Understanding how taxes on land and property are used in Wales

SEFYDLIAD bevan FOUNDATION

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Executive Summary

Significant powers over housing and taxation have been devolved to Wales but there is very little understanding within Welsh and broader UK public policy spaces about their nature or potential impact. In this briefing, the Bevan Foundation raises awareness of Welsh Government's taxation powers and how they could be used to create a more equitable housing system.

Taxation of land and property

In the UK, land and property are taxed through several mechanisms depending on whether it is occupied, being purchased, sold, or developed. Taxes are collected at a UK, Welsh and local government level.

Land Transaction Tax

The Land Transaction Tax (LTT) is a tax payable by the purchaser of a property in Wales to the Welsh Revenue Authority. A higher rate is charged to purchasers that own more than one home. Our analysis has shown that:

- £257 million was due for collection from residential transactions liable for LTT during 2024-25. This had increased by £50 million (24%) from the previous year.
- 50,150 residential transactions (at all rates) during 2024/25 were liable for LTT.
- 20 per cent (10,110 transactions) were liable for the higher rate of tax.

Council Tax premiums

Council Tax is a local tax based on residential property value, payable by the occupier or owner (if empty). Local authorities collect and set tax levels. From 2017, Welsh local authorities have the power to charge a premium of up to 300 per cent for dwellings empty for over a year and second homes. Key trends are that:

- At 1 April 2025, 21 out of the 22 local authorities were charging a Council Tax premium on empty dwellings and 20 were charging a second homes premium.
- 13,220 long term empty dwellings have been charged a premium for 2025/26. A 100 per cent premium is the most common charge with 6 authorities adopting premiums up to 300 per cent.
- 18,417 second homes have been charged a premium for 2025/26. No dwellings are being charged the 300 per maximum or even 200 per cent in 2025/26. 48 per cent are charged a premium of 100 per cent or lower.
- 12 out of 19 authorities collecting premium in 2024/25 reported an income of almost £49 million.

What the data tells us about the Welsh housing system

In administering these taxes, rich datasets on the housing system have been developed which is an understudied resource in Welsh housing policy. This data tells us that:

- Chargeable empty dwellings are more likely to be in the lower Council Tax bands and therefore be more affordable, lower value dwellings.
- 84 per cent of second homes are to be found in lower and middle Council Tax bands, suggesting that second homeowners are, to a greater extent, in competition with local households looking to own their own home.
- The number of higher rate LTT transactions/purchases of dwellings for second homes remains fairly constant.
- The number of buy to let purchases/transactions have increased by 12 per cent but have remained at 9% of all residential transactions.

Conclusion

Some particularly important findings emerge from our analysis:

1. **There are clear variations in local housing markets across Wales** - Wales wide policy interventions have an important role to play in shaping the housing system, the need for local variations in housing policy should not be underestimated.
2. **Systems for taxation on property purchases vary across the UK nations** - Although the principles of these taxes are broadly the same, there is merit in exploring their differences further. For examples, Wales has a relatively low value housing market but the highest threshold for when tax is first payable.
3. **There are significant variations in how Council Tax premiums are used across Wales** - There is a clear potential for local authorities to make greater use of these powers if they wish to further boost revenues from Council Tax. Greater transparency is still needed on how additional income is being spent and a discussion should be had about ringfencing funds for housing-related activities.
4. **The private rental sector appears to be in a robust condition** – Greater regulation appears to have had a less significant impact on the sector than has been reported. The latest LTT data shows continued levels of buy to let purchases.
5. **Efforts to reduce second home ownership may be working** - It appears that local authority areas which has taken greatest action to regulate second homes are seeing the numbers reducing/stabilising. There may also be an element of displacement of second home purchases into neighbouring authorities.
6. **There are opportunities to use taxation powers to shape Wales' housing market more strategically** - Taxation powers provide Welsh Government and local authorities with opportunities to both boost revenues and to shape Wales' housing market, but these can conflict with each other. The primary objective must be clearly recognised.
7. **A large number of homes not being used as primary dwellings that could be used more effectively to address Wales' housing crisis** - If only half of the 13,200 homes charged the empty dwelling premium were bought back into use, the impact could be significant, particularly if they were purchased for use as social homes.

1. Introduction

Significant powers over housing and taxation have been devolved to Wales. Whilst the Welsh Government has made some use of its taxation powers, there is very little understanding within Welsh and broader UK public policy spaces about the nature of these devolved powers nor their potential impact.

This briefing explores how the Welsh Government and local government has used its taxation powers in relation to residential property. In particular, it focuses on the Land Transaction Tax (Stamp Duty Land Tax in England) and Council Tax premiums.

The Land Transaction Tax is a tax payable by a purchaser of a property upon completion of that purchase. An additional higher rate is charged where a purchaser owns more than one residential property (i.e. a landlord or a second homeowner).

Council Tax is a local tax based on residential property value, payable by the occupier. Local authorities have the role of setting tax levels and, from 2017, have had the power to decide whether a premium should be charged for empty dwellings and second homes.

In administering these taxes, the Welsh Government has developed rich datasets on the Welsh housing system, and this has been an understudied resource in Welsh housing policy. In particular, the data provides detailed information in relation to empty dwellings, second homes and buy to let purchases.

The Bevan Foundation, supported by the Nationwide Foundation, has begun work to raise awareness of Welsh Government's taxation powers and how they could be used as a public policy tool to create a more equitable housing system. This supports our wider work[1] to address the shortage of affordable, social homes in Wales - ensuring that everyone has a place to call home and eradicating the need for households to live in temporary, often unsuitable accommodation.

In publishing this briefing, we intend to raise awareness of the Welsh Government's taxation powers in relation to land and property and influence public policy debate ahead of the Senedd election next year. We consider:

- how devolved powers over taxation on land and property have been used by the Welsh Government
- the current position with the residential element of Land Transaction Tax
- current trends with Council Tax premium charges on vacant dwellings and second homes across Wales
- what taxation data tells us about the Welsh housing system, the purchase of homes for different uses and the homes which remain empty

The findings will inform our future work on the potential for existing dwellings to be acquired to boost the supply of social homes.

Subject to further funding, we also plan to explore the potential for Welsh Government to make much greater use of its taxation powers to influence the housing system and propose solutions that the next Government could adopt.

2. Setting the context

To set the context for our analysis, we begin by providing an overview of the current taxation system over land and property which have been devolved to Wales, and how they have been used by the Welsh Government. Although this briefing focuses on Land Transaction Tax and Council Tax premiums, here we discuss the broader range of taxation which can apply.

2.1 Taxation of land and property

In the UK, land and property are taxed through several mechanisms depending on whether it is occupied, being purchased, sold, or developed. Taxes are collected at a UK, Welsh and local government level:

- HM Revenue and Customs (HMRC) is the main tax authority at a UK level, focused on collecting tax to raise revenue for the UK Government.
- The Wales Act 2014 expanded the powers of the Welsh Government and the Senedd (then the Welsh Assembly) including the devolution of some tax powers. From 1 April 2018, Stamp Duty Land Tax was replaced in Wales by the Land Transaction Tax.[2] This, along with other devolved taxes are administered by the Welsh Revenue Authority.
- The Welsh Government also has devolved responsibility for local taxation policy – primarily Council Tax and Non-Domestic Rates. These are collected by local authorities to help fund their services.

Occupying property

Council Tax has been in place in England, Scotland and Wales since 1993.[3] It is a local tax based on residential property value, payable by the occupier or owner (if empty). Local authorities collect Council Tax and have the role of setting tax levels and, from 2017, have had the power to decide whether a premium should be charged for empty dwellings and second homes.

The Non-Domestic Rates system, known as business rates, is similar to Council Tax but applies to the occupiers of commercial properties. It is collected by Local Government but based on a multiplier set annual by Welsh Government and a rateable value set by the Valuation Office Agency.

Purchasing property

The purchase of property has been subject to taxation in Wales for hundreds of years. Stamp Duty was first introduced in England and Wales back in 1694 and variations of the tax have remained in place ever since.[4]

In 2018, Stamp Duty was replaced by the devolved Welsh Land Transaction Tax, payable on the purchase of a property to the Welsh Revenue Authority. Stamp Duty remains in force in England and Northern Ireland. The devolved Land and Buildings Transaction Tax is in place in Scotland.

Selling or passing on property

Capital Gains Tax is payable to the HMRC on profits from selling or disposing of a property that isn't a main or principal home.

HMRC also collect Inheritance Tax based on the estate (property, money, and possessions) of someone who has died.

Developing land and property

The Community Infrastructure Levy (CIL) was introduced by the Planning Act 2008. It is a charge that local authorities in England and Wales can impose on new developments to help fund public infrastructure. Rates vary by local authority and type of development.

Planning obligations – also known as Section 106 agreements - are legally binding agreements between developers and local authorities in the UK, including Wales. They are used to mitigate the impact of new developments on the local community and infrastructure. As well as requiring a financial contribution, planning obligations can require developers to provide affordable housing, create green spaces or can restrict the use of land or property.

3. Land Transaction Tax

When it was introduced, Land Transaction Tax was the first Welsh tax to be charged in almost 800 years[5] (closely followed by Landfill Disposals Tax[6]). Despite having been in place since 2018, there is little knowledge of how it works or the income it raises.

3.1 How does it work?

Land Transaction Tax requires individuals and businesses to pay a percentage of the purchase price paid for residential property, or non-residential land and property, as tax. The exact amount payable varies depending on a range of factors. Our analysis for this briefing focuses on the different rates charged for residential property.

There are two residential tax rates:

- Main residential tax rates are paid by individuals purchasing a residential property (freehold or leasehold) who do not own another property
- Higher residential tax rates are paid when purchasing a property worth £40,000 or more. Individuals must pay the higher rate if they already own one or more residential properties. Companies and some trusts that buy residential properties will also be liable to pay the higher rates.

There are rules that provide more detail as to when the higher residential rate applies and when purchasers subject to it might be entitled to relief, discount or a refund.

If the person buying the property is married or in a civil partnership, then the rules apply as if both were buying the property together. The same rules apply for any people buying together, e.g. friends, another family member.

Exemptions or reasons for a refund from the higher residential rates include:

- individuals who sell any other residential property they own on the same day as they buy the residential property e.g. when buying and selling as part of a chain.
- a person selling all other residential property that they own within three years of paying higher residential rates.[7]
- a purchaser buying six or more properties. They can usually choose to pay either non-residential rates of LTT or higher rates of LTT with multiple dwellings relief.[8]

Land Transaction Tax relief is available if the property purchased is made up from more than one dwelling. The purchaser is entitled to some relief on the total amount of tax owned.[9] Some purchasers might also be able to apply for a subsidiary dwelling exemption if specific circumstances apply.[10]

3.2 How much is charged?

Land Transaction Tax is not payable on the full property value but is instead calculated using a progressive rate system. This means that the purchase price is divided into bands, and each band is taxed at a different rate. Higher percentage rates are only paid on the portion of the price that falls within that band.

Main residential rates

Since 10 October 2022 there has been a five-band system in place for main residential tax rates across Wales. The rates owed vary by the price paid for the property.

Table 1 – Main residential tax rates for transactions on or after 10 October 2022

Price band	LTT rate
The portion up to and including £225,000	0%
The portion over £225,000 up to and including £400,000	6%
The portion over £400,000 up to and including £750,000	7.5%
The portion over £750,000 up to and including £1,500,000	10%
The portion over £1,500,000	12%

Source: *Land Transaction Tax rates and bands*
Available at - https://www.gov.wales/land-transaction-tax-rates-and-bands

> Example: Buying a residential property for £300,000 which is liable for the main residential rates, someone would pay 0 per cent on the first £225,000 and 6 per cent on the next £75,000 (£4,500). Their tax liability therefore totalling £4,500.

Since April 2018, main residential tax rates have been changed several times:

- When it was introduced on 1 April 2018 there were six-bands and tax of 3.5% was payable for properties priced from £180,000 to £225,000.
- Between 27 July 2020 and 30 June 2021 there were 5-bands as there are now. There was a 5 per cent charge for the £225,000 and £400,000 price band.
- Between 1 July 2021 and 9 October 2022 rates were the same as in 2018.

Higher residential rates

Higher residential rates have a six-band system. The additional band is for property up to and including £180,000 which is charged at 5 per cent. There is no 0 per cent rate band, meaning that all properties that are liable for the higher rate will have some liability to pay the tax, whatever their value. Current rates came into force on 11 December 2024.

Table 2 – Higher residential tax rates for transactions on or after 11 December 2024

Price band	LTT rate
The portion up to and including £180,000	5%
The portion over £180,000 up to and including £250,000	8.5%
The portion over £250,000 up to and including £400,000	10%
The portion over £400,000 up to and including £750,000	12.5%
The portion over £750,000 up to and including £1,500,000	15%
The portion over £1,500,000	17%

Source: *Land Transaction Tax rates and bands*
Available at - https://www.gov.wales/land-transaction-tax-rates-and-bands

> Example: Buying a second residential property for £300,000 which is liable for the higher residential rates, someone would pay 5 per cent on the first £180,000 (£9,000), 8.5 per cent on the next £70,000 (£5,950) and 10 per cent on the final £50,000 (£5,000). Their tax liability therefore totalling £19,950.

Higher residential tax rates have previously been set at two different levels. The rates in place between 22 December 2020 and 10 December 2024 had the same price thresholds as now, but the percentage rate was lower for each. The percentage rates were even lower when the tax was first introduced.

3.3 How many residential transactions are charged?

Data reported by the Welsh Revenue Authority[11] enables us to explore how Land Transaction Tax has been operating since its introduction. For the purposes of the tax, a property purchase is known as a transaction.

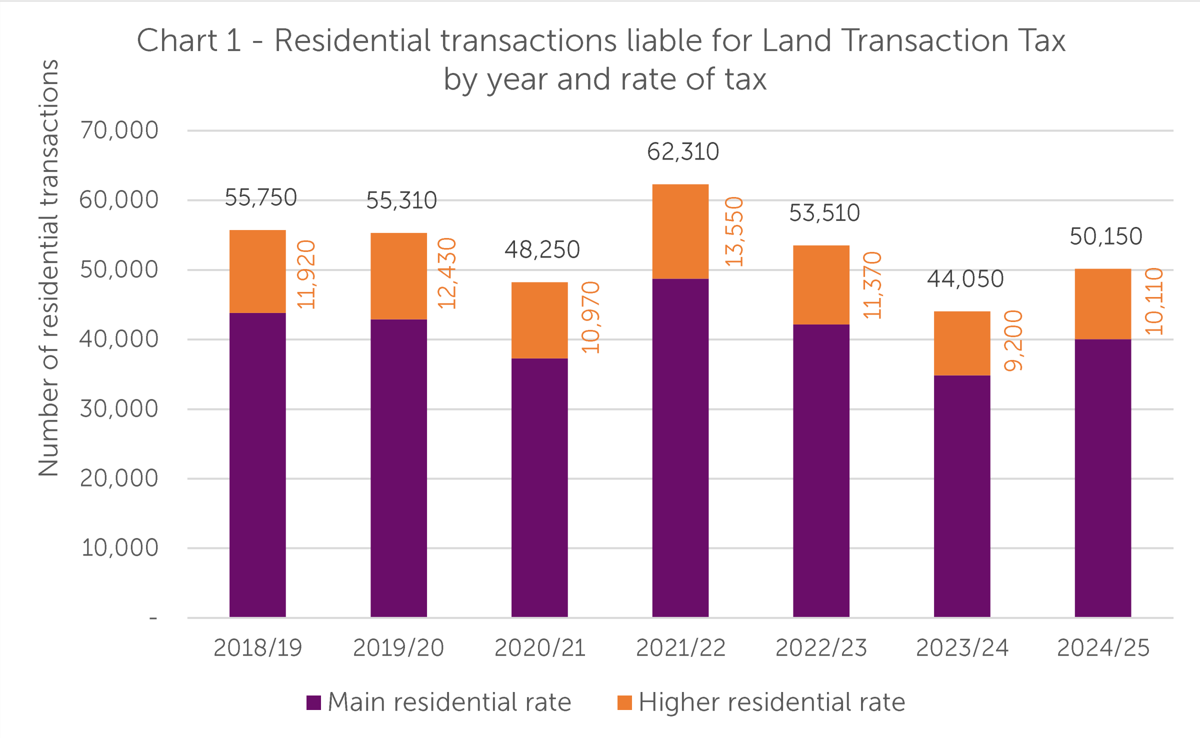
A total of 50,150 residential transactions during 2024/25 were liable to pay Land Transaction Tax. This represents a 14 per cent increase when compared to transactions during 2023/24 (44,050 transactions) but a 10 per cent decrease since the tax was introduced in 2018/19 (55,750 transactions). The number of residential transactions appears to be raising again after being its lowest in 2023/24. The highest numbers were seen in 2021/22 at 62,310 transactions during the year.

These figures – and unless stated those explored in the rest of this section – are for all residential property transactions and include those at both the main and higher rates.

By rate of tax

Residential transactions liable for the higher rate of Land Transaction Tax have remained fairly consistent since 2018, both in total numbers and the proportion of transactions that they represent.

10,110 transactions were liable for the higher rate during 2024/25, representing 20 per cent of all residential transactions. The proportion of higher rate transactions was at its highest in 2020/21 at 23 per cent (10,970) The number of higher rate transaction was highest in 2021/22 at 13,550 (22 per cent of transactions).



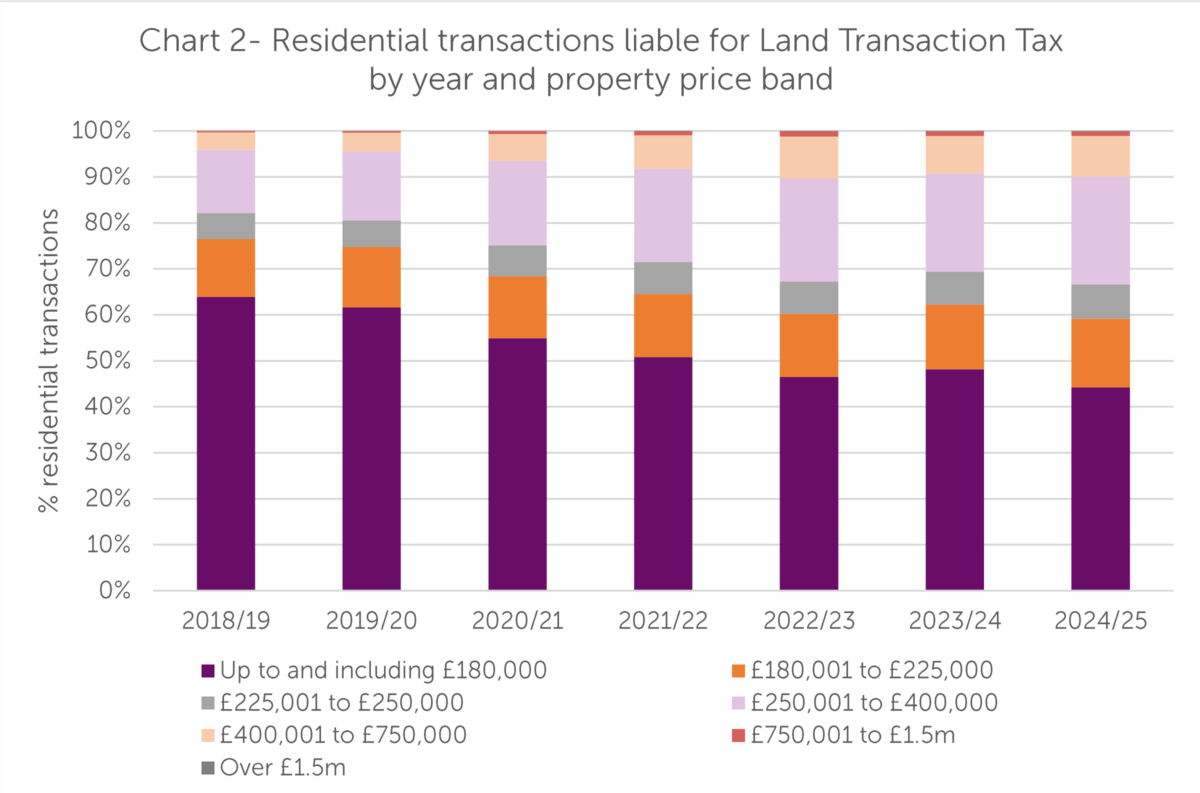
Source: ***Land Transaction Tax statistics: August 2025***
Available at - [Land Transaction Tax statistics: August 2025 | GOV.WALES]

By price band

Looking at the price band of the properties involved, the number of transactions of property purchases in the lowest band (up to including £180,000) has fallen over time from 64 per cent during 2018/19 (35,610) to 44 per cent (22,150).

It is important to reflect on the increase in average house prices generally across Wales over this time - £145,412 in April 2018 to £207,584 in April 2025[12] - and the impact this will have had on these lower value purchases. Also, for the first two years of the tax, and for a period in 2021/22, the lowest rate of tax at which the main rate was payable was from £180,000. From October 2022, only higher rate transactions in the £180,000 to £225,000 price band have been liable to pay tax.

Property purchases in the price band where current rates first require a tax payment - £225,000 to £250,000 - have remained at 6 or 7 percent. Whilst properties in the next price band (£250,000 to £400,000) have seen the biggest increase since 2018 rising from 14 per cent to 23 per cent of transactions. Property purchases in the £400,000 to £750,000 price band have also increased from 4 per cent of transactions to 9 per cent over this period.



Source: ***Land Transaction Tax statistics: August 2025***
Available at - [Land Transaction Tax statistics: August 2025 | GOV.WALES]
Note – The threshold that payment was due for main rate tax from April 2018 to July 2020 and July 2021 to October 2022 was the £180,000 to £225,000 price band. In all other years, no tax was due to be paid for transactions below £225,000.

3.4 How much is tax is collected?

£257 million was due on residential transactions liable for Land Transaction Tax during 2024/25. This increased by £50 million (24 per cent) from the previous year – remembering that the higher tax rates were increased from December 2024 as well as the number of transactions overall increasing.

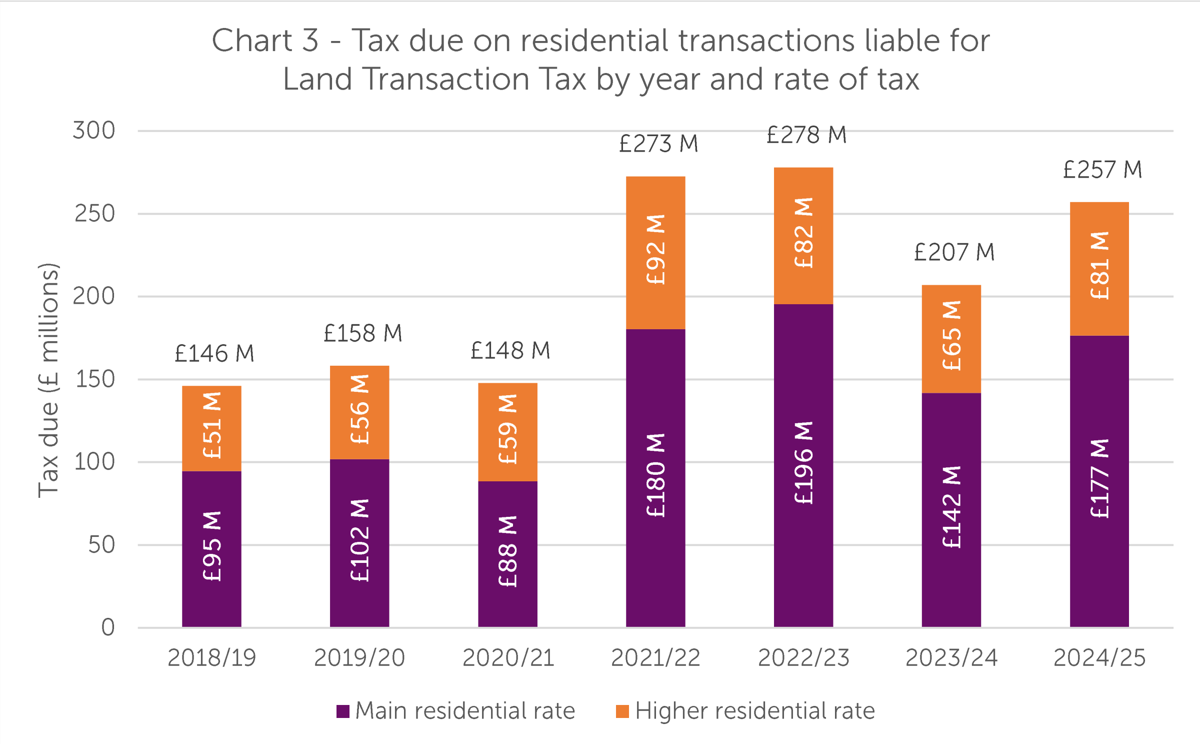
The income generation from Land Transaction Tax was at its highest in 2023/24 at £278 million, the year that the number of transactions was highest. The income was lowest in the first year of the tax at £146 million.

By rate of tax

For the financial year 2024/25, £81 million of tax was due from higher rate transactions (34 per cent). Understandably, given the higher tax rates the proportion of tax due from higher rate transactions was higher than the proportion of transaction which were higher rate (20 per cent).

Higher rate tax transactions have accounted for around 35 per cent of the tax due to the Welsh Revenue Authority since Land Transaction Tax was first collected.

The amount of tax due from higher rate transactions was at its highest in 2021/22 at £92 million (34 per cent of transactions). The proportion of tax due from higher rate transactions was highest in 2021/22 at 40 per cent of transactions (£59 million).



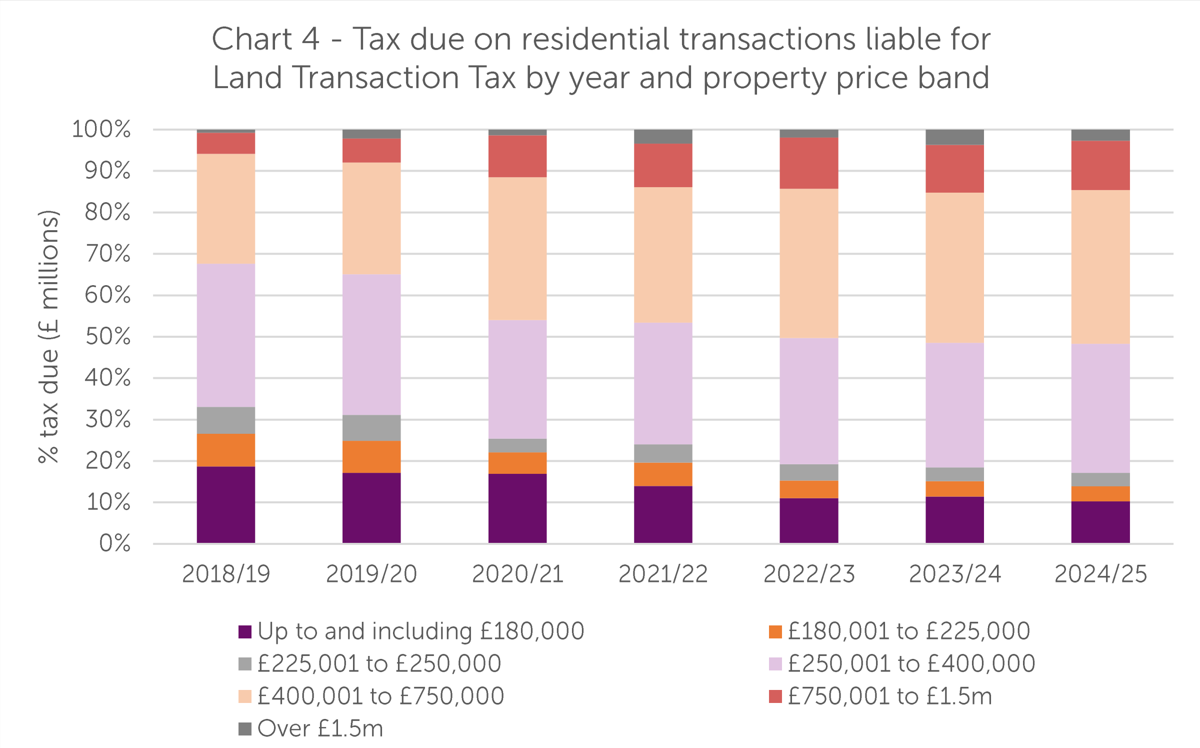
Source: ***Land Transaction Tax statistics: August 2025***
Available at - [Land Transaction Tax statistics: August 2025 | GOV.WALES]

By price band

During 2024/25, 68 per cent of the tax due was to be collected from property purchases in the two price bands ranging from £250,000 to £750,000- despite these property purchases only representing 32 per cent of all residential transactions.

As we saw when looking at the number of transactions, the tax due from property purchases in the lowest band (up to including £180,000) has fallen over time from 19 per cent during 2018/19 (£27.3 million) to 10 per cent (£26.4 million).

The proportion of tax due from property purchases over £750,000, the highest two price bands, have increased from 6 per cent (£8.6 million) in 2018/19 to 15 per cent (£37.6 million) in 2024/25.



Source: ***Land Transaction Tax statistics: August 2025***
Available at - [Land Transaction Tax statistics: August 2025 | GOV.WALES]
Note – The threshold that payment was due for main rate tax from April 2018 to July 2020 and July 2021 to October 2022 was the £180,000 to £225,000 price band. In all other years, no tax was due to be paid for transactions below £225,000.

3.5 How does the position compare with other UK nations?

There are some important differences between Land Transaction Tax in Wales, Stamp Duty in England and Northern Ireland and Land and Buildings Transaction Tax in Scotland:

- The price thresholds upon which different rates of tax are payable differ significantly. Like Wales, there are five price thresholds in England, Northern Ireland and Scotland but the threshold at which tax is first payable is lower elsewhere starting at £125,000 in England and Northern Ireland and £145,000 in Scotland, compared to £225,000 in Wales.[13]

- The rate of tax payable differs between each nation, The rate payable in Wales is broadly higher than in England and Northern Ireland, with the notable exception of the £125,000 to £225,000 threshold in Wales, where no tax is due. Scotland generally have the highest rates.
- Higher rates are also charged elsewhere for people who are purchasing additional properties. However, unlike Wales where there are distinct thresholds for higher residential rate payers, England and Northern Ireland have a flat additional charge of 5% on top of the main rate, whilst in Scotland this is an additional charge of 8%.
- First time buyers are exempt, or are charged an exempt rate in England, Northern Ireland and Scotland.

3.6 Criticisms and opportunities

A body of work that has explored the strengths and weaknesses of Stamp Duty Land Tax in England. Although now starting to be dated, many of the findings are likely to still apply and be relevant to Land Transaction Tax in Wales:

- A major criticism of the Stamp Duty system is that it discourages property transactions – specifically people living in larger homes from downsizing - restricting the availability of housing that meet people's needs.
- A blanket tax system causes regional inequality, with more expensive housing markets causing purchasers to pay more tax.
- Varying rates of tax can impact behaviour, i.e. property prices can honey pot around thresholds which can impact on market behaviour. A change in rates and thresholds can also lead to people rushing to proceed with purchases to avoid any extra taxation.
- In recent years governments across the UK have introduced higher rate / additional rates of tax for people purchasing rental properties to restrict investment purchases and boost home ownership.[14] Academics have highlighted that any additional cost to a buy to let landlord is often transferred to the tenant through higher rent charges.[15]

There is broad agreement within existing literature that the long-term solution is to scrap the Stamp Duty system and to replace it with a more effective annual tax, with a reformed Council Tax often being identified as the best solution. Other proposals put forward include scrapping SDLT and bringing residential properties more firmly into the capital gains tax system.

4. Council Tax Premiums

The discretionary power for local authorities to charge a Council Tax premium on empty dwellings and second homes has been in place since 2017. In this section we consider the extent to which it is being used and current trends in its collection.

4.1 How does it work?

Council Tax exemptions, set by Welsh Government, are in place for unfurnished dwellings for up to 6 months and specific circumstances where a dwelling has been left unoccupied. These include where major alternations are taking place, a dwelling has been left empty by someone going into care or a dwelling is the subject of probate.

However, the Housing Wales Act 2014 also gave local authorities in Wales the power to charge Council Tax premiums - extra Council Tax – in order to:

- bring long-term empty properties back into use to provide affordable homes
- increase the supply of affordable housing and support sustainable communities

Local authorities can apply premiums to long-term empty properties or second homes, or both, and can set different levels of premium for each. A local authority is able to retain any additional funds generated by implementing the premiums. They are encouraged to use these to help to meet local housing needs, in line with the Welsh Government's policy intentions.

Definitions

A long-term empty dwelling is defined, for the purpose of the premium, as a dwelling which is both unoccupied and substantially unfurnished for a continuous period of at least 1 year. The dwelling can be furnished or occupied for 1 or more periods of 6 weeks or less during the year without affecting this status. A local authority may specify different premium percentages based on the length of time a dwelling has been empty.

A second home is defined as a dwelling which is not a person's sole or main home, which is periodically occupied and substantially furnished.

Exemptions

The regulations prescribe 7 classes of exempt dwellings from the premiums:

- dwellings being marketed for let or where an offer to rent has been accepted, time-limited for 1 year
- annexes forming part of, or being treated as part of, the main dwelling
- dwellings which would be someone's main residence if they were not in armed forces accommodation

In relation to second homes only:

- occupied caravan pitches and boat moorings
- dwellings where, by virtue of a planning condition, year-round or permanent occupation is prohibited or has been specified for use as holiday accommodation only or prevents occupancy as a person's sole or main residence
- job-related dwellings

4.2 Which local authorities have introduced a premium?

From 1 April 2017, local authorities have been able to charge a premium of up to 100% of the standard rate of council tax on empty dwellings and second homes, At the full rate, the occupier/owner of the property would be charged the full Council Tax charge applicable to their property, plus a further 100 per cent premium charge, i.e. 200 per cent.

At 1 April 2025, 21 out of the 22 local authorities were charging a Council Tax premium on empty dwellings and 20 were charging a second homes premium. Blaenau Gwent had agreed to introduce a second homes premium from April 2026.

Torfaen County Borough Council was the only authority not to charge either premium. Information given on their website[16] states that their approach is to *"encourage owners to achieve this aim voluntarily and with assistance from the council, rather than through the instrument of charging a premium. However, should that not prove possible then the Council will have to consider the introduction of a premium."*

Authorities across north, mid and west Wales were the earliest adopters of a premium, with all but Carmarthenshire having them in place within 3 years of being able to. Several authorities made the decision to adopt a premium for empty dwellings first and then the second homes premium the following year.

Table 3 – Timeline of Welsh Local Authorities introducing Council Tax premiums

Year of Introduction	Empty Dwellings	Second Homes
2017/18	Ceredigion Flintshire Isle of Anglesey Pembrokeshire Powys Wrexham	Ceredigion Flintshire Isle of Anglesey Pembrokeshire Powys Wrexham Conwy
2018/19	Conwy Denbighshire Gwynedd	Gwynedd
2019/20	Cardiff	Denbighshire
2020/21	Swansea	
2021/22		Swansea
2022/23		
2023/24	Bridgend Merthyr Tydfil Rhondda Cynon Taf Vale of Glamorgan	
2024/25	Carmarthenshire Monmouthshire Newport	Carmarthenshire Monmouthshire Cardiff Bridgend Merthyr Tydfil Rhondda Cynon Taf Vale of Glamorgan
2025/26	Caerphilly Neath Port Talbot Blaenau Gwent	Caerphilly Neath Port Talbot Newport
2026/27		Blaenau Gwent
Still to introduce	Torfaen	Torfaen

Source: Individual Local Authority websites

From 1 April 2023, the maximum level of premium chargeable for both empty dwellings and second homes was increased to 300 per cent by Welsh Government. This resulted in a 400 per cent Council Tax liability being possible for the occupier/owner – 100 per cent charge plus 300 per cent premium. It is likely that this increase encouraged a second wave of local authorities beginning to adopt the premium from 2023/24.

Many authorities have also increased the premiums that they charge over time, and, in particular, since the maximum level was reset.

4.3 How many properties are charged and at what levels?

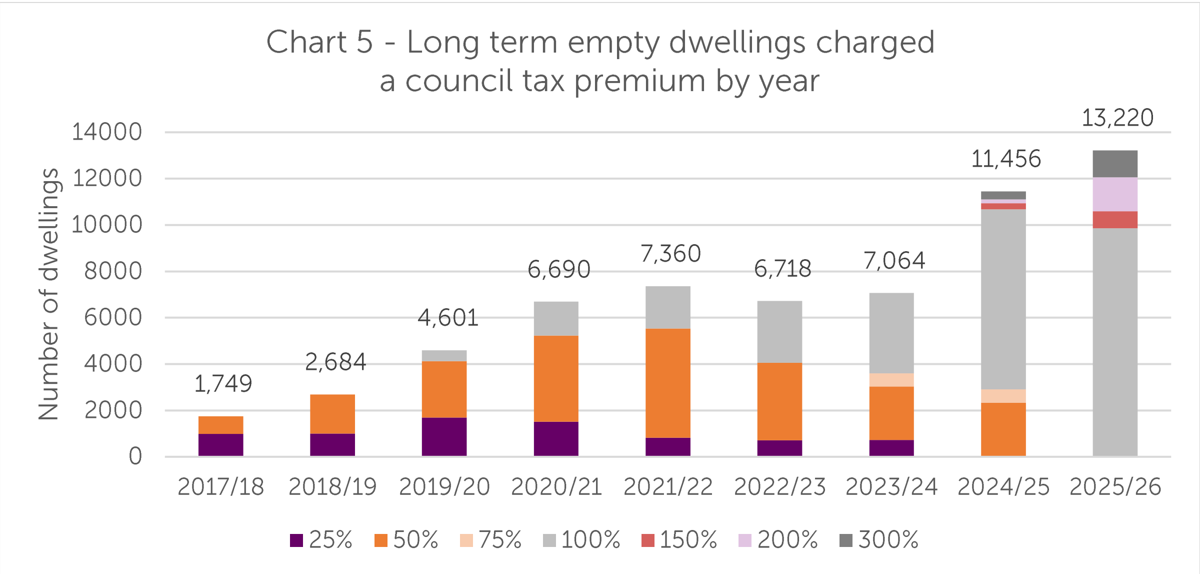
Analysis of the data provided by each local authority to Welsh Government[17] enables us to understand how the premiums have operated and changed since 2017. As Council Tax is billed at the start of the financial year, data is provided for the next financial year, meaning that number for 2025/26 are already published. Dwellings beginning to be charged a premium during the year will be included in the next year's data set.

Empty dwellings

13,220 long term empty dwellings have been charged a premium by local authorities for the financial year 2025/26. This number has increased significantly since 2017/18 when only 1,749 dwelling were charged.

This increase has been due to the adoption of premiums by a greater number of local authorities. There was a significant 62 per cent increase in the number of empty dwellings charged between 2023/24 and 2024/25 as the second wave of local authorities adopted a premium.

We also understand that the fact that a premium is being charged has been a catalyst for improving knowledge on the number of empty homes in a local authority area, subsequently leading to more homes being charged. This is balanced to an unknown extent by the number of dwellings being brought back into use by the owner – the premium acting as an incentive to do so.

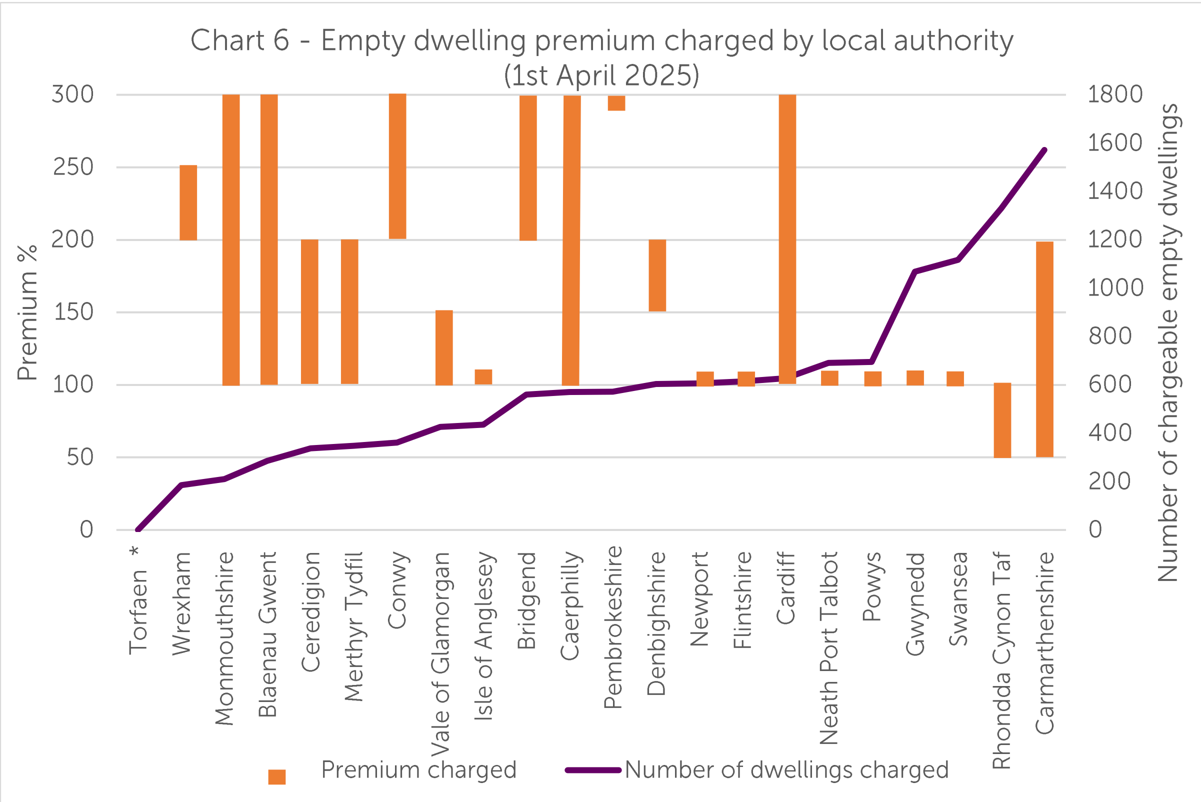


Source: *Chargeable empty and second homes, by local authority (number of dwellings)*
Available at - Chargeable empty and second homes, by local authority (number of dwellings)

Over recent years the number of empty dwellings being charged a lower-level premium – 25 or 50 per cent – has significantly reduced and is nil for 2025/26. A 100 per cent premium remains the most common charge for 74 per cent of chargeable empty homes during 2025/26 (9,832). However, there has been an increase in the use of higher rates following the 2023 reset of the maximum. During 2024/25, 775 empty dwellings were charged a premium between 150 and 300 per cent (7 per cent) compared to 3,365 dwellings (25 per cent) in 2025/26.

Chart 6 plots the empty dwelling premium charged against the number of chargeable empty dwellings for each authority (NB. The extent to which this reflects the total number of empty dwellings is dependent upon the quality of a local authority's data). A dot represents a flat rate charge, and a vertical line represents a scaled approach to the premium based on the number of years which a dwelling has been empty. It shows that:

- 8 authorities have a flat rate premium for empty homes, with this being 100 per cent for all but Pembrokeshire. Here, the flat rate is for a 300 per cent premium on all dwellings empty for more than 2 years.
- 13 authorities have taken a scaled approach, with 6 of these adopting a scale which goes to the maximum of 300 per cent. Bridgend charges the 300 percent after 2 years empty, and Conwy and Caerphilly after 5 years empty. The other three authorities charge the maximum after 3 years empty.
- In general, the local authorities with the fewest chargeable empty dwellings are charging the highest premium rates and vice versa.



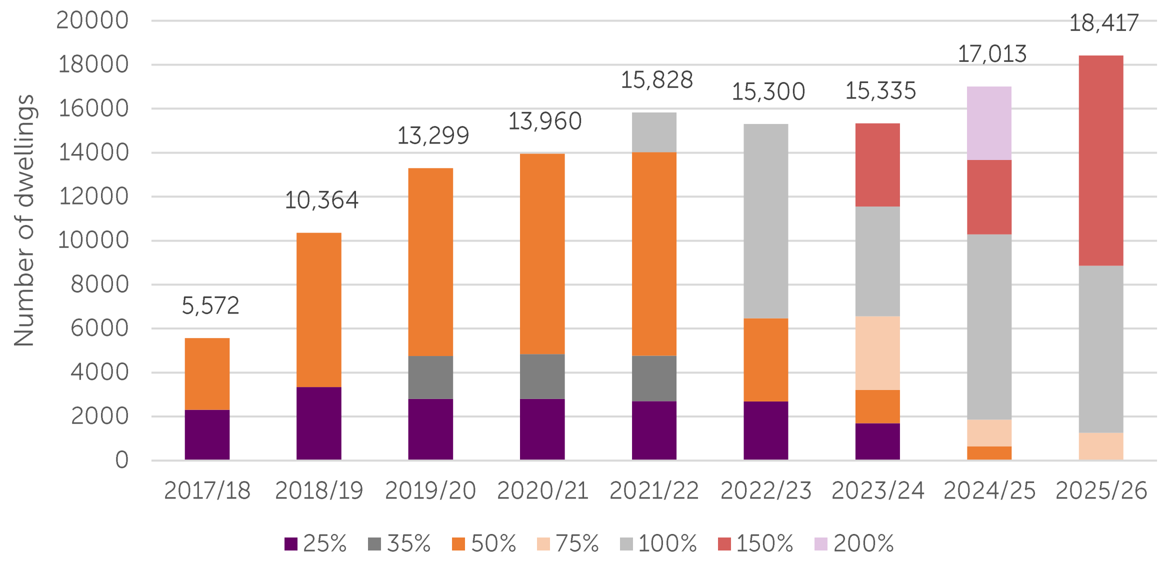
Source: Individual Local Authority websites
And *Chargeable empty and second homes, by local authority (number of dwellings)*
Available at - Chargeable empty and second homes, by local authority (number of dwellings)
* Torfaen reports no chargeable empty dwellings as it has not implemented a premium

Second homes

18,417 second homes have been charged a premium by local authorities for the financial year 2025/26. As with empty dwellings this number has increased significantly since 2017/18 when only 5,5572 dwelling were charged. Again, we have seen an increasing number of authorities adopting the premium over time.

Unlike the premium for empty dwellings however, the premium rates are generally lower for second homes, with no dwellings being charged the 300 per maximum or even 200 per cent in 2025/26. Whilst lower rates of 25, 35 or 50 percent have not been seen during for 2025/26, 48 per cent of second homes charged a premium (8,864) were being charged 100 per cent or lower.

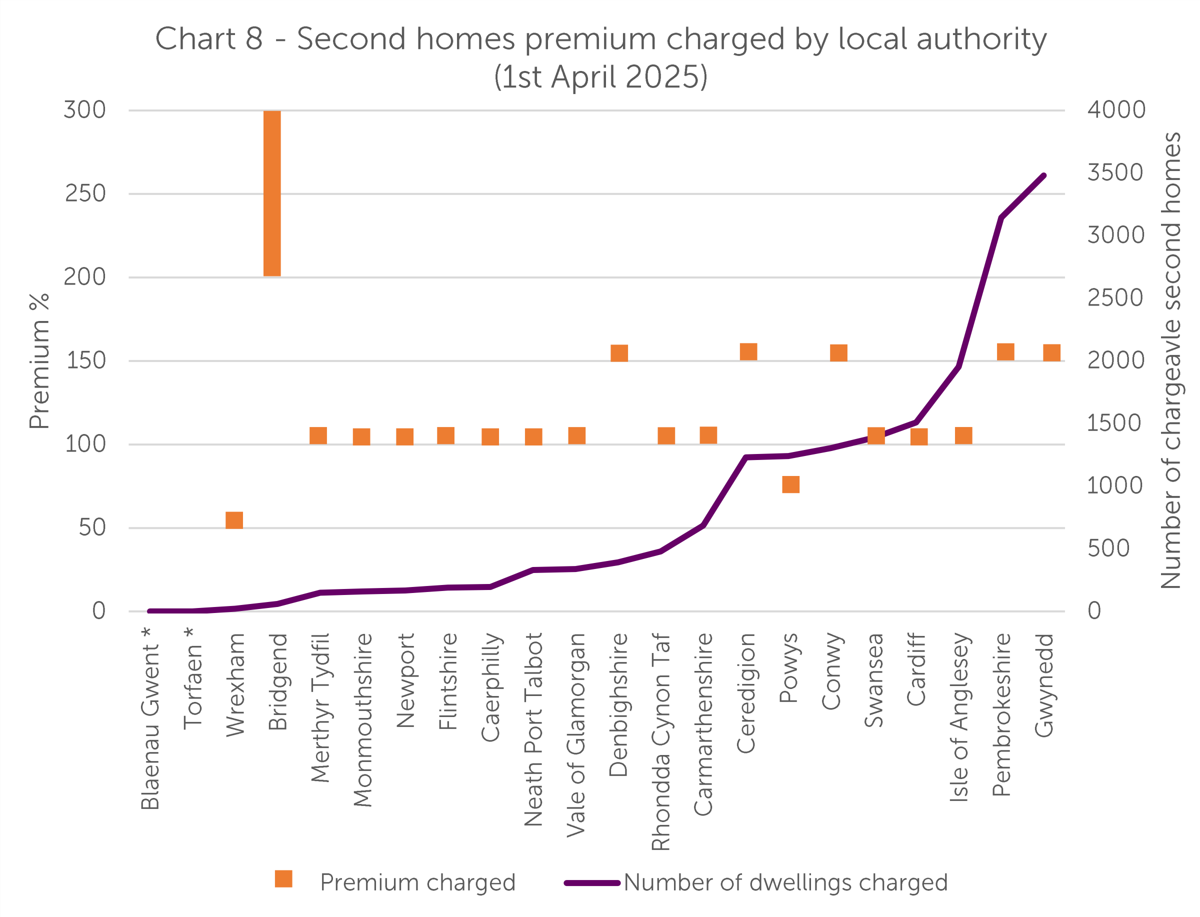
Chart 7 - Second homes charged a council tax premium by year



Source: *Chargeable empty and second homes, by local authority (number of dwellings)*
Available at - [Chargeable empty and second homes, by local authority (number of dwellings)]

Chart 8 illustrates the second homes premium charged against the number of chargeable second homes dwellings for each authority. Key observations are that:

- Flat rate premiums are more prevalent than for empty homes with only one authority, Bridgend, adopting a scaled approach between 200 and 300 per cent.
- The vast majority of premium charges for second homes are for 100 or 150 per cent.
- There is more of an apparent relationship between the rates of premium being charged and the number of chargeable second homes – authorities with more chargeable second homes are more likely to be charging a 150 per cent premium. However, authorities with the largest number of second homes, Pembrokeshire and Gwynedd, are not making use of the maximum 300 per cent premium.



Source: Individual Local Authority websites
And *Chargeable empty and second homes, by local authority (number of dwellings)*
Available at - [Chargeable empty and second homes, by local authority (number of dwellings)]
* Torfaen and Blaenau Gwent report no chargeable empty dwellings as it has not implemented a premium

4.4 How much is tax is collected?

12 out of 19 authorities collecting premium in 2024/25 reported how much tax they had collected on their websites. Between them, this totalled almost £49 million.

Not all authorities provided detail on how much income was generated from each category of premium. From the ones who did provide this breakdown, we can say that at least £9 million was raised from empty dwelling premiums and £33.3 million was raised from second homes premiums across Wales during 2024/25.

Authorities in receipt of the highest additional incomes from Council Tax premiums during 2024/25 were Gwynedd (£17.4 million), Pembrokeshire (£12 million), Conwy (£4.5 million) and Swansea (£3.5 million).

4.5 How does the position compare with other UK nations?

In England, local authorities have had the power to charge an empty homes premium since 2013. In April 2024, the Levelling Up and Regeneration Act 2023, strengthened this so that councils can charge the premium on homes that have been empty for 1 or more years (rather than the previous 2 years). The legislation is prescriptive in saying that the maximum premium that can be charged is 100 per cent after 1 year empty, 200 per cent after 5 years and 300 per cent after 10 years.

Additionally, from April 2025, English local authorities can, for the first time, charge a premium of up to 100% on second homes in their area, or parts of their area.

In Scotland, legislation was passed in 2023 to increase the second home premium which local authorities can charge to 100 per cent, from 50 per cent, to match the policy for empty homes. The recently passed Housing (Scotland) Bill[18] includes the provision for "*unlimited*" second and empty home premiums "*potentially to the 300 per cent already in place in Wales*".[19]

In Northern Ireland, Council Tax doesn't exist in the same form as in the other nations.

4.6 Criticisms and opportunities

During the summer of 2021, the Welsh Government consulted on local taxes for second homes and self-catering accommodation. This considered the effectiveness of the discretionary powers given to local authorities to apply Council Tax premiums to second homes and long-term empty properties.

Many responses called for local authorities to be more transparent about how they spend the funds raised from the premium. In response, to assess the effectiveness of the premiums and ensure information on their use is clearly made available, the Welsh Government expects local authorities to report on the implementation of the premiums and the additional revenue generated.

Concerns have also been raised that many second home owners in particular were avoiding Council Tax premiums by redesignating themselves as short term holiday let businesses, meaning they could avoid Council Tax altogether and pay Non-Domestic business rates instead.[20] To close this loophole, the Non-Domestic Rating (Amendment of Definition of Domestic Property) (Wales) Order 2022 set new letting thresholds for self-contained accommodation.[21] Under the order, a dwelling must be available for rent for 252 days of the year and be let out for 182. This in an increase from the previous position where homes had to be available to rent for 140 days and let out for 70. These new rules have been operational since 1 April 2023. Any home that does not satisfy these standards are now bought back within the Council Tax system.

Our data analysis raises some interesting questions about the motivations of individual local authorities when using their powers to charge premiums. The recent wave of local authorities introducing premiums suggests that some authorities might be motivated by a desire to boost revenues to tackle budgetary pressures rather than taking strategic action to address empty homes and control second homes. On the other hand, the fact that no local authority is currently charging the maximum possible premiums demonstrates that there is significant potential for local authorities to generate greater revenue through using these powers.

5. What the data tells us about the Welsh housing system

In administering these taxes, the Welsh Government has developed rich datasets on the Welsh housing system which has been an understudied resource in Welsh housing policy making. In particular, the data provides detailed information in relation to empty dwellings, second homes and buy to let purchases.

5.1 Empty dwellings

The wasted housing resource of empty dwelling is often considered at a universal level, rather than through tailored action. Whilst the Welsh Government policy intent to bring back into use as affordable homes must be welcomed, it is important to understand the nature of dwellings involved and the potential they hold individually to meet housing need.

Council Tax banding

The data available on Council Tax data enables us to explore the number of empty dwellings by Council Tax band. This provides an opportunity to understand which part of the housing market empty dwellings are most commonly found.

There is a need for some caution when exploring this data. Council Tax bands are based on property prices as they were valued on 1 April 2003. This means that the mid bands range from C £65,000 to E £162,000 whilst the average Welsh house price had actually risen to £209,178 in July 2025. In theory, the tax band of long-term empty dwellings could be reduced by being in a poorer state of repair. Given that bands were set over 20 years ago, however, bands are unlikely to reflect the current condition of individual dwellings.

Across Wales as a whole, chargeable empty dwellings were more likely to be in the lower bands for 2025/26. In total, 49 per cent of all chargeable empty dwellings were in the lowest two bands. By contrast the lowest two bands account for 35 per cent of all chargeable dwellings. Only 8 percent of chargeable empty dwellings were in the higher Council Tax bands.

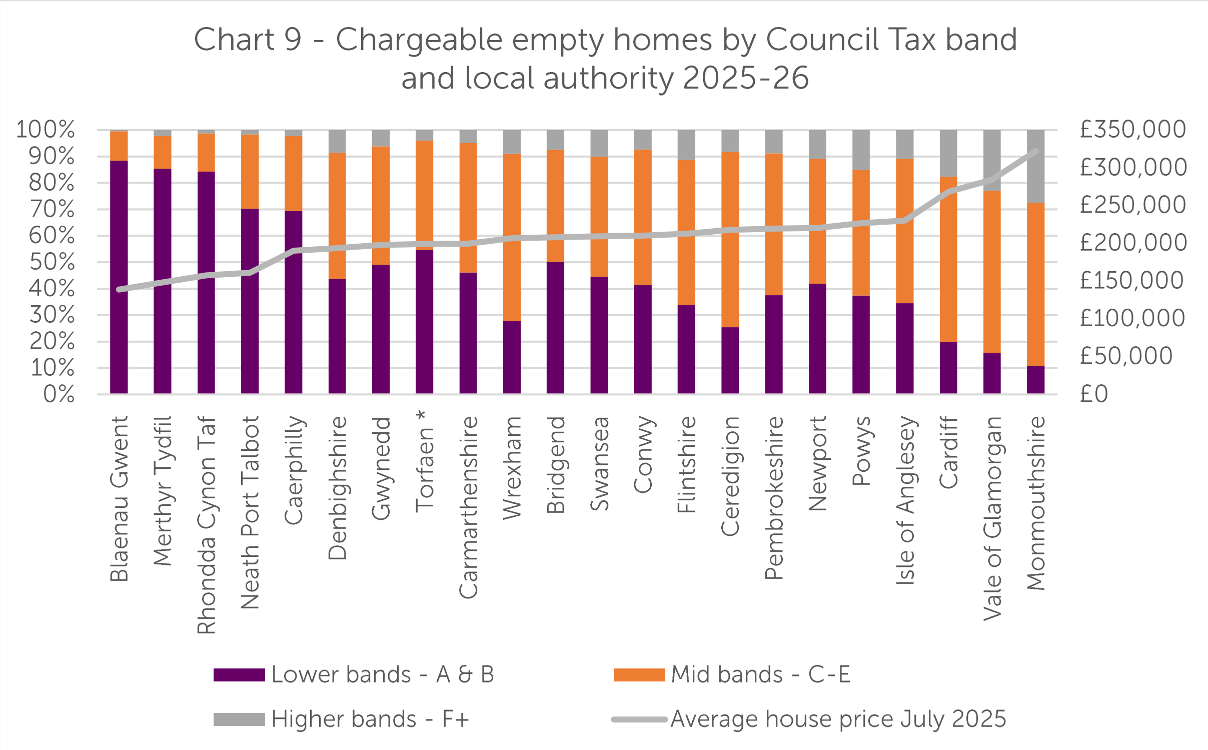
This suggests that bringing empty dwelling back into the market could increase the supply of lower value, more affordable homes. These dwellings also have the potential to be purchased by a social landlord if they are capable of meeting the Welsh Housing Quality Standard. We discussed this in our previous report – Nowhere to call home: the shortage of social and community homes[22] and plan to do more work in this area.

Table 4 - Comparison of Council Tax bands for 2025-26– empty dwellings & all dwellings (Wales)

Council Tax band	Chargeable empty dwellings	All chargeable dwellings
Lower bands – A&B	49%	35%
Mid bands – C-E	43%	52%
Higher bands – F+	8%	13%
Total	100%	100%

Source: *Chargeable empty and second homes, by year (number of dwellings)*
Available at - [Chargeable empty and second homes, by year (number of dwellings)]

At a local authority level, the banding of empty dwellings is broadly reflective of local markets when compared to average house prices - i.e. more empty dwellings are to be found in lower bands in lower value markets like Blaenau Gwent, Merthyr and Rhondda Cynon Taf, with more empty dwellings to be found in higher bands in higher value markets like Cardiff, the Vale of Glamorgan and Monmouthshire. There are some authorities however, including Wrexham and Newport, which don't completely fit with this broader trend.



Source: ***Chargeable empty and second homes, by year (number of dwellings)***
Available at - [Chargeable empty and second homes, by year (number of dwellings)]
* Torfaen provide data to Welsh Government on the number of chargeable empty homes against Council Tax Bands despite not charging a premium during 2025-26

5.2 Second homes

Significant concerns have been publicly expressed about the impact of second homes on local housing markets. Again, as with empty dwellings, to take meaningful strategic action there is a need to understand the nature of affected properties and the extent to which they are in the same part of the housing market as local households on lower and middle incomes.

Council Tax banding

The Council Tax data available also enables us to explore the number of second homes by Council Tax band. In contrast to empty homes, for 2025/26, second homes are less likely to be lower band properties and are more likely to be middle (54 per cent) or higher bands (13 per cent). Even allowing for this however, the vast majority of second homes (84 per cent) are to be found in lower and middle bands, suggesting that second homeowners are, to a greater extent, in competition with local households looking to own their own home.

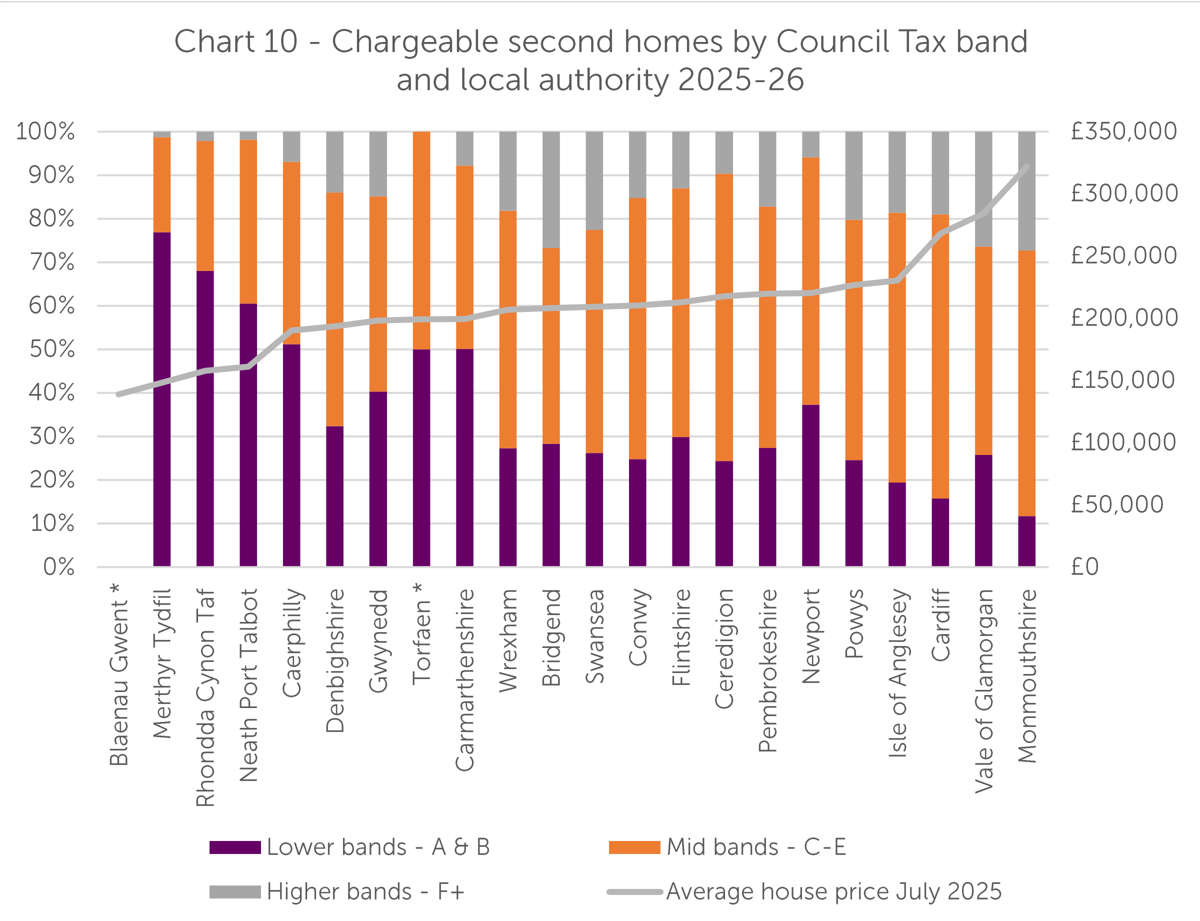
Table 5 -Comparison of Council Tax bands for 2025-26 – second homes & all dwellings (Wales)

Council Tax Band	Chargeable second homes	All chargeable dwellings
Lower bands – A&B	30%	35%
Mid bands – C-E	54%	52%
Higher bands – F+	16%	13%
Total	100%	100%

Source: *Chargeable empty and second homes, by year (number of dwellings)*
Available at - [Chargeable empty and second homes, by year (number of dwellings)]

As with empty dwellings, the banding of second homes is broadly reflective of local markets when compared to average house prices. There is some more variation for certain local authorities however:

- the Vale of Glamorgan has a higher proportion of lower band second homes than what might be expected for its general housing market
- Bridgend and Swansea have a higher proportion of higher band properties, but this is likely to reflect variations at a specific local area, such as the Gower peninsular in the Swansea authority area.



Source: *Chargeable empty and second homes, by year (number of dwellings)*
Available at - [Chargeable empty and second homes, by year (number of dwellings)]
* Torfaen and Blaenau Gwent provide data to Welsh Government on the number of chargeable empty homes against Council Tax Bands despite not charging a premium during 2025/26

Purchase intent behind higher rate LTT transactions

The Welsh Revenue Authority began collecting higher rate intent data in summer 2023 using a new question on the Land Transaction Tax return. The question applies to all purchases of residential property to which the higher rates of tax apply. The Revenue Authority introduced this question to inform policy developments and to improve information on higher rate transactions.

The second year of data was made available in August 2025, enabling trends to be analysed for the first time. The Revenue Authority have also provided the Bevan Foundation with a further breakdown of the data - by property value of transaction and tax due to be collected - via an ad-hoc statistical request.

There were 2,990 transactions/purchases of dwellings (liable for the higher rate of Land Transaction Tax) which were purchased with the intent of being used as a second home (including "holiday homes and holiday lets") in the period from July 2024 to June 2025. This number is a slight increase, 0.3 per cent, on the equivalent period in the year before (2,980 transactions).

Looking at the proportion of all residential transactions (not just higher rate) that these present, this has decreased slightly from 7 per cent to 6 per cent over the two-year period.

Table 6 -Higher rate transactions purchased with the intent of using as a second home

Wales	July 2023 to June 2024	July 2024 to June 2025	Change
Number of higher rate transactions	2,980	2,990	+0.3%
Proportion of all residential transactions	7%	6%	-1%

Source: *Intent behind higher rate transactions for Land Transaction Tax*
Available at - [Intent behind higher rates transactions for Land Transaction Tax]

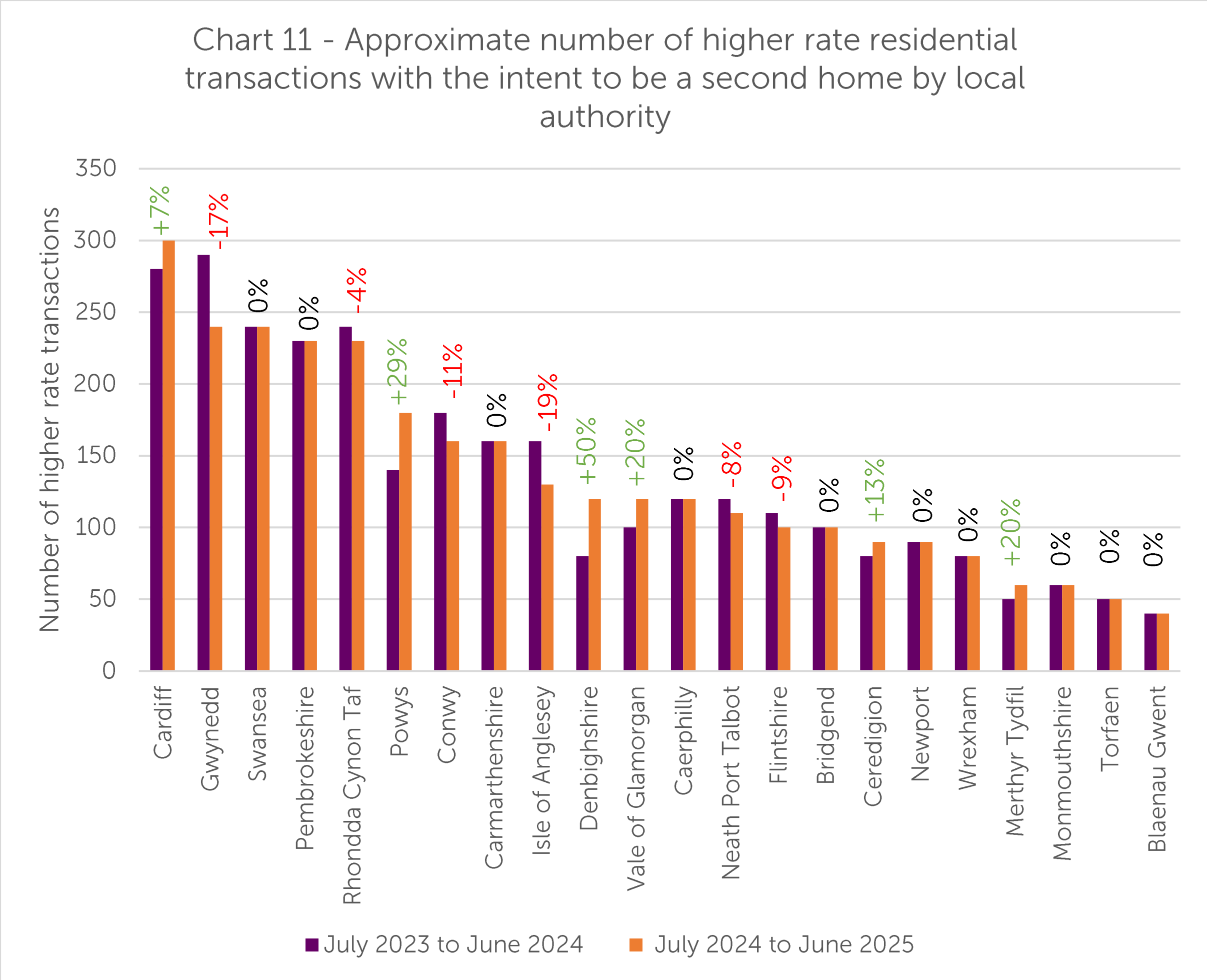
At a local authority level, there is a very mixed picture in the changing number of second home transactions:

- Many of the authorities who have taken a harder policy line on second homeownership have seen decreases in the number of transactions with this intent. For example, Isle of Anglesey saw a 19 percent decrease in the number of transactions over the two-year period and Gwynedd saw a 17 per cent decrease.

- Denbighshire saw a marked increase of 50 per cent in the number of second home transactions although it should be noted that the total number was relatively low.

- Other authorities to see an increase were Powys (29 per cent), Vale of Glamorgan (20 per cent), Merthyr Tydfil (20 per cent), Ceredigion (13 per cent) and Cardiff (7 per cent).

It must be remembered that this data is new and based on fairly small numbers, however it does appear that some of the local authority areas which have taken greatest action to regulate second homes are seeing the numbers reduce or stabilise. There may also be an element of displacement of second home purchases into neighbouring authorities.



Source: *Intent behind higher rate transactions for Land Transaction Tax*
Available at - [Intent behind higher rates transactions for Land Transaction Tax]

The intent data also enables us to consider the average property value of dwellings being purchased as a second home. Again, there are considerable geographic differences:

- The Isle of Anglesey saw properties being purchased with a property value £123,578 over the overall average house price in July 2025.

- Whilst properties purchased for second homes in Blaenau Gwent had an average value £38,831 less than the overall market average.

Across Wales, properties purchased for second homes had a value £27,611 more than the overall market average.

Table 7 -Higher rate transactions purchased with the intent of using as a second home – average property value and comparison with average house prices

Local authority name	Average property value of transactions	Average house price July 2025	Difference
Isle of Anglesey	£353,846	£230,268	£123,578
Monmouthshire	£400,000	£322,066	£77,934
Pembrokeshire	£278,261	£219,685	£58,576
Gwynedd	£254,167	£198,064	£56,103
Ceredigion	£266,667	£217,626	£49,041
Vale of Glamorgan	£325,000	£284,400	£40,600
Newport	£255,556	£220,291	£35,265
Denbighshire	£225,000	£193,556	£31,444
Conwy	£237,500	£210,217	£27,283
Swansea	£233,333	£209,218	£24,115
Powys	£250,000	£226,627	£23,373
Flintshire	£230,000	£212,935	£17,065
Cardiff	£283,333	£268,194	£15,139
Torfaen	£200,000	£199,254	£746
Wrexham	£200,000	£207,023	-£7,023
Bridgend	£200,000	£208,146	- £8,146
Carmarthenshire	£187,500	£199,422	-£11,922
Rhondda Cynon Taf	£143,478	£157,766	-£14,288
Merthyr Tydfil	£133,333	£148,355	-£15,022
Neath Port Talbot	£136,364	£161,124	-£24,760
Caerphilly	£158,333	£190,073	-£31,740
Blaenau Gwent	£100,000	£138,831	-£38,831
Wales	**£236,789**	**£209,178**	£27,611

Source: *Intent behind higher rate transactions for Land Transaction Tax*
Available at - Intent behind higher rates transactions for Land Transaction Tax

5.3 Buy to lets

There were 4,490 transactions/purchases of dwellings (liable for the higher rate of Land Transaction Tax) which were purchased with the intent of being a “buy to let” in the period from July 2024 to June 2025. This number is a 12 per cent increase on the equivalent period in the year before (4,000 transactions).

These purchases represented 9 per cent of all residential transactions (not just higher rate), the same proportion as the previous year.

Table 8 -Higher rate transactions purchased with the intent of using as a buy to let home

Wales	July 2023 to June 2024	July 2024 to June 2025	Change
Number of higher rate transactions	4,000	4,490	+12%
Proportion of all residential transactions	9%	9%	0%

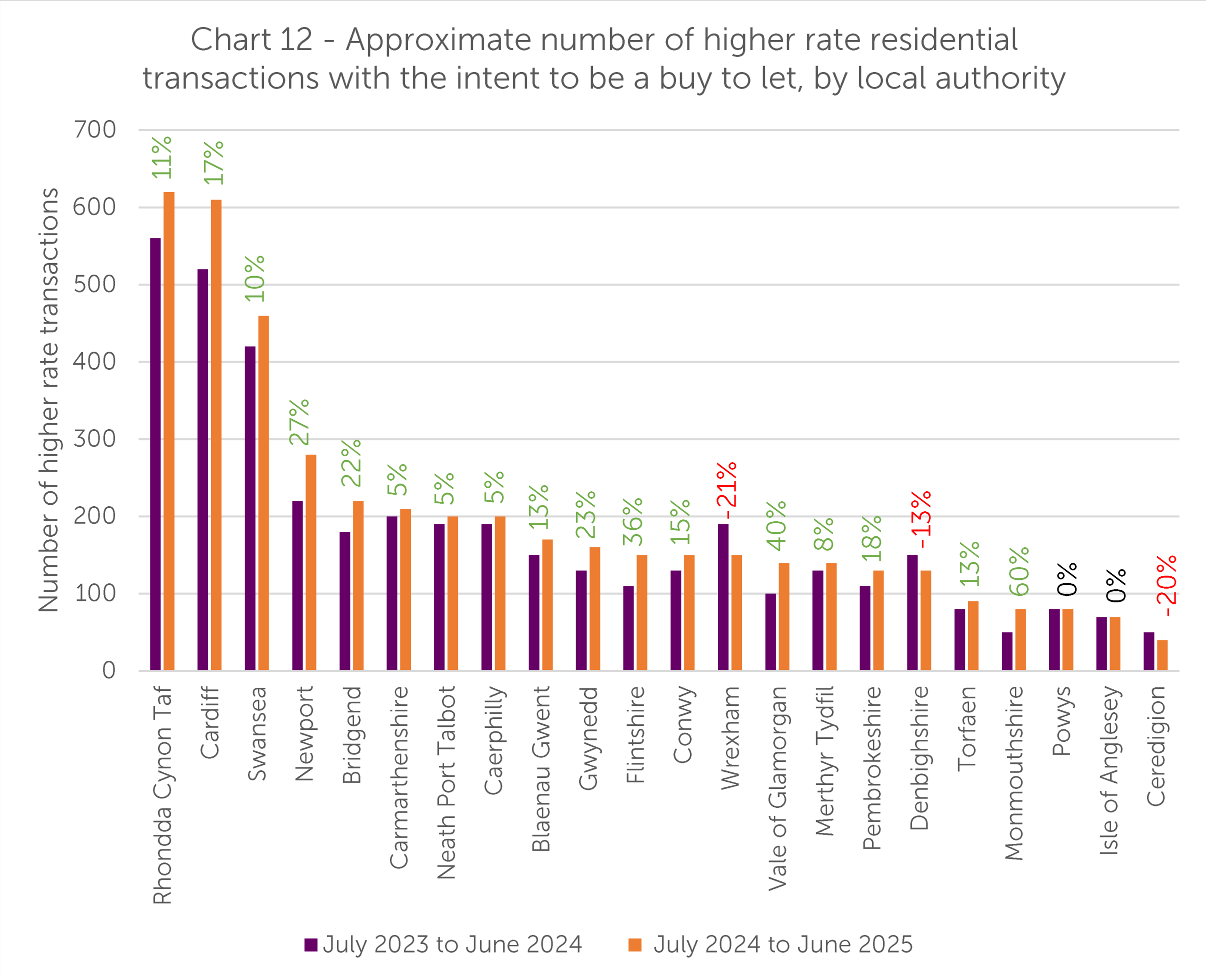
Source: *Intent behind higher rate transactions for Land Transaction Tax*
Available at - Intent behind higher rates transactions for Land Transaction Tax

The private rental sector has been subject to greater regulation over recent years, with well publicised concerns that this has led to landlords deciding to leave the sector and having a lack of confidence in investing here more generally. Although this data does not tell us how many landlords are leaving by selling their properties, it does suggest that there has been no wanning of interest to purchase additional (or first time) buy to let dwellings over the last two years.

Again, as with second homes, there is a mixed picture in the changing number of buy to let transactions:

- The highest percentage increases were in Monmouthshire (60 per cent) – although number were low here – Vale of Glamorgan (40 per cent) and Flintshire (36 per cent).

- Only three local authorities saw a decrease in the number of transactions for buy to lets – Wrexham with a 21 percent decrease, Ceredigion with a 20 per cent decrease and Denbighshire with a 13 per cent decrease.



Source: *Intent behind higher rate transactions for Land Transaction Tax*
Available at - Intent behind higher rates transactions for Land Transaction Tax

The intent data on the average property value of dwellings being purchased as buy to lets confirms that landlords are purchasing homes at the bottom of the market, i.e. across Wales £48,599 less that the overall average house price.

It is worth noting however that in Cardiff landlords are paying close to average prices for buy to let dwellings, with only a £2,620 difference. Figures in Anglesey and Gwynedd also suggest a confidence in purchasing buy to let properties with difference of only £15,982 and £16,814 respectively.

Table 9 -Higher rate transactions purchased with the intent of using as buy to let – average property value and comparison with average house prices

Local authority name	Average property value of transactions	Average house price July 2025	Difference
Cardiff	£265,574	£268,194	-£2,620
Isle of Anglesey	£214,286	£230,268	-£15,982
Gwynedd	£181,250	£198,064	-£16,814
Merthyr Tydfil	£121,429	£148,355	-£26,926
Pembrokeshire	£184,615	£219,685	-£35,070
Ceredigion	£175,000	£217,626	-£42,626
Newport	£175,000	£220,291	-£45,291
Neath Port Talbot	£115,000	£161,124	-£46,124
Monmouthshire	£275,000	£322,066	-£47,066
Denbighshire	£146,154	£193,556	-£47,402
Conwy	£160,000	£210,217	-£50,217
Blaenau Gwent	£88,235	£138,831	-£50,596
Rhondda Cynon Taf	£106,452	£157,766	-£51,314
Swansea	£156,522	£209,218	-£52,696
Flintshire	£153,333	£212,935	-£59,602
Caerphilly	£130,000	£190,073	-£60,073
Powys	£162,500	£226,627	-£64,127
Torfaen	£133,333	£199,254	-£65,921
Carmarthenshire	£128,571	£199,422	-£70,851
Wrexham	£133,333	£207,023	-£73,690
Vale of Glamorgan	£200,000	£284,400	-£84,400
Bridgend	£122,727	£208,146	-£85,419
Wales	**£160,579**	**£209,178**	**-£48,599**

Source: *Intent behind higher rate transactions for Land Transaction Tax*
Available at - Intent behind higher rates transactions for Land Transaction Tax

6. Conclusion

Land Transaction Tax and Council Tax premiums are significant revenue raisers for the Welsh Government and local government. As this briefing has demonstrated, the data gathered whilst administering these taxes provides a valuable insight into the Welsh housing market allowing us to better understand how the taxation system and other policy interventions can be better used to shape the housing system.

Some particularly important findings emerge from our analysis:

1. There are clear variations in the housing markets across Wales

This data provides further evidence of just how different the housing market operates in different parts of Wales. Whilst Wales wide policy interventions have an important role to play in shaping Wales' housing system, the need for local variations in housing policy should not be underestimated.

2. Systems for taxation on property purchases vary across the UK nations

Although the principles and general mechanics of Land Transactions Tax, Stamp Duty (England and Northern Ireland) and Land and Buildings Transactions Tax (Scotland) are broadly the same, there is merit in exploring their differences further and how this relates to general property values. For example, Wales has a relatively low value housing market – in comparison to the others – but has the highest threshold for when tax is first payable.

3. There are significant variations in how Council Tax premiums are used across Wales

For the first time, this briefing has mapped out the different approaches used in different parts of Wales when it comes to Council Tax premiums. Whilst some of these variations reflect differences between local housing markets, others are more difficult to explain. Across Wales, there is a clear potential for local authorities to make greater use of these powers if they wish to further boost revenues from Council Tax.

Greater transparency is still needed on the amount of additional incomes being raised through Council Tax premiums and how this is being spent at an individual local authority level. Given the current pressures on housing services, a discussion should be had about whether these funds should be ringfenced for housing-related activities.

4. The private rental sector appears to be in a robust condition

Over recent years there has been significant concerns raised about landlords exiting the private rental sector. The latest Land Transaction Tax data suggests that these concerns may be exaggerated. If there was a broad loss of confidence within the private rental sector, then it would be expected that the number of properties being purchased with the expressed purpose of them being let out would fall year on year. The fact that this is not the case suggests that recent legislative changes may have had a less significant impact on the sector than has been reported.

5. Efforts to reduce second home ownership may be working

The reduction or stabilising in the number of properties being bought for use as a second home in local authority areas which has taken greatest action to regulate the sector, suggests that these measures may be effective in meeting their objectives. However, with other authorities seeing large increases, this suggests that there may be some displacement activity.

Given that this data is new and based on fairly small numbers it is important not to exaggerate the significance of this finding. However, this is something that should be monitored given the potential lessons for housing policy elsewhere in Wales.

6. There are opportunities to use taxation powers to shape Wales' housing market more strategically

Taxation powers provide the Welsh Government and local authorities with twin opportunities to both boost revenues and to shape Wales' housing market, but these opportunities can conflict with each other. For example, a local authority that makes effective use of Council Tax premiums to reduce the number of empty dwellings could see the revenue it raises from those premiums reduce as the number of empty dwellings also reduces.

It is therefore important that the Welsh Government and local authorities are clear as to what is the primary objective of using a taxation lever is, if it is to accurately measure success. In doing so there are opportunities to learn from the other devolved nations given the extent of the differences that have emerged between the tax systems in place in each.

7. There are a large number of homes not being used as primary dwellings that could be used more effectively to address Wales' housing crisis

With 6,285 households living in temporary accommodation at the end of March 2025, the need to rapidly increase the number of affordable homes in Wales, in particular social housing, has never been as important. Constructing new social housing is a costly and time-consuming process. As this data has demonstrated however, there are a large number of existing dwellings which could be used more effectively. If only half of the 13,200 homes charged the empty dwelling premium were bought back into use, the impact could be significant.

Over the coming months the Bevan Foundation will be exploring the barriers to this happening at scale, and the challenges preventing social landlords from purchasing existing dwellings for use as social housing. In doing so we will develop practical solutions so that there can be a rapid increase in move on accommodation.

Annex 1 – what we did

Data analysis

Our analysis makes use the following data sources:

- **Land Transaction Tax statistics** – provided by the Welsh Revenue Authority (WRA) on a monthly and quarterly basis. This report makes use of the latest release at the time of writing – August 2025.[1] We also make use of new analysis provided by the WRA on the intent behind higher rate transactions.[2] . Further detail has been provided to the Bevan Foundation on property value of transaction and tax due to be collected through an ad-hoc statistical request.

- Council Tax dwellings data – provided on Stats Wales[3] - containing details of the number of dwellings liable for council tax in Welsh local authorities for the financial year. We have used both 2024-25 and 2025-26 data as appropriate in our analysis.

- Average houses price data used in this report is taken from the UK House Price Index.[4]

Insight from the work of others

The report also draws upon the work by others in this area, including evaluations of the tax systems used on the other UK nations and consultations held by Welsh Government.

The Bevan Foundation's housing research is supported by a cross-sector Advisory Group. Membership includes:

- Shelter Cymru
- Housing Justice Cymru
- Cwmpas
- Community Housing Cymru
- Chartered Institute of Housing Cymru
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