

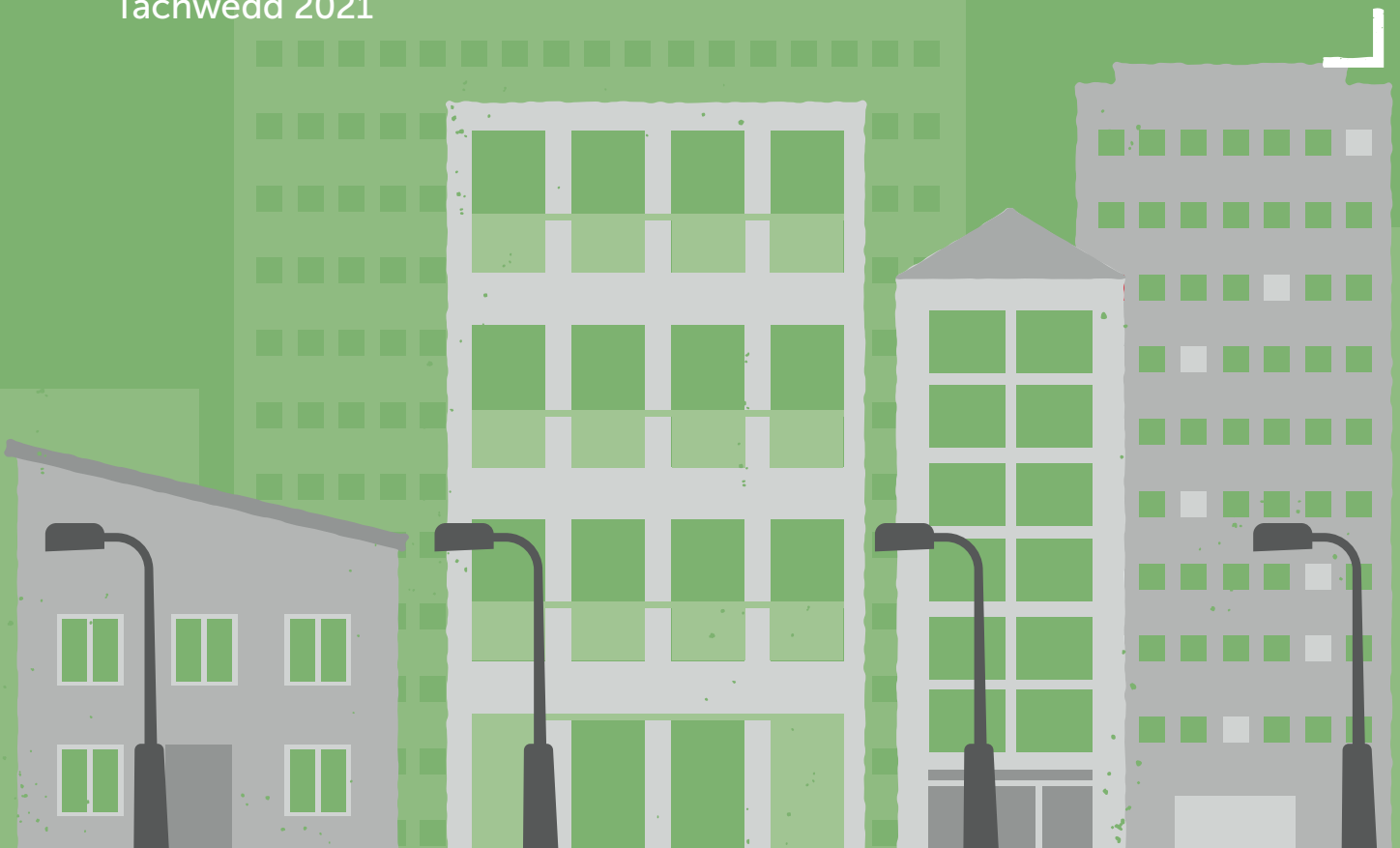


Gyda'n gilydd
byddwn yn
rhoi terfyn ar
ddigartrefedd
Together
we will end
homelessness

Y monitor digartrefedd: Cymru 2021

Suzanne Fitzpatrick, Glen Bramley, Hal Pawson, Gillian Young, Beth Watts a Jenny Wood, Sefydliad Polisi Cymdeithasol, Tai ac Ymchwil Cydraddoldeb (I-SPHERE), Prifysgol Heriot-Watt; Canolfan Ymchwil i Ddyfodol Dinasoedd, Prifysgol New South Wales; Newhaven Research Ltd.

Tachwedd 2021



Y monitor digartrefedd

Mae'r monitor digartrefedd yn astudiaeth hydredol sy'n darparu dadansoddiad annibynnol o effeithiau datblygiadau economaidd a pholisi diweddar ledled y DU ar ddigartrefedd. Cynhyrchir adroddiadau ar wahân ar gyfer Cymru, Lloegr a'r Alban.

Mae Monitor Cymru eleni yn adroddiad ar sefyllfa digartrefedd yng Nghymru yn 2021, neu mor agos at 2021 ag y mae'r data sydd ar gael yn caniatáu. Mae hefyd yn tynnu sylw at dueddiadau sy'n dod i'r amlwg ac yn rhagweld rhai o'r newidiadau tebygol yn y dyfodol, gan nodi'r datblygiadau sy'n debygol o gael yr effeithiau mwyaf sylweddol ar ddigartrefedd.

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Tachwedd 2021

Gwybodaeth am Crisis

Crisis yw'r elusen genedlaethol ar gyfer pobl ddigartref. Rydyn ni'n helpu pobl i roi digartrefedd y tu ôl iddynt, ac yn ymgyrchu dros y newidiadau cymdeithasol y mae angen eu gwneud er mwyn rhoi diwedd ar ddigartrefedd unwaith ac am byth. Rydyn ni'n gwybod y gallwn ni roi diwedd ar ddigartrefedd gyda'n gilydd.

Gair am yr Awduron

Mae'r Athro Suzanne Fitzpatrick, yr Athro Glen Bramley a Dr Beth Watts wedi'u lleoli yn y Sefydliad Polisi Cymdeithasol, Tai ac Ymchwil Cydraddoldeb (I-SPHERE), lle roedd Dr Jenny Wood hefyd wedi'i lleoli tan fis Mehefin 2021. Mae'r Athro Hal Pawson wedi'i leoli yn y Ganolfan Ymchwil i Ddyfodol Dinasoedd, Prifysgol New South Wales. Gillian Young yw Cyfarwyddwr Ymchwil Newhaven, Caeredin.

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Cydnabyddiaethau

Comisiynwyd yr adroddiad hwn gan Crisis, ac fe'i cyllidir gan Crisis, a diolchwn i Dr Francesca Albanese, Michael Allard, Nick Morris a Marcia Williams yn Crisis am eu holl gefnogaeth gyda'r gwaith hwn. Rydym yn hynod ddiolchgar i'r holl hysbyswyr allweddol o ddarparwyr gwasanaethau digartrefedd a mudiadau eraill ledled Cymru a neilltuodd amser yn eu hamserlenni prysur i'n helpu gyda'r astudiaeth hon, ac i bob un o'r 22 awdurdod lleol a lenwodd yr holiadur. Hoffem ddiolch yn arbennig i Joy Williams (y Rhwydwaith Tai, Cymdeithas Llywodraeth Leol Cymru, a gynhelir gan Gyngor Casnewydd) am ei chymorth parhaus ac effeithiol gydag arolwg yr ALL. Hoffem ddiolch hefyd i Lynne McMordie am ei gwaith caled yn profi a fformatio'r adroddiad ar gyfer ei gyhoeddi.

Ymwadiad: Yr awduron sy'n gyfrifol am bob barn ac unrhyw wallau yn yr adroddiad hwn. Ni ddylid tybio bod y safbwyntiau a fynegir yn rhai Crisis nac unrhyw un o'r prif hysbyswyr na rhanddeiliaid eraill a gynorthwyodd gyda'r gwaith hwn.

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Acronymau

AHC	Ar ôl Costau Tai
ASB	Ymddygiad gwrthgymdeithasol
BAU	Busnes fel Arfer
BHC	Cyn Costau Tai
CJRS	Cynllun Cadw Swyddi drwy gyfnod y Coronafeirws
CVSP	Darpariaeth arbennig COVID-19
DHP	Taliadau Tai Dewisol
DWP	Yr Adran Gwaith a Phensiynau
EEA	Ardal Economaidd Ewropeaidd
UE	Undeb Ewropeaidd
FOI	Rhyddid Gwybodaeth
GB	Prydain Fawr
GDP	Cynnyrch Domestig Gros
GFC	Argyfwng Ariannol Byd-eang
HAG	Grŵp Gweithredu ar Ddigartrefedd
JRF	Sefydliad Joseph Rowntree
ALI	Awdurdod Lleol
LFS	Arolwg y Llafurlu
LHA	Lwfans Tai Lleol
LTT	Treth Trafodion Tir
NASS	Gwasanaeth Cymorth Cenedlaethol i Geiswyr Lloches
NRPF	Dim Hawl i Gyllid Cyhoeddus
ONS	Swyddfa Ystadegau Gwladol
PRS	Sector Rhentu Preifat
RSL	Landlordiaid Cymdeithasol Cofrestredig
SEISS	Cynllun Cymorth Incwm Hunangyflogaeth
SMD	Anfanteision Difrifol a Lluosog
TA	Llety Dros Dro
UC	Credyd Cynhwysol
UKHLS	Set Data Hydredol Aelwydydd y DU
UTA	Llety Dros Dro Anaddas

Rhagair

Aeth pedair blynedd heibio ers i Crisis gyhoeddi Monitor Digartrefedd ar gyfer Cymru. Dim ond megis dod i'r amlwg yr oedd effaith y newidiadau a wnaed i'r gyfraith digartrefedd ond nid oedd yr un ohonom wedi rhagweld trychineb iechyd cyhoeddus ar raddfa pandemig Covid-19. Mae'r argyfwng wedi atgyfnerthu'n union pa mor bwysig ydyw i bawb gael cartref diogel a saff – ac mae hefyd wedi ein hatgoffa pa mor agos yw'r cysylltiad rhwng digartrefedd ac iechyd.

Canfu'r adroddiad hwn fod ymateb Llywodraeth Cymru i'r pandemig yn cael ei ganmol yn eang gan awdurdodau lleol yn ogystal â gan bobl mewn rolau statudol y cyfwelwyd â nhw ynghyd â'r sector gwirfoddol. Dywed 21 o'r 22 awdurdod lleol fod darparu llety brys a mesurau i warchod pobl rhag cael eu troi allan o'u tai yn bwysig i atal neu leihau digartrefedd.

Er ein bod yn gweld rhai o fesurau cymorth pandemig y Deyrnas Unedig yn dod i ben, dywedodd Llywodraeth Cymru yn hollol glir fod yr ymateb brys yn parhau.

Mae hyn yn bwysicach fyth ac ystyried na chafwyd dim gostyngiad cyffredinol yn nifer y bobl yng Nghymru sy'n dal i wynebu digartrefedd. Fe wnaeth nifer y bobl y cofnodwyd eu bod yn chwilio am help i atal neu roi diwedd ar eu digartrefedd gynyddu dros y blynyddoedd a oedd yn arwain i fyny at y pandemig. Ar unrhyw noson benodol yn 2019, roedd bron 9,000 o aelwydydd yng Nghymru yn wynebu'r ffurfiau mwyaf difrifol ac uniongyrchol o ddigartrefedd gan gynnwys 5,500 o aelwydydd a oedd yn cysgu ar soffas ffrindiau neu deulu.

Nid yw effeithiau economaidd a chymdeithasol y pandemig wedi dod yn glir inni eto, ond dywed y rhan fwyaf o'r awdurdodau lleol (15 allan o 22) eu bod wedi gweld mwy o bobl sydd angen help ers y pandemig, a dywed bron pob un ohonynt eu bod yn disgwyl cynnydd pellach wrth i bobl gael eu troi allan yn y sector rhent preifat. Roedd dwy ran o dair hefyd yn disgwyl cynnydd yn nifer y perchnogion tai y mae eu cartrefi'n cael eu hadfeddu a nifer y bobl ddi-waith a fydd yn ceisio cymorth digartrefedd.

Mae gennym, fodd bynnag, reswm i fod yn obeithiol. Ers y Monitor diwethaf, cymerwyd camau anferthol ar siwrnai at atal a rhoi diwedd ar ddigartrefedd yng Nghymru.

Bu'n bleser gennyf gadeirio gwaith y Grŵp Gweithredu ar Ddigartrefedd sydd wedi dwyn ynghyd arbenigedd o amrywiol ffynonellau ar draws ac o fewn Cymru, gan gynnwys pobl sydd â phrofiad personol o ddigartrefedd a gwaith rheng flaen, yn ogystal â'r sector digartrefedd. Mae ei argymhellion wedi arwain at lunio llu o gynigion arloesol gyda'r nod o roi sylw i wreiddiau achosion digartrefedd. Mae Llywodraeth Cymru wedi derbyn pob un o'r rhain ac maent wedi'u cynnwys yn y Rhaglen Lywodraethu ac mewn Cynllun Gweithredu pum mlynedd sy'n adeiladu ar y gwaith hwn ac yn cydnabod ar yr un pryd gyd-destun newidiol y pandemig.

Yn ogystal, mae'r Monitor yn tynnu sylw at allu'r sector cyhoeddus a'r trydydd sector i weithio'n gyflym ac yn hyblyg i gefnogi pobl sy'n ddigartref neu sydd mewn perygl o fod yn ddigartref. Mae'n hanfodol i'r cofnod hwn gael ei drosi yn etifeddiaeth gadarnhaol, barhaus.

Dyma'r Monitor cyntaf ar gyfer Cymru sy'n cynnwys amcangyfrifon modelu manwl ar gyfer sut olwg fydd ar ddigartrefedd i'r dyfodol. Mae hwn yn rhoi tystiolaeth bellach ein bod, oherwydd y pandemig, yn debygol o weld mwy o bobl yn mynd yn ddigartref – yn enwedig yn y tymor byr. Ond mae hefyd yn dangos y gall rhai o'r syniadau allweddol yn y Cynllun Gweithredu, megis Ailgartrefu Cyflym, helpu i leihau digartrefedd 'craidd' yng Nghymru yn y tymor hwy.

Mae Llywodraeth Cymru a'i phartneriaid wedi dangos eu gallu i weithredu'n effeithiol yn erbyn digartrefedd, yn enwedig yn ystod argyfwng Covid-19, ac mae'n holl bwysig bod Cymru yn dal i wneud popeth yn ei gallu i helpu i godi pobl allan o ddigartrefedd hyd yn oed wrth i fesurau tymor byr y pandemig ddirwyn i ben.



Jon Sparkes
Prif Weithredwr, Crisis

Crynodeb gweithredol

Prif bwyntiau

Mae'r gyfres Monitor Digartrefedd yn astudiaeth hydredol sy'n darparu dadansoddiad annibynnol o effeithiau datblygiadau economaidd a pholisi diweddar yng Nghymru ac mewn mannau eraill yn y DU ar ddigartrefedd.¹ Mae'r pedwerydd adroddiad hwn sy'n canolbwyntio ar Gymru yn rhoi disgrifiad o sefyllfa digartrefedd yn 2021 (neu mor agos â 2021 ag y mae data ar gael), ac mae'n cwmpasu cyfnod sy'n cael ei ddominyddu gan bandemig COVID-19, yn ogystal â gweithgarwch polisi dwys ar ddigartrefedd yng Nghymru. Hwn hefyd yw'r Monitor Cymru cyntaf lle rydym yn cynnig amcangyfrifon modelu manwl ac amcanestyniadau o ffurfiau eithafol o ddigartrefedd 'craidd'.

Dyma'r prif bwyntiau sy'n codi o'r dadansoddiad diweddaraf hwn:

- Mae'n debygol bod blwyddyn gyntaf y pandemig wedi parhau â'r duedd cyn COVID-19 o gynnydd yn y galw am ddigartrefedd. Yn ôl ystadegau swyddogol, roedd achosion atal a lleddfu awdurdodau lleol wedi cynyddu 19% yn y tair blynedd hyd at 2019/20. Yna, yn ôl ein harolwg awdurdod lleol, gwelodd 15 o'r 22 cyngor gynnydd o un flwyddyn i'r llall yn 2020/21.
- Cynyddodd y camau gweithredu i gynorthwyo ymgeiswyr o dan S66 (cymorth atal) ac S73 (cymorth

lliniaru) 8% a 14%, yn y drefn honno, yn y tair blynedd hyd at 2019/20, tra bod camau gweithredu o dan S75 ('dyletswydd derfynol' i sicrhau llety) wedi cynyddu 48%, er eu bod o sylfaen llawer is o ran niferoedd absoliwt.

- Yn ystod y blynyddoedd cyn pandemig COVID-19, gwelwyd lleoliadau llety dros dro ar gynnydd parhaus, gyda chyfanswm y lleoliadau'n codi 24% rhwng 2016 a 2020. Mae'r cynnydd llawer mwy sylweddol a welwyd yn 2020/21 yn adlewyrchu rhaglen tai brys Llywodraeth Cymru i ddarparu llety diogel i'r rheini sydd mewn perygl

o gysgu allan yn ystod y pandemig, gan gynnwys pobl sydd 'mewn llety dros dro annigonol'.² Mae ffigurau swyddogol ar gyfer y cyfnod hwn yn dangos bod y niferoedd yn 6,452 o unigolion (gan gynnwys 1,525 o blant dibynnol) ym mis Mehefin 2021.

- Dewis arall yn lle canolbwyntio'n gyfan gwbl ar yr ystadegau swyddogol a gynhyrchir yn weinyddol ar ddigartrefedd yw defnyddio amrywiaeth o ffynonellau data presennol i asesu tueddiadau mewn 'digartrefedd craidd'. Mae hyn yn ymwneud â phobl yn y mathau mwyaf difrifol ac uniongyrchol o ddigartrefedd. Yn 2019, roedd 8,980 o aelwydydd yn wynebu digartrefedd craidd cyffredinol yng Nghymru yn ôl ciplun, gan gynnwys 5,500 mewn amgylchiadau 'syrffio soffas', 1,860 mewn hosteli a llety tebyg, 550 mewn llety dros dro anaddas, 460 yn cysgu allan, a nifer tebyg (600) yn aros mewn llety anghonfensiynol.
- Pe na bai COVID-19 wedi digwydd, a bod tueddiadau economaidd a demograffig wedi parhau mewn modd tebyg i'r gorffennol diweddar, mae ein rhagamcaniadau'n awgrymu y byddai niferoedd digartrefedd craidd yng Nghymru yn y dyfodol wedi bod yn tua 9-9,500 drwy gydol y cyfnod rhagamcanu hyd at 2041. Rhagwelir y gallai canlyniadau economaidd COVID-19 arwain at gynnydd amlwg ar unwaith mewn digartrefedd craidd, ond mae amrywiaeth o fesurau argyfwng COVID-19 wedi bod yn lliniaru hyn ac mae'n bosibl y byddant yn parhau i wneud hynny.
- Mae ein dadansoddiad modelu dilynol yn dangos mai'r polisiâu mwyaf effeithiol ar gyfer lleihau digartrefedd craidd yw Ailgartrefu Cyflym, ynghyd â chwotâu dyrannu tai cymdeithasol ar gyfer aelwydydd digartref; gwneud y gorau o ymdrechion atal, gan gynnwys mwy o ddefnydd o rentu preifat a chymorth ariannol/dyledion; a chodi lefel y Lwfans Tai Lleol a'i fynegeio'n effeithiol i lefelau rhent preifat. Byddai manteision ychwanegol mwy cymedrol yn cael eu gwireddu i'r eithaf yn sgil cyflwyno Tai yn Gyntaf, perfformiad economaidd 'codi'r gwastad', a chynnydd mawr mewn cyfraddau Credyd Cynhwysol. Byddai'r rhaglen gynhwysfawr hon o fesurau a argymhellir yn lleihau digartrefedd craidd draean (32%) dros y cyfnod nesaf o'i gymharu â'r rhagfynegiad sylfaenol.
- Mae hybu tai cymdeithasol wedi dod yn flaenoriaeth uchel i Lywodraeth Cymru, gyda tharged blynyddol o 3,500 o dai fforddiadwy, gan gynnwys rhent cymdeithasol a rhent canolradd, ar gyfer pob un o'r pum mlynedd o 2019/20 ymlaen. Mae ein gwaith modelu'n dangos, gyda pholisiau eraill effeithiol ar waith, na fyddai cynyddu'r cyflenwad tai cymdeithasol ar rent yn cael fawr o effaith gadarnhaol ychwanegol ar leihau digartrefedd craidd. Wedi dweud hynny, efallai y bydd angen buddsoddi'n sylweddol mewn darpariaeth tai cymdeithasol newydd i annog landlordiaid cymdeithasol i weithredu'r polisiâu Ailgartrefu Cyflym a pholisiau eraill sy'n ofynnol i ostwng lefelau digartrefedd craidd, gan gynnwys drwy newid y cymysgedd o lety sydd ar gael.
- Cafodd y camau a gymerwyd gan Lywodraeth Cymru i helpu pobl sydd mewn perygl o fod yn ddigartref, ac yn enwedig cysgu allan, yn ystod pandemig COVID-19, eu canmol yn fawr gan y rhai a gymerodd ran yn yr ymchwil. Ystyriwyd bod cyfuniad o ganllawiau pendant (gan gynnwys mewn perthynas â phobl heb unrhyw hawl i arian cyhoeddus), cronfeydd ychwanegol sylweddol (i dalu am gostau llety brys a buddsoddi

1 Cyhoeddir Monitorau Digartrefedd Cyfochrog ar gyfer Lloegr, yr Alban a Gogledd Iwerddon. Mae holl adroddiadau Monitor Digartrefedd y DU ar gael gan <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/>

2 Llywodraeth Cymru (2020) £10 Miliwn o Gymorth Brys ar gyfer Pobl sy'n Cysgu ar y Stryd yng Nghymru yn ystod y Coronafeirws. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/10-miliwn-o-gymorth-brys-ar-gyfer-pobl-syn-cysgu-allan-yng-nghymru-yn-ystod-coronafeirws>

mewn atebion tai tymor hwy), ac ymrwymiad gwleidyddol lefel uchel, yn ganolog i effeithiolrwydd yr ymyriadau hyn.

- Cydnabuwyd bod awdurdodau lleol, darparwyr gwasanaethau digartrefedd a Landlordiaid Cymdeithasol Cofrestredig i gyd wedi wynebu heriau eithriadol o ran diogelu pobl sydd mewn perygl o gysgu allan yn ystod argyfwng COVID-19. Fodd bynnag, nid oedd pawb mewn angen yn cael llety bob amser, ac roedd rhestrau aros ar gyfer darpariaeth frys yn cael eu gweithredu mewn manau penodol. Roedd lefel yr anghenion cymorth a wynebwyd mewn rhai o'r lletyai brys hyn hefyd yn peri pryderon sylweddol o ran rheoli a diogelwch.
- Roedd Llywodraeth Cymru wedi gweithredu'n gyflym i amddiffyn tenantiaid cymdeithasol a phreifat rhag cael eu troi allan drwy ymestyn cyfnodau rhybudd troi allan a gwahardd gorfodi troi allan dros dro. Ond gall lefelau cynyddol o ôl-ddyledion rhent yn y misoedd i ddod brofi ymrwymiad Llywodraeth Cymru a landlordiaid i roi diwedd ar droi pobl allan i ddigartrefedd o dai cymdeithasol.
- Cyn COVID-19, roedd digartrefedd eisoes yn flaenoriaeth wleidyddol uchel yng Nghymru, gyda strategaeth genedlaethol wedi'i chyhoeddi ym mis Hydref 2019 yn gosod cyfeiriad blaengar sy'n seiliedig ar egwyddorion Ailgartrefu Cyflym a Tai yn Gyntaf. Yn dilyn hynny, mae'r Grŵp Gweithredu Annibynnol ar Ddigartrefedd wedi cynhyrchu toreh o gynigion polisi manwl i roi sylwedd i'r egwyddorion hyn, gan fynd i'r afael hefyd â themâu allweddol eraill fel cynllunio'r gweithlu a dyletswyddau atal ehangach y sector cyhoeddus. Mae holl argymhellion y Grŵp Gweithredu ar Ddigartrefedd wedi cael eu derbyn mewn egwyddor gan Lywodraeth Cymru, ac maent yn sail i Gynllun Gweithredu lefel

uchel sydd bellach wedi'i gyhoeddi ar gyfer ymgynghori, ond mae rhywfaint o ochelgarwch o ran agweddau Ailgartrefu Cyflym a Thai yn Gyntaf yr agenda hon yn dal i fod yn amlwg mewn rhannau o'r sector digartrefedd yng Nghymru.

- Mae argymhelliad allweddol arall gan y Grŵp Gweithredu ar Ddigartrefedd yn ymwneud â chael gwared ar rwystrau cyfreithiol sy'n atal pobl ddigartref rhag cael gafael ar dai a chymorth, gan gynnwys y profion statudol presennol ar gyfer angen blaenoriaethol, digartrefedd bwriadol a chysylltiad lleol. Mae ein harolwg o awdurdodau lleol yn dangos bod y rhan fwyaf o gynghorau Cymru'n cefnogi dileu'r maen prawf angen blaenoriaethol, ond mae'r farn yn fwy rhanedig o ran dod â'r prawf digartrefedd bwriadol i ben, ac mae awdurdodau'n bendant yn erbyn dileu'r cyfyngiadau ar gysylltiadau lleol.
- Cafodd gwelliannau i Daliadau Tai Dewisol a'r Gronfa Cymorth Dewisol eu nodi gan awdurdodau lleol Cymru fel newidiadau arbennig o bwysig i fudd-daliadau lles yn sgil pandemig mewn perthynas ag atal a lleihau digartrefedd yn eu hardaloedd. Cafodd cynllun ffyrlo swyddi Llywodraeth y DU, atodiad wythnosol o £20 i'r rheini sy'n hawlio Credyd Cynhwysol, ac adfer y Lwfans Tai Lleol i'r 30ain canradd rhent, eu croesawu'n eang hefyd. Mae dod â'r mesurau hyn i ben yn debygol o gynyddu'r risg o tlodi a digartrefedd.
- Yn y degawd cyn i argyfwng COVID-19 daro, mae'r bwlch rhwng cyfraddau cyflogaeth yng Nghymru a gweddill y DU wedi lleihau, ond roedd safonau byw yn cael eu gwasgu gan dwf cyflog gwan, diwygiadau nawdd cymdeithasol a thwf mathau o waith â chyflogau is ac ansafonol. Yn ystod y degawd hefyd gwelwyd cynnydd yn y duedd i leihau tlodi a thlodi mewn gwaith, sy'n golygu bod y rhan fwyaf o

oedolion oed gweithio a phlant mewn tlodi (ar ôl costau tai) yn byw mewn cartrefi lle'r oedd un neu fwy o oedolion mewn gwaith cyflogedig.

- Mae'r rhagolygon ar gyfer economi Cymru a'r farchnad lafur yn aneglur, ond mae'r pandemig wedi gwneud niwed difrifol i gyllid cyhoeddus. Gyda Llywodraeth y DU yn ceisio cydbwysu'r gyllideb erbyn 2025, ansicrwydd parhaus ynghylch disodli cyllid yr Undeb Ewropeidd a'r cwmpas cyfyngedig i gynyddu refeniw o dreth incwm ddatganoledig, mae'n debygol y bydd gwasanaethau cyhoeddus yn parhau i weithredu mewn amgylchedd o gyni.

Tueddiadau mewn digartrefedd Digartrefedd statudol

Mae gwybodaeth am ddigartrefedd statudol yn 2020/21 yn anarferol o brin, gydag ystadegau digartrefedd swyddogol ar gyfer 2020/21 yn dal heb eu cyhoeddi i raddau helaeth adeg ysgrifennu'r adroddiad hwn – dim ond ffigurau cyfyngedig iawn ar leoliadau llety dros dro sydd wedi cael eu rhyddhau.

Ond, mae'n ymddangos bod blwyddyn gyntaf y pandemig wedi parhau â'r duedd cyn COVID-19 o gynnydd yn y galw am ddigartrefedd. Yn ôl ystadegau swyddogol, roedd achosion atal a lleddfu wedi cynyddu 19% yn y tair blynedd hyd at 2019/20. Yna, yn ôl ein harolwg awdurdodau lleol, gwelodd 15 o'r 22 cyngor gynnydd o un flwyddyn i'r llall yn 2020/21 yn y galw a fynegwyd oedd yn gysylltiedig â digartrefedd. Roedd hanner yr ymatebwyr (11) yn credu bod y cynnydd hwn yn 'sylweddol', ac roedd pedwar arall yn dweud y by 'ychydig' o gynnydd.

Mae'n ymddangos bod proffil y garfan o ymgeiswyr wedi newid yn sylweddol yn ystod y flwyddyn hyd at 31 Mawrth 2021, gyda chynnydd yn nifer yr ymgeiswyr sengl a'r ymgeiswyr iau yn fwy na'r gostyngiad mewn aelwydydd

teulu. Mae'n ymddangos bod y proffil hwn o ymgeiswyr sy'n newid wedi atgyfnerthu pwyslais cynyddol cyn COVID-19 ar ryddhad ac ailgartrefu yn hytrach nag ymyriadau ataliol ar ran awdurdodau lleol Cymru. Felly, yn ystod y tair blynedd hysa at 2019/20, cynyddodd y camau gweithredu i gynorthwyo ymgeiswyr o dan Adran 66 (cymorth atal) ac A73 (cymorth lliniaru) 8% a 14%, yn y drefn honno, yn y tair blynedd hyd at 2019/20, tra bod camau gweithredu o dan A75 ('dyletswydd derfynol' i sicrhau llety) wedi cynyddu 48%, er eu bod o sylfaen llawer is na'r gweithgareddau eraill o ran niferoedd absoliwt.

Ar ôl y pandemig, roedd bron pob un o ymatebwyr awdurdodau lleol yn rhagweld cynnydd yn nifer yr achosion o droi allan gan landlordiaid preifat oherwydd llacio'r cyfyngiadau a osodwyd yn 2020. Roedd y rhan fwyaf o'r cyfranogwyr hefyd yn disgwyl cynnydd yn nifer yr achosion o adfeddiannu cartrefi, pobl sydd newydd fod yn ddi-waith a phobl sydd wedi goroesi cam-drin domestig. I'r gwrthwyneb, ychydig iawn o gynnydd a ragwelir yn niferoedd yr achosion o droi allan o dai cymdeithasol, o ystyried yr ymrwymadau sydd ar waith yn awr i roi diwedd ar droi allan gan landlordiaid cymdeithasol i ddigartrefedd (gweler isod), neu nifer uwch o gyflwyniadau sy'n cynnwys mudwyr heb droi at fudd-daliadau. Mae'r pwynt olaf hwn yn ymwneud â'r crynodiad daearyddol o ddinasyddion o'r tu allan i'r DU sydd mewn perygl o fod yn ddigartref mewn rhai awdurdodau lleol (trefol) yng Nghymru.

Yn ystod y blynyddoedd cyn pandemig COVID-19, gwelwyd lleoliadau llety dros dro ar gynnydd parhaus, gyda chyfanswm y lleoliadau'n codi 24% rhwng 2016 a 2020. Mae'r cynnydd llawer mwy sylweddol a welwyd yn 2020/21 yn adlewyrchu rhaglen tai brys Llywodraeth Cymru i ddarparu llety diogel i'r rheini sydd mewn perygl o gysgu allan yn ystod y pandemig.

Mae ffigurau swyddogol ar gyfer y cyfnod hwn yn dangos bod y niferoedd yn 6,452 o unigolion (gan gynnwys 1,525 o blant dibynnol) ym mis Mehefin 2021. Mae'r un gyfres ystadegol yn dangos bod lleoliadau newydd yn ystod y cyfnod Awst 2020-Mehefin 2021 yn cynnwys cyfartaledd misol o 1,086 o bobl. Nid yw'r ffigurau diweddaraf sydd ar gael adeg ysgrifennu'r adroddiad (ar gyfer mis Mehefin 2021) yn dangos unrhyw duedd ar i lawr mewn lleoliadau newydd na chyfanswm y lleoliadau pwynt mewn amser.

Gan droi at fater llety sefydlog, dywedodd y rhan fwyaf o awdurdodau Cymru a ymatebodd i'n harolwg (17 o 22) ei bod yn anodd cyflawni dyletswyddau digartrefedd statudol drwy'r sector rhentu preifat (disgrifiwyd hyn fel arfer fel rhywbeth 'anodd iawn'). Dywedwyd bod yr heriau hyn yn codi am amrywiaeth o resymau, gan gynnwys diffygion yn y Lwfans Tai Lleol a chystadleuaeth yn sgil y galw am lety gwyliau, ac mae'r pandemig wedi gwaethygu.

Ar draws Cymru, nodwyd yn llai aml ei bod yn anodd cael gafael ar denantiaethau cymdeithasol i bobl ddigartref. Serch hynny, dywedodd oddeutu hanner awdurdodau lleol Cymru (n=11) eu bod yn ei cael peth anhawster sicrhau tenantiaethau cyngor neu gymdeithasau tai at y diben hwn. Dim ond mewn un o'r naw awdurdod gwledig yr oedd hyn yn 'hawdd'. Yn syfrdanol, roedd bron pawb yn cytuno ymysg cynghorau Cymru bod yr heriau hyn yn adlewyrchu prinder absoliwt yn y cyflenwad tai cymdeithasol (yn enwedig mewn perthynas ag eiddo un ystafell wely) ac nid unrhyw amharodrwydd gan landlordiaid cymdeithasol i gynorthwyo.

Roedd y rhan fwyaf o ymatebwyr awdurdodau lleol (13 o 22) felly'n anghytuno'n gryf â'r cynnig bod y ddarpariaeth tai cymdeithasol yn eu hardal yn ddigonol. Ar ben hynny, teimlai'r mwyafrif helaeth (18 o 22) fod landlordiaid cymdeithasol yn eu hardal yn 'gwneud pob ymdrech' i atal a lliniaru digartrefedd. Ymysg y prif hysbyswyr, fodd bynnag, roedd pryderon tebyg i'r rhai a fynegwyd yn Lloegr,³ ac i raddau llai yn yr Alban,⁴ am gymdeithasau tai yn cyfyngu ar fynediad pobl ddigartref i'w heiddo ar sail 'gallu ariannol' a seiliau eraill.

Digartrefedd craidd

Am y tro cyntaf yng Nghymru, mae'r adroddiad hwn yn rhoi dadansoddiad meintiol o 'ddigartrefedd craidd', sy'n nodi rhai o'r ffurfiau mwyaf difrifol ac uniongyrchol ar ddigartrefedd. Mae'r categorïau allweddol a gofnodir yn cynnwys pobl sy'n cysgu allan, yn aros mewn mannau nad ydynt wedi'u bwriadu fel llety preswyl (e.e. ceir, pebyll, cychod, siediau, ayb.), byw mewn hosteli, llochesi a llochesi digartref, wedi'u lleoli mewn llety dros dro anaddas (e.e. gwestai Gwely a Brecwast, Lleoliadau y Tu Allan i'r Ardal, ac ati), a syrffio soffas (h.y., aros gyda pobl nad ydynt yn deulu, am dymor byr, mewn amgylchiadau gorlawn).

Yn 2019, roedd 8,980 o aelwydydd yn wynebu digartrefedd craidd yng Nghymru yn ôl ciplun, gan gynnwys 5,500 mewn amgylchiadau 'syrffio soffas', 1,860 mewn hosteli a llety tebyg, 550 mewn llety dros dro anaddas, 460 yn cysgu allan, a nifer tebyg (600) yn aros mewn llety anghonfensiynol. Yn gyffredinol, mae'r niferoedd digartrefedd craidd wedi bod yn gymharol sefydlog dros y saith mlynedd flaenorol yng Nghymru, gyda chyfraddau y pen o'r boblogaeth yn is

nag yn Lloegr, ond ychydig yn uwch nag yn yr Alban. Yn gyffredinol, De Cymru, y rhanbarth mwyaf poblog, sydd â'r cyfraddau digartrefedd craidd uchaf, tra bo Canolbarth a Gorllewin Cymru, rhanbarth gwledig ac arfordirol yn bennaf, â chyfraddau digartrefedd craidd cymharol isel.

Pe na bai COVID-19 wedi digwydd, a bod tueddiadau economaidd a demograffig wedi parhau mewn modd tebyg i'r gorffennol diweddar, roeddem wedi rhagamcanu y byddai niferoedd digartrefedd craidd yng Nghymru yn y dyfodol wedi bod yn tua 9-9,500 drwy gydol y cyfnod rhagamcanu hyd at 2041. Rhagwelir y gallai canlyniadau economaidd COVID-19 arwain at gynydd amlwg mewn digartrefedd craidd yn y cyfnod presennol. Fodd bynnag, mae ystod o fesurau argyfwng ar gyfer darpariaeth arbennig COVID-19 wedi bod yn lliniaru hyn, fel y trafodir isod, a gall barhau i wneud hynny.

Mae ein dadansoddiad modelu dilynol - sydd yn ystyried beth ellid ei gyflawni drwy weithredu cyfuniad o opsiynau polisi mewn trefn resymegol - yn dangos mai'r polisiau mwyaf effeithiol ar gyfer lleihau digartrefedd craidd yw Ailgartrefu Cyflym, ynghyd â chwotâu dyrannu tai cymdeithasol ar gyfer aelwydydd digartref; gwneud y gorau o ymdrechion atal, gan gynnwys mwy o ddefnydd o rentu preifat a chymorth ariannol/dyledion; a chodi'r Lwfans Tai Lleol a'i fynegoio'n effeithiol. Byddai manteision ychwanegol mwy cymedrol yn cael eu gwireddu i'r eithaf yn sgil cyflwyno Tai yn Gyntaf yng Nghymru, perfformiad economaidd 'codi'r gwastad', a chynnydd mawr mewn cyfraddau Credyd Cynhwysol.

Mae'r rhaglen gynhwysfawr hon o fesurau a argymhellir yn ymddangos o'r gwaith modelu fel ei bod yn gallu

lleihau digartrefedd craidd draean dros y cyfnod nesaf, o'i gymharu â'r hyn y byddai wedi bod heb unrhyw newid mewn polisiau. Er y byddai'r senario hwn yn golygu bod rhifau digartrefedd craidd 32% yn is na'r rhagfynegiad sylfaenol, byddai llety dros dro anaddas wedi gostwng 56%, byddai cysgu ar y stryd yn cael ei leihau 64%, a syrffio soffas wedi gostwng 43%.

Mae rhoi hwb i dai cymdeithasol wedi dod yn flaenoriaeth uchel i Lywodraeth Cymru. Mae ei hamcangyfrif canolog o anghenion tai yn awgrymu y bydd angen tua 7,400 o unedau tai ychwanegol ar gyfer pob un o'r pum mlynedd o 2019/20 ymlaen, sy'n cynnwys 3,900 o dai fforddiadwy sy'n canolbwyntio ar y farchnad a 3,500 o dai fforddiadwy, gan gynnwys rhent cymdeithasol a rhent canolradd.⁵ Mae ein gwaith modelu'n dangos, gyda pholisiau eraill effeithiol ar waith, na fyddai cynyddu'r cyflenwad tai rhent cymdeithasol yn fwy na'r ymrwymadau presennol yn cael fawr o effaith gadarnhaol ychwanegol ar leihau digartrefedd craidd. Fodd bynnag, fel yr awgrymir gan rai o'r ymatebion i'r arolwg a drafodwyd uchod, efallai y bydd angen buddsoddi'n sylweddol mewn darpariaeth tai cymdeithasol newydd i annog awdurdodau lleol a chymdeithasau tai i weithredu'r polisiau Ailgartrefu Cyflym a pholisiau eraill sy'n ofynnol i ostwng digartrefedd craidd, yn enwedig o ystyried y cymysgedd o unedau llai sydd eu hangen ar gyfer llawer o aelwydydd digartref. Serch hynny, gydag aelwydydd digartref ond yn cyfrif am oddeutu 20% o'r tai cymdeithasol net a osodwyd yng Nghymru dros y blynyddoedd diwethaf, mae'n ymddangos bod lle i ailgartrefu'n gyflymach.

³ Fitzpatrick, S., Pawson, H., Bramley, G., Watts, B., Wood, J., Stephens, M. & Blenkinsopp, J. (2019) *The Homelessness Monitor: England 2019*. London: Crisis. https://www.crisis.org.uk/media/240419/the_homelessness_monitor_england_2019.pdf

⁴ Fitzpatrick, S., Pawson, H., Bramley, G., Watts, B., Wood, J., Stephens, M. & Blenkinsopp, J. (2019) *The Homelessness Monitor: Scotland 2019*. London: Crisis https://www.crisis.org.uk/media/240002/the_homelessness_monitor_scotland_2019.pdf

⁵ Llywodraeth Cymru (2021) *Amcangyfrif o'r Angen am Dai: seiliedig ar 2019*. Caerdydd: Llywodraeth Cymru. <https://llyw.cymru/amcangyfrifon-or-angen-am-dai-sail-2019>

Effeithiau economaidd, polisi a COVID-19 ar ddigartrefedd

Fel mewn mannau eraill ym Mhrydain Fawr,⁶ roedd yr ymateb i argyfwng COVID-19 yn golygu newidiadau ysgubol i bolisi, deddfwriaeth a chyllid digartrefedd yng Nghymru. Cafwyd datganiadau Gweinidogol o fis Mawrth 2020 ymlaen y dylid darparu ar gyfer pawb sy'n cysgu allan, gan gynnwys y rheini nad oes ganddynt hawl i arian cyhoeddus.⁷ Canllawiau dilynol ar statws angen blaenoriaethol pobl sy'n cysgu allan, a gyhoeddwyd ym mis Ebrill 2020, ar yr amod, dros gyfnod y pandemig, y dylid eu hystyried yn 'agored i niwed' ac felly bod ganddynt hawl i lety.⁸ Ym mis Mai 2020, cyhoeddodd Llywodraeth Cymru ganllawiau ar hunanynysu mewn hostel, lloches nos neu lety â chymorth, wedi'u diweddarau o bryd i'w gilydd drwy'r pandemig.⁹

Roedd ymrwymadau cyllid ychwanegol sylweddol yn cyd-fynd â'r datganiadau polisi a'r canllawiau hyn. Ar 20 Mawrth 2020, pecyn cyllid gwerth £10m ar gyfer llety brys i bobl sy'n cysgu allan/mewn llochesi brys.¹⁰ Yn ddiweddarach, cafodd hyn ei alw'n gyllid 'Cam 1'. Ar 28 Mai 2020, cyhoeddodd Llywodraeth Cymru £20m o gyllid 'Cam 2' i gefnogi atebion tai tymor hwy (gan gynnwys

y £10 miliwn cychwynnol), i gynnwys cyfuniad o gyllid cyfalaf a refeniw.¹¹ Ar 28 Gorffennaf, cynyddwyd gwerth y gronfa Cam 2 hon i £50m, gan gynnwys gwariant cyfalaf sylweddol uwch o £40m.¹² Ar ben hynny, ymrwymodd Llywodraeth Cymru i dalu costau lletya pobl sydd mewn perygl o gysgu allan dros dro yn barhaus, ar gost fisol gyfartalog o £1.6 miliwn.¹³

Cafwyd canmoliaeth aruthrol gan randdeiliaid allweddol am y dull gweithredu a fabwysiadwyd gan Lywodraeth Cymru, a'u hawdurdodau lleol, Landlordiaid Cymdeithasol Cofrestredig a phartneriaid yn y trydydd sector, i liniaru effeithiau pandemig COVID-19 ar bobl sydd mewn perygl o gysgu allan. Ystyriwyd bod y cyfuniad o ganllawiau prydlon a digamsyniol gan Lywodraeth Cymru, ynghyd ag adnoddau ychwanegol sylweddol, yn hanfodol. Nodwyd yn eang hefyd ymrwymiad ac effeithiolrwydd eithriadol Gweinidog perthnasol Cymru, Julie James.

Roedd natur barhaus y cyllid 'Cam 1' a ddarparwyd gan Lywodraeth Cymru ar gyfer y ddarpariaeth frys hon yn cael ei werthfawrogi'n arbennig wrth sicrhau nad oedd dim 'dychwelyd i'r strydoedd' mewn niferoedd mawr ar ôl y cyfnod clo cychwynnol. Yn yr un

modd, roedd y rhaglen 'Cam 2' yn cael ei hystyried yn un drawiadol o ran ei graddfa a'i gogwydd tuag at atebion strategol tymor hwy. Wedi dweud hynny, mae rhywfaint o bryder bellach bod rhywfaint o gyllid cyfalaf Cam 2 wedi cael ei fuddsoddi mewn modelau llety dros dro ar raddfa fawr mewn rhai lleoliadau. Mae hyn yn mynd yn groes i ymrwymadau strategol i symud oddi wrth y math hwn o ddarpariaeth, fel y trafodir isod, ond y gobaith yw y gall y llety newydd hwn, yn y tymor hwy, gael ei newid i ddibenion anghenion cyffredinol. Hefyd yn berthnasol iawn yw'r cynnydd sylweddol yn ffrwd gyllido refeniw 'Cefnogi Pobl' y brif ffrwd, a elwir bellach yn Grant Cymorth Tai,¹⁴ o tua £120 miliwn i £166 miliwn yn y flwyddyn ariannol gyffredol.¹⁵ Gwelwyd bod y cam hwn wedi rhoi hwb i hyder yn ogystal ag adnoddau'r sector digartrefedd yng Nghymru ar ôl COVID-19.

Er bod awdurdodau lleol a darparwyr digartrefedd yn gweithio'n gyflym yn wyneb heriau eithriadol, cydnabuwyd nad oedd pawb mewn angen yn cael llety bob amser, gyda rhestrau aros ar gyfer darpariaeth frys yn cael eu gweithredu mewn rhai mannau. Roedd yn ymddangos bod awdurdodau lleol wedi cael eu synnu gan lefel yr anghenion cymorth a welwyd yn rhai o'r lletyau brys yma a'r problemau rheoli dwys a ddeilliodd o hynny. Roedd digwyddiadau difrifol mewn rhai lleoliadau a oedd yn rhoi'r preswylwyr a'r staff eraill mewn perygl. Ar ben hynny, er bod llawer o'r

canllawiau gweithredol a gyhoeddwyd gan Lywodraeth Cymru yn ystod COVID-19 wedi cael croeso cynnes, roedd y cyngor a gyhoeddwyd ar reoli ymddygiad gwrthgymdeithasol mewn lleoliadau ymgynnull¹⁶ yn cael ei feirniadu'n hallt am ei fod yn cynnig ychydig o atebion newydd neu effeithiol.

Fel mewn mannau eraill yn y DU,¹⁷ bu i landlordiaid cymdeithasol roi'r gorau i osod bron yn gyfan gwbl yn gynnar yn y pandemig, ond fe wnaeth llawer o Landlordiaid Cymdeithasol Cofrestredig ymateb, gan flaenoriaethu dyraniadau i'r rheini mewn llety brys ac eraill sy'n agored i ddigartrefedd. Wedi dweud hynny, fel y nodwyd uchod, mae rhai pryderon tymor hwy ynghylch dyraniadau tai cymdeithasol i aelwydydd digartref yng Nghymru a chryn amheuaeth ynghylch pa mor gadarn yw'r data sydd ar gael yn y cyswllt hwn. Yn fwy cadarnhaol, adeg ein gwaith maes, cafwyd cryn gyffro o ganlyniad i ymrwymiad cyn COVID-19 gan Lywodraeth Cymru, mewn partneriaeth â sefydliadau landlordiaid, i roi diwedd ar bob achos o droi allan o dai cymdeithasol i ddigartrefedd.¹⁸

Cyn COVID-19, roedd digartrefedd eisoes yn flaenoriaeth wleidyddol yng Nghymru. Roedd strategaeth genedlaethol lefel uchel a gyhoeddwyd gan Lywodraeth Cymru ym mis Hydref 2019 yn gosod cyfeiriad blaengar sy'n seiliedig ar egwyddorion atal, Ailgartrefu Cyflym, a Tai yn Gyntaf fel yr ymateb diofyn i'r lleiafrif

6 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf>; Fitzpatrick, S., Mackie, P., Pawson, H., Watts, B. & Wood, J. (2021) *The COVID-19 Crisis Response to Homelessness in Great Britain: Interim Report*. Ar-lein: CaCHE. https://housingevidence.ac.uk/wp-content/uploads/2021/02/12544_UoG_CaCHE_Covid_Homelessness_Report-Final.pdf

7 *Llywodraeth Cymru (2020) Datganiad Ysgrifenedig: Ymateb i COVID-19 – Digartrefedd a Phobl sy'n Cysgu ar y Stryd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-ymateb-covid-19-digartrefedd-ar-rhai-syn-cysgu-allan>

8 *Llywodraeth Cymru (2020) Canllawiau i Awdurdodau Lleol ar Gefnogi Pobl sy'n Cysgu Allan – Brigiad Covid-19*. Ar-lein: Llywodraeth Cymru. https://llyw.cymru/sites/default/files/publications/2020-04/canllawiau-i-awdurdodau-lleol-ar-gefnogi-pobl-syn-cysgu-allan-argyfwng-covid-19_0.pdf

9 *Llywodraeth Cymru (2020) Canllawiau Byw â Chymorth: Coronafeirws*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/canllawiau-byw-chymorth-coronafeirws>

10 *Llywodraeth Cymru (2020) Datganiad Ysgrifenedig: Ymateb i COVID-19 – Digartrefedd a Phobl sy'n Cysgu ar y Stryd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-ymateb-covid-19-digartrefedd-ar-rhai-syn-cysgu-allan> Ar yr un pryd derbyniodd y Gweinidog argymhellion ail adroddiad y Grŵp Gweithredu ar Ddigartrefedd mewn egwyddor, fel y trafodir isod.

11 *Llywodraeth Cymru (2020) Datganiad Ysgrifenedig: Cam 2 Cynllun Digartrefedd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-cam-2-or-cynllun-digartrefedd>

12 *Llywodraeth Cymru (2020) Datganiad Ysgrifenedig: Cam 2 Diweddariad Digartrefedd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-diweddariad-cam-2-digartrefedd>

13 *Llywodraeth Cymru (2020) Datganiad Ysgrifenedig: Diweddariad ar Atal Digartrefedd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-diweddariad-ar-atal-digartrefedd>

14 *Llywodraeth Cymru (2021) Canllawiau Grant Cymorth Tai: Canllawiau Ymarfer ar gyfer Awdurdodau Lleol o fis Ebrill 2020 ymlaen: Diweddariad Mawrth 2021*. Ar-lein: Llywodraeth Cymru. https://llyw.cymru/sites/default/files/publications/2020-02/grant-cymorth-tai-canllawiau-ymarfer_0.pdf

15 *Llywodraeth Cymru (2021) Datganiad Ysgrifenedig: Cymorth i Denantiaid drwy Bandemig Covid-19*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-cymorth-i-denantiaid-drwy-bandemig-covid-19>

16 *Llywodraeth Cymru (2020) COVID 19: Canllawiau i Awdurdodau Lleol a Darparwyr: Rheoli Diogelwch a Risg mewn Llety Dros Dro Lle mae Unigolyn yn Dangos Ymddygiad Heriol a Gwrth-gymdeithasol*.

17 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf>; Watts, B., Bramley, G., Fitzpatrick, S., Pawson, H., & Young, G. (2021, forthcoming) *The Homelessness Monitor: Scotland 2021*. London: Crisis.

18 *The Welsh Agenda (2019) Ending Evictions into Homelessness in Wales*. 3 Rhagfyr Ar-lein: IWA <https://www.iwa.wales/agenda/2019/12/ending-evictions-into-homelessness-in-wales/>; Shelter Cymru (2021) *Working Together to End Homelessness from Social Housing*. Caerdydd: Shelter Cymru. https://sheltercymru.org.uk/wp-content/uploads/2021/03/Working-together-to-end-homelessness-from-social-housing_Report-1.pdf

o bobl ddigartref sydd ag anghenion cymorth mwy dwys.¹⁹ Mae cynigion polisi manwl i roi sylwedd a siâp i'r egwyddorion hyn, a themâu allweddol eraill fel cynllunio'r gweithlu a dyletswyddau atal ehangach ar draws y sector cyhoeddus, bellach wedi cael eu cynnwys mewn tri adroddiad a gyhoeddwyd gan Grŵp Gweithredu Annibynnol ar Ddigartrefedd, a sefydlwyd gan Lywodraeth Cymru yn ystod haf 2019.²⁰

Gyda holl gynigion y Grŵp Gweithredu ar Ddigartrefedd wedi'u derbyn mewn egwyddor gan Lywodraeth ddiwethaf Cymru,²¹ ac wedi'u gwreiddio yn Rhaglen Lywodraethu'r weinyddiaeth bresennol 2021-26,²² ac mewn cynllun gweithredu lefel uchel sydd bellach wedi'i gyhoeddi ar gyfer ymgynghori,²³ mae'n ymddangos y bydd agenda uchelgeisiol y Grŵp ar ddiwygio polisi a diwygio cyfreithiol yn sail i ymatebion digartrefedd Cymru yn y blynyddoedd i ddod. Wedi dweud hynny, roedd rhywfaint o bryder ynghylch agweddau Ailgartrefu Cyflym a Thai yn Gyntaf ar yr agenda hon yn amlwg ymysg rhai

awdurdodau lleol a'r prif hysbyswyr a gymerodd ran yn ein hymchwil, a oedd yn gysylltiedig â phryderon o ran adnoddau ond hefyd ag ymlyniad parhaus at fodolau darparu ar gyfer o leiaf rhai grwpiau digartref.

Mae argymhelliad allweddol arall gan y Grŵp Gweithredu ar Ddigartrefedd yn ymwneud â chael gwared ar rwystrau sy'n atal pobl ddigartref rhag cael gafael ar dai a chymorth, gan gynnwys yr angen blaenoriaethol statudol, digartrefedd bwriadol a chysylltiad lleol.²⁴ Ar ôl ei 'ohirio' drwy gydol argyfwng COVID-19, o leiaf o ran pobl yn cysgu allan, ac yn dilyn adolygiad annibynnol a ariannwyd gan Lywodraeth Cymru,²⁵ mae'n ymddangos bod y momentwm ar gyfer diddymu'r maen prawf blaenoriaeth angen yn rhywbeth na ellir ei stopio.²⁶ Yn arbennig, roedd 15 o'r 22 awdurdod lleol yng Nghymru a holwyd eleni'n ffafrio dileu'r maen prawf angen blaenoriaethol, er bod rhai yn pwysleisio bod hyn yn amodol ar adnoddau ychwanegol ategol. Roedd barn awdurdodau lleol yn fwy

rhanedig o lawer o ran dileu'r prawf digartrefedd bwriadol (wedi'i gefnogi gan 10, a'i wrthwynebu gan 9), er mai anaml iawn y caiff ei ddefnyddio'n ymarferol, tra bo cynghorau'n llwyr yn erbyn dileu cyfyngiadau ar gysylltiadau lleol (roedd 19 o'r 22 o gynrychiolwyr y cynghorau o'r farn na fyddai newid o'r fath yn fuddiol). Ar y pwynt olaf hwn, mae'n werth nodi bod hysbyswyr allweddol, er eu bod yn cydymdeimlo'n gyffredinol â dileu'r maen prawf ar gyfer cysylltiad lleol, yn cydnabod yr angen am ryw fath o fecanwaith aiddosbarthu i roi cysur i awdurdodau lleol dan sylw y gallent weld cynnydd net yn y galw am wasanaethau.

Ar hyn o bryd, mae pryderon yn canolbwyntio ar y posibilrwydd o gynnydd sydyn yn y mewnlif i ddigartrefedd wrth i ystod o fesurau diogelu sy'n benodol i COVID-19 ddod i ben. Ar lefel Llywodraeth y DU, mae hyn yn cynnwys dirwyn y cynllun ffyrlo swyddi i ben, tynnu'r atodiad wythnosol o £20 yn ôl ar gyfer y rheini sy'n hawlio Credyd Cynhwysol, a rhewi'r Lwfans Tai Lleol o'r newydd ar ôl iddo gael ei adfer dros dro i'r rhent 30ain canradd. Fodd bynnag, mae'n werth nodi bod awdurdodau lleol Cymru wedi nodi bod gwelliannau i Daliadau Tai Dewisol a'r Gronfa Cymorth Dewisol, yn bwysicach fyth o ran lleihau digartrefedd yn eu hardaloedd yn ystod y pandemig.

Cafodd mesurau Llywodraeth Cymru i amddiffyn tenantiaid cymdeithasol a phreifat rhag cael eu troi allan yn ystod pandemig COVID-19 eu cydnabod yn gyffredinol bron fel rhai hanfodol i ymdrechion lliniaru digartrefedd yn 2020/21. Pryder mawr arall, felly, yw'r posibilrwydd o gynnydd yn nifer y bobl sy'n cael eu troi allan wrth i'r mesurau goddefgarwch dros dro hyn ddod i ben,²⁷ er y gallai cyfyngiadau ar gapasiti'r llys a'r beiliaid arafu hyn. Ond gall cynnydd disgwylidig mewn ôl-

ddyledion rhent yn y misoedd i ddod brofi ymrwymiad Llywodraeth Cymru a landlordiaid cymdeithasol i roi diwedd ar droi pobl allan i ddigartrefedd, fel y trafodwyd uchod.

Mae hyn oll wedi ei wreiddio mewn cyd-destun economaidd a thai ehangach yng Nghymru, ble, yn y degawd cyn i argyfwng COVID-19 daro, roedd y bwlch rhwng cyfraddau cyflogaeth yng Nghymru a gweddill y DU wedi lleihau, ond roedd safonau byw yn cael eu gwasgu gan dwf cyflog gwan, diwygiadau nawdd cymdeithasol a thwf mathau o waith â chyflogau is ac ansafonol. Yn ystod y degawd hefyd gwelwyd cynnydd yn y duedd i leihau tlodi a thlodi mewn gwaith, sy'n golygu bod y rhan fwyaf o oedolion oed gweithio a phlant mewn tlodi, ar ôl costau tai, yn byw mewn cartrefi lle'r oedd un neu fwy o oedolion mewn gwaith cyflogedig.

Mae'r rhagolygon ar gyfer economi Cymru a'r farchnad lafur yn aneglur, ond mae'r pandemig wedi gwneud niwed difrifol i gyllid cyhoeddus. Gyda Llywodraeth y DU yn ceisio cydbwysu'r gyllideb erbyn 2025, ansicrwydd parhaus ynghylch disodli cyllid yr Undeb Ewropeaidd a'r cwmpas cyfyngedig i gynyddu refeniw o dreth incwm ddatganoledig, mae'n debygol y bydd gwasanaethau cyhoeddus yn parhau i weithredu mewn amgylchedd o gyni. Mae angen edrych ar yr hwb i wariant sy'n benodol ar gyfer digartrefedd, a nodir uchod, yn y cyd-destun ehangach hwn sy'n peri gofid.

Casgliad

Mae'r Monitor Digartrefedd hwn yng Nghymru wedi adlewyrchu cyfnod a ddominyddir gan drychineb COVID-19, yn ogystal â gweithgarwch polisi dwys ar ddigartrefedd yng Nghymru cyn ac ar ôl y pandemig. Mae wedi cofnodi perfformiad canmoladwy Llywodraeth Cymru, awdurdodau lleol, Landlordiaid Cymdeithasol Cofrestredig a

19 Llywodraeth Cymru (2019) *Strategaeth ar gyfer Atal a Rhoi Diwedd ar Ddigartrefedd*. Ar-lein: Llywodraeth Cymru. https://llyw.cymru/sites/default/files/publications/2019-10/strategaeth-ar-ddigartrefedd_0.pdf

20 Grŵp Gweithredu ar Ddigartrefedd (2019) *Atal Cysgu Allan yng Nghymru a'i leihau yn y Byrdymor: Adroddiad i Weinidogion Cymru gan y Grŵp Gweithredu ar Ddigartrefedd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/sites/default/files/publications/2019-10/grwp-gweithredu-ar-ddigartrefedd-adroddiad-hydref-2019.pdf>; Grŵp Gweithredu ar Ddigartrefedd (2020) *Y fframwaith o bolisiau, dulliau a chynlluniau y mae ei angen i roi diwedd ar ddigartrefedd yng Nghymru (Beth mae rhoi diwedd ar ddigartrefedd yng Nghymru'n ei olygu mewn gwirionedd): Adroddiad gan y Grŵp Gweithredu ar Ddigartrefedd ar gyfer Llywodraeth Cymru*. Ar-lein: Llywodraeth Cymru. https://llyw.cymru/sites/default/files/publications/2020-03/grwp-gweithredu-ar-ddigartrefedd-adroddiad-mawrth-2020_0.pdf; Grŵp Gweithredu ar Ddigartrefedd (2020) *Atal digartrefedd, ei drechu a rhoi diwedd arno drwy ailgartrefu cyflym a phartneriaethau lleol, rhanbarthol a chenedlaethol: Adroddiad i Weinidogion Cymru gan y Grŵp Gweithredu ar Ddigartrefedd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/sites/default/files/publications/2020-11/grwp-gweithredu-ar-ddigartrefedd-adroddiad-gorffennaf-2020.pdf>

21 *Llywodraeth Cymru (2020) Datganiad Ysgrifenedig: Ymateb i COVID-19 – Digartrefedd a Phobl sy'n Cysgu ar y Stryd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-ymateb-covid-19-digartrefedd-ar-rhai-syn-cysgu-allan>

22 Rhaglen Lywodraethu Llywodraeth Cymru (2021) Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/sites/default/files/publications/2021-06/rhaglen-lywodraethu-2021-i-2026.pdf>

23 Llywodraeth Cymru (2021) *Rhoi diwedd ar ddigartrefedd: Cynllun Gweithredu Lefel Uchel – 2021-2026*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/sites/default/files/consultations/2021-10/rhoi-terfyn-ar-ddigartrefedd-cynllun-gweithredu-lefel-uchel-2021-i-2026.pdf>

24 Grŵp Gweithredu ar Ddigartrefedd (2020) *Y fframwaith o bolisiau, dulliau a chynlluniau y mae ei angen i roi diwedd ar ddigartrefedd yng Nghymru (Beth mae rhoi diwedd ar ddigartrefedd yng Nghymru'n ei olygu mewn gwirionedd): Adroddiad gan y Grŵp Gweithredu ar Ddigartrefedd ar gyfer Llywodraeth Cymru*. Ar-lein: Llywodraeth Cymru. https://llyw.cymru/sites/default/files/publications/2020-03/grwp-gweithredu-ar-ddigartrefedd-adroddiad-mawrth-2020_0.pdf, p.43

25 Mackie, P., Gray, T., Hughes, C., Madoc-Jones, I., Moustari, V., Pawson, H., Spyropoulos, N., Stirling, T., Taylor, H. & Watts, B. (2020). *Adolygiad o Angen Blaenoriaethol yng Nghymru. Caerdydd: Llywodraeth Cymru*.

26 *Llywodraeth Cymru (2020) Datganiad Ysgrifenedig: Diweddariad ar Atal Digartrefedd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-diweddariad-ar-atal-digartrefedd>

27 Thomas, N. (2021) People Renting Homes in Wales Face Crisis as Eviction Ban End Looms. 5 Mehefin. Ar-lein: *The National*. <https://www.thenational.wales/news/19350826.people-renting-homes-wales-face-crisis-eviction-ban-end-looms/>

phartneriaid yn y trydydd sector yn ystod argyfwng COVID-19, ac mae hefyd wedi amlinellu'r heriau sydd ar y gweill wrth i wahanol fesurau lles a thai gwarchodol ddod i ben. Bydd y diweddariad nesaf ar Fonitor Digartrefedd Cymru yn ein galluogi i ymchwilio i effeithiau tymor hwy pandemig COVID-19 a newidiadau polisi ac ymarfer cysylltiedig, boed hynny'n gadarnhaol neu'n negyddol, a dilyn gweithrediad rhaglen uchelgeisiol y Grŵp Gweithredu ar Ddigartrefedd o ran newid polisi a newid cyfreithiol. Byddwn hefyd yn dechrau asesu camau gweithredu swyddogol sy'n berthnasol i'r potensial i leihau digartrefedd a nodwyd yn ein dadansoddiad o'r amcanestyniadau.

Cyflwyniad

1. Cyflwyniad

1.1 Cyflwyniad

Mae'r astudiaeth hon yn darparu dadansoddiad annibynnol o effaith datblygiadau economaidd a pholisi diweddar yng Nghymru ar ddigartrefedd. Mae'n ystyried effaith y diwygiadau lles a weithredwyd gan Lywodraeth y DU, yn ogystal ag effaith polisiau perthnasol Llywodraeth Cymru ar dai, digartrefedd a lles.

Mae'r pedwerydd adroddiad diweddar hwn yn rhoi adroddiad ar sefyllfa digartrefedd yng Nghymru yn 2021 (neu mor agos â 2021 ag y mae data ar gael), ac mae'n dadansoddi'r prif dueddiadau yn y cyfnod hyd at 2021. Mae'n canolbwyntio ar yr hyn sydd wedi newid ers i ni gyhoeddi'r Monitor Digartrefedd diwethaf ar gyfer Cymru yn 2017 ac ar effeithiau pandemig COVID-19 ar ddigartrefedd ers mis Mawrth 2020. Rydym hefyd, am y tro cyntaf, yn darparu dadansoddiad sy'n targedu tueddiadau digartrefedd yng Nghymru i'r dyfodol, gan gadw'r cyd-destun presennol yn sefydlog a hefyd o dan amrywiaeth o senarios polisi. Dylai darllenwyr a hoffai gael

disgrifiad llawnach o hanes diweddar digartrefedd a pholisi cysylltiedig yng Nghymru ymgynghori â'r tri adroddiad blaenorol ar gyfer Cymru.²⁸ Mae Monitorau Digartrefedd Cyfochrog wedi cael eu cyhoeddi ar gyfer rhannau eraill o'r DU.²⁹

1.2 Cwmpas yr adroddiad

Mae llawer iawn o ddadlau ynghylch y diffiniad mwyaf priodol o ddigartrefedd, gyda rhanddeiliaid yn aml yn anghytuno'n gryf ynghylch ble y dylai'r ffin fod rhwng 'digartrefedd' a mathau eraill o anghenion tai.³⁰ Er mwyn i'r adroddiad hwn fod mor gynhwysfawr a chynhwysol â phosibl, rydym yn mabwysiadu ystod o ddiffiniadau neu 'safbwyntiau' ar ddigartrefedd, gan ystyried effeithiau newidiadau polisi a newidiadau economaidd perthnasol ar y grwpiau canlynol (sy'n gorgyffwrdd yn rhannol):

28 Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S., Watts, B & Wood, J. (2017) *Y monitor digartrefedd: Cymru 2017*. Llundain: Crisis. <https://www.crisis.org.uk/media/238193/y-monitor-digartrefedd-cymru-2017.pdf>; Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S. & Watts, B. (2015) *The Homelessness Monitor: Wales 2015*. London: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/wales/the-homelessness-monitor-wales-2015/>; Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S. & Watts, B. (2012) *The Homelessness Monitor: Wales 2012*. London: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/wales/the-homelessness-monitor-wales-2012/>

29 Gweler <http://www.crisis.org.uk/pages/homelessnessmonitor.html>

30 Busch-Geertsema, V., Culhane, D., & Fitzpatrick, S. (2016) 'Developing a global framework for conceptualising and measuring homelessness', *Habitat International*, 55, 124–132.

- Pobl yn cysgu allan.
- Pobl sy'n profi 'digartrefedd craidd':³¹ mae hyn yn cyfeirio at aelwydydd sydd ar hyn o bryd yn profi'r mathau mwyaf difrifol o ddigartrefedd neu sy'n byw mewn llety tymor byr neu anaddas. Mae'n cynnwys pobl yn y sefyllfaoedd canlynol: cysgu allan; cysgu mewn ceir, pebyll a thrafnidiaeth gyhoeddus, neu feddiannu adeiladau dibreswyl; aros mewn hosteli, llochesi; byw mewn llety dros dro 'anaddas' (e.e. llety Gwely a Brechwast); syrffio soffas (h.y. aros gyda phobl nad ydynt yn deulu, am dymor byr, mewn amodau gorlawn).
- Aelwydydd digartref statudol – hynny yw, aelwydydd sy'n ceisio neu'n derbyn cymorth tai gan awdurdodau lleol ar y sail eu bod ar hyn o bryd heb lety, neu y byddant heb lety yn fuan.

1.3 Dulliau ymchwil

Mae pum dull wedi cael eu defnyddio yn yr astudiaeth hydredol hon.

- Yn gyntaf, mae llenyddiaeth, ymchwil a dogfennau polisi perthnasol wedi cael eu hadolygu.
- Yn ail, rydym wedi cynnal cyfweiliadau manwl gyda sampl o hysbyswyr allweddol o bob rhan o'r sectorau statudol a gwirfoddol yng Nghymru. Roedd y sampl o'r 10 a gyfwelwyd yn cynnwys cynrychiolwyr o ddarparwyr gwasanaethau digartrefedd, yn ogystal â rhanddeiliaid allweddol eraill a oedd â throsolwg cenedlaethol o feysydd polisi ac ymarfer perthnasol yng Nghymru (gweler Atodiad 1 am y canllaw pwnc sylfaenol a ddefnyddiwyd, er bod hwn wedi'i deilwra ar gyfer pob un a gyfwelwyd).
- Yn drydydd, rydym wedi cynnal dadansoddiad ystadegol o a) tueddiadau economaidd a chymdeithasol perthnasol yng Nghymru; a b) maint, natur a thueddiadau digartrefedd ymysg yr holl grwpiau digartrefedd a nodir uchod (i'r graddau y mae cyfyngiadau data yn caniatáu).
- Yn bedwerydd, am yr eildro, rydym wedi cynnal arolwg ar-lein pwrpasol o Awdurdodau Lleol Cymru (yn ystod haf 2021), gyda'r bwriad o gael eu safbwynt ar dueddiadau digartrefedd lleol a hefyd ar effeithiau amrywiaeth o ddatblygiadau polisi perthnasol. Roeddem wedi rhoi pwyslais penodol eleni ar sut roedd yr ymatebion i bolisiau sy'n ymwneud â thai, nawdd cymdeithasol, y farchnad lafur a COVID-19 eraill yn effeithio ar dueddiadau ac ymatebion digartrefedd ar lefel leol, ac ar y rhyngweithio rhwng effeithiau pandemig COVID-19.
- Yn bumed, am y tro cyntaf ym Monitor Digartrefedd Cymru, rydym yn ymgorffori ymarfer modelu ystadegol sy'n amcangyfrif ffurfiau 'craidd' ar ddigartrefedd, ac sy'n rhagamcanu tueddiadau yn y mathau hyn o ddigartrefedd yn y dyfodol.

Ymatebodd pob un o 22 ALL Cymru i'n harolwg (cyfradd ymateb o 100%). Wrth ddadansoddi'r ymatebion, roedd yr awdurdodau a ymatebodd yn cael eu dosbarthu yn ôl y teipoleg canlynol yn seiliedig yn bennaf ar ddwysedd a phatrwm eu haneddiadau. Mae'r dosbarthiad hwn, fel y'i cyhoeddwyd gan Ystadegau Cymru,³² yn grwpio'r 22 cyngor yn bedwar categori fel a ganlyn:

- Gwledig – y naw awdurdod gyda dwysedd poblogaeth is na chyfartaledd Cymru – 140 o bobl y cilomedr sgwâr: Ynys Môn,

Gwynedd, Conwy, Sir Ddinbych, Powys, Ceredigion, Sir Benfro, Sir Gaerfyrddin a Sir Fynwy.

- Y Cymoedd – y pum awdurdod yn Ne Cymru i'r gogledd o'r llain arfordirol: Rhondda Cynon Taf, Merthyr Tudful, Caerffili, Blaenau Gwent, Tor-faen.
- Trefol - Abertawe, Caerdydd a Chasnewydd.
- Eraill – Sir y Fflint, Wrecsam, Castell-nedd Port Talbot, Pen-y-bont ar Ogwr a Bro Morgannwg.

1.4 Achosiad a digartrefedd

Mae pob un o'r Monitorau Digartrefedd yn seiliedig ar fframwaith cysyniadol ar ganfod digartrefedd a ddefnyddiwyd fel sail i'n dehongliad o effeithiau tebygol newid economaidd a newid polisi.³³

Mae safbwyntiau damcaniaethol, hanesyddol a rhyngwladol yn dangos bod achosiad digartrefedd yn gymhleth, heb ddim un 'sbardun' sydd naill ai'n 'angenrheidiol' neu'n 'ddigonol' iddo ddigwydd. Mae ffactorau unigol, rhyngpersonol a strwythurol i gyd yn chwarae rhan – ac yn rhyngweithio â'i gilydd – ac mae cydbwysedd yr achosiadau yn amrywio dros amser, ar draws gwledydd, a rhwng grwpiau demograffig.

Gyda golwg ar y prif ffactorau strwythurol, mae ymchwil gymharol ryngwladol, a phrofiad dirwasgiadau blaenorol yn y DU, yn awgrymu mai tueddiadau a pholisiau'r farchnad dai sy'n cael yr effaith fwyaf uniongyrchol ar lefelau digartrefedd, gyda dylanwad newid yn y farchnad lafur yn fwy tebygol o fod yn aneglur ac yn wasgaredig, ac yn cael ei gyfryngu'n gryf gan drefniadau lles a ffactorau

cyd-destunol eraill. Mae'r rôl ganolog y mae tlodi'n ei chwarae o ran llywio risgiau digartrefedd yn y DU wedi hen ennill ei phlwyf erbyn hyn.³⁴

Mae'r gwendidau unigol, yr anghenion cymorth a'r ymddygiad 'cymryd risg' sy'n gysylltiedig â digartrefedd rhai pobl eu hunain yn aml, er nad bob amser, wedi'u gwreiddio yn y pwysau sy'n gysylltiedig â thlodi a mathau eraill o anfantais strwythurol. Ar yr un pryd, gall 'angor' cysylltiadau cymdeithasol sy'n gallu gweithredu fel 'byffer' sylfaenol i ddigartrefedd, gael ei roi dan straen sylweddol oherwydd amgylchiadau ariannol anodd. Felly, gellid disgwyl hefyd i amgylchiadau economaidd sy'n gwaethygu yng Nghymru arwain at fwy o wendidau 'unigol' a 'rhyngpersonol' mewn perthynas â digartrefedd dros amser.

Mae pandemig COVID-19 yn darparu deinameg ychwanegol nas gwelwyd o'r blaen sy'n berthnasol iawn i achosiad ac ymatebion digartrefedd. Mae'r pandemig ei hun a'r cyfyngiadau symud cysylltiedig wedi creu effeithiau eang sy'n gysylltiedig â digartrefedd, gyda'r mecanweithiau allweddol yma yn cynnwys effaith uniongyrchol yr argyfwng iechyd cyhoeddus ar ymddygiad a dewisiadau unigolion, aelwydydd a sefydliadau (e.e. awdurdodau lleol a landlordiaid), canlyniadau i'r economi, ac effeithiau ar bolisiau San Steffan a Llywodraeth Cymru mewn perthynas â thai, digartrefedd a lles. Mae'r mecanweithiau hyn wedi effeithio'n wahanol ar aelwydydd mewn gwahanol amgylchiadau, gydag effeithiau cymhleth a gwrthbysol weithiau ar ddigartrefedd, ac mae'r rhain i gyd yn cael eu harchwilio ymhellach yn yr adroddiad hwn.

31 Bramley, G. (2017) *Homelessness Projections: Core homelessness in Great Britain, Summary Report*. London: Crisis. https://www.crisis.org.uk/media/237582/crisis_homelessness_projections_2017.pdf

32 Statistics Wales (2008) *A Statistical Focus on Rural Wales*. Caerdydd: Llywodraeth Cymru. <https://llyw.cymru/ffocws-ystadegol-ar-gymru-gwledig-2008>

33 I gael mwy o fanylion am y fframwaith cysyniadol hwn, edrychwch ar Bennod 2 yn y Monitor Digartrefedd cyntaf ar gyfer yr Alban: Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. (2012) *The Homelessness Monitor: Scotland 2012*. London: Crisis.

34 Bramley, G. & Fitzpatrick, S. (2017) 'Homelessness in the UK: Who is most at risk?', *Housing Studies*, 33:1, 96-116.

1.5 Strwythur yr adroddiad

Mae Pennod 2 yn adolygu'r cyd-destun ehangach ar gyfer digartrefedd, gan gynnwys tueddiadau economaidd, tlodi a'r farchnad lafur, datblygiadau yn y farchnad dai, a newidiadau i bolisi lles – mae'r ymatebion i argyfwng COVID-19 wedi effeithio'n fawr ar hyn i gyd. Mae Pennod 3 yn newid y ffocws ar bolisiau ac arferion sy'n ymwneud yn benodol â digartrefedd ar lefel genedlaethol a lleol, gan gynnwys mewn ymateb uniongyrchol i'r pandemig. Mae Pennod 4 yn darparu dadansoddiad o'r data ystadegol swyddogol sydd ar gael ar raddfa bresennol a thueddiadau diweddar mewn digartrefedd statudol yng Nghymru; dylid nodi bod y data hwn wedi bod yn brin dros gyfnod COVID-19, ac mae'r bennod hon hefyd yn defnyddio arolwg yr ALL yn helaeth. Mae Pennod 5 yn darparu amcangyfrifon o faint cyfredol digartrefedd craidd yng Nghymru, ac yn rhagamcanu tueddiadau yn y mathau hyn o ddigartrefedd i'r dyfodol. Mae'r holl benodau hyn yn seiliedig ar y wybodaeth sy'n deillio o'n cyfweiliadau manwl â hysbyswyr allweddol a gynhaliwyd yn 2021, ac o'r wybodaeth ystadegol ac ansoddol a gafwyd o'r arolwg ar-lein o awdurdodau lleol eleni. Ym Mhennod 6 rydym yn dwyn ynghyd brif ganfyddiadau'r adroddiad hwn.

Y cyd-destun

2. Y cyd-destun ar gyfer digartrefedd: ysgogiadau ehangach o ran economi, tai a lles

2.1 Cyflwyniad

Mae'r bennod hon yn rhoi digartrefedd yn y cyd-destun polisi cymdeithasol, economaidd a thai ehangach. Mae'n ystyried ymatebion polisi i COVID-19 yn ogystal â datblygiadau cyn y pandemig sy'n debygol o ddylanwadu ar y farchnad lafur a'r system dai wrth symud ymlaen. Mae Adran 2.2 yn rhoi trosolwg o gyflogaeth, enillion a thlodi wrth i Gymru fynd i'r argyfwng COVID-19, ymateb y Llywodraeth i'r argyfwng a rhagolygon y farchnad lafur i'r dyfodol. Mae Adran 2.3 yn edrych ar y farchnad dai a'r cyd-destun polisi tai, gan gynnwys y mesurau brys a fabwysiadwyd mewn ymateb i COVID-19. Mae Adran 2.4 yn canolbwyntio ar nawdd cymdeithasol, ffyrlo a pholisiau eraill i gryfhau incwm aelwydydd mewn ymateb i'r argyfwng.

2.2 Y cyd-destun cymdeithasol ac economaidd

Cyn argyfwng COVID-19, roedd y DU wedi wynebu degawd o dwf economaidd gwan a chyni, gan

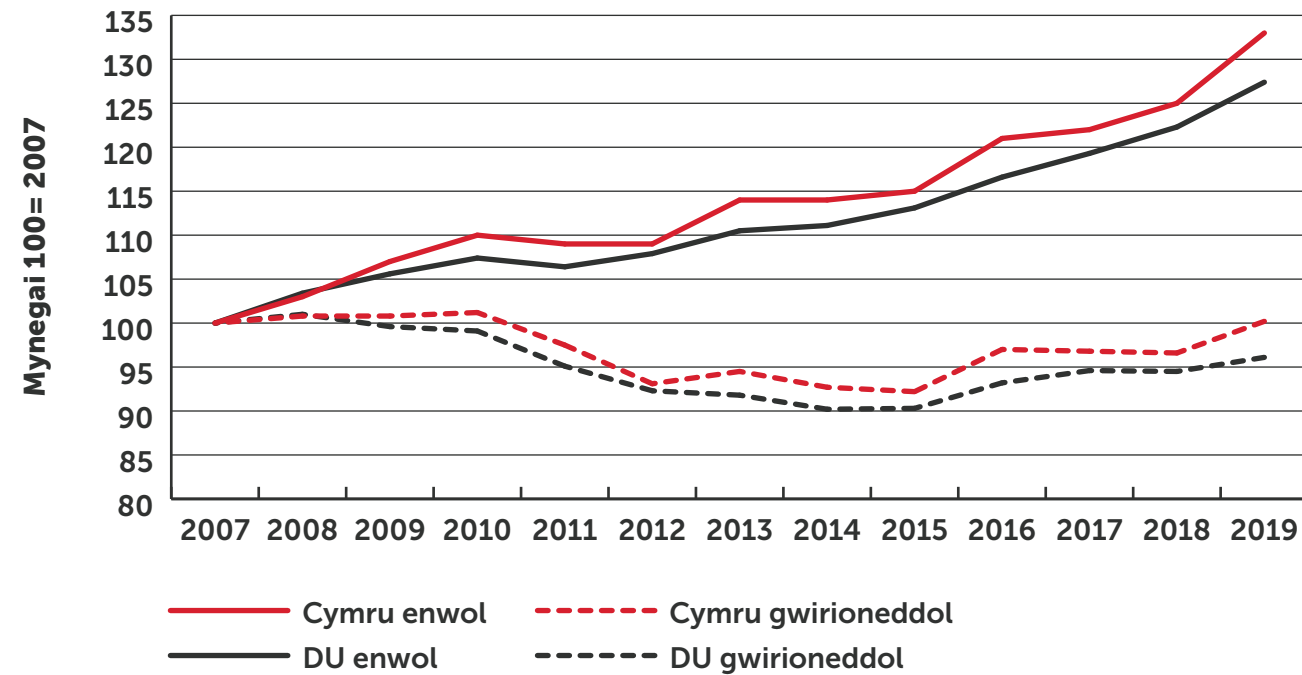
gynnwys cyfyngiadau ar wariant cyhoeddus a oedd yn cael effaith niweidiol ar wasanaethau cyhoeddus a budd-daliadau nawdd cymdeithasol. Roedd ansicrwydd sy'n gysylltiedig â Brexit hefyd wedi lleihau buddsoddiad busnes, a oedd yn cael effaith bellach ar dwf mewn cynhyrchiant.³⁵

Gwelodd Cymru welliannau sylweddol yn lefel y gyflogaeth yn y 10 mlynedd cyn argyfwng COVID-19, ond dyma oedd un o'r gwledydd a'r economïau rhanbarthol a oedd yn perfformio waethaf yn y DU o ran cynhyrchiant, incwm aelwydydd a lefelau cyflog.³⁶ Er bod y cyflog amser llawn canolrifol ar gyfer Cymru wedi cynyddu ychydig yn gyflymach nag yn DU gyfan, cynyddodd enillion yn arafach na chwyddiant. Ar ôl addasu ar gyfer chwyddiant, roedd y cyflog amser llawn canolrifol ar gyfer Cymru yn 2020 dri phwynt canran yn is na lefel cyflog 2007 (Ffigur 2.1). Ar £542, roedd hefyd yn dal yn is na'r cyflog canolrifol wythnosol o £586 yn y DU. Ochr yn

35 Bank of England (2019) *Monetary Policy Report - November 2019 - Section 4: In focus - Uncertainty and Brexit*. Ar-lein: Monetary Policy Committee, Bank of England. <https://www.bankofengland.co.uk/monetary-policy-report/2019/november-2019/in-focus-uncertainty-and-brexit>

36 Llywodraeth Cymru (2019) *Adroddiad y Prif Economegydd, 2019*. Caerdydd: Llywodraeth Cymru. [https://senedd.wales/ministerial%20statements%20documents/a%20budget%20to%20build%20a%20more%20prosperous,%20more%20equal%20and%20greener%20wales/chief%20economist%20report%202019%20\(welsh\).pdf](https://senedd.wales/ministerial%20statements%20documents/a%20budget%20to%20build%20a%20more%20prosperous,%20more%20equal%20and%20greener%20wales/chief%20economist%20report%202019%20(welsh).pdf)

Ffigur 2.1: Tueddiadau mewn enillion amser llawn canolrif gwirioneddol ac enwol ar gyfer Cymru a'r DU, 2007-2019, (2007 =100)



Ffynhonnell: Y Swyddfa Ystadegau Gwladol (2020), 'Annual Survey of Hours and Earnings'. - enillion ar sail trigolion.

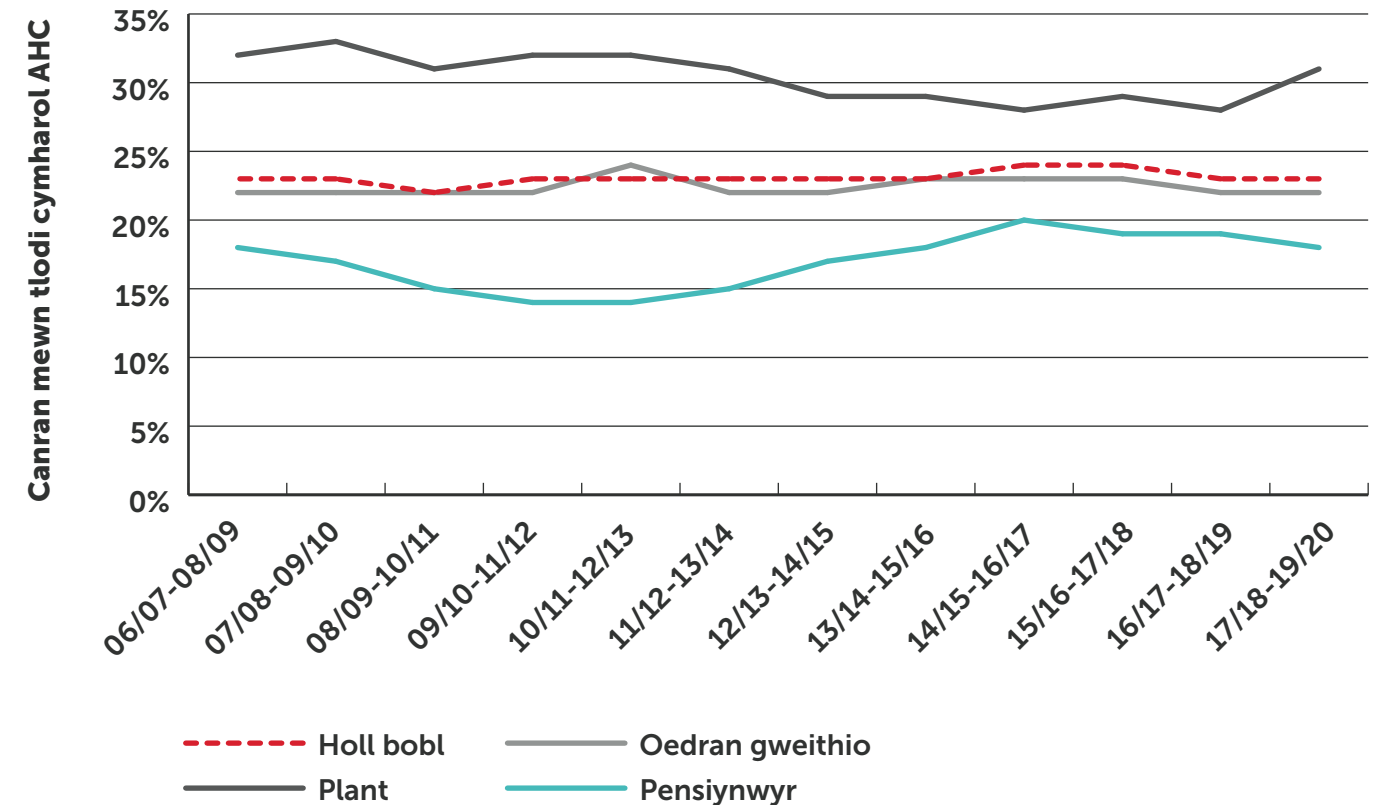
ochr â'r diffyg twf cyflog, gwelwyd tuedd o symud oddi wrth waith amser llawn 'confensiynol'³⁷ a thuag at waith rhan-amser, hunan-gyflogaeth a ffyrdd ansicr o weithio. Mae'r wasgfa ar safonau byw a ddeilliodd o hynny wedi llesteirio'r cynnydd o ran lleihau tlodi, sef y ffactor risg allweddol ar gyfer digartrefedd.³⁸

Tlodi

Yn gyffredinol, mesurir tlodi yn y DU ar sail gymharol ac mae'n tracio a yw incwm unigolion sy'n byw mewn aelwydydd tlotach yn cynyddu neu'n gostwng ar lefel debyg i incwm unigolion sy'n byw ar aelwydydd incwm canol. Mae tlodi cymharol felly'n cyfeirio at unigolion sy'n byw

mewn aelwyd sydd ag incwm sy'n is na 60 y cant o ganolrif y DU ar ôl addasu ar gyfer cyfansoddiad aelwydydd ("cyfrif cyfwerthedd"). Adroddir ar amcangyfrifon tlodi ar gyfer Cymru cyn (BHC) ac ar ôl (AHC) costau tai ac maent yn deillio o'r Arolwg o Adnoddau Teulu. Oherwydd y sampl cymharol fach ar gyfer Cymru, mae ystadegau'n seiliedig ar gyfartaleddau treigl tair blynedd neu bum mlynedd i leihau effaith y cyfeiliornad samplu.

Ffigur 2.2: Tlodi cymharol ar ôl costau tai yng Nghymru, 2007/8-2009/10 i 2017/18 i 2019/20



Ffynhonnell: Llywodraeth Cymru (2021) StatsCymru, Tablau data Cartrefi Islaw'r Incwm Cyfartalog ar gyfer Cymru, Tabl A

Yn y tair blynedd hyd at fis Mawrth 2020, roedd tua 20 y cant o bobl o bob oed yng Nghymru yn byw mewn cartrefi a oedd mewn tlodi BHC ac roedd 23 y cant yn byw mewn aelwydydd a oedd mewn tlodi AHC,³⁹ a oedd yn cyfateb i 710,000 o aelwydydd. Mae cyfraddau uwch o dlodi AHC yn adlewyrchu'r duedd i aelwydydd incwm isel wario cyfran uwch o'u hincwm ar dai nag aelwydydd incwm uwch.

Yn yr un modd â thueddiadau'r DU, mae cyfradd tlodi AHC ar gyfer Cymru

wedi aros yn weddol sefydlog dros y degawd diwethaf (gweler ffigur 2.2) ond mae hefyd wedi aros ychydig yn uwch na chyfradd tlodi AHC cymharol y DU gyfan, sef 22 y cant. Ar y llaw arall, mae'r 'bwlch' rhwng AHC a BHC yng Nghymru (3 pwynt canran) wedi aros yn llai nag ar gyfer y DU (5 pwynt canran).⁴⁰ Mae hyn yn awgrymu, o'i gymharu â'r DU gyfan, fod cyflogau isel a diffyg twf cyflog wedi cael mwy o effaith ar gyfraddau cyffredinol tlodi AHC yng Nghymru, tra bo costau tai wedi cael effaith fwy cymedrol. Yn gyson â hyn, mae 62 y cant o'r holl

37 Ibid.

38 Bramley, G. & Fitzpatrick, S. (2018) 'Homelessness in the UK: who is most at risk?', *Housing Studies*, 33:1, 96-116. DOI: 10.1080/02673037.2017.1344957

39 Llywodraeth Cymru (2021) StatsCymru, Tablau data Cartrefi Islaw'r Incwm Cyfartalog ar gyfer Cymru, 2007-08 i 2019-20. Caerdydd: Llywodraeth Cymru. <https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fgov.wales%2Fsites%2Fdefault%2Ffiles%2Fstatistics-and-research%2F2021-03%2Fhouseholds-below-average-income-data-tables-for-wales-2007-08-to-2019-20-61-9.ods&wdOrigin=BROWSELINK>

40 Ibid.

oedolion oed gweithio a 71 y cant o'r holl blant mewn tlodi AHC yng Nghymru yn byw mewn cartrefi lle mae un neu fwy o oedolion mewn gwaith.⁴¹

Yn y degawd hyd at 2017-20, bu i dwf yn y sector rhentu preifat (PRS) olygu bod cyfran yr holl bobl mewn tlodi AHC sy'n byw yn y sector hwn wedi cynyddu bedwar pwynt canran i 29 y cant, tra bod y gyfran sy'n byw yn y sector perchen-feddianwyr wedi gostwng dri phwynt canran i 39 y cant a'r gyfran sy'n byw yn y sector rhentu cymdeithasol wedi aros yr un fath i raddau helaeth, sef 32 y cant. Fodd bynnag, mae cyfran y bobl ym mhob deiliadaeth sy'n profi tlodi yn amrywio'n sylweddol. Yn 2017-20, roedd 41 y cant o'r holl bobl a oedd yn byw yn y sector rhentu preifat yng Nghymru mewn tlodi, sy'n uwch o lawer na'r gyfradd gymharol o 33 y cant ar gyfer y DU. I'r gwrthwyneb, roedd cyfran y rhai a oedd yn byw yn y sector rhentu cymdeithasol (48 y cant) a'r sector perchen-feddianwyr (13%) a oedd yn byw mewn tlodi yn cyd-fynd yn fras â chyfraddau cymharol y DU.

Mae Sefydliad Joseph Rowntree (JRF) yn dweud bod cynnydd sydyn wedi bod mewn tlodi mewn gwaith ymysg rhentwyr cymdeithasol, sy'n cynyddu o 29 y cant o rentwyr cymdeithasol mewn gwaith yn 2012-15 i 39 y cant yn 2016-19.⁴² Maent yn priodoli hyn yn rhannol i bolisi rhent Llywodraeth Cymru, a welodd rhenti cymdeithasol yn codi 8 y cant mewn termau real yn y pum mlynedd hyd at 2020 ac yn cyferbynnu hyn â'r polisi rhent yn Lloegr a welodd y rhenti cymdeithasol yn gostwng. Esboniad posibl arall yw bod mwy o rentwyr cymdeithasol o oedran gweithio wedi dechrau gweithio ar gyflog isel. Byddai hyn yn

gyson â'r ffaith nad yw nifer y rhentwyr cymdeithasol oed gweithio mewn tlodi AHC wedi newid fawr ddim dros y degawd diwethaf, ac roedd yn 130,00 yn 2017-20, sy'n cyfateb i 49 y cant o'r holl rentwyr cymdeithasol oed gweithio.

Dros y degawd, mae costau tai yn nodweddiadol wedi cynyddu cyfraddau tlodi oedolion 4 y cant ac wedi lleihau cyfraddau tlodi pensïynwyr 4 y cant. Yn 2017-20 er enghraifft, roedd cyfraddau tlodi pensïynwyr AHC a BHC yn 18 y cant a 22 y cant yn y drefn honno. Fodd bynnag, mae costau tai wedi cael effaith fwy difrifol a niweidiol ar gyfraddau tlodi plant. Yn 2017-20, roedd cyfradd tlodi plant AHC yn 31 y cant, tua 8 y cant yn uwch na chyfradd tlodi BHC. Mae'n ymddangos bod y cynnydd mewn tlodi plant AHC yn 2017-20 wedi cael effaith anghymesur ar blant sy'n byw mewn teuluoedd sydd ag un rhiant, sy'n derbyn budd-daliadau seiliedig ar incwm ac sydd â thri neu fwy o blant. Mae hyn yn awgrymu bod y Cap Budd-dal a'r terfyn dau blentyn ar gyfer y rheini sy'n hawlio Credyd Cynhwysol wedi dechrau cael effaith niweidiol ar dlodi plant yng Nghymru.⁴³

Mae sefydlogrwydd y cyfraddau tlodi cymharol ers 2007-08 yn fwyaf tebygol o guddio'r realiti bod mesurau cyni a datblygiadau yn y farchnad lafur wedi cyfrannu at ddwysau difrifoldeb tlodi, a mwy o dlodi ymysg y rheini sydd ar incwm eithriadol o isel. Nid yw amcangyfrifon ar gyfer tlodi difrifol yn cael eu cyhoeddi gan Lywodraeth Cymru gan fod yr Arolwg o Adnoddau Teulu yn ei chael yn anodd cael gafael ar y rheini sydd ar incwm isel iawn. Fodd bynnag, mae astudiaethau

olynol gan Brifysgol Heriot-Watt^{44 45} yn tynnu sylw at broblem gynyddol amddifadedd, sy'n ymwneud yn bennaf â diffyg bwyd, dillad a phethau ymolchi sylfaenol. Dywedodd Banc Bwyd Ymddiriedolaeth Trussell, sydd â rhwydwaith o 117 o fanciau bwyd yng Nghymru, ei fod wedi rhoi 86,314 o barseli bwyd brys yn 2015-16, gan godi i 134,892 yn 2019-20 ac i 145,828 yn 2020-21.⁴⁶

COVID-19 a'r economi

Roedd COVID-19 a chyflwyno cyfyngiadau symud i reoli lledaeniad y feirws wedi achosi'r dirywiad cyflymaf a difrifol y mae'r DU wedi'i wynebu mewn 300 mlynedd.⁴⁷ Yn ystod y cyfnod clo cyntaf yn ail chwarter 2020, gwelwyd economi'r DU yn crebachu 19 y cant⁴⁸ ac economi Cymru yn crebachu 15 y cant.⁴⁹ Dechreuodd yr economi wella yn ystod yr haf wrth i'r cyfyngiadau lacio ac wrth i fusnesau ailagor, ond wrth i'r cyfyngiadau gael eu hailsefydlu wrth i'r Gaeaf agosáu, gwelwyd yr economi'n crebachu eto. At ei gilydd, gostyngodd economi'r DU 9.8 y cant yn 2020, oedd yn fwy o lawer na'r gostyngiad o 4.1 y cant mewn cynnyrch domestig gros yn 2009 yn sgil dirwasgiad yr Argyfwng Ariannol Byd-eang (GFC).⁵⁰

Mae lefelau cymorth ariannol adeg heddwch na welwyd eu tebyg i gynnal swyddi, incwm aelwydydd a gweithgarwch economaidd wedi atal

cynnydd sylweddol mewn diweithdra a welwyd mewn dirwasgiadau blaenorol. Yn ôl yr Arolwg o'r Llafurlu (LFS), roedd y gyfradd diweithdra ar gyfer Cymru yn chwarter cyntaf 2021 yn 4.4 y cant, 1.2 pwynt canran yn is na blwyddyn ynghynt, ac nid oedd wedi newid ers y chwarter blaenorol.

Mae mesurau eraill yn y farchnad lafur yn creu darlun mwy pryderus. Rhwng mis Ionawr a mis Ebrill 2021, ychydig iawn o gynnydd a welwyd yn nifer y gweithwyr sy'n cael gofal yng Nghymru, ac roedd y farchnad lafur mewn manau eraill ym Mhrydain yn dangos arwyddion addawol o adferiad.⁵¹ Yn yr un modd, mae nifer y bobl sy'n hawlio budd-daliadau, sy'n mesur pobl sy'n ddi-waith neu sy'n ofynnol iddynt gan yr Adran Gwaith a Phensiynau i chwilio am waith ychwanegol i gynyddu eu horiau neu enillion eithriadol o isel, wedi dyblu o 3.1 y cant i 6.2 y cant rhwng mis Mawrth a mis Awst 2020. Er ei fod wedi gostwng ychydig yn ystod y cyfnod yn y canol, ym mis Ebrill 2021, roedd yna 110,067 o hawlwr yng Nghymru, sy'n 86 y cant yn uwch na phan ddechreuodd argyfwng COVID-19.

Fel dirwasgiadau blaenorol, mae'r argyfwng wedi effeithio'n anghymesur ar y rheini sydd eisoes dan anfantais yn y farchnad lafur. Mae hyn yn cynnwys pobl ifanc, gweithwyr hŷn, y rheini sydd â llai o gymwysterau, y rheini

41 Ibid.

42 Joseph Rowntree Foundation (2020) *Papur briffio: Tlodi yng Nghymru 2020*. Caerfrog, JRF. <https://www.jrf.org.uk/file/56861/download?token=MNgDh6g5&filetype=crynodeb>

43 Sefydliad Bevan (2021) *Poverty in Wales: Ebrill 2021* Caerdydd, Sefydliad Bevan

44 Bramley, G., Fitzpatrick, S., & Sosenko, F. (2020). *Destitution in the UK 2020: technical report*. Edinburgh: Heriot-Watt University. <https://researchportal.hw.ac.uk/en/publications/destitution-in-the-uk-2020-technical-report>

45 Bramley, G., Sosenko, F., & Fitzpatrick, S. (2018). *Destitution in the UK 2018: technical report*. Edinburgh: Heriot Watt University. <https://researchportal.hw.ac.uk/en/publications/destitution-in-the-uk-2018-technical-report>

46 Trussell Trust (2021) *End of Year Stats*. Ar-lein: Trussell Trust. <https://www.trusselltrust.org/news-and-blog/latest-stats/end-year-stats/>

47 Financial Times (2021) *UK suffers biggest drop in economic output in 300 years*. 12 Chwefror Ar-lein: Financial Times. <https://www.ft.com/content/96e19afd-88b3-4e8d-bc3e-a72bd1f60d3c>

48 Office for National Statistics (2021) *GDP Quarterly National Accounts UK: Oct-Dec 2020, March 2021*. Ar-lein: ONS. <https://www.ons.gov.uk/economy/grossdomesticproductgdp/bulletins/quarterlynationalaccounts/octobertodecember2020>

49 Office for National Statistics (2021) *Quarterly Country and Regional GDP, May 2021*. Ar-lein: ONS. <https://www.ons.gov.uk/economy/grossdomesticproductgdp/datasets/quarterlycountryandregionalgdp>

50 Office for National Statistics (2021) *Gross Domestic Product: Year on Year growth*. Mawrth 2021. Ar-lein: ONS. <https://www.ons.gov.uk/economy/grossdomesticproductgdp/timeseries/ihyp/ukea>

51 Office for National Statistics (2021) *Earnings and Employment from PAYE Real Time Information*, May 2021. Ar-lein: ONS. <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/earningsandemploymentfrompayasyouearnrealtimeinformationuk/may2021/relateddata>

sydd mewn gwaith ar gyflog isel, y rheini sy'n perthyn i grŵp lleiafrifoedd ethnig a'r rheini sydd mewn swyddi ansicr.⁵² Yn benodol, mae diweithdra tymor hir wedi dechrau cynyddu, wedi'i yrru gan bobl o dan 25 oed a phobl dros 50 oed. Mae'r argyfwng hefyd wedi cael mwy o effaith ar fenywod na dirwasgiadau blaenorol. Yn ystod y cyfyngiadau symud cychwynnol, roedd menywod yn fwy tebygol na dynion o gael eu rhoi ar ffyrlo, ac roedd menywod yn 45 y cant o'r holl bobl a gafodd eu diswyddo, o'i gymharu ag oddeutu traean o'r bobl a gafodd eu diswyddo yn ystod dirwasgiad y GFC.⁵³

Mae'n ymddangos bod y cynnydd mewn anghydraddoldeb o ganlyniad wedi'i waethygu ymhellach gan effaith yr argyfwng ar batrymau gwariant aelwydydd. Er bod aelwydydd incwm uwch fel arfer wedi gwario llai ar bethau fel teithio, lletygarwch a hamdden, mae teuluoedd ar incwm is gyda phlant gartref wedi gorfod gwario mwy ar fwyd, biliau ynni ac adloniant ar gyfer y plant.⁵⁴ O ganlyniad, mae teuluoedd ar incwm isel yn aml wedi gorfod defnyddio eu cynilion, troi at fenthyciadau anffurfiol gan deulu a ffrindiau a chynyddu dyled defnyddwyr drwy ddefnyddio cardiau credyd a gorddrafftiau.⁵⁵

- 52 Llywodraeth Cymru (2020) *Adroddiad y Prif Economegydd, 2020*. <https://gov.wales/sites/default/files/publications/2020-12/chief-economists-report-2020.pdf>
- 53 Chwarae Teg (2020) *Cynllun Adfer Economaidd Ffeministaidd i Gymru: Ailgodi'n gryfach ar ôl Covid-19*. Caerdydd: Chwarae Teg. <https://chwaraeteg.com/wp-content/uploads/2020/08/Cynllun-Adfer-Economaidd-Ffeministaidd-i-Gymru.pdf>
- 54 Winding, C., Heathcote-Elliott, C. & Humphreys, C. (2021) *COVID-19 and Employment Changes in Wales: What we know about current and future impacts*. Ar-lein: Ymddiriedolaeth GiG Iechyd Cyhoeddus Cymru <https://chwaraeteg.com/wp-content/uploads/2020/08/Feminist-Economic-Recovery-plan-for-Wales.pdf>
- 55 Brewer, M. and Patrick, R. (2021) *Pressures: Why families on a low income are spending more during Covid-19*. London: Resolution Foundation. <https://www.resolutionfoundation.org/app/uploads/2021/01/Pandemic-pressures.pdf>
- 56 Llywodraeth Cymru (2021) *Y Berthynas Newydd â'r UE: Beth mae hyn yn ei olygu i Gymru?* Caerdydd: Llywodraeth Cymru. <https://llyw.cymru/sites/default/files/publications/2021-02/y-berthynas-newydd-ar-ue-beth-maen-ei-olygu-i-gymru.pdf>
- 57 Ymchwil y Senedd (2021) *Y Gronfa Ffyniant Gyffredin a'r Gronfa Codi'r Gwastad – yn cefnogi atebion lleol neu'n tansilio pŵerau datganoledig?* Caerdydd: Senedd Cymru <https://ymchwil.senedd.cymru/erthyglau-ymchwil/y-gronfa-ffyniant-gyffredin-a-r-gronfa-codi-r-gwastad-cefnogi-datrysiadau-lleol-neu-n-sathru-ar-bwerau-datganoledig/>
- 58 Bydd y Gronfa Perchenogaeth Gymunedol 4 blynedd yn helpu cymunedau i fod yn berchen ar asedau lleol tra bydd y Gronfa Adnewyddu Gymunedol am flwyddyn yn pontio'r bwlch cyn cyflwyno'r Gronfa Ffyniant Gyffredin o 2022 ymlaen.
- 59 Gething, V. (2021) *Mae cynlluniau Llywodraeth y DU i ddisodli cronfeydd yr UE yn golled ariannol i Gymru ac yn ymosodiad bwriadol ac annerbyniol ar ddatganoli yng Nghymru – Datganiad i'r wasg*. Caerdydd: Llywodraeth Cymru. <https://llyw.cymru/mae-cynlluniau-llywodraeth-y-du-i-ddisodli-cronfeydd-yr-ue-yn-golled-ariannol-i-cymru-ac-yn>

Rhagolygon polisi economaidd a chyllidol i'r dyfodol

Mae llwybr y pandemig a'r economi yn y dyfodol yn ansicr, ond mae sawl ffactor yn debygol o effeithio arno. Yn gyntaf, yr ymatebion polisi petai'r llwybr allan o'r cyfyngiadau symud gael eu bwrw oddi ar y trywydd oherwydd bod cyfraddau heintio'n cynyddu oherwydd bod y feirws wedi mwntanu a llai o effeithiolrwydd o ran brechlynnau. Yn ail, sut bydd gweithredu Cytundeb Masnach a Chydweithredu'r DU a'r Undeb Ewropeaidd (UE) yn effeithio ar fusnesau Cymru sy'n masnachu gyda'r UE.⁵⁶ Yn drydydd, agenda codi'r gwastad Llywodraeth y DU a'i heffaith ar ranbarthau mwy difreintiedig y DU.⁵⁷ Mae hyn yn cynnwys Cronfa Ffyniant Gyffredin y DU a fydd yn disodli Cronfa Strwythurol yr UE, yr oedd Cymru'n un o'r prif fuddiolwyr, Cronfa Lefelu'r DU a dwy gronfa gymunedol lai.⁵⁸ Nid yw manylion y Gronfa Ffyniant Gyffredin yn hysbys eto. Fodd bynnag, mae Llywodraeth Cymru yn ofni y bydd cyllid o'r pedair cronfa yn is o lawer na'r cyllid a gafodd gan yr UE ac na fydd yn cael fawr o lais ynghylch sut y caiff y cronfeydd eu dyrannu, er eu bod wedi'u targedu at feysydd polisi datganoledig fel trafndiaeth a datblygu economaidd.⁵⁹

Yn y tymor hwy, mae'r Swyddfa Cyfrifoldeb Cyllidebol wedi dweud nad yw sefyllfa ariannol y DU yn gynaliadwy heb gynnydd sylweddol mewn treth na gostyngiad mewn rhwymedigaethau gwario.⁶⁰ Bydd sut y bydd Llywodraeth y DU yn ymateb i'r her hon yn effeithio ar wariant ar wasanaethau cyhoeddus a nawdd cymdeithasol ac felly'n siapia'r cyd-destun ar gyfer digartrefedd dros y degawd nesaf. Fe wnaeth Llywodraeth y DU fenthycu £303 biliwn yn 2020/21 a gweld cynnydd yn y ddyled genedlaethol (y benthyca a gronnwyd dros y blynyddoedd) i 98 y cant o'r incwm cenedlaethol.⁶¹ Mae cyfraddau llog isel iawn wedi golygu bod modd rheoli'r ddyled hon ac wedi creu lle i Lywodraeth y DU ddarparu ysgogiad ariannol pellach i gynnal adferiad ar gyfer 2021-22. Wedi hynny, mae cynlluniau gwario Llywodraeth y DU a'i nodau i gydbwysu'r gyllideb erbyn diwedd y senedd yn awgrymu y gellid dychwelyd at gyni a rhagor o godiadau treth.⁶²

Mae Llywodraeth Cymru yn wynebu pwysau sylweddol iawn i ddiogelu a chynyddu gwariant ar wasanaethau i adfywio'r economi, i leihau'r ôl-groniad o driniaeth mewn ysbytai, ac i gefnogi darpariaeth ddysgu ychwanegol i ddisgyblion ysgol.⁶³ Ar ben hynny, er bod gwariant gofal cymdeithasol wedi cael ei ddiogelu rhag y gostyngiad o 7 y cant (real) yng ngwariant awdurdodau lleol ers 2013-14, mae wedi methu â chadw i fyny â'r twf mewn pobl hŷn sydd ag anghenion gofal cymhleth.⁶⁴

- 60 Office for Budget Responsibility (2020) *Fiscal Sustainability Report – July 2020*. London: Y Swyddfa Cyfrifoldeb Cyllidebol. <https://obr.uk/fsr/fiscal-sustainability-report-july-2020/>
- 61 Office for National Statistics (2021) *Public Sector Finances, UK: Mawrth 2021*. London: ONS. <https://www.ons.gov.uk/economy/governmentpublicsectorandtaxes/publicsectorfinance/bulletins/publicsectorfinances/march2021>
- 62 Wales Fiscal Analysis (2021) *UK Budget 2021: Implications for Wales and the Welsh budget*. Caerdydd: Prifysgol Caerdydd. https://www.cardiff.ac.uk/_data/assets/pdf_file/0007/2503816/WFA_UK_budget_analysis.pdf
- 63 Ibid.
- 64 Wales Fiscal Analysis (2020) *The Future of Care in Wales: Resourcing social care for older adults*. Caerdydd: Prifysgol Caerdydd. https://www.cardiff.ac.uk/_data/assets/pdf_file/0019/2427400/social_care_final2_aug20.pdf
- 65 Llywodraeth Cymru (2020) *Adroddiad y Prif Economegydd, 2020*. Caerdydd: Llywodraeth Cymru. <https://llyw.cymru/sites/default/files/publications/2020-12/2020-adroddiad-y-prif-economegydd.pdf>

Mae gan Lywodraeth Cymru amryw o bwerau codi trethi, gan gynnwys Cyfraddau Treth Incwm Cymru a gyflwynwyd ym mis Ebrill 2019 ond mae'r Grant Bloc yn cyfrif am 82 y cant o gyllideb Cymru 2021-22. Y broblem yw bod amcanestyniadau demograffig yn awgrymu y gallai'r boblogaeth 16-64 oed ostwng o 2028, a allai leihau'r sylfaen drethu a chynyddu'r risg o ddychwelyd i gyni ymhellach, hyd yn oed petai Llywodraeth Cymru yn llwyddo i ddiwygio trethi presennol neu gyflwyno trethi newydd yn ystod y Senedd bresennol.⁶⁵ Mae'n debygol y byddai unrhyw doriadau ariannol o ganlyniad yn effeithio ar wasanaethau heb eu diogelu, ac mae'r rhan fwyaf ohonynt wedi cael toriadau sylweddol yn y blynyddoedd diwethaf.

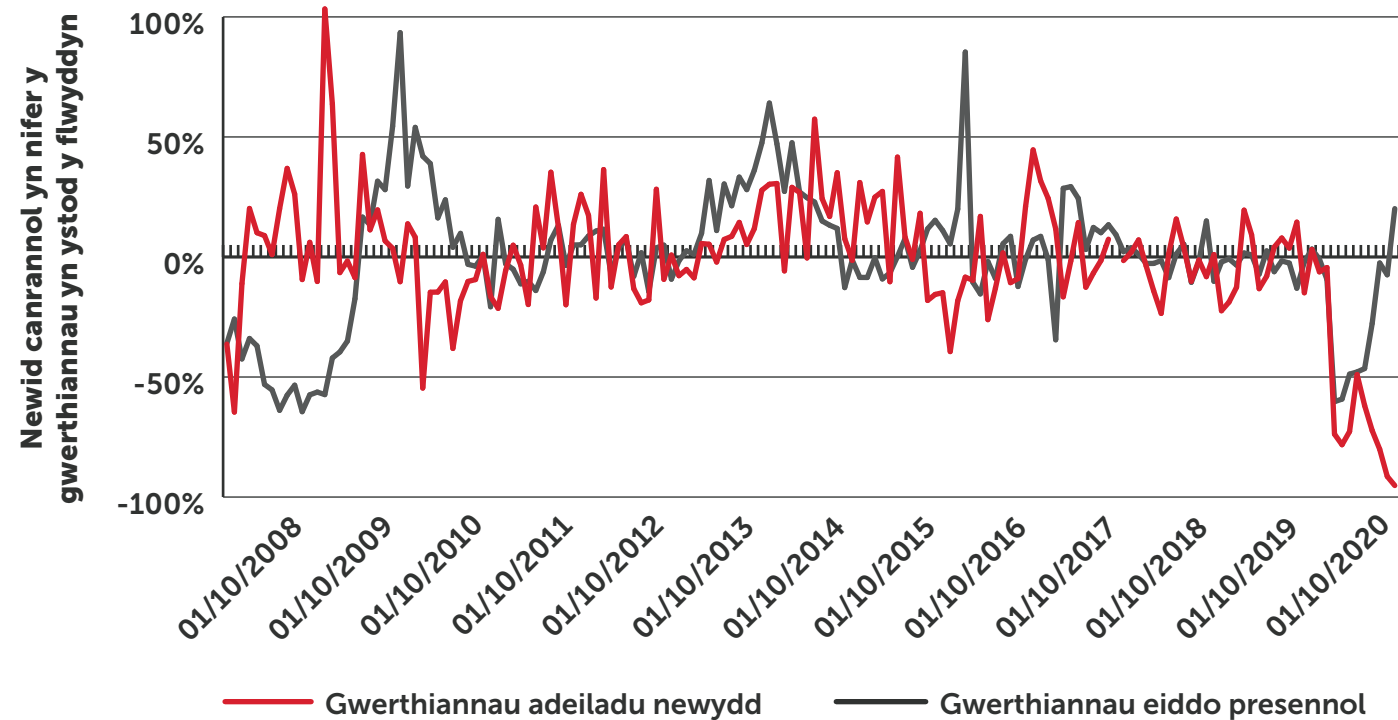
2.3 Y farchnad dai a pholisïau tai

Mae'r adran hon yn edrych ar ddatblygiadau diweddar yn y farchnad dai a pholisï, gan gynnwys mesurau dros dro i atal troi allan ac adfeddiannu yn ystod argyfwng COVID-19 a pholisïau eraill sy'n debygol o effeithio ar fynediad at dai a digartrefedd yn y dyfodol agos.

Y farchnad dai a mynediad at berchnogaeth tai

Roedd y cyfyngiadau ar weld tai a symud tŷ yn ystod y cyfnod clo cyntaf wedi arwain at ohirio gwerthu tai. Yn ail chwarter 2020, roedd y trafodion wedi gostwng i lefelau tebyg i'r rheini yn ystod dirwasgiad y GFC (gweler ffigur 2.3). Ar ôl i'r farchnad dai ailagor ar 27 Gorffennaf 2020, cynyddodd y trafodion yn sydyn, a gefnogwyd gan y

Ffigur 2.3: Twf blynyddol ar gyfer yr holl werthiant tai preifat presennol a newydd yng Nghymru hyd at fis Rhagfyr 2020



Ffynhonnell: Mynegai Prisiau Tai'r DU: llwytho data i lawr Chwefror 2021 (Cymru)

galw cynyddol a'r cynnydd dros dro ym mand cyfradd sero'r Dreth Trafodion Tir (LTT) o £180,000 i £250,000. Ychydig iawn o effaith gafodd y cyfnod atal byr dilynol o 17 diwrnod yng Nghymru a ddechreuodd ar 23 Hydref a'r cyfnod clo ledled y DU a ddechreuodd o fis Ionawr 2021 ymlaen ar nifer y trafodion. Wedi dweud hynny, gwelwyd cynnydd sydyn yn y trafodion ar gyfer dros 6,200 o drafodion ym mis Mawrth 2021 er mwyn delio â'r dyddiad cau gwreiddiol ar gyfer gwyliau'r Dreth Trafodion Tir, a gafodd ei ymestyn i 30 Mehefin.⁶⁶

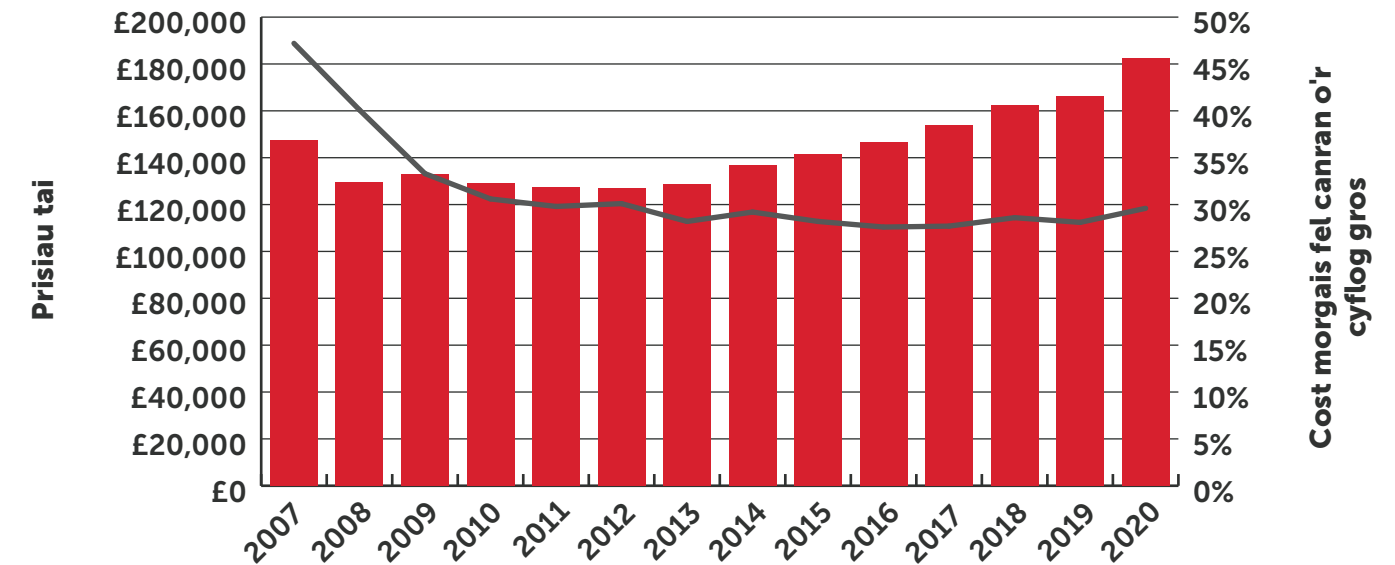
66 HM Revenue and Customs (2021) *Monthly Property Transactions Completed in the UK with Value of £40,000 or Above - tables: 21 Mai 2021*. <https://www.gov.uk/government/statistics/monthly-property-transactions-completed-in-the-uk-with-value-40000-or-above>

67 Ministry of Housing, Communities and Local Government (2021) *Energy Performance Building Certificates (EPC) in England and Wales - Table NB1 - at Q1 2021 (January to March)*. Ar-lein: Y Weinyddiaeth Tai, Cymunedau a Llywodraeth Leol. <https://www.gov.uk/government/statistical-data-sets/live-tables-on-energy-performance-of-buildings-certificates>

68 NHBC (2021) *New home statistics review, 2020*. Milton Keynes: NHBC. <https://www.nhbc.co.uk/binaries/content/assets/nhbc/media-centre/stats/2020-new-home-statistics-review.pdf>

Roedd y cyfyngiadau symud cychwynnol hefyd wedi atal adeiladu tai yn ystod ail chwarter 2020. Nid oes ystadegau adeiladu tai swyddogol ar gyfer 2020 ar gael ond mae data'r Dystysgrif Perfformiad Ynni (EPC)⁶⁷ a'r Cyngor Cenedlaethol Adeiladu Tai (NHBC)⁶⁸ yn dangos cyfeiriad y daith. Maen nhw'n awgrymu y gallai nifer y tai sy'n cael eu cwblhau fod wedi dychwelyd i lefelau cyn y pandemig erbyn diwedd 2020. I'r gwrthwyneb, mae adennill caniatâd cynllunio a dechrau codi tai wedi bod yn wannach, a gallai hynny arafu'r cyflenwad tai newydd am gryn amser i ddod.

Ffigur 2.4: Cyfartaledd prisiau tai wedi'u haddasu yn ôl yr amrywiaeth o eiddo a fforddiadwyedd morgaesi, 2007 i 2020.



Ffynhonnell: Mynegai Prisiau Tai'r DU (pris cyfartalog tai Cymru, wedi'i lawrlwytho ym mis Mehefin 2021); Arolwg Blynyddol o Enillion yr Awr amser llawn canolrifol; a chyfraddau llog morgaesi Banc Lloegr (tabl 1.22) a'i gyfrifiadau ei hun. Sylwch: Mae'r pris geometrig cyfartalog yn fesur technegol a ddefnyddir i olrhain twf mewn prisiau ac mae'n cynhyrchu ffigurau sy'n nes at y canolrif na'r cymedr rhifyddol mwy cyffredin. Mae'r ffigurau wedi'u haddasu ar gyfer cymysgedd ac maent ar gyfer mis Rhagfyr bob blwyddyn. Mae costau ad-dalu morgaesi yn tybio blaendal o 10 y cant ac yn defnyddio'r gyfradd llog gyffredol ar gyfer y flwyddyn dan sylw.

Mae Ffigur 2.4 yn dangos bod pris tŷ cyfartalog Cymru wedi cynyddu 9.6 y cant i £182,349 yn y flwyddyn hyd at fis Rhagfyr 2020, sef y cynnydd blynyddol uchaf ers y GFC. Parhaodd y ffyniant hwn yn 2021, gyda'r pris cyfartalog yn codi 11 y cant yn y flwyddyn hyd at fis Mawrth 2021 i £185,431, sy'n uwch na chyfradd y DU o 10.2 y cant. Mae'r ffyniant hwn wedi cael ei sbarduno gan y galw gormodol o'i gymharu â'r cyflenwad,⁶⁹ sy'n gysylltiedig â chyfraddau llog isel iawn, 'gwyliau' y Dreth Trafodion Tir, a mwy o alw gan aelwydydd mwy cefnog sydd wedi cynyddu eu cynilion yn ystod yr argyfwng.⁷⁰ Mae hyn yn cynnwys y galw am gartrefi mwy gyda gerddi, gyda'r pris cyfartalog ar gyfer cartrefi seagl yng Nghymru yn

cynyddu 12.4% yn y flwyddyn hyd at fis Mawrth 2021 i £283,000.

Mae Ffigur 2.4 hefyd yn dangos bod fforddiadwyedd i brynwyr tai, wedi'i fesur fel cost morgaesi prynu eiddo â phris cyfartalog fel cyfran o enillion amser llawn gros canolrifol, wedi'u llacio ar ôl y GFC. Yna, arhosodd ar tua 28 y cant tan 2019 cyn codi yn 2020 mewn ymateb i gynnydd mewn prisiau tai, ond arhosodd yn is na 30 y cant oherwydd cyfraddau llog isel iawn. Ar y llaw arall, daeth mynediad at berchnogaeth cartref yn fwy problemus i brynwyr am y tro cyntaf yn ystod 2020 wrth i fenthycwyr dynnu'n ôl y cynnyrch morgaesi benthyciadau uchel mewn cymhariaeth a gwerth. Roedd hyn, a'r

69 Savills (2021) *Welsh Housing Market and Supply Update, May 2021*. Caerdydd: Savills. <https://pdf.euro.savills.co.uk/residential---other/welsh-housing-market-update-h1-2021.pdf>

70 Inman. P. (2021) *Housing market on fire warns Bank of England chief economist*. 8 Mehefin. London: The Guardian <https://www.theguardian.com/business/2021/jun/08/uk-housing-market-is-on-fire-warns-bank-of-england-chief-economist>

ffaith bod y Dreth Trafodion Tir wedi bod o fudd i rai oedd yn symud tai yn bennaf, yn golygu bod mwy o bobl yn symud tai yn 2020 na phrynwyr tro cyntaf yng Nghymru am y tro cyntaf ers 2017.⁷¹

Fforddiadwyedd i brynwyr tai, wedi'i fesur fel cost morgais prynu eiddo â phris cyfartalog fel cyfran o enillion amser llawn gros canolrifol, wedi'u llacio ar ôl y GFC. Yna, arhosodd ar tua 28 y cant tan 2019 cyn codi yn 2020 mewn ymateb i gynydd mewn prisiau tai, ond arhosodd yn is na 30 y cant oherwydd cyfraddau llog isel iawn. Ar y llaw arall, daeth mynediad at berchnogaeth cartref yn fwy problemus i brynwyr am y tro cyntaf yn ystod 2020 wrth i fenthycwyr dynnu'n ôl y cynnyrch morgais benthyciadau uchel mewn cymhariaeth â gwerth. Roedd hyn, a'r ffaith bod y Dreth Trafodion Tir wedi bod o fudd i rai oedd yn symud tai yn bennaf, yn golygu bod mwy o bobl yn symud tai yn 2020 na phrynwyr tro cyntaf yng Nghymru am y tro cyntaf ers 2017.⁷²

Mynediad at dai rhent

Mae rhentu preifat yn cyfrif am oddeutu 14 y cant o stoc tai Cymru⁷³ ac yn darparu ar gyfer amrywiaeth o aelwydydd, gan gynnwys y rheini nad ydynt yn gallu cael mynediad i'r sector rhentu cymdeithasol neu berchenfeddianwyr a'r rhai nad yw rhentu preifat yn ddewis tymor hir iddynt.⁷⁴ Yn 2019-20, y rhent preifat wythnosol canolrifol ar gyfer Cymru oedd £109.⁷⁵ Roedd hyn yn cyfateb i 20 y cant o

enillion canolrifol amser llawn gros a 27 y cant o enillion y chwarter isaf. Cyn y cyfnod clo cyntaf, roedd y twf rhent wedi bod yn fach. Rhwng mis Ionawr 2015 a mis Mawrth 2020, cynyddodd rhenti preifat 4.6 y cant, sy'n is o lawer na'r gyfradd ar gyfer Lloegr, sef 9.3 y cant.⁷⁶ Ers hynny, mae'n ymddangos bod rhenti wedi cynyddu'n gyflymach, gyda syrfewyr yn dweud bod y galw am dai preifat yng Nghymru yn fwy na'r cyflenwad ar hyn o bryd.⁷⁷ Mae hyn yn awgrymu y gallai rhenti preifat yng Nghymru barhau i gynyddu dros y misoedd nesaf, gan waethygu ymhellach y pryderon ynghylch fforddiadwyedd.

Mae Llywodraeth Cymru wedi ceisio gwella ansawdd tai rhent preifat a safonau rheoli drwy drwyddedu a rheoleiddio landlordiaid, gwella diogelwch deiliadaeth, gwella'r amddiffyniad rhag troi allan dialgar a diddymu ffioedd gosod ar gyfer tenantiaethau newydd. Ar ôl ei ddeddfu, bydd diwygiadau diweddar i Ddeddf Rhentu Cartrefi 2016 yn cryfhau diogelwch tenantiaid ymhellach o wanwyn 2022 ymlaen. Mae'r rhain yn cynnwys ymestyn cyfnodau rhybudd ar gyfer troi allan 'dim bai' o ddau i chwe mis, cyfnod contract o 12 mis o leiaf, a chontractau tenantiaeth diwygiedig a fydd yn egluro hawliau a chyfrifoldebau tenantiaid a landlordiaid.

Ar y llaw arall, mae'n ymddangos bod gweithredu'r mesurau polisi a ddaeth i rym hyd yma wedi bod yn llai cadarn na'r hyn a oedd yn ofynnol. Mae

cyrff sy'n cynrychioli landlordiaid⁷⁸ a thenantiaid⁷⁹ yn dweud mai ychydig o gynydd sydd wedi'i wneud o ran cofrestru landlordiaid, mynd i'r afael â safonau gwael, a mynd i'r afael ag ymddygiad troseddol ymysg landlordiaid. Mae cwestiynau wedi cael eu codi am lywodraethu Rhentu Doeth Cymru,⁸⁰ y corff trwyddedu ar gyfer landlordiaid, a'r capasiti a'r ewyllys gwleidyddol o fewn awdurdodau lleol i orfodi safonau.⁸¹

Mae tai rhent cymdeithasol yn cyfrif am 16 y cant o stoc dai Cymru. Gydag 11 o'r 22 Awdurdod Lleol wedi trosglwyddo eu stoc, roedd 62 y cant o'r 229,900 o gartrefi rhent cymdeithasol ym mis Mawrth 2020 yn eiddo i gymdeithasau tai ac yn cael eu rheoli ganddynt.⁸² Bryd hynny, yr oedd y rhent cymdeithasol wythnosol cyfartalog oddeutu £94,⁸³ sy'n cyfateb i 17 y cant o enillion amser llawn canolrifol a 24 y cant o enillion y chwarter isaf. Rhwng 2015-16 a 2019-20, cynyddodd rhenti cymdeithasol bron i 15 y cant.⁸⁴ Roedd hyn yn cydfynd yn fras â thwf mewn enillion ond yn uwch na chwyddiant (12 y cant) a'r twf mewn rhenti preifat.

Mae amcangyfrifon stoc yn awgrymu bod yna o leiaf 5,300 o ychwanegiadau net wedi bod i'r gronfa o gartrefi rent cymdeithasol yn y pedair blynedd hyd at fis Mawrth 2020, sy'n adlewyrchu'n bennaf diddymu Hawl i Brynu yn

2019 a'r cynnydd yn y ddarpariaeth o dai cymdeithasol ychwanegol. Yn ystod y cyfnod hwn, cafodd 19,000 o dai fforddiadwy eu darparu drwy gymysgedd o dai newydd sy'n cael eu hadeiladu, eu prynu, eu caffael, eu prydlesu neu eu trosi i gefnogi targed Llywodraeth Cymru i ddarparu 20,000 o dai fforddiadwy yn 2016-2021.⁸⁵ Roedd hyn yn cynnwys 8,131 o gartrefi rhent cymdeithasol (gan gynnwys 255 o gartrefi ar brydles blwyddyn neu fwy i letya aelwydydd digartref) a 1,287 o gartrefi ar gyfer rhent canolradd. Yn gyffredinol, roedd y 9,584 o unedau a oedd yn weddill ar gyfer perchentaeth fforddiadwy, ac roedd y rhan fwyaf o'r rhain yn gartrefi newydd a brynwyd gyda chymorth y cynllun Help i Brynu. Cafodd hyd at 4,000 o dai fforddiadwy eu cynllunio ar gyfer 2020-21 ond mae'r arafu o ran codi tai preifat newydd yn 2020-21 wedi lleihau nifer y tai fforddiadwy sy'n cael eu darparu drwy rwymedigaethau cynllunio, ac mae'n bosibl y bydd hyn yn parhau am gryn amser.

Mae gwaith i weithredu argymhellion Adolygiad Tai Fforddiadwy Annibynnol 2018-19 hefyd wedi mynd rhagddo. Cafodd polisi rhent cymdeithasol pum mlynedd wedi'i addasu ei gadarnhau ym mis Rhagfyr 2019, a sefydlwyd Is-adran Tir Llywodraeth Cymru ym mis Medi 2019 i ddatgloi tir sy'n eiddo cyhoeddus i gefnogi datblygiad tai cymdeithasol. Dylai

71 UK Finance (2021) *Household Finance Review—Q4 2020*, London: UK Finance [https://www.ukfinance.org.uk/sites/default/files/uploads/Data%20\(XLS%20and%20PDF\)/Household-Finance-Review-2020-Q4-FINAL.pdf](https://www.ukfinance.org.uk/sites/default/files/uploads/Data%20(XLS%20and%20PDF)/Household-Finance-Review-2020-Q4-FINAL.pdf)

72 Ibid.

73 Llywodraeth Cymru (2020) *Amcangyfrifon Stoc Anheddau: ar 31 Mawrth 2020*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/amcangyfrifon-stoc-annedd-ar-31-mawrth-2020>

74 Opinion Research Services (2020) *Understanding Tenant Experiences of the Private Rented Sector*. Caerdydd: Llywodraeth Cymru. <https://gov.wales/sites/default/files/statistics-and-research/2020-08/understanding-tenant-experiences-of-the-private-rented-sector.pdf>

75 Department for Work and Pensions (2021) *Family Resources Survey: financial year 2019 to 2020, tenure tables: (table 3.8)*. Ar-lein: DWP. <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2019-to-2020>

76 Office for National Statistics (2021) *Index of Private Housing Rental Prices, UK: Ebrill 2021* London: ONS. <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/indexofprivatehousingrentalprices/april2021>

77 Savills (2021) *Welsh Housing Market and Supply Update, May 2021*. Caerdydd: Savills. <https://pdf.euro.savills.co.uk/residential---other/welsh-housing-market-update-h1-2021.pdf>

78 National Residential Landlords Association (2021) *Rent Smart Wales: The Accountability Gap*. Caerdydd: National Residential Landlords Association. <https://www.nrla.org.uk/news-Rent-Smart-Wales-fails-accountability-tests>

79 Kindersley, N. (2021) *Rent Smart Wales: A Watchdog in Need of Sharper Teeth*. Caerdydd: IWA <https://www.iwa.wales/agenda/2021/01/rent-smart-wales-a-watchdog-in-need-of-sharper-teeth/>

80 National Residential Landlords Association (2021) *Rent Smart Wales: The Accountability Gap*. Caerdydd: NLRA. <https://www.nrla.org.uk/news-Rent-Smart-Wales-fails-accountability-tests>

81 Smith, B. (2020) *How can local authorities improve compliance in the private rented sector? A Wales Perspective*. 4 Tachwedd Ar-lein: CaCHE Blog. <https://housingevidence.ac.uk/how-can-local-authorities-improve-compliance-in-the-private-rented-sector-a-wales-perspective/>

82 Smith, B. (2018) *Social Housing in Wales*. Glasgow: CaCHE. <https://housingevidence.ac.uk/publications/social-housing-in-wales/>

83 Department of Work and Pensions (2021) *Family Resources Survey: financial year 2019 to 2020, tenure tables: (tabl 3.8)*. Ar-lein: DWP <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2019-to-2020>

84 Llywodraeth Cymru (2019) *Stoc Tai Cymdeithasol a Rhenti: Rhenti wythnosol cyfartalog mewn stoc hunangynhwysol yn ôl math o ddarparwr a blwyddyn* – cyrchwyd Mehefin 2021. Ar-lein: Llywodraeth Cymru. <https://stats.cymru.llyw.cymru/Catalogue/Housing/Social-Housing-Stock-and-Rents/averageweeklyrentsinselfcontainedstocksocialrent-by-providertype-year>

85 Darpariaeth Tai Fforddiadwy Llywodraeth Cymru (2021): *Ebrill 2019 - Mawrth 2020 Caerdydd*: Llywodraeth Cymru. <https://llyw.cymru/darpariaeth-tai-fforddiadwy>

fframwaith diwygiedig ar gyfer grant tai fforddiadwy fod ar waith rhwng 2022-23 ac mae newidiadau i reolau benthycy awdurdodau lleol wedi dechrau ysgogi adeiladu a chaffael tai cyngor, gyda'r niferoedd yn cynyddu o 69 i 393 rhwng 2015-16 a 2019-20. Mae gwaith wedi dechrau hefyd ar weithredu strategaeth dulliau adeiladu modern 2020.

Gan edrych ymlaen, mae rhoi hwb i dai cymdeithasol wedi dod yn flaenoriaeth uchel i Lywodraeth Cymru. Mae ei hamcangyfrif canolog o anghenion tai yn awgrymu y bydd angen tua 7,400 o unedau tai ychwanegol ar gyfer pob un o'r pum mlynedd o 2019/20 ymlaen, sy'n cynnwys 3,900 o dai fforddiadwy sy'n canolbwyntio ar y farchnad a 3,500 o dai fforddiadwy, gan gynnwys rhent cymdeithasol a rhent canolradd.⁸⁶ Ar ben hynny, nid yw'r cynnydd diweddar yn nifer y cartrefi cymdeithasol sy'n cael eu rhentu wedi arwain at gynnydd yn nifer y tai sy'n cael eu gosod i denantiaid newydd oherwydd y gostyngiad yn y trosiant, gyda'r tai cymdeithasol sy'n cael eu gosod wedi aros yn weddol sefydlog ers 2011-12, gydag oddeutu 16,600 yn cael eu gosod bob blwyddyn. Felly, ym mis Mehefin 2021, cadarnhaodd Llywodraeth newydd Cymru darged 5 mlynedd i ddarparu 20,000 o gartrefi cymdeithasol carbon isel. Bydd y rhain yn cynnwys cartrefi sy'n cael eu rhentu gan landlordiaid cymdeithasol yn unig, gan gynnwys cartrefi cymdeithasol ar rent, tai canolradd ar rent ac anheddau rhanberchnogaeth.⁸⁷

Fel y trafodir ymhellach ym Mhennod 4, roedd ALLau yn tueddu i briodoli anawsterau o ran cael gafael ar dai cymdeithasol ar gyfer aelwydydd digartref statudol i ddiffygion yn y cyflenwad, yn enwedig tai un ystafell wely, yn hytrach na pholisïau dyrannu di-fudd neu eithriedig

86 Llywodraeth Cymru (2021) *Amcangyfrif o'r Angen am Dai: seiliedig ar 2019*. Caerdydd: Llywodraeth Cymru. <https://llyw.cymru/amcangyfrifon-or-angen-am-dai-sail-2019>

87 Llywodraeth Cymru (2021) *Datganiad Ysgrifenedig: Tai Cymdeithasol yng Nghymru - Julie James AS, y Gweinidog dros Newid yn yr Hinsawd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-tai-cymdeithasol-yng-nghymru>

ar ran landlordiaid cymdeithasol Cymru. Mae ystadegau swyddogol yn dangos bod o leiaf 22 y cant o'r holl dai cymdeithasol newydd sy'n cael eu gosod yng Nghymru (19 y cant o gartrefi cymdeithasau tai a 31 y cant o gartrefi awdurdodau lleol) yn 2018-19, sef y flwyddyn ddiweddaraf y mae data ar gael ar ei chyfer, yn aelwydydd statudol ddigartref sydd ag angen blaenoriaethol. Fodd bynnag, beirniadodd nifer o hysbyswyr allweddol yr ystadegau hyn ar y sail nad oedd y sail dros eu llunio wedi cael ei diweddarau i ystyried newidiadau yn y ddeddfwriaeth digartrefedd ar ôl pasio Deddf Tai (Cymru) 2014 (gweler Pennod 3):

“Mae'r data dyraniadau presennol... yn cyfeirio at dai cymdeithasol sy'n cael eu gosod, ac yna tai gosod ar sail blaenoriaeth oherwydd digartrefedd. Does neb wir yn gwybod beth mae'r ail gategori yn ei olygu, ac mae'n mynd yn ôl i 1996, gyda Deddf Tai '96, ac nid yw'r fethodoleg wedi newid ers hynny. Yn amlwg, gyda Tai (Cymru).. Rydw i'n meddwl ei bod hi'n bwysig iawn alinio'r ddau beth hyn gyda'i gilydd... rydych chi'n edrych ar fwy na dyblu...cyfran y tai gosod sy'n cael eu gosod, naill ai i liniaru digartrefedd...neu i atal hynny o fewn 56 diwrnod, sydd wedyn yn creu darlun gwahanol iawn.” (Hysbysydd allweddol, y sector annibynnol)

Amddiffyn rhag troi allan ac adfeddiannu

Mae'r cyfyngiadau symud cyntaf wedi arwain at ofnau ynghylch colli swyddi'n eang, ôl-ddyledion, troi allan, a digartrefedd ac wedi arwain Llywodraeth y DU a Llywodraeth Cymru i gymryd y cam digynsail o gyflwyno cymorth dros dro, ond

gorfodol, ar ran landlordiaid a benthycwyr.

Ym mis Mawrth 2020, cyflwynodd Llywodraeth y DU, yr Awdurdod Ymddygiad Ariannol a benthycwyr morgeisi fesurau i helpu perchnogion tai a landlordiaid preifat i osgoi adfeddiannu. Roedd hyn yn cynnwys moratoriwm tri mis ar adfeddiannu, a gafodd ei ymestyn wedyn yng Nghymru tan 30 Mehefin 2021. Yn ogystal, roedd gan fenthycwyr hawl i wneud cais am ohriad taliad morgais tri mis, er y byddai llog yn parhau i gronni. Ym mis Mehefin 2020, gallai benthycwyr wneud cais am ail ohriad o dri mis ac ym mis Tachwedd cadarnhawyd y gallai benthycwyr wneud cais am doriad mewn taliadau hyd at fis Gorffennaf 2021 ar yr amod eu bod yn gwneud cais cyn mis Ebrill 2021 ac nad oedd cyfanswm eu gwyliau talu yn fwy na chwe mis. Yn 2020-21, roedd 64 o hawliadau yng Nghymru am adfeddiannu eiddo dan forgais o'i gymharu â 1,115 yn 2019-20. Dros yr un cyfnod, gostyngodd gorchmynion meddiannu o 789 i 21.⁸⁸

I rentwyr, mae goddefgarwch wedi canolbwyntio ar ohirio achosion cyfreithiol a champau gorfodi. Ar ddechrau'r pandemig, cafodd achosion llys ar gyfer hysbysiadau a gyflwynwyd rhwng 27 Mawrth a 23 Gorffennaf 2020 eu hatal am 3 mis. O ganlyniad, cafodd achosion llys ar gyfer hysbysiadau a gyflwynwyd i denantiaid cymdeithasau tai a phreifat rhwng 24 Gorffennaf 2020 a 28 Medi 2020 eu hatal am 6 mis ar wahân i hysbysiadau sy'n ymwneud ag ymddygiad gwrthgymdeithasol (ASB) a oedd yn dal i fod yn destun gwaharddiad o 3 mis. Ers 29 Medi 2020, mae gan y rhan fwyaf o denantiaid cymdeithasol a phreifat hawl i 6 mis o rybudd cyn y gall eu landlord ddechrau achos llys ar gyfer eu troi allan, a bydd y ddarpariaeth hon yn awr yn rhedeg tan 30 Medi 2021. Y ddau brif eithriad

88 Ministry of Justice (2021) *Mortgage and Landlord Possession Statistics Quarterly*, Table 9. Ar-lein: Llywodraeth y DU <https://www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-january-to-march-2021>

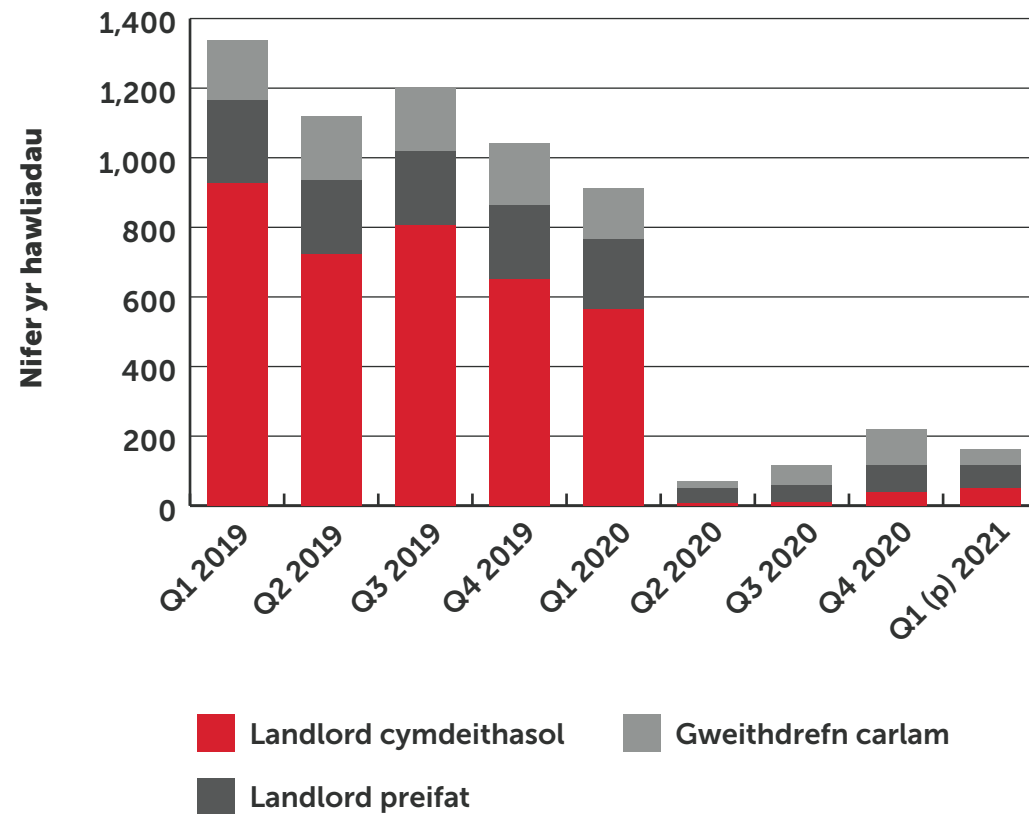
yw ar gyfer achosion sy'n ymwneud ag ymddygiad gwrthgymdeithasol a cham-drin domestig, lle mae'r sefyllfa'n berthnasol i'r gyfraith cyn darpariaethau pandemig yr argyfwng.

Roedd ataliad dros dro ar achosion llys ar gyfer meddiannu ar waith rhwng mis Mawrth 2020 a 20 Medi. Er bod achosion llys wedyn wedi cael eu hail-gychwyn ar gyfer achosion lle'r oedd y cyfnod rhybudd gofynnol wedi mynd heibio, ysgrifennodd yr Arglwydd Ganghellor at Swyddogion Gorfodi'r Uchel Lys yn annog pobl i beidio â chael eu troi allan a chyhoeddwyd canllawiau yn cadarnhau hyn i feiliod y llysoedd sirol. Ar 11 Rhagfyr 2020, cafodd troi allan drwy orfodaeth beiliaid eu gohirio am fis, ond roedd estyniadau dilynol yn golygu mai dim ar ôl 30 Mehefin 2021 yr ailddechreuodd troi allan o'r fath yng Nghymru (ac eithrio mewn amgylchiadau cyfyngedig, fel achosion sy'n ymwneud ag ymddygiad gwrthgymdeithasol a cham-drin domestig).

Mae Ffigur 2.5 yn dangos effaith ddramatig y mesurau hyn. Roedd cyfanswm yr hawliadau wedi disgyn o 1,339 yn chwarter cyntaf 2019 i lawr o 71 yn ail chwarter 2020. O'r 569 hawliad a gyhoeddwyd yn 2020-21, cafodd 231 eu cyhoeddi gan landlordiaid preifat a 109 gan landlordiaid cymdeithasol, a'r olaf i lawr o 2,301 yn 2019-20. Priodolwyd 229 o hawliadau pellach i'r "drefn gyflym", sy'n tueddu i gael ei defnyddio pan fydd prydlesin dod i ben a phan na ellir adnabod y math o landlord. Yn yr un modd, gostyngodd gorchmynion meddiannu o 2,860 yn 2019-20 i 282 yn 2020-21 tra gostyngodd gwarantau o 1,524 i 140.

Yn ddiddorol, nodwyd nad oedd y cyfyngiadau hyn ar droi tenantiaid allan wedi cael fawr o effaith ar ymddygiad tenantiaid:

Ffigur 2.5: Hawliadau meddiant landlordiaid ar gyfer Cymru, o chwarter cyntaf 2019 i chwarter cyntaf 2021



Ffynhonnell: Ministry of Justice, Mortgage and Landlord Possession Statistics Quarterly, Tabl 9.
Sylwch: Ffigurau dros dro yw ffigurau Ch1 2021

“Credaf fod ofn mewn rhai cylchoedd ... [gyda] y cyfnod rhybudd estynedig, neu mewn rhai cyfnodau, ei bod mewn gwirionedd yn amhosibl i rywun gael ei droi allan oherwydd ôl-ddyledion rhent, y byddem yn gweld cydymffurfiad rhent is nag yr oeddem wedi'i weld. A dweud y gwir, doedden ni ddim yn gweld hynny o gwbl. Roedd hi'n amlwg bod rhai wedi wynebu anawsterau ariannol o ganlyniad i'r pandemig ac, felly, wedi cael problemau talu eu rhent, mae hynny i'w ddisgwyl, ond doedden ni ddim yn gweld

unrhyw nifer sylweddol o bobl yn chwarae'r system na dim byd felly.”
(Hysbysydd allweddol, y sector annibynnol)

Adeg ein gwaith maes, cafwyd cryn gyffro o ganlyniad i ymrwymiad cyn COVID-19 gan Lywodraeth Cymru, mewn partneriaeth â sefydliadau cynrychioladol, i roi diwedd ar bob achos o droi allan i ddigartrefedd o dai cymdeithasol,⁸⁹ gyda Shelter Cymru yn cynhyrchu adroddiad wedi'i groesawu ar weithredu'r polisi hwn yn ymarferol.⁹⁰ Roedd profiadau yn ystod

89 The Welsh Agenda (2019) *Ending Evictions into Homelessness in Wales*. 3 Rhagfyr Ar-lein: IWA <https://www.iwa.wales/agenda/2019/12/ending-evictions-into-homelessness-in-wales/>

90 Shelter Cymru (2021) *Working Together to End Homelessness from Social Housing*. Caerdydd: Shelter Cymru https://sheltercymru.org.uk/wp-content/uploads/2021/03/Working-together-to-end-homelessness-from-social-housing_Report-1.pdf

COVID-19 hefyd fel petaent wedi rhoi hwb pellach i'r agenda hon:

“Rydyn ni wedi bod yn cael sgyrsiau gwych gyda landlordiaid cymdeithasol ynghylch rhoi diwedd ar droi pobl allan i ddigartrefedd ac rydyn ni wedi gwneud cynnydd gwych yn hynny o beth... Mae'n bwnc llosg sylweddol yng Nghymru... Wrth edrych ar ystadegau eiddo'r Weinyddiaeth Gyfiawnder cyn i COVID ddod, roedd gostyngiad mawr mewn camau meddiannu gan landlordiaid cymdeithasol yng Nghymru - roedd yn enfawr, rhywbeth fel gostyngiad o 40 y cant dros gyfnod o flwyddyn.”
(Hysbysydd allweddol, y sector gwirfoddol)

“Rydyn ni'n gwneud llawer o waith... o ran goblygiadau ymarferol [rhoi terfyn ar droi pobl allan i ddigartrefedd] a sut rydyn ni'n ei gyflawni ar lawr gwlad. Mae popeth yn mynd yn dda iawn. Mae gennym nifer o gymdeithasau tai sydd... ar flaen y gad... y gostyngiad enfawr mewn troi allan a'r defnydd o hysbysyddau sy'n gweld dros y 15 mis diwethaf, sydd wir wedi rhoi gweledigaeth i bobl o beth, mewn gwirionedd, ydych chi'n gwybod beth? Mae'n debyg y gallwn ni wneud hyn.”
(Hysbysydd allweddol, y sector annibynnol)

Un pryder mawr yw'r posibilrwydd o gynydd yn nifer y bobl sy'n cael eu troi allan pan ddaw'r mesurau atal dros dro i ben, yn enwedig gan fod ôl-ddyledion rhent blaenorol yn gallu bod yn rhwystr i gael gafael ar lety sefydlog.⁹¹

“...mae ôl-ddyledion tenantiaid blaenorol yn ddrwm rydyn ni wedi bod yn ei daro ers blynyddoedd gyda chanlyniadau amrywiol, ond mae'n wirioneddol .. Yn rhwystr sy'n cadw rhai pobl yn gaeth i lety dros dro. Os yw'n ddull cyffredinol, dydych chi ddim yn ystyried yr amgylchiadau lle cafodd yr ôl-ddyledion eu cronni, gallu pobl i'w dalu'n ôl – y pethau hyn i gyd...Mae rhai o'r polisïau hynny heb gael eu diweddaru ers blynyddoedd lawer. Mae'n sicr yn amser edrych ar yr un yna.”
(Hysbysydd allweddol, y sector gwirfoddol)

Yn ystod y pum mlynedd cyn 2017-18 yn gynhwysol, ar gyfartaledd roedd gan 2 y cant o denantiaid cymdeithasol yng Nghymru ôl-ddyledion rhent difrifol sy'n cyfateb i rent 13 wythnos neu fwy, sy'n cyfateb i tua 4,400 o denantiaid bob blwyddyn. Yn 2018-19, y flwyddyn ddiweddaraf y mae data ar gael ar ei chyfer, roedd gan 5,541 o denantiaid cymdeithasol ôl-ddyledion difrifol, gyda diwygiadau nawdd cymdeithasol a chyflwyno CC yn cael eu nodi fel gyrrwr allweddol.⁹²

91 Mackie, P. & Smith, B. (2020) *Housing Policies and the COVID-19 pandemic - A perspective from the Wales Knowledge Exchange Hub*. Glasgow: CaCHE. <https://housingevidence.ac.uk/wp-content/uploads/2020/10/Wales-Hub-July-2020-CaCHE-discussion-Final-Write-Up-3.pdf>

92 Welsh Government (2020) *Llefydd gwag, gosodiadau ac ôl-ddyledion tai cymdeithasol: Ebrill 2018 i Mawrth 2019*. Ar-lein: Llywodraeth Cymru. <https://gov.wales/sites/default/files/statistics-and-research/2020-03/social-housing-vacancies-lettings-and-arrears-april-2018-march-2019-614.pdf> (Saesneg yn unig); ac hefyd Aston, J., Charlesworth, Z., Fell, B., Hick, R., Howarth, P., Jones, S., Macor, F., Tims, F., & Varney, C. (2020). *Deall Effaith Credyd Cynhwysol ar Gynllun Gostyngiadau'r Dreth Gyngor ac Ôl-ddyledion Rhent yng Nghymru: Adroddiad Terfynol*. Adroddiad GSR rhif 47/2020. Caerdydd: Llywodraeth Cymru. <https://llyw.cymru/sites/default/files/statistics-and-research/2020-07/credyd-cynhwysol-ar-gynllun-gostyngiadau-dreth-gyngor-ac-ol-ddyledion-rhent-nghymru-adroddiad-terfynol.pdf>

Mae JRF⁹³ a'r Resolution Foundation⁹⁴ ill dau yn dweud bod ôl-ddyledion ymysg rhentwyr cymdeithasol a phreifat yn y DU wedi cynyddu ers dechrau'r pandemig. Ar sail arolwg ar-lein YouGov, amcangyfrifodd y Resolution Foundation fod gan 9 y cant o rentwyr cymdeithasol ôl-ddyledion ym mis Ionawr 2021, i fyny o 4 y cant cyn i'r argyfwng ddechrau. Yn yr un modd, roedd cyfran y rhentwyr preifat mewn ôl-ddyledion wedi dyblu i 6 y cant. Yn nes at adref, mae Cyngor ar Bopeth Cymru yn amcangyfrif bod oddeutu 280,000 o bobl wedi cronni dyled ers mis Mawrth 2020, gyda'r ffynonellau dyled mwyaf yn cynnwys rhent a'r dreth gyngor.⁹⁵ Mae Shelter Cymru hefyd yn amcangyfrif bod 78,000 o rentwyr preifat yn poeni y gallent golli eu cartref unwaith y bydd mesurau goddefgarwch yn dod i ben.⁹⁶

2.4 Mesurau sy'n ymwneud â ffyrlo a nawdd cymdeithasol

Mae'r adran hon yn edrych ar y mesurau a gymerwyd i ddiogelu diogelwch ariannol aelwydydd yn ystod argyfwng COVID-19. Mae'n trafod cynllun ffyrlo Llywodraeth y DU a mesurau cysylltiedig, addasiadau dros dro i Gredyd Cynhwysol a'r Lwfans Tai Lleol (LHA), a mesurau penodol a roddwyd ar waith gan Lywodraeth Cymru.

Cynlluniau Ffyrlo a Hunangyflogaeth

Cyflwynwyd y Cynllun Cadw Swyddi drwy gyfnod y Coronafeirws (CJRS) ym mis Ebrill 2020 ac mae'n rhoi

grant i gyflogwyr dalu 80 y cant o'u cyflogau ar ffyrlo i hyd at £2,500 y mis. Mae'r CJRS wedi cael ei ymestyn sawl gwaith, er ei fod yn cynnwys amodau grant diwygiedig. O fis Gorffennaf 2020 ymlaen, roedd staff ar ffyrlo yn cael gweithio'n rhan amser ac o fis Awst ymlaen, roedd yn rhaid i gyflogwyr dalu cyfraniadau Yswiriant Gwladol a phensiwn y cyflogwr ar gyfer staff ar ffyrlo. Bydd y CJRS yn cael ei ddirwyn i ben erbyn 30 Medi 2021, a fydd yn golygu bod y gyfradd grant yn gostwng o 75 y cant i 70 y cant o'r cyflogau ym mis Gorffennaf a 60 y cant ym mis Awst, gyda gofyn i gyflogwyr ychwanegu at y 10-20 y cant arall.

Roedd y CJRS wedi cefnogi cyfanswm cronrus o 11.5 miliwn o swyddi gweithwyr, gan gynnwys 468,100 o swyddi yng Nghymru erbyn mis Mai 2021, ar gost o £64 biliwn.⁹⁷ Mae nifer y swyddi ar ffyrlo yng Nghymru wedi amrywio wrth i gyfyngiadau COVID-19 lacio a thynhau, gan gyrraedd uchafbwynt o 247,300 o swyddi ddechrau mis Gorffennaf, sy'n cyfateb i 20 y cant o'r holl swyddi sy'n gymwys o ran Talu Wrth Ennill. Mae'r data diweddaraf yn dangos bod 131,900 o swyddi yng Nghymru yn dal ar ffyrlo ar 30 Ebrill. Mae pryderon bod gweithwyr iau, gweithwyr â thâl is a gweithwyr rhan amser ar ffyrlo yn wynebu'r perygl mwyaf o ddod yn ddi-waith ar ôl i'r CJRS ddod i ben.⁹⁸

Mae'r Cynllun Cymorth Incwm i'r Hunangyflogedig (SEWISS) wedi cyd-

fynd â'r Cynllun hwn ar gyfer unig fasnachwyr sydd â busnes sefydledig ac elw blynyddol o lai na £50,000. Mae'n darparu grant trethadwy, gyda thri o'r pum cyfran grant yn cael eu talu yn 2020-21 ar gost gros o £19.7 biliwn. Hawliodd dros 110,000 o bobl yng Nghymru grant SEISS 1 ond mae nifer y bobl wedi gostwng gyda phob cyfran ddilynol.⁹⁹ Ym mis Mai 2020, mae tua 66,000 o bobl wedi hawlio grant SEISS 4 ac roedd 32 y cant o'r rheini yn gweithio ym maes adeiladu.¹⁰⁰

Mae'r ddau gynllun wedi cadw swyddi ac incwm. Fodd bynnag, cafwyd beirniadaeth mai dim ond ar ôl cadarnhau ail gyfyngiadau symud yn Lloegr y cadarnhawyd estyniad i CRJS yn hwyr ym mis Hydref, ac nid pan gadarnhawyd y cyfnod atal byr yng Nghymru. Hefyd, mae'r methiant i addasu'r cynlluniau i dargedu'n well y rhai sy'n ennill llai o incwm wedi cael ei feirniadu. Mae'r Awdurdod Ymddygiad Ariannol yn amcangyfrif bod 2.1 miliwn o oedolion hunangyflogedig yn y DU wedi colli incwm,¹⁰¹ ond efallai fod hyd at 1.5 miliwn ohonynt wedi bod yn anghymwys ar gyfer SEISS.¹⁰²

Er hynny i gyd, dywedodd bron pob Awdurdod Lleol yng Nghymru (19 allan o 22) fod y cynllun ffyrlo wedi bod yn bwysig o ran helpu i leihau effaith COVID-19 ar ddigartrefedd (Gweler Tabl A.7). Nodwyd bod dod â'r cynllun hwn i ben ym mis Medi 2021 hefyd yn risg fawr o ran ôl-ddyledion rhent:

"Rwy'n credu mai diwedd y cynllun ffyrlo, fydd ym mis Medi nawr rwy'n meddwl, yw'r pryder mwyaf

i ni, a hynny o gryn dipyn."
(Hysbysydd allweddol, y sector annibynnol)

Credyd Cynhwysol

Credyd Cynhwysol yw'r prif opsiwn erbyn hyn i bobl o oedran gweithio sy'n gwneud cais newydd am gymorth ariannol ar sail prawf modd ac mae wedi bod yn brif rwyd ddiogelwch i bobl sydd wedi colli eu swyddi neu sydd wedi cael gostyngiad mewn enillion ers i'r argyfwng ddechrau. Mae Ffigur 2.6 yn dangos bod nifer y bobl sy'n hawlio Credyd Cynhwysol yng Nghymru wedi cynyddu ym mis Mawrth-Mehefin 2020. Er bod cyfradd y twf wedi arafu wedyn, ym mis Ebrill 2021, roedd tua 279,134 o bobl yn hawlio Credyd Cynhwysol, 85 y cant yn uwch nag ym mis Chwefror 2020, pan oedd 150,527 o bobl yn hawlio Credyd Cynhwysol.

Bu rhai newidiadau yng nghyfansoddiad hawllyr CC ers dechrau'r argyfwng. Rhwng mis Chwefror a mis Rhagfyr 2020, bu cynnydd o 112 y cant yn nifer y bobl mewn gwaith ond yn hawlio Credyd Cynhwysol ledled Cymru, tra bu cynnydd o 69 y cant yn y dosbarth 'di-waith' yn yr Adran Gwaith a Phensiynau. Mae'r cynnydd mwy amlwg yn nifer y bobl mewn gwaith sy'n hawlio Credyd Cynhwysol wedi cael ei sbarduno gan ostyngiad yn enillion pobl, boed ar ffyrlo ai peidio, a newidiadau dros dro i Gredyd Cynhwysol sydd wedi ymestyn yr hawl i Gredyd Cynhwysol ymhellach i fyny'r raddfa enillion. Mae'r rhain yn cynnwys y codiad wythnosol o £20, y cynnydd yn y Lwfans Tai Lleol

93 Baxter, D., Casey, R. & Earwaker, R. (2020) *Struggling Renters need a Lifeline this Winter: A briefing*. 16 Tachwedd Ar-lein: Sefydliad Joseph Rowntree <https://www.jrf.org.uk/report/struggling-renters-need-lifeline-winter>

94 Judge, L. (2021) *Getting Ahead on Falling Behind: Tackling the UK's Building Arrears Crisis*. London: Resolution Foundation. <https://www.resolutionfoundation.org/app/uploads/2021/02/Getting-ahead-on-falling-behind.pdf>

95 Citizens Advice Cymru (2020) *Coronavirus Debts: Estimating the Size of Lockdown Arrears in Wales*. Caerdydd: Cyngor ar Bopeth [https://www.citizensadvice.org.uk/Global/CitizensAdvice/Wales/Coronavirus Debt Wales.pdf](https://www.citizensadvice.org.uk/Global/CitizensAdvice/Wales/Coronavirus%20Debt%20Wales.pdf)

96 Thomas, N. (2021) *People Renting Homes in Wales Face Crisis as Eviction Ban End Looms*. 5 Mehefin. Ar-lein: The National. <https://www.thenational.wales/news/19350826.people-renting-homes-wales-face-crisis-eviction-ban-end-looms/>

97 HM Revenue and Customs (2021) *Coronavirus Job Retention Scheme Statistics: 3 Mehefin 2021*. Ar-lein: HMRC. <https://www.gov.uk/government/statistics/coronavirus-job-retention-scheme-statistics-3-june-2021/coronavirus-job-retention-scheme-statistics-3-june-2021>

98 Resolution Foundation (2021) *Labour Market Outlook Q2 2021*. London: Resolution Foundation. <https://www.resolutionfoundation.org/app/uploads/2021/06/Labour-Market-Outlook-Q2-2021.pdf>

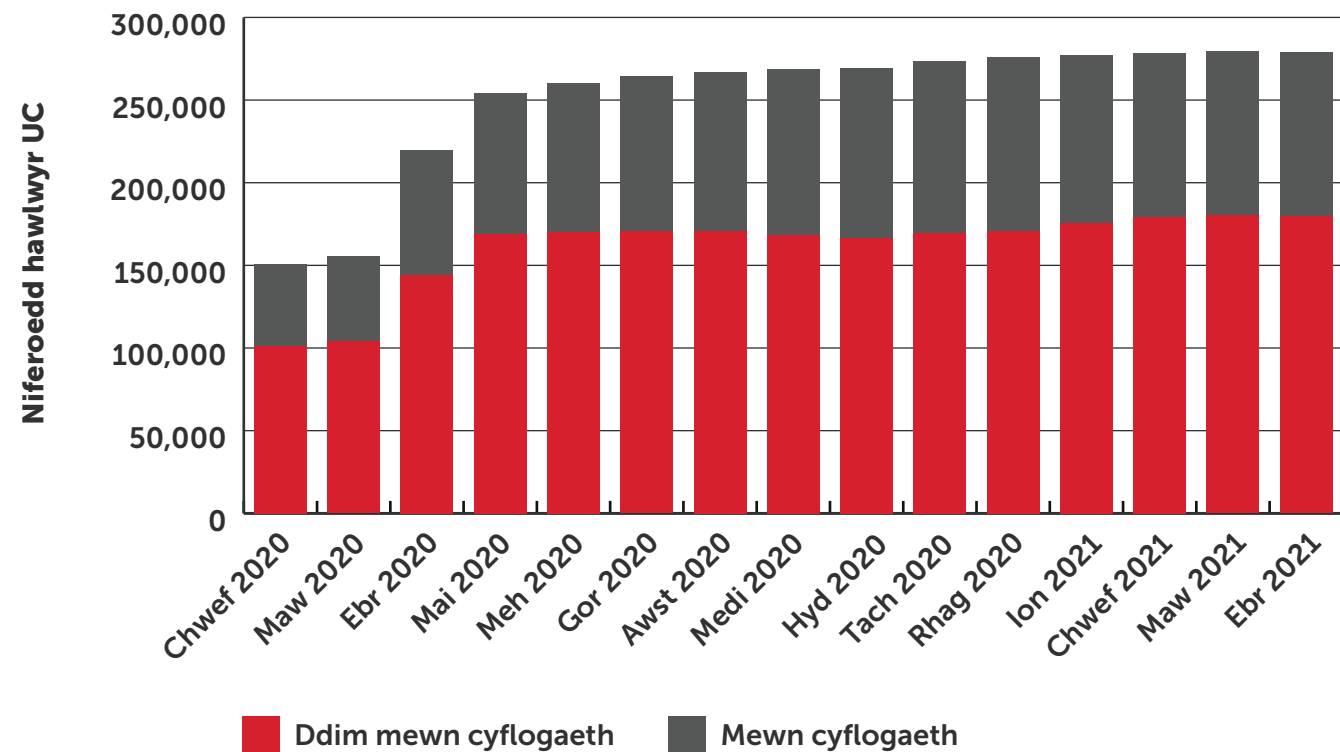
99 HM Revenue and Customs (2021) *Self-Employment Income Support Scheme (SEISS) Supplementary Statistics: Chwefror 2021*. Ar-lein: HMRC. <https://www.gov.uk/government/statistics/self-employment-income-support-scheme-statistics-june-2021>

100 HM Revenue and Customs (2021) *Self-Employment Income Support Scheme statistics: Mehefin 2021*. Ar-lein: HMRC. <https://www.gov.uk/government/statistics/self-employment-income-support-scheme-statistics-november-2020>

101 Financial Conduct Authority (2021) *Financial Lives 2020 survey: the impact of coronavirus*. London: Yr Asiantaeth Gwasanaethau Ariannol. <https://www.fca.org.uk/publication/research/financial-lives-survey-2020.pdf>

102 Cominetti, N., Henehan, K., Slaughter, H. & Thwaites, G. (2021) *Long Covid in the Labour Market: The impact on the labour market of Covid-19 a year into the crisis, and how to secure a strong recovery*. London: Resolution Foundation. <https://www.resolutionfoundation.org/app/uploads/2021/02/Long-covid-in-the-labour-market.pdf>

Ffigur 2.6: Nifer yr hawlwyd Credyd Cynhwysol yng Nghymru yn ôl statws cyflogaeth rhwng mis Chwefror 2020 a mis Ebrill 2021



Ffynhonnell: Yr Adran Gwaith a Phensiynau Stat-Xplore, Tablau Credyd Cynhwysol

a gohirio'r Isafswm Llawr Incwm ar gyfer pobl hunangyflogedig. Yn ôl y Swyddfa Cyfrifoldeb Cyllidebol, roedd y mesurau hyn wedi rhoi hwb o £8.3 biliwn i incwm aelwydydd y DU yn 2020-21.¹⁰³

Mae data'r Adran Gwaith a Phensiynau ar gyfer Cymru yn dangos bod y rhan fwyaf o hawliadau newydd wedi dod gan bobl sengl ers dechrau'r pandemig, ond mae cynnydd sylweddol wedi bod yn nifer yr

aelwydydd cwpl sydd â phlant neu heb blant. Nid oedd gan dros hanner yr hawliadau newydd hawl i gael tŷ chwaith. Mae hyn yn cyd-fynd yn fras â chanfyddiadau prosiect *Welfare at a (Social) Distance* ledled Prydain.¹⁰⁴ O'i gymharu â phobl sydd eisoes yn hawlio Credyd Cynhwysol cyn yr argyfwng, canfu fod hawlwyd newydd yn fwy tebygol o fod yn berchnogion tai, yn iau (dan 40), yn meddu ar sgiliau uwch ac wedi eu haddysgu'n well.¹⁰⁵

¹⁰³ Office for Budget Responsibility (2020) *Economic and Fiscal Outlook: Tachwedd 2020*. London: Y Swyddfa Cyfrifoldeb Cyllidebol. <https://obr.uk/efo/economic-and-fiscal-outlook-november-2020/>

¹⁰⁴ Ingold, J., Scullion, L. et al (2021) *Public Accounts Select Committee inquiry: DWP Employment Support - Written Evidence from the Welfare at a (Social) Distance research project*. Manceinion: Prifysgol Salford. <https://committees.parliament.uk/writtenevidence/19002/pdf/>

¹⁰⁵ Gweler hefyd: Summers, K., Scullion, L., Baumberg Geiger, B., Robertshaw, D., Edmiston, D., Gibbons, A., Karagiannaki, E., De Vries, R. & Ingold, J. (2021) *Claimants' Experiences of the Social Security System During the First Wave of COVID-19*. Salford: Prifysgol Salford. Welfare at a (Social) Distance Project <https://www.distantwelfare.co.uk/winter-report>

Roedd y cynnydd mewn hawliadau Credyd Cynhwysol a budd-daliadau eraill wedi rhoi pwysau gweithredol enfawr ar yr Adran Gwaith a Phensiynau, gyda bron i 10,000 o staff yn cael eu hadleoli o'r Adran Gwaith a Phensiynau neu o adrannau eraill y Llywodraeth i helpu i brosesu hawliadau. Mae'r Adran Gwaith a Phensiynau wedi cael canmoliaeth am ei hymateb prydol, a welodd 96 y cant o hawliadau Credyd Cynhwysol newydd ym mis Ebrill 2020 yn cael eu taliad cyntaf llawn mewn pryd.¹⁰⁶ Mae'n ymddangos bod y newid i ddull 'peidiwch â'n ffonio ni, byddwn yn eich ffonio chi' hefyd wedi gwella profiad llawer o ymgeiswyr UC.¹⁰⁷ Ar y llaw arall, mae'n ymddangos hefyd bod y nifer nad ydynt yn manteisio ar fudd-daliadau nawdd cymdeithasol wedi cynyddu yn ystod yr argyfwng, sydd wedi cyfrannu at aelwydydd yn mynd ar ei hôl hi gyda'u taliadau tai a biliau eraill.¹⁰⁸

Addasu cyfraddau budd-daliadau

Mae atodiad wythnosol £20 Llywodraeth y DU i Gredydau Credyd Cynhwysol a Chredydau Treth Gwaith ar gyfer 2020-21 yn costio tua £6.1 biliwn¹⁰⁹ ac mae bellach wedi ymestyn i fis Medi 2021. Mae'r cynnydd hwn wedi lleihau caledi ariannol i lawer o bobl sy'n hawlio Credyd Cynhwysol.¹¹⁰

Fodd bynnag, ni chafodd llawer o ofalwyr, pobl anabl, rhieni sengl, ac eraill sy'n parhau i dderbyn budd-daliadau cyfrannol a budd-daliadau gwaddol yr ychwanegiad hwn nac unrhyw gymorth ariannol ychwanegol arall i ymdopi â chostau byw cynyddol drwy'r argyfwng. Galwodd y Grŵp Seneddol Hollbleidiol ar Dloddi am ymestyn y codiad o £20 i'r holl fudd-daliadau gwaddol yng Nghyllideb mis Mawrth, ond ni ddigwyddodd hyn.¹¹¹

Yn fwy cyffredinol, mae'r codiad o £20 wedi tynnu sylw at y cyfraddau isel o fudd-daliadau newydd i bobl o oedran gweithio o'i gymharu â llawer o Ewrop, gan arwain at alw ar Lywodraeth y DU i greu system nawdd cymdeithasol decach a mwy cydlynol.¹¹² Mae galw cynyddol hefyd am ddatganioli rhannau o'r system nawdd cymdeithasol i Gymru.¹¹³ Hefyd, mae Sefydliad Bevan wedi cynnig 'System Budd i Gymru' i weithredu ochr yn ochr â'r system nawdd cymdeithasol.¹¹⁴ Yn y bôn, byddai hyn yn dod ag ystod o gymorth ariannol ac ymarferol a weinyddir gan Lywodraeth Cymru ac awdurdodau lleol at ei gilydd i ddarparu un pwynt mynediad i bobl ar incwm isel.

Yn y cyfnod cyn etholiad Senedd Cymru ar 6 Mai 2021, rhybuddiodd Llywodraeth Cymru nad y pandemig

¹⁰⁶ Mackley, A. (2021) *Coronavirus: Universal Credit During the Crisis: Briefing paper 8999*. London: Llyfrgell Tŷ'r Cyffredin. <https://researchbriefings.files.parliament.uk/documents/CBP-8999/CBP-8999.pdf>

¹⁰⁷ Wilson, H. & Finch, D. (2021) *Unemployment and Mental Health - Why both require action for our COVID-19 Recovery*. London: Y Sefydliad Iechyd. <https://www.health.org.uk/publications/long-reads/unemployment-and-mental-health>

¹⁰⁸ Baumberg, B., Scullion, L., Summers, K., Martin, P., Lawler, C., Edmiston, D., Gibbons, A., Ingold, J., Robertshaw, D., & de Vries, R. (2021) *Non-take-up of Benefits at the Start of the COVID-19 Pandemic*. Salford: Prifysgol Salford. Welfare at a (Social) Distance Project. <https://www.distantwelfare.co.uk/take-up>

¹⁰⁹ Office for Budget Responsibility (2020) *Economic and Fiscal Outlook: Tachwedd 2020*. London: Y Swyddfa Cyfrifoldeb Cyllidebol. <https://obr.uk/efo/economic-and-fiscal-outlook-november-2020/>

¹¹⁰ Weekes, T., Spoor, E., & Weal, R. (2021) *Dignity or Destitution? The Case for Keeping the Universal Credit Lifeline*. London: The Trussell Trust. <https://www.trusselltrust.org/wp-content/uploads/sites/2/2021/02/dignity-or-destitution-UC-standard-allowance-report-final.pdf>

¹¹¹ All-Party Parliamentary Group on Poverty (2021) *The Impact on Poverty of not Maintaining the £20 Uplift in Universal Credit and Working Tax Credits, and of not Extending the Uplift to Legacy and Related Benefits*. London: All-Party Parliamentary Group on Poverty. <http://www.appgpoverty.org.uk/wp-content/uploads/2021/02/APPG-on-Poverty-20-uplift-report-FINAL.docx.pdf>

¹¹² House of Lords Economic Affairs Committee (2020) *Universal Credit isn't Working: Proposals for reform*. London: Tŷ'r Arglwyddi. <https://publications.parliament.uk/pa/ld5801/ldselect/ldeconaf/105/105.pdf>

¹¹³ Collins, E. & Bristow, D. (2020) *Administering Social Security in Wales: Evidence on Potential Reforms*. Caerdydd: Canolfan Polisi Cyhoeddus Cymru <https://www.wcpp.org.uk/wp-content/uploads/2020/01/200110-Administering-social-security-in-Wales-evidence-on-potential-reforms.pdf>

¹¹⁴ Bevan Foundation (2020) *A Welsh Benefits System: How it can help solve poverty*. Ar-lein: Sefydliad Bevan Merthyr Tudful. <https://www.bevanfoundation.org/wp-content/uploads/2020/09/Welsh-Benefits-System-Final-Report-1.pdf>

oedd yr adeg iawn efallai i edrych ar newidiadau tymor hir i nawdd cymdeithasol.¹¹⁵ Felly, fe wnaeth Llywodraeth Cymru synnu rhai pan gyhoeddodd yn fuan ar ôl yr etholiad ei bod am dreialu Incwm Sylfaenol Cyffredinol. Mae manylion ynghylch beth allai hyn ei olygu yn annelwig, ond awgrymwyd y gallai ganolbwyntio ar grŵp bychan, wedi'i dargedu, fel pobl ifanc sy'n gadael gofal.¹¹⁶

Sanctsiynau a didynnu budd-daliadau

Cafodd sanctsiynau budd-daliadau ac ymrwymadau hawllyr ar gyfer pobl sy'n gwneud hawliad newydd eu hatal dros dro yn ystod y cyfyngiadau symud cyntaf. Ers mis Gorffennaf, pan ddechreuodd y moratoriwm gael ei ddiwygu'n raddol, mae nifer y penderfyniadau ynghylch sanctsiynau CC wedi cynyddu. Fodd bynnag, maent yn dal yn isel, yn bennaf oherwydd bod yn rhaid i bobl gael ymrwymiad gan hawlydd sydd wedi cael ei roi ar waith neu ei ddiwygio ers mis Mawrth 2020 cyn y gellir gosod sanctsiwn. Ym mis Ionawr 2021, roedd yna 489 o benderfyniadau i wahardd pobl rhag hawlio Credyd Cynhwysol (gwasanaeth llawn) ym Mhrydain, i lawr o 18,466 ym mis Ionawr 2020.¹¹⁷ Nid oedd y moratoriwm yn berthnasol i bobl yr oedd eu budd-daliadau eisoes wedi cael eu sanctsiynu cyn y cyfyngiadau symud. O ganlyniad, roedd tua 2,700 o'r 4,038 o bobl a oedd yn hawlio Credyd Cynhwysol (Gwasanaeth Llawn) a oedd wedi cael ei sanctsiynu ym mis Ionawr wedi gweld gostyngiad yn eu budd-daliadau drwy gydol yr argyfwng.¹¹⁸

115 Johnson, H. (2020) *A oes angen i Gymru fod â mwy o reolaeth dros y system fudd-daliadau?* 11 Medi. Ymchwil y Senedd, Senedd Cymru. <https://ymchwil.senedd.cymru/erthyglau-ymchwil/a-oes-angen-i-gymru-fod-a-mwy-o-reolaeth-dros-y-system-fudd-daliadau/>

116 Thomas, G., Morgan L. & Worthington, P. (2021) *What Might a Universal Basic Income mean for Wales?* 17 Mehefin. Ar-lein: Ymchwil y Senedd, Senedd Cymru. <https://research.senedd.wales/research-articles/what-might-a-universal-basic-income-mean-for-wales/>

117 Department for Work and Pensions (2021) *Benefit Sanctions Statistics*. London: DWP. <https://www.gov.uk/government/collections/jobseekers-allowance-sanctions>

118 Webster, D. (2021) *Child Poverty Action Group Briefing - Benefit Sanctions Statistics May 2021*. Glasgow: Glows University. <http://www.cpag.org.uk/david-webster>

119 Fitzpatrick, S., Bramley, G., Blenkinsopp, J., Wood, J., Sosenko, F., Littlewood, M., Johnsen, S., Watts, B., Treanor, M. & McIntyre, J. (2020) *Destitution in the UK 2020*. York: Sefydliad Joseph Rowntree. <https://www.jrf.org.uk/report/destitution-uk-2020>

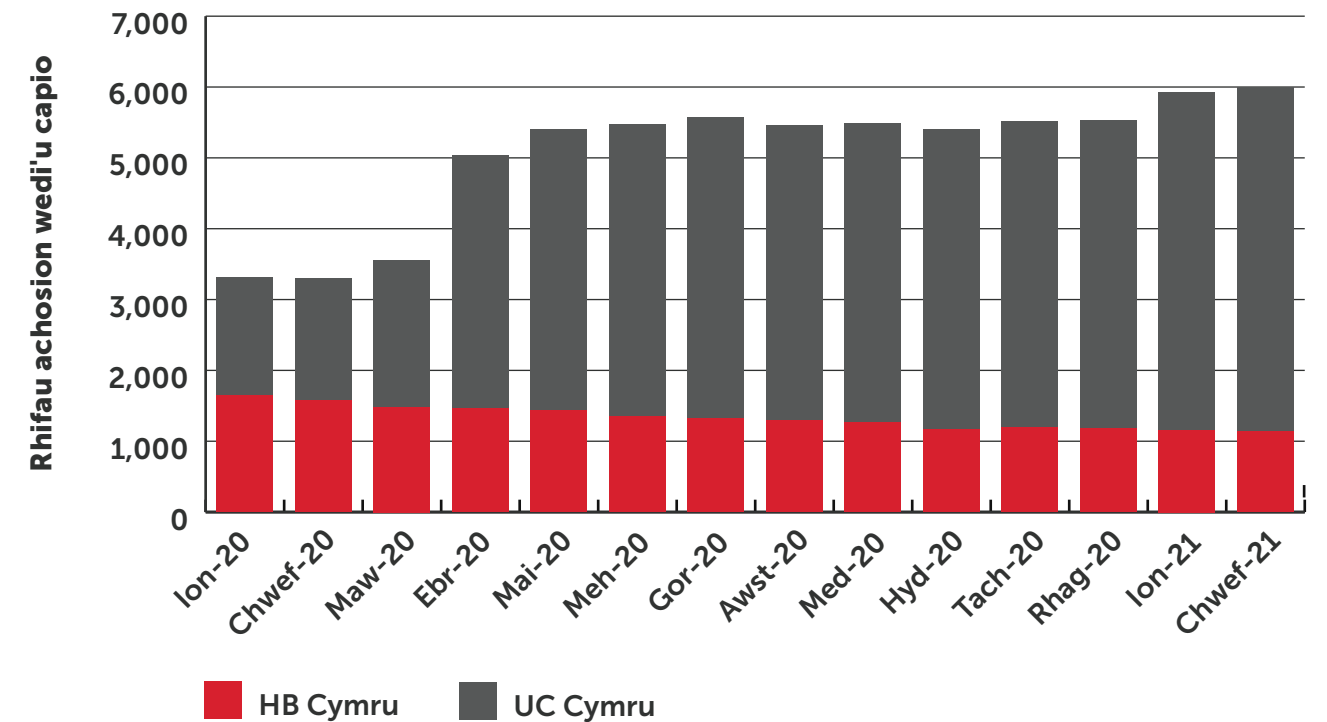
Cafodd didyniadau uniongyrchol ar gyfer gordaliadau budd-daliadau a dyledion trydydd parti eu hatal dros dro am gyfnod byr ar ddechrau'r argyfwng ond nid oedd hyn yn cynnwys didyniadau ar gyfer taliadau ymlaen llaw i dalu'r isafswm o bum wythnos o aros am y taliad Credyd Cynhwysol cyntaf er bod y didyniadau hyn yn gallu bod yn un o'r prif bethau sy'n sbarduno amddifadedd.¹¹⁹ O fis Ebrill 2021 ymlaen, fodd bynnag, cafodd y cyfnod ar gyfer adfer blaendaliadau Credyd Cynhwysol ei gynyddu o 12 i 24 mis a chafodd y gyfradd uchaf o ddiyniadau ei gostwng o 30 y cant i 25 y cant o lwfans safonol y Credyd Cynhwysol.

Lwfans Tai Lleol a'r Cap Budd-dal

Mae'r Lwfans Tai Lleol yn gosod terfyn ar y rhent a ddefnyddir i gyfrifo cymorth tai ar sail prawf modd ar gyfer tenantiaid yn y sector preifat. Cafodd cyfraddau LHA eu gostwng o 50 y cant i 30 y cant o'r rhent canolrifol ar gyfer ardal ddaearyddol benodol yn 2011 ac yna eu cyfyngu i gynnydd blynyddol o 1 y cant tan 2016-17, pan gafodd y cyfraddau eu rhewi am bedair blynedd. Cafodd cyfraddau'r Lwfans Tai Lleol ar gyfer 2020-21 eu hailosod i 30ain canradd rhenti'r farchnad ar gyfer pob ardal benodol, ond maent eto wedi cael eu rhewi ar y gyfradd hon ar gyfer 2021-22.

Bydd y rhewi diweddaraf hwn yn ehangu'r bwlch rhwng y rhent sy'n daladwy a'r rhent sy'n cael ei asesu ar gyfer hawl i fudd-daliadau ac yn cynyddu nifer y rhentwyr preifat sy'n cael trafferth talu eu rhent, sy'n wynebu ôl-ddyledion ac sydd mewn

Ffigur 2.7: Aelwydydd sy'n destun y Cap Budd-daliadau yng Nghymru, Ionawr 2020 i Chwefror 2021



Ffynhonnell: Yr Adran Gwaith a Phensiynau, Data pwynt mewn amser cap budd-daliadau Stats-Xplore, cyrchwyd Mehefin 2021

perygl o fod yn ddigartref. Gallai'r broblem fod yn ddifrifol iawn i bobl sengl dan 35 oed sydd ond yn gallu hawlio'r Lwfans Tai Lleol am lety a rennir, gyda Sefydliad Bevan yn awgrymu y gallent wynebu diffyg o hyd at £7 yr wythnos os yw eu rhent oddeutu y 30ain canradd.¹²⁰

Pryder cysylltiedig yw sut mae'r ychwanegiad o £20 a'r ychwanegiad i'r Lwfans Tai Lleol yn rhyngweithio â chyfanswm y cap ar fudd-daliadau sy'n cyfyngu ar y taliadau budd-dal y gall aelwydydd oed gweithio y mae'r Adran Gwaith a Phensiynau yn eu dosbarthu fel rhai "di-waith" eu cael. Fel y dangosir yn ffigur 2.7, roedd tua 3,400 o aelwydydd yng Nghymru yn destun y cap budd-daliadau cyn mis Ebrill 2020. Cynyddodd y niferoedd i 5,040

120 Kocan, H. (2021) *The freeze in local housing allowance could increase homelessness in Wales*. 12 Mai. Ar-lein: Sefydliad Bevan. <https://www.bevanfoundation.org/views/housing-allowance-homelessness/>

121 Senedd Cymru (2019) *Budd-daliadau yng Nghymru: opsiynau i'w cyflawni'n well*. Caerdydd: Llywodraeth Cymru <https://senedd.wales/laid%20documents/cr-ld12832/cr-ld12832%20-w.pdf>

ym mis Ebrill pan ddaeth y ddau fesur hyn i rym ac yna amrywiodd rhwng 5,400 a 5,500 tan ddiwedd y flwyddyn. Yna, neidiodd i tua 6,000 yn ystod dau fis cyntaf 2021, sef pan ddaeth pobl a oedd wedi bod yn gweithio cyn hawlio Credyd Cynhwysol ar ddechrau'r argyfwng yn destun y cap budd-daliadau.

Taliadau Tai Dewisol

Cyflwynwyd Taliadau Tai Dewisol (DHP) yn 2001, a dyma'r prif gyfrwng i helpu pobl sydd angen cymorth ychwanegol gyda'u costau tai ac i liniaru'r toriadau i Fudd-dal Tai ac elfen tai CC. Mae'r Senedd¹²¹ wedi galw am ddatganoli DHP, ond am nawr mae'r Adran Gwaith a Phensiynau yn parhau i bennu'r rheolau a'r rheoliadau sy'n rheoli DHP yng Nghymru a Lloegr, sy'n

cael eu gweinyddu drwy awdurdodau lleol.

£139.5 miliwn oedd y cyllid DHP ar gyfer Cymru a Lloegr ar gyfer 2019-20. Cynyddodd hyn i £179.5 miliwn yn 2020-21, a dyrannwyd £8.3 miliwn ohono i Gymru. Dywedodd canllawiau'r Adran Gwaith a Phensiynau bod y £40 miliwn ychwanegol ar gyfer adlewyrchu pwysau fforddiadwyedd yn y sector rhentu preifat ond ni chyfeiriodd at yr argyfwng.¹²² Mae diffyg cynnydd penodol yn y cyllid ar gyfer COVID-19 wedi cael ei ategu gan feirniadaeth¹²³ o gyngor Llywodraeth y DU y dylid annog landlordiaid a thenantiaid i gytuno ar gynlluniau ad-dalu ac y dylid gofyn i landlordiaid drosglwyddo unrhyw 'wyliau' morgais i denantiaid ar ffurf lleihau rhent neu wyliau.¹²⁴

Gostyngodd cyllideb DHP ar gyfer 2021-22 i £140 miliwn. Mae Llywodraeth Cymru wedi dweud y bydd yn darparu £4.1 miliwn o gyllid i awdurdodau lleol i helpu i ddiwallu anghenion heb eu diwallu ac atal digartrefedd.¹²⁵ Er hynny, mae'r gyllideb DHP yn ymddangos yn is o lawer na'r hyn sy'n ofynnol, ac mae JRF yn awgrymu bod angen o leiaf £400 miliwn ar gyfer Cymru a Lloegr.¹²⁶ Mae dosbarthu a gweinyddu DHP yng Nghymru a Lloegr hefyd wedi

cael ei ddisgrifio fel 'loteri cod post', gyda mynediad yn tueddu i ddiwynnu ar yr ardal lle mae person yn byw yn hytrach na'i amgylchiadau personol.¹²⁷

Cronfa Cymorth Dewisol

Mae'r Gronfa Cymorth Dewisol yn cynnig Taliadau Cymorth Brys i bobl sy'n wynebu argyfwng ariannol a Thaliadau Cymorth Unigol i helpu pobl i fyw'n annibynnol. Yn ogystal â chynyddu cyllideb y Gronfa Cymorth Dewisol, fe wnaeth Llywodraeth Cymru lacio'r rheolau i'w gwneud hi'n haws i bobl sy'n wynebu caledi o ganlyniad uniongyrchol i argyfwng COVID-19 wneud cais. Yn fwyaf arwyddocaol, roedd pobl yn cael gwneud hyd at bum cais mewn cyfnod o 12 mis, i fyny o dri. Rhwng 18 Mawrth 2020 a 20 Mai 2021, roedd bron i 209,000 o Daliadau Cymorth Brys cysylltiedig â COVID-19, a oedd yn dod i gyfanswm o £13.94 miliwn, wedi cael eu gwneud. Roedd hyn yn cymharu â 45,291 o Daliadau Cymorth mewn Argyfwng 'arferol' am gyfanswm cost o tua £2.9 miliwn ar gyfer yr un cyfnod.¹²⁸ Mae Sefydliad Bevan wedi cynnig disodli'r Gronfa Cymorth Dewisol â Chronfa Argyfwng Cymru sy'n seiliedig ar hawliau a fyddai'n gwarantu grant ariannol i aelwydydd y mae eu hincwm yn disgyn yn annisgwyl i lefelau sy'n is

na CC ac nad oes ganddynt ddigon o gynilion.¹²⁹

Cymorth ariannol arall yng Nghymru

Yn dilyn diddymu Budd-dal y Dreth Gyngor, sefydlwyd Cynllun Gostyngiadau'r Dreth Gyngor ar gyfer Cymru gyfan yn 2013-14. Darparodd gymorth ariannol i 275,000 o aelwydydd yn 2019-20, gan gynnwys 217,000 nad oeddent yn talu treth gyngor, ar gost o tua £272 miliwn.¹³⁰ Roedd tua 85 y cant o'r rheini a oedd yn hawlio Gostyngiad yn y Dreth Gyngor yn byw mewn annedd ym Mandiau A-C ac roedd 22 y cant hefyd yn hawlio Credyd Cynhwysol, er y bydd y gyfran hon wedi cynyddu'n sylweddol ers hynny.

Ers dechrau'r argyfwng, mae Cyngor Ar Bopeth Cymru wedi amcangyfrif bod 64,000 o aelwydydd wedi wynebu ôl-ddyledion treth gyngor.¹³¹ Ategir hyn gan ganfyddiadau interim o astudiaeth sy'n olrhain effaith COVID-19 ar Gynllun Gostyngiadau'r Dreth Gyngor.¹³² Gallai hyn roi hwb pellach i'r Gweithgor Diwygio Cyllid Llywodraeth Leol, sydd ar hyn o bryd yn archwilio sut y gellid gwneud treth eiddo lleol yn decach, yn fwy blaengar ac yn symlach i'w gweinyddu a gwneud cais amdani.

Sefydldwyd Cynllun Benthyciadau Arbedion Tenantiaid gwerth £8 miliwn Llywodraeth Cymru ym mis Hydref 2020 ac fe'i gweinyddwyd gan Undebau Credyd. Cynigiodd fenthyciadau i denantiaid preifat, a oedd yn cael eu talu'n uniongyrchol i

landlordiaid i dalu am neu i leihau ôl-ddyledion rhent a thrwy hynny leihau'r risg o gael eu troi allan. Mae hwn yn gynllun a fwriedir i helpu tenantiaid a oedd wedi profi newid dros dro yn eu hincwm oherwydd COVID-19, ac nad oeddent yn cael budd-daliadau tai, a barnwyd bod y cynllun hwn yn llawn bwriadau da ond yn anghyson ag anghenion pobl:

"...roedd hynny'n gwneud y cymhwysedd yn gyfyngedig eithriadol oherwydd na allech chi fod ar unrhyw fudd-daliadau i wneud cais... Felly rydych chi'n edrych ar garfan wirioneddol fychan o bobl, onid ydych, a oedd ag ôl-ddyledion rhent difrifol o ganlyniad i COVID ond nad ydynt yn hawlio unrhyw fudd-daliadau! Mae hynny'n gyfran fach iawn o bobl."

(Hysbysydd allweddol, y sector gwirfoddol)

Rhwng mis Hydref 2020 a mis Ebrill 2021, cyfanswm y benthyciadau cymeradwy oedd 41. Ym mis Mehefin 2021, disodlwyd y Cynllun hwn gan y Cynllun Grant Caledi i Denantiaid.¹³³ Er y gallai cynnig grantiau yn hytrach na benthyciadau ad-daladwy wneud y cynllun newydd ychydig yn fwy deniadol na'i ragflaenydd, efallai y bydd cyfyngu'r meini prawf cymhwysedd yn dal i gyfyngu ar ei effaith.

Darparwyd cyllid hefyd i Gyngor Ar Bopeth Cymru i gyflwyno Cynllun Rhybudd Cynnar i rentwyr preifat i'w cefnogi i reoli ôl-ddyledion rhent a

122 Department for Work and Pensions (2020) *Guidance: S2/2020: 2020-21 Discretionary Housing Payments Government Contribution for English and Welsh Local Authorities, Updated 26 November 2020*. London: DWP. <https://www.gov.uk/government/publications/housing-benefit-subsidy-circulars-2020/s22020-2020-21-discretionary-housing-payments-government-contribution-for-english-and-welsh-local-authorities>

123 Gweler er enghraifft, llythyr at Robert Jenrick o London Renters' Union, 31 Mawrth 2020. <https://twitter.com/LDNRentersUnion/status/1244921356334108672/photo/1>

124 Ministry for Housing, Communities and Local Government (2020) *Press Release: Complete Ban on Evictions and Additional Protection for Renters (18 March)*. London: MHCLG; gweler hefyd UK Finance (2020) *Support for Commercial Landlords*. London: UK Finance and Welsh Government (2020) *Coronavirus (COVID-19): Guidance for Landlords and Managing Agents in the Private Rented Sector – March 2020*. Caerdydd: Llywodraeth Cymru.

125 The Guardian (2021) *Cut of £40m in help for tenants will 'drive up homelessness'*. 6 Mehefin. Ar-lein: The Guardian. <https://www.theguardian.com/money/2021/jun/06/cut-of-40m-in-help-for-tenants-will-drive-up-homelessness>

126 Joseph Rowntree Foundation (2021) *JRF Spring Budget 2021 Analysis*. York: JRF. <https://www.jrf.org.uk/report/jrf-spring-budget-2021-analysis>

127 Wilson, W. (2020) *Discretionary Housing Payments: Briefing Paper, 6899*. London: Llyfrgell Tŷ'r Cyffredin. <https://researchbriefings.files.parliament.uk/documents/SN06899/SN06899.pdf>

128 Welsh Government (2021) *Data cryno am coronafeirws (COVID-19) a'r ymateb iddo: 26 Mai 2021*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/data-cryno-am-coronafeirws-covid-19-ar-ymateb-iddo-26-mai-2021.html>

129 Bevan Foundation (2020) *Transforming Wales: how Welsh public services and benefits can reduce poverty and inequality*. Ar-lein: Sefydliad Bevan. <https://www.bevanfoundation.org/wp-content/uploads/2020/10/Transforming-Wales-through-public-services-and-benefits-FINAL.pdf>

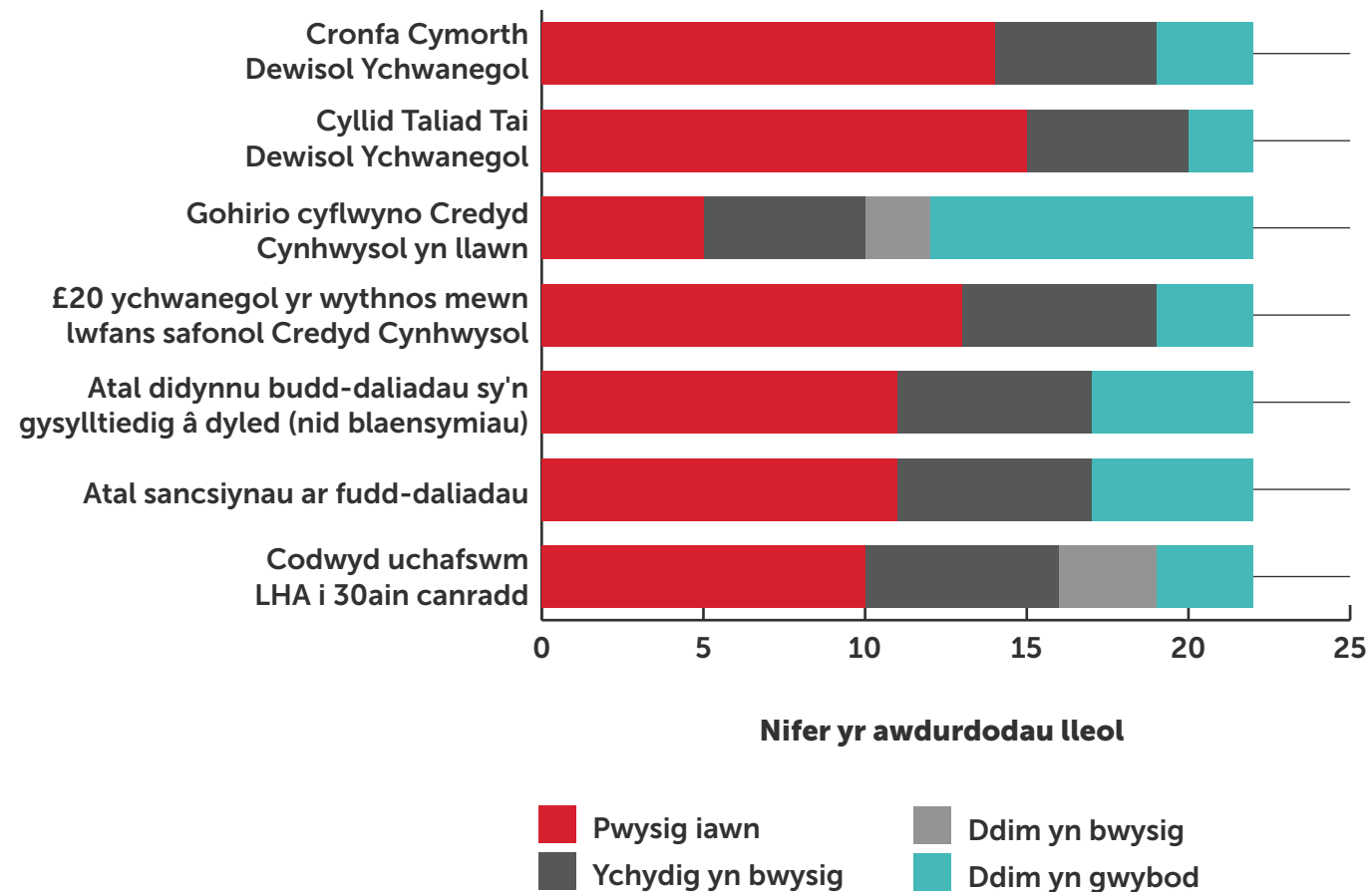
130 Llywodraeth Cymru (2021) *Diwygio cyllid llywodraeth leol yng Nghymru: crynodeb o'r canfyddiadau*. Caerdydd: Llywodraeth Cymru. <https://llyw.cymru/sites/default/files/publications/2021-02/crynodeb-or-canfyddiadau-2021.pdf>

131 Citizens Advice Cymru (2020) *Coronavirus Debts: Estimating the size of lockdown arrears in Wales*. Caerdydd: Cyngor ar Bopeth [https://www.citizensadvice.org.uk/Global/CitizensAdvice/Wales/Coronavirus Debt Wales.pdf](https://www.citizensadvice.org.uk/Global/CitizensAdvice/Wales/Coronavirus%20Debt%20Wales.pdf)

132 Policy in Practice (2021) *Understanding the impact of Covid-19 on the Council Tax Reduction Scheme in Wales: Interim Findings*. Caerdydd: Llywodraeth Cymru. https://gov.wales/sites/default/files/statistics-and-research/2021-02/understanding-the-impact-of-covid-19-on-the-council-tax-reduction-scheme-in-wales-interim-findings_0.pdf

133 *Llywodraeth Cymru (2021) Datganiad Ysgrifenedig: Cymorth i Denantiaid drwy Bandemig Covid-19*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-cymorth-i-denantiaid-drwy-bandemig-covid-19>

Ffigur 2.8: Pwysigrwydd tybiedig newidiadau i fudd-daliadau lles wedi'u cymell gan y pandemig wrth atal neu leihau digartrefedd (nifer yr awdurdodau lleol)



Ffynhonnell: Arolwg yr awduron

dyledion cartref eraill, gan gynnwys sefydlu cynlluniau ad-dalu fforddiadwy gyda'u landlord neu asiant gosod.

Barn awdurdodau lleol a rhanddeiliaid allweddol am fesurau lles sydd wedi'u hanelu at liniaru effeithiau'r pandemig

Fel y mae Ffigur 2.8 yn dangos, roedd yr holl newidiadau i fudd-daliadau lles a nodwyd yn cael eu hystyried yn bwysig yn gyffredinol gan awdurdodau lleol wrth helpu i gyfyngu ar ganlyniadau digartrefedd y pandemig yn eu hardal.

Roedd hyn yn arbennig o wir am DHP a chronfeydd Cymorth Dewisol, gyda 15 ac 14 o'r 22 ALL yn ôl eu trefn yn ystyried y gwelliannau hyn yn 'bwysig iawn' i ymdrechion i leihau digartrefedd. Roedd y cynnydd mewn CC bron yr un mor debygol o gael ei ystyried yn bwysig i liniaru digartrefedd gan Awdurdodau Lleol Cymru, yn ogystal ag atal sancsiynau a didyniadau budd-daliadau. Ar ben arall y sbectrwm, cafwyd ymateb llawer mwy amwys i oedi cyflwyno CC, gyda bron i hanner cynghorau Cymru yn dweud nad oeddent yn gwybod a oedd hyn wedi gwneud gwahaniaeth i lefelau digartrefedd yn eu hardal.

Yn ddiddorol, dim ond 10 awdurdod lleol yng Nghymru oedd yn ystyried bod codi uchafswm yr awdurdod tai lleol i'r 30ain canradd yn 'bwysig iawn' i liniaru effeithiau COVID-19 ar ddigartrefedd yn eu hardal (gweler Pennod 5). Yn gwbl groes i hynny, roedd rhai hysbyswyr allweddol wedi rhoi'r mesur hwn ar frig eu rhestr, ochr yn ochr â'r codiad mewn Credyd Cynhwysol. Mae'n ymddangos bod yr esboniad am y gwahaniaeth ymddangosiadol hwn yn y safbwyntiau i'w weld yn effeithiau anghyfartal daearyddol gwelliant yr LHA:

"Wel, roedd pawb yn teimlo'n gyffrous iawn am ddychwelyd i'r 30ain canradd gyda'r LHA...ac mae wedi gwneud gwahaniaeth i rai pobl, ond mae wedi bod yn eithaf myllo mewn rhannau eraill o Gymru. Roedd croeso mawr i'r arian ychwanegol i Gredyd Cynhwysol a...fe allech chi weld hynny'n gwneud gwahaniaeth i bobl."
(Hysbysydd allweddol, y sector gwirfoddol)

Mae ymatebion penagored gan awdurdodau lleol yn ein harolwg yn cadarnhau'r dehongliad hwn, gyda llawer o gynghorau'n nodi bod y newid yn lefel yr awdurdodau tai lleol yn rhy fach i gael effaith sylweddol yn eu hardal:

"Mae rhenti'r farchnad yn yr ardal yn llawer mwy na chyfraddau'r LHA felly nid yw cynnydd bychan wedi dileu'r problemau ynghylch argaeledd tai fforddiadwy."
(Awdurdod Lleol Trefol)

"Er bod codi'r LHA i'r 30ain canradd yn cyfrannu rhywfaint at helpu pobl o ran PRS, mae'n dal yn bell iawn o fodloni rhent y farchnad ac mae angen i ni fynd ymhellach os ydym am ddefnyddio'r PRS i'r eithaf."
(Awdurdod Lleol arall)

2.5 Pwyntiau allweddol

- Yn y degawd cyn i argyfwng COVID-19 daro, mae'r bwch rhwng cyfraddau cyflogaeth yng Nghymru a gweddill y DU wedi lleihau, ond roedd safonau byw yn cael eu gwasgu gan dwf cyflog gwan, diwygiadau nawdd cymdeithasol a thwf mathau o waith â chyflogau is ac ansafonol.
- Yn ystod y degawd hefyd gwelwyd cynnydd yn y duedd i leihau tlodi a thlodi mewn gwaith, sy'n golygu bod y mwyafrif helaeth o oedolion oed gweithio a phlant mewn tlodi AHC ar drothwy argyfwng COVID-19 yn byw mewn aelwydydd lle'r oedd un neu fwy o oedolion mewn gwaith cyflogedig.
- Mae cynlluniau ffyrlo a hunangyflogaeth cysylltiedig Llywodraeth y DU wedi diogelu swyddi ac incwm aelwydydd, ond wrth iddynt ddirwyn i ben, mae mwy o bobl yn debygol o brofi diweithdra a cholli incwm, gan gynyddu'r risg o gynydd mewn tlodi, troi allan, a digartrefedd.
- Mae'r rhagolygon ar gyfer economi Cymru a'r farchnad lafur yn aneglur, ond mae'r pandemig wedi gwneud niwed difrifol i gyllid cyhoeddus. Gyda Llywodraeth y DU yn anelu at fantoli'r gyllideb erbyn 2025, ansicrwydd parhaus ynghylch disodli cyllid yr UE a'r cwmpas cyfyngedig i gynyddu refeniw o dreth incwm ddatganoledig, mae'n debygol y bydd gwasanaethau cyhoeddus yn parhau i weithredu mewn amgylchedd o gyni.
- Mae rhoi hwb i dai cymdeithasol wedi dod yn flaenoriaeth uchel, gyda Llywodraeth Cymru eisiau gweld 20,000 o dai cymdeithasol carbon isel yn cael eu darparu erbyn 2026. Mae hyn yn adlewyrchu ei amcangyfrif canolog o anghenion tai, sy'n awgrymu y bydd angen tua 7,400 o unedau tai ychwanegol ar gyfer pob un o'r pum mlynedd o

2019/20 ymlaen, gan gynnwys 3,500 o dai fforddiadwy ar gyfer rhent cymdeithasol a rhent canolradd. Mae hefyd yn adlewyrchu'r ffaith nad yw'r cynnydd diweddar mewn tai cymdeithasol ar rent wedi troi'n gynnydd mewn gosod tai i denantiaid newydd oherwydd y gostyngiad mewn trosiant, gyda gosod tai cymdeithasol wedi aros yn weddol sefydlog ers 2011-12, gydag oddeutu 16,600 eiddo'n cael eu gosod bob blwyddyn.

- Roedd Llywodraeth Cymru wedi gweithredu'n gyflym i amddiffyn tenantiaid cymdeithasol a phreifat rhag cael eu troi allan drwy ymestyn cyfnodau rhybudd troi allan, a gwahardd gorfodi troi allan dros dro, ond gallai lefelau cynyddol o ôl-ddyledion rhent arwain at gynnydd yn nifer y bobl a fydd yn cael eu troi allan yn y misoedd i ddod. Bydd hyn yn profi ymrwymiad diweddar Llywodraeth Cymru i roi diwedd ar droi tenantiaid allan i ddigartrefedd gan landlordiaid cymdeithasol.
- Roedd yr ychwanegiad wythnosol dros dro o £20 i'r rheini sy'n hawlio Credyd Cynhwysol a Chredydau Treth Gwaith ynghyd ag adfer yr LHA dros dro i'r rhent 30ain canradd yn cael eu croesawu'n eang, ond mae dod â'r ddau fesur i ben yn debygol o gynyddu'r risg o dlodi a digartrefedd a rhoi straen ychwanegol ar wasanaethau cyhoeddus a banciau bwyd.
- O blith y gwahanol fesurau polisi a gyflwynwyd mewn ymateb i'r pandemig, nodwyd mai gwelliannau i DHP a'r Gronfa Cymorth Dewisol oedd y newid polisi pwysicaf o ran atal a lleihau digartrefedd gan awdurdodau lleol.

Polisiau digartrefedd

3. Polisiau digartrefedd

3.1. Cyflwyniad

Mae'r bennod hon yn adolygu esblygiad ac effaith polisiau sy'n benodol i ddigartrefedd yng Nghymru. Rydym yn dechrau drwy ystyried yr ymateb brys i COVID-19 a'i waddol posibl. Symudwn ymlaen wedyn i integreiddio'r drafodaeth hon gan ystyried datblygiadau polisi ehangach a thymor hwy o dan nawdd Grŵp Gweithredu ar Ddigartrefedd Llywodraeth Cymru, ac yn enwedig ei ffocws ar hyrwyddo Ailgartrefu Cyflym a Thai yn Gyntaf. Yn olaf, rydym yn ystyried safbwyntiau ar weithrediad presennol y ddeddfwriaeth digartrefedd yng Nghymru, nawr bod Rhan 2 o Ddeddf Tai (Cymru) 2014 wedi bod mewn grym ers dros chwe blynedd, a'r rhagolygon a'r awydd am ragor o ddiwygiadau cyfreithiol.

3.2 Ymateb i COVID-19 a'i waddol

Ochr yn ochr â'r newidiadau i fuddaliadau lles brys a'r moratoriwm ar droi allan a drafodwyd ym Mhennod 2, roedd ymateb i argyfwng pandemig COVID-19 yn golygu newidiadau ysgubol i bolisi, deddfwriaeth a chyllid digartrefedd yng Nghymru, fel y gwnaeth mewn manau eraill ar draws Prydain Fawr.¹³⁴ Cafwyd datganiadau Gweinidogol clir gan Lywodraeth Cymru o fis Mawrth 2020 ymlaen y dylid darparu ar gyfer pawb sy'n cysgu allan, gan gynnwys y rheini sydd heb fynediad at arian cyhoeddus.¹³⁵ Roedd canllawiau dilynol ar statws Angen Blaenoriaethol pobl sy'n cysgu allan, a gyhoeddwyd ym mis Ebrill 2020, yn datgan, dros gyfnod y pandemig, y dylai pobl sy'n cysgu allan gael eu hystyried yn 'agored i niwed' ac felly 'mewn angen blaenoriaethol' a bod ganddynt hawl i lety.¹³⁶ Ym mis Mai 2020, cyhoeddodd Llywodraeth Cymru ganllawiau ar hunanyysu

134 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf>; Fitzpatrick, S., Mackie, P., Pawson, H., Watts, B. & Wood, J. (2021) *The COVID-19 Crisis Response to Homelessness in Great Britain: Interim Report*. Ar-lein: CaCHE. https://housingevidence.ac.uk/wp-content/uploads/2021/02/12544_UoG_CaCHE_Covid_Homelessness_Report-Final.pdf

135 Llywodraeth Cymru (2020) *Datganiad Ysgrifenedig: Ymateb i COVID-19 – Digartrefedd a Phobl sy'n Cysgu ar y Stryd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-ymateb-covid-19-digartrefedd-ar-rhai-syn-cysgu-allan>

136 Llywodraeth Cymru (2020) *Canllawiau i awdurdodau lleol ar gefnogi pobl sy'n cysgu allan – argyfwng Covid-19*. Ar-lein: Llywodraeth Cymru. https://llyw.cymru/sites/default/files/publications/2020-04/canllawiau-i-awdurdodau-lleol-ar-gefnogi-pobl-syn-cysgu-allan-argyfwng-covid-19_0.pdf

mewn hostel, lloches nos neu lety â chymorth, wedi'u diweddarau o bryd i'w gilydd drwy'r pandemig.¹³⁷

Roedd ymrwymiadau cyllid ychwanegol sylweddol yn cyd-fynd â'r datganiadau polisi a'r canllawiau hyn. Ar 20 Mawrth 2020, pecyn cyllid gwerth £10m ar gyfer llety brys i bobl sy'n cysgu allan/mewn llochesi brys.¹³⁸ Yn ddiweddarach, cafodd hyn ei alw'n gyllid 'Cam 1'. Ar 28 Mai 2020, cyhoeddodd Llywodraeth Cymru £20m o gyllid 'Cam 2' i gefnogi atebion tai tymor hwy (gan gynnwys y £10 miliwn cychwynnol), i gynnwys cyfuniad o gyllid cyfalaf a referniw.¹³⁹ Ar 3 Mehefin 2020, cyhoeddwyd canllawiau yn gwahodd awdurdodau lleol i baratoi cynllun 'Cam 2' i ffurfio sail i gais am gyllid ar gyfer y gronfa Cam 2 hon.¹⁴⁰ Bwriad y cynlluniau hyn oedd nodi sut mae pob Awdurdod Lleol yn "ymrwymo i sicrhau bod pob person sy'n byw mewn llety dros dro yng Nghymru ar hyn o bryd yn cael ei adsefydlu yn y tymor hir, a'r rheini sy'n dal i gyflwyno i adrannau digartrefedd awdurdodau lleol, a'r cynnydd a ddisgwylir mewn digartrefedd wrth i fesurau'r cyfyngiadau symud gael eu llacio." Ar 28 Gorffennaf, cafodd gwerth y gronfa Cam 2 hon ei newid yn sylweddol i £50m, gan gynnwys amlen gwariant cyfalaf sylweddol uwch o £40m.¹⁴¹ Ar ben hynny, ymrwymodd Llywodraeth Cymru i dalu costau lletya pobl sydd mewn perygl o gysgu allan dros dro yn barhaus, gan gynnwys y rheini sydd â NRPf, ar gost fisol gyfartalog o £1.6 miliwn.¹⁴²

Yng ngweddill yr adran hon rydym yn adolygu safbwyntiau'r prif hysbysydd a'r ALL ar yr ymateb i COVID-19 gan Lywodraeth Cymru a rhanddeiliaid allweddol eraill, ac yn pwysu a mesur ei waddol bosibl.

Llywodraeth Cymru

Cafwyd canmoliaeth aruthrol gan rhanddeiliaid allweddol am y dull gweithredu a gymerwyd gan Lywodraeth Cymru i liniaru effeithiau pandemig COVID-19 ar bobl sydd mewn perygl o gysgu allan. Ystyriwyd bod y cyfuniad o ganllawiau prydlon a diamwys, ynghyd ag adnoddau ychwanegol sylweddol, yn hanfodol:

"Symud yn gyflym i gyfarwyddo awdurdodau lleol i ddiystyru angen blaenoriaethol, a chyhoeddi'r canllawiau hynny. Gwnaethpwyd hynny mewn ffordd amserol a...maen nhw wedi darparu llawer o adnoddau hefyd. ... mae'r symiau'n enfawr...mae'n debyg iawn i'r math o symiau roedden ni'n arfer edrych arnynt cyn COVID o ran digartrefedd." (Hysbysydd allweddol, y sector gwirfoddol)

"Credaf fod y canllawiau gan Lywodraeth Cymru yn glir iawn. Dywedwyd, 'Dyma beth sydd i'w gyflawni. Rydych chi i gael pawb i mewn. Dydy o ddim i fod ... Yn ofod awyr a rennir. Mae'n rhaid iddo fod yn hunan-gynhaliol lle bynnag y bo'n bosibl,' ac ati. Roedd hynny'n glir iawn, a

'Dyma'r arian i wneud iddo ddigwydd.' (Hysbysydd allweddol, y sector annibynnol)

Yn ôl pob sôn, roedd ymrwymiad gwleidyddol lefel uchel gan Weinidog dros Dai a Llywodraeth Leol eithriadol o effeithiol hefyd yn allweddol:

"Mae Julie James¹⁴³... wedi bod yn wych yn gyrru'r agenda yn ei blaen... yn fwy felly nag unrhyw Weinidog sydd wedi ei rhagflaenu... Dyna sut mae ei hymrwymiad, ei chymhelliant a'i gallu i wneud i bethau ddigwydd wedi creu argraff arnaf." (Hysbysydd allweddol, y sector annibynnol)

Cafodd maint a chyflymder y cyllid a gynigiwyd gan Lywodraeth Cymru i liniaru effeithiau COVID-19 ar ddigartrefedd ei groesawu'n eang. Roedd pedwar ar bymtheg o'r 22 ymatebydd o'r farn bod y cyllid 'Cam 1', a ddarparwyd ar gyfer lleoliadau llety brys, yn 'bwysig iawn' o ran lleihau digartrefedd yn eu hardal, a dywedodd 18 o'r 22 yr un peth mewn perthynas â'r cyllid 'Cam 2' ar gyfer atebion tai tymor hwy (gweler Tabl A.7).

Roedd natur barhaus cyllid Cam 1 hefyd yn golygu nad oedd yn ymddangos bod ansawdd yr amddiffyniad a roddir i bobl mewn perygl o gysgu ar y stryd wedi dirywio rhwng y cyfnod clo cyntaf a'r ail gyfnod clo (fel y gwelwyd yn Lloegr, er enghraifft):¹⁴⁴

"Rwy'n credu bod y neges glir hon a ddaeth gan Lywodraeth Cymru, a gafodd ei hailadrodd dro ar ôl tro, nad oedd Cam 1 wedi dod i ben, bod Cam 1 yn dal ar agor a bod cyllid Cam 1... yn dal ar gael. Rwy'n meddwl bod hynny'n arwydd cryf iawn ac

roedd hynny'n golygu na welsoch chi gynnydd dramatig na newid dramatig yn yr ail gyfnod clo rydych chi wedi'i weld mewn manau eraill." (Hysbysydd allweddol, y sector gwirfoddol)

O ran cyllid mwy sylweddol Cam 2, roedd ymdeimlad cryf bod swm gyffredinol yr adnoddau'n briodol, hyd yn oed yn hael. Ar ben hynny, roedd y ffaith bod ei wreiddiau mewn gweledigaeth strategol, tymor hwy ar gyfer rhoi diwedd ar ddigartrefedd, fel y'i crisialwyd yng ngwaith yr HAG (gweler ymhellach isod), wedi'i gymeradwyo'n gadarnhaol gan rhanddeiliaid:

"...yr oedd y canllawiau Cam 2 a oedd yn ymwneud â chyllido atebion tai...yn rhan o hynny, roedd disgwyl y byddai'r cyllid yn cael ei ddefnyddio lle bynnag y bo modd i yrru a hyrwyddo atebion parhaol, ac nid dim ond ehangu hosteli a phethau fel hynny... gan ddefnyddio'r foment honno i ddangos rhai pwyntiau tymor hwy pwysig iawn hefyd." (Hysbysydd allweddol, y sector gwirfoddol)

Wedi dweud hynny, wynebwyd heriau o ran cyflawni gwariant cyfalaf yn effeithiol ar y cyflymder sy'n ofynnol gan raglen Cam 2, ynghyd â phryderon ynghylch cynaliadwyedd y gwariant referniw:

"Bu'n anodd gwario'r cyllid cyfalaf mewn cyfnod mor fyr, oherwydd pan fyddwch chi'n sôn am ddatblygu, rwy'n meddwl bod pawb yn gwybod, mewn gwirionedd, nad oeddech chi'n mynd i ddatblygu unrhyw fath o gynllun mewn chwe mis. Fodd bynnag, fe wnaeth pobl roi cynnig go iawn arni, partneriaid yn dod o

137 Llywodraeth Cymru (2020) *Canllawiau Byw â Chymorth: Coronafeirws Ar-lein*: Llywodraeth Cymru. <https://gov.wales/supported-living-guidance-coronavirus#section-55008>

138 Llywodraeth Cymru (2020) *Datganiad Ysgrifenedig: Ymateb i COVID-19 – Digartrefedd a Phobl sy'n Cysgu ar y Stryd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-ymateb-covid-19-digartrefedd-ar-rhai-syn-cysgu-allan> Ar yr un pryd derbyniodd y Gweinidog argymhellion ail adroddiad y Grŵp Gweithredu ar Ddigartrefedd mewn egwyddor, fel y trafodir isod.

139 Llywodraeth Cymru (2020) *Datganiad Ysgrifenedig: Cam 2 Cynllun Digartrefedd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-cam-2-or-cynllun-digartrefedd>

140 Llywodraeth Cymru (2020) *Cam 2 – Canllawiau Cynllunio i Wasanaethau Digartrefedd a Chymorth sy'n Gysylltiedig â Thai*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/sites/default/files/publications/2020-06/canllawiau-cynllunio-wasanaethau-digartrefedd-chymorth-gysylltiedig-a-thai.pdf>

141 Llywodraeth Cymru (2020) *Datganiad Ysgrifenedig: Cam 2 Diweddariad Digartrefedd*. Ar-lein:

Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-diweddariad-cam-2-digartrefedd>

142 Llywodraeth Cymru (2020) *Datganiad Ysgrifenedig: Diweddariad ar Atal Digartrefedd*. Ar-lein:

Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-diweddariad-ar-atal-digartrefedd>

143 Y Gweinidog dros Newid yn yr Hinsawdd erbyn hyn ond sy'n cadw cyfrifoldebau dros ddigartrefedd.

144 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf>

amgylch y bwrdd, cymdeithasau tai yn dod â'u harbenigedd i weithio mewn partneriaeth â'r awdurdodau lleol, yn dod â phethau oddi ar y silff, yn sicrhau cymeradwyaeth yn gyflym a phethau fel hynny, ond mae'n anodd iawn eu datblygu.”
(Y prif hysbysydd, y sector statudol)

“Rwy'n meddwl bod awdurdodau lleol wedi tueddu i ganolbwyntio ar geisio cael cymaint o wariant cyfalaf ag y gallent o hynny oherwydd yr ansicrwydd hwnnw ynghylch a fyddai unrhyw allu i barhau â gwariant refeniw ar ôl iddo ddod i ben. Felly mae llawer o arloesi wedi bod o ran ceisio cael unedau newydd i mewn i ardaloedd, sy'n wych, ond dwi'n gwybod bod rhywfaint o danwario hefyd oherwydd natur mynd am geisiadau cyfalaf, mae yn anodd iawn eu cyflawni yn brydon onid ydi?”
(Hysbysydd allweddol, y sector gwirfoddol)

Dywedwyd bod Llywodraeth Cymru yn ymwybodol o'r angen i 'ddiogelu buddsoddiadau i'r dyfodol' drwy, er enghraifft, ddylunio llety newydd neu lety wedi'i adnewyddu fel y gellir eu 'newid' yn rhwydd i dai anghenion cyffredinol. Serch hynny, roedd pryder ynghylch sut roedd awdurdodau lleol yn defnyddio rhywfaint o'r gwariant cyfalaf hwn:

“...nid oedd digon o graffu cyhoeddus ar y cynlluniau Cam 2 hynny. A dweud y gwir, nid oedd fawr ddim... Roedd ymlyniad amrywiol at egwyddorion ailgartrefu cyflym yn y cynlluniau hynny ac roedd rhai ohonynt

yn edrych ar ehangu TA ar raddfa fawr, er enghraifft, ac yn sefydliadu dibyniaeth drom ar TA cronol ar raddfa fawr.”
(Hysbysydd allweddol, y sector gwirfoddol)

“...mewn rhai ardaloedd roedd penderfyniadau mawr yn cael eu gwneud yn gyflym iawn heb ymgynghori da, ac a oeddent yn gwneud y penderfyniadau iawn ac yn defnyddio swm enfawr o arian a allai fod wedi cael ei ddefnyddio'n well efallai... mae'r amserlenni tynn a bennwyd gan Lywodraeth Cymru, sydd wedyn yn cael eu trosglwyddo i'r awdurdodau lleol, felly mae eu gallu i ymgynghori'n briodol yn amlwg yn gyfyngedig iawn gan ei fod yn fater o'i ddefnyddio neu ei golli mewn gwirionedd.”
(Hysbysydd allweddol, y sector gwirfoddol)

Perthnasol iawn yma hefyd yw'r warchodaeth gymharol sydd wedi'i rhoi i olynydd (sydd wedi'i neilltuo'n ôl) cyllid refeniw prif lif 'Cefnogi Pobl' yng Nghymru, a elwir bellach yn Grant Cymorth Tai.¹⁴⁵ O'i gymharu â'r crebachu sydyn yn y cyllid hwn a welwyd yn Lloegr, ac i raddau llai yn yr Alban, dros y degawd diwethaf fwy neu lai, mae'r toriadau yng Nghymru wedi bod yn fychan.¹⁴⁶ Ar ben hynny, yn y flwyddyn ariannol bresennol, mae cynnydd sylweddol wedi bod yn y ffrwd refeniw hon, o £120 miliwn i £166 miliwn ar gyfer 2021/22,¹⁴⁷ gan ddileu effaith toriadau sy'n gysylltiedig â chyni ar y cronfeydd hyn i bob pwrpas. Gwelwyd bod y cam hwn wedi rhoi hwb i hyder yn ogystal ag adnoddau'r sector digartrefedd yng Nghymru ar ôl COVID-19:

“Mae'r Grant Cymorth Tai... wedi gweld cynnydd o £40 miliwn yn y flwyddyn ariannol hon, sy'n mynd ag ef yn ôl i, rwy'n credu, hyd yn oed os ydych yn ystyried chwyddiant, lle'r oedd yn ôl yn 2011.. Er mai dim ond setliad cyllido blwyddyn yw hwn o hyd, mae wedi rhoi'r hyder hwnnw i bobl feddwl, o'r gorau, rydych chi wedi taflu'r £50 miliwn o gyllid pontio i mewn, ond gallwn hefyd weld eich bod chi o ddifri oherwydd eich bod wedi cynyddu'r ffrwd refeniw sefydlog... wedi gwneud penderfyniadau da iawn o ran hynny, ac wedi gwneud defnydd da o'r arian ychwanegol sydd wedi dod dros y ffin o ganlyniad i wariant ychwanegol yn Lloegr.”
(Hysbysydd allweddol, y sector annibynnol)

Cafodd y rhan fwyaf o'r canllawiau gweithredol ar ddigartrefedd a gyhoeddwyd gan Lywodraeth Cymru yn ystod COVID-19 dderbyniad gwresog, gyda'r Canllawiau Gweinidogol ar Angen Blaenoriaethol, er enghraifft, yn cael eu barnu gan 16 o'r 22 Awdurdod Lleol yng Nghymru fel rhai 'pwysig iawn' o ran lleihau digartrefedd yn eu hardal (gweler Tabl A.7). Yr un maes lle cafodd y Llywodraeth ei beirniadu'n hallt gan gyfranogwyr yn y sector gwirfoddol a'r sector statudol oedd y canllawiau a gyhoeddwyd ar reoli (ASB) mewn lleoliadau preswyl yn ystod COVID-19:¹⁴⁸

“Roeddech chi'n dweud wrthym ni beth rydyn ni'n ei wybod yn barod, ac mewn gwirionedd dydych chi ddim yn rhoi unrhyw atebion newydd i ni, nac unrhyw adnoddau i ddelio â hyn ac i reoli hyn, a dim dannedd...Yr hyn sy'n drist yw mai dyma sy'n cael ei gofio'n aml, ac nid rhai o'r pethau da a defnyddiol sydd gennym o

ran cadw pellter cymdeithasol, a chyfarpar diogelu personol, a grwpio, a gofod hunangynhwysol a hynny i gyd. Roedd yna rai pethau da iawn ond...mae pawb yn meddwl am y canllawiau ASB hynny...”
(Y prif hysbysydd, y sector statudol)

Cyfraniad awdurdodau lleol, darparwyr trydydd sector a Landlordiaid Cymdeithasol Cofrestredig

Dywedwyd bod yr ymateb i COVID-19 yng Nghymru yn cael ei nodweddu gan gydweithio traws-sector cadarnhaol rhwng Awdurdodau Lleol, darparwyr gwasanaethau digartrefedd, Landlordiaid Cymdeithasol Cofrestredig, a Llywodraeth Cymru:

“... awdurdodau lleol, mewn cydweithrediad da iawn â'r trydydd sector. Rwy'n meddwl nad oes modd gwadu bod ôl-troed Cymorth Cymru ar yr ymateb yn fewnol iawn. ...Roedden nhw'n gweithio'n agos iawn gyda Llywodraeth Cymru i arwain a llywio a gwneud yn siŵr bod y sector yn dod yn ei flaen.”
(Hysbysydd allweddol, y sector annibynnol)

Cafwyd cefnogaeth arbennig o gryf gan bron pob hysbysydd allweddol ynghylch ymateb Awdurdodau Lleol Cymru yn ystod yr argyfwng:

“Rwy'n meddwl bod y camau gweithredu gan awdurdodau lleol yn dda...roeddent yn llythrennol wedi gwneud i bethau ddigwydd yn gyffredinol. Roedd yn braf, oherwydd roedd yn fater o egwyddorion, dyma beth sydd i'w gyflawni, mae gennych chi'r hyblygrwydd i gyflawni hynny fel rydych chi'n ei ddymuno. Roedd gwahanol awdurdodau lleol yn defnyddio'r llety oedd ar gael iddynt, felly mewn llefydd

145 Llywodraeth Cymru (2021) Canllawiau Grant Cymorth Tai: *Canllawiau Ymarfer ar gyfer Awdurdodau Lleol o fis Ebrill 2020 ymlaen*: Diweddarwyd Mawrth 2021 Ar-lein: Llywodraeth Cymru. <https://gov.wales/sites/default/files/publications/2021-04/housing-support-grant-practice-guidance.pdf>

146 Fitzpatrick, S. & Bramley, G. (2021) *The Ruling Parties' Record on Homelessness and Complex Needs (May 2015 to pre-COVID 2020)*. SPDO research paper 9. Ar-lein: The London School of Economics and Political Science. <https://sticerd.lse.ac.uk/dps/case/spdo/spdor09.pdf>

147 Llywodraeth Cymru (2021) *Datganiad Ysgrifenedig: Cymorth i Denantiaid drwy Bandemig Covid-19*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-cymorth-i-denantiaid-drwy-bandemig-covid-19>

148 Welsh Government (2020) *COVID 19: Guidance for Local Authorities and Providers; Managing Safety and Risk in Temporary Accommodation Where an Individual Displays Challenging and Anti-social Behaviour*.

fel [dinas] lle mae yna lawer o lety gwely a brecwast, roeddent yn defnyddio'r llety gwely a brecwast. Mewn llefydd fel [dinas], roedd rhywfaint o ddefnydd o lety prifysgol, ac ati, felly gwneud popeth o fewn eich gallu gyda'r llety sydd ar gael."
(Hysbysydd allweddol, y sector annibynnol)

Mae hyn yn fwy trawiadol o ystyried bod cymharol ychydig o ALLau Cymru (5 i gyd allan o 22) yn credu eu bod wedi paratoi'n dda ar gyfer Gorchymyn Cam 1 Llywodraeth Cymru a gyhoeddwyd ym mis Mawrth 2020 (ond dim ond llong llaw, 4, y rhan fwyaf ohonynt yn wledig, yn teimlo eu bod wedi cael eu paratoi'n wael) (gweler Tabl A.5). Gellir cael rhywfaint o wybodaeth am yr her enfawr y mae awdurdodau lleol yn ei hwynebu wrth ymateb i Orchymyn Cam 1 o ymatebion agored y rhai sy'n cymryd rhan yn yr arolwg i'r arolwg, gyda'r gwaith o gaffael llety priodol, a rheoli anghenion cymorth yn ymestyn eu hadnoddau a'u harbenigedd:

"Roedd yn her enfawr dod o hyd i ddigon o lety dros dro ar gyfer y nifer fawr o bobl sengl a oedd yn ddigartref, yn enwedig yng ngoleuni'r anghenion cymhleth y mae llawer yn eu hwynebu. Gwaethygyd hyn pan fethodd y lleoliadau, yn bennaf oherwydd ymddygiad gwrthgymdeithasol, camddefnyddio sylweddau ar y safle."
(Awdurdod Lleol y Cymoedd)

"Doedd dim llety dros dro ar gael i'n galluogi ni i ganiatáu i bobl hunanyngysu, roedd gan yr hostel roedden ni'n ei ddefnyddio yr holl gyfleusterau a oedd yn cael eu rhannu. Hefyd, nid oeddem yn disgwyl lefelau ymddygiad gwrthgymdeithasol yn y llety gwely a brecwast, nac mewn argyfwng."
(Awdurdod Lleol Gwledig)

Roedd hysbyswyr allweddol y sector gwirfoddol a statudol yn cydnabod nad oedd ALLau Cymru, yn wyneb y gyfres hon o heriau digynsail, mewn gwirionedd yn llwyddo i ddarparu ar gyfer pawb sydd mewn perygl o gysgu allan bob amser, gyda rhestrau aros ar gyfer cymorth brys yn cael eu gweithredu mewn rhai mannau:

"...bu'n rhaid i chi gydnabod yr ymdrech anhygoel a wnaed gan awdurdodau lleol a'r gwasanaethau allgymorth, a'u bod mor brysur yn y dyddiau cynnar hynny ac yn wyneb heriau anhygoel...ar yr un pryd nid oeddem yn gyfforddus pan fyddai pobl yn... [dweud] 'Rydym yn helpu pawb. Rydyn ni'n rhoi lle i bawb,' – oherwydd dydyn nhw ddim! A bod yn deg â'r cynghorau...yr oeddent yn cydnabod ac yn dweud, 'Ydym, rydym yn gwybod bod gennym ddyletswydd tuag atoch. Rydyn ni'n gwybod bod yn rhaid i ni ddarparu ar eich cyfer chi. Does gennym ni unman i'ch rhoi chi. Mae'n rhaid i chi aros yn y ciw.'" (Hysbysydd allweddol, y sector gwirfoddol)

"Cael pawb i mewn yn gyflym iawn – doedd pawb ddim yn gwneud nac yn gallu gwneud hynny, a chael y lefel gywir o TA, ac rwy'n meddwl bod hynny wedi bod yn anodd ac mae cwpl o awdurdodau wedi cael trafferth dod o hyd i lety i bawb. Yr oedd ganddynt bobl yn dal ar y strydoedd, yr oedd ganddynt bobl y tu allan i'r sir, roedd ganddynt bobl mewn llety amhriodol oherwydd eu bod, mewn gwirionedd, yn ei chael yn anodd cael gwestai neu ddod o hyd i'r llety iawn. Roedd hynny'n anodd, ac yn anodd i'w swyddogion fod yn ymwybodol ein bod ni'n rhyw fath o fethu yn hyn o beth, mewn gwirionedd. Heb ddim bai arnom ni ein hunain, allwn ni ddim cael yr

adnoddau i wneud yr hyn rydyn ni'n gwybod y mae angen i ni ei wneud."
(Hysbysydd allweddol, y sector statudol)

Roedd yr ymdrechion eithriadol a wnaed gan ddarparwyr gwasanaethau digartrefedd yn ystod argyfwng COVID-19 hefyd yn cael eu canmol yn eang, fel y nodwyd uchod eisoes, gan neilltuo'r rôl gref a chwaraewyd gan y corff ymbarél, Cymorth Cymru, am ganmoliaeth arbennig:

"Roedd Cymorth Cymru... yn gyfrwng da iawn rhwng y sector a Llywodraeth Cymru... roedd llawer o bethau roedden ni'n gallu eu codi drwy Cymorth lle nad oedd pethau'n gweithio'n dda iawn ar adegau a oedd yn cael eu newid yn eithaf cyflym."
(Hysbysydd allweddol, y sector gwirfoddol)

Fodd bynnag, dywedodd rhai o'r prif hysbyswyr fod y dull gweithredu'n amrywio ymysg darparwyr trydydd sector ac awdurdodau lleol yn ystod yr argyfwng, yn enwedig o ran ymgysylltu wyneb yn wyneb:

"...roedd gennych ddarparwyr a oedd yn warchodol, yn amddiffyn staff, yn tynnu eu hunain o'r rheng flaen, ac yna'r darparwyr a oedd – a gallent fod wedi bod yr un sefydliad mewn gwahanol leoedd – yn torchi llewys ac yn gwneud yr hyn a allent. Hyd yn oed pan oedden nhw'n newid i gymorth dros y ffôn, fe wnaethon nhw ail-drefnu ac ailstrwythuro eu staff i newid eu darpariaeth a chefnogi pobl mewn ffordd wahanol a phethau fel hynny... gwneud yr hyn roedd angen ei wneud, mewn gwirionedd, i helpu, a phobl yn

mynd y filltir ychwanegol, ie, yn bendant."
(Hysbysydd allweddol, y sector statudol)

Tra, fel mewn mannau eraill yn y DU¹⁴⁹, bod y dyraniadau tai cymdeithasol wedi arafu'n ddifrifol ar ddechrau'r cyfyngiadau symud, roedd yn ymddangos bod llawer o Landlordiaid Cymdeithasol Cofrestredig yng Nghymru wedyn yn dod atynt eu hunain ac yn symud yn gyflym tuag at ymdrechion glew i ddarparu llety i bobl ddigartref yn ystod yr argyfwng:

"...roedd y cymdeithasau tai, yn fy marn i, braidd yn amharod i ddechrau, ond mewn gwirionedd fe wnaethon nhw helpu ac fe welsom lawer o enwebiadau, polisiâu dyrannu'n newid, un ai'n cael eu rhwygo neu eu hailysgrifennu i ganolbwyntio ar enwebiadau digartrefedd, ac roedd hynny'n beth da iawn. I fod yn deg, maen nhw wedi cymryd rhai risgiau gyda thai i unigolion ac maen nhw wir wedi helpu. Rwy'n credu y byddwch yn dod o hyd i ymarfer da, ac ymarfer gwael, yn gyffredinol yn hynny i gyd, ond roedd rhywfaint o ymarfer da iawn ac ymatebion da iawn."
(Hysbysydd allweddol, y sector statudol)

Gwasanaethau iechyd

Thema galonogol arall a ddaeth i'r amlwg o'n gwaith maes oedd gwaith aml-asiantaeth gwell gyda chydweithwyr iechyd yng Nghymru yn ystod argyfwng COVID-19, er bod rhai pryderon y gallai hyn fod yn lleihau nawr wrth i ni ddod allan o'r argyfwng pandemig:

149 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf>; Watts, B., Bramley, G., Fitzpatrick, S., Pawson, H., & Young, G. (2021, forthcoming) *The Homelessness Monitor: Scotland 2021*. London: Crisis.

"...roedd asesiadau iechyd meddwl yn cael eu rhuthro drwodd, roeddent yn cael eu rhoi ar lwybr carlam, y math yna o beth, felly roedd hynny'n dda, ac roedd yn dangos yr hyn y gellid ei wneud pan oeddem yn gweithio gyda'n gilydd. Rydyn ni'n mynd ychydig yn ôl i fusnes fel arfer nawr ac rydyn ni'n colli rhywfaint o hynny, ac mae'n drueni, oherwydd rydw i'n meddwl bod llawer y gallwn ni ei ddysgu o hynny."
(Hysbysydd allweddol, y sector statudol)

Fel yr adroddwyd yn yr Alban hefyd,¹⁵⁰ mae'n ymddangos bod y cyfle wedi cael ei gymryd yn ystod cyfnod clo COVID-19 i fynd i'r afael â phroblemau cyffuriau hirsefydlog ymysg pobl senl ddiartref sydd ag anghenion cymhleth, gyda nifer o hysbyswyr allweddol yn rhoi sylwadau cadarnhaol ar fenter Buvidal Llywodraeth Cymru:

"...oherwydd tarfwyd ar lwybrau cyflenwi cyffuriau anghyfreithlon, gwelsom bobl naill ai'n mynd i roi'r gorau iddi neu'n sylweddoli eu bod yn mynd i roi'r gorau iddi ac yna'n cymryd rhan mewn triniaeth am eu bod eisiau osgoi'r boen o fynd drwy hynny Mae Buvidal... yn rhyddhau meddyginiaeth fel y gall pobl roi'r gorau i gymryd opiadau, yn union fel y byddent yn achos methadon neu rywbeth fel hynny, ond does dim rhaid i chi fynd i'r fferyllfa bob dydd. Cafodd hynny ei gyflwyno er mwyn i bobl allu aros yn ddiogel ac er mwyn i ni beidio â gorfod symud pobl o gwmpas ym mhob man, gan eu hamlygu i COVID, dim ond er mwyn cael eu meddyginiaeth. Roedd hynny'n gwneud byd o wahaniaeth."
(Hysbysydd allweddol, y sector gwirfoddol)

Ymfudwyr a phobl nad ydynt yn gallu cael arian cyhoeddus

Ystyriwyd bod amrywiol fesurau argyfwng sy'n ymwneud â COVID-19 sy'n ymwneud â gwladolion o'r tu allan i'r DU (e.e. atal troi allan o lety lloches, a chymorth brys i'r rheini sydd â NRPF a mewnfudwyr o'r Ardal Economaidd Ewropeaidd nad ydynt mewn gwaith) yn bwysig o ran lliniaru pwysau digartrefedd yn eu hardal gan ddim ond hanner neu lai o awdurdodau lleol Cymru a arolygwyd (Tabl A.7). Yn yr un modd, dim ond llond llaw o awdurdodau lleol yng Nghymru oedd yn disgwyl y byddai digartrefedd ymysg mudwyr nad oedd ganddynt fynediad at fudd-daliadau yn cynyddu yn eu hardal leol wrth i bandemig COVID-19 ddod i'r amlwg (Tabl A.4).

Gellir egluro'r canfyddiadau hyn drwy'r crynodiad daearyddol o ddinasyddion o'r tu allan i'r DU sydd mewn perygl o fod yn ddiartref mewn rhannau penodol (trefol) o Gymru. Roedd hyn yn golygu bod mesurau fel atal ac yna aildddechrau troi pobl allan o lety'r Gwasanaeth Cynnal Ceiswyr Lloches Cenedlaethol (NASS) wedi cael effeithiau sylweddol mewn ardaloedd penodol:

"Mae atal troi allan o'r Gwasanaeth Cefnogi Lloches Cenedlaethol a throi allan o'r sector rhentu preifat / tai cymdeithasol wedi cael effaith gadarnhaol ar unwaith ar reoli niferoedd drwy'r drws, ond mae [wedi] gohirio pryder tymor hwy. Yn enwedig mewn perthynas ag achosion y Gwasanaeth Cefnogi Lloches Cenedlaethol, creodd y Swyddfa Gartref ôl-groniad mor fawr o achosion yr oedd angen iddi eu clirio, fel yn y pen draw, roedd yn golygu bod 20 a mwy o bobl wedi cael eu troi allan o'r Gwasanaeth Cefnogi Lloches Cenedlaethol bob wythnos, ac roedd hynny'n anodd ei reoli yn ystod pandemig."
(Awdurdod Lleol Trefol)

Gwaddol

Roedd effaith bosibl tymor hwy COVID-19, ar y cyd â gwaith yr HAG a drafodir isod, yn ymddangos fel pe bai'n symud oddi wrth lochesi cymunedol ac, i ryw raddau o leiaf, ffurfiau mwy traddodiadol o ddarpariaeth hostel:

"...roedd yn ysgogi set gyfan o feddwl a gweithredu ynghylch pa fath o lety? Derbyniwyd bod llochesi nos, manau cysgu, yr holl bethau hynny wedi eu darparu am reswm da, ond nad ydynt mewn gwirionedd yn llety diogel, urddasol i bobl. Unwaith eto, mae rhywfaint o arian yn cael ei fuddsoddi a rhywfaint o weithgarwch yn ymwneud â mathau gwell o ddarpariaeth. Boed hynny yn y sector ffydd o ran Cyfiawnder Tai Cymru, neu yn yr awdurdodau lleol a chymdeithasau tai."
(Hysbysydd allweddol, y sector annibynnol)

Wedi dweud hynny, nid oedd pawb a gymerodd ran yn yr ymchwil yn argyhoeddedig bod y newid hwn yn digwydd mor bendant ag yr oedd angen:

"...mae llawer o rethreg gref am [symud oddi wrth ddefnyddio lloches]. Dydw i ddim yn siŵr... gallwn weld tystiolaeth amlwg o hynny yng Nghymru eto."
(Hysbysydd allweddol, y sector gwirfoddol)

Cyfeiriwyd yn eang hefyd at y pwyslais parhaus ar fwy o weithio digidol, yn enwedig o ystyried yr heriau logistaidd yng Nghymru wledig, er bod hynny ar y cyd â dull gweithredu 'cyfunol' a oedd yn cydnabod yr angen am rywfaint o ymgysylltu wyneb yn wyneb parhaus:

"Roedd ein darpariaeth cwnsela, er enghraifft, yn mynd ar-lein... dydy hynny ddim bob amser yn addas i bawb. Rydyn ni eisiau

cael perthynas â'r bobl rydyn ni'n eu cefnogi o hyd, ond mewn gwirionedd pan fyddwn ni'n gwasanaethu Cymru gyfan a llawer o'r ardaloedd hynny'n wledig, mae hyn yn rhoi mwy o gyfle i ni ymgysylltu a dod â chymorth gan gymheiriaid i mewn. Yn hytrach na chael rhywun yn cael tri bws i fynd o gwmpas mynydd, gallwn ddeialu i mewn a gallwn ddod â gwasanaethau i bobl yn haws. Mae wedi ein hannog ni i ddatblygu dull mwy cyfunol o ran sut rydyn ni'n darparu gwasanaethau... rydw i'n meddwl bod ymgysylltu digidol yn gynaliadwy."

(Hysbysydd allweddol, y sector gwirfoddol)

"Rwy'n rhywun sy'n wirioneddol hoff o ryngweithio wyneb yn wyneb, ond does dim dianc rhag y ffaith ei fod wedi gwneud cwrdd a siarad â phartneriaid yn llawer haws ac yn llawer cyflymach. Byddai'n rhaid i bobl fynd i ganolbarth Cymru i gyfarfod, sy'n daith ddwy awr a hanner i bawb, ac yn ychydig o hunllef o ran trefnu cyfarfodydd; ac roedd hynny'n golygu nad oeddent yn digwydd mor gyflym nac mor aml ag y dymunech. Bydden ni eisiau dal gafael ar y digidol oherwydd mae'n golygu ein bod ni wedi gallu siarad yn llawer cyflymach â rhanddeiliaid ac maen nhw wedi gallu adrodd yn ôl i mewn...amser real; heriau, problemau, ac ati."
(Hysbysydd allweddol, sector statudol)

Yn olaf, mynegwyd gobaiith hefyd, gan ddarparwyr gwasanaethau digartrefedd, y gellid cadw rhai o'r dulliau mwy hyblyg o gomisiynu a weithredwyd yn ystod COVID-19:

"...yn ystod y 12 mis diwethaf neu'n sicr yn ystod y cyfnod clo cyntaf, roedd ein comisiynwyr ALL wedi caniatáu i ni fwrw ymlaen

150 Watts, B., Bramley, G., Fitzpatrick, S., Pawson, H., & Young, G. (2021) *The Homelessness Monitor: Scotland 2021*. London: Crisis.

a gwneud yr hyn roedd angen i ni ei wneud ac ymddiried ynom ni. Cyn hynny, roedd llawer o ficro-reoli yn digwydd ... gan fod pawb yn ceisio peidio â mynd i banig a gwneud i bethau ddigwydd, anghofwyd am ficro-reoli. Byddwn yn hoffi gweld yr ymddiriedaeth honno'n parhau ac yn caniatáu i ni wneud – yn amlwg mae'n rhaid i ni ddangos tystiolaeth o'r gwaith rydyn ni'n ei wneud... ond gadael i ni wneud yr hyn sydd angen i ni ei wneud gyda'r bobl rydyn ni'n eu cefnogi oherwydd rydyn ni'n eu hadnabod yn dda."

(Hysbysydd allweddol, y sector gwirfoddol)

3.3 Polisi cyn COVID-19 a'r Grŵp Gweithredu ar Ddigartrefedd

Roedd digartrefedd, ac yn enwedig cysgu allan, eisoes yn flaenoriaeth wleidyddol yng Nghymru cyn COVID-19, gyda strategaeth genedlaethol lefel uchel wedi'i chyhoeddi ym mis Hydref 2019.¹⁵¹ Roedd y ddogfen gymharol fyr hon yn brin o fanylion, ond roedd ganddi agwedd ataliol gref a oedd yn cael ei harwain gan dai, ac roedd yn amlinellu cyfres o egwyddorion sy'n gyson â datblygiadau polisi dilynol.

Yn ystod haf 2019, sefydlodd Llywodraeth Cymru 'Grŵp Gweithredu ar Ddigartrefedd' annibynnol gyda chylch gwaith i roi diwedd ar ddigartrefedd yng Nghymru, gan

ganolbwyntio'n benodol ar gamau gweithredu cynnar i leihau a dileu cysgu allan.¹⁵² Mae'r HAG hwn wedi'i foddelu mewn sawl ffordd ar y Gweithgor Digartrefedd a Chysgu ar y Stryd¹⁵³ cynharach yn yr Alban, gyda'r ddau Grŵp yn cael eu cadeirio gan Brif Weithredwr Crisis, Jon Sparkes.

Cynhyrchodd yr HAG dri adroddiad i gyd. Roedd y cyntaf, a gyhoeddwyd ym mis Hydref 2019, yn canolbwyntio ar gamau gweithredu i fynd i'r afael â chysgu ar y stryd cyn gaeaf 2019, a hefyd yn cyflwyno cyfres o flaenoriaethau ar gyfer atal cysgu allan rhag digwydd yn y lle cyntaf.¹⁵⁴ Roedd yr ail adroddiad HAG, a'r un mwyaf cynhwysfawr, a gyhoeddwyd ym mis Mawrth 2020, ychydig cyn cyfnod clo cyntaf COVID-19, yn cynnwys amrywiaeth o argymhellion sylweddol, wedi'u fframio yn y "disgwyliad clir" bod rhoi diwedd ar ddigartrefedd yng Nghymru yn golygu y dylai'r profiad hwn fod yn "brin, cryno, ac unigol".¹⁵⁵ Roedd yr 'prin' i gael ei gyflawni drwy fesurau cyffredinol, yn gynharach yn y broses ac thrwy fesurau atal argyfwng,¹⁵⁶ ac ymdriniwyd â'r elfen 'gryno' a'r 'unigol' drwy agenda 'newid systemau' diweddarach ble mae Ailgartrefu Cyflym, Tai yn Gyntaf a chynnyddu'r cyflenwad tai cymdeithasol yn amlwg iawn. Bu i'r grŵp ailymgynnull ym mis Mai 2020 ac mae eu trydydd adroddiad a'u hadroddiad terfynol, a gyhoeddwyd ym mis Tachwedd 2020, yn canolbwyntio ar strwythurau gweithio mewn

partneriaeth leol a datblygu dulliau Ailgartrefu Cyflym.¹⁵⁷

Cafodd yr argymhellion ym mhob un o'r tri adroddiad eu derbyn mewn egwyddor gan Lywodraeth Cymru ar y pryd, gydag argymhellion yr ail (prif) adroddiad yn cael eu cadarnhau mewn datganiad Gweinidogol a oedd yn cyd-fynd â chyhoeddi cyllid Cam 1 a drafodwyd uchod.¹⁵⁸ Mae Rhaglen Lywodraethu Cymru y weinyddiaeth newydd 2021-26 yn addo "diwygio gwasanaethau digartrefedd yn ariannol" er mwyn canolbwyntio ar atal ac Ailgartrefu Cyflym.¹⁵⁹ Mae Bwrdd Cynghori Cenedlaethol ar Gymorth Tai, gydag aelodaeth ehangach o randdeiliaid na'r HAG,¹⁶⁰ bellach wedi cael ei sefydlu i oruchwylio a rhoi cyngor ar faterion strategol. Mae Cynllun Gweithredu lefel uchel i roi diwedd ar ddigartrefedd yng Nghymru, yn seiliedig ar Strategaeth 2019 ac argymhellion HAG, wedi cael ei gyhoeddi ar gyfer ymgynghoriad gan Lywodraeth Cymru.¹⁶¹

Roedd hysbyswyr allweddol, rhai ohonynt wedi cymryd rhan yn yr HAG, yn croesawu ei argymhellion yn frwd, a'r unig amod bach oedd pryder ynghylch ehangder ei uchelgais:

"Does dim byd ynddynt y bydden ni'n mynd i'r afael ag ef. Dwi'n meddwl bod rhai pwyntiau – gan ei fod mor eang, mae'r Grŵp Gweithredu ar Ddigartrefedd a'r argymhellion yn enfawr, mae rhai ohonyn nhw jest... Rydych chi'n meddwl, mewn difri, sut ydyn ni'n

mynd i roi hynny ar waith?"
(Hysbysydd allweddol, y sector gwirfoddol)

"Rydym yn cefnogi'r holl argymhellion. Yr wyf yn credu mai fy mhryder mwyaf yw nifer yr argymhellion a'u blaenoriaethu. Mae gennym bellach y Bwrdd Cynghori Cenedlaethol ar Gymorth Tai...sy'n delio â llawer o'r argymhellion a wnaeth y Grŵp Gweithredu ar Ddigartrefedd. Mae'n ceisio eu blaenoriaethu, ond mae'n debyg mai dyna un o'r pethau anoddaf, mewn gwirionedd, yw dweud, wel, beth ydyn ni'n mynd i ganolbwyntio arno?"
(Hysbysydd allweddol, y sector annibynnol)

Roedd gwaith HAG yn cynnwys ffofws cryf ar ddatblygu a chefnogi'r gweithlu, ac efallai bod hynny yn beth unigryw mewn datblygiadau polisi digartrefedd diweddar yn y DU, ac fe'i cefnogwyd yn gryf gan y rhai a gyfwelwyd gennym:

"... rydyn ni'n gweld mwy o adnoddau ar gael ar gyfer uwchsgilio er mwyn i ni allu darparu'r gwasanaethau arloesol gorau ledled Cymru. Hefyd, er mwyn i ni allu talu pobl yn iawn, fel nad ydyn ni'n parhau â'r tlodi rydyn ni'n ceisio ei ddatrys."
(Hysbysydd allweddol, y sector gwirfoddol)

151 Llywodraeth Cymru (2019) *Strategaeth ar gyfer Atal a Rhoi Diwedd ar Ddigartrefedd*. Ar-lein: Llywodraeth Cymru. https://llyw.cymru/sites/default/files/publications/2019-10/strategaeth-ar-ddigartrefedd_0.pdf

152 <https://llyw.cymru/grwp-gweithredu-ar-ddigartrefedd>

153 Watts, B., Bramley, G., Fitzpatrick, S., Pawson, H., & Young, G. (2021) *The Homelessness Monitor: Scotland 2021*. London: Crisis.

154 Grŵp Gweithredu ar Ddigartrefedd (2019) *Atal Cysgu Allan yng Nghymru a'i leihau yn y Byrdymor: Adroddiad i Weinidogion Cymru gan y Grŵp Gweithredu ar Ddigartrefedd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/sites/default/files/publications/2019-10/grwp-gweithredu-ar-ddigartrefedd-adroddiad-hydref-2019.pdf>

155 Grŵp Gweithredu ar Ddigartrefedd (2020) *Y fframwaith o bolisiau, dulliau a chynlluniau y mae ei angen i roi diwedd ar ddigartrefedd yng Nghymru (Beth mae rhoi diwedd ar ddigartrefedd yng Nghymru'n ei olygu mewn gwirionedd): Adroddiad gan y Grŵp Gweithredu ar Ddigartrefedd ar gyfer Llywodraeth Cymru*. Ar-lein: Llywodraeth Cymru. https://llyw.cymru/sites/default/files/publications/2020-03/grwp-gweithredu-ar-ddigartrefedd-adroddiad-mawrth-2020_0.pdf

156 Fitzpatrick, S., Mackie, P., and Wood, J. (2019) *Homelessness Prevention in the UK – Policy Briefing*. Ar-lein: CaCHE. <https://housingevidence.ac.uk/wp-content/uploads/2019/07/Homelessness-Prevention-in-the-UK-Policy-Brief-July-2019-final.pdf>

157 Grŵp Gweithredu ar Ddigartrefedd (2020) *Atal digartrefedd, ei drechu a rhoi diwedd arno drwy ailgartrefu cyflym a phartneriaethau lleol, rhanbarthol a chenedlaethol*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/sites/default/files/publications/2020-11/grwp-gweithredu-ar-ddigartrefedd-adroddiad-gorffennaf-2020.pdf>; Llywodraeth Cymru (2020) *Datganiad Ysgrifenedig: Diweddariad ar Atal Digartrefedd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-diweddariad-ar-atal-digartrefedd>

158 Llywodraeth Cymru (2020) *Datganiad Ysgrifenedig: Ymateb i COVID-19 – Digartrefedd a Phobl sy'n Cysgu ar y Stryd*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/datganiad-ysgrifenedig-ymateb-covid-19-digartrefedd-ar-rhai-syn-cysgu-allan>

159 Llywodraeth Cymru (2021) *Rhaglen Lywodraethu Llywodraeth Cymru 2021 i 2026*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/sites/default/files/publications/2021-06/rhaglen-lywodraethu-2021-i-2026.pdf> p.8

160 <https://llyw.cymru/bwrdd-cynghori-cenedlaethol-ar-gymorth-tai-25-mawrth-2021.html>

161 Llywodraeth Cymru (2021) *Rhoi diwedd ar ddigartrefedd: Cynllun Gweithredu Lefel Uchel – 2021-2026*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/sites/default/files/consultations/2021-10/rhoi-terfyn-ar-ddigartrefedd-cynllun-gweithredu-lefel-uchel-2021-i-2026.pdf>

“Rydw i’n meddwl bod y stwff am y gweithlu yn amserol iawn, mae angen i ni gael hynny’n iawn... rydw i’n sicr yn derbyn yn gyffredinol bod hynny’n angenrheidiol, bod angen i ni dalu pobl yn iawn a’u gwerthfawrogi fel staff cymorth a staff gweithiwyf achos, ac mae angen rhyw fath o gysondeb a rhyw safon, efallai, ar draws y sector. Sut mae cyflawni hynny, ni wn...”
(Hysbysydd allweddol, sector statudol)

Roedd cefnogaeth eang hefyd ymysg y rhai a gyfwelwyd i argymhellion blaenllaw HAG ar Ailgartrefu Cyflym, a ddiffiniwyd yn gryno gan un hysbysydd allweddol fel “lleihau’r amser nad yw pobl yn ei dreulio mewn tai prif ffrwd a thai sefydlog”, a chynyddu’r ddarpariaeth ‘Tai yn Gyntaf’ ar gyfer pobl ddigartref sydd ag anghenion cymorth cymhleth.¹⁶² Wedi dweud hynny, roedd rhywfaint o bryder hefyd yn amlwg ymysg rhai cyfranogwyr, a oedd yn gysylltiedig â thri phwynt allweddol. Yn gyntaf, yr oedd rhai hysbyswyr allweddol yn pryderu, fel y gellid disgwyl, am y cyflenwad tai a materion eraill sy’n ymwneud ag adnoddau:

“Dwi’n meddwl nad ydyn ni mewn sefyllfa i fynd i lawr y llwybr Ailgartrefu Cyflym o ran niferoedd mawr neu ddyfnder ar y funud, achos does gennym ni ddim y stoc, does gennym ni ddim staff achos, a does gennym ni ddim staff cymorth.”
(Hysbysydd allweddol, y sector statudol)

Yn ail, tynnwyd sylw at gyfaddawd posibl rhwng cyflymder a phriodoldeb ailgartrefu gan rai:

“...Mater sylweddol i ni yw sicrhau bod pobl yn cael eu gosod yn y cartrefi priodol yn y lle priodol...”

yr hyn yr ydym yn ei boeni fwyaf amdano yw’r pwysau i, mae cartref ar gael, mae gennym rywun sy’n ddigartref, ac mae’n rhaid i ni eu rhoi yno oherwydd Ailgartrefu Cyflym. Yna, mewn gwirionedd, chwe mis yn ddiweddarach, maen nhw’n ei gasáu gan eu bod filltiroedd i ffwrdd o ysgol eu plentyn, maen nhw’n methu cael gwaith, y math yna o bethau. Dyma sut rydyn ni’n cydbwyso cynaliadwyedd ar gyfer y tenantiaid yn erbyn y brys o ran eu cartrefu.”

(Hysbysydd allweddol, y sector annibynnol)

Yn drydydd, ac yn fwy sylfaenol, roedd ymrwymiad parhaus i fodolau darparu mwy cydlynol, o leiaf ar gyfer rhai grwpiau o bobl ddigartref, yn amlwg ymysg rhai hysbyswyr allweddol:

“Fy unig bryder i gyda [Tai yn Gyntaf] yw nad yw’n fwled arian; nid y Ffindir ydyn ni ac mae rhai pobl mewn gwirionedd yn dewis byw mewn llety sy’n cael ei rannu. Nid oes a wnelo hyn â chael eich cegin a’ch ystafell ymolchi eich hun, oherwydd mewn gwirionedd, mae rhai tai cymunedol, yn enwedig ar gyfer... yfwyr stryd tymor hir, yn gweithio’n dda iawn. Rydw i’n meddwl, ie, gadewch i ni gofleidio’r dulliau newydd, cofleidio’r dystiolaeth, ond gadewch i ni beidio â diystyru dewis, oherwydd nid yw pawb eisiau byw felly.”

(Hysbysydd allweddol, y sector gwirfoddol)

“...rydym wedi ymrwymo’n llwyr i ailgartrefu’n gyflym a hynny yn brin, cryno ac unigol. Ond, mewn gwirionedd, mae cydnabod bod pobl ifanc ychydig yn wahanol a’u bod angen math gwahanol. Nid yw symud person ifanc sydd

heb rwydwaith cymorth yn sydyn i’w fflat ei hun heb y cymorth i adeiladu’r rhwydwaith honno yn ddefnyddiol oherwydd os bydd yn gadael y fflat honno, mae hynny yn creu cylch... mae yna bobl ifanc sy’n elwa’n wirioneddol o’r llety â chymorth 24-awr mwy traddodiadol.”

(Hysbysydd allweddol, y sector gwirfoddol)

Dyweddod bron pob un o’r ymatebwyr Awdurdod Lleol eu bod o leiaf ychydig yn gyfarwydd ag argymhellion yr HAG. Credai hanner yr ymatebwyr hyn (n=11) y gallai rhai o’r cynigion weithio’n dda yn eu hardal eu hunain, gyda bron pob un o’r lleill yn methu gwneud sylwadau. Er bod ychydig o ALLau wedi darparu llawer o fanylion am yr hyn a fyddai’n gweithio’n dda yn eu barn nhw, roedd ychydig o sylwadau trawiadol yn cynnwys y canlynol:

“Yn gyffredinol gefnogol i’r argymhellion. Yn benodol, rwy’n teimlo bod cydnabod staff a ‘phroffesiynoli’ staff yn y sector yn hanfodol er mwyn gwella ansawdd recriwtio, cadw staff ac, yn y pen draw, gwella’r gwasanaeth a ddarperir i unigolion agored i niwed.”
(Awdurdod Lleol arall)

“...mae’r rhan fwyaf o’r argymhellion yn adroddiad HAG sydd o fewn ein rheolaeth eisoes wedi’u gwreiddio yn ein ffordd o weithio ac mae llawer o’r argymhellion eraill i’w croesawu. Fodd bynnag, mae’n bwysig nodi bod adnoddau’n dal i fod yn gyfyngedig ac felly mae rhai o’r argymhellion yn uchelgeisiol wrth weithio o fewn ein dulliau presennol. Byddem yn croesawu’n arbennig y ffaith bod mwy o gyfrifoldeb yn cael ei ysgwyddo gan bartneriaid statudol eraill megis iechyd a rhai meysydd gwasanaethau cymdeithasol.”
(Awdurdod Lleol arall)

Roedd y mwyafrif helaeth o ymatebwyr ALL (18 allan o 22) yn cynnig cefnogaeth mewn egwyddor i roi Ailgartrefu Cyflym ar waith yn eu hardal. Ond roedd hyn yn aml yn amodol ar ddarparu’r adnoddau angenrheidiol, ac yn enwedig y cyflenwad tai hirdymor, yn enwedig unedau un ystafell wely (gweler Pennod 2) hefyd:

“Rydym yn croesawu’r syniad a’r bwriad [o Ailgartrefu Cyflym]. Gwyddom i gyd pa mor drawmatig a chythryblus y gall cyfnodau hir mewn llety dros dro fod, ac mae pob un ohonom am weld pobl mewn cartrefi sefydlog yn gyflym a chael gwared ar gynifer o rwystrau ag y gallwn i wireddu hynny. Fodd bynnag, mae gennym bryderon ynghylch y cyflenwad llety i wneud i hyn ddigwydd. Nid yw’r model llety dros dro presennol yn bodoli oherwydd ein bod yn credu ei fod yn wych ac yn fforddiadwy, rydym yn gwybod ei fod yn ddrud ac y gallai fod yn drawmatig, ond mae’n gynnyrch marchnadoedd lleol presennol a’r cyflenwad cyfyngedig o dai cymdeithasol a rhentu preifat fforddiadwy. Mae angen rhoi sylw i hyn/buddsoddi ynddo er mwyn i ni gyflawni’r nod hwn.”

(Awdurdod Lleol Gwledig)

Yn yr un modd, ymysg yr ymatebwyr hynny o awdurdodau lleol a oedd o’r farn y byddai’n anodd gweithredu rhai o argymhellion yr HAG yn eu hardal (12 i gyd), roedd yr ymhelaethu mewn testun agored yn tueddu i nodi y byddai dyheadau ar gyfer Ailgartrefu Cyflym yn ymestyn adnoddau presennol ymhellach:

“...mae’r lefelau stoc o ran RSL a PRS fforddiadwy yn golygu bod mabwysiadu protocol ailgartrefu cyflym a llawn yn heriol iawn.”
(Awdurdod Lleol arall)

162 Mackie, P., Johnsen, S. & Wood, J. (2017) *Ending Rough Sleeping: What Works? An International Evidence Review*. Crisis, Llundain.

“Mae ailgartrefu cyflym yn her, yn enwedig heb stoc wrth gefn. Mae cael cyflenwad o lety fforddiadwy yn anodd i ni.”
(Awdurdod Lleol Gwledig)

Yn yr un modd â hysbyswyr allweddol, roedd yn ymddangos hefyd, ymysg o leiaf rhai ALLau, fod rhywfaint o ansicrwydd ynghylch egwyddorion sylfaenol Ailgartrefu Cyflym, yn enwedig pan fydd hyn yn cyfuno ag agenda Tai yn Gyntaf:

“Rwy’n cefnogi’r egwyddor, fodd bynnag, rwy’n teimlo bod angen buddsoddiad cyfalaf sylweddol, er mwyn gwneud RRP llawn yn hyfyw. Rwyf hefyd yn teimlo bod angen i ni gydnabod bod angen i dai â chymorth barhau i chwarae rhan gan ein bod yn ymwybodol bod yna nifer cymharol fach o unigolion cymhleth iawn nad ydynt yn gallu rheoli tenantiaeth, hyd yn oed gyda chefnogaeth ddwys. Mae dewisiadau unigolion o ran sylweddau, ymddygiad ac awydd i ymgysylltu yr un mor allweddol i hyn, â’r cymorth priodol sydd ar gael.”
(Awdurdod Lleol arall)

Roedd y sylwadau cyfunol hyn gan ALL a hysbyswyr allweddol yn tueddu, felly, i gefnogi’r asesiad o un prif hysbysydd:

“...mae llawer mwy o waith i’w wneud yng Nghymru i gael consensws, pan ddwedwn mai Ailgartrefu Cyflym a’i holl elfennau amrywiol yw’r ateb i bawb, ein bod, mewn gwirionedd, yn golygu pawb. Gallai gymryd mwy o amser, gallai olygu cael mwy o gefnogaeth, a gallai fod yn fwy cymhleth i rai pobl nag i eraill... Credaf, mewn ffordd,

fod yna ddadl ddiwylliannol o fath i’w hennill o ran mai dyna’r ffordd iawn o wneud pethau... credaf fod angen cynnal y sgwrs genedlaethol honno am Tai yn Gyntaf ac Ailgartrefu’n Gyflym.”
(Hysbysydd allweddol, y sector gwirfoddol)

3.4 Rhan 2 Deddf Tai (Cymru) 2014 a diwygio deddfwriaethol yn y dyfodol

Yn seiliedig ar argymhellion adolygiad a noddwyd gan Lywodraeth Cymru a gyhoeddwyd yn 2012,¹⁶³ daeth Rhan 2 Deddf Tai (Cymru) i rym ym mis Ebrill 2015, gan ailwampio deddfwriaeth digartrefedd Cymru mewn modd radical. Roedd Deddf 2014 yn rhoi pwyslais ar ymyriadau ‘ataliol’ cynharach ar gyfer aelwydydd sy’n ‘wynebu bygythiad o ddigartrefedd’, yn ogystal â dyletswyddau ‘lliniaru’ digartrefedd, sy’n berthnasol beth bynnag fo’r angen blaenoriaethol. Fodd bynnag, os bydd yr ymdrechion atal a lleddfu hyn yn methu, mae’n dal yn wir mai dim ond aelwydydd sydd ag angen blaenoriaethol sydd â’r hawl i gael tai wedi’u sicrhau gan yr awdurdod tai lleol. Efallai na fydd ymgeiswyr ag angen blaenoriaethol sy’n ‘methu cydweithredu’n afresymol’ â’r cymorth atal neu liniaru, neu wrthod cynnig addas o lety, yn symud ymlaen i’r ddyletswydd statudol derfynol hon. Mae newidiadau cyfreithiol dilynol, ym mis Rhagfyr 2019, yn golygu, mewn perthynas â’r rhan fwyaf o deuluoedd digartref gyda phlant a phobl ifanc dan 21 oed, na all awdurdodau lleol Cymru ddefnyddio’r prawf ‘bwriadoldeb’ i gyfyngu ar fynediad at dai sefydlog.

O’r cychwyn cyntaf, roedd yr arwyddion yn awgrymu bod y fframwaith newydd o dan Ddeddf 2014 wedi cael cryn dipyn o gefnogaeth ac ewyllys da ar draws y sectorau statudol a gwirfoddol.¹⁶⁴ Ochr yn ochr ag ailgyfeirio gwasanaethau digartrefedd awdurdodau lleol tuag at fodel mwy rhagweithiol ac ataliol, dywedwyd bod pobl sengl ddigartref yn benodol wedi cael ymateb llawer gwell i’r gwasanaeth. Roedd beirniadaethau o’r drefn ddigartrefedd newydd yn tueddu i fod yn rhai yn ymwneud â gweithredu yn hytrach nag egwyddor, gan ganolbwyntio ar faterion megis gormod o waith papur yn gysylltiedig â’r broses ymgeisio aml-gam, ac anghysondeb yn yr ymatebion i’r gwasanaeth.¹⁶⁵ Yn fuan ar ôl cyhoeddi Monitor Digartrefedd diwethaf Cymru, a bron i dair blynedd ar ôl i ddeddfwriaeth newydd Cymru ddod i rym, canfu gwerthusiad annibynnol mai’r “consensws pendant” oedd bod y fframwaith statudol newydd wedi arwain at ddull mwy ataliol sy’n canolbwyntio ar yr unigolyn, sydd wedi arwain at ymateb llawer gwell i fynd i’r afael â digartrefedd.¹⁶⁶

Fodd bynnag, cydnabuwyd bod grwpiau sylweddol yn bodoli o hyd lle mae’r system ddiwygiedig hon ar gyfer digartrefedd yng Nghymru yn dal i fethu â chyflawni ateb bodddhaol, yn fwyaf arbennig aelwydydd un person ‘nad ydynt yn flaenoriaeth’ lle mae ymdrechion i gael cymorth yn aflwyddiannus, ac nad ydynt wedyn yn gymwys ar gyfer y ddyletswydd ailgartrefu terfynol.¹⁶⁷ O ran y pwynt olaf hwn, cyhoeddodd Llywodraeth Cymru adolygiad annibynnol y llynedd ar opsiynau ar gyfer diwygio’r prawf angen blaenoriaethol neu ei ddiddymu’n gyfan gwbl.¹⁶⁸ Yn dilyn hynny, cofnodwyd bod y Gweinidog, Julie James, ar sawl achlysur cyhoeddus yn ymrwymo i ddileu’r maen prawf angen blaenoriaethol, a fyddai wedyn yn ymestyn hawliau tai dros dro a sefydlog i bobl sengl nad yw eu digartrefedd wedi’i atal.¹⁶⁹ Mae’r HAG wedi argymhell dileu rhwystrau cyfreithiol sydd ar hyn o bryd yn atal pobl rhag cael gafael ar dai a chymorth, gan gynnwys yr angen blaenoriaethol statudol, profion bwriadoldeb a chysylltiad lleol,¹⁷⁰ ac mae’r Cynllun Gweithredu lefel uchel a gyhoeddwyd ar hyn o bryd ar gyfer

- 164 Mackie, P. (2014) ‘The Welsh Homelessness Legislation Review: Delivering Universal Access to Appropriate Assistance?’, *Contemporary Wales*, 27(1), 1-20; Shelter Cymru (2015) *A Brand New Start: Homelessness and the Housing (Wales) Act*. Caerdydd: Shelter Cymru; Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S., Watts, B & Wood, J. (2017) *Y monitor digartrefedd: Cymru 2017*. London: Crisis. <https://www.crisis.org.uk/media/238193/y-monitor-digartrefedd-cymru-2017.pdf>; Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S. & Watts, B. (2015) *The Homelessness Monitor: Wales 2015*. London: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/wales/the-homelessness-monitor-wales-2015/>
- 165 Shelter Cymru (2016) *Reasonable Steps: Experiences of Homelessness Services Under the Housing (Wales) Act 2014*. Caerdydd: Shelter Cymru; Mackie, P., Thomas, I. & Bibbings, J. (2017) ‘Homelessness prevention: reflecting on a year of pioneering Welsh legislation in practice’, *European Journal of Homelessness*, 11(1), 81-107.
- 166 Ahmed, A., Wilding, M., Gibbons, A., Jones, K., Rogers, M., & Madoc-Jones, I. (2018). *Gwerthusiad ôl-weithredu o Ran 2 Deddf Tai (Cymru) 2014: Adroddiad Terfynol*. Caerdydd: Llywodraeth Cymru; gweler hefyd, Ahmed, A. & Madoc-Jones, I. (2020) ‘Homelessness Prevention Policy in an International Context: The Housing Act (Wales) 2014’, *Social Policy and Society*, 19(1), 95-108. doi:10.1017/S147474641900037X
- 167 Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S., Watts, B & Wood, J. (2017) *Y monitor digartrefedd: Cymru 2017*. London: Crisis. <https://www.crisis.org.uk/media/238193/y-monitor-digartrefedd-cymru-2017.pdf>; gweler Mackie, P., Gray, T., Hughes, C., Madoc-Jones, I., Moustari, V., Pawson, H., Spyropoulos, N., Stirling, T., Taylor, H. & Watts, B. (2020). *Adolygiad o Angen Blaenoriaethol yng Nghymru*. Caerdydd: Llywodraeth Cymru.
- 168 Mackie, P., Gray, T., Hughes, C., Madoc-Jones, I., Moustari, V., Pawson, H., Spyropoulos, N., Stirling, T., Taylor, H. & Watts, B. (2020) *Adolygiad o Angen Blaenoriaethol yng Nghymru*. Caerdydd: Llywodraeth Cymru.
- 169 <https://www.facebook.com/watch/?v=327417072382539>
- 170 Grwp Gweithredu ar Ddigartrefedd (2020) *Y fframwaith o bolisiau, dulliau a chynlluniau y mae ei angen i roi diwedd ar ddigartrefedd yng Nghymru (Beth mae rhoi diwedd ar ddigartrefedd yng Nghymru’n ei olygu mewn gwirionedd): Adroddiad gan y Grŵp Gweithredu ar Ddigartrefedd ar gyfer Llywodraeth Cymru*. Ar-lein: Llywodraeth Cymru. https://llyw.cymru/sites/default/files/publications/2020-03/grwp-gweithredu-ar-ddigartrefedd-adroddiad-mawrth-2020_0.pdf, p. 43

163 Mackie, P., Fitzpatrick, S., Stirling, T., Johnsen, S. & Hoffman, S. (2012) *Options for an Improved Homelessness Legislative Framework in Wales*. Caerdydd: Llywodraeth Cymru.

ymgynghori hefyd yn ymrwymo i adolygu'r fframwaith deddfwriaethol.¹⁷¹

Yn arolwg yr ALL eleni, roedd rheolwyr opsiynau digartrefedd/tai, ar y cyfan, yn gadarnhaol iawn yn eu hasesiad cyffredinol o'r diwygiadau deddfwriaethol a ddaeth i rym yn 2014. Roedd dau ar bymtheg (o 22) yn teimlo ei fod yn fuddiol, gyda'r rhan fwyaf o'r rhain yn ei ystyried yn 'fuddiol iawn' o ran atal a lliniaru digartrefedd yn eu hardal, er bod ymatebion awdurdodau gwledig yn tueddu i fod ychydig yn fwy cymysg (gweler Tabl A.13). Roedd sylwadau penagored oedd yn ategu asesiad cadarnhaol cyffredinol o'r ddeddfwriaeth yn cynnwys:

"Mae cyfrifoldeb statudol i ddarparu cyngor, gwybodaeth a chymau gweithredu i atal digartrefedd ac i asiantaethau fod â dyletswydd gyfreithiol i gydweithredu wedi bod yn gatalydd ar gyfer strategaethau, polisiâu a chynlluniau gweithredu sy'n canolbwyntio ar atal neu leddfu digartrefedd" (Awdurdod Lleol Trefol).

"Gweithgarwch atal llawer mwy cadarnhaol a gwaith cydgysylltiedig gyda phartneriaid i atal digartrefedd. Mwy o ffocws ar anghenion cleientiaid ac nid dim ond y rhai mewn Angen Blaenoriaethol. Mwy o newid diwylliannol o fewn y tîm digartrefedd a phartneriaid estynedig" (Awdurdod Lleol arall).

Ar yr un pryd, mynegwyd rhai safbwyntiau mwy beirniadol gan Awdurdodau Lleol hefyd:

"Mae'r ddeddfwriaeth mor gyfarwyddol fel nad yw'n rhoi llawer o le i feddwl y tu allan i'r bocs o ran cefnogaeth. Mae'n fiwrocraidd ac yn cynnwys

gormod o gamau hysbysu y mae swyddogion yn rhoi pobl drwyddynt gan nad ydynt yn gallu gweithio'n effeithiol gyda nhw yn ystod y pandemig" (Awdurdod Lleol Gwledig).

Er bod bron pob hysbysydd allweddol hefyd wedi cytuno'n gryf ar rinweddau fframwaith 2014, roedd yna thema gyson hefyd mai pobl sy'n cysgu allan a/neu sydd ag anghenion cymhleth wedi elwa leiaf o'r newidiadau blaengar yr oedd wedi'u gwneud:

"...pobl sy'n cysgu allan yw'r grŵp sydd wedi cael y cam mwyaf, sy'n cael y cam mwyaf, oherwydd eu bod yn ddigartref, a does dim ond dyletswydd arnoch chi i gymryd camau rhesymol i helpu i dod o hyd i rywle, ond ar yr adeg honno, does gennych chi ddim dyletswydd i ddarparu llety dros dro iddyn nhw, oni bai eich bod chi'n meddwl y byddan nhw'n ag angen blaenoriaethol." (Hysbysydd allweddol, y sector annibynnol)

Yn rhannol oherwydd y rhyngweithio anghyfforddus braidd rhwng yr ymateb brys i COVID-19 a'r fframwaith statudol presennol, a'r drefn tenantiaeth breifat newydd (gweler Pennod 2), ond sydd hefyd wedi'i wreiddio mewn cynigion tymor hwy ar gyfer diwygio, roedd galwadau am ailedrych ar Ddeddf 2014 yn eang:

"Mae gennym ni hefyd lawer o bobl sy'n cael llety nad oes dyletswydd ffurfiol yn ddyledus iddynt ar hyn o bryd, a does ganddyn nhw ddim hawl i gael eu hadolygu os bydden nhw'n cael eu troi allan, er enghraifft. Mae bron fel...Dydyn ni ddim wedi rhoi'r ddeddfwriaeth o'r neilltu'n llwyr ond mae ei heffaith wedi cael ei gwanhau drwy gydol y broses hon ac rwy'n meddwl am y dyfodol... yna allwn

ni ddim dibynnu ar ganllawiau COVID am byth. Mae angen i hynny gael ei adlewyrchu yn y gyfraith onid oes?" (Hysbysydd allweddol, y sector gwirfoddol)

"Rwy'n credu ei bod yn eithaf clir bod angen uwchraddio a thaenu'r dyletswyddau atal ar draws gwasanaethau cyhoeddus, lleihau'r amser y mae dyletswydd atal yn ddyledus i bobl, a'r maes hwnnw o leihau'r rhwystrau...Mae cyfle, yn fy marn i, i dderbyn holl argymhellion y Grŵp Gweithredu ar Ddigartrefedd, a gwneud yn siŵr bod popeth sy'n gofyn am newid deddfwriaethol yn cael sylw nawr... rhoi sylw i'r holl rhwystrau hynny, yn enwedig yr angen blaenoriaethol, ond hefyd i roi terfyn ar y cysylltiad a'r bwriad lleol... Mae'n bryd ei ailagor...Dydy hynny ddim yn feirniadol mewn unrhyw ffordd oherwydd roedd yn arloesol ar y pryd." (Hysbysydd allweddol, y sector gwirfoddol)

"...pan ddaw'r drefn tenantiaeth newydd i rym, o bosibl yn ystod gwanwyn y flwyddyn nesaf, bydd ein cyfnod rhybudd ar gyfer yr hyn a fydd yn disodli Adran 21, yn mynd hyd at chwe mis yn y rhan fwyaf o amgylchiadau... Rwy'n meddwl bod llawer o bryder ynghylch pobl yn cael rhybudd, yn mynd i'w hawdurdod lleol, a'u hawdurdod lleol yn dweud, 'Wel, byddwn yn eich helpu pan fyddwch chi o fewn 56 diwrnod', a hynny ychydig yn wrthgynhyrchiol ac mewn gwirionedd bron yn mynd yn groes i'r pwynt o ymestyn y cyfnod rhybudd yn y lle cyntaf." (Hysbysydd allweddol, y sector statudol)

Un o ganfyddiadau pwysig arolwg yr ALL eleni oedd bod mwyafrif clir o'r ymatebwyr (15 o 22) yn credu y byddai dileu'r prawf angen blaenoriaethol o ddeddfwriaeth digartrefedd Cymru yn fuddiol, a dim ond chwech oedd yn anghytuno (gweler Tabl A.14).¹⁷² Efallai y bydd y momentwm tuag at ddiddymu a ddeilliodd o'i ddatgymhwysu drwy gydol pandemig COVID-19 yn egluro hyn yn rhannol:

"Rwy'n credu bod y ffaith nad yw wedi cael ei ddefnyddio am gyfnod mor hir, wedi golygu bod y dadleuon dros beidio â'i wneud yn llawer gwannach. Rydw i'n gallu gweld rhywbeth yn digwydd yno, gyda chynllun yn cael ei roi at ei gilydd i greu llai o rwystrau rhag cael mynediad at wasanaethau digartrefedd." (Hysbysydd allweddol, y sector annibynnol)

Wedi dweud hynny, roedd ymatebwyr yn aml yn tymheru hyn mewn cefnogaeth yn bennaf i ddileu angen blaenoriaethol drwy bwysleisio ei fod yn amodol ar gyllid ychwanegol neu adnoddau eraill:

"Byddai'n rhaid rheoli lefelau uchel o lwythi achosion yn y dyfodol, sy'n anghynladwy heb gyllid trosiannol ac adnoddau ychwanegol. Byddai'n gwneud tai'n fwy o fater o hawliau dynol gan y byddai llai o feini prawf yn cael eu defnyddio ar gyfer darparu gwasanaethau statudol. Byddai angen cynyddu'r cyflenwad tai yn sylweddol er mwyn sicrhau y gellid symud ymlaen." (Awdurdod Lleol Trefol)

Roedd barn yr ALL yn llawer mwy rhanedig ar ddiddymu'r prawf digartrefedd bwriadol (wedi'i gefnogi gan 10, a'i wrthwynebu gan 9). Roedd sylwadau penagored yn tueddu i

171 Llywodraeth Cymru (2021) *Rhoi diwedd ar ddigartrefedd: Cynllun gweithredu lefel uchel – 2021-2026*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/sites/default/files/consultations/2021-10/rhoi-terfyn-ar-ddigartrefedd-cynllun-gweithredu-lefel-uchel-2021-i-2026.pdf>

172 Mackie, P., Gray, T., Hughes, C., Madoc-Jones, I., Moustari, V., Pawson, H., Spyropoulos, N., Stirling, T., Taylor, H. & Watts, B. (2020). *Adolygiad o Angen Blaenoriaethol yng Nghymru*. Caerdydd: Llywodraeth Cymru.

bwysleisio bod y ffaith fod prinder penderfyniadau 'digartref yn fwriadol' yn ymarferol, yn enwedig gan fod y newidiadau a roddwyd ar waith yn 2019 wedi cwtdogi'n sylweddol ar ei gwmpas perthnasol, yn golygu bod gwelliant o'r fath yn dderbyniol ac yn ymarferol oherwydd na fyddai'n cael fawr o effaith ar ganlyniadau. Fodd bynnag, roedd gwrthwynebwyr i'r symudiad hwn yn tueddu i'w weld fel rhywbeth trafferthus a oedd yn cael gwared ar gymhelliant 'ymddygiad da':

"Nid yw [bwriadoldeb] yn berthnasol mewn llawer o achosion, felly ni fyddai'n cael llawer o effaith; fodd bynnag, rydym yn teimlo'n bryderus y byddai dileu hyn yn anfon y neges anghywir i bobl, y gallent ymddwyn yn wael, ac na fyddai unrhyw ganlyniadau iddynt."
(Awdurdod Lleol Gwledig)

Yn amlwg iawn, roedd yna anghymeradwyaeth unfrydol bron ymysg Awdurdodau Lleol Cymru bron ynghylch dod â rheolau cyswllt lleol i ben, sy'n pennu pa Awdurdodau Lleol sydd â'r ddyletswydd ailgartrefu derfynol,¹⁷³ gyda 19 o'r 22 o gynrychiolwyr cynghorau yn barnu na fyddai symudiad o'r fath yn fuddiol. Pan fo hynny yn cael ei ategu gan sylwadau manylach, roedd dileu'r prawf cysylltiad lleol yn tueddu i gael ei ystyried yn broblem i reolwyr, gyda phob math o ALL yn tybio y byddai'r galw yn cynyddu yn eu hardal o ganlyniad i newid o'r fath:

"Mae cysylltiad lleol yn allweddol er mwyn i Awdurdodau Lleol allu rheoli'r galw ar wasanaethau a'r dyletswyddau sy'n ddyledus a sicrhau eu bod yn gallu diwallu anghenion tai a chymorth y rheini sydd â chysylltiadau â'u bwrdeistrefi."
(ALL y Cymoedd).

"Cysylltiad lleol, byddem yn bryderus iawn petai hyn yn cael ei ddileu, gan fod [ardal wledig] yn ardal ddeniadol i fyw ynddi ac rydym yn credu y byddai hyn yn gwneud ein dulliau gweithredu'n amhosibl i'w rheoli."
(Awdurdod Lleol Gwledig).

"Mae angen cysylltiad lleol i sicrhau nad yw gwasanaethau sy'n cael eu comisiynu a'u hariannu'n lleol yn cael eu gorymestyn a bod asesiadau o anghenion lleol yn gywir i drigolion yr ardal. Byddai digartrefedd, yn enwedig cysgu allan, yn cael ei yrru gan y gwasanaethau sydd ar gael ac yn hygyrch mewn ardal ac yn achosi anghydraddoldeb mewn materion cymdeithasol a chymunedol."
(Awdurdod Lleol Trefol)

Roedd hysbyswyr allweddol, i'r gwrthwyneb, yn tueddu i ddangos cydymdeimlad tuag at gael gwared ar gyfyngiadau cysylltiad lleol,¹⁷⁴ er eu bod yn cydnabod y gallai hyn arwain at ganlyniadau o ran dosbarthu rhwng awdurdodau lleol yr oedd angen delio â hwy:

"Mae [cysylltiad lleol] yn arbennig o anodd i bobl sy'n dianc rhag trais, ac nid dim ond cam-drin domestig. Gallai fod yn werthwr cyffuriau y mae arnoch chi arian iddo neu unrhyw un o'r pethau hynny. Rydw i'n meddwl bod angen i ni roi cyfle i bobl newid eu bywydau. Eto, mae cyllido hynny'n sgwrs arall ... dydw i ddim yn gwybod pam na allwn ni anfonebu'n fewnol rhwng awdurdodau lleol fel bod yr awdurdod lleol cartref efallai yn talu i'r awdurdod lleol sy'n lletya, oherwydd mae'r cyfan yn dod i lawr i arian yn y pen draw, onid yw?"
(Hysbysydd allweddol, y sector gwirfoddol)

Yn olaf, mynegwyd pryder gan nifer o hysbyswyr allweddol ynghylch diffyg rheoleiddiwr tai yng Nghymru i sicrhau y glynir wrth safonau gweithredu priodol:

"Dwi'n meddwl mai'r diffyg rheoleiddio fydd ein her fwyaf nesaf nawr, gan nad oes neb yn gallu gorfodi hyn a does dim un person yng Nghymru sy'n gyfrifol am roi diwedd ar ddigartrefedd. Mae gormod o atebolrwydd ar draws gormod o wahanol bortffolios gweinidogol. Allwch chi ddim ei glustnodi, a heb yr atebolrwydd hwnnw dwi'n meddwl, dydyn ni ddim yn mynd i weld cymaint o ymroddiad ac arloesedd ag sydd ei angen arnon ni efallai."
(Hysbysydd allweddol, y sector gwirfoddol)

3.5 Pwyntiau allweddol

- Cafodd y camau a gymerwyd gan Lywodraeth Cymru i helpu pobl sydd mewn perygl o fod yn ddigartref, ac yn enwedig cysgu allan, yn ystod pandemig COVID-19 eu canmol yn fawr. Ystyriwyd bod cyfuniad o ganllawiau clir (gan gynnwys mewn perthynas â NRPF), cyllid ychwanegol sylweddol, ac ymrwymiad gwleidyddol lefel uchel yn sail i'w dull gweithredu'n effeithiol.
- Cafodd natur barhaus y cyllid 'Cam 1' a ddarparwyd gan Lywodraeth Cymru i dalu am gostau llety brys, a maint sylweddol cyllid Cam 2 ar gyfer atebion tai tymor hwy, groeso cynnes, yn ogystal â'r cynnydd sylweddol yn y Grant Cymorth Tai prif ffrwd yn y flwyddyn ariannol hon. Fodd bynnag, roedd rhai pryderon yn ymwneud â pha mor gyflym y bu'n rhaid defnyddio'r cronfeydd cyfalaf Cam 2, gyda chwestiynau'n dal i fodoli ynghylch pa mor briodol oedd y buddsoddiadau mewn TA graddfa fawr yn benodol.

- Cydnabuwyd bod awdurdodau lleol, darparwyr gwasanaethau digartrefedd a landlordiaid cymdeithasol cofrestredig i gyd wedi wynebu heriau eithriadol o ran diogelu pobl sydd mewn perygl o gysgu allan yn ystod argyfwng COVID-19. Ar yr un pryd, cydnabuwyd nad oedd pawb mewn angen yn cael llety bob amser, gyda rhestrau aros ar gyfer darpariaeth frys yn cael eu gweithredu mewn mannau penodol. Roedd lefel yr anghenion cymorth a wynebwyd mewn rhai o'r lletyai brys hyn hefyd yn peri pryderon sylweddol o ran rheoli a diogelwch.
- Cyn COVID-19, roedd digartrefedd eisoes yn flaenoriaeth wleidyddol uchel yng Nghymru, gyda strategaeth genedlaethol wedi'i chyhoeddi ym mis Hydref 2019 yn gosod cyfeiriad blaengar sy'n seiliedig ar egwyddorion atal eang, Ailgartrefu Cyflym a Tai yn Gyntaf. Yn dilyn hynny, mae adroddiadau olynol gan yr HAG annibynnol wedi cynhyrchu llawer iawn o gynigion polisi manwl i roi sylwedd i'r egwyddorion hyn, gan fynd i'r afael hefyd â themâu allweddol eraill fel cynllunio'r gweithlu a dyletswyddau atal newydd yn y sector cyhoeddus. Mae holl argymhellion y Grŵp Gweithredu wedi cael eu derbyn mewn egwyddor gan Lywodraeth Cymru, ac mae llawer ohonynt bellach wedi'u cynnwys mewn Cynllun Gweithredu lefel uchel, ond mae rhywfaint o bryder o ran agweddau Ailgartrefu Cyflym a Thai yn Gyntaf yr agenda hon yn dal i fod yn amlwg yn y sector digartrefedd ehangach yng Nghymru.

¹⁷³ Mae meini prawf cyswllt lleol hefyd yn cael eu defnyddio yn y cam lliniaru ar gyfer yr aelwydydd hynny sy'n debygol o gael eu barnu fel rhai sydd ag angen blaenoriaethol.

¹⁷⁴ Mackie, P., Gray, T., Hughes, C., Madoc-Jones, I., Moustari, V., Pawson, H., Spyropoulos, N., Stirling, T., Taylor, H. & Watts, B. (2020). *Adolygiad o Angen Blaenoriaethol yng Nghymru*. Caerdydd: Llywodraeth Cymru.

- Mae argymhelliad allweddol arall gan HAG yn ymwneud â chael gwared ar rwystrau cyfreithiol i bobl ddigartref rhag cael gafael ar dai a chymorth, gan gynnwys yr angen blaenoriaethol statudol presennol, profion digartrefedd bwriadol a chysylltiad lleol. Mae canlyniadau ein harolwg yn dangos bod y rhan fwyaf o awdurdodau lleol Cymru yn cefnogi dileu'r maen prawf angen blaenoriaethol, ond mae'r farn wedi'i rhannu'n fwy ymysg cynghorau ynghylch dileu'r prawf digartrefedd bwriadol, ac yn gadarn yn erbyn dileu cyfyngiadau ar gysylltiad lleol.

Digartrefedd statudol

4. Digartrefedd statudol

4.1 Cyflwyniad

Mae'r bennod hon yn dadansoddi'r newid diweddar yn natur a maint digartrefedd statudol. Yn gyson â gweddill yr adroddiad, mae'n canolbwyntio'n bennaf ar bandemig COVID-19. O ran y data ystadegol ac arolygon sydd ar gael adeg ysgrifennu'r adroddiad, mae hyn yn cyfateb i flwyddyn ariannol 2020/21 i raddau helaeth. Fodd bynnag, i fframio'r dadansoddiad hwn, mae prif gorff y bennod yn dechrau gyda phersbectif ychydig yn fwy hirdymor sy'n cwmpasu'r cyfnod o gyflwyno'r ddeddfwriaeth digartrefedd newydd (Deddf Tai (Cymru) 2014) yn 2015/16 hyd at ddechrau'r pandemig yn fras – hynny yw, diwedd blwyddyn ariannol 2019/20.

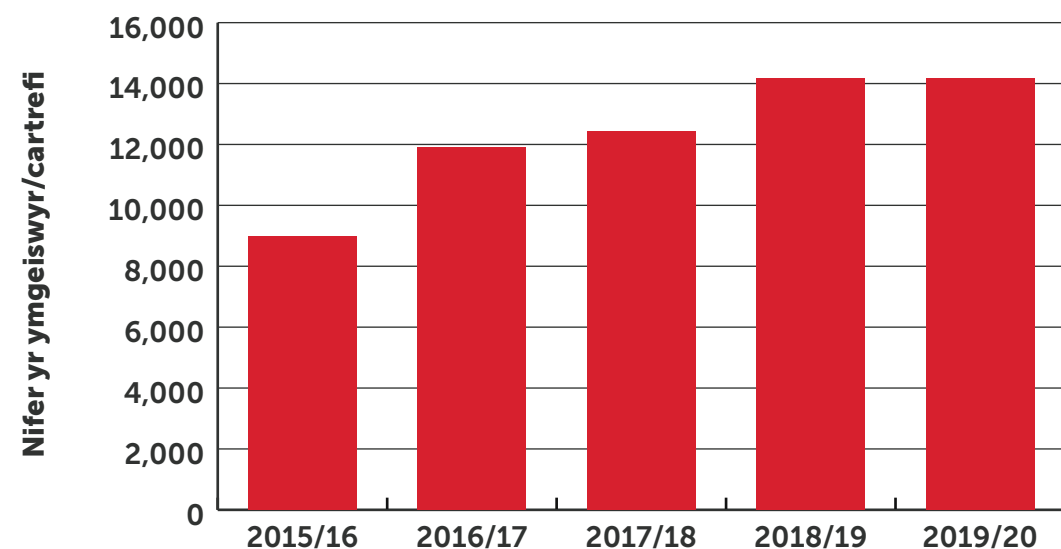
Mae'r bennod yn seiliedig ar ddwy brif ffynhonnell. Yn gyntaf, mae'n defnyddio ein harolwg Awdurdodau Lleol a gynhaliwyd ym mis Mehefin-Gorffennaf 2021. Yn ail, rydym yn defnyddio ystadegau digartrefedd fel y'u cyhoeddwyd gan Lywodraeth Cymru. Yn anffodus, fodd bynnag, mae'r ystadegau swyddogol ar gyfer 2020/21 yn dal heb eu cyhoeddi i

raddau helaeth adeg ysgrifennu'r adroddiad hwn – dim ond ffigurau cyfyngedig iawn ar leoliadau llety dros dro sydd wedi cael eu rhyddhau. Ar ben hynny, mae gwefan berthnasol Llywodraeth Cymru yn cynghori bod 'nifer o'r casgliadau data tai ar gyfer 2019-20 wedi cael eu canslo'¹⁷⁵ ac nid yw wedi bod yn bosibl canfod a yw hyn yn golygu y bydd yr ystadegau digartrefedd swyddogol arferol ar gyfer 2020/21 yn parhau heb eu cyhoeddi'n barhaol.

Yn dilyn y cyflwyniad hwn, mae dwy brif ran i'r bennod. Yn gyntaf, yn Adran 4.2, rydym yn dadansoddi maint a natur newidiol digartrefedd statudol. Yna, yn Adran 4.3, yn yr achos hwn, gan ddefnyddio data ein harolwg yn llwyr, rydym yn troi at reoli digartrefedd o ran y ffyrdd y mae awdurdodau lleol yn cyflawni dyletswyddau tai ar gyfer pobl ddigartref. Yn olaf, yn Adran 4.4, rydym yn dod â'r bennod i ben yn gryno.

¹⁷⁵ Welsh Government (2021) *Diweddariad chwarterol Ystadegau Cymru: Mehefin 2021*. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/diweddariad-chwarterol-ystadegau-cymru-mehefin-2021.html>

Ffigur 4.1: Aelwydydd sy'n destun lliniaru neu atal digartrefedd, 2015/16-2019/20



Ffynhonnell: Llywodraeth Cymru¹⁷⁶

Sylwch: Oherwydd y gall aelwydydd, mewn egwyddor, dderbyn y ddau fath o gymorth (h.y. atal a lliniaru), byddai ychwanegu'r rhifau sy'n gysylltiedig â phob math o gymorth yn arwain at gyfrif ddwywaith. Fodd bynnag, mae'r ffigurau a ddangosir yn y graff yma yn adlewyrchu'r rhifau a gyhoeddwyd gan Lywodraeth Cymru ar gyfer 'Cyfanswm atal/lliniaru' sydd, drwy oblygiad, yn caniatáu ar gyfer hyn.

4.2 Y galw o ran digartrefedd Maint newidiol y galw o ran digartrefedd

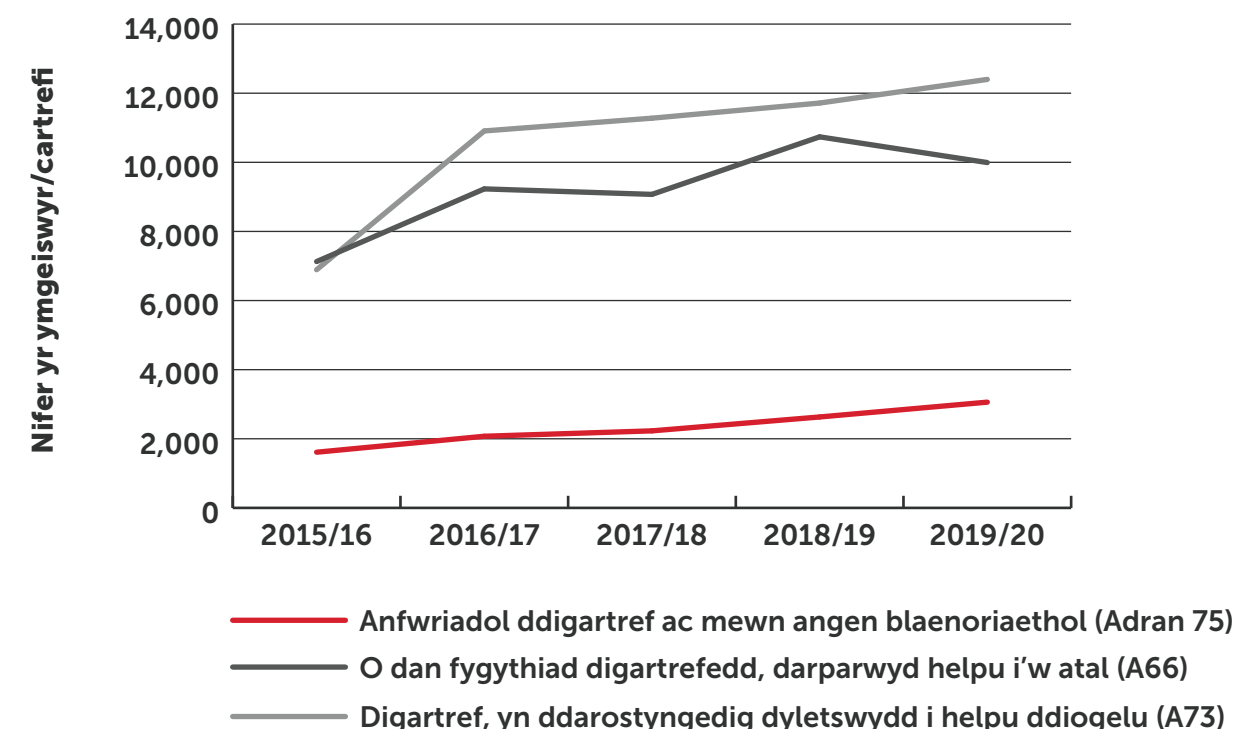
Er bod modd defnyddio nifer o ddangosyddion gwahanol i fesur maint newidiol digartrefedd, mae'r ystadegau swyddogol amrywiol y gellid eu defnyddio at y diben hwn i gyd yn awgrymu tuedd ar i fyny yn y blynyddoedd sy'n arwain at y pandemig. Gellid dadlau mai'r ffordd orau o ddangos hyn yw mewn perthynas â'r garfan sy'n destun cymorth i atal digartrefedd neu gymorth lliniaru gan awdurdodau lleol. Mae'r termau hyn yn cwmpasu'r camau gweithredu y mae'n rhaid i awdurdodau lleol eu cymryd mewn ymateb i geisiadau digartrefedd gan bobl yr ystyrir yn wreiddiol eu bod yn 'gymwys i gael cymorth' a naill ai'n ddiartref neu dan fygythiad

o ddiartrefedd. I gael rhagor o fanylion, gweler y diagram o'r broses a ddynodwyd yn ddeddfwriaethol ar gyfer ymatebion Awdurdodau Lleol i gyflwyniadau digartrefedd yn adroddiad *Y monitor digartrefedd: Cymru 2017* (gweler Ffigur 4.3 yn yr adroddiad 2017).

Oherwydd ei bod yn debygol y tarfwyd ar arferion digartrefedd awdurdodau lleol yn 2015/16 drwy gyflwyno fframwaith deddfwriaethol newydd yn y flwyddyn honno, mae'n debyg bod 2016/17 yn llinell sylfaen fwy addas ar gyfer yr asesiad hwn. Fel y dangosir yn Ffigur 4.1, bu cynnydd o 19% yn nifer yr achosion atal a lliniaru yn ystod y tair blynedd hyd at 2019/20, er eu bod yn cyrraedd lefel sefydlog yn 2019/20.

¹⁷⁶ <https://statscymru.llyw.cymru/Catalogue/Housing/Homelessness/householdsforwhichassistancehasbeenprovided-by-outcome-householdtype>

Ffigur 4.2: Aelwydydd sy'n destun dyletswyddau digartrefedd awdurdod lleol, 2015/16-2019/20



Ffynhonnell: Llywodraeth Cymru

Fel ffordd arall o asesu newid dros amser, mae lefelau gweithgarwch o dan bob un o'r tair prif ddyletswydd statudol sydd wedi'u cynnwys yn neddfwriaeth 2014¹⁷⁷ i'w gweld yn Ffigur 4.2. Felly, yn y tair blynedd hyd at 2019/20, roedd y camau gweithredu i helpu ymgeiswyr o dan S66 (cymorth atal) ac S73 (cymorth lliniaru) wedi cynyddu 8% a 14% yn y drefn honno. Roedd camau gweithredu dan S75 ('dyletswydd derfynol' i sicrhau llety) wedi cynyddu 48%, er eu bod o sylfaen llawer is na'r gweithgareddau eraill o ran niferoedd absoliwt. Wrth ddehongli'r ffigurau hyn, dylid nodi hefyd, oherwydd y gall aelwydydd

fod yn destun mwy nag un o'r mathau hyn o gymorth,¹⁷⁸ na ellir crynhoi'r niferoedd.

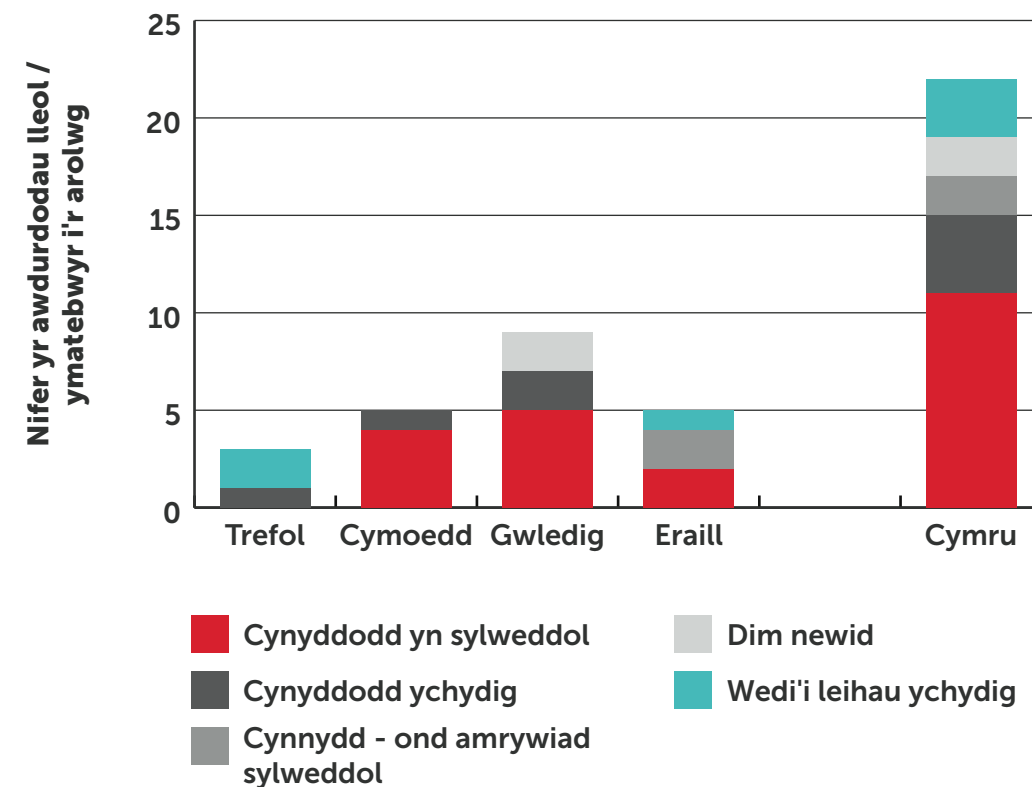
Roedd sylwadau'r prif hysbyswyr yn dangos bod y symudiad diweddar hwn oddi wrth ymyriadau ataliol tuag at ganolbwyntio mwy ar ddyletswyddau lliniaru ac ailgartrefu wedi'i atgyfnerthu yn ystod y pandemig:

"...Mae gan lawer mwy o bobl y ddyletswydd Adran 75 derfynol honno, a'r math o dderbyn mewn awdurdodau lleol mai dyna sy'n digwydd, sef wrth i bobl ddod drwy'r drws, mai dyna fydd eu

¹⁷⁷ Er mwyn helpu i ddehongli'r ystadegau hyn – a'r gydberthynas rhwng y dyletswyddau cysylltiedig – efallai y byddai'n ddefnyddiol cyfeirio at ddiagram o'r broses sydd wedi'i dynodi'n ddeddfwriaethol fel y'i cynhwysir yn Ffigur 4.3.

¹⁷⁸ Er enghraifft, byddai hyn yn berthnasol i ymgeisydd y tybir i ddechrau ei fod dan fygythiad o ddiartrefedd (ac felly'n gymwys i gael cymorth atal dan S66), ond yna'n mynd yn ddiartref go iawn oherwydd methiant y cymorth cychwynnol hwn, ac yna'n dod yn destun penderfyniad 'prif ddyletswydd' S75 oherwydd bod ymdrechion i lliniaru digartrefedd S73 wedi methu.

Ffigur 4.3: Y newid tybiedig yn nifer cyffredinol yr aelwydydd sy'n chwilio am gymorth digartrefedd yn 2020/21 o'i gymharu â 2019/20



Ffynhonnell: Arolwg yr awduron

hanes, byddant mewn Adran 75. Ie, a chynnydd enfawr yn nifer y bobl sy'n byw mewn llety dros dro."

(Hysbysydd allweddol, y sector statudol)

Fel y nodwyd uchod, wrth asesu effeithiau digartrefedd y pandemig – h.y. canolbwyntio ar y sefyllfa yn 2020/21 – rydym yn dibynnu i raddau helaeth ar arolwg yr awduron o'r ALL. Fel y dangosir yn Ffigur 4.3, roedd y rhan fwyaf o'r rhai a ymatebodd i'r arolwg yn credu bod y galw a fynegwyd o ran digartrefedd wedi cynyddu yn 2020/21 o'i gymharu â 2019/20. Roedd hanner yr ymatebwyr (11) yn credu bod cynnydd o'r fath yn 'sylweddol', ac roedd pedwar arall yn dweud ei fod yn 'fychan'.

Ymysg y rheini a oedd yn gweld cynnydd yn y galw a fynegwyd yn 2020/21, roedd nifer o ymatebwyr yn priodoli hyn i weithredu canllawiau Llywodraeth Cymru sy'n gysylltiedig â'r rhaglen llety brys genedlaethol, a'r diogelwch a'r anogaeth a roddwyd i bobl a fyddai fel arfer yn cael eu hasesu fel rhai nad oes ganddynt angen blaenoriaethol:

"Mae'r Nodyn Cyfarwyddyd dros dro gan Lywodraeth Cymru wedi sicrhau y bydd unrhyw un a allai ddod yn berthnasol i'r diffiniad o ddigartrefedd, ond nid o reidrwydd yn cysgu allan, yn cael cynnig llety dros dro, sydd wedi rhoi dewis i lawer o bobl ac, yn y bôn, wedi dod â'r 'digartref cudd' allan."

(Awdurdod Lleol arall)

"Cynnydd enfawr mewn cyflwyniadau o ganlyniad uniongyrchol i Ganllawiau COVID-19 newydd a gyhoeddwyd gan Lywodraeth Cymru a dileu'r angen blaenoriaethol."
(Awdurdod Lleol arall)

Mewn perthynas â phwyslais gwahanol, roedd eraill yn credu bod rhai ffactorau sy'n arwain at ddigartrefedd wedi cael eu gwaethygu gan gyfyngiadau symud y pandemig a ffactorau straen eraill:

"Rydyn ni wedi gweld cynnydd mewn cyflwyniadau ar gyfer cam-drin domestig a pherthynas yn chwalu o ran teulu/ffrindiau, yn aml oherwydd materion sy'n ymwneud â rheoliadau COVID. Mae llawer o bobl hefyd wedi colli eu 'rhwyl ddiogelwch' lle byddent fel arfer yn gallu aros gyda ffrindiau/teulu eraill ond heb allu gwneud hynny yn ystod y pandemig oherwydd pryderon ynghylch lledaeniad y feirws/amddiffyn pobl agored i niwed a thorri canllawiau COVID."
(Awdurdod Lleol Trefol)

"Mwy o chwalfa teulu/perthynas, trefniadau syrffio soffas yn dod i ben a arweiniodd at gynnydd yn nifer y rhai sy'n cysgu allan, y rhai sy'n gadael carchar yn dod allan o NFA, ynghyd â'r landlordiaid yn rhoi s21/NTQ."
(Awdurdod Lleol y Cymoedd)

Yn benodol, fodd bynnag, mewn dau o'r tri awdurdod trefol mawr (Caerdydd, Casnewydd ac Abertawe) nodwyd bod y cyflwyniadau digartrefedd cyffredinol wedi gostwng rhywfaint – gweler Ffigur 4.3.

Ymysg y lleiafrif o gynghorau lle'r oedd y galw am dai wedi gostwng yn gyffredinol, roedd hyn yn tueddu i gael ei egluro gan ganfyddiad bod cyfraddau is o droi allan o renti preifat wedi bod yn fwy na'r galw ychwanegol a oedd yn cynnwys rhai yn syrffio

soffas a grwpiau 'digartref cudd' eraill a oedd yn dod o dan fesurau brys:

"Mae nifer yr achosion atal digartrefedd wedi gostwng yn sylweddol oherwydd ymestyn cyfnodau rhybudd a gwahardd troi allan."
(Awdurdod Lleol Trefol)

"Mae ymyriadau cenedlaethol fel cau llysoedd ar gyfer achosion meddiannu, gwahardd troi allan, cynllun ffyrlo, cyfnodau rhybudd estynedig ar gyfer y rheini sy'n rhentu, gwyliau morgais a rhentu, i gyd wedi bod yn warchodaeth gadarnhaol i breswylwyr er mwyn lliniaru'r risg o fwy o ddigartrefedd yn ystod pandemig iechyd y coronafeirws."
(Awdurdod Lleol arall)

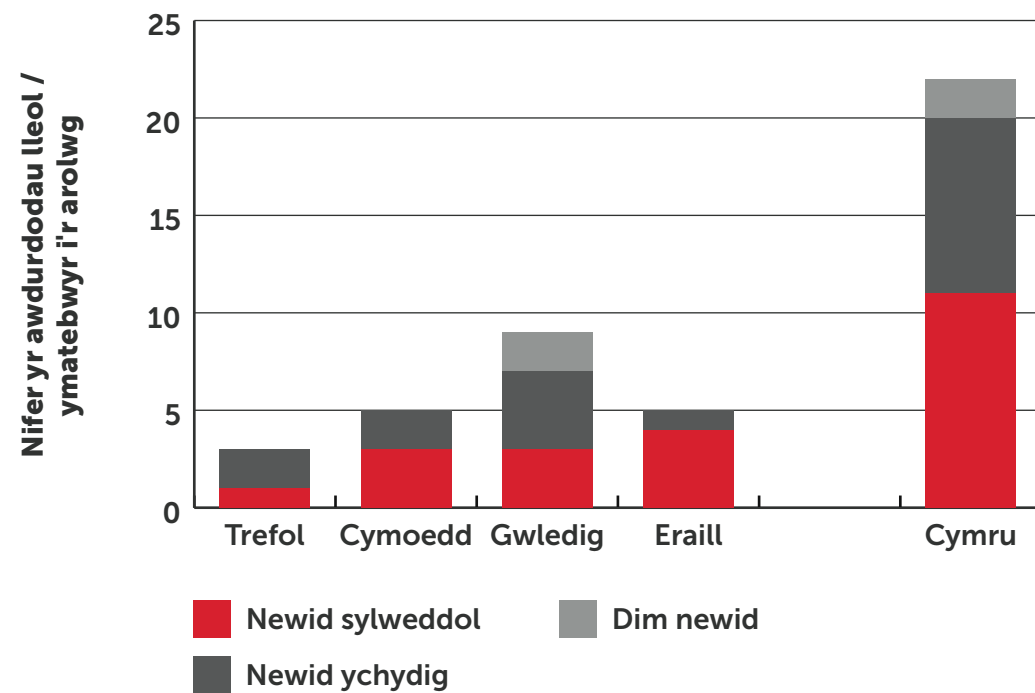
Yn olaf, mynegodd un ymatebydd o'r arolwg bryder y gallai'r angen i staff digartrefedd weithio o bell fod wedi cyfrannu at y gostyngiad a welwyd mewn ceisiadau:

"Gallai'r [gostyngiad bach mewn cyflwyniadau digartrefedd] fod ei achosi gan y diffyg cyfweiliadau wyneb yn wyneb a gwblhawyd gan fod yr holl staff wedi addasu i weithio o bell yn ystod y pandemig ... Efallai fod y rheini ... nad ydynt yn gallu cyfathrebu'n ddigidol, y rheini nad Saesneg yw eu hiaith gyntaf a'r rheini sydd ag anawsterau clywed/dysgu i gyd wedi dioddef effaith negyddol oherwydd hyn."
(Awdurdod Lleol Trefol).

Natur newidiol y galw o ran digartrefedd yn 2020/21

Roedd y rhan fwyaf o awdurdodau o'r farn bod proffil y bobl a oedd yn ddigartref yn 2020/21 yn wahanol i broffil 2019/20, er bod hyn yn llai amlwg yng Nghymru wledig – gweler Ffigur 4.4. Yn hanner yr holl gynghorau, nodwyd bod newid o'r fath yn 'sylweddol'.

Ffigur 4.4: Y newid ymddangosiadol ym mhroffil yr aelwydydd sy'n chwilio am gymorth digartrefedd yn 2020/21 o'i gymharu â 2019/20



Ffynhonnell: Arolwg yr awduron

Yn unol â phatrwm yr ymatebion ar y newid yn y galw o ran digartrefedd, dywedodd llawer o'r cyfranogwyr fod y cydbwysedd rhwng teuluoedd a phobl sengl wedi newid yn sylweddol yn 2020/21 – am resymau a grybwyllwyd eisoes yn bennaf:

“Yn flaenorol roedd pobl sengl i gyfrif am tua 66% o'r achosion o ddigartrefedd ac mae hyn wedi codi i dros 80%. Mae'r rheini na fyddent wedi cael eu hystyried ag angen blaenoriaethol cyn y pandemig bellach wedi cael cymorth i gael mynediad at lety brys. Mae teuluoedd a fyddai wedi bod mewn perygl o golli llety PRS wedi cael eu diogelu gan ddeddfwriaeth dros dro.” (Awdurdod Lleol Trefol).

“Yn wreiddiol, cawsom nifer uwch o aelwydydd pobl sengl nag arfer, ond wrth i'r flwyddyn fynd yn

ei blaen, rydym wedi cael mwy o ymholiadau gan deuluoedd a llawer nad oeddent wedi defnyddio ein gwasanaethau o'r blaen.” (Awdurdod Lleol yn y Cymoedd)

Tynnodd hysbyswyr allweddol sylw hefyd at newidiadau cysylltiedig yn y sbectrwm o lety blaenorol a oedd yn cael ei feddiannu gan y rhai a oedd yn wynebu digartrefedd ac, fel y nodwyd uchod, symudiad oddi wrth ymyriadau ataliol tuag at fwy o bwyslais ar liniaru ac ymateb i argyfwng:

“Mae gostyngiadau gwirioneddol mewn digartrefedd teuluol ac felly, rhywfaint o'r gweithgarwch atal a chynnydd o ran cysgu ar y stryd, beth i'w wneud â'r rheini a oedd mewn llety â gofod aer a rennir, a hefyd y rheini a oedd yn syrffio soffas, neu ddim ond mewn llety pobl eraill heb hawl

gyfreithiol i fod yno. Dyna oedd y prif dueddiadau, rwy'n credu.” (Hysbysydd allweddol, y sector annibynnol)

Dywedodd rhai awdurdodau fod y cydbwysedd, o fewn y cohort ceisiadau teulu, wedi symud o'r rhai a oedd yn cael eu troi allan gan landlordiaid preifat i'r rhai a oedd yn colli llety oherwydd trais domestig.

Roedd hyn yn adleisio sylwadau gan hysbyswyr allweddol, ac roedd rhai ohonynt hefyd wedi tynnu sylw at y ffaith ei bod yn ymddangos bod nifer y bobl ifanc yr effeithir arnynt gan ddigartrefedd wedi cynyddu yn ystod y pandemig:

“Felly ni fydd pobl yn dod yn ddigartref nac yn cael eu bygwth â digartrefedd ar hyn o bryd... ond yr hyn rydych chi'n ei weld yw... pobl a oedd efallai yn syrffio soffas, pobl lle mae'r berthynas â theulu neu ffrindiau wedi chwalu a bellach yn ddigartref. Rydym yn dal i weld teuluoedd yn chwalu fel un rheswm, a hefyd pobl sy'n dianc rhag camdriniaeth. Felly efallai nad yw'r niferoedd wedi newid, ond mae'r rhesymau wedi newid, byddwn i'n dweud.” (Hysbysydd allweddol, y sector gwirfoddol)

“Gwelsom ni... ychydig o fewnlifiad o bobl ifanc yn troi atom.. Gwelsom gynnydd neu ganran llawer uwch nag y byddem yn ei ddisgwyl o ran pobl ifanc, dim ond oherwydd bod y pwysau o fod dan glo gyda'ch rhieni wedi arwain at wrthdaro. Yna gwelsom bobl naill ai'n dewis gadael neu'n cael eu hanfon allan.” (Hysbysydd allweddol, y sector gwirfoddol)

Disgwyliadau o ran newid mewn digartrefedd ar ôl y cyfyngiadau symud

Ar sail canfyddiadau ALL a gofnodwyd yn ein harolwg, mae'r cyfnod ar ôl y

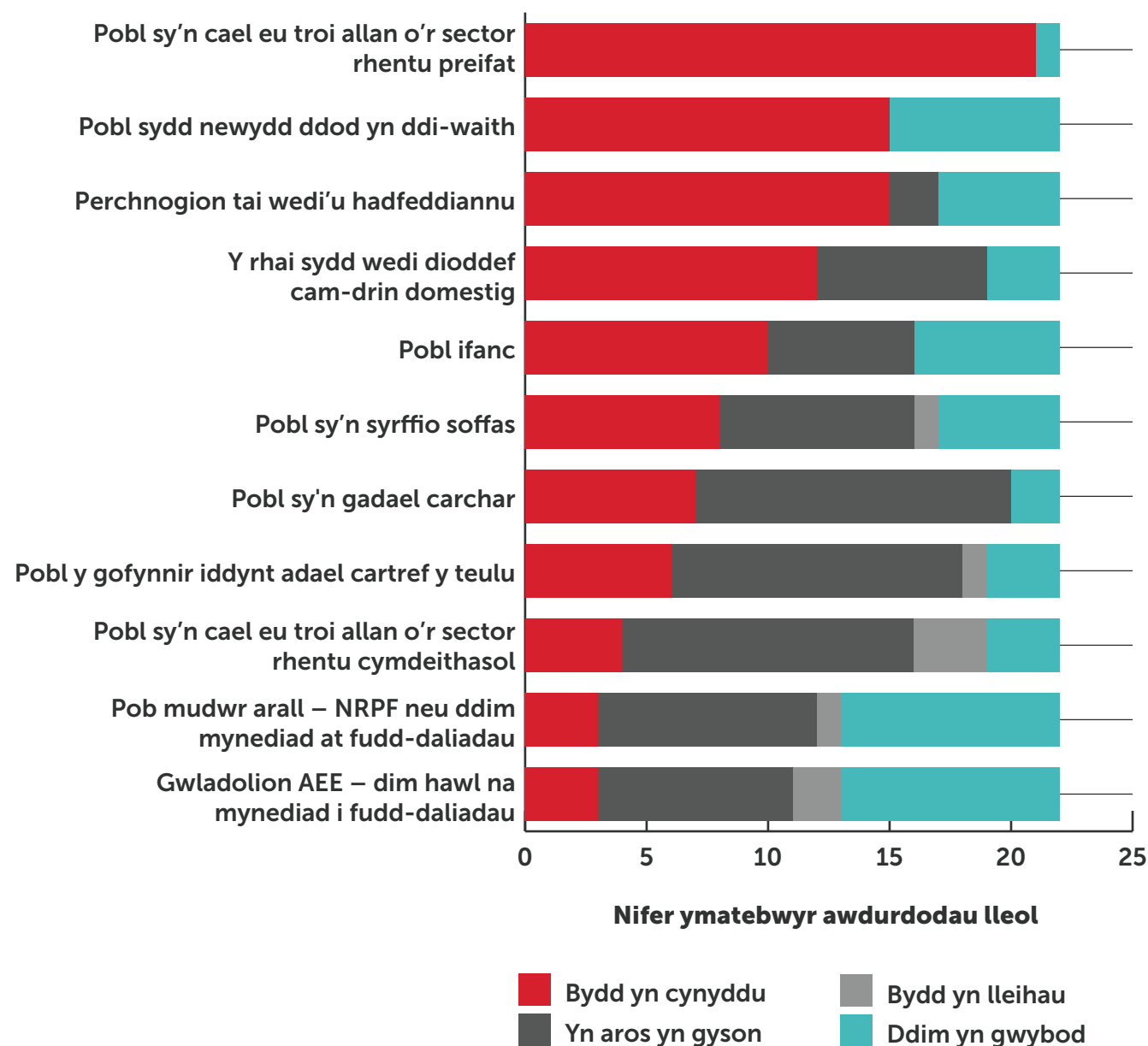
cyfyngiadau symud (neu, efallai, ar ôl y pandemig) yn debygol o arwain at effeithiau amrywiol ar wahanol garfannau digartrefedd. Fel y dangosir yn Ffigur 4.5, roedd bron pob un o'r ymatebwyr yn rhagweld cynnydd yn nifer y landlordiaid preifat a oedd yn cael eu troi allan oherwydd llacio'r cyfyngiadau a osodwyd yn 2020. Roedd y rhan fwyaf o'r cyfranogwyr hefyd yn disgwyl cynnydd yn nifer yr achosion o adfeddiannu cartrefi, pobl sydd newydd fod yn ddi-waith a phobl sydd wedi goroesi cam-drin domestig. I'r gwrthwyneb, ychydig oedd yn rhagweld cynnydd yn nifer y bobl sy'n cael eu troi allan o'u tai ar rent cymdeithasol neu nifer uwch o gyflwyniadau sy'n ymwneud â mudwyr na allant dderbyn budd-daliadau.

Yn eu hymatebion penagored ategol, nododd llawer o'r rhai a gymerodd ran yn yr arolwg, er nad oedd hynny'n syndod, y byddai dod â'r cyfyngiadau troi allan i ben yn debygol o arwain at ddod â mwy o denantiaethau preifat i ben. Ategwyd y pryder hwn gan lawer o hysbyswyr allweddol, a rhai ohonynt hefyd yn nodi effaith gymedroli debygol o ganlyniad i'r oedi yn system y llysoedd:

“...Pryderon dilys ynghylch troi allan. Yn amlwg, mae system y llysoedd yn mynd i rwystro unrhyw lif o'r achosion hynny o droi allan, ond bydd rhai yn cael eu troi allan. Yr ydym yn mynd i ddychwelyd at deuluoedd sydd mewn sefyllfaoedd sy'n economaidd fregus. Mae'r ffyrlo yn dod i ben. Mae'r holl bethau hynny'n mynd i gyfuno ac rydyn ni'n mynd i gael llawer o weithgarwch mewn perthynas â hynny.” (Hysbysydd allweddol, y sector annibynnol)

Fel y nodwyd yn y dyfyniad uchod, roedd terfynu'r cynllun ffyrlo yn ddatblygiad arall yr oedd ei effaith economaidd yn parhau'n ansicr, ond gyda'r potensial i greu ymchwydd

Ffigur 4.5: Disgwyliadau o [unrhyw] newid yn nifer yr aelwydydd mewn grwpiau penodol sy'n ceisio cymorth digartrefedd (nifer yr awdurdodau lleol)



Ffynhonnell: Arolwg yr awduron

mewn diweithdra gyda rhai o'r rhai yr effeithir arnynt yn wynebu ansicrwydd tai o ganlyniad (gweler Pennod 2 hefyd). Yn yr un modd, nododd ymatebwyr y byddai llawer o aelwydydd incwm isel yn cael eu rhoi o dan straen newydd drwy dynnu'n ôl y codiad mewn CC.

Roedd rhai ymatebwyr yn rhagweld y byddai cyfyngiadau diwedd pandemig yn rhyddhau pwysau cronol eraill a allai arwain at gynnydd mewn digartrefedd:

"Cysylltiad amlwg rhwng y llacio ar ôl y cyfnod clo blaenorol â chynnydd mewn goroeswyr cam-drin domestig oedd yn dianc

rhag perthnasoedd camdriniol. Potensial i hyn gynyddu dros amser." (Awdurdod Lleol arall)

"Rhai sydd yn gadael carchar sydd wedi gallu aros gyda theulu a ffrindiau yn ystod y pandemig, yr wyf yn rhagweld na fydd yn gallu aros gyda nhw." (Awdurdod Lleol Trefol)

Er nad oedd gan lawer o'r ymatebwyr farn am y tueddiadau tebygol yn y dyfodol o ran digartrefedd sy'n effeithio ar ddinasyddion y tu allan i'r DU, mynegodd rhai ddisgwyliadau eithaf penodol ynghylch ffactorau a allai arwain at fwy o gyflwyniadau gan grwpiau o'r fath:

"Mudwyr â NRPF/dim mynediad at fudd-daliadau – rydyn ni'n credu y bydd hyn yn cynyddu oherwydd drwy gydol y pandemig rydyn ni wedi cael llif cyson o NRPF a'r un broblem, pobl ddim yn gwneud cais am eu statws sefydlog." (Awdurdod Lleol arall)

"Gwladolion o'r AEE heb hawliau – rwy'n disgwyl gweld y cynnydd hwn o ganlyniad i'r newidiadau a ddaw yn sgil Brexit. Yn enwedig os nad ydynt wedi gwneud cais am EUSS [Cynllun Preswyllo'n Sefydlog i Ddinasyddion yr UE] neu os nad ydynt yn gallu gweithio ar hyn o bryd." (Awdurdod Lleol Trefol)

Nid oedd llawer yn rhagweld cynnydd yn nifer y rhai oedd yn cael eu troi allan gan landlordiaid cymdeithasol, yn rhannol oherwydd yr ymrwymadau ynghylch rhoi terfyn ar droi tenantiaid allan i ddigartrefedd a drafodwyd ym Mhennod 2:

"Rydym yn disgwyl i dai cymdeithasol aros yr un fath (isel iawn) neu ostwng oherwydd ymrwymadau lleol gan bartneriaid i roi diwedd ar droi pobl allan i ddigartrefedd." (Awdurdod Lleol Gwledig)

Roedd nifer o hysbyswyr allweddol yn rhagweld, neu'n adrodd, bod carfan newydd o bobl yr oedd digartrefedd yn effeithio arnynt na fyddent wedi wynebu risg cyn y pandemig:

"Rydw i'n meddwl dros amser gyda'r cyfyngiadau symud, ffyrlo, yr economi gig rydyn ni'n gweithio ynddi, llawer o achosion digartrefedd newydd yn cael eu hachosi gan bobl heb swydd, heb sicrwydd, heb gael taliadau ffyrlo. Mae hynny i gyd wedi arwain at grŵp arall yn dod yn ddigartref yn ystod y flwyddyn ddiwethaf... Mae gennym gategori cwbl newydd o bobl sy'n dod drwodd... sydd heb fod yn ddigartref o'r blaen." (Hysbysydd allweddol, y sector gwirfoddol)

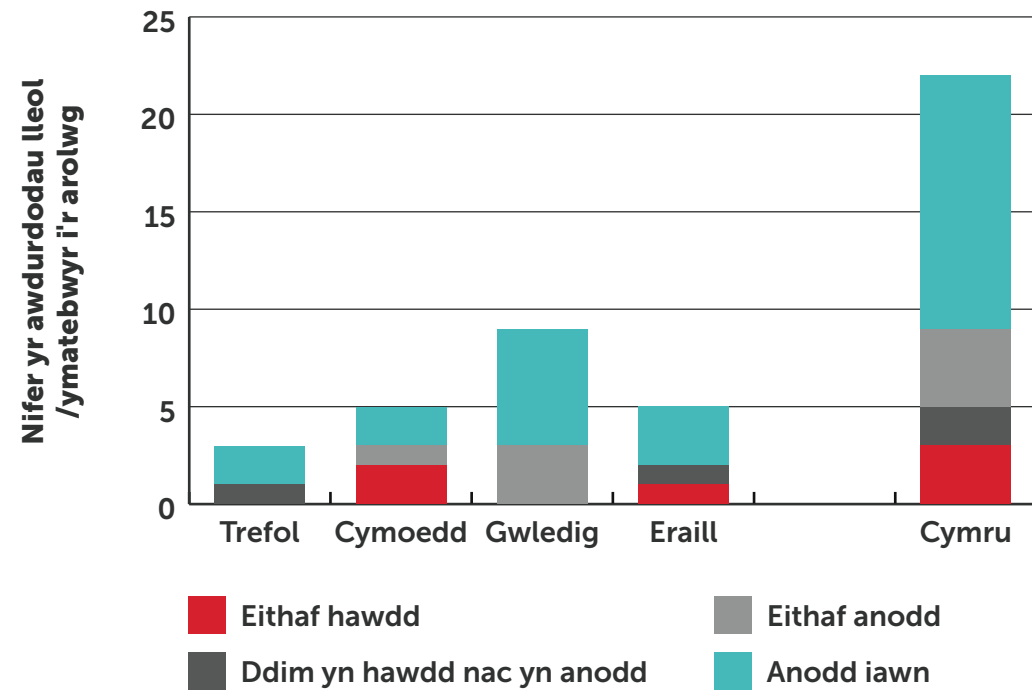
Roedd eraill yn llai sicr y bu, neu y byddai, newid mor ddramatig mewn proffil:

"Dydw i ddim yn meddwl ei fod wedi newid yn aruthrol... O ran, mewn gwirionedd, y rhesymau drostynt yn dod yn ddigartref, mae'r ystod eang hwnnw yn bodoli o hyd, perthynas yn chwala, gadael cartref y teulu, ac yn amlwg, y materion ariannol sy'n gysylltiedig â cholli swydd, neu'n amlwg, y rhai sylfaenol eraill yw'r problemau iechyd meddwl a chamddefnyddio sylweddau." (Hysbysydd allweddol, sector annibynnol).

4.3 Rheoli digartrefedd

Unwaith eto, gan ddefnyddio ein harolwg LA i raddau helaeth, mae'r adran hon yn asesu pa mor ymarferol yw helpu pobl ddigartref drwy eu helpu i sicrhau tenantiaethau yn y sector rhentu preifat neu gymdeithasol, cyn i ni gyflwyno ystadegau ar leoliadau TA yn 2020/21, yn ôl ffigurau swyddogol Llywodraeth Cymru.

Ffigur 4.6: Pa mor hawdd neu anodd yw hi yn eich ardal chi i gael gafael ar denantiaethau preifat er mwyn cyflawni eich dyletswyddau digartrefedd?



Ffynhonnell: Arolwg yr awduron

Hwylustod cael gafael ar denantiaethau preifat

Ar gyfer y rhan fwyaf o awdurdodau, roedd cyflawni dyletswydd drwy'r PRS wedi dod yn anodd iawn – gweler Ffigur 4.6. Yr unig ran o'r wlad lle'r oedd hyn yn llai gwir oedd y Cymoedd, er, hyd yn oed yma, dywedodd dau o'r pum cyngor dan sylw ei fod yn 'anodd iawn'.

Gan ymhelaethu ar eu hymatebion fel y dangosir yn Ffigur 4.6, cyfeiriodd cyfranogwyr at amrywiaeth o broblemau gwahanol a oedd yn effeithio ar eu gallu i ddefnyddio tenantiaethau preifat ar gyfer pobl ddigartref, gan gynnwys diffygion gyda Lwfans Tai Lleol (hyd yn oed ar ôl y cynnydd dros dro i'r 30ain canradd, gweler Pennod 2):

"Mae rhenti'r farchnad leol yn llawer mwy na chyfraddau'r awdurdod tai lleol yn ardal [enw'r awdurdod lleol]. Mae'r sector rhentu preifat yn ffynnu ac mae'r argaeledd yn isel iawn."
(Awdurdod Lleol Trefol)

"Ar hyn o bryd mae gennym farchnad landlordiaid (er mwyn i landlordiaid allu dewis a dethol pwy maen nhw ei eisiau), codi rhenti (eisoed dros £100 yn uwch na'r Lwfans Tai Lleol uwch ar gyfartaledd), eiddo mewn amodau gwael, cystadleuaeth enfawr am lety a chleientiaid sy'n hawlio budd-daliadau / sydd â phlant / anifeiliaid anwes yn cael eu hystyried yn "denantiaid problemus".
(Awdurdod Lleol Trefol)

Dywedwyd hefyd bod amharodrwydd ar ran rhai landlordiaid preifat i roi llety i bobl ddigartref ag anghenion cymhleth:

"Ni fydd landlordiaid yn derbyn pobl ag anghenion cymhleth lluosog oherwydd pryderon am ymddygiad gwrthgymdeithasol, cwynion gan gymdogion ac ati. Mae angen dybryd am gymhellion ariannol a ariennir gan Lywodraeth Cymru i ddenu landlordiaid i dderbyn ein cleientiaid."
(ALI y Cymoedd)

Pryder arall a fynegwyd mewn ardaloedd gwledig oedd effaith cystadleuaeth o'r farchnad wyliau:

"...mae gwerthiant tai wedi cynyddu'n ddramatig gan ei fod yn ardal wyliau glan môr boblogaidd sy'n golygu ein bod wedi gweld mwy o dai yn cael eu troi'n dai gwyliau yn hytrach na chael eu rhoi ar y farchnad am rent tymor hwy, felly unwaith eto mae'n anoddach i ni sicrhau llety yn y sector preifat nag yr oedd yn y flwyddyn flaenorol."
(Awdurdod Lleol Gwledig)

"Rydyn ni wedi gweld cynnydd mewn eiddo yn [enw'r Awdurdod Lleol], mae prisiau tai wedi codi'n aruthrol yn ystod y pandemig, mae AirBnB yn cael ei ddefnyddio gan lawer o landlordiaid PRS gan eu bod yn gallu gwneud llawer o arian o'r elfen gwyliau gartref."
(Awdurdod Lleol Gwledig)

Dywedodd y rhan fwyaf o awdurdodau (15 o 22) hefyd fod anawsterau wrth gael gafael ar denantiaethau preifat i helpu ymgeiswyr digartref wedi cael eu gwaethygu gan y pandemig. Ymysg y ffactorau y credir eu bod yn gysylltiedig yma yr oedd gostyngiad yn nhrosiant tenantiaeth a oedd yn lleihau nifer y lletydd gwag a oedd ar gael i'w gosod. Y tu hwnt i hyn, gwelwyd bod y cynnydd mewn rhenti mewn

rhai rhannau o'r wlad yn 2020/21 wedi ehangu'r bwlch ymhellach rhwng y cyfraddau Lwfans Tai Lleol uchaf a chyfraddau'r farchnad, er gwaethaf y cynnydd dros dro.

Hwylustod cael gafael ar denantiaethau cymdeithasol

Ar draws Cymru, adroddwyd yn llai aml ei bod yn anodd cael gafael ar denantiaethau cymdeithasol i bobl ddigartref drwy gymharu â cheisio sicrhau lleoliadau mewn tai rhent preifat. Serch hynny, mewn hanner yr awdurdodau, roedd yn anodd neu'n anodd iawn sicrhau tenantiaethau cyngor neu gymdeithasau tai at y diben hwn – gweler Ffigur 4.7. Dim ond mewn un o'r naw awdurdod gwledig yr oedd hyn yn 'hawdd'.

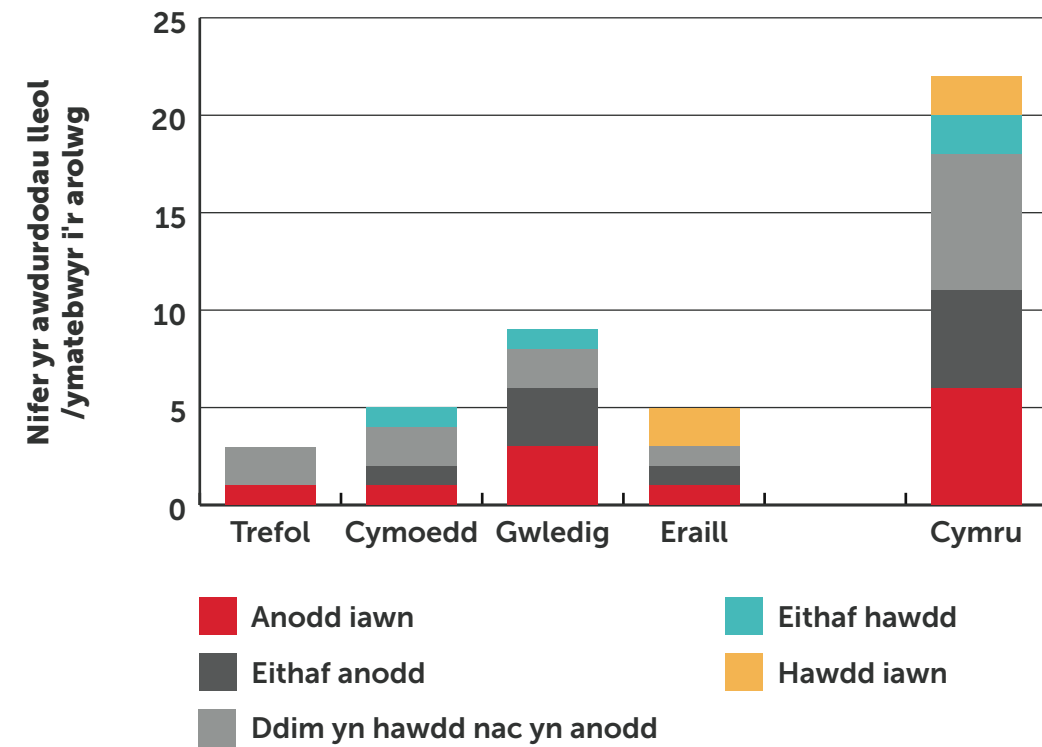
Roedd llawer o'r ymatebion penagored a oedd yn ymhelaethu ar yr atebion a ddadansoddwyd yn Ffigur 4.7 yn pwysleisio'r straen penodol ar gyflenwad eiddo un gwely:

"Rydym yn awdurdod cadw stoc ac rydym yn gallu blaenoriaethu teuluoedd digartref ar ein rhestr aros. Fodd bynnag, mae'r galw am lety 1 gwely yn uchel iawn a gyda'r pandemig yn effeithio ar ddyraniadau, mae amseroedd aros hir."
(Awdurdod Lleol Trefol)

"Mae'n anodd iawn cael llety un person gan nad oes digon o stoc ac argaeledd. Mae 3 gwely yn iawn."
(ALI y Cymoedd)

"Mae'n dibynnu ar gyfansoddiad eich aelwyd e.e. gall teuluoedd symud drwy'r system yn gymharol hawdd cyn belled â'u bod yn fodlon ehangu eu meysydd o ddewis. Fodd bynnag, roedd yn anodd dod o hyd i 1 ystafell wely cyn y pandemig, dim ond gwaethygu mae hyn wedi'i wneud o ganlyniad i'r pandemig."
(Awdurdod Lleol Gwledig)

Ffigur 4.7: Pa mor hawdd neu anodd yw hi yn eich ardal chi i gael gafael ar denantiaethau cymdeithasol er mwyn cyflawni eich dyletswyddau digartrefedd?



Ffynhonnell: Arolwg yr awduron

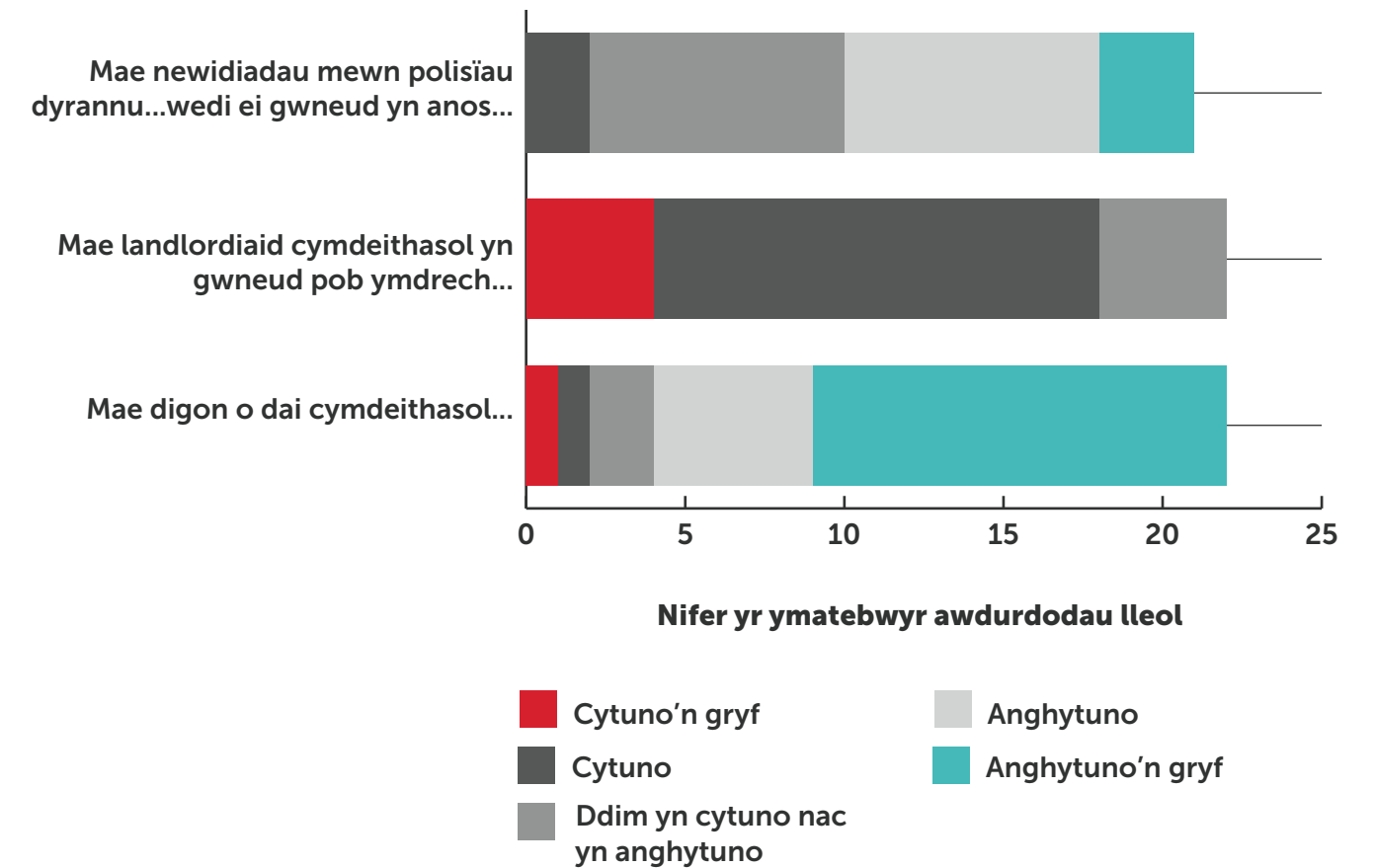
Dyweddodd pob ymatebydd fod y pandemig wedi effeithio ar eu gallu i gael gafael ar denantiaethau cymdeithasol wrth gyflawni dyletswyddau digartrefedd. Mewn saith (o 22) adroddwyd bod hyn wedi gwaethygu mynediad. Fodd bynnag, mewn tair ardal, roedd y gwahaniaeth a sbardunodd y pandemig yn y gallu i gael gafael ar denantiaethau cymdeithasol yn newid 'cadarnhaol' – hynny yw, trefniadau gweinyddol dros dro a oedd wedi gwella mynediad i ymgeiswyr digartref.¹⁷⁹

Er mwyn archwilio barn cyfranogwyr yr arolwg am dai cymdeithasol a digartrefedd, gofynnwyd iddynt nodi eu lefel o gytundeb gyda thri chynnig fel a ganlyn:

- Cynnig 1: Mae digon o dai cymdeithasol yn fy ardal i ganiatáu i bobl sydd mewn perygl o fod yn ddigartref ac aelwydydd eraill sydd angen hynny gael mynediad rhesymol'
- Cynnig 2: Drwy eu polisiau a'u harferion dyrannu, mae landlordiaid cymdeithasol yn fy ardal yn gwneud pob ymdrech i helpu i atal a lliniaru digartrefedd
- Cynnig 3: Mae newidiadau mewn polisiau dyrannu a roddwyd ar waith gan gymdeithasau tai yn fy ardal dros y blynnyddoedd diwethaf wedi ei gwneud yn anos atal a lliniaru digartrefedd

¹⁷⁹ Ar gyfer gweddill yr ymatebwyr, nid oedd effeithiau'r pandemig yn glir o ran gwneud mynediad at denantiaethau cymdeithasol yn anoddach neu'n llai anodd.

Ffigur 4.8: Barn ymatebwyr yr arolwg am dai cymdeithasol a digartrefedd



Ffynhonnell: Arolwg yr awduron. Nodiadau: 1. Mae'r ymatebion 'Ddim yn gwybod' wedi'u hagregu, ynghyd â 'Ddim yn cytuno nac yn anghytuno'; 2. Methodd un awdurdod ag ymateb i'r cynnig olaf. Noder mae'r datganiadau llawn yn Atodiad 2.

Mae'r ymatebion i'r datganiadau uchod wedi'u nodi yn Ffigur 4.8. Roedd y rhan fwyaf o'r cyfranogwyr (13 o 22) yn anghytuno'n gryf bod y ddarpariaeth tai cymdeithasol yn eu hardal yn ddigonol. Ar ben hynny, teimlai'r mwyafrif helaeth (18 o 22) fod landlordiaid cymdeithasol yn eu hardal yn 'gwneud pob ymdrech' i atal a lliniaru digartrefedd (gweler hefyd Penodau 2 a 3). Ar ben hynny, dim ond lleiafrif bach iawn (2 o'r 21 a ymatebodd) oedd yn credu bod newidiadau diweddar mewn polisiau dyrannu tai cymdeithasol wedi gwaethygu'r her o letya pobl ddigartref yn eu hardal.

Roedd ymatebion penagored yn ymhelaethu ar yr atebion a nodir yn Ffigur 4.8 yn atgyfnerthu'r

canfyddiad mai diffygion cyffredinol yn y cyflenwad (yn enwedig tai un ystafell wely) yn hytrach na pholisiau dyrannu a oedd yn cael eu gweld fel y broblem allweddol (gweler Pennod 5 am drafodaeth bellach ar faterion yn ymwneud â chyflenwad):

"Y diffyg llety un person sy'n broblem, nid y polisiau dyrannu."
(Awdurdod Lleol yn y Cymoedd)

"...mae'r cyflenwad a'r galw yn dal i fod yn anghyson ac nid yw'r eiddo 1 gwely sydd ei angen yn ddybryd ar gael yn rhwydd."
(Awdurdod Lleol arall)

Dim ond un ALL darodd nodyn ychydig yn wahanol, a oedd yn canolbwyntio'n fwy ar bolisiau dyrannu gwrth-risg

landlordiaid cymdeithasol:

“Yn ymarferol, mae rhai heriau gyda pholisiau gosod lleol a phryderon ynghylch addasrwydd safleoedd gosod mewn rhai lleoliadau risg uchel. Mae tensiynau cymunedol, hanes ymddygiad gwrthgymdeithasol, delio cyffuriau yn arwain ar adegau at osod yn fwy llym drwy bolisiau gosod lleol sy’n aml yn rhwystr i rai o’n cleientiaid digartrefedd.”
(Awdurdod Lleol arall)

Fodd bynnag, ymysg hysbyswyr allweddol, mynegwyd pryderon tebyg i’r rhai a fynegwyd yn Lloegr,¹⁸⁰ ac i raddau llai yn yr Alban,¹⁸¹ am gymdeithasau tai sy’n cyfyngu ar fynediad pobl ddigartref i’w heiddo ar sail ‘gallu ariannol’ a mynegwyd seiliau eraill:

“...nifer y Landlordiaid Cymdeithasol Cofrestredig sy’n dechrau gofyn am rent ymlaen llaw neu’r mathau hynny o bethau sy’n peri pryder yn fy marn i. Yn amlwg, mae’n rhaid i landlordiaid cymdeithasol cofrestredig wneud yn siŵr bod ganddyn nhw y rhent yn dod i mewn ac ati, ond rhaid hefyd cofio am eu pwrpas cymdeithasol ... Felly does gan y bobl rydyn ni’n gweithio gyda nhw ddim cynilion, does ganddyn nhw ddim rhent ymlaen llaw.”
(Hysbysydd allweddol, y sector gwirfoddol)

“...yn sicr, mae angen i ni wneud rhywbeth ynghylch dyraniadau yng Nghymru. Mae gan Lywodraeth Cymru ddiddordeb mewn gwneud rhywbeth. Rydw i’n meddwl eu bod nhw’n cydnabod bod llawer o amrywiaeth o ran

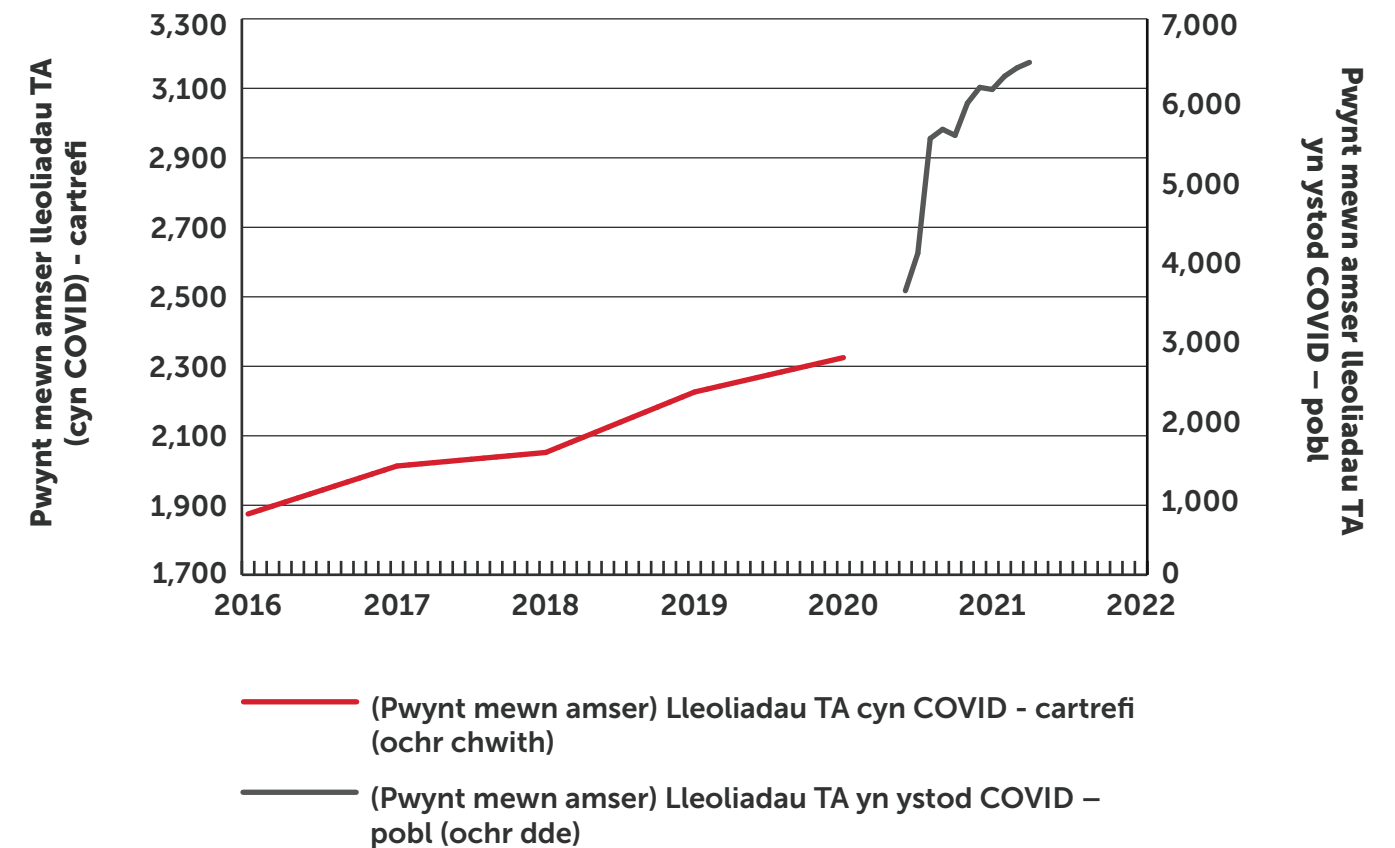
dull gweithredu... Mae’n anodd pan nad oes gennych chi ddata cywir i weithio ohono, ac mae hynny yn rhan o’r broblem, er mwyn deall yn union pa gyfraniad mae pob landlord yn ei wneud i roi diwedd ar ddigartrefedd.”
(Hysbysydd allweddol, y sector gwirfoddol)

Er bod gwerthfawrogiad eang o ymdrechion Landlordiaid Cymdeithasol Cofrestredig o ran rhoi terfyn ar droi pobl allan i ddigartrefedd, a chydabyddiaeth nad oedd maint llawn eu cyfraniad o ran dyraniadau i aelwydydd digartref wedi’i gynnwys yn briodol yn yr ystadegau swyddogol (gweler Pennod 2), teimlwyd serch hynny fod angen mwy o newid cadarnhaol yn y cyswllt olaf hwn:

“...rydym wedi gweld newid diwylliannol enfawr ymysg cymdeithasau tai yng Nghymru dros y blynyddoedd diwethaf, yn enwedig o ran atal troi allan. Rydw i hefyd yn meddwl y gallai fod o fudd o ran dyraniadau hefyd, er nad ydwn i’n meddwl i’r un graddau...”
(Hysbysydd allweddol, y sector gwirfoddol)

“... mae’r gwaith sydd wedi bod yn mynd rhagddo o ran... atal pobl rhag cael eu troi allan i ddigartrefedd o dai cymdeithasol... dwi’n meddwl bod hynny’n beth cadarnhaol iawn...nid bod neb byth yn symud ymlaen, maent jest yn symud ymlaen mewn ffordd gynlluniedig...[Ond] Dwi’n meddwl bod rhywfaint o densiynau yno gyda chymdeithasau tai... ynghylch dyraniadau...Mae’n wahanol iawn rhwng gwahanol gymdeithasau, pa gyfran o

Ffigur 4.9: Lleoliadau llety dros dro 2016-2020



Ffynonellau: 1. Ystadegau digartrefedd rheolaidd Llywodraeth Cymru;¹⁸² 2. Darpariaeth llety digartrefedd a chysgu allan Llywodraeth Cymru, Medi 2021¹⁸³

Sylwch: 1. Mae cyfres cyn COVID-19 yn ymwneud â nifer y lleoliadau aelwydydd ar 31 Mawrth bob blwyddyn; mae cyfres COVID-19 yn ymwneud â nifer y lleoliadau unigol ar ddiwedd y mis. 2. Mae’r duedd ar gyfer y cyfnod 2016-2020 yn adlewyrchu lleoliadau ar ddiwedd y flwyddyn ariannol (wedi’u rhyngosod); mae’r duedd ar gyfer y cyfnod Awst 2020-Mawrth 2021 yn dangos lleoliadau diwedd mis.

osodiadau sy’n mynd i bobl sydd wedi profi digartrefedd. Dwi’n meddwl bod mwy o waith i’w wneud ar yr ochr yna.”
(Hysbysydd allweddol, y sector gwirfoddol)

Defnyddio llety dros dro

Mesur hirsefydlog arall o ddigartrefedd yw nifer y bobl ddigartref sy’n cael eu rhoi mewn TA gan ALLau yn ystod y broses asesu ac ail-gartrefu’r digartref. Mae llawer o’r rhai sy’n gysylltiedig yn

aelwydydd y mae eu statws eisoes wedi’i bennu dan S75 y mae’r dreth ailgartrefu lawn yn ddyledus iddynt. Hyd nes y bydd tenantiaeth addas ar gael, fodd bynnag, mae’n debygol y byddant yn byw yn y TA. O leiaf mewn cyfnodau arferol (h.y. nad ydynt yn ymwneud â COVID-19), felly, gellir ystyried bod y newid yn nifer y lleoliadau TA yn adlewyrchu’r rhyngweithio rhwng y galw am ddigartrefedd a’r cyflenwad tai rhent cymdeithasol/fforddiadwy.

180 Fitzpatrick, S., Pawson, H., Bramley, G., Wood, J., Watts, B., Stephens, M. & Blenkinsopp, J. (2019) *The Homelessness Monitor: England 2019*. London: Crisis. https://www.crisis.org.uk/media/240419/the_homelessness_monitor_england_2019.pdf

181 Fitzpatrick, S., Pawson, H., Bramley, G., Watts, B., Wood, J., Stephens, M. & Blenkinsopp, J. (2019) *The Homelessness Monitor: Scotland 2019*. London: Crisis https://www.crisis.org.uk/media/240002/the_homelessness_monitor_scotland_2019.pdf

182 <https://statscymru.llyw.cymru/Catalogue/Housing/Homelessness/Temporary-Accommodation/householdtype>

183 Llywodraeth Cymru (2021) *Darpariaeth llety digartrefedd a chysgu allan*: Mehefin 2021. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/darpariaeth-llety-digartrefedd-chysgu-allan-mehefin-2021>

Yn ystod y blynyddoedd cyn pandemig COVID-19, roedd lleoliadau TA ar gynnydd parhaus. Yn ystod y cyfnod 2016-2020, cododd cyfanswm y lleoliadau 24%. Mae'r cynnydd llawer mwy sylweddol a welwyd yn 2020/21 yn adlewyrchu rhaglen tai brys Llywodraeth Cymru i ddarparu llety diogel i bobl ddigartref yn ystod y pandemig.¹⁸⁴ Mae ffigurau swyddogol yn dangos bod y niferoedd yn 6,452 o unigolion (gan gynnwys 1,525 o blant dibynnol) ym mis Mehefin 2021 (y ffigurau diweddaraf sydd ar gael adeg ysgrifennu'r adroddiad).¹⁸⁵ Mae'r un gyfres ystadegol yn dangos bod lleoliadau newydd yn ystod y cyfnod Awst 2020-Mehefin 2021 yn cynnwys cyfartaledd misol o 1,086 o bobl.

Ni allwn ddweud yn bendant i ba raddau y mae lleoliadau TA (6,452 o unigolion) ym mis Mehefin 2021 yn fwy na maint carfan TA ym mis Mawrth 2020 (2,325 o aelwydydd). Fodd bynnag, os byddwn yn tynnu'r 1,525 o blant o gyfanswm Mehefin 2021, mae hyn yn gadael 4,927 o oedolion. Os tybir bod y rhain wedi'u ffurfweddu'n gyfartal fel aelwydydd 1 person a 2 berson, byddai hynny'n awgrymu mai nifer y lleoliadau aelwydydd pwynt mewn amser ym mis Mehefin 2021 oedd 3,695 – neu 59% yn uwch na ffigur Mawrth 2020.

Roedd y niferoedd chwyddedig sydd bellach mewn TA yng Nghymru yn destun pryder difrifol i brif hysbyswyr, er eu bod yn cydnabod yn barod bod yr ymateb brys (a ganmolwyd yn fawr) i COVID-19 yn un o brif ysgogwyr y cynnydd dramatig hwn:

“Mae'r rhifau mewn TA yn syfrdanol o'u cymharu â'r hyn roedden nhw'n arfer bod. Rwy'n gwybod mai'r rheswm am hyn yw ein bod wedi dewis neilltuo rhai

agweddau ar Ddeddf Tai (Cymru) er mwyn cael pawb dan do. Rydw i'n cofio mewn amgylchedd cyn COVID, roedden ni'n cael sioc pan roedd y ffigurau mewn TA wedi cyrraedd 2,000 ar ddiwedd unrhyw chwarter penodol ac mae'n agosáu at 6,000 nawr, sy'n syfrdanol, mewn gwirionedd.” (Hysbysydd allweddol, y sector gwirfoddol)

“Rydyn ni nawr mewn sefyllfa lle rydw i'n meddwl bod tua 6000 o bobl mewn llety dros dro yng Nghymru, sy'n amlwg yn uchel iawn. Dyna waddol uniongyrchol y pandemig rydyn ni'n gweithio drwyddo ar hyn o bryd, o ran ceisio...gwneud yn siŵr bod y llif o lety dros dro yn uwch na'r llif i mewn, er mwyn i ni allu dechrau ei leihau, ond hefyd, sicrhau bod y llif hwnnw am allan mor uchel â phosibl oherwydd nad yw'n sefyllfa gynaliadwy ar hyn o bryd.” (Hysbysydd allweddol, sector annibynnol)

Roedd pryderon hefyd ynghylch natur a phriodoldeb llawer o'r TA a ddarparwyd:

“...mae gwestai a llety gwely a brechwast yn dal i gael eu defnyddio, oherwydd mae dod o hyd i'r llety addas yn anodd iawn... Mae rhai darpariaethau llety dros dro eraill ar gael erbyn hyn, felly mae pethau fel podiau yn cael eu defnyddio fel darpariaeth hostel hunangynhwysol wedi ei ad-drefnu, neu brydlesu gwestai yn y tymor hir i gael rhyw fath o leoliad llety dros dro hunangynhwysol, ychydig mwy yn defnyddio stoc tai cymdeithasol. Rwy'n credu bod yna gyfyng-gyngor, bob amser, os ydych chi'n defnyddio eich stoc tai

cymdeithasol dros dro, na allwch chi ddim ei ddefnyddio'n barhaol, a'ch bod chi'n ei chael hi'n anodd gwneud hynny drwy'r amser. Felly mae rhywfaint o PRS ar brydles ond, eto, mae'n fater o gael y cydbwysedd hwnnw rhwng cael y swm iawn a chadw'r stoc o lety sefydlog y mae'n rhaid i chi allu ei ddefnyddio.” (Hysbysydd allweddol, y sector statudol)

4.4 Pwyntiau allweddol

- Er bod gwybodaeth am ddigartrefedd yn 2020/21 yn anarferol o brin, mae'n debygol bod blwyddyn gyntaf y pandemig wedi parhau â'r duedd cyn COVID-19 o gynnydd yn y galw am ddigartrefedd. Yn ôl ystadegau swyddogol, roedd achosion atal a lliniaru wedi cynyddu 19% yn y tair blynedd hyd at 2019/20. Yna, yn ôl ein harolwg Awdurdodau Lleol, gwelodd 15 o'r 22 cyngor gynnydd o un flwyddyn i'r llall yn 2020/21. Mae'n ymddangos bod tueddiadau diweddar hefyd wedi atgyfnerthu pwyslais cynyddol ar liniaru ac ailgartrefu yn hytrach nag ymyriadau ataliol.
- O dan amgylchiadau eithriadol y pandemig, ac unwaith eto yn seiliedig ar ymatebion yr ALL i'r arrolwg, mae'n ymddangos bod proffil y garfan o ymgeiswyr wedi newid yn sylweddol yn ystod y flwyddyn ddiwethaf, gyda chynnydd yn nifer yr ymgeiswyr sengl a'r ymgeiswyr iau yn fwy na'r gostyngiad mewn aelwydydd teuluol.
- Roedd y proffil newidiol hwn yn gwaethygu'r cyfyngiad sydd eisoes wedi hen ennill ei blwyf a brofir gan awdurdodau lleol wrth liniaru digartrefedd: y prinder penodol o unedau tai cymdeithasol llai, yn enwedig tai un ystafell wely.
- Yn fwy cyffredinol, mae llawer o bobl yn dweud bod prinder tai cymdeithasol yn her wrth gyflawni dyletswyddau digartrefedd Awdurdodau Lleol. Yn drawiadol, fodd bynnag, mae cytundeb cyffredinol bron ymysg ALLau fod hyn yn adlewyrchu prinder absoliwt (yn enwedig mewn perthynas ag unedau bach) ac nid amharodrwydd unrhyw landlord cymdeithasol i gynorthwyo. Wedi dweud hynny, roedd rhai hysbyswyr allweddol o'r farn nad oedd ymrwymadau diweddar cadarnhaol gan Landlordiaid Cymdeithasol Cofrestredig i roi diwedd ar droi pobl allan i ddigartrefedd wedi cael eu cyfateb eto â lefel debyg o ymrwymiad ynghylch dyrannu i aelwydydd digartref.
- Mae defnyddio'r sector rhentu preifat i gyflawni'r ddyletswydd ailgartrefu digartrefedd wedi dod yn anodd iawn yn y rhan fwyaf o Gymru am amryw o resymau, gan gynnwys diffygion ymysg yr awdurdod tai lleol a chystadleuaeth yn sgil y galw am lety gwyliau. Cafodd y sefyllfa hon ei gwaethygu gan y pandemig.
- Yn ystod y blynyddoedd cyn pandemig COVID-19, roedd lleoliadau TA ar gynnydd parhaus, gyda chyfanswm y lleoliadau'n codi 24% rhwng 2016 a 2020. Mae'r cynnydd llawer mwy sylweddol a welwyd yn 2020/21 yn adlewyrchu rhaglen tai brys Llywodraeth Cymru i ddarparu llety diogel i bobl ddigartref yn ystod y pandemig. Mae ffigurau swyddogol ar gyfer y cyfnod hwn yn dangos bod y niferoedd yn 6,452 o unigolion (gan gynnwys 1,525 o blant dibynnol) ym mis Mehefin 2021. Roedd swm lleoliadau TA a pha mor briodol oedd rhai o'r eiddo a ddefnyddiwyd yn destun pryder difrifol i'r prif hysbyswyr.

¹⁸⁴ Yn bwysig, roedd canllawiau perthnasol Llywodraeth Cymru yn nodi'n glir y dylid darparu cymorth o'r fath i'r rheini sydd "mewn llety dros dro annigonol", yn hytrach na chael eu cyfyngu i bobl sy'n cysgu allan (<https://llyw.cymru/10-miliwn-o-gymorth-brys-ar-gyfer-pobl-syn-cysgu-allan-yng-nghymru-yn-ystod-coronafeirws>)

¹⁸⁵ Llywodraeth Cymru (2021) *Darpariaeth llety digartrefedd a chysgu allan*: Mehefin 2021. Ar-lein: Llywodraeth Cymru. <https://llyw.cymru/darpariaeth-llety-digartrefedd-chysgu-allan-mehefin-2021>

Digartrefedd craidd

5. Niferoedd ac amcanestyniadau digartrefedd craidd

5.1 Cyflwyniad

Ar ôl dadansoddi tueddiadau digartrefedd statudol ym Mhennod 4, mae'r bennod hon yn edrych ar ddigartrefedd o ongl wahanol. Ar ôl diffinio'r cysyniad yn y cyflwyniad hwn, yn adran 5.2, rydym yn cyflwyno amcangyfrifon newydd o lefel, cyfansoddiad a daearyddiaeth 'digartrefedd craidd' yng Nghymru yn 2018-19. Mae'r amcangyfrifon hyn yn rhagflaenu argyfwng COVID-19, ac yn gosod hyn mewn cyd-destun ehangach yn y DU. Yn adran 5.3, gan adeiladu ar waith blaenorol,¹⁸⁶ rydym yn cyflwyno ac yn ystyried cryfderau a chyfyngiadau model rhagamcanu i archwilio esblygiad tebygol digartrefedd craidd yn y tymor byrrach a'r tymor hwy, gan gynnwys yng ngoleuni pandemig COVID-19 ac ymatebion digartrefedd cysylltiedig. Yn adran 5.4, rydym yn ystyried effeithiau amrywiol senarios polisi ar amcanestyniadau digartrefedd craidd, er mwyn tynnu sylw at effeithiolrwydd tebygol gwahanol bolisiau sydd wedi'u hanelu at leihau digartrefedd.

Cyflwynwyd y cysyniad digartrefedd craidd mewn ymchwil a gynhaliwyd gyda Crisis yn 2017 ac a ddiweddarwyd yn 2018,¹⁸⁷ gyda'r Monitor hwn yn rhoi diweddariad sylweddol pellach. Mae ei gydrannau a'u diffiniadau fel y'u defnyddir yn yr astudiaeth hon i'w gweld yn Nhabl 5.1 isod.

Mae datblygu'r cysyniad digartrefedd craidd yn deillio o chwilio am fframwaith mesur cadarn sy'n goresgyn cyfyngiadau yn y dulliau traddodiadol o raddnodi digartrefedd a ddefnyddir yn y DU. Mae hyn yn cynnwys y ddibyniaeth arferol ar ystadegau a gynhyrchir yn weinyddol ar bobl sy'n ceisio cymorth tai gan awdurdodau lleol oherwydd digartrefedd (gwirioneddol neu bosibl), ac ar gyfrif strydoedd neu amcangyfrifon o gysgu allan o bryd i'w gilydd. Er bod y ddau dull hyn yn bwysig ac yn cynnig gwybodaeth, maent hefyd yn agored i ddiffygion sy'n cyfyngu ar eu gwerth at ddibenion dadansoddi – gan gynnwys cymharu ar draws gwledydd (hyd yn oed yn y

Tabl 5.1: Categoriâu a diffiniadau digartrefedd craidd

Categori	Disgrifiad
Cysgu allan	Cysgu yn yr awyr agored e.e. mewn strydoedd, parciau, meysydd parcio, drysau
Llety Anghonfensiynol	Cysgu mewn mannau/lle na fwriedir iddynt fod yn llety preswyl arferol, e.e. ceir, faniau, lorïau, carafannau/cartref modur, pebyll, cychod, siediau, garejys, adeiladau diwydiannol/masnachol
Hosteli ayb.	Cysgu mewn mannau/lle na fwriedir iddynt fod yn llety preswyl arferol, e.e. ceir, faniau, lorïau, carafannau/cartref modur, pebyll, cychod, siediau, garejys, adeiladau diwydiannol/masnachol
Llety Dros Dro Anaddas	Aelwydydd digartref wedi'u lleoli mewn TA o fathau penodol, Gwely a Brecwast, Llety Preifat Trwyddedig nad yw'n Hunangynhaliol/Llety Gosod fesul Noson, a Lleoliadau y Tu Allan i'r Ardal
Syrffio Soffa	Unigolion neu grwpiau teulu sy'n aros dros dro (yn disgwyl neu'n dymuno symud) gydag aelwyd arall, ac eithrio plant nad ydynt yn ddibynol ar yr aelwyd letya a myfyrwyr, sydd hefyd yn orlawn yn ôl y safon ystafelloedd gwely

DU),¹⁸⁸ dadansoddi tueddiadau dros amser, ac yn sail i amcanestyniadau ynghylch maint posibl digartrefedd yn y dyfodol. Ceir disgrifiad llawn o gefndir a datblygiad y cysyniad digartrefedd craidd yn Monitor Digartrefedd 2021 ar gyfer Lloegr,¹⁸⁹ gyda'r prif bwyntiau'n cael eu crynhoi yn yr Adroddiad Technegol sy'n cydfynd â'r rhifyn hwn.¹⁹⁰

Ceir gorgyffwrdd sylweddol, ond sydd ymhell o fod yn gyflawn, rhwng digartrefedd craidd a digartrefedd statudol. Rydym yn amcangyfrif bod 52% o aelwydydd digartref statudol yng Nghymru hefyd yn rhai digartrefedd craidd, tra bo tua 59% o'r rhai sy'n ddigartref craidd yn ddigartref

yn statudol hefyd. Byddai'r rhai sy'n cael eu derbyn fel rhai digartref statudol ond sydd serch hynny'n parhau'n ddigartrefedd craidd yn cynnwys pobl sy'n aros mewn hosteli a TA anaddas. Enghreifftiau o aelwydydd digartref statudol nad ydynt yn cael eu hystyried yn rhai digartrefedd craidd yw'r rhai mewn TA hunan-gynhaliol a'r rhai sy'n 'ddigartref yn eu cartref' (e.e. gyda theulu) sy'n aros i gael eu hailgartrefu. Byddai enghreifftiau o ddigartrefedd craidd nad ydynt yn y niferoedd statudol yn cynnwys rhai sy'n cysgu ar y stryd a phreswylwyr hosteli nad ydynt wedi gwneud cais i'r ALL, yn ogystal â llawer sy'n syrffio soffa.

186 Bramley, G. (2017) *Homelessness Projections: Core homelessness in Great Britain. Summary Report*. London: Crisis https://www.crisis.org.uk/media/237582/crisis_homelessness_projections_2017.pdf

187 Bramley, G. (2017) *Homelessness Projections: Core homelessness in Great Britain. Summary Report*. London: Crisis https://www.crisis.org.uk/media/237582/crisis_homelessness_projections_2017.pdf; and Bramley, G. (2019) *Housing Supply Requirements across Great Britain for low-income households and homeless people*. Main Technical Report of Research for Crisis and the National Housing Federation.

188 Office for National Statistics (2019) *UK Homelessness: 2005 to 2018. Assessment of the comparability and coherence of existing UK government data sources on homelessness*. 17 Medi. Ar-lein: ONS. <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/articles/ukhomelessness/2005to2018>

189 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf>

190 Gweler Technical Report, Bramley, G. (2021) *Research on Core Homelessness and Homeless Projections: Technical Report on New Baseline Estimates and Scenario Projections for Scotland and Wales*. Caeredin. Heriot-Watt University. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/wales/the-homelessness-monitor-wales-2021/>

Yn y rownd hon o ddadansoddi, mae gennym y fantais o allu defnyddio amrywiaeth o setiau data newydd neu well, gan gynnwys rhai ychwanegiadau at y ffurflenni gweinyddol a gasglwyd gan StatsCymru, ond hefyd gan yr Adran Gwaith a Phensiynau ar lety dros dro a llety â chymorth, Arolwg Tlodi diweddaraf y DU,¹⁹¹ arolwg panel cynrychioliadol newydd wedi'i gomisiynu'n arbennig (Public Voice) a gynhaliwyd gan Kantar Public, cyfres newydd o gwestiynau am 'Anawsterau Tai' sydd wedi'u cynnwys yn Arolwg y Swyddfa Ystadegau Gwladol (ONS) o Amodau Byw yn 2018,¹⁹² a dadansoddiadau estynedig o Set Data Hydredol Aelwydydd y DU (UKHLS, a elwir hefyd yn 'Understanding Society').

5.2 Amcangyfrifon 'ciplun' sylfaenol o ddigartrefedd craidd

Yn yr adran hon rydym yn cyflwyno tystiolaeth ar lefel digartrefedd craidd yng Nghymru, ar ddiwrnod arferol, yn y cyfnod yn union cyn dechrau pandemig COVID-19, 2018-20.

Ffynonellau data a dulliau amcangyfrif

Mae'r amcangyfrifon o ddigartrefedd craidd yng Nghymru a gyflwynir isod yn defnyddio'r ffynonellau data canlynol:

- Datganiadau ystadegol awdurdodau lleol sy'n cyfrif ac yn proffilio aelwydydd sy'n ymwneud â'r system ddigartrefedd statudol, gan gynnwys llif ymgeiswyr a stociau o aelwydydd mewn TA, yn ogystal â gweithgarwch atal a lliniaru;

- Arolwg Tlodi yn y DU 2019 o ddefnyddwyr gwasanaethau argyfwng;
- Data ychwanegol ar amllder a hyd gwahanol fathau o brofiad digartrefedd yn y ddwy flynedd ddiwethaf neu erioed, yn seiliedig ar arolwg Kantar Public Voice o sampl gynrychioladol o oedolion y DU yn 2020, gan gynnwys dull newydd o amcangyfrif swm y lletyai anghonfensiynol, gan ofyn cwestiynau manwl am fathau penodol o hyn yn ystod y 2 flynedd ddiwethaf ac erioed;
- Set ddata Rhyddid Gwybodaeth yr Adran Gwaith a Phensiynau ar achosion Budd-dal Tai mewn llety tymor byr, llety brys neu lety pontio,¹⁹³ gan gynnwys amcangyfrif newydd o swm hosteli ac ati, 2016-2020, ar lefel ALL;
- Dull rhagfynegi seiliedig ar fodolau cyfansawdd ar gyfer cysgu ar y stryd a digartrefedd craidd cyffredinol, yn seiliedig ar uno setiau data Tlodi yn y DU ac Astudiaeth Hydredol Aelwydydd y DU (UKHLS) ar gyfer set gyffredin o newidynnau a datblygu modelau atchweliad logistaidd, sy'n gallu rhagweld i lawr i lefel ALL;
- Defnyddio data'r Arolwg o'r Llafurlu (LFS) ar aelwydydd cudd i helpu i wneud amcangyfrifon mwy cadarn o syrffio soffas dros amser.

191 Gweler Fitzpatrick, S., Bramley, G., Blenkinsopp, J., Wood, J., Sosenko, F., Littlewood, M., Johnsen, S., Watts, B., Treanor, M. & McIntyre, J. (2020) *Destitution in the UK 2020*. York: Sefydliad Joseph Rowntree. <https://www.jrf.org.uk/report/destitution-uk-2020> Bramley, G., Fitzpatrick, S. & Sosenko, F. (2020) *Destitution in the UK 2020: Technical Report*. Edinburgh: Heriot-Watt University. <https://researchportal.hw.ac.uk/en/publications/destitution-in-the-uk-2020-technical-report>

192 Gweler Hamilton, M. & Hayes, B. (2020) *Past experiences of housing difficulties in the UK: 2018*. 22 Hydref Ar-lein: ONS. <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/articles/pastexperiencesofhousingdifficultiesintheuk/2018>

193 Addaswyd i eithrio niferoedd amcangyfrifedig mewn rhai cyfleusterau adsefydlu cyfnod pontio, yn seiliedig ar Blood, I., Copeman, I. a Finlay, S. (2016) *Supported Accommodation Review: The scale, scope and cost of the supported housing sector*. Adroddiad ar ymchwil a gynhaliwyd gan Ipsos MORI, Imogen Blood and Associates, a'r Bartneriaeth Tai a Chefnogaeth ar gyfer yr Adran Gwaith a Phensiynau gyda'r Adran Cymunedau a Llywodraeth Leol. Adroddiad Ymchwil yr Adran Gwaith a Phensiynau Rhif 927

Tabl 5.2: Crynodeb o'r ffynonellau a'r tybiaethau ar gyfer amcangyfrifon ciplun gwaelodlin: Cymru

Categori o Ddigartrefedd Craidd	Amcangyfrif Canolig	Amcangyfrif Isel	Amcangyfrif Uchel
Cysgu allan	0.5 x Cyfrif/ amcangyfrif - 0.3 x UKHLS- Rhagfynegiad model cyfun o dlodi	Cyfrif/amcangyfrif	UKHLS- Rhagfynegiad model cyfun o dlodi
Llety Anghonfensiynol	Fformiwla rhagfynegol Arolwg Llais y Cyhoedd1	0.54 x canolig2	1.46 x canolig2
Hosteli ac ati (gan gynnwys llochesi)	Datganiad uchaf ALL a chyfuniad o DWP/ FOI a Chyfrifiad 2011	Amcangyfrif blaenorol cyfartalog 2017 a DWP/FOI	DWP/FOI
Llety Dros Dro Anaddas	Datganiad uchaf ALL neu DWP/FOI	Datganiad ALL	Datganiad uchaf ALL neu DWP/FOI
Syrffio Soffa	Cyfartaledd amcangyfrifon UKHLS ac LFS + addasiad o 20% ar gyfer preswylwyr dros dro3	UKHLS, heb ei addasu	Rhagfynegiad cyfansawdd o amcangyfrif digartrefedd craidd llai swm elfennau eraill

Nodiadau 1. Mae'r fformiwla hon ar gyfer llety anghonfensiynol yn cael ei gyrru'n bennaf gan elfennau eraill o ddigartrefedd craidd.

2. Mae'r ffigurau hyn yn adlewyrchu'r tybiaethau cyfatebol a wnaed yn yr amcangyfrifon digartrefedd craidd yn Lloegr, ac maent yn adlewyrchu ansicrwydd cymharol eang am y rhif hwn oherwydd ffynonellau data cyfyngedig. 3. Mae'r addasiad o niferoedd rhai sy'n syrffio soffas ar gyfer 'preswylwyr dros dro' yn seiliedig ar ddadansoddiad o ddata Arolwg o Dai Lloegr 2017-19 lle gofynnir cwestiwn newydd am bobl sydd wedi aros dros dro gyda phrif aelwydydd a fyddai fel arall wedi bod yn ddigartref (nid oes data cyfatebol yng Nghymru); nid yw'r grŵp hwn yn cael sylw mewn arolygon aelwydydd confensiynol sy'n hepgor preswylwyr dros dro.

Mae Tabl 5.2 yn crynhoi'r ffynonellau a'r tybiaethau sy'n sail i amcangyfrifon llinell sylfaen Cymru, gyda rhagor o fanylion yn y naratif isod ac yn yr adroddiad technegol cysylltiedig.¹⁹⁴

O ran cysgu allan, defnyddir dwy brif ffynhonnell, y cyfrif/amcangyfrif blynyddol a wneir gan ALLau a phartneriaid lleol, a model ystadegol

cyfansawdd sy'n seiliedig ar gyfuniad o arolygon Tlodi yn y DU a UKHLS. Mae'r cyfrif/amcangyfrif yn cynnwys elfen sy'n seiliedig ar welyau lloches sy'n cael eu defnyddio, yn ogystal â phobl sy'n cysgu allan wedi'u cyfrif, ond rydym yn cynnwys hyn (fel yn astudiaeth 2017) i wrthbwysio tuedd o cyfrifon pwynt-mewn-amser i 'dan-

194 Gweler Technical Report, Bramley, G. (2021) *Research on Core Homelessness and Homeless Projections: Technical Report on New Baseline Estimates and Scenario Projections for Scotland and Wales*. Caeredin. Heriot-Watt University. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/wales/the-homelessness-monitor-wales-2021/>

gyfrif' gwir lefel stoc cysgu allan.¹⁹⁵ Er gwaethaf hyn, mae'r datganiadau gan nifer o awdurdodau lleol llai yn annhebygol o fod yn isel, o'i gymharu ag ALLau tebyg eraill neu â'r rhagfynegiad model ystadegol annibynnol. Mae'r rhagfynegiad model yn agos at y cyfrifiadau/amcangyfrifon ar gyfer nifer o awdurdodau lleol mwy, gan gynnwys Caerdydd, Caerffili, Casnewydd a Wrecsam. Am y rhesymau hyn, credwn y gellir cyfiawnhau cyfuno'r cyfrifiadau/amcangyfrifon gyda'r gwerthoedd disgwylidig o'r model mewn cyfuniad wedi'i bwysoli, er ein bod yn defnyddio 70% ceidwadol o'r rhagfynegiad model yn yr amcangyfrif canolog. Gellir cyferbynnu hyn ag amrywiad isel yn seiliedig ar y cyfrif/amcangyfrif ac amrywiad uchel yn seiliedig ar 100% o ragfynegiad y model ystadegol.

Yn yr amcangyfrifon blaenorol,¹⁹⁶ amcangyfrifwyd llety anghonfensiynol fel ychwanegiad ar gyfer cysgu allan a nifer yr hosteli. Mae'r dull gweithredu nawr yn seiliedig ar dystiolaeth arolwg Llais y Cyhoedd gyda swyddogaeth rhagfynegi ystadegol, sy'n dal i gael ei yrru'n bennaf gan y niferoedd yn y categorïau cysgu allan, hostel ac UTA.

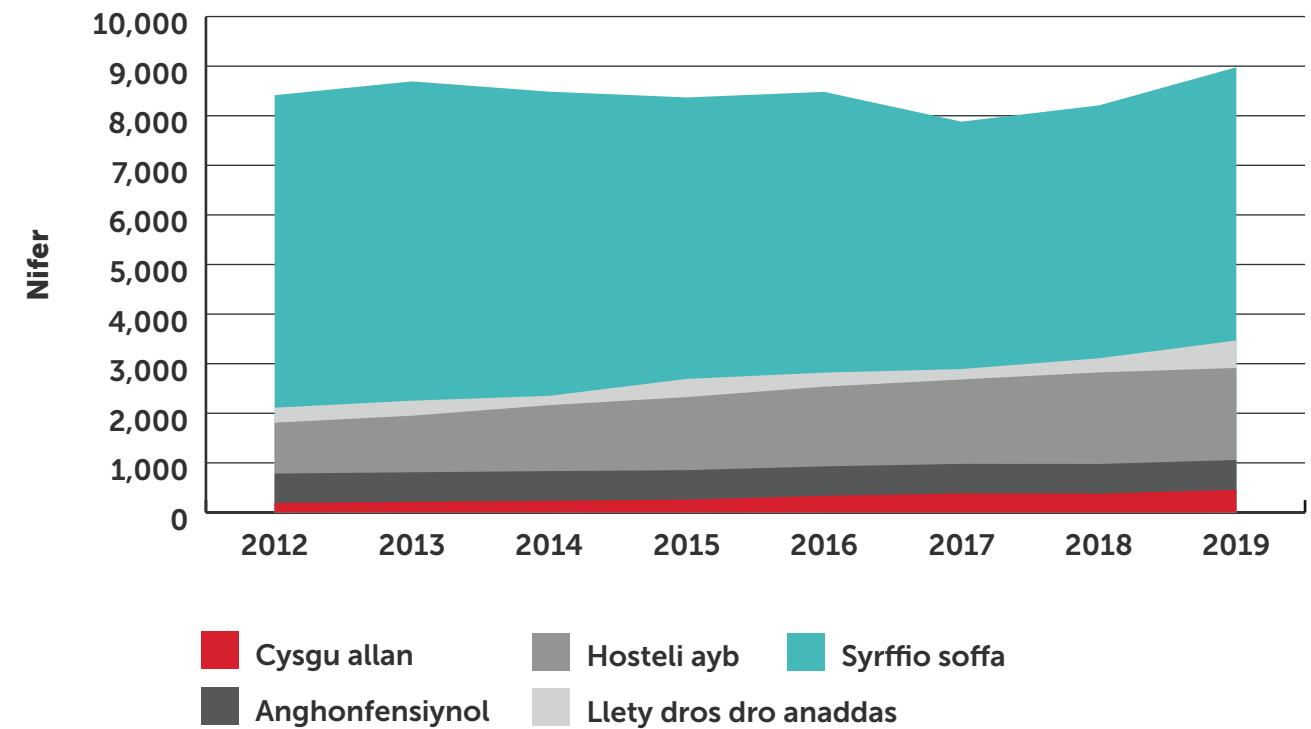
Yng Nghymru, mae'n ymddangos bod nifer y llety 'hostel ayb' (gan gynnwys llochesi) braidd yn isel yn natganiadau'r ALL sy'n ymwneud â TA, o'i gymharu â data newydd yr Adran Gwaith a Phensiynau/ Rhyddid Gwybodaeth, a hyd yn oed gyda data cyfrifiad 2011. Efallai fod hyn yn adlewyrchu'r ffaith na fydd llawer o bobl senl ddigartref sy'n defnyddio hosteli wedi cael eu lleoli yno gan ALLau oherwydd nad oes ganddynt statws angen blaenoriaethol (yn wahanol i'r Alban). Ar gyfer ein hamcangyfrif canolog rydym yn defnyddio llinell tuedd rhwng

cyfrifiad 2011 a rhifau'r Adran Gwaith a Phensiynau/ Rhyddid Gwybodaeth 2020, ac yn defnyddio hyn, oni bai fod amcangyfrif yr Awdurdod Lleol yn uwch mewn gwirionedd (dim ond mewn ychydig iawn o achosion y mae hyn yn berthnasol). Ar gyfer ein hamcangyfrif isel, rydym yn cymryd amcangyfrif yr astudiaeth flaenorol (2017) a ffigur yr Adran Gwaith a Phensiynau/ Rhyddid Gwybodaeth, ac ar gyfer yr amrywiolyn uchel rydym yn cymryd ffigur yr Adran Gwaith a Phensiynau/ Rhyddid Gwybodaeth 2020.

Mae niferoedd llety dros dro anaddas (UTA) yn gymharol debyg wrth gymharu ffurflenni ALL â'r DWP-FOI, er bod yr olaf ychydig yn uwch ar gyfartaledd, tra'n amrywio'n lleol. Rydym yn defnyddio'r uchaf o'r ddau amcangyfrif ar gyfer ein hamrywiadau canolog ac uchel, gan ddefnyddio datganiadau'r ALL fel sail i'n hamrywiad isel.

Ar gyfer syrffio soffas, gallwn ddefnyddio dadansoddiadau o ddau arolwg (UKHLS, LFS), i ganfod lefelau a thueddiadau, gan roi'r un pwysau ar bob un (mae'r cyntaf yn rhoi mwy o fanylion, tra bo gan yr olaf sampl mwy gyda chyfradd gadael is). Ar ben hynny, mae gennym yr opsiwn o ddefnyddio rhagfynegiad model ystadegol cyfansawdd ar gyfer digartrefedd craidd yn ei gyfanrwydd (yn seiliedig ar ddata Tlodi yn y DU a UKHLS), a thynnu oddi wrtho yr amcangyfrifon annibynnol ar gyfer pedair elfen arall digartrefedd craidd (dull rhesymol, byddem yn dadlau, o ystyried mai syrffio soffas yw'r elfen fwyaf). Ar gyfer yr amcangyfrif canolog o'r niferoedd absoliwt ar lefel ALL ar gyfer 2018-19, rydym yn defnyddio cyfartaledd amcangyfrifon LFS a UKHLS ac yn ychwanegu 20% ar gyfer preswylwyr

Ffigur 5.1: Niferoedd cartrefi craidd yn ôl elfennau, Cymru 2012-19 (amcangyfrif ciplun ar bwynt mewn amser)



Ffynhonnell: amcangyfrifon yr awduron yn seiliedig ar ffynonellau yn Nhabl 5.2, col.1.

dros dro (wedi'i eithrio o'r arolygon hyn, ond wedi'i fesur yn Arolwg Tai Lloegr 2017-19).¹⁹⁷ Mae'r amrywiad isel yn seiliedig yn unig ar UKHL heb eu haddasu. Mae'r amrywiad uchel yn seiliedig ar 100% o'r rhagfynegiad cyfansawdd llai'r amcangyfrifon uchel o'r elfennau eraill.

Niferoedd a thueddiadau allweddol

Mae Ffigur 1 yn dangos lefelau a thueddiadau 7 mlynedd o ran digartrefedd craidd yn gyffredinol ac yn ôl yr elfennau ar gyfer Cymru rhwng 2012 a 2019, cyn COVID-19. Yn

2019, rydyn ni'n amcangyfrif mai 8,980 o aelwydydd oedd y digartrefedd craidd at ei gilydd yng Nghymru, ac mai syrffio soffas oedd yr elfen fwyaf o hyn mewn tua 5,500 o aelwydydd, ac yna hosteli a llochesi (1,850). Roedd niferoedd TA (B a B yn bennaf) yn gymharol isel (550), ac yn debyg o ran maint i gysgu allan (460) a llety anghonfensiynol (600). Roedd y stori duedd yn gyffredinol yn ymwneud yn bennaf â sefydlogrwydd yn hytrach na chlirio neu drywydd o ostwng, er y gellid dadlau bod cynnydd bach yn gyffredinol o 8,410 yn 2012 i 8,980 yn

195 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf> p. 60-63.

196 Bramley, G. (2017) *Homelessness Projections: Core homelessness in Great Britain. Summary Report*. London: Crisis https://www.crisis.org.uk/media/237582/crisis_homelessness_projections_2017.pdf; a Bramley, G. (2019) *Housing Supply Requirements across Great Britain for low-income households and homeless people*. Main Technical Report of Research for Crisis a'r National Housing Federation.

197 Yn dilyn y dull gweithredu yn Monitor Digartrefedd 2021 yn Lloegr, rydym yn defnyddio tystiolaeth newydd o Arolwg Tai Lloegr sy'n rhoi'r grŵp o rai sy'n syrffio soffas oedd ar goll o'r blaen, sef preswylwyr dros dro mewn aelwydydd a ddywedodd eu bod wedi cael aros yn y flwyddyn flaenorol pan fyddent wedi bod yn ddigartref fel arall, a phan nad oedd ystafelloedd gwely sbâr ar gael – gweler y Weinyddiaeth Tai, Cymunedau a Llywodraeth Leol (2020) Arolwg Tai Lloegr 2018-19: 'Syrffio soffas' ac 'aelwydydd cudd'; Taflen ffeithiau. Ar-lein: Y Weinyddiaeth Tai, Cymunedau a Llywodraeth Leol. <https://www.gov.uk/government/statistics/english-housing-survey-2018-to-2019-sofa-surfing-and-concealed-households-fact-sheet> - a'r Tablau Atodol ategol. Rydym yn tybio bod yr ychwanegiad cyfrannol i gynnwys y grŵp hwn yr un fath ar gyfer Cymru ag ar gyfer Lloegr. Dim ond yn yr amcangyfrifon canolog ac uchel y mae'r ychwanegiad hwn wedi'i gynnwys.

2019, er bod y niferoedd wedi gostwng rhywfaint yn 2017.¹⁹⁸

Amcangyfrifir bod y niferoedd cysgu allan wedi bod yn tua 460 yn 2019, i fyny o 260 yn 2015. Amcangyfrifir bod nifer yr aelwydydd sy'n aros mewn llety anghonfensiynol yn debyg o ran swm, ac yn gymharol sefydlog dros y cyfnod hwn. Roedd yn ymddangos bod nifer yr hostelau ar gynnydd graddol, ac roedd nifer y TA (B a B yn bennaf) wedi amrywio rhywfaint, gyda chynnydd sylweddol yn 2019. Fodd bynnag, mae'n ymddangos bod yr elfen rifol fwyaf, sef syrffio soffas, wedi gostwng rhywfaint hyd at 2017 cyn codi i ryw raddau yn ystod y ddwy flynedd ddiwethaf.

Daearyddiaeth digartrefedd craidd yng Nghymru

Mae'r model a ddefnyddir i gynhyrchu'r amcanestyniadau a drafodir yn ddiweddarach yn y bennod hon yn defnyddio pedair is-adran ddaearyddol yng Nghymru fel ei brif uned ddadansoddi, gan drin y rhain fel ardaloedd marchnad ystyrion at ddibenion tai a dibenion economaidd/cyflogaeth. Yn yr adran hon rydym yn cofnodi'r darlun ehangach o batrymau daearyddol digartrefedd craidd ledled Cymru, gan ganolbwyntio ar y pedwar is-ranbarth hyn.¹⁹⁹

Mae Ffigur 5.2 yn dangos y patrwm rhanbarthol dros y cyfnod sylfaen 2012-2019. Mae hyn yn rhoi argraff dda o'r amrywiadau yn lefelau dwyster

y digartrefedd craidd rhwng yr is-ranbarthau, a hefyd o'r tueddiadau neu amrywiadau gwahanol a welwyd mewn gwahanol ranbarthau.

De Cymru yw'r rhanbarth mwyaf poblog sy'n cynnwys y brifddinas a dwy ddinas sylweddol arall a'u cyffiniau, ac yn gyffredinol yma mae'r cyfraddau uchaf o ddigartrefedd craidd o'i gymharu â phoblogaeth aelwydydd. Roedd y niferoedd yma'n dangos amrywiad bach heb unrhyw duedd gyffredinol gref iawn, er bod y niferoedd wedi codi yn ystod y ddwy flynedd ddiwethaf cyn COVID-19.

Mae Cymoedd Cymru yn hen ardaloedd glofaol a diwydiant trwm yn Ne Cymru, ac yn gyffredinol maent yn cofnodi'r lefelau uchaf o dlodi ac amddifadedd yn y wlad. Roedd digartrefedd craidd fel pe bai'n codi ychydig yn uwch na lefel De Cymru yn 2014-15, ond wedyn disgyn yn ôl eto, i ddangos nad oedd unrhyw duedd bendant dros y cyfnod cyfan.

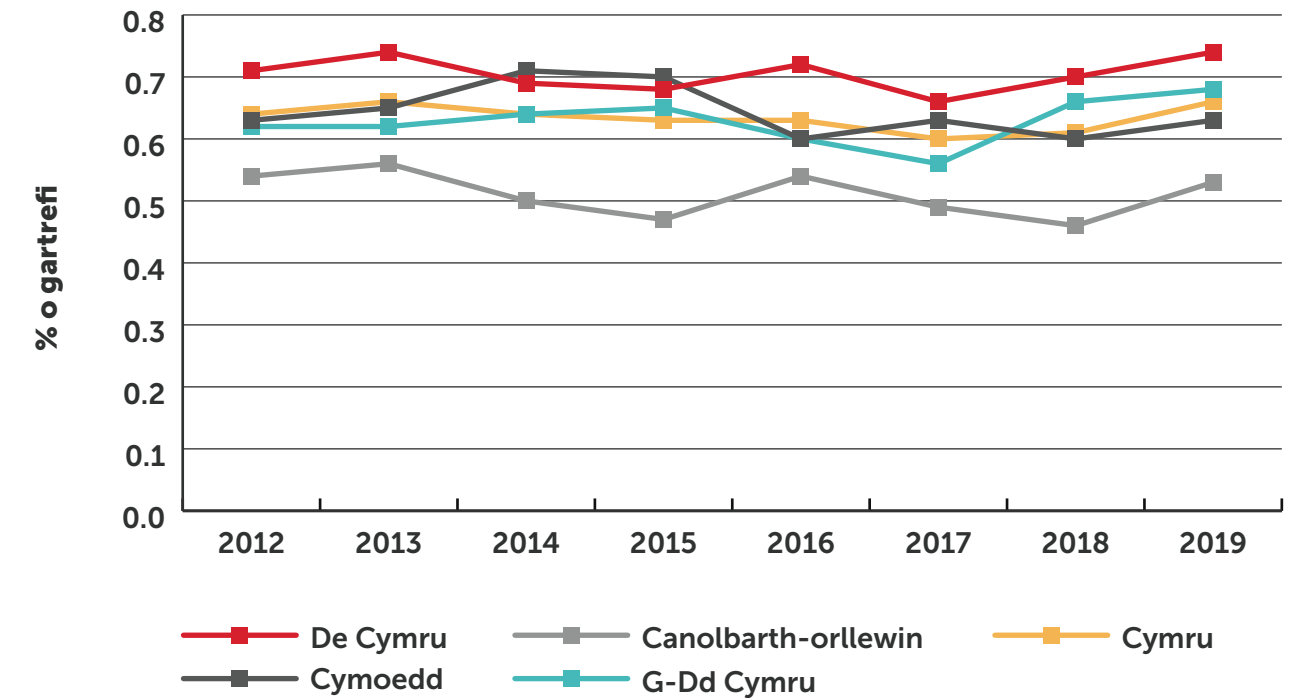
Mae gan ogledd-ddwyrain Cymru, sy'n cynnwys tref Wrecsam a threfi ar hyd arfordir Gogledd Cymru yn nes at Lannau Mersi, nifer tebyg o ddigartrefedd craidd i'r Cymoedd ac ymddengys ei fod wedi dangos rhywfaint o gynnydd yn ystod y ddwy flynedd diwethaf.

Mae Canolbarth a Gorllewin Cymru yn rhanbarth gwledig ac arfordirol yn bennaf a nodweddir gan ddwysedd

198 Yn gyffredinol, mae'r amcangyfrifon newydd hyn yn uwch na'r rhai a gyhoeddwyd yn flaenorol ar gyfer blynyddoedd cynharach, yn seiliedig ar ddata ychwanegol a thybiaethau diwygiedig. Yn benodol, mae'r gwahaniaethau rhwng yr amcangyfrifon newydd hyn a'r rhai a gyhoeddwyd yn flaenorol ar gyfer 2015 a 2017/18 yn werth eu nodi, ac maent yn adlewyrchu'r defnydd o setiau data sylweddol newydd a gwell. Mae'r cyfansymiau cyffredinol rhwng 38% a 58% yn uwch dros y cyfnod. O ran cysgu allan, mae amcangyfrifon newydd 2018 ychydig yn uwch (9%) na'r gwerth blaenorol ond bu cynnydd sydyn arall yn 2019. Mae'r niferoedd ar gyfer llety anghonfensiynol yn debyg ond mae'r amcangyfrif ar gyfer hosteli ayb yn llawer uwch, gan adlewyrchu data newydd yr Adran Gwaith a Phensiynau. Roedd y niferoedd llety dros dro anaddas ar gyfer 2018 yn debyg, ond hefyd wedi cynyddu yn 2019, ac mae'r amcangyfrifon newydd ar gyfer syrffio soffas, gan ddefnyddio ffynhonnell data ychwanegol (LFS) yn gyffredinol yn uwch.

199 Er bod modd dadansoddi'r dadansoddiad i lawr i lefel ALL, mae ffin cyfeiliornad, oherwydd maint bychan y samplau ar gyfer rhai o'r cydrannau, yn golygu bod gennym fwy o hyder wrth adrodd ar ganfyddiadau ar lefel ranbarthol. Dyma'r is-ranbarthau: De Cymru: Caerdydd, Pen-y-bont ar Ogwr, Sir Fynwy, Castell-nedd Port Talbot, Casnewydd, Abertawe, Bro Morgannwg; Cymoedd Cymru: Blaenau Gwent, Caerffili, Merthyr Tudful, Rhondda Cynon Taf, Torfaen; Canolbarth-orllewin Cymru: Sir Gaerfyrddin, Ceredigion, Gwynedd, Ynys Môn, Sir Benfro, Powys; Gogledd Ddwyrain Cymru: Conwy, Sir Ddinbych, Sir y Fflint, Wrecsam.

Ffigur 5.2: Cyfraddau digartrefedd craidd fesul 100 o aelwydydd yn ôl is-ranbarthau Cymru, 2012-2019 (ciplun o'r amcangyfrif ar bob pwynt mewn amser)



Ffynhonnell: fel yn Ffigur 5.1

poblogaeth isel, presenoldeb sylweddol o gymunedau Cymraeg eu hiaith, a rôl sylweddol o ran twristiaeth (gan gynnwys problemau ail gartrefi/cartrefi gwyliau) ochr yn ochr ag amaethyddiaeth. Mae cyfraddau digartrefedd craidd yn is o lawer yn y rhanbarth hwn, ac er nad ydynt yn dangos unrhyw duedd dros y cyfnod yn ei gyfanrwydd, maent hefyd wedi codi yn y flwyddyn cyn COVID-19 ddiwethaf.

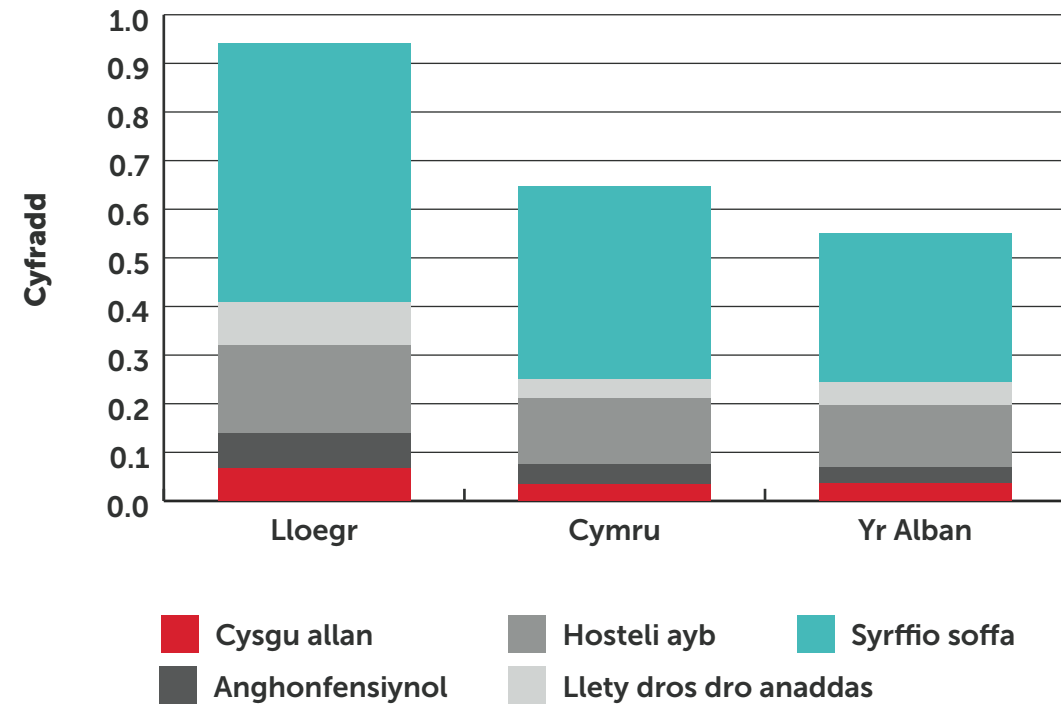
Cymharu â Lloegr a'r Alban

Yn yr adran hon, rydym yn cymharu dwyster cymharol y digartrefedd craidd rhwng tair gwlad Prydain gan ddefnyddio'r gyfradd fesul 100 o aelwydydd, fel y dangosir yn Ffigur 5.3. Mae hyn yn dangos yn glir fod gan Loegr lefel uwch o lawer o ddigartrefedd na gwledydd eraill Prydain Fawr, sef 0.94% o'i gymharu â 0.65% yng Nghymru a 0.55% yn yr Alban. Mae hyn yn adlewyrchu'r sefyllfa

wahanol o ran y galw am gyflenwad yn y farchnad dai yng ngwledydd Prydain, ond hefyd i ryw raddau o ran gweithredu gwahanol ddulliau polisi dros amser. Ar y cyfan, er bod y cydrannau'n dangos safle tebyg ar draws y tair gwlad, mae'n ymddangos bod gan Gymru lefelau sylweddol uwch o syrffio soffas na'r Alban, ond lefelau ychydig yn is o TA anaddas, tra'n is o lawer na lefelau Lloegr o ran pob elfen.

Mae Ffigur 5.4 yn edrych ar y gymhariaeth rhwng gwledydd o gyfraddau digartrefedd craidd dros amser. Mae hyn yn dangos bod gan Loegr gyfraddau sy'n gyson uwch na Chymru a'r Alban, gyda mwy o gynnydd yn y cyfnod hwn. Dylid nodi bod y dadansoddiad hwn yn rhoi darlun gwahanol iawn o broblemau digartrefedd cymharol rhwng yr Alban a Lloegr nag a geir o'r ystadegau digartrefedd statudol, sydd i bob

Ffigur 5.3: Cymharu cyfraddau digartrefedd craidd fesul 100 o aelwydydd yn ôl elfennau rhwng tair gwlad Prydain Fawr, 2018-19



Ffynonellau: Fel Tabl 5.1, Fitzpatrick et al (2021) a Watts et al (ar ddod).

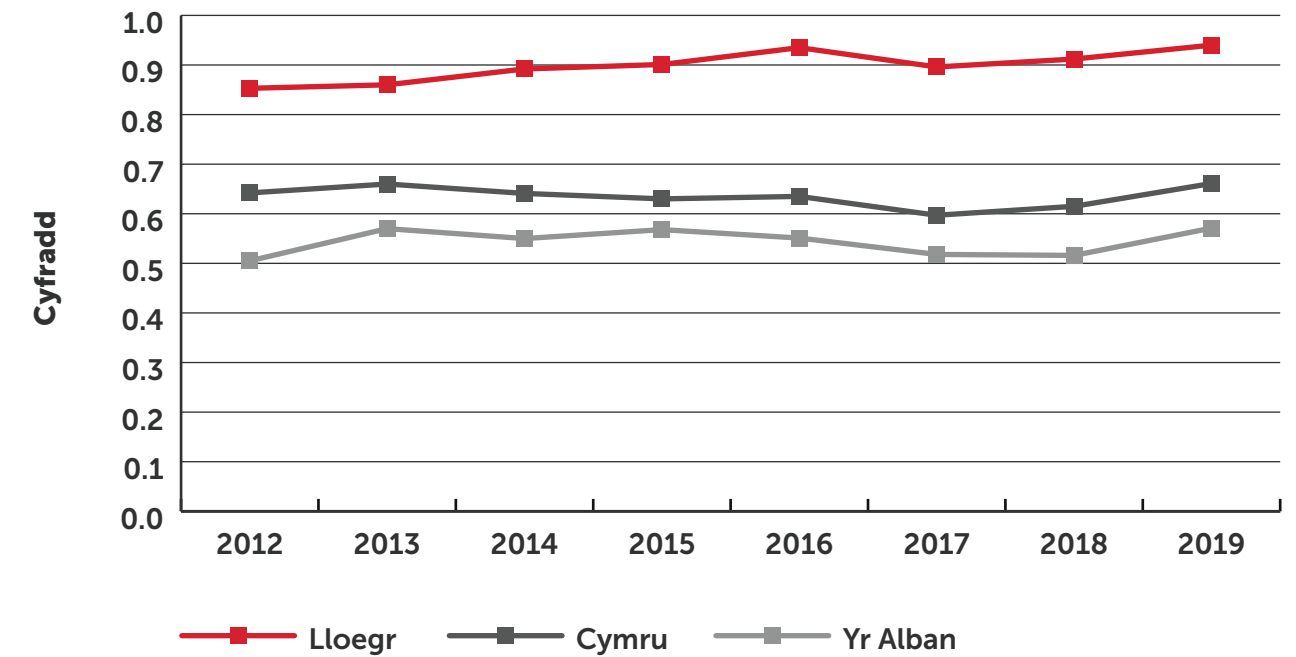
golwg yn dangos cyfraddau llawer uwch yn yr Alban. Mae hyn yn dangos dylanwad y fframwaith polisi gwahanol iawn a mwy cynhwysol yn yr Alban, yn ogystal â'r sefyllfa fwy ffafriol o ran galw am gyflenwad mewn perthynas â thai cymdeithasol. Mae Cymru'n gyson yn dangos cyfraddau digartrefedd craidd ychydig yn uwch na'r Alban ond yn is o lawer na Lloegr, gan adlewyrchu profiad tebyg o farchnad dai â llai o bwysau na Lloegr, ond sefyllfa lai ffafriol na'r Alban o ran stoc tai cymdeithasol a gosod tai ac, o leiaf gellid dadlau, amddiffyn pobl sengl ddigartref yn gyfreithiol. Roedd y tair gwlad wedi dangos cynnydd yn y ddwy flynedd cyn COVID-19.

5.3 Rhagamcanion o ddigartrefedd craidd

Un o'r nodau allweddol sy'n sail i ddatblygu mesurau digartrefedd craidd fu uchelgais i wella ein gallu i gynyddu nifer y prosiectau yn y dyfodol a modelu effaith gwahanol fesurau polisi a'u rhoi ar waith, dan wahanol amodau cyd-destunol. Mae gallu o'r fath yn gwella ein gallu i ddadansoddi opsiynau polisi, drwy gyflwyno asesiad meintiol o faint o wahaniaeth y gellid disgwyl i rai mesurau ei wneud i ddigartrefedd craidd. Mae hefyd yn rhoi rhybudd cynnar am heriau posibl a allai godi yn sgil newidiadau yn yr amodau cefndir sy'n effeithio ar ddemograffeg, marchnadoedd llafur a thai, amodau ariannol, ac yn y blaen.

Mae'r ymchwil hwn yn adeiladu ar fframwaith modelu presennol a ddefnyddiwyd mewn nifer o astudiaethau ymchwil eraill, y

Ffigur 5.4: Cyfraddau digartrefedd craidd cyffredinol fesul 100 o aelwydydd yn nhair gwlad Prydain Fawr 2012-19



Ffynonellau: fel yn Ffigur 5.3.

cyfeirir atynt fel y Model Marchnad Dai Is-ranbarthol.²⁰⁰ Mae rhagor o wybodaeth am y model hwn ar gael mewn Adroddiad Technegol hirach.²⁰¹ Mae'r model yn rhagweld lefelau'r angen am dai a'r niferoedd digartrefedd allweddol ar gyfer ardaloedd is-ranbarthol yng Nghymru, Lloegr a'r Alban gyda ffocws mawr ar orwelion amser 2026, 2031 a 2041.

Bu'n rhaid addasu'r model yn dilyn effeithiau economaidd-gymdeithasol a pholisi digynsail pandemig COVID-19 a'r cyfyngiadau symud cysylltiedig (gweler penodau 2 a 3), ac amrywiol

ragdybiaethau ynghylch dyfnder, patrwm a hyd effeithiau'r pandemig. Yn ogystal â senario 'busnes fel arfer' heb COVID-19, rydym hefyd wedi datblygu senario 'gyda COVID-19'. Mae opsiynau polisi penodol ar gyfer y dyfodol nawr yn cael eu cyferbynnu'n bennaf â'r waelodlin 'gyda COVID-19' hon. Mae naw pecyn polisi amrywiol arall wedi cael eu profi drwy redeg y model rhagamcanu ymlaen dros 20 mlynedd gyda phob polisi yn ei le. Rhestrir y rhain i gyd yn Nhabl 5.3.

200 Gweler yn benodol Bramley, G. a Watkins, D. (2016) 'Housebuilding, demographic change and affordability as outcomes of local planning decisions: exploring interactions using a sub-regional model of housing markets in England', *Progress in Planning*, 104, 1-35; Bramley, G. with Leishman, C., Cosgrove, P. a Watkins, D. (2016) *What Would Make a Difference? Modelling policy scenarios for tackling poverty in the UK*. Ar-lein: Heriot-Watt. <https://pure.hw.ac.uk/ws/portalfiles/portal/10844984>; a Bramley, G. (2018) *Housing Supply Requirements across Great Britain for low income households and homeless people*. Research Report for Crisis and the National Housing Federation. Main Technical Report. Edinburgh: Heriot-Watt University. <https://researchportal.hw.ac.uk/en/publications/housing-supply-requirements-across-great-britain-for-low-income-h>

201 Gweler Bramley, G. (2021) *Research on Core Homelessness and Homeless Projections. Technical Report on New Baseline Estimates and Scenario Projections for Scotland and Wales*. Edinburgh: Heriot-Watt University. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/wales/the-homelessness-monitor-wales-2021/>

Tabl 5.3: Senarios Polisi a brofwyd drwy'r model amcanestyniadau ar gyfer Cymru yn ystod y cyfnod 2021-41

Enw Llaw-fer	Disgrifiad
BAU	Gwaelodlin 'busnes fel arfer' – Dim pandemig COVID-19 na mesurau cyfyngiadau symud, tybiaethau economaidd niwtral/gwylidwrus.
Llinell Sylfaen gyda COVID-19	Mae'n cynnwys effeithiau pandemig COVID-19 a'r cyfyngiadau symud a'r dirwasgiad economaidd cysylltiedig gyda diweithdra uwch a thlodi, ac mae hefyd yn tybio bod yr ymateb i COVID-19 mewn gwestai brys wedi parhau'n rhannol am 4 blynedd arall.
Ymestyn darpariaeth arbennig COVID-19	Parhad o ddarpariaeth gwestai a darpariaeth debyg ar gyfer pobl sy'n cysgu allan/grwpiau risg ar gyfer niferoedd tebyg o aelwydydd yn ystod y cyfnod 2021 i 2025, gyda pharhad rhannol wedi hynny. Wrth fodelu, mae'r ddarpariaeth ychwanegol hon yn cael ei dosbarthu'n bennaf fel rhan o 'hosteli, ac ati' gan ei bod yn llety preswyl dros dro (gweler isod), er bod rhywfaint yng Nghymru mewn llety Gwely a Brecwast ac yn cael ei gyfrif fel TA.
Codi LHA	Codi'r LHA i lefel ganolrifol ym mhob ardal ALL a chynnal lefel gymharol mewn termau real drwy fynegeo (cymharer â dewisiadau amgen o 30ain canradd gyda mynegeo CPI, neu beidio â mynegeo yn amodol ar fwlch LHA mwyaf o £100pw).
Uchafswm Atal	Atal yn fwy helaeth ac effeithiol: cynyddu cyfran yr ymgeiswyr sy'n ymgysylltu ag atal tuag at yr uchafswm, a defnyddio opsiynau PRS a chyingor/cymorth ariannol i lefel debyg i Awdurdodau Lleol Lloegr sy'n perfformio'n well. ²⁰²
Cwotâu Ailgartrefu Cyflym	Cynyddu cyfran yr holl dai cymdeithasol net a osodir i aelwydydd digartref 70% o'i gymharu â'r cyfnod sylfaen (yn amodol ar uchafswm cyfran o 80%); dyrannu hyd at 20% o'r tai cymdeithasol net i'r digartrefedd craidd yn ystod y cyfnod 2021-25, 10% ar ôl hynny.
Mesurau CC a thlodi	Cynnal ychwanegiad o £20 yr wythnos at lwfans personol CC, aros 5 wythnos am y taliad CC cyntaf, atal tynnu dyledion o fudd-daliadau, lleihau ceisiadau/adolygiadau a fethwyd mewn perthynas â Thaliad Annibyniaeth Bersonol, gwella Cymorth Lles Lleol, cael gwared â'r cap ar fudd-daliadau.
Gostyngiad Tai yn Gyntaf a SMD	Sicrhau lefel uchel o ddarpariaeth Tai yn Gyntaf ac Ailgartrefu Cyflym gyda darpariaeth Ymyriadau Amser Critigol, ²⁰³ gyda chynnydd cysylltiedig mewn gwasanaethau adsefydlu ar gyfer pobl sy'n gaeth i sylweddau a throseddu, gan arwain at ostyngiad cynyddol mewn llety hostela ac ati a chyfraddau troseddu. Mae'r opsiwn enghreifftiol yn targedu'r lefel uchaf a argymhellir ar sail dadansoddiad o astudiaethau Hard Edges a'r arolygon 'Tlodi yn y DU' (c.1,200 y flwyddyn).
Cyflenwad Tai	Cynnydd yng nghyfanswm y cyflenwad tai rhent cymdeithasol y tu hwnt i'r ymrwymadau presennol, h.y. oddeutu 50% (hyd at 5,000 o dai cymdeithasol wedi'u cwblhau bob blwyddyn yng Nghymru).
Codi'r Gwastad	Codi cyfraddau twf economaidd yn is-ranbarthau Prydain Fawr y tu hwnt i Lundain a De Ddwyrain Lloegr er mwyn dileu'r bwlch twf i raddau helaeth (gan gynnwys gwelliannau penodol i dwf GVA a mewnfudo domestig net i Gymru).
Cynnydd mawr yng nghyfraddau CC	Mae hyn yn debyg i'r senario 'CC a thlodi' ond gyda 3 gwaith yn fwy o lwfansau personol CC

202 Er ei fod yn debyg mewn egwyddor i'r opsiwn cyfatebol sydd wedi'i gynnwys yn Monitor cyfochrog yr Alban, tybir y byddai'r effaith yn llai yng Nghymru oherwydd bod atal eisoes wedi'i ymgorffori'n ffurfiol yn ymateb Cymru i geisiadau digartrefedd ar ôl 2014.

203 Mae'r opsiwn Ymyriaeth Amser Critigol hwn yn cael ei argymhell ochr yn ochr â Thai yn Gyntaf yn y Canllawiau Cynllunio Cam 2 diweddar gan Lywodraeth Cymru (2021) ar gyfer Digartrefedd a Gwasanaethau Cymorth sy'n gysylltiedig â Thai. Ar-lein: Crisis. <https://llyw.cymru/sites/default/files/publications/2020-06/canllawiau-cynllunio-wasanaethau-digartrefedd-chymorth-gysylltiedig-a-thai.pdf>

Gall rhai o'r senarios hyn fod yn gysylltiedig yn fras ag agendâu polisi cyfredol yng Nghymru a/neu ar draws y DU, gan gynnwys cynigion sy'n cael eu datblygu'n weithredol (e.e. parhad darpariaeth arbennig, Ailgartrefu Cyflym) neu eu gweithredu (Tai'n Gyntaf, Ymyriad Amser Critigol), fel y nodir yn y ddogfen Canllawiau Cynllunio diweddar.²⁰⁴ Mae eraill yn fwy 'damcaniaethol', yn enwedig o ran gwelliannau lles, er eu bod yn adlewyrchu argymhellion elusennau mawr gan gynnwys Crisis a Sefydliad Joseph Rowntree. Mae rhai cyfyngiadau ar allu'r model i ddarparu rhagolygon o effeithiau rhai polisiâu – er enghraifft, nid oeddem yn gallu llunio rhagolygon digonol o effeithiau mesurau y gellid eu defnyddio i atal pobl rhag cael eu troi allan yn y dyfodol.

Mae maint y newid ym mharamedrau polisiâu penodol yn fater o farn, ond mewn rhai achosion bwriedir i hyn gynrychioli barn ynghylch y raddfa ddichonol bosibl fwyaf (e.e. cwotâu ailgartrefu cyflym, Tai yn Gyntaf, Codi'r Gwastad) neu'r terfyn rhesymegol (e.e. codi'r Lwfans Tai Lleol i ddileu pob bwlch). Mewn achosion eraill, mae'r maint yn fympwyol (e.e. cynnydd o 50% yn y cyflenwad, 'cynnydd mawr' yng nghyfraddau CC).

Y model rhagamcanu

Yn y bôn, mae'r model rhagamcanu a ddefnyddir fel llwyfan ar gyfer creu senarios i brofi effaith gwahanol bolisiau a ffactorau eraill ar ddigartrefedd craidd yr un fath â'r un a ddefnyddiwyd yn yr astudiaeth digartrefedd graidd flaenorol a'r Monitor Digartrefedd diweddar ar gyfer Lloegr.²⁰⁵ Mae hwn yn Fodel Marchnad Dai Is-ranbarthol ar gyfer y DU gyfan sy'n tracio ystod eang o newidynnau

ar gyfer 114 o is-ranbarthau, pedair ohonynt yng Nghymru, mewn camau blynyddol o ddechrau'r 2000au i 2041. Mae rhagdybiaethau sylfaenol yn ogystal â rhagolygon neu ragamcanion cyhoeddus yn sail i'r senarios ar gyfer twf economaidd a phoblogaeth. Defnyddir modelau econometreg i ragweld ystod eang o newidynnau allweddol, fel prisiau tai a rhenti, adeiladu tai a deiliadaeth, tlodi, a mesurau digartrefedd allweddol gan gynnwys ein categorïau digartrefedd craidd. Mae'r modelau hyn wedi cael eu diweddarau a'u hail-raddnodi'n systematig ar gyfer yr astudiaeth hon, yn cynnwys datblygiad systematig o fodelau rhagfynegol newydd dros Gymru a'r Alban.²⁰⁶ Ar gyfer newidynnau targed allweddol, gan gynnwys cysgu allan a syrffio soffas, rydym yn profi ac yn defnyddio cyfuniadau o dri neu bedwar model gwahanol sy'n seiliedig ar wahanol ffynonellau data a lefelau dadansoddi, pob un yn cynnig gwybodaeth benodol ac yn tynnu sylw at ddylanwad gwahanol ffactorau.

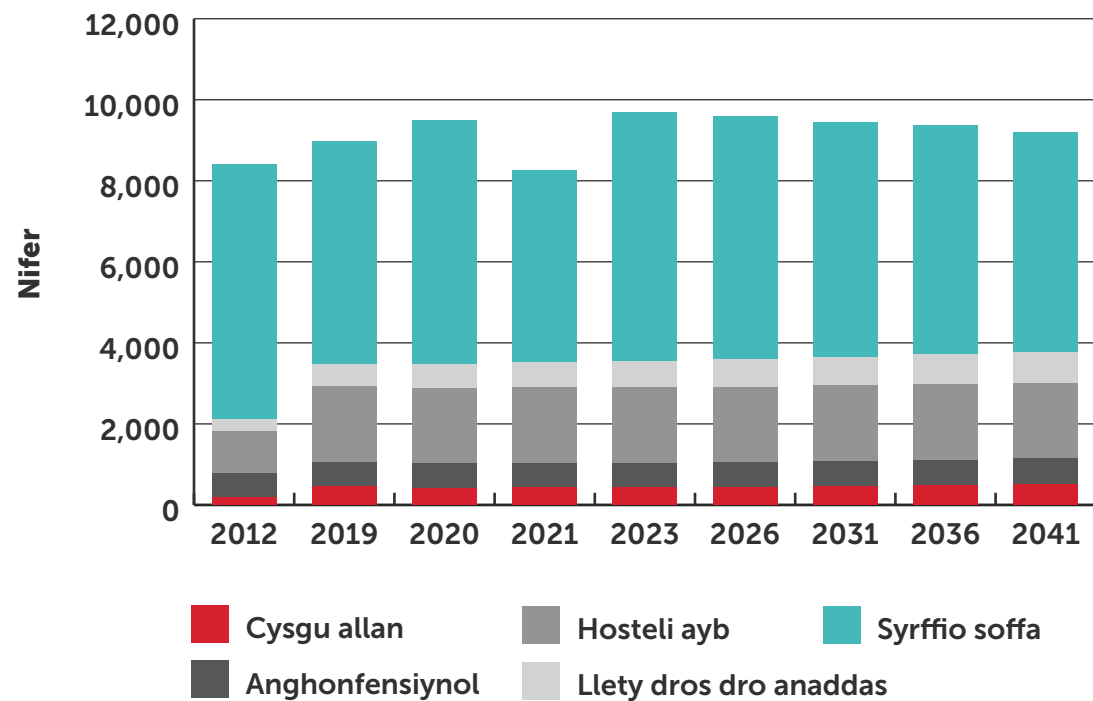
Mae'r Adroddiad Technegol yn rhoi rhywfaint o drafodaeth fanylach am bob senario polisi. Profwyd pob un yn unigol, a hefyd ar y cyd â senarios eraill, gyda phob un yn cael ei ychwanegu mewn trefn resymegol. Rydym yn trafod y canfyddiadau mewn dwy ran. Yn yr hyn sydd ar ôl yn yr adran hon, rydym yn edrych ar y waelodlin 'Busnes fel arfer' (dim COVID-19), cyn trafod effaith tymor byr COVID-19 ac ymatebion cychwynnol yn 2020-21. Mae Adran 5.4 yn edrych ar yr opsiynau polisi a ddisgrifir uchod a'u heffaith ar ddigartrefedd craidd ar draws gorwelion amser o 2 i 20 mlynedd.

204 Ibid.

205 Gweler Bramley, G. (2017) *Homelessness Projections: Core homelessness in Great Britain. Summary Report*. London: Crisis. https://www.crisis.org.uk/media/237582/crisis_homelessness_projections_2017.pdf; a Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis.

206 Gweler Adroddiad Technegol Bramley, G. (2021) *Research on Core Homelessness and Homeless Projections: Technical Report on New Baseline Estimates and Scenario Projections for Scotland and Wales*. Edinburgh: Heriot-Watt University. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/wales/the-homelessness-monitor-wales-2021/>

Ffigur 5.5: Nifer yr aelwydydd digartref yn ôl categori o dan senario 'Busnes fel Arfer', Cymru 2012-2041.



Ffynhonnell: Allbwn model rhagamcanu.

Mae Ffigur 5.5 yn dangos effaith y senario 'Busnes fel Arfer' ar ddigartrefedd craidd yng Nghymru ac mae'n rhoi darlun o sefydlogrwydd cyffredinol parhaus, ar ôl gostyngiad yn 2021 a chynnydd dilynol ychydig yn uwch na lefel 2019-20. O fewn y darlun cyffredinol hwnnw, rhagwelir y bydd cynnydd amlwg mewn TA anaddas – byddai hyn hefyd yn adlewyrchu cynnydd cyffredinol mewn ceisiadau digartrefedd, sydd ei hun yn adlewyrchu amrywiol ffactorau gan gynnwys rhywfaint o gynnydd mewn lefelau tlodi, a fyddai'n bwydo drwodd i gyfanswm y TA. Mae'r cynnydd mewn tlodi yn adlewyrchu'n rhannol berfformiad cymharol wael economi Cymru yn ddiweddar (gweler Pennod 2), a adlewyrchir yn rhannol yn ein rhagamcaniad sylfaenol ar gyfer y dyfodol. Byddai hosteli a syrffio soffas yn statig, y cyntaf drwy ragdybiaeth, gan ein bod yn trin darpariaeth

hostelau fel rhai sydd wedi'u pennu'n benodol ar gyfer y cyflenwad.

Effaith COVID-19 a mesurau arbennig

Wrth fodelu effeithiau COVID-19 ar ddigartrefedd, rydym wedi ystyried tair elfen.

Yn gyntaf, dangosir effaith y cyfyngiadau symud cychwynnol a dilynol a'r effeithiau ar wahanol sectorau o'r economi, a rhagwelir y byddant yn cael effaith sylweddol ar newidynnau economaidd drwy newidiadau i'r Cynnyrch Domestig Gros (GDP) yn 2020 ac yn arafu'n raddol drwy 2021 a 2022. Mae penderfyniadau ynghylch maint yr effeithiau hyn yn seiliedig ar ragolygon annibynnol wedi'u cyfuno gan y Trysorlys, rhagolygon economaidd 'NIGEM' NIESR, a gwaith cefndir a wnaed mewn astudiaeth

gyfochrog.²⁰⁷ Mae'r gostyngiad na welwyd ei debyg o'r blaen mewn cynnyrch domestig gros yn 2020 (dros 10% yn flynyddol) a'i barhad drwy ddechrau 2021 yn cael effaith gref ar ddiweithdra yn 2021 a sawl blwyddyn yn ddiweddarach, gydag effeithiau pellach ar incwm, tlodi, dyled, ac ati.

Yn ail, mae COVID-19 a'r cyfyngiadau symud wedi arwain at gynydd sylweddol yn nifer yr achosion o amddifadedd, gyda rhywfaint o ehangu ar ei ôl troed daearyddol a chymdeithasol-ddemograffig. Yn ein hymchwil gan Ymddiriedolaeth Trussell, roeddem wedi amcangyfrif yr effeithiau hyn ac mae'r gwaith hwn yn sail i'n tybiaethau ynghylch maint y newid mewn amddifadedd yn 2020 ac yn y flwyddyn neu ddwy ganlynol. Roedd ein hamcangyfrif yn awgrymu cynnydd o 50% mewn amddifadedd ar gyfer y flwyddyn 2020 o'i gymharu â'r flwyddyn waelodlin 2019 yn gyffredinol, gan barhau i raddau helaeth drwy 2021 (cynnydd o 30% yn uwch na lefel sylfaen 2019) ac i 2022 i raddau llai (10%). Mae hyn yn net o effaith gwrthbwysol hawddfrentiau lles fel codi lwfans personol CC am 1 flwyddyn o £20 yr wythnos.

Yn drydydd, mae'r ymateb i argyfwng sy'n gysylltiedig â digartrefedd wedi effeithio ar yr ymateb i'r pandemig, gan gynnwys darparu llety ychwanegol mewn gwestai yn ogystal â defnyddio mwy (yng Nghymru) o lety Gwely a Brecwast traddodiadol (gweler Pennod 4). Roedd y mathau hyn o lety'n cael eu defnyddio ar gyfer unrhyw un sy'n cysgu allan, neu sydd mewn perygl o hynny, gan gynnwys y rheini a fyddai fel arfer wedi gorfod symud allan o sefyllfa 'syrffio soffas' ac yn enwedig y rheini a arferai aros mewn llochesi nos, gan gynnwys y

rheini sydd â NRPF (gweler pennod 3). Ers hynny, mae ymdrechion wedi cael eu gwneud i symud pobl ymlaen i lety mwy hirdymor. Fodd bynnag, yn ystod cyfnod cynnar yr argyfwng, gostyngodd y llety rhent cymdeithasol i lefel isel, oherwydd anawsterau rheoli'r broses gyda chadw pellter cymdeithasol yn ystod cam cyntaf y cyfyngiadau symud (gweler Pennod 4). Ar yr un pryd, mae'r llif arferol o rentu preifat i geisiadau digartrefedd hefyd wedi gostwng, oherwydd rhagamcaniadau troi allan.

Nid yw'r wybodaeth a gyhoeddir am weithredu mesurau digartrefedd arbennig yng Nghymru mor glir â'r wybodaeth a gyhoeddwyd yn Lloegr, ac yn wahanol i ffigurau ystadegol arferol yr Alban, nid ydynt ar gael ar hyn o bryd. Cafodd dadansoddiad cyfyngedig o ddata misol am unigolion a phlant sy'n cael eu gosod mewn, yn aros mewn, neu'n cael eu hailgartrefu'n barhaol mewn TA ar lefel genedlaethol, ei gyhoeddi ar gyfer y cyfnod rhwng mis Awst 2020 a mis Mawrth 2021 (gweler Pennod 4), ynghyd ag amcangyfrifon o gysgu ar y stryd 'ar sail gwybodaeth leol' ar gyfer y cyfnod hwn.²⁰⁸ Er mwyn amcangyfrif y newidiadau mewn gwahanol elfennau digartrefedd craidd yn ystod 'blwyddyn COVID-19' 2020/21, mae angen defnyddio amrywiaeth o ragdybiaethau i droi'r rhain yn amcangyfrifon o'r stoc a'r llif a'u dyrannu i ardaloedd. Wrth wneud hyn rydym wedi ystyried y data manylach a gyhoeddwyd gan y Weinyddiaeth Tai, Cymunedau a Llywodraeth Leol a'r Swyddfa Archwilio Genedlaethol yng nghyswllt y fenter Pawb i Mewn yn Lloegr, yn ogystal â data manylach y blynyddoedd blaenorol am TA yng Nghymru a'n hamcangyfrifon diwygiedig o gysgu allan. Gan wneud tybiaethau

207 Gweler Bramley, G. (2020) *Potential Destitution and Food Bank Demand Outcoming from the Covid-19 Crisis in the UK: Rapid Research for Trussell Trust. Modelling individual/household-level impacts and eligibility for mainstream welfare support.* Final report. Ar-lein: Trussell Trust. <https://www.trusselltrust.org/wp-content/uploads/sites/2/2020/09/Heriot-Watt-technical-report-FINAL.pdf>

208 I gael rhagor o fanylion am yr amcangyfrifon hyn, edrychwch ar Bramley, G. (2021) *Research on Core Homelessness and Homeless Projections. Technical Report on New Baseline Estimates and Scenario Projections for Scotland and Wales.* Edinburgh: Heriot-Watt University.

amrywiol,²⁰⁹ ein dehongliad o'r data hyn dros y flwyddyn ariannol hyd at fis Ebrill 2021 yw bod y newidiadau net canlynol wedi digwydd:

- Cynnydd o 1,000 yn nifer o aelwydydd mewn hosteli (gan gynnwys gwestai);
- Cynnydd o 300 o aelwydydd mewn llety Gwely a Brecwast;
- Llif o tua 8820 o bobl sy'n cysgu ar y stryd i lety parhaol
- Llif o tua 2,200 o rai sy'n syrffio soffas i lety parhaol
- Gostyngiad net o 275 yn nifer (ciplun) y bobl sy'n cysgu allan
- Gostyngiad net o 850 yn nifer yr aelwydydd sy'n syrffio soffas.

Sylwch fod y canfyddiadau ar gysgu allan, a syrffio soffas, yn cyd-fynd â chymbwysedd barn ymatebwyr awdurdodau lleol i arolwg eleni (gweler Tabl A.3), a chanfyddiadau rhanddeiliaid allweddol, a ddywedodd yn gyson fod yr ymateb traws-sectoraidd i'r pandemig wedi gostwng yr agweddau hyn ar ddigartrefedd craidd i lefelau llawer is:

"Wel, rwy'n meddwl bod yr hyn mae COVID-19 wedi'i ddarparu yn gyfle unwaith-mewn-cenedlaeth yn y bôn i gymryd cam sylweddol tuag at ddatrys digartrefedd. Yng Nghymru, oherwydd bod cymaint o ddarpariaeth ar gael, gwelsom 900 o bobl yn dod i mewn i westai a llety tymor byr arall, a fyddai wedi bod yn cysgu ar y stryd cyn hynny, yn cysgu ar soffas, neu'n cael eu cartrefu'n ansefydlog Mae hynny wedi gwneud gwahaniaeth

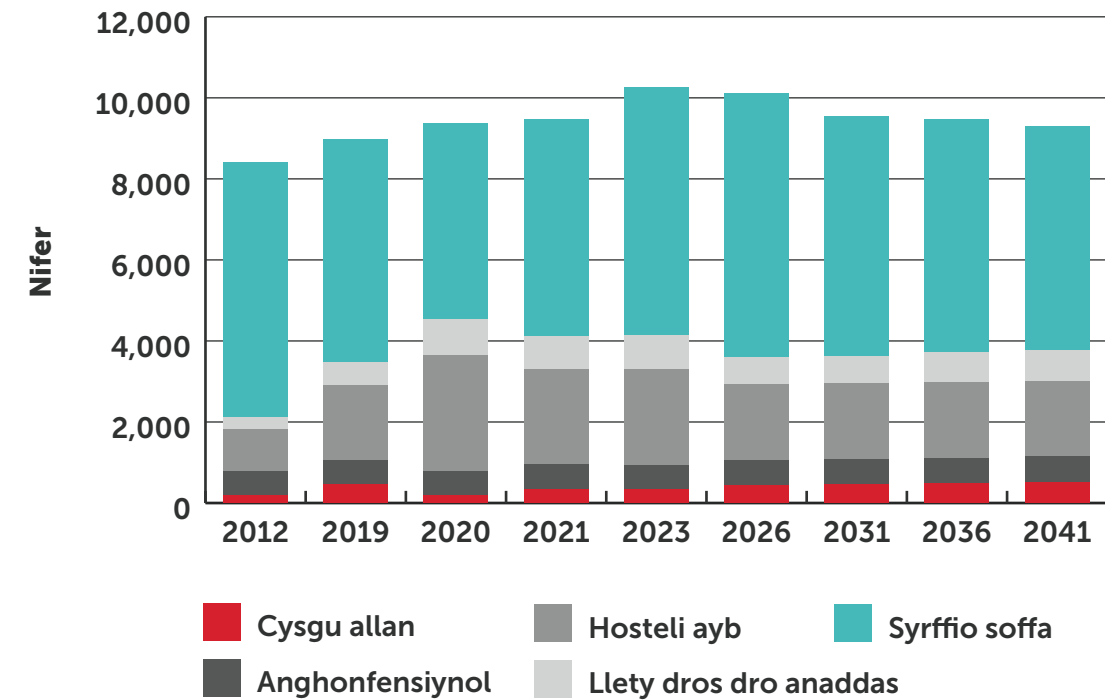
enfawr i faint o bobl rydyn ni'n eu gweld ar y stryd ar hyn o bryd." (Hysbysydd allweddol, y sector gwirfoddol)

"...wel, ym mhob un o'r 22 awdurdod, roedd cysgu ar y stryd wedi gostwng i lai na deg ym mhob awdurdod lleol. Doedd o ddim wedi cael ei ddileu, ond mewn gwirionedd... Yn [dinas] mae'n dal yn amlwg iawn, dydy'r bobl ddim allan... dydy o ddim mor amlwg ag roedd o'n arfer bod." (Hysbysydd allweddol, y sector annibynnol)

Ar gyfer y blynyddoedd nesaf, rydym wedi gwneud tybiaethau ynghylch parhad y ddarpariaeth arbennig hon, wedi'i thargedu at gysgu allan ac eraill sydd mewn perygl. Mae parhad y ddarpariaeth mewn gwestai brys a'i effeithiau cysylltiedig yn cael eu cynnal dros y pum mlynedd hyd at 2025 ar hanner lefel effaith hynny yn 2020/21, yn ein llinell sylfaen 'ar ôl COVID-19'.²¹⁰ Dylid pwysleisio bod y ddarpariaeth ychwanegol arbennig mewn gwestai a llety gwely a brecwast wedi'i addasu yn cael ei chyfrif fel rhan o 'hostelau, ac ati' yn yr amcanestyniadau, oherwydd ei bod yn y categori cyffredinol o TA, i gael cysondeb â rhagolygon eraill ar gyfer Monitor Prydain Fawr, ac am resymau modelu technegol (yn y bôn, fel hosteli, ac ati, mae'n seiliedig ar gyflenwad).

Mae Ffigur 5.6 yn dangos ein hamcangyfrifon a'n rhagamcaniadau llinell sylfaen 'gyda COVID-19' newydd ar gyfer blynyddoedd allweddol. Mae canolbwyntio ar 2020, blwyddyn gyntaf yr argyfwng a mesurau arbennig, yn amlwg o ddiddordeb penodol. Ar gyfer y cyfnod

Ffigur 5.6: Nifer yr aelwydydd digartref yn ôl categori o dan y senario 'gyda COVID-19', Cymru 2012-2041.



Ffynhonnell: Allbwn model rhagamcanu.

canlynol, byddwn yn dangos 2021 a hefyd 2023 fel blwyddyn ganolradd gynrychioladol, yna 2026 a chyfnod o bum mlynedd ar ôl hynny.

Fel sy'n cael ei drafod ym mhennod 2, roedd mesurau economaidd allweddol y Llywodraeth yn 2020 (cynllun CJRS (ffyrlo), cynlluniau hunangyflogaeth a chymorth busnes ac ati) wedi helpu i gwarchod llawer o weithwyr ac aelwydydd rhag effeithiau gwaethaf y cyfyngiadau symud a'r gostyngiad mawr mewn cynnyrch domestig gros. O'i ystyried ar y cyd â'r ymateb i gysgu allan a mathau eraill o ddigartrefedd difrifol, roedd hyn yn golygu bod agweddau ar ddigartrefedd craidd yn 2020, ac yn benodol cysgu allan a syrffio soffas, wedi cael eu lleihau'n sylweddol o'i gymharu â'r senario BAU. Fodd bynnag, cafodd hyn ei wrthbwysu gan y cynnydd mewn hosteli (gan gynnwys gwestai) ac UTA (ar ffurf Gwely a Brecwast), fel

bod digartrefedd craidd cyffredinol ychydig yn uwch nag yn 2019. Mae'r rhagolwg ar gyfer 2021 yn debyg, gyda rhywfaint o ostyngiad mewn hosteli wedi'i wrthbwysu gan rywfaint o gynnydd mewn syrffio soffas a chysgu allan. Mae hyn yn effaith llai amlwg ar ddarpariaeth arbennig nag yn Lloegr, sy'n adlewyrchu'n rhannol y lefelau is o gysgu allan a mathau eraill o ddigartrefedd craidd a ragflaenodd y pandemig.

Mae effeithiau economaidd a chymdeithasol niweidiol COVID-19 a'r cyfyngiadau symud a'r tarfu economaidd cysylltiedig yn canolbwyntio'n benodol ar 2021 a'r blynyddoedd dilynol, ac mae'r model yn rhagweld cynnydd pellach mewn rhai elfennau o ddigartrefedd craidd erbyn 2023, hyd yn oed gyda pharhad rhannol rhai o fesurau'r llywodraeth. Mae'r model yn rhagamcanu y bydd digartrefedd craidd bron i 15% yn

²⁰⁹ Roedd y tybiaethau hyn yn seiliedig ar brofiad yn Lloegr fel y'i nodwyd gan y Weinyddiaeth Tai, Cymunedau a Llywodraeth Leol a'r Swyddfa Archwilio Genedlaethol yn ogystal â'r data digartrefedd cyfyngedig a gyhoeddwyd sydd ar gael gan Lywodraeth Cymru; gweler Bramley, G. (2021) Research on Core Homelessness and Homeless Projections. *Technical Report on New Baseline Estimates and Scenario Projections for Scotland and Wales*. Edinburgh: Heriot-Watt University.

²¹⁰ Gellir dehongli'r bwriad polisi a fynegir yn nogfen Canllawiau Cynllunio Llywodraeth Cymru (2021) ar gyfer Cam 2 fel rhai sy'n gyson â'r dybiaeth hon; fel arall, gellid dehongli'r bwriad hwn yn fwy hael, fel y nodir yn ein dewis y cyfeirir ato fel 'Darpariaeth Arbennig Estynedig Covid'.

Tabl 5.4: Effaith naw senario polisi yn unigol ar bum elfen digartrefedd craidd ar orwel amser 2041 (newid canrannol)

Sefyllfa	Cysgu allan	Anghonfensiynol	Hosteli ayb	Llety Dros Dro Anaddas	Syrffio Soffa
Ymestyn CVSP	-25.3%	-0.3%	27.0%	0.0%	-9.7%
Codi LHA	-2.4%	-0.6%	0.0%	-29.0%	-7.6%
Uchafswm Atal	-4.2%	-0.5%	0.0%	-6.2%	-8.0%
Cwotâu Ailgartrefu	-30.3%	-1.4%	0.0%	-15.5%	-17.7%
Amddifadedd/ CC/Cap	-7.9%	-0.1%	0.0%	4.0%	-0.7%
Tai yn Gyntaf a SMD	-7.9%	-0.2%	-16.8%	2.7%	4.0%
Cyflenwad Tai	1.3%	0.5%	0.0%	-11.2%	-1.0%
Codi'r Gwastad	-1.1%	0.1%	0.0%	2.8%	-4.8%
Cynnydd Uwch mewn CC etc.	-11.0%	-0.6%	0.0%	-0.8%	-8.1%

Ffynhonnell: Efelychiadau'r awdur gan ddefnyddio model rhagamcanu.

uwch na BAU yn 2021, er y byddai'r rhan fwyaf o hynny o ganlyniad i fwy o ddarpariaeth hosteli ac ati (gyda darpariaeth gwesty COVID-19 arbennig). Erbyn 2023, mae pethau wedi setlo i lawr, gyda rhywfaint yn llai o gysgu allan a syrffio soffas na BAU, wedi'u gwrthbwyso gan y niferoedd uwch mewn hosteli, ac ati, ond cyfanswm y digartrefedd craidd 6% yn uwch o hyd na lefelau BAU, gyda lefel debyg uwch yn parhau yn 2026 (5.5%). O ganlyniad, mae'r rhagolwg yn dangos y niferoedd yn dychwelyd i lefelau tebyg i 2019 a 2020. Maen yn sefyllfa fwy ffafriol na'r rhagamcan cyfatebol ar gyfer Lloegr, sy'n dangos cynnydd parhaus mewn digartrefedd craidd yn y blynyddoedd i ddod, sy'n adlewyrchu'n bennaf y tebygolrwydd parhaus o lai o bwysau yn system dai Cymru nag mewn rhannau o Loegr.

5.4 Effeithiau senarios polisi gwahanol

Yn yr adran hon rydym yn adrodd ar ddadansoddiad sy'n adeiladu ar senarios 'Busnes fel Arfer' a 'Gyda COVID-19' y fframwaith modelu i brofi'n systematig effaith naw newid polisi gwahanol²¹¹ ar ganlyniadau digartrefedd craidd a ragwelir dros yr ugain mlynedd nesaf. Er y bydd y prif bwyslais ar yr effaith gyffredinol ar ddigartrefedd craidd yn ei gyfanrwydd, rydym hefyd yn ystyried effeithiau pob senario ar bum elfen digartrefedd craidd ar wahân, gan wneud sylwadau byr ar yr effeithiau ar geisiadau digartrefedd statudol ehangach a chyfanswm y TA.

Mae Tabl 5.4 yn crynhoi effeithiau pob un o'n deg senario polisi ar bob un o'r pum elfen digartrefedd craidd,

ar ôl ugain mlynedd (h.y. yn 2041). Y niferoedd yw'r gwahaniaethau mewn termau canrannol o'r sefyllfa llinell sylfaen 'gyda COVID-19'.

Mae Tabl 5.4 yn dangos bod **cysgu allan** yn fwy sensitif i lawer o'r senarios polisi, mewn termau cyfrannol, nag elfennau eraill o ddigartrefedd craidd. Mae'r ffigurau yng ngholofn gyntaf Tabl 5.4 yn dangos mai'r dull polisi gyda'r effaith fwyaf ar gysgu ar y stryd yw defnyddio cwotâu ailgartrefu ar gyfer aelwydydd digartrefedd craidd yng nghyd-destun cynlluniau ailgartrefu cyflym gwell, y byddai cyfran ohonynt yn mynd i bobl sy'n cysgu allan. Yr ail effaith fwyaf yw ymestyn darpariaeth arbennig COVID-19 ar lefel rannol am gyfnod amhenodol. Y nesaf o ran pwysigrwydd fyddai cynnydd mawr mewn lwfansau personol CC ynghyd â mesurau eraill i leihau amddifadedd, gan gynnwys rhoi terfyn ar yr arhosiad pum wythnos a'r cap budd-daliadau. Byddai gweithredu'r mesurau olaf a chynnal y codiad o £20 mewn CC hefyd yn cael effaith sylweddol. Byddai effaith debyg o ran maint yn deillio o gynyddu maint rhaglen Tai yn Gyntaf a rhaglenni tebyg (e.e. Ymyriadau Amser Critigol) i ben uchaf ystod o senarios yn seiliedig ar amcangyfrifon o anghenion, ac ategu hynny gyda gwasanaethau adsefydlu a chefnogi gwell, sy'n galluogi defnyddio llai o capasiti hostel (fel y dangosir yn y drydedd golofn). Byddai cynnyddu gweithgarwch atal yn cael effaith fwy cymedrol ar gysgu ar y stryd yng Nghymru, a byddai effeithiau cynnyddu'r Lwfans Tai Lleol, y cyflenwad tai cymdeithasol newydd (yn uwch na'r ymrwymadau presennol) a 'chodi'r gwastad' o ran gysgu ar y stryd yn ymddangos i fod braidd yn fach. Mae'r rhan fwyaf o'r effeithiau posibl hyn yn gysylltiedig â mesurau y gallai'r weinyddiaeth ddatganoledig yng Nghymru eu hyrwyddo.

I'r gwrthwyneb, mae'r categori **llety anghonfensiynol** yn eithaf anodd ei symud rhyw lawer. Dyma'r sector y mae gennym y lleiaf o wybodaeth

amdano ac nid yw'r model a ddefnyddir i'w ragweld felly yn rhoi llawer o wybodaeth, er ei fod yn awgrymu cysylltiad â mathau eraill o ddigartrefedd craidd.

Mae'r categori **hosteli, ayb**, yn ein system fodelu, yn ddibynnol ar gyflenwad/polisi. Felly, yr unig strategaethau sy'n effeithio'n uniongyrchol arno yw ymestyn darpariaeth arbennig sy'n gysylltiedig â COVID-19, a fyddai'n cynyddu niferoedd, neu'r pecyn Tai yn Gyntaf, a fyddai'n lleihau niferoedd yn raddol. Gan fynd y tu hwnt i'n model fel y mae wedi'i ffurfweddu ar hyn o bryd, gellid disgwyl hefyd y gallai gweithredu mesurau Ailgartrefu Cyflym yn effeithiol effeithio ar y categori hwn, i'r graddau y mae'r rhain yn ymwneud yn benodol â datgomisiynu hostela cyfunedig.

Dylanwadir ar **lety dros dro anaddas** gan lefel bresennol a newidiadau mewn ceisiadau digartrefedd i'r ALL, cyfanswm y TA, ac UTA ei hun yn y cyfnod blaenorol, yn ogystal â rhywfaint o ddefnydd o'r sector hwn (B a B) fel rhan o fesurau arbennig COVID-19. Mae profiad o fodelu hyn yn Lloegr yn awgrymu mai dyma'r elfen fwyaf sensitif i anghydbwysedd o ran cyflenwad a galw, ac mae hyn yn adlewyrchu'n arbennig y profiad yn Llundain. Mae'r modelu ar gyfer Cymru hefyd yn awgrymu effeithiau cymesur eithaf sylweddol yn y sector hwn, er bod y niferoedd absoliwt yn is. Byddai codi a mynegeo'r Lwfans Tai Lleol yn briodol er mwyn dileu'r bylchau rhwng rhenti'r farchnad a'r swm y gellir ei gymorthdalu drwy Fudd-dal Tai/CC yn lleihau UTA 29% yn y tymor hwy. Byddai cwotâu ailgartrefu ar gyfer digartrefedd craidd hefyd yn helpu i leihau'r niferoedd hyn (gostyngiad o 16%), a byddai hyn yn cael ei ategu drwy gynyddu'r cyflenwad tai cymdeithasol (11%). Byddai gweithgarwch atal mwy pwrpasol yn arwain at ostyngiad mwy cymedrol (6%).

²¹¹ Gellid dweud bod rhai o'r newidiadau hyn, er eu bod yn cynrychioli newidiadau sylweddol o'r cyfnod cyn Covid, wedi'u cyhoeddi yn nogfen ddiweddar Canllawiau Cynllunio Llywodraeth Cymru (2021) a chyhoeddiadau cyllid cysylltiedig, a drafodwyd mewn manau eraill; pwrpas y modelu yw ceisio dangos beth fyddai'r effeithiau'n debygol o fod ar ôl eu rhoi ar waith yn llawn.

Gellid dadlau y gallai effaith polisi llawer mwy ar leihau UTA ddeillio o ddiwyddu agweddau arno, fel sy'n cael ei gynnig yn yr Alban drwy ddiwygiadau i'r Gorchymyn Llety Anaddas yn y wlad honno. Mae'n ymddangos yn annhebygol y gellid diddymu statws o'r fath yng Nghymru yn y tymor byr. Yn y tymor hwy, pe bai'n dod yn fwy ymarferol, ond pe bai'r mesurau polisi eraill a argymhellir yma eisoes wedi'u rhoi ar waith, byddai'r sgôp sy'n weddill ar gyfer lleihau drwy fesur o'r fath yn fychan: sef tua 300-350 o aelwydydd yn y cyfnod 2026-2041, a fyddai'n cyfateb i oddeutu 4.8% o ddiwyddu craidd bryd hynny.

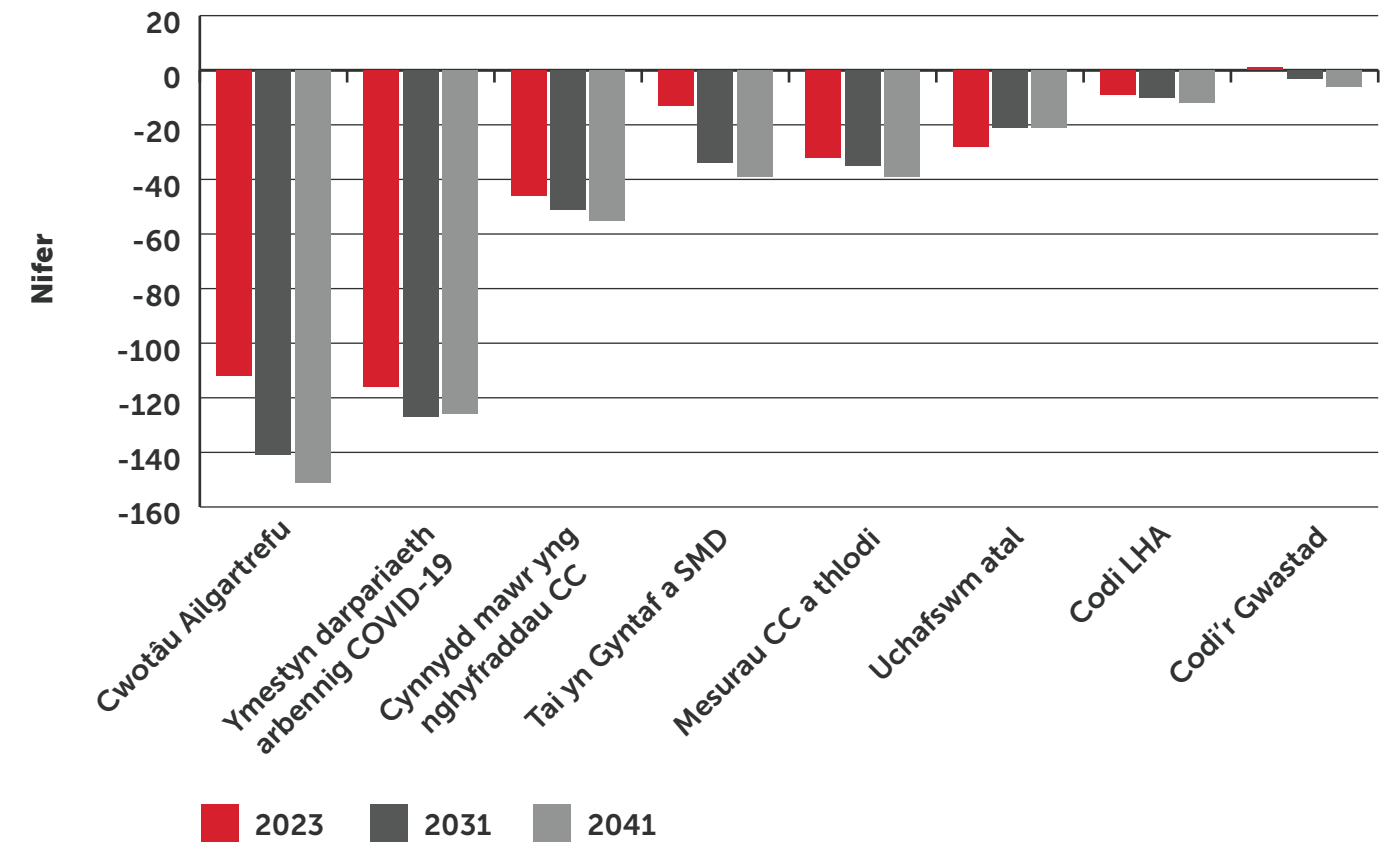
Yn olaf, rydym yn ystyried yr effeithiau ar syrffio soffas, sef y categori digartrefedd craidd mwyaf o ran niferoedd. Mae'r model yn dangos mai'r polisi gyda'r effaith fwyaf o ran lleihau **syrffio soffas** fyddai cwtâu ailgartrefu cyflym (17% o ostyngiad). Byddai manteision sylweddol hefyd o ymestyn darpariaeth arbennig ymateb i COVID-19 (10%), sydd yn amlwg wedi bod o fudd i rai o'r grŵp hwn, ac o'r dulliau atal gorau posibl (8%). Byddai dau opsiwn polisi a gedwir gan lywodraeth y DU yn gydradd â'r rhain o ran pwysigrwydd, gan godi lefel y Lwfans Tai Lleol a'i gynnal drwy fynegeio priodol, a thrwy'r cynnydd mawr mewn cyfraddau budd-daliadau Credyd Cynhwysol (8% yr un). Gallai gostyngiadau mwy cymedrol ddeillio o 'godi'r gwastad' (5%) ac i raddau bychan o gynnydd yn y cyflenwad tai. Gall codi'r gwastad fod yn arbennig o arwyddocaol i Gymru oherwydd bod ei pherfformiad economaidd wedi bod yn gymharol wael yn y blynyddoedd diwethaf. Fodd bynnag, mae effeithiau'r cyflenwad tai a thwf economaidd rhanbarthol 'codi'r gwastad' yn dal i ymddangos yn gymharol ymylol – gall hyn fod yn rhannol oherwydd creu aelwydydd ychwanegol yn yr achos blaenorol ac effeithiau'r farchnad dai (h.y. pwysau cynyddol) yn yr achos olaf, er nad yw'n ymddangos bod yr effeithiau olaf mor fawr yn achos Cymru.

Dylid pwysleisio bod yr amcanestyniadau hyn yn ymwneud yn bennaf â digartrefedd craidd, yn hytrach na'r categori gwahanol o ddiwyddu statudol. Fel yr eglurwyd uchod, nid yw'r holl bobl ddiwyddu craidd yn gwneud cais i'r ALL ac mae aelwydydd digartrefedd craidd yn cyfrif am ychydig dros hanner yr aelwydydd digartref statudol. Mae'n bosibl iawn y bydd nifer o'r senarios polisi hyn yn cael effaith fawr ar geisiadau digartrefedd, ond ni fydd llawer o'r ymgeiswyr hyn yn rhai digartref craidd ac efallai y byddant yn aros yn y categori 'digartref statudol arall', boed hynny drwy aros 'gartref' gyda rhieni neu eraill, yn elwa o fesurau 'atal' neu 'liniaru', neu'n cael eu rhoi mewn TA sy'n 'addas' cyn symud i denantiaeth gymdeithasol neu denantiaeth barhaol arall maes o law.

Mae ein model yn rhagweld nifer y ceisiadau digartrefedd cyffredinol a'r cyfansymiau mewn TA ar gyfer pob senario. Mae hyn yn dangos mai'r senarios sy'n cynhyrchu'r gostyngiadau mwyaf mewn ceisiadau fyddai'r cynnydd mawr mewn lwfansau CC, atal i'r graddau mwyaf posibl, cwtâu ailgartrefu, gyda Tai yn Gyntaf (ar ei fwyafswm) hefyd yn cyfrannu'n sylweddol. Byddai'r holl fesurau hyn gyda'i gilydd yn lleihau cyfanswm y ceisiadau digartrefedd tua 26%. Mae'r effaith hon yn llai na'r disgwyl oherwydd bod rhai mesurau'n cael yr effaith o gynyddu nifer y ceisiadau, yn enwedig y cyflenwad tai (e.e. drwy ffurfio aelwydydd ychwanegol, neu'r canfyddiad y bydd mwy o siawns o gael eu ailgartrefu) ac ymestyn darpariaeth arbennig.

Yn achos TA yn gyffredinol, mae'r gostyngiadau mwyaf yn deillio o'r cynnydd mwyaf yn y cyflenwad tai ac atal, gydag effeithiau bychan o ganlyniad i godi'r gwastad, a chodi LHA, Tai yn Gyntaf, a'r cynnydd mewn budd-daliadau lles. Byddai'r gostyngiad cyffredinol o'r pecyn cyfan yn tua 36% o ostyngiad, er gwaethaf rhai effeithiau cadarnhaol gwrthbysol ar niferoedd

Ffigur 5.7: Maint effeithiau senarios polisi dethol ar gysgu allan ar dri phwynt mewn amser (gwahaniaeth o linell sylfaen gyda COVID-19 o ran nifer ciplun sy'n cysgu allan)



Ffynhonnell: Defnydd yr awdur o efelychiadau gan ddefnyddio model rhagamcanu.

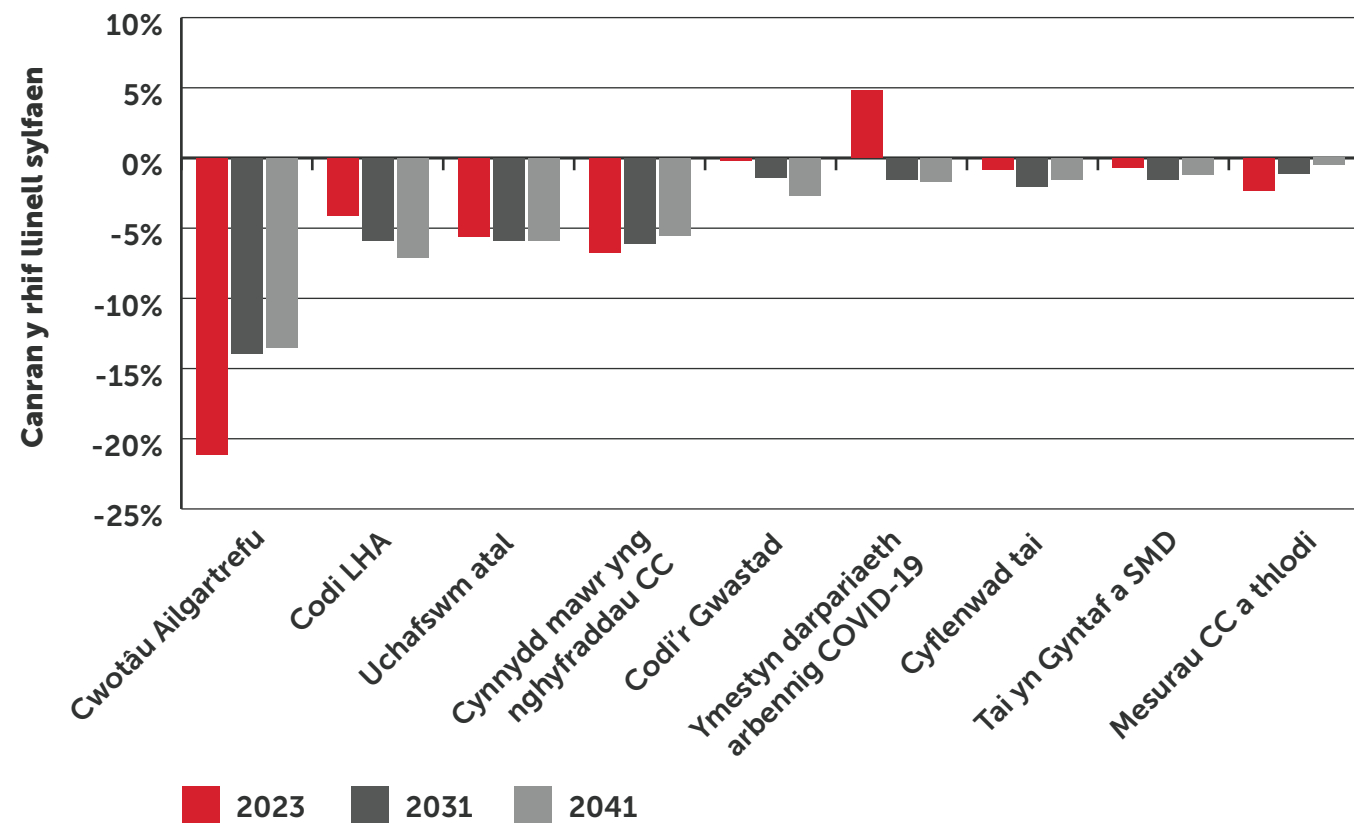
sy'n dod i mewn i'r system neu'n aros ynddi (e.e. ymestyn darpariaeth arbennig).

Maint yr effeithiau yn ôl gorwel amser

Mae'r adran hon yn ystyried effaith y gwahanol senarios polisi ar ddiwyddu craidd yn gyffredinol dros gyfres o wahanol orwelion amser. Mae Ffigurau 5.7 a 5.8 yn dangos effeithiau senarios polisi allweddol (y rhai sy'n cael effeithiau amlwg) ar dri phwynt mewn amser – y tymor byrrach (2023), y tymor canolig (2031) a'r tymor hwy (2041). Mae Ffigur 5.7 yn edrych ar gysgu allan, blaenoriaeth polisi allweddol ac elfen o ddiwyddu craidd sy'n arbennig o sensitif i'n senarios (gweler uchod), tra bo Ffigur 5.8 yn edrych ar ddiwyddu craidd yn gyffredinol.

O Ffigur 5.7, gellir gweld mai cwtâu ailgartrefu cyflym sy'n cael yr effaith fwyaf ar gysgu allan yn y tymor byr a'r tymor hwy. Yn y tymor byr, ymestyn darpariaeth arbennig COVID-19 fyddai'r effaith fwyaf nesaf, sydd bron mor fawr. Byddai'r set fwyaf nesaf o effeithiau, er eu bod yn llawer llai mewn termau rhifiadol, yn gysylltiedig â'r cynnydd mawr mewn lefelau budd-daliadau lles ynghyd â mesurau yn y system i leihau amddifadedd; unwaith eto byddai'r rhain yn cael effaith gymharol gryf yn gynnar. Tai yn Gyntaf fyddai'r flaenoriaeth nesaf yn y tymor hwy, ond byddai effeithiau hyn yn cynyddu'n arafach. Byddai hyn yn cael ei ddilyn gan y rhan lleihau amddifadedd o'r pecyn budd-

Ffigur 5.8: Maint effeithiau senarios polisi dethol ar ddigartrefedd craidd ar dri phwynt amser (canran y gwahaniaeth rhwng llinell sylfaen COVID-19 o ran nifer ciplun yr aelwydydd digartrefedd craidd)



Ffynhonnell: Efelychiadau'r awdur gan ddefnyddio model rhagamcanu.

daliadau lles,²¹² sy'n amlwg yn cyfrif am y rhan fwyaf o'r pecyn cyfun gyda'r cynnydd sylweddol mewn cyfraddau (mewn geiriau eraill, mae'n amddifadedd sydd â chysylltiad agos â chysgu allan). Byddai cynyddu gweithgarwch atal yn cael effaith fwy cymedrol, ond byddai'n dod yn gymharol gyflym. Byddai codi'r Lwfans Tai Lleol i gael gwared ar fylchau gyda rhent y farchnad yn cael effaith fach a mesuradwy ar leihau cysgu ar y stryd, gan gynyddu rhywfaint dros amser. Byddai Codi'r Gwastad yn cael rhai effeithiau manteisiol bach yn y tymor hwy yng nghyd-destun Cymru. Fodd bynnag, byddai effeithiau'r cynnydd yn y cyflenwad tai cymdeithasol ar gysgu

allan yn ymylol yn y tymor byr ac ychydig yn groes yn y tymor hwy. Dylid nodi bod y Ffigur hwn yn cyflwyno effeithiau polisi unigol ar eu pen eu hunain, a bod gorgyffwrdd sylweddol iawn yn amlwg, lle gallai'r un bobl gael eu helpu gan fesurau gwahanol. Mae senarios cyfun yn cael eu hystyried ymhellach isod.

Mae Ffigur 5.8 yn edrych mewn ffordd gyffelyb ar ddarlun ehangach yr **holl ddigartrefedd craidd**. Yma gwelwn batrwm rhannol wahanol o effeithiolrwydd polisi i'r hyn sy'n ymwneud yn benodol â chysgu allan. Fodd bynnag, unwaith eto, mae Ailgartrefu Cyflym i lety sefydlog gyda

chwotâu digartrefedd craidd yn amlwg yn cael yr effaith fwyaf ar yr holl orwelion amser, ond yn enwedig yn y tymor byr. Mae codi'r Lwfans Tai Lleol yn arwain at effaith sylweddol dros amser, tra bo'r dulliau atal gorau posibl hefyd yn perfformio'n eithaf da yn y tymor byr yn ogystal â'r tymor hwy. Mae'r cynnydd mwy yng nghyfraddau CC yn arwain at fwy byth o effaith yn y tymor byrrach, gan fod yn debyg yn y tymor hwy. Mae polisiâu sy'n arwain at effeithiau sylweddol mwy graddol yn y tymor hir yn cynnwys Codi'r Gwastad (yn arbennig o fuddiol i Gymru), ymestyn darpariaeth arbennig COVID-19, ac i raddau llai y cyflenwad tai cymdeithasol a Tai yn Gyntaf. Mae'n bosibl y gallai mwy o gyflenwad tai cymdeithasol wedi'i dargedu gael ychydig mwy o effaith, ond mae hyn yn llai o broblem yng Nghymru nag yn yr Alban. Hefyd, mae'r boblogaeth amddifadedd difrifol a lluosog (SMD) anghenus a nodir yng Nghymru yn llai ar gyfartaledd nag yn yr Alban, sy'n lleihau'r cyfle i Dai yn Gyntaf leihau digartrefedd craidd.

Fel y nodwyd eisoes, gallai opsiwn polisi posibl yn y dyfodol i ddileu TA anaddas i raddau helaeth gael effaith ychwanegol gymedrol ar niferoedd digartrefedd craidd o 5%.

Haenau o bolisiau cymalog

Hyd yma rydym wedi ystyried effaith polisi unigol (neu becynnau penodol) ar eu pen eu hunain. Fodd bynnag, mae'r un mor bwysig ystyried beth y gellir ei gyflawni drwy weithredu cyfuniadau o opsiynau polisi, neu yn wir (os rhoddwyd blaenoriaeth uchel iawn i ddigartrefedd craidd) *pob polisi ymarferol ac effeithiol*. Mae'r dadansoddiad a gyflwynir uchod yn rhoi rhywfaint o arweiniad cychwynol i 'beth sy'n gweithio', ond nid yw hynny o reidrwydd yr un fath â'r effaith o ychwanegu'r polisi hwnnw at eraill sydd eisoes ar waith. Weithiau, gall ychwanegu polisi newydd weithio mewn ffordd synergidd i gynyddu'r effaith fel ei fod yn fwy na swm ei rannau. Fodd bynnag, yn fwy cyffredin,

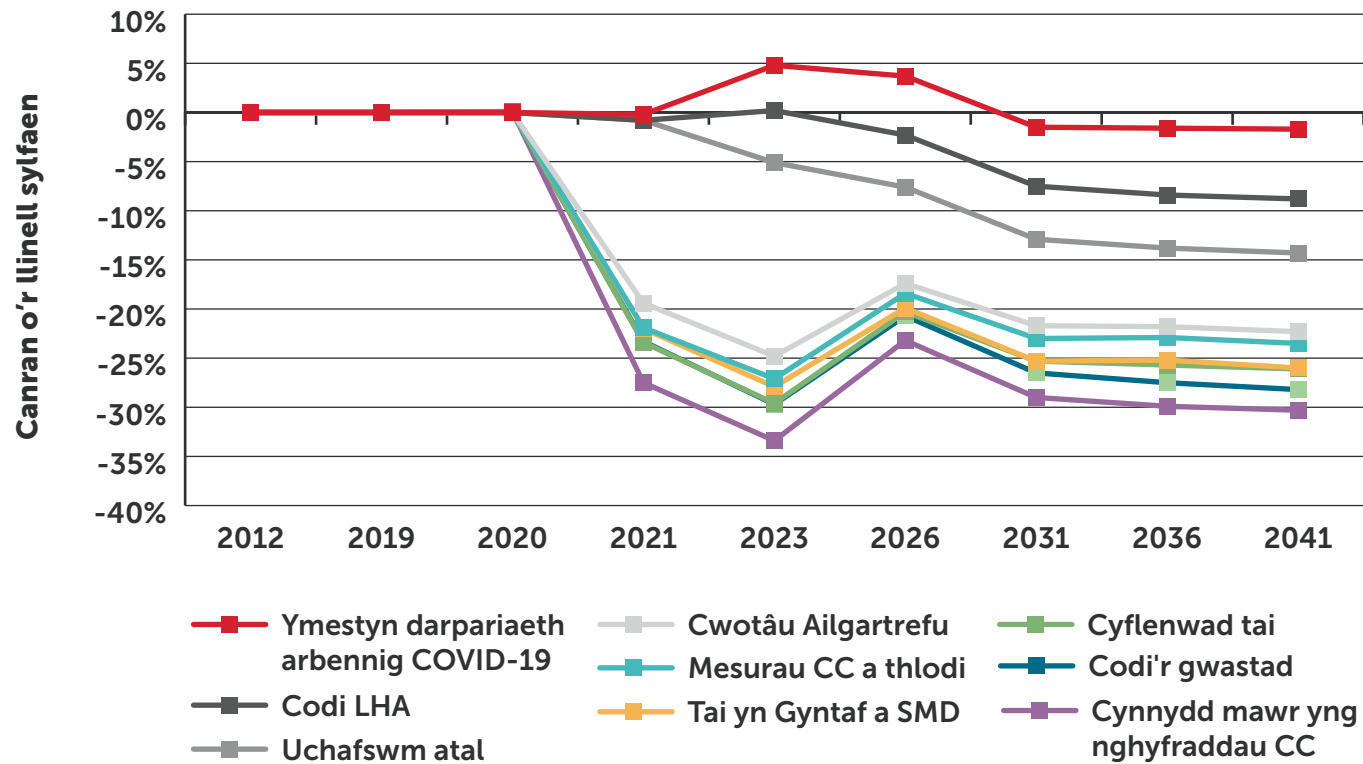
po fwyaf o bolisiau y byddwch yn eu hychwanegu, y lleiaf y byddant yn ei ychwanegu, o'i gymharu â'r hyn y gellid bod wedi'i ddisgwyl o edrych arnynt ar eu pen eu hunain. Efallai mai'r rheswm am hynny yw bod y gwahanol bolisiau i raddau gwahanol yn helpu'r un bobl, ac efallai y bydd y gronfa o'r rhai sydd ar ôl 'mewn perygl' yn mynd yn llai os bydd mwy o bolisiau ar waith.

O ddefnyddio'r dull gweithredu lluosog hwn, mae'n bwysig ym mha drefn y mae polisiâu'n cael eu hychwanegu at y pecyn. Byddai ein dull gweithredu arfaethedig yn golygu blaenoriaethu mesurau y gellir eu rhoi ar waith ar unwaith a chael effeithiau cyflym, wedi'u dilyn gan bolisiau mwy uniongyrchol sy'n ymwneud â thai, gan flaenoriaethu'r rhai symlach neu haws eu gweithredu cyn y rhai mwy cymhleth. Byddai polisiâu ymhellach yn ôl yn yr hierarchaeth wedyn yn rhai a fyddai'n cymryd mwy o amser i gael effaith, yn fwy cymhleth i'w gweithredu, yn cynnwys ystod ehangach o sectorau, a'r gost fwyaf. Gan ddilyn yr egwyddorion hynny, rydym wedi creu cyfres o naw senario gan adeiladu ar ein Llinell Sylfaen Gyda COVID-19, a rhedeg y model gyda phob elfen wedi'i hychwanegu yn ei thro. Dangosir y canlyniadau yn Ffigur 5.9, lle mae'r niferoedd yn cynrychioli'r gwahaniaeth canrannol mewn aelwydydd digartrefedd craidd ar bob adeg o'i gymharu â'r llinell sylfaen.

Mae'r dadansoddiad hwn yn dangos yn glir bod modd lleihau digartrefedd craidd yng Nghymru yn sylweddol. Er bod rhai polisiâu'n cymryd amser i gynyddu'n raddol, gellir gweithredu eraill (yn enwedig Ailgartrefu Cyflym gyda chwotâu digartrefedd craidd) ar unwaith bron. Byddai gweithredu'r holl bolisiau a brofwyd yma yn arwain at ostyngiad o tua 33% yn y tymor cymharol fyr (2023), ac yn y tymor hwy gostyngiad o 30%, o'i gymharu â'r amcanestyniad sylfaenol. Ar ben hynny, byddai'r ffigur 2041 fel canran o aelwydydd yng Nghymru wedi

212 Seiliedig ar Fitzpatrick, S., Bramley, G., Blenkinsopp, J., Wood, J., Sosenko, F., Littlewood, M., Johnsen, S., Watts, B., Treanor, M. a McIntyre, J. (2020) *Destitution in the UK 2020*. York: Sefydliad Joseph Rowntree. <https://www.jrf.org.uk/report/destitution-uk-2020> - mae'r elfennau hyn yn cynnwys dod â'r cyfnod aros o 5 wythnos ar gyfer Credyd Cynhwysol a didyniadau dyled o'r DU i ben, lleihau faint o geisiadau PIP sy'n cael eu gwrthod, a dod â'r cap ar fudd-daliadau i ben.

Ffigur 5.9: Newid yng nghyfanswm y digartrefedd craidd o'i gymharu â gwaelodlin 'gyda COVID-19' ar gyfer Cymru, gan ychwanegu naw senario polisi yn dilyn ei gilydd i leihau digartrefedd craidd yn y cyfnod i 2041 (canran o'r llinell sylfaen)



Ffynhonnell: Efelychiadau'r awdur gan ddefnyddio model rhagamcanu

gostwng 38% o'i gymharu â'r gyfradd yn 2019. Mae'r gostyngiad cymesur sydd i'w briodoli i'r polisiau hyn yn debyg i'r gostyngiad cymharol a fodelwyd ar gyfer Lloegr yn Monitor Digartrefedd 2021,213 ond oherwydd y llinell sylfaen Cymru sydd eisoes yn fwy ffafriol (yn gwastatau), byddai hyn yn golygu bod Cymru ar lefel is fyth.

Mae'r rhaglen gynhwysfawr hon o fesurau a argymhellir yn ymddangos o'r gwaith modelu fel ei bod yn gallu lleihau digartrefedd craidd draean dros y cyfnod nesaf, o'i gymharu â'r hyn y byddai wedi bod heb unrhyw newid mewn polisiau. Er y byddai'r senario hwn yn gweld niferoedd digartrefedd craidd 30% yn is na'r rhagfynegiad sylfaenol, gyda chyfraddau bron i 38%

yn is na chyfraddau 2019-20, byddai nifer y TA anaddas wedi gostwng 51%, byddai cysgu allan yn gostwng 63%, syrffio soffas yn gostwng 41%. Byddai gostyngiadau amlwg hefyd mewn mesurau ehangach o ddigartrefedd statudol, sef tua 26% mewn ceisiadau digartrefedd a 36% yng nghyfanswm cyffredinol TA.

Mae'r dadansoddiad dilyniannol yn tanlinellu ymhellach fod rhai polisiau'n cael mwy o effaith nag eraill. Byddai'r enillion mwyaf yn deillio o'r canlynol: (a) ailgartrefu cyflym gyda chwotâu ar gyfer digartrefedd craidd; (b) codi'r LHA a'i fynegio'n effeithiol; (c) cynyddu camau atal i'r eithaf gan gynnwys mwy o ddefnydd o rentu preifat a chymorth ariannol/dyled. Byddai manteision

ychwanegol mwy cymedrol yn cael eu gwireddu yng Nghymru o'r canlynol: (d) cyflwyno Tai yn Gyntaf i'r eithaf; (e) Codi'r Gwastad; ac (f) cynnydd mawr yng nghyfraddau Credyd Cynhwysol. Mae'n werth pwysleisio bod tri o'r chwe mesur hyn, gan gynnwys dau o'r rhai mwyaf dylanwadol, yn faterion polisi datganoledig yn eu hanfod.

Polisiau a fyddai'n cael rhai effeithiau manteisiol ond sy'n fwy ymylol o ran maint (neu mewn rhai cyfnodau yn wrthnysig) ar gyfer digartrefedd craidd cyffredinol gan gynnwys ymestyn darpariaeth COVID-19 arbennig, a newidiadau lles i fynd i'r afael â nodweddion lleihau amddifadedd, a fyddai ond yn gwneud gwelliannau cynyddrannol bach y tu hwnt i'r mesurau uchod, o ystyried lle rydym wedi eu gosod yn y dilyniant. Fodd bynnag, dylid nodi o'r dadansoddiad cynharach bod y rhain yn creu effeithiau penodol llawer cryfach ar leihau cysgu ar y stryd, a allai barhau i fod yn flaenoriaeth benodol, a chreu effaith gynnar gref.

Nid yw'n ymddangos o'r dadansoddiad hwn bod parhau â thema o'r dadansoddiad blaenorol, cynyddu'r cyflenwad tai rhent cymdeithasol, hyd yn oed pan gaiff ei dargedu'n ddaearyddol, yn cael llawer o effaith gadarnhaol ychwanegol ar ddigartrefedd craidd, hyd yn oed yn y tymor hwy, unwaith y bydd y polisiau eraill eisoes ar waith. Mae hwn yn ganfyddiad ychydig yn wahanol i'r dadansoddiad yn Lloegr²¹⁴ Gellid dadlau hefyd bod angen buddsoddiad sylweddol mewn darpariaeth newydd i annog a galluogi awdurdodau lleol a chymdeithasau tai i weithredu'r polisiau a ddangosir yn y dadansoddiad hwn, ac a gydnabyddir mewn cynlluniau polisi cyfredol, fel rhai pwysig iawn, sef Tai yn Gyntaf a 'chwotâu ailgartrefu cyflym' (mae'r dehongliad hwn yn sicr yn cael ei gefnogi gan yr Awdurdod Lleol a thystiolaeth allweddol a gyflwynir ym

Mhennod 2 a 3). Ond mae'r canfyddiad hwn hefyd yn ein hatgoffa bod yr amgylchiadau demograffig a'r farchnad dai yng Nghymru yn wahanol iawn yn gyffredinol i'r rhai yn ne Lloegr, ac y gallai'r achos dros gynnydd pellach yn y ddarpariaeth tai cymdeithasol y tu hwnt i'r lefelau presennol fod ychydig yn llai cryf, o safbwynt lleihau digartrefedd yn unig, nag y mae rhai yn credu (er y gallai fod yna resymau da eraill dros wella'r cyflenwad tai ac ansawdd).

5.5 Pwyntiau allweddol

- Yn 2019, roedd 8,980 o aelwydydd yn ddigartref yn gyffredinol, gan gynnwys 5,500 o bobl yn syrffio soffas, 1,860 mewn hosteli ac ati, 550 mewn TA anaddas, 460 yn cysgu allan a nifer tebyg (600) yn aros mewn llety anghonfensiynol. Mae'r niferoedd hyn wedi bod yn gymharol sefydlog dros y 7 mlynedd flaenorol.
- Mae cyfraddau digartrefedd craidd yng Nghymru yn is na chyfraddau Lloegr ond ychydig yn uwch na chyfraddau'r Alban yn gyffredinol, gyda mwy o wahaniaeth mewn syrffio soffas.
- Pe na bai COVID-19 wedi digwydd, a bod tueddiadau economaidd a demograffig wedi parhau mewn modd tebyg i'r gorffennol diweddar, roeddem wedi rhagamcanu y byddai niferoedd digartrefedd craidd yng Nghymru yn y dyfodol wedi bod yn tua 9-9,500 drwy gydol y cyfnod rhagamcanu hyd at 2041. Rhagwelwyd y byddai cysgu allan a TA yn cynyddu, tra byddai syrffio soffas wedi gostwng ychydig.
- Rhagwelir y gallai canlyniadau economaidd COVID-19 arwain at gynnydd amlwg mewn digartrefedd craidd yn y cyfnod presennol. Mae amryw o fesurau tymor byr wedi bod yn lliniaru hyn a gallent barhau i wneud hynny, o gofio bwriadau Llywodraeth Cymru. Er

213 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf>. Ffigur 6.7

214 Ibid.

bod mesurau o'r fath wedi helpu i leihau cysgu allan a syrffio soffas, mae digartrefedd craidd yn debygol o fod ychydig yn uwch yn y cyfnod hyd 2026 nag y byddai wedi bod heb COVID, gyda lefelau tebyg wedi hynny.

- Profwyd naw mecanwaith polisi neu newidiadau polisi gwahanol, yn unigol ac ar y cyd, gan ddefnyddio'r model rhagamcanu, gan edrych ar orwelion tymor byr, canolig a hirach. Yn y tymor byrrach, y polisiau mwyaf effeithiol ar gyfer lleihau digartrefedd craidd fyddai parhau â darpariaeth arbennig COVID-19 (yn enwedig mewn perthynas â chysgu ar y stryd), Ailgartrefu Cyflym gyda chwotâu ar gyfer digartrefedd craidd, gwneud y gorau o atal, a chynnydd mawr mewn lefelau budd-daliadau lles a mesurau cysylltiedig i leihau amddifadedd.
- Yn y tymor hwy, byddai'r effaith ragamcanol fwyaf ar leihau digartrefedd craidd, yn ogystal â'r cwotâu ailgartrefu cyflym, y mesurau atal a lles uchod, yn deillio o godi'r Lwfans Tai Lleol i ddileu bylchau yn y gefnogaeth gyda rhenti preifat. Byddai mesurau eraill a fyddai'n gwneud cyfraniadau pendant at leihau digartrefedd craidd yn cynnwys 'codi'r gwastad' o ran economi Cymru yn llwyddiannus, ymestyn darpariaeth arbennig y tu hwnt i gyfnod COVID, mwy o gyflenwad o dai a/neu ddarparu tai i'r eithaf ar gyfer Tai yn Gyntaf ynghyd â darpariaeth adsefydlu briodol, a llai o lety hostel traddodiadol. Er y byddai cynnydd yn y cyflenwad tai cymdeithasol (y tu hwnt i'r ymrwymadau presennol) yn creu rhai effeithiau manteisiol yn y tymor hwy, ni fyddai hyn yn ychwanegu llawer at effaith gyffredinol mesurau eraill, ond eu rôl efallai fyddai cefnogi ac atgyfnerthu'r mesurau uchod, yn enwedig ailgartrefu cyflym.

- Mae lefel digartrefedd craidd Cymru eisoes yn is nag yn Lloegr, ac mae amcanestyniadau llinell sylfaen yn awgrymu sefydlogrwydd parhaus yn y blynyddoedd i ddod. Dangosir bod rhaglen gynhwysfawr o'r mesurau a argymhellir yn gallu lleihau cyfraddau digartrefedd craidd hyd at draean dros y cyfnod nesaf. Byddai'r senario hwn yn arwain at gyfraddau digartrefedd craidd 38% yn is na lefel 2019-20. Ar ben hynny, byddai TA anaddas yn gostwng 51%, byddai cysgu allan yn cael ei leihau 63%, gyda syrffio soffas yn gostwng 41%. Byddai gostyngiadau sylweddol hefyd mewn mesurau ehangach o ddigartrefedd statudol.

Casgliadau

6. Casgliadau

Mae'r rhifyn hwn o Monitor Digartrefedd Cymru wedi cael ei ysgrifennu yng nghyd-destun trychineb COVID-19 ac effeithiau economaidd a chymdeithasol y cyfyngiadau symud cysylltiedig, ac effeithiau eraill.

Mae Llywodraeth Cymru, a'i phartneriaid yn yr awdurdodau lleol, Landlordiaid Cymdeithasol Cofrestredig a'r trydydd sector, yn cael cryn glod am eu hymdrechion i gynorthwyo pobl sydd mewn perygl o fod yn ddigartref, ac yn enwedig cysgu allan, yn ystod y pandemig. Roedd yr ymateb o ran llety brys yn un cyflym, ac yn effeithiol i raddau helaeth, ac roedd y warchodaeth a oedd yn cael ei gynnal i bobl heb 'flaenoriaeth' o dan y ddeddfwriaeth digartrefedd, ac i'r rhai heb Unrhyw Fynediad i Gronfeydd Cyhoeddus, yn ddigamsyniol. Roedd natur barhaus y cyllid 'Cam 1' a ddarparwyd gan Lywodraeth Cymru ar gyfer y ddarpariaeth frys hon wedi sicrhau na fu 'dychwelyd i'r strydoedd' ar raddfa fawr ar ôl y cyfnod clo cychwynol. Yn yr un modd, mae'r rhaglen 'Cam 2' wedi bod yn drawiadol o ran ei maint a'i gogwydd tuag at atebion strategol, tymor hwy. Croesawyd hefyd y cynnydd sylweddol yn y Grant Cynnal Tai prif ffrwd yn y flwyddyn ariannol hon. Yn y rhan fwyaf o'r agweddau hyn, mae'r ymateb i ddigartrefedd sy'n gysylltiedig â COVID-19 yng Nghymru yn cymharu'n ffaithiol â'r ymateb yn Lloegr. Roedd

ymrwymiad ac effeithiolrwydd eithriadol y Gweinidog perthnasol yn Llywodraeth Cymru, Julie James, yn ôl pob sôn yn un o brif ysgogwyr y perfformiad cymharol gryf hwn yng Nghymru.

Ar yr un pryd, yn sicr roedd yna gamau gwag, gwendidau a bylchau yn ymateb Cymru i ddigartrefedd yn ystod y pandemig. Er bod awdurdodau lleol a ddarparwyd digartrefedd wedi gweithio'n gyflym yn wyneb heriau eithriadol, cydnabuwyd nad oedd pawb mewn angen yn cael llety bob amser, gyda rhestrau aros ar gyfer darpariaeth frys yn cael eu gweithredu mewn rhai manau. Roedd yn ymddangos bod lefel yr anghenion cymorth a wynebwyd mewn rhai o'r lletyau brys hyn wedi bod yn sioc i rai awdurdodau, ac wedi achosi problemau rheoli dwys. Roedd digwyddiadau difrifol mewn rhai lleoliadau a oedd yn rhoi'r preswylwyr a'r staff eraill mewn perygl. Ar ben hynny, er i lawer o'r canllawiau gweithredol ar ddigartrefedd a gyhoeddwyd gan Lywodraeth Cymru yn ystod COVID-19 gael eu croesawu'n gynnes, cafodd y cyngor a gyhoeddwyd ar reoli ymddygiad gwrthgymdeithasol mewn lleoliadau ymgynnull ei feirniadu'n hallt am nad oedd yn cynnig llawer o atebion newydd nac effeithiol.

Yn ystod y blynyddoedd cyn pandemig COVID-19, gwelwyd lleoliadau llety dros dro ar gynnydd parhaus, gyda

chyfanswm y lleoliadau'n codi 24% rhwng 2016 a 2020. Mae cynnydd llawer mwy amlwg yn 2020/21 yn adlewyrchu rhaglen argyfwng COVID-19. Daeth i'r amlwg bod rhai awdurdodau lleol, yn gynnar yn yr argyfwng, yn defnyddio mathau annerbyniol o lety dros dro, megis 'podiau'. Mae pryder yn awr y gallai cyflymder y gwariant sy'n ofynnol o dan gyllid cyfalaf Cam 2 atal ymgynghori a chynllunio digonol. Mae pryderon penodol yn canolbwyntio ar fuddsoddiadau a wneir mewn rhai modelau llety dros dro ar raddfa fawr, sy'n mynd yn groes i ymrwymadau strategol i symud i ffwrdd oddi wrth y math hwn o ddarpariaeth (er, o leiaf mae 'podiau' a 'lle ar y llawr' yn cael eu diystyru). Y gobaith yw y gall y llety newydd hwn, yn y tymor hwy, gael ei 'newid' i ddibenion anghenion cyffredinol, ond cawn weld am hynny.

Gellir dadlau bod maint yr ymateb i'r pandemig oedd yn ofynnol yng Nghymru wedi amlygu gwendidau yn y 'setliad' digartrefedd cyn COVID-19, yn enwedig mewn perthynas â phobl sydd mewn perygl o gysgu allan, sef grŵp y cydnabyddir yn gyffredinol sydd wedi elwa leiaf o'r dyletswyddau atal a lliniaru arloesol a gyflwynwyd o dan Ran 2 Deddf Tai (Cymru) 2014. Yma, efallai mai cyfeirio at Yr Alban yw'r ffordd orau o gymharu'r sefyllfa, lle mae diddymu'r maen prawf angen blaenoriaethol ddegawd yn ôl wedi arwain at dyletswyddau llety llawn yn ddyledus i bobl sengl ddigartref, a gostyngiad parhaus mewn lefelau cysgu ar y stryd, olygai y bu angen o ymyriadau brys mwy cymedrol yn ystod COVID-19.

Cyn COVID-19, roedd digartrefedd eisoes yn flaenoriaeth wleidyddol uchel yng Nghymru, fel sy'n cael ei adlewyrchu mewn tîm digartrefedd sydd wedi cael ei ehangu yn Llywodraeth Cymru. Roedd strategaeth genedlaethol a gyhoeddwyd gan Lywodraeth Cymru ym mis Hydref 2019 yn brin o fanylion ond yn gosod cyfeiriad blaengar yn seiliedig ar

egwyddorion atal cynnar ac Ailgartrefu Cyflym, sydd hefyd yn cynnwys Tai yn Gyntaf fel yr ymateb diofyn i leiafrif o bobl ddigartref sydd ag anghenion cymorth mwy dwys. Mae'r cynigion polisi manwl i roi sylwedd a siâp i'r egwyddorion hyn, a themâu allweddol eraill fel cynllunio'r gweithlu a dyletswyddau atal ehangach ar draws y sector cyhoeddus, bellach wedi cael eu cynnwys mewn tri adroddiad a gyhoeddwyd gan y Grŵp Gweithredu ar Ddigartrefedd annibynnol, yr oedd ei ail a'i brif adroddiad, a gyhoeddwyd ym mis Mawrth 2020, yn cyd-daro â COVID-19.

Gyda holl gynigion y Grŵp Gweithredu ar Ddigartrefedd wedi'u derbyn mewn egwyddor gan Lywodraeth ddiwethaf Cymru, ac wedi'u gwreiddio yn Rhaglen Lywodraethu'r weinyddiaeth bresennol, ac yn awr mewn Cynllun Gweithredu lefel uchel, mae'n ymddangos y bydd yr agenda uchelgeisiol hon o ddiwygio polisi a'r gyfraith yn sail i ymatebion digartrefedd Cymru dros y blynyddoedd nesaf. Wedi dweud hynny, yr oedd rhywfaint o ansicrwydd ynghylch agweddau Ailgartrefu Cyflym a Thai yn Gyntaf yr agenda hon yn amlwg yn ein gwaith maes, yn gysylltiedig â phryderon ynghylch adnoddau a chyflenwad tai ond hefyd ynghylch ymlyniad parhaus at fodolau darparu ar gyfer o leiaf rhai grwpiau digartref ymysg rhai awdurdodau lleol a rhanddeiliaid eraill.

Mae argymhelliad allweddol arall gan y Grŵp Gweithredu ar Ddigartrefedd yn ymwneud â dymchwel rhwystrau sy'n atal pobl ddigartref rhag cael gafael ar dai a chymorth, gan gynnwys yr angen blaenoriaethol statudol, profion digartrefedd bwriadol a chysylltiad lleol. Ar ôl ei 'ohirio' drwy gydol argyfwng COVID-19 o ran pobl sy'n cysgu allan, ac adolygiad a ariennir gan Lywodraeth Cymru, mae'r momentwm ar gyfer diddymu'r maen prawf blaenoriaethol angen yn barhaol bellach yn ymddangos yn anorchfygol. Yn nodedig, roedd 15

o'r 22 awdurdod lleol yng Nghymru a holwyd eleni'n ffafrio dileu'r maen prawf angen blaenoriaethol, er bod y farn yn llawer mwy rhanedig o ran bwriadoldeb, er mai anaml iawn y caiff ei defnyddio'n ymarferol, ac roedd y cynghorau'n gwrthwynebu dileu cyfyngiadau ar gysylltiadau lleol. Ar y pwynt olaf hwn, mae'n werth nodi bod hysbyswyr allweddol, er eu bod yn cydymdeimlo'n gyffredinol â dileu'r maen prawf ar gyfer cysylltiad lleol, yn cydnabod yr angen am ryw fath o fecanwaith aiddosbarthu i roi cysur i awdurdodau lleol dan sylw y gallent weld cynnydd net yn y galw am wasanaethau a thai cymdeithasol.

Yn ddiddorol, yn wahanol i Loegr, tueddai awdurdodau lleol Cymru i weld yr heriau presennol o ran cael gafael ar dai cymdeithasol ar gyfer teuluoedd digartref fel rhai sy'n deillio o ddiffyg cyflenwad absoliwt, yn hytrach na pholisïau dyrannu gwaharddol ar ran landlordiaid cymdeithasol. Mae'n ymddangos bod proffil cyfnewidiol yr ymgeiswyr digartref yn ystod y pandemig, gyda charfan gynyddol o bobl sengl na fyddent fel arfer yn gymwys i gael eu hailgartrefu, wedi gwaethygu'r cyfyngiad, sydd eisoes wedi hen ennill ei blwyf, ar dai un ystafell wely yn benodol. Mae hyn i gyd yn ymddangos yn gyson ag achos Llywodraeth Cymru dros roi blaenoriaeth uchel i hybu'r cyflenwad tai cymdeithasol, gyda tharged blynyddol o 3,500 o dai fforddiadwy, gan gynnwys rhent cymdeithasol a rhent canolradd, ar gyfer pob un o'r pum mlynedd o 2019/20 ymlaen.

Ac eto, mae ein gwaith modelu dilyniannol yn dangos nad yw cynyddu'r cyflenwad tai cymdeithasol ar rent yn uwch na'r ymrwymadau presennol, hyd yn oed pan gaiff ei dargedu'n ddaearyddol, yn cael llawer o effaith gadarnhaol ychwanegol ar leihau digartrefedd craidd, hyd yn oed yn y tymor hwy, unwaith y bydd polisïau effeithiol eraill eisoes ar waith. Yn hytrach, mae'r 'enillion' mwyaf fel petaent yn dod o Ailgartrefu

Cyflym, gyda chwotâu dyrannu tai cymdeithasol ar gyfer teuluoedd digartref; gan wneud y defnydd gorau posibl o atal gan gynnwys mwy o ddefnydd o rentu preifat a chymorth ariannol/dyled; a chodi'r Lwfans Tai Lleol a'i fynegeio'n effeithiol. Byddai manteision ychwanegol mwy cymedrol yn cael eu gwireddu i'r eithaf yn sgil cyflwyno Tai yn Gyntaf yng Nghymru, perfformiad economaidd 'codi'r gwastad', a chynnydd mawr mewn cyfraddau Credyd Cynhwysol. Mae'n werth pwysleisio bod tri o'r chwe mesur hyn, gan gynnwys dau o'r rhai mwyaf dylanwadol, yn faterion polisi datganoledig yn eu hanfod. Gellid dadlau hefyd bod angen buddsoddi'n sylweddol mewn darpariaeth tai cymdeithasol newydd er mwyn annog awdurdodau lleol a chymdeithasau tai i weithredu'r polisïau sy'n cael yr effaith fwyaf yn y dadansoddiad hwn, yn enwedig Ailgartrefu Cyflym gyda chwotâu dyrannu ar gyfer aelwydydd digartref, yn ogystal â newid y cymysgedd i ddiwallu'r anghenion hyn.

Ar adeg ysgrifennu hyn, mae pryderon yn canolbwyntio ar y posibilrwydd o gynydd sydyn yn y mewnlif i ddigartrefedd wrth i ystod o fesurau diogelu sy'n benodol i COVID-19 ddod i ben. Wrth i'r mesurau goddefgarwch a roddwyd ar waith gan Lywodraeth Cymru gael eu llacio, ac wrth i lefelau ôl-ddyledion rhent gynyddu, efallai y gwelwn gynydd yn nifer y bobl sy'n cael eu troi allan yn ystod y misoedd nesaf, er y gallai cyfyngiadau ar gapasiti'r llys a'r beiliaid fod yn rhwystr i hyn. Ar lefel Llywodraeth y DU, mae dirwyn y cynllun ffyrlo cyflogaeth i ben, tynnu'r £20 o atodiad wythnosol yn ôl ar gyfer y rheini sy'n hawlio Credyd Cynhwysol, a rhewi'r Lwfans Tai Lleol yn y dyfodol ar ôl ei adfer dros dro i'r rhent 30ain canradd yn fygythiadau allweddol ar y gorwel. Fodd bynnag, mae'n werth nodi bod awdurdodau lleol Cymru wedi nodi bod gwelliannau i Daliadau Tai Dewisol a'r Gronfa Cymorth Dewisol, yn bwysicach fyth na'r mesurau mwy

strwythurol ond dros dro hyn i leihau digartrefedd yn eu hardaloedd yn ystod y pandemig.

Mae hyn oll wedi ei wreiddio mewn cyd-destun economaidd a thai ehangach yng Nghymru, ble, yn y degawd cyn i argyfwng COVID-19 daro, roedd y bwlch rhwng cyfraddau cyflogaeth yng Nghymru a gweddill y DU wedi lleihau, ond roedd safonau byw yn cael eu gwasgu gan dwf cyflog gwan, diwygiadau nawdd cymdeithasol a thwf mathau o waith â chyflogau is ac ansafonol. Mae'r rhagolygon ar gyfer economi Cymru a'r farchnad lafur yn aneglur, ond mae'r pandemig wedi gwneud niwed difrifol i gyllid cyhoeddus. Gyda Llywodraeth y DU yn anelu at fantoli'r gyllideb erbyn 2025, ansicrwydd parhaus ynghylch disodli cyllid yr Undeb Ewropeaidd a'r cwmpas cyfyngedig i gynyddu refeniw o dreth incwm ddatganoledig, mae'n debygol y bydd gwasanaethau cyhoeddus yn parhau i weithredu mewn amgylchedd o gynydd. Mae angen edrych ar y pethau sy'n rhoi hwb i wariant sy'n benodol ar gyfer ddigartrefedd yn y cyd-destun ehangach hwnnw.

Bydd diweddariad nesaf Monitor Digartrefedd Cymru yn ein galluogi i olrhain gweithrediad parhaus rhaglen uchelgeisiol y Grŵp Gweithredu ar Ddigartrefedd o ran polisi a newid cyfreithiol, a datblygu'r gweithlu, ac wrth gwrs unrhyw effeithiau tymor hwy o ganlyniad i COVID-19 a newidiadau polisi ac ymarfer cysylltiedig, boed hynny'n gadarnhaol neu'n negyddol. Byddwn yn dechrau asesu camau gweithredu swyddogol sy'n berthnasol i'r potensial i leihau digartrefedd a nodwyd yn ein dadansoddiad o'r amcanestyniadau.

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Atodiad 1 Canllaw ar gyfer cyfweiliadau hysbyswyr allweddol (Cymru 2021)

Cyflwyniad

- Egluro natur a phwrpas yr ymchwil
- Cadarnhau cydsyniad, cadarnhau ar y cofnod
- Teitl eu swydd/rôl; ers faint maen nhw wedi bod yn y swydd/sefydliad hwnnw
- Natur y sefydliad – cysylltiad â materion digartrefedd (prif ffocws, rhan o gylch gwaith ehangach, pa grwpiau digartref, ac ati)

COVID-19 a thueddiadau digartrefedd

- Pa effaith mae COVID-19 wedi'i chael ar...?
 - **lefelau** digartrefedd. Holi: cynnydd/gostyngiad yn nifer yr ymwelwyr â gwasanaethau digartrefedd yr ALL a gwasanaethau digartrefedd y sector gwirfoddol; gwahanol fathau o ddigartrefedd (cysgu ar y stryd, 'diwylliant stryd' yng nghanol y ddinas [begio, yfed ar y stryd, ac ati], digartrefedd cudd, TA ac ati.)
 - **ysgogiadau/sbardunau/achosion** digartrefedd. Holi: dwysáu/gostyngiad o ran unrhyw sbardunau penodol (tlodi, diweithdra, troi allan/goddefgarwch landlordiaid, perthynas yn chwalu, teulu'n cael ei daflu allan, trais/cam-drin domestig, ac ati)
 - **proffil** y rheini sy'n ddigartref neu mewn perygl o fod yn ddigartref? (math o aelwyd, lefel yr anghenion cymorth, ac ati)
- Pa newidiadau yn lefelau/proffiliau/sbardunau digartrefedd ydych chi'n eu rhagweld wrth i ni **ddod allan o'r pandemig?**
- A fydd **ystadegau digartrefedd statudol** yn adrodd stori glir am effeithiau COVID-19 ar ddigartrefedd? Pryd fydd yr ystadegau blynyddol yn ymddangos/pam oedi? A oes unrhyw gynlluniau i symud oddi wrth ystadegau cyfanredol tuag at ystadegau ar lefel cofnodion achosion unigol yng Nghymru (fel HL1 yn yr Alban neu H-CLIC yn Lloegr?)

Polisi/Ymatebion i COVID-19 a digartrefedd

- Beth fu'r ymatebion pwysicaf/mwyaf effeithiol sy'n ymwneud â digartrefedd ar lefel genedlaethol/Llywodraeth Cymru? Prif gryfderau/gwendidau/ bylchau? Holwch:
 - **Cyllid**: Cam 1 £10m ym mis Mawrth 2020 ar gyfer pobl sy'n cysgu allan/ mewn llety brys gan gynnwys y rheini sydd â NRPF; cyfanswm o £50m o gronfa Cam 2 i sicrhau nad yw'r rheini mewn llety brys yn dychwelyd i'r strydoedd; a oedd digon/gormod? Y cydbwysedd rhwng cyfalaf/ refeniw yn briodol? Amserlenni'n briodol?
 - **Polisi/deddfwriaeth digartrefedd**: canllawiau i awdurdodau lleol ar gefnogi pobl sy'n cysgu allan/digartref yn ystod y pandemig (Cam 1/Cam 2); ar

statws angen blaenoriaethol pobl sy'n cysgu allan; hunanynysu mewn hosteli/lloches; ar NRPF

- **Newidiadau i'r sectorau rhentu:** moratoriwm troi allan; ymestyn y cyfnod rhybudd troi allan i 6 mis (ymrwymiad blaenorol eisoes).
- **Mwy o gydlynu traws-sectoraidd/aml-ddisgyblaethol** ar lefel genedlaethol
- Pa mor effeithiol oedd y newidiadau i system budd-daliadau'r DU o ran atal digartrefedd ymysg aelwydydd incwm isel/y rheini sy'n wynebu sioc ariannol o ganlyniad i COVID-19? Holwch: LHA wedi'i ail-alinio â rhenti 30ain canradd (ond rhyngweithio â Chap Budd-daliadau); cynnydd mewn lwfans safonol Credyd Pensiwn; atal amodoldeb sy'n gysylltiedig â gwaith; oedi o ran didyniadau dyled; unrhyw beth arall sy'n arwyddocaol?;
- Beth am newidiadau i **bolisi mewnfudo** (atal rhanddirymiad yr UE; atal troi allan o lety lloches)? Beth yw maint/natur yr heriau presennol o ran darparu ar gyfer grwpiau NRPF yng Nghymru?
- Beth yw'r camau pwysicaf a gymerwyd ar lefel **ALL/sefydliadol** mewn ymateb i'r pandemig? Holi am effeithiau (cadarnhaol/negyddol; anfwriadol) ac amrywiadau ar draws y wlad (rhwyng ardaloedd ALL, trefol v gwledig ac ati), gan gynnwys mewn perthynas â:
 - Mwy o gydlynu sefydliadol/traws-sectoraidd ar lefel leol
 - Newidiadau i natur darparu gwasanaethau digartrefedd ar y rheng flaen, e.e. gweithio o bell
 - Diddymu darpariaeth llochesi nos fesul cam (ar lawr/podiau)
 - Newidiadau i ddyraniadau tai cymdeithasol (Holi: effaith uniongyrchol y cyfyngiadau symud o ran rhoi'r gorau i osod yn gyfan gwbl neu sicrhau bod llefydd gwag ar gael i bobl ddigartref V newidiadau tymor hwy mewn polisi dyrannu o ganlyniad i COVID-19 neu newid polisi i ailgartrefu cyflym; hefyd holi barn am y cyd-destun bod dyraniadau cymdeithasol i bobl ddigartref hyd yn oed yn is yng Nghymru nag yn Lloegr (22% yn UKHR)
- A fu unrhyw wahaniaethau sylweddol yn natur/effeithiolrwydd ymatebion i ddigartrefedd yn ystod yr **ail gyfnod clo mawr** (yn ystod y gaeaf hwn) o'i gymharu â'r cyfnod clo cychwynnol y gwanwyn diwethaf? Cadarnhaol/negyddol?
- Wrth edrych i'r dyfodol, **pa mor gynaliadwy** yw unrhyw beth cadarnhaol sydd wedi cael ei gyflwyno o ganlyniad i COVID-19? A fydd unrhyw newidiadau negyddol/heriau parhaus rydych chi'n eu hwynebu yn parhau ar ôl y pandemig? **pam y gall newidiadau cadarnhaol** barhau neu pam na fyddant yn parhau (gwleidyddol, adnoddau, dibyniaethau ar lwybrau ac ati)

Fframweithiau cyfreithiol

- **Deddf Tai (Cymru) 2014** – chwe blynedd ar ôl i HWA ddod i rym, beth yw eich barn am ba mor llwyddiannus y bu?
- Beth yw'r prif wahaniaethau/y gwahaniaethau mwyaf arwyddocaol (os o gwbl) y mae wedi'i wneud? Beth sy'n gweithio'n dda/ddim cystal? Unrhyw bryderon penodol?

- A oes effeithiau anwastad: rhwyng achosion atal a lliniaru; yn ddaearyddol (rhwyng/o fewn ardaloedd ALL; trefol v gwledig?); ar gyfer gwahanol grwpiau (pobl sengl, teuluoedd, pobl ifanc, cyn-garcharorion, anghenion cymhleth)? Beth sy'n cyfrif am y patrymau hyn?
- Pa mor berthnasol/pwysig oedd yr ymateb i COVID-19?
- **Adolygiad o Anghenion Blaenoriaethol** – ydych chi'n gyfarwydd â chanfyddiadau'r adolygiad? Beth yw eich barn amdanynt? Ydych chi'n cefnogi diddymu Angen Blaenoriaethol (yn raddol) neu ryw ddull arall? (Holi: pam/pam ddim, adnoddau y tybir sydd eu hangen, heriau a ragwelir, ac ati).? Datganiadau gweinidogol a datganiadau polisi ynghylch peidio â dychwelyd at angen blaenoriaethol – gwnaed y rhain mewn amrywiol fforymau cyhoeddus.
- **Bwriadoldeb** – mae hyn yn cael ei ddefnyddio'n llai eang yng Nghymru ers newidiadau 2019 ar gyfer aelwydydd â phlant; Pa mor berthnasol/pwysig ydyw o hyd? A ddylid ei gadw/diddymu/diwygio? (Holi: pam/pam ddim, ac ati).
- **Cysylltiad lleol** – unrhyw farn ynghylch a yw diwygio yn angenrheidiol/dymunol mewn perthynas â hyn?

Grŵp Gweithredu ar Ddigartrefedd

- **Pa mor gyfarwydd ydych chi â'r tri adroddiad a gynhyrchwyd gan yr HAG?**

Holwch:

- Cadarnhaol neu negyddol yn gyffredinol am y cynigion, yn arbennig ynghylch cysgu allan, ailgartrefu cyflym, Tai yn Gyntaf, gweithio mewn partneriaeth/cynlluniau, ac ymatebion i COVID-19? Pam?
- Yn eich barn chi, beth mae ailgartrefu cyflym yn ei olygu a sut mae hyn yn berthnasol i'r cyd-destun Cymreig?
- Unrhyw gryfderau neu wendidau penodol? Ydych chi'n rhagweld unrhyw ganlyniadau anfwriadol?
- Pa effaith y mae'r HAG wedi'i chael hyd yma? Beth yw'r camau nesaf allweddol ar gyfer cyflawni ei argymhellion, yn enwedig o ran ailgartrefu cyflym a Thai yn Gyntaf? Prif rwystrau/galluogwyr? Rhagolygon ar gyfer llwyddiant? Effeithiau perthnasol COVID-19?

Cloi'r cyfweiliad

- A oes unrhyw beth arall nad ydym wedi sôn amdano sydd, yn eich barn chi, yn bwysig i'w grybwyll?
- Diolch a chloi.

Atodiad 2 Arolwg Awdurdodau Lleol 2021

Roedd yr holiadur a ddefnyddiwyd yma yn seiliedig ar arolygon blaenorol a gynhaliwyd gan dîm ymchwil Monitor Digartrefedd y DU yn Lloegr a'r Alban yn ogystal ag yng Nghymru. Roedd hefyd yn cynnwys cwestiynau a oedd yn ymwneud yn benodol â datblygiadau polisi ac ymarfer diweddar yng Nghymru, yn enwedig o ran ymatebion i argyfwng COVID-19. Gan fod effeithiau canlyniadol y pandemig wedi effeithio ar argaeledd ystadegau digartrefedd swyddogol ar gyfer 20/21, roedd data'r arolwg gan awdurdodau lleol Cymru yn bwysicach nag arfer yn adroddiad eleni.

Cynhaliwyd yr arolwg yn ystod haf 2021. Anfonwyd e-bost at gysylltiadau awdurdodau lleol yn cyflwyno'r ymchwil ac yn gwahodd pobl i gymryd rhan ar-lein. Ar ôl gwaith dilynol dwys, cyflwynodd pob un o'r 22 awdurdod ymateb (cyfradd ymateb 100%). Rydym yn ddiolchgar iawn i Joy Williams (Rhwydwaith Tai, Cymdeithas Llywodraeth Leol Cymru, a gynhelir gan Gyngor Casnewydd) am ei chymorth parhaus ac effeithiol gyda'r ymdrech hon.

Mae'r dadansoddiad canlynol yn cynnwys teipoleg o ALLau sy'n seiliedig yn bennaf ar eu dwysedd a'u patrwm aneddiadau. Mae'r dosbarthiad hwn, fel y'i cyhoeddwyd gan Ystadegau Cymru,²¹⁵ yn grwpio'r 22 cyngor yn bedwar categori fel a ganlyn:

- Gwledig – y naw awdurdod gyda dwysedd poblogaeth is na chyfartaledd Cymru – 140 o bobl y cilomedr sgwâr: Ynys Môn, Gwynedd, Conwy, Sir Ddinbych, Powys, Ceredigion, Sir Benfro, Sir Gaerfyrddin a Sir Fynwy.
- Y Cymoedd – y pum awdurdod yn Ne Cymru i'r gogledd o'r llain arfordirol: Rhondda Cynon Taf, Merthyr Tudful, Caerffili, Blaenau Gwent, Tor-faen.
- Trefol - Abertawe, Caerdydd a Chasnewydd.
- Eraill – Sir y Fflint, Wrecsam, Castell-nedd Port Talbot, Pen-y-bont ar Ogwr a Bro Morgannwg.

Mae'r atodiad hwn yn crynhoi, mewn tabl, ganlyniadau allweddol yr arolwg meintiol. Mae holl ganfyddiadau'r arolwg, gan gynnwys y data ansoddol a gynhyrchwyd gan y defnydd helaeth o ymatebion testun agored yn yr arolwg, wedi'u cynnwys ym mhrif gorff yr adroddiad.

Tabl A2. 1: Y newid tybiedig yn nifer cyffredinol yr aelwydydd sy'n chwilio am gymorth digartrefedd yn 2020/21 o'i gymharu â 2019/20

	Dim newid	Cynnydd – ond amrywiad sylweddol yn ystod y flwyddyn	Wedi cynyddu'n sylweddol	Wedi cynyddu ychydig	Wedi gostwng ychydig	Cyfanswm
1 Trefol				1	2	3
2 Cymoedd			4	1		5
3 Gwledig	2		5	2		9
4 Arall		2	2		1	5
Cymru	2	2	11	4	3	22

Tabl A2. 2: Y newid ymddangosiadol ym mhroffil yr aelwydydd sy'n chwilio am gymorth digartrefedd yn 2020/21 o'i gymharu â 2019/20

	Dim newid	Newid sylweddol	Newid bychan	Cyfanswm
1 Trefol		1	2	3
2 Cymoedd		3	2	5
3 Gwledig	2	3	4	9
4 Arall		4	1	5
Cymru	2	11	9	22

Tabl A2. 3: Y newid tybiedig mewn cysgu allan yn 2020/21 o'i gymharu â 2019/20

	Dim newid	Cynnydd – ond amrywiad sylweddol yn ystod y flwyddyn	Wedi cynyddu	Wedi gostwng	Ddim yn gwybod	Cyfanswm
1 Trefol	1			2		3
2 Cymoedd	1	1	2	1		5
3 Gwledig	1	1	2	4	1	9
4 Arall	1			4		5
Cymru	4	2	4	11	1	22

215 Statistics Wales (2008) *Ffocws ystadegol ar Gymru gwledig: 2008*. Caerdydd: Llywodraeth Cymru. <https://llyw.cymru/ffocws-ystadegol-ar-gymru-gwledig-2008>

Tabl A2. 4: Disgwyliadau o [unrhyw] newid yn nifer yr aelwydydd mewn grwpiau penodol sy'n ceisio cymorth digartrefedd (nifer yr awdurdodau lleol)

	Bydd yn cynyddu	Bydd yn aros yn gyson	Bydd yn gostwng	Ddim yn gwybod	Cyfanswm
Pobl sy'n cael eu troi allan o'r sector rhentu preifat	21	0	0	1	22
Perchnogion tai wedi'u hadfeddiannu	15	2	0	5	22
Pobl sydd newydd ddod yn ddi-waith	15	0	0	7	22
Y rhai sydd wedi dioddef cam-drin domestig	12	7	0	3	22
Pobl ifanc	10	6	0	6	22
Pobl sy'n syrffio soffas	8	8	1	5	22
Pobl sy'n gadael carchar	7	13	0	2	22
Pobl y gofynnir iddynt adael cartref y teulu	6	12	1	3	22
Pobl sy'n cael eu troi allan o'r sector rhentu cymdeithasol	4	12	3	3	22
Gwladolion AEE – dim hawl na mynediad i fudd-daliadau	3	8	2	9	22
Pob mudwr arall – NRPF neu ddim mynediad at fudd-daliadau	3	9	1	9	22

Tabl A2. 5: Cyflwr parodrwydd awdurdodau lleol ar gyfer gweithredu Gorchymyn Cam 1, Mawrth 2020

	Wedi paratoi'n dda	Ddim wedi paratoi'n dda nac yn wael	Wedi paratoi'n wael	Cyfanswm
1 Trefol	1	2		3
2 Cymoedd	1	4		5
3 Gwledig	2	4	3	9
4 Arall	1	3	1	5
Cymru	5	13	4	22

Tabl A2. 6: Pwysigrwydd tybiedig newidiadau i fudd-daliadau lles wedi'u cymell gan y pandemig wrth atal neu leihau digartrefedd (nifer yr awdurdodau lleol)

	Pwysig iawn	Gweddol bwysig	Ddim yn bwysig	Ddim yn gwybod	Cyfanswm
Codwyd uchafswm LHA i 30ain canradd	10	6	3	3	22
Atal sancsiynau ar fudd-daliadau	11	6		5	22
Atal didynnu budd-daliadau sy'n gysylltiedig â dyled (nid blaensymiau)	11	6		5	22
£20 ychwanegol yr wythnos mewn lwfans safonol Credyd Cynhwysol	13	6		3	22
Gohirio cyflwyno Credyd Cynhwysol yn llawn	5	5	2	10	22
Cyllid Taliad Tai Dewisol Ychwanegol	15	5		2	22
Cronfa Cymorth Dewisol Ychwanegol	14	5		3	22

Tabl A2. 7: Arwyddocâd lleol ymatebion polisi Llywodraeth y DU a Llywodraeth Cymru i argyfwng COVID-19 o ran atal neu leihau digartrefedd (nifer yr awdurdodau lleol)

	Pwysig iawn	Gweddol bwysig	Ddim yn bwysig	Ddim yn berthnasol yn fy ardal i	Ddim yn gwybod	Cyfanswm
Cynllun Cadw Swyddi (ffyrlo)	15	4			3	22
Amddiffyn rhag Troi Allan ar gyfer rhentwyr cymdeithasol a phreifat	19	2			1	22
Canllawiau Gweinidogol ar Angen Blaenoriaethol ar gyfer pobl sy'n cysgu allan	16	3	1		2	22
Cyllid EA 'Cam 1' ar gyfer pobl sy'n cysgu allan/mewn llochesi brys	19	2			1	22
Cyllid 'Cam 2' i leihau'r risg o ddigartrefedd gan EA	18	2			2	22
Atal troi allan o lety lloches	6	2	4	7	3	22
Atal rhanddirymiad i ganiatáu cartref i ymfudwyr o'r AEE nad ydynt mewn gwaith	8	1	3	3	7	22
Canllawiau 'Cam 1' ar EA i bobl sydd heb hawl i arian cyhoeddus	9	5		3	5	22
Cyflwyno brechlyn COVID-19 i bobl sy'n ddigartref	13	5	2		2	22

Tabl A2. 8: Pa mor hawdd neu anodd yw hi yn eich ardal chi i gael gafael ar denantiaethau preifat er mwyn cyflawni eich dyletswyddau digartrefedd?

	Eithaf hawdd	Ddim yn hawdd nac yn anodd	Eithaf anodd	Anodd iawn	Cyfanswm
1 Trefol		1		2	3
2 Cymoedd	2		1	2	5
3 Gwledig			3	6	9
4 Arall	1	1		3	5
Cymru	3	2	4	13	22

Tabl A2. 9: Pa mor hawdd neu anodd yw hi yn eich ardal chi i gael gafael ar denantiaethau cymdeithasol er mwyn cyflawni eich dyletswyddau digartrefedd?

	Hawdd iawn	Eithaf hawdd	Ddim yn hawdd nac yn anodd	Eithaf anodd	Anodd iawn	Cyfanswm
1 Trefol			2		1	3
2 Cymoedd		1	2	1	1	5
3 Gwledig		1	2	3	3	9
4 Arall	2		1	1	1	5
Cymru	2	2	7	5	6	22

Tabl A2. 10: Cynnig: 'Mae digon o dai cymdeithasol yn fy ardal i ganiatáu i bobl sydd mewn perygl o fod yn ddigartref ac aelwydydd eraill sydd angen hynny gael mynediad rhesymol'

	Cytuno'n gryf	Cytuno	Ddim yn cytuno nac yn anghytuno	Anghytuno	Anghytuno'n gryf	Ddim yn gwybod	Cyfanswm
1 Trefol				1	2		3
2 Cymoedd	1		1	1	2		5
3 Gwledig			1	7		1	9
4 Arall		1		2	2		5
Cymru	1	1	1	5	13	1	22

Tabl A2. 11: Drwy eu polisiâu a'u harferion dyrannu, mae landlordiaid cymdeithasol yn fy ardal yn gwneud pob ymdrech i helpu i atal a lliniaru digartrefedd

	Cytuno'n gryf	Cytuno	Ddim yn cytuno nac yn anghytuno	Anghytuno	Anghytuno'n gryf	Ddim yn gwybod	Cyfanswm
1 Trefol	2	1					3
2 Cymoedd	1	3	1				5
3 Gwledig	1	5	2			1	9
4 Arall		5					5
Cymru	4	14	3			1	22

Tabl A2. 12: Mae newidiadau mewn polisiâu dyrannu a roddwyd ar waith gan gymdeithasau tai yn fy ardal dros y blynyddoedd diwethaf wedi ei gwneud yn anos atal a lliniaru digartrefedd

	Cytuno'n gryf	Cytuno	Ddim yn cytuno nac yn anghytuno	Anghytuno	Anghytuno'n gryf	Ddim yn gwybod	Cyfanswm
1 Trefol			2	1			3
2 Cymoedd		1	1		3		5
3 Gwledig		1	1	4		2	8
4 Arall			2	3			5
Cymru		2	6	8	3	2	21

Tabl A2. 13: Effaith ymddangosiadol Deddf Tai (Cymru) 2014 o ran atal a lliniaru digartrefedd

	Effeithiau manteisiol iawn	Effeithiau manteisiol cymedrol	Niwtral / effeithiau cymysg	Effeithiau niweidiol cymedrol	Effeithiau niweidiol sylweddol	Cyfanswm
1 Trefol	2	1				3
2 Cymoedd	3	1	1			5
3 Gwledig	4	1	3		1	9
4 Arall	4	1				5
Cymru	13	4	4		1	22

Tabl A2. 14: Barn ar ddiwygiadau posibl i ddeddfwriaeth digartrefedd yn y dyfodol

	Diwygio'n fuddiol iawn	Diwygio ychydig yn fuddiol	Diwygio ddim yn fuddiol	Ddim yn gwybod/dim barn	Cyfanswm
Diddymu angen blaenoriaethol	9	6	6	1	22
Diddymu digartrefedd bwriadol yn llwyr	3	7	9	3	22
Diddymu cysylltiad lleol	1	1	19	1	22

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we will end
homelessness**

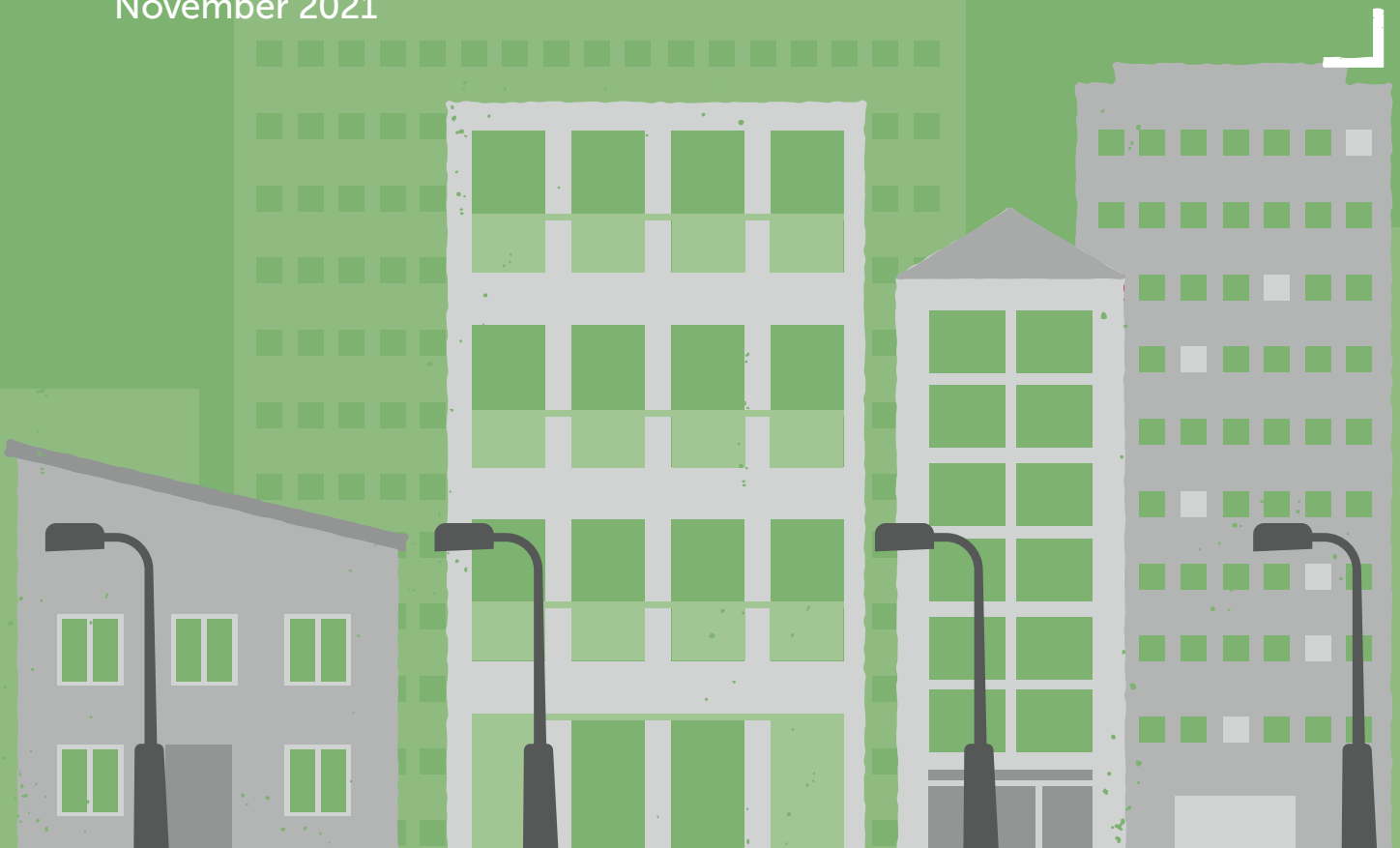


Gyda'n gilydd
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The homelessness monitor: Wales 2021

Suzanne Fitzpatrick, Glen Bramley, Hal Pawson, Gillian Young, Beth Watts & Jenny Wood, Institute for Social Policy, Housing and Equalities Research (I-SPHERE), Heriot-Watt University; City Futures Research Centre, University of New South Wales; Newhaven Research Ltd.

November 2021



The homelessness monitor

The homelessness monitor is a longitudinal study providing an independent analysis of the homelessness impacts of recent economic and policy developments across the UK. Separate reports are produced for England, Scotland and Wales.

This year's Wales Monitor is an account of how homelessness stands in Wales in 2021, or as close to 2021 as data availability allows. It also highlights emerging trends and forecasts some of the likely future changes, identifying the developments likely to have the most significant impacts on homelessness.

The homelessness monitor: Wales 2021

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November 2021

About Crisis

Crisis is the national charity for homeless people. We help people directly out of homelessness, and campaign for the social changes needed to solve it altogether. We know that together we can end homelessness.

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Disclaimer: All views and any errors contained in this report are the responsibility of the authors. The views expressed should not be assumed to be those of Crisis or of any of the key informants or other stakeholders who assisted with this work.

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Acronyms

AHC	After Housing Costs
ASB	Anti-social behaviour
BAU	Business as Usual
BHC	Before Housing Costs
CJRS	Coronavirus Job Retention Scheme
CVSP	COVID-19 special provision
DHP	Discretionary Housing Payments
DWP	Department for Work and Pensions
EEA	European Economic Area
EU	European Union
FOI	Freedom of Information
GB	Great Britain
GDP	Gross Domestic Product
GFC	Global Financial Crisis
HAG	Homelessness Action Group
JRF	Joseph Rowntree Foundation
LA	Local Authority
LFS	Labour Force Survey
LHA	Local Housing Allowance
LTT	Land Transaction Tax
NASS	National Asylum Support Service
NRPF	No Recourse to Public Funds
ONS	Office for National Statistics
PRS	Private Rented Sector
RSL	Registered Social Landlord
SEISS	Self-Employment Income Support Scheme
SMD	Severe and Multiple Disadvantage
TA	Temporary Accommodation
UC	Universal Credit
UKHLS	UK Household Longitudinal Data Set
UTA	Unsuitable Temporary Accommodation

Foreword

It has been four years since Crisis last published a Homelessness Monitor for Wales. The effect of changes to homelessness law at the time were only just becoming clear but none of us were anticipating a public health catastrophe on the scale of the Covid-19 pandemic. The crisis has reinforced just how important it is for everyone to have their own safe and secure home – and has also reminded us how closely linked homelessness and health are.

This report finds that the Welsh Government-led response to the pandemic was widely praised by local authorities as well as interviewees in statutory roles and the voluntary sector. 21 of 22 local authorities say the provision of both emergency accommodation and eviction protections were important in preventing or minimising homelessness.

Whilst we are seeing some UK-wide pandemic support measures coming to an end, the Welsh Government has been extremely clear that the emergency response continues.

This is all the more important given that there has been no overall reduction in how many people in Wales continue to experience homelessness. The recorded number of people seeking help to prevent or end their homelessness increased in the years leading up to the pandemic. On any given night in 2019, nearly 9,000 households in Wales were experiencing the most severe and immediate forms of homelessness including 5,500 households sofa surfing.

The economic and social impacts of the pandemic are still unclear, but most local authorities (15 out of 22) say they have seen more people needing support since the pandemic, and nearly all say they are expecting a further rise due to evictions from the private rented sector. Two thirds also expect the numbers of repossessed homeowners and unemployed people seeking homelessness support to increase.

There is, however, cause for real optimism. Since the last Monitor, huge steps have been taken on a journey towards preventing and ending homelessness in Wales.

I have been pleased to chair the work of the Homelessness Action Group, which has brought together expertise from a range of sources across and outside Wales, including people with lived experience of homelessness and frontline work, as well as the wider homelessness sector. Its recommendations have led to a range of innovative proposals being designed to address the root causes of homelessness. These have all been accepted by the Welsh Government and adopted both in the current Programme for Government and a five-year Action Plan which builds on this work whilst recognising the changing context of the pandemic.

In addition, the Monitor makes clear the ability of public and third sectors to work quickly and flexibly to support those at risk of or experiencing homelessness. It is vital that record is converted into a positive, long-lasting legacy.

This is the first Monitor for Wales to include detailed modelling estimates for how homelessness in Wales may look in the years to come. This provides further evidence that as a result of the pandemic we are likely to see more people becoming homeless – particularly in the short-term. But it also indicates that some of the key ideas in the Action Plan, such as Rapid Rehousing, can help reduce 'core' homelessness in Wales in the longer-term.

The Welsh Government and its partners have shown their ability to take effective action against homelessness, particularly during the Covid-19 emergency, and it is essential that Wales continues to do all it takes to support people out of homelessness even as short-term pandemic measures end.



Jon Sparkes
Chief Executive, Crisis

Executive summary

Key points

The Homelessness Monitor series is a longitudinal study providing an independent analysis of the homelessness impacts of recent economic and policy developments in Wales and elsewhere in the UK.¹ This fourth Wales-focused report provides an account of how homelessness stands in 2021 (or as close to 2021 as data availability allows), and covers a period dominated by the COVID-19 pandemic, as well as intense policy activity on homelessness in Wales. It is also the first Wales Monitor in which we offer detailed modelling estimates and forward projections of extreme forms of 'core' homelessness.

Key points to emerge from this latest analysis are as follows:

- It is likely that the first year of the pandemic saw a continuation of the pre-COVID-19 trend of rising homelessness demand. According to official statistics, local authority prevention and relief cases grew by 19% in the three years to 2019/20. Then, according to our local authority survey, 15 of 22 councils saw a year-on-year increase in 2020/21.
- Actions to assist applicants under S66 (prevention assistance) and S73 (relief assistance) increased by 8% and 14%, respectively, in the three years to 2019/20, whereas actions under S75 ('final duty' to secure accommodation) climbed by 48%, albeit from a much lower base in terms of absolute numbers.
- The years preceding the COVID-19 pandemic also saw temporary accommodation placements on a sustained upward trend, with total placements rising by 24% between 2016 and 2020. A much sharper

increase seen during 2020/21 reflects the Welsh Government's emergency housing programme to provide safe accommodation for those at risk of sleeping rough during the pandemic, including people 'in inadequate temporary accommodation'.² Official figures for this period show numbers peaking at 6,452 individuals (including 1,525 dependent children) in June 2021.

- An alternative to focussing exclusively on the official administratively-generated statistics on homelessness is to utilise a variety of existing data sources to assess trends in 'core homelessness'. This relates to people in the most severe and immediate forms of homelessness. At 2019, 'snapshot' overall core homelessness in Wales stood at 8,980 households, including 5,500 in 'sofa surfing' circumstances, 1,860 in hostels and similar accommodation, 550 in unsuitable temporary accommodation, 460 rough sleeping, and a similar number (600) staying in unconventional accommodation.
- If COVID-19 had not happened, and economic and demographic trends had continued in a similar fashion to the recent past, our projections suggest that future core homelessness numbers in Wales would have run at about the 9-9,500 level throughout the projection period to 2041. It is predicted that the economic aftermath of COVID-19 risks a noticeable immediate rise in core homelessness, but a range of COVID-19 emergency measures have been alleviating this and may continue to do so.
- Our sequential modelling analysis indicates that the most effective policies for reducing core homelessness are Rapid Rehousing, accompanied by social housing allocation quotas for homeless households; maximising prevention efforts, including more use of private renting and financial/debt assistance; and raising the level of the Local Housing Allowance and indexing it effectively to private rent levels. More moderate additional benefits would be realised from maximal rollout of Housing First, 'levelling up' economic performance, and a large hike in Universal Credit rates. This comprehensive programme of recommended measures would reduce core homelessness by one-third (32%) over the coming period compared with the baseline prediction.
- Boosting social housing has become a high priority for the Welsh Government, with an annual target set of 3,500 affordable homes, including social and intermediate rent, for each of the five years from 2019/20. Our modelling work indicates that, with other impactful policies in place, increasing social rented housing supply above the current commitments would have little additional positive effect on reducing core homelessness. That said, significant investment in new social housing provision may be needed to encourage social landlords to implement the Rapid Rehousing and other policies required to bring levels of core homelessness down, including through changing the size mix of available accommodation.
- The actions taken by the Welsh Government to assist people at risk of homelessness, and especially sleeping rough, during the COVID-19 pandemic were widely praised by research participants. A combination of unequivocal guidance (including with respect to people with No Recourse to Public Funds), substantial additional funds (both to cover the

¹ Parallel Homelessness Monitors are published for England, Scotland and Northern Ireland. All of the UK Homelessness Monitor reports are available from <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/>

² Welsh Government (2020) *£10 Million Emergency Support for Rough Sleepers in Wales during Coronavirus Outbreak*. Online: Welsh Government. <https://gov.wales/10-million-emergency-support-rough-sleepers-wales-during-coronavirus-outbreak>

costs of emergency accommodation and to invest in longer-term housing solutions), and high-level political commitment, were viewed as pivotal to the effectiveness of these interventions.

- Local authorities, homelessness service providers and Registered Social Landlords were all acknowledged to have risen to extraordinary challenges in protecting people at risk of sleeping rough during the COVID-19 crisis. However, not all those in need were accommodated at all times, with waiting lists for emergency provision operated in certain places. The sheer level of support needs encountered in some of this emergency accommodation also posed significant management and safety concerns.
- The Welsh Government acted swiftly to protect social and private tenants from eviction by extending eviction notice periods and temporarily banning the enforcement of evictions. But growing levels of rent arrears in the months ahead may test the Welsh Government and landlords' commitment to end evictions into homelessness from social housing.
- Pre-COVID-19, homelessness was already a high political priority in Wales, with a national strategy published in October 2019 setting a progressive direction based on principles of Rapid Rehousing and Housing First. Subsequently, the independent Homelessness Action Group has generated a wealth of detailed policy proposals to give substance to these principles, while also picking up other key themes such as workforce planning and wider public sector prevention duties. All Homelessness Action Group recommendations have been accepted in principle by the Welsh Government, and form the basis of a high-level Action Plan now issued for consultation, but a degree of wariness with regard to the Rapid Rehousing and Housing First aspects of this agenda is still apparent in parts of the homelessness sector in Wales.
- Another key Homelessness Action Group recommendation concerns the removal of legal barriers to homeless people accessing housing and support, including the current statutory tests of priority need, intentionality and local connection. Our local authority survey indicates that the majority of Welsh councils support the removal of the priority need criterion, but opinion is more divided on ending the intentionality test, and authorities are overwhelmingly against the removal of local connection restrictions.
- Enhancements to Discretionary Housing Payments and the Discretionary Assistance Fund were identified by Welsh local authorities as particularly important pandemic-prompted welfare benefits changes with respect to preventing and minimising homelessness in their areas. The UK Government's job furlough scheme, £20 weekly supplement for those claiming Universal Credit, and restoration of the Local Housing Allowance to the 30th percentile rent were also widely welcomed. The ending of these measures is likely to increase the risk of poverty and homelessness.
- In the decade before the COVID-19 crisis hit, the gap between employment rates in Wales and the rest of the UK narrowed, but living standards were squeezed by weak wage growth, social security reforms and the growth of lower paid and non-standard forms of work. The decade also saw the downward trend in poverty stall and in-work poverty grow, such that a large majority of working age adults and children in poverty (after housing costs) lived in households where one or more adults were in paid employment.

- The outlook for the Welsh economy and labour market are both unclear but the pandemic has severely damaged public finances. With the UK Government aiming to balance the budget by 2025, continued uncertainty around the replacement of European Union funding and the limited scope to increase revenues from devolved income tax, public services look set to continue to operate in an environment of austerity.

Trends in homelessness Statutory homelessness

Information about statutory homelessness in 2020/21 is unusually sparse, with official homelessness statistics for 2020/21 remaining largely unpublished at the time of writing – only very limited figures on temporary accommodation placements have been released.

Nonetheless, it seems likely that the first year of the pandemic saw a continuation of the pre-COVID-19 trend of rising homelessness demand. According to official statistics, prevention and relief cases grew by 19% in the three years to 2019/20. Then, according to our local authority survey, 15 of 22 councils saw a year-on-year increase in homelessness expressed demand in 2020/21. Half of respondents (11) judged this increase to be 'significant', while another four reported a 'slight' increase.

The profile of the applicant cohort appears to have changed significantly during the year to 31 March 2021, with a rise in single person and younger applicants reportedly outweighing a decline in family households. This changing applicant profile seems to have reinforced a pre-COVID-19 growing emphasis on relief and rehousing rather than preventative interventions on the part of Welsh local authorities. Thus, in the three years to 2019/20, actions to assist applicants under S66 (prevention

assistance) and S73 (relief assistance) increased by 8% and 14%, respectively, whereas actions under S75 ('final duty' to secure accommodation) climbed by 48%, albeit from a much lower base than the other activities in terms of absolute numbers.

Post-pandemic, almost all local authority respondents anticipated an increase in private landlord evictions due to the relaxation of restrictions imposed in 2020. Most participants also expected increases in home owner repossessions, newly unemployed people and survivors of domestic abuse. By contrast, few anticipated rising numbers of social rental evictions, given undertakings now in place to end evictions into homelessness by social landlords (see below), or higher numbers of presentations involving migrants without recourse to benefits. This latter point is related to the geographical concentration of non-UK nationals at risk of homelessness in a few (urban) local authorities in Wales.

The years preceding the COVID-19 pandemic saw temporary accommodation placements on a sustained upward trend, with total placements rising by 24% between 2016 and 2020. A much sharper increase seen during 2020/21 reflects the Welsh Government's emergency housing programme to provide safe accommodation for those at risk of sleeping rough during the pandemic. Official figures show numbers peaking at 6,452 individuals (including 1,525 dependent children) in June 2021. The same statistical series shows that new placements during the period August 2020-June 2021 involved a monthly average of 1,086 people. The latest figures available at the time of writing (for June 2021) show no sign of any downward trend in either new placements or the point-in-time placement total.

Turning to the matter of settled accommodation, most Welsh authorities responding to our survey (17 of 22) reported that discharging statutory homelessness duties via the private rented sector was difficult (usually this was described as 'very difficult'). These challenges were said to arise for a variety of reasons, including Local Housing Allowance shortfalls and competition from the demand for holiday lets, and to have been exacerbated by the pandemic.

Across Wales, it was less often reported as difficult to access social tenancies for homeless people. Even so, in half of Welsh local authorities (n=11) reported at least some degree of difficulty in securing council or housing association tenancies for this purpose. In only one of the nine rural authorities was this 'easy'. Strikingly, there was near universal agreement amongst Welsh councils that these challenges reflected absolute shortage in social housing supply (especially in relation to one-bedroom properties) and not any social landlord reluctance to assist. Most local authority respondents (13 of 22) therefore strongly disagreed with the proposition that social housing provision in their locality was adequate. Moreover, the vast majority (18 of 22) felt that social landlords in their area were 'making every effort' to prevent and relieve homelessness. Amongst key informants, however, there were similar concerns to those expressed in England,³ and to a lesser extent in Scotland,⁴ about housing associations limiting homeless people's access to their properties on 'financial capability' and other grounds.

3 Fitzpatrick, S., Pawson, H., Bramley, G., Wood, J., Watts, B., Stephens, M. & Blenkinsopp, J. (2019) *The Homelessness Monitor: England 2019*. London: Crisis. https://www.crisis.org.uk/media/240419/the_homelessness_monitor_england_2019.pdf

4 Fitzpatrick, S., Pawson, H., Bramley, G., Watts, B., Wood, J., Stephens, M. & Blenkinsopp, J. (2019) *The Homelessness Monitor: Scotland 2019*. London: Crisis https://www.crisis.org.uk/media/240002/the_homelessness_monitor_scotland_2019.pdf

Core homelessness

For the first time in Wales, this report details quantitative analysis of 'core homelessness', which captures some of the most severe and immediate forms of homelessness. The key categories captured include people sleeping rough, staying in places not intended as residential accommodation (e.g. cars, tents, boats, sheds, etc.), living in homeless hostels, refuges and shelters, placed in unsuitable temporary accommodation (e.g. Bed and Breakfast hotels, Out of Area Placements, etc.), and sofa surfing (i.e., staying with non-family, on a short-term basis, in overcrowded conditions).

At 2019, 'snapshot' core homelessness in Wales stood at 8,980 households in total, including 5,500 in 'sofa surfing' situations, 1,860 staying in hostels or similar accommodation, 550 in unsuitable temporary accommodation, 460 rough sleeping, and a similar number (600) staying in unconventional accommodation. Overall core homelessness numbers have been relatively stable over the preceding seven years in Wales, with rates per head of population lower than in England, but somewhat higher than in Scotland. South Wales, the most populous region, generally has the highest rates of core homelessness, while Mid and West Wales, a predominantly rural and coastal region, has relatively low core homelessness rates.

If COVID-19 had not happened and economic and demographic trends had continued in a similar fashion to the recent past, we projected future core homelessness numbers in Wales would have run at about the 9-9,500 level throughout the projection period to 2041. It is predicted that the

economic aftermath of COVID-19 risks a noticeable rise in core homelessness in the current period. However, a range of COVID-19 special provision emergency measures have been alleviating this, as discussed below, and may continue to do so.

Our sequential modelling analysis - which considers what can be achieved by implementing combinations of policy options in a logical order - indicates that the most effective policies for reducing core homelessness in the medium to longer-term are Rapid Rehousing, accompanied by social housing allocation quotas for homeless households; maximising prevention efforts, including more use of private renting and financial/debt assistance; and raising the Local Housing Allowance and indexing it effectively. More moderate additional benefits would be realised in Wales from maximal rollout of Housing First, 'levelling up' economic performance, and a large hike in Universal Credit rates.

This comprehensive programme of recommended measures appears from the modelling to be capable of reducing core homelessness by one-third over the coming period, compared with what it would have been without any change in policies. While this scenario would see core homeless numbers 32% below the baseline prediction, unsuitable temporary accommodation would be down by 56%, rough sleeping would be reduced by 64%, sofa surfing down by 43%.

5 Welsh Government (2021) *Estimates of Housing Need: 2019-based*. Cardiff: Welsh Government. <https://gov.wales/estimates-housing-need-2019-based>

6 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf>; Fitzpatrick, S., Mackie, P., Pawson, H., Watts, B. & Wood, J. (2021) *The COVID-19 Crisis Response to Homelessness in Great Britain: Interim Report*. Online: CaCHE. https://housingevidence.ac.uk/wp-content/uploads/2021/02/12544_UoG_CaCHE_Covid_Homelessness_Report-Final.pdf

7 Welsh Government (2020) *Written Statement: COVID-19 Response – Homelessness and Rough Sleepers*. Online: Welsh Government. <https://gov.wales/written-statement-covid-19-response-homelessness-and-rough-sleepers>.

Boosting social housing has become a high priority for the Welsh Government. Its central estimate of housing need suggests that around 7,400 additional housing units will be required for each of the five years from 2019/20, made up of 3,900 market orientated and 3,500 affordable homes, including social and intermediate rent.⁵ Our modelling work indicates that, with other impactful policies in place, increasing social rented housing supply above the current commitments would have little additional positive effect on reducing core homelessness. However, as is implied by some of the survey responses discussed above, significant investment in new social housing provision may be needed to encourage local authorities and housing associations to implement the Rapid Rehousing and other policies required to bring core homelessness down, particularly having regard to the mix of smaller units needed for many homeless households. Nevertheless, with homeless households only accounting for c. 20% of net social lettings in Wales in recent years, there would appear to be scope for more rapid rehousing.

Economic, policy and COVID-19 impacts on homelessness

As elsewhere in Great Britain,⁶ the COVID-19 pandemic crisis response involved sweeping changes to homelessness policy, legislation and funding in Wales. There were Ministerial statements from March 2020 onwards that all people sleeping rough, including those with No Recourse to Public Funds, should be accommodated.⁷ Subsequent

guidance on the priority need status of people sleeping rough, issued in April 2020, provided that, for the duration of the pandemic, they should be considered 'vulnerable' and therefore entitled to accommodation.⁸ In May 2020, the Welsh Government published guidance on self-isolating in a hostel, night shelter or supported accommodation, periodically updated through the pandemic.⁹

These policy statements and guidance were accompanied by significant additional funding commitments. On 20th March 2020, a £10m funding package for emergency accommodation for people sleeping rough/in emergency shelters.¹⁰ This later became known as the 'Phase 1' funding. On 28th May 2020, the Welsh Government announced £20m 'Phase 2' funds to support longer-term housing solutions (incorporating the initial £10million), to include a combination of capital and revenue funding.¹¹ On 28th July the value of this Phase 2 fund was increased to £50m, encompassing a substantially enhanced capital spend envelope of £40m.¹² Moreover, the Welsh Government committed to meeting the costs of temporarily accommodating people at risk of rough sleeping on an ongoing basis, at an average monthly cost of £1.6million.¹³

There was overwhelming praise from key stakeholders for the approach taken by the Welsh Government, and

their local authority, Registered Social Landlord and third sector partners, to mitigating the impacts of the COVID-19 pandemic on people at risk of rough sleeping. The combination of prompt and unequivocal guidance from the Welsh Government, together with significant additional resources, was considered crucial. The exceptional commitment and effectiveness of the relevant Welsh Minister, Julie James, was also widely noted.

The sustained nature of the 'Phase 1' funding that the Welsh Government made available for this emergency provision was especially appreciated in ensuring that there was no mass 'return to the streets' after the initial lockdown period. Equally, the 'Phase 2' programme was perceived as impressive both in its scale and in its orientation towards longer-term, strategic solutions. That said, there is now a degree of concern that some of the Phase 2 capital funding has been invested large-scale, congregate models of temporary accommodation in certain locations. This runs counter to strategic commitments to move away from this form of provision, as discussed below, but the hope is that this new accommodation can, in the longer-term, be 'flipped' to general needs purposes. Also highly relevant is the substantial uplift in the mainstream 'Supporting People' revenue funding stream, now known as the Housing

Support Grant,¹⁴ from about £120 million to £166 million in the current financial year.¹⁵ This move was seen to have boosted the confidence as well as resources of the homelessness sector in Wales post-COVID-19.

While both local authorities and homelessness providers worked at pace in the face of extraordinary challenges, it was acknowledged that not all those in need were actually accommodated at all times, with waiting lists for emergency provision operated in certain places. Local authorities seemed to have been taken aback by the level of support needs encountered in some of this emergency accommodation and by the profound management problems that resulted. There were serious incidents in certain locations that put both other residents and staff at risk. Moreover, while much of the operational guidance issued by the Welsh Government during COVID-19 was warmly received, that issued on managing anti-social behaviour in congregate settings¹⁶ was roundly criticised as offering little by way of new or effective solutions.

As elsewhere in the UK,¹⁷ social landlord lettings ground to a virtual halt early in the pandemic, but many Registered Social Landlords then stepped up, prioritising allocations to those in emergency

accommodation and others vulnerable to homelessness. That said, there are, as noted above, some longer-term concerns on social housing allocations to homeless households in Wales and considerable doubt over the robustness of the available data in this regard. More positively, at the time of our fieldwork there was considerable excitement generated by a pre-COVID-19 commitment by the Welsh Government, in partnership with landlord organisations, to end all evictions from social housing into homelessness.¹⁸

Pre-COVID-19, homelessness was already a political priority in Wales. A high-level national strategy published by the Welsh Government in October 2019 set a progressive direction based on principles of prevention, Rapid Rehousing, and Housing First as the default response for the minority of homeless people with more intensive support needs.¹⁹ Detailed policy proposals to give substance and shape to these principles, and other key themes such as workforce planning and wider prevention duties across the public sector, have now been fleshed out in three reports published by an independent Homelessness Action Group, established by the Welsh

- 8 Welsh Government (2020) *Guidance for Local Authorities in Supporting People Sleeping Rough – Covid-19 Outbreak*. Online: Welsh Government. https://gov.wales/sites/default/files/publications/2020-04/guidance-for-local-authorities-in-supporting-people-sleeping-rough-covid-19_0.pdf
- 9 Welsh Government (2020) *Supported Living Guidance: Coronavirus*. Online: Welsh Government. <https://gov.wales/supported-living-guidance-coronavirus#section-55008>
- 10 Welsh Government (2020) *Written Statement: COVID-19 Response – Homelessness and Rough Sleepers*. Online: Welsh Government. <https://gov.wales/written-statement-covid-19-response-homelessness-and-rough-sleepers>. At the same time the Minister accepted in principle the Homelessness Action Group second (main) report recommendations, as discussed below.
- 11 Welsh Government (2020) *Written Statement: Phase 2 Homelessness Plan*. Online: Welsh Government. <https://gov.wales/written-statement-phase-2-homelessness-plan>
- 12 Welsh Government (2020) *Written Statement: Phase 2 Homelessness Update*. Online: Welsh Government. <https://gov.wales/written-statement-phase-2-homelessness-update>
- 13 Welsh Government (2020) *Written Statement: Homelessness Prevention Update*. Online: Welsh Government. <https://gov.wales/written-statement-homelessness-prevention-update>

- 14 Welsh Government (2021) *Housing Support Grant Guidance: Practice Guidance for Local Authorities from April 2020: Updated March 2021*. Online: Welsh Government. <https://gov.wales/sites/default/files/publications/2021-04/housing-support-grant-practice-guidance.pdf>
- 15 Welsh Government (2021) *Written Statement: Support for Tenants through the Covid-19 Pandemic*. Online: Welsh Government. <https://gov.wales/written-statement-support-tenants-through-covid-19-pandemic>
- 16 Welsh Government (2020) *COVID 19: Guidance for Local Authorities and Providers; Managing Safety and Risk in Temporary Accommodation Where an Individual Displays Challenging and Anti-social Behaviour*.
- 17 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf>; Watts, B., Bramley, G., Fitzpatrick, S., Pawson, H., & Young, G. (2021, forthcoming) *The Homelessness Monitor: Scotland 2021*. London: Crisis.
- 18 The Welsh Agenda (2019) *Ending Evictions into Homelessness in Wales*. 3 December. Online: IWA <https://www.iwa.wales/agenda/2019/12/ending-evictions-into-homelessness-in-wales/>; Shelter Cymru (2021) *Working Together to End Homelessness from Social Housing*. Cardiff: Shelter Cymru. https://sheltercymru.org.uk/wp-content/uploads/2021/03/Working-together-to-end-homelessness-from-social-housing_Report-1.pdf
- 19 Welsh Government (2019) *Strategy for Preventing and Ending Homelessness*. Online: Welsh Government. <https://gov.wales/sites/default/files/publications/2019-10/homelessness-strategy.pdf>

Government in summer 2019.²⁰

With all of the Homelessness Action Group's proposals accepted in principle by the last Welsh Government,²¹ and embedded in the current administration's Programme for Government 2021-26,²² and in a high-level action plan now issued for consultation,²³ the Group's ambitious agenda of both policy and legal reform seems set to form the foundation of Welsh homelessness responses in the coming years. That said, a certain degree of wariness about both the Rapid Rehousing and Housing First aspects of this agenda was evident amongst some local authorities and key informants who participated in our research, linked with resource concerns but also to ongoing attachment to congregate models of provision for at least some homeless groups.

Another key Homelessness Action Group recommendation pertains to removing barriers that stop homeless people accessing housing and support, including the statutory priority need, intentionality and local connection tests.²⁴ After its 'suspension' throughout the

COVID-19 crisis, at least with regards to people sleeping rough, and following a Welsh Government funded independent review,²⁵ the momentum for permanent abolition of the priority need criterion now seems unstoppable.²⁶ Notably, 15 out of 22 Welsh local authorities surveyed this year favoured abolishing the priority need criterion, albeit that some stressed this was conditional on accompanying extra resources. Local authority opinion was much more divided on the removal of the intentionality test (backed by 10, and opposed by 9), even though it is rarely used in practice, while councils were overwhelmingly against the removal of local connection restrictions (19 out of 22 council representatives judged that such a move would not be beneficial). On this last point it is worth noting that key informants, while generally sympathetic to the removal of the local connection criterion, did recognise the need for some kind of redistributive mechanism to give comfort to local authorities concerned that they might experience a net increase in service demands.

At present, concerns focus on the possibility of an immediate spike

in the inflow into homelessness as a range of COVID-19-specific protective measures come to an end. At UK Government level, this includes the winding down of the job furlough scheme, withdrawal of the £20 weekly supplement for those claiming Universal Credit, and the renewed freeze of the Local Housing Allowance after its temporary restoration to the 30th percentile rent. It is notable, though, that Welsh local authorities identified enhancements to Discretionary Housing Payments and Discretionary Assistance Fund as, if anything, even more important in minimising homelessness in their areas during the pandemic.

Welsh Government measures to protect social and private tenants from eviction during the COVID-19 pandemic were almost universally acknowledged as vital to homelessness mitigation efforts in 2020/21. Another major concern, therefore, is the possibility of a surge in evictions as these temporary forbearance measures end,²⁷ though constraints on court and bailiff capacities may act as something of a brake on this. An expected rise in rent arrears in the coming months may test the Welsh Government and social landlords' commitment to end evictions into homelessness discussed above.

This is all embedded in a wider economic and housing context in Wales where, in the decade before the COVID-19 crisis hit, the gap between employment rates in Wales and the rest of the UK had narrowed, but living standards were squeezed by weak wage growth, social security reforms and the growth of lower paid and non-standard forms of work. The decade also saw the downward trend in poverty stall and in-work poverty grow, such that a large majority of

working age adults and children in after housing costs poverty lived in households where one or more adults were in paid employment.

The outlook for the Welsh economy and labour market are both unclear but the pandemic has severely damaged public finances. With the UK Government aiming to balance the budget by 2025, continued uncertainty around the replacement of European Union funding and the limited scope to increase revenues from devolved income tax, public services look set to continue to operate in an environment of austerity. Boosts to homelessness-specific spending noted above need to be viewed in that dispiriting broader context.

Conclusion

This Homelessness Monitor Wales has reflected on a period dominated by the COVID-19 catastrophe, as well as intense policy activity on homelessness in Wales both pre- and post-pandemic. It has captured the creditable performance of the Welsh Government, local authorities, Registered Social Landlords and third sector partners during the COVID-19 crisis, and has also sketched out the upcoming challenges as various protective welfare and housing measures come to an end. The next Homelessness Monitor Wales update will enable us to investigate longer-term impacts of the COVID-19 pandemic and associated policy and practice shifts, both positive and negative, and track implementation of the Homelessness Action Group's ambitious programme of policy and legal change. We will also begin to assess official actions relevant to the homelessness-reduction potential identified by our projections analysis.

- 20 Homelessness Action Group (2019) *Preventing Rough Sleeping in Wales and Reducing it in the Short-term: Report to Welsh Ministers from the Homelessness Action Group*. Online: Welsh Government. <https://gov.wales/sites/default/files/publications/2019-10/homelessness-action-group-report-october-2019.pdf>; Homelessness Action Group (2020) *The Framework of Policies, Approaches and Plans Needed to End Homelessness in Wales (What ending homelessness in Wales looks like): Report from the Homelessness Action Group for the Welsh Government*. Online: Welsh Government. https://gov.wales/sites/default/files/publications/2020-03/homelessness-action-group-report-march-2020_0.pdf; Homelessness Action Group (2020) *Preventing, Tackling and Ending Homelessness through Rapid Rehousing and Local, Regional and National Partnerships: Report to Welsh Ministers from the Homelessness Action Group*. Online: Welsh Government. <https://gov.wales/sites/default/files/publications/2020-11/homelessness-action-group-report-july-2020.pdf>
- 21 Welsh Government (2020) *Written Statement: COVID-19 Response – Homelessness and Rough Sleepers*. Online: Welsh Government. <https://gov.wales/written-statement-covid-19-response-homelessness-and-rough-sleepers>.
- 22 Welsh Government (2021) *Programme for Government*. Online: Welsh Government. <https://gov.wales/sites/default/files/publications/2021-06/programme-for-government-2021-to-2026.pdf>
- 23 Welsh Government (2021) *Ending Homelessness: A High-Level Action Plan – 2021-2026*. Online: Welsh Government. <https://gov.wales/sites/default/files/consultations/2021-10/ending-homelessness-high-level-action-plan-2021-to-2026.pdf>
- 24 Homelessness Action Group (2020) *The Framework of Policies, Approaches and Plans Needed to End Homelessness in Wales (What ending homelessness in Wales looks like): Report from the Homelessness Action Group for the Welsh Government*. Online: Welsh Government. https://gov.wales/sites/default/files/publications/2020-03/homelessness-action-group-report-march-2020_0.pdf p. 40.
- 25 Mackie, P., Gray, T., Hughes, C., Madoc-Jones, I., Mousteri, V., Pawson, H., Spyropoulos, N., Stirling, T., Taylor, H. & Watts, B. (2020). *Review of Priority Need in Wales*. Cardiff: Welsh Government.
- 26 Welsh Government (2020) *Written Statement: Homelessness Prevention Update*. Online: Welsh Government. <https://gov.wales/written-statement-homelessness-prevention-update>

- 27 Thomas, N (2021) People Renting Homes in Wales Face Crisis as Eviction Ban End Looms. 5 June. Online: The National. <https://www.thenational.wales/news/19350826.people-renting-homes-wales-face-crisis-eviction-ban-end-looms/>

Introduction

1. Introduction

1.1 Introduction

This study provides an independent analysis of the impact on homelessness of recent economic and policy developments in Wales. It considers the impact of the welfare reforms implemented by the UK Government, as well as the effect of relevant Welsh Government policies on housing, homelessness and welfare.

This fourth update report provides an account of how homelessness stands in Wales in 2021 (or as close to 2021 as data availability allows), and analyses key trends in the period running up to 2021. It focuses on what has changed since we published the last Homelessness Monitor for Wales in 2017 and on the homelessness-related impacts of the COVID-19 pandemic since March 2020. We also, for the first time, provide an analysis which projects homelessness trends in Wales into the future, holding the current context steady and also under a range of policy scenarios. Readers who would like a fuller account of the recent history of homelessness

and related policy in Wales should consult with the three previous reports for Wales.²⁸ Parallel Homelessness Monitors have been published for other parts of the UK.²⁹

1.2 Scope of report

There is a great deal of debate on the most appropriate definition of homelessness, with stakeholders often disagreeing vigorously on where the boundary should lie between 'homelessness' and other forms of housing need.³⁰ In order for this report to be as comprehensive and inclusive as possible, we adopt a range of definitions or 'perspectives' on homelessness, considering the impacts of relevant policy and economic changes on the following (partially overlapping) groups:

- People sleeping rough.
- People experiencing 'core homelessness':³¹ this refers to households who are currently experiencing the most acute forms of homelessness or living in short-

term or unsuitable accommodation. It includes people in the following situations: rough sleeping; sleeping in cars, tents and public transport, or occupation of non-residential buildings; staying in hostels, refuges and shelters; living in 'unsuitable' temporary accommodation (TA) (e.g. B&Bs); sofa-surfing (i.e. staying with non-family, on a short-term basis, in overcrowded conditions).

- Statutorily homeless households – that is, households who seek or receive housing assistance from LAs on grounds of being currently or imminently without accommodation.

1.3 Research methods

Five methods have been employed in this longitudinal study.

- First, relevant literature, research and policy documents have been reviewed.
- Second, we have undertaken in-depth interviews with a sample of key informants from across the statutory and voluntary sectors in Wales. The sample of 10 interviewees included representatives of homelessness service providers, as well as other key stakeholders with a national overview of relevant areas of policy and practice in Wales (see Appendix 1 for the basic topic guide used, though note that this was tailored for each interviewee).
- Third, we have undertaken statistical analysis on a) relevant economic and social trends in Wales; and b) the scale, nature and trends in homelessness amongst all of homeless groups noted above (insofar as data limitations allow).
- Fourth, for the second time, we have conducted a bespoke online survey of Welsh LAs (in summer 2021), with a view to gaining their perspective on local homelessness trends and also on the impacts of a range of relevant policy developments. We laid particular emphasis this year on how the housing, social security, labour market and other COVID-19 related policy responses were impacting on homelessness trends and responses at local level, and on the interaction between the impacts of the COVID-19 pandemic.
- Fifth, for the first time in the Wales Homelessness Monitor, we incorporate a statistical modelling exercise which both estimates 'core' forms of homelessness, and projects trends in these forms of homelessness into the future.

All 22 of Wales LAs responded to our survey (a response rate of 100%). In analysing the returns, responding authorities were classed according to the following typology based mainly on their settlement density and pattern. This classification, as published by Statistics Wales,³² groups the 22 councils into four categories as follows:

- Rural – the nine authorities with population density below the Wales average – 140 persons per square kilometre: Isle of Anglesey/Ynys Môn, Gwynedd, Conwy, Denbighshire, Powys, Ceredigion, Pembrokeshire, Carmarthenshire and Monmouthshire.
- Valleys – the five South Wales authorities to the north of the coastal belt: Rhondda Cynon Taf, Merthyr Tydfil, Caerphilly, Blaenau Gwent and Torfaen.
- Urban – Swansea, Cardiff and Newport.
- Others – Flintshire, Wrexham, Neath Port Talbot, Bridgend and Vale of Glamorgan.

28 Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S., Watts, B & Wood, J. (2017) *The Homelessness Monitor: Wales 2017*. London: Crisis. https://www.crisis.org.uk/media/237787/the_homelessness_monitor_wales_2017.pdf; Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S. & Watts, B. (2015) *The Homelessness Monitor: Wales 2015*. London: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/wales/the-homelessness-monitor-wales-2015/>; Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S. & Watts, B. (2012) *The Homelessness Monitor: Wales 2012*. London: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/wales/the-homelessness-monitor-wales-2012/>

29 See <http://www.crisis.org.uk/pages/homelessnessmonitor.html>

30 Busch-Geertsema, V., Culhane, D., & Fitzpatrick, S. (2016) 'Developing a global framework for conceptualising and measuring homelessness', *Habitat International*, 55, 124–132.

31 Bramley, G. (2017) *Homelessness Projections: Core homelessness in Great Britain, Summary Report*. London: Crisis. https://www.crisis.org.uk/media/237582/crisis_homelessness_projections_2017.pdf

32 Statistics Wales (2008) *A Statistical Focus on Rural Wales*. Cardiff: Welsh Government. <https://gov.wales/statistical-focus-rural-wales-2008>

1.4 Causation and homelessness

All of the Homelessness Monitors are underpinned by a conceptual framework on the causation of homelessness that has been used to inform our interpretation of the likely impacts of economic and policy change.³³

Theoretical, historical and international perspectives indicate that the causation of homelessness is complex, with no single 'trigger' that is either 'necessary' or 'sufficient' for it to occur. Individual, interpersonal and structural factors all play a role – and interact with each other – and the balance of causes differs over time, across countries, and between demographic groups.

With respect to the main structural factors, international comparative research, and the experience of previous UK recessions, suggests that housing market trends and policies have the most direct impact on levels of homelessness, with the influence of labour market change more likely to be lagged and diffuse, and strongly mediated by welfare arrangements and other contextual factors. The central role that poverty plays in shaping homelessness risks in the UK is also now well established.³⁴

The individual vulnerabilities, support needs and 'risk taking' behaviours implicated in some people's homelessness are themselves often, though not always, rooted in the pressures associated with poverty and other forms of structural disadvantage. At the same time, the 'anchor' of social relationships which can act as a primary 'buffer' to homelessness, can be put under considerable strain by stressful financial circumstances. Thus, deteriorating economic

conditions in Wales could also be expected to generate more 'individual' and 'interpersonal' vulnerabilities to homelessness over time.

The COVID-19 pandemic provides an additional and unprecedented dynamic highly relevant to homelessness causation and responses. The pandemic itself and associated lockdowns have had wide ranging homelessness-related impacts, with key mechanisms here including direct effect of the public health emergency on individual, household and organisational (e.g. LA and landlord) behaviour and choices, consequences for the economy, and impacts on Westminster and Welsh Government policy in relation to housing, homelessness and welfare. These mechanisms have affected households in varying circumstances differently, with complex and sometimes countervailing impacts on homelessness, all of which are explored further in this report.

1.5 Structure of report

Chapter 2 reviews the wider context for homelessness, including economic, poverty and labour market trends, housing market developments, and welfare policy changes – all of this heavily impacted by responses to the COVID-19 crisis. Chapter 3 shifts focus to homelessness-specific policies and practices at national and local level, including in direct response to the pandemic. Chapter 4 provides an analysis of the available official statistical data on the current scale of and recent trends in statutory homelessness in Wales; it should be noted that this data has been sparse over the COVID-19 period, and this chapter also draws heavily on the LA survey. Chapter 5 provides estimates of the current scale of core homelessness

in Wales, and projects trends in these forms of homelessness into the future. All of these chapters are informed by the insights derived from our in-depth interviews with key informants conducted in 2021, and from the statistical and qualitative information gleaned from this year's online survey of LAs. In Chapter 6 we draw together the main findings of this report.

³³ For a more detailed account of this conceptual framework please consult with Chapter 2 in the first Homelessness Monitor for Scotland: Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. (2012) *The Homelessness Monitor: Scotland 2012*. London: Crisis.

³⁴ Bramley, G. & Fitzpatrick, S. (2017) 'Homelessness in the UK: Who is most at risk?', *Housing Studies*, 33:1, 96-116.

The context

2. The context for homelessness: wider economic, housing, and welfare drivers

2.1 Introduction

This chapter places homelessness within the wider social, economic, and housing policy context. It considers policy responses to COVID-19 as well as developments prior to the pandemic that are likely to influence the labour market and the housing system going forward. Section 2.2 provides an overview of employment, earnings and poverty as Wales went into the COVID-19 crisis, the Government's response to the crisis and labour market prospects going forward. Section 2.3 examines the housing market and housing policy context, including the emergency measures adopted in response to COVID-19. Section 2.4 focuses on social security, furlough and other policies to bolster household incomes in response to the crisis.

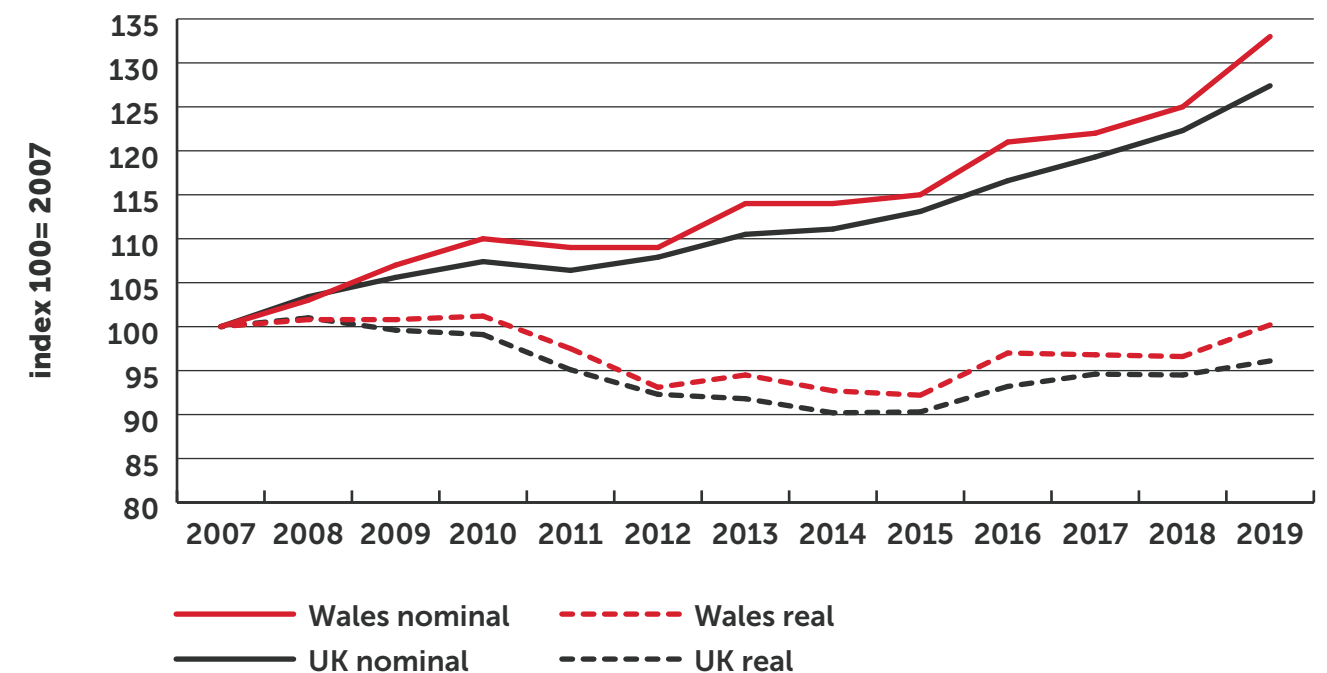
2.2 The social and economic context

Prior to the COVID-19 crisis, the UK had experienced a decade of weak economic growth and austerity, including public expenditure

constraints that adversely affected public services and social security benefits. Brexit-related uncertainty also reduced business investment, which further impacted on productivity growth.³⁵

Wales experienced substantial improvements in the level of employment in the 10 years prior to the COVID-19 crisis but it remained one of the weakest performing UK countries and regional economies in terms of productivity, household incomes and wage levels.³⁶ Whilst the median full-time wage for Wales increased at a marginally faster rate than for the UK as a whole, earnings grew more slowly than inflation. After adjusting for inflation, the median full-time wage for Wales in 2020 was three percentage points below the 2007 wage level (Figure 2.1). At £542, it also remained below the UK weekly median wage of £586. The lack of wage growth was accompanied by a trend away from 'conventional' full-time employee work³⁷ and towards, part-

Figure 2.1: Trends in nominal and real median full-time earnings for Wales and the UK, 2007-2019, (2007 = 100)



Source: Office for National Statistics (2020) Annual Survey of Hours and Earnings: -resident based earnings.

time, self-employment and precarious forms of work. The resulting squeeze on living standards stalled progress in reducing poverty, which is the key risk factor for homelessness.³⁸

Poverty

Poverty in the UK is generally measured on a relative basis and tracks whether the incomes of individuals that live in poorer households are increasing or decreasing at a similar level to the incomes of individuals living in middle incomes households. Relative poverty therefore refers to individuals that live in a household with an income below 60 per cent of the UK median after adjusting for household composition ("equivalised"). Poverty estimates for Wales are

reported before (BHC) and after (AHC) housing costs and are derived from the Family Resources Survey. Due to the relatively small sample for Wales, statistics are based on three-year or five-year rolling averages to reduce the impact of sampling error.

In the three years to March 2020, some 20 per cent of people of all ages in Wales lived in households that were in BHC poverty and 23 per cent lived in households that were in AHC poverty,³⁹ which was equivalent to 710,000 households. Higher rates of AHC poverty reflect the tendency for lower income households to spend a higher share of their income on housing than higher-income households.

³⁵ Bank of England (2019) *Monetary Policy Report - November 2019 - Section 4: In focus - Uncertainty and Brexit*. Online: Monetary Policy Committee, Bank of England. <https://www.bankofengland.co.uk/monetary-policy-report/2019/november-2019/in-focus-uncertainty-and-brexit>

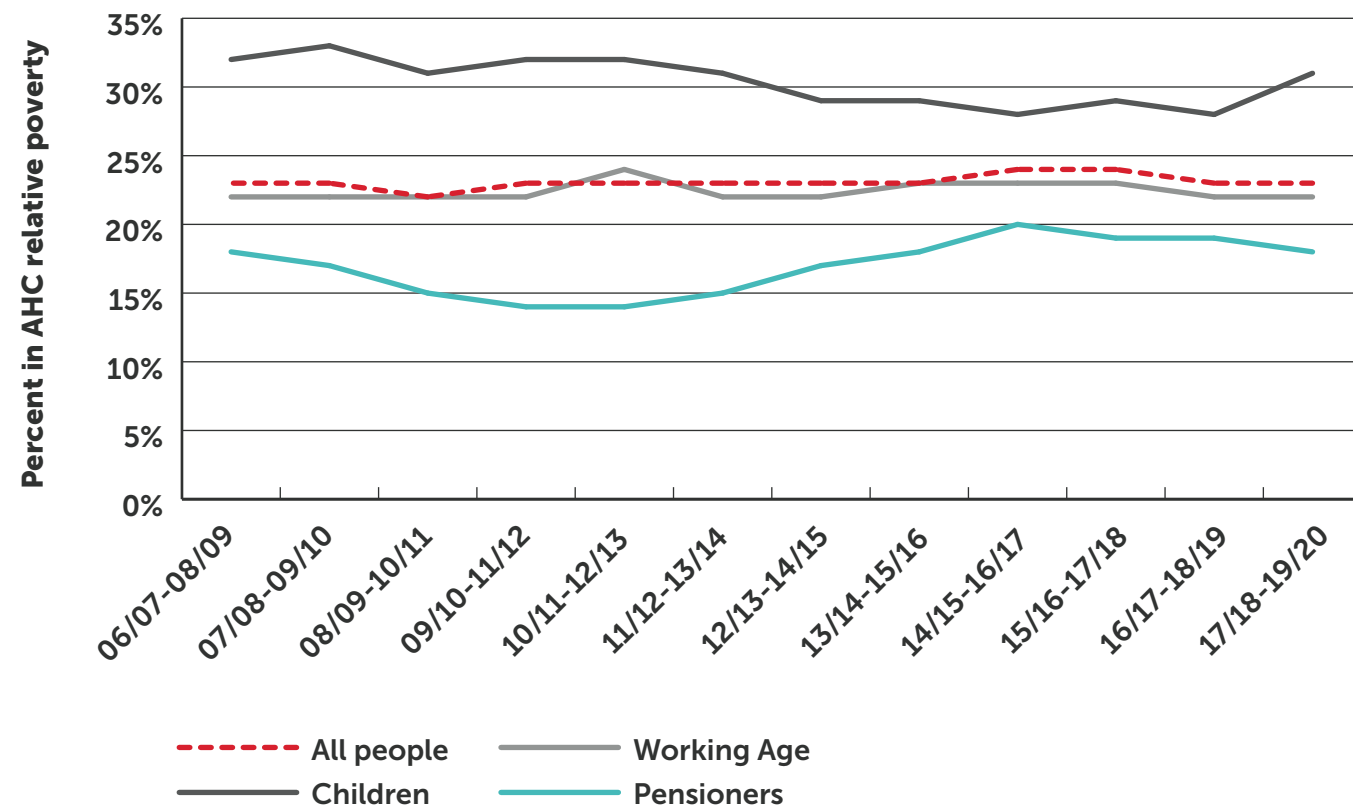
³⁶ Welsh Government (2019) *Chief Economist's Report, 2019*. Cardiff: Welsh Government. <https://senedd.wales/media/huje3bti/chief-economist-s-report-2019-english.pdf>

³⁷ Ibid.

³⁸ Bramley, G. & Fitzpatrick, S. (2018) 'Homelessness in the UK: who is most at risk?', *Housing Studies*, 33:1, 96-116. DOI: 10.1080/02673037.2017.1344957

³⁹ Welsh Government (2021) *Households Below Average Income - data Tables for Wales, 2007-08 to 2019-20*. Cardiff: Welsh Government. <https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fgov.wales%2Fsites%2Fdefault%2Ffiles%2Fstatistics-and-research%2F2021-03%2Fhouseholds-below-average-income-data-tables-for-wales-2007-08-to-2019-20-619.ods&wdOrigin=BROWSELINK>

Figure 2.2: Relative poverty after housing costs in Wales, 2007/8-2009/10 to 2017/18 to 2019/20



Source: Welsh Government (2021) StatsWales, Households Below Average Income data tables for Wales, Table A

In common with UK trends, the AHC poverty rate for Wales has remained fairly stable for the last decade (see figure 2.2) but it has also remained marginally above the comparable UK wide AHC poverty rate of 22 per cent. On the other hand, the 'gap' between AHC and BHC in Wales (3 percentage points) has remained narrower than for the UK (5 percentage points).⁴⁰ This suggests that compared to the UK as a whole, low wages and a lack of wage growth have had a bigger impact on overall rates of AHC poverty in Wales whereas housing costs have had a more modest impact. Consistent with this, 62 per cent of all working age adults and 71 per cent of all children in AHC poverty in Wales live in

households where one or more adults are in work.⁴¹

In the decade to 2017-20, the growth in the private rented sector (PRS) saw the share of all people in AHC poverty living in this sector increase by four percentage points to 29 per cent, whilst the share living in the owner-occupied sector declined by three percentage points to 39 per cent and the share living in the social rented sector remained largely unchanged at 32 per cent. The share of people within each tenure that experience poverty, however, differs markedly. In 2017-20, 41 per cent of all people living in the PRS in Wales were in poverty, well in excess of the comparable rate of 33

per cent for the UK. In contrast, the proportion of those living in the social rented sector (48 per cent) and the owner occupied sector (13%) living in poverty were broadly in line with the comparable rates for the UK.

The Joseph Rowntree Foundation (JRF) report that there has been a sharp rise in in-work poverty amongst social renters, increasing from 29 per cent of social renters in work in 2012-15 to 39 per cent in 2016-19.⁴² They attribute this in large part to the Welsh Government's rent policy, which saw social rents rise in real terms by 8 per cent in the five years to 2020 and contrast this with the English rent policy that saw social rents fall back. Another possible explanation is that greater numbers of social renters of working age have entered low paid work. This would be consistent with the fact that the numbers of working age social renters in AHC poverty has changed little over the last decade and stood at 130,000 in 2017-20, equivalent to 49 per cent of all working age social renters.

Over the decade, housing costs typically increased adult poverty rates by 4 per cent and reduced pensioner poverty rates by 4 per cent. In 2017-20 for instance, AHC and BHC pensioner poverty rates were 18 per cent and 22 per cent respectively. Housing costs have, however, had a more severe and malign impact on child poverty rates. In 2017-20, the AHC child poverty rate was 31 per cent, some 8 per cent higher than the BHC poverty rate. The upturn in AHC child poverty in 2017-20

appears to have had a disproportionate impact on children that live in families with a lone parent, in receipt of income-related benefits and with three or more children. This suggests that the Benefit Cap and the two-child limit for those claiming Universal Credit (UC) have started to have a detrimental impact on child poverty in Wales.⁴³

The stability of relative poverty rates since 2007-08 most likely disguises the reality that austerity measures and labour market developments have contributed to a deepening of the severity of poverty, and increased destitution amongst those with extremely low incomes. Estimates for severe poverty are not published by the Welsh Government as the Family Resources Survey struggles to pick up those with extremely low incomes. However, successive studies by Heriot-Watt University,^{44 45} point to a growing problem of destitution, which most commonly involves a lack of food, clothing, and basic toiletries. The Trussell Trust Foodbank, which has a Welsh network of 117 food banks reports that it issued 86,314 emergency food parcels in 2015-16, increasing to 134,892 in 2019-20 and to 145,828 in 2020-21.⁴⁶

COVID-19 and the economy

COVID-19 and the introduction of lockdown restrictions to contain the spread of the virus caused the most rapid and severe downturn that the UK has experienced in 300 years.⁴⁷ The first lockdown in the second quarter of 2020 saw the UK economy shrink by

42 Joseph Rowntree Foundation (2020) *Briefing: Poverty in Wales 2020*. York, JRF. <https://www.jrf.org.uk/report/poverty-wales-2020>

43 Bevan Foundation (2021) *Poverty in Wales: April 2021*. Cardiff, Bevan Foundation

44 Bramley, G., Fitzpatrick, S., & Sosenko, F. (2020). *Destitution in the UK 2020: technical report*. Edinburgh: Heriot-Watt University. <https://researchportal.hw.ac.uk/en/publications/destitution-in-the-uk-2020-technical-report>

45 Bramley, G., Sosenko, F., & Fitzpatrick, S. (2018). *Destitution in the UK 2018: technical report*. Edinburgh: Heriot Watt University. <https://researchportal.hw.ac.uk/en/publications/destitution-in-the-uk-2018-technical-report>

46 Trussell Trust (2021) *End of Year Stats*. Online: Trussell Trust. <https://www.trusselltrust.org/news-and-blog/latest-stats/end-year-stats/>

47 Financial Times (2021) *UK suffers biggest drop in economic output in 300 years*. 12 February. Online: Financial Times. <https://www.ft.com/content/96e19afd-88b3-4e8d-bc3e-a72bd1f60d3c>

40 Ibid.

41 Ibid.

19 per cent⁴⁸ and the Welsh economy by 15 per cent.⁴⁹ The economy began to recover in summer as restrictions eased and businesses re-opened but the re-imposition of restrictions as Winter approached, saw the economy shrink again. Overall, the UK economy shrank by 9.8 per cent in 2020, far surpassing the 4.1 per cent decline in GDP in 2009 in the wake of the Global Financial Crisis (GFC) recession.⁵⁰

Unprecedented peacetime levels of fiscal support to sustain jobs, household incomes and economic activity has prevented substantial increases in unemployment witnessed in previous recessions. According to the Labour Force Survey (LFS), the unemployment rate for Wales in the first quarter of 2021 was 4.4 per cent, 1.2 percentage points lower than a year earlier, and unchanged from the previous quarter.

Other labour market measures paint a more disquieting picture. Between January and April 2021, there was very little increase in the numbers of payroll employees in Wales whereas the labour market elsewhere in Britain showed tentative signs of recovery.⁵¹ Likewise, the claimant count, which measures people who are unemployed or are required by the Department for Work and Pensions (DWP) to seek additional work to boost their hours or extremely low earnings, doubled from 3.1 per cent to 6.2 per cent between March and August 2020.

Although it has fallen back slightly in the intervening period, in April 2021 there were 110,067 claimants in Wales, 86 per cent higher than going into the COVID-19 crisis.

Like previous recessions, the crisis has disproportionately affected those already disadvantaged in the labour market. This includes young people, older workers, those with less qualifications, those in low-paid work, those from an ethnic minority group and those in precarious forms of work.⁵² In particular, long term unemployment has started to rise, driven by those under 25 years and those over 50 years. The crisis has also had a bigger impact on women than previous recessions. During the initial lockdown, women were more likely than men to be furloughed and women made up 45 per cent of all those made redundant, compared to around a third of people made redundant during the GFC recession.⁵³

The consequent increase in inequality appears to have been further exacerbated by the impact of the crisis on household expenditure patterns. Whereas higher income households have typically reduced expenditure on things like travel, hospitality and leisure, lower income families with children at home have had to increase spending on food, energy bills and entertainment for the children.⁵⁴ As a result, low-income families have often had to run down their savings,

to turn to informal loans from family and friends and to increase consumer debt through use of credit cards and overdrafts.⁵⁵

Future economic and fiscal policy prospects

The future path of the pandemic and the economy are uncertain, but it is likely to be affected by several factors. First, policy responses should the roadmap out of lockdown be knocked off course by rising infection rates due to new virus mutations and reduced vaccine effectiveness. Second, how the implementation of the UK and European Union (EU) Trade and Cooperation Agreement will affect Welsh businesses that trade with the EU.⁵⁶ Third, the UK Government 'levelling up' agenda and its impact on more deprived UK regions.⁵⁷ This includes the UK Shared Prosperity Fund that will replace EU Structural Fund, of which Wales was a major beneficiary, the UK Levelling Up Fund and two smaller community funds.⁵⁸ Shared Prosperity Fund details are not yet fleshed out. However, the Welsh Government fears that funding from all four funds will fall far short of the EU funding it received and that it will have little say on how the funds are allocated despite being targeted at devolved policy areas such as transport

and economic development.⁵⁹

Longer-term, The Office for Budget Responsibility has said that the UK's fiscal position is unsustainable without significant tax rises or a reduction in spending obligations.⁶⁰ How the UK Government responds to this challenge will affect spending on public services and social security and thus shape the context for homelessness over the next decade. The UK Government borrowed £303 billion in 2020/21 and saw national debt (borrowing accumulated over the years) rise to 98 per cent of national income.⁶¹ Record low interest rates have made servicing this debt manageable and created space for the UK Government to deliver further fiscal stimulus to sustain recovery for 2021-22. Thereafter, the UK Government's spending plans and its aims to balance the budget by the end of the parliament point to a possible return to austerity and further tax rises.⁶²

The Welsh Government faces very substantial pressure to protect and increase spending on services to rejuvenate the economy, to reduce the backlog in hospital treatment, and to support extra learning provision for school pupils.⁶³ Moreover, whilst social care expenditure has been protected

48 Office for National Statistics (2021) *GDP Quarterly National Accounts UK: Oct-Dec 2020, March 2021*. Online: ONS. <https://www.ons.gov.uk/economy/grossdomesticproductgdp/bulletins/quarterlynationalaccounts/octobertodecember2020>

49 Office for National Statistics (2021) *Quarterly Country and Regional GDP, May 2021*. Online: ONS. <https://www.ons.gov.uk/economy/grossdomesticproductgdp/datasets/quarterlycountryandregionalgdp>

50 Office for National Statistics (2021) *Gross Domestic Product: Year on Year Growth: March 2021*. Online: ONS. <https://www.ons.gov.uk/economy/grossdomesticproductgdp/timeseries/ihyp/ukea>

51 Office for National Statistics (2021) *Earnings and Employment from PAYE Real Time Information, May 2021*. Online: ONS. <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/bulletins/earningsandemploymentfrompayasyouearnrealtimetypeinformationuk/may2021/relateddata>

52 Welsh Government (2020) *Chief Economist's Report, 2020*. <https://gov.wales/sites/default/files/publications/2020-12/chief-economists-report-2020.pdf>

53 Chwarae Teg (2020) *A Feminist Economic Recovery Plan for Wales: Building Back Better from Covid-19*. Cardiff: Chwarae Teg. <https://chwaraeteg.com/wp-content/uploads/2020/08/Feminist-Economic-Recovery-plan-for-Wales.pdf>

54 Winding, C., Heathcote-Elliott, C. & Humphreys, C. (2021) *COVID-19 and Employment Changes in Wales: What we know about current and future impacts*. Online: Public Health Wales NHS Trust. <https://chwaraeteg.com/wp-content/uploads/2020/08/Feminist-Economic-Recovery-plan-for-Wales.pdf>

55 Brewer, M. and Patrick, R. *Pandemic (2021) Pressures: Why families on a low income are spending more during Covid-19*. London: Resolution Foundation. <https://www.resolutionfoundation.org/app/uploads/2021/01/Pandemic-pressures.pdf>

56 Welsh Government (2021) *The New Relationship with the EU: What it means for Wales?* Cardiff: Welsh Government. <https://gov.wales/sites/default/files/publications/2021-02/the-new-relationship-with-the-eu-what-it-means-for-wales.pdf>

57 Senedd Research (2021) *The Shared Prosperity Fund and Levelling Up Fund – supporting local solutions or overriding devolved powers?* Cardiff: Welsh Parliament. <https://research.senedd.wales/research-articles/the-shared-prosperity-fund-and-levelling-up-fund-supporting-local-solutions-or-overriding-devolved-powers/>

58 The 4 year Community Ownership Fund will assist communities take ownership of local assets whilst the one year Community Renewal Fund will bridge the gap prior to the introduction of the Shared Prosperity Fund from 2022.

59 Gething, V. (2021) *UK Government plans to replace EU funds fails Wales financially and is a deliberate and unacceptable assault on Welsh devolution – press release*. Cardiff: Welsh Government. <https://gov.wales/uk-government-plans-replace-eu-funds-fails-wales-financially-and-deliberate-and-unacceptable>

60 Office for Budget Responsibility (2020) *Fiscal Sustainability Report – July 2020*. London: Office for Budget Responsibility. <https://obr.uk/fsr/fiscal-sustainability-report-july-2020/>

61 Office for National Statistics (2021) *Public Sector Finances, UK: March 2021*. London: ONS. <https://www.ons.gov.uk/economy/governmentpublicsectorandtaxes/publicsectorfinance/bulletins/publicsectorfinances/march2021>

62 Wales Fiscal Analysis (2021) *UK Budget 2021: Implications for Wales and the Welsh budget*. Cardiff: Cardiff University. https://www.cardiff.ac.uk/_data/assets/pdf_file/0007/2503816/WFA_UK_budget_analysis.pdf

63 Ibid.

from the 7 per cent (real) reduction in local authority expenditure since 2013-14, it has been failing to keep pace with the growth in older people with complex care needs⁶⁴

The Welsh Government has various tax raising powers, including the Welsh Rates of Income Tax that was introduced in April 2019 but the Block Grant accounts for some 82 per cent of the 2021-22 Welsh budget. The dilemma is that demographic projections suggest the population aged 16-64 could decline from 2028, which could shrink the tax base and further increase the risk of a return to austerity, even if the Welsh Government managed to reform existing taxes or introduce new taxes during the current Senedd.⁶⁵ Any resulting funding cuts would most likely fall on unprotected services, most of which have experienced deep cuts in recent years.

2.3 The housing market and housing policies

This section explores recent housing market and policy developments, including temporary measures to restrict evictions and repossessions during the COVID-19 crisis and other policies likely to affect access to housing and homelessness in the foreseeable future.

The housing market and access to homeownership

Restrictions on home viewing and house moves in the first lockdown led to the suspension of house sales. In the second quarter of 2020,

transactions plummeted to levels akin to those during the GFC recession (see figure 2.3). After the housing market re-opened on 27 July 2020, transactions increased sharply, supported by pent up demand and the temporary uplift in the Land Transaction Tax (LTT) nil rate band from £180,000 to £250,000. The subsequent 17 day Welsh firebreak lockdown that began on 23 October and the UK wide lockdown that started from January 2021 had comparatively little impact on transaction volumes. That said, there was a spike in transactions of over 6,200 transactions in March 2021 to beat the original LTT holiday deadline, which was subsequently extended to 30 June.⁶⁶

The initial lockdown also halted housing construction in the second quarter of 2020. Official housing construction statistics for 2020 are not available but Energy Performance Certificate (EPC)⁶⁷ and National House Building Council (NHBC) data⁶⁸ indicate the direction of travel. They suggest that the numbers of housing completions may have returned to pre-pandemic levels by the end of 2020. In contrast, the recovery of planning consents and housing starts has been weaker, which could slowdown new housing supply for some time to come.

Figure 2.4 shows that the average house price for Wales increased by 9.6 per cent to £182,349 in the year to December 2020, representing the highest annual increase since the GFC. This mini-boom continued in 2021, with the average price increasing by

64 Wales Fiscal Analysis (2020) *The Future of Care in Wales: Resourcing social care for older adults*. Cardiff: Cardiff University. https://www.cardiff.ac.uk/_data/assets/pdf_file/0019/2427400/social_care_final2_aug20.pdf

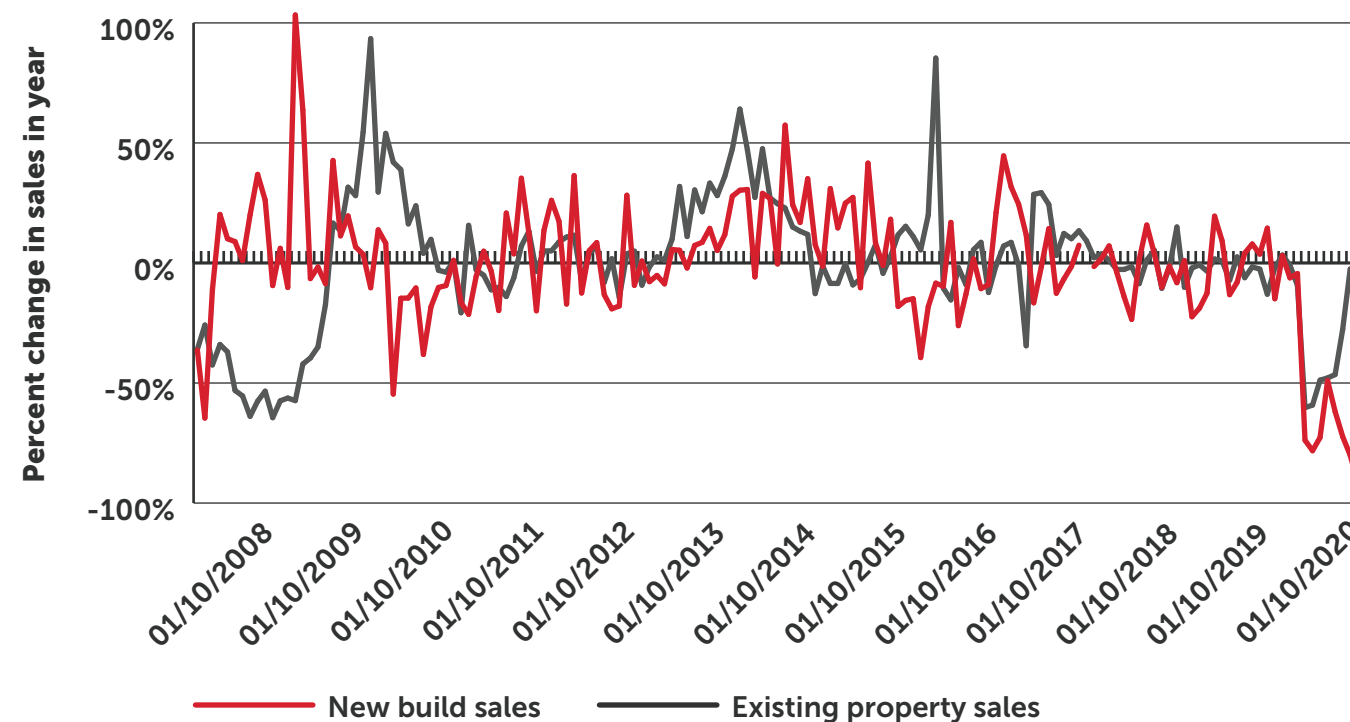
65 Welsh Government (2020) *Chief Economist's Report, 2020*. Cardiff: Welsh Government. <https://gov.wales/sites/default/files/publications/2020-12/chief-economists-report-2020.pdf>

66 HM Revenue and Customs (2021) *Monthly Property Transactions Completed in the UK with Value of £40,000 or Above - tables: 21 May 2021*. <https://www.gov.uk/government/statistics/monthly-property-transactions-completed-in-the-uk-with-value-40000-or-above>

67 Ministry of Housing, Communities and Local Government (2021) *Energy Performance Building Certificates (EPC) in England and Wales - Table NB1 - at Q1 2021 (January to March)*. Online: Ministry of Housing, Communities and Local Government. <https://www.gov.uk/government/statistical-data-sets/live-tables-on-energy-performance-of-buildings-certificates>

68 NHBC (2021) *New home statistics review, 2020*. Milton Keynes: NHBC. <https://www.nhbc.co.uk/binaries/content/assets/nhbc/media-centre/stats/2020-new-home-statistics-review.pdf>

Figure 2.3: Annual growth in all existing and new build private house sales in Wales to December 2020



Source: UK House Price Index: data downloads February 2021 (Wales)

11 per cent in the year to March 2021 to £185,431, above the UK rate of 10.2 per cent. This mini-boom has been driven by excess demand relative to supply,⁶⁹ linked to ultra-low interest rates, the LTT 'holiday', and increased demand from more affluent households that have increased saving during the crisis.⁷⁰ This includes demand for bigger homes with gardens, with the average price for detached homes in Wales increasing by 12.4% in the year to March 2021 to £283,000.

Figure 2.4 also shows that affordability for home-buyers, measured as the mortgage cost of buying an average priced property as a proportion of median gross full-time earnings, eased

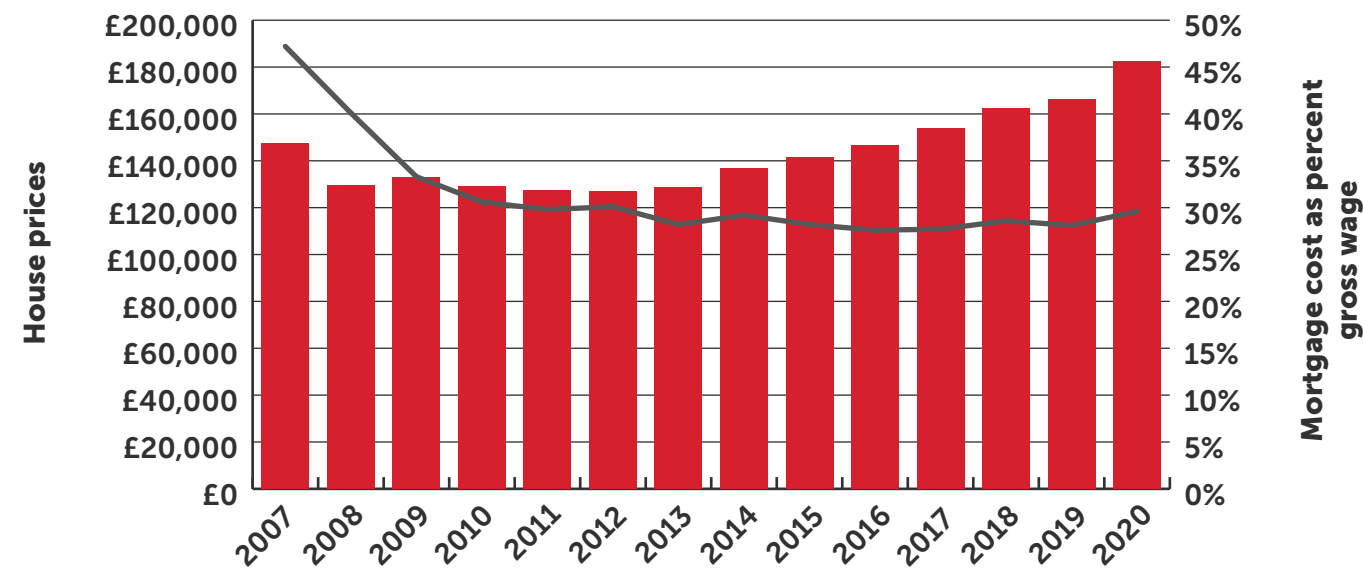
after the GFC. It then hovered around 28 per cent until 2019 before rising in 2020 in response to rising house prices but remained below 30 per cent due to ultra-low interest rates. On the other hand, access to home ownership became more problematic for would-be first time buyers during 2020 as lenders withdrew high-loan-to-value mortgage products. This, and the fact that the LTT primarily benefited housemovers, meant that in 2020 there were more housemovers than first-time buyers in Wales for the first time since 2017.⁷¹

Affordability for home-buyers, measured as the mortgage cost of buying an average priced property as

69 Savills (2021) *Welsh Housing Market and Supply Update, May 2021*. Cardiff: Savills. <https://pdf.euro.savills.co.uk/residential---other/welsh-housing-market-update-h1-2021.pdf>

70 Inman. P. (2021) *Housing market on fire warns Bank of England chief economist*. 8 June. London: The Guardian <https://www.theguardian.com/business/2021/jun/08/uk-housing-market-is-on-fire-warns-bank-of-england-chief-economist>

71 UK Finance (2021) *Household Finance Review - Q4 2020*, London: UK Finance [https://www.ukfinance.org.uk/sites/default/files/uploads/Data%20\(XLS%20and%20PDF\)/Household-Finance-Review-2020-Q4-FINAL.pdf](https://www.ukfinance.org.uk/sites/default/files/uploads/Data%20(XLS%20and%20PDF)/Household-Finance-Review-2020-Q4-FINAL.pdf)

Figure 2.4: Average mix adjusted house prices and mortgage affordability, 2007 to 2020

Source: UK House Price Index (average house price for Wales, downloaded June 2021); Annual Survey of Hourly Earnings median full-time earnings; and Bank of England mortgage interest rates (MLAR table 1.22) and own calculations.

Note: The average geometric price is a technical measure used to track growth in prices and produces figures that are closer to the median than the more common arithmetic mean. The figures are mix adjusted and are for December each year. Mortgage repayment costs assume a 10 per cent deposit and use the prevailing interest rate for the year in question.

a proportion of median gross full-time earnings, eased after the GFC (see Figure 2.4). It then hovered around 28 per cent until 2019 before rising in 2020 in response to rising house prices but remained below 30 per cent due to ultra-low interest rates. On the other hand, access to home ownership became more problematic for would-be first-time buyers during 2020 as lenders withdrew high-loan-to-value mortgage products. This, and the fact that the LTT primarily benefited housemovers, meant that in 2020 there were more housemovers than first-time buyers in Wales for the first time since 2017.⁷²

Access to rented housing

Private renting accounts for some 14 per cent of the Welsh housing stock⁷³ and caters for a diversity of households, including those unable to secure entry to the social rented or owner-occupied sector and for whom private renting is not their preferred long term tenure.⁷⁴ In 2019-20, the median weekly private rent for Wales was £109.⁷⁵ This equated to 20 per cent of gross full time median earnings and 27 per cent of lower quartile earnings. Prior to the first lockdown, rental growth had been modest. Between January 2015 and March 2020, private rents increased

by 4.6 per cent, well below the rate for England of 9.3 per cent.⁷⁶ Since then, rents appear to have increased more swiftly, with surveyors reporting that demand for private lettings in Wales currently exceeds supply.⁷⁷ This suggests private rents in Wales may continue to increase in the coming months, further deepening concerns around affordability.

The Welsh Government has looked to improve private rental housing quality and management standards through licencing and regulating landlords, enhancing tenure security, improving protection against retaliatory eviction and abolishing letting fees for new tenancies. Once enacted, recent amendments to the 2016 Renting Homes Act will further strengthen tenant protections from Spring 2022. These include the extension of notice periods for Section 21 'no-fault' evictions from two to six months, a minimum 12 month contract period, and revised tenancy contracts that will clarify the rights and responsibilities of tenants and landlords.

On the other hand, implementation of the policy measures so far enacted appears to have been less robust than required. Landlord⁷⁸ and tenant representative bodies⁷⁹ report limited

progress has been made in registering landlords, addressing poor standards, and tackling criminal behaviour amongst landlords. Questions have been raised about the governance of Rent Smart Wales,⁸⁰ the licencing body for landlords, and the capacity and political will within LAs to enforce standards.⁸¹

Social rented housing accounts for 16 per cent of the Welsh housing stock. With 11 of the 22 LAs having transferred their stock, 62 per cent of the 229,900 social rented homes in March 2020 were owned and managed by housing associations.⁸² At that time, the average weekly social rent was around £94,⁸³ equivalent to 17 per cent of median full-time earnings and 24 per cent of lower quartile earnings. Between 2015-16 and 2019-20, social rents increased by almost 15 per cent.⁸⁴ This was broadly in line with earnings growth but ahead of inflation (12 per cent) and the growth in private rents.

Stock estimates suggest there were at least 5,300 net additions to the pool of social rented homes in the four years to March 2020, primarily reflecting the abolition of Right to Buy in 2019 and the upturn in the delivery of additional social homes. Over this

72 Ibid.

73 Welsh Government (2020) *Dwelling Stock Estimates: as at 31 March 2020*. Online: Welsh Government. <https://gov.wales/dwelling-stock-estimates-31-march-2020>

74 Opinion Research Services (2020) *Understanding Tenant Experiences of the Private Rented Sector*. Cardiff: Welsh Government. <https://gov.wales/sites/default/files/statistics-and-research/2020-08/understanding-tenant-experiences-of-the-private-rented-sector.pdf>

75 Department for Work and Pensions (2021) *Family Resources Survey: financial year 2019 to 2020, tenure tables: (table 3.8)*. Online: DWP. <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2019-to-2020>

76 Office for National Statistics (2021) *Index of Private Housing Rental Prices, UK: April 2021*. London: ONS. <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/indexofprivatehousingrentalprices/april2021>

77 Savills (2021) *Welsh Housing Market and Supply Update, May 2021*. Cardiff: Savills. <https://pdf.euro.savills.co.uk/residential---other/welsh-housing-market-update-h1-2021.pdf>

78 National Residential Landlords Association (2021) *Rent Smart Wales: The Accountability Gap*. Cardiff: National Residential Landlords Association. <https://www.nrla.org.uk/news-Rent-Smart-Wales-fails-accountability-tests>

79 Kindersley, N. (2021) *Rent Smart Wales: A Watchdog in Need of Sharper Teeth*. Cardiff: IWA <https://www.iwa.wales/agenda/2021/01/rent-smart-wales-a-watchdog-in-need-of-sharper-teeth/>

80 National Residential Landlords Association (2021) *Rent Smart Wales: The Accountability Gap*. Cardiff: NLRA. <https://www.nrla.org.uk/news-Rent-Smart-Wales-fails-accountability-tests>

81 Smith, B. (2020) *How can local authorities improve compliance in the private rented sector? A Wales Perspective*. 4 November. Online: CaCHE Blog. <https://housingevidence.ac.uk/how-can-local-authorities-improve-compliance-in-the-private-rented-sector-a-wales-perspective/>

82 Smith, B. (2018) *Social Housing in Wales*. Glasgow: CaCHE. <https://housingevidence.ac.uk/publications/social-housing-in-wales/>

83 Department of Work and Pensions (2021) *Family Resources Survey: financial year 2019 to 2020, tenure tables: (table 3.8)*. Online: DWP <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2019-to-2020>

84 Welsh Government (2019) *Social Housing Stock and Rents: Average weekly rents in self-contained stock by provider type and year* – accessed June 2021. Online: Welsh Government. <https://stats.wales.gov.wales/Catalogue/Housing/Social-Housing-Stock-and-Rents/averageweeklyrentsinselfcontainedstockatsocialrent-by-providertype-year>

period, 19,000 affordable homes were delivered through a mix of new build, purchase, acquisition, leasing or conversion in support of the Welsh Government's target to deliver 20,000 affordable homes in 2016-2021.⁸⁵ This comprised of 8,131 social rented homes (including 255 homes leased for a year or more to accommodate homeless households) and 1,287 homes for intermediate rent. The remaining 9,584 units were generally for affordable homeownership, most of which were new homes purchased with assistance from the Help to Buy scheme. Up to 4,000 affordable homes were planned for 2020-21 but the slowdown in private housing starts in 2020-21 has reduced the numbers of affordable homes delivered through planning obligations, and this may remain the case for some time.

Work to implement the recommendations of the 2018-19 Independent Affordable Housing Review has also progressed. A modified five-year social rent policy was confirmed in December 2019 and a Welsh Government Land Division was set up in September 2019 to unlock publicly owned land to support social housing development. A revised affordable housing grant framework should be in place from 2022-23 whilst changes to LA borrowing rules has begun to stimulate council house building and acquisition, with the numbers increasing from 69 to 393 between 2015-16 and 2019-20. Work has also begun on implementing the 2020 modern construction methods strategy.

Looking forward, boosting social housing has become a high priority for the Welsh Government. Its central estimate of housing need suggests

that around 7,400 additional housing units will be required for each of the five years from 2019/20, made up of 3,900 market orientated and 3,500 affordable homes, including social and intermediate rent.⁸⁶ In addition, the recent increase in new social rented homes has so far not translated into an increase in lettings to new tenants due to the decline in turnover, with social letting having remained broadly static since 2011-12, at around 16,600 lettings each year. In June 2021 the newly elected Welsh Government therefore confirmed a 5-year target to deliver 20,000 low carbon homes social homes. These will solely comprise of homes rented out by social landlords, including social rented homes, intermediate homes for rent and shared ownership dwellings.⁸⁷

As discussed further in Chapter 4, LAs tended to attribute difficulties in accessing social housing for statutory homeless households to shortfalls in supply, particularly of one-bedroom properties, rather than unhelpful or exclusionary allocation policies on the part of Welsh social landlords. Official statistics indicate that a minimum of 22 per cent of all new social lettings in Wales (19 per cent of housing association lets and 31 per cent of LA lets) in 2018-19, the latest year for which data is available, were accounted for by statutorily homeless households in priority need. However, a range of key informants criticised these statistics on the grounds that the basis on which they are compiled had failed to be updated to take account of changes in the homelessness legislation post the passage of the Housing (Wales) Act 2014 (see Chapter 3):

“The current allocations data ...talks about social housing lettings, and then lettings on a priority basis due to homelessness. No one really knows what the second category means, and it goes back to 1996, with the Housing Act '96, and the methodology hasn't changed since then. Obviously, with the Housing (Wales).. I think it's really important to align those two things with each other... you're looking at more than doubling the actual...proportion of lets that are made either to relieve homelessness...or to prevent it within 56 days, which then paints a very different picture.”
(Key informant, independent sector)

Protection from eviction and repossessions

The first lockdown gave rise to fears of widespread job losses, arrears, evictions, and homelessness and led the UK and Welsh Governments to take the unprecedented step of introducing temporary, but compulsory, forbearance on the part of landlords and lenders.

In March 2020, the UK Government, the Financial Conduct Authority and mortgage lenders introduced measures to assist homeowners and private landlords avoid repossession. This included a three-month moratorium on repossessions, which was subsequently extended in Wales until 30 June 2021. In addition, borrowers were permitted to apply for a three-month mortgage payment deferral, albeit interest would continue to accrue. In June 2020, borrowers could apply for a second three-month deferral and in November it was confirmed borrowers could apply for a break in payments up to July 2021 so long as they applied before April 2021 and their total payment break

did not exceed six months. In 2020-21 there were 64 claims in Wales for repossession of mortgaged properties compared to 1,115 in 2019-20. Over the same period, possession orders fell from 789 to 21.⁸⁸

For renters, forbearance has centred on the suspension of legal proceedings and enforcement action. At the start of the pandemic, court proceedings for notices issued between 27 March and 23 July 2020 were suspended for 3 months. Subsequently, court proceedings for notices issued to private and housing association tenants between 24 July 2020 and the 28 September 2020 were suspended for 6 months other than for notices involving anti-social behaviour (ASB) which remained subject to a 3 month suspension. Since 29 September 2020, most social and private tenants have been entitled to 6 months' notice before their landlord can start court action for eviction and this provision will now run until 30 September 2021. The two main exceptions are for cases involving antisocial behaviour and domestic abuse, where the position has reverted to the law prior to the emergency pandemic provisions.

A temporary stay on court proceedings for possession was in place from March 2020 to 20 September. Although court proceedings then re-commenced for cases where the required notice period had elapsed, the Lord Chancellor wrote to High Court Enforcement Officers discouraging evictions and guidance reinforcing this was issued to county court bailiffs. On 11 December 2020, bailiff-enforced evictions were suspended for a month, but subsequent extensions meant such evictions only re-started in Wales after 30 June 2021 (other than in limited circumstances, such as cases involving ASB and domestic abuse).

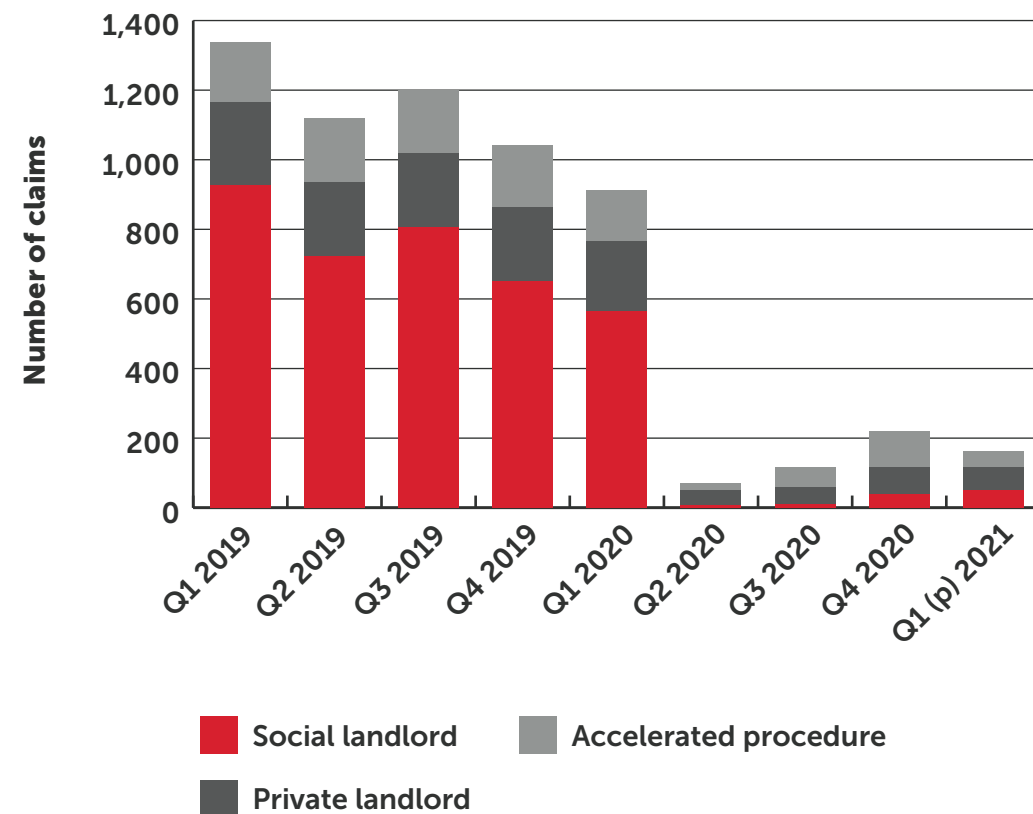
85 Welsh Government (2021) *Affordable Housing Provision: April 2019 to March 2020*. Cardiff: Welsh Government. <https://gov.wales/affordable-housing-provision>

86 Welsh Government (2021) *Estimates of Housing Need: 2019-based*. Cardiff: Welsh Government. <https://gov.wales/estimates-housing-need-2019-based>

87 Welsh Government (2021) *Written Statement: Social Housing in Wales - Julie James MS, Minister for Climate Change*. Online: Welsh Government. <https://gov.wales/written-statement-social-housing-wales>

88 Ministry of Justice (2021) *Mortgage and Landlord Possession Statistics Quarterly*, Table 9. Online: UK Government. <https://www.gov.uk/government/statistics/mortgage-and-landlord-possession-statistics-january-to-march-2021>

Figure 2.5: Landlord possession claims for Wales, from first quarter 2019 to first quarter 2021



Source: Ministry of Justice, Mortgage and Landlord Possession Statistics Quarterly, Table 9.

Note: 2021 Q1 figures are provisional

Figure 2.5 illustrates the dramatic effect of these measures. Total claims fell from 1,339 in the first quarter of 2019 to a low of 71 in the second quarter of 2020. Of the 569 claims issued in 2020-21, 231 were issued by private landlords and 109 by social landlords, the latter down from 2,301 in 2019-20. A further 229 claims were attributable to “accelerated procedure”, which tends to be employed when leases are nearing their end and where the landlord type cannot be identified. Likewise, possession orders fell from 2,860 in 2019-20 to 282 in 2020-21 whilst warrants fell from 1,524 to 140.

Interestingly, it was reported that these restrictions on evictions had had little effect on the behaviour of tenants:

“I think there was fear in some quarters that ... [with] the extended notice period, or in some periods, actually impossible for someone to be evicted for rent arrears, that we’d actually see a lower rent compliance than we had seen. Actually, we didn’t really see that at all. There were obviously some who experienced financial difficulties as a result of the pandemic and, therefore, had issues paying their rent, that’s to be expected, but we didn’t see any significant number of people playing the system or anything like that.”

(Key informant, independent sector)

At the time of our fieldwork there was considerable excitement generated by a pre-COVID-19 commitment by the Welsh Government, in partnership with representative organisations, to end all evictions into homelessness from social housing,⁸⁹ with Shelter Cymru producing a well-received report on the practical implementation of this policy.⁹⁰ Experiences during COVID-19 seemed also to have given this agenda a further boost:

“We’ve been having great conversations with social landlords around ending evictions into homelessness and we’ve made fantastic progress on that front... It’s a very hot topic in Wales... Looking at the MOJ possessions stats before COVID came there was a big reduction in possession actions from Welsh social landlords - it was huge, something like 40 per cent reduction over the space of a year.”
(Key informant, voluntary sector)

“We’re doing a lot of work... around the practical implications of [ending evictions into homelessness] that and how we actually deliver it on the ground. It’s going really well. We’ve got a number of housing associations who are... really at the forefront of it... the massive reduction in evictions and use of notices seeking possession that we’ve seen over the past 15 months, has really given people a vision of, actually, do you know what? We

probably can do this.”
(Key informant, independent sector)

A major concern is the possibility of a surge in evictions when the temporary forbearance measures end, especially as former rent arrears can be a barrier to accessing settled accommodation.⁹¹

“...former tenant arrears is a drum that we’ve been banging for years with varying results but it’s really ..a barrier keeping some people trapped in temporary accommodation’ If it’s a blanket approach then you’re not taking account of the circumstances in which the arrears were accrued, people’s ability to pay it back - all of this stuff... Some of those policies haven’t been updated for many, many years. It’s definitely time to look at that one.”
(Key informant, voluntary sector)

In the five years prior to 2017-18 inclusive, an average of 2 per cent of social tenants in Wales had serious rent arrears equal to 13 or more weeks rent, equivalent to some 4,400 tenants each year. In 2018-19, the latest year for which data is available, 5,541 social tenants had serious arrears, with social security reforms and the roll out of UC cited as a key driver.⁹²

89 The Welsh Agenda (2019) *Ending Evictions into Homelessness in Wales*. 3 December. Online: IWA <https://www.iwa.wales/agenda/2019/12/ending-evictions-into-homelessness-in-wales/>

90 Shelter Cymru (2021) *Working Together to End Homelessness from Social Housing*. Cardiff: Shelter Cymru https://sheltercymru.org.uk/wp-content/uploads/2021/03/Working-together-to-end-homelessness-from-social-housing_Report-1.pdf

91 Mackie, P. & Smith, B. (2020) *Housing Policies and the COVID-19 pandemic - A perspective from the Wales Knowledge Exchange Hub*. Glasgow: CaCHE. <https://housingevidence.ac.uk/wp-content/uploads/2020/10/Wales-Hub-July-2020-CaCHE-discussion-Final-Write-Up-3.pdf>

92 Welsh Government (2020) *Social Housing Vacancies, Lettings and Rent Arrears, 2018-19*. Online: Welsh Government. <https://gov.wales/sites/default/files/statistics-and-research/2020-03/social-housing-vacancies-lettings-and-arrears-april-2018-march-2019-614.pdf>; and also, Aston, J., Charlesworth, Z., Fell, B., Hick, R., Howarth, P., Jones, S., Macor, F., Tims, F., & Varney, C. (2020). *Understanding the Impact of Universal Credit on the Council Tax Reduction Scheme and Rent Arrears in Wales*. GSR report number 47/2020. Cardiff: Welsh Government. <https://gov.wales/universal-credit-council-tax-reduction-scheme-and-rent-arrears-wales-final-report>

The JRF⁹³ and the Resolution Foundation⁹⁴ both report that arrears amongst social and private renters in the UK have increased since the start of the pandemic. Based on a YouGov online survey, the Resolution Foundation estimated that 9 per cent of social renters were in arrears in January 2021, up from 4 per cent before the crisis began. Similarly, the share of private renters in arrears had doubled to 6 per cent. Closer to home, Citizens Advice Cymru estimate that some 280,000 people have accrued debt since March 2020, with the biggest sources of debt being rent and council tax.⁹⁵ Shelter Cymru also estimate 78,000 private renters are worried they could lose their home once forbearance measures end.⁹⁶

2.4 Furlough and social security related measures

This section explores the measures taken to protect the financial security of households during the COVID-19 crisis. It discusses, the UK Government's furlough scheme and related measures, temporary modifications to UC and the Local Housing Allowance (LHA), and specific measures implemented by the Welsh Government.

Furlough and self-employment schemes

The Coronavirus Job Retention Scheme (CJRS) was introduced in April 2020 and provides a grant to employers to pay furloughed staff 80 per cent of their wages up to £2,500 per month. The CJRS has been

extended several times, albeit with revised grant conditions. From July 2020, staff on furlough were allowed to work part-time and from August, employers had to pay employer National Insurance and pension contributions for furloughed staff. The CJRS is to be wound down by 30 September 2021, which will see the grant rate fall from 75 per cent to 70 per cent of wages in July and to 60 per cent in August, with employers required to top up the other 10-20 per cent.

The CJRS had supported a cumulative total of 11.5 million employee jobs, including 468,100 Welsh jobs by May 2021, at a cost of £64 billion.⁹⁷ The numbers of furloughed jobs in Wales have varied with the easing and tightening of COVID-19 restrictions, peaking at 247,300 jobs in early July, equal to 20 per cent of all PAYE eligible jobs. The latest data shows that 131,900 jobs in Wales were still furloughed on 30 April. There are concerns that younger, lower paid and part time furloughed workers are at most risk of becoming unemployed once the CJRS ends.⁹⁸

The CRJS has been accompanied by the Self-Employment Income Support Scheme (SEISS) for sole traders with an established business and annual profits of under £50,000. It provides a taxable grant, with three out of the five grant tranches paid in 2020-21 at a gross cost of £19.7 billion. Over 110,000 people in Wales claimed a SEISS 1 grant but the numbers of people has

fallen with each subsequent tranche.⁹⁹ In May 2020, around 66,000 people have claimed a SEISS 4 grant, of which 32 per cent worked in construction.¹⁰⁰

Both schemes have preserved jobs and incomes. However, there has been criticism that the extension of CRJS in late October only occurred when a second lockdown in England was confirmed and not when the firebreak in Wales was confirmed. In addition, the failure to adjust the schemes to better target lower earners has been criticised. The Financial Conduct Authority estimate 2.1 million self-employed adults in the UK have lost income,¹⁰¹ but up to 1.5 million of them may have been ineligible for SEISS.¹⁰²

All that said, almost all Welsh LAs (19 out of 22) reported that the furlough scheme had been important in helping to limit the COVID-19 impact on homelessness (See Table A.7). The ending of this scheme in September 2021 was also identified as a major risk with respect to rent arrears:

"I think the end of the furlough scheme, which I think is in September now, is the biggest worry for us, by a long stretch."
(Key informant, independent sector)

Universal Credit

UC is now the main option for people of working age that make a new claim for means-tested financial support and has been the principal safety net for people who have been made

redundant or have experienced a drop in earnings since the crisis began. Figure 2.6 shows that in March-June 2020, the numbers of people claiming UC in Wales surged upwards. Although the rate of growth then slowed, in April 2021, some 279,134 people were claiming UC, 85 per cent higher than in February 2020, when 150,527 people claimed UC.

There has been some changes in the composition of UC claimants since the start of the crisis. Between February and December 2020, the numbers of people in work but claiming UC across Wales increased by 112 per cent whilst those DWP class as 'unemployed' increased by 69 per cent. The sharper rise in people in work claiming UC has been driven by a reduction in people's earnings, whether on furlough or not, and temporary changes to UC that have extended UC entitlement further up the earnings scale. These include the weekly £20 uplift, the Local Housing Allowance (LHA) uplift and the suspension of the Minimum Income Floor for the self-employed. According to the Office for Budget Responsibility, these measures boosted UK household income by an estimated £8.3 billion in 2020-21.¹⁰³

DWP data for Wales indicates that since the start of the pandemic most new claims have been from single persons but there has been a marked rise in couple households with or without children. Over half of new claims also had no housing entitlement. This is broadly consistent with findings from

93 Baxter, D., Casey, R. & Earwaker, R. (2020) *Struggling Renters need a Lifeline this Winter: A briefing*. 16 November. Online: JRF. <https://www.jrf.org.uk/report/struggling-renters-need-lifeline-winter>

94 Judge, L. (2021) *Getting Ahead on Falling Behind: Tackling the UK's Building Arrears Crisis*. London: Resolution Foundation. <https://www.resolutionfoundation.org/app/uploads/2021/02/Getting-ahead-on-falling-behind.pdf>

95 Citizens Advice Cymru (2020) *Coronavirus Debts: Estimating the Size of Lockdown Arrears in Wales*. Cardiff: Citizens Advice. <https://www.citizensadvice.org.uk/Global/CitizensAdvice/Wales/CoronavirusDebtWales.pdf>

96 Thomas, N (2021) *People Renting Homes in Wales Face Crisis as Eviction Ban End Looms*. 5 June. Online: The National. <https://www.thenational.wales/news/19350826.people-renting-homes-wales-face-crisis-eviction-ban-end-looms/>

97 HM Revenue and Customs (2021) *Coronavirus Job Retention Scheme Statistics: 3 June 2021*. Online: HMRC. <https://www.gov.uk/government/statistics/coronavirus-job-retention-scheme-statistics-3-june-2021/coronavirus-job-retention-scheme-statistics-3-june-2021>

98 Resolution Foundation (2021) *Labour Market Outlook Q2 2021*. London: Resolution Foundation. <https://www.resolutionfoundation.org/app/uploads/2021/06/Labour-Market-Outlook-Q2-2021.pdf>

99 HM Revenue and Customs (2021) *Self-Employment Income Support Scheme (SEISS) Supplementary Statistics: February 2021*. Online: HMRC. <https://www.gov.uk/government/statistics/self-employment-income-support-scheme-statistics-june-2021>

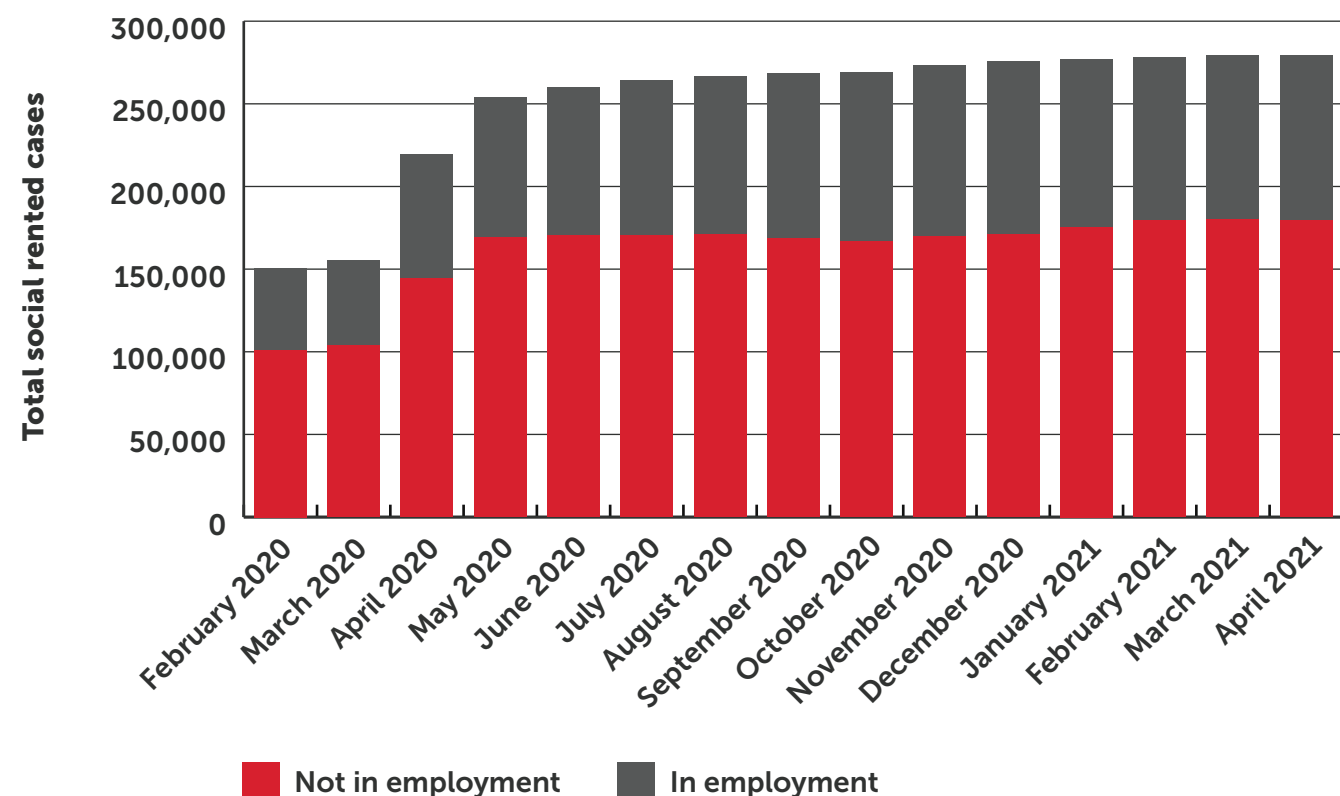
100 HM Revenue and Customs (2021) *Self-Employment Income Support Scheme statistics: June 2021*. Online: HMRC. <https://www.gov.uk/government/statistics/self-employment-income-support-scheme-statistics-november-2020>

101 Financial Conduct Authority (2021) *Financial Lives 2020 survey: the impact of coronavirus*. London: Financial Services Agency. <https://www.fca.org.uk/publication/research/financial-lives-survey-2020.pdf>

102 Cominetti, N., Henehan, K., Slaughter, H. & Thwaites, G. (2021) *Long Covid in the Labour Market: The impact on the labour market of Covid-19 a year into the crisis, and how to secure a strong recovery*. London: Resolution Foundation. <https://www.resolutionfoundation.org/app/uploads/2021/02/Long-covid-in-the-labour-market.pdf>

103 Office for Budget Responsibility (2020) *Economic and Fiscal Outlook: November 2020*. London: Office for Budget Responsibility. <https://obr.uk/efo/economic-and-fiscal-outlook-november-2020/>

Figure 2.6: Numbers of Universal Credit claimants in Wales by employment status from February 2020 to April 2021



Source: Department of Work and Pensions Stat-Xplore, Universal Credit tables

Britain wide the Welfare at a (Social) Distance project.¹⁰⁴ It found that compared to people already claiming UC before the crisis, new claimants were more likely to be homeowners, younger (under 40), higher-skilled and better educated.¹⁰⁵

The surge in UC and other benefit claims placed huge operational pressures on the DWP, with almost

10,000 staff redeployed from within the DWP or from other Government departments to help process claims. DWP has been praised for its prompt response, which saw 96 per cent of new UC claims in April 2020 receive their full first payment on time.¹⁰⁶ The move to a 'don't call us, we'll call you' approach also appears to have improved the experience of many UC applicants.¹⁰⁷ On the other hand, the

¹⁰⁴ Ingold, J., Scullion, L. et al (2021) *Public Accounts Select Committee inquiry: DWP Employment Support - Written Evidence from the Welfare at a (Social) Distance research project*. Manchester: University of Salford. <https://committees.parliament.uk/writtenevidence/36877/pdf/>

¹⁰⁵ See also: Summers, K., Scullion, L., Baumberg Geiger, B., Robertshaw, D., Edmiston, D., Gibbons, A., Karagiannaki, E., De Vries, R. & Ingold, J. (2021) *Claimants' Experiences of the Social Security System During the First Wave of COVID-19*. Salford: University of Salford. Welfare at a (Social) Distance Project <https://www.distantwelfare.co.uk/winter-report>

¹⁰⁶ Mackley, A. (2021) *Coronavirus: Universal Credit During the Crisis: Briefing paper 8999*. London: House of Commons Library. <https://researchbriefings.files.parliament.uk/documents/CBP-8999/CBP-8999.pdf>

¹⁰⁷ Wilson, H. & Finch, D. (2021) *Unemployment and Mental Health - Why both require action for our COVID-19 Recovery*. London: The Health Foundation. <https://www.health.org.uk/publications/long-reads/unemployment-and-mental-health>

non-take up of social security benefits also appears to have increased during the crisis, which has contributed to households falling behind with their housing payments and other bills.¹⁰⁸

Adjustment to benefit rates

The UK Government's £20 weekly supplement to UC and Working Tax Credits for 2020-21 cost an estimated £6.1 billion¹⁰⁹ and has now extended to September 2021. This uplift has eased financial hardship for many people claiming UC.¹¹⁰ However, many carers, disabled people, lone parents, and others who remain on contributory and legacy benefits did not receive this supplement or any other extra financial support to cope with rising living costs through the crisis. The All-Party Parliamentary Group on Poverty called for the £20 uplift to be extended to all legacy benefits in the March Budget, but this did not happen.¹¹¹

More generally, the £20 uplift has highlighted the low replacement rates of benefits for people of working age compared to much of Europe, leading to call for the UK Government to build a fairer and more coherent social security system.¹¹² There has also growing call to devolve parts of

the social security system to Wales.¹¹³ Additionally, the Bevan Foundation has proposed a 'Welsh Benefits System' to operate alongside the social security system.¹¹⁴ This would essentially bring together a range of financial and in-kind support administered by the Welsh Government and LAs to provide a single point of access for people on low incomes.

In the lead up to the Senedd Cymru election on 6 May 2021, the Welsh Government cautioned that the pandemic was perhaps not the right time to explore long-term changes to social security.¹¹⁵ The Welsh Government therefore surprised some when shortly after the election it announced it is to pilot Universal Basic Income. Details of what this might entail are sketchy, but it has been suggested it may focus on a small, targeted group, such as care leavers.¹¹⁶

Sanctions and benefit deductions

Benefit sanctions and claimant commitments for people making a new claim were suspended during the first lockdown. Since July, when the moratorium began to be phased out, the numbers of UC sanction decisions have increased. However, they remain

¹⁰⁸ Baumberg, B., Scullion, L., Summers, K., Martin, P., Lawler, C., Edmiston, D., Gibbons, A., Ingold, J., Robertshaw D., & de Vries, R. (2021) *Non-take-up of Benefits at the Start of the COVID-19 Pandemic*. Salford: University of Salford. Welfare at a (Social) Distance Project. <https://www.distantwelfare.co.uk/take-up>

¹⁰⁹ Office for Budget Responsibility (2020) *Economic and Fiscal Outlook: November 2020*. London: Office for Budget Responsibility. <https://obr.uk/efo/economic-and-fiscal-outlook-november-2020/>

¹¹⁰ Weekes, T., Spoor, E., & Weal, R. (2021) *Dignity or Destitution? The Case for Keeping the Universal Credit Lifeline*. London: The Trussell Trust. <https://www.trusselltrust.org/wp-content/uploads/sites/2/2021/02/dignity-or-destitution-UC-standard-allowance-report-final.pdf>

¹¹¹ All-Party Parliamentary Group on Poverty (2021) *The Impact on Poverty of not Maintaining the £20 Uplift in Universal Credit and Working Tax Credits, and of not Extending the Uplift to Legacy and Related Benefits*. London: All-Party Parliamentary Group on Poverty. <http://www.appgpoverty.org.uk/wp-content/uploads/2021/02/APPG-on-Poverty-20-uplift-report-FINAL.docx.pdf>

¹¹² House of Lords Economic Affairs Committee (2020) *Universal Credit isn't Working: Proposals for reform*. London: House of Lords. <https://publications.parliament.uk/pa/ld5801/ldselect/ldeconaf/105/105.pdf>

¹¹³ Collins, E. & Bristow, D. (2020) *Administering Social Security in Wales: Evidence on Potential Reforms*. Cardiff: Wales Centre for Public Policy. <https://www.wcpp.org.uk/wp-content/uploads/2020/01/200110-Administering-social-security-in-Wales-evidence-on-potential-reforms.pdf>

¹¹⁴ Bevan Foundation (2020) *A Welsh Benefits System: How it can help solve poverty*. Online: Merthyr Tydfil Bevan Foundation. <https://www.bevanfoundation.org/wp-content/uploads/2020/09/Welsh-Benefits-System-Final-Report-1.pdf>

¹¹⁵ Johnson, H. (2020) *Does Wales need more control over the benefits system?* 11 September. Senedd Research, Welsh Parliament. <https://research.senedd.wales/research-articles/does-wales-need-more-control-over-the-benefits-system/>

¹¹⁶ Thomas, G., Morgan L. & Worthington, P. (2021) *What Might a Universal Basic Income mean for Wales?* 17 June. Online: Senedd Research, Welsh Parliament, <https://research.senedd.wales/research-articles/what-might-a-universal-basic-income-mean-for-wales/>

low, mainly because people must have a claimant commitment that has been put in place or revised since March 2020 before a sanction can be imposed. In January 2021, there were 489 decisions to sanction people claiming UC (full service) in Britain, down from 18,466 in January 2020.¹¹⁷ The moratorium did not apply to people who had already had their benefits sanctioned before the lockdown. As a result, some 2,700 out of the 4,038 people claiming UC (Full Service) that had been sanctioned in January had experienced a reduction in their benefit throughout the crisis.¹¹⁸

Direct deductions for benefit overpayments and third-party debts were suspended for a brief period at the start of the crisis but this did not extend to deductions for advance payments to cover the minimum five-week wait for first UC payment even though these deductions can be a key driver of destitution.¹¹⁹ From April 2021, however, the period over which UC advances can be recovered was increased from 12 to 24 months and the maximum rate of deduction was reduced from 30 per cent to 25 per cent of the UC standard allowance.

Local Housing Allowance and the Benefit Cap

The LHA sets a limit on the rent used to calculate means-tested housing support for private sector tenants. LHA rates were reduced from 50 per cent to 30 per cent of the median rent for a given geographical area in 2011 and were then limited to an annual uplift of 1 per cent until 2016-17, when the rates were frozen for four years. LHA rates for 2020-21 were reset to the 30th percentile of market rents for each

given area but have been again frozen at this rate for 2021-22.

This latest freeze will again widen the gap between the rent payable and the rent assessed for benefit entitlement and increase the numbers of private renters struggling to pay their rent, falling into arrears and at risk of homelessness. The problem could be most acute for single people under 35 years who can only claim the LHA for shared accommodation, with the Bevan Foundation suggesting they could face a shortfall of up to £7 per week if their rent is around 30th percentile mark.¹²⁰

A related concern is how the £20 supplement and LHA uplift interact with the total benefit cap that limits the benefit payment working-age households classed by DWP as “out of work” can receive. As shown in figure 2.7, around 3,400 households in Wales were subject to the benefit cap prior to April 2020. The numbers increased to 5,040 in April when these two measures came into effect and then fluctuated between 5,400 and 5,500 until the end of the year. They then jumped to around 6,000 in the first two months of 2021, which is when people who had been working prior to claiming UC at the start of the crisis became subject to the benefit cap.

Discretionary Housing Payments

Introduced in 2001, Discretionary Housing Payments (DHPs) have become the main vehicle to assist people that need extra support with their housing costs and to mitigate cuts to Housing Benefit and the UC housing element. The Senedd¹²¹ has called for DHPs to be devolved, but

117 Department for Work and Pensions (2021) *Benefit Sanctions Statistics*. London: DWP. <https://www.gov.uk/government/collections/jobseekers-allowance-sanctions>

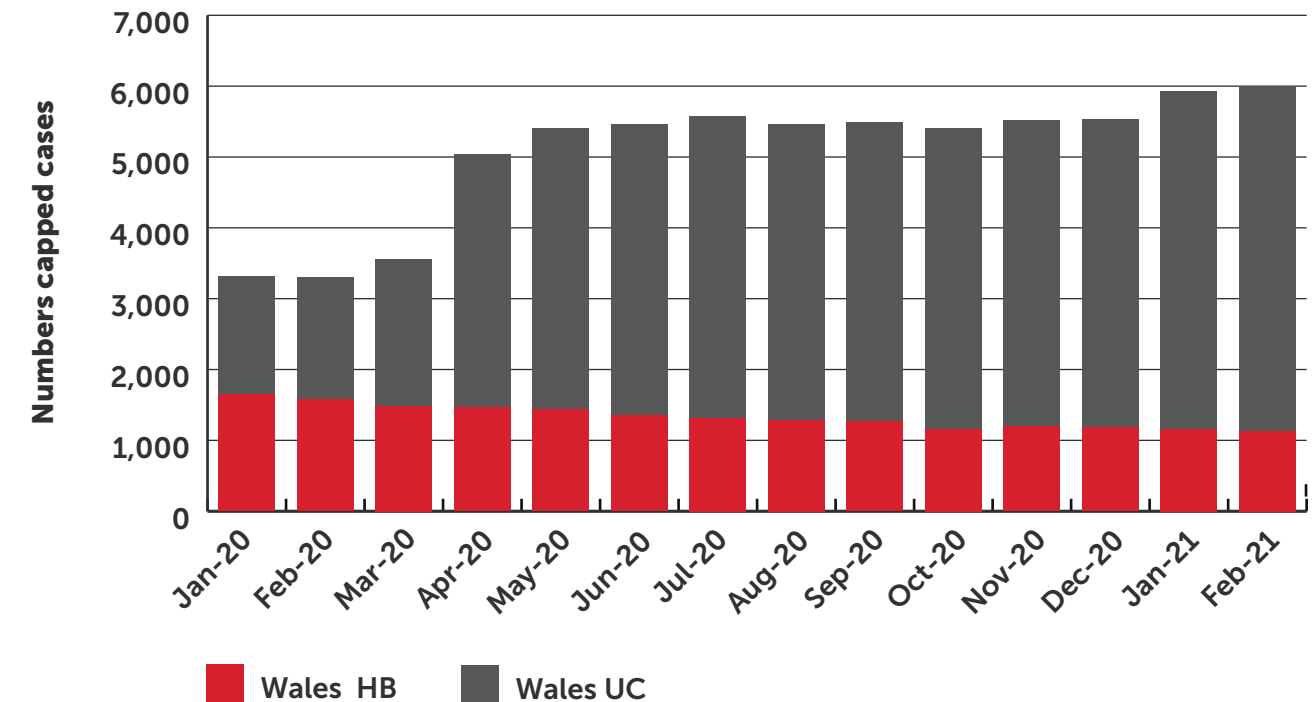
118 Webster, D. (2021) *Child Poverty Action Group Briefing - Benefit Sanctions Statistics May 2021*. Glasgow: Glows University. <http://www.cpag.org.uk/david-webster>

119 Fitzpatrick, S., Bramley, G., Blenkinsopp, J., Wood, J., Sosenko, F., Littlewood, M., Johnsen, S., Watts, B., Treanor, M. & McIntyre, J. (2020) *Destitution in the UK 2020*. York: Joseph Rowntree Foundation. <https://www.jrf.org.uk/report/destitution-uk-2020>

120 Kocan, H. (2021) *The freeze in local housing allowance could increase homelessness in Wales*. 12 May. Online: Bevan Foundation. <https://www.bevanfoundation.org/views/housing-allowance-homelessness/>

121 Senedd Cymru (2019) *Benefits in Wales: Options for better delivery*. Cardiff: Welsh Government <https://senedd.wales/laid-documents/cr-ld12832/cr-ld12832-e.pdf>

Figure 2.7: Households subject to the Benefits Cap in Wales, January 2020 to February 2021



Source: Department for Work and Pensions, Stat-Xplore Benefit cap point in time data, accessed June 2021

for now the DWP continue to set the rules and regulations that govern DHPs in England and Wales, which are administered through LAs.

DHP funding for England and Wales for 2019-20 was £139.5 million. This increased to £179.5 million in 2020-21, of which £8.3 million was allocated to Wales. DWP guidance stated the extra £40 million was to reflect affordability pressures in the PRS but made no reference to the crisis.¹²² The lack of a specific COVID-19 increase in DHP

funding has been accompanied by criticisms¹²³ of UK Government advice that landlords and tenants should be encouraged to agree repayment plans and that landlords should be asked to pass on any ‘mortgage ‘holidays’ to tenants in the form of a rent reduction or holiday.¹²⁴

The DHP budget for 2021-22 fell back to £140 million. The Welsh Government has said it will make £4.1 million funding available to LAs to help meet unmet need and prevent

122 Department for Work and Pensions (2020) *Guidance: S2/2020: 2020-21 Discretionary Housing Payments Government Contribution for English and Welsh Local Authorities, Updated 26 November 2020*. London: DWP. <https://www.gov.uk/government/publications/housing-benefit-subsidy-circulars-2020/s22020-2020-21-discretionary-housing-payments-government-contribution-for-english-and-welsh-local-authorities>

123 See for example letter to Robert Jenrick from London Renters’ Union, 31 March 2020. <https://twitter.com/LDNRentersUnion/status/1244921356334108672/photo/1>

124 Ministry for Housing, Communities and Local Government (2020) *Press Release: Complete Ban on Evictions and Additional Protection for Renters* (18 March). London: MHCLG; see also UK Finance (2020) *Support for Commercial Landlords*. London: UK Finance and Welsh Government (2020) *Coronavirus (COVID-19): Guidance for Landlords and Managing Agents in the Private Rented Sector – March 2020*. Cardiff: Welsh Government.

homelessness.¹²⁵ Nonetheless, the DHP budget appears to fall far short of what is required, with the JRF suggesting that at least £400 million is required for England and Wales.¹²⁶ The distribution and administration of DHPs in England and Wales has also been described as a 'postcode lottery', with access tending to depend on the area in which a person lives rather than their personal circumstances.¹²⁷

Discretionary Assistance Fund

The Discretionary Assistance Fund offers Emergency Assistance Payments for people facing a financial crisis and Individual Assistance Payments to support people sustain independent living. As well as increasing the Discretionary Assistance Fund budget, the Welsh Government relaxed the rules to make it easier for people facing hardship as a direct result of the COVID-19 crisis to apply. Most significantly, people were permitted to make up to five applications in a 12 month period, up from three. Between 18 March 2020 and 20 May 2021, almost 209,000 COVID-19 related Emergency Assistance Payments, totalling £13.94 million, had been made. This compared to 45,291 'ordinary' Emergency Assistance Payments at a total cost of some £2.9 million for the same period.¹²⁸ The Bevan Foundation has proposed replacing Discretionary Assistance

Fund with an entitlement-based Welsh Emergency Fund that would guarantee a cash grant to households whose income falls unexpectedly to below UC levels and who lack sufficient savings.¹²⁹

Other Welsh financial support

Following the abolition of Council Tax Benefit, the all Wales Council Tax Reduction Scheme was set up in 2013-14. It provided financial support to 275,000 households in 2019-20, including 217,000 that paid no council tax, at a cost of around £272 million.¹³⁰ Around 85 per cent of those claiming Council Tax Reduction lived in a dwelling in Bands A-C and 22 per cent were also claiming UC, although this share will have increased sharply since then.

Since the start of the crisis, Citizens Advice Cymru has estimated that 64,000 households have fallen into council tax arrears.¹³¹ This is supported by interim findings from a study tracking the impact of COVID-19 on the Council Tax Reduction Scheme.¹³² This may add further impetus to the Local Government Finance Reform Working Group, which is currently exploring how a local property tax could be made fairer, more progressive, and simpler to administer and apply for.

The Welsh Government £8 million Tenant Saver Loan Scheme was set up in October 2020 and was administered by Credit Unions. It offered loans to private tenants, which were paid direct to landlords to pay off or reduce rent arrears and thus reduce the risk of eviction. An initiative intended to assist tenants who had experienced a temporary change of income due to COVID-19, and who were not in receipt of housing benefits, this scheme was judged to have been well-intentioned but misaligned with people's needs:

"...that made the eligibility super-narrow because you couldn't be on any benefits to apply ... So you're looking at a really narrow cohort of people, aren't you then, who had serious rent arrears as a result of COVID but aren't claiming any benefits! That's a really small slice of people."
(Key informant, voluntary sector)

Between October 2020 and April 2021 the total number of approved loans was 41. In June 2021 this Scheme was replaced with the Tenancy Hardship Grant scheme.¹³³ While the offer of grants rather than repayable loans may make the new scheme somewhat more attractive than its predecessor, the continued narrowness of the eligibility criteria may still limit its impact.

Funding was also provided for Citizens Advice Cymru to deliver an Early Alert Scheme for private renters to support them manage rent arrears and other household debt, including establishing affordable repayment plans with their landlord or letting agent.

Local authority and key stakeholder views on welfare measures aimed at mitigating the impacts of the pandemic

As Figure 2.8 illustrates, all of the welfare benefits changes specified were generally considered important by LAs in helping to limit the homelessness consequences of the pandemic in their area.

This was especially true for DHPs and Discretionary Assistance funds, with 15 and 14 out of 22 LAs respectively considering these enhancements 'very important' to homelessness minimisation efforts. The uplift to UC was almost as likely to be perceived as important to homelessness mitigation by Welsh LAs, as was the suspension of benefit sanctions and deductions. At the other end of the spectrum, there was a much more ambivalent response to pausing of the roll-out of UC, with almost half of Welsh councils reporting that they did not know if this had made a difference to homelessness levels in their area.

Interestingly, only 10 LAs in Wales considered the raising of the LHA maximum to the 30th percentile as 'very important' in mitigating the homelessness effects of COVID-19 in their area (see also Chapter 5). In sharp contrast, some key informants gave this measure top billing, alongside the UC uplift. The explanation for this apparent disparity in views seems to lie in the geographically uneven impacts of the LHA enhancement:

"Well, we all got very excited about the return to the 30th percentile with LHA...and it has made a difference to some people, but it's been fairly marginal in other parts of Wales. The extra money on Universal Credit was very welcome and...you could see that making a difference to people."
(Key informant, voluntary sector)

125 The Guardian (2021) *Cut of £40m in help for tenants will 'drive up homelessness'*. 6 June. Online: The Guardian. <https://www.theguardian.com/money/2021/jun/06/cut-of-40m-in-help-for-tenants-will-drive-up-homelessness>

126 Joseph Rowntree Foundation (2021) *JRF Spring Budget 2021 Analysis*. York: JRF. <https://www.jrf.org.uk/report/jrf-spring-budget-2021-analysis>

127 Wilson, W. (2020) *Discretionary Housing Payments: Briefing Paper, 6899*. London: House of Commons Library. <https://researchbriefings.files.parliament.uk/documents/SN06899/SN06899.pdf>

128 Welsh Government (2021) *Summary Data about Coronavirus and the Response to it, 26 May 2021*. Online: Welsh Government. <https://gov.wales/summary-data-about-coronavirus-covid-19-and-response-it-26-may-2021-html#section-71553>

129 Bevan Foundation (2020) *Transforming Wales: how Welsh public services and benefits can reduce poverty and inequality*. Online: Bevan Foundation. <https://www.bevanfoundation.org/wp-content/uploads/2020/10/Transforming-Wales-through-public-services-and-benefits-FINAL.pdf>

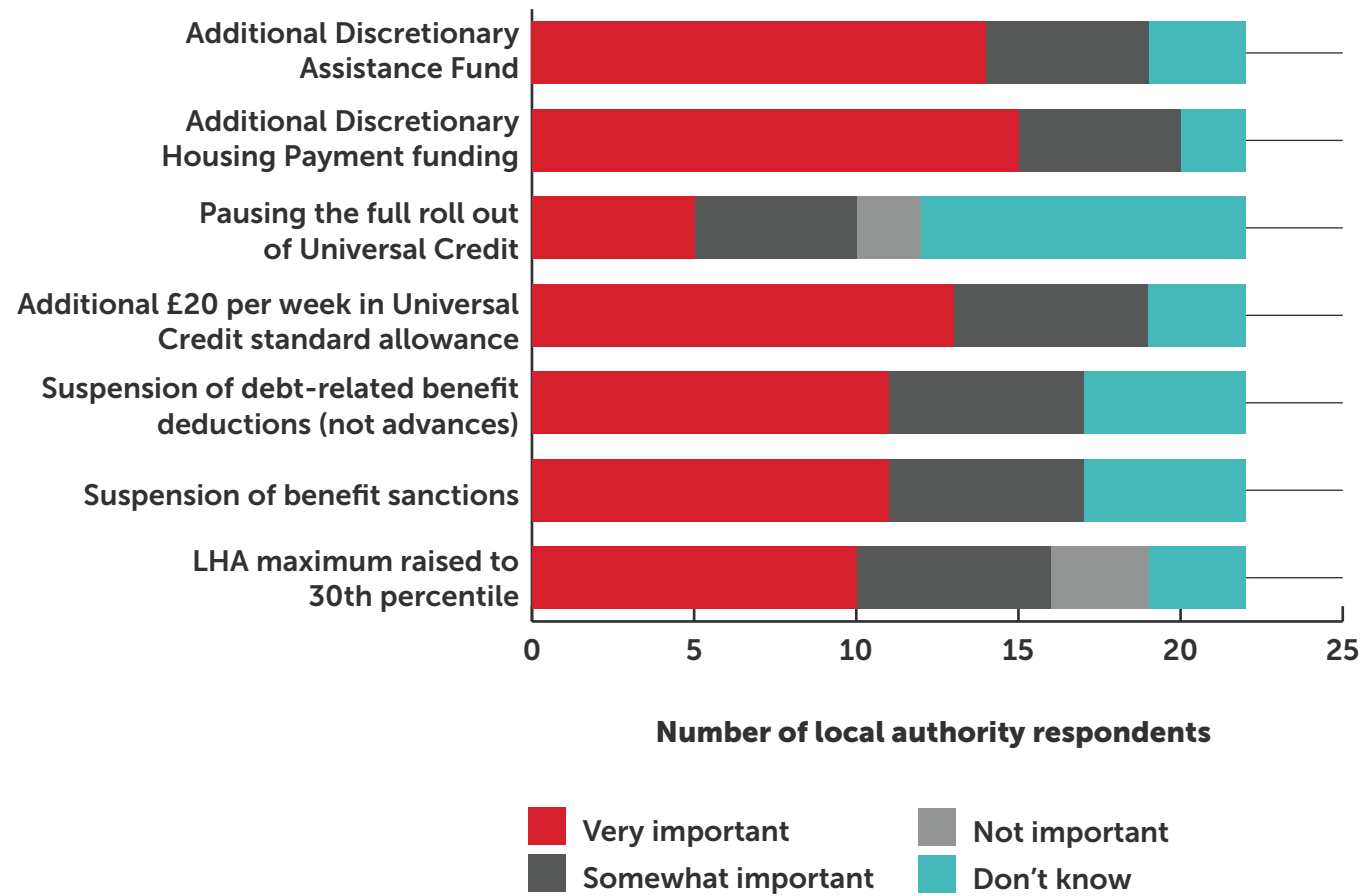
130 Welsh Government (2021) *Reforming Local Government Finance in Wales: Summary of Findings*. Cardiff: Welsh Government. <https://gov.wales/sites/default/files/publications/2021-02/summary-of-findings.pdf>

131 Citizens Advice Cymru (2020) *Coronavirus Debts: Estimating the size of lockdown arrears in Wales*. Cardiff: Citizens Advice. <https://www.citizensadvice.org.uk/Global/CitizensAdvice/Wales/CoronavirusDebtWales.pdf>

132 Policy in Practice (2021) *Understanding the impact of Covid-19 on the Council Tax Reduction Scheme in Wales: Interim Findings*. Cardiff: Welsh Government. https://gov.wales/sites/default/files/statistics-and-research/2021-02/understanding-the-impact-of-covid-19-on-the-council-tax-reduction-scheme-in-wales-interim-findings_0.pdf

133 Welsh Government (2021) *Written Statement: Support for Tenants through the Covid-19 Pandemic*. Online: Welsh Government. <https://gov.wales/written-statement-support-tenants-through-covid-19-pandemic>

Figure 2.8: Perceived importance of pandemic-prompted welfare benefits changes in preventing or minimising homelessness (no. of local authorities)



Source: Authors' survey

Open-ended responses from LAs in our survey substantiate this interpretation, with many councils flagging that the change in LHA level was simply too modest to make a substantial impact in their area:

"Market rents in the area are substantially more than LHA rates so a small increase has not negated issues around affordable housing availability."
(Urban LA)

"Although raising LHA to the 30th percentile goes some way to assisting people into the PRS, it is still a long way from meeting the market rent and needs to go further if we are to make maximum use of the PRS."
(Other LA)

2.5 Key points

- In the decade before the COVID-19 crisis hit, the gap between employment rates in Wales and the rest of the UK narrowed, but living standards were squeezed by weak wage growth, social security reforms and the growth of lower paid and non-standard forms of work.
- The decade also saw the downward trend in poverty stall and in-work poverty grow, such that a large majority of working age adults and children in AHC poverty on the eve of the COVID-19 crisis lived in households where one or more adults were in paid employment.
- The UK Government's furlough and related self-employment schemes have protected jobs and household incomes but as they wind down, more people are likely to experience unemployment and income loses unless, increasing the risk of a rise in poverty, evictions, and homelessness.
- The outlook for the Welsh economy and labour market are both unclear but the pandemic has severely damaged public finances. With the UK Government aiming to balance to budget by 2025, continued uncertainty around the replacement of EU funding and the limited scope to increase revenues from devolved income tax, public services look set to continue to operate in an environment of austerity.
- Boosting social housing has become a high priority, with the Welsh Government wanting to see 20,000 low carbon social homes delivered by 2026. This reflects its central estimate of housing need, which suggests that around 7,400 additional housing units will be required for each of the five years from 2019/20, including 3,500 affordable homes for social and intermediate rent. It also

reflects the fact that recent increases in social rented homes have so far not translated into an increase in lettings to new tenants due to the decline in turnover, with social letting having remained broadly static since 2011-12, at around 16,600 lettings each year.

- The Welsh Government acted swiftly to protect social and private tenants from eviction by extending eviction notice periods and temporarily banning the enforcement of evictions but growing levels of rent arrears may lead to a surge in evictions in the months ahead. This will test the Welsh Government's recent commitment to end evictions into homelessness by social landlords.
- The temporary £20 weekly supplement for those claiming UC and Working Tax Credits plus the temporary restoration of the LHA to the 30th percentile rent were widely welcomed but the ending of both measures is likely to increase the risk of destitution and homelessness and place additional strain on public services and food banks.
- Of the various policy measures introduced in response to the pandemic, enhancements to the DHPs and the Discretionary Assistance Fund were identified as the most important policy change in terms of preventing and minimising homeless by LAs.

Homelessness policies

3. Homelessness policies

3.1. Introduction

This chapter reviews the evolution and impact of homelessness-specific policies in Wales. We begin by considering the COVID-19 emergency response and its potential legacy. We then move on to integrate this discussion with a consideration of wider and longer-term policy developments under the aegis of the Welsh Government's Homelessness Action Group (HAG), and especially its focus on the promotion of Rapid Rehousing and Housing First approaches. Finally, we consider views on the current functioning of the homelessness legislation in Wales, now that Part 2 of the Housing (Wales) Act 2014 has been in force for over six years, and the prospects and appetite for further legal reforms.

3.2 The COVID-19 response and its legacy

Alongside the emergency welfare benefits changes and moratorium on evictions discussed in Chapter 2, the COVID-19 pandemic crisis response involved sweeping changes to homelessness policy, legislation and funding in Wales, as it did elsewhere across Great Britain (GB).¹³⁴ There were explicit Welsh Government Ministerial statements from March 2020 onwards that all people sleeping rough, including those with No Recourse to Public Funds (NRPF), should be accommodated.¹³⁵ Subsequent guidance on the Priority Need status of rough sleepers, issued in April 2020, provided that, for the duration of the pandemic, people sleeping rough should be considered 'vulnerable' and therefore 'in priority need' entitled to accommodation.¹³⁶ In May 2020, the Welsh Government

published guidance on self-isolating in a hostel, night shelter or supported accommodation, periodically updated through the pandemic.¹³⁷

These policy statements and guidance were accompanied by significant additional funding commitments. On 20th March 2020, a £10m funding package for emergency accommodation for people sleeping rough/in emergency shelters.¹³⁸ This later became known as the 'Phase 1' funding. On 28th May 2020, the Welsh Government announced £20m 'Phase 2' funds to support longer-term housing solutions (incorporating the initial £10million), to include a combination of capital and revenue funding.¹³⁹ On 3rd June 2020, guidance was issued inviting LAs to prepare a 'Phase 2' plan to form the basis of a funding bid to this Phase 2 fund.¹⁴⁰ These plans were to set out how each LA "intends to ensure the long-term resettlement of every person currently residing in a form of temporary accommodation in Wales, those who continue to present to local authority homelessness departments and the anticipated increase in homelessness as lockdown measures are eased." On 28th July the value of this Phase 2 fund was radically revised upwards to £50m, encompassing a substantially enhanced capital spend envelope of £40m.¹⁴¹ Moreover, the Welsh Government committed to meeting the costs of temporarily accommodating people at risk of rough sleeping on an ongoing basis, including those with NRPF, at an

average monthly cost of £1.6million.¹⁴²

In the remainder of this section we review key informant and LA views on the COVID-19 response by the Welsh Government and other key stakeholders, and reflect on its potential legacy.

Welsh Government

There was overwhelming praise from key stakeholders for the approach taken by the Welsh Government to mitigating the impacts of the COVID-19 pandemic on people at risk of rough sleeping. The combination of prompt and unequivocal guidance, together with significant additional resources, was considered crucial:

"To move quickly on directing local authorities to disregard priority need, so issuing that guidance. It came out in a timely way and... They've made a lot of resource available as well. ... the sums are enormous....it really dwarfs the kind of sums that we used to look at pre-COVID in terms of homelessness."
(Key informant, voluntary sector)

"I think the guidance from the Welsh Government was really clear. It said, 'Here's what's to be achieved. You're to get everybody in. It's not to be ...shared air space. It's to be wherever possible self-contained,' etc. That was really clear, and 'Here's the money to make it happen.'"
(Key informant, independent sector)

134 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf>; Fitzpatrick, S., Mackie, P., Pawson, H., Watts, B. & Wood, J. (2021) *The COVID-19 Crisis Response to Homelessness in Great Britain: Interim Report*. Online: CaCHE. https://housingevidence.ac.uk/wp-content/uploads/2021/02/12544_UoG_CaCHE_Covid_Homelessness_Report-Final.pdf

135 Welsh Government (2020) *Written Statement: COVID-19 Response – Homelessness and Rough Sleepers*. Online: Welsh Government. <https://gov.wales/written-statement-covid-19-response-homelessness-and-rough-sleepers>

136 Welsh Government (2020) *Guidance for Local Authorities in Supporting People Sleeping Rough – Covid-19 Outbreak*. Online: Welsh Government. https://gov.wales/sites/default/files/publications/2020-04/guidance-for-local-authorities-in-supporting-people-sleeping-rough-covid-19_0.pdf

137 Welsh Government (2020) *Supported Living Guidance: Coronavirus*. Online: Welsh Government. <https://gov.wales/supported-living-guidance-coronavirus#section-55008>

138 Welsh Government (2020) *Written Statement: COVID-19 Response – Homelessness and Rough Sleepers*. Online: Welsh Government. <https://gov.wales/written-statement-covid-19-response-homelessness-and-rough-sleepers>. At the same time the Minister accepted in principle the Homelessness Action Group second (main) report recommendations, as discussed below.

139 Welsh Government (2020) *Written Statement: Phase 2 Homelessness Plan*. Online: Welsh Government. <https://gov.wales/written-statement-phase-2-homelessness-plan>

140 Welsh Government (2020) *Phase 2 – Planning Guidance for Homelessness and Housing Related Support Services*. Online: Welsh Government. <https://gov.wales/sites/default/files/publications/2020-06/planning-guidance-for-homelessness-and-housing-support-services-coronavirus.pdf>

141 Welsh Government (2020) *Written Statement: Phase 2 Homelessness Update*. Online: Welsh Government. <https://gov.wales/written-statement-phase-2-homelessness-update>

142 Welsh Government (2020) *Written Statement: Homelessness Prevention Update*. Online: Welsh Government. <https://gov.wales/written-statement-homelessness-prevention-update>

By all accounts, high-level political commitment from an exceptionally effective Minister for Housing and Local Government was also key:

“Julie James¹⁴³ ... has been phenomenal in driving agenda forward... more so than any Minister that has preceded her... That’s how impressed I’ve been by her commitment, drive, and making stuff happen.”
(Key informant, independent sector)

The scale and speed of funding offered by the Welsh Government to mitigate against the homelessness impacts of COVID-19 was widely welcomed. Nineteen out of 22 LA respondents considered the ‘Phase 1’ funding, provided for emergency accommodation placements, to be ‘very important’ in minimising homelessness in their area, while 18 out of the 22 said the same with regard to the ‘Phase 2’ funding for longer-term housing solutions (see Table A.7).

The sustained nature of the Phase 1 funding also meant that the quality of protection afforded to people at risk of rough sleeping did not appear to have deteriorated between the first and second lockdowns (as was perceived to be the case in England, for example):¹⁴⁴

“I think the fact that there was this clear signal from the Welsh Government, which was repeated over and over again, that Phase 1 hadn’t ended, that Phase 1 is still open and that that Phase 1... funding was still available. I think that was a really strong signal and that meant that you didn’t see a dramatic increase or a dramatic change in the second lockdown that you have seen elsewhere.”
(Key informant, voluntary sector)

143 Now Minister for Climate Change but retaining responsibilities for homelessness.

144 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf>

With regards to the more substantial Phase 2 funding, there was a strong sense that the overall scale of resources was appropriate, even generous. Moreover, its rootedness in a longer-term, strategic vision for ending homelessness, as encapsulated in the work of the HAG (see further below), was positively endorsed by stakeholders:

“...the Phase 2 guidance which was about the funding of housing solutions...built into that, [was] an expectation that the funding would be used wherever possible to drive and promote permanent solutions, and not just the expansion of hostels and things like that....us[ing] that moment to signal some really important longer-term points as well.”
(Key informant, voluntary sector)

That said, challenges in effectively delivering capital spend at the speed required by the Phase 2 programme, together with concerns about the sustainability of the revenue expenditure, did arise:

“The capital funding has been difficult to spend in such a short period of time, because when you’re talking about development, I think everybody knew, really, that you weren’t going to develop any sort of scheme in six months. However, people really tried, partners coming round the table, housing associations bringing their expertise working in partnership with the local authorities, bringing stuff off the shelf, fast tracking approval and things like that, but it’s just really tough to develop.”
(Key informant, statutory sector)

“I think local authorities tended to focus on trying to get as much capital spend as they could out of it really because of that uncertainty about whether there’d be any ability to continue revenue spend beyond the end of it. So lots of innovation in terms of trying to get new units into areas which is fantastic but I know then some underspend as well by the nature of going for capital bids its really difficult to turn them around in time isn’t it?”
(Key informant, voluntary sector)

The Welsh Government was said to be conscious of the need to ‘future proof’ investments by, for example, by designing new or refurbished congregate accommodation so that it can be readily ‘flipped’ to general needs housing. Nonetheless, there was anxiety about how some of this capital spend was being applied by LAs:

“...there wasn’t enough public scrutiny of those Phase 2 plans. In fact, there was hardly any... There was a variable adherence to rapid rehousing principles in those plans and some of them were looking at large-scale expansion of TA, for example, and institutionalising a heavy reliance on large-scale congregate TA.”
(Key informant, voluntary sector)

“...in some areas big decisions were being made very quickly without really good consultation and whether they were the right decisions and are using a huge amount of money that perhaps that money could perhaps have been used better... those are tight timescales set by Welsh

Government that then get passed on to the local authorities so their ability to consult properly is obviously really difficult because it’s like use it or lose it really.”
(Key informant, voluntary sector)

Also highly relevant here is the relative protection that has been afforded to the (still ring-fenced) successor to the mainstream ‘Supporting People’ revenue funding stream in Wales, now known as the Housing Support Grant.¹⁴⁵ In comparison with the sharp contraction in this funding seen in England, and to a lesser extent in Scotland, over the past decade or so, cuts in Wales have been modest.¹⁴⁶ Moreover, in the current financial year there has been a substantial uplift in this revenue stream, from £120 million to £166 million for 2021/22,¹⁴⁷ effectively removing the impact of austerity-associated cuts on these funds. This move was seen to have boosted the confidence as well as resources of the homelessness sector in Wales post-COVID-19:

“Housing Support Grant... has seen a £40 million uplift this financial year, which takes it back to, I think, even if you take into account inflation, where it was back in 2011... Although it’s still only a one-year funding settlement, it’s given people that confidence of, okay, you’ve chucked this £50 million transitional funding in, but we also can see that you’re serious because you’ve increased the standing revenue stream....made some really good decisions there, and good use of the additional money that has come across the border as a result of additional

145 Welsh Government (2021) *Housing Support Grant Guidance: Practice Guidance for Local Authorities from April 2020*: Updated March 2021. Online: Welsh Government. <https://gov.wales/sites/default/files/publications/2021-04/housing-support-grant-practice-guidance.pdf>

146 Fitzpatrick, S. & Bramley, G. (2021) *The Ruling Parties’ Record on Homelessness and Complex Needs (May 2015 to pre-COVID 2020)*. SPDO research paper 9. Online: The London School of Economics and Political Science. <https://sticerd.lse.ac.uk/dps/case/spdo/spdor09.pdf>

147 Welsh Government (2021) *Written Statement: Support for Tenants through the Covid-19 Pandemic*. Online: Welsh Government. <https://gov.wales/written-statement-support-tenants-through-covid-19-pandemic>

spending in England.”
(Key informant, independent sector)

Most of the operational guidance on homelessness issued by the Welsh Government during COVID-19 was warmly received, with the Ministerial Guidance on Priority Need, for example, judged by 16 out of 22 Welsh LAs to be ‘very important’ in minimising homelessness in their area (see Table A.7). The one area in which the Government were roundly criticised by both voluntary and statutory sector participants was with regard to the guidance issued on managing (ASB) in residential settings during COVID-19:¹⁴⁸

“It was like, you’re telling us things that we already know, and we already do, and you’re actually giving us no new solutions, or any tools to deal with this and to manage this, and no teeth... What’s sad is that that’s what is often remembered, and not some of the good and helpful stuff that we had around social distancing, and PPE, and cohorting, and self-contained space and all of that. There was some really good stuff but...everybody just thinks about that ASB guidance...”
(Key informant, statutory sector)

The contribution of local authorities, third sector providers and Registered Social Landlords

The COVID-19 response in Wales was said to be characterised by positive cross-sectoral collaboration between LAs, homelessness service providers, Registered Social Landlords (RSLs), and the Welsh Government:

“... it was local authorities very, very much in collaboration with the third sector. I think it’s undeniable, that the footprint of Cymorth Cymru on the response,

they were very much insiders. ... They worked very closely with the Welsh Government to guide and steer and make sure the sector was coming along.”
(Key informant, independent sector)

There was particularly strong support from almost all key informants about the response of Welsh LAs during the crisis:

“I think the action from local authorities was good...they just literally made it happen across the board. What was nice, because it was principles, here’s what’s to be achieved, you’ve got the flexibility to deliver on that as you like. Different local authorities made use of the accommodation available to them, so in places like [city] where it’s lots of B&Bs, they made use of the B&Bs. In places like [city], there was some use of university accommodation, etc., so really doing what you can with the accommodation that’s available.”
(Key informant, independent sector)

This is all the more impressive given that relatively few Welsh LA (5 in total out of 22) considered that they had been well-prepared for the Welsh Government’s Phase 1 Order issued in March 2020 (though only a handful, 4, most of them rural, felt that they had been poorly prepared) (see Table A.5). Some insights into the sheer challenge that LAs faced in responding to the Phase 1 Order can be gleaned from survey participants’ open-ended responses to the survey, with both the procurement of appropriate accommodation, and the management of support needs stretching both their resources and their expertise:

“It was a huge challenge to find sufficient temporary accommodation for the high volume of single people presenting as homeless, particularly in light of the complex needs that many present with. This was exacerbated when placements broke down, mainly due to ASB, substance misuse on premises.”
(Valleys LA)

“We had no temporary accommodation available to enable us to accommodate people to self-isolate, the hostel we used had all shared facilities. We also were not expecting the levels of ASB in the B&B, or emergency accommodation.”
(Rural LA)

Both voluntary and statutory sector key informants acknowledged that Welsh LAs, in the face of this unprecedented set of challenges, did not in fact manage to accommodate everyone at risk of rough sleeping at all times, with waiting lists for emergency help operated in some places:

“...you had to recognise the extraordinary effort that local authorities made and that outreach services made and that they were so fleet of foot in those early days and it was in the face of incredible odds....at the same time we weren’t comfortable when people would... [say] ‘We’re helping everyone. We’re accommodating everyone,’ - because they’re not! To be fair to the councils...they were holding their hands up and saying, ‘Yes, we know we owe you a duty. We know we’ve got to accommodate you. We’ve just got nowhere to put you. You’re just going to have to wait in the queue.”
(Key informant, voluntary sector)

“Getting everybody in very quickly - not everybody did, and could, and have the right level of TA and I think that’s been difficult where there’s a couple of authorities who really struggled to find accommodation for everybody. They had people still on the streets, they had people out of county, they had people in inappropriate accommodation because they just really, really struggled to get hotels on board or source the right accommodation. That was tough, and tough for their officers to be aware that, we’re kind of failing at this, really. Through no fault of our own, we can’t get the resources to do what we know we need to do.”
(Key informant, statutory sector)

The exceptional efforts made by homelessness service providers during the COVID-19 crisis were also widely applauded with, as already flagged above, the strong role played by the umbrella body, Cymorth Cymru, singled out for particular praise:

“Cymorth Cymru... were a really good conduit between the sector and Welsh Government... there were lots of things that we were able to raise via Cymorth where things weren’t working very well at times that got changed pretty quickly.”
(Key informant, voluntary sector)

However, a few key informants pointed to variability in approach amongst both third sector providers and LAs during the crisis, especially with regard to face-to-face engagement:

“...you had providers that hunkered down, protected staff, removed themselves from the frontline, and then providers that - and they might have been the same organisation in different places - but got stuck in and did what they could. Even if they went

¹⁴⁸ Welsh Government (2020) *COVID 19: Guidance for Local Authorities and Providers; Managing Safety and Risk in Temporary Accommodation Where an Individual Displays Challenging and Anti-social Behaviour.*

to telephone support, they reconfigured and restructured their staff to change their offer and support people in a different way and things like that... do what needed to be done, really, to assist and people going above and beyond, yes, definitely.”
(Key informant, statutory sector)

While, as elsewhere in the UK,¹⁴⁹ there was a severe slowdown in social housing allocations at the start of lockdown, many Welsh RSLs then seemed to then recover and pivot quickly towards strenuous efforts to accommodate homeless people during the crisis:

“...housing associations I think were initially a bit reluctant, but actually really stepped up and helped and we saw a lot of nominations, allocations policies changing, just either being ripped up or rewritten to focus on homeless nominations, and that was really good. In fairness they’ve taken some risks with housing individuals and really helped. I think you’ll find good and poorer practice across the board in all of that, but there was some really good practice and some really good responses.”
(Key informant, statutory sector)

Health services

Another encouraging theme to emerge from our fieldwork was enhanced multi-agency working with health colleagues in Wales during COVID-19 crisis, albeit there some concerns that this may now be diminishing as we emerge from the pandemic emergency:

“...mental health assessments were rushed through, were fast tracked, that sort of thing, so that was good, and it kind of showed what could be done when we worked together. We’re kind of going a little bit back to business as usual now and we’re losing some of that, and it’s a shame, because I think there’s a lot we can learn and take from that.”
(Key informant, statutory sector)

As was also reported in Scotland,¹⁵⁰ the opportunity seems to have been taken during the COVID-19 lockdown to address longstanding drug issues amongst single homeless people with complex needs, with several key informants commenting positively on the Welsh Government’s Buvidal initiative:

“...because illicit drug supply routes were disrupted, we saw people either going into withdrawal or realising that they were going to go into withdrawal and then engaging in treatment because they wanted to avoid the pain of going through that Buvidal... releases medication so that people can withdraw from opiates, just as they would from methadone or something like that, but you don’t have to go to the chemist every day. That was brought in just so that people could stay put and that we weren’t having to move people around everywhere, exposing them to COVID, just to get their medication. That made the absolute world of difference.”
(Key informant, voluntary sector)

Migrants and people with no recourse to public funds

Various COVID-19-related emergency measures relating to non-UK nationals (e.g. suspension of eviction from asylum accommodation, and emergency assistance to those with NRPF and European Economic Area (EEA) migrants not in work) were considered important in mitigating homelessness pressures in their area by only around half or fewer Welsh LAs surveyed (Table A.7). Likewise, only a handful of Welsh LAs expected homelessness amongst migrants who lack access to benefits to increase in their locality as we emerge from the COVID-19 pandemic (Table A.4).

These findings can be explained by the geographical concentration of non-UK nationals at risk of homelessness in certain (urban) parts of Wales. This meant that measures such as the suspension and then restarting of evictions from National Asylum Support Service (NASS) accommodation had substantial impacts in specific locales:

“The suspension of NASS evictions and evictions from PRS / social housing [have] had an immediate positive impact on managing numbers through the door, but [have] postponed a longer-term concern. In particular with NASS cases, the Home Office built up such a large back-log of cases it needed to clear, it ended up inundating us with 20+ NASS evictions a week, which during a pandemic was difficult to manage.”
(Urban LA)

Legacy

A potential longer-term impact of COVID-19, in association with the work of the HAG discussed below, seemed to be a move away from communal shelters and, to some extent at least, more traditional forms of hostel provision:

“...it stimulated a whole kind of set of thinking and action around what kind of accommodation? An acceptance that night shelters, dormitory spaces, all those kind of things which were provided for good reason, but actually are not dignified, safe accommodation for folk. Again, there’s some money being invested and some activity around better forms of provision. Whether that be in the faith sector in terms of Housing Justice Cymru, or in the local authorities and housing associations.”
(Key informant, independent sector)

That said, not all research participants were convinced that this shift was happening as decisively as was required:

“...there’s a lot of strong rhetoric about [moving away from shelter use]. I’m not sure...we can see the tangible evidence of that yet in Wales.”
(Key informant, voluntary sector)

A sustained emphasis on more digital working, especially given the logistical challenges in rural Wales, was also widely mooted, albeit with a ‘blended’ approach that recognised the need for some continued face-to-face engagement:

“Our counselling provision, for example, went online...That doesn’t always suit everybody. We still want to have a relationship with the people we support, but actually when we’re covering the whole of Wales and a lot of those areas are rural, that actually this gives us more opportunity to engage and to bring in peer support. Rather than having somebody get three buses to go around a mountain, we can just dial in and we can sort of bring services to people more easily. It’s encouraged us to develop more of a blended approach really

149 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf>; Watts, B., Bramley, G., Fitzpatrick, S., Pawson, H., & Young, G. (2021, forthcoming) *The Homelessness Monitor: Scotland 2021*. London: Crisis.

150 Watts, B., Bramley, G., Fitzpatrick, S., Pawson, H., & Young, G. (2021) *The Homelessness Monitor: Scotland 2021*. London: Crisis.

with how we deliver services....I think digital engagement is sustainable."

(Key informant, voluntary sector)

"I'm somebody that really likes face-to-face interaction, but there is no getting away from the fact that it's made meeting and talking to partners so much easier and so much quicker.. people would end up all going to mid-Wales to meet which is a two-and-a-half-hour drive for everybody, and just a bit of a nightmare in terms of arranging meetings; which meant that they didn't happen as quickly or as often as you'd want. We'd want to hang on to the digital because it means we've been able to speak much more quickly to stakeholders and they've been able to feed back in...real time; challenges, issues, etc."

(Key informant, statutory sector)

Finally, there was also hope expressed, by homelessness service providers, that some of the more flexible approaches to commissioning operated during COVID-19 could be retained:

"...during the last 12 months or certainly in the first lockdown, our LA commissioners allowed us to get on with it and do what we needed to do and trust us. Prior to that there's been a lot of micromanagement ...as everybody was trying not to panic and make things happen that micromanagement went out of the window. I would very much like to see that trust continue and allow us to do - obviously we have to evidence the work we're

doing... but allow us to do what we need to do with the people that we are supporting because we know them well."

(Key informant, voluntary sector)

3.3 Pre-COVID-19 policy and the Homelessness Action Group

Homelessness, and particularly rough sleeping, was already a political priority in Wales pre-COVID-19, with a high-level national strategy published in October 2019.¹⁵¹ This relatively brief document was short on details, but had a strong preventative and housing-led flavour, and set out a series of principles that are consistent with subsequent policy developments.

In summer 2019, the Welsh Government established an independent 'Homelessness Action Group' with a remit to 'end homelessness in Wales', with specific focus on early action to reduce and eliminate rough sleeping.¹⁵² This HAG seems in many ways modelled on the earlier Scottish Homelessness and Rough Sleeping Action Group¹⁵³ with both Groups chaired by the Chief Executive of Crisis, Jon Sparkes.

The HAG produced three reports in total. The first, published in October 2019, focused on actions to address rough sleeping ahead of winter 2019, and also introduced a series of priorities for preventing rough sleeping arising in the first place.¹⁵⁴ The second and most comprehensive HAG report, issued in March 2020, just before the first COVID-19 lockdown, contained an array of substantive recommendations, framed within the "clear expectation" that ending homelessness in Wales meant that this experience should be "rare, brief and

non-recurrent".¹⁵⁵ The 'rare' was to be achieved through universal, upstream, and crisis prevention measures,¹⁵⁶ while the 'brief' and 'non-recurrent' was addressed via a downstream 'systems change' agenda within which Rapid Rehousing, Housing First and increased social housing supply figure strongly. The group reconvened in May 2020 and their third and final report, published in November 2020, focuses on local partnership working structures and the scaling up of Rapid Rehousing approaches.¹⁵⁷

The recommendations contained in all three reports were accepted in principle by the then Welsh Government, with the second (main) report recommendations endorsed in a Ministerial statement that accompanied announcement of the Phase 1 funding discussed above.¹⁵⁸ The new administration's Welsh Programme for Government 2021-26 pledges to "fundamentally reform" homelessness services to focus on prevention and Rapid Rehousing.¹⁵⁹ A Housing Support National Advisory Board, with wider stakeholder membership than the HAG,¹⁶⁰ has now been established to provide oversight and provide advice on strategimbership. A high-level Action Plan to end homelessness in Wales, based on 2019 Strategy and

the HAG recommendations, has been issued for consultation by the Welsh Government.¹⁶¹

Key informants, some of whom had participated in the HAG, warmly welcomed its recommendations, with the only slight caveat being concern about its breadth of ambition:

"There's nothing in there that we would take issue with. I think there are certain points - because it's so vast, the Homelessness Action Group and the recommendations are enormous, some of them are just... You think, blinking heck, how are we going to implement that?"

(Key informant, voluntary sector)

"We back all of the recommendations. I think my biggest concern is just the number of recommendations and prioritising them. We now have the Housing Support National Advisory Board... that picks up a lot of the recommendations that the Homelessness Action Group made. It's trying to prioritise them, but I think that's probably one of the most difficult things, actually, is to say, well, what are we going to focus on?"

(Key informant, independent sector)

151 Welsh Government (2019) *Strategy for Preventing and Ending Homelessness*. Online: Welsh Government. <https://gov.wales/sites/default/files/publications/2019-10/homelessness-strategy.pdf>

152 <https://gov.wales/homelessness-action-group>

153 Watts, B., Bramley, G., Fitzpatrick, S., Pawson, H., & Young, G. (2021) *The Homelessness Monitor: Scotland 2021*. London: Crisis.

154 Homelessness Action Group (2019) *Preventing Rough Sleeping in Wales and Reducing it in the Short-term: Report to Welsh Ministers from the Homelessness Action Group*. Online: Welsh Government. <https://gov.wales/sites/default/files/publications/2019-10/homelessness-action-group-report-october-2019.pdf>

155 Homelessness Action Group (2020) *The Framework of Policies, Approaches and Plans Needed to End Homelessness in Wales (What ending homelessness in Wales looks like): Report from the Homelessness Action Group for the Welsh Government*. Online: Welsh Government. https://gov.wales/sites/default/files/publications/2020-03/homelessness-action-group-report-march-2020_0.pdf;

156 Fitzpatrick, S., Mackie, P., and Wood, J. (2019) *Homelessness Prevention in the UK – Policy Briefing*. Online: CaCHE. <https://housingevidence.ac.uk/wp-content/uploads/2019/07/Homelessness-Prevention-in-the-UK-Policy-Brief-July-2019-final.pdf>

157 Homelessness Action Group (2020) *Preventing, Tackling and Ending Homelessness through Rapid Rehousing and Local, Regional and National Partnerships: Report to Welsh Ministers from the Homelessness Action Group*. Online: Welsh Government. <https://gov.wales/sites/default/files/publications/2020-11/homelessness-action-group-report-july-2020.pdf>; Welsh Government (2020) *Written Statement: Homelessness Prevention Update*. Online: Welsh Government. <https://gov.wales/written-statement-homelessness-prevention-update>

158 Welsh Government (2020) *Written Statement: COVID-19 Response – Homelessness and Rough Sleepers*. Online: Welsh Government. <https://gov.wales/written-statement-covid-19-response-homelessness-and-rough-sleepers>.

159 Welsh Government (2021) *Programme for Government*. Online: Welsh Government. <https://gov.wales/sites/default/files/publications/2021-06/programme-for-government-2021-to-2026.pdf>. p.7.

160 <https://gov.wales/housing-support-national-advisory-board-hsnab-meeting-25-march-2021-html#section-81300>

161 Welsh Government (2021) *Ending Homelessness: A High-Level Action Plan – 2021-2026*. Online: Welsh Government. <https://gov.wales/sites/default/files/consultations/2021-10/ending-homelessness-high-level-action-plan-2021-to-2026.pdf>

Perhaps uniquely in recent UK homelessness policy developments, the HAG work contained a strong focus on workforce development and support, which was strongly supported by those we interviewed:

"...we're seeing more resource become available for upskilling so that we can provide the best cutting-edge services across Wales. Also, so that we can pay people properly, so that we're not perpetuating the poverty we're trying to solve."
(Key informant, voluntary sector)

"I think the stuff about the workforce is really timely, we need to get that right...I think there's definitely acceptance across the board that that's necessary, that we need to pay people properly and value them as support staff and case worker staff, and there needs to be some sort of consistency and some standard, maybe, across the sector. How we get there, I don't know..."
(Key informant, statutory sector)

There was also widespread support amongst our interviewees for the flagship HAG recommendations on Rapid Rehousing, pithily defined by one key informant as *"minimising the amount of time that people don't spend in mainstream and settled housing"*, and the scaling up of 'Housing First' provision for homeless people with complex support needs.¹⁶² That said, a certain wariness was also apparent on the part of some participants, associated with three key points. First, some key informants were concerned, as one might expect, about housing supply and other resourcing issues:

"I think we're not in a place to go down the Rapid Rehousing route in any great numbers or depth at the minute, because we haven't got the stock, we haven't got the case staff, and we haven't got the support staff."
(Key informant, statutory sector)

Second, a potential trade-off between the speed and appropriateness of rehousing was flagged by a few:

"...a really big one for us is making sure that people are placed in the right homes in the right place... what we're really concerned about is a pressure to, there's a home, it's available, there's someone here who is homeless, we've got to get them in there because Rapid Rehousing. Then, actually, six months down the line, they hate it because they are miles away from their kid's school, they can't get a job, all that kind of stuff. It's how we balance sustainability for the tenants against the, for rapidity in terms of actually housing them."
(Key informant, independent sector)

Third, and more fundamentally, a continued commitment to more congregate models of provision, at least for certain groups of homeless people, was apparent amongst some key informants:

"My only concern with [Housing First] is that it's not a silver bullet; we are not Finland and that actually some people choose to live in shared accommodation. It's not all about having your own kitchen and bathroom, because actually some... community houses, especially for... longer-term street drinkers, they work really, really well. I think, yes, let's embrace the new approaches, embrace the evidence, but let's

not throw out choice, because not everybody wants to live that way."
(Key informant, voluntary sector)

"...we're completely signed up to rapid rehousing and rare, brief and non-recurrent. But actually recognising that young people are slightly different and do need a different type. Moving a young person who's got no support network suddenly into their own flat without the support to build those out is not helpful because if they abandon that flat that just becomes that cycle... there are young people that really benefit from the more traditional 24-hour supported accommodation."
(Key informant, voluntary sector)

Almost all LA respondents reported being at least somewhat familiar with the recommendations of the HAG. Half of these respondents (n=11) believed that certain of the proposals could work well in their own locality, with almost all of the others unable to comment. While few LAs provided much in the way of specifics on what would work well in their view, a couple of telling comments included the following:

"Generally supportive of the recommendations. In particular I feel recognition and 'professionalisation' of staff in the sector is vital to increase quality recruitment, staff retention and ultimately improving service delivery to vulnerable individuals."
(Other LA)

"...the majority of recommendations in the HAG report that are within our control are already embedded in our way of working and many of the other recommendations are welcomed. However, it is important to note that resources are still limited and therefore some of the recommendations are aspirational while working within our current

means. We would especially welcome more responsibility being taken by other statutory partners such as health and some areas of social services."
(Other LA)

The vast majority of LA respondents (18 out of 22) offered in principle support for implementation of Rapid Rehousing in their locality. But this was often subject to provision of necessary resources, and especially long-term housing supply, particularly of one-bedroom units (see also Chapter 2):

"We welcome the idea and intention [of Rapid Rehousing]. We all know how traumatising and unsettling long stints in temporary accommodation can be and we all want to see people in settled homes quickly and removing as many barriers as we can to make that a reality. However, we do have concerns about the supply of accommodation to make this happen. The current temporary accommodation model does not exist because we think it is great and affordable, we know it is expensive and potentially traumatising, but it is a product of current local markets and the limited supply of social housing and affordable private rentals. This needs addressing/investing in in order for us to meet this aim."
(Rural LA)

Likewise, amongst those LA respondents who judged that some of the HAG recommendations would be difficult to implement in their locality (12 in total), open text elaborations tended to note that aspirations for Rapid Rehousing would further stretch existing resources:

"...the stock levels both in terms of RSL and affordable PRS make adopting a full rapid rehousing protocol very challenging."
(Other LA)

¹⁶² Mackie, P., Johnsen, S. & Wood, J. (2017) *Ending Rough Sleeping: What Works? An International Evidence Review*. Crisis, London.

“Rapid rehousing is a challenge, especially with no retained stock. Having a supply of affordable accommodation is difficult for us.”
(Rural LA)

As with key informants, there also seemed to be, on the part of at least some LAs, some degree of hesitation about the underlying principles of Rapid Rehousing, especially at the point where this merges into the Housing First agenda:

“Supportive of the principle, however I do feel significant capital investment is required, to make a full RRP viable. I also feel we need to acknowledge that supported housing needs to continue to play a role as we are aware there are a relatively small number of very complex individuals who simply cannot manage a tenancy, even with intensive support. Individuals choices around substances, behaviour and desire to engage are as key to this, as the availability appropriate support.”
(Other LA)

These combined LA and key informant comments tended, then, to support the assessment of one key informant that:

“...there’s a lot more work to be done in Wales to get consensus that, when we say that Rapid Rehousing and all of its various elements is the solution for everyone, that, actually, we mean everyone. It might take longer, it might take more support, and it might be more complex for some people than for others... I

think, in a way, there is that sort of...cultural argument to be won for that being the right way to do things...I think there needs to be that national conversation on Housing First and Rapid Rehousing.”
(Key informant, voluntary sector)

3.4 Part 2 of the Housing (Wales) Act 2014 and future legislative reform

Based on the recommendations of a Welsh Government-funded review published in 2012,¹⁶³ Part 2 of the Housing (Wales) Act came into force in April 2015, bringing about a radical overhaul of Welsh homelessness legislation. The 2014 Act introduced an emphasis on earlier ‘preventative’ intervention for households who are ‘threatened with homelessness’, as well as homelessness ‘relief’ duties, that apply regardless of priority need. However, if these prevention and relief efforts fail, it remains the case that only households with priority need are entitled to have housing secured by the local housing authority. Priority need applicants who ‘unreasonably fail to cooperate’ with the prevention or relief assistance, or refuse a suitable offer of accommodation, may not progress to this final statutory duty. Subsequent legal changes, in December 2019, mean that, with respect to most homeless families with children and young people under 21, Welsh LAs can no longer apply the ‘intentionality’ test to restrict access to settled housing.

From an early stage, indications were that the new framework under the 2014 Act enjoyed a considerable measure of support and goodwill across both statutory and voluntary sectors.¹⁶⁴ Alongside a reorientation of

LA homelessness services towards a more pro-active, preventative model, single homeless people in particular were said to have received a much better service response. Criticisms of the new homelessness regime tended to be ones of implementation rather than principle, focussed on issues such as excessive paperwork associated with the multi-stage application process, and unevenness in service responses.¹⁶⁵ Shortly after the publication of the last Homelessness Monitor Wales, and nearly three years after the bringing into force of the new Welsh legislation, an independent evaluation found that the “overwhelming consensus” was that the new statutory framework had ushered in a more preventative and person-centred approach, which has brought about a much improved response to tackling homelessness.¹⁶⁶

However, it was recognised that there remain substantial groups for whom this revised Welsh homelessness system still failed to yield a satisfactory resolution, most notably ‘non-priority’ single person households for whom relief efforts are unsuccessful, and who do not then qualify for the final rehousing duty.¹⁶⁷ With regard to this latter point, the Welsh Government last year published an independent review

on options for amending the priority need test or abolishing it altogether.¹⁶⁸ Subsequently, the Minister, Julie James, is now on record at several public occasions committing to the abolition of the priority need criterion, which would then extend temporary and settled housing entitlements to single people whose homelessness has not been prevented.¹⁶⁹ The HAG has recommended removing legal barriers that currently stop people accessing housing and support, including the statutory priority need, intentionality and local connection tests,¹⁷⁰ and the high-level Action Plan currently issued for consultation also commits to reviewing the legislative framework.¹⁷¹

In this year’s LA survey, homelessness/housing options managers were, by and large, strongly positive in their overall assessment of the legislative reform enacted in 2014. Seventeen (of 22) saw it as beneficial, with most of these considering it ‘strongly beneficial’ in preventing and alleviating homelessness in their locality, albeit that responses from rural authorities tended to be somewhat more mixed (see Table A.13). Open-ended comments backing up a generally positive assessment of the legislation included:

165 Shelter Cymru (2016) *Reasonable Steps: Experiences of Homelessness Services Under the Housing (Wales) Act 2014*. Cardiff: Shelter Cymru; Mackie, P., Thomas, I. & Bibbings, J. (2017) ‘Homelessness prevention: reflecting on a year of pioneering Welsh legislation in practice’, *European Journal of Homelessness*, 11(1), 81-107.

166 Ahmed, A., Wilding, M., Gibbons, A., Jones, K., Rogers, M., & Madoc-Jones, I. (2018). *Post-implementation Evaluation of Part 2 of the Housing Act (Wales) 2014: Final Report*. Cardiff: Welsh Government; see also, Ahmed, A. & Madoc-Jones, I. (2020) ‘Homelessness Prevention Policy in an International Context: The Housing Act (Wales) 2014’, *Social Policy and Society*, 19(1), 95-108. doi:10.1017/S147474641900037X

167 Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S., Watts, B & Wood, J. (2017) *The Homelessness Monitor: Wales 2017*. London: Crisis. https://www.crisis.org.uk/media/237787/the_homelessness_monitor_wales_2017.pdf; see also, Mackie, P., Gray, T., Hughes, C., Madoc-Jones, I., Moustari, V., Pawson, H., Spyropoulos, N., Stirling, T., Taylor, H. & Watts, B. (2020). *Review of Priority Need in Wales*. Cardiff: Welsh Government.

168 Mackie, P., Gray, T., Hughes, C., Madoc-Jones, I., Moustari, V., Pawson, H., Spyropoulos, N., Stirling, T., Taylor, H. & Watts, B. (2020). *Review of Priority Need in Wales*. Cardiff: Welsh Government.

169 <https://www.facebook.com/watch/?v=327417072382539>

170 Homelessness Action Group (2020) *The Framework of Policies, Approaches and Plans Needed to End Homelessness in Wales (What ending homelessness in Wales looks like): Report from the Homelessness Action Group for the Welsh Government*. Online: Welsh Government. https://gov.wales/sites/default/files/publications/2020-03/homelessness-action-group-report-march-2020_0.pdf. p. 40.

171 Welsh Government (2021) *Ending Homelessness: A High-Level Action Plan – 2021-2026 How We Will End Homelessness in Wales*. Online: Welsh Government. <https://gov.wales/sites/default/files/consultations/2021-10/ending-homelessness-high-level-action-plan-2021-to-2026.pdf>

163 Mackie, P., Fitzpatrick, S., Stirling, T., Johnsen, S. & Hoffman, S. (2012) *Options for an Improved Homelessness Legislative Framework in Wales*. Cardiff: Welsh Government.

164 Mackie, P. (2014) ‘The Welsh Homelessness Legislation Review: Delivering Universal Access to Appropriate Assistance?’, *Contemporary Wales*, 27(1), 1-20; Shelter Cymru (2015) *A Brand New Start: Homelessness and the Housing (Wales) Act*. Cardiff: Shelter Cymru; Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S., Watts, B & Wood, J. (2017) *The Homelessness Monitor: Wales 2017*. London: Crisis. https://www.crisis.org.uk/media/237787/the_homelessness_monitor_wales_2017.pdf; Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S. & Watts, B. (2015) *The Homelessness Monitor: Wales 2015*. London: Crisis. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/wales/the-homelessness-monitor-wales-2015/>

"A statutory responsibility to provide advice, information and actions to prevent homelessness and for agencies to have a legal duty to cooperate has provided a catalyst for strategies, policies and action plans that focus on preventing or relieving homelessness"
(Urban LA)

"Much more positive prevention activity and joined up work with partners to prevent homelessness. Greater focus on clients' needs and not just those in Priority Need. Broader cultural shift within homeless team and extended partners"
(Other LA)

At the same time, a few more critical LA perspectives were also voiced:

"The legislation is so prescriptive that it gives little room for outside of the box thinking in terms of support. It is bureaucratic and too many stages of notification which officers are just putting people through as they are unable to work effectively with them in the pandemic"
(Rural LA)

While almost all key informants also strongly endorsed the merits of the 2014 framework, there was also a consistent theme that people sleeping rough and/or with complex needs had probably gained least from the progressive changes it enacted:

"...rough sleepers are the group that it failed the most, fails the most, because they are homeless and you've only got a duty to take reasonable steps to help the find somewhere, but at that time, you've got no duty to temporarily accommodate them, unless you think they're going to be priority need."
(Key informant, independent sector)

Partly prompted by a somewhat uncomfortable interaction between the COVID-19 emergency response and the current statutory framework, and the new private tenancy regime (see Chapter 2), but also rooted in longer-term drives for reform, calls for a revisit of the 2014 Act were widespread:

"We've also got a lot of people who are being accommodated who aren't owed a formal duty at the moment and they haven't got the right to review if they were to be evicted, for example. It's almost as though... We haven't set the legislation completely aside but its impact has been weakened throughout this process and I wonder about the future.... then we can't just rely on COVID guidance forever. We need that to be reflected in law, don't we?"
(Key informant, voluntary sector)

"I think it's pretty clear that the prevention duties need upgrading and spreading across public services, lengthening the time that people are owed a prevention duty, and that area of lowering the barriers...There's an opportunity, I think, to take all of the recommendations from the Homelessness Action Group, and make sure everything that requires a legislative change is dealt with now... address all of those barriers, particularly priority need, but also to finish off local connection and intentionality... It's time to reopen it...That's not criticising it in any way because it was pioneering at the time."
(Key informant, voluntary sector)

"...when the new tenancy regime comes in, potentially in spring next year, our notice period for what will replace Section 21, will go up to six months in the majority of circumstances...I think there's a lot of concern around people being handed a notice,

going to their local authority, and their local authority saying, 'Well, we'll help you when you're within 56 days', and that being a bit, that being counterproductive and actually, almost taking the whole point of extending the notice period in the first place."
(Key informant, statutory sector)

A significant finding of this year's LA survey was that a clear majority of respondents (15 of 22) believed that the removal the priority need test from the Welsh homelessness legislation would be beneficial, while only six disagreed (see Table A.14).¹⁷² This may in part be explained by the momentum towards abolition that has been generated from its disapplication throughout the COVID-19 pandemic:

"I think the fact that it hasn't really been applied for so long, for such a long period of time, has made it, made the arguments against not, made the arguments for not doing it a lot weaker. I can see something happening there, around a plan being put together for creating fewer barriers to accessing homelessness services."
(Key informant, independent sector)

That said, respondents often tempered this in principle support for the abolition of priority need by stressing that it was conditional on accompanying extra funding or other resources:

"Unprecedented levels of caseloads would have to be managed going forward which is unsustainable without transitional funding and additional resources. It would make housing more of human right as there would be less criteria applied for statutory services provision."

Housing supply would need to be increased substantially to ensure move on."
(Urban LA)

LA opinion was much more divided on abolition of the intentionality test (backed by 10, and opposed by 9). Open-ended comments tended to stress that the rarity of 'intentionally homeless' decisions in practice, especially since the changes implemented in 2019 severely curtailed its applicable scope, meant that such an amendment was acceptable and feasible because it would have little impact on outcomes. However, opponents of this move tended to see it as problematically removing an incentive for 'good behaviour':

"[Intentionality] does not apply in many cases, so would be minimal impact; however, we feel concerned that the removal of this would send the wrong message to people, that they could behave poorly, and have no consequences."
(Rural LA)

Strikingly, there was near universal disapproval amongst Welsh LAs for the ending of local connection rules, which determine which LA owes the final rehousing duty,¹⁷³ with 19 out of 22 council representatives judging that such a move would not be beneficial. Where backed up by more detailed comment, removal of the local connection test tended to be seen as managerially problematic, with every type of LAs seeming to assume that demand would increase in their area as a result of such a change:

"Local connection is key in LA being able to manage demand on service and duties owed and to ensure they are able to meet the housing and support needs for

¹⁷² Mackie, P., Gray, T., Hughes, C., Madoc-Jones, I., Moustari, V., Pawson, H., Spyropoulos, N., Stirling, T., Taylor, H. & Watts, B. (2020). *Review of Priority Need in Wales*. Cardiff: Welsh Government.

¹⁷³ Local connection criteria are also applied at the relief stage for those households likely to be judged to be in priority need.

those who have connections to their boroughs.”
(Valleys LA)

“Local connection, we would be extremely concerned if this was removed, as [rural area] is an attractive area to live and we think this would make our approaches unmanageable.”
(Rural LA)

“Local connection is required to ensure that locally commissioned and funded services are not overstretched and that local needs assessments are accurate for residents in the area. The occurrence of homelessness, especially rough sleeping, would be driven by the services available and accessible in an area and cause an inequality in social and community issues.”
(Urban LA)

Key informants, in contrast, tended to be sympathetic to the removal of local connection restrictions,¹⁷⁴ albeit that that they acknowledged that this may well have distributive consequences between LAs that needed dealt with:

“[Local connection is] particularly tricky for people who are fleeing violence, and it’s not just domestic abuse. It could be the drug dealer you owe money to or any of those things. I think we need to give people an opportunity to change their life. Again, the material resourcing of that is a whole other conversation ...I don’t know why we can’t internally invoice between local authorities so that maybe the home local authority pays the host local authority, because it all comes down to money in the end, doesn’t it?”
(Key informant, voluntary sector)

Finally, there was concern from several key informants about a lack of housing regulator in Wales to ensure appropriate implementation standards are adhered to:

“I think it’s the lack of regulation that’s our next biggest challenge now, that basically nobody can enforce this and there isn’t any single person in Wales who’s responsible for ending homelessness. There’s too much accountability across too many different ministerial portfolios. You just can’t pin it down, and I think without that accountability, we’re not going to see as much dedication and innovation as maybe we need.”
(Key informant, voluntary sector)

3.5 Key points

- The actions taken by the Welsh Government to assist people at risk of homelessness, and especially sleeping rough, during the COVID-19 pandemic were widely praised. A combination of unequivocal guidance (including with respect to NRPF), substantial additional funds, and high-level political commitment was viewed as underpinning the effective of their approach.
- The sustained nature of the ‘Phase 1’ funds made available by the Welsh Government to cover the costs of emergency accommodation, and the substantial scale of the Phase 2 funds for longer-term housing solutions, were warmly welcomed, as was the significant uplift in the mainstream Housing Support Grant in this financial year. Some concerns did attach, however, to the speed at which the Phase 2 capital funds had to be deployed, with question marks remaining over the appropriateness of investments in large-scale TA in particular.

- Local authorities, homelessness service providers and RSLs were all acknowledged to have risen to extraordinary challenges in protecting people at risk of sleeping rough during the COVID-19 crisis. At the same time, it was recognised that not all those in need were actually accommodated at all times, with waiting lists for emergency provision operated in certain places. The sheer level of support needs, encountered in some of this emergency accommodation, also posed significant management and safety concerns.
- Pre-COVID-19, homelessness was already a high political priority in Wales, with a national strategy published in October 2019 setting a progressive direction based on principles of broad-based prevention, Rapid Rehousing and Housing First. Successive reports by the independent HAG have subsequently generated a wealth of detailed policy proposals to give substance to these principles, while also picking up other key themes such as workforce planning and new public sector prevention duties. All Action Group recommendations have been accepted in principle by the Welsh Government, with many now captured in a high-level Action Plan, but a degree of wariness with regard to the Rapid Rehousing and Housing First aspects of this agenda is still apparent in the wider homelessness sector in Wales.
- Another key HAG recommendation concerns the removal of legal barriers to homeless people accessing housing and support, including the current statutory priority need, intentionality and local connection tests. Our survey results indicate that the majority of Welsh local authorities support the removal of the priority need criterion, but opinion is more divided amongst councils on the removal of the intentionality test, and firmly against the removal of local connection restrictions.

¹⁷⁴ Mackie, P., Gray, T., Hughes, C., Madoc-Jones, I., Mousteri, V., Pawson, H., Spyropoulos, N., Stirling, T., Taylor, H. & Watts, B. (2020). *Review of Priority Need in Wales*. Cardiff: Welsh Government.

Statutory homelessness

4. Statutory homelessness

4.1 Introduction

This chapter analyses recent change in the scale and nature of statutory homelessness. Consistent with the remainder of the report, it focuses mainly on the COVID-19 pandemic. In terms of statistical and survey data available at the time of writing, this largely equates to financial year 2020/21. However, to frame this analysis, the main body of the chapter begins with a slightly longer-term perspective that covers the period from the introduction of the new homelessness legislation (Housing (Wales) Act 2014) in 2015/16 to the approximate start of the pandemic – that is, financial year end 2019/20.

The chapter is based on two main sources. Firstly, it draws on our LA survey as undertaken in June-July 2021. Secondly, we utilise homelessness statistics as published by the Welsh Government. Unfortunately, however, official statistics for 2020/21 remain largely unpublished at the time of writing – only very limited figures on temporary accommodation placements have been released. Moreover, the relevant Welsh

Government website advises that ‘many of the housing data collections for 2019-20 were cancelled’¹⁷⁵ and it has not been possible to ascertain whether this means that the usual official homelessness statistics for 2020/21 will remain permanently unpublished.

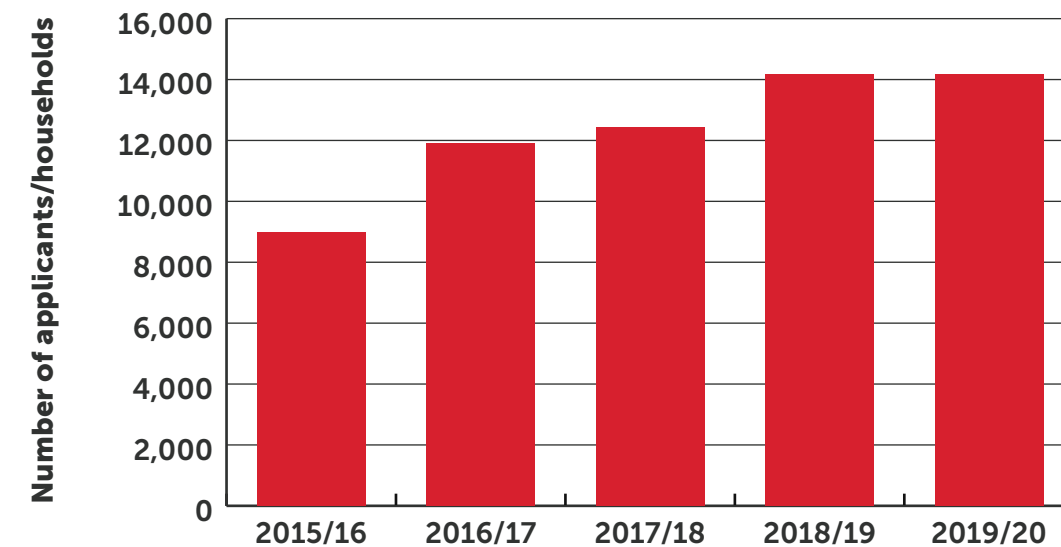
Following this introduction, the chapter is structured in two main parts. First, in Section 4.2, we analyse the changing scale and nature of statutory homelessness. Then, in Section 4.3, in this instance drawing entirely on our survey data, we turn to the management of homelessness in terms of the ways that LAs discharge housing duties towards homeless people. Finally, in Section 4.4 we briefly conclude the chapter.

4.2 Homelessness demand

The changing scale of homelessness demand

Although several different indicators can be used to gauge the changing scale of homelessness, the various official statistics that could be used for this purpose all suggest an upward trend in the years leading up to the

Figure 4.1: Households subject to homelessness prevention or relief, 2015/16-2019/20



Source: Welsh Government¹⁷⁶

Note: Because households can, in principle, receive both forms of assistance (i.e., prevention and relief), simply adding the numbers associated with each type of help would result in double counting. However, the figures graphed here reflect the Welsh Government’s published numbers on ‘Total prevention/relief’ which by implication allow for this.

pandemic. This is arguably best demonstrated with respect to the cohort subject to LA homelessness prevention or relief assistance. These terms encompass the actions that LAs are obliged to initiate in response to homelessness applications by persons initially deemed as ‘eligible for assistance’ and either homeless or threatened with homelessness. For further details see diagram of the legislatively designated process for LA responses to homelessness presentations in Homelessness Monitor Wales 2018 (Figure 4.3, p63).

Because LA homelessness practice in 2015/16 is likely to have been disrupted by the introduction of a novel legislative framework in that year,

2016/17 is probably a more suitable baseline for this assessment. As shown in Figure 4.1, during the three years to 2019/20 prevention and relief cases increased by 19%, albeit reaching a plateau in 2019/20.

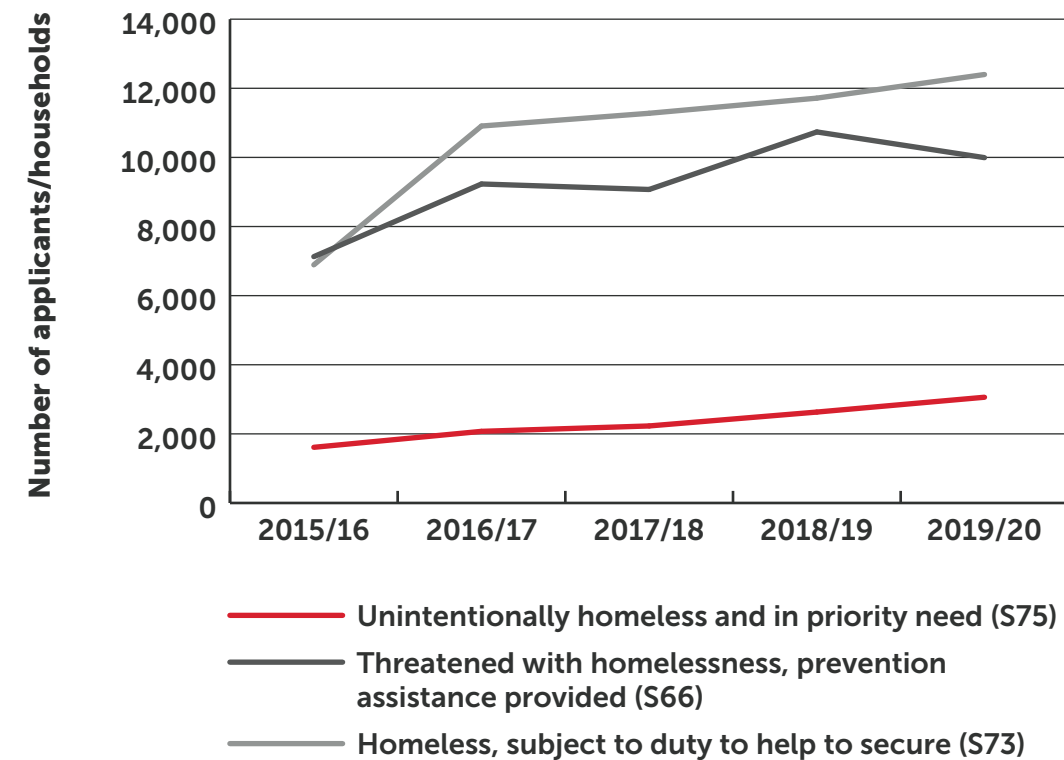
As another way of assessing change over time, levels of activity under each of the three main statutory duties included in the 2014 legislation¹⁷⁷ are shown in Figure 4.2. Thus, in the three years to 2019/20, actions to assist applicants under S66 (prevention assistance) and S73 (relief assistance) increased by 8% and 14%, respectively. Actions under S75 (‘final duty’ to secure accommodation) climbed by 48%, although from a much lower base than the other activities in terms

¹⁷⁵ Welsh Government (2021) *Statistics Wales quarterly update: June 2021*. Online: Welsh Government. <https://gov.wales/statistics-wales-quarterly-update-june-2021.html>

¹⁷⁶ <https://stats.wales.gov.wales/Catalogue/Housing/Homelessness/householdsforwhichassistancehasbeenprovided-by-outcome-householdtype>

¹⁷⁷ To help interpret these statistics – and the inter-relationships between the associated duties – it may be found useful to refer to a diagram of the legislatively designated process included as Figure 4.3 in Homelessness Monitor Wales 2017. https://www.crisis.org.uk/media/237787/the_homelessness_monitor_wales_2017.pdf

Figure 4.2: Households subject to local authority homelessness duties, 2015/16-2019/20



Source: Welsh Government

of absolute numbers. In interpreting these figures it should also be noted that, because households can be subject to more than one of these forms of help,¹⁷⁸ the numbers cannot be summed.

Key informants' comments indicated that this recent shift away from preventive interventions towards more of a focus on relief and rehousing duties was reinforced during the pandemic:

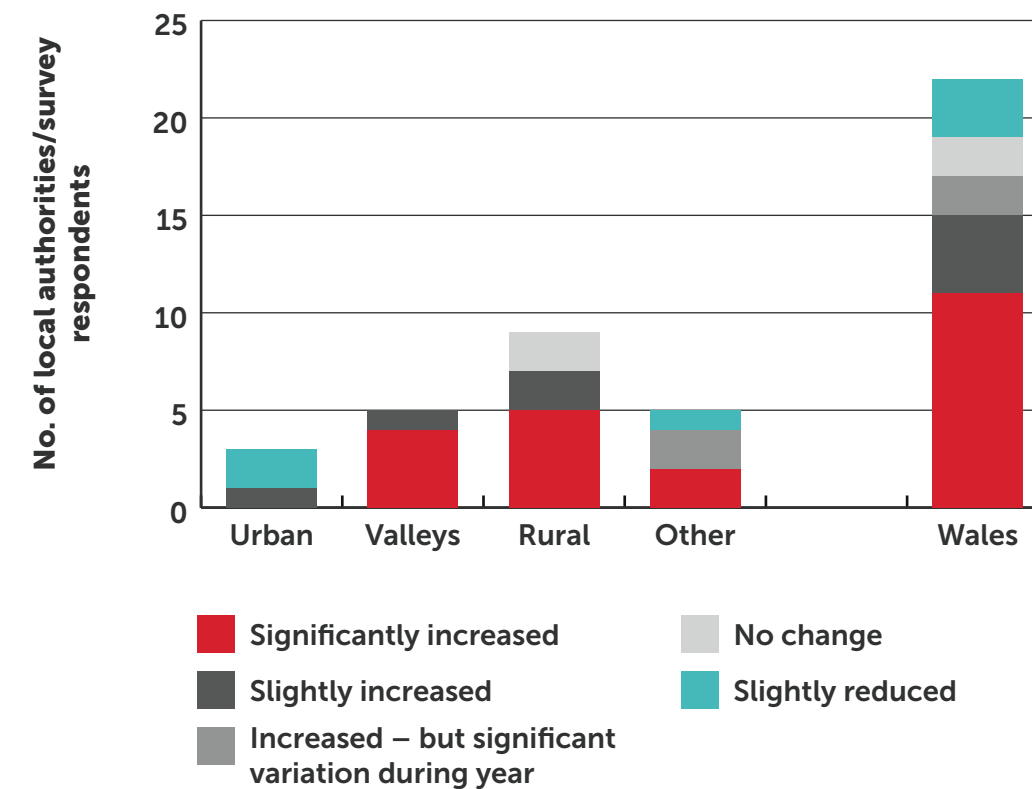
"...lots more people now having that final Section 75 duty, and the kind of acceptance in local authorities that that is the case, that as people come through the doors, that is where they'll end up, in a Section 75. Yes, and a huge

increase of people in temporary accommodation."
(Key informant, statutory sector)

As noted above, in assessing pandemic homelessness impacts – i.e. focusing on the situation in 2020/21 – we are largely reliant on the authors' LA survey. As shown in Figure 4.3, most survey respondents perceived that homelessness expressed demand increased in 2020/21 by comparison with 2019/20. Half of respondents (11) judged such increases 'significant', while another four reported a 'slight' increase.

Among those perceiving a rise in expressed demand during 2020/21, numerous respondents attributed this to the implementation of Welsh

Figure 4.3: Perceived change in overall number of households seeking homelessness assistance during 2020/21 compared with 2019/20



Source: Authors' survey

Government guidance associated with the national emergency accommodation programme, and the protection and encouragement this provided to people who would normally be assessed as not in priority need:

"The temporary Guidance Note from the Welsh Government has ensured that anyone who may come into the definition of homelessness, but not necessarily rough sleeping will now be offered temporary accommodation, which has given many people a choice and essentially brought out the 'hidden homeless'."
(Other LA)

"Huge increase in presentations as a direct result of new COVID 19 Guidance issued by Welsh Government and the removal of priority need."
(Other LA)

In a different emphasis, others perceived that some factors generating homelessness had been aggravated by pandemic lockdowns and other stresses:

"We have seen an increase in presentations for domestic abuse and relationship breakdowns with family/friends, often due to issues around COVID regulations. Many people have also lost their 'safety net' whereby they would normally be able to stay with other friends/family but have been unable to do so in the pandemic due to

¹⁷⁸ For example, this would apply to an applicant initially deemed threatened with homelessness (and therefore qualifying for prevention help under S66), but then becoming actually homeless due to the failure of this initial assistance, and then becoming subject to a S75 'main duty' decision due to the failure of S73 homelessness relief efforts.

concerns around the spread of the virus/protecting the vulnerable and breaking COVID guidelines.”
(Urban LA)

“Increased family/relationship breakdowns, sofa surfing arrangements coming to an end which resulted in rough sleepers numbers rising, prison leavers coming out NFA along with landlord serving s21/NTQs.”
(Valleys LA)

Notably, however, in two of the three large urban authorities (Cardiff, Newport and Swansea) overall homelessness presentations were reported as having slightly decreased – see Figure 4.3.

Among the minority of councils where homelessness demand had declined in overall terms, this tended to be explained by a perception that decreased rates of private rental eviction had outweighed additional demand involving sofa surfers and other ‘hidden homeless’ groups covered by emergency measures:

“The number of homelessness prevention cases has reduced significantly due to the extension of notice periods and ban on evictions.”
(Urban LA)

“National interventions such as the closure of courts for possession proceedings, evictions ban, furlough scheme, extended notice periods for those who rent, rental and mortgage holidays, have all been positive protections for residents to mitigate risks of increased homelessness during the coronavirus health pandemic.”
(Other LA)

Finally, one survey respondent expressed concern that the necessity for homelessness staff remote working could have contributed to observed reduction in applications:

“The [slight reduction in homeless presentations] may be caused by the lack of face to face interviews completed as all staff have adapted to working remotely during the pandemic ... Those ... unable to communicate digitally, those without English as their first language and those with hearing/learning difficulties may all have been negatively impacted due to this.”
(Urban LA)

The changing nature of homelessness demand in 2020/21

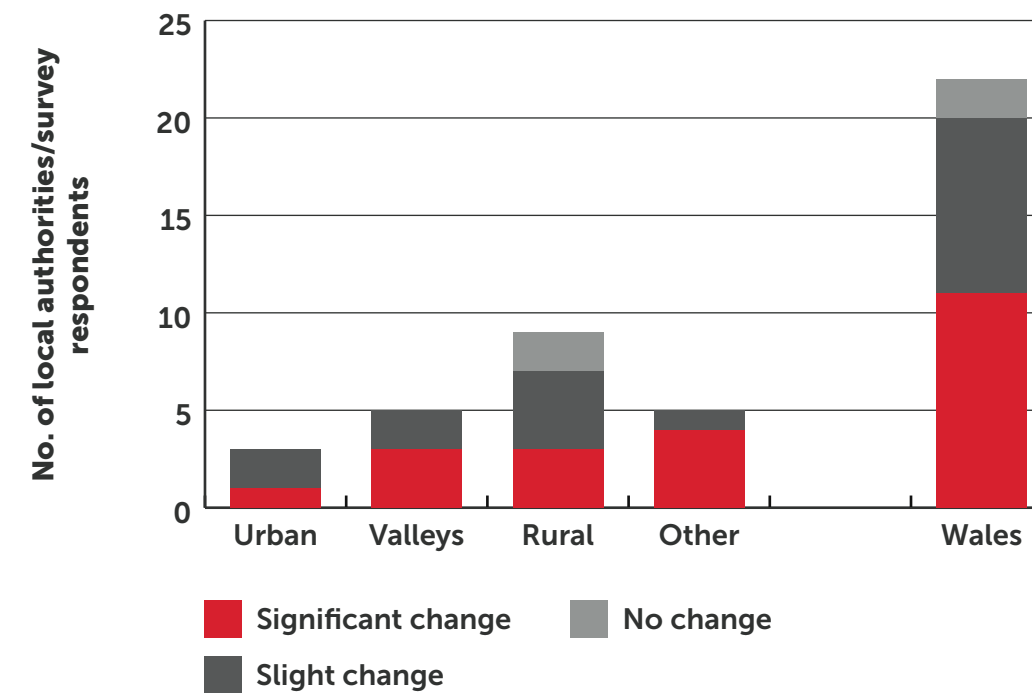
Most authorities judged that the profile of people presenting as homeless in 2020/21 differed from that in 2019/20, although this was less marked in rural Wales – see Figure 4.4. In half of all councils such change was reportedly ‘significant’.

Consistent with the pattern of responses on the changing scale of homelessness demand, many participants reported that – largely for reasons already mentioned – the balance between families and single people had significantly shifted in 2020/21:

“Single people previously accounted for approx. 66% of homelessness presentations and this has increased to over 80%. Those who would not have been considered a priority need prior to the pandemic have now been assisted to access emergency accommodation. Families that would have been at risk of losing PRS accommodation have been protected by temporary legislation.”
(Urban LA)

“Initially we received a higher number of single person households than normal although as the year has gone on we have received more enquires from families and many who had not previously used our services before.”
(Valleys LA)

Figure 4.4: Perceived change in profile of households seeking homelessness assistance during 2020/21 compared with 2019/20



Source: Authors' survey

Key informants also flagged linked changes in the spectrum of previous accommodation occupied by those facing homelessness and, as noted above, a shift away from preventative interventions towards more of an emphasis on relief and crisis responses:

“Reductions really in family homelessness and therefore, some of the prevention activity and an increase around rough sleeping, what to do with those that were in shared air space accommodation, and also those that were sofa surfing, or just in other people’s accommodation and had no legal right to be there. They were the main trends, I think.”
(Key informant, independent sector)

Some authorities reported that, within the family applications cohort, the balance had shifted from those evicted

by private landlords to those losing accommodation due to domestic violence.

This chimed with comments from key informants, some of whom also highlighted that the numbers of young people affected by homelessness appear to have risen during the pandemic:

“So we won’t have people becoming homeless or threatened with homelessness because of eviction right now...but what you’re seeing is... people who were maybe sofa surfing and presenting, people where there’s been just a breakdown in the relationship with family or friends and they now present as homeless. We still see family breakdown as a reason, and also people fleeing abuse. So maybe the numbers haven’t changed

but the reasons have changed, I would say.”
(Key informant, voluntary sector)

“We.. saw... a bit of an influx of young people coming forward. We saw a much higher increase or percentage than we would be expecting for young people just because the pressure of being locked down with your parents led to conflict. Then we saw people either choosing to leave or be turfed out.”
(Key informant, voluntary sector)

Expectations on post-lockdown homelessness change

Judging from LA perceptions as recorded through our survey, the post-lockdown (or, perhaps, post-pandemic) period is likely to see varied impacts on different homelessness cohorts. As shown in Figure 4.5, almost all respondents anticipated an increase in private landlord evictions due to the relaxation of restrictions imposed in 2020. Most participants also expected increases in home owner repossessions, newly unemployed people and survivors of domestic abuse. By contrast, few anticipated rising numbers of social rental evictions or higher numbers of presentations involving migrants without recourse to benefits.

In their supporting open-ended responses many survey participants, not surprisingly, noted that the ending of the eviction restrictions would likely lead to rising private tenancy terminations. This concern was echoed by many key informants, some of whom also noted the likely moderating effect of the delays in the court system:

“...fears around, evictions that are well founded. Obviously, the court system is going to stymie any flow of those evictions, but there are going to be evictions. We are going to return to families who are in economically precarious

positions. We’ve got furlough will come to an end. All those things are going to coalesce and we’re going to have a lot of activity there.”
(Key informant, independent sector)

As noted in the quotation above, the ending of the furlough scheme was another development whose economic impact remained uncertain, but with the potential to generate a surge in unemployment with some of those affected being exposed to housing insecurity as a result (see also Chapter 2). Similarly, respondents noted that many low-income households would be placed under renewed stress by the withdrawal of the pandemic uplift on UC.

Some respondents anticipated that the end of pandemic restrictions would release other pent-up pressures that could cause a rise in homelessness:

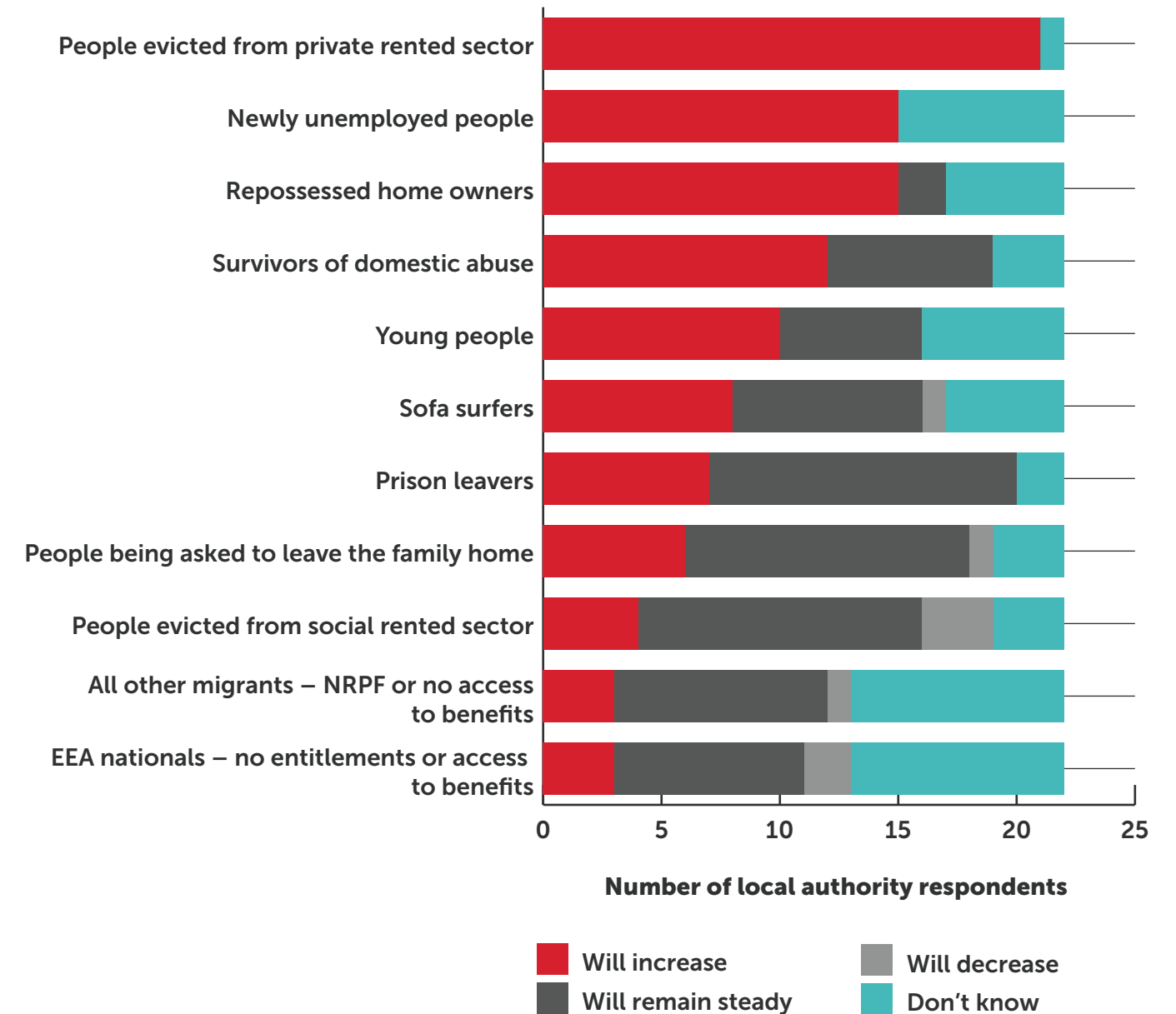
“Clear link in previous lockdown easing with an increase of domestic abuse survivors fleeing abusive relationships. Potential for this to increase over time.”
(Other LA)

“Prison leavers who have been able to stay with family and friends during the pandemic I am predicting won’t be able to remain staying with them.”
(Urban LA)

While many respondents had no view about likely future trends in homelessness affecting non-UK citizens, some voiced quite specific expectations on factors that could lead to rising numbers of presentations from such groups:

“Migrants with NRPF/no access to benefits – we believe this will increase as throughout the pandemic we have had a constant flow of NRPF and the same problem, people not applying for their settled status.”
(Other LA)

Figure 4.5: Expectations of [any] change in the number of households in certain groups seeking homelessness assistance (no of local authorities)



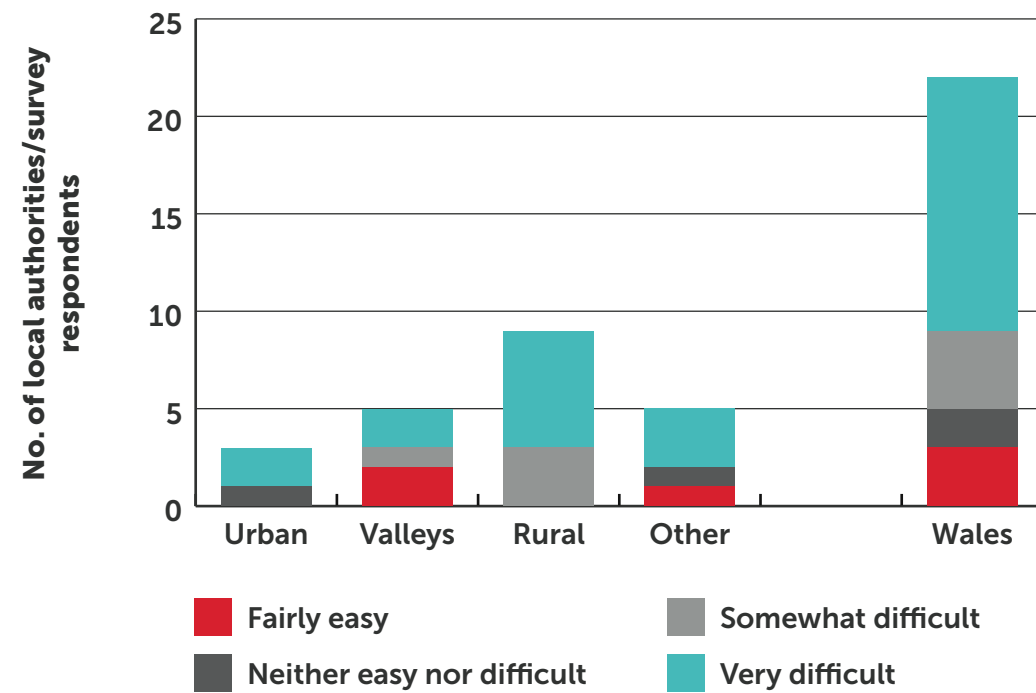
Source: Authors' survey

“EEA nationals without entitlements – I expect to see this increase as a result of the changes brought about by Brexit. Especially if they have not applied for EUSS [EU Settlement Scheme] or cannot work at present.”
(Urban LA)

Few anticipated a rise in social landlord evictions, in part because of the commitments around ending evictions into homelessness discussed in Chapter 2:

“We expect social housing to remain the same (very low) or reduce due to local commitments

Figure 4.6: How easy or difficult is it in your area to access private tenancies in order to discharge your homelessness duties?



Source: Authors' survey

from partners to end evictions into homelessness."
(Rural LA)

A number of key informants anticipated, or reported, a new cohort of people being affected by homelessness who would not previously been at risk pre-pandemic:

"I think over time with lockdowns, furloughs, the gig economy we work in, a lot of new homelessness cases caused by people not having a job, not having security, not having furlough payments. All of that has led I think to another group then of people becoming homeless during last year... We've...got a whole new category of cohort of people who are coming through...who've not experienced homelessness before."
(Key informant, voluntary sector)

Others were less sure that there had been, or would be, such a dramatic shift in profile:

"I don't think it has massively changed... In terms of, actually, the reasons for them becoming homeless, there's still that wide range, relationship breakdown, leaving the family home, and obviously, the financial issues related to losing a job, or obviously, the other underlying ones are the mental health issues and substance misuse."
(Key informant, independent sector)

4.3 Managing homelessness

Once again largely drawing on our LA survey, this section assesses the feasibility of assisting homeless people by helping them secure tenancies in the private or social rented sector, before we present statistics on TA

placements in 2020/21, as drawn from official Welsh Government figures.

Ease of access to private tenancies

For most authorities discharging duty via the PRS had become very difficult – see Figure 4.6. The only part of the country where this was less true was the Valleys, although even here, two of the five councils concerned reported it as 'very difficult'.

Elaborating on their responses as shown in Figure 4.6, participants cited a range of different problems affecting their ability to make use of private tenancies for homeless people including shortfalls with LHA (even after the temporary uplift to the 30th percentile, see Chapter 2):

"The local market rents are substantially more than LHA rates in the [name of LA] area. The PRS is thriving with very low availability."
(Urban LA)

"At present we have a landlords' market (so landlords can pick and choose who they want), increasing rents (already on average above £100 above increased LHA), properties in poor conditions, huge competition for accommodation and clients who are claiming benefits / who have children / pets being seen as "problem tenants"."
(Urban LA)

There was also said to be reluctance on the part of some private landlords to let to homeless people with complex needs:

"Landlords will not accept people with multiple complex needs due to concerns about ASB, neighbour complaints etc. WG funded cash incentives are desperately needed to attract landlords to accepting our clientele."
(Valleys LA)

Another concern voiced in rural areas was the impact of competition from the holiday market:

"...house sales [have] increase[d] dramatically as it is a popular seaside holiday area meaning we have seen more properties being turned into holiday lets rather than being put on the market for longer term rent so again it is now harder for us to secure private sector accommodation than it was in the previous year."
(Rural LA)

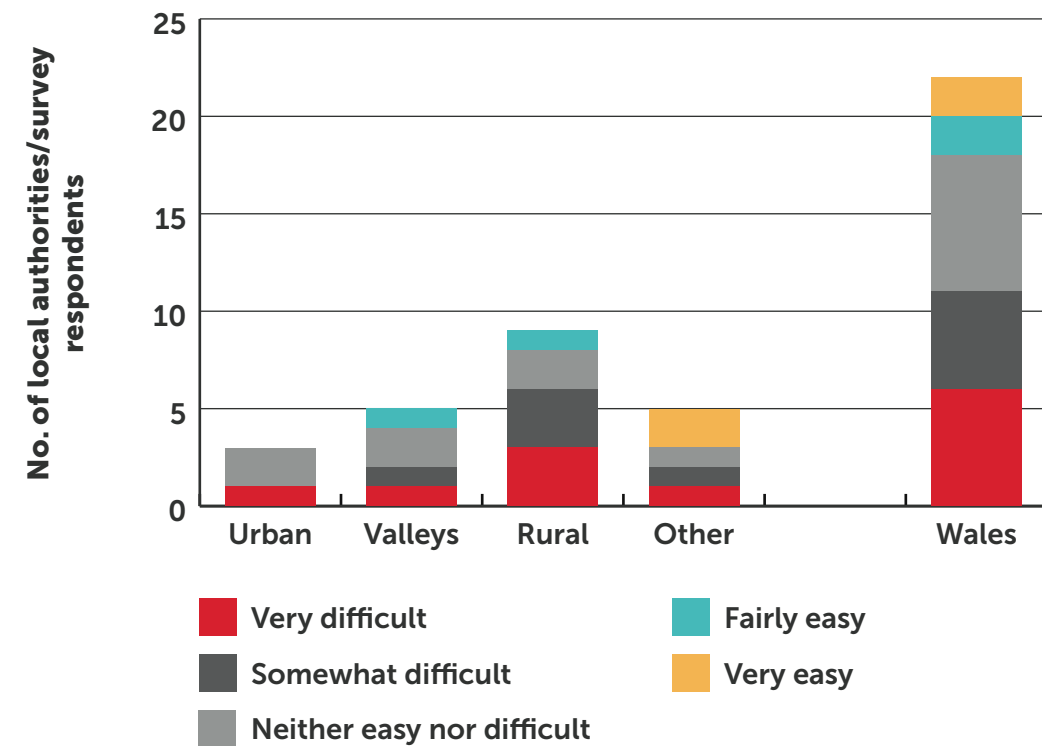
"We have had a property boom in [name of LA], house prices have sky-rocketed during the pandemic, AirBnB is being used by many PRS landlords as they can make a lot of money out of the staycation element."
(Rural LA)

Most authorities (15 of 22) also reported that difficulties in accessing private tenancies to assist homeless applicants had been exacerbated by the pandemic. Among the factors believed to be involved here was a slowdown in tenancy turnover that reduced the number of vacancies becoming available for letting. Beyond this, it was observed that rising rents in some parts of the country in 2020/21 had further widened the gap between maximum LHA rates and market rates, notwithstanding the temporary uplift.

Ease of access to social tenancies

Across Wales, it was less often reported as difficult to access social tenancies for homeless people by comparison with attempting to make placements in private rented housing. Even so, in half of authorities it was found difficult or very difficult to secure council or housing association tenancies for this purpose – see Figure 4.7. In only one of the nine rural authorities was this 'easy'.

Figure 4.7: How easy or difficult is it in your area to access social tenancies in order to discharge your homelessness duties?



Source: Authors' survey

Many of the open-ended responses that elaborated on answers analysed in Figure 4.7 emphasized the particular stress on the supply of 1-bed properties:

"We are a stock retaining authority and are able to prioritise homeless households on our waiting list. Demand for 1 bed accommodation however is significantly high and with allocations being affected by the pandemic, there are long waiting times."
(Urban LA)

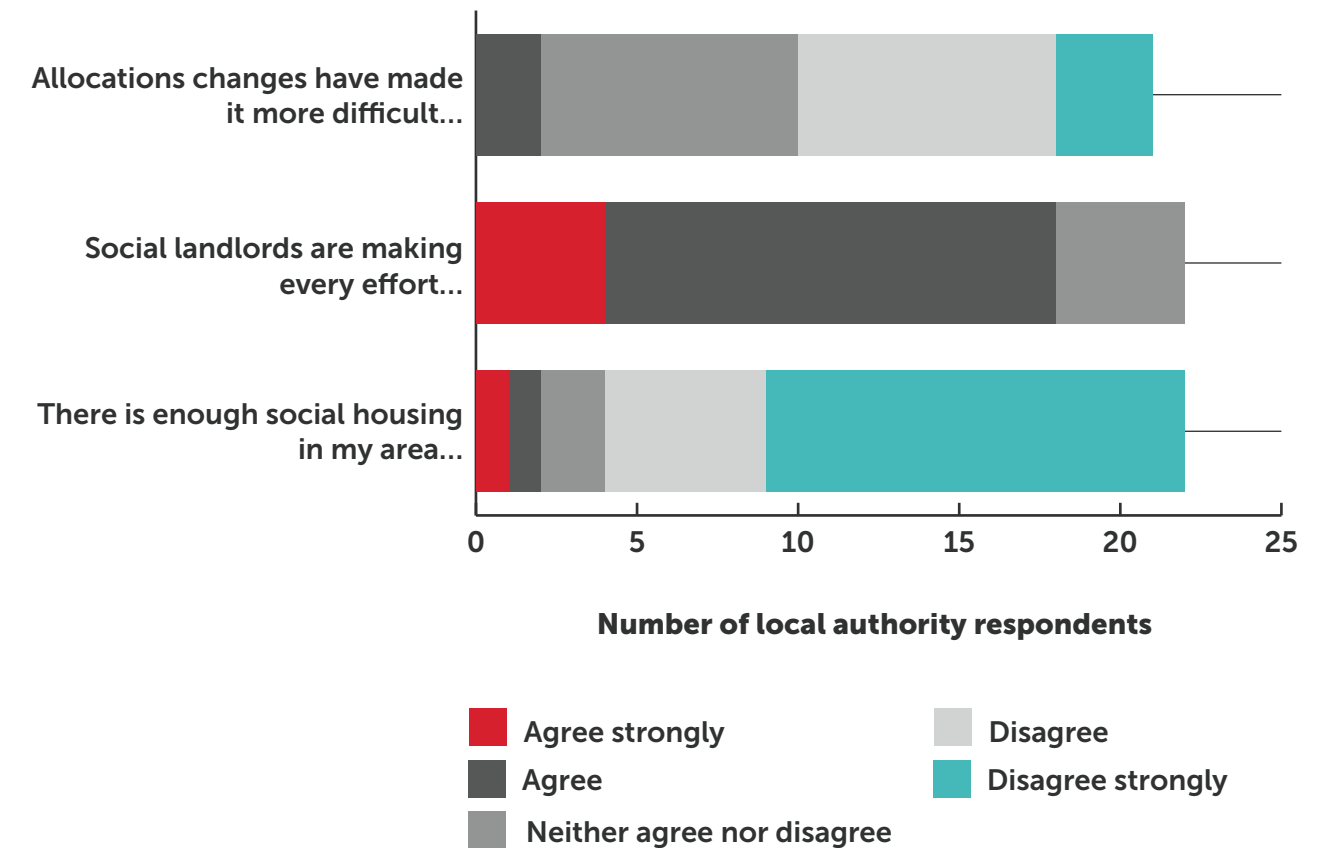
"Very difficult for single person accommodation as there just is insufficient stock and availability. 3 beds are fine."
(Valleys LA)

"It depends on your household make up e.g. families can move through relatively easily as long as they are willing to widen their areas of choice, however 1 bed accommodation was difficult to source prior to the pandemic, this has only been exacerbated by the pandemic."
(Rural LA)

All respondents indicated that the pandemic had affected their ability to access social tenancies in discharging homelessness duties. In seven (of 22) this was reported as having worsened access. However, in three areas the pandemic-triggered difference in the ability to access social tenancies was a 'positive' change – that is, temporary administrative arrangements that had enhanced access for homeless applicants.¹⁷⁹

¹⁷⁹ For the remainder of respondents the effects of the pandemic were not clear cut in terms of making access to social tenancies more or less difficult.

Figure 4.8: Survey respondent views about social housing and homelessness



Source: Authors' survey. Notes: 1. 'Don't know' responses aggregated along with 'Neither agree nor disagree'; 2. One authority failed to respond on the final proposition.

To further explore survey participant views on social housing and homelessness they were asked to indicate their level of agreement with three propositions as follows:

- Proposition 1: There is enough social housing in my area to allow both people at risk of homelessness and other households who need it to have reasonable access'
- Proposition 2: Through their allocations policies and practices, social landlords in my area are making every effort to assist in preventing and relieving homelessness
- Proposition 3: Changes in allocation policies applied by housing associations in my area over the past

few years have made it more difficult to prevent and relieve homelessness

Responses to the above statements are set out in Figure 4.8. Most participants (13 of 22) strongly disagreed that social housing provision in their locality was adequate. Moreover, the vast majority (18 of 22) felt that social landlords in their area were 'making every effort' to prevent and relieve homelessness (see also Chapters 2 and 3). Further, only a very small minority (2 of 21 responding) believed that recent changes in social housing allocation policies had aggravated the challenge of accommodating homeless people in their locality.

Open-ended responses elaborating on answers set out in Figure 4.8 reinforced the perception that it was overall supply shortfalls (especially of one-bedroom properties) rather than allocation policies that were seen to be the key problem (see Chapter 5 for further discussion of supply issues):

“It’s the lack of single person accommodation that is the problem, not the allocations policies.”
(Valleys LA)

“...supply and demand is still out of sync and the 1 bed properties which are desperately needed are not readily available.”
(Other LA)

Just one LA sounded a slightly different note, more focussed on risk averse allocations policies of social landlords:

“Operationally there are some challenges with local lettings policies and concerns about suitability of lettings in some high-risk locations. Community tensions, history of ASB, drug dealing lead to at times more stringent lettings through local lettings policies which are often a barrier to some of our homelessness clients.”
(Other LA)

Amongst key informants, however, similar concerns to those expressed in England,¹⁸⁰ and to a lesser extent in Scotland,¹⁸¹ about housing associations limiting homeless people’s access to their properties on ‘financial capability’ and other grounds were articulated:

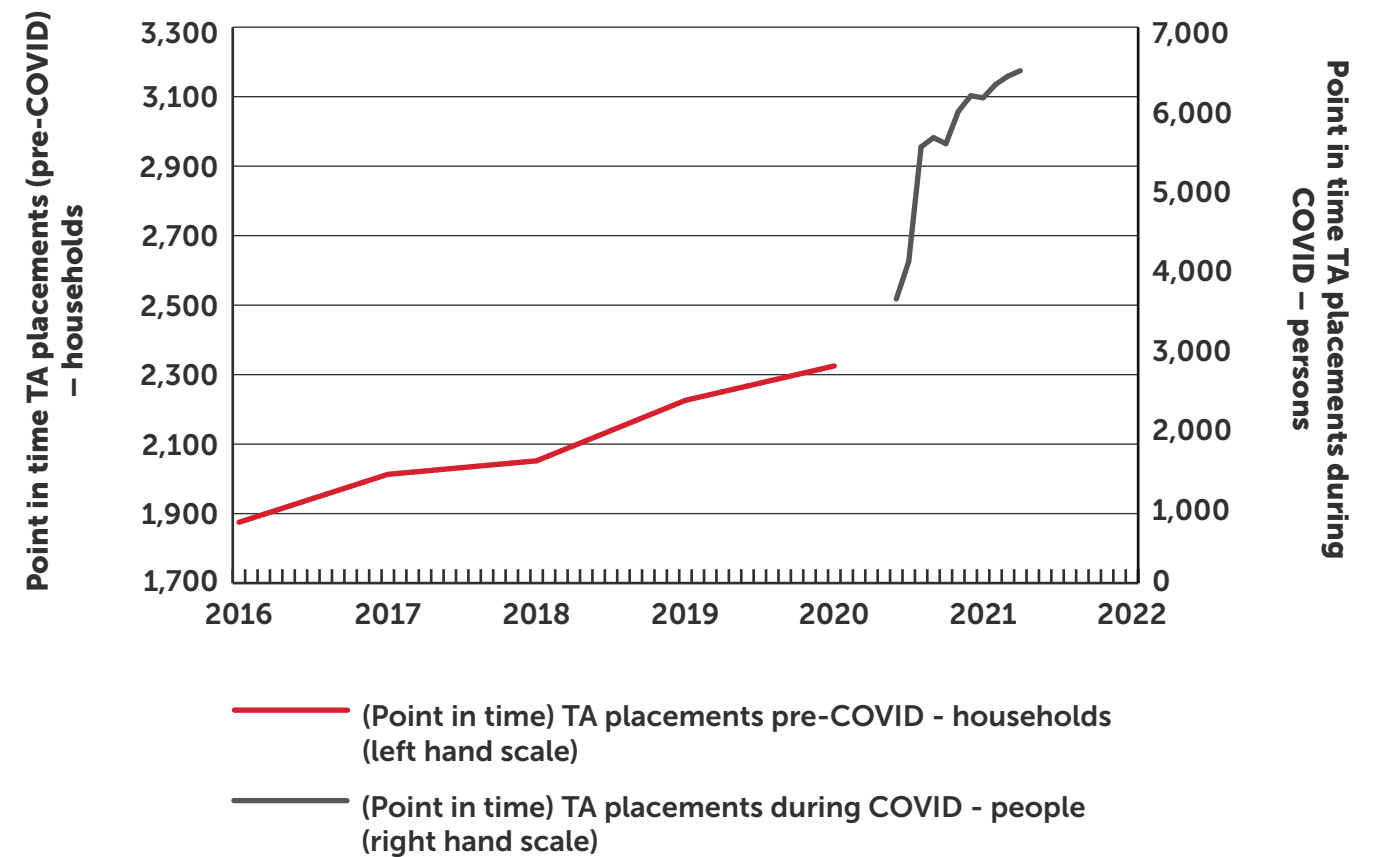
“...the number of RSLs that are starting to ask for rent in advance or those sorts of things I think is worrying. Obviously RSLs have got to make sure that they’ve got the rent coming in etc. but it’s also remembering their social purpose ... So the people that we work with don’t have savings, they don’t have rent in advance.”
(Key informant, voluntary sector)

“...undoubtedly we need to do something about allocations in Wales. Welsh Government is interested in doing something. I think they recognise that there’s a lot of variation in approach... It’s hard when you haven’t got accurate data to work from is part of the issue, to understand exactly what contribution each landlord is making to ending homelessness.”
(Key informant, voluntary sector)

While there was widespread appreciation of RSL’s efforts with regard to ending evictions into homelessness, and acknowledgement that the full extent of their contribution in terms of allocations to homeless households was not properly captured in the official statistics (see Chapter 2), it was nonetheless felt that positive change had further to go in this latter respect:

“...we’ve had enormous cultural change among housing associations in Wales in recent years, particularly around eviction prevention. I think also potentially on the allocations front as well, although I don’t think to the same extent...”
(Key informant, voluntary sector)

Figure 4.9: Temporary accommodation placements 2016-2020



Sources: 1. Welsh Government routine homelessness statistics;¹⁸² 2. Welsh Government Homelessness accommodation provision and rough sleeping, September 2021¹⁸³

Note: 1. Pre-COVID-19 series relates to number of household placements as at 31 March each year; COVID-19 series relates to number of individual placements at month end. 2. The trend for the period 2016-2020 reflects placements at financial year end (interpolated); the trend for period August 2020-March 2021 graphs month end placements.

“... the work that’s been going on around...ending evictions into homelessness from social housing... I think that’s a really positive... It’s not that no one ever moves on, it’s just they move on in a planned way...[Whereas] I think there’s some tensions there really with housing associations... around allocations... It’s very different between different associations, what proportion of lettings go to folk who’ve

experienced homelessness. I think there’s probably some more work to be done on that side of things.”
(Key informant, voluntary sector)

The use of temporary accommodation

Another longstanding measure of homelessness is the population of homeless people placed in TA by LAs in the course of the homelessness assessment and rehousing process. Many of those concerned are

180 Fitzpatrick, S., Pawson, H., Bramley, G., Wood, J., Watts, B., Stephens, M. & Blenkinsopp, J. (2019) *The Homelessness Monitor: England 2019*. London: Crisis. https://www.crisis.org.uk/media/240419/the_homelessness_monitor_england_2019.pdf

181 Fitzpatrick, S., Pawson, H., Bramley, G., Watts, B., Wood, J., Stephens, M. & Blenkinsopp, J. (2019) *The Homelessness Monitor: Scotland 2019*. London: Crisis https://www.crisis.org.uk/media/240002/the_homelessness_monitor_scotland_2019.pdf

182 <https://stats.wales.gov.wales/Catalogue/Housing/Homelessness/Temporary-Accommodation/household-saccommodatedtemporarily-by-accommodationtype-householdtype>

183 Welsh Government (2021) *Homelessness Accommodation Provision and Rough Sleeping: June 2021*. Online: Welsh Government. <https://gov.wales/homelessness-accommodation-provision-and-rough-sleeping-june-2021>

households whose status has been already determined under S75 as owed the full rehousing duty. Until a suitable tenancy offer becomes available, however, they are liable to reside in TA. At least in normal (i.e. non-COVID-19) times, therefore, the changing scale of TA placements can be seen as reflecting the interaction of homelessness demand and social/affordable rental housing supply.

The years preceding the COVID-19 pandemic saw TA placements on a sustained upward trend. During the period 2016-2020 total placements rose by 24%. A much sharper increase seen during 2020/21 reflects the Welsh Government's emergency housing programme to provide safe accommodation for homeless people during the pandemic.¹⁸⁴ Official figures show numbers peaking at 6,452 individuals (including 1,525 dependent children) in June 2021 (the latest available figures at the time of writing).¹⁸⁵ The same statistical series shows that new placements during the period August 2020-June 2021 involved a monthly average of 1,086 people.

We cannot say with certainty to what extent June 2021 TA placements (6,452 individuals) exceed the size of TA cohort as at March 2020 (2,325 households). However, if we subtract the 1,525 children from the June 2021 total, this leaves 4,927 adults. If it is assumed that these are equally configured as 1-person and 2-person households, that would suggest that the point in time number of household placements in June 2021 was 3,695 – or 59% higher than the March 2020 figure.

¹⁸⁴ Importantly, the relevant Welsh Government guidance made clear that such assistance should be provided for those "in inadequate temporary accommodation", rather than being restricted to people sleeping rough (<https://gov.wales/10-million-emergency-support-rough-sleepers-wales-during-coronavirus-outbreak>).

¹⁸⁵ Welsh Government (2021) *Homelessness Accommodation Provision and Rough Sleeping: June 2021*. Online: Welsh Government. <https://gov.wales/homelessness-accommodation-provision-and-rough-sleeping-june-2021>

The inflated numbers now in TA in Wales was a matter of acute concern for key informants, notwithstanding their ready acknowledgement that the (much praised) emergency COVID-19 response was a key driver of this dramatic upswing:

"The numbers in TA are just staggering compared to what they used to be. I know this is because we've chosen to set aside certain aspects of the Housing (Wales) Act in order to get everybody indoors. I remember in a pre-COVID environment we used to get, we used to be shocked when figures in TA hit 2,000 at the end of any particular quarter and it's edging on 6,000 now, which is just mind-boggling, really."
(Key informant, voluntary sector)

"We are now in a position where I think there's around 6000 people in temporary accommodation in Wales, which obviously is very high. That's the immediate legacy of the pandemic that we're working through at the moment, in terms of trying to...make sure the flow out of temporary accommodation is higher than the flow in, so we can start to reduce it, but also, get that flow out as high as possible because it's not a sustainable situation that we're currently in."
(Key informant, independent sector)

There were also concerns with regard to the nature and appropriateness of much of the TA provided:

"...there is still hotel and B&B use, because just finding the suitable accommodation is really difficult... There are some alternative

temporary accommodation provisions coming on board now, so things like the container pods being used for self-contained, reconfiguring of hostel provision, or long-term leasing of hotels to have some sort of self-contained temporary accommodation setting, a bit more taking social housing stock. I think there's the dilemma, always, that if you use your social housing stock for temporary you can't use it for permanent, and having that struggle all the time. So there's some PRS leased but, the same, it's getting that balance between having the right amount and still keeping the stock of settled accommodation that you've got to be able to use."
(Key informant, statutory sector)

4.4 Key points

- While information about homelessness in 2020/21 is unusually sparse, it seems likely that the first year of the pandemic saw a continuation of the pre-COVID-19 trend of rising homelessness demand. According to official statistics, prevention and relief cases grew by 19% in the three years to 2019/20. Then, according to our LA survey, 15 of 22 councils saw a year on year increase in 2020/21. Recent trends also appear to have reinforced a growing emphasis on relief and rehousing rather than preventative interventions.
- Under the extraordinary circumstances of the pandemic, and once again based on LA survey responses, the profile of the applicant cohort appears to have changed significantly during the past year, with a rise in single person and younger applicants outweighing a decline in family households.
- This changing profile exacerbated an already well-established constraint experienced by LAs in relieving homelessness: the particular shortage of smaller social housing units, particularly one-bedroom properties.
- More generally, the restricted availability of social housing is widely reported as posing a challenge in discharging LA homelessness duties. Strikingly, however, there is near universal agreement amongst LAs that this reflects absolute shortage (especially in relation to small units) and not any social landlord reluctance to assist. That said, some key informants were of the view that positive recent commitments by RSLs to end evictions into homelessness had not yet been matched with a similar level of commitment on allocations to homeless households.
- Making use of the PRS to discharge homelessness rehousing duty has become very difficult in most parts of Wales for a variety of reasons, including LHA shortfalls and competition from the demand for holiday lets. This situation was exacerbated by the pandemic.
- The years preceding the COVID-19 pandemic saw TA placements on a sustained upward trend, with total placements rising by 24% between 2016 and 2020. A much sharper increase seen during 2020/21 reflects the Welsh Government's emergency housing programme to provide safe accommodation for homeless people during the pandemic. Official figures for this period show numbers peaking at 6,452 individuals (including 1,525 dependent children) in June 2021. Both the scale of TA placements and the appropriateness of some of the properties used were a matter of acute concern to key informants.

Core homelessness

5. Core homelessness numbers and projections

5.1 Introduction

Having analysed statutory homelessness trends in Chapter 4, this chapter examines homelessness from a different angle. Having defined the concept in this introduction, in section 5.2, we present new estimates of the level, composition and geography of 'core homelessness' in Wales in 2018-19. These estimates precede the onset of the COVID-19 emergency, and set this in a wider UK context. In section 5.3, building on previous work,¹⁸⁶ we present and consider the strengths and limitations of a forecasting model to examine the likely evolution of core homelessness in the shorter- and longer-term, including in the light of the COVID-19 pandemic and associated homelessness responses. In section 5.4, we consider the impacts on core homelessness projections of a range of different policy scenarios, in order to highlight the likely efficacy of different policies aimed at homelessness reduction.

186 Bramley, G. (2017) Homelessness Projections: Core homelessness in Great Britain. Summary Report. London: CRISIS https://www.crisis.org.uk/media/237582/crisis_homelessness_projections_2017.pdf

187 Bramley, G. (2017) Homelessness Projections: Core homelessness in Great Britain. Summary Report. London: CRISIS https://www.crisis.org.uk/media/237582/crisis_homelessness_projections_2017.pdf; and Bramley, G. (2019) Housing Supply Requirements across Great Britain for low-income households and homeless people. Main Technical Report of Research for Crisis and the National Housing Federation.

The core homelessness concept was introduced in research undertaken with Crisis in 2017 and updated in 2018,¹⁸⁷ with this Monitor representing a further major update. Its components and their definitions as applied in this study are shown in Table 5.1 below.

The development of the core homelessness concept derives from a search for a robust measurement framework that overcomes limitations in traditional approaches to homelessness calibration used in the UK. This includes the customary reliance on administratively generated statistics on people seeking LA housing assistance due to (actual or potential) homelessness, and to periodically undertaken street counts or estimates of rough sleeping. While both of these approaches are informative and important, they are also subject to shortcomings that limit their value for analytical purposes – including cross-country comparison

Table 5.1: Core homelessness categories and definitions

Category	Description
Rough Sleeping	Sleeping in the open e.g., in streets, parks, carparks, doorways
Unconventional Accommodation	Sleeping in places/spaces not intended as normal residential accommodation, e.g., cars, vans, lorries, caravans/motor home, tents, boats, sheds, garages, industrial/commercial premises
Hostels etc.	Communal emergency and TA primarily targeted at homeless people including hostels, refuges, shelters and special COVID-19 provision
Unsuitable Temporary Accommodation	Homeless households placed in TA of certain types, viz Bed and Breakfast, Private Non-self-contained Licensed/Nightly Let, and Out of Area Placements
Sofa Surfing	Individuals or family groups staying temporarily (expecting or wanting to move) with another household, excluding nondependent children of host household and students, who are also overcrowded on the bedroom standard

(even within UK),¹⁸⁸ trend over time analysis and serving as a basis for projections on the possible future scale of homelessness. A full account of the background to and development of the core homelessness concept is provided in the 2021 Homelessness Monitor for England,¹⁸⁹ with the main points summarised in the Technical Report accompanying this edition.¹⁹⁰

There is substantial but far from complete overlap between core homelessness and statutory homelessness. We estimate that in round terms in Wales 52% of statutory homeless households are also core homeless, while around 59% of core homeless are also statutory homeless. Those accepted as statutory homeless

but who nonetheless remain core homeless would include people staying in hostels and unsuitable TA. Examples of statutory homeless households who are not counted as core homeless are those in self-contained TA and people 'homeless at home' (e.g. with family) pending rehousing. Examples of core homeless who are *not* in the statutory numbers would include some rough sleepers and hostel residents who have not applied to the LA, as well as many sofa surfers.

In this round of analysis we have the benefit of being able to use a range of new or enhanced datasets, including some additions to the administrative returns compiled by StatsWales,

188 Office for National Statistics (2019) *UK Homelessness: 2005 to 2018. Assessment of the comparability and coherence of existing UK government data sources on homelessness*. 17 September. Online: ONS. <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/articles/ukhomelessness/2005to2018>

189 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf>

190 See Technical Report, Bramley, G. (2021) *Research on Core Homelessness and Homeless Projections: Technical Report on New Baseline Estimates and Scenario Projections for Scotland and Wales*. Edinburgh. Heriot-Watt University. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/wales/the-homelessness-monitor-wales-2021/>

but also from DWP on temporary and supported accommodation, the latest *Destitution in the UK Survey*,¹⁹¹ a specially commissioned new representative panel survey (Public Voice) conducted by Kantar Public, a new suite of questions on 'Housing Difficulties' included in the Office for National Statistics (ONS) *Survey of Living Conditions in 2018*,¹⁹² and extended analyses of the UK Household Longitudinal Data Set (UKHLS, alias 'Understanding Society').

5.2 Baseline 'snapshot' estimates of core homelessness

In this section we present evidence on the level of core homelessness in Wales, on a typical day, in the period just preceding the onset of the COVID-19 pandemic, 2018-20.

Data sources and estimate methods

The estimates of core homelessness in Wales presented below draw on the following data sources:

- Local authority statistical returns counting and profiling households engaging with the statutory homeless system, including flows of applicants and stocks of households in TA, as well as prevention and relief activity;
- Destitution in the UK 2019 survey of users of crisis services;
- Additional data on the incidence and duration of different kinds of homelessness experience in

last two years or ever, based on Kantar Public Voice survey of a representative sample of UK adults in 2020, including a new approach to estimating the scale of unconventional accommodation asking detailed questions about specific forms of this experienced in last 2 years and ever;

- DWP Freedom of Information (FOI) dataset on Housing Benefit cases in short term, emergency or transitional¹⁹³ accommodation, including a new estimate of the scale of hostels etc. accommodation, 2016-2020, at LA level;
- A composite model-based prediction approach to rough sleeping and overall core homelessness, based on joining Destitution in UK and UK Household Longitudinal Study (UKHLS) datasets for a common set of variables and developing logistic regression models, which can predict down to LA level;
- Use of Labour Force Survey (LFS) data on concealed households to help make for more robust estimates of sofa surfing over time.

Table 5.2 summarizes the sources and assumptions underpinning the Welsh baseline estimates, with further detail provided in the narrative below and in the accompanying technical report.¹⁹⁴

With regard to rough sleeping, two main sources are used, the annual

191 See Fitzpatrick, S., Bramley, G., Blenkinsopp, J., Wood, J., Sosenko, F., Littlewood, M., Johnsen, S., Watts, B., Treanor, M. & McIntyre, J. (2020) *Destitution in the UK 2020*. York: Joseph Rowntree Foundation. <https://www.jrf.org.uk/report/destitution-uk-2020> Bramley, G., Fitzpatrick, S. & Sosenko, F. (2020) *Destitution in the UK 2020: Technical Report*. Edinburgh: Heriot-Watt University. <https://researchportal.hw.ac.uk/en/publications/destitution-in-the-uk-2020-technical-report>

192 See Hamilton, M. & Hayes, B. (2020) *Past experiences of housing difficulties in the UK: 2018*. 22 October Online: ONS. <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/articles/pastexperiencesofhousingdifficultiesintheuk/2018>

193 Adjusted to exclude estimated numbers in certain transitional rehab-type facilities, based on Blood, I., Copeman, I. & Finlay, S. (2016) *Supported Accommodation Review: The scale, scope and cost of the supported housing sector*. Report of research carried out by Ipsos MORI, Imogen Blood & Associates, and Housing & Support Partnership for Department for Work and Pensions with Department for Communities and Local Government. DWP Research Report No. 927

194 See Technical Report, Bramley, G. (2021) *Research on Core Homelessness and Homeless Projections: Technical Report on New Baseline Estimates and Scenario Projections for Scotland and Wales*. Edinburgh: Heriot-Watt University. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/wales/the-homelessness-monitor-wales-2021/>

Table 5.2: Summary of sources and assumptions for baseline snapshot estimates: Wales

Category of Core Homelessness	Central Estimate	Low Estimate	High Estimate
Rough Sleeping	0.5 x Count/estimate +0.3 x UKHLS-Destitution composite model prediction	Count/estimate	UKHLS-Destitution composite model prediction
Unconventional Accommodation	Public Voice Survey predictive formula ¹	0.54 x central ²	1.46 x central ²
Hostels etc. (incl shelters, refuges)	Higher of LA return and composite of DWP/FOI & 2011 Census	Average previous 2017 estimate and DWP/FOI	DWP/FOI
Unsuitable Temporary Accommodation	Higher of LA return or DWP/FOI	LA return	Higher of LA return or DWP/FOI
Sofa Surfing	Average of UKHLS & LFS estimates + 20% adjustment for temporary residents ³	UKHLS, unadjusted	Composite prediction of core homeless estimate minus sum of other elements

Notes 1. This formula for unconventional accommodation is mainly driven by other elements of core homelessness. 2. These figures reflect equivalent assumptions made in core homelessness estimates in England, and reflect a relatively wide margin of uncertainty about this number due to limited data sources. 3. The adjustment of sofa surfer numbers for 'temporary residents' is based on analysis of Survey of English Housing 2017-19 data where a new question is asked about people having stayed temporarily with main households who would otherwise have been homeless (there is no equivalent data in Wales); this group are not covered in conventional household surveys which omit temporary residents.

count/estimate undertaken by LAs and local partners, and a composite statistical model based upon a combination of the Destitution in the UK and UKHLS surveys. The count/estimate includes an element based on occupied shelter beds as well as actually enumerated rough sleepers, but we include this (as in the 2017 study) to offset the tendency of point-in-time counts to 'undercount' the true stock level of rough sleeping.¹⁹⁵ In

spite of this, the returns from a number of smaller LAs are implausibly low, compared with other similar LAs or with the independent statistical model prediction. The model prediction is close to the count/estimates for a number of larger LAs, including Cardiff, Caerphilly, Newport and Wrexham. For these reasons we believe it is justifiable to combine the count/estimates with the predicted values from the model in a weighted combination, although we

195 Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf> p. 60-63.

take a conservative 70% of the model prediction in the central estimate. This may be contrasted with a low variant based on the count/estimate and a high variant based on 100% of the statistical model prediction.

In the previous estimates¹⁹⁶ unconventional accommodation was estimated as a markup on rough sleeping and hostel numbers. The approach now is based on the Public Voice survey evidence with a statistical predictive function, which is still mainly driven by numbers in the rough sleeping, hostel and UTA categories.

In Wales, 'hostel etc' accommodation (including refuges and shelters) appears to have rather low numbers in the LA returns relating to TA, compared with the new DWP/FOI data, and even with the 2011 census data. This may reflect the fact that quite a lot of single homeless people using hostels will not have been placed there by LAs because they do not have priority need status (in contrast with Scotland). For our central estimate we take a trend line between the 2011 census and the 2020 DWP/FOI numbers, and use this, unless the LA estimate is actually higher (this only applies in a very few cases). For our low estimate we take an average of the previous study (2017) estimate and the DWP/FOI figure, while for the high variant we simply take the DWP/FOI 2020 figure.

Unsuitable temporary accommodation (UTA) numbers are relatively similar when comparing LA returns with DWP-FOI, although the latter are slightly

higher on average, while varying locally. We take the higher of the two estimates for both our central and high variants, while using the LA returns as the basis for our low variant.

For sofa surfing we can draw on analyses of two surveys (UKHLS, LFS), to identify levels and trends, placing equal weight on each (the former provides more detail, while the latter has a larger sample with less attrition). In addition, we have the option of using a composite statistical model prediction for core homelessness as a whole (based on Destitution in the UK and UKHLS data), and subtracting from it the independent estimates for the other four components of core homelessness (a reasonable approach, we would contend, given that sofa surfing is the largest element). For the central estimate of the absolute numbers at LA level for 2018-19, we take the average of the LFS and UKHLS estimates and add a 20% markup for temporary residents (omitted from these surveys, but measured in English Housing Survey 2017-19).¹⁹⁷ The low variant is based simply on UKHLS unadjusted. The high variant is based on 100% of the composite prediction minus the high estimates of the other elements.

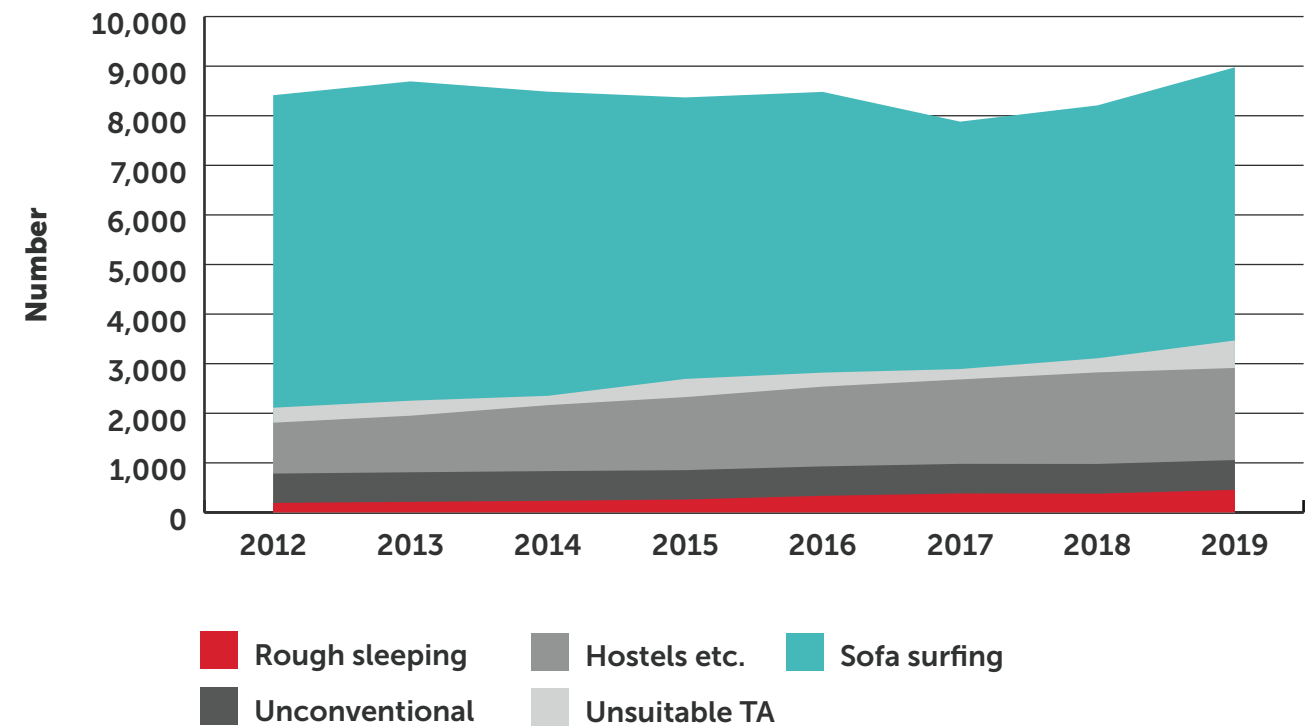
Key numbers and trends

Figure 1 shows levels and 7-year trends in core homelessness overall and by component for Wales from 2012 to 2019, pre-COVID-19. At 2019, we estimate that overall core homelessness in Wales stood at 8,980 households with sofa surfing

196 Bramley, G. (2017) *Homelessness Projections: Core homelessness in Great Britain. Summary Report*. London: Crisis https://www.crisis.org.uk/media/237582/crisis_homelessness_projections_2017.pdf; and Bramley, G. (2019) *Housing Supply Requirements across Great Britain for low-income households and homeless people*. Main Technical Report of Research for Crisis and the National Housing Federation.

197 Following the approach in the 2021 Homelessness Monitor England, we use new evidence from the English Housing Survey which enumerates a previously missing group of sofa surfers, namely temporary residents in households who reported having them stay in previous year when they would otherwise have been homeless, and where there were no spare bedrooms – see Ministry of Housing, Communities and Local Government (2020) English Housing Survey 2018-19: 'Sofa surfing' and 'concealed households'; Factsheet. Online: Ministry of Housing, Communities and Local Government. <https://www.gov.uk/government/statistics/english-housing-survey-2018-to-2019-sofa-surfing-and-concealed-households-fact-sheet> - and accompanying Annex Tables. We make the assumption that the proportional markup to include this group is the same for Wales as for England. This markup is only included in the central and high estimates.

Figure 5.1: Core homeless household numbers by component, Wales 2012-19 (snapshot estimate at point in time)



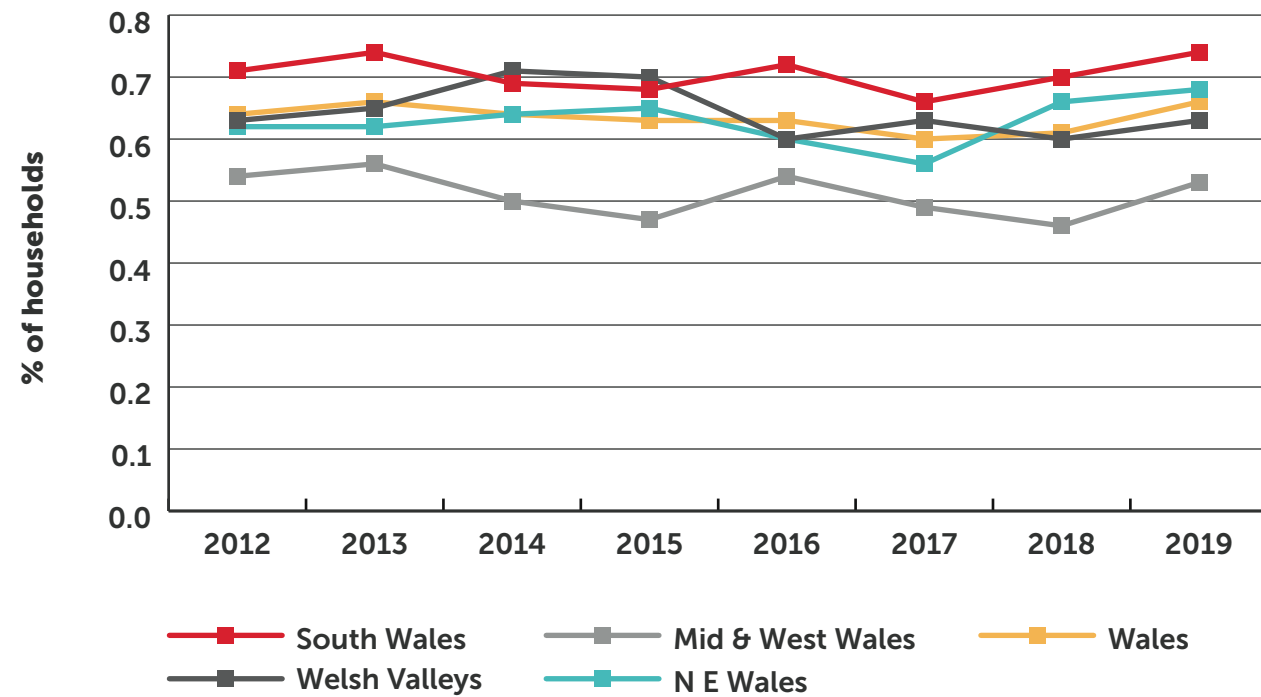
Source: authors' estimates based on sources in Table 5.2, col.1.

the largest component of this at around 5,500 households, followed by hostels, shelters and refuges (1,850). Unsuitable TA (mainly B&B) numbers were relatively low (550), and similar in magnitude to rough sleeping (460) and unconventional accommodation (600). The overall trend story was largely one of stability rather than a clear up or down trajectory, although one could argue there is a slight upward trend overall from 8,410 in 2012 to 8,980 in 2019, albeit that numbers dipped somewhat in 2017.¹⁹⁸

Rough sleeping numbers are estimated to have been around 460 in 2019, up from 260 in 2015. Households staying in unconventional accommodation numbers are estimated to be of a similar order of magnitude, and relatively stable over this period. Hostel numbers appeared to be on a gradual rising trend, while Unsuitable TA fluctuated somewhat with a marked rise in 2019. However, the numerically largest element of sofa surfing appears to have declined somewhat up to 2017 before rising to some extent in the last two years.

198 These new estimates are generally higher than those previously published for earlier years, based on additional data and revised assumptions. Specifically, the differences between these new estimates and those previously published for 2015 and 2017/18 are worth noting, and reflect the use of substantially new and enhanced datasets. The overall totals are between 38% and 58% higher over the period. For rough sleeping, the new 2018 estimates is a bit higher (9%) than the previous value but there was a further sharp rise in 2019. The numbers for unconventional accommodation are similar but the estimate for hostels etc is very much higher, reflecting new DWP data. The unsuitable temporary accommodation numbers for 2018 were similar, but also increased in 2019, while the new sofa surfing estimates, using an additional data source (LFS) are generally higher.

Figure 5.2: Core homelessness rates per 100 households by sub-regions of Wales, 2012-2019 (snapshot estimate at each point in time)



Source: As Figure 5.1

The geography of core homelessness in Wales

The model which is used to generate the projections discussed later in this chapter uses four geographical sub-divisions of Wales as its main units of analysis, treating these as meaningful market areas for housing and economic/employment purposes. In this section we capture the broader picture of geographical patterns in core homelessness across Wales focusing on these four sub-regions.¹⁹⁹

Figure 5.2 shows the regional pattern over the baseline period 2012-2019. This gives a good impression of the variations in levels of intensity of core homelessness between the sub-regions, and also of the differing trends

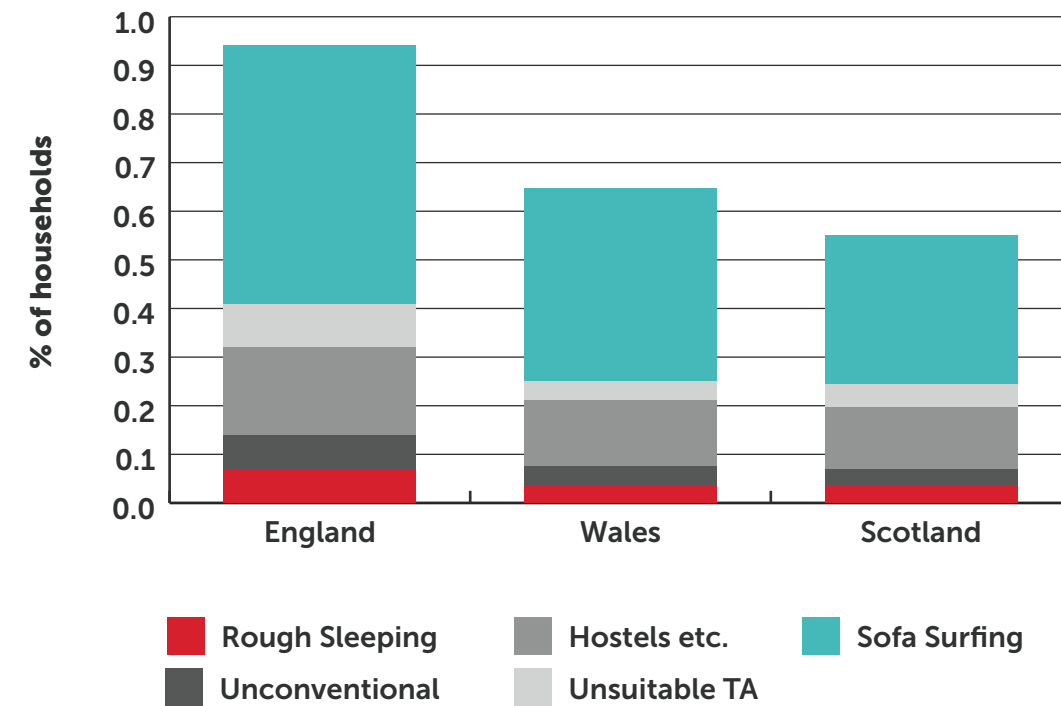
or fluctuations experienced in different regions.

South Wales is the most populous region containing the capital and two other significant cities and their hinterlands, and this generally has the highest rates of core homelessness relative to household population. The numbers here showed modest fluctuation with no very strong overall trend, although numbers rose in the last two years before COVID-19.

The Welsh Valleys are former mining and heavy industry areas of South Wales, and generally record the highest levels of poverty and deprivation in the nation. Core homelessness appeared to rise somewhat above the level of South

¹⁹⁹ While it is possible to break the analysis down to LA level, margins of error given small sample sizes for some of the components mean we have more confidence reporting findings at the regional level. The sub-regions are as follows: South Wales: Cardiff, Bridgend, Monmouthshire, Neath Port Talbot, Newport, Swansea, Vale of Glamorgan; Welsh Valleys: Blaenau Gwent, Caerphilly, Merthyr Tydfil, Rhondda Cynon Taf, Torfaen; Mid-West Wales: Carmarthenshire, Ceredigion, Gwynedd, Isle of Anglesey, Pembrokeshire, Powys; North East Wales: Conwy, Denbighshire, Flintshire, Wrexham.

Figure 5.3: Comparison of core homelessness rates per 100 households by component between three countries of Great Britain, 2018-19



Sources: As Table 5.1, Fitzpatrick et al (2021) and Watts et al (forthcoming).

Wales in 2014-15 but subsequently fell back again, to show no distinct trend over the whole period.

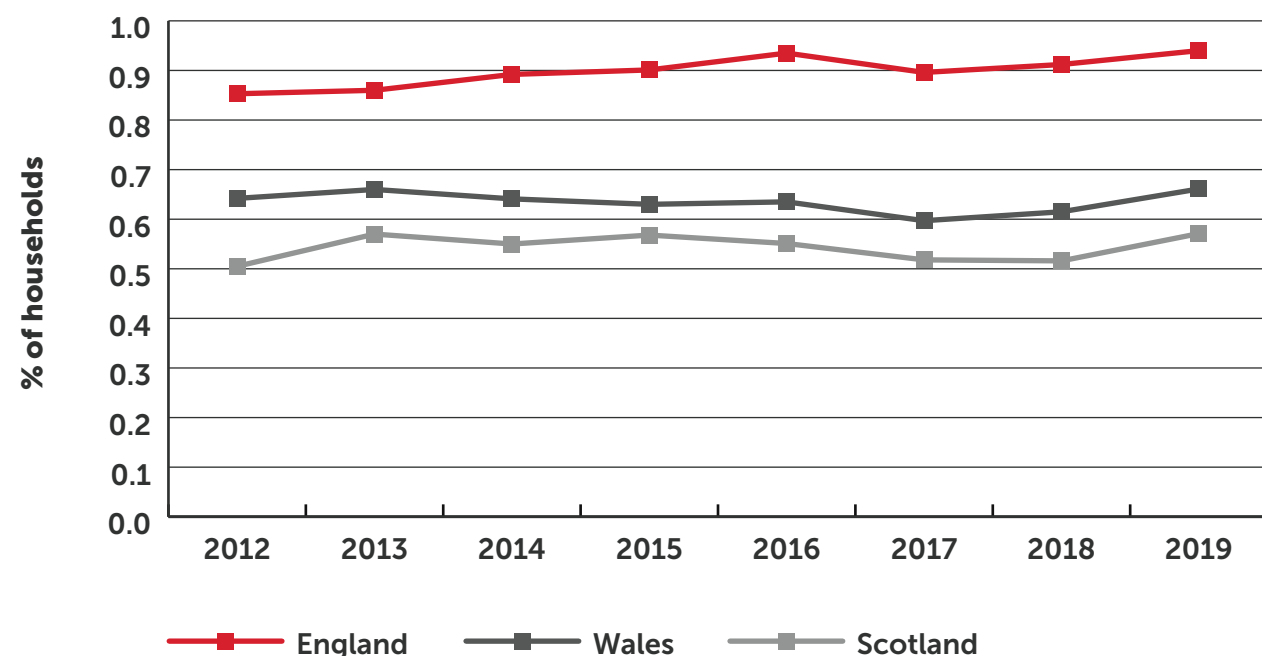
North East Wales, which includes the town of Wrexham and towns along the North Wales coast closer to Merseyside, has a similar incidence of core homelessness to the Valleys and appears to have shown some increase in the last two years.

Mid and West Wales is a predominantly rural and coastal region characterised by low population density, a substantial presence of Welsh speaking communities, and a significant role of tourism (including second/holiday homes issues) alongside agriculture. Core homelessness rates are significantly lower in this region, and while showing no trend over the period as a whole they also rose in the most recent pre-COVID-19 year.

Comparisons with England and Scotland

In this section we compare the relative intensity of core homelessness between the three GB countries using the rate per 100 households, as shown in Figure 5.3. This shows clearly that England has markedly higher core homelessness than the other GB countries, at 0.94% compared with 0.65% in Wales and 0.55% in Scotland. This reflects the different housing market supply-demand situation in the GB countries, but also to some extent the implementation of different policy approaches over time. While in general the components show a similar ranking across the three countries, Wales appears to have substantially higher levels of sofa surfing than Scotland, but slightly lower levels of unsuitable TA, while being well below English levels on all components.

Figure 5.4: Core homelessness overall rates per 100 households in the three countries of Great Britain 2012-19



Sources: as for Figure 5.3.

Figure 5.4 looks at the inter-country comparison of rates of core homelessness over time. This shows that England has had consistently higher rates than both Wales and Scotland, with more of an upward trend in this period. It should be noted that this analysis paints a markedly different picture of relative homelessness problems between Scotland and England than would be obtained from the statutory homelessness statistics, which appear to show much higher rates in Scotland. This illustrates the influence of the very different and more inclusive policy framework in Scotland, as well as the more favourable supply-demand situation in relation to social housing. Wales consistently shows rates of core homelessness somewhat higher than Scotland but well below England, reflecting a similar experience of a less pressured housing market than England, but a less favourable position than Scotland in relation to social housing stock and lettings and, at least

arguably, the legal protection of single homeless people. All three countries showed increases in the two years preceding COVID-19.

5.3 Projections of core homelessness

A key aim underpinning the development of core homelessness measures has been an ambition to enhance our capacity to project numbers into the future and model the impact of different policy measures and their implementation, under different contextual conditions. Such a capability enhances our ability to analyse policy options, by presenting a quantitative assessment of how much difference certain measures may be expected to make to core homelessness. It also provides early warning of potential challenges which may arise from changes in the background conditions affecting demography, the labour and housing markets, financial conditions, and so forth.

This research builds on an existing modelling framework which has been used in a number of other research studies, referred to as the Sub-Regional Housing Market Model.²⁰⁰ More information on this model is given in a longer Technical Report.²⁰¹ The model predicts levels of housing need and key homelessness numbers for sub-regional areas in England, Wales and Scotland with a major focus on time horizons of 2026, 2031 and 2041

It has been necessary to adapt the model following the unprecedented socio-economic and policy impacts of the COVID-19 pandemic and associated lockdowns (see chapters 2 and 3), and varying assumptions about both the depth, pattern and duration of the pandemic's impacts. In addition to a 'business as usual' (BAU) scenario without COVID-19, we have also developed a 'with-COVID-19' scenario. Specific future policy options are now mainly contrasted with this 'with COVID-19' baseline. A further nine variant policy packages have been tested by running the projection model forward over 20 years with each policy in place. These are all listed in Table 5.3.

Some of these scenarios can be broadly related to current policy agendas in Wales and/or across UK, including proposals being actively developed (e.g., continuance of special provision, Rapid Rehousing) or implemented (Housing First,

Critical Time Intervention), as set out in the recent Planning Guidance document.²⁰² Others are more 'hypothetical', especially on welfare enhancements, albeit reflecting recommendations of major charities including Crisis and Joseph Rowntree Foundation. There are some constraints on the ability of the model to provide forecasts of the impacts of some policies – for example we were not able to generate adequate forecasts of the impacts of measures which might be used to limit future evictions.

The scale of change in the parameters of particular policies is a matter of judgement, but in some cases this is intended to represent a judgement of the maximum likely feasible scale (e.g. rapid rehousing quotas, Housing First, Levelling Up) or the logical limit (e.g. lift LHA to eliminate all gaps). In other cases the magnitude is arbitrary (e.g. 50% increase in supply, 'large hike' in UC rates).

200 See in particular Bramley, G. & Watkins, D. (2016) 'Housebuilding, demographic change and affordability as outcomes of local planning decisions: exploring interactions using a sub-regional model of housing markets in England', *Progress in Planning*, 104, 1-35; Bramley, G. with Leishman, C., Cosgrove, P. & Watkins, D. (2016) *What Would Make a Difference? Modelling policy scenarios for tackling poverty in the UK*. Online: Heriot-Watt. <https://pure.hw.ac.uk/ws/portalfiles/portal/10844984>; and Bramley, G. (2018) *Housing Supply Requirements across Great Britain for low income households and homeless people*. Research Report for Crisis and the National Housing Federation. Main Technical Report. Edinburgh: Heriot-Watt University. <https://researchportal.hw.ac.uk/en/publications/housing-supply-requirements-across-great-britain-for-low-income-h>.

201 See Bramley, G. (2021) *Research on Core Homelessness and Homeless Projections. Technical Report on New Baseline Estimates and Scenario Projections for Scotland and Wales*. Edinburgh: Heriot-Watt University. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/wales/the-homelessness-monitor-wales-2021/>

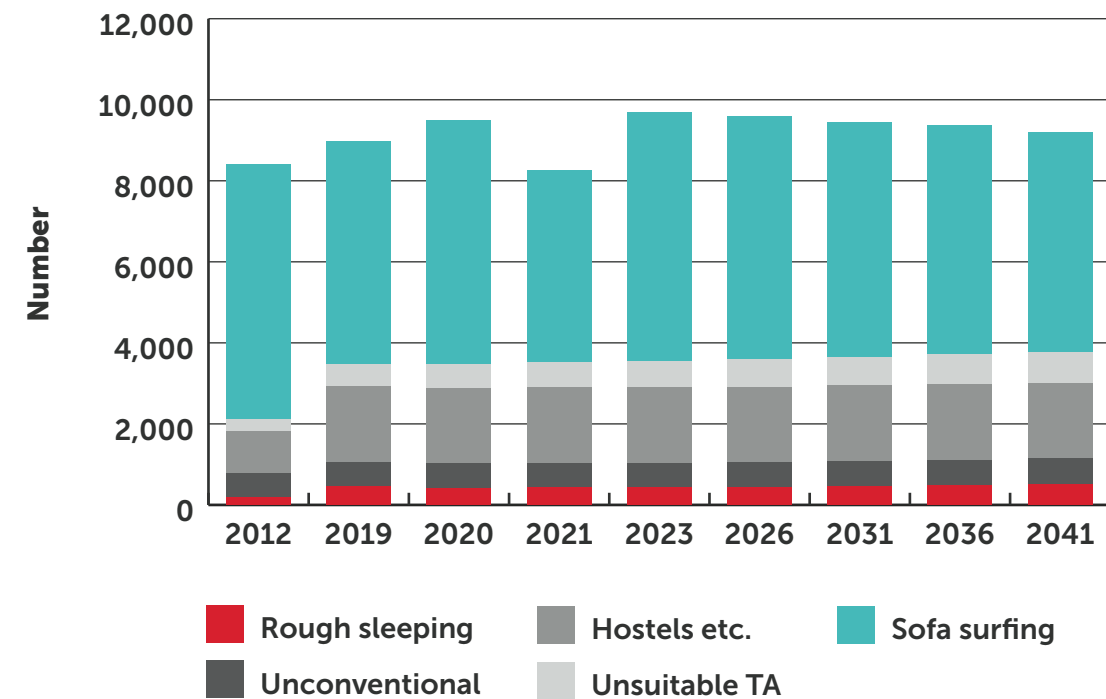
202 Ibid.

Table 5.3: Policy Scenarios tested through projections model for Wales over period 2021-41

Shorthand Name	Description
BAU	'Business as usual' baseline – No COVID-19 pandemic or lockdown measures, neutral/cautious economic assumptions.
With-COVID-19 Baseline	Includes effects of COVID-19 pandemic and lockdown and associated economic recession with heightened unemployment and destitution, also assuming application and partial continuance of the emergency hotel accommodation response to COVID-19 at a reduced level for 4 more years.
Extend COVID-19 special provision	Continuation of hotel and similar provision for rough sleepers/at risk groups for similar numbers of households over the period 2021 to 2025, with partial continuance thereafter. In modelling this additional provision is mainly classified as part of 'hostels, etc' as it is temporary congregate accommodation (see below), although in Wales some is in B&B and counted as TA.
Raise LHA	Raise LHA to median level in all LA areas and maintain relative level in real terms through indexing (contrast with alternatives of 30th percentile with CPI indexing, or no indexing subject to maximum LHA gap of £100pw).
Max Prevention	More extensive and effective prevention: raising proportion of applicants engaged with prevention towards the maximum, and using PRS options and financial advice/assistance to similar level as better performing English LAs. ²⁰³
Rapid Rehousing Quotas	Increasing the share of all net social lettings to homeless households by 70% relative to base period (subject to max share 80%); allocating up to 20% of net social lettings to core homeless in period 2021-25, 10% thereafter.
UC & destitution measures	Maintain £20 per week enhancement to UC personal allowance, end 5-week wait for first UC payment, curb debt deductions from benefits, reduce Personal Independence Payment failed applications/reviews, improve Local Welfare Support, remove benefit cap.
Housing First & SMD reduction	Achieve a high level of Housing First provision and Rapid Rehousing with Critical Time Interventions ²⁰⁴ provision, with associated increase in rehabilitation services for addictions & offending, leading to progressive reduction in hostel etc. accommodation and crime rates. The option exemplified targets the highest level recommended based on analysis of Hard Edges studies and 'Destitution in the UK' surveys (c.1,200 p.a.).
Housing Supply	Increase in total and social rented housing supply above the current commitments, i.e., by approx. 50% (up to 5,000 social completions per annum in Wales).
Levelling Up	Raising economic growth rates in GB sub-regions beyond London & SE to largely eliminate growth gap (includes specific enhancements to GVA growth and net domestic in-migration for Wales).
Large hike in UC rates	This is similar to the 'UC & destitution' scenario but with 3 times larger increase in UC personal allowances

²⁰³ While similar in principle to the equivalent option included in the parallel Scottish Monitor, it is assumed that the impact would be less in Wales because prevention is already formally incorporated in the Welsh response to homeless applications post-2014.

²⁰⁴ This Critical Time Intervention option is recommended alongside Housing First in the recent Welsh Government (2021) *Phase 2 Planning Guidance for Homelessness and Housing Related Support Services*. Online: Crisis. <https://www.crisis.org.uk/media/242284/planning-guidance-for-homelessness-and-housing-support-services-coronavirus.pdf>

Figure 5.5: Core homeless household numbers by category under 'Business as Usual' scenario, Wales 2012-2041.

Source: Output of forecasting model.

The forecasting model

The forecasting model used as the platform on which to build scenarios to test the impact of different policies and other factors on core homelessness is essentially the same as that used in the previous core homelessness study and recent Homelessness Monitor for England.²⁰⁵ This is a Sub-Regional Housing Market Model for the whole UK which tracks a wide range of variables for 114 sub-regions, four of which are in Wales, in annual steps from the early 2000s to 2041. Basic assumptions as well as published forecasts or projections inform the scenarios for economic and population growth. Econometric

models are deployed to predict a wide range of key variables, such as house prices and rents, housebuilding and tenure, poverty, and key measures of homelessness including our categories of core homelessness. These models have been systematically updated and recalibrated for this study, including systematic development of new predictive models for Wales and Scotland²⁰⁶. For key target variables including rough sleeping and sofa surfing, we test and deploy combinations of three or four distinct models based on different data sources and levels of analysis, each of which offers distinct insights and illuminates the influence of different factors.

²⁰⁵ See Bramley, G. (2017) *Homelessness Projections: Core homelessness in Great Britain. Summary Report*. London: Crisis. https://www.crisis.org.uk/media/237582/crisis_homelessness_projections_2017.pdf; and Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis.

²⁰⁶ See Technical Report, Bramley, G. (2021) *Research on Core Homelessness and Homeless Projections: Technical Report on New Baseline Estimates and Scenario Projections for Scotland and Wales*. Edinburgh: Heriot-Watt University. <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/homelessness-monitor/wales/the-homelessness-monitor-wales-2021/>

The Technical Report provides some more detailed discussion of each policy scenario. Each was tested individually, and also in combination with other scenarios, with each being added in a logical sequence. We discuss the findings in two parts. In what remains of this section, we look at the 'Business as usual' (no COVID-19) baseline, before discussing the short-term impact of COVID-19 and initial responses in 2020-21. Section 5.4 looks at the policy options described above and their impacts on core homelessness across time horizons from 2 to 20 years.

Figure 5.5 shows the impact of the 'Business as Usual' scenario on core homelessness in Wales and paints a picture of continued general stability, after a dip in 2021 and a subsequent rise back to just above the 2019-20 level. Within that overall picture there is forecast to be a noticeable rise in unsuitable TA – this would be reflecting also a general rise in homeless applications, itself reflecting various factors including some increase in poverty levels, which would feed through into total TA numbers. The rise in poverty partly reflects the relatively poor recent performance of the Welsh economy (see Chapter 2), partially reflected in our baseline forward projection. Hostels and sofa surfing would be static, the former by assumption as we treat hostel provision as supply-determined.

COVID-19 impact and special measures

In modelling the impacts of COVID-19 on homelessness, we have taken into account three elements.

Firstly, the impact of the initial and subsequent lockdowns and impacts on different sectors of the economy are shown, and predicted to have impacts of a significant magnitude

207 See Bramley, G. (2020) *Potential Destitution and Food Bank Demand Resulting from the Covid-19 Crisis in the UK: Rapid Research for Trussell Trust. Modelling individual/household-level impacts and eligibility for mainstream welfare support*. Final report. Online: Trussell Trust. <https://www.trusselltrust.org/wp-content/uploads/sites/2/2020/09/Heriot-Watt-technical-report-FINAL.pdf>

on economic variables through Gross Domestic Product (GDP) changes in 2020 and gradually unwinding through 2021 and 2022. Judgements on the magnitude of these impacts draw on Treasury-compiled independent forecasts, NIESR 'NIGEM' economic forecasts, and background work undertaken in a parallel study.²⁰⁷ The unprecedented reduction in GDP in 2020 (over 10% on an annual basis) and its persistence through early 2021 has a strong effect on unemployment in 2021 and several later years, with further effects on income, poverty, debt, etc.

Secondly, COVID-19 and the lockdown has led to significant increases in the incidence of destitution, with some broadening of its geographical and socio-demographic footprint. In our Trussell Trust research we estimated these impacts and this work informs our assumptions about the magnitude of change in destitution in 2020 and in the following year or so. Our estimate suggested a 50% rise in destitution for the year 2020 over the baseline year of 2019 as a whole, persisting to a large extent through 2021 (averaging 30% above the 2019 base level) and into 2022 to a smaller extent (10%). This is net of the offsetting effect of welfare easements like the 1 year raising of the UC personal allowance by £20pw.

Thirdly, there have been the impacts of the homelessness-related crisis response to the pandemic, including the provision of additional hotel accommodation as well as greater use (in Wales) of traditional B&B accommodation (see Chapter 4). These types of accommodation were used to accommodate anyone experiencing or at risk of rough sleeping, including those who might typically have had to move out of a 'sofa surfing' situation and in particular those formerly staying in night shelters,

including those with NRPF (see chapter 3). Efforts have subsequently been made to move people on to more longer-term accommodation. However, in the early phase of the crisis social rented lettings dropped to a low level, because of difficulties managing the process with social distancing in the first phase of the lockdown (see Chapter 4). At the same time the usual flows from private renting into homeless applications also fell, because of evictions protections.

Information published about the implementation of special homelessness measures in Wales is not as clear as that published in England, and unlike Scotland normal statistical returns are currently unavailable. A limited return of monthly data on individuals and children placed into, staying in, or permanently rehoused from TA at national level was published for the period August 2020 to March 2021 (see Chapter 4), together with estimates of rough sleeping 'based on local intelligence' for this period.²⁰⁸ In order to estimate the changes in various components of core homelessness over the 'COVID-19 year' of 2020/21 it is necessary to apply a range of assumptions to translate these into both stock and flow estimates and allocate them to localities. In doing this we have taken account of the more detailed data published by Ministry of Housing, Communities and Local Government and National Audit Office in respect of the Everyone In initiative in England, as well as the preceding years' more detailed data on TA in Wales and our modified estimates of rough sleeping. Making various assumptions,²⁰⁹ our interpretation of these data over the financial year until April 2021 is that the following net changes happened:

- An increase of 1,000 in the stock of households in hostels (incl hotels);
- An increase of 300 in households in B&B;
- A flow of c.820 ex rough sleepers into permanent accommodation
- A flow of c.2,200 ex sofa surfers into permanent accommodation
- A net reduction of 275 in the stock (snapshot) number of rough sleepers
- A net reduction of 850 in the stock of sofa surfing households.

Note that the findings on rough sleeping, and sofa surfing, are consistent with both the balance of opinion of LA respondents to this year's survey (see Table A.3), and the perceptions of key stakeholders, who consistently reported that the cross-sectoral response to the pandemic had driven down these aspects of core homelessness down to much lower levels:

"Well, I think what COVID-19 has provided is basically a once-in-a-generation opportunity to really make a significant step in solving homelessness. In Wales, because there was so much provision made available, we saw 900 people come into hotels and other short-term accommodation, who would have previously been either rough sleeping, sofa-surfing, or unstably housed. That's made a massive difference to the amount of people that we're seeing out on the streets at the moment."
(Key informant, voluntary sector)

208 For more detail on these estimates, see Bramley, G. (2021) *Research on Core Homelessness and Homeless Projections. Technical Report on New Baseline Estimates and Scenario Projections for Scotland and Wales*. Edinburgh: Heriot-Watt University.

209 These assumptions were informed by experience in England as documented by Ministry of Housing, Communities and Local Government and National Audit Office as well as by the limited published homelessness data available from Welsh Government; see Bramley, G. (2021) *Research on Core Homelessness and Homeless Projections. Technical Report on New Baseline Estimates and Scenario Projections for Scotland and Wales*. Edinburgh: Heriot-Watt University.

“...well in all the 22 authorities, rough sleeping went right down to under ten per local authority. It wasn't eliminated, but it was really... In [city] it's still really noticeable, there aren't the people out... it's not as visible as it used to be.”

(Key informant, independent sector)

For the immediately following years we have made assumptions about the continuance of this special provision, targeted at rough sleeping and others at risk. The continuance of emergency hotel-type provision and its associated impacts are run forward over the five years to 2025 at half the level of impact of that in 2020/21, in our 'with-COVID-19' baseline.²¹⁰ It should be underlined that the special increased provision in hotels and modified B&Bs is counted as part of 'hostels, etc' in the projections, because it is in the general category of congregate TA, for consistency with other GB Monitor forecasts, and for technical modelling reasons (essentially it, like hostels, etc., is supply-determined).

Figure 5.6 shows our resulting new 'with-COVID-19' baseline estimates and projections by category for key years. It is obviously of particular interest to focus on 2020, the first year of the crisis and special measures. For the following period we show 2021 and also 2023 as a representative intermediate year, then 2026 and five-yearly intervals thereafter.

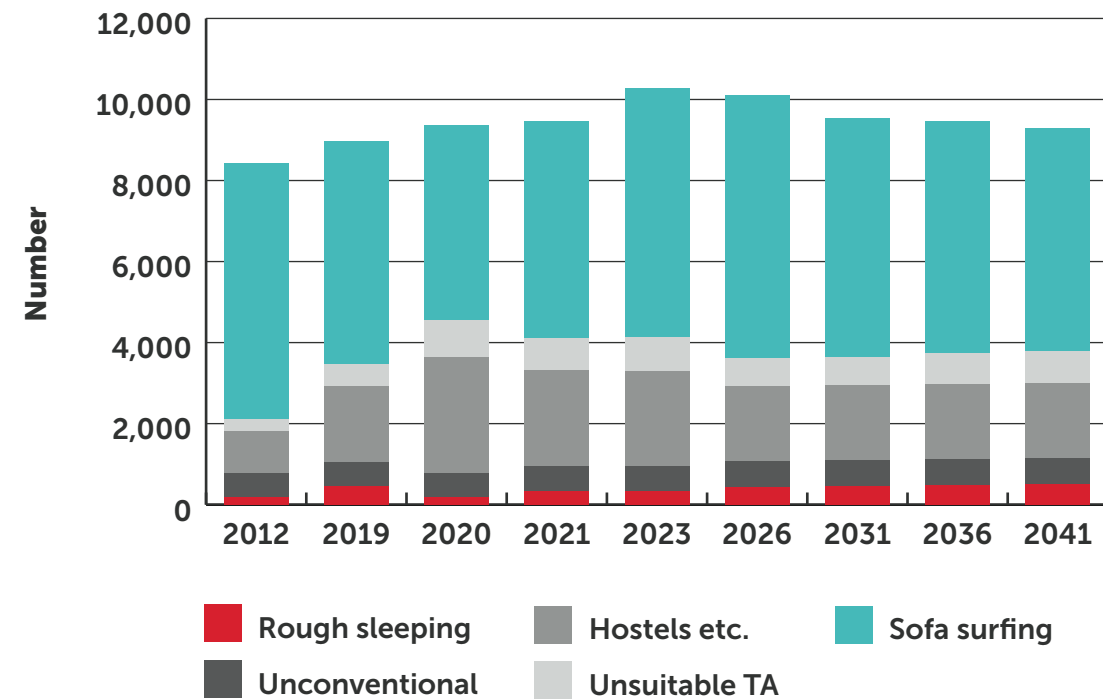
As discussed in chapter 2, the Government's key economic measures in 2020 (the CJRS (furlough) scheme, self-employment and business support schemes etc.) served to insulate many workers and households from the worst effects of lockdown and the large resulting reduction in GDP. Taken in conjunction with the response to rough sleeping and other forms of

acute homelessness, this meant that in 2020 aspects of core homelessness, and specifically rough sleeping and sofa surfing, were reduced noticeably compared with the BAU scenario. However, this was offset by the rise in hostels (including hotels) and UTA (in the form of B&B), so that overall core homelessness was slightly higher than in 2019. The forecast for 2021 is similar, with some reduction in hostels offset by some rise in sofa surfing and rough sleeping. This is a less noticeable impact of special provision than in England, partly reflecting the lower levels of rough sleeping and other forms of core homelessness that preceded the pandemic.

The adverse economic and social impacts of COVID-19 and the associated lockdowns and economic disruptions are particularly focused on 2021 and the subsequent couple of years, and the model predicts a further rise in some elements of core homelessness by 2023, even with the partial continuation of some government measures. The model projects that core homeless will be nearly 15% higher than BAU in 2021, although most of that would be through increased hostel etc provision (with special COVID-19 hotel provision). By 2023 things have settled down, with somewhat lower rough sleeping and sofa surfing than BAU offset by the higher hostel, etc numbers, but still 6% higher total core homelessness above BAU levels, with a similar higher level persisting in 2026 (5.5%). Subsequently the forecast shows numbers returning to levels similar to 2019 and 2020. This is a more favourable scenario than the equivalent projection for England, which shows continuing increase in core homelessness in future years, primarily reflecting the continuing likelihood of less pressure in the Welsh housing system than in parts of England.

210 The policy intentions expressed in Welsh Government (2021) *Planning Guidance* document for Phase 2 may be interpreted as being consistent with this assumption; alternatively, this intention might be interpreted more generously, as expressed in our option referred to as 'Extend Covid Special Provision'.

Figure 5.6: Core homeless household numbers by category under the 'with COVID-19' scenario, Wales 2012-2041.



Source: Output of forecasting model.

5.4 Impacts of different policy scenarios

In this section we report on analysis building on the modelling framework's 'Business as Usual' and 'With COVID-19' scenarios to test systematically for the impact of nine different policy changes²¹¹ on forecast core homeless outcomes over the next twenty years. While the main emphasis is going to be on the overall impact on core homelessness as a whole, we also consider the impacts of each scenario on the five components of core homelessness separately, while briefly commenting on impacts on wider statutory homeless applications and total TA numbers.

Table 5.4 presents a summary of the impacts of each of our ten policy scenarios on each of the five core homelessness elements, after twenty years (i.e. in 2041). The numbers are the differences in percentage terms from the 'with COVID-19' baseline scenario.

211 Some of these changes, while representing substantive changes from the pre-Covid period, could be said to be prefigured or announced in the recent Welsh Government (2021) *Planning Guidance* document and associated funding announcements, discussed elsewhere; the purpose of the modelling is to attempt to show what the impacts would be likely to be following full implementation.

Table 5.4: Impact of nine policy scenarios individually on the five elements of core homelessness at 2041 time horizon (percentage change)

Scenario	Rough Sleeping	Unconventional	Hostels etc	Unsuitable Temp Acc	Sofa Surfing
Extend CVSP	-25.3%	-0.3%	27.0%	0.0%	-9.7%
Raise LHA	-2.4%	-0.6%	0.0%	-29.0%	-7.6%
Max Prevention	-4.2%	-0.5%	0.0%	-6.2%	-8.0%
Rehousing Quotas	-30.3%	-1.4%	0.0%	-15.5%	-17.7%
Destitution/UC/ Cap	-7.9%	-0.1%	0.0%	4.0%	-0.7%
Housing First & SMD	-7.9%	-0.2%	-16.8%	2.7%	4.0%
Housing Supply	1.3%	0.5%	0.0%	-11.2%	-1.0%
Levelling Up	-1.1%	0.1%	0.0%	2.8%	-4.8%
Larger Hike in UC etc	-11.0%	-0.6%	0.0%	-0.8%	-8.1%

Source: Author's simulations using forecasting model.

Table 5.4 shows that **rough sleeping** is more sensitive to many of the policy scenarios, in proportional terms, than other elements of core homelessness. The figures in the first column of Table 5.4 highlight that the policy approach with the biggest impact on rough sleeping is the application of rehousing quotas for core homeless households within the context of enhanced rapid rehousing plans, a proportion of which would go to rough sleepers. The second biggest impact comes from extending the COVID-19 special provision at a partial level on an indefinite basis. Next in importance would be a large hike in UC personal allowances combined with other measures to reduce destitution including ending the five-week wait and the benefit cap. Just implementing the latter measures and maintaining the £20 UC uplift would also have a sizeable impact. A similar sized impact would come from increasing the scale of Housing First and similar programmes (e.g., Critical Time Interventions) to the upper end of a range of scenarios based on

need estimates, and accompanying this with enhanced rehabilitation and support services, enabling a rundown of hostel capacity (as shown in the third column). Maximising prevention activity would have a rather more moderate impact on rough sleeping in Wales, while the impacts of raising LHA, new social housing supply (above current commitments) and 'levelling up' on rough sleeping would appear to be rather small. A majority of these potential impacts are associated with measures which could be promoted by the devolved administration in Wales.

The category of **unconventional accommodation** is, by contrast, quite difficult to shift very much. This is the sector about which we have least information and the model used to predict it is accordingly not very informative, although it does suggest an association with other forms of core homelessness.

The **hostels, etc** category is, in our modelling system, supply/policy determined. Therefore, the only

strategies which directly impact on it are the extension of special COVID-19-related provision, which would increase numbers, or the Housing First related package, which would progressively reduce numbers. Going beyond our model as currently configured, it might also be expected that effective implementation of Rapid Rehousing measures may impact on this category, insofar as these involve explicit decommissioning of congregate hostels.

Unsuitable temporary accommodation is influenced by the existing level of and changes in homelessness applications to the LA, total TA, and UTA itself in the preceding period, as well as by some use of this sector (B&B) as part of COVID-19 special measures. Experience with modelling this in England suggests that this can be the most sensitive element to imbalances of supply and demand, and this particularly reflects the experience in London. The modelling for Wales also suggests quite sizeable proportional impacts in this sector, although the absolute numbers are lower. Raising and appropriately indexing the LHA to eliminate the gaps between market rents and the amount subsidisable through Housing Benefit/UC would reduce UTA by 29% in the longer term. Rehousing quotas for core homeless would also help to reduce these numbers (by 16%), and this would be complemented by raising social housing supply (11%). More vigorous prevention activity would see more moderate (6%) reduction.

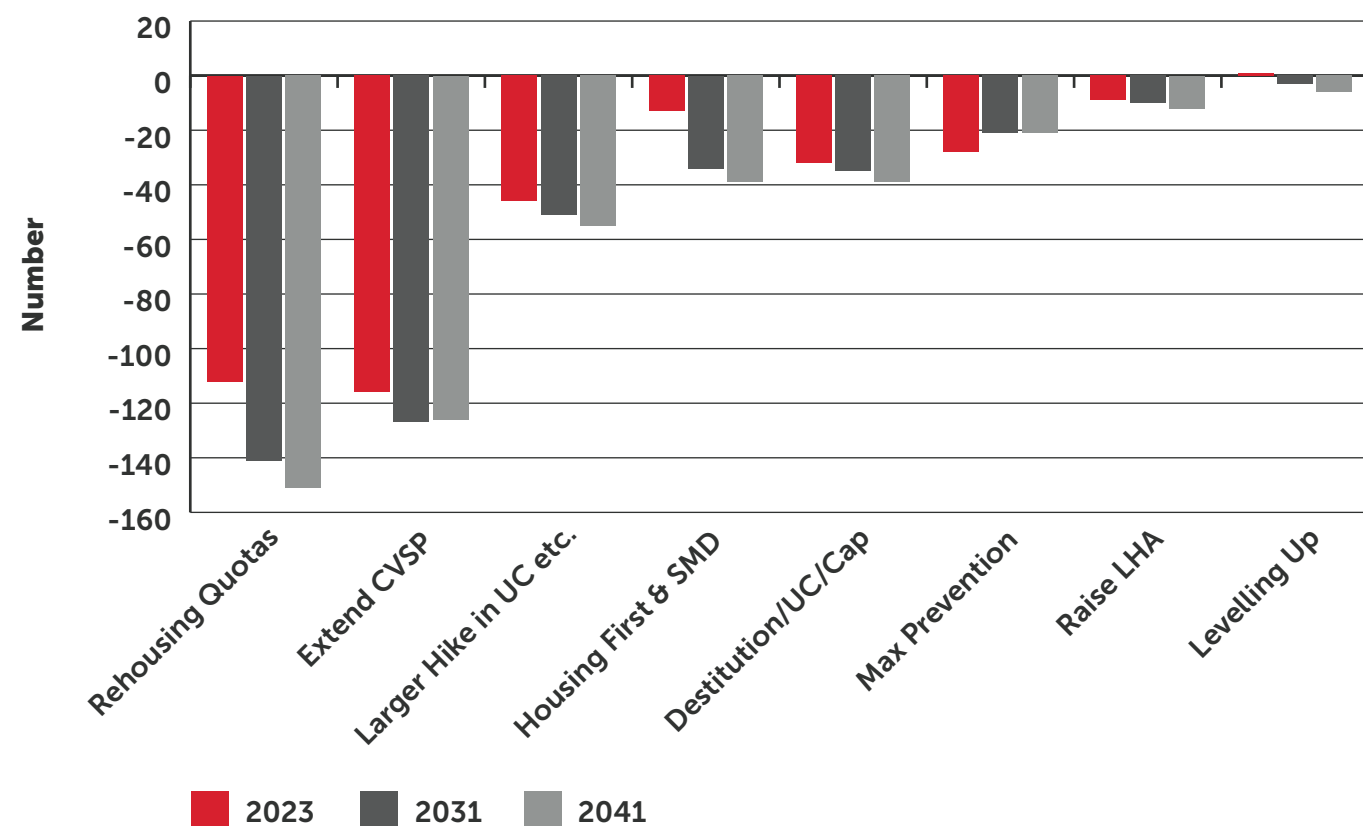
It may be argued that a much larger policy impact on reducing UTA could come from abolishing aspects of it, as is being proposed in Scotland through amendments to the Unsuitable Accommodation Order in that country. It seems unlikely that such an abolition could be effected in Wales in the short term. In the longer run, it might become more feasible, but if the other recommended policy measures

here had been already applied, the remaining scope for reduction through such a measure would be modest in scale: of the order of 300-350 households in the 2026-2041 period, which would be about 4.8% of core homelessness at that time.

Finally, we consider impacts on sofa surfing, numerically the largest category of core homelessness. The model indicates that the policy with the biggest impact in terms of reducing **sofa surfing** would be rapid rehousing quotas (17% reduction). There would also be significant benefits from extending the COVID-19-response special provision (10%), which has clearly benefited some of this group, and from maximised prevention (8%). These would be matched in importance by two UK reserved policy options, raising the LHA level and maintaining it through appropriate indexation, and by the large upward hike in UC benefit rates (8% each). More moderate reductions could stem from 'levelling up' (5%) and to a small extent increased housing supply. Levelling up is potentially particularly significant for Wales because its economic performance has been relatively poor in recent years. However, the effects of housing supply and 'levelling up' regional economic growth still appear relatively marginal – this may be partly due to additional household formation in the former case and housing market effects (i.e. increasing pressure) in the latter case, although the latter impacts do not appear to be that great in the case of Wales.

It should be emphasised that these projections primarily concern core homelessness, rather than the different category of statutory homelessness. As explained above, not all core homeless people apply to the LA and core homeless households make up only a bit over half of statutory homeless households. Several of these policy scenarios may well have a large impact on homeless applications, but

Figure 5.7: Scale of impacts of selected policy scenarios on rough sleeping at three time points (difference from with-COVID-19 baseline in snapshot number sleeping rough)



Source: Author's use of simulations using forecasting model.

many of these applicants will not be core homeless and may remain in the category of 'other statutory homeless', whether by remaining 'at home' with parents or others, benefiting from 'prevention' or 'relief' measures, or being placed in TA which is 'suitable' before moving to a social or other permanent tenancy in due course.

Our model actually predicts numbers of overall homeless applications and totals in TA for every scenario. This shows that the scenarios generating the largest reductions in applications would be the large hike in UC allowances, maximised prevention, rehousing quotas, with Housing First (at its maximum) also contributing significantly. All of these measures together would reduce total homeless applications by about 26%. This impact is less than might be expected because some measures have the effect of

increasing the number of applications, particularly housing supply (e.g., via additional household formation, or perceived greater prospects of being rehoused) and extending special provision.

For overall TA, the largest reductions come from maximised prevention and housing supply, with modest impacts from levelling up, and raising LHA, Housing First, and welfare benefits hike. The overall reduction from the whole package would be about 36% reduction, despite some offsetting positive impacts on numbers coming into or remaining in the system (e.g. extending special provision).

Scale of impacts by time horizon

This section considers the impact of the different policy scenarios on core homelessness as a whole over a series of different time horizons.

Figures 5.7 and 5.8 show the impacts of key policy scenarios (those which do have noticeable effects) at three points in time – the shorter term (2023), medium term (2031) and longer term (2041). Figure 5.7 looks at rough sleeping, a key a policy priority and an element of core homelessness that is especially sensitive to our scenarios (see above), while Figure 5.8 looks at core homelessness as a whole.

From Figure 5.7 it can be seen that rapid rehousing quotas has the biggest impact on **rough sleeping** in both short and longer term. In the short term, the extension of COVID-19 special provision (CVSP) would have the next biggest impact, almost as large in magnitude. The next largest set of impacts, although considerably smaller in numerical terms, would be associated with the large hike in welfare benefit levels combined with measures in the system to reduce destitution; again these would have a fairly strong early impact. Next in importance in the longer term would be Housing First, but the impacts of this would build up more slowly. This would be followed by the destitution-reducing part of the welfare benefits package,²¹² which clearly accounts for the larger part of the combined package with the substantial hike in rates (in other words it is destitution which is closely linked to rough sleeping). Maximising prevention activity would have a more moderate impact, but would come relatively quickly. Raising the LHA to eliminate gaps with market rents would have a smallish measurable impact in reducing rough sleeping, increasing somewhat over time. Levelling Up would have some small beneficial effects in the longer term in the Welsh context. However, the effects of increased social housing supply on rough sleeping would be marginal in

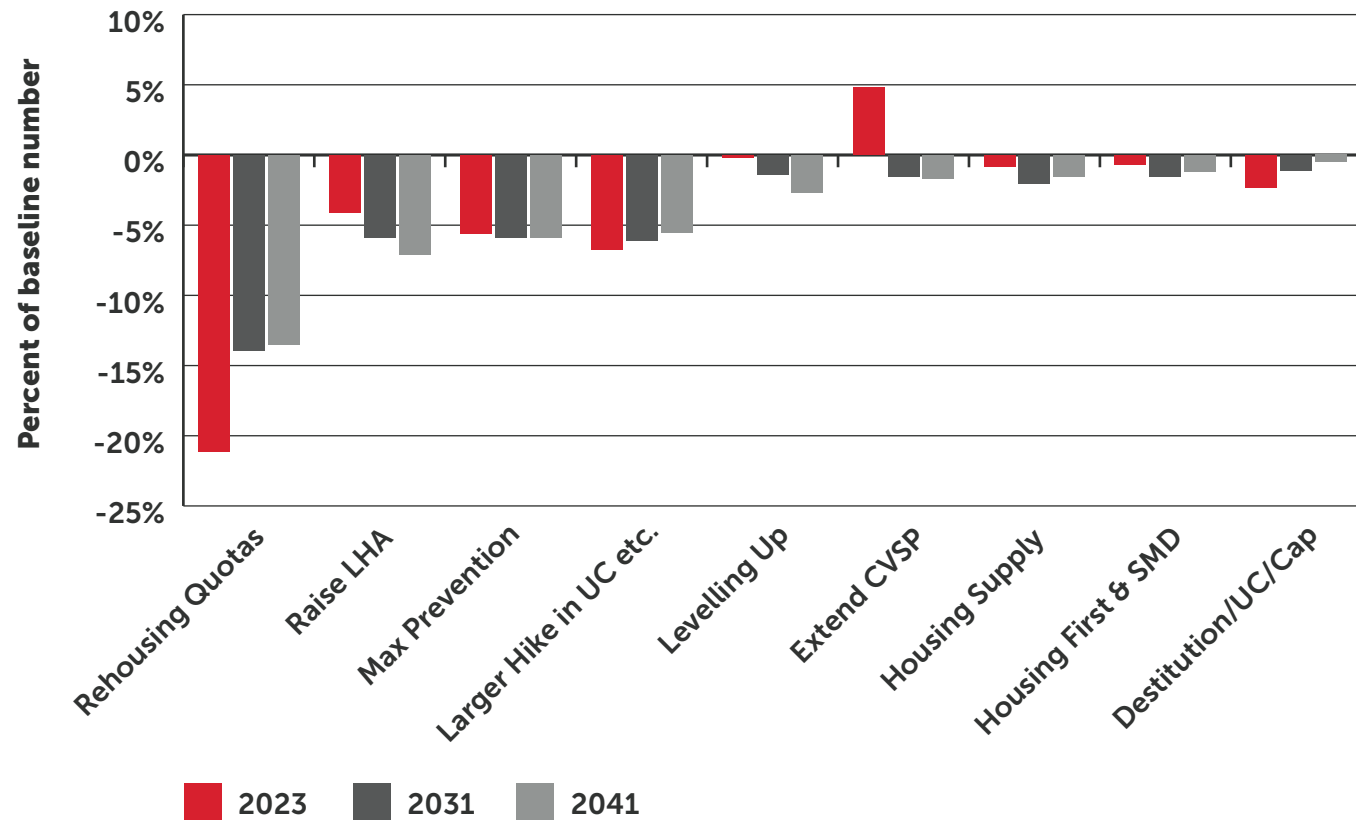
the short term and slightly perverse in the longer term. It should be noted that this Figure presents impacts of individual policies in isolation, and that there is evidently very considerable overlap, whereby the same people might be being helped by different measures. Combined scenarios are considered further below.

Figure 5.8 looks in a similar way at the wider canvas of **all core homelessness**. Here we see a partially different pattern of policy efficacy than in the rough sleeping-specific case. However, again the Rapid Rehousing to settled accommodation with core homeless quotas stands out as having the biggest impact on all time horizons, but notably in the short term. Raising the LHA builds up to a sizeable impact over time, while maximised prevention also performs quite well in the short as well as longer term. The larger hike in UC rates achieves an even greater scale of impact in the shorter term while being similar in the longer term. Policies which achieve a more gradual build up to long term significant impacts include Levelling Up (particularly helpful for Wales), extending COVID-19 special provision, and to a lesser extent social housing supply and Housing First. It is possible more targeted social housing supply might have slightly greater impact, but this is less of an issue in Wales than in Scotland. Also, the indicated severe and multiple disadvantage (SMD) population in need in Wales is proportionately less than in Scotland, which reduces the scope for Housing First to reduce core homelessness.

As already noted, a possible future policy option to largely eliminate unsuitable TA could have a moderate additional impact on core homeless numbers of the order of 5%.

²¹² Based on Fitzpatrick, S., Bramley, G., Blenkinsopp, J., Wood, J., Sosenko, F., Littlewood, M., Johnsen, S., Watts, B., Treanor, M. & McIntyre, J. (2020) Destitution in the UK 2020. York: Joseph Rowntree Foundation. <https://www.jrf.org.uk/report/destitution-uk-2020> - these elements include ending 5-week wait for UC and debt deductions from UK, reducing extent of rejection of PIP applications, and ending benefit cap.

Figure 5.8: Scale of impacts of selected policy scenarios on core homelessness at three time points (percentage difference from with-COVID-19 baseline in snapshot number of core homeless households)



Source: Author's simulations using forecasting model.

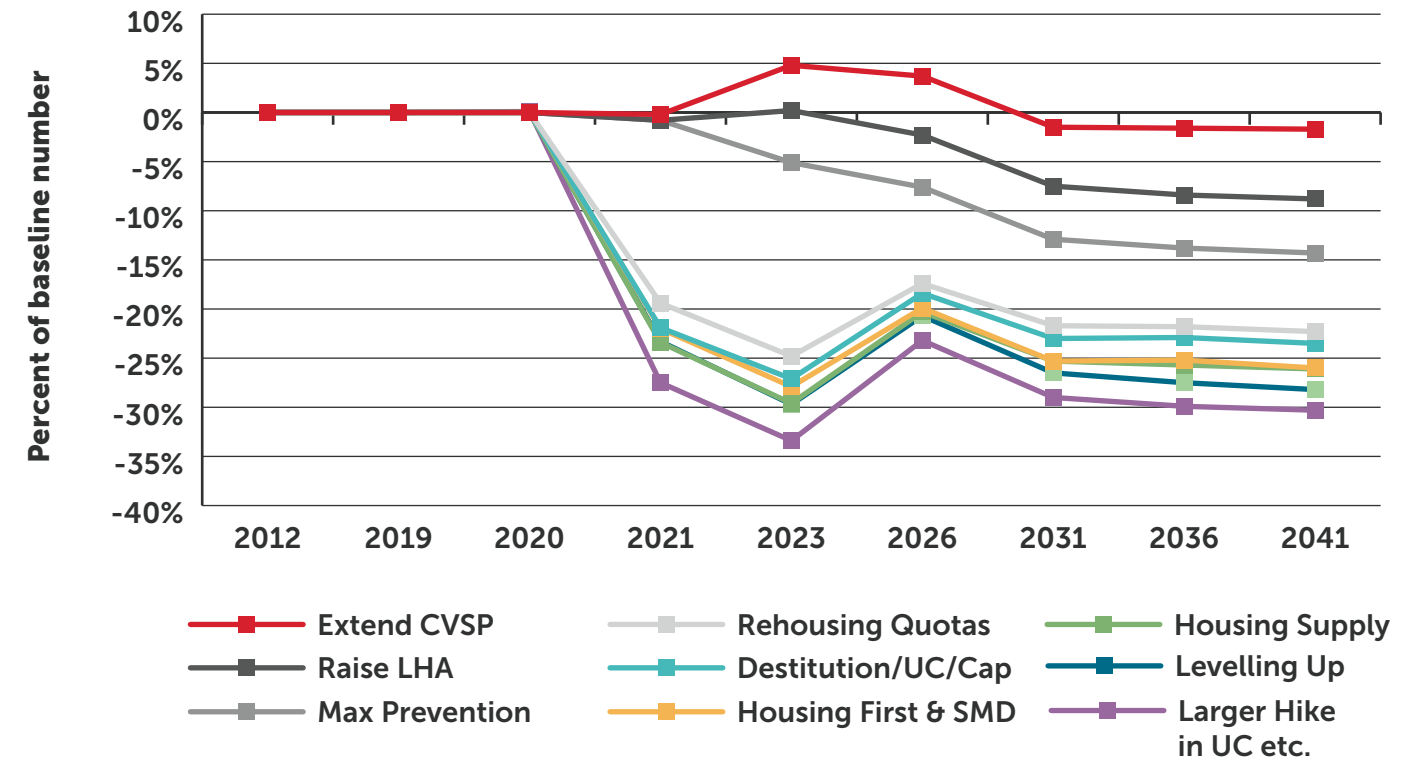
Sequential layering of policies

So far we have considered the impact of individual policies (or specific packages) in isolation. However, it is equally important to consider what can be achieved by implementing combinations of policy options, or indeed (if core homelessness were given a very high priority) *all feasible and effective policies*. The analysis presented above gives some initial guide to 'what works', but that is not necessarily the same as what the effect would be of adding that policy to others already in place. Sometimes, adding a fresh policy approach may work in a synergistic way to increase the impact so that it is greater than the sum of its parts. However, more commonly, the more policies you add, the less they may appear to add, relative to what might have

been expected from looking at them in isolation. That may be because the different policies are to varying degrees helping the same people, and the pool of those remaining 'at risk' may get smaller the more policies are in place.

It follows that, in this 'stacking up' approach, it does matter in which order policies are added to the package. Our proposed approach would involve prioritising measures that can be implemented immediately and have swift impacts, followed by more directly housing-related policies, prioritising the simpler or more easily implemented before the more complex. Policies further back in the hierarchy would then be ones which would take longer to impact, be more complex to implement, involve a

Figure 5.9: Change in total core homelessness relative to 'with COVID-19' baseline for Wales with the sequential addition of nine policy scenarios to reduce core homelessness in the period to 2041 (percent of baseline)



Source: Authors' simulations using forecasting model

wider range of sectors, and cost most. Following those principles, we have created a sequence of nine scenarios building on our With-COVID-19 Baseline, and run the model with each element added in turn. The results are shown in Figure 5.9, where numbers represent the percentage difference in core homeless households at each point in time compared with the baseline.

This analysis makes clear that it is possible to reduce core homelessness in Wales by substantial margins. While some policies take time to build up progressively, others (notably Rapid Rehousing with core homeless quotas) can be implemented almost

immediately. Implementing all the policies tested here would see a c.33% reduction in the relatively short term (2023), and in the longer term a reduction of 30%, relative to the baseline projection. Furthermore, the 2041 number as a percentage of households in Wales would be down by 38% relative to the rate in 2019. The proportionate reduction attributable to these policies is similar to the comparable reduction modelled for England in the 2021 Homelessness Monitor,²¹³ but because of the already more favourable (flatlining) Welsh baseline, this would take Wales to an even lower level.

²¹³ Fitzpatrick, S., Watts, B., Pawson, H., Bramley, G., Wood, J., Stephens, M. & Blenkinsopp, J. (2021) *The Homelessness Monitor: England 2021*. London: Crisis. <https://www.crisis.org.uk/media/244702/crisis-england-monitor-2021.pdf>. Figure 6.7

This comprehensive programme of recommended measures appears from the modelling to be capable of reducing core homelessness by one-third over the coming period, compared with what it would have been without any change in policies. While this scenario would see core homeless numbers 30% below the baseline prediction, with rates nearly 38% below the rates of 2019-20, unsuitable TA would be down by 51%, rough sleeping would be reduced by 63%, sofa surfing down by 41%. There would also be noticeable reductions in wider measures of statutory homelessness, of the order of 26% in homeless applications and 36% in overall total TA.

The sequential analysis further underlines that some policies have a bigger impact than others. The biggest wins would come from: (a) rapid rehousing with quotas for core homeless; (b) raising the LHA and indexing it effectively; (c) maximising prevention including more use of private renting and financial/debt assistance. More moderate additional benefits would be realised in Wales from: (d) maximal rollout of Housing First; (e) Levelling up; and (f) a large hike in UC rates. It is worth emphasizing that three of these six measures, including two of the most impactful, are essentially devolved policy matters.

Policies which would have some beneficial effects but which are more marginal in scale (or in some periods perverse) for overall core homelessness including extending special COVID-19 provision, and welfare changes to tackle destitution-inducing features, which would only make small incremental improvements beyond the above measures, given where we have placed them in the sequence. However, it should be noted from the earlier analysis that these have much stronger specific impacts

on reducing rough sleeping, which may remain a particular priority, and also achieve a strong early impact.

Continuing a theme from the previous analysis, increasing social rented housing supply, even when geographically targeted, does not appear from this analysis to have much of an additional positive effect on core homelessness, even in the longer run, once the other policies are already in place. This is a somewhat different finding from the analysis in England.²¹⁴ It may also be argued that significant investment in new provision is needed to encourage and enable LAs and housing associations to implement the policies which are shown in this analysis, and acknowledged in current policy initiatives, as being very important, namely Housing First and 'rapid rehousing quotas' (this interpretation is certainly supported by the LA and key informant testimony presented in Chapters 2 and 3). But this finding is also a reminder that the demographic and housing market conditions in Wales are generally very different from those in the south of England, and that the case for further increases in social housing provision beyond present levels may be somewhat less strong, from a purely homelessness reduction perspective, than some believe (though there may well be other good reasons to improve housing supply and quality).

5.5 Key points

- At 2019, overall core homelessness in Wales stood at 8,980 households, including 5,500 sofa surfers, 1,860 in hostels etc., 550 in unsuitable TA, 460 rough sleeping and a similar number (600) staying in unconventional accommodation. These numbers have been relatively stable over the preceding 7 years.

- Rates of core homelessness in Wales are lower than rates in England but slightly higher than rates in Scotland overall, with a bigger difference in sofa surfing.
- If COVID-19 had not happened and economic and demographic trends had continued in a similar fashion to the recent past, we projected future core homelessness numbers in Wales would have run at about the 9-9,500 level throughout the projection period to 2041. Rough sleeping and TA were projected to increase, while sofa surfing would have declined slightly.
- It is predicted that the economic aftermath of COVID-19 risks a noticeable rise in core homelessness in the current period. A range of short-term measures have been alleviating this and may continue to do so, given Welsh Government intentions. While such measures have helped to reduce rough sleeping and sofa surfing, core homelessness looks likely to be somewhat higher in the period to 2026 than it would have been without COVID, with similar levels thereafter.
- Nine different policy mechanisms or changes were tested, individually and in combination, using the projection model, looking at short, medium and longer time horizons. In the shorter term, the most effective policies for reducing core homelessness would be continuation of the COVID-19 special provision (particularly in relation to rough sleeping), Rapid Rehousing with quotas for core homeless, maximising prevention, and large increases in welfare benefit levels and associated measures to reduce destitution.
- In the longer term, the largest projected impact on reducing core homelessness, in addition to the above rapid rehousing quotas, prevention and welfare measures, would come from raising the LHA to eliminate gaps in support with private rents. Other measures which would make tangible contributions to reducing core homelessness would include successful 'levelling up' of the Welsh economy, extending special provision beyond the COVID period, increased housing supply and/or maximal provision of Housing First accompanied by appropriate rehabilitation provision, and a reduction of traditional hostel accommodation. While social housing supply increases (above the current commitments) would have some beneficial effects in the longer term, this would not add much to the overall impact of other measures, but their role may be to support and reinforce the above measures, particularly rapid rehousing.
- Wales already has a lower incidence of core homelessness than England, and baseline projections suggest continuing stability in the coming years. A comprehensive programme of the recommended measures is shown to be capable of reducing core homelessness rates by up to a third over the coming period. This scenario would see core homeless rates 38% below the level of 2019-20. Furthermore, unsuitable TA would be down by 51%, rough sleeping would be reduced by 63%, sofa surfing down by 41%. There would also be significant reductions in wider measures of statutory homelessness.

214 Ibid.

Conclusions

6. Conclusions

This edition of the Homelessness Monitor Wales has been written against the backdrop of the COVID-19 catastrophe and the economic, social and other impacts of the associated lockdown.

The Welsh Government, and its partners in the local authority, Registered Social Landlord and third sectors, emerge with a great deal of credit with regard to their efforts to assist people at risk of homelessness, and especially rough sleeping, during the pandemic. The emergency accommodation response was swift, and largely effective, and the protection offered to people without 'priority need' under the homelessness legislation, and to those with No Recourse to Public Funds, was unequivocal. The sustained nature of the 'Phase 1' funding that the Welsh Government made available for this emergency provision ensured that there was no mass 'return to the streets' after the initial lockdown period. Equally, the 'Phase 2' programme has been impressive both in its scale and in its orientation towards longer-term, strategic solutions. Also welcome was the significant uplift in the mainstream Housing Support Grant in this financial year. In most of these respects, the COVID-19-associated homelessness response in Wales compares favourably with that in England. The exceptional commitment

and effectiveness of the relevant Welsh Government Minister, Julie James, was by all accounts a key driver of this relatively strong performance in Wales.

At the same time, there were certainly missteps, weaknesses and gaps in the Welsh response to homelessness during the pandemic. While both local authorities and homelessness providers worked at pace in the face of extraordinary challenges, it was acknowledged that not all those in need were accommodated at all times, with waiting lists for emergency provision operated in certain places. The level of support needs, encountered in some of this emergency accommodation seemed to take some local authorities aback, and generated profound management problems. There were serious incidents in certain locations that put both other residents and staff at risk. Moreover, while much of the operational guidance on homelessness issued by the Welsh Government during COVID-19 was warmly received, that issued on managing anti-social behaviour in congregate settings was roundly criticised as offering little by way of new or effective solutions.

The years preceding the COVID-19 pandemic saw temporary accommodation placements on a sustained upward trend, with total placements rising by 24% between 2016 and 2020. A much sharper

increase seen during 2020/21 reflects the COVID-19 emergency programme. It emerged that early in the crisis some local authorities were using unacceptable forms of temporary accommodation such as 'pods'. There is now concern that the speed of spend required by the Phase 2 capital funding may preclude sufficient consultation and planning. Specific anxieties focus on investments made in some large-scale, congregate models of temporary accommodation, running counter to strategic commitments to move away from this form of provision (though at least 'pods' and 'floor space' are ruled out). The hope is that this new accommodation can, in the longer-term, be 'flipped' to general needs purposes, but that remains to be seen.

The sheer scale of the pandemic response required in Wales can be argued to have laid bare weaknesses in the pre-COVID-19 homelessness 'settlement', particularly with regard to people at risk of sleeping rough, a group universally acknowledged to have benefited least from the pioneering prevention and relief duties introduced under Part 2 of the Housing (Wales) Act 2014. Here an apposite point of comparison may be Scotland, where abolition of the priority need criterion a decade ago has long seen full accommodation duties owed to single homeless people, and a sustained decline in rough sleeping levels, meaning that a much more modest scale of emergency intervention was required during COVID-19.

Pre-COVID-19, homelessness was already a high political priority in Wales, as reflected in an expanded homelessness team within the Welsh Government. A national strategy published by the Welsh Government in October 2019 was short on details but set a progressive direction based on principles of upstream prevention and Rapid Rehousing, also encompassing Housing First as the

default response for the minority of homeless people with more intensive support needs. The detailed policy proposals to give substance and shape to these principles, and other key themes such as workforce planning and wider prevention duties across the public sector, have now been fleshed out in three reports published by the independent Homelessness Action Group, whose second and main report, published in March 2020, coincided with the COVID-19 outbreak.

With all of the Homelessness Action Group's proposals accepted in principle by the last Welsh Government, and embedded in the current administration's Programme for Government, and now in a high-level Action Plan, this ambitious agenda of both policy and legal reform seems set to form the foundation of Welsh homelessness responses in the coming years. That said, a certain degree of wariness about the Rapid Rehousing and Housing First aspects of this agenda was evident in our fieldwork, linked with resource and housing supply concerns but also to ongoing attachment to congregate models of provision for at least some homeless groups amongst certain local authorities and other stakeholders.

Another key Homelessness Action Group recommendation pertains to removing barriers that stop homeless people accessing housing and support, including the statutory priority need, intentionality and local connection tests. After its 'suspension' throughout the COVID-19 crisis with regards to people sleeping rough, and a Welsh Government funded review, the momentum for permanent abolition of the priority need criterion now seems unstoppable. Notably, 15 out of 22 Welsh local authorities surveyed this year favoured abolishing the priority need criterion, although opinion was much more divided on intentionality, even though it is

rarely used in practice, and councils were overwhelmingly opposed to the removal of local connection restrictions. On this last point it is worth noting that key informants, while generally sympathetic to the removal of the local connection criterion, did recognise the need for some kind of redistributive mechanism to give comfort to local authorities concerned that they might experience a net increase in service and social housing demands.

Interestingly, unlike in England, Welsh local authorities tended to view current challenges in accessing social housing for homeless households as arising from absolute shortfalls in supply, rather than exclusionary allocation policies on the part of social landlords. The changing profile of homeless applicants during the pandemic, with an expanding cohort of single people who would normally not qualify for rehousing, seems to have exacerbated the already well-established constraint on one-bedroom properties in particular. This all seems consistent with the Welsh Government's case for attaching a high priority to boosting social housing supply, with an annual target set of 3,500 affordable homes, including social and intermediate rent, for each of the five years from 2019/20.

Yet our sequential modelling work indicates that increasing social rented housing supply above the current commitments, even when geographically targeted, does not have much of an additional positive effect on reducing core homelessness, even in the longer run, once other impactful policies are already in place. Instead, the biggest 'wins' seem to come from Rapid Rehousing, with social housing allocation quotas for homeless households; maximising prevention including more use of private renting and financial/debt assistance; and raising the Local Housing Allowance and indexing it effectively. More moderate additional benefits would

be realised in Wales from maximal rollout of Housing First, 'levelling up' economic performance, and a large hike in Universal Credit rates. It is worth emphasizing that three of these six measures, including two of the most impactful, are essentially devolved policy matters. It may also be argued that significant investment in new social housing provision is needed to encourage local authorities and housing associations to implement the policies which are shown as most impactful in this analysis, especially Rapid Rehousing with allocation quotas for homeless households, as well as changing the mix to meet these needs.

At the time of writing, concerns focus on the possibility of an immediate spike in the inflow into homelessness as a range of COVID-19-specific protective measures come to an end. As forbearance measures put in place by the Welsh Government are eased out, and rent arrears levels grow, we may see a surge in evictions in the months ahead, though constraints on court and bailiff capacities may act as a brake on this. At UK Government level, the winding down of the employment furlough scheme, withdrawal of the £20 weekly supplement for those claiming Universal Credit, and the future freezing of the Local Housing Allowance after its temporary restoration to the 30th percentile rent are key threats on the immediate horizon. It is notable, though, that Welsh local authorities identified enhancements to Discretionary Housing Payments and Discretionary Assistance Fund as, if anything, even more important than these more structural, but temporary, measures in minimising homeless in their areas during the pandemic.

This is all embedded in a wider economic and housing context in Wales where, in the decade before the COVID-19 crisis hit, the gap between employment rates in Wales and the rest of the UK had narrowed, but

living standards were squeezed by weak wage growth, social security reforms and the growth of lower paid and non-standard forms of work. The outlook for the Welsh economy and labour market are both unclear, but the pandemic has severely damaged public finances. With the UK Government aiming to balance to budget by 2025, continued uncertainty around the replacement of European Union funding and the limited scope to increase revenues from devolved income tax, public services look set to continue to operate in an environment of austerity. Boosts to homelessness-specific spending need to be viewed in that dispiriting broader context.

The next Homelessness Monitor Wales update will enable us to track the ongoing implementation of the Homelessness Action Group's ambitious programme of policy and legal change, and workforce development, and of course any longer-term impacts of the COVID-19 and associated policy and practice shifts, both positive and negative. We will begin to assess official actions relevant to the homelessness-reduction potential identified by our projections analysis.

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Appendix 1 Topic guide for key informant interviews (Wales 2021)

Introduction

- Explain nature and purpose of research
- Secure consent, confirm on the record
- Their job title/role; how long they have been in that position/organisation
- Nature of organisation – connection with homelessness issues (main focus, part of broader remit, which homeless groups, etc.)

COVID-19 and homelessness trends

- What impact has COVID-19 had on...?
 - **levels** of homelessness. Probe: increased/decreased footfall in LA homelessness services and vol sector homelessness services; different kinds of homelessness (rough sleeping, city centre 'street culture' [begging, street drinking, etc.], hidden homelessness, TA etc.)
 - the **drivers/triggers/causes** of homelessness. Probe: intensification/reduction in any specific drivers (poverty, unemployment, evictions/landlord forbearance, relationship breakdown, family ejection, domestic abuse/violence, etc.)
 - the **profile** of those experiencing/at risk of homelessness? (household type, level of support needs, etc.)
- What changes in levels/profiles/triggers of homelessness do you anticipate as we **emerge from the pandemic**?
- Will **statutory homelessness statistics** tell a clear story about the impacts of COVID-19 on homelessness? When will the annual statistics appear/why delayed? Are there any plans to move away from aggregate statistics towards individual case record level statistics in Wales (like HL1 in Scotland or H-CLIC in England?)

COVID-19 and homelessness responses/policy

- What have been the most important/effective Welsh Government/national-level homelessness-related responses? Main strengths/weaknesses/ gaps? Probe:
 - **Funding**: Phase 1 £10m in March 2020 for people rough sleeping/in emergency accommodation including those with NRPF; £50m total Phase 2 fund to ensure those in emergency accommodation don't return to the streets; was it enough/too much? Balance between capital/ revenue appropriate? Timeframes appropriate?
 - **Homelessness policy/law**: guidance to LAs on supporting people sleeping rough/homeless people during pandemic (Phase 1/Phase 2); on priority need status of people sleeping rough; on self-isolating in hostels/shelters; on NRPF

- **Changes to rental sectors**: evictions moratorium; extension of eviction notice period to 6 months (already a prior commitment).
- **Increased cross-sectoral/multi-disciplinary coordination** at national level

- How impactful were changes made to the **UK benefits system** in preventing homelessness among low income households/those facing a financial shock as a result of COVID-19? Probe: LHA realigned with 30th percentile rents (but interaction with Benefit Cap); Increase in *UC standard allowance*; suspension of work-related conditionality; pause in *debt deductions*; anything else significant?;
- What about changes to **immigration policy** (suspension of EU derogation; suspension of evictions from asylum accommodation)? What is the scale/nature of current challenges in accommodating NRPF groups in Wales?
- What have been the most important measures taken at **LA/organisational level** in response to the pandemic? Probe impacts (positive/negative; unintended) and variation across country (between LA areas, urban v rural etc), including in relation to:
 - Increased organisational/cross-sectoral *coordination* at local level
 - Changes to nature of *frontline delivery* of homelessness services, e.g. remote working
 - Phasing out of *night shelters* (floorspace/pods) provision
 - Changes to *social housing allocations* (Probe: immediate impact of lockdown in halting lettings altogether or making available voids for homeless people v longer-term changes in allocation policy as a result of COVID-19 or policy shift to rapid rehousing; also probe views on context that social allocations to homeless people even lower in Wales than in England (22% in UKHR))
- Were there any significant differences in the nature/effectiveness of homelessness responses in the **second major lockdown period** (over this winter) as compared with the initial lockdown period last spring? Positive/negative?
- Looking ahead, **how sustainable** is anything positive that has been introduced as a result of COVID-19? Any negative changes/ongoing challenges you are concerned will persist post pandemic? **why positive changes** may or may not persist (political, resources, path dependencies etc)

Legal frameworks

- **Housing (Wales) Act 2014** - six years on from the HWA coming into force, what's your verdict on how successful it's been?
- What are the main/most significant differences (if any) that it's made? What is working well/less well? Any specific concerns?
- Are there uneven impacts: between prevention and relief cases; geographically (between/within LA areas; urban v rural?); for different groups (single people, families, young people, ex-prisoners, complex needs)? What accounts for these patterns?
- How relevant/important was it to the COVID-19 response?

- **Review of Priority Need** – are you familiar with the review findings? What do you make of them? Do you support (phased) abolition of Priority Need or some alternative approach? (Probe: why/why not, resources think required, challenges foresee, etc).? Ministerial statements and policy statements about not returning to priority need – these have been made in various public fora.
- **Intentionality** – less widely applied now in Wales since 2019 changes for households with children; How relevant/important does it remain? Should it be kept/abolished/reformed? (Probe: why/why not etc).
- **Local connection** – any thoughts on whether reform is needed/desirable on this?

Homelessness Action Group

- **How familiar are you with the three reports produced by the HAG?** Probe:
 - Broadly positive or negative about the proposals, esp on *rough sleeping, rapid rehousing, Housing First, partnership working/plans, and responses to COVID-19*? Why?
 - In your opinion what do you understand by rapid rehousing and how does this apply to the Welsh context?
 - Any particular strengths or weaknesses? Do you anticipate any unintended consequences?
 - What impact has the HAG had to date? What are the key next steps for delivering on its recommendations, particularly on rapid rehousing and Housing First? Main barriers/enablers? Prospects for success? Relevant impacts of COVID-19?

Closing interview

- Is there anything else we've not spoken about that you think is important to mention?
- Thanks and close.

Appendix 2 Local Authority Survey 2021

The questionnaire used here drew on predecessor surveys undertaken by the UK Homelessness Monitor research team in England and Scotland as well as in Wales. It also incorporated questions specific to recent Welsh policy and practice developments, particularly as regards responses to the COVID-19 crisis. As the knock-on effects of the pandemic compromised the availability of official homelessness statistics for 20/21, the survey data from Welsh LAs assumed an even greater importance than usual in this year's report.

The survey was undertaken in summer 2021. Local authority contacts were sent an email introducing the research and inviting online participation. After intense follow-up work, all 22 authorities submitted a response (100% response rate). We are very grateful to Joy Williams (Housing Network, Welsh Local Government Association, hosted by Newport Council) for her sustained and effective assistance with this endeavour.

The following analysis incorporates a typology of LAs mainly based on their settlement density and pattern. This classification, as published by Statistics Wales,²¹⁵ groups the 22 councils into four categories as follows:

- **Rural** – the nine authorities with population density below the Wales average – 140 persons per square kilometre: Isle of Anglesey/Ynys Môn, Gwynedd, Conwy, Denbighshire, Powys, Ceredigion, Pembrokeshire, Carmarthenshire and Monmouthshire.
- **Valleys** – the five South Wales authorities to the north of the coastal belt: Rhondda Cynon Taf, Merthyr Tydfil, Caerphilly, Blaenau Gwent and Torfaen.
- **Urban** – Swansea, Cardiff and Newport.
- **Others** – Flintshire, Wrexham, Neath Port Talbot, Bridgend and Vale of Glamorgan.

This appendix summarises in tabular form the key quantitative survey results. All survey findings, including the qualitative data generated by the extensive use of open text responses within the survey, are contained in the main body of the report.

Table A2. 1: Perceived change in overall number of households seeking homelessness assistance during 2020/21 compared with 2019/20

	No change	Increased – but significant variation during year	Significantly increased	Slightly increased	Slightly reduced	Total
1 Urban				1	2	3
2 Valleys			4	1		5
3 Rural	2		5	2		9
4 Other		2	2		1	5
Wales	2	2	11	4	3	22

Table A2. 2: Perceived change in profile of households seeking homelessness assistance during 2020/21 compared with 2019/20

	No change	Significant change	Slight change	Total
1 Urban		1	2	3
2 Valleys		3	2	5
3 Rural	2	3	4	9
4 Other		4	1	5
Wales	2	11	9	22

Table A2. 3: Perceived change in rough sleeping during 2020/21 compared with 2019/20

	No change	Increased – but significant variation during year	Increased	Decreased	Don't Know	Total
1 Urban	1			2		3
2 Valleys	1	1	2	1		5
3 Rural	1	1	2	4	1	9
4 Other	1			4		5
Wales	4	2	4	11	1	22

Table A2. 4: Expectations of [any] change in the number of households in certain groups seeking homelessness assistance (no of local authorities)

	Will increase	Will remain steady	Will decrease	Don't know	Total
People evicted from private rented sector	21	0	0	1	22
Repossessed home owners	15	2	0	5	22
Newly unemployed people	15	0	0	7	22
Survivors of domestic abuse	12	7	0	3	22
Young people	10	6	0	6	22
Sofa surfers	8	8	1	5	22
Prison leavers	7	13	0	2	22
People being asked to leave the family home	6	12	1	3	22
People evicted from social rented sector	4	12	3	3	22
EEA nationals – no entitlements or access to benefits	3	8	2	9	22
All other migrants – NRPF or no access to benefits	3	9	1	9	22

Table A2. 5: State of local authority preparedness for enactment of Phase 1 Order, March 2020

	Well prepared	Neither well nor poorly prepared	Poorly prepared	Total
1 Urban	1	2		3
2 Valleys	1	4		5
3 Rural	2	4	3	9
4 Other	1	3	1	5
Wales	5	13	4	22

Table A2. 6: Perceived importance of pandemic-prompted welfare benefits changes in preventing or minimising homelessness (no. of local authorities)

	Very important	Somewhat important	Not important	Don't know	Total
LHA maximum raised to 30th percentile	10	6	3	3	22
Suspension of benefit sanctions	11	6		5	22
Suspension of debt-related benefit deductions (not advances)	11	6		5	22
Additional £20 per week in Universal Credit standard allowance	13	6		3	22
Pausing the full roll out of Universal Credit	5	5	2	10	22
Additional Discretionary Housing Payment funding	15	5		2	22
Additional Discretionary Assistance Fund	14	5		3	22

Table A2. 7: Local significance of UK and Welsh Government policy responses to the COVID-19 crisis in preventing or minimising homelessness (no. of local authorities)

	Very important	Somewhat important	Not important	Not relevant in my area	Don't know	Total
Job Retention scheme (furloughing)	15	4			3	22
Eviction protections for social and private renters	19	2			1	22
Ministerial Guidance on Priority Need for people sleeping rough	16	3	1		2	22
'Phase 1' EA funding for people sleeping rough/in emergency shelters	19	2			1	22
'Phase 2' funding to minimise risk of homelessness from EA	18	2			2	22
Suspension of evictions from asylum accommodation	6	2	4	7	3	22
Suspension of derogation to allow housing of EEA migrants not in work	8	1	3	3	7	22
'Phase 1' Guidance on EA for people with No Recourse to Public Funds	9	5		3	5	22
COVID-19 vaccination rollout to people who are homeless	13	5	2		2	22

Table A2. 8: How easy or difficult is it in your area to access private tenancies in order to discharge your homelessness duties?

	Fairly easy	Neither easy nor difficult	Somewhat difficult	Very difficult	Total
1 Urban		1		2	3
2 Valleys	2		1	2	5
3 Rural			3	6	9
4 Other	1	1		3	5
Wales	3	2	4	13	22

Table A2. 9: How easy or difficult is it in your area to access social tenancies in order to discharge your homelessness duties?

	Very easy	Fairly easy	Neither easy nor difficult	Somewhat difficult	Very difficult	Total
1 Urban			2		1	3
2 Valleys		1	2	1	1	5
3 Rural		1	2	3	3	9
4 Other	2		1	1	1	5
Wales	2	2	7	5	6	22

Table A2. 10: Proposition: 'There is enough social housing in my area to allow both people at risk of homelessness and other households who need it to have reasonable access'

	Agree strongly	Agree	Neither agree nor disagree	Disagree	Disagree strongly	Don't know	Total
1 Urban				1	2		3
2 Valleys	1		1	1	2		5
3 Rural				1	7	1	9
4 Other		1		2	2		5
Wales	1	1	1	5	13	1	22

Table A2. 11: Through their allocations policies and practices, social landlords in my area are making every effort to assist in preventing and relieving homelessness

	Agree strongly	Agree	Neither agree nor disagree	Disagree	Disagree strongly	Don't know	Total
1 Urban	2	1					3
2 Valleys	1	3	1				5
3 Rural	1	5	2			1	9
4 Other		5					5
Wales	4	14	3			1	22

Table A2. 12: Changes in allocation policies applied by housing associations in my area over the past few years have made it more difficult to prevent and relieve homelessness

	Agree strongly	Agree	Neither agree nor disagree	Disagree	Disagree strongly	Don't know	Total
1 Urban			2	1			3
2 Valleys		1	1		3		5
3 Rural		1	1	4		2	8
4 Other			2	3			5
Wales		2	6	8	3	2	21

Table A2. 13: Perceived effect of Housing (Wales) Act 2014 in preventing and alleviating homelessness

	Strongly beneficial effects	Mildly beneficial effects	Neutral/mixed effects	Mildly detrimental effects	Strongly detrimental effects	Total
1 Urban	2	1				3
2 Valleys	3	1	1			5
3 Rural	4	1	3		1	9
4 Other	4	1				5
Wales	13	4	4		1	22

Table A2. 14: Views on possible future homelessness legislation reforms

	Reform very beneficial	Reform somewhat beneficial	Reform not beneficial	Don't know/no view	Total
Removal of priority need	9	6	6	1	22
Full abolition of intentional homelessness	3	7	9	3	22
Removal of local connection	1	1	19	1	22

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byddwn yn
rhoi terfyn ar
ddigartrefedd**
**Together
we will end
homelessness**