

CYNGOR SIR CEREDIGION COUNTY COUNCIL

Report to: Healthier Communities Overview & Scrutiny Committee

Date of meeting: 11th March 2024

Title: Local Housing Strategy – Action Plan

Purpose of the report: For information and detail on the delivery of the Local Housing Strategy

Reason Scrutiny have requested the information:

For information on the developed Action Plan for the Local Housing Strategy – Housing for All (2023 – 2028)

Background

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.

Current Situation

In order to deliver our Local Housing Strategy, we have highlighted that the actions and measures identified will be monitored through the Strategic Housing Partnership and, as and when appropriate, Overview and Scrutiny. This monitoring will be formed through an Action Plan.

The Plan highlights the objectives identified within the Local Housing Strategy, together with the actions and detail as to how we envisage this to be achieved. Each action point has a clear measure/s and will support us in reaching our desired outcomes. As a result, the developed Action Plan is presented to Scrutiny for information. We acknowledge that the Housing Strategy and actions set out within are not achievable solely by the Housing Team and as such, clear partnership working is highlighted within the Plan.

It is anticipated that the Action Plan will be reviewed, amended and updated annually throughout the life of the Strategy. It is the intention that the first progress report will be presented to the Strategic Housing Partnership in April 2024.

Wellbeing of Future Generations:

An Integrated Impact Assessment has not been developed for the Action Plan. However, there is an IIA in place for the overarching Housing Strategy.

Summary of Integrated Impact Assessment:

Long term: Please see IIA for Local Housing Strategy

Collaboration:

Involvement:

Prevention:

Integration:

Recommendation(s):

For information only

Reasons for decision:

Contact Name: Llŷr Hughes / Cerys Purches-Phillips

Designation: Corporate Manager – Housing Services/
Senior Housing Officer – Strategy and Monitoring

Date of Report: 15/01/2024

Acronyms:

N/A

HOUSING FOR ALL — Action Plan (2023 to 2028)

INCREASING SUPPLY AND IMPROVING HOUSING CONDITIONS

1.1 Provide housing that meets our communities' needs

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Work with partners to develop accommodation to address needs and emerging trends			
Through the use of the Programme Development Plan ensure spend of Social Housing Grant in developing of new schemes. Using the Housing Register and in collaboration with Partner agencies, recognise true data and develop appropriate solutions in making best use of existing stock	Senior Housing Officer – Affordable Housing Senior Housing Officer – Strategy & Monitoring	<ul style="list-style-type: none"> • Money spent • Number and type of units delivered 	Years 1-5
<u>Progress:</u>			
Identify and enable the delivery of new sites to include Affordable housing			
Through the use of S106 agreements ensure all newly developed sites have an inclusion of Affordable properties	Planning Policy Manager	<ul style="list-style-type: none"> • Number of affordable housing units built 	Years 1-5
<u>Progress:</u>			

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Maximise the funding streams available to build Affordable housing			
Evaluate the current affordable housing products available to maximise options and new initiatives	Senior Housing Officer – Affordable Housing	<ul style="list-style-type: none"> Range of affordable housing tenures available 	Years 1-5
<u>Progress:</u>			
Increase the range of Affordable housing option tenures, including Low-Cost Home Ownership, to enable people to remain in the County			
Deliver the Community Housing Scheme	Planning Policy Manager	<ul style="list-style-type: none"> Number of homes secured through the scheme 	Years 1-5
<u>Progress:</u>			
Continue to deliver the Discount For Sale Planning Gain Affordable Housing	Planning Policy Manager Senior Housing Officer – Affordable Housing	<ul style="list-style-type: none"> 20% of all units are affordable Range of affordable housing tenures available 	Years 1-5
<u>Progress:</u>			
Utilise Grant funding (Land and Building Development Fund) to increase the supply of affordable housing	Senior Housing Officer – Affordable Housing	<ul style="list-style-type: none"> Number of units provided through LBDF 	Year 1
<u>Progress:</u>			

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Work with partners and community groups to deliver Affordable housing through the use of publicly owned assets			
Liaise with our Estates Department to review Council owned assets	Corporate Manager – Housing	<ul style="list-style-type: none"> % of reviews completed of Council owned assets 	Year 1
<u>Progress:</u>			
Liaise with the Health Board to review Health Board owned assets	Senior Housing Officer – Affordable Housing	<ul style="list-style-type: none"> % of reviews completed of Health Board owned assets 	Year 2
<u>Progress:</u>			
Consider other public organisations and community groups with assets	Senior Housing Officer – Affordable Housing Senior Housing Officer – Strategy & Monitoring	<ul style="list-style-type: none"> Review completed 	Years 3-5
<u>Progress:</u>			
Support the Rural Housing Enabler and community groups to address the shortage of Affordable homes in rural communities			
Further develop and promote Community Land Trusts in the County	Senior Housing Officer – Affordable Housing Senior Housing Officer – Strategy & Monitoring Rural Housing Enabler	<ul style="list-style-type: none"> Meeting with Rural Housing Enabler Community Engagement 	Year 1
<u>Progress:</u>			
Gather additional community data to inform future plans and strategies, uncovering hidden housing needs	Rural Housing Enabler	<ul style="list-style-type: none"> Additional needs identified 	Years 1-5
<u>Progress:</u>			

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Consider the evidenced influence of second homes in the County and take measures			
Introduction of the increased second homes premium	Corporate Manager – Revenues and Financial Assessments	<ul style="list-style-type: none"> Number of second homes recorded 	Years 1-5
<u>Progress:</u>			
Consider Commuted Sums and Council Tax Premiums in order to facilitate future development and community schemes			
Utilise the available funding pots to develop the Community Housing Scheme	Corporate Manager – Revenues and Financial Assessments Planning Policy Manager	<ul style="list-style-type: none"> Money spent Number of properties purchased through the Community Housing Scheme 	Years 1-5
<u>Progress:</u>			
Monitor future income and develop additional schemes	Senior Housing Officer – Affordable Housing Senior Housing Officer – Strategy & Monitoring	<ul style="list-style-type: none"> Additional schemes brought forward 	Years 1-5
<u>Progress:</u>			

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Consider reviewing the level of Council Tax premium on both long term empty properties and second homes to assist the objective of bringing long-term empty homes back into use and to increase the supply of affordable housing and enhancing the sustainability of local communities			
Introduction of the increased Council Tax Premiums for empty properties	Corporate Manager – Revenues and Financial Assessments	<ul style="list-style-type: none"> Number of empty properties brought back into use 	Years 1-5
<u>Progress:</u>			
Introduction of the increased Council Tax Premiums for second homes	Corporate Manager – Revenues and Financial Assessments	<ul style="list-style-type: none"> Number of second homes recorded 	Years 1-5
<u>Progress:</u>			
Support the local economy and local contractors through the Council's Procurement Policy			
Hold an annual engagement event to increase number of Contractors on the Council Framework for Grants	Senior Housing Officer – Adaptations & Energy Efficiency	<ul style="list-style-type: none"> Number of Contractors on the Council Framework 	Years 1-5
<u>Progress:</u>			
Consider alternative procurement arrangements for grants and adaptations	Senior Housing Officer – Adaptations & Energy Efficiency Registered Social Landlords	<ul style="list-style-type: none"> Enhancing the options available to undertake adaptation works 	Years 1-2
<u>Progress:</u>			

INCREASING SUPPLY AND IMPROVING HOUSING CONDITIONS

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

ACTION AND DESCRIPTION	RESPONSIBLE	MEASURES	TIMESCALES
Engage with partners to raise standards through identification of poor housing standards			
Review the Terms of Reference for the Landlord Steering Group	Senior Housing Officer – Housing Standards	<ul style="list-style-type: none"> Review complete 	Year 1
<u>Progress:</u>			
Hold regular Landlord Steering Groups	Senior Housing Officer – Housing Standards	<ul style="list-style-type: none"> Quarterly meetings held 	Years 1-5
<u>Progress:</u>			
Identify appropriate frontline Partners and roll out an education package	Senior Housing Officer – Housing Standards	<ul style="list-style-type: none"> Number of referrals received from Partners 	Year 2
<u>Progress:</u>			

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Work with Landlords and Homeowners to identify and remove high risk hazards (Category 1 HHSRS) to improve housing standards			
Review Ceredigion County Council website to ensure current information is available	Senior Housing Officer – Housing Standards	<ul style="list-style-type: none"> Review complete Number of Category 1 Hazards eliminated 	Year 1
<u>Progress:</u>			
Promote the availability of the Home Improvement Loans	Senior Housing Officer – Affordable Housing	<ul style="list-style-type: none"> Number of Home Improvement Loans issued 	Years 1-5
<u>Progress:</u>			
Hold regular Landlord Forums	Senior Housing Officer – Housing Standards	<ul style="list-style-type: none"> Bi-annual meetings held 	Years 1-5
<u>Progress:</u>			
Support communities to secure funding and guidance to improve the energy efficiency and fuel economy of their homes			
Promote ECO4 to ensure residents are aware of the funding opportunities available	Senior Housing Officer – Adaptations & Energy Efficiency	<ul style="list-style-type: none"> Number of declarations issued 	Years 1-2
<u>Progress:</u>			
Explore alternative funding schemes and opportunities to ensure energy efficient homes	Senior Housing Officer – Adaptations & Energy Efficiency	<ul style="list-style-type: none"> Number of households receiving income maximisation and energy efficiency advice 	Years 1-5
<u>Progress:</u>			

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Work with Partners to improve thermal efficiency in the housing stock and reduce fuel poverty			
Improve existing Social Housing properties to WHQS	Registered Social Landlords	<ul style="list-style-type: none"> • % of properties deemed compliant 	Years 1-5
<u>Progress:</u>			
Maximise funding opportunities and enforcement provisions to bring empty dwellings back into use			
Review and update the Empty Property Action Plan	Senior Housing Officer – Housing Standards	<ul style="list-style-type: none"> • Review complete 	Years 1-5
<u>Progress:</u>			
Explore accessing the Empty Properties Enforcement Fund to facilitate appropriate enforcement action to bring properties back into use	Senior Housing Officer – Housing Standards	<ul style="list-style-type: none"> • Amount of funding secured • Number of properties brought back into use 	Years 1-5
<u>Progress:</u>			
Continue to promote the Empty Property Loan	Senior Housing Officer – Housing Standards	<ul style="list-style-type: none"> • Number of Loans issued 	Years 1-5
<u>Progress:</u>			
Continue to promote the National Empty Homes Scheme and develop any other appropriate schemes	Senior Housing Officer – Affordable Housing Senior Housing Officer— Strategy & Monitoring	<ul style="list-style-type: none"> • Number of units brought into use • New schemes identified and developed 	Years 1-5
<u>Progress:</u>			

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Work with Registered Social Landlords and other partners to utilise empty dwelling stock through purchase or leasing arrangements			
Work with RSLs and other partners through the Empty Properties Working Group	Senior Housing Officer – Housing Standards Registered Social Landlords	<ul style="list-style-type: none"> Number of properties brought back into use 	Years 1-5
<u>Progress:</u>			
Ensure Landlords meet legislative requirements through robust enforcement			
Review the Housing Enforcement Policy	Team Manager – Private Rented Sector & Affordable Housing	<ul style="list-style-type: none"> Review complete 	Year 1
<u>Progress:</u>			
Take appropriate enforcement action to address hazards	Senior Housing Officer – Housing Standards	<ul style="list-style-type: none"> Number of enforcement interventions undertaken Number of hazards removed 	Years 1-5
<u>Progress:</u>			

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Ensure all qualifying Houses in Multiple Occupation in the County are licensed			
Review Fees and Charges	Team Manager – Private Rented Sector & Affordable Housing	<ul style="list-style-type: none"> Review complete 	Year 1
<u>Progress:</u>			
Identify unlicensed HMOs and take action to regulate these properties	Senior Housing Officer – Housing Standards	<ul style="list-style-type: none"> Number of Licences issued % of HMO Licences issued without conditions Number of unlicensed HMOs investigated 	Years 1-5
<u>Progress:</u>			
Maintain appropriate Additional Licensing Schemes for smaller Houses in Multiple Occupation and residential caravan sites			
Complete the review of the Additional Licensing Scheme	Senior Housing Officer – Housing Standards	<ul style="list-style-type: none"> Review complete Implemented actions of the Additional Licensing Scheme 	Year 1
<u>Progress:</u>			
Liaise with Partners to maintain licensing of residential caravan sites	Senior Housing Officer – Housing Standards	<ul style="list-style-type: none"> % of sites licensed 	Years 1-5
<u>Progress:</u>			

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Expand Leasing Scheme Wales to improve provision of affordable rented accommodation			
Consider promotion opportunities of the Leasing Scheme Wales	Senior Housing Officer – Housing Options	<ul style="list-style-type: none"> Promotion undertaken 	Years 1-5
<u>Progress:</u>			
Secure additional properties to Leasing Scheme Wales in line with Welsh Government targets	Senior Housing Officer – Housing Options	<ul style="list-style-type: none"> Number of properties on the Scheme 	Years 1-5
<u>Progress:</u>			
Work with Partners to deliver a range of adaptations to support independent living and hospital discharge			
Review and streamline procedures in collaboration with partners to deliver a range of adaptations and support hospital discharge	Senior Housing Officer – Adaptations & Energy Efficiency	<ul style="list-style-type: none"> Review complete 	Year 1
<u>Progress:</u>			
Work with partners, including contractors, to deliver adaptations in a timely manner	Senior Housing Officer – Adaptations & Energy Efficiency	<ul style="list-style-type: none"> % of adaptations delivered within target dates Number of adaptations completed 	Year 1
<u>Progress:</u>			
Improve the Accessible Housing Register to maximise opportunities	Senior Housing Officer – Strategy & Monitoring	<ul style="list-style-type: none"> Number of allocations made from the Accessible 	Years 1-5
<u>Progress:</u>			

2. SUPPORTING RESIDENTS IN THEIR OWN HOMES AND COMMUNITIES

2.1 Ensure homelessness is rare, brief and unrepeatable

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Work to prevent homelessness through a range of interventions			
Review and maximise use of temporary Welsh Government funding to prevent homelessness	Team Manager – Housing Options and Support Senior Housing Officer – Housing Options Senior Housing Officer – Strategy & Monitoring	<ul style="list-style-type: none"> • Money spent as a result of Welsh Government funding • Number of households where homelessness is prevented • Number of households moving into suitable accommodation • Allocations of homeless households made into social housing 	Years 1-5
<u>Progress:</u>			

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Ensure Temporary Accommodation is suitable			
Review and renew lease and management arrangements of Temporary Accommodation	Senior Housing Officer – Housing Options	<ul style="list-style-type: none"> Review complete 	Year 1
<u>Progress:</u>			
Maintain standards and compliance within Temporary Accommodation	Senior Housing Officer – Housing Options	<ul style="list-style-type: none"> Number of reviews of suitability of Temporary Accommodation 	Years 1-5
<u>Progress:</u>			
Consider provision of appropriate temporary accommodation for selected groups	Senior Housing Officer – Housing Options	<ul style="list-style-type: none"> Review complete 	Years 2-3
<u>Progress:</u>			
Develop services to manage the rapid transition to tenancies			
Proceed with the internal governance and official adoption of the Rapid Rehousing Plan	Team Manager – Housing Options and Support	<ul style="list-style-type: none"> Full adoption of the Rapid Rehousing Plan 	Year 1
<u>Progress:</u>			
Implement the Rapid Rehousing Plan and address actions within it	Team Manager – Housing Options and Support	<ul style="list-style-type: none"> Monitoring outcomes of the Rapid Rehousing Plan 	Years 1-5
<u>Progress:</u>			

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Review the Common Allocations Policy in light of changing demands and legislation			
Review the Common Allocations Policy and address changes in demand and legislation through consultation and governance	Senior Housing Officer – Housing Strategy & Monitoring	<ul style="list-style-type: none"> Review completed and policy implemented 	Years 1-2
<u>Progress:</u>			

2. SUPPORTING RESIDENTS IN THEIR OWN HOMES AND COMMUNITIES

2.2 Provide timely and appropriate support to maintain independent living

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Promote all funding options that are available for Landlords, Tenants and Owner Occupiers to improve their homes			
Develop a rolling programme of press release information, in collaboration with Partners	Senior Housing Officer – Adaptations & Energy Efficiency	<ul style="list-style-type: none"> Number of Grants/Loans issued 	Years 1-5
<u>Progress:</u>			
Ensure presence at relevant events promoting funding opportunities	All Officers	<ul style="list-style-type: none"> Attendance at events 	Years 1-5
<u>Progress:</u>			

ACTION AND DESCRIPTION	RESPONSIBLE	MEASURES	TIMESCALES
Provide support, advice and assistance to Tenants, Landlords and Owner Occupiers to raise standards across all tenures			
Ensure residents of Ceredigion are advised appropriately of their rights	All Officers	<ul style="list-style-type: none"> Number of tenants supported to remain in their homes and sustain tenancies 	Years 1-5
<u>Progress:</u>			
Ensure the Ceredigion County Council website is reflecting up to date information	All Officers	<ul style="list-style-type: none"> Number of tenants supported to remain in their homes and sustain tenancies 	Years 1-5
<u>Progress:</u>			
Appropriate signposting and referrals to Housing Standards and Rent Smart Wales	Senior Housing Officer – Homelessness Senior Housing Officer – Housing Standards	<ul style="list-style-type: none"> Number of referrals made/received Number of positive outcomes 	Years 1-5
<u>Progress:</u>			
Develop and promote support solutions for tenants enabling access to early support to sustain tenancies			
Recommission Support Services in line with published Housing Support Programme	Senior Housing Officer – Housing Support	<ul style="list-style-type: none"> Recommissioning programme complete in line with Welsh Government's HSG allocation for Ceredigion 	Year 1
<u>Progress:</u>			

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Enable people to move to alternative accommodation when appropriate and feasible to do so			
Maximise use of funding to encourage move on	Senior Housing Officer – Housing Options	<ul style="list-style-type: none"> • Amount of funding utilised • Number of successful move-ons 	Years 1-5
<u>Progress:</u>			
Maximise Leasing Scheme Wales to take full advantage of funding	Senior Housing Officer – Housing Options	<ul style="list-style-type: none"> • Number of units recorded on Leasing Scheme Wales 	Years 1-5
<u>Progress:</u>			
Build Private Rented Sector links to maximise opportunities for residents to move into private rented accommodation	Senior Housing Officer – Housing Options	<ul style="list-style-type: none"> • Number of homeless households assisted into private accommodation 	Years 1-5
<u>Progress:</u>			
Promote and review the Rent Guarantee Scheme	Senior Housing Officer – Housing Options	<ul style="list-style-type: none"> • Number of Rent Guarantees provided to households 	Years 1-5
<u>Progress:</u>			
Develop the Accessible Housing Register to ensure best matches	Senior Housing Officer – Strategy & Monitoring	<ul style="list-style-type: none"> • Number of allocations made from the Accessible Housing Register 	Years 1-5
<u>Progress:</u>			
Continue to utilise the Housing Register and Common Allocation Policy to ensure best matches and move on opportunities, first time	Senior Housing Officer – Strategy & Monitoring	<ul style="list-style-type: none"> • Number of allocations made from the Common Housing Register 	Years 1-5
<u>Progress:</u>			

ACTION AND DESCRIPTION	RESPONSIBLE OFFICER/POST	MEASURES	TIMESCALES
Seek to support schemes which enable continued independent living in peoples' own homes and communities			
Continue to fund and support appropriate schemes	Senior Housing Officer – Adaptations and Energy Efficiency	<ul style="list-style-type: none"> Number of interventions delivered 	Years 1-5
<u>Progress:</u>			
Maximise grant opportunities to ensure safe hospital discharges	Senior Housing Officer – Adaptations and Energy Efficiency Senior Housing Officer – Housing Standards Registered Social	<ul style="list-style-type: none"> Funding spent on adaptations, including Physical Adaptation Grants / Disabled Facilities Grants 	Years 1-5
<u>Progress:</u>			
Promote access to support services through the internal Housing Support Gateway			
Raise awareness with Professionals of appropriate pathways to housing support	Senior Housing Officer – Housing Support	<ul style="list-style-type: none"> Number of referrals received from a variety of services 	Years 1-5
<u>Progress:</u>			
Ensure website information is up to date	Senior Housing Officer – Housing Support	<ul style="list-style-type: none"> Number of people supported through the Housing Support Gateway 	Years 1-5
<u>Progress:</u>			

HOUSING FOR ALL



PARTNERS



Barcud
Unit 4
Pont Steffan Business Park
Lampeter
SA48 7HH

Telephone: 0345 606 7654
web: www.barcud.cymru



Caredig Ltd
43 Walter Road
Swansea
SA1 5PN

Telephone: 01792 460192
web: www.caredig.co.uk



Ceredigion County Council
Penmorfa
Aberaeron
SA43 0PA

Telephone: 01545 570881
web: www.ceredigion.gov.uk
www.ceredigionhousingoptions.cymru



Wales & West Housing
Cwrt y Llan
Newcastle Emlyn
SA38 9AB

Telephone: 01239 712000
web: www.wwha.co.uk

This document is available in Welsh or English. If you require this document in Welsh or an alternative format, such as large print or a coloured background, please contact cerys.purchases-phillips@ceredigion.gov.uk

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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

404

Sheltered Scheme accommodation units in Ceredigion

£31,162

Ceredigion median household income (CACI Paycheck 2021)

82.4%

Of properties off mains gas

11,407

Properties on oil

47

Supported living placements

104

Extra Care Scheme units

£262,535

Average property price in Ceredigion (September 2022)

24.9%

Homes in fuel poverty

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

£5.3m

Grants spend for adaptations (CCC)

£495,813

Grants spend for adaptations (RSL)

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

£21.3m

Social Housing Grant spent

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	
Total	593	598	1191	£5,309,031.98

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

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 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 and community groups to deliver Affordable housing through the use of publicly owned assets

Support the Rural Housing Enabler and community groups 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

Consider reviewing the level of Council Tax premium on both long term empty properties and second homes to assist the objective of bringing long-term empty homes back into use and to increase the supply of affordable housing and enhancing the sustainability of local communities

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 units 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.

Needs are influenced by:

- 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 into use
- 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 the 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 a 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 reached Wales in March 2020 and grew significantly throughout 2021.

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

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 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, allowing 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

To achieve 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 recognise 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

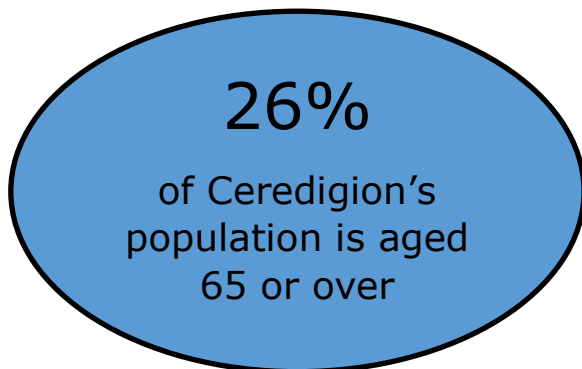
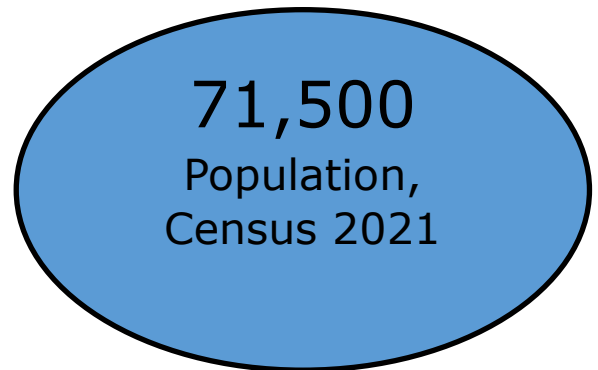
We will prepare an Action Plan setting out our targets, key projects and activities and how we will measure our progress. Delivery against the Plan will be reported to Members and Partners through the Strategic Housing Partnership.

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 2021 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

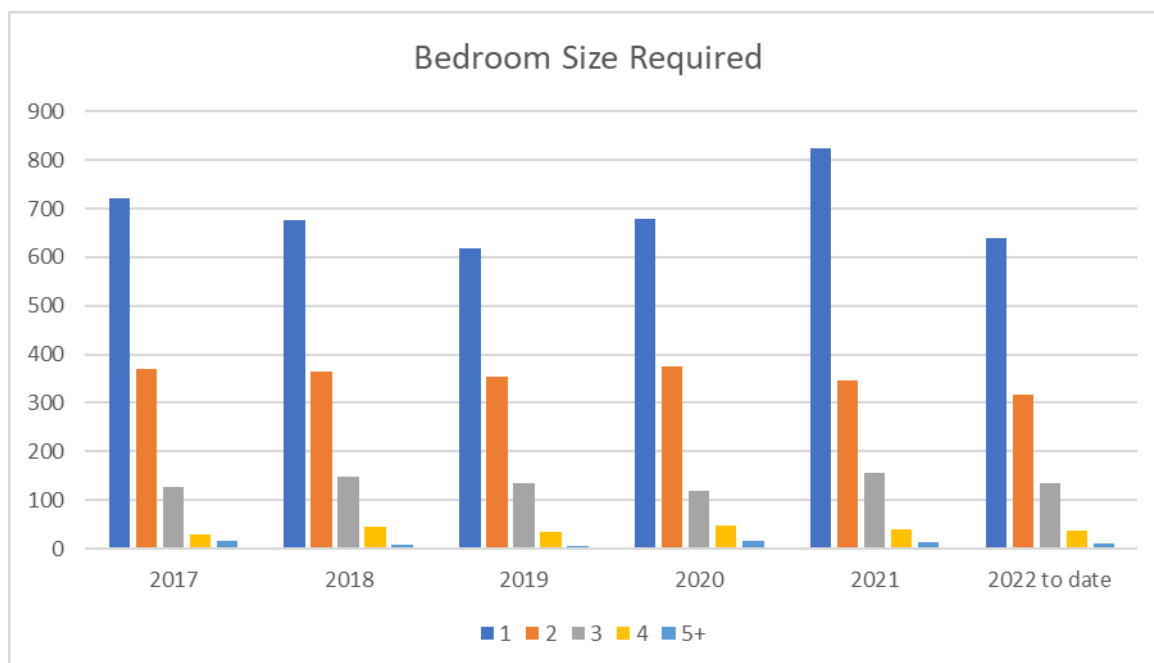
9.4%
Social Housing
stock, in Ceredigion

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
Sub total:	2919	
Sheltered Accommodation	404	
Extra Care	104	
Total units:	3427	



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:

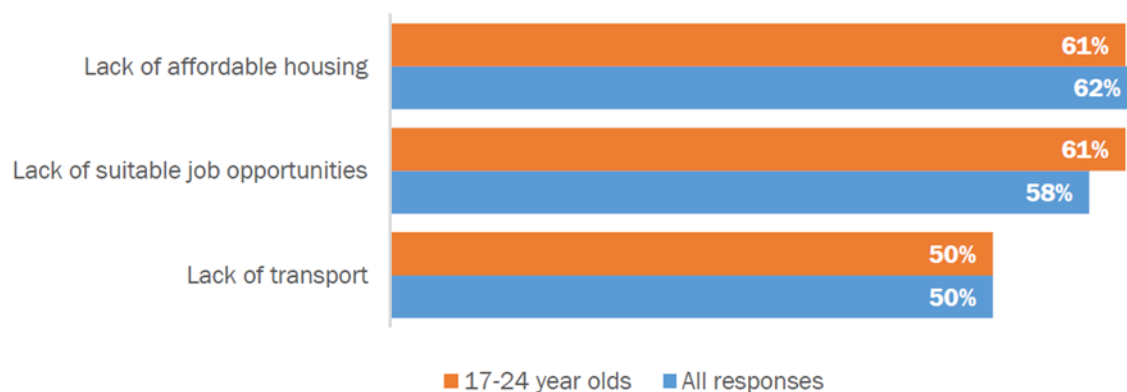
- Shared Ownership
- Shared Equity
- Rent to Own
- Homebuy Scheme
- RSL Shared Equity Scheme
- Help to Buy Wales
- Extra Care

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



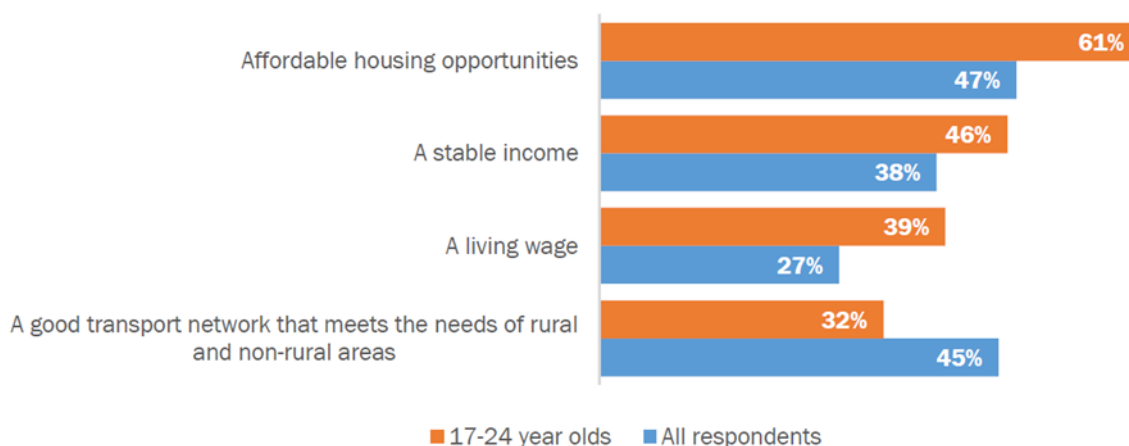
The Local Wellbeing Assessment was carried out in 2022 and identified that the residents of Ceredigion were concerned about affordable housing opportunities.

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 providing affordable housing opportunities is still a large focus.

Housing Standards

16.6%

Private rented
properties, in
Ceredigion

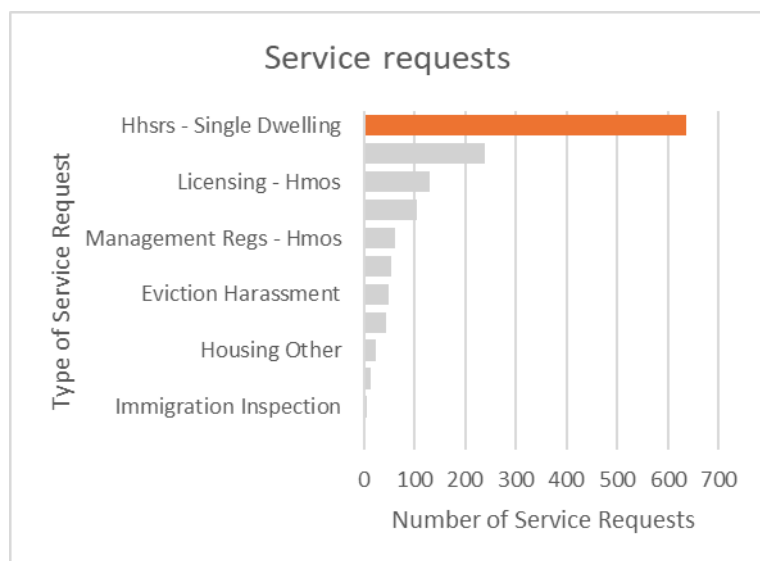
Private rented homes are generally considered to be in worse conditions than other tenures. Ceredigion has a high proportion of privately rented properties, 16.6% compared to a Wales average of 14.2%

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.

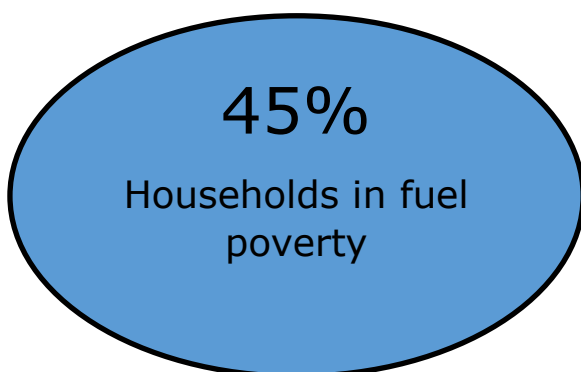
The current means of assessing 'bad housing' is the Housing Health and Safety Rating System (HHSRS), which classifies defects in dwellings by assessing their potential effect on the health and safety of occupants and visitors. The system allows the seriousness of any hazard to be rated, differentiating 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

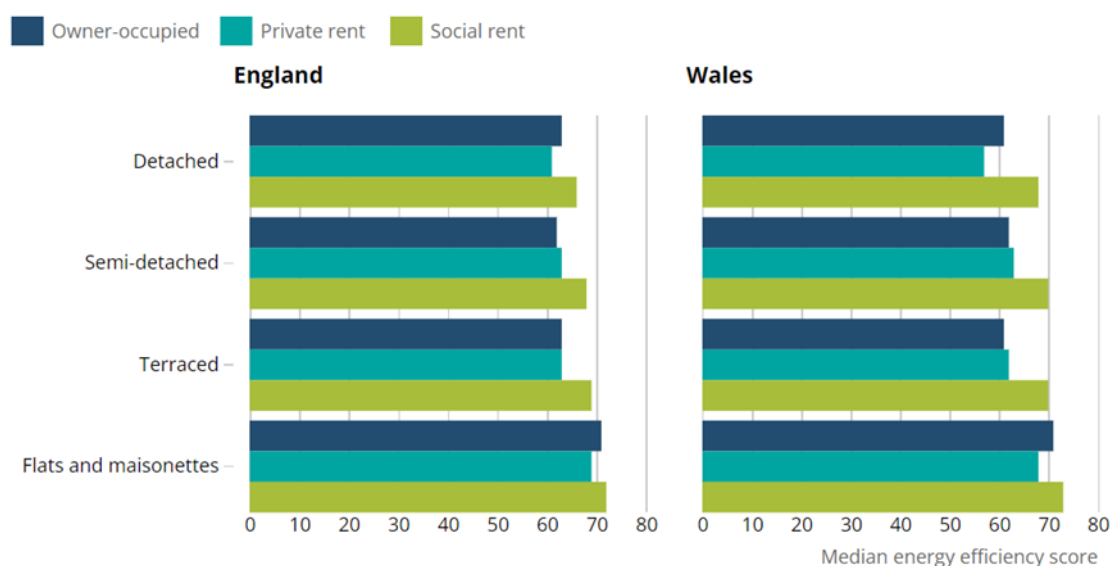


New official Welsh Government fuel poverty estimates say up to 45% of Households in Wales are likely to be struggling to keep warm and safe at home, trapped in fuel poverty.

Energy Efficiency

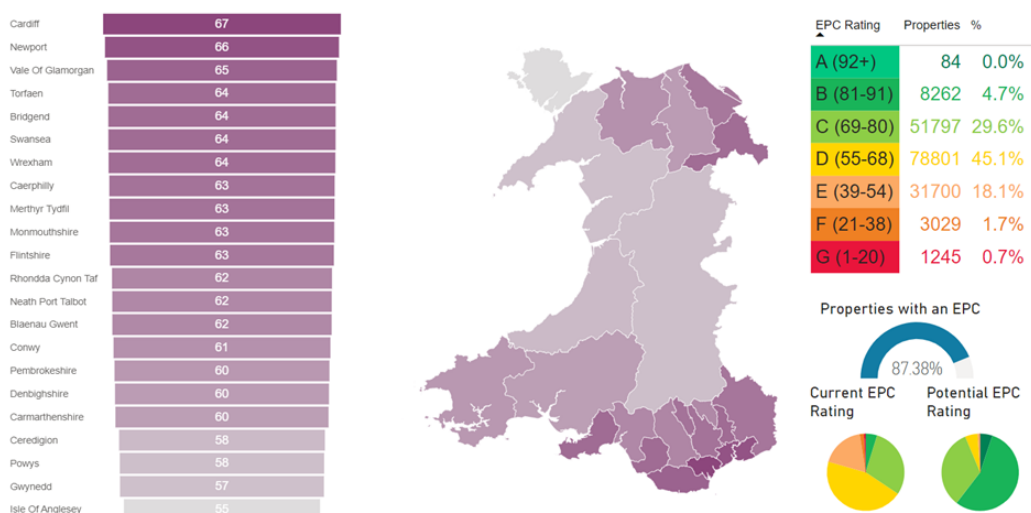
Several factors affect the energy efficiency of housing, including property type, tenure and when it was constructed. Much of the housing stock in Ceredigion, especially in rural areas is hard to heat because of it's age, construction and lack of mains gas supply.

- 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, 4th 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 homes 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

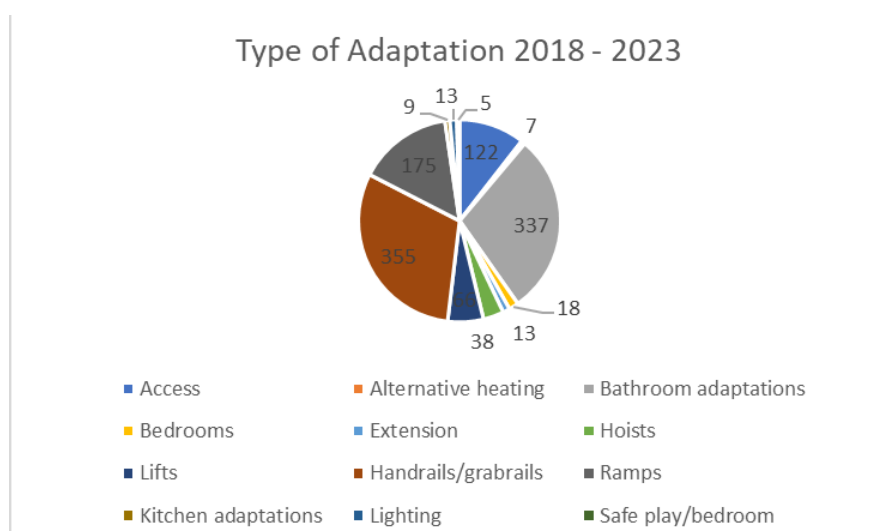
Leasing Scheme Wales

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.

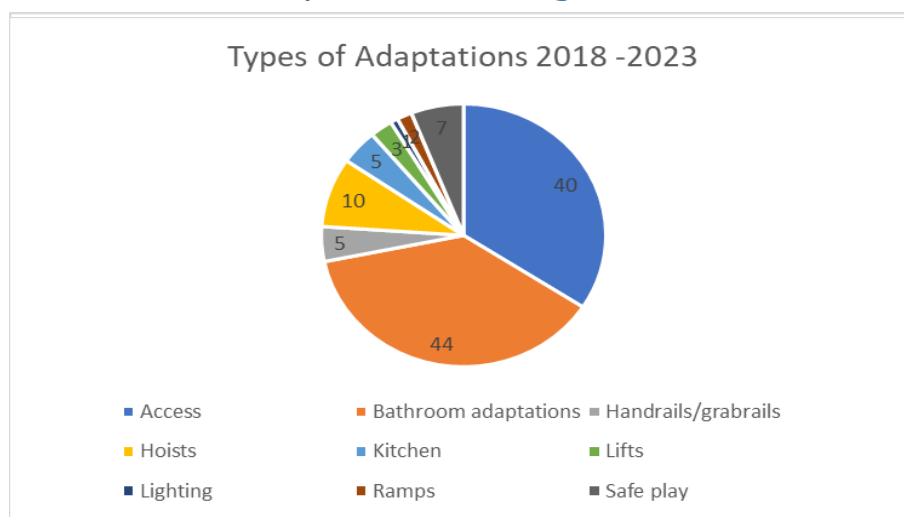
Adaptations

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 through Disabled Facility Grant funding



The table above shows the type of Adaptations installed by Ceredigion Registered Social Landlords between 2018 and 2023

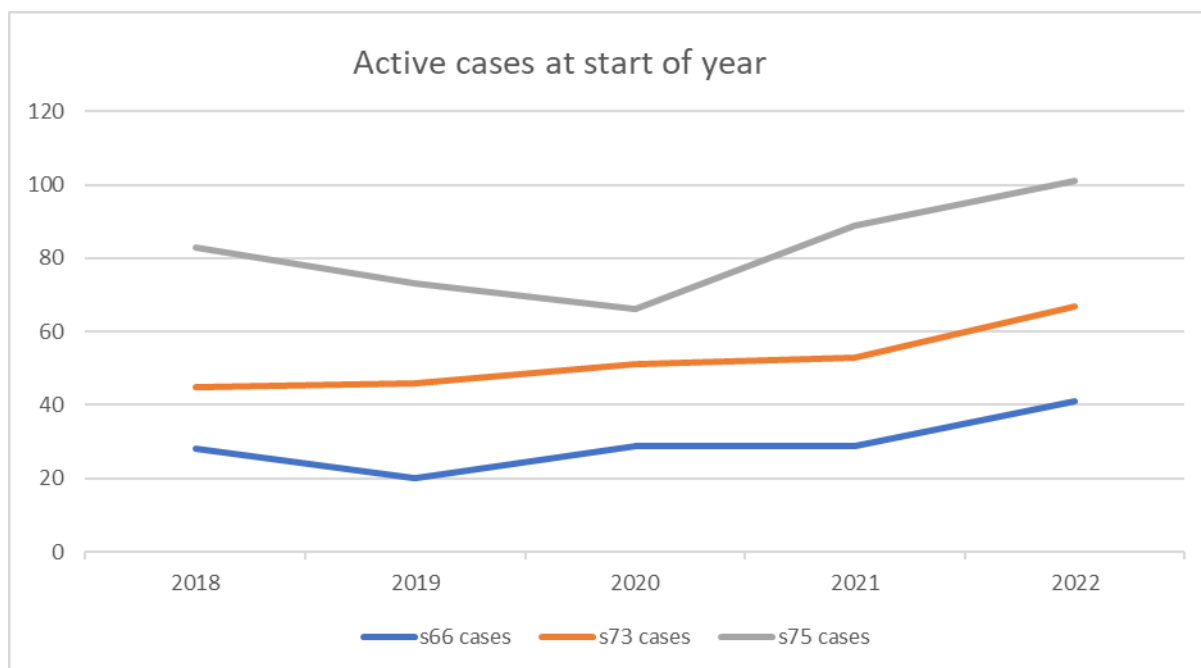
Homelessness

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.

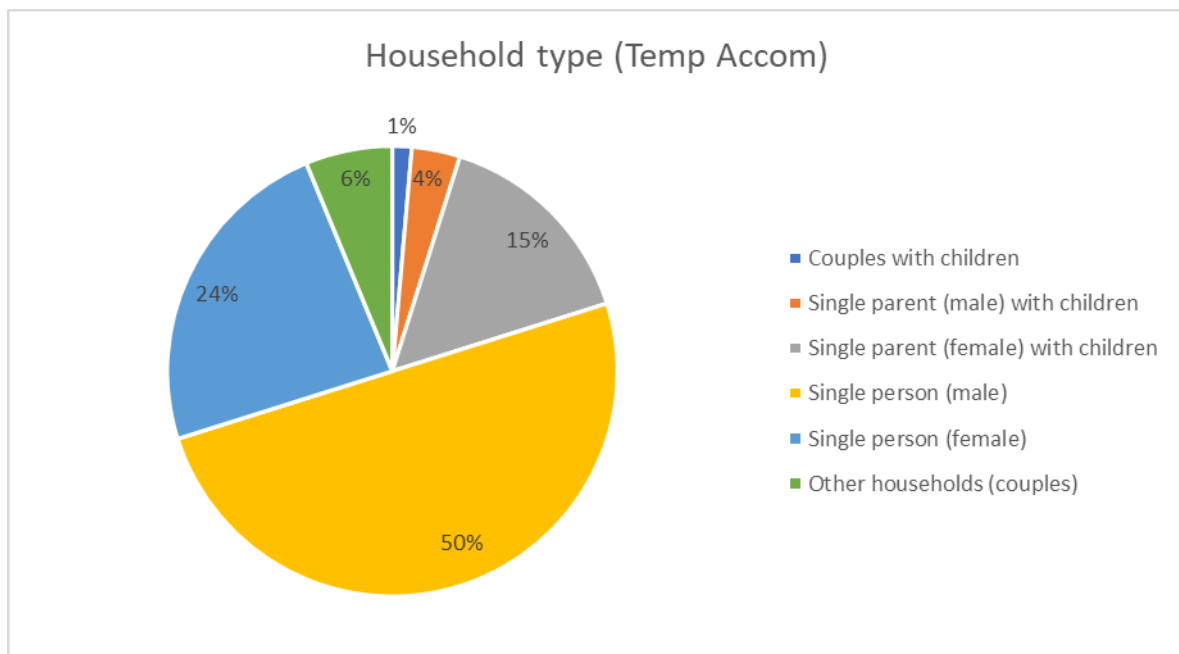
The table below shows active case numbers 2018–2022



Temporary Accommodation

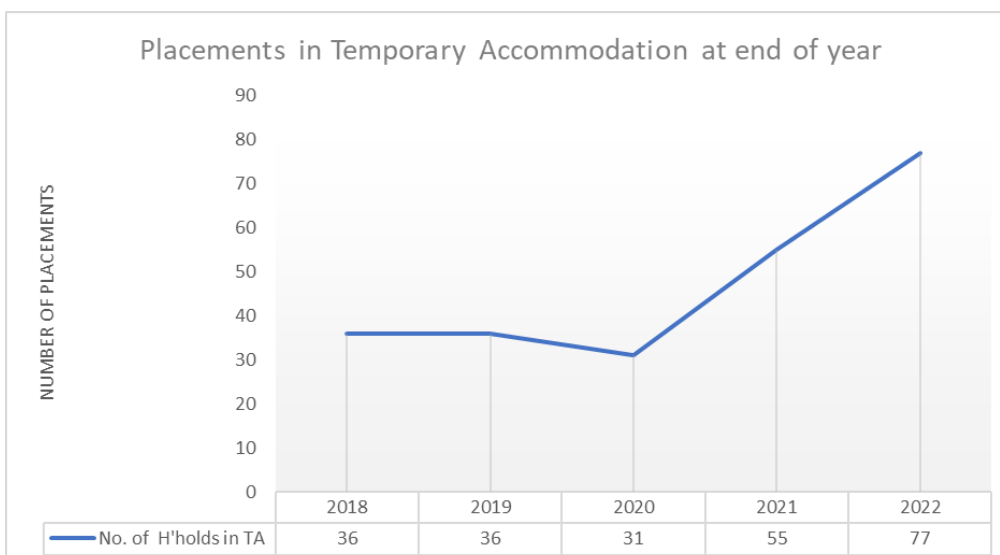
The data below looks at the makeup of households accommodated in temporary accommodation over 2021/2022. During this time 189 placements were made, accommodating 144 households.

Household type placed in temporary accommodation



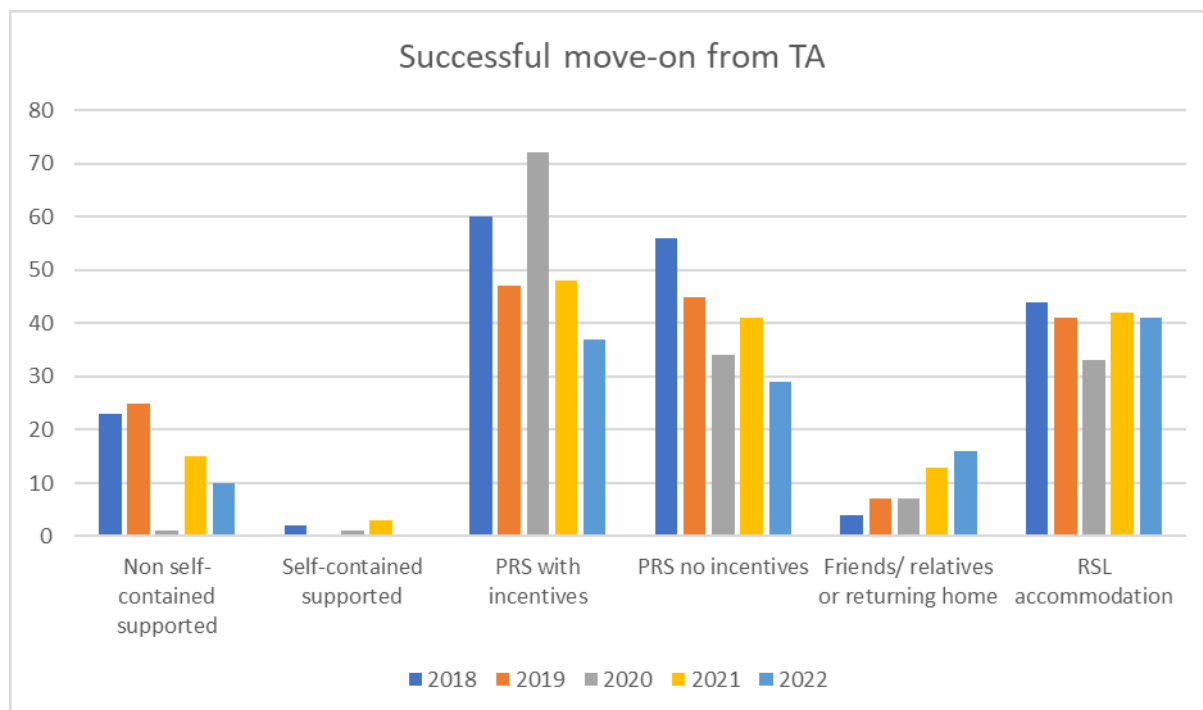
74% of all homeless placements are for single persons. This is in comparison to the Census 2011 data which indicates just 33.1% of the total population of Ceredigion is in a single person household.

Households placed in temporary accommodation



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

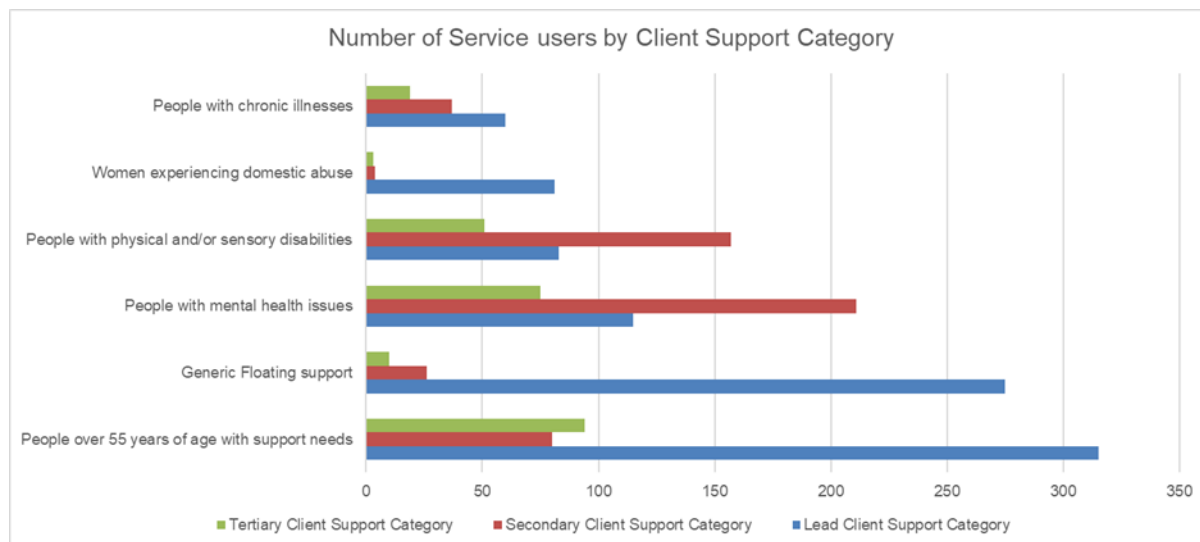
Successful move on from Temporary Accommodation 2018 –2022 (percentage)



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 team, 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)
Commuted 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)	<p>The Valuation Office Agency Rent Officers determines Local Housing Allowance (LHA) rates used to calculate housing benefit for tenants renting from private landlords.</p> <p>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.</p>

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.

