



Care & Repair Cymru

FROM WEAR AND TEAR TO DISREPAIR: THE CAUSE AND IMPACT OF POOR HOUSING

A Care & Repair Cymru Report



About This Report

Care & Repair are calling for the Welsh Government to introduce a Safety-Net Grant for older homeowners living in unfit, hazardous housing.

In January 2023, we published our report, [*The State of Older People's Housing in Wales*](#). The report used real-time client data and stories, and interviews with Care & Repair staff to show the difficulties older people face in maintaining the condition of their home in later life.

Care & Repair are beginning a series of 'deep dives' on the issues raised in the original *State of Older People's Housing* report.

First up: housing disrepair.

Instances of hazardous disrepair in Welsh homes are growing. Out of all aspects of home improvement we support, housing disrepair remains the housing issue we find hardest to redress. A combination of our clients' low incomes, a shortage of reliable contractors, and the imbalance of policy protection for homeowners means that housing disrepair goes unchecked and unresolved.

Housing disrepair has a devastating impact on the health and wellbeing of older people living in these unfit properties. In this report we explain how the Welsh Government can make sure the Welsh Housing stock is fit for an ageing population, and future generations.



About Care & Repair

Care & Repair is the older people's housing champion in Wales. We improve homes to change lives. We believe that every older person in Wales should:

- Live in a home that is safe and fit for habitation.
- Maintain their health at home.
- Stay warm at home.
- Easily access necessary adaptations to help them live independently with dignity in their own home.

About Our Clients

Care & Repair's clients are particularly at risk of the health and wellbeing implications of homes in disrepair. Care & Repair Agencies have collected casework data on the number of disrepair cases that they address each year. In 2022–23:

- Over 8,800 cases had the primary outcome of falls prevention; this is key for Care & Repair, as oftentimes disrepair can be an increased falls risk in the home.
- 1,688 Agency cases achieved the primary outcome of 'General Home Maintenance and Repairs'.
- 2,084 Agency cases achieved the primary outcome of 'Safety and Security', which applies to the safety and security of both the fabric of the home and the dwellers.
- 113 Agency cases had the primary outcome of reducing water penetration, damp, and mould.

Key Findings

- 8.2% of our interventions with clients were recorded as 'General home maintenance and repairs'.
- 10.2% of our primary intervention outcomes were recorded as 'Safety and security'.
- Clients are seeking more support from Care & Repair hardship funds, benevolent funds, and local charities to help finance vital repair work.
- In one year, we have seen a 130% increase in charitable works to improve housing conditions.

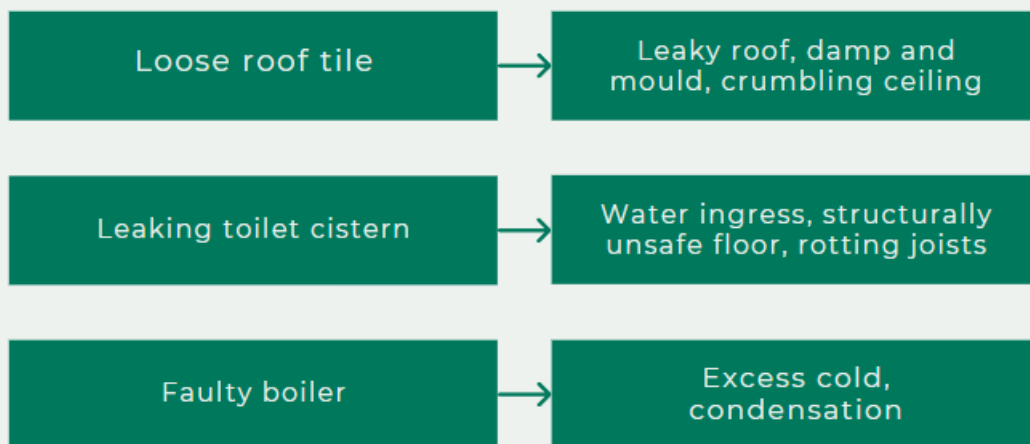
When does Wear and Tear become Disrepair?

Every day, we see older people living in homes in Wales where small issues have become large problems of disrepair. Disrepair can be devastating to live with and take a financial, emotional and health toll.

Some forms of disrepair can be minor and addressed with relative ease:

- replacing a windowpane
- fitting carpet door thresholds
- fixing a leaking toilet.

Left unresolved these can become much more severe and pose significant risks to the structure of the home and the safety of the occupiers. Rotting ceilings due to water ingress, dangerous electrics creating fire hazards or stairs in a poor condition which could lead to a fall.



There is a Housing Health and Safety Rating System for measuring problems in homes. Issues in the home that are hazardous to health are called 'Category 1 Hazards', meaning they are 'extreme' and cause a 'serious and immediate risk to a person's health and safety'.

There are 29 hazards dangerous enough to human health to be placed in Category 1. This includes issues such as excess cold, damp and mould growth, lighting, falls risks and electrical hazards.

Care & Repair see people living in homes with Category 1 hazards more and more frequently.

Case Study 1: Mr and Mrs Howell

Name: Mr. and Mrs. Howell

Agency: North East Wales Care & Repair

Issue: Mr. Howell is living with terminal cancer, and Mrs. Howell has several mental and physical health conditions. They initially contacted Care & Repair for issues outside the property, including a new garden path. A Healthy Home Check conducted by our trained Caseworker showed additional concerns including a leaking toilet and a rotten, structurally unsafe kitchen floor below. This posed risk of collapse into the open cellar below and was a serious hazard to Mr. and Mrs. Howell.

Intervention: The toilet leak was repaired through a Care & Repair local hardship fund, and the kitchen floor was supported with wooden beams and Acrow props to make it secure.

Outcome: The toilet no longer leaks and is more sanitary. The floor will not collapse and can now be walked upon. However, funding was used on these repairs, and the initial service request could not be completed.



Left: Damaged flooring posing a falls risk for Mr. and Mrs. Howell

Right: The rotting support beams in the cellar that threatened to give way. These were supported by Acrow props fitted by Care & Repair.

Case Study 2: Mr Phillips

Name: Mr. Phillips

Agency: Powys Care & Repair

Issue: Mr. Phillips lives alone in a park home. He retired early due to a disability and is on a low income. He called Care & Repair because of a roof leak and damage to the bedroom floor because of the leak.

Intervention: A Technical Officer obtained a quote for a new roof, but Mr. Phillips was unable to afford this as the lowest quote was over £7,000. The park maintenance staff provided a quote of £390 for a temporary waterproof covering to give Mr. Phillips more time to raise the funds for a new roof. A separate quote was obtained to fix the bedroom floor for £558.

Outcome: Funding was secured from the Support Fund (funded by donations from clients) and Care & Repair's National Lottery cost-of-living fund to cover the cost of the works. Mr. Phillips was referred to Occupational Therapy for a bathing assessment due to his disability.



Left: The holes in the waterproofing of Mr. Phillips' roof.

Right: Bowing ceiling from water ingress and damage to bedroom walls and electrics.

Why are Instances of Housing Disrepair Growing?

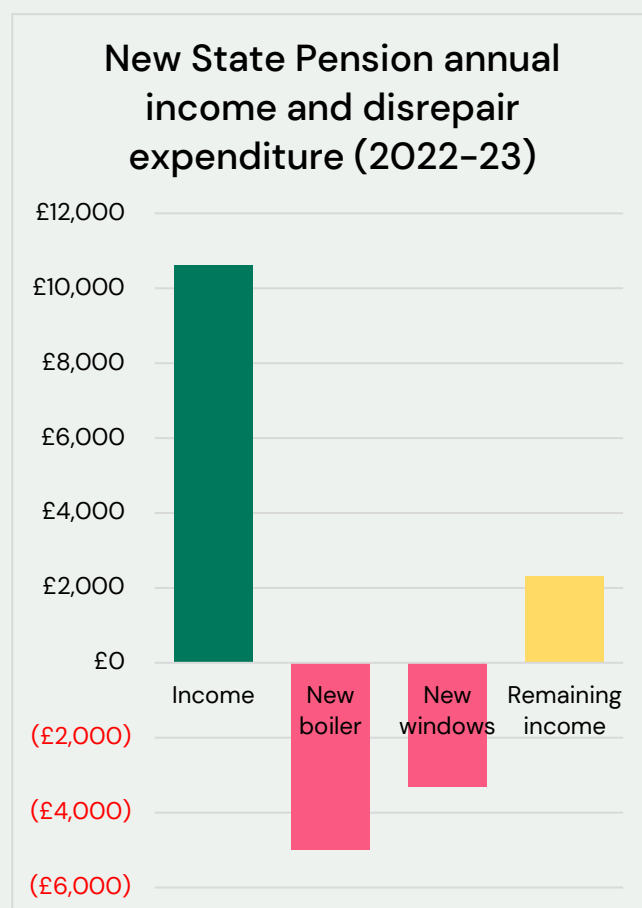
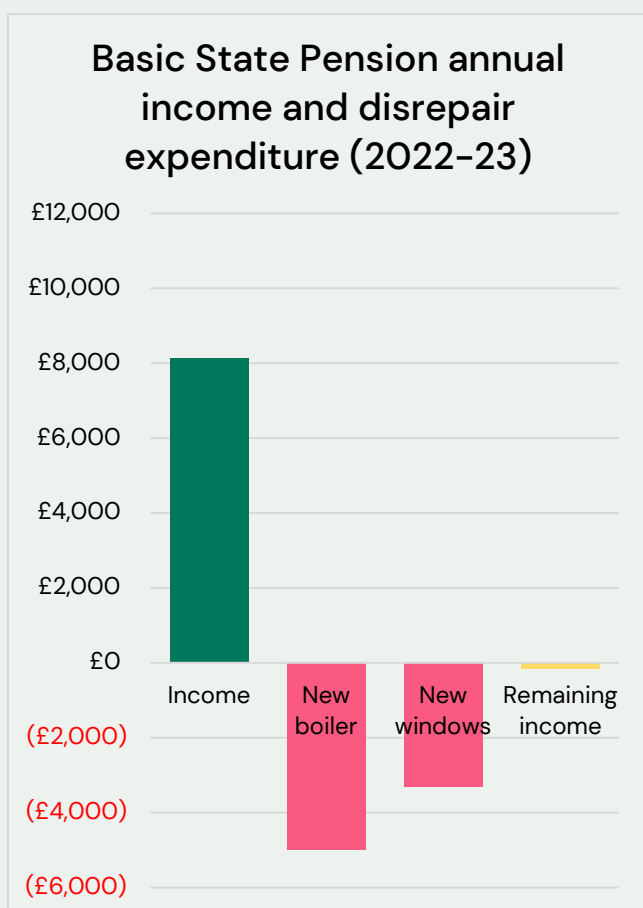
Cost

The cost of both hiring contractors and the materials they use has increased with inflation and the cost-of-living crisis.

The example below uses real quotes provided to a Care & Repair Agency for a new boiler at £5,000 and windows for a downstairs flat at £3,300.

The cost of these repairs is more than an older person with just the Basic State Pension receives in a year. Even with the New State Pension (accessible for men born after 6 April 1951 and women after 6 April 1953) a person is only left with £2,300 for bills, food, transport, and leisure for the year.

This is unaffordable.



Climate

More severe global weather patterns have an impact on all areas of our lives, and this includes our homes.

As well as hotter summers, Wales is also facing wetter conditions. Damp and mould is the second most prevalent Category 1 hazard present in Welsh homes, after excess cold.

Due to growing demand amongst our clients, we have added 'reduction of water penetration, damp and mould' as a specific primary intervention outcome to the data we capture about supporting clients. This was the primary intervention outcome for **143 people last year**, with hundreds more supported through soft measures and advice.

Client Profile

Name: Mr. and Mrs. Jones

Agency: North East Wales Care & Repair

Issue: Mrs. Jones has Korsakoff dementia at 57, and his wife is his carer.

They have mould in their bedrooms and bathroom. Mr. Jones suffers from fits which were possibly exacerbated by mould, and Mrs. Jones also worries about her breathing. They need a new roof due to its current state allowing water ingress.

Intervention: Engaging with their local authority to secure funding to support this work. Mr. and Mrs. Jones' home is an ex-council property.

Outcome: There are no funding pots from their local authority available now or likely in the future. Caseworkers working to secure funding for this as the couple are unable to work due to their health concerns.

Client Profile

Name: Mrs. Tucker

Agency: Cwm Taf Care & Repair

Issue: Mrs. Tucker has health concerns including osteoarthritis, hearing loss, and cataracts. Carers visit four times a day. The home has severe damp and mould in the bathroom and kitchen. Mrs. Tucker is claiming PIP and Employment Support Allowance and has less than £1,000 in savings.

Intervention: A warm air unit to be fitted to help prevent damp and reduce mould growth in the home.

Outcome: Care & Repair are currently raising money for the warm air unit to be fitted, as work will otherwise cost a combined £30-34k for internal and external works to be completed.

Contractors

Our Agencies reported that they lost contractors throughout the COVID-19 pandemic and have since struggled to find contractors who are available and reputable:

'Some of the prices received are astronomical. Way above inflation. It's difficult to recommend these quotes to clients. I had one quote for replacing a roof at £22,500, before getting another one for £10,000.' – Conwy & Denbighshire Care & Repair

Advocating for clients on low-income and reliant on benevolent or grant funding, Care & Repair struggles to compete with an abundance of lucrative private works available to contractors:

'The challenge is that these properties need tens of thousands spent on them to bring them up to even a minimum standard. To add to the challenge, good contractors don't want or need to get involved in 'patch up' jobs as this leaves them open to criticism for doing shoddy work and potentially responsible for the inevitable later problems.' – Carmarthenshire Care & Repair

There is a skills shortage in construction and the specialist skills that are required to repair, maintain, and improve traditional buildings.ⁱ More recently, this shortage is also apparent among contractors able to fit energy efficiency improvements to PAS2035 standards:

'There is poor availability of contractors meaning there are long lead times, waiting three or four months...' – Monmouthshire & Torfaen Care & Repair

In this time, disrepair becomes worse and other issues arise.

Without action, the skills shortage will continue: another 9,100 skilled workers are needed in Wales by 2027 to undertake proposed large-scale energy efficiency schemes to retrofit the Welsh housing stock.ⁱⁱ

What are the Impacts of Housing Disrepair?

Health impacts of disrepair

Four out of five Care & Repair clients self-declare a disability. Thousands of the older people we see every year are living with health conditions and comorbidities.

- Poor-quality homes and housing disrepair cost the Welsh NHS approximately £95 million every year, and cost Welsh society over £1 billion a year.
- 75% of excess winter deaths occur in people aged 75+.
- The leading causes of deaths in Wales in 2021–2022 were dementia and Alzheimer’s disease, followed by respiratory and circulatory diseases. Symptoms of all of these conditions are exacerbated by living in a cold home.ⁱⁱⁱ

Home repairs are essential enabling works that support independent living:

- A home with damp walls cannot structurally support some handrails.
- A home with unsafe electrics cannot have a stairlift fitted.
- A home with no insulation will not benefit from a heat pump.

Homes in a poor state of repair exacerbate health conditions or physical disabilities. For some clients with a disability, independently addressing disrepair in their home can be a challenge.

The risk of a fall increases in homes with disrepair. Uneven, bouncy, or slippery flooring is a significant hazard for older people, particularly those living with frailty. Whilst Care & Repair can assess and install adaptations to provide physical support around the home, disrepair must often be addressed first to make the home fit for adaptation.

Falls were the single largest call to the Welsh Ambulance Service last year:

- 12% of all calls to WAST were for fallers.
- 77% of falls-related calls were from people 65+.
- 72,000 (69%) required attendance.
- 42,000 ended up in hospital.^{iv}

Financial impacts of disrepair

Home maintenance can be costly at any time of a person's life. However, for an older person living on a fixed income from a state pension, the cost of ensuring their home is safe, accessible, warm, and free from hazards can be more challenging.

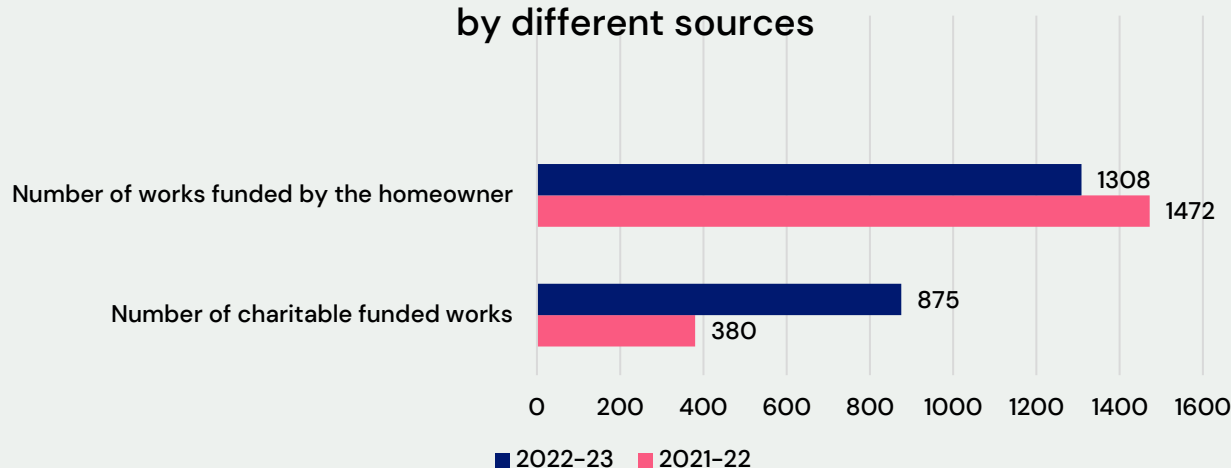
From our winter research report [Older People in Wales: poverty in winter 2023-24](#) we know that the average Care & Repair client spends 19% of their income on utilities. This is a higher percentage than in previous years, leaving less income than ever before for other essentials, including repairs and home maintenance.

Our data shows that older people cannot afford repairs to their home:

- The number of people coming to Care & Repair has increased every year for the last decade.
- In the last two years, the value of works completed by Care & Repair has risen by 26% to nearly £15.5 million.
- More of this work is being funded by charitable, grant, or benevolent funding as householders have no money to complete repairs themselves.
- In one year, we have seen a 130% increase in charitable works to improve housing conditions.

- Almost 1 in 5 people aged 55+ have less than £1000 in savings (2020)^v
- Wales has the highest percentage of the population with no savings at all, at 9.09% (2020)^{vi}
- People aged 65+ living in a negative budget has risen from 20% to nearly 40% between 2019 and 2023^{vii}

Number of works undertaken by Care & Repair funded by different sources



Emotional cost of disrepair

Having a home in a state of disrepair can have many negative effects on a person, including their emotional wellbeing. For many clients, having a home in disrepair can lead to feelings of embarrassment and shame, which may then lead to a greater reluctance to speak out and ask for support. This cycle continues until the home or person reaches a crisis point, meaning a greater amount of intervention and help is needed to support both the home and the occupiers.

Our case study below shares an example of this, with severe emotional outcomes if the case is not solved and the clients given person-centered support:

Client Profile

Name: Mr. Owens

Agency: Bridgend County Care & Repair

Issue: Mr. Owens has dementia, requiring 24-hour support. Mr. Owen's son lives with him and has given up work to care for his father. Their home has no access to hot running water, no central heating, and no gas for the oven. They use the kettle for hot water. Mr. Owens is at risk of residential care or hospital admission, which would cause additional stress for both Mr. Owens and his son. His son has no break or respite in caring for his father, further exacerbating his mental health and heart conditions.

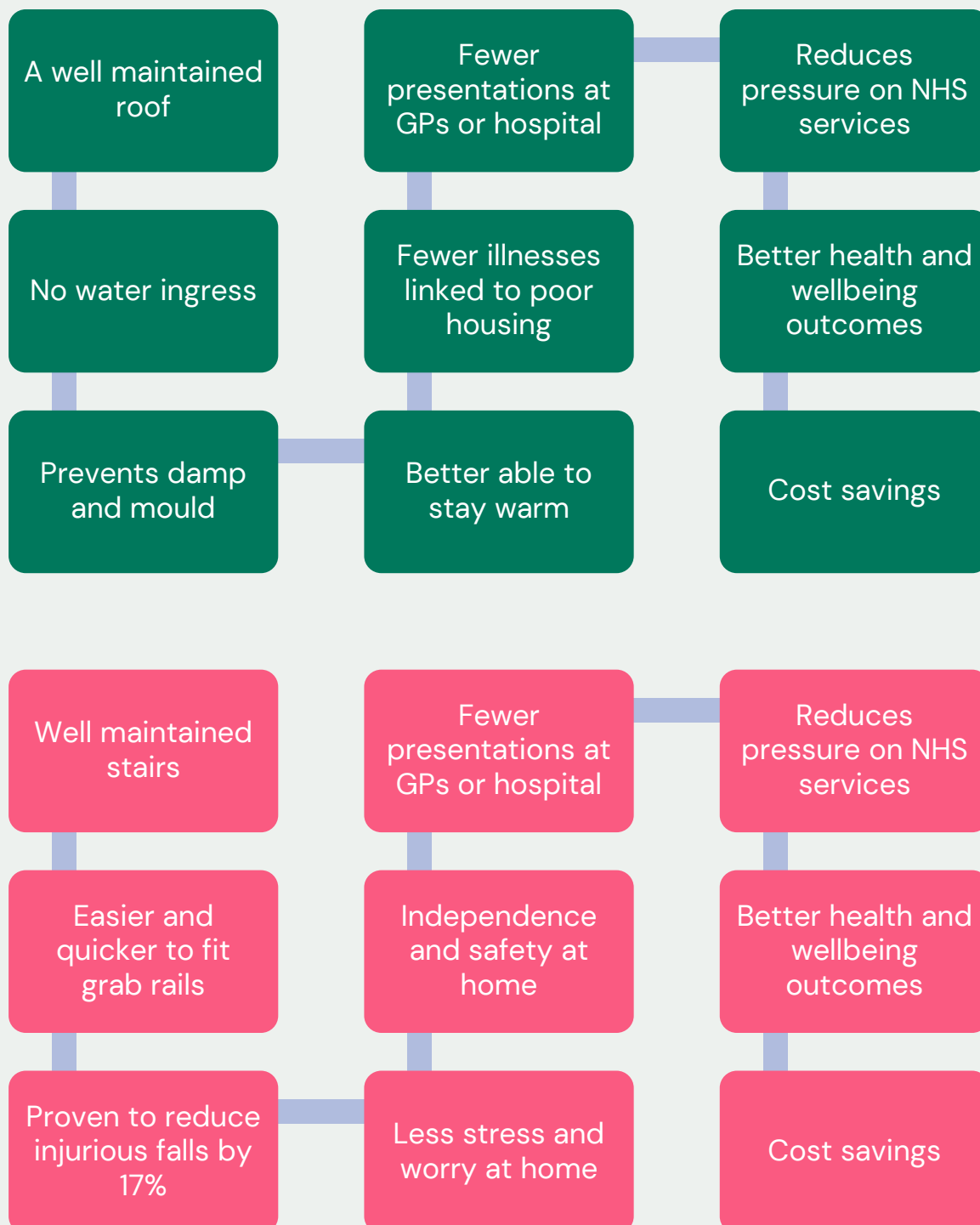
Intervention: Multi-agency support from Technical Officers, Dementia Caseworker and Home Energy Officer.

Outcome: Support to explore benevolent funding to pay for much-needed repairs. The Caseworker helped Mr. Owen's son complete a PIP application to increase their income. Supported to contact Environmental Health and Nest to get a boiler replacement and support on the PSR.

We Must Break the Cycle of Disrepair

Every older person in Wales should be able to live in a home that is free from hazards. We do not believe that anyone in Wales should:

- Become ill because they live in a cold home.
- Live in a house that is hazardous or unfit for habitation.
- Be without necessary adaptations to help them live independently with dignity in their own home.



Long Term Solutions for Long Term Change

Safety net grant for housing disrepair

We are calling for a safety net grant to rectify hazardous disrepair present in Welsh homes such as leaking roofs and draughty windows which will improve the thermal efficiency of homes and protect against changing and volatile weather that will have an impact on the fabric of the home. Find out more about this ask in our report [The State of Older People's Housing in Wales](#)

Link housing and health more strongly in policy and action

Poor housing affects a person's health and wellbeing. By addressing poor-quality homes and investing in maintenance and repairs, we can reduce the pressure on healthcare services by ensuring that falls risks, cold homes and other hazards are addressed before they cause injury or illness to the occupier.

Implement the Right to Adequate Housing

The introduction and rollout of this Right will benefit older people across Wales. This Right must address poor housing across all tenure types and all areas of Wales, including owner-occupiers. This commitment from Welsh Government will give confidence to older people.

Long-term solutions are needed to keep the heating on to stay safe and warm at home, preventing cold-related illnesses and further hospital admissions.

Contact

To find out more about our policy work and upcoming reports, please email becky.ricketts@careandrepair.org.uk

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ⁱⁱ Construction Skills Network, 'The Skills Construction Needs', 2023. Available at: [csn-national-report-final-report.pdf \(citb.co.uk\)](#)

ⁱⁱⁱ Public Health Wales, 'The Cost of Poor Housing in Wales,' 2019. [phw.nhs.wales/news/the-cost-of-poor-housing-in-wales/the-full-cost-of-poor-housing-in-wales/](#); ONS, 'Death Registration Summary Statistics,' released April 2023. Available at: [Death registration summary statistics, England and Wales - Office for National Statistics](#)

^{iv} Wales Ambulance Service, Falls Training Presentation, 2024.

^v Raisin, 'Average Savings by Age in the UK,' 2023. Available at: [Average savings by age in the UK \(2023\) | Raisin UK](#)

^{vi} Raisin, 'Average Savings by Age in the UK,' 2023. Available at: [Average savings by age in the UK \(2023\) | Raisin UK](#)

^{vii} Citizen's Advice, 'Data Dashboard,' 2024. Available at: [CA cost-of-living data dashboard | Flourish](#)



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