

Housing Information Group: minutes of meeting

Wednesday 25 January 2023 – 10:30-12:45

Attendees			
Scott	Armstrong	SA	Welsh Government
Hayley	Beynon	HB	Cardiff Council
Louise	Bolam	LB	Coastal Housing Group
Rachel	Bowen	RB	Welsh Government
Deborah	Butler	DB	Welsh Government
Stephen	Chamberlain	SC	Welsh Government
Emily	Church	EC	CLA
Cerys	Clark	CC	CIH Cymru
Paul	Conway	PC	Trivallis
Shan	Cooper	SC	Wrexham Council
Ieuan	Davies	ID	Welsh Government
Henry	Dawson	HD	Cardiff Metropolitan University
Wendy	Dearden	WD	Shelter Cymru
Karen	Deehan	KD	Welsh Government
Paul	Dingle	PD	Welsh Government
Janine	Edwards	JE	Denbighshire County Council
Carol	Evans	CE	Conwy Council
Holly	Flynn	HF	Welsh Government
Sam	Gane	SG	Cardiff Council
Mark	Harris	MH	Home Builders Federation Ltd
Robert	Hay	RH	Welsh Government
Bryony	Haynes	BH	Community Housing Cymru Group
Heather	Haywood	HH	Welsh Government
Jude	Horsnell	JH	Conwy Council
Sarah	Hosken-Jones	SHJ	Housemark
Chele	Howard	CH	Neath Port Talbot Council
David	James	DJ	Monmouthshire & Powys County Councils
Leanne	John	LJ	Swansea County Council
Amanda	Jones	AJ	Welsh Government
Dave	Jones	DJ	WRA
Luned	Jones	LJ	Welsh Government
Serena	Jones	SJ	Coastal Housing Group
Adam	Jurd	AJ	Welsh Government
Simon	Lannon	SL	Cardiff University

Ron	Loveland	RL	Welsh Government
Jim	McKirdle	JM	Welsh Local Government Association
Craig	McLeod	CM	Welsh Government
Matt	Miller	MM	Carmarthenshire County Council
Rossanna	Palma	RP	Welsh Government
George	Pickering	GP	Welsh Government
Simon	Prothero	SP	Welsh Government
Andrea	Street	AS	Welsh Government
Leanne	Thomas	LT	Welsh Government
Lee	Thomas	LT	Welsh Government
Jessica	Tomlinson	JT	Cardiff County Council
Hedd	Tomos	HT	Gwynedd County Council
Jo	Rees	JR	Barcud
Sarah	Rhodes	SR	Welsh Government
Manon	Roberts	MR	Public Health Wales
Nia	Roblin	NR	United Welsh Housing Association
David	Rowlands	DR	Tai Pawb
Bob	Smith	BS	Cardiff University
Sam	Sullivan	SS	Data Cymru
Gowan	Watkins	GW	Welsh Government
Adam	West	AW	Coastal Housing Group
Emma	Williams	EW	Welsh Government
Lowri	Wyn Morton	LWM	Cyngor Gwynedd
Nia	Wyn Vaughan	NWV	Cyngor Gwynedd
Presenters			
Amelia	John	AJ	Welsh Government (Chair)
Rhiannon	Jones	RJ	Welsh Government
Natalie	Dolley	ND	Welsh Government
Rhian	Davies	RD	Welsh Government
Sheilla	Ferraz-Luz	SFL	Welsh Government
Alun	Evans	AE	Citizen's Advice Cymru
Pablo	Ivars Marchena	PIM	Principality
Minute takers			
James	Falkner	JF	Welsh Government
Sam	Voyce	SV	Welsh Government
Apologies			
Dan	Bristow		Public Policy Institute for Wales
Siwan	Gwyndaf		Welsh Government
Darren	Hatton		Welsh Government
Ross	Hockley		Welsh Government
Nathan	Lester		Public Health Wales
Chris	McGowan		Welsh Government
Jennifer	Pride		Welsh Government
Eifion	Rees		Mid & West Wales Fire & Rescue Service

1	Welcome and Introduction	Amelia John, Welsh Government
<p>AJ: Hope that we will be able to have hybrid event next year. This is our annual seminar – with wider participants and the theme is the impact of the cost-of-living crisis.</p>		
2	Anti-racist Wales Action Plan and Cost of Living	Natalie Dolley, Rhian Davies and Sheilla Ferraz-Luz, Welsh Government
<p>ND: Anti-racist Wales Action Plan within context of deep race inequality highlighted through the tragic death of George Floyd, Black Lives Matter and Covid.</p> <p>Plan developed in partnership with people with lived experience of racism.</p> <p>Need much greater representation of Black, Asian and Minority Ethnic people in leadership roles and across organisations in homes/housing sector so organisations reflect the communities in which they are based.</p> <p>The high level objectives in the Homes and Places Chapter of the Anti-racist Wales Action Plan are:</p> <ul style="list-style-type: none"> • We will significantly increase representation of ethnic minority people in senior leadership and at all levels to create a workforce within the homes sector to reflect the diversity of the population in which they operate. • We will ensure that standards provision and services around the provision of homes advance race equality, embed anti-racism, equality and human rights, and meet the diverse needs of ethnic minority people. • We will ensure that Private Rented Sector (PRS) housing and accommodation, and service provision advances equality, embeds anti-racism and meets the diverse needs of ethnic minority people. • We will ensure ethnic minority people across the country have a voice and influence in ensuring the Welsh Government policies around the provision of homes reflect the diversity of ethnic minority people's needs and priorities. <p>The Anti-Racist Wales Action Plan can be found online.</p> <p>There are significant gaps in evidence base which we need to fill. There is a Race Disparity Unit established within Welsh Government which we will be working with as we develop our research tools and projects. In addition, we ensuring we are capturing much better data</p>		<p>Action: All to provide sources of evidence, data and intelligence on race equality and other equalities areas.</p>

on race inequality, and wider inequalities, as core part of future research projects.

Welsh Government would ask that everyone shares data and evidence on race inequality and wider inequalities so we can build a much more robust evidence base.

SFL: Focus on increasing cost of Mortgages and Rents in Wales. During 2022, mortgage rates increased from below 2% in January 2022 to 6.21% in October 2022. 2 million mortgages will reach the end of their fixed rate term by 2023. There is no publicly available data on the exact amount of fixed and floating rate mortgages in Wales. The average mortgage debt - in Wales was £97000 in June 2021 and now increased since. Given the increase in mortgage rates during 2022, estimations point to an increase in monthly mortgage repayment of over £300, for an average mortgage debt of £150000.

Questions:

Is anything being done with particular reference to minority groups in rural areas of Wales?

Also, concern about avoiding placing too great a burden through numerous public sector organisations seeking engagement with small number of Black, Asian and Minority Ethnic organisations with public sector organisations seeking to engage with them.

AJ: Agreed strongly that we need to understand different experiences of Black, Asian and Minority Ethnic people in rural and urban areas – people may face different barriers. Agreed also we need to ensure not overburdening people and organisations – learn from development of Anti-racist Wales Action Plan which paid for grass roots organisations and Community Mentors to work with Welsh Government departments to develop the plan.

RD: Equality Evidence Unit is undertaking a lot of work on coproducing and we'll look to build on this in relation to our actions.

ND: Homes and Places chapter of the plan was developed with organisations and with input from Community Mentors.

RS: In the week before Christmas CaCHE published final report on raising equality in housing in Wales, Scotland and England.

The lack of detailed research in access to private rented sector was raised and the challenges for those fleeing Ukraine because of a lack of UK credit history; refugees are more likely to be in the same situation. There is also a severe lack of appropriate accommodation

<p>in private or social housing sector for larger and/or extended families and there is also a chronic lack of single person homes.</p> <p>AJ: Huge pressure on private rented sector. Minister is clear about the need for mixed tenure within communities. Need more good quality accommodation and a number of schemes to generate this in addition to the Social Housing Grant, including Leasing Scheme Wales and the Transitional Accommodation Capital programme.</p>		
3	2021 Census Housing Topic Summary	Rhiannon Jones, Welsh Government
<p>RJ spoke through the current released materials from ONS and highlighted some of the key points for Wales (taken from the WG summary report).</p> <p>AJ: As colleagues in this group have highlighted previously, we need to keep in mind that census data is always a snapshot in time and in 2021 people's responses are likely to have been significantly affected by the pandemic.</p> <p>It was highlighted that there was disappointment that there was no household space (dwelling) data in this tranche of releases and hopes this will feature in future releases.</p> <p>RJ responded that ONS has indicated that dwellings data will be published during Phase 2 of Release Plans.</p>		
4	Cost of Living crisis - what the data is telling us	Alun Evans, Citizen's Advice Cymru
<p>Presented data from Citizens Advice on the Cost of Living crisis:</p> <ul style="list-style-type: none"> • Trends increasing for those returning to crisis after intervention. • Increase in homelessness cases. • Gap increasing in living cost when compared to income. • Food bank referrals have increased significantly especially since October 2021 when COVID protections were removed. • Dip in JUL/JUN 2022 because of cost of living payments for food bank referrals. • Fuels debts increased and is now nearly the largest number of debt type. • Irrespective of tenure council tax debt affects everyone. • Increasing numbers for people going to Citizen's Advice in relation to homelessness. • Private tenants are over-represented amongst those seeking housing advice. <p>The Citizens Advice Cost of Living dashboard can be found online.</p>		

AJ remarked on the starkness of the statistics. Worth noting that Welsh Government has a package of funding aimed at supporting people during this period of <u>cost-of-living pressures</u> , and there is a £6m homelessness prevention fund provided to local authorities to prevent homelessness.		
5	Insights on Mortgages	Pablo Ivars Marchena, Principality
<ul style="list-style-type: none"> What to expect on the 2023 mortgage market. Evolution of the house price index. Challenges on first time buyers. What's next on the mortgage market? <p>Predicted fewer young people 25-35 will own their own home (25% by 2026). The average age of first-time buyers is 34 up 2 years. Mortgage rates increased to 6% at the end of 2022 which is 10 year high but they are coming down at the moment. Focus on affordability hurdles and we are likely to see mortgage criteria changes.</p>		
6.	Close	
AJ: Many thanks to speakers and attendees. Gave a reminder that Welsh Government wants to considerably strengthen evidence base around race equality and other areas of equality so please share information. Next meeting 17 th May. A huge thank you to KAS Events team as always and thanks so much to everyone for over-coming the IT issues.		

Housing Information Group 25 January 2023 Summary of Action Points		
1	Provide sources of evidence, data and intelligence on race equality and other equalities areas.	All