

## 3.1.05 Housing and Housing Related Support

### Introduction: why is this important?

A sufficient supply of housing appropriate to the needs of an ageing society, that are of good quality, are accessible and affordable are important pre-requisites to healthier lives. Failure to meet housing need can result in overcrowding and homelessness and can cause or contribute to ill health, (including mental ill health) and can have other adverse impacts such as low educational attainment in schools.

Housing must be appropriate to meet the needs of the population, particularly the specific needs of an ageing population and those with disabilities. We have insufficient homes suitable for people with disabilities and there are not enough homes to meet the specific needs of older people. With further growth in the numbers of older people within the District forecasted, the urgency for delivering the right solutions becomes more critical.

The ability to access housing (of all tenures) and the capacity to maintain housing are also important aspects. The lending industry is therefore critical to support home ownership together with a strong economy which enables sustained employment to pay for housing. So too is the role of social welfare which enables many low income households to maintain their tenancies. In the event of failure to maintain housing, statutory provision is in place to help those who find themselves homeless or become at risk of homelessness. Bradford provides an integrated housing and housing support service including hostel based accommodation for rough sleepers and a number of supported housing projects funded through Housing Related Support (HRS). It is widely recognised that prevention is a cost-effective solution and research suggests that for every £1.00 spent in HRS, the savings to the public purse is £3.00. Our strategy is therefore to use HRS to best effect, helping to prevent homelessness and its associated impacts on health and wellbeing.

Housing is widely recognised as a key determinant of health and the causal link between poor housing and serious long-term health conditions (e.g. heart disease and stroke) is generally accepted by both the health and housing sectors. Also, the risk of falls, a major cause of injury and hospital admission, is significantly affected by housing characteristics and also results in direct costs to the NHS. Living in poor quality housing therefore has serious detrimental impacts on people's health and wellbeing and can result in people experiencing acute housing difficulties and sometimes ending up as homeless. Bradford is no stranger to poor quality housing particularly in the private rented sector, in which 18% of our residents live.

We face our housing and health challenges in a backdrop of predominantly stone terraced housing in many of our inner-urban areas, including around 10,000 back-to-backs, and a sizeable pre 1919 stock. These dwellings are difficult to insulate and heat, and often have steep stairways. Where terraced houses have been extended through loft conversions with dormer windows, this often creates constraints to heating and insulating properties effectively, and the solutions required are more costly. Household needs can change over time, and many properties in the District are not suitable for disabled people or those with long-term health problems. Poorly managed Houses in Multiple Occupancy (HMO) are known to form housing of the highest risk, and work to improve standards in this sector needs to continue. Long-term empty homes can affect the safety and quality of neighbouring properties, and we therefore need to continue to tackle the worst cases. Poor quality housing can result in people becoming homeless or experiencing acute housing difficulties with the attendant impact on health and life expectancy.

### What do the facts and figures tell us?

In terms of housing tenure, there are 32,500 dwellings in the social rented sector, 39,500 private rented and 142,500 owner-occupied. Reflecting a national trend over the last 10 years, the number of households renting from a private landlord has increased significantly bringing with it greater challenges associated with poor quality stock, sometimes poorly managed, and housing

some of our poorest and most vulnerable households. There are now about an extra 15,000 households renting from a private landlord than in 2001. In total 18% of households now rent from a private landlord in the district compared to 15% in social housing.

### What strategies, policies and best practice have been developed locally and nationally?

A key government priority is to tackle the shortage of new homes by stimulating an increase in house building, whilst also seeking to promote and increase home ownership. A variety of schemes and initiatives have been introduced including reforms to the planning system, incentivising house-building through tools such as the New Homes Bonus available to local authorities and providing support to prospective buyers through schemes such as Homebuy and Starter Homes. In terms of poor conditions in the private rented sector, there is action which government takes and enables local authorities to clamp down on rogue landlords. At the local level information and monitoring still takes place on house-building and on homeless numbers. Through the Local Plan a number of housing needs studies have been carried out to aid housing development planning and a stock modelling survey was recently completed to help our understanding of stock conditions within the private housing sector. Information is also shared between partners particularly through the Housing Partnership which has been operating within the District for over 20 years. The Council also produces in conjunction with partners the Housing and Homelessness Strategy, which sets out the key objectives and actions identified to meet housing needs.

Locally housing is one of the 5 key priorities within the Bradford District Plan 2016-2020; specifically focused on 'Decent homes that people can afford to live in'

### What challenges have been identified in a local context?

- Not enough new homes have been built with the gap between housing need and supply widening – the rapidly growing population is exacerbating this issue. The Districts housing need is estimated at 2,200 dwellings per annum yet we only provided well under 1,000 dwellings per year between 2009-10 and 2013-14. While there has been a noticeable increase in 2014-15 (up to a net increase of 1,134 properties) this still indicates an ever widening gap between supply and demand
- The predominance of older housing in the District especially in our private stock does not help with health issues within the District. The older stock is prevalent in our inner urban areas where low income levels and other deprivation factors combine to affect health outcomes more disproportionately than other parts of the District. Over 30,000 private sector homes contain serious health and safety hazards at category 1. The highest concentrations of these properties are located in City, Bowling, Barkerend and Bradford Moor wards
- Overcrowding has increased over the last ten years and can impact on education, health and wellbeing. Almost 10% of households are considered to have at least one room too few for their needs. Severe overcrowding is concentrated around Great Horton Road area, Manningham, Barkerend Road area and Central Keighley
- Housing costs including the costs of paying for fuel and housing repairs (for owner occupiers) is a real issue for many households particularly due to the combined effect of low incomes and poor stock condition - fuel price increases are a big concern for many households as is the impact of welfare benefit cuts, and, as a consequence, the fear of getting into debt. Over a fifth of households receive Housing Benefit to assist them with their housing costs. A range of welfare, benefits and social housing reforms are being rolled out by the Government which may result in greater poverty and hardship and/or increased pressure on social landlords and supported housing providers. This will be a particular challenge if the pace of these reforms outstrips growth of the economy, jobs and programmes to enhance the skills and work-readiness of vulnerable people
- Need to do more to tackle empty homes and bring them back into use despite recent investment and successes. The number of long term empty homes has increased in the last year, but this is largely accounted for by a general increase in the number of the properties in

the District, a number of new housing developments that are showing as vacant at the moment and a slight change in the way some empty properties, such as flats are counted

- Although major investment has been placed into insulating homes over recent years, there are still many homes which need to be brought up to acceptable standards. There are an estimated 50,000 dwellings in the private sector with un-insulated cavity walls and about 30,000 dwellings with less than 100mm of loft insulation. Hard to heat homes have also led to high incidences of fuel poverty and the highest concentrations of homes with fuel poverty issues are located in City, Bowling, Barkerend and Bradford Moor wards
- There is a need to increase the use of private landlords by the Council's Housing Options Service to meet the gap in housing provision (i.e. by size, location etc.) left by social housing. However, securing good quality accommodation and good management in this sector are key challenges
- There are an insufficient number of adapted homes within the District and the demand for adaptations has grown significantly. More properties need to be adapted to meet the needs of an ageing society. Demand for major adaptations (DFG's) to enable disabled people to continue to live independently continues to increase (the Council has received an average of 50 new cases a month over the last 18 months- as at December 2015)
- It is estimated that poor housing conditions are responsible for over 1,600 harmful events that require medical treatment each year. The estimated cost to the NHS to treat accidents and ill health is £6.6 million annually. If the wider costs to society are considered, this figure rises to £16.4 million. The main hazards have been identified as damp, excess cold and falls. These account for over 1,200 instances which require medical attention and add to the cost of NHS services. Wards with the highest concentrations of excess cold are in the City, Worth Valley and Craven areas
- There are around 8,000 people on the social housing waiting list
- Around 7,500 people contact the Housing Options Service with a housing need each year

### *Actions and Achievements*

- The number of long term empty homes reported for 2015-16 is 4,154, which are 3,148 fewer than for the baseline year of 2009. A new measure has been introduced that shows that in the year up to December 2015, 5,231 formerly long term empty properties ceased to be classed as empty. The Council is continuing to successfully encourage owners to bring their empty properties into use which not only improves the appearance of neighbourhoods but also increases the overall housing stock
- The Council has used domestic Energy Performance Certificate (EPC) information to inform domestic energy efficiency schemes such as the Better Homes Yorkshire Central Heating Fund scheme using funding from central Government. The Council has delivered domestic energy efficiency measures to 655 private sector homes between April 2014 and March 2015 with a further 86 private sector homes receiving measures in Q1 & Q2 of 2015-16. These figures include successful 'hard to treat' external wall insulation projects in Holme Wood and Thorpe Edge
- In 2014-15 the work of Housing Standards, Empty Homes and Loans, Adaptations and Energy and Climate Change teams have contributed to improvements in 2,167 properties. This was a significant increase on the figure for the preceding year (1,393) although this is partly accounted for by improved data collection and also better than expected performance around home energy efficiency improvements through the BWarm scheme.
- 4,091 statutorily defined hazards were identified and dealt with by the Housing Standards team in 2014-15 (1,880 in the first two quarters of 2015-16)
- In 2014-15 236 major adaptations were completed to enable disabled people to retain independent living in their homes through the use of disabled facilities grants (DFGs)
- Over the last year, a total of 14 different supported living schemes have enabled 52 people with either learning disabilities or mental health needs to move into their own homes with the right package of support for their needs. This helps to prevent much higher costs of residential care or hospital admission, and more importantly, enables those clients to live as independent lives as possible

- The Council's Housing Options service provides advice and assistance to approximately 7,500 people a year who are in housing need, homeless or at risk of becoming homeless. The service is in the process of developing a new 'single gateway' to Housing Related Support, which will mean that all vulnerable clients will have a full holistic assessment of their support needs, at the same time as their housing needs are being assessed. This will enable more appropriate and timely placements into the right kind of supported accommodation
- There was a further decrease in the use of bed and breakfast accommodation for homeless households over 2014-15, down to 369 households which was a reduction of 39% compared to the previous year. The Council is dealing with the shortage in temporary accommodation which leads to use of B&B by completing new facilities at Clergy House/Jermyn Court. These facilities will provide 18 units of additional high quality temporary accommodation for homeless singles, couples and families
- The Council has commissioned a new No Second Night Out service, which opened in October 2015. This service provides street outreach, emergency accommodation and move-on support to people who are sleeping rough or at serious risk of sleeping rough
- Bradford Cyrenians have established a new specialist service providing support and accommodation for men fleeing domestic abuse (Men Standing Up) to add to the complement of provision for women and children within the District
- A Housing Options officer has been appointed in the Housing Options Service to work closely with Bevan Healthcare's Street Medicine Team to meet the needs of vulnerable clients identified at food banks, those sleeping rough etc.
- A Housing Social Worker was appointed recently, located at Lynfield Mount who works closely with Housing Options Service to ensure that the housing needs of people who also have mental health needs are effectively met
- A private rented housing options team has been established to widen choice to customers in housing need and to maximise the use of the private rented sector working with private landlords to ensure good quality private rented accommodation is sourced for clients
- Out of 1,134 new house completions in 2014-15, 306 were new affordable homes, 81 of which were built by the Council

### What do our stakeholders tell us?

Our partners and stakeholders support the Council in developing and reviewing the Housing Strategy for the District and share the challenges set out in the strategy. Partners share information and good practice through a range of networks, particularly through the District Housing Partnership which meets to review and deliver the housing strategy. Partners such as Incommunities play a vital role in providing information on housing demand particularly through their lettings system.

### Recommendations: What do we need to do? How do we ensure this remains a priority?

The impact of insufficient, inappropriate, or poor quality housing affects many sectors and agencies and creates major challenges for Housing, Health and Social Care providers in particular. Where we build, what we build, how we build and what support is provided are the key challenges which will only be met if key agencies work together in an integrated way - we need better co-ordination of resources between health and housing agencies in recognition of the positive impact on health and wellbeing that housing can have. The policies needed to meet these challenges must be designed in such a way that housing is able to support our health and wellbeing needs throughout our lives. The District Plan, shared by partners, has Housing as one of its 5 top priorities and the housing challenges highlighted need to be delivered cohesively if we are to tackle the worst effects of the challenges identified.

Bodies like the Council, mortgage lenders, national government, developers, social landlords, private landlords and the voluntary sector can all play their part in helping to build sufficient housing, enable access to housing through incentives and to assist in paying for the costs of maintaining housing and independent living (e.g. through Housing Benefits, Housing Related Support etc.).

## References

“A Place to Call Home: Housing and Homelessness Strategy for Bradford District, 2014-2019”:

<http://www.bradford.gov.uk/NR/ronlyres/06C952E8-DA02-4E79-A9F3-AD1DDF02365F/0/HousingandHomelessnessStrategy.pdf>

The statutory Development Plan sets out planning policies to guide development:

[http://www.bradford.gov.uk/bmdc/the\\_environment/planning\\_service/local\\_development\\_framework/local\\_development\\_framework.htm](http://www.bradford.gov.uk/bmdc/the_environment/planning_service/local_development_framework/local_development_framework.htm)

“The Changing Face of Age”, research to inform housing in an ageing society and “Great Places to Grow Old, Housing Strategy for the Older 50s”, a response to the research findings:

<http://www.bradford.gov.uk/NR/ronlyres/3B864E1E-D55A-4A89-8E19-7B1C9C47C3C4/0/TheChangingFaceofAge.pdf>

<http://www.bradford.gov.uk/NR/ronlyres/9F622797-A02A-4678-81E8-9D51CB6A12A3/0/GreatPlacestoGrowOld.pdf>

Other associated policies, strategies and research:

[http://www.bradford.gov.uk/bmdc/housing/strategies\\_policies\\_plans\\_and\\_research](http://www.bradford.gov.uk/bmdc/housing/strategies_policies_plans_and_research)

Bradford District Plan 2016-2020

<https://www.bradford.gov.uk/media/2312/bradford-district-plan-final.pdf>