

HOUSING

Summary

- Housing has long been recognised by the World Health Organisation (WHO) and the international health community as a primary determinant of inequalities in health and well-being.¹
- Poor quality housing is housing that is poorly managed or dangerous. Living in poor quality housing particularly unsafe, cold, damp, noisy or overcrowded homes, has both direct and indirect health impacts.
- Badly managed homes or homes in poor physical condition put their occupants at risk of deteriorating health particular young, old, disabled or vulnerable residents.
- Since 2004, the Royal Borough of Greenwich has made major investments in improving the quality of its directly owned stock
- Key issues for Royal Greenwich include:
 - the quality of the private rented sector;
 - levels of overcrowding;
 - fuel poverty;
 - demand for social housing
 - provision of a suitable mix of housing tenure including family housing.
- Housing interventions that have a major impact on health and wellbeing include
 - improving housing stock;
 - ensuring landlords manage their properties well
 - improving fire safety
 - provision of specialist housing;
 - supported work with residents to encourage participation in decision making and planning, healthy lifestyle choices and access training and support services.

¹ WHO (2003) *The Solid Facts* and Marmot (2010) *Fair Society Healthy Lives: The Strategic Review of Health Inequalities in England post 2010*

Source: Greenwich JSNA 2013/14 "Closing the Gap." Public Health & Well-Being, Royal Borough of Greenwich.

Introduction

This JSNA chapter considers the housing situation within Greenwich in the context of national and regional housing strategies and sets out opportunities within the borough to improve health through housing actions. Addressing homelessness within Royal Greenwich is also a key priority for RBG and please note, that addressing homelessness and those in housing need forms a separate chapter of the JSNA.

The detrimental health impacts of poor housing conditions are both direct and indirect and felt at individual, community and neighbourhood level, with the impact most acutely felt by those on low incomes. Homes that are badly managed or in poor physical condition put occupants' health and safety at risk, especially where they are young, old, disabled or vulnerable. Poor housing is associated with increased risk of cardiovascular disease, respiratory disease, depression and anxiety across all age groups as well as children's education attainment². The economic cost of poor housing is significant. It costs the NHS in England alone an estimated £600 million per year to treat health problems resulting from living in poor quality accommodation and that the societal cost is at least £1.5billion³.

The government has emphasised the pivotal role of local authorities in improving public health, particularly amongst less well-off members of society. Health impact assessment of housing improvements, both proposed and already carried out, provides a quantifiable method of measuring this process. The following public health outcomes are specifically linked to housing

- 1.17: Fuel poverty
- 1.19: Older people's perception of community safety
- 2.24: Rate of emergency hospital admissions for falls or fall injuries in persons aged 65 and over
- 4.4 Mortality from all cardiovascular diseases
- 4.14: Age-sex standardised rate of emergency admissions for fractured neck of femur in persons 65 and over per 100,00
- 4.15: Excess Winter Deaths Index⁴

It is recognised that the quality of housing stock and the experience of living within the borough is influenced by how the home is owned and managed. The poorest quality housing is found within the private rented sector and there are over 10,000 landlords in Greenwich.

There are 104,620 homes within in the Royal Borough with the largest proportion being owner occupied with around 47,000 dwellings. There are three other types of housing tenure within the borough:

- socially rented housing from RBG (23,100 dwellings);
- socially rented housing from Registered Providers (11,970 dwellings)
- privately rented (around 22,000 dwellings)⁵

Overall, the number of dwellings in the borough has increased since 2002 reflecting Greenwich's position as a growth area. The proportion of Council-owned stock has decreased from 33, 087 in

² Marmot Review Team (2010) *The Health Impact of Cold Homes and Fuel Poverty*, Friends of the Earth

³ BRE (2010) *The Real Cost of Poor Housing* Building Research Establishment

⁴ PHE (2014) *Public Health Outcomes Framework*

⁵ DCLG (2014) Local Authority Housing Statistics for England, Table 100 at 1 April 2013

Source: Greenwich JSNA 2013/14 "Closing the Gap." Public Health & Well-Being, Royal Borough of Greenwich.

1994 to 23,104 in 2013, through right to buy and estate regeneration initiatives. The number of privately rented stock has more than doubled since the 2001 census⁶.

Royal Greenwich is also experiencing record levels of housing development and the housing stock has been expanding by an average of 0.5% per year since 2009. The borough is set to deliver a minimum of 38,925 net additional dwelling, of which 35% should be affordable, over a 15-year period from 2013 – 2028. This equates to an average of 2,595 per year⁷. In a borough which has relatively poor health outcomes, this building programme presents an opportunity to build 'healthy' communities that enhance residents' health and well-being. However potentially negative impacts will need to be mitigated. Healthy Urban Planning is addressed in full elsewhere in the JSNA.

By addressing key housing problems and improving housing standards a significant contribution can be made to addressing health inequalities in Greenwich. This section sets out key national policy around housing support and opportunities within the borough to improve housing conditions for Greenwich residents.

National and Regional Strategies

Funding for affordable housing:

The GLA Affordable Housing Programme is increasing the supply of affordable homes in London. The GLA recently announced the successful bidders for its 2015-18 Affordable Housing Programme (AHP). The 2015-18 funding programme utilises the funding mechanism pioneered in the 2011-15 AHP, with rents of up to 80% of market rent enabling Registered Providers to borrow more money. However, many registered providers chose to bid for less money this time than in previous programmes, or not to bid at all. In part, this may be down to the perceived unfavourable funding conditions of the programme, but also because many are utilising other sources of development funding, such as institutional investment or using their own surpluses. This allows registered providers to develop affordable housing without relying as much on public subsidy. In comparison, the 2015-18 AHP generated a significant number of bids from local authorities, including from RB Greenwich which received £1.6m.

Localism Act

The concept of 'localism' has formed a central part of the Government's programme. The stated aim of the localism agenda is to encourage and support communities themselves to play a bigger part in local decision making, including in housing and planning decisions. Following the Localism Act 2011 the government published the National Planning Policy Framework (NPPF) in March 2012. The intention was to reform the planning system to make it clearer, more democratic and more effective and to make reforms to ensure that decisions about housing are taken locally.

Key impacts on housing services contained within the Localism Act include:

- Landlord powers to grant fixed term tenancies – RBG has not adopted fixed term tenancies, but subject to satisfactory completion of a 12 month introductory period, tenancies will convert to 'life time' or secure types of tenancy.⁸
- Giving local authorities greater control over waiting lists for social housing in their area

⁶ ONS Neighbourhood Statistics: www.neighbourhood.statistics.gov.uk

⁷ Royal Borough of Greenwich (2014) *The Core Strategy with detailed planning policies*, RBG, London

⁸ RBG (2013) *Tenancy Policy*

- Enabling local authorities to discharge their duties to homeless people into the private rented sector – where possible RBG will make use of this provision, assuming that the supply of good quality accommodation is available and that households are supported to access such accommodation.
- Social landlords are required to support tenant panels or equivalent to allow tenants opportunities to hold their landlords to account and be consulted on housing management policies – RBG supports a number of tenants’ panels through the Community Participation team.

National housing strategy:

The government’s national housing strategy, *Laying the foundations: A Housing Strategy for England*, was published in November 2011. The key areas included new proposals to increase housing supply and development, including a new £400m "Get Britain Building" investment fund; details of ‘an invigorated’ Right to Buy programme and other social and affordable housing reforms; and proposals to grow the private rented sector by supporting investment in homes to rent.

Welfare reform:

Deprivation and poverty, and tackling worklessness are fully discussed elsewhere in the JSNA however the welfare reforms programme has key impacts on the ability of many residents in Greenwich to meet their housing costs and raises concerns about housing security and tenure and the impact of these on mental wellbeing of Royal Greenwich residents.

The key housing related changes are detailed below:

- **Local Housing Allowance:** From April 2011 new caps on Housing Benefit payments to private tenants resulted in an average loss of £8 per week for private tenants in the Royal Borough. Since January 2012 claimants under 35 are now limited to the ‘single accommodation rate’ i.e. for a room in shared housing.
- **Universal Credit:** In October 2013 the new Universal Credit began to be phased in, consolidating a number of existing benefits with one single payment. It is paid direct to tenants monthly and in arrears. It is anticipated that this will lead to increased rent arrears and the threat of eviction in some cases.
- **Under occupancy penalty (‘Bedroom Tax’):** A new size criteria (the ‘bedroom tax’) was introduced from April 2013 to the social rented sector. Council and registered provider tenants of working age are now subject to a housing benefit deduction if they under-occupy their homes. Households with one spare bedroom are deducted 14% of their eligible rent. Those with two or more spare bedrooms lose 25%. Since introduction, approximately 2,000 tenants in the Royal Borough have lost some of their Housing Benefit as a result. Between 1 April 2013 – 30 June 2013, 252 RBG households affected by the bed room tax have downsized (163 through offers and 89 via mutual exchanges).

The London Health Inequalities Network undertook a comprehensive review of the effects of the economic downturn and health inequalities in London and included a focus on housing⁹. It found that the key housing related impacts can be summarised as follows:

- Poor housing is bad for health
- There is a shortage of affordable homes in London
- More people may be forced to live in poorer housing conditions which constitute a risk to health
- The number of homeless people has risen
- The number of people living in overcrowded conditions has risen
- Over half a million Londoners live in fuel poverty
- Welfare reforms will make it harder for households receiving benefits in London to cover housing costs
- Households unable to afford their current accommodation will need to find an alternative solution
- Londoners should expect significant migration within and between boroughs as more areas become more unaffordable

2014 Survey research of housing association tenants by IPSO MORI for the National Housing Federation found that:

- 32% of people affected by the bedroom tax say they have cut back on food and 26% have cut back on heating as a result of the tax.
- 46% of those affected have needed to borrow money to help pay their rent since the introduction of the bedroom tax in April 2013
- 76% of those affected are concerned about falling behind on rent.
- 89% of those affected are concerned about meeting their living costs.
- 70% of those affected are concerned about eviction¹⁰.

Homes for London: The London Housing Strategy 2014 (Homes for London):

In April 2014 the Mayor published a new London housing strategy. The focus of the new strategy is on:

- Increasing housing supply to levels not seen since the 1930s;
- Better supporting working Londoners and helping more of them into home ownership;
- Improving the private rented sector and promoting new purpose-built and well managed private rented housing;
- Pushing for a new, long-term financial settlement for London Government to drive housing delivery; and
- Bringing forward land for development and accelerating the pace of housing delivery through Housing Zones and the London Housing Bank.

The headline ambitions of the strategy are detailed below:

- Delivery of 42,000 homes a year, at least 15,000 of which should be affordable, and 5,000 for long-term market rent.
- Of the 15,000 affordable homes; 40% will be low cost home ownership (shared ownership, rent to save, and other forms of intermediate tenures) and 60% for Affordable Rent – half of these at “capped” rent and half a “discounted” rent, targeted at low income working households.

⁹ The impact of the economic downturn and policy changes on health inequalities in London, UCL Institute of Health Equity, June 2012

¹⁰ <http://www.housing.org.uk/publications/browse/one-year-on-the-impact-of-welfare-reforms-on-housing-association-tenants-1>

Source: Greenwich JSNA 2013/14 “Closing the Gap.” Public Health & Well-Being, Royal Borough of Greenwich.

- Aim to supply a total of 420,000 homes over 10 years, including 150,000 for affordable rent or buy.
- To halve severe overcrowding in social rented housing by 2016¹¹.

The new London Housing Strategy will increase the proportion of intermediate housing being delivered in the borough. It is also likely that most new family-sized housing will be at a Discounted Rent (80% of market rent), making it expensive (and for those residents affected by the benefit cap, unaffordable in some areas) for local families in need of new housing. RB Greenwich has set out its response in a Framework Agreement, signed with the GLA. The Agreement states that the borough expects RPs to be flexible in the type, tenure and size of affordable housing provided on new schemes, including the level of rent charged. The borough is also looking to ensure (to the best of its ability) that new shared ownership properties are affordable to local residents, and to support its residents (especially social housing tenants) to access intermediate housing where appropriate. The borough continues to help people to downsize by holding mutual exchange events, and by updating its allocation policy to prioritise downsizers.

Key issues

Housing Tenure

The Strategic Housing Market Assessment (SHMA), which was undertaken for the South East London Housing Partnership (SELHP) in 2014, identified 34% of housing stock in the borough is owned by social landlords which is a higher proportion than in London as a whole (24%). 23% of stock is owned by RBG with the remaining 12% by Registered Providers. 65% of the stock is in the private sector which is split between owner-occupation (circa 45%) and the private rented sector (circa 20%). Changing tenure between the 2001 and 2011 census is shown in Table XX below.

Tenure	2001 Count	2001 Percentage	2011 Count	2011 Percentage
Owner occupied	45,944	50%	45,299	45%
Socially rented – RBG	27,143	29%	22,878	23%
Socially rented	9,474	10%	11,784	12%
Privately rented	9,316	10%	20,004	20%
All	92,788	100%	101,045	100%

Demand for socially rented housing is high in Royal Greenwich. There are currently 14,994 applicants on the housing register (May 2014). By London standards the level of private renting is low, but the sector has been growing quickly. The number of households in the sector climbed from 12.1% to 19.7% between the 2001 and 2011 Censuses.

Growth of the private rented sector

The economic downturn has had a significant impact on levels of home ownership. While owner occupation has declined, there has been a corresponding rise in private rented sector accommodation. Increasingly the private rented sector has a vital role to play in meeting housing need in the Royal Borough. It is the housing tenure of choice or necessity for those who do not

¹¹ Mayor of London (2014) *Homes for London: The London Housing Strategy*, GLA London

Source: Greenwich JSNA 2013/14 "Closing the Gap." Public Health & Well-Being, Royal Borough of Greenwich.

qualify for social housing, cannot afford to buy, or whose current circumstances make renting privately the most flexible choice. However, levels of rents in the private sector mean that parts of the borough are inaccessible to people on low incomes. It further challenges the power within The Localism Act 2013 RBG to discharge homelessness individuals into the private rented sector. The power can only be effective providing there is an adequate supply of good quality private rented sector accommodation and households receive the support they need in accessing and sustaining accommodation in the sector.

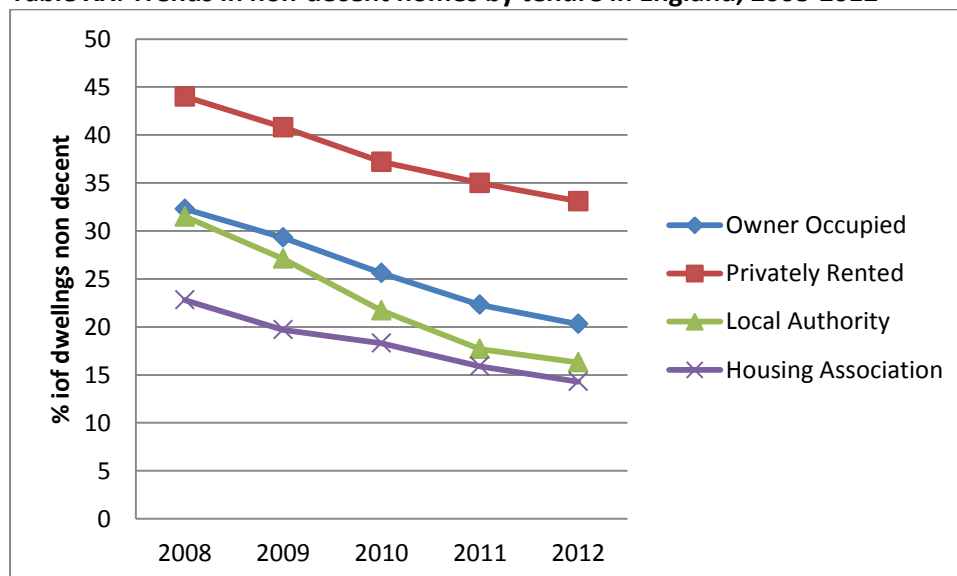
The sector has a more transient population and is characterised by high proportions of students and migrant workers. People in the PRS tend to be younger and are generally not eligible for social rented housing. The Council is undertaking a variety of measures to tackle bad landlords in the sector and drive up standards through a combination of incentives to encourage good practice and enforcement where necessary. Details of the private sector enforcement programme led by environmental health and the Royal Greenwich Landlord Scheme are given under local services below.

Housing quality

The Government defines housing quality in terms of the *Decent Homes Standard*. Between 2004-2011, RBG invested £282 million in improving Greenwich Housing Stock. At the end of 2010/11, 98 per cent of Royal Greenwich owned properties were brought up to the *Decent Homes Standard*, which was one of the highest in London. In order to be decent, a home should be warm, weatherproof and have reasonably modern facilities. The *Decent Homes* programme has further improved the thermal efficiency of Council stock which is an important factor in combatting fuel poverty.

The quality of housing conditions varies according to tenure. Whilst overall housing quality is improving, quality of homes within the private sector remains significantly worse than the socially rented sector. Cross tenure data is not available at local authority level however the following table trends in decency levels since 2008. Conditions in the private sector, and particularly the private rented sector will be less good than those in the socially rented sector in Greenwich.

Table XX: Trends in non-decent homes by tenure in England, 2008-2012

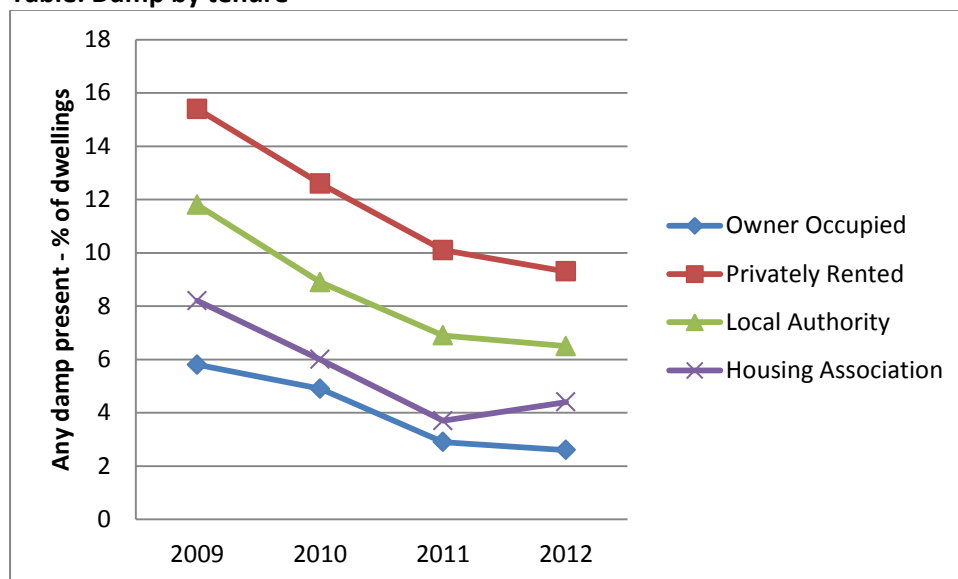


Source: DCLG English Housing Survey – Dwelling Sample, DCLG Live Table DA3201

Source: Greenwich JSNA 2013/14 “Closing the Gap.” Public Health & Well-Being, Royal Borough of Greenwich.

Although many Royal Greenwich homes received some improvements under *The Decent Homes Programme*; the new Greenwich Homes Standard helps the council prioritise future investment in housing and maintain the level of current council housing. It allows the Council to undertake works that were out of the scope of Decent Homes and takes “whole house approach” to refurbishment work. This further allows for works that were not covered under Decent Homes eg lifts and communal areas to be tackled whilst contractors are on site to minimise resident disruption and minimise long term maintenance costs. It will also support the Council to ensure the safety of its residents. A similar theme is seen when damp by tenure is considered. The picture is broadly improving across all tenures but the conditions in the private sector; particularly the private rented sector are notably worse than in social housing.

Table: Damp by tenure



Source: DCLG English Housing Survey – Dwelling Sample, DCLG Live Table DA5101

Overcrowding

11% of households (11,000) in Greenwich are overcrowded which is in line with the London average and slightly above the South East London average of 9.4%. Overall 4.6% of households in England were overcrowded in the 2011 census. Numbers in London are significantly higher reflecting in part the nature of the London housing market, particularly affordability challenges as well as access to suitable accommodation. Prevalence of overcrowding is higher in the rented sector than in owner occupied accommodation. 2% of owner occupied compared to 9% of social and privately rented housing.¹²

68% of overcrowded households have dependent children. Overcrowding can negatively impact children’s education, future prospects, family relationships, and physical, mental and emotional wellbeing. Rates of respiratory disease, tuberculosis, meningitis and gastric conditions are higher in overcrowded households. It is recognised that RBG does not have enough properties available to immediately help all families that need to be housed and that waiting time for larger properties, particularly houses, is several years. Options to support overcrowded families in Greenwich include: support for grown-up children to move out into their own homes; mutual exchange or mediation to help families to consider longer term solutions.

¹² 2011, Census; DCLG (2014) *English Housing Survey Headline Report 2012-13*, DCLG London and SELHP (2014) *South East London SHMA Borough Appendix - Greenwich*
 Source: Greenwich JSNA 2013/14 “Closing the Gap.” Public Health & Well-Being, Royal Borough of Greenwich.

Fire Safety

Homes that are badly managed or in poor physical condition put their occupant's health and safety at risk. In extreme circumstances injury and death can result such as occurs when fire safety measures are not managed and adhered to. Figures for the borough for the last 5 years provided by the London Fire and Emergency Planning Authority demonstrate the risk:

Financial Year	Incidents	Fatalities	Injuries
2009/10	210	1	24
2010/11	244	5	34
2011/12	214	0	39
2012/13	211	0	34
2013/14	199	3	50

It can be noted that the number of incidents has remained fairly static however the number of injuries resulting from these incidents has increased.

Greenwich has statutory duties under legislation to ensure the safety of its residents including the provision of fire safety measures across its housing stock. Greenwich currently manages approximately 1650 blocks of flats including 120 blocks that are over 6 storeys high, 23 sheltered housing schemes and 7 supported housing units. There are a relatively small number of large (mainly Victorian) houses which have been divided into flats. This type of dwelling is however considered to carry a higher risk than purpose built flats of similar height and density. The draft Greenwich Housing Fire Safety Strategy was developed in partnership with the London Fire Brigade (LFB) and has the following aims:

- Ensure a safe means of escape is provided for our residents and building users in the event of a fire
- Minimise the risk of fire to Greenwich Council's housing stock
- Ensure emergency services can safely access any property in the event of an emergency and/or rescue.

In meeting these aims the Council will also meet the requirements of the Regulatory Reform (Fire Safety) Order 2005 (RRO), which introduced duties in relation to fire safety. To achieve this aim the Council will:

- Implement a programme to carry out fire risk assessments to all communal areas of residential blocks and meeting rooms including regular reviews of the risk assessments .
- Ensure mechanisms are in place to respond to and action improvements where they have been identified under the fire risk assessments as a priority.
- Ensure that systems are in place for regularly checking the building for accumulation of combustible materials or items that may impede the means of escape and for taking appropriate action to remove them in a timely manner.
- Ensure that systems are in place to deal with day to day repairs that, if left unattended might compromise fire safety.
- Ensure that systems are in place so that the servicing and maintenance of fire fighting equipment is in accordance with the manufacturer's guidelines and requirements.
- Ensure that systems are in place to keep residents and other building users informed about fire risks and what action to take in the event of a fire.
- Provide suitable training for all relevant staff to ensure they understand their role in keeping fire risks to a minimum and maintaining safe means of escape.

Source: Greenwich JSNA 2013/14 "Closing the Gap." Public Health & Well-Being, Royal Borough of Greenwich.

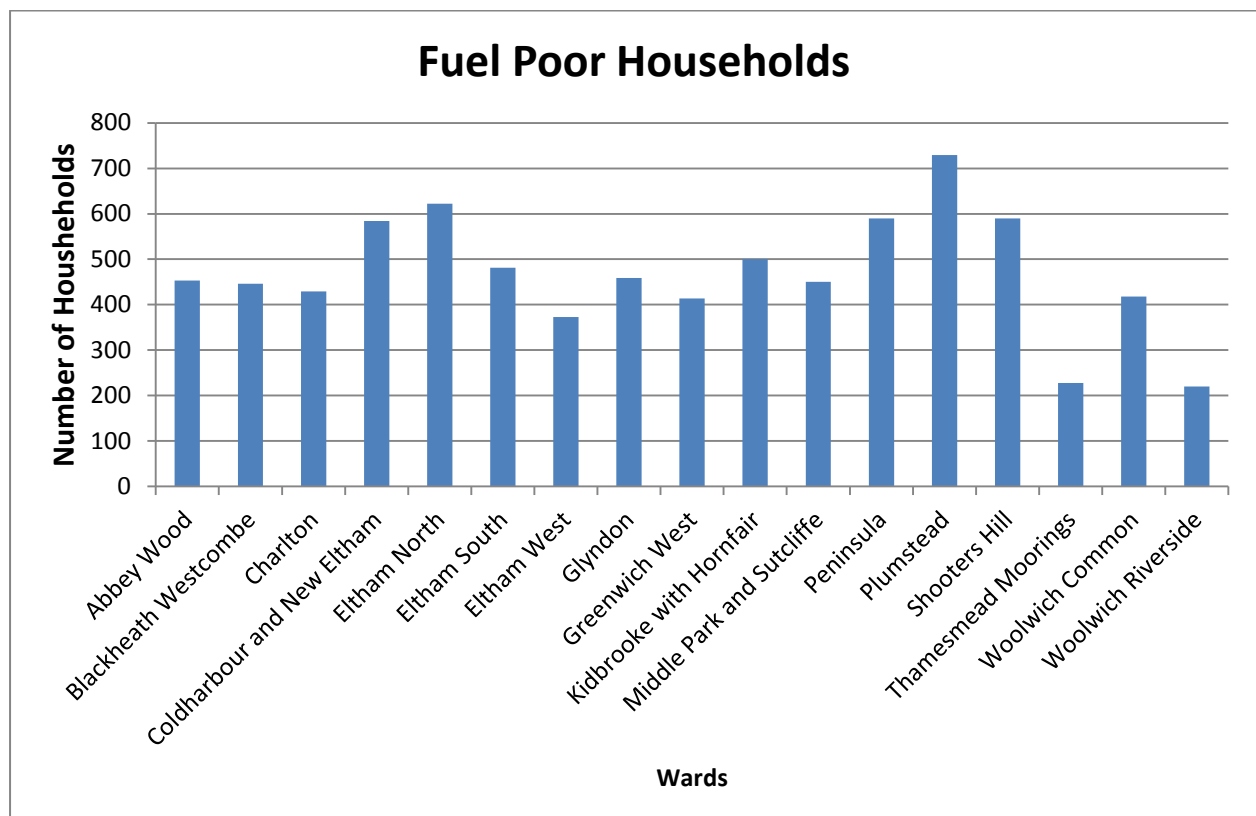
- Ensure that a mechanism is in place for co-ordinating and monitoring the above activities whilst maintaining consistency across the board.

Fuel Poverty

The meaning of the term ‘fuel poverty’ is given in the Warm Homes and Energy Conservation Act 2000 (WHECA) as follows: “For the purposes of this Act, a person is to be regarded as living ‘in fuel poverty’ if he/she is a member of a household living on a lower income in a home which cannot be kept warm at reasonable cost.” There are a number of interrelated factors that determine whether a household is in fuel poverty. The most influential of these factors are household income levels, the cost of energy and the level of household insulation/energy efficiency. Other contributing factors are insufficient or inadequate heating equipment and dwelling size and occupancy. In June 2013 the Government adopted a new ‘Low Income, High Costs’ indicator (LIHC). This finds a household to be fuel poor if:

- A household’s income is below the poverty line (taking into account energy costs); and
- Energy costs are higher than typical for that type of household.

Under the new LIHC indicator fuel poverty is estimated to affect 8.3% of households in the borough, across tenure. This is less than the London average of 8.9% (2012 data). The Department for Energy and Climate Change has also produced estimates of this data at ward level showing Eltham North and Plumstead having the highest levels of fuel poverty and Thamesmead Moorings and Woolwich Riverside the lowest



The age of a dwelling can be a contributory factor in identifying where fuel poverty may exist. Many pre 1930’s dwellings, such as those predominately found in Eltham North and Plumstead, are of solid wall construction, consisting of single brick with no cavity which are expensive to insulate. This can

Source: Greenwich JSNA 2013/14 “Closing the Gap.” Public Health & Well-Being, Royal Borough of Greenwich.

result in households experiencing higher fuel bills in order to heat the dwelling to a comfortable standard. However, many post 1930 properties, such as those in Thamesmead Moorings and Woolwich Riverside were built with both an inner and outer brick course, leaving a cavity between, which can be easily insulated at relatively low costs.

Lower rates of fuel poverty are seen in social housing. This is in part due to the increased thermal efficiency and investment in particularly RBG owned stock. 85% of Council owned stock has loft insulation, 54% has cavity wall insulation and much of the remaining stock is solid wall construction. The Council is working to improve energy efficiency across its stock. Homes in the private sector are likely to be older and to have less of a focus on energy efficiency measures.

Links between fuel poverty and poor health are well documented. It can be detrimental to mental health and impair childhood development and can lead to physical conditions including respiratory illness, seasonal mortality, and cardiovascular ill-health. 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. One in four adolescents living in cold homes is at risk of multiple mental health problems compared to one in twenty living in warm homes.¹³ The people most vulnerable to suffering cold related ill health due to fuel poverty include older people, families with children and people with a disability or long-term illness.

Given the evidenced links between the determinants of fuel poverty and living at low temperature, as well as the impacts of fuel poverty on health; the number of households in fuel poverty has been identified as an indicator (1.17) in the public health outcomes framework. Excess winter deaths (comparison of the number of deaths in the winter period December to March with the average number of deaths in the preceding August to November and the following April to July) are fully considered elsewhere in this JSNA. RBG takes a three way approach to alleviating fuel poverty: improving the thermal performance of homes (physical actions and awareness raising measures); boosting household incomes and reducing household fuel prices.

This chapter has highlighted a number of needs relating in particular to housing tenure and housing conditions, and opportunities relating to new build that need to be addressed as part of addressing health inequalities in the borough. Other chapters in the JSNA also highlight where housing interventions can have a major impact on health and wellbeing including:

- Targeted work with homeless individuals with complex and multiple needs
- Providing refuge and support for victims of domestic violence and specialist work with troubled families
- Supporting people to access other public services, training or employment
- Encouraging healthy lifestyle choices in partnership with public health and the voluntary sector
- Providing advice and information, help with personal budgeting, financial capability and support to deal with personal debt
- Providing specialist accommodation and tailored support to help people with mental health needs make progress towards recovery and live more independently
- Providing specialist support and adapted accommodation for people with long-term conditions.

A core element of this chapter therefore is to emphasize the opportunities of joint working across the housing sector to improve health outcomes for Royal Greenwich.

¹³ Marmot Review Team for Friends of the Earth (2011) *The Health Impacts of Cold Homes and Fuel Poverty* Source: Greenwich JSNA 2013/14 "Closing the Gap." Public Health & Well-Being, Royal Borough of Greenwich.

Health impacts

An extensive body of research, most recently assessed by the Marmot Review has demonstrated that living in cold damp conditions has a negative effect on physical and mental health. It can exacerbate respiratory problems including tuberculosis, raise blood pressure leading to increased cardiovascular problems, or increase recovery time from common illnesses including colds. Living in damp conditions is further associated with social exclusion. People may be less likely to invite people into their homes if they are damp, therefore increasing the likelihood of limited social interaction. Damp conditions have been linked to increased absence from work or limited job opportunities due to ill health, days missed from school due to cold related illness, lower educational achievement because children's attention span and physical comfort whilst completing homework are affected. Living in noisy conditions has significantly negative impacts on human health. Noise can affect quality of sleep; people with repeatedly disturbed sleep can suffer both physical and psychological stress. Noise disturbance can accelerate and intensify the development of latent mental disorders. Survey research shows that liking where you live is positively associated with mental wellbeing.¹⁴ The home is also a place for public health interventions. More people are killed or unintentionally injured in the home than on the roads or at work. A range of health conditions and risk of injury are exacerbated by living in a cold or noisy home. (WHO 2005)

Who is at risk in Royal Greenwich

Vulnerable Households

Vulnerable households are those in receipt of at least one of the principal means tested or disability benefits. They are more likely to suffer additional health problems as a result of poor housing conditions.

Older People

Declining health and an increase in support needs are closely associated with old age. Living in inappropriate or unsuitable accommodation can aggravate these problems, potentially create others and have a negative impact upon physical and mental health and wellbeing. Greenwich is projected to experience a 51% increase in the number of people aged 65 or above between 2012 and 2032; with an 89% increase in the population aged 85 or more¹⁵. Compared to South East London, Greenwich has a below average supply of social/affordable rented sheltered accommodation and limited extra care provision. The Royal Borough of Greenwich is working with its housing partners to develop a wide range of housing options for people who are aged 55 and over and living in the borough. The latest new developments will be available for rent and shared ownership in Eltham, Kidbrooke and Woolwich, including the Royal Arsenal. The homes will be equipped with the latest energy-efficient technology and are easily adaptable to cater for people with varying levels of mobility.

Disabled People

Greenwich has a ten per cent increase in numbers of older people with mobility difficulties and ten per cent projected increase in the number of working age people with serious physical disabilities between 2012-2020. Disabled people may require adaptations to their home to be able to live comfortably, safely and independently. The level of assistance available from government and the local authority falls short of what would be necessary to meet all identified need, resulting in long waiting times and unmet need. Around 13% of households with wheelchair needs currently have unmet needs in Greenwich.¹⁶

¹⁴ FGAWYL Final Report, Guite *et al* (2005)

¹⁵ GLA 2013 Round Central Trend Household Projection

¹⁶ South East London Housing Market Assessment – Borough Appendix Greenwich 2014

Source: Greenwich JSNA 2013/14 "Closing the Gap." Public Health & Well-Being, Royal Borough of Greenwich.

Local Services: Royal Borough of Greenwich

A number of services and programmes in the borough are already seeking to address the issues raised in this JSNA chapter. A number of examples of innovative practice and potential assets that could be developed as part of further action have also been identified.

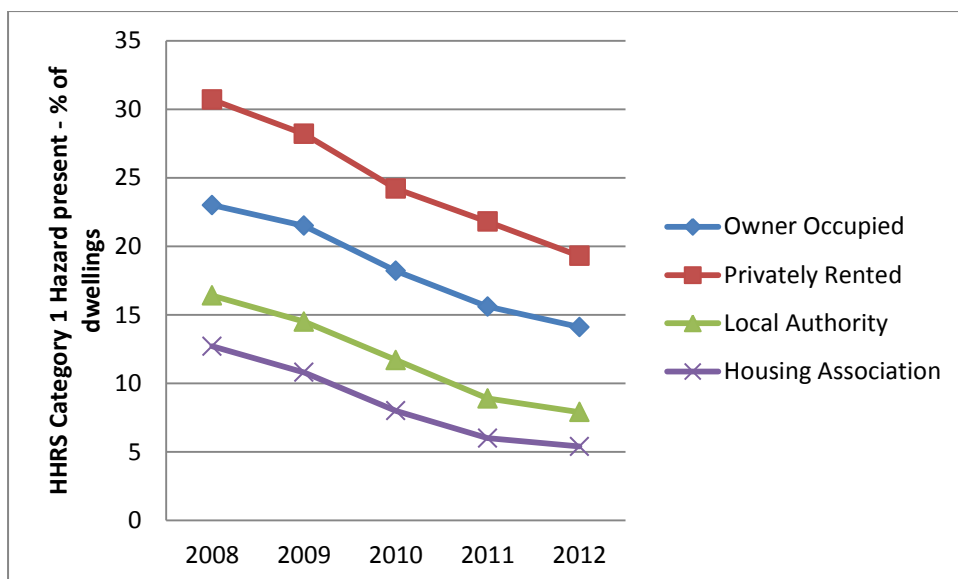
Improving Housing Quality

Housing Health and Safety Rating System: Environmental Health

The Housing, Health and Safety Rating System (HHSRS) is the main tool employed to assess hazards in privately rented dwellings and to aid decisions that determine the appropriate action required to improve standards in properties. HHSRS assessments are used to educate and advise landlords and managing agents of their obligations to provide safe accommodation. Where necessary the assessments inform statutory enforcement processes to require those responsible to make improvements to their properties.

In 2013/14 The Royal Borough's Environmental Health Residential Services section used such assessments as part of 932 interventions intended to increase standards in dwellings to protect vulnerable tenants. These actions improve the health and wellbeing of occupants and visitors and so help to reduce incidents of mental and physical ill health.

The *housing health and safety rating system (HHSRS)* is a risk-based evaluation tool to help local authorities identify and protect against potential risks and hazards to health and safety from any deficiencies identified in dwellings. It was introduced under the Housing Act 2004 and applies to residential properties in England and Wales. The system applies to all dwellings, regardless of ownership. The assessment method focuses on the hazards that are present in housing. It focuses on identifying and tackling the hazards that are most likely to be present in housing to make homes healthier and safer to live in. Rather than a fixed standard, it employs a risk assessment approach to enable risks from hazards to health and safety in dwellings to be minimised. The HHSRS considers how likely it is that a hazard would occur and how serious the outcome would be if it should occur. The key principle of the system is that a dwelling, including the structure and associated outbuildings and garden, yard and/or other amenity space, and means of access, should provide a safe and healthy environment for the occupants and any visitors.



The survey process undertaken by Environmental Health considers the effect of any hazards in the property. Hazards are rated according to how serious they are and the effect they are having, or could have, on the occupants, i.e. 'the effect of the defect'. The Council have a duty to take the most appropriate action to resolve all serious (category 1) hazards and the power to take action on all less serious (category 2) hazards found during a property inspection. To be decent, homes should be free of Category One Hazards.

The system can deal with 29 hazards relating to:

- Dampness, excess cold/heat
- Pollutants e.g. asbestos, carbon monoxide, lead
- Lack of space, security or lighting, or excessive noise
- Poor hygiene, sanitation, water supply
- Accidents - falls, electric shocks, fires, burns, scalds
- Collisions, explosions, structural collapse

Each hazard is assessed separately, and if judged to be 'serious', with a 'high score', is deemed to be a **category 1 hazard**. All other hazards are called **category 2 hazards**. The Housing Health Cost Calculator (HHCC) is a tool for calculating the health costs of hazards in homes, and the savings made where these have been mitigated or significantly reduced. The Calculator estimates that the potential cost of hazards are Category 1 - £90,000 and Category 2 - £30,000. The top ten hazards are costed in the table below.

Top 10 Hazards in England (instances)

Rank*	Hazard	Savings to NHS	Savings to Society
01	Excess cold	£905,006	£2,262,515
02	Fire	£65,433	£163,583
03	Damp and mould growth	£60,358	£150,895
04	Falling on stairs etc	£36,922	£92,305
05	Electrical hazards	£43,754	£109,385

Source: Greenwich JSNA 2013/14 "Closing the Gap." Public Health & Well-Being, Royal Borough of Greenwich.

Rank*	Hazard	Savings to NHS	Savings to Society
06	Entry by intruders	£7,467	£18,668
07	Carbon monoxide and fuel combust...	£697	£1,743
08	Personal hygiene, Sanitation and...	£18,855	£47,138
09	Falling on level surfaces etc	£22,035	£55,088
10	Food safety	£13,710	£34,275

* Rank is in order of hazard instances.

Source: BRE Housing Health Cost Calculator

Fuel Poverty

A number of services seek to address fuel poverty in the borough:

- Fuel Poverty Checklist:** A checklist has been developed as a method by which frontline staff can assess someone who may be at risk of living in fuel poverty. The checklist is actively used to identify and signpost services and resources that will assist and support vulnerable residents who are struggling to keep warm and/or pay their fuel bills. Support available includes benefit checks, home improvement grants/loans and current energy efficiency initiatives.
- 'Stay Warm Stay Safe' campaign:** This is an annual scheme delivering a number of services to help support vulnerable people over the winter period. Support available includes one off grants to towards fuel bills, home visits, welfare benefit checks and identifying residents who may be eligible for other related services such as loft and cavity wall insulation, boiler repairs and central heating installations.
- The Big London Energy Switch:** The Royal Borough of Greenwich is a member of the Big London Energy Switch, an energy purchasing cooperative that aims to help Greenwich residents reduce their energy bills. Residents have the opportunity to opt into a cooperative and the purchasing power achieved by the size of the cooperative means that lower prices may be secured from the suppliers. This scheme includes both credit meters and prepayment meters. A programme of marketing and community engagement is undertaken to promote the scheme, including through frontline services and local voluntary and community groups. The scheme opened in March 2013 with 1,800 Greenwich residents registered for the first auction in April. 71% of registrants were able to save money with an average household saving of £122 per year. Three further auctions have taken place. In the November 2014 auction 1,852 Greenwich residents registered their interest and in the recent June auction, the average saving was £199.
- The Housing Capital Programme:** A five year energy efficiency programme with a budget of £2M per year. The programme will be delivered from 2013/14 and will prioritise homes which have poor energy performance ratings and occupants at risk of fuel poverty.
- Home Improvement Grants:** The Home Improvement Team delivers a wide range of household improvement work and advice to vulnerable owner occupiers who are on a low income, including elderly and disabled residents. Grants are available to carry out energy efficiency improvements up to £3,000.

Source: Greenwich JSNA 2013/14 "Closing the Gap." Public Health & Well-Being, Royal Borough of Greenwich.

- **The Handyperson Service:** The service conducts cross tenure visits to older and disabled residents. The Service offers a wide range of services and advice relating to household maintenance including energy efficiency. There are currently four handy people delivering the service including minor repairs to central heating, draught stripping and repairs to glazing. Since the service commenced in 2005 it has delivered 1,878 energy efficiency type measures to 1,141 properties.
- **Energy Company Obligation:** Delivery partners have been appointed to secure ECO funding and carry out installation of energy efficiency measures to both social tenants and private residents in the Royal Borough. ECO is a scheme which requires energy suppliers to fund energy efficiency improvements to the domestic sector focussing on the most vulnerable households and those properties that are considered hard to treat e.g. solid wall. Works on site is scheduled to start in August delivering solid wall insulation and double glazed windows to 270 properties with further works planned up to 2017.

Improving Housing Quality

Greenwich Home standard

The **Greenwich Homes Standard** defines the standard which will allow investment in the Royal Borough's housing stock to be prioritised and targeted. The Standard will focus on continued investment in the areas addressed by Decent Homes but will focus investment in higher standards to provide a more comprehensive improvement to Council properties. The new standard will also ensure investment in wider estate regeneration and improvements to the public domain. The standard takes a whole block/estate approach to investment and improvement by tackling the range of key investment issues in parallel. The Standard will address needs across whole blocks/estates for internal refurbishment, external refurbishment, communal areas and environmental issues. It will further include energy efficiency measures. The programme will be piloted on the Barnfield estate with contractors on site during Autumn 2014 and will be delivered in conjunction with the Friends of Barnfield Group.

Royal Greenwich Landlord Scheme (RGLS)

Given the increased level of demand for private sector housing and rising rent levels, the Royal Borough has to look at incentives in order to procure good quality, affordable private sector accommodation for households in housing need. The Royal Greenwich Landlord Scheme was launched in April 2014 at the Private Landlord Business Club Forum. The scheme aims to improve access and increase supply of good quality private sector accommodation, to raise standards and maintain relationships with private landlords. The Royal Borough is encouraging landlords to be part of the scheme by offering a range of benefits including grants up to £15,000 and interest free loans up to £20,000 for any repairs and improvements. Grants and loans will only be offered on condition that on completion of the works, the property meets the Royal Greenwich standard and will be let for a minimum of three years at the Local Housing Allowance (LHA) rent level to applicants referred by the Housing Service. The scheme also offers a guaranteed rental income for up to 12 months or bonds that can include an amount equal to one month's rent for damages, or an amount equal to one month's rent arrears. In some cases, an incentive payment may be offered too as well as advice and support on potential ways to reduce the property's energy consumption such as insulation measures and heating upgrades. A full list of all the incentives of the scheme can be found at: www.royalgreenwich.gov.uk/landlordscheme

Private Rented Housing Sector Enforcement Team – tackling rogue landlords

The quality of housing in the private sector is variable with some properties falling below basic standards. Working in parallel with the Royal Greenwich Landlord Scheme, the Royal Borough has

Source: Greenwich JSNA 2013/14 "Closing the Gap." Public Health & Well-Being, Royal Borough of Greenwich.

created a specialist team to identify private landlords profiteering from letting unregulated, sub-standard and often dangerous properties without regard for the safety of their tenants. The private rented housing sector enforcement project started in October 2013 with the aim to undertake 1000 inspections of high-risk residential properties before October 2014.

Working with key partners such as the Fire Service, Police, and Border Force, the work of the team extends across the whole of the borough. The team are taking enforcement action to target potentially dangerous rented properties including unregulated hostels and houses in multiple occupation (those that are occupied by 3 or more people who are not a single household). To date (May 2014) the following has been achieved:

- Over 500 investigations are underway.
- Over 300 Housing and Health Safety Rating System (HHSRS) assessments (detailed technical inspections) of properties have been completed.
- 163 Housing Act notices have been served and 11 potential prosecution cases currently being considered for legal proceedings.

The most common issues found so far have included overcrowding, poor general management of accommodation and a lack of fire safety measures such as automatic fire detection systems and missing fire doors.

Supporting residents

Families First Programme

The Royal Borough of Greenwich remains committed to improving outcomes for families. The Families First Programme is a commitment between key partners, agencies and services both within the council and externally to identify and support a number of families with multiple and complex needs. It is also known as the Troubled Families Programme. It sits within Housing Services and currently has funding until March 2015. The service takes the lead in the co-ordination and planning to address all the problems faced by the family rather than only those family members experiencing overt problems. The council offers families a keyworker who works alongside them in their home practical support, guidance and challenges in order to affect lasting change. To date (April 2014), the council has turned around the lives of 378 families. Royal Greenwich is in the top 15 performing local authorities, out of 152 authorities delivering the Troubled Families Programme. Public Health is working with Families First Team to develop a health MOT which will provide health advice and guidance within the home for all families going through the programme.

Welfare Reform Team

The Welfare Reform Team (WRT) was set up to target families in advance of the Welfare Reform changes, offering housing options and support with a particular focus on employment. The team meet, assess and advise all tenants affected by the £500 Total Benefit Cap and those affected by the under occupancy penalty that request additional support. The aim is to help reduce the impact of the reforms on families through support with benefit entitlement, money management and employment. Another major aim is to prevent homelessness by liaising with landlords to address any arrears issues, maintain regular payments and chase up any outstanding housing benefit claims. Like the Families First Programme, it is a multi-disciplinary team spanning various services in Community Housing, Regeneration, Enterprise and Skills, Greenwich Local Labour and Business, Job Centre Plus as well as the Families First Team. In practice, where the team cannot help people back into work or if there is no realistic alternative, they can consider the following discretionary housing payments to cover the shortfall in housing benefit or to support residents to bid for a new home.

Specialist Housing Provision

RBG provides or commissions specialist housing support services for vulnerable individuals in the Borough, this includes refuges for victims of domestic violence, adapted housing, specialist housing for individuals with additional needs, or sheltered accommodation.

Collaborative Working

Tenant Participation

RBG is committed to working in partnership with its tenants and the community participation team works closely with residents groups to maximise engagement within the borough. This further provides an opportunity to work with tenants on health promoting initiatives. RBG commits to:

- Set up, maintain and service four meetings per year for all housing panels and borough-wide housing panels.
- Send out the agenda and any relevant papers no less than 10 days before these meetings and write up and send minutes of the meeting within 10 days after.
- Run estate inspections to at least 20 key estates across the borough each year.
- Support tenant associations with an annual grant.
- Ensure that all housing panels are representative of the communities they serve by reviewing membership on the basis of ethnicity and disability levels per area of the borough.

Well London is a community development approach to promoting healthier lifestyles. We work in “disadvantaged” estates around London to promote better mental wellbeing, healthier eating, healthy physical activity, and a healthier environment. Greenwich has two Well London areas, the Barnfield Estate which has now achieved Big Local Funding and is the pilot area for the Greenwich Homes Standard; and the Woolwich Dockyard Estates. RBG Public Health is working with Peabody to build this approach into the Thamesmead regeneration plans. The Well London approach supports the identification and best use of assets within the borough is further considered as a case-study for assets based working in Greenwich.

Health & Wellbeing & Built Environment Sub-Group (HWBBE)

The Health, Well-being and Built Environment Sub-Group was originally established in May 2007 following joint publication of a paper between Greenwich’s Neighbourhood Services (now known as Housing Services), and the Primary Care Trust. The paper, *The Impact of the Physical and Urban Environment on Mental Well-being*, explored the direct correlation between housing and environmental factors, and residents’ mental health and sense of well-being. The HWBBE group now provides a forum for joint working around health, wellbeing and built environment issues between RBG and Registered providers in Greenwich and supports implementation of the health and wellbeing strategy.

Planned Improvements

Royal Greenwich is focused on improving Greenwich housing stock and the opportunities available to Greenwich residents. Potential areas of future work and development include:

- Investment in the Housing Health Cost Indicator to monitor the impact of Greenwich services on health costs and housing quality in the Royal Borough.
- Continuing to support improvements in the private rented sector.
- Maximising opportunities for joint working with Registered Providers in Greenwich around health and housing.
- Ensuring opportunities to build health into future planning and development for new build and regeneration are recognised.

Source: Greenwich JSNA 2013/14 “Closing the Gap.” Public Health & Well-Being, Royal Borough of Greenwich.

- Increasing opportunities for resident engagement in housing related planning and decision making as part of building resilient, responsible communities.
- Building on the health MOT development with the Families First Programme and delivery of health advice and support within the home.
- Using public health data and intelligence to support housing initiatives.