

# Communities, Equality and Local Government Committee

## Inquiry into the provision of affordable housing in Wales

### Response from Cymorth Cymru



### Background

Cymorth Cymru is the representative body for providers of housing-related support, homelessness and supported living services in Wales. Our members work to assist people who are vulnerable, isolated or experiencing housing crisis, including:

- people who are homeless, or at risk of homelessness
- families fleeing domestic abuse
- people dealing with mental or physical health problems
- individuals with learning disabilities
- people with alcohol or drug problems
- refugees and people seeking asylum
- care leavers and other vulnerable young people, and
- older people in need of support/care

This list isn't exhaustive, and individuals may often face a range of challenges that make it difficult for them to find or maintain a stable home and build the sort of lives we all aspire to.

Cymorth Cymru has over 110 members all of whom help people address these issues, supporting them in finding both emergency accommodation and long-term, secure homes where they may fulfil their potential and build happy and fulfilling lives.

We have three overarching objectives:

- To improve the links between policy and practice by ensuring that those working in frontline service delivery understand and are influenced by the wider policy context, and those working in policy development understand and are influenced by the experiences and knowledge of those working on the ground.
- To ensure that the sector maximises its contribution to the lives of citizens and the communities in which they live by helping to build and develop the sector's capacity and professionalism.
- To increase public understanding and support for the sector and the work it does in helping people build the lives they aspire to within the community.

## **Overview of evidence**

It is understandable that reviews or inquiries into housing issues tend to focus on issues relevant to mainstream housing. Cymorth Cymru is particularly grateful to the Committee for not limiting its remit in this way and for giving us the opportunity to highlight issues regarding the provision of housing with support/care.

In drafting this response we are grateful to our members working within housing associations, third sector organisations and local authorities for their input.

We have also liaised with partner organisations and would like to take this opportunity to endorse the evidence provided by CIH Cymru and Shelter Cymru.

Our evidence is presented in the following format:

- General comments
- Responses to the Inquiry's specific points
- Summary of our key points

## **General comments**

Accessing affordable housing poses particular challenges for different people. Young people often aren't able to afford a deposit or rent in advance; older people may wish to move from their family home but be unable to find suitable alternatives; people with disabilities who are benefit dependent may find that social housing is their only option as benefits will not cover the cost of the private rented sector; and people with drug/alcohol issues or a history of offending may find it difficult to access social housing due to allocations policies limiting their access; and homeless people and families fleeing domestic abuse may have no way to fund to buy the essentials to set up home. What constitutes affordable and accessible is different for different people and reflects the relationship between an individual's particular circumstances and how well the housing system can meet them.

This Inquiry takes place within a context of economic difficulty, reduced public spending and growing human need. If the Welsh Government is to meet the housing, support and care needs of its most vulnerable citizens we need to break down the barriers between the different elements of the housing system and link it more effectively with the whole gamut of social policy areas - housing, health, social care, homelessness, community justice etc. Affordable housing for vulnerable people cannot be achieved by housing policy alone.

## **Responses to the Inquiry's specific questions**

### **The effectiveness of public subsidy in delivering affordable housing, in particular Social Housing Grant**

Social Housing Grant is a key component in meeting the housing, care and support needs of vulnerable people. In recent years, although we acknowledge the disparity between supply and demand of affordable social housing, the achievement of 6500 general needs (i.e. not supported accommodation) new homes during the coalition government represented a real achievement which is going to be difficult to replicate in coming years due to the public spending situation.

From the perspective of people who have housing and additional needs, the provision of affordable and appropriate housing has always faced particular challenges. For example:

- Local community opposition to the development of particular schemes;
- the additional costs and complications in development, for example where disability or security needs have to be taken into consideration; and
- the challenge in ensuring capital investment is backed up by long term revenue funding

Consequently it is more difficult to ensure that affordable housing for people with support/care needs is developed.

Unfortunately, at this point in time we have little information on the extent of the imbalance between supply and demand although we know that homelessness is increasing in Wales and that research from previous times of economic difficulty indicates that the human cost of financial hardship is more:

- mental ill health;
- drug and alcohol problems;
- domestic abuse;
- family breakdown;
- young people leaving home in an unplanned way;
- offending behaviour; and
- and as a result, homelessness

Added to the human cost of the current economic climate, Wales has an ageing population including people with disabilities and learning disabilities living longer.

Taking these factors together, we anticipate an increase in the demand for specialist affordable housing.

In response then, we need to overcome the current difficulties in providing supported accommodation if we are to enable people with support and care needs to live as independently as possible within the community. This is particularly important for people with disabilities who, due to housing and other benefit arrangements are largely unable to access appropriate and affordable housing of any other tenure.

During the move from SHG being paid to Housing Associations to it being paid to local authorities, Cymorth and colleagues working in homelessness suggested that SHG should be top-sliced to ensure that accommodation of this type would be developed. This wasn't taken forward but we still feel that it would be a positive move and would like to urge the Inquiry to consider this recommendation.

In addition, as intimated, there is insufficient data currently available on the level of need across Wales of particular types of supported accommodation. This is being taken forward as part of the implementation of the Aylward Review into Housing Related Support but in addition, we feel that WG should monitor closely the development of supported accommodation under the new arrangements for SHG. We would like to put forward this as a recommendation to the Inquiry also.

#### **Whether alternatives to public subsidy are being fully exploited**

The charitable or third sector has a strong tradition of funding its activities from non-governmental sources. As third sector organisations have increasingly provided products and services on behalf of the public sector, the balance has shifted and some are now wholly or partly dependent on public funds. Many third sector organisations however still supplement their income through activities from traditional fundraising through to establishing social enterprises or trading arms. Naturally due to the economic and public spending context, in recent months the amount of work being done on diversifying income streams has increased, as illustrated for example by some housing associations working with their umbrella body to establish the Welsh Housing Partnership.

It is probably true that there is more that can be done to exploit non-governmental funding to ensure the housing with care/support we need is provided. However, this needs to be seen as supplementing income rather than replacing it. Public funding has benefits in that it can be targeted at those in most need who sometimes are not client groups that benefit from public support, e.g. people with drug and/or alcohol issues or a history of offending. It would also be unwise to assume that avenues such as fund raising or social enterprise are likely to be the answer to the limits on public spending when people have less disposable income to give or spend.

#### **Whether the Welsh Government, local authorities and RSLs are effectively utilising their powers to increase both the supply of, and access to, affordable housing**

We need to combine a number of approaches to make more affordable homes available and consider carefully where best to use the limited resources available to achieve this. For example, there is evidence to suggest that investing in bringing long term void properties within the social housing sector back into use is more cost effective than building new homes. Similarly, focusing more attention on or incentivising bringing empty homes in the private sector back into use could deliver more affordable homes and make better use of our housing stock.

From the perspective of meeting the needs of vulnerable people we welcome the Welsh Government's review of homelessness legislation as exploring with partners how we can better meet the needs of homeless people is vitally important when we are seeing homelessness increase. We would also urge the Inquiry to consider whether an Inquiry should be held into how well the housing needs of people with disabilities, and particularly learning disabilities are met now and in the future. Housing organisations working with this client group are particularly concerned that the current funding climate will lead to an increase in people being inappropriately housed in more institutional type settings.

### **Whether there is sufficient collaborative working between local authorities, RSLs, financial institutions and homebuilders**

Cymorth welcomes the focus of the Welsh Government on collaboration rather than competition and there are many good examples of effective collaborative working at the local level. From the perspective of ensuring people with support/care needs are able to access affordable housing however, there are often concerns raised with Cymorth regarding:

- how well social services and housing departments work together
- how well social services understand that a person's home is not the same as a placement in an institution, i.e. the person has a tenancy and rights and responsibilities that come with that
- how inadequate understanding can result in inappropriate procurement of supported accommodation services

In addition then to making improvements in the collaborative practices between the stakeholders identified in the question, we would suggest that collaboration between different LA departments and between these stakeholders, the third sector and the tenants or prospective tenants would deliver better outcomes both for people in need of affordable housing and the public purse.

Suggestions that have been made to us to improve on the current situation are that:

- all social work courses include housing and homelessness modules and
- that levers such as the grant conditions for funding from WG explicitly require collaboration across public and third sectors

### **Whether innovative methods of delivering affordable housing such as Community Land Trusts or co-operatives could be promoted more effectively by the Welsh Government**

As intimated in previous sections, we would suggest that we need to pursue an approach that brings together and maximises the contribution of all possible avenues and as part of this we would suggest that methods of delivery such as Community Land Trust and cooperatives should be explored and promoted where appropriate.

In relation to people with support/care needs, Cymorth hosted a master class with Mutual Advantage who have carried out a number of projects looking at how cooperative models of care can be used to provide better services and more control to older people and people with disabilities. There is much to learn from such initiatives and we would suggest that the principles and approach could be adapted to the Welsh context.

[http://www.mutual-advantage.co.uk/CMS/uploads/CoopsUK\\_Care\\_Report.pdf](http://www.mutual-advantage.co.uk/CMS/uploads/CoopsUK_Care_Report.pdf)

## **Summary of key points**

In summary, reviews or inquiries into housing issues understandably tend to focus on the needs of the general population and we welcome the invitation to contribute to the Inquiry so that we can highlight the specific issues that our most vulnerable citizens experience in accessing affordable housing.

Based on demographic and economic factors, we anticipate greater need for housing with care/support but there is currently insufficient data to fully understand the nature of that demand across Wales. We would recommend to the Inquiry that WG should:

- improve the evidence base for the need for different kinds of supported accommodation across Wales
- monitor the effectiveness of the new arrangements for the SHG programme in delivering supported accommodation
- top slice SHG if insufficient levels of supported housing are developed

Alternatives to public funding sources can complement and support the delivery of affordable housing. However, although many organisations are exploring different approaches to this, in the current climate it is likely that they will only ever be able to complement rather than become a sustainable alternative to public funding.

We are concerned about how people with disabilities and particularly learning disabilities are going to be housed and supported in the current economic climate and suggest that this particular issue warrants further and ongoing scrutiny at the national level.

Regarding collaboration, there is evidence of both good and poor practices. In relation to housing vulnerable people, the relationships across a number of policy areas but particularly housing and social services are sometimes lacking in understanding and engagement. We would recommend:

- all social work courses include housing and homelessness modules; and
- that levers such as the grant conditions for funding from WG explicitly require collaboration across public and third sectors.

Taking a broad approach to this issue and exploiting all possible vehicles for meeting growing housing, support and care needs is, we believe, the best way forward in the current climate and as part of that we would suggest further exploration of what cooperative models of housing with support/care could deliver. We would be happy to assist the Welsh Government in taking this forward.

Once again, thank you for the opportunity to give evidence. In the current economic climate organisations working with people facing a range of challenges and conditions are worried that without a lead from and ongoing monitoring by Welsh Government, those with the most acute needs will be forgotten and face lives spent in institutions or on the streets when they could and should be able to achieve rewarding, independent lives within the community.

Joy Kent  
Director