

CARDIFF HOUSING STRATEGY 2016-2021

**REPORT OF DIRECTOR COMMUNITIES, HOUSING &
CUSTOMER SERVICES**

AGENDA ITEM: 5

**PORTFOLIO: HEALTH, HOUSING AND WELLBEING (COUNCILLOR
SUSAN ELSMORE)**

Reason for this Report

1. To seek approval of the new Cardiff Housing Strategy 2016-21 (Appendix A).

Background

2. Cardiff's existing Housing Strategy covers the period 2012-17. The date for revising the Strategy has been brought forward by 1 year however, to reflect changes in legislation, UK Government policy and strategic direction.
3. As the over-arching housing strategy for Cardiff, this document sets the strategic direction for housing provision and services across all tenures and identifies the key priorities for the Council and partners. The Strategy references the findings of the Local Housing Market Assessment 2015, which was commissioned to provide a robust evidence base for future housing need, to inform the Housing Strategy. The Market Assessment will be updated bi-annually in accordance with Welsh Government requirements.

Issues

4. The Strategy has been developed in a time of increasing housing need and reducing resources. The document therefore focuses on prioritising and meeting the housing needs of the most vulnerable.
5. It also responds to recent Welsh Government legislation including the Housing (Wales) Act 2014, Social Services and Well-being (Wales) Act 2014, Well-being of Future Generations (Wales) Act 2015, and Renting Homes (Wales) Act 2016 and changes in UK Government policy, specifically around welfare reform.

6. The Strategy supports all 4 of the Council's key priorities, with the main emphasis being on supporting the vulnerable. The Strategy reflects the city's aim to be Europe's most liveable city, and seeks to contribute to the Corporate Plan and key themes of the Well-being of Future Generations Act.

Vision and Key Aims

7. A vision for the Strategy has been set out as follows:

We aim to deliver the best housing outcomes for the people of Cardiff, working together with our partners to ensure that all our citizens can access high quality, affordable and sustainable homes

This vision is supported by 4 Key Aims, each aim is represented by a separate chapter within the Strategy. These aims are as follows:

- To develop a full understanding of housing need in the city (Housing Need)
 - To take a coordinated and evidence based approach to developing and improving homes in Cardiff (Homes)
 - To ensure that the housing needs of the most vulnerable are met (People)
 - To improve neighbourhoods and help build stronger communities (Communities)
8. The Strategy focuses on meeting the needs of the most vulnerable in the community and the Equalities Summary (page 42) and Accessible Services Summary (pages 43-44) set out the actions to be taken to support the vulnerable and ensure equal access to housing.
 9. The Strategy sets out a number of ambitious activities to be undertaken by the Council and partners over the next 5 years, listed as 'We Will' commitments. A summary of these actions can be found on pages 45 to 46.
 10. A separate action plan will be developed and a monitoring framework established to track progress against these commitments. It is proposed that this take the form of an annual report card, with activities identified through a RAG system.

Consultation

11. The Strategy has been developed with input from RSL partners and consultation has been undertaken with over 100 stakeholders from the public, private and third sectors.
12. The Strategy was also considered by the Community and Adult Social Services Committee on 6th July 2016, a copy of the Committee's letter and response can be found at Appendix B. Changes made as a result of the scrutiny include:

- reference to the findings of the Local Housing Market Assessment on the housing needs of BME Communities
- reference to the Council's Strategic Equality Plan 2016-2020
- reference to the importance of design in delivering high quality, sustainable, affordable housing.

The Strategy has been amended to reflect these comments and in particular the Equalities section has been considerably strengthened.

13. All Ward Members have been consulted on the Housing Strategy.
14. A number of comments were received during the consultation from a range of partners. These were generally positive, and changes were made as a result to enhance the strategy. A summary of these comments and the changes made can be found at Appendix C.
15. An Equalities Impact Assessment has been carried out and can be found at Appendix D.

Reason for Recommendation

16. The Cardiff Housing Strategy 2016-2021 ensures that the Council has current and relevant strategic plans in place to address housing issues across all tenures.

Financial Implications

17. There are no direct financial implications arising from this report. The report lists a number of aims which will have financial implications. These will need to be delivered within existing financial resources or additional funding be identified before these are implemented. The effectiveness of new and existing policies will need to be continually monitored to feed into future updates of the Strategy and to ensure that the use of resources is effective and sustainable, given current and future restraints on resources.

Legal Implications (including Equality Impact Assessment where appropriate)

18. 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.g. standing orders and financial regulations; (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.
19. The Council has an allocation policy in accordance with Part VI of the Housing Act 1996. The scheme has been framed so as to secure that reasonable preference is given to

- i) People who are homeless (within the meaning of Part II of the Housing (Wales) Act 2014
 - ii) People who are owed a duty under sections 66, 73 or 75 of the Housing (Wales) Act 2014
 - iii) People occupying insanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions
 - iv) People who need to move on medical or welfare grounds
 - v) People who need to move to a particular locality where failure to meet that need would cause hardship
20. The Council have a duty to carry out a homeless review and formulate a homeless strategy under Part II of the Housing (Wales) Act 2014.
21. The Council have a duty to carry out an assessment of the accommodation needs of Gypsies and Travellers residing in or resorting to its area under Part III of the Housing (Wales) Act 2014.
22. 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. Protected characteristics are:
- Age
 - Gender reassignment
 - Sex
 - Race – including ethnic or national origin, colour or nationality
 - Disability
 - Pregnancy and maternity
 - Marriage and civil partnership
 - Sexual orientation
 - Religion or belief – including lack of belief
23. As such a decision to implement the proposal has to be made in the context of the Council's equality act public sector duties.

HR Implications

24. There are no HR implications.

RECOMMENDATION

Cabinet is recommended to approve Cardiff's Housing Strategy 2016-2021 for consideration by Council.

SARAH MCGILL
Director
7 October 2016

The following appendices are attached:

Appendix A – Cardiff Housing Strategy 2016-2021

Appendix B – Letter from Community & Adult Services Scrutiny Committee and response.

Appendix C – Consultation Summary Report

Appendix D – Equality Impact Assessment

The following background paper has been taken into consideration

Local Housing Market Assessment 2015 Final Report

Cardiff

Housing Strategy

2016 - 2021



Draft



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

Introduction

Cardiff's Shared Vision

Cardiff's vision is *'to be Europe's most liveable Capital City'* - a great place to work and do business; which attracts and retains the best talent; a place where people love to live; and a city of opportunity for everyone, regardless of background.

Being a liveable capital city means achieving the 7 shared outcomes outlined in Cardiff's Single Integrated Plan, "What Matters":

- ⇒ **People in Cardiff are safe and feel safe**
- ⇒ **Cardiff has a thriving and prosperous economy**
- ⇒ **People in Cardiff achieve their full potential**
- ⇒ **Cardiff is a great place to live, work and play**
- ⇒ **People in Cardiff have a clean, attractive, sustainable environment**
- ⇒ **People in Cardiff are healthy**
- ⇒ **Cardiff is a fair, just, inclusive society**

The Cardiff Liveable City Report (October 2015) highlights Cardiff's performance against these outcomes, showing where the city is doing well and where improvement is needed.

The 7 shared outcomes contribute to the National Well-being Goals set out in the Well-being of Future Generations (Wales) Act 2015, which requires public bodies to adopt sustainable ways of working to improve the economic, environmental, social and cultural well-being of Wales.

City of Cardiff Council Priorities:



The Council's priorities (see left) recognise the most important areas that need to be addressed in the short to medium term.

This Housing Strategy supports each of these priorities across a range of service delivery areas and indicates how Housing can contribute to the Liveable City agenda over the next 5 years, whilst also preparing a longer-term approach to planning.

Strategic Links

The Strategy acknowledges the priorities outlined in the Welsh Government's national planning policy, housing and homelessness strategies.

It also responds to recent Welsh Government legislation including the Housing (Wales) Act 2014, Social Services and Well-being (Wales) Act 2014, and Renting Homes (Wales) Act 2016, together with changes in UK Government policy, specifically around welfare reform.

Introduction

This Housing Strategy for Cardiff 2016-2021 sets out how the City of Cardiff Council and its partners will shape and deliver future housing services and provision across the city.

Vision

We aim to deliver the best housing outcomes for the people of Cardiff, working together with our partners to ensure that all our citizens can access high quality, affordable and sustainable homes.

The Strategy has been developed in a time of challenges: new legislative duties on local authorities, continuing austerity leading to unprecedented budget cuts and an increasing demand for services.

Recognising these challenges, 4 key aims have been identified.

Key Aims

- ⇒ **To develop a full understanding of housing need in the city (*Housing Need*)**
- ⇒ **To take a coordinated and evidence based approach to developing and improving homes in Cardiff (*Homes*)**
- ⇒ **To ensure that the housing needs of the most vulnerable are met (*People*)**
- ⇒ **To improve neighbourhoods and help build stronger communities (*Communities*)**

Each key aim is addressed through a separate chapter under the headings of:

- ⇒ ***Housing Need***
- ⇒ ***Homes***
- ⇒ ***People***
- ⇒ ***Communities***

Partners

Key to the success of any strategy is partnership working. The Council is fortunate to have a wealth of partners who share the same values and priorities, including:

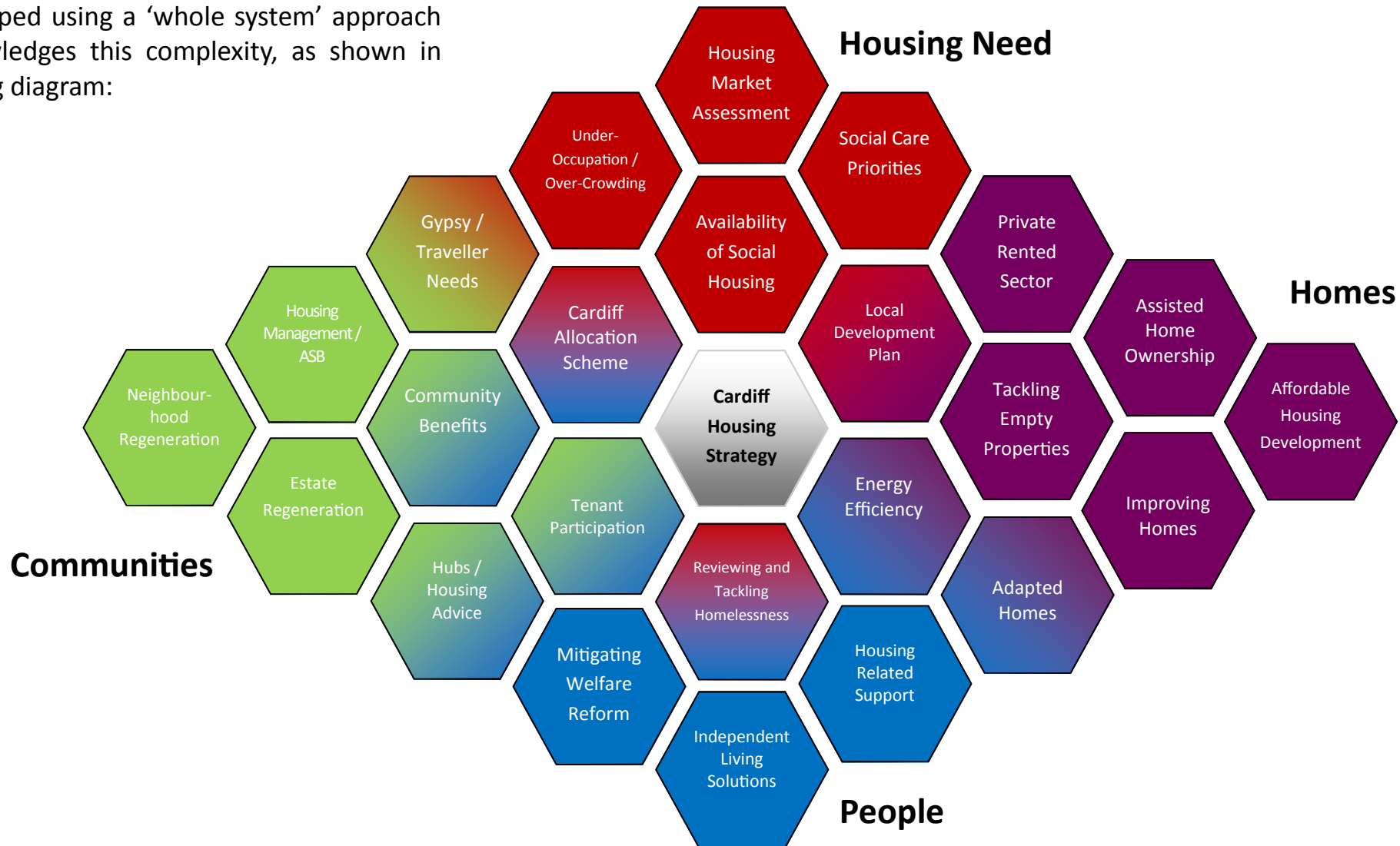
- ⇒ local Housing Associations (known as Registered Social Landlords);
- ⇒ private landlords and letting agents;
- ⇒ third sector support providers;
- ⇒ statutory partners operating in the city including Health, Probation, Police and Fire Service;
- ⇒ Welsh Government.

Monitoring the Strategy

This Strategy sets out a number of ambitious activities to be undertaken over the next 5 years. These are listed as 'We Will' commitments throughout the document and are summarised on pages 45-46. A separate action plan will be developed and continually monitored with partners to inform an annual report of progress published each year.

Whole System Approach

It is recognised that aspects of the housing system overlap and that addressing one aspect can have implications for other factors. This Strategy has been developed using a 'whole system' approach that acknowledges this complexity, as shown in the following diagram:



Housing Need

To develop a full understanding of housing need in the city



Understanding housing need in the city

Local Housing Market Assessment Findings

In 2015, the Council commissioned a Local Housing Market Assessment (LHMA) to understand the nature and level of housing demand and need within Cardiff. Over 13,000 households were surveyed and secondary data, including population forecasts and Census data, was analysed as part of the assessment.

Demographic Change

Welsh Government 2011-based projections identify 142,802 households in Cardiff in 2011, rising to 201,792 by 2036, an increase of 41.3%. Average household size will reduce from 2.33 to 2.21 over the same period.

Tenure Profile

2011 Census data shows that the owner-occupier market has reduced since 2001 from 69.2% to 59.2% of the city. Private renting has almost doubled from 11.1% to 21.9%. The private rented sector is now larger than the social sector, which has remained at around 17%.

Dwelling Type

31% of dwellings are terraced houses, 29% are semi-detached houses, 26% are flats and 14% are detached houses (2011 Census). The majority (72%) of social sector properties have 1 or 2 bedrooms, whilst in the private sector 66% of properties have 3 or more bedrooms.

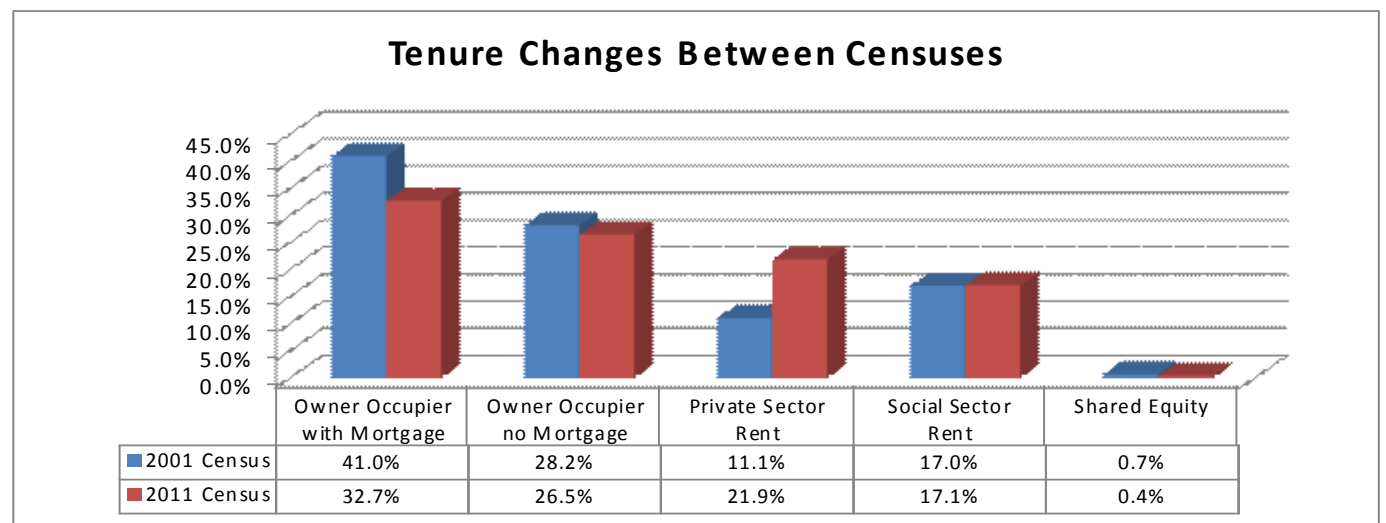
House Prices and Rental Values

The average price paid for a detached property in Cardiff was £341,177; a semi-detached cost £218,066; a terraced property cost £179,879 and a flat cost £142,888 (Land Registry 2014). The average private rent per month was £559

for a 1 bedroom property, £689 for 2 bedrooms and £857 for 3 bedrooms. This compares to Local Housing Allowance rates of £450 (1 bedroom), £550 (2 bedrooms) and £650 (3 bedrooms).

Household Income and Affordability

39% of existing households have annual incomes below £20,000, rising to 50% for concealed households (people living within a household wanting to form a separate household, for example adult children living with parents). 51% of existing households earn below the UK average of £26,135 per annum (63% for concealed households).



Understanding housing need in the city

The following table shows the single income thresholds required to purchase entry level (lowest quartile) properties in Cardiff, based on a 95% mortgage and lending ratio of 3.5 times gross income.

Entry Level Sales – Income Thresholds (£)		
	Sales Level	Income Threshold
1 bed flat	£85,000	£23,100
2 bed flat	£105,000	£28,500
2 bed terrace	£120,000	£32,600

Source: LHMA March 2015

The thresholds for renting entry level properties (based on rent at 25% of gross income) are shown below:

Entry Level Rents – Income Thresholds (£)		
	Rent Level	Income Threshold
1 bed flat	£495	£23,800
2 bed flat	£650	£31,200
2 bed terrace	£650	£31,200

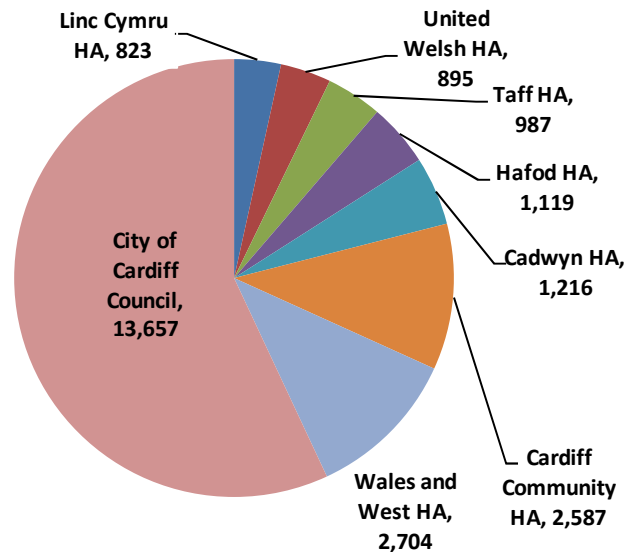
Source: LHMA March 2015

We Will: Update and refresh the Housing Market Assessment data.

Availability of Social Housing

Stock Levels

The Council and 7 partner Housing Associations have in total almost 24,000 units of social rented accommodation.



Social stock is predominantly located in outlying parts of the city. Demand for all wards is high and opportunities to develop affordable housing across Cardiff are always being explored. New units are planned for the more popular wards adjacent to the city centre.

Lets

Between the 8 social landlords, an average of 1,644 lets are made each year. Targets are applied to the 3 sub-lists (Homeless, Beneficial Transfer and General) of the Cardiff Housing Waiting List to reinforce movement and maintain social stability by ensuring that a mix of households in different situations are rehoused.

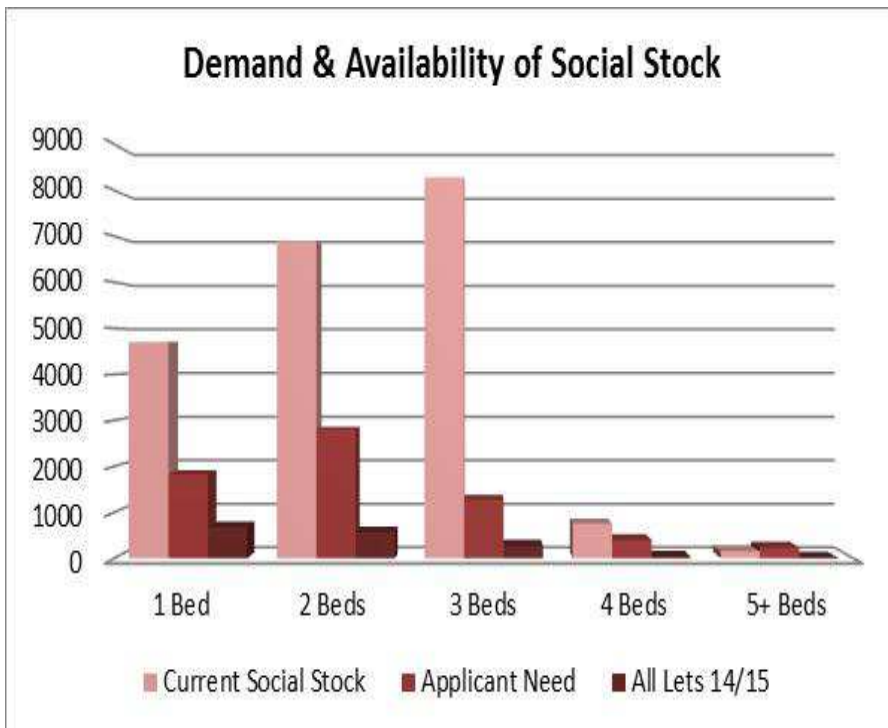
Cardiff Housing Waiting List

The Council and local RSLs operate a common waiting list for social housing, from which suitable applicants are offered available properties.

For those wanting to join the list, applicants must first attend a Housing Application Interview where all suitable housing options are explained, including joining the waiting list. On average 69 Housing Application Interviews are undertaken each week, with 89% accepted onto the waiting list. A quarter of applications are from existing social tenants wanting to transfer properties.

Understanding housing need in the city

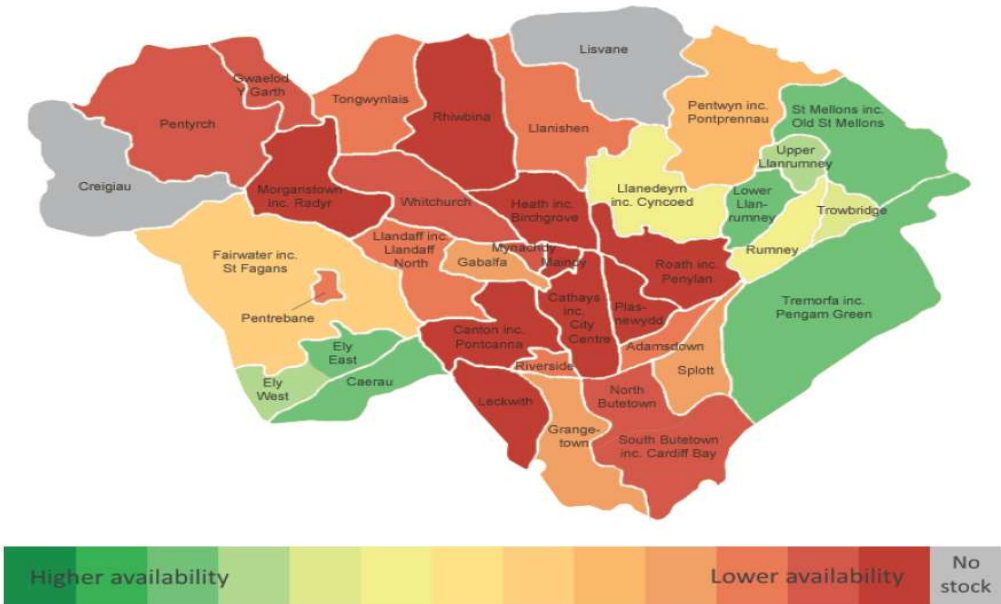
Maps showing the availability of different types and sizes of accommodation are used to give informed advice (see right for an example).



The chart above shows the current stock levels by number of bedrooms, compared to the bedroom need of applicants on the waiting list and turnover in 2014/15.

The joint Cardiff Housing Allocation Scheme prioritises applications based on housing need and a local connection to Cardiff. All applications are placed within a Band in date order as shown in the table on the right:

Family Need : 3 bed - household with child under 16



Band	%	Number
Immediate	0.3%	38
Band A - urgent need with local connection	6.4%	577
Band Bi - high need with local connection	9.4%	991
Band Bii - medium need with local connection	33.6%	3487
Band C - urgent need, no local connection	0.0%	0
Band Di - high need, no local connection	0.4%	54
Band Dii - medium need, no local connection	2.7%	269
Band E - no need with local connection	43.4%	3856
Band F - no need, no local connection	3.8%	300
TOTAL	100%	9572

Understanding housing need in the city

The Housing Waiting List is comprised of households with differing housing needs. These include applicants who:

Are homeless

The Council has accepted a duty to rehouse 221 households.

Are living in unsatisfactory housing conditions

- 2765 households (29% of the waiting list) are overcrowded.
- 489 households (5% of waiting list) need to downsize and are on the Beneficial Transfer sub-list.

Need to move on medical or welfare grounds

- 2477 households (26% of the waiting list) have a medical need.
- 1621 households (17% of the waiting list) need ground floor / lift accessible accommodation.
- 549 households on the Cardiff Accessible Homes list (89% of these also on General List).

Need to move to a particular area to avoid hardship

Including people fleeing domestic abuse or affected by anti-social behaviour.

Those registered in Bands E and F have no identified housing need and account for almost half of the waiting list. 7% of all applicants have no local connection.

The joint Allocation Scheme is amended as necessary informed by new policy and legislation such as ongoing welfare reforms and operational experience.

Older People

Cardiff has an ageing population, with implications for the required amount, type and location of older people's housing. Currently there are almost 2000 applicants on the Housing Waiting List aged over 50 wanting social housing.

The majority need 1 bedroom properties but 5% require 2 bedrooms and 990 require ground floor or lift accessible accommodation. 151 of these applicants will release larger social properties.

A survey of these applicants in 2014 highlighted the following information (see table). Respondents identified that the most common reasons for wanting to

Current Waiting List Applicants Aged 50+	Age 50-59	Age 60-69	Age 70-79	Age 80+
Own their own home	6%	12%	17%	28%
Rent privately	37%	25%	11%	13%
Rent social housing	34%	38%	49%	47%
Have adaptations	13%	23%	36%	40%
Receive support	25%	23%	27%	23%
Interested in	84%	88%	79%	70%
Interested in sheltered	27% (but are not eligible)	40%	48%	68%

move were poor health, difficulty with stairs, to live near friends and family and to be with people their own age thereby avoiding isolation.

All available data on both need and older persons stock is currently being collated to inform discussions with partners on how best to address the housing needs of this client group.

We Will: Develop an Older Persons Accommodation Strategy for Cardiff.

Understanding housing need in the city

Under-Occupation / Over-Crowding

Under-Occupation and Over-Crowding		
Tenure	Under-occupied	Over-crowded
Owner occupied with mortgage	45.3%	3.5%
Owner occupied without mortgage	63.4%	0.7%
Private Rented	9.6%	4.0%
Council Rented	12.5%	8.1%
RSL Rented	3.1%	7.6%
All Stock	35.6%	3.7%

The above table shows the findings of the Local Housing Market Assessment on occupation of accommodation by tenure. Around 2,000 social rented family units with 2 or more spare bedrooms were identified - an under-occupation level of 12.5% or 1,673 properties in Council stock, and 3.1% or 324 properties in Housing Association stock.

The number of over-crowded households in the social rented sector was identified as 1,890. Over-crowding affected 10.9% of Cardiff's BME households, compared to 3.7% of the whole population.

Tackling Under-Occupation

Under the first phase of welfare reforms a total of 4,194 social tenants of working age were identified as being affected by the 'bedroom tax'. 396 of these households are currently on the Housing Waiting List looking to downsize.

The Council and RSLs have used Discretionary Housing Payments (DHPs) to support affected households by contributing towards the shortfall in rent whilst waiting for an offer of housing.

Between January and December 2015,

750 offers of smaller social housing were made. However, many tenants are reluctant to move and have refused suitable offers. This has resulted in the DHP being withdrawn, leaving some households accruing rent arrears.

We Will: Continue to work with RSL partners to develop solutions to address under-occupation.

In addition, 16% of applicants on the Common Waiting List aged over 50 have identified a wish to downsize. Many are not affected by the bedroom tax but could free up larger accommodation for those in housing need or over-crowded.

We Will: Offer incentives and attractive accommodation to older people who can downsize.

Tackling Over-Crowding

Currently 28% of households on the Housing Waiting List are over-crowded; the majority require 1 or 2 extra bedrooms but some are extreme cases requiring an extra 3 or 4 bedrooms.

Understanding housing need in the city

The Allocation Scheme has been revised to prioritise the most severely over-crowded households, however other solutions need to be explored. Potential options could include:

- ⇒ **Assisting over-crowded households to move to larger accommodation by offering realistic solutions:** help to access the private rented sector by offering bonds; mutual exchanges.
- ⇒ **Assisting adult children of over-crowded households to move out:** financial and Into Work advice will be offered as well as bonds.
- ⇒ **Working to mitigate the impact of overcrowding where a move is not possible:** provision of bunk beds and storage facilities to free up space within the home.

We Will: Implement an action plan to assist over-crowded households, having regard to the needs of BME households.

The Scheme will be revised accordingly to ensure that those in greatest housing need are given the necessary priority for re-housing. The impact on available lets will need to be monitored.

Reviewing Social Care Priorities

Learning Disabilities

Over the period 2015 to 2020 approximately 175 additional Learning Disability service users will require accommodation and support.

10 service users per year will require bed spaces in shared housing as part of the 'Closer to Home Project', which aims to return service users from existing out of county residential placements and avoid future placements outside Cardiff.

25 service users per year will require move-on housing (core and cluster model) from supported living, family homes with older carers and the Emergency Accommodation Scheme.

Cardiff Accessible Homes Waiting List

There are currently 510 households waiting for adapted social properties; (many with disabled children). In 2014/15 most lets were 1 bedroom properties:

	Adapted Property Lets 2014/15				
	1 bed	2 bed	3 bed	4 bed	Total
Bungalow	13	7	0	1	21
Flat	70	33	0	0	103
House	3	7	23	4	37
Total Lets	86	47	23	4	161
Need	150	200	130	30	510

A review of the Cardiff Accessible Homes project is underway with partner RSLs. This will evaluate how best to manage households with specific medical needs; there are currently 1621 households on the Common Waiting List with a need for either ground floor or lift accessible accommodation.

We Will: Review the way that accessible housing is allocated to best meet needs.

Understanding housing need in the city

Reviewing Homelessness

Rough Sleeping

Cardiff has a variety of services to assist those who 'sleep rough' in doorways, parks or other vulnerable settings. During 2015/16, the weekly average of rough sleepers was 42. This high figure is due in part to the increase in European Economic Area (EEA) nationals who can claim Job Seekers Allowance but not Housing Benefit to pay for accommodation, due to a change in legislation in January 2014.

Over the year Cardiff has on average 15 long-term rough sleepers who either refuse, or are too chaotic, to access provision. Outreach teams are engaging with these individuals regularly.



Draft Strategy as at September 2016

Homelessness Legislation

With the changes to homeless legislation brought in by Part 2 of the Housing (Wales) Act 2014, local authorities have a number of new duties to help anyone seeking housing advice and assistance. Since its introduction, Cardiff has met these new duties in the following ways:

Duty to Provide Advice and Assistance:

The Council has a duty to provide advice and assistance to anyone including persons from abroad. Since the inception of the legislation on 28th April 2015, 3,373 clients have approached the Housing Options Centre for advice and assistance.

Duty to Prevent Homelessness:

The Council is required to work with clients to try and prevent homelessness or secure alternative accommodation. There is no time limit on how long prevention work can be carried out for. Personalised action plans detail what each party can do to try and resolve the client's housing situation. To date 528 households have been assisted, with 61% achieving a positive final outcome.

Duty to Help to Secure Accommodation:

Where homelessness cannot be prevented, the Council must assist households in finding suitable alternative accommodation, and where necessary offer interim housing. The duty to help to secure alternative accommodation has been accepted for 1330 clients; 94 of these have been assisted into the private rented sector.

Duty to Secure Accommodation:

This includes discharging duty into either private or social housing for those deemed in priority need. Many remain in interim accommodation whilst housing is being sourced. The duty to secure accommodation has been accepted for 392 clients in 2015/16.

We Will:

- Develop a new Homelessness Strategy for Cardiff following a full needs assessment and review of services.
- Develop an action plan to address rough sleeping in the city.

Understanding housing need in the city

Gypsies and Travellers

Gypsy & Traveller Sites Waiting List

The Council operates two sites: Shirenewton has 59 pitches and Rover Way has 21 pitches. Currently there are 16 households on the waiting list for the Rover Way site and 27 households on the waiting list for Shirenewton. In 2014/15, 2 plots were let on Rover Way (1 to the waiting list and 1 through homelessness) with 2 further lets on Shirenewton (both from the waiting list).

Gypsy & Traveller Needs Assessment

The Council has undertaken an accommodation needs assessment to plan for future site development. This has involved interviewing all current residents of both sites and projecting growth.

Future need has been forecast at 48 additional authorised pitches over the next 5 years, with 72 over the life of the Local Development Plan (LDP) to 2026 (subject to Welsh Government approval). This increases by a further 21 pitches if Rover Way is ultimately replaced. In

addition a need has been identified for a transit site. Discussions are ongoing with other South East Wales Local Authorities to explore a regional solution.

Developing Additional Provision

The Council is undertaking a Gypsy and Traveller site selection process to meet the short and long term need for pitches. This process is referenced in the LDP Monitoring Framework.

We Will: Take forward delivery of additional Gypsy and Traveller sites to meet short and long term need.

Black & Minority Ethnic Households

The Local Housing Market Assessment examined the needs of Cardiff's Black and Minority Ethnic (BME) communities. BME households were found to be more prevalent in the private rented sector and also to experience higher levels of overcrowding than the wider population. No other distinct housing issues were identified by the Assessment.

Assisted Home Ownership

The Council keeps a register of first-time buyers interested in purchasing a part-share (usually 70-80%) of new build properties specifically developed by partner RSLs or private developers.

There are currently 832 households waiting to hear about new schemes or re-sales of existing shared-equity properties, which must be marketed to the register in the first instance. In 2014/15, 6 1-bed new build flats were offered and 12 re-sales were made; 4 1-bed flats, 7 2-bed flats and 1 3-bed house.

We Will: Review additional methods to promote the Assisted Home Ownership Scheme.



Understanding housing need in the city

Assessing Housing Need & Demand

Following official guidance, the Local Housing Market Assessment calculated existing housing need at 10,006 households and annual newly arising need at 2,236 households. This includes those that lack their own accommodation or live in unsuitable housing and who cannot afford to meet their needs in the market.

To meet demand, Cardiff needs to build 2,024 affordable properties per year for the next 5 years.

LHMA March 2015

Demand for Market Housing

The Market Assessment identifies 11,010 existing households planning to move into owner occupied housing and 3,150 planning to move into private rented housing between 2015 and 2018.

2,117 concealed households plan to move into owner-occupation and a further 3,034 into private rented housing.

In-migrant demand over the period is estimated at 10,665, placing total demand for market housing within the City at 29,976 households over the 3 years.

Affordable Housing

The Council regards the following types of housing as affordable:

Social rented housing - provided on the basis of need by the Council or RSLs, with rent levels having regard to Welsh Government guideline and benchmark rents.

Intermediate housing - provided on the basis of need where purchase prices or rents are above those of social housing but below market house prices or rents. In Cardiff this includes:

- ⇒ *Intermediate Rented Housing*, where rent levels are no more than 100% of Local Housing Allowance (inclusive of service charges) in perpetuity.
- ⇒ *Assisted Home Ownership* shared equity model where prices are at least 30 - 40% below market house prices.

Further analysis of local data is needed to determine the type and size of properties required at a ward level. This will ensure the housing needs of the most vulnerable are met, whilst delivering sustainable communities. Housing's role in making Cardiff a liveable city will be explored and a long-term plan established.

We Will:

- Develop a ward by ward assessment of affordable housing need for Cardiff to inform future development.
- Develop a 30 year plan for housing in Cardiff in line with the Liveable Cities agenda.



To take a coordinated and evidence based approach to developing and improving homes in Cardiff



Developing and improving homes in Cardiff

Implementing the Local Development Plan 2016-2026 (LDP)

The LDP sets out a strategy for the delivery of housing growth in the city up to 2026. The key proposals relating to housing are:

- Delivery of 29,201 new dwellings between 2014 and 2026 (6,646 to be affordable)
- 7 housing-led strategic sites by 2026
 - Cardiff Central Enterprise Zone (2,150 dwellings)
 - Gas Works (500 dwellings)
 - North West Cardiff (5,000 dwellings)
 - North of Junction 33 (2,000 dwellings)
 - South of Creigiau (650 dwellings)
 - North East Cardiff (4,500 dwellings)
 - East of Pontprennau Link Road (1,300 dwellings) (See page 21 for map of sites).

In delivering the strategic sites, the LDP aims to respond to evidenced social need through the development of sustainable neighbourhoods, tackling deprivation and improving the quality of life for all.

Measures to achieve this include:

- Providing a range of dwelling sizes, types and affordability
- Providing facilities and infrastructure for existing and new communities
- Supporting regeneration of deprived communities and creating places that encourage social interaction.

The Council uses its Affordable Housing Policy to specify the number of affordable units to be developed on private sites. For the life of the new LDP this will mean that on sites of 5 or more dwellings or 0.1 or more hectares, there will be a requirement for delivery of 30% affordable housing on greenfield sites and 20% on brownfield sites.

“With a series of large scale housing developments at various stages in the planning process, we see Cardiff as the most active development area in Wales. Upgrading local infrastructure to cope is set to be one of the key constraints and challenges.”

Linc-Cymru Housing Association

Delivering Affordable Housing

The Council and partner RSLs are committed to continuing to deliver new affordable housing units to meet need. A 5 year development plan has been prepared to reduce the gap between supply and demand (see next page).

Creative approaches are being taken to facilitate delivery. The Council Land Protocol has been set up to offer sites suitable for affordable housing directly to partner RSLs. Development of these sites may use funding from Welsh Government Housing Finance Grant 2, Social Housing Grant or Planning Gain.

The Land for Housing Scheme is a Welsh Government initiative providing interest-free loan funding to support housing delivery by RSLs through securing a land supply. A total of £12 million Financial Transaction funding was released in 2015/16. The Council has supported RSLs in Cardiff to secure £6,130,000 of this funding, increasing the options available to them to acquire development sites to meet strategic housing need.

Affordable Housing 5 Year Development Plan

Delivery Method	Description	Funding	Anticipated units
Social Housing Grant	This Welsh Government grant is a rolling 3 year programme for local authorities to assist RSLs to develop new social housing. The Council also holds details of further schemes that require identified funding. These 'Reserve Schemes' (totalling £15M) together with further 'Potential Schemes' (totalling £14 M), are used to estimate development opportunities for 2018-2020.	2015/16 - £4.1M 2016/17 - £4.2M 2017/18 - £4.2M 2018/19 - £4.2M 2019/20 - £4.2M	1000 units
Housing Finance Grant 2	A Welsh Government loan facility which can be accessed by RSLs and local authorities for the development of affordable housing in line with Welsh Government development criteria as set for Social Housing Grant. This will not be available until 2017-18, the details of which have not been finalised.	Equivalent capital subsidy of £16.7M	
Section 106 planning obligations	Large strategic sites will deliver the agreed mix of affordable and market properties as well as any community infrastructure such as roads, schools etc. Sites will also include the provision of specific accommodation for older persons, Learning Disabilities schemes and adapted housing for physical disabilities. Once negotiated, the delivery of these properties will be at the developer's timescales.	LDP TARGET over plan period 2013-2026. Para 4.153 = 554 affordable housing units pa	2770 units
Planning Gain (off-site contributions)	This will be used to bring forward schemes requiring funding, targeting specialist units or schemes that bring 'additionality'.	£1.7M	c25 units
Housing Partnership Programme	The first 5 years of this 10 year programme will deliver a mix of affordable (40%) and market properties on a package of sites of Council owned land in partnership with Wates.	circa £15M over the 5 year period	250 units
Additional HRA developments and refurbishment schemes	The Council is currently investigating opportunities to finance and undertake a second development programme to deliver new affordable housing. Council funded stock refurbishment schemes will also deliver new affordable housing units. Confirmed schemes include 150 Thornhill Road, Llanishen and Meteor Street, Adamsdown.	Future Planning Gain and potentially HFG2 and HRA Borrowing	c150 units
Re-purchase of flats/properties sold under Right To Buy	A protocol enabling the re-purchase of flats or houses previously sold through Right To Buy, or to purchase properties for specific housing requirements. Properties need to be in areas of demand and suitable for immediate re-let with vacant possession.	HRA Capital funding and Planning Gain	25 units
5 YEAR TOTAL			4220

Health and Social Care 5 Year Development Plan

Scheme type	Description	Proposed Funding	Anticipated units
Learning Disabilities (LD)	Delivery of community living schemes and shared living schemes. This includes properties being delivered for the 'Closer to Home' project and for general LD need, incorporating some new build and some scheme refurbishments.	SHG and HRA Capital	36 flats and 15 bedspaces
	An additional 124 units to be delivered through all available opportunities.	SHG / S106 sites / Planning Gain	124 units
Older Persons	New build scheme as part of the wider Maelfa Regeneration project.	HRA Capital & Planning Gain	30 x 1 bed flats
	General need new build housing schemes developed by RSLs and the Council.	SHG / HFG2 and RSL private finance	c300 flats
Adapted properties	These are required to meet a range of identified needs. There are a number of child priority cases outstanding due to the lack of availability of larger properties that can be adapted.	SHG, HFG2 & HRA Capital/borrowing	Target of 10% of RSL new build per year

Health and Social Care Plan

The Plan outlined above will deliver specialist accommodation to meet identified need. These units will be facilitated through the delivery routes outlined in the 5 year Affordable Housing Development Plan on the previous page.

We Will:

- Deliver the 5 year Housing Development Plan including the Health and Social Care units.
- Investigate other ways of delivering affordable housing using innovative finance models.

Design

All new social housing is required to meet Welsh Government Development Quality Requirements and Welsh Housing Quality Standards, and to be accessible, secure and sustainable. Incorporation of Lifetime Homes and Neighbourhoods for Life principles helps to create inclusive places that people want to live.

The Council is currently developing Supplementary Planning Guidance which will set out the design principles for new residential development in Cardiff.

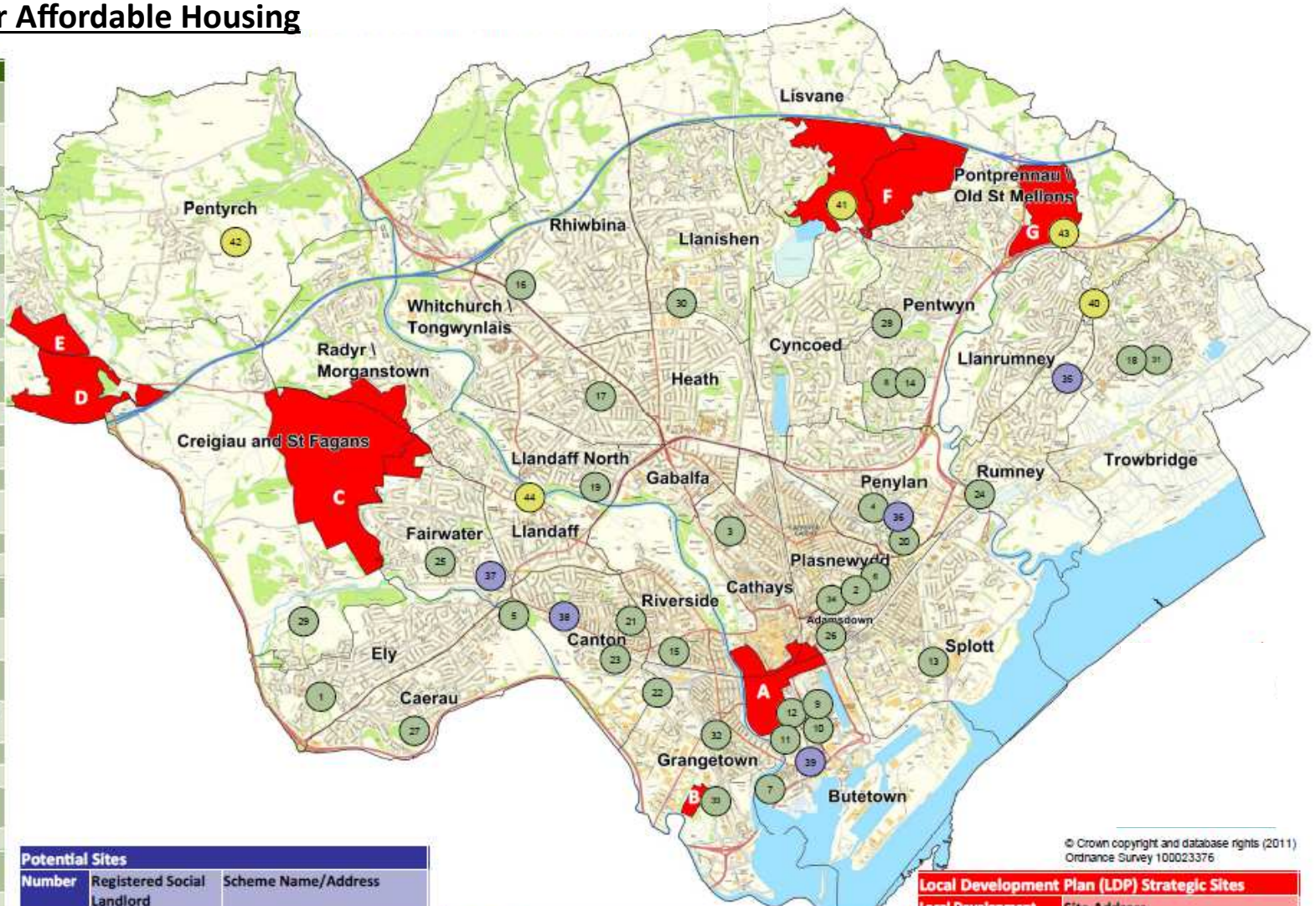
Housing Partnership Programme

The Council is using its Housing Revenue Account to fund development of new Council housing. The Housing Partnership Programme will invest £33million to deliver homes in high demand areas.

Working with Wates Living Space, around 1500 properties will be built on sites totalling 30 hectares, of which 40% will be Council owned. All properties will meet exceptional levels of design, sustainability and energy efficiency. Construction is due to commence in Winter 2016/17.

Anticipated Sites to Deliver Affordable Housing

2015 -2020 Registered Social Landlord Sites		
Number	Registered Social	Scheme Name/Address
1	Cadwyn	Glamorgan Wanderers, Stirling Road
2	Cadwyn	58 Newport Road
3	Cadwyn	Pentyrch Road
4	Cadwyn	122-130 Albany Road
5	Cadwyn	Former Ely Farm, Dyfrig Road
6	Cadwyn	97-103 Newport Road
7	Cardiff Community	Former Hamadryad Hospital Site
8	Cardiff Community	The Maelfa (Phase 1)
9	Cardiff Community	Schooner Way
10	Cardiff Community	Former Brandon Tool Hire, 151 Bute Street
11	Cardiff Community	East Tyndall Street
12	Cardiff Community	Former Hannah Street Church
13	Cardiff Community	Moorland Road
14	Cardiff Community	The Maelfa (Phase 2)
15	Hafod	Former Dorothy Lewis Care Home, Canton Court
16	Hafod	81 Pantmawr Road
17	Hafod	2 Mervyn Road
18	Hafod	Former Trowbridge Health Centre, Hendre Road
19	Hafod	Cathedral View, Gabalfa Avenue
20	Linc Cymru	Former Bronte Hostel, Newport Road
21	Taff	Former Canton Police Station, Cowbridge Road East
22	Taff	Clos Parc Morganwg
23	Taff	Church @ Broad Street
24	United Welsh	Former Cardiff Roofing Supplies, New Road
25	United Welsh	Gorse Place
26	United Welsh	Former Rumpoles Public House, Moira Terrace
27	United Welsh	Cwrt yr Ala
28	United Welsh	Former Dome Community Centre, Brynheulog
29	United Welsh	Clos y Cwarra
30	Wales & West	Chiltern Close
31	Wales & West	Former Hendre Public House, Hendre Road
32	Wales & West	St Paul's Church, Paget Street
33	Wales & West	Land off IKEA/Clive Lane
34	Wales & West	Former Blue Dragon, Newport Road



Potential Sites		
Number	Registered Social Landlord	Scheme Name/Address
35	Cardiff Community	St John's College, Greenway Road
36	Cardiff Community	Fford Nowell
37	Hafod	454 Western Avenue
38	Taff	CVC Car Sales, Cowbridge Road East
39	Wales & West	James Street Butetown

s106 Sites		
Number	Registered Social	Site Address
40	Cardiff Community	Tyn Y Gollen
41	Various	Land North & East of Lisvane (Churchlands)
42	Hafod	Heol Goch
43	Wales & West	Land East of Church Road & North & South of Bridge Road (St Ederyns)
44	Taff	BBC Wales, Llantrisant Road

Local Development Plan (LDP) Strategic Sites	
Local Development Plan (LDP) sites	Site Address
Site A	Cardiff Central Enterprise Zone
Site B	Former Gas Works, Ferry Road
Site C	North West Cardiff
Site D	North of Junction 33 on M4
Site E	South of Creigiau
Site F	North East Cardiff (West of Pontprennau)
Site G	East of Pontprennau Link Road

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Anticipated Housing Partnership Programme Sites

HPP Portfolio & First Phase Sites

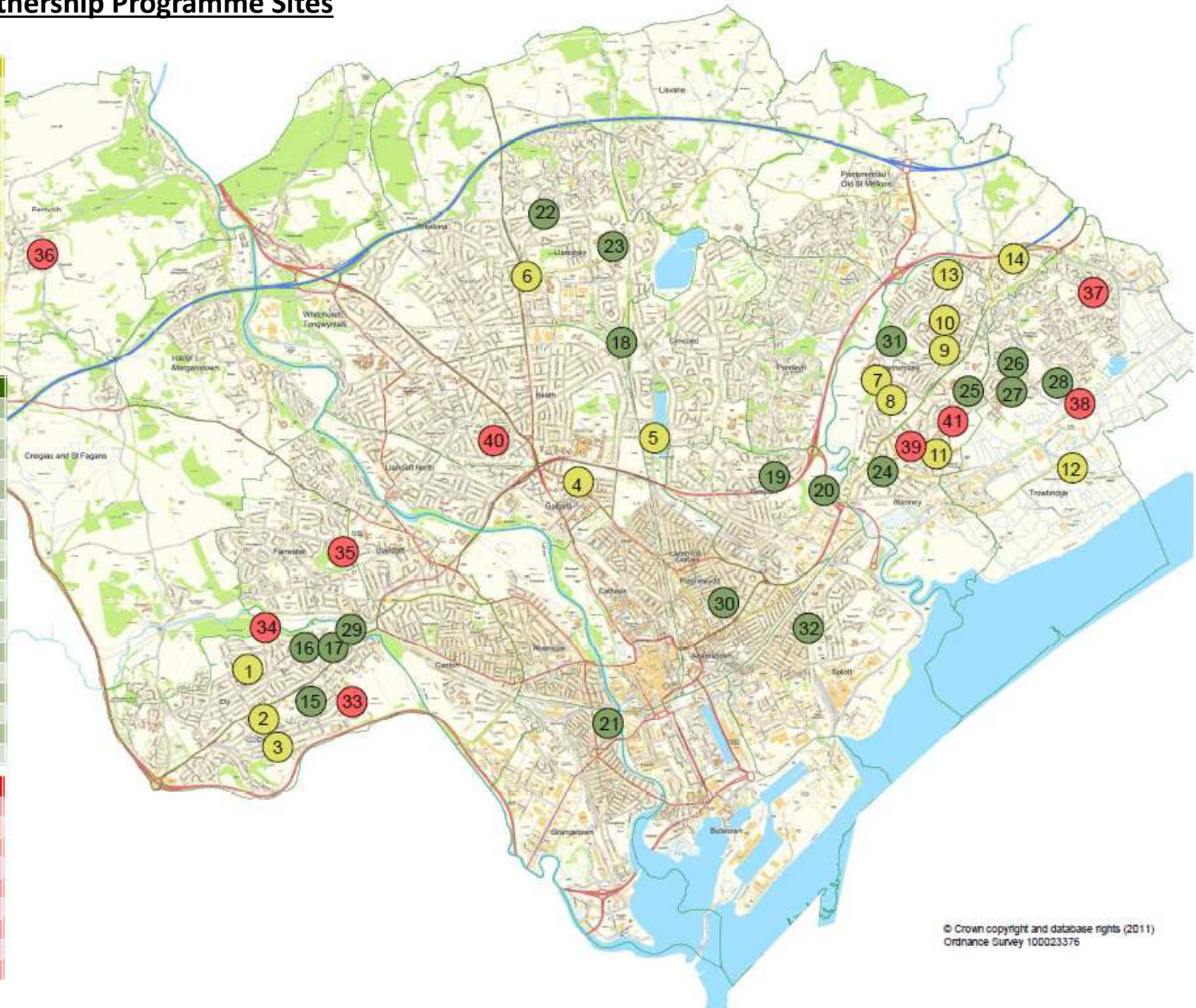
1	Snowden Road & Wilson Road, Ely
2	Ty Newydd, Caerau
3	Heol Trenewydd, Caerau
4	Briardene, Gabalfa
5	Highfields, Heath
6	Walker House, Llanishen
7	Braunton Crescent, Llanrumney
8	Clevedon Road, Llanrumney
9	Llanrumney Depot
10	Llanrumney Housing Office
11	Llandudno Road & Pwllheli Court, Rumney
12	Willowbrook West, St Mellons
13	Honiton Road, Llanrumney
14	Ty-To Maen, Old St Mellons

Second Phase Sites

15	Caldicot Road, Caerau
16	Highmead Road, Ely
17	Ely Housing Office & Library
18	Fishguard Road, Llanishen
19	Ty Mawr, Southminster Road, Penylan
20	Howardian Centre, Penylan
21	Rutland Street, Grangetown
22	Templeton Avenue, Llanishen
23	65 Ty Glas Avenue, Llanishen
24	Cae Glas, Rumney
25	Trowbridge Childrens Centre, Rumney
26	Brookfield Drive/Tarwick Drive, St Mellons
27	Menai Way, Trowbridge
28	Trowbridge Green
29	Cherrydale Road, Ely
30	Croft Street, Roath
31	Llanrumney High School
32	Star Centre, Splott

Third Phase Sites

33	Penally Road, Caerau
34	22-36 Frank Road, Ely
35	38 Gorse Place, Fairwater
36	Heol Danyrodyn, Pentyrch
37	Crumlin Drive, St Mellons
38	Area 11, St Mellons
39	Letterston Road/Caer Castell Place, Rumney
40	Mynachdy Centre, Llandaff North
41	Rumney High School, Rumney




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Developing and improving homes in Cardiff

Improving Social Sector Homes

The Welsh Housing Quality Standard (WHQS) developed by the Welsh Government sets a common target for the condition of housing. The aim is to provide homes that are:

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

All social housing in Cardiff meets the WHQS. The focus now is on maintaining the Standard and addressing the number of 'acceptable fails'. Social landlords are required to have policies in place to verify ongoing compliance.

We Will: Carry out annual review of WHQS compliance.

Energy Efficiency

The Standard Assessment Procedure (SAP) is the methodology used by the Government to assess and compare the energy and environmental performance of dwellings. The average SAP rating for social housing stock in Cardiff is 75 (against a WHQS target of 65 or above).

60% of the Council's stock was built before the mid-1960's. An element of this housing was built using non-traditional methods such as steel frames and 'no-fines' cast concrete shells. Generally partner RSL stock is younger, benefitting from modern design and 'Fabric First' energy performance measures.

Energy efficiency works undertaken by social landlords include replacement windows and doors, heating upgrades and loft insulation. Larger scale schemes include solar panels, external wall insulation and over-cladding.

Initiatives are also in place to maximise the benefits to tenants in terms of

reducing fuel bills, tackling fuel poverty and achieving affordable warmth. The Council is targeting its lowest SAP rated properties, undertaking visits to explain the benefits of, and encourage take-up of, energy efficiency improvements.

Case Study - Whole House Approach

Wales and West Housing Association has specialist staff to advise residents on energy usage and energy-related debt. They have developed a whole house approach involving full property assessments, recommending physical improvements and behavioural changes.

New homes built through the Council's Housing Partnership Programme will be energy efficient, sustainable and affordable to heat. There will also be a trial development of houses built to 'PassivHaus' standards. These innovative properties will use minimal energy for heating and cooling.

We Will: Evaluate the efficacy of the PassivHaus model for future developments.

Developing and improving homes in Cardiff

Improving Homes in the Private Rented Sector

The Council has powers to address standards in the private rented sector which impact on the health and safety of tenants; progressing from informal action to statutory notices and ultimately prosecution. The Housing Health and Safety Rating System is used to assess the degree and likelihood of harm from reported issues such as dampness; excess cold; lack of space and poor hygiene.

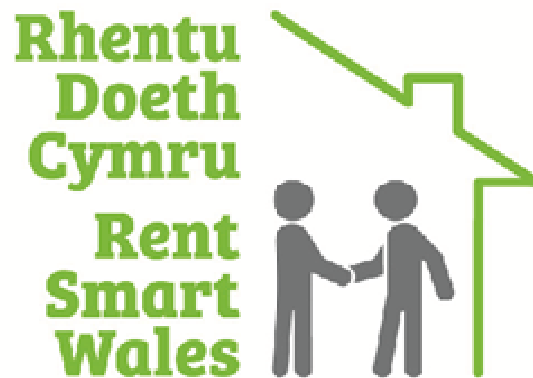
Hazards are scored and classified as being Category 1 (mandatory action required) or Category 2 (discretionary action); Cardiff has decided to always act upon Category 2 hazards of fire, security, structural collapse and falling elements.

Other than the wards where Additional Licensing has been introduced, the overall condition of properties in the sector has not been assessed since 2005.

We Will: Undertake a private sector stock condition survey by 2021.

Rent Smart Wales

Part 1 of the Housing (Wales) Act 2014 places new obligations on private landlords to register themselves and the addresses of their rental properties with Cardiff Council, acting as the designated Licensing Authority for Wales. The Council will administer this work through a new service called Rent Smart Wales.



Rent Smart aims to secure better protection for private tenants through improved property management practices.

All rental properties must have a licensed landlord and/or agent to undertake

letting and management tasks. To obtain a licence, applicants must be deemed 'fit and proper' and undertake approved training. Once licensed, they must comply with a Welsh Government approved letting and management Code of Practice. It is estimated that more than 15% of Welsh private sector landlords operate in Cardiff, which has 17% of the private rented sector stock.

It is recognised that Rent Smart will have important implications for Regulatory Services across Wales. Councils will not only be responsible for promoting and enforcing the scheme's licensing provisions, but will also absorb the anticipated extra demand for action from tenants on poor housing conditions.

We Will: Work in partnership with Rent Smart Wales and other Councils to develop a consistent and effective private sector housing enforcement approach across Wales.

Developing and improving homes in Cardiff

Houses in Multiple Occupation (HMO) Licensing

All private properties with 5 or more occupiers and 3 or more storeys must have a HMO licence. This ensures that landlords are fit and proper persons, properties are well-managed and hazards are addressed. The Council has licensed 900 such properties in Cardiff.

The Housing Act 2004 enables the Council to extend licensing to other HMOs. An Additional Licensing Scheme operated in Cathays between 2010-15, ensuring an additional 1,664 properties were licensed. This Scheme has been extended for another 5 years. A Scheme also operates in Plasnewydd. This will, in conjunction with the Cathays Scheme, bring around 50% of the City's 8,000 HMOs under effective licensing control.

We Will: Evaluate the operation of the HMO Additional Licensing schemes and consider the case for extending city-wide.

Returning Empty Properties to Use

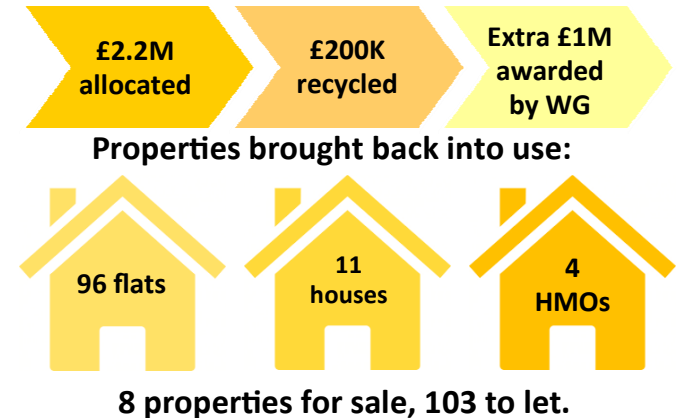
Of the approximate 4,000 privately-owned empty dwellings in Cardiff, 1,300 have been vacant for over 6 months. These properties are a wasted resource and also attract anti-social activity and impact on the appearance of the area.

The Council works with owners to help bring their properties back into use, focussing on those that have been empty the longest. However, when this approach fails, consideration is given to Compulsory Purchase, Enforced Sale or other enforcement measures. In 2014/15, 91 long-term vacant properties were returned to occupation through direct action by the Council.

Empty Property Loans

Often owners are unable to access the finances needed to make empty properties suitable for rent or sale. In 2012, the Welsh Government launched the Houses into Homes Scheme providing funding to Councils to deliver 0% interest loans to owners.

Loan Scheme Outputs for Cardiff:



We Will: Review the approach taken to tackling empty properties.

Case Study - Empty Property

A 2-bedroom house in Rumney had been empty for 6 years and needed complete refurbishment. The owner secured a Houses into Homes loan from the Council and was also referred to United Welsh Housing Association (UWHA) who supplied further funding. UWHA will now lease the property on the owner's behalf, with the rental income received during the term of the lease to cover the cost of the works.

Developing and improving homes in Cardiff

Developing Older Persons Housing

The availability of a range of specialist older persons housing, including sheltered and extra care provision, is recognised as important in maintaining people's independence. A number of older persons schemes are being brought forward by the Council and RSL partners and the need for further provision is being explored. Plans include:

- A 22 unit Hafod Housing Association scheme in Gabalfa, due for completion in 2018/19.
- A 50 unit scheme on Newport Road, due for completion by Wales and West Housing Association in 2019/20.

Reconfiguring Older Persons Housing

The Council is considering how its older persons schemes are categorised and publicised. The terminology used is often off-putting, therefore re-branding is key. Council sheltered housing schemes are being reviewed to ensure they are fit for purpose and offer sustainable living.

These schemes will:

- be future-proofed for independent living;
- be accessible and culturally inclusive;
- include scooter charging and storage;
- include dementia-friendly features
- provide refurbished communal space.

Work is currently underway at Sandown Court. Refurbishment plans have been drawn up for Clos Y Nant with further programmed upgrades to follow at the remaining schemes.

We Will: Continue the refurbishment of the Council sheltered schemes.



Typical 1-bed accessible flat lounge layout

Student Accommodation

Cardiff's student population is approximately 78,000, around a fifth of the whole population. It is estimated that there are 8,000 University-owned and 3,000 privately-owned student residences in the city. An additional 5,800 private residences are currently planned or under construction. A recent study indicated that even with these new developments, there was still a shortage of provision.

It is important that the Council better understands future plans to increase student places in and around Cardiff, and what accommodation needs this will generate. Whilst new student development could free-up traditional shared housing to the market, it does increase land values, making other types of development unviable, for example affordable housing.

We Will: Continue to work with developers to provide new student residences on appropriate sites within the city.

To ensure that the housing needs of the most vulnerable are met



Meeting the housing needs of the most vulnerable

Ensuring Effective Advice is Available

Community Hubs

The City Centre Advice Hub and the roll out of the local community hub programme will mean that residents are able to access the advice and support they require at a time and place that is convenient for them.

The Hubs provide a range of services:



There are community hubs in St. Mellons, Ely, Llanrumney, Grangetown, Butetown, Fairwater, and a partnership hub in Rumney. Deprivation indicators and needs analysis have been taken into account in determining future hub locations. Planned projects include Llandaff North, Splott, Llanedeyrn, Llanishen, and an extension to St. Mellons Hub.

Services are regularly reviewed to meet identified need.

We Will:

- Deliver 4 new community hubs.
- Extend the role of Housing Solutions Officers in the hubs to assist with homelessness prevention.

Meeting the housing needs of the most vulnerable

Tackling Homelessness

A range of options are used to prevent homelessness, including:

- Mediation between family members or between landlord and tenant
- Target hardening measures for those fleeing domestic abuse
- Provision of housing-related support
- Mortgage and debt advice
- Implementing the national pathway to support ex-offenders
- Offering direct payments of Housing Benefit to landlords
- Referral to independent housing advice
- Referral into other advice and 'into work' services.

In addition, social landlords assist in tackling homelessness by supporting tenants to avoid eviction (for example by addressing rent arrears or anti-social behaviour) and offering 40% of all their available lets to homeless households.

Private landlords play a very important role in meeting housing need. However, in

Case Study - Calon Leasing Scheme

Cadwyn Housing Association runs the Calon Residential Leasing Scheme, which sources and provides temporary accommodation to homeless people referred by the Council. The scheme offers private landlords a full management and maintenance service. Social landlords also work closely with Calon, contributing properties for use as temporary accommodation.



The logo for Calon Residential Leasing features a red house icon inside a circle, followed by the word 'Calon' in large black letters, and 'Residential Leasing' in smaller black letters below it. Above 'Calon' is the Welsh text 'Lesio Preswyl'.

a high demand market, people who are homeless or on low incomes can find it hard to access suitable homes.

The Council's homelessness service supports private landlords to let to homeless households by offering:

- A tenant finding and matching service and accompanied viewings
- Property inspection, inventory and Health and Safety Rating System checks

- Dedicated Account Management offering support, mediation and advice for landlord and tenant
- Dedicated fast-tracked Housing Benefit service and direct payments
- Provision of bonds
- Opportunity to advertise properties via www.cardiffhousing.co.uk



In return, landlords are expected to provide quality properties at reasonable rent levels (Local Housing Allowance rates) and offer a minimum 6 month written tenancy agreement.

We Will: Review the support given to private landlords to help them let properties to homeless households.

Meeting the housing needs of the most vulnerable

Mitigating Welfare Reform

A joint approach has been taken by the Council and RSLs to prepare for and implement welfare reform changes. Tenant profiling and effective data sharing protocols have allowed early identification and action to help those affected.

Partners have developed initiatives to manage the impact of reforms including prioritising tenants affected by the 'bedroom tax' for rehousing and supporting those affected by the Benefit Cap with 'into work' services.

"Through close working substantial progress has been made in mitigating the impacts of Welfare Reform, allowing us to assist affected residents, sustain tenancies and prevent homelessness. Continued joint working will enable us to prepare for future changes confident that a consistent approach is being implemented across Cardiff".

Wales and West Housing Association on behalf of all partner RSLs

Universal Credit

Universal Credit began in Cardiff in November 2015, affecting new, single job seekers. Natural migration to Universal Credit will take place after a relevant change of circumstances for anyone currently claiming Housing Benefit. New claims from all types of benefit claimants will commence in 2018, with everyone transferred by 2022.

"Universal Credit is intended to mirror the world of work and so...will be paid monthly in arrears as a single payment for the household and will be paid direct to the claimant, including any assistance towards their rent. The payment must be made into a bank account held by the claimant or the partner".

Department for Work and Pensions

The Council provides face to face services through the Hubs, offering support to get online, budgeting and 'into work' advice and help with opening a bank account.

Future Reforms

The household Benefit Cap will be

lowered to £20,000 for families and £13,400 for single people during 2016/17. This will affect a further 700 households in Cardiff.

Local Housing Allowance rates will be applied to social housing tenancies signed after 1st April 2016, with Housing Benefit entitlement changing from 1st April 2018. This will particularly affect those aged under 35 as their Housing Benefit may be restricted to the Shared Accommodation Rate, which is significantly lower than current rent levels. Supported housing, although initially included, has now been exempted from this reform.

Landlords are assisting claimants to understand and manage the changes being introduced.

We Will:

- Closely monitor new welfare reform changes and develop plans for action to address them.
- Develop 'single person housing' solutions in partnership with RSLs.

Meeting the housing needs of the most vulnerable




Discretionary Housing Payment Fund

This Fund is provided to local authorities by Central Government to assist households with their housing costs. Cardiff uses this funding to help those who are in financial need and have exceptional circumstances.

Cardiff targets its funding towards helping those most in need find a sustainable solution. Each year the Council consults with RSL and other partners on the best allocation of the budget, allowing a proactive and flexible approach as priorities change. Some of the ways the Fund has been used are shown on the right:

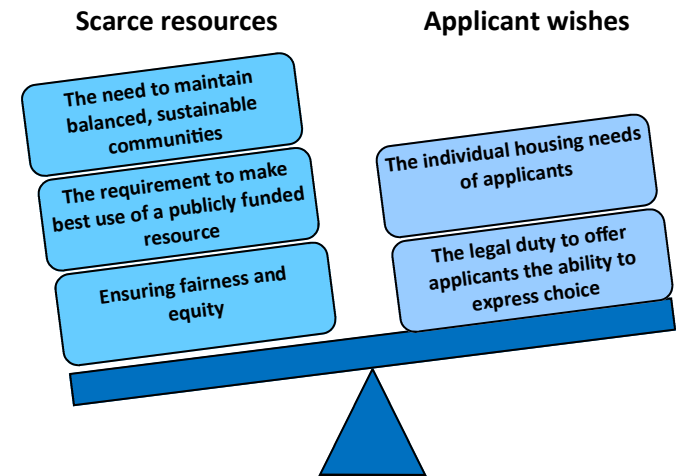
The Council publicises the DHP Fund through leaflets and on its website and through standard letters and forms.

We Will: Continue to take a needs-based and flexible approach to prioritising the Discretionary Housing Payment Fund with our RSL and other partners.

-  Helping "bedroom tax" tenants stay in their property where they are disabled, fostering or close to significant age
-  Help for tenants affected by the "bedroom tax" whilst they wait to downsize
-  Removal cost payments for Council and Housing Association tenants who have downsized
-  Help for people affected by the benefit cap whilst they take steps to return to work
-  Assist veterans to reintegrate into the community following service in the Armed Forces
-  Bonds and/or rent in advance to help people secure accommodation in the Private Rented Sector
-  Additional payments to cover the transition between claiming benefits and starting work

Operating a Needs Based Allocation Scheme for Social Housing

Local authorities are required to have a housing allocation scheme. This should set the criteria for determining priorities in allocating available social housing, and the procedures to be followed. It forms the framework to ensure that a balance is achieved between:



In January 2015 the Council and 7 main RSLs with stock in the city adopted the Cardiff Housing Allocation Scheme. This changed the way that social housing is prioritised by using a needs-led approach, with length of time waiting on the list a secondary consideration.

Meeting the housing needs of the most vulnerable

The Scheme focuses on those with the greatest housing need, predominantly those who are homeless, over-crowded or with a medical need to move. This is reflected in the bands (see right).

We Will:

- Work with partner RSLs to ensure the Allocation Scheme assists those in greatest housing need through regular review and scrutiny.
- Amend lettings policies to support those affected by welfare reform.

Adapting Housing for Disabled People

The Council funds adaptations in the private sector and its own properties to ensure that people can remain independent at home. Nearly 3,000 such adaptations were carried out in 2014/15 with demand increasing annually. The Council has committed further resources to address this. RSLs can access Welsh Government funding to adapt their own properties. The Cardiff Accessible

Common Waiting List Banding Criteria	
Immediate Priority:	
Applicants in <u>immediate</u> housing need - exceptional circumstances exist which require an immediate offer of housing.	
Applicants with identified housing need and a Local Connection to Cardiff:	
Band A	
Applicants with an <u>urgent</u> housing need	
Band B	
Band Bi – Applicants with a <u>high</u> housing need	
Band Bii – Applicants with a <u>medium</u> housing need	
Applicants with identified housing need but no Local Connection to Cardiff:	
Band C	
Applicants with an <u>urgent</u> housing need	
Band D	
Band Di – Applicants with a <u>high</u> housing need	
Band Dii – Applicants with a <u>medium</u> housing need	
Applicants with no identified housing need:	
Band E	
Applicants <u>with</u> a local connection to Cardiff but <u>no</u> identified housing need	
Band F	
Applicants with <u>no</u> local connection to Cardiff and <u>no</u> identified housing need	

Homes service ensures that when adapted social properties are re-let, they go to those most in need.

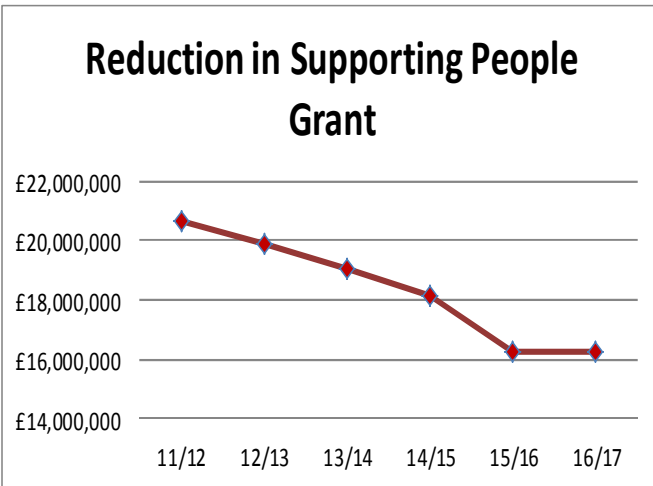
Loans are made available, through a Welsh Government scheme, to ensure that older people can maintain their own homes to be warm, dry, safe and secure.

We Will: Review the way that disabled adaptations are delivered to ensure best value for money.

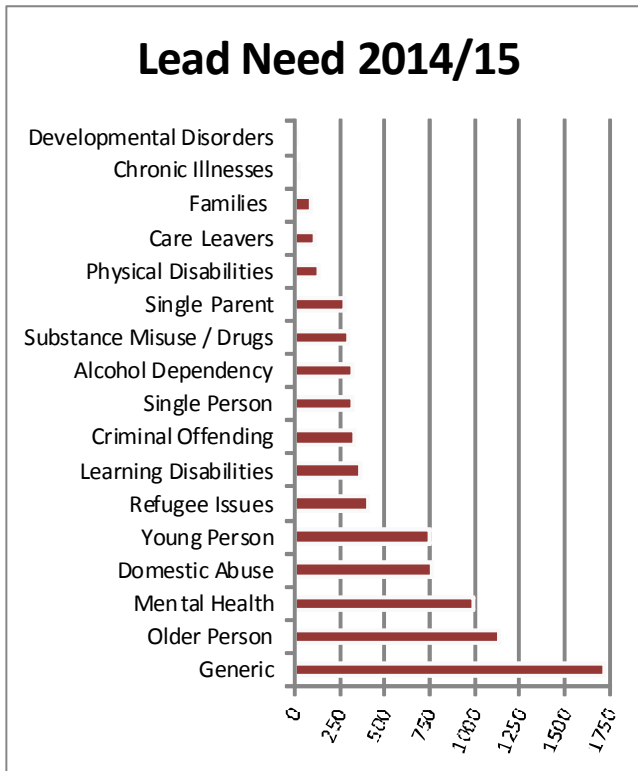
Delivering Needs-Based Housing-Related Support

The Welsh Government provides Supporting People grant funding to assist vulnerable people to live independently and prevent homelessness. The Council administers the funds and commissions services such as hostels, refuges, supported housing schemes and tenancy support. In Cardiff, a range of third sector support providers deliver 6,716 funded units of housing-related support. A multi-agency Regional Collaborative Committee for Cardiff and the Vale of Glamorgan Councils oversees these arrangements.

Meeting the housing needs of the most vulnerable



As a result of the redistribution of Supporting People funding across Wales and reductions in the overall grant available, Cardiff's allocation has reduced significantly over recent years. All housing-related support services are therefore being reviewed to prepare for ongoing budget cuts and make efficiencies in how services are accessed, used and monitored. During 2014/15 a total of 11,541 people were supported with the following lead needs:



As a capital city, Cardiff attracts in many individuals wanting to access its services. For homeless people (included in 'Generic' above), data shows a high proportion of people accessing supported housing schemes from outside Cardiff. This has put additional demand on services and the Council is working with the Salvation Army to reconnect people with their local services.



The way in which services are accessed has also been reviewed and a number of single point of entry 'gateways' developed. This is to ensure that people with particular issues, such as being young and vulnerable, can access the service best suited to their needs. By creating one referral route into services, voids and usage can be better monitored. Ultimately this data will show demand and the best performing projects, so that future provision can be properly procured.



Meeting the housing needs of the most vulnerable

Case Study - Young Person's Gateway

This Gateway brings under one roof the full range of advice, family mediation, support and accommodation services for young people. The facility is delivered in partnership between the Council's Housing and Children's Services along with Llamau Ltd.

Where mediation or other homelessness prevention is not appropriate or is unsuccessful, the young person is assessed by a Social Worker who will determine the most appropriate accommodation for them. Placements into all available support schemes are managed by the Council.

In response to a gap in provision, 15 training tenancies have been established for young people who are ready to take the step towards independence, but who need continued support to ensure they can meet their tenancy conditions. The Council and RSLs have identified specific properties and Llamau deliver the support. Where successful the young person is given the tenancy.

Further pathways into support services for people with specific requirements will be developed as a need is identified. For example, the Council is in discussion with partners in Social Care and Health services to consider how best to support those with mental health issues. This will incorporate projects that can assist those with forensic needs as well as those with specific behaviours such as hoarding.



We Will:

- Establish refined support pathways for specific groups as necessary.
- Develop support service specifications to prepare for re-commissioning, starting with floating support and domestic abuse in 2016/17.
- Develop a dedicated housing-related support service to work with hoarders.

Delivering Independent Living Solutions for Older and Disabled People

Cardiff's Independent Living Service (ILS) helps older and disabled people access a wide range of support to live as independently as possible in their own homes. The focus is on:

- Providing more joined up services.
- Preventing the need for care and hospital admissions.
- Reducing the time spent in hospital.
- Reducing the need for ongoing care.
- Providing flexible services that develop as the needs of the individual change.
- Establishing a coherent, cost effective strategy for the provision of housing.
- Promoting independence and social inclusion.
- Reducing the cultural expectations of social care.

The key elements of this service are described over the page:

Meeting the housing needs of the most vulnerable



One Point of Contact

The One Point of Contact multi-skilled telephony and visiting service is the first stop for all enquiries and requests for assistance, including new social care requests. Independent Living officers provide a holistic visiting service advising on the wide range of help available.

Accommodation Solutions

The Accommodation Solutions Team support hospital staff to assess and plan for individual housing needs to assist a speedy and safe patient discharge. Information is also provided to hospital staff and patients on housing, income maximisation and social inclusion.

Adaptations

Adaptations can be installed, such as stair lifts, ramps and specialist bathing facilities for people with an identified need. Equipment can also be provided from a service operated in partnership with Health and the Vale of Glamorgan Council.

Preventative Services for Older and Disabled People

Independent Living Centre

The Independent Living Centre provides health professionals and citizens with a unique 'smart house' facility that demonstrates a range of equipment which promotes independent living.

Support in the Community

With the help of volunteer support, the third sector is actively assisting the local authority to tackle social isolation. In addition, third sector providers deliver housing-related support in the home to those that need assistance with housing issues.

Step-Down Accommodation

The Council has developed 6 flats for patients who are ready for discharge from hospital but unable to go home due to housing issues. The flats were designed with Occupational Therapists and are fitted with adaptations to assist with reablement and promote independence.

Case Study - Mr & Mrs M

Having left hospital following a stroke, Mr M was struggling to get around his home and garden. His wife contacted the Independent Living Service (ILS) for help.

A home visit identified the need for rails and external lighting and arrangements were made to have these installed. The Stroke Association was asked to visit Mr M to provide guidance and support. The ILS Visiting Officer also discussed the couple's income and benefit entitlement.

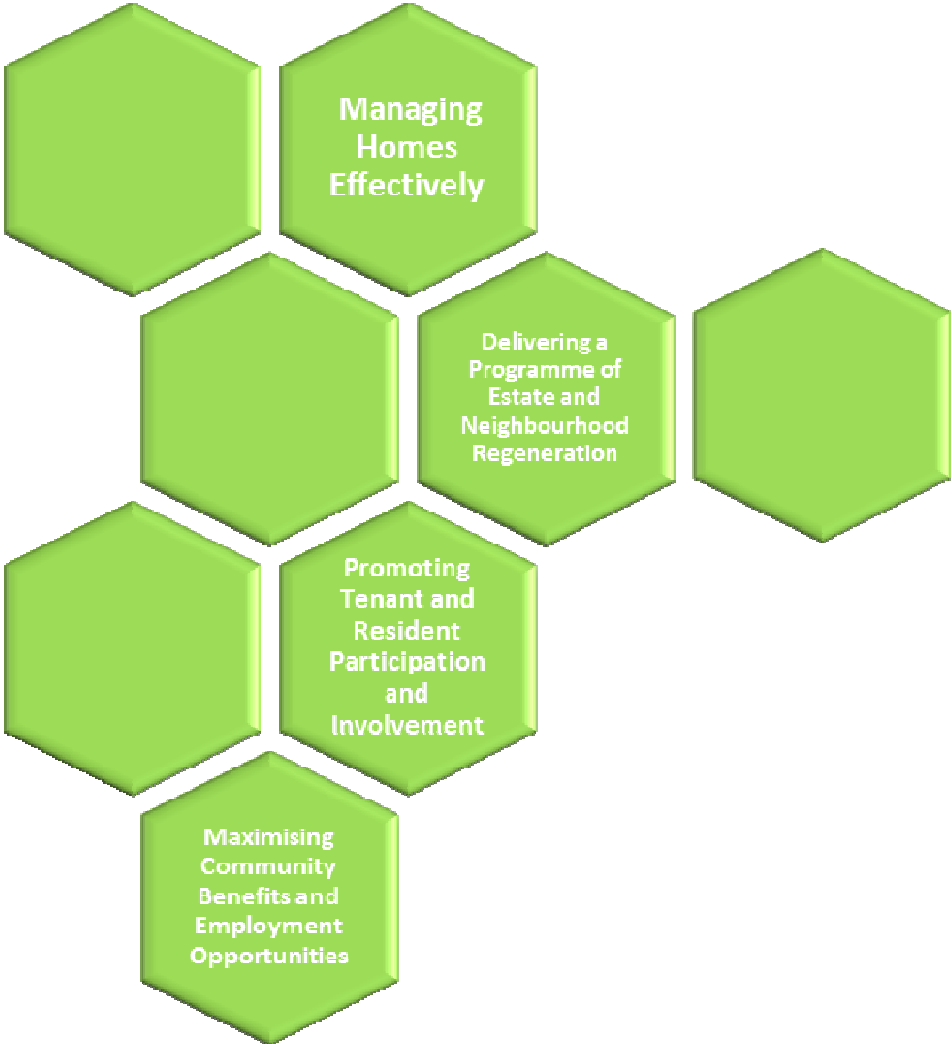
Mr M can now safely access the garden and bathroom. The couple are getting out more through the contact made with the Stroke Association. They are also £4,212 per annum better off as they are now in receipt of Attendance Allowance.

We Will:

- Review older persons floating support services funded through Supporting People.
- Review step-down accommodation and increase in line with need.

Communities

*To improve
neighbourhoods and
help build stronger
communities*



Improving neighbourhoods and building stronger communities

Managing Homes Effectively

With over 24,000 households in Cardiff renting their home from a social landlord and a further 31,000 renting from private landlords, there is a strong need for effective housing management practices.

Renting Homes (Wales) Act 2016

This new Act will simplify the legal framework for renting a home, replacing all current tenancy types with just 2 occupation contracts. The changes are intended to offer greater consistency and clarity in the rights and responsibilities of tenants and landlords. The Act also covers housing management issues such as assisting those fleeing domestic abuse, tackling anti-social behaviour, and managing succession, joint tenancies and abandonment. All contracts will change on a given date, requiring a great deal of planning and administration by landlords.

We Will: Ensure tenants are aware of changes in the Renting Homes Act affecting their tenancies.

Maximising Use of Social Housing

All rented properties will have a void period between tenants, whilst necessary redecoration, repairs or refurbishment is undertaken. Social landlords aim to minimise these void periods to reduce loss of rental income, improve tenant satisfaction and maximise the efficient use of a scarce resource.

Similarly, social landlords need to identify and effectively tackle tenancy fraud to safeguard properties for those most in need. Practices such as sub-letting entire properties; selling on keys and door entry fobs; acquiring tenancies by false means and abandonment all impact on the availability of social stock.

Act Now to Stop Tenancy Cheats!

10,000 people in Cardiff are waiting for a council home. We need to make sure they're used by those that need them the most.

You can help!

Tell us if you know anyone who has:

- Sublet the whole property
- Sold the keys to someone else
- Lied to get a council home
- Abandoned the property

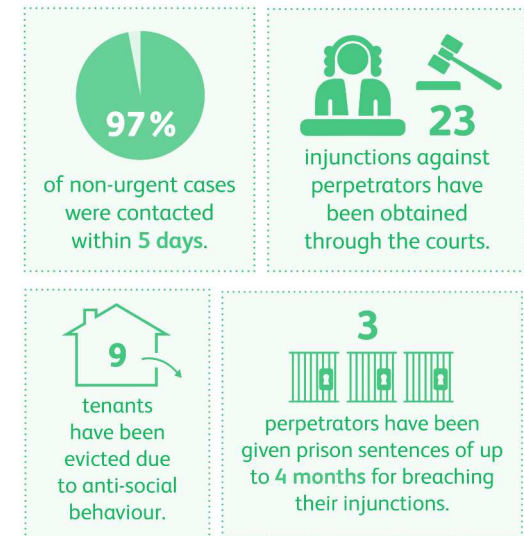
Day or night, call and leave a message
029 2087 3500

Please give as much information as you can. Any information will be treated as confidential. If you would prefer to speak to someone, call our Housing Enquiries Team on 029 2053 7111 or email: stoptenancycheats@cardiff.gov.uk

CARDIFF COUNCIL

Tackling Anti-social Behaviour (ASB)

Anti-social Behaviour such as graffiti, excessive noise and drug-dealing affects tenants, residents and communities. This harmful and unacceptable behaviour is a key priority for action by social landlords. Of the 1200 Council cases dealt with in 2014/15:



The Anti-social Behaviour, Crime and Policing Act 2014 reformed the powers available to landlords, focussing on a victim-led approach, and allowing professionals the flexibility to deal with a range of situations. Landlords have a number of remedies, but use early and

Improving neighbourhoods and building stronger communities

informal approaches to resolve issues before taking more formal, legal action.

Tackling anti-social behaviour effectively requires a partnership approach between landlords, the Police, Health and the wider neighbourhood. The Council and RSLs engage in a number of multi-agency meetings including monthly Quality of Life meetings, Hate Crime Review Group and Forum, chaired by the Police.

The Council acts as the Community Trigger Coordinator, with a senior manager taking on the role to ensure that victims of anti-social behaviour receive a consistent standard of response. Once a trigger has been activated (following 3 complaints in a 6 month period), relevant agencies are brought together to take a joined-up approach to finding a solution.

We Will: Explore the opportunity to develop a joint policy between all social landlords to tackle anti-social behaviour, focussing on estate / community-based responses.

Case Study - Tackling Low Level Youth Annoyance

The majority of Taff Housing Association's ASB work is around resolving low level youth associated ASB, especially in the summer months. In one particular area, a large amount of complaints were received, involving many children and resulting in more serious secondary disputes between residents. Taff's response included:

- A programme of diversionary activities
- Mediation between tenants involved in secondary disputes
- A scheme-wide 'Resident Agreement' following consultation and detailing clear rules for behaviour
- Liaison with the Police to target youths causing the majority of the trouble and not responding to other efforts
- Tenancy enforcement action against persistent offenders, including formal written warnings and one Notice to Secure Possession.

These measures taken together resulted in a significant drop in youth nuisance and associated tenant disputes.

Maximising Community Benefits and Employment Opportunities

Social landlords are keen to maximise the training and employment opportunities offered to citizens as a result of investment in developing new properties and maintaining existing stock. This increases the value of the Welsh £.

The Council's Building Maintenance Service Framework ensures that contractors undertaking domestic works comply with requirements to provide the following opportunities for each £1 million contractual spend:

- £1m = • Minimum 52 weeks employment for those from families living in poverty
- £1m = • Minimum 52 weeks employment for the long term economically inactive
- £1m = • Minimum of 52 weeks employment for New Entrant Trainees

Improving neighbourhoods and building stronger communities

The Housing Partnership Programme will also deliver extensive community benefits by:

- Working with education providers to create work experience placements and initiatives for young people.
- Addressing unemployment or economic inactivity as well as skills development, through creating recruitment and training opportunities.
- Creating supply chain opportunities, working with SMEs and social enterprises.

In Phase 1 of the Programme, 4106 training weeks will be delivered and a minimum of 70% of local labour will be recruited.

RSLs similarly have targeted training and recruitment clauses in their development and maintenance contracts. Placements within many of the trades result in real jobs and the ability to choose a more office-based placement is also available.



Case Study - Lift Scheme

Cardiff Community Housing Association hosts this Welsh Government project in the east of the city. This programme focuses on those who have spent more than six months out of work or training and who face the greatest barriers to becoming employable, such as:

- young single parent households
- households in which the adults have few or no formal qualifications
- people with weak employment records
- individuals with disabilities.

The Council and RSLs offer placements and also refer tenants who could benefit into the scheme.

We Will:

- Monitor compliance with the community benefits clauses in the delivery of Phase 1 of the Housing Partnership Programme.
- Increase the visibility of additional benefits gained through social housing.

Improving neighbourhoods and building stronger communities

Case Study - St. Mellons Housing Compact

Linc-Cymru and Hafod Housing Associations jointly deliver the St. Mellons Together Housing Compact. The Council recently joined the group, bringing together around 1,400 managed homes. Members' tenant participation activities are co-ordinated, avoiding duplication of effort and ensuring limited resources are targeted effectively. Local knowledge and good practice are shared to improve service delivery.

"The Housing Compact is a good example of what can be achieved when social landlords work together." (Hafod Housing Association)



Promoting Tenant and Resident Participation and Involvement

Tenants and residents have a key role to play in shaping and improving housing services. Tenant participation and community involvement is actively promoted by social landlords in Cardiff.

Most have dedicated resource centres where tenants can work closely with specialist officers. Engagement methods typically consist of special interest groups; tenant panels; satisfaction surveys; rewards schemes; conferences; training and community events. Housing Associations also welcome tenants to their Management Boards. Examples of initiatives include:

- CCHA's Tenant Service Inspector Team which annually reviews key service areas such as repairs.
- UWHA's Together Community Fund which has supported 20 projects with £27,000 of funding.
- Taff invites all staff members to engage in tenant-based community activities.

- Cadwyn's Tenants Sharing Talents project, which helps tenants to set up and run special interest groups.
- WWHA's 'Have We Listened' approach, delivering tailored services to residents.
- The Council helps its tenants and household members pay for required training to access the job market.

Future priorities include tenants influencing more services and increasing input by under-represented groups.



Almost 100 people attended the Council's first Tenants Conference in 2015 (see above). The event allowed delegates to highlight what mattered to them.

We Will: Explore the feasibility to extend Housing Compacts to other parts of the City through regular joint meetings with RSLs.

Improving neighbourhoods and building stronger communities

Delivering a Programme of Estate and Neighbourhood Regeneration

Estate Regeneration Schemes

These schemes focus on improving the environmental quality of Council housing estates. Investment is targeted at areas with multiple problems of physical decline, community safety and other issues. Efforts are made to engage all residents in the scheme, regardless of tenure, for maximum impact. Works may include defensible space measures; gully closures; lighting, street and parking improvements and courtyard renewal. Current schemes include Hodges Square, Butetown; Trowbridge Mawr, and Trenchard Drive, Llanishen.

We Will: Develop an estate regeneration strategy to identify future priority areas.

Neighbourhood Renewal Schemes

This programme delivers environmental enhancement schemes, improves and upgrades local community facilities and

amenities. Twelve projects comprise the current programme; these vary widely in scale and type, from public realm to community safety improvements.

Alley-gating Programme

Alley-gating of rear lanes is an effective security measure, targeted at areas of high crime and anti-social behaviour. Priorities are identified in consultation with the police and area-based schemes are currently being delivered in parts of Cathays and Gabalfa.

We Will: Target funding at gating lanes experiencing the most serious problems.

Community Shopping Centre Regeneration Schemes

Local shopping centres form the heart of many communities, providing shops and services, employment and a focal point for social interaction. Areas are prioritised for investment based on condition, deprivation and availability of alternative shopping facilities.

Case Study - Beechley Drive Upper Shops

A partnership between the Council and Cadwyn Housing Association has seen a major transformation to Beechley Drive in Pentrebane. In 2014-15, a run-down block of maisonettes and shops were demolished and a £2million mixed-use redevelopment scheme delivered.

The land was transferred to Cadwyn at nil value, who developed 4 new shop units and 15 new affordable homes on the site. Funding towards the retail provision was granted under the Council's Community Shopping Centre programme.



Equalities Summary

Equalities Duties

The Equalities Act 2010 places duties on public sector organisations to eliminate unlawful discrimination, advance equality of opportunity and foster good relations on the basis of protected characteristics - disability; age; gender reassignment; marriage and civil partnership; pregnancy and maternity; race; religion or belief; sex and sexual orientation. Welsh language speakers' needs are also promoted.

In order to understand the diverse housing needs of residents and to ensure equality of access, housing and related services should monitor characteristics of people accessing services.

We Will: *Improve equalities monitoring to better understand diverse housing needs and inform future service delivery.*

The Council's Strategic Equality Plan 2016-2020 sets out the Council's commitment to equality, and identifies a number of key equality objectives This Strategy will be

key in addressing these objectives from a housing perspective.

Equality Impact Assessment Findings

The Strategy's Equality Impact Assessment identified potential differential impacts for age, disability and race. The actions taken or planned to address these impacts are summarised below:

Age

- Separate Older Persons Accommodation Strategy to be developed
- New accommodation to be developed in line with identified need
- Existing stock to be refurbished and re-categorised to best meet need
- Independent Living Service created to assist older people to live independently
- Older people's floating support services to be reviewed to improve accessibility
- Young People Accommodation Gateway set up offering advice, support and housing, including training tenancies
- 'Single person housing' solutions to be developed with RSLs, in response to benefit changes for the under 35s.

Disability

- Independent Living Service to assist disabled people to live independently
- Step-down flats developed to enable hospital discharge
- Allocation of accessible housing to be reviewed to best meet need
- Disabled adaptations service to be reviewed to ensure best value and overall funding increased
- Community Living schemes to be developed for learning disability clients
- Pathways into housing-related support to be established for people with mental health issues.

Race

- Action plan on over-crowding to address the specific needs of BME households
- Additional Gypsy and Traveller sites to be delivered to meet identified need.

No differential impact was identified for the remaining protected characteristics.

We Will: *Investigate the slight under-representation of certain ethnic groups on the housing waiting list.*

Accessible Services for All

Cardiff is a multi-cultural and diverse capital city. Therefore, all services need to be truly accessible, broadly promoted and reflect the communities served. Communication with citizens and between services should be clear and simple, equitable and non-discriminatory.

Housing services provided by all partners aim to be fair and transparent with a focus on ensuring that the most vulnerable in society have opportunities to seek help and be prioritised for assistance. Using a client-centred approach means that their views on the services they require are also heard.

This Strategy responds directly to the four Council priorities (see page 4) and acknowledges the areas that are currently the most important to the citizens of Cardiff. The following section summarises how the Council and partners are addressing the diverse needs of those requiring housing services:

Delivering Accessible Services

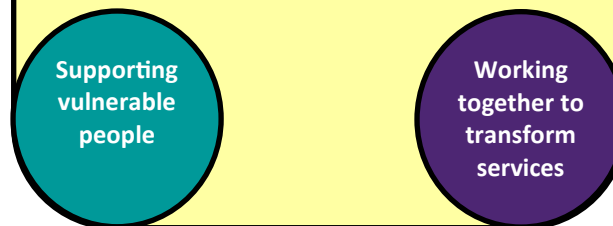
- 7 community hubs established, tailored to each locality's needs
- 5 further hubs in development
- All hubs have level access and have flexible opening hours
- 18 different languages spoken by staff across the hub service
- Holistic home visits offered to those unable to access Hubs



Client-Centred Services

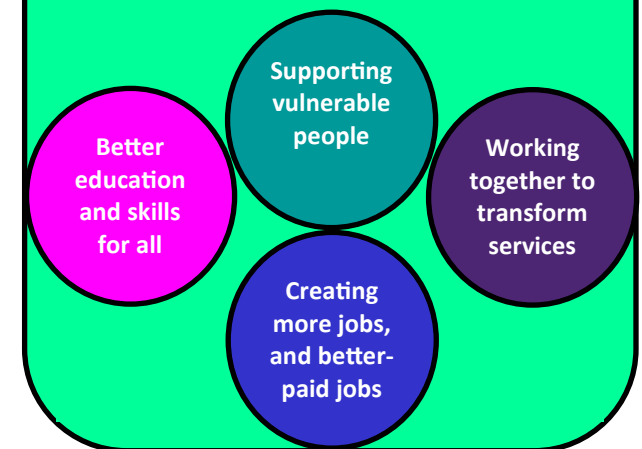
In 15/16:

- 4696 people attended a Housing Application Interview and had their housing options discussed
- 1499 households offered social tenancies through the new needs-based allocation scheme
- 9085 people assisted through housing related support under new needs arrangements



Engaging and Listening

- Dedicated tenant and resident engagement events/activities
- Client choice embedded in the joint allocations scheme
- Suite of independent living options explored with clients



Accessible Services for All

Tackling Poverty

In 15/16:

- £2,037,585 allocated through DHP to support those most affected by welfare reforms
- Face to face into work advice was provided 40,005 times
- 3722 people attend work preparation workshops held in community hubs
- 401 go on to enter employment
- £9m additional benefits gained for clients through the hubs

Better education and skills for all

Supporting vulnerable people

Working together to transform services

Creating more jobs, and better-paid jobs

Addressing Needs of Specific Groups

- Homeless households offered greater support through new legislation
- Development of gateways into support for single homeless people, those fleeing domestic abuse, with mental health issues and those with substance misuse issues
- Needs assessment of Gypsies and Travellers undertaken
- Developing a new G&T allocations policy
- Re-commissioning of domestic abuse services planned

Supporting vulnerable people

Working together to transform services

Facilitating Independent Living

- Proposed development of 34 new units of accommodation for those with learning disabilities
- Development of older persons accommodation strategy
- Proposed review of the Cardiff Accessible Homes Scheme
- Young persons gateway making the best use of supported housing resources
- Delivery of training tenancies young people to support move-on

Better education and skills for all

Supporting vulnerable people

Working together to transform services

'We Will' Summary

We will develop a full understanding of housing need by:

Updating the Housing Market Assessment data (every 2 years)

Developing an Older Persons Accommodation Strategy for Cardiff (September 2017)

Addressing Under-Occupation / Over-Crowding

- *Work with RSL partners to develop solutions to address under-occupation (June 2017)*
- *Offer incentives and attractive accommodation to older people who can downsize (March 2017)*
- *Implement an action plan to assist over-crowded households, having regard to the needs of BME households (June 2017)*

Reviewing the way that accessible housing is allocated to best meet needs (March 2017)

Addressing homelessness

- *Developing a new Homelessness Strategy for Cardiff following a full needs assessment and review of services (June 2018)*
- *Develop an action plan to address rough sleeping in the city (March 2017)*

Taking forward delivery of additional Gypsy and Traveller sites to meet short and long term need (2021)

Reviewing additional methods to promote the Assisted Home Ownership Scheme (September 2017)

Assessing Housing Need and Demand

- *Develop a ward by ward assessment of affordable housing need for Cardiff to inform future development (September 2016)*
- *Develop a 30 year plan for housing in Cardiff in line with the Liveable Cities agenda (January 2018)*

We will develop and improve homes by:

Delivering a 5 Year Affordable Housing Development Plan

- *Deliver the 5 year Housing Development Plan including the Health and Social Care units (March 2021)*
- *Investigate other ways of delivering affordable housing using innovative finance models (June 2017)*

Improving Social Sector Homes

- *Carry out annual review of WHQS compliance (every April)*
- *Evaluate the efficacy of the PassivHaus model for future developments (June 2020)*

Improving Homes in the Private Rented Sector

- *Undertake a private sector stock condition survey (March 2021)*
- *Work in partnership with Rent Smart Wales and other Councils to develop a consistent and effective private sector housing enforcement approach across Wales (November 2017)*
- *Evaluate the operation of the HMO Additional Licensing schemes and consider the case for extending city-wide (September 2018)*
- *Review the approach taken to tackling empty properties (September 2017)*

Continuing with refurbishment of the Council sheltered schemes (March 2018)

Continuing to work with developers to provide new student residences on appropriate sites within the city (March 2018)

We will meet the housing needs of vulnerable people by:

Ensuring Effective Advice is Available

- *Deliver 4 new community hubs (March 2018)*
- *Extend the role of Housing Solutions Officers in the hubs to assist with homelessness prevention (September 2017)*

'We Will' Summary

We will meet the housing needs of vulnerable people by:

Reviewing the support given to private landlords to help them let properties to homeless households (March 2017)

Mitigating Welfare Reform

- *Closely monitor new welfare reform changes and develop plans for action to address them (ongoing)*
- *Develop 'single person housing' solutions in partnership with RSLs (March 2017)*
- *Continue to take a needs-based and flexible approach to prioritising the DHP Fund with our RSL and other partners (every April)*

Operating a Needs-Based Allocation Scheme for Social Housing

- *Work with partner RSLs to ensure the Allocation Scheme assists those in greatest housing need through regular review and scrutiny (quarterly)*
- *Amend lettings policies to support those affected by welfare reform (September 2017)*

Reviewing the way that disabled adaptations are delivered to ensure best value for money (March 2017)

Delivering Needs-Based Housing-Related Support

- *Establish refined support pathways for specific groups as necessary (March 2019)*
- *Develop support service specifications to prepare for re-commissioning, starting with floating support and domestic abuse (March 2017)*
- *Develop a dedicated housing-related support service to work with hoarders (March 2018)*

Delivering Independent Living Solutions for Older and Disabled People

- *Review older persons floating support services funded through Supporting People (March 2017)*
- *Review step-down accommodation and increase in line with need (March 2017)*

We will improve neighbourhoods and communities by:

Managing Homes Effectively

- *Ensure tenants are aware of changes in the Renting Homes Act affecting their tenancies (March 2018)*
- *Explore the opportunity to develop a joint policy between all social landlords to tackle anti-social behaviour, focussing on estate / community-based responses (March 2018)*

Maximising Community Benefits and Employment Opportunities

- *Monitor compliance with the social inclusion clauses in the delivery of Phase 1 of the Housing Partnership Programme (every June)*
- *Increase the visibility of additional benefits gained through social housing (every April)*

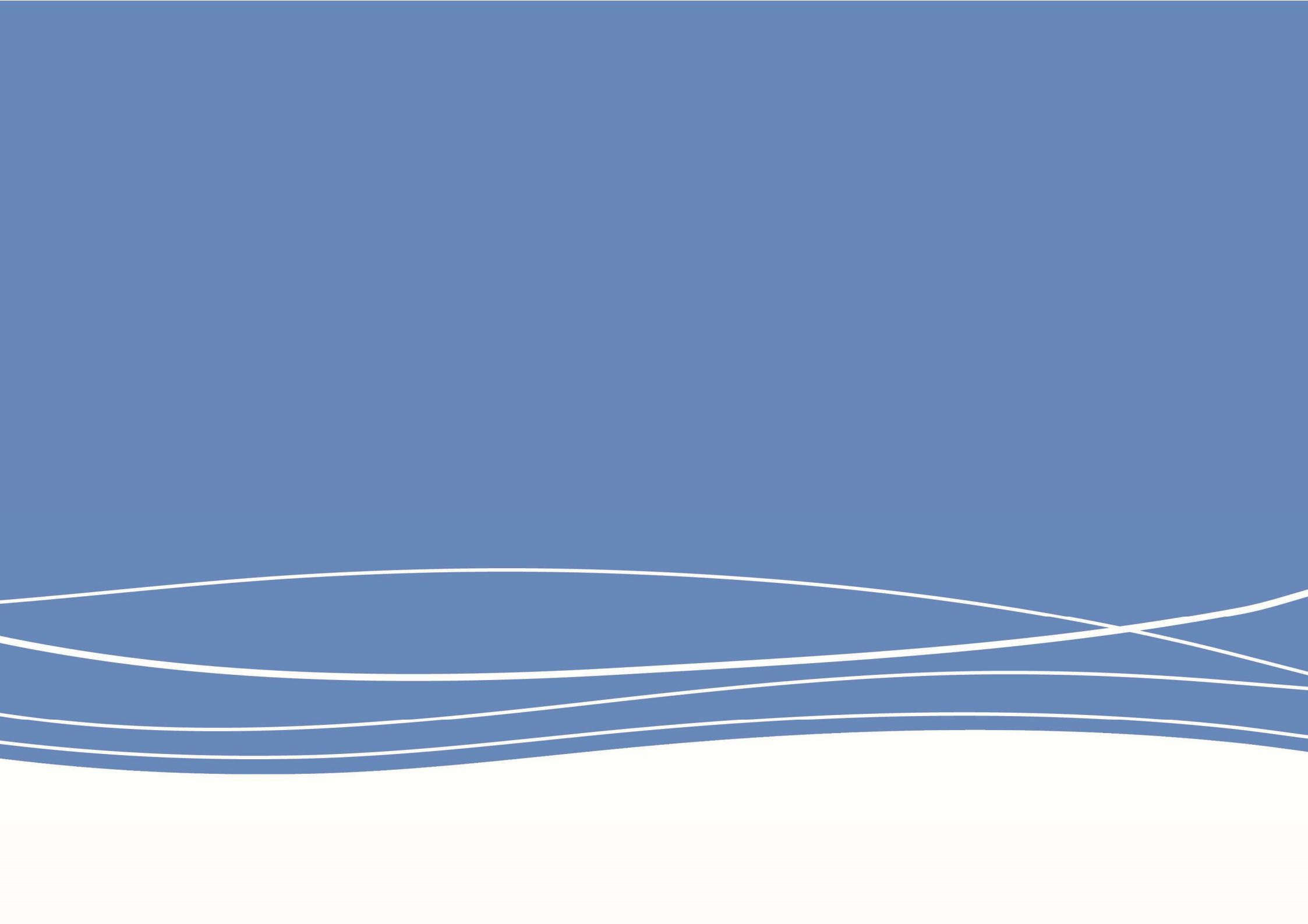
Exploring the feasibility to extend Housing Compacts to other parts of the city through regular joint meetings with RSLs (December 2017)

Delivering a Programme of Estate and Neighbourhood Regeneration

- *Develop an estate regeneration strategy to identify future priority areas (January 2018)*
- *Target funding at gating lanes experiencing the most serious problems (April 2017)*

We will address equalities issues by:

- *Improving equalities monitoring to better understand diverse housing needs and inform future service delivery (March 2018)*
- *Investigating the slight under-representation of certain ethnic groups on the housing waiting list (March 2018)*



My Ref: Scrutiny/Correspondence/Cllr McGarry

08 July 2016

Councillor Susan Elsmore
Cabinet Member
c/o Room 520
County Hall
Cardiff
CF10 4UW



Dear Susan

Community & Adult Services Scrutiny Committee – 6 July 2016

On behalf of the Members of the Community & Adult Services Scrutiny Committee, I would like to thank you and officers for attending for Agenda Item 5, the Cardiff Housing Strategy report.

Members have asked that I pass on their congratulations to officers for producing an evidence based, comprehensive, whole system approach strategy. It is obvious that a lot of hard work, thought, planning and organisation have gone into developing the vision, aims and actions contained in the document. This, coupled with the assurances given at Committee by Sarah McGill, Director of Communities, Housing and Customer Services and Jane Thomas, Assistant Director of Communities and Housing, helps to give confidence that officers are able to deliver the many actions in the strategy, with the resources currently available.

It is also heartening to hear that the strategy has been developed in partnership with Registered Social Landlords, Health and Social Care colleagues and private sector landlords, as appropriate. Members recognise that the strategy will require extensive partnership working to deliver the actions and believe that involving partners at the start of the process can only aid this.

With regard to the content of the strategy, Members have the following recommendations, which were discussed at the meeting, aimed at further strengthening the strategy:

- That the strategy more fully references the Black and Minority Ethnic communities in Cardiff and the work that will be undertaken to ensure their specific housing needs are assessed and planned for.
- That reference be made in the Equalities section of the strategy to the Council's Strategic Equality Plan 2016-2020.
- That it be made clear that 4,220 affordable homes will be provided over the 5 years of the strategy, rather than the life of the LDP.
- That reference be made in the strategy to the fact that the design of housing and of estates is critical to ensuring high quality, sustainable affordable

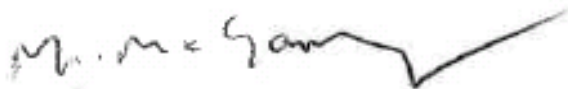
housing that residents wish to live in and that contribute to resilient communities.

Members note that the main risk to the Council, arising from the proposals in the Strategy, is a likely increase in void properties as under-occupation initiatives start to work, as these properties often require considerable work to bring them to a lettable standard. Members also note that the cost of these voids is small when compared with the cost of providing similar houses as new.

Finally, Members are currently finalising the Committee's work programme for the remainder of this municipal year and I am sure that various elements of work mentioned in the Housing Strategy will feature in this, thus enabling Members to carry out more in-depth scrutiny of particular elements of the Strategy.

To summarise, I look forward to hearing back from you on the recommendations contained in this letter, which I hope are of use to you.

Yours sincerely,



COUNTY COUNCILLOR MARY M^CGARRY

Chairperson - Community & Adult Services Scrutiny Committee

Cc:	Sarah McGill	Director of Communities, Housing and Customer Services
	Jane Thomas	Assistant Director, Communities & Housing
	Liz Patterson	Personal Assistant
	Matt Swindell	Cabinet Support Officer

**SWYDDFA CYMORTH Y CABINET
CABINET SUPPORT OFFICE**



Fy Nghyf / My Ref: CM35160
Eich Cyf / Your ref: Scrutiny/Correspondence/
Cllr McGarry

Dyddiad / Date: 16 August 2016

Councillor Mary McGarry
Chair, Community & Adult Scrutiny Committee
Scrutiny Services
Room 263
County Hall
Cardiff
CF10 4UW

Annwyl / Dear Mary

**Community & Adult Services Scrutiny Committee 6 July 2016 - Cardiff
Housing Strategy Report**

Thank you for your letter dated 08th July 2016 on behalf of the Community & Adult Services Scrutiny Committee, with regards the Cardiff Housing Strategy Report.

I am delighted that Scrutiny Members valued the effort that has gone into producing the draft Housing Strategy, and I have passed on your congratulations to Officers as requested.

I agree that the strategy can only be delivered with the help of our partners; we are currently consulting with a wide range of partners and will take their views on board before finalising the document.

In response to the Committee's specific recommendations,

- 1) *That the strategy more fully represents Black & Minority Ethnic communities in Cardiff, and the work that will be undertaken to ensure their specific housing needs are assessed and planned for.*

**ATEBWCH I /
PLEASE REPLY TO:**

Swyddfa Cymorth Y Cabinet / Cabinet Support Office,
Ystafell / Room 514, Neuadd y Sir / County Hall,
Glanfa'r Iwerydd / Atlantic Wharf, Caerdydd / Cardiff,
CF10 4UW Ffon / Tel (029) 2087 2479

Mae'r Cyngor yn croesawu gohebiaeth yn Gymraeg a Saesneg a byddwn yn sicrhau ein bod yn cyfathrebu â chi yn eich dewis iaith boed yn Gymraeg, yn Saesneg neu'n ddwyieithog dim ond i chi roi gwybod i ni pa un sydd well gennych. Ni fydd gohebu yn Gymraeg yn creu unrhyw oedi.

The Council welcomes correspondence in English and Welsh and we will ensure that we communicate with you in the language of your choice, whether that's English, Welsh or bilingual as long as you let us know which you prefer. Corresponding in Welsh will not lead to any delay.

Reference will be included to the findings contained in the Local Housing Market Assessment on the housing needs of BME Communities and links to actions in the strategy will be made clear.

- 2) *That reference be made in the Equalities section of the strategy to the Council's Strategic Equality Plan 2016-2020.*

This section will be updated to include such reference in the final draft.

- 3) *That it be made clear that 4,220 affordable homes will be provided over the 5 years of the strategy, rather than the life of the LDP.*

This will be clarified in the final draft.

- 4) *That reference be made in the strategy to the fact that the design of housing and of estates is critical to ensuring high quality, sustainable, affordable housing that residents wish to live in, and that contributes to resilient communities.*

I agree that quality of design is very important in new housing developments and the views of the Committee will be passed on to colleagues in Planning and those working on the Housing Partnership Programme sites. Officers will work with Planning colleagues to ensure this concern is reflected in the final draft document.

I trust this information is of assistance.

Yn gwyir,
Yours sincerely,



Y Cynghorydd / Councillor Susan Elsmore
Aelod Cabinet Dros Lechyd, Tai a Lles
Cabinet Member for Health, Housing & Wellbeing

Cc: Members of the Community & Adult Services Scrutiny Committee
Sarah McGill Director of Communities, Housing and Customer Services
Jane Thomas Assistant Director, Communities & Housing

Cardiff Housing Strategy 2016-2021 - Consultation Summary Report

The draft Housing Strategy 2016-2021 was issued for a four week consultation period from 8th July to 5th August 2016. It was sent to over 100 stakeholders including:

- Health and social care, planning and regulatory service colleagues;
- local housing associations;
- private landlord and agent representative bodies;
- equalities organisations;
- third sector support providers;
- statutory partners including Health, Probation and the Police
- all ward members, local MPs and AMs
- Community & Adult Services Scrutiny Committee (CASSC)

Comments were received from a range of partners including housing associations, a neighbouring local authority, equalities organisations, the Police, Planning and Adult Social Services.

Partners were asked to respond to 4 questions. Key responses are summarised below and any changes made to the strategy as a result highlighted.

Q1: Are the Vision and Key Aims set out in the draft strategy appropriate?

There was broad support for the vision and key aims, which were viewed as appropriate and in line with the national housing strategy. The intentions of the Strategy were described as positive and forward thinking. The focus on meeting the needs of the most vulnerable and building stronger communities was welcomed, along with the commitment to partnership working. The addressing of each key aim through a separate chapter within the Strategy and the adoption of a 'whole system' approach were both seen positively.

Amendments Made

The contribution of third sector partners in delivering the aims of the Strategy has been strengthened. Explicit reference has been made to the Well-being of Future Generations (Wales) Act 2015 and the Strategy's role in fulfilling its requirements.

Q2: Has all available data contributing to an understanding of housing need been considered?

Respondents felt that a comprehensive range of data had been considered in order to understand housing need in the city. A number of respondents welcomed the intention to develop ward-level data on housing need.

Amendments Made

Information on rental values has been added to complement the data on house prices and affordability.

The equalities summary has been strengthened and the links to the protected characteristics made clearer. The need to improve equalities data has been added.

Clearer reference has been made to the spectrum of accommodation options required to enable older people to remain in their own homes where possible.

Q3: Does the draft strategy sufficiently cover all prevalent housing challenges?

A number of useful suggestions were made highlighting areas where the Strategy could be added to or strengthened.

Amendments Made

Information has been added on the demand for student housing across the city and on the impacts of this on the general housing stock.

The importance of good quality design has been made explicit, both in terms of housing and wider neighbourhoods, with reference made to lifetime homes principles. Comments on dementia-friendly environments will be picked up through the development of an older persons accommodation strategy.

Q4: Do the 'We Wills' capture the action needed to address these challenges?

The 'We Wills' used throughout the document were felt to usefully link the vision and aims of the Strategy to the key actions of the Council and partners.

A number of additional 'We Wills' were added in response to the consultation comments, including improving equalities monitoring; developing a separate action plan to bring together ongoing work around young people; and addressing rough sleeping .

Moving forward, more detailed action plans and milestones will be developed to help monitor implementation of the Strategy.

List of Consultees

All Ward Members

Health & Social Care

Tony Young
Amanda Phillips
Isabel Bull
Susan Schelewa
Irfan Alam
Angela Bourge

Housing & Neighbourhood
Renewal

Jane Thomas
Sue Bartlett
Carolyne Palmer
Ellen Curtis
Kate Hustler
Phil Evans
Don Davidson
Chris O'Sullivan
Colin Blackmore
Dave Jaques
Bev King
Helen Evans
Emma Dennett
Ian Ephraim
Neil Sutcliffe

Planning

Andrew Gregory
James Clemence
Simon Gilbert
Stuart Williams
Liz Lambert

Shared Regulatory
Service

Dave Holland
Will Lane
Steve Tudball

Rent Smart Wales

Bethan Jones

Cadwyn Housing
Association
Cardiff Community
Housing Association
Hafod Housing Association
Limited
Hafod Care Association
Hendre Limited
Linc-Cymru Housing
Association
Taff Housing Association
United Welsh Housing
Association
Wales and West Housing
Association
Newydd Housing
Association

Cardiff Landlord Forum
ALMA
Home Builders Federation

Tai Pawb
Diverse Cymru
Race Equality First
C3SC
Gypsies and Travellers
Wales
Cardiff Women's Aid
BAWSO
Stonewall Cymru

Cardiff and Vale University
Health Board
Regional Collaborative
Committee
Pam Toms Vale of
Glamorgan Council
Jennifer Ellis Rhondda
Cynon Taff Council
Sally Davies Newport
Council
Mark Jennings Caerphilly
Council

Church Army
The Wallich
Salvation Army
Cardiff YMCA
Huggard
Llamau
Hafan Cymru
Barnardo's
Cardiff Mind
Pen yr Enfys
Gwalia
Pobl Group
Gofal

National Probation Service
Community Rehabilitation
Company
Police
Fire Service

Families First
Communities First
Neighbourhood
Partnership Leads
Tenants Groups

Public Service Board

Cardiff MPs & AMs

CASSC

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Policy/Strategy/Project/Procedure/Service/Function Title: Cardiff Housing Strategy 2016-2021
New/Existing/Updating/Amending: New

Who is responsible for developing and implementing the Policy/Strategy/Project/Procedure/Service/Function?	
Name: Jane Thomas	Job Title: Assistant Director, Housing & Communities
Service Team: Policy and Development	Service Area: Communities - HANR
Assessment Date: August 2016	

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

The Cardiff Housing Strategy 2016-2021 sets the strategic direction for future housing provision and service delivery across all tenures and identifies the key housing priorities for the Council and partners.

The strategy identifies 4 key aims:

- To develop a full understanding of housing need in the city
- To take a coordinated and evidence based approach to developing and improving homes in Cardiff
- To ensure that the housing needs of the most vulnerable are met
- To improve neighbourhoods and help build stronger communities

The Strategy intends to improve housing outcomes for all citizens, recognising and responding to the diversity of housing needs of people in Cardiff, with a particular focus on the most vulnerable. Whilst this is an over-arching strategic document, it does contain a number of commitments / actions to address issues relating to the protected characteristics.

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

The Strategy demonstrates Housing's contribution to addressing the priorities identified in the 'What Matters' Integrated Partnership Strategy and achieving Cardiff's vision of becoming Europe's most liveable Capital City. It also responds to recent Welsh Government legislation including the Housing (Wales) Act 2014, Well-being of Future Generations (Wales) Act 2015, Renting Homes (Wales) Act 2016, Social Services & Wellbeing (Wales) Act 2014 and

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changes in UK Government policy, specifically around welfare reform.

The Strategy sets out a number of ambitious activities to be undertaken by the Council and partners over the next 5 years, listed as 'We Will' commitments. A separate action plan will be developed and a monitoring framework established to track progress against these commitments.

A variety of data has informed the understanding of housing need, as set out in the Strategy. This includes the Local Housing Market Assessment 2015, population projections, Census data and housing waiting list data, homelessness statistics and information from social care colleagues.

These sources confirm that Cardiff has a diverse, growing and ageing population. Welsh Government population projections predict an overall increase in population of 32.7% by 2036, with the most significant growth being in the older age group.

Social Housing accounts for approximately 17% of housing stock in the city (almost 24,000 properties) and there are currently in excess of 8000 applicants on the Housing Waiting List, which operates jointly with Housing Association Partners. Applications to join the List are considered from any person aged 16 years or over. A separate register of applicants needing suitably adapted properties is maintained in partnership with the Cardiff Accessible Homes Project. Applicants are assessed to ensure that when adapted properties become available they are allocated to provide the best 'fit' taking into account housing need and individual circumstances.

'Equal opportunities monitoring information' is requested from all applicants for rehousing with the aim of gathering information regarding 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.

Age

Older People

Population projections for Cardiff show a 67.6% growth in the 65+ age group over the term 2011–2036, compared to 27.4% growth in all age groups up to 64 years. The implications of an ageing population include increased demand for older people's accommodation and services. The Council and partners will need to ensure such provision is fit for purpose and allocated to maximum effect.

Waiting List figures confirm this high demand with almost 1700 applicants aged 50+ on the List (21% of the List). The majority of these applicants have a 1 bedroom need, and almost half require ground floor or lift accessible accommodation. 16% of applicants on the housing waiting list aged over 50 have identified a wish to downsize.

The 51-60 age group is slightly over-represented on the Waiting List when compared with

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the Cardiff population (based on 2011 Census data) whereas the 60+ age group is under-represented (12.4% of the List compared with 20.7% of the Cardiff population). This may be influenced by the fact that, as evidenced in the Local Housing Market Assessment, the majority of older households in Cardiff (60.9%) are owner occupiers (no mortgage) and that a high proportion of these have capital to support their own housing and care needs.

Interrogation of the Waiting List indicates that applicants in the 50+ age group receive a higher proportion of overall lets than would be anticipated based on numbers alone. This is partly explained by the fact that approximately 13% of current Council and Housing Association stock is categorised as sheltered or designated and is not available to younger age groups

Young People

The housing Waiting List data shows an under-representation of applicants aged 16-20 when compared with Cardiff 'usual resident' population data taken from the 2011 census (3.5% compared with 11%). The fact that students are counted as 'usually resident' at their term-time address in the census, and that many young people in the 16-20 age group could be expected to be living with their parents and therefore will not have applied for social housing, helps to explain the difference in percentages for this age group.

For those on the Waiting List, applicants in the 30 and under age group receive a higher proportion of lets than would be expected based on numbers alone. Again, this may be partly explained by the higher availability of smaller units – bedsits and 1 bedroom accommodation account for approximately 21% of non-retirement Council properties.

Disability

The 2011 Census indicates that 18% of the Cardiff population have a long term limiting illness. This general level of disability is supported by the later Local Housing Market Assessment 2015 Household Survey which indicates that 22% of households in Cardiff contain somebody with a disability / limiting long term illness (approximately 31,976 households affected). The Survey indicates that the highest levels of disability are found in the owner occupied sector, followed by Council rented sector. The majority of all disabled household members were over the age of 50 (70% - including 16% over 80) while 12% were under 25 years old. In terms of housing, 13% of all properties had been adapted, rising to 36% of properties occupied by people using a wheelchair. Examination of households needing adaptations now or in the next 3 years showed the majority (60%) were in the owner occupied sector. 82% of those with a care or support need felt they were getting enough support.

Waiting List information indicates that 2238 applicants have a medical need (28% of the Waiting List). Of these 28 have an urgent need for rehousing as a result of their medical condition, 708 have a high need and 1502 a medium need.

There are also 599 households are on the Cardiff Accessible Homes (CAH) list waiting for a suitably adapted Council / Housing Association property. This includes applicants of all ages

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and some households with disabled children. During 2014/15 only 161 adapted properties were let.

Please note that applicants may be registered on both the Cardiff Housing Waiting List (for a general needs property that can be suitably adapted to meet their needs) and the CAH list at the same time.

Learning disabilities

Data received from Adult Services indicates that, over the life of the Strategy an additional 175 Learning Disabilities service users will require accommodation and support. 10 service users per year will require bed spaces in shared housing and 25 service users per year will require move-on from supported living.

Gender re-assignment

Housing applicants are asked to provide information regarding their gender, with an option to select male-to-female or female-to-male gender re-assignment. No current applicants have indicated that they have undergone gender re-assignment.

Marriage & Civil Partnership

Single people are the largest group on the Waiting List - 60% of applicants who provided their marital / partnership status are single. Along with people who are separated, they are over-represented on the List when compared with the population of Cardiff as a whole (66% of the Waiting List compared with 47% of the city population).

When comparing the make-up of the Waiting List and the percentage of lets made to each group a slightly higher percentage of lets than would have been expected based on numbers alone are made to single applicants and those who are widowed. This may be partly explained by the fact that the majority of sheltered / designated accommodation for older people is 1 bedroom (and therefore primarily let to single people) and that overall bedsit/1 bedroom accommodation accounts for approximately 30% of Council stock.

Pregnancy & Maternity

Approximately 5% of applicants on the Waiting List indicated that they were pregnant. For the purposes of allocating properties unborn children are taken into account as part of the household and are included in the calculation of the size / type of property that an applicant may be offered.

Race

Census data from 2011 shows that approximately 15% of Cardiff 'usual residents' were from a BME background – this includes students living in Cardiff during the academic year.

The Local Housing Market Assessment Household Survey undertaken in 2015 supports this general level suggesting that 13% of households in Cardiff are of a BME background. 26% of BME respondents indicated that their homes were inadequate, the most commonly stated reasons being the size and state of repair of the property. Over-occupation (according to the Department for Communities & Local Government 'Bedroom Standard') affects 11% of

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households in the BME community, compared to 4% of households in the whole population.

Interrogation of the Housing Waiting List shows that 'White British' form by far the highest proportion of applicants – 67% of those who provided information about their ethnicity - although this group is slightly under-represented when compared with the Cardiff population of 80%. Other groups that are slightly under-represented (compared with the wider population) include Indian, Pakistani, Chinese, Gypsy & Traveller and White Irish. Over-represented groups include Other White, Black African, Arab, Other Asian, Bangladeshi, Other Black background, Mixed - White & Black Caribbean, Mixed – other, Black Caribbean, Other Mixed - White & Black African.

When comparing the racial make-up of the Waiting List with the percentage of lets made to each racial group, there are some inconsistencies. In 2015/16 76% of lets were made to 'White British' applicants. This is slightly more than would be anticipated based simply on numbers, and a lower percentage than would have been expected were made to other groups, the most marked being: White other; Arab; other Asian; Bangladeshi; other Black Background. Information regarding offers made to the various groups slightly qualifies this information as follows :

Ethnic group	% of Cardiff population	% of Waiting List	% offers	% lets
White British	80.3%	67.2%	73.5%	76%
White other	3.5%	7.1%	5.2%	3.8%
Arab	1.4%	3.0%	1.6%	1.5%
Other Asian	1.3%	2.8%	2.7%	1.8%
Bangladeshi	1.4%	2.5%	0.7%	0.6%
Other black background	0.5%	2.0%	1.3%	1.1%
Black African	1.5%	6.5%	7.3%	7.4%
Mixed White & Black Caribbean	1.1%	1.9%	1.8%	1.5%
Pakistani	1.8%	1.4%	1.2%	1.1%
Mixed other	0.6%	1.0%	0.9%	0.7%
Black Caribbean	0.4%	1.0%	1.1%	0.9%
Other	0.6%	0.8%	0.6%	0.6%
Mixed White & Black African	0.5%	0.8%	0.9%	0.9%
Mixed White & Asian	0.7%	0.7%	0.5%	0.6%
White Irish	0.7%	0.5%	0.3%	0.7%
Indian	2.3%	0.4%	0.3%	0.6%
Chinese	1.2%	0.4%	0.2%	0.3%
Gypsy / Irish Traveller	0.2%	0.1%	0.0%	0.0%

Gypsies and Travellers

The Council operates 2 Gypsy and Traveller sites, comprised of 80 pitches. A separate Waiting List is maintained for the allocation of these pitches with approximately 40 households currently registered. The recent Gypsy and Traveller accommodation needs assessment forecast future need at 64 additional authorised pitches over next 5 years, increasing by 21 pitches if Rover Way site is replaced, along with additional need for a transit site.

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Work is currently being undertaken to develop a revised Allocation Scheme for Gypsy & Traveller site pitches, bringing this into line with allocation arrangements for mainstream social housing.

Religion, Belief or non-belief

Approximately 49% of Waiting List applicants provided information about their religion / belief. Of these 1.2% indicated that they 'preferred not to say'. The most obvious differences between the Cardiff population and the Waiting List 'population' (based on those who provided information) is the under-representation of people with Christian beliefs and over-representation of the Muslim faith. It should be noted that religion / belief is not used to directly influence the allocation of housing, and that applicants are free to include as many areas of the city as they wish on their application in order to meet their cultural needs and choices.

Sex

Approximately 59% of Waiting List applicants are female and 41% male. This compares with 51% female and 49% male for whole Cardiff population. Female applicants are over-represented.

Of the 1507 lets of Council and RSL stock in 2015/16, 61% were made to female applicants, and 39% to male applicants.

Sexual orientation

Sexual orientation is not recorded as part of the census. However, the Integrated Household Survey (IHS) provides high-level estimates for a number of themes including sexual identity. Percentages reported under this Survey for Cardiff & the Vale of Glamorgan in 2015 are very similar to those indicated by Waiting List applicants who provided a response regarding their sexual orientation.

	Heterosexual / straight %	Gay / Lesbian / Bisexual %	Don't know / refusal %
IHS - Cardiff & Vale of Glamorgan	95%	3%	1%
Housing Waiting List	94%	3%	3%

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		

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18 - 65 years	x		
Over 65 years	x		

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

The Housing Strategy will have a positive impact for people of all age groups. It contains a number of age-specific commitments to ensure that the future housing needs of Cardiff residents are addressed.

Older People

- Data has been collated on need and older persons housing stock. Discussions are ongoing with partners and will inform the development of an Older Persons Accommodation Strategy for Cardiff.
- Improved understanding of the individual housing needs of older people will be gained via applicant screening. Matching applicants with suitable properties will be enhanced by the introduction of additional property categories with clear access criteria.
- A package of incentives and assistance will be offered to older people who are under-occupying Council accommodation and looking to downsize.
- New older persons accommodation is to be developed in line with identified need – for example as part of the wider Maelfa Regeneration project.
- Council sheltered schemes are to undergo refurbishment to ensure they are fit for purpose and offer sustainable, independent living.
- Cardiff's Independent Living Service helps older and disabled people access a range of support to live as independently as possible, including a holistic visiting service, adaptations and support in the community.
- Older persons floating support services funded through Supporting People will be reviewed and will be more accessible for older people living in their own homes.

Young People

- The impact of applying LHA rates to social housing tenancies on those under 35 years will be addressed through the separate welfare reform action plan. Work is underway with RSL partners to develop 'single person housing' solutions.
- A specific Young Persons Gateway has been developed, bringing together advice, family mediation, support and accommodation to ensure that young vulnerable people can access housing services best suited to their needs.
- In response to a gap in provision, 15 training tenancies have been created for young people ready to take the step towards independence.
- The Strategy commits to reviewing the way that accessible housing is allocated to best meet needs – this includes families with disabled children.

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- A separate action plan is to be developed to bring together ongoing work around young people.
- Assisted home ownership scheme to be promoted to help first time buyers access the property market (who would otherwise be unable to do so).

Other

- A range of housing types and sizes will be provided through the affordable housing development plan and LDP process suitable for all age groups, including families.

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

No further actions identified.

3.2 Disability

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

	Yes	No	N/A
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			

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

The Strategy will have a positive impact on disabled people. It contains a number of commitments which will benefit different types of disability.

Physical Disability

- The way that accessible housing is allocated will be reviewed to best meet needs.
- A protocol enabling re-purchase of properties sold through the Right to Buy to address specific housing requirements will prioritise ground floor flats.
- New-build adapted housing is to be provided in response to identified need – for example child priority cases requiring larger adapted properties.
- Funding for adaptations has been increased and the way that disabled adaptations are delivered will be reviewed to ensure best value for money.

Learning Disability

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- Work is ongoing between Housing and Social Services to deliver community living schemes and shared living schemes, incorporating both new build and scheme refurbishment.

Mental Health

- Pathways into housing-related support to be developed for those with mental health issues, including both forensic needs and specific behaviours such as hoarding.

Long-standing Illness or Health Condition

- 6 step-down flats developed for patients unable to be discharged from hospital due to housing issues. This accommodation is to be reviewed and increased in line with need.

General

- Housing advice and assistance delivered from community Hubs offers level access, and facilities for those with sight or hearing impairments. Home visits offered to those unable to access Hubs in person.
- Cardiff's Independent Living Service helps older and disabled people access a range of support to live as independently as possible, including a holistic visiting service, adaptations and support in the community.
- Refurbishment of older people's sheltered stock to RNIB standards.

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

No further actions identified.

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
Transgender People (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.

No current applicants have indicated that they had undergone gender re-assignment, therefore it is difficult to assess any specific housing needs or differential impacts relating to this group. The Strategy commits to improving our equalities monitoring, which should result in a more comprehensive data set on which to base future services / provision.

Consultation on the Strategy highlighted potential issues around accessibility and

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harassment/bullying for younger LGBT people if housed in shared accommodation following benefit changes for the under 35s. Evidence on this is currently unclear – however, where the Council is made aware of any such a case, this could be dealt with under the Discretionary Housing Payment process.

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

We will continue to monitor applicants for rehousing with regard to gender reassignment and will work with equalities organisations to identify the specific housing needs of this group. Any issues identified will be addressed through the Strategy's associated action plans.

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.

No negative differential impacts identified.

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

The Local Housing Market Assessment considers household formation and size – this information will be taken into consideration in planning new housing provision.

We will continue to monitor applicants for rehousing with regard to marriage and civil partnership. Any issues identified will be addressed through the Strategy's associated action plans.

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	

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

No negative differential impacts identified.

Unborn children are recognised as part of the household make-up when assessing size

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of accommodation needed by waiting list applicants.

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

We will continue to monitor applicants for rehousing with regard to pregnancy and maternity. Any issues identified will be addressed through the Strategy's associated action plans.

3.6 Race

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

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

There are some differences in the numbers of applications to the housing waiting list by ethnicity, with some groups over-represented and some under-represented. Further work will be done to better understand the reasons for this. However, a number of positive actions are identified in the Strategy:

- The Strategy commits to implementing an action plan to assist over-crowded households, including those of a BME background.
- Housing-related advice and assistance is available in a range of community languages at Hub offices, with provision tailored to local demand.
- The cultural requirements of potential residents will continue to be considered during the planning and design of new affordable housing developments.
- The Strategy commits to taking forward delivery of additional Gypsy and Traveller sites to meet short and long term need.
- Work is ongoing around allocating to Gypsy sites, to bring this in line with the mainstream social housing allocation scheme.

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

We will investigate the reasons for the under-representation of certain ethnic groups on the housing waiting list.

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?

	Yes	No	N/A
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.

No negative differential impacts identified.

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

We will continue to monitor applicants for rehousing with regard to religion, belief or non-belief. Any issues identified will be addressed through the Strategy's associated action plans.

3.8 Sex

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

	Yes	No	N/A
Men		X	
Women		X	

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

No negative differential impacts identified.

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

We will continue to monitor applicants for rehousing with regard to sex. Any issues identified will be addressed through the Strategy's associated action plans.

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	

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Gay Men		X	
Gay Women/Lesbians		X	
Heterosexual/Straight		X	

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

No negative differential impacts identified.

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

We will continue to monitor applicants for rehousing with regard to sexual orientation. Any issues identified will be addressed through the Strategy's associated action plans.

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.

Cardiff Housing Strategy 2016-2021 and associated public documents will comply with new Welsh Language standards under the Welsh Language [Wales] Measure 2011. All documents will be translated into Welsh and any publicity on schemes delivered by the Council will also be available in Welsh. The Council requires organisations that receive Council grant funding to similarly ensure that it provides publicity material in both English and Welsh.

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

4. Consultation and Engagement

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

Consultation on the draft Cardiff Housing Strategy 2016-2021 was undertaken with public, private and third sector partners during July-August 2016. Views were sought from a number of key stakeholders including supported housing providers, health and social care professionals and equalities organisations including Tai Pawb, Diverse Cymru, Race Equality First, Gypsies and Travellers Wales and Stonewall Cymru. Responses were received from Tai Pawb and Diverse Cymru.

The results of the consultation exercise were taken into account in finalising the

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Strategy document. A schedule of consultation responses has been produced, detailing any changes made in response to the comments received.

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

Groups	Actions
Age	A number of actions are identified and embedded in the Strategy.
Disability	A number of actions are identified and embedded in the Strategy.
Gender Reassignment	We will continue to monitor applicants for rehousing with regard to gender reassignment and will work with equalities organisations to identify the specific housing needs of this group. This will be included in the Strategy's action plan, which will incorporate a separate strand relating to ongoing monitoring and resolution of equality issues.
Marriage & Civil Partnership	The Local Housing Market Assessment considers household formation and size – this information will be taken into consideration in planning new housing provision. We will continue to monitor applicants for rehousing with regard to marriage and civil partnership. Any issues identified will be addressed through the Strategy's associated action plans.
Pregnancy & Maternity	We will continue to monitor applicants for rehousing with regard to pregnancy and maternity. Any issues identified will be addressed through the Strategy's associated action plans.
Race	We will investigate the reasons for the slight under-representation of certain ethnic groups on the housing waiting list.
Religion/Belief	We will continue to monitor applicants for rehousing with regard to religion, belief or non-belief. Any issues identified will be addressed through the Strategy's associated action

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**Equality Impact Assessment
Corporate Assessment Template**

	plans.
Sex	We will continue to monitor applicants for rehousing with regard to sex. Any issues identified will be addressed through the Strategy's associated action plans.
Sexual Orientation	We will continue to monitor applicants for rehousing with regard to sexual orientation. Any issues identified will be addressed through the Strategy's associated action plans.
Welsh Language	
Generic Over-Arching [applicable to all the above groups]	

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 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 3059 or email citizenfocus@cardiff.gov.uk