

Local Housing Allowance: The Lever Westminster Needs to Pull to Help End Homelessness in Wales

July 2026



Foreword

Now settled following a period of homelessness, I am working with Crisis as an Expert by Experience and have been thinking about what contributes to homelessness and how we can end it.

Homelessness prevention can't wait until the point of crisis, it must begin far earlier and it has to involve people realistically being able to afford housing. Housing benefit follows local housing allowance (LHA) rates, which do not currently cover the cost of even the cheapest of private rental properties available. Meeting the shortfall, or not, between the cost of private rent and housing benefit payments, even for tiny and shared accommodation, can equate to several hundred pounds each month

Homelessness and housing insecurity raise questions about how our communities care for each other. That concern for other people is part of what makes us human.

When people believe that their wellbeing is not a concern to others, it can be debilitating. Rather than be overwhelmed by these feelings – that your basic human needs don't matter – people can turn to addiction, poor mental health, hyperactivity.

When you feel like you matter, you can channel these same feelings in other ways – into creativity and connection.

If LHA rates were in line with private rental costs, then we would see a key part of that picture of homelessness and social disadvantage being addressed.

Instead, the rates have remained frozen, while the cost of private renting has increased, making private tenancies unaffordable and unsustainable on a practical level, and it is plain to see what all this lack of concern is doing to communities on an emotional level.

We can end homelessness, but we need enough affordable homes. Investing in places and people reduces poverty, increases quality of living, improves health, reduces substance dependency, and benefits our economy. It improves things for all of us, in every community.

- **Rhiannon***, Expert by Experience, Wales

Executive Summary

At a time when people are spending long periods trapped in temporary accommodation or experiencing other forms of homelessness, many people are desperately seeking affordable properties on the private rental market.¹

For households which are reliant on any form of housing benefit – through Universal Credit or the legacy Housing Benefit – the financial support they can receive towards their rent capped by the Local Housing Allowance (LHA) rate. LHA is reviewed each year within the UK Government's annual budget. However, since 2012, LHA rates have been subject to cuts and frozen for long periods by successive governments – having most recently been frozen since the uplift in 2024.

Crisis has partnered with the property website Zoopla to better understand the disconnect that has grown between the private rental market and the support available through housing benefit – as restricted by LHA. We have reviewed data from over 18,000 listings for private rented homes in Wales during the 2025/2026 financial year and found that:

1. **Only 0.7% of rental homes on the market across Wales in 2025/2026 were affordable to households relying on housing benefit.** For families needing a 3-bed home, a mere 0.3% of properties listed were within LHA rates.
2. **The availability of affordable private rental homes that can be covered by the housing benefit people receive is impossibly scarce across Great Britain, but is most stark in Wales.** The data is clear that LHA rates are creating unmanageable pressures with a severe lack of affordable rental homes in every part of Great Britain. In England and Scotland, just 1.8% and 5.5% of listings respectively were within LHA rates. However, this figure is even lower in Wales at 0.7% of listings.
3. **The lack of affordable homes for people receiving welfare support is affecting every area in Wales.** In half of local authorities in Wales, there were zero affordable 1-bed homes listed for people relying on housing benefit.
4. **The shortfall between LHA rates and real-world rents leaves some of the poorest households having to cover thousands of pounds each year in top-up costs to avoid rent arrears.** Across the cheapest third of rental listings, our data shows that households who rely on housing benefit could still be left looking for an extra £2,000-£4,000 on top of their benefit each year to cover the true cost of rent.
5. **The lack of affordable homes can push people to take on homes that are unsuitable or unsustainable.** Long waits for social homes, fierce competition for so few affordable homes on the private rental market, and the challenges of

¹ Shelter Cymru, *Waiting for a Home*, see: [Waiting for a home: An update on social housing waitlists in Wales - Shelter Cymru](#); Welsh Government, Stats Wales, see: [Homeless individuals temporarily accommodated at the end of the period by local authority and accommodation type | StatsWales](#)

homelessness mean that people can feel pressured to move into homes that won't be affordable in the long term or that pose risks for their health and wellbeing.

In addition to our findings on the availability of affordable rental homes on the market, data from the Department for Work and Pensions (DWP) makes it plain that the impact of the current, inadequate, LHA rates is also being felt by existing private renters. Their data shows that for two-thirds of households claiming Universal Credit in Wales, the housing benefit they receive is not sufficient to cover the full cost of their rent.²

In a climate where homelessness levels in Wales are high, the private rented sector holds potential to be part of the solution to providing people with a stable place to call home. Unfortunately, as this report shows, while LHA rates remain out of touch with real world rents, private rental homes in Wales will stay out of reach for people on the lowest incomes and the ability for the private rented sector to play a viable part of the solution to ending homelessness will be hindered.

The figures in this report – as well as in our report looking at the impact across Great Britain, [*No Home To Go To: How Frozen Local Housing Allowance \(LHA\) Rates are Causing Homelessness*](#)– demonstrate the urgent need for Westminster to listen to and respond to calls to restore LHA rates. If housing benefit is to fulfil its intended purpose of making private renting affordable for the poorest households across the UK, it must meet the true cost of renting. Failing to do so will make it much harder for us to build a UK, and a Wales, where everyone has a stable place to call home.

² DWP, *Local Housing Allowance Indicator*, StatXplore, see: [Stat-Xplore - Home](#)

Introduction

Across Wales, levels of homelessness have been exceptionally high in recent years. The latest figures from the Welsh Government show that councils recorded over 13,000 households as seeking assistance for homelessness in the last financial year.³

While there are a number of factors contributing to such high levels of homelessness in Wales, it is clear that the lack of affordable homes for private rent has long been a part of this picture. Although there are measures that our devolved Welsh Government could consider on affordability in the private rented sector, a key issue driving the lack of affordable rental homes is the continued failure of the UK Government to restore Local Housing Allowance (LHA) so that it covers the true cost of renting.

Crisis' and Heriot-Watt University's latest Homelessness Monitor for Wales, published in 2025, modelled a series of policy changes and the impact these could have on homelessness levels in Wales.⁴ It demonstrates that restoring LHA is one of the most impactful levers available. Yet, LHA rates remain frozen and shocking new figures revealed in this report show that housing benefit is falling even further away from real-world rents.

Since Crisis last published data on LHA, the number of private rental properties on the market in Wales that would be affordable to people who rely on housing benefit has fallen below 1%. In many parts of Wales, there are no affordable rental properties within LHA rates recorded in our dataset at all. Action from Westminster is now critical.

What is Local Housing Allowance?

Local Housing Allowance (LHA) is a system that sets the cap on welfare support towards the cost of privately renting that a household could receive. It's determined by where you live, the number of people in your household and their ages. LHA sets the maximum rate that someone can receive through any form of housing benefit – both the legacy Housing Benefit, which is being phased out, and the housing element of Universal Credit.

Every year, Rent Officers in Wales collect data to set out their estimation of average private rents across Wales – different bodies do this work for other parts of the UK.

LHA is intended to cover the lowest 30% of private rents in an area. However, in reality, this is far from the case.

³ StatsWales website, see: [Households found to be eligible, homeless subject to duty to help to secure during the year: Main reason for loss of last settled home by type of household \(Section 73\) | StatsWales](#)

⁴ Crisis, *The Homelessness Monitor: Wales 2025*, see: [The homelessness monitor: Wales 2025](#)

Since 2012, LHA rates have been subject to cuts and frozen for long periods by successive UK Governments. Originally, LHA covered the 50% of cheapest rents, but this was reduced to 30% from 2011.

From 2012 onwards, the process of monthly uprating of LHA to keep it in line with real rents stopped. The statutory link between real rents and LHA ended; LHA was uprated once by CPI in 2013, twice at a capped 1% in 2014-15, and thereafter either frozen or briefly uprated to cover the bottom 30%.

Since these austerity measures were enacted, LHA has only been uprated three times: in 2016, 2020 (as a pandemic emergency measure) and 2024.

About The Data in This Report

Crisis has partnered with the property website Zoopla to better understand the disconnect between the private rental market and the support available through housing benefit across Great Britain.

To achieve this, Zoopla has shared data on every rental home listed through their site in the 2025/2026 financial year. Analysts at Crisis have then compared these advertised rents to the LHA rate relevant for that home – based on the Broad Market Rental Area the home is situated in and the number of bedrooms it has – to understand how many homes listed for rent in that 12month period would have been affordable for a household relying on housing benefit.

This report focuses specifically on the data analysis of homes listed on the market for private rent in Wales. We have focused this work on self-contained homes of 1, 2, or 3 bedrooms (as opposed to Houses in Multiple Occupation (HMOs), short term lets and larger properties).

Not every home available for private rent will go through Zoopla or similar property listing websites, but the popularity of Zoopla means that the data analysed by Crisis represents 18,642 listings of homes for rent in Wales in the last financial year. This provides us with a strong sample size and clear picture of the affordability challenges facing households relying on any form of housing benefit.

Who In Wales is Impacted by Local Housing Allowance Rates?

Tens of thousands of households in Wales are currently being directly impacted by decisions taken in Westminster around Local Housing Allowance. As outlined elsewhere in this report, this includes households who are currently privately renting as well as people who are trapped in homelessness. People are too often left waiting on long waitlists for a social home and unable to afford to privately rent.

Nearly 85,000 households in Wales are privately renting and reliant on some form of housing benefit to meet the cost of their rent (Universal Credit housing element or

legacy Housing Benefit).⁵ When LHA is frozen, these households face additional financial pressures. The rents charged by landlords aren't necessarily frozen during these periods, so households are often forced to make cutbacks in other areas to continue to afford their home. During an ongoing cost-of-living crisis which sees us all paying more each month for our essentials – gas, electric, food, etc – this pressure risks pushing households into poverty or homelessness.

The same pressures that these households are facing then become a barrier to securing a home for many of the thousands of people trapped in homelessness in Wales. Across the country there are over 10,500 people who are homeless and stuck living in temporary accommodation, an estimated 6,500 people who are sofa surfing and 140 people sleeping on our streets.⁶ Not everyone who is homeless is accessing or entitled to benefits but, for those who are, the disconnect between what is available in welfare support and market rents can prolong homelessness.

What The Data Tells Us

1. Less than 1% of rental homes on the market in 2025/2026 were affordable to households on housing benefit.

Across all the private rental listings reviewed, only 0.7% of homes were equal to or below the relevant LHA rate. This means that of the more than 18,000 listings on Zoopla, less than 150 homes in Wales would be affordable for an individual or family receiving housing benefit.

The situation was worse again for families looking to rent a 3-bed home, with only 0.3% of listings being affordable for families relying on housing benefit. Worryingly, across 15 of Wales' 22 local authorities there were no 3-bed homes listed at all that were within the LHA rate during the last financial year.

And there are also difficulties for single person households looking to rent one-bedroom homes. Our analysis found that 1.4% of 1-bed listings in this period were within LHA rates.⁷ In half of local authority areas, there were zero 1-bed homes listed during the

⁵ This figure is the combined number of private renters accessing Universal Credit Housing Element (73,720) and private renters still accessing Housing Benefit (11,693) in Wales in February 2026, accurate as of June 2026. DWP, StatXplore, see: [Stat-Xplore - Home](#)

⁶ StatsWales website, see: [Homeless individuals temporarily accommodated at the end of the period by local authority and accommodation type | StatsWales](#) ; Crisis, *The Homelessness Monitor: Wales 2025*, see: [The homelessness monitor: Wales 2025](#)

⁷ The team at Zoopla made every effort to filter out listings that were for a room in a shared home, where a lower rate of LHA would apply, but due to how homes are listed there is the potential that some of the more affordable options in our 1-bedroom home data were listings for a room in a HMO.

whole of the last financial year that would be affordable to people relying on housing benefit.

*"I'm always aware that there's an amount I'll need to top up. On £525 a month – there's just not going to be anything possible for me."
- South Wales Skylight Member*

Recent spikes in rents in Wales mean that the impact of LHA freezes is being felt more sharply, more quickly than in previous years. During the four-year freeze on LHA rates that ended in April 2020, rents in Wales increased by an average of 8%. This was absolutely a challenge and an unnecessary financial pressure for households. But in half that time, the two-years since LHA was last updated in April 2024, rents in Wales have already shot up by 14%. This compounding effect will only worsen and the gap between real-rents and welfare support for renters will only grow if freezes continue.⁸

2. The availability of affordable private rental homes that can be covered by the housing benefit people receive is impossibly scarce across Great Britain, but is most stark in Wales.

In comparing our new data across Great Britain, it is clear that the scarcity of affordable rental homes is a significant issue in every nation, but is most pronounced in Wales. In Scotland, 5.5% of listings were equal to or below LHA rates and in England this was only 1.8% of listings. This sits at 0.7% for Wales.

3. The lack of affordable rental homes for people receiving welfare support is affecting every area in Wales.

It's important to note that this disconnect between LHA and real-world rent appears in every corner of Wales. While there are examples of rental homes that are advertised below the levels set by LHA, these are few and far between. Fundamentally, there is no area in Wales where the availability of affordable private rent homes rises above 2.9%.

This means that households relying on housing benefit have a severe lack of options in the private rented sector, and that competition for the few available affordable rental homes is significant.

⁸ ONS, *Private Index of Private Rents, UK*. See: [Price Index of Private Rents, UK: monthly price statistics - Office for National Statistics](#)

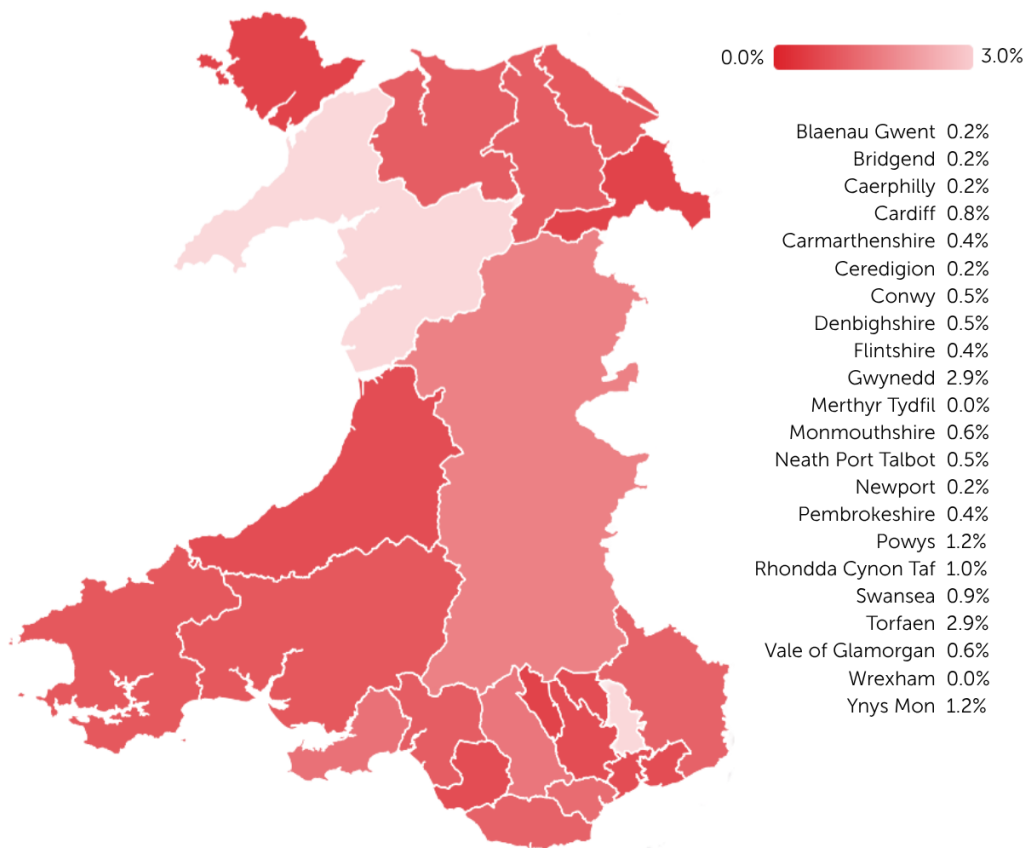


Fig: Map showing the availability of homes listed for rent within LHA rates by Local Authority, Crisis Cymru.

4. The shortfall between LHA and real-world rents leaves some of the poorest households having to find thousands of pounds each year in top-up costs to avoid rent arrears.

Our analysis of Zoopla listings across the past financial year highlights that, even if they are looking at the more affordable listings, households relying on some form of housing benefit to meet their private rental costs face an annual shortfall of £2,000-£4,000.⁹ We looked at the 30th percentile of monthly rent in the listings for each Broad Rental Market Area (BRMA) in Wales to compare how close LHA rates are to the most affordable homes listed for rent.

Meeting these shortfalls during a time of financial pressure, heightened food costs and rising energy bills leaves households having to make impossible budgetary decisions to keep a roof over their heads. People are moving funds away from other essential costs in order to sustain their home.

⁹ For transparency, we would note that the shortfall between the lowest 30% of listed rents and relevant LHA rates was higher for England than it is for Wales. The 20 BRMAs with the largest shortfall are all in London and the South East of England.

This is an issue that we regularly see at Crisis' South Wales Skylight. Our members (people who we support who are at risk of or experiencing homelessness) report that this shortfall forces them into an unmanageable cycle of reducing costs elsewhere by avoiding turning on the heating, going without meals or having to access foodbanks. Some have even relied on loans to pay rent in the short term, but then find this increases financial pressures yet further in following months. The impact is significant. The unaffordability trap created by the disconnect between LHA and real-world rents is affecting people's physical and mental health as they fight to sustain a home that is fundamentally unsustainable.

"When I was renting before, a few years ago, it was £675 a month and that was just for the rent. I was getting £400 or so towards my rent but then I had to pay that top up from my normal benefit and that was just a bit over £300 a month. So, I was at food banks a lot, I was getting loans to cover my bills and then having to pay back the loan. It was a struggle every day to try to make it work and it affected my mental health."
- South Wales Skylight Member

5. The lack of affordable homes can push people to take on homes that are unsuitable or unsustainable.

At Crisis' South Wales Skylight in Swansea, which provides direct and frontline support to people who are at risk of or experiencing homelessness, our members often tell us that the very few properties which are affordable on housing benefit fall far short of standard expectations for a home.¹⁰

Jon* is in his mid-40s and is a trained electrician. After experiencing homelessness and living in temporary accommodation in South Wales, Jon was keen to look into options that would move him out of homelessness as rapidly as possible. Despite having previously enjoyed living alone, this is no longer an affordable option as he relies on Universal Credit to meet his monthly rent. Jon has decided to accept a room in a shared house with four other adults. This room costs the equivalent to the LHA rate set by the UK Government for a private one bed property.

"Going into a shared house was the only decision I could make to not be out of pocket and to be able to live within my means. Anyone in this situation, anyone going to Housing Options, is going to be very limited in what they can and can't do."

Lucy* is currently living in supported accommodation and has been looking for places to privately rent locally. She was clear that, despite continuously searching for a home

¹⁰ Our Landlord Liaison team work closely with landlords and agents who are interested in using their portfolio to support our work to move people out of homelessness. We are grateful to these partners for providing good quality homes that are affordable to Crisis members.

during the year she has been homeless, she hasn't seen a single 1-bedroom flat that is within the LHA rate for where she lives. Even the most affordable options, which are above housing benefit rates, are homes that do not provide the safety and stability that Lucy needs to build a life beyond homelessness.

"I saw a bedsit yesterday and it was £650. It was tiny, it looked like a shed, the only window looked onto a wall so there was no light. If I had to live there, I know it would affect my mental health and I'm in recovery. And housing benefit wouldn't cover the rent of it anyway plus there's bills on top, all that stress again. But if I wanted a flat that felt like a proper home I'd be paying £800-£900 around here. And I'd need to find the bond and the first month's rent too.

There's nothing affordable to rent around here so I need to wait for a council house. I need to be stable financially because my mental health suffers when I can't afford to pay for stuff, I worry. And I don't want that hanging over my head."

Looking Beyond Listings and Advertised Rents

Our analysis within this report has focused on homes newly listed for rent in the last financial year. While advertised rents can skew higher than existing rents in any given area, in the context of the role that private renting can play in the alleviation of homelessness it's important that we do look at newly listed rents. These are the homes that are available on the market when people currently experiencing homelessness are searching for a stable home - so we need to understand the options that the market is providing.

While the new data released in this report looks specifically at rental properties newly available on the market, the UK Government's Department for Work and Pensions (DWP) collects data that helps us to understand how LHA rates impact households who are already in their rented home. Currently, 1 in every 50 households in Wales is private renting and claiming housing benefit through Universal Credit.¹¹

This data can give us a near-live picture on the level of security that Universal Credit housing element – with its upper limit set by LHA – is providing for private renters. The DWP's Local Housing Allowance indicator shares monthly data comparing the rents that claimants are paying against the relevant LHA rate. The most recent update to this data states that Universal Credit housing element does not cover the full renting cost for two-thirds of claimants in Wales.¹²

It's clear that when the UK Government freezes LHA, it becomes disconnected from real-world rents, not just newly advertised rents. This creates pressure on housing

¹¹ The additional almost 12,000 households still claiming the legacy Housing Benefit are not captured by this data set. DWP, StatXplore, see: [StatXplore - Home](#)

¹² DWP, *Local Housing Allowance Indicator*, StatXplore, see: [StatXplore - Home](#)

security for existing renters and holds the potential to push more people into homelessness.

Other Impacts of Frozen LHA Rates on Homelessness in Wales

There is much more to say around frozen Local Housing Allowance rates and the wider impact on homelessness in Wales than we are able to cover in this short report. In brief, decisions about LHA contribute to:

- **The high cost of temporary accommodation.** Insufficient LHA rates take a toll as a contributing factor on Local Authority spending – as people are unable to find affordable rental homes to move into, local authorities across the country are left footing hefty bills for long stays in temporary accommodation. AuditWales have estimated that the cost of temporary accommodation in Wales is £172million a year.¹³
- **Restricting the impact of Discretionary Housing Payments (DHPs).** The DWP provides funds to local authorities for them to issue, primarily as grants, to households who already receive some form of housing benefit but need additional financial support to prevent or relieve homelessness. The most recent data shows that, in Wales, at least 25% of DHP spending is directly due to financial difficulties created by Local Housing Allowance rates.¹⁴ Only 20% of total DHP spending in Wales is unrelated to pressures created by Westminster-led welfare reform (the benefit cap, the so-called “bedroom tax” and LHA). As such, the frozen LHA rates are hindering local authorities’ ability to utilise this support mechanism to its full potential.
- **Limiting Welsh Government efforts to increase the supply of affordable homes through the Leasing Scheme Wales.** This scheme enables local authorities to secure long-term leases of private rental homes to be offered as affordable homes, particularly for households experiencing homelessness. The rent that the landlord will receive is aligned with the local LHA rate. With LHA rates stalling far below the cost of real-world rents there is concern that the scheme is less desirable and take-up by landlords is in part limited by this.
- **An erosion of tenants’ ability to uphold and enforce their right to a safe, healthy home.** The lack of affordable homes in Wales, particularly in the private rented sector, creates a climate where competition for affordable homes is fierce. This can result in a culture where tenants feel unable to challenge poor conditions in their home for fear of rent increases.

¹³ Audit Wales, *Temporary Accommodation, Long-Term Crisis?* See: [Temporary accommodation, long-term crisis?](#)

¹⁴ Note: this figure could be as high as 40% given the share of the fund being spent due to households facing financial difficult due to combination of welfare reforms. The most recent data available is for the first half of the 2025/2026 financial year. UK Government, See: [Use of Discretionary Housing Payments: April to September 2025 - GOV.UK](#)

Conclusion

It is clear that Housing Benefit and Universal Credit housing element are not meeting need, as the Local Housing Allowance rates which cap them fail to keep pace with real-world rents. The consequences are significant across Great Britain, and in Wales they are drastic – especially in relation to homelessness.

At a time when the cost of living crisis is pushing more people to the brink of homelessness, when more than 90,000 households in Wales are waiting for a social home, and over 10,500 people are trapped living in temporary accommodation each month, many people are desperately seeking affordable properties on the private rental market.¹⁵

But with fewer than 1% of rental homes on the market affordable to those who rely on housing benefit – private renting is often not a viable option.

There are important attempts in Cardiff Bay to make significant policy change and work towards ending homelessness, particularly through the recently passed Homelessness and Social Housing Allocations (Wales) Act, and through commitments to boost the numbers of social homes. However, the impacts of these important and essential steps will take years to be fully realised.

As Crisis and Heriot-Watt University's Homelessness Monitor for Wales sets out, reforming the approach to Local Housing Allowance – is an important lever to move us towards an end to homelessness in Wales.¹⁶ Taking the decision to end the current freeze on LHA rates and setting out a commitment to annual uplifts will undoubtedly help to prevent and reduce homelessness in Wales.

If Westminster instead opt to continue the current freeze on LHA, private renting will continue to be an unaffordable and unsustainable option for households relying on housing benefit.

Within Wales, the housing sector – and indeed the Welsh Government itself – has made frequent calls to the UK Government to restore LHA to meet the true cost of renting.¹⁷ On a UK level, Crisis is one of many organisations to make repeated calls for the UK Government to commit to an annual uplift of LHA rates to meet at least the cheapest 30% of private rents. Across the sector in Wales, there are also calls for LHA rates to be uplifted to meet the lowest 50% of private rents.

¹⁵ Shelter Cymru, *Waiting for a Home*, see: [Waiting for a home: An update on social housing waitlists in Wales - Shelter Cymru](#); Welsh Government, Stats Wales, see: [Homeless individuals temporarily accommodated at the end of the period by local authority and accommodation type | StatsWales](#)

¹⁶ *Crisis, The Homelessness Monitor: Wales 2025*, see: [The homelessness monitor: Wales 2025](#)

¹⁷ Homes for All Cymru, the coalition of third sector housing and homelessness organisations in Wales, wrote to UK Party Leaders, see: [Homes For All Cymru - Shelter Cymru](#); The current and former Senedd Ministers with responsibility for housing have recorded their support in the Siamb, see: [Written Question - WQ95808 - Welsh Parliament](#)

The figures in this report – and in our report looking at the impact across Great Britain, [*No Home To Go To: How Frozen Local Housing Allowance \(LHA\) Rates are Causing Homelessness*](#) – demonstrate the urgent need for Westminster to listen to and respond to calls to restore LHA rates. If housing benefit is to fulfil its intended purpose in making private renting affordable for the poorest households across the UK, it must meet the true cost of renting. Failing to do so will make it much harder for us to create a UK, and indeed a Wales, where everyone has a stable place to call home.

Appendices

Appendix A: The availability of homes in Wales listed for rent within LHA rates, by Broad Rental Market Area and number of bedrooms

Broad Rental Market Area	The availability of homes listed for rent within LHA rates			
	1 bed homes	2 bed homes	3 bed homes	TOTAL
Blaenau Gwent	0.0%	0.6%	0.0%	0.2%
Brecon and Radnor	1.1%	1.7%	1.1%	1.3%
Bridgend	0.0%	0.4%	0.0%	0.2%
Caerphilly	0.0%	0.0%	0.5%	0.2%
Cardiff	1.2%	0.6%	0.4%	0.8%
Carmarthenshire	2.2%	0.0%	0.0%	0.4%
Ceredigion	0.5%	0.0%	0.0%	0.2%
Flintshire	3.2%	0.0%	0.0%	0.7%
Merthyr Cynon	0.0%	0.4%	0.0%	0.2%
Monmouthshire	0.0%	1.5%	0.0%	0.6%
Neath Port Talbot	1.7%	0.4%	0.0%	0.5%
Newport	0.0%	0.2%	0.3%	0.2%
North Clwyd	0.5%	0.7%	0.0%	0.5%
North Powys	0.0%	0.0%	4.2%	1.2%
North West Wales	0.0%	5.6%	0.8%	2.7%
Pembrokeshire	0.0%	0.9%	0.0%	0.4%
South Gwynedd	0.0%	0.0%	0.0%	0.0%
Swansea	2.3%	0.2%	0.3%	0.8%
Taff Rhondda	4.1%	0.3%	0.0%	0.7%
Torfaen	8.7%	1.6%	1.9%	2.9%
Vale of Glamorgan	1.6%	0.4%	0.0%	0.6%
West Cheshire ¹⁸	0.0%	0.0%	0.0%	0.0%
Wrexham	0.0%	0.0%	0.0%	0.0%

¹⁸ Please note, the Broad Rental Market Areas follow boundaries that differ to local authorities, electoral constituencies, and nation boundaries. As such, West Cheshire includes a small area of Wales north of Wrexham.

Appendix B: The shortfall between the 30th percentile of advertised rents in Wales and current LHA rates, by Broad Rental Market Area and number of bedrooms

Broad Rental Market Area	The monthly shortfall between the most affordable 30% of listed rents and LHA rates		
	1 bed homes	2 bed homes	3 bed homes
Blaenau Gwent	£205.11	£220	£260
Brecon and Radnor	£135.00	£210	£250
Bridgend	£236.50	£225	£275
Caerphilly	£277.50	£255	£300
Cardiff	£219.50	£325	£425
Carmarthenshire	£150.00	£206	£315
Ceredigion	£228.00	£278	£300
Flintshire	£125.00	£190	£255
Merthyr Cynon	£140.48	£175	£225
Monmouthshire	£261.84	£250	£355
Neath Port Talbot	£188.33	£261	£345
Newport	£285.00	£279	£450
North Clwyd	£200.00	£200	£282
North Powys	£170.00	£175	£172
North West Wales	£208.93	£150	£225
Pembrokeshire	£190.00	£235	£300
South Gwynedd	£195.00	£240	£276
Swansea	£175.00	£300	£350
Taff Rhondda	£213.00	£275	£280
Torfaen	£100.00	£211	£300
Vale of Glamorgan	£224.23	£284	£425
West Cheshire ¹⁹	£175.00	£275	£310
Wrexham	£150.00	£275	£300

¹⁹ Please note, the Broad Rental Market Areas follow boundaries that differ to local authorities, electoral constituencies, and nation boundaries. As such, West Cheshire is included here because it encompasses a small area of Wales north of Wrexham.