

Gwynedd Housing Strategy 2013-17

1. Foreword

The Housing Partnership Strategy 2013-17 sets the direction for the coming years. The way we respond includes a range of interventions that will help people be able to have access to housing, improve the quality of existing housing and the ability to respond to society's needs locally.

The challenge we face in the light of economic recession and changes in the welfare state is enormous and it is believed that working together through the Partnership will ensure that we respond to the challenge.

The strategy is based on what is realistic but also recognizes the need to explore new ways of working and different funding models to what has been in place historically.

2. Content

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Contact Details

StrategicHousingUnit@gwynedd.gov.uk

01286 679 289

3. Introduction

3.1 Since publishing our Strategy in 2007 there have been many changes locally and nationally. Some of the main changes have been:

- Operating following changes made in the Essex Review. The review looked at affordable housing in Wales and the restrictions which affected Welsh Government, Local Authorities and Housing Association due to the way they were managed. Recommendations were made which directly contributed to the One Wales commitment to achieve 6,500 affordable homes from 2007 to 2011
- The Social Housing Grant is now administrated by the Councils. The Grant is the main method of financing affordable homes in Gwynedd
- The Welsh Government is eager to promote collaboration, outcome focused processes and accountability. These are the core principles of Making the Connection (2004)
- Operating following the transfer of Council stock to Cartrefi Cymunedol Gwynedd in 2010. The Council works in partnerships with Housing Associations to provide and maintain houses in Gwynedd.
- Economic changes that have resulted in lower incomes for householders coupled with a growth in the unemployment rate
- There has been a significant increase in living cost with heating cost rising year after year.

It is important to evaluate what has been achieved in the previous Strategy, and it has helped us in forming this Strategy.

3.2 Some of the 2009-12 Housing Strategy successes

<ul style="list-style-type: none">• Stock transferred to Cartrefi Cymunedol Gwynedd which has ensured that improvements to homes in the County are achieved in line with the Welsh Housing Quality Standard
<ul style="list-style-type: none">• Common Allocation Policy has been established for letting social housing in the County and the Housing Options Team who can advise applicants on the best housing option.
<ul style="list-style-type: none">• Work has been carried out on the Local Housing Market Assessment (which has been updated in January 2013)
<ul style="list-style-type: none">• Affordable Housing statement has been presented which has ensured affordable housing provision in the County
<ul style="list-style-type: none">• Empty Homes Strategy has been developed which has formed the various initiatives that have been implemented to bring empty properties back into use
<ul style="list-style-type: none">• Through the Here to Help Scheme over 12,000 energy efficiency measures have been installed in homes across the County
<ul style="list-style-type: none">• Extra Care Housing has opened in Bala and another scheme is beginning in Bangor

- | |
|--|
| <ul style="list-style-type: none">• Information packs have been developed for agencies and young people who are threatened with homelessness |
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Achievements of each initiative from 2007 – 2013

- Number of new units through Social Housing Grant/ Social Capital Investment Fund – 197 units
- Number of new units that have not received a grant – 89 units
*12/13 figure in incomplete
- Empty Homes initiative / Gwynedd Councils Private Sector Leasing - 98 units
- Homebuy scheme Social Housing Grant/ Gwynedd Councils Mortgage Deposit Scheme – 50 units
- Mortgage Rescue Scheme – 16 units

Achievements of Arbed 1

Arbed 1 has been a very successful scheme, and Cymdeithas Tai Eryri, Cartrefi Cymunedol Gwynedd and North Wales Housing have ensured the following:

- PV Measures - 138
- External wall insulation - 130
- 10 air source heat pump
- 15 solar thermals
- 53 flats have received gas supply
- 24 work placements with 2 that have since been made permanent
- 6 contractors have received accreditation
- Successfully brought in grant worth £3.3 million

In addition to this, an application was made to the Welsh Government for Arbed 2, and the bid for the Nantlle area was successful. Nantlle will receive the following in 2013:

- £1.3 million is being invested
- Gas Network is being connected to the area
- 30 solar thermals and 70 boilers will be installed

4. National Policy Context

4.1 Main Principles of the National Strategy

In 2010 the Welsh Government published its Strategy, Improving Lives and Communities, states those factors which affect the need for housing:

- The local and national population.
- Population trends, such as people living longer.
- Changes in society more generally.
- People moving in and out of areas.
- Patterns of working and living.
- The choices that people make in their lives
- The economy, including interest rates and the availability of mortgages.

4.2 Housing White Paper

During May 2012, the Welsh Government produced its White Paper which would form the blueprint for Housing Legislation in Wales. Some of the main messages given are changes to the way homeless families are dealt with and to maximise the use of the private rented sector. There is an emphasis on strengthening the strategic role of Local Authorities, as well as the acknowledgment that Registered Social Landlords and others are key players in providing different means of affordable tenure.

There is a commitment to bring back empty homes back into use and to give Local Authorities the power to levy a higher tax rate on homes which have been empty for a long period. The Government will look into initiatives such as community housing models, loans to improve houses and help for people to buy their homes.

There are also targets which have been introduced by the Welsh Government to increase the supply of new homes:

- Building at least 7,500 new affordable homes, of which 500 will be co-operative homes and 500 will be built on surplus public sector sites.
- By bringing 5,000 empty properties back into use.
- By making a significant contribution towards the long-term vision of ending family homelessness by 2019.

4.3 Vision for Gwynedd's Housing Strategy

Having been informed by the views of a range of stakeholders, our aim is to:

- Provide a choice for people to live in a home which is suitable for them in terms of affordability and choice of different tenures
- Introduce schemes which will help improve energy efficiency within the home and to be proactive in reducing fuel poverty
- That housing and support services are co-ordinated effectively to help vulnerable people
- Co-ordinate the strategic role on housing matters in Gwynedd

These aims are in accord with the principles of Gwynedd Together.

4.4 Main principles of the Council's Strategies

In November 2011, the Gwynedd Together Community Strategy was produced which stated that:

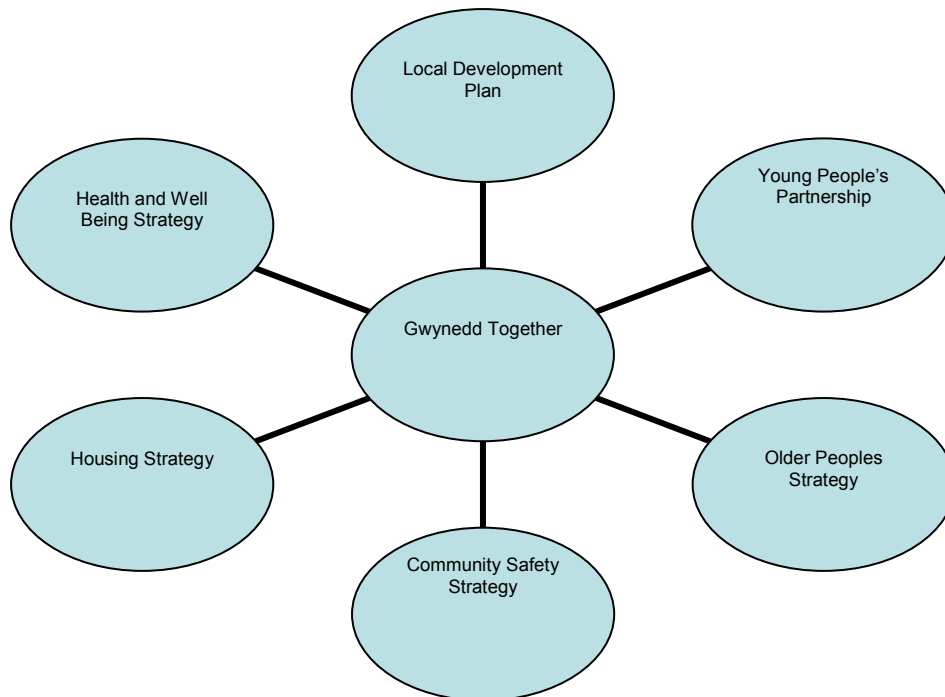
'By 2021, our vision is that Gwynedd will have embraced the challenges and opportunities of a changing world to become a more vibrant, prosperous, open and cohesive community that values and promotes its unique cultural and natural assets and makes a positive contribution to a more sustainable world.'

The outcomes agreed for Gwynedd are that it will be an area:

- Where the economy is thriving
- With a sustainable environment
- Where children and young people succeed
- To live in with vibrant communities
- With good health and the best care in the community

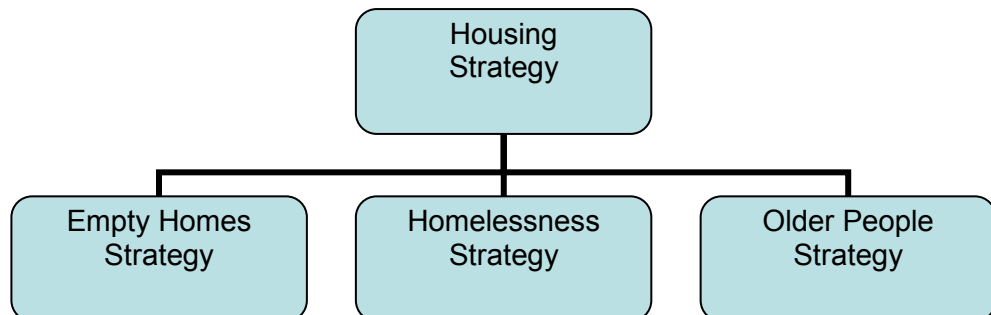
The table below illustrates how the Council's Strategies are interconnect with

Gwynedd Together. There is a further need to prepare two statutory plans, which are the Single Integrated Plan and the Local Development Plan.



The Integrated Plan will supersede a number of the Strategies referred to above and the latest version of the Gwynedd Community Plan will form the first version of an integrated plan, with the aim of preparing a joint one with Mon next year.

There are sub strategies which help achieve the Housing Strategy:



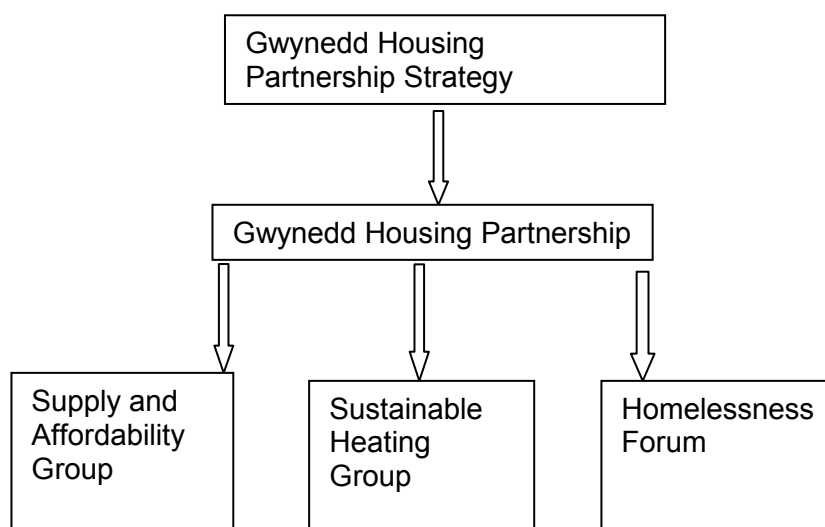
4.5 Purpose of the Housing Strategy

The purpose is to ensure that the responsibilities of the Council and its main partners work together to:

- contribute to an effective local housing market
- develop a range of responses to help people to access suitable and sustainable housing.

The Gwynedd Housing Partnership Strategy sets the direction for the Housing Partnership. This Partnership was established in 2007, with representatives from the Housing Associations namely Cymdeithas Tai Eryri, Cymdeithas Tai Clwyd, North Wales Housing Association and Cartrefi Cymunedol Gwynedd. Other representatives include the Private Landlords Association Estate Agents and the House Builders Association. Numerous Departments of the Council are also represented, which

include the following Departments, Economic, Planning, Housing and Social Services. Different work streams have been established to move forward on specific issues as illustrated below:



5. Local Matters

5.1 Key factors that the Strategy must respond to are:

- The types of housing in Gwynedd are mostly detached (35.3%) and terraced houses (32.2%), these percentages are higher compared to the national figure
- Between 2007 and 2012 an average of 277 of new dwellings were completed each year
- In 2001, 7.8% of the housing stock was second homes / holiday homes, the highest percentage in Wales. The highest percentage were in the areas of Meirionnydd (45%) and Dwyfor (41.9%)
- A projected increase of 2,877 of additional dwellings is required by 2016, this figure is based upon increase in household numbers and allowing for some vacant dwellings
- The median income for households in Gwynedd in 2012 was £ 22,369 (which is 82.2% of Britain's figure), with the corresponding figure for Wales at £ 24,848 (which is 87.5% of Britain's figure) and Britain is £ 28,413
- The median income for Arfon during 2012 was £ 23,796, while it was £21,712 in Dwyfor and £ 20,861 Meirionnydd
- Household incomes in Gwynedd have decreased much faster in comparison to Wales and in Britain (Gwynedd -£2,508 or -10.1%; Cymru -£1,621 or -6.1%; Priding -£950 or -3.2%)
- Within Gwynedd household incomes in Dwyfor and Meirionnydd have decreased much faster in comparison to Arfon (Dwyfor -£3,080 or -12.4%; Meirionnydd -£3,499 or -14.4%; Arfon -£1,509 or -6.0%)
- Over a third of households in Gwynedd in 2012 (39.1%) live in relative poverty, compared to 35.2% in Wales and 30.8% in Britain
- Nearly half (48.5%) of all households in Gwynedd have an income at or below the median point. Nearly a quarter (22.5%) of all households have an annual income at or below the lower quartile point
- In March 2012 there were 8,250 recipients of housing benefits in Gwynedd. Of these, 90.9% claim both the housing benefit and council tax benefit
- The proportion of those receiving housing benefits who are housed within the social rented sector is much higher in Gwynedd than across Wales as a whole, whilst the proportion in the private rented sector is lower

- The most popular renewable energy installation from 2004 to 2011 was loft insulation (26.7%) followed by solid wall insulation (18.2%) and replacement windows (16.4%).
- In 2010 there were an estimated 8,360 lone pensioner households¹ in Gwynedd— this was 15.9% of all households, and 46.4% of all single person households². As life expectancy increases we can expect to see the number of lone pensioner households increase
- The trends towards smaller family size and the increase in the number of family break-downs
- The proportion of single person households in Gwynedd is 2.6% higher than the all-Wales figure.
- The proportion of households with children is 2.4% lower than the all-Wales figure
- In Gwynedd there is a higher rate of homeless households in temporary accommodation than is the Welsh average. In 2011-12, 44.4% of all households in temporary accommodation contained dependent children
- It is anticipated that there will be an increase in the number of young people who will become homeless and follow a chaotic housing pathway throughout Britain.

Some of the main issues of the Topic Paper: Population and Housing (July 2012) by the Planning Policy Unit are:

- The vast majority of the population live in areas defined as being 'rural' (30.1%) compare to the main centres such as Bangor and Caernarfon (29%)
- It is projected that there will be an annual net increase of approximately 300 people in Gwynedd
- It is projected that more people will move into the Plan area than will move out
- There will be a continual increase in the percentage of the population that is 65 years old or older in Gwynedd and Anglesey, whilst the percentage of the population that are children will decrease in Gwynedd
- The number of houses that need to be provided annually, in accordance with the Welsh Government's household projections (2008-based), is significantly higher than the annual completion rate for new residential units.

See the link for a full copy of the Housing Bulletin which provides an overview of housing issues in Gwynedd <http://bit.ly/Z5Zm0P>

5.2 Land Use and Local Development Plan

Gwynedd will be subject to two Local Development Plans, with one of them currently being prepared with Anglesey County Council. In the meantime Gwynedd Unitary Development Plan is the current development plan for Gwynedd Planning Authority area. The LDP is a land use development strategy up until 2026 which concentrates on sustainable development. It will aim to achieve the following:

- Guide the development of housing, retail, employment and other uses;
- Include policies which will aid the Local Planning Authority's decision with regard to planning applications
- Protect areas to ensure the maintenance and enrichment of the natural and built environment.

¹ People aged 65 and over living alone

² 2010 household estimates, Statistical Division, Welsh Government

Being favoured at present is 511 units for the Joint Local Development Plan area, which the Planning Authority area for Gwynedd and Mon using the following distribution option:

- Focusing the main developments and regeneration in the major settlements and the strategic sites there
- Supporting developments which reflect the size, and environmental and cultural functions and capacity of the network of different key settlements and key villages
- Supporting minor developments, in defined small villages and in the countryside, which help to maintain services and facilities for local communities.

There is a Supplementary Guidance for developing affordable housing which is incorporated within the Unitary Development Plan.

There is no decision as yet on how this figure will be shared but Gwynedd's share could be around 286 housing units.

The National Park of Eryri has a vital role to play and they have adopted their Local Development Plan for 2007-2022. The aims of this LDP are:

- Protecting, Enhancing and Managing the Natural Environment
- Protecting and Enhancing the Cultural and Historic Environment
- Promoting Healthy and Sustainable Communities
- Supporting the Rural Economy
- Promoting Accessibility and Inclusion

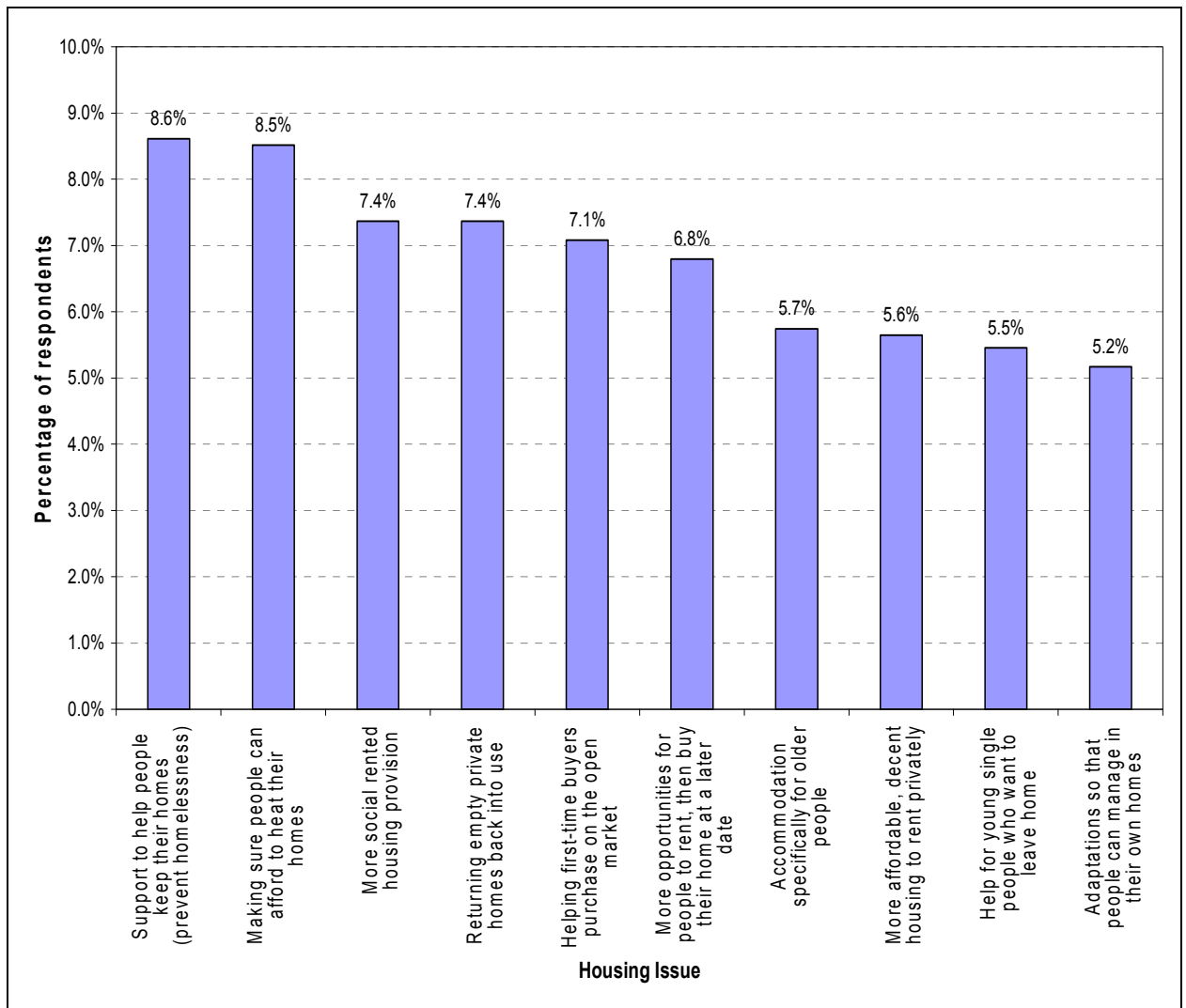
A target of between 400 and 450 affordable homes has been set for the lifetime of this Plan.

6. Equal opportunities

The Council is committed in ensuring that Equal opportunity has been mainstreamed into the decision making process of the Council and that services are accessible to all within our society. During this consultation stage the Strategy was equality impact assessed throughout.

7. Developing the Strategy

Whilst developing this Strategy a questionnaire was designed to ascertain what people thought were the main housing issues for them in Gwynedd. The questionnaire asked respondents to prioritise their 5 main issues from a list provided. The questionnaires were distributed within tenants meetings, call in sessions held by the Council as well as Youth Clubs. The questionnaire was also available on line. A total of 209 responses were received, the table below shows the results:



The results are based on the number that had stated their priority from 1 to 5 and then work out the percentage of all the responses.

The four main issues were:

- Support to help people keep their homes (prevent homelessness)
- Making sure people can afford to heat their homes
- More social rented housing provision
- Returning empty private homes back into use

The results were used to facilitate a series of meetings which were held with stakeholders who have a role in helping us achieve the Strategy. It provided an opportunity to identify successes, future challenges and the different types of initiatives which could be taken forward.

As part of the above process a number of meetings were held with members of the following groups:

- Gwynedd Housing Partnership
- Supply and Affordability Group
- Sustainable Heating Group
- Homelessness Forum
- Session with Councillors

The aim of these sessions was to receive comments about what mattered to those groups and what they saw as opportunities for the future.

This final Strategy has taken into account what was expressed by all contributors and concentrated on what we could achieve.

8. Setting Priorities

During December 2011, 'Meeting the Housing Challenge' was produced by the Housing, Regeneration and Heritage Minister. Four main themes were identified as affordability, supply, quality and reducing homelessness. The Gwynedd Housing Partnership Strategy reflects these themes.

9. Priority 1: Supply and Affordability

The aim which we intend to achieve within our Strategy is to:

- give people the choice of living in a home which is suitable for them in terms of affordability and choice of different tenures

The results that the Strategy aims to achieve are:

- better access to affordable housing, to own and to rent
- more suitable housing supply available in the County

One of the desired outcomes of Gwynedd Together is that it should be an exciting area to live in with vibrant communities. To achieve this we need homes that are suitable for the residents of Gwynedd. Within the Council's Strategic Plan 2013-17 there is a commitment to 'increase the supply of suitable housing for local people'.

The Joseph Rowntree Foundation notes that the British housing market is amongst the most variable of housing markets, with four 'boom and bust' periods during the last 30 years.

Having a mixture of properties to buy and rent is important in order to promote a dynamic housing market, and to achieve this we need to collaborate with a number of different agencies and establishments.

We will need to consider the effect of commissioning work on Wylfa Nuclear New Build on the capacity of Gwynedd to house workers who will possibly migrate here over the construction period.

Affordable Housing Supply Scheme

As part of the document 'One Wales', it was expected that every Council draw up an Affordable Housing Supply Statement. The main elements of the Statement are:

- Assessing the need for affordable housing
- Establishing targets for affordable housing
- Ensuring affordable housing
- Monitoring and reviewing the way affordable housing is provided

A report was formed following a review of what was achieved in Gwynedd recently. As part of the Statement the following were considered as options for ensuring a supply of affordable housing:

- Housing Policies of the Gwynedd Unitary Development Plan (GUDP) 2001 – 2016
- Snowdonia National Park Local Development Plan (2011-2022)
- Use of Planning Powers and Section 106 Planning Agreements
- Use of a Development Appraisal Package
- Gwynedd Local Housing Strategy Action Plan 2009 – 2012

- Gwynedd Council's Private Sector Leasing Scheme
- Landlord Assistance Grant
- Social Housing Grant and the Welsh Assembly Government's Strategic Capital Investment Fund
- The Welsh Government's Homebuy Scheme and Mortgage Rescue Scheme
- Housing Enforcement Steps
- Disposing of public sector land in order to provide affordable housing
- Gwynedd Rural Housing Facilitator
- Community Land Trusts.

A number of the above are currently being implemented with the intention that the Affordability and Supply Sub-Group will develop these further.

Access to information on housing

In order to improve access to housing options a Common Allocation Policy has been established which was adopted by the Management Boards of Housing Associations and Gwynedd Council in 2011. This was the basis for establishing a Housing Options Team which is able to give advice to people who are searching for a home. Only a small percentage, 16.3%, of Gwynedd's housing stock is available to rent socially therefore it is important that people receive information about other options that might be available. A website has been developed which provides information for people to be able to make decisions on the type of properties available, and also provide information on different areas in Gwynedd. For more information visit Housing Options website www.gwyneddhousing.co.uk.

Tai Teg

We have established a method where people can record their interest in having a home electronically. The purpose of this website is to create a simple method to collect and share information on the type of opportunities for full or part-ownership and shared equity of homes. For more information visit the Tai Teg website, www.TaiTeg.org.uk. The information collated from Tai Teg will be used when discussing housing needs and will help inform future developments of new affordable homes.

First time buyers and Mortgage Rescue Scheme

65.4% own their own home in Gwynedd with 0.3% in shared ownership

To assist first time buyers to access the housing market the Council has allocated a sum of money from the Social Housing Grant. Between 2007 and 2013 the Scheme has helped ? families in Gwynedd.

This Scheme is administrated by Cymdeithas Tai Eryri, they also co-ordinate the Mortgage Rescue Scheme which helps people who are under threat of losing their homes by providing assistance and where applicable taking steps to buy the home. Between 2007 and 2013 the Scheme has helped ? families from becoming homeless.

The Council has introduced a First Time Buyers Loan Scheme, whereby the Council offers a maximum of 5% deposit for people to buy their first home. Statistics show that as much as £30,000 is required as a deposit when buying a home, this makes it impossible for first time buyers to access the housing market. The loan will be interest free if repaid within 5 years and the money will be recycled to help other people.

The Joseph Rowntree Foundation anticipates a substantial decrease throughout Britain in the number of young people who own their own properties by 2020, they will be accommodated within the private rented sector or will live with their parents.

As well as the Loans Scheme mentioned above the Council is considering joining a National scheme called Sector, the Council would provide assistance with a deposit for First Time Buyers within the County. As with the other scheme the loan is paid back within a specific period.

Housing Associations

16.3 % of the stock in Gwynedd is social rented

Working with Housing Associations is important to ensuring a supply of social rented housing and other means of tenure. It must be recognised that historical methods of funding new homes such as the Social Housing Grant are decreasing. Since April 2011, the Council has been responsible for administering the Grant on behalf of the Welsh Government and we are keen to develop a transparent method of identifying housing needs locally. During 2012-13 we have developed guidelines for distributing the Social Housing Grant.

As mentioned previously this Grant is the main contributor towards providing new housing. Since 2007, 159 affordable homes has been developed in this manner. The table below illustrates the amount allocated in Gwynedd:

Social Housing Grant Allocation:	
2011-12	£1,683,000
2012-13	£1,620,000
2013-14	£1,435,000
2014-15	£1,435,000
2015-16	£1,435,000

Housing Associations can access private funding sources and are able to offer a shared equity or part-ownership schemes based on what is affordable to the individual or family.

Other opportunities are available through collaborating with Housing Associations, for example, new initiatives such as the Wales Housing Partnership which enabled Cymdeithas Tai Clwyd to buy properties in order to rent them. The aim of the Partnership was to buy 150 properties throughout Wales in order to rent them to local families; and this has achieved it and is now looking to provide more houses. During the next phase of the project Gwynedd will be targeted and empty homes will be made available to rent locally.

Social Housing Rents

During the Essex Review of affordable housing in 2008, an observation was made that the existing system for determining rents was unfair for social landlords and their tenants, and a full review was recommended. During 2011 the Welsh Government conducted a consultation on establishing a national rent for Housing Associations, which would mean consistency in the rent levels, and possibly higher rent on houses which are energy-efficient. When final guidance is issued, the Council will work with Housing Associations to ensure that there are no major disparities between the rent levels.

Rural Housing Facilitator

As a Partnership we co-fund a Rural Housing Facilitator who works with communities to identify opportunities for providing affordable housing, and have succeeded in developing 80 homes since 2005. Attention is already given to working with communities to develop new initiatives such as Co- operative Models. The Government has set up a Working Group to develop the Co- operative Housing model in Wales and two members of the Gwynedd Rural Housing Enabler Group are active members of this group. Furthermore, and in order to coordinate development opportunities it is important to work with local developers and consider establishing a Developers Forum.

The Rural Housing Enablers Work Programme will work with areas in the next three years, which are:

- Aberdaron
- Llannor a Rhydyclafdy
- Llanuwchllyn
- Mawddwy
- Corris
- Pennal
- Dyffryn Ardudwy a Thalybont
- Llanllyfni
- Mynytho
- Llan Ffestiniog
- Brithdir, Llanfachreth a Rhydymain

As stated above, a model which is being developed for some of these areas is a co-operative model of Land Trust. Good practice has been identified in Cornwall and the Rural Housing Enabler will seek to emulate the principles of the scheme in Gwynedd in co-operation with the Communities, the Council and Housing Associations.

Revenue Scheme

By working together with Community Housing Cymru and Housing Associations Welsh Government have developed the Revenue Scheme. This will provide a means to finance new capital through the markets in order to increase the number of social rented housing and intermediate rented housing. This is an opportunity for Housing Associations to use more of their existing assets in order to raise additional funds. This scheme will deliver an additional 43 homes in Gwynedd.

The Private Sector

13.3% of the stock in Gwynedd is rented stock

The Council works closely with Private Landlords to encourage them to let their properties in order to help satisfy the need for housing in Gwynedd.

Private Sector Housing

The Council has a number of initiatives to help private landlords and owners of empty homes, such as, grants and loans to improve the condition of the property. There are set conditions within these initiatives to ensure that the properties are allocated to people in housing need and are at an affordable level of rent.

To encourage co-working and increase contact with Private Landlords a Landlords Forum has been established which meets twice a year at various locations

throughout the County. A Landlord and Tenant Liaison Officer has been appointed to further strengthen the contact with Private Landlords, the post being jointly funded by the Welsh Government and the Council. The Officer is a point of contact for landlords when a tenant faces changes in benefits and will be able provide advice on the best options for both tenant and landlord.

The 'Private Rented Sector Improvement Toolkit' was developed by the WLGA. The aim of the toolkit is to assist local government improvement in three areas:

1. Raise awareness
2. Generate a more strategic and co-ordinated approach to the private rented sector
3. Supporting improvement of the different departments

The Council have since developed an action plan for this work in order to progress in promoting and developing the sector.

Private Sector Leasing Scheme

The Council is able to take responsibility for a property on behalf of the Landlord or Owner and is able to guarantee that the rent will be paid for a period of time. This scheme has been a success and for those who are homeless it means that they do not have to stay in bed and breakfast accommodation and provides security of tenure for the medium term.

Renewal Areas

Historically, the Council has been able to improve the housing stock in specific areas such as Bangor and Blaenau Ffestiniog by means of renovation. During March 2013 an announcement by WG stated that Regeneration Framework Vibrant and Viable Places would incorporate the budget that was available for housing improvements and means that each Council has to apply for funding which will be assessed against strict criteria. The Council in co- operation with its partners has submitted a application for Caernarfon and the area and are awaiting a decision in the Autumn.

Houses in Multiple Occupation and Licensing

The Council works closely with landlords where there are more than one tenant sharing facilities. The law determines what is expected in terms of safety and these properties will be assessed on a regular basis. Any safety assessment is carried out in accordance with Health and Safety Rating System which has been published by the Welsh Government.

The Council operates two types of Licensing Schemes; one being a Mandatory Licensing Scheme which includes housing with five or more tenants and three storeys or more. The other is the Additional Licensing Scheme which means licensing every house in multiple occupation which have three or more tenants and all buildings that have been converted into flats.

Empty Homes

Gwynedd Council is proactively dealing with empty properties by offering a number of options to help owners make the best use of their properties. Officers provide information and encouragement on bringing back to use empty properties, and provide grants or loans for improving the condition of the property which will be allocated to local people. If an owner is unwilling to work with the Council it can take legal action to carry out the improvements and ultimately the dwelling can be sold on.

These initiatives make use of existing housing stock which has become increasingly important in the context of meeting housing needs in the current climate of lower levels of new building.

Student Accommodation

In certain areas, such as Bangor and the surrounding areas, there is an increase in the population at the beginning of the academic year. This has an effect on the types of properties which are available as well as rent levels. There is a specific Policy within the Local Development Plan which provides details on any application to develop student accommodation.

Housing Intervention in Gwynedd

During October 2012 a report was produced on housing intervention, in order to:

1. Recognise the successful developments that had been
2. What were the restraints
3. What other methods of supplying housing without relying on the Social Housing Grant were available

The report has set a precedent to identify initiatives which need to be developed further in the County. This includes looking at financial models by the Council and the role a Social Lettings Agency could play within the County. We will also look at methods of assisting self builders on small plots to complete building work and obtaining a mortgage. A number of initiatives have been included within the Council's Strategic Plan for 2013-17.

Changes to the benefits system

Since the beginning of January 2012, we have seen gradual changes in the way that benefits are administrated. The aim is to introduce Universal Credit which will encompass all the different benefits that are paid at present in one monthly payment; it will be administrated centrally by the Department for Work and Pensions. It is very important that partners work closely together to prepare for the impact from 2013 onwards as these changes will involve introducing:

- Less benefit to people living in social housing where they under-occupy the rooms (not applicable to people of retirement age)
- Personal Independent Payments will replace the Disability Allowance which will mean stricter medical assessments
- A maximum will be set for housing benefit and it will not be possible for families to claim more than £500 a week and for single people not more than £350 a week
- The social fund will be administrated by the Welsh Government.

A multi agency group was established in August 2012 to ensure that the most vulnerable citizens in the County received support in order to cope with the changes, by making the best use of the skills, expertise and resources that are available across the County. It was identified that 12,300 citizens of Gwynedd will be affected and it is estimated that up to £19 million a year will be lost from the local economy.

The table below notes the effects in Gwynedd

Number being effected	The Measure which is being presented
1,404	Under occupancy <ul style="list-style-type: none"> 1,404 homes will lose at least £9.00 per week, which will vary from around £9.00 to £24.00 per week
27	<ul style="list-style-type: none"> Benefits Cap will effect 27 homes in September 2013 These individuals will lose £70.64 per week on average. The least loss will be £1.18 per week, and the highest £194.89 per week.
4,800	Personal Independence Payment <ul style="list-style-type: none"> This measure will effect up to 4,800 individuals from October 2013 to October 2017 Approximately 30% of the existing DLA claimants are likely to lose their current benefit
12,300	Universal Credit <ul style="list-style-type: none"> Universal Credit combines a range of benefits into one monthly payment directly to the individual. This means that families, pensioners etc., need to cope with managing their budget in a different way as well as using computers for the first time in order to update information on their circumstances.
<ul style="list-style-type: none"> In accordance with the Welsh Government's decision on January 17, 2013, the Council Tax Reduction Scheme is now being rolled out during 2013/14. The Welfare Reform Task Group will continue to influence the Welsh Government to declare their intentions soon for 2014/15. 	

The table below shows that CCG owns 80% of the housing stock that will be affected by the under occupancy regulations and shows that approximately 25% of households have more than one spare room.

	Number of homes under occupying	Number of homes losing £10 a week (average)	Number of homes losing £19 a week (average)
Tai Eryri	103	88	15
NWHA	133	110	23
CCG	1125	828	297
Tai Clwyd	43	36	7
	1,404	1,062	342

Following feedback from the Housing Associations, it appears that tenants, generally, want to stay in their home and are confident that they would be able to pay the rent by making additional savings in other areas.

	Number	Percentage
Intend to stay and pay the rent from their current income	744	74%
Interested in moving	169	17%
Search for a lodger	20	2%
Look for more hours of work	30	3%
Hope to find work	41	4%
Total	1004	100%

In response to the above changes, the following steps are already in operation

- Outcome 1 - Residents are aware of the changes and how they are affected
- Outcome 2 - Residents will be able to cope with the financial challenge independently
- Outcome 3 – Robust Processes and Policies in place to intertwine with the work of mitigating the impact of the welfare changes on the residents in Gwynedd

Shelter Cymru has identified that homes within the private sector, that are available for those receiving benefits in the Bangor area, will decrease to 31% as a consequence of changes in the benefits system, in comparison with 51% in 2009.

From April 2013, tenants who are of working age and living in properties that are too large for them will affect 40,000 people in Wales, which means that they will lose £11 a week on average.

The Work Programme below has been developed with partners which will be implemented by the Supply and Affordability Group:

10. Action Plan

Work programme 2013-14

The aim which we intend to achieve within our Strategy is to:

- give people the choice of living in a home which is suitable for them in terms of affordability and choice of different tenures

The results that the Strategy aims to achieve are:

- better access to affordable housing, to own and to rent
- more suitable housing supply available in the County

Aim	Action	Responsible Officer	Timetable	Progress	Comments if not on target	Outcome
1. Identify housing need in 10 areas and the opportunities of delivering affordable housing	<ul style="list-style-type: none"> • Collate information and assess which opportunities are available • Create a list of options and act upon them 	Rural Housing Enabler and Strategic Housing Unit	July September onwards			Identify and target areas in order to increase the provision of affordable housing
2. Collate information which identifies the need for social housing and shared ownership	<ul style="list-style-type: none"> • Review and assess current information and present in an easier to understand format which addresses the needs of different stakeholders • Present information in final format 	Strategic Housing Unit and Research Unit	July November			Reliable information on housing need

3. Identify different models to finance affordable housing	<ul style="list-style-type: none"> •Draw up a brief for consultants •Appoint consultant •Create final report of possible finance models 	Strategic Housing Unit	July October January			Identify method for Council to increase housing via finance model
4. Research the possibility of collecting further information on empty homes to target an area / specific type of property	<ul style="list-style-type: none"> •Initial work to identify which data is available •Asses value of the data and decide which further information is required 	Research Unit	October			Better use of data on empty properties
5. Receive periodic progress reports on the housing project for those with specific needs which is included within the Corporate Plan	<ul style="list-style-type: none"> •Identify alternate model for sheltered housing •trial a model in the Meirionydd area •assess success of model and if it can be replicated in other areas 	Strategic Housing Unit	November			Co- ordinate support for older people in an integrated way
6. Identify and develop opportunities within the private sector	<ul style="list-style-type: none"> •Develop a package to encourage private landlords to let their properties to the Council 	Private Sector Housing Unit	November			Increase the no. of private sector houses the Council has to allocate to those in need
7. Working with the Isle of Anglesey Council	<ul style="list-style-type: none"> •Contribute to the process as required •attend events as required 	Strategic Housing Unit	As required			Identify implications and assess opportunities to provide sustainable

and Energy Group to identify opportunities for sustainable accommodation workers Wylfa B						housing
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11. Priority 2: Quality – Efficiency and the Environment

The aim which we intend to achieve within our Strategy is to:

- introduce schemes which will help improve energy efficiency within the home and to be proactive in reducing fuel poverty

The results that the Strategy aims to achieve are:

- less dependency on fossil fuel in the County
- homes that are suitable for the needs of the residents of Gwynedd

One of the main goals of Gwynedd Together is the need for achieving with a sustainable environment; the Council's Strategic Plan reflects this and its commitment to having a safe and sustainable environment. In order to achieve this it must be ensured that Gwynedd's carbon footprint is low.

It is estimated that around 26% of households in Wales are in fuel poverty. Fuel poverty is defined as having to spend more than 10% of household income on energy in order to heat the home to an acceptable level. Of these, around 61,000 were estimated to be in severe fuel poverty, which is defined as needing to spend more than 20% of household income to keep the home acceptably warm. (Source: Further analysis of Living in Wales, 2008 property survey data).

Between 2008 and 2009, expenditure on gas and electricity has risen from 16.8% and 12.7% respectively. (Source: The Living Costs and Food Survey, Office for National Statistics).

Corresponding to this increase, the domestic sector is responsible for around 38% of the carbon footprint of the county of Gwynedd, and as a result, measures to reduce the emissions within this sector can make a significant contribution to reducing the county's carbon footprint. (Source: report of the Government's Department of Energy and Climate Change).

To ensure that residents are able to make the best use of energy by improving insulation levels, finding a cheaper energy supplier and installing sustainable renewable energy measures it is important that we work towards achieving two things; namely to reduce the carbon footprint in domestic homes and to try and provide support to those who are, or are in danger of, suffering fuel poverty.

Here to Help

In order to help people improve energy efficiency in their homes, schemes such as Here to Help have enabled people to obtain measures such as loft insulation, cavity wall insulation and hot water jackets. By 2012-13 every household in Gwynedd had the opportunity to take advantage of the Here to Help Scheme. The Scheme was innovative as it was available to all households and provided an opportunity for people to obtain advice on benefits they were entitled to.

With fuel poverty being high on the agenda working in Partnership is extremely important to reduce costs for residents. Ensuring that a home is easy to heat is essential as energy prices are high and incomes are low. Through schemes, such as Arbed and 'Here to Help' it is possible to help those who face fuel poverty and improve energy efficiency in the home.

Nest Scheme

The Nest Scheme, which is available since 2011 by the Welsh Government, will encourage households that are on benefits to take advantage of having energy efficiency measures installed free of charge. We will promote the Nest Scheme by providing information leaflets and advice and will work together to target those areas which benefit the most from this scheme.

Arbed Scheme

By working in partnership we have been able to secure an investment through the Arbed scheme to install energy-saving measures and heating measures in homes. The outcome of Arbed 1 was that Housing Association houses have received energy measures, 24 work placements were achieved and 6 contractors gained accreditation in this field. A bid for Arbed 2 to installing energy-saving measures which includes private property has been successful in the Carmel, Y Fron and Nantlle areas and work is going ahead to install a range of measures in the homes.

Legislation

The Energy Act come into effect in 2011, with the following included:

- **Green Deal** – a pioneering funding mechanism which will enable users to repay the costs of energy efficiency measures through their energy bills.
- **Energy Company Obligation (ECO)** – places a legal duty on energy companies to give support, beyond the Green Deal support, to homes which are difficult to heat or treat, and to households in fuel poverty.
- **Renewable Heat Incentives (RHI)** – provides businesses and the domestic sector with repayments for producing renewable heat. The purpose is to encourage a higher percentage of renewable energy use to create heat rather than depend on fuel such as coal or oil.
- **Feed in Tariffs (FIT)** - which were introduced in 2010 is a way of creating an income from domestic technologies such as solar and wind by means of generation and export tariffs as well as savings made on energy bills.

From 2018 it will be illegal for landlords to let property with an energy performance certificate of F and lower, therefore taking action and encouraging landlords to take advantage of some of the above initiatives will be essential.

Fuel Poverty Mapping

In order to develop an effective method of dealing with fuel poverty, the following factors will need to be addressed, namely:

- Housing of poor standard which are inefficient in terms of energy use
- Low income
- High fuel costs

The Council is developing a mapping and prioritising which take into account the effect of the above factors on the people of Gwynedd so that appropriate methods of dealing with fuel poverty are identified.

Perhaps it won't be possible for the Council to be able to influence all the above factors, but through working in partnership in order to identify areas that are suffering from fuel poverty, specific schemes can be targeted. A method needs to be developed which looks at the relationship between fuel poverty and carbon emissions.

Community Energy Wardens

The Community Energy Warden scheme, which is led by Cymdeithas Tai Eryri has allowed individuals who were in long term unemployment back in to sustainable employment, by offering work and training in the energy field. The Wardens provide advice on energy efficiency to residents on how they can save money. The project is in line with some of the main elements of the Mon Menai Strategic Framework 2011-2014, especially concentrating on

- Low Carbon Energy
- Projects relating to pioneer, projects and skills
- Sustainable Communities and Wellbeing

One of the most powerful ways to ensure that we reduce fuel poverty, and that residents in the area generate less CO2 emissions is by teaching people to manage energy better in their homes, and by persuading them to change their attitude and use less energy.

The Action Plan below has been developed in co-operation with the Sustainable Heating Group:

12. Action Plan
Sustainable Heating Group Work Programme 2013-14

The aim which we intend to achieve within our Strategy is to:

- introduce schemes which will help improve energy efficiency within the home and to be proactive in reducing fuel poverty

The results that the Strategy aims to achieve are:

- less dependency on fossil fuel in the County
- homes that are suitable for the needs of the residents of Gwynedd

Aim	Action	Responsible Officer / Group	Timetable	Progress	Comments if red	Outcome
1. Submit an application for Arbed 2 Phase 3	Decide on and form applications	Housing Strategic Unit	Complete by October 2013	Awaiting timetable and guidelines from WG		Present an application which is targeted at a specific area which relates to the criteria (not able to confirm exact number at this stage
2. Ensure that use of energy efficiency measures are monitored	Develop a method of monitoring use /efficiency measures Share information on experiences that have already taken place	Strategic Policy Unit in co-operation with Willmot Dixon	A year from completion of installation			Identify experiences of the residents when using measures and any good practice
3. Mapping fuel poverty	Ensure a method of gaining access to information about the County, to be able to identify areas that need to be targeted with schemes for	Research Unit	Share information about the tiers in July	An opportunity to work with Cardiff University has been identified		Co-ordinate information so that areas can be targeted effectively

	preventing fuel poverty and energy efficiency installations			to add to the information on the mapping systems		
4. Energy Wardens	<p>Influence and change the behaviour of residents</p> <ul style="list-style-type: none"> • Evaluate the scheme • Implement 2nd tranche of the programme • Develop wider work opportunity packages 	CTE	March 2014			Assist people to make the best use of their energy systems
5. Smart Systems	Look into the possibility of introducing the Scheme in Gwynedd	Housing Strategic Unit	During the year	Following an assessment of opportunities if it was felt that it was unsuitable for us to move ahead with this scheme		Monitoring the use of energy and take part in an innovative scheme
6. Eco and The Green Deal	<p>Maximise the amount of ECO is drawn into the County</p> <p>Assess the potential of Green Deal in the County, and the potential of participating in a regional scheme</p>	Housing Strategic Unit	During the year			Ensure that residents of the County have the opportunity to improve energy efficiency in their homes

13. Priority 3: Suitability

The aim which we intend to achieve within our Strategy is:

- that housing and support services are co-ordinated effectively to help vulnerable people and to prevent them from being in need

The results that the Strategy aims to achieve are:

- homes are suitable for the needs of the residents of Gwynedd
- residents are able to access appropriate services

People's needs change which affects what their current homes can offer them. Sometimes it is not possible for a family or an individual to remain in their home due to changes to their health and their home is no longer suitable for them. Within the Council's Business Plan is a commitment that 'Supporting vulnerable children and people to live fulfilled lives.

Homelessness

The 2010-13 Homelessness Strategy sets out clearly what we are trying to achieve in cooperation with our partners.

There are four strategic aims, namely:

- Emphasis on preventing homelessness, and focusing on the customer by means of better strategic and operational procedures within the Council and with partner establishments in terms of planning and delivering the homelessness services
- Improve access to health services for vulnerable homeless people, and provide a holistic approach towards promoting and ensuring their health and well-being
- Increase the temporary and permanent accommodation available and improve access to them
- Improve performance management arrangements for the whole of the homelessness services provided by the Council and its partners.

During 2011-12 there was an increase of 7% in homelessness applications compared to the previous year. Of the applications made 39% were eligible to receive support from the Council as they were assessed as being unintentionally homeless and in need. Of the 39% that required assistance:

- 32% had dependent children.
- 56% were vulnerable (examples of this are a person leaving care, escaping from domestic violence or a person with a physical disability).

The main reasons for people becoming homeless were:

- the parent not willing/ not able to be accommodated
- loss of rented property or tied tenancy
- person being in a residential or care establishment (e.g. hospital, prison, armed forces).

Providing information and support

Providing timely information to prevent people from being homeless is essential and the Homelessness and Tenant Support Unit can provide advice and take practical steps in working with tenants and landlords.

During 2011, the homelessness service took a step back and looked at the experience from the perspective of the client. A systems thinking method was used to identify improvements that could be made. Providing information to prevent homelessness is an important aspect of the Housing Service, it is proactive in trying to discuss options for the client and the landlord. Identifying why people are homeless and what type of home would be suitable for them is important. Such information is an important link between the operational side of providing a service and what is formed on a strategic level.

During 2013 we will review the Strategy to reflect the changes that have taken place and to ensure that our services are responsive and help people from becoming homeless.

Supporting People

Supporting People is a commissioning and funding framework for delivering housing related support for vulnerable people in different types of accommodation where their needs relate to one or more of the following issues - Homelessness, Mental Health, Substance misuse, Physical Disabilities, Learning Disabilities, Offending issues, Young Vulnerable People, Single parents, Chronic Illness and Older People.

Housing Related Support is defined as support to:-

- set up and maintain a home
- develop domestic, practical and social skills
- develop basic living skills e.g. budgeting, cooking and shopping
- manage finances and claim benefits
- provide emotional support
- access other services e.g. health, social care
- find other suitable accommodation and support
- provide Community Alarm provision
- provide Warden Services.

Approximately 1,694+ individuals within Gwynedd are in receipt of Supporting People services.

Services are commissioned and contracted from 26 individual Service Providers.

Like a number of public services the Supporting People budget has been reduced. The Welsh Government have confirmed indicative budget settlement figures which indicate the reduction to Supporting People funding over the next 5 years would be 4% in 2012/13, 4% in 2013-14 and 5% per annum thereafter.

It is estimated that in Gwynedd, the Supporting People Programme Grant (SPPG) will reduce by approximately £1.3m over the next 5 years (2012 – 17).

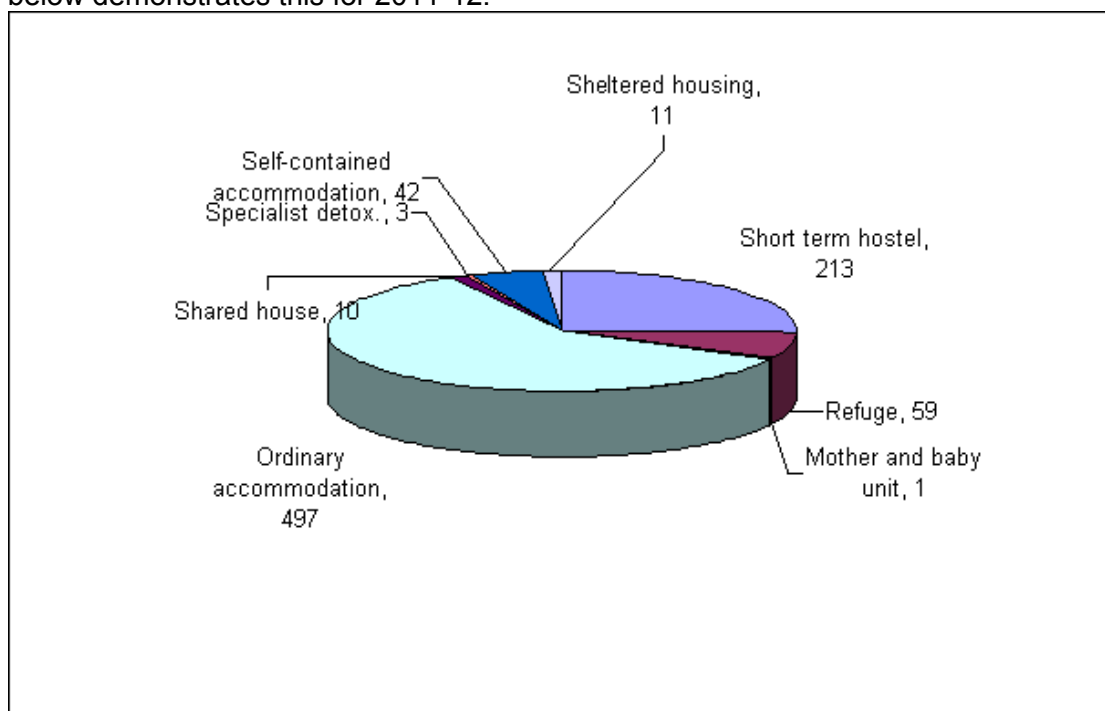
The total Supporting People budget (2012/13) for Gwynedd is £6.1m.

In order to mitigate the effects of budget cuts, there is a greater emphasis and momentum to work in partnership on a regional and sub regional basis. This is evidenced by the commissioning of a short term regional Body Positive project, supporting people with HIV and AIDS across North Wales and the development of a

regional Needs Mapping form/ database. In addition, Gwynedd and Ynys Mon are looking at developing sub regional working on the feasibility of joint commissioning, where providers operate in both Local Authority areas.

Challenges facing both commissioning and service providers are the new working methods introduced by the Welsh Government which means decisions will be made at a regional level as well as a different funding system.

Housing need is mapped during the year by the Supporting People Team and table below demonstrates this for 2011-12:



Supporting People priorities have been identified using data from the Needs Mapping Exercise, Current Support Provision/Unmet Need data, meetings with service providers and stakeholders, empirical evidence, referral rates, local projects and historical trends.

The lack of appropriate accommodation still remains the biggest problem, priority areas that require future investments and development include:

- Increased 'move on' accommodation.
- Increased floating support
- Increased shared housing
- Additional Direct Access accommodation
- Cluster supported housing

By continued collaboration between services we ensure that homelessness is being addressed.

The priority vulnerable groups remain the same, that is:

- Homelessness
- Young and vulnerable
- Substance misuse/ex offenders
- Single parents
- Domestic abuse

- Learning Disability
- Mental Health
- Older People
- Gypsies and Travellers
- Violence in the home
- Migrant Workers
- Refugees and Asylum seekers
- Black minority ethnic

Gypsies and Travellers

A report was drawn in partnership which derives from the Local Housing Market Assessment looking at the circumstances of Gypsies and Travellers. The findings of the study will be discussed across North Wales to ensure that provision is made in the appropriate places. It is recognised the difference between the needs of Gypsies and Travellers who live on fixed sites, those who travel through the County and those who have settled within 'bricks and mortar'.

Older People

It is nationally recognised that the population is ageing and that people's needs have changed. It is now expected that older people wish to take on a more active part in their communities in terms of work, opportunities to volunteer and being of assistance to their families, for example child-minding duties.

The Institute of Public Care states that older people want:

- Low maintenance property
- Security
- Good access to facilities and transport
- Good neighbourhood
- Attractive accommodation that's fit for purpose
- To stay in their own property and not to go into residential care

Extra Care Housing

Developing extra care housing is included as a goal within the Council's Strategic Plan. We are working with Cymdeithas Tai Clwyd, Cymdeithas Tai Eryri and North Wales Housing Association to develop homes that are suitable for active older people, and adapting the support as their needs change as they become older.

One scheme has been completed in Bala during 2012 and work on building the Extra Care Scheme in Bangor has started in 2013. Within the Porthmadog area we will be looking at the options of provisions which include Extra Care Housing. For other areas within the County we will work together to develop and consider other options in terms of developing and funding a provision in the future which includes looking at Sheltered Schemes which are owned by Housing Associations.

Learning Disability Accommodation

The Council's Strategic Plan notes that vulnerable adults should have a choice of suitable support for them to live independently in the community, and should also have a broader choice of accommodation that is suitable for their needs. It is acknowledged that some buildings no longer respond to the needs of individuals who receive support, nor do they respond to their wish to live more independently. By working together to provide supported accommodation that is more appropriate, we

will be providing a better service. There will be a re- development at Pant yr Eithin, Harlech, for people with learning difficulties, to offer supported independent living and affordable houses for local people.

Support at home

It is possible to provide adaptations within the home so that people can live independently with the Disabled Facilities Grant. The Council work closely with Occupational Health to help the family or individual to get the right type of adaptation that is required. Housing Services is looking to improve its effectiveness when dealing with these Grants to ensure that the client receives the most appropriate service to their needs.

Gofal a Thrwsio (Canllaw) offers an advice service to people on adaptations and remedial work that may be needed on their property. They are able to arrange and commission work as well as carrying out minor repairs. Minor adaptations can be carried out to help facilitate a person to return home after being in hospital.

The Action Plan below has been developed in co-operation with Homelessness Forum partners.

14. Action Plan

Gwynedd Homeless Forum Action Plan 2013 – 2014

The aim which we intend to achieve within our Strategy is:

- that housing and support services are co-ordinated effectively to help vulnerable people and to prevent them from being in need

The results that the Strategy aims to achieve are:

- homes are suitable for the needs of the residents of Gwynedd
- residents are able to access appropriate services

	Aim	Action	Responsible Officer/ Group	Timetable	Progress	Comments in red	Output
1	Improve advice and information	<ul style="list-style-type: none"> • Review the directory every ¼ 	Housing Strategy Unit	Quarterly	Directory has been updated and available on the Councils website		The Directory contains information about the organisations and is available on the Councils website
2	Health Service	<ul style="list-style-type: none"> • Representation from the health service for the forum • 	Chair/ Vice Chair of the Forum	September 2013	Have made contact with Janet Ellis, Primary & Community Service Programme manager and the Chair and Vice-chair will be part of the Homeless Planning Group to discuss the HAVGAP – standards for Improving the Health and Well-being of Homeless People and Specific Vulnerable Groups)		Chair and Vice Chair to attend the Homeless Planning Group

3	Housing	<ul style="list-style-type: none"> Attend the Welfare Reform Task Group Attend the Housing Partnership meeting Report on matters that raise concern e.g. moving on/ lack of housing stock etc 	Chair/ Vice Chair of the Forum	Continuous	To attend meetings and share information and report back to the Forum		Clear communication and sharing information regarding housing and homelessness matters
4	Provide training	<ul style="list-style-type: none"> Discussion taken place in the forum to provide appropriate training for the sector – looking at motivational interviewing 	Chair of the Forum	November 2013	Prices received but unfortunately did not receive enough name from the agencies to continue with the training		No training will be provided
5	Revise the Homelessness Strategy	<ul style="list-style-type: none"> To facilitate a meeting with Gwynedd Councils Homelessness Department to recognise issues which face the team and what they are able to execute 	Housing Strategy Unit	December 2013	Meeting arranged September 26		Homelessness Strategy and Work Plan is updated

15. Overarching Aim: Co-ordinate the strategic role on housing matters in Gwynedd

Achieving the Strategy is a challenge, to respond to this two workshops were held with members of the Partnership. The first workshop looked at the feedback received from other groups and the Partnership was given an opportunity to discuss the feedback. The second workshop looked at agreeing on the priorities for the strategy.

The role of the Strategic Housing Unit will be to coordinate the work programmes in addition to:

- Promoting the role of Gwynedd Housing Partnership as a lobbying group for housing matters on a local, regional and national level
- Establishing clear links with any work stream for economic benefits in Gwynedd, utilising such methods as the Can Do Toolkit
- Promoting the links of better housing with reducing fuel poverty, better health outcomes and sustainable communities.
- Explore further opportunities to collaborate regionally and sub regionally

