



promoting equality in housing  
hybu cydraddoldeb ym maes tai

## Tai Pawb

Response to:

# Independent Affordable Housing Supply Review

September 2018

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## INTRODUCTION

Tai Pawb is pleased to submit evidence to the Independent Affordable Housing Supply Review.

Tai Pawb's purpose is to inspire Wales to be a fairer place to live and we do this by promoting equality, social justice and human rights in housing in Wales. Our membership comprises of local authorities, all housing associations in Wales, housing and homelessness third sector organisations as well as equality and community organisations. We fulfil our purpose through contributing to national housing policy and supporting our members to embed equality into their policies and practices.

The right to adequate housing and independent living is recognised in a number of international treaties of which the UK and Welsh Government are signatories, including International Covenant on Economic, Social and Cultural Rights and the United Nations Convention on the rights of Disabled People. The Equality Act 2010 and the Wellbeing of Future Generations Act also place a number of specific duties on the Welsh ministers as well as the public sector aimed at advancing equality and reducing discrimination. These are the statutory contexts within which we provide the response to this review.

Our response focuses on four areas of the review which, in our view, are most pertinent and relevant to our remit: Housing Needs, Housing Standards, Rent Policy and Use of Existing Powers.

## HOUSING NEED

a) Do you believe that the current tenure mix of properties being built is correct? Is the balance right between market, social rent, intermediate rent etc, or should it change in the future?

In our opinion there is a need for increased focus on developing more social and affordable housing. The reasons are as follows:

- Housing costs are the most significant contributing factor to poverty in the UK and Wales
- Almost a quarter of people in Wales live in poverty, and the risk of poverty is also increasing for both working and workless households.<sup>1</sup>
- Specific groups such as disabled people, lone parents and some ethnic minorities are much more likely to live in poverty, therefore an increase in the availability of social and affordable housing will help reduce economic inequality in Wales

b) How should Welsh Government use existing housing needs data to better inform policy making and programme delivery? Does the data tell us what the issues are / what are the gaps?

c) How frequently should Welsh Government be updating estimates of need and demand and should the data be more granular so we have a closer sense of whether planned provision is truly affordable for residents?

d) How far does the planned provision deal with the backlog of unmet need?

Whilst it is of course important to consider the data available in Wales in terms of stock numbers, sizes and tenures in terms of its accuracy, relevance to national and local need and the implications for increasing supply, the consideration related to delivering the right homes for the right communities needs to go beyond the above factors, if we are to meet the housing and life needs of current and future generations.

### Refugee Housing

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<sup>1</sup> <https://www.bevanfoundation.org/publications/poverty-wales-2018/>

## Tai Pawb and Shelter Cymru 20132 research report entitle Homelessness Amongst People

from BME populations in Wales identified significant issues related to the so called 'move on' period. This relates to the period when a person seeking asylum is granted a refugee status and needs to vacate asylum accommodation. The report noted that "substantial evidence was obtained to highlight a specific issue regarding the accessibility of joined up move on support (...).

The risk of homelessness for this population was evident at the point where a decision is made with regards to their immigration status and they were required to leave NASS accommodation. Stakeholders and service users told us that the reduced decision time, combined with the worsened economic circumstances, can affect a refugees ability to obtain suitable accommodation in time". One participant of this research stated: "I had to vacate NASS accommodation on the 6th of August, four days after being granted status. I was given a pillow and sent on my way. I was upset and very angry about it - where could I go? They gave me no time to try and sort out accommodation. (Service user, Wrexham)".

The "move-on" period is currently 28 days from the moment a status is granted to the time when accommodation has to be vacated. The new prevention duties require local authorities to take reasonable steps to prevent homelessness by assisting someone who the authority considers is threatened with homelessness within 56 days. The move on period of 28 days represents a clear lack of parity of approach towards assisting those in general population compared to refugees.

Young single males from this group are most at risk of homelessness and often end up in hostels and other homelessness provision. There are currently over 2000 asulym seekers in Wales and Welsh Refugee Council move-on advice service supports over 800 people a year with move-on and accommodation issues.

The supply review should consider how to increase the provision of specialist move-on accommodation for refugees affected by the above issues (there is currently only one shared housing in Wales provided by Taff Housing Association)

### *Disabled and Older People*

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<sup>2</sup> <http://www.eiapractice.wales.nhs.uk/sitesplus/documents/1126/%28NW%29%20Campbell%20-%202014%20-%20Homelessness%20amongst%20people%20from%20Black%20and%20Minority%20Ethnic%20populations%20in%20Wales.pdf>

***There are significant gaps in the current Welsh Government and local authority data related to housing need, demand and supply specifically in relation to the needs of disabled and older people.***

These have been highlighted in numerous reports, including the recent Inquiry into Housing for Disabled People conducted by the Equality and Human Rights Commission<sup>3</sup> (EHRC), Tai Pawb's research conducted in December 2017 to inform a toolkit for councillors on housing and disability (commissioned by the EHRC and due to be launched September 2018), and Welsh Government own research, e.g. recent Understanding the Local Housing Market Assessment Process<sup>4</sup>. Some of these challenges are summarised below.

Twenty-six per cent of the population of Wales is disabled (ONS Family Resources Survey 2015/16) and this figure is projected to rise significantly in the future. **Welsh Government population projections show that the number of people over 65 with mobility problems will increase by 58 per cent by 2035 (Wales Audit Office, 2018).** Over 250,000 adults in Wales have a mobility impairment, which is more than 10 percent of all adults in Wales (Leonard Cheshire, 2014).

With an ageing population and the number of disabled people increasing, the demand for accessible and adaptable homes is going to significantly increase in the coming years. Unless action is taken to address this, disabled people will increasingly be subjected to living in homes, places or contexts that deny them their right to independent living.

The delivering of accessible homes can only be informed by considering the housing need of disabled and older people on a local and government level, in order to set appropriate targets, however little strategic action is currently being taken to assess this need and inform housing development targets on this basis, for example:

- i. Whilst Holmans' report goes some way to analyse the population projections, it fails to consider the number and type of accessible dwellings needed on a national level in the next two decades. The same lack of more detailed consideration of accessibility is reflected in current housing pact and the programme for government which sets out the 20,000 new homes target. There is therefore a need for a Welsh Government analysis of the accessibility needs of the Welsh population and housing targets which help to address this need.

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<sup>3</sup> <https://www.equalityhumanrights.com/en/publication-download/housing-and-disabled-people-wales-hidden-crisis>

<sup>4</sup> <https://gov.wales/statistics-and-research/understanding-local-housing-market-assessments-process/?lang=en>

- ii. Similarly, EHRC Inquiry found that only one local authority in Wales set a **target for accessible homes in their LHMA** – this partly reflects our own experience and the findings of the Welsh Government LHMA report<sup>5</sup> which states: *The survey indicates that, overall, the LHMA is felt to be effective in helping local authorities establish the levels of housing need and demand in their local authorities. However, they are felt to provide less comprehensive assessments of certain groups, such as older people and disabled people. The research findings suggest that LHMA could be strengthened by: Understanding more about the availability of data regarding certain groups within the population, as well as certain parts of the sector. Providing guidance on how to deal with the complexities of understanding the needs of certain groups/ parts of the sector.*
- iii. Data relating to population need is obviously only part of the evidence needed to establish future targets. Little is known nationally about the availability and level of **accessibility of current available stock** – both social and private. Unlike in England and Scotland, a Welsh Housing Conditions Survey has not been held since 1998 and, while the Living in Wales Survey contains some questions about housing quality, this is out of date and questions are not as detailed as a housing survey. This means that the data on accessible and adaptable homes in Wales is inadequate. We welcome the introduction of Welsh Housing Conditions Survey for 2017-18 which will assess some accessibility aspects of the sample stock and has the potential to inform assessment of accessible housing gaps in relation to the population needs.
- iv. Locally, data on accessibility of current housing stock is poor. Local authorities and housing associations (with a few exceptions) have little knowledge of the accessibility level of social housing stock, not to mention private rented and owner occupied stock. Even in local authorities with well developed accessible housing registers, e.g. Tai Pawb (2018)<sup>6</sup>, there are serious gaps in the knowledge of accessibility of their current stock (only 43% of stock in the above case has been classified although this is being progressed). EHRC<sup>7</sup> found that *only 15 per cent of local authorities rated the usefulness of the data they hold on who needs accessible homes as ‘good’*. Furthermore, *thirty-eight per cent of local authorities said that the information that they held on market housing was ‘very poor’ or ‘poor’*. *Thirty three per cent said they did not know what information was held.*

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<sup>5</sup> Ibid.

<sup>6</sup> <http://www.taipawb.org/wp-content/uploads/2018/07/GPB62-Accessible-Homes.pdf> (contact [info@taipawb.org](mailto:info@taipawb.org) for password)

<sup>7</sup> Ibid

The same survey found that: *Nearly half of authorities in Wales say they don't know what percentage of affordable or social housing in their area is accessible. Sixty-one per cent who offer private rented housing to those applying to them for housing rated the information they held about these types of properties as 'poor' or reported that they did not know what information they hold on housing of this type.*

*The increasing numbers of disabled people being allocated housing in the private rented sector and the limited knowledge that local authorities report of accessible properties, suggests that those authorities may have greater difficulty in placing disabled people in accessible housing, or in estimating future requirements (EHRC, 2018). This lack of information may make it very difficult for authorities to develop strategies and plans to meet future demand.*

*Some local authorities are unable to say how many disabled people are on their waiting lists, or what their requirements are in relation to adapted or accessible properties.*

- v. One of the ways of increasing the evidence base in relation to accessibility of current stock is to develop accessible housing registers in each local authority area (or regionally where possible). Accessible housing registers can contribute significant evidence base towards planning the local supply of accessible homes because (amongst other benefits): they hold data on the housing need of disabled/older people; they hold data on accessibility levels of local housing stock (although currently only social housing stock), they can help identify trends in relation to accessible housing need. In our opinion, the requirement for local authorities to hold accessible housing registers should be made statutory. Despite accessible housing registers have been encouraged by Welsh Government for more than 10 years and we have seen some progress in this area, the progress made is relatively narrow and slow with only a few examples of good practice in Wales.
- vi. Information sharing and joined up strategic planning of housing supply around the needs of the citizen across housing, health and social care is very limited in Wales. Tai Pawb recently developed a toolkit for local councillors on disability and housing, commissioned by the EHRC. As part of this work, we struggled to find examples of pooling of evidence and resources to jointly develop approaches to housing (and other service) development which would truly reflect the needs of local populations. There are plenty of good examples of such joint work in relation to specific developments e.g. examples of shared accommodation for people with learning disabilities informed by supporting people, social services, health professionals and service users themselves. However we struggled to find examples of such work in relation to strategic long term planning of housing need



and supply. This is despite the development of Public Service Boards and the work involved in developing wellbeing assessments (and the focus of WBFGA on the 5 ways of working including collaboration and integration) – arrangements which in theory could make integrated long term planning for the housing needs of population a reality. The same pertains to Regional Partnership Boards and their population needs assessments, which should incorporate specific housing needs of disabled people and their carers. Whilst we understand that these partnership arrangements are new developments in some areas, it is important to consider now how the various evidence gathering exercises, assessment of wellbeing and needs and future planning could be more joined up.

***Despite the inadequacy of data in relation to accessible housing, disabled and older people in Wales (and UK as a whole) are experiencing the impacts of a chronic shortage of accessible homes which is having a profound negative effect on their right to independent living, their dignity, health, safety and security and quality of life<sup>8</sup>. There is a need national and local targets for delivering homes compatible with Lifetime Homes Standards and Wheelchair Accessible Standards***

EHRC exhaustive inquiry report as well as recent report by the Wales Audit Office<sup>9</sup> and numerous reports by disabled people’s charities, all provide evidence which demonstrates this impact.

This significant impact, coupled with the aforementioned ageing population trends necessitate swift action aimed at increasing the provision of accessible homes in Wales.

If we assumed that all housing association properties are developed to Lifetime Homes Standards (basic accessibility and visitability standards), and in reality this is only the case where properties are funded by Welsh Government grant, then the below table demonstrates the percentage of accessible homes built each year in the last 10 years (Disability Advice Project, 2018)

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<sup>8</sup> <https://www.equalityhumanrights.com/en/publication-download/housing-and-disabled-people-wales-hidden-crisis>

<sup>9</sup> <http://www.audit.wales/publication/housing-adaptations>

|                | Private enterprise new dwellings | Registered social landlords new dwellings | Local authority new dwellings | Total new dwellings | % Lifetime Homes |
|----------------|----------------------------------|---|-------------------------------|---------------------|------------------|
| 2009-10 Annual | 5291                             | 880                                       | 3                             | 6174                | 14%              |
| 2010-11 Annual | 4513                             | 992                                       | 0                             | 5505                | 18%              |
| 2011-12 Annual | 4746                             | 829                                       | 0                             | 5575                | 15%              |
| 2012-13 Annual | 4707                             | 744                                       | 0                             | 5451                | 14%              |
| 2013-14 Annual | 5160                             | 671                                       | 12                            | 5843                | 11%              |
| 2014-15 Annual | 5333                             | 837                                       | 0                             | 6170                | 14%              |
| 2015-16 Annual | 5646                             | 1254                                      | 0                             | 6900                | 18%              |
| 2016-17 Annual | 5590                             | 1243                                      | 0                             | 6833                | 18%              |
| 2017-18 Annual | 5465                             | 1117                                      | 81                            | 6663                | 17%              |
| Totals         | 46451                            | 8567                                      | 96                            | 55114               | 16%              |

It is impossible to know how many of the above homes could be classed as wheelchair accessible (currently there is no national standard for wheelchair accessible homes in Wales) – this is important as Lifetime Homes will only be accessible to some wheelchair users (many others will need wheelchair accessible housing). The above figures are nowhere near addressing the accessibility needs of current and especially future generations in Wales.

**We would argue, that in order to meet this need, Lifetime Homes should be incorporated into Planning Policy and extended to all new housing in Wales – irrespective of tenure.** This could be introduced through a phased approach, for example: A quota of 50% of private sector housing needing to meet Lifetime Homes Standards would have increased the number of accessible properties provided in Wales in the last 8 years almost 3 fold and for the first time, houses built by the mass market house-builders would be adding to the national stock of accessible and adaptable houses. (Disability Advice Project, 2018).

**In addition to the above – we would like to echo EHRC recommendation that 10% of all new housing be built to wheelchair accessible standards.**

(an example of similar quota from the London Plan<sup>10</sup> is presented below:  
*Many households in London already require accessible or adapted housing in order to lead dignified and independent lives: 28,000 are attempting to move to somewhere more suitable to cope with a disability and more than 267,000 need a home adaption. More Londoners are living longer and more older people are choosing to remain in their own homes rather than go into residential institutions. To address these and future needs, 90 per cent of London's new build housing should be built to Building Regulation requirement 'M4 (2): Accessible and adaptable dwellings' (largely similar to Lifetime Homes, Tai Pawb) and the remaining 10 per cent of new build housing should be built to Building Regulation requirement 'M4 (3): Wheelchair user dwellings'. LDF policy departures from these requirements must be justified by authoritative evidence from local needs assessments.)*

***In order to accurately assess the housing need now and in the future, there is a need to adopt a CORE lettings database which would require social housing providers to monitor and report information on the characteristics of new tenants and the characteristics of the homes they rent.***

Housing need is inextricably linked to the affordability of housing locally. Currently, in Wales it is impossible to accurately assess the national impact of increasing issues with affordability on Welsh population as a whole and on specific groups like BAME or disabled people, including subsequent impact on social housing lettings and the implications of this for planning and housing supply policy – a CORE database would enable such national analysis.

It would enable Welsh Government to answer such questions as: Are increases in rents having a detrimental impact on the number of social housing let to BAME, disabled, younger people? How is it reflected in social housing lettings nationally? What proportion of adapted/accessible housing have been let to disabled or older people with accessibility needs as opposed to general needs population? What are the trends for various populations in terms of the type and size of housing they rent? It would also enable the government as well as housing providers and local authorities to carry out equality analysis and equality impact assessments of their housing policies.

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<sup>10</sup> <https://www.london.gov.uk/what-we-do/planning/london-plan/current-london-plan/london-plan-chapter-3/policy-38-housing-choice>

In England, CORE lettings monitoring is considered an essential tool for monitoring housing costs, assessing affordability and developing policy, including supply. In our opinion it would be even more important to introduce and invest in CORE, in the event of changes in rent policy to a policy which is more flexible and local. It would be an essential tool in determining the impact of such flexibility on social housing lettings, tenants and groups with protected characteristics, including socio-economic disadvantage.

It is reported that rent arrears and linked evictions are increasing in many areas, especially where universal credit has been introduced. Shelter Cymru is reporting that their casework data demonstrates a rise in the use of increasingly stricter affordability assessments (and exclusions based on past arrears), although no evidence of this has been reported in a recent HQN Affordability Report (with the caveat that the data used was self-reported and did not involve surveys of applicants or tenants).

## Housing standards

- a) What standards, if any, beyond building regulations should there be for affordable homes in the next decade?
- b) Can the additional cost of the current Development Quality Requirements be justified, or are there more cost effective alternative means of delivering choice and flexibility?
- d) How should Welsh Government ensure all new grant funded homes or homes built on WG land create sustainable places and quality homes?

Tai Pawb was represented at the previous ministerial DQR review working group (2015) and submitted evidence in the course of the work of the group, mainly in relation to accessibility and flexibility features of DQR, specifically in relation to Lifetime Homes features. The review took over a year, considered a range of evidence and concluded with a report. In 2016 Welsh Government issued consultation on the proposed introduction of two sets of mandatory standards. Standard a) for existing homes which was equivalent to WHQS and standard b) for new and rehabilitated homes, which was the DQR standard including amendments agreed as part of the 2015 review. To our knowledge, no summary of responses or outcome of the consultation was published.

We would suggest that the substantial discussions, evidence and conclusions reached as part of the 2015 review, as well as the reviewed DQR 2015 standard be considered by the current review.

We would specifically like to focus our attention on the Lifetime Homes Standard (LTH) which has been incorporated into DQR in 2001 and which has therefore been operating in Wales for 17 years. We will draw on evidence submitted in 2015 and any new evidence related to Lifetime Homes standard.

The Lifetime Homes standard seeks to enable 'general needs' housing to provide a design solution that meet the existing and changing needs of diverse households. A tenant can remain in the same home for their whole life as consideration of their whole life needs are incorporated in the design of the house. In turn, each house offers more flexible housing solution as the adaptability inherent in its design enables the house to meet the needs of a variety of tenants.

Housing that is designed to the Lifetime Homes Standard will be convenient for most occupants, including some (but not all) wheelchair users and disabled visitors, without the necessity for substantial alterations.

Although Lifetime Homes may offer convenience for a variety of tenants in their everyday activities – navigating a pushchair, carrying bulky items, the intention is that they improve the living conditions and independence of those with mobility issues with some simple adaptations or that the standards lay the foundations for future adaptations to be made.

Welsh Government Framework for Action on Independent Living lists 'Improved access to adapted and accessible housing' as a specific outcome and describes the impact that accessible and adapted housing has on the wellbeing of disabled people in Wales.

### *Why do we need Lifetime Homes*

Any consideration of LTH in the course of this review, should be carried out in light of evidence of the chronic shortage of accessible housing in Wales as documented by EHRC's recent housing inquiry<sup>11</sup> as well as Welsh Government's own population projections pointing at substantial growth in older population, disability and growing accessibility needs of future generations.

Twenty-six per cent of the population of Wales is disabled (ONS Family Resources Survey 2015/16) and this figure is projected to rise significantly in the future. **Welsh**

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<sup>11</sup> <https://www.equalityhumanrights.com/en/publication-download/housing-and-disabled-people-wales-hidden-crisis>

**Government population projections show that the number of people over 65 with mobility problems will increase by 58 per cent by 2035 (Wales Audit Office, 2018).**

Over 250,000 adults in Wales have a mobility impairment, which is more than 10 percent of all adults in Wales (Leonard Cheshire, 2014). Whilst 24% of Welsh population is classed as disabled (Census 2011), this increases to 39% amongst social housing tenants. The Annual Population Survey (2004-2010) found that the occurrence of disability generally increased with age. Over a third (38.3 per cent) of people between 55 and pensionable age were found to be disabled.<sup>12</sup>

Between 2004 and 2010 the number of social housing tenants in the 45 to 59 age band increased by 17 per cent (whereas in the Welsh population as a whole there was only a slight increase of 2 per cent in those aged 45-59)<sup>13</sup>. This again signifies that even medium-term age-related pressures on social housing are likely to be significant.

With an ageing population and the number of disabled people increasing, the demand for accessible and adaptable homes is going to significantly increase in the coming years. Unless action is taken to address this now, disabled people will increasingly be subjected to living in homes, places or contexts that deny them their right to independent living.

For this reason, we would strongly advocate that LTH are an essential part of any future housing standards following this review. Moreover, we would suggest that Lifetime Homes (or a similar standard e.g. equivalent to English Part M (4) Cat 2 standard) is incorporated into Welsh planning policy/building regulations.

This was being considered as far back as 2007, e.g. in 2007 the then Deputy Minister for Housing stated: *We are however committed to the principles of barrier free housing and the introduction of Lifetime Homes Standards across all tenures.* Followed by the then Minister for Environment, Sustainability and Housing: *Devolution of the Building Regulation function to Wales will provide the opportunity for us to consider introducing Lifetime Homes Standards to all new homes in Wales irrespective of tenure.*<sup>14</sup>

While in England accessibility has been built into building regulations in a much more detailed way, Wales has not followed. In England, approved Document M (commonly referred to as “Part M”) now has 2 volumes. Volume 1 relates to Dwellings. Volume 2 relates to buildings other than dwellings. The new volume 1 which deals with

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<sup>12</sup> Stats Wales Bulletin (SB 45/2012) Equalities Data for Social Housing Tenants. 29 May 2012

<sup>13</sup> *ibid*

<sup>14</sup> <http://www.assembly.wales/en/bus-home/pages/plenaryitem.aspx?category=Written%20Question&itemid=279>



domestic properties now has 65 pages. (The previous version allocated 8 pages to “domestic properties”).

The English Part M, Volume 1 has been split into 3 sections. These are

- Category 1: Visitable dwellings
- Category 2: Accessible and adaptable dwellings
- Category 3: Wheelchair user dwellings

Category 2 now replaces Lifetime Homes (but only in England).

Current Welsh “Approved Document M: Access to and use of buildings (For use in Wales): 2004 edition incorporating 2010 amendments” issued by Welsh Government in 2017 is effectively a repeat of that used in England and Wales prior to Wales being given responsibilities for Planning.

As such, it fails to address adequately the needs of an ageing and increasingly disabled society. It fails because it attempts to address the needs of everyone within its 7 pages. There is mention, for instance, of “the needs of a wheelchair user, or a stick or crutch user”. However, this is lost amongst a host of other general requirements.

Another advantage of separate sections dealing with specific needs (as in the new English “Part M”) is that if a quota system for accessible and adaptable housing was introduced, then a direct requirement can be made relating to a specific section of an Approved Document rather than a general reference. This is where the new English Approved Document M is so much clearer. (Disability Advice Project, 2018)

We would advocate that Welsh Government aims towards a policy **where all new homes in Wales, irrespective of tenure**, are Lifetime Homes compatible, with **10% of all homes built to wheelchair accessibility standard**, also incorporated into planning policy (e.g. see London Plan referred to above which requires 90% of new homes in London to be M(4) Cat 2 compatible and 10% of all new homes to be built to Wheelchair Accessibility standard.

We have previously heard arguments from stakeholders that Lifetime Homes should not apply to smaller properties as they are more likely to be occupied by younger people, who suffer affordability disadvantage in the current market. There are two important factors to consider here: firstly, our experience shows us that younger disabled people experience serious disadvantage in terms of availability of housing and services for them (as these tend to be geared towards older people); secondly, we need to consider the effects of welfare reform and austerity on older people, who might be downsizing to reflect benefit entitlements (we have not identified any research on this topic, but it would be important to investigate this potential effect).

Thirdly, as some people become disabled in older age, a number of them will apply for transfer to smaller accessible properties, rather than having adaptations fitted in their current properties (in fact we know that some social landlords operate a policy of refusing larger adaptations in underoccupied housing).

### Cost of Lifetime Homes

The cost of Lifetime Homes is difficult to quantify as it will depend on estimated cost of design, materials and work needed. These can vary depending on a number of factors considered below.

The Lifetime Homes website, for example, estimates the additional costs of building a Lifetime Home to be between £545 to £1,615 per dwelling, although this will depend on variables such as the experience of the home designer and builder and the size of the dwelling (easier to design larger lifetime home dwellings cost effectively)<sup>15</sup>. It could certainly be argued that, as Lifetime Homes have been built since 2001 in Wales<sup>16</sup> the level of process costs could be lower than in England, as professions have experience of the design and building of these homes – this could reduce the costs considerably.

Paper commissioned to look into the Health Benefits of Lifetime homes<sup>17</sup> by DCLG refers to the work of previous reports (including a Report commissioned by the National Assembly for Wales in 1999) and provides an estimate of £90 to £1,615.

The Joseph Rowntree Foundation (JRF) undertook a cost benefit analysis in 1997 and concluded that building Lifetime Homes was cost effective and that the cost of building the home would be offset by savings made across the life of that home by £250<sup>18</sup>.

As many of the calculations mentioned above were undertaken some time ago, a more recent and Wales specific estimate should be generated.

Lifetime Homes standard helps save public money spent on adaptations each year. Evidence from Welsh Government in the course of the previous DQR review, considered the following: there were 105 installations of level access showers in Cardiff's housing funded from Disabled Facility Grant stock in 11/12 the average costs

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<sup>15</sup> <http://www.lifetimehomes.org.uk/pages/costs.html>

<sup>16</sup> There are approximately 7,000 Lifetime Homes in Wales (stats Wales)

<sup>17</sup> Roys M (BRE Ltd). Assessing the Health Benefits of Lifetime Homes. 2012.

<sup>18</sup> <http://www.jrf.org.uk/media-centre/lifetime-homes-match-higher-building-standards-with-long-term-cost-effectiveness>  
October 2013



of which was £6,819. There were also 14 ground floor shower extensions built to install level access showers in 12/13 with an average cost of £38,946<sup>19</sup>. The Rapid Repair Action Programme provides urgent adaptations, and in 2010-11 undertook 13,777 adaptation activities. Many of these adaptations consist of adding ramps to remove steps, adding hand rails, installing ground floor showers and adapting spaces to enable ground floor sleeping<sup>20</sup>. Adaptations which are inherent or made easier and more cost effective by the Lifetime Homes design.

One of the housing associations which took part in the 2015 DQR review, submitted the following analysis of their own PAG spending:

| <b>Year</b> | <b>Average Cost of pre-Lifetime Homes PAGS</b> | <b>Average Cost of Lifetime Homes PAGS</b> |
|-------------|--|--|
| 2007/2008   | £5,600.87 (99)                                 | £706.20 (3)                                |
| Total Cost  | £554,486.13                                    | £2,118.60                                  |
| 2008/2009   | £5,021.08 (87)                                 | £2,717.37 (2)                              |
| Total Cost  | £436,833.96                                    | £5,434.74                                  |
| 2009/2010   | £4,280.59 (112)                                | £119.19 (3)                                |
| Total Cost  | £479,426.08                                    | £357.57                                    |
| 2010/2011   | £5,965.16 ( 96)                                | £2,712.97 (10)                             |
| Total Cost  | £572,655.36                                    | £27,129.70                                 |
| 2011/2012   | £8,339.82 (20)                                 | £0.00 (0)                                  |
| Total Cost  | £166,796.40                                    | £0.00                                      |
| 2012/2013   | £5,779.29 (52)                                 | £107.93 (5)                                |
| Total Cost  | £300,523.08                                    | £539.65                                    |

<sup>19</sup> Figures drawn from Physical Adaptation Grants data (September 2013)

<sup>20</sup> Figures collected in-house

|  |                        |                       |
|--|------------------------|-----------------------|
| 2013/2014                                | £2,246.49 (49)         | £1,084.33 (5)         |
| Total Cost                               | £110,078.01            | £5,421.65             |
|  |                        |                       |
| <b>Overall Average<br/>Cost of PAGES</b> | <b>£5,319.04 (515)</b> | <b>£1,064.00 (28)</b> |
| <b>Total Overall Cost</b>                | <b>£2,620,799.02</b>   | <b>£41,001.91</b>     |

The above analysis shows that during this period, the cost of adapting homes designed to Lifetime Homes was on average **£4,255.04** less than for properties that are not Lifetime Homes. Further analysis of similar data in other housing associations could help determine to what extent the overall cost of adaptations in non-lifetime homes properties could have been reduced if the tenants lived in a lifetime home property (i.e. the need for some adaptations would have been non-existent).

Despite the variation in estimates of building a Lifetime Home it is clear that there are substantial costs involved in retrofitting. Demand for adaptations is likely to increase as the population ages (see the section below) and so the cost of retrofitting is likely to grow. The Rapid Repair Action Programme for example, costs £2.1m and the demand for this programme is only likely to increase given the population projections and current knowledge of the make up of social housing populations.

### Site Density

One of the arguments referring to the cost of LTH relates to the reduced site density as a result of the increased space standards (e.g. space for downstairs shower).

It is generally accepted that LTH have impact on the required footprint for each unit and site density, thus reducing profit for the builder/developer. However, a report looking into the impact of Lifetime Homes on site density suggested that use of alternative layouts could reduce, or even eliminate the impact on space. It also concluded that building to Lifetime Homes standards is just one of many factors, such as planning restrictions or the developers own choices around frontage and parking etc., that can reduce actual site density below the theoretical maximum<sup>21</sup>.

<sup>21</sup> Impact on Site Density of Lifetime Homes. Levitt, Bernstein. July 2012

It could also be argued that, if LTH became a standard for all homes built in Wales, the industry and, arguably, land prices and profit margins, would adjust to this change. For example, a private developer told the 2018 EHRC inquiry that they thought that increased building costs associated with building to English Part M4(2) (largely comparable to LTH) would be negligible in the longer term if it became the industry standard. This should be investigated further.

### LTH impact on tenants

The Joseph Rowntree Foundation (JRF) commissioned a study of Lifetime Homes, specifically from the inhabitants view<sup>22</sup>. They specifically focused on populations which might be benefitting from LTH features.

Thirty-five percent of the sample were over the age of 55, while a third of those taking part reporting having mobility issues which may have affected the way that they ‘use or move around their home’.<sup>23</sup> The majority of people, for example, were aware that they had wider doorways (95%), or that they had a downstairs toilet with space for a shower to be installed (88%). But interestingly awareness of many adaptations increased with age. While only 45% of those aged under-35 were aware that they had extra strong walls in bathrooms and toilets to fix grab rails, 88% of those aged over 55 were aware of this. Similarly, 57% of those aged under 55 were aware that they had enough space downstairs for a bed, but this awareness rose to 85% amongst those aged over 55.

The study also asked about the importance of some of the features of LTH which clearly increases with age:

| <b>Adaptation</b>                                    | <b>Proportion of those aged under 55 reporting it as ‘very important’</b> | <b>Proportion of those aged over 55 reporting it as ‘very important’</b> |
|--|---|--|
| Downstairs Toilet                                    | 63%   | 81%  |
| Low level, easy to access windows                    | 55%   | 92%  |
| Convenience of sockets, switches and control heights | 23%   | 84%  |

<sup>22</sup> Sopp and Wood. (2001) Living in a Lifetime Home: A survey of residents’ and developers’ views. Joseph Rowntree Foundation. York

<sup>23</sup> ibid

|   |     |     |
|---|-----|-----|
| Possibility of installing a lift from ground to first floor | 17% | 70% |
|---|-----|-----|

The English Department of Communities and Local Government commissioned a study to assess the health benefits of the Lifetime Homes standards. The study used existing data sources (the English House Conditions survey and the Housing Health and Rating Scheme) to provide an estimated costs saving on Lifetime Homes. It concluded that building to Lifetime Homes standards could provide a saving of £194 over 60 years (in comparison to new builds) and that this would increase to £700 if the potential adaptations inherent in the design of Lifetime Homes (hand rail in bathroom, etc) were made. The research also looked at the indirect costs (the costs to society) and concluded that here, Lifetime Homes could save £1,600 (or £8,600 if potential adaptations were made). Together this would mean an estimated direct saving of around £1,794 and an indirect saving of £9,300<sup>24</sup>.

When considering Lifetime Homes as part of DQR, it would also be important to consider the potential mental health and wellbeing effects of e.g having more space, being able to return home from hospital, being more independent, reduced time and cost of adaptations etc. We are not aware of any study which considered the above.

## Rent policy

b) Should the Welsh Government Rent Policy consider affordability of rents for tenants or should this be the responsibility of individual social landlords?

c) How can a Welsh Government Rent Policy encourage social landlords to maximise affordability for tenants, given in some areas market rents are currently lower than social rents?

Please refer to the section on housing needs above, specifically with regards to affordability and housing need.

Whilst we are not opposed to a more flexible and localised rent policy, careful consideration needs to be given to potential unforeseen consequences, which need to be factored into any solution. For example, a more flexible rent policy in areas with high property market prices/rents or any assumptions based on general population, could have a detrimental impact on specific communities which suffer from socio-

<sup>24</sup> Roys, M Assessing the health benefits of Lifetime Homes. Building Research Establishment Ltd. July 2012

economic disadvantage and have higher levels of poverty, e.g. BAME communities in Cardiff could be affected by such policy. Housing providers would have to be sensitive to the complex nature of local housing need and differences between communities.

Appropriate application of the above approach would therefore require a much more finegrained data on the housing needs of specific populations locally than currently collected by some local authorities or housing associations and more importantly – housing providers would need to improve their practices with respect to using monitoring and profiling data, specifically equality data, in order to ensure that a) rents are set at an appropriate level b) impacts are monitored. Our experience of work with our members demonstrates that although housing providers are improving their use of data, including equality data and analysis – this is still a substantial challenge for majority of our member organisations.

We would also argue that more flexible rents would warrant greater transparency and scrutiny not only from tenants but also the regulator/Welsh Government to track any trends, unforeseen consequences and impacts on lettings on a national level. We would argue that an introduction of CORE lettings monitoring system would be crucial for the Welsh Government to be able to discharge its equality duty and human rights obligations.

## **Use of existing powers**

- a) How do we maximise the use of existing legal powers (of Local Authority, RSLs, Welsh Government / Welsh Ministers etc) to deliver affordable housing?
- b) Are there areas where you believe they are not being used to full effect, and what would be your suggestions?
- c) Should more be done to ensure existing empty homes are brought back into use to increase affordable housing supply

### *The right to adequate housing*

In our view, the Welsh Government should give careful consideration to the possibility of incorporating the right to adequate housing, as stipulated in the UN Covenant on Economic, Social and Cultural Rights (CESCR) ratified by the UK government and therefore one of the international obligations of the Welsh Government.

Because CESCR constitutes international not domestic law, it cannot be enforced in the UK or Wales. Incorporating the right to housing into Welsh law, would enable

Wales to close the divergence between its international obligations and current housing policy.

We have consulted on the feasibility of incorporation of the right to adequate housing with a leading academic expert in this field, who advised that incorporation is possible, for example through a ministerial due regard model similar to the one adopted in the 'Rights of Children and Young Persons (Wales) Measure' 2011 (which incorporated another international treaty into Welsh law).

We believe that the continuing housing crisis and austerity have increasingly pronounce impacts on our lives, especially the lives of those that are disadvantaged or marginalised and the right to adequate housing would make a significant contribution to counteracting and changing this.

Welsh right to adequate housing would enable us to:

- strengthen and built on the rights based approach of the Welsh Government applied to some housing policy (e.g. Housing First model is already based on the principle of housing as a human right) enabling a truly rights based and citizen focused consideration of issues such as security of tenure, standards, equality, participation and accountability, homelessness and more;
- change our culture, policy and practice from a needs based to a rights based approach, based on an internationally recognised statutory framework so that a decent home is truly recognised as one of the bedrocks of wellbeing and dignity
- provide a rights based framework for making difficult budgetary and policy decisions across the government
- support the aims and achievements of the Wellbeing of Future Generations Act (2015) by joining the ranks of an increasing numbers of European and other states and cities with the most progressive housing systems in the world which recognise the fundamental right to adequate housing as a necessary component of securing the wellbeing of future generations
- provide a permanent vision that would shift the paradigm of the way housing and home is understood, namely as being central to the dignity of every person
- provide a rights based framework for scrutiny, accountability and challenge

(For further information on the implications of the right to housing, see the forthcoming November 2018 issue of Welsh Housing Quarterly).

### Right to Rent

We are increasingly concerned about the planned introduction of Right to Rent in Wales and the lack of information from UK government around the plans and

timescales related to this legislation. The policy is currently subject to judicial review (scheduled for December) on grounds of discrimination (for more information and evidence of Right to Rent's discriminatory impact please see joint letter by CIH Cymru, Tai Pawb and others

<http://www.cih.org/resources/PDF/Wales%20Policy/Joint%20letter%20-%20Right%20to%20Rent.pdf>)

*Together with CIH Cymru and other organisations we are calling for the following:*

- *Ensure landlords cannot retain holding deposits as a result of „right to rent“ checks (Renting Homes Fee etc. regulations)*
- *Re-consider the inclusion of the „right to rent“ check within the legislation. We feel, considering the evidence, that the policy is discriminatory and therefore it should not be included*
- *Call on the UK government to urgently undertake additional evidence gathering and evaluation exercises to meet the concerns posed by the independent research*