



Llywodraeth Cynulliad Cymru
Welsh Assembly Government

www.cymru.gov.uk

Improving Lives and Communities

Homes in Wales

April 2010





ISBN 978 0 7504 5538 1
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CMK-22-10-148
E7820910

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Foreword



Recent years have seen substantial developments in housing in Wales. The developments have been driven by, among other things, the One Wales agreement and the comprehensive review of affordable housing in Wales. As a result of these and the very good working relationships that exist between the many organisations involved, more than 4,000 families have already been provided with homes they can afford despite the difficult economic conditions. The Mortgage Rescue Scheme, which has been but one of the responses to the economic situation, has helped hundreds of families stay in their homes.

All this provides a solid foundation for further progress. The challenges ahead are considerable. The demand for housing continues to outstrip supply, which needs to be met by new houses and by bringing empty properties back into use. The age and quality of current housing means that substantial improvement is required, not least on energy efficiency. There is increasing demand on housing-related support services, including those that deal with homelessness. Our ageing population has significant implications for the design of houses and the support available to help people to live independently for as long as possible.

All these challenges must be set against public finances, which are already very tight and will get tighter. The public funding that is available must be spent wisely. There is a need to do more with less.

This document is the culmination of considerable work. It brings together into one document the intentions of separate strategies on meeting housing need, homelessness, and housing-related support services. It sets out the challenges, priorities and actions for the coming years so that more can be done for people, particularly older people and others who may be vulnerable.

No single organisation can do this alone. Success depends on the joint efforts of many organisations. I can say that the Welsh Assembly Government will play its part to the full and I am confident that others will too. There are well established links between housing and the economy, health and well being, and the environment, which means that action will not only make a real difference to people's lives, but it will also regenerate their communities.

A handwritten signature in black ink that reads "Jocelyn Davies". The signature is written in a cursive, flowing style.

Jocelyn Davies AM

Deputy Minister for Housing and Regeneration



Executive Summary

1. There have been substantial policy and programme developments in housing in recent years.
2. Progress has been driven by, amongst other things, the One Wales agreement and the Essex Review of Affordable Housing. It has been achieved through very close co-operation between many organisations.
3. This document sets out the challenges in meeting Wales' housing need, the priorities, and the action that will be taken.

The challenges

4. There are substantial challenges ahead:
 - (i) The demand for housing continues to outstrip supply, which needs to be met by new houses and by bringing back into use empty properties.
 - (ii) The credit crunch has increased the demand for affordable housing.
 - (iii) The ageing population has significant implications for the design of houses and the support available to help people to live independently for as long as possible.
 - (iv) The age and quality of current social housing stock means that substantial improvement is required, not least on energy efficiency. Stock transfers are addressing this in some areas.
 - (v) There is increased demand on housing and housing-related support services, including those that deal with homelessness.
5. The current economic situation means that public finances are very tight and will get tighter in the coming years.

The approach

6. The whole approach is about improving people's lives. It will:
 - (i) Provide more housing of the right type and offer more choice.
 - (ii) Improve homes and communities, including the energy efficiency of new and existing homes.
 - (iii) Improve housing-related services and support, particularly for vulnerable people and people from minority groups.
7. The approach recognises the financial situation. Available public funding will need to be spent wisely to achieve the biggest impact for as many people as possible. New and more efficient ways of running services need to be found.

8. Generally speaking, there is a need to do much more with less money. Inevitably, this will mean tough choices. Close co-operation between organisations will be even more important.

The action

9. The action set out in this document will:
- (i) Increase the number of affordable homes for purchase or rent, in the right location and specifically in rural areas.
 - (ii) Increase the level of private sector investment in housing.
 - (iii) Improve the quality and standard of all existing houses and rented accommodation, including their energy efficiency.
 - (iv) Give people more choice by broadening the range of homes and tenancy arrangements to suit people's income and circumstances.
 - (v) Give tenants a clear voice in decisions that affect them.
 - (vi) Make it easier for people to find suitable accommodation, particularly people from minority groups.
 - (vii) Ensure services reflect the needs of those who use them not the needs of organisations that deliver them.
 - (viii) Make best use of investment in housing and other regeneration activity to create more jobs and training opportunities, and to improve the look and feel of communities, and the services and facilities available to local people.

The benefits

10. Investment in housing and housing-related support services does not only meet people's needs for a home. It brings with it benefits for the economy, for jobs and training opportunities, for people's health and well being, and for the environment. It also helps tackle poverty and inequalities and opens up new opportunities for people. There is scope to do more.



1. Introduction

- 1.1 A home is a vital part of people's lives. It affects their health and well being, quality of life, and the opportunities available to them.
- 1.2 Housing is the bedrock of communities. It drives the demand for local services, shops and facilities. People's homes are the focus for the delivery of many services, such as health and care services.
- 1.3 Investing public money in building and refurbishing homes already makes a significant contribution to national and local economies, creating and supporting thousands of jobs and training opportunities. It plays a huge part in regenerating communities, improving the way they look, their safety, and helping people feel good about where they live. There is scope to do more.
- 1.4 Investing in housing brings with it many benefits for people themselves, including their health, well being and quality of life.
- 1.5 What people do in and around their homes affects much broader issues, including disposing of household waste, energy consumption, community safety, levels of anti-social behaviour and crime and, more generally, the way a community is seen by others.

This document

- 1.6 This document sets out as simply as possible the challenges in meeting housing need, the priorities, and the action that will be taken. It also explains the benefits of investing in housing and the priorities for action.


The approach

- 1.7 The whole approach is about improving people's lives. It will:
 - (i) Provide more housing of the right type and offer more choice.
 - (ii) Improve homes and communities, including the energy efficiency of new and existing homes.
 - (iii) Improve housing-related services and support, particularly for vulnerable people and people from minority groups.
- 1.8 The approach is a framework for the joint efforts of national and local organisations, putting people's needs at the forefront of thinking, and involving them in decisions about the way that services are run.

- 1.9 Promoting equal access to housing and services for all people, improving services, tackling poverty and inequalities, and responding to major issues such as climate change are themes that run throughout the approach. It recognises that public finances are under pressure. It therefore relies on:
- (i) Spending wisely the money that is available to achieve the biggest impact for as many people as possible.
 - (ii) Finding new and more efficient ways of providing services.
 - (iii) Reviewing what is done to make more improvements in future.
- 1.10 The approach has been informed by many sources, including the Essex Report, a major review of housing, the resulting work of many organisations working closely together. Also, research into housing need and the needs of specific groups such as older people, and the public response to previous proposals for action on housing, housing-related support, and homelessness.
- 1.11 The approach is not set in stone. It provides direction and sets priorities while at the same time allowing adjustments to be made as circumstances change. It has been developed in partnership with organisations involved in housing and associated services. It will be implemented in partnership.

Roles and responsibilities

- 1.12 The responsibility for providing and managing homes and housing services of all types is shared between many different organisations. The Welsh Assembly Government will play its part but success depends on the joint efforts of many different organisations.
- 1.13 The organisations include national and local government, developers and house builders, private landlords, banks, building societies and other lenders, public service organisations, voluntary sector organisations and charities, businesses and their representatives, and professional groups.
- 1.14 Some organisations have multiple roles. Local authorities, for example, assess the need for housing and plan what should be built and where. They deliver many services in or around people's homes, including those for vulnerable children and adults, and for people who become homeless. There are very few circumstances where an organisation involved in housing does not at some point need to interact with a local authority.
- 1.15 Local authorities will continue to be a key driver in meeting housing need. The development of a regulatory framework, which is outlined below, provides a potential opportunity to bring a common approach, which in turn will support and challenge current service delivery and improvement across all social housing providers in a much more consistent way.
- 1.16 The role of housing associations is also vital. Effective governance, strong financial management and providing quality services to tenants and others is essential. A modern regulatory framework, characterised by robust self



assessment, wide-ranging performance standards and challenging evaluation by the Assembly Government will help stimulate much more innovation and improvement. It will also provide a much more effective information base both to support ongoing policy development and to create greater confidence amongst tenants and private investors.

- 1.17 In addition to their prime role of providing quality, affordable homes, housing associations do much more. Many have developed a wide range of initiatives that benefit their tenants and the local community.
- 1.18 Most housing is built by the private sector, for sale or rent, with no financial input from the Assembly Government. The role of developers is critical to the continuing supply of quality homes and supports thousands of jobs in construction and related industries. They can make a major contribution to tackling the huge challenges such as climate change and an ageing society, while at the same time creating jobs and supporting local businesses.
- 1.19 Banks and building societies have a crucial role to play because any shortage of funding has direct consequences, not least for first-time buyers. Lenders are also pivotal in providing funding to housing associations to build houses and to improve the quality of existing houses.
- 1.20 Individuals, whether they own their own home or rent it, also have a part to play as their behaviours affect a wide range of issues. Wales' response to climate change relies heavily on individuals changing their behaviours, as do other things that can have negative impact on others; anti-social behaviour, and crime for example.

Reporting progress


- 1.21 More detailed project and action plans will set out the detail of what will be done and when, which will allow progress to be checked on priorities such as preventing homelessness, housing-related support for vulnerable people, and action to meet the needs of older people.
- 1.22 A new Housing Board will ensure close co-operation between public services and businesses. It will also monitor progress, reporting regularly to the Deputy Minister for Housing and Regeneration. A progress report will be published every two years, focusing on the differences that action has made to people's lives and to communities.

2. Homes in Wales

- 2.1 There are approximately 3 million people in Wales, of which about one in five are over 65 years of age.
- 2.2 There are about 1.3 million individual households, of which almost a third have just one person. The number of single-person households will increase in future, which will further increase the demand for housing.
- 2.3 Of the 1.3 million homes, nearly three-quarters are occupied by their owners. Owning a home remains the goal for the majority of people but the recent problems in the housing market are leading more people to turn to other options, such as renting a property.
- 2.4 All other homes are rented either from local authorities, housing associations, or private landlords. About one in ten people rent their home from private landlords.
- 2.5 The number of homes rented from local authorities has fallen dramatically over the last thirty years as people have taken up opportunities to buy their home and where the tenants decided to transfer responsibility for managing their homes to new housing associations. In 2009, housing associations were responsible for 112,000 homes.
- 2.6 Public investment has helped housing associations to draw in more funding from banks for new housing and to improve the existing stock of homes. In 2008 and 2009, for example, housing associations attracted additional investment of £265 million.

Factors affecting the demand for homes

- 2.7 The number, type, condition and location of all types of accommodation is relevant to meeting the demand for housing. In rural areas in particular, the availability of houses of the right type and in the right place, and at prices that local people can afford, are important factors.
- 2.8 Other factors include changes in:
 - The local and national population.
 - Population trends, such as people living longer.
 - Changes in society more generally.
 - People moving in and out of areas.
 - Patterns of working and living.
 - The choices that people make in their lives.
 - The economy, including interest rates and the availability of mortgages.

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- 2.9 In population terms, the most significant change is that people are living longer. By 2026, nearly a quarter of the population is expected to be over 65 years of age and nearly one in twenty people over 85 years of age. Average life expectancy continues to increase but varies considerably across Wales. Several years separate the best and worst areas.
- 2.10 In some areas, particularly rural areas, the availability of jobs and, in some cases, choices for retirement have affected the supply and demand for homes. The number and proportion of second homes can also be a factor. Where this has increased the price of housing, some local people are unable to afford a home.
- 2.11 In addition to building new homes and refurbishing existing homes, there is also a need to make the best use of existing properties. At 1 April 2009, nearly 22,000 homes had been empty for over 6 months. Of these, more than nine out of ten were private sector dwellings.

Challenges

- 2.12 The following sections outline the main challenges, the resulting priorities, and the action that will be taken to meet housing need.

3. More housing, more choice

- 3.1 While the population of Wales has increased only slightly, the demand for housing has increased considerably. The number of houses in Wales continues to increase but it is still not enough to meet demand. Better information is needed on the level of future demand.
- 3.2 Most of the demand will be met by the housing market and by private developers. But market forces have pushed prices out of the reach of many. Some people need financial help to get a home through renting, ownership or part-ownership. It is the Government's role to help them but it has to be done within the limits of tighter public finances. With housing associations and some private sector developers, new options are already being explored with quality rented homes provided at less than market rates.
- 3.3 Despite action to support the industry, house building has reduced dramatically because of the recession. That said, progress has still been made on increasing the number of affordable homes in Wales. In 2007-08 and 2008-09, another 4,235 affordable homes were built, which is more than half way towards the target of an extra 6,500 homes by 2011.
- 3.4 Increasingly, people are renting homes, particularly in and around cities. But it's still not seen as attractive an option as ownership. Unlike most European countries, most people in Wales still want to own their own home. This is sometimes because of the quality of rented homes and poor management by the landlords who own them. But it can also be connected to the perceived stigma attached to renting properties from local authorities or housing associations.
- 3.5 There is a need to help people to find homes that suit their income and their needs at different stages of their lives. This can be a particular problem in rural areas.
- 3.6 A small but significant number of households are living in overcrowded conditions; a situation closely linked to the number of children. About 40 per cent of workless families live in housing managed by housing associations or local authorities. The full potential of using organisations that manage homes to reach families with help to overcome poverty and other problems has yet to be realised.
- 3.7 The ageing population has significant implications for the design and condition of homes to allow people to live as independently for as long as possible.

Priorities


3.8 There is a need to:

- (i) Increase the number of affordable homes for purchase or rent, in the right location and specifically in rural areas.
- (ii) Increase the level of private sector investment in housing.
- (iii) Improve the standard of new homes to make them more energy efficient and sustainable.
- (iv) Give more choice by broadening the range of homes and tenancy arrangements to suit people at different stages of their lives, different income levels and circumstances.
- (v) Extend the legal powers available to the National Assembly for Wales so that it is able to do more to help meet housing need and to prevent homelessness.

What will be done?

3.9 The following action will be taken in light of the priorities set out above:

- (i) Continued action to achieve the current target of a minimum of 6,500 additional affordable homes by 2011.
- (ii) Pursue the development of a Welsh Housing Bond/Investment Trust to draw in more private sector investment to build more affordable homes.
- (iii) Develop more ways of helping people to rent, to own, or part-own properties if they cannot do so through the housing market.
- (iv) Bring forward more publicly-owned land to provide more affordable houses.
- (v) Local authorities will improve their strategic role to enable local housing needs to be met by close working between their housing and planning functions, and through efficient housing services.
- (vi) Work with local authorities and the private sector to ensure that Local Development Plans and planning policy at a local level can address the shortfall in houses that people can afford.
- (vii) Complete reviews of the Housing Revenue Account Subsidy system and social rents policies.
- (viii) Given that investing in housing brings with it economic and other benefits to local people and communities, the use of European funding as a source of additional investment will be explored.

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- (ix) Ways of helping people who wish to “downsize” to smaller properties will be explored as a means of making properties available to families in need of a home that better suits their needs.
 - (x) More legal powers will be sought and subject to these being obtained, proposals will be brought forward to address issues under this theme of “more housing, more choice” and/or those covered in the following two Chapters.
 - (xi) Welsh Building Regulations will be used where necessary to improve the energy efficiency, standard and safety of new homes.

4. Improving homes and communities

- 4.1 People's needs change throughout their lives. One thing is constant; the need for a safe and secure home. Some people need support. In later life, many people need help to live independently for as long as possible.
- 4.2 The overall quality and design of homes, their warmth, and their facilities is particularly important. In some cases, a home may need to be adapted to meet someone's needs. These are often minor works but in some cases, more substantial work is required. Either way, housing-related support services, including grants for adaptations to properties, are an important source of help, which is much appreciated by those who receive it.
- 4.3 The condition of homes in Wales has improved significantly in the last twenty years but it remains a huge challenge. The age and condition of most of the homes owned by local authorities and housing associations means that significant improvements are needed.
- 4.4 The Welsh Housing Quality Standard was developed to set a minimum standard that all social housing should meet by 2012. It aims to ensure that all homes provided by local authorities and housing associations have modern amenities. It has already resulted in investment of some £1.6 billion and in the process has created many jobs and training opportunities. It has also helped reduce energy consumption.
- 4.5 The Welsh Housing Quality Standard does not apply to private houses but the need for improvement is similar. Encouraging owners to do this can be difficult, particularly where their financial means are limited.
- 4.6 Empty homes continue to be a problem in some communities. Some are empty only for short periods, perhaps waiting for repair or for sale. But some are empty for much longer periods. They can be a magnet for anti-social behaviour, vandalism and crime. More importantly, an empty home is one less home for someone who needs it.
- 4.7 The overall quality of private rented accommodation is still poor but getting better. It varies considerably between the extremes; very poor at one end and luxurious at the other. Action has been taken by local authorities and Shelter Cymru to improve quality and rental arrangements. More needs to be done but schemes such as landlord accreditation are helping.

Climate change

- 4.8 Wales is not immune from the effects of climate change and must play its part in tackling it. Housing is a significant source of CO₂ emissions but many other elements of housing can impact on the environment, including the materials used to build homes and the transport involved.


- 4.9 The need to reduce the amount of waste that people send from their homes to landfill sites continues to be a priority for local communities and for the country as a whole. The same is true for energy consumption, not just because it helps tackle climate change but because it helps tackle poverty and ill health. All organisations that build, own and/or manage properties have a part to play in changing practices and behaviours as do individuals, whether they are owner-occupiers or tenants of rented properties.
- 4.10 More can be done to build homes with long-term sustainability in mind. This includes design factors, materials, the energy efficiency of systems, and facilities such as broadband, which enable people to access information and services. The goal is to continue to raise overall standards.

Priorities

- 4.11 The above means that there is a need to:
- (i) Improve the quality and standard of all existing houses and rented accommodation, including their energy efficiency.
 - (ii) Make the best use of homes that are unoccupied.
 - (iii) Make best use of investment in housing and other regeneration activity to create more jobs and training opportunities, and to improve the look and feel of communities, and the services and facilities available to local people.

What will be done?

- 4.12 The following action will be taken in light of the priorities set out above:
- (i) Ensure that new investment in housing and regeneration helps to create better homes and communities and supports job creation and training.
 - (ii) Building on good practice guidance issued by the Welsh Assembly Government, demonstration projects will be established to help local organisations to bring empty homes back into use.
 - (iii) Continuing commitment to giving tenants of local authority homes the opportunity to decide whether to transfer the management of their homes to a new housing association.
 - (iv) Tenants and private landlords will be helped to work together to drive up standards.
 - (v) New opportunities to improve the quality of accommodation and services available from private landlords will be identified, and the Assembly Government will seek more legal powers to regulate such accommodation.

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- (vi) More will be done to improve the energy efficiency of existing homes, both rented and owner-occupied, to help tackle fuel poverty, ill health and to reduce Wales' carbon footprint.
 - (vii) The use of European Community funds will be explored as a source of additional investment.
 - (viii) Action by local authorities and housing associations to improve their homes to the Welsh Housing Quality Standard.
 - (ix) The Welsh Housing Quality Standard will be reviewed to see whether more can be done to support action on fuel poverty, health and climate change, and more information will be obtained to measure progress against it.

5. Better services to improve people's lives

- 5.1 Many organisations help people to find a home and help them to maintain it. Most people receive a good service but there is always room for improvement. Services that are easy to access, particularly for elderly people and people with disabilities are particularly important.
- 5.2 Some people need help at various points during their life. This may be due to difficult personal circumstances caused by factors they may, or may not, be able to control. Everyone needs a home or accommodation and this provides a focus for providing housing-related support and services that can help them cope with their situation and get their lives back on track.
- 5.3 The needs of some groups of people within the population require particular attention. For example:
 - (i) Some lesbian, gay and bisexual people experience problems and, in some cases harassment, that sometimes lead to them moving home. Lack of privacy and being accepted by flatmates and landlords are factors.
 - (ii) People in black and ethnic minority groups are more likely to be living in crowded conditions and more likely to consider their home unsuitable.
 - (iii) Approximately one in six people from black and ethnic minority groups say they have experienced some form of harassment.
 - (iv) The accommodation needs of gypsy-traveller families, while not huge in terms of numbers, are important not least because of their difficulties in being able to use public services, such as health and education. Local authorities sometimes encounter difficulties in identifying and providing suitable sites.
- 5.4 Gaps in knowledge and understanding of the needs of people from minority groups need to be addressed.
- 5.5 Services are at their best when they are informed, or at best led, by those who use them. Services should reflect the needs of users not the organisations that provide them.
- 5.6 Housing organisations have a good story to tell. This includes steps taken to give tenants a much greater say in the way services are run. In some cases, tenants have been involved in the selection of contractors for improvement programmes and have developed community initiatives such as food co-operatives, which contribute to people's health and well being.
- 5.7 The Assembly Government, local authorities, housing associations and organisations such as Shelter Cymru, have done much to protect people who rent their homes. However, differences still exist in the rights of tenants and the responsibilities of landlords.

- 5.8 The overall intention is that landlords should be subject to similar responsibilities and obligations. There should be fewer differences in the quality of a home that someone rents, the services they receive, or what is in place to protect them, regardless of who owns the property.

Homelessness

- 5.9 Not everyone has a home. Homelessness doesn't only mean people living on the streets. It applies to those who, for many different reasons, suddenly lose their home or are forced out of their home through personal or domestic circumstances. Some homelessness is hidden by people who have no choice but to share their family or friend's accommodation, often in unsatisfactory or overcrowded situations.
- 5.10 On average, approximately 1,500 households in Wales are accepted as becoming homeless in a typical three month period. The number of people sleeping rough on the streets in Wales at any one time is thought to be in the range of 128 to 165. Homelessness, even for relatively short periods, is a significant problem, with serious consequences for health and well-being and other aspects of life, including education and jobs.
- 5.11 Helping people to get a home, and achieving greater equality in the ability of everyone to be able to access services and the help they need, is a priority that runs throughout all parts of the approach set out in this document.

Priorities

- 5.12 The above means that there is a need to:
- (i) Ensure services reflect the needs of those who use them not the needs of organisations that deliver them.
 - (ii) Give tenants a clear voice in decisions that affect them and ways of taking action if dissatisfied with services.
 - (iii) Respond to the needs of an ageing population.
 - (iv) Make it easier for people to find suitable accommodation, particularly people from minority groups.
 - (v) Do as much as possible to prevent homelessness but where it occurs, provide efficient services to help people to find accommodation.
 - (vi) Provide housing-related advice, guidance and support, including financial and debt management advice, to help people to stay in their homes and to help them to make best use of their income.

What will be done?

5.13 The following action will be taken in light of the priorities set out above:

- (i) Implement the recommendations of the National Assembly for Wales' Equality of Opportunity Committee's Report on Home Maintenance and Adaptations for Older People in Wales.
- (ii) Develop more ways of meeting the housing needs of an ageing society, enabling people to live independently for as long as possible in their own homes and, where necessary, providing quality care and support.
- (iii) Review the laws and rules that apply to homelessness to identify what more needs to be done in Wales to tackle it.
- (iv) More high-quality local housing option services to be developed by local authorities.
- (v) Build on the success of providing financial and debt advice, particularly those at risk from moneylenders by making sure people know about this and other services that can help.
- (vi) Complete a major review of the Supporting People Programme so that the help available is delivered as efficiently as possible.
- (vii) Explore ways of reducing the time taken for repairs and work to be carried out on adaptations and disabled facilities.
- (viii) Bring forward proposals to ensure that all tenants of local authorities and housing associations have the same level of service and are equally protected in terms of their tenancies.
- (ix) Monitor the take-up of housing and provide help to ensure that everyone has equal access to good housing and services.
- (x) Review the ways in which tenants are involved in the design and review of services to inform the spread of good practice.

6. The benefits of action on housing

- 6.1 There are well established links between housing and the economy, people's health, wealth and well being, and the environment.
- 6.2 Action to meet the need for homes and to help people in and around their homes is helping to tackle some of the biggest problems in Wales; for example, inequalities in health, poverty, access to services, all of which affect the opportunities that people have in life.

The economy, jobs and training

- 6.3 Significant benefits, including support for local businesses, job creation and training opportunities, are gained from:
 - (i) Investing in building new homes.
 - (ii) Refurbishing and improving existing homes.
- 6.4 Investing in building new homes creates and supports local jobs and businesses. It also brings significant benefits for both the economy and for individuals, particularly if arrangements are made to allocate new jobs and training opportunities to adults or young people who have been unemployed for some time.
- 6.5 Every £1 million of public money invested in building more affordable homes generates work for 21 workers over the course of a year while for housing repair and maintenance, it is 32.
- 6.6 Recent research into housing associations in Wales reinforces the economic benefits of this public investment. It shows that for every person they employ, their business supports the equivalent of two and a half people in full time jobs elsewhere in the economy.
- 6.7 Housing associations in Wales employ 4,100 people. They use a relatively high level of local businesses, which supports another 10,440 full time jobs locally throughout Wales. Like local authorities, they make significant contributions to the local and national economies.

Helping people out of poverty

- 6.8 Action to improve housing and support provided in and around people's homes helps reduce poverty by:
 - (i) Providing jobs.
 - (ii) Providing financial information and skills to manage income and expenditure, which helps people tackle problems associated with debt, increases their available income, and overcomes the anxiety, depression and worry that poverty and financial problems cause.

- (iii) Showing how people can cut their energy bills, with the associated financial benefits, which helps tackle fuel poverty.

6.9 The very nature of the work means that housing and housing advice services are an important means of reaching people - adults and children - with help to overcome the problems that cause poverty.

6.10 Tackling homelessness makes a major contribution to tackling absolute poverty for adults and children alike. The effects of homelessness extend beyond having a stable home to the ability to access services and advice and support, all of which can affect the opportunities that people have and therefore the rest of their lives.

Health and well being

6.11 Improvements in the physical and mental health of adults and particularly children are the result of:

- (i) Improving the condition of homes, particularly heating, tackles the highest risks to health, which are cold, damp and mouldy conditions.
- (ii) Improving standards for the design of new homes and the condition of existing homes.
- (iii) Preventing health problems caused by the condition of housing, the security of tenancy arrangements for rented properties, or overcrowding.
- (iv) Support for people in and around their homes, such as avoiding debt problems, preventing domestic violence, and help to overcome drug and alcohol problems, all of which tackle significant causes of physical and mental health problems.
- (v) Home safety programmes to minimise accidents, which are the leading cause of death and injury to children and the elderly.
- (vi) Efforts to reduce injuries, particularly falls, among elderly people.
- (vii) Improving the security of properties, which helps reduce the stress and anxiety caused by crime or the fear of crime.
- (viii) Designing new homes that are flexible and cater for the changing needs of the people who live in them.

6.12 Defective housing is strongly associated with poor health in children. Regular illness can affect their education and their development.

6.13 Developments such as ExtraCare housing schemes help to increase the independence of tenants, which often leads to a reduction in the number of home care hours required from social services. This can help to prevent the separation of married couples where one partner needs extra support and can also support tenants who develop dementia.

- 6.14 Initiatives such as the Housing-Related Support Programme and services such as Care & Repair, also play a vital role in preventing problems in the first place or preventing initial problems from getting much worse.
- 6.15 Making changes to homes can help people to live independently for as long as possible thus preventing or reducing the demand for health and care services or facilitating early release from hospital. This contributes to the major health objectives of independent living, reduced bed blocking, and reduced hospital admissions.
- 6.16 Homelessness, whether short-term or long-term, has significant impacts on both adults and children, and in turn affects other things such as educational achievement and employment.

Improving lives and communities

- 6.17 Action to regenerate communities improves people's lives and the places in which they live. Action on housing and support provided in and around people's houses makes a significant contribution to this and to tackling the inequalities that exist between people in different parts of Wales.
 - (i) Housing is a prime factor behind the demand for local services and facilities, public and businesses.
 - (ii) Building new homes contributes to the economy and provides jobs and training opportunities.
 - (iii) Refurbishing homes has a positive impact by supporting local businesses, providing jobs, skills and training. This in turn addresses adult and youth employment, which help improve individuals' health and well being.
 - (iv) Improvements to housing and the surrounding area tackle deprivation, anti-social behaviour, crime and the fear of crime, and improve local services and facilities. Evidence shows that a poor environment can have a negative impact on children and their development.
 - (v) Improving the security of properties helps reduce crime and the stress caused by the fear of crime. It is further helped by taking crime prevention into account in the regeneration of existing housing and in the design of new housing developments.
 - (vi) Enabling people to make use of information technology by, for example, installing broadband helps adults and children to learn, and improves access to information and services, which are increasingly geared towards use of the internet.
- 6.18 Housing associations and local authorities make a significant contribution to the lives of their tenants and local communities. They are:
 - (i) Providing local jobs by building and maintaining homes.
 - (ii) Supporting local businesses; their suppliers.

- (iii) Offering work placements, education and training opportunities.
- (iv) Providing advice and adaptations to help people stay healthy and to live in their own homes for as long as possible.
- (v) Taking action to prevent or tackle anti-social behaviour, which can cause anxiety and fear for other residents.
- (vi) Finding ways to involve people from local communities by, for example, running play schemes, food co-operatives and exercise initiatives, which can motivate people and improve health and well being.
- (vii) Providing access to information technology and skills, which give people easier access to services, provide education, and which can improve job prospects.
- (viii) Supporting improvements to the local environment which makes places better to live in.

6.19 Such action gives people confidence, self-esteem and helps them to take advantage of education and training opportunities that can help them to improve their lives and that of their families. And there is scope for both local authorities and housing associations to develop further their role.

Energy efficiency

6.20 Housing has a vital role to play in making Wales a more sustainable place to live. The type of homes, their design, the materials they're built from, and where those materials come from, are important.

6.21 The costs of running a home have a direct impact on people's incomes and their health and well being, particularly for elderly people. This is particularly important when fuel prices are rising.

6.22 A significant amount of all energy consumed is due to our homes. Only a small proportion of the current 1.3 million homes in Wales have a full set of energy efficiency measures such as double glazing and cavity wall insulation. Most of these are privately owned and some of the stock is "hard to treat" because it does not have cavity walls.

6.23 New homes, particularly those built by housing associations, are being built to better standards. But more needs to be done. There is a need to improve existing homes. New homes should be based on standards that meet future needs.

6.24 The above will not only make houses warmer, which helps health and well-being, it will also put more money in people's pockets and reduce the carbon emissions that contribute to global warming.



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