

# Housing and Housing Related Support

## Why is this important to Bradford District?

Having a good quality, warm and safe home is an essential prerequisite of wellbeing and good health. Conversely, not being able to find suitable accommodation or living in poor quality or hazardous accommodation is bad for health and wellbeing. As well as causing stress and anxiety, the danger of living in sub-standard accommodation is reflected by research conducted by the

Building Research Establishment (BRE). This research - published in 2016 - looking at the Leeds City Region, but with a focus on Bradford District, suggested that **poor housing results in over 1,676 harmful events requiring medical treatment each year**. The research also concluded that addressing the hazards giving rise to these events would generate annual savings of £6 million to the local NHS and £15.2 million to society as a whole.

### Homes for people of working age



#### Unhealthy homes increase the risk of

- respiratory illness
- cardiovascular problems
- mental health problems



#### Overcrowded homes increase the risk of

- mental health problems
- respiratory illness
- tuberculosis
- tobacco harm



#### Precarious housing & homelessness increases the risk of

- physical and mental health problems
- alcohol and drug misuse
- suicide
- tobacco harm
- tuberculosis

Underlying health issues can in turn raise the risk of being homeless or living in precarious housing

### Homes for people of working age

Source: Public Health England

A supply of good quality, affordable and secure accommodation also underpins **economic development** by enabling people to live where they can easily access good employment opportunities, boosts educational attainment by allowing our young people to have a stable education and the space to study at home, and helps to build cohesive and stable communities.

***Public Health England has published extensively on the issue of housing and health, and provides a range of resources to align work on housing and health.***

## Strategic context

In February 2017 the Government published "**Fixing our broken housing market**". This White Paper sets out how the Government aims to reform the housing market in order to significantly increase the **supply of new homes** which nationally has consistently fallen below the levels needed in order to meet increasing demand. The White Paper focuses on planning for the right homes in the right places, building homes faster, and diversifying the housing market, which specifically includes supporting housing associations, and local authorities to build more homes.

The White Paper also proposes some immediate measures, for instance supporting people to buy their own home, making renting fairer for tenants, and preventing homelessness by earlier interventions.

'A Place to Call Home' is [Bradford District's Housing and Homelessness Strategy](#) 2014 – 2019. This strategy has the overarching vision that *'everyone in the district should have a place to call home which is suitable for their needs and in which they can thrive'*. The strategy has four key objectives: more homes; safe and healthy homes; affordable homes; and to support independence and prevent homelessness. A range of success measures are included in the strategy, many of which impact on health and wellbeing, such as more homes adapted, and increasing the number of homes where housing conditions have been improved

The Housing and Homelessness Strategy sits under the [Bradford District Plan](#) which has as one of its priority outcomes *'decent homes that people can afford to live in'*. The District Plan highlights the critical role that housing plays in meeting the needs of our growing population and supporting economic growth.

At a national level, homelessness remains a critical issue. [The Homelessness Reduction Act 2017](#) creates additional duties for local authorities to try and prevent homelessness regardless of whether or not a household is considered to be in 'priority need'. The Act emphasises the importance of early intervention to prevent people becoming homeless in the first place, and also on ensuring that housing solutions are sustainable.

Alongside the new homelessness legislation, the Government launched a [Rough Sleeping Strategy](#) in August 2018. This strategy recognises the unacceptable human and societal costs associated with rough sleeping, and outlines how the Government intends to meet its target to end rough sleeping by 2027. The three core pillars of the Rough Sleeping Strategy are prevention, intervention and recovery. The Government has also embarked on a review of supported housing, focusing initially on how it should be funded, but also looking at developing a National Statement of Expectations and investigating ways to ensure better value for money, and consistent quality across the supported housing sector.

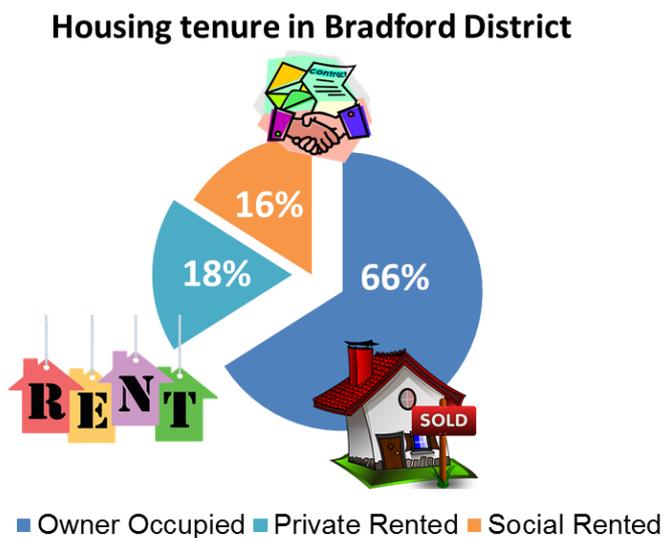
The government recognises the important role that the [private rented sector](#) plays in housing and has set out a policy objective to reform the sector in order to deliver high-quality, fairer, more secure and more affordable provision. There are a number of policy interventions in the private rented sector around increasing the supply of, and investment in good quality well managed stock, affordability, tackling poor quality homes, landlords and tenants rights, and taking enforcement action to target poor practice, and drive rogue landlords and letting agents out of business. The government supports innovative use of the private sector by local authorities.

## What do we know?

**Dwelling stock:** There are approximately **217,110 dwellings** in Bradford District. In 2017/18 there was a net increase of 1,552 additional homes, which while the largest annual increase since 2007/08, is still only around two thirds of the target of 2,476 set out in the [Council's Core Strategy](#). The Core Strategy calculates that an additional 42,100 homes will be required by 2030, and that between 20% - 25% of the new properties should be affordable – in 2017/18 an additional 232 affordable homes were provided which accounts for 15% of the additional homes.

**Empty homes:** In October 2018, there were 4,090 long term empty homes (empty for more than 6 months) which would, if brought back in to use, contribute to the overall housing supply. The number of empty homes has reduced by 3,212 since 2009/10 but as a proportion of all housing stock, the number of empty homes in Bradford District (1.9%) is still higher than elsewhere in West Yorkshire (1.2%).

**Housing tenure:** Around 66% of properties in Bradford District are owner occupied, 18% private rented and 16% social rented. Reflecting national trends the number of households renting in the **private sector has increased** significantly over the last 10 years (from 11% in 2007 – [Stock Condition Survey](#)). There are some significant variations in housing tenure between different ethnic groups, with particularly high levels of owner occupation among the Asian/Asian British community (78% living in owner occupied property compared to 70% for the population as a whole), and disproportionate numbers of Black African/ Caribbean/ British and “other” ethnic groups (assumed to include a high proportion of East Europeans) living in the private rented sector (32% and 50% respectively).



**Market values and affordability:** Average house prices in Bradford District are lower than the Yorkshire & the Humber average at £171k compared with £188k. However, there are substantial differences in average house price within the District, from £400k in Ilkley to £128k in Bradford City Centre in 2017/18. This also reflects the variation of type of locality within the boundaries of Bradford District Council, from highly urban, city areas, to mixed residential and industrial areas, towns and villages as well as rural, agricultural moorland areas.

Average house price is a valuable measure and becomes even more useful when combined with average income in order to calculate affordability. Viewed as a whole, according to the ONS 2017 figures, property in Bradford District is **more affordable on average** than our regional neighbours, with the average house price being 5.32 x median gross salary, compared to 5.91 x median gross salary across Yorkshire and Humberside. However, it is likely that there will be significant disparities within the District, due to wide variation in income levels. 2012 data showed that the ratio between the lowest paid quarter of the population and rent rates was greatest in City, Little Horton and Bradford Moor wards, followed by other wards around Bradford city centre, making property there hard to afford for the lowest paid. This highlights a significant issue around the need for more **affordable accommodation** options in areas of the District.

**Homeless preventions and reliefs:** There have been large increases in the number of homeless ‘**preventions and reliefs**’, (actions to prevent or address homelessness) reported by the Council’s Housing Options team. In 2013/14, the service dealt with 2,493 prevention and relief cases. By 2017/18 this had increased by more than 90% to 4,751. A pattern of **complex need** is emerging. One fifth of clients (495 people) accounted for two thirds of all accommodation nights provided in temporary accommodation. A third of in-depth casework was carried out with 5% of clients (131 people) who between them had 2,357 episodes of temporary accommodation, 98% of which were in B&B accommodation. For each cohort, a large majority (over 85%) had a Priority Need. Of which people in B&B placements were mainly vulnerable people with mental health needs or disability, in other forms of Temporary Accommodation most were families with dependent children, followed by vulnerable people with mental health needs and people with a disability.

The number of homeless households accepted as being owed the full housing duty decreased over 2017/18 to 354 from 413 in 2016/17. However, approaches to Housing Options have shown a steady increase over the last 6 years with 2016/17 being the highest at 9,008.

**Rough sleepers:** As part of Bradford District’s work with homeless people, a rough sleeper count is performed every year and over the past three years has found 16 people sleeping rough in 2015/16, dropping to 10 in 16/17 and 15 in 2017/18. To ameliorate rough sleeping, the council-commissioned No Second Night Out (NSNO) service helps individuals who are rough sleeping or at risk of rough sleeping. In 2017/18 the accommodation element of the provision ‘Discovery House’ accommodated 201 people. The Outreach team engaged and assisted 185 people with housing related support needs. The NSNO service is part of the district’s Cold Weather provision; over the winter period the service processed 554 referrals and provided 377 emergency bed spaces over the 50 nights when the temperature fell below zero

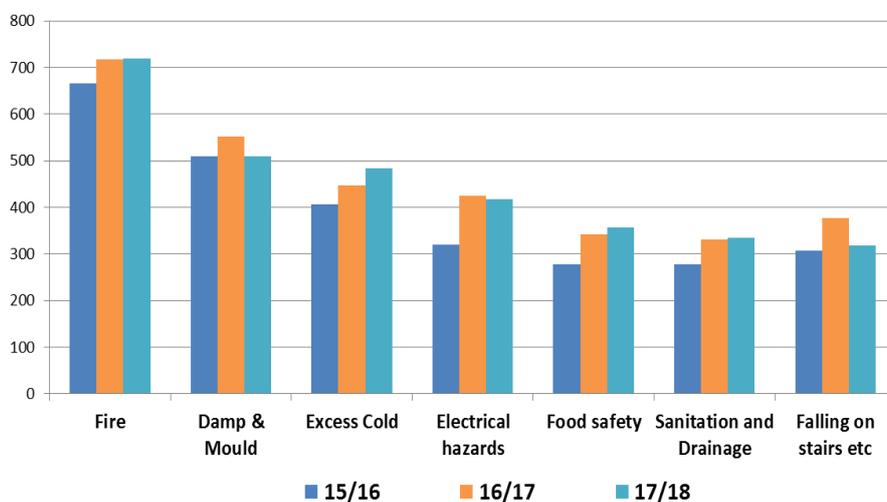
**Overcrowding:** The 2011 Census found that **9.7%** of households were considered to have at least one room too few for their needs. The number of households experiencing overcrowding had increased by 4,523 since 2001. Severe overcrowding is concentrated around Great Horton Road, Manningham, Barkerend Road and Central Keighley.

**Housing condition:** Stock modelling carried out by the Building Research Establishment (BRE) in 2016, estimated that **16% of properties in the private sector** (owner occupied and private rented) had **Category 1 hazards** under the Housing Health and Safety Rating System (HHSRS). This increases to 21% of properties in the private rented sector. The prevalence of hazards is greatest in the inner city wards, especially Bowling and Barkerend, City and Manningham wards, although it should be noted that there are also high levels of Category 1 hazards of excess cold in Worth Valley and Craven. Given the high proportion of Asian/Asian British people in the inner city wards and the different tenure patterns, it is highly likely that poor housing conditions will have a disproportionate impact on different communities. The Housing Health and Safety Rating System (HHSRS) assess the effect of 29 housing hazards on residents’ health and safety. Hazards are graded Category 1 if they pose “a serious and immediate risk to a person's health and safety”.

Based on the hazards identified and then removed in individual properties following action by the council’s Housing Standards team, the most common hazards found relate to fire, damp and mould and excess cold (**Figure 1**). Other significant hazards found are electrical hazards, falls on stairs and food hygiene.

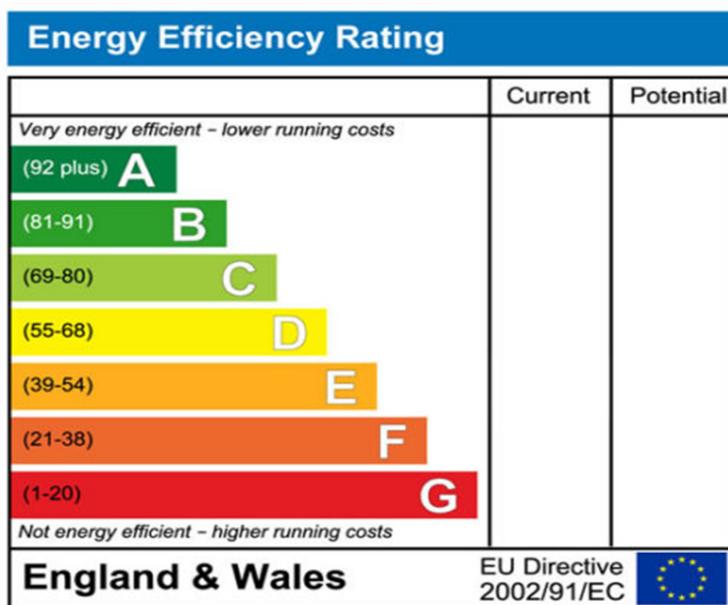
Service requests to the council’s Housing Standards team have increased by half over the last 5 years. This is likely to reflect the increasing size of the private rented sector and greater awareness amongst tenants of landlord’s statutory obligations, following recent publicity campaigns at a national and local level.

**Figure 1: The top 7 hazards identified and removed, 2015/16 – 2017/18**



Source: Housing Standards Team

**Energy efficiency** : BRE estimate that 8% (14,155) of private sector dwellings and 11% (4,192) of private rented dwellings have an Energy Performance Certificate (EPC) rating below band E. City Ward and Worth Valley have the lowest average rating for all private sector dwellings. In the private sector stock (both owner-occupied and private-rented), there are an estimated 49,669 (28%) dwellings with un-insulated cavity walls and 29,984 (17%) dwellings with less than 100mm of loft insulation. The proportion of properties with un-insulated cavity walls is lower than regional and national averages, but the proportion with inadequate loft insulation is higher.



Work to deliver domestic **energy efficiency retro fit programmes** within Bradford District has been significantly affected in the past few years by changes to national policy and the resulting reduction of funding available from the Energy Company Obligation (ECO) scheme. However, Bradford District Council has been successful in delivering various initiatives to provide domestic home energy efficiency measures to private sector households. These have included: the Warm Homes Fund Programme which delivers first time gas central heating systems to fuel-poor, private-sector households; Bradford Healthy Heat Programme - crisis funding to provide heating to vulnerable private sector households; and the Tackling Fuel Poverty Programme – Phase 1 scheme, which accessed £1.2m to deliver external wall insulation to tackle fuel poverty in deprived parts of the district.

**Fuel poverty:** Fuel poverty is if a household are on a low income and face high costs of keeping adequately warm and other basic energy services. **More detail can be found in the Financial Inclusion and Poverty section of the JSNA.**

Data collected from the Department for Business, Energy & Industrial Strategy states that in 2016 **14.3% of households in the District are estimated as experiencing fuel poverty** defined by the low-income, high-use model. Levels are highest in City Ward, Manningham and Keighley Central.

**Adaptations:** Disabled Facilities Grants (DFG) are a statutory grant provided to support disabled people or their carers to retain their independence and remain in their homes, with major adaptations such as level access showers, lifts etc. **Demand for adaptations is increasing** across Bradford District; in the last 5 years the number of adaptations completed has increased by half, to 333 in 2017/18 when more than 90% of applicants who responded to a follow up survey confirmed that their adaptation had improved their health and wellbeing. Nationally, research by BRE shows that installing adaptations and carrying out repairs to reduce falls on stairs, can result in savings of £1.62 for every £1.00 spent.

### What Assets do we have?

**Housing stock:** Our key asset to support housing and health are the 217,000 dwellings in the District. Despite the issues highlighted here about supply and disrepair, we have:

- a large and growing **private rented sector** which is working with statutory partners to respond to increasing demand;
- 20 Registered Providers (Housing Associations) letting around 30,000 **good quality social housing** units across the district of all types and sizes; and

- a very **active supported housing sector**, providing a wide range of services to households in need of support to maintain independent living, including people fleeing domestic abuse, people with alcohol and substance misuse, young people, rough sleepers, extra care and sheltered housing, and people with multiple and complex needs.

**Affordable homes programmes:** By the end of 2018/19, 400 additional, affordable homes will have been delivered through council-led schemes. These have been built to the high quality standards for new social housing, being more energy efficient than older homes; this will help to minimise running costs. In addition, providers in the District have successfully bid for additional funding from Homes England (formerly Homes and Communities Agency) to develop affordable housing primarily for rent, but some for sale.

**Improvements to housing stock through adaptations and tackling disrepair:** Over the last five years:

- 270 low-income homeowners have received equity loans of up to £30,000 or non-repayable grants of up to £5,000, to carry out essential repairs and improvements to their properties, funded through £3.8 million of Council capital schemes.
- 3,636 mainly private-rented properties have been improved through the removal of identified hazards, following interventions under the Council's statutory responsibility to tackle poor housing standards, by responding to requests from private tenants, and addressing known issues.
- 1,228 people with a disability (or their carers) have been assisted with adaptation to their properties to allow them to continue living in their own home – the total amount spent on adaptations is £14.7 million.
- The above schemes are Council-funded; however the District's Registered Social Landlord sector also plays a significant role in supplying and maintaining decent housing standards for lower-income households.

## Gaps / challenges / opportunities

In line with the national picture Bradford District faces a key challenge in **meeting future housing needs** by providing enough homes in the right places that can respond to people's housing aspirations at different stages of their lives.

Challenges exist in terms of meeting the District's need for **affordable housing**. The 1% rent cut per annum for social housing tenants which came in to effect in April 2016 for 4 years continues to impact on social landlord's finances and income streams, thereby affecting their ability to develop new homes.

The relatively high number of **empty homes** in the District presents both a challenge, in terms of reducing their number and the impacts that they have on neighbourhoods and as an opportunity, as an additional resource if these can be brought back in to use.

The **condition of the private housing stock** in the District presents a significant challenge especially in the inner city area although heating and energy efficiency issues are prevalent more widely across the district. The high level of hazards in the housing stock has specific health impacts and addressing these, will provide significant savings to NHS providers.

The Government's drive to reform the private rented sector has already provided the council with additional **powers to enforce standards** within the sector and tackle rogue landlords and agents. These powers augment the enforcement activity that is already being carried out but is challenging due to the limited resources in place to carry out this work.

The issue of **hoarding** and its recent recognition as a recognised mental health disorder provides an opportunity to provide a more effective multi-agency response to support people affected by hoarding by linking measures to improve housing conditions with mental health support and measures to reduce social isolation. 40-50 properties are occupied by people who hoard belongings to a degree which poses significant risk to their health, including: fire safety, falls, lack of access to basic amenities (including toilets and baths), and excess cold, because gas and electricity supplies are frequently cut off. Together, these factors can result in repeat admissions to hospital.

The provision of **adaptations and Disabled Facilities Grants** is an effective way of supporting people to maintain their independence and to continue to live in their own homes safely. Demand for major adaptations averages 50 new referrals per month. A projected 59% increase in the over 65 population by 2030, and the relatively high incidence of disability in children in the District, means that this level of need is unlikely to reduce and could increase further. This presents a significant challenge to improve and maintain good health and mobility in the over 65 population into later life and to ensure that more of our general housing stock is adaptable and accessible. Without these shifts to a more preventive approach, the challenge will remain that of maintaining sufficient resources to respond reactively.

The private sector plays a key role in accommodating people who present to the Housing Options Service. A **Private Sector Lettings Scheme** (PSLS) is enhancing the range of affordable, decent quality private rented homes available for people in housing need with 1,470 households referred to the scheme since November 2015, and nearly half offered private rented accommodation. In 2017/18, 161 new tenancies were created under the scheme.

Over the next year, the **Bradford Cares** initiative will be further developed into a network focused on wider street interventions and the creation of a strategic plan around homelessness and other street behaviours.

## **What are we doing about it and what does the information presented mean for commissioners?**

In a number of areas outlined the council is providing schemes and working with partners to respond when **housing related risks** and issues arise. However, it is also exploring ways in which resources can be directed more effectively, for example through more targeted and/or proactive interventions with landlords and agents who consistently fail to meet their legal obligations.

Partnership working, between the council and partners, including health, registered social landlords and the West Yorkshire Fire and Rescue Service, is key to identifying and addressing issues. One example is plans to establish a multi-agency forum to address **serious hoarding issues** and the poor housing conditions which result. Commissioners may want to consider other areas in which joint working will deliver significant improvements for health, wellbeing and housing.

**Financial assistance and support to vulnerable homeowners** to deal with housing hazards is considered to be a cost effective way to drive a general improvement in stock conditions as well as addressing specific risks to health for individuals. Active promotion of such schemes has seen an increase in take-up. However, barriers prevent some people accessing this help. Working in partnership to explain the support available to the District's most vulnerable homeowners, would significantly increase the social and health benefits derived from this support. There are opportunities to share intelligence to increase uptake.

Work is continuing to address the number of **long-term empty homes**. A dedicated team within the council works with owners of empty homes providing advice and where appropriate financial assistance (again primarily through loans or grants) to encourage properties back into use. In some instances compulsory purchase will be used where other avenues have been exhausted.

The council is seeking to improve projections of future **demand for support with major adaptations** and to understand the wider benefits. This will rely on sharing the intelligence that is held across a number of partner organisations, which commissioners may be able to facilitate.

Work is underway to better define the **gaps in provision of supported housing** and other accommodation for households with specific needs, such as people with disabilities. Partners will need to identify future priorities for commissioning in light of this review, recognising any wider public sector benefits that can be achieved through investment in accommodation and support services.

Work has commenced on a full scale review of both the **Housing and the Homelessness Strategies** which will entail a full audit of the District to provide an evidence base in order to identify and develop key objectives for the District over the medium to long term. This will require the establishment of Housing Place and People's Boards with key partner agencies to provide a broad spectrum of expertise to better inform our strategic direction.