UK COLLABORATIVE CENTRE FOR HOUSING EVIDENCE

Housing policies and the COVID-19 pandemic

A perspective from the Wales Knowledge Exchange Hub

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1. Introduction

The UK Collaborative Centre for Housing Evidence (CaCHE) is currently undertaking a research project across the UK examining the development of housing policies in response to the COVID-19 pandemic. The overall aim of the research is to provide an understanding of the housing policies which have and are taking place in response to the virus, drawing on documentary evidence and interviews with key informants (to be undertaken twice during the period of the research). It seeks to understand the trajectories that different policies take over space (across the devolved nations of the UK) and time to consider how the COVID-19 experience is reshaping housing policy.

The research is taking place over a period of around 15 months (early Summer 2020 – Autumn 2021) and is being organised around 5 sub-projects, each following similar research methods to allow for direct comparison within the UK. The 5 sub-projects are set out below:

- The impact of COVID-19 on the economy and UK housing market
- Housing systems, their institutions and their resilience (including, The impact of the pandemic on housing and placemaking)
- COVID-19 and homelessness: learning from crisis to inform future policy
- COVID-19 and domestic abuse: tracing changes in policy, legislation and discourse
- The rented sector, evictions and activism

2. The role of Knowledge Exchange (KE)

Knowledge Exchange is at the heart of CaCHE's work. It has recognised that housing challenges and policy responses differ across the UK and since early in 2018 CaCHE established 5 KE hubs covering Wales, Scotland, Northern Ireland, the North and Midlands and the South of England. Each hub brings together key policy makers, practitioners, research users and academics (typically 25-30 people in each nation/region)to help identify research evidence priorities and gaps, support dissemination and critically to test and refine new research projects, acting as a sounding board to ensure research is policy and sector relevant.

The Wales Hub held its 5th meeting on 24th July 2020 (via zoom, for two hours) to consider the Housing Policies and COVID-19 Pandemic project.

3. The approach of the Wales KE Hub

Prior to the meeting Wales Hub members were sent a link to Ken Gibb's summary of the CaCHE research project.

In addition, they were sent a link to the six short videos produced in relation to the themes outlines above (two in relation to the housing systems and resilience sub-project) and asked to view these ahead of the meeting.

An agenda for the meeting was also sent in advance. It was decided that after the welcome and introductions and a short overview of the project the main part of the meeting would be devoted to four breakout sessions (each of 40 minutes duration) covering the five sub-projects (for the purposes of the meeting themes of homelessness and domestic abuse were combined in to one breakout group). Participants were invited to select either homelessness/ domestic abuse or the economy, housing markets etc. for their first breakout group and then either the rented sector,

evictions and activism or resilience and the housing system for their second breakout group. These groups were facilitated by CaCHE Knowledge Exchange staff based in Cardiff.

Fifteen Wales Hub members participated on the day (plus two CaCHE staff members). This allowed for between 6 and 8 people in each breakout group. In each group hub members were asked to focus on two broad questions in relation to each specific sub-project:

- **What have been the impacts of/responses to COVID-19 in Wales?**
- **What are the challenges/opportunities going forward for the housing sector in Wales?**

With the agreement of participants each breakout group discussion was recorded and subsequently transcribed to enable us to produce this note.

4. The impact of COVID-19 on the economy and UK housing market

Making the links

It was noted at the outset that housing (and housing policies) need to be seen in a broader context and linked to wider issues of poverty, inequality and social justice. As one participant noted, *"a lot of people are losing their jobs, their housing futures are uncertain – whether they can afford to pay the rent or mortgage and we're heading (we think) for the highest (level) of unemployment Wales has seen for a very long time"*. The prospects are of a tsunami of arrears, debt, evictions, repossessions and increased poverty heading down the track.

Incomes, costs and benefits

In terms of incomes participants argued that it was a two-way thing. There are definite financial issues for many, in terms of rising debt and people getting loans from families and friends. On the other hand, it was suggested that there were other households who had greater disposable incomes and with significant numbers of people being furloughed these people had reduced expenses. Financial situations are becoming more polarised. It was suggested from recent, ongoing research by Shelter Cymru that as yet the take up of different financial support mechanisms had been limited in Wales. Others agreed that many households are not struggling too much right now, but that already there were too many stipulations restricting access to financial support for often vulnerable households.

COVID-19 has demonstrated the often stark differences between individual households in terms of their incomes, resources, lifestyles and housing experiences. In terms of rent arrears one participant commented: *"(we) were expecting a flood of increased arrears. That hasn't really happened yet because lots of people are furloughed and receiving money for now. When the redundancies that are likely really hit the dam will break for many people. . ...There has been a lot of really good work done around the financial protocols, around not evicting due to rent arrears during COVID. That is fantastic, but ultimately there is going to be a breaking point"*. It was felt that Government would need to step into that space.

Supply and demand interventions

In terms of what drives the economy, then focusing on the supply side is critical, not just in terms of investing in new homes but also in the existing housing stock. Welsh Government has grand ambitions in terms of the decarbonisation

agenda, but this is not matched by money. CHC referred to forthcoming research from Altair which will demonstrate the huge investment required. Concerns were expressed about the immediate capital investment landscape and the problems of rejigging budgets, as well as the need for the housing sector in Wales to maintain pressure on Welsh Government. As one hub member commented: *"we already had (pre-COVID) a chronic lack of affordable housing. As we move into the autumn is there going to be sufficient investment going forward?"…Westminster wants to focus on the demand side, Welsh Government wants to focus on the supply side (and on social/affordable housing in particular) and there is a conflict there"*.

There was much less enthusiasm for the measures introduced by the Westminster Government to relax Stamp Duty, which was seen to exacerbate the affordability problem, pushing up house (and land) prices. One hub member commented: *"When the last Stamp Duty changes were introduced, I think it was demonstrated that it had no impact on activity in the Welsh economy"*.

The role of the private rented sector

In terms of housing markets, the group recognised that the private rented sector (which as elsewhere in the UK has grown considerably over the last 20 years) had a crucial role to play in addressing homelessness and housing needs. *"I think going forward the private rented sector needs to be in close partnership with social housing. One of the ways of doing this would be to make leasing schemes mode widely available, at pace and scale. If private sector landlords don't house more people with complex needs or a history of tenancy failure, then one way of doing this fairly is through a leasing scheme, where landlords can be guaranteed their income"*.

It was argued that local authorities dispose of their duties using the private rented sector because there is insufficient social housing. *"There is a short-term, cliff-edge issue here about arrears and evictions being stocked up for the future and there is a longer-term issue of addressing the chronic shortfall in the supply of social housing that existed before COVID that's only going to get worse coming out of COVID. So where does Government invest in the short-term to ensure those in housing need are able to retain their tenancies. The private rented sector needs to be part of the solution, but ultimately there needs to be more investment to raise the supply of social housing"*. It should be noted that since this event the Minister for Housing and Local Government in Wales has announced a fresh package of support to help keep people in their homes and end homelessness, including a new Tenant Saver Loan Scheme to help those in the private rented sector to cover rent arrears and reduce the risk of eviction.

Views were also expressed that local authorities in Wales (and Welsh Government) need to be doing more to tackle the problems of empty (private) housing in parts of Wales. *"There are lots of empty properties in wales and there isn't much will from Welsh Government in terms of taking control of empty properties – and I don't understand why this hesitation exists"*. Others reported examples of positive relationships, for example between private landlords and local housing co-operatives. *"We want to change perceptions of the private rented sector – so that landlords work with more co-operatives. People in these properties feel safer and more supported because they are part of a community"*.

Reference was made to an independent review (in England) which is currently looking at the regulation of property agents and transactions. One person commented: *"although Wales is often held up as better practice, I do wonder whether regulation of the private rented sector in Wales is as robust as it needs to be?"*

A Wales narrative

Views were expressed that it was positive that in its responses to COVID-19 Welsh Government was distancing itself from Westminster, and that it had grown in stature and authority over the last few months (though it was recognised there was no guarantee this would continue). It was also argued that in Wales the housing sector has a long history of being partners in addressing key issues, and that this often extended beyond just housing to confront wider social, economic and environmental issues. One participant commented: *"Margaret Thatcher said something in the early*

eighties about Lord Young. She said: all the other members of my cabinet bring me problems - he brings me solutions…That is where we need to position ourselves…We can help achieve a reset scenario. (To say to Welsh Government) we are your key partners." There was broad agreement that the housing sector in Wales needed to bring solutions to Government and to link the housing agenda to other likely priorities (public health, environmental issues, skills and training etc.) and to think about the wider impact of housing on the economy and present Welsh Government with joined-up solutions. *"We cannot just go cap in hand to the Welsh Government. They have their hands tied by the fiscal settlement from Westminster, which is increasingly politicised as we go into the recovery phase"*. We need to change the hearts and minds of the public and get them to reassess their housing priorities". It was noted that a forthcoming report from Homes for All Cymru (now published) also argued the case for changing the housing narrative.

One Wales Hub member argued that Wales has a stronger narrative base than other parts of the UK. They commented: *"a long time ago we came up with the concept of "one housing system". It's such a contrast with successive UK governments (labour included) who have pursued a "one club" game (home ownership). Even now, the underlying objective is to get people into the private housing market. It's monotonous – and it doesn't bloody work. In Wales we've got a much more sophisticated narrative. We've made huge progress on the private rented sector, on tenancy reform….I accept that sometimes there has been an implementation gap between Welsh Government aspirations and what is achieved (not building enough, not achieving space standards) but there is no question mark over the intent".*

There was strong support in the group that in going forward it should not be a case of just looking at what has been done before (and doing more of it) but developing new, creative ideas.

5. Housing systems, their institutions and their resilience (including design and place-making)

Setting the scene

Resilience is in part about the ability of the housing system (and housing organisations) to bounce-back, but it was also recognised that it's not just a question of returning to the old normality but also about how the housing system is going have to change or adapt to reflect new circumstances. It was argued how unresilient our housing system is. *"So much of our system is just in time delivery so any disruption prompts emergency responses. So, in terms of the mortgage market the response is mortgage holidays, so you don't have to pay now. Suddenly the Government thinks the benefit system is not generous enough, so it puts that up a bit…But for me…the issue is inequality which has been magnified by COVID. A housing system is not going to function well when you've got so much inequality and people living on the street".*

The point was also made that it's difficult to conceive of meaningful resilience in a context in which there is such structural inequality. *"Resilience means we have to address some of the wider structural issues around poverty; some things have been ameliorated, some things haven't. These will be taken away and this will further undermine resilience…poverty undermines our ability to build resilience (though those in poverty have done their best to support each other). What can we do to address these big structural issues, which are wider than just the housing system or place making"*?

Accounting for diversity

It was generally agreed within the group that there was a need to take account of diversity and the different experiences and impacts of the pandemic on different communities. How resilient you are as an individual or as a household or as a community will be shaped by different structures. One person commented: *"So the initial focus has been on supporting people at risk (older people, the homeless the vulnerable). Moving forward, (and building back) the*

focus may need to be on younger people". It was felt that it would be important to reflect on the impact on different communities and populations and what this mean not only for how we support people going forward but for the places we build.

There are real risks in terms of the resilience of many living in the sector (particularly those brought in off the streets and those who may have mental health or drug/alcohol misuse issues or who have adverse childhood experiences or been the victims of domestic abuse or other forms of trauma. In addition, concerns were expressed about the impacts of the pandemic on people working in the sector. *"One of the things we are really worried about…is the impact on staff working in homelessness and housing support services. Often people have been redeployed and/or are working longer shifts, and in some cases have been at risk of contracting the virus and then passing this to family and friends. Others (such as those working at home) have been in danger of feeling isolated".* It was noted that the financial pressures on organisations providing support services(perhaps particularly in the charitable sector) could lead to the same people who have done so much over the last few months to address the immediate challenges could face losing their own jobs.

The argument was put that there is a case for thinking more about the role of social housing in a wider care system (from supported housing through to extra care)> One participant commented: *"We've all seen the cracks in that system exposed by this crisis but there are always going to be vulnerable people unless we fund the system properly and we can attract people to work in it. I get really frustrated by talk of the "new normal" but if we don't use this opportunity to reform the care system then we are never going to do it. Sometimes we forget housing is part of this and it's important we have this discussion".*

Housing, planning and placemaking

The group also discussed issues around placemaking and the role of communities in developing and sustaining what one participant termed "neighbourliness". *"People have supported each other and got to know each other which before, because of work patterns was not always possible. You may not have seen who lived next door to you…Placemaking is more than about infrastructure. Its about opportunities to mix. …I think there is a need for research to understand how community spirit can be maintained".*

The pandemic has also exposed how unsuitable much of our housing is. A lot of people in Wales are living in accommodation which is unsuitable for their needs (in terms of size, layout, access to gardens and open spaces and to other services (e.g. stable internet connections).

Concerns were also expressed around the pressures on planning deregulation (already evident in England). The example was given of purpose-built student accommodation (particularly in Cardiff, Swansea and other university towns and cities in Wales). Given the likelihood, at least in the short-term, that the numbers studying away from home in higher education across Wales will fall, there may be pressure to use this accommodation for other groups. However, as one person commented: *"there's a difference between being there for three terms a year and having to live in such accommodation all year round".* Others expressed the view that some organisations who have been making profits out of students may try and profit from the homelessness crisis.

In going forward, as well as emphasising the role that investing in (social) housebuilding and support services should play, thought also needs to be given to skills. *"We've got 2,500 who have been moved into temporary accommodation. Quite a high proportion of these are going to need support of some kind. Why are we not thinking about housing and support services being part of the economic recovery? There's a bunch of people in sectors like hospitality and the service industries who will be made redundancy when furlough ends who have great skills in building relationships. So, as well as investing in physical housebuilding and construction skills can we also invest in support staff"*?

6. Homelessness and domestic abuse

Leadership, direction and partnership working

One of the key messages to emerge from the group discussion was the strength of Welsh Government leadership and effective partnership working at the onset of the crisis. Julie James, Minister for Housing and Local Government, was perceived to have given clear direction to local authorities and appropriate levels of funding were made available swiftly. Positive partnership working also emerged at the outset between national and local governments, third sector organisations, and other partners; *"I think the partnership work that we've seen during the pandemic… the support providers have told me that relationships with local authorities have been about 500% better in some cases than they've ever been because people just rolled up their sleeves and worked together."*

One participant pointed to the significant improvements in collaboration between homelessness and allied services such a substance misuse and mental health services. They identified this improvement as a COVID-induced change that should be maintained post-pandemic; *"the multidisciplinary partnership working is one of the big key opportunities, we've been banging on about it for years, and actually during the worst of the pandemic, particularly substance misuse, that's really stacked up, and we're delivering treatment in some of the accommodation, and there's a bunch of people who've started treatment… and we've got to take that opportunity and keep it going."*

Whilst the overarching message relating to partnership working was resoundingly positive, it was observed that the effective inclusion of RSLs was variable across local authorities; *"in some areas the housing associations were very quickly brought in as a key partner to the local authority's overall strategic emergency response, in other areas it was much, much slower to get going in terms of them being recognised as needing to be around the table in terms of emergency responders."*

It also seems that challenges are beginning to emerge in relation to ongoing partnership working, with concerns particularly focused on a lack of collaborative planning and decision making and the exclusion of RSLs and third sector providers; *"There are a couple of cracks starting to appear in some areas, and that is an understatement… there's been a big variance in engagement around the phase 2 plans, so in some local authorities they've sat down with all of their providers, RSLs in the area right at the start and said what are your ideas, can we feed those in, others have had, I mean one day before submission this is what we're thinking, and it's that classic consultation, and some have not been spoken to at all."*

Visibilisation of the scale of homelessness and access to social housing

There was a clear message from group participants that the pandemic had increased the visibility of many forms of homelessness, particularly hidden homelessness. This increased visibility has helped services to develop a clearer picture of the scale of homelessness in Wales; *"One of the really interesting by-products of this was that all of a sudden hundreds of people who were regarded as hidden homelessness are now known to services because all of a sudden sleeping on someone's sofa was just untenable."*

Group members placed a particular emphasis on the impacts of COVID-19 on access to social housing. The group described an initial reduction in housing services such as lettings, housing management, *"or any kind of activity that involved social interaction"*. However, the most striking finding is the rapid response from RSLs, whereby all available lettings were offered to local authorities *"to enable them to house people on either an emergency basis or on a permanent basis as a result of becoming homeless or being vulnerably housed during the pandemic."* Albeit, there was concern that in some instances, and in particular local authorities, RSLs have been offering excluded licenses on the basis that a starter tenancy will only be awarded if *"all goes well"*.

Group members reflected on the wider questions raised by the crisis response of RSLs, questioning the role of social housing in Wales; *"who is social housing for?"* Given the priority afforded to homeless households during the pandemic, the group questioned why the same households were not given priority in *'normal'* times.

One participant also commented that the crisis had placed a renewed focus on the issue of exclusions from social housing, particularly in relation to rent arrears. Past rent arrears, potentially many years in the past, are being cited as the reason to exclude households from social tenancies, despite the law stating that exclusions must be based on *"behaviour serious enough to warrant an outright possession, and it has to be behaviour that is an issue at the time of application not many years ago."*

Accommodation options and phase two recovery plans

A very specific point was made about the apparent disjoint between some of the COVID-19 Phase 2 accommodation plans and the recommendations of the Homelessness Action Group. The disjoint particularly relates to plans to accommodate many single homeless people in congregate accommodation, and other significant investment in temporary accommodation that cannot be flipped to settled housing, despite commitments to rapid rehousing.

Responses to domestic abuse during COVID-19

It was suggested that initial crisis responses by local authorities failed to effectively recognise the specific challenges from a VAWDASV perspective and Welsh Government funding was instead used by local authorities to accommodate people sleeping rough; *"I think there was initially, during the first couple of months of pandemic, concerns that VAWDASV agencies weren't getting a piece of the £10 million that the Welsh Government had made available… I think local authorities were really focused on getting people who were rough sleeping off from the streets and into accommodation, and so there was a real sense of frustration."*

It was also suggested that some of the early measures that were brought in to get people off the streets, such as block booking B&Bs, were problematic for people fleeing domestic abuse. One participant stated; *"we all know where the hotels are, where everyone's being housed, and if you're fleeing a perpetrator during this period then it would be easy to work out which hotel you are in."* The challenge of accommodating people at the pace and scale experienced during the crisis was a key factor here, with less time available to consider people's personal circumstances, however the group agreed this was an important lesson from the crisis response and a recurrence would need to be avoided in the future.

Several group members also commented on the prevalence and visibility of VAWDASV during the crisis. There was an initial reduction in referrals which caused some concerns; *"so there was a drop in terms of the phone line, a lot of that was because people couldn't safely make a phone call or safely report because they were stuck inside with their perpetrator."* Another reason for the drop in referrals was the decrease in interactions with public services where domestic abuse might ordinarily be identified. Subsequently, there has been a marked increase in reports of domestic abuse and there is a fear that this will rise further; *"there's a huge worry that there's going to be a big, big kind of explosion of referrals."*

A further issue is that some refuges had voids due to social distancing requirements and this resulted in lost housing benefit income, making the accommodation financially unsustainable. It was suggested that Welsh Government may need to intervene to support the sustainability of the sector.

The final concern raised in relation to VAWDASV focused on the dangers faced by those who rely on sex work; *"they were in really difficult situations because that's what they rely on for their income and all of a sudden they're having to do stuff which is really dangerous to them because they don't know their clients, they don't know whether they're carrying COVID etc"*.

Lack of key worker status of the workforce

One challenge the sector faced at the outset of the crisis was the lack of key worker status afforded to the frontline workforce; *"one of the key issues I think for both the VAWDASV sector and the broader homelessness sector was recognition of key worker status, particularly in the first month or two… most people luckily don't ever need to come into contact with homelessness, and so they're just not on people's radar, I don't think it was deliberate, I think it was just not on people's radar."* In practical terms this meant some service providers initially faced difficulties gaining access to PPE and frontline workers could not access childcare in school hubs.

Mental health support services

Mental health support services are reportedly facing increased demand and there is concern that some of the positive examples of partnership working that developed during the crisis may unravel as demand exceeds available services. There was some discussion of the priority afforded to the commissioning of multi-disciplinary support teams in Phase 2 and it was made clear that ongoing access to mental health support services will be crucial to effective prevention of homelessness in the future.

Assistance for asylum seekers and refugees during COVID-19

In addition to broad discussions on homelessness and VAWDASV, group members paid particular attention to the experiences of asylum seekers and refugees during the pandemic and identified imminent future challenges. Whilst 'evictions' from Home Office accommodation were suspended during the crisis, there are now very many people waiting to exit this accommodation. There are two main groups; those whose asylum claim is approved and have access to public funds, and those who claim is rejected and have no recourse to public funds (NRPF). The latter group face particular risk of destitution.

Three important challenges were identified. Firstly, local authorities require more data on the households; *"the key issue is getting to those people and getting data from the Home Office, how many people, around how many people will be evicted, who they are, granular data basically that would allow them to house them."* Secondly, for the cohort of people with NRPF, it is anticipated that there will be a sudden increase in evictions and the sector will be unable to accommodate these households. Households with NRPF would typically be accommodated through hosting schemes where there is very limited capacity. Thirdly, legal advice needs to be made more readily available to individuals who have had their asylum application rejected. it was claimed that appeals are successful in the majority of these cases and this would result in recourse to public funds, thereby reducing the risk of homelessness.

7. The rented sector, evictions and activism

Positive impacts of the stay on evictions during the crisis

Group members reflected that the stay on evictions had resulted in a *"huge decrease"* in the number of tenants in private rented accommodation seeking housing assistance. Additionally, RSLs had reportedly already stopped eviction proceedings before the courts were stayed. One interviewee stated; *"there was a really good positive response from the social sector."*

However, there was general concern that individuals and landlords may be building up high levels of debt that will impact at a later date; *"It's absolutely right that measures should be in place to help people with their rents in the immediate crisis but what I don't want to see is a situation where essentially there's things like rent holidays that actually… essentially just label that on people and actually they still have that liability for that rent that grows and grows and grows further down the line."*

Also, there was some fear that in the private rented sector, and to a much lesser degree in the social rented sector, there would be a surge of evictions in the near future resulting from the end of the stay on evictions but also the end of the furlough scheme.

Illegal evictions

Despite the group's initial focus on the positive impacts of the stay on evictions, several group members also raised concerns about problematic, illegal evictions taking place during the crisis. For example, according to one participant at the onset of the crisis a large family was evicted due to concerns over a perceived higher infection risk. There were also examples of landlords illegally evicting tenants; *"some landlords basically took the law into their own hands, changing the locks. We had a 22-year-old recently, all his stuff was chucked out on the lawn of the garden of his house."*

One group member discussed how COVID-19 legislation has led to some previously acceptable behaviours now being classified as antisocial (e.g. gatherings of people) and landlords are able to use these behaviours as grounds for eviction.

There was a discussion about actions that might help to prevent future illegal evictions. Two main actions were suggested. First, it was proposed that local authority homelessness services need improved training to increase awareness of rarely used actions that can be taken to prevent evictions, including securing an injunction; *"we think actually there's a need to train homelessness services as well because a lot of illegal evictions end up with them and they don't always recognise what can be done."* Second, it was suggested that the flow of information to Rent Smart Wales (RSW) on illegal actions by landlords needs to be improved in order to enable RSW to intervene, including by revoking licenses where a landlord repeatedly breaks the law; *"if it's a genuine mistake, then okay, fine…and to be honest, a lot of them, as soon as we write and we say you can't do this, then they do desist, but it's those persistent ones, I guess, that we want to really protect tenants from."*

Creating a more secure PRS

More generally the group looked forwards at plans to make private renting more secure. The group were positive about the Welsh Government interim action to introduce six-month notice periods on all new shorthold and assured tenancies, ahead of any longer term action through the amendment and enactment of the Renting Homes Act 2016.

Additionally, one participant observed that COVID-19 has brought evictions due to rent arrears into focus and they questioned whether rent arrears might be removed as a mandatory ground for evictions on standard contracts; *"so I think there's a really interesting question here, should we really look at Renting Homes and get rid of that mandatory rent*

arrears ground for the standard contract as well. Why is there something that social landlords don't have access to but private landlords do? And why can't we consider the reasons behind rent arrears occurring because they might not be the fault of that household. So there's a whole load of interesting stuff there, I think, for us to take forward in Wales moving forward."

One group member commented that some of the actions taken in relation to the rental market during COVID-19 had not been taken in a collaborative manner and it was proposed that a more collaborative approach would be necessary moving forward; *"if the aim is to kind of use this as a bridge between where we are now and the Renting Homes Act, I think there needs to be a lot more discussion, engagement and consultation rather than using emergency powers without consultation to make overnight regulations because although, I don't know, it may well be the right thing to do, but is it the right way of doing it?"*

Opportunities for leasing schemes

Several group members reflected on the opportunity afforded by COVID-19 to potentially work with private sector landlords through leasing schemes in order to secure properties for social rent; *"looking at what some of the tough challenges are for PRS landlords and looking at ways that the apparatus of the state can make that easier. So things like the leasing schemes over a long period of time, maybe five year leasing schemes… might take away the risk that private landlords face… and it's a really cheap way to add social housing stock without having to build it."* This would have the additional benefit of improving the quality of some private rented stock; *"even then if it goes back to then being PRS afterwards, hopefully the renovations that have been done to bring it up to WHQS to be part of the leasing scheme remain as part of the property going forward."*

Space standards and the PRS

One group participant raised the issue that the pandemic has brought into focus the importance of space standards and access to outside open space. It was suggested that this is particularly problematic within the PRS and that this issue should be a priority for future policy consideration; *"I do think that COVID has shown up a need to have a fundamental conversation about space and housing standards and access to outside space."*

Tenant activism

Group participants had relatively few comments on tenant organisation and activism during the pandemic, however one participant did highlight the emergence of some online tenant communities; *"I've seen some amazing things on Twitter about people, particularly from protected characteristics so trans people getting together and kind of saying actually this landlord's a transphobic person who evicted me because I started transitioning, so don't go there. Or getting together and helping each other fundraise for each other's rent and for deposits and so there's something really amazing about the activism that's happening around the rented system."*

8. Concluding remarks and summary of emerging challenges

Following the final set of breakout group discussions participants were brought back together for a brief resume of the event. A lot of the discussions shared considerable common thinking (with relatively little that participants disagreed about).Views were expressed that it would be valuable to write-up a summary of the discussions from the four breakout groups, not only to inform the development of the CaCHE research but also as an aide-memoir for the individual hub members and their organisations, to push forward debate and ideas in Wales.

The key emerging challenges often cut across the discussion groups and have therefore been organised around the following themes:

Leadership and partnership

- In its response to COVID-19 Welsh Government has (rightly) distanced itself from the Westminster Government. The housing sector in Wales need to continue to work with Government to help develop new and innovative ideas and solutions to the housing crisis.
- Positive partnership working emerged at the outset between national and local governments, RSLs, third sector organisations, and other partners (e.g. substance misuse and mental health services) in the response to homelessness. Effective partnership working must remain a priority.

Housing system

- COVID-19 has exposed many weaknesses in the housing system. It has also highlighted the wide variation in individual incomes, resources and experiences.
- Housing-led recovery must be based upon increasing supply and not just seeking to stimulate demand.

Housing quality

- Any moves to deregulate the planning system designed to bring inappropriate accommodation into housing use should be resisted.
- Design standards and future housing development need to support the idea of sustainable communities.
- The issue of space standards and access to open space should be a policy priority.

Debt, arrears and evictions

- Prospect of incredibly significant growth in arrears, debt, evictions, repossessions, unemployment and poverty. The scale of the issue needs to be understood an action taken to prevent detrimental future outcomes.
- There is a risk of a surge of evictions in the near future resulting from the end of the stay on evictions and the end of the furlough scheme.
- Illegal evictions have been more noticeable during the pandemic and there should be action to address these, including improved training for local authority homelessness services and a greater flow of information to Rent Smart Wales (RSW) on any landlords acting illegally.

- Past rent arrears continue to be a potential barrier to households accessing settled accommodation. Policies of exclusion due to past rent arrears must be revisited.

Security of tenure and the future role of the PRS

- Security of tenure in the PRS is a priority. Whilst interim changes and the planned enactment of amendments to the Renting Homes Act 2016 are welcomed, there is appetite to explore further improvements to security of tenure in the rented sector.

- There is a need to rethink the role of the private rented sector in housing markets (e.g. increased use of leasing schemes, tackling unnecessarily empty housing). In particular, there is an opportunity for prompt action in the recovery phase to significantly increase PRS leasing schemes across Wales.

Access to settled housing for homeless households

- Homeless households were given priority access to housing during the pandemic and the effects were positive. There is support for this policy and practice to continue.

- The disjoint between some Phase 2 local authority plans and the Homelessness Action Group recommendations, particularly around the shift towards Rapid Rehousing, must be examined.

Violence against women and domestic abuse (VAWDASV)

- VAWDASV referrals have increased and the sector will need capacity and the appropriate accommodation options to respond effectively. Also, we must learn from the lessons of the crisis response to ensure future funding crisis-oriented funding is allocated towards addressing VAWDASV.

- Given high levels of voids in refuges during the crisis, Welsh Government may need to intervene to ensure the sustainability of this accommodation supported accommodation.

Asylum seekers and refugees

- Local authorities need to know the likely number of asylum seekers and refugees who will require accommodation and it will be a priority to ensure sufficient accommodation is available for asylum seekers whose application was refused and who have NRPF.

Housing professionals

- The pandemic revealed a lack of awareness of the key worker role played by many housing professionals. There must be a renewed focus on the workforce.

- Investment in housing needs to be paralleled by investing in skills and training.

- There are concerns about the impact (and potential future impacts) of the pandemic on those working in the homelessness, housing and support sectors.