

## **Priorities for the Local Government and Housing Committee**

### **Written evidence submitted by Care & Repair Cymru: September 2021**

#### **Introduction to Care & Repair**

1. Care & Repair Cymru is Wales' Older People's Housing Champion. Our aim is to ensure that all older people in Wales can live independently in safe, warm, accessible homes. We are the national body for Care & Repair in Wales, representing 13 independent agencies operating in every county offering a wide range of home improvement services, tailored to client's needs and local circumstances. Last year we supported over 47,000 older people across Wales, carried out over 17,000 adaptations in the home to help prevent trips and falls, whilst delivering £14.5 million's worth of repair and improvement work to improve the health, safety and warmth in people's homes<sup>1</sup>.
2. Care & Repair works with older people in the private housing sector, owner occupiers and private tenants. A third of our clients live alone, a third have a disability and two thirds are over 74 years old.

## **Committee Priorities for the Sixth Senedd**

### **Summary**

Everything raised in this response is interlinked, and most of the policy recommendations overlap. For example, Welsh Government are unlikely to achieve Net Zero by 2050 without decarbonising the housing sector, which cannot be done unless you examine the state of disrepair and age of Welsh homes. With that in mind, a "fabric first" approach would be beneficial to occupiers now and allow Welsh Government to enact current and future proposals efficiently and cost-effectively.

Likewise, a "Once for Wales" approach and accepting that issues do not exist in isolation, as well as ensuring that key funding continues throughout this Senedd term will ensure the Committee's success and improved independence and safety for older people across Wales and improve the outlook for Welsh Government's aims for Net Zero by 2050.

### **1. Ensuring older people have a right to decent housing, enshrined in law**

Everyone in Wales should be able to live in safe, secure housing which is free from hazards. This is equally true for older owner-occupiers, private renters, and those in social housing. However, the Welsh Housing Condition survey conducted in 2017-2018 revealed that 18% of

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<sup>1</sup> For more information, please see Care & Repair Cymru's 2019/20 Annual Report. Available at: [https://www.careandrepair.org.uk/files/9716/0130/8166/Annual\\_Report\\_19.20\\_E...pdf](https://www.careandrepair.org.uk/files/9716/0130/8166/Annual_Report_19.20_E...pdf)

older homes have Category 1 hazards present<sup>2</sup>. There is irrefutable evidence which shows the link between hazards in the home and poor mental and physical health, and many older people live in unfit housing unsuitable for their needs. These hazards can lead to a number of physical health issues such as falls, respiratory illness, and increased risk of heart attacks or strokes, as well as mental health issues; all of which could be prevented by simple repairs<sup>3</sup>. Fixing these issues and thus bringing Welsh housing to an acceptable standard would save the NHS around £95million per year<sup>4</sup>, as well as preserve properties for future owners for years to come. Care and Repair agencies carried out a total of £14.5 million worth of repairs and improvement work in 2019/20, which highlights the lack of governmental support for owner/occupiers or private renters. With 83% of older people living in their own homes, and nearly 1 in 5 older people living in so-called 'pensioner poverty' in Wales, they turn to us due to a lack of support. However, Care & Repair caseworkers note that there is millions of pounds' worth of essential repairs that we are unable to carry out every year due to a lack of funding.

- Care & Repair Cymru advocates for a right to decent housing to be enshrined in law.
- Clear minimum standards to be in place for private sector housing.
- Consultation on the creation and scope of a national safety net programme for vulnerable older homeowners that should be made available to Care and Repair agencies for us to carry out essential maintenance and improvement works<sup>5</sup>.

## **2. Cross-governmental and cross-sector approach to tackle poor health caused by poor housing**

Our *Hospital to a Healthier Home* service<sup>6</sup> put the spotlight on the link between health and housing. When an older person has a fall at home, it is more likely to result in their hospitalisation than other age groups. Falls at home among older people cost the NHS £2.6billion per year<sup>7</sup>. Moreover, there is potential for 43% of hospital beds to be occupied by an older patient who has fallen in any given month, putting preventable strain on NHS services when repairing a hazard at their property would mean they were less likely to fall. In addition to this, cold, damp homes increase circulatory, respiratory, and cardiovascular diseases which could have been prevented had the hazards been repaired. *Our Hospital to a Healthier Home* service found that when repairs were carried out on older patients' homes, there was a reduction of 38% in admissions of people over 60 years old to hospital, and a 26% reduction in falls from properties that Care & Repair agencies repaired or adapted.

Our Manifesto reflects the importance of prevention in healthcare and advocates for barriers between health and housing to be broken down, ensuring quick and equitable access for older

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<sup>2</sup> [https://gov.wales/sites/default/files/statistics-and-research/2019-02/181206-welsh-housing-conditions-survey-headline-report-2017-18-en\\_0.pdf](https://gov.wales/sites/default/files/statistics-and-research/2019-02/181206-welsh-housing-conditions-survey-headline-report-2017-18-en_0.pdf) (p. 10)

<sup>3</sup> <https://www.ageing-better.org.uk/sites/default/files/2020-03/Home-and-dry-report.pdf> (p. 4, p. 13)

<sup>4</sup> [https://files.bregroup.com/bretrust/The-Cost-of-Poor-Housing\\_Report\\_BRE-Trust\\_English.pdf](https://files.bregroup.com/bretrust/The-Cost-of-Poor-Housing_Report_BRE-Trust_English.pdf)

<sup>5</sup> [https://www.careandrepair.org.uk/files/2116/0750/8185/CRC\\_2021\\_Manifesto\\_en.pdf](https://www.careandrepair.org.uk/files/2116/0750/8185/CRC_2021_Manifesto_en.pdf) (p. 3)

<sup>6</sup>

[https://www.careandrepair.org.uk/files/2715/6578/0045/Hospital\\_to\\_a\\_Healthier\\_Home\\_Winter\\_Pressures\\_Pilot\\_Evaluation\\_E.pdf](https://www.careandrepair.org.uk/files/2715/6578/0045/Hospital_to_a_Healthier_Home_Winter_Pressures_Pilot_Evaluation_E.pdf)

<sup>7</sup> [https://www.careandrepair.org.uk/files/2116/0750/8185/CRC\\_2021\\_Manifesto\\_en.pdf](https://www.careandrepair.org.uk/files/2116/0750/8185/CRC_2021_Manifesto_en.pdf) (p. 7)

people to the services they need<sup>8</sup>. Adaptations are the quickest and easiest way to reduce hazards and risks in older peoples' homes, and Care & Repair agencies adapted 19,025 homes in 2019/20, with an average waiting time of just seven days.

Poor housing can also result in fuel poverty: many older people are unable to efficiently heat their homes due to poor heating systems, poor insulation, drafts throughout their home, and a multitude of other issues. NEST and Warm Home Discounts schemes are a lifeline to many, but there is no support for vulnerable older people whose homes are inefficient to heat, even with rebates. There needs to be a "fabric first, whole house approach", which fits with PAS2035, saving money for Welsh Government in the long run and ensures that the current housing stock will be fit for purpose for years to come.

Additionally, Wales has the oldest housing stock in Europe<sup>9</sup>. Keeping these houses in good repair will not only ensure that the property remains in good condition for the duration of the occupiers' time there, allowing them to live independently and in good health, but also to ensure that the property is available and safe for future owners or tenants.

- Care & Repair advocates for the breakdown of traditional siloes between housing and health: the two areas are inextricably linked and poor housing leads to ill health.
- A "fabric first" approach is needed now for health and safety of current occupiers, as well as to ensure properties remain fit for purpose for future use

### **3. Collaboration with other Welsh Government Committees to create and implement an equitable optimised retrofit programme for all Welsh houses.**

Decarbonisation is one of the most pressing challenges faced in the housing sector and wider Welsh government landscape today. While proposals are ongoing for the decarbonisation of the public sector, and social housing – there is a policy gap for owner occupiers, many of whom will not be able to foot the bill for decarbonising their home. With Welsh housing responsible for 21% of carbon emissions<sup>10</sup>, optimised retrofit and wider cross-tenure decarbonisation proposals need to be brought forward urgently if Wales is to reach its Net Zero targets.

Any onus for future retrofitting and decarbonisation proposals should not overwhelmingly be placed on homeowners. Technology that enables decarbonisation of private homes is currently expensive; funding must be made available to consumers that need it, such as those living in homes with the lowest EPC ratings, those on low incomes or living in fuel poverty, or at risk of fuel poverty by Welsh Government's definitions. This funding should take the form of a grant so as not to exclude anyone, including many of our clients who would not have the financial means to pay back any loan, especially when considering interest repayments as well as time constraints. Ensuring funding is accessible in this way to everyone would not only begin to help the most vulnerable consumers and worst properties first, but also aligns with the *Wellbeing of Future Generations Act* to ensure a resilient and equal Wales.

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<sup>8</sup> [https://www.careandrepair.org.uk/files/2116/0750/8185/CRC\\_2021\\_Manifesto\\_en.pdf](https://www.careandrepair.org.uk/files/2116/0750/8185/CRC_2021_Manifesto_en.pdf) (p. 5)

<sup>9</sup> [https://files.bregroup.com/bretrust/The-Housing-Stock-of-the-United-Kingdom\\_Report\\_BRE-Trust.pdf](https://files.bregroup.com/bretrust/The-Housing-Stock-of-the-United-Kingdom_Report_BRE-Trust.pdf) (p.3)

<sup>10</sup> <https://gov.wales/sites/default/files/publications/2019-07/decarbonising-welsh-homes-stage-1-report.pdf> (p. 6)

A "fabric first" approach to retrofitting will ensure that all homes are properly insulated and free from leaks and drafts, allowing them to not waste energy. In turn, this will also ensure that the benefits of renewable energy, including financial savings and warmer homes, are passed on to older owner/occupiers and private tenants throughout Wales. Ensuring that houses can be efficiently and equitably heated will be key to ensuring the success of Wales' renewable energy plans.

Decarbonisation of the housing sector is not without its challenges. As aforementioned, Wales has the oldest housing stock in Europe<sup>11</sup>. Additionally, 21% of Welsh houses are off the gas-grid<sup>12</sup>. These properties may not be compatible with many retrofit proposals, including those reliant on hydrogen, but may lend themselves to solar or wind power, among other types of renewable electricity to heat and power the property. These properties also tend to be older, rural properties, so may be less energy efficient.

With one in five older people in Wales living in fuel poverty, our 70+ Cymru project has helped eighty older people in 2020/21. Many of our clients also rely on Warm Home Discount or NEST schemes to heat their homes, so this scheme also needs to be examined to ensure compatibility with future retrofitting proposals. On the NEST scheme, replacement heating options are limited to gas. While this assistance is invaluable in the current landscape and helps keep people warm, alleviates fuel poverty, and improves people's health, the schemes must be adapted to ensure that schemes are future proofed and greener heating technologies are available. With Welsh Government's aims for new housing to not use fossil fuel fired boilers, any boilers currently offered on Welsh Government schemes need to be compatible with future technologies or more environmentally friendly than they currently are<sup>13</sup>. Technologies such as heat pumps or gas condenser boilers are just two potential alternative heating measures but are more expensive than traditional boilers. As fewer and fewer houses rely on gas heating in the coming years, it is important that these consumers are not left on an antiquated system reliant on fossil fuels. These schemes should ensure equitable access to heating for everyone as well as equitable access to environmentally friendly means to do so. Importantly, environmental targets – while admirable and important – cannot be met at the expense of already-vulnerable consumers.

- Grants and funding options for owner-occupiers to decarbonise their home
- Incentivise decarbonisation of owner-occupied homes, for example via council tax reduction schemes
- Collaboration with the Climate Change, Environment, and Infrastructure committee and Ministers as well as their Equality and Social Justice counterparts, to ensure that environmental targets are met in a fair way, with equal access to all, without vulnerable

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<sup>11</sup> [https://files.bregroup.com/bretrust/The-Housing-Stock-of-the-United-Kingdom\\_Report\\_BRE-Trust.pdf](https://files.bregroup.com/bretrust/The-Housing-Stock-of-the-United-Kingdom_Report_BRE-Trust.pdf) (p.3)

<sup>12</sup> <https://gov.wales/sites/default/files/publications/2019-07/decarbonising-welsh-homes-stage-1-report.pdf>

<sup>13</sup> <https://gov.wales/sites/default/files/publications/2021-08/development-quality-requirements-for-housing-associations.pdf> (p. 3)

consumers becoming more and more reliant on antiquated heating systems in the coming years.

#### **4. Older people should have equitable access to adaptations across Wales**

In 2020/21, Care & Repair helped 43,913 older people stay independent at home, undertaking £7.6m of housing repair and improvement work. This included 17,232 Rapid Response Adaptations. In 2020/21, *Hospital to a Healthier Home* saw 3,403 patients supported with a quick, safe discharge from 17 hospitals across Wales. We undertook 2,415 Healthy Homes Assessments, and 5,258 home improvements and adaptations. This work led to an estimated 20,000 NHS bed days saved<sup>14</sup>, which could be used for COVID patients or for planned operations.

The work we carry out is crucial to ensuring the safety and independence of thousands of older people across Wales. There are, of course, people we are unable to help for an array of reasons, which is why we are calling for more access for older people to the help they need.

A recent study as part of the *Good Home Inquiry* found that many older people felt they would benefit from having one-stop hubs in their communities<sup>15</sup> that they could go to for help to find a reputable tradesperson or highlight issues they faced at home and how they could go about fixing these. There may also be opportunities to apply for funding and grants to help them to do so, that they may previously have been unable to because of their lack of online access. Care & Repair believes that access to these services in a community setting would be beneficial to many.

Only 49% of older people are online<sup>16</sup>. During the COVID-19 pandemic and lockdowns, this meant that many older people were unable to communicate with friends and family and faced increased isolation. This digital divide means that older people are often unable to access the help they need, and so any proposed 'hub' or similar scheme should be community-based and not exclusively online.

Care & Repair also believes that as we already offer many of these services to older people across Wales, we are well placed to deliver these services on a wider scale should opportunities arise. We have had an excellent relationship with Welsh Government and look forward to continuing that in the coming years, and additional funding would allow us to extend our reach to ensure no older person is without help.

- Care & Repair carried out over £7.6m of repairs for older people to stay independent at home, but there are still older people in need of support to remain safe, healthy, and independent in their homes.
- Recent studies in the *Good Home Inquiry* found that people in England were in support of "hubs" where people could go for help and advice on their housing issues. Care & Repair would be in a good position to offer this service in Wales if the opportunity arose.

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<sup>14</sup> Care & Repair Cymru Annual Report, Forthcoming

<sup>15</sup> <https://www.ageing-better.org.uk/news/public-backs-creation-local-home-improvement-fix-poor-quality-housing-in-england>

<sup>16</sup> <https://gov.wales/sites/default/files/statistics-and-research/2019-09/internet-use-and-digital-skills-national-survey-wales-april-2018-march-2019-207.pdf> (p. 5)

## 5. Digital Housing Adaptations

The COVID-19 pandemic has quickly changed day-to-day life for many in Wales, and many of these changes wouldn't have been possible without technology. However, older people must not be left out of the digital conversation. No older person should be excluded from technology that can help them live independent, healthy and happy lives at home. Through our specialist Managing Better service, we are beginning to understand that assistive technology has the power to revolutionise independent living for older people. In 2019/20, our Managing Better service helped adapt the homes of 2,623 people with sensory loss, stroke, and dementia, with many benefitting from the help of assistive technology.

The current Social Return on Investment of Managing Better is £4.50 for every £1 spent. We want to increase this by finding new ways for assistive technology to provide specialised help for our most vulnerable

Procuring technology from Welsh companies could help grow a new industry in Wales while ensuring the health and homes of our older people can benefit

- Encouraging increased availability and take-up of user-friendly digital technology to support independent living, that is accessible for older people with complex needs
- Increasing investment in developing and implementing technological solutions to the challenges of living independently
- Allocating grants to upskill relevant workforces to meet the demands of changing digital innovation