

## Cyngor Sir CEREDIGION County Council

**REPORT TO:** Healthier Communities Overview & Scrutiny Committee

**DATE:** 13/04/2023

**LOCATION:** Hybrid

**TITLE:** Housing Strategy, setting out Ceredigion’s vision and plans for housing in the county for the next 5 years.

**PURPOSE OF REPORT:** For information and request to begin formal consultation on the Local Housing Strategy

### **REASON SCRUTINY HAVE REQUESTED THE INFORMATION:**

**BACKGROUND:** Under the Housing (Wales) Act 2014, local authorities have a strategic role to play in the way the local housing market functions. One of the key ways for this to be delivered is through a Local Housing Strategy. The intention is for the local authority to play a lead role in developing an approach to housing across all tenure and ensure the delivery of appropriate housing and related services in order to meet local need.

The current Local Housing Strategy has been in place since 2018 and was a 5-year plan. As a result, the Housing Strategy has been reviewed and updated. The review has involved Senior Officers of the Housing Team, key Partners, and Corporate Managers from across the Pwrth’s together with data collection and analysis.

The updated Housing Strategy sets out the vision for a further 5 years:

**“There will be sufficient, suitable and sustainable accommodation to meet residents’ needs now and in the future”**

### **CURRENT SITUATION:**

The purpose of the Local Housing Strategy is to set out a clear vision for housing within the county, along with the key priorities which identify and respond to the challenges ahead for the 5 years, 2023 – 2028.

The Strategy recognises the important role that Housing plays together with the influence it has on the health and wellbeing of individuals, families, and the wider community and remains considerate to the Welsh language and culture. It is important that we understand and consider the demands of future generations, their needs, and preferences and how they can be catered for. We need houses that can be adapted, and which can sustain people at different stages of their lifetime. This will go a long way to ensure a healthier population, alongside better use of existing housing stock, and improved standards and living conditions.

We need to provide quality housing which is suitably located which will enable people to live at home for longer; this has the potential to create more resilient and connected communities and should be seen as a key component in delivering the vision set out in the Well-being of Future Generations (Wales) Act 2015. In addition, the Strategy remains considerate of local Strategies, in particular the Ceredigion Corporate Strategy and the Through Age Wellbeing Strategy.

Key challenges have been identified within the Housing Strategy. The national picture of the economic recession, legislative changes and the Pandemic recovery will all play their part in impacting the local issues affecting Ceredigion, identified as follows;

- High housing costs
- Ageing population
- Homelessness
- Rurality
- Poor transport availability
- Skills and labour shortage in the Construction industry

In addition, the impact of the Phosphates issue in the County means we will need to think differently about how we increase the housing stock, whilst continuing to improve living conditions and supporting our residents. Therefore, using all the evidence collated, we have developed 2 main priorities, with 2 objectives each;

- Increasing supply and improving housing conditions
  - Provide housing that meets our communities needs
  - Ensure residents are living in good quality, suitable and sustainable accommodation
- Supporting residents in their own homes and communities
  - Ensure homelessness is rare, brief and unrepeatable
  - Provide timely and appropriate support to maintain independent living

The Strategy will be delivered in partnership with key stakeholders, who play a crucial part in the realisation of the Strategy. In order to monitor our progress and success, an Action Plan will be developed and shared on a regular basis through our Strategic Housing Partnership.

Our intention, on agreement from Scrutiny and Cabinet, is to undertake a public consultation on the Draft Housing Strategy through May and June 2023.

**Has an Integrated Impact Assessment been completed? If not, please state why**

**Summary:**

**Long term:** The term for the Strategy is 5 years. After which it will be reviewed to ensure it is still meeting residents needs and amended accordingly. The development of housing addresses longer term issues.

Short term needs are addressed through immediate response and support provision.

**Integration:**

The Housing Service is fully embedded in the Through Age Wellbeing model, holistically working with other services for a person focussed outcome. The Strategy encourages collaboration and partnership working to ensure delivery of its key priorities.

The Strategy has been developed with Partners and will continue to be monitored through the Strategic Housing Partnership meeting to ensure delivery of key outcomes.

**Collaboration:**

The Strategy has been developed in conjunction with Partners and will continue to need their support in order to fully maximise the potential of the Strategy and its delivery. The Strategy can only be realised through the partnership working in both Public and Third Sector.

**WELLBEING OF FUTURE GENERATIONS:**

**Involvement:** We have sought involvement through a workshop held regarding the Strategy, to which stakeholders were invited and encouraged to contribute to the development of the Strategy. Updates on the progression of the strategy are given regularly and considered at the Strategic Housing Partnership. There will be a formal consultation process before adoption.

**Prevention:** The Strategy embodies the aim of prevention in order to maintain independence and sustainable communities. Housing Support services will play a big role in prevention and escalation. Improving and adapting peoples home conditions will promote independence and sustainability. The strategy will have a positive impact, improving the quality of housing which is suitably located which can enable people to live at home for longer; it has the potential to create more resilient and connected communities and improve people's health and wellbeing. With a high density of Welsh speakers within the County, there is a need to ensure, as far as possible, that housing needs fosters and strengthens the language.

**RECOMMENDATION (S):**

Recommend to Cabinet for approval and to begin the formal consultation on the draft Local Housing Strategy 2023-2028.

**REASON FOR RECOMMENDATION (S):**

To enable the Council to fulfil the requirements in relation to the strategic housing function.

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**Date of Report:** 09/03/2023  
**Acronyms:**



# HOUSING FOR ALL



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# INTRODUCTION

Welcome to our new Housing Strategy, setting out Ceredigion's vision and plans for Housing in the County for the next 5 years, 2023-2028. Housing for All, provides a firm foundation for addressing the priorities facing housing and housing related services in Ceredigion.

The Strategy aims to address the needs and priorities facing the County for the years 2023-2028 which also includes the impact upon the Welsh language and culture, that we recognise can be supported through appropriate housing development. Housing plays a critical role in influencing the health and well-being of the residents of Ceredigion. It is important that we consider the demands of future generations, their needs and preferences and how we can ensure they are catered for when developing this Strategy.

With high house prices and low incomes, Ceredigion is unaffordable to many, making it harder for first time buyers and local people to remain in their communities. In addition, much of the housing stock has low energy efficiency ratings and when factoring in low incomes, there are a significant number of households facing fuel poverty.

With an ageing population, we need houses that can be adapted, which can sustain people at different stages of their lifetime. This will go a long way to ensure a healthier population, alongside better use of existing housing stock, improved standards and living conditions, and supporting people in their own homes, all of which are a priority.

Improving the quality of housing which is suitably located can make it possible for people to live at home for longer; it has the potential to create more resilient and connected communities.

The Housing Strategy links with other strategies and policies, including both Ceredigion County Council Corporate Strategy 2022-2027, and the Through Age Wellbeing Strategy 2021 – 2027.

Ceredigion's Corporate Strategy contains four Wellbeing Objectives:

- Boosting the Economy, Supporting Businesses and Enabling Employment
- Creating Caring and Healthy Communities
- Providing the Best Start in Life and Enabling Learning at All Ages
- Creating Sustainable, Green and Well-connected Communities

The Through Age Wellbeing Strategy aims to ensure:

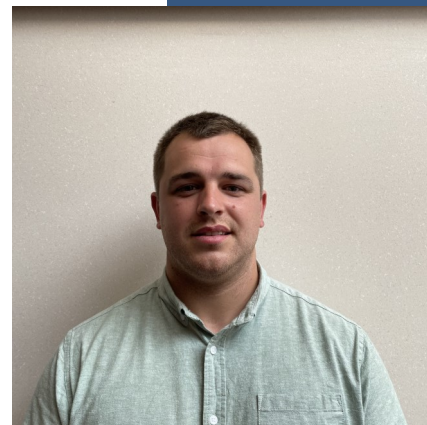
- Citizens of all ages will have an improved quality of life
- Improved support networks for families and those in need across the County
- Improved wellbeing and health by adopting effective interventions
- Supporting well established networks of community and voluntary groups providing preventative support
- Improved choice and quality of local housing

The Housing Strategy feeds directly into the objectives contained in the strategies, ensuring synergies in approach and direction.

The Covid-19 Pandemic has forced change and challenges on an unprecedented scale, with significant issues being brought to the fore. Challenges faced include economic recession, tackling the national housing crisis and responding to homelessness, whilst continuing to meet the changing needs of Ceredigion. Housing plays a key role in ensuring that our residents and communities are given opportunities to succeed in the challenges ahead.

This Strategy continues to be the focal point for all housing partners and related services to identify, plan and accomplish improved service delivery and enhance the lives of the residents of Ceredigion.

**Councillor Matthew Vaux - Partnerships, Housing, Legal and Governance and Public Protection**



# KEY FACTS

**33,557**

Total dwellings, including caravans and mobile homes

**1715**

Dwellings are second homes

**3400**

Units of social and affordable housing for rent

**80**

Units of temporary accommodation

**1750**

Households registered on the Common Housing Register (January 2023)

**120**

Applications to the Common Housing Register each month, on average

**280**

Social Housing lettings each year, on average

**322**

Additional affordable homes, since 2018

**74%**

Owner Occupied properties, the highest tenure type in the County

**9.4%**

Social rented accommodation in Ceredigion (16% Wales average)

**17%**

In private rented accommodation in Ceredigion (14% Wales average)

**833**

Empty properties

# KEY FACTS

**690**

Licensable Houses in Multiple Occupation

**47**

Supported living placements

**404**

Sheltered Scheme accommodation units in Ceredigion

**104**

Extra Care Scheme units

**£31,162**

Ceredigion median household income (CACI Paycheck 2021)

**£262,535**

Average property price in Ceredigion (September 2022)

**82.4%**

Of properties off mains gas

**24.9%**

Homes in fuel poverty

**11,407**

Properties on oil

# KEY ACHIEVEMENTS

## HOUSING FOR ALL 2018—2023

**£540,000**

Spent on 10 Houses into Homes loans

**£510,853**

Spent on 35 Home Improvement loans

**£3.5m**

Warm Homes Fund, for heating and insulations/ upgrades

**£511,982**

Gained through Citizen's Advice Bureau Income Maximisation Scheme

**3500**

Declarations issued for ECO LA Flex Scheme

**£2.5m**

of revenue funding secured through the Community Renewal Fund for 2022/23

**9**

Awards received for Energy Efficiency Projects

**25**

Empty properties brought back in to use

**210**

Units of Social Housing developed

**56**

Units of Extra Care accommodation at the new site, Maes y Mor

Numbers of affordable housing delivery are increasing annually, and it is anticipated that the significant increases in funding will enable this trend to accelerate

	2017	2018	2019	2020	2021	2022
Net additional General Market Homes Permitted	1927	2080	2198	2112	2333	2413
Net additional Affordable Homes Permitted	800 – 42%	838 – 40%	875 – 40%	829 – 39%	860 – 37%	901 – 37%
Net additional General Market Homes Completed	1020	1104	1201	1753	1901	2048
Net additional Affordable Homes Completed	432 – 42%	450 – 41%	494 – 41%	521 – 30%	640 – 34%	657 – 32%

The table above shows the Affordable Housing Monitoring Data

As a Local Authority, we have worked closely with developers and landlords to provide a range of affordable housing within the County

The Local Authority has utilised the Social Housing Grant and the Intermediate Care Fund, to acquire accommodation within the County to develop specialist premises, working with local partners and across the Through Age Wellbeing model

Through the use of the Common Allocations Policy and supporting Local Lettings Policies, all allocations through the Housing Register have ensured the right property has been allocated to the right family, maximising downsizing opportunities and enabling people to maintain their independence

### Allocations of Social Housing

2017/2018	2018/2019	2019/2020	2020/2021	2021/2022
262	314	267	278	338

Since 2018, approximately 2,500 people have received support through Housing Support Grant, per year

The Local Authority has supported 61 Refugee households, over the last 5 years

### Disabled Facility Grants Issued

Year	Disabled Facility Grants (DFG)	Minor adaptations (SWS and C&R)	Total	Total spend
2017 - 18	120	125	245	
2018 - 19	143	149	292	
2019 - 20	136	135	271	
2020 - 21	67 (Covid)	61	128	
2021 - 22	127	128	255	
<b>Total</b>	<b>593</b>	<b>598</b>	<b>1191</b>	<b>£5,309,031.98</b>

# WHERE WE WANT TO BE

## OUR CHALLENGE

**“There will be sufficient, suitable and sustainable accommodation to meet residents’ needs now and in the future”**

The challenges faced by the Housing Service remain similar to that of the previous Strategy but compounded by the economic recession, legislative changes and Covid-19 Pandemic recovery.

As a result, despite previous successes, there continues to be a lack of suitable and affordable housing of good quality. This, coupled with the need to tackle homelessness, and support the most vulnerable in our society, means that significant investment and work is required to address this situation.

Ceredigion County Council will work to ensure that local people and Welsh speakers are supported to continue to afford to live in their communities, contributing to the vitality of the Welsh culture and language.

The National Picture	Mixed with local issues	Creates some specific challenges for Ceredigion	So we will...
<b><u>Economic Recession:</u></b>	High housing costs and low wages	Supply and Demand	Increase the availability of
Budget cuts, reduced funding opportunities, higher unemployment, and lower wages	Ageing population	Finance and Affordability	affordable and
<b><u>Legislative change:</u></b>	Homelessness	Quality	safe homes which
New legal powers and duties	Rurality	Type and Suitability	enable residents to access the right
<b><u>Pandemic Recovery:</u></b>	Poor transport availability	Support	support to maintain independence.
Cost of materials, skills and labour shortage and impact of housing affordability	Skills and labour shortage (Construction)		



# 1. INCREASING SUPPLY AND IMPROVING HOUSING CONDITIONS

## 1.1 Provide housing that meets our communities needs

Ceredigion does not have a sufficiently wide range of housing stock to meet the changing needs of its residents. The social housing sector is relatively small and does not meet the identified need for one and two bedroom properties. Past changes in benefit legislation resulted in an identified need for affordable one bedroom and shared accommodation for the under 35's. This is especially true of residents in Temporary Accommodation, highlighting the significant need of smaller properties and further actions that need to be taken in respect of a Rapid Rehousing Transition Plan.

The Local Housing Market Assessment further predicts that the average household size continues to decrease. Although the total population in Ceredigion is expected to continue a decreasing trend, the reduction in size of household means that we expect to see an increased number of households which need accommodating.

Needs are influenced by:

- High housing costs in the County—the average property price has increased by 42% since January 2020
- Lack of availability of suitable affordable housing options, placing increased demand on Temporary Accommodation
- Small social housing sector
- A lack of the right type of properties
- Rural nature of the County and poor transport links
- High proportion of second homes
- Fuel poverty

The Authority is currently reviewing its Gypsy Traveller provision in line with Government guidance and is required to agree the Gypsy Traveller Assessment with Welsh Government.

Due, in part, to the Covid-19 Pandemic; high demand and restricted supply has seen an increasing pressure on housing in the County, causing land and house prices to soar. This was as a direct result of the increased demand and, in part, to increased opportunity to work remotely.

The number of people working in construction in the County has decreased over the last ten years from 2,761 (8.6% of workforce) in 2011 to 2,582 (8.5% of workforce) in 2021. Enterprises are generally small or micro-sized, meaning its more difficult to compete for contracts, particularly larger contracts. With restrictions on development due to phosphate issues and fluctuating costs of materials, the construction and development sector is currently poorly positioned to deliver additional homes within the County. The high build costs will make some housing schemes unviable, therefore, alternative methods of construction may need to be considered.

## Outcomes: How we will know we are there

People are provided with housing appropriate to their needs

Sufficient affordable housing to meet needs

## To get there we will:

Work with partners to develop accommodation to address needs and emerging trends

Identify and enable the delivery of new sites to include affordable housing

Maximise the funding streams available to build affordable housing

Increase the range of affordable housing option tenures, including Low Cost Home Ownership, to enable people to remain in the County

Work with partners to deliver affordable housing through the use of publicly owned assets

Support the Rural Housing Enabler to address the shortage of affordable homes in rural communities

Consider the evidenced influence of second homes in the County and take measures, where appropriate

Consider Commuted Sums and Council Tax Premiums in order to facilitate future development and community schemes

Support the local economy and local contractors through the Council's Procurement Policy

## This will be measured by:

Evidence of housing need

Number of clients from specific groups rehoused in suitable accommodation

Variety of properties developed on new sites

Number of affordable housing using built

Range of affordable housing option tenures available in the County

Number of new sites delivered

Number of affordable housing units supported through Council incentives

## 1.2 Ensure residents are living in good quality, suitable and sustainable accommodation

A high proportion of the housing stock in Ceredigion is old, difficult to heat and expensive to improve to current safety and energy efficiency standards.

- A high proportion of pre-1919 homes with poor energy efficiency
- Increasing financial pressures due to energy/heat inefficient housing stock in all tenures leading to a growing affordability issue coupled with rising energy prices
- High number of empty properties in the County
- Growing pressure on housing related support and social care provision, as a result of changing needs linked to the ageing population
- High number of Houses in Multiple Occupation

Together with the cost-of-living crisis and below average earnings, Ceredigion is a prohibitively expensive place to live for many.

### Outcomes: How we will know we are there

People live in good quality housing

People live in energy efficient and affordable homes

People live in homes suitable for their needs

## To get there we will:

- Engage with partners to raise standards through identification of poor housing standards
- Work with Landlords and Homeowners to identify and remove high risk hazards (Category 1 HHSRS) to improve housing standards
- Support communities to secure funding and guidance to improve the energy efficiency and fuel economy of their homes
- Work with Partners to improve thermal efficiency in the housing stock and reduce fuel poverty
- Maximise funding opportunities and enforcement provisions to bring empty dwellings back
- Work with Registered Social Landlords and other partners to utilise empty dwelling stock through purchase or leasing arrangements
- Ensure Landlords meet legislative requirements through robust enforcement
- Ensure all qualifying Houses in Multiple Occupation in the County are licensed
- Maintain appropriate Additional Licensing schemes for smaller Houses in Multiple Occupation and residential caravan sites
- Expand Leasing Scheme Wales to improve provision of affordable rented accommodation
- Work with Partners to deliver a range of adaptations to support independent living and hospital discharge

## This will be measured by:

- Number of referrals received from the Health and Wellbeing Sector
- Number of Category 1 hazards which have been eliminated
- Number of properties in receipt of thermal efficiency measures
- Number of households receiving income maximisation and energy efficiency advice
- Number of empty properties brought back into use
- Number of enforcement interventions undertaken
- Percentage of Houses in Multiple Occupation licences issued without conditions
- Number of unlicensed Houses in Multiple Occupation investigated
- Number of licences issued
- Number of properties signed up to the Leasing Scheme Wales
- Number of allocations made from the Older Persons' Register
- Number of allocations made from the Accessible Housing Register
- Number of accessible properties delivered through Welsh Government funding streams
- Number of adaptations completed

## 2. SUPPORTING RESIDENTS IN THEIR OWN HOMES AND COMMUNITIES

### 2.1 Ensure homelessness is rare, brief and unrepeatable

In 2019 the Welsh Government published a Strategy setting out the vision of “A Wales where everyone has a safe home that meets their needs and supports a healthy, successful and prosperous life. A Wales where we work together to prevent homelessness and, where it cannot be prevented, ensure it is rare, brief and unrepeatable.” Each Local Authority is required to develop a Rapid Rehousing Transition Plan to meet this vision. The Plan sits under the Housing Strategy and is the focus for minimising temporary housing.

The Rapid Rehousing Transition Plan will focus on:

- Prevention of homelessness
- Avoid repeat presentations to homelessness
- Improving relationships with Private Rented Sector
- Growing Leasing Scheme Wales

The call on homelessness services has increased in recent years and is set to grow further. The Pandemic has enabled the Local Authority to gain a greater insight into the scale of homelessness, together with unmet support needs. The direction of Welsh Government is to minimise homelessness and changes in legislation are being developed to support the aims.

As mentioned previously, with lower-than-average earnings, Ceredigion residents also face higher-than-average house prices and rents. The Covid-19 Pandemic had a major impact on the housing market and housing affordability locally. The increase in demand combined with the limited stock has caused a mini housing ‘boom’ in the County, leading to an increase in rents. Local Housing Allowance rates are insufficient to meet the market rents in Ceredigion. The Homelessness service has also seen an increase in evictions through Notices served. It is suggested that this can be, in part, attributed to the introduction of the Renting Homes Wales Act 2016.

Demand for Discretionary Housing Payments has increased recently. It remains to be seen how the Economic Recession will impact on the Homelessness service.

## Outcomes: How we will know we are there

Homelessness is prevented, where possible

People are in temporary accommodation solutions for as short a time as possible

People are supported to move to suitable and secure accommodation

## To get there we will:

Work to prevent homelessness through a range of interventions

Ensure Temporary Accommodation is suitable

Develop services to manage the rapid transition to tenancies

Review the Common Allocations Policy in light of changing demands and legislation

## This will be measured by:

Number of households where homelessness is prevented

Number of households moving in to suitable accommodation

Number of reviews of suitability of Temporary Accommodation

Progression into the Rapid Rehousing model

Number of days spent in Temporary Accommodation

Develop Time Critical Intervention / Housing First support services to manage the rapid transition to tenancies for complex clients

## 2.2 Provide timely and appropriate support to maintain independent living

Providing support for all ages is a significant challenge. A change in demographics, an ageing population and longer life expectancy, together with the impact of substance abuse, poor mental health and domestic abuse has led to an increasing need for housing support to vulnerable clients to prevent housing crisis.

In addition to the above, accommodation needs are changing as a result of the following:

- The likelihood of obtaining social housing, with considerably lower proportion of social housing stock
- Increase in household running costs
- Greater desire for independence in later life

The Housing Support Grant forms a key element to meeting the above objective. Early intervention can prevent people from becoming homeless, stabilise their housing situation or help potentially homeless people to find accommodation. Ensuring that, overall, people are supported into the right homes, with the right support to succeed in living independently, meeting a key aim of the Through Age Wellbeing Strategy.

Again, as the cost-of-living crisis unfolds, the impact is likely to be felt in this area.

## Outcomes: How we will know we are there

People can access the right support to live independently in their own communities

## To get there we will:

Promote all funding options that are available for Landlords, Tenants and Owner Occupiers to improve their homes

Provide support, advice and assistance to Tenants, Landlords and Owner Occupiers to raise standards across all tenures

Develop and promote support solutions for tenants enabling access to early support to sustain tenancies

Enable people to move to alternative accommodation when appropriate and feasible to do so

Seek to support schemes which enable continued independent living in peoples' own homes and communities

Promote access to support services through the internal Housing Support Gateway

## This will be measured by:

Number of grants and loans issued

Number of people assisted to raise housing standards within their homes

Number of tenants supported to remain in their homes and sustain tenancies

Number of people rehoused through the Common Housing Register

Number of people supported to identify alternative accommodation

Number of people provided with grants to remain in their own homes and communities

Number of people supported through Housing Support Grant

Number of referrals received from a variety of services



# THE BIGGER PICTURE

The right houses in the right place will enable people to maintain their independence and remain in their communities for longer, supporting the Welsh Language and culture. The Housing Strategy 2023–2028 will aim to realise this by considering the bigger picture, and how working with other services impacts on Housing both locally and nationally.

**The Corporate Strategy 2022-2027** has been developed through engagement with residents and analysis of evidence. The robust engagement, together with the Local Wellbeing Plan, highlighted that Affordable Housing is a clear concern and priority to the public. The Corporate Wellbeing vision and objectives are shown below:

Ceredigion County Council delivers value for money, sustainable bilingual public services, that support a strong economy and healthy environment, while promoting well-being in our people and our communities

## Corporate Well-being Objectives:



Like the Housing Strategy, the Ceredigion Corporate Strategy 2022-2027 acknowledges that housing affordability has been, and continues to be, a major challenge for Ceredigion.

There has been a significant increase in demand for housing in the County, causing property prices to increase by record levels. During the Pandemic, Ceredigion saw a significant growth in property prices as demand outstripped supply. Prices began to increase as soon as the Pandemic first reached Wales in March 2020 and grew significantly throughout 2021.

As a result, nationally, Ceredigion has the 4th highest Housing Affordability Ratio behind Monmouthshire, Vale of Glamorgan and Cardiff. This makes it harder for local people and first time buyers to purchase in their chosen communities, especially when considering earnings in Ceredigion are below average. The median annual earnings, by place of residence, was £23,576 in 2021 in Ceredigion.

Further, a study by the Bevan Foundation highlighted that there were no properties advertised in August 2022 at or below Local Housing Allowance (LHA) rates in Ceredigion, of any size. Remarkably, across Wales there were only approximately 6% of properties available at LHA rate, with regional variations. LHA is supposed to cover 30% of properties within an area. With the rates of LHA staying at the 2020 rate for 2023/2024 affordability of private rentals continues to be an issue.

**The Through Age Wellbeing Strategy** plays a key part in Ceredigion County Council's Corporate Strategy. The Through Age Wellbeing Strategy aims to:

**"Enable the delivery of services that will enhance the social, economic, environmental and cultural wellbeing for the people of Ceredigion"**

Within the Strategy there are a number of key points with direct links to the Housing Service:

- Increased demand on services, reducing supply (high life expectancy)
- Lowest average earnings
- High levels of alcohol consumption
- Increase in drug and alcohol misuse in communities
- Rising cost of accommodation
- Poor standard of housing conditions
- Many people receive care and support from families

The average property price in Ceredigion in September 2022 was £262,535.

The Covid-19 Pandemic has caused demand on services to increase significantly, not least impacted by a change in homelessness approach. The beginning of the Pandemic, in March 2020, ensured that a homeless response was put in place in recognition of the potential impact that Covid-19 could have on homeless people and especially rough sleepers. The “no-one left out” approach resulted in a significant number of people being brought in to emergency accommodation, showing a clearer picture of the scale of homelessness, together with previously unmet support needs. The Welsh Government and Ceredigion County Council are committed to continuing with this approach.

Many areas of work during the Covid-19 Pandemic were put on hold because face to face visits were suspended. Work is continuing to address the backlog in these areas and the impact is still being felt. Homelessness prevention continued throughout, largely delivered remotely however, changes highlighted above mean Emergency Accommodation remains oversubscribed and move on options are limited.

In addition to the Covid-19 Pandemic impact and recovery, the Housing service has also worked closely with other departments and Partners to support the Home Office Resettlement Scheme in light of the Ukraine War.

**The Equality Act 2010** places a duty on Local Authorities to eliminate unlawful discrimination, advance equality of opportunity and to foster good relations between people who share protected characteristics of: disability, age, gender reassignment, sex, race, pregnancy and maternity, sexual orientation, religion or belief or lack of belief. The requirements of Welsh speakers are also protected.

### **Welsh Language and Culture**

Ceredigion continues to be one of the strongholds of the Welsh language within Wales where the language is an integral part of Ceredigion’s society. Welsh and bilingual communities are the foundation of its culture and everyday life. However, communities are changing and this is having an impact on Welsh language and culture; especially as young people, who benefited from Welsh language education within the County, move away. The Welsh Language Communities Housing Plan aims to tackle the challenges facing Welsh speaking communities with a high concentration of second homes and, as a result, the Housing Strategy will continue to be conscious of this Plan and also support the Ceredigion Language strategy 2023—2028.

In the 2021 Census it was reported that 31,678 (45.3%) of the residents of Ceredigion who are over 3 years old are able to speak Welsh. This was less than the number and percentage reported in the 2011 Census, a decline of 3,286 persons and 2 percentage points. However, Ceredigion remained the Local Authority with the third largest proportion of Welsh speakers, aged 3 and over nationally.

Underpinning the 'Housing For All' Strategy therefore, is the basic principle that the best means of maintaining the vitality of the Welsh language is by sustaining communities. With such a large proportion of the existing population living in rural settlements a strategy that supports rural, as well as urban, communities is vital for the health of the Language.

To sustain the culture and enhance the use of the Welsh language in all aspects of everyday life in the County, one of the principle aims of the Strategy is to address affordable housing for local people. The Strategy aims to ensure sufficient opportunities for local people to access affordable or social housing through having a local connection.

**Number and percentage of Welsh speakers in Ceredigion by age group 2011 and 2021, according to Census reports:**

	3 – 15 years	16-64 years	65+ years	Everyone over 3 years
2011	78.4% (7,175)	41.9% (20,503)	46.4% (7,286)	47.3% (34,964)
2021	71.8% (6,123)	42.4% (18,219)	39.9% (7,347)	45.3% (31,678)

**The Social Services and Wellbeing (Wales) Act 2014** requires the Local Authority to develop a range of early intervention and prevention Strategies that include collaborative arrangements with communities and the voluntary sector to support independent living. 'Housing for All' aims to meet this requirement through early help and support delivered via our Housing Support Programme which aims to stabilise and sustain housing for people.

Unemployment levels coupled with low-income levels has placed increased difficulties on the ability of people to access safe and affordable housing. Poor quality and inaccessible housing are often the cause of falls and trips in the home; it can contribute towards feelings of loneliness and isolation and can cause delayed transfers of care. All these come at an enormous cost to the NHS, Social Services and other public services. Therefore, getting housing right makes financial sense.

The Welsh Government's program "**The Programme for Government – 2021-2026**" sets out how the Government will deliver on 10 wellbeing objectives, designed to reflect priorities for protecting and developing the economy, society, environment and culture. This includes developing services for vulnerable people, a focus on decarbonisation and reforming housing law.

**The Renting Homes (Wales) Act 2016** is the biggest change to housing law in Wales for decades. It changed the way all landlords in Wales rent their properties, improving how people rent, manage, and live in rented homes in Wales. The Act makes renting easier and provides greater security for both Tenants and Landlords.

However, this hasn't come without challenges, as landlords perceiving the additional responsibilities weigh up the benefits of continuing in the sector.

**The Housing (Wales) Act 2014** aims to improve the supply, quality and standards of housing in Wales. The key elements of the act are:

- Introduction of a compulsory registration and licensing scheme for private rented sector Landlords and Letting and Management Agents.
- Reform of homelessness legislation, which places a stronger statutory duty on Local Authorities to prevent homelessness through advice and assistance, which also allows them to use suitable accommodation in the private sector
- Placing a duty on Local Authorities to provide sites for Gypsies and Travellers, where a need has been identified
- Introduction of standards for Local Authorities on rents, service charges and quality of accommodation
- Reform of the Housing Revenue Account Subsidy system
- Giving Local Authorities the power to charge more than the standard rate of Council Tax on long term empty properties and certain types of second homes
- Assisting the provision of housing by Co-operative Housing Associations
- Amendment of the Leasehold Reform, Housing and Urban Development Act 1993

## **Phosphate Levels**

Following new evidence from the Joint Nature Conservation Committee about the damaging effects of phosphates to water ecosystems and species, National Resources Wales (NRW) conducted an assessment of the nine relevant areas in Wales, including the River Teifi in Ceredigion, and in January 2021, published the results. Over 60% of the waterbodies in Wales failed the targets, including the River Teifi. NRW produced an interim planning position statement advising that any proposals for developments within Special Areas of Conservation river catchments, in particular those that will generate increased volume or concentration of wastewater, must now prove that the design will not contribute to increased phosphate levels. As a result, housing in some areas has stopped, which will inevitably impact on the delivery of affordable homes. The Council are working with all relevant partners to find short and long term solutions to the issue to allow development to proceed and to restore the health of the rivers.

**The Local Housing Market Assessment**, published in October 2020, considers the whole of the housing market and the differing needs of communities, including older people, students and people with disabilities. In addition, the West Wales Care Partnership has also identified key areas for focus in their Housing and Accommodation Needs Assessment for people with Learning Disabilities and people with Mental Health needs in West Wales, published in February 2022. Also in development is a Regional Strategy for Housing and Care which will provide direction in relation to specialist housing schemes.

These sources of evidence are also used in the development of our Housing Prospectus, which provides direction for our Social Housing Delivery Programme, and in development of new schemes, for specific need.

# DELIVERING OUR STRATEGY

## Partnership Arrangements

In delivering our housing priorities Ceredigion County Council will need to work closely with others, developing ideas, enabling opportunities and delivering projects. Our key partners in realising the strategy include:

- Resident Social Landlords
- Local developers and construction industry
- Private Landlords
- Third Sector Organisations
- Hywel Dda Health Board

We are all working to achieve the same goals and that it is in everyone's interests for Ceredigion to have homes where people can thrive. We also understand that each of our partners will have their own considerations and that we may not all take the same route to achieve our goal. Given the scale of the challenges we are facing, it is more important than ever to have solid, effective partnerships built on a foundation of trust and mutual respect.

From the Council's Through Age Wellbeing Strategy we know that "Providing support for all ages and needs is a significant challenge for the Council, with limited resources. The profile of society and demographics have changed considerably over the last decade with a significant increase in the prevalence and impact of substance abuse, poor mental health, domestic abuse and older age groups living in Ceredigion. As a consequence, demand for certain services has increased placing a greater financial pressure on those service areas. In addition, the unemployment levels, coupled with the low income levels has placed increased difficulties on the ability of people to access safe, affordable housing" Therefore, we will continue to work across Council services and support wherever possible to meet identified housing needs and ensure priorities are inclusive, co-produced and client focussed.

We understand that some people living in Ceredigion may have unique needs. We will work in partnership with all of these groups and aim to meet their specific needs on a case by case basis.

## Performance and Governance

We will monitor the actions and measures set out within the Strategy on a quarterly and annual basis through the Strategic Housing Partnership, which contains representatives from our key partners. In addition, at appropriate intervals, an update on the progress of the Strategy will be provided to Overview & Scrutiny Committee.

## Action Plan

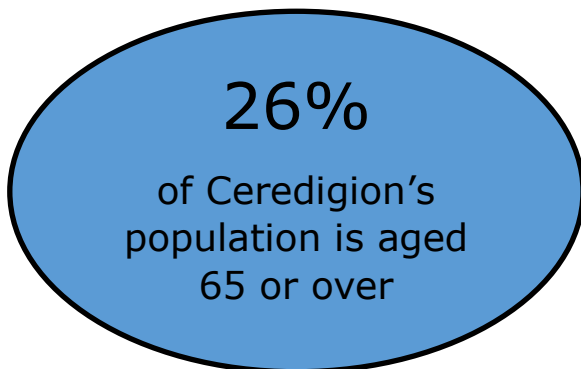
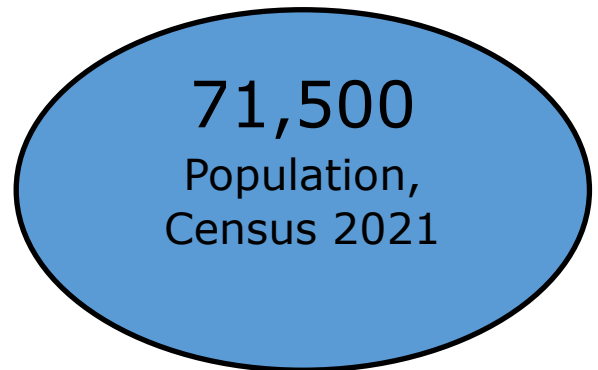
We will prepare an Action Plan setting out our targets, key projects and activities and how we will measure our progress. Delivery against the Plan will be reported to Members and Partners through the Strategic Housing Partnership.

# EVIDENCE PAPERS

The wider evidence is presented below. The local and national context, together with the evidence base shown on the following pages have led us to establish our main priorities and objectives for this Strategy.

## Demographics

The latest Census results from 2021 show that the population of Ceredigion is 71,500, some 4,492 lower than the population in 2011. Between mid-year 2011 and 2011 the population rose from 75,400 to a peak of 75,800 in 2004, and then reached a new peak of 76,000 in 2012 which has been followed by a slow decline. It is suggested that by 2031 numbers will continue to decrease to 70,445.



According to the latest (2018-based) population projections, this will rise to 30% of the population (21,000 people) by 2030; while the number of people aged 85+ will increase from 2,400 to 3,200.

Data from 2021 Census for Ceredigion

Age Group	Population	%
0-18	12,572	18
18-50	26,168	37
50+	32,728	46
Total	71,468	100*

*Figures do not sum to exactly 100% due to computer roundings*

A higher share of the population in Ceredigion (26%) is of retirement age than in Wales in general (21%)



## Social Housing

9.4%

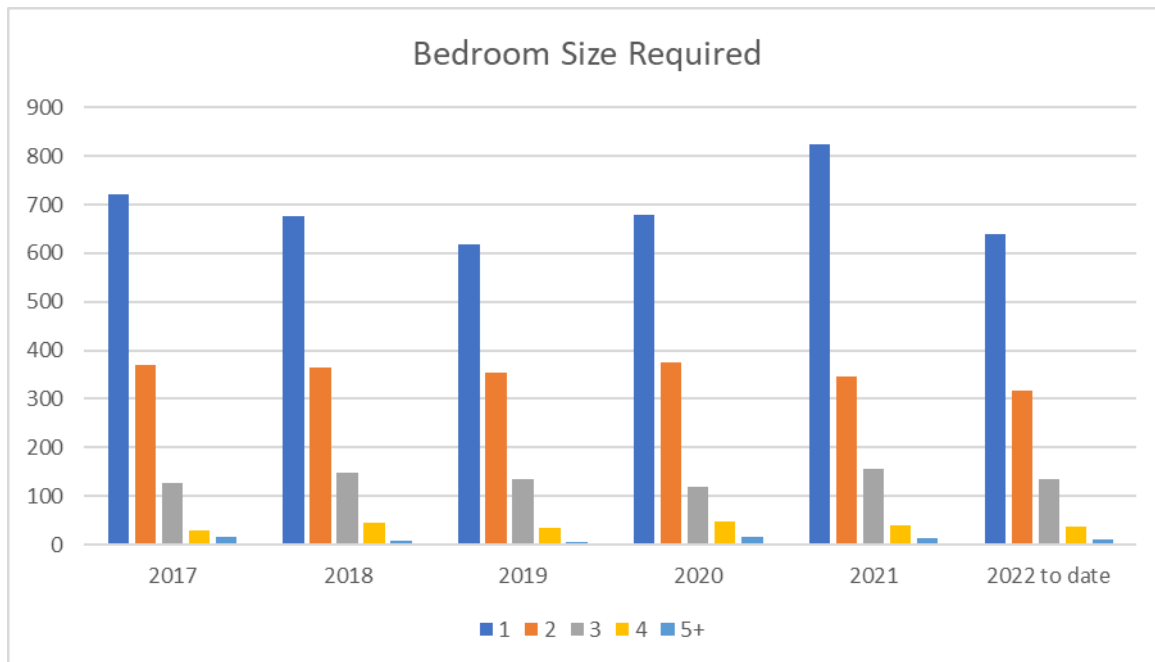
Social Housing  
stock, in Ceredigion

At the end of January 2023, there were 1750 Housing Register Applications seeking Social Housing in Ceredigion. An increase from 1400 in 2018. On average there are 280 allocations made per year, leading to a large discrepancy between demand and supply.

Social Housing stock accounts for 9.4% of housing in Ceredigion, compared to 16% Wales average (2020 Dwelling Stock Estimates, Welsh Government) The availability of Social Housing is a barrier to securing affordable housing in the County.

The following table shows the Social Rented property breakdown by bedroom numbers in Ceredigion (RSL Stock data). (Ceredigion 2021)

	No	%
1 Bed Flats / Apartments	469	16
2 Bedrooms	1348	46
3 Bedrooms	1029	35
4 Bedrooms	64	2
5 Bedrooms	6	0.5
6 Bedrooms	3	0.5
<b>Sub total:</b>	<b>2919</b>	
Sheltered Accommodation	404	
Extra Care	104	
<b>Total units:</b>	<b>3427</b>	



The table above shows the demand for bedroom sizes, according to the Common Housing Register

The table above shows a significant demand for 1 bed properties in the County, which has remained through the life of the previous Strategy. There is also an increase in demand for 2 and 4 bed properties. We can see from the table below that the current stock does not match our demand.

Demand for social housing by bedroom size is identified in the table below. There is a mismatch between demand for smaller units and the availability of smaller units within the social housing stock.

Bed size	Current stock	Demand
1 bed	16%	60%
2 bed	46%	24%
3 bed	35%	11%
4 bed	2%	4%
5+ bed	1%	1%

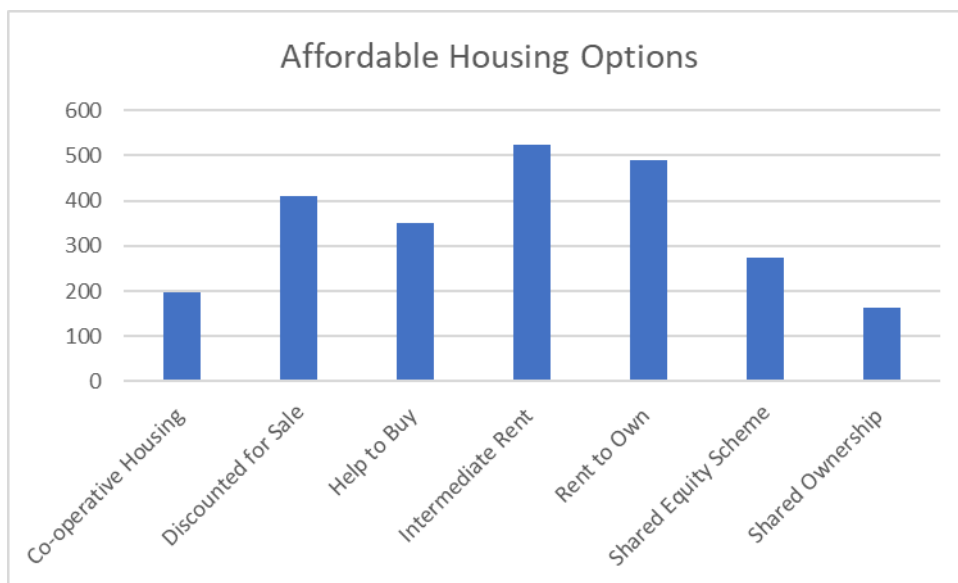
Bedroom size demand compared to current Social Housing Stock

## Affordable Housing

The Local Authority Prospectus highlights the need to review the range of Affordable Housing options available and investigate opportunities to create affordable pathways to home ownership. To include:

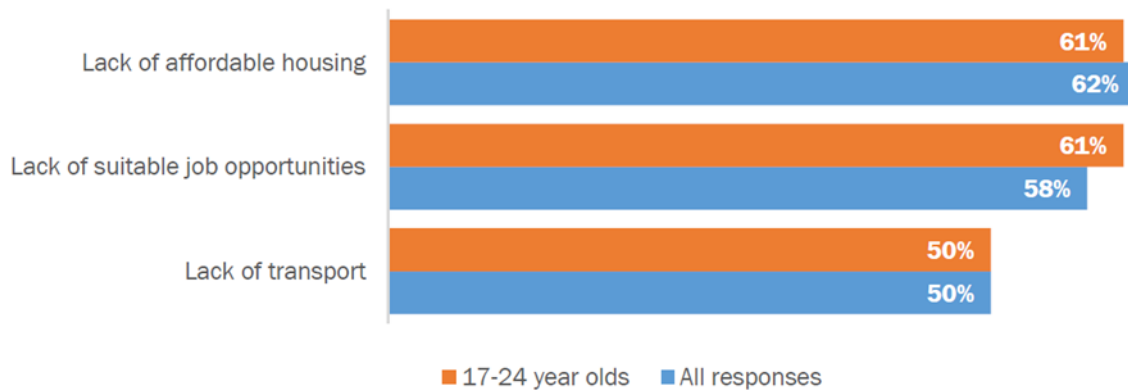
- Shared Ownership
- Shared Equity
- Rent to Own
- Homebuy Scheme
- RSL Shared Equity Scheme
- Help to Buy Wales
- Extra Care

### Affordable Housing Options demand, as identified on the Common Housing Register



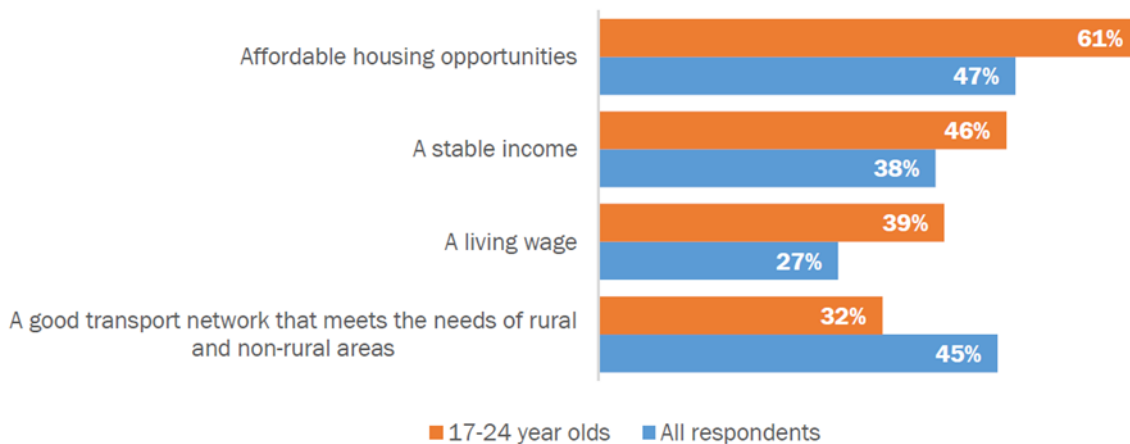
The Local Wellbeing Assessment was carried out in 2022 and identified that the residents of Ceredigion were concerned about affordable housing opportunities.

### Looking ahead, what concerns you the most about prosperity in the county?



Source: Ceredigion PSB Well-being Survey

### Which three things do you value most in a prosperous community?



Source: Ceredigion PSB Well-being Survey

Thinking about the future, lack of affordable housing was the area of greatest concern for residents. With rising house prices and the increased cost of living

## Housing Standards

16.6%

Private rented properties, in Ceredigion

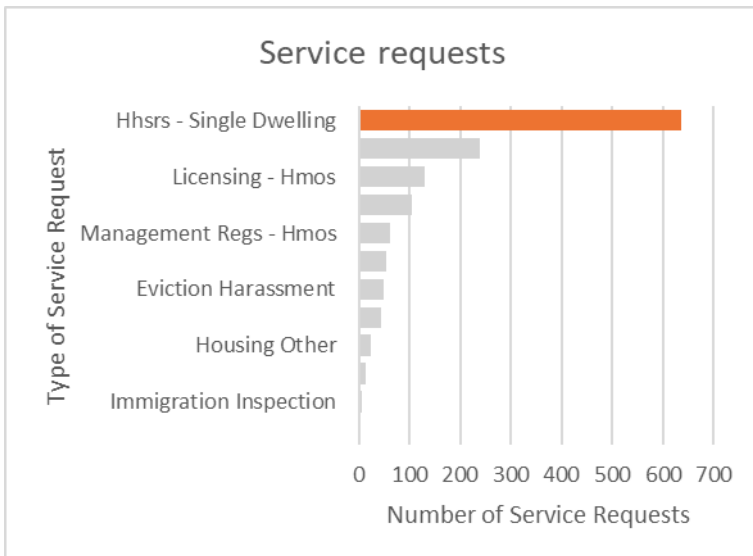
Private rented homes are generally considered to be in worse conditions than other tenures. Ceredigion has a high proportion of privately rented properties, 16.6% compared to a Wales average of 14.2%

The Local Authority recorded 1383 housing related Service Requests between 2017 and 2022. 178 Category 1 Hazards identified under the Housing Health and Safety Rating System (HHSRS) and 62 Enforcement Interventions were required.

1383

Housing related Service Requests

The table below shows the type of Service Requests received by the Housing Service



The top four Hazards identified during HHSRS Assessments are as follows:

- Damp and Mould
- Excess Cold
- Fire
- Electrical Hazards

Much of the housing stock in Ceredigion, especially in rural areas, is hard to heat because of its age, construction, and lack of mains gas supply. Home adaptations may provide a lifeline in less suitable properties but cannot solve all of the issues. Good quality housing has a strong effect on health for all ages. It is estimated that poor quality housing costs the NHS in Wales > £95m per year (Nicol and Garrett, 2019), being a factor behind issues such as falls and accidents in the home, and health issues caused or worsened by cold and damp living conditions.

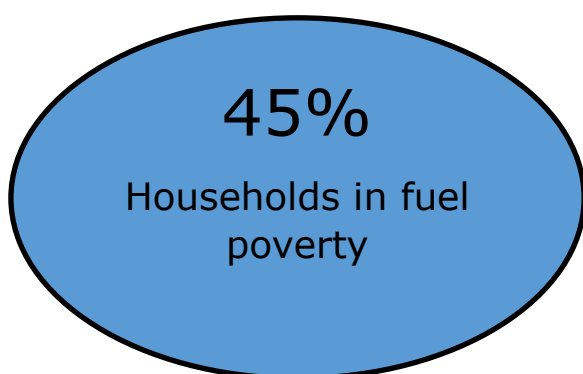
The current means of assessing 'bad housing' is the Housing Health and Safety Rating System (HHSRS), which classifies defects in dwellings by assessing their potential effect on the health and safety of occupants and visitors. The system allows the seriousness of any hazard to be rated, differentiating between minor hazards and those where there is an immediate threat of major harm. Where a hazard scores 1,000 or more on the HHSRS it is deemed to be a Category 1 hazard and any dwelling with such a hazard is considered to be below the minimum acceptable standard for housing and thus classified as 'poor' or 'bad' housing.

### Category 1 Hazards

Year	Total No HHSRS Assessments	Total No Category 1 Hazards identified	Improvement Notices Served
2017/18	253	37	2
2018/19	100	52	4
2019/20	223	23	2
2020/21	30	17	0
2021/22	66	22	0

Demand continues for Home Improvement Loans. The Local Authority gives priority to Homeowners and Landlords offering the property to let at affordable/intermediate rent levels, or who offer the housing for Social Housing or nomination rights.

### Fuel Poverty

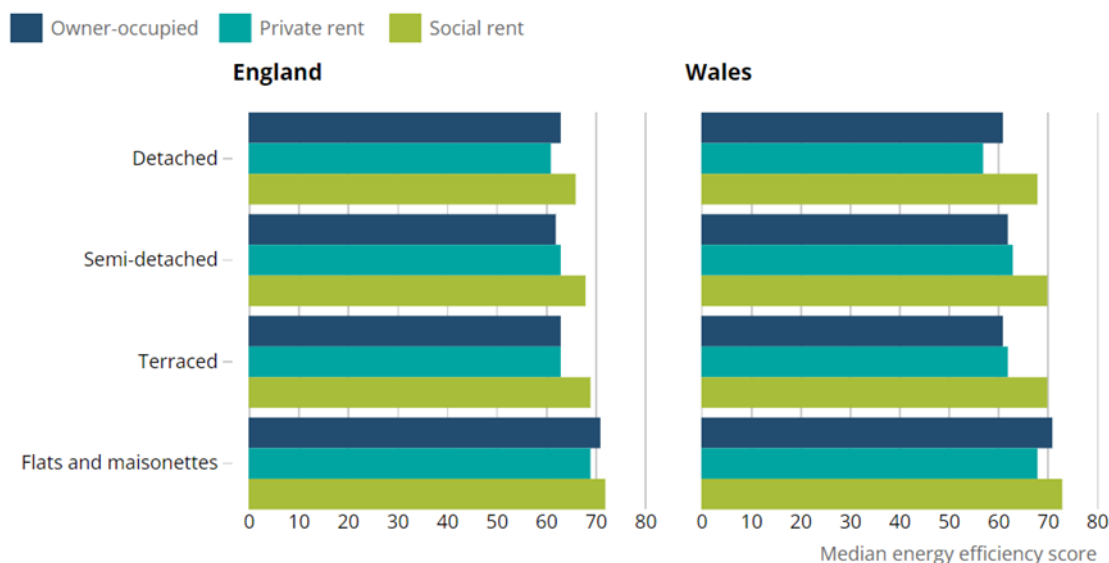


New official Welsh Government fuel poverty estimates say up to 45% of Households in Wales are likely to be struggling to keep warm and safe at home, trapped in fuel poverty.

## Energy Efficiency

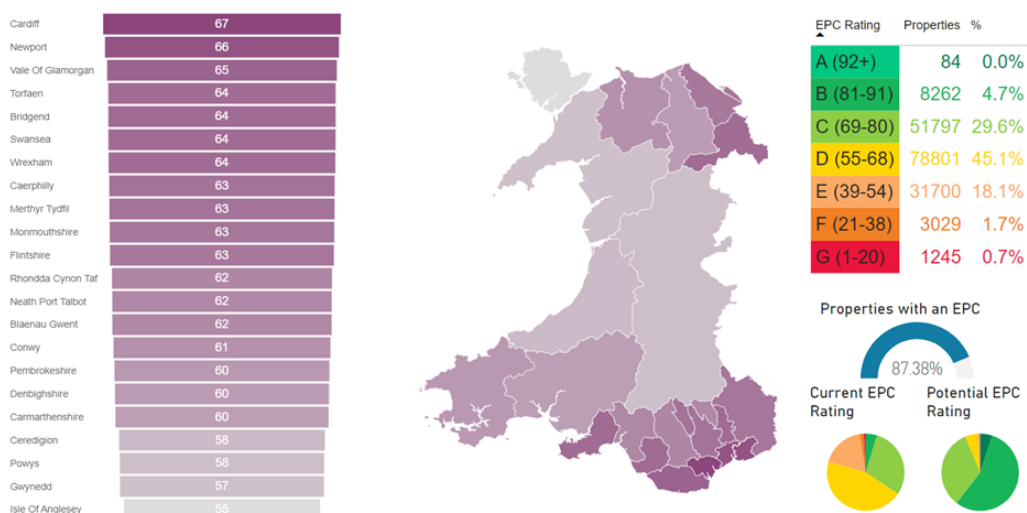
Several factors affect the energy efficiency of housing, including property type, tenure and when it was constructed. Much of the housing stock in Ceredigion, especially in rural areas is hard to heat because of its age, construction and lack of mains gas supply.

- 82.4% of properties not on mains gas (29,693 properties)
- 6926 properties with an EPC rating of F or G



The table above shows median energy efficiency score by tenure and property type, England and Wales, up to March 2022 (Source: Department of Levelling Up)

Rent Smart Wales Data indicates that the average EPC Rating in the RSW registered Private Rented Sector properties in Ceredigion is 58, 4<sup>th</sup> lowest in Wales.



Domestic Private Rented Property in Wales are regulated by the Minimum Energy Efficiency Standards. An EPC rating of E or above is required on these properties in order to comply with the law. Energy efficiency schemes assist both home owners and those in the private rented sector to improve the energy efficiency of their properties through installation of a variety of energy efficiency measures.

## Empty Properties and Second Homes

	2017-18	2018-19	2019-20	2020-21	2021-22	2022/23 as at 06.01.2023
Long Term Empty Properties	226	260	255	189	154	210
Long Term Empty Premiums	736	665	684	720	680	646
Second Homes	90	85	91	82	72	87
Second Homes Premium	1622	1621	1637	1609	1727	1793

The figures above, identified through Council Tax records, show the number of empty properties in Ceredigion.

Empty properties and Second homes are subject to a 25% Council Tax Premium

There are some fluctuations between empty properties, second homes and commercially let holiday homes subject to business rates

In January 2023, the following was apparent of Empty Properties within Ceredigion:

Number of empty properties in Ceredigion: 833 (210 Long Term Empties and 646 Long Term Empty Premium)

Aberystwyth – 119 (27 long term, 92 premiums)

Cardigan – 48 (21 long term, 27 premiums)

Lampeter – 29 (8 long term, 21 premiums)

Whilst the numbers of empty properties has reduced over recent years, implementation of the Empty Property Action Plan will allow targeted action to bring empty properties back into use, enhancing the number of affordable housing available within the County.



## Houses in Multiple Occupation

Dwellings which contain more than one household are known as Houses in Multiple Occupation (HMOs) and cover a wide range of housing types mainly in the private rented sector. They are often occupied by younger people and can include some vulnerable and disadvantaged groups.

There are two University Towns in Ceredigion. As a result, the County has a higher than average number of HMOs in Wales for its population size. As of December 2022 there were 558 licensed HMOs in the County. The Housing Act 2004 requires mandatory licensing of certain types of HMO. Mandatory licensing is required where the HMO is occupied by five or more persons living in two or more separate households. The Housing Act 2004 also provides for licensing to be extended by a local authority to include HMOs not covered by mandatory licensing. An Additional Licensing scheme was declared in April 2019 in Ceredigion. The use of Additional Licensing has to be consistent with the local authority's Housing Strategy and should be co-ordinated with the authority's approach on homelessness, empty properties and antisocial behaviour. The Scheme lasts for a period of 5 years and is due for review before April 2024.

The Additional Licensing Scheme applies in respect of HMOs occupied by three or more persons, forming three or more separate households, regardless of the number of storeys, in the following wards of the County:

- Aberystwyth—North
- Aberystwyth—Central
- Aberystwyth—Penparcau
- Aberystwyth—Rheidol
- Aberystwyth—Bronglais
- Llanbadarn Fawr—Padarn
- Llanbadarn Fawr—Sulien
- Faenor

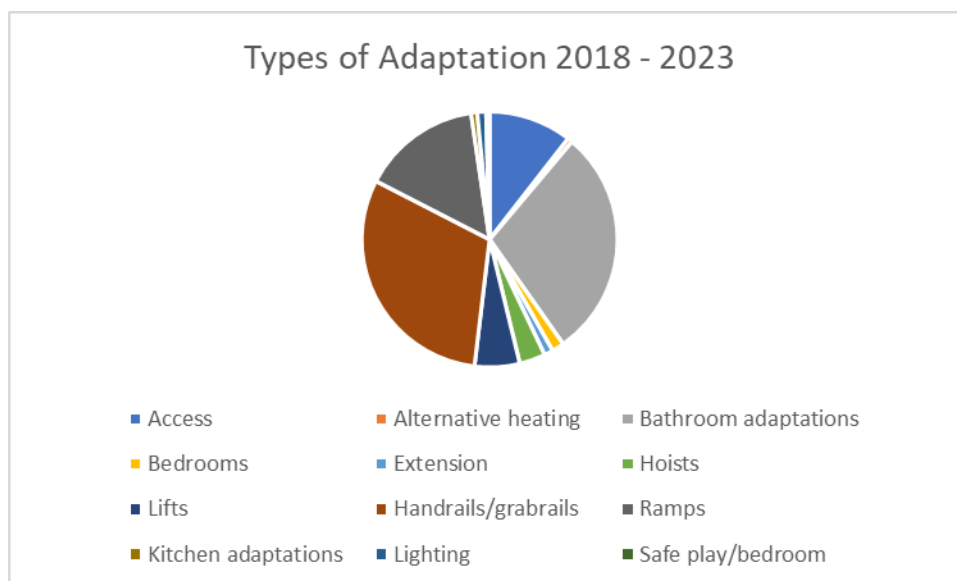
## Leasing Scheme Wales

As a result of the “no one left out approach” there has been an increase in investment from Welsh Government in funding areas, together with the launch of the Private Rented Sector Leasing Scheme Wales. Ceredigion County Council have signed up to the Welsh Government’s Leasing Scheme Wales initiative to improve access to properties at an affordable rent.

## Adaptations

On average 265 large, medium and small adaptations are delivered annually to assist residents to maintain independence in their own homes and facilitate hospital discharge. A range of adaptations are undertaken including extensions, through floor lifts, stairlifts, level access showering facilities, hoists, grab rails, ramps and access to outside space. Adaptations are delivered according to the needs of the client as recommended by the Occupational Therapist.

- 19% (increased from 17%) of households on the Ceredigion Common Housing Register have requested an adapted property (self reporting across all levels)
- 21% (increased from 14%) of households on the Ceredigion Common Housing Register have requested Older Persons' Accommodation



The table above shows the type of Adaptations installed between 2018 and 2023

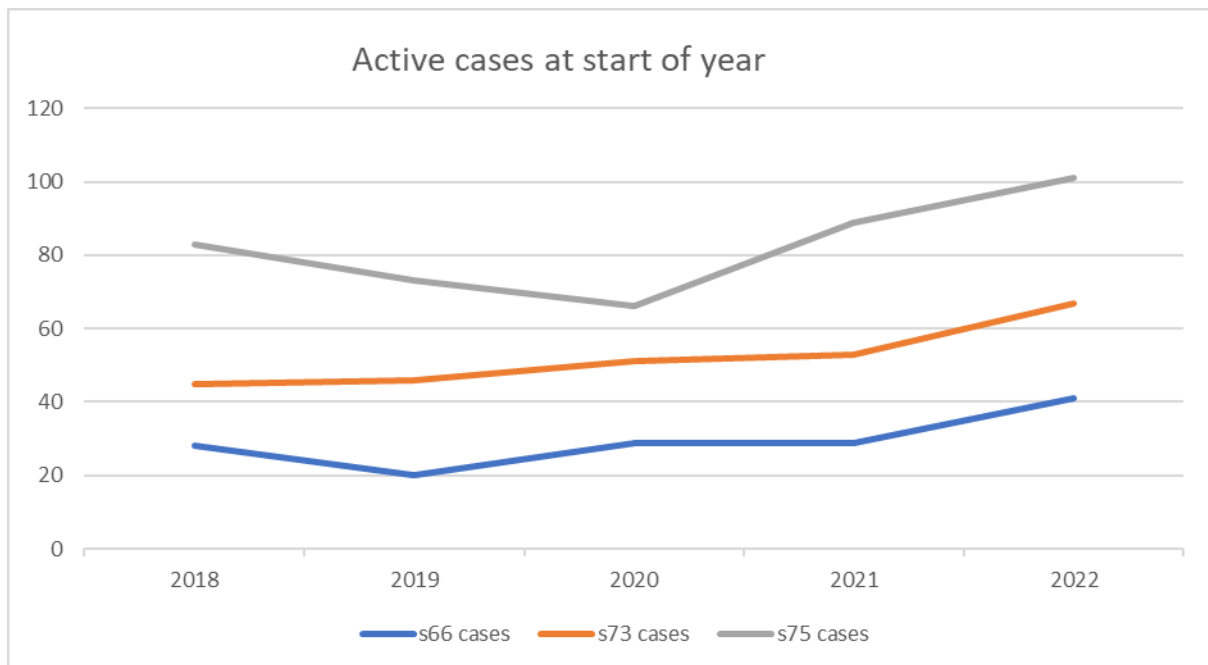
## Homelessness

Over the last few years and during the pandemic the number of presentations to the homelessness service have remained broadly consistent. However during the pandemic an 'Everyone In' approach followed by changes in legislation by Welsh Government means that the case numbers at full homelessness duty (s75) have increased. The Housing Options team are less able to close cases at an earlier stage, due to lack of suitable housing options for people to move into. In addition the changes in legislation mean that people who were not eligible for support or accommodation at this stage due to not being in priority need are now eligible. This means that we support people for a longer period.

This can be represented by looking at the active case numbers over the last five years. The number of cases at all homelessness duty stages are trending upwards, and in particular the s75 cases have markedly increased.

Further information in this area can be found in the Rapid Rehousing Transition Plan.

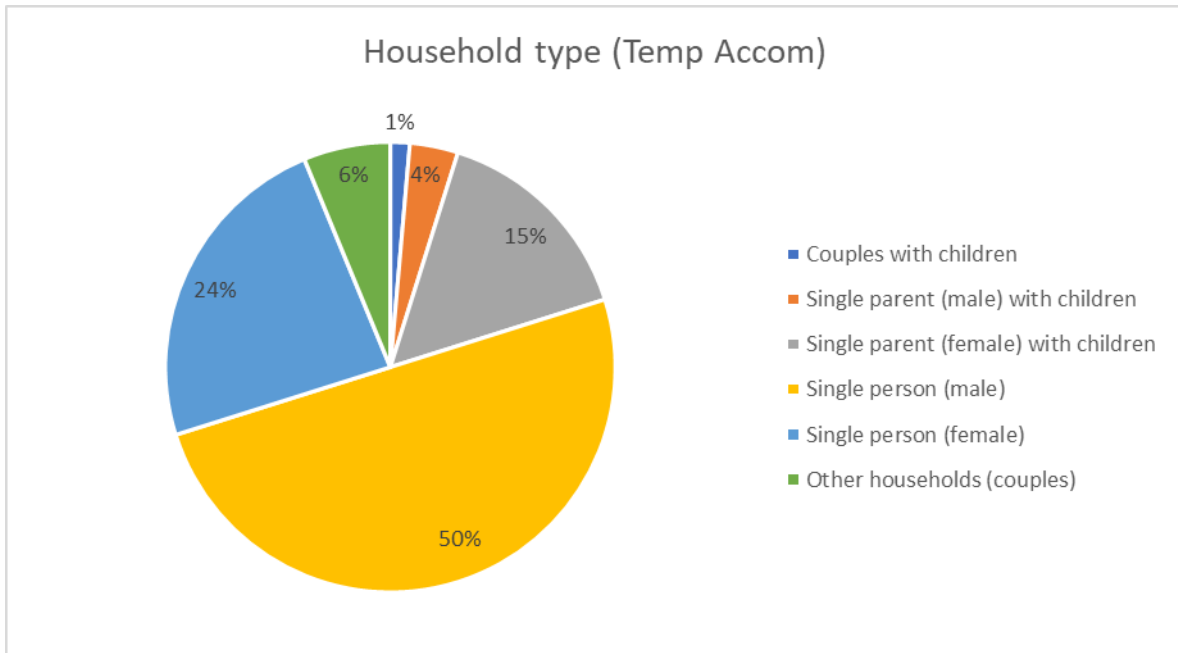
The table below shows active case numbers 2018–2022



## Temporary Accommodation

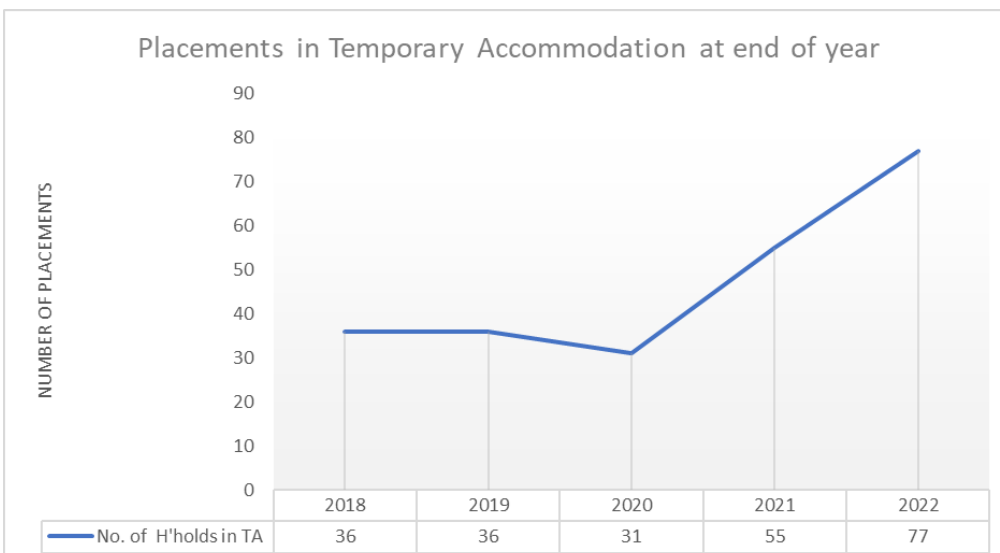
The data below looks at the makeup of households accommodated in temporary accommodation over 2021/2022. During this time 189 placements were made, accommodating 144 households.

### Household type placed in temporary accommodation



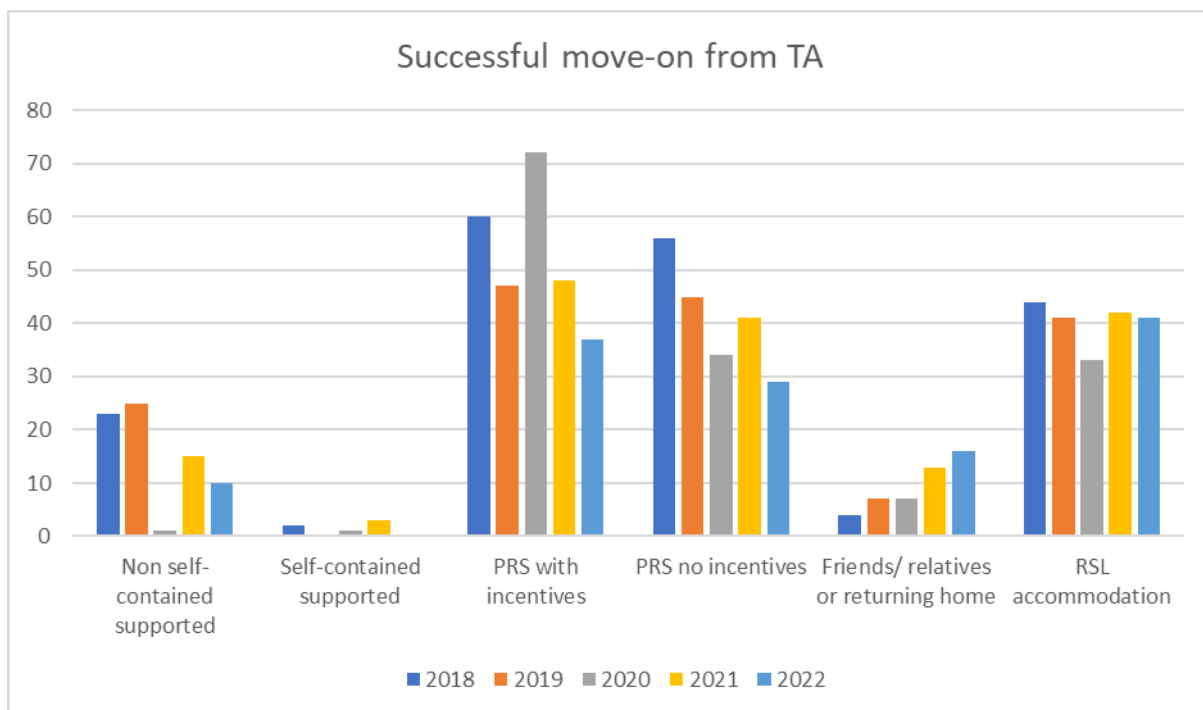
74% of all homeless placements are for single persons. This is in comparison to the Census 2011 data which indicates just 33.1% of the total population of Ceredigion is in a single person household.

### Households placed in temporary accommodation



There is an increasing demand on temporary accommodation due to insufficient housing options for people.

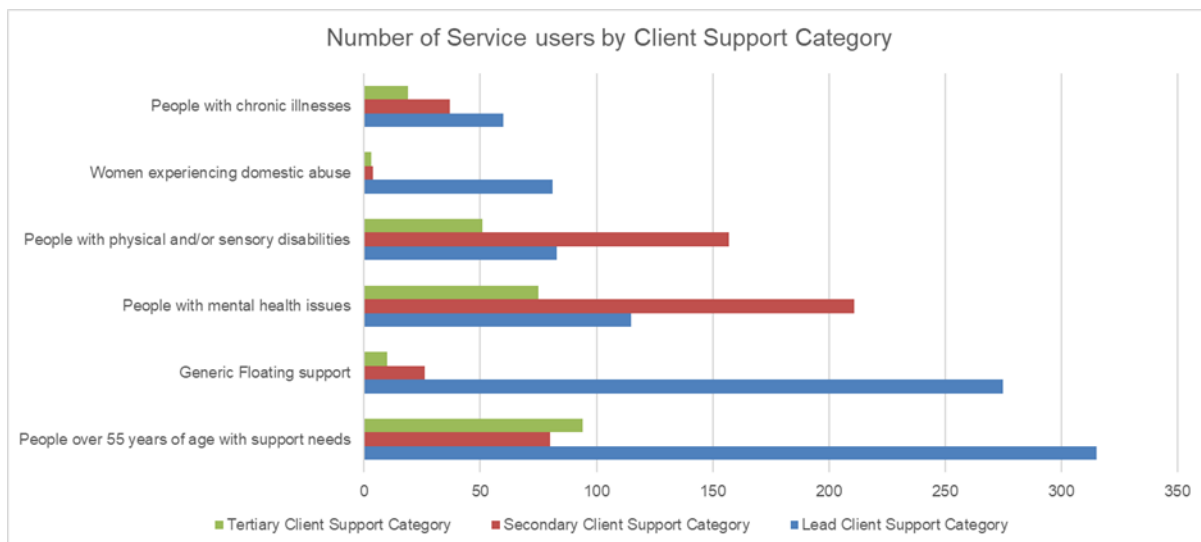
## Successful move on from Temporary Accommodation 2018 –2022 (percentage)



The chart above shows the successful result of move on from temporary accommodation for the period 2018–2022. It is becoming increasingly more difficult to move-on homeless households from temporary accommodation to the private rented sector. The drop in numbers in 2020 was impacted by moving home being prevented for the large part due to the Pandemic. This had a knock on effect on the ability to move persons into particularly Registered Social Landlord properties and supported placements.

As a result of the Covid Pandemic, the Council worked hard to accommodate all those at risk, under an 'Everybody In' umbrella. This is shown in the increased number of Households accommodated in temporary accommodation. This has corresponded with a decrease in successfully discharging into the private rented sector. This has led to increased pressures on the Housing Options and Support teams, highlighting the need to reconsider the move-on options available, including a review of the Common Allocation Policy.

## Housing Support



The table above shows the needs of Service Users (Housing Support Needs Assessment)

Evidenced in the Housing Support Programme Needs Assessment and identified as priorities within the Housing Support Programme Plan, our focus will be to;

- Maintain current provision and enhance the range of specialist accommodation available
- Provide Specialist Accommodation to house individuals who are unwilling or unable to manage even the most basic accommodation
- Address lack of provision of Supported Accommodation for clients with complex needs and chaotic lifestyles

# GLOSSARY OF TERMS

Accessible Housing Register	A register for applicants who are either mobility impaired or disabled and in need of suitably adapted properties. The Register is managed by the Local Authority on behalf of its partner Registered Social Landlords in Ceredigion.
Affordable Housing	Affordable housing can be generally referred to as "Low Cost Home Ownership". It can also include Discounted for Sale or Shared Ownership/Equity or Intermediate/affordable rented housing.
Affordable Housing Register	A register for applicants who are unable to access open market housing which is suitable for their needs. Applicants may be able to afford Intermediate Rent or Affordable Rent or alternatively qualify to buy one of the Low Cost Home Ownership options. The Register is held by the Local Authority and is also available to Registered Social Landlords in Ceredigion.
Common Housing Register	The Housing Register is managed by Ceredigion County Council on behalf of its Registered Social Landlord Partners in order to match suitable applicants to social housing properties.
Community	The 'community' can be defined in a number of ways. It can be used to define a group of residents in a precise location. It can also be used to refer to a group of individuals who share a particular interest or viewpoint. Community is not simply about facilities but also about social networks, in terms of meeting and greeting. The importance that the Welsh language plays in this is significant in order to sustain the vitality of Welsh culture and language in Ceredigion. Evidence suggests that a high density of speakers is necessary for the Welsh language to be used as a normal vibrant community language. (National Welsh Language Survey 2013-15)
Commutated Sums	A Commuted Sum, in the context of the Ceredigion Local Development Plan, is the payment of a capital sum by a developer, to the Local Authority in lieu of on-site provision of affordable housing (where the local planning authority agree this is not possible) or where the construction of whole affordable housing units on site does not meet the developer's full obligation under the affordable housing policy. The payment is a contribution to a fund administered by the authority and used to supplement the development of affordable housing elsewhere in Ceredigion.

Disabled Facilities Grants (DFG)	The Disabled Facilities Grant can be used for adaptations and equipment required to enable a person to maintain independence in their home.
Energy Performance Certificate (EPC)	An Energy Performance Certificate (EPC) is a report that assesses the energy efficiency of a property and recommends specific ways in which the efficiency of your property could be improved.
Empty Property Action Plan	This Plan will help bring empty properties back into use and improve the physical condition of the existing environment, targeting those properties having a detrimental effect.
Fuel Poverty	A fuel poor household is defined as one which needs to spend more than 10% of its income on fuel to maintain a satisfactory heating regime (usually 21 degrees for the main living area, and 18 degrees for other occupied rooms)
Housing Support Grant	The purpose of the Housing Support Grant (HSG), funded by Welsh Government, is to prevent homelessness and support people to have the capability, independence, skills and confidence to access and/or maintain a stable and suitable home.
Housing Health and Safety Rating System (HHSRS)	The Housing Health and Safety Rating System (HHSRS) assesses 29 housing hazards and the effect that each may have on the health and safety of current or future occupants of the property. If a hazard is a serious and immediate risk to a persons' health and safety, this is known as a Category 1 hazard.
Houses in Multiple Occupation (HMO)	A house in multiple occupation is a property rented out by at least three people, who are not from the same household, but share facilities like the bathroom and kitchen.
Local Housing Allowance Rates (LHA)	The Valuation Office Agency Rent Officers determines Local Housing Allowance (LHA) rates used to calculate housing benefit for tenants renting from private landlords.  LHA rates are based on private market rents being paid by tenants in the broad rental market area (BRMA). This is the area within which a person might reasonably be expected to live.



Local Housing Market Assessment	The Local Housing Market Assessment provides assistance in determining the level of housing demand in Ceredigion.
Older Person's Register	An Older Person's Register is a Register for housing specifically suitable for person's over 55 years of age.
Rent Smart Wales	Rent Smart Wales process landlord registrations and grant licences to landlords and agents who need to comply with the Housing (Wales) Act 2014.
Rapid Rehousing Transition Plan	A Rapid Rehousing Transition Plan is a planning document intended to support local authorities make the transition to a Rapid Rehousing model of homelessness services.
Registered Social Landlords (RSLs)	Registered Social Landlords are private non-profit making organisations also called Housing Associations that provide low cost social housing.
Social Housing	Social Housing is housing that is let at low rents and on a secure basis to people in housing need. It is generally provided by Local Authorities and Housing Associations.
Social Housing Grant	Social Housing Grant is a grant given to Registered Social Landlords by Welsh Government and managed by the Local Authority. The grant aims to provide new affordable housing for rent and low cost home ownership.
Social Housing Prospectus	Local authorities are required to identify their strategic priorities for utilising Social Housing Grant and the Prospectus provides a summary of Ceredigion's housing priorities.



# Cyngor Sir Ceredigion County Council - Integrated Impact Assessment (IIA)

An integrated tool to inform effective decision making



This **Integrated Impact Assessment tool** incorporates the principles of the Well-being of Future Generations (Wales) Act 2015 and the Sustainable Development Principles, the Equality Act 2010 and the Welsh Language Measure 2011 (Welsh Language Standards requirements) and Risk Management in order to inform effective decision making and ensuring compliance with respective legislation.

## 1. PROPOSAL DETAILS: (Policy/Change Objective/Budget saving)

Proposal Title	Housing Strategy, setting out Ceredigion's visions and plans for housing in the county for the next 5 years				
Service Area	Housing	Corporate Lead Officer	Donna Pritchard	Strategic Director	James Starbuck
Name of Officer completing the IIA	Cerys Purches-Phillips	E-mail	<a href="mailto:Cerys.purches-phillips@ceredigion.gov.uk">Cerys.purches-phillips@ceredigion.gov.uk</a>	Phone no	Skype

Please give a brief description of the purpose of the proposal

The Local Authority plays a lead role in developing an approach to housing across all tenures in the County. The purpose of the Strategy is to ensure the delivery of more integrated housing and related services in order to meet local need, whilst also safeguarding the heritage and culture of the County. Sustaining existing communities is key to this strategy, and vital for the health of the Welsh language in Ceredigion.

Who will be directly affected by this proposal? (e.g. The general public, specific sections of the public such as youth groups, carers, road users, people using country parks, people on benefits, staff members or those who fall under the protected characteristics groups as defined by the Equality Act and for whom the authority must have due regard).

Residents of the County, across all tenures could be impacted by the strategy.

**VERSION CONTROL:** The IIA should be used at the earliest stages of decision making, and then honed and refined throughout the decision making process. It is important to keep a record of this process so that we can demonstrate how we have considered and built in sustainable development, Welsh language and equality considerations wherever possible.

Author	Decision making stage	Version number	Date considered	Brief description of any amendments made following consideration
Cerys Purches-Phillips	<i>e.g. Budget Process, LG, Scrutiny, Cabinet etc.</i>			<i>This will demonstrate how we have considered and built in sustainable development throughout the evolution of a proposal. Have you considered and applied the sustainable development principle and Well-being Goals?</i>

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<b>COUNCIL STRATEGIC OBJECTIVES:</b> Which of the Council's Strategic Objectives does the proposal address and how?				
Boosting the Economy, supporting Business and enabling employment.	The Strategy will have a positive impact on the local construction industry providing job opportunities in the development of new homes and adaption and improvement to existing homes. It will also provide the opportunity for residents to maintain a sustainable home as a basis to find secure employment.			
Creating caring and healthy communities	The Strategy will provide opportunities to enable local people to remain in their communities, safeguarding cultural heritage and language, especially in areas of high proportion of Welsh speakers. The Strategy will aim to provide early assistance and support for peoples' housing needs, sustaining their accommodation or enabling them to move on where appropriate. The right level and type of support will be provided at the right time, to prevent escalation. Wherever possible, through a variety of options, we will maximise people's independence enabling them to remain in their own homes and communities.			
Providing the best start in life and enabling Learning at all ages	The Strategy will provide the opportunity for residents to maintain a sustainable home as a basis to find education / secure employment.			
Creatin sustainble, greener and well-connected communities	Providing quality housing, suitably located will enable people to stay in their own homes for longer, promoting community resilience. Improvements to existing homes can enhance an area giving a sense of community pride. The Strategy will support schemes to improve energy efficiency.			

**NOTE:** As you complete this tool you will be asked for **evidence to support your views**. These need to include your baseline position, measures and studies that have informed your thinking and the judgement you are making. It should allow you to identify whether any changes resulting from the implementation of the recommendation will have a positive or negative effect. Data sources include for example:

- *Quantitative data - data that provides numerical information, e.g. population figures, number of users/non-users*
- *Qualitative data – data that furnishes evidence of people's perception/views of the service/policy, e.g. analysis of complaints, outcomes of focus groups, surveys*
- *Local population data from the census figures (such as Ceredigion Welsh language Profile and Ceredigion Demographic Equality data)*
- *National Household survey data*
- *Service User data*
- *Feedback from consultation and engagement campaigns*
- *Recommendations from Scrutiny*
- *Comparisons with similar policies in other authorities*
- *Academic publications, research reports, consultants' reports, and reports on any consultation with e.g. trade unions or the voluntary and community sectors, 'Is Wales Fairer' document.*
- *Welsh Language skills data for Council staff*

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<b>2. SUSTAINABLE DEVELOPMENT PRINCIPLES:</b> How has your proposal embedded and prioritised the five sustainable development principles, as outlined in the Well-being of Future Generations (Wales) Act 2015, in its development?			
Sustainable Development Principle	Does the proposal demonstrate you have met this principle? If yes, describe how. If not, explain why.	What evidence do you have to support this view?	What action (s) can you take to mitigate any negative impacts or better contribute to the principle?
<b>Long Term</b> Balancing short term need with long term and planning for the future.	<ul style="list-style-type: none"> <li>The term for the Strategy is 5 years. After which it will be reviewed to ensure it is still meeting residents needs and amended accordingly.</li> <li>Short term needs are addressed through immediate response and support provision.</li> </ul>	The development of housing addresses longer term issues.	N/A
<b>Collaboration</b> Working together with other partners to deliver.	<ul style="list-style-type: none"> <li>The Strategy has been developed in conjunction with Partners and will continue to need their support in order to fully maximise the potential of the strategy and its' delivery.</li> <li>The Strategy can only be realised through partnership working in both Public and Third Sector.</li> </ul>	Regular attendance at the Strategic Housing Partnership together with workshops held 9 <sup>th</sup> January 2023 and 12 <sup>th</sup> January 2023 to develop the Strategy. Partners include: Wales & West Housing, Ceredig, Barcud, HDUHB, together with Corporate Managers from other Council service areas.	N/A
<b>Involvement</b> Involving those with an interest and seeking their views.	<ul style="list-style-type: none"> <li>We have sought involvement through a workshop held regarding the strategy to which stakeholders were invited and encouraged to contribute to the development of the strategy. Updates on the progression of the strategy are given regularly and</li> </ul>	Regular attendance at the Strategic Housing Partnership together with workshops held 9 <sup>th</sup> January 2023 and 12 <sup>th</sup> January 2023 to develop.	N/A

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	considered at the Strategic Housing Partnership. There will be a formal consultation process before adoption.	the Strategy. Partners include: Wales & West Housing, Ceredig, Barcud, HDUHB, together with Corporate Managers from other Council service areas.	
<b>Prevention</b> Putting resources into preventing problems occurring or getting worse.	<ul style="list-style-type: none"> <li>The Strategy embodies the aim of prevention in order to maintain independence and sustainable communities.</li> </ul>	Housing Support services will play a big role in prevention and escalation. Improving and adapting peoples home conditions will promote independence and sustainability.	The strategy will have a positive impact - improving the quality of housing which is suitably located, which can enable people to live at home for longer. It has the potential to create more resilient and connected communities and improve people's health and wellbeing. With a high density of Welsh speakers within the County, there is a need to ensure, as far as possible, that housing needs fosters and strengthen the language.
<b>Integration</b> Positively impacting on people, economy, environment and culture and trying to benefit all three.	<p>The Housing Service is fully embedded in the Through Age Wellbeing model, holistically working with other Services for a person focussed outcome.</p> <p>The Strategy encourages collaboration and partnership working to ensure delivery of its' key priorities.</p>	The Strategy has been developed with partners and will continue to be monitored through the Strategic Housing Partnership Meeting to ensure delivery of key outcomes.	Consider specific national strategies developed for protected groups, e.g. Armed Forces, Anti-Racism, Gypsy and Traveller.

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3. WELL-BEING GOALS: Does your proposal deliver any of the seven National Well-being Goals for Wales as outlined on the Well-being of Future Generations (Wales) Act 2015? Please explain the impact (positive and negative) you expect, together with suggestions of how to mitigate negative impacts or better contribute to the goal. We need to ensure that the steps we take to meet one of the goals aren't detrimental to meeting another.			
Well-being Goal	Does the proposal contribute to this goal? Describe the positive or negative impacts-	What evidence do you have to support this view?	What action (s) can you take to mitigate any negative impacts or better contribute to the goal?
<b>3.1. A prosperous Wales</b> Efficient use of resources, skilled, educated people, generates wealth, provides jobs.	The strategy positively contributes to a prosperous Wales, through opportunities for local procurement, community involvement through local development and energy efficiency schemes.	Opportunities for local procurement are pursued through adaptations, development and energy efficiency. £4million is invested into the County through the Housing Support Programme.	Community benefits can be realised through procurement avenues.
<b>3.2. A resilient Wales</b> Maintain and enhance biodiversity and ecosystems that support resilience and can adapt to change (e.g. climate change).	The Strategy encourages opportunities for a resilient Wales to improve energy efficiency within peoples homes and build community resilience through the provision of sustainable cost effective homes.	Examples of funding bids for warmer homes together with other new development schemes. Evidence Papers contained in the Strategy support this view.	Requirements relating to environmental considerations will be addressed through Planning.
<b>3.3. A healthier Wales</b> People's physical and mental wellbeing is maximised and health impacts are understood.	The Strategy aims to improve the living environment which will have a positive impact on a persons physical and mental wellbeing.  The Housing Support Programme, which supports the Housing Strategy, will address peoples physical and mental wellbeing, in the context of their housing need.	Housing Needs Assessment.  Evidence Papers contained in the strategy outline the contributing factors and key statistics are shown as examples of improved living standards.	Close working with other Pyrths through the Through Age Wellbeing model.

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		adaptations and affordable housing.	
<p><b>3.4. A Wales of cohesive communities</b> Communities are attractive, viable, safe and well connected.</p>	<p>The Strategy will have a positive impact in creating attractive, viable, safe and well connected communities.</p>	<p>Evidence indicates that socio-economic status and deprivation, access to services and facilities, and crime, have the greatest impact on community cohesion and resilience. Provision of quality, affordable housing in the right location that meets residents needs will have a positive impact on both socio-economic status and deprivation. Enabling local people to remain in their communities will contribute towards sustaining cultural heritage and language.</p>	<p>Requirements relating to community considerations will be addressed through Planning.</p>
<p><b>3.5. A globally responsible Wales</b> Taking account of impact on global well-being when considering local social, economic and environmental well-being.</p>	<p>There is a positive impact for a globally responsible Wales through encouraging and supporting energy efficiency schemes in both new build and existing properties whilst reducing peoples' carbon footprint.</p> <p>The Housing Service actively supports Refugee Resettlement within the County.</p>	<p>Evidence of carbon reduction before and after schemes are implemented.</p>	



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<p><b>3.6. A more equal Wales</b>                  People can fulfil their potential no matter what their background or circumstances.</p> <p><i>In this section you need to consider the impact on equality groups, the evidence and any action you are taking for improvement.</i>  <i>You need to consider how might the proposal impact on equality protected groups in accordance with the Equality Act 2010?</i>  <i>These include the protected characteristics of age, disability, gender reassignment, marriage or civil partnership, pregnancy or maternity, race, religion or beliefs, gender, sexual orientation.</i>  <b>Please also consider the following guide::</b>  <a href="#">Equality Human Rights - Assessing Impact &amp; Equality Duty</a></p>	<p>Describe why it will have a positive/negative or negligible impact.</p> <p><i>Using your evidence consider the impact for each of the protected groups. You will need to consider do these groups have equal access to the service, or do they need to receive the service in a different way from other people because of their protected characteristics. It is not acceptable to state simply that a proposal will universally benefit/disadvantage everyone. You should demonstrate that you have considered all the available evidence and address any gaps or disparities revealed.</i></p>	<p>What evidence do you have to support this view?</p> <p><i>Gathering Equality data and evidence is vital for an IIA. You should consider who uses or is likely to use the service. Failure to use <u>data</u> or <u>engage</u> where change is planned can leave decisions open to legal challenge. Please link to <b>involvement</b> box within this template. Please also consider the general guidance.</i></p>	<p>What action (s) can you take to mitigate any negative impacts or better contribute to positive impacts?</p> <p><i>These actions can include a range of positive actions which allows the organisation to treat individuals according to their needs, even when that might mean treating some more favourably than others, in order for them to have a good outcome. You may also have actions to identify any gaps in data or an action to engage with those who will/likely to be effected by the proposal. These actions need to link to Section 4 of this template.</i></p>															
<p><b>Age</b>                  Do you think this proposal will have a positive or a negative impact on people because of their age? (Please tick ✓)</p>	<p>There is a positive impact for all age groups as we are creating homes which are suitable for each stage of life from safe, warm homes for children, families and through to adapted and independent homes for the elderly.</p> <p>Within the Housing Strategy there is a recognised need for smaller housing suitable for younger people wishing to establish themselves in the area.</p>	<p>21% of households on the Ceredigion Housing Register have requested Older Persons' Accommodation.</p> <p>Evidence papers and key statistics contained in the Strategy support this view.</p> <p>Ceredigion's population is expected to age over the coming years, with significant increases in the numbers of people aged 65 and over, and more particularly in the 85+ age group. As life expectancy increases, the</p>	<p>Actions have already been taken to better contribute to positive impacts for young people and older people.</p> <p>There are specific Housing Support commissioned services to address the needs of younger and older age groups.</p>															
<table border="1"> <tr> <td>Children and Young People up to 18</td> <td>Positive</td> <td>Negative</td> <td>None/ Negligible</td> </tr> <tr> <td></td> <td>✓</td> <td></td> <td></td> </tr> </table>				Children and Young People up to 18	Positive	Negative	None/ Negligible		✓			<table border="1"> <tr> <td>Positive</td> <td>Negative</td> <td>None/ Negligible</td> </tr> <tr> <td>✓</td> <td></td> <td></td> </tr> </table>	Positive	Negative	None/ Negligible	✓		
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				<p>There is an equal desire and need for Older Persons' accommodation and as such, developments are in the pipeline for appropriate schemes.</p>	<p>demand for housing which is suited to the needs of the elderly is likely to increase further.</p> <p>Data from 2021 Census for Ceredigion:</p> <table border="1"> <thead> <tr> <th>Age Group</th> <th>Population</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>0-18</td> <td>12,572</td> <td>18</td> </tr> <tr> <td>18-50</td> <td>26,168</td> <td>37</td> </tr> <tr> <td>50+</td> <td>32,728</td> <td>46</td> </tr> <tr> <td>Total</td> <td>71,468</td> <td>100*</td> </tr> </tbody> </table> <p><i>Figures do not sum to exactly 100% due to computer roundings</i></p> <p>A higher share of the population in Ceredigion (26%) is of retirement age than in Wales in general (21%).</p>	Age Group	Population	%	0-18	12,572	18	18-50	26,168	37	50+	32,728	46	Total	71,468	100*	
Age Group	Population	%																			
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<p><b>Disability</b> Do you think this proposal will have a positive or a negative impact on people because of their disability? (Please tick ✓)</p>				<p>19% of households on the Ceredigion Housing Register have requested an adapted property, thus creating the Accessible Housing Register. The Accessible Housing Register needs are considered when planning social housing developments.</p>	<p>Evidence papers and key statistics contained in the Strategy support this view.</p> <p>The 2021 Census identifies 22% of the population as having a long term health problem or disability which</p>	<p>There are specific Housing Support commissioned services to address the needs of disabled people.</p>
Hearing Impairment	Positive	Negative	None/ Negligible			
	✓					
Physical Impairment	Positive	Negative	None/ Negligible			

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	✓			<p>Adaptations can be realised through the Disabled Facilities Grants process, where small and medium grants are no longer means tested.</p> <p>It is important to provide a range of housing services that enable people to maintain their independence and wellbeing through each stage of life.</p> <p>There is a positive impact for the full range of disabilities as future housing should address individuals needs as and when they occur.</p>	<p>limits their day to day activities.</p>	
Visual Impairment	Positive	Negative	None/ Negligible			
	✓					
Learning Disability	Positive	Negative	None/ Negligible			
	✓					
Long Standing Illness	Positive	Negative	None/ Negligible			
	✓					
Mental Health	Positive	Negative	None/ Negligible			
	✓					
Other	Positive	Negative	None/ Negligible			
	✓					
<p><b>Transgender</b> Do you think this proposal will have a positive or a negative impact on transgender people? (Please tick ✓)</p>				<p>There will be no differential impact on transgender persons.</p>	<p>Figures on gender reassignment are difficult to establish since most people experiencing gender dysmorphia are likely to wish to remain undetected.</p> <p>One in eight people in Ceredigion aged under 35 years old identify with an LGBTQA+ sexual orientation, new census figures show.</p>	<p>Individual needs are identified and a person centered approach taken to support.</p>
Transgender	Positive	Negative	None/ Negligible	<p>Individual needs are identified through application and addressed accordingly.</p>		
			✓			

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					<p>The Census data shows 1,660 people aged between 16 and 24 years old in Ceredigion said they identified with a sexuality other than heterosexual when the Census took place in March 2021, alongside 500 aged 25 to 34.</p> <p>In addition, the latest Census figures show that 1 in 8 people in Ceredigion, aged under 35 years old identify with an LGBTQA+ orientation.</p>	
--	--	--	--	--	--	--

<b>Marriage or Civil Partnership</b> Do you think this proposal will have a positive or a negative impact on marriage or Civil partnership? (Please tick ✓)				The Strategy aims to provide housing to suit the individuals need irrespective of marital status.	According to 2021 Census Reports, the proportion of married people is at 43.1%, which is slightly less than 43.8% across Wales as a whole. The proportion of a same-sex civil partnership is at 0.2%, which is higher than the 0.1% across both Wales and England.	Individual needs are identified and a person centered approach taken to support.
Marriage	Positive	Negative	None/ Negligible			
			✓			
Civil partnership	Positive	Negative	None/ Negligible			
			✓			

<b>Pregnancy or Maternity</b> Do you think this proposal will have a positive or a negative impact on pregnancy or maternity? (Please tick ✓)				The Strategy aims to provide housing to suit the individuals need. Pregnant women and women with dependant children are considered as	Legislative requirement.	Individual needs are identified and a person centered approach taken to support.
Pregnancy	Positive	Negative	None/ Negligible			

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			✓	priority need for homelessness.		
Maternity	Positive	Negative	None/ Negligible			
			✓			

<b>Race</b> Do you think this proposal will have a positive or a negative impact on race? (Please tick ✓)				Customs, beliefs and traditions within diverse communities will be respected.  Development of affordable housing sites contain a mix of housing types to meet diverse needs and culturally appropriate accommodation.  Gypsy & Traveller needs are catered for through a regular Accommodation Assessment.  The Council participates in National Refugee Resettlement schemes.	The majority of Ceredigion's residents (96.2%) are white, with the majority of those being White Welsh, Scottish, Northern Irish, English, or British. The next largest ethnic group in Ceredigion is Asian, Asian British or Asian Welsh with 1,096 people or 1.5% of the County's population. A further 867 or 1.2% of the population are from Mixed or Multiple ethnic groups, and 366 or 0.5% are Black, Black British, Black Welsh, Caribbean or African.	The use of interpretation services might be required for service users who are migrants and have limited or no Welsh/English language skills.  Consider Anti-Racist Wales Action Plan.
White	Positive	Negative	None/ Negligible			
	✓					
Mixed/Multiple Ethnic Groups	Positive	Negative	None/ Negligible			
	✓					
Asian / Asian British	Positive	Negative	None/ Negligible			
	✓					
Black / African / Caribbean / Black British	Positive	Negative	None/ Negligible			
	✓					
Other Ethnic Groups	Positive	Negative	None/ Negligible			
	✓					

<b>Religion or non-beliefs</b> Do you think this proposal will have a positive or a negative impact on people with different religions, beliefs or non-beliefs? (Please tick ✓)				Customs, beliefs and traditions within diverse communities will be respected.	The largest proportion of the population in Wales describe themselves in the 2021 Census as having no religion (47%), followed by Christian (44%). Muslim is the next largest group in Wales with 66,947 members representing 2.2% of the population. In	N/A
Christian	Positive	Negative	None/ Negligible			
	✓					
Buddhist	Positive	Negative	None/ Negligible			

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	✓					
Hindu	Positive	Negative	None/ Negligible		Ceredigion, the largest proportion of the population state their religion as Christian (47%), followed by no religion (43%). Other religions, which includes Pagan, Spiritualism and Spiritualist are the next largest group at 0.9% of the population.	
	✓					
Humanist	Positive	Negative	None/ Negligible			
	✓					
Jewish	Positive	Negative	None/ Negligible			
	✓					
Muslim	Positive	Negative	None/ Negligible			
	✓					
Sikh	Positive	Negative	None/ Negligible			
	✓					
Non-belief	Positive	Negative	None/ Negligible			
	✓					
Other	Positive	Negative	None/ Negligible			
	✓					

<b>Sex</b> Do you think this proposal will have a positive or a negative impact on men and/or women? (Please tick ✓)				The Strategy aims to provide housing to suit the individuals need.	According to the 2021 Census, females (51%) account for slightly more of the population in Ceredigion than males (49%).	N/A
Men	Positive	Negative	None/ Negligible			
	✓					
Women	Positive	Negative	None/ Negligible			
	✓					

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<b>Sexual Orientation</b> Do you think this proposal will have a positive or a negative impact on people with different sexual orientation? (Please tick ✓)				The Strategy strives to provide suitable accommodation for all specified groups. There will be no differential impact.  Individual needs are identified through application and addressed accordingly.	For the first time in 2021, information on sexual orientation was recorded in a Census. In Ceredigion, 85% identified as Straight or Heterosexual, with 10% choosing not to answer this question. A further 3% or 1,617 are bisexual, and 2% or 941 are gay or lesbian. Prior to the Census in 2021, it had been estimated that 5-7% of the population were lesbian, gay or bisexual.	N/A
Bisexual	Positive	Negative	None/ Negligible			
	✓					
Gay Men	Positive	Negative	None/ Negligible			
	✓					
Gay Women / Lesbian	Positive	Negative	None/ Negligible			
	✓					
Heterosexual / Straight	Positive	Negative	None/ Negligible			
	✓					

**In further regard of a more equal Wales, we have considered also the following specific groups.**

<b>Armed Forces Personnel</b> Do you think this proposal will have a positive or a negative impact on Armed Forces Personnel? (Please tick ✓)				The Common Housing Register gives additional consideration to this Group.  Information on this is collated and monitored.	The Census 2021 tell us that 2525 people in Ceredigion (4.1%) have previously served in the Armed Forces, compared with 4.5% across Wales.	N/A
AF Personnel	Positive	Negative	None/ Negligible			
	✓					

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<b>Carers</b> Do you think this proposal will have a positive or a negative impact on Armed Forces Personnel? (Please tick ✓)				There is a positive impact for the full range of disabilities and their Carers, future housing should address individuals needs as and when they occur.	According the Census 2021, there are 7,421 unpaid carers in Ceredigion. There are 2,338 providing 50 hours per week or more which is slightly higher than the 2,225 in 2011.	N/A
Carers	Positive	Negative	None/ Negligible			
	✓					

**Having due regards in relation to the three aims of the Equality Duty - determine whether the proposal will assist or inhibit your ability to eliminate discrimination; advance equality and foster good relations.**

**3.6.2. How could/does the proposal help advance/promote equality of opportunity?**

*You should consider whether the proposal will help you to:* ● Remove or minimise disadvantage ● To meet the needs of people with certain characteristics ● Encourage increased participation of people with particular characteristics

The Strategy will help promote equality of opportunity for all residents to be provided with safe, quality, affordable living accommodation suitable to their individual needs.

**3.6.3. How could/does the proposal/decision help to eliminate unlawful discrimination, harassment, or victimisation?**

*You should consider whether there is evidence to indicate that:* ● The proposal may result in less favourable treatment for people with certain characteristics ● The proposal may give rise to indirect discrimination ● The proposal is more likely to assist or impeded you in making reasonable adjustments

The Strategy helps to eliminate discrimination by being accessible to all groups, and by making reasonable adjustments, whenever required.

**3.6.4. How could/does the proposal impact on advancing/promoting good relations and wider community cohesion?**

*You should consider whether the proposal will help you to:* ● Tackle prejudice ● Promote understanding

No group is shown favour and the strategy encourages inclusivity. We aim to provide inclusive housing to all those in need and to encourage and support community cohesion within diverse communities. Peer support within communities is encouraged through the Housing Support Programme.





**Having due regard of the Socio-Economic Duty of the Equality Act 2010.**

**Socio-Economic Disadvantage is living in less favourable social and economic circumstances than others in the same society.**

*As a listed public body, Ceredigion County Council is required to have due regard to the Socio-Economic Duty of the Equality Act 2010. Effectively this means carrying out a poverty impact assessment. The duty covers all people who suffer socio-economic disadvantage, including people with protected characteristics.*

**3.6.5 What evidence do you have about socio-economic disadvantage and inequalities of outcome in relation to the proposal?**

Describe why it will have a positive/negative or negligible impact.

Evidence points to those with low incomes having restricted housing choices which can impact their opportunities within their local community, for support, employment and education.

What evidence do you have to support this view?

LHMA, Census Data, Wellbeing Plan, Demographics.

What action(s) can you take to mitigate any negative impacts or better contribute to positive impacts?

Housing Support Programme provides assistance and advice around money management, income maximisation, budgetting, healthy lifestyles and managing accommodation. The Housing Strategy also aims to maximise delivery of affordable housing and affordable housing options.

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<b>3.7. A Wales of vibrant culture and thriving Welsh language</b> Culture, heritage and Welsh Language are promoted and protected. <i>In this section you need to consider the impact, the evidence and any action you are taking for improvement. This in order to ensure that the opportunities for people who choose to live their lives and access services through the medium of Welsh are not inferior to what is afforded to those choosing to do so in English, in accordance with the requirement of the Welsh Language Measure 2011.</i>				Describe why it will have a positive/negative or negligible impact.	What evidence do you have to support this view?	What action (s) can you take to mitigate any negative impacts or better contribute to positive impacts?
Will the proposal be delivered bilingually (Welsh & English)?	Positive	Negative	None/ Negligible	The Strategy will be available in both Welsh and English.	Bilingual copies of the final Strategy will be available on the corporate website in accordance with full compliance with the Council Welsh Language Standards.	N/A
	✓					
Will the proposal have an effect on opportunities for persons to use the Welsh language?	Positive	Negative	None/ Negligible	Impact is positive in this case.  Communities are changing in Ceredigion, and this is having an effect on language use. Within the Strategy we aim to (i) Ensure that there are affordable homes for local people so that they can remain in their communities and	Ceredigion Welsh Language Profile: 45.3% (31,678) of the population over 3 years old are welsh speakers according to Census 2021 returns.  We record applicants language of choice on application.	N/A
	✓					

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				(ii) sustain the vitality of the language. Ensure that there are sufficient homes available for young people, should they wish to establish themselves in the County.		
Will the proposal increase or reduce the opportunity for persons to access services through the medium of Welsh?	Positive	Negative	None/ Negligible	Impact is positive. Service users may access their housing service in Welsh or English in accordance with the Council's language policy.	Applicants can apply in either Welsh or English and receive a full service.	N/A
	✓					
How will the proposal treat the Welsh language no less favourably than the English language?	Positive	Negative	None/ Negligible	The Strategy and relevant documents will be available in both languages. We are always mindful of language and culture and seek to provide homes for local people to remain in their communities in order for the language to thrive.	One of the principle aims of the 'Housing for All' Strategy is to address affordable housing for local people. The Strategy aims to ensure sufficient opportunities for local people to access affordable or social housing through having a local connection.	N/A
	✓					

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Will it preserve promote and enhance local culture and heritage?	Positive	Negative	None/ Negligible	The Strategy will aim to have a positive effect on local culture and heritage as it aims to increase affordable homes for local people.	Actions will address the needs of local residents which includes language needs, and protecting cultural heritage of the county.	N/A
	✓					



**4. STRENGTHENING THE PROPOSAL:** If the proposal is likely to have a negative impact on any of the above (including any of the protected characteristics), what practical changes/actions could help reduce or remove any negative impacts as identified in sections 2 and 3?

**4.1 Actions.**

What are you going to do?	When are you going to do it?	Who is responsible?	Progress

**4.2. If no action is to be taken to remove or mitigate negative impacts please justify why.**  
*(Please remember that if you have identified unlawful discrimination, immediate and potential, as a result of this proposal, the proposal must be changed or revised).*

No negative impacts identified.

**4.3. Monitoring, evaluating and reviewing.**

*How will you monitor the impact and effectiveness of the proposal?*

The impact and the effectiveness of the Strategy will be monitored through Strategic Housing Partnership and continuous conversations with Partners.

**5. RISK:** What is the risk associated with this proposal?





Impact Criteria	1 - Very low	2 - Low	3 - Medium	4 - High	5 - Very High
Likelihood Criteria	1 - Unlikely to occur	2 - Lower than average chance of occurrence	3 - Even chance of occurrence	4 - Higher than average chance of occurrence	5 - Expected to occur
Risk Description	Impact (severity)		Probability (deliverability)		Risk Score
No risks identified					<i>Probability x Impact e.g. 3 x 5 = 15</i>

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Does your proposal have a potential impact on another Service area?			
Yes, partnership working with Through Age Wellbeing model and Economy and Regeneration will ensure maximum positive impact throughout the County.			

6. SIGN OFF			
Position	Name	Signature	Date
Service Manager	Llŷr Hughes		14/03/2023
Corporate Lead Officer	Donna Pritchard		14/03/2023
Corporate Director	James Starbuck		15/03/2023
Portfolio Holder	Cllr Matthew Vaux		15/03/2023