



Homes: for every future



**Cartrefi
Cymunedol
Cymru**

**Community
Housing
Cymru**

In Wales, too many of us are living in homes that are unaffordable, unsuitable or unsafe.

And still, too many of us do not have a place to call home.

The human cost is profound, deeply affecting health, wealth and life opportunities across the nation.

It does not have to be this way.

We believe the next Senedd term offers a turning point for change. The choices made in the coming years will determine our collective futures: individually, as families, communities and as a nation.

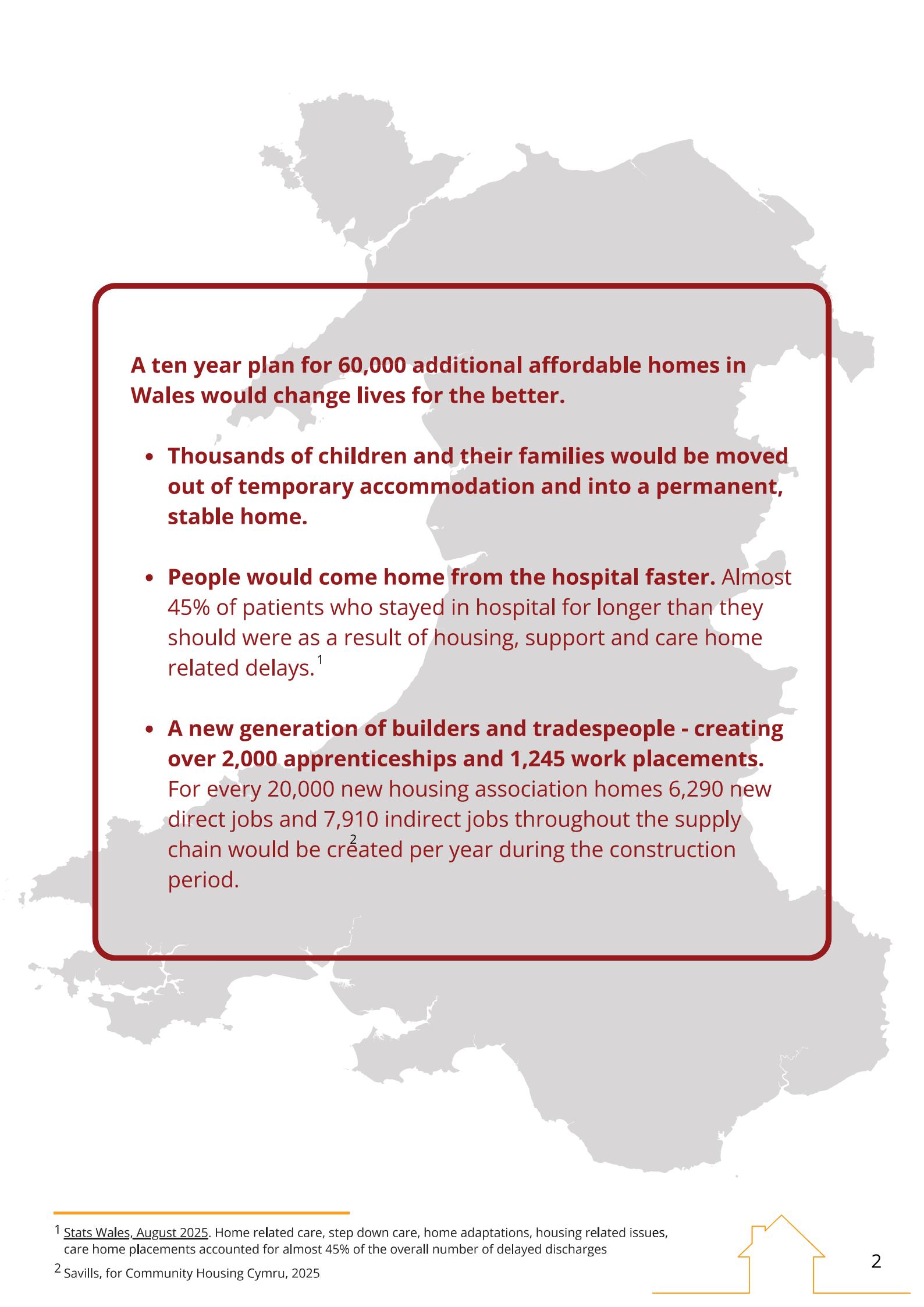
This is a call to action: we need a bold, deliverable plan to end Wales' housing emergency.

By building more affordable homes we can change lives. By investing in our current housing, we keep tenants safe and warm. By prioritising support, we keep people in their homes and help end homelessness in Wales.



Aelwyd





A ten year plan for 60,000 additional affordable homes in Wales would change lives for the better.

- **Thousands of children and their families would be moved out of temporary accommodation and into a permanent, stable home.**
- **People would come home from the hospital faster.** Almost 45% of patients who stayed in hospital for longer than they should were as a result of housing, support and care home related delays.¹
- **A new generation of builders and tradespeople - creating over 2,000 apprenticeships and 1,245 work placements.** For every 20,000 new housing association homes 6,290 new direct jobs and 7,910 indirect jobs throughout the supply chain would be created per year during the construction period.

¹ Stats Wales, August 2025. Home related care, step down care, home adaptations, housing related issues, care home placements accounted for almost 45% of the overall number of delayed discharges

² Savills, for Community Housing Cymru, 2025

It is not enough to do what we have always done. Despite the best efforts of all partners we are facing a housing emergency.



Adra

Without change:

- We will not be able to break the cycle of stubbornly high levels of homelessness: there are over 2,500 children living in temporary accommodation across Wales.³
- Services that are crucial to prevent homelessness and keep people in their homes will be faced with increasingly impossible decisions about who they can support: in Autumn 2024, only 14% of housing support providers said their funding was sufficient to cover all of the costs of running a high quality, well-staffed service.⁴
- Patients will continue to stay in hospital for longer than they should because of unmet housing or support needs, meaning all of us wait longer for health services: roughly one in four people in Wales are waiting for NHS treatment.⁵

The result is pressure on people, families, communities and public services - and growing inequality across the country.

Community Housing Cymru and our member housing associations believe that real change is possible.

- In this Senedd term, housing associations have built 75% of all new social homes.
- In 2024-25, Housing Associations supported an estimated 37,040 (direct and indirect) full time equivalent jobs, and 85% of their spend remained in Wales, equivalent to £1.49 billion to the Welsh economy.⁷

But we know that, with the right conditions, we can do more.

We can confront the housing emergency most effectively and quickly by focusing on what matters most to people and communities; making choices about where we put our collective efforts to deliver the greatest benefits; and prioritising those actions that deliver practical change as quickly as possible.

³ [Stats Wales, October 2025](#)

⁴ [Community Housing Cymru and Cymorth Cymru, 2024](#)

⁵ [Senedd Research, September 2025](#)

⁶ Savills, for Community Housing Cymru, 2025



It's time for a bold deliverable plan, focused on more homes; better homes; and healthier and fairer places.

More homes: good homes people can afford in every community.

The next Welsh Government should set out a roadmap for delivery of an additional 60,000 affordable homes over 10 years, so that 20% of all homes in Wales are affordable homes. The roadmap must set out actions that will increase capacity to deliver year on year so that we are able to meet current and future housing need in every community.

Better homes: invest in homes that build better futures.

The next Welsh Government should revise existing housing standards, focusing on and prioritising what is important to tenants: affordable, warm, well-maintained homes.

Healthier & Fairer Places: that set everyone up for success

The next Welsh Government can make Wales healthier and fairer, by putting good homes at the centre of plans to transform the health and wealth of people and places.



Why it matters

When we have a secure place to call home that we can afford, and is warm and comfortable, it gives us the firm foundations we need to thrive in many other aspects of our lives: relationships, school, work, our community.

For some of us, this means a home for a growing family. For others, it means a place to protect our health and live as independently as possible. Good homes for everyone means the right home, with the right support, and in the right place.

“

**It is a dream come true getting the keys to my first house.
I can't wait to make it my own.**



Hedyn tenant

The challenge

11,029 people are currently in temporary accommodation, including thousands of children;⁷ and private rents have increased by nearly 8% in a year. At the same time, too many households live in overcrowded homes, with certain ethnic minority groups much more likely to experience overcrowding.⁸

The need for more affordable, high-quality homes is immediate and stark across Wales, yet the type of home required is often highly localised depending on the features and make-up of communities. For example over 30% of people in Wales live in rural areas, but other factors such as cultural make-up, language, population density, and local economies also have a significant impact.

There is also an urgent need for more high quality supported housing, particularly for young people leaving care, those with learning disabilities, mental health needs, and individuals who are homeless or recovering from substance misuse.

⁷ [Stats Wales, August 2025](#)

⁸ [Census, 2021](#)





Clwyd Alyn

The impacts of this are seen far beyond housing: more people with poorer health, physical and mental, and increasing care needs; more people struggling to get into and stay in work or education; more children's futures suffering through disruption to their education.

Housing Associations in Wales are building 75% of additional affordable homes at the highest rate since 2008. However with the right conditions we know we can do more.

Accelerating the rate at which we can provide homes for the people who so urgently need them means increasing our collective capacity to build and acquire homes, and making it quicker and easier to do so. Long term, building additional capacity to deliver more homes is the only sustainable route to confronting the housing emergency once and for all.

The solutions

The next Welsh Government should set out a roadmap for delivery of an additional 60,000 affordable homes over 10 years, so that 20% of all homes in Wales are affordable homes. The roadmap must set out actions that will increase capacity to deliver year on year so that we are able to meet current and future housing need in every community.

More homes: good homes people can afford in every community.

To increase capacity to build more homes, we need the next Welsh Government to act on:



Bron Afon

- ☑ **A long-term funding guarantee:** a long-term capital investment strategy with funding that increases year on year in line with increasing capacity to deliver more affordable homes. This should be based on a comprehensive understanding of housing need, and include a range of affordable homes that support people as they move through their lives, for example social homes, low-cost home ownership, supported housing and housing with care. Total capital funding in 25/26 should be a floor for investment, building on existing housing programmes, alongside exploring the role of low interest loans, innovative finance options and the role of the Development Bank of Wales.
- ☑ **Create a national development corporation:** with powers to assemble land, lead on large-scale strategic sites, and support regeneration. This semi-commercial entity would have the authority to remediate sites for homes and compulsory purchase orders, playing a role in delivering and coordinating large-scale regeneration sites like new towns and urban extensions over longer timeframes. It could also intervene to build resilience in the supply chain.
- ☑ **Speed up and streamline planning and approval processes:** make decisions faster and more effectively by prioritising the reform of approval processes and strengthening the plan-led system. Streamline statutory consultee procedures; invest in local authority capacity and specialist expertise; and accelerate the preparation and adoption of local development plans.
- ☑ **Pragmatism on standards:** introduce flexible, proportionate standards for regenerating empty homes and converting existing private housing, unlocking more affordable housing and enabling faster moves out of temporary accommodation.

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...thanks to the team for all the help and support. We can't wait to start our own little family in this precious home.

”

North Wales Housing Association tenants



Clywd Alyn

The difference we could make

For every 20k affordable homes built by a housing associations: ⁹



Savings to the public sector: up to £2.1bn of savings to the public sector across Wales and the UK more widely.



More jobs: over 14.2k jobs (direct and indirect) could be created in the construction stage, with over 2,690 (direct and indirect) jobs a year supported on an ongoing basis.



More educational opportunities: creating 2,065 apprenticeships and providing 1,245 work placements.

⁹ Savills, for Community Housing Cymru, 2025

Why it matters

Home is the foundation of our health, happiness and well-being. All homes, regardless of tenure, should be good quality. Our ambition is that all social homes in Wales are well-insulated and energy-efficient, free of damp and mould, and where any repairs needed are carried out quickly and properly. Tenants are clear; what matters most is being able to meet the cost of living well in their home, warmth, safety, and timely repairs. It's time to prioritise what matters most.¹⁰



Pobl

The challenge

The Welsh Housing Quality Standard (WHQS 2023) sets out expectations for standards of social homes in Wales. Housing associations agree with much of the ambition in the standards, which tries to tackle the twin imperatives of improving homes for people and tackling climate change.

Tenants must be and feel safe in their homes - this is not an area for compromise. But - put simply - the full cost of WHQS 2023 is prohibitively expensive, we don't have a realistic route to delivery, and not all of what is required by the standard is what matters most to tenants.

¹⁰ [TPAS, December 2025](#)

“

Amazing. My house is so warm, so cosy, it's made such a difference it's amazing. I'm very happy.



Grŵp Cynefin tenant

For example, the EPC (Energy Performance Certificate) “A” target for all homes is just not achievable. Research has found that housing associations would need to invest £130,000 per property up to 2050 to meet the EPC ‘A’ requirement, alongside other WHQS 2023 requirements. This is unaffordable, and 2 years on from the introduction of the policy we still don’t have a route to delivery. A lack of funding certainty, a significant skills gap and a limited Welsh supply chain all further hamper the progress made to date. Something needs to change.

Amidst the confusion arising from blanket targets, what matters most to tenants is getting lost: safety and timely repairs.¹¹ Social landlords’ ability to take a systematic approach to improvements of their homes, ensuring investments are value for money and are supported by their tenants is also hindered. This is a matter of equity and equality, given that data from England suggests many ethnic minority groups are more likely to live in poor quality homes, especially those suffering from damp and mould.¹²

We also need to make further progress in tackling the cost of living crisis and increasing fairness in social rent policy based on a refreshed assessment of affordability and the true cost of living well at home. The present situation creates unfairness for tenants living in similar homes and inhibits social landlords from being able to invest in homes at the pace required.



Trivallis

It’s time to prioritise: we need to focus on what matters most and get real about the progress we can make, whilst doing as much as we can to improve and decarbonise homes.

¹¹ [TPAS, December 2025](#)

¹² [English Housing Survey, April 2025](#)

The solutions

The next Welsh Government should revise standards for existing homes, focusing on and prioritising what is deliverable and most important to tenants: affordable, warm, safe and well-maintained homes.



Wales and West

To improve existing homes for tenants, we need the next Welsh Government to act on:

- Prioritise tenants experience of home:** review and rephase wider WHQS 2023 requirements to prioritise those activities that lower bills for tenants and most improve their experience of home, without compromising on safety.
- Proportionate, deliverable decarbonisation targets:** Beyond reaching EPC C / SAP 69 by 2030, further improvements should not focus on blanket targets and instead on ensuring optimal energy efficiency for each individual home, based on people's experience of living well there, savings on energy bills and value for money. Advice and support for tenants to use new technologies effectively and efficiently must be part of any prioritised plan.

- ✓ **Launch a National Retrofit Skills programme:** this must be backed by a full audit of skills needs, multi-year funding and a focus on working with tenants. This will provide the certainty and funding needed to upskill our existing workforce, from heat engineers to plasterers, and drive a new wave of apprenticeships. Housing associations are ideally placed to deliver this in communities across Wales, offering long-term careers and already partnering with local colleges. This strategy will supercharge their work, building a robust, all-tenure supply chain to help everyone transition to clean heat.
- ✓ **Exploring innovative finance options for decarbonisation at pace,** especially off-balance sheet approaches. Additional financial capacity in the sector directly translates into more and better homes for individuals, and the government must invest in exploring these. This should consider how continued long-term investment in crucial grant schemes, such as the Optimised Retrofit Programme and WHQS Implementation Fund, can lever in more investment to deliver retrofit.
- ✓ **Accelerate action on cost of living pressures and make social rent fairer:** within the first year of the next Welsh Government term, introduce rent convergence to an agreed affordability measure to achieve fairness for tenants and enable social landlords to invest in homes.

“

In my old flat, the bills were so high. I was always topping up the electricity meter. But this place is so economical. I can't fault it. I was told about the ventilation and the solar panels that heat the hot water and power the light. Ever since I moved in, I've had hot water and power without any issues”



Taff tenant

The difference we could make



Make heating your home more affordable and save tenants

money on energy bills: up to £770 per year by improving homes from EPC D to EPC C. Further savings would come from going beyond EPC C where it is possible for individual homes.



Save the NHS money: warmer homes are healthier homes, less likely to have damp, mould and condensation. Research shows that EPC Band C in social housing would save the NHS over £85 million per year from 2030.¹³



Focus on key tenant concerns: reducing pressure to meet undeliverable ambitions will free up resources to get the basics right, with the aim of translating into higher tenant satisfaction.



A workforce for the future: housing associations directly and indirectly support over 37,000 jobs in the Welsh economy at present, representing an extensive reach into supply chains across Wales. With the solutions outlined above, there is the potential for this to be substantially expanded with potentially profound benefits for the Welsh economy going well beyond their existing £1.4bn contribution. For example, the Construction Industry Training Body has estimated that the workforce will need to grow by 13% to meet the retrofit challenge alone.¹⁴

¹³ CIH, 2025

¹⁴ Construction Industry Training Body (CITB), November 2024

Why it matters

Our health and life-chances are determined by where and how we live. The quality of our housing is a significant determinant of our health and wellbeing: safe, warm homes help keep us well and independent for as long as possible. If we do not have access to a stable place to call home, the consequences are devastating. We want to see a future where anyone who needs it has the right access to the support and resources to live well at home as part of a wider community.

“

[It's] no exaggeration to say that I wouldn't be here today had I not engaged with them.

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Clwyd Alyn tenant, mental health support.

The challenge

Deep poverty in Wales is rising. More and more people are struggling with the bare essentials: foodbank use is rising, more people are struggling to afford to heat their homes, and persistent numbers reach a housing crisis and are living in temporary accommodation. Young people are spending longer in temporary accommodation on average than at any time in the last 7 years. The human cost is profound, deeply affecting health, wealth, and life opportunities across the nation.

Wales has a higher proportion of people who are older and in poor health. Disabled people, who represent 21% of the overall population, are more likely to live in social housing and in overcrowded households. Almost 45% of patients who stayed in hospital for longer than they should were as a result of housing, support and care home related delays.¹⁵

Public services are stretched beyond the limit. Under extreme stress, services are having to focus on meeting statutory minimums and collaboration feels like a luxury that cannot be afforded. Pressures across public services mean that front line housing staff are struggling to secure the support from other professionals that their tenants need.

¹⁵ [Stats Wales, August 2025](#). Home related care, step down care, home adaptations, housing related issues, care home placements accounted for almost 45% of the overall number of delayed discharges

A sustainable path out of the housing crisis means that alongside building more affordable, accessible homes we must ensure that people can access the care, support and opportunities they need to live well at home. This means focussing on prevention and early intervention as a priority.

The solutions

The next Welsh Government needs to continue the move away from crisis and accelerate prevention through multi-year funding and a whole government approach to keep people well at home.

To make Wales healthier and fairer, we need the next Welsh Government to act on:

 **✓ 'Neighbourhood-First' pilots:** put housing at the heart of improving the health and wellbeing of communities in a variety of selected geographical areas by taking a place based approach to supporting people and improving homes. For example:

- co-ordinating multi-agency services, such as housing support, mental health and education. This could see investment in our workforce to support housing association staff to act as key contacts with tenants to wrap services around them, building on the Team Around the Family approach.
- deliver home improvements across all tenures for example delivering energy efficiency improvements across a whole street to maximise benefits for all.

✓ A Hospital to Home mission: supported by a cross-sector expert panel, this cross-government mission should rapidly identify ways that housing, health and care systems can better work together to reduce delayed transfers of care and promote a 'Home First' approach to patient recovery.

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I feel supported accommodation has helped me a lot...I liked knowing there's someone at the end of the phone.



Stori, young tenant

- ✓ **Understanding housing support need:** the next Welsh Government must urgently assess the level of need for support services, ranging from low-level to high intensity, multi-agency support, and reflect requirements for support stemming from homelessness legislation.
- ✓ **Multi-year funding for support that meets needs early and prevent housing crisis:** This must include protected funding for the Housing Support Grant that reflects the true cost of delivering high quality services; additional funding for Housing First and other targeted multi-agency approaches for those with multiple complex needs; and certainty for the Discretionary Assistance Fund and work to maximise benefits for individuals under-claiming or struggling.
- ✓ **Funding vital adaptations and aids that increase access to housing for all:** the Physical Adaptations Grant must be reviewed and funding provided to keep up with demand, including from those with hidden disabilities.



Taff

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Daf saved my life, without him (and Hedyn) I couldn't have afforded the course



Hedyn tenant, employment support

The difference we could make

Savings to wider public services from investing in support:



Research demonstrates that for every £1 invested in housing support grant, there is a £1.40 saving to the public purse. Based on the 2024/25 £182m Housing Support Grant budget, this translates to a total gross saving of £442m, with £204m to the health service, £177m to social care services and £70m to criminal justice services.



Improved outcomes for individuals: Housing First in Wales, for example, has been shown to achieve a 91.5% tenancy sustainment rate.¹⁶ Investment in good quality homes, as highlighted above, has particular impacts on children and families, with research demonstrating that the housing conditions that children experience can influence their physical and mental health throughout life.¹⁷



Capitalising on investment in homes: We know that for every single housing association home built, it generates £107,000 in savings for the UK and Welsh Governments through savings to the NHS, TA and homelessness as well as additional tax revenue.¹⁸ By investing more specifically in the solutions above, this could be even higher, with holistic benefits for a range of agencies.

¹⁶ [Cymorth, April 2025](#)

¹⁷ [World Health Organisation, 2018](#)

¹⁸ [Savills, for Community Housing Cymru, 2025](#)



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