
Housing and Health

Report being considered by: Health and Wellbeing Board

On: 5 December 2024

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Item for: Decision

1. Purpose of the Report

The purpose of this report is to update Health and Wellbeing Board on the Housing and Health hot focus group that took place on 18th June 2024 and to recommend to the Board a number of proposals to ensure that housing standards remain at the heart of the public health agenda.

2. Recommendations

That the Health and Wellbeing Board:

- (a) **RESOLVES** that the Board should include a permanent representative of the Council's statutory housing functions.
- (b) **RESOLVES** that a working group be established to develop an action plan to respond to the housing stock condition survey findings set out at 4.1 to 4.6 below.
- (c) **RESOLVES** that the action plan proposed in 2(b) above be presented to Board for consideration.
- (d) **RESOLVES** that the Service Lead for Public Protection provide an update to the Board at its next meeting on the implementation of the Renters Reform Bill.

3. Executive Summary

- 3.1 The correlation between poor housing and health inequalities is stark. Along with poverty, lifestyle and poor nutrition these make up the main drivers of health inequalities and variances in life expectancy. Health professionals over the years have begun to draw strongly on the correlation between housing and its implications on health outcomes, despite the complexities that is associated with this. It is widely acknowledged that housing goes beyond the physical structure as it is a strong indicator that shapes wellbeing, and overall quality of life. Studies have also shown that housing is a critical social determinant of health, as it represents a crucial factor that shapes wellbeing, economic stability, and overall quality of life. The Local Government Association in 2022, showed that about one in three (7.7 million) households in England experience at least one housing problem and around one million households (13 per cent) experience multiple housing problems. https://www.local.gov.uk/sites/default/files/documents/25.213%20HICM%20Housing_04_MJ_AA.pdf

- 3.2 Research from The Health Foundation found that 17 per cent of homes in England were classed as non-decent (houses that do not meet the minimum standard for housing in the United Kingdom and Ireland) in 2019, and that there was notable variation between housing tenures. The proportion of homes that are non-decent was highest in the private rented sector, at 23 per cent. Sixteen per cent of owner-occupied homes were non-decent, and 12 per cent of social rented homes. <https://www.health.org.uk/evidence-hub/housing/housing-quality/trends-in-non-decent-homes-by-tenure#:~:text=17%25%20of%20homes%20in%20England,12%25%20of%20social%20rented%20homes>
- 3.3 Historically the links between poor housing and poor health have been recognised. From the early days of the drive to improve sanitation to modern building standards setting out stringent requirements on energy efficiency, ventilation and noise reduction physical and mental health has been at the heart of improving housing standards.
- 3.4 A healthy home is one that is safe and warm and provides a place of stability for an individual or a family to live out their life whilst being part of a community. On the other hand, overcrowding, damp, cold and mouldy homes with other hazards can contribute significantly to ill health or even death. The tragic death of Awaab Ishak, aged two in 2020 from the effects of mould exposure brought this to the fore and resulted in new obligations (Awaab's Law) on social landlords. More information can be found here: [Awaab Ishak: Prevention of future deaths report - Courts and Tribunals Judiciary](#) . The measures are due to be extended to private sector landlords under the terms of the Renters Reform Bill.
- 3.5 Affordability and availability are other factors for inequalities. Rent and mortgage arrears, excessive energy bills driven by poor insulation or cold homes driven by poverty can all affect mental and physical health. The mental health effects of debt and poverty have been discussed many times at this Board and for individuals, friends and family can be catastrophic leading to depression, substance misuse and even suicide. The ratio of median house prices to median earnings in West Berkshire is 9.83. This is a public health concern as it will often force families to make difficult trade-offs. When a significant portion of income is spent on rent or mortgage payments, there is less money available for food, healthcare, education, and other necessities. This "housing cost burden" is most intense in lower-income populations, where households may spend more than 50% of their income on housing, leaving insufficient funds for essential health-related expenses.
- 3.6 Local authorities and their partners play a significant role in seeking to improve standards and to mitigate risk. From planning policies, systems and allocations that deliver enough high quality and affordable social housing to building control ensuring the safety and standards of new housing. The provision of an effective statutory housing service dealing with everything from rough sleeping to the ready availability of a safety net and long-term housing solutions to the public protection service managing rental housing standards and regulating landlords.
- 3.7 With respect to West Berkshire the data indicates that the district performs better than regional and national averages. For example, looking at individuals in overcrowded households based on overall room occupancy levels, West Berkshire scores below national average (England 8.7%, West Berkshire 7.7%). Therefore, one can be tempted to believe that West Berkshire is not burdened with housing challenges.

However, housing remains a significant issue, with nearly 17,000 West Berkshire residents living in areas that are in the 20% most deprived nationally on the Living Environment domain of the Index of Multiple Deprivation (2019): <https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019>

- 3.8 This report sets out the headline findings of a recent housing stock condition survey in West Berkshire, what this may mean for residents, the current response and finally options for the future.

4. Housing in West Berkshire

Stock Condition Survey

- 4.1 The Public Protection Service commissioned a stock condition survey which was conducted in the first half of 2024 by a recognised and reputable provider. The survey generally found that the standards of the housing stock in West Berkshire was very good with 89% having no category one hazards.

- 4.2 The survey established that:

- There were 68K dwellings in West Berkshire
- Of these 69% owner occupied
- Some 17% private rented (11.5K properties), and
- 14% were social rented properties (9.5K properties)

- 4.3 The survey also looked at the estimated number of properties that could have hazards as defined by Health and Housing Safety Risk Rating Scheme (HHSRS including:

- Damp and mould.
- Excess heat or cold.
- Dangerous electrical installation.
- Disrupted or faulty water supply.
- Trip and falls risks.
- Fire safety risk.
- Risk of structural collapse.
- Overcrowding.

- 4.4 Having done so the report estimated that:

- 6,500 premises identified as having Category 1 HHSRS Hazards.
- This equates to 11% of properties.
- 1422 dwellings in the private rented sector have Category 1 Hazards (12%), and
- That the highest concentration of Category 1 Hazards is in rural areas where many older properties are located.

- 4.5 Category 1 Hazards are those that are deemed to present an immediate risk to occupants with all other hazards being deemed category 2.
- 4.6 Other findings included:
- There are an estimated 656 HMOs in West Berkshire of which 177 are likely to need to be licensed.
 - 11.9% (1,371) of private rented dwellings in WB are estimated to have an EPC rating below band E.
 - In the private sector stock, there are an estimated 12,807 dwellings with un-insulated cavity walls and 8,339 dwellings with less than 100mm of loft insulation.

Current Response in West Berkshire – Housing Service

- 4.7 At the time of writing there are 57 individuals and families in emergency accommodation. This places a significant pressure on budgets and is primarily caused by the shortage of temporary accommodation and the lack of availability of settled housing options. The service has received an average of 65 new homelessness approaches a month since April 2024, while each month on average 190 new applications are received from households wishing to join the Housing Register.
- 4.8 The Housing Service continues to enable the delivery of new affordable housing in the district. In 2024/25 we anticipate 165 new homes will be completed. Officers continue to seek opportunities to increase accommodation provision. One significant scheme in recent times has been the Sterling Gardens development in Newbury which has brought a windfall of 119 affordable homes online, including 27 properties at social rent levels, 62 affordable rented properties and 30 shared ownership units. Nevertheless, demand significantly outstrips supply with the Housing Register currently having 1,032 active households, with an average waiting time for a two bedroom property currently being seventeen months.
- 4.9 In terms of other local response to housing pressures Officers are increasing the level of managed emergency accommodation provision by providing specific family based accommodation which will reduce the need for families to be accommodated in bed and breakfast accommodation.
- 4.10 There are currently 13 verified rough sleepers in the district following the evidence based count undertaken on 21st November 2024. This figure includes individuals sleeping in vehicles, and 6 entrenched rough sleepers. Clients who are being supported whilst sofa surfing were excluded from this figure. The service continues to support former rough sleepers through the provision of accommodation designed to prevent a return to rough sleeping. Twenty clients are currently housed through the Councils Housing First scheme with floating support being provided to support individuals to manage mental health or addiction issues. A further 15 bed spaces are provided and managed by the Council through the MHCLG & Home Office funded Rough Sleeper Accommodation Programme funded scheme.
- 4.11 The team currently administers the Household Support Fund. An update on current allocations and spend is set out elsewhere on this agenda.

- 4.12 The Home Improvement Agency provides aids and adaptations to enable clients to remain in their own home through the administration of disabled facility grants through the Better Care Grant funding. In 2023/24 the team completed 132 in grant funded adaptations with an average grant funding of £11K per claim.
- 4.13 The Migration Team currently support 74 households (126 individuals) through the Homes for Ukraine Scheme; 22 Afghan families in settled accommodation and 36 asylum seekers in dispersed accommodation.

Current Response - The Public Protection Service

- 4.14 The Public Protection Service has a raft of legal responsibilities with respect to housing related matters. These include the regulation housing standards in the rented sector including private landlords and social landlords. This work includes following up complaints about housing standards and where necessary taking enforcement action including issuing improvement notices and immediate prohibitions if there is an imminent risk.
- 4.15 The Private Sector Housing Team also licence houses of multiple occupation (HMOs) and carry out routine inspections of properties in this sector. Currently the Service has an ongoing programme to identify unlicensed HMOs in the district as the number licensed falls well short of the numbers licensable as identified by the stock survey.
- 4.16 The Private Sector Housing Team also licence regulated caravan sites in the district and inspect sites to ensure that safety standards are being maintained. Part of this work also includes assessment of operators to ensure that they meet the 'fit and proper' tests set out in law.
- 4.17 There are also targeted programmes being conducted by the team and this has included the inspection of prior approval conversions (from commercial to residential). Some of the work conducted by the team is conducted under the terms of a memorandum of understanding with Royal Berkshire Fire and Rescue Service particularly with respect to post Grenfell measures around fire safety. This includes joint inspections.
- 4.18 Trading Standards have responsibility for a range of measures including the regulation of letting fees, energy performance certification, landlord deposit schemes, unfair contract terms and unfair trading within the sector. Under the terms of Operation Jigsaw we are seeking to work across functions in delivering this area of work. A project on EPC's is being conducted at the time of this meeting.
- 4.19 The Coroner's findings in the case of Awaab Ishak brought renewed focus on the issue of damp and mould with the government requiring an action plan to be submitted along with statistical returns. This also saw an increase in the number of damp and mould related service requests and our output of advice. The following guidance is available for the public and landlords [Keeping Your Home Free from Damp and Mould Document](#) and the issue is regularly highlighted through our social media output. Our work on housing standards is set out in our housing policy here: <https://publicprotectionpartnership.org.uk/media/2630/environmental-health-housing-policy-22-25.doc>
- 4.20 Another area closely linked is domestic nuisance. There is an undoubtable link between nuisance and health with noise, burning and other forms of nuisance having

serious psychological and, in some cases, physical input on those suffering the impacts. This is a high volume area of work for the service and we deploy a number of tools from abatement to mediation to reduce impact. The Service has developed a [Nuisance Policy](#) that sets out how these complaints will be dealt with.

- 4.21 At the meeting of the Joint Public Protection Committee in October 2024 the Committee identified living environment as one of its seven key priority areas up until 2027. Further details of this and other key priorities can be found in our Strategic Assessment to be found here: [20240617-ppp-strategic-assessment-24-27.pdf](#)
- 4.22 The major delivery challenge for the Service is resourcing. The work competes with a large volume of other conflicting demands from fraud to food safety and environmental protection to licensing. Housing standards work is also conducted across West Berkshire and Bracknell whilst the Trading Standards input covers West Berkshire, Bracknell and Wokingham. The Service is nevertheless looking at options around re-deployment of resource of public health grant funding to enable more proactive work to reduce risks.

5. Summary

- 5.1 West Berkshire has good housing stock compared to both regional and national benchmarks. That said it also has some poor stock and properties that may present risks to those who live in them. Cold, damp and mould are undoubted issues in some properties as seen by the Public Protection Service on a regular basis. However, Officers believe it to be significantly under reported along with other hazards (based on the stock survey and other evidence from the voluntary sector) as people are often concerned to report because of potential impacts on the relationship with landlords.
- 5.2 A significant proportion of the housing stock in West Berkshire has been built in the last thirty years and is subject to the ever improving standards set down in building regulations and improved planning and design standards. However, a significant amount of property is of an age where energy efficiency is low and other standards are also not in keeping with modern requirements. There are also a number of poorly converted properties that have inherent problems.
- 5.3 House prices and rents are very high. The median price to median earnings ratio is just short of ten. Good rental properties are in short supply and rents and mortgages have been rising in line with rising interest rates. Some landlords have indicated that as maintenance costs and mortgage rates have risen so steeply that repairs are becoming unaffordable without significantly higher rents.
- 5.4 The impact of the Renters Reform Bill is not yet known. The abolition of the Section 21 no fault evictions could lead to a flurry of evictions ahead of enactment as landlords seek to exit the market or evict tenants they see as problematic. New rules on energy performance restricting new lets to A-C ratings may be desirable but may have unforeseen consequences. The combination of measures may also see rents rising in a diminishing market.
- 5.5 The future of energy security is currently linked intrinsically to world events as we saw in 2021-23 where prices rose exponentially. Although they have fallen back significantly the price cap has outstripped inflation. The means testing of the winter fuel allowance will significantly affect those at the margins with many living in older less energy efficient properties.

5.6 Finally, there is the cost of emergency and temporary accommodation which is a challenge for all councils in the region. Demand is high but so are costs and this will continue to present operational and financial pressures for the foreseeable future.

6. Next Steps

6.1 The 'hot focus session' gave the subject of housing and health an airing. There was a feeling that the approach to tackling health inequalities could be more co-ordinated. A lot of work has been done through the auspices of the cost of living working group but there remains a feeling that closer working could identify and help deliver 'minimum living standards' for residents. These include an insulated and warm home with carpets and furnishings, free of damp and mould and other risks and working to reduce overcrowding.

6.2 It is also felt that housing needs a permanent voice on the Board whether this be in the form of an Officer or the relevant portfolio holder or champion.

6.3 Finally, there is the Renters Reform Bill which promises significant change in the rental market. It is proposed that HWB should receive a report on progress to implementation and any challenges as it goes through the parliamentary process.

7. Appendices

None

Background Papers:

None

Health and Wellbeing Priorities Supported:

The proposals will support the following Health and Wellbeing Strategy priorities:

- Reduce the differences in health between different groups of people
- Support individuals at high risk of bad health outcomes to live healthy lives
- Help families and young children in early years
- Promote good mental health and wellbeing for all children and young people
- Promote good mental health and wellbeing for all adults

The proposals contained in this report will support the above Health and Wellbeing Strategy priorities by helping to mitigate the impacts of the cost of living increases.
