

Agenda – Y Pwyllgor Cydraddoldeb, Llywodraeth Leol a Chymunedau

Lleoliad:	I gael rhagor o wybodaeth cysylltwch a:
Committee Room 5 – Tŷ Hywel	Naomi Stocks
Dyddiad: Dydd Mawrth, 14 Gorffennaf 2020	Clerc y Pwyllgor 0300 200 6565
Amser: 13.30	SeneddCymunedau@senedd.cymru

Rhag-gyfarfod anffurfiol

(13.30–14.00)

Yn unol â Rheol Sefydlog 34.19, mae'r Cadeirydd wedi penderfynu gwahardd y cyhoedd o gyfarfod y Pwyllgor er mwyn amddiffyn iechyd y cyhoedd. Bydd y cyfarfod hwn yn cael ei ddarlledu'n fyw ar www.senedd.tv

1 Cyflwyniadau, ymddiheuriadau, dirprwyon a datgan buddiannau

(14.00)

2 Ymchwiliad i effaith Covid-19: sesiwn dystiolaeth ar ddigartrefedd

(14.00–15.00)

(Tudalennau 1 – 28)

Rhys Gwilym-Taylor, Uwch-swyddog Polisi a Materion Cyhoeddus, Crisis

Jennie Bibbings, Rheolwr Ymgyrchoedd, Shelter Cymru

Katie Dalton, Cyfarwyddwr, Cymorth Cymru

Egwyl

(15.00–15.15)

3 Ymchwiliad i effaith Covid-19: sesiwn dystiolaeth ar dai

(15.15–16.15)

(Tudalennau 29 – 60)

Clarissa Corbisiero, Cyfarwyddwr Polisi a Materion Allanol / Dirprwy Brif

Weithredwr, Cartrefi Cymunedol Cymru

Matt Dicks, Cyfarwyddwr, CIH Cymru



Y Cyngorydd Andrea Lewis, Llefarydd ar Dai, Cymdeithas Llywodraeth Leol Cymru

Jim McKirdle, Swyddog Polisi Tai, Cymdeithas Llywodraeth Leol Cymru

Calum Davies, Swyddog Polisi a Materion Cyhoeddus Cymru, Cymdeithas Genedlaethol y Landlordiaid Preswyl

4 Papur i'w nodi

(16.15)

(Tudalen 61)

4.1 Gohebiaeth gan y Dirprwy Weinidog a'r Prif Chwip ynghylch y sesiwn dystiolaeth ar 14 Mai – 30 Mehefin 2020

(Tudalennau 62 – 67)

5 Cynnig o dan Reol Sefydlog 17.42(vi) i benderfynu gwahardd y cyhoedd o weddill y cyfarfod ac ar gyfer eitemau 1 a 2 o'r cyfarfod ar 16 Gorffennaf 2020

(16.15)

6 Ymchwiliad i effaith Covid-19: trafod y dystiolaeth

(16.15–16.25)

7 Ystyried gohebiaeth â'r Llywydd ynghylch Bil Rhentu Cartrefi (Diwygio) (Cymru).

(16.25–16.30)

(Tudalennau 68 – 73)

Mae cyfyngiadau ar y ddogfen hon

We welcome the opportunity to provide insight into the effect of coronavirus on individuals experiencing (or at risk of) homelessness and on services that provide support for individuals in Wales. Our focus is on the systems and framework changes that can help Welsh Government transition to a housing-led approach to ending homelessness, as recommended by the Homelessness Action Group, as a key part of its ongoing response to the coronavirus.

We suggest the committee considers these questions relating to homelessness and the coronavirus outbreak:

- What work is ongoing on a national and local level to assess the needs of the cohort of people newly accommodated from the street to understand the support and accommodation needs and provide for those needs to ensure that everyone is able to move on to more permanent accommodation as soon as possible?
- What further changes are needed prevent more people from becoming homeless in the short-medium term, and in particular once lockdown measures are eased?
- What actions can the Welsh Government take to working with the UK Government on measures to prevent homelessness among some groups including action on evictions, support for those with no recourse to public funds and using housing benefit to pay rent?
- Following the legal, operational and funding changes that have occurred as a crisis response to the outbreak, what progress can Welsh Government and its partners maintain after the crisis to help realise its ambition to end homelessness in Wales (i.e. making homelessness rare, brief and non-repeated), as per the Homelessness Action Group's recommendations that it has accepted in principle?

Homelessness and the coronavirus

People experiencing homelessness, particularly those sleeping rough, are among the most exposed and at risk to coronavirus. People sleeping rough are for example, three times more likely to experience a chronic health condition including asthma and chronic obstructive pulmonary disease (COPD). People also face greater difficulty following the public health advice to socially distance and, if necessary, self-isolate due to either a lack of accommodation or the accommodation not being suitable for this (e.g. being overcrowded).

For many individuals and households this outbreak has added to existing pressures. Households already facing mounting pressures of low wages and high rents, housing benefit not covering the costs of rent, a shortage of truly affordable housing, and multi-agency support not being in place are at greater risk of homelessness in the current circumstances.

The emerging trends and themes from our research (to be published shortly) suggest that services are providing support for an increased number of individuals, some of whom have greater and more complex support needs. In addition, the challenges reported by services include difficulties in accessing wider statutory services, such as mental health and substance misuse services, challenges with hunger and access to food, and challenges with moving people on from temporary accommodation into suitable permanent housing.

Summary

Our submission is structured as follows:

- **The short-term actions** and measures Government and Local Authorities can take to move individuals currently in temporary accommodation onto more permanent housing.
- **The medium term actions** and measures Government can take to prevent people from becoming newly homeless as a result of the Coronavirus.

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- **The long-term actions** and measures Government can take to move to a housing-led system where homelessness is rare, brief and non-recurring, delivering on the recommendations of the Homelessness Action Group.

Progress to date

It has been extremely welcome to see the range of government policy changes and initiatives in response to the outbreak, meeting the scale of the challenge. These interventions will have a significant impact for those people experiencing or at risk of homelessness. This includes:

- Accepting in principle all the Homelessness Action Group recommendations and committing, in due course, to agree a plan to end homelessness.
- Making £10m available to local authorities to secure accommodation to help those sleeping rough or in congregate accommodation access self-contained temporary accommodation.
- Providing guidance to local authorities and providers of supported accommodation on the delivery of services and support for individuals in temporary accommodation.
- Providing early clarity and direction for local authorities on the provision of support and accommodation for those with 'no recourse to public funds' status.
- Extending the period for landlords to start court possession proceedings from two to three months with the powers needed to extend this if necessary.
- Agreeing with social landlords to not evict those facing difficulties as a result of the outbreak.
- Providing strengthened guidance and clarity to local authorities on the application of priority need and vulnerability.
- Actions from UK Government on realigning Local Housing Allowance rates to the 30th percentile and a ban on evictions from the PRS and asylum accommodation.

Short-term: a rapid rehousing response

There are ongoing and significant challenges in some temporary accommodation provision, especially where people are sharing bathroom facilities, without cooking facilities, or are unable to access wider support services such as mental health support. Food poverty and hunger are also a key challenge. To avoid the risk of some people returning to street homelessness, or experiencing prolonged stays in temporary accommodation, we need to see place-specific arrangements to allow for rapid access to permanent housing with appropriate support to meet people's needs.

A 'rapid rehousing' approach prioritises access to settled, affordable housing as soon as possible with tailored support provided according to the individual's needs. Many people will be familiar with Housing First, which is one model of rapid rehousing proven to work for people with complex needs. In a rapid rehousing system, access to permanent accommodation is not conditional on accessing services.

A housing-led, rapid rehousing system is built on permanent solutions to homelessness, with temporary solutions forming a smaller part of our response to homelessness with temporary accommodation limited to emergency responses whenever possible.

We would invite the committee to consider:

1. **What work is ongoing on a national and local level to assess the needs of the cohort of people newly accommodated to understand the service, support and accommodation supply needs to ensure that everyone is able to move on to more permanent accommodation as soon as possible?**

This includes interventions such as:

- **Multi-disciplinary approaches to undertaking rapid assessments of people's support and accommodation needs** with rapid move on to more suitable accommodation, with independent housing with support as the default.

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- Maximising the **supply of accommodation** across tenures, including increasing the allocation of social housing to those experiencing homelessness and providing financial support for individuals to access and sustain private rented tenancies.
- Strengthening and, where appropriate, formalising new **place-based partnerships** to meet needs and support move on for people in temporary accommodation.

Medium-term: Preventing homelessness

We know that in most cases we can stop homelessness from happening in the first place. However, there are concerns about a potential increase in the number of people seeking homelessness and housing support in the short-medium term when the current crisis protections and measures are lifted. These concerns relate to relaxing measures to protect people from evictions, the removal – or loss – of some temporary accommodation provision without appropriate move-on accommodation, and changes in flexibilities around supporting those with no recourse to public funds (NRPF). It is possible to prevent people at risk of returning to homelessness or becoming newly homeless if we have the right policies and approaches in place on a local and national level.

We would invite the committee to consider:

1. What further changes are needed prevent more people from becoming homeless in the short-medium term, and in particular once lockdown measures are eased?
2. What actions can the Welsh Government take to work with the UK Government on measures to prevent homelessness among some groups including action on evictions, support for those with NRPF and on housing benefit?

This includes interventions such as:

- Introducing – in the first instance working with UK Government – a **pre-action protocol requirement for the private rented sector**. This should provide discretion for judges to on whether to award possession, requirements for referral to housing and debt advice and include a duty on private landlords to notify the local authority when notice is served (as already happens with Section 11 notices in Scotland).
- **Extending the current time-related measures** on evictions including extending stay on court possessions and making mandatory arrears grounds discretionary.
- Working with social landlords to maximise the supply of available accommodation, including increasing **social housing allocations** to people experiencing homelessness and reducing evictions into homelessness.
- Understanding and detailing the options available for public services and others to **support those with NRPF**, short of the UK Government lifting restrictions on entitlements for this group.
- Understanding the cohort of people at risk of homelessness who either may not be in contact with services or identify as being at risk of or experiencing homelessness, such as those sofa surfing, and **continue public communications campaigns** targeted at these groups.

Long-term: Moving to a housing-led system

The undertaking by Welsh Government and local authorities to accommodate those sleeping rough or unable to access self-contained accommodation is significant. Local authorities undertake similar activity during the winter. The work of the Homelessness Action Group sets out the range of changes needed to move to a more sustainable homelessness system, detailing how we move to a housing-led system where rapid rehousing into permanent and secure accommodation with support is the default approach to ending someone's homelessness.

We would invite the committee to consider:

1. Of the legal, operational and funding changes that have occurred as a crisis response, what progress can Welsh Government and its partners maintain after the crisis to help realise its ambition to end homelessness in Wales (i.e. making homelessness rare, brief and

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non-repeated), as per the Homelessness Action Group's recommendations that it has accepted in principle?

This includes:

- **Extending prevention practices** across the public sector and public services, ensuring that homelessness is rare. This includes no discharges from public institutions into homelessness and no evictions into homelessness from publicly funded housing.
- **Undertaking rapid regional assessments** of housing supply, support needs and future homelessness projections to maximise and deliver the appropriate supply mix and ensure best use of existing housing supply, across the private and social rented sector.
- Improving measures that allow for people with experience of homelessness to **access and sustain accommodation**, including revisiting approaches around historic rent arrears, anti-social behaviour and requiring rent up front, and widening eligibility for financial assistance to access accommodation such as rent deposit schemes.
- Minimising any potential barriers to accessing support once lockdown measures are lifted, including **removing priority need, local connection and intentionality** tests and appropriately resourcing local authorities to do so.

About Crisis

Crisis is the national charity for people experiencing homelessness. We help people directly out of homelessness, and campaign for the changes needed to solve it altogether. We know that together we can end homelessness.



Senedd Cymru | Equality, Local Government and Communities Committee

**Inquiry into COVID-19 and its impact on matters relating to the Equality,
Local Government and Communities Committee's remit**

A response from Cymorth Cymru

1 July 2020

About Cymorth Cymru:

Cymorth Cymru is the representative body for providers of homelessness, housing and support services in Wales.

Our members provide a wide range of services that support people to overcome tough times, rebuild their confidence and live independently in their own homes. This includes people experiencing or at risk of homelessness, young people and care leavers, older people, people fleeing violence against women, domestic abuse or sexual violence, people living with a learning disability, people experiencing mental health problems, people with substance misuse issues and many more.

We act as the voice of the sector, influencing the development and implementation of policy, legislation and practice that affects our members and the people they support. We are committed to working with people who use services, our members and partners to effect change. We believe that together, we can have a greater impact on people's lives.

We want to be part of a social movement that **ends homelessness** and creates a Wales where everyone can **live safely and independently** in their own homes and **thrive in their communities**.

Website: www.cymorthcymru.org.uk

Twitter: [@CymorthCymru](https://twitter.com/CymorthCymru)

Contact:

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1. Introduction

1.1 Cymorth Cymru welcomes the opportunity to contribute to the Committee's inquiry. We have focused on the impact of COVID-19 on the homelessness, housing and support sector.

1.2 Our members have faced unprecedented challenges over the past few months, making significant changes in order to respond effectively and continue to deliver safe, high quality services to thousands of people across Wales. In this response we will outline the key challenges, the response from government and its partners, and our views about the future.

1.3 The importance of home

1.3.1 This pandemic has highlighted the importance of the 'home' in providing safety, stability and security to people during this period. It has also exposed the stark inequalities facing people who do not have a home to call their own, those who are living in unsuitable or precarious accommodation, and people who experience violence and abuse in their home.

1.3.2 What do we mean by a good home?

- **Accessible** to disabled people and adapted for independent living
- **Affordable** rent or mortgage payments and running costs
- **Connected** physically, socially and digitally with access to services, support and outside space
- **Culturally adequate**
- **Good condition** inside and out
- **Safe from harm and abuse** in the home and surrounding neighbourhood
- **Secure and stable**
- **Sufficient space** and well designed

1.3.3 Having somewhere to live that encompasses all these elements is fundamental to personal dignity, individual wellbeing and, as the recent crisis has demonstrated, maintaining public health. Moving over 800 people into emergency accommodation, for instance, and providing them with a secure and safe environment in which to live has been essential in lowering community transmission of COVID-19. However, it has also highlighted some of the shortcomings of our current system. It is imperative that we learn from this experience and reduce the housing inequalities faced by people in Wales, so that we are better equipped to face future pandemics.

1.3.4 As we look towards the future, we strongly advocate for measures to ensure that everyone has a good quality home and the support they need, as this will be a foundational element in tackling not only COVID-19, but also ending homelessness for good.

2. Impact and key challenges

2.1 Impact on people experiencing homelessness and VAWDASV

2.1.1 As described above, COVID-19 has highlighted the importance of having a safe and secure home in which people are able to practice social distancing, have access to adequate hygiene facilities and can self-isolate from other people, thereby preventing the spread of the virus. Unfortunately, many people did not have access to these basic requirements at the start of the pandemic and were therefore much more exposed to the risk of COVID-19.

2.1.2 **People sleeping rough:** This has been hardest felt by those sleeping rough, as aside from lacking the protection that a home affords, they are also more likely to have underlying health

conditions – including respiratory illnesses¹, placing them at a higher risk of falling seriously ill with COVID-19 than the general population.

- 2.1.3 **Emergency and other forms of shared accommodation:** COVID-19 has demonstrated that some types of emergency accommodation such as floor space and shared rooms are not adequate due to people's inability to practice social distancing and self-isolation. Communal washing and food preparation areas have also posed challenges to people's ability to maintain hygiene practices and avoid transmission.
- 2.1.4 **Hidden Homelessness:** Many people who were living in precarious housing situations, such as 'sofa surfing' have had to present to homelessness services during this pandemic. This has exposed the difficulties facing many people who were previously hidden from sight and weren't captured in homelessness statistics. This has particularly affected younger people who are more likely to have been in precarious accommodation prior to outbreak of the virus².
- 2.1.5 **Victims of violence against women, domestic abuse and sexual violence (VAWDASV):** Home has been presented as a place of safety during this pandemic, with politicians urging us to stay safe by staying at home. However, for too many people their home is associated with abuse and violence. Evidence from Welsh Women's Aid suggested that perpetrators have utilised lockdown restrictions to increase coercive and controlling behaviour. People experiencing domestic abuse have been in lockdown for three months, spending twenty four hours a day with their abuser, unable to escape or call for help. In addition, people have had less interaction with health, education and other public services, which could have identified them as at risk of abuse.

2.2 Impact on the homelessness, housing and support sector

- 2.2.1 **Staffing levels:** COVID-19 has impacted staffing levels, with some staff members having to self-isolate with COVID-19 symptoms and others being in the shielding category. This has led to staff shortages in some services and required local authorities and providers to redeploy staff and/or use agency staff as cover. The introduction of the Test Trace Protect system has also led to concerns about whether increased numbers of staff will need to self-isolate, should someone living or working within the accommodation project test positive.
- 2.2.2 **Personal Protective Equipment (PPE):** The virus had a huge impact on access to, and availability of, PPE and hygiene products. At the onset of the outbreak access to supply varied greatly across Wales as the sector struggled to meet this new demand. In the early stages of this pandemic a number of local authorities did not receive the stock they had anticipated, and this had a knock-on effect on the ability of support providers to access it. Most had to source stock themselves to top up what, if any, was provided through central local authority stocks. They also faced difficulties in balancing the urgency to procure PPE with concerns about whether supplies were safe and of good quality, as most support providers do not have PPE procurement expertise. There were also issues with security of supply, with delivery dates being delayed, or even cancelled, in some instances. This was sometimes due to stock being re-allocated to the NHS in England. There was also initial confusion regarding how and when PPE should be used, as the official four-nation government guidance was focused on health and social care settings. Support providers wanted to ensure that people using and delivering services were safe from transmission, but did not want to divert stock from the NHS if it was not necessary.

¹ <https://www.gov.uk/government/publications/health-matters-rough-sleeping/health-matters-rough-sleeping>, this study covers England only but is reinforced by Cymorth Cymru's Health Matters report in Wales

(https://www.cymorthcymru.org.uk/files/5115/1791/4790/Cymorth_Cymru_Health_Matters_report.pdf)

² <https://www.bbc.co.uk/news/uk-wales-52561650>

- 2.2.3 **Testing:** Getting staff tested from across the homelessness, housing and support sector has been difficult during this pandemic. There has been an inconsistent response across Wales, with confusion about the process that needs to be followed, and the priority of different sectors. We are not disputing the effort put in, or the progress made, but it has been a significant source of concern for our members. Testing has been viewed as vital in reducing the need for unnecessary self-isolation and therefore staff shortages in services.
- 2.2.4 **Move to digital methods of support:** Due to the stringent lockdown rules, our members have had to transform their delivery models in order to ensure that people could continue to receive support. While some services, such as supported accommodation and outreach, have maintained an element of face-to-face delivery, many have moved to virtual and phone support. This had placed strain on providers' existing digital infrastructure, but they adapted quickly and have continued to deliver vital support services. The longer term impacts of this type of support are not yet known, but we know that providers have had concerns about barriers to digital inclusion for people using services, and particularly those on low incomes who can't afford access to tech and devices. Providers have worked very flexibly to overcome or address these challenges, but there are concerns about the extent to which people using services are able to build trusting relationships and share their more pressing issues and worries over a telephone or video call, rather than face-to-face.
- 2.2.5 **Increase in referrals:** Many providers told us that they have seen an increase in referrals since the outbreak. This is due to a variety of reasons, including the precarious nature of the job market, relationships and housing status. Understandably, the pandemic has been a very stressful time for many households, with family or relationship breakdown being one of the consequences. Some local authorities have noted an increase in presentations from young people and Llamau have told us that there has been a 50% increase in calls to their youth homelessness helpline since the lockdown period. Family breakdown and the unsustainable nature of sofa surfing during the pandemic are thought to be key factors.
- 2.2.6 **Mental health and wellbeing (people using services):** COVID-19 has had a significant impact on people's mental health and wellbeing. Many people using homelessness, housing and support services have been living in unsuitable accommodation and face many other challenges such as mental health problems, domestic abuse and/or addiction issues. The outbreak of COVID-19 is an additional stress to everyone, but for many of the people our members support, this is an added stress on top of the traumas they have already experienced. Isolation, boredom and frustration are also having a significant impact on people's wellbeing. Many have found it hard to access mental health services due to the service capacity issues and the increased demand as a result of COVID-19.
- 2.2.7 **Mental health and wellbeing (staff):** Lots of staff have had to deal with the added pressures of short-staffing and redeployment to other services. Many are still delivering face-to-face services and having to manage the health risks and anxieties associated with this. Some are dealing with extremely challenging circumstances in emergency accommodation, as hundreds of people have brought in off the streets and housed in new environments, living under COVID-19 restrictions and trying to cope with trauma, mental health problems and addiction. Staff who are working from home are having to cope with feelings of isolation due to a lack of social contact and support networks. They continue to experience secondary trauma through the support work they deliver, but do not have the benefit of being able to go back to the office and talk things through with colleagues.
- 2.2.8 **Communication of COVID-19 restrictions:** Some providers noted that people using their services had experienced difficulty in understanding the COVID-19 guidelines and how they applied in Wales, particularly when the UK Government diverged from the policies of the

other nations. Wales is heavily reliant on the London-based media for its news, and their failure to communicate the differences in policy across the UK has not helped.

- 2.2.9 **Challenges within accommodation:** While lots of people have managed to adapt to COVID-19 restrictions, it has proved difficult for many. Service providers have faced huge challenges with encouraging people to understand and comply with social distancing and self-isolation guidelines. There have also been instances of anti-social behaviour, particularly in emergency accommodation, with some examples of criminal activity. It is widely recognised that some of the issues are related to people's experiences of trauma, mental health problems and/or addiction issues, and services have tried to take a compassionate and trauma informed approach. However, it has been an extremely challenging time for providers of accommodation and support as they have tried to keep everyone safe and well.
- 2.2.10 **Availability of accommodation:** The changes to the interpretation of the legislation regarding priority need and vulnerability during this crisis has been welcome, as nobody should be left without housing during a pandemic – and we cannot turn our backs on people afterwards. However, we do recognise that there have been implications for local authorities as higher numbers of people have qualified for the legal duties, particularly in a system where housing is scarce. As the pandemic has progressed, and people continue to present to homelessness departments, the lack of accommodation has been a significant cause for concern. This underlines the importance of providing enough social housing to meet the needs of people in Wales.
- 2.2.11 **VAWDASV:** There has been an increase in the number of reported VAWDASV incidences since the implementation of the Government lockdown on March 23rd. Data from the UK level shows an increase a 25% increase in calls and online request for help³. In Wales, Welsh Women's Aid have reported that despite an initial drop in calls, the Live Fear Free helpline has seen a 49% increase in calls, with these calls usually increasing in complexity with case studies showing that call times are now doubling since the lockdown.
- 2.2.12 **Learning Disability issues:** COVID-19 has also affected the Learning Disability and supported living sector. Whilst the issues are largely part of health and social care remit, there are significant crossovers into the Equalities, Local Government and Communities Committee's remit. Key issues facing our members in this area have been the challenge of having PPE guidance that is relevant to their setting, of accessing supplies of PPE in a timely and reliable manner, and particular issues around changes to rules around exercise, hospital visiting and support worker accompaniment. These have all been addressed by Welsh Government quickly, but it did underline a situation where guidance seemed to be geared towards domiciliary care or residential care, and not supported living settings.
- 2.2.13 **Additional costs:** The crisis has resulted in a significant increase in expenditure for support providers due to the procurement of PPE, additional staffing costs, essential items for people using services, and investment in information technology to facilitate remote working. One of our third sector members expected additional costs of at least £165K during the first three months of the pandemic, to cover expenditure such as PPE and cleaning supplies, emergency food supplies, resources for people using their services and technology to enable home working.
- 2.2.14 **Loss of income:** Organisations have also lost fundraising revenue as events had to be cancelled due to the outbreak, an income stream which many have used to subsidise their services due to the decreased levels of public funding over the recent years. The organisation referenced above also expects to lose £300K in budgeted income due to the cancellation of fundraising events and decreased community fundraising. Another issue

³ <https://www.bbc.co.uk/news/uk-52157620>

raised by organisations providing refuge and other forms of supported accommodation is the impact of voids on their finances. Where people are shielding or having to self-isolate in shared accommodation, providers have deliberately left some rooms empty in order to reduce the risks of transmission. However, this has resulted in the loss of housing benefit, which is a critical element of the scheme's financial sustainability.

- 2.2.15 **Longer term financial sustainability:** Many organisations have reached into their reserves to cover initial costs, and have been unsure as to whether these can be recouped. As COVID-19 will likely be a public health problem for the foreseeable future, providers have had to factor in assumptions around social distancing and PPE use into their long term financial planning. The impact of additional expenditure and loss of income during this pandemic is likely to have an impact on organisations' reserves, and therefore their financial resilience and sustainability, in the medium to long term.

3. Response

3.1 Welsh Government

- 3.1.1 **Initial response:** Cymorth raised concerns with senior Welsh Government officials about the potential impact of COVID-19 at the end of February. They asked us to collate a number of scenarios which would highlight the challenges and risks posed to particular groups of people and services. Following this, a meeting of housing and health officials and third sector stakeholders was convened to develop the first piece of COVID-19 guidance for homelessness and substance misuse services in Wales. This also led to the development of 'phase one' of the Welsh Government's response to homelessness during the pandemic. We were pleased with the responsive and collaborative nature of officials' response and this set the tone for their approach throughout the first three months of the pandemic.
- 3.1.2 **Coordination and collaboration:** Since the start of the pandemic Cymorth Cymru has been invited to weekly COVID -19 strategic coordination meetings with the Welsh Government's Housing Directorate, Social Services Directorate and the VAWDASV team. These have enabled officials to keep stakeholders up-to-date on the latest Welsh Government activity and priorities, as well as giving us a space to raise key or emerging issues and challenges facing our members. This collaborative approach has been extremely positive for stakeholders working across these policy areas and has resulted in better communication and coordination between Government and the sector. We have been able to raise issues facing our members throughout this pandemic and have received fairly rapid answers and actions in response to them.
- 3.1.3 **Coproduction of written guidance:** In addition, Welsh Government housing officials have been extremely collaborative in the development of official guidance, often doing so in response to issues raised by us and other stakeholders. We have been involved in the development of guidance on a range of issues, often involved from the beginning of the process. During a period when there has not been time for the usual consultation processes, officials have been extremely collaborative and taken on board our views and challenge.
- 3.1.4 **£10million to provide housing and support:** Cymorth very much welcomed the Welsh Government's £10m fund to provide emergency accommodation⁴ and support for people who were sleeping rough or in unsuitable accommodation. The initial £10m was in contrast to the £3.5m announced by the UK Government for England and made a statement about the Welsh Government's commitment to getting people off the streets and into a safe place.

⁴ <https://gov.wales/10-million-emergency-support-rough-sleepers-wales-during-coronavirus-outbreak>

- 3.1.5 We know that housing alone will not solve homelessness and we were really pleased to see the emphasis on providing both housing *and* support with this funding. In addition, it was extremely positive to see the emphasis on *appropriate* accommodation which included self-contained rooms with access to personal bathrooms and hygiene facilities, where possible. We were also very pleased to see the commitment to providing housing and support for people with no recourse to public funds, as they are often excluded from being able to access the services they need.
- 3.1.6 The Welsh Government made this funding available in a flexible and timely way for services during this crisis. This flexibility has allowed services to provide essential support and items, such as personal cooking appliances, cleaning products, digital equipment and subscriptions, and other essential items which have helped sustain people in their accommodation throughout this period. Welsh Government have placed trust in local authorities and services to make the right decisions for the people they support, whilst also providing them with the requisite funds in an open and flexible way, which has been very much welcomed by the sector.
- 3.1.7 As a result, over 800 people have been housed in emergency accommodation and been provided with health care and support. Many have started to receive treatment for addiction and some people have been supported to move on to more permanent accommodation. The response is something that Wales can be extremely proud of.
- 3.1.8 **Sourcing accommodation:** Access to accommodation has varied in different local authority areas, with some looking for additional support to secure additional places for people presenting to homelessness departments. The Welsh Government has provided assistance by having strategic conversations with hotels and then passing details onto local authorities to secure the accommodation as part of their COVID-19 response. Officials have also worked with the National Residential Landlords Association and Rent Smart Wales to put out a call for private rented properties. They have facilitated the registration of private rented sector properties, which should help to increase the availability of emergency and longer term housing available to local authorities.
- 3.1.9 **Removal of legal barriers:** The decision by the Minister for Housing and Local Government to write to local authorities about the interpretation of priority need and vulnerability⁵ was an extremely positive step in removing barriers to access to housing and support. However, this also exposed the need to increase the provision of truly affordable housing to ensure that local authorities have the resources to provide people with the accommodation they need.
- 3.1.10 **Phase Two response to homelessness:** We also welcome the announcement on the 28th May regarding an additional £20m and the plan for phase two of Wales' response to homelessness during the COVID-19 pandemic. It is absolutely essential that the people in emergency accommodation are helped into more permanent accommodation and we support the Welsh Government's ambition to transform homelessness services with a focus on rapid re-housing. This reflects the Homelessness Action Group's major report from March 2020⁶ about how the Welsh Government should end homelessness in Wales. Our Director was a member of this group and we support the plans to enact its recommendations. Although government and the sector has been focused on the crisis response, it is important that this report is not forgotten as we move to recovery and the 'new normal'.
- 3.1.11 **£40million for social care:** The Welsh Government's announcement to provide £40m in additional funding for adult social care to cover additional costs as a result of COVID-19, was another positive response. We are currently in the process of working with Welsh

⁵ https://gov.wales/sites/default/files/publications/2020-04/guidance-for-local-authorities-in-supporting-people-sleeping-rough-covid-19_0.pdf

⁶ <https://gov.wales/homelessness-action-group-report-march-2020>

Government alongside CHC, Care Forum Wales and others on how this funding can be allocated in the most appropriate manner, including ensuring providers can access funding quickly when necessary. By the end of June, there remain providers within supported living who have not received any money from this fund. While we understand the need to ensure good governance and appropriate use of public money, it is vital that this funding reaches the frontline services as soon as possible, to compensate for the significant additional expenditure experienced during the initial phases (and ongoing phases) of the pandemic. It is disappointing that it has taken until the end of May for any providers of supported living to begin receiving payment through this fund (with some still waiting), for expenses incurred from March onwards. We should add, that in response to this, Welsh Government Social Care officials have invited provider and local government representatives to a working group, to establish guidance for any future tranche of funding for social care, to ensure expedited payment.

- 3.1.12 **Third Sector funding:** The announcement that £24m would be made available to third sector organisations⁷ was welcomed. The funds will help third sector organisations in the housing, homelessness and support sector deal with cash flow problems and to pay bills during a period when physical fundraising and others sources of revenue have decreased. However, there continue to be concerns about ongoing costs once this fund ceases to exist.
- 3.1.13 **£500 payment for social care staff:** The decision to provide a £500 bonus for care sector staff, including our members in the supported living sector was welcome. However, many of the people working in the homelessness, housing and support sector do not qualify for this payment, despite their continued work to provide face-to-face support to people through outreach services, supported housing and emergency accommodation during this pandemic.

3.2 Homelessness, housing and support sector

- 3.2.1 **Critical workers:** We would like to take this opportunity to recognise the extraordinary efforts of homelessness, housing and support staff during this crisis. Throughout this period staff have continued to provide face-to-face services, putting themselves and their families at risk in order to help others. As this crisis has demonstrated, workers from these sectors are vital for the health of society as a whole.
- 3.2.2 Our members' employees have helped to house people who were sleeping rough in appropriate accommodation, thereby protecting them and the wider public from possible transmission of the virus. They have worked hard to help people in supported accommodation, refuges, hostels and other settings to stay safe and well. Supported living staff have helped people with learning disabilities live happy, safe and fulfilled lives – whilst following public health guidance. The collaboration between providers and government and the collective efforts of both parts of our membership have played an important part in reducing the spread of COVID-19. This has been an incredibly challenging period and it should not be underestimated how difficult has been for local authorities and their partners. It is important to appreciate the work of local authority, housing and support provider staff during this pandemic and we urge all Members of the Senedd to publicly recognise their efforts and achievements.
- 3.2.3 **Urgency of response:** The pace at which the sector had to respond was extremely challenging, particularly as very little was known about the virus at the beginning of the pandemic. It was unclear what extra resources would be available to tackle this pandemic, but all partners acted quickly to safeguard the health and wellbeing of people using homelessness, housing and support services in Wales.

⁷ <https://gov.wales/welsh-government-boosts-support-welsh-charities-and-third-sector-organisations-wales>

- 3.2.4 **Emergency accommodation:** Many local authorities moved quickly to ensure that people who were sleeping rough or in unsuitable accommodation were provided with accommodation and support to protect them from the virus. To have provided over 800 people with emergency accommodation and support is an extraordinary achievement and credit to the commitment and innovative thinking of local authorities and their partners. There have been different approaches in different local authority areas, including block booking large hotels, utilising bed and breakfasts, and securing holiday accommodation. Cardiff City Council, for example, have taken over two hotels and are operating them as supported accommodation with 24-hour staffing on site, ensuring experienced support staff were present alongside less experienced staff deployed from elsewhere.
- 3.2.5 **Local coordination and collaboration:** Some local authorities took a proactive approach by starting weekly COVID-19 coordination meetings prior to official guidance being published. These involved third sector partners who in turn shared their respective crisis response plans in order to enhance knowledge and practice across the sector. The Centralised Coordination Cells, set up in line with Welsh Government guidance, have been key to coordinating the response and being able to respond appropriately to local needs. Local authorities and providers have welcomed the involvement of other public services, such as health and the police, as this has supported the sharing of information and a multi-disciplinary response to emerging issues.
- 3.2.6 **Multi-disciplinary collaboration:** There have been some very good examples of multi-disciplinary working across Wales, particularly with substance misuse services. Cardiff City Council has an established Multi-Disciplinary Homelessness Team⁸ and has built on this to ensure that the large number of people housed in emergency accommodation have had access to health care and support, including dedicated mental health and substance misuse support workers. This has led to a number of people engaging in treatment services for addiction and starting to deal with experiences of trauma and some of the underlying issues that contributed to them becoming homeless.
- 3.2.7 **Crisis planning and adapting service delivery:** Due to the stringent lockdown guidelines and the anticipated impact of the virus on staffing levels, it became clear that services would need to adapt substantially in order to meet people's support needs during the crisis. Our members started crisis planning before lockdown began, prioritising services, identifying people delivering and using services who were at particular risk to the impact of the virus, training staff in alternative services, setting up clear lines of communication, considering adaptations to accommodation and setting up digital infrastructure to enable virtual support services. A significant amount of work took place in the first few days and weeks, but support providers responded rapidly and always put people using services at the heart of their plans.
- 3.2.8 **Encouraging compliance with lockdown:** Many providers have adapted their services in response to the challenges of COVID-19 and helping to encourage people to comply with social distancing and self-isolation measures, as we have outlined in our practice report⁹. Local Authorities have been open to these changes and have played a key role in facilitating them. These changes include:
- **Practical changes** to services and new protocols, including changes to physical space and developing cleaning and hygiene protocols.
 - Ensuring people have **access to essential items and support**, such as food supplies and cooking equipment, financial support, healthcare and pharmacy support.
 - **Keeping people active and engaged** including physical activity, mindfulness, art materials and activities to alleviate boredom.

⁸ https://www.cardiff.gov.uk/ENG/resident/Housing/rough-sleeping/what-we-are-doing/Pages/default.aspx#anchor_2

⁹ https://www.cymorthcymru.org.uk/files/5715/9033/0270/COVID-19_practice_lockdown_guidance_-_Eng.pdf

- **Helping people to stay connected** by purchasing equipment such as internet hubs, mobile phones and other communication devices and supporting digital engagement by creating dedicated social media groups/channels for people using services
- **Regular check ins**, with support providers offering weekly or sometimes daily wellbeing phone calls, and developing befriending call services for those experiencing isolation.

3.2.9 **PPE supply:** One of the biggest challenges facing the sector was the availability and cost of PPE for the homelessness, housing and support sector. As a result, Cymorth worked with the Welsh Government and Community Housing Cymru (CHC) to secure a weekly supply of 2000 litres of hand sanitiser from Swansea University for the homelessness, housing and support sector. For the past few months this has been delivered to four regional distribution hubs, each hosted by a housing association, where individual organisations have been able to pick up their supply.

3.2.10 Following on from this success, we again worked with CHC and Care and Repair Cymru to secure supplies of Fluid Resistant Face Masks for our members. The procurement process was led by CHC, Linc Cymru and Pobl Group and resulted in over 300,000 masks being delivered to the sector during May and June. The same organisations have also led a procurement process to secure a longer term supply of masks for CHC, Cymorth and Care and Repair members. This supply line will start in July and a range of organisations, including housing, homelessness, VAWDASV and substance misuse support providers will benefit from the price and security of this arrangement.

3.2.11 **PPE Advisory Note:** The four-nation PPE guidance was aimed at health and social care services, and was therefore difficult for our members to interpret and apply within their services. We called for additional guidance and worked with Public Health Wales to inform their Advisory Note for housing, health, social care and support settings¹⁰. This has been incredibly helpful and enabled the sector to understand how much PPE they needed, and in what circumstances it is necessary.

3.2.12 **Housing First:** During this crisis the Housing First model has continued to help people who would normally be at highest risk of health issues and / or repeated homelessness, safe and well. We have been humbled by the levels of dedication shown by Housing First providers across Wales. In Conwy / Denbighshire, the outreach team continues working with people sleeping rough, whilst using PPE to manage the risk. In areas from Newport to Swansea, from Anglesey to Conwy, providers are still managing to move people into accommodation, adopting working practices that allow them to keep socially distant. Despite significant pressures on staffing to relocation to care in some areas, and sickness in other areas, the support has continued for people, and new people have housed as part of these schemes.

3.2.13 The new ways of working have proved difficult, but they are still yielding results. Phone or remote contact through Skype or other digital means are useful, and provide some reassurance of regular contact, but they also are felt to be not as effective in building new relationships in the way that Housing First clients require. Providers of Housing First are committed to making this work, however and are seeing the success of getting >800 people into temporary accommodation as a spring board for working with that cohort using a rapid re-housing or Housing First approach. For example, Salvation Army in Cardiff have been proactive with this opportunity and have already begun building those trusting relationships with an eye on longer-term engagement with Housing First in the future for those individuals. Some providers have reported contact and regular communication with people who have not found it possible to engage with any form of public services for years.

¹⁰ <https://phw.nhs.wales/topics/latest-information-on-novel-coronavirus-covid-19/information-for-healthcare-workers-in-wales/housing-health-social-care-and-support-settings-examples-to-inform-implementation-of-the-updated-infection-prevention-and-control-guidance-covid-19/>

4. The future

4.1 Economic impact and the subsequent effect on homelessness

- 4.1.1 **Economic impact and resulting effects:** COVID-19 is likely to have a significant negative impact on the Welsh economy, and thus result in higher numbers of homeless presentations. Between March 1st and May 12th there were 122,160 individual claimants for Universal Credit in Wales¹¹, a significant increase. The end of the furlough scheme may also have a significant impact on unemployment. The loss of jobs, reduction in income and increasing reliance on the welfare system may result in rent arrears, evictions, and homelessness if people don't have the right support. Our members have told us that a number of people receiving support are losing their jobs. Providers of youth homelessness services have significant concerns about the impact of this pandemic on the employment prospects of young people, particularly those who are care experienced and face other inequalities.
- 4.1.2 The virus will likely have a long term impact on the Welsh Government's finances and in light of the upcoming Senedd elections each party needs to consider its priorities and how these will mitigate any economic fallout from the virus. Significant investment in social housing and multi-disciplinary support services will be essential if Wales is to ensure that homelessness does not increase substantially over the coming years.

4.2 Homelessness, housing and support

- 4.2.1 **Phase Two:** The Welsh Government needs to ensure that the >800 people housed in emergency accommodation are able to transition into permanent housing with access to support, mental health and substance misuse services. The announcement of £20m of funding to transform services and accommodation to facilitate this is very much welcomed and we look forward to working in collaboration with the Welsh Government, our members and partners to deliver this. The process for applying for this funding has been rapid, and put a strain on local authorities and their partners as they have tried to develop their plans. It will be important to ensure that delivery of phase two continues in the collaborative, inclusive, person-centred, multi-agency approach during the phase one crisis response. It must result in sustainable housing-led solutions, based on evidence, which help us to make strides towards the ambition of ending homelessness in Wales. In order to achieve this, we must build on the partnership we have seen in the past few months and use all of the expertise, experience and knowledge that exists across the sector.
- 4.2.2 **Ending homelessness:** In order to end homelessness for good in Wales, housing and support need to be appropriate and accessible to all. While attention has been rightly focused on the crisis, we must not forget about the Homelessness Action Group's report¹² and recommendations. This government, and all political parties in the lead-up to the Senedd elections, should be committed to delivering these recommendations over the coming months and years.
- 4.2.3 **Right to adequate housing:** The impact of COVID-19 has demonstrated that adequate housing is a vital part of the solution to protecting public health. This crisis now provides the Welsh Government the opportunity to re-evaluate the legislation around housing, and incorporate a right to adequate housing for all¹³. This will also help to ensure that nobody has to sleep rough or live in precarious circumstances, thus contributing to the Welsh Government's goal of making homelessness rare, brief and non-recurring¹⁴.

¹¹ <https://committees.parliament.uk/publications/1232/documents/10384/default/>

¹² https://gov.wales/sites/default/files/publications/2020-03/homelessness-action-group-report-march-2020_0.pdf

¹³ <https://www.taipawb.org/wp-content/uploads/2019/06/RightToHousing-Full-ENG.pdf>

¹⁴ <https://gov.wales/sites/default/files/publications/2019-10/homelessness-strategy.pdf>

4.2.4 **Rapid re-housing:** Rapid re-housing is moving people from homelessness into housing without insisting on complex procedures or long waiting times. It recognises that the longer someone is homeless, the more likely they are to stay homeless. Rapid re-housing is on a spectrum, so some people will need a house urgently and then they may need little else. Others may need support whether a low level or high. For those with specific and considerable levels of need, they would adopt the rapid re-housing model known as Housing First. The planned transition towards a rapid re-housing model, as discussed by the Homelessness Action Group earlier this year¹⁵ needs to be prioritised by the Welsh Government to ensure that everyone has access to housing and support, a number of changes will need to be made to implement this:

- Increasing the supply of social and affordable housing stock through continued provision of the Social Housing Grant and increasing the contribution of private developers through enforcement of Section 106¹⁶ of the Town and Country Planning Act 1990.
- Working with social landlords to improve allocations policies and ending evictions into homelessness.
- Working with the private rented sector to increase access to affordable housing, including expanding the private sector leasing scheme.
- Putting empty properties back into use. There are currently 27,000 long term empty private sector residential properties in Wales¹⁷, repurposing these would provide a solution for the current affordable housing stock shortage. Due to the potential long term economic impacts of the pandemic, there may be additional empty buildings that could also be repurposed and incorporated into a rapid re-housing model, such as vacant businesses and residential properties normally used for student housing.
- Removing barriers to access: The crisis has provided an opportunity to revisit some of the barriers to homelessness support including priority need and vulnerability, local connection, as well as protection for renters. We welcome the removal of these barriers but recognise the importance of ensuring adequate housing supply and resources for local authorities to avoid unintended consequences.
- Ensuring people have the appropriate level of multi-agency support to help them to maintain a tenancy, through the provision of tenancy support, Housing First and supported accommodation.

4.2.5 **Future funding:** The £20m funding announced to facilitate the transition of people from emergency accommodation into permanent, sustainable housing solutions will play a big role in helping to facilitate these changes. However, this is only for 2020/21 and we urge the Welsh Government and opposition parties to consider how this can be extended in the next Senedd term to help local authorities and their partners to sustain this work and realise the ambition to end homelessness. The Housing Support Grant will play a significant role in this, and it is critical that it remains ring-fenced in the next Senedd term to ensure that it is directed where it is needed. In addition, we urge political parties to make a commitment to increasing the Housing Support Grant in the next Senedd term, as the sector cannot deliver the ambition of ending homelessness if it continues to face real term cuts in funding¹⁸.

4.2.6 **Psychologically informed approaches:** Across all levels, adopting a psychologically and trauma informed approach to service design and delivery is critical. Many people will likely have experienced new trauma as a result of the crisis, and ensuring that services can support people to deal with these traumas will be important in reducing other social problems such as substance misuse, self-harm and other mental health issues.

¹⁵ <https://www.crisis.org.uk/about-us/the-crisis-blog/wales-action-group-blog-9/>

¹⁶ <https://senedd.wales/research%20documents/gg15-007-planning-section%20106%20agreements/gg15-007.pdf>

¹⁷ <https://senedd.wales/laid%20documents/cr-ld12797/cr-ld12797%20-e.pdf>

¹⁸ https://www.cymorthcymru.org.uk/files/7915/7912/1585/Housing_Matters_report_2019_-_Eng.pdf

- 4.2.7 **Access to mental health services:** Ensuring that people who use services, and the staff who support them, have access to mental health support is therefore incredibly important to help mitigate the additional strains brought on by COVID-19. As we enter recovery and the phase two planning, it is essential that people using services have access to mental health services. We particularly encourage the use of clinical supervision in provider settings to ensure highest quality support to address potential vicarious trauma and the resulting negative impacts of burnout, staff turnover, and sickness levels.
- 4.2.8 **Substance misuse support:** This pandemic has seen substance misuse services work very effectively in partnership with homelessness services and this has had an extremely positive impact. However, there have been concerns that this amount of treatment and support will not be possible once the emergency funding runs out. It is essential that these services are funded to continue this work and ensure that people do not return to the streets. We also support the Homelessness Action Group's recommendations on harm reduction, using evidence based practice to improve health outcomes and reduce homelessness.
- 4.2.9 **Planning for more referrals:** In relation to this, Welsh Government needs to consider how it will manage the increasing number of homelessness and VAWDASV referrals and prepare in advance for future increases due to the impact of COVID-19. When the ban on evictions is lifted and the furlough scheme ends, we are likely to see an increase in presentations to homelessness services. We know that public spending cuts and increases in unemployment are likely, and will lead to homelessness. And we know that there are people who have been trapped in abusive relationships during lockdown, and we are likely to see an increase in VAWDASV referrals once restrictions are eased.
- 4.2.10 **Pay and recognition:** We cannot overstate the scale of the challenge that has faced homelessness, housing and support sector during this pandemic period. Staff have worked incredibly hard in supporting people with complex needs and multiple traumas. This work requires high levels of skills and expertise that must be recognised appropriately. We want staff from the sector to be paid at a fair rate in recognition for their work, but this requires an increase in the funding available through the Housing Support Grant. We would also like more public recognition of the contribution that housing support workers have made, and continue to make, to tackling COVID-19 and its impacts.
- 4.2.11 **Commissioning:** In line with the paragraph above, commissioning should be focused on sustainable services that deliver lasting change. This means ensuring that housing and support providers have the resources they need to deliver high quality, person-centred, psychologically informed services that are not cut short by arbitrary time limits. This includes the time and funding resources for staff support, reflective practice and clinical supervision where appropriate. Flexibility and trust is also important and this has been key to enabling the sector's response to COVID-19. The approach shown by commissioners during this period has been very welcome and enabled organisations to operate with flexibility and overcome the many challenges they have faced. We encourage Welsh Government and local authority commissioners to consider how this can be continued to benefit people using services.
- 4.2.12 As local authorities move towards phase two and consider the transformation of homelessness services, commissioners should work in partnership with housing and support providers to consider how these changes can be delivered in the spirit of partnership. Where possible, these changes should be made within existing contracts, to reduce disruption. Services should be given the chance to adapt to local authorities' new vision to ensure that we do not lose the knowledge, experience and expertise of staff and organisations which have been at the heart of service provision for decades.

- 4.2.13 In light of the continuing challenges posed by COVID-19, we would also like local authorities to consider offering a moratorium on commissioning for a period of time. This will enable providers to meet the continuing pressures related to COVID-19, and to develop long term plans for services for the future. Where services need to change in line with the Phase Two planning, local authorities should work with existing providers to adapt services rather than lose the expertise and dedication of services.
- 4.2.14 **Collaboration:** The collaborative approach which has been taken by local authorities and their partners has been extremely positive and we hope that this will continue into phase two and beyond. The collaborative approach adopted by providers has also allowed for improved coordination and better use of resources across the sector. We would want this to continue into the future, and all partners should make clear what support they may need for this collaborative approach to be sustained in the long term.
- 4.2.15 **Positive changes and learning:** There have been positive changes made in response to COVID-19 and we would want these positives to be incorporated into longer term practices. For instance, we have heard that some people have welcomed the use of digital technology as a means of accessing support, as they felt it had enabled them to be more open by having some level of distance between themselves and the support provider. In addition, we have welcomed the collaborative and inclusive demonstrated by the Welsh Government and local authorities. Everyone needs to maintain responsiveness to future outbreaks and work with the sector on how they can work mitigate and shield against the worst impacts of COVID-19 for those experiencing homelessness and trauma. It is vital that we take the learning from our response to the first outbreak of COVID-19, and ensure this is applied to any future outbreaks or subsequent waves.

COVID-19 a'i effaith

Ymateb CIH Cymru i'r ymchwiliad

Y Sefydliad Tai Siartredig (CIH) yw'r llais annibynnol dros dai ac mae'n gartref i safonau proffesiynol. Mae nod syml gennym - darparu'r cyngor, cefnogaeth a gwybodaeth i weithwyr tai proffesiynol y mae eu hangen arnynt i fod yn ddisglair. Mae CIH yn elusen gofrestredig ac yn sefydliad nid er elw. Mae hyn yn golygu bod yr arian a wnawn yn cael ei ddychwelyd i'r sefydliad ac yn cyllido ein gweithgareddau wrth gefnogi'r sector tai. Mae gennym aelodaeth amrywiol o bobl sy'n gweithio yn y sectorau cyhoeddus a phreifat, mewn 20 o wledydd ar bum cyfandir ledled y byd. Mae gwybodaeth bellach ar gael yn: www.cih.org

Yng Nghymru, ein nod yw darparu llais proffesiynol a diduedd dros dai ar draws pob sector i bwysleisio cyd-destun penodol tai yng Nghymru a chydweithio â sefydliadau i adnabod datrysiadau tai.

Sylwadau Cyffredinol

Mae CIH Cymru'n croesawu'r cyfle i ddarparu gwybodaeth i ymchwiliad y Pwyllgor Cydraddoldeb, Llywodraeth Leol a Chymunedau i COVID-19 a'i effaith.

Mae ein hymateb wedi'i gyfeirio gan adborth ein haelodau, ein gwybodaeth am y diwydiant tai ac arbenigedd ein timau polisi ac arfer.

Mae CIH Cymru'n cefnogi datblygu polisiâu, arferion a deddfwriaeth ar gyfer Cymru sy'n anelu at ymdrin â'r heriau allweddol a wynebwn o ran tai, gwella safonau a chyflenwad, hyrwyddo cydlyniant cymunedol, taclo tlodi a hyrwyddo cydraddoldeb. Rydym yn hyrwyddo dull *un system tai* sy'n:

- gosod cyflwyno cartrefi fforddiadwy ychwanegol ar frig strategaethau cenedlaethol, rhanbarthol a lleol fel dull pennaf o daclo'r argyfwng tai;
- diogelu buddsoddiad er mwyn sicrhau ansawdd uchel a chynaliadwy yr holl gartrefi mewn fframwaith cynaliadwy;
- gwella safonau ac yn datblygu llais defnyddwyr o fewn y sector rhentu preifat;
- hyrwyddo'r cysyniad o adfywio wedi'i arwain gan dai i harneisio'r gwerth ychwanegol y mae tai'n ei greu o safbwynt deilliannau economaidd, cymdeithasol ac amgylcheddol;
- cydnabod bod diwallu ein hanghenion o ran tai'n agwedd allweddol ar daclo anghydraddoldeb a thlodi;
- sicrhau bod gwasanaethau cefnogi gydag adnoddau priodol yn bodoli i atal digartrefedd ac amddiffyn y rhai mwyaf agored i niwed;
- defnyddio pwerau deddfwriaethol ac ariannol presennol a photensial i ymyrryd mewn marchnadoedd tai a chynlluniau budd-daliadau;
- hyrwyddo hawliau defnyddwyr a chyfranogiad tenantiaid;
- ac yn cefnogi datblygiad proffesiynol parhaus ymarferwyr tai.

1. Cyflwyniad

- 1.1 I bob golwg byddwn yn darparu tystiolaeth i'r ymchwiliad hwn i sut mae Covid-19 wedi effeithio ar y sector tai ond o bryd i'w gilydd bydd ein tystiolaeth yn ymwneud â meysydd polisi eraill yr ymdrinnir â hwy gan yr ymchwiliad oherwydd natur drawsbynciol gwaith gweithwyr tai proffesiynol yng Nghymru e.e. Llywodraeth Leol, taclo tlodi a hawliau dynol
- 1.2 Mae'r argyfwng Covid-19 yn rhoi cyfle i ni ddechrau meddwl yn wahanol ac yn fwy radicalaidd, yn enwedig o ran y gwerth y mae cymdeithas yn ei osod ar rolau a sectorau efallai nad ydynt wedi derbyn y gydnabyddiaeth yr oeddent yn ei haeddu mewn amserau arferol - rydym wedi'u cymryd yn ganiataol.
- 1.3 Ym marn CIH Cymru, mae Llywodraeth Cymru wedi gwneud dechrau trawiadol ar ymdrin â'r materion o gwmpas tai y mae'r argyfwng wedi'u creu, ac wedi cydweithio'n agos â chymdeithasau tai, awdurdodau lleol, landlordiaid preifat a sefydliadau tai eraill i sicrhau bod y cyngor a'r adnoddau yn cyrraedd y lleoedd iawn.

- 1.4 Daethpwyd o hyd i lety ar gyfer mwy na 500 o bobl ddigartref yn ystod chwe mis cyntaf y cyfyngiadau, gan alluogi nhw i hunanynysu a glynu wrth reolau cadw pellter cymdeithasol. Mae cyngor wedi'i roi'n gyflym i sefydliadau sy'n darparu cymorth i'r sector tai i sicrhau eu bod wedi'u cyfarparu i helpu'r rhai sydd ag anghenion cymhleth trwy'r argyfwng hwn. Gwnaed penderfyniadau'n gyflym i ddiogelu tenantiaid a rhoi sicrhad iddynt na fyddai unrhyw un yn cael ei droi allan yn ystod yr argyfwng - ychydig yn unig o'r penderfyniadau y mae'r sector tai a Llywodraeth Cymru wedi cydweithio arnynt.
- 1.5 Ond mae'n amlwg wrth gwrs bod diffyg opsiynau tai fforddiadwy i lawer wedi creu mannau cul yn ystod yr argyfwng - sut allwch chi hunanynysu o bandemig byd-eang heb yr hawl ddynol mwyaf sylfaenol - lle cynaliadwy i'w alw'n gartref? Mae'n amlwg bod angen i ni ailystyried y cysyniad o gartrefi/tai. Mae'n rhaid i ni symud i ffwrdd o weld tai fel brics a mortar neu ased cyfalaf yn unig. Y cartref yw lle mae llesiant yn dechrau, yn feddyliol ac yn gorfforol. Mae'r pandemig hwn, fel sgil-ffeithiau'r ddau ryfel byd yn yr 20^{fed} Ganrif, wedi amlygu bod cartrefi, wrth ei wraidd, yn fater iechyd cyhoeddus - mae'n rhaid iddynt fod yn rhan annatod o greu cymdeithas iach, hapus a chydlynus. Bu i ni gychwyn ar ddwy raglen adeiladu cartrefi a ariannwyd yn gyhoeddus ar ôl y ddau ryfel - Deddf Addison a rhaglen adeiladu lywodraethol Atlee - mae'n rhaid i ni ymateb yn yr un ffordd i Covid-19.
- 1.6 Ac rydym yn credu bod yn rhaid i'r broses ddechrau gydag ymgorffori'r hawl i gartref digonol yng Nghyfraith Cymru. Ar lefel sylfaenol, mae CIH Cymru, ynghyd â'i sefydliadau partner Shelter Cymru a Tai Pawb, yn credu y bu'r achos i ymgorffori'r Hawl i Gartref Digonol (fel a ddiffinnir yng Nghyfamod Ryngwladol y Cenhedloedd Unedig ar Hawliau Economaidd, Cymdeithasol a Diwylliannol [ICESCR])¹ yng nghyfraith Cymru'n un grymus cyn y pandemig Covid-19 a gyda'n gilydd rydym wedi bod yn ymgyrchu dros y 18 mis diwethaf er mwyn i hynny ddigwydd². Fodd bynnag, o ystyried yr argyfwng tai a'r nifer o bobl sy'n profi digartrefedd, mae'r argyfwng hwn wedi taflu goleuni disgleiriach ar y mater.
- 1.7 Mae Llywodraeth Cymru wedi ymrwymo i ymgorffori elfennau o'r hawl honno yn y Bil Llywodraeth Leol ac Etholiadau (Cymru) drafft sy'n destun craffu yn y Cynulliad ar hyn o bryd. At hynny, mae'r pwyllgor hwn wedi argymhell bod Llywodraeth Cymru'n rhoi'r elfen "Ystyriaeth Briodol" honno y ddyletswydd ar wyneb y Bil.
- 1.8 Mae Covid-19 wedi taflu goleuni ar y ffaith bod gennym y gallu i roi cartref i bawb yn ein cymunedau os awn ati i'w wneud, gan gyflawni mewn chwe wythnos yr hyn rydym wedi bod yn siarad amdano ers degawdau, gan ddileu cysgu allan i bob pwrpas - ond ni ddylai hynny fod yn ystod cyfnod pandemig byd-eang yn unig!
- 1.9 Bydd angen i newidiadau radicalaidd ddigwydd, yn bennaf ar ffurf hyd yn oed yn fwy o ofyniad ar ôl Covid i ehangu'r cyflenwad tai am rent cymdeithasol. Bydd angen i'r dull hwnnw gael ei ddosrannu trwy gydweithio rhwng cymdeithasau tai, awdurdodau lleol, adeiladwyr cartrefi graddfa fawr, y Sector Rhentu Preifat a Llywodraeth Cymru.
- 1.10 Ond yn awr mae'n rhaid y dylai man cychwyn y trafodaethau hynny fod i'r "Hawl i Gartref Digonol" i bawb gael ei ymwreiddio yn enaid ein cymdeithas trwy ddeddfwriaeth. Mae angen i ni gredu ei fod yn hawl a sicrhau ein bod yn gweithredu arni.
- 1.11 **Mae CIH Cymru yn galw ar y Pwyllgor i ystyried argymhell cyflwyno deddfwriaeth sy'n ymgorffori'r Hawl i Gartref Digonol yn llawn yng nghyfraith Cymru.**

¹ https://www.ohchr.org/documents/publications/fs21_rev_1_housing_en.pdf

² <https://www.taipawb.org/wp-content/uploads/2019/06/RightToHousing-Full-ENG.pdf>

2. Angen Blaenoriaethol

- 2.1 Yn flaenorol mae'r Pwyllgor hwn wedi pledio'r achos dros ddiddymu "Angen Blaenoriaethol" mewn adroddiad a gyhoeddwyd ym mis Ebrill 2018.
- 2.2 Cymerodd Llywodraeth Cymru gam arwyddocaol ar 28 Ebrill eleni i atal angen blaenoriaethol i bob pwrpas am gyfnod yr argyfwng Covid-19 trwy gyhoeddi arweiniad a nododd fod gan bawb sy'n cysgu allan, a'r rhai sydd mewn perygl o orfod cysgu allan, Angen Blaenoriaethol.
- 2.3 Byddem yn annog y Pwyllgor i ailddatgan ei gefnogaeth dros ddiddymu mor fuan â phosib er mwyn sicrhau nad ydym yn dychwelyd i'r "hen drefn" nad yw'n ystyried bod gan y rhai sy'n cysgu allan angen blaenoriaethol wrth neilltuo llety.
- 2.4 O dan Ddeddf Tai (Cymru) 2014 nodir bod gan grwpiau penodol o bobl 'Angen Blaenoriaethol' ac mae ganddynt hawl estynedig i lety. Ymysg y grwpiau sydd ag angen blaenoriaethol mae:
- Menywod beichiog
 - Pobl sydd â phlant dibynol
 - Pobl sy'n agored i niwed o ganlyniad i reswm arbennig megis henaint neu anabled
 - Ymadawyr gofal 18 i 21 oed
 - Cyn-aelodau'r Lluoedd Arfog
 - Os gall rhywun digartref ddangos ei fod mewn grŵp angen blaenoriaethol, bydd ganddynt hawl i lety dros dro yn ogystal â'r hawl i lety sefydlog.
 - Os na gwelir bod gan rywun angen blaenoriaethol, bydd y cyngor yn helpu atal neu leddfu ei ddigartrefedd o hyd - ond nid oes rhaid i'r cyngor roi llety dros dro iddynt. Ac os nad yw'r cymorth yn llwyddiannus, does dim hawl i lety sefydlog.
- 2.5 Mewn cam arwyddocaol ar ran Llywodraeth Cymru ar 28 Ebrill, cyhoeddwyd arweiniad newydd³ i awdurdodau lleol gan y Gweinidog Tai. I bob pwrpas, mae'n golygu y dylid ystyried bod gan bawb sydd mewn, neu wedi bod mewn, llety argyfwng, neu sydd mewn perygl o gael eu gorfodi i gysgu allan, Angen Blaenoriaethol.

Yn ei llythyr, ysgrifennodd y Gweinidog y canlynol:

"Fel y Gweinidog Tai a Llywodraeth Leol, rwy'n credu'n gryf na ddylai unrhyw un fod heb lety a chymorth addas yn ystod y pandemig hwn. Mae hyn yn cynnwys y rhai sy'n cysgu allan ar hyn o bryd, a'r rheini sydd dan fygythiad o orfod gwneud hynny, er enghraifft y rhai sy'n gadael carchardai neu sefydliadau eraill heb unrhyw lety i fynd iddo, a'r rheini sy'n dibynnu ar eraill megis unigolion sy'n mynd o soffa i soffa neu mewn llety dros dro anaddas."

Daw cyngor y Gweinidog ag angen blaenoriaethol i ben i bob pwrpas ar gyfer y rheini sy'n profi digartrefedd yn ystod y pandemig Covid-19, ond aeth y Gweinidog ymhellach na hynny:

"Gobeithiaf y bydd rhywfaint o'r llety a ddarperir mewn ymateb i'r pandemig hwn yn dod yn fwy parhaol, fel bod llety ar gael yn y tymor hwy i'r bobl hynny sy'n chwilio am lety nawr. Lle nad yw hyn yn bosibl, rwy'n gobeithio y gallwn barhau i weithio mewn modd cydweithredol a chreadigol i ddod o hyd i lety addas arall ar gyfer unigolion fel bod hyn yn gam cyntaf ar daith i gael tai parhaol."

- 2.6 Byddem yn annog y Pwyllgor i argymhell diddymu "Angen Blaenoriaethol" ar unwaith

³ https://llyw.cymru/sites/default/files/publications/2020-04/canllawiau-i-awdurdodau-lleol-ar-gefnogi-pobl-syn-cysgu-allan-argyfwng-covid-19_0.pdf

3. Iechyd a Thai

- 3.1 Mae gweithio ar y cyd yn rhan annatod o ddeddfwriaeth yng Nghymru, ac eto mae adegau o hyd pan fydd sefydliadau'n gweithio'n unigol i gwrdd â'u hamcanion eu hunain ac yn methu â chysylltu â phartneriaid tai, iechyd a gofal cymdeithasol. Mae partneriaethau cryfion yn galluogi sefydliadau i gyflwyno gofal effeithiol, hyblyg a diogel i gymunedau ar adegau o argyfwng megis y pandemig COVID 19.
- 3.2 Yn 2019 daeth y prosiect Tyfu Tai Cymru (rhan o CIHC) ynghyd mewn partneriaeth â Chanolfan Gydweithio Tystiolaeth Tai y Deyrnas Unedig (CaCHE) i ddod o hyd i enghreifftiau o wasanaethau a ddyluniwyd ac a gyflwynwyd ar y cyd rhwng iechyd, tai a gofal cymdeithasol. Mae ein [hadroddiad](#) yn cynnwys model seiliedig ar dystiolaeth o chwe egwyddor sy'n gosod sylfaen partneriaethau cadarn a fydd yn goroesi ar sail y cyfweiliadau a gynhaliom â'r partneriaethau ar draws Cymru. Lansiodd "Dod ag Iechyd Da Adref" yn hydref 2019 yng nghynhadledd Iechyd Cyhoeddus Cymru.
- 3.3 Roedd y 15 o brosiectau y siaradom â hwy yn ymgymryd ag wyth model cyflwyno gwahanol; hybiau iechyd a thai ar y cyd, presgripsiynau cymdeithasol (e.e. ymarfer corff, gweithgareddau grŵp), swyddogion cefnogi, gwaith atal a dargedir, dod â phobl i mewn i ofal iechyd lleol, rhyddhau o'r ysbyty, strwythurau mantell, a gwasanaethau iechyd y gall pobl eu cyrchu'n hwylus. Dangosodd y prosiectau hyn i gyd waith partneriaeth wrth wraidd y gwasanaethau yr oeddent yn eu cyflwyno.
- 3.4 Yr hyn sy'n arbennig o berthnasol yw rhyddhau o'r ysbyty'n ddiogel, sef mater o bwys parhaus i'r gwasanaeth iechyd, ac mae hyn wedi cynyddu wrth i ysbytai ganolbwyntio ar ostwng y risg o ledw heintiau trwy gadw cynifer o bobl â phosib allan o wardiau. Mae rhyddhau yn ddiogel yn dibynnu ar allu pobl i gyrchu cartrefi sydd â nifer cyfyngedig o beryglon, ac sy'n gynnes ac yn ddiogel (neu gynlluniau gofal megis ailsefydlu, 'camu i lawr').
- 3.5 Y chwe egwyddor yw: dadansoddiad a rennir o broblemau, canolbwyntio ar yr unigolyn, arweinyddiaeth, cyllidebau ar y cyd, dehongliad a rennir o'r ddeddfwriaeth a chydnyddiaeth o anghydbwysedd pŵer rhwng partneriaid.
- 3.6 **Rydym yn argymhell bod y Pwyllgor yn dadansoddi i ba raddau y mae partneriaethau wedi llwyddo i wrthsefyll pwysau'r argyfwng COVID 19, gan gynnwys y rôl y mae'r Byrddau Partneriaethau Rhanbarthol wedi medru ei chwarae.**

4 Cyfarpar Diogelu Personol (PPE)

- 4.1 Er bod y dystiolaeth yn dod i'r amlwg o hyd, rydym yn gwybod y bu problemau wrth gyrchu PPE ym mhob sector, gan gynnwys gofal a darperir gan sefydliadau tai. Mae gweithwyr tai proffesiynol sy'n gweithio ar y rheng flaen, boed hynny mewn amgylcheddau gofal, tai a gefnogir, cartrefi lloches neu leoliadau gofal ychwanegol i'r henoed, wedi teimlo eu bod ar waelod y rhestr o ran cyrchu cyflenwadau PPE. Nhw yw'r staff rheng flaen a staff cefnogi, yn aml ar gyflog isel, sy'n darparu gwasanaeth cymdeithasol amhrisiadwy. Er ei fod yn iawn yr oedd/bod PPE yn mynd i staff y gwasanaeth iechyd rheng flaen, mae'r sefyllfa yn taflu goleuni disglair ar y diffyg gwerth yr ydym ni, fel cymdeithas, yn ei roi ar y cyfraniad gwerthfawr y mae'r gweithwyr hyn yn ei wneud o ran gofalu am rai o'r bobl fwyaf agored i niwed yn ein cymunedau. Yn y dyfodol mae'n rhaid i ni sicrhau y darperir PPE digonol i staff sy'n gweithio yn y sefyllfaoedd hyn. Mae prinder PPE wedi effeithio ar staff Gofal a Thrsio a chyfyngu eu mynediad i gartrefi hefyd, yn ogystal â'r rhai sy'n gwirio materion diogelwch megis gwiriadau diogelwch nwy.
- 4.2 Wrth i ni symud allan o'r cyfyngiadau, mae staff tai rheng flaen ym mhob lleoliad - boed hynny'n amgylcheddau gofal, tai a gefnogir neu anghenion cyffredinol - yn fwy tebygol na'r rhan fwyaf o

bobl o ddod i gysylltiad wyneb yn wyneb â thenantiaid. Mae'n rhaid i ni sicrhau y gall y cyflenwad PPE cyffredinol yng Nghymru gadw i fyny â'r galw.

5 Gweithwyr Tai Proffesiynol

- 5.1 Mae rôl gweithwyr tai proffesiynol o bob daliadaeth tai fel landlordiaid wedi datblygu mewn 2 ffordd sy'n gwbl groes i'w gilydd (roedd ganddynt y rolau hyn eisoes ond bydd hyn wedi cynyddu)
- Gofalu am bobl y pennir eu bod yn "agored i niwed" - cludo hanfodion megis siopa, presgripsiynau, cyswllt rheolaidd dros y ffôn gyda phobl sy'n ynysig
 - Mae rheoleiddio tenantiaid nad ydynt wedi cydymffurfio â deddfwriaeth COVID wedi achosi problemau, ynghyd â rheoli ymddygiad gwrthgymdeithasol.
- 5.2 Gan ein bod yn debygol o ddatblygu apiau tracio ac olrhain achosion o COVID, byddem yn gofyn i'r pwyllgor ystyried i ba raddau y bydd gofyn i weithwyr tai proffesiynol ymgymryd â'r naill na'r llall o'r rolau uchod (gofalwr neu orfodwr) a sut rydym yn cydbwysu cyfrifoldeb ac iechyd cyhoeddus â disgwyliadau pobl sy'n gweithio mewn gwasanaethau rheng flaen megis tai.
- 5.3 Nododd arolwg Tyfu Tai Cymru yn rhan gyntaf 2020 (sydd eto i'w gyhoeddi) fod gweithwyr tai proffesiynol mewn Awdurdodau Lleol wedi'u symbylu'n bennaf gan "helpu pobl" (dros 60% o 51 o ymatebwyr). Wrth i ni ddathlu'r bobl y mae eu gwaith yn cadw pobl eraill yn iach yn ystod y pandemig, dylem roi cydnabyddiaeth ehangach i'r cymhelliad hwn ymysg staff Awdurdodau Lleol.

6. Economaidd

- 6.1 Effeithiau economaidd disgwylidig - disgwyliadau y bydd cynnydd mewn troi allan oherwydd i lawer o bobl golli incwm. Mae Llywodraeth Cymru'n eglur iawn eu bod eisieu camu i mewn yn rhagweithiol i osgoi cynnydd mewn digartrefedd wrth i ni ddod allan o'r cyfyngiadau.
- 6.2 Mae'r sector rhentu preifat yn debygol o gael ei effeithio - mae landlordiaid yn pryderu am dalu eu costau os nad yw tenantiaid yn talu rhent.
- 6.3 Cynnydd mawr yn nifer y bobl sy'n ymgeisio am gredyd cynhwysol. Nododd ymchwil a gyhoeddwyd gan CAB Cymru⁴ ar 20 Ebrill 2020 y canlynol
- Mae tua 250,000 o bobl yng Nghymru (17% o'r gweithlu cyfan) eisoes wedi gweld eu horiau'n cael eu torri, cael eu diswyddo neu eu diswyddo dros dro o ganlyniad i'r argyfwng Coronafeirws.
 - Mae pedwar o bob 10 (42%) o bobl wedi colli incwm yr aelwyd oherwydd yr argyfwng hwn, gyda bron un o bob 14 (7%) yn colli 80% neu fwy o incwm yr aelwyd.
 - Mae un o bob pedwar o bobl (25%) wedi ymgeisio neu'n disgwyl ymgeisio am fudd-daliadau o ganlyniad i'r argyfwng coronafeirws.
- 6.4 Mae'n glir nad ydym yn gwybod eto beth fydd effaith hir dymor yr hyn o beth ar ein heconomi, ond mae tai'n chwarae rôl ganolog wrth ddarparu sicrwydd a diogelwch ar gyfer cymunedau yn ogystal â chyflogaeth.

⁴ <https://www.citizensadvice.org.uk/about-us/policy/policy-research-topics/citizens-advice-cymru-wales-policy-research/new-figures-from-citizens-advice-cymru-lay-bare-the-scale-of-financial-crisis-caused-by-coronavirus-in-wales/>

- 6.5 Wrth i bob Llywodraeth geisio dod o hyd i ffyrdd o ailadeiladu economïau sydd wedi'u heffeithio'n wael gan y pandemig COVID 19 a'r cyfyngiadau sy'n deillio ohono, rydym yn annog Llywodraeth Cymru i ystyried y cyfleoedd wrth bennu targedau pellgyrhaeddol ar gyfer cyflenwi mwy o gartrefi sy'n fwy fforddiadwy. Byddai hyn yn creu cyfleoedd o ran cartrefi, cyflogaeth a sgiliau y mae angen mawr amdanynt. Dylai unrhyw becynnau ysgogi anelu at ymwreiddio adeiladu cartrefi a dilyn enghraifft cyhoeddiad y Gronfa Rhyddhau Tir⁵ a fydd yn datgloi asedau tir sy'n eiddo i'r sector cyhoeddus er mwyn cyflwyno cartrefi fforddiadwy a chymdeithasol. Gall cartrefi ddarparu canolbwynt ar gyfer datblygu model yr economi sylfaenol/gylchol hefyd.
- 6.6 Ar y cyd gydag ysgogyddion economaidd mae angen cyflawni'r nodau datgarboneiddio a ddisgrifir yn Ffyniant i Bawb (Cynllun Cyflawni Carbon Isel 2019)⁶
- 6.7 Rydym yn argymhell bod y Pwyllgor yn cydnabod y rôl ganolog y gall darparu cartrefi cynaliadwy, fforddiadwy a hygyrch i bawb (gan gynnwys adeiladu cartrefi newydd) ei chwarae wrth ysgogi ailsefydlu economaidd**

7. Digartrefedd/Cysgu Allan

- 7.1 Y flaenoriaeth amlwg yn syth yw sicrhau nad yw'r rhai sydd wedi'u "cymryd oddi ar" y strydoedd yn cael eu dychwelyd iddynt. Yn ei hanfod, yr hyn sydd ei angen yw cynllun fesul cam i adleoli pobl allan o westai a llety tebyg i mewn i lety tymor hwy diogel, mewn ffyrdd sy'n cydnabod eu hanghenion cefnogaeth (pan fydd y rhain yn bodoli).
- Bydd hyn yn gofyn am drefniadau i sicrhau nad yw llety gwesty yn cael ei atal dros nos, bydd angen newidiadau i sicrhau y gall pawb sydd i'w hadleoli gyrchu budd-dal tai/credyd cynhwysol, a bydd angen cefnogaeth weinyddol o fewn awdurdodau lleol ac o fewn y grwpiau gwirfoddol y bydd angen eu harbenigedd hwy hefyd. Bydd angen i gynghorau gomisiynu'r trefniadau cefnogi pobl sydd wedi'u lleoli, i sicrhau bod y rhai sy'n wynebu risg uchel yn cael eu cefnogi'n briodol ac yn effeithiol gyda llwybrau clir.
- 7.2 Bydd gan lawer o'r bobl hyn anghenion cymhleth a fydd yn mynnu lefelau uchel o wasanaethau cefnogi gysylltiedig â thai a gwasanaethau eraill er mwyn cynnal y denantiaeth.
- 7.3 **Byddem yn annog Llywodraeth Cymru i sicrhau bod y ffrydiau cefnogi refeniw yn bodoli i ddarparu'r gwasanaethau hyn.**

8. Y sector rhentu preifat a throi allan

- 8.1 Bu atal troi allan yn y sector preifat a rhentu cymdeithasol yn fenter i'w croesawu. Mae'r rheolau newydd yn golygu cyfnod rhybudd estynedig ar gyfer troi allan ac atal achosion troi allan yn y llysoedd, gyda'r holl drafodion llys gysylltiedig â throi allan wedi'u gohirio tan o leiaf 25 Mehefin 2020, ni waeth pryd yr ymgeisiodd y landlord i'r llys. Y peth sy'n amlwg yn gadarnhaol gyda'r mesur hwn yw na fydd neb yn colli ei denantiaeth ac yn mynd yn ddigartref yn ystod yr argyfwng, ond heb fforddadwyedd go iawn ar ôl y cyfyngiadau, y pryder allweddol yw y bydd miloedd o bobl yn mynd i droell o ôl-ddyledion ac/neu'n glanio'n ôl ar y strydoedd.

⁵ https://llyw.cymru/datganiad-ysgrifenedig-cronfa-rhyddhau-tir?_ga=2.52811691.243690322.1588783446-1185541978.1547027313

⁶ https://llyw.cymru/sites/default/files/publications/2019-06/cynllun-cyflawni-carbon-isel-cy_0.pdf

- 8.2 Felly, mae angen i Lywodraeth Cymru ystyried fel mater o frys sut y bydd yn cydweithio â landlordiaid y SRhP ac yn eu cefnogi yn y tymor byr i sicrhau ein bod yn osgoi ymchwydd sydyn yn y nifer o bobl sy'n cael eu troi allan.

9. Lles

- 9.1 Er nad yw lles yn swyddogaeth ddatganoledig, gan ei fod yn cael effaith mor arwyddocaol ar fforddwydd a digartrefedd rydym yn teimlo ei fod yn werth tynnu sylw'r pwyllgor at rai o'r effeithiau sy'n gysylltiedig â Covid 19.
- 9.2 **Cyfraddau LTLI** Croesewir y newidiadau i godi'r gyfraddau Lwfans Tai Lleol (LTLI) i'r 30ain canradd ac mae hyn yn sicr o helpu rhai tenantiaid - ond mae angen mynd ymhellach o hyd. Cyfiawnhad gwreiddiol y llywodraeth (2010) dros ostwng y gyfradd LTLI o'r 50fed i'r 30ain canradd oedd bod angen cymorth ar 30 y cant yn fras o denantiaid preifat gyda budd-dal tai ar draws Prydain Fawr - felly mewn theori, roedd digon o lety ar gael ar neu islaw'r gyfradd LTLI ar gyfer pobl yr oedd angen iddynt ddibynnu ar fudd-dal tai.
- 9.3 Bydd llawer o'r rhai sy'n hawlio budd-daliadau yn ystod y pandemig yn bobl nad oeddent byth yn disgwyl y byddai angen iddynt ddibynnu ar nawdd i helpu talu eu rhent, gan ymgymryd â chontractau gyda rhenti sy'n adlewyrchu'r ffaith nad oeddent yn profi unrhyw anhawster yn flaenorol wrth wneud y taliadau. At hynny, mae'r ymdriniaeth â 30 y cant o'r farchnad yn methu â chymryd dosbarthiad anghyson rhentwyr preifat i ystyriaeth. Mae'r LTLI yn cwmpasu 30 y cant o bob marchnad rentu yn y Deyrnas Unedig, ond nid yw'r dosbarthiad o hawlwr sy'n rhentu'n breifat ar draws y wlad yn gyson - felly mewn rhai ardaloedd mae'n bosib y bydd y nifer o aelwydydd rhentu preifat sy'n hawlio yn mynd uwchben 30 y cant o'r cyflenwad (ar gyfer y categori annedd priodol).
- 9.4 Bydd gan bobl sengl o dan 35 oed (oni bai eu bod yn dod o dan yr eithriadau cyfyngedig iawn) hawl dim ond i'r gyfradd llety a rennir os ydynt yn byw mewn annedd hunangynhwysol (un ystafell wely). Eto, gellir dadlau'n gryf nad yw'r cyfiawnhad dros hyn yn briodol o gwbl yn ystod yr argyfwng. Fel unrhyw fath arall o aelwyd, bydd llawer o'r rhain yn bobl sy'n hawlio am y tro cyntaf, sydd wedi ymgymryd â chontractau heb ddisgwyl erioed y byddai angen iddynt ddibynnu ar nawdd cymdeithasol. Nid ydym yn gwybod eto faint o'r hawliadau newydd sy'n dod gan rentwyr preifat ond mae'r cyfanswm gan bob math o aelwyd wedi bychanu pob ffigwr arall o'r cyfnod ar ôl y rhyfel, gan gynnwys y ddau ddirwasgiad mwyaf difrifol diwethaf ym 1991 a 2009.
- 9.5 Ceir llif dyddiol parhaus o hawlwr credyd cynhwysol newydd - pobl yw'r rhai sy'n cofrestru i wneud hawliad newydd (ni fydd gan y rhain i gyd hawl i CC ac o'r rheiny dim ond rhai sy'n rhentwyr preifat). Dengys y ffigurau hyn i'r llif dyddiol godi'n serth ar ôl 16 Mawrth (y diwrnod y cynghorodd Llywodraeth y DU yn erbyn unrhyw gyswllt a theithio nad yw'n hanfodol) o tua 9,000 o aelwydydd y dydd i uchafbwynt o 75,000 o aelwydydd ar 29 Mawrth ac wedyn fe gwmpodd yn serth eto, ond erbyn diwedd mis Ebrill roedd tua 21,000 o aelwydydd newydd bob dydd o hyd.
- 9.6 Mae'r gwahaniaeth rhwng y gyfradd un ystafell wely hunangynhwysol a'r gyfradd a rennir yn sylweddol. Mae 22 o ardaloedd marchnad rentu bras (BRMA) yng Nghymru, y gwahaniaeth canolrif rhwng y gyfradd un ystafell wely a'r gyfradd a rennir yw £19.36 yr wythnos (tua £84 y mis), mewn 6 allan o 22 BRMA ceir gwahaniaeth o fwy na £30.00 yr wythnos, ac yn y ddwy ardal uchaf, Abertawe a Chaerdydd, ceir gwahaniaeth o £41.06 a £49.71 yr wythnos yn eu tro.
- 9.7 Er i'r cyfraddau LTLI gael eu codi i'r 30ain canradd, mae'r cymhorthdal budd-dal tai a delir i awdurdodau lleol ar gyfer talu budd-daliadau'n seiliedig o hyd ar gyfraddau LTLI Ionawr 2011 - ac er y bu'r rhain yn seiliedig ar y 50fed canradd mewn llawer o achosion, bydd cyfraddau

30ain canradd 2020 wedi'u disodli nhw. Roedd yr amodau hyn yn destun uchafswm o £375 yr wythnos hefyd, sy'n is na'r uchafswm cyfraddau newydd ar gyfer llety tair a phedair ystafell wely.

9.8 **Credyd Cynhwysol - cyfnod aros pum wythnos**

Y cyfnod aros pum wythnos yw'r nodwedd fwyaf trafferthus sy'n niweidio enw CC. At hynny, gellir dadlau mai dyna achos unigol mwyaf y cynnydd dramatig yn y defnydd o fanciau bwyd ers 2010. Mae'n parhau heb ei newid.

9.9 Gall hawlwyd gyrchu taliad ar gyfrif (rhagdaliad CC) ond mae hyn yn cael ei ad-dalu dros 12 mis ac ond yn estyn y cyfnod o straen ariannol. Ac wrth i'r amser sy'n cael ei dreulio ar fudd-daliadau gynyddu mae pwysau cyllidebu'n cynyddu hefyd (e.e. amnewid eitemau mawr hanfodol). Yr ateb cyflymaf a symlaf fyddai newid rhagdaliadau CC i grant nad yw'n cael ei dalu'n ôl am o leiaf y tri mis cyntaf (wrth i'r amodau gysylltiedig â gwaith gael eu hatal).

9.10 **Cap ar fudd-daliadau.**

Ni fydd codi'r cyfraddau LTLI yn helpu unrhyw un sy'n destun y cap ar fudd-daliadau (ac mewn achosion eraill bydd rhai'n elwa o ran o'r cynnydd yn unig - hyd at y cap, os nad oedd wedi cael ei gapio'n flaenorol). Gostyngwyd y cap ym mis Tachwedd 2016 ac nid yw wedi cael ei gynyddu ers hynny - gan olygu bod yr uwchraddiad ym mis Ebrill 2020 (gan gynnwys y £20 ychwanegol bob wythnos) wedi bwyta i mewn i'r swm sy'n weddill ar gyfer costau tai. Dim ond £385 yw'r swm ar gyfer y cap y tu allan i Lundain.

9.11 Mae cyfiawnhad Llywodraeth San Steffan dros gyflwyno'r cap, sef na ddylai'r rhai sydd â chostau byw uwch fod yn dibynnu ar fudd-daliadau ac y dylent fod yn chwilio am waith, yn anodd i'w gymodi ag atal yr amodau cysylltiedig â gwaith yn ystod yr argyfwng coronafeirws. Ni ellir dweud bod y ffaith nad yw pobl yn y gwaith mwyach, na allant ddod o hyd i waith neu fod ganddynt incwm gostyngol, yn deillio o unrhyw ddiffyg moesol.

9.12 Nid yw'r rhai sydd newydd golli eu swydd yn destun y cap yn ystod y naw mis cyntaf (y 'cyfnod braint') ond dydy hynny ddim yn berthnasol i unrhyw un sydd wedi ennill llai na £569 y mis dros y 12 mis diwethaf. Ni fyddai'n helpu ychwaith, er enghraifft, menyw sy'n ffoi rhag cam-drin domestig gyda neu heb ei blant os nad oedd hi'n ennill arian ei hun (er enghraifft oherwydd rheolaeth trwy orfodaeth). Yn y sefyllfaoedd hyn, byddai'r cap mewn grym ar unwaith. Nid oes unrhyw eithriad penodol ar gyfer goroeswyr cam-drin domestig oni bai bod yr unigolyn hwnnw yn dod o dan un o'r eithriadau (anghysylltiol) e.e. o ganlyniad i dderbyn budd-dal anabled neu fod o oedran pensiynadwy. Mae goroeswyr sy'n byw mewn lloches, hostel neu dai a gefnogir tebyg wedi'u diogelu (nid yw eu budd-dal tai'n cyfrif tuag at y cap ond nid yw'r rheol hon yn berthnasol i unrhyw fath arall o lety).

9.13 Mae'r mwyafrif o'r rhai a effeithir gan y cap yn sengl (81.4%) ac o'r rheiny mae 92.9% yn fenywod, mae hyn yn codi i 97.6% o hawlwyd sengl gyda phlant. Dylid nodi er nad yw plentyn a anwyd o ganlyniad i feichiogi anghydsyniol yn cyfrif tuag at y terfyn dau blentyn, yn gyffredinol mae'r lwfans uwch yn golygu'n syml bod y fenyw yn fwy tebygol o gael ei chapio.

10. Cyflenwad Tai Cymdeithasol/Fforddiadwy

10.1 Mae'n anodd gwybod yn y cam hwn beth fydd yr effaith ar y farchnad tai, ar renti'n fwy cyffredinol. Mae'n bosib y bydd rhenti'n gostwng yn unol â gallu pobl i dalu, neu'n codi wrth i landlordiaid ymadael â'r farchnad a'r cyflenwad leihau. At hynny, mae'n ddigon posib y bydd cynnydd yn y nifer o bobl na allant dalu eu morgais gan olygu y caiff eu cartrefi eu hailfeddiannu.

10.2 Byddem yn annog Llywodraeth Cymru i fabwysiadu ymateb un system tai cyfannol i beth bynnag a ddaw i'r amlwg yn sgil Covid.

- 10.3 Mae'n rhaid mai rhan annatod o'i strategaeth fydd cynyddu graddfa datblygu cartrefi cymdeithasol a fforddiadwy yn gyflym. Mae'r Llywodraeth bresennol wedi ymrwymo i adeiladu cartrefi mwy fforddiadwy gyda tharged o 20,000 o gartrefi newydd erbyn diwedd tymor presennol Senedd Cymru yn 2021. Mae'r sector tai wedi ymrwymo i hyn ac yn edrych yn debygol o gyflawni'r targed. Cyn yr argyfwng presennol, roedd y llywodraeth wedi ymrwymo hefyd i gynyddu graddfa datblygu cartrefi cymdeithasol a fforddiadwy yn gyflym, ar ôl ymrwymo i holl argymhellion (heblaw un ar Gymorth i brynu) yr "Adolygiad Annibynnol o'r Cyflenwad Tai Fforddiadwy"⁷ a gyhoeddwyd ym mis Mai 2019. Mae CIH Cymru wedi bod wrthi'n cynorthwyo Llywodraeth Cymru wrth gyflwyno'r argymhellion hynny, yn benodol lletya'r ffrwd waith ar gynyddu graddfa adeiladu tai cyngor.
- 10.4 Fodd bynnag, y tebygolrwydd yw y bydd y galw am gartrefi am rent cymdeithasol a chanolig yn cynyddu wrth i effaith economaidd Covid-19 ddechrau dod i'r amlwg, gan waethygu'r dirwedd cyn-Covid pan oedd y galw eisoes yn mynd yn fwy na'r cyflenwad. Gan hynny, mae angen i Lywodraeth Cymru fod hyd yn oed yn fwy uchelgeisiol, gan gydweithio â sefydliadau tai i ddatblygu dulliau radicalaidd newydd i gydbwysu galw yn y dyfodol agos â'r gofynion tymor hir.
- 10.5 **Mae ffocws pendant wedi'i roi ar y cartref yn ystod y pandemig hwn. Yn anad dim ni allwn ynysu ein hunain yn erbyn pandemig byd-eang oni bai bod gan bob un ohonom opsiwn tai cynaliadwy. Mae angen i ni, fel cymdeithas ehangach, ailasesu beth yw tai a'r cartref yn ein tyb ni. Mae'n amlwg ei fod wrth wraidd llesiant, o safbwynt iechyd corfforol a meddyliol, a dylid ei weld fel man cychwyn creu cymunedau cydlynus, iach, hapus a chynaliadwy. Mae angen i ni gydnabod hynny a sicrhau y dyrennir buddsoddiad yn briodol.**

⁷ https://llyw.cymru/sites/default/files/publications/2019-04/adolygiad-annibynnol-or-cyflenwad-o-dai-fforddiadwy-adroddiad_0.pdf

Julie James MS

Minister for Housing & Local Government

Welsh Government

Cathays Park 2

Cardiff

CF10 3NQ.

1 June, 2020

Dear Minister,



Protect tenants from arrears, evictions and homelessness – An urgent call to Welsh Government for action during and after the coronavirus epidemic

The Welsh and UK Governments have taken welcome action to protect tenants and help them meet their housing costs in the current crisis. Sustaining many people's incomes through the furlough scheme and other measures, and calling a halt to evictions has created a temporary respite for tenants. This provides valuable time in which to find a 'post-Covid' solution to the potential crisis that will occur if there is a substantial spike in rent arrears and evictions when the current protections end.

The Chartered Institute of Housing (CIH) Cymru, working with barrister Liz Davies, has prepared a detailed set of proposals to avert such a crisis. They are described in this paper and set out in detail in the accompanying table.

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Why is a 'post-Covid' solution needed?

Finding a longer-term solution and taking early steps to implement it are urgent for several reasons. First, for the 350,000 households¹ who are tenants of private or social landlords in Wales, a key part of the hardship and suffering during the crisis has been the struggle to pay their rent and worrying if they will be able to keep their home. If society and the economy are to recover from the crisis it is vital that these fears are allayed quickly and thoroughly.

Second, local authorities' and social landlords' resources for dealing with homelessness were stretched before the epidemic, evidenced by a steady growth in the use of temporary accommodation, and could be overwhelmed if there is a sudden growth in evictions due to rent arrears. This is readily apparent from pre-crisis figures. Loss of a home through rent arrears accounted for fewer than 18 per cent of evictions². If even a small proportion of rented households in Wales were to be evicted in a short period due to arrears, a system which is already stretched could be totally overwhelmed.

¹ <https://statswales.gov.wales/Catalogue/Housing/Dwelling-Stock-Estimates/dwellingstockestimates-by-year-tenure>

² https://gov.wales/sites/default/files/statistics-and-research/2019-07/understanding-social-housing-evictions-in-wales_0.pdf

Third, while it is impossible to assess the potential scale of the problem it is easy to see that it could be huge. This is because:

- Around 250,000 people in Wales (17% of the total workforce) have already seen their hours cut, been laid off, or made redundant as a result of the Coronavirus outbreak.(CAB Cymru on 20 April 2020)³
- Four out of 10 (42%) people have lost household income because of this crisis, with nearly one in 14 (7%) losing 80% or more of their household income.(CAB Cymru on 20 April 2020)
- One in four people (25 %) have applied or expect to apply for benefits as a result of the coronavirus outbreak. (CAB Cymru on 20 April 2020)
- UC claims have increased substantially in Wales - March (the day the UK Government advised against all non-essential contact and travel) from around 9,000 households a day to a peak of 75,000 households on 29th March and then fell steeply again but by the end of April it was still running at around 21,000 new households per day
- Private renters in Wales pay an average 29 per cent of their income (after housing benefit) in rents.⁴

Despite the Welsh and UK government's measures, millions of households therefore have reason to fear a financial cliff edge when the protections come to an end.

Fourth, current measures still leave significant gaps in the protection offered. These include:

- Universal credit's five-week waiting period and other delays in accessing it allow arrears to build up.
- LHA rates, though now improved, still fall short of covering many rents.⁵
- Single person households are likely to be at high risk because of:
 - lower standard allowances in UC, for those under 25
 - the absence of a UC work allowance (earned income disregards)
 - LHA rates for under 35s based on shared accommodation even for those living in self-contained dwellings
 - lower minimum age rates for people aged under 25
- UC is not available to all those at risk, because of:
 - income limits that relate to pre-crisis conditions
 - some workers not being eligible for UC if they lose their jobs.

The furlough scheme helps to sustain incomes but has a shortfall of 20 per cent if not made good by employers. When the scheme ends people may lose jobs, have lower earnings than before or have used up their savings. Protection against eviction currently ends in June and even if it is extended landlords are still able to service notices to start the process if arrears accrue, resulting in a potentially massive number of eviction actions within a short period.

Fifth, the burden cannot simply be put onto landlords. While they can be expected to play a role, the diverse nature of landlords means that blanket solutions (such as a freeze on all rent payments during the crisis) are not practicable: they could lead to defaults on mortgages and enforced sales which could deplete the sector just when tenancies are most needed.

³ <https://www.citizensadvice.org.uk/about-us/policy/policy-research-topics/citizens-advice-cymru-wales-policy-research/new-figures-from-citizens-advice-cymru-lay-bare-the-scale-of-financial-crisis-caused-by-coronavirus-in-wales/>

⁴ ONS - UK private rented sector: 2018

⁵ CIH (2018) *Missing the Target: Is targeted affordability funding doing its job?*

What are the main aims of a ‘post-Covid’ solution?

The epidemic has exposed the fragility of the private rented sector, in particular, which is ill-equipped to handle the crisis. Ultimately, the solutions must include more genuinely affordable housing to rent, and reform of the private rented sector to provide more security for tenants. But in the medium term, a ‘post-Covid’ solution is required which addresses the scale of the problem just described.

The key requirements of such a solution are that it:

- is as comprehensive as possible, covering all the main groups affected in the crisis and filling the gaps in current initiatives
- minimises evictions and hence the burden of homelessness on tenants and on local authorities
- builds on the steps already taken and makes use of the existing support mechanisms – principally universal credit – if possible without requiring new ones to be developed
- leaves neither landlords nor tenants with intractable financial problems resulting solely from the current crisis
- helps restore or build sustainability in the rented sectors (private and social).

What is CIH Cymru’s ‘post-Covid’ solution?

The table annexed to this paper sets out our proposals for a ‘post-Covid’ solution that aims to meet these requirements. The key points are these:

- **Evictions – temporary protection.** Ban to be extended until evictions can take place safely and the pre-action protocol is in place.
- **Evictions – post-Covid.** Ensure that Welsh Parliament approval of [Renting Homes \(Amendment\) \(Wales\) Bill](#) remains a priority in order to end so-called “No-Fault evictions”.
- **Arrears payments.** Require that payment plans for Covid-related arrears will not result in eviction provided the tenant agrees with and complies with the plan over a timescale of up to two years.
- **Reforms to universal credit.** End 5-week wait; temporary suspension of the benefit cap and the two-child limit; increase LHA to 50th percentile of rents for a limited period; reinstate three month protection for claimants who could afford their rent when they entered into their agreement (available in HB but not UC); end ‘shared accommodation rate’ for under 35s.
- **Rent arrears outside scope of UC.** Increase emergency fund for discretionary housing payments and ensure they are more widely available; tenants to be able to repay arrears over two years – no eviction possible if comply with repayment plan.
- **access to UC because of immigration status.** One-year lifting of ‘no recourse to public funds’ and other restrictions on claiming benefits.
- **Landlords’ loss of rental income.** Similar interest-free loan scheme to that proposed in Scotland; landlords given mortgage holidays on rented properties to pass relief onto tenants.
- **LAs and HAs lose rent income.** Consider one-off payments to stabilise landlord accounts where these can be shown to be needed.

- **Housing Support Grant** - A key part of preventing homelessness and evictions is through services such as those funded by Housing Support Grant. which should continue to be protected in future budgets and provision made for further emergency injection of funds?

Please see the table for more details and further proposals not included in this short summary.

Yours sincerely,

Matt Dicks,

A handwritten signature in black ink, appearing to read 'M. Dicks', written in a cursive style.

Director, CIH Cymru

C.C. Emma Williams – Director of Housing & Regeneration

Table: Measures needed to avoid post-lockdown evictions, deal with rent arrears and avoid a substantial spike in homelessness

Problem	Measures already taken by government	What more is needed now?	What more is needed after lockdown?
Evictions			
Evictions – tenants threatened with homelessness <u>during</u> epidemic	Temporary halt to evictions (until June 25) by staying all possession claims and bailiffs’ warrants. Extension of notice periods to 3 months (from 2 months for s.21 and 4 weeks for other grounds)	Temporary ban to be extended until evictions can take place safely, the pre-action protocol is in place and time has been allowed for landlords/tenants to agree plans for paying arrears; temporary ban to include tenancies without security of tenure (e.g. introductory tenancies)	Advice during possession action to check if tenant entitled to any benefit to help with arrears
Evictions – sudden increase when the temporary ban on possession proceedings is lifted, potentially leading to huge homelessness increase and unrealistic demands on local authorities	Possible ‘pre-action protocol for possession claims brought by private landlords’ to give some protection after that date. Difficulty is that non-compliance with protocol does not prevent possession order being made.	<p>If possession claims are resumed before the end of lockdown, suspend use of s.21 and mandatory ground 8.</p> <p>Legislate to require private landlords and HAs to use only discretionary grounds 10 or 11 for rent arrears, giving courts the flexibility either to decide that possession is not reasonable, or to make a suspended order so that the tenant repays the arrears on terms and remains in possession</p> <p>Provide guidance on what are and are not Covid-related arrears, including a start date and end date, and on a recommended two-year period over which arrears can be paid.</p> <p>Pre-action protocol to include reasonable repayment arrangements and time periods, as well as a referral process to local authorities when possession action begins.</p> <p>LA housing options services should have advisors available at court to pick up people threatened with homelessness</p>	<p>Ensure that Welsh Parliament approval of Renting Homes (Amendment) (Wales) Bill remains a priority in order to provide more secure tenancies and to ensure that the legislation takes effect before epidemic ends.</p> <p>Put a ban on evictions that result solely from Covid-related arrears which have arisen since March 2020 until a defined end date, unless tenants fail to agree a plan to repay arrears within two years.¹</p> <p>Specifically require local housing authorities under their relief</p>

Problem	Measures already taken by government	What more is needed now?	What more is needed after lockdown?
		<p>Legal help should be fully funded; maintain the housing possession duty scheme and extend to all courts hearing possession claims. Provide funding for legal advice on welfare benefits so as to reduce rent arrears.</p> <p>LAs to review temporary accommodation requirements and prepare; additional funding needed. Government to enable private sector leasing, to make more effective provision.</p>	<p>duty to take practical steps to help those unable to comply with repayment plans to secure new accommodation</p> <p>Devise and implement a national plan to ensure there is a duty possession scheme in every county court</p> <p>Collect and monitor more granular statistics (e.g. household type, benefit status) of possession proceedings to better identify high risk groups and adjustments made to policy</p>
Rent arrears and access to universal credit			
<p>Rent arrears from loss of income not covered by present UC scheme - inadequate general allowances and a near six-year freeze put household budgets under severe stress reducing resilience to homelessness</p>	<p>Raised LHA rates to the bottom 30th percentile of local rents (but LHA has not recovered its original levels)</p> <p>Work-related conditions for UC suspended for three months during lockdown can be extended if required</p>	<p>Following reforms to UC should take effect asap:</p> <ul style="list-style-type: none"> • end 5-week wait • temporary suspension of the benefit cap and the 2-child limit • increase LHA to 50th percentile of rents for a limited period² • reinstate three-month rule (present in HB but not UC) when claiming help for first-time housing costs, based on actual rent before LHA starts to bite 	<p>Retain £20 increase going forward and conduct independent inquiry into the general adequacy of UC benefit levels with attention to resilience to homelessness</p> <p>Abolish minimum income floor or extend new business start-up exemption period to two or three years</p>

Problem	Measures already taken by government	What more is needed now?	What more is needed after lockdown?
<p>Notional self-employed earnings rule (the 'minimum income floor') in UC assumes income that claimant does not have</p>	<p>Eight-month suspension of minimum income floor</p> <p>Prisoners on temporary release allowed to claim UC/HB until 12 November (can be extended)</p> <p>£20 per week increase in standard allowance for 2020/21</p>		
<p>Rent arrears among single people under 35 who were not expecting to need UC</p> <p>Very low allowances for under 25s, the zero-rated work allowance and a lower minimum wage (especially apprentice rate) mean people in work get no support even at low levels of pay</p>	<p>No special measures – still affected by the 'shared accommodation rate' limit</p> <p>NB. Budget 2020 introduced limited new exemptions for under 25s (at risk of violence/trafficking, etc.) but these are not due to start until 2023/24</p>	<p>End shared accommodation rate for under 35s – they should get one-bed LHA rate unless actually sharing, when they should get 100% of rent³</p> <p>Temporary partial help for those with reduced earnings just outside UC</p>	<p>Permanently withdraw shared accommodation rate</p> <p>Align standard allowances for under 25s with general benefit rates</p> <p>Reinstate the work allowance for childless households</p>
<p>Rent arrears from loss of income – but income level means</p>	<p>Discretionary Housing Payments (DHPs) can be used to help meet</p>	<p>Increase emergency fund for DHPs and ensure they are more widely available</p>	<p>Tenants to be able to repay arrears over two years – no</p>

Problem	Measures already taken by government	What more is needed now?	What more is needed after lockdown?
still not eligible for UC even when strengthened as above	emergency gaps in housing costs.		eviction possible if comply with repayment plan
Rent arrears from loss of income – no access to UC because of immigration status	None except limited emergency funding via LAs	One-year lifting of NRPF and other restrictions on claiming benefits	End this aspect of the 'hostile environment' permanently
Loss of landlord income			
Landlords lose rent income; ability to sustain lettings at risk	Scotland – zero interest loans for small landlords; none in England; payment holiday for buy-to-let landlords whose tenants have lost income - landlords are expected to pass on this relief to their tenants	Similar zero-interest loan scheme to that in Scotland, predicated on no evictions for arrears and agreed plan with tenants to pay arrears. Require any landlords given mortgage holidays on rented properties to pass relief onto tenants.	No evictions for arrears reasons while arrears plan is in place and/or loan is in place and tenant is complying with plan
LAs and HAs lose rent income – social landlord finances destabilised, jeopardising tenant services and new investment	None except changes in UC noted above	Just as the government has made payments to LA General Funds, it should consider one-off payments to stabilise social landlord accounts where these can be shown to be needed.	Compensation scheme to apply to local authority HRAs and registered provider accounts for the year 2020/21 where the landlord can show that it has a potential serious deficit that cannot be eliminated by making other reasonable savings.

Problem	Measures already taken by government	What more is needed now?	What more is needed after lockdown?
			In long term, provide substantial funding to allow social landlords to invest in building safe, secure, social housing
Other tenure issues			
Asylum seekers lose supported accommodation once a decision is made on their case	Suspended evictions from Home Office asylum accommodation	Further delay to and then phasing of evictions to reduce the impact on homelessness services Request LAs to provide homelessness assistance now in cases where an asylum application is approved	
Starting a new tenancy is more difficult because of social-distancing requirements	Right to rent checks can be carried out by video calls, and applicants can send scanned documents by email or mobile app; but full checks on these tenancies are required when restrictions end	Suspend right to rent checks, and halt further roll out, completely for duration of the crisis - Do not require retrospective checks once crisis over.	Retain suspension and rollout until current pending Supreme Court case on discriminatory nature of checks is resolved

References relating to the table:

¹ Nearly Legal has pointed out that this requires reform to both s.8, HA 1988 (especially Ground 8, although probably best extended to the other rent arrears grounds) and s.21, HA 1988 (otherwise landlords will just use s.21 to evict and then seek to cut their losses on the unpaid rent by deductions from the deposit). It would be important to extend the same protections to tenants of local authorities and amend the rent arrears grounds under the HA 1985. And, although they are now rare, Rent Act 1977 tenants should be protected in the same way (see <https://nearlylegal.co.uk/2020/05/a-five-point-plan/>).

² The 50th percentile rent is on average around 9% higher than the 30th percentile rent, the cost would be something less than that because the award if based on the actual rent if that is lower than the LHA figure – and also because in some areas (but not very many) the LHA has reached the maximum figure (and presumably would do so in more areas if it was raised to the 50th).

³ Under-35s are one of the groups where there could be a huge increase in possession cases as things stand because the median gap between UC payments and rent is £37 per week and in many cases a lot higher. Resolution Foundation work ('Risky Business', April 2020) shows that 16-24 year-olds are most at risk of losing their job and least able to do their job from home: "Overall, 2.9 million 16-34-year-olds are in the 'shutdown sectors' group, which comprises notoriously low-paid work. Four-in-ten of those working in retail and whole get less than the real Living Wage."



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27/05/2020

Equality, Local Government and Communities Committee
Welsh Parliament
Cardiff
CF99 1SN

Re: Inquiry into COVID-19 and its impact on matters relating to the Equality, Local Government and Communities Committee's remit

Dear Sir / Madam,

Thank you for the opportunity to respond to the above consultation. The National Residential Landlords Association (NRLA) are grateful for this opportunity to give our views as an organisation on this important call for evidence for the Equality, Local Government and Communities Committee into the impact of Covid-19.

We have structured our response into the subject remit areas of the committee accordingly:

- Local government;
- Housing;
- Equalities;
- Tackling poverty;
- Human rights; and
- Any other issues within the committee's portfolio.

We have also included data from our latest survey which chiefly looked at the impact Covid-19 has had on landlords and the sector as well as three case studies where landlords have supported tenants during the pandemic. You will find the survey data under appendix a and the case studies under appendix b.

Local Government

The NRLA recognise that local government in Wales was at the forefront in tackling Covid-19, developing community resilience and in working to develop a coherent and partnership led approach to supporting people during the pandemic.

Council Tax support for landlords with void properties

The impact of Covid-19 will cause significant financial pressure on local government and many of their services that they provide have been reprioritised. The NRLA would be supportive of additional financial support for local authorities in order to support them not only in tackling Covid-19, but to support the many services they perform thereafter.

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While recognising local government's financial challenges, we would hope that greater core funding would allow local authorities to be more flexible on their policies towards empty properties and in Council Tax support for landlords operating in the Private Rented Sector. Accordingly, we would like to see Council tax waived on hard to rent properties or those that are left void due to the Coronavirus. We have had feedback from some of our members who have expressed financial hardship as there properties have been left empty during the Coronavirus, which has been especially problematic for Houses of Multiple Occupation.

While the UK Government's support with mortgage holidays has been a relief for relatively few landlords, some of our members have paid off their rental property mortgages but are still heavily reliant on rental income. Any flexibility on Council Tax would significantly help landlords.

It should also be noted that the payment of rent in many contracts, also covers Council Tax. This is commonly the case for HMOs which is an increasingly difficult factor for landlords which is further evidence of need for council tax support.

Other financial support

Local Government was responsible for much of the distribution of the UK and Welsh Government financial support to individuals and businesses including business rate relief schemes, the Economic Resilience Fund and many other packages of support for small, medium and large businesses including the self-employed.

While these support packages should be welcomed in sustaining businesses across Wales, similar financial support was not applicable to most PRS landlords. This was primarily because HMRC do not recognise landlords as being self-employed and many landlords operate single-handedly and do not employ other people. Access to grants and loans would be welcome to ensure that landlords can continue to provide essential accommodation both during and after the pandemic. Current support for landlords appears to be chiefly centred around the welfare system. However, many landlords would be unfamiliar that this support is open to them and they have limitations in navigating the system for their personal support. Accordingly, we stress the importance of communicating with landlords and drawing to their attention support mechanisms that are currently in place. The NRLA is in a good place to act as a conduit and would be delighted to work in partnership with stakeholders to support landlords in this way.

Our recent survey data shows landlords are operating under incredibly difficult circumstances. If financial support is not open to them like it is for people working in other sectors, then we are very concerned that landlords will consider selling their properties which will further restrict housing options particularly for the low waged and vulnerable groups.

Housing

Paying rent

Right from the start of the pandemic, we have been clear that tenants who are struggling financially to pay their rent, should speak to their landlord as soon as possible. In turn, we have recommended to our members that it is in their and their tenants' best interest if they adopt a flexible and sympathetic attitude towards the payment of rent, should their tenants be struggling. This could include temporarily reducing rents or giving tenants more time to pay rents over a period. However, we would like to make it clear that, where tenants can afford to, rent should still be paid during this difficult time and that this message should be made clear from stakeholders.

Standards and licensing

Local Government plays an important role in ensuring that the legal standards for the PRS are adhered to a sufficient standard. During the pandemic, our members informed us that finding suitably qualified contractors and resources has become increasingly problematic as a result of the lockdown measures. With this in mind, we would welcome a six-month extension for the validity of all gas, energy performance and, for HMO properties, electrical safety certificates, in line with the similar policy on inspection of MOT certificates for motor vehicles.

We are pleased that our requests to pause new local authority licensing schemes has been agreed and that landlords will not be penalised if they are unable to comply with non-essential licensing requirements at this time.

Possession

While we fully understand that unnecessary moves must be avoided at this time and have accepted the temporary restrictions on eviction, we reinforce our view that landlords require possession to their properties in limited circumstances. This could include possession from the tenant where they have engaged in criminal or anti-social behaviour, including not adhering to any measures implemented to reduce the spread of the virus including social distancing measures. Additionally, a landlord may require possession of a property to live in themselves to care for a vulnerable family member as one such possibility.

Equalities

Support for older tenants and those with disabilities

According to the Chartered Institute of Housing, evidence suggests that an increasingly high number of older people and people living with disabilities are accessing the PRS.

Many of these tenants will be particularly vulnerable to Covid-19 and will be shielding from the virus.

We have many examples of our members who have adapted properties to accommodate for the needs of vulnerable tenants. However, we believe that more help will be required for landlords to support vulnerable tenants especially as they are likely to be spending an increased amount of time at the home.

For PRS landlords to be able to accommodate vulnerable tenants who require adaptations to the home, more financial support will be required for landlords to both adapt the home and to remove adaptations should the tenant leave the property.

In order to support vulnerable people with housing options including within the PRS, it would be beneficial if landlords with suitably adapted homes could voluntarily register their property with local authorities, who in turn could recommend vulnerable people into suitable accommodation within the PRS.

Support for tenants living with Autistic Spectrum Disorder (ASD)

The NRLA welcome the relaxation on guidelines for exercise for people living with certain conditions including ASD. We would welcome additional support and guidelines for landlords who have tenants who live with ASD as we recognise the current restrictions are particularly difficult for people with these conditions.

We also received casework from one of our members where a tenant was having difficulty with their young son who had been diagnosed with Attention Deficit Hyperactivity Disorder Syndrome (ADHD) and their behaviour had been reported by neighbours. We understand that many parents have children with certain conditions would ordinarily be living in supported accommodation, and as a result of the virus have been forced to live at home due to closure of residential units.

Tackling poverty

Welfare reform

The NRLA recognise that reform of the benefits and welfare system is a good opportunity to tackle poverty. We further recognise that much of the welfare system is reserved to the UK Government and not within the remit of the Welsh Government. We would recommend that the Welsh Government continues to engage with the UK Government on opportunities to end the five-week waiting time for receipt of the initial payment of Universal Credit, where the delay is putting many vulnerable people into debt. We appreciate that for some time, the UK Government have issued advance payments, however, this puts vulnerable people into further debt.

The NRLA liaise closely with the Department of Work and Pensions (DWP) in discussing policy implications of Universal Credit and its impact on the PRS. We will not use this opportunity to highlight our work with the DWP in this document. However, we would welcome further opportunities to discuss the impact the benefits system has on our sector at an appropriate time.

Turning to issues within the competence of the Senedd, given the significant increase in applications of Universal Credit and other benefits, including individuals who hitherto would be unfamiliar with the benefits system, we would welcome additional funding being afforded for Discretionary Housing Payments (DHP.) Therefore, we are calling for both the UK and Welsh Governments to work together to promote access to DHP, especially those who will not have been through the welfare system before. These groups might have difficulty accessing benefits as they might not be familiar with the welfare system or might be too proud to access support.

As the PRS continues to house a significant number of vulnerable people, it is inevitable that more people will find themselves in such a position as a result of Covid-19. We recognise that DHP is a useful scheme and could be adopted to support the most vulnerable tenants who are not claiming benefits, and who are struggling to pay rent in these difficult times.

Wider support

An unfortunate additional side effect of poverty is poor mental and physical health. The Social Housing Sector can support vulnerable tenants who have a variety of vulnerabilities including poor mental health, support in employment and money matters and access to food and essentials. While on the one hand, we have received many accounts of landlords supporting vulnerable tenants, they do not have the training and resources to support these tenants, in the same way as social housing providers. We would welcome targeted support for vulnerable people living in the PRS as a wider anti-poverty programme to ensure there is a parity in provision with the social sector.

We also welcomed the Welsh Government guidance for both landlords and tenants on what support is available to them during the pandemic and would welcome a continuation of this support after the pandemic. This could include supporting landlords on sign-posting financial support to vulnerable tenants to highlighting foodbanks,

Human rights and other areas within the portfolio of the committee

We recognise that in order to tackle the spread of Covid-19, then regrettably certain human rights and liberties may have to be restricted on a temporary basis. It appears that compliance with social distancing and other measures to restrict the spread has generally been high across Wales. Accordingly, we hope that the committee will consider

the basis of an exit strategy for normal social life to return in Wales as quickly but also as safely as possible.

We believe as part of this strategy, emergency legislation to restrict landlords from being able to start possession proceedings to evict tenants for at least a 3-month period during the crisis should not be extended further.

As restrictions begin to lessen, we would welcome consideration on how court procedures could return in Wales. Due to the closure of courts, we envisage that there will be a considerable backlog in cases, which could frustrate both landlords and tenants who are using the court and tribunal services for housing related cases. By using communication technology and by continuing to adhere to social distancing, we believe the court and tribunal system should return as soon as possible for those cases started before the stay, and for section 8 and other housing disputes to be heard.

Finally, we would recommend the opening of the sales and letting market as it is in England. This we believe could be achieved safely by viewing empty properties and viewing those with people living in them virtually. It would be highly beneficial to reopen the sales and letting sector as many people have had life changing circumstances and can no longer afford the rent or cost of their homes that they once could. Subsequently, they are 'trapped' in a property they can not afford. The sales and letting market also offer significant stimulus to a number of businesses within the Welsh economy.

What is the NRLA?

With over 80,000 members across Wales and England, we're the association created by the completed merger of the National Landlords Association and the Residential Landlords Association.

What does it aim to do?

We aim to unite landlords up and down the country behind one consistent voice in government and deliver previously impossible levels of service for our members. Through innovation and development, we will offer unparalleled benefits and experiences and work tirelessly to update the perception of landlords.

Our services

All NRLA members have access to a plethora of relevant services and specifically selected products, including unlimited use of our landlord advice team, deposit protection options, insurance, tenant referencing and credit checking and specialist mortgages to name a few. Our new industry publication will be available quarterly in both hard and digital formats, keeping you up to date with the latest news, proposals and trends within the sector. The NRLA online forum will provide an opportunity to put your questions, comments and experiences to fellow members and build a network of like-minded landlords.

Policy Officer

Swyddog Polisi

National Residential Landlords Association

Cymdeithas Genedlaethol Landlordiaid Preswyl

Appendix A

1. Wales data

There are 209 current active landlords in the survey whose portfolio is focused mainly in Wales – this is what is meant by “Welsh landlords” from this point forward.

Of these 38 (18.2%) are landlords of a single property, the remainder own more than one property.

2. Rental income streams

Table 1: Which of the following statements most closely reflects your experience since the lockdown began?

	No of responses	Percentage of respondents
01 My tenants have been paying all their rent as usual	70	33.65%
02 There are issues with late rent with at least one tenant, but these ARE NOT related to coronavirus	24	11.54%
03 Rental income has been affected as a result of the coronavirus	79	37.98%
04 I have experienced an increase in void periods since lockdown	5	2.40%
05 A combination of options 03 & 04 above apply	26	12.50%
06 Not clear which of the above apply to me	4	1.92%
Total	208	100.0%

Throughout the presentation of the Welsh data there will be minor differences between the Welsh response and the sample as a whole. So for example here the percentage of landlords whose rental income has been affected by coronavirus is approx. 38% compared to 34% across the whole sample.

It is UNLIKLEY you could say this is statistically important or significant: Especially as when added together 03,04 and 05 in the table above is very similar to the whole sample.

3. Loss of rent

Table 2: What has been your lost income?

	No of responses	Percentage of respondents
01 Equivalent to less than one months rent	12	11.01%
02 Approximately one months rent lost	23	21.10%
03 Two months rent or more lost	47	43.12%
04 Still unclear but losses probable	18	16.51%
07 Other	9	8.26%
Total	109	100.0%

Note the cell counts here are very low.

Those under “Other” are mainly extended voids – properties which have remained empty during lockdown – or where tenant has “done a runner”

4. Legal redress

12.5% of Welsh landlords had outstanding claims suspended (Section 8, Section 21 or both) on March 26th when proceedings were suspended. (This is just 26 landlords in total)

Just SEVEN landlords in Wales (3.4%) have served notice since 26th March – four landlords have served notice for rent arrears three to reclaim property.

5. Tenant requests

Because of software limitations and the complex survey collection process - this question is difficult to extrapolate an equivalent Welsh context.

46% of landlords received at least one tenant request and 90% of all landlords granted at least one tenant request. As with the sample as a whole, landlords, when approached, have been supportive.

The numbers in each cell are also very small – there is no reason for the Welsh response to be significantly different from those for the sample as a whole.

6. Mortgage holiday

There are just eight landlords with Wales-based portfolios (this is the correct way to describe the sample) who have applied for mortgage holidays – a further twelve are considering doing so. Again, the proportions are roughly similar given the low numbers.

7. Rent insurance

10% of “Welsh landlords” have taken out rent insurance policies (which is a smaller proportion than the sample as a whole, but again only 20 respondents).

Not one Welsh landlord has yet attempted to make a claim on that insurance.

8. Accessing property

As with the question of tenant requests, this is difficult to extract single region-based responses.

As with the national sample, around 30% have experienced no difficulties gaining access (or getting a contractor on site).

Gaining access for gas safety certification was the main difficulty landlords cited – there were 24 landlords (11.5%) who cited this as an example.

9. Landlords’ labour market position

Table 3: Impact of lockdown on your non-rental income

	No of responses	Percentage of respondents
01 I am tradesman/woman and my regular work has as good as disappeared because of coronavirus	12	6.25%
02 My non-landlord businesses have had to close as a result of lockdown	20	10.42%
03 I am in employment as well as being a landlord and I have been furloughed	8	4.17%
04 I was in employment but was laid off/made redundant as a result of lockdown	1	0.52%
05 I am in employment/self employment and my work has carried on much as before	47	24.48%
06 None of the above apply to me	104	54.17%
Total	192	100.0%

These figures are broadly similar to those for the sample as a whole – so around one fifth of landlords have faced some form of economic hardship as a result of the virus. (This represents about half of those landlords who are in employment).

10. In it together

Over one-third of all landlords (34%) had looked in on vulnerable or self isolating tenants.

Almost one-in-five landlords said they had offered a rent free period as a way of supporting tenants. This is somewhat less than the sample as a whole – but I wouldn't make too much of this (why would you): I would need to do much more work to be certain the comparison was truly like-for-like.

Appendix B

Case study [REDACTED]

[REDACTED] a landlord operating in the [REDACTED] area, offered his tenants the opportunity to a three-month rent holiday right from the very start of the lockdown restrictions. [REDACTED] owns three HMO properties each with four tenants.

So far two tenants have taken up the offer, while most of his tenants are working from home. Tenants have a mixture of occupations with only two that are students. In addition, [REDACTED] has one commercial property that is rented by an NHS paramedic where he has given a two-month rent holiday.

Case study - [REDACTED]

[REDACTED] is a letting agent for around one hundred and twenty-five modern self-contained properties across [REDACTED]. He has only had four tenants so far who have contacted him with payment concerns.

At the one end of this spectrum, [REDACTED] has met well to do tenants, who on showing their bank statements when they moved in previously – has had a “substantial sum” in the bank. Nevertheless, the Covid-19 pandemic has been life changing for many and the tenant pleaded hardship and wanted a 55% waiver of rent for 7 months. In addition, [REDACTED] has met other hardship cases where the tenant has required the services of foodbanks.

The first tenant was offered a reduction in rent until lockdown is lifted on the understanding that at that time the rent arrears will be addressed by a mutually agreeable payment plan, which he accepted.

The latter tenant, [REDACTED] offered a 50% rent reduction holiday and said he would address a payment plan once she was in a better position. In the meantime, as a letting agent, [REDACTED] arranged as an act of goodwill a food/gift parcel to include basic foodstuffs, toiletries and Easter Eggs for the family.

The tenant was extremely grateful. [REDACTED] daughter dropped the gifts off, and when she explained what she was delivering, the tenant’s young daughter rushed out and hugged [REDACTED] who was doing her best to explain about social distancing!

Case study - [REDACTED]

[REDACTED] are a married couple who are also landlords in the [REDACTED] area. The couple have reported excellent interaction with their tenants right from the start of the pandemic with regular text messages to each tenant to ensure that they are well and are coping with the lockdown restrictions.

Using their own words, the couple have outlined some positive examples of interaction with their tenants during the Covid-19 pandemic.

'Firstly, we contacted the tenants that we had recently increased their monthly rent and told them we were cancelling the increase for the foreseeable future. They were all so grateful but one said he would pay the increase as he was still working and could afford it. When I asked him to reduce his monthly payment he text back "No thanks [REDACTED].. thanks for asking". He's been a tenant for 6 years. He actually bought tears to my eyes, in a good way of course!'

'Another tenant who wasn't too happy with the rent increase but accepted it has decided to decorate through the property himself as we had offered to do it as a sweetener for his increase. He still is paying his usual top up even though we get more LHA for him & he doesn't have to.'

'A few tenants have contacted us with regard to their job situations and we have accepted partial payments and rent holidays, with the understanding that they will catch up once "normality" improves. They all understand that they will have to clear the arrears at some point. We ourselves aren't taking any mortgage holidays and no tenant has asked us if we are.'

'One young couple particularly have been struggling to pay catch-up with their rent since they were involved in a car accident last year and he lost time in work. They were just about caught up when Coronavirus happened, and he has been furloughed. Even so, they just paid April's rent in full. Their words to us "You've been both fab landlords. I will get back to you about DHP and about how much I can pay on the 10th once I know myself. Take care of yourselves both and stay safe x"'

'Another tenant who has totally lost her income has managed to make £100/£150 payments every few weeks. In her words "Thank you for being so understanding".'

Y Pwyllgor Cydraddoldeb, Llywodraeth Leol a Chymunedau

14 Gorffennaf 2020 – tudalen flaen papurau i'w nodi

Papur rhif:	Mater o dan sylw	Oddi wrth	Cam gweithredu
ELGC(5)-19-20 Papur 5	Ymchwiliad i COVID-19 a'i effaith ar faterion sy'n ymwneud â chylch gwaith y Pwyllgor Cydraddoldeb, Llywodraeth Leol a Chymunedau	Y Dirprwy Weinidog a'r Prif Chwip	I'w nodi



Llywodraeth Cymru
Welsh Government

Ein cyf/Our ref MA/JH/1873/20

John Griffiths AS/MS
Cadeirydd
Y Pwyllgor Cydraddoldeb, Llywodraeth Leol a Chymunedau
Senedd Cymru

30 Mehefin 2020

Annwyl John,

Diolch am eich llythyr dyddiedig 29 Mai yn gofyn am wybodaeth bellach ynghylch effeithiau pandemig Covid-19 ar feysydd yn fy mhortffolio i, yn dilyn fy mhresenoldeb yng nghyfarfod y Pwyllgor Cydraddoldeb, Llywodraeth Leol a Chymunedau ar 15 Mai. Er hwylustod, rwyf wedi nodi'r ymatebion i'ch cwestiynau o dan y penawdau canlynol.

Trais yn erbyn Menywod, Cam-drin Domestig a Thrais Rhywiol (VAWDASV)

Fel y cytunwyd yn ystod fy sesiwn dystiolaeth gyda'r Pwyllgor, rwyf wedi amgáu fy ymateb **(Atodiad A)**.

Y gyllideb refeniw ar gyfer 2017-18 oedd £4.5 miliwn a'r gyllideb gyfalaf oedd £959k. Yr adeg honno, y bwriad oedd y dylai cyllideb refeniw VAWDASV fod yn rhan o'r cynllun peilot ariannu hyblyg a fyddai wedi dwyn ynghyd 11 o grantiau i greu un grant. Gwnaeth Llywodraeth Cymru dderbyn sylwadau gan y sector a chytuno y dylai cyllid VAWDASV barhau i gael ei glustnodi, a chytunodd hefyd i gynyddu'r gyllideb £0.5 miliwn yn 2018-19.

Cafodd y gyllideb refeniw ei chynyddu eto ddwy flynedd yn ddiweddarach, yn 2020-21, i £5.25 miliwn. Ar yr un pryd, cytunodd y Cabinet ar grant cyfalaf ychwanegol o £1.2 miliwn am flwyddyn ar gyfer llety gwasgaredig yn y gymuned i'r rheini sy'n dianc rhag cam-drin domestig. Felly, cyfanswm y grant cyfalaf VAWDASV yn 2020-21 oedd £2.169 miliwn. Cadarnhawyd hyn yn y gyllideb derfynol ym mis Mawrth 2020.

Mae grant cyfalaf ychwanegol o £1.2 miliwn i gyd wedi'i ddyrannu drwy bartneriaethau rhanbarthol VAWDASV, ond rydym yn dal i aros am y canlyniadau terfynol gan Gaerdydd a'r Fro a oedd wedi dewis caffael prosiectau yn y rhanbarth hwn yn hytrach na'u hariannu gyda grantiau. Amlinellwyd hyn, a gwybodaeth bellach, yn fy llythyr dyddiedig 28 Ebrill

Canolfan Cyswllt Cyntaf / First Point of Contact Centre:
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Rydym yn croesawu derbyn gohebiaeth yn Gymraeg. Byddwn yn ateb gohebiaeth a dderbynnir yn Gymraeg yn Gymraeg ac ni fydd gohebu yn Gymraeg yn arwain at oedi.

Tudalen y pecyn 62
We welcome receiving correspondence in Welsh. Any correspondence received in Welsh will be answered in Welsh and corresponding in Welsh will not lead to a delay in responding.

mewn ymateb i Sara Kirkpatrick, Prif Weithredwr newydd Cymorth i Fenywod Cymru **(Atodiad A)**.

Cydnabyddwyd y pwysau sy'n wynebu'r sector o ganlyniad i bandemig y coronafeirws a thrafodwyd â Chymorth y Fenywod Cymru sut y gallai'r sefydliad weithio gyda ni i roi arweiniad strategol i'r sector. Mae Cymorth y Menywod Cymru wedi cyflwyno eu cynigion ar gyfer dyrannu cyllid ychwanegol yr wythnos hon.

Yn fwy arwyddocaol na hynny, rydym wedi ystyried tystiolaeth ryngwladol o argyfyngau blaenorol, megis y cwymp economaidd yn 2009 a thrychinebau naturiol fel daeargryn Christchurch, sy'n dangos bod digwyddiadau fel hyn yn tueddi i arwain at gynnydd mewn cam-drin domestig a thrais rhywiol. Mae'r cyfyngiadau symud o osodwyd i ddiogelu iechyd y cyhoedd yn debygol iawn o waethygu effaith y pandemig ar nifer yr achosion o VAWDASV. Felly, cyflwynais gais llwyddiannus i'r Star Chamber am £1.575 miliwn pellach o gyllid refeniw. Bydd hyn yn helpu darparwyr gwasanaethau arbenigol i ddatblygu eu gallu i oroesi argyfwng Covid-19 ac i baratoi ar gyfer y cynnydd disgwylid yn y galw am eu gwasanaethau.

Eleni, felly, mae'r sector VAWDASV wedi gweld cynnydd yn y cyllid refeniw sydd wedi'i glustnodi o £5 miliwn yn 2019-20 i £6.825 miliwn yn 2020-21 - sy'n gynnydd o 31.5 y cant. Hefyd, gwelwyd cynnydd yn y cyllid cyfalaf o £969k i £2,169 miliwn - sy'n gynnydd o 124%.

Yn ogystal â chyllid wedi'i glustnodi, mae'r sector VAWDASV yn gallu gwneud cais i Gronfa Argyfwng y Sector Gwirfoddol ac i Gronfa Cadernid y Trydydd Sector. Hyd yn hyn, mae'r sector VAWDASV wedi cael £343,536 gan Gronfa Argyfwng y Sector Gwirfoddol, ac mae cais pellach am £171,066 a wnaed ar y cyd gan 10 o sefydliadau Cymorth i Fenywod wrthi'n cael ei ystyried. Ni wnaed unrhyw geisiadau o'r sector i Gronfa Cadernid y Trydydd Sector; rydym wedi bod yn hyrwyddo'r gronfa hon ymhlith y sector.

Mae'r rhan fwyaf o'r cyllid hwn wedi'i ddyfarnu mewn ymateb i'r amgylchiadau eithriadol a wynebir oherwydd pandemig Covid-19, ond roedd y cynnydd yn y grant cyfalaf ar gyfer lleihau'r pwysau ar ffoaduriaid. Er mai cyllid untro ar gyfer eleni yw hwn, bydd yn arwain at fanteision parhaus. Credaf y bydd yr hyfforddiant, y cynnydd mewn capasiti a'r gwelliant o ran cadernid a hwylusir gan y cyllid ychwanegol o £1.575 miliwn, ynghyd â'r hyn a ddysgwyd o weithio yn ystod cyfnod y cyfyngiadau symud, yn helpu i gryfhau'r sector yn y blynyddoedd nesaf.

Y Grŵp Cyllid Cynaliadwy ar gyfer VAWDASV

Rydym wedi ymrwmo i weithio gyda'n partneriaid hirdymor i ddatblygu model cyllid cynaliadwy ar gyfer darparu gwasanaethau arbenigol fel sail i'r gwaith o gyflawni'r Strategaeth VAWDASV Cenedlaethol.

Cyflwynodd fy swyddogion dau gynnig i'r grŵp yn 2019 ar gyfer model cyllid cynaliadwy, ac roedd un ohonynt yn seiliedig ar y model a fabwysiadwyd gan Gyngor Gweithredu Gwirfoddol Cymru (CGGC); ni chafodd y modelau eu derbyn gan y Grŵp. Cyflwynodd Eleri Butler (Prif Swyddog Gweithredol Cymorth i Fenywod Cymru ar y pryd), Natalie Southgate (Partneriaeth Ranbarthol Caerdydd a'r Fro) a Karen Jones (Partneriaeth Ranbarthol Bae'r Gorllewin) bapur yn amlinellu eu cynigion nhw ar gyfer cyllid cynaliadwy.

Ers hynny, mae'r Grŵp Cyllid Cynaliadwy wedi cwrdd, ac roedd y cyfarfod diwethaf ar 12 Mai. Yn ystod y cyfarfod hwn, penderfynodd yr aelodau y byddai angen i ni gynnal ymarfer mapio cyllid llawn ar gyfer darpariaeth VAWDASV yng Nghymru er mwyn gallu llunio a chytuno ar fodel cyllid cynaliadwy cynhwysfawr ar gyfer Cymru. Cytunodd aelodau'r grŵp i gydgyssylltu'r ymarfer mapio a bydd y swyddogion yn casglu'r ymatebion ac yn eu cyflwyno

yn y cyfarfod nesaf a gynhelir ganol mis Gorffennaf. Bydd hyn yn rhoi'r sylfaen ar gyfer adolygu'r ddarpariaeth a'r ffynonellau cyllid cyfredol a nodi unrhyw fylchau sydd ar ôl. Bydd dyddiad cwblhau newydd yn cael ei bennu a'i gytuno yn y cyfarfod nesaf.

Cymunedau pobl dduon ac Asiaidd a lleiafrifoedd ethnig (BAME)

Mae'n dda gennyf eich hysbysu bod Grŵp Cynghori BAME wedi datblygu a gweithredu pecyn cymorth Asesu Risg a hefyd wedi cyhoeddi eu Hadroddiad Economaidd-gymdeithasol ar 22 Mehefin 2020. Gwnaeth Prif Weinidog Cymru ddatganiad ar yr un diwrnod yn croesawu'r adroddiad hwn, ac mae ymateb ffurfiol yn cael ei baratoi ar hyn o bryd. Bydd yr argymhellion o'r Adroddiad Economaidd-gymdeithasol yn sylfaen ar gyfer Cynllun Gweithredu Cydraddoldeb Hiliol Cymru, sydd wrthi'n cael ei ddatblygu ac a fydd yn arwain at ymgysylltu eang â chymunedau ar draws Cymru.

Cam-drin pobl hŷn

Yn ystod argyfwng Covid-19, mae wedi bod yn arbennig o bwysig i ddiogelu oedolion sydd ag anghenion o ran gofal a chymorth. Gall yr oedolion hyn fod yn fwy agored i gamdriniaeth ac esgeulustod wrth i eraill geisio manteisio arnynt oherwydd eu hoedran, nam meddyliol neu gorfforol neu salwch. Rydym yn gwybod nad oes modd cyrraedd llawer o bobl drwy'r cyfryngau cymdeithasol neu ddigidol. Felly, rydym yn chwilio am ffyrdd eraill o gyrraedd y cohort hwn.

Mae Llywodraeth Cymru'n gweithio gydag awdurdodau lleol a phartneriaid eraill i sicrhau bod gwaith hanfodol i ddiogelu oedolion sydd mewn perygl yn parhau'n flaenoriaeth yn ystod yr argyfwng. Gwyddom nad oes gan nifer fawr o bobl hŷn fynediad at dechnoleg digidol er enghraifft, ac felly rwy'n awyddus i sicrhau bod awdurdodau lleol a'u partneriaid yn parhau i gynnig dulliau cyfathrebu eraill er mwyn cyrraedd y bobl mwyaf agored i niwed yn eu cymunedau a'u galluogi i hunan-nodi.

Mae swyddogion yn parhau i ddatblygu ffyrdd priodol o gyfathrebu i gyrraedd y gynulleidfa ehangaf posibl er mwyn pwysleisio ac atgyfnerthu'r neges bod diogelu'n gyfrifoldeb i bawb. Bwriedir i'r dulliau hyn gefnogi ac atgyfnerthu'r negeseuon sydd eisoes wedi'u cyfleu gan y Byrddau Diogelu Rhanbarthol. Mae swyddogion yn gweithio i ddarparu canllawiau i'r rheini sy'n dal i weithredu mewn cymunedau ac nad ydynt wedi'u hyfforddi i adnabod arwyddion o gamdriniaeth neu esgeulustod. Bydd y canllawiau'n sôn am yr arwyddion i edrych allan amdanynt a beth i'w wneud os bydd unrhyw bryderon yn codi.

Data

Ers 6 Mai, mae lechyd Cyhoeddus Cymru wedi cynnwys ethnigrwydd a statws gweithiwr allweddol fel maes yn eu system adrodd uwch ar gyfer gwyliadwriaeth gyflym o farwolaethau Covid-19.

Nid oedd ethnigrwydd wedi'i nodi ar gyfer oddeutu 30% o'r marwolaethau a adroddwyd drwy system gwyliadwriaeth lechyd Cyhoeddus Cymru, ac roedd llai na 10 marwolaeth wedi'u cofnodi hyd at 18 Mehefin ar gyfer pobl o gefndir BAME. Rydym yn gwybod bod hyn yn dangyfrif. Er hynny, mae hyn yn gam pwysig ymlaen at sicrhau bod y data hyn wedi'u cynnwys yn ein data gwyliadwriaeth.

Yn ogystal, yn dilyn ceisiadau gan Lywodraeth Cymru, cyhoeddodd y Swyddfa Ystadegau Gwladol ar 19 Mehefin ffigurau ar y nifer cyffredinol o farwolaethau cofrestredig yng Nghymru sy'n gysylltiedig â Covid-19 o ddechrau'r pandemig i ganol Mai. Adroddodd yr ONS fod 44 o farwolaethau sy'n gysylltiedig â Covid-19 ymhlith grwpiau BAME rhwng 2 Mawrth a 15 Mai 2020.

Rydym hefyd wedi gofyn bod y Swyddfa Ystadegau Gwladol yn ystyried ar frys a fyddai'n ymarferol ehangu'r data y maent yn eu cyhoeddi ar farwolaethau yn ôl galwedigaeth i gynnwys data allweddol ar gyfer Cymru yn eu herthygl nesaf (a ddisgwyllir ar 26 Mehefin).

Y sector gwirfoddol

Mae'r tabl canlynol yn darparu gwybodaeth ynghylch gwirfoddoli yng Nghymru ar 8 Mehefin 2020.

	Nifer
Cyfanswm y gwirfoddolwyr a gofrestrwyd	31,428
Cynnydd ers 1 Mawrth	18,071
Nifer mewn rolau gwirfoddoli hysbysedig	7,188

Mae'r dadansoddiad o gyfanswm y gwirfoddolwyr ar draws Cymru yn ôl awdurdod lleol fel a ganlyn:

	PWNC
5139	Caerdydd
2512	Abertawe
2101	Powys
1817	Casnewydd
1652	Rhondda Cynon Taf
1591	Pen-y-bont ar Ogwr
1577	Caerffili
1377	Sir y Fflint
1374	Sir Gaerfyrddin
1275	Sir Ddinbych
1260	Morgannwg
1293	Ardal allanol
1057	Conwy
1049	Sir Benfro
902	Sir Fynwy
884	Wrecsam
868	Gwynedd
843	Torfaen
804	Castell-nedd Port Talbot
625	Blaenau Gwent
521	Ceredigion
456	Merthyr Tudful
451	Ynys Môn

Nid yw'r ffigurau hyn yn cymryd i ystyriaeth y cynnydd mawr yn nifer y gwirfoddolwyr anffurfiol yn y gymuned.

O ran Cronfeydd Argyfwng y Trydydd Sector, caiff elusennau eu blaenoriaethu yn ôl angen ynghyd â'r math o wasanaeth a gynigir. Mae CGGC wedi cyhoeddi rhestr o'r holl sefydliadau sydd wedi cael cymorth o [Gronfa Argyfwng y Gwasanaethau Gwirfoddol](#) a

[Chronfa Cadernid y Trydydd Sector](#). Caiff yr wybodaeth ei diweddarau'n rheolaidd a gellir ei gweld drwy ddilyn y dolenni.

Gwasanaethau cynghori

Fel yr amlinellwyd yn fy ymateb diweddar i adroddiad eich Pwyllgor '*Budd-daliadau yng Nghymru: opsiynau i'w cyflawni'n well*', mae fy swyddogion yn gweithio gyda swyddogion o Lywodraeth y DU, yn enwedig o'r Adran Gwaith a Phensiynau, i sicrhau bod pob mesur a gymerir gan Lywodraeth y DU i liniaru effaith Covid-19 yn cael eu hintegreiddio â'r holl gymorth presennol a newydd a ddarperir gan Lywodraeth Cymru.

Byddwn yn adeiladu ar y camau gweithredu a gymerwyd eisoes mewn ymateb i'r argyfwng pan fyddwn yn cynnal ein hadolygiad traws-lywodraethol o'r rhaglenni a'r gwasanaethau cyfredol. Bydd hyn yn cynnwys datblygu ymhellach cyfres o egwyddorion a gwerthoedd a fydd yn sail i 'system fuddiannau i Gymru', gan gymryd i ystyriaeth yr adborth a geir wrth gynnal yr adolygiad, ac adeiladu ar yr egwyddorion craidd y mae Llywodraeth Cymru eisoes wedi'u pennu, sef tosturi, tegwch, urddas a dealltwriaeth.

Hawliau dynol

Caiff yr ap olrhain cysylltiadau ei ddatblygu a'i ddarparu gan NHSX, sy'n rhan o Adran Iechyd a Gofal Cymdeithasol Llywodraeth y DU. Bydd yn rhoi gwybod i bobl os ydynt wedi dod i gysylltiad â rhywun sydd wedi adrodd symptomau o'r coronafeirws ac yn darparu'r canllawiau diweddaraf iddynt. Bydd hefyd yn caniatáu i bobl drefnu prawf os ydynt yn dechrau dangos symptomau ac, os ydynt yn cael canlyniad positif, yn rhoi'r opsiwn iddynt allu darparu gwybodaeth yn uniongyrchol yn yr ap am eu cysylltiadau.

Cynhelir dadansoddiad hawliau dynol fel rhan o bob asesiad effaith, a dylid cyfeirio unrhyw gwestiynau am hyn i NHSX a'r Adran Iechyd, sy'n gyfrifol am yr ap.

Amseroedd blaenoriaeth siopa ar gyfer pobl rhannol ddall

Lle bo modd, rydym yn cynghori bod pobl rhannol ddall yn gofyn am help gan deulu, ffrindiau a grwpiau cymorth. Mae rhai archfarchnadoedd wedi rhoi mesurau yn eu lle i helpu gofalu, gwirfoddolwyr a'r rheini sy'n siopa ar ran bobl eraill, ac mae pob archfarchnad wedi cyflwyno talebau electronig a cardiau rhodd er mwyn i deulu, ffrindiau a gwirfoddolwyr allu siopa ar ran eraill. Amlinellir hyn yn <https://llyw.cymru/cael-bwyd-chyflenwadau-hanfodol-yn-ystod-pandemig-y-coronafeirws>.

Os nad oes gan bobl help yn lleol, gall eu hawdurdod lleol neu gyngor gwirfoddol lleol roi cymorth ymarferol iddynt.

Mynediad at ddarpariaeth yr ysgolion hyb ar gyfer disgyblion awtistig

Rydym yn deall bod yr ansicrwydd sy'n deillio o'r amgylchiadau digynsail yr ydym yn eu hwynebu ar hyn o bryd yn arbennig o heriol i blant a phobl ifanc sydd ag anghenion dysgu ychwanegol fel awtistiaeth, ynghyd â'u teuluoedd a'r rheini sy'n eu cefnogi ac yn gofalu amdanynt. Rydym wedi ymrwmo i wneud popeth gallwn i gefnogi'r dysgwyr hyn, eu rhieni a'u gofalu yn ystod y cyfnod anodd hwn.

Fe wnaeth ysgolion gau ar gyfer darpariaeth addysg statudol ar 20 Mawrth. Ers hynny, mae darpariaeth wedi bod ar gael i blant agored i niwed a phlant gweithwyr hanfodol mewn ysgolion hyb. Mae ein diffiniad ni o blant agored i niwed yn cynnwys plant sydd â datganiad o anghenion addysgol arbennig (AAA). Mae ysgolion wedi bod yn gweithio'n agos â chydweithwyr yn y gwasanaethau plant i nodi'r plant hynny sydd angen cael mynediad at y

ddarpariaeth hon. Ystyrir pob dysgwr yn unigol er mwyn sicrhau bod yr ysgol hyb yn gallu cynnig darpariaeth addas yn ddiogel a diwallu ei anghenion.

Rydym yn gofyn i'r awdurdodau lleol ystyried anghenion pob plentyn a pherson ifanc sydd â datganiad AAA, a chynnal asesiad risg i weld a fydd modd diwallu eu hanghenion gartref gyda chymorth o bell. Rydym hefyd wedi eu cynghori y dylai'r asesiad gynnwys y rhieni neu'r gofawr a sylwadau'r plentyn neu'r person ifanc, ac y dylid ei gynnal drwy ddefnyddio dull amlasiantaeth lle'n bosibl. Gwyddom fod nifer fach o ddysgwyr ag AAA wedi'i chael hi'n anodd cael lle mewn ysgol hwb. Rydym yn gweithio gyda'r awdurdodau lleol ar hyn o bryd i ddatblygu canllawiau ar asesiadau risg, a fydd yn cael eu cyhoeddi maes o law. Dylid adolygu'r asesiadau risg hyn yn sgil y cynnydd yng ngweithrediadau'r ysgolion a lleoliadau addysg ac mewn ymateb i unrhyw newid yn amgylchiadau plant, pobl ifanc a'u teuluoedd.

Yn ogystal â'r cymorth sydd ar gael drwy ysgolion a lleoliadau, mae ystod eang o wybodaeth ar gael ar-lein hefyd i helpu i gefnogi plant ag awtistiaeth yn ystod y pandemig hwn. Ceir dolenni i'r wybodaeth hon ar wefan [ASDInfoWales](#), gan gynnwys dolenni i [becyn gwybodaeth](#) defnyddiol a luniwyd gan weithwyr proffesiynol ym maes iechyd plant.

Rwy'n gobeithio bod yr ymateb hwn yn rhoi'r eglurhad y gofynnodd y Pwyllgor amdano. Os oes angen rhagor o wybodaeth arnoch, mae croeso ichi gysylltu â mi.

Yn gywir,



Jane Hutt AS/MS

Y Dirprwy Weinidog a'r Prif Chwip
Deputy Minister and Chief Whip

Eitem 7

Yn rhinwedd paragraff(au) vi o Reol Sefydlog 17.42

Mae cyfyngiadau ar y ddogfen hon