

Cyflwynwyd yr ymateb i ymgynghoriad y [Pwyllgor Cyllid](#) ar [Cyllideb Ddrafft Llywodraeth Cymru 2025-26](#).

This response was submitted to the [Finance Committee](#) consultation on the [Welsh Government Draft Budget 2025-26](#).

WGDB_25-26(6)30: Ymateb gan: Gofal a Thrwsio Cymru | Response from: Care & repair Cymru



Welsh Government Draft Budget 25-26

Care & Repair Cymru

Care & Repair are Wales' older people's housing champions. 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 2023-24 we delivered the following:

- 67,606 services delivered to help older people helped to stay independent at home.
- 19,023 Rapid Response Adaptations to prevent accidents at home.
- Completed 60,258 jobs in the home to a value of £21.8 million.
- Helped clients claim £12.5 million in unclaimed benefits.

1. What, in your opinion, has been the impact of the Welsh Government's 2024-2025 Budget?

Care & Repair has benefited from consistent support from Welsh Government to deliver our Core and Rapid Response Adaptation (RRAP) services. The most recently published Welsh Government adaptation data shows that Care & Repair delivered 67% of all adaptations in Wales in 2020-2021 at an average cost of £108 per adaptation.¹ 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 RRAP to help older people stay safe at home and prevent hospital admissions at a cost of £108 per RRAP. This compares to last financial year when we delivered 20,859 RRAP across Wales at a cost of £178 per adaptation. This is a 21% increase in demand and a 65% increase per unit cost. 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.

A survey amongst all 13 Care & Repair Agencies undertaken in September 2024 showed that collectively they would need an additional £819,000 to meet demand for this year at current levels. Agencies are constantly evolving to improve their organisational resilience to diversify their income to try to meet this additional demand, spending time attempting to source additional local funding, and developing social enterprise routes. One Agency explained how they attempt to manage budget and demand:



“Our annual RRAP allocation is divided quarterly to ensure that funding is available throughout the year, however, the project is usually placed on temporary hold approximately 6-8 weeks into each quarter as the quarterly allocation becomes fully expended.”

Nonetheless, we believe the inclusion of RRAP in the Welsh Government’s budget has had a positive impact across Wales:

Care & Repair services reduce hospital admissions for fall by 17% amongst people aged 60-95.ⁱⁱ 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 so far this year.

As well as preventing older people from entering hospital in the first place, RRAP money (amongst other sources) is also used to pull older people out of hospital, via our Hospital to a Healthier Home service. In the first six months of 2024-25, the service received 2,718 referrals to facilitate safe hospital discharge for older patients who are clinically optimised but cannot go home due to a housing or environmental issue. The service reduces a patient’s length of stay in hospital by 6 days on average. Via our Hospital to a Healthier Home service, we have saved the Welsh NHS an additional 11,200 bed days.

Taking a standard bed day figure at £345ⁱⁱⁱ, we have saved the Welsh NHS over £10.9m in the first six months of this year, meaning RRAP has already paid for itself in prevention savings this year. We believe this makes for a strong case for investment by the Welsh Government to **increase** investment into the RRAP, particular in the face of pressures across public services both current and future stemming from an ageing, sicker population.

2. How financially prepared is your organisation for the 2025-26 financial year, how will inflation impact on your ability to deliver planned objectives, and how robust is your ability to plan for future years?

As explained in the response to question 1, we are seeing increasing demand and increasing cost of materials. In addition to these service pressures, we now estimate that the rise in employer’s National Insurance contribution will impact Care & Repair across Wales by approximately £250,000. We will need to source additional income to cover this or cut costs.

Over recent years we have worked hard to improve our organisational resilience diversifying our income streams, with several agencies developing their own social enterprises to supplement Welsh Government funding which is unable to cope with increasing demands on our services, as well as diversifying income through local funding. There is significant reputational risk at having to turn away clients, especially from statutory partners.



In 2022/23 we were grateful to receive three-year funding across the Care & Repair Movement from Welsh Government. This enhanced our ability to plan, improved staff retention, and provided headroom to develop organisational resilience locally by freeing up capacity to further invest in projects such as social enterprises to build local funding sources to meet increasing demand.

We are currently filling in our funding application to Welsh Government for 2025-26, however and have not been given clarity as to whether this is for one- or three-year funding. Reverting to annual funding would be a huge step back for the organisation and ultimately impact the service we deliver to keep older people safe at home.

3. What action should the Welsh Government take to: – help households cope with inflation and cost of living issues; – address the needs of people living in urban, post-industrial and rural communities, including building affordable housing and in supporting economies within those communities?

'Support with inflation and cost of living' and 'Address the needs of people living in urban, post-industrial communities, including building affordable housing'

Whilst building affordable housing should continue to be on the Welsh Government's priority list, we believe it makes economic sense for the Welsh Government to invest in improving the condition of the existing housing stock in Wales, via a safety-net grant available to low income, vulnerable older homeowners for serious disrepair, delivered through Care & Repair.

In financial year 23/24 we completed 60,258 home improvements to a value of £21.5m. Increasingly we are seeing the impact of the cost of living on older people's ability to maintain their homes. Every day we come across unfit homes and serious disrepair where the needs of vulnerable older people cannot be met due to a lack of resource. Left unresolved, over time small repairs become large works and increasingly complex to resolve, especially in the current economic climate where multiple organisations are competing for dwindling benevolent funding. Below are a few examples of case studies where works have not been completed due to a lack of safety-net grant:

Case Study 1 – Safety Net Grant:

Location: *Newport*

Issue: *Mrs Thomas self-referred to Care & Repair because of problems with their lighting. When we completed the Healthy Homes Check the caseworker found that the wiring was very old and in very poor condition. The fuse board had scorch marks around the fuses, large*



consuming appliances could not be used together, and the first-floor lights were not working. The condition of the wiring was a Category 1 hazard and presented a fire risk.

Intervention: Care & Repair sourced an electrician from our Safe Contractor List who recommended a full rewire. The caseworker spent time trying to source grant funding for this work, but none was available. Eventually the caseworker accessed £2,500 of benevolent funding through SSAFA (the Armed Forces charity).

Outcome: The total cost quoted for the rewire was £3,360 meaning there was a shortfall of £860 to complete this work. Client left living in unsafe property.

Impact of a safety-net grant: In this instance, the safety-net grant would act as a 'top up' to enable works to go ahead. With proper electrics, the client would also be able to benefit from energy efficiency interventions such as the Warm Homes Programme. The caseworker's time and effort would have been used more efficiently as it would have resulted in a positive outcome.

Case Study 2 – Safety Net Grant:

Location: Powys

Issue: Mrs Williams lives alone in a former Local Authority 1970s terraced house on an estate of similar homes. She contacted Care & Repair for advice on roof repairs. Mrs Williams had recently been widowed and was struggling to manage things that her husband had previously taken care of, such as house and garden maintenance.

When the caseworker visited, it was clear that Mrs Williams was very overwhelmed. She had noticed a damp patch on the ceiling in her bedroom and was worried about the cost and practicalities of arranging a repair.

Mrs Williams was on a low income as she received a small works pension on top of her state pension. The cost of her husband's funeral had cost more than she thought and she now had less than £4,000 in savings.

Intervention: The caseworker obtained a quote to replace the lead flashing to the affected area of roof.

Care & Repair sourced a contractor to carry out the repair from our Trusted Contractor list. However, whilst this repair was being undertaken the contractor cut away part of the ceiling to repair the water damage, they found that the existing row of bottom felt did not have any lap, and rainwater was getting in a running straight down through the felt and onto the ceiling. Additional quotes had to be sourced.



Outcome: *The caseworker also helped Mrs Williams to maximise her income by applying for Attendance Allowance and Pension Credit. These applications were successful and increased Mrs Williams' income by £100 a week – over £5,200 per annum.*

The caseworker was able to raise the benevolent funding required to replace the lead flashing.

Funding to cover the cost of the additional damage found took additional a long time to source. The work was quoted for just over £2,000. The caseworker made applications to several benevolent charities, including niche examples specifically for women and trade charities. This took additional time as the caseworker had to work with Mrs Williams to obtain proof of her previous employments.

The second works were completed three years after Mrs Williams first contacted Care & Repair. *Mrs Williams lived with a hole in her bedroom ceiling for two years, instead sleeping in the spare room.*

Impact of a safety-net grant: *More efficient use of caseworker time; quicker resolution of case.*

We are calling for the Welsh Government to implement a safety-net grant to rectify instances of hazardous disrepair. 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.

A safety-net grant for hazardous disrepair would make sense from the point of view of:

- equitable services across Wales
- joined up policy (health prevention, quicker safe hospital discharges, reduced social care, better well-being outcomes)
- efficiency and service effectiveness (resolving all problems at the same time when we are in a client's home, and not spending multiple hours of casework time where caseworkers could be supporting more people)

5. Are Welsh Government plans to build a greener economy clear and sufficiently ambitious? Do you think there is enough investment being targeted at tackling the climate change and nature emergency? Are there any potential skill gaps that need to be addressed to achieve these plans?

Building and construction industries offer a fantastic opportunity equip Wales with the housing stock it needs to achieve its net-zero targets, improve housing conditions and upskill the workforce at the same time. Currently, progress on the delivery of these targets does not live up to ambition. The Optimised Retrofit Programme currently only applies to social housing stock. Whilst the new Warm Homes Programme aims to improve the energy efficiency of homes in the

owner-occupied sector via retrofitting the reality is that we have struggled to successfully access the new Warm Homes Programme on behalf of our clients. Care & Repair Agency staff have reported the following concerns:

- Caseworkers have experienced clients being rejected for **any/all measures**, including insulation, if a client does not want low-carbon technology such as an Air Source Heat Pump (ASHP)
- Caseworkers have experienced clients being rejected for **any/all** measures, including insulation if the home is deemed unsuitable for an ASHP after initial survey, despite living in fuel poverty and eligible for support via the WHP.

Case Study 1 – Warm Homes Programme

Location: *Cardiff and the Vale*

Situation: The Home Energy Officer referred a client who met the eligibility criteria to NEST. The client had a home survey from NEST and was offered an ASHP. Our client decided against the ASHP as he was worried about how invasive the work would be and felt anxious not being able to use the technology. Once the client decided he did not want an ASHP, he was then told by NEST surveyors that they could not offer him anything else on the scheme, such as insulation measures, despite his home not having any insulation in the property.

Outcome: Client left in a cold, inefficient property despite being eligible for NEST.

Clearly, the Warm Homes Programme in its current form is not working for older people. We would like to work with partners, including Welsh Government, to pilot whole-house retrofitting in the owner-occupied sector, targeting homes lived in by older people, to build learning and understanding of the challenges different property types and human behaviour may bring to building a green economy.

7. The Committee would like to focus on a number of other specific areas in the scrutiny of the Budget. Do you have any specific comments on any of the areas identified below?

a) Is enough being done to tackle the rising costs of living and support those people living in relative income poverty?

Outlined in our response to Question 3, we are calling for a safety grant for instances of disrepair hazardous to health and improve thermal efficiency of older people's homes in Wales. Improving the housing condition stock in Wales also provides a long-term solution to reducing energy bills; reducing pressures on the NHS; and local employment opportunities.



b) Is the Welsh Government's approach to preventative spending represented in resource allocations (Preventative spending = spending which focuses on preventing problems and eases future demand on services by intervening early)?

From our perspective the Welsh Government has delivered a strong commitment to the preventative work Care & Repair undertake by funding the Rapid Response Adaptations Programme and increasing capital funding to offset some of the additional demand.

How should the Welsh Government prioritise its resources to tackle NHS waiting lists for planned and non-urgent NHS treatments. Do you think the Welsh Government has a robust plan to address this issue?

Improving patient flow is crucial to tackling NHS waiting lists. Care & Repair have a track record of preventing hospital admissions and helping patients to leave hospital more quickly, both improving patient flow. However, increasing demand for our services is leaving us with a serious RRAP capital shortfall which is impacting our ability to support clients, and by consequence, our public services. Our intervention targets older people, often with high levels of frailty and complex needs, who are more likely to need unscheduled care. Our work also helps support goals 1 and 6 of the Six Goals for Urgent and Emergency Care.

We undertook longitudinal research with Swansea University to link anonymised data from our national database (Care & Repair Information System) with data helped by the SAIL Databank (Secure Anonymised Information Linkage) to understand the impact of community-based home modifications on presentation at hospital for fall injuries. The dataset contained over 650,000 people in Wales aged 60-95, of which 123,000 were Care & Repair clients. The research analysed data from 2009-2017. The research found that:

- At the point of referral, C&R clients had an overall higher risk of falling compared to the general, non-C&R population. This means, on average, C&R clients were more predisposed to falling due to health conditions and circumstances. The service is therefore well-targeted, reaching vulnerable people in need of support.
- There was a 17% annual increased likelihood of a fall related hospital admission for the general group analysed (i.e., those who did **not** receive a C&R intervention).
- Post intervention, the C&R client cohort did not see fall risk increase annually as it did for the group that had not received a C&R intervention.
- There was a 13% reduction in risk of someone having a fall one year following a C&R intervention, compared to citizens that had not had an intervention (therefore reducing hospitalisation and unscheduled care admissions).
- There was a reduced risk of care home admission for people with a moderate or severe level of frailty who received a C&R intervention over 1-, 3- and 5-year time periods.

As explained in our response to Q1, Care & Repair's work supports the Welsh NHS at the front and back door. The evidence from the SAIL research further demonstrates the value of investing in housing and health.

How is evidence and data driving Welsh Government priority-setting and budget allocations, and is this approach clear?

Spending decisions must take an evidence-based approach to move from crisis to prevention. We believe the evidence above and in Q1 should be used to prioritise known, proven preventative approach via addition resource to the RRAP capital programme, and budget allocation for a safety-net grant to support older homeowners living in homes actively hazardous to their health.

Is the support provided by the Welsh Government for third sector organisations, which face increased demand for services as a consequence of the cost-of-living crisis and the pandemic, sufficient?

As mentioned in response to Q2, we were pleased to receive three-year funding in 2022/23. This allowed for us to embed flexibility and additional resilience into our organisations. Returning to annual funding would be to the detriment of our organisations and service delivery.

As a third sector organisation, we must currently submit quarterly funding claims to the Welsh Government. This is in inefficient way of working and means that we cannot spread our budget throughout the year to manage demand. This results in some people not receiving the help they need as early as they could, because the works in their home must be allocated to a different quarter due to budget constraints. We have been delivering the RRAP in Wales since it began in 2002 and are well placed to be trusted with managing this budget to respond to local need throughout the year, rather than a linear quarterly allocation that does not allow for flexibility within the system.

What are the key opportunities for the Welsh Government to invest in supporting an economy and public services that better deliver against the well-being goals in the Wellbeing of Future Generations (Wales) Act 2015?

We believe that a safety-net grant for serious housing disrepair, delivered across Wales via Care & Repair, will support a healthier Wales and create a housing stock that is more resilient. We believe housing should be viewed as a national asset, and improving the condition and accessibility of Wales' housing stock is essential to help current and future generations to live safely and independently at home and reach their full potential.

To discuss any topics in this consultation, please contact [REDACTED]



ⁱ Housing adaptations: analysis 2020 to 2021

ⁱⁱ 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>

ⁱⁱⁱ Figure: £345 = Average cost of a standard bed day

Data and Methodology: using cost collection data for 2020/21, the most recently available data, the unit cost per day of NHS hospital beds is as follows: elective - £2,349; non-elective - £901; critical care - £1,881; standard bed - £345.

Ref: Written questions and answers - Written questions, answers and statements - UK Parliament