Housing
Nottingham City Joint Strategic Needs Assessment April 2013

Introduction

Everyone is potentially at risk from the effects of poor housing conditions. However, children, older people and those with chronic health problems are especially susceptible. There is clear evidence to link poor health with poor housing; for example the link between poorly heated accommodation and high blood pressure or circulatory problems in elderly occupiers; and a raised level of asthma and other respiratory conditions in children living in damp housing with high levels of mould growth.

A major current priority for Nottingham City is to withstand the effects of the downturn and to channel efforts into activity that creates employment and leads to economic growth. For housing partners this means making the best possible use of the opportunities for delivering new housing, improving existing housing, supporting those people left most vulnerable by the downturn and ensuring that services are delivered in an efficient and effective manner, leading to the improvement of neighbourhoods.

Given the cross cutting nature of housing there are links between this chapter and several others covered elsewhere in the JNSA: Homelessness, domestic violence, asylum seekers and refugees, adults with physical and learning disabilities, mental health, students and falls.

Also there is a link to Nottingham City Council's Vulnerable Adults Plan 2011 - 2014 relating to Supported Housing Services.

Key issues and gaps

The three year plan of the Nottingham Housing Strategic Partnership 2013-2015 has the following aims:

- have a balanced housing market which offers a range of homes and tenures which meet citizens' varied needs and choices.
- provide a housing offer which makes people want to work and live in the city, particularly aspiring working households.
- have housing to be of a good quality and standard so that it promotes better citizen health and wellbeing and supports our children to thrive and succeed.
- have citizens with a range of needs to be able to access and live in good quality appropriate housing so that they can achieve their ambitions to live as independently as possible and make a contribution.

Much remains to be achieved to improve housing standards and the existing housing offer, particularly in the private rented sector which is becoming the tenure of the future. Also addressing Specialist Housing Needs is important because the needs of vulnerable people come to the fore at a time of economic downturn. Increasing Housing's contribution in our neighbourhoods remains a priority because we need to work more efficiently in our neighbourhoods to make them more attractive and make them more resilient to negative impacts of the recession.

The Supply of New Homes is important because:-

- There is evidenced need for additional housing
- The city's housing offer needs to be improved to make it a more attractive location

for employers and retain aspiring residents

- Housing development will aid economic growth
- Housing development will help achieve regeneration objectives

Improving Housing standards is important because:-

- It is vital that the best possible use is made of existing housing stock – it is more cost effective and sustainable than building new homes.
- There is a need to reduce the fuel bills of citizens on lower incomes and to cut carbon emissions: retrofit energy efficiency measures to existing homes are the most significant way of doing both.
- The existing stock across all tenures needs to be kept in a good state of repair in order to prevent it becoming a larger, longer- term problem, to which the only solution is major regeneration.
- The private rented sector is growing in importance in the housing market; with this comes a need to raise standards in the sector to meet tenant expectations.
- The private rented sector will expand as a source of accommodation through which homelessness duties will be fulfilled; this and its role as a quality. housing solution brings a need to work with the sector to improve standards
- Some of the poorest housing conditions are experienced by the most vulnerable people in the city: by tackling poor housing a major contribution to other aspects of citizen wellbeing is made.
- Improving housing conditions helps to improve health and reduces the call on resources from health services.
- Empty homes are a wasted resource and can be a source of significant nuisance to people living close by them.

Addressing Specialist Housing Needs and Support is important because:-

- Nottingham is a City with high levels of deprivation.
- Local demographics are changing with the population ageing and numbers of vulnerable people increasing. This increase will impact on the number of physically disabled people in unsuitable accommodation with unmet needs.
- A reduction in the Supporting People element of the Local Authority Formula Grant has led to a reduction in the supported accommodation provision in the City and the loss of a number of services which support vulnerable people to live independently.
- Changes to government policy, particularly elements of the Welfare Reform Act, and Localism Act impact on vulnerable people disproportionately.
- The effects of the recession also impact disproportionately on the vulnerable and the homeless and push more people towards reliance on local services to offer them advice, assistance and support in meeting their housing needs.
- The Health and Social Care Act 2012 confers new responsibilities on local authorities t commission health improvement services to improve the health of their citizens. Specific outcomes include the monitoring of the percentage of adults with mental health problems and learning disability in settled accommodation and the number of households who become homeless.

The increase in the aging population present the following housing issues:-

- We know that the majority of older people want to remain living independently in their own home; this will require additional support services available to all.
- Older people will need repairs and adaptations to their homes to assist them to live independently and prevent them going into care.
- Making the best use of our existing housing stock will be a challenge, terraced properties are difficult to adapt and access upstairs is often problematic.
- We will see an increase in the numbers of people requiring assistance to maintain their home and garden.
- Changes to the way we advise and support people must be tailored to suit the individual needs of older people and must link with other advice services to ensure people are aware of all their options.

The Nottingham City Council Vulnerable Adults Plan 2011 – 2014 contains information relating to additional housing support services. Including the Home Improvement Agency, Handypersons Service, Home Service and Signposting Service.

Recommendations for consideration by commissioners

1. Take integrated work further to ensure customers that are common to all services only have to engage once, to open the door to all services they require. For example socially isolated people are likely to engage with GP services and related community health professional that may have and illness linked to issues with poor housing standards and affordable warmth.

2. To enable a truly integrated offer for older people whereby an individual can purchase in one step a full package of domiciliary care, housing repair, adaptations and telecare services they need rather than a separately assessed and costed collection of services. The offer may involve the use of :-
    - Our Home Improvement Agency as a single point of contact providing advice and information about the options available for self-funders with individual budgets.
    - A single assessment process which can identify the nature and level of support required.
    - The delivery and housing repair and adaptation with domiciliary care staff.
    - Sharing the risks and rewards between statutory services and providers to deliver more for less.

    Such integration offers the potential for better and personalised services for individuals. Both housing and care staff are trained to consider the impacts and interconnections of housing conditions and care needs, to enable more effective solutions, (enabling a swift response to repairs which may cause trip hazards, installing minor adaptations and tackling heating problems). This enables a preventative approach that can offer savings e.g. by preventing hospitalisation. The integrated care model could mean that care and housing staff operate as one team with joint appointments.

3 Further develop and integrate into other services, preventative housing services that have an impact on residents' health and prevent hospital admissions. These

services may include:

- Home Improvement Agency,
- Handyperson Service,
- Healthy Housing Referral Project
- Adaptations Agency
- Home Safety Service

Strategic Approach

The three year plan of the Nottingham Housing Strategic Partnership 2013-2015 targets are to:

1)The supply of new homes

- Deliver more affordable homes. Deliver a new extra care scheme. Build bungalows and other housing for older people.
- Increase private sector building presence in the city
- Enable the development of more purpose built student housing
- Enable the development of build to rent bespoke private rented housing as an alternative to home ownership.

2) Improving standards within existing homes

- Improve standards within social housing. To complete the decent homes programme by 2015 and maintain decency in all social housing
- Raise standards in the private rented sector. Deliver the Nottingham Standard and bring more properties into accreditation. Explore the potential introduction of additional licensing of House in Multiple Occupation.
- Assist vulnerable homeowners to improve their homes. To complete and evaluate the equity loans pilot and explore new funding mechanisms to ensure the continued availability of loans to enable homeowners to carry out repairs to their property and raise standards
- Tackle fuel poverty. Maximise the opportunities of the Green Deal and the Energy Company Obligation between 2013 and 2018. New areas under Green Deal of hard to treat cavity wall insulation, solid wall insulation and works to private landlords' homes are of particular interest.
- Bring long term empty homes back into use. Source funding to bring empty residential properties back into use or convert empty commercial properties for residential use

3) Addressing specialist housing and support

- Prevent homelessness. Develop and implement a refreshed five year homelessness prevention strategy for 2013 – 2018 homelessness strategy for 2013 – 2018. Further develop homeless prevention and early intervention initiatives. Improve pathways and provision of a range of suitable, flexible and quality specialist and supported accommodation for vulnerable people
- Provide appropriate accommodation which meets the needs and aspirations of older people. Build or convert more retirement accommodation built to lifetime homes standards. Encourage house builders to provide bungalows and other

housing places such as extra care units for sale or rent for elderly and disabled people in every community.

4) Cross –cutting theme: neighbourhoods – our overall contribution

- Achieve solutions to issues in multi-landlord areas though local area collaboration.
- Achieve greater effectiveness through shared delivery of services

Contribute to neighbourhood resilience and prosperity through non-traditional landlord activities

1) Who's at risk and why?

Everyone is potentially at risk from the effects of poor housing conditions. However, children, older people and those with chronic health problems are especially susceptible. Money spent on dealing with poor housing is money invested in health – when local authorities act to improve housing conditions, there is a resulting financial benefit to the health sector (Source: Building Research Establishment report "*The real cost of poor housing* 2010", available at: BRE the real cost of poor housing.com)

The main impacts of poor housing on health and wellbeing are summarised below:

- Damp, condensation and mould can cause asthma, bronchitis and other respiratory problems, arthritis, rheumatism and mental health.
- Cold homes can cause respiratory disease, cardiovascular disease, hypothermia, increased risk of accidents and falls, impaired mental function, mental health, rheumatism and arthritis.
- Defective and inadequate electrical wiring can cause electric shocks, house fires and trip hazards from trailing wires.
- Lack of maintenance repairs and adaptation can increase: risk of injury caused by trips and falls associated with loose carpets and flooring, stairs and steps, inappropriate bathing facilities, risk of infection due to issues with hygiene sanitation and drainage, and risk of injury due to structural collapse.
- Insecure housing can affect mental health through worry about burglary and fear of leaving home.
- Defective gas appliances can cause carbon monoxide poisoning and risk of explosion.

Evidence supporting the link between poor housing and health includes the following:-

Cold Homes & Fuel Poverty.

The Marmot Review Teams report 'The Impact of Cold Homes and Fuel Poverty' (2011) identified evidence of the direct and indirect health impacts by those living in fuel poverty and cold housing. The evidence reviewed shows the dramatic impact that cold housing has on the population in terms of cardio-vascular and respiratory morbidity and on the elderly in terms of winter mortality. It also highlights the stark effect that fuel poverty has on mental health across many different groups, while also having an impact on children and young people's well-being and opportunities. Children living in cold homes are more than twice as likely to suffer from a variety of respiratory problems as children living in warm homes. More than 1 in 4 adolescents living in cold housing are at risk of multiple mental health problems compared to 1 in 20 adolescents who have always lived in a warm housing. The annual cost to the NHS of treating winter related disease due to cold private housing is £859 million. This does not include additional spending by social services, or economic losses through missed work. The total costs to the NHS and the country are unknown. A recent study showed that investing £1 in keeping homes warm also saved the NHS 42 pence in health costs." [Chief Medical Officer Report, 2009]

Overcrowding.

The Centre for Housing Policy University of York recently published research (2012) "The relationship between income inequality and consumption inequality - the case of Housing consumption." The research found housing space inequality is growing in terms of rooms per person. Comparing the best housed tenth of the population with the worst housed,

inequality fell for most of the last century but then started to rise paralleling the trend in household income. By the start of the current century 11% of people were in space poverty with the best housed tenth had almost four times as many rooms as the worst housed. This is likely to result in health issues linked to overcrowding including reducing happiness and wellbeing.

The Housing Health and Safety Rating System (HHSRS) was introduced in April 2006 as the statutory prescribed method for the evaluation of potential risks to health and safety from any deficiencies identified in dwellings. Rather than concentrating on any defects and deviancies to the building and facilities, it focuses on the potential threats to health and the effects of defects. The underlying principle of the HHSRS is that any residential premises should provide a safe and healthy environment for any potential occupier or visitor.

These health outcomes have a cost to the health service and by putting figures on the relevant outcomes; the direct relationship between the housing hazards and the cost to the health service has been made possible. However the relationship between housing and health remains complex.

Older People

As the older population tend to spend more time in the home, they are more likely to be at risk from housing that is not suitable to their needs and defective housing. As a demographic group, older people tend to be asset rich and cash poor, and so they may struggle to finance the necessary adaptations to their homes, such as grab rails and stair lifts, which would make their homes more suitable to their needs and reduce health risks. Falls particularly affect the older population because of declining balance, co-ordination or strength as we age. Where falls occur in the older population they tend to have a greater health implication. Another issue is the need to spend greater amounts on heating their homes during the winter months and as they are cash poor they may struggle to finance high fuel bills.

2) The level of need in the population

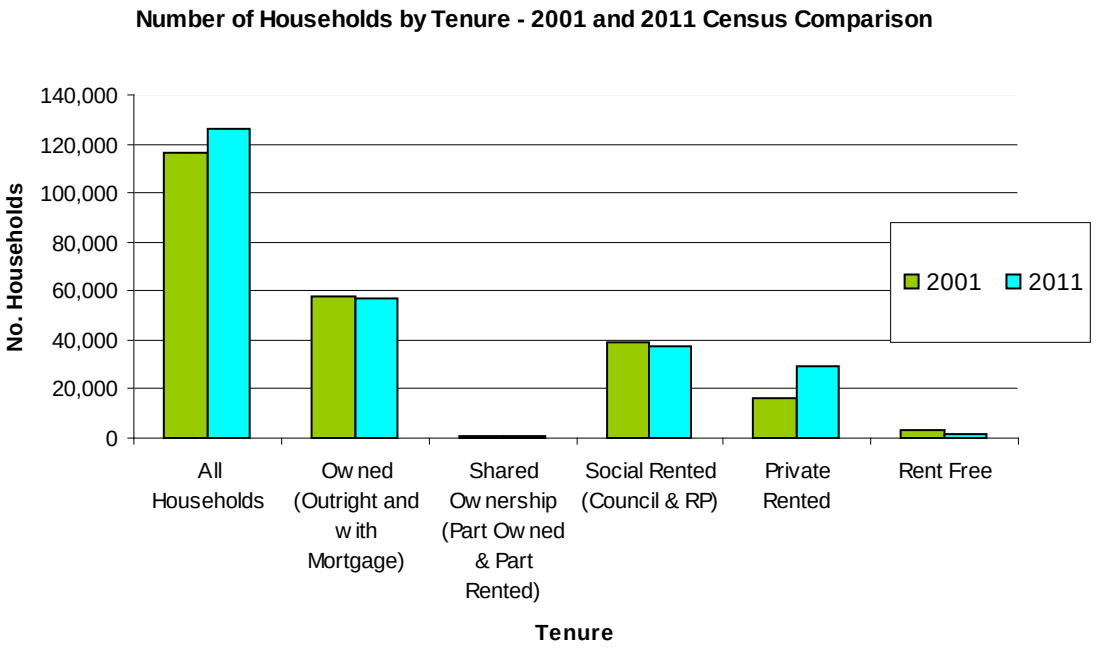
Figure 1: Profile of Nottingham's population (Source: 2011 Census)

	Nottingham	England	Level (City)
Total population	306,700	53,012,456	n/a
Ethnicity BME*	33.7%	19.2%	High
Considers themselves in Bad Health	6.4%	5.5%	Higher than National average
Day to day activities limited by a disability or long term illness	18.1%	17.6%	Higher than National average
Full time student (aged 16-74)**	15%	4.4%	High
Economically active***	80.5%	86.2%	Low
Single person households	36.2%	30.2%	High
Never worked or long-time unemployed (aged 16-74)	3.8%	2.4%	Higher than National average

*All except White British and White Irish
** Inclusive of economically active and economically inactive
***Excluding full time students and the retired

East Midlands Regional Assembly projections suggest that, in common with other areas, Nottingham will experience a faster proportional growth in the number of households than the population. This is because households will tend to become or stay smaller and because existing households will be subject to fragmentation, for example following divorce or separation.

Figure 2: tenure of households in Nottingham city (Source: 2001 and 2011 Census)



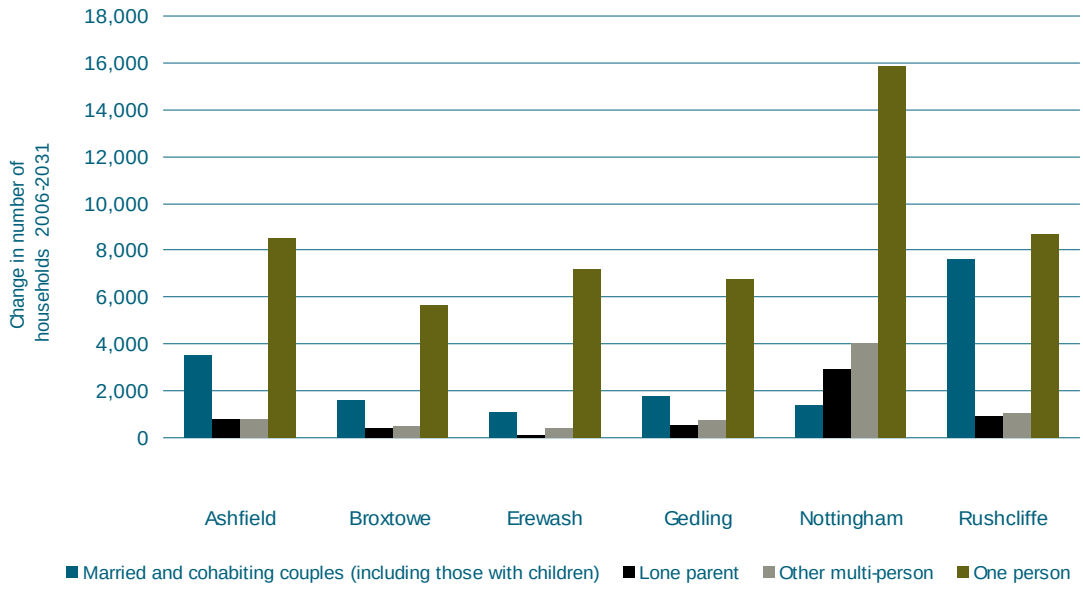
The number and proportion of households owning their own home has fallen in the last ten years, reflecting the difficulties facing first time buyers and the increase of the buy to let market. The increase in properties being bought as an investment has led to the private rented sector accounting for nearly 1 in 4 households in the City. At the same time, the Right to Buy scheme has meant there are 5,000 fewer households renting from Nottingham City Homes in 2011.

<u>The Supply of New Housing</u>

East Midlands Regional Assembly projections suggest that Nottingham will experience a growth in population as well as the number of households. This is because households will tend to become or stay smaller and because existing households will be subject to fragmentation, for example following divorce or separation.

Figure 3: Change in number of households by composition. (Source: "The relationship

between dwelling size and household size", 2010, Nathaniel Lichfield and Partners)



Changes in the composition and financial means of households, as well as in migration of particular household types will have an effect on the way and speed at which housing resources are consumed and by whom. Consideration therefore, will need to be given to how demand can be accommodated and transitions between sectors can be more fluid to ensure that bottle necks in demand are not created.

Nottingham's strategic housing market assessment (February 2012) reveals an emerging picture of households struggling to get on the property ladder, and at the same time a slow down in supply and stagnation in the market. The decline in mortgage availability and more stringent lending criteria is proving to be a barrier for many households wishing to purchase a property.

Improving Standards

The decent homes standard is still to be achieved in the City Council's stock – 30% still remains to be made decent.

Levels of decency in private sector homes have improved, but housing in both the private rented and owner occupied sector can slip out of decency. The Housing Health and Safety Rating System data in October 2006, estimated that Nottingham City had 7,430 properties in the private sector with at least one category one hazard and an estimated £29.7 million at an average of £4,000 per dwelling.

Some parts of Nottingham's private rented sector have poor energy efficiency levels with fuel poverty in this tenure being 160% higher than the all tenure average. In comparison 7.2% of owner occupiers and 6.8% of Council tenants in receipt of benefits were found to be living in low energy rated homes.

There is a moderately high level of long term empty homes in the City.

Social Housing

At present, there are over 9,000 households on the Council's waiting list, plus 3,000

requesting a transfer. The number of new tenancies per annum is approximately 3,000. A significant majority of these households consist of single people in general need.

Current trends in the owner occupied and private rented sector will see demand for social rented housing increase.

Existing supply will not only come under pressure from increased demand, especially from those being forced to exit the private rented sector due to increased rents and cuts in Housing Benefit and Local Housing Allowance, but also from potential cuts to existing stock through decommissioning and the new Right to Buy discounts.

Specialist Housing Needs and Support

Nottingham is a city with high levels of deprivation with some neighbourhoods ranked in the 10% most deprived in the country in the Indices of Deprivation 2010.

The effects of the recession may impact disproportionately on the vulnerable and push more people towards reliance on local services to offer them advice, assistance and support in meeting their housing needs

Many adults with Learning Disabilities (LD) continue to live at their family home until their parents either become too infirm to care for them or the parents die. If this situation occurs suddenly or no provision has been made for these circumstances, emergency rehousing for the adult with LD is required. Often in Nottingham, residential care emerges as the only viable option here, particularly if the person's LD is severe and profound. Too often in these circumstances the emergency placement can be outside the City and away from the person's supportive community of family and friends. Alternatively, if the person's LD are not high enough to meet the threshold for residential care they could end up in unsuitable, generic temporary accommodation projects or be rushed to move out of supported specialist accommodation into independent living even if their capacity for independent living skills reached a plateau.

Of the people aged over 65 in Nottingham there are slightly more people aged over 80 in Nottingham than the national average. Analysis also suggests that there is a higher than average proportion of these who are reliant on state support.

There are an increasing number of people with physical disabilities in the city who need homes and facilities to meet their needs. Based on projections for 2015 estimates of the number of physically disabled people in unsuitable accommodation with unmet needs range from 1055 to 1197.

Ethnic Minority Communities

There are people from a huge range of ethnic backgrounds living in the city, and altogether the black and minority ethnic population of Nottingham comprises 25.2% of the overall city population. A study that was carried out in the city, the BME Housing Inquiry (2009), sought to reveal the housing needs of BME communities in Nottingham. A main finding included a high proportion of BME communities living in the private rented properties that are more likely to be non decent.

The Needs of Gypsies and Travellers

The Government have amended the planning policy for travellers' sites that allows local

authorities to establish their own methodology for carrying out the accommodation needs of gypsies and travellers. The City Council has revised its gypsies and traveller need assessment in 2012 following the government guidance and is broadly based on the previous assessment carried out in 2007. It revealed no current need for additional permanent pitches. NCC continues to work in partnership with other local authorities in Nottinghamshire regarding the accommodation needs of gypsies and travellers and related planning policy.

3) Current services and assets in relation to need

Strategic Approach

The three year plan of the Nottingham Housing Strategic Partnership 2013-2015 have identified the following housing priorities

The supply of new homes

- Deliver more affordable homes. Deliver a new extra care scheme. Build bungalows and other housing for older people.
- Increase private sector building presence in the city
- Enable the development of more purpose built student housing
- Enable the development of build to rent bespoke private rented housing as an alternative to home ownership.

Improving standards within existing homes

- Improve standards within social housing. To complete the decent homes programme by 2015 and maintain decency in all social housing
- Address overcrowding and under occupation in Social Housing
- Raise standards in the private rented sector. Deliver the Nottingham Standard and bring more properties into accreditation. Explore the potential introduction of additional licensing of HMOs
- Assist vulnerable homeowners to improve their homes. To complete and evaluate the equity loans pilot and explore new funding mechanisms to ensure the continued availability of loans to enable homeowners to carry out repairs to their property and raise standards
- Tackle fuel poverty. Maximise the opportunities of the Green Deal and the Energy Company Obligation.
- Bring long term empty homes back into use. Source funding to bring empty residential properties back into use or convert empty commercial properties for residential use

Addressing specialist housing and support

- Prevent homelessness. Develop and implement a refreshed five year homelessness prevention strategy for 2013 – 2018. Further develop homeless prevention and early intervention initiatives. Improve pathways and provision of a range of suitable, flexible and quality specialist and supported accommodation for vulnerable people
- Provide appropriate accommodation which meets the needs and aspirations of older people. Build or convert more retirement accommodation built to lifetime homes standards. Encourage house builders to provide bungalows and other

housing places such as extra care units for sale or rent for elderly and disabled people in every community.

Cross –cutting theme: neighbourhoods – our overall contribution

- Achieve solutions to issues in multi-landlord areas though local area collaboration
- Achieve greater effectiveness through shared delivery of services
- Contribute to neighbourhood resilience and prosperity through non-traditional landlord activities

The following services are examples of local housing services that have partnership working with health professional and positively impact on the health of residents -

Nottingham Energy Partnership Service
Healthy Housing Referral Project

The project delivers Warmer Homes course to Nurses, GP's, Health visitors, Social Workers, Occupational Therapists, Home Care Assistants, Housing and Advice Centre staff. This will allow health professional to make referrals to the Energy Partnership who will pass onto the appropriate partner to action.

Nottingham City Council Service
Adaptations Agency Service

Nottingham City Council's Adaptations Agency offers a one-stop service to people who need to adapt their home because of a disability or due to the problems associated with increasing age. Examples of the work range from a handrail over the bath to a walk-in shower. Some of the work attracts grant assistance and there are various schemes available which apply whether you are a tenant or own your home.

Public Health Winter Warmth Project.

To make domestic heating systems of vulnerable older people the most effective possible and make recommendations for alternatives if appropriate. Vulnerable people will be identified by NHS visiting staff, referring to Nottingham Healthy Housing Project to action with their partners including Age UK.

Age UK Services
Home Improvement Agency

The aim of the service is to help older people stay safely and independently in their own homes. Older properties are inspected and defects identified with advice and assistance to rectify faults.

The service provides

- Advice on repairing and maintaining property
- Housing Options Assessment to determine funding options for works (loans,

charitable or private).
- Provision of property survey and schedules of repair
- Project managing - supervision of building contracts
- Energy advice.

Home Safety Service

The aim of this service is to help people to stay safe and independent in their home. This is achieved by carrying out a free home safety check. Where appropriate the following may be included as part of the service:

- Free smoke alarms
- Free low-energy light bulbs
- Grab rails
- Free padlocks and other security devices (depending on availability)
- Free slippers to reduce chance of slips and trips (depending on availability)
- Signposting to other services

Handyperson Service

Handypersons can carry out repairs and minor adaptations around the home.

The service is available to help anyone over 18 years of age. Some of these jobs may be able to be done free of charge (must meet certain criteria).

Types of work carried out are:

- Supplying and fitting key safes
- Securing carpets
- Securing trailing wires and flexes
- Fitting bathroom accessories including bathroom cabinets
- Replacing curtain rails, poles and blinds
- Joinery work, including fitting shelves and interior doors
- Unblocking sinks
- Replacing toilet seats, sealant around bath/sink
- Fitting stair rails and grab rails
- Fitting Yale & Chubb locks
- Minor gate and fence repairs or replaced

Metropolitan Housing Services
Sixty Plus Service

Sixty plus is a free, confidential and flexible support service that can help residents remain independently in their home. The service available to people aged over 60 who live in Nottingham City and need short term support to help them remain living independently.

The kind of help that can provide includes:

- finding and/or maintaining a home

- maximising income
- getting the right aids and adaptations for your home, home safety and security and arranging repairs
- coping with poor health and/or disability
- general life skills and confidence building
- finding social clubs or ways of meeting people

Signposting Service

The purpose of the signposting service is to promote the safety and independence of older people in the home via a simple checklist. The checklist will provide a picture of older persons needs and circumstances and allow those needs to be met through signposting them on to appropriate services.

4) Projected service use and outcomes in 3 years

Detailed analysis of the Nottingham housing market has shown the following key implications -

- According to the 2011-12 update of the strategic housing market assessment for the city, there is a net need for 327 new affordable homes per year
- The build for sale housing sector in the city is at a very low level
- There is a need for a range of alternatives to home ownership, i.e. more intermediate products
- More people are in need of housing -related services. The number of people presenting at Housing Aid has increased by 32% since 2009
- There is an increasing demand for rented housing
- A greater tenure mix is required in a number of areas
- The private rented sector is increasing in importance
- An improved housing offer is needed for those who might otherwise leave the city or choose not to live here

NCC wants Nottingham to have a balanced market which offers a range of homes and tenures which meet citizens' varied needs and choices. We want to provide a housing offer which makes people want to work and live in the city particularly aspiring working households; we also want housing to be of good quality standard so that it promotes better citizen health and well being and supports our children to thrive and succeed. Finally we want citizens with a range of needs to be able to access and live in good quality appropriate housing so that they can achieve their ambitions to live as independently as possible and make a contribution.

5) Evidence of what works

Health Impacts of Housing Related Support**.** The Communities and Local Government commissioned Cap Gemini in 2008 to undertake a study to assess the financial benefits of the Supporting People programme, Cap Gemini found that investment in packages of support that include housing support services avoids costs elsewhere. An investment of .£1.6 billion in housing related support generated savings of £3.41 billion to the public purse, including £315 million of savings to health service in a year.

Health Impacts of Specialist Housing. The Homes and Community Agency published a study by Frontier Economics in 2010 investigating the financial benefits of investment in specialist housing for vulnerable and older people. The Frontier study found that the net benefit of investment in specialist housing is around £940 per person per year, equating to a total net benefit of around £640m per year. These benefits are driven by reduced involvement in crime, or reliance on health care and other social services, less the additional cost of specialist provision over and above general needs housing. Examples from the study showing the relationship between the impact housing work has on health budgets are:-

- £1 spent on adaptations = £69.37 saved in NHS over 10 years
- £1 spent on insulation = £34.19 saved in NHS over 10 years.
- £1 spent on overcrowding = £6.71 saved in NHS over 10 years

Health Cost Benefits of Improving Housing. The Building Research Establishment has carried out Health Impact Assessments quantifying the health-cost benefits of housing improvements. Research on quantifying the health-cost benefits of improving homes has provided a very strong case for this approach. A BRE Trust report on "*The real cost of poor housing* 2010", for example, show that that poor housing is costing the NHS in excess of £600 million a year.

Importance of the Strategic Housing Role. The Audit Commission produced a report in 2009 "Building Better Lives" to influence local authorities getting the best from strategic housing role by recognising the importance of non housing outcomes. Commissioning and funding good-quality housing-related support can result in reductions in admissions to residential or nursing care, quicker hospital discharges, and reductions in teenage pregnancies and drug-related offences. It is estimated the following one-off investments can make the following savings:-

- £20,000 in adaptations of an older person's home can make savings of £6,000 a year in home care costs if they enable that person to remain in their own home.
- Every £1 spent on providing housing support for vulnerable people can save nearly £2 in reducing costs of health services, tenancy failure crime and residential care.

Nottingham City Homes Decent Homes Health Impact Study There is a clear social gradient in Nottingham, with those living in the most deprived areas having worse outcomes across a number of health conditions and overall life expectancy. Housing conditions are one of the multiple factors of deprivation that can impact negatively on health outcomes. Also falls and accidents have an impact on physical health in the home with 45% of people aged 80 and over are at risk of falling and between 10-25% will sustain a serious injury as a result

In Nottingham those living in the wealthiest neighbourhoods live on average 14 years longer than those from the most deprived neighbourhoods. Some of the poorest health outcomes in Nottingham are seen in estates with high proportion of social housing. This is because of the way social housing is prioritised for the most disadvantaged, including those with medical needs. As a result many of Nottingham City Homes estates are in areas scoring amongst the worst 10 percent in England on the national health indices.

Nottingham City Homes decent homes programme has estimated to have :

- saved two lives a year by reducing excess cold conditions.
- reduced 1,039 cases of respiratory illness by improving heating systems.
- identified 235 serious fall hazards in properties and by removing these hazards, it has prevented 12 hospital admissions a year.
- identified over 2,000 hazards that could cause accidents, such as electrical and fire hazards and by removing these hazards it has prevented 144 hospital admissions a year. This could save the NHS around £175,000 each year in treatment costs.

Bristol City Council pilot study "The Real Cost of Poor Housing" February 2010 evidenced that housing interventions did produce financial savings to the health sector and low cost interventions give very good return in terms of value for money and many of these are through the handyperson scheme. Generally the most cost effective Hazards to tackle appear to include entry by intruders and those related to falls. Fall Hazards are particularly important as the evidence shows that unintentional injuries are the most common home injuries treated by the health sector.

6) User Views

The Nottingham Citizens Survey 2012 ranked affordable decent housing as the 6th most important factor in making somewhere a good place to live. The outcome of the question "most need improving in your local area" placed affordable decent housing 14th. The outcome of the question in the 2010 Citizens Survey "if they thought the credit crunch has affected their family" identified unable to get a mortgage and unable to sell property as issues.

Citizen Involvement in the development of the Nottingham Housing Plan 2013-2015
During the summer and autumn of 2011, the Strategic Housing Service carried out a programme of engagement with citizens across the city. This was primarily done through a simple questionnaire, asking people to select from a list of housing issues which were the most important to them. Staff attended a number of public events such as fun days, markets, community consultations and citizens were asked to complete the questionnaire. This questionnaire was also accessible on line.

A number of meetings in communities were attended in which discussions about housing priorities in the local area were explored, and the questionnaire was also distributed at these events.

The purpose of the engagement was to bring a neighbourhood focus to the housing plan: reflecting what in citizens' minds is important in their local area, and demonstrating the

relevance of the key themes of the plan in their area.

7) Equality Impact Assessments

The Housing Nottingham Plan 2012-2015 – which is a three year strategic plan for housing in the city. The plan sets out the Housing Strategic Partnership's housing objectives for the city and is structured to support local and national agendas taking into consideration the current economic climate. The plan has four themes to be delivered in partnership with local and national organisations including health and other social and private sector housing providers. The four themes are The Supply of New Homes, Improving Housing Standards, Addressing Specialist Housing Need and Support and Neighbourhoods. Each theme has had a separate Equality Impact Assessment carried out.

8) Unmet needs and service gaps

Strategic Approach

The three year plan of the Nottingham Housing Strategic Partnership 2013-2015 have identified the following housing priorities to meet unmet needs:

The Supply of New Homes

- There is evidenced need for additional housing
- The city's housing offer needs to be improved to make it a more attractive location for employers and retain aspiring residents
- Housing development will aid economic growth
- Housing development will help achieve regeneration objectives

Improving Housing standards

- It is vital that the best possible use is made of existing housing stock – it is more cost effective and sustainable than building new homes
- There is a need to reduce the fuel bills of citizens on lower incomes and to cut carbon emissions: retrofit energy efficiency measures to existing homes are a major way of doing both
- The existing stock across all tenures needs to be kept in a good state of repair in order to prevent it becoming a larger, longer- term problem, to which the only solution is major regeneration
- For low income households, the ability to finance improvements will be considerably less than those who are more affluent. As the financial sector has become more risk averse, more and more households have found it harder to obtain affordable credit for home improvement.
- The private rented sector is growing in importance in the housing market; with this comes a need to raise standards in the sector to meet tenant expectations
- The private rented sector will expand as a source of accommodation through which homelessness duties will be fulfilled; this and its role as a quality housing solution brings a need to work with the sector to improve standards
- Some of the poorest housing conditions are experienced by the most vulnerable

people in the city: by tackling poor housing a major contribution to other aspects of citizen wellbeing is made
- Improving housing conditions helps to improve health and reduces the call on resources from health services
- Empty homes are a wasted resource and can be a source of significant nuisance to people living close by them.

Addressing Specialist Housing Needs and Support

- Nottingham is a City with high levels of deprivation.
- Local demographics are changing with the population ageing and numbers of vulnerable people increasing. This increase will impact on the number of physically disabled people in unsuitable accommodation with unmet needs.
- Reductions in the Supporting People element of the Local Authority Formula Grant have led to a reduction in the supported accommodation provision in the City and the loss of a number of services which support vulnerable people to live independently.
- Changes to government policy, particularly elements of the Welfare Reform Act, and Localism Act impact on vulnerable people disproportionately.
- The effects of the recession also impact disproportionately on the vulnerable and the homeless and push more people towards reliance on local services to offer them advice, assistance and support in meeting their housing needs.
- The Health and Social Care Act 2012 confers new responsibilities on local authorities to commission health improvement services to improve the health of their citizens. Specific outcomes include the monitoring of the percentage of adults with mental health problems and learning disability in settled accommodation and the number of households who become homeless.

The increase in the aging population present the following housing issues:-

- We know that the majority of older people want to remain living independently in their own home; this will require additional support services available to all.
- Older people will need repairs and adaptations to their homes to assist them to live independently and prevent them going into care.
- Making the best use of our existing housing stock will be a challenge, terraced properties are difficult to adapt and access upstairs is often problematic.
- We will see an increase in the numbers of people requiring assistance to maintain their home and garden.
- Changes to the way we advise and support people must be tailored to suit the individual needs of older people and must link with other advice services to ensure people are aware of all their options.
- Improve the housing offer for older people that would allow them to remain independent for longer.

9) Recommendations for consideration by commissioners

1. Take integrated work further to ensure customers that are common to all services only have to engage once, to open the door to all services they require. For example socially isolated people are likely to engage with GP services and related community health professional that may have and illness linked to issues with poor housing standards and affordable warmth.

2. To enable a truly integrated offer for older people whereby an individual can purchase in one step a full package of domiciliary care, housing repair, adaptations and telecare services they need rather than a separately assessed and costed collection of services. The offer may involve the use of :-

    - NCC Home Improvement Agency as a single point of contact providing advice and information about the options available for self-funders with individual budgets.
    - A single assessment process which can identify the nature and level of support required.
    - The delivery and housing repair and adaptation with domiciliary care staff.
    - Sharing the risks and rewards between statutory services and providers to deliver more for less.
    - Incorporating telecare into the package.

    Such integration offers the potential for better and personalised services for individuals. Both housing and care staff are trained to consider the impacts and interconnections of housing conditions and care needs, to enable more effective solutions, (enabling a swift response to repairs which may cause trip hazards, installing minor adaptations and tackling heating problems). This enables a preventative approach that can offer savings e.g. by preventing hospitalisation. The integrated care model could mean that care and housing staff operate as one team with joint appointments.

3 Further develop and raise the profile of preventative housing services that has an impact on residents' health and prevents hospital admissions. These services include the following:

    - Home Improvement Agency,
    - Handyperson Service,
    - Healthy Housing Referral Project
    - Adaptations Agency
    - Home Safety Service
    - Signposting Service

<u>Strategic Approach</u>
The three year plan of the Nottingham Housing Strategic Partnership 2013-2015 targets are to -

<u>The supply of new homes</u>

- Deliver more affordable homes
- Increase private sector building presence in the city
- Enable the development of more purpose built student housing
- Enable the development of build to rent bespoke private rented housing as an alternative to home ownership.

<u>Improving standards within existing homes</u>

- To complete the decent homes programme by 2015 and maintain decency in all social housing
- Maintain high standards of housing management in social housing, including making the best use of stock to address overcrowding and under occupation
- Create a "Nottingham Standard" for private rented homes and expand coverage of accreditation
- Explore the potential introduction of additional licensing of HMOs
- To complete and evaluate the equity loans pilot and explore new funding mechanisms to ensure the continued availability of loans to enable homeowners to carry out repairs to their property and raise standards
- Deliver the Nottingham Plan commitments from 2011 to double loft and cavity wall insulation in private landlord homes and double solid wall across all sectors.
- Source funding to bring empty residential properties back into use or convert empty commercial properties for residential use

<u>Addressing specialist housing and support</u>

- Develop and implement a homelessness strategy for 2013 – 2018
- Further develop homeless prevention and early intervention initiatives
- Improve pathways and provision of a range of suitable, flexible and quality specialist and supported accommodation for vulnerable people
- Consider the further expansion of assistive technology to include other groups such as adults with physical or learning disabilities
- Encourage and support community groups in the development and delivery of different models of housing support services to vulnerable groups
- Ensure effective planning mechanisms for continued support for vulnerable people moving on to independent living
- Encourage house builders to provide bungalows and other housing places such as extra care units for sale or rent for elderly and disabled people in every community to lifetime homes standards
- Consider how to make best use of existing assets by remodelling and redesigning and decommissioned sheltered housing units
- Make effective use of the private rented sector as a source of good quality housing for vulnerable people

<u>Cross –cutting theme: neighbourhoods – our overall contribution</u>

- Achieve solutions to issues in multi-landlord areas though local area collaboration
- Achieve greater effectiveness through shared delivery of services
- Contribute to neighbourhood resilience and prosperity through non-traditional landlord activities.

10) Recommendations for needs assessment work

1. Carry out a Private Sector House Condition Survey into the condition of the private sector housing stock in NCC. The survey would identify key issues relating to:
    - Vulnerable people living in non decent dwellings
    - High risk associated with Houses in Multiple Occupation

- Identification of dwellings with category one hazards.
- Energy efficiency of dwellings and fuel poverty.

In addition the data collected from the housing survey will then be analysed with local NHS profiles to predict where the worst housing conditions are and how they impacting on health. This shared information would allow a shared agenda and provide an impetus for public health, housing and social care to see improving housing standards as a viable investment to improve outcomes such as independence, health outcomes and quality of life.

2. Undertake an analysis of the current preventative housing services in NCC and identify the impact they have on improving residents' health and well being.

Key contacts

Graham De Max, Partnership and Policy Manager, Housing Strategy, Nottingham City Council, Graham.demax@nottinghamcity.gov.uk

Nigel Tandy, Policy Analyst, Housing Strategy, Nottingham City Council, Nigel.tandy@nottinghamcity.gov.uk

References

Audit Commission (2009). Building Better Lives: Getting the best from strategic housing. Available at: http://archive.audit-commission.gov.uk/auditcommission/subwebs/publications/studies/studyPDF/3567.pdf [Accessed 11 September 2013]

Bristol City Council (2010) Pilot study: The Real Cost of Poor Housing. Available at: http://www.cieh.org/uploadedFiles/Core/Membership/Regional_network/South_West_region/Tom-Gilchrist-Real-cost-housing-261110.pdf [Accessed 11 September 2013]

Building Research Establishment report (2010).The real cost of poor housing. Available at: http://www.brebookshop.com/details.jsp?id=325401 [Accessed 11 September 2013]

Building Research Establishment (2013) Health impact assessments: Quantifying the health-cost benefits of housing improvements. Available at**:** http://www.bre.co.uk/page.jsp?id=2369 [Accessed 11 September 2013]

Chief Medical Officer (2009). Chief Medical Officers Report 2009. Available at: http://www.fcrn.org.uk/sites/default/files/2009_Annual_Report_of_Chief_Medical_Officer.pdf

DCLG (2009). Research into the financial benefits of the supporting people programme. Available at: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/16136/1274439.pdf [Accessed 11 September 2013]

DCLG (2006). Housing health and safety rating system (HHSRS) enforcement guidance: housing inspections and assessment of hazards. Available at

https://www.gov.uk/government/publications/hhsrs-operating-guidance-housing-act-2004-guidance-about-inspections-and-assessment-of-hazards-given-under-section-9

HCA (2010) The benefits of investment in specialist housing in the UK. Available at http://www.frontier-economics.com/_library/pdfs/frontier%20report%20-%20financial%20benefits%20of%20investment.pdf [Accessed 11 September 2013]

Nottingham City Council (2013) The Housing Nottingham Plan 2013 -2015. *Link to be added when available*

Nottingham City Council (2012) Core Strategic Housing Market Assessment. Available at: http://www.nottinghamcity.gov.uk/CHttpHandler.ashx?id=40329&p=0 [Accessed 11 September 2013]

Nottingham City Council (2012) Vulnerable Adults Plan for Nottingham City 2012 – 2015. Available at: http://www.nottinghamcity.gov.uk/CHttpHandler.ashx?id=37132&p=0 [Accessed 11 September 2013]

Nottingham City Council (2009) Ask what's possible, not what's wrong…: Final report of the BME housing enquiry. Available at: http://www.nottinghamcity.gov.uk/CHttpHandler.ashx?id=10368&p=0 [Accessed 11 September 2013]

Nottingham City Council (2006) Private sector house condition survey. Available at: Private Sector House Condition Survey 2006 : Nottingham City Council http://www.nottinghamcity.gov.uk/CHttpHandler.ashx?id=3875&p=0 [Accessed 11 September 2013]

Nottingham City Homes (2012) Decent Homes Impact Study. Available at: http://www.nottinghamcityhomes.org.uk/improving_your_home/impact_study/default.aspx [Accessed 11 September 2013]

UCL Institute of Health Equity (2011) The Health Impacts of Cold Homes and Fuel Poverty. Available at:http://www.instituteofhealthequity.org/projects/the-health-impacts-of-cold-homes-and-fuel-poverty [Accessed 11 September 2013]

York University Centre for Housing Policy (2012) The relationship between income inequality and consumption inequality: The case of housing consumption, England and Wales, 1911-2001. Available at: http://www.york.ac.uk/chp/news/2012/inaugural/[Accessed 11 September 2013]