

# ADULT CARE AND HEALTH OVERVIEW & SCRUTINY COMMITTEE THURSDAY 27<sup>TH</sup> FEBRUARY 2020

REPORT TITLE	Public Health and Housing
REPORT OF	Julie Webster, Director for Health and Wellbeing

#### INTRODUCTION / REPORT SUMMARY

A warm and safe home is essential for good health. Poor housing conditions, overcrowding, temporary accommodation, fuel poverty, homelessness and insecurity are a risk to health. Affordable, quality housing is not only, therefore, a basic need but a major contributor to an individual's wellbeing. It enables people to access basic services, build good relationships and maintain independence, resulting in a better quality of life<sup>1</sup>. However, some of the most vulnerable groups in our community are among those most likely to live in poor housing<sup>1</sup>.

Housing, and its impact on health, is a broad and complex area covering a wide range of issues. At the request of the Chair, this report focuses on the quality of housing, the availability of housing at a cost that people can afford and the quality of the private rental market in Wirral. The affordability of local housing, rates of homelessness, and the quality and availability of supported housing locally all influence health outcomes. This report provides an overview of the key issues and highlights the existing work being carried out across Wirral to improve housing standards for the most vulnerable residents.

This matter affects all Wards within the Borough; it is not a key decision.

#### **RECOMMENDATIONS**

The Adult Care and Health Overview and Scrutiny Committee is requested to note the information included within this report and make comments.

<sup>&</sup>lt;sup>1</sup> Marmot M 2010 Review of Inequalities; Fair Society, Healthy Lives.

#### SUPPORTING INFORMATION

#### 1.0 REASON/S FOR RECOMMENDATION/S

- 1.1 The relationship between good housing and health is well established. The recommendations included within this report recognise the scale of this relationship and the opportunities for further exploration of specific issues relevant to the Wirral population.
- 1.2 This report was prepared at the request of the Chair of the Adult Care and Health Overview and Scrutiny Committee acknowledging the role of housing in good health and wellbeing.

## 2.0 OTHER OPTIONS CONSIDERED

2.1 No other options have been considered.

#### 3.0 BACKGROUND INFORMATION

- 3.1 Housing is a key determinant of health, and the effects of low-quality housing on health are well established. Poor housing can refer to physical housing condition (damp, injury hazards, poor construction and energy performance), tenure (insecure housing, homelessness), the external environment (noise, air quality, safety) and overcrowding. Notably, more deprived households are more likely to have damp/mould, overcrowding, accidents, noise pollution, worse perceived indoor air pollution and problems heating the home.<sup>2</sup>
- 3.2 Good housing is particularly important in ensuring a healthy start in life. Conversely, poor housing in childhood can have a negative effect on mental health outcomes in later life and is a key factor in the origins of health inequalities4. Children living in poor housing are more likely to have poor mental health, slower physical growth, delayed cognitive development, increased risk of infections and long-term ill health<sup>3</sup>. The association between damp, cold and hazardous housing with falls and respiratory conditions in children and older people is well established, as is the link between homelessness, poor mental health, unintended injuries in the home and unemployment<sup>4</sup>.
- 3.3 It has been estimated that bad housing increases the risk of chronic illness and disability during childhood and early adulthood by 25%.<sup>3</sup> Poor housing has been calculated to cost the NHS £1.4 billion per year.<sup>5</sup> The Health Foundation calculated that for every £1 invested in improving housing for vulnerable people, there would be a return of £2 through savings to local public services and the criminal justice system.<sup>6</sup>

<sup>&</sup>lt;sup>2</sup> WHO. 2009. Social inequalities and their influence on housing risk factors and health. Available at <a href="http://www.euro.who.int/">http://www.euro.who.int/</a> data/assets/pdf file/0013/113260/E92729.pdf?ua=1

<sup>&</sup>lt;sup>3</sup> ERS. 2017. Mould, Damp and the Lungs. Available at <a href="https://breathe.ersjournals.com/content/13/4/343">https://breathe.ersjournals.com/content/13/4/343</a>

<sup>&</sup>lt;sup>4</sup> The Kings Fund (2018) Housing and health Opportunities for sustainability and transformation partnerships.

<sup>&</sup>lt;sup>5</sup> Nicol, Roys, Garrett. The cost of poor housing to the NHS. Available at <a href="https://www.bre.co.uk/filelibrary/pdf/87741-Cost-of-Poor-Housing-Briefing-Paper-v3.pdf">https://www.bre.co.uk/filelibrary/pdf/87741-Cost-of-Poor-Housing-Briefing-Paper-v3.pdf</a>

<sup>&</sup>lt;sup>6</sup> The Health Foundation. 2017. How does housing influence our health? Available at https://www.health.org.uk/infographic/how-does-housing-influence-our-health

- 3.4 One in five homes in England do not meet the standard for a decent home, and a third of these are from the private rented sector. Of all households in England, 64% are owner occupier, 19% private rented and 17% socially rented.<sup>7</sup>
- 3.5 Given this evidence, it follows that interventions to improve housing conditions may lead to an improvement in health. A 2011 review found interventions to improve housing status showed mixed effects on health outcomes; the effect of improving the internal housing condition was unclear, however there was strong evidence that heating and energy efficiency interventions are effective at improving health.<sup>8</sup> A 2013 Cochrane review found similar results. <sup>9</sup> A 2019 analysis found consistent evidence that refurbishments, heating improvements, and modifications to poor quality homes led to improved respiratory outcomes, quality of life and mental health, however the quality of the included studies limited the interpretation.<sup>10</sup> A further study found housing improvements (such as insulation) was associated with reduced hospital admissions in older people.<sup>11</sup>
- 3.6 Collaborative action across all agencies is required to address adverse health and wellbeing outcomes related to housing. The development of the Local Plan and the scale of major regeneration, focused in the east of the borough, presents an opportunity to plan for current and future predicted population growth ensuring that both new and existing housing and the lived environment protect and improve health. Through effective planning we can create environments and homes that facilitate good health.

#### 4.0 OVERVIEW OF THE HOUSING SECTOR IN WIRRAL

- 4.1 In 2011, 68% of the Wirral population lived in owner-occupied housing (64% England), although the percentage does vary across different areas of the Borough. For example, 90% of residents in Greasby, Frankby and Irby ward lived in an owner-occupied home, compared with only 35% of Bidston and St James residents. Furthermore, 2011 census data also shows that the percentage of the population living in social housing in Wirral (15%) is smaller than the national average (17%); however, these figures vary a great deal between constituencies and wards. In Bidston St James 46.9% of residents live in social housing compared to 2.2% in Heswall.
- 4.2 The percentage of households living in overcrowded housing is smaller in Wirral (2%) than the average for England & Wales (5%). The Birkenhead and Tranmere and Bidston St James wards (both at 3.6%) have the most overcrowding, with the Heswall

Ministry of Housing, Communities and Local Government. 2019. English Housing Survey 2017-18. Available at <a href="https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\_data/file/834603/2017-18">https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\_data/file/834603/2017-18</a>
EHS Headline Report.pdf

<sup>&</sup>lt;sup>8</sup> Gibson M, Petticrew M, Bambra C, Sowden AJ, Wright KE, Whitehead M. Housing and health inequalities: a synthesis of systematic reviews of interventions aimed at different pathways linking housing and health. Health Place. 2011;17(1):175–184.

<sup>&</sup>lt;sup>9</sup> Thomson, Hilary, et al. "Housing improvements for health and associated socio-economic outcomes." Cochrane database of systematic reviews 2 (2013).

<sup>&</sup>lt;sup>10</sup> Janet Ige, Paul Pilkington, Judy Orme, Ben Williams, Emily Prestwood, D Black, Laurence Carmichael, Gabriel Scally, The relationship between buildings and health: a systematic review, Journal of Public Health, Volume 41, Issue 2, June 2019, Pages e121–e132

<sup>&</sup>lt;sup>11</sup> Rodgers, Sarah E., et al. "Emergency hospital admissions associated with a non-randomised housing intervention meeting national housing quality standards: a longitudinal data linkage study." J Epidemiol Community Health 72.10 (2018): 896-903

- (0.8%) and Clatterbridge (1.1%) wards having the least<sup>12</sup>. Wirral's percentage of vacant dwellings (3.3%) is larger than England as a whole (2.6%)<sup>13</sup>.
- 4.3 Wirral has 4,955 vacant properties, only Liverpool and Sefton within the Liverpool City Region have higher rates. However, a concerted effort has been made to tackle this within Wirral and numbers of vacant houses have been steadily declining with a reduction of 22.1% since 2009<sup>14</sup>.
- 4.4 Tackling empty residential properties is a priority for Wirral Council and forms part of the Corporate Plan with a clear target to bring 1,250 empty properties back into use by 2020.
- 4.5 Local data indicates that, on average, an estimated 64% of new presentations to the Council's homelessness services were from single-person resident households since the introduction of the Homlessness reduction Act 2018. The most commonly cited reasons for homelessness in Wirral for all household types in 2019/20 include the termination of private rented accommodation and family no longer being willing to accommodate. A full report detailing homelessness in Wirral was presented to the Environment Overview and Scrutiny Committee on 2<sup>nd</sup> July 2019<sup>15</sup> and a comprehensive review and evaluation of homeless services was completed in December 2019, which will inform the forthcoming Homeless and Rough Sleeping Strategy (2020-2025) setting out responses to local needs. Following the launch of a specialist night-time assertive outreach in July 2019, incidents of street homelessness reported via the official annual rough sleeping count have significantly reduced from 16 persons in 2018, to 6 individuals in 2019.
- 4.6 The 2016-2021 Housing Strategy for Wirral highlights the role of housing and the living environment to improve the health of Wirral residents; coupled with the need and desire to grow the local economy and support its parallel housing need, further impacting positively on health. The Strategy identifies the continued need for improvement in the quality of housing that is available to residents of the Wirral with three key priorities:
  - building more homes to meet our economic growth ambitions;
  - improving the quality of housing available to our residents; and
  - meeting the housing and support needs of our most vulnerable people to enable them to live independently.
- 4.6 Recent housing stock condition modelling carried out by BRE for Wirral Council in 2018 estimates that 11% of all dwellings contain a hazard that could cause harm to the health of occupants. As with other indicators, this varies widely between Council Wards. 16
- 4.7 The Council is currently consulting on its Local Plan, a blueprint for development over the next 15 years. As part of this, a draft Strategic Housing Market Assessment has been published which outlines housing needs for the population. It will also determine how much new housing including affordable housing is required in the borough.

<sup>12</sup> https://www.statistics.digitalresources.jisc.ac.uk/dataset/occupancy-rating-bedrooms-england-and-wales-2011

<sup>&</sup>lt;sup>13</sup> https://www.gov.uk/government/statistical-data-sets/live-tables-on-dwelling-stock-including-vacants

<sup>14</sup> https://www.gov.uk/government/statistical-data-sets/live-tables-on-dwelling-stock-including-vacants

<sup>15</sup> Agenda for Environment Overview and Scrutiny Committee on Tuesday, 2nd July 2019, 6.00 p.m.

<sup>&</sup>lt;sup>16</sup> Integrated Dwelling Level Housing Stock Modelling and Database for Wirral Council, BRE, 2018

#### 5.0 HOUSING AFFORDABILITY IN WIRRAL

- 5.1 In 2018 Wirral had a total of 152,540 homes of which 15.2% (23,183) were affordable social homes. The number of affordable homes varies in each Council Ward and can be up to 46.7% of the housing stock in Bidston & St James and less than 3% of local housing stock in the Greasby, Frankby & Irby Ward.
- 5.2 Wirral saw the highest house price increase in the LCR (more than 15% since 2009): as of March 2018 the median price was £155,000, just below the Northwest median of £155,788. There is a difference of £295,377 between the median house price in the most affluent area, which is £379,050 and £83,673 for houses in the least affluent areas<sup>17</sup>.
- 5.3 In 2018 the average house price in Wirral was 5.64 times annual earnings of Wirral residents, this ratio increased sharply from 5.05 the previous year, suggesting that affordable housing in Wirral is becoming more of an issue. Despite this however, Wirral's affordability ratio is still below the Northwest (5.79) and England (7.91).
- 5.4 Wirral had 8,810 applicants on the Property Pool Plus (PPP) housing allocations register in December 2019 with 2054 of those in priority need for rehousing. Almost 13% of applicants on PPP have cited affordability as a reason why they are seeking to be rehoused.

#### 6.0 PRIVATE RENTED HOUSING SECTOR IN WIRRAL

- 6.1 The private rented sector is the only housing option available for some residents. Within the housing market for Wirral, the private rented sector is growing. Although the majority of landlords are managing professionally, there are many properties within the private rented sector which are poorly managed and maintained. Properties that are managed poorly can lead to serious problems, e.g. low demand, Anti-social Behaviour (ASB) and fly-tipping and dangerous conditions. Predominantly poor conditions in this sector are to be found in the older housing stock to the east of the borough where property values are lowest.
- 6.2 An estimated 15% of private rented accommodation have Category 1 Housing Health and Safety hazards that can exacerbate long-term health conditions such as Chronic Obstructive Pulmonary Disease (COPD), and Cardiovascular Disease (CVD) as well as impact on excess winter deaths. In order to achieve a healthy private rented sector with high quality accommodation and management, addressing housing and social related issues is needed, especially in properties to the east of the Borough.

#### 7.0 THE LOCAL PLAN

7.1 The Local Plan is a blueprint for the borough's regeneration and development over the next 15 years. It represents one of the most significant policy drivers to intentionally improve economic, social and health outcomes. To support the development of the Local Plan and the opportunities inherent within it, an independent, interim Health Impact Assessment (HIA) of the emerging Local Plan was conducted in October 2019<sup>18</sup>. The product of this work is a series of recommendations to maximise opportunities for health improvement and mitigate

<sup>&</sup>lt;sup>17</sup> Land Registry, 2019

<sup>18</sup> https://www.wirral.gov.uk/planning-and-building/local-plans-and-planning-policy/local-planning-evidence-and-researchreport-40

potentially negative health impacts. Some of the recommendations in relation to housing are highlighted as follows:

- 7.1.1 Living in a warm and energy efficient property can reduce fuel poverty and improve general health outcomes, reduce respiratory conditions, improve mental health and reduce mortality. Retrofitting modifications to improve housing warmth and energy efficiency may help to reduce health inequalities among those from low-income groups, notably older adults and those living with chronic, pre-existing conditions.
- 7.1.2 Good quality housing can also reduce the risk of unintentional injury or death e.g. improvements to residential lighting and interventions to reduce hazards in the home can lead to improved social outcomes and reduce fall-related injuries among older adults.
- 7.1.3 The linkages between poor indoor air quality and ill health, particularly CVD, respiratory symptoms, sensory irritation, lung cancer and other cancers, are well established. Ventilation can help control air contaminants and humidity thereby improving indoor air quality.
- 7.1.4 Provision of diverse forms and types of housing has been associated with increased physical activity.
- 7.1.5 There is a large projected increase in the older population (and age-related dementia) who will need sufficient appropriate affordable housing; both independent and supported options. Provision of affordable housing for vulnerable groups (including adults with intellectual disability and adult substance users) can lead to improvements in social, behavioural and health related outcomes.
- 7.1.6 Provision of secure and affordable housing has also been shown to reduce engagement in risky health related behaviours. Affordable housing for the homeless has consistently been shown to increase engagement with healthcare services, improve quality of life and increase employment. It has also been shown to contribute to improvements in mental health status.
- 7.2 Ensuring that the Local Plan enables opportunities to address inequalities arising from employment, affordable and quality housing and the wider lived environment where people can aspire, thrive and become more personally resilient is vital. Housing renewal, alongside growth, needs to play a key role in delivering a quality housing offer for all residents particularly in the east of the borough where improved housing will contribute significantly to reducing health inequalities.

#### 8.0 ACTION TO IMPROVE HOUSING IN WIRRAL

8.1 There are several initiatives that the Council, with its Partners, is using to improve housing in Wirral. This report focuses on a number of the key schemes, some of which are specifically targeted at improving health.

#### 8.1.1 Selective Licensing

Starting in 2015, Selective licensing has been rolled out in specific areas to enable a targeted approach to dealing with a range of problems associated with the private rented sector. To date over 2,000 licences have been granted with over 1,000

compliance visits being made. These visits have established properties having a very low compliance rate (less than 27%) with licence conditions. Significant property improvements have already been made with over 500 properties improved and rogue landlords being prosecuted totalling 57 offences.

### 8.1.2 Healthy Homes

The Healthy Homes team supports tenants and homeowners in Selective Licensing areas to help them stay independent, healthy and safe in their homes. They offer free advice and services relating to a range of health and housing issues with the aim of reducing inequalities. Over 5,234 Healthy Homes Surveys have been completed in Selective Licensing areas since July 2015 and 5,284 referrals made to over 49 partner organisations to assist residents improve their health and wellbeing. This service is funded from the Public Health Grant until March 2021.

## 8.1.3 Landlord Accreditation

The Council operates a borough-wide accreditation scheme which recognises both good management practices and property conditions/service provisions. A star system is used to reward landlords that go beyond the statutory minimum standard. Currently there are over 1600 accredited properties.

## 8.1.4 Empty Properties

Wirral's empty properties represent a wasted potential housing resource and blight neighbourhoods. Tackling empty properties is a corporate priority. A range of tools are used in both a reactive and proactive way, including, amongst others, financial assistance and legislation enabling Councils to charge a council tax premium to owners of empty properties in order to encourage owners to return their properties into use. Since 1st April 2019, Wirral Council has charged an additional 100% council tax on properties which have been empty for two years or more. The Council has a good track record of bringing properties back into use, achieving 278 private sector units in 18/19. The majority of properties brought back into use through Council intervention enter the private rented sector and provide a valuable supply of good quality housing provision with options for a higher grant linked to providing accommodation for homeless families.

#### 8.1.5 Home Energy Conversation

Fuel Poverty and energy efficiency remains a priority for Wirral Council to address. Although energy performance across all housing sectors has improved, there remain wards with low average energy efficiency levels. In addition, fuel poverty in Wirral (13.5%) is higher than the percentage for England as a whole (10.9%). A contract is in place with Energy Projects Plus to focus on improving heating and insulation standards within properties linking in with a range of other schemes such a heating and renovation loans and funding for central heating in those homes that don't currently have it as well as collective switching schemes for low energy tariffs.

- 8.2 In addition to the above programmes there are a number of other key work streams which positively impact upon health such as supported housing, Disabled Facilities Grant's (DFG's) and homelessness prevention and support.
- 8.3 More broadly, actions to increase both the quality and affordable housing stock continue. These include:
  - 8.3.1 Working in partnership with Registered Providers, private developers and Homes England to ensure funding opportunities are maximised in relation to potential development of new homes in the borough.

- 8.3.2 Since the beginning of 2015, 1,154 affordable homes have been built in the borough of which 591 were funded through grant provided by either Wirral Council Capital Programme or Homes England funding. This represents 49% of the total homes built in the borough since 2015.
- 8.3.3 A range of opportunities such as utilising existing Council land and / or building assets, development partnerships with private developers to regenerate neighbourhoods and the provision of affordable housing through the planning system continue to be used to provide new affordable housing in the borough for example the Keepmoat and Lovel's developments in Tranmere, Rock Ferry and Birkenhead.
- 8.3.5 The Council is supporting Registered Providers, including Council grant availability, to deliver new Extra Care Housing for older people and people with learning disabilities. This type of housing has a range of positive health outcomes including more plentiful social networks for tenants and reducing or mitigating the need for acute care services. A total of 180 units have either completed or are on site, 106 units have planning permission secured and a further 237 units are in the process of planning and/or currently being worked up for delivery.
- 8.3.6 The Property Pool Plus policy was amended to take into account the new statutory provision within the Homeless Reduction Act, prioritising those vulnerable households who are owed a relief or prevention duty The policy is in the early stages of a more detailed review to ensure it supports strategic aspiration around access to housing for Wirral Council and the City Region and the priorities awarded to targeted groups.
- 8.3.7 A comprehensive review of homelessness in Wirral was completed in 2019, as part of ongoing work to continually evaluate and improve local homelessness services and to inform a new strategy. The final Homelessness and Rough Sleeping Strategy will be presented to Wirral Council Cabinet on 23rd March 2020 for approval.
- 8.3.8 Work is currently being undertaken on the various housing delivery options that may be available to increase affordable housing in the borough, including the use of Council owned land, joint venture company and partnership working.

#### 9.0 CONCLUSION

- 9.1 The ongoing work of the Council, and Partners, to improve housing in Wirral contributes to improving the health of local people and to reducing health inequalities. However, it must be recognised that there is a significant challenge in addressing poor housing conditions. To identify further opportunities the updated Strategic Housing Market Assessment will inform a refresh of the Health and Housing Joint Strategic Needs Assessment and will be published in Summer 2020 and will also shape Wirral's new Housing Strategy from 2021 onwards. This will be set within the context of, and inform, the Local Plan.
- 9.2 Given the scale and scope of the relationship between housing and health, Members may wish to consider exploring some specific areas in depth through a programme of work over the next twelve months.

#### 10.0 FINANCIAL IMPLICATIONS

10.1 There are no financial implications arising from this report.

#### 11.0 LEGAL IMPLICATIONS

11.1 There are no legal implications arising from this report. However, the Council does have statutory duties in relation to housing.

### 12.0 RESOURCE IMPLICATIONS: STAFFING, ICT AND ASSETS

12.1 This report and work referenced within it has been developed by housing and public health teams working collaboratively. No additional resources are sought. However risks in relation to recurrent funding, via the Public Health Grant, is identified in section 7.0 of this report.

#### 13.0 RELEVANT RISKS

13.1 The Public Health Grant allocations for 2020/21 have yet to be published. Clarity regarding the Public Health Grant is required in order to ensure funding is available on an ongoing basis to fund a number of the schemes described within this report.

### 14.0 ENGAGEMENT/CONSULTATION

14.1 No public engagement or consultation has been undertaken in relation to this report. However, the schemes of work referenced within the report engage with services users to inform delivery and development.

### 15.0 EQUALITY IMPLICATIONS

15.1 An Equality Impact Assessment has been undertaken and is located: -

https://www.wirral.gov.uk/communities-and-neighbourhoods/equality-impact-assessments/equality-impact-assessments-2017

#### 16.0 ENVIRONMENT AND CLIMATE IMPLICATIONS

- 16.1 A large proportion (27%) of UK CO2 emissions originate from the housing stock. Improving the quality of housing through better insulation and more efficient heating systems can reduce CO<sub>2</sub> emissions.
- 16.2 A number of schemes referenced within this report e.g. home energy conservation, healthy homes, contribute to improving environmental impact.

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**APPENDICES:** Not applicable

#### **BACKGROUND PAPERS**

There are various background papers referenced throughout this report with links to key documents.

## **HISTORY**

Meeting	Date