How do we improve housing conditions and prevent homelessness?

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What is this topic paper about?

How do we improve housing conditions and prevent homelessness?

This topic paper has been published as part of Plymouth Plan Connections. It is one of a series of topic papers that are being published to provide information and support ongoing discussions with local people and organisations about the future of the city.

This topic paper sets out the key housing issues that will need to be addressed through the Plymouth Plan, Where a separate Housing Topic Paper covers the need for new homes and the supply of sites up to 2031, this topic paper focuses on how we can help Plymouth residents to access and live in housing of a decent standard, and to access support when they need it to maintain their independence and prevent homelessness.
Introduction

The current Plymouth Housing Plan (2012-2017) contains the key aims and objectives to address the wider housing needs across the city. Moving forward, the long-term strategic aims will be set out in the Plymouth Plan, and the issues will be addressed through the development of delivery plans focussed on key themes.

At the heart of this topic paper are some key strategic questions:

- **Question 1**
  How do we improve conditions and raise the standard of private rented sector housing on offer in the city?

- **Question 2**
  How should we prioritise the supply of social housing to meet the need of everyone who wants it?

- **Question 3**
  How do we enable people to have the chance to live in the areas they want to live?

- **Question 4**
  What types of older person’s accommodation should we develop?

- **Question 5**
  How can we better enable older or disabled people to remain independent in their own homes when they need more help to do so?

- **Question 6**
  With homelessness rising – how can we raise homelessness prevention levels even higher, so that families with children don’t have to live in unsatisfactory temporary accommodation.
Plymouth has proportionally more social housing stock than most local authority areas and a growing number of privately rented properties. Plymouth’s housing stock currently totals 113,528.

<table>
<thead>
<tr>
<th>Tenure Type</th>
<th>Proportion of stock</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private rented sector</td>
<td>20.2%</td>
</tr>
<tr>
<td>Owned outright</td>
<td>27.2%</td>
</tr>
<tr>
<td>Owned with mortgage or loan</td>
<td>31.5%</td>
</tr>
<tr>
<td>Social rented</td>
<td>19.3%</td>
</tr>
<tr>
<td>Other</td>
<td>1.8%</td>
</tr>
</tbody>
</table>
What are the issues that the Plymouth Plan needs to address?

Many of Plymouth citizens are living in housing that is of a poor standard

- Plymouth’s private rented sector is growing rapidly – with over one in five properties being let privately (up 5.2 per cent since 2001).
- Around ‘one-third’ of Plymouth private sector homes are in poor standard (i.e. a combination of being cold, health and safety hazards being present, in a state of disrepair and/or without modern bathroom or kitchen facilities). This figure exceeds the national average.
- About 12,000 private rented homes in the city are energy inefficient and are wasting heat, energy, carbon and money.
- There is some 39,000 ‘hard to treat’ properties that are either of solid wall construction or do not have mains gas.
- A further 5000+ social houses are considered to be non-decent.
- The Fairness Commission (final report March 2014) highlighted high numbers of private landlords who were not aware of their obligations in terms of maintaining the standard of properties, and recommended that a comprehensive and resourced response to raising standards should be a priority.

Poor housing has costs beyond repair

"At every event held in the Summer of Listening they [the public] told us that the overall housing situation in Plymouth is dire. The lack of affordable homes, the prevalence of sub-standard housing, insufficient social housing and the costs of the bedroom tax and council tax subsidy changes are all causing real hardship and affecting the health and life chances of many in the city". *Plymouth Fairness Commission final report March 2014*

- Of the 29,930 private sector dwellings, the estimated repair cost to bring them all to a decent standard is £170 million.
- Over 700,000 older people in the UK attend hospital A&E units after a fall and many more attend minor injury units or call for ambulance assistance. Many of these incidents are as a result of hazards in the home (45 per cent of accidents occur in the home and accidents are in the top 10 causes of death for all ages).
- Office of National Statistics identified 70 Excess Winter Deaths in Plymouth in 2010/11, linking poor housing and poverty to low indoor temperatures and cold-related deaths.
- Plymouth has high concentrations of poorly maintained and fuel inefficient private housing occupied by older and vulnerable, low income households.

Homelessness is a significant challenge in Plymouth

- Homelessness prevention workers are currently advising on average 56 customers per day with regard to their housing issues, this is a 42 per cent increase on last year, and numbers are steadily rising further.
Customers have increasingly complex needs and vulnerabilities together with higher levels of debt and housing affordability issues that are a barrier to accessing housing.

Numbers of households in temporary accommodation have risen, peaking at 121 in June 2014, and the numbers in emergency B&B accommodation have also risen.

The number of children within these households is also high, with 98 children living with their homeless families in temporary accommodation at the end of June 2014.

Homeless households are waiting longer in temporary accommodation before bidding successfully for social housing properties.

There have been significant increases in levels of statutory homelessness of single people particularly in relation to mental illness/disability (acceptances have risen from 17 in 2009/10 to 31 in 2013/14 an increase of 82 per cent).

**Demand for social and affordable housing vastly outstrips supply**

- There are currently 10,551 households on the Devon Home Choice register looking for accommodation.
- Demand clearly outstrips supply, last year approx. 1300 properties were let through Devon Home Choice (housing accessed by 12 per cent of those on the register – a little over one in 10 households).
- Of the households on the social housing register 1,625 have a mobility issue.
- Of these 176 have been assessed as needing a wheelchair or part wheelchair accessible property. Last year 17 properties were let as suitable to people assessed as needing wheelchair or part wheelchair accommodation.

- Many more under-occupiers are awaiting transfer to smaller properties through Devon Home Choice than properties becoming available – with one-bed properties in particularly short supply.
- In addition, the city’s overcrowded households stand little chance of accessing larger housing through Devon Home Choice due to the limited supply of four-bed+ sized homes.

**There are concerns about the affordability of housing**

- Average social sector rents are rising caused by the current government changes to the funding model. A three bed house at the new ‘affordable rent’ can cost up to approx. £120 per week
- Average (mean) private sector rent is around £126 per week as set out in home truths 2013/14
- Recent welfare reforms have impacted on the affordability of both social and private rented tenancies, with levels of benefit received for some tenants reduced.
- 757 social housing tenants have applied through Devon Home Choice to move to a smaller property because they are under-occupying their tenancies, and are therefore subject to ‘bedroom tax’. 503 of them need a one-bed property, and 159 need two-bedrooms.

Students occupy significant numbers of multi-occupied accommodation – but more is needed for people under 35 years of age affected by welfare reform.
Private sector housing is shocking, especially that on offer to the under 35’s.” Participant in the ‘Summer of Listening’: Creating the conditions for fairness – Plymouth Fairness Commission final report March 2014

- There are an estimated 6000 private rented houses in multiple occupation (HMO’s are houses that are occupied by more than one household and where common areas such as bathrooms and kitchens are shared – often called ‘house share’).
- Only around 700 of these properties are required to hold a licence because they’re considered to be a large HMO and which means that the landlord has to maintain properties to an agreed standard.
- Students occupy significant numbers of HMO’s, although the University has a strategy to provide alternative accommodation through purpose built halls of residence.
- Government Benefit changes will mean a potential for an increased demand for HMO’s by people under 35 years of age of around 800 people, potentially increasing this sector.

Access to housing adaptations to support independent living is limited

- Much of our housing is not flexible or easily adapted for Plymouth’s rising population of elderly or disabled people.
- Waiting times for major adaptations can be long and there are limited resources to carry them out – the funding available for this work has recently reduced by approximately half.
- This is placing serious pressures on the ability to deliver mandatory Disabled Facilities Grant’s in a timely manner, potentially increasing costs to the NHS and other care services.
- Private Sector Renewal Grant (PSRG) provided the funding for decent homes work, empty homes work and energy efficiency initiatives as well as half of all adaptations in Plymouth in 2010/11 but is no longer provided by Government.
- Home Improvement Assistance loans are no longer being provided from 2014/15, reducing the Council’s ability to support improvements to owner occupied property.

Fuel Poverty

A household is deemed to be in fuel poverty if it has an income line below the poverty line (including if meeting it’s required energy bill would push it below the poverty line) and if it has higher than typical energy costs.

In Plymouth there are currently 11,584 households in fuel poverty.

There are three main reasons why action on fuel poverty needs to be addressed at a local level:

1. Excess Winter Deaths: Between 1990 and 2011 there was an average of 142.5 excess winter deaths every year in Plymouth. A key reason for this is people being unable to afford to heat their homes to an adequate temperature.
2. Health: There are a range of health conditions associated with cold and damp housing (see above Housing and Health section) A household experiencing fuel poverty will have less ability to heat a home to the levels required to maintain good health. This increases the strain on existing public health services.

3. Fuel prices: Energy bills are likely to continue to rise as fossil fuels become scarcer or more expensive to extract, and as carbon taxes are strengthened to help reduce carbon emissions. These forces create social pressures, especially with regard to the affordability of energy.

To effectively tackle fuel poverty a strategy comprising of three main elements is required:

1. Improve Housing Standards: A possible solution for this would be continuing the ECO programme of domestic energy efficiency measures; promote uptake of Green Deal and subsequent government energy efficiency schemes. Ensuring these programmes are targeted at the fuel poor.

2. Health: Using the National Institute for Health and Care Excellence’ new guidelines on ‘Excess winter deaths and morbidity and the health risks associated with cold homes’ to plan future action – such as a referral system from GP’s.

3. Income maximisation: Ensuring all relevant agencies are engaged and aware of interventions that are in place to help reduce fuel poverty. An example of this would be Plymouth Energy Community providing fuel debt advice services, and switching energy tariff services.

Question 10

Are these all the issues that the Plymouth Plan needs to address?

Are there any more?
What are the solutions?

<table>
<thead>
<tr>
<th>Plymouth Plan solutions</th>
<th>Related theme</th>
<th>Why</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Plymouth Plan will target intervention and resources to improve the standard and</td>
<td></td>
<td>Tackling poor quality and poorly managed homes helps to reduce health</td>
</tr>
<tr>
<td>management of private sector housing</td>
<td></td>
<td>inequalities and supports people to remain independent</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Housing adaptations will be targeted at those most in need so that older and disabled</td>
<td></td>
<td>Plymouth’s ageing population should have the choice to live</td>
</tr>
<tr>
<td>people can live independently in their own homes.</td>
<td></td>
<td>independently, safely in their own homes – and this can also</td>
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<tr>
<td></td>
<td></td>
<td>reduce pressure on social care.</td>
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<tr>
<td>Co-ordinate all relevant city wide services in targeting and increasing resources to</td>
<td></td>
<td>Without this action many of those who live in un-efficient</td>
</tr>
<tr>
<td>improve the energy efficiency of fuel poor homes.</td>
<td></td>
<td>homes will face a long-term fuel-poor future with a high</td>
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<tr>
<td></td>
<td></td>
<td>probability of poor health.</td>
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<tr>
<td>Promote access to a range of accommodation options – and will utilise private rented</td>
<td></td>
<td>Households can access decent private rented housing much</td>
</tr>
<tr>
<td>accommodation more effectively</td>
<td></td>
<td>more quickly, and in areas of their choosing.</td>
</tr>
<tr>
<td>Plymouth Plan solutions</td>
<td>Related theme</td>
<td>Why</td>
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<tr>
<td>----------------------------------------------------------------------------------------</td>
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<tr>
<td>Focus activity on prevention of homelessness and rough sleeping at the earliest possible stage</td>
<td><img src="image1" alt="Health" /> <img src="image2" alt="Living and Housing" /></td>
<td>The causes and consequences are broad and extremely damaging health, wellbeing and life chances.</td>
</tr>
<tr>
<td>The Plymouth Plan will address the wider causes and impacts of homelessness</td>
<td><img src="image1" alt="Health" /> <img src="image2" alt="Living and Housing" /> <img src="image3" alt="Property and Environment" /></td>
<td>Broader partnership work to tackle causes and impacts will prevent families from experiencing the misery of homelessness and prevent homelessness presentations that are costly for the Local Authority.</td>
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What happens next?

Any comments received on this topic paper will be considered in the preparation of the Plymouth Plan. You can make comments at [www.plymouth.gov.uk/PlymouthPlan](http://www.plymouth.gov.uk/PlymouthPlan) or by email [plymouthplan@plymouth.gov.uk](mailto:plymouthplan@plymouth.gov.uk). Alternatively, please post your comments to:

Strategic Planning & Infrastructure Department
Plymouth City Council
Ballard House
West Hoe Road
Plymouth
PL1 3BJ

The closing date for consultation responses is 25 October 2014.

References

- ‘Making Every Contact Count’
- Creating the Conditions for Fairness (Plymouth Fairness Commission, Final Report
- Plymouth Housing Plan
- DECC Fuel Poverty Statistics