



# Housing



**R**esponsibility for housing policy in Wales is devolved to the Welsh Government, although Housing Benefit is reserved to Westminster.

Evidence shows that our home has a huge effect on our health, education, well-being and life chances. If you live in a poor quality or unaffordable home, you are more likely to suffer from ill health, your children do less well in school and your employment chances are reduced. Decent, secure housing also benefits community sustainability and the local economy.

There is a shortage of affordable housing in Wales. Home ownership has become unobtainable for many people, and the number of people renting from private landlords is increasing. Standards in the private rented sector vary enormously and tenants have little security or control over rent increases. The growth in private renting has also increased the cost of Housing Benefit paid by the UK Government to help people with their rent.

## Housing need

The current Welsh Government is on target to deliver 10,000 affordable new homes by the election. The majority of these homes have been built by local housing associations, part funded by the Welsh Government. However it is estimated that 25,000 affordable new homes are needed each assembly term until 2031 to meet the need<sup>1</sup>. In addition, it is estimated that 35,000 homes for market sale will need to be built each assembly term to meet demand. This level of house building has not been seen since the 1970s.

This requires more land. Churches can be part of the solution to housing need by releasing surplus land or redundant buildings for sale or lease.

Over 8,000 families have been on housing waiting lists in Wales since the 2011 Assembly elections. As many as 112,000 children live in private rented accommodation. It is estimated that 40% of private rented homes have at least one serious health hazard<sup>2</sup>.

## Affordability

As the gap between house prices and earnings grows, home ownership is increasingly unattainable for many people. Figures from the Chartered Institute of Housing claim that the average age of a first-time buyer is now 40.

There is also a lack of affordable housing in many rural areas in Wales, making communities unsustainable with local people having no option but to leave.

## Security of tenure

More and more people are renting in the private sector with little security. The Renting Homes (Wales) Act 2016 seeks to simplify the relationship between landlords and tenants, but although it includes some protection against 'revenge evictions' for tenants who complain, it has not improved security of tenure. The act requires all rented homes to be "fit for human habitation" and to have some safety precautions, but does not enforce any higher standards.

## Homelessness

At the end of June 2015, there were 1,935 homeless households living in temporary accommodation in Wales, with many more hidden from the official statistics<sup>3</sup>. Local authorities have a duty to prevent homelessness in their area, but this would require an increase in funding for services such as night shelters for rough sleepers, temporary accommodation and support services.

Empty homes could be used to help address housing need, by encouraging owners to bring them up to a standard that would be suitable for sale or rent.

## Welfare reform

Welfare reform, introduced by the Westminster Government has had a huge impact on people in need of help with their rent (Housing Benefit). The spare room subsidy (bedroom tax) has resulted in many people being unable to pay their rent, but unable to find a smaller property to move to. Proposed changes also include the removal of Housing Benefit from 18-21 year olds and a reduction in benefit for single, childless people aged 35 or below.

## Questions for candidates

1. How would you ensure enough land is made available to build the required number of homes? How should these homes be funded?
2. How can people wanting to buy their first home be assisted?
3. How would you cut the number of empty homes in Wales?

You can see more about these issues in a video on the Cytûn website at [www.cytun.org.uk/elections2016](http://www.cytun.org.uk/elections2016).

## References

- 1 Suzanne Fitzpatrick et al, *The Homelessness Monitor: Wales 2015*, Crisis, 2015
- 2 Shelter Cymru [www.sheltercymru.org.uk](http://www.sheltercymru.org.uk)
- 3 Alan E Holmans, *Future Need and Demand for Housing in Wales*, Public Policy Institute Wales, 2015

