



Care & Repair Cymru

DISREPAIR TO REPAIR: A SAFETY-NET GRANT PILOT SCHEME

A Care & Repair Cymru Report



About Care & Repair

Care & Repair improve homes to change lives. We are a Wales-wide charitable movement helping older people to live independently in warm, safe, accessible homes by delivering housing adaptations and home improvements.

We do not accept that any older person should:

- Live in a home unsuitable to their needs.
- 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.

Our Call for a Safety-Net Grant

Every day, Care & Repair see older people living in poor housing, who cannot afford to carry out basic and essential repairs to their homes. In many parts of Wales, there is no public funding at all for tackling serious and urgent disrepair for vulnerable, low-income older people.

The last Welsh Housing Conditions Survey published

in 2018 showed that 18% of homes in Wales had a health hazard present.ⁱ These official figures are out of date and do not truly reflect the state of housing in Wales. From Care & Repair's experience every day in Welsh homes, they believe this is now much higher for Wales's older population.

Being unable to address housing disrepair also means we may not be able to install adaptations to support independent living and prevent accidents at home such as falls; a home with damp plaster walls cannot structurally support some handrails, and poor-quality electrics cannot safely power an electric stairlift.



DISREPAIR TO REPAIR FUND PILOT SCHEME

In 2024, the board of Conwy & Denbighshire Care & Repair agreed to release £50,000 from Reserves to support a Disrepair to Repair Fund ('D2RF') pilot to facilitate essential home repairs to older and vulnerable clients who met set eligibility criteria. The fund was available to clients as a last resort where caseworkers had exhausted all other grant options.

In this report, we look at the practicalities of administering a fund of this type, and make a clearer estimation for overall cost. We also analyse the pilot scheme to understand how Safety-Net Grant could support older people to live safely and independently at home if implemented nationally.

Eligibility for D2RF and Funding Conditions

Eligibility and Criteria for service

- Owner Occupiers
- Older person aged over 60 (or aged over 50 if the referral to the D2RF is from clients of our Hospital to a Healthier Home or Managing Better projects).

Funding Conditions

- Housing Health and Safety Rating System (HHSRS) Category 1 Hazard present (hazards that are extreme and cause a serious and immediate risk to a person's health and safety).
- Client must have savings of less than £3000 per person.
- D2RF can be used as joint funding with other agencies, grants, and client contribution as appropriate.
- Funding limit of £3,000 per property (funding above £3000 subject to approval on a case-by-case basis following assessment of need).

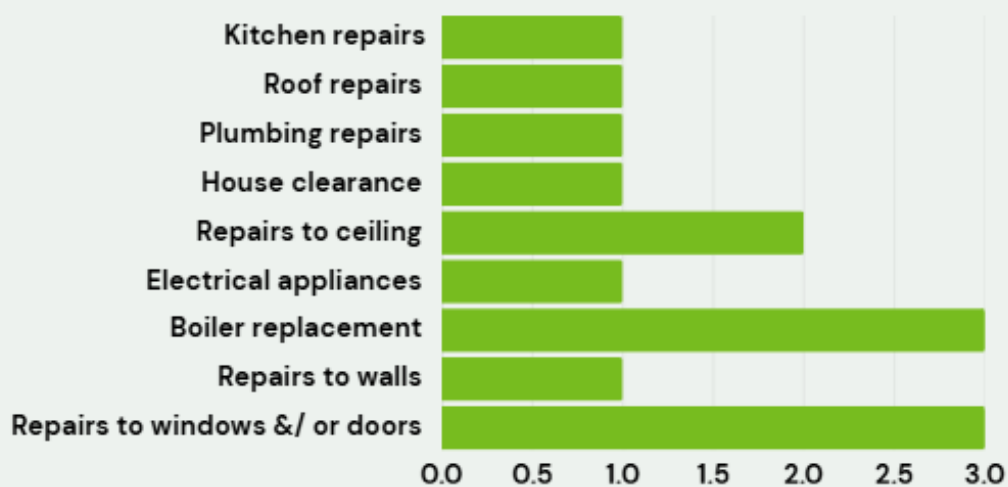
Type of works considered for repairs or improvements include (not an exhaustive list):

- Slips, trips and fall hazards e.g. uneven paving slabs
- Security to prevent entry by intruders
- Doors Windows/ Glass replacement/ Locks
- Sanitary Ware /shower repair or renewal
- Electrical safety
- Lighting
- Excess cold
- Gas safety and heating
- Damp and mould growth
- Draught proofing
- Energy Efficiency Measures
- Roofing Repairs
- Ceiling/Floor Repairs



WORK FUNDED BY THE PILOT SCHEME

In 2024–2025, the D2RF scheme awarded funding to 11 clients. In 2025–26 there have been 4 successful referrals for funding so far. Some clients required funding for more than one category of work.



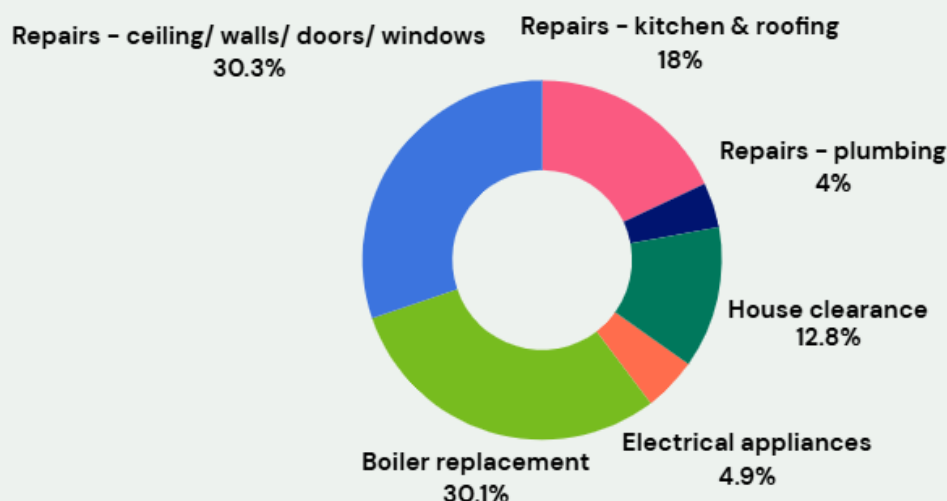
**Total amount awarded
in 2024-25 = £22,553**

**Average amount per
intervention = £2,050**

**Every £1 spent by the pilot scheme generated £3.65 in
social value¹**

Proportion of Funding Spent

Analysis of the works carried out in 2024–25 by amount spent (some works required additional funding from external sources).



Analysis of the works funded in 2024–25 shows that the largest amount of total funding was spent on repairs to ceilings, walls, doors and/ or windows.

In 3 of the 11 cases additional funding was also sourced elsewhere by our caseworkers, and exhausting all other options is a requirement of application to the D2RF. This demonstrates how important the fund's role is in 'topping up' other funding sources to enable the necessary work to go ahead.

CASE STUDY

Issue:

Mrs Dennis lives alone in a ground floor flat which is part of a semi-detached house. She is on a low income, with a low level of savings. She spends over 10% of her income on energy, meaning she is in fuel poverty.

Her 15-year-old combi boiler stopped working in one of the coldest weeks of the coldest winters we've had in many years. Care & Repair lent her portable heaters but these were not a long-term economical solution – either her health, her finances or the fabric of the home would soon have started to become affected. She was already limiting her use of heating and relied on blankets to compensate.

She has an electric shower, but all other hot water had to be boiled in the kettle and carried around the home, creating a further hazard.

Intervention:

A Care & Repair Home Energy Officer sourced a quote for replacing the boiler through one of our trusted contractors. However, the cost was beyond Mrs Dennis' means. Solutions from NEST or ECO4 were explored but were not applicable to this situation.

Our Home Energy Officer was able to source funding from the Care & Repair National Lottery Grant, the Gas Safety Grant and a larger than usual grant from "Friends Of The Elderly". The remaining cost was met by the D2RF.

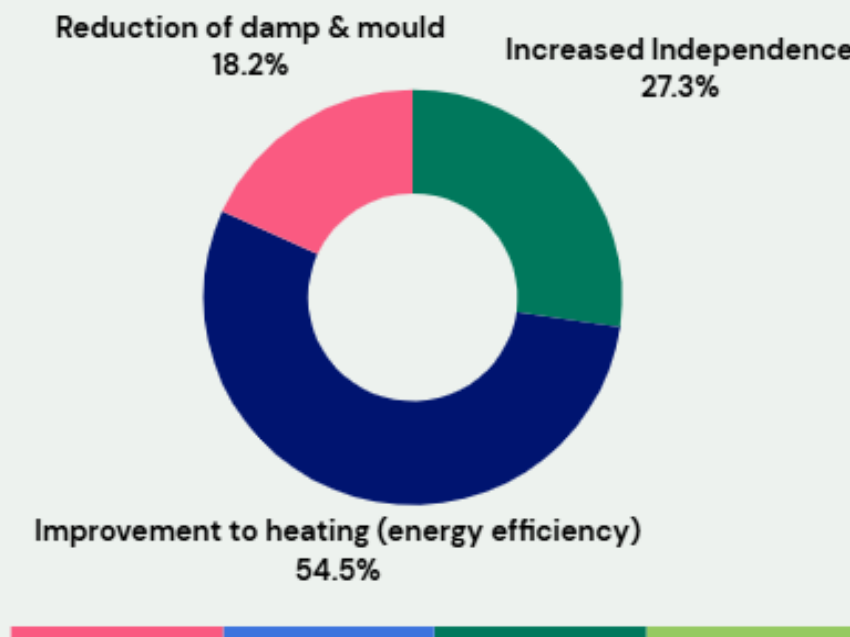
Outcome:

The work was fully funded and completed just 18 calendar days after the client made initial contact, mere days before another cold snap swept in. Mrs Dennis reports feeling much warmer and happier in her home. A further follow-up visit was conducted by the Home Energy Officer about a week later, to adjust her thermostat and show her how to use it independently.

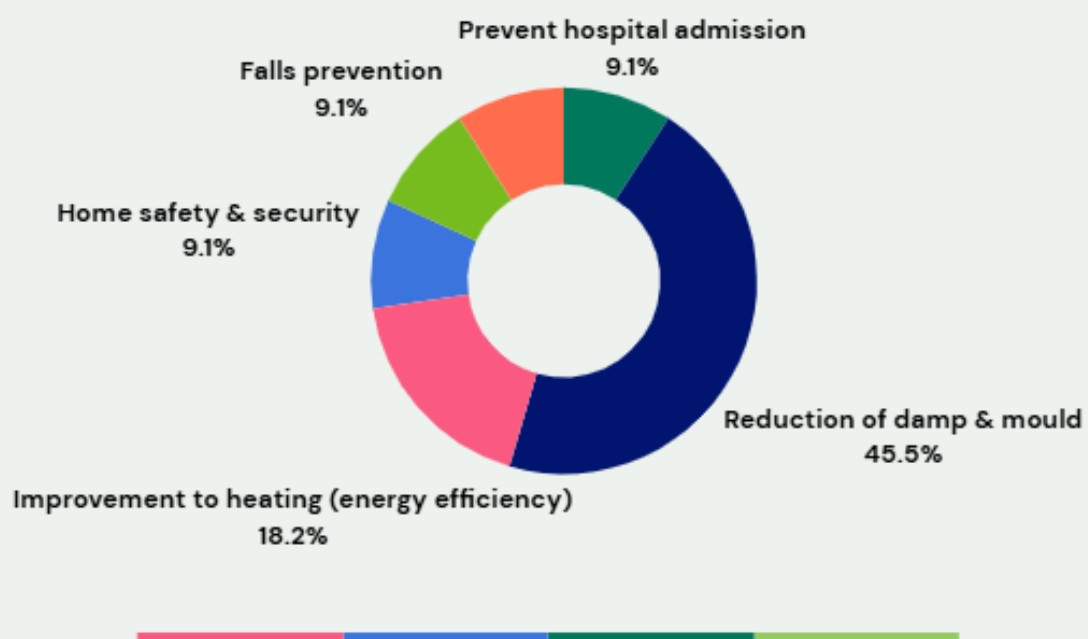
Without Care & Repair's involvement and without sourcing vital funding from the D2RF, Mrs Dennis would not have been able to sort the situation at all, she would have been forced to rely on expensive and inadequate portable heaters indefinitely.

IMPACT OF THE D2RF PILOT

Primary Outcome for Client from Completed Works



Secondary Outcome for Client from Completed Works



CASE STUDY

Issue:

Mrs Williams lives in an end terrace solid stone wall house, approximately 100 years old with mostly double-glazed windows. Her home has original timber external doors. The back door is a "stable door" design, and the two sections do not fit well together, leaving numerous gaps. The timber has also swollen and split over the years, with some draughty rotten sections. The adjacent kitchen window is single pane sliding sash design. Some of the glass is cracked, so the window leaches heat.

The kitchen is hard to heat and remains the coldest room in the house. As it is open to the stairs, hall and landing this impacts the temperature and energy efficiency of the rest of the house.

Mrs Williams has osteoarthritis in both knees, both hips, and right hand (especially painful in cold temperatures). She also has a pacemaker and cardio ablation which limits her heart beats per minute and in turn the amount of physical activity she can do. She is on a low income, with a low level of savings and credit card debt.

Intervention:

Our Care & Repair Home Energy Officer sourced a quote for replacing the kitchen door and window through one of our trusted contractors. However, the cost was beyond Mrs Williams' means. Solutions from NEST or ECO4 were not applicable to this situation.

Mrs Williams had worked as a teacher and was a member of the National Union of Teachers but she no longer has access to the paperwork and unsuccessful in attempts to retrieve the membership records online, so couldn't apply to vocation-related funds to contribute towards the cost of works. Care & Repair were able to source funding from the Care & Repair National Lottery Grant, with the remaining cost being met by the D2RF. Care & Repair also helped Mrs W to claim Council Tax Reduction, saving her £630 a year.

Outcome:

The work to repair the kitchen and door was completed 10 days before Christmas. Mrs Williams reports feeling much warmer and is pleased not having to restrict herself to one room of the house anymore.

Mrs Williams said: *"The 2 young lads were very polite and very professional, a pleasure to have in the house. They did a marvellous job."*

Poor housing condition: the cost of doing nothing

Implementing a Safety-Net Grant for hazardous disrepair would provide a simple long-term solution to complex interlinked issues, including:



Saving the Welsh NHS money:

- Poor quality housing costs the NHS in Wales more than £95 million in treatment costs per year.ⁱⁱ The annual treatment costs represent only 10% of the full economic societal costs of leaving people in unhealthy housing, estimated at £1billion per year.ⁱⁱⁱ
- Improving the poorest housing could lead to 39% fewer hospital admissions for circulation and lung issues^{iv}. Improving housing conditions would result in 40–50% fewer respiratory illnesses in homes that are not damp.



Reducing pressure on ambulance services – falls were the largest call to WAST in 2023, and 77% of falls related calls were from people aged 65+ resulting in 42,000 hospital admissions.^v



Dealing with housing issues quickly and efficiently before they become worse and more expensive to rectify.



Equitable service across Wales.

LONG TERM SOLUTIONS FOR LONG TERM CHANGE

In 2024–25, Care & Repair delivered 64,889 services to help older people stay independent at home. Despite this, every day we see older people living in serious disrepair who cannot afford to improve their home.

Our analysis of the D2RF Pilot clearly shows the **urgent need for a Safety-Net Grant**.

The D2RF has been used as a fund of last resort, and our caseworkers were required to demonstrate any other funding sources they had pursued or applications they have made from other sources as part of their application for funding from the D2RF.

As a result, we can safely assume that without receiving funding from the D2RF Pilot, there would simply be no funding available, leaving older people living in poor quality, cold homes with a major detrimental impact on their health, well-being, and ability to live safely and independently at home.

We believe this scheme should be rolled out across Wales to ensure all older people can live in safe, warm, accessible homes.

To find out more about our policy work in Wales or how you can support us, head over to our website or contact Katherine Evans, Policy Officer – Katherine.evans@careandrepair.org.uk

ⁱ Welsh Housing Conditions Survey 2017–18: Headline Report (Updated). Available at: [Welsh Housing Conditions Survey 2017–18: headline report \(updated\)](#)

ⁱⁱ [Poor housing costs health service £95m per year – new report – Public Health Wales \(nhs.wales\)](#)

ⁱⁱⁱ [Poor housing costs health service £95m per year – new report – Public Health Wales \(nhs.wales\)](#)

^{iv} [Poor housing costs health service £95m per year – new report – Public Health Wales \(nhs.wales\)](#)

^v Wales Ambulance Service, Falls Training Presentation, 2024



Care & Repair Cymru

www.careandrepair.org.uk

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and a company limited by guarantee (No. 09574555).