

# Homes for the People of Gwynedd

**Gwynedd Council's Housing Strategy**

**2019-24**





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# 1. FOREWORD

Gwynedd Council's vision is:

**'To support all the people of Gwynedd to thrive and live full lives in their community, in a County which is one of the best counties to live in.'**

The above vision is set out in Gwynedd Council's Strategic Plan for 2019-24. Housing has a key role to assist the Council to deliver its vision. We know that having a suitable, quality home leads to better health, more resilient communities and a population that can contribute fully to society. It is important that we develop varied, innovative and green proposals that promote lifelong solutions as well as offering early support to those in need. As a Council, we will intervene to encourage a range of support and accommodation options to respond to the needs of the population today, and for future generations.

At the heart of the Council's Plan is an ambition to ensure that success in housing is planned correctly, is implemented in a sustainable way in the future, promotes social equality and maximises the opportunities for innovative development. Alongside this, it is necessary to ensure the steps that are taken respect the culture of our communities.

Gwynedd Housing Strategy sets a long-term ambition and clear priorities for the next 5 years. We realise that our housing needs can change during different times of our lives, but what is constant is the need to live in homes and communities that are **safe** and that enable our people to live full and healthy lives and to promote their **independence**.

One of the biggest challenges is to ensure that there is a sufficient supply of suitable housing that is environmentally friendly, and of high quality to address the needs of a changing population. The need for housing that is truly affordable has been identified as one of the main priorities in the Council's Plan.

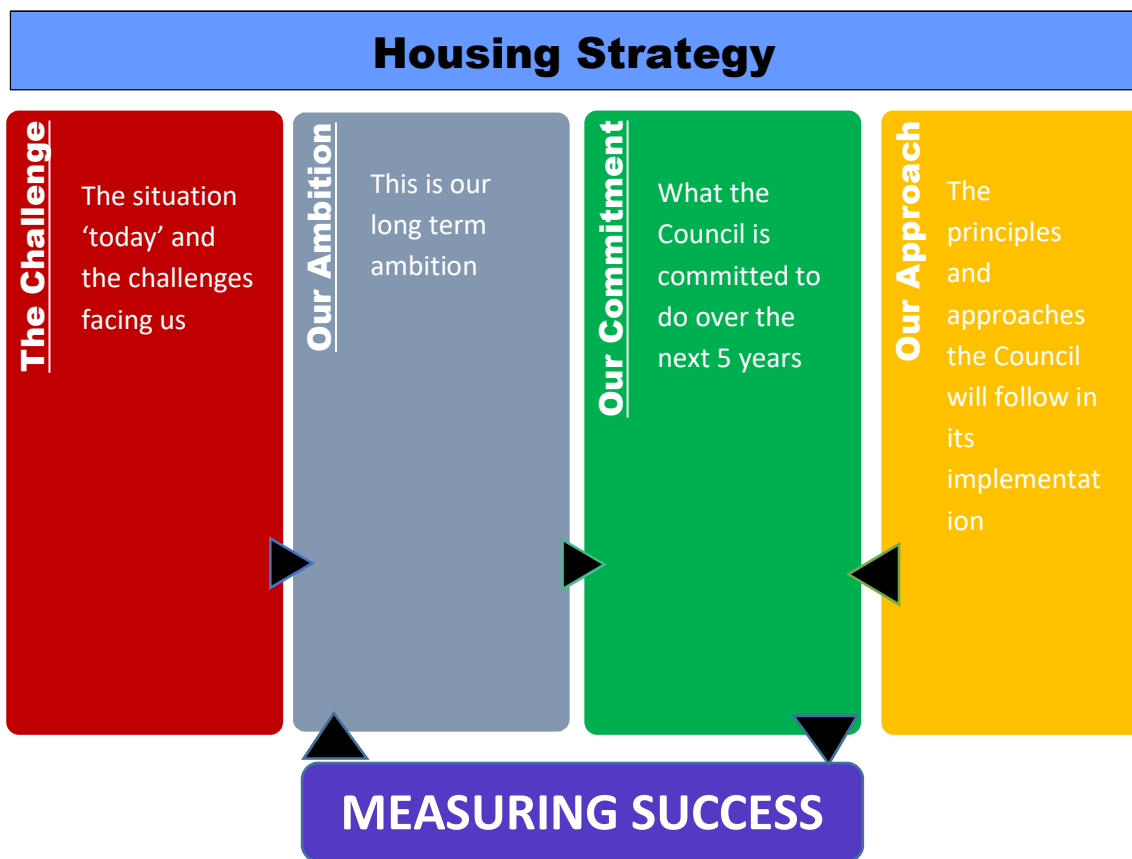
The Council, Housing Associations and other partners, have achieved a great deal over the last 5 years, and it is important to identify and celebrate this success. Working with our partners in the housing field, we will continue to work towards preventing homelessness, increasing social housing within the County, and the number of empty homes that are brought back into use. We have a great deal to be proud of as a County, and this gives us a good foundation to build upon for the future.

The purpose of this Strategy is to set a framework to ensure that we focus on the correct priorities to provide homes for the people of Gwynedd and to make the best use of scarce funds to improve housing support and provision across the County. This Strategy was produced on the basis of the information and evidence available to us today. We are also fully aware that housing, health, care and well-being issues are very high on the Welsh Government's list of national priorities. This means that there is a golden opportunity for the Housing Strategy to make a difference over the coming

years. Having said this, the picture is continually changing and therefore this Strategy has to be a live document that can respond to the different opportunities that may arise in future. We will collaborate closely with the Housing Associations and other partners to regularly monitor progress and adapt the priorities and the investment programme.

### Strategy Structure

The Strategy follows a very simple format to try to ensure that it is easy to understand for those who read it and those who will implement it. It is clearly demonstrated what is the purpose and aim of the Strategy and the work stream is shown clearly by following three simple steps, namely; The Challenge, Our Ambition and Our Commitment. The fourth column (Our Approach) highlights the basic principles in terms of how we will implement the strategy in order to meet the needs of Gwynedd residents.



It can be seen that the last box notes the Measure of Success. Here the circle will be closed by measuring the success and impact of the commitments noted against the Ambition. Then we can evidence if we have made a difference and have achieved the aims of the Council's Strategy and Plan. These will be the main consideration as we review our work with our partners.

It is important to note that we will, when implementing the strategy, ensure that our method of working feeds into the Well-being of Future Generations Act (2015), and that the strategy complies with the recommendations of the Independent Review of Affordable Housing Supply (2019). We will endeavour to respond to the recommendations in due course.

## The Well-being of Future Generations Act (2015)

The Well-being of Future Generations Act (Wales) sets out the ambition, consent and legal obligation to improve our **Social, Cultural, Environmental** and **Economic** well-being. It requires public bodies in Wales to think about the long-term impact of their decisions, to work better with people, communities and each other, and to prevent persistent problems such as poverty, health inequalities and climate change.

To ensure we are all working towards the same purpose, the Act puts in place seven well-being goals.



One of the requirements of the Act is the completion of a Local Well-being Assessment.

With this in view, the Council engaged with the residents of Gwynedd and has prioritised the **7 Local Well-being Goals**. Achieving Gwynedd's Well-being Goals will contribute towards achieving the Well-being of Future Generations Act.

Our Goals drive all that we do, and in turn, everything will be measured against how the contribute towards these Goals.

The delivery of the Goals is very reliant on the success of the Gwynedd Homes Strategy. The Strategy supports each of the goals across a range of service fields, and aims to show how suitable housing, of a good standard, can contribute towards well-being when planning for the long term.



## Independent Review of Affordable Housing Review

Following the recent announcement of the Affordable Housing Review announced in April 2019, the Strategy will commit to deliver and implement on the recommendations adopted by Welsh Government

## 2. THE CHALLENGE

During 2018, an Assessment of the Local Housing Market was undertaken, which served as a survey of housing needs in Gwynedd. The findings of this Assessment will set the context to the priorities and the Strategy's direction. Also, the information gathered in the Homelessness Review, Gwynedd Population and Well-being Assessments, and an Assessment of the Impact of Reforming the Welfare System will be used to get a full and clear picture of the demand for housing, and the challenges facing the people of Gwynedd.

The findings of the assessments indicate that **the demand for social housing and affordable housing in Gwynedd is currently higher than the supply** available and the current response does not address the requirements of the local population now or for future generations. In addition, the assessments show that the **population of Gwynedd is gradually** growing, principally because **people are living longer**, and we know that an **ageing population leads to an increase in the demand for care and health services**. Consequently, if the housing provision is to contribute towards ensuring the best possible lifelong health and well-being for the County's residents, we have to find varied and innovative answers by working together with our key partners.

### Main Findings

#### Population

Over 120,000 residents live in Gwynedd and the figure is increasing every year. The largest increase is expected to be in the number of people over 80 years old, and this is mainly due to people living longer. In twenty years, it is expected that there will be an increase of 60% in the number of people over 80 years old living in Gwynedd, whilst it is expected that the growth in population of people between 16 and 64 years old will be only 2%.

The growth in the population of older people will place additional pressure on the housing stock unless a suitable new supply is available. We need to ensure that we can offer help, support and housing options that are suitable for the needs of older people, and people who have care needs in order to help them to continue to live independently in the community of their choice. Older people have informed us that they would like to continue to live independently in their own home for as long as possible. However, the nature and construction of some houses are a barrier to achieve this. It is essential that flexible support options and suitable and varied types of housing or accommodation are available for all communities to enable this to occur.

#### Affordable Housing

There is an annual shortfall of 580 affordable houses (social and intermediate) against the demand across Gwynedd. It is a huge concern for us in Gwynedd that an average of 60% of households are priced out of the housing market. In a number of communities it is very difficult, if not impossible, to find suitable property under £140k, and in some communities seven times the average income is required to buy property. Another challenge facing us in addressing the annual shortfall is the lack of

tradesmen to construct housing. This lack of tradesmen has meant significant delay and an increase in costs in some schemes over the last few years.

### **Private Rented Sector**

The Council deals with over 700 annual cases concerning poor housing standards in the private sector. Housing of poor quality costs £67m per annum for the Health Service in Wales, and £1.5 billion in work illness.

Grants are available for housing in multiple occupation (HMOs) to improve fire and security systems, however, we need to motivate landlords to let their houses to tenants on Local Housing Allowance.

As a result of the changes in the benefits arrangements, the private rented sector is much less affordable, with some families on benefits facing a gap of up to £121 a month against rent costs.

### **Social Housing Sector**

At the end of July 2018, just under 2,000 people were on the Housing Register in Gwynedd. When comparing the needs of people on the Housing Register against the Social Housing stock, it is seen that the current housing stock does not match the demand. The main demand is for one and two bedroom accommodation for single people under 35 years old, however, there is a lack of supply of this type. This means that a high number of Gwynedd residents will be on the waiting list for a very long period.

### **Empty Housing**

We have identified approximately 1,300 empty houses across the County. These are houses that have been empty for some time and their condition can be very poor. This is a waste of a resource when you consider that nearly 2,000 people are on the Council's waiting list. We believe that the list of empty houses is not complete, and efforts need to be increased to find them and return them into use as homes for our residents.

### **Work Poverty**

Work poverty describes people of working age and on a low income who are priced out of the housing market, and this is a challenge in Gwynedd. The level of wages in Wales is amongst the lowest in Europe, and this is particularly true in Gwynedd due to the high percentage of people who work in the seasonal and hospitality work sector, which is often part-time and attracts low wages. Traditionally, this group of people have been priced out of the housing market, however, by today they are nearly out of reach of the private rented sector, and in danger of failing to find social housing.

### **Homelessness**

Drawing from the North Wales Regional Homelessness Strategy, our research show that an increasing number of people are homeless or are at risk of being homeless in Gwynedd. An increase of 36% was seen in the demand for the service since 2014/15, and current evidence suggests that this increase will continue. The main causes of homelessness in Gwynedd are loss of accommodation,



leaving prison, parents and relatives no longer willing to accommodate, breakdown of relationships and domestic violence. A high number of people who present themselves as being homeless are single people, and there is overuse of bed and breakfast facilities to support them, rather than established units.

The private rented sector is often used to prevent homelessness but it is necessary to invest more in pro-active arrangements and to identify better ways of preventing homelessness.

### **First-time Buyers**

**First-time buyers** face obstacles due to loan restrictions and not being able to afford a deposit. By now, there is a reduction in the number of people of working age in Gwynedd who own a house. This means that future generations will have to continue to rent throughout their lives. We need to strive to reduce the gap between the private rented sector and the house ownership sector in an innovative and sustainable way.

### **Income**

We know that the average income levels for Gwynedd households are lower than the Wales average. In addition, a number of Gwynedd residents live in some of the most deprived areas nationally. It is expected that the reforms to the welfare system will have an impact on a large number of Gwynedd households and it is estimated that over 5,000 households will come under the new Universal Credit system. It is anticipated that households on benefits will face substantial changes to their finances and entitlements and will receive up to £45 a week less. This could lead to more of the County's households living in poverty.

### **Energy Efficiency and Fuel Poverty**

A high percentage of the County's housing was built pre-1919. A high percentage of the County's housing have stone walls, and parts of the County have no connection to the mains gas supply. This means that the maintenance and heating costs of these houses are high. Combined with the County's low wage level, it can be seen that a number of the County's households face fuel poverty and spend a substantial portion of their income on heating. It is estimated that 20% of the Gwynedd population are at risk of suffering from fuel poverty compared to 14% across Wales, and that the figure is up to 29% in some individual wards. Gwynedd housing is responsible for 50% of the County's CO2 emissions. Whilst the vast majority of this challenge derives from the distant past, not enough emphasis has been placed more recently on design, layout and building materials of the County's homes. Although the situation continues to improve, mainly due to national requirements, there is a substantial investment gap to be closed if we want to raise standards and the energy efficiency of the County's housing stock.

### **The Support that is available**

The increase in the demand on services for people relating to Housing is a challenge to Council services and our partners. The Supporting People Scheme supports approximately 2,000 people a year to live as independently as possible, and plays a key role in preventing homelessness. The main demand for service is from people who need urgent accommodation as they are homeless, fleeing domestic violence, young and vulnerable, leaving prison and / or with additional needs such as mental health or substance misuse. In 2018, 2,366 people (Supporting People Commissioning Plan 2018-22) were referred to such services, and if it was possible to invest more money to get a better understanding of the situation then this would assist with preventative work.

Our assessments show that we need to look at how we offer support, and invest in preventative work (to prevent homelessness, retain and maximise independence, assist to reduce crime and the risk of crime etc.) in a coordinated way to those with housing needs. We have a number of schemes that integrate services within the field of older people and family support, and in the future it is essential that the housing field is a core part of our wider Integrated Teams and Service Clusters to prevent people from being referred from one place to another.

In considering the above challenges, it is fair to note that perhaps we as a Council have not been progressive enough in the past to respond to what was facing us in the housing field, but the hope is that we can learn from those experiences, adapt our method of operation and cooperate with our partners to respond to the requirements of the residents of Gwynedd.

## 3. OUR AMBITION

**Ensure that the people of Gwynedd have access to a suitable Home of a high standard that is affordable and improves their quality of life.**

In drawing up this Strategy, a wide range of data sources were reviewed and investigated. Work was undertaken to analyse the local housing market and the relevant policies and legislation to define the challenge that face us. Also, and crucially, consideration was given to the views of local residents that have been gathered through engagement work and specific workshops conducted by the Housing Associations. To support this, elements of Housing identified as one of the main priorities in each area should be noted when preparing the Gwynedd Well-being Assessment.

Whilst working to address these priorities, we are contributing to achieving the aims of the Well-being of Future Generations Act, which in turn will improve our **Social, Cultural, Environmental** and **Economic** well-being.

Some of the elements noted in the challenge, such as ownership, rent and support are not issues that can be resolved overnight and therefore the ambition set places specific long-term aims that will continue beyond the life of this Strategy.

Having considered the information available, our long-term ambition and what we are seeking to achieve in terms of providing homes for Gwynedd people are:

- That everyone's home in Gwynedd is affordable to them
- A social house is available to all who require one
- No one is homeless in Gwynedd
- Various housing options for a wide range of needs and age
- Plenty of homes available to enable the people of Gwynedd to stay and play a full role within communities
- Investment in the housing field contributes to a thriving economy and contributes towards freeing people from poverty
- Gwynedd housing are environmentally friendly
- Homes have a positive contribution to the health and well-being of the people of Gwynedd.

## 4. HOW CAN WE CHANGE THE SITUATION

The Strategy focuses on the initial possible steps towards achieving elements of our long-term ambition. The Council outlines the possible action programme for the next five years through this Strategy. We intend to address these priorities to the best of our ability and with the resources available to us. Our aim will be to push the boundaries as we address the challenge, and to this end a programme is set that is beyond our capacity and current financial resources. However, all efforts will be made to fill this gap when appropriate opportunities arise.

We have grouped the following possible commitments under relevant headings. Despite this, we are alert to the fact that several of these evidently tie in together, and that this will influence and impact others. A specific example would be Extra Care Housing. As residents move into Hafod y Gest, Porthmadog, this has released other properties within the community that can be new and suitable homes to individuals and other families, and possibly also help to avoid homelessness and create economic opportunities.

Below, under each bullet point we have considered which Local Well-being Goals are relevant to each possible scheme. By doing this, we are ensuring that we target each objective and therefore work towards contributing to the Well-being of Future Generations Act.

### 4.1 Ensuring that the people of Gwynedd are able to find a suitable home

- **Loans Scheme for Housing Associations**

We will explore the possibility of a loan scheme for housing associations that will enable them to build more social housing to address the need in relevant areas.

This will be an additional investment targeted to addressing the needs of individuals or groups in areas and communities where there is a specific need. We will prioritise areas where there is the biggest difference between the demand and the supply of housing, focusing on smaller sized units (i.e. one or two bedrooms).

#### Contribution to achieving the Local Well-being Assessment



## Local Authority Mortgage Deposit Scheme

Helping first time buyers by offering a deposit scheme for a sum of between 10% and 15% for those who can contribute a deposit of 5% themselves.

This will help local young people who cannot get a deposit of more than 5% to ensure better loan terms, and allow them to buy a more suitable home. The mortgage deposit scheme offers up to 15% to people who have a deposit of 5% to buy an empty home, in recognition that work is required on the house.

### Contribution to deliver the Local Well-being Assessment



#### • Empty Houses Scheme

The number of empty properties in Gwynedd is amongst the highest in Wales, and reducing the number of empty houses in the private sector is key to helping to find affordable housing for local people. Long-term empty property is a wasted resource. It is possible to bring these back into use in a fairly short time, and at a lower cost compared to building new properties.

By working in partnership with private landlords, we will continue to give grant or loan assistance to improve the standards of empty properties; subject to offering the property at a local housing rent allowance level or less, and allocate to eligible local people. Consequently, the property will be renewed and returned to use, and we will ensure that the rent is affordable for a period of five years.

This is a scheme that offers interest-free loans to motivate landlords to improve and maximise property standards. Landlords who receive assistance will have to commit to offering property of high standard and to let property on affordable rent for a specific period. Grant assistance is also offered to first-time buyers to renovate empty houses to a living standard. This builds upon the good work undertaken by the Service at this time.

### Contribution to achieving the Local Well-being Assessment



- **The Council's building plan**

One of our main priorities is to ensure that we have sufficient, affordable housing to address Gwynedd's population needs, now and in the future. Over the next five years, we need to develop over 200 additional units to address this need, which nearly doubles our current delivery level. By undertaking this, the Council may take hold again on the ownership or part ownership of property and will increase its influence within the housing market.

This scheme will enable the Council to build or buy property on the open market in order to let or offer to first time buyers by taking advantage of various financial sources that are available. This will not be a quick solution, but will present an opportunity to provide bespoke accommodation to address specific needs, which has been difficult in the past.

In order to find land for development and building, we will look to influence the use of redundant sites, namely locations that have received planning consent for some years, but where no progress has occurred.

The scheme will look to support and make use of smaller sized building companies, who otherwise would not be able to build or develop without the assurance that buyers have been identified for the developments. It is proposed to support the building industry to reinforce their range of skills and service provision in order to maximise local economic benefit.

We hope that investment from the Council will reinforce the efforts to attract additional investment from external sources and influence and attract other partners to jointly invest on the programme of ambitious plans that will transform the shape of the provision and make a real difference to the people of Gwynedd.

**Contribution to achieving the Local Well-being Assessment**



- **House Ownership Schemes**

Our goal with this scheme is to make the most of external financial sources, and use Council and other partners' land and resources to encourage developments that are in tune with our priorities to meet local housing needs. We will manage and administer a specific grant to facilitate developments by collaborating with Housing Associations to increase the number of affordable units for rent and to buy (be they houses, flats or extra care provision) in areas where a need has been identified.

There are several schemes that support people on low income to own property. The Council has a long, established and effective relationship with Housing Associations to provide affordable housing for rent, but now opportunities arise to own or part own property in accordance with the capacity / need of individuals. These include specific schemes, such as: Buy to Rent, Self-build, Shared Ownership and Help to Buy.

Commitment and investment in housing will make a positive contribution in terms of developing the economy and will ensure employment opportunities and training. By supporting and promoting innovative buying schemes, we will ensure that the people of Gwynedd can benefit from the various options of owning property. In doing so, we will ensure that we will not only benefit from the opportunities that arise, but will lead the way in a progressive direction rather than merely as a customer.

### Contribution to achieving the Local Well-being Assessment



#### • Tai Teg Scheme

The role of Tai Teg is to assist persons to find affordable properties by advertising on their website, offering advice to applicants and administer specific schemes on the Council's behalf. The Council will continue to work pro-actively with Tai Teg in order to maximise the number of affordable housing identified for the people of Gwynedd. This will include affordable housing on the open market, and property that comes into existence via any future eligible scheme.

### Contribution to achieving the Local Well-being Assessment



## 4.2 Ensuring that no one is homeless in Gwynedd

When we hear the term 'homeless' we tend to think of people who sleep on the streets. The truth is that people who sleep out are only the tip of an iceberg, and that a significant number of people are homeless although they are not seen sleeping rough. Unfortunately people may find themselves homeless for several reasons.

- **Adoption of No Second Night Out Policy**

The aim is to try and ensure that no one in Gwynedd has to sleep on the streets. We will try to do this by creating a clear accommodation pathway, including the adoption of 'No Second Night Out' policy. This policy, jointly with a Housing Association, will be developed specifically for those who sleep out, with the aim of supporting them to re-connect with an area where they have a connection, family or a support network. We will ensure that there is direct access provision that supports a clear pathway from the streets to support, offering stability and an approach that focuses on the person's individual needs.

We are determined to get to grips with the reasons and the real actual cases to reduce the levels of homelessness in Gwynedd. We need to ensure that help is available for people who find it difficult to keep a roof over their heads due to complex and varied needs. It is crucial that we strive to offer early help to prevent homelessness. We will continue to do this via our services and jointly with our partners. We all have a key role to play to improve the provision and support available for those who face mental health problems, who are ill, or have alcohol and/or drug addiction, and increasing capacity and raising awareness will be required in order to improve the situation.

We will also cooperate with the Housing Association to develop bespoke units that address the needs of those who are homeless.

### Contribution to achieving the Local Well-being Assessment



- **Provide Specific Units for the Homeless**

There is a need to review the County's current provision for homeless people, together with investigating ways of ensuring that accommodation is available to them. The current provision in Corris is no longer fit for purpose to support homelessness services. Our proposal is to develop a new hostel in Dolgellau, either by building or buying jointly with a Housing Association. This would ensure that provision for the homeless would continue in the south of the County.



We will also take advantage of the Government's funding sources to develop innovative and bespoke units for homeless people with complex needs, where sufficient and specific provision does not currently exist.

### Contribution to achieving the Local Well-being Assessment



## 4.3 Addressing the health and well-being needs of the people of Gwynedd

### • Bespoke joint provision with Health and Housing Associations

Gwynedd has an ageing population. In twenty years time it is expected that there will be an increase of 60% in the number of people over 80 years old living in Gwynedd. Older people have told us that they would like to continue to live independently in their own home for as long as possible, however, the nature and construction of some houses are a barrier for this to happen. It is essential that flexible support options and suitable and varied types of housing or accommodation are available for all communities to enable this to occur. Working with partners from the health and third sectors, we intend to address this in four main ways:

#### 1. Extra Care Housing

The Council and its Housing Partners have developed 3 extra care units to date. Our aim is to develop more, which will be an evolution and variation of the existing 3 Extra Care Housing schemes that are suitable to serve smaller towns. This would address the need for additional schemes in four communities: Pwllheli, Dolgellau Tywyn and Blaenau Ffestiniog. It is likely that they will be smaller than the existing ones in order to reflect the need, and we intend to learn from the lessons of the current units regarding 24-hour care. It would also look for opportunities to nurture and develop multigenerational arrangements.

#### 2. Care, Health and Housing HUB

This is a scheme that will bring Services together at one location to offer improved support for the people of Gwynedd.

There are two locations for the HUBS under consideration: Bangor and Penygroes. This will have the benefit of facilitating the experiences and access of users as well as the efficiency of the organisations that will be located together. The housing and accommodation element will target specific groups.

### 3. Bangor Homeless Hub

This is a joint development with the Abbey Road Centre and Betsi Cadwaladr University Hospital, which seeks to bring providers and support services together to ensure that support resources are available in one place. This will try and ensure that primary units and facilities, and support resources will be available for the homeless in the Bangor area, in a convenient, simple and appropriate manner.

### 4. Homes / Care and Health Units

Historically there is a shortage of accessible properties, suitable for people with care needs. By identifying a specific resource to find these properties, and to simplify the process of gaining access to them, we will aid the process of releasing people from hospitals into suitable properties that meet their needs.

## Contribution to achieving the Local Well-being Assessment



## 4.4 Ensuring that Gwynedd homes are environmentally friendly

### • Energy Recovery Scheme

It is a Council priority to improve the quality and energy efficiency of existing dwellings across all housing tenures, and to respond to the Welsh Government's decarbonisation agenda. We will review the way homes are built to promote houses that are cheap to maintain and effective to heat and are environmentally friendly. We will aim to be innovative in the design and building of houses that will be appropriate for our communities, that people will be proud of, in a way that will help to avoid poverty, support and make use of raw materials and local skills, and local workers where possible.

The Council will place high priority to investments that will drive continuous improvements in housing quality, with particular emphasis on the most deprived areas, and privately rented property. Opportunities will arise to improve the energy efficiency of those areas with serious fuel poverty, by collaborating with partnerships to introduce energy recovery measures and by applying for a grant to extend gas pipelines to communities that are within reach in specific areas. We will also establish a housing repair fund, namely a loans scheme for vulnerable owners in order to improve the condition of their homes. The aim is to help people to retain and maintain their independence by making improvements to their homes.

## Contribution to achieving the Local Well-being Assessment



### 4.5 Offering preventative and seamless services at a local level

#### • Supporting People Scheme

The purpose of this Scheme is to help people to find a home, to retain it and to live as independently as possible. The support given is based on the needs of the individual.

As part of the 'No one Homeless' policy, the People Support Unit will fund support that:

- Helps vulnerable people who need support to prepare and move forward to live independently and successfully within the community.
- Helps people to increase / develop essential skills to enable people to retain / maintain their tenancies.
- Helps people to increase and develop their life skills.
- Helps people to gain access to and retain training or employment opportunities where appropriate.
- Improves quality of life and well-being.
- Refers people to appropriate agencies / services when the service is unable to give assistance

The support will work towards the prevention of homelessness, to retain and maximise independence, enable people to gain access to information in order to make the best choices, help to reduce crime and the risk of crime, and help to reduce unnecessary or untimely admissions into hospital, prison or other types of institutionalised care.

Supporting People will also work on a scheme to develop bespoke provision in south Gwynedd jointly with Health and Homelessness services. This will be an extension of the scheme that already exists in Arfon, and its aim is to provide a high quality support service, in relation to housing, for single people and families who are 16 years and over with multiple support needs.

Throughout the life of the Strategy, the Plan will commission more services that provide low level support that helps to solve problems before they lead to a situation where people can lose their homes. Support is provided to assist vulnerable persons to develop or retain skills and the confidence required associated with household management, and the entitlements and responsibilities that are

involved with maintaining a home. Tasks, that if they were not performed sufficiently, could lead to a failure in an entitlement or the individual's ability to continue to live in the home independently.

### Contribution to achieving the Local Well-being Assessment



- **Review of Housing allocation system**

The current system of letting social housing has been with us for some time and is based on a points scheme. It is timely for this to be reviewed and to introduce a new system that is easier to understand, and to address some of those issues that have been highlighted by applicants. By updating the system we will strengthen the position of applicants with a local connection to the area where the property is, and recognise the time applicants have spent on the register. It is therefore proposed to introduce a 'banding' system instead of the points system that is currently used.

Within the 'banding' system applications for social housing will be placed in a specific band that reflects the level of need. This means that each application will avoid the confusion that may arise with the points system, where it is possible for an application to receive different points for different areas. This will facilitate and simplify the application process and will be an opportunity to maximise the focus on the local connection.

### Contribution to delivering the Local Well-being Assessment



## 5. OUR APPROACH

Due to the extent of the financial, environmental, social and economic challenges facing us, we will have to work in different ways in the future. Therefore, these are the principles that we will use as a basis for our work.



**Innovative Working** - Looking forward and at innovative solutions to lead in the housing field by planning, developing and operating effectively.



**Early intervention and preventative working** - Be proactive and solve problems before they become more serious.



**Ensure that we give value for money** - Maximise all financial sources that are available to us in order to deliver for the people of Gwynedd and ensure that every investment contributes to the economy and to our skills pool in the County.



**Working jointly with our partners** - Place more focus on joint working and joint production with agencies, partners and nearby councils and share good practice for the benefit of the people of Gwynedd.



**Placing the People of Gwynedd at the heart of everything we do** – The whole focus of our work will be on the outcomes for the people of Gwynedd, eliminating any unnecessary steps from our current work processes.



**Ensure sustainability for future generations** - Set green standards for our new developments that will guarantee future energy efficiency, across Gwynedd.



**Maximise the use of Technology** - Ensure that we are aware of new developments and technologies, and benefit from them in order to serve the needs of the people of Gwynedd.

It is noted that the above is in accordance with the Ffordd Gwynedd principles of working, as well as the ways of working identified by the Government in the Future Generations Act (Wales) 2015. Our success will be measured partly on the basis of these principles and the Council will expect all our partners to adopt the methods of working in all the work programmes that will derive from this Strategy.

## 6.FUNDING THE STRATEGY

The possible plans highlighted within this Strategy represent a substantial investment in the housing field. If we wished to achieve everything in the Strategy, the total amount of resources needed is far beyond that available to Gwynedd Council. To realize our objectives, we will need to take advantage of any opportunity to maximize grant contributions and additional resources towards achieving our aims.

It is the Council's intention to increase the resources available by using funding from the Second / Summer Home levy in order to mitigate the impact of that market on local residents.

However, there is a need to ensure that we use the limited resource we have to see the greatest impact for the residents of Gwynedd. That may mean focusing on specific schemes that bring the greatest impact rather than sharing the resources across the larger number of schemes, thereby reducing impact.

In order to do so, during 2019/20 we will undertake a cost benefit assessment on the plans set out in part 4 with a view to producing a 2 year rolling medium term action plan from 2020/21 onwards.

In the meantime in the first year of the strategy 2019/20 we will fund Bespoke Accommodation schemes; Empty homes scheme and Housing Repairs Fund at a cost of £ 1.25m

# APPENDIX A - THE SUCCESSES OF THE LAST FIVE YEARS

In looking forward, it is fitting that we also look back and learn from our experiences. Over the five-year period of the previous 2012-17 Housing Strategy we have:

- Added **400** new social housing units jointly with housing associations.
- Secured **100** additional affordable units through 106 agreements.
- Reduced the number of people/families who are living in temporary/emergency accommodation
- Seen an increase in the number of cases where we have prevented homelessness
- Achieved **£8m** disabled adaptations across the housing sector to support independent living
- Brought **400** empty houses back into use (and found homes for approximately 800 people) with year on year increase
- Created **112** Extra Care Housing units for older people, in 3 projects namely Awel y Coleg, Bala, Cae Garnedd, Bangor and Hafod y Gest Porthmadog.
- Commissioned the services of a Debt Adviser who assists people to solve financial problems.
- Commissioned a service that supports people with multi-support needs, who find it difficult to gain access to available mainstream services.
- Established preventative services that give help and information to people, before their housing problem causes difficulties that lead to the loss of tenancy.

The above successes have set a good platform for us to build upon with the Housing Associations and our partners. We are however going through a period of change due to legislative changes and the financial squeeze, which mean that it is inevitable that difficult decisions will have to be made. The strategy outlines a framework to ensure that we focus on the correct priorities and act in ways that maximise the use of scarce resources.

We will take changes within the welfare system into account as we develop schemes. The impact of some of the changes is significant, and means that some families face additional challenges and there is a risk that some experience further poverty. This means that the strategy will need to be kept alive in order to be able to respond to change and emerging needs. We also need to be alert to any additional opportunities that will arise that may help to deliver our objectives.

It is apparent that we must be ambitious and innovative to attract additional funding. We must view things through the eyes of the people of Gwynedd and push boundaries. Our ambition clearly states what we are aiming for, and we must use funding in different ways to achieve this.

The implementation of the Housing Strategy will contribute towards Gwynedd Council's well-being goals as well as National aims and will make a positive difference to the health and well-being needs of the people of Gwynedd.

# APPENDIX B - List of possible Housing Strategy Solutions

## **Introduction**

The following programme of schemes includes ambitious ideas to assist and influence how Gwynedd Housing services will be delivered in the future. It includes schemes that can be delivered immediately to address problematic issues and make a rapid difference together with longer-term transformational initiatives. The programme outlines how we intend to enhance the speed of delivery and maximise attainment within housing. It also highlights new, ambitious ideas that may take time to be delivered but would change the shape of services. Delivery of the prioritised schemes will only be possible by working collaboratively with our partners within Gwynedd's Housing Partnership and its sub-groups.

The programme focuses effort on activity that will make a difference in the difficult areas that create challenges or lead to additional costs to the Council. There is also an emphasis on targeting investment on activities that will make a long-term difference to provision and the quality of services.

Many of the schemes provide opportunities to attract additional and supplementary funding from external sources. This will help maximise attainment and delivery. To facilitate access to these external funding sources the Council will need to commit an initial investment to ensure that proposals are mature enough to attract funding and provide a confirmed commitment to enhance partnership arrangements. The adoption of the Housing Strategy and confirmation of resources will help develop and support developments in a practicable way helping to maximise external financial sources and opportunities for joint working.

It is intended that the implementation plan will be approved by Gwynedd Council Cabinet with the necessary resource commitments for the first two years.

Some of the schemes in the programme will be familiar their inclusion reflects the aspiration to extend and adapt schemes which have proven successful and popular and the desire to build upon the learning of past years. However, the programme also offers a number of more progressive and innovative schemes for the future. In order to fully benefit from evolving opportunities, some flexibility will be required within the schemes to facilitate timing, to jointly plan and to maximise the benefit from external grant programmes. This Appendix is a live document and it may be necessary that sections will be adapted within and between headings as we move forward to take advantage of new opportunities and to maximise attainment.



## LIST OF HOUSING SCHEMES TO BE IMPLEMENTED

<b>A. ENSURING THAT NO ONE IS HOMELESS IN GWYNEDD</b>				
	<b>Title</b>	<b>Description of Scheme Concept</b>	<b>Benefit for the people of Gwynedd</b>	<b>Estimate of scheme's cost Investment required + number of Units</b>
1.	<b>Bespoke Accommodation</b>  <b>[PODS Smaller Units]</b> <b>&lt;6 months</b> <b>*</b>	Innovative scheme to provide (modular) accommodation units for single people without a suitable place to live. The council will build or cooperate with a Housing Association to secure bespoke units.	Help to prevent homelessness and reduce the use of temporary accommodation by ensuring high quality accommodation at a reasonable rent and units that are cheap to heat and maintain. These will provide homes for people where there is no suitable provision and who are most difficult to place.	<b>Phase 1 - £300k</b> <b>4 units</b> (Welsh Government have offered sponsorship)  <b>Phase 2 - £90k per unit</b>
2.	<b>Supported Housing for Young People</b>  <b>[Smaller Units]</b>  <b>6-18 months</b>  <b>*</b>	4 bespoke unit accommodation (self-contained) in the Dwyfor area for single young people under 25 years old.  Additional need to meet with demand from young people leaving care.	Address the need for provision for homeless young people in the Dwyfor due to the lack of resources in comparison with other areas. Assistance to maintain local networks and support to enable young people to develop skills to retain independence. Wider need for units for young people leaving care to give them a solid foundation and the best opportunity to succeed. Anticipate a need for 2 units a year over the Strategy's lifetime.	<b>Phase 1 - £280k</b> <b>4 units</b> Dwyfor  <b>Phase 2 £70k+ per unit</b>
3.	<b>21st Century Hostels</b>  <b>6&gt;18 months</b>	Scheme to enhance the Council's hostel provision and transform future provision.	Improve standards and dignity of users by securing accommodation that meets with 21st century expectations. People will regain their independence by receiving support in a difficult time. Families who use existing hostels have to share bathrooms and the provision is unsuitable for people with disabilities.	£500k to upgrade re-locate/locate 2 hostels  (Resources from Asset Plan)
4.	<b>Preventative Creative Fund</b>	Creative intervention fund to identify permanent accommodation or to	Care and support will be tailored in accordance with what is important to the individual and a focus on creative solutions. There will be an emphasis on alternative	£100k per annum

	<b>&lt;6 months</b> <b>*</b>	safeguard existing accommodation and support efforts with 'No Second Night Out'.	interventions that reduce the dependency on temporary arrangements and promote operating in an imaginative way to prevent homelessness and support the 'No Second Night Out' campaign.	
5.	<b>Mortgage Rescue Scheme</b>  <b>&lt;6 months</b>	Extension of existing scheme to support a Housing Association to buy a portion or the whole of a person's property when they are facing repossession and loss of property.	Ensure stability for families who face repossession and loss of property. Supporting families within communities and saving on investment on temporary services and ensuring that households can continue to live and pay rent in their current home.	£100,000 per annum  4 Interventions per year
6.	<b>Homelessness Prevention Facilitators</b>  <b>&lt;6 months</b>	Overcome any barriers outlined within the Strategic Homelessness Action Plan	Over the last three years demand upon the service has increased by 36%, extra capacity is required to avoid transferring costs to temporary accommodation arrangements. The resource would address the Homeless Strategy priorities and help coordinate activities with internal and external partners. It will encourage better use of resources and reduce the dependency on bed and breakfast and short term arrangements that have increased alongside demand.	£90k per annum  (2 posts)
7.	<b>Mental Health Worker</b>  <b>&lt; 6 months</b> <b>*</b>	Mental health worker resource to focus on accommodation and to cooperate with the homelessness service.	90% of those living on the streets have mental health problems and mental health considerations are linked to the majority of complex cases attached to the homelessness service. The resource would strengthen capacity and make a proactive contribution to identify and assess mental health needs and coordinate responses to prevent homelessness.	£45k per annum

## B. ENSURING THAT THE PEOPLE OF GWYNEDD HAVE A SUITABLE HOME

	Title	Description of Scheme Concept	Benefit for the people of Gwynedd	Estimated Cost of Scheme Investment required
8.	<b>Empty Housing Scheme</b> <b>(a.First Time Buyers)</b> <b>(b.Landlord Loans)</b>  <b>&lt;6 months</b>	Evolution and extension of the Empty Homes scheme where grant assistance or a loan is offered to first-time buyers or landlords to bring property back into use and to maximise the standard of empty properties .	Address two priorities, namely :- a) assisting first time buyers to gain a foothold in the market and return empty property back into use and improve standards. Pilot scheme has attracted a positive response with the demand above the allocated resource. Opportunity to extend and reach more young people who can benefit from a scheme that works. b) Supporting landlords providing they commit to offering property of high standard and to let property on affordable rent for a specific period, and to accept nominations.	£750k per annum  20 units for 1 <sup>st</sup> time buyers 25 units from Landlords
9.	<b>Local Building Scheme</b> <b>(Gwynedd Council)</b>  18 months> *	Scheme to enable Gwynedd Council to buy or build new housing from the market to be let or offered to first-time buyers.	Opportunity for the Council to have more influence within the housing market and to own or part-own property. It can be an opportunity to support smaller builders who could not continue to build without the assurance of buyers for some units, and could potentially support housing trust.	£150k per unit including land purchase
10.	<b>Rate Reduction</b>	Initiative to support 1 <sup>st</sup> time buyers who are bringing long term properties back into use	This will provide an extended period of exemption for 1 <sup>st</sup> time buyers who re renovating a long term empty property. Currently an exemption of 6 months is permissible this would enable us to extend to a maximum of 12 months	£40k per annum to support up to 40 individuals.
11.	<b>Local Authority Mortgage Deposit Scheme</b> <b>(First Time Buyers)</b> <b>Social Tenants)</b> <b>6&gt;18 months</b>	Deposit scheme that will offer a sum of between 10% and 15% to first time buyers with a deposit of 5%. Scheme will also be open to Social Housing tenants to	Helping local young people who find it difficult to secure a deposit of more than 5%. This will ensure better loan terms and enable them to buy a more suitable house. The scheme can offer a mortgage deposit scheme up to 20% for people who have a deposit of 5% to buy an empty home, in recognition that work is required on the house.	£10,000 per unit

		encourage them to release property.	As 'the right to buy' social housing has disappeared some existing tenants will lose an opportunity to buy property. By offering a deposit it is possible to release social housing to those who have more acute needs.	
12.	<b>Shared ownership scheme</b>  <6 months *	Scheme to address the housing needs of people on low income. This will allow people to share ownership of property with a Housing Association and there will be an opportunity to increase the percentage over time.	Helping individuals who often cannot access social housing but who have difficulty to secure a mortgage and establish a foothold in the housing market. Individuals have to rent privately and pay a rent that is above social rent.	£30k per unit to start but possible to recover or recycle
13	<b>Homebuy and Loans Scheme (Housing Associations)</b>  >6 months *	Grants and loans to Housing Associations to increase the number of social housing they build to respond to need.	Investment targeted to meet the needs of individuals in areas and communities where there is specific pressure. It will target communities where there is a difference between the demand and supply of Housing focusing on smaller sized units.	£60k per unit with an additional % contribution from a Housing Association
14.	<b>Venture Fund (Gwynedd Council)</b>  <6 months *	Reserve fund to help bring schemes or developments into maturity to be presented to external sources and to offer assurance to partners.	The fund would support the development of a range of reserve schemes (that will be mature enough) to be presented at short notice and fill a gap when developments slip a continuous challenge when developing. The Venture Fund will assist to forward plan and maximise external financial sources. Currently, there are investment risks beforehand or commitment beyond the budget due to the risk of losing out if developments slip. The fund's purpose will be to bridge and fill a gap and ensure that there is capacity and expertise to develop and manage schemes. It will also be of assistance to deliver and escalate a number of the schemes outlined and meet with the initial commitments.	Sum in reserve £500,000 to £1,000,000  £100k to £200k per year to establish the fund

<b>C. ADDRESSING THE HEALTH AND WELL-BEING NEEDS OF THE PEOPLE OF GWYNEDD</b>				
	<b>Title</b>	<b>Description of Scheme Concept</b>	<b>Benefit for the people of Gwynedd</b>	<b>Cost of Scheme</b>
				Investment required
15.	<b>Extra Care Housing (Light - MK2)</b>  <b>18 months +</b>	Evolution and variation of the existing Extra Care Housing scheme that is more suitable to serve smaller towns.	Provide and address the need for an additional 4 schemes in different communities. (Pwllheli, Dolgellau Tywyn, Blaenau). The design of living units will be consistent with the standard and size of current extra care units but the scale of development will be smaller with between 15 and 25 units tailored for the demand within the community. People who are younger than 55 years old will be able to access the service , but there will be no 24-hour presence. Opportunities for joint location and joint provision of service with Health. Cost approximately £2m for each location. Confirmation of commitment will help draw grant assistance for other schemes.	£2m per scheme with a contribution of 42% from Housing Association and an opportunity to attract grant funding by committing to invest.  Funding for 1 scheme has been confirmed in the Asset Plan.
16.	<b>Care, Health and Housing HUB</b>  <b>18 months +</b> <b>*</b>	Scheme to combine services and resources of different partners to improve standards and strengthen collaboration.	Two HUBs under consideration - Bangor and Penygroes but other opportunities possible. The aim will be to facilitate the experience and access of users as well as the efficiency of the organisations located within them. The housing and accommodation element will target specific groups, and the aim will be to get supportive communities. Cost dependent on the size and number of activities that are combined and partners level of investment along with contributions from external funds.	Cost to be confirmed dependent on the nature and size of the Scheme but requires significant investment.
17.	<b>Bangor Homeless Hub</b>  <b>18 months +</b> <b>*</b>	Joint development with Abbey Road Centre and Betsi Cadwaladr.	An attempt to bring providers and support together to deliver support resources in one location. This will ensure initial accommodation units and support resources for the homeless in the Bangor area.	Cost to be confirmed on the basis of the Scheme's size. Applications for assistance being prepared

18.	<b>Homes / Living Units Care and Health</b>  6 -18 months *	Resource to specifically address the historical shortage of accessible property suitable for people with care needs.	By increasing and improving access to a bespoke provision, of good design, we will facilitate the discharging process from hospital and reduce the risks when supporting people in their homes. Individuals can also be encouraged to take more control and to release under occupation for recycling to families.	£70k per unit with a contribution from Housing Associations
<b>D. ENSURING THAT GWYNEDD HOMES ARE ENVIRONMENTALLY FRIENDLY</b>				
	<b>Title</b>	<b>Description of Scheme Concept</b>	<b>Benefit for the people of Gwynedd</b>	<b>Cost of Scheme Investment per Unit</b>
19.	<b>Innovative Housing Fund</b>  <6 months *	A resource to create and encourage innovative housing schemes.	The cost of providing innovative units can be higher but there is an opportunity to take advantage and experiment with new technology and design securing housing of high standard that are cheap to maintain and heat. It is expected that the cost can be reduced by increasing the number of units purchased and there is an opportunity to encourage technology and the local workforce's skills and to promote economic developments. Savings are also anticipated for residents in terms of costs e.g. heating.	Around £90k per unit  Can be reduced based on the number of units.
20.	<b>Extend Gas Mains</b>  *	Seek to extend the mains gas pipe to communities that are within reach.	Tanygrisiau - Will assist to improve energy effectiveness and reduction of fuel poverty. Can allow individuals in some communities to gain access to other measures such as boilers.	£800k with an opportunity of attracting ARBED funding from WG towards the cost.
21.	<b>Housing Repair Fund</b>	Loans scheme for vulnerable owners to renovate and improve the condition of their houses.	Assist vulnerable people to retain and maintain their independence by reviewing essential improvements and urgent work to their properties. Some investment can be recovered in the future when property is sold. Extension of the current scheme.	£200k per annum

<b>E. OFFERING PREVENTATIVE AND SEAMLESS SERVICES AT A LOCAL LEVEL.</b>				
	<b>Title</b>	<b>Description of Scheme Concept</b>	<b>Benefit for the people of Gwynedd</b>	<b>Cost of Scheme Investment required</b>
22.	<b>Social Property Lettings Policy</b>  <6 months *	Introduce Allocation Policy based on Banding.	By transferring from the existing points system and introduce a banding system, we will facilitate and simplify the application process. It also offers an opportunity to maximise the emphasis on local and community connection and to deal with other matters that have been challenging.	Within current resources
23.	<b>Tai Teg Scheme</b>  (In progress)	Assist individuals who are seeking affordable property.	Maximise opportunities by implementing the Tai Teg Register for local young people to find affordable property by demonstrating the need and refer to affordable housing development.	Joint commitment with partners within current resources
24.	<b>Self-build Scheme (Welsh Government)</b>  12 months + *	Assistance to facilitate the development of self-building plots.	Help individuals to benefit from assistance to self-build. Financial assistance to facilitate the development of self-build plots and overcoming problems of securing mortgages. The Council can assist to achieve this by identifying possible land for such developments and taking developments forward to a certain level.	Welsh Government Resources  Assistance to facilitate and release land To be launched
25.	<b>Rural Housing Facilitator</b>  In progress	Assistance to facilitate smaller developments in rural areas and address the difficulty of developing schemes in smaller communities	Identify suitable locations for development and conduct community surveys to measure the size and type of demand that exists so that developments meet with need and are sustainable.	Within current resources
26.	<b>OT Capacity</b>  >6 months *	OT resources to speed-up and facilitate housing developments	Facilitate timely adaptation work located or seconded to the Grants Unit. This will facilitate and speed-up the process of completing adaptations especially DFG adaptations as it would be possible to prioritise work and cooperation.	£45k per annum

The timescale to achieve will differ between schemes.

\* - Designate new plans and programmes that have not been previously implemented in Gwynedd.

## APPENDIX C – POSSIBLE FUNDING SOURCES WHICH MAY BE AVAILABLE

<b>Investments in the Housing field 2019-24</b>	<b>Annual (£m)</b>	<b>Five years (£m)</b>
Assets Scheme - Gwynedd Council (to be confirmed)	1.3	6.5
DFG - Gwynedd Council (Confirmed in the Asset Plan)	1.3	6.5
Second Homes tax - Gwynedd Council (Based on tax collected )	1.7	8.5
Empty Houses Tax - Gwynedd Council (Based on tax collected )	1.0	5.0
<b>Sub-total</b>	<b>5.3</b>	<b>26.5</b>
PDP – Welsh Government (forecast)	2.2	11.0
Other grants - Welsh Government (Potential to attract additional money from schemes)	1.0	5.0
<b>Sub-total</b>	<b>3.2</b>	<b>£16.0</b>
Contributions from Housing Associations (42% to some schemes)	2.0	10.0
Private contributions (Additional Private Funding and/or money that can be recycled)	0.5	2.5
Sub Total	<b>2.5</b>	<b>12.5</b>
<b>Total</b>	<b>£11m</b>	<b>£55m</b>

### COMPARISON WITH HOUSING STRATEGY 2013-2018

<b>Current Housing Investments 2013 - 18</b>	<b>Annual (£m)</b>	<b>Five years (£m)</b>
Assets Scheme - Gwynedd Council	1.0	5.0
DFG - Gwynedd Council	1.0	5.0
PDP – Welsh Government Grant	2.2	11.0
<b>Total</b>	<b>£4.2</b>	<b>£21.0</b>



**DESCRIPTION OF THE SCHEMES AND POTENTIAL FUNDING SOURCES**

Source	Fund Title	Amount £	Description
Gwynedd Council	Capital - DFG Housing Assets Plan	£1.3m	Statutory expenditure on adaptation for the disabled. Disabled Facilities Grant and Minor Adaptations Grant (Capital Programme)
Gwynedd Council	Transformation Capital Assets Plan	£ 1.3	The link between Housing and Care means that Care and Health solutions are often attached. Supported Housing applications are under consideration for four different sites starting with Frondeg Site, Pwllheli.
Gwynedd Council	Second Homes and Empty Properties Tax	£ 2.7m	The Council has introduced an additional levy of 50% on the Council Tax. Tax receipts are to be re-invested to support Strategic priorities in the Housing field.
Welsh Government	PDP Social Property Development Programme	£2.2m	The Council administers the annual financial allocation to the Housing Associations to build Social Housing. The total allocation varies annually but does include a basic sum of £2.2m for Gwynedd. There are additional opportunities to attract slippage money but it is necessary to have mature schemes in reserve (usually land purchase and full planning permission will be required).
Welsh Government Grants	ICF Fund	To be confirmed	It is anticipated that there will be opportunities to attract money from the Welsh Government's capital fund for joint developments with Health e.g. Penygroes Care and Health HUB.
Welsh Government Grants	Innovative Housing Fund	£300k	Fund to develop innovative housing development plans and new housing ventures. It will be necessary to identify some match funding to realise such schemes, between 30% and 58%, dependent on the nature of the scheme.
Welsh Government Grants	TRIP	£1.5m	Housing regeneration fund targeted to specific areas (Bangor). This includes an element of housing provision but is dependent on attracting match funding from other funds (private + council).
Housing Association	Housing Associations' Contributions	£2m +	Housing Associations can borrow additional private finance to deliver housing developments but normally they would require assistance (financial commitment, land or a combination of land and money to achieve the schemes). For every £1 of grant assistance they could borrow 72p in addition (42%) for investment. If the Council's level of investment increases then the contributions of the Housing Associations can be maximised.

Health	Health Schemes	To be confirmed	Opportunities are highlighted to attract additional support through cooperation with Health (revenue and capital) especially if developments and services can be combined at the same site.
Gwynedd Council	Prudential Loans	£ to be considered	There is potential to offer housing loans at a lower interest rate to Housing Associations that would be cheaper than the existing private loans and would allow them to accelerate and increase programmes.
Gwynedd Council	Pensions Investment	£ to be considered	Opportunities to refer a portion of the Council's Pension Fund investments to support Housing developments. Some Funds borrow money to Housing Associations to support developments on interest rates that are lower than what is available to Housing Associations in the private market, assisting to achieve more schemes.