

# STATE OF OLDER PEOPLE'S HOUSING IN WALES

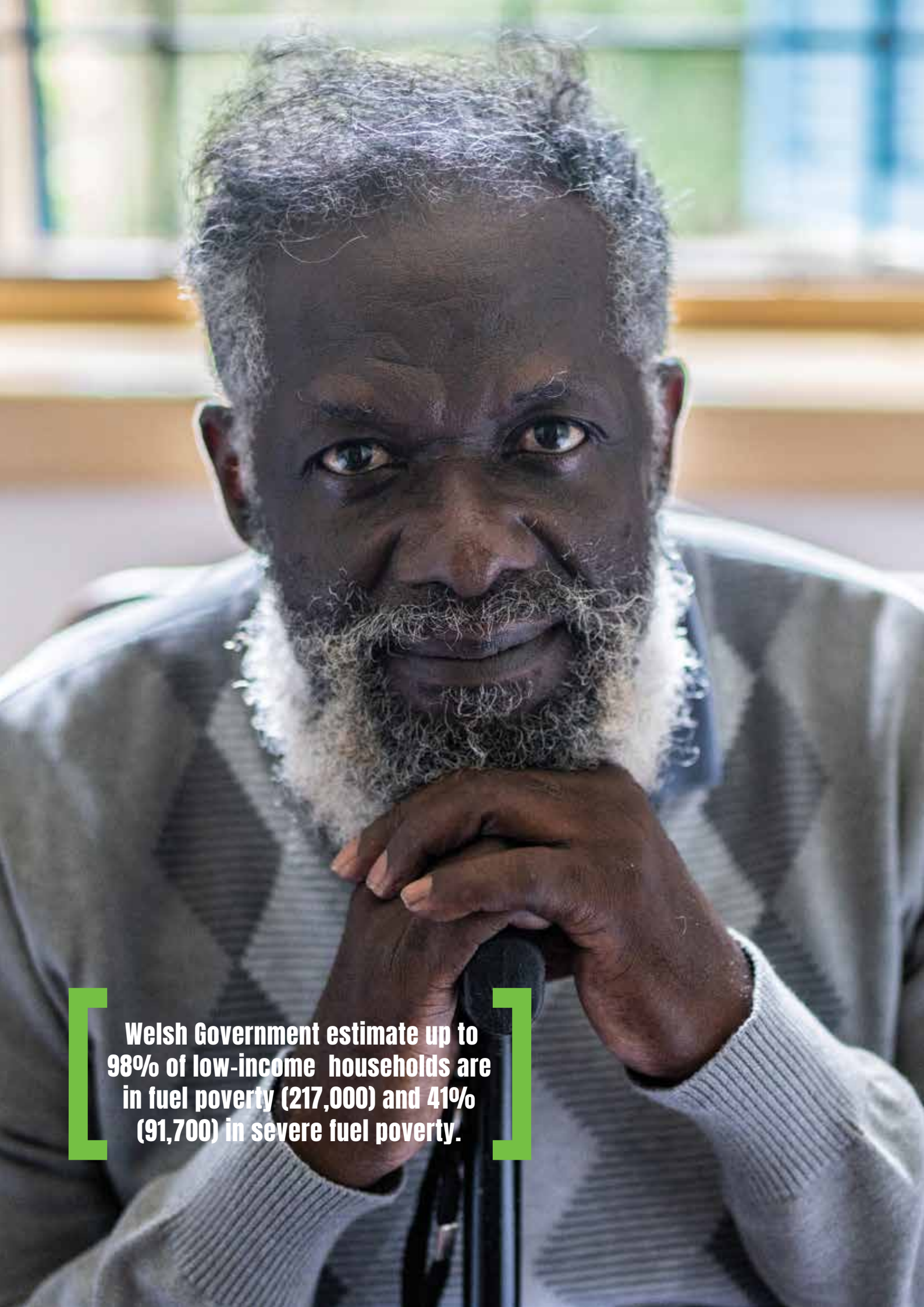


Care & Repair Cymru



Improving Homes, Changing Lives





**Welsh Government estimate up to 98% of low-income households are in fuel poverty (217,000) and 41% (91,700) in severe fuel poverty.**



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# INTRODUCTION

## Older people in Wales are facing a housing crisis.

Every day, Care & Repair see older people in Wales living in unfit and unsafe housing, with few opportunities for redress or to improve their situation. Older people are more likely than any other demographic to own their own home, but isolation, the rising cost-of-living and a shortage of contractors have contributed to the deterioration and disrepair of many properties.

## About This Report

This report is based on our internal data collected through casework, daily interactions with clients and our experience of delivering adaptations in the homes of older people across Wales for over 35 years. Using evidence gathered from over 22,000 of our clients, and the home visits we undertake for each, we can form a clear picture of the state of people's housing in Wales.

Backed up by secondary data from charity partners and third sector organisations, this report shows that older people on low incomes pay a premium to live at home, compounded by a poor state of disrepair to their property and inaccessible services and support in Wales. For those living in off-grid or rural locations, the additional cost of transport and energy means that for them, the crisis is even more acute.

## About Care & Repair

Care & Repair is the older people's housing champion in Wales. We improve homes to change lives. At Care & Repair, we do not accept that any older person should:

- Live in a home unsuitable to their needs
- Become ill because they live in a cold home
- Live in a house that is hazardous or unfit for habitation
- Be without necessary adaptations to help them live independently with dignity in their own home

In 2021/22 we helped 56,897 older people to stay independent by completing over 58,000 home adaptations and housing repair works, to a value of £14.6 million. We also helped over 2,100 people increase their annual income on average by £3,865.

Despite all our work, every day we come across unfit homes and serious disrepair where the needs of vulnerable older people can't be met due to a lack of resource.

**Older people in Wales  
are living in unfit and  
unsafe housing**





# EXECUTIVE SUMMARY



**This report examines the state of older people's housing in Wales, and what Care & Repair believes should be done to tackle the levels of disrepair experienced by our oldest generations.**

Wales has the oldest housing stock both in the UK and across Western Europe, with 26% of housing being built before 1919. 1 in 5 homes in Wales has a recorded Category 1 hazard, meaning the hazard is likely to harm the health of those living there. Older people are more likely to live in older, poorer conditions. Wales also has the lowest proportion of dwellings with an EPC rating of C or above in the UK, meaning that more and more people are living in homes that are both fuel and economically inefficient.

Last year Care & Repair completed the highest number of adaptations and home improvements for eight years, despite substantial increases to the cost of materials and labour. This report unpicks the challenges of helping vulnerable older people living in some of the poorest housing conditions across the country - the difficulty of finding funding to carry out works, contractor costs, inflationary rises in materials, a decrease in the number of qualified tradespeople, and an increase in demand for our services.

Care & Repair makes a positive difference to the lives of older people across Wales. Despite doing more with less, Care & Repair puts an extra £9 million into the pockets of low-income older people every year through income maximisation work and benefits analysis. We helped over 1,000 older people every week in 2021/2022, totaling 56,897 older people receiving adaptations, home improvements and income maximisation support through our Agencies.

Older people on low incomes need urgent help to repair and maintain their own homes. This report calls for Welsh Government to create and implement a safety net housing disrepair grant, distributed by Care & Repair to older people living in unfit housing with no other means to improve their environment. By repairing hazards in their homes, we prevent falls, accidents and illnesses leading to unscheduled care, support quicker hospital discharges and improved patient flow through hospitals, increase home energy efficiency and support independence at home for longer.

Without Care & Repair's intervention, thousands of vulnerable older adults will be at risk due to unfit, unchecked and unresolved housing issues.

*Chris Jones*

Chris Jones,  
Chief Executive, Care & Repair Cymru



# HOUSING, DEMOGRAPHICS AND CARE & REPAIR

The following data was collected from Care & Repair clients from April 2021-August 2022. This is from a representative sample of 22,735 clients across all 13 Care & Repair Agencies in Wales.

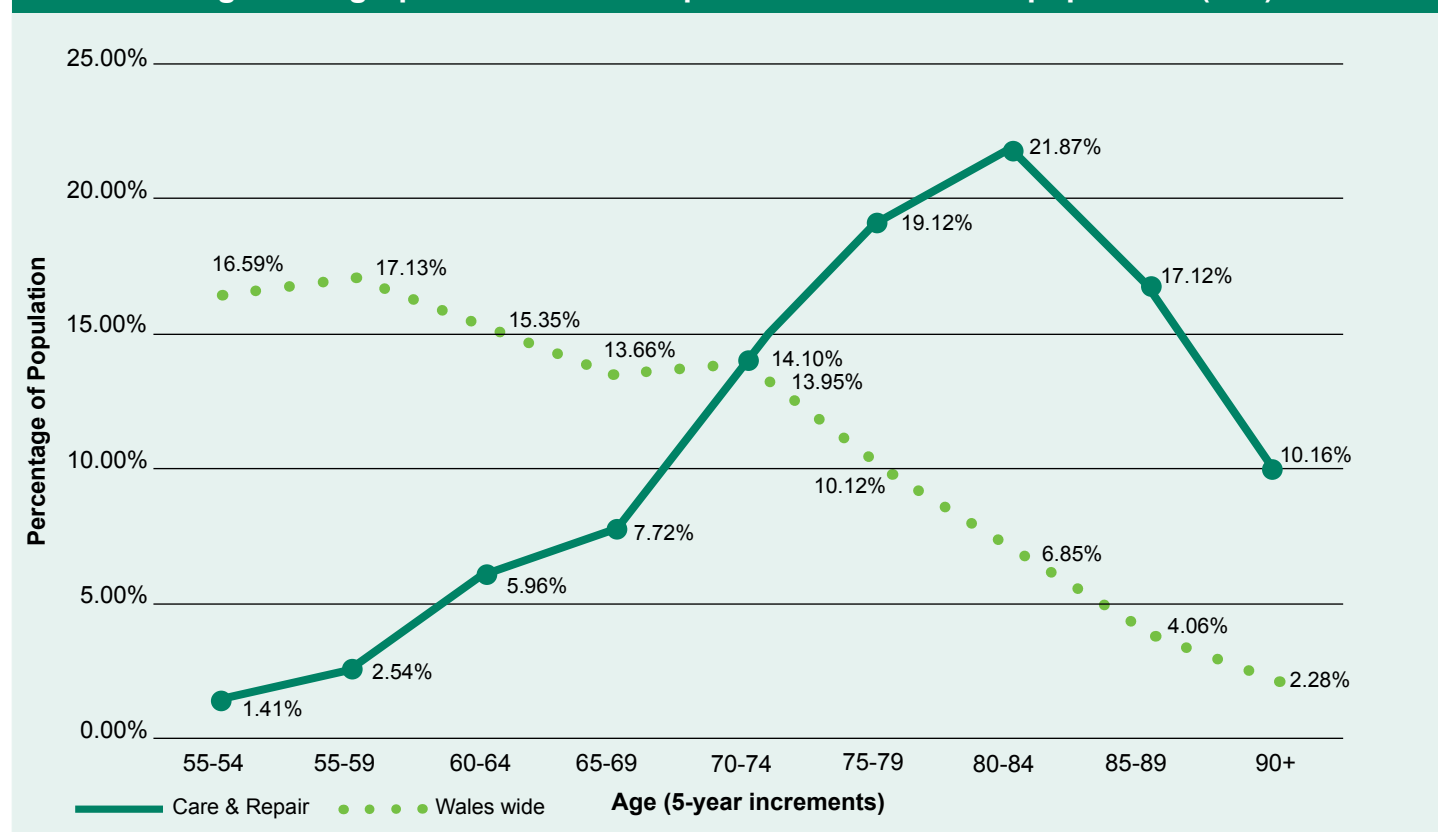
## Demographics - Headlines

- More than one in five people in Wales are aged over 65
- This increases to more than one in four people aged over 65 in rural areas
- 30,000 people in Wales aged over 90, up 16% from the 2011 census
- There are 58,000 more women in Wales aged over 60 than men
- Over 132,000 over 65s in Wales fall more than once in their own home

## Demographics of Care & Repair Clients

- The average age of a Care & Repair client was up from 73 to 75 years old in 2021-22
- 82% of our clients are 70 and above
- Four out of five of our clients are disabled
- One in 14 people aged 90 and above in Wales were referred to Care & Repair last year
- In 2021-2022 we helped 41 clients who were over 100 and our oldest client was 109
- 63% of our clients identified as female
- The average Care & Repair client is 75, female, living alone with a disability in their own property

Age demographics of Care & Repair clients and Wales population (50+)





# HOUSING - HEADLINES

- Wales has the oldest housing stock in the UK; just over a quarter of all housing in Wales was built before 1919
- 89% of older people live in owner-occupied or private rented accommodation
- Nearly 1 in 5 homes in Wales have a Category 1 hazard present, meaning the home poses a risk to human health, this raises to over 1 in 3 for homes built before 1919
- Wales has a median SAP score of 64, equivalent to EPC Band D
- 82% of carbon emissions from buildings in Wales come from residential properties
- The cost of reducing hazards to an 'acceptable' level in Wales is estimated to be £2,455 per home on average<sup>i</sup>

## HOUSING OF CARE & REPAIR CLIENTS

- 87% of Care & Repair clients owned their own home
- Just over 3% of people we helped told us they were private renters
- Last year we facilitated £14.6m in housing repair and improvement works
- In 2021-2022 we helped 56,897 people, or 219 people every single day
- Every £1 spent on Care & Repair's Rapid Response Adaptation Programme saves £7.50 for health and social budgets
- Every £1 spent on Care & Repair's Hospital to a Healthier Home service saves the Welsh NHS £8.60 on delayed discharges and transfers of care

**89% of older people  
live in owner occupied  
or private rented  
accommodation**





# LOW INCOME, POOR HOUSING, POOR HEALTH - THE IMPACT ON OLDER PEOPLE

Living on a low income can cost households an additional £500 annually, due to fewer market choices resulting in paying more overall for goods and services.<sup>ii</sup> This is referred to as 'The Poverty Premium'.

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## Putting Money Back into Older People's Pockets

Income maximisation is part of Care & Repair's core casework. Increasing household income is a key lever to ensuring that our client group can maintain their home, improve their quality of life and have more choice over actions to improve their wellbeing. Since 2014 we have put over £41 million into the pockets of older people living in Wales.

- Nearly 1 in 5 (18%) of older people in Wales are now living in relative income poverty
- A single person with a full national insurance record on the basic state pension receives a maximum of £141.85 per week, or £7376.20 per annum
- To top up the basic state pension, older people can apply for pension credit. This brings their total annual income to £9,495.20 per year, equivalent to an increase in £40.75 per week

- Couples on pension credit receive £14,490.40 per annum
- 80,000 households are eligible for pension credit but do not receive it
- The average cost of running a household is £481.50 per week<sup>iii</sup>
- In every local authority, the older people get, the more likely they are to be living in income deprivation

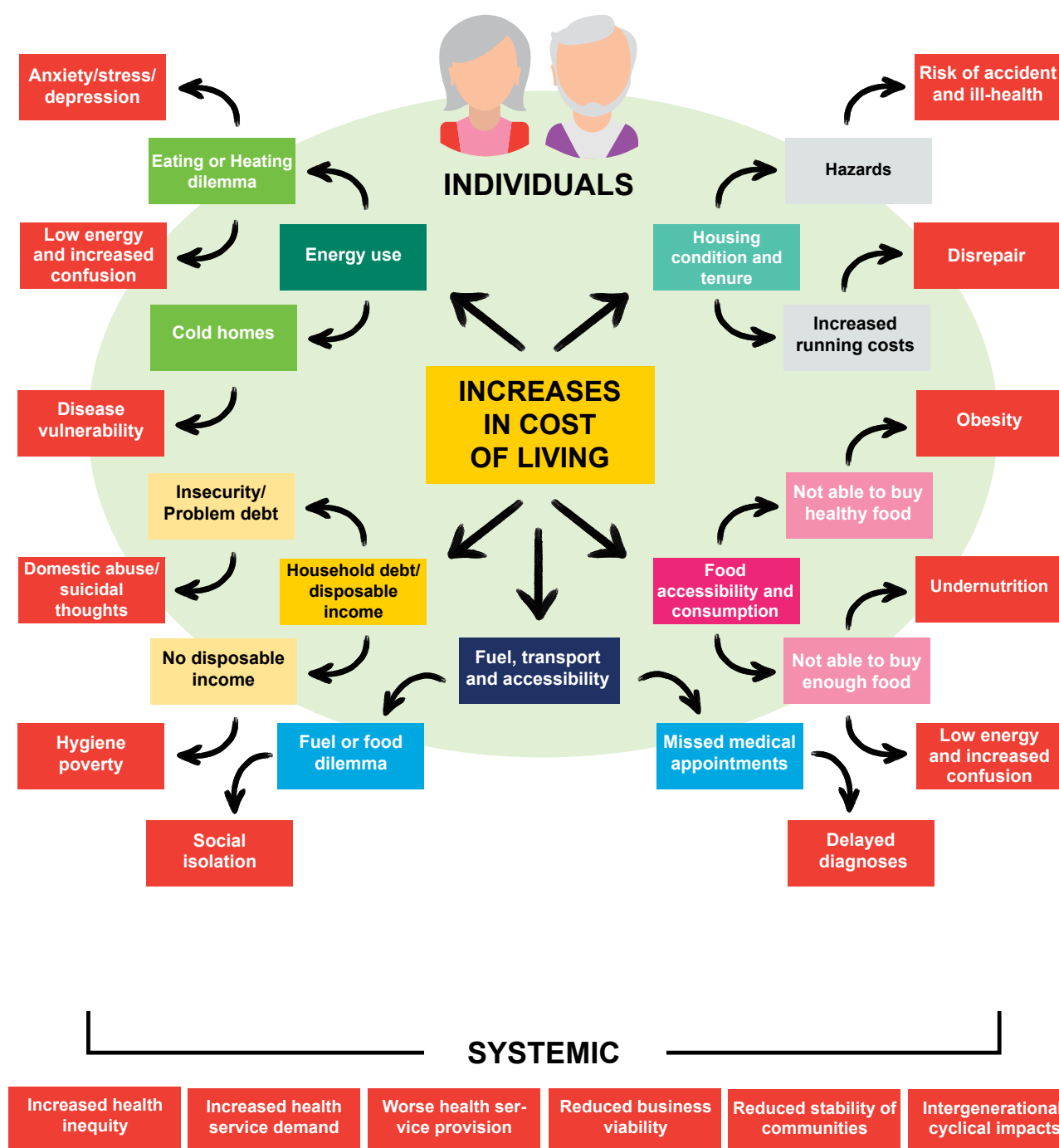
Care & Repair puts money back into the pockets of older people. Our income maximisation work allows older people to receive the finances that they are entitled to, and means they are financially better off.

This increases their opportunities to tackle disrepair in their homes, worry less about the increase in rising costs, and have an overall better quality of life.

**80,000 households  
in Wales are eligible for  
pension credit but do not  
receive it.**



# THE PERSONAL COST OF THE COST-OF-LIVING CRISIS



Increases in cost of living<sup>iv</sup>

\*Adapted from Public Health Wales.



The following two case studies are fictional clients that were created for the purpose of the report and are not a part of our current client base. However, we have used similar experiences to showcase the impact that income maximisation and financial support can have on older people.

#### Mrs Jones<sup>v</sup>

Our average client is 75, female, lives alone, in her own home, and likely has a disability. We will assume this means she needs her own transport. She lives in her three-bedroom terraced home which is bought outright, where she raised her family and lived with her husband until he passed away.

It is a D tax band property in Pentyrch, Cardiff. Mrs Jones reached retirement age in 2007. She has savings of £10,000.

After discussion with a Care & Repair caseworker in her local area she is now eligible for Pension Credit. She is also benefiting from PIP payments.

	Per Week	Per Month	Per Year
<b>Income</b>			
Basic State Pension	£141.85	£567.40	£7,376.20
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Expenditure</b>			
Mortgage	0.00%	0.00%	0.00%
Council tax	18.66%	8.61%	17.18%
Gas	19.73%	19.74%	18.32%
Electricity	16.98%	16.98%	15.66%
Groceries	19.03%	19.03%	17.57%
TV License	2.33%	2.36%	2.16%
Travel	17.27%	17.27%	15.94%
Leisure	9.66%	9.66%	8.91%
<b>Total</b>	<b>-103.65%</b>	<b>-103.65%</b>	<b>-95.63%</b>
<b>Income - expenditure</b>	<b>-3.65%</b>	<b>-3.65%</b>	<b>4.37%</b>



	Per Week	Per Month	Per Year
<b>Income</b>			
Basic State Pension	52.56%	52.56%	54.74%
PIP-daily living	23.00%	23.00%	22.03%
Pip-Motability	9.09%	9.09%	8.71%
Pension Credit	15.35%	15.16%	14.52%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Expenditure</b>			
Mortgage	0.00%	0.00%	0.00%
Council tax	9.82%	9.82%	9.40%
Gas	10.41%	10.41%	9.97%
Electricity	8.96%	8.96%	8.58%
Groceries	10.04%	10.04%	9.62%
TV License	0.00%	0.00%	0.00%
Travel	9.11%	9.11%	8.73%
Leisure	5.09%	5.09%	4.88%
<b>Total</b>	<b>-53.43%</b>	<b>-53.43%</b>	<b>-51.18%</b>
<b>Income - expenditure</b>	<b>46.57%</b>	<b>46.57%</b>	<b>48.82%</b>



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### Mrs Williams<sup>vi</sup>

Mrs Williams is the same as Mrs Jones. However, Mrs Williams rents her home, which uses oil as its energy source. She lives in Conwy in a council tax band D property.

She contacted her local Care & Repair agency for assistance after falling into rent arrears. She was eligible for support through Government support schemes, as well as Pension Credit.

Whilst Mrs Williams is still seen as being in the red, she is likely also saving money on essentials such as free dental treatment, Cold Weather Payments and financial help with the cost of hospital transportation.

By keeping expenditure such as leisure and groceries the same, this allows us to be sure that Mrs Williams is not having a decreased quality of life or going without basic necessities.

	Per Week	Per Month	Per Year
<b>Income</b>			
Basic State Pension	100%	100%	100%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Expenditure</b>			
Rent	110.15%	110.15%	101.68%
Council tax	18.61%	18.61%	17.18%
Oil	12.02%	12.02%	11.09%
Electricity	16.98%	16.98%	15.66%
Groceries	19.03%	19.03%	17.57%
TV License	2.33%	2.34%	2.16%
Travel	17.27%	17.27%	15.94%
Leisure	9.66%	9.66%	8.92%
<b>Total</b>	<b>-206.05%</b>	<b>-206.05%</b>	<b>-190.20%</b>
<b>Income - expenditure</b>	<b>-106.65%</b>	<b>-106.65%</b>	<b>-90.20%</b>



	Per Week	Per Month	Per Year
<b>Income</b>			
Basic State Pension	51.17%	51.18%	53.17%
Pension Credit estimate	14.70%	14.70%	14.10%
Housing Benefit	28.86%	28.86%	27.68%
Welsh Government Fuel Support Scheme	1.50%	1.50%	1.45%
UK Government Winter Fuel Scheme	3.76%	3.76%	3.60%
<b>Total</b>	<b>99.99%</b>	<b>100%</b>	<b>100%</b>
<b>Expenditure</b>			
Rent	56.37%	56.37%	54.06%
Council tax	9.52%	9.52%	9.13%
Oil	6.15%	6.15%	5.90%
Electricity	8.69%	8.70%	8.34%
Groceries	9.74%	9.74%	9.34%
TV License	0.00%	0.00%	0.00%
Travel	8.84%	8.84%	8.48%
Leisure	4.94%	4.94%	4.74%
<b>Total</b>	<b>-104.26%</b>	<b>-104.26%</b>	<b>-100 %</b>
<b>Income - expenditure</b>	<b>-4.26%</b>	<b>-4.26%</b>	<b>0.01%</b>



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# ENERGY COSTS

Everyday Care & Repair receives calls from older people across Wales who are struggling to heat their home. Since January 2021, we have offered a specialised fuel poverty service (70+ Cymru) across Wales to provide home energy advice and solutions, helping 2,518 households with energy advice, and fitting 600 small energy efficiency measures into 418 homes.

- 30% of single pensioner homes surveyed in the Welsh Housing Conditions Survey in 2018 were living in fuel poverty, way above the national average of 14%<sup>vii</sup>
- After the April 2022 price cap increase, the Welsh Government estimated up to 45% (614,000) of households in Wales could be living in fuel poverty, an increase from 12% (155,000) in 2018
- Up to 8% (115,000) of Welsh households were estimated to be in severe fuel poverty in April 2022
- 98% (217,700) of all Wales' lower-income households were estimated to be in fuel poverty in April 2022
- Although single parent households are most likely to be living in fuel poverty, there are two-and-a-half-times more single pensioner households than single-parent households<sup>viii</sup>
- The average fuel cost per month for a one-bedroom property or flat is £142.69 a month, or £35.67 a week, around a fifth of the weekly state pension income.
- Prepayment meters have a higher standing charge: an unavoidable expense placed on households already struggling to pay their fuel bills and ends up costing more in the long run.

However, there are some instances where increasing an older person's income makes them ineligible for some support schemes.

Being just a few pounds over the qualification amount for this older person meant they were unable to benefit from the Welsh Government-run Nest scheme:



“Our client had an old air-con style heating which did not work. Instead, they only used two rooms due to high energy costs, and last winter sat in the car with the engine on to warm up. The client also had a leaking kitchen and needed a replacement window. Our client received a state pension of £10,452. This was topped up by a small occupational pension by £7,674.68 and annuity of £49.92.

Our client was eligible for Attendance Allowance of £4,804.80 per annum which topped up their total income per year to £22,980. If the client did not have such severe health conditions resulting in a high Attendance Allowance award, they would qualify for help via the Nest scheme.”

Care & Repair Home Energy Officer

# THE DIGITAL DIVIDE

In 2021-2022, our Managing Better service installed digital technology for 470 clients living with sensory loss to live safely and independently at home. The switch to digital delivery of goods and services means older people cannot always access the help they need easily.

“My oldest client is 106 years old; he isn’t going to go online! He just isn’t going to do that. But he feels like he is being left behind. You can see why... they’ve been sat there for two years, and...they still can’t access these services.”

Care & Repair Caseworker

“Council tax, well everything must be online which means that we end up doing it for the majority of our clients - they either don’t have the access or the confidence. There is also a worry that people aren’t necessarily aware of financial support.”

Care & Repair Benefits Advisor

**23% of adults with a disability are living in data poverty<sup>x</sup>**

**49% of people over 75 are not online**

**The benefits to digital inclusion include savings to the NHS from reduced GP appointments to the value of £899 million.<sup>xi</sup>**



# HEALTH IMPACTS OF POOR HOUSING

**Four out of five clients Care & Repair help self-identify as having a disability. We offer every client a Healthy Homes Check which assesses the home for falls risks and provides prudent health advice.**

**Hospital to a Healthier Home is a Care & Repair service specifically for patients who are medically fit for discharge but cannot go home because of a housing or environmental issue. Since it began across Wales in April 2019, the service has helped over 11,600 people leave hospital more quickly, saving the Welsh NHS over 71,700 bed days.**

- Cold and damp homes cost the Welsh NHS £96 million per year
- Improving the poorest housing could lead to 39% fewer hospital admissions<sup>xii</sup>
- There was a reduced risk of care home admission for people with a moderate or severe level of frailty who received a C&R intervention over 1-, 3- and 5-year time periods<sup>xiii</sup>
- 75% of excess winter deaths are in those 75 and over
- 30% of excess winter deaths amongst older people are attributed to living in cold homes

## FALLS

**Poor quality or unsafe housing also leads to an increased falls risk. Older people are at greater risk from falls that lead to major health problems, injuries and long-term loss of independence.**

- 132,000 older people will fall more than once in their home
- Having fallen more than once, they are 50% more likely to fall again
- 8,100 will suffer a serious injury (requiring a hospital visit)
- 3,000 will require a hip replacement
- 1,500 will lose their independence in the first year following a fall
- 750 will die in the year following a fall<sup>xiv</sup>
- There was a 13% reduction in the risk of someone having a fall one year following a Care & Repair intervention, compared to those that had not had an intervention



**“If someone has had even one fall, this increases the likelihood of it happening again in the next year by almost three times. The fall is likely to have caused reduced mobility, muscle strength and balance, meaning further falls are more likely.**

**“I have seen so many cases where clients have lost their confidence after falling. This in turn can make them afraid to do things or go out. This then results in reduced mobility, which in itself makes falls more likely.”**

Care & Repair Caseworker, South Wales

# THE CHALLENGES AHEAD

## 1. Improving Poor and Deteriorating Homes for Older People

The last Welsh Housing Conditions Survey was published in 2018 and showed that nearly 1 in 5 homes in Wales had a Category 1 hazard present. Category 1 hazards pose a risk to human health. In 2020-21, 45% of all home assessments undertaken using the Housing Health and Safety Rating System had a Category 1 hazard present.

The most common Category 1 hazards are:

- Excess cold (34%)
- Damp and mould growth (15%)
- Fire (8%)

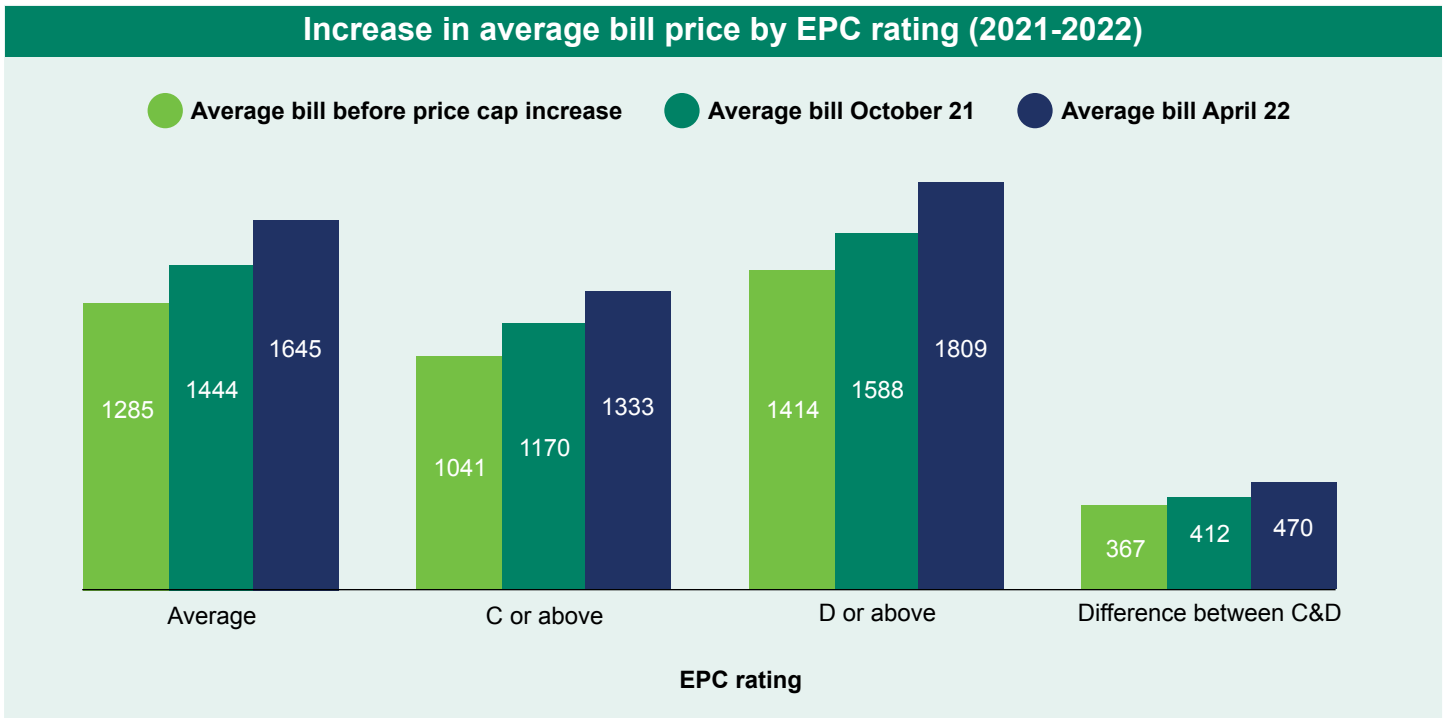
Analysis by E3G shows that the average household living in a property with an Energy Performance Certificate Band D will have paid an additional average of 35% on their energy bills up to April 2022.<sup>xv</sup>

### Cold Homes

There are over 200,000 homes in Wales without an EPC rating. Of the 1.15 million homes that do, over 750,000 homes have an EPC rating D or below.

Fuel cost increases disproportionately affect households living in the least thermally efficient homes in Wales.

Private rented housing in Wales only requires an EPC rating of E. The average rent in Wales has increased by nearly £40 a month since July 2021, with higher peaks in urban areas.<sup>xvi</sup>



“I went to see a lady in Blaenau Ffestiniog, she didn’t have any heating, she only had two plugs in the house, and she just sat in front of an electric fire in the living room in a coat... she’s just there waiting to die basically.”

Technical Officer in North Wales



Energy inefficiency, fuel poverty and home energy are the key priorities of our 70+ Cymru fuel poverty project. Since the start of the project, our 70+ service has;

- Delivered 84 home visits to vulnerable clients
- Trained 651 front line staff and volunteers
- Informed 830 households about the Warm Homes Discount

- Provided 600 small energy efficiency measures to 418 households, an average of 1.4 measures per household
- Has created savings for households of £915,388 across Wales

## Repairs Policy Gap

Comments from Care & Repair Agencies indicate that typical works are often unable to be completed due to budget constraints. These mainly relate to property condition, i.e. structure and fabric of properties. Additionally, repair or renewal of electrical wiring is also difficult to fund.

### COMMON WORKS THAT CARE & REPAIR STRUGGLES TO FUND:

- Severe damp issues - water ingress, rising and penetrating
- Condensation related damp and perished plaster
- Damp proofing
- External weather proofing
- Dry rot
- New roof/ major roof repairs
- Chimney repairs
- Structural repairs e.g., cracked external rendering, subsidence
- Problems associated with poorly done cavity wall insulation

- Uneven surfaces such as paths
- Electrical repairs, rewire
- Asbestos
- Plumbing and drainage work
- Kitchen units and facilities
- Rotted doors and windows
- Guttering, downpipes, fascia and soffit renewal
- Dangerous boundary walls

Whilst there are Housing Repair Loans available from some (but not all) local councils to make repairs and fabric improvements to a home, these are often not well utilised by older people due to the likelihood of them not being able to meet the tight repayment times of between five and ten years.

*"There's an upfront payment for arranging [the works]. I don't think any clients I've spoken to have taken this loan on board."*  
**Technical Officer, North Wales**



**Delivered 84 home visits to vulnerable clients**



**Trained 651 Staff and Volunteers**



**Informed 830 households about Warm Homes Discount**



**Provided 600 Energy Measures to 418 Households**



**Saving £915,388 for Households across Wales**

## 2. Housing Deterioration During the Pandemic and an Increasing Need for Help

In the absence of visitors and reduced access to services during COVID-19 lock downs in 2020 and 2021, the degradation of older people's housing conditions increasingly went unnoticed, unchecked and unresolved. Increased personal frailty often results in the deterioration of the living environment, as older people struggle to recognise the need for or organise works to improve their living conditions.

- Owner-occupied and private rented housing has significantly more HHSR Category 1 hazards than social housing. With 85% of older people being owner occupiers, this points to large numbers living in properties with Category 1 hazards
- The number of works completed by Care & Repair is at its highest since 2014-15, with over 29,000 completed works undertaken in 2021-22
- The Rapid Response Adaptation (RRAP) service requests are also at their highest since 2014-15, with 20,919 requests being submitted to Care & Repair in the last year, and with 19,144 people being provided with RRAP services
- Some 1 in 10 clients need more than one RRAP service to live in a safe house. This figure is higher for our specialist services for clients living with sensory loss or have recently come out of hospital
- The value of charitable funded works exceeded £350,000 this year, showing the demand for support from low-income households who are unable to afford repairs to their home independently has risen
- Due to rising costs such as energy, food and travel, many older people have fewer savings or spare income to be able to make the repairs needed to their home
- Adverse and more severe weather patterns mean that damp, mould and disrepair are more likely to affect a home
- Wales has the oldest housing stock of any nation of the UK, so structures have been built longer and the materials used are older
- Financial support schemes have not been tailored to owner-occupiers as frequently as those in the private rented sector or social rented sector

**Poor quality, unsafe, draughty homes can have a huge impact on the dweller. From falls risks through to extreme cold, unsafe homes are increasing the number of excess deaths in Wales:**

- Older people living in the least energy efficient homes are a fifth more likely to die during winter than householders in the warmest properties
- In people aged 80+ across England and Wales, 928 excess deaths due to falls were recorded between 2020-2021<sup>xvii</sup>

**The numbers of homes in severe disrepair Care & Repair witness is rising. This is for a number of reasons:**

**“We’re seeing more complex [housing] cases and seem to be knocking [our] heads against brick walls. All the places we could go before for help have been shut. Properties are in a much worse state of repair. And decluttering – well, no one has gone in and kept an eye on them. People didn’t approach others for help for so long and now all these problems have built up”**

Care & Repair Caseworker, South Wales



Examples of the disrepair Care & Repair staff see daily



### 3. Cost Increases to Home Improvements

Funding for adaptations and repairs is sourced by our caseworkers from a range of local and national funding pots. However, cost of materials and labour have increased significantly. This means that often the funding our caseworkers source is no longer enough to cover the cost of the works initially quoted.

.....

Price increases cause a delay in the work being approved and completed for clients. Caseworkers may have to source additional funding or negotiate to guarantee the price offered initially by the contractor. With basic materials increasing exponentially in cost or unable to be sourced altogether, this has a knock-on effect for our Technical Officers:

Challenges in the supply chain also have an impact on our clients, who must sometimes wait much longer for works to be completed than before. Often this can have negative health and wellbeing consequences, especially when clients have been prompted to come to Care & Repair following a fall or accident at home.



“I’ve got contractors now that are providing quotes and saying that they are valid for seven days, whereas I used to have contractors saying they are valid for six months, because the contractors just can’t hold the prices. And that creates all sorts of problems.”

Senior Technical Officer, North Wales



“I mean, three or four years ago a sheet of plaster board was probably about £6 or £7, it’s now about £18 or £19 a sheet, and I know 12 months ago we couldn’t get hold of plaster board at all.”

Senior Technical Officer, North Wales



“The general price of doing a bathroom adaptation, where would we take out all everything in the bathroom and replace everything with either a low-level shower or a wet room, was around about the £5,000 mark - that was our in-house team that was doing that, which is really quite competitive. Because the cost of things has gone up, we’re now looking at £6/£6,500 average.”

Technical Officer, South Wales



“At start the cost of everything has gone up because material prices have skyrocketed. Steel price for grab rails is up 50%.”

Caseworker, South East Wales

## 4. A Shortage of Reliable Contractors

A shortage of technical tradespeople in Wales means the competition and cost for works is higher than before the pandemic and increasing cost of living. This results in longer waits for work. Older people waiting for assistance are living in unsafe and cold conditions for longer than before:

.....



**“They [contractors] have a margin, we obviously squeezed them to get the best prices for the clients and for the funding. But with price increases, the margins are so fine, that they just can’t maintain them. And that creates all sorts of problems. If we’ve had a quote, we’ve given it to the caseworker. They’ve got often raised funds, and then we go back to the contractor to instruct them to proceed. And if there needs to be an increase [in cost] that’s really difficult. Benevolent funders are not [...] involved first hand in these markets, and therefore they don’t seem to be as understanding as you would want them to be.”**

Technical Officer, North East Wales

**“There is poor availability of contractors meaning there are long lead times, waiting three or four months for a lot of the bigger jobs.”**

Technical Officer, South East Wales

**“...the resources have decreased. So, we’ve got fewer contractors available. So what contractors are left can charge more. And there’s a number of contractors who have left.”**

Technical Officer, South East Wales

Competition creates a challenging environment for organisations like Care & Repair to work in, as private work funded by individuals provides a faster, more lucrative source of income for contractors and is not subject to the level of safeguarding and quality checks that contractors employed by Care & Repair face.

Issues around contractor shortages will not go away. There are fewer people in Wales beginning their career through training or an apprenticeship:



**“[a shortage of apprentices] has been an ongoing thing... since I can remember from the 80s even. I mean, there’s been various schemes in the building industry, apprenticeship schemes and this and that, but it all depends on the contractors who are willing to take these people on and if you get smaller outfits and they’re just too busy to be bothered with apprentices.”**

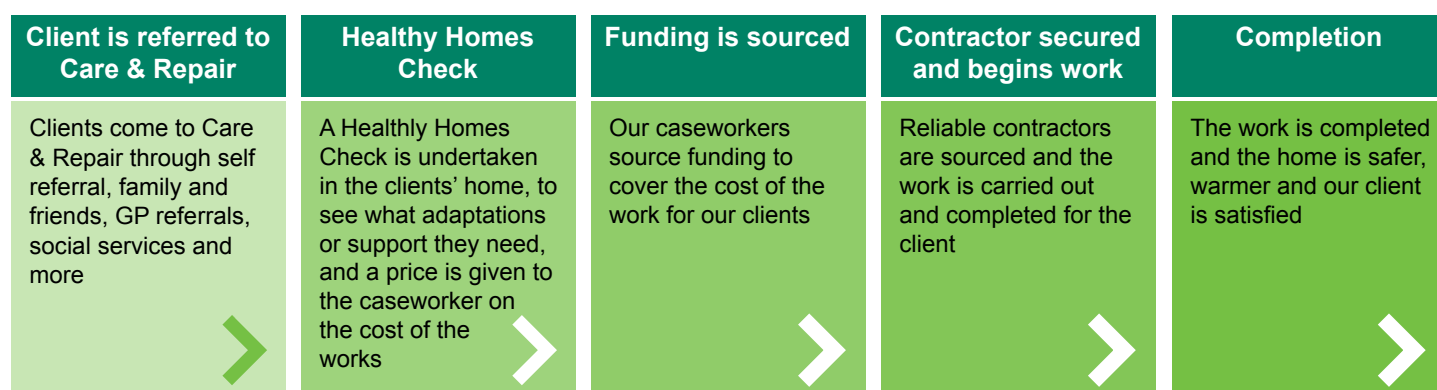
Technical Officer, North Wales

This shortage is compounded by the number of skilled workers reaching retirement age. Experience and expertise are not easily replaced, and so the current skills gap will become wider as the population continues to age.

## 5. Increasing Complexity of Getting Works Done

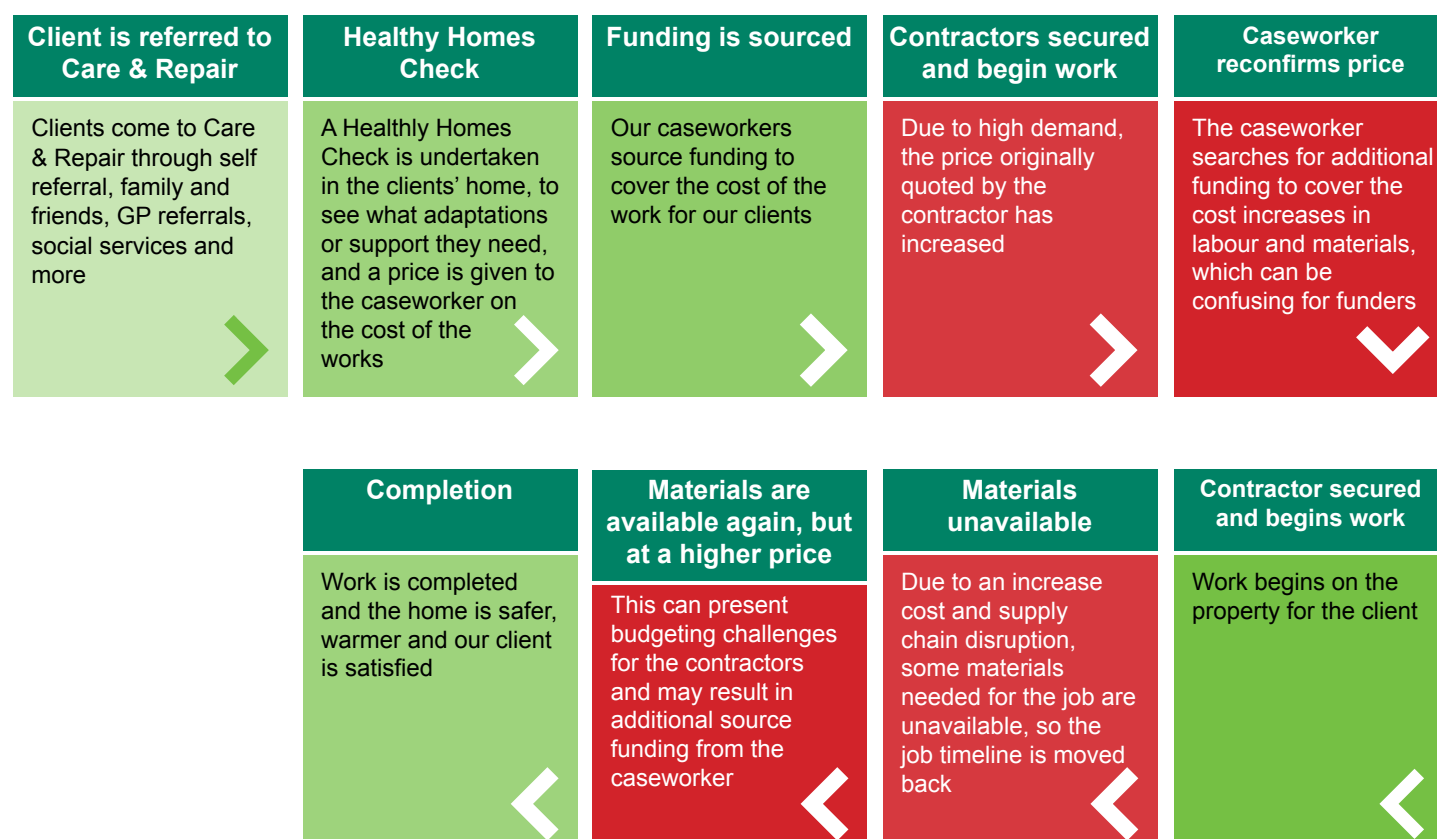
There are significant challenges facing the construction industries. A shortage of materials, cost increases and a decline in the number of skilled tradespeople have created a scenario in which organisations like Care & Repair are impacted. The average client journey with Care & Repair before the cost-of-living crisis is shown here.

### THEN:



However, there are now a number of pressures on the industry that also create knock-on impacts for Care & Repair and our clients. This can lead to a delay in work starting for the client, cost increases or a longer work period.

### NOW:







# EVIDENCING NEED - THE EXPERIENCES OF OLDER PEOPLE LIVING IN POOR HOUSING



## Client Story 1 - Allen & Ffion

**Allen contacted us for a referral regarding his wife, Ffion, aged 80. Ffion has been profoundly deaf since a child and has a Cochlear implant.**

She has now become sight impaired by cataracts. Her mobility has decreased and she has had several falls and dizzy spells causing injuries to herself, caused by not being able to see kerbs, paths etc.

A home visit was arranged with our caseworker who undertook a Healthy Homes Check, which highlighted the path leading to the front door was a tripping hazard. Care & Repair installed a galvanised rail to the side, so Ffion had something steady to guide her, and re-laid the slabs securely to ensure they were level and even, to reduce the falls risk and prevent further injuries.

A benefits check was also completed. Ffion used to receive Disability Living Allowance many years ago, but this stopped and did not receive anything since. Allen, had his own health problems had never claimed, nor knew he could be entitled to claim.

Attendance Allowance forms were completed for both. Ffion was awarded the high rate of £92.40 per week, her husband was awarded the middle rate of £61.85 per week. Carer's Allowance forms were also submitted for both to become each other's carers.

The smoke and carbon monoxide alarms were checked and working, and the couple were added to the Priority Services Register. Ffion was known to the local sensory team within social services, which she was but for hearing only, so a referral was made to the ROVIs (Rehab Officers for Visual Impairments).

Assistive technology was also presented as an option, and as Ffion was already familiar using an iPad to help her daily, some other apps she may find beneficial were suggested.

The work is now complete, and both are incredibly happy and feel much safer leaving their home.





## Client Story 2 - Mary & Steffan

**Mary contacted Care & Repair for assistance with adapting the front access to her property. She suffers with shingles and a weakness on her right side.**

Mary lives with her husband Steffan, who also has his own health concerns. He receives treatment which requires him to use disinfectant in the toilet due to his treatment being toxic, which causes them to use more water.

The Caseworker visited to carry out a Healthy Homes Check. It was agreed for the Technical Service to visit to look at replacing the current front door with a level threshold. A referral was sent to the Local Authority to request an Occupational Therapist Assessment of the front access.

Mary and Steffan found their water bills high, paying £60 per month. An application was submitted to Welsh Water's Water Sure Scheme due to Steffan's medical condition. The Caseworker discussed benefit entitlements and recommended Mary make an application for Attendance Allowance as she was receiving a lot of help and support from her husband following her stroke.

Steffan was already in receipt of DLA. There were no working smoke detectors in the property.

- Advice was provided for having their boiler replaced via Nest
- The Gerddi Gwyrdd service visited Mary and Steffan's home and replaced her front door for a level threshold door
- Mary was approved for a Disabled Facilities Grant through the local council
- The application to Welsh Water was successful and their bills were capped to £30 per month

When the Caseworker first visited, Mary told her she felt like a prisoner in her own home. Once the steps have been installed, she should be able to go out of the house with ease. Mary described the Caseworker as her "guardian angel" and was grateful for the support she had received from Care & Repair.

They are also now more financially stable, as caseworkers completed a Carer's Allowance application to apply for the Underlying Carer's for Mary looking after Steffan, which was successful.

They saw an increase in their Council Tax benefit by £30, and she received a one-off payment of £806.40.





## Client Story 3 - Angharad

**Angharad is retired, has severe mobility issues, and is mostly confined to her home. She lives with her son who has multiple sclerosis.**

Angharad contacted her local Care & Repair Agency in April 2021 for help with general household repairs. Following an initial visit, the Care & Repair Caseworker referred her to 70+ Cymru for specialist help.

Angharad was struggling with fuel poverty; her boiler was faulty, and she told us she had no means to repair or replace it. Our 70+ Cymru Home Energy Officer visited her and carried out a free Home Energy Assessment in May 2021.

He quickly established that Angharad was on a low income with very limited savings and was concerned that she was in a very vulnerable position.

Our HEO supported Angharad in submitting an application to Wales' Warm Home Programme, NEST, which was successful. NEST installed a new boiler and upgraded Angharad's existing radiators. The work was completed in August 2021.

Now, Angharad can keep warm each winter with a new, efficient heating system. This will have a big, positive impact on both her and her son's health and wellbeing.



## Client Story 4 - Omar

**Omar is 70 years old and was admitted to the Princess of Wales Hospital following a fall at home.**

The patient's property required a deep clean and declutter prior to discharge. The caseworker sourced a quote of £995 for this work, including removal of waste, contaminated waste and a hot shampoo of carpets and furnishings. The cost was met by Care and Repair Cymru's H2HH decluttering fund and Veteran Hardship fund.

A Healthy Homes Check showed there was no hot water at the property and the toilet needed replacing. A Healthy Homes Grant of £350 was secured by the Caseworker to repair Omar's boiler and provide a new toilet. The Occupational Therapist at the hospital approached the Caseworker to request assistance with sourcing a recliner chair for Omar, which Care & Repair sourced via grant funding for £795. However, there was no electric socket in situ. A RRAP grant was accessed to provide a new electric socket at the property.

Omar was very anxious of returning home and possibly falling again. The Caseworker completed a Telecare assessment with him on the ward and arranged for our Home Safety Officer to install the system the day before his discharge.

For longer term support, the Caseworker completed an application form for Attendance Allowance, which resulted in an award of the higher rate at £89.60 per week. She also arranged for the Agency Occupational Therapist to visit Omar; she has since submitted recommendations to the Local Authority for a Disabled Facilities Grant for a wet room.

Omar was still concerned about his boiler as it was very old and inefficient. The Caseworker raised £3,000 benevolent funding from the RAF charitable fund for a new boiler system.

Omar also has ongoing issues with his flat roof. Our Technical Officer is arranging quotations for the repairs. As Omar is now in receipt of Attendance Allowance, he will qualify for a Comfort, Safety and Security Grant, which the Caseworker will process on his behalf.

# KEY RECOMMENDATION

## 1. Create a national safety net grant programme for vulnerable older homeowners, available to Care & Repair, to support those who would otherwise have to live in unfit housing

### FINANCIAL BENEFITS

- Aids in targeting any cost-of-living support to prioritise worst-first
- Strengthen the argument to remove disability benefits from income classification for Welsh Government led schemes such as the Warm Homes Programme
- Allows older people on low incomes to not be tied to unattainable repayment time frames, as is with Housing Repair Loans

### SOCIAL BENEFITS

- Helps to realise a right to good homes for all people in Wales
- Would help expediate the implementation of Parts 1a-b and Parts 2a-g of the Welsh Housing Quality Standard to owner and private rented housing
- Allows homes to be kept to a good standard, meaning that homes can be sold or passed on with ease and keeps properties in good condition for future generations

### ENVIRONMENTAL BENEFITS

- Reinforces the need for Welsh Government to commit to a plan to decarbonise the Welsh private housing sector
- Repairs and works can be done when the issue is smaller, so less intensive work will need to be carried out or the property deemed uninhabitable
- Trial homes for new energy efficient heating measures

### THIRD-SECTOR BENEFITS

- Would significantly free up Care & Repair caseworkers time in sourcing multiple small pots of benevolent and charitable funding, enabling more vulnerable older people to be supported

### CONDITIONS OF THE FUND

- Funds have to be utilised to tackle a Category 1 hazard in the private housing sector, or be about parts 1a-b and 2a-g of WHQS
- Funds distributed by Care & Repair, who have a proven track record of delivery of such repairs and handling of Welsh Government funds
- Used solely to address disrepair in homes owned by older people on a low income
- Can be used in conjunction with other Welsh Government schemes such as Warm Homes Programme / Optimise Retrofit Programme

### OTHER RECOMMENDATIONS

- 1 Welsh Government should work with Care & Repair to provide targeted, bespoke technical and financial support for improving cold, energy inefficient homes. This will supplement the financial support available to older people on low incomes from the UK and Welsh Governments, and the plethora of general advice services available.
- 2 Future funding of Care & Repair across Wales should increase, to take into account the demonstrable health and wellbeing impact and outcomes from:
  - Increasing household income of vulnerable older people
  - Improving energy efficiency of cold homes
  - Research backed preventative impact to the Welsh NHS of reduced falls and hospital admissions
  - Stronger collaboration and integration between third sector, housing and health services
- 3 As a home visiting service to around 15,000 older households every year, Care & Repair is well placed to provide services and technical solutions that support the decarbonisation of the owner-occupied housing stock. It is recommended that Welsh Government discuss the potential for Care & Repair delivery of these services to support overall housing decarbonisation aims.

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