

Atodiad/Appendix (iv)

Tai ac Adfywio
Housing and Regeneration



Llywodraeth Cymru
Welsh Government

Cadeiryddion Landlordiaid Cymdeithasol Cofrestredig
Cyfarwyddwyr Cyllid Awdurdodau Tai Lleol
Cyfarwyddwyr Tai Awdurdodau Tai Lleol
Prif Weithredwyr Landlordiaid Cymdeithasol Cofrestredig
Cyfarwyddwyr Cyllid, Landlordiaid Cymdeithasol Cofrestredig

27 Hydref 2023

Annwyl Gydweithwyr,

Rhenti a Thaliadau Gwasanaeth Tai Cymdeithasol 2024-2025

Diben y llythyr hwn yw rhoi gwybod i landlordiaid cymdeithasol beth yw'r cynnydd mwyaf yn y rhent y gellir ei chodi ar denantiaid tai cymdeithasol o 1 Ebrill 2024.

Mae fforddiadwyedd wrth wraidd ein safon rhent. Er gwaethaf yr heriau a achoswyd o ganlyniad i anwadalrwydd economaidd ehangach y blynyddoedd diwethaf, gallwn oll fod yn sicr bod ein gweithredoedd ar y cyd wedi arddangos ein hymrwymiad i sicrhau na roddir pwysau ariannol gormodol ar denantiaid cymdeithasol yn ystod y cyfnodau anodd hyn. Fodd bynnag, mae'n parhau i fod yn bwysig inni gydbwysio anghenion tenantiaid â gallu landlordiaid cymdeithasol i barhau i ddarparu gwasanaethau di-graidd ychwanegol a'r pecyn ehangach o gymorth sydd wedi bod yn allweddol i nifer o denantiaid wrth i'r argyfwng costau byw barhau.

Byddwch yn ymwybodol mai 6.7% oedd Mynegai Prisiau Defnyddwyr (CPI) mis Medi, sy'n golygu o dan y safon rhent, nad yw'r codiad blynyddol o CPI +1% yn gymwys ac mai'r Gweinidog Newid Hinsawdd felly fydd yn penderfynu ar newid priodol i renti'r **flwyddyn ganlynol**.

Mae'r Gweinidog wedi penderfynu:

1. Uchafswm y codiad rhent blynyddol fydd 6.7% yn unol â ffigur CPI Medi 2023.
2. Mae'n hanfodol fod landlordiaid cymdeithasol yn ystyried fforddiadwyedd rhenti i denantiaid wrth wneud penderfyniadau ynghylch rhent.

3. Gellir gostwng a rhewi rhent unigol a'i chodi hyd at £2 yr wythnos, **cyn belled nad yw cyfanswm yr incwm rhent a gesglir ar draws y stoc gyfan yn cynyddu mwy na 6.7%**. Nod hyn yw galluogi landlordiaid cymdeithasol i ailstrwythuro'u rhenti lle bo hynny'n briodol. Yn ymarferol, os byddwch yn penderfynu y dylai rhent unigol gynyddu hyd at £2.00 yr wythnos dros y 6.7%, bydd angen rhewi neu ostwng rhenti eraill er mwyn sicrhau nad yw'r cynnydd cyffredinol ar gyfer eich stoc gyfan yn codi dros 6.7%.
4. Dylai landlordiaid cymdeithasol roi gwybod i Lywodraeth Cymru os oes ganddynt bryderon ynghylch effaith y safon rhent ar eu cynllun busnes, eu hyfywedd ariannol neu eu gallu i gyflawni eu rhwymedigaethau i denantiaid a benthydwyr.
5. Fel rhan annatod o'r safon rhent pum mlynedd, mae disgwyl i landlordiaid cymdeithasol bennu polisi rhent a thâl gwasanaeth sy'n sicrhau bod tai cymdeithasol yn fforddiadwy ac yn parhau'n fforddiadwy i denantiaid heddiw ac yfory. Fel rhan o'r penderfyniad blynyddol i godi/gostwng y rhent, rhaid i landlordiaid cymdeithasol asesu cyfleoedd i arbed costau ar draws y sylfaen costau gweithredu a gwerth am arian yn ogystal â fforddiadwyedd i denantiaid.

Atal Bandiau Rhenti Targed

Er i fandiau rhenti targed chwarae rôl bwysig pan gawsant eu cyflwyno, mae'r sefyllfa erbyn heddiw wedi newid yn fawr ac i'r rhan fwyaf o landlordiaid nid ydynt yn arwyddocaol o ran pennu rhenti lleol. Yn dilyn trafodaethau â chynrychiolwyr y sector, ataliwyd y defnydd ohonynt. Bydd yr ataliad yn parhau yn 2024-25, a bydd rôl y bandiau rhenti targed yn cael ei adolygu'n llawn fel rhan o'r gwaith ar ddatblygu ein polisi rhenti i Gymru yn y dyfodol.

Rhenti Canolradd

Byddwn hefyd yn adolygu'r defnydd o gynnyrch rhenti canolradd fel rhan o'n rhaglen waith ar bolisi rhenti'r dyfodol.

Mae tenantiaethau rhenti canolradd yn cael eu llywodraethu gan '*Rhent yn Gyntaf Rhent canolradd – Canllawiau*', sydd yn dal i fod yn gymwys. Mae'r canllawiau hyn yn glir: "*mae rhenti canolradd i'w codi o fewn amlen rhent y farchnad, wedi eu cyfrifo fel swm y taliadau gwasanaeth a rhenti, y mae'n rhaid iddynt fod ar 80% o renti cyfartalog y farchnad breifat yn ardal yr awdurdod lleol hwnnw, neu'n is na hynny. Dylent hefyd gael eu targedu i fod yn is na'r Lwfans Tai Lleol*" (cyfieithiad).

Rydym yn cydnabod bod y bwlch sy'n ehangu rhwng rhenti marchnad cynyddol a chyfraddau'r Lwfans Tai Lleol, sydd i bob diben wedi eu rhewi ers 2020, yn golygu bod cydymffurfio gyda Chanllawiau Rhent yn Gyntaf yn heriol. Felly, mae'r Gweinidog Newid Hinsawdd wedi cytuno ar sefyllfa dros dro sef y caiff landlordiaid gynnig tenantiaethau rhenti canolradd ar 80% o werth y farchnad cyn belled eu bod yn parhau i ystyried a thalu sylw dyledus i gyfraddau'r Lwfans Tai Lleol. Rhaid i'r amlen 80% gynnwys taliadau gwasanaeth y dylid eu nodi ar wahân i elfennau rhent y tâl. Ym mhob achos, rhaid i landlordiaid fod yn fodlon bod y tenantiaethau hyn yn dal i fod yn fforddiadwy i denantiaid.

Monitro Cydymffurfiaeth

Fel rhan o'i benderfyniad ynghylch codi rhent bob blwyddyn, mae gofyn i bob landlord cymdeithasol gynnal asesiad blynyddol o fforddiadwyedd i denantiaid; cyfleoedd i arbed costau; a sicrhau bod eu cartrefi a'u gwasanaethau'n cynnig gwerth am arian, gyda thystiolaeth i gefnogi hynny.

Dylai pob landlord cymdeithasol gofio mai'r safon rhent yw'r cynnydd **mwya**f y gall ei godi. **Nid yw'n rhent targed**.

Er mwyn ei helpu i roi'r sicrwydd sydd ei angen, bydd gofyn i bob landlord cymdeithasol lenwi ffurflen fonitro hunan-ardystio a fydd yn cael ei defnyddio i fonitro cydymffurfiaeth â Safon Rhent Llywodraeth Cymru. Mae'r ffurflen wedi'i chynnwys yn y [Safon Rhent](#) ddiwygiedig, a gaiff ei chyhoeddi cyn diwedd Tachwedd. Rhaid ei llenwi a'i dychwelyd erbyn diwedd Chwefror 2024.

Nodwch y cynhelir asesiadau manwl o ran cydymffurfio â'r safon rhent, ac y gellir gofyn am ragor o wybodaeth/sicrwydd pan fo unrhyw bryderon.

Ymrwymadau a Mentrau'r Cytundeb Rhentu

Fel mae landlordiaid wedi ei weld, mae'r pecyn ehangach o gymorth i denantiaid y cytunwyd arno â'r sector y llynedd fel rhan o'r setliad rhent ehangach wedi bod yn allweddol o ran galluogi pobl i ddod i ben drwy'r cyfnod heriol hwn.

Mae gallu landlordiaid i barhau i ddarparu'r cymorth hwn yn ffactor allweddol o ran y codiad rhent o 6.7%. Felly, fel y cytunwyd gyda'r sector, bydd landlordiaid yn parhau i weithredu'r ymrwymadau a'r mentrau presennol hyn wrth symud ymlaen, sy'n cynnwys y canlynol:

- Dim troi allan oherwydd caledi ariannol am dymor y setliad, (blwyddyn ariannol 2024/25), cyn belled â bod tenantiaid yn cysylltu â landlordiaid.
- Darparu help wedi'i dargedu i'r rhai sy'n profi caledi ariannol i gael cymorth.
- Gwneud y defnydd gorau o'r holl stoc tai cymdeithasol addas, gan ganolbwyntio ar helpu'r rhai sydd yn y llety dros dro o'r ansawdd isaf i symud i gartrefi mwy hirdymor sy'n diwallu eu hanghenion.
- Parhau i gyfathrebu er mwyn annog tenantiaid i siarad â'u landlord os ydyn nhw'n cael trafferthion ariannol ac i fanteisio ar y cymorth sydd ar gael.
- Adeiladu ar y trefniadau presennol i denantiaid drafod y penderfyniadau pennu rhenti, gan gynnwys egluro sut mae incwm rhent yn cael ei fuddsoddi a'i wario.
- Parhau â'r ymrwymiad i fuddsoddi mewn cartrefi presennol i'w cadw'n ddiogel, yn gynnes ac yn fforddiadwy.
- Gweithio mewn partneriaeth â thenantiaid, Llywodraeth Cymru, cyllidwyr a phartneriaid eraill i ddatblygu dull cyson o asesu fforddiadwyedd ar draws y sector tai cymdeithasol yng Nghymru.
- Parhau i gryfhau trefniadau ar gyfer sicrhau bod cyn lleied yn cael eu troi allan â

phosibl a'ch bod yn gweithio'n effeithiol gyda phartneriaid i gyflawni'r ymrwymiad i beidio â throi pobl allan i fod yn ddigartref

- Cynnal arolwg o fodlonrwydd tenantiaid safonol a chyhoeddi'r data ar wefan ganolog er mwyn i denantiaid gael gweld a chymharu perfformiad landlordiaid. Dyddiad yr arolwg nesaf, ar sail cwestiynau craidd newydd, yw 28 Chwefror 2024 i'w gyhoeddi ym mis Ebrill.

O fis Ebrill nesaf ymlaen, byddwn yn symud i flwyddyn olaf ein safon rhent pum mlynedd presennol. Diolch ichi am gymryd rhan ac am eich adborth o'r ymarfer sicrwydd, sydd wedi bod yn hanfodol o ran llywio'n rhaglen waith i ddatblygu polisi rhenti'r ar gyfer y dyfodol yng Nghymru. Edrychwn ymlaen at gydweithio â chi er mwyn datblygu ein rhaglen waith, a fydd gobeithio yn ymdrech ar y cyd er mwyn sicrhau ein bod gyda'n gilydd yn dod i'r canlyniad cywir ar gyfer polisi rhenti cymdeithasol yng Nghymru.

Yn y cyfamser, os oes gennych gwestiynau neu bryderon ynghylch pennu rhenti a disgwyliadau Llywodraeth Cymru, mae croeso ichi gysylltu â'r tîm trwy'r e-byst isod.

Awdurdodau Tai Lleol – HousingQualityStandards@gov.wales

Landlordiaid Cymdeithasol Cofrestredig – HousingRegulation@gov.wales

Yn gywir

EMMA WILLIAMS



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Llywodraeth Cymru
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Chairs of Registered Social Landlords
Director of Finance of Local Housing Authorities
Director of Housing of Local Housing Authorities
Chief Executives of Registered Social Landlords
Directors of Finance, Registered Social Landlords

27 October 2023

Dear Colleagues

Social Housing Rent and Service Charges 2024-2025

The purpose of this letter is to advise social landlords of the maximum rent increase which can be applied to social housing tenancies from 1st April 2024.

Affordability is at the heart of our rent standard. Despite the challenges inflicted by the wider economic volatility of recent years we can take reassurance that our collective action has demonstrated our commitment to ensuring excessive financial burdens are not placed on social tenants during these very tough times. However, it remains important that we balance the needs of tenants together with the ability of social landlords to continue to provide the additional non-core services and wider package of support that have proved vital for many tenants as the cost-of-living crisis continues.

You will be aware the September Consumer Price Index (CPI) was 6.7%, which means under the rent standard the annual uplift of CPI+1% does not apply and that the Minister for Climate Change will determine the appropriate change to rent levels which will apply **for the following year**.

The Minister has determined:

1. The maximum annual rent uplift will be 6.7% as per the September 2023 CPI figure.
2. It is imperative that social landlords' decisions on rent take into account the affordability of rents for tenants.
3. The level of an individual rent can be reduced, frozen or can rise by up to an additional £2 per week, **on condition that the total rental income collectable across the whole stock increases by no more than 6.7%**. This provision is designed to enable social landlords to restructure rents where appropriate. In effect, if you decide an individual rent(s) should increase by up to £2.00 per week on top of 6.7%, other rent(s) will need to be frozen or reduced to ensure the overall increase for the whole stock does not exceed 6.7%.
4. Social landlords should advise the Welsh Government if they have concerns about the impact that the rent standard has upon their business plan, financial

viability or on their ability to meet their obligations to tenants and lenders.

5. As an intrinsic part of the five-year rent standard, social landlords are expected to set a rent and service charge policy which ensures social housing is and remains affordable for current and future tenants. As part of the annual decision on the level of rent uplift/reduction to be applied, social landlords must assess cost efficiencies across the operating cost base and value for money as well as affordability for tenants.

Suspension of Target Rent Bands

Whilst target rent bands played a valuable role when they were introduced, the landscape today is very different and for most landlords they do not play a significant role in local rent setting. Following discussions with sector representatives, their use was suspended. This suspension will continue in 2024-25, and the role of target rent bands will be fully reviewed as part of the work on developing our future rent policy for Wales.

Intermediate Rents

We will also look to review the use and application of intermediate rent products as part of our future rent policy work programme.

Intermediate rent tenancies are governed by the *Rent First – Intermediate Rent Guidance*, which still applies. This guidance is clear that “*intermediate rents are to be charged within the Market Rent Envelope, calculated as the sum of service charges and rent, which must be at or below 80% of average private market rents for that local authority area and should also be targeted to be below the Local Housing Allowance (LHA)*”.

We recognise that the widening gap between escalating market rents and LHA rates, which have effectively been frozen since 2020, makes compliance with the *Rent First Guidance* challenging. Therefore, the Minister for Climate Change has agreed the interim position that landlords may offer intermediate rent tenancies at 80% of market value as long as they continue to take into account and have due regard to LHA rates. The 80% envelope must be inclusive of service charges which should be identified and itemised separately to the rental element of the charge. In all cases, landlords must satisfy themselves that these tenancies remain affordable for tenants.

Monitoring Compliance

All social landlords are required to make, and evidence, an annual assessment of affordability for tenants; cost efficiencies; and to demonstrate their homes and services represent value for money as part of their decision on the rent uplift to be applied each year.

Social landlords should remember the rent standard is the **maximum** increase which can be applied. **It is not a target rent.**

To assist with providing the necessary assurance, each social landlord will be required to complete a self-certification monitoring form which will be used to

monitor compliance with the Welsh Government Rent Standard. The form is included in the revised [Rent Standard](#), which will be published before the end of November, and must be completed and returned by the end of February 2024.

Please note that detailed assessments of compliance with the rent standard will be undertaken and further detailed information/assurance may be requested where there are any concerns.

Rent Agreement Commitments and Initiatives

As landlords have evidenced, the wider package of support and assistance to tenants which was agreed with the sector last year as part of the wider rent settlement, has proved critical in enabling people to manage through these challenging times.

The ability of landlords to continue to provide this support is a key factor for the rent uplift of 6.7%. Therefore, as agreed with the sector, landlords will continue to implement these existing commitments and initiatives going forward which include:

- No evictions due to financial hardship for the term of the settlement, (financial year 2024-25), where tenants engage with landlords.
- Provide targeted support to those experiencing financial hardship to access support.
- Maximise the use of all suitable social housing stock, with a focus on helping those in the poorest quality transitional accommodation move into longer term homes that meet their needs.
- Continue focused communication to encourage tenants to talk to their landlord if they are experiencing financial difficulties and access support available.
- Build on existing engagement with tenants in rent setting decisions, including explaining how income from rent is invested and spent.
- Continued commitment to invest in existing homes to keep them safe, warm and affordable to live in.
- Work in partnership with tenants, Welsh Government, funders and other partners to develop a consistent approach to assessing affordability across the social housing sector in Wales.
- Continue to strengthen approaches designed to ensure you minimise all evictions and work effectively with partners to deliver on the commitment not to evict into homelessness.
- Undertake a standardised tenant satisfaction survey and provide the data for publication on a central website to assist tenants in scrutinising and comparing landlord performance. The next submission date, based on the revised core questions, is 28 February 2024 for publication in April.

From April next year, we move into the final year of our current five-year rent standard. Thank you for your participation and feedback from the assurance exercise, which has been instrumental in informing our work programme to develop future rent policy in Wales. We look forward to working with you in taking forward our work programme, which we hope will be a collective endeavour to ensure together we reach the right outcome for social rent policy in Wales.

In the meantime, if you have any queries or concerns about rent setting and Welsh Government's expectations, please feel free to contact the teams through the email addresses below.

LHA's –

HousingQualityStandards@gov.wales

RSL's – HousingRegulation@gov.wales

Yours faithfully



EMMA WILLIAMS

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