacted Pembrokeshire Environmental Health department on the day they left the property. When an inspection was carried out, Environmental Health advised the lettings agency that the property could not be let again until the problems had been fixed due to its quality making it uninhabitable. Jack and Lisa's baby, less than one year old, has had breathing problems ever since, which they have attributed to the bad state of repair of the property.

To gain a wider perspective of the private housing situation in the County, as well as speaking to private sector tenants, we also interviewed the social lettings co-ordinator at Pembrokeshire Care Society, a charitable organisation that manages around 30 properties in Pembrokeshire. Pembrokeshire Care Society run a scheme that helps landlords let their properties on the condition that they are prepared to charge rents roughly equal to the Local Housing Allowance rate. However, the social lettings co-ordinator commented that they often struggle to find suitable accommodation that is of a decent standard *"There are a number of properties in Pembrokeshire that are listed, they have thick walls, the insulation is not appropriate, a lot of buildings are run down, landlords are inheriting problems that exist in properties. We are very limited when looking for good quality housing."*

In an interview we conducted with the private sector housing and housing strategy manager at Pembrokeshire County Council, they acknowledged that the quality of private rented property is of great concern in Pembrokeshire, and that the local authority-run public protection team are involved in trying to improve this. However, the quality of private rented accommodation in Pembrokeshire to date in general remains very poor.

## Conclusion

Our research highlighted that there are differences in renting privately in rural parts of Pembrokeshire in comparison to the towns, and that these are generally associated with an increased cost of living in rural parts of the County. However, many participants seemed happy to take on the higher costs of rural accommodation, preferring to struggle financially in order to live in a preferred location. This is perhaps indicative of the fact that rural Pembrokeshire is seen as more idyllic and desirable than the County's towns.

However, an issue that was consistent in the private rented sector across both town and country was that of quality of accommodation. Properties being in a state of disrepair was a common theme throughout the interviews, regardless of the area participants lived in. Difficulty in getting landlords to inspect and fix these problems was also mentioned by most participants.

But legislation around private renting in Wales is changing. The first ever Housing Act (Wales) will as of autumn 2015 make compulsory the registration of landlords across the entirety of Wales. This will be welcomed by both Pembrokeshire County Council and the Pembrokeshire Care Society, with the social lettings co-ordinator we interviewed commenting that *"it will flush out rogue landlords"*, as they still come into regular contact with some landlords who are unaware of their responsibilities towards tenants, particularly in terms of the quality of property. However, only time will tell, and it remains to be seen whether such legislative change will have a positive impact on tenants in both the towns and rural parts of Pembrokeshire, and in Wales as a whole.