

Cyflwynwyd yr ymateb i ymgynghoriad y [Pwyllgor Cyllid](#) ar [Cyllideb Ddrafft Llywodraeth Cymru 2025-26](#).

This response was submitted to the [Finance Committee](#) consultation on the [Welsh Government Draft Budget 2025-26](#).

WGDB_26-27 : Ymateb gan: Gofal a Thrwsio Cymru |Response from: 'Gofal a Thrwsio Cymru'
7na fi



Welsh Government Draft Budget 26-27

Care & Repair Cymru

Care & Repair are Wales' older people's housing champions. We help our clients to live independently in warm, safe, accessible homes by delivering housing adaptations and home improvements. We offer a holistic casework service including a whole house assessment taken from a national framework, including a falls risk assessment, welfare benefits check and home safety information and advice. In 2024-25 we delivered the following:

- 64,669 services delivered to help older people helped to stay independent at home.
- 24,933 Rapid Response Adaptations to prevent accidents at home.
- Completed 65,557 jobs in the home to a value of £21.9 million.
- Helped clients claim £12.5 million in unclaimed benefits.

1. What, in your opinion, has been the impact of the Welsh Government's 2025-2026 Budget?

Care & Repair has benefited from consistent support from Welsh Government to deliver our Core and Rapid Response Adaptation (RRAP) services. The most recently published Welsh Government adaptation data shows that Care & Repair delivered 67% of all adaptations in Wales in 2020-2021 at an average cost of £108 per adaptation.¹ The delay in publishing this data means there is a delay in capturing emerging pressures on our services, including demand and budgetary challenges:

In 2020-21 we delivered 17,232 RRAP to help older people stay safe at home and prevent hospital admissions at a cost of £108 per RRAP. This compares to last financial year when we delivered 24,933 RRAP across Wales at a cost of £170 per adaptation. This is a 44% increase in demand and a 57% increase per unit cost. Care & Repair's Core service and the RRAP received additional funding in the current financial year (24-25) to meet some of this additional demand. This is reflective of the strong evidence base for investing in prevention via adaptation provision and evidence of the service's strong outcomes in both preventing hospital admission and supporting safer, quicker hospital discharge.

The timing of this consultation means that we do not have our six-month data available, however a quick survey of Care & Repair Agencies on current challenges found high demands and pressures on capital resources raised across Wales. Despite this year's funding increase for Care & Repair from Welsh Government, other sources of funding we rely on to deliver

adaptations have not had the same increases and in some areas have been cut or lost entirely. For example, Bridgend County Care & Repair has had their Local Authority allocated Enable budget reduced. Their Enable allocation for this financial year is already 89% committed, and their Housing with Care Fund project, funded by the Regional Partnership Board, has also been 88% committed. The Agency said:

“This causes significant concern, particularly when taking into consideration the high volume of referrals received by our Agency. The winter months ahead will prove challenging unless additional capital monies are received. A request has been submitted to the Local Authority for an uplift to our Enable budget.”

This does not just impact capital budgets. Standstill budgets for Regional Partnership Boards trickle down to the services they fund, including across Care & Repair. In some areas of Wales this has resulted in reducing some services from 5 days a week to 4, including in one are our Hospital Discharge service – recognised as strategically important to support hospital flow, discharge to recover then assess, and care closer to home – in order to continue to cover costs with standstill funding.

Challenges of an ageing population, including an increasingly ‘older’ ageing population and older people living in poor health and/or with increased levels of frailty continue to place high demand on our services. Demand is closely managed in line with prioritisation policies, however risks include:

- Delays in meeting immediate need
- Missed opportunities to prevent falls
- Missed opportunities to prevent hospital admissions
- Negative impacts on hospital patient flow
- Possibility of overwhelming staff with high caseloads

Nonetheless, we strongly believe the inclusion of RRAP in the Welsh Government’s budget has had a positive impact across Wales:

Care & Repair services reduce hospital admissions for fall by 17% amongst people aged 60-95.ⁱⁱ This means that from our RRAP service **alone** in prevented nearly 3,700 older people from being admitted to hospital in 2024-2025. The average time in hospital for an injurious fall is 11.6 days, meaning the Rapid Response Adaptations Programme potentially saved the Welsh NHS just under 43,000 bed days last financial year. We believe this makes for a strong case for investment by the Welsh Government to **increase** investment into the RRAP, particular in the face of pressures across public services both current and future stemming from an ageing, sicker population.

2. How financially prepared is your organisation for the 2026-27 financial year, how confident are you that you can deliver planned objectives, and how robust is your ability to plan for future years?

As explained in the response to question 1, we are seeing increasing demand and increasing cost of materials.

Over recent years we have worked hard to improve our organisational resilience diversifying our income streams, with several agencies developing their own social enterprises to supplement Welsh Government funding which is unable to cope with increasing demands on our services, as well as diversifying income through local funding. There is significant reputational risk at having to turn away clients, especially from statutory partners.

In 2022/23 we were grateful to receive three-year funding across the Care & Repair Movement from Welsh Government. This enhanced our ability to plan, improved staff retention, and provided headroom to develop organisational resilience locally by freeing up capacity to further invest in projects such as social enterprises to build local funding sources to meet increasing demand. **In 25-26 our funding reverted to one year funding, a step back** for the organisation across Wales which ultimately impacts the service we can deliver to keep older people safe at home.

3. What action should the Welsh Government take to: – help households cope with cost of living issues; – address the needs of people living in urban, post-industrial and rural communities, including building affordable housing and in supporting economies within those communities?

'Support with inflation and cost of living' and 'Address the needs of people living in urban, post-industrial communities, including building affordable housing'

Whilst building affordable housing should continue to be on the Welsh Government's priority list, we believe it makes economic sense for the Welsh Government to invest in improving the condition of the existing housing stock in Wales, via a safety-net grant available to low income, vulnerable older homeowners for serious disrepair, delivered through Care & Repair.

In financial year 24/25 we completed 64,669 home improvements to a value of £21.9m. Increasingly we are seeing the impact of the cost of living on older people's ability to maintain their homes. Every day we come across unfit homes and serious disrepair where the needs of vulnerable older people cannot be met due to a lack of resource. Left unresolved, over time small repairs become large works and increasingly complex to resolve, especially in the current economic climate where multiple organisations are competing for dwindling benevolent funding.

Whilst we know this is an issue across Wales, our Conwy & Denbighshire Care & Repair were able to pilot a disrepair grant in their Agency.

Eligibility:

- Owner Occupiers
- Older person aged over 60 (or aged over 50 if the referral to the D2RF is from clients of our Hospital to a Healthier Home or Managing Better projects).

Funding Conditions:

- Housing Health and Safety Rating System (HHSRS) Category 1 Hazard present.
- Client must have savings of less than £3000 per person.
- D2RF can be used as joint funding with other agencies, grants, and client contribution as appropriate.
- Maximum award of £3,000 per property. Exceptions considered on a case-by-case basis.

Work eligible:

- Slips, trips and fall hazards e.g. uneven paving slabs
- Security to prevent entry by intruders
- Doors Windows/ Glass replacement/ Locks
- Sanitary Ware /shower repair or renewal
- Electrical safety
- Lighting
- Excess cold
- Gas safety and heating
- Damp and mould growth
- Draught proofing
- Energy Efficiency Measures
- Roofing Repairs
- Ceiling/Floor Repairs

The fund supported 11 clients, awarding £22,553 at an average of £2,050 per home. The largest amount of funding was spent on repairs to ceilings, walls, doors and windows. 27% of people helped through the fund also received funding from elsewhere, showing how essential the fund was to act as a 'top up' to allow works to go ahead.

Case Study:

Issue:

Mrs W lives in an end terrace solid stone wall house, approximately 100 years old with mostly double-glazed windows. Her home has original timber external doors; back door is a "stable door" design, and the two sections do not fit well together, leaving numerous gaps. The timber has also swollen and split over the years, and some sections are rotten. As a result, it is very draughty. The adjacent kitchen window is single pane sliding sash design. Some of the glass is cracked, so the window leaches heat.

The kitchen is hard to heat and remains the coldest room in the house. As it is open to the stairs, hall and landing this impacts the temperature and energy efficiency of the rest of the house.

Mrs W's health is poor with several conditions made worse by the cold. She has osteoarthritis in both knees, both hips, and right hand (especially painful in cold temperatures). She also has a pacemaker and cardio ablation which limits her heart beats per minute and in turn the amount of physical activity she can do, so cannot move around much to maintain her body temperature. She is on a low income, with a low level of savings and credit card debt.

Intervention:

Our Care & Repair Home Energy Officer sourced a quote for replacing the kitchen door and window through one of our trusted contractors. However, the cost was beyond Mrs W's means. Solutions from NEST or ECO4 were not applicable to this situation. She worked as a teacher 1973-1986 and was a member of the National Union of Teachers (NUT) but she no longer has access to the paperwork and was unsuccessful in attempts to retrieve the membership records online, so couldn't apply to "National Education Union Trust Fund" to contribute towards the cost of works. Conwy & Denbighshire Care & Repair were able to source funding from the Care & Repair National Lottery Grant, with the remaining cost being met by the D2RF. Care & Repair also helped Mrs W to claim Council Tax Reduction, saving her £630 a year.

Outcome:

The work to repair the kitchen and door was completed 10 days before Christmas. Mrs W reports feeling much warmer and is pleased not having to restrict herself to one room of the house anymore.

Mrs W said: *"The two young lads were very polite and very professional, a pleasure to have in the house. They did a marvellous job."*

Impact of a safety-net grant: *More efficient use of caseworker time; quicker resolution of case.*

We are calling for the Welsh Government to implement a safety-net grant to rectify instances of hazardous disrepair. There is a significant policy and funding gap for serious, urgent, emergency repairs for older people living in the owner-occupied sector who Care & Repair see daily, who cannot afford to get works done, and where there are no funding solutions available.

A safety-net grant for hazardous disrepair would make sense from the point of view of:

- equitable services across Wales
- joined up policy (health prevention, quicker safe hospital discharges, reduced social care, better well-being outcomes)
- efficiency and service effectiveness (resolving all problems at the same time when we are in a client's home, and not spending multiple hours of casework time where caseworkers could be supporting more people)

5. Are Welsh Government plans to build a greener economy clear and sufficiently ambitious? Do you think there is enough investment being targeted at tackling the climate change and nature emergency? Are there any potential skill gaps that need to be addressed to achieve these plans?

Building and construction industries offer a fantastic opportunity equip Wales with the housing stock it needs to achieve its net-zero targets, improve housing conditions and upskill the workforce at the same time. Currently, progress on the delivery of these targets does not live up to ambition.

The Optimised Retrofit Programme currently only applies to social housing stock. The current Warm Homes Programme aims to improve the energy efficiency of homes in the owner-occupied sector via retrofitting. Whilst there have been significant improvements to the operation of the scheme and we are now seeing success with clients, investment in the scheme is still not sufficient. It is vital that consequential from the £13bn allocated by the UK Government to the Warm Homes Plan are directed into tackling fuel poverty and improving energy efficiency of homes in Wales. Across Nest, it remains the case the Nest often will not go into homes where there is hazardous disrepair present. The case study below highlights this:

Case Study, West Wales Care & Repair:

Issue:

The caseworker visited a 71-year-old client who lived in an extremely rural part of Cwm Ystwyth near Aberystwyth. The property was extremely difficult to access up a single-track dirt 'road' up the face of a forestry mountain, a property even the Royal Mail refuses to attend. The client's oil

boiler had stopped working; therefore, they had no heating or hot water. The client has very limited savings; therefore, they had no financial means of fixing the oil boiler.

Intervention:

The caseworker assisted the client in applying for NEST. They sent two engineers to the property to investigate the problem.

Outcome:

Unfortunately, NEST said they were unable to assist the client because of several complicated issues, such as access to the property being too difficult to bring the necessary tools. Secondly, the oil tank needing to be replaced, however the ground it currently sits on is subsiding (we believe this is because the path that leads to the property also leads to the opening of an old copper mine). Lastly, there were live vermin at the property, meaning it was unsafe for the contractors to work there. None of the ECO4 contractors wanted to attend this property either. This has resulted in me telling the client that C&R wouldn't be able to help and she should speak to the Ceredigion grants team and Citizens Advice to get the case resolved.

Whilst we understand the Warm Homes Programme is fuel poverty service and cannot resolve every housing issue, this case study demonstrates the severity of disrepair and unsafe housing across Wales, to the point where government backed schemes in effect give up as clients' circumstances are deemed 'too complicated.'

7. The Committee would like to focus on a number of other specific areas in the scrutiny of the Budget. Do you have any specific comments on any of the areas identified below?

Is enough being done to tackle the rising costs of living and support those people living in relative income poverty?

Outlined in our response to Question 3, we are calling for a safety grant for instances of disrepair hazardous to health and improve thermal efficiency of older people's homes in Wales. Improving the housing condition stock in Wales also provides a long-term solution to reducing energy bills; reducing pressures on the NHS; and local employment opportunities.

Is the Welsh Government's approach to preventative spending represented in resource allocations (Preventative spending = spending which focuses on preventing problems and eases future demand on services by intervening early)?

From our perspective the Welsh Government has delivered a strong commitment to the preventative work Care & Repair undertake by funding the Rapid Response Adaptations

Programme and increasing capital and revenue funding to offset some of the additional demand.

How should the Welsh Government prioritise its resources to tackle NHS waiting lists for planned and non-urgent NHS treatments. Do you think the Welsh Government has a robust plan to address this issue?

Improving patient flow is crucial to tackling NHS waiting lists. Care & Repair have a track record of preventing hospital admissions and helping patients to leave hospital more quickly, both improving patient flow. Our intervention targets older people, often with high levels of frailty and complex needs, who are more likely to need unscheduled care. Our work also helps support goals 1 and 6 of the Six Goals for Urgent and Emergency Care.

We undertook longitudinal research with Swansea University to link anonymised data from our national database (Care & Repair Information System) with data helped by the SAIL Databank (Secure Anonymised Information Linkage) to understand the impact of community-based home modifications on presentation at hospital for fall injuries. The dataset contained over 650,000 people in Wales aged 60-95, of which 123,000 were Care & Repair clients. The research analysed data from 2009-2017. The research found that:

- At the point of referral, C&R clients had an overall higher risk of falling compared to the general, non-C&R population. This means, on average, C&R clients were more predisposed to falling due to health conditions and circumstances. The service is therefore well-targeted, reaching vulnerable people in need of support.
- There was a 17% annual increased likelihood of a fall related hospital admission for the general group analysed (i.e., those who did **not** receive a C&R intervention).
- Post intervention, the C&R client cohort did not see fall risk increase annually as it did for the group that had not received a C&R intervention.
- There was a 13% reduction in risk of someone having a fall one year following a C&R intervention, compared to citizens that had not had an intervention (therefore reducing hospitalisation and unscheduled care admissions).
- There was a reduced risk of care home admission for people with a moderate or severe level of frailty who received a C&R intervention over 1-, 3- and 5-year time periods.

As explained in our response to Q1, Care & Repair's work supports the Welsh NHS at the front and back door. The evidence from the SAIL research further demonstrates the value of investing in housing and health.

How is evidence and data driving Welsh Government priority-setting and budget allocations, and is this approach clear?

Spending decisions must take an evidence-based approach to move from crisis to prevention. We believe the evidence above and in Q1 should be used to prioritise known, proven preventative approach via addition resource to the RRAP capital programme, and budget allocation for a safety-net grant to support older homeowners living in homes actively hazardous to their health.

Is the support provided by the Welsh Government for third sector organisations, which face increased demand for services as a consequence of the cost-of-living crisis and the pandemic, sufficient?

As mentioned in response to Q2, we were pleased to receive three-year funding in 2022/23. This allowed for us to embed flexibility and additional resilience into our organisations. Returning to annual funding has been to the detriment of our organisations and service delivery.

As a third sector organisation, we must currently submit quarterly funding claims to the Welsh Government. This is an inefficient way of working and means that we cannot spread our budget throughout the year to manage demand. This results in some people not receiving the help they need as early as they could, because the works in their home must be allocated to a different quarter due to budget constraints. We have been delivering the RRAP in Wales since it began in 2002 and are well placed to be trusted with managing this budget to respond to local need throughout the year, rather than a linear quarterly allocation that does not allow for flexibility within the system.

What are the key opportunities for the Welsh Government to invest in supporting an economy and public services that better deliver against the well-being goals in the Wellbeing of Future Generations (Wales) Act 2015?

We believe that a safety-net grant for serious housing disrepair, delivered across Wales via Care & Repair, will support a healthier Wales and create a housing stock that is more resilient. We believe housing should be viewed as a national asset, and improving the condition and accessibility of Wales' housing stock is essential to help current and future generations to live safely and independently at home and reach their full potential.

To discuss any topics in this consultation, please contact faye.patton@careandrepair.org.uk

ⁱ Housing adaptations: analysis 2020 to 2021

ⁱⁱ Data quality and methodology: The analysis data set contained 655,671 people aged 60 – 95 who were registered with a Welsh general practice, of which 123,179 were Care & Repair clients (C&R), between 2009-2017. The project analysed the data cohort against data linked to incidence of falls, the Welsh Index for Multiple Deprivation (WIMD) and the Elderly Frailty Index (eFI); with quarterly observations pre and post C&R

intervention. The eFI provided the basis for linking comparable data for C&R and Non-C&R clients.

Ref: [Do home adaptation interventions help to reduce emergency fall admissions? A national longitudinal data-linkage study of 657,536 older adults living in Wales \(UK\) between 2010 and 2017 | Age and Ageing | Oxford Academic \(oup.com\)](#)

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