

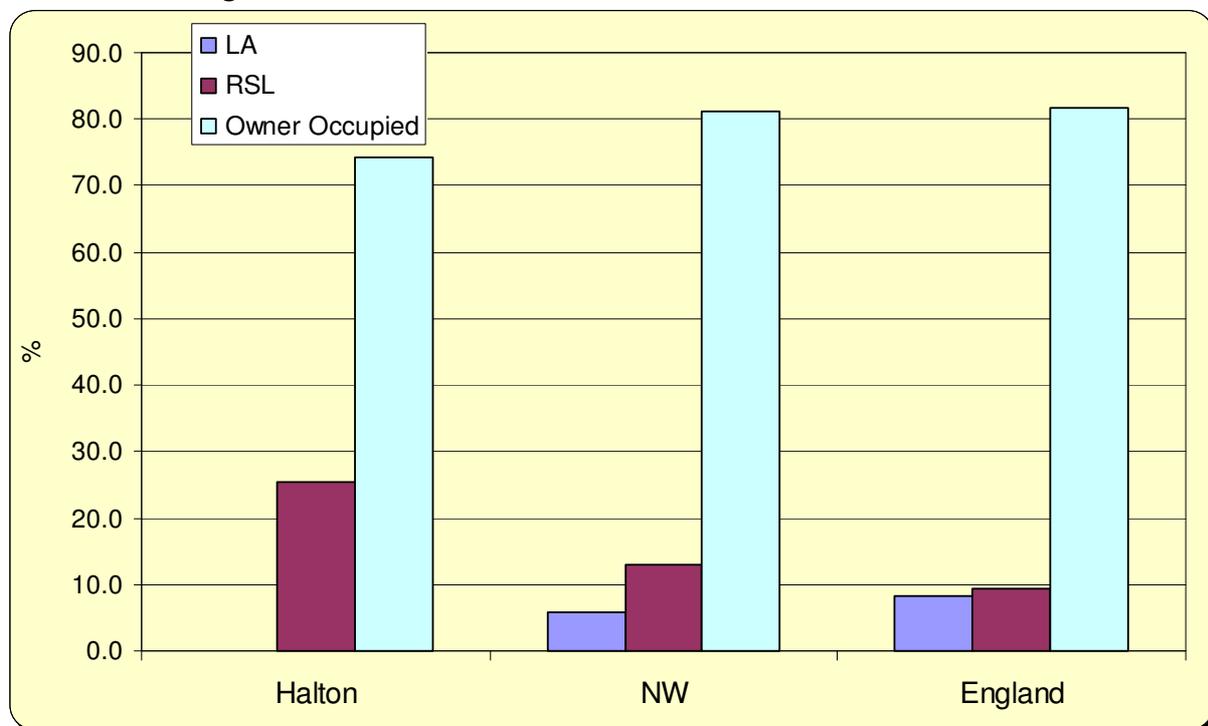
Appendix 1a - Housing

Introduction

The neighbourhood that someone lives in, the type of property that they occupy and the condition of that home, all have a huge impact on their health and well being. Research has clearly demonstrated that poor housing is a key determinant of health outcomes, being intrinsically linked to poor health, a reduced life expectancy, and a reduced overall quality of life / sense of wellbeing.

On the face of it there is also a link between tenure and health. Chart 1 shows Halton has a much higher proportion of social rented accommodation (25%) than both the regional (12.9%) and national (9.5%) averages.

Chart 1: Housing Tenure



Source: ONS Neighbourhood Statistics 2009

Table 1 shows the great variation in housing tenure in Halton. Owner occupancy varies from 99% of households in Birchfield to 6% of households in Windmill Hill, which has the greatest percentage of social rented dwellings. Birchfield on the other hand, contains no social rented dwellings. A significant proportion of social rented housing is located in the New Town estates in Runcorn.

The greatest proportion of privately rented accommodation is in Appleton, where 9% of households are privately rented compared with only 1% in Birchfield and Windmill Hill. Overall in Halton, 66% of households are owner occupied, 28% are socially rented and 4% privately rented, with the remainder being shared ownership dwellings, tied to employment tenancies or households living rent free.

When housing tenure is compared to health deprivation, it becomes clear that there is a strong correlation. The eight most deprived wards in terms of health have the lowest proportion of owner occupation in Halton, whereas the eight wards with the lowest health deprivation have the highest levels of owner occupancy.

However, this is not because social rented housing is in the worst condition, but because it, along with the private rented sector, houses many of the least prosperous members of the community who consequently suffer most deprivation. So the real link is between poverty and health.

Table 1: Housing tenure

Ward	Owner occupancy %	Social Rented %	Private rented %	Other %	Health Deprivation Ranking
Windmill Hill	6%	92%	1%	1%	1
Castlefields	34%	61%	2%	3%	2
Halton Lea	40%	53%	3%	4%	3
Norton South	49%	47%	3%	2%	5
Riverside	51%	37%	7%	5%	4
Grange	55%	40%	2%	3%	8
Kingsway	60%	33%	3%	4%	7
Halton Brook	62%	32%	5%	1%	6
Broadheath	65%	28%	4%	4%	13
Mersey	65%	24%	8%	3%	11
Hough Green	65%	27%	4%	4%	12
Appleton	68%	18%	9%	4%	9
Ditton	70%	24%	2%	3%	10
Norton North	70%	22%	3%	5%	15
Halton View	77%	16%	4%	2%	14
Heath	86%	6%	6%	2%	16
Farnworth	89%	7%	5%	0%	17
Hale	92%	2%	6%	0%	18
Daresbury	94%	2%	3%	2%	20
Beechwood	95%	2%	3%	0%	19
Birchfield	99%	0%	1%	1%	21
Halton overall	66%	28%	4%	3%	

Source: Halton Housing Needs Survey 2006

The Housing Act 2004 gave councils revised powers to tackle the health impact of poor housing under the Housing Health & Safety Rating System (HHSRS), which assesses the risks to health and / or safety posed by housing conditions. There are 29 hazards in the HHSRS, including excess cold, damp, fire, entry by intruder and fall hazards. These hazards are scored and a result of >1,000 equals a Category 1 hazard, where the Council has a duty to act, and a score <1,000 is Category 2 where the Council has the power to take action.

Addressing the health hazards posed by poor physical housing conditions can have a

number of benefits; for example, rectifying an excess cold hazard can reduce the risk of respiratory and cardiovascular disease, lessen the impact on conditions such as arthritis and ease the financial burden and associated stress of trying to heat a home that may be poorly insulated / energy inefficient.

As well as the effect of physical housing conditions on health, there are wider issues to consider in the links between housing and health. Homelessness, or the threat of it, can lead to feelings of stress and depression and other associated health problems. The same can be said of financial worries, which given the current economic climate are a particular issue especially in relation to mortgage repossessions.

Failure to adequately address the investment needs of poor housing conditions also has the potential to lead to –

- Neighbourhoods experiencing low demand as property values reduce.
- The sustainability of social housing estates being jeopardised as tenants seek alternative landlords with better housing in more popular areas.
- Neighbourhood transformation programmes becoming more complex as poor housing conditions impact on a number of baseline indicators such as crime, health and the environment.
- The economic, health and educational well being of residents being adversely affected, resulting in deepening social exclusion.
- Health inequalities being exacerbated.
- Social-inclusion becoming more difficult as poorer families become trapped in low quality housing, limiting their options to move.

Other relevant chapters –

- Economic
- Older People
- Social care
- Child Poverty
- Community Safety
- Coronary Obstructive Pulmonary Disease (COPD)
- Child Accidents

Key issues and gaps

A proportion of the information presented in this chapter is based on historical data as the Housing Needs Assessment was carried out in 2006. At the time of writing this chapter the Council had commissioned a Strategic Housing Market Assessment to update and refresh this data along with its Mid-Mersey Growth Point partners, St. Helen's and Warrington. A first draft of the report on the findings relating to Halton reveals the following headline results –

- Halton's ageing population will lead to increased demand for specialist housing and falling household sizes will mean smaller dwellings are more suitable for some households.
- Unemployment is high and incomes are low with those commuting into the borough for work being higher paid than those residing in the borough.
- There has been an increase in the housing stock over the last decade and increases are likely to be required in the future. There is an imbalance in the housing offer with the proportions of terraced housing and social rented stock being particularly high.
- House prices in Halton are significantly lower than the national average and have been largely unaffected by the economic downturn, however, low incomes and savings mean that many households are unable to access market housing.
- The private rented sector is characterised by a high proportion of benefit claimants, which suggest it is being used as an alternative to social rented housing and has therefore compensated for the reduction in social stock.
- Affordability is a key issue for Halton with the average property price being five times the average income. This, coupled with increased demand for social housing along with falling stock levels, leads to a total net annual need for 891 affordable dwellings per annum (this figure is significantly higher than the 176 found by the Housing Needs Assessment of 2006).
- The greatest demand with regards to market and intermediate (e.g. shared ownership) housing is for three bedroom homes. In the affordable sector, there is a need for smaller and larger units but the groups with greatest priority (i.e. those with children) are more likely to need larger homes.
- There are high levels of housing unsuitability for those with some form of disability or support need and a range of adaptations and support are required to resolve these issues.
- There are a high proportion of households containing pensioners in the borough and this is likely to increase further in the future, leading to an increased need for specialist accommodation and the expansion of support services that are already in place. Older person households are also often under-occupied.
- A significant proportion of housing need / demand in Halton arises from families with dependent children and lone parent groups are particularly disadvantaged and concentrated in social and private rented housing.

Other issues identified have been affected by the current financial climate, and include:

- **Investment** Previous years have seen a significant increase in investment in housing, to meet the national housing shortage identified by the Barker review of housing supply in 2004, and in latter years to provide a stimulus to the construction trade as the economic recession developed. The current financial climate is such that the public sector is experiencing cuts in spending and housing may be one of those areas affected. This will impact on what can be done to meet the needs identified in Halton. Scaling back of the Supporting People programme, which is a Government funding stream that funds housing related support to vulnerable groups living in the community, is also likely to constrain the Council's ability to both maintain existing service levels and support new services.
- **Private Sector building** Private sector house building to meet the needs of the general population has slumped, and mortgage finance is less freely available. This, coupled with the increasing unaffordability of housing for sale, is leading to increased demand for social rented and private sector rented tenancies at a time when potential changes to housing benefit and the wider welfare support system could make private renting more unaffordable, and funding through the Homes and Communities Agency for new social housing could be reduced.
- **Repossessions** In September 2009 Halton was identified as one of 22 repossession hotspots within the UK. Funding was secured from the Working Neighbourhood Fund to provide additional capacity within the team to deal with homeowners at risk of repossession. The Mortgage Rescue Adviser has been in post since February 2010, however the funding was for a fixed period of 12 months. In June 2010 further changes were made to the Support for Mortgage Interest Scheme which saw the interest rate used by the Department of Work and Pensions reduced from 6.08% to 3.63%. This reduction has already had an impact on the workload of the Mortgage Rescue Adviser having seen the number of referrals from September to October increase by 225%.
- **Bank of England Base Rate** The Bank of England base rate has been set at 0.5% since March 2009, any rise would have a significant impact on the number of households at risk of repossession. A 0.4% increase in interest rates would see repossessions increase by 19%, see <http://www.communities.gov.uk/documents/housing/pdf/1643688.pdf>.
- **Possession Claims** The Ministry of Justice have published figures on possession claims and orders for quarter 2 of 2010/2011. In Halton 55 mortgage possession claims were issued and 45 led to orders being made, these figures are lower than in the same quarter for the previous year, however claims per 1000 households in Halton are amongst the highest in the North West.

This scenario presents a challenging environment in which to just maintain current services, let alone address additional unmet needs and service gaps. It will therefore be

essential to prioritise areas for future development and investment based on whatever reduced level of resources is available.

Recommendations for consideration by commissioners

A number of priorities have been identified in Halton's Housing Strategy 2008-2011, which feed into the Sustainable Community Strategy for Halton –

Priority 1 – A Healthy Halton

- Achieve a year on year reduction in the proportion of non decent private sector homes occupied by vulnerable households
- Improve conditions in the private rented sector
- Increase the number of people on income based benefits who live in energy efficient homes
- Improve the provision of supported housing for an ageing population
- Improve equality of access to housing adaptations

Priority 2 – Halton's Urban Renewal

- Monitor progress towards delivery of decent homes target in the social rented sector.
- Ensure plans are in place to meet Decent Homes Plus (subject to agreed standard being introduced by Government)
- Increase the supply of affordable housing in the Borough in line with the recommendations of the Housing Needs Survey
- Introduce Choice Based lettings by 2010
- Update data on condition of the private sector stock
- Complete the regeneration of the Castlefields estate
- Commission consultants to undertake research to prioritise regeneration of New Town estates
- Work in partnership with local authority partners to improve the housing offer in the Liverpool City Region

Priority 3 – Children and Young People

- Complete Homelessness review and new Strategy
- Reduce the level of overcrowding within social rented housing

Priority 4 – Employment, Learning and Skills in Halton

- Maximise the employment related benefits of physical improvements / refurbishment works
- Expand programme of housing construction/improvement training activity
- Deliver increased employment outreach activity with Registered Social Landlords through Job Centre Plus and Halton People into Jobs

Priority 5 – A Safer Halton

- Work with housing providers to reduce the incidence and perceptions of Anti Social Behaviour
- Conduct research into long term vacant dwellings in Halton with a view to participating in the development of a sub regional Empty Homes Strategy

Many of these actions are ongoing, with the Council's commissioning role limited to 'enabling' through partnership working and direction. Future efforts therefore need to be focussed on –

- A review of the housing strategy following production of the Strategic Housing Market Assessment in 2011.
- The development of an affordable housing policy to secure increased affordable housing provision when market conditions improve.
- The prioritisation of the development of housing to meet the needs of those with disabilities.
- The development and introduction of a new Choice Based Lettings scheme in partnership with local and sub regional partners.
- Securing resources to fund the emerging Affordable Warmth Strategy.
- Managing the anticipated reduction in resources to minimise the impact on front line services.
- Ensure funds are available to assist in the prevention of repossessions. Spend to date from the Communities and Local Government Grant (CLG) grant issued in 2010 is over £40k. This grant is unlikely to be re-issued by CLG given the 20% departmental cuts.
- Continue to provide specialist advice and support to Homeowners by retaining Mortgage Rescue Adviser post. If the post is removed then Halton will be unable to administer the Mortgage Rescue Scheme which has recently received financial backing for a period of 4 years.
- Evaluate effectiveness of publicity campaign for mortgage repossession and determine the best medium to use for a new campaign in 2011.

Level of need in the population

The extent of unmet housing need and poor housing conditions have been established and described in detail through a number of extensive pieces of work, including –

- Housing Needs Assessment 2006
- Gypsy/Traveller Needs Assessment 2007
- Extra Care Housing Commissioning Strategy 2008
- Private Sector Housing Condition Survey 2009
- Annual returns from Housing Associations

This data is refreshed typically every 3 to 5 years and paints the following picture of Halton.

Although Halton enjoys low property prices compared to regional and national averages, housing is becoming unaffordable for an increasing number of people due to house price inflation and the Borough's low wage economy.

Although the population has been stable in recent years, the trend toward smaller households has led to increased housing demand.

Overall need for new dwellings is estimated at 600 per annum.

Demand for social rented housing has increased in recent years but the number of social rented dwellings becoming available for letting has declined, resulting in an estimated need for 176 new 'affordable' dwellings per annum.

The private rented sector has expanded in recent years but cannot fully meet the needs of households who are unable to either buy or access social rented housing.

Halton's status as a Housing Growth Point with St Helens and Warrington offers the opportunity to tackle issues of affordability and access to the housing market, but this has been frustrated in the short term by the economic downturn.

The private sector housing stock is in generally good condition although there are concentrations of older terraced housing with the potential to fall into decline without investment by the owners, and conditions in privately rented property are generally poorer.

Registered Social Landlords are on target to meet the 2010 target of making all homes comply with the decent homes standard.

There is a high demand for aids and adaptations as a consequence of the ageing population profile and poor health in the Borough, and a lack of housing complying with the Lifetime Homes Standard and that are wheelchair accessible.

Provision for Gypsies and Travellers has been improved with the development of a 14 pitch transit site.

There is a need for increased specialist housing provision for a range of vulnerable groups including the elderly, those with physical or learning disabilities, and people with mental health problems.

Homelessness remains an intransigent problem, but the refocusing of services on prevention and the use of new tools has contributed to reducing the number of acceptances and those having to be placed in temporary accommodation.

12.2% of households in Halton are in fuel poverty (spending more than 10% of their net income to maintain satisfactory heating and meet all other fuel needs).

For quarter 2 of 2010/2011 27 owner occupied households received advice with regards to difficulties they were having on maintaining mortgage payments.

Within the same period 17 households were prevented from being repossessed as a result of work carried out by the Mortgage Rescue Adviser.

1 household has been rescued under the Mortgage Rescue Scheme.

67 households received notification of court proceedings in Quarter 2 of 2010/2011, all households received correspondence from the Mortgage Rescue Adviser offering free, impartial and confidential advice.

Current services in relation to need

- **Extra Care Housing** There is currently just one Extra Care housing scheme in Runcorn comprising 40 units.
- **Gypsies & Travellers** Halton has two Council managed caravan sites for Gypsies & Travellers, one a permanent site with 22 pitches and the other a transit site with 14 pitches. There are also two small privately run sites.
- **Affordable Warmth** An Affordable Warmth Strategy is currently being developed and an action plan produced. The Affordable Warmth Steering Group will oversee implementation of the action plan. This will help to address issues surrounding fuel poverty and energy efficiency.
- **Grants** The Council offers a number of means tested grants / loans to assist owners with essential property repairs; for the improvement of energy efficiency; and for adaptations required by the disabled.
- **Landlord Accreditation Scheme** The Council operates a Landlord Accreditation Scheme which seeks to promote high standards in the private rented sector.
- **Rent Bond Scheme** A Rent Bond Guarantee Scheme enables those at risk of homelessness to access accommodation in the private rented sector. This scheme provides the rent deposit, which is unaffordable for many vulnerable households.
- **Housing Solutions** The Council has a dedicated Housing Solutions team who provide advice and assistance to the public on homelessness and housing related issues. The team work to prevent homelessness wherever possible and to assist in finding emergency / temporary accommodation where homelessness

cannot be avoided.

- **Mortgage Rescue Adviser** There is a dedicated Mortgage Rescue (MR) Adviser in the Council's Housing Solutions team who provides advice and assistance to help people to keep their home, including Court representation. The MR Adviser also facilitates the Mortgage Rescue Scheme and repossession fund for Halton Borough Council.
- **Money Advice** Housing Solutions team have provided funding to Halton & District CAB for a fast track money advice service which can be accessed for Mortgage Rescue cases or tenants at risk of repossession.

Evidence of what works

Adaptations – Halton has found that working in partnership with Housing Associations to jointly fund adaptations to the homes of their disabled tenants works successfully, and has significantly reduced backlogs and waiting times for essential works.

Early Intervention – a realignment of the Housing Solutions Service to prioritise prevention work has helped to significantly reduce the number of households becoming homeless. The use of things like rent bond guarantees to help secure private sector tenancies, mediation services, Court representation and supported lodgings schemes for young people, have all proved their worth.

Transit Site – the introduction of a Travellers' transit site in 2009 has greatly reduced the number of unauthorised roadside Traveller encampments, and in the process saved the Council something in the order of £130,000 per year, as well as providing much improved services for this marginalised section of the community.

Extra Care Housing – although there is currently only one extra care housing scheme in the Borough, it has been a great success. The model of providing independent accommodation with on site support for personal care and health needs has been demonstrated both with this scheme and in countless others nationwide to be very popular.

Regeneration – significant investment has been made in transforming the Castlefields estate in Runcorn, one of the most deprived areas of the Borough, demolishing unpopular and obsolete system built deck access housing and replacing it with high quality traditionally constructed housing. This has been accompanied by investment in the local infrastructure. The impact on improved health and sense of well being may become clearer in future years. However the cost of this approach is significant and replication in other parts of the Borough will be a challenge given the economic climate.

Mortgage Rescue – In January 2009 the Government launched a package of measures designed to assist homeowners at risk of repossession as a result of the economic downturn. Under these measures two new schemes were launched; Homeowner Mortgage Support Scheme and the Mortgage Rescue Scheme. In addition

to this the Government relaxed the eligibility criteria for existing support for homeowners under the Support for Mortgage Interest scheme. Local Authorities also received grants from Communities and Local Government to use for the prevention of repossessions. The Secretary of State for Communities and Local Government recently announced a further £200m would be provided over the next 4 years for Mortgage Rescue, however Homeowner Mortgage Support will cease in March 2011.

- Since the Mortgage Rescue Adviser has been in post 94 homeowners have approached the Council for assistance. 36 homes have been saved from repossession representing a substantial cost saving to the Council given that in 2007 CLG estimated the cost of a homelessness case to be over £5k.
- 12 households have completed a full Mortgage Rescue application, 1 household has been rescued, 2 failed to complete the progress and 9 are still ongoing. 1 Homeowner is being assisted in converting his shared ownership property back to a full assured tenancy.
- 17% of the 94 approaches made have been as a result of the PR campaign, 50% of these cases have been assisted in preventing the repossession of their home.

Unmet needs and service gaps

Number of dwellings There is a need to increase the overall number of dwellings being built in the Borough to at least 600 per annum to keep pace with demand.

Affordability The proportion of that housing which is 'affordable' needs to increase, which will require the introduction of an 'affordable housing policy' under the Local Development Framework requiring private developers to contribute.

Extra Care Housing There is a current need for an additional 137 units of extra care housing, and increased provision for those with disabilities (physical / sensory / learning.

Social Rented Housing The process for applicants to apply for social rented housing is made unnecessarily complex due to each Housing Association operating in the Borough maintaining a separate waiting list, and using a different allocations policy. The policies also tend to be outdated models, offering little choice to the applicant. The introduction of more choice and increased transparency would help to make neighbourhoods more sustainable, and a single allocations policy and waiting list would greatly simplify processes and be more customer friendly.

Financial Assistance Take up of financial assistance to repair private sector homes has declined in recent years. Advertising could increase awareness of the help available, which may result in more take-up and an associated improvement in housing conditions. However, resources are constrained and there may be a move to loans in the future, which are not popular with customers.

Health and Safety No action is currently taken against Landlords who refuse to carry

out necessary works on their properties following the identification of Category one hazards under the Housing Health and Safety Rating System. Housing Act 2004 places a duty on Local Authorities to take enforcement action when category 1 hazards are identified.

Eviction Anecdotal evidence indicates that illegal eviction in the private rented sector is a problem within Halton. Perhaps this is due to the fact the no Landlord has been prosecuted by HBC for this behaviour. Harassment and illegal eviction are both criminal offences under the Protection from Eviction Act 1977 and Local Authorities have the power to start legal proceedings and prosecute when the evidence justifies this.

Further needs assessment required

- The 2006 Housing Needs Survey is a key source of data but is now quite out of date. A Strategic Housing Market Area Assessment, jointly procured by Halton, St Helens and Warrington, will provide updated information early in 2011 to inform a review of the Council's Housing Strategy.
- The 2007 Cheshire Partnership Area Gypsy & Traveller Accommodation and Related Services Assessment will need refreshing by 2012.
- Whilst the Housing Needs Assessment provides some information about the specific needs of people with disabilities (physical / sensory / learning), more work is required to more accurately assess needs.
- The information in this chapter has been prepared at a time when a number of reforms were announced by the Coalition Government. Some brief information is presented below; however, continued analysis is required to fully assess the potential impact of the changing policy landscape on housing needs.

Social Housing Reform

Through the Localism Bill, the Government propose a series of reforms to social housing which aim to make the system more flexible by giving social landlords increased freedom around who is offered housing and the type of tenancy they are given in order to restrict access to those in the greatest housing need.

Housing Associations will be able to offer 'flexible tenancies' either at current social rents or a new 'affordable rent' of up to 80% of local market rents. In either case, the tenancies will be for a shorter term (fixed for at least two years with no maximum term) – this is what has been termed the 'end to lifetime tenancies' and the idea behind it is that not all families need lifelong subsidy and should be able to move on when their situation improves (e.g. upon finding employment).

The key concern in relation to the impact of these reforms on housing need is that the introduction of fixed term tenancies could lead to an increase in homelessness applications, depending on the inclination of housing associations to apply policies rigidly and seek possession at the end of the fixed term period. In addition, there are affordability issues to consider in relation to raising social rents to 80% of market rents and there has been controversy over asking families to leave their homes once entering

employment because of the disincentive to work issue.

It is important to remember that housing associations have a choice as to whether they follow these changes or not and it remains to be seen what position those operating in Halton will take. Although, there is an expectation that the additional income generated from charging 80% rents will be used to support borrowing for new housing developments and it is almost a pre-condition for accessing funding.

Welfare Reform

Government have outlined a number of reforms to the welfare system including –

- A cap of £26,000 on the amount of benefits a household can receive in a year.
- Households deemed to be under-occupying their property will face cuts to their housing benefit.
- Increases to the level of deductions from housing benefit for households with non-dependant members.
- Changes to Local Housing Allowance, including removal of the five-bedroom rate and caps on the weekly rates.

It is feared that each of these proposals (especially when considered alongside the social housing reforms) will lead to affordability issues for households, potentially resulting in –

- Families being forced to leave their homes or losing them due to rent arrears.
- Families, including children, being driven deeper into poverty.
- Increased overcrowding levels as families have no choice but to move to smaller, cheaper, accommodation.

Key contacts and further links

Housing Strategy Manager – 0151 471 7450

Halton Housing Strategy 2008 to 2011 – <http://hbccms.halton-borough.gov.uk/content/housing/housingstrategy/?a=5441>

Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an Ageing Society (2008) – <http://www.communities.gov.uk/publications/housing/lifetimehomesneighbourhoods>

Commissioning Strategy for Extra Care, May 2008 – <http://www2.halton.gov.uk/pdfs/socialcareandhealth/stratextracare08>

Housing Needs & Market Assessment Survey, 2006 – electronic copies available from Adults & Communities

Private Sector House Condition Survey, 2009 – electronic copies available from Adults & Communities

Cheshire Partnership Area Gypsy & Traveller Accommodation and Related Services
Assessment, 2007 – [http://hbccms.halton-
borough.gov.uk/content/housing/gypsiestravellers/?a=5441](http://hbccms.halton-borough.gov.uk/content/housing/gypsiestravellers/?a=5441)

<http://www.communities.gov.uk/documents/localgovernment/pdf/1745945.pdf>
see www.justice.gov.uk