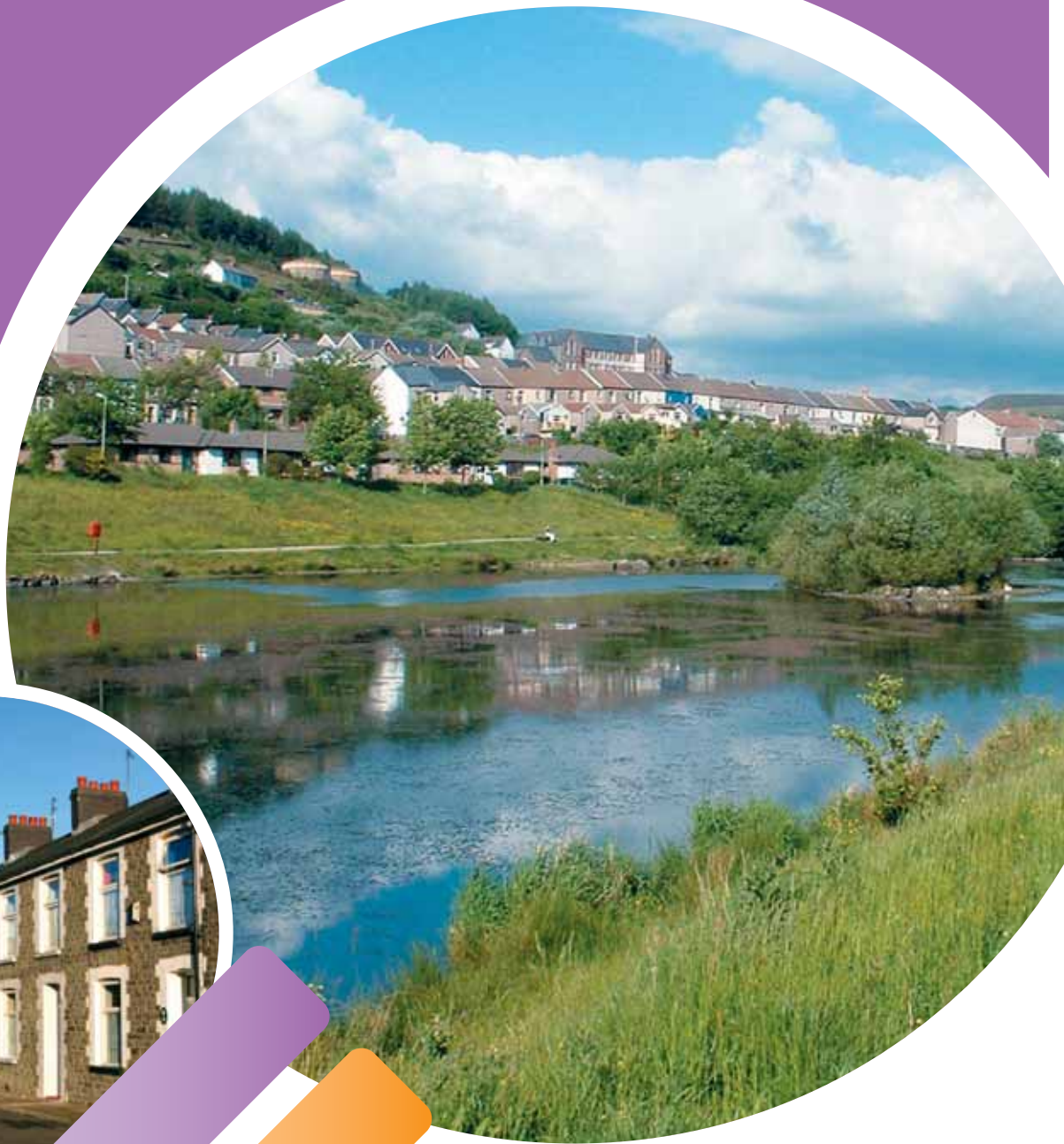


# Building on FIRM FOUNDATIONS

Delivering the priorities of *'Delivering Change:  
a Single Integrated Plan for Rhondda Cynon Taf'*



2013-2018  
A Housing Delivery Plan for  
**RHONDDA CYNON TAF**

Mae'r ddogfen hon ar gael yn Gymraeg  
This document is also available in Welsh

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## Delivering the priorities of the Single Integrated Plan

**It is five years since the launch of 'Housing Matters 2007-2012': A Local Housing Strategy for Rhondda Cynon Taf. At that time, the Council had recently transferred its housing stock to RCT Homes and house prices in the borough were at a peak.**

Since then, the 'double dip' economic recession, restrictions on lending and Central Government austerity measures have led to changes in the housing market and local housing need and demand patterns.

The last strategy delivered many improvements to housing and housing services in RCT, but despite these successes many challenges lie ahead. Some are presented by this new economic climate, such as dealing with the impact of welfare reform and increasing unemployment, but other challenges are to do with the particular circumstances of our borough such as the age of the housing and increasing numbers of older people and people living with illnesses.

Housing matters are still as important as ever in Rhondda Cynon Taf and this Delivery Plan continues to build on the 'firm foundations' established by the previous strategy.

Rhondda Cynon Taf is unique in that it encompasses both semi rural and urban communities with large disparities between very affluent to some of the most deprived communities in Wales. With the reduction of available public sector resources this Delivery Plan relies upon creativity, innovation and partnership working, focusing on leveraging in external investment through a strong strategic direction.

## Key Facts:

- It is predicted that over 80% of housing today will still be in existence in 2050
- Over 230,000 people live in RCT, which is almost four times more densely populated than Wales as a whole. Local population is predicted to grow and the over 65 age group is predicted to increase the most
- By 2025, there is predicted to be an extra 5000 people over the age of 65 years old living alone in the County Borough
- Wales has the highest rate of accidents at home compared to the rest of the UK
- Average house prices have decreased from £122,176 in 2007 to £103,000 in 2013
- Our Local Housing Market Assessment identifies that 167 units of affordable housing will be needed each year from 2012-17
- Energy bills are expected to double by 2020 which is likely to see more households faced with fuel poverty
- Rhondda Cynon Taf ranks as the 3rd most deprived local authority area in Wales with 17.8% of lower super output areas being in the top 10% of deprived areas and 73.7% of areas being in the top 50%
- The numbers of people unemployed and/or in receipt of means tested benefits are higher in RCT compared to the national Wales average



### This Delivery Plan is set firmly within the context of the new Single Integrated Plan (SIP).

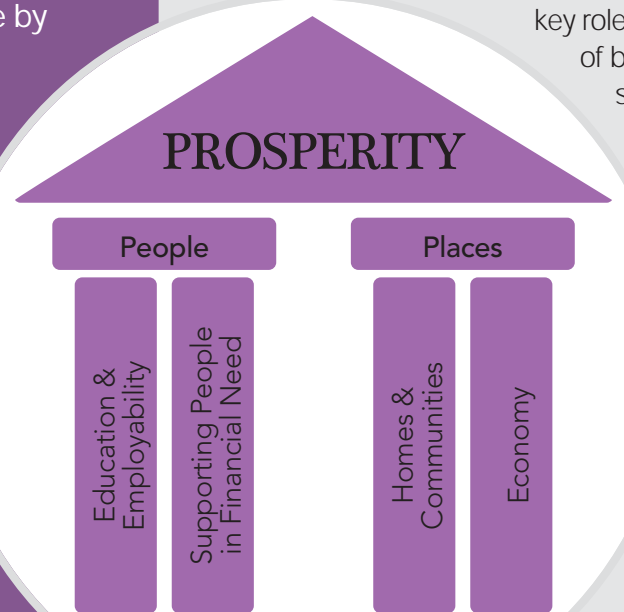
Within the SIP there are three main priorities Safety, Health and Prosperity. Housing cuts across all three of these strategic priorities as it not only fulfils a basic need for shelter, but good quality homes that are warm and safe contribute significantly to improving health, wellbeing, educational attainment and the economy. Housing therefore supports many wider strategic agendas and has a key role in the creation of balanced and sustainable communities.

This Delivery Plan delivers the SIP priority 'People in Rhondda Cynon Taf live in safe, appropriate housing in sustainable and vibrant communities' and in doing so contributes to the PROSPERITY theme of the SIP. This is an evidenced based plan which ensures it is reflective of local priorities and can respond to the changing needs and circumstances of individual communities over time.

The Council's strategic housing role has grown since 2007 and has developed a strong focus on cross tenure delivery. In doing so many cross sector partnerships and informal working relationships have been created, which have been strengthened over the last five years. The Council has embraced its enabling role with stakeholders and partners and together we are positioned to deliver and make a difference to homes and communities throughout RCT. This new Delivery Plan retains a strong focus on collaborative working at a local, regional and national level.

The priorities for housing are themed within four objectives in this Delivery Plan which all contribute to education, poverty, health and safety while creating prosperous communities as follows;

- 1 To enable a functional housing market
- 2 To improve housing conditions in communities which promotes safety and health and well-being
- 3 To enable access to suitable, affordable housing
- 4 People in financial need receive the right advice and support

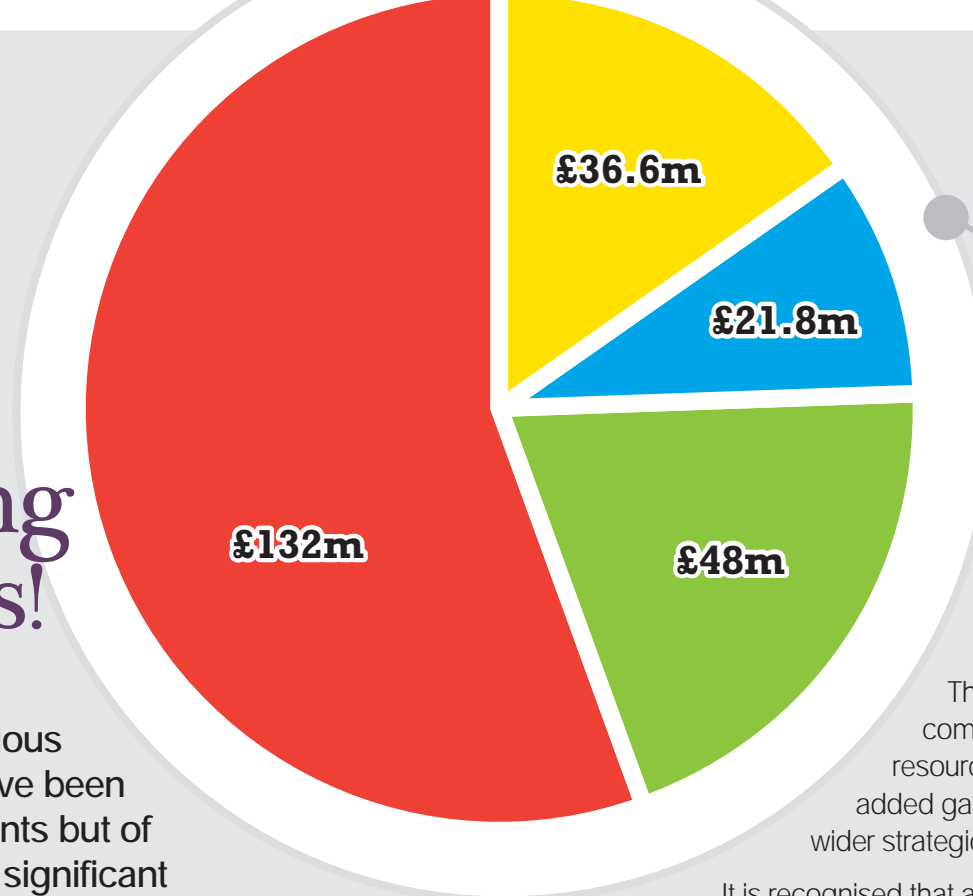


Our housing priorities for the next 5 years which contribute to helping communities 'PROSPER'

Taken from the Single Integrated Plan document

## Housing Matters!

During the five years of the previous strategy there have been many achievements but of major note is the significant amount of investment that has been levered into the borough from external sources and local partners through housing related activity.



Total housing capital investment in the borough for the period 2007-2013 £238.4 million

- Energy Efficiency
- Capital Grants Programme
- Social Housing Grant
- Welsh Housing Quality Standard

This investment has complemented council resources and provided added gain to realising the wider strategic objectives.

It is recognised that actions cannot be delivered in isolation and that maximum successes are gained from a strong strategic housing role and partnership working. The Local Housing Partnership which consisted of partner agencies ranging from local housing associations,

the local health board and local voluntary agencies was established to deliver the Strategy and all partners involved have played a key role in the achievements over the last five years.

Measuring success is not just about numbers of people housed or numbers of homes improved but the impact this has had on people's lives. Annual monitoring reports have measured number of interventions enabled through the previous Local Housing Strategy: Housing Matters.

## Our Key Achievements:

- Production of Local Housing Market Assessment as a robust evidence base for informing strategic planning
- Forging stronger links between housing and health services through the Homelessness and Vulnerable Group Health Action Plans, which included the development of a protocol for hospital discharge and people living in social rented accommodation with mental health conditions
- Improving links with private landlords through the establishment of the Private Landlord's Forum and newsletters
- 226 affordable housing units delivered for social rent in the borough
- 82 properties sold for low cost home ownership as part of Homestep and Homestep Plus
- 1933 Disabled Facility Grants delivered by Private Sector Housing Unit
- To ensure fair and equal access to affordable housing the council and local housing associations have developed a Common Housing Allocation scheme and Housing Register
- Improving internal links between departments by the creation of actions plans for homelessness, children services, youth services and supporting people
- Creation of affordable housing policies as part of the Local Development Planning process
- Over 250 empty properties brought back into use
- 95 serious safety hazards within homes reduced to an acceptable level
- Over 27,000 of energy efficiency measures installed in the County Borough
- A significant amount of social rented properties now meet the Welsh Housing Quality Standard
- 21 properties to rent delivered via a social lettings agency with Catrefi Hafod
- Launched Housing Solutions website to improve information and access to a range of housing options
- Refurbishment of Beddau Caravan Park to improve housing conditions for Gypsy & Traveller communities
- A new Additional Licensing scheme for Houses in Multiple Occupation introduced in 2009 to improve standards for privately rented shared housing

Enabling a functional housing market in RCT relates to the Single Integrated Plan actions of we will 'Work together to increase the supply of affordable housing across the County Borough' and we will 'Enable a supply of supported housing that responds to the needs of identified vulnerable groups'.



# 1 Housing Still Matters

## To enable a functional housing market

### Why:

In Rhondda Cynon Taf, a functional housing market is defined as one where, everyone is housed suitably and affordably regardless of income.

If the market was left to 'run itself' it's highly likely that some households would be unable to meet their housing needs as market rents and house prices can be at a level that is inaccessible for some households.

For this reason delivery of adequate affordable housing is an important aspect of a functional local housing market. Affordable housing is the term broadly used to describe accommodation that is always accessible to those who cannot afford market housing.

Therefore, whilst this term includes traditional social rented accommodation provided by housing associations, it also includes products targeted at the intermediate sector of the housing market. This is because a growing number of households are 'squeezed' between social rented accommodation and home ownership and are in need of mid market products such as low cost home ownership (i.e. discounted properties for sale to first time buyers) or intermediate rent (i.e. sub market rent) properties.

By intervening in and influencing the housing market the Council can enable a range of affordable housing options to meet a range of needs. A good understanding of the local housing market is essential to enable delivery of the right type and size of accommodation. Although there is an overall need for more affordable housing in the County Borough there is also a mismatch between supply and need/demand in many areas. For example, some areas don't have the appropriate size of accommodation to meet need or demand and other areas have limited choice in terms of the property types

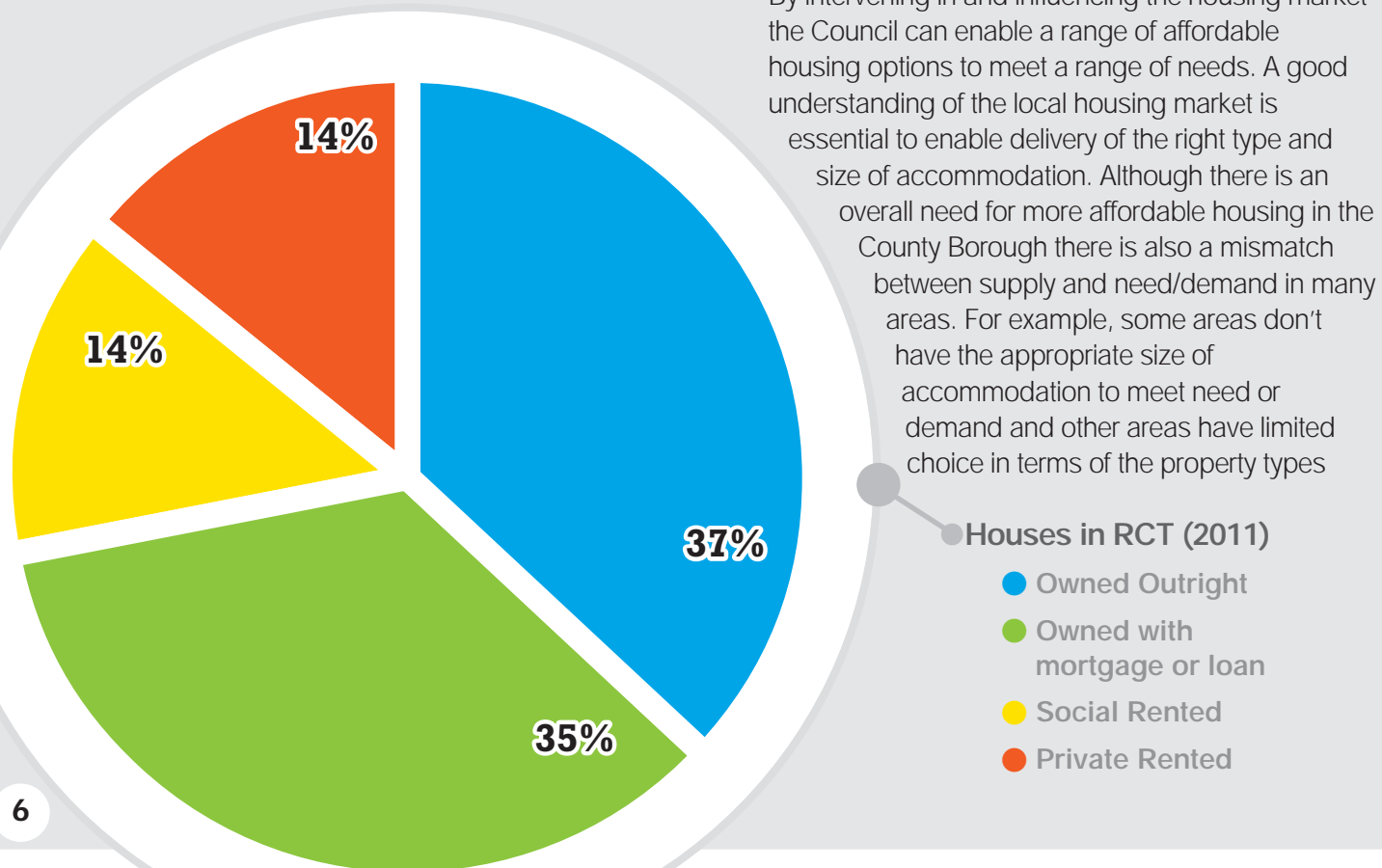
available in both market and affordable housing. The valley areas in particular are dominated by traditional terraced properties and these can present challenges as homes that last a lifetime –in terms of their layout and opportunities for adaptation, but also in relation to providing choice for residents. This mismatch of supply and need/demand is likely to lead to a rise in empty homes in many localities whilst leaving some high need areas without adequate housing provision.

In 2011, there were 99,663 households in RCT, with the majority either owning their property outright or owning their property with a mortgage as shown in the pie chart below. Although the Council no longer retains any housing stock 14% of accommodation is provided by social landlords operating in the area who work in partnership with the Council to successfully deliver affordable housing options.

The private rented sector has doubled over the last ten years and now mirrors the size of the social rented sector and is projected to continue to grow. It is increasingly seen as a flexible and important element of the overall local housing market in the borough and a key partner in meeting local housing needs.

Many private and social rented properties are located in the most income deprived areas across the borough. There are also in excess of 500 privately rented properties licensed as 'Houses in Multiple Occupation', which exist predominantly in Treforest and are used as student accommodation.

Enabling a functional and balanced local housing market is fundamental to fostering social inclusion, health and well being and ensuring robust and prosperous communities within Rhondda Cynon Taf. Delivery of affordable housing can also have the added gain of regenerating communities by bringing empty properties back into use.



### How:

- Conduct biennial Local Housing Market Assessments to monitor and evaluate the whole local market and identify gaps for public intervention
- Identify funding for and delivery of suitable affordable housing to meet housing need
- Continue to progress the Homestep and Homestep Plus Schemes for households in the 'squeezed middle'
- Maximising the use of Social Housing Grant
- Develop social lettings agencies to make more efficient use of the private rented sector in meeting housing need
- The Council will work together with housing associations to assess and reconfigure the existing social rented stock where appropriate
- Work with mortgage providers to develop, progress and maintain mortgage schemes for first time buyers

Enabling better quality homes in RCT relates to the Single Integrated Plan action of we will 'Work together with communities to deliver housing and community regeneration action'

## 2 To improve housing conditions in communities which promotes, safety, health and well-being

### 2.(i) Enabling better quality homes

#### Why:

The majority of housing within Rhondda Cynon Taf is of traditional solid stone construction in terraces which are over 100 years old. Other property types include non-traditional pre-fabricated style housing and cavity wall properties.

Many of the older and non-traditional types of properties potentially present more risk to health and safety and are also considered to be some of the 'hardest to treat' and 'hardest to heat' homes because of their solid wall or pre-fabricated structure which are generally more expensive to insulate.

72% of homes in the borough are owner occupied with 28% being rented from private and social landlords (14% private, 14% social). The Welsh Housing Quality Standard has generally improved the condition of the social rented sector in RCT with the majority of social rented homes now meeting this standard. At present no similar standards exist for homes in the private sector and this sector is now considered to have some of the poorest housing conditions in the borough. The Council has a statutory duty to promote health and safety within homes and the Housing Health and Safety Rating System is used to identify the more severe risks to house occupiers from a total of 29 potential hazards.

Over the last few years, the Public Health Department of the Council has seen an increase in excess cold hazards and/or damp and mould conditions, which seems to be further exacerbated by the growing number of households in fuel poverty and rising energy prices.

The second most common problem identified in homes is the number of trips and falls hazards. Although poor housing conditions are reported across the borough some communities also seem to have a higher proportion of poor housing conditions than other areas.

In 2008, 29% of vulnerable households in Wales who were in fuel poverty, contained someone with a long term illness or disability.

There is an excess winter mortality rate of around 1700 cold-related deaths per annum in Wales.

Wales has the highest rate of accidents at home compared to the rest of the UK.



Many residents in Rhondda Cynon Taf are not in a financial position to be able to improve or maintain their own homes primarily due to low incomes. Many communities face additional deprivation around factors such as health, employment, community safety and access to services. Although over 50% of owner occupiers have no mortgage many find themselves in an 'asset rich but cash poor' situation and find maintaining the condition of their homes difficult.

A strategic approach to the improvement of property conditions requires proactive enforcement and preventative approaches, behavioural advice and/or financial assistance to help a person's home have a positive impact on their lives.

Working with partners provides a holistic cross tenure approach to area based housing-led regeneration opportunities maximising the outcomes and providing added gain for communities, taking full advantage of the Council's enabling role.

#### How:

- Introduce tighter regulation into the private rented sector to raise housing standards, i.e. licensing and accreditation schemes
- Strategically plan and deliver energy efficiency schemes that mitigate fuel poverty through education, and/or discounted or free energy efficiency home improvements, reducing the incidence of properties suffering from excess cold hazards
- Continue robust housing enforcement in the private rented sector to improve quality and standard of accommodation being offered in the Borough
- Evaluate interventions (including Health Impact Assessments) to ensure that services are delivered to continue to ensure maximum health and well-being outcomes and ensure cost effective use of resources
- Delivery of the Capital Housing Programme and Grants Policy to target the homes and areas in most need to assist households to remove property condition hazards, while ensuring efficient delivery of resources
- Seek all opportunities for investment from external public and private sources to complement the Council's investment and provide added gain
- Explore other options to assist households such as equity release, loan based models utilising public and private finance opportunities
- Increase education/awareness of housing condition issues including potential hazards in the home

Regenerating areas and bringing empty properties back into use relates to the Single Integrated Plan action of we will 'Work together with communities to deliver housing and community regeneration action'

## 2.(ii) Regeneration areas and empty properties

### Why:

Some communities in Rhondda Cynon Taf face multiple deprivation. This is characterised by poor health, poor housing, lack of employment opportunities, community safety concerns, poor access to services and low incomes.

Rhondda Cynon Taf also has a high number of empty properties which can often attract crime, vandalism and anti-social behaviour and can therefore have an impact on the resources of the police and fire service. In addition they represent a cost to the Local Authority due to the time and resources spent by different officers in managing the problems caused by such properties. They can be unsightly and damage the value of neighbouring properties, can affect how people feel about living in an area, causing anxiety and stress and especially in cases of multiple empty properties, a blight on the community.

In the Welsh Government's 'New Regeneration Framework: Vibrant and Viable Places' regeneration is defined as 'an integrated set of activities that seek to reverse economic, social, environmental and physical decline to achieve lasting improvement, in areas where market forces will not do this alone'. Where communities are facing multiple problems, a holistic and strategic partnership approach is needed to make improvements. Housing has an important role to play in regeneration and can be a catalyst for other regeneration activity in an area. The delivery of both the Welsh Housing Quality Standard and strategic housing energy efficiency projects in the borough has shown that the benefits of investing

in homes extends well beyond the bricks and mortar and can transform communities in many ways, including creating employment and training opportunities and strengthening local supply chains.

In the context of reducing budgets, it is imperative that housing investment is prioritised to the areas where it is most needed and other external sources of funding is sought to complement investment from the Council and its partners to ensure maximum impact in our communities.

Whilst there is a continued need to build new homes, bringing empty properties back into use helps to make use of existing housing stock to regenerate areas, provides much needed affordable housing, increases housing options to those in need and in some cases can be more economically viable than new build.

It is predicted that over 80% of the homes in the UK that will exist in 2050 are those that are in existence today

17.8% of 'lower super output areas' in RCT are in the top 10% of deprived areas across Wales. 73.7% of RCT areas are in the top 50%

### How:

- Provide a strategic area based multi-tenure approach to regeneration by working with partners and communities utilising investment in housing as a catalyst for other community regeneration approaches
- Encouraging or enforcing the improvement or conversion of empty properties to increase the supply and choice of housing across RCT, prioritising those which are most detrimental to the surrounding community and those which can be most efficiently returned into use
- Working in partnership to identify and deliver alternative models of returning empty properties to occupation
- By developing, maintaining and monitoring against the Cwm Taf Empty Property Strategy, which is delivered in Partnership with Merthyr Tydfil CBC
- Encourage community engagement in delivery of all housing led improvement projects
- Seek all external funding opportunities to complement investment from the Council and its partners while also using this investment as a lever for private and public investment



Before and After

Enabling access to suitable affordable housing in RCT relates to the Single Integrated Plan actions of we will 'Work together to increase the supply of affordable housing across the County Borough' and we will 'Enable a supply of supported housing that responds to the needs of identified vulnerable groups'.



# 3 To enable access to suitable affordable housing

## Why:

The most recent Local Housing Market assessment (2012) has identified a need for more affordable housing in the borough. However, it is important that there is not only enough of the right type of housing in the borough, but that it is located in the right places, is suitable to their needs and that the right type of mechanisms exist for people to access it either for rent, intermediate rent or low cost home ownership.

It is a waste of resources and interventions if the size of the property available does not suit the needs of the market e.g. having lots of 3 bedroom properties when the need is for smaller homes and likewise if the type of housing (i.e. low cost home ownership or affordable rent) is not usefully affordable e.g. discounted by the right amount.

Homelessness is the most acute form of inability to access appropriate housing. A home is more than a basic need for shelter because of the wider impacts that this has upon its occupier's health and well-being. Homeless people tend to suffer more health inequalities than the general population with respiratory illness and mental health being some of the most predominant conditions. Access to a suitable home including supported accommodation options can improve socio-economic factors such as improving life chances including education and access to services.

Housing need can not be met by social rented housing alone and we need to work more closely with the private rented sector as a key partner in meeting housing need in the borough, improving access to this sector

The average age of death of a homeless person is 43-47  
(Research by crisis 2011)

Homeless people use acute health services disproportionately to the general population. It is estimated that they use hospital services at a rate 4 to 8 times greater than the general population

In Rhondda Cynon Taf 25.9% of the population have some form of disability or limiting long term illness and evidence shows that poor housing can both cause and exacerbate health conditions. Therefore, the Council and its partners have an important role in helping households to live independently and appropriately and ensuring that people receive the necessary help and support to meet their needs.

## How:

- Implementation, monitoring and evaluation of the Common Housing Register which promotes choice and accessibility
- Provide a holistic housing options advice service including the prevention of homelessness
- Promoting the use of the Housing Solutions website for applicants to explore their range of options
- Improve partnerships with the private rented sector (including communication, understanding and interventions available) to support private landlords to meet housing need
- Ensuring the most effective use of the existing social housing stock
- Ensuring the correct supply of supported and adapted housing in terms of size and location
- Ensuring that housing services are accessible for all members of society e.g. older people, gypsy and travellers
- Ensuring access to the private rented sector
- Enabling access to low cost homeownership
- Enabling access to intermediate regulated rents
- Delivery of the Disabled Facilities Grant Programme'



Ensuring people in financial need receive the right advice and support relates to the Single Integrated Plan action of we will 'Promote energy efficiency initiatives that support people to escape fuel poverty'



# 4 People in financial need receive the right advice and support

## Why:

Rhondda Cynon Taf has higher than average numbers of people unemployed and many areas are in some of the most income deprived in Wales. The increasing numbers of households in debt, rising household costs and lack of suitable employment all impact upon a household's financial ability to maintain adequate living standards.

Generally arrears on utility bills and rent are the most common forms of debt and these are most prevalent amongst households in receipt of benefits and those who move between low paid employment and benefits.

Elderly households and households with children are more likely to live in poverty, with a higher number of these households being in fuel poverty or at risk of fuel poverty. With ever increasing fuel prices, a larger number of residents in the borough may find it even harder to pay to keep warm in their homes, and if they are unable to do so, harm to health and well-being will be an inevitable outcome.

The effects of poverty on children can be devastating and can blight childhoods resulting in children growing up cold, hungry and unable to join in social activities. This can have a lasting effect upon health and well-being and it is generally recognised that children living in poverty have lower educational attainment levels than their peers.

Over 23% of households in Wales live in poverty

33% of children in Wales live in child poverty

26% of households in Wales are in fuel poverty

The health impacts of poor quality and/or cold homes can particularly affect those who are vulnerable (very young and very old) or people with pre-existing health conditions. The effects can be both physical and mental caused both by the extreme cold and damp conditions, as well the stress of being in debt, or even both.

In 2008, 29% of vulnerable households in Wales that were in fuel poverty, contained someone with a long term illness or disability. Also, a further 530,000 (50%) of households currently already spend 5-10% of their income on fuel, putting them at risk of slipping into fuel poverty if fuel prices rise or their incomes reduce. Some households in our borough are literally faced with the choice of 'eating or heating'. Therefore the true extent of fuel poverty in some communities is unknown.

To compound fuel poverty issues, research shows that the areas with the lowest household incomes are also the areas with the most 'hard to treat' and 'hard to heat' housing, making the occupiers more prone to fuel poverty. In RCT, seven of the most deprived areas have over 40% of households claiming means tested benefits.

## How:

- Deliver energy efficiency schemes and grants targeted to those in most need
- Providing targeted energy efficiency behaviour advice and referrals to other grants and agencies
- Ensuring support for homeowners through provision of grants or loans
- Investigate other financial models such as equity release products to assist 'cash poor, asset rich' households to release funds to improve and maintain their homes
- Seek all external investment funding opportunities including public funding streams and bespoke models utilising private finance opportunities
- Provide housing advice services which include managing debt, tenancy rights, illegal eviction, homelessness and includes referral/signposting to other services and agencies
- Promote financial inclusion and access to other ethical forms of credit such as credit unions
- Promote digital inclusion to help people access web based services
- Investigate collective energy purchase opportunities such as collective energy switching of energy tariffs



# Making it happen!

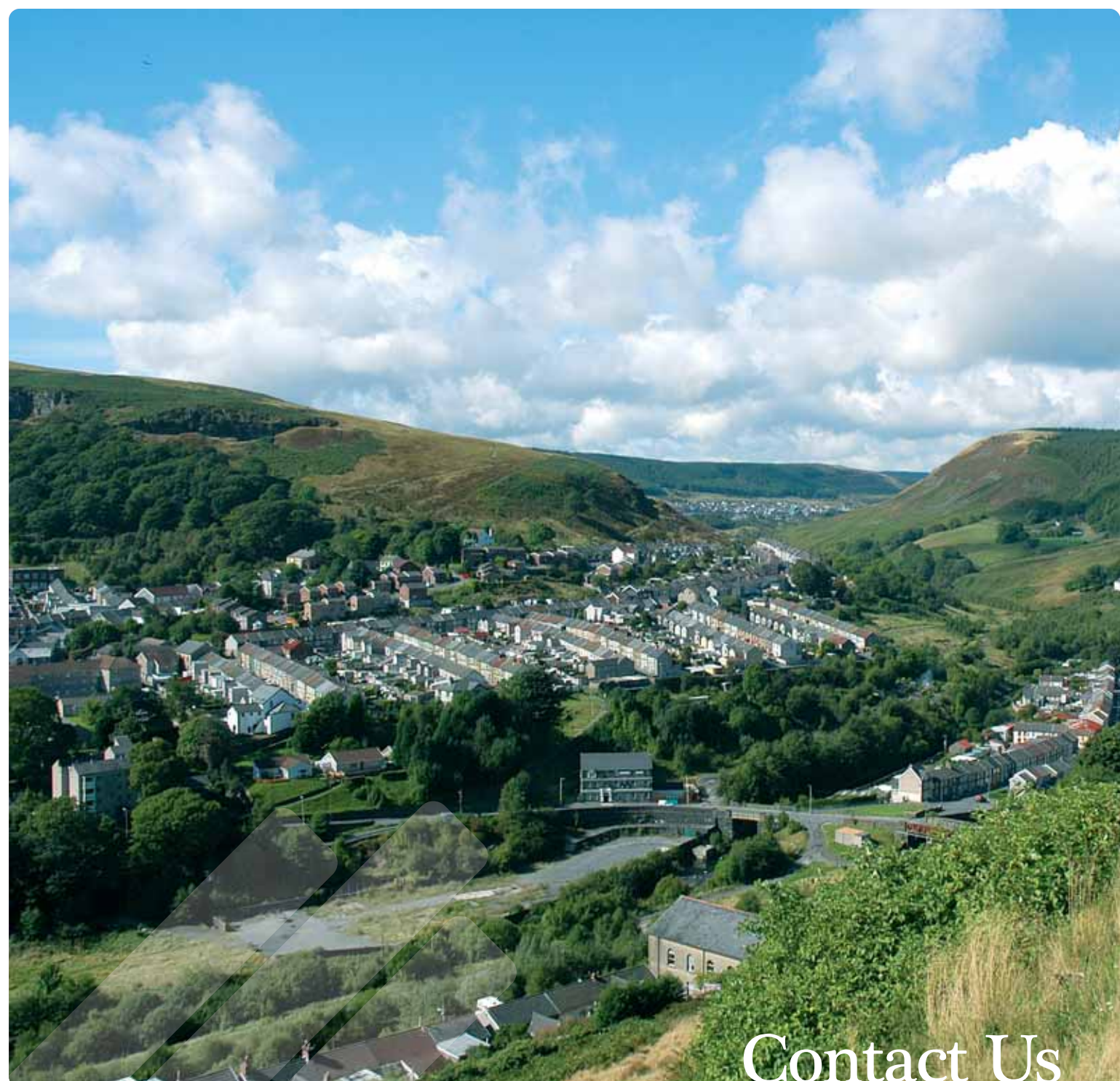
This Housing Delivery Plan provides the focus for delivering the housing priorities of the Single Integrated Plan in Rhondda Cynon Taf. We will embrace our various roles and responsibilities; both strategic and operational across all housing services and organisations, working collaboratively to deliver our objectives.

Collaboration opportunities will continue to be sought on a regional level with neighbouring local authorities and partners, with a view to improving efficiency and effectiveness of services delivery as we understand that many factors affecting our communities are not contained within local authority boundaries.

Monitoring reports will capture quarterly and annual performance and contribute to national performance indicators and business plans. The true measure of success is not only about measuring the number of interventions undertaken but measuring the outcomes and the impact our work has on the lives of people living in RCT. Therefore, in line with the Single Integrated Plan, this Delivery Plan will also be using an 'outcomes based approach™'.

All supporting documents and monitoring reports will be made available on the Council's Website. Please search for: **Housing Delivery Plan** at [www.rctcbc.gov.uk](http://www.rctcbc.gov.uk)





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