

Submission:

Response to consultation Advancing our health: prevention in the 2020s

14 October 2019

Summary of key points:

In our response, we are focussing on the fact that good quality, suitable housing is vital to a person's health and wellbeing. It provides a strong foundation for people to live independent healthy lives.

The prevention agenda provides an opportunity for Government to ensure that people on low incomes enjoy longer, healthier lives by investing in good quality housing and integrating the work of social landlords into local programmes to deliver better health outcomes for tenants and service users. The prevention green paper addresses crucial public health challenges, focusing on the central issue of widening health inequalities.

However, it misses the opportunity to set out clearly how good quality affordable homes can help to meet these challenges. In order to maximise the contribution of the housing sector towards supporting a healthier population, Government departments should work together to:

- invest in building the homes our country needs
- ensure building safety
- provide long-term funding and certainty for supported housing
- design a fair and effective welfare system
- support great placemaking to promote physical and mental wellbeing.

1. Introduction

The National Housing Federation is the voice of England's housing associations. Our members provide over two and a half million homes for more than five million people who typically have greater social or health needs than the general population.

Through the provision of high quality general needs and supported housing, housing associations help support some of the most vulnerable people in our society, as well as meeting the country's broader housing needs.

The Federation's members provide invaluable support to a wide range of people with different needs, including people living with disabilities or fleeing domestic violence, older people and those experiencing homelessness. It is estimated that housing associations provide 76% of all supported housing units in England and 465,000 units across Great Britain.

Increasingly, housing associations are delivering many of their services in partnership with other providers, including the NHS. Strong partnerships ensure that housing and health can effectively deliver positive outcomes for the public purse and for the people and communities who benefit from their services. With adequate support and funding, the housing sector can help to meet some of the key public health challenges facing the country, now and into the 2020s.

Our submission will primarily address the following questions:

- What government policies (outside of health and social care) do you think have the biggest impact on people's mental and physical health? (p.61)
- How can we make better use of existing assets - across both the public and private sectors - to promote the prevention agenda? (p.61)
- What more can we do to help local authorities and NHS bodies work well together? (p. 66)

2. Housing and the prevention agenda

A safe, decent and affordable home is fundamental in supporting individual health. Housing is a key public health issue. Housing, planning and housing-related welfare policies can play a crucial role in addressing health inequalities and reducing the number of years lived in poorer states of health.

Close cooperation between the Department of Health and Social Care (DHSC), the Ministry of Housing, Communities and Local Government (MHCLG) and the Department for Work and Pensions (DWP) is therefore essential if the Government is to adequately address the public health challenges identified in its prevention green paper.

Given the impact of housing and welfare policies on health outcomes, we would have liked to the green paper reference it more. Key areas which DHSC may wish to address in collaboration with MHCLG and DWP are:

1. The impact of housing insecurity on mental and physical health.
2. Investment in supported housing services.
3. The impact of welfare reform on mental and physical health.
4. The importance of good planning and placemaking in improving health outcomes.

2.1 Impact of housing insecurity

Living in inappropriate, unaffordable or insecure accommodation can pose serious mental and physical health challenges. In 2015 BRE Group calculated that inadequate housing was costing the NHS at least £1.4bn per year and that figure is only likely to have increased in the intervening years, as the effects of the housing crisis have deepened.¹

Children living in cold, unsafe or overcrowded housing are more likely to have respiratory problems or other long-term health complaints, take more sick days from school, suffer more injuries at home and are more likely to be bullied or become isolated from friends. Older people are vulnerable to accidents and hypothermia in the home, while homeless people of all ages are vastly more likely than the general population to experience severe mental and physical health problems and premature mortality.²

The high quality homes built and managed by housing associations make a huge contribution to mitigating these public health challenges, preventing illness caused by cold, damp and overcrowded conditions and promoting mental wellbeing through security and affordability of tenure. People with specific physical and mental health needs benefit from specialist adapted homes and additional services, which enable them to live independent, healthy lives.

¹ BRE, The cost of poor housing to the NHS – briefing paper, March 2015, <https://www.bre.co.uk/filelibrary/pdf/87741-Cost-of-Poor-Housing-Briefing-Paper-v3.pdf>.

² The King's Fund, Housing and health: Opportunities for sustainability and transformation partnerships, March 2018, https://www.kingsfund.org.uk/sites/default/files/2018-03/Housing_and_health_final.pdf.

Housing association homes are more likely to be of a decent standard than private rented or owner occupied homes but supply is constrained by availability of finance. In recent years, housing associations have made up for reduced government investment in social housing by using cross-subsidy to keep building – in particular by developing homes for sale and investing the proceeds into building affordable homes.

But this cannot deliver anywhere near the number of new social homes needed. Only real investment at a higher grant rate can kick-start the social housebuilding boom England needs. [That's why we are calling on the Government to invest the £12.8bn a year needed to build more homes an end the housing crisis.](#)³

As well as security of tenure, the physical safety of buildings also has a profound impact on residents' health. Everyone has the right to feel safe in their home. Since the tragic fire at Grenfell Tower, housing associations have been doing everything in their power to remove dangerous cladding from buildings and carry out other remedial works as quickly as possible. Housing associations are also contributing to the development of new, fit for purpose building regulations and piloting new ways to ensure residents' safety. A more detailed overview of what the sector is doing to address building safety can be found in the Federation's response to Dame Judith Hackitt's final report, 'Building a Safer Future'.⁴

Case study – Origin Housing Care and Support

Origin Housing Care and Support services provide supported housing for people with enduring mental health problems at schemes in Watford, Enfield and Barnet. In addition to running supported housing schemes, they also support general needs tenants with mental health issues, through frontline Assessment and Support Officers.

The mental health provision across these services includes emotional support, referrals to other services such as Community Mental Health Teams, support with getting the right benefits and getting involved in social activities and help with practical things like cooking healthy meals and keeping your home in good condition. They also provide support in the community from their Mental Health Floating Support Service in Camden.

James's story

When James was referred to Origin by a GP-based counsellor, he was suffering from a number of mental health conditions, substance misuse, and had fallen into considerable rent arrears. Origin helped James set up direct debits to reduce his arrears and built his confidence to deal with his landlord himself. His support worker also helped him address his social anxiety by visiting him at home initially and then gradually encouraging him to meet in public locations. The support team also helped him to access local support groups and inspired him to take up running to improve his health. He says his biggest achievement is conquering his anxiety over leaving his flat to pursue an ambition of becoming a taxi driver. He is now enrolled in a Taxi Knowledge School, studying more formally and building relationships with other people on the course.

³ National Housing Federation, Report: Capital grant required to meet social housing need in England 2021 – 2031, June 2019, http://s3-eu-west-1.amazonaws.com/doc.housing.org.uk/Editorial/Grant_modelling_report_June_2019.pdf.

⁴ National Housing Federation, Independent Review of Building Regulations and Fire Safety: Response to Final Report, July 2018, http://s3-eu-west-1.amazonaws.com/pub.housing.org.uk/National_Housing_Federation_response_to_Hackitt_Review.pdf.

2.2 Supported housing funding

Supported housing provides vital support services for some of the most vulnerable people in society, including homeless hostels, sheltered housing and domestic abuse services. Providers are committed to building and managing high quality homes and fostering a sense of community among residents. Supported housing also saves the public purse around £940 per resident per year.⁵ But provision is increasingly being squeezed due to local authority cuts. Spending by councils on housing-related support services reduced by 69% between 2010 and 2017.⁶

Many supported housing services rely on funding traditionally accessed through the Supporting People Programme. Since the removal of the ring-fence around this funding in 2009 and the reduction in local authority resources, spending has fallen dramatically and supported housing contracts issued by local authorities have reduced in size as a result.

Sheltered and extra care housing also offer significant value as a preventative service, helping to support and maintain independence for vulnerable older people, preventing hospital admissions and ensuring timely discharge. An estimated 71% of supported housing properties in England house older people, most of which are owned and managed by housing associations.⁷

These homes and accompanying facilities are designed to meet specific changing health and mobility needs. They are economic to heat and are a manageable size. However, the high design specification makes these properties more expensive than general needs properties for housing associations to build and run, and this constrains supply.

Supported and sheltered housing perform a vital prevention service, helping residents live healthier, more independent lives and saving the public money. However, modelling carried out by Sitra for the National Housing Federation in 2015 calculated that by 2024/25, we will be facing a national shortfall of 46,771 supported, sheltered and extra care housing places.⁸ To ensure that vulnerable people have the support they need to thrive, the Government should ring-fence housing-related support and restore funding to 2010 levels, when £1.4bn was allocated to local authorities in England.⁹

⁵ Frontier Economics, Financial benefits of investment in specialist housing for vulnerable and older people, September 2010, [https://www.housinglin.org.uk/assets/Resources/Housing/Support materials/Other reports and guidance/Financial benefits of investment in specialist housing FINAL.pdf](https://www.housinglin.org.uk/assets/Resources/Housing/Support%20materials/Other%20reports%20and%20guidance/Financial%20benefits%20of%20investment%20in%20specialist%20housing%20FINAL.pdf)

⁶ The National Audit Office, Financial sustainability of local authorities 2018, March 2018 <https://www.nao.org.uk/wp-content/uploads/2018/03/Financial-sustainability-of-local-authorities-2018.pdf>.

⁷ DWP & DCLG, Supported accommodation review The scale, scope and cost of the supported housing sector, November 2016, https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/572454/rr927-supported-accommodation-review.pdf.

⁸ Sitra, Estimating the Need for Supported Housing, October 2015, http://s3-eu-west-1.amazonaws.com/pub.housing.org.uk/Sitra_Supported_Housing_Needs_Assessment_Report.pdf.

⁹ National Housing Federation, Let's end the housing crisis, June 2019, http://s3-eu-west-1.amazonaws.com/files.ciw.housing.org.uk/Lets_end_the_housing_crisis.pdf.

2.3 Impact of welfare reform

The Federation wants to see a benefits system that works for everyone, giving people enough money to live on, supporting them into work and ensuring that everyone has fair access to affordable housing. We support the principles of Universal Credit. However, [we have called on the Government to fix six flaws](#) in the implementation of the policy, which are currently causing hardship and exacerbating mental and physical health challenges.

In particular, the five-week wait for initial payment is causing unnecessary hardship for claimants, a rise in food bank usage and an increase in rent arrears. Some tenants are being advised to claim the 100% advance on their payments to cover the five-week wait. This leads to people falling into debt before receiving their first payment. Recent reports from the Trussell Trust and Policy in Practice with the Joseph Rowntree Foundation have both highlighted the substantial health impacts of the five-week wait and ongoing indebtedness as a result of advance payment repayments.¹⁰

The green paper addresses the impact of indebtedness on mental health and notes that the Government is planning to introduce a statutory Breathing Space scheme to provide respite to those in problem debt while they seek support, with regulations laid before the end of the year. This scheme will encompass public as well as private sector debts, but Universal Credit advance payments will not be covered until early 2021.¹¹

In the meantime, tenants will continue to suffer from the impact of the five-week wait and ongoing debt. To avoid these negative impacts, people should be able to receive a payment in this period and there should be greater flexibility on payment frequency and backdating for all. Tackling health inequalities will require investment in improving the Universal Credit system and ensure people get support to successfully make and manage claims.

More widely, the Federation is calling on the Government to create a fairer welfare system that is joined up with housing policy so people can genuinely afford to pay their rent, including reforming the household benefit cap and Local Housing Allowance rates.

2.4 Good planning and placemaking

As the green paper recognises ‘the homes and communities in which we live have a big impact on our health. They influence our transport choices, how we spend our leisure time, including keeping in touch with friends and family, and whether we feel safe and secure at home and in public.’

Good planning can make the difference between people taking the car to the shops or choosing to walk instead, between children staying inside or spending time playing outside with friends. This ultimately means the difference between places which promote mental health and wellbeing and

¹⁰ Trussell Trust, #5WEEKSTOOLONG: Why we need to end the wait for Universal Credit, Sept 2019, https://www.trusselltrust.org/wp-content/uploads/sites/2/2019/09/PolicyReport_Final_ForWeb.pdf; Policy in Practice with the Joseph Rowntree Foundation, Financial Resilience and the Transition to Universal Credit, Sept 2019, <http://policyinpractice.co.uk/wp-content/uploads/Universal-Credit-and-Financial-Resilience-JRF-Summary-report.pdf>.

¹¹ HM Treasury, Breathing space scheme: response to policy proposal, June 2019, https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/810058/17June_CLEAN_response.pdf.

those which detract from it. That is why NHS England's Healthy New Towns programme was developed, to promote the benefits of well-designed places for physical and mental health and curb the rising cost of treating lifestyle-related disease.¹²

Barriers to creating healthy places include a lack of funding for local planning authorities, conflicting policy priorities and skills. These barriers pose challenges to public health even in wealthier parts of the country, but they are especially crucial in determining outcomes in parts of England that have been left behind and which face reduced opportunities and poorer health outcomes.

Housing associations are key community anchors. They can help Government to invest in places to bring the country together and improve our health in the 2020s. That's why we're calling for a new, £10bn national regeneration fund over 10 years so they can work with local partners to give these great places the boost they need.

It is also why the Federation launched the [Great Places Commission](#) in March 2018 to understand what makes a place great, and consider how housing associations, working with national and local government and other partners, can create healthy and thriving places. The Commission visited towns and cities across the North and Midlands, meeting housing associations, stakeholders and local residents. Its findings resulted in ten recommendations for how to create more great and healthy places to live.¹³

¹² NHS England, Putting Health into Place: Executive Summary, Sept 2019, <https://www.england.nhs.uk/wp-content/uploads/2019/09/phiip-executive-summary.pdf>

¹³ National Housing Federation, Great Places Commission: Ten recommendations for creating great places to live, August 2019, https://s3.eu-west-2.amazonaws.com/files.events.housing.org.uk/NHF_Great-Places_Report_Final_Online.pdf.

Case study – Stockport Homes, ‘Your Local Pantry’ scheme

Stockport Homes opened the first ‘Your Local Pantry’ in 2014. Since then a further three pantries have opened in Stockport with a fifth due to open later in the year. Stockport Homes also operate a pantry franchise in partnership with Foundations Stockport and Church Action on Poverty to support organisations across the country to open a pantry. The first franchise opened in 2019.

Pantries create a sustainable and long-term solution to food poverty and help low income households eat healthily for less. Members pay a small weekly fee, typically £3.50, which entitles them to choose at least ten items of food each week from a selection including fresh fruit and vegetables, store cupboard items, frozen and chilled produce. Over 25 tonnes of fresh fruit and vegetables were distributed last year with over 70 tonnes of food redistributed from the main supplier Fare Share through the pantry network.

The scheme also offers opportunities for volunteering and training. The 2018 [Social Impact Report](#) found that, for every £1 invested, the pantries have generated a £6 return in social value. Altogether, the pantries generated £62,828 of social value last year as a result of volunteering alone, with 10 new volunteers joining the project, a total of 4,439 hours of volunteer time committed, and 12 volunteers moving into employment. Members have reported improved family finances, better health and wellbeing and reduced isolation.

Tanya King, Social Inclusion Manager at Stockport Homes, said:

“Food poverty is a reality as incomes stagnate with little prospect of increasing. The Pantry model is an effective way to make sure that people’s budgets go further. The benefits of Pantries are numerous: they provide breathing space for struggling families; they offer fresh food to households that would otherwise be limited to cheap, less healthy food; and they tackle social isolation. Pantry members we spoke to said the Pantries had allowed them to have enough money to pay for essential bills, or to save for Christmas or to visit family.”

3. Conclusion

The Federation welcomes this opportunity to highlight how good quality, affordable housing can help people from low-income households live longer and healthier lives. The green paper rightly identifies widening health inequalities as the key public health challenge facing the country as we move into the 2020s, but misses the opportunity to set out clearly how housing can help to meet the challenge.

The work of housing associations is crucial in supporting the health and wellbeing of their tenants and the wider communities they serve. They help to provide a strong foundation for children, allow elderly people to stay independent for longer, offer extra support to the most vulnerable in society, and support employment and community cohesion. In the long term, good quality housing can save the public money and lead to a healthier society. We hope that the Government will take this opportunity to invest in housing, so that housing associations can continue to invest in the health of our communities.