

<b>TITLE OF REPORT</b> Housing and Health Issues -	
<b>HEALTH AND WELLBEING BOARD - 21st July 2021</b>	<b>CLASSIFICATION:</b>  Open
<b>WARD(S) AFFECTED</b>  All	
Health and Housing Issues and challenges with finding good quality housing	

### 1) Introduction and Purpose

The attached series of presentations examine the key links between housing and health. Looking at the impact which poor housing can have on health conditions, and the challenges that Hackney faces in ensuring that all residents have housing of a decent standard. It examines the major structural problems within all sectors of the housing market locally, and the growing pressures on housing supply and affordability across the borough and its impact on homelessness. We look at our current housing strategy, the development of a new housing strategy and the steps the Council are taking to increase affordable housing supply, and improve housing standards. The presentations outline the high quality person-centric support which the Council provides to meet the needs of our most vulnerable residents, before starkly illustrating the challenges which the Council faces in sourcing enough housing locally to meet demand. The purpose of this report is to increase knowledge of the challenging climate locally and what changes we can make to alleviate the situation.

### 2) Recommendations:

The Health and Wellbeing Board are asked to note the presentation and report contents.

### **3) Background**

Housing and health are clearly intricately linked. Many housing related issues such as overcrowding, damp, indoor air pollutants and poor heating are associated with illnesses such as: eczema, hypothermia and heart disease, and increased incidence of infections, respiratory disease and asthma. Poor housing conditions directly increase the risk of depression, stress and anxiety. Lack of adequate affordable housing is linked to mental health problems such as stress and anxiety in trying to meet housing costs, as well as to fuel and food insecurity. Equally lack of early intervention to prevent the deterioration of a person's physical and mental health leads to increased housing need down the line.

Unfortunately Hackney is in a severe housing crisis. In the last 10 years Hackney has seen the second highest jump in house prices in the country with prices increasing by 105% to an average of £604,000. Over 20 years Hackney has seen the highest rate of house price growth anywhere in the UK, with average prices increasing by 489%. The increase and its direct impact on rents has made the borough unaffordable for some of our low income residents. And residents in lower social grades D and E, who are primarily working in semi- skilled or unskilled occupations, are facing significant financial stress. Recently ONS statistics which compared average salaries to average rent, put Hackney's percentage of salary spent on rent at 83% - the highest in London. The inadequacy of LHA rates (the benefit designed to help low income families with their rent) and further welfare reform such as the Benefit Cap, means that Hackney has become unaffordable for many residents. As a result the Council is witnessing more overcrowding, greater financial stress, increased homelessness, exploitation by landlords, and greater demand for Social Housing.

Demand for Social Housing continues to grow year on year reaching 13,500 households seeking a social home by September 2020. Additionally there has also been a steady increase in the percentage of households on the housing register that are considered to be in acute need - from 18% in 2014 up to 34% now. More and more households are presenting with multiple and complex needs; with over 1000 households in the urgent band for social housing. Meanwhile the number of available Social Lettings is declining year on year. Hackney averages about 600 social lets per year including both Council and Registered Social Landlord properties, and for those with the most complex needs - the housing situation is chronic. Reasons for the decline include loss due to Right to Buy, Tenants living longer, individuals not giving up a social tenancy due to lack of affordable alternatives, and challenges in building enough new social homes. Due to lack of government funding it is difficult to increase social stock at a rate to meet demand, a situation which is unlikely to change. For residents requiring Social Housing, waiting times are often years and many will never receive a property.

As the situation becomes chronic - requests for medical assessments to increase priority on the housing register have increased significantly. But the vast majority of assessments do not change the applicant's eligibility for Social Housing. The

assessment does not consider how severe a medical condition or disability is, only whether the condition is made worse by the condition of the housing. Conditions such as Asthma, depression due to dampness or overcrowding, or cosmetic issues like painting and decorating or disrepair, are routinely reported, but rarely lead to additional priority. Conditions such as breathlessness climbing a few stairs may result in a B medical priority - which while giving access to the register - may not increase priority enough to successfully achieve a letting given the mismatch between demand and supply. Even where individuals have the most serious medical need - the level of demand - and limited supply of specific accommodation types means applicants face excessive waits.

Households are feeling the impact of both spiralling private rents, and welfare reform, which is as a result causing increased homelessness. Hackney has one of the highest rates of households in temporary accommodation with 26.83 households per 1,000 in Hackney compared to an average of 16.55 across London. The borough has over 3,000 households in temporary accommodation, and levels of homelessness are increasing rapidly year on year. The number of approaches in 2020/21 has increased by 52% compared to 2017/18. It is a constant struggle to find suitable accommodation in London. While we are increasing our TA hostel stock which is the largest in London and improving its quality, with more self contained units, and greater access to laundry facilities and wifi, it is inadequate to meet demand. In Sept 14, Hackney placed 293 households outside Hackney; as of Sept 2020 it was 1342. Affordable Self contained accommodation is virtually impossible to source locally and for individuals who need housing close to Hackney there is often little option but a hostel room.

The service is seeing significant growth in homeless approaches from individuals with multiple and complex needs. Some have a wide range of issues including self harm, autism, hoarding, and unpredictable and aggressive behaviour. Many homeless hostels are large and it can be a challenging and stressful environment for individuals with poor mental health. Early assessment is therefore essential to ensure that they receive appropriate support and housing.

The service recognises that without a significant change in Government policy it is not possible to provide all residents with the housing solution they desire. Where available, affordable private rented property is normally outside Hackney and often London. This means Benefits and Housing Needs are having to do more to enable residents to consider alternative housing options, or help people manage in their current accommodation. Given our limited options it is often about how individuals can better manage the situation within the current home, and how we can best support this.

Housing needs are interconnected with an individual's physical and mental health. If we can identify health issues before they become chronic, intervene early, and put in support at a stage before the individual reaches crisis point - then the housing situation becomes more sustainable. As a Council it's often about how we can provide 'Early help' - so appropriate services – Council, NHS, voluntary and

community - can be put in place to enable families to achieve sustainable, positive outcomes, and become more resilient. As part of this move the Benefits and Housing Needs Service employs two social workers, a generalist social worker and a specialist mental health social worker. They work with us to help identify underlying support needs and whether residents require help which goes beyond housing. Having these social workers open doors to a much wider range of support that can be provided. Often the need is not just housing but support with healthcare, disability equipment and adaptations, help around the home, shopping, cleaning, and mental health support. With many vulnerable clients ensuring that they have an early mental health diagnosis, means that the right treatment and support can be put in place, before the housing situation reaches a crisis point. Even where there is not a health need but a social need such as overcrowding it is often about helping individuals manage the situation better in the current home - seeing what small things we can do that could improve quality of life.

The Councils provide a high level supported housing offer to our residents, and this is essential to housing our most vulnerable residents and preventing homelessness. However as a service we recognise the challenges. There is a lack of diversity amongst our supported housing provision - one provider holds the contract for the Single Homeless Rough Sleeper Pathway and one provider holds the contract for the Mental Health Accommodation Pathway. Equally a decade of austerity and cuts in Government funding has resulted in reduced capacity across the Housing Related Support portfolio. This along with a reduced number of providers, presents a challenge when working with those who have complex needs and have been multiply excluded due to challenging behaviour.

Quality specialist supported housing represents a cost effective way of addressing those to whom we owe a duty under the Care Act, Homelessness Reduction Act and Domestic Abuse Act. Sufficient provision not only changes lives and facilitates social inclusion, it can prevent people's needs escalating to a point where they need to access statutory, therefore more costly, acute health services. We are constantly working to improve our offer, and access additional funding sources wherever possible as we recognise the impact these services have on lives.

## BACKGROUND PAPER

- Attached slide pack "Housing and Health to be presented on the night.

<b>Report Author</b>	<i>Ross Hatfull, Legislation Strategy and Projects, Benefits and Housing Needs, London Borough of Hackney 0208 356 3945 <a href="mailto:Ross.hatfull@hackney.gov.uk">Ross.hatfull@hackney.gov.uk</a></i>
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