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## AGENDA

<b>Committee</b>	COMMUNITY & ADULT SERVICES SCRUTINY COMMITTEE
<b>Date and Time of Meeting</b>	WEDNESDAY, 6 MARCH 2019, 4.30 PM
<b>Venue</b>	COMMITTEE ROOM 4 - COUNTY HALL
<b>Membership</b>	Councillor McGarry (Chair) Councillors Ahmed, Carter, Ebrahim, Goddard, Jenkins, Lent and Molik

*Time  
approx.*

### 1 **Apologies for Absence**

To receive apologies for absence.

### 2 **Declarations of Interest**

To be made at the start of the agenda item in question, in accordance with the Members' Code of Conduct.

### 3 **Minutes** (*Pages 3 - 8*)

To approve as a correct record the minutes of the previous meeting.

### 4 **Older Persons Accommodation Strategy - Pre Decision** (*Pages 9 - 118*) 4.40 pm

To carry out pre-decision scrutiny of the strategy, prior to its consideration by the Cabinet.

### 5 **HRA Business Plan - Pre-Decision** (*Pages 119 - 214*) 5.40 pm

To carry out pre-decision scrutiny of the Housing Revenue Account (HRA) Business Plan 2019/20 prior to its consideration by the Cabinet.

### 6 **Urgent Items (if any)**

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**7 Way Forward** 6.40 pm

To review the evidence and information gathered during consideration of each agenda item, agree Members comments, observations and concerns to be passed on to the relevant Cabinet Member by the Chair, and to note items for inclusion on the Committee's Forward Work Programme.

**8 Committee Business** (*Pages 215 - 216*) 6.55 pm

**9 Date of next meeting**

Wednesday 3<sup>rd</sup> April 2019 at 4.30pm, Committee Room 4, County Hall, Cardiff.

**Davina Fiore**

**Director Governance & Legal Services**

Date: Thursday, 28 February 2019

Contact: Andrea Redmond, 02920 872434, [a.redmond@cardiff.gov.uk](mailto:a.redmond@cardiff.gov.uk)

COMMUNITY & ADULT SERVICES SCRUTINY COMMITTEE

18 FEBRUARY 2019

Present: Councillor McGarry(Chairperson)  
Councillors Ahmed, Carter, Ebrahim, Goddard, Jenkins and  
Molik

60 : APOLOGIES FOR ABSENCE

Apologies for absence were received from Councillor Lent.

61 : DECLARATIONS OF INTEREST

None received.

62 : DRAFT CORPORATE PLAN 2019-2022 & DRAFT BUDGETARY  
PROPOSALS 2019/20

The Chairperson advised Members that this item provided them with an opportunity to consider those items contained in the draft Corporate Plan and draft Budgetary Proposals which fall within the responsibility of the Committee. These would be considered by Cabinet on Thursday 21st February, prior to being considered by Council on 28<sup>th</sup> February.

The meeting provided Members with an opportunity to consider the Draft Corporate Plan and the Budget proposals. The report provided an outline of the draft budget and the commitments included in the Corporate Plan which fall within the responsibility of the Committee. The Chairperson advised that she would refer Members to the relevant paragraphs of the cover report when necessary.

Members would firstly receive a briefing on the Corporate Overview of the draft budget proposals.

The budget proposals and relevant parts of the Corporate Plan would then be considered in three parts, namely; Housing & Communities Directorate relevant to Councillor Thorne's Portfolio, Housing & Communities Directorate relevant to Councillor Elsmore's Portfolio and Adult Social Services Directorate.

#### Corporate Overview

The Chairperson welcomed Councillor Chris Weaver, Cabinet Member for Finance, Modernisation and Performance; Christine Salter, Corporate Director, Resources; and Allan Evans, Operational Manager Accountancy in Resources.

The Chairperson invited the Cabinet Member to make a statement in which he said that there was a budget gap of £32.4 million, which would be closed by a Council Tax rise of 4.9% and £19 million of directorate savings, most of which were the proposals that went to consultation in the Autumn. He was happy to say that the Financial Resilience Model was being taken forward almost in full apart from £200k and that the budget had been proposed with consideration being given to Capital Ambition, relevant legislation and the Future Generations and Wellbeing Act. It was stressed

however that over the past decade the Council has had to find £200 million of savings and a further 105 million would need to be found over the next 4 years.

Members were provided with a presentation on the Cabinet Budget Proposal by Christine Salter after which, the Chairperson invited questions and comments from Members.

Members asked whether the Council Tax increase proposed was affordable to residents. Officers explained that the proposed increase was a technical assumption to achieve a balanced budget; there were only a number of things that could be done to achieve this, an increase in council tax, directorate savings and the use of reserves. The Cabinet Member stated that the assumption over the next 4 years was unlikely to be 4.9% each year. It was added that some people will get a pay award to cover this increase but noted that others would not. It was stressed that services needed to be protected and it was a real challenge. An indicative budget is set in the summer, the Council debates this then and again in February when the budget is set.

Members asked in relation to the Red/Amber and Red RAG status savings proposals, whether there is any specific rigour and testing undertaken throughout the year to ensure that these savings can be achieved or whether any are written off in advance if they are deemed unachievable. The Cabinet Member stated that none are written off, they expect the savings to be made; this year they have retrospectively written off one sum of £53k which was in relation to the Consortium. The savings proposed should be achievable, there is a £3 million contingency fund in the budget so that provides a degree of comfort from a corporate perspective. The focus would remain on the Red and Red/Amber proposals; the risks are known and often they rely on external factors to enable them to move along the planning stage. It was added that if services need to be transforming and reshaping then there would always be an element of risk.

Members noted the level of savings proposed for the directorate and noted that Social Services historically had not made the savings they had proposed; Members asked if these proposals were in fact achievable at 36% of total savings proposed. The Cabinet Member explained that although 36% seems a large amount, Social Services have the largest budget so in context they have less to save than other service areas. The savings would be a challenge with a degree of risk as the service is people led; Overall Social Services is getting an increased budget; Adult Services has demonstrated good budget performance this year so confidence is as good as it can be. Officers added that they monitor budgets monthly including savings, this was important for financial resilience reasons, and the Chief Executive had made it very clear that he expects the savings to be achieved.

Members noted the year on year increase in Council Tax and asked if it was time to look at more creative and innovative ways to address the medium and long term financial position. The Cabinet Member did not agree as he considered that the Council had responded remarkably to the challenge in budgets over recent years with very ambitious thinking in services such as leisure and libraries; there would now be a focus on waste as services need improving but he was confident this could be achieved. He added that the Council has proved that it can deliver significant transformational change; Council tax rises only go a fraction of the way to close the

budget gap the rest takes a lot of creativity from service areas to achieve these savings, to not raise Council Tax would be unrealistic.

Members were concerned about 'More Children Supported in Cardiff' if there are not enough homes to support them. The Cabinet Member stated that the decision to bring children back to Cardiff would always be based on the needs of the child; alongside this there were plans to create more homes and there were plans to strengthen the fostering position in Cardiff too.

Members noted the £3 million grant for social services and were advised by Officers that the grant was specific and was £30 million across Wales, Cardiff had received £3 million but social services growth was well in excess of that amount.

Housing & Communities Directorate – Councillor Thorne's Portfolio

The Chairperson welcomed Councillor Lynda Thorne, Cabinet Member for Housing & Communities; and Jane Thomas Assistant Director, Housing & Communities.

The Chairperson invited Councillor Thorne to make a statement in which she said that she was pleased to introduce the presentation on the Corporate Plan and Budget savings for Housing & Communities, adding that it was notable to see Rough sleeping addressed within the Corporate Plan, and that it is not just a housing issue and a multiagency response was currently being progressed. The further roll out of Hubs with the development of Community Wellbeing hubs, was allowing the council to provide improved locality services, according to the needs of the area, while creating financial savings through the co-location of services.

Members were provided with a presentation after which the Chairperson invited questions and comments;

Members noted in relation to the HRA that there was significant investment in housing and asked if there was confidence that the 2.4% rent increase would cover that investment and asked how this budget would impact the debt in HRA bearing in mind the previous discussion around unpaid rent due to the transfer to Universal Credit. Officers explained that they would be able to cope with the CPF for one year but over 30 years it would bring significant challenges; Cardiff had expected CPF+1, this issue would be brought to a future scrutiny committee for further discussion. Officers added that they were waiting to see what the Welsh Government review of rent policy would bring; HRA operatives would need to find efficiencies that they haven't had to find in the past. The Cabinet Member stated that Cardiff would be making representations to Welsh Government about lifting the cap as Cardiff had hoped to increase the target.

Members welcomed the new expenditure for older person's accommodation and asked if there were any new lines linked to extra care accommodation. Officers advised that this was included in the £27 million and that there would also be some contributions from partners.

Members were concerned that as there were already Council Tax arrears that the proposed increase in the Council Tax rate would only exacerbate this. Officers explained that the assumption would be tested regularly over the next 4 years. With regards to arrears, Cardiff collects a large amount of these and officers were not

aware of any increase in arrears. Officers stressed the importance of support and advice to people who are struggling and this would continue to be offered; Council Tax collection rate is still holding up well. The Cabinet Member added that there is a huge amount of support offered via the hubs and recently the hubs have been successful in obtaining over £11 million in benefits for citizens; it was noted that better communication was needed as some people believed that hub advice and support was only for unemployed people which was not the case.

Members sought assurance that the rent levels being capped would not affect the quality of the council houses being built; the Cabinet Member assured Members that the quality of the homes was superb and would remain so.

Members were pleased to see further funding being added into Homelessness and Rough Sleeping and asked if the funding would support people out of homelessness or be used to bring enforcement action against rough sleepers in tents in the City Centre. Officers assured Members that the funding was entirely for supporting people out of homelessness, providing the right level of support tailored to individual need. The Cabinet Member stressed that they do not take enforcement action, Highways were serving notices on tents that were causing obstruction, and the tents wouldn't be removed until the people have somewhere to go, Outreach workers were on the street explaining this process to people. Members considered it important that rough sleepers are not treated as criminals, but that they feel safe in being able to access services.

Members asked if Cardiff had received any additional support from Welsh Government to address the increase in rough sleeping. Officers advised that they have had some additional funding but it is limited and Cardiff has to bid for it, unfortunately the money often comes later in the financial year. Officers added that Welsh Government has invested in the Housing First scheme and there will be two schemes operating soon, a new Council scheme alongside the Salvation Army scheme.

In relation to Housing First, Members were concerned as the private rented sector is decreasing. Officers explained that the new scheme would be building on the Salvation Army scheme with private rented sector housing as these are in different locations to council housing stock, it was difficult but the private rented properties are out there and this pilot would test that; a report would be brought back to a future committee on this.

Housing & Communities Directorate – Councillor Elsmore's Portfolio

The Chairperson welcomed Councillor Susan Elsmore, Cabinet Member for Social Care, Health & Wellbeing and Jane Thomas Assistant Director, Housing & Communities.

The Chairperson invited Councillor Elsmore to make a statement in which she said that she was pleased to see further work underway to empower and enable people to remain at home for longer; there was a new way of delivering domiciliary care in line with the older persons housing strategy, to deliver services as effectively and efficiently as possible. There was also work underway in relation to addressing social isolation through various schemes including intergenerational work.

Members were provided with a presentation after which the Chairperson invited questions and comments;

Members were concerned that the savings would mean an impact on services but Officers assured Members that the savings were more realignment of back office services.

Members referred to the Enable grant and asked if this would be replaced if it stopped. Officers were not aware that it was ending at any time soon. Officers added that most of the ILS was funded by grants.

Members were pleased to see that the first point of contact would be based in Hospitals and the positive effect this would have on Dtocs.

#### Social Services (Adult Services) Directorate

The Chairperson welcomed Councillor Susan Elsmore, Cabinet Member for Social Care, Health & Wellbeing, Claire Marchant, Director of Social Services and Louise Barry, Assistant Director Adult Services.

The Chairperson invited Councillor Elsmore to make a statement in which she said that this was her fifth year coming to this committee. There is a challenging agenda with pressures all the time, increased need, increased complexity, rising costs of provision for various reasons including the National Minimum Wage. There was a challenge of sustainability in the care market however Cardiff is innovative, creative and has a quality of partnerships that helps meet the complexity of demands it faces.

Members were provided with a presentation after which the Chairperson invited questions and comments;

Members referred to the BME community and mental health and how often people rely on friends to support them for appointment etc. and asked if this was picked up. Officers understood the importance of addressing this and considered that moving to a locality approach would help this. Members discussed the importance of the BME workforce and Officers noted the work that was ongoing to promote care in the community as a career. The Cabinet Member added that mapping the gaps was important too, a city wide offer was great but it also needs to be flexible enough to be bespoke to serve all communities across the city.

Members noted the Red and Red/Amber savings in relation to Learning Disabilities and were concerned that there may be an impact on services for vulnerable people. Officers advised that it was the way in which the savings are made that was important, a strength based approach was needed; they understood the concerns around mental health, there is a change in approach from institutional to community based with support, investment was needed in these community services and a disinvestment in the institutional services; this was already being done and savings were being made. The same approach was taken with Learning Disabilities, it was about a strength based approach, looking at what matters to individuals and reflecting this in the support that is offered. The Cabinet Member stated that there was now a financial grip and she was assured by the underspend in Adult Services.

Members asked if there was a move towards more of call centre approach for services and pulling services on the ground. The Cabinet Member stated that this was what she was hearing from service users, it was about providing the most appropriate service based on individual need; it was a whole system approach including prevention, enablement etc. and not automatically entering people into the social care system.

Members noted the complexities of Learning Disabilities and were concerned that if needs were not able to be met in the community then the savings would not be realised. Officers stated that they work with individuals, some need more support than others but overall they can provide more cost effective care by this way of working however underneath this there needed to be arrangements in place to support others.

The Cabinet Member wished to thank Christine Salter for the considerable contribution that she has made to Scrutiny over the years.

AGREED: that the Chairperson, on behalf of the Committee, writes to the Cabinet Member conveying the observations of the Committee when discussing the way forward.

63 : URGENT ITEMS (IF ANY)

None received.

64 : WAY FORWARD

Members discussed the information received and identified a number of issues which the Chairperson agreed would be included in the letters that would be sent, on behalf of the Committee, to the relevant Cabinet Members and Officers.

65 : DATE OF NEXT MEETING

6 March 2019 at 4:30pm, Committee Room 4, County Hall

The meeting terminated at 7.10 pm

**CYNGOR CAERDYDD  
CARDIFF COUNCIL**

**COMMUNITY & ADULT SERVICES SCRUTINY COMMITTEE**

**6 March 2019**

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**CARDIFF OLDER PERSONS' HOUSING STRATEGY 2019-2023**

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**Reason for the Report**

1. This report provides the Committee with background information to enable Members to carry out pre-decision scrutiny of the draft proposals for “**Cardiff Older Persons' Housing Strategy 2019-2023**” prior to its consideration by the Cabinet at its meeting on the 21 March 2019.
2. A copy of the draft Cabinet Report is attached at **Appendix A**, which in turn contains the following:
  - **Appendix 1** – Cardiff Older Persons' Housing Strategy 2019-2023
  - **Appendix 2** – Equality Impact Assessment
3. A single page description of the Strategy is attached at **Appendix B**.

**Background**

4. By 2037 the number of people in Cardiff aged 65 to 84 will increase by 42%, while those aged 85 and over will nearly double. The number of people in Cardiff with dementia is projected to increase by 67% for those aged 65+ and by 85% for those aged 85+ over the period 2015 to 2035.
5. Population ageing and higher incidence of age-related health conditions and mobility issues will put major pressures on Social Care services and budgets and is likely to result in more people needing specialist accommodation or assistance that cannot be delivered in their current homes. A range of studies identified that appropriate older persons' housing can help people to stay independent for longer, reduce the pressure on health and social care budgets, and help meet the needs of the increasing population of older people.

6. During 2018 the Cardiff and Vale of Glamorgan Regional Partnership Board commissioned independent research to identify the future housing and associated care requirements of older people across the region and to inform future capital investment programmes for housing. The research reviewed the current provision of older persons' housing and modelled likely future demand, based on demographic change. The research findings provided the evidence base upon which the Cardiff Older Persons' Housing Strategy 2019-2023 was developed.

### **Issues**

7. Attached at **Appendix A** is the Cabinet Proposal on this issue. The Cabinet Proposal sets out the findings of the research into housing needs under the following key headings (*paragraphs 8-22 of the Cabinet report*):

- Current Provision
- Estimated Future Need
- Meeting Future Need
- Rented Provision
- Private Provision
- Nursing Care Provision
- People
- Community

8. The Cardiff Older Persons' Housing Strategy 2019-2023 has been developed and can be found at **Appendix 1** to the Cabinet Proposal. The Strategy sets out the following overarching vision for Older Persons' Housing in Cardiff:

### ***Vision***

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***'To deliver the best housing outcomes for  
all older people in Cardiff'***

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9. A number of key aims have been identified which include, to:

- Deliver new homes that meet older persons' housing needs and aspirations;
- Improve our existing homes to ensure they are fit for purpose and support independent living;

- Plan new homes and communities to address future housing and care needs across all tenures;
- Provide person-centred information, advice and assistance;
- Help older people to maintain their independence for longer;
- Ensure the needs of the most vulnerable are met;
- Build stronger, inclusive communities and tackle social isolation.

9. To support these aims, a number of commitments have been identified to meet the requirements set out in this report, and these are outlined in the Appendix 1 at pages 9 to 11. Going forward, a full action plan is under development with partners to implement these commitments over the life of the Strategy.

10. The Cabinet Proposal also sets out the following:

Proposed Changes to the Cardiff Housing Allocation Scheme (paragraph 28):

11. A number of the findings from research could be addressed through amendments to the Cardiff Housing Allocation Scheme. Changes are proposed to the Scheme to assist in addressing the following issues:

- Social Isolation
- Need to Remain within the Community
- Downsizing

Consultation and Equality Impact Assessment

12. The research included a survey to identify the future housing plans and aspirations of older people in the city and to capture the views of those already living in older persons' accommodation. 44% of older people surveyed were considering a move in the future. The main reasons given were to live in a smaller or more accessible home with the safety and security of any future accommodation being an important consideration.

13. Consultation on the draft strategy document was conducted with Members and stakeholders including Health, Adult Social Care, RSLs and the Cardiff 50+ Forum in February 2019.

14. An Equality Impact Assessment has been carried out on the 'Cardiff Older Persons' Housing Strategy 2019-2023', a copy of which can be found at **Appendix 2**.

15. The Cabinet recommendations seek approval for:

- a. The Cardiff Older Persons' Housing Strategy 2019-2023.

- b. Amendments to the Cardiff Housing Allocation Scheme in connection with the objectives of the Older Persons' Housing Strategy.

### **Way Forward**

16. At this meeting, the following witnesses will be in attendance:
  - a. Councillor Lynda Thorne, (Cabinet Member for Housing & Communities);
  - b. Councillor Susan Elsmore, (Cabinet Member Social Care, Health & Well-Being)
  - c. Sarah McGill, (Corporate Director, People & Communities);
  - d. Jane Thomas, (Assistant Director, Housing & Communities);
  - e. Colin Blackmore, (Operational Manager Building Improvement & Safety).
17. Pre-decision scrutiny aims to inform the Cabinet's decisions by making evidence based recommendations. Scrutiny Members are advised to:
  - a. look at the information provided in the report to Cabinet to see if this is sufficient to enable the Cabinet to make an informed decision;
  - b. check the financial implications section of the Cabinet report to be aware of the advice given;
  - c. check the legal implications section of the Cabinet report to be aware of the advice given;
  - d. check the recommendations to Cabinet to see if these are appropriate.
18. Members will then be able to decide what comments, observations or recommendations they wish to pass on to the Cabinet for their consideration prior to making their decisions on the 21 March 2019.

### **Legal Implications**

19. The Scrutiny Committee is empowered to enquire, consider, review and recommend but not to make policy decisions. As the recommendations in this report are to consider and review matters there are no direct legal implications. However, legal implications may arise if and when the matters under review are implemented with or without any modifications. Any report with recommendations for decision that goes to the Cabinet/Council will set out any legal implications arising from those recommendations. All decision taken by or on behalf of the Council must (a) be within the legal powers of the Council; (b) comply with any

procedural requirements imposed by law; (c) be within the powers of the body or person exercising powers on behalf of the Council; (d) be undertaken in accordance with the procedural requirements imposed by the Council e.g. Scrutiny Procedure Rules; (e) be taken having regard to the Council's fiduciary duty to its taxpayers; and (he) be reasonable and proper in all the circumstances.

### **Financial Implications**

20. The Scrutiny Committee is empowered to enquire, consider, review and recommend but not to make policy decisions. As the recommendations in this report are to consider and review matters there are no direct financial implications at this stage in relation to any of the work programme. However, financial implications may arise if and when the matters under review are implemented with or without any modifications. Any report with recommendations for decision that goes to Cabinet/Council will set out any financial implications arising from those recommendations.

### **RECOMMENDATIONS**

21. The Committee is recommended to:
- a. consider the information provided at this meeting; and
  - b. determine whether it wishes to relay any comments or observations to the Cabinet for consideration at its meeting on the 21 March 2019; and
  - c. consider the requirements for further scrutiny of this issue.

**Davina Fiore**

**Director of Governance & Legal Services**

**28 February 2019**

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**CITY OF CARDIFF COUNCIL  
CYNGOR DINAS CAERDYDD**

**CABINET MEETING: 21<sup>st</sup> March 2019**

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**CARDIFF OLDER PERSONS' HOUSING STRATEGY 2019-2023**

**REPORT OF DIRECTOR FOR PEOPLE & COMMUNITIES**

**AGENDA ITEM:**

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**PORTFOLIO: Housing & Communities (COUNCILLOR LYNDA THORNE)**

**Reason for this Report**

1. To seek approval for the Cardiff Older Persons' Housing Strategy 2019-2023.
2. To seek approval for amendments to the Cardiff Housing Allocation Scheme in connection with the objectives of the Older Persons' Housing Strategy.

**Background**

3. By 2037 the number of people in Cardiff aged 65 to 84 will increase by 42%, while those aged 85 and over will nearly double. The number of people in Cardiff with dementia is projected to increase by 67% for those aged 65+ and by 85% for those aged 85+ over the period 2015 to 2035. Population ageing and higher incidence of age-related health conditions and mobility issues will put major pressures on Social Care services and budgets and is likely to result in more people needing specialist accommodation or assistance that cannot be delivered in their current homes.
4. It is clear from a range of studies that appropriate older persons' housing can help people to stay independent for longer, reduce the pressure on health and social care budgets, and help meet the needs of the increasing population of older people.

**Research into Housing Needs**

5. During 2018 the Cardiff and Vale of Glamorgan Regional Partnership Board commissioned independent research to identify the future housing and associated care requirements of older people across the region and to inform future capital investment programmes for housing. This research was carried out by The Housing Learning and Improvement Network (LIN), a network that brings together housing, health and social care

professionals in England and Wales to exemplify innovative housing solutions for an ageing population.

6. The research reviewed the current provision of older persons' housing and modelled likely future demand, based on demographic change. A recommended number, location and type of housing required over the next 20 years was identified. The research findings provide the evidence base upon which the Cardiff Older Persons' Housing Strategy 2019-2023 has been developed.
7. As part of this research a survey of older residents was carried out, to identify future housing plans and aspirations and to capture the views of those already living in older persons' accommodation.

## **Issues**

### **Current Provision**

8. Overall there is a range of housing for older people in Cardiff (in terms of both type and tenure), however provision is limited outside the north and west of the city. In particular there is limited extra care / housing with care. Extra care housing is fully accessible, self-contained accommodation with 24 hour on-site personal care support, with communal facilities and activity rooms, designed with the needs of older people with higher levels of care and support in mind.
9. Specialised older persons' housing of this type can help sustain independent living and in some cases prevent the need for residential care. Comparison of the cost of general residential care for people aged 65+ and extra care housing indicates that extra care housing is on average 57% of the weekly cost of residential care. There is potential to increase the provision of extra care housing going forward, and use this as a direct alternative to the use of general residential care beds.
10. Extra Care facilities can however be expensive both to build and to operate and it is possible that with some adaptation, the current sheltered housing schemes could offer a lower cost alternative and still meet the needs of the frail elderly. Funding changes have however resulted in some reduction in the on-site support available in sheltered schemes. There is a need to review the provision of this support to meet future needs and explore upgrading some existing sheltered housing schemes to "Sheltered Plus" or "Extra Care Light".
11. More work is also needed to better understand how well other existing properties can meet the future needs of the older population, in terms of condition, facilities and location.

### **Estimated Future Need**

12. There is an estimated need for an additional 3,051 units of older persons' accommodation by 2035. This is based on demographic change and projected population growth. The increase is broken down as follows:

- Older persons' housing (Care Ready / Sheltered and Private Retirement Housing) – 1,787 units (353 rental, 1,434 ownership)
- Extra Care/Housing with care – 609 units (232 rental, 377 ownership)
- Residential care – 0 beds
- Nursing care – 655 beds.

## **Meeting Future Need**

### Rented Provision

13. The Council and partner RSLs are committed to continuing to deliver new affordable housing to meet need, including accommodation specifically for older people and accessible/flexible accommodation that allows for 'ageing in place'.
14. A development plan has been prepared to reduce the gap between supply and demand. Approximately 700 units of affordable older persons' accommodation are planned over the period 2020 to 2030, of which approximately 600 will be for rent. This will deliver purpose built, 'care ready' accessible and sustainable community living schemes, providing a 'home for life' which enables a resident to live independently.
15. If all planned schemes proceed, this could meet the identified need for rented accommodation of 585 units, if designed appropriately. However, it is unlikely that all existing older persons' provision will meet future requirements and some may need to be decommissioned. Therefore, there is an ongoing need to seek future development opportunities. The Council will work with key partners to develop a full plan for future development.

### Private Provision

16. Previous planning policy, while allowing for the development of new older persons' housing, has not been proactive in encouraging additional provision. The new version of Planning Policy Wales is far clearer in the role planning should play in promoting older persons' housing and requires the authority to set specific targets for older persons' housing and to work with developers to achieve this. Focus on promoting private older persons' housing will be needed if the estimated additional 1,811 'for sale' homes are to be delivered.

### Nursing Care Provision

17. The estimated need for 655 additional nursing home beds, is equally very challenging. There is a need to review current models of care home provision, and models of workforce, to develop innovative and creative accommodation, care and health services which can meet the needs of our most frail and vulnerable residents.

## **People**

18. Cardiff's Independent Living Services provides a wide range of support focused on helping older people to stay independent at home. Considerable success has been achieved to date. To the end of

December, 75% of clients who had contacted Independent Living Services had been supported to stay at home without Social Services intervention. Currently these services are partially funded by ICF grant. There is a need to ensure that future funding for these services is maintained. Cardiff has also invested in disabled adaptations to support independence. There is a need to ensure that best use is made of adapted homes and to monitor the level of funding needed going forward.

19. There are considerable advantages to older people in downsizing to more appropriate accommodation and this can play a significant part in helping them to stay independent at home. When asked as part of the Housing LIN survey, older people were often unaware of the different housing options available and concerned about the financial, legal and practical issues associated with moving. There is a need going forward to improve the specialist housing advice and support available to older people. The development of an Older Persons and Accessible Homes Unit is proposed to provide specialist housing advice for all older people, support people with disabilities to access adapted properties and assist older people to downsize to more appropriate accommodation.
20. While it is possible to bring together existing services to form this new Unit, some additional investment is needed to take this forward and a pressures bid has been made for this funding. There may also be TUPE implications, as part of this change includes bringing into the Council services currently provided by a partner RSL. This has been discussed with the organisation concerned and no issues have been raised. A number of other RSLs have expressed interest in contributing funding towards this service subject to agreement on the detailed service design.
21. The current social housing allocation process does not take into account the housing choices of older applicants and wellbeing issues such as social isolation and the need for safety and security are not fully recorded or reflected in the allocation process. There is a need to review the waiting list and allocation arrangements for older persons', extra care and adapted accommodation to ensure that those most in need are prioritised, to fully reflect the housing choices and wider needs of older people and to support those who wish to downsize.

## **Community**

22. Connection to the community is key to the wellbeing of many older people. Social isolation is comparable to health risks such as smoking and alcohol consumption. The Council already has a number of plans to support older people to engage in their community, including the development of Community Wellbeing Hubs in the north and west of the city. The Strategy sets out a number of proposals to build on this using the Council's community living schemes for wider community use, providing health and wellbeing events and activities across the city, and further development of a dementia friendly approach.

## The Cardiff Older Persons' Housing Strategy 2019-2023

23. Responding to these key issues, the Cardiff Older Persons' Strategy 2019-2023 has been developed and is attached at Appendix 1. The Strategy sets out the responses required to achieve a suitable supply of different accommodation types to enable older people to live independently. It also sets out the services and support that are currently in place and the changes that will be needed to meet the needs of the aging population and address wider health and social care priorities.
24. Vision  
The Strategy includes an overarching vision ***'to deliver the best housing outcomes for all older people in Cardiff'***.
25. Key Aims  
Supporting this are a number of key aims, to:
- Deliver new homes that meet older persons' housing needs and aspirations
  - Improve our existing homes to ensure they are fit for purpose and support independent living
  - Plan new homes and communities to address future housing and care needs across all tenures
  - Provide person-centred information, advice and assistance
  - Help older people to maintain their independence for longer
  - Ensure the needs of the most vulnerable are met
  - Build stronger, inclusive communities and tackle social isolation.
26. 'We Will' Commitments  
A number of "We Will" commitments have been identified to meet the requirements set out in this report, and these are outlined in the Strategy at pages 9 to 11.
27. Action Plan  
Going forward, a full action plan is under development with partners to implement these commitments over the life of the Strategy.

### Proposed Changes to the Cardiff Housing Allocation Scheme

28. A number of the findings from the Housing LIN report and subsequent Strategy could be addressed through amendments to the Cardiff Housing Allocation Scheme. To ensure that the needs of older people and those with specific needs are met, the following changes to the Scheme are proposed:

#### **Social Isolation**

- Where a person indicates that they are suffering social isolation, feel unsafe in their current accommodation or are at risk of falls, they will be considered for Community Living/Sheltered Accommodation before other older people with similar housing needs in the same band who do not have these concerns.

#### **Need to Remain within the Community**

- The majority of applicants on the Housing Waiting List are eligible for 2 reasonable offers of accommodation. Where an older person (60+) wishes to stay within the community or move to a community to be nearer their support/family networks, further offers will be made to find the right housing solution for them.
- Older People (60+) who have an assessed need to stay in a specific area will be given prior consideration for properties in that area before others in the same band with similar housing needs who have no need to live in that area.
- Transfers within Community Living/Designated Older Persons housing schemes can be arranged outside of the Allocation Scheme at management discretion, providing the person has a need for that type of accommodation (e.g. accessible or adapted accommodation).

### **Downsizing**

- Older people (60+) who want to downsize will be allowed more than 2 reasonable offers to allow for greater flexibility in type, size and location of properties.
- Where the transfer of an older tenant (60+) would result in releasing a property to rehouse another applicant/s on the waiting list in immediate or urgent priority a flexible approach will be taken to facilitate this move. This may include offers of accommodation larger than the older person requires (subject to affordability assessment) or in a specific location. This will be balanced against the needs of other applicants on the waiting list.

This more person centred approach will be facilitated by the new Older Persons and Accessible Homes Unit. The changes will help address immediate issues relating to older people and it is recommended that these are implemented as soon as possible. A full review of the Cardiff Housing Allocation Scheme is planned for 2019/20.

### **Consultation and Equality Impact Assessment**

29. As part of the Housing LIN research a survey was carried out, to identify the future housing plans and aspirations of older people in the city and to capture the views of those already living in older persons' accommodation. This was undertaken through a postal survey and a number of focus groups, with the methodology adopted ensuring the exercise was representative of Cardiff's diverse older population. The findings of this exercise have informed the Older Persons' Housing Strategy.
30. 44% of older people surveyed were considering a move in the future. The main reasons given were to live in a smaller or more accessible home. Of the respondents considering a move, 46% expressed a preference for a bungalow, whilst 58% wanted a 2 bedroom property. The safety and security of any future accommodation was an important consideration. A

move to specialist older persons' accommodation was more popular among those who were renting than those who owned their own home.

31. Consultation on the draft strategy document was conducted with Members and stakeholders including Health, Adult Social Care, RSLs and the Cardiff 50+ Forum in February 2019.
32. An Equality Impact Assessment has been carried out on the Strategy, a copy of which can be found at Appendix 2.

### **Reason for Recommendations**

33. The Cardiff Older Persons' Housing Strategy 2019-2023 will ensure that the Council has current and relevant strategic plans in place to meet the housing needs of older people.
34. To amend the Cardiff Housing Allocation Scheme to better reflect the needs and wishes of older people.

### **Financial Implications**

35. A revenue budget pressure bid has been agreed to support the development of an older persons and accessible homes unit as part of the budget proposals for 2019/20.
36. Any specific proposals developed as part of the strategy will need to consider the detailed capital programme and revenue budget implications as part of detailed business cases or viability assessments as part of housing schemes and be included in the Medium Term Financial Plan and Budget Framework. Where such commitments are funded by grants, this will need consideration of the detailed terms and conditions.

### **Legal Implications (including Equality Impact Assessment where appropriate)**

37. All decisions taken by or on behalf of the Council must (a) be within the legal powers of the Council; (b) comply with any procedural requirement imposed by law; (c) be within the powers of the body or person exercising powers on behalf of the Council; (d) be undertaken in accordance with the procedural requirements imposed by the Council; (e) be fully and properly informed; (f) be properly motivated; (g) be taken having regard to the Council's fiduciary duty to its taxpayers; and (h) be reasonable and proper in all the circumstances.
38. The Council must provide an allocation scheme for determining priorities between qualifying persons. The Council must afford all registered providers of social housing and registered social landlords with whom it has nomination arrangements the opportunity to comment on an allocation scheme before it is altered in any way that reflects a major change of policy.

39. The Council has to satisfy its public sector duties under the Equalities Act 2010 (including specific Welsh public sector duties). Pursuant to these legal duties Councils must in making decisions have due regard to the need to (1) eliminate unlawful discrimination, (2) advance equality of opportunity and (3) foster good relations on the basis of protected characteristics.
40. The report identifies that an Equality Impact Assessment has been carried out and is appended at Appendix 2. The purpose of the Equality Impact Assessment is to ensure that the Council has understood the potential impacts of the proposal in terms of equality so that it can ensure that it is making proportionate and rational decisions having due regard to its public sector equality duty. The decision maker must have due regard to the Equality Impact Assessment in making its decision.
41. The Well-Being of Future Generations (Wales) Act 2015 ('the Act') places a 'well-being duty' on public bodies aimed at achieving 7 national well-being goals for Wales - a Wales that is prosperous, resilient, healthier, more equal, has cohesive communities, a vibrant culture and thriving Welsh language, and is globally responsible.
42. The well-being duty also requires the Council to act in accordance with a 'sustainable development principle'. This principle requires the Council to act in a way which seeks to ensure that the needs of the present are met without compromising the ability of future generations to meet their own needs. Put simply, this means that Council decision makers must take account of the impact of their decisions on people living their lives in Wales in the future.

### **HR Implications**

43. There are a number of HR implications for the proposals set out in the report, both for Council employees and potentially employees within an external organisation. With this in mind there has been initial consultation with Trade Unions and the employees potentially affected both within and outside of the Council. This consultation will continue once a decision has been made.
44. Any changes for Council employees will be managed within our corporately agreed restructure processes which will support employees through any potential changes in structures. Any new roles will follow the agreed job evaluation process and the Council's recruitment and selection processes.
45. The proposal does include potential possible transfer of employees to the Council from an external organisation. If this is the case then it will be managed within the requirements of the Transfer of Undertakings (Protection of Employment) Regulations 2006 (TUPE). Full consultation will take place with the affected employees and their contractual terms and conditions will be protected.

## **RECOMMENDATIONS**

1. To agree the Cardiff Older Persons' Housing Strategy 2019-2023 as set out at Appendix 1.
2. To agree the proposed changes to the Cardiff Housing Allocation Scheme as set out at paragraph 28.

**SARAH MCGILL**  
**18<sup>th</sup> February 2019**

*The following appendices are attached:*

Appendix 1 - The Cardiff Older Persons' Housing Strategy 2019-2023  
Appendix 2 - Equality Impact Assessment

*The following background papers have been taken into account:*

Assessment of Older Persons' Housing and Accommodation including with Care and Care Ready (Housing LIN)

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# Cardiff Older Persons Housing Strategy [DRAFT] 2019-2023



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# Introduction

This Older Persons' Housing Strategy sets out how the Council and partners will shape and deliver housing and related services for older people that meet a variety of needs and aspirations, and how this provision can help address wider health and social care priorities.

The age at which someone is defined as 'older' varies between national, regional and local contexts. It is acknowledged that many people defined as older do not consider themselves to be 'old', however some will begin to experience physical decline or deterioration in their 50's and may begin to actively plan for their retirement, including considering more suitable accommodation. This strategy covers those aged 50 and above, with a focus on the older age ranges and people with specific needs.

## Housing Challenges of an Ageing Population

Like many other areas, Cardiff's older population is projected to increase considerably over the next 20 years. This presents a number of housing challenges. Increased incidence of age-related conditions such as mobility or sensory impairment, frailty and chronic diseases, means that more residents are likely to require specialist accommodation or additional assistance to remain living in their current homes.

Poor or unsuitable housing can impact disproportionately on older peoples' physical and mental health, independence and well-being. For example, a badly designed or



maintained environment increases the risk of trips and falls, whilst a damp or cold home can cause or exacerbate respiratory conditions.

Accommodation that is difficult to access or which is located away from friends, family or services can reduce mobility and the ability to participate in the community, contributing to loneliness and social isolation.

Housing choices are often influenced by a range of factors including physical health; care and support needs; finances; and current accommodation. This strategy acknowledges the diversity of older peoples' housing aspirations and wants. However, increasingly constrained resources and rising demand for services mean that the rehousing needs of vulnerable older people, and those living in accommodation that is detrimental to their quality of life, must be prioritised.

This Strategy brings together the responses required to address these challenges and achieve a suitable supply and balance of accommodation types, enabling older people to live independently for as long as possible, with access to appropriate services and support.

# Implementing the Older Persons' Housing Strategy

Partnership working will be integral to taking forward this Strategy. This will include collaboration between Housing, Social Care and Planning within the Council, and with other key partners including Health, Registered Social Landlords (RSLs) and housing developers. An action plan will be developed to monitor progress. This will be updated regularly, feeding into the Cardiff Housing Strategy annual report.

## Cardiff Older Persons Housing Strategy [DRAFT] 2018-2023



"This document is available in Welsh / Mae'r ddogfen hon ar gael yn Gymraeg."

## Vision and Key Aims

In implementing this Strategy, the **vision** of the Council and partners is:

***'To deliver the best housing outcomes for all older people in Cardiff.'***

Supporting this vision are a number of **key aims**:

- Deliver new homes that meet older persons' housing needs and aspirations;
- Improve our existing homes to ensure they are fit for purpose;
- Plan new homes and communities to address future housing and care needs across all tenures;
- Provide person-centred information, advice and assistance;
- Help older people maintain their independence for longer;
- Ensure the needs of the most vulnerable are met;
- Build stronger, inclusive communities and tackle social isolation.

# Key Findings

## AN INCREASING AGING POPULATION

By 2037 the number of people aged 65 to 84 will increase by 42% while those aged 85 and over will nearly double. This is likely to result in more people needing specialist accommodation or assistance that cannot be delivered in their current homes.

The number of people in Cardiff with dementia is projected to increase by 67% for those aged 65+ and by 85% for those aged 85+ over the period 2015 to 2035. This together with higher incidence of age-related health conditions and mobility issues will put major pressures on Social Care services and budgets.

The findings from a range of research clearly show the benefits of suitable older persons' housing in supporting independence and reducing the need for residential care, with associated savings to Health and Social Care budgets.

## THE COMPARITIVE BENEFITS OF OLDER PERSONS' HOUSING

The cost of extra care housing is on average 57% of the weekly cost of residential care.

There is a need to maximise the preventative benefits of housing and optimise use of specialist accommodation to make more effective use of the resources available.

## UNDERSTANDING HOUSING NEED

There is a range of social rented and private retirement housing offers for older people in Cardiff; however provision is limited outside the north and west of the city. There is limited extra care housing/housing with care provision and this will restrict the potential cost reductions that can be achieved for Social Care and Health commissioners.

There is an estimated additional need for 3,051 units of older persons' accommodation by 2035. This increase is broken down as follows:

Older persons' housing – 1,787 units (353 rental, 1,434 ownership)

Housing with care – 609 units (232 rental, 377 ownership)

Nursing care – 655 beds

There is uncertainty about the condition of current older persons' housing in the social sector and the facilities that are offered, more work is needed to understand how well these properties can meet the future needs of the older population.

## UNDERSTANDING HOUSING NEED continued...



28% of older people surveyed were planning a move within the next 5 years, most wanted a 2 bedroom property (58%). Specialist older persons' accommodation was more popular among those who were renting than those who owned their own home.

## MEETING FUTURE DEMAND

A range of schemes for building new older person/care ready affordable homes are already planned and these will deliver 741 new homes by 2030 of which 434 will be Council homes, 207 RSL homes and 100 for private ownership.

If all schemes go ahead this will exceed the estimated additional need for rented accommodation of 585 units however, it is unlikely that all existing older persons' accommodation will meet future requirements and some may need to be decommissioned. Therefore, we will continue to seek opportunities to develop future housing.



Previous planning policy, while allowing for the development of new older persons' housing, has not been proactive in encouraging additional provision. The new version of Planning Policy Wales is far clearer in the role planning should play in promoting older persons' housing and requires the authority to set specific targets for older persons' housing and to work with developers to achieve this.

Focus on promoting private older persons' housing will be needed if the estimated additional 1,811 'for sale' homes are to be delivered.

## SUPPORTING INDEPENDENCE

Cardiff's Independent Living Services provide a wide range of support focused on helping older people to stay independent at home. Considerable success has been achieved with 75% of clients supported to stay at home without the need for Social Services intervention.



The Independent Living Service is largely funded by Welsh Government grant and the future of this this funding is uncertain. The continuation of this service could be threatened if future funding is not secured.

Cardiff Council has invested in the provision of home adaptations. The Disabled Facilities Service is working well, delivering adaptations in a timely and cost effective way which compares well with the rest of Wales.

Demand for disabled adaptations is likely to continue to increase putting pressure on existing resources. There is a need to understand future costs of the service and to ensure that adapted homes and equipment are used effectively to meet future needs.

## PROVIDING HOUSING ADVICE



When asked, older people were often unaware of the different housing options available and concerned about the financial, legal and practical issues associated with moving. There is a need going forward to improve the specialist housing advice available to older people.

## SUPPORTING DOWNSIZING



There are considerable advantages to older people in downsizing to more appropriate accommodation and this can play a significant part in helping them to stay independent at home.

There are large numbers of older people under-occupying social housing. Offering them attractive housing options could encourage them to downsize, providing them with more sustainable accommodation while also freeing up much needed family accommodation.

There has been some success in assisting older social tenants to downsize, however further work is needed to expand on this success, removing barriers and providing better choice to encourage downsizing. There is limited support available for home owners and those in the private rented sector to help them to downsize.

## SHELTERED HOUSING SCHEMES



The provision of on-site support in sheltered schemes will be important in meeting the increasing needs of the older population. Funding changes have already resulted in some reduction in the support available and if this continues it will impact on the ability of sheltered schemes to meet the growing needs of older clients.

There is an opportunity to provide different models of support such as “Sheltered Plus” or “Extra Care Light” as options to meet the range of needs of the older population.



## **SOCIAL HOUSING ALLOCATION**

The current social housing allocation process does not take into account the housing choices of older applicants and wellbeing issues such as social isolation and the need for safety and security are not fully recorded or reflected in the allocation process. There is a need to review the waiting list and allocation arrangements to fully reflect the housing choices and wider needs of older people.



## **RESIDENTIAL AND NURSING CARE**

Residential care placements have decreased markedly over the last five years due to services now being available in the community to support increasingly frail people at home. Nursing home placements however are higher than anticipated and if this trend continues an extra 655 nursing home beds will be required in Cardiff by 2035, a sector that faces challenges in recruiting the right staff.

While current telecare services are helping many people to stay independent, there is an opportunity to make greater use of new technology to support people to stay in their own homes.



## **THE IMPORTANCE OF COMMUNITY**

Connection to the community is key to the wellbeing of many older people. Social isolation is comparable to health risks such as smoking and alcohol consumption. Cardiff has a wide range of services to help prevent social isolation and promote wellbeing; many are based around the Council's Community Hubs.

A number of new initiatives are being developed to further this, including new Community Wellbeing Hubs in the north and west of the city and proposals to open the facilities in older persons' housing complexes to the wider community.

# Summary of Commitments

1

## Deliver new homes that meet older persons' housing needs and aspirations.

- Work in partnership with Health and RSL partners to develop an evidence-based city wide plan for the future development of affordable housing for older people, including those living with dementia and with a wide range of care needs.
- Deliver a minimum of 741 new homes for older people by 2030 of which 434 will be Council homes, 207 RSL homes and 100 for private ownership, and develop additional proposals as part of the Council's commitment to building 2,000 new homes.
- Increase the provision of extra care housing, and use this as a direct alternative to the use of general residential care beds.
- Increase the supply of 'care ready' housing for older people that is suitable for ageing in place and which allows domiciliary care to be provided as required.

2

## Improve our existing homes to ensure they are fit for purpose and support independent living.

- Work with RSL partners to better understand the condition of existing older persons' housing in the city and its potential future use. Review all Council "age designated" properties to improve accessibility.
- Continue the refurbishment of the Council's sheltered stock on a scheme by scheme basis, securing RNIB accreditation for refurbished schemes.

3

## Plan new homes and communities to address future housing and care needs across all tenures.

- Work towards full implementation of the new Planning Policy Wales as it relates to older persons' housing, including the use of Supplementary Planning Guidance where appropriate.
- As part of the preparation for the next Local Development Plan, set out a target for the delivery of older persons' housing and work with developers to achieve this target.
- Continue to work with market house builders to deliver new affordable older persons' homes close to or within the new local centres.

# 4

## Provide person-centred information, advice and assistance.

### Develop a new “Older Persons’ and Accessible Homes Unit” to:

- ➡ Provide specialist housing advice for all older people, to help them better understand their housing options.
- ➡ Ensure that high quality advice and information is available on the Council’s websites, in Hubs and through information sessions and events.
- ➡ Support people with disabilities to access adapted properties.
- ➡ Actively promote extra care housing as an alternative to residential care and as step down from hospital, raising awareness of the advantages with both older people and professionals.
- ➡ Support older people to downsize to more appropriate accommodation.
- ➡ Facilitate exchanges between social tenants through information held on the Housing Waiting List.

# 5

## Help older people to maintain their independence for longer.

- ➡ Continue to develop the Independent Living Service to help older people remain independent at home and work with the Welsh Government to ensure that funding for the service is maintained.
- ➡ Continue the Council’s commitment to the delivery of disabled adaptations to ensure that older people can remain independent at home.
- ➡ Work to ensure the best use of adapted homes and to recycle equipment wherever possible. Also review likely future demand on the service to inform future funding arrangements.
- ➡ Better reflect the housing choices and wider social needs of older people within the social housing allocation policy, taking into account social isolation, support networks and the need to remain within their community. Ensure the policy supports those who wish to downsize.
- ➡ Work to better understand how religion affects housing need.

## 6

### Ensure the needs of the most vulnerable are met.

- ➡ Improve the allocation of older persons', extra care and adapted accommodation, increasing the information available about individual needs and aspirations and ensuring that those most in need are prioritised.
- ➡ Review the provision of support in sheltered schemes to ensure it meets the future needs of the older population and explore the opportunity to upgrade some existing sheltered housing schemes to "Sheltered Plus" or "Extra Care Light", to a greater level of need.
- ➡ Develop innovative models of care and support and nursing services which enable people to remain in their own homes and communities and provide the very highest standard of care homes for people with the most complex needs.
- ➡ Further explore the use of new technology to help people remain independent at home for longer.
- ➡ Future sample checking of floating support cases will be undertaken to fully understand the individual support needs of those with mental health issues.

## 7

### Build stronger, inclusive communities and tackle social isolation.

- ➡ Make better use of the Council's Community Living Schemes to offer services to the wider community, in partnership with Health, Social Care and third sector partners.
- ➡ Provide a new Health and Wellbeing service: working through the Hubs and with partners to develop events, activities and a range of health advice to meet wellbeing needs of older people.
- ➡ Pilot a new approach to social prescribing ensuring that individuals and professionals have easy access to wellbeing services in the community.
- ➡ Continue to be a dementia friendly organisation by ensuring all Hub staff receive Dementia Friends awareness training and delivering dementia cafes and support sessions within Hubs.

# National Policy Context



A number of key policy and legislative documents frame the housing agenda for older people in Wales. The Welsh Government's **Strategy for Older People in Wales 2013-23** recognises the importance of older people having the resources to age well, including access to housing and services that support their needs and promote independence. Complementing the Strategy, the **Ageing Well in Wales Programme** focuses on practical measures such as developing age friendly and dementia supportive communities, reducing the risk of falls and tackling loneliness and isolation.

## The **Social Services & Well-being (Wales) Act 2014**

provides the legal framework for improving the well-being of people who need care and support, including older people with complex needs and long-term



conditions. The Act requires local authorities and health boards to work together to assess care and support needs and provide integrated, sustainable services. Fundamental principles include supporting and measuring well-being, service user voice and control and a focus on prevention and early intervention.

## The **Well-being of Future Generations (Wales) Act 2015**

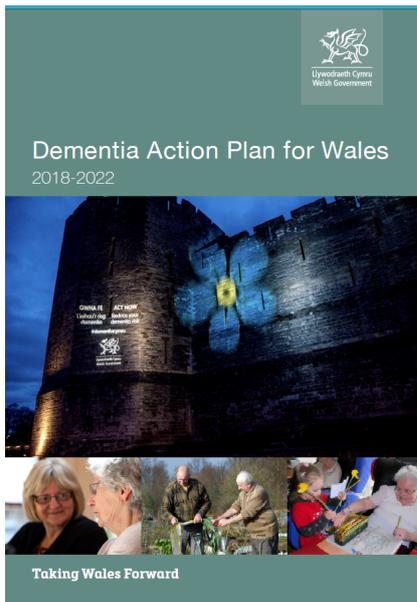
focuses on improving the social, economic, environmental and cultural well-being of Wales. Public bodies are required to consider the long-term well-being of the population and to work sustainably to prevent persistent problems such as poverty, health inequalities and climate change. The Act establishes 7 national well-being goals – good housing has a key role to play in addressing a number of these, including achieving a healthier Wales and a Wales of cohesive communities.

Well-being of Future Generations (Wales) Act 2015

The Essentials



# National Policy Context



Welsh Government's **National Dementia Action Plan 2018-2022** sets out the vision for Wales to be a 'dementia friendly nation that recognises the rights of people with dementia to feel valued and to live as independently as possible in their communities'.

Housing partners are seen as key to helping people with dementia live independently in a way that provides a good quality of life. This can be achieved through the provision of a range of housing choices such as supported housing or extra care facilities and access to physical adaptations in existing homes. Housing staff (including those in extra care and sheltered accommodation) should have access to training to enable them to support people with dementia to live well.

Welsh Government commits to working with social care, health services and housing providers and involving people with dementia, their families and carers to strengthen collaboration on a strategic approach to housing to enable people to stay in their homes.

## Planning Policy Wales

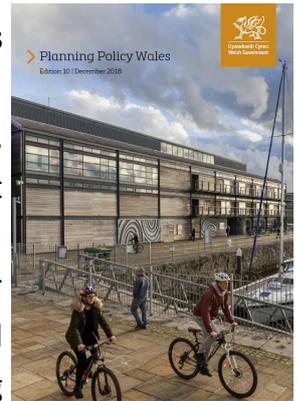
**Edition 10**, issued in December 2018,

recognises the important role the planning system can play in delivering older persons' housing and accommodation. Planning

authorities must identify sufficient sites suitable for a full range of housing types to address the identified needs of communities, including the needs of older people. Development plans must clearly set out local housing requirements, including those for older people.

In relation to design, development proposals must address the issues of inclusivity and accessibility for all, including making provision to meet the needs of older people. The planning system should also assist in the delivery of cohesive communities which will meet the needs and are accessible to all members of society.

Published in October 2017, the UK Government's **Funding Supported Housing: Policy Statement and Consultation** sets out a proposed policy and funding model for supported housing from April 2020. Previous proposals to apply a Local Housing Allowance 'cap' to supported housing are not to be taken forward. Sheltered and extra care housing specifically will continue to be funded through Housing Benefit. A proposed 'sheltered rent' model will set the upper limit for rent/service charges. It is as yet uncertain how these proposals will impact on older persons' housing



# Local Policy Context



The Cardiff and Vale of Glamorgan Integrated Health and Social Care Partnership's **Market Position Statement and Commissioning**

**Strategy: Care and Support Services for Older People 2017-2022** sets out how the Health Board, social services, third sector and other partners will work together to improve the health and well-being of older people in the region.

Of particular relevance is the *'Home First'* objective to 'Enable people to live at home, or as close to home as possible, in accommodation appropriate to their needs and where they can live well, thrive and remain independent'.



The **Cardiff and Vale of Glamorgan Dementia Strategy 2018-2028** sets out

how partners across the region will work together to improve the lives of people with dementia and their carers. The Strategy was produced following a Dementia Needs Assessment and development event and calls for improved coordination of health; social care; third sector and housing services. It recognises the role of dementia friendly environments in making life easier for people with dementia and prioritises making all new buildings dementia friendly, through working with planners and designers. Also prioritised is exploration of a range of suitable accommodation options for people living with dementia, such as shared living schemes.



More locally, the **Cardiff Housing Strategy 2016-2021** identified a number

of commitments specific to older people, which are taken forward in this Strategy.

The **Cardiff Local Development Plan 2006 - 2026** was prepared

prior to the latest version of Planning Policy Wales and therefore does not include specific targets for providing older persons' housing within



the overall dwelling requirement for 41,415 homes. However, the Plan does seek to ensure a range of dwelling sizes, types and affordability is provided in terms of both market and affordable housing to meet identified needs (including supported and sheltered housing and other special needs where appropriate) (Policy KP13). This provides the necessary framework to encourage an element of older peoples' housing on suitable development sites where a need exists. In addition, the Plan seeks to 'foster inclusive design, ensuring buildings, streets and spaces are accessible to all users and are adaptable to future changes in lifestyle' (Policy KP5).

As detailed in Cardiff's **Planning Obligations Supplementary Planning Guidance**, reduced contributions are required on certain types of older peoples' housing, for example to reflect a lesser demand on functional open space by future occupiers, or where such developments provide a significant element of communal facilities on site.

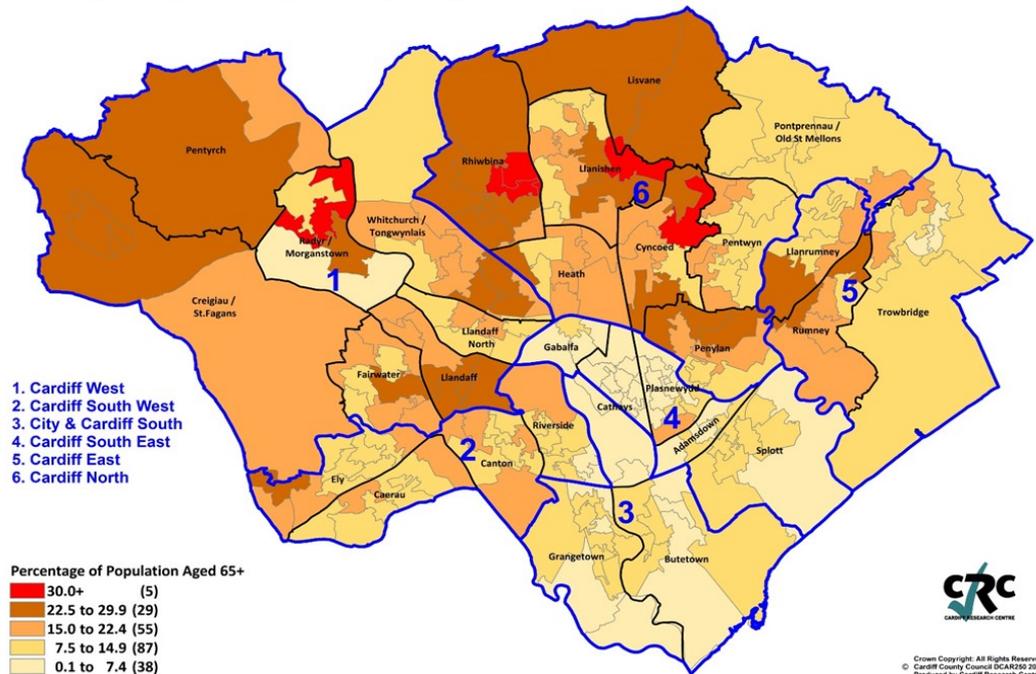
# Cardiff's Older Population

## Location of Older People.

The adjacent map shows the distribution of older people living in Cardiff, with the highest concentrations found in the north and west of the city.

In total, 82% of Cardiff's older population aged 65+ are owner-occupiers, 13% live in the social rented sector and 5% live in the private rented sector. This tenure split varies considerably by ward. A third of residents aged 65+ live in a single person household.

Percentage of Population Aged 65+ by LSOA, Mid-2015



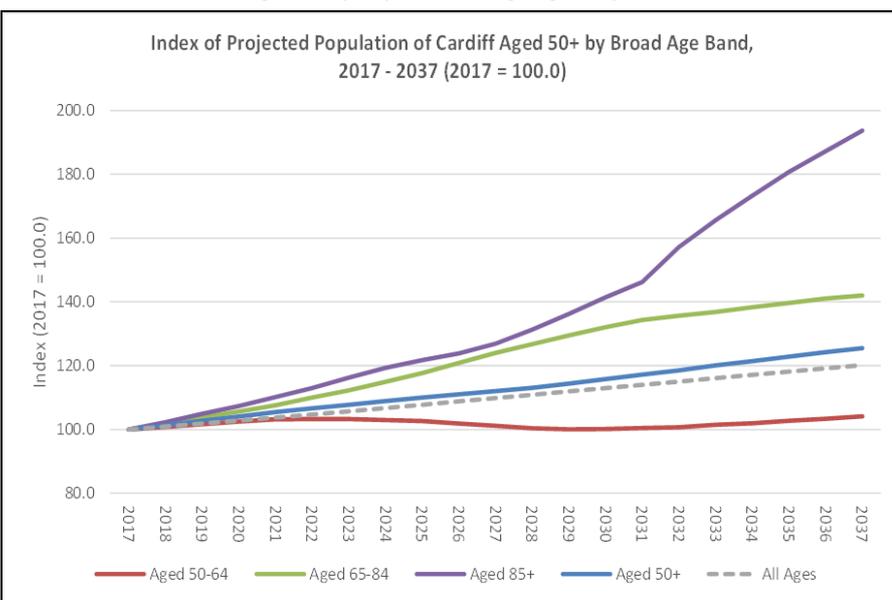
Percentage of Population Aged 65+	
30.0+	(5)
22.5 to 29.9	(29)
15.0 to 22.4	(55)
7.5 to 14.9	(87)
0.1 to 7.4	(38)



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## Population Projections

People aged 50 and over made up 30% of Cardiff's total population in 2016. Numbers of older people (50+) in Cardiff are projected to increase by 26% over the next 20 years. However, the rate of increase varies greatly by older age group, as shown below:



- Those aged **50-64** increase by **4%** from 58,300 to 60,800 people;
- Those aged **65-84** increase by **42%** from 43,900 to 62,400 people;
- Those aged **85+** increase by **94%** from 7,600 to 14,700 people.

# Cardiff's Older Population

## Care and Support Needs

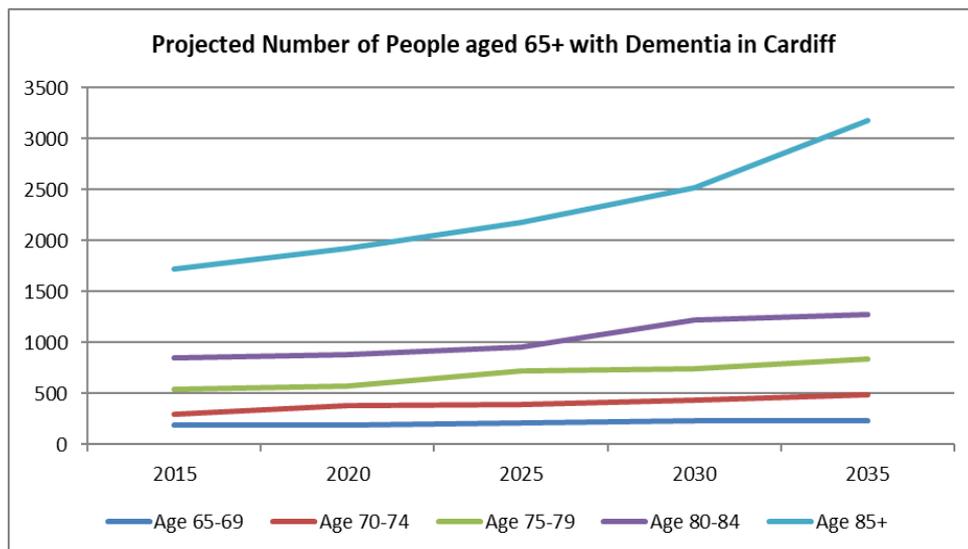
Life expectancy is increasing in Cardiff. Parallel to this, a range of health and care-related conditions are set to rise significantly over the next 20 years:

Projected Number of People Aged 65+ in Cardiff			
Health Condition	Year		Increase
	2015	2035	
Limiting long term illness	17,811	27,525	55%
Obesity	10,704	15,989	49%
Diabetes	7,925	12,253	55%
Dementia	3,598	6,012	67%
Care-related			
Unable to manage at least 1 mobility activity	9,374	15,076	61%
Unable to manage at least 1 domestic task	20,619	32,677	58%
Unable to manage at least 1 self-care activity	16,945	26,770	58%

Source: Daffodil Cymru (2017).

## Dementia

The overall number of people in Cardiff aged 65+ with dementia is projected to increase by 67% over the period 2015 to 2035. This increase rises to 85% for those aged 85+, as shown opposite.



Source: Daffodil Cymru (2017).

## Frailty

Frailty is commonly associated with ageing. People who are frail experience physical weakness, often have complex medical conditions, have a lower ability for independent living and require assistance with everyday tasks.

A modelling exercise undertaken in 2015 projected that, based on frailty, demand for social care and support services will increase by 25% in Cardiff North and West and 18% in Cardiff South and East between 2014 and 2024.

## Findings

By 2037 the number of people aged 65 to 84 will increase significantly from 43,900 to 62,400, (42%) while those over aged 85 will nearly double from 7,600 to 14,700. The projected sharp increase in the over 85 age group and the sustained increase in those aged 65-84 is likely to result in more people needing specialist accommodation or assistance that cannot be delivered in their current homes.

Increasing life expectancy is leading to higher incidence of age-related health conditions and mobility limitations; assistance with self-care and domestic tasks is estimated to increase significantly.

The number of people in Cardiff with dementia is projected to increase by 67% for those aged 65+ and by 85% for those aged 85+ over the period 2015 to 2035.

The impact of this change will put major pressures on social care services and budgets and there is a need to maximise the preventative benefits of housing and optimise use of specialist accommodation.

# Types of Older Persons Housing

Schemes typically offer self-contained accommodation, usually supported by a part-time/visiting scheme manager and 24-hour emergency help via an alarm. There are often communal areas and some arranged activities. Most accommodation is offered for rent, based on need, by the Council or Registered Social Landlords.

## Sheltered Housing

Private sector retirement housing - usually built by private developers or in some cases by RSLs. Once all the properties have been sold, the scheme is usually run by a separate management company who employ the scheme manager and organise maintenance and other services.

## Private Sector Retirement Housing

Often referred to as 'assisted living' when provided by private sector providers, it is designed with the needs of older people, some with higher levels of care and support, in mind. Extra care schemes provide fully accessible, self-contained accommodation with access to 24 hour on-site domestic and personal care support, communal facilities and activity rooms. Individual flats have level access bathrooms and kitchens, emergency alarms and other assistive technology as standard. Most schemes have eligibility criteria.

## Extra Care Housing (Housing with Care)

A yellow house-shaped icon with a chimney, containing text.

A residential setting where older people live and have access to care and support services to meet their assessed personal care requirements.

## Residential Homes

A yellow house-shaped icon with a chimney, containing text.

A residential setting for older people that provides specialist care and support to people whose personal care needs cannot be met by a residential home.

## Nursing Homes

A yellow house-shaped icon with a chimney, containing text.

Usually flats or bungalows where all tenants are over a certain age (generally age 50 or 55 for flats and 60 for bungalows). There are no staff available on site (hence no support offer) and usually there are no arranged activities. However, there may be a communal lounge.

## Age Designated Social Housing

## How Can Housing Help? - Key Messages from Research

A review of current research on older persons' housing and support highlighted a number of key messages which have informed the development of this Strategy.

The **health and well-being benefits of suitable older persons' housing** are clearly documented, with associated potential savings to Health and Social Care budgets. For example, well designed housing can help prevent falls, reduce the need for personal care and assist with hospital discharge. Accessible, well-located accommodation can aid independence and mobility, helping to address social isolation and loneliness. The research also confirms the role of more specialist **'housing with care' in reducing or delaying the need for residential care.**

A consistent message is the need to **comprehensively assess and understand older persons' housing needs and requirements** as the basis for future accommodation options and service provision. There is also a **role for timely and comprehensive housing information and advice** to enable older people to make informed choices and plan for future needs. Research emphasises the **positive impact of practical support, aids and adaptation services** in promoting independent living and enabling older people to 'stay put' or move to a more suitable environment.

It is noted that **many older persons' housing schemes hold strong links with their local area**, acting as a locus for events and activities that benefit residents and the wider

community. There is however scope to further capitalise on the opportunities offered by communal facilities. The **importance of wider neighbourhood conditions, local facilities and amenities** to older persons' well-being is fully established.

**Existing older persons' housing stock represents a significant resource.** There is however a need to assess whether current provision is 'fit for purpose', as part of a strategic approach to investment or disinvestment. **New-build housing (both social and private development) has a part to play in increasing supply and choice.** There is a role for stronger and clearer planning policies and guidance in facilitating a wider range of housing for older people and for more ambitious, evidence-based design standards (such as Lifetime Homes, HAPPI) in providing 'age-sustainable' housing across all tenures.

### Findings

The findings from a range of research clearly show the benefits of suitable older persons' housing in supporting independence and reducing the need for residential care, with associated savings to Health and Social Care budgets.

# The Comparative Benefits of Older Persons' Housing

There is a general desire among older people to remain independent at home. Care ready, sheltered and extra care housing can help sustain independent living for longer and prevent the need for residential care.

Care ready and sheltered housing can provide accommodation that adapts as the needs of the older person change to help them maintain their independence, allowing those with mobility issues to manage without care for longer. Properly designed care ready schemes can allow those with care needs to stay at home for longer with the effective use of domiciliary care.

Designed to promote independent living, extra care housing in particular can support those with significant care needs to retain their independence. The model is based on accessible, self-contained properties offering individual tenancies or home ownership options. It can help to keep couples together and prevent the concerns that arise over the loss of homeownership. The ability to deliver care to residents in their own homes, can in some cases eliminate the need to move to residential care. This type of housing can also be a much more cost effective method of providing care than residential accommodation if used appropriately, as the table below shows:

Average Weekly Cost of general residential care for people aged 65+	Average total cost per unit per week for extra care housing
<b>£631.33</b>	<b>£364.42</b>

Comparison of the cost of general residential care for people aged 65+ and extra care housing indicates that extra care housing is on average 57% of the weekly cost of residential care. This cost comparison does assume an equivalent profile of care needs of individuals using residential care and extra care housing, which may not always be the case, and careful targeting will be needed if avoidance of the use of residential care is to be achieved.

## Findings

The cost of Extra Care housing is on average 57% of the weekly cost of residential care.

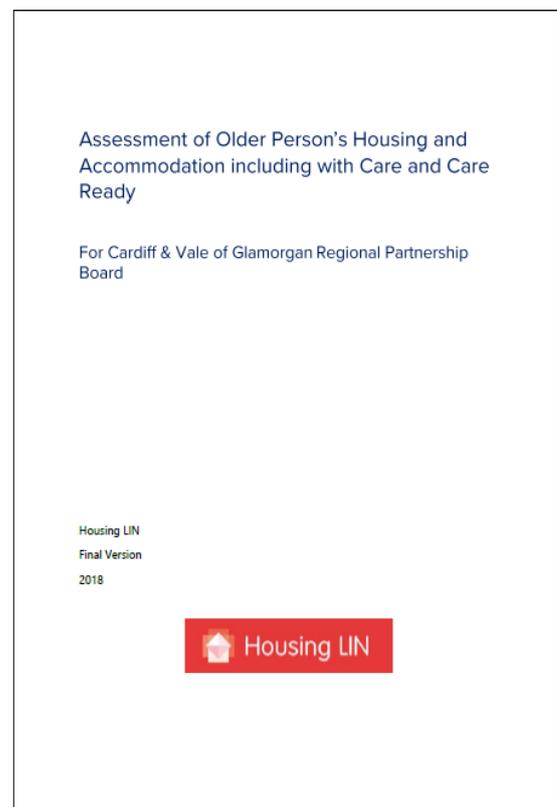
# Understanding Housing Need

## Current Provision and Future Demand

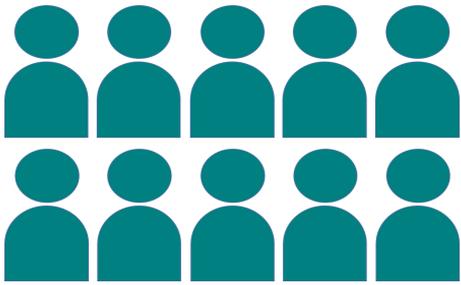
### Assessment of Older Persons' Housing and Accommodation

During 2018 the Cardiff and Vale of Glamorgan Regional Partnership Board commissioned independent research to identify the future housing and associated care requirements of older people across the region and to inform future capital investment programmes for housing. This research was carried out by The Housing Learning and Improvement Network (LIN) a network that brings together housing, health and social care professionals in England and Wales to exemplify innovative housing solutions for an ageing population.

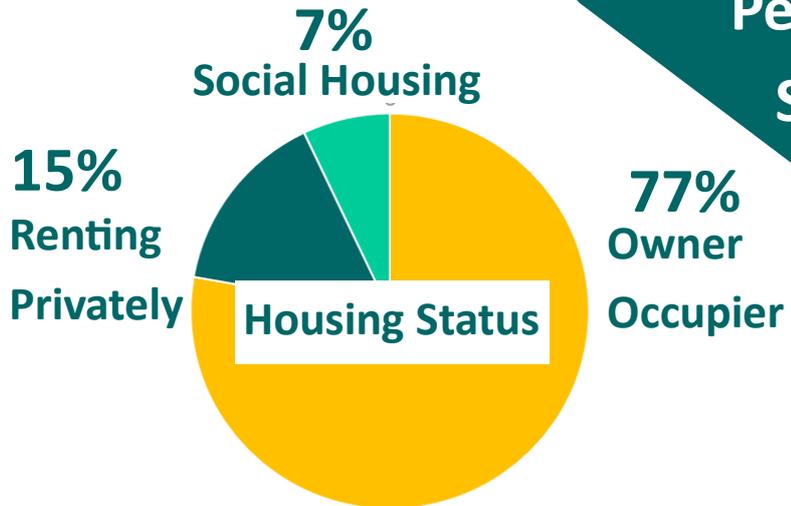
This research reviewed the current provision of older persons' housing; the care and support needs of those currently living in or on waiting lists for older persons' accommodation and current access arrangements. Engagement with residents took place in the form of a survey and focus groups, to identify the outcomes that matter to people in old age. Modelling of future population demand was undertaken to produce a recommended number, location and type of housing required over the next 20 years, alongside specifications for each type of accommodation.



## Current Housing Status



504 responses from people aged 50+ representing the diverse older population of Cardiff



14% of respondents had already moved for age related reasons:



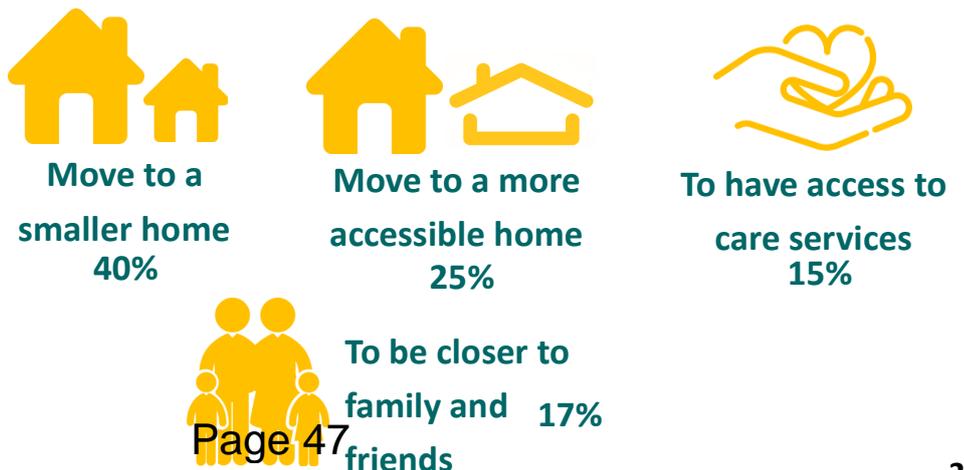
The adaptations planned or made to respondents' current homes include:



**44%**

of respondents are considering a move in the future

Main Reasons for Considering a Move:



# Housing Types

Respondents considering a move expressed a preference for the following types of housing:



Bungalow



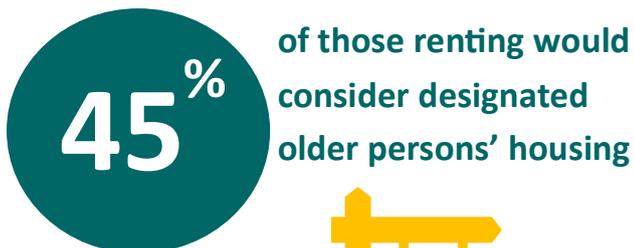
House



Flat



Those considering a move whose preference is for designated older persons' housing:



# Understanding Housing Need

## Existing Provision of Older Persons' Housing

Current older persons' accommodation provision is broken down by location, type and tenure as follows:

Existing Older Persons' Accommodation in Cardiff						
Localities	Sheltered housing (units)	Private retirement housing (units)	Extra care housing for rent (units)	Extra care housing for sale (units)	Residential care home (beds)	Nursing care home (beds)
City	247	0	0	0	123	49
East	143	70	15	0	91	188
North	398	380	102	110	257	221
South East	437	83	0	0	70	180
South West	372	107	0	0	122	200
West	250	382	40	0	48	213
<b>Total</b>	<b>1847</b>	<b>1022</b>	<b>157</b>	<b>110</b>	<b>711</b>	<b>1051</b>

Sheltered housing provision exists across the city but is concentrated in the south-east, north and south-west localities. 82% of sheltered housing is provided by RSLs and 18% by the Council. Private retirement provision is concentrated in the north and west, with 69% of units provided by private operators and 31% of leasehold retirement housing owned and operated by RSLs.

There are 157 units of social rented housing with care ('extra care'), concentrated in the north and west, and 110 units of private provision ('assisted living') in the north. 55% of residential care beds are in the north, city and south-west, whilst 60% of nursing care beds are in the north, west and south-west.

In addition to the accommodation set out above there are a further 1,423 units of age-designated housing provided by both the Council and RSLs. These are a mix of flats and bungalows, dispersed throughout the city.

Overall there is a range of social rented and private retirement housing for older people in the city. The most prevalent type of older persons' housing is sheltered and other age-designated housing in the social rented sector. There is also a mix of private retirement housing choices for different equity and income groups, however provision is limited outside the north and west of the city.

There is limited extra care housing/housing with care provision compared with the prevalence of residential care beds. This is limiting the cost reductions that could be made by social services and health by better use of this type of accommodation.

The current condition of the social housing stock of both Sheltered and age designated properties is uncertain in many cases and the accessibility and facilities offered in these properties is unclear.

# Understanding Housing Need

While some sheltered housing schemes may offer the opportunity to provide more services to meet the need of the aging and increasingly frail population, others may need significant work if they are to continue to provide older persons' accommodation.

Only around 20% of existing older peoples' units are wheelchair accessible and approximately 50% of schemes do not have a lift. Increased prevalence of mobility and care-related needs indicates that there will be an increased need for wheelchair adapted and lift accessible units.

Further work is needed to fully understand how well existing social housing meets the need of the older population.



## Findings

Overall there is a range of social rented and private retirement housing offers for older people in the city.

There is a mix of private retirement housing choices for different equity and income groups; however provision is limited outside the north and west of the city.

There is limited extra care housing/housing with care provision compared with the prevalence of residential care beds. This limited supply restricts the potential cost reductions that can be achieved for social care and health commissioners.

There is uncertainty about the condition of current older persons housing in the social sector and the facilities that are offered, more work is needed to understand how well these properties can meet the future needs of the older population.

# Understanding Housing Need

## WE WILL

Aim to secure greater cost effectiveness from the supply of older persons' housing and to help older people to maintain their independence for longer by:



Increasing the provision of extra care housing, and using this as a direct alternative to the use of general residential care beds.



Increasing the supply of 'care ready' housing for older people that is suitable for ageing in place and which allows domiciliary care to be provided as required.



Reviewing the suitability of existing older persons' housing and consider the potential for some sheltered housing schemes (for example that have greater space standards, are larger in scale, and/or have a relatively higher prevalence of tenants with packages of domiciliary care), to become housing with care services.

### Estimated Future Need

As part of the research by Housing LIN an estimate of future need for older persons' accommodation was developed. This is based on demographic change and projected population growth to 2035, and works on an assumption of increased need for housing with care over time in direct proportion to an assumed decrease in the use of residential care. The research estimates the following future need for housing and accommodation for older people, in addition to current provision:

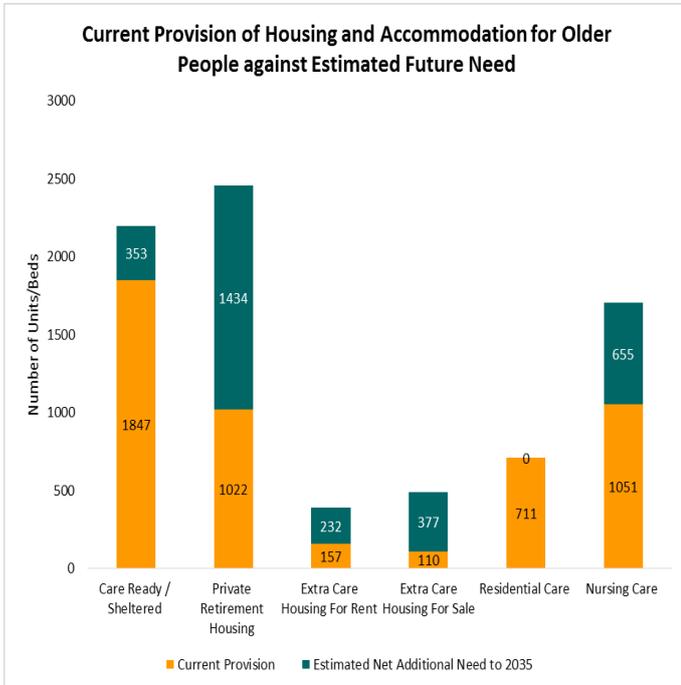
Need for Additional Older Persons' Accommodation in Cardiff					
Localities	Sheltered housing (units)	Private retirement housing (units)	Extra care housing for rent (units)	Extra care housing for sale (units)	Nursing care home (beds)
City	22	131	39	19	30
East	89	44	55	34	117
North	19	466	13	124	138
South East	-15	339	36	36	112
South West	149	149	63	31	125
West	89	305	26	133	133
<b>Total</b>	<b>353</b>	<b>1434</b>	<b>232</b>	<b>377</b>	<b>655</b>

The research identified that the current provision of sheltered housing in the South East of Cardiff is currently sufficient and exceeds the estimated future need to 2035 by 15 units.

The current amount of sheltered housing in the South East is high compared with other areas of the city, the majority being RSL stock. The concentration of people aged over 65 in this area is relatively low (under 30%) and population projections show that the increase of older people in this area is also low when compared to other parts of the city.

# Understanding Housing Need

The following graph shows current provision of housing and accommodation for older people against estimated future need:



The estimated increased need for nursing care provision reflects the increasing population of older people and the evidence for a future increase in the personal care needs amongst the older population for example, the increasing prevalence of older people living with dementia and/or chronic conditions.

## Findings

There is an estimated additional need for **3,051** units of older person's accommodation by 2035. This increase is broken down as follows:

- Older people's housing (Care Ready/Sheltered and Private Retirement Housing) **1787 units (353 rental , 1434 ownership)**
- Extra Care/Housing with Care **609 units (232 rental, 377 ownership)**
- Residential care **0 beds**
- Nursing care **655 beds**

The need for contemporary sheltered housing/private retirement housing is estimated to increase significantly by 2035 due to the projected growth in the population of older people, with the greatest increase needed in the private sector.

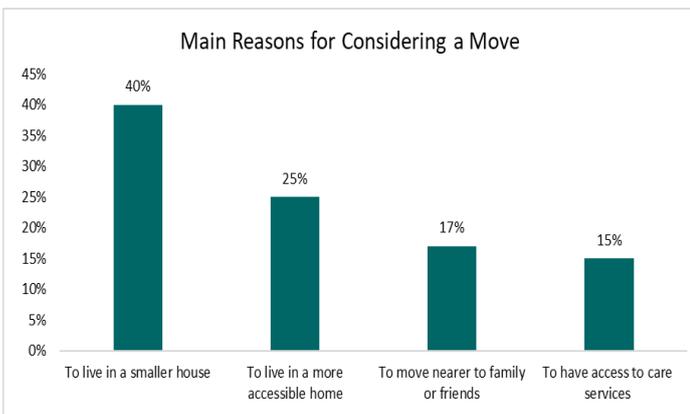
There is significant estimated need for housing with care (extra care housing and assisted living). This aligns with the policy objectives of reducing the inappropriate use of longer term and more intensive residential care and providing a range of housing and accommodation options that enable people to remain living in their own homes.

The estimated increases in housing need reflect the requirement for 'downsizer' housing options of all tenures to meet the needs of older people who are owner occupiers as well as older people who wish to rent or part-buy.

# Understanding Housing Need

## Older Persons' Views and Perspectives

77% of respondents to the older persons' survey were homeowners. 15% of respondents were renting from either a housing association or local authority and 7% were renting privately. 28% of respondents said they were planning to move within the next 5 years however amongst respondents who were renting, the equivalent figure was higher at 40%.



## Housing Types

There was strong preference amongst survey respondents overall for a move to a bungalow (46%), significantly higher than preferences for a move to a house (29%) or a move to a flat (21%).

Amongst all respondents considering a move there was a preference for moving to a property with at least 2 bedrooms (58%) compared with one bedroom (10%). 29% of respondents were seeking to move to a property with 3 bedrooms. This confirms the findings of other published research that most older people will only be attracted to downsize to a property with at least 2 bedrooms.

Downsizing, particularly from social housing, can free up much needed family homes while also providing more sustainable accommodation solutions for older people. More flexibility in the allocation of older persons social housing, particularly with regard to the number of bedrooms could increase downsizing.

## Housing Designated for Older People

Survey respondents who were considering moving home, were asked whether their preference would be to live in housing designated for older people. Amongst respondents renting their home approximately 45% would consider moving to age designated housing, significantly higher than the figure for homeowners, which was around 23%.

## Findings

28% of older people surveyed were planning a move within the next 5 years, most wanted a 2 bedroom property, (58%). Specialist older persons' accommodation was more popular among those who were renting than those who owned their own home.

# Meeting Future Demand

## Learning from Good Practice

The following examples of good practice demonstrate how other housing providers are developing innovative and effective ways of providing appropriate housing and support to older people.

### Retirement Village

#### **St Monica Trust** Monica Wills House, Bedminster



Urban retirement community providing apartments, roof gardens, restaurant and social activities/events for residents.

On-site care team to provide support with companionship, preparing meals or more complex needs.

Activities range from walking to new age curling as well as social gatherings and volunteer befriending schemes.

### Dementia specific housing and accommodation with care

#### **Wales and West Housing Association**

#### Llys Jasmine, Mold

Extra care apartments and bungalows alongside specially adapted accommodation for people with dementia.

- 24hr on site care provided by Flintshire County Council.
- Restaurant and Lounge areas including a guest suite.
- Regular on site communal activities



# Meeting Future Demand

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## Mainstream Housing including Lifetime Homes/Wheelchair Adapted

**Habinteg Housing Association**  
Goodrich Court, Hounslow

High Specification Housing Scheme of Lifetime Homes and wheelchair accessible properties designed to meet the inclusive demands of the aging population. Disabled and non-disabled people can live as neighbours



## Contemporary 'care ready' sheltered /retirement housing

**Birmingham City Council**  
Right-sizer Bungalows

New-build mixed-tenure older peoples' housing for the 'downsizer market'.

- Designed to HAPPI principles
- Care Ready
- Design promotes well-being
- Extensive use of technology throughout to support lifestyle and care needs.



# Meeting Future Demand

## Reviewing Existing Accommodation

As set out previously, there is a range of existing accommodation for older people and this represents a significant resource. In light of increasing demand from an ageing population, there is a strong case for making the best use of this provision. However, with approximately 50% of older persons' stock across Cardiff and the Vale being more than 30 years old, the need to review its suitability to meet current and future needs is clear.

### CASE STUDY—Sandown Court Community Living

Refurbishment of Sandown Court sheltered housing complex was completed in May 2017. Key features include:

- Fully wheelchair accessible ground floor flats with wider corridors, wet rooms, height adjustable kitchens.
- More accessible upper floor flats, with larger shower rooms and more space.
- Dementia friendly 'wayfinding' features.
- RNIB housing sight standard compliance.
- Accessible, upgraded external space.
- Flexible, upgraded communal spaces, including a medical room, enabling partners and service providers to use the building, whilst recognising the scheme as a home setting.

## Refurbishment of Council Sheltered Schemes

A 'fit for purpose' review of the Council's sheltered housing stock has been undertaken, which considered condition; location; physical accessibility and proximity to services / facilities. The review identified that many sheltered housing schemes were dated and poorly laid out, with a high number of bedsits and underused communal spaces. The schemes were, however, well located close to facilities and public transport. A refurbishment programme has begun across Council sheltered stock to provide flexible, accessible and sustainable homes that meet the current and future needs of older people. Rebranded as 'Community Living', these schemes will:

- offer homes that are safe and fit for purpose;
- meet current design standards, including visually impaired and dementia-friendly features;
- where possible provide open plan living space and increased storage;
- offer flexible communal space, providing a hub of services for older people living within the scheme and the wider community;



# Meeting Future Demand

## Refurbishment of Other Sheltered Schemes

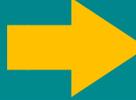
United Welsh Housing Association has embarked on a five year plan to update all their sheltered housing for older people to modern standards. Work to refurbish their scheme at Ifor Jones Court in Llanedeyrn is well underway with completion expected in March 2019. The work has seen all communal areas refurbished with new flooring installed plus new furniture and furnishings. The decoration and lighting in the communal areas have also been upgraded to RNIB standards.

Special attention has been paid to safety and security with new fire doors installed throughout and new panel door entry systems to all flats. The external areas have been upgraded and a scooter store room has been built. The final stage of the work will see a lift installed and Wi Fi networked throughout the scheme.

## Age-designated Flats and Bungalows

A 'fit for purpose' review of Council older people's stock found that approximately 50% of age-designated bungalows and 58% of flats do not currently have level access. These properties will be assessed at change of tenancy, and works undertaken to improve accessibility wherever possible.

## WE WILL



Continue the refurbishment of the Council's Council Sheltered stock on a scheme by scheme basis. Securing RNIB accreditation for refurbished schemes.



Review all Council "age designated" properties at change of tenancy and undertake works to improve accessibility wherever possible.



Work with RSL partners to better understand the condition of the older persons housing in the city and its potential future use.

# Meeting Future Demand

## Developing Additional Accommodation

### Social and Affordable Housing Development

#### Responding to the Evidence

Developing additional accommodation in line with identified need will involve a range of partners, including Planning, social housing providers and open market developers.

#### New Social Housing Provision

The Council and partner RSLs are committed to continuing to deliver new affordable housing to meet need, including accommodation specifically for older people and accessible/flexible accommodation that allows for 'ageing in place'. A development plan has been prepared to reduce the gap between supply and demand. Approximately 700 units of affordable older persons' accommodation are planned over the period 2020 to 2030. The development programme will deliver purpose built, accessible & sustainable community living schemes providing a 'home for life' which enables a resident to live independently. A specification has been developed for new council schemes which will focus on;

- Providing a flexible home, able to adapt around a person's changing needs reducing the requirement for future adaptations; this includes wider doorways, level shower rooms, open plan living-dining space, increased storage, direct access (where possible) from the bedroom to shower room, access to outdoor space.
- Providing larger flats which will be attractive to down-sizers, releasing larger family homes for rent.

## HAPPI Principles

The HAPPI principles are based on 10 key design criteria and have particular relevance to the spectrum of older persons' housing which needs to both offer an attractive alternative to the family home, and be able to adapt over time to meet changing needs.

They reflect:

- Space and flexibility
- Daylight in the home and in shared spaces
- Balconies and outdoor space
- Adaptability and 'care ready' design
- Positive use of circulation space
- Shared facilities and 'hubs'
- Plants, trees, and the natural environment
- Energy efficiency and sustainable design
- Storage for belongings and bicycles
- External shared surfaces and 'home zones'

- Providing flexible, accessible communal spaces in order that services for older people (both within the building and within the wider community) can be run from the building, helping to tackle social isolation in the wider community.
- A building design which achieves the HAPPI standards for older persons' housing with focus on dementia friendly design.
- Being future proofed to enable care staff to operate from the building.
- A building design with a focus on assisted technology

## Meeting Future Demand

The following chart shows the proposed schemes:

Area	Type	Total Units	Developed By	Current Status
<b>City &amp; South</b>				
Grangetown	Care Ready*	60	Cardiff Council	Concept Stage
Butetown	Care Ready	54	Cardiff Council	Design Stage
<b>East</b>				
St Mellons	Care Ready*	82	Cardiff Council	Design Stage
Rumney	Care Ready*	45	Cardiff Council	Design Stage
<b>North</b>				
Llanedeyrn	Care Ready*	45	Cardiff Council	Design Stage
Llanishen	Extra Care/Care Ready	60	Cardiff Council/ Hafod	Concept Stage
Llanishen	Care Ready Over 50	82	Wales & West	On Site. Estimated Completion Date April 2020
<b>South East</b>				
Roath	Care Ready Over 50	45	Wales & West	Land Purchased. Start on Site 19/20
<b>South West</b>				
Caerau	Designated Older Persons'	18	Cardiff Council	On Site
Ely/Caerau	Retirement Village*	250	Cardiff Council/ RSL/Partner/ Market	Potential

\*potential for Extra Care

If all the above schemes go ahead this will exceed the estimated additional need for rented accommodation of 585 units however, it is unlikely that all existing older persons' accommodation will meet future requirements and some may need to be decommissioned. Therefore, we will continue to seek opportunities to develop future housing.

# Meeting Future Demand

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## Planned Schemes

Four key Council schemes are planned which will specifically deliver new community living developments. Each scheme offers flexible, accessible living accommodation and communal space providing a hub of services for older residents living in the development and in the wider community.

**The Rumney Scheme** proposes 45 flats, a communal garden, day rooms as well as other communal flexible space. This forms part of a development of over 200 new build properties being delivered through the Council's Cardiff Living Programme. The building is located at the entrance to the new development within close proximity to public transport and a proposed new retail provision.



**The Llanedeyrn Scheme** proposes 45 flats with day rooms, communal roof garden and a new link through to the existing age-designated high-rise block. This is ideally located next to the new Hub, the health centre and the new shops and community space being provided by the Maelfa Regeneration Programme.

**The St. Mellons Scheme** is the biggest proposal offering around 80 flats, a vast range of communal facilities and private garden space. The flats are delivered over 3 blocks connected via ground floor communal facilities.



**The Butetown Scheme** will offer around 50 new older persons' flats with ground floor communal space and a resident's day room facility on the 5th floor.

# Meeting Future Demand

## Other Developments

**Thornhill Road** - Remodelling of a former children's home to create 8 Council-owned 'Independent Living' older people's flats is now complete. Features include a communal room; wet rooms in all flats; level access throughout; a lift to upper floors and fully accessible grounds.

**Cathedral View, Gabalfa** - is a development by Hafod Housing Association of 22 close care apartments comprising of sixteen 1-bedroom and six 2-bedroom units of accommodation which is due for completion in February 2019. All apartments are built specifically for the elderly and are capable of being converted for wheelchair use or by severely disabled residents and are designed in full accordance with RNIB Wales' 'Visibly Better' requirements.

Cathedral View is a gated, secure development with warden support and a telecare call system fitted. The apartments are based on the 'extra-care' size to provide turning circles and shower rooms adjacent to bedrooms. Features of the scheme include a kitchen area and communal lounge promoting social interaction, Wifi and a secure cycle/buggy storage area.

Overall, current plans for new build affordable council housing will deliver around 2200 units over the next 10 years of which 416 will be older persons' housing and suitable for housing with care and a further 18 will be designated older persons' housing. Of these, 317 units are at the initial concept stage and 117 units have been submitted for planning approval. These schemes have been informed by best practice from elsewhere and will provide a variety of accommodation across the areas where unmet need is greatest.

Although ambitious these plans will fall short of the 585 properties (353 older persons housing and 232 Housing with Care) which are required by 2035 and further development of affordable older persons' housing will be required. To take this forward a city wide plan will be developed which takes into account the current provision, established plans and the future need for older persons' accommodation on an area and needs informed basis.



## Findings

A range of schemes for building new older person/care ready affordable homes are already planned and these will deliver 741 new homes by 2030 of which 434 will Council homes, 207 RSL homes and 100 for private ownership.

# Meeting Future Demand

## WE WILL



Work in partnership with Health and RSL partners to develop an evidence-based city wide plan for the future development of affordable housing for older people, including those living with dementia and a wide range of care needs.



Deliver a minimum of 741 new homes for older people by 2030 of which 434 will be Council homes, 207 RSL homes and 100 for private ownership, and develop additional proposals as part of the Council's commitment to building 2,000 new homes.

## Planning and Development in the Private Sector

### Building New Communities

The large new developments taking place as part of the Local Development Plan (LDP) provide an opportunity to work with developers to build older persons' housing located close to or within new local centres. Work is being undertaken with market house builders to deliver new affordable older persons' homes on the LDP sites.

This focus will ensure that the appropriate affordable homes are delivered where they are most needed and will ensure that tenants are living within easy reach of the services they need in the new local centres.

### Adopted Local Development Plan

The current LDP states that the Council will seek to ensure a range of dwelling sizes, types and affordability is provided in terms of both market and affordable housing to meet identified needs (including supported and sheltered housing and other special needs where appropriate), in safe neighbourhoods. This therefore provides the necessary framework to encourage an element of older persons' housing on suitable where a market need exists.

The policy background provides a framework for the planning system to positively consider proposals for older persons' housing and accommodation on sites which are judged appropriate. This has enabled private sector sites to come through the planning system as evidenced by schemes completed by McCarthy and Stone who have recently developed sheltered housing in the Roath and Llanishen areas of the city.

# Meeting Future Demand

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## Ilex Close, Llanishen

A private, speculative development by McCarthy & Stone of 36 Retirement Living apartments and 49 Assisted Living Extra Care apartments. Retirement Living is designed for the more independent older person, with apartments arranged around a central core of communal facilities, level/lift access; Careline facilities; and supervision by a house manager. Lease conditions require the accommodation be occupied by persons over 60 years.

Assisted Living is a form of Extra care accommodation providing independent living for the frail elderly with day to day assistance in the form of domestic help and domiciliary care tailored to owners' needs. Fundamental to this is the provision of 24 hour care in a barrier-free environment which is wheelchair accessible to both communal and private areas. Entry age is set at 70 years.

## National Planning Policy

The new version of Planning Policy Wales issued in December 2018 is much clearer than previous policy in recognising the important role that the planning system can play in delivering older persons' housing. It states that planning authorities must identify sufficient sites suitable for a full range of housing types to address the identified needs of communities including the needs of older people. In relation to design the guidance states that development proposals must

address the issues of inclusivity and accessibility for all, including older people.

The policy has informed a number of recommendations which will be implemented over the coming years:

- Prepare/review evidence base setting out future needs for older persons' housing and accommodation to inform future review of LDP.
- Incorporate specific targets for older persons' housing and accommodation in the future review of the LDP and identify appropriate sites to meet these targets.
- Investigate whether there is scope to prepare Supplementary Planning Guidance (SPG) on sites for older persons' housing and accommodation in advance of the review of the LDP.
- Engage with developers of older person's housing and accommodation to facilitate the delivery of sites across the city.
- Discuss with developers of the strategic housing sites the need for older persons' housing and accommodation and the scope for identifying sites within the strategic housing sites to meet this need.

### Findings



Previous planning policy, while allowing for the development of new older persons' housing, has not been proactive in encouraging additional provision. The new version of Planning Policy Wales issued in December 2018 is far clearer in the role planning should play in promoting older persons' housing and requires the authority to set specific targets for older persons' housing and to work with developers to achieve this.

### WE WILL



Work towards the full implementation of the new Planning Policy Wales as it relates to older persons' housing, including the use of Supplementary Planning Guidance where appropriate.



As part of the preparation for the next LDP, set out a target for the delivery of older persons' housing and work with developers to achieve this target.



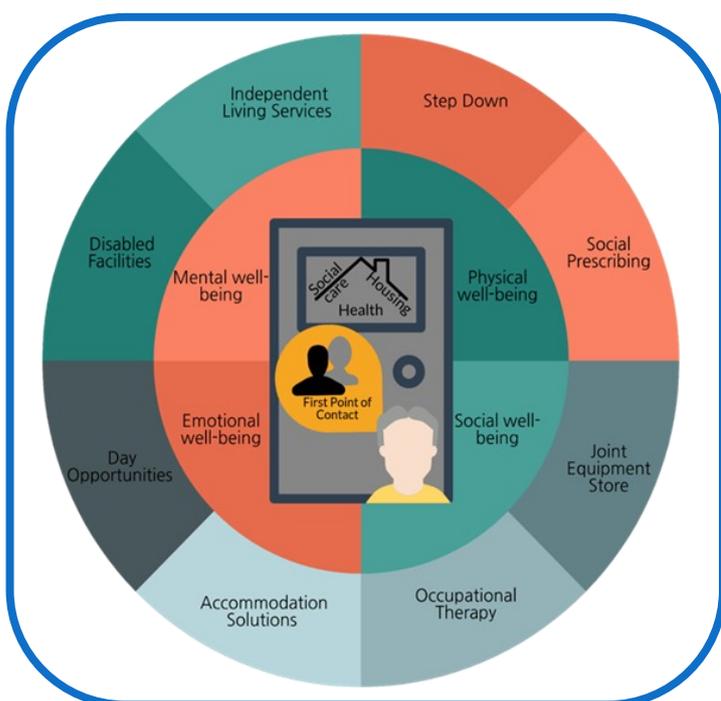
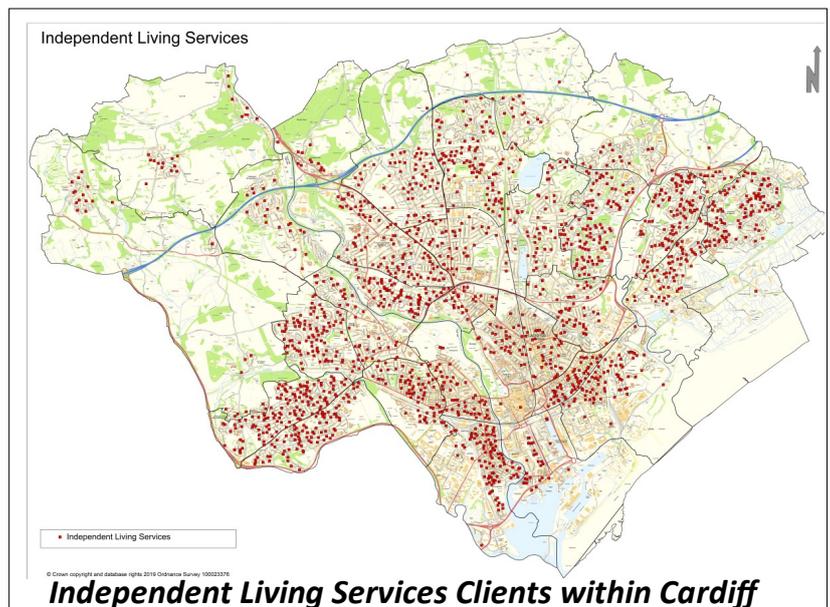
Continue to work with market house builders to deliver new affordable older persons' homes close to or within the new local centres.

# People

## Supporting Independence

### Information, Advice and Assistance

**Independent Living Services** is an innovative approach to helping older people remain independent and delivering services based on what matters to the individual older person. Driven by a person centred approach and aligned to the principles of the Social Services and Wellbeing (Wales) Act 2014, the Service has evolved to incorporate a range of functions as seen below. Full service integration has enabled better access to Council services, assisting more older people to live independently in their own homes and leading to a reduction in the demand for Social Care.



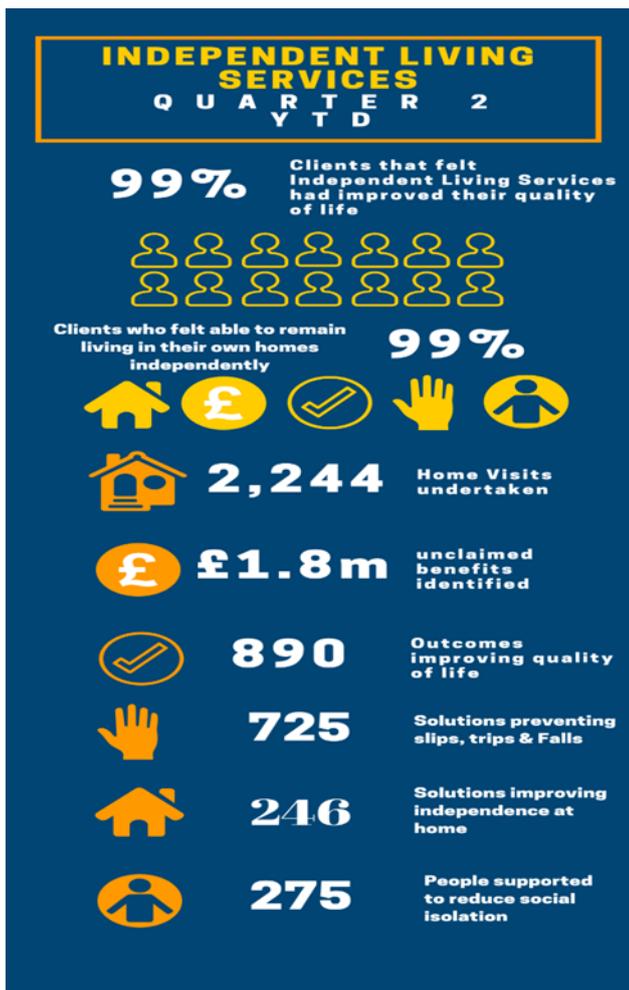
### First Point of Contact

The Independent Living Service's First Point of Contact team provides a telephone-based triage for new referrals into the service. Through the provision of information, advice and assistance, and using better outcome conversations, the team works to find the best solution for the older person.

# People

## Independent Living Visiting Team

In more complex cases, multi-skilled Independent Living Visiting Officers complete holistic assessments in the client's home. Consideration is given to all factors that contribute to independence and a sense of wellbeing.



During the period April to September 2017, 74% of new cases received the help they needed from First Point of Contact and the wider Independent Living teams, with only 26% being referred on to Social Care, showing the success of the service in finding community based solutions to meet the needs of older people.

## CASE STUDY

Mrs I contacted Independent Living Services as she felt that she needed a social worker and possibly a care package to help her. She was struggling with mobility in and around the home and also had issues with her hearing. The First Point of Contact Team arranged for a joint visit with an Independent Living Officer and an Occupational Therapist to undertake a full holistic and wellbeing assessment.

Following the assessment:

- Hand rails were installed, allowing Mrs I to leave her home and access her garden without support.
- Mr and Mrs I were assisted in making a claim for Attendance Allowance.
- Following a hearing assessment, Mrs I was provided with a loud and light up doorbell and vibrating fire alarm.
- Telecare has been arranged to monitor Mrs I when alone at home making her feel safer.

## Findings

Cardiff's Independent Living Services provide a wide range of support focused on helping older people to stay independent at home. Considerable success has been achieved with 75% of clients supported to stay at home without the need for social services intervention.

The Independent Living Service is largely funded by Welsh Government grant and the future of this this funding is uncertain. The future of this service could be threatened if future funding is not secured.

## WE WILL

Continue to develop the Independent Living Service to help older people remain independent at home and work with the Welsh Government to ensure that funding for the service is maintained.

### Support to Stay at Home

A range of support is available to help make the physical environment of an older persons' home more suitable to their needs:

#### Joint Equipment Service

The Joint Equipment Service provides an efficient community equipment loan service to residents of Cardiff and the Vale of Glamorgan.

The service delivers equipment to a person's home following a referral from community or hospital clinicians. It also arranges the collection and refurbishment of used equipment. The service now offers same or next day delivery.



# People

## Disabled Adaptations

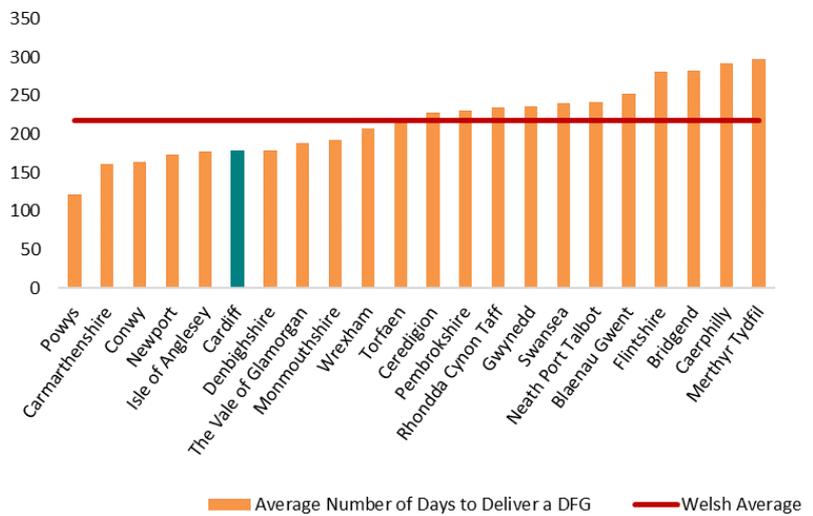
The Disabled Facilities Team delivers a means-tested grant service providing major adaptations to the client's home, to improve movement and access around the house. The Team also provide preventative, low level works such as hand and grab rails. More significant works will be assessed by an Occupational Therapist who will ensure the adaptation fully meets the needs of the older person, while for smaller works Independent Living Officers carry out a trusted assessor role in assessing the needs of the client.

Cardiff's performance for speed of completion of adaptations is good - third in Wales at 274 days to deliver and average costs compare very favourably with other councils at £6200, the second lowest in Wales. This shows the good value for money that is being achieved with the funding provided.

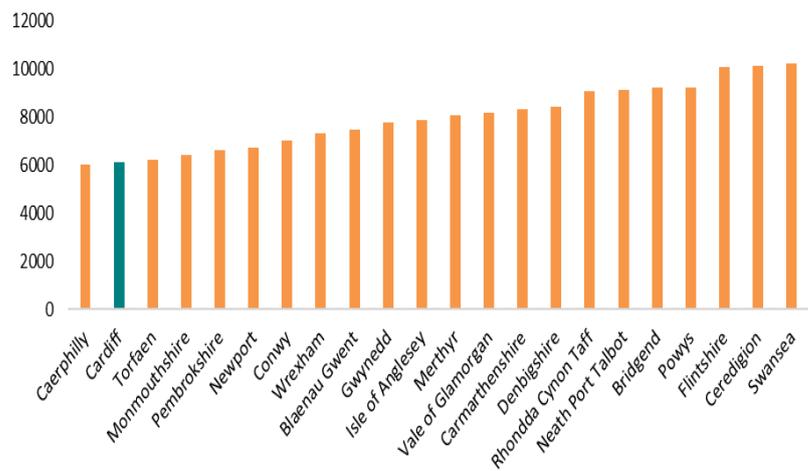
Cardiff Council has recognised the important role that adaptations play in keeping older people independent for longer and increasing their well-being. In 2016/17 an additional £1.9 million was allocated to the adaptations budget.

Cardiff now carries out significantly more adaptations than any other council in Wales, despite this, demand continues to increase and there is need for ongoing commitment to the funding of adaptations if need is to be met. There is also a need to ensure that all equipment and adaptations are recycled when no longer needed to make best use of the funding available.

Average Number of Days to Deliver a DFG



Average Cost of a DFG



# People

For social housing there is a need to ensure that adapted homes are allocated to those who need them most and that new properties are built with future needs in mind. All new Council houses are now built with the potential for through floor lifts and with downstairs facilities, allowing them to be more easily and quickly adapted for the disabled.

To date, 23% of the newly built Council properties have been allocated to households where a family member has a physical disability.

## CASE STUDY

Mr B was discharged from hospital to Residential Care but subsequently decided that he wanted to return to his own home. The Review Occupational Therapist conducted an assessment with Mr B and staff at the care home and at his home with his daughter to check his needs could be met with the use of appropriate equipment and ensured that he was making an informed decision about returning home.

It was established that with the correct package of care and the support of his family Mr B would be able to return home. This has resulted in financial benefits to the Council, but has also enabled Mr B to achieve his desire of remaining in his own home, enhancing his well-being.

## Older Persons' Views

Respondents to the older persons' survey were asked to identify any changes and adaptations which they have made, or are planning to make to their current home that would enable them to remain living there. The adaptations that were most prevalent were:

- Adaptations to bathrooms (23%)
- Grab rails (22%)
- Improved access such as ramps (9%)
- Installation of stair lifts/lifts (8%)

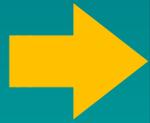
This provides evidence of the types of adaptations that are likely to see growth in demand as the older population increases.

## Findings

Cardiff Council has invested in the provision of home adaptations. The Disabled Facilities Service is working well, delivering adaptations in a timely and cost effective way which compares well with the rest of Wales.

Demand for disabled adaptations is likely to continue to increase putting pressure on existing resources. There is a need to understand future costs of the service and to ensure that adapted homes and equipment are used effectively to meet future needs.

## WE WILL



Continue the Council's commitment to the delivery of disabled adaptations to ensure that older people can remain independent at home.



Work to ensure the best use of adapted homes and to recycle equipment wherever possible. Also review likely future demand on the service to inform future funding arrangements.

### Housing Related Support

For older people living in the community, in standard or age-designated housing, assistance can be accessed through floating support services, Meals on Wheels and Telecare (community alarm and mobile warden services).

### Floating Support

Floating support is available to vulnerable older people to help them maintain their accommodation. The type of support provided includes help with tenancy issues, claiming applicable benefits, as well as assistance to access appropriate health services.

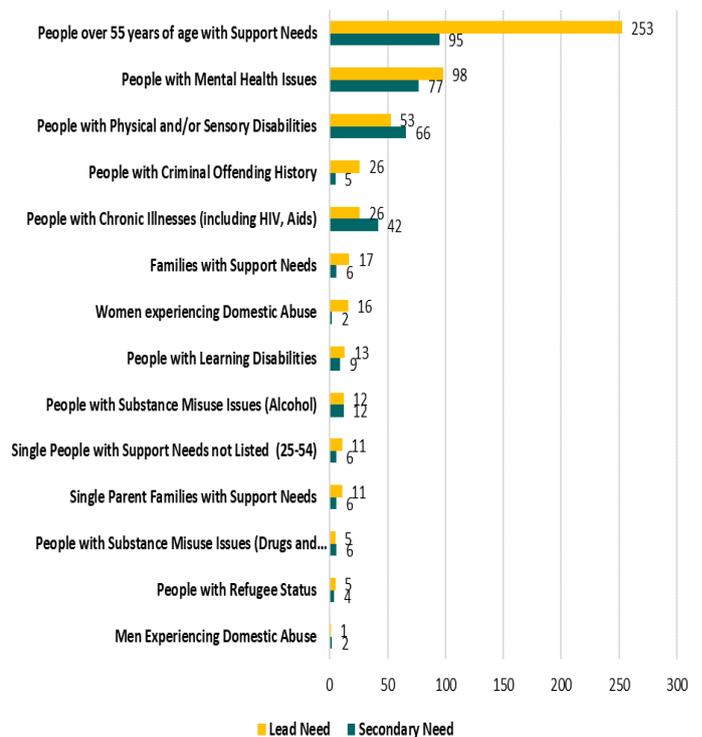
Between April 2017 and March 2018, 515 individuals over the age of 55 received floating support.

The lead and secondary needs of all floating support clients over the age of 55 are recorded in categories set by the Welsh Government and are shown in the adjacent chart.

'People over the age of 55 with support needs'

was the greatest lead need for all clients, however mental health issues were also significant with 98 cases recorded as a lead need and 77 recorded as a secondary need.

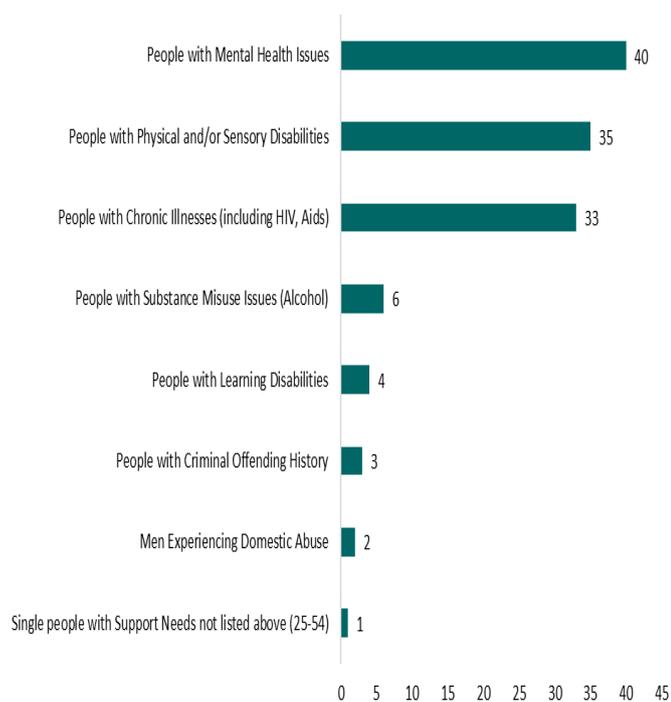
Floating Support - Over 55's  
Lead & Secondary Needs



# People

For those cases where clients had “Over 55 with support needs” the secondary needs recorded are set out below:

Lead Need - Over 55 - Identified Secondary Need



As would be expected, people with physical and sensory disabilities are a notable group, however mental health issues generated the most significant support needs with 40 cases recorded (32% of all recorded secondary needs).

Those clients with mental health issues recorded as a lead or secondary need would include some older people with dementia who require housing-related support; however they are not distinguished from clients with other mental health needs. Further exploration, including sample checking of data would be beneficial to fully understand the individual support needs of this group and ensure that referrals are made to appropriate services.

## Finding

A significant number of older people receiving floating support had issues with mental health.

## WE WILL

Future sample checking of floating support cases will be undertaken to fully understand the individual support needs of those with mental health issues.

## Meals on Wheels

Meals on Wheels is a service helping elderly and vulnerable residents to live independently by delivering hot, nutritious meals across the city on an income recovery basis.



The drivers build up a respectful rapport with clients, providing a welcome and a familiar face and in some instances offering clients a lifeline to the outside world.

Between April and December 2018, **48,610** meals have been delivered and **96%** of customers agree the service has helped them remain independent at home.

# People

## Telecare

A specially trained team of operators and mobile



wardens provide help and support so that older people can continue to live safely and independently in their own homes.

State of the art, easy to use equipment is installed in a customer's home, including a pendant with a push button alarm and a small base unit to contact the team who are available 24 hours a day, 7 days a week. If direct assistance is required, mobile wardens are on hand to provide emergency assistance.

There is an opportunity to extend the use of care enabled technology both in individual dwellings and in older persons' housing schemes to help support independence and wellbeing.

**Over 4,500**  
Customers receive Telecare Services within Cardiff

**From April to December 2018**

**193,672**  
Telecare calls were received

Contact Only  
21% of Telecare Customers

Mobile Response  
79% of Telecare Customers

## Mobile Warden Callouts

Of 3,771 Mobile Warden Callouts

52% of callouts were as a result of customer falls

Only 5.76% resulted in an ambulance being called out

There has been a **£301,200** cost avoidance for the Welsh Ambulance Service so far this financial year.

### Finding

Of 3,771 Mobile Warden callouts, less than 218 (6%) resulted in an ambulance being called out saving the Welsh Ambulance Service an estimated £301,200 so far this financial year.

# People

## Help to Return Home from Hospital

### Step Down

Step Down accommodation offers an interim solution between hospital and home and promotes independent living in an adapted environment. It can offer a short term home solution in a range of adapted flats and can help to reduce hospital bed blocking by enabling medically fit people to leave hospital if adaptations or work is required at their current home, or a re-housing alternative is needed.

It can also assist people who need to temporarily leave their current home whilst home adaptations are done. Step Up accommodation can be used to assess a person's physical needs in an adapted environment and allow adaptation work to be completed more efficiently. There are currently 5 flats available with a further 2 ground floor flats in development.

### Get Me Home Service

Building on the achievements of the First Point of Contact in Cardiff, the



new Get Me Home Service is a single access point within the hospital. Working in partnership with Health, Social Care and 3<sup>rd</sup>

Sector in the provision of community based services, the team are on hand to meet patients using 'What Matters' conversations to provide holistic tailored support that meets the well-being needs of the individual. They provide preventative interventions, support independent living, patient discharge and reduce the risk of readmission.

## CASE STUDY—Get Me Home Service

Mr D was admitted to the University Hospital Wales following a fall.

The Get Me Home Officer established that what mattered to Mr D was 'feeling safe in his own home'. Mr D explained that his family did not live in Cardiff, so he had no local support. He felt that his only option was a residential placement, to help him feel safe.

Multiple services were identified that could be put in place to meet Mr D's needs at home, while also promoting his independence and well-being. This included:

- **Referral to Telecare**
- **Referral to Independent Living Services Visiting Team-** to carry out an income maximisation assessment. Also to discuss sheltered accommodation options to combat loneliness.
- **Day Opportunities Team-** to build Mr D's confidence in accessing the community independently.
- **Referral to the Community Resource Team** – to assist Mr D back to his previous independence through re-enablement services.

Referrals were also made to combat social isolation and for help managing medication.

These referrals prevented the need for Social Care, reduced hospital bed days and assisted Mr D to continue to live independently and safely.

# People

## Support to Move

### Understanding Older Persons' Aspirations

Of respondents to the older persons' survey, 44% (221) said they were expecting to move and those who took part in focus groups were asked what they thought were the most important aspects of the housing they may be considering moving to. These were:

- **Safety/security (67%).**
- **Having a private garden (66%).**
- **Adequate storage (62%).**
- **Having a garage or parking (62%).**
- **Moving to an area with cafes/shops (61%).**

Other important factors included:

- **Having social opportunities (41%)**
- **Ability to bring pets (39%)**
- **A more accessible home (37%)**

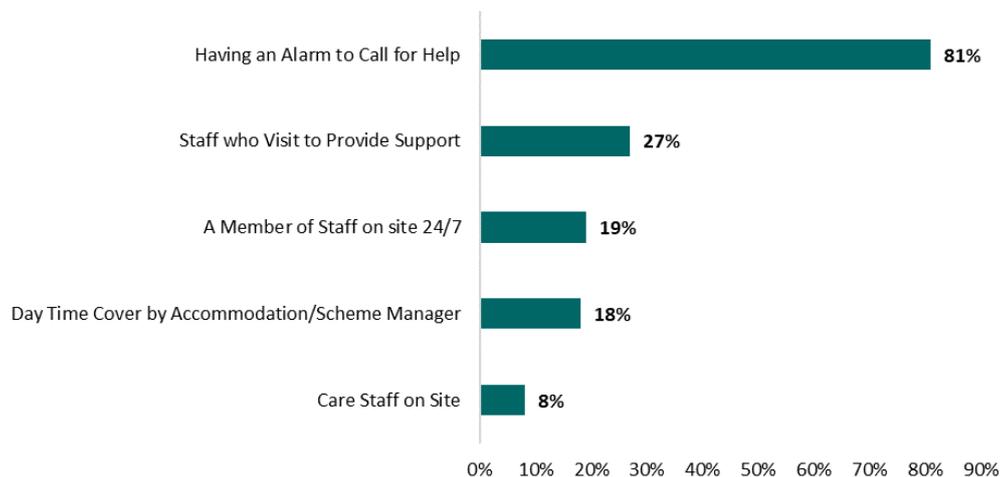
There were however mixed views about moving to older persons' housing. Some participants said they would like to live in housing for older people, but definitely wanted to remain living in a mixed-age community.

Some participants felt strongly about having a garden. Private outdoor space was important, especially as people become less mobile with age.

Those focus group participants who were owner-occupiers said that even if they were interested in downsizing in general, they were put off by what they perceive to be a lack of attractive housing choices. There was interest in extra care housing, but typically as a later move, with concerns raised about the affordability of current models. Some participants expressed concerns about the suitability of retirement housing as people develop more significant care needs.

For those participants who did express an interest in moving to housing designated for older people, the adjacent chart identifies that having an alarm is the most important service that older people are seeking.

**Type of Service Required in Older Persons Housing**



# People

## Advice and Support to Help to Move

The evidence from the primary research with older people indicates that they are seeking:

- Comprehensive information about the full range of housing options for older people, i.e. in addition to renting from social landlords.
- Expert *advice* in relation to older persons' housing options as well as information.
- Access to online and paper-based resources that allow them to weigh up the advantages and disadvantages of different housing options.

There is currently a lack of knowledge and understanding of older persons' housing options. This was re-enforced by the participants of the older persons' focus groups who identified that there are financial, legal and practical issues associated with moving or downsizing and the process can be long, so different help is needed at different stages. They also stressed that that many people do not know about sheltered or extra care housing so may miss out on opportunities and there was a need to better promote the services available.

Amongst owner occupiers there was a desire for comprehensive information and *face-to-face* advice about different housing options that may be suitable for older people.

## Findings

44% of those who responded to the survey said that they expected to move to more suitable accommodation.

Demand for disabled adaptations is likely to continue to increase putting pressure on existing resources. There is a need to understand future costs of the service and to ensure that adapted homes and equipment are used effectively to meet future needs.

When asked, older people were often unaware of the different housing options available and concerned about the financial, legal and practical issues associated with moving. There is a need going forward to improve the specialist housing advice available to older people.

## Downsizing

44% of all respondents to the survey stated they were considering a move in the future, and of these 40% were considering downsizing. Of those considering downsizing, 48% were homeowners compared to just 20% of those respondents currently renting

There are significant benefits to downsizing to appropriate accommodation, not only does this reduce fuel bills and other costs, moving to more accessible accommodation with level access and/ or ground floor facilities can help the older person to stay independent at home for longer. A move to a more central location or nearer to social networks can reduce the risk of social isolation and for homeowners it may release capital.

## Downsizing and Social Housing

Downsizing from social housing has added benefits as it can free up much needed family accommodation for those on the waiting list. Many families are living in overcrowded or temporary accommodation and it is estimated that for each person that downsizes, 2.5 households can benefit from the properties that become available.

At the beginning of December 2018 there were 147 households on the waiting list for social housing who were actively seeking to downsize where the whole household was aged 50+. In addition to those actively seeking a move it is estimated that a further 2,300 social housing tenants aged 65 + are under- occupying their current home by at least 1 bedroom. While the potential housing needs and wants of this

group are unknown, it is clear that there are a significant number of older social housing tenants living in homes that are too big and/ or unsuitable for their current needs.

Facilitating moves by under-occupying tenants to more suitable accommodation could help better address their housing needs and promote independent living, whilst freeing up larger properties for families on the Housing Waiting List.

Under the Cardiff Housing Allocation Scheme, priority is awarded to those who wish to downsize. However current restrictions on the choice available may be preventing many from considering a move. The client survey showed that many older people would prefer to downsize to a 2 bedroom property, although their need may be for 1 bedroom accommodation. Other older people may want more flexibility to move within their own neighbourhood or within their current building or housing scheme. There is a need to consider offering more flexibility and choice to older people who want to downsize.

Also while there is help available for social tenants who wish to move or downsize there is a recognised gap in support for private owners and those renting privately. This will need to be explored further to ensure tenure type is not a barrier to moving to suitable accommodation for older people.

### CASE STUDY

A pilot Accommodation Solutions Team was set up in 2017, to provide assistance to council tenants who need or want to downsize and who may find the whole process daunting. Tailored solutions are offered, including advice on how to apply for rehousing; home visits; financial incentives and support with removal arrangements. The team also works to proactively identify under-occupiers not already on the Housing Waiting List that may be considering a move. 46 tenants were assisted to downsize, over half of these to older persons' housing. Properties released as a result included 31 three bed houses, 1 four bed house; 2 two bed houses. In addition to helping those on the waiting list the team has also proactively contacted tenants who are under-occupying and as a result 10 tenants have joined the list; 3 tenants have moved.

### Findings

There are considerable advantages to older people in downsizing to more appropriate accommodation and this can play a significant part in helping them to stay independent at home.

There are large numbers of older people under-occupying social housing whose housing needs and aspirations are unknown, providing them with attractive housing options could encourage them to downsize, providing them with more sustainable accommodation while also freeing up much needed family accommodation.

There is limited support available for home owners and those in the private rented sector to help them to downsize.

There has been some success in assisting older social tenants to downsize. However further work is needed to expand on this success, removing barriers and providing better choice to encourage downsizing.

### WE WILL

Develop an “Older Persons’ & Accessible Homes Unit” to:



Provide specialist housing advice for all older people, to help them better understand their housing options



Ensure that high quality advice and information is available on the Council’s websites, in Hubs and through information sessions and events.



Support people with disabilities to access adapted properties



Support older people to downsize to more appropriate accommodation



Facilitate exchanges between social tenants through information held on the Housing Waiting List.

# People

## Meeting the Needs of the Most Vulnerable

### Understanding the Needs of the Frail Elderly

As highlighted in the Introduction, the numbers of older people with needs relating to dementia, frailty and physical disabilities is set to rise significantly. Numbers of older people (50+) in Cardiff are projected to increase by 26% overall during the next 20 years, with those in the 85+ category increasing significantly by 94% from 7,600 to 14,700 people.

Projected Number of People Aged 65+ in Cardiff			
Health Condition	Year		Increase
	2015	2035	
Limiting long term illness	17,811	27,525	55%
Obesity	10,704	15,989	49%
Diabetes	7,925	12,253	55%
Dementia	3,598	6,012	67%
Care-related			
Unable to manage at least 1 mobility activity	9,374	15,076	61%
Unable to manage at least 1 domestic task	20,619	32,677	58%
Unable to manage at least 1 self-care activity	16,945	26,770	58%

Parallel to this, with life expectancy increasing, a range of health and care-related conditions is also set to rise significantly over the next 20 years. The below table highlights a rise in dementia as a particular issue with a 67% increase in people over 65 suffering from the disease by 2035. Older persons' mobility is also set to worsen with a 61% rise in the numbers unable to manage at least one mobility activity.

### Effective Targeting of Social Housing

Demand for social housing by older people is high. At the beginning of December 2018, there were 1,736 applicants on the Cardiff Housing Waiting List where the whole household was aged 50+ and 1,108 of these had expressed an interest in older persons' accommodation. Of these more than half had clear need to move, most for medical reasons, and were prioritised on the waiting list. However on average there are only 237 lets of older persons' housing per year. There is a clear need to prioritise social housing for those most in need.

# People

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## Adapted and Accessible Housing

There were 533 people aged 50+ on the Waiting List who were assessed as requiring some form of adapted or accessible housing – 486 needed ‘easy access’ accommodation, 33 needed partially adapted accommodation and 14 needed fully adapted, wheelchair accessible accommodation. This need is likely to grow in the coming years with the increase in frailty of the older population.

The Cardiff Accessible Homes Service matches those needing accessible properties with the homes that become available to ensure that best use is made of the properties available. Work has been undertaken recently to mainstream the waiting list for adapted homes, ensuring that there is no duplication and that clients with a disability can be considered for all suitable homes, not only those that have already been adapted. Adapted properties are now categorised into 3 levels to better identify suitable properties and when a property becomes vacant consideration is given to the potential for further adaptations to meet the increasing demand for fully adapted accommodation.

Tenants living in properties with adaptations that they no longer require are given priority on the Waiting List and assisted to find more suitable accommodation, to increase movement and the availability of adapted accommodation for those who need it.

## Sheltered Housing

The facilities most commonly found in existing sheltered housing provision are alarms; communal lounges; laundries; guest rooms and lifts, reflecting the historic design of the stock. Less prevalent are restaurants, activity rooms and assisted bathrooms, features typically found in extra care housing.

Extra Care facilities can be expensive both to build and to operate and it is possible that with some adaptation the current sheltered housing schemes could offer a lower cost alternative and still meet the needs of the frail elderly. This could involve the development of “Sheltered plus” or “Extra Care Light” either using existing scheme or in the new build developments.

Provision of on-site support in sheltered housing varies. While previously a typical sheltered housing scheme would have offered day time warden support, this is no longer the case. This change is largely due to funding changes in relation to the Supporting People programme and a move away from funding support linked to specific types of accommodation.

While Cardiff Council has committed to maintaining the presence of a scheme manager at its sheltered housing and has recently enhanced the support provided at these schemes, some other social landlords are reviewing and withdrawing their on-site support. The changes to on-site support provision may reduce the ability of sheltered housing schemes to meet the growing needs of the older population and further work is needed to identify the impact of this.

# People

Future provision of support may be influenced by the UK Government’s funding proposals for sheltered and extra care housing with housing costs continuing to be met through housing benefit but with a yet to be determined ‘cap’ on overall rent and service charges, and specifically the extent to which the Welsh Government will have discretion about how such a policy is to be implemented in Wales; and also the extent to which residents are willing to pay for additional support services, which are not eligible for housing benefit.

## Red Sea House

Red Sea House is a Taff Housing Association scheme comprising of 15 self-contained flats, specifically designed and run for the needs of older people from Black Asian & Minority Ethnic (BAME) communities. Staff are able to communicate with the tenants in their primary language, religious needs are catered for in the design of the building and support service and staff have enhanced cultural awareness.

Red Sea House was originally developed to provide a service for Somali Elders close to their community and established networks in order to meet their specific needs. The scheme has developed over time and is now open to individuals and all genders from Black, Asian and Minority Ethnic groups provided they meet the requirements for retirement housing.



## Findings

The provision of on-site support in Sheltered Schemes will be important in meeting the increasing needs of the older population, funding changes have already resulted in some reduction in support available and if this continues it will impact on the ability of sheltered schemes to meet the growing needs of older clients.

There is an opportunity to provide different models of support such as “Sheltered Plus” or “Extra Care Light” as options to meet the range of need of the older population.

## WE WILL

Review the provision of support in sheltered schemes to ensure it is meeting the future needs of the older population and explore the opportunity to upgrade some existing sheltered housing schemes to “Sheltered Plus” or “Extra Care” Light, to a greater level of need.

## Allocation of Sheltered Housing

Some older people have shown a preference to move to older person housing for reasons of safety and security and sheltered housing has a key role to play in meeting these needs, however while considerable information is held about the physical needs of older people on the waiting list there is limited information relating to social isolation and wellbeing and these are currently not recognised for allocation purposes.

There is also a lack of information on the housing aspirations of older people in terms of type of accommodation that they would wish to live in. While demand for social housing is high it takes on average 3 offers to let age designated properties and 4 offers to let sheltered housing, showing that offers made are not meeting the needs or aspirations of older people.

Changes are proposed to the management of the social housing waiting list to better reflect the housing *choices* (in terms of property type) and *needs* (in terms of social isolation, safety and security). Additional information will be sought from both new and existing applicants so that properties can be better targeted toward those who need them most for both physical and wider wellbeing reasons.

To assist with this, clear descriptions accommodation types and what they offer will be developed, together with an interactive map showing the location of and facilities offered in each sheltered housing complex.

Effective, face to face advice during the application process should help ensure that older applicants make more informed housing choices.

Changes to the Allocation Scheme will be considered to better reflect the wider needs of older people, while this will still include age criteria and medical needs, social isolation, and the need for safety and security would also be considered. The older persons social care needs and frailty will also be recorded and taken into account.

**A pilot exercise was undertaken in which older housing applicants were asked to provide more information about the type of accommodation that they wanted to be considered for. 76% of applicants actively chose general needs accommodation, 81% chose Independent Living (age designated) and 29% chose Community Living (sheltered). Reasons given for choosing Community Living included the services on offer; social opportunities; security and mobility/safety.**

### Findings



The current social housing allocation process does not take into account the housing choices of older applicants and wellbeing issues such as social isolation and the need for safety and security are not fully recorded or reflected in the allocations process. There is a need to review the waiting list and allocation arrangements to fully reflect the housing choices and the wider needs of older people.

### WE WILL



Improve the allocation of older persons', extra care and adapted accommodation, increasing the information available about individual needs and aspirations and ensuring that those most in need are prioritised.



Better reflect the housing choices and wider social needs of older people within the social housing allocation policy, taking into account social isolation, support networks and the need to remain within their community. Ensure the policy supports those who wish to downsize.

# People

## Extra Care Accommodation

Housing with Care or “Extra Care” accommodation in Cardiff is currently let under separate arrangements to other social housing stock and separate waiting lists are held and maintained by the RSL landlords. Applications are considered from people aged 60+ including those referred by the Council’s Adult Services, the RSL landlord or any other party (including self-referrals). Applicants not already in receipt of support from Adult Services are assessed to establish their housing circumstances and care and support needs and to confirm their eligibility to join the waiting list.

Eligibility is based on a need for services which cannot be provided within the community, without which support in a residential setting would be required. Applicants not currently be in receipt of a formal package of care may still be eligible if care is provided informally.

Allocations are made by a panel consisting of Adult Services and landlord representatives. Adult Services’ current clients with the most immediate rehousing needs are considered before other applicants on the waiting list.

Due to the separate waiting list arrangements the information available about those waiting for housing and their needs is not readily available. The Housing Lin review found that “*there is an ongoing issue in relation to the accuracy and use of waiting list data for extra care housing*”. It is unclear whether needs could be met through sheltered or other accommodation. It is also unclear whether extra care housing is actively promoted as an alternative to residential accommodation.



**Linc Cymru’s Extra Care Scheme’s  
Plas Bryn and Llys Enfys**

Application and waiting list arrangements for extra care accommodation need to be reviewed to ensure that the demand for this type of accommodation across the city is fully understood and that availability is promoted to make best use of this important resource.

## WE WILL



Carry out a review of the allocation of Extra Care Housing, including the introduction of a central waiting list and clear allocation policies.

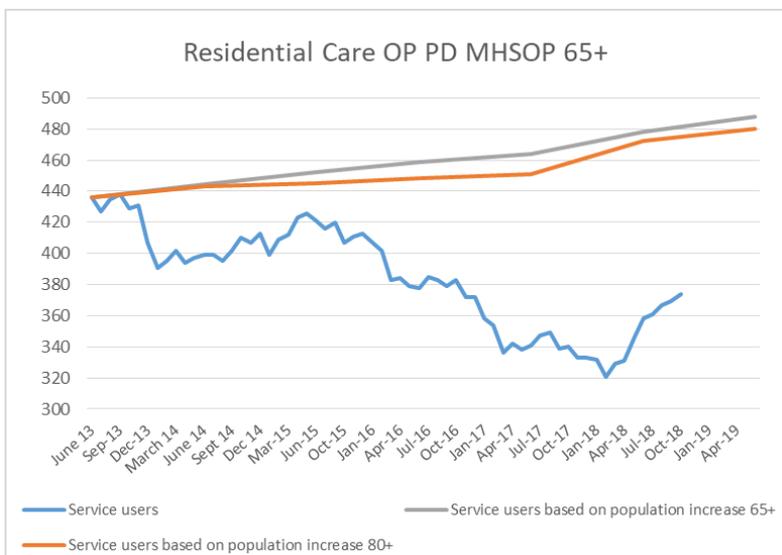


Actively promote Extra Care Housing as an alternative to residential care and as step down from hospital.

## Residential and Nursing Care

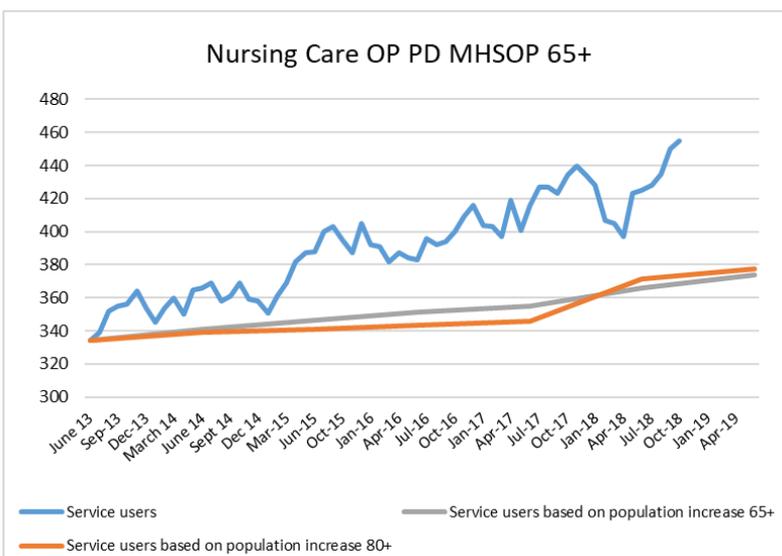
Residential and nursing care is provided in care homes registered with and regulated by Care Inspectorate Wales. It provides accommodation, care, support and health services (in the case of nursing homes) for people with high levels of disability and ill health. A significant proportion of people living in care home accommodation will be living with advancing dementia, often in addition to physical frailties. Care home residents either move into care homes under private arrangements, or as a consequence of assessments and care planning undertaken by Social Services and for health services.

### Local Authority Funded Care Placements



As at 27/10/2018, there were 455 funded nursing placements and 374 funded residential placements. The average age of people in receipt of nursing care was 83 years, whilst the average age of people in receipt of residential care was 71 years. Adults aged 65 years or over were on average supported for 657 days in nursing care and 949 days in residential care.

Over the last 5 years, the actual number of nursing care placements has increased beyond the level that would have been anticipated, based on projected population increases.



The actual number of residential care placements has decreased markedly over the period, in contrast to the projected numbers. The fall in the numbers entering residential care is the result of services now being available in the community to keep people out of institutionalised care for longer. The Council is able to support increasingly frail people at home until the point where they require nursing care.

# People



## Residential Care and Nursing Homes in Cardiff

Top: Sunrise of Cardiff & Woodcroft  
Bottom: Ty Dinas & Heol Don Care Home

### Future Provision

The needs assessment undertaken for this strategy estimates a need for **655 additional nursing home beds**, if current models of provision do not change. This is very challenging as the residential and nursing care sector, in common with the NHS, experiences significant difficulties in recruiting and retaining the right quantum and quality of nursing workforce. There is a need to review current models of care home provision, and models of workforce, to develop innovative and creative accommodation, care and health services which can meet the needs of our most frail and vulnerable residents. Additionally, there is a need to ensure people who can be re-abled to live more independently with support are assisted to do so.

## WE WILL



Develop residential re-ablement provision to ensure no-one moves into long term residential care without thorough assessment of their needs in a short term residential setting.



Undertake a detailed review of creative options for accommodation, care, support and nursing for Cardiff's most frail and vulnerable residents.



Develop innovative models of care and support and nursing services which enable people to remain in their own homes and communities and provide the very highest standard of care homes for people with the most complex needs.



Further explore the use of new technology to help people remain independent at home.

# The Importance of Community

## The Impact of Social Isolation

Various factors such as disability and the loss of friends and family can make older people especially vulnerable to loneliness and social isolation and this can have a detrimental effect on their health and wellbeing. Research has highlighted social isolation as comparable to health risks such as smoking and alcohol consumption. A range of services targeted at alleviating social isolation have been developed by Cardiff Council.

## Community Hubs

Cardiff's Community Hub project has joined up Council and partner services to provide comprehensive local provision based on the needs of the area. Cardiff Council has 12 Hubs within the city. Central Library Hub is based in the city centre, with a further 11 Community Hubs based throughout the city in the areas of greatest need.

As well as providing advice the Hubs have an important role to play in encouraging community participation and there are a variety of activities held in the Community Hubs that are targeted towards Cardiff's older population. Studies have shown that intergenerational contact is very effective in combatting loneliness and social isolation.



Both older people and children have benefited from the interaction during intergenerational parties and events held in the Hubs.

## CASE STUDY

### Wellbeing Wednesday

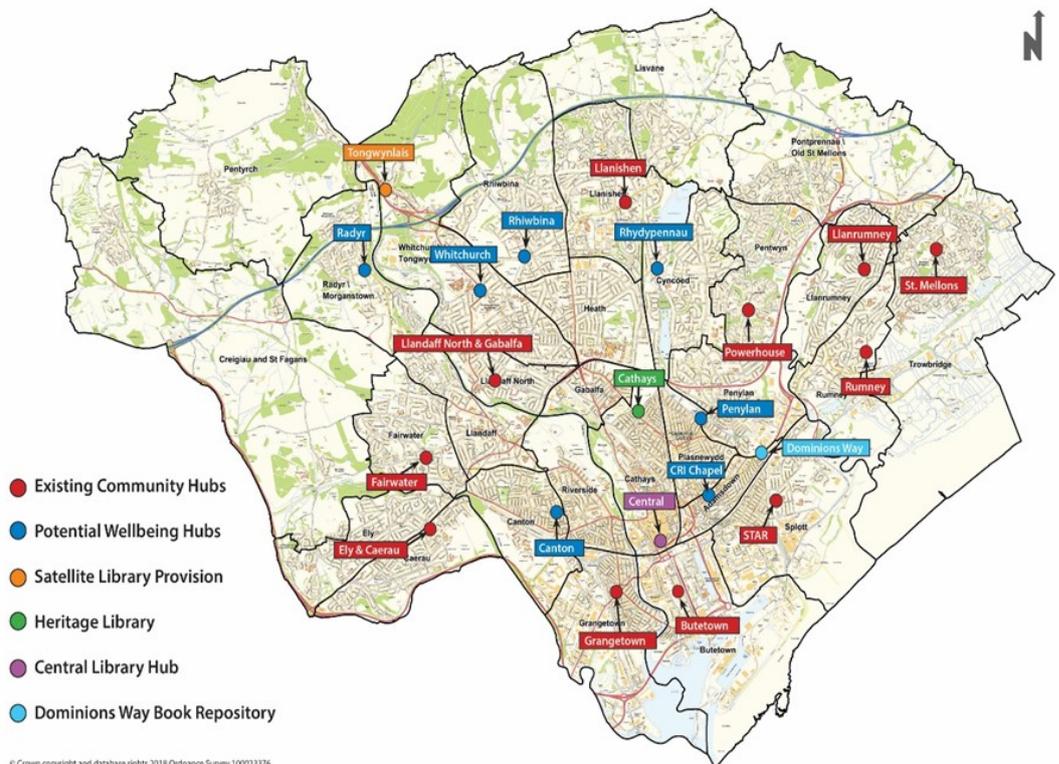
Llandaff North and Gabalfa Hub hosts a Wellbeing Wednesday every week, with activities that are specifically aimed at the over 50's. This includes a gardening and lunch club, an over 50's weights class and a stroke clinic. Age Connect also facilitate a nail care service. Information is also provided regarding meals on wheels, the community nursing team and Telecare. United Welsh Housing provide wellbeing sessions in which customers are assisted to make connections with the community and with recreational activities and hobbies they may be interested in. There are also plans to deliver intergenerational yoga classes in the near future.



# The Importance of Community

## Community Wellbeing Hubs

It is recognised that with the increasing older population and problem of isolation there is a need to extend the Hub programme to other areas of the city with a focus on wellbeing, community engagement and independent living. The current branch libraries in the north and west of the city will be used as a base for the new services.



**The map above shows the existing community hubs and sites of potential wellbeing hubs.**

Community Wellbeing Hubs will:

- Offer advice on Independent Living
- Engage the community through events and activities for older people
- Involve partner organisations, community groups and volunteers to enhance service provision
- Play a lead role in social prescribing for GP’s

As well as the Community/Well-being hubs development, four new Community Inclusion Officers will be employed to provide ‘hands on support’ for local groups based/anchored at the Hubs to:

- Co-ordinate engagement opportunities
- Build local knowledge and networks
- Help develop ‘active citizen’ opportunities
- Link with other community based services

# The Importance of Community

## Health and Wellbeing

A new Health and Wellbeing service will be provided, developing events and activities targeting the wellbeing needs of Cardiff's citizens. The service will also support Cardiff's Hubs to positively impact on the Aging Well agenda and support the aims of the Dementia Friendly city approach. This will include:

- Dementia Information points to be created in all Hubs in collaboration with Alzheimer's Society
- Implementation of Dementia Support sessions within Community Hubs, in collaboration with Health partners, to provide informal opportunities to those affected by dementia and their carers to receive help and effective referral in order to enable individuals to "live well with dementia".
- Hub staff to receive Dementia Friends awareness training
- Delivery of Dementia Cafés within Hubs
- Providing access to resources and information including Reading Well Books on Prescription (Dementia) as well as Reading Well Books on Prescription (Mental Health) which will launch in 19/20

The service will also facilitate the Hubs to provide further bespoke advice and support services for older people. This will include health information and resources, intergenerational activities and support for carers to maintain their own wellbeing through providing events and activities. Priority will be given to tackling the social isolation that can negatively affect this demographic and activities to bring networks of people together will be delivered.

The Alzheimer's Society's Dementia Friends programme is an



initiative designed to change people's perceptions of dementia. It aims to transform the way people think, act and talk about the condition.

Public understanding of dementia can be poor and people with dementia can often feel misunderstood, marginalised and isolated. Becoming a Dementia Friend simply means finding out more about how dementia affects a person and, armed with this understanding, doing small everyday things that help.

## Day Centres

Cardiff Council operates three day centres that provide services to older people with high care and support needs.

**Minehead Road Day Centre** in Llanrumney was the first centre to benefit from refurbishment works under the Day Opportunities Strategy.



**Grand Avenue Day Centre** in Ely has recently been refurbished to create a specialist dementia centre, in partnership with Cardiff & Vale University Health Board. It now provides improved support to individuals and their carers.



Refurbishment works commenced at **Fairwater Day Centre** in January 2019 and it is due to re-open in Summer 2019.

# The Importance of Community

## Day Opportunities Team

The Day Opportunities Team within the Independent Living Service provides one to one support to



help older people to reconnect and remain part of their community. The team helps clients to find and participate in activities that they are interested in, through the provision of short-term assistance and targeted intervention.

## Social Prescribing and Wellbeing Services

Social Prescribing Services allow medical and other professionals to “prescribe” community based solutions for their clients, often to combat low level mental wellbeing issues or social isolation.

During 2018/19 a new approach to social prescribing will be piloted in Cardiff and the Vale to increase the accessibility of the services available. The Independent Living Service will provide a new, single point of entry for social prescribing in Cardiff. This web and telephone based service will enable individual people or professionals to search for relevant well-being services. This new service will include 24 hour access to a ‘chatbot’ function on the website and also secure community access points in GP practices, pharmacies, hubs and other community buildings for people to self-refer where appropriate.

## Befriending Services

Charities and organisations provide befriending or similar services that can help to reduce a person’s loneliness or social isolation. Some services are aimed at specific groups including people suffering from Alzheimer’s or dementia, those affected by sight or hearing loss, veterans and their families, and members of the Black, Asian and Minority Ethnic community in Wales.

### Age Connect Befriending Service

Cardiff Council funds a befriending service for older people through Age Connect. For the period April to September 2018, 166 clients were assisted by this service. Some of these clients have described what the service means to them.

**“It’s made a big difference. I like to go out walking, and my family don’t like me to go on my own. It’s something to look forward to”**

**“It has improved my self-esteem and confidence”**

**“It has made a big difference to me as I hardly saw anybody”**

# The Importance of Community

## Community Living Schemes

The opportunity to use Council Community Living schemes as a locality 'hub' for residents and older people in the surrounding area is being piloted at the refurbished Sandown Court complex. The remodelled communal space will offer a range of services and activities for older people living in and around the scheme, provided in partnership with Health and Social Care and aimed at promoting independence; enhancing quality of life; keeping residents fit and healthy and reducing social isolation and loneliness.

This will include visiting services such as health (blood pressure checks, sight and hearing tests, chiropody); hairdressing and drop-in surgeries on topics such as budgeting, energy efficiency and Council services. Classes may be offered, for example basic computer skills, fitness and first aid. Health activities have already begun at Sandown Court with eye tests being carried out at the scheme via Specsavers. To aid and assist residents with movement and falls prevention, Tai Chi and low impact fitness training is being delivered on site.



Residents of Worcester Court enjoying Gardening Club

## CASE STUDY

Mr M has lived in Sandown Court for 15 years. When he moved into the complex he lived in a bedsit, but he has now moved to a flat and since the recent refurbishment the size of his flat has increased. *"I was over the moon, I now have a flat and a half! I can't fault the finish"*.

Mr M said that there have been new people moving in, they are welcomed into the community *"we have breakfast club, the afternoon movie club it helps people gel, I'm hoping we do some bingo as well."*

Each flat is connected to the CCTV cameras and Tunstall Care-line intercom system, the system is also connected to smoke and heat detectors. *"If someone knocks my door I can quickly check on the CCTV who they are. If I don't know them I'm not letting them in!"*

There is a community spirit in the complex and Mr M is very well known *"I painted the benches in the gardens when the complex refurbishment was officially opened and if someone needs help with flat pack building or to change a lightbulb I'm always happy to help."*

# The Importance of Community

## Findings



Connection to the community is key to the wellbeing many of older people.



Cardiff has a wide range of services to help prevent social isolation and promote wellbeing; many of these are based around the Council's Community Hubs.



A number of new initiatives are being developed to further this, including new community wellbeing hubs in the north and west of the city and proposals to open the facilities in older persons housing complexes to the wider community.

## WE WILL



Make better use of Council Community Living schemes to offer services to the wider community, in partnership with Health, Social Care and third sector partners.



Build on the Community Hub programme by developing Community Wellbeing Hubs in the north and west of the city providing a range of advice and social activities for older people.



Pilot a new approach to social prescribing ensuring that individuals and professionals have easy access to wellbeing services in the community.



Continue to be a dementia friendly organisation by ensuring all hub staff receive Dementia Friends awareness training.

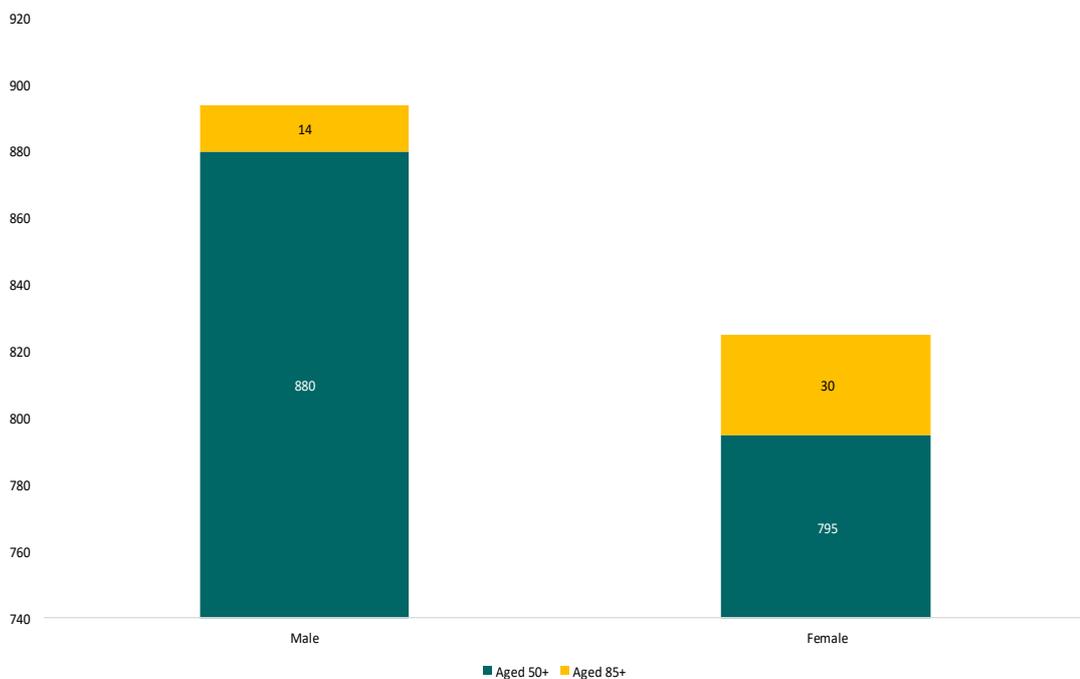
# Equalities

## Age

In September 2017 a profiling exercise of sheltered accommodation tenants was undertaken. The adjacent table shows a breakdown of the age of the tenants profiled, compared with the wider Cardiff population. More than half of the tenants were over the age of 70 showing that the accommodation is meeting the needs of the older elderly population.

AGE	Sheltered Housing Population		Cardiff Population	
	Number	%	Number	%
50-59	93	8%	41,200	38%
60-69	365	32%	31,800	29%
70-79	347	30%	21,200	20%
80-89	256	23%	11,800	11%
90+	71	6%	2,700	3%

Older Applicants by Age and Gender  
Cardiff Housing Waiting List



## Waiting List Applicants

There are currently (December 2018) 1,719 households on the waiting list where every member is aged 50 or over and therefore eligible for older persons' housing (22%). This shows that older people are well represented on the waiting list. 18% of all lets were made to this group.

Of the 1719 households, only 44 are aged 85 and over (1% of the waiting list). This compares to 2% of the Cardiff population aged 85 and over. The Older Persons' and Accessible Homes unit will help ensure that the housing needs of the older elderly population are fully considered.

# Equalities

## Ethnicity

The tables below show the ethnicity of the Cardiff Population taken from the 2011 Census and the results of the 2017 profiling exercise of sheltered accommodation tenants. We cannot directly compare this to the ethnicity of the Cardiff Population due to the differing ethnicity categories, however it does broadly demonstrate that BAME citizens are well represented within the schemes.

Analysis of the Cardiff Housing Waiting List (and subsequent lets) data also broadly mirrors the diversity of the Cardiff population.

**Ethnicity of Population Aged 50+**

Ethnicity	Number	%
White	93,096	93.5%
Mixed/multiple ethnic group	1157	1.2%
Asian/Asian British	3471	3.5%
Black/African/Caribbean/Black British	1154	1.2%
Other ethnic group	740	0.7%
Total aged 50+	99,618	100%

Source: 2011 Census, Table LC2101EW

**Ethnicity of Residents living in Cardiff's Sheltered Schemes aged 50+**

ETHNICITY*	Number	%
White British	926	85%
White Other	20	
Black/Black British	48	4%
Asian/Asian British	26	2%
Any other mixed	6	1%
Other	30	3%
Not stated	61	5%

## Religion

The adjacent table shows a breakdown of the religion of waiting list applicants aged 50+ and the Cardiff population aged 50+. There are some significant differences, not least the high number of waiting lists applicants for whom religion is not stated.

There is a need to improve the recording of religion on the waiting list. There is also a need to better understand how religion affects housing need.

Religion	Waiting List	%	Cardiff Population	%
Christian	477	28.0	69,747	70.0
Buddhist	4	0.2	345	0.3
Hindu	3	0.2	724	0.7
Jewish	3	0.2	405	0.4
Muslim	34	2.0	2,503	2.5
Sikh	1	0.1	197	0.2
Other religion	32	2.0	322	0.3
No religion	211	12.0	16,728	16.8
Religion not stated	954	55.0	8,647	8.7
Total	1719	100.0	99,618	100.0

## WE WILL



Work to better understand how religion affects housing need.

# Equalities

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## Physical Health

The numbers of older people in Cardiff with physical disabilities are projected to increase significantly, with numbers unable to manage at least one mobility activity set to rise by 61% over the period 2015 to 2035.

As at December 2018, there were 533 (31%) people aged 50+ on the Cardiff Housing Waiting List assessed as requiring some form of adapted or accessible housing – 486 needed ‘easy access’ accommodation, 33 needed partially adapted accommodation and 14 needed fully adapted, wheelchair accessible accommodation.

In 2017/18, 49 (19%) of the 258 lets made from the Cardiff Housing Waiting List to disabled applicants aged 50 and over were adapted or easy access properties.

As set out in the strategy, the Older Persons’ and Accessible Homes Unit will support people with disabilities to access adapted properties.

The Council’s new build plans include a commitment to ensure all developments provide flexible, accessible homes that are able to adapt around a persons’ changing needs.

## Mental Health

In 2017/18 for those people over the age of 55 receiving floating support, mental health issues were a significant support need with 98 cases (18%) recorded as a lead need and 77 (23%) recorded as a secondary need.

Mental health issues were also the greatest secondary need of clients whose main reason for requiring support was that they were over the age of 55, with 40 cases recorded. There is a need going forward to examine this data further to ensure that individual support needs are identified and that appropriate referrals are made.

A significant number of older people receiving floating support had issues with mental health. Future sample checking of cases will be undertaken to fully understand the individual support needs of this group to inform future services.



## Next Steps

The 'We Will' objectives found throughout this strategy will form the basis of a five-year action plan, to be developed with partners. The action plan will provide details of the key activities to be carried out and identify clear outcomes, along with lead responsible officers and/or organisations. Implementation will be closely monitored and the action plan reviewed and updated as necessary. The Council cannot deliver the strategy in isolation and partnership working will be essential to ensure that the best outcomes and solutions can be reached.

This document is available in Welsh / Mae'r ddogfen hon ar gael yn Gymraeg



Equality Impact Assessment  
Corporate Assessment Template



<b>Policy/Strategy/Project/Procedure/Service/Function Title:</b> Cardiff Older Persons' Housing Strategy 2019-2023
<b>New/Existing/Updating/Amending:</b> New

<b>Who is responsible for developing and implementing the Policy/Strategy/Project/Procedure/Service/Function?</b>	
Name: Jane Thomas	Job Title: Assistant Director (Housing & Communities)
Service Team: Housing & Communities	Service Area: People and Communities
Assessment Date: January 2019	

**1. What are the objectives of the Policy/Strategy/Project/ Procedure/ Service/Function?**

The Cardiff Older Persons' Housing Strategy 2019-2023 sets the strategic direction for older persons' housing and related support services over the next 5 years. It sets out an overarching vision *'to deliver the best housing outcomes for all older people in Cardiff'*, supported by the following high level aims:

- To deliver new homes that meet older persons' housing needs and aspirations;
- To improve our existing homes to ensure they are fit for purpose and support independent living;
- To plan new homes and communities to address future housing and care needs across all tenures;
- To provide person centred information, advice and assistance;
- To help older people to maintain their independence for longer;
- To ensure the needs of the most vulnerable are met;
- To build stronger, inclusive communities and tackle social isolation.

The Strategy identifies how the Council and partners will shape and deliver housing and related services for older people that meet a variety of needs and aspirations, and how this provision can help address wider health and social care priorities. The aim is to improve and increase the quality of and access to a full range of housing and housing related services.

The Strategy recognises and responds to the diversity of housing needs of older people in Cardiff, including those with physical and sensory impairments and mental health needs. Whilst the Strategy covers those aged 50 and above, there is a particular focus on the older age ranges and people with specific needs.

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2. Please provide background information on the Strategy Function and any research done [e.g. service users data against demographic statistics, similar EIAs done etc.]

**Background**

**Housing LIN Research**

During 2018 the Cardiff and Vale of Glamorgan Regional Partnership Board commissioned independent research to identify the future housing and associated care requirements of older people across the region and to inform future capital investment programmes for housing. The research was carried out by The Housing Learning and Improvement Network (LIN), a network that brings together housing, health and social care professionals in England and Wales to exemplify innovative housing solutions for an ageing population.

The research reviewed the current provision of older persons housing; the care and support needs of those currently living in or on waiting lists for older persons' accommodation and current access arrangements. Engagement with residents took place in the form of a survey and focus groups, to identify the outcomes that matter to people in old age. Modelling of future population demand was undertaken to produce a recommended number, location and type of housing required over the next 20 years, alongside specifications for each type of accommodation.

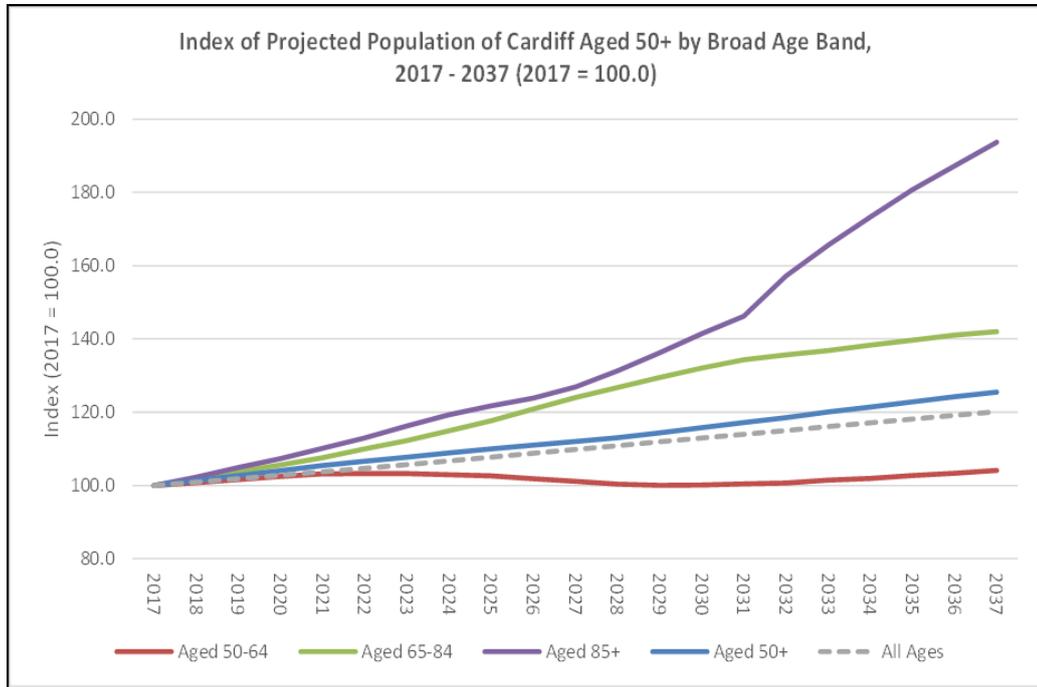
The research findings provide the evidence base upon which the Cardiff Older Persons' Housing Strategy 2019-2023 has been developed.

**Age & Gender**

**Population Projections**

Population projections for Cardiff show a **26%** growth in the 50+ age group over the term 2017–2037, compared to **20%** growth in all age groups. The rate of increase varies greatly between age groups, with the greatest increase being in the over 85s:

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Corporate Assessment Template



- Those aged 50-64 increase by 4% from 58,300 to 60,800 people;
- Those aged 65-84 increase by 42% from 43,900 to 62,400 people;
- Those aged 85+ increase by 94% from 7,600 to 14,700 people.

Longer term there is potential for the strategy to have a differential impact on the 65-84 and 85+ age groups as these see the largest increase in numbers.

**Tenant Profiling**

In September 2017 a profiling exercise of sheltered accommodation tenants was undertaken. The following table shows a breakdown of the age and gender of the tenants profiled, compared with the wider Cardiff population.

**CARDIFF COUNCIL**

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AGE	Sheltered Housing Population		Cardiff Population	
	Number	%	Number	%
50-59	93	8%	41,200	38%
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70-79	347	30%	21,200	20%
80-89	256	23%	11,800	11%
90+	71	6%	2,700	3%
GENDER	Number	%	Number	%
Male	603	53%	50,700	47%
Female	545	47%	58,200	53%

*Source: Cardiff Sheltered Accommodation Profiling Data 2017 & mid-2017 population estimates*

The higher percentages of sheltered residents aged 70-79, 80-89 and 90+ indicates that the accommodation is meeting the needs of the 'older' elderly population. There is a slightly higher percentage of males and lower percentage of females living in sheltered schemes than the Cardiff-wide population.

**Waiting List Applicants**

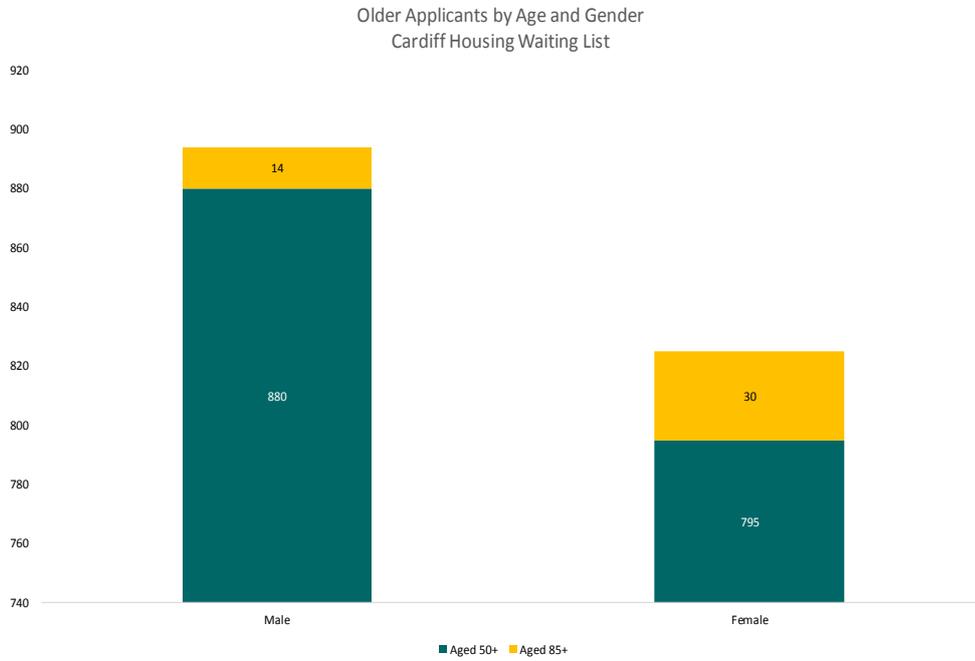
Equal opportunities monitoring data is requested from all applicants for rehousing with the aim of gathering the protected characteristics set out in Equality Act 2010. Information relating to age, sex, medical conditions/disability and pregnancy is required from all applicants to inform the assessment of the household makeup and the size and type of housing that the applicant may be offered. Information regarding the remaining characteristics is requested, but is not obligatory, and is not used to directly inform the allocation of accommodation.

There are currently (December 2018) 2,339 applicants aged 50 and over on the Cardiff Housing Waiting List (30% of all applicants). This is comparable to the 30% of residents aged 50+ in Cardiff as whole (mid-2017 population estimate).

There are 1,719 households on the waiting list where every member is aged 50 or over and therefore eligible for older persons' housing (22% of the entire waiting list). This is the figure used in the Older Persons' Housing Strategy to represent numbers of 50+ on the housing waiting list. Of these applicants, only 44 people are aged 85 and over (1% of the waiting list). This compares to 2% of the Cardiff population aged 85 and over (mid-2017 population estimate).

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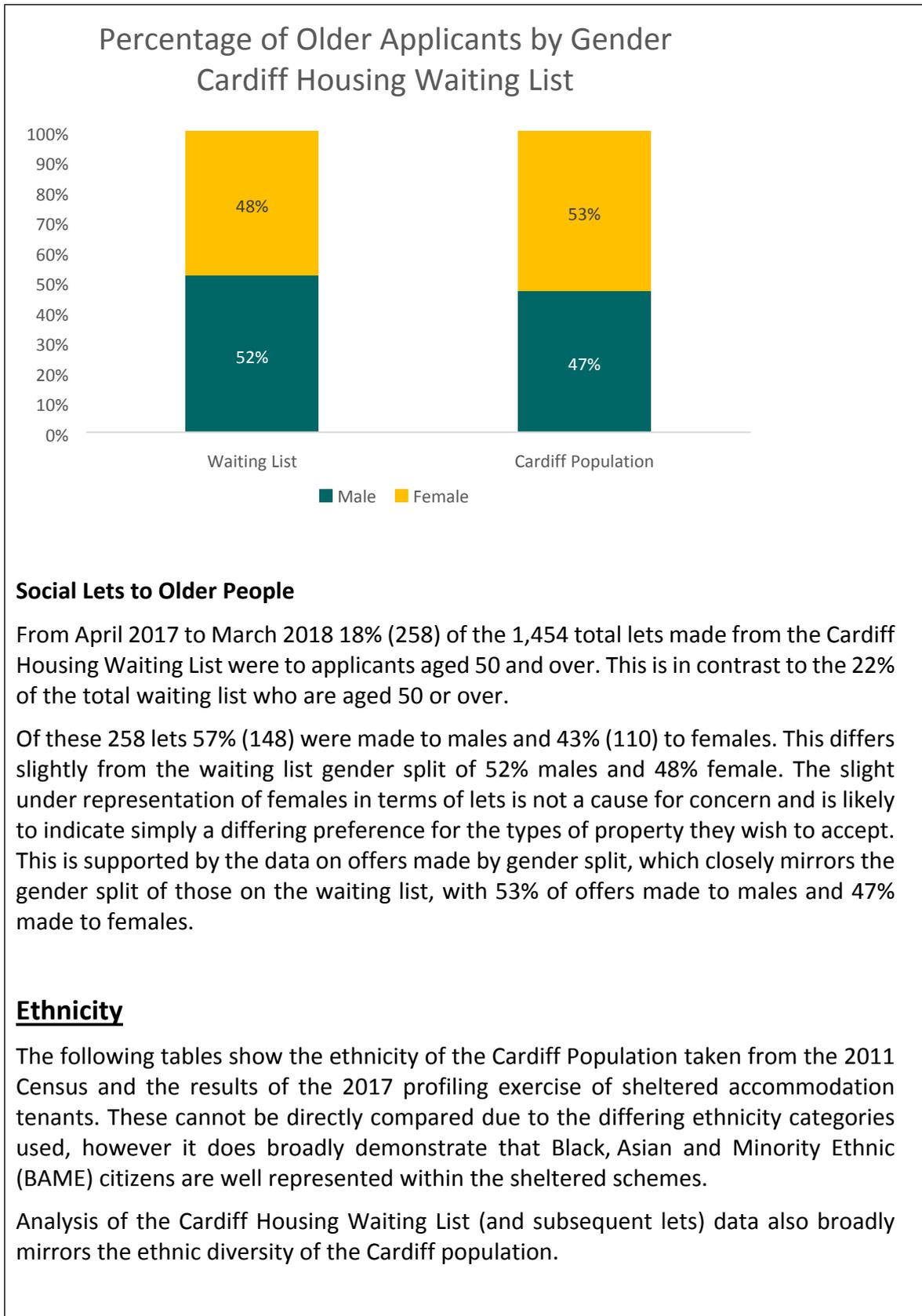
The following chart shows the split of older waiting list applicants by age and gender:



The higher number of females aged 85+ may reflect women’s longer life expectancy. Life expectancy in Cardiff at age 65 was 83.1 years for males and 85.8 years for females in 2014-16 (Life Expectancy at Age 65, ONS).

In December 2018 48% (825) of waiting list applicants aged 50 and over were female with 52% (894) being male. This differs slightly from the Cardiff-wide gender split of 53% females to 47% males.

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CARDIFF COUNCIL

Equality Impact Assessment  
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Ethnicity of Cardiff Population Aged 50+

Ethnicity	Number	%
White	93,096	93.5%
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Other ethnic group	740	0.7%
Total aged 50+	99,618	100%

Source: 2011 Census, Table LC2101EW

Ethnicity of Residents living in Cardiff's Sheltered Schemes aged 50+

Ethnicity	Number	%
White British	926	85%
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Black/Black British	48	4%
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**Religion**

Religion	Waiting List	%	Cardiff Population	%
Christian	477	28.0	69,747	70.0
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Religion not stated	954	55.0	8,647	8.7
<b>Total</b>	<b>1,719</b>	<b>100.0</b>	<b>99,618</b>	<b>100.0</b>

The table above shows a breakdown of the religion of waiting list applicants aged 50+ and the Cardiff population aged 50+. There are some significant differences, not least the high number of waiting lists applicants for whom religion is not stated.

**Disability**

The 2011 Census indicates that 18% of the Cardiff population have a long term limiting illness.

**Physical Health**

The numbers of older people in Cardiff with physical disabilities are projected to increase significantly, with numbers unable to manage at least one mobility activity set to rise by 61% over the period 2015 to 2035.

In 2017/18 for those people over the age of 55 receiving floating support, physical and/or sensory disabilities were a significant support need with 53 cases (10%) recorded as a lead need and 66 (20%) recorded as a secondary need.

As at December 2018, there were 533 (31%) people aged 50+ on the Cardiff Housing Waiting List assessed as requiring some form of adapted or accessible housing – 486 needed ‘easy access’ accommodation, 33 needed partially adapted accommodation and 14 needed fully adapted, wheelchair accessible accommodation. In 2017/18, 49 (19%) of the 258 lets made from the Cardiff Housing Waiting List to applicants aged 50 and over were adapted or easy access properties.

Equality Impact Assessment  
Corporate Assessment Template

**Mental Health**

In 2017/18 for those people over the age of 55 receiving floating support, mental health issues were a significant support need with 98 cases (18%) recorded as a lead need and 77 (23%) recorded as a secondary need.

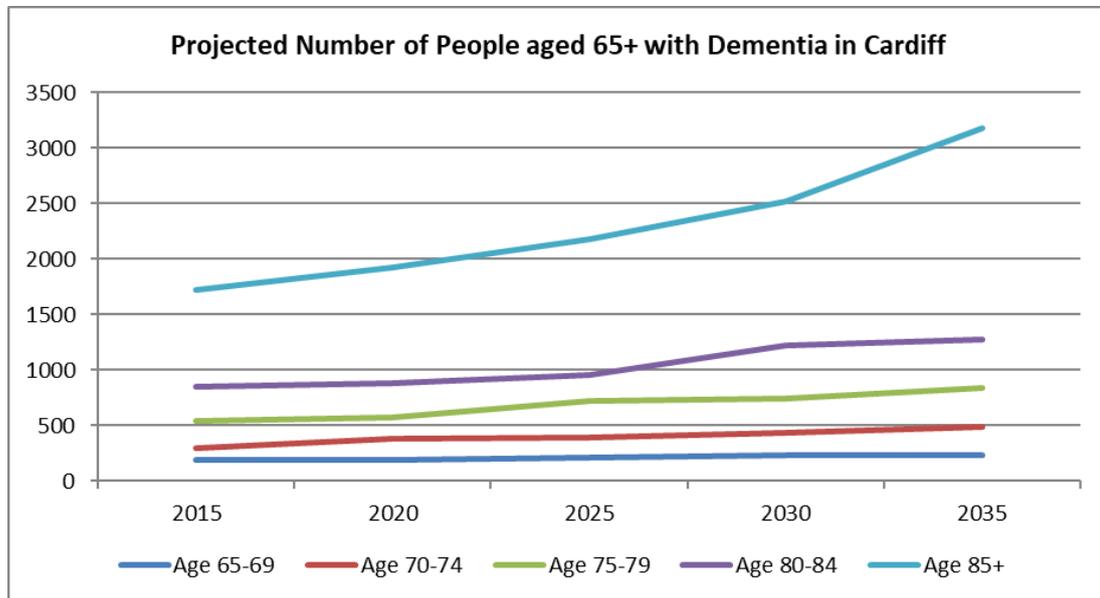
Mental health issues were also the greatest secondary need of clients whose main reason for requiring support was that they were over the age of 55, with 40 cases recorded. There is a need going forward to examine this data further to ensure that individual support needs are identified and that appropriate referrals are made.

Of those respondents to the Housing LIN older persons’ survey who identified that they had a disability, 16% stated that they had mental health issues.

**Dementia**

In 2017, the percentage of people in Cardiff over 65 with dementia was 7%. This was in line with the all-Wales figure, also 7% of the population (*Source: [www.daffodilcymru.org.uk](http://www.daffodilcymru.org.uk)*).

The overall number of people in Cardiff aged 65+ with dementia is projected to increase by 67% over the period 2015 to 2035. This increase rises to 85% for those aged 85+, as shown below:



Source: Daffodil Cymru 2017

**Health and Care-related Conditions**

A range of health and care-related conditions are projected to rise significantly in Cardiff over the next 20 years, with implications for the type of accommodation and related supported that will be required:

CARDIFF COUNCIL

Equality Impact Assessment  
Corporate Assessment Template

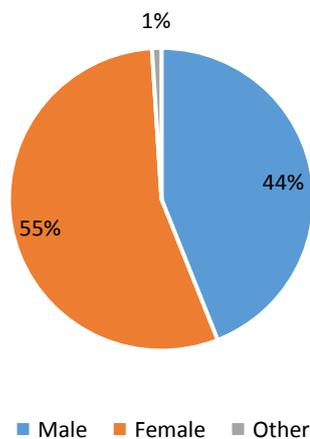
Projected Number of People Aged 65+ in Cardiff			
Health Condition	Year		Increase
	2015	2035	
Limiting long term illness	17,811	27,525	55%
Obesity	10,704	15,989	49%
Diabetes	7,925	12,253	55%
Dementia	3,598	6,012	67%
<b>Care-related</b>			
Unable to manage at least 1 mobility activity	9,374	15,076	61%
Unable to manage at least 1 domestic task	20,619	32,677	58%
Unable to manage at least 1 self-care activity	16,945	26,770	58%

Source: Daffodil Cymru (2017).

**Equalities Data from the Housing LIN Client Survey.**

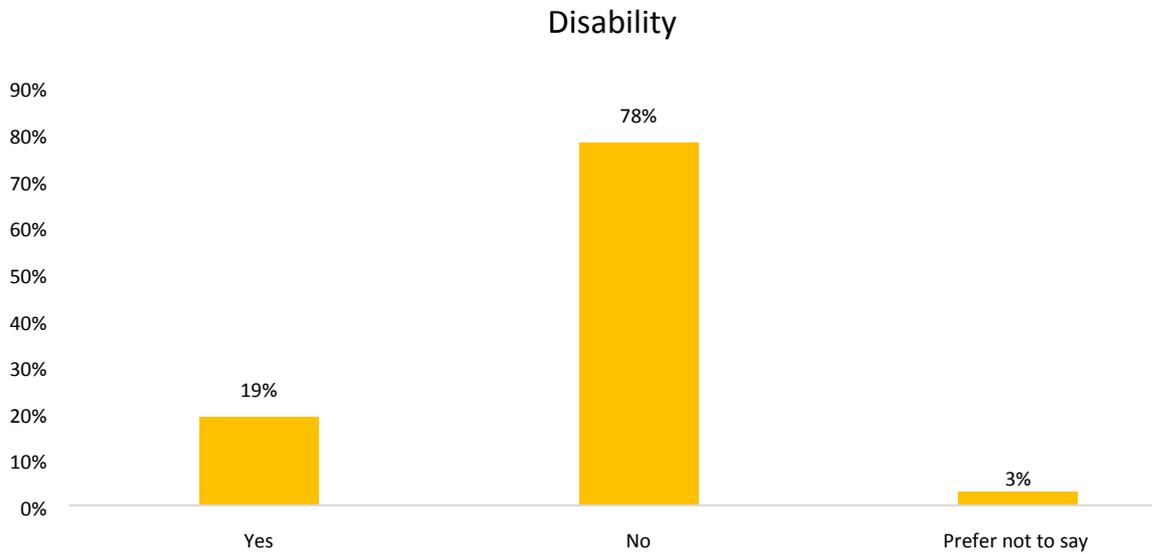
The data below demonstrates that the demographics of the 458 respondents to the Housing LIN report survey represent a broad selection of the Cardiff Population, being broadly comparable to the Cardiff Population data.

Gender of Respondents



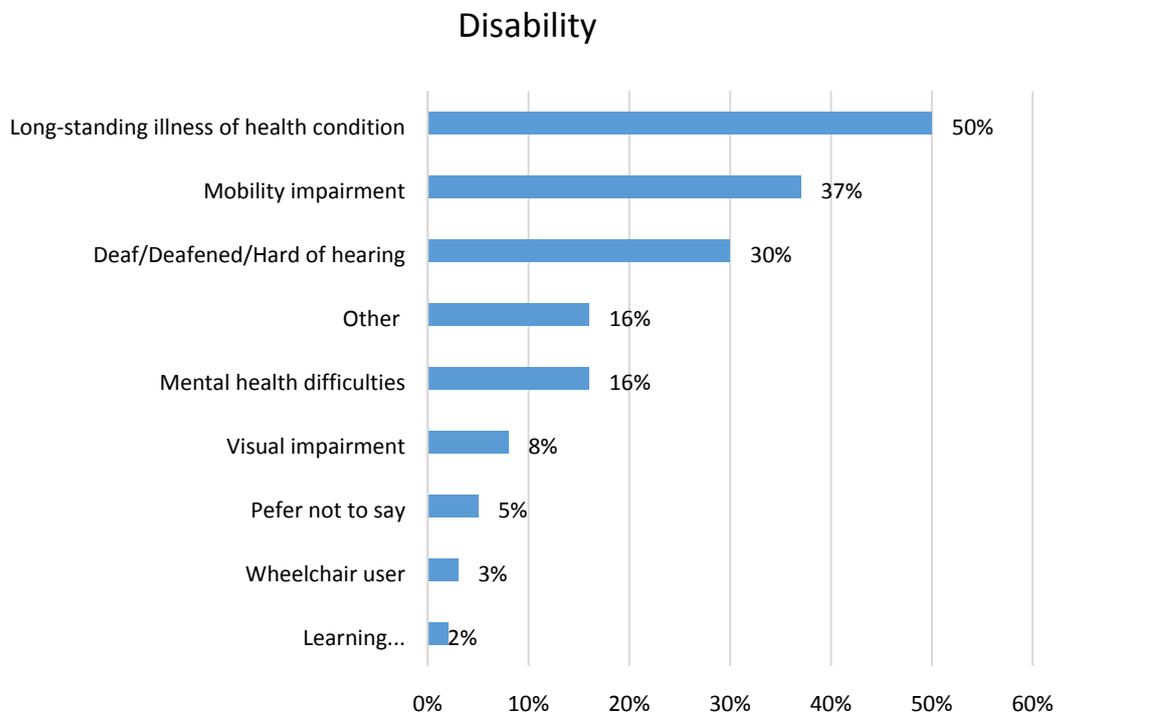
Equality Impact Assessment  
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Disability – Self-identification by participants



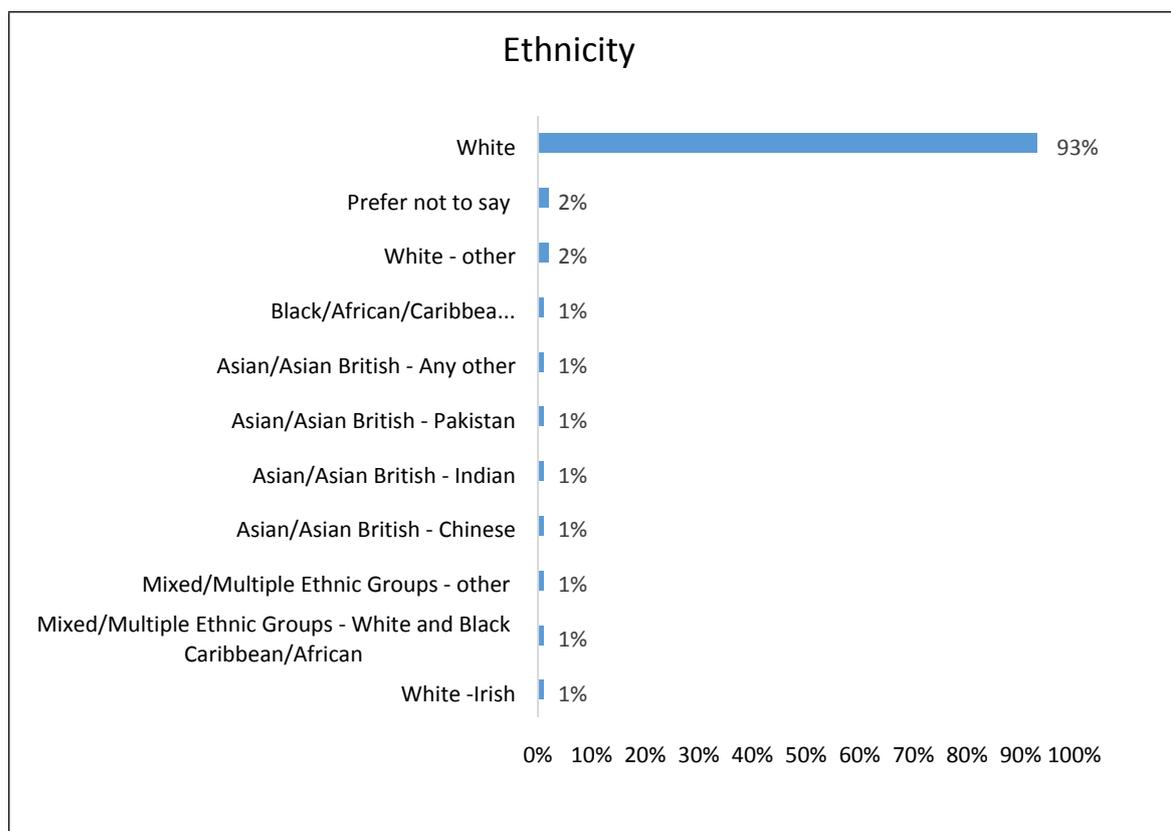
Disability – Self-identification by participants

154 responses (respondents could choose more than one option)



Ethnicity – 453 Respondents

Equality Impact Assessment  
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**3 Assess Impact on the Protected Characteristics**

**3.1 Age**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative/]** on younger/older people?

	Yes	No	N/A
Up to 18 years			x
18 - 65 years	x		
Over 65 years	x		

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

The Strategy has been developed to address the housing needs of those aged 50+, with a focus on the older age ranges and people with specific needs. It brings together the responses required to address the challenges of population ageing and achieve a suitable supply and balance of accommodation, enabling older people to live independently for as long as possible.

Overall there is a range of social rented and private retirement housing for older people in the city. The most prevalent type of older persons' housing is sheltered and other age-designated housing in the social rented sector. The data detailed above suggests this

## CARDIFF COUNCIL

### Equality Impact Assessment Corporate Assessment Template

accommodation is catering for a diverse range of older age groups and that older people receive a proportionate number of social housing lets.

Older persons' social housing in Cardiff is subject to age criteria. The majority of retirement flats are available to people aged 50+ or 55+, whilst the Council's retirement bungalows are let to people aged 60+. Most RSL sheltered complexes are let to people aged 55+, whilst the Council applies a 60+ age restriction. These criteria may be relaxed however for younger applicants with a disability or medical need.

The Housing LIN assessment that underpins the Strategy identified an estimated *additional* need for 3,051 units of older persons accommodation by 2035, broken down as follows:

- Older people's housing (Care Ready/Sheltered and Private Retirement Housing) - 1787 units (353 rental, 1434 ownership)
- Extra Care/Housing with Care - 609 units (232 rental, 377 ownership)
- Residential care - 0 beds
- Nursing care - 655 beds

The Council and partner RSLs are committed to continuing to deliver new affordable housing to meet need, including accommodation specifically for older people and accessible/flexible accommodation that allows for 'ageing in place'. A development plan has been prepared to reduce the gap between supply and demand. Approximately 700 units of affordable older persons' accommodation are planned over the period 2020 to 2030. The development programme will deliver purpose built, accessible & sustainable community living schemes providing a 'home for life' which enables a resident to live independently.

The primary research undertaken by Housing LIN highlighted a lack of knowledge and understanding amongst older residents of their housing options. Creation of an 'Older Persons and Accessible Homes Unit' will improve the specialist advice available to older people, allowing them to make more informed choices about meeting their future accommodation needs.

#### **What action(s) can you take to address the differential impact?**

A positive impact on older people is expected across all elements of the Strategy – this will be monitored through the Strategy's action plan.

### 3.2 Disability

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**Equality Impact Assessment  
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Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on disabled people?

	<b>Yes</b>	<b>No</b>	<b>N/A</b>
Hearing Impairment	X		
Physical Impairment	X		
Visual Impairment	X		
Learning Disability		X	
Long-Standing Illness or Health Condition	X		
Mental Health	X		
Substance Misuse		X	
Other		X	

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

Only around 20% of existing older persons' units are wheelchair accessible and approximately 50% of schemes do not have a lift. Increased prevalence of mobility and care-related needs indicates that there will be an increased need for wheelchair adapted and lift accessible units.

Following a 'fit for purpose' review of the Council's sheltered stock, a refurbishment programme has begun. Once refurbished, schemes will better meet the needs of disabled or sensory impaired residents, including:

- Visually impaired and dementia friendly features
- Fully accessible ground floor flats and more accessible upper floor flats
- RNIB Sight standard compliance.

Further work is needed to fully understand how well other existing social housing can meet the future needs of the older population.

Cardiff Council has invested in the provision of home adaptations. The Disabled Facilities Service is working well, delivering adaptations in a timely and cost effective way which compares well with the rest of Wales. However, demand for disabled adaptations is likely to continue to increase putting pressure on existing resources. There is a need to understand future costs of the service and to ensure that adapted homes and equipment are used effectively to meet future needs.

For social housing there is a need to ensure that adapted homes are allocated to those who need them most and that new properties are built with future needs in mind. Creation of an 'Older Persons and Accessible Homes Unit' will support people with disabilities to access adapted properties, whilst all new Council houses are now built with the potential for through floor lifts and with downstairs facilities, allowing them to be more easily and quickly adapted for the disabled.

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**Equality Impact Assessment  
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A significant number of older people receiving floating support had issues with mental health. Future sample checking of cases would be beneficial to fully understand the individual support needs of this group to inform future services.

**What action(s) can you take to address the differential impact?**

A positive impact on disabled people is expected – this will be monitored through the Strategy’s action plan.

**3.3 Gender Reassignment**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on transgender people?

	Yes	No	N/A
<b>Transgender People</b> (People who are proposing to undergo, are undergoing, or have undergone a process [or part of a process] to reassign their sex by changing physiological or other attributes of sex)		X	

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

**What action(s) can you take to address the differential impact?**

No negative impact anticipated.

**3.4. Marriage and Civil Partnership**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on marriage and civil partnership?

	Yes	No	N/A
Marriage	X		
Civil Partnership	X		

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

Extra care housing is based on accessible, self-contained properties, offering the ability to deliver care to residents in their own homes. This can in some cases eliminate the need to move to residential care and thereby help to keep couples together where one or both parties’ health or care needs increase.

**What action(s) can you take to address the differential impact?**

A positive impact on couples is expected through the increased provision of extra care housing – this will be monitored through the Strategy’s action plan.

**CARDIFF COUNCIL**

**Equality Impact Assessment  
Corporate Assessment Template**

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**3.5 Pregnancy and Maternity**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on pregnancy and maternity?

	Yes	No	N/A
Pregnancy		x	
Maternity		x	

<b>Please give details/consequences of the differential impact, and provide supporting evidence, if any.</b>
<b>What action(s) can you take to address the differential impact?</b>
No negative impact anticipated.

**3.6 Race**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact** on the following groups?

	Yes	No	N/A
White	x		
Mixed / Multiple Ethnic Groups	x		
Asian / Asian British	x		
Black / African / Caribbean / Black British	x		
Other Ethnic Groups	x		

<b>Please give details/consequences of the differential impact, and provide supporting evidence, if any.</b>
<p>The percentage of older people from BAME backgrounds within older persons' social housing compares favourably with the Cardiff Population make-up. This indicates that schemes are catering for the diverse needs of Cardiff's older citizens.</p> <p>In addition to the range of generic older persons' accommodation, Taff Housing Association's Red Sea House sheltered scheme comprises 15 self-contained flats, specifically designed and run for the needs of older people from BAME communities. Staff are able communicate with the tenants in their primary language, religious needs are catered for in the design of the building and support services and staff have enhanced cultural awareness.</p>
<b>What action(s) can you take to address the differential impact?</b>
No negative impact anticipated.

**3.7 Religion, Belief or Non-Belief**

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Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on people with different religions, beliefs or non-beliefs?

	<b>Yes</b>	<b>No</b>	<b>N/A</b>
Buddhist	x		
Christian	x		
Hindu	x		
Humanist	x		
Jewish	x		
Muslim	x		
Sikh	x		
Other	x		

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

There are some significant differences in the recorded religion of waiting list applicants aged 50+ and the Cardiff population aged 50+, not least the higher number of waiting lists applicants for whom religion is not stated. There is little information on how religious belief affects housing need and further monitoring of this would be useful.

Closer monitoring of waiting list applicants' religious beliefs is required to better understand how religion affects housing need.

**What action(s) can you take to address the differential impact?**

A positive impact on religion is expected – this will be monitored through the Strategy's action plan.

**3.8 Sex**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on men and/or women?

	<b>Yes</b>	<b>No</b>	<b>N/A</b>
Men		x	
Women		x	

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

There is a slight under representation of females according to social housing lets data (as detailed above). However, this is not a cause for concern and is likely to indicate simply a differing preference for the types of property they wish to accept. This is supported by the data on offers made by gender split, which closely mirrors the gender split of those on the waiting list, with 53% of offers made to males and 47% made to females.

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**Equality Impact Assessment  
Corporate Assessment Template**

**What action(s) can you take to address the differential impact?**

No negative impact anticipated.

**3.9 Sexual Orientation**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on the following groups?

	Yes	No	N/A
Bisexual		X	
Gay Men		X	
Gay Women/Lesbians		X	
Heterosexual/Straight		X	

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

**What action(s) can you take to address the differential impact?**

No negative impact anticipated.

**3.10 Welsh Language**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on Welsh Language?

	Yes	No	N/A
Welsh Language		X	

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

All Welsh language policies will be followed. Service users should be able to express a language preference upon first contact with services.

**What action(s) can you take to address the differential impact?**

No negative impact anticipated.

**4. Consultation and Engagement**

What arrangements have been made to consult/engage with the various Equalities Groups?

As part of the Housing LIN research a survey was carried out, to identify the future housing plans and aspirations of older people in the city and to capture the views of those already living in older persons' accommodation. This was undertaken through a postal survey (458 respondents) and a number of focus groups, with the methodology adopted ensuring the exercise was representative of Cardiff's diverse older population. The outcomes of this exercise have been incorporated into the strategy.

## CARDIFF COUNCIL

### Equality Impact Assessment Corporate Assessment Template

The Cardiff 50+ Forum was contacted at the start of the strategy development and then consulted on the draft document.

#### 5. Summary of Actions [Listed in the Sections above]

Groups	Actions
Age	
Disability	
Gender Reassignment	
Marriage & Civil Partnership	
Pregnancy & Maternity	
Race	
Religion/Belief	Closer monitoring of waiting list applicants' religious beliefs is required to better understand how religion affects housing need.
Sex	
Sexual Orientation	
Welsh Language	
Generic Over-Arching [applicable to all the above groups]	A positive impact on older people is expected across all elements of the Strategy – this will be monitored through the Strategy's action plan.

#### 6. Further Action

Any recommendations for action that you plan to take as a result of this Equality Impact Assessment (listed in Summary of Actions) should be included as part of your Service Area's Business Plan to be monitored on a regular basis.

#### 7. Authorisation

The Template should be completed by the Lead Officer of the identified Policy/Strategy/Project/Function and approved by the appropriate Manager in each Service Area.

Completed By :	Date:
Designation:	
Approved By:	
Designation:	
Service Area:	

7.1 On completion of this Assessment, please ensure that the Form is posted on your Directorate's Page on CIS - *Council Wide/Management Systems/Equality*

**CARDIFF COUNCIL**

**Equality Impact Assessment  
Corporate Assessment Template**

*Impact Assessments* - so that there is a record of all assessments undertaken in the Council.

For further information or assistance, please contact the Citizen Focus Team on 029 2087 2536 / 3262 or email [equalityteam@cardiff.gov.uk](mailto:equalityteam@cardiff.gov.uk)



# Vision and Summary of Key Commitments

**'To deliver the best housing outcomes for all older people in Cardiff'**

## 1 Deliver new homes that meet older persons' housing needs and aspirations.

- Work in partnership with Health and RSL partners to develop an evidence-based city wide plan for the future development of affordable housing for older people, including those living with dementia and with a wide range of care needs.
- Deliver a minimum of 741 new homes for older people by 2030 of which 434 will be Council homes, 207 RSL homes and 100 for private ownership, and develop additional proposals as part of the Council's commitment to building 2,000 new homes.
- Increase the supply of 'care ready' housing for older people that is suitable for ageing in place and which allows domiciliary care to be provided as required.

## 2 Improve our existing homes to ensure they are fit for purpose and support independent living.

- Work with RSL partners to better understand the condition of existing older persons housing in the city and its potential future use. Review all Council "age designated" properties to improve accessibility.
- Continue the refurbishment of the Council's Council Sheltered stock on a scheme by scheme basis, securing RNIB accreditation for refurbished schemes.

## 3 Plan new homes and communities to address future housing and care needs across all tenures.

- Work towards full implementation of the new Planning Policy Wales as it relates to older persons' housing, including the use of Supplementary Planning Guidance where appropriate.
- As part of the preparation for the next Local Development Plan, set out a target for the delivery of older persons' housing and work with developers to achieve this target.
- Continue to work with market house builders to deliver new affordable older persons' homes close to or within the new local centres.

## 4 Provide person-centred information, advice and assistance.

### Develop a new "Older Persons and Accessible Homes Unit" to:

- Provide specialist housing advice for all older people, to help them better understand their housing options.
- Ensure that high quality advice and information is available on the Council's websites, in Hubs and through information sessions and events.
- Support people with disabilities to access adapted properties.
- Actively promote Extra Care Housing as an alternative to residential care and as step down from hospital,
- Support older people to downsize to more appropriate accommodation.
- Facilitate exchanges between social tenants through information held on the Housing Waiting List.

## 5 Help older people to maintain their independence for longer.

- Continue to develop the Independent Living Service to help older people remain independent at home and work with the Welsh Government to ensure that funding for the service is maintained.
- Continue the Council's commitment to the delivery of disabled adaptations to ensure that older people can remain independent at home.
- Better reflect the housing choices and wider social needs of older people within the social housing allocation policy, taking into account social isolation, support networks and the need to remain within their community. Ensure the policy supports those who wish to downsize.
- Work to better understand how religion affects housing need.

## 6 Ensure the needs of the most vulnerable are met.

- Improve the allocation of older persons', extra care and adapted accommodation, increasing the information available about individual needs and aspirations and ensuring that those most in need are prioritised.
- Review the provision of support in sheltered schemes to ensure it meets the future needs of the older population and explore the opportunity to upgrade some existing sheltered housing schemes to "Sheltered Plus" or "Extra Care Light", to a greater level of need.
- Develop innovative models of care and support and nursing services which enable people to remain in their own homes and communities and provide the very highest standard of care homes for people with the most complex needs.
- Further explore the use of new technology to help people remain independent at home for longer.
- Future sample checking of floating support cases will be undertaken to fully understand the individual support needs of those with mental health issues.

## 7 To build stronger, inclusive communities and tackle social isolation

- Make better use of the Council's Community Living Schemes to offer services to the wider community, in partnership with Health, Social Care and third sector partners.
- Provide a new Health and Wellbeing service: working through the Hubs and with partners to develop events, activities and a range of health advice to meet wellbeing needs of older people.
- Pilot a new approach to social prescribing ensuring easy access to wellbeing services in the community.
- Ensure all Hub staff receive Dementia Friends awareness training and delivering dementia cafes and support sessions within Hubs.

## Older Persons' Survey

Survey respondents considering a move in the future expressed a preference for the following types of housing:

**44%**  
Of clients asked are considering a move in the future

**46%**  
Bungalow

**29%**  
House

**21%**  
Flats

**58%**

Would prefer at least 2 bedrooms

**45%** Of those renting

would consider a move to designated older persons' housing

**23%** Of home owners



## AN INCREASING AGING POPULATION

By 2037 the number of people aged 65 to 84 will increase by 42% while those over aged 85 will nearly double.

The number of people in Cardiff with dementia is projected to increase by 67% for those aged 65+ and by 85% for those aged 85+ over the period 2015 to 2035. This together with higher incidents of age-related health conditions and mobility issues will put major pressures on Social Care services and budgets.

The findings from a range of research clearly show the benefits of suitable older persons' housing in supporting independence and reducing the need for residential care, with associated savings to Health and Social Care budgets.

## THE COMPARATIVE BENEFITS OF OLDER PERSONS' HOUSING

The cost of Extra Care housing is on average 57% of the weekly cost of residential care.

There is a need to maximise the preventative benefits of housing and optimise use of specialist accommodation to make more effective use of the resources available.

## UNDERSTANDING HOUSING NEED

There is limited extra care housing outside the north and west of the city.

There is an estimated additional need for 3,051 units of older person's accommodation by 2035. This increase is broken down as follows:

- **Older Persons' housing – 1787 units (353 rental, 1434 ownership)**
- **Housing with care – 609 units (232 rental, 377 ownership)**
- **Nursing care – 655 beds**

There is uncertainty about the condition of current older persons' housing in the social sector and the facilities that are offered, more work is needed to understand how well these properties can meet the future needs of the older population.

28% of older people surveyed were planning a move within the next 5 years, most wanted a 2 bedroom property, (58%). Specialist older persons' accommodation was more popular among those who were renting than those who owned their own home.

## MEETING FUTURE DEMAND

A range of schemes for building new older person/care ready affordable homes are already planned and these will deliver 741 new homes by 2030 of which 434 will be Council homes, 207 RSL homes and 100 for private ownership.

If all schemes go ahead this will exceed the estimated additional need for rented accommodation of 585 units however, it is unlikely that all existing older persons' accommodation will meet future requirements and some may need to be decommissioned. Therefore, we will continue to seek opportunities to develop future housing.

The new version of Planning Policy Wales is far clearer in the role planning should play in promoting older persons' housing and requires the authority to set specific targets for older persons' housing and to work with developers to achieve this.

Focus on promoting private older persons' housing will be needed if the estimated additional 1811 'for sale' homes are to be delivered.

# Older Persons Housing Strategy 2018-2023

## SUPPORTING INDEPENDENCE

Cardiff's Independent Living Services provide a wide range of support focused on helping older people to stay independent at home. 70% of clients were supported to stay at home without the need for Social Services intervention.

The Independent Living service is largely funded by Welsh Government grant and the continuation of this service could be threatened if future funding is not secured.

Cardiff Council has invested in the provision of home adaptations. The Disabled Facilities Service is working well, delivering adaptations in a timely and cost effective way which compares well with the rest of Wales. Demand for disabled adaptations is likely to increase, putting pressure on existing resources.

## PROVIDING HOUSING ADVICE

When asked, older people were often unaware of the different housing options available and concerned about the financial, legal and practical issues associated with moving. There is a need going forward to improve the specialist housing advice available to older people.

## SUPPORTING DOWNSIZING

There are considerable advantages to older people in downsizing to more appropriate accommodation and this can play a significant part in helping them to stay independent at home.

There are large numbers of older people under-occupying social housing, providing them with attractive housing options could encourage them to downsize, providing them with more sustainable accommodation while also freeing up much needed family accommodation.

There has been some success in assisting older social tenants to downsize however, there is limited support available for home owners and those in the private rented sector to help them to downsize.

## SHELTERED HOUSING SCHEMES

The provision of on-site support in Sheltered Schemes will be important in meeting the increasing needs of the older population. Funding changes have already resulted in some reduction in support available and if this continues it will impact on the ability of sheltered schemes to meet the growing needs of older clients.

There is an opportunity to provide different models of support such as "Sheltered Plus" or "Extra Care Light" as options to meet the range of need of the older population.

## SOCIAL HOUSING ALLOCATION

The current social housing allocation process does not take into account the housing choices of older applicants and wellbeing issues such as social isolation. There is a need to review the waiting list and allocation arrangements to fully reflect the housing choices and the wider needs of older people.

## RESIDENTIAL AND NURSING CARE

Residential care placements have decreased markedly over the last five years due to services now being available in the community to support increasingly frail people at home. Nursing home placements however are higher than anticipated and if this trend continues an extra 655 nursing home beds will be required in Cardiff by 2035, a sector that faces challenges in recruiting the right staff.

While current telecare services are helping many people to stay independent, there is an opportunity to make greater use of new technology to support people to stay in their own homes.

## THE IMPORTANCE OF COMMUNITY

Connection to the community is key to the wellbeing many of older people.

Cardiff has a wide range of services to help prevent social isolation and promote wellbeing; many of these are based around the Council's Community Hubs.

A number of new initiatives are being developed to further this, including new community wellbeing hubs in the north and west of the city and proposals to open the facilities in older persons housing complexes to the wider community.

**CYNGOR CAERDYDD  
CARDIFF COUNCIL**

**COMMUNITY & ADULT SERVICES SCRUTINY COMMITTEE**

**6 March 2019**

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**HOUSING REVENUE ACCOUNT (HRA) BUSINESS PLAN 2019-20**

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**Reason for the Report**

1. This report provides the Committee with background information to enable Members to carry out pre-decision scrutiny of the draft proposals for “**Housing Revenue Account (HRA) Business Plan 2019-20**” prior to its consideration by the Cabinet at its meeting on the 21 March 2019.
2. A copy of the draft Cabinet Report is attached at **Appendix A**, which in turn contains the following:
  - **Appendix 1** – “Housing Revenue Account (HRA) Business Plan 2019-20

**Background**

3. All Local Authorities in Wales have the responsibility to plan for the housing needs of their population in their role as Strategic Housing Authority. The Council’s landlord functions are managed within a ring-fenced Housing Revenue Account. Since 2015 stock retaining authorities have operated on a self-financing basis following a “buy-out” from the previous HRA subsidy system.
4. The stock authorities in Wales are required to present an “acceptable” Housing Revenue Account (HRA) Business Plan (including a 30 year financial model) to the Welsh Government each year in order that the Welsh Government can assess the progress of local authorities towards meeting and/or maintaining the WHQS in order to be eligible for the Major Repairs Allowance (MRA) Grant (currently £9.5m).

**Issues**

5. Attached at **Appendix 1** is the Housing Revenue Account Business Plan which aims to;
- set out Cardiff's purpose and vision as a social housing landlord;
  - set out its objectives and standards for the service;
  - plan how the service aims to achieve the objectives and standards set out (the strategies);
  - plan resource and financial requirements;
  - provide a framework for monitoring and evaluating the progress of the housing 'business';
  - communicate Cardiff's plans to its tenants, members, the Welsh Government, other key stakeholders, partners and the wider community.
6. The HRA Business Plan has been prepared and the following factors have been taken into account as outlined in the Cabinet report at **Appendix A**:
- a. Changes to the **Welsh Government rent policy** (paragraphs 10-11)
  - b. The intention to apply the full **rent increase** of 2.4% to all tenants for 2019/20 (paragraph 12)
  - c. Maintenance of the **Welsh Housing Quality Standard (WHQS)**. (paragraphs 13-14)
  - d. To support the **new build housing programme** which will deliver 2,000 new council housing units, of which 1,000 will be completed by May 2022. (paragraphs 15-24)
  - e. The **Remodelling and Refurbishment** of existing homes over the life of the plan (paragraph 25) including:
    - Neighbourhood Regeneration,
    - Capital Improvement Works
    - Fire Safety works
    - Community Benefits
  - f. **How the Council manages its homes.** (paragraph 26)
  - g. **Providing advice and information to tenants** (paragraph 27)
  - h. The impact of **Welfare Reform** (paragraph 28)
7. The Cabinet recommendations seek approval for the HRA Business Plan 2019-2020.

## **Way Forward**

16. At this meeting, the following witnesses will be in attendance:
  - a. Councillor Lynda Thorne, (Cabinet Member for Housing & Communities);
  - b. Councillor Susan Elsmore, (Cabinet Member Social Care, Health & Well-Being)
  - c. Sarah McGill, (Corporate Director, People & Communities);
  - d. Jane Thomas, (Assistant Director, Housing & Communities);
  - e. Colin Blackmore, (Operational Manager Building Improvement & Safety).
17. Pre-decision scrutiny aims to inform the Cabinet's decisions by making evidence based recommendations. Scrutiny Members are advised to:
  - a. look at the information provided in the report to Cabinet to see if this is sufficient to enable the Cabinet to make an informed decision;
  - b. check the financial implications section of the Cabinet report to be aware of the advice given;
  - c. check the legal implications section of the Cabinet report to be aware of the advice given;
  - d. check the recommendations to Cabinet to see if these are appropriate.
18. Members will then be able to decide what comments, observations or recommendations they wish to pass on to the Cabinet for their consideration prior to making their decisions on the 21 March 2019.

## **Legal Implications**

19. The Scrutiny Committee is empowered to enquire, consider, review and recommend but not to make policy decisions. As the recommendations in this report are to consider and review matters there are no direct legal implications. However, legal implications may arise if and when the matters under review are implemented with or without any modifications. Any report with recommendations for decision that goes to the Cabinet/Council will set out any legal implications arising from those recommendations. All decision taken by or on behalf of the Council must (a) be within the legal powers of the Council; (b) comply with any procedural requirements imposed by law; (c) be within the powers of the body or person exercising powers on behalf of the Council; (d) be undertaken in

accordance with the procedural requirements imposed by the Council e.g. Scrutiny Procedure Rules; (e) be taken having regard to the Council's fiduciary duty to its taxpayers; and (he) be reasonable and proper in all the circumstances.

### **Financial Implications**

20. The Scrutiny Committee is empowered to enquire, consider, review and recommend but not to make policy decisions. As the recommendations in this report are to consider and review matters there are no direct financial implications at this stage in relation to any of the work programme. However, financial implications may arise if and when the matters under review are implemented with or without any modifications. Any report with recommendations for decision that goes to Cabinet/Council will set out any financial implications arising from those recommendations.

### **RECOMMENDATIONS**

21. The Committee is recommended to:
- a. consider the information provided at this meeting; and
  - b. determine whether it wishes to relay any comments or observations to the Cabinet for consideration at its meeting on the 21 March 2019; and
  - c. consider the requirements for further scrutiny of this issue.

**Davina Fiore**

**Director of Governance & Legal Services**

**28 February 2019**

# CITY OF CARDIFF COUNCIL CYNGOR DINAS CAERDYDD

**CABINET MEETING:**

**21<sup>st</sup> March 2019**

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## **HOUSING REVENUE ACCOUNT (HRA) BUSINESS PLAN**

**REPORT OF CORPORATE DIRECTOR**

**AGENDA ITEM:**

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**PORTFOLIO: HOUSING AND COMMUNITIES (Councillor Lynda Thorne)**

### **Reason for this Report**

1. To seek Cabinet approval for the Housing Revenue Account (HRA) Business Plan 2019-2020.

### **Background**

2. All Local Authorities in Wales have the responsibility to plan for the housing needs of their population in their role as Strategic Housing Authority. However only 11 of the 22 authorities in Wales have retained their council housing stock and consequently play a role in the direct delivery of affordable, good quality homes as a social housing landlord.
3. The Council's landlord functions are managed within a ring-fenced Housing Revenue Account. Since 2015 stock retaining authorities have operated on a self-financing basis following a "buy-out" from the previous HRA subsidy system. A borrowing cap was imposed by UK Treasury as part of the buy-out arrangements which restricted the Council's ability to build new homes despite having already achieved the Welsh Quality Housing Standard (WHQS) for its existing properties.
4. The UK Government announced plans to lift the Housing Revenue Account Borrowing Cap at the Autumn Budget on 29 October 2018 and agreed for the Cap to be fully abolished in Wales. It is anticipated that this will be in place by 31<sup>st</sup> March 2019.
5. The 11 stock remaining authorities in Wales are required to present an "acceptable" Housing Revenue Account (HRA) Business Plan (including a 30 year financial model) to the Welsh Government each year in order that the Welsh Government can assess the progress of local authorities towards meeting and/or maintaining the WHQS in order to be eligible for the Major Repairs Allowance (MRA) Grant (currently £9.5m).
6. The Plan must conform to a structure and Business Plan parameters as set out by the Welsh Government.

7. This plan also provides the link with the Service Delivery Plan.

## Issues

### Housing Revenue Account Business Plan

8. The HRA Business Plan attached in appendix 1 aims to;
- set out Cardiff's purpose and vision as a social housing landlord;
  - set out it's objectives and standards for the service;
  - plan how the service aims to achieve the objectives and standards set out (the strategies);
  - plan resource and financial requirements;
  - provide a framework for monitoring and evaluating the progress of the housing 'business';
  - communicate Cardiff's plans to its tenants, members, the Welsh Government, other key stakeholders, partners and the wider community.
9. The Business Plan ensures;
- efficient use of housing assets;
  - increased transparency of the HRA;
  - precise planning of our housing management strategy;
10. The Welsh Government rent policy and the 5 year rent uplift formula agreement ended in March 2019. An independent rent policy review is underway which will consider issues such as affordability and comparisons with rents in England. 2019/20 is a transitional year and the Welsh Government has set a recommended rent increase of CPI only (2.4%). This increase is less than anticipated and will impact on the Council's ability to maximise investment in new build & existing housing as well as improving housing services and neighbourhoods. Cardiff is working with the Welsh Government and the Welsh Local Government Association to raise awareness of potential issues.
11. Rent increases/decreases via the rent policy impacts on affordability of new housing. In broad terms for every £1m extra income in rent after all additional costs are met, circa 100 properties can be built through additional borrowing. The Council will continue to maximise its ambition to deliver new affordable housing but will also ensure any plans are financially viable.
12. Cardiff will apply the full increase to all tenants for 2019/20 and this was agreed at Budget Council on 28th February 2019.

13. Cardiff Council was the first authority in Wales to declare achievement of the Welsh Housing Quality Standard (WHQS), almost two months ahead of the Welsh Government deadline date of December 2012.
14. Following the completion of the WHQS for existing council housing, the Business Plan ensures the **maintenance of the WHQS** and sets out the Council's objective to deliver high quality and sustainable housing. The individual component details of every council property is held on a stock condition database which includes dates of installation or upgrade with associated component lifespan e.g. kitchen lifespan of 15 years. This enables planned programmes of work to be developed for future works and the setting aside of sufficient financial budgets.
15. A **new build housing** programme is being undertaken which will deliver 2,000 new council housing units, of which 1,000 will be completed by May 2022. It is anticipated that the first phase will be structured as per the table below over the next four years.

Year	Total New units
2018/19	200
2019/20	200
2020/21	300
2021/22	300
Total	1,000

16. A partnership with a national housing developer is already in place via the **Cardiff Living** innovative building partnership. This 10 year development programme will deliver around 1,500 new homes in total with a minimum of 40% being affordable housing. These homes will be built over 40 sites across Cardiff split into 3 phases of development.
17. Other **new build housing projects** (outside of the Cardiff Living scheme) are being developed in order to achieve the overall target of building 1,000 new council homes by 2022 and 2,000 in the long term. 22 Development sites have already been identified which vary in density from 16 to 250 units. One such scheme which has recently undertaken public consultation is the proposed redevelopment of the Channel View estate in Grangetown. It will replace existing housing with new, sustainable, energy efficient homes.
18. The Council's **buy-back** policy sets out the criteria for the purchase of properties (both flats and houses) from the market. Often these properties will be ex-Council properties, although this will not always be the case. In determining which properties to purchase there is a focus on those in high demand and where the new build programme is unlikely to meet the need, such as larger 3 or 4 bed roomed family homes, which would be costly to build, as well as adapted properties and ground floor flats suitable for tenants who are less mobile. It is planned that approximately 20 properties will be bought each financial year subject to affordability. Properties will also be purchased where necessary to deliver redevelopment or improvement schemes and to meet social care needs. The properties are

all surveyed and valued by an independent surveyor before purchase to ensure value for money.

19. A summary of the various delivery streams is highlighted in the table below:

<b>Scheme</b>	<b>Target Number Within 5 years</b>	<b>Complete (as at Jan 19)</b>
Cardiff Living	300	13
Other New Build	400	0
Buying Property from the Market	100	32
Package Deals	100	0
Converting Buildings	50	8
Meanwhile Use of Land	50	0
<b>Totals</b>	<b>1,000</b>	<b>53</b>

20. **Package deals** are where the Council buys new properties straight from a developer.
21. **Meanwhile use of land** includes temporary accommodation solutions located on land awaiting permanent development.
22. As part of the overall strategy to build 2,000 new homes, work is underway to identify suitable Council owned land or property for Council house development. In the case where Council land or property is identified as being suitable for development, consideration will be given to the **appropriation** of this land/property from the General Fund into the Housing Revenue Account. Each case will be considered on its merits and, if approved, an assessed price representing a market value will be transferred.
23. The application to suspend the **Right to Buy** in Cardiff was approved by the Welsh Government in July 2017 which meant that any properties purchased or built will remain available for those in housing need in Cardiff.
24. Delivering **energy efficiency** has been a key part of the HRA Business Plan in recent years with the upgrading of boilers in the housing stock being a key focus. 98% of all council homes have “A” rated energy efficient boilers delivering energy cost savings for tenants. The energy efficiency of a property is assessed using a government approved Standard Assessment Rating (SAP). Cardiff’s average SAP rating is 71.2 which is well above the Welsh Government good practice level of 65.
25. The Business Plan also sets out plans for:
- The **Remodelling and Refurbishment** of existing homes over the life of the plan. Following a review of the suitability of the Council’s sheltered housing accommodation a phased plan to upgrade the schemes has been agreed. One sheltered block (Sandown Court) was refurbished and

rebranded as the Council's first Community Living Scheme. The scheme offers a modern and welcoming environment which allows older persons living outside of the scheme to access the health care and social activities on site. Similar works are now progressing in two other Community Living Schemes at Brentwood Court and Clos Y Nant.

- Major **Neighbourhood Regeneration**, works are underway at Anderson Place and Galston Street in Adamsdown and Belmont Walk and Alice Street in Butetown. Other smaller scale projects are planned throughout the city and include garage sites, courtyard improvements, gullies and alley gating schemes.
  - Large scale **Capital Improvement Works** continue to be implemented including roofing to houses, front door upgrades to flat, window replacements to both flats and houses and high-rise safety works.
  - **Fire Safety works** - following the tragic events in London the cladding has been removed from 5 of our 6 high-rise blocks. The cladding from the final block will be removed in 2019 and all high rise blocks in Cardiff will be fitted with sprinklers and 60 minute fire doors.
  - The continued delivery of **Community Benefits** in partnership with our external building contractors, delivery of apprenticeships for people living in Cardiff communities and the volunteering of staff time.
26. The Business Plan also sets out how the Council manages its homes as effective housing management is a key part of WHQS. This includes:
- Using key **Performance Indicators** and **Tenant Satisfaction Surveys** to measure the success of services.
  - Focusing on improving **Tenant Participation and Consultation** including examples of community projects, information on grants available and advice on how to make a difference in a community.
  - **Supporting vulnerable tenants**, assisting the elderly with independent living services, housing vulnerable homeless people through hostels and rough sleeping projects, and providing additional support to help them sustain their tenancies.
27. **Providing advice and information to tenants is a key focus of the Business Plan. Community Hubs** are designed to bring together services, share resources and enable integrated investment in better quality facilities. Services delivered through the Community Hubs are responsive to the needs and priorities of individual neighbourhoods with housing services being a key component. During 2018/19 St Mellon's Hub was the latest to bring services and facilities to the heart of the community.
28. The impact of **Welfare Reform** has been taken into account in developing the Business Plan. Financial modelling has been carried out to account for significant increases in rent arrears and the additional costs of collection. The service has put in place various measures to minimise this impact:

tenants have been provided with detailed information about the changes that may affect them and their options have been set out including home swapping and property transfers for those tenants who need to downsize. Assistance has been made available to tenants who transfer to Universal Credit and there has been an increase in staffing to assist and advise tenants with debt management and budgeting, minimising the impact of the change as far as possible. This support is available from the Welfare Liaison Team which has increased staffing numbers from 5 to 14 in order to deal with the volume of complex cases.

## **Scrutiny**

29. The draft HRA Business Plan was presented at Communities and Adult Services Scrutiny Committee on 6th March 2019. The letter from Scrutiny is tabled and considered as part of the Cabinet meeting.

## **Reasons for Recommendations**

30. To comply with the requirement to forward the HRA Business Plan to the Welsh Government.

## **Legal Implications**

31. There are no direct legal implications but the requirement for a plan is set out in the body of the report. The approval of the Business Plan is an executive function which does not have to be referred to Council.

## **Financial Implications**

32. The financial model includes many assumptions, particularly in respect of expenditure forecasts, capital financing, projected income levels and inflation rates. Due to the long term nature of the forecasts within the Business Plan, the uncertainty of the economic climate and the demands on the housing environment generally, these assumptions are extremely sensitive to change.

33. A number of crucial assumptions are, as follows:

- Rent increases of 2.5% are forecast for the financial years 2020/21 through to 2048/49.
- Service charges are increased for future years in line with inflation for full cost recovery.
- Void rent loss projections vary within a range of 1.45% to 2%.
- Bad debts vary within a range of 1.29% and 2.5% over the life of the plan. This takes into account the potential impact of Welfare Reform and the transfer to Universal Credit.
- CPI is estimated to be at 2% and RPI at 2.9% throughout the model
- The Welsh Government Major Repairs Allowance receivable is assumed to remain at previous levels of £9.5 million per annum.

34. Whilst the Council recognises that preparation of a thirty year Business Plan is best practice, key risks to the plan remain outside of the control of the Council. Key risks include but are not limited to rent policy and the

certainty and level of Major Repairs Allowance. The Business Plan includes a risk assessment setting out a number of key variables and any changes in these are likely to necessitate a review of priorities both in capital investment and for revenue budgets.

35. The Business Plan details the capital and revenue funding implications of the proposed Capital Programme. The Programme assumes a significant increase in additional borrowing to be undertaken in order to build new housing and support investment in the existing stock, following the proposed removal of the debt cap. This will result in additional revenue implications in terms of interest payments and provision of repayment for borrowing.
36. Viability or payback assessments should be undertaken before approval of new developments or acquisitions in line with an approved governance process. This should be against set benchmarks to ensure value for money for rent payers and to ensure investment is repaid over a prudent period.
37. Consideration will be given to bringing forward future year's budget to allow flexibility to acquire sites and buildings at an earlier stage as part of the overall programme. This would only be after consideration of viability and affordability. Any increase in costs of capital schemes must be managed within the medium term HRA Capital Programme approved by Council in February 2019.
38. The thirty year Business Plan should be subject to regular review to ensure new expenditure to be paid for by borrowing is for essential improvements or for schemes that have an element of pay back so that there are no long term issues of affordability and sustainability in respect of borrowing.
39. Any financial deficit and liabilities of the HRA are ultimately liabilities of the Council.

## **RECOMMENDATIONS**

It is recommended that:-

- (1) Cabinet approve the HRA Business Plan 2019-2020.

**Sarah McGill**

Corporate Director for People and Communities

*The following Appendix is attached:-*

*Appendix 1 - HRA Business Plan 2019-2020*

*The following Background Papers have been taken into account:-*

- *Communities, Housing and Customer Services Directorate Delivery Plan*
- *30 Year Business Plan for Welsh Housing Revenue Accounts - Financial Model*

# Housing Revenue Account (HRA) Business Plan 2019-20



Gweithio dros Gaerdydd, gweithio gyda'n gilydd  
Working for Cardiff, working together

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# Foreword

*Building new Council homes in Cardiff is really gathering pace now with work well underway and developments progressing across the city.*

*The new Council homes at Ty To Maen in Old St Mellons are the first of around 60 completions due by March 2019.*

## *New developments dovetail into existing communities*

*We understand the importance of having good quality, affordable homes and with a very long housing waiting list in the city, we are doing everything we can provide decent homes for the people who need them.*

*We aim to ensure our new developments dovetail into existing communities and help to regenerate and enhance the environment for all local residents.*



**Councillor Lynda Thorne**  
Cabinet Member for Housing and Communities

*I understand that having a good-quality home, in a community where people feel safe and connected is essential. Secure, good quality housing is vital to the health and well-being of the communities we serve, housing services have an important contribution to make in responding to those pressures.*

## *A community where people feel safe and connected*

*I am committed to responding to the challenge with a step change in how we deliver health and social care in Cardiff, including new models of seamless local health and social care, support for people to live independently and access to a wide range of services in our Community Hubs. Housing needs to be at the heart of this work.*

*Homelessness is a concern and we want to ensure that we have effective and efficient measures in place to support those who are homeless and help prevent homelessness in the future.*



**Sarah McGill**  
Corporate Director People and Communities

# Housing and Communities Notice Board

**Tenancy Management officers** completed over 2,000 proactive visits to assess property condition in 2017-2018.



As at September 2018 the Council's **housing stock** consisted of 13,421 properties.



**Applying for housing**, the Cardiff Housing website [www.cardiffhousing.co.uk](http://www.cardiffhousing.co.uk) has been developed to help applicants look at all the options available.

## Hub Contact Details:

**Central Library** Tel: 029 2087 1000

**The Hub at Butetown** Tel: 029 2053 7060

**The Hub at St Mellons** Tel: 029 2078 0992

**The Hub at Llanrumney** Tel: 029 2078 0994

**Rumney Partnership Hub** Tel: 029 2233 0661

**Ely and Caerau Hub** Tel: 029 2087 3800

**Grangetown Hub** Tel: 029 2078 0966

**The Powerhouse** Tel: 029 2233 0201

**Fairwater Hub** Tel: 029 2078 5583

**Llandaff North and Gabalfa Hub** Tel: 029 2078 5588

**STAR Hub** Tel: 029 2078 8505

**Llanishen Hub** Tel: 029 2078 1000

**The Independent Living Team** made over 400 visits in 2017-2018.

**12 HUBs** have been opened across the city providing advice and support to the whole community.

The **Community Living Team** manage 10 schemes, across the city, providing 24/7 assistance, in order to help older people live more independently.

So far **Housing Development** have built and let 53 new council properties in 2018-2019

**Responsive Repairs Unit** completed over 11,300 emergency repairs. 2017-2018

**Into Work Advice Services** assisted 561 people into employment. Since April 2018

The **Caretaking Services Team** 100% of offensive graffiti is removed within 24 hours.

The **Social Lettings Unit** manages the common waiting list of over 7,900 households for both the Council and its partner Housing Associations.

The **Welfare Liaison Team** dealt with over 3,600 cases in 2017 –2018 helping gain access to £1.8m in benefits

The **Tenant Participation website** [www.cardifftenants.co.uk](http://www.cardifftenants.co.uk) provides lots of information about events in communities.

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# The Welsh Housing Quality Standard and Beyond

## Introduction to the Welsh Housing Quality Standard (WHQS)

The WHQS arose from the National Housing Strategy for Wales ‘Better Homes for People in Wales’. The Standard was developed by the Welsh Government to provide a common target standard for the condition of all housing in Wales.

The Welsh Housing Quality Standard states that all households should have the opportunity to live in good quality homes that are:

- In a good state of repair.
- Safe and secure.
- Adequately heated, fuel efficient and well insulated.
- Contain up-to-date kitchens and bathrooms.
- Well managed.
- Located in attractive and safe environments.
- As far as possible suit the specific requirements of the household, (e.g. specific disabilities).

In September 2012 Cardiff was the first Council in Wales to achieve full 100% WHQS accreditation.

The Welsh Government has recognised that the standard cannot always be reached because of issues outside of the control of the Council. It has therefore introduced the concept of “Acceptable Fails” into the Welsh Housing Quality Standard revised guidance in order to recognise legitimate areas which would restrict a Council from reaching the required standard. We have a number of acceptable fails, (largely due to Resident’s Choice) and have implemented measures in order to re-visit and maximise achievement of the Standard.

There are four elements:

• Cost of remedy 	• Timing of remedy 
• Resident’s choice 	• Physical constraint 

We review the standard when properties become vacant and are working closely with the Tenants Participation Team to enable tenants that have not received WHQS works or have changed their minds to contact us.

The Council engaged independent surveying consultants to carry out WHQS audit checks, 98.7% of properties inspected were found to be compliant.

# Welsh Housing Quality Standard Attainment Tracker

WHQS Standard achieved	2008	2009	2010	2011	2012	2013	2014-Date
Roofs							
Windows	97%	99%	99%	100%			
External Doors	93%	98%	100%				
Door Entry Systems	99%	100%					
Kitchens	23%	26%	43%	71%	100%		
Bathrooms	24%	28%	44%	72%	100%		
Energy Efficiency Pass	0%	0%	48%	52%	100%		
Central Heating	100%						
Electrical Systems	0%	0%	50%	73%	100%		
Smoke Detectors	99%	99%	98%	100%			
Environmental Works	51%	52%	67%	79%	100%		



# WQHS review by Wales Audit Office

As part of their 2017-18 performance audit programme the Welsh Audit Office (WAO) reviewed the Council's arrangements to maintain the Welsh Housing Quality Standard (WHQS).

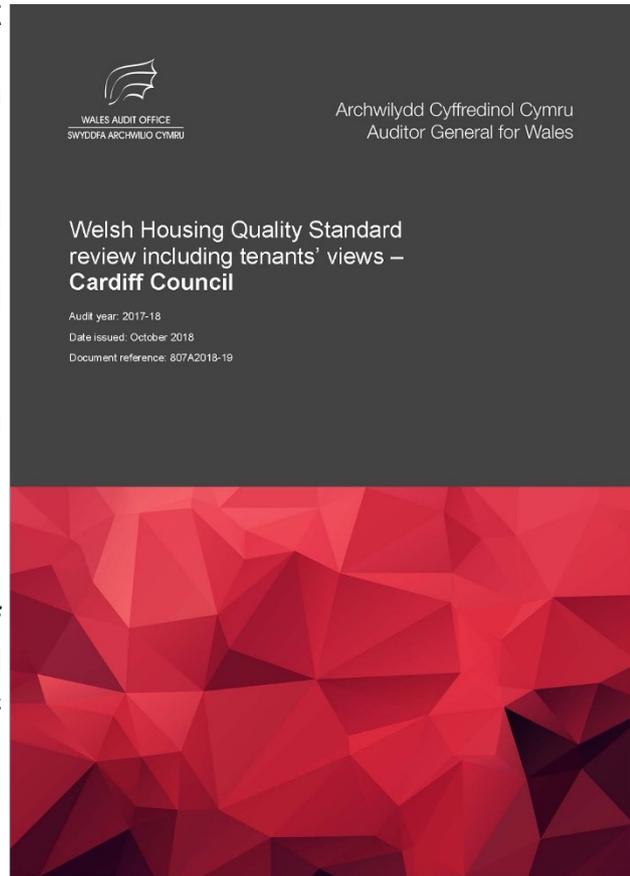
The review sought to determine whether the Council has effective arrangements in place to enable it to maintain the Welsh Housing Quality Standard (WHQS) and address the number of acceptable fails.

The auditors carried out fieldwork between March and May 2018. They undertook document reviews, interviewed a number of key officers and members, and ran focus groups with a sample of frontline staff. As part of the review, the auditor commissioned a research company to carry out a telephone survey of a sample of the Council's housing tenants and commissioned Tai Pawb, Diverse Cymru and Ethnic Minorities and Youth Engagement (EYST) Wales to undertake two focus groups: one with disabled Council tenants and one with BME council tenants.

The auditor concluded that the Council met the WHQS in 2012, and its arrangements to maintain compliance with the WHQS are effective and making a positive difference to residents' lives. WAO came to this conclusion because:

- ✓ The Council's approach to the WHQS is well-integrated into its strategic housing function.
- ✓ The Council has comprehensive information on the condition of the whole of the housing stock to direct investment priorities.
- ✓ A financed and deliverable programme is in place for the repair and improvement of the housing stock, including addressing acceptable fails.
- ✓ The Council has effective arrangements to monitor and scrutinise its progress to maintain the WHQS and has learnt from its progress to date.
- ✓ The Council has a strong customer care focus to the way it interacts with its tenants.
- ✓ The Council's integrated approach to the WHQS is making a positive difference to the lives of its housing tenants.

The Council has robust, comprehensive and wide-ranging plans in place to support its ambitions in maintaining its achievements against the WHQS. These include the Cardiff Housing Strategy 2016-2021, annual Housing Revenue Account (HRA) business plans, and annual WHQS Compliance Policies. There is clear evidence in these plans of the position and compliance against the Welsh Housing Quality Standard.



## Wales Audit Office said:

- The Council has an holistic approach to housing with clear links between the Council's plans for the WHQS and other aspects of housing plans and strategies. The Council's Cardiff Housing Strategy – 2016-2021, is an overarching and comprehensive 'whole service' strategy which embraces all aspects of the housing agenda, and how the service can shape the future of the City.
- Independent external validation of the housing stock condition information was carried out in 2015. The validation exercise found that 98.7 percent of property elements were compliant with the WHQS.
- Average tenants' homes are easier to keep warm in cold weather, helping to reduce energy bills and protect the environment.
- The Council has made improvements to non-WHQS elements of its housing stock on a regular and sustained basis.
- The telephone survey found that 6% of respondents said that they had refused to have improvement works done. Of those who declined improvement works, the main reason for refusing works was because they are happy with the existing state of their home.
- The Council has a strong customer care focus to the way it interacts with its tenants, the Council has effective arrangements and actions to support sound tenant involvement and participation.
- The Council has arrangements are in place to maintain community cohesion. For example, the Council's Caretaking Services Team ensure that 100% of offensive graffiti is removed within 24 hours. During a recent case of racist graffiti in Grangetown, the Council ensured that it was removed immediately, and was working the local police to ensure that community cohesion was maintained.

Most tenants are happy with the condition of their homes and the WHQS improvements the Council has made



OVERALL SATISFACTION WITH WHQS WORKS

**73%** of tenants who have had works are satisfied



KITCHEN

**73%** of tenants are satisfied with the overall condition of their kitchen



BATHROOM

**76%** of tenants are satisfied with the overall condition of their bathroom



TIMELINESS OF WORK

**72%** of tenants told us that the Council completed the works when they said they would



DESIGN

**66%** of those tenants who have had work were included in the design of the improvement works



OUTSIDE OF HOME

**74%** of tenants are satisfied with how the outside of their homes looks

Most tenants are satisfied with the Council's housing service



CONTACTING THE COUNCIL

**88%** of tenants can quickly and easily contact the housing service



SATISFACTION WITH OVERALL HOUSING SERVICE

**78%** of tenants are satisfied with the Council's housing service



SATISFACTION WITH NEIGHBOURHOOD

**79%** of tenants are satisfied with their neighbourhood as a place to live



RESPONDING TO VIEWS

**62%** of tenants think that the Council listens to their views about their home and neighbourhood and acts on them



WALES AUDIT OFFICE

SWYDDFA ARCHWLIO CYMRU



# Capital Ambition

Cardiff Council's 'Capital Ambition' sets out a programme of action to continue to drive Cardiff forward whilst ensuring that the benefits of success are felt by all residents.

In delivering its Capital Ambition, the administration propose to focus on four main areas:

- **Working for Cardiff** – Making sure that everyone who lives here can contribute to and benefit from, the city's success.
- **Working for Wales** – A successful Wales needs a successful capital city.
- **Working for the Future** – Managing the city's growth in a sustainable way.
- **Working for Public Services** – Making sure public services are delivered efficiently, effectively and sustainably in the face of rising demand and reducing budgets.

## The Future Generations Act

The Well-being of Future Generations Act gives us the ambition, permission and legal obligation to improve our social, cultural, environmental and economic well-being. The Act is unique to Wales attracting interest from countries across the world as it offers a huge opportunity to make a long-lasting, positive change to current and future generations. The Act puts in place seven well-being goals:

- A prosperous Wales
- A resilient Wales
- A more equal Wales
- A healthier Wales
- A Wales of cohesive communities
- A Wales of vibrant culture & Welsh language
- A globally responsible Wales

It sets out five ways of working:

- Look to the long term.
- Focus on prevention by understanding the root causes of issues.
- Deliver an integrated approach to achieving the 7 well-being goals.
- Work in collaboration with others to find shared sustainable solutions.
- Involve diverse populations in decisions that affect them.

Cardiff's housing service has fully adopted these 5 ways of working.

# Capital Ambition—Housing and Communities



Start by **building 1,000 new Council homes** through the Cardiff Living Scheme and taking forward other innovative housing initiatives.



Work with developers to deliver over **6,500 affordable homes by 2026 through the Local Development Plan** and strengthen our approach to housing development, considering strategic investment that addresses all types of demand for housing, such as social housing, affordable housing and housing that supports extra care and independent living.



Reduce the number of problem and vacant houses through the **Empty Homes Policy**.



**Drive up standards in the private rented housing sector by:**

- Ensuring private landlords comply with their legal obligations under the Housing (Wales) Act 2014.
- Hosting the Welsh Government's Rent Smart Wales scheme- an all-Wales registration and licensing scheme which works to prevent rogue agents and landlords letting and managing properties.



**Address rough sleeping in the city** through delivering, with partners, the Rough Sleeper Strategy, including:

- Adopting a 'No First Night Out' policy.
- Piloting new approaches, including a 'Housing First' model which moves rough sleepers straight from the streets into a home.



**Support those affected by Welfare Reform and help more people find jobs that give them dignity and pride** by working with partners to further develop into-work services and by providing a network of volunteering opportunities.



**Invest in local communities** by completing the Maelfa Shopping Centre regeneration and delivering new Community Hubs in Llanedeyrn and Llanishen, extending the St Mellons Hub and further developing the Ely and Caerau Hub with our partners.

# Typology of the Housing Stock

Building Type	1900-1944 (3,138)	1945-1964 (4,925)
Detached (20)		
Semi-Detached (3,333)		
Terraced (4,508)		
Flats and Maisonettes (5,560)		

**1965-1989  
(5,223)**

**1990-Date  
(135)**

**By 2022  
(Target of 1,000)**





# Housing Development, New Homes Ambition

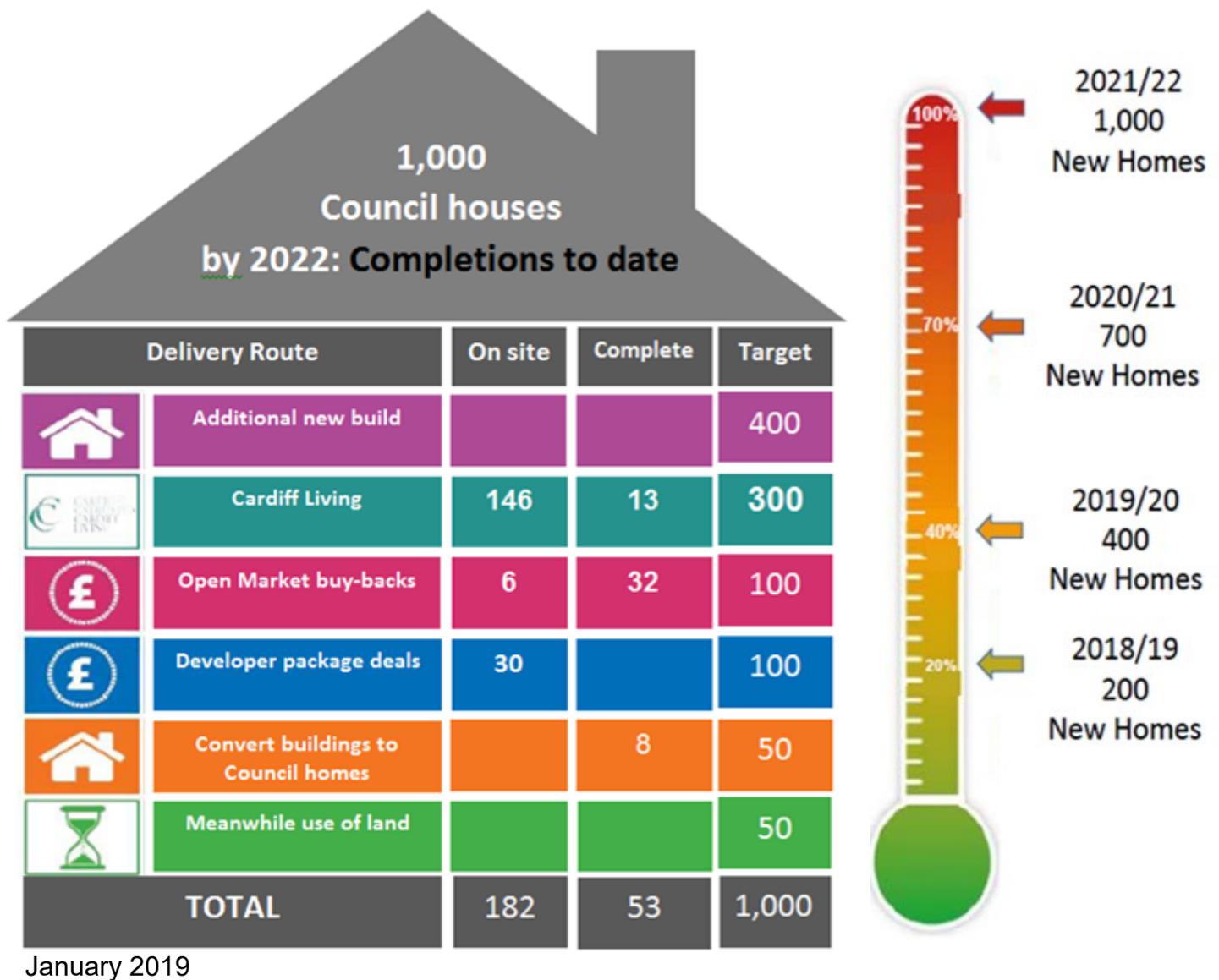
Cardiff Council has set a target of building at least 1,000 new Council homes by May 2022 and at least 2,000 new council homes in the longer term to meet the increasing demand for good quality, affordable social housing.

The need for housing is increasing year on year and the Council is committed to delivering new Council housing schemes and finding new and innovative ways of doing this. Our programme currently represents the largest council house build programme in Wales and will see around £350 million invested into delivering new council homes in volume and at pace.

Our aspiration to build Council homes directly complements the Welsh Government's target of delivering 20,000 affordable homes throughout Wales over this term of government.

*The first completed council properties in Ty-To Maen*





We have been successful in our bids for the Welsh Government's Innovative Housing Programme with around £3.8 million of the grant being awarded to Cardiff Council to deliver 4 new build schemes using innovative techniques.

The first 2 schemes refurbishing shipping containers to provide temporary accommodation for homeless families are due to be completed in May 2019. These will deliver 21 new flats.

A scheme to deliver highly energy efficient homes built to PassivHaus standards will start on site early 2019 and the final scheme will deliver 17 new homes using a 'modular' system – the units will be built off-site which vastly reduces construction time and improves the quality of the build.

The diagram above identifies the different routes we intend to use to meet our target.

# Capital Ambition – New Homes Progress to Date

Capital Ambition Update TTD (Council Homes)								
Deliver 2,000 new Council Homes, 1,000 by May 2022								
Scheme	Target Number (within 5 years)	Pipeline	In planning	Planning approved	At procurement stage (out to tender)	On site	Complete	Totals
Other New Build	400	1216	41	97	16	8	0	1378
Cardiff Living	300	284	102	24		158	13	581
Buying property from the market	100					6	32	38
Package deals	100	10	49			30	0	89
Converting buildings	50						8	8
Meanwhile use of land	50				13		0	13
<b>Totals</b>	<b>1000</b>	<b>1510</b>	<b>192</b>	<b>121</b>	<b>29</b>	<b>202</b>	<b>53</b>	<b>2107</b>

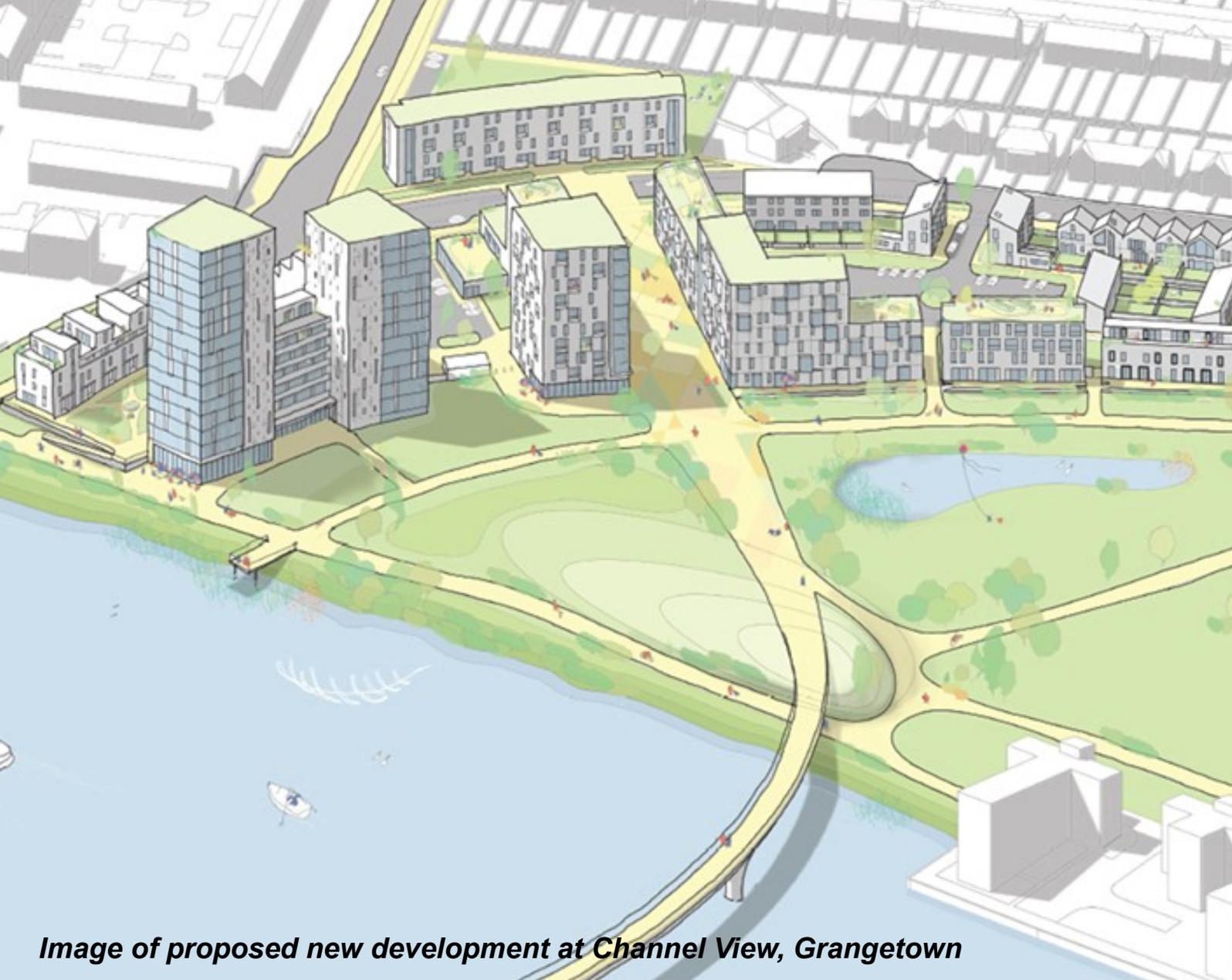
Updated: January 2019

The diagram above shows our development pipeline and our ability to meet our targets. Not only have we implemented the innovative Cardiff Living Programme in Partnership with Wates Residential, we also have a number of other delivery routes that we are using to provide new council homes.

Our Additional Build programme currently includes 22 development sites. Schemes vary in density from 16 units to 250 units and through this programme we are able to deliver a complete mix of council properties, targeting the specific housing needs of the area. We have a real focus on delivering exciting new independent living ‘care-ready’ schemes offering quality, flexible homes for older people which in turn will help free up family homes for rent.

## *Proposed Care-ready scheme at St. Mellon’s community site*





***Image of proposed new development at Channel View, Grangetown***

Our scheme in Caldicot Road, Caerau is out to tender for a contractor and a number of projects already have planning consent in place.

We are also bringing forward a number of developer lead 'Package Deal' arrangements and our first scheme with Cadwyn Housing Association for the delivery of 30 flats at Courtney Road is on site with an anticipated completion date of January 2020.

We have recently undertaken public consultation on exciting redevelopment proposals for the Channel View estate in Grangetown, replacing the existing housing stock with new, sustainable, energy efficient homes.

It's early days for this project but initial feedback from residents has been largely positive and we will now progress with an outline planning submission and continue detailed consultation with residents.



CARTREFI  
CAERDYDD  
CARDIFF  
LIVING

The Council's innovative development partnership with Wates Residential continues to go from strength to strength. This partnership, known as Cardiff Living, will see around 1,500 new homes built across the city on council land with at least 600 of these being new council homes.

The programme is split into three phases of development with work on phase 1 having commenced in June 2017. There are six development schemes actively on site at Willowbrook West, Braunton Crescent, Mount Pleasant Lane Llanrumney, Walker House in Llanishen, Snowdon Road in Ely and Ty Newydd in Caerau.

Phase 1 will deliver 195 new council homes in total including older person independent living units and a small number of wheelchair accessible bungalows and flats.





*Street Scenes at Rumney High school site, Cardiff Living Phase 2*

Our scheme at Ty-To-Maen was completed in December 2018, 13 new council homes have been completed through the Cardiff Living Programme with around 60 new homes earmarked for hand over by 31st March 2019.

The first 2 schemes to be delivered through phases 2 & 3 of the programme were approved by Planning Committee in January 2019. The third scheme is currently being considered, if approved these 3 developments will deliver a further 104 new council homes.

Not only is Cardiff Living delivering high quality, much needed new council homes, it is also providing wide ranging community benefits, providing training opportunities, apprenticeships, local jobs and promoting the use of local supply chains.



£5.5m  
economic, environmental and social value generated



7,734  
hours invested in supporting training by Wates staff



1,810 students supported by our engagement programmes



2,202 training and employment weeks created for local people



£29k  
spent with local social enterprises during the project

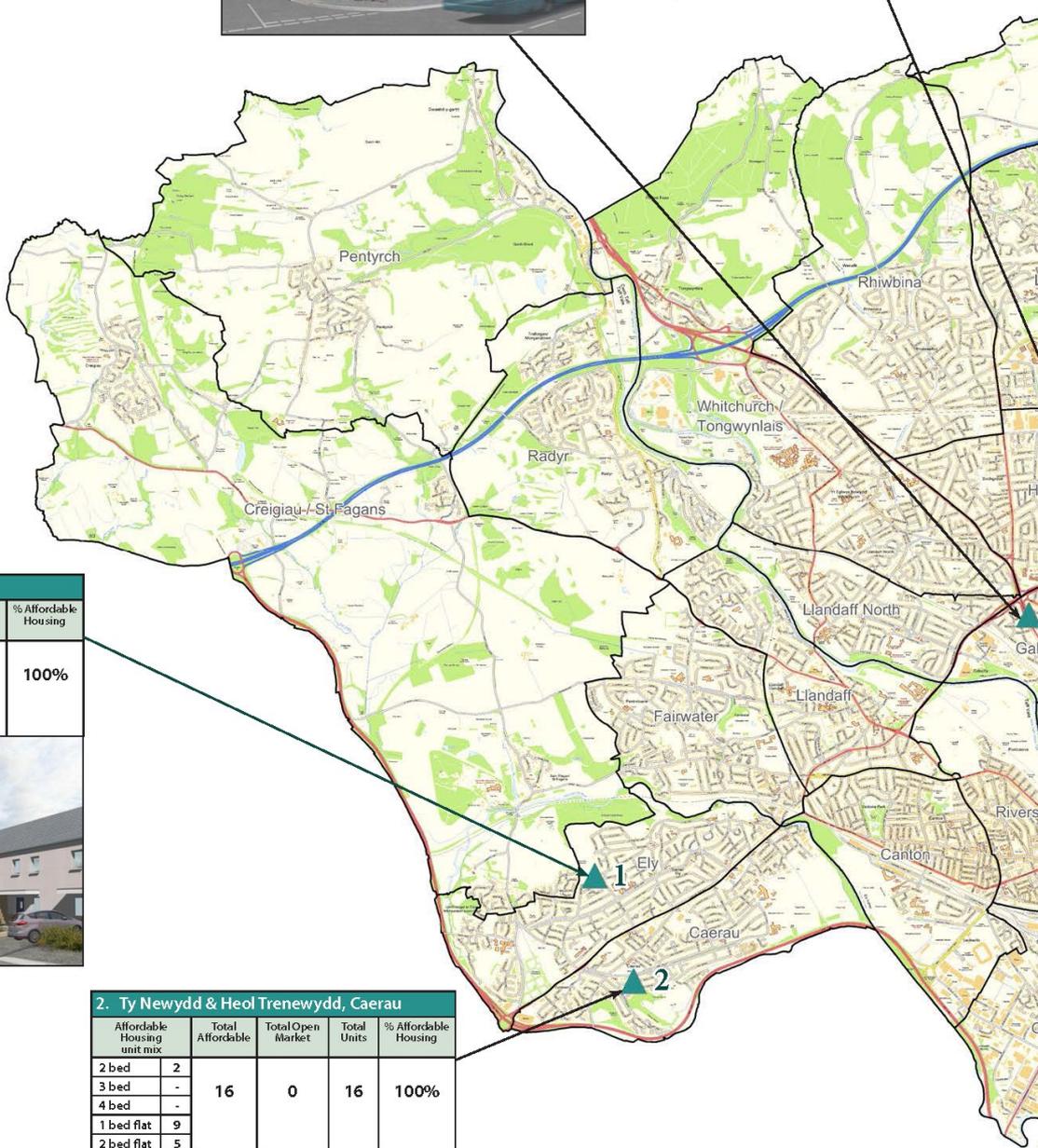
# Cardiff Living - Phase 1 List of Sites

Total					
Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing	
2 bed house	66	195	291	486	40.12%
2 bed bungalow	2				
3 bed house	21				
4 bed house	0				
1 bed flat	63				
2 bed flat	43				

3. Briardene, Gabalfa				
Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	-	30	39	23%
3 bed	-			
4 bed	-			
1 bed flat	6			
2 bed flat	3			



4. Highfields, Heath				
Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	-	32	42	24%
3 bed	-			
4 bed	-			
1 bed flat	5			
2 bed flat	5			



1. Snowden and Wilson Road, Ely				
Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	6	0	20	100%
3 bed	2			
4 bed	-			
1 bed flat	12			
2 bed flat	-			



2. Ty Newydd & Heol Trenewydd, Caerau				
Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	2	0	16	100%
3 bed	-			
4 bed	-			
1 bed flat	9			
2 bed flat	5			





**5. Walker House, Llanishen**

Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	2	12	16	25%
3 bed	2			
4 bed	-			
1 bed flat	-			
2 bed flat	-			



**10. 11-22 Ty To Maen, Old St. Mellons**

Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	2	6	8	25%
3 bed	-			
4 bed	-			
1 bed flat	-			
2 bed flat	-			



**9. Willowbrook West, St Mellons**

Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	14	134	192	30%
3 bed	11			
4 bed	-			
1 bed flat	18			
2 bed flat	15			



**7. Llanrumney Depot, Mount Pleasant Lane**

Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	21	0	31	100%
3 bed	-			
4 bed	-			
1 bed flat	4			
2 bed flat	6			



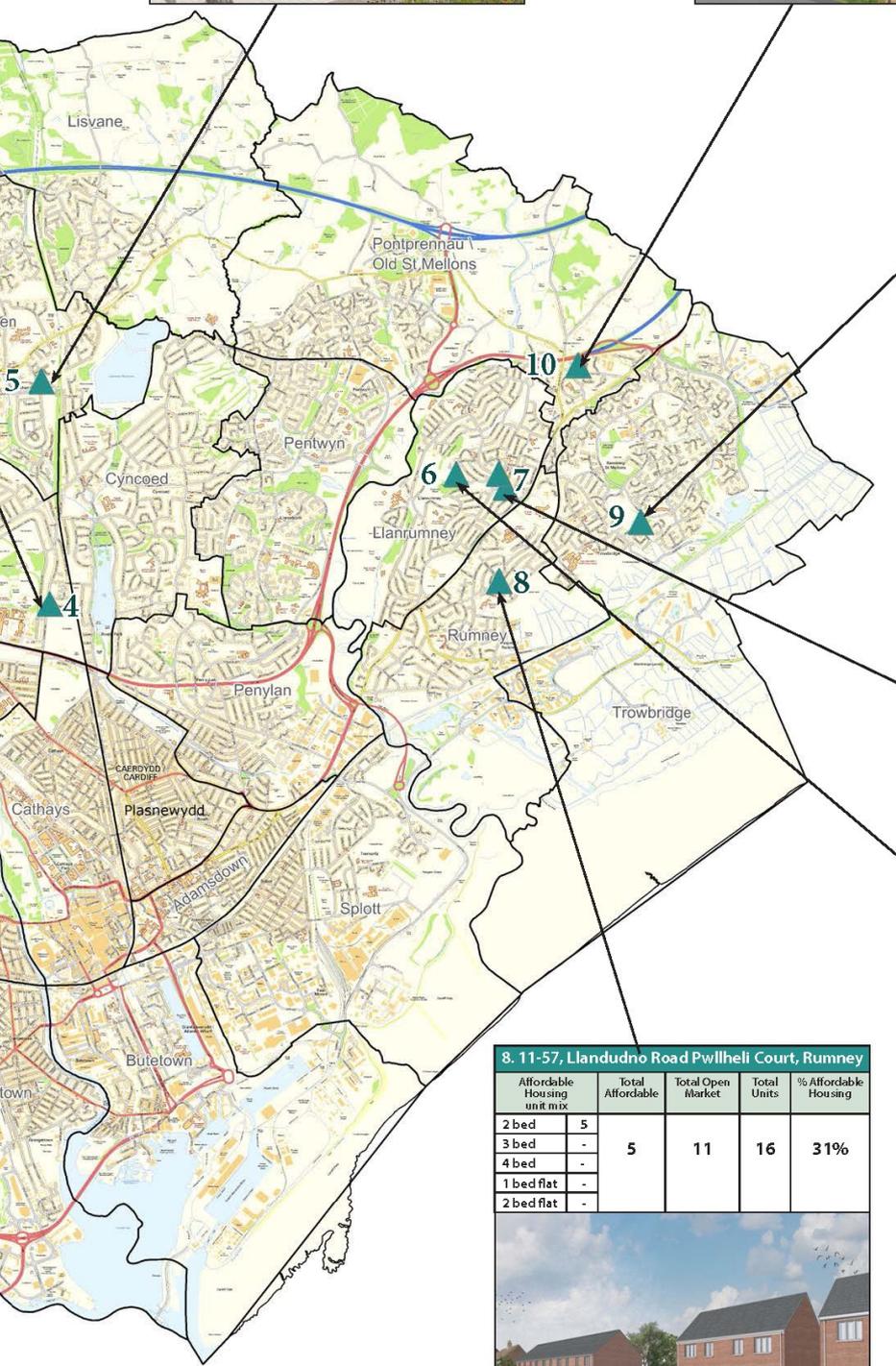
**6. Braunton Crescent and Clevedon Road, Llanrumney**

Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	16	66	106	38%
3 bed	6			
4 bed	9			
1 bed flat	9			
2 bed flat	-			



**8. 11-57, Llandudno Road Pwllheli Court, Rumney**

Affordable Housing unit mix	Total Affordable	Total Open Market	Total Units	% Affordable Housing
2 bed	5	11	16	31%
3 bed	-			
4 bed	-			
1 bed flat	-			
2 bed flat	-			



Date: February 2019

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# Can we afford to build?

When considering new council housing developments its vitally important that we ensure the schemes are financially viable and that the rental income from the properties can pay back the capital investment over a set period. In order that we can demonstrate scheme viability we have purchased a viability assessment tool.

An assessment is made for every scheme regarding the cost of development, the on-going responsive and planned maintenance costs and the management costs and this is considered along with the rental income and value of the properties being built.

Whilst a scheme may be viable, its affordability and whether it progresses depends on the overall affordability of the business plan which is subject to a number of parameters including future rent levels, operating costs and other risks in the business plan. Caution will be adopted to ensure commitments including land holding in advance of development is managed in order to ensure any borrowing undertaken for development remains, affordable, prudent and sustainable.

The new build board meets every quarter to review new projects and progress against targets. The board is chaired by the Corporate Direct for People & Communities and includes officers from Finance, Legal, Procurement & Housing. The Board will not only review individual development schemes, it will also have an overview of the entire new-build programme.

Project viability is assessed at the key stages of scheme development including;

- Stage 1: Land appraisal & feasibility.
- Stage 2: Scheme options appraisal.
- Stage 3: Concept design.
- Stage 4: Planning.
- Stage 5: Contractor procurement.

# Managing Our Homes



*Community gardening at the STAR Hub, Splott*

## Performance Indicators

The performance of the Housing Management Service is monitored through a range of performance indicators. Results for December 2018 in a range of key areas are shown below:

Indicator	Target	Result
Percentage of general clean and clears completed within 10 working days.	95%	99.5%
The percentage of emergency repairs completed within target time (24 hrs).	95%	98.5%
Vacant Council stock as a percentage of overall stock.	1.5%	1.7%*
The percentage of people who feel reconnected into their community, through intervention from Independent Living Services.	70%	86%

\* Performance in completing works on vacant properties declined after a contractor withdrew their services. Work is underway to improve performance in this area.

# Maintaining Our Homes

The Responsive Repairs Unit have arranged for more repairs to be undertaken by in-house operatives instead of external contractors. This means the service is able to retain more oversight of the jobs reported and take ownership of reported issues. These changes have reduced costs and improved the service to our tenants, which is clearly demonstrated by a significantly reduced number of complaints.

- 93% responsive repairs carried out by the in-house workforce - Target 90%
- 97% of 11,372 emergency repairs were completed in 24hrs - Target 95%
- Overall customer satisfaction was 90% March 2018—Target 85%.

*Tenant wanted to thank the operative who put up her gate/fence. She says he did a lovely job and she feels much safer now.*

*He was "lovely and polite" and left the tenant with a nice warm house.*

*"very happy with the work that was carried out and he left the property tidy afterwards."*



*Apprentice Owain fixing a leaking pipe*

## Developing the Workforce

Cardiff Council is committed to developing its workforce. The Council recognises that its employees are the single most important part of its capability to successfully deliver its aims and aspirations, and to deliver the best services possible for the citizens and communities of Cardiff. The Council works closely with the Cardiff and Vale College in Dumballs Road to give learners the opportunity to work for the unit. The Responsive Repairs Unit has a long history of apprenticeships going back almost 30 years.

### *Its great working with the Responsive Repairs Unit*

Owain is 17 and is now in his 2nd year of apprenticeship with the Council. Owain is a full time apprentice and is able to attend college one day a week to complete his NVQ level 2 course in plumbing. Owain has been working with different plumbers learning the ropes.

*“I really enjoy the work, I’m looking forward to being fully qualified so I can work for the Council full time, the mentors have all said if I need any help or advice to give them a ring and they will help. Its great working with the Responsive Repairs Unit, I have learnt loads and they are all a good laugh, it makes the day pass much quicker.”*

After his apprenticeship Owain will be fully qualified as a plumber and will be offered the opportunity to train up as a gas engineer. *“I just need to fit a full bathroom suite to finish my training folder, when I’m fully qualified I want to keep training to be a multi-skilled technician.”*

# Damp & Condensation Strategy

In the recent Welsh Audit WHQS report some tenants reported damp in their homes. Cardiff Council have commissioned independent specialist consultants to review our properties and living conditions. They will be focusing on property types that report higher than usual damp and condensation issues. Results of the study are due in Spring 2019 and appropriate action will be taken to rectify any issues identified.

The Responsive Repairs Unit have specialist Technical Managers that can give advice to help lower condensation, which can be a cause of damp and mould.

Articles on combatting damp and condensation are in issues of the Tenants Times, below is an example of advice given to tenants:

## Healthy Homes ▼

Condensation is a common problem in our homes. When warm moist air comes into contact with cold air or a cold surface, the water in the air is deposited onto the cold surface as condensation. Any activity that involves water such as bathing, showering, cooking, washing and drying clothes will put moisture in the air.

It is unlikely that any home can be totally free of condensation but there are a few small changes that you can make to reduce it.

### Produce Less Moisture

- Put lids on pans while cooking.
- Use an extractor fan if you have one.
- Dry clothes outdoors whenever possible. If you have no alternative, dry them inside on an ailer rather than on radiators.
- Wipe any moisture appearing on walls, window sills and other surfaces on a regular basis.

### Increase Ventilation

- Open a small window for 15 minutes when you get up in the morning. This will get rid of the moisture produced overnight.
- After cooking or taking a bath



or shower, open the window for a short time and close the door to the room.

- Make sure vents are not blocked.
- Keep trickle vents in windows open, they are designed to ventilate without causing draughts.

If the condensation is left on surfaces, it can lead to mould. Mould can cause considerable damage to surfaces in the home including rotting wood, crumbling plaster and peeling wallpaper and



*New properties in Clevedon Road, Llanrumney*

# Managing Anti-Social Behaviour (ASB)

As a landlord we will take firm action to eliminate ASB. We have a dedicated Antisocial Behaviour Team.

Cardiff council is working in partnership with South Wales Police, Welsh Government and Trivallis on 'Review Together' project. This is a victim lead approach to dealing with antisocial behaviour, focusing on what really matters to tenants.

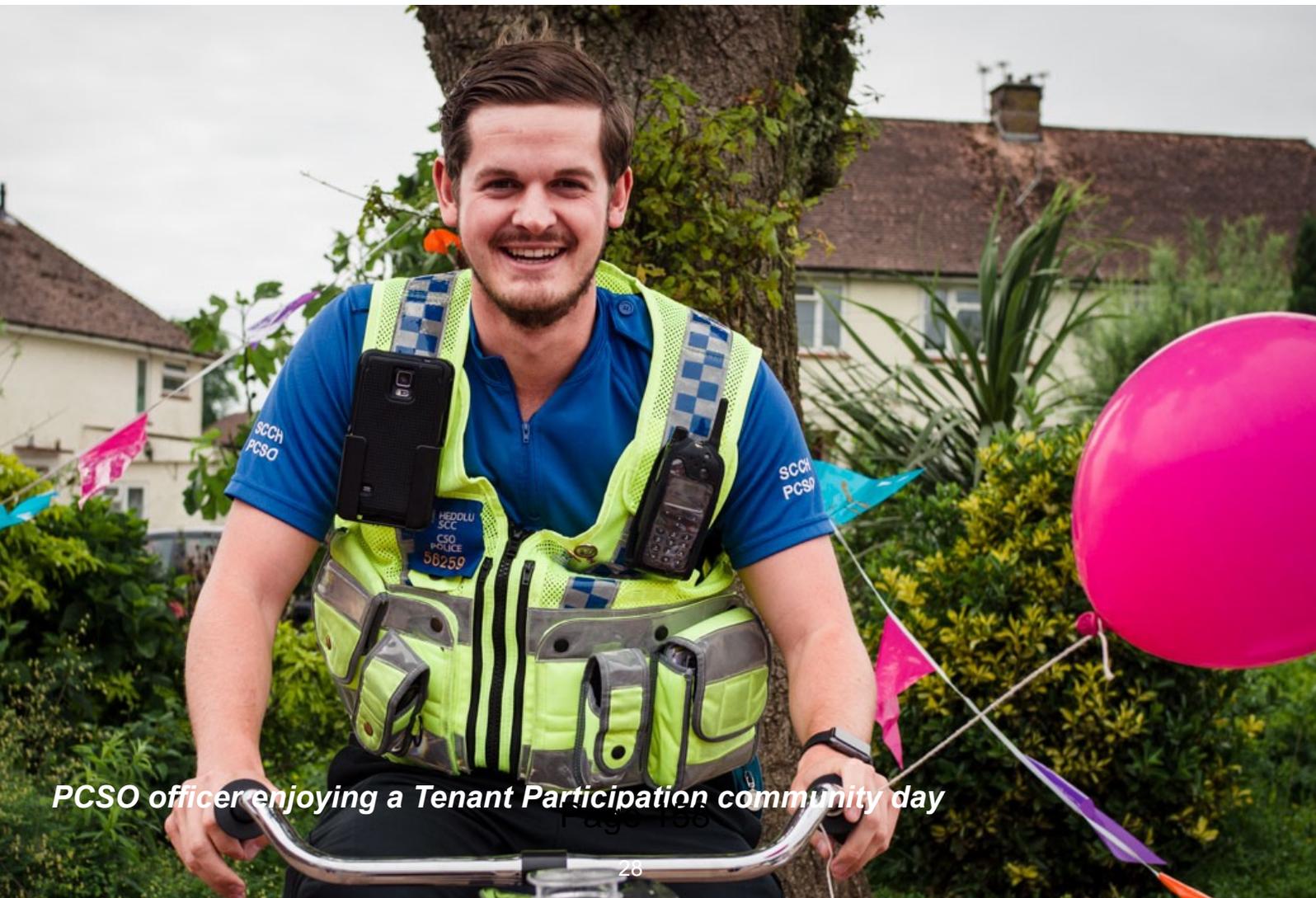
Our ASB teams:

- Provide support to victims.
- Work with perpetrators to help them change their behaviour.
- Act against perpetrators who continue to be anti-social.

Council action from April 2017 to March 2018:

- 41 notices seeking possession served on tenants for ASB.
- 7 evictions for anti social behaviour.
- 2 prison sentences.

In 2017-2018, 100% of urgent cases tenants were contacted within 24 hours. (Target 95%).



*PCSO officer enjoying a Tenant Participation community day*



*Community gardens tour*

## Tenancy Management

We aim to ensure that our tenants and leaseholders have the advice and information they need to maintain their tenancy or lease conditions, ensuring that properties are kept in good condition; preventing tenancy fraud and ensuring any pets are appropriate and well controlled.

The team carry out proactive visits to provide advice and remind tenants of their obligations. Where necessary the team gather evidence and take appropriate action including obtaining orders and carrying out evictions.

Action from April 2017 to March 2018:

- 2,000 Proactive visits were carried out - inspecting houses for property and garden condition.
- 258 Abandoned Properties were reported and investigated.
- 976 Overdue gas service cases dealt with and access obtained.
- 713 Property and garden condition problems were addressed.
- 270 Completed checks from referrals to the Tenancy Fraud Hotline.

The Tenancy Team also provide additional help to vulnerable people such as hoarders, young people leaving care or moving on from hostels and others who need more help to maintain their tenancies.

This will be the focus of our work during 2019/2020, a new Tenancy Sustainment Team will work with our more vulnerable tenants to ensure they remain housed and to prevent eviction and homelessness.

# Caretaking Services

Caretaking Services provides cleaning and caretaking services for tenants and leaseholders.

This includes:

- Cleaning and safety inspections for the communal areas of 852 low-rise blocks and 9 High-rise blocks. All blocks are cleaned fortnightly.
- Clearances of empty properties, garden and overgrowth clearance, including tree cutting.
- Cleaning of courtyards by high pressure water to provide a deep clean once a year.
- Graffiti removal over the whole of Cardiff. 100% of abusive or offensive graffiti is removed within 24 hours and other graffiti in 10 working days. In 2017-2018 the team dealt with over 800 cases of graffiti.



Council operatives removed far right, racist graffiti as soon as it was reported in Grangetown 2018 as part of a joint operation with South Wales Police.



DEU GWIR IN THESE STONES  
RE GW YDR HORIZONE  
O'R WYNNES AWE NIDONE

# Hubs: Working For You - 2018

*New partner United Welsh provide Wellbeing drop in sessions & events within the Hubs, also linking in with the North Cardiff 'Getting Together' scheme aimed at older members of the Community.*

*Alzheimer's Society started its 8 week taster session at Llandaff North & Gabalfa Hub. Alzheimer's society are there for anyone who is affected by dementia and do everything they can to keep people with dementia connected to their lives.*

111,000 people received advice at Hubs

42,000 people received Into Work advice

2.5 million people visited the Hubs & Libraries

£19 million claimed in weekly benefit

1,400 people attended Into Work training sessions

*The Ely & Caerau Hub held a set of gardening workshops run by the tenant participation team where people learnt how to grow salad leaf, the best time to plant vegetables and how to build your own raised bed.*

*A variety of Exercise & Dance classes are held within Community Hubs, including Tai Chi, Yoga, Keep fit with weights and Line Dancing.*

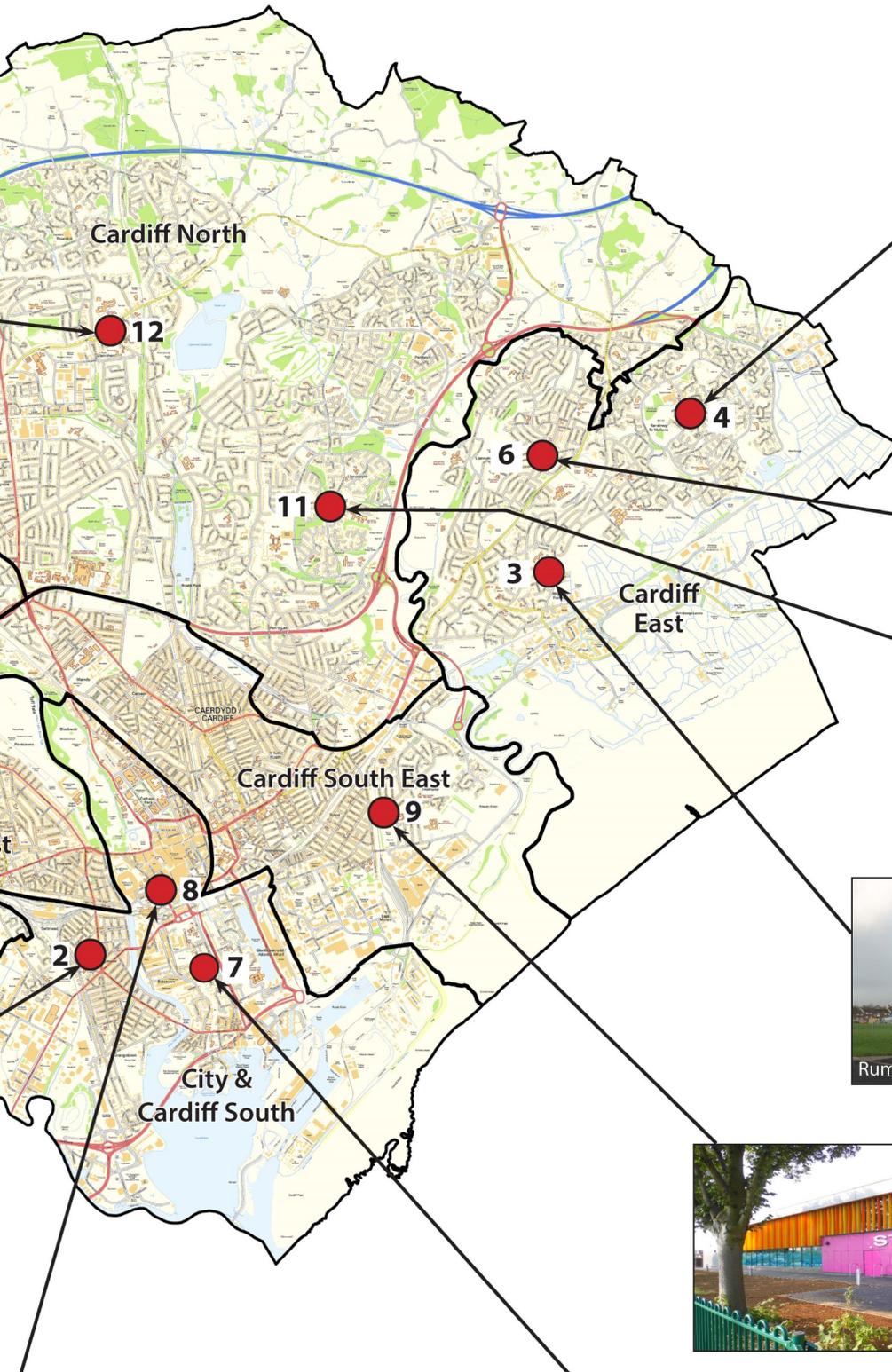
# Community Hubs—Map



- 1 Ely/Caerau
- 2 Grangetown
- 3 Rumney
- 4 St Mellons
- 5 Fairwater
- 6 Llanrumney
- 7 Butetown
- 8 Central Library
- 9 STAR
- 10 Llandaff North & Gabalfa
- 11 Llanedeyrn
- 12 Llanishen



The Community Hubs development programme has delivered a network of 12 Hubs in priority neighbourhoods providing better customer services through investment in high quality community buildings.



Date : August 2018

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# Community Hubs

The St Mellons Hub is Cardiff's latest Hub bringing services and facilities to the heart of the community, it opened its doors in August 2018. The building has been extended and underwent major refurbishment to provide a wide range of services and improved facilities to local people.

## *The community is excited about the opening*

*Cllr Lynda Thorne said, "I am delighted that our latest community hub is ready for the public and I know, from the high level of interest we have already received, that the community is excited about the opening too."*

*"Having visited the new building, I have experienced first-hand the huge benefits it will bring to St Mellons and surrounding areas. It will build on the success of other Community Hubs around the city and is tailored to the specific needs of this area. I would encourage residents to drop-in and see for themselves what the Hub has to offer."*

St Mellons Hub cafe





*Newly refurbished St Mellons Hub*

## **St Mellons Hub**

The new Hub includes a community café, large community hall, multi-purpose rooms, interview rooms, library area, drop-in IT facilities, youth den, music studio, childcare provision for Flying Start, a police office, changing rooms and multi-use games area. The provision of joined-up services all under one roof in a modern community setting has enabled two surplus sites to be released for affordable housing development.

Feedback from the community on services and facilities provided at the St Mellons Hub has been very positive.

Over 70,000 customers have visited St Mellons Hub since opening on 20th Aug 2018 customer quotes include –

- Very helpful, very impressed. I will make sure I visit very regularly! Excellent service - thank you.
- Very much appreciate the services on offer at the hub and especially the staff.
- I'm very pleased with the hub to be honest St Mellons has been crying out for this for quite some time.



***Celebrating Chinese new year in Llanishen Hub***

Trained staff are on hand to help access a wide range of facilities and services at all the city Hubs, including:

- Applying for social housing.
- Housing, benefit and advice services.
- Library service including space for community events.
- Free internet and Wi-Fi access.
- Free phones to contact council and other services.
- Into Work Advice and training courses.
- IT Training Suite/ Private interview rooms.
- Rooms for community meetings and events.
- Modern Community Café.
- Partner organisations providing specialist help and advice.
- Community Hall.
- Job Club.
- Wellbeing Tuesday services for over 50's.
- Dementia Friendly Archives.
- Youth Activities.
- Fitness Classes.



All the Hubs activities are on their Facebook pages—[@StarcommHub](#), [@GrangetownHub](#), [@RumneyHub](#), [@StMellonsHub](#), [@LlanrumneyHub](#), [@CentralLibraryHub](#), [@ElyandCaerauHub](#), [@LlanedeyrnHubPowerhouse](#), [@FairwaterHub](#), [@LlandaffNorthHub](#), [@LlanishenHubCardiff](#)





# Into Work Advice Service

The new Into Work Advice Service launched officially on 1st April 2018.

The new team combines income from different funders to offer help for everyone across the city whether they are in work or out of work, need some support or more intensive mentoring. Funding is available, where eligible, to pay for childcare, travel and training to support people into work and help remove the barriers that may be stopping them from getting a job.

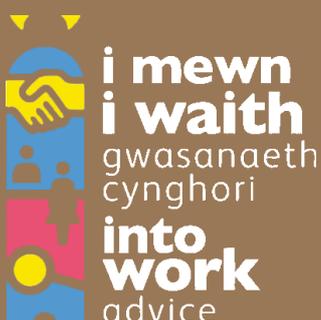
Since the launch, the team has experienced great successes and have supported at least 561 people into work.

A Gateway has made access to the service easier for customers looking for work and for organisations who need to refer their clients in for support. The Gateway ensures the person is able to find the correct support first time, every time. To date 29,059 people have accessed the Gateway.

Customers are able to access the Gateway through a variety of methods, including the Advice Telephone Line, email, face to face job clubs, (which are situated in over 45 locations across the city), website, social media and Webchat. Job clubs offer drop in, light touch help with CV's, job applications and support with making and maintaining Universal Credit claims.

The Employer engagement / Work placement officers work with employers to access new job vacancies and work experience opportunities. They also arrange jobs fairs with real job vacancies. Our Adult Learning team can also provide training to help people who need qualifications to get a job.

The team has a self employment advisor. In May 2018, the Pop Up Business School came to Cardiff, funded by the Council and other partners to provide a 2 week intensive course on how to set up a business. This proved hugely popular with 62 new start up businesses being created.



Compliment received via Twitter: *"Into Work Cardiff team are amazing. Helping Cardiff residents get into work. I Met the lovely Val today at Careers Wales day in St. Teilos. She speaks Italian, Urdu, Punjab, English, Sanscrit and is learning Welsh"*.

## Money Advice Team

The Money Advice Team are based in Central Library Hub but also provide services to 22 locations across the city, including community hubs, foodbanks and Job Centres. The team help customers with budgeting, debt advice, applying for benefits and assisting with claims for grants and discounts. For clients that need extra support from their failed applications for benefits, the Money Advice team can prepare mandatory reconsiderations, which is the first stage in the appeal process. To date the team have seen over 12,000 people and have helped to claim over £10million of previously unclaimed benefits.

The team also have specialist advisors that can help those whose families have a child with a disability, or families affected by the benefit cap.

Central Library Hub also offers services from partner organisations including, Cardiff Advice Service (made up of Citizens Advice and the Speakeasy Advice Centre), Cardiff and Vale Credit Union. Other partners also provide drop in services on a timetabled basis.



*Advice team at Central Hub*

# Impact of Welfare Reform

Universal Credit Full Service has arrived in Cardiff. Universal Credit is a working age benefit that is replacing 6 means tested benefits and tax credits.

Most working age people will need to make a claim for Universal Credit instead of claiming the benefits listed below.



Not everyone will be required to make a new claim at the same time. Some of the changes in circumstances that could mean a new claim for Universal Credit may be required include (but are not limited to):

- Move into or out of work
- Becoming sick
- Becoming fit for work
- Gaining or losing a partner
- Becoming a carer
- Having a first child
- Youngest child turning 5
- Child leaving school

Anyone who is unsure if they should claim Universal Credit can access advice at their closest Hub or by calling the dedicated advice line.

The Business Plan has given consideration to the ongoing impact of Welfare Reform and there has already been an increase in the cost of collection and arrears for those affected by the changes. Financial modelling has also been carried out in an attempt to understand how these costs may alter in the future, as these reforms are implemented in Cardiff and increased provision has been made for bad debt.

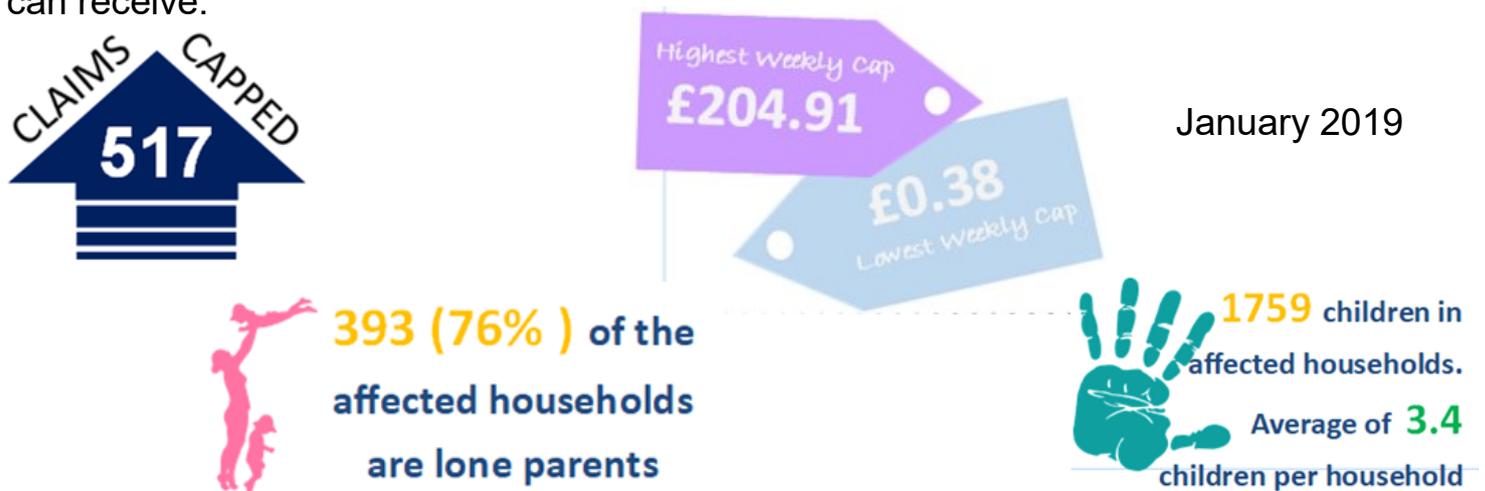
# Universal Credit Key Changes

Universal Credit key changes	How can Cardiff Council Help?
<b>Universal Credit will be claimed and maintained online</b>	New self-service section in Central Library Hub. The Into Work Advice team can help to make & maintain a Universal Credit claim online.
<b>Universal Credit will be paid in arrears</b>	Money Advice Team can assist with accessing emergency local welfare provision such as issuing foodbank vouchers and making claims from Discretionary Assistance Fund.
<b>Universal Credit will be paid into a bank account</b>	Support available across the city to open a transactional bank account.
<b>Universal Credit will include any help towards rent</b>	Trained staff can assist with setting up direct debits and standing orders to pay rent and can liaise with landlords to agree rent payments whilst waiting for first Universal Credit payment .
<b>Universal Credit will be paid monthly and as a single payment to the household</b>	Money Advice Team can help with monthly budgeting and basic debt advice.
<b>Universal Credit payments may be reduced or stopped through a sanction</b>	The Money Advice team can help to request the decision about a sanction be looked at again by the DWP. The Into Work Advice team can help make and maintain a claim for Universal Credit.

To help with these challenges we have rolled out online access across the city, giving budgeting advice in all the Hubs and we have enhanced our Welfare Liaison Team to provide support to Council Tenants via a home visiting service.

## Benefit Cap

The Benefit Cap is a limit placed on the total amount of benefits a working age household can receive.



Example of Financial Support: Mr J was affected by the Benefit Cap. “He attended a local Hub and was given financial help towards his rent while he engaged with the Into Work Advice Service.” This meant the shortfall in his rent was paid by a Discretionary Housing Payment.

Mr J is now in work and is over £130 a week better off and no longer affected by the benefit cap.



# Impact on Rent Arrears

Universal Credit is having a significant impact. There are more tenants in arrears and the amount of the average arrear is much higher for Universal Credit claimants than for those on Housing Benefit: Of the 1,332 council tenants receiving Universal Credit, 1,094 (82%) are in rent arrears (This compares with 22% of tenants on Housing Benefit). It is estimated that 801 more tenants are in rent arrears than would have been the case if it were not for Universal Credit.

The average rent arrear for tenants on Housing Benefit is £384, while the average for tenants affected by Universal Credit is £1,006. Arrears for Universal Credit claimants are therefore £622 higher on average than for tenants on Housing Benefit. Overall it is estimated that **£988,052** of current rent arrears is due to Universal Credit.

## Welfare Liaison Team

A dedicated Welfare Liaison Team was developed in 2015 to assist council tenants with welfare reform, they visit tenants in their own homes to assist those affected by the Bedroom Tax, Universal Credit and the Benefit Cap.

They help with:

- Advice and assistance to downsize.
- Provide advice about the Benefit Cap and the schemes available to help tenants get back to work.
- Provide budgeting and basic debt advice.
- Provide digital and budgeting support to assist tenants to adjust to Universal Credit.
- Assess income and outgoings so that affordable repayment arrangements can be made.

Demand for this service is increasing steadily as additional tenants migrate onto Universal Credit.

The Welfare Liaison Team has increased from 5 to 14 officers including 2 new Senior Officers to support the manager and to deal with the increasingly complex cases.

- ✓ 82.0% are happy that their rent is value for money.

A new rent arrear recovery procedure has been introduced with an increased emphasis on:

- Early intervention and prevention.
- Focus on having an open conversation with the tenant to understand underlying causes of arrears.
- Extra support targeted towards tenants facing change / crisis.





# Homelessness and Housing Need

The number of applicants who were found to be threatened with homelessness increased from 762 to 1,544 (103%) between 2015 and 2018, whilst those found to be homeless rose from 1,274 to 1,976 (55%) and the number found to be homeless and in priority need rose from 571 to 669 (17%). The Council developed a new strategy in 2018 to address the growing issue of homelessness.

If projected increases in current trends continue there is a risk that services will not be able to keep pace with demand. Cardiff has recognised the need to invest in more early intervention to address increasing homelessness. In 2018-2019 additional funding has been made available for homelessness services and will be focussed on advice and prevention work. Partners have raised concerns about the stability and continuation of funding.

Cardiff Council is committed to providing a holistic housing service in which help is readily available and not only provided at the point of crisis. A joined up, person-centred service is integral to delivering the best outcomes for clients. Any underlying issues that may be contributing or will contribute in future to a person's housing situation are considered.

Early intervention has been identified as key to successfully tackling homelessness and it is therefore vital that people are aware of the services and help available. More homelessness advice will be given in the Hubs from 2019.

*Greenfarm family hostel*





*Early morning breakfast run*

## **Frontline Services**

Cardiff has a comprehensive range of frontline services working with its rough sleepers: The Council's Homeless Outreach Team undertakes day-time and evening outreach 7 days a week, engaging with people sleeping rough or who are at risk of sleeping rough.

The team has recently been expanded and trained to undertake statutory homelessness assessments on the streets.

## **Rough Sleeper Project**

Cardiff Council's Rough Sleeper Project offers an alternative accommodation model based on Housing First principles. Direct referrals are made into self-contained accommodation, without preconditions or the need to move through a staged approach to independent living. Since its establishment, 26 clients who had previously failed to engage or maintain other homeless provision have been positively resettled.

The project uses council flats and the number of properties made available has been expanded from August 2017 to help address the growing issue of rough sleeping.

The Council operates two hostels, Ty Greenfarm helps homeless families, while Ty Tresillian helps single homeless people. A new night shelter and supported housing complex has been developed in Litchfield Court, to assist with the growing problem of homelessness. The Council also recently secured funding to operate its own Housing First scheme.



# Demand for Social Housing

There is a high demand for social housing in Cardiff and a limited number of properties become available to let each year. Cardiff Council, Cadwyn, Cardiff Community, Hafod, Linc Cymru, Newydd, Taff, United Welsh and Wales & West Housing Associations operate a Common Housing Waiting List for social housing, from which suitable applicants are identified to be offered available properties.

In order to offer applicants the widest choice of accommodation applicants are considered for suitable properties regardless of landlord. All applicants are given the opportunity to express preferences about the areas of the city in which they want to live and will be offered up to date information about likely waiting times for social housing in their preferred areas.

All applicants wanting to join the Housing Waiting List are invited to an interview and given full advice about their housing options. Applicants can register for as many preferred areas as they wish, some areas have more availability of social housing than others, applicants are encouraged to take this into consideration when they register as this can affect how long someone may have to wait for accommodation. Applicants are also encouraged to consider private sector rented accommodation as this may be more suitable for their needs.

The partners aim to assist applicants who are in housing need before those without identified need.

The level of housing need is used as one of the measures to determine an applicant's position on the Waiting List :

- Immediate, urgent, high and medium levels of housing need are recognised and used to inform applicants' position on the Waiting List.
- Applicants with no identified housing need may be admitted to the Housing Waiting List, but will be registered in a lower Band than those with identified housing need.

Where it becomes apparent during the application interview that the applicant may be homeless / threatened with homelessness a referral is made to the Housing Options Service. Homeless advice will be provided in the Hubs from 2019, increasing the accessibility of services.

No of applicants on Common Housing waiting List: 7,971 (Nov 2018)

No of applicants identified as homeless: 682 (Nov 2018)

Number of properties let October 2017 – September 2018: 1,488 (721 Council/767 partner housing associations)

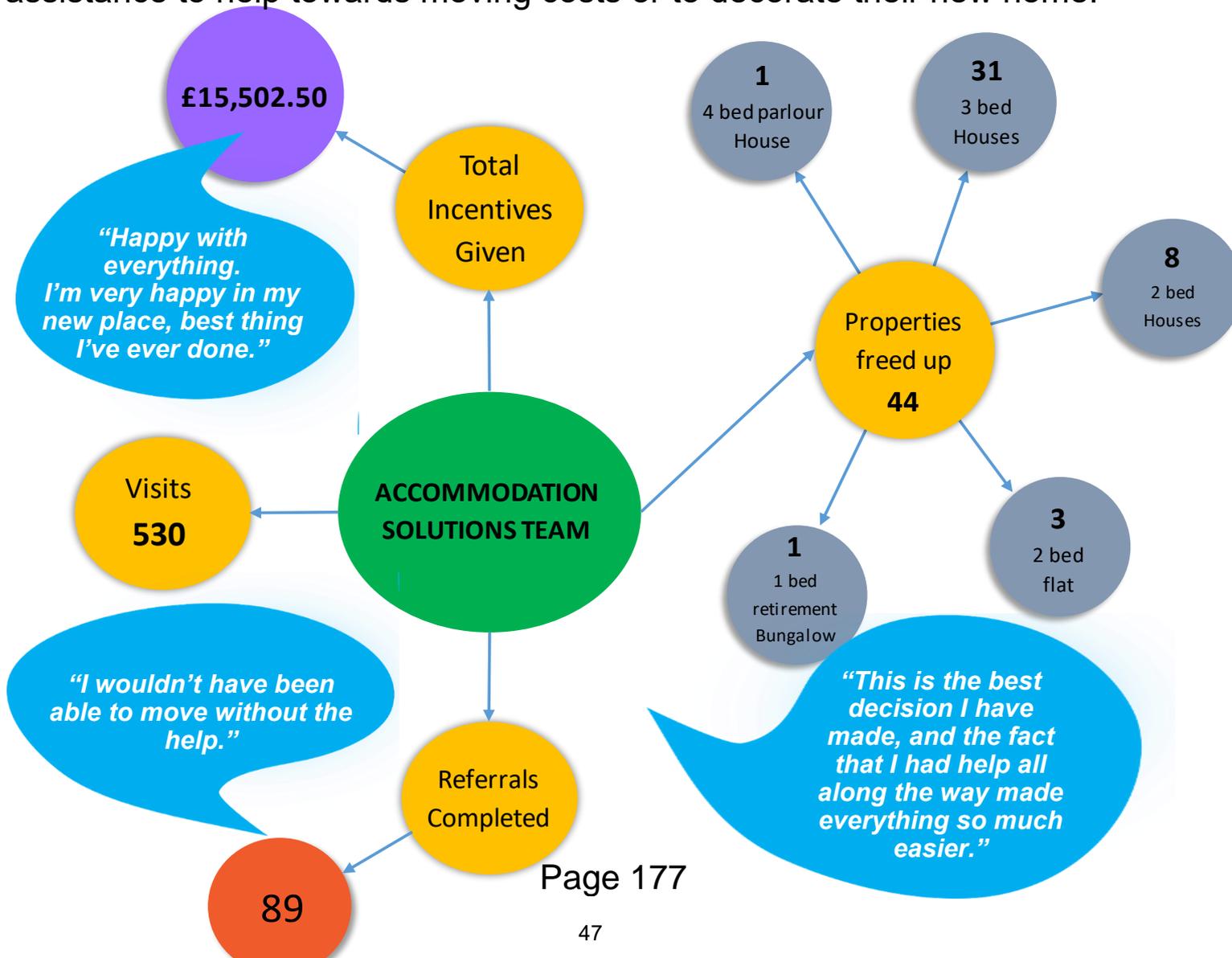
## Finding Accommodation Solutions

The Accommodation Solutions team was set up to provide assistance for those who are looking to downsize from larger family accommodation. Particularly older people who wish to move to more appropriate accommodation for their needs and who may find the whole process a bit daunting.

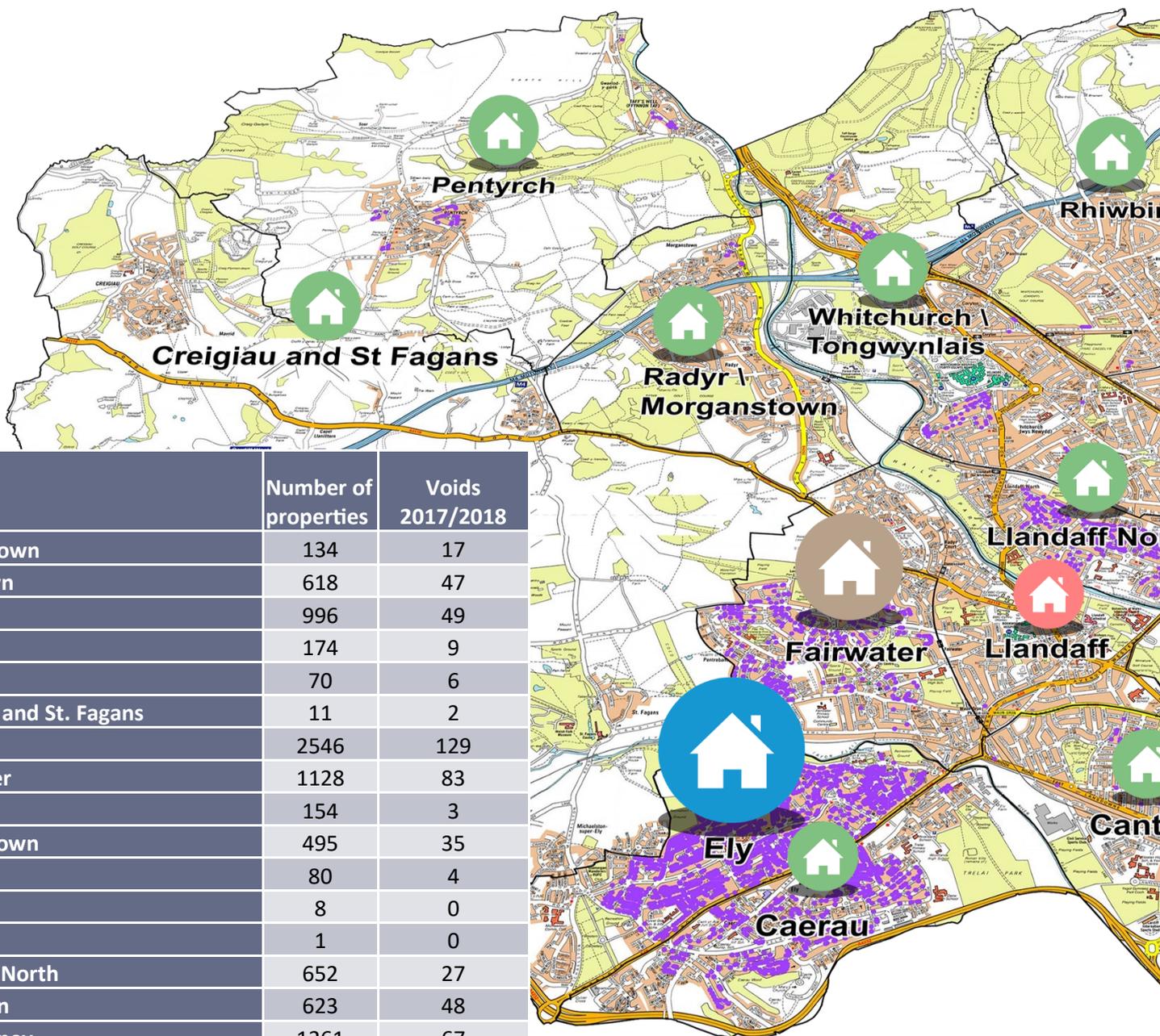
The Team are available to assist from the time a tenant joins the waiting list until after they have moved in, ensuring they have settled in comfortably. The aim is to give people the peace of mind of having one single contact and a face they know when taking on the task of moving from their current accommodation.

Accommodation Solutions officers understand that moving can be a big decision for tenants, especially if this has been their long term family home. The aim is to make the process as easy as possible.

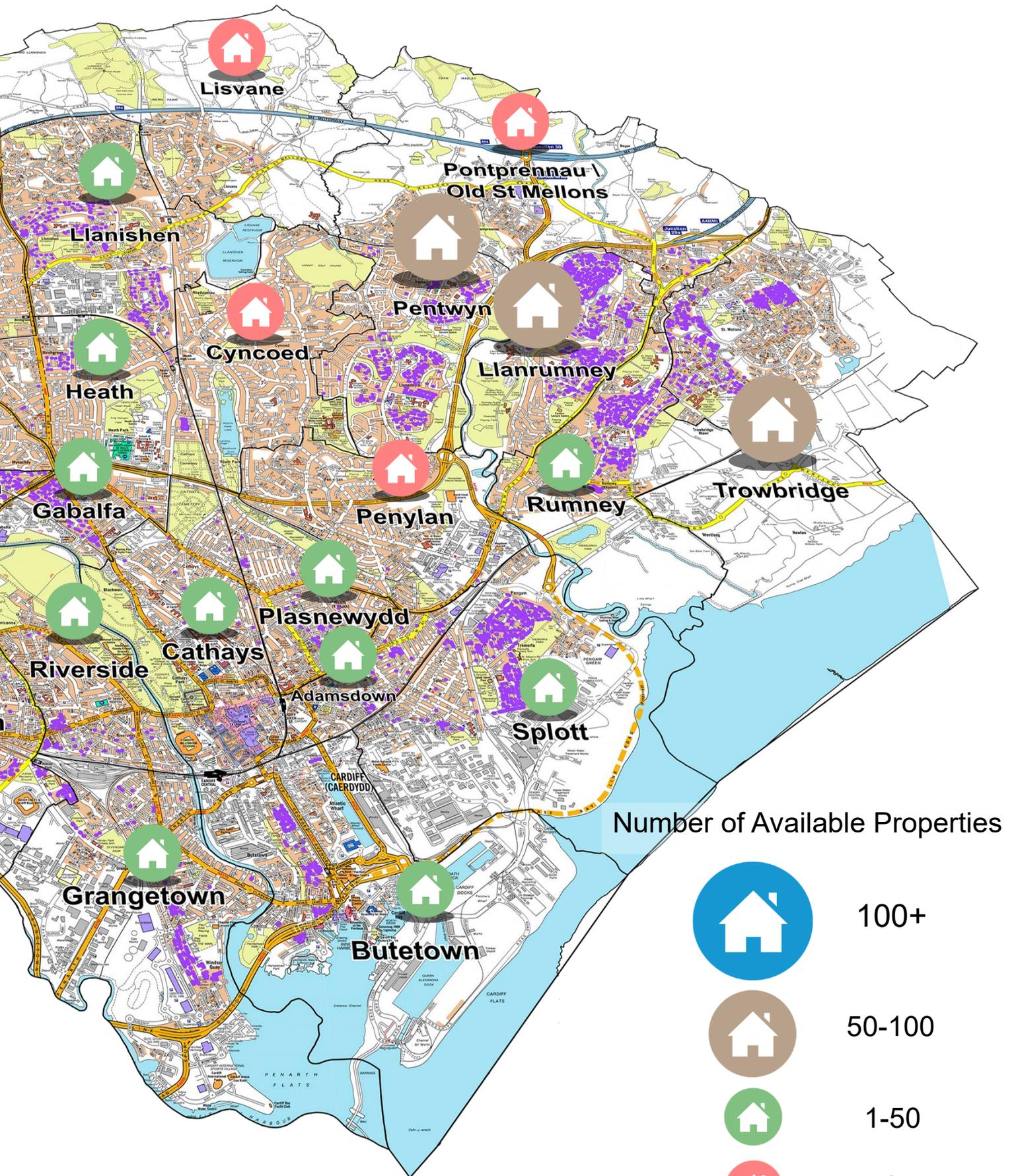
The Accommodation Solutions team can help tenants think about how they will move, what to do with any unwanted items and give the support the tenant may need following the move. They can also offer financial assistance to help towards moving costs or to decorate their new home.



# Number of Properties and Availability During 2017 - 2018



Ward	Number of properties	Voids 2017/2018
Adamsdown	134	17
Butetown	618	47
Caerau	996	49
Canton	174	9
Cathays	70	6
Creigiau and St. Fagans	11	2
Ely	2546	129
Fairwater	1128	83
Gabalfa	154	3
Grangetown	495	35
Heath	80	4
Lisvane	8	0
Llandaff	1	0
Llandaff North	652	27
Llanishen	623	48
Llanrumney	1261	67
Pentwyn	1147	77
Pentyrch	104	7
Penylan	2	0
Plasnewydd	129	10
Pontprennau and Old St. Mellons	26	0
Radyr and Morganstown	20	2
Rhiwbina	20	1
Riverside	321	17
Rumney	482	29
Splott	685	35
Trowbridge	1022	50
Whitchurch and Tongwynlais	512	33
<b>Grand Total</b>	<b>13421</b>	<b>787</b>





# Tenant Participation

The Tenant Participation Team is dedicated to engaging with the tenants and leaseholders of Cardiff Council, and the wider community, on all the issues affecting them. They run various events and initiatives across the city. The team have a dedicated website informing of upcoming events and issues that impact on tenants: [www.cardifftenants.co.uk](http://www.cardifftenants.co.uk).

## **Growing Together and Blooming Marvellous**

The Tenant Participation Team's city-wide gardening project 'Growing Together' encourages tenants and residents to start community gardens, Tenants are given expert advice, access to tools and equipment through our special project grant.

Gardens have now been set up in different areas across the city to be used by council tenants and leaseholders including in residential areas, sheltered living complexes and schools.

As part of the Growing Together theme we also ran our Blooming Marvellous competition, a gardening competition open to all tenants and leaseholders of Cardiff Council. This competition has proved very popular and has encouraged our tenants to look after their gardens and add colour to their communities.

The winners are announced at our annual tenant's conference where different teams in the Council and other council tenants get to hear about each garden's background and story.

## **Hub Community Gardens**

At the beginning of the year tenant participation launched a new gardening project 'Ready Set Grow', with the aim of opening up community gardens across our city hubs. Part of the project was set out to teach people how to grow and harvest their own fruit and veg, for a cheaper and healthier lifestyle. We also wanted to bring local communities together. So far we have set up 3 gardens and groups in the Hubs including Llandaff North/Gabalfa Hub (Fork and Trowels Group), The Star Hub (Star Community Garden Group) and The PowerHouse Hub (Powerhouse Gardeners).



*Blooming Marvellous Winners 2018*

## **Hanging Basket**

Hanging basket events are held in Roath Park run by a member of staff from the Parks department. The residents who attended received a free hanging basket and had the opportunity to create their own hanging basket at the event. Dave the member of staff from parks also gave tips and tricks throughout the day to help maintain the basket throughout the colder months to ensure they bloom again in the early summer.

## **Community Garden Tour**

Tenant Participation's annual Community garden tour was held at Roath Park this year. The residents were guided around the park by a member of the Parks team, where they got to visit the botanical and rose gardens.

## **Special Project Grants**

The Tenant Participation Team offer a grant of up to £1,000 for constituted groups of council tenants and leaseholders to support community projects or activities such as street parties, crafting groups and other community led events.

# Effective Consultation and Communication

## Dog Days

The Tenant Participation team has teamed up with Dog Trust to give residents from all areas of Cardiff free health checks for their dogs. So far they have visited 4 hubs and they have been very successful with many of the dogs that attended are now chipped and healthy.

Dogs Trust give the dog owners lots of advice and goodie bags that they can go away with. More health day events are planned in the future in many different hubs and communities.



*Coco enjoying a Dog Day*

## Community Living

A very successful Big Lunch event took place in Butetown Community Centre this summer for sheltered scheme residents where they enjoyed a buffet and a disco, the theme this year was Hawaii. Every year by bringing the sheltered communities together they are able to get to know each other and this gives some of the residents the opportunity to meet new people.

## Passport to work

The Tenant Participation Team work alongside Into Work Services, Job Centre, the Hub and the Money Advice Team to provide and fund courses for council tenants to find work. The Tenant Participation Team places emphasis on the importance of the tenant sourcing the course themselves so they can pick a career path which suits them in the future. The Council tenant only needs to attend a week long course with Into Work Services to prove their commitment to the training.

Tenants have gone onto courses for forklift licences, HGV Licences, Asbestos Removal, Carpet fitting courses and many more.



**2018 Tenants Conference**

## **Tenants Conference**

A very successful Tenants Conference was held September 2018. The theme of this year's conference was 'Harvest Festival'. Over 100 Tenants and leaseholders attended the event. They were shown presentations on Hubs, Councils new build program and Community Group. Over 20 organisations came from within the Council and outside to take questions and inform council tenants of the services available as well as hosting workshops throughout on a variety of subjects including; First Aid, Credit Union, Downsizing, Green Cities crafts, Fire Safety and Rempod.

Following the Tenants' Conference at City Hall, an attendee sent a text to the Tenant Participation Team to thank them for organising the event. She wrote, *"What a great day it was. I haven't laughed so much in ages. Thanks to all on Tenants Participation, a great team indeed. Proud to know you all."*

## **Bus Tour**

The team organised the annual Tenants' Bus Tour during which tenants and leaseholders were taken around the city to be shown examples Cardiff Living Housing Development Projects. They were shown new homes on sites at Silver Vale Park and Captains View which are based in St Mellons and Llanrumney.

They were then taken to the new Powerhouse Hub in Llanederyn where they were given a tour of the new renovated hub and information on the activities and events they could attend.

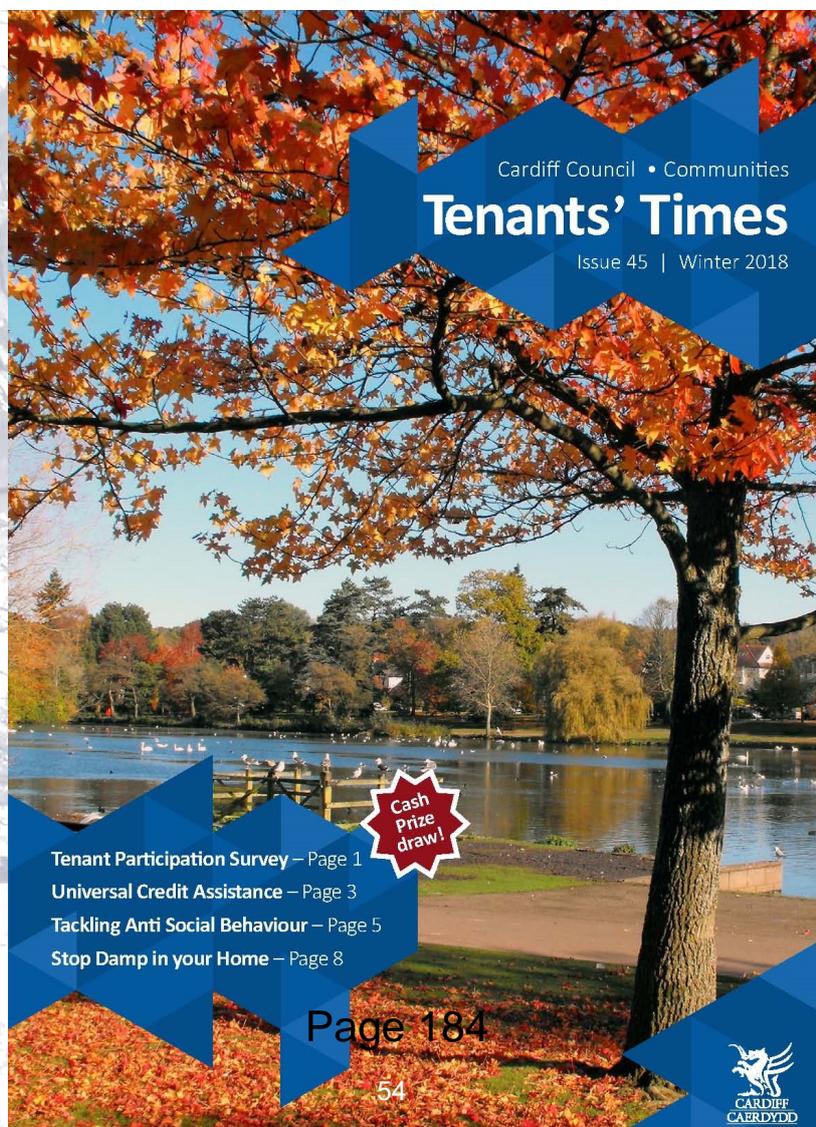
# Keeping in Touch

We aim to keep our residents informed of all issues and campaigns that may affect them by making use of different methods of communication in the most effective way possible. Tenants Times is a magazine that we send out twice a year to all tenants and leaseholders. It is used to provide tenants with information about community services, campaigns and initiatives.

Tenants Times is also the main way that we inform our tenants about major works and general improvements to housing stock. A reading group made up of tenants and council officers make sure that the articles are relevant to our customers. We also run competitions in the magazine that give tenants the opportunity to win prizes like a digital camera and vouchers.

## Social Media Presence

The Cardiff tenant website, ([www.cardifftenants.co.uk](http://www.cardifftenants.co.uk)) and Facebook pages, ([www.facebook.com/TPCardiff](http://www.facebook.com/TPCardiff)) are continually evolving and developing. Our website has become an important communication tool for us over the past year, allowing our tenants to see what we are doing, such as events, money saving ideas and council projects. There is also a Facebook page is updated on a daily basis, with council and local information provided and shared. Additionally there is content in the form of informative videos on varied subjects.





# Tenant Satisfaction

## Annual Tenants Survey

Every year we send out a Tenants Satisfaction Survey, this is looking for opinions and feedback from the residents. If the tenants and leaseholders complete the survey and send it back to us they will be put into a draw to win a £200 cash prize.

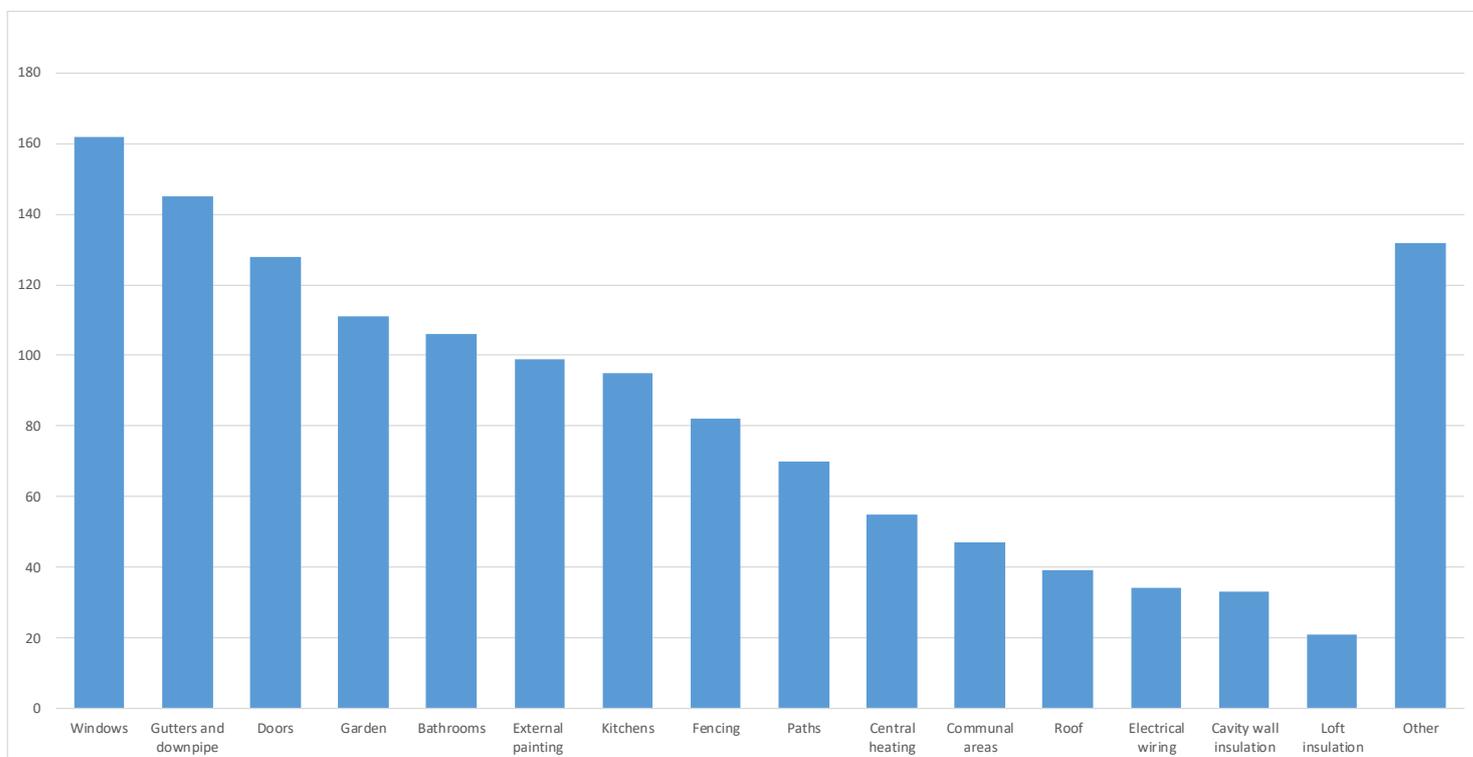
The October Annual Tenants Satisfaction Survey 2018 was issued to all tenants & leaseholders in Cardiff with the autumn edition of Tenant's Times. The survey was also available to complete online with the link being advertised via social media and in council buildings across Cardiff. At the close of the survey a total of 887 valid returns had been received.

The principle aims of the survey are to:

- Find out whether tenants were satisfied with the housing services.
- Monitor the City of Cardiff Council's performance as a landlord, and
- Find out what improvements tenants would like to be made.

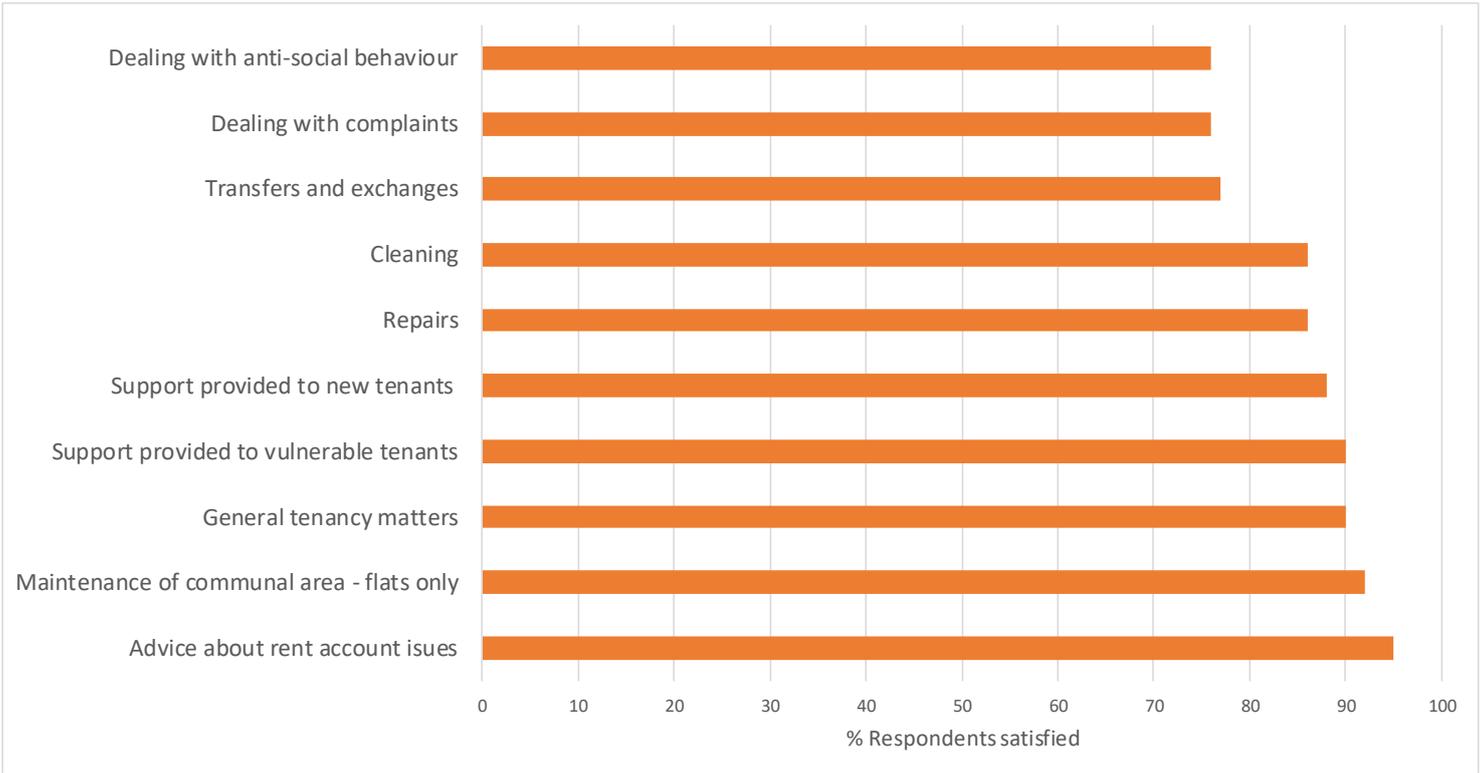
Tenants were asked, if your home needs improvements, please tell us what they are?

*The table below shows that the most common improvement required\*:*



\*Page 66 and 67 shows upcoming programmes of works to address the above tenant feedback.

Tenants were asked: How satisfied are you with the following services provided by us?



- ✓ 86% of tenants were happy with the way we responded to repairs and maintenance.
- ✓ After contacting us over 77% of tenants were happy with the final outcome.
- ✓ 71% are happy with their local neighbourhood as a place to live.
- ✓ 86% of tenants were happy with the way in which they were kept informed.

Tenants were asked: Which methods would you prefer us to use to keep you informed or to ask for your opinions?

	Letter	35%		Website	2%
	Tenant Times/ Newsletter	27%		Cardiff Tenants Website	2%
	Telephone call	11%		Public meetings	1%
	Email	11%		Residents Groups/ Forums	1%
	Personal visit	5%		Twitter/Facebook	1%
	Text/Whatsapp	4%			



*Residents of Sandown Court competing with students of a local primary school as part of our inter-generational project*

# Independent Living

## Independent Living Services

Focusing on the elderly and disabled people, our Independent Living Services can help residents to access a wide range of support to help them live as independently as possible.

Independent Living Services has a team of multi-skilled visiting officers who complete holistic assessments in the client's home. They provide help and advice on benefits to maximise the client's income. The team also help reduce outgoings by advising on how to make homes more energy-efficient and informing about any grants or discounts residents may be entitled to. The offices can also advise about equipment and adaptations and provide options to help prevent social isolation.

Adaptations to the home can help the tenant improve their movement in and around your home. The types of adaptations provided include:

- Better heating and lighting system and controls
- Additional bathing facilities, e.g. a level access showers
- Easier cooking facilities, e.g. providing low level units
- Improved movement around the house and access to rooms and facilities, e.g. widening doors, installing ramps or stair lift

In 2017-2018 - 403 disabled adaptations were carried out helping tenants stay independent at home.

### Performance Figures 2017-2018:

- 3,734 visits undertaken.
- 305 clients referred for assistive technology.
- 247 clients provided with Fire Safety support.
- 513 Clients received general Life improvement.
- 144 people have been enabled by the Day Opportunities Team to reconnect with their community.

Through Day Opportunities intervention 75% of people feel reconnected with their





# Asset and Regeneration Schemes

The Land and Asset team develops strategies and delivers effective management of housing land, assets and sustainable housing solutions for mainstream and specialist accommodation. These include:

- Community Living refurbishment schemes
- Garage site improvement projects
- Courtyards and defensible space improvement projects

The Land and Asset programme focuses on identifying and delivering schemes that enhance the external fixtures such as courtyards and boundaries to houses, flats and land.

The improvement programme aims to tackle community safety issues, lack of defensible space and waste storage areas for flats. The overall aim is to provide estates that are safe and attractive places to live in as social housing has a unique and positive part to play in housing people and helping thriving communities.



*Clos-y-Nant sheltered housing, proposed design*



### *Oak House courtyard improvements*

Working with the Hollybush Estate Tenants and Residents Association (HETRA) the Land and Asset team identified a number of improvements required at Hollybush Estate. These range from problems with parking, overgrown trees, bin stores and the difficulties that waste management have collecting bins. Following the issues raised by HETRA, solutions were identified and a plan was developed to improve Hollybush Estate.

The improvements included:

- Creation of a one-way system around Sycamore and Larch House to improve the safety of the estate
- Increasing the number of parking spaces
- Renewal of footpaths to and around the residential buildings
- Improving Waste Management arrangements
- Provide defensible space
- Improve the rear area and provide more sheds to Oak House

Residents were consulted with and as a result, some amendments were made to the plans.

Phase 1 improvement works were completed between April and October 2018 and phase 2 is currently under way, creating the one-way system.



# Community Living Refurbishment Schemes

Following the success of the pilot scheme for Sandown Court and as part of the Council's commitment to improving all of the community living accommodation, the refurbishments for Brentwood Court and Clos Y Nant are well underway which include:-

- Upgrading of communal lounges, communal kitchens and bathrooms.
- Upgrading of laundry facilities.
- Creation of Wellness Suite.
- Creation of scooter charging room.
- New manager's office.
- Improved access into and around building (including power assisted doors).
- Upgrading CCTV.
- Upgrading Telecare/Tunstall system.
- New flat doors.
- New decoration of communal areas with new flooring and lighting.
- Improved signage and wayfinding.
- Improvements to roof and rainwater goods.
- Improved waste management arrangements.
- Improvements to external appearance of building and external areas, parking areas and footpaths.

The residents have been involved with the refurbishments from the concept of the scheme and there has been many consultation events throughout, which have included coffee mornings and, "meet and greet the contractor" days.

The residents have had the opportunity to choose the colour schemes for the communal area and they have also had the opportunity to try out the new furniture before choosing which tables and chairs will be in these areas.



*Brentwood Court open day*

These schemes will be completed to the Royal National Institute for the Blind, (RNIB) Visibly Better standards, which ensures that the schemes and refurbishments enable residents with sight loss and dementia to navigate independently around the building. Cardiff are also working towards receiving accreditation of a RNIB Platinum standard award for these schemes.

These refurbishments to the communal facilities will provide a modern and welcoming environment that enhances the resident experience and improves the community living feeling. More activities will be arranged, which will enable the older residents living outside the schemes to share these activities in a safe, secure and welcoming environment that can be enjoyed by all.

### **Future Schemes**

As part of the Council's commitment to improving all of the Sheltered Accommodation. Brentwood Court, Clos-y-Nant and Nelson House will have large scale refurbishments to the communal areas. The refurbishments to these schemes will encompass the same principles that we have used in the communal areas of Sandown Court.

# Neighbourhood Regeneration

The estate regeneration programme aims to create better and safer places to live. Consultation with tenants and residents is undertaken to identify priorities in each neighbourhood. These could include defensible space improvements, on-plot parking, better lighting, improved footpaths and gully closures.

In 2018-2019, estate regeneration schemes are being implemented in the Belmont / Alice Street area of Butetown and Anderson Place / Galston Street in Adamsdown. Residents are also being consulted on proposals for schemes in Round Wood, Llanedeyrn and Bronte Crescent / Arnold Avenue, which are planned for 2019-2020.

## Local Improvements

One-off improvements to address specific environment issues are also undertaken in response to requests from residents and councillors. In Fairwater, redesign of Clover Grove has enabled an increased number of parking spaces to be provided. In Caerau, a well-used pedestrian cut-through from Tidenham Road to Ogmore Road has been resurfaced. In Grangetown, boundary railings are being renewed at Taff Terrace.



*Belmont Walk defensible space*

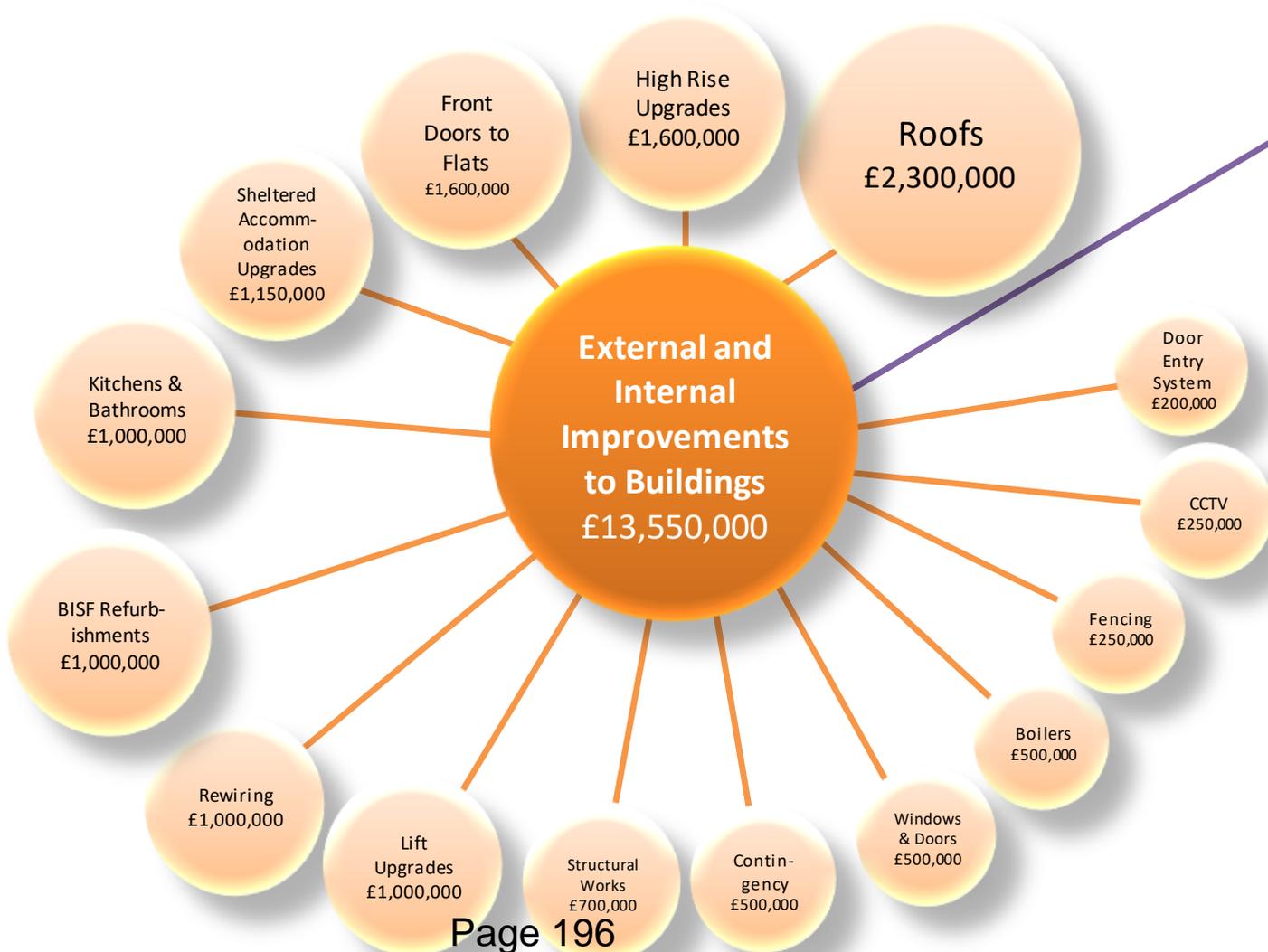
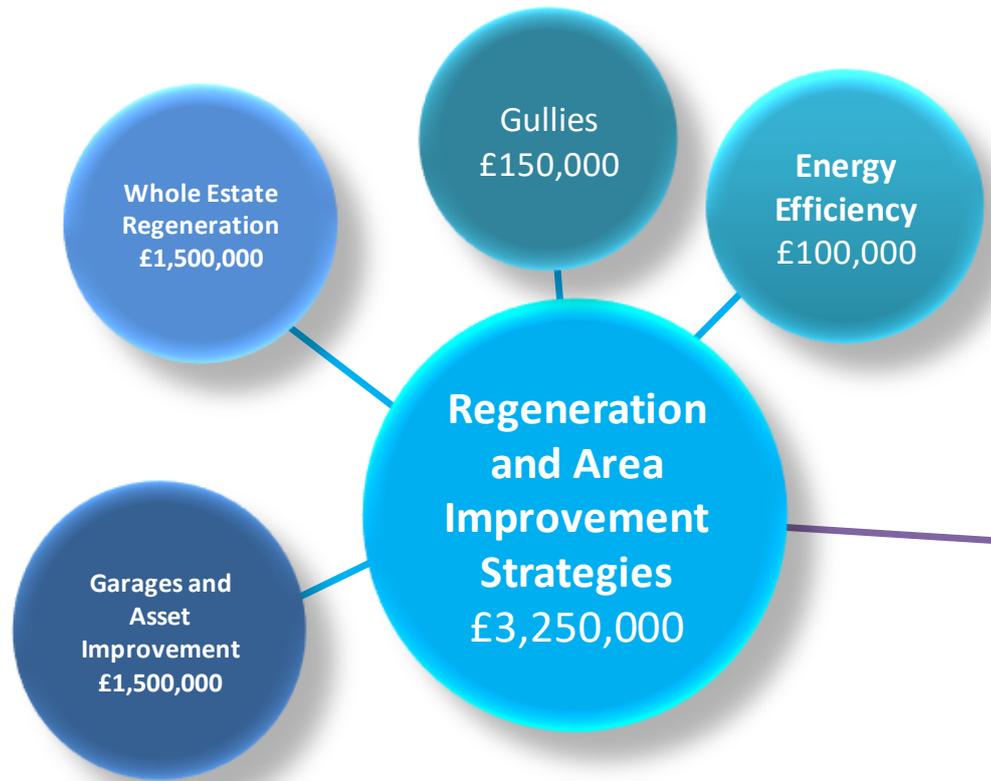


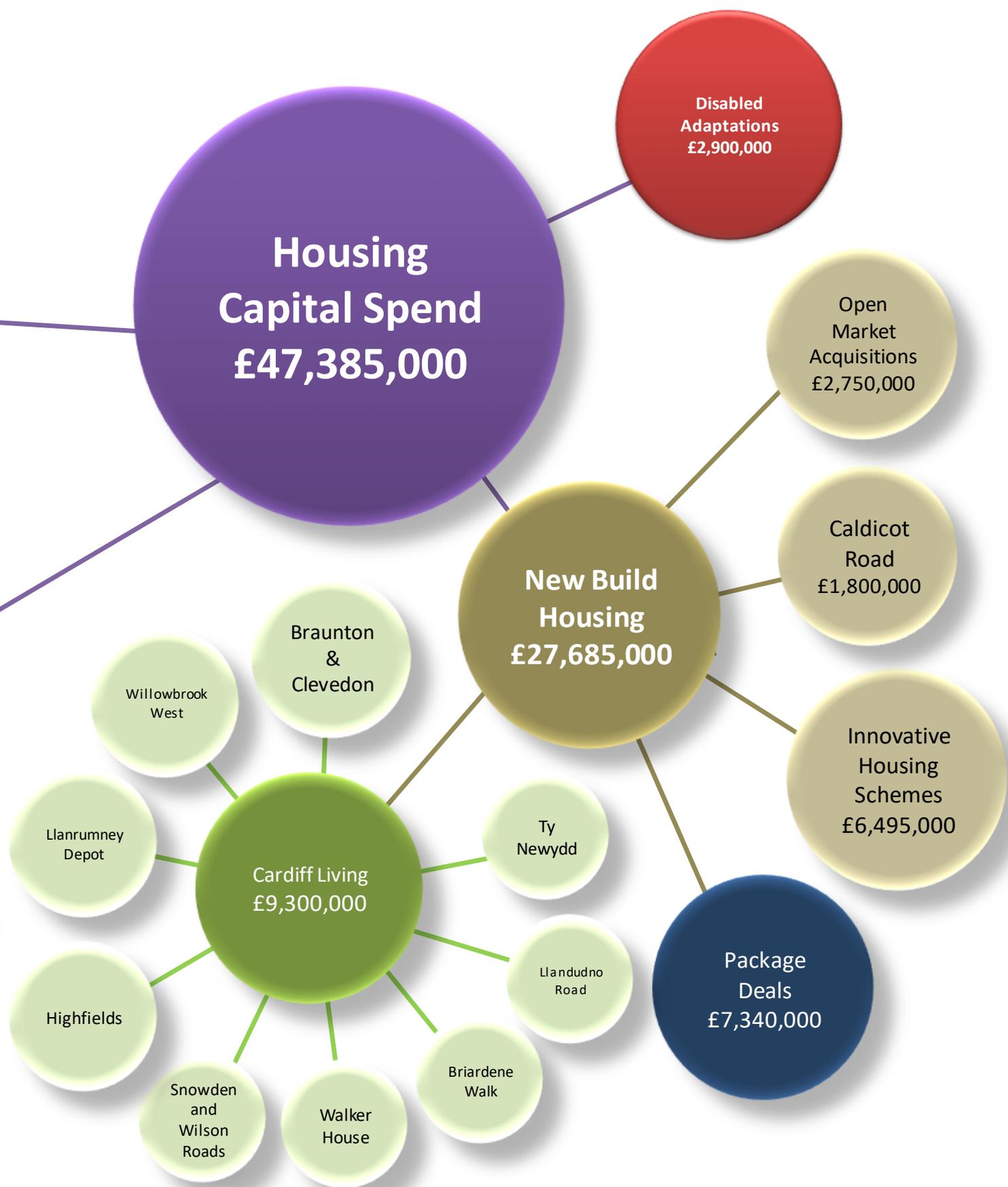
## High-Rise Refurbishment

An external refurbishment programme is being undertaken at Maelfa flats in Llanedeyrn. Works include the renewal of windows and balconies, cleaning brickwork and roofing improvements. The remodelling of the ground floor of the building has provided a new front entrance, which is now level access and links directly with the new car park and shopping parade which has been built to replace the old Maelfa Shopping Centre. The spaces either side of the entrance lobby have been utilised to create a communal lounge area for residents and a retail unit that will be occupied by a local community group as a charity and coffee shop. The provision of the communal lounge will also enable the Council to carry out a range of engagement work with residents of the block.

The principal contractor, Bouygues UK Ltd, has been liaising closely with tenants to minimise disruption during the works and has delivered a range of community benefits, including support for the Powerhouse Hub Garden Group and a works to create and equip a Workshop at Llanedeyrn Primary School, for use by the school and the wider community.

# Programmes of Work Spend 2019-2020







# Planned Maintenance Works 2019-2020

Roofs: £2.3m

High Rise  
Upgrades:  
£1.6m

Front doors to  
Flats:  
£1.6m

Sheltered  
Accommodation  
£1.15m

Lift  
Upgrades:  
£1m

Kitchens &  
Bathrooms:  
£1m

BISF:  
£1m

Rewiring:  
£1m

Structural:  
£700k

Windows &  
Doors:  
£500k

Boilers:  
£500k

Fencing:  
£250k

CCTV:  
£250k

Door Entry:  
£200k

Now that Cardiff has met the Welsh Housing Quality Standard it is important to ensure the standard is maintained and investment is planned accordingly. The level of actual investment required will vary year on year and consequently detailed programmes of work require adjustment on a yearly basis. A detailed draft programme of works for the next five financial years is included on the Five Year Capital and Revenue Budgets pages.

The Business Plan includes a provision for kitchens and bathrooms that are deemed as acceptable fails, e.g. tenant refusal. These will be improved as properties become vacant or tenants change their minds. Despite publishing articles in the Tenant Times there has been limited take up in respect of acceptable fails.

## 30 Year Plan

The 30 year plan incorporates life cycles of property elements and budgetary commitments. Due to the high amount of work completed on properties in the run up becoming WHQS compliant a large number of elements become due for renewal in a short space of time. To ease budget constraints and improve efficiency of renewal the 30 year plan goes through a smoothing process.



**Cladding removal Lydstep Flats**

## Component Lifespan

Typical Components	Roof	Wiring systems	Bathroom	Windows	Boiler	Doors	Door entry systems	Kitchen	Smoke alarms	Painting
Average Lifespan (Years)	40	30	25	25	20	20	15	15	10	8
Average cost of replacement	£7,000	£1,300	£1,000	£2,500	£3,000	£1,500	£5,000	£1,500	£250	£400

The Council's stock condition database provides details of the improvements carried out to each individual property, block of flats or maisonette within the Council. This will provide more accurate forecasts and will allow for the programmed works to be planned and costed accordingly. The Council will seek to achieve value for money in all respects by the most efficient, effective and economic use of resources.

## Sustainability

The Council works in partnership with suppliers and contractors to acquire the best quality materials for the best value. We ensure that environmental criteria are used in the award of contracts, when assessing value we consider the whole life cycle of a material, including installation, maintenance and final disposal. The Council will source green energy wherever possible and consider suppliers environmental credentials. This means that the cheapest product does not necessarily deliver the best value.

# Health & Safety

The safety of residents across the city is a key concern. The Compliance Team ensure that all blocks of flats have annual Fire Safety Reports and identify and manage asbestos in our properties. The team are working on several schemes to improve fire safety and work closely with residents to ensure they remain safe within their homes.

Some of the actions identified for 2019-2020:

- Cladding has been removed from high rise blocks as a priority. Loudoun House is due to be completed in 2019.
- Sprinkler systems to be installed in all high rise flats.
- Fire doors to flats will be completed, 1 hour doors to be fitted to high rise flats, 30 minutes to all other flats.
- Continuing compartmentation surveys to high rise blocks, these surveys make sure smoke and fire is contained and does not spread.
- New Fire action notices have been designed and are being put up in flat communal areas, informing residents what to do in case of fire.
- The team will continue to work with the South Wales Fire & Rescue service carrying out fire drills on the high rise blocks.
- Monitoring the removal of asbestos across the city.



**Compliance officers carrying out fire safety surveys**



*South Wales Fire & Rescue Service practice a fire drill in Lydstep Flats, February 2019*

# Equalities

Cardiff is Wales' largest city and home to over a third of a million people from a wide range of backgrounds. We have a long and proud history of welcoming people to our city and value the diversity that this has brought and continues to bring to Cardiff and the City Region.

In December Butetown Pavilion hosted its first winter fair on Wednesday 19th which saw approximately 500 pass through the doors, a large majority from the BME community. In order to be incorporate cultural needs of the community the fair was not themed in any religious setting and was promoted as a family fun event. This included: Pottery making, dance classes, face painting, graffiti art, stories and stalls by Techniquest and others were offered. The event was a huge success and many businesses including our local primary school and councillor Saeed Ebrahim tweeted about the numbers in attendance. There are plans to host a similar spring and summer.



All our new build properties meet the Lifetime Homes requirements set out in the Welsh Government Design quality requirements. This means level access, wheelchair turning circles throughout the ground floor, downstairs toilet and future shower (level access) provision on the ground floor as well as ability to fit a through floor lift from lounge into main bedroom. We are also providing a fuse spur for a future stair lift.

Ground floor flats: move accessible with wider door widths, larger footprint for improved accessibility, level access front door and rear, fuse spurs for future automatic door opener and level access showers.

Improving our engagement with all our tenants particularly those who are harder to reach will be a key aim in 2019-2020.

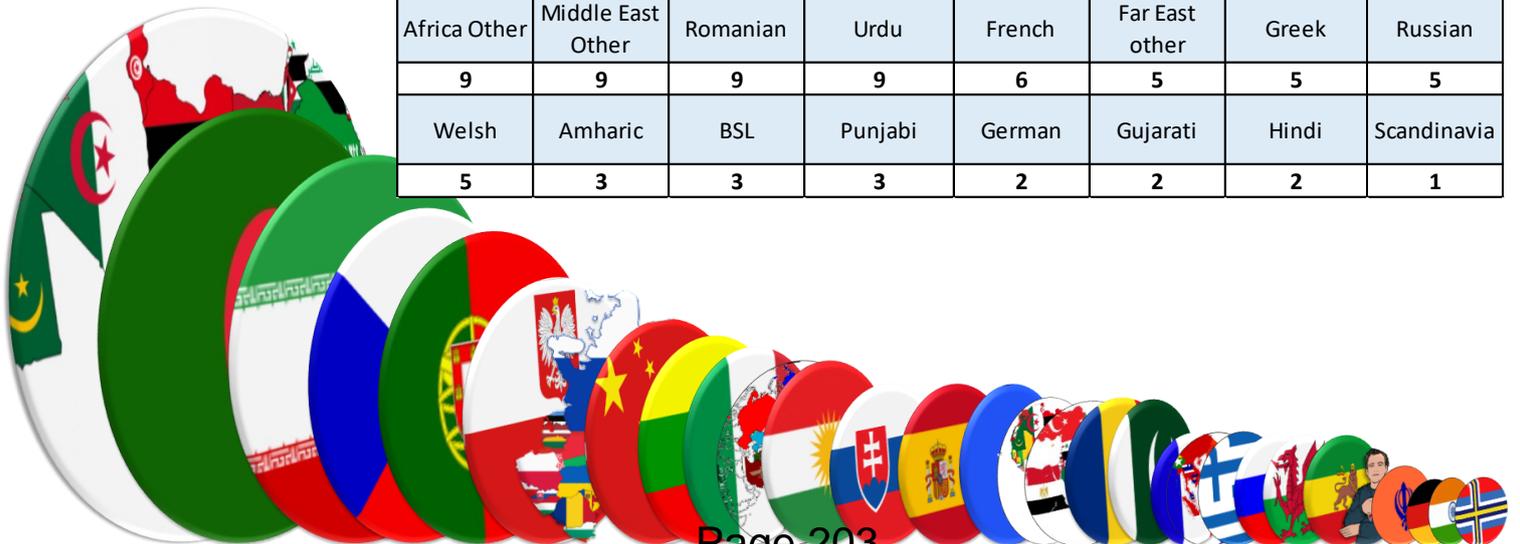


***New build houses will have the ability to install an internal lift for disabled family members.***

## Central Library Hub Translations 2018

Officers working with the Hubs can speak a wide range of languages, ensuring all customers get the help they need. The table below shows a snapshot of translations in November 2018

Arabic	Bengali	Farsi	Czech	Portugese	Polish	Eastern Europe other	Mandarin
107	51	42	38	32	24	22	22
Lithuanian	Italian	Asia Other	Central Europe Other	Kurdish	Slovak	Spanish	Somali
20	18	17	16	13	12	12	11
Africa Other	Middle East Other	Romanian	Urdu	French	Far East other	Greek	Russian
9	9	9	9	6	5	5	5
Welsh	Amharic	BSL	Punjabi	German	Gujarati	Hindi	Scandinavia
5	3	3	3	2	2	2	1





# Compliments and Complaints

Customer feedback is important to us, it helps provide valuable information about how we are performing and what our customers, Cardiff citizens and communities think about our services. We use this information to improve our services, strengthen our relationships with other customers and make better use of our resources.

We deliver a number of different services and during the period from April 2017 to the end of March 2018, the Housing and Communities section received a total of 440 complaints. Housing and Communities also received 549 compliments for staff and services provided in the same period.

All the feedback received does make a difference, helping us improve our services. Any lessons that can be learned from a complaint are used to deliver service improvements.

A service user was quite anxious going to the hub but was calmed significantly as soon as they sat with Luke. Luke gave her all the time they needed, they didn't feel in any way as if they were being rushed they felt that they were: *"not just another customer and that he genuinely cared and wanted to help, he was very calm throughout which made me feel there was nothing to worry about and that everything was ok"*.

In reference to the homeless outreach team: *"Absolutely amazing team. Nothing is ever too much trouble and they always go over and above"*

*"Anna was wonderful and kind in helping me with my Council Tax needs"*.

Customer wished to compliment the graffiti cleaning team who visited Richmond Road, *"they were very professional and courteous."*

Mr N emailed to commend Emile for his service during out of hours. Mr N stated 'the level of customer service should be commended and the overall service was 10/10'.

Service user phoned to thank the Assisted Living team, *"Tanya is amazing, treating me with respect always... extremely kind and has gone out of her way to help me"*.

# Community Benefits



*Graduates of Building Futures programme*

Wates contractors deliver new build housing and building maintenance for council properties. As part of their community benefit commitment to Cardiff a free two-week course, was held, providing basic construction training and helping unemployed adults develop skills to help them make the transition into employment or further training. The programme saw 13 people graduate with all of the participants received a BTEC Level 1 Certificate in Construction and Health and Safety.

To date, 47 local people have benefitted from training and employment opportunities. Activities have included on-site apprenticeships, work experience placements and structured training programmes.

LCB Construction also work with the Council to deliver building maintenance. LCB undertook the refurbishment works on a property that is now used as a One Stop Shop for victims of Violence Against Women, Domestic Abuse and Sexual Violence services in the city.

Provided by Women's Aid in partnership with BAWSO and Llamau, LCB refurbished the reception area as part of their community benefits provision under their contract.

# Financial Resources

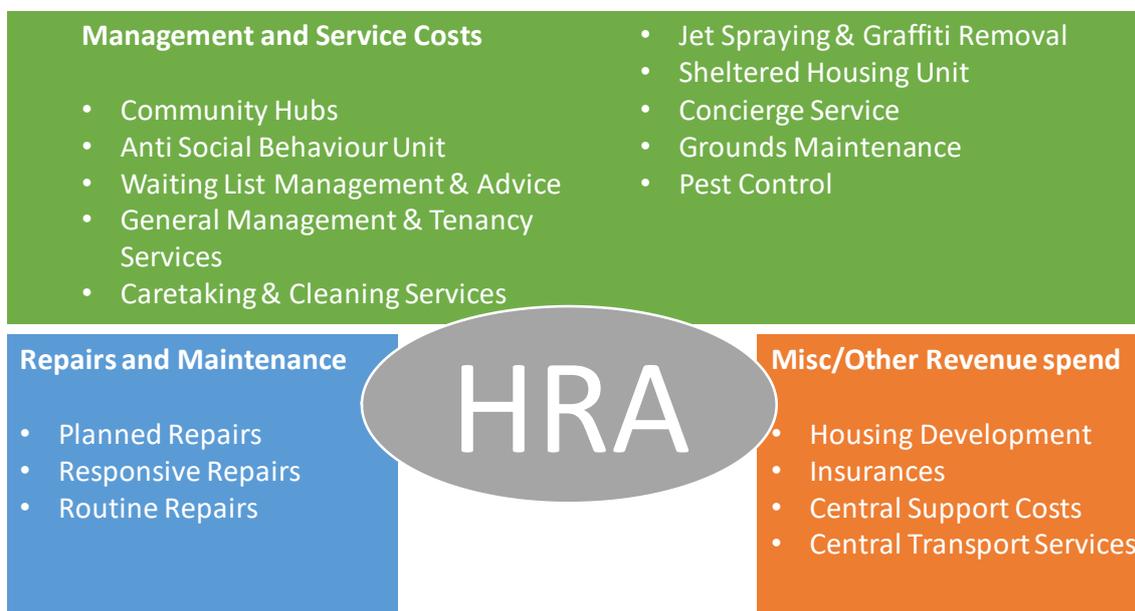
A thirty year financial Business Plan model has been produced reflecting the Housing Revenue Account capital and revenue estimated income and expenditure over the period.

Where historic trends can be identified, the estimates reflect these trends and any additional initiatives and known commitments. The model is also aligned to Business Plan parameters as advised by the Welsh Government.

The Welsh Government rent policy and the 5 year rent uplift formula agreement ends in March 2019. An independent rent policy review is underway which will consider issues such as affordability and comparisons with rents in England. 2019-2020 is a transitional year and the Welsh Government has set a recommended rent increase of CPI only (2.4%). Cardiff will apply the full increase to all tenants for 2019-2020 and this was agreed at Budget Council on 22<sup>nd</sup> February 2019. For 2020/21 onwards, the model assumes rent increases of 2.5% per annum. (CPI +0.5%)

With respect to other assumptions within the model, service charges are assumed to increase for future years in line with inflation for full cost recovery. Voids and bad debts are currently 1.45% and 1.29% respectively and are assumed to increase to 2% and 2.5% by year 6 of the plan and are fixed at this level over the remainder of the 30 year period. Consumer and retail price indexes are estimated to be within a range of 2% and 2.9% throughout the model.

## Analysis of Items Included in the HRA



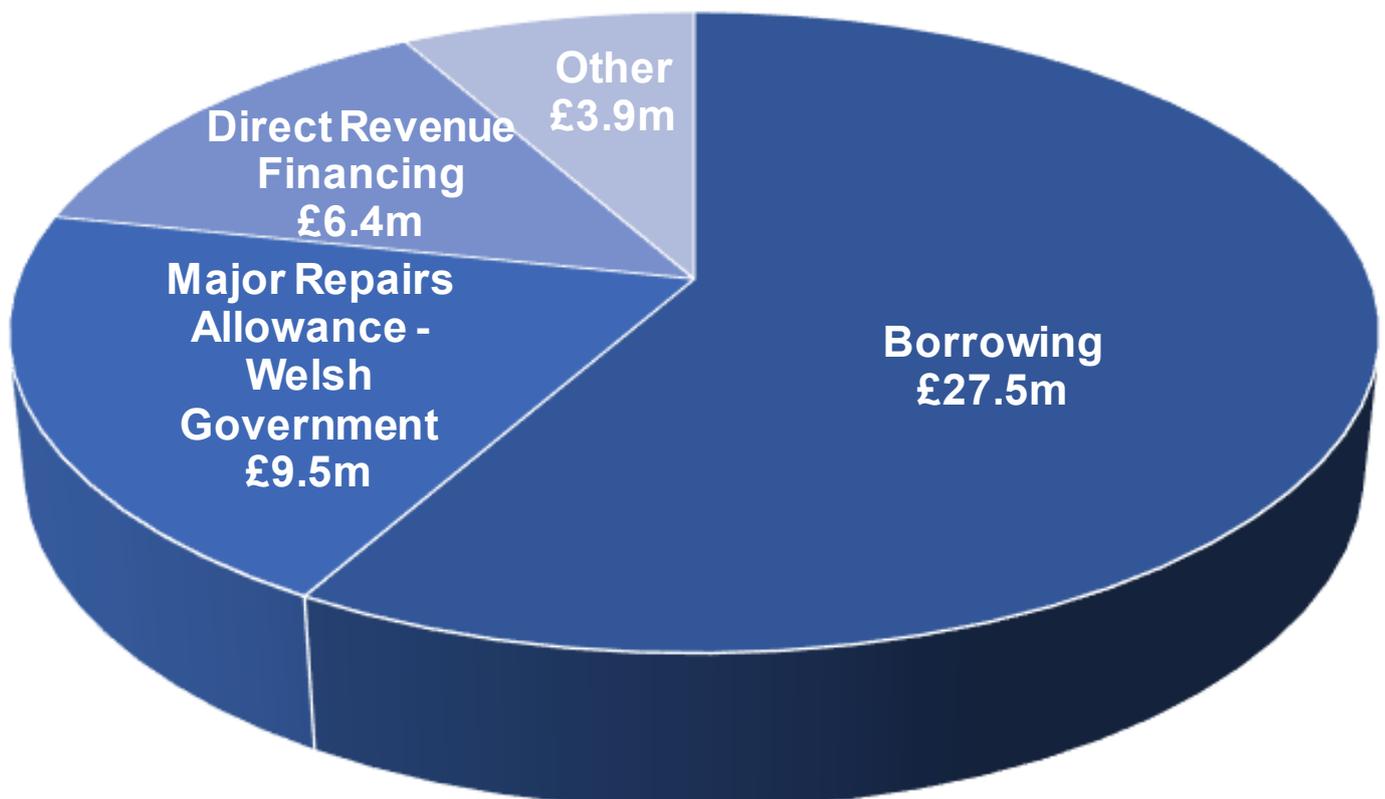
The items above are in accordance with relevant legislation and other guidance including the Welsh Office Circular 33/95.

# Resource Planning

## Capital Programme

Planned capital investment and resources assumed to pay for the investment are identified within the model. The thirty year plan assumes that the Council continues to receive the Major Repairs Allowance (MRA) grant from the Welsh Government at existing levels of £9.5 million per annum for the term of the plan. Any reductions in this grant will have an impact on affordability and the level of borrowing required to fund expenditure on the maintenance of the Welsh Housing Quality Standard. The investment programme includes significant investment in new affordable housing from a number of measures, with major developments at sites including Channel View and Dumballs Road subject to viability assessments.

## How do we fund our Capital improvements programme 2019-2020?



## Sensitivity Analysis

The table below sets out a number of scenarios for key variables within the plan and measures the potential impact on those variables over the first ten year period as compared to the base model.

This is on the assumption that all other factors remain constant and no mitigation/offsetting actions are in place. In reality, as set out within the Risk Matrix table above, mitigation would take the form of numerous and varied measures to bring the model back into a viable financial position.

Key Variables	Base Plan		Base		Impact on HRA £m (over 10 yrs)	Base		Impact on HRA £m (over 10 yrs)
		£m	-1%	£m		+0.5%	£m	
Rent uplifts and rental income due	2.50%	900.89	1.50%	860.36	-40.53	3.00%	921.98	+21.09
RPI inflation and non employee costs	2.90%	131.48	1.90%	125.57	+5.91	3.40%	134.55	-3.07
Pay award agreement and staffing costs	2.00%	221.32	1.00%	211.39	+9.93	2.50%	226.48	-5.16
Construction price inflation and revenue repairs and maintenance costs	4.00%	232.41	3.00%	224.00	+8.41	4.50%	240.11	-7.70
Percentage empty (void) properties and rental loss	Up to 2%	18.19	Up to 1%	9.59	+8.60	Up to 2.5%	22.49	-4.30

\* assume CPI @ 2% \*- negative impact on HRA, + positive impact on HRA

### Rent increases

Rent increases of 2.5% (CPI+0.5%) are assumed within the base plan from 2020/21 onwards. This is considered a prudent approach whilst the new Social Housing rent policy is being finalised by WG. A reduction in the rent to 1.5% (CPI -0.5%) would reduce rental income due by £40.53 million which would have a significant impact on planned development and new build aspirations, unless mitigating actions were taken. Conversely, an increase of 3% (CPI +1%) would generate an additional £21.09 million. Rent increases/decreases via the rent policy impacts on affordability of new housing. In broad terms for every £1m extra income in rent after all additional costs are met, circa 100 properties can be built through additional borrowing. The Council will continue to maximise its ambition to deliver new affordable housing but will also ensure any plans are financially viable.

### RPI inflation

RPI inflation within the base plan is assumed at 2.9% throughout the model. A decrease to 1.9% would reduce costs by £5.91 million whereas an increase to 3.4% would increase related costs by £3.07 million thus impacting on budget pressures going forward.

### Employers pay award

The Employers pay award for 2019/20 is agreed at 2% and, in the absence of any future years' agreement is assumed to remain at this level. A decrease of 1% would result in reduced staffing costs of £9.93 million. Conversely, an increase of 0.5% to 2.5% would result in increased funding requirements of £5.16 million.

### Construction Price Inflation for revenue repairs and maintenance

CPI as related to the costs of materials and labour for revenue repairs and maintenance is assumed at 4% within the model. A reduction to 3% results in savings of £8.41 million whilst an increase to 4.5% would require additional funding of £7.7 million.

### Void property percentage

The level of void properties is assumed to increase to 2% by year ten within the base plan. An improvement in this level to 1% would reduce rental income loss by £8.6 million whilst a deterioration in the level of void properties to 2.5% of standard housing stock would increase rental income loss by £4.3 million.



Cardiff Living, Willowbrook West Site October 2017



Cardiff Living, Willowbrook West Site October 2017

# Housing Revenue Account Business Plan Risk Matrix

## Risk Matrix

Due to the long term nature of the Business Plan, many variables and assumptions are included which are subject to a high degree of risk and uncertainty. The Risk Matrix below details a number of key risks and sets out the potential impact, pre and post mitigation risk and appropriate mitigating controls.

Risk Description	Impact	Pre Mitigation Risk Analysis	Mitigating Controls	Post Mitigation Risk Analysis
Governance Arrangements	Ineffective governance leads to non compliance with regulatory requirements, inappropriate decision making and a failure to deliver expected outcomes.	Amber	Clearness of responsibility are in place under scrutiny and audit. Effective control measures are in place to ensure compliance via specific targets. Increased transparency ensures outcomes are met in a timely manner consistent with policies and procedures.	Green
Asset Management	Inadequate asset management leads to a decline in stock condition and/or a failure to maximise income from assets.	Amber	Business plan resources and property improvement plans are based on periodically reviewed and tested stock condition data.	Green
Business Continuity	Failure to prevent or recover quickly from significant loss of service.	Amber	Robust facilities management and health and safety regimes are in place. Data protection policies and procedures to ensure safety and security with robust cyber security arrangements.	Green
Disaster Recovery	Failure to prevent or respond appropriately to a major incident affecting our assets.	Red	Emergency contact arrangements are in place for key staff and partners. Robust emergency plans including fire safety assessments and clear evacuation guidance.	Green
Welfare Reform and Universal Credit	Impact on tenants ability to pay rent, resulting in increased rent arrears, requirement for bad debt provision and increased debt collection and recovery costs.	Amber	Understanding of the Welfare Reform regime and risks. Information and advice to tenants, for example through Into Work Services. Welfare Liaison Team for promotion of available benefits/budgetary and specific support e.g. the Hardship Fund and Discretionary Housing Payments grant. Regular review of bad debts provision.	Amber/Green
Contractor availability and capacity	Failure to carry out planned revenue repairs and planned capital programmes and to bring vacant properties back into use.	Amber	Upskilling of existing internal workforce through staff development programme with additional recruitment to specialist posts. Allocation of works to other contractors within existing frameworks. Procurement of specialised voids contract.	Amber/Green

Risk Description	Impact	Pre Mitigation Risk Analysis	Mitigating Controls	Post Mitigation Risk Analysis
Health and Safety requirements	Regulations resulting in additional works / cost. Examples include sprinkler systems for new build, statutory maintenance programmes e.g. gas safety works and scaffolding.	Amber	Ensure awareness of and compliance with new and updated regulations and standards. Training and development of staff.	Green
Uncertainty over future rent policy beyond one year when developing a 30 year business plan	Significant reduction in available revenue resources to support the HRA business plan and key commitments impacting on level and quality of service provision to tenants and capital schemes that can be taken forward . Affordability, prudence and sustainability of additional borrowing. Impact on Local and national affordable housing targets.	Red	Lobbying of Welsh Government for long term certainty of future rent policy in line with aspirations for new build affordable housing programmes. Ongoing multivariate sensitivity and stress testing to determine potential impact. Revise business plan including operating costs and avoid over commitment of new build programme until rent policy provides more certainty.	Amber
Cost inflation increase above rent uplifts	Increase in costs of supervision, management and repairs and maintenance.	Amber	Review and reprioritise revenue operating costs and consider reductions in any planned expenditure proposed to be funded by borrowing.	Green
A reduction in the (£9.5m p.a) Welsh Government Major Repairs Allowance (MRA) grant following the conclusion of the Affordable Housing Supply review.	Lack of funding for maintaining WHQS. A significant reduction or removal of the grant would necessitate a review and reduction of capital programme priorities including new build strategy to prevent deterioration in condition of stock. Increase in revenue costs of repairs in long term. Major set back in Council's achievement of WG WHQS standards in 2012.	Red	Lobbying of Welsh Government for long term certainty of Major Repairs Allowance in future years. Review/ re-prioritisation of planned maintenance programme with a view to managed decline in condition. Review existing revenue and capital budgets and commitments to allow focus on existing housing stock rather than new build units.	Amber
Failure to meet new build housing programme targets	Non achievement of Capital Ambition targets. Failure to reduce housing waiting list and impact on temporary accommodation and homelessness. Holding costs of vacant sites and revenue costs of development teams	Red	Contractual commitments are closely monitored by the New Build Board. Individual project viability is reviewed at all key stages of the scheme development.	Amber
Treasury Management	Increased costs of interest and prudent repayment of any borrowing undertaken to pay for capital expenditure proposed in the HRA capital programme.	Amber	Integrated Council wide Treasury Management policies and strategy. Regular reporting in line with best practice and independent treasury advice. Review of programme in line with affordability and government policy changes such as rent. Commitment to wellbeing and future generations (Wales) Act.	Green
Financial Viability	Failure to react to adverse financial events resulting in significant increases in costs arising from Capital Programme schemes or other projects undertaken.	Red	Robust approach to business cases and viability assessments to inform decision making prior to implementation. Review of Earmarked / general reserve balances.	Amber

# Capital and Revenue Budgets

## Capital Spend

Scheme Title	2019/20	2020/21	2021/22	2022/23	2023/24
	Budget	Budget	Budget	Budget	Budget
	£,000	£,000	£,000	£,000	£,000
<b>PUBLIC SECTOR HOUSING -</b>					
Regeneration and Area Improvement Strategies	3,250	2,750	2,750	2,750	2,750
<b>External and Internal Improvements to Buildings</b>					
Central Heating Boilers	500	1,000	1,000	1,500	1,500
Roofs	2,300	3,000	3,300	2,500	2,500
Rewiring & Emergency Lighting	1,000	1,000	500	500	500
Fencing & Defensible Space	250	250	250	250	250
Door Entry Systems	200	200	200	200	200
Front Door Upgrades to Flats	1,600	0	0	0	0
Lift Upgrades & Renewals	1,000		500		
Windows & Door Upgrades	500	1,000	2,000	2,000	2,000
Highrise Upgrades - (inc. fire safety works)	1,600	5,600	0	0	0
Kitchens & Bathrooms	1,000	2,500	2,500	3,000	3,000
C.C.T.V. & Equipment	250	0	0	250	0
Structured Works Underpinning	700	100	0	0	0
B.I.S.F. Refurbishments	1,000	0	0	0	0
Sheltered Accommodation Improvement Strategy	1,150	500	0	0	0
Contingency	500	500	500	500	500
New Build	28,185	43,360	63,500	52,550	38,400
Disabled Facility Works	2,900	2,750	2,750	2,750	2,750
<b>Total Programme</b>	<b>47,385</b>	<b>64,510</b>	<b>79,750</b>	<b>68,750</b>	<b>54,350</b>
<b>Funded</b>					
Resources Basic Programme					
Additional Borrowing	(6,800)	(8,250)	(3,350)	(3,300)	(3,050)
Major Repairs Allowance	(9,500)	(9,500)	(9,500)	(9,500)	(9,500)
Direct Revenue Financing - Benefit Post HRAS	(3,400)	(3,400)	(3,400)	(3,400)	(3,400)
<b>Resources New build</b>					
Additional Borrowing	(20,765)	(38,630)	(56,400)	(48,700)	(31,900)
Direct Revenue Financing	(3,000)	(500)	0	0	0
Known External Grants	(1,100)				
S106 and other Conts to new build	(520)	(1,130)	(5,300)	(2,000)	(3,700)
Cardiff Living land value	(300)	(800)	(800)	(1,000)	(1,100)
Cardiff Living LCHO income	(500)	(800)	0	(350)	(1,200)
Capital Receipts - RTB	(1,500)	(1,000)	(500)	0	0
Capital Receipts - Other Land	0	(500)	(500)	(500)	(500)
<b>Total Funding</b>	<b>(47,385)</b>	<b>(64,510)</b>	<b>(79,750)</b>	<b>(68,750)</b>	<b>(54,350)</b>

## Revenue Spend

Housing Revenue Account	2019/20	2020/21	2021/22	2022/23	2023/24
	Budget	Budget	Budget	Budget	Budget
	£000	£000	£000	£000	£000
Employees	17,640	18,421	19,293	20,593	21,423
Premises - Council House Repairs	18,300	19,032	19,793	20,585	21,229
Premises - Other Repairs and Maintenance	1,240	1,260	1,277	1,302	1,328
Premises - Other Premises Costs	2,830	2,876	2,914	2,972	3,032
Transport	203	206	209	213	218
Supplies & Services	3,535	3,935	4,028	4,580	4,735
Support Services	6,180	6,281	6,362	6,490	6,620
Interest on Borrowing & Other Capital Charges	25,514	28,322	30,365	31,250	33,959
Funding for Capital Schemes	6,400	3,900	3,400	3,400	3,400
<b>Gross Expenditure</b>	<b>81,842</b>	<b>84,233</b>	<b>87,641</b>	<b>91,385</b>	<b>95,944</b>
Rents	(78,781)	(81,125)	(84,493)	(88,173)	(92,668)
Other Income	(3,061)	(3,108)	(3,148)	(3,212)	(3,276)
<b>Total Income</b>	<b>(81,842)</b>	<b>(84,233)</b>	<b>(87,641)</b>	<b>(91,385)</b>	<b>(95,944)</b>
Revenue (Surplus)/Deficit	0	0	0	0	0
Balance Brought Forward	(8,983)	(8,983)	(8,983)	(8,983)	(8,983)
Revenue (Surplus)/Deficit	(8,983)	(8,983)	(8,983)	(8,983)	(8,983)

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**COMMUNITY & ADULT SERVICES SCRUTINY COMMITTEE - FORWARD PLAN UPDATE**

Title and Description of Report	Invitees
<b>Meeting Date: 3 April 2019</b>	
<p><b>Communities &amp; Housing Directorate Delivery Plan 19/20</b>                      To carry out pre-decision scrutiny of the plan prior to its consideration by the Cabinet.</p>	<p>Cabinet Member, Communities &amp; Housing                      Corporate Director, People &amp; Communities                      Assistant Director, Communities &amp; Housing</p>
<p><b>Learning Disabilities Commissioning Strategy</b>                      To carry out pre-decision scrutiny of the strategy, prior to its consideration by the Cabinet. To include any findings/recommendations arising from the CASSC Inquiry relating to this topic</p>	<p>Cabinet Member, Health, Social Care and Wellbeing                      Director of Social Services                      Assistant Director Adult Services</p>

**POSSIBLE ADDITIONAL ITEMS**

<p><b>Cardiff &amp; Vale of Glamorgan Area Plan for Care &amp; Support Needs 2018-23</b>                      To receive an update and undertake a performance review of the plan.</p>	<p>Cabinet Member, Health, Social Care and Wellbeing                      Director of Social Services                      Cardiff &amp; Vale Regional Partnership Board Representatives                      Service Providers/Representatives</p>
<p><b>Care Home Strategy/Nursing Homes in Cardiff</b>                      To receive a position statement/Briefing on care homes in Cardiff, including the development and implementation of a Care Home Strategy. All care homes in Cardiff are run by private providers.</p>	<p>Cabinet Member, Health, Social Care and Wellbeing                      Director of Social Services                      Care Inspectorate Wales</p>

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