

**TITLE OF REPORT: Impact of Housing Conditions on Promoting Health and Wellbeing**

---

**Purpose of Report**

1. In 2015 The Health and Wellbeing Board received a report relating to the impact of housing on health and wellbeing. The report provided a broad range of accommodation linked issues and included some key information on the impact of physical housing conditions. The Board subsequently requested more detailed information relating to this subject.
2. This report provides intelligence to give an in depth understanding of housing conditions and key challenges faced. It outlines current objectives and describes Gateshead's approach and the outcomes that are being achieved.

**Housing provision in Gateshead**

3. The make-up of housing stock in Gateshead, and the prevalence of certain 'hazards' to occupier's health and wellbeing was documented in a report produced for the Council by the Building Research Establishment (BRE) Stock Condition Projection Model for Gateshead in 2013:

	Total Dwellings	Cat 1 Hazards	Disrepair	Fuel Poverty
Owner occupied	52,885	5,314 (10%)	2,374 (4%)	11,189 (21%)
Private rented	13,109	1,464 (11%)	1,052 (8%)	3,920 (30%)
TGHC	18,999	(7%)	(7%)	(29%)
RSL	2,175			

4. The concept of 'Category 1 Hazards' were introduced by the Housing Act 2004, their existence in a property means that the standard of the property falls below the legal minimum standard for housing. Hazards that increase the risk of illness include damp, mould, and cold. Nationally cold housing is thought to be the main reason for up to 40,000 additional (excess winter) deaths reported each year between December and March. Cold homes are linked to increased risk of cardio-vascular, respiratory and rheumatoid diseases, as well as hypothermia and poor mental health. Excess winter deaths become significant for those in the 45+ age group, with a marked increase in risk for those over the age of 85. Very young children and those with a disability or long-term illnesses (households who spend longer in their home) are also disproportionately affected. It is estimated that the cost of not improving poor housing to the average SAP rating (Government measurement of energy efficiency) to the NHS is £145 million.

5. Being able to afford to keep a warm home, particularly a home that is difficult to heat, is a key factor in the health of older people and workless households. The risk of fuel poverty is higher in rural areas, whilst two-thirds of fuel poor households are owner occupiers. Fuel poverty is expected to increase as energy costs rise. The risk to health from homes that are hard to heat is considered to be much greater than those recorded by excess winter deaths, as households choose to save energy which increases the risk of accidents, poor air quality and damp.
6. Structural defects increase the risk of an accident (such as poor lighting, or lack of stair handrails); 45% of accidents occur in the home and accidents are in the top 10 causes of death for all ages. The majority of injuries to people aged 75 and older occur at home. Unintentional injury is a leading cause of death among children and young people aged 1–14, with one million visits to accident and emergency departments by children every year arising from the injuries in the home. The annual cost to the UK government from falls in those aged 60+ is £1 billion with the average cost of a single hip fracture estimated at £30,000; this is five times the average cost of a major housing adaptation and 100 times the cost of fitting hand and grab rails.
7. In 2010, the BRE calculated that poor housing cost the NHS at least £600 million per year in England, based on data from the English House Condition Survey, with the total cost to society each year estimated to be greater than £1.5 billion.
8. The private rented sector contains the highest proportion of non-decent homes. Lack of investment in homes now may result in increased costs in the future - 80% of current housing will still be in use in 2050.

### **Current objectives and approach**

9. Gateshead's Housing Strategy has long recognised the impact of housing quality, condition and management on health and wellbeing, with a key objective being "To improve the quality, condition and management of housing so that all residents benefit from safe, healthy and well-managed homes." Investment has had a direct impact on reducing hospital admissions through the prevention of falls and excess cold. It has also reduced the fear and incidence of crime and anti-social behaviour and increased residents' satisfaction with their home and neighbourhood as a place to live.
10. The work of services across the Council and within The Gateshead Housing Company aim to tackle the following key challenges:

### **Improving public sector homes and estates beyond decency**

#### **11. Council Stock**

12. Due to Government measures, including the 1% rent reduction, and the required sale of high value stock, the ongoing viability of the Council's Housing Revenue Account is at risk. Work is ongoing to help the Council understand long term needs.
12. Gateshead Council had a property stock of 19,803 @ 1 April 2015.

The age profile of the stock is:

<b>Age Band</b>	<b>Total</b>
Pre 1919	58
1919 - 1944	5,549
1945 - 1964	8,218
1965 - 1974	4,051
1975 - 1989	1,847
Post 1989	80
<b>TOTAL</b>	<b>19,803</b>

- 13.** The property stock includes 25 multi-storey blocks, for which Gateshead Council does not accept applications for housing from families with children. Around 20% of the stock is classed as being of non-traditional design. Stock of non-traditional construction includes the majority of the high rise blocks, but also a wide range of other non-traditional dwellings around the borough. Some of these properties can present challenges due to their construction type, and work has previously been undertaken to eradicate issues including work to enhance thermal insulation.
- 14.** A Decent Homes programme for all properties was completed in 2011, but ongoing investment is needed to continue to sustain decency, and to respond to issues not covered under Decent Homes. Gateshead Council delivers a capital programme of work each year, but the investment needs of the stock are high.
- 15.** Condensation within properties is a problematic issue for some tenants. Although some measures can be carried out to reduce the likelihood or impact of condensation (such as increasing insulation of higher risk areas), it is difficult to eradicate, and does lead to reports of health issues. In recent years an increasing number of council tenants have reported difficulties in meeting fuel costs or effectively running their heating system.
- 16.** Improving the thermal efficiency of properties continues to be a priority, but due to the nature of the stock that is in the greatest need of this type of investment, the works are complex and can be costly. This has a potential knock on effect on the Council's ability to maintain decency across the stock. A reduction in external funding through the energy markets has also impacted on the pace at which properties can be improved.
- 17. Registered Social Housing Providers (Housing Associations)**
- 18.** These organisations are experiencing significant uncertainty in the light of the extension of Right to Buy, 1% p/a rent reduction, and changes to Government funding models. The impact on their financial viability will inevitably affect their ability to invest in housing conditions and management initiatives that improve tenant wellbeing.
- 19.** Providers of specialist and extra care accommodation will be undergoing financial pressures, finding it increasingly difficult to manage quality of both care and accommodation, in spite of the anticipated growth in demand.

### **Helping low income households maintain and improve their homes**

- 20.** There are approximately 52,000 owner-occupied homes in Gateshead. Approximately 8% (4,160) have a category one hazard, as defined by the Health and Housing Safety Rating System (HHSRS), relating to falls on stairs and around 4% (2,080) have a category one hazard relating to excess cold.

21. There are over 1,100 admissions to hospital a year due to falls among people aged 65+ (significantly higher than the rate for England).
22. There are around 90 excess winter deaths each year, most of which are considered preventable.
23. Home owners (especially older home owners) on lower incomes struggle to meet the ongoing costs of home repair and maintenance; this can have a negative effect on their ability to live independently at home for longer. There is already evidence of this amongst households who have bought their ex council or housing association home, and within areas of lower value, older stock in higher density neighbourhoods.
24. North East local authority areas suffer the greatest mismatch between the availability of reputable forms of affordable credit and those that require it. Those excluded from mainstream banking and borrowing options are often those living in the worst housing conditions. In response to this Gateshead Council has helped to create 'Helping Hand' a partnership of North East local authorities that are able to lend to elderly and financially excluded homeowners to help to carry out essential repairs. This framework remains in place but funding with which to make new loans is currently unavailable.
25. The Private Sector Housing Team currently focus activity on reducing the incidence of Category two hazards that have the biggest health impact in Gateshead:

- (i) falls on stairs
- (ii) excess cold

These hazards affect 9% and 5% of private sector homes respectively.

26. The Falls Prevention Scheme operated by the Private Sector Housing Team and supported by Council and Public Health funding improves homes with the highest risk of falls. This is an innovative and nationally recognised scheme.

### **Improving standards in the private rented sector**

29. The private rented sector has seen unprecedented growth in recent years, from on average 10% of the housing stock in 1999 to 18% today. There are approximately 12,000 private rented homes in Gateshead. These homes are concentrated in the lowest value neighborhoods, are the worst effected by disrepair, and are often the most difficult to treat in terms of measures to tackle excess cold. (BRE Stock Condition Projection Model for Gateshead 2013).
30. There has been a role change for the rented sector, with an increasing proportion of tenants being families with children. In addition, over a third of tenants were classed as vulnerable (in receipt of at least one main means tested benefit or disability benefit) in the last Gateshead stock condition survey. There are continued issues with poor property and tenancy management standards and unscrupulous property owners and agents, which disproportionately affects vulnerable households.
31. In recent years, the Private Sector Housing Team has continued to successfully engage with landlords and tenants to improve the condition and management of privately rented homes.

32. Members of the Gateshead Private Landlords Association, an independent organisation facilitated by the Council have benefited from training in relation to good property management.
33. More than 1,200 rented homes have been included within designated 'Selective Landlord Licensing' areas, with associated checks of 'fit and proper' status of landlords, and property inspections having ensured that standards have been driven up in some of the lowest demand areas of the borough, landlords have been encouraged to invest and improve close to 900 of these homes beyond the legal minimum to the Council's 'Accredited Standard'.
34. A further 900 homes have been improved to this standard outside of these areas following intervention by the Team.
35. Close to 100 'houses in multiple occupation' have been inspected and improvements to property and management standards required.
36. In spite of this proactive work, more than 1000 requests for help continue to be received each year from tenants seeking advice and help to tackle the poor standard of their home or issues with the way that their home is being managed.
37. This demand is reflected by an equally unprecedented array of new legislation relating to the control of standards within the private rented sector. New and emerging powers which the Council will have either a duty or role to enforce are extensive and cover a wide range of both physical conditions and housing management issues, which is designed to give extra protection to tenants.
38. Recent concerns about the loss of tax relief for landlords is certain to impact on the sector's ability, and willingness to invest in property conditions.

### **Ensuring housing supply meets local needs**

#### **29. New build**

30. Market volume builders will inevitably look to build to minimum required standards, particularly where housing markets are weaker.
31. The ability of Registered Social Housing Providers to maintain previous development standards will be fettered by changes affecting their business viability.
32. Newcastle University have been commissioned by Gateshead Council to carry out a research project on changes to the National Planning Policy Framework relating to design and space standards for housing; their findings are expected in January 2016. There will be a balance to be struck between raising standards and the market's concern about the impact on viability.

#### **Recommendation**

33. The Health and Wellbeing Board are invited to consider the contents of this report and use the intelligence contained to steer and influence future considerations within this area of work.

---

**Contact:** Lisa Philliskirk (0191) 4332689