



Conwy Local Housing Strategy 2018-2023

Executive Summary – Conwy Local Housing Strategy 2018-2023

<p>The bigger picture</p> <p>Reduced Funding less money, but no less demand</p> <p>Welfare Reform creating more demand for affordable housing options</p> <p>Economic Opportunities but potential additional pressure on the housing market</p> <p>Legislative Change new legal powers and duties</p>	<p>mixed with local issues</p> <p>Shortage of affordable housing</p> <p>Expensive private rented sector</p> <p>Growing levels of homelessness and rough sleeping</p> <p>Land availability issues</p> <p>Empty homes and second homes</p> <p>Older housing stock</p> <p>Growing number of frail older people</p> <p>Difficulties retaining younger people</p>	<p>creates specific challenges for Conwy</p> <p>Affordability <i>We do not have enough affordable housing options for low income households and demand is escalating</i></p> <p>Appropriateness <i>We have a diverse range of support and accommodation needs to meet, with fewer resources to do so</i></p> <p>Quality <i>We need to improve the energy efficiency standards of the older housing stock and ensure that homes do not adversely affect people's health</i></p> <p>Informed Choice <i>We need to inform people about the realities of finding and sustaining a home in our county to enable us to manage their expectations</i></p>	<p>so we will</p> <ul style="list-style-type: none"> • accelerate affordable housing delivery • innovatively support development • facilitate more shared housing • minimise Welfare Reform impacts • remove barriers to private rent • require developers to build smaller • develop Extra Care housing • identify and fill support service gaps • understand rough sleeping • transit site for Gypsy Travellers • bring empty homes back into use • support private sector landlords • focus assistance on least efficient homes • widely publicise available assistance • consider facilitating energy schemes • explore development of trusted contractors • continue Housing Solutions Service review • upskill professionals to provide advice • provide more reality info about options • create on-line resource • explore the issue of connectivity • establish an older persons advice service • provide support to community initiatives
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Mae'r ddogfen hon ar gael yn Gymraeg hefyd.



Foreword

Welcome to our new Local Housing Strategy which sets out our vision and plans for housing in Conwy County for the next five years.

Good housing is key to a better quality of life, better health and can lift people out of poverty. For that reason, aspiring for everyone in the County of Conwy to have somewhere affordable and appropriate to live is the primary role of the Council's strategic housing function.

Much has been achieved since we published our last strategy in 2013. For example, we have established the Conwy Housing Solutions Service, contributed to the regeneration of Colwyn Bay, and developed a residential site for Gypsy Travellers, to name just a few.

But making a difference through housing is becoming increasingly difficult. The strength of the housing market and changes to household incomes are putting increasing pressure on already limited resources.

This strategy sets out how we will plan to address the challenges we face, something we can only achieve by working in effective partnership across both the public and private sectors. This document has been developed and is owned by the Conwy Strategic Housing Partnership. It aims to make the best use of our joint skills and resources; to ensure that our business objectives are aligned; and ultimately, to do the best we can to improve the housing options in Conwy County.

In developing this document, we are striving to be aspirational but also realistic in our ambition. Following a period of public consultation we will prepare a detailed action plan each year setting out what actions and projects we will be undertaking.

Introduction

Our home is a central factor in determining whether or not we are able to achieve our full potential in life, in terms of our health, education, employment, and participation in the community and society.

What does a quality home look like?

- It is the right size and layout
- It is in the right community, close to amenities, work opportunities, family and friends
- It is secure both physically and in terms of whether we can continue to live there
- It is warm and safe, and isn't going to injure us or cause us health problems
- It is affordable, and we have enough money to pay for it
- It has the right level of support around it for the bad days when we need help and
- enables us to live life to the full

Accessing quality housing is challenging. Conwy's local housing market is affected by a number of factors, which influence the supply and demand of accommodation. These factors for example include; changes to Housing Benefit legislation and the wider Welfare Reform agenda; the number of empty properties and second homes in the County and changes in population and lifestyle choices. Supply and demand of housing can affect house prices across all tenures. The current situation is such that the supply of housing has not kept pace with the demand and house prices are five times higher than the median income.

Conwy County Borough Council has a responsibility to provide a strategic direction to improve the access to affordable housing and putting a framework in place that promotes partnership working with key stakeholders in the private, public and voluntary sector.

Our vision is for people in Conwy to have access to affordable, appropriate and good quality accommodation that enhances their quality of life. We want to build more than just houses, we want to create sustainable communities where people are proud to call home.

The purpose of the Local Housing Strategy is to set out how we will respond to Conwy's local housing needs to achieve our vision over the next five years. The strategy is ambitious yet realistic and the priority areas are listed below:

- To increase the number of affordable housing in the right locations.
- To improve the quality of the private rented housing
- To ensure that housing support is available to members of our communities with particular housing needs.

This Strategy was developed using a number of evidence based documents which are listed in appendix A.

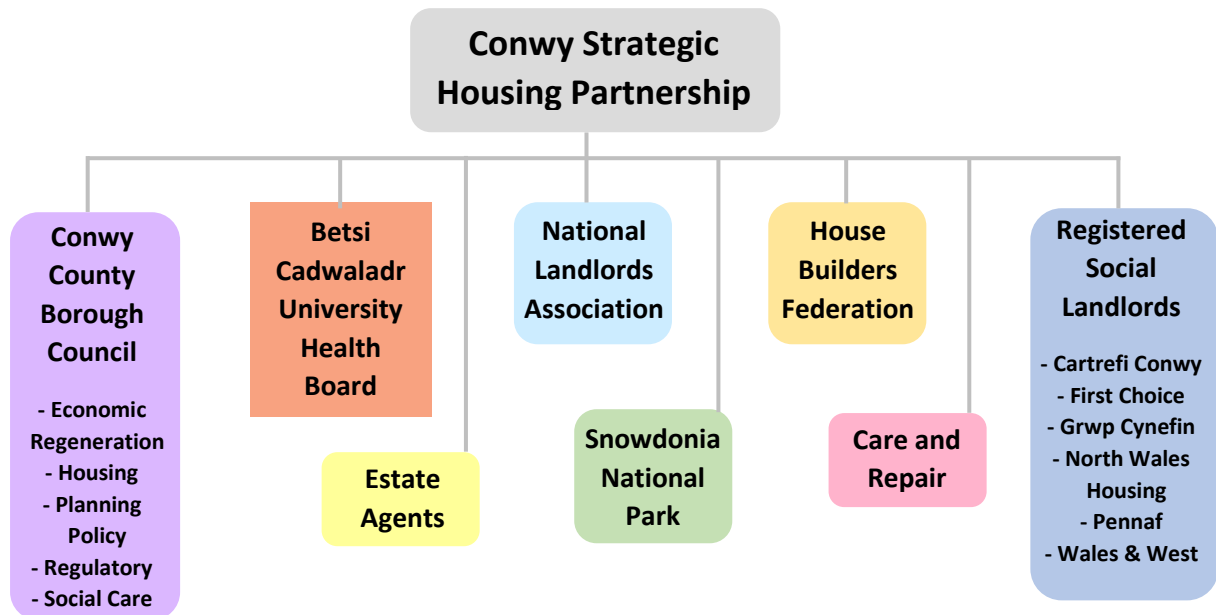
Key objectives of the strategy

Theme	What will we achieve by 2023? We will...	How will we achieve the objectives? We will....
Affordable housing	Increase the supply of affordable housing options for those with lower incomes.	<ol style="list-style-type: none"> 1. Accelerate the delivery of affordable housing, focusing on the gaps in supply. 2. Explore the best way for the Council to directly contribute to affordable housing delivery through innovate models. 3. Continue to make best use of existing housing stock including bringing empty properties back into use. 4. Facilitate more opportunities for people to share housing. 5. Explore options to increase the use of the private rented accommodation. 6. Minimise the impact of Welfare Reform on tenants. 7. Participate in the emerging Growth Bid for Wales for North Wales.
Appropriate housing	Work towards meeting the diverse accommodation and support needs of everyone in our county now and in the future.	<ol style="list-style-type: none"> 1. Work collaboratively to address housing support service needs, focusing on vulnerable people with complex needs including young people. 2. Reduce the number of people sleeping rough in Conwy. 3. Ensure the housing needs of older people are fully understood and a range of housing options is available. 4. Provide accommodation for the Gypsy and Traveller community in line with the assessment of need which has been carried out.
Quality housing	Improve the condition and energy efficiency standards of our housing.	<ol style="list-style-type: none"> 1. Actively encourage and support private sector landlords to meet quality standards that meet the needs of tenants. 2. Explore options to facilitate lower fuel bills. 3. Support owner occupiers to improve the quality and energy efficiency of their home.
Informed choices	Ensure people understand their housing options to enable them to make an informed decision.	<ol style="list-style-type: none"> 1. Ensure housing advice services provided by the Council respond to the new homeless prevention duties of the Housing (Wales) Act 2014. 2. Ensure housing options advice services meet the needs of the customers. 3. Support people to become digitally included. 4. Provide support to community groups wanting to develop housing solutions for themselves such as cooperative housing.

Delivering our Strategy

Not only has this strategy been developed in partnership, it will also be delivered jointly by the strategic housing partners of the County.

Whilst the council has the strategic role to intervene in and influence effective operation of all aspects of the local housing market, the Conwy Strategic Housing Partnership will be the delivery vehicle for this strategy - as it is only through collaboration across public and private sector partners that the challenges we've highlighted can be tackled.



Delivery Groups and Consultative Forums

We will use existing groups and forums where we can, to take ownership of particular actions. These include our Private Sector Working Group, Social Housing Management Delivery Group, Private Sector Landlord's Forum and Homelessness Forum. Where necessary, new delivery groups will be formed for areas such as affordable housing and energy efficiency.

Action plan

We will prepare a detailed action plan each year setting out what actions and projects we will be undertaking towards delivering upon the four key objectives of the strategy. Delivery against the plan will be reported to Members and Partners and an annual update will be available on our website.

Performance and Governance

The Strategic Housing Partnership will be accountable for the strategy, governance and monitoring arrangements. We will review the strategy on an annual basis and will monitor quarterly the actions and measures set out in the action plan.

Our Housing Market - Key Facts

Conwy County has a diverse and changing housing market with a number of pressures which impact on the ability of all households to live in a home which

Supply:

Social housing accounts for 12% of the total housing stock, the second lowest in Wales. 23% of the stock is sheltered housing

410 social housing lettings last year with an average waiting time of 542 days.

15% of social housing stock has one bedroom, 4% has 4 bedrooms or more

18% of households rent privately, compared to 14% average across Wales. Most landlords have one or two properties

A small number of "house share" opportunities

89 affordable homes developed in the last year

233 new house completions (all tenures) last year

1685 homes been empty for more than 6 months

1441 second homes used for holiday, putting the county in the top 20 in England and Wales

Condition:

308 housing enforcement reports last year

1200 houses in multiple occupation

13% of homes have an EPC rating of F or G

33% of homes have solid walls and are hard to heat

25-35% of dwellings are off mains gas

9500 homes at significant risk of flooding, 8900 moderate to low risk (the highest in Wales)

Demand:

891 households in housing need registered for social housing. 1 in 10 have been waiting 3 years or longer

50% of social housing applicants require one bedroom, 9% require 4 bedrooms or more

526 applications registered on the affordable housing register with demand increasing

231 additional affordable homes needed each year (372 including committed supply)

33% increase in homeless presentations over the last 12 months

Predicted £200,000 overspend on the use of temporary accommodation

A growing number of people sleeping rough

A need for a Gypsy Traveller transit site to provide for unauthorised encampments

Population:

Increasing number of single person households, 22.8% in 2011 and 37.3% by 2036

1 in 5 homes across all tenures in the County are currently occupied by a lone pensioner

By 2035 the proportion of over 65s will increase to 43% - currently 31%

Retaining young people is a major issue with a large gap in the age structure between the ages of 18 and 40

Affordability:

Average house price of £150,000; the lower quartile house price average is £112,000

6.1 ratio of house prices to average household incomes; an acceptable mortgage lending rate is normally 3.5 times

46% of first time buyers and new households are priced out of owner occupation or private renting, 52% in our least affordable areas

Only 10% of private rented properties offer rent levels at the Local Housing Allowance

Average gap of £30.70 between benefit cap levels and average rents

LHA of £55 per week for a single person under 35 years old compared to a one bed private sector rent of £98

To privately rent a 2 bedroom property, a household needs to earn £21,240pa. To buy a 2 bedroom (lower quartile) property they need £19,800pa but also need to have saved a deposit of at least 5%

Health & Social Care:

A growing number of people living with dementia, likely to be 8.9% of the over 65 population by 2035; currently 7.6%

Very high risk of loneliness and isolation amongst older people living in one third of the county's electoral wards

An undersupply of supported older person accommodation

£1.2M spent on adapting properties for people with disabilities each year with demand increasing. An average grant costs £7,000

491 falls per 100,000 population in the county, annual cost of A&E attendance £2,000; cost of hip fracture is £28,000

A lack of specialist residential care places and nursing homes

Increasing referrals for support due to mental health needs

A need to provide for younger people with support needs

Economy:

35% households living in poverty (29% for GB as a whole)

35% of people working in service and tourism related industries (22% nationally) which are low paid, part time or seasonal

Median annual household income of £24,800 (around 83% of the GB average, lower quartile £14,250)

4 areas of the county amongst the top 10% in the Welsh Index of Multiple Deprivation, with housing and access to services a particular issue

Over the past 12 months a number of pieces of research have informed our understanding of our housing market and the challenges we face.

A summary of the key findings can be found in **Appendix A – Our Evidence Base.**

The Bigger Picture

Reforms in national housing and welfare policies are triggering significant changes within the housing sector; we need to update local policies to reflect these changes and mitigate the risks faced by our communities.

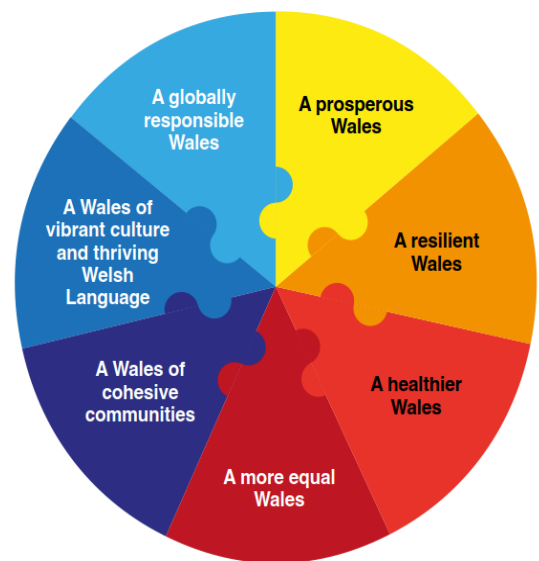
Legislative Change

Wellbeing of Future Generations (Wales) Act 2015

This Act is about improving the social, economic, environmental and cultural well-being of Wales. Public bodies need to make sure that when making their decisions they take into account the impact they could have on people living their lives in Wales in the future. It expects them to:

- Work together better
- Involve people reflecting the diversity of our communities
- Look to the long term as well as focusing on now
- Take action to try and stop problems getting worse - or even stop them happening in the first place.

To make sure we are all working towards the same vision, the Act puts in place seven well-being goals. Public Service Boards must also conduct an assessment of local wellbeing ([Appendix A](#)).



We've assessed our strategy against these goals to ensure that we are fulfilling our duties ([Appendix B](#)).

Social Services and Wellbeing (Wales) Act 2014

The Social Services and Wellbeing (Wales) Act is the new law for improving the well-being of people who need care and support, and carers who need support. The act recognises the concept of "social value" which aims to quantify the importance and "value" of positive changes to a person's well-being.

The Act changes the way people's needs are assessed and the way services are delivered with people having more of a say in the care and support they receive. It also requires Councils to promote the services provided by social enterprises, co-operatives, and third sector organisations.

Local authorities and health boards must jointly carry out an assessment of the population to find out the care and support needs in an area. We have used the North Wales Assessment to inform our evidence base ([Appendix A](#)).

Welfare Reform Act 2012

As a result of the Welfare Reform Act 2012 and further Central Government announcements relating to the welfare and benefits system, households in Conwy are experiencing significant changes to their finances and entitlements. These include:

- From April 2013, a limit on the amount of housing benefit working age tenants in social housing can claim, which now covers the size of property that they are judged to need, (known as the 'bedroom tax'). Similar conditions have been in place in the private sector since 2008.
- From April 2013 the single-room rate entitlement (which applied previously to persons aged under 25) was extended to people aged 35 and under.

The Welfare Reform Act introduced Universal Credit which is to replace six of the main means-tested benefits and tax credits, including Housing Benefit. Universal Credit is expected to be rolled out in Conwy County in June 2018.

An assessment of the impact of Welfare Reform on the households of the County has been conducted and will inform this strategy ([Appendix A](#)).

Housing (Wales) Act 2014

Wales' first ever housing act, this aims to improve the supply, quality and standards of housing in Wales. The key elements are:

- The introduction of a compulsory registration and licensing scheme for private sector landlords and letting agents, which will be delivered by Rent Smart Wales
- A reform of homelessness law, placing a stronger duty on local authorities to prevent homelessness and allowing them to use suitable accommodation in the private sector. Authorities must also review their homelessness services and have a homelessness strategy in place by 2018. The findings of our review can be found in ([Appendix A](#))
- A duty on local authorities to provide sites for Gypsies and Travellers where a need has been identified. Our Gypsy Traveller Accommodation Needs Assessment has informed our evidence base for this strategy ([Appendix A](#)).
- Empowering local authorities to charge more than the standard rate of Council Tax on long-term empty properties and certain types of second homes
- Assistance for the provision of housing by Co-operative Housing Associations

Energy Efficiency (Private Rented Property) (England & Wales) Regulations 2015

The Regulations 2015 are designed to tackle the least energy-efficient properties in England and Wales – those rated F or G on their Energy Performance Certificate (EPC). The Regulations establish a minimum standard of band E for domestic privately rented property, affecting new tenancies from 1 April 2018.

Renting Homes (Wales) Act 2016

When implemented, this Act will make it simpler to rent a home and protect tenants' rights. Various complex pieces of existing legislation will be replaced with one legal framework and new 'occupation contracts'. In general, the Act replaces all current tenancies and licences with just two types of occupation contract; secure or standard. At present it is anticipated that all new and existing tenancy agreements will need to be re-issued. The Act also creates new rights for victims of domestic abuse, for people in shared houses and for tenants needing repairs to be carried out.

Abolition of the Right to Buy and Associated Rights (Wales) Act 2018

The number of homes lost through the Right to Buy across Wales is equivalent to 45% of the total social housing stock as it was in 1981. This has resulted in longer waiting times for people in housing need, many of whom are vulnerable, to access a home they can afford.

This Act aims to encourage the development of new housing stock and protect recent investment. The Right to Buy and Right to Acquire ended on the 24 March 2018 for 'new homes' which have not been let as social housing for the six months prior to this date. For existing social housing stock, final abolition will take place on 26 January 2019.

Regional Economic Influences

We must also be aware of some key drivers in the North Wales economy which will influence our housing market in future years.

Wylfa Newydd, a new nuclear power station for the North of Anglesey, will bring economic opportunity but at the same time, pressure on an already unaffordable housing market. A nationally significant project, there will be a significant requirement for additional housing over the build period and beyond which is likely to impact on the most vulnerable, and cause potential displacement in the private rented sector. As neighbouring counties, both Gwynedd and Conwy's housing markets are likely to be affected.

The North Wales Growth Deal Bid and its vision to create jobs, attract private sector investment over the next 15 years. It recognises that the construction industry in the region is performing below the level expected and house completions are at their lowest levels. The housing enabler themes will aim to accelerate house building, including affordable housing and provide support for small to medium developers.

Local Priorities

Our strategy must also recognise and contribute towards local planning, economic growth, regeneration and social care priorities.

Corporate Plan (2017-2022)

“Conwy a progressive County creating opportunity”



Funding

The provisional budget statement for 2018/19 leaves the council facing double the level of cuts compared to the Welsh average. This means even less money to spend at a time when demand for services is rising. While there have been some opportunities with increased or new funding streams, other funding is at risk or has reduced over recent years.

New/Increasing	At Risk/Under Consideration	Decreasing/Ending
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Affordable Housing Development:

Funding Stream	Budget	Use	Comments
Social Housing Grant / Housing Finance Grant	Conwy £22 million 2017-21	Capital funding for social or intermediate housing development	Additional funding for 2017-2021
Innovative Housing Finance	Wales £10 million pa 2016/17	Capital funding for innovative housing development	New funding to encourage sustainable design and innovation
Gypsy Traveler Site Capital Grant	Subject to application	Funding for residential and transit site provision	New funding to support duty to provide for the community
Rent to Own	Wales £10 million pa 2016/17 & 2017/18	New affordable housing product enabling households to purchase at a discount after a period renting	Currently being considered. Only available for new build
RSL Development Finance	Not county specific	Private finance raised to support affordable housing development	Associations are dependent upon favourable borrowing terms
Wylfa Housing Mitigation Fund	To be negotiated	Fund negotiated through the planning process to mitigate the impact of the development on the housing market	Fund to be distributed between Anglesey, Gwynedd and Conwy councils
Council Tax premium for empty and second homes	Subject to adoption and premium level	Additional revenue could support affordable housing provision	Collection issues and administrative costs have to be considered

Adaptations:

Funding Stream	Budget	Use	Commentary
Enable	£143,000	Small-scale disabled adaptations	New funding to complement Disabled Facilities Grants
Disabled Facilities Grants	£1.45 million	Capital funding for mandatory adaptation grants	Dependent on annual application

Homelessness:

Funding Stream	Budget	Use	Commentary
Homeless Prevention Grant	To be confirmed	Prevention services	Part of flexibility pathfinder initiative*
Discretionary Housing Payments	Conwy £193,000 2017-18	Top-up funding for those facing housing benefit cap	Full allocation is spent each year. Welfare changes are likely to bring increased demand
Transitional Grant Funding	Conwy £106,000 2017-18	Facilitate the introduction of the Housing (Wales) Act 2014	Last year of support for new homelessness duties

Support Services:

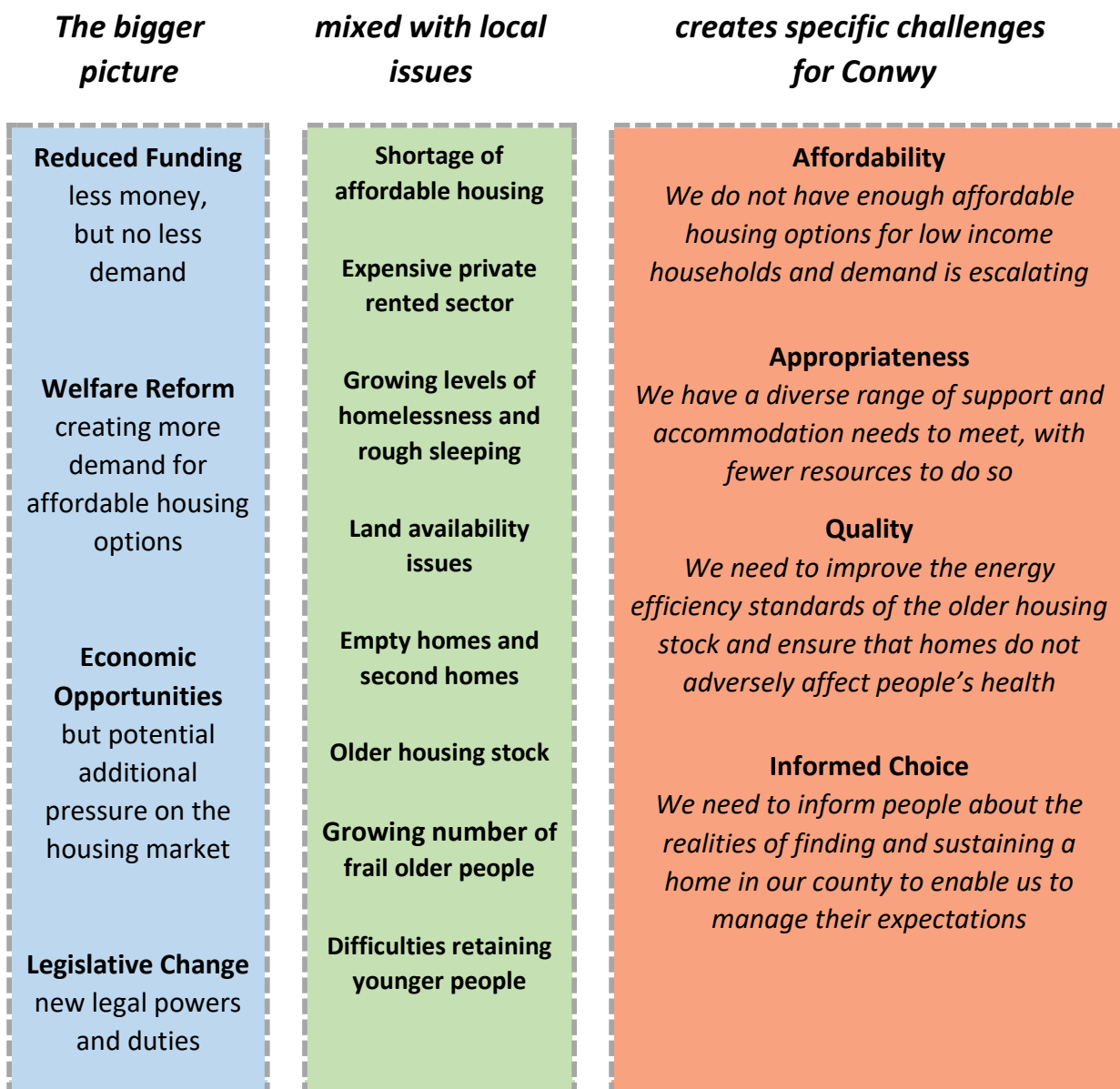
Funding Stream	Budget	Use	Commentary
Supporting People	Conwy £6.5 million 2017-18	Revenue funding for housing related support services for all clients groups	Funding cuts in previous years. Part of full flexibility pathfinder initiative*

*Homeless Prevention Grant and Supporting People Grant are funding streams linked to the Flexible Funding Pathfinder Initiative. Conwy County is Pathfinder Area for 2017-18 onward allowing 100% flexibility across grants to make more effective use of funding and meet local support needs.

Regeneration and Home Improvements:

Funding Stream	Budget	Use	Comments
Houses into Homes & Home Improvement	£888,000 2016/19	Renovation loans for home owners and landlords	Criteria currently under review by WG
ARBED	Subject to application	Energy efficiency measures for privately owned properties	Criteria changes annually making it difficult to plan strategically
Targeted Regeneration Investment	North Wales £22 million 2018-21	Capital regeneration programme. Regionally plan has identified a housing renewal work stream	Regionally allocated rather than specific allocation for Conwy as previous programmes

What does all this mean for housing in Conwy?



The following sections of this strategy will consider these challenges in more detail, consider what happens if we don't do anything about them and what we will do to address the over the next 5 years.

Our Housing Vision

For the purpose of this strategy we have adopted the housing vision outline in Outcome 3 of Conwy County Borough Council's Corporate Plan 2017-2022.

People in Conwy have access to affordable, appropriate and good quality accommodation that enhances their quality of life.



Affordability

We need to increase the supply of affordable housing options for those with lower incomes.

What are the main issues we have identified?

Welfare Reform

Welfare reform has a direct impact on the ability of households to afford their rent. Reforms introduced before 2017 included:

- The freezing of Local Housing Allowance (LHA) rates until 2019;
- Restricting LHA entitlement for single people under 35 to the shared room rate
- The under occupation charge applied to social housing tenants. In February 2017, 527 households in Conwy (12% of all social housing tenants) had benefit reduced by an average of £15.24 a week.
- Removal of Housing Benefit Family Premium: 1119 families in Conwy lost £17.45 per week.
- The benefit cap (which limits the amount of Housing Benefit payable to a household to ensure that their maximum total benefits does not exceed £20,000 per year)

Planned reforms include:

- The removal of entitlement to housing benefit for many 18-20 year olds affecting 137 current claimants in Conwy and 312 young people should they make a claim for Universal Credit (UC).
- Full roll-out of Universal Credit, which reduces levels of housing support paid, together with administrative changes affecting when payments are made. New in-work conditionality rules, work allowances, and the new 'minimum income floor' will see UC payments reduced. The sanctions regime will impact on tenants' ability to pay rent. 54.3% of current claimants would see a reduction in household income when transferred to UC.
- 'Non dependent' deductions under UC will be greater where the non dependent is claiming benefit (an estimated 157 cases in Conwy will be affected)

- **Impact of Welfare Reform on the private rental sector.**

The assessment of the impact of welfare reform found that 96.5 % of households in the private sector would experience a high impact from the reforms. 1140 households in Conwy are estimated to require transitional protection when transferred to UC.

Currently, of the 3,735 households making a claim for housing benefit in 2017, 87.2 % paid rent at a rate higher than their relevant LHA allowance. The average ‘top up’ was £30.70. Rents are increasing while LHA is frozen until 2019. The increasing shortfall in benefit will create greater pressure on social housing as ‘top up’ payments become increasingly hard to afford as benefit income is reduced. It is possible that some private landlords will refuse to accept new tenants claiming UC.

- **Impact of Welfare Reform in the social rented sector**

1548 households in Conwy are estimated to require transitional protection once UC is rolled out.

Young people under 21 will not be entitled to Housing Benefit. Although some vulnerable people will be protected, housing providers will not be able to accommodate those with no entitlement.

The administration of Universal Credit to be paid monthly in arrears following a period of waiting presents serious budgeting challenges for tenants. Pilot areas for UC have experienced increased rent arrears.

Employment

The table below details the employment status of all economically active residents in Conwy compared with Wales and the rest of Great Britain:

Table 31 Economic Activity Sources: ONS mid year population estimates; ONS annual population survey, (NOMIS)	Conwy CB		Wales %	Great Britain %
	No.	%		
All people aged 16-64 (mid 2014)	66,900	57.5	62.2	63.5
Economic activity (Oct 2014-Sep 2015)				
Economically active	53,300	75.3	75.1	77.7
In employment	50,500	71.1	70.3	73.4
Employees	41,500	59.8	60.1	62.8
Self employed	8,400	10.7	9.5	10.2
Economically inactive	16,400	24.7	24.9	22.3

Source: Local Housing Market Assessment 2017.

Private sector

The proportion of households living in the private rented sector (PRS) has grown over past ten years. The PRS provides a variety of housing options and enables mobility within the market. The flexibility of renting rather than owning is advantageous to households who need to move frequently e.g. for employment. However, the sector can have significant disadvantages for tenants. The standard 6 month fixed term tenancy is perceived to be insecure. It is common for each tenancy to incur additional upfront costs: deposits and agency fees and, in addition, private rents are expensive.

Private rents are much higher than social rents and frequently higher than mortgage repayments would be.

The Housing (Wales) Act 2014, enabled Local Authorities to re-house homeless households into privately rented homes, provided that they are suitable; whereas previously, homeless households were able to insist on being rehoused in social housing, despite extremely long waits in temporary accommodation.

Houses in Multiple Occupation

Currently Conwy's policy resists the creation of new Houses in Multiple Occupation which, will have implications for the development of shared housing options suitable for low income single households entitled only to the shared accommodation rate of local housing allowance

Empty homes

Empty dwellings in the private sector housing stock are a major issue in Conwy. According to the 2011 Census, Conwy had a higher level of vacant properties in its stock than for Wales as a whole (see the table below). These vacant properties are a mix of both long and short-term empty properties. Whilst there needs to be a level of vacant accommodation to allow for churn within the housing market, empty dwellings are a source of additional housing to meet the growing need

Table 50 Household spaces by occupancy type Source: 2011 Census, table KS401	Conwy		Wales	England & Wales
	Number	%	%	%
Total household spaces	56,200		1,385,500	24,429,600
With residents	51,200	91.1%	94.0%	95.6%
Vacant	5,000	8.9%	6.0%	4.4%

Source: Local Housing Market Assessment 2017.

Housing Supply

Overall the supply of new housing, particularly affordable housing, has not kept pace with demand in Conwy. Over the last ten years the average completion rate for new dwellings and conversions has been around 265 units per year.

On average Conwy has delivered 92 affordable homes annually over the last 5 years, with a peak in 2013/14 due the availability of subsidy from Welsh Government to build extra care social housing for the over 55s. If we continue to deliver housing and affordable housing at this rate then the backlog of need will continue to grow rapidly.

The following factors can affect housing development:

- Availability of finance
- Planning constraints
- Land availability and cost (in particularly in rural areas)
- Identifying housing need (in particularly in rural areas)

The key areas of work which will help us to deliver more affordable housing

Programme Development Plan

Conwy is allocated Welsh Government Social Housing Grant each year (as described on page 11). The grant distribution to Registered Social Landlords is planned using the Programme Development Plan (PDP).

We will ensure the work of the PDP supports us to accelerate the supply of affordable housing.

Local Development Plan (LDP) and Planning Policy

Through the work of the LDP we will ensure public and private sector land is available for development. We will also ensure affordable housing is secured on larger developments (subject to viability) via s106 agreements.

Private sector landlord incentives

We will aim to increase the supply of affordable housing in the private sector by encouraging landlords to rent their properties to households on lower incomes.

Rural Housing Enabling service

We will continue to use the Rural Housing Enabling service to help us deliver affordable housing in rural areas. The RHE service has previously supported the development of affordable housing in rural areas by identifying the housing need and land for development.

Growth Wales Bid North Wales

North Wales has been invited to develop a Growth Wales Bid by the UK Government. The Bid has the potential to create thousands of jobs, boost the economy, improve transport and communication links, focus on renewable energy, support tourism and more. We will use this as an opportunity to boost the supply of affordable housing and create training opportunities for local people including young people.

Empty Homes Strategy

Through the Empty Homes Strategy, the Council aims to target problematic empty properties that are inactive in the housing market, unlikely to return to use without intervention, and may be the subject of valid complaints by the general public or other bodies, with a view to bringing them back into occupation. The Empty Homes Strategy will be reviewed and an annual target of bringing empty dwellings back into use will be set.

Monitor housing need

We will use the social housing register and Tai Teg affordable housing register to monitor the demand for affordable housing to ensure we are developing the right homes in the right location.

Appropriateness

We need to meet the diverse accommodation and support needs of everyone in our county now and in the future.



What are the main issues we have identified?

Ageing population

The table below details how Conwy's population is predicted to change over the next twenty years. The number of children living in Conwy will continue to decline steadily. The older population, 65+, will also continue to grow significantly as a result of increasing improvements to mortality rates. In response to population predictions, housing delivery in future must take into account the needs of these different age groups. It is predicted that the need for residential care services within Conwy and across North Wales will grow steadily over the next twenty years.

Table 29 Broad age groups for population in Conwy Sources: mid-year estimates of population, ONS; 2011-based sub national population projections (principal projection), Welsh Government	2005	2015	2025	2035
Number				
Total population	112,400	116,200	116,900	115,500
Aged 0-15	19,900	18,900	19,200	17,000
Aged 16-64	66,300	66,400	62,400	58,300
Aged 65+	26,100	30,900	35,200	40,300
Aged 85+	3,500	4,700	6,300	9,300
As percentage total population				
Total population	100%	100%	100%	100%
Aged 0-15	17.7%	16.3%	16.5%	14.7%
Aged 16-64	59.0%	57.2%	53.4%	50.5%
Aged 65+	23.2%	26.6%	30.1%	34.8%
Aged 85+	3.1%	4.0%	5.4%	8.0%

Source, Conwy's Local housing market assessment 2017

Young People

Young people are over represented in the homeless statistics when compared with population data. Between April 2013 and September 2016, 286 single young people (aged 16-24 years) presented as homeless, with 8% being 17 & 18 year olds and 40% being 21 & 22 year olds. The main reasons for homelessness were parents or other family members unwilling to accommodate the young person any further (63%) or the loss of rented accommodation (14%).

In Conwy the housing options available to young people on low incomes are particularly limited due to the relatively low levels of social housing, (particularly one-bed social housing) and under-developed access for this group into the private rented sector. The available housing options are further reduced by the limited accommodation available that is covered by the shared room rate allowance available to under 35s.

Household size

An analysis of the household size projections for Conwy has been carried out (see table below).

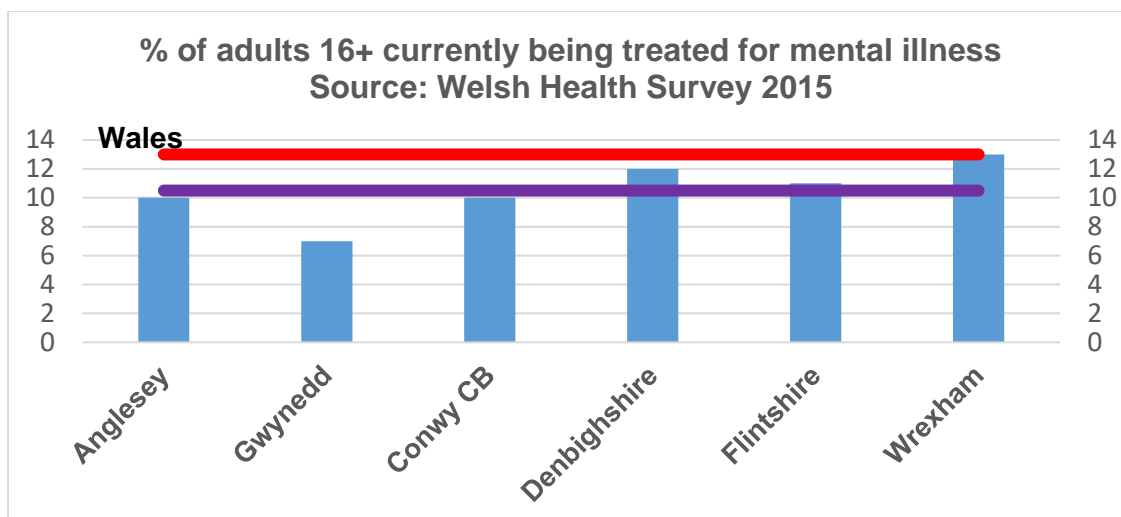
Table 46 Household Size Change 2011 - 2036	Year		As a % of Households		Change 2011 - 2036	
	2011	2036	2011	2036	Number	%
1 person	17,341	20,676	33.8%	37.3%	3,335	19.2%
2 person	18,713	20,202	36.5%	36.4%	1,488	8.0%
3 person	6,881	6,498	13.4%	11.7%	-382	-5.6%
4 person	5,522	5,515	10.8%	9.9%	-7	-0.1%
5+ person	2,793	2,585	5.5%	4.7%	-209	-7.5%
All Households	51,250	55,475	100.0%	100.0%	4,226	8.2%

The table shows that the number of households in Conwy is expected to grow by 8.2% by 2036, with the majority of this growth being single person households. This growth in single person households is not unique to Conwy, but is more pronounced due to our older population.

In 2017, 42.1% of all social applicants needed 1 bed accommodation, yet 1 bed accommodation accounted for just 16.1% of the stock. 12.1% of all social applicants require 4 or more bedrooms, whereas only 3.5% of the stock has 4+ bedrooms, and many communities have no 4 bed properties whatsoever.

Complex needs

Specialist accommodation is sometimes needed for vulnerable persons who may have varying support needs around a range of complex issues including substance misuse, domestic violence and mental health. It is important that suitable accommodation and support services are provided for households experiencing one or a number of these issues. The chart below details the percentage of adults (16+) who are currently being treated for mental illness across North Wales according to the Welsh Government's Health Survey 2015.



Conwy Supporting People operate a Single Pathway approach for accessing Supported Housing and Floating Support within Conwy, whereby all referrals for supported housing and floating support come through one single access point managed and coordinated centrally by staff employed by Conwy County Borough Council.

The Single Pathway allocates referrals based on need and availability of appropriate Supported Housing or Floating Support, it is designed to ensure fair and easy access to support which is based on need.

In 2016/17 there were a total of 834 referrals into the Pathways team compared with 661 the previous year. This resulted in 757 referrals to Supporting People providers in 16/17 compared with 590 in 15/16. This suggests an increasing demand for Supporting People services in the last year.

Of the 757 referrals made, 355 (47%) were accepted into SP projects or waiting lists, with the largest number accessing supported accommodation

Rough sleeping

In Conwy the annual rough sleeper count has found more rough sleepers each year for the last 3 years, although numbers remain relatively low at 12 in 2017. Nationally the Welsh Government estimates that rates of rough sleeping rose by about 25% between 2016 and 2017 (statswales.gov.wales; Rough sleepers by local authority).

Gypsy and Traveller accommodation needs

Following the implementation of the Housing (Wales) Act 2014 it became a statutory requirement for all Local Authorities to assess the accommodation needs of the Gypsy and Traveller community and to make provision for sites where the assessment identifies a need.

A Gypsy and Traveller needs assessment was carried out in Conwy in 2016, which identified the need for one further permanent site and one temporary stopping site.

Intermediate housing demand

The demand for intermediate housing has grown significantly over recent years; in July 2017 there were 340 applicants on the First Steps register for low cost home ownership, and 186 applicants in

need of intermediate rent. This is more than double the number of applicants who were on the register twelve months previously.

The key areas of work which will help us to meet the diverse accommodation and support needs of everyone in our county now and in the future

Older people's accommodation

Through the Older People's Housing Strategy, the Council aims to ensure that the accommodation needs of older people are being met and ensure older people have choice when making a decision about their housing.

Young People's accommodation

We will aim to explore innovative methods to provide appropriate accommodation for young people, which will include building on the success of the Young People's Positive Accommodation and Support Pathway. The pathway will focus on successful outcomes for young people, many of whom have multiple and complex needs across a range of areas of their lives.

Gypsy and Traveller community accommodation

To comply with the Housing (Wales) Act 2014 the Council will address the accommodation needs of the Gypsy and Traveller community as per Gypsy and Traveller Accommodation Assessment 2016.

Housing support services

We will aim to strengthen housing support services by working collaboratively and creatively to identify and fill housing support service gaps for young people and vulnerable people with complex needs.

We will also continue to coordinate Supporting People Services via the single pathway to ensure people are accessing the correct services to meet their needs.

Tai Teg

Over the last year Conwy has been working closely with Grwp Cynefin (RSL) who manage the intermediate housing register on its behalf to promote low cost home ownership (LCHO) and intermediate rental schemes. This work is ongoing and will ease the pressure on the social housing register and provide an alternative to the private rented sector.



Quality

We need to improve the condition and energy efficiency standards of our housing

What are the main issues we have identified?

Housing (Wales) Act 2014

Landlords renting properties in the private sector are required to register with Rent Smart Wales following the implementation of the Housing (Wales) Act 2014. Rent Smart Wales is the new registration scheme for landlords and agents, which aims to improve the quality of private rented accommodation by increasing regulation of the sector.

Energy Efficiency

The vast majority of Conwy's housing stock is older, traditionally constructed and predominantly privately owned. Older housing stock generally has lower energy efficiency ratings and is more difficult to improve. Using available data, we have identified that 35% of properties are rated E or below and that there is significant potential to upgrade the energy efficiency of properties within the private sector (see graph on page 23).

EPC Rating	%
A	0.1
B	5.7
C	20.3
D	38.6
E	22.2
F	8.9
G	4.2
Total	100%

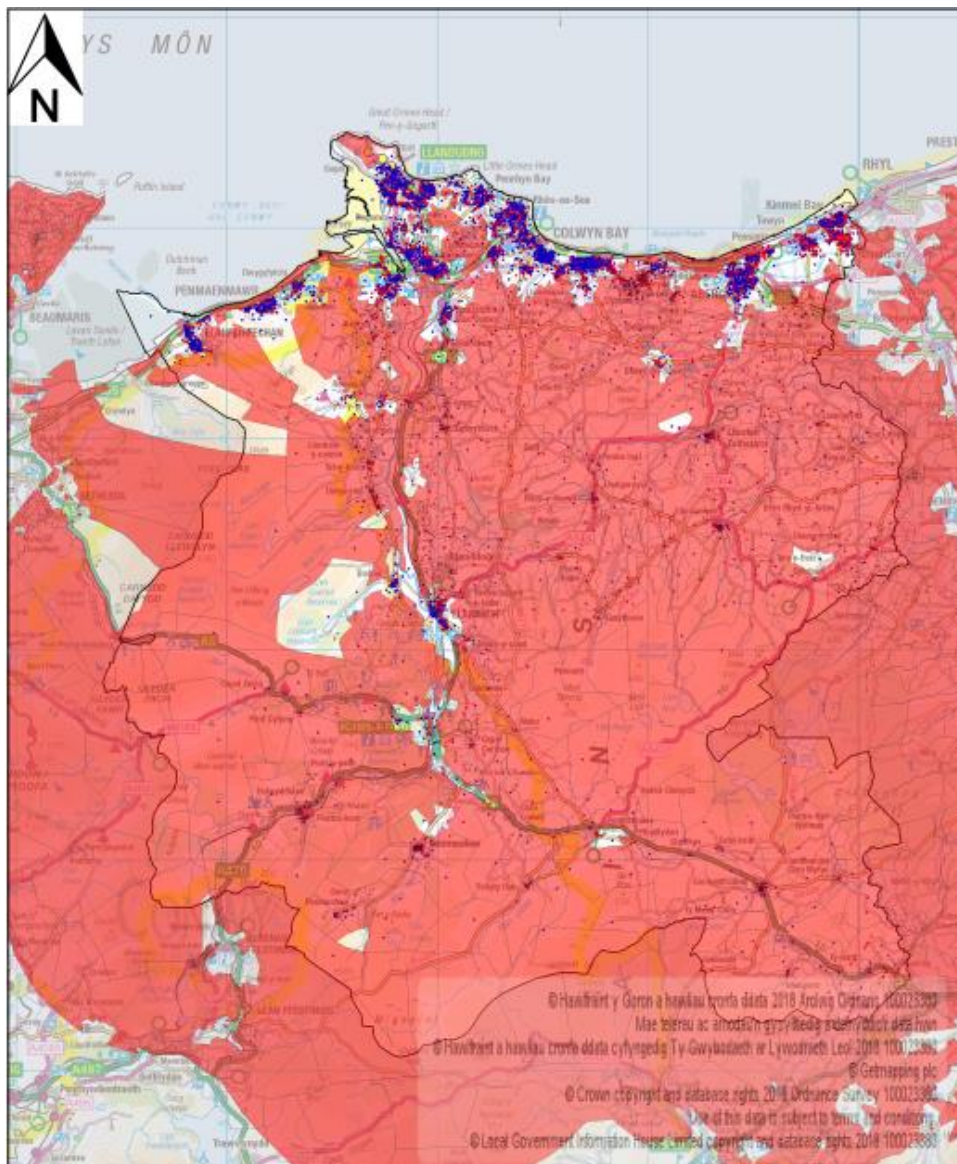
Low energy efficiency properties began to affect private landlords from April 2018 when the Energy Efficiency (Private Rented Property)(England and Wales) Regulations 2015 was implemented. The Energy Efficiency Regulations set a minimum energy efficiency standard, EPC rating E for all new tenancies from 2018 within the private rented sector.

Fuel poverty

17% of properties, particularly in rural areas of the county, do not have access to mains gas, which is generally considered to be more efficient and cost-effective than other forms of traditional heating.

Fuel poverty can occur where heating costs account for more than 10% of a household's income. Our analysis has shown that we have fuel poverty hotspots in some areas of the county.

The graph below illustrates the areas which are not on mains gas (in red), properties which are EPC rating E or below (blue dots) and areas where households claim Housing Benefit (red dots).



According to a report published by Public Policy Institute for Wales (2015) the majority of people over 65 in Wales are homeowners. It is this group who are most vulnerable to excess cold, trips and falls that could be caused by poor maintenance.

The key areas of work which will help us to improve the condition and energy efficiency standards of our housing

Rent Smart Wales

We will continue to work with partners to promote and encourage landlords to register with Rent Smart Wales.

Private Sector Home Improvements

Through the Empty Homes Strategy and Home Improvements Policy, the Council aims to improve the quality of accommodation in the private sector by encouraging landlords and homeowners to apply for Home Improvement schemes available to them.

Fuel Poverty Strategy

We will aim to reduce the number of people who are in fuel poverty by developing a Fuel Poverty Strategy.

Informed Choice

We need to ensure people understand their housing options to enable them to make an informed decision.

What are the main issues we have identified?



Housing (Wales) Act 2014

The Housing (Wales) Act 2014 has increased the Council's duties to provide earlier assistance to households facing homelessness. The Act places a duty on Councils to prevent applicants who are homeless or threatened with homelessness within 56 days from becoming homeless.

Local authorities in Wales also have a duty to help secure accommodation for a period of 56 days (or fewer if they feel reasonable steps to secure accommodation have been taken) for all applicants assessed as homeless. After this period, the local authority's continuing duty is only to secure accommodation for those in priority need who have not become homeless intentionally

Housing Solutions service

Our Housing Solutions Service is a successful and effective partnership which provides customers with access to a range of housing and advice services under one roof. The Local Homelessness Review carried out in 2018, has however highlighted that the current caseload of our officers is excessive and is impacting upon our ability to prevent and relieve homelessness, and to provide effective housing advice. This contradicts the first sentence which says CHS is providing effective housing advice. Not only are more households presenting to the service, it is becoming increasingly difficult for us to secure affordable accommodation for them.

The table below shows the number of service requests for the last three years.

Financial Year	Number of service requests	% Increase
2014 / 2015	1078	
2015 / 2016	1222	+13.4%
2016 / 2017	1433	+17.3%

Source Housing Solutions data

Customer expectations

The Homeless Review (2018) also suggests that there is a need to ensure that our customer's expectations in relation to housing are realistic. Conwy County is a difficult place to find a home for households on a low income. Social housing is in limited supply with long waiting times

and affording to buy their own home is beyond the finances of many. To assist with this, it would be helpful if the professional who “walks through the door” into that household, whether to do a minor repair or provide support or health care has some housing knowledge and the ability to signpost to further information and services

Generation rent and the prospect of living in the private rented sector for a considerable time is certainly a reality. For young people, shared housing is likely to be the first affordable step towards independence rather than a key to their own front door.

For older people, it’s about planning for the realities of ageing, the practicalities of maintaining and heating a large home and the thought of “what if” in readiness for any increase in frailty.

Digital Exclusion

Access to digital services is becoming necessary for everyday life such as accessing information, online banking or welfare benefit accounts, communicating with friends and family, shopping and saving money through comparison sites.

Having the ability to access digital services can help to make informed choices. However, not everyone has the skills, confidence and or equipment. Conwy also has significant challenges to the provision of broadband across the County and in particular in rural areas where there is very poor coverage.

The key areas of work which will help us to ensure people understand their housing options and to enable them to make an informed decision.

Regional Homeless Prevention Strategy

We will work with the 5 Local Authorities in North Wales to develop a Regional Homeless Prevention Strategy. By taking a regional approach to tackling homeless we can share best practice, work in collaboration where possible and have a better understanding of the causes of homelessness to improve our service.

Housing Solutions service

We will explore ways to increase the capacity within our Housing Solutions service to meet the demand on the service.

Our aim is to improve the customer’s journey by ensuring that information in relation to a customer’s housing options is easily available and accessible via all communication channels (including online).

We will also implement Shelter Cymru’s equal grounds standards. The Equal Ground Standard sets out guidelines to the standard of service that people should receive when they approach homelessness services in Wales. Organisations which sign up to the Equal Ground Standard will demonstrate their commitment to providing a quality, person-centred service.

The Standard has been developed by past and current users of housing and homelessness services through the Shelter Cymru Take Notice Project.

Digital inclusion Strategy

We will explore ways to increase the number of people who are digitally included.

Appendix A – Our Evidence Base

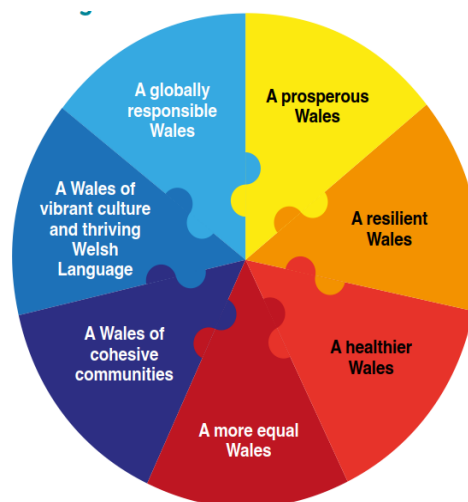
<p>Local Well Being Assessment</p>	<p>This assessment drew together information about the social, economic, environmental and cultural well-being of the county.</p> <p>Housing is an element in meeting all six draft well-being priorities for Conwy and Denbighshire:</p> <ol style="list-style-type: none"> 1. Supporting the first 1000 days of life 2. Promoting Community hubs 3. Promoting mental wellbeing 4. Promoting resilience of older people 5. Environmental resilience 6. Raising resilient and aspirational young people
<p>North Wales Population Needs Assessment</p>	<p>The population assessment is undertaken by the Health service and identifies the following priority health topics/groups:</p> <ul style="list-style-type: none"> • Children & Young People • Older people • Learning Disabilities • Mental Health and Substance Misuse • Carers <p>In relation to Housing and Homelessness the Plan identifies that:</p> <ul style="list-style-type: none"> • People leaving prison need help with housing. • Changes to welfare benefits affect people's lives. • There's a need for more specialist housing. <p>Additionally there is a specific recommendation that Housing and mental health services need to work together.</p>
<p>Welfare Reform Impact Assessment</p>	<p>This assessment was commissioned by Conwy to calculate the cumulative impact of recent and proposed welfare reform changes at the household level. It also modelled how households would be affected as housing costs increase both through the effect of underlying economic forces, but also as demand for housing is impacted by an influx of workers developing the Wylfa site.</p> <p>The principle finding is that welfare reform negatively impacts the majority of cases. Young People and single parent families, and private sector tenants will experience the greatest impacts.</p> <p>NB: The full findings of the report must be viewed in the light of recent announcements that not all reforms proposed will be implemented.</p>
<p>Homelessness Review</p>	<p>An analysis of the past, current and future levels of homelessness. An audit of the services aimed at preventing, accommodating and supporting people who are, or may become, homeless. A review of the resources available to tackle homelessness in Conwy.</p>

<p>Homelessness Review (cont.)</p>	<p>Key findings are:</p> <ol style="list-style-type: none"> 1. Levels of homelessness are increasing, lead causes are: <ul style="list-style-type: none"> • Loss of rented accommodation • Parents and relatives no longer willing to accommodate • Relationship breakdown • Domestic abuse • Leaving prison 2. Conwy has high levels of households in temporary accommodation (including B&B) 3. There is a very high proportion of single people becoming homeless or are at risk. Housing options and other solutions are needed for single people
<p>Gypsy Traveller Accommodation Needs Assessment</p>	<p>Considers the accommodation needs of the Gypsy Traveller community within the County in terms of permanent residential options for those who wish to reside in the county and transit provision for those travelling through. The assessment identifies a need for a transit site with 7 pitches.</p>
<p>Private Rented Sector Analysis</p>	<p>This assessment was commissioned to estimate the impact on the private rented sector of increased demand arising from the influx of workers from the Wylfa project.</p> <p>It was concluded that Conwy can potentially absorb demand from workers along the coastal strip but that they will displace other households.</p>
<p>Local Housing Market Assessment</p>	<p>This assessment evidences that the County has annual need of 231 units (162 social and 69 intermediate). Including committed supply this increases to 372 in total. It also advocates the development of smaller, adaptable units and a need for shared accommodation options for low income persons under 35. The PRS is not an affordable source of accommodation for low or median income households in Conwy, and the holiday lettings market restricts the supply of residential lets in rural areas.</p>
<p>Energy Efficiency Analysis</p>	<p>Data provided by Conwy Housing Improvements team from various sources. Data on EPC assessments in Conwy to date; access to mains gas; uninsulated housing etc.</p>
<p>Corporate Plan 2017-2022</p>	<p>Outcome 3: People have good quality homes they can afford and that make their lives better. We will focus on:</p> <ul style="list-style-type: none"> • increasing the number of affordable houses available to buy and rent • planning the right housing in the right areas • stopping people from becoming homeless

Appendix B

Future Generations Assessment

The Well-being of Future Generations (Wales) Act 2015 outlines seven well-being goals which need to be considered when drawing up local objectives. A description of each well-being goal and the issues identified within that theme is provided below. All of the issues identified in this needs analysis are cross-cutting and impact on more than one of these spheres of well-being.



<p>A prosperous Wales</p>	<p>Housing not only represents capital investment in the County, but the building of housing creates jobs and develops skills. The current lack of supply of affordable housing impacts on household income, and in the most extreme cases, homelessness impacts on people’s ability to secure or remain in employment. Efforts to improve the quality of the housing stock will generate employment and ensure housing is fit for the future.</p>
<p>A resilient Wales</p>	<p>New build developments incorporate assessment of the natural environment and aim to create green spaces to enhance the lives of new residents. Improvements to the existing housing stock promote resilience in health and economic life.</p>
<p>A healthier Wales</p>	<p>Housing has a fundamental role in maintaining good physical and mental health. The strategy aims to reduce poor conditions to reduce cold injury, falls, and loneliness. Addressing gaps in specialist housing for people with particular health vulnerabilities will help to enable people with support needs to manage their health.</p>
<p>A more equal Wales</p>	<p>Access to secure housing is increasingly divided between those who can afford their home and those who cannot. The lack of affordable housing is a contributory factor to young people leaving the county and a significant proportion of households with low incomes are at risk of losing their secure accommodation. The development of affordable housing options is fundamental to minimising inequality.</p>
<p>A Wales of cohesive communities</p>	<p>The strategy recognises the need to secure funding for continued regeneration of the most deprived and dilapidated areas to improve community sustainability, safety and the quality of the housing stock.</p>
<p>A Wales of vibrant culture and thriving Welsh language</p>	<p>The availability of affordable and appropriate accommodation is a central element of sustaining our communities and their particular heritage and culture, including the Welsh language. If good quality housing is the foundation from which everything else prospers, this also includes the ability of households to play an active role in their communities.</p>
<p>A globally responsible Wales</p>	<p>An aspiration the County to contribute to global well-being by becoming zero-carbon must also include a consideration of the impact of both our current and future housing stock.</p>

Glossary

Adverse Childhood Experiences - Examples of adverse childhood experiences are physical, sexual and emotional abuse, as well as physical and emotional neglect. They also include, having a parent who is mentally ill, an alcoholic or substance abuser, in jail, or a victim of domestic violence, as well as the absence of a parent through divorce, death or abandonment. Homelessness is an ACE, but the suitability of housing will be a factor in parental experiences and behaviours impacting children.

Affordable Housing - The concept of affordability is generally defined as the ability of households or potential households to purchase or rent property that satisfies the needs of the household without subsidy. This could be based on an assessment of the ratio of household income or earnings to the price of property to buy or rent available in the open market in the required local housing market area. The definition of 'affordable housing' for the purpose of the land use planning system is housing where there are secure mechanisms in place to ensure that it is accessible to those who cannot afford market housing, both on first occupation and for subsequent occupiers.

Extra Care Housing - Housing for frail elderly and people with disabilities, where individual care needs are provided for on site.

Generation Rent - The generation of young adults who, because of high house prices, live in rented accommodation and are regarded as having little chance of becoming homeowners.

Help to Buy - A Welsh Government administered scheme provides purchasers with an equity loan to assist them with the purchase of a new build property in an aim to support the housebuilding industry. There is no eligibility criteria linked to purchaser's income or current housing need. The property purchased is not 'affordable' housing.

Homebuy - An equity loan is made available to a household to purchase an existing dwelling. This loan can be up to 50% of the open market value and the maximum purchase price of any property is subject to restrictions based on the household's needs and the area in which any property is being purchased.

Housing Finance Grant - This was introduced by Welsh Government in 2013 as a new funding stream for housing associations by meeting the interest costs of raising a capital sum rather than providing an upfront grant payment. From April 2017 it has been announced that HFG will be blended with SHG, i.e. Welsh Government funding will only be made available on the basis of 50% SHG and 50% HFG for each scheme.

Housing First - An approach that offers housing for people who have an entrenched history of sleeping rough and who fail to succeed in standard housing models. The accommodation is provided with minimal conditions and outside usual social allocation policies. Rent is typically guaranteed by a third party, and only in very exceptional cases might property be repossessed. The theory is that only when individuals truly feel their shelter is secure can they then attend to secondary issues in their lives: tackling addictions, taking responsibility for their behaviour; managing their money or finding work. Supportive services are introduced when the person is ready to engage and more likely to succeed.

Intermediate Rent - Intermediate rented housing is also mainly provided by housing associations. The rental levels on these properties is generally higher than social housing, being set at Local Housing Allowance levels, the housing benefit maximum, or at a percentage below market rents. These properties are normally made available to low income working households who aspire to homeownership.

Local Development Plan (LDP) - This document guides the use and development of land through the planning system within the Conwy area.

Local Housing Allowance (LHA) - Locally determined allowances intended to assist eligible private tenants. The Local Housing Allowance is calculated by the Welsh Government Rent Officer Service.

Low Cost Home Ownership / Equity Share - Low cost home ownership properties have a restriction on the initial and resale value, normally a percentage reduction on the open market value. This level of reduction is calculated by considering local incomes and is currently set at a maximum of 3.5 times the median income for the electoral ward plus 20%.

Shared Ownership - There is a limited stock of shared ownership properties in the County. The occupier buys a set percentage share of the property and then pays a rental charge on the remaining share. Shared ownership owners are responsible for their own repairs and maintenance.

Social Housing Grant - Our main source of capital funding is Social Housing Grant (SHG) which is provided by the Welsh Government. Traditionally our allocation has been is £1,308,000 per annum, 3.7% of the Welsh total. The allocation calculation is based upon a formula that takes into account household projections, affordability and previous expenditure. Whilst SHG is paid directly to the housing associations by Welsh Government, Local Authorities are responsible for deciding where the money is spent. This role includes determining strategic priorities and managing grant payment schedules.

Social Rented Housing - Social housing in Conwy is provided by housing associations, the local authority stock having been transferred in 2008. Rents for these properties (benchmark rents) are set by Welsh Government at below market, benchmark rents, and properties must meet set standards. In Conwy, social housing is accessed via a Common Housing Register that is administered by Cartrefi Conwy on behalf of the Council.