

# Sponsor welcome to TAI 2026

Sue James  
Relationship manager, South Wales  
Aico



# Welcome to TAI 2026

Matthew Dicks  
Director – Cymru  
Chartered Institute of Housing



## Keynote: The Senedd Election – What Will The Outcome Mean For Housing?

Matthew Dicks  
Director – Cymru  
Chartered Institute of Housing

Will Hayward  
Investigative journalist  
The Will Hayward Newsletter and The Guardian



# The Rising Stars Cymru



# TAI

2026

Jonathan Morris  
Chair  
Chartered Institute of Housing Cymru

Akshita Lakhiwal  
Net-zero engagement officer  
TPAS Cymru and board member, CIH  
Futures Cymru

Mared Edwards  
Customer service supervisor  
North Wales Housing Association

Katie John  
Tenant engagement officer  
Tai Tarian



Chartered  
Institute of  
Housing  
Cymru

# Why is it important that we have social housing in Wales?



Akshita Lakhiwal  
Net Zero Engagement Officer  
TPAS Cymru



MORE THAN A HOME.

"A good quality, safe, warm home provides a foundation for people to live their best lives. Social housing doesn't just give people somewhere to live, it has the power to transform lives"

"WDQR's high specifications ensure social tenants can enjoy well-designed, high-quality homes that many would not otherwise access in the private rented sector."

"Safe, secure, affordable homes not houses, in communities not places. Legal protections and rights that are enshrined in law.

Being a social tenant is security in your home"

"Social housing matters because a safe, warm home is the foundation for everything in life..... It gives people the stability they need to thrive. It's not just about bricks and mortar;"

"Social housing offers stability for those who can't afford to buy their own property. Knowing you have a secure property helps with health and well-being."



16" 180  
180  
180

6A7

Bona

S

SLA

**“CAN I  
GET ON  
THE  
SOCIAL  
HOUSING  
WAITING LIST?”**



I

N

V

E

S

T











If not Social Housing, then what?

# One in 14 Welsh households on waiting list for social home, report

Tenure change: turning existing dwellings and buildings into social homes



Tenure change: turning existing dwellings and buildings into social homes

March 2026


1:00 PM BY JONATHON HILL

**W** > News > Latest Wales News > People

## Man spends 13 years on Welsh council's housing waiting list

The council has told Tom Weaver he'll probably never leave temporary accommodation, highlighting the housing crisis and the reality facing service users and local authorities in Wales



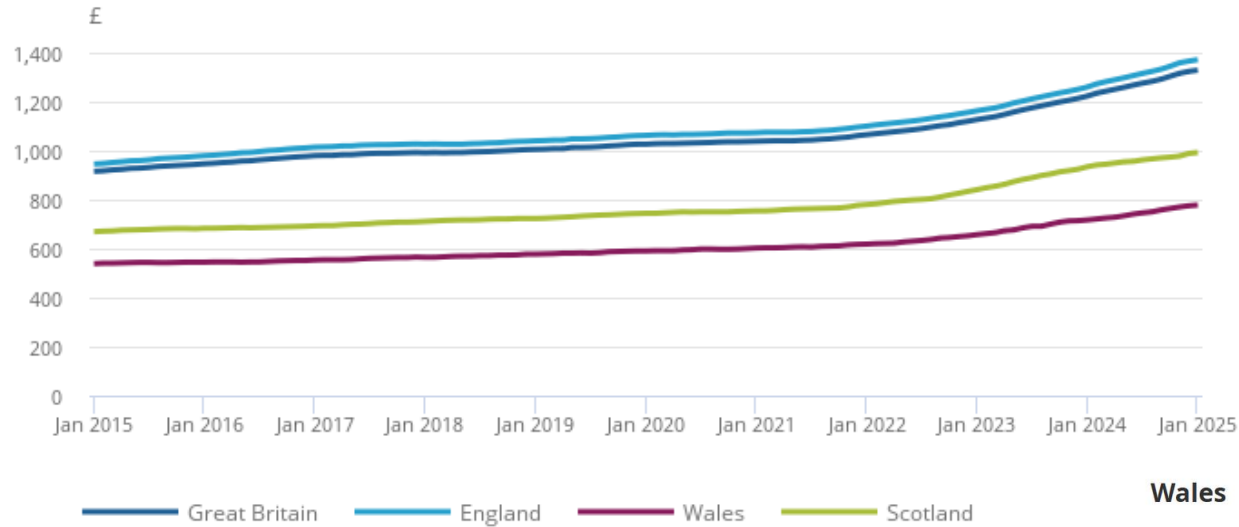
 Comments 20

**NEWS** By **Jonathon Hill** News reporter

16:47, 19 May 2025

### Figure 3: The average rent in Great Britain was £1,332 in January 2025

Average private rent, Great Britain and its countries, January 2015 to January 2025



#### Wales

Average rent for Wales was £780 in January 2025, up 8.4% (£61) from a year earlier. This annual rise was lower than in the 12 months to December 2024 (8.5%) and below the record-high annual rise of 9.8% in November 2023.

Source: Price Index of Private Rents (PIPR) from the Office for National Statistics

# Welsh housing need estimate jumps up 64% due to rise in homeless households

NEWS 16.02.26 9.30 AM BY ELIZA PARR

A rise in households in temporary accommodation (TA) has led to a 64% increase in unmet housing need since 2019, according to new estimates by the Welsh government.







Investment and Development, Our Community

## Growing Together: Three Community Gardens Now Complete



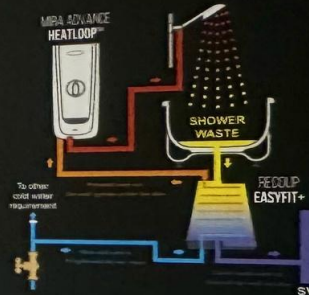
# mira

## SHOWERS

### Recoup Easyfit+

The Recoup Easyfit+ is a horizontal WWHR designed to fit under a standard bath. Can be retrofitted into an existing system to save energy with every shower taken.

Recoup Easyfit+ yn WWHR llorweddol oydol i'w ffitio o dan fath maent arferol. Mae'n bosib ei gosod ar system brwsentol sefydledig i'w gyswllt pob caisod.



**RECUP**<sup>®</sup>  
WWW





Our Community

## Inspiring the Next Generation Through Sport in Blaenau Gwent



27/03/2026

NEWS



# When moving to a smaller home works perfectly

“From the moment I walked in, I thought, ‘oh, heaven’.”

They were the words of Lesley Roberts, who, along with her husband William were one of the first couples to move in as tenants to Plas Leiod flats in Caernarfon at the end of last year.

William, who is from Caernarfon and worked as an ambulance driver, and Lesley who is originally from Llandudno and worked as a nurse at Ysbyty Eryri, decided a few years ago that downsizing was the right choice for them.



GWOBBLAU  
ARFER DA - 2025



GOOD PRACTICE  
AWARDS - 2025

## Hafod y Gest, Porthmadog

If you or a family member are looking for independent living accommodation for an older person, then Hafod y Gest in Porthmadog could be the place for you.

Hafod y Gest is an extra care housing scheme developed in 2018 by Grwp Cynefin in partnership with Cyngor Gwynedd. Conveniently located, the scheme provides housing, support and care services for people over 55 years of age.

Hafod y Gest offers older people the very best of independent modern living in a comfortable and safe surrounding. This facility has a real sense of community spirit.

You will be able to continue to live independently in one of our 40 self-contained apartments, with the reassurance that care and support is on hand 24 hours a day, if







## Creating Futures Academy

The aim of the Creating Futures team is to support Cartrefi Conwy tenants and local people to build better futures through training, volunteering, employment, and a range of other opportunities to build skills and widen social circles.

Our current projects include:

## Employment Academy

We offer full-time employment to social housing tenants who are struggling to find work, enabling them to get up-to-date experience and get used to holding down a job. All of these tenants are on fixed-term contracts and receive mentoring, training, employability sessions and support to secure sustainable employment.

**Eligibility:** Unemployed social housing tenants.





## Working Families Project

This programme supports working families living in Llandudno, Rhos on Sea, Mochdre and Old Colwyn. The families are involved in the design and delivery of the project, which offers out of school activities from art sessions to den building!

**Eligibility:** Working families living in Old Colwyn, Llandudno, Rhos on Sea and Mochdre (minimum one working parent, full or part-time, minimum one child).









### HAVE ENERGY EFFICIENCY UPGRADES HELPED?

Did an investment in energy efficiency upgrades help you?

- LED lighting: up to 80% energy savings
- Smart meters: up to 10% energy savings
- Energy efficient appliances: up to 10% energy savings
- Energy efficient windows: up to 10% energy savings
- Energy efficient doors: up to 10% energy savings
- Energy efficient roofs: up to 10% energy savings
- Energy efficient walls: up to 10% energy savings
- Energy efficient floors: up to 10% energy savings
- Energy efficient ventilation: up to 10% energy savings
- Energy efficient heating: up to 10% energy savings
- Energy efficient cooling: up to 10% energy savings

Investment in energy efficiency upgrades can help you:

- Reduce energy bills
- Improve energy efficiency
- Reduce carbon footprint
- Improve tenant satisfaction
- Improve energy performance
- Improve energy efficiency
- Improve energy performance
- Improve energy efficiency
- Improve energy performance
- Improve energy efficiency
- Improve energy performance

Energy Efficiency Wales

I am a tenant voice champion



Rwy'n hyrwyddwr llais tenantiaid





# Rent levels, conditions, and evictions: the Welsh private rented sector

Published 13/01/2025 | Reading Time 6 minutes

The Welsh Government has confirmed that it will explore enabling renters to keep the last two months of their rent as compensation when facing a no-fault eviction.

The Senedd's Local Government and Housing Committee called for this compromise as part of its [inquiry into the private rented sector](#) (PRS).

The Welsh Government has [accepted the recommendation](#), saying it will engage with stakeholders and report back with conclusions by the end of April 2025.



COURAGE  
CALLS TO  
COURAGE  
EVERYWHERE



If not Social Housing, then what?

DIOLCH YN FAWR  
THANK YOU

Akshita Lakhiwal

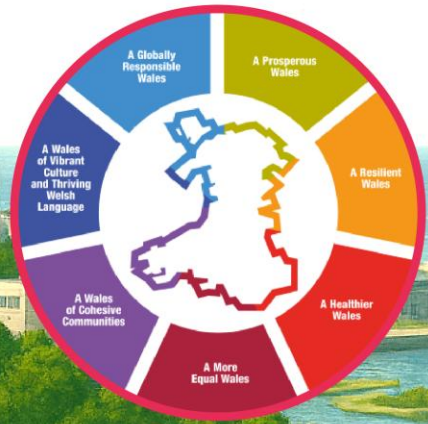


# Why is it important that we have social housing in Wales?

**Katie John**

Tenant Engagement Officer, Tai Tarian





***“It’s the longest I’ve been in one place, it’s good for me. Two mates look after me with bit of shopping. Love the neighbours and everything.”***

D, current Tai Tarian tenant on the impact being allocated a home has had on his life following homelessness and living in temporary accommodation



**Ending Homelessness  
in Wales:  
A high-level action plan  
2021-2026**



**Social landlords are  
more than just landlords.**



# Social housing's impact on the Welsh economy



**£21.48m**

Tai Tarian's spend in NPT, Swansea and Bridgend in 2024/25



**73.6%**

Tai Tarian's Welsh spend with 279 suppliers



**£4.9bn**

(NPV) GPA added through combined operational and construction impact of 20,000 homes



# Tai Tarian housing supply vs demand:



**9,200**

Tai Tarian  
homes



**60**

New  
applications per  
week



**521**

New tenancies  
in 2025/26



**We'll keep a  
welcome in the  
hillsides,**

**We'll keep a  
welcome in the  
Vales.**





HOUSING  
TAI GOGLEDD  
CYMRU

Trawsnewid bywydau  
gyda chartrefi gwych,  
gwasanaethau o safon  
a chefnogaeth

[www.nwha.org.uk](http://www.nwha.org.uk)



## Keynote: Economic Outlook

Dan Hill  
Research analyst  
Savills

Rachael Williamson  
Director of policy, communications and external affairs  
Chartered Institute of Housing



# Economic and housing market outlook

Dan Hill, April 2026



# 01

# Economic outlook

# Where were we coming into 2026?

Inflation falling back towards 2%

Base rate steady and expected to fall further

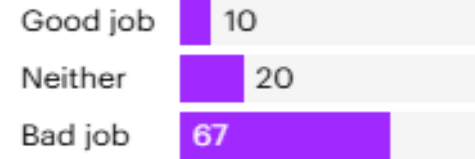
Taxation and weak growth were the key talking points

Negative sentiment around leaders in Westminster and Cardiff



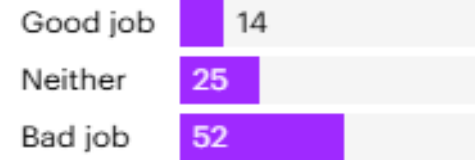
## UK Government

### Adults in Wales



## Welsh Government

### Adults in Wales

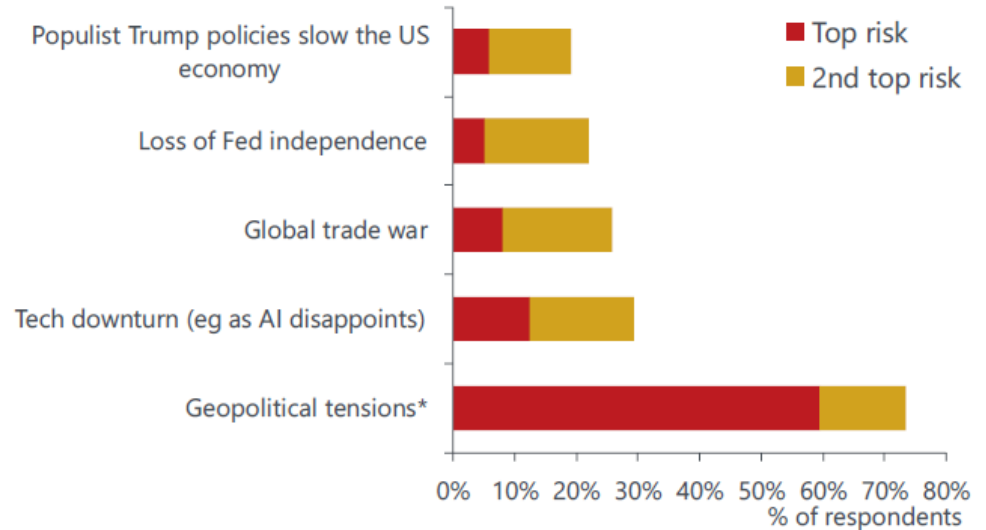


YouGov

# Where were we coming into 2026?

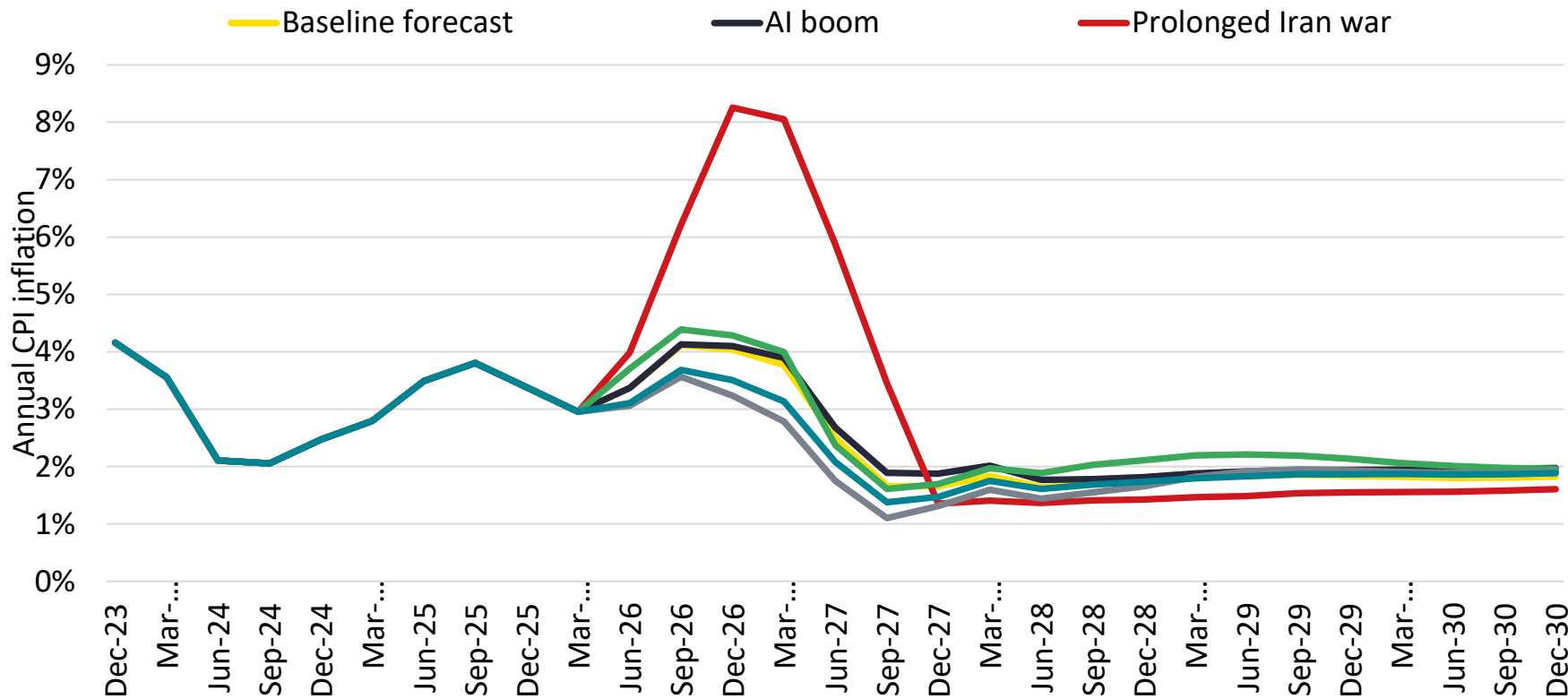


## Global Risk Survey: near-term downside risks

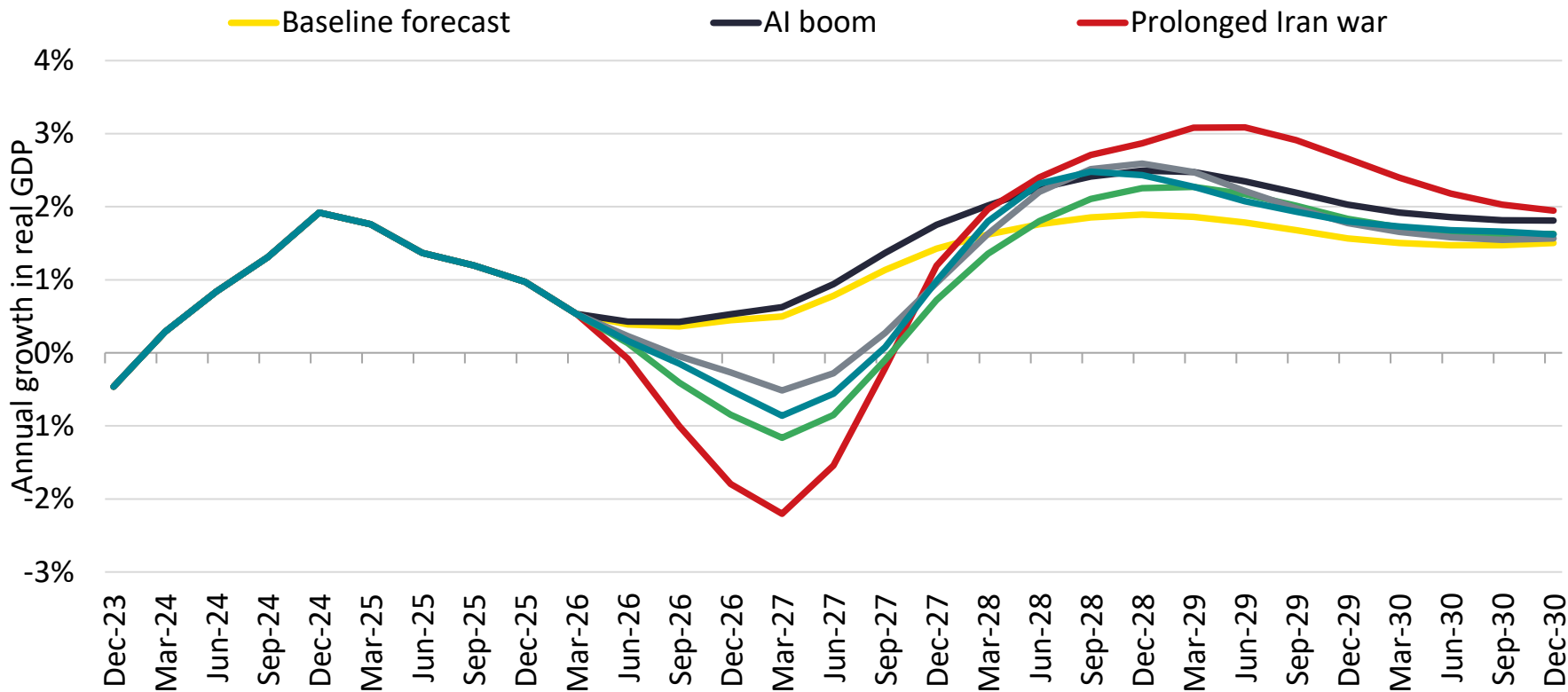


Source: Oxford Economics \*eg Venezuela, Greenland, Middle East, Russia -NATO, Taiwan.

# Outlook for inflation

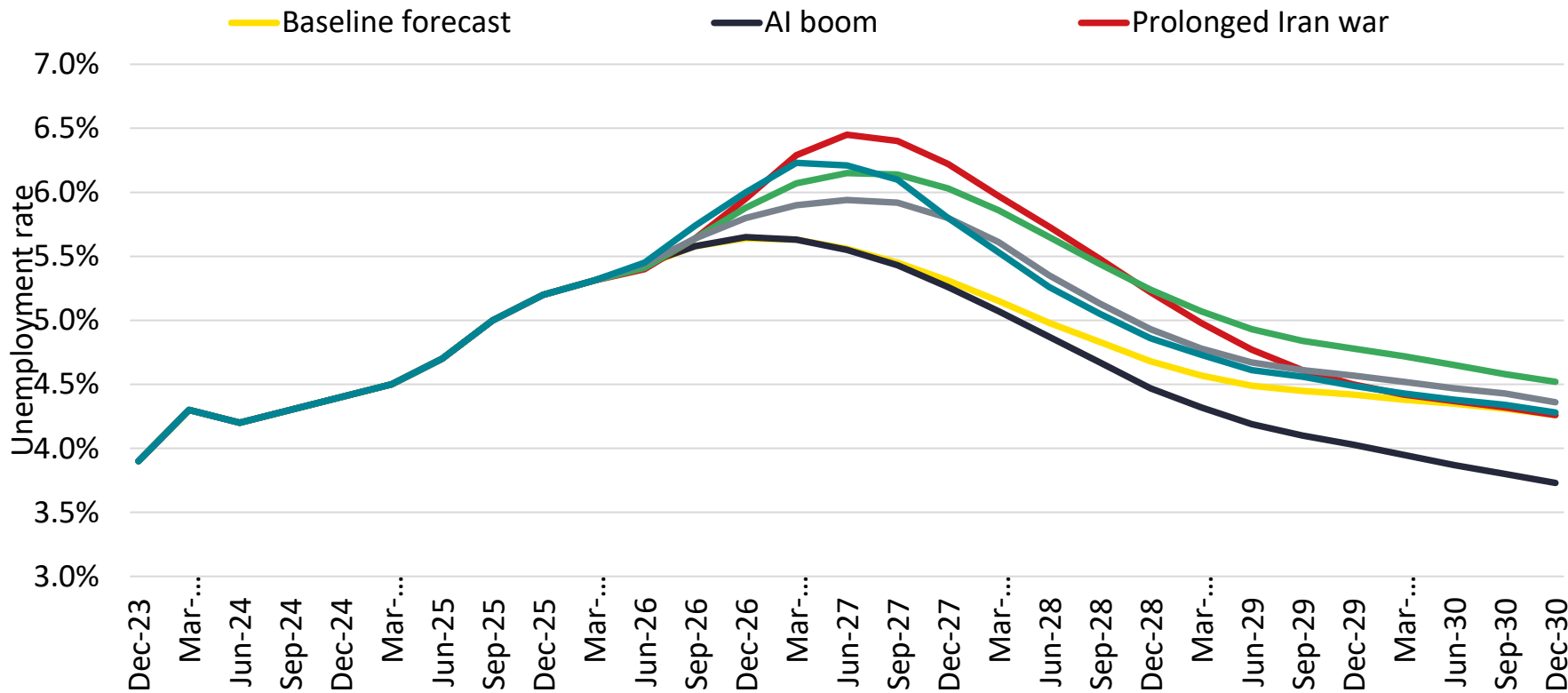


# Outlook for economic growth

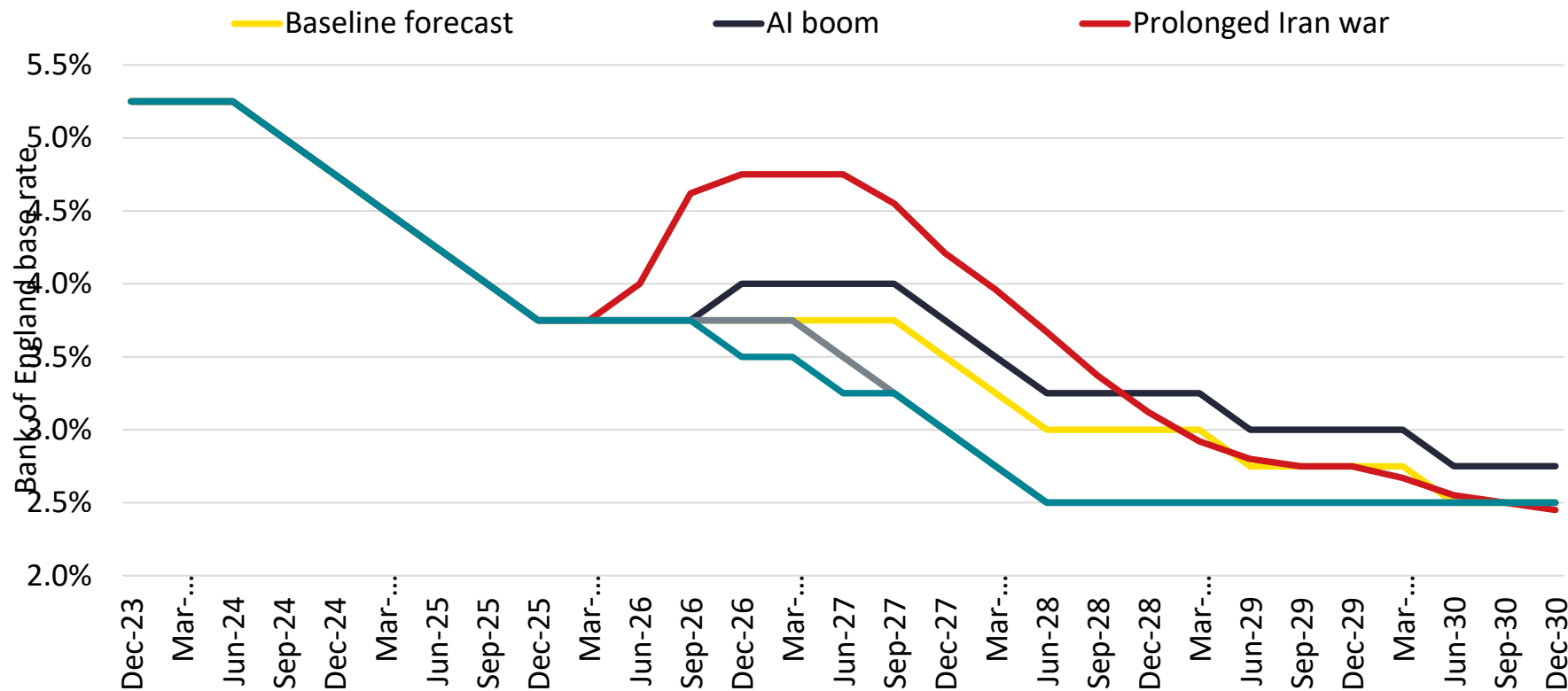


Source: Oxford Economics

# Outlook for unemployment



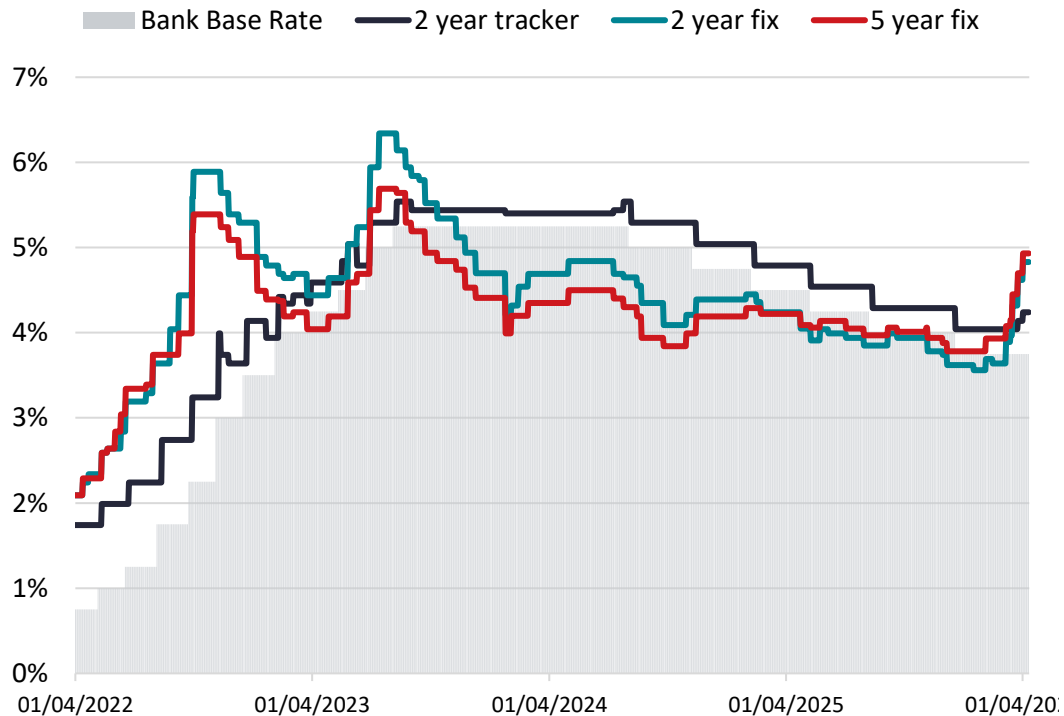
# Outlook for the base rate



# 02

## Housing market outlook

# Mortgage rate movements



Source: Savills using Nationwide and Moneyfacts

-13%

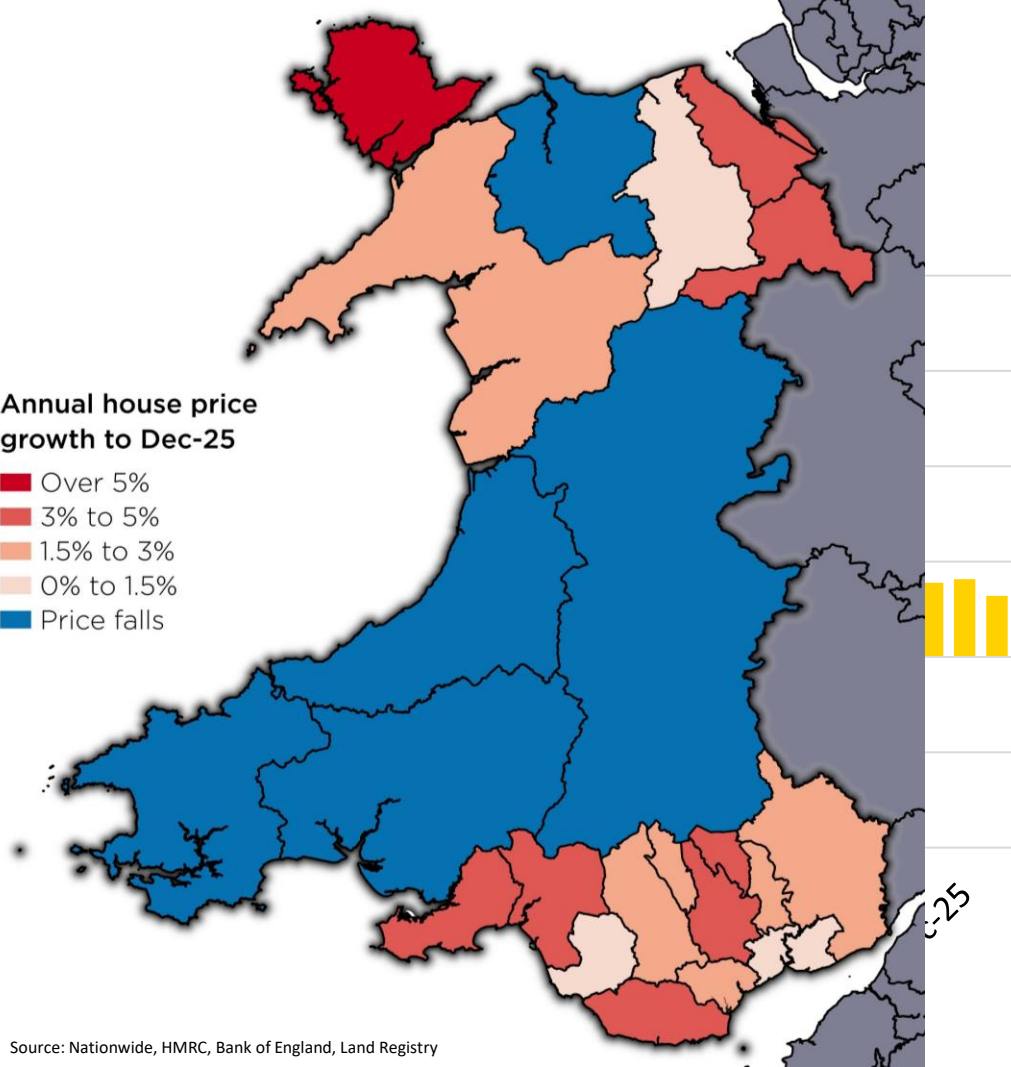
AVAILABILITY OF  
75% LTV  
MORTGAGES

-27%

AVAILABILITY OF 95%  
LTV MORTGAGES

### Annual house price growth to Dec-25

- Over 5%
- 3% to 5%
- 1.5% to 3%
- 0% to 1.5%
- Price falls



Source: Nationwide, HMRC, Bank of England, Land Registry

+2.6%

ANNUAL HOUSE PRICE GROWTH TO MARCH

+2.2%

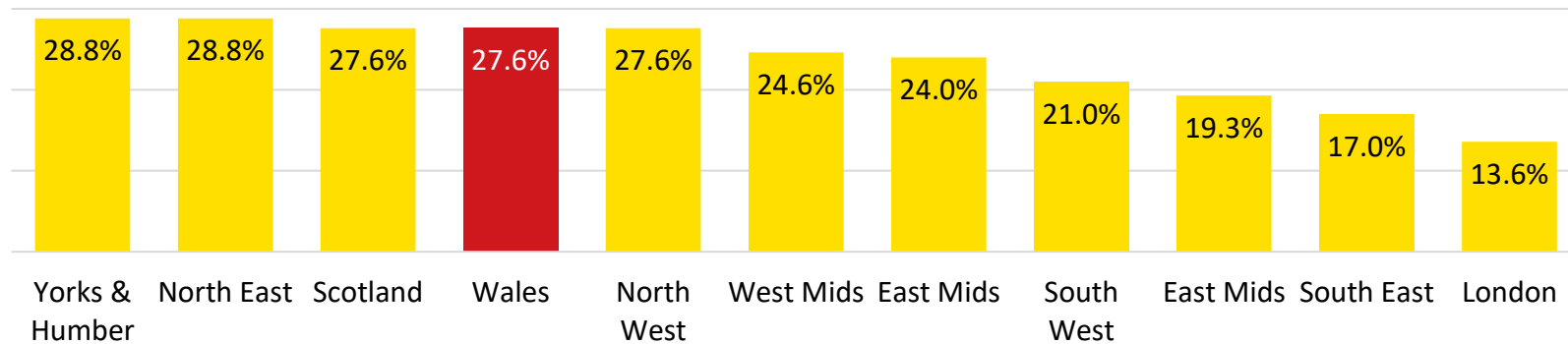
GROWTH ACROSS THE UK

+8.8%

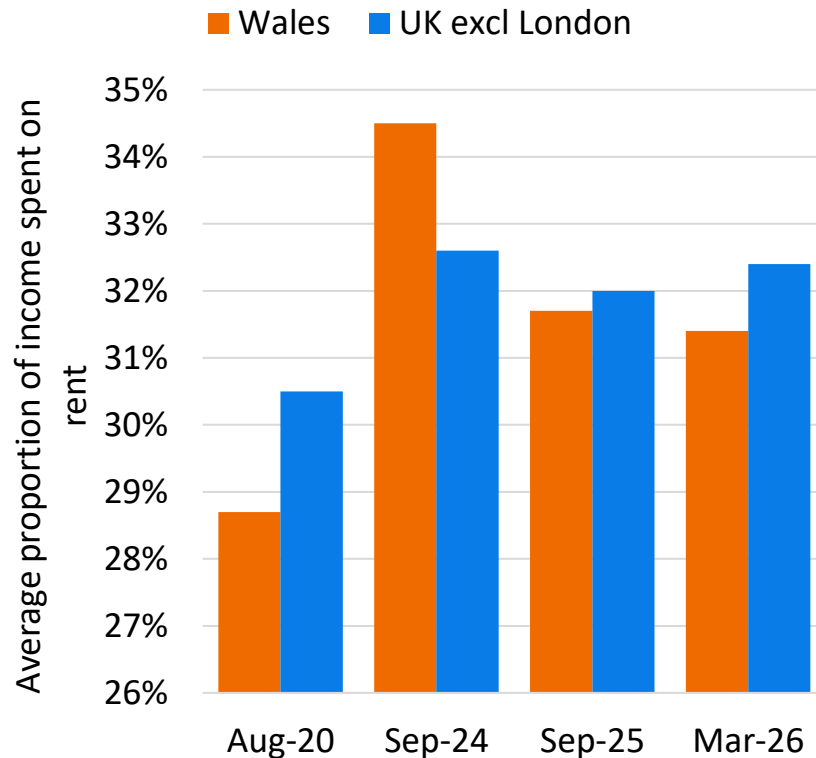
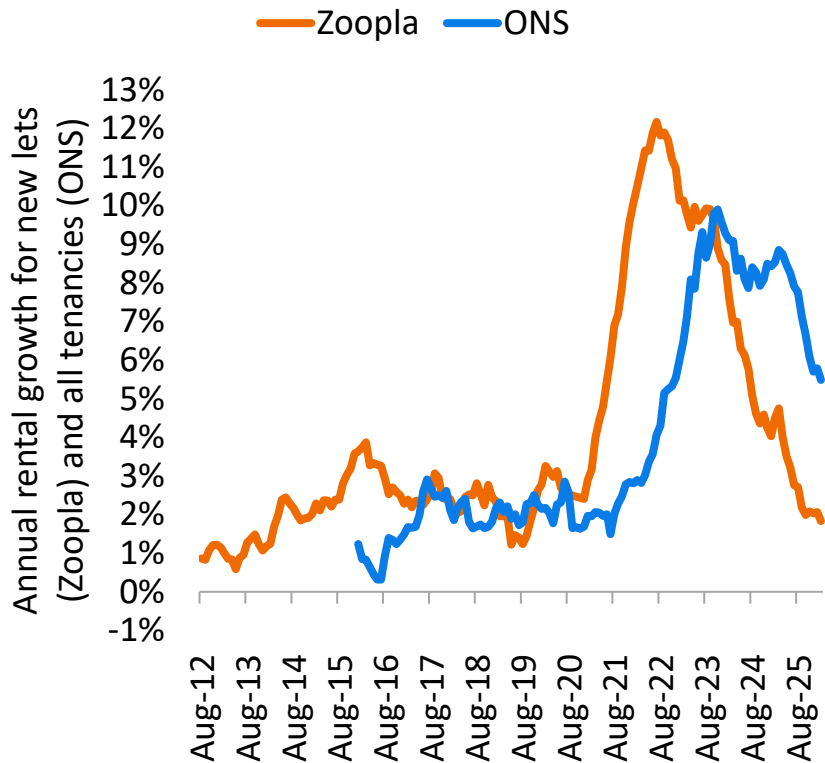
ANNUAL GROWTH IN TRANSACTIONS (Y TO FEB 26)

# House Price outlook

	2026	2027	2028	2029	2030	Total
Outlook						
Wales	+3.0%	+5.0%	+6.0%	+6.0%	+5.0%	+27.6%
UK	+2.0%	+4.0%	+5.0%	+5.5%	+4.0%	+22.2%



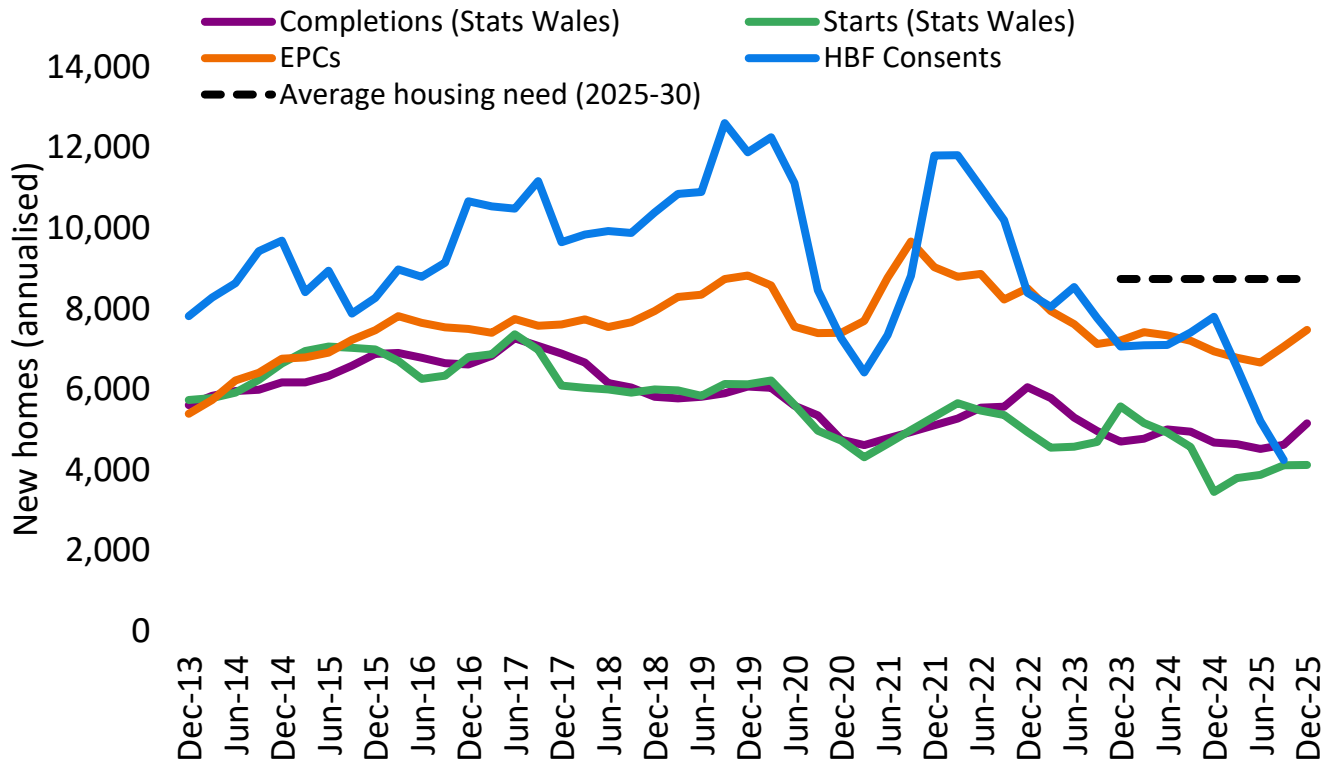
# Pressure eases in the rental market



# 03

# Development

# Completions rise but remain lower than need



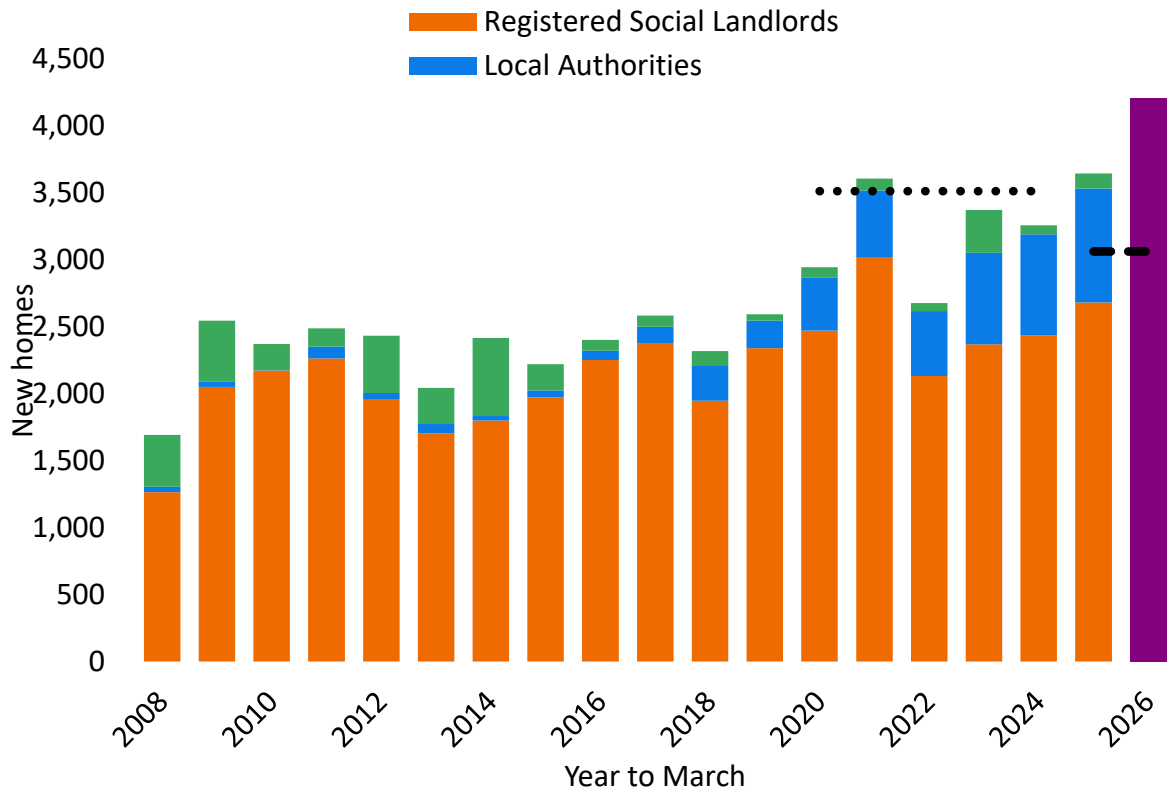
**+8%**  
EPCs, year to Dec-25

**-16%**  
Below new housing need figure

**-43%**  
Consents, year to Sep-25

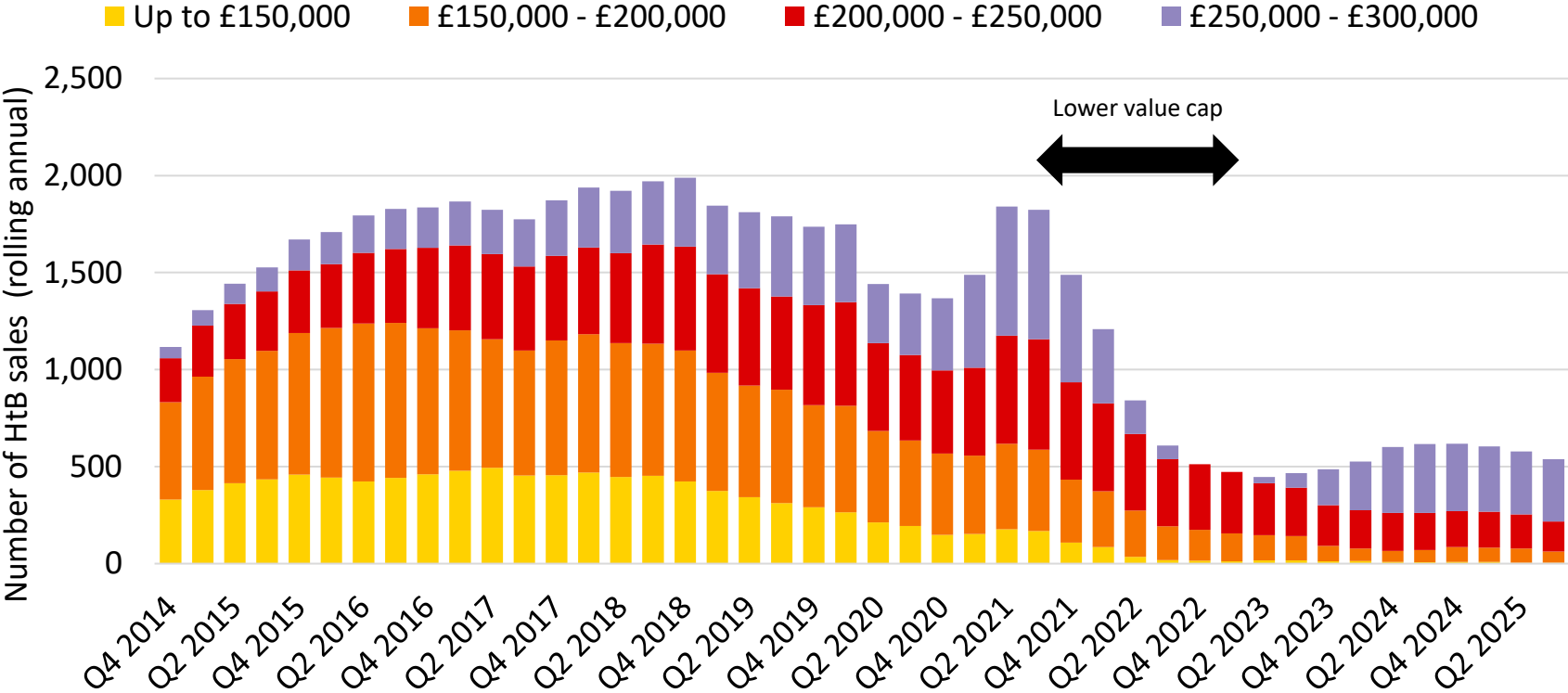
Source: Stats Wales, MHCLG, Table NB1 and HBF

# Record levels of Affordable Housing delivery



- 2025/26 highest delivery on record
- +22% Above previous five years
- 7% Short of 20,000 target by May
- Expect to hit target by Nov

# Help to Buy still in play but limited by value caps



## What happens next?

Short-term pressures in the sales market

But the medium term looks more positive

All eyes on the election for future policy direction

The Savills logo consists of a solid yellow square above the word "savills" in a lowercase, sans-serif font.

RESEARCH

### Savills Research

We're a dedicated team with an unrivalled reputation for producing well-informed and accurate analysis, research and commentary across all sectors of the UK property market. To view copies of our previous Spotlight publications, go to [www.savills.co.uk/insight-and-opinion/](http://www.savills.co.uk/insight-and-opinion/)



---

Dan Hill  
020 7299 3065  
[dan.hill@savills.com](mailto:dan.hill@savills.com)

Savills plc is a global real estate services provider listed on the London Stock Exchange. We have an international network of more than 700 offices and associates throughout the Americas, the UK, continental Europe, Asia Pacific, Africa and the Middle East, offering a broad range of specialist advisory, management and transactional services to clients all over the world. This report is for general informative purposes only. It may not be published, reproduced or quoted in part or in whole, nor may it be used as a basis for any contract, prospectus, agreement or other document without prior consent. While every effort has been made to ensure its accuracy, Savills accepts no liability whatsoever for any direct or consequential loss arising from its use. The content is strictly copyright and reproduction of the whole or part of it in any form is prohibited without written permission from Savills Research.

# Breakout: Welsh Housing Quality Standard (WHQS): Speeding Up Response Times To Hazards



Victoria Hiscocks  
Head of research, development and  
performance  
Codi Group

Nadhia Khan  
Experienced Exec Director - Customers | NED  
Independent Consultant

David Lloyd  
Programme Director  
TPAS Cymru



# A Journey to Improving Services

Nadhia Khan

April 2026

## Background

- Career in social housing – since 1989. Started as a Trainee and finished as Executive Director of Customer and Community at Rochdale Boroughwide Housing
- Served on Boards and Committees since early 1990's
- Attended the full inquest into the tragic death of toddler Awaab Ishak.
- A unique insight into what happened before, during and after the inquest
- The Borough of Rochdale

# Background

## Coroners Outcome

- Breakdown in communication
- Language barriers
- Wrong disrepair processes
- It wasn't lifestyle

## Breach of Consumer Standards

- Home Standard
- Tenant Involvement and Engagement



- Service Delivery
  - Lack of Empathy
  - Making assumptions about cultural behaviours
  - Professional curiosity
- Systems and Processes
  - Inadequate intelligence about people and homes
  - No single view
- Race and Culture
  - Use of language
  - 'Calling it out'
- Complaints Handling
  - Making it easy to complain/give feedback
  - Will or Skill?
  - What does the EDI profiling tell you about complaints?

## Culture

## Preparing for Awaab's Law in RBH



- Detailed knowledge of homes – SCS at 96%
- Dedicated damp and mould taskforce
- Damp and Mould reporting and triaging of cases
- Overhaul of disrepair processes
- Understand trends in demand by month and by trade to allow resource management
- Customer Census and Tenancy Audits
- Training
- Revised 'no access' approach
- Repairs backlog?

## What's Changed...

- Cultural Shift
- Changing Resident Behaviour
- Focus on compliance
  
- Improved reporting but at a cost
  
- Increased pressures on resources
- Access challenges

# Thank You

[nadhia99@mac.com](mailto:nadhia99@mac.com)

# Keynote: Open Mic: Welsh Government Ambition Vs The Reality – Does Resource Match Demand ?

Jason Wroe  
Board member  
Chartered Institute of Housing Cymru

Joe Stockley  
CIH Futures Cymru Chair  
V2C Group Governance and Compliance Partner

Helen Taylor  
Senior lecturer in housing  
Cardiff Metropolitan University

Cerys Clark  
Policy manager  
Chartered Institute of Housing Cymru





**TAN**

**2026**

Welsh Government Ambition Vs Reality  
Does Resource Match Demand?

# Welsh Government Ambition Vs Reality

## Does Resource Match Demand?

Jason Wroe, Board Member, CIH Cymru

Cerys Clark, Policy and Public Affairs Manager, CIH Cymru

Joe Stockley, Chair, CIH Futures Cymru

Helen Taylor, Senior Lecturer in housing, Cardiff Metropolitan University



# Political Ambitions for Housing:

- Build new homes
- Decarbonise homes
- Affordable rents
- Community regeneration and local employment
- Transparency through improved data monitoring
- Being central to health, social care, and economic wellbeing
- Right to adequate housing
- Damp & Mould
- Building safety
- WHQS
- Reduction in homelessness
- Empty Homes



# Regulation & Legislation Coming Up (thanks Serena!):

WHQS addendum (April 26)

Building Safety (Wales) Bill (April 26)

Environment (Wales) Bill (April 26)

Planning (Wales) Bill and Consequential Provisions Bill (April 26)

Homelessness and Social Housing Allocations (Wales) Bill (April 26)

Amendments to Renting Homes Wales Act/Fitness for Human Habitation Regulations (hopefully April 26)

Welsh Language Standards (April 26)

Waste Separation Requirements (Wales) Regulations 2023 (April 26)

Building Regulation (July 26)

Renters Rights Act (July 26)

Heat Network Regulations (Jan 27)

Leasehold and Freehold Reform Act (pending secondary UK legislation)

Leasehold and Commonhold Reform Bill (April 27)

Public Office (Accountability) Bill (?)

Crime and Policing Bill 2025 (?)

Public Office (Accountability) Bill

Digital switchover

WHQS target energy pathways



# If ambition is the destination and resources are the bus... I think ours has broken down somewhere on the A470



# The Panel

**Cerys Clark, Policy and Public Affairs Manager, CIH Cymru**

**Helen Taylor, Senior Lecturer in housing, Cardiff Metropolitan University**

**Joe Stockley, Chair, CIH Futures Cymru**



# Questions:

1. Which ambition do you think is most at risk of becoming a ‘paper promise’ because the resources simply aren’t there?
2. Are we being honest enough with Ministers about the scale of unmet need, or are we softening the message? And what happens if we ARE honest?
3. If the budget can’t stretch to everything, what should be dropped
4. Is the sector too willing to absorb cuts quietly instead of challenging unrealistic expectations?
5. What’s the one area where you feel frontline capacity is being most overstretched compared to what Welsh Government expects?
6. How confident are we that Welsh Government measures the right outcomes — and what’s missing from the picture?
7. Is the relationship between Welsh Government and delivery partners genuinely collaborative, or is it still too top-down?
8. If the Welsh Government’s ambitions are genuinely achievable, what evidence do we have that the current funding model can deliver them?



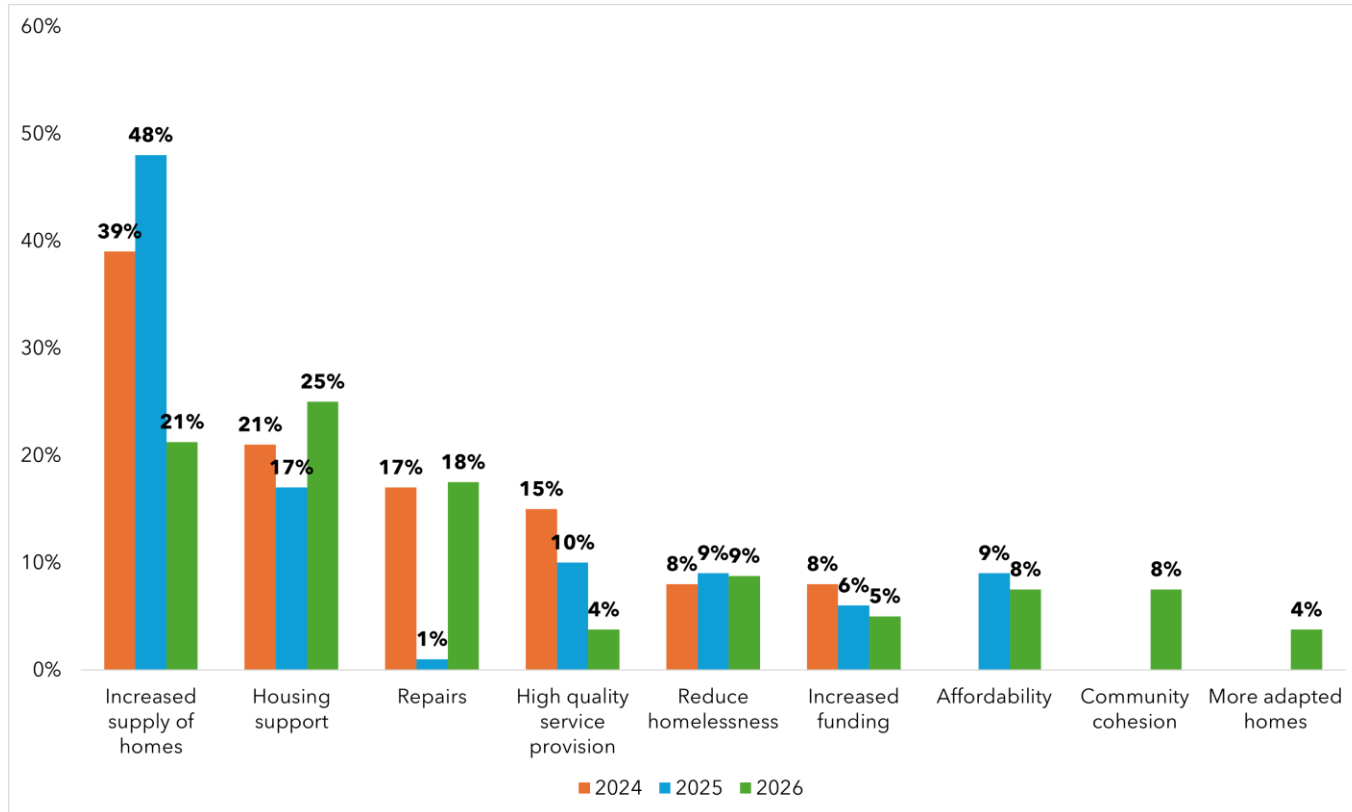


Chartered  
Institute of  
Housing  
Cymru

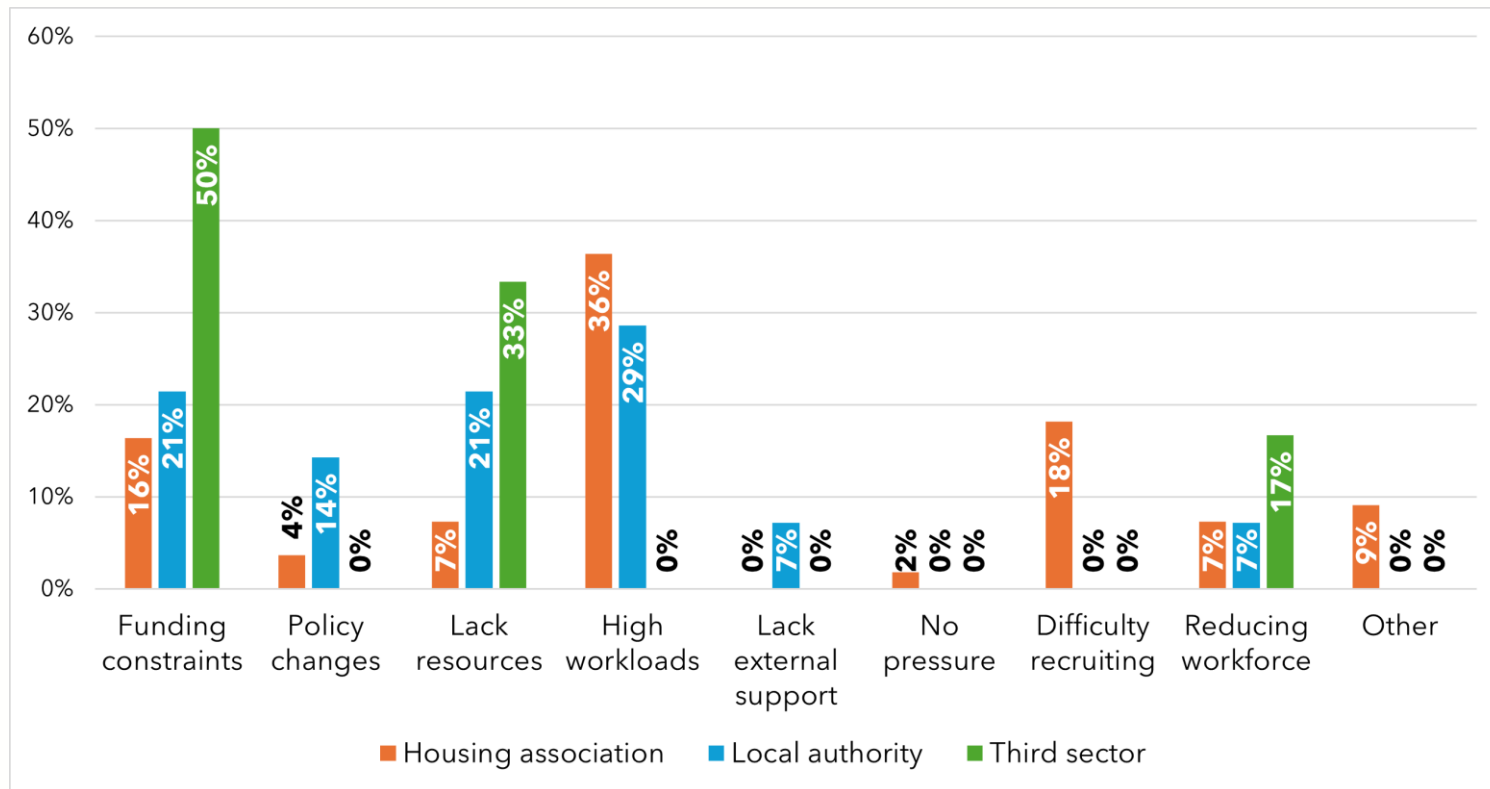
# Winter 2025/26 Sector Snapshot report

Cerys Clark  
Policy and Public Affairs Manager CIH Cymru

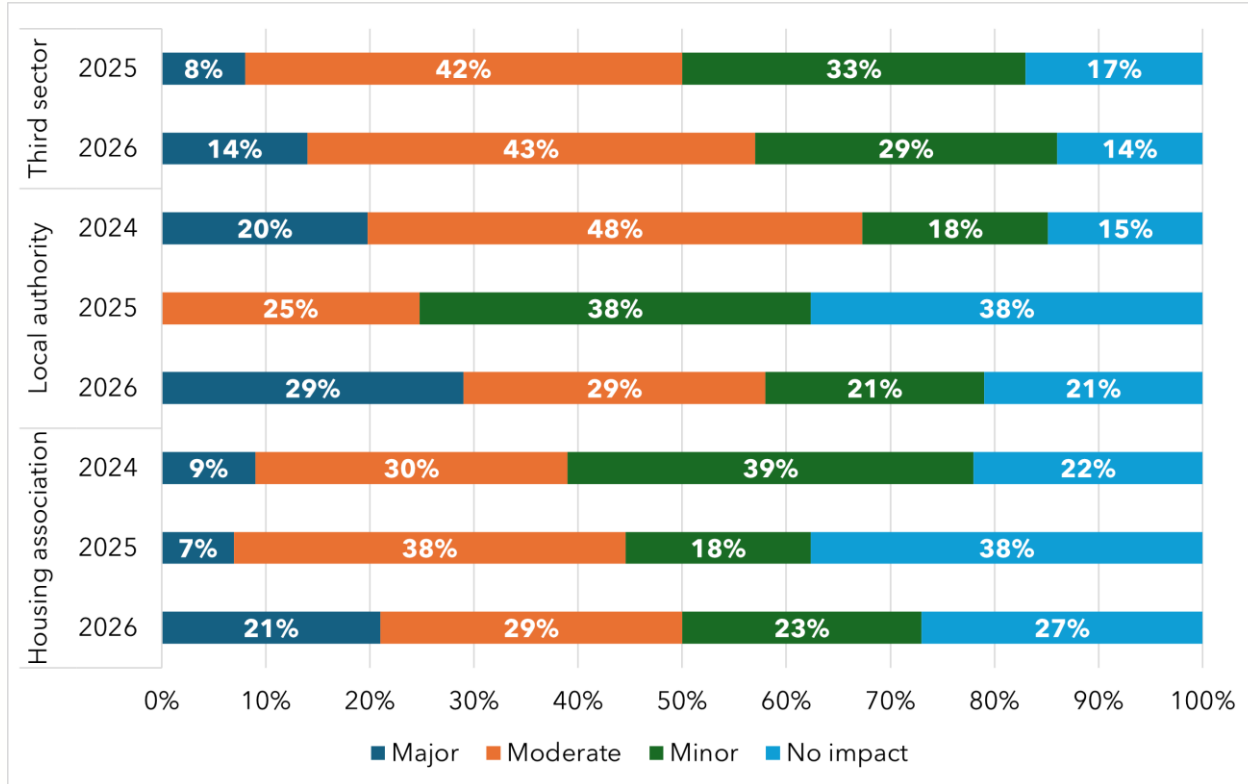
# Top priorities



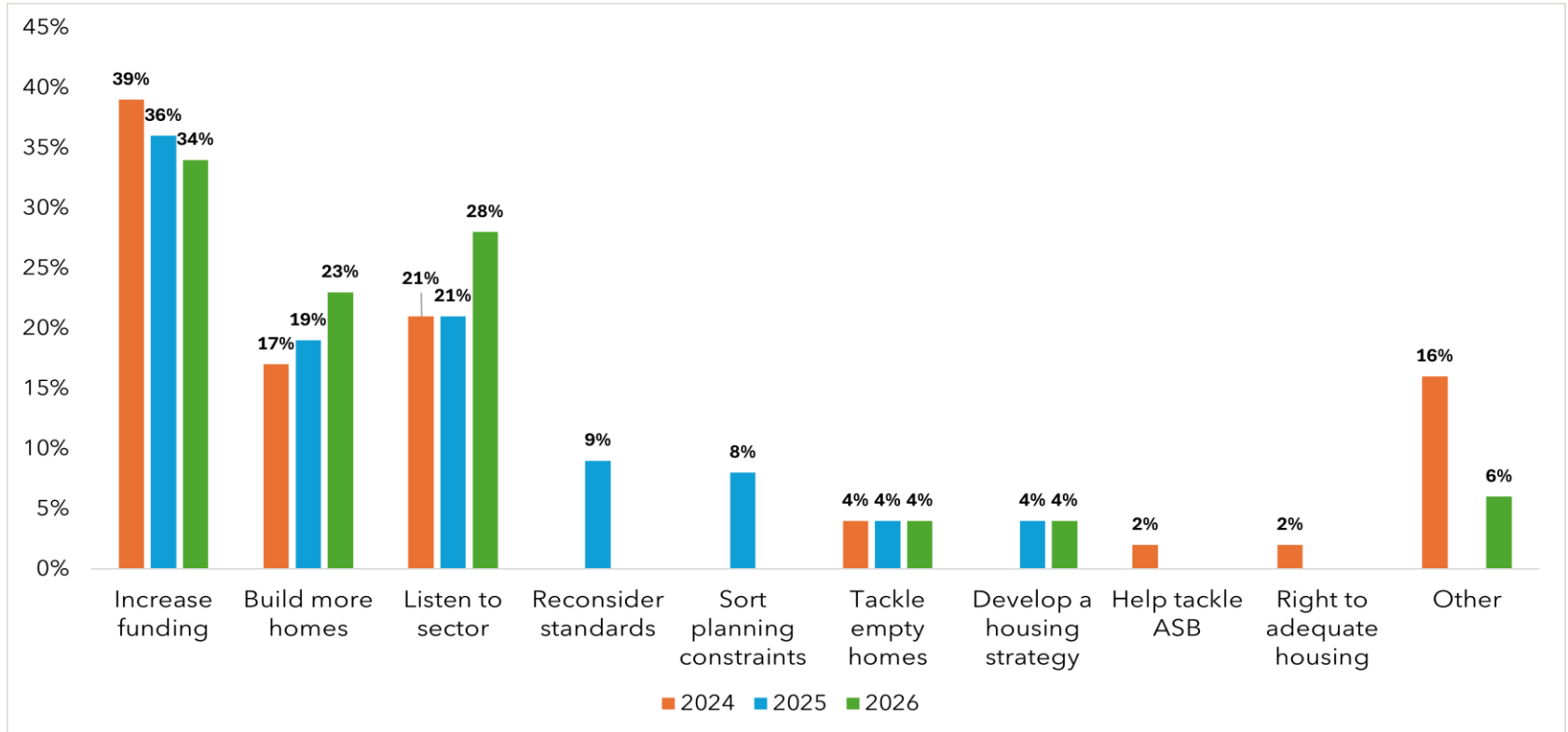
# Current pressures



# Impact on mental health and wellbeing



# Asks for Welsh government



# Breakout: Tenant Engagement: Striking The Balance



Emma Nicholas  
Tenant Coordinator National Independent  
Tenant Voice Cymru

Keith Edwards  
Housing lead  
Foundational Economy Alliance

Duncan Forbes  
Cheif executive  
Trivallis



# National Independent Tenant Voice Cymru



# NITVC: who we are and what we do

We believe Tenants need to be ‘in the room’ before any important decisions are made about our homes and communities – from rents and repairs to safety and quality standards.

We will:

- be independent and tenant run – *‘By Tenants, with Tenants’*.
- work co-operatively with landlords & partners, but only tenants will decide who we are & what we do.
- campaign for everyone to have a safe, good quality, affordable home.
- make sure that every tenant has the right to be heard by their landlords, government and other organisations with power.
- be open to all tenants & encourage those we represented to take part

# The Story so far (1)

- We are on a journey and make no claim to represent tenants across Wales at this point although this is our ambition.
- We will make sure the door is open and well known to all Tenants who shape NITVC from the outset and as we develop.
- We will work in partnership with others such as TPAS Cymru, Acorn, CHC, CIH and Tai Pawb based on mutual respect.
- We will be seeking to work with more progressive landlords across Wales.
- Interest from Wales and beyond: Tai Pawb, Shelter, Northern Ireland Federation of Housing Associations, CIH Cymru and UK, CHC, Housing Quality Network, English tenants and landlords

# The story so far

- Engagement with Government: Housing Division, Regulatory Panel, Senedd Inquiry into disrepair
- Building a website
- Linking up with North Wales
- Planning for the future: Constitution, sustainability funding, action plan
- Meeting with tenants, listening to what is important to them to design a work plan

# Some final thoughts

Grenfell showed us what happens when tenants aren't listened to and sadly there are still examples of what happens when we are ignored.

There is an obvious imbalance at a national level between landlords and tenants

Even the best landlords and organisations will interpret what Tenants tell them - NITVC will provide opportunities for 'Unfiltered' & authentic voices

There is not enough tenant involvement – so who could be against this!

It's the right thing to do give alternative opportunities to tenants to be heard and supported



# Tenant Engagement: Striking the Balance

## **Trivallis.**

**Duncan Forbes** - Chief Executive

# The Ladder of Engagement



**Information**

**Consultation**

**Involvement**

**Partnership**

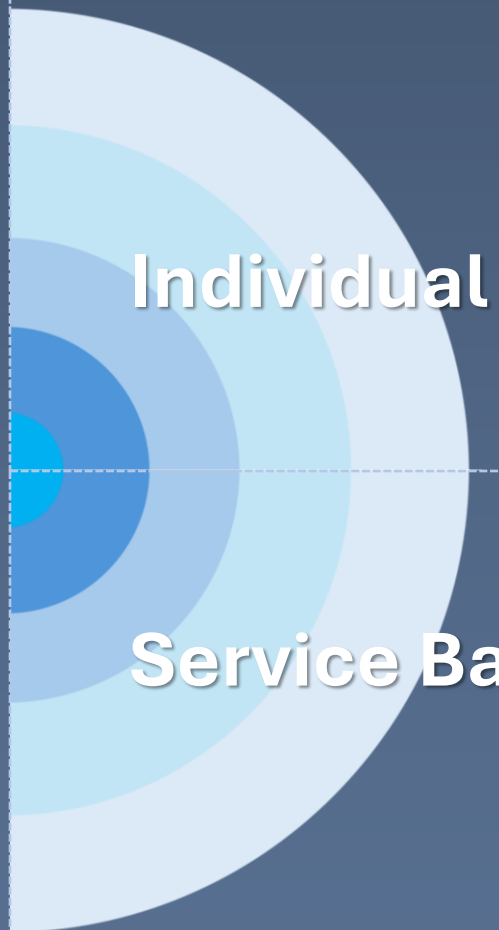
**Tenant Control**



It's more **complicated!**



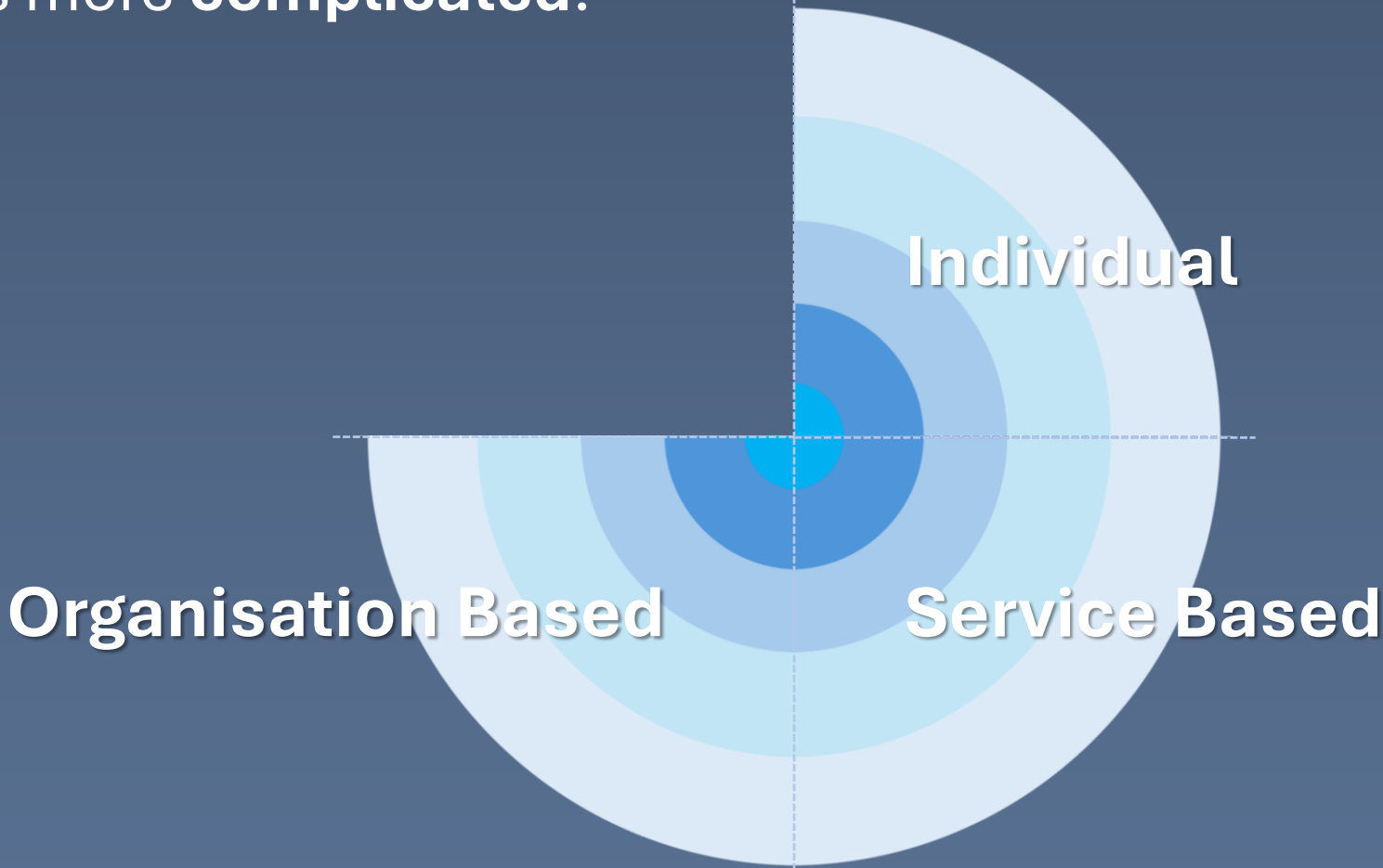
It's more **complicated!**



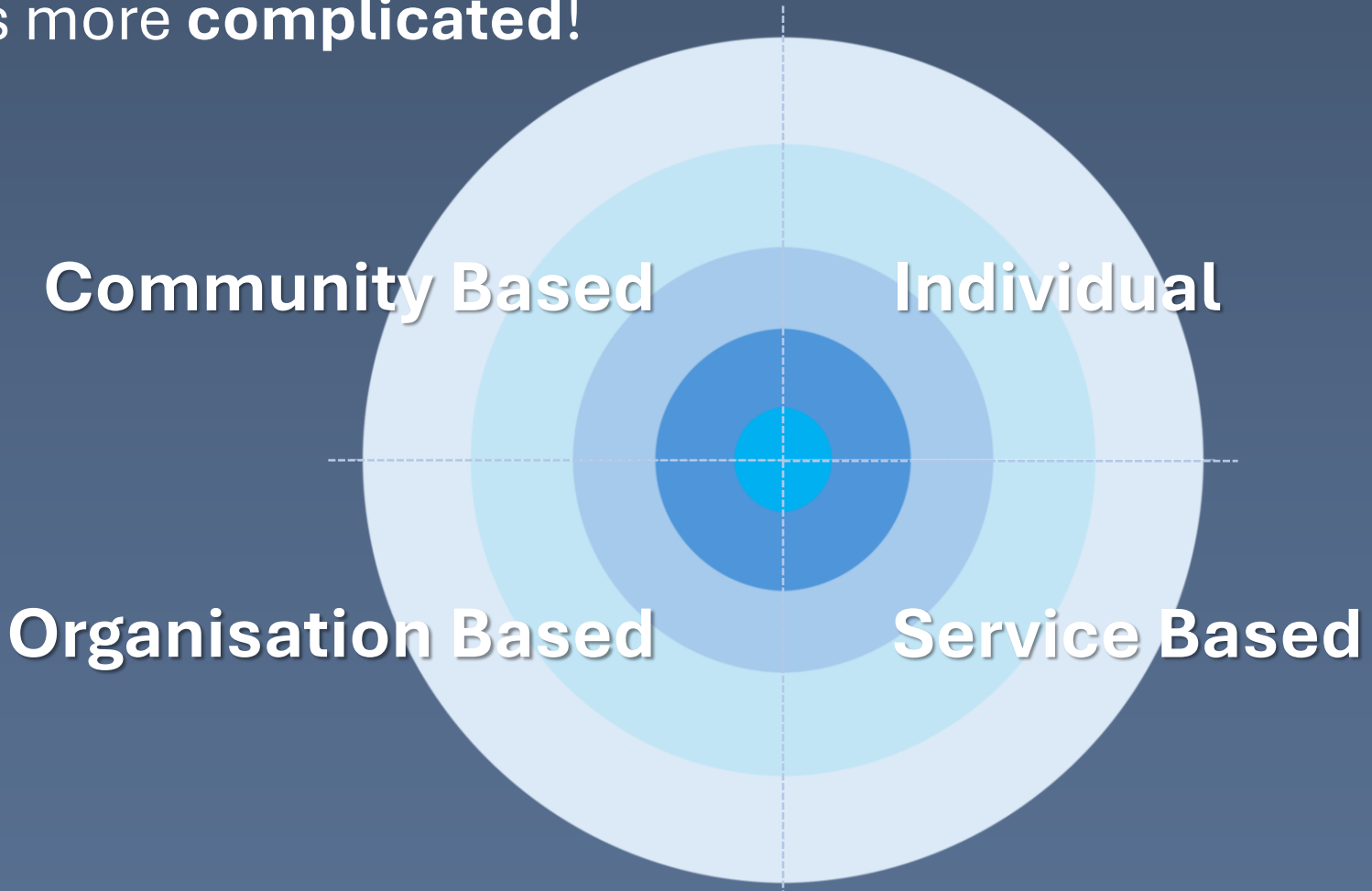
**Individual**

**Service Based**

It's more **complicated!**



It's more complicated!



**Risk**



**Key Points**

**Money**



**Interest**



**Whose voice prevails : Power**



**Inclusiveness**



**Outcomes: What's changed?**



**Feedback: You said, we did.**





# Tenant Engagement: Striking the Balance

**Duncan Forbes** - Chief Executive  
**Trivallis.**



Cymru

TANI

2026



## Keynote: Inspiring Stories: Lived Experience of Homelessness

Osian Lloyd  
Actor, peer researcher  
Release

Michelle Reid  
Chief executive  
Merthyr Valley Homes



