

2.2 Housing and Health

The full report can be found at: <http://www.cambridgeshirejsna.org.uk/housing-and-health-2013>

Summary

This Joint Strategic Needs Assessment (JSNA) provides a succinct introduction to a wealth of information and data on housing and housing issues in Cambridgeshire; to the local and national organisations which deliver housing services and funding (much of which is relevant to health and wellbeing); and to strategic housing plans for Cambridgeshire and the mechanisms through which these plans can be influenced. Health professionals and managers who wish to learn about the potential links between health and housing services are strongly recommended to read the full JSNA report.

The seven broad housing priorities for Cambridgeshire agreed by the Cambridge sub-regional housing board are to:

- Deliver new homes to support economic success.
- Enable better health and wellbeing through housing, affordable housing and housing-related support.
- Create mixed, balanced, sustainable and cohesive communities.
- Improve standards in existing homes and encourage best use of all housing stock.
- Extend housing choice and meet housing need.
- Prevent and tackle homelessness.
- Promote the benefits good partnership working can bring to housing-related issues.

The aim of the JSNA is to identify how each of these areas of housing activity is relevant to the health and wellbeing of Cambridgeshire residents; and the priorities of the Health and Wellbeing Board. It also relates activities where applicable to the three commissioning priorities of the Clinical Commissioning Group.

Key findings identified in this assessment focus heavily on partnership working, building networks, learning from each other, and sharing information, while addressing new challenges due to organisational change.

This JSNA is a starting point to try to help build these connections and strengthen existing partnerships and highlights areas the sub-regional housing board would like to explore further with partners in 2013-14.

It provides an introduction to some of the issues, plans, partnerships and practices across Cambridgeshire which aim to help residents navigate their way through often complex systems, to meet their housing, community and support needs.

Introduction and Overview

These sections outline the statutory housing functions of district councils; the role of housing associations in delivering both social housing and community services; the way that 'affordable housing' is currently defined; the role of the national Homes and Communities Agency in funding affordable housing and housing targeted to the needs of vulnerable groups; and a range of useful sources of information on Cambridgeshire housing and on examples of best practice. Information on the impact of housing on health and wellbeing is included, such as adverse health effects of cold and

damp homes, pollutants associated with respiratory problems, features that increase the risk of physical injury, and the impact of overcrowding.

Deliver new homes to support economic success

- Housing needs in the Cambridge sub-region are regularly assessed and updated through the Strategic Housing Market Assessment (SHMA). Across the county more than 70,000 new homes are planned to be built between 2011 and 2031. This reflects the significant need for new homes to support local population growth and to meet the requirements of people moving into the county for employment.
- The scale of developments across our county on a variety of small and larger sites, provide opportunities to meet needs and to create thriving communities and economies. Between 2001 and 2012, a total of around 33,000 homes were built; around half on sites of less than 100 homes, and half on sites of more than 100 homes.
- There are a range of mechanisms through which partner agencies can influence district level Local Plans for housing development. The JSNA report outlines funding mechanisms such as the Community Infrastructure Levy (CIL) and the Cambridgeshire local investment plan for affordable housing.
- Information from residents' surveys for new housing developments across Cambridgeshire is presented which is relevant to health needs, together with a range of good practice examples including 'lifetime homes', the Cambridgeshire Quality Charter for new housing, health impact assessment built into the planning process, and other local case studies. Carefully designed new developments can impact positively on health through new facilities, green spaces, specialist housing schemes, shared services, targeted community development resource, or increased walking and cycling access.
- A key gap is that agencies do not explicitly link the way that housing needs are quantified and predicted in the strategic housing market assessment, with the work on health and social care needs through the JSNA.
- Working together in 2013-14, housing, health and social care data could be shared and improved, to help inform plans for new developments of all scales across the county. If this proves useful and successful, partners could consider a joint plan for investment to meet our communities needs in future.

Enable better health and wellbeing through housing, affordable housing and housing-related support

- Affordability of housing is a key issue for Cambridgeshire, and has been for some time. The average house price was nine times the average income in Cambridge, and the lower quartile house price was 14 times the lower quartile income. Affordability ratios vary across the county, but even in Fenland which is a relatively affordable area, the average house price was 4.7 times average income, and lower quartile house price were 8.3 times lower quartile income (Hometrack, September 2012).
- Since 2003 a total of almost 6,000 new affordable tenure homes have been built across Cambridgeshire – that is, around 27% of the total number of homes built.
- Affordable housing is under pressure as people find it hard to access the private housing market, particularly those on lower incomes. This includes households who are key to the health, social care and service industries, and who provide childcare and other services which enable others to go to work. Changes to benefits are an issue for some, as is availability of homes, in the right location and of the right type.
- Another significant issue for Cambridgeshire is the provision of appropriate housing for the growing older population, for example through 'floating support services', sheltered housing or extra-care housing, which are likely to reduce the need for residential care.
- Housing-related support (previously known as the 'Supporting People Programme') supports some of the most vulnerable and socially excluded members of society. The primary purpose is

to develop and sustain and individual's capacity to live independently in their accommodation. Client groups include single homeless, homeless families and rough sleepers, Ex-offenders and those at risk of offending, people with physical or sensory disability, people suffering domestic violence, people with alcohol or drug problems, teenage parents, vulnerable older people, young people at risk/leaving care, people with HIV or AIDs, people with learning difficulties, Gypsies and Travellers, migrant workers, refugees and asylum seekers, and people with mental health problems. Housing related support is vital to many, helping them recover from a life trauma, maintain their existing housing, or continue to live at home instead of needing care.

Create mixed, balanced, sustainable and cohesive communities

- As outlined above, affordability of housing and the limited availability of affordable tenure homes are significant issues across Cambridgeshire. This section looks at the importance of balanced and mixed communities, and the role partners play in creating them.
- Part of a community's 'mix' relates to a cross-section of age and income groups. In Cambridgeshire, given the pressurised housing markets, the affordability issue is key. As housing and welfare reforms take effect a concern is that housing benefits and local housing allowances will not keep up with housing costs. People may not be able to continue to afford their current home, and be obliged to either secure more income, or move to a cheaper housing area with associated impacts of increased travel to work times, effect on children's schooling, effect on ties with local communities, friends and families.
- A local Welfare Reform Strategy Group has been formed to monitor such trends by collating a small set of key data. The aim is to identify trends or impacts early on before they become a problem, and prepare to help and support those most affected and most vulnerable.
- The design of homes and estates also plays a role in supporting mixed and cohesive communities, where people of all ages and backgrounds feel safe and included. 'Secured by design' principles have been shown to reduce crime by combining minimum standards of physical security and well tested principles of natural surveillance and defensible space.

Improve standards in existing homes and encourage best use of all housing stock

- Local authorities work with local private landlords and home owners on a range of housing issues, some of them statutory, including:
 - Works and advice to improve the condition of homes, to put right serious disrepair.
 - Enforcement action if a property fails to reach a minimum standard.
 - Ensuring houses in multiple occupation (HMOs) pass standard and are licensed if necessary.
 - Give advice to help bring empty homes back into use.
 - License mobile home parks.
 - Make sure resources are directed to improve housing standards for the most vulnerable households.
- The 'Decent Homes' standard in a nutshell is that a 'decent' home must:
 - Be free from category 1 hazards (serious risk to health and safety).
 - Be in a reasonable state of repair.
 - Have reasonable modern facilities and services.
 - Provide a reasonable degree of thermal comfort.
- Across the county there is variation in the numbers of privately owned dwellings which have at least one category 1 hazard and therefore fail the decent homes standard – most commonly due

to excess cold or risk of falls on stairs. Based on the most recent stock surveys carried out by each individual district and presented in the main JSNA report, up to 27,000 homes (around 10% of the total number of private homes) in Cambridgeshire are estimated to be in this group. Homes built before 1919 commonly present more serious levels of risk than more recently built homes.

- In 2009/10 a total of 483 homes were made good by the direct action of the local authority.
- Access to decent housing is a reflection of affordability. Low income households and vulnerable groups are the most likely to occupy poor standard homes, often related to issues of overcrowding, fuel poverty, disrepair and damp and mould.
- As fuel prices rise more rapidly than income and benefit levels, heating will become increasingly difficult to afford for some groups. The risk to vulnerable and older residents is likely to increase, and measures to improve energy efficiency will be needed even more than at present to maintain health and independence at home. Estimates made in 2010 showed more than 46,000 of Cambridgeshire households, or 14.5%, were in fuel poverty (ie more than 10% of household income is spent on heating) compared with 11.5% in 2008. Levels of fuel poverty were highest in Fenland and lowest in Huntingdonshire.
- There are local Home Improvement Agencies, Handyperson schemes, and Winter Warmth initiatives which help support older and more vulnerable people to maintain safety and independence in their homes.

Extend housing choice and meet housing need

- Housing needs are high, and the supply of affordable tenures homes does not meet the expressed need. In Cambridgeshire, how people access affordable housing and find solutions to their housing issues is dealt with through three main routes:
 - Making a homelessness application to the district council.
 - Applying for social housing through the 'Home-Link system'.
 - Applying for intermediate tenures through the Orbit system.
- In March 2013, nearly 20,000 people were registered with Home- Link as in housing need and applying for social housing, across Cambridgeshire. Of these, more than 1,000 had an 'urgent' or 'high' health and safety or medical need. The JSNA report presents detailed statistics by district of Home- Link registrations and housing needs categories. Because the number of people registered is greater than the number of homes let each year, the register of need continues to grow. [A review of applicants on the register is being carried out which will end in April 2013 and may result in changes to these numbers if people's circumstances have changed].
- Housing lettings systems are complex. While the Home-Link system aims to be as fair, accessible and transparent as possible, feedback from customers points to the fact it is not easy to navigate and that people may need more help and support. There is potential to investigate possible improvements eg with the Speak Out council and other partners and to test any solutions which would help.

Prevent and tackle homelessness

- The 2010 Homelessness JSNA identified three overlapping groups of homeless people:
 - Single homeless and rough sleepers.
 - The statutorily homeless.
 - Hidden homeless.
- Homelessness is still a major issue across the County. More than 800 households approached the local authority as homeless in 2011/12, of which nearly 600 were accepted as 'statutory

homeless' (definition provided in the main JSNA report). Some 250 of these households were living in temporary accommodation at the end of March 2012.

- Although some homelessness is being prevented, it continues to be a major concern as the number of people applying as homeless, and the severity of the impact of homelessness on health and wellbeing, warrant a continued focus on tackling homelessness across the county.
- Placing individuals and families in temporary accommodation can cause disruption and impact on health and wellbeing, for example meaning people may have to travel to reach school and family networks, and may have limited facilities for cooking fresh meals.
- Since the homelessness JSNA was launched in 2010, the action plan has been progressed by the various partners involved. There is a network of active agencies across Cambridgeshire, particularly but not exclusively focused on Cambridge, who work to prevent, tackle and reduce the effects of homelessness. Examples include the Cambridge Access Surgery, Winter Comfort, Foyers, Jimmy's night shelter, Octavia View in Wisbech, Cambridge Cyrenians, Emmaus, Single Homelessness Service Project, targeted housing related support, and district homelessness and housing advice services.
- While there has been much progress on the plan, partners are predicting an increase in homelessness in parts of the county. The action plan might benefit from a review and update in collaboration with the agencies which originally contributed. New actions may be needed to tackle new issues and challenges, should partners support this idea.

Promote the benefits good partnership working can bring to housing-related issues

- Partnership working, sharing resources and opportunities, and working to resolve issues, helps us achieve the sixth health and wellbeing strategic priority to work together effectively, across all agencies.
- Partnership working is increasingly important to ensure all agencies work together to the benefit of residents. Current changes in organisations and partnerships can challenge ability to maintain contact, continuity, understanding, or referral systems. New ways to communicate and identify shared agendas can help in this area.
- As this JSNA presents a review of secondary data from a wide variety of sources and partners, a key outcome would be to explore further the data and the issues raised during the drafting process. An event in 2013-14 and further sharing of data, plus identifying shared outcomes, would help build on this 'introductory' JSNA.