

Senedd Cymru | Welsh Parliament

[Y Pwyllgor Cydraddoldeb a Chyfiawnder Cymdeithasol](#) | [Equality and Social Justice Committee](#)

Ymateb gan: Gofal a Thrwsio Cymru | Evidence from: Care & Repair Cymru

Well-Being of Future Generations (Wales) Act 2015: Post-legislative Scrutiny

Care & Repair Cymru

Care & Repair improve homes to change lives. We help our clients to live independently in warm, safe, accessible homes by delivering housing adaptations and home improvements. We offer a holistic casework service including a whole house assessment taken from a national framework, including a falls risk assessment, welfare benefits check and home safety information and advice. In 2024-25 we delivered the following:

- 64,669 services delivered to help older people helped to stay independent at home.
- 24,933 Rapid Response Adaptations to prevent accidents at home.
- Completed 65,557 jobs in the home to a value of £21.9 million.
- Helped clients claim £12.5 million in unclaimed benefits.

Our clients are older people living in the owner-occupier and private rented sectors. Our average client age is 77, and four out of five clients tell us they are living with a disability.

Terms of Reference

The terms of reference for the inquiry are to consider:

- a. how far the intended objective of the Act is being achieved;
- b. any action which should be taken to improve the effectiveness of the Act and its implementation, including any specific drafting issues;

At Care & Repair we agree with the principles and intended objectives of the Act, particularly with regard to prioritising 'a healthier Wales' as one of the Act's well-being goals and the recognition of 'prevention' as one of the 'five ways of working' under the Act. We consider that Wales is rightly proud of the implementation of such a progressive Act. However, from our on-the-ground experience in thousands of older people's homes across Wales every year, we see

areas where implementation of the well-being goal, taking into account the 'five ways of working', could be strengthened on a practical level.

a) How far the intended objective of the Act is being achieved:

A Healthier Wales and prevention

We know that housing has a substantial impact on health; poor quality housing in Wales costs the NHS more than £95 million per year.ⁱ Care & Repair's work ensuring that older people are living in safe, warm and accessible homes, and protecting housing stock for future generations, is a poor health prevention measure for both physical and mental well-being.

The Future Generations Report 2025's analysis of the prioritisation of prevention in the 'a healthier Wales' well-being goal is damning, saying "*prevention budgets are being cut, and essential activities deprioritised. As a result, the NHS is increasingly overwhelmed with preventable diseases and accidents. This is an act of collective self-sabotage. We continue to treat the symptoms rather than addressing root causes.*"ⁱⁱ We would like to see more recognition of the impact of the wider determinants of health and specific focus on the impact of housing as a key determinant of health outcomes.

b) any action which should be taken to improve the effectiveness of the Act and its implementation, including any specific drafting issues

We would like to see increased prioritisation of 'prevention'-based solutions and specific reference to housing as a prevention measure in the implementation of 'A Healthier Wales', in accompanying policy, and in public bodies' well-being objectives. We also agree with the suggestion in the Future Generations Report 2025 that **Welsh Government and public bodies should ringfence prevention funding and increase prevention budgets each year** in order to prioritise the preventative and long-term approach needed for a sustainable system.ⁱⁱⁱ As stated in the Future Generations Report 2025, "*a lack of investment in prevention is already causing avoidable pain and hardship for many people across Wales. It is also costing the NHS and society as a whole.*"^{iv}

At Care & Repair we have extensive experience of delivering housing services in the homes of older people in Wales and are able to quantify the savings made to the Welsh NHS as a result of our interventions, as evidenced below:

Housing adaptations to help older people feel safe at home, prevent accidents, and reduce pressures on health and social care

The most recently published Welsh Government adaptation data shows that Care & Repair delivered 67% of all housing adaptations in Wales in 2020-2021.^v The delay in publishing this

data means there is a delay in capturing emerging pressures on our services, including demand and budgetary challenges. In 2020-21 we delivered 17,232 adaptations under the Rapid Response Adaptations Programme (RRAP) to help older people stay safe at home and prevent hospital admissions at a cost of £108 per RRAP. This is a 21% increase in demand and a 65% increase per unit cost compared to last financial year. RRAP is just one part of our service delivery; our overall demand is up 153% over this timeframe, and we continue to see year-on-year increases in the need of our service, all the while costs increase.

Care & Repair has benefited from consistent support from Welsh Government to deliver our Core and Rapid Response Adaptation (RRAP) services and we are grateful to have received confirmation in the Budget that this funding is due to increase. RRAP has been proven to reduce hospital admissions for fall by 17% amongst people aged 60-95.^{vi} This means that from our RRAP service **alone** in the first six months of 2024-2025, Care & Repair interventions have stopped over 1,700 older people from being admitted to hospital for a fall and have saved the Welsh NHS 20,600 bed days between April-September 2024, helping ease pressures on the NHS to the tune of £26 million last year alone. In addition, 91% of our clients told us that their independence and wellbeing had improved as a result of a Care & Repair intervention.

Housing support that prevents hospital readmissions – our Hospital to a Healthier Home service

Our Hospital to a Healthier Home service works to enable older people to return safely to their homes. We operate the service in 17 hospitals across Wales and work with hospital staff to identify older patients who have housing issues that may delay their return home. We work with patients and their families to carry out home improvements needed to enable quick and safe discharge. The service improves patient flow by speeding up safe hospital discharges, on average reducing length of stay by 6 days. Last year, the service saved 25,000 NHS bed days across Wales by supporting over 4,000 older people to leave hospital more quickly. The service reduces readmission rates by half. In addition, we offer longer term support beyond works essential for discharge to make sure that patients can return home to live safely and independently in the long term. 98% of clients said that our Hospital to a Healthier Home service helped them to return home and live independently.

Our experience delivering Hospital to a Healthier Home shows that the third sector is used to 'pick up' and 'problem solve' issues that neither the hospital nor Local Authority can, for example same day adaptations essential for hospital discharge such as key safes to allow a package of care to go ahead; furniture moving and/or plug socket installation for medical equipment. Hospital to a Healthier Home reduces a patient stay on average by 6-days and is proven to reduce readmission. *We would welcome support in reminding health boards and elected officials of the vital role the third sector plays in enabling safe hospital discharge and of*

the impact this service has on preventing readmission, in line with the 'a healthier Wales' wellbeing goal.

Housing that provides physical safety, free from hazards and hazardous disrepair.

Housing disrepair threatens lives and puts avoidable strain on health and social care services in Wales. At Care & Repair we see older people in Wales living in unfit and unsafe housing every day, with few opportunities for redress or to improve their situation. Isolation, the rising cost-of-living and a shortage of contractors has contributed to the deterioration and disrepair of many properties. The last Welsh Housing Conditions Survey published in 2018 showed that nearly 1 in 5 homes in Wales has a recorded Category 1 hazard, meaning the hazard is likely to harm the health of those living there. These official figures are out of date and do not truly reflect the state of housing in Wales. In February, the Welsh Government shared a statistical bulletin showing that 34% of homes assessed by local authorities in 2023-24 had a Category 1 hazard present, nearly double the official housing condition figures^{vii}.

This corroborates what we are seeing from our on the ground experience in over 50,000 homes across Wales each year. We are increasingly seeing complex cases where housing issues have gone unchecked and unresolved. Left unresolved, wear and tear can become hazardous disrepair and pose significant risks to the structure of the home and safety of the occupiers, requiring more intensive work to eradicate hazards.

There is a significant policy and funding gap for serious, urgent, emergency repairs for older people living in the owner-occupied sector who Care & Repair see daily, who cannot afford to get works done, and where there are no funding solutions available. This leaves older people living in poor housing with a major detrimental impact on their health, well-being, and ability to live independent lives: with increased risk of accidents, falls, and circulatory, respiratory and cardio-vascular diseases.

Ultimately, funding gaps for disrepair prevents the Act from achieving its 'a Healthier Wales' objectives for two key reasons:

1. Housing disrepair can make homes cold and damp:

Poor housing condition exacerbates respiratory problems and the risk of heart attacks and strokes. Cold and damp homes have been linked with increased hospital admission rates, and increased incidences of injuries such as falls. In addition, living in a poor environment and not having the means to improve this has a profound impact on mental health and quality of life, leaving older people feeling stressed and overwhelmed. Disrepair issues often result in poor energy efficiency of homes, causing higher energy bills which puts households at risk of fuel poverty.

2. Housing disrepair prevents independent living:

Disrepair must be addressed first to make a home fit for adaptation and to support independent living; a home with damp plaster walls cannot structurally support some handrails, or poor-quality electrics cannot safely power an electric stairlift.

For those who cannot afford to fund repairs themselves, our Caseworkers attempt to source resources from hardship funds, benevolent funds and trusts to finance works. Often this is extremely time-consuming, piecemeal and increasingly difficult as multiple organisations compete for dwindling pots of funding. This is an inefficient way of working.

We believe the Welsh Government should implement a Safety-Net Grant delivered by Care & Repair to rectify instances of hazardous disrepair, available to low-income owner-occupiers to tackle instances of hazardous disrepair in their homes where no other recourse is available. Care & Repair believes in efficient and effective use of resources. A safety-net grant for hazardous disrepair would provide **a long-term prevention-based and sustainable solution to complex interlinked issues**, including the following substantial benefits:

- Saving the Welsh NHS money:
 - Poor quality housing costs the NHS in Wales more than £95 million in treatment costs per year.^{viii} The annual treatment costs represent only 10% of the full economic societal costs of leaving people in unhealthy housing, estimated at £1billion per year.^{ix}
 - Improving the poorest housing could lead to 39% fewer hospital admissions for circulation and lung issues^x. Improving housing conditions would result in 40-50% fewer respiratory illnesses in homes that are not damp.
- Reduce pressure on ambulance services - falls were the largest call to WAST in 2023, and 77% of falls related calls were from people aged 65+ resulting in 42,000 hospital admissions.^{xi}
- Dealing with housing issues quickly and efficiently before they become worse and more expensive to rectify.
- Equitable service across Wales.
- Efficiency and effectiveness of Care & Repair service delivery – enabling caseworkers to resolve all problems at the same time when in a client's home, and not spend multiple hours of casework time trying to source a patchwork of benevolent funding where caseworkers could be supporting more people.
- Joined up policy - health prevention, quicker safe hospital discharges, reduced social care, better well-being outcomes.

- Aligns with the Future Generations Report 2025's recommendation to “*supercharge actions with multiple benefits*” and focus on win-wins in tough financial times.^{xii}
- Aligns with the Welsh Government's statutory obligations under the Act to set out its well-being objectives to achieve the well-being goals. The Welsh Government's current well-being objectives include to “*provide effective, high quality and sustainable healthcare*” without specific mention of the wider determinants of health. Implementing the Safety-Net Grant could be a way for the Welsh Government to extend its well-being obligations to include ‘prevention’ in the context of the ‘a Healthier Wales’ well-being goal in a sustainable way. The Safety-Net Grant would also align with the Welsh Government's well-being objective to “*protect, re-build and develop our services for vulnerable people*”.^{xiii}

We recommend that Welsh Government implements the Safety-Net Grant as an urgent priority.^{xiv}

Cold and damp homes

Working to ensure all households in Wales are protected from the damp and cold should be a key priority in the implementation of the Act's well-being goals. Care & Repair's Older Not Colder service helps older people in Wales to feel warm in their homes by supporting older people to keep their homes warm and energy bills down. The service has Home Energy Officers working across Wales who visit and access homes for free, offer expert advice and can help clients find funding if repairs or improvements are needed to keep a home warm. Our Older Not Colder service also improves clients wellbeing; as one of our Older Not Colder Home Energy Officers stated: “*Every day, I meet people who are really stressed because their home is painfully cold or because they can't afford their energy bills. Thankfully, through the Older Not Colder service, I can provide some peace of mind to those who need it this winter.*”^{xv}

Year on year we see an increase of homes in poor conditions, and more calls from clients about damp and mould. This also has health implications for our clients: over 75% of excess winter deaths in Wales are people aged 75 and over and 30% of excess winter death are attributed to living in cold homes.^{xvi} Older people living in a cold home have an increased risk of poor physical and mental health, loneliness, hospital admission and premature mortality.^{xvii} Excess cold can also increase incidence of injuries such as falls.

Our Older Not Colder service also provides support with accessing the Warm Homes Programme. This is the Welsh Government's “*primary mechanism of tackling fuel poverty*”.^{xviii} However, the current investment of £39 million per year is not sufficient to meet needs or targets. The tender document for the new Programme indicated that around 1600 homes would be upgraded annually over the duration of the scheme. Based on this figure, it would take over

a century to upgrade all of Wales' lower-income households currently estimated to be in fuel poverty (approximately 217,700).^{xix} Likewise, compared to the previous Nest scheme, we are proportionally under-accessing this due to challenges around the measures provided, such as air source heat pumps, being unsuitable for many of our older clients. If a client does not want or is ineligible for an air source heat pump, their case is being closed rather than receiving other support such as insulation to improve the thermal efficiency, and therefore affordability, of their home.

For our clients living off the gas grid or who use alternative fuel types such as oil or electric storage heaters, living at home is an even greater challenge. There is a lack of provision in schemes such as the Warm Homes Programme for households that do not have a gas boiler, and a large number of our clients are not connected to mains gas. For example, in Ceredigion approximately 68% of homes are off the gas network. We are pleased to see Welsh Government recently committing to expand the Warm Homes Programme to implement a non-gas boiler crisis route. Although there has been additional spotlight on fuel poverty in recent years, clearly these problems are increasing. We believe the focus should be to **increase funding to fuel poverty initiatives, specifically the Warm Homes Programme and expand the available support for homes using alternative fuel types**. UK Government's recent commitment to invest £13.2 billion into their Warm Homes Plan will allow for Welsh Government to ramp up investment into fixing cold and damp homes; **Barnett consequentials equating to around £660 million as a result of the Warm Homes Plan should be invested into the thermal comfort and energy efficiency for Welsh households**.

Future generations of older people in Wales and consideration of changing housing needs

Future generations in Wales will include an increased number of older people. Wales has an ageing population - nearly 1 in 4 people in Wales will be 65 or older by 2028. Implementation of the Act should also consider the suitability and adequacy of Welsh housing stock for the future generations of older people that are coming through and that such needs may change over time. Any consideration of the long-term change required to implement warm, safe, adequate housing must consider the needs of Wales' upcoming ageing population.

- c. **whether the review and reporting requirements under the Act are being met;**
- d. **how far the Act has been legally binding and enforceable;**
- e. **how far the Act has represented, and will continue to represent, value for money.**

We do not consider that it is for us to comment on whether individual public bodies are meeting their review and reporting requirements under the Act. We consider that the

Future Generations Commissioner for Wales and Audit Wales may be best placed to address these points.

f. the effectiveness of guidance made under the Act;

We consider that this is best addressed by public bodies in terms of the guidance they receive to inform their compliance under the Act.

ⁱ *Making a Difference. Housing and Health: A Case for Investment Executive Summary*, Public Health Wales, 2019 - phw.nhs.wales/files/housing-and-health-reports/a-case-for-investment-executive-summary/

ⁱⁱ Future Generations Commissioner for Wales *Future Generations Report 2025* - [Future-Generations-Report-2025.pdf](#)

ⁱⁱⁱ Future Generations Commissioner for Wales *Future Generations Report 2025* - [Future-Generations-Report-2025.pdf](#)

^{iv} Future Generations Commissioner for Wales *Future Generations Report 2025* - [Future-Generations-Report-2025.pdf](#)

^v Welsh Government, *High-level analysis of data on housing adaptations 2020-21*, July 2024 - [Housing adaptations: analysis 2020 to 2021](#)

^{vi} Data quality and methodology: The analysis data set contained 655,671 people aged 60 – 95 who were registered with a Welsh general practice, of which 123,179 were Care & Repair clients (C&R), between 2009-2017. The project analysed the data cohort against data linked to incidence of falls, the Welsh Index for Multiple Deprivation (WIMD) and the Elderly Frailty Index (eFI); with quarterly observations pre and post C&R intervention. The eFI provided the basis for linking comparable data for C&R and Non-C&R clients.

Ref: [Do home adaptation interventions help to reduce emergency fall admissions? A national longitudinal data-linkage study of 657,536 older adults living in Wales \(UK\) between 2010 and 2017 | Age and Ageing | Oxford Academic \(oup.com\)](#)

DOI: <https://doi.org/10.1093/ageing/afab201>

^{vii} Welsh Government, Statistics, *Housing Hazards* (2025) Available at: [Housing hazards: April 2023 and March 2024 \[HTML\] | GOV.WALES](#)

^{viii} phw.nhs.wales/files/housing-and-health-reports/a-case-for-investment-report/

^{ix} Poor housing costs health service £95m per year – new report - Public Health Wales (nhs.wales)

^x Poor housing costs health service £95m per year – new report - Public Health Wales (nhs.wales)

^{xi} Wales Ambulance Service, Falls Training Presentation, 2024

^{xii} Future Generations Commissioner for Wales *Future Generations Report 2025* - [Future-Generations-Report-2025.pdf](#)

^{xiii} The Welsh Government's *Programme for government 2021 to 2026: Well-being statement*, 17 June 2021 - [Programme for government 2021 to 2026: Well-being statement \[HTML\] | GOV.WALES](#)

^{xiv} The call for a Safety-Net Grant is the main feature of Care & Repair Cymru's 2026 Senedd Election Manifesto which you can view here – [CRC-Manifesto-Senedd-Election-2026-FINAL-WEB-2.pdf](#)

^{xv} Care & Repair Cymru, Older Not Colder service - [Older Not Colder: Free Home Energy Support | Care & Repair](#)

^{xvi} [Care & Repair english WEB.pdf](#) - Google Drive

^{xvii} [PHW-Cold-homes-lit-review-28_11_22.pdf](#)

^{xviii} Welsh Government *New Warm Homes Programme: policy statement* - [New Warm Homes Programme: policy statement \[HTML\] | GOV.WALES](#)

^{xix} National Energy Action (NEA) Cymru response to the Equality and Social Justice Committee inquiry into fuel poverty in Wales - [ESJ-Fuel-Poverty-Inquiry-Response-NEA-Cymru.pdf](#)