

Housing Briefing – Factors Affecting Health Inequalities Review

Introduction

This briefing provides a summary of the evidence heard by Members of the [‘Factors Affecting Health Inequalities in Waverley’](#) Scrutiny review concerning housing. Members heard evidence about the following:

- the Council’s role in supporting council tenants;
- the duty to prevent homelessness;
- the duty to provide advice and information; and
- the enforcement of private sector housing.

The link between housing and health and wellbeing is well established and housing has an important influence on health inequalities through the effect of housing costs, housing quality, fuel poverty, letting experience and over crowdedness.

Approach

The Community Wellbeing Overview and Scrutiny (O&S) Committee set up a task and finish group to review some health inequalities present within Waverley. The review focused on the wider determinants of health (often interchanged with the term ‘social determinants’ in literature)¹.

Figure 1: Model to show the wider determinants of health & wellbeing

Individual	Age, sex, genetics.
Lifestyle	Physical activity, alcohol, diet, smoking, sexual health.
Activities	Working, learning, playing, living, moving, shopping.
Local Communities	Assets, social networks, safety, carers, families, volunteers, support, social inclusion.
Local Economy and Environment	Housing, transport links, business, employment, streets, community safety, parks and green spaces.

Housing, health and wellbeing – an overview

The link between housing and mental wellbeing is well established and housing issues can impact our health and mental wellbeing in many ways. Some common housing problems that affect people’s health are listed below.

- Affordability of housing
- Security of tenure
- Housing standards and conditions
- Cold, damp and structural defects
- Over crowdedness

¹ For the full report see ‘Fair Society, Healthy Lives’

Figure 2 shows the links between how our home can affect our health outcomes.

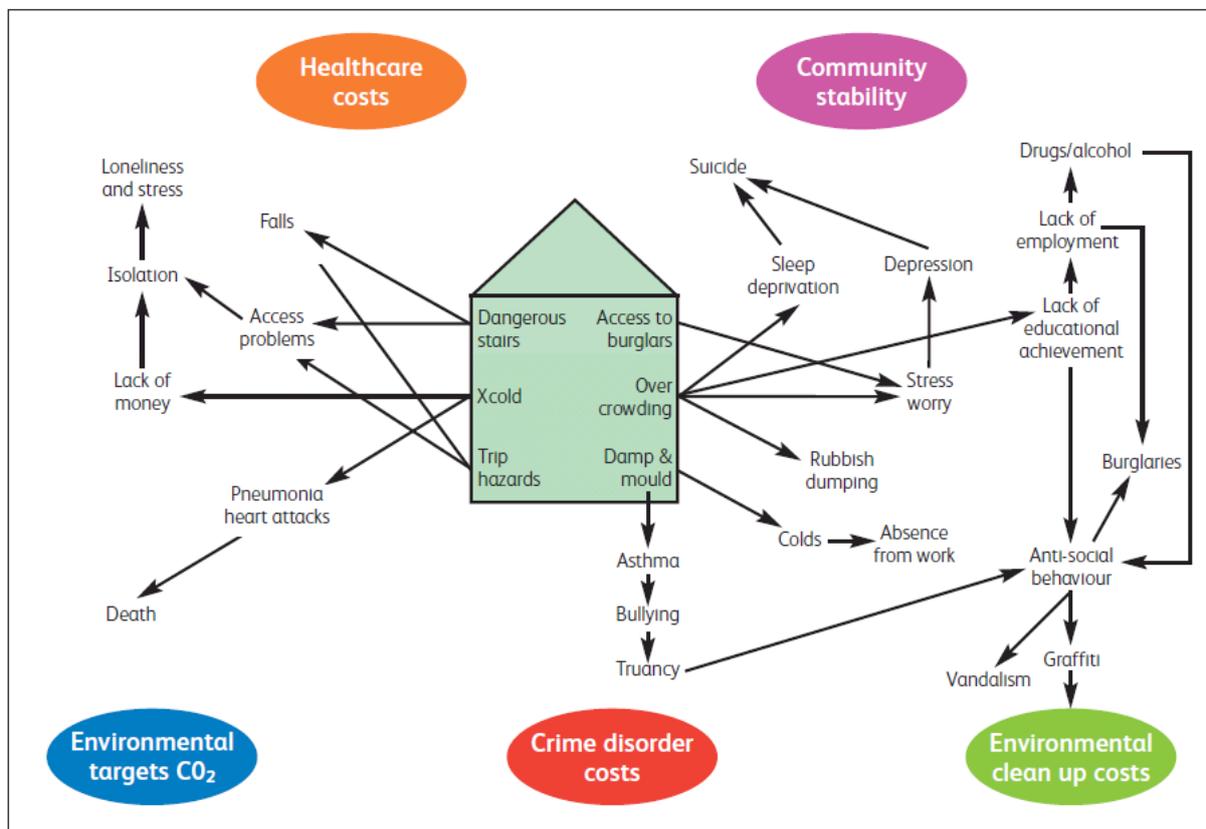


Figure 2: Diagram from Good Housing Leads to Good Health (2008), the Chartered Institute of Environmental Health showing the links between the home and health

Low quality older housing can increase the risk of illness by exposure to damp, mould, cold and structural defects. Generally speaking older homes are harder to heat as a result of poorer insulation, which can result in higher fuel bills. The risk to health known as 'energy precariousness' is a term used to describe the choice to save energy and turn off heating. However, this behaviour increases the risk of damp and respiratory problems. In Waverley a relatively high proportion of residents are over the age of 85, and risk susceptibility to respiratory problems as a result of cold and damp homes.²

Aids and adaptations, especially for disabled people and the elderly, are very important in reducing the risk of accident. It is documented by the Housing Learning & Improvement Network that the annual cost to the UK Government from falls within their home from those aged 65+ is £1Billion with an average cost of a single hip fracture estimated at £30,000.³

² <https://www.surreyi.gov.uk/DrillDownProfile.aspx?rt=8&rid=707&pid=34>

³ Housing Learning & Improvement Network, Public health and housing: We can get it right, p. 16.

Information provided by Shelter shows a national overview of the extent to which housing can cause or exacerbate mental health problems:⁴

- Close to half (48%) of all adults have had a housing worry or problem at least once in their lifetime.
- Housing affordability was the most frequently referenced issue by those who said housing pressure impacted negatively on their mental health, followed by housing conditions.
- 26% adults surveyed who have experienced a housing issue said it had impacted negatively on their mental health. Nationally, this would count as 1 in 20 people, or 5% of the population at large, which scales into the millions.⁵
- The main housing worries or problems identified were affordability and conditions of the property. Where housing was seen as the sole cause of mental health conditions, the most cited mental health conditions were anxiety and depression.
- Only 1 in 4 adults surveyed who had a housing issue that impacted negatively on their mental health went to the GP about it, which indicates that there are many people currently going through housing-induced mental health issues.
- Housing worries or problems not only exacerbate existing mental health issues, but also contribute to new mental health problems. (1 in 3 surveyed said they had no pre-existing mental health condition or any history of mental health problems).

Housing, health and wellbeing in Waverley

Affordability of housing is a major issue in the South East. This impacts on the ability for key workers who work in Waverley to live in the borough. Crucially, the demand for social care workers in Waverley is high and inhibited by the barrier to affordable housing in the Borough.

Evidence presented to the task group

Private Sector Housing

- Twenty-seven per cent of private rented properties in Waverley did not meet the decent homes standard in 2016⁶. Security of tenure is an issue as tenants were often too concerned with the risk of eviction to make a complaint.⁷ Furthermore the increasing cost of energy meant that people often didn't heat their homes properly, increasing the risk of respiratory illness.

⁴ The impact of housing problems on mental health, Shelter, 2017.

⁶ [English Housing Survey: Private rented sector, 2016-17, Ministry of Housing, Communities & Local Government.](#)

⁷ Decent Home Standard:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7812/138355.pdf

- The most frequently reported problems relating to living conditions in private rented properties were: respiratory and circulatory diseases from excess cold or damp and mould; disrepair; risk of falls due to poor or unsafe layout; and general safety issues including fire hazards, electrical safety and defective appliances.
- The Private Sector Housing Team carries out statutory Housing of Multiple Occupancy (HMO) inspections, the majority of which are located in Farnham (student accommodation). Legislation that came into effect 1 October 2018 widening the criteria of HMOs (from just 3 storey to include 1 and 2 storey properties) means that the number of licensable properties has increased to around 90. The Scrutiny Group learnt that the number of house shares has increased since the cap on benefits.
- Data from Waverley Citizens' Advice Bureau (CAB) was submitted to the task group showing the number of unique housing related cases from 2014 -2017. The data highlights that between 2014 and 2017 there had been 133 cases of clients reporting problems with private sector rents; 72 reports of problems with letting agencies; 75 reports of tenancy deposit protections; and 52 cases of possession action (not arrears).
- Additional profile client information provided by CAB showed that there were 69 cases of threatened homelessness due to private landlord; 62 cases of security of tenure; 70 problems with letting; 65 cases of issues to do with the cost of deposits / rents; and 46 cases of possession action (not arrears).

Housing Options

The group heard how the Housing Options Support Team deal with cases where domestic abuse is the primary issue for the tenant's potential homelessness. Between April and October 2017, 37 out of 76 cases that the support team dealt with cited domestic abuse as the primary cause of their housing issue (close to 50% of the team's case work).

For victims of abuse, financial abuse and control are significant components of domestic abuse and it is often the case that managing money, bills and paying rent is made harder by their abuser, or indeed abusers will not allow their victims access to money at all. It was noted that domestic abuse statistics are as high in Waverley as other parts of Surrey and the UK.

As demand for emergency housing and social housing far outweighs supply, the vast majority of households approaching the Council as homeless have to be assisted into the private rented sector, with a higher level of insecurity. The Housing Options Team therefore has to rely on private landlords to provide a form of quasi-social housing.

Often the families seeking assistance to resolve their homelessness lack basic life skills and struggle to manage their finances, which in turn leads to high levels of rent arrears. Some of these families also struggle to cook properly and this difficulty in

being able to cook healthy meals can lead to unhealthy lifestyles and more frequent contact with the NHS.

Many people who were at risk of homelessness also struggle to find secure work due to their lack of qualifications. They are often reliant on minimum wage zero-hour contracts, meaning that they are not financially stable enough to either secure or sustain private sector rentals. This links back to the risk of being in rear arrears and being susceptible to being homeless.

The freeze on the Local Housing Allowance (the amount of housing benefit that can be paid in rent for those on low incomes) means it is increasingly difficult for the Council to find landlords prepared to rent to those on low income/dependent on benefits. This is particularly the case in Farnham which is under the lower Blackwater Valley Local Housing Allowance rather than the higher Guildford Housing Allowance covering the rest of Waverley.

Tenancy and Estates

The task group heard how many of the tenants may be in need of support to help manage their tenancy; to make and go to appointments; and to secure employment. Mental health, as well as drug and alcohol problems were of concern to the tenancy and estates team. Class A drugs such as heroin and cocaine were noted to have been discovered among tenants in Cranleigh. The tenants would only seek help as a last resort, where earlier intervention could have been more effective.

The Tenancy and Estates Team Leader mentioned that the team were having difficulties linking up with other agencies, and that Social Services and the Mental Health team at Surrey County Council didn't readily share information. Furthermore it was felt that the importance of the work that the Tenancy and Estates team does around working with people with health and mental health difficulties was largely unknown to Surrey County Council; and that only when the value of this work was known would the working relationship improve with Social Workers.

The group also heard how Children's Services and Adult Social Care had high thresholds for opening new cases and sometimes would withdraw their support once a tenant reach a certain stage. This would leave the Tenancy and Estates team as the only service available to them.

Conclusion

To conclude, housing can have a significant impact on our health and mental wellbeing and the effects of poor housing can manifest in many ways as a result of housing costs, housing quality, fuel poverty, letting experience and over crowdedness. In addition, local authorities have an important role in supporting council tenants who live in homes provided by the Council in their duty to prevent homelessness and in providing advice and information to support tenants who have

multiple health difficulties. Furthermore, the private sector housing team has an important enforcement duty to maintain decent housing standards.

Implications

This briefing was prepared for the Housing O&S Committee to inform Members about the findings and evidence from the Health Inequalities Scrutiny review that relate to housing. The Health Inequalities Scrutiny review made a series of recommendations concerning both social and private sector housing and Members of the Housing Committee are encouraged to be aware of these, they can be found contained within the ['Factors Affecting Health Inequalities in Waverley'](#) report on the June 2018 agenda of the Community Wellbeing O&S Committee. However, there were a handful of broader issues identified during the review that the Housing O&S Committee should be aware of and the below topics have been added to the work programme:

- The link between housing and mental health (a handful of Council's have undergone an in-depth review on this topic); and
- Housing standards in the private rented sector.