Foundations for Wellbeing
The Annual Report of the Director of Public Health and Wellbeing 2013/14
Contributors

Judith Wright
Director of Public Health

Subject Matter Experts - Julie Carter, Rob Dunmall, Sarah Leppard, Ivan Western, Susan Weston.
Public Health Team - Jacqueline Clay, Ross Maconachie, Catherine Scott, Clare Toon, Bhavisha Virendrakumar, Ryan Walkley, Lesley Wilkes.

With thanks to contributors of case studies and further information:
Southdown Housing, Chichester District Council, Central Sussex YMCA
West Sussex County Council, Crawley Homelessness Forum
West Sussex Strategic Housing Group

August 2014 WS1705 Designed by Graphic Design and Print, County Hall.

This document is also available on the website: www.westsussex.gov.uk
Contents

Foreword Page 4
Executive summary Page 5
Summary of Challenges and Recommendations Page 6

Chapter 1: West Sussex As Home Page 15
Chapter 2: Life Stage: Childhood Page 23
Chapter 3: Life Stage: Gaining Independence Page 43
Chapter 4: Life Stage: Forming Families Page 53
Chapter 5: Life Stage: Mid Life Into Older Age Page 63

Appendix 1: Summary of Welfare Reform Page 73
Appendix 2: Descriptions of Specialist Care Housing Page 74
Appendix 3: Housing Concerns in Later Life Page 75
Foundations for Wellbeing

Foreword

This year my Annual Public Health Report focuses on housing. It considers how, at different stages in our lives, housing supports health and wellbeing; and its importance, not just to individuals and families, but also in building strong communities and economic development.

Housing is a subject that can generate heated debate. Nationally and locally there are huge challenges in providing people with healthy, safe, secure and suitable homes. This report sets out some of the challenges in West Sussex. It does so recognising that the demands on the housing supply are immense; from housing in rural areas to sustain local communities, to property for young people at the start of their working life, to homes which are adaptable to meet the needs of an ageing population.

I also recognise that this is a period of considerable change that families, organisations and communities are having to navigate a way through; change in the housing market, change in the planning law, policies and frameworks, and reform to the benefit system and social care funding.

In addition there are local issues. West Sussex is a popular place to live with an excellent quality of life. Low unemployment and proximity to London combine to attract working age migrants from other parts of the UK and elsewhere. The South Coast is a particular magnet for people of retirement age, increasing pressures on health and social care services. An outstanding natural environment, including part of the South Downs National Park and a beautiful coastline, limit areas for development. All these factors combine to push up house prices creating serious problems for people on low incomes, in particular people aged 16-24, those with fixed pensions and those on benefits. Shortages of housing for some workers is likely to contribute to emigration of younger people which can undermine economic growth, make health and social care services unsustainable and weaken communities. Older people on low incomes may also be faced with a choice of either emigrating to areas with lower cost housing, disrupting their connection with their communities, or remaining in the area but becoming dependent on welfare services.

These factors combine to form a serious challenge to the wellbeing of the population of West Sussex of all ages, and to the services that try to provide some answers. My report is intended to help everyone with an interest in improving housing in the county to understand the scope and scale of the challenges, and to provide some recommendations on how we might address them.
Executive summary

Housing is fundamental to our health and wellbeing. Different stages in life present different challenges to individuals, families, communities, planners and services; some challenges require nationally led solutions, others can be tackled locally.

Nationally, and locally, we do not have enough homes to meet demand. Household formation is outstripping supply; rents and house prices are rising and there is an increased demand for affordable and social housing. Delivering new homes is difficult. While some may come from within the existing housing stock by utilising empty properties or encouraging better use of capacity, house building often meets with considerable local resistance.

Homes need to be affordable but design and quality are also important, especially if older people are to be tempted to downsize.

The proportion of people renting their home from private landlords is increasing and we expect this trend to continue. The private rented sector is meeting the needs of a variety of people, including young adults who want to remain fairly mobile, families with reduced access to social housing and people spending longer periods renting before being able to buy their own home. However it is not without problems, there are concerns about rental costs, security of tenure and housing condition.

Statutory homelessness¹ has not increased in West Sussex, but for some of the most vulnerable adults and families intervention is required to help them access and maintain a home. For people who are homeless, or living in very insecure accommodation, more action is required to mitigate the effects; this includes adults with long term physical and mental health problems.

Across all life stages, good quality, specialist advice and guidance is vital to ensure people make informed decisions; this is particularly true in later life, where the range of options and schemes providing housing with care can be confusing.

In this report three main challenges have been identified for each life stage and are broadly grouped into issues relating to supply, condition and the mitigation of adverse affects. These are summarised on page 6.

Clearly many issues cut across life stages and we have placed issues into the life stage where the impact is considered to be greatest. And finally, having a home is never just about “four walls and a roof”, the neighbourhood, environment, local amenities and social networks are crucial to wellbeing.

¹Statutory homelessness' is where local authorities have defined a household as homeless within the terms of the legislation. Local authorities have a duty to offer accommodation to households found to be in priority need and not intentionally homeless.
<table>
<thead>
<tr>
<th>Challenge</th>
<th>Childhood</th>
<th>Gaining Independence</th>
<th>Forming Families</th>
<th>Mid life into Older Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase supply and access</td>
<td>Support families at risk of homelessness and/or poorer housing.</td>
<td>Increase the provision of specialist advice, and where required, advocacy for 16-24 year olds.</td>
<td>Increase the supply of new homes – including homes in the private rental sector.</td>
<td>Increase the provision of specialist information and guidance.</td>
</tr>
<tr>
<td>Increase quality and appropriateness</td>
<td>Support action that addresses poor housing condition, including indoor air quality, ventilation and cold.</td>
<td>Support schemes that maximise unused capacity within the existing housing stock, including bringing empty properties back into use.</td>
<td>Work with local communities to overcome resistance to development– including support for small scale, local development, of good quality design.</td>
<td>Review the level and range of housing with care available in the county, and how longer term health and social care needs can be met.</td>
</tr>
<tr>
<td>Mitigate adverse impact</td>
<td>Develop and sustain environments that support child development.</td>
<td>Increase housing support to vulnerable groups including people with mental health problems, substance misuse problems.</td>
<td>Mitigate the impact of housing pressures and affordability on the wider economy.</td>
<td>Increase work to reduce social isolation and loneliness and improve “connectivity” within communities.</td>
</tr>
</tbody>
</table>
Child poverty and poor housing are strongly linked. Higher incomes increase housing choice. Progress on the West Sussex Child Poverty Strategy should be reviewed. (Action for Think Family Partnership).

Support families at risk of homelessness and/or poorer housing

**Recommended local action.**
- Where required, housing authorities provide support to help people access and maintain housing in the private rental sector. This support may become increasingly important for vulnerable families. The impact of welfare reform and support should be monitored. (Action for Districts and Boroughs, agencies providing support to families including Think Family and Early Help programmes).
- Some families may need help to plan and manage their finances. Basic financial education and advice should be available, and easily accessible. (Action for Citizen Advice Bureau (CAB), Aspire, Districts and Boroughs, Children and Family Centres, voluntary sector organisations working with families).
- Where families live in insecure housing, or are subject to frequent moves, it is important that organisations work together to minimise adverse impacts such as difficulties in accessing and sustaining health treatment, disruption to education and accessing services / amenities that support a healthy lifestyle. (Action for schools, Districts and Boroughs, WSCC Learning, NHS).

Support action that addresses poor housing condition, including indoor air quality, ventilation and cold

**Recommended local action.**
- Promote awareness and understanding of a “healthy home”, including ensuring adequate ventilation and reducing second hand smoke. Promote national initiatives for example the Carbon Monoxide – Be Alarmed campaign (Action for housing providers including private landlords, letting agencies, WSCC Fire and Rescue).
- A countywide fuel poverty strategy would bring together knowledge of local and national programmes and campaigns – including energy efficiency schemes, winter warmth and flu campaigns. (Action for WSCC with Districts and Boroughs).

Develop and sustain environments that support child development

**Recommended local action.**
- Establish 20mph neighbourhoods, targeting locations with higher pedestrian and cyclist accidents. (Action for WSCC working with local communities).
- Develop and maintain good quality play spaces and promote the access, and use, of green space within communities. This should include ensuring good play spaces for children living on Gypsy and Traveller sites. (Action for WSCC, Districts and Boroughs).
Gaining independence

Key Recommendation

- Family breakdown is the most common cause of youth homelessness. Some aspects of welfare reform are acting to increase pressures on young people to remain in their childhood home. For some young people this is a positive option, but some may need support, including mediation, to remain at home. The access to advice, guidance and advocacy services for young adults in West Sussex should be reviewed. (Action for WSCC with Districts and Boroughs, housing providers, voluntary sector organisations working with young adults).

Support schemes that maximise unused capacity within the existing housing stock, including bringing empty properties back into use

Recommended local action.

- Support for schemes which bring empty homes back into use. (Action for Districts and Boroughs, local housing providers, voluntary sector organisations working with vulnerable groups).

- With increased pressures on housing and an ageing population, WSCC should revisit the potential of a Homeshare scheme, learning from the Department of Health evaluation of pilot schemes. (Action for WSCC).

Increase housing support to vulnerable groups including people with mental health problems, substance misuse problems

Recommended local action.

- Some people need on-going housing support, including people with mental health problems, young and ex-offenders, and people with substance misuse problems. Social care and health providers need to work closely with housing authorities, providers and landlords to ensure housing is maintained. This includes the need for good discharge planning from hospital. (Action for NHS, including specialist services and hospitals, social care, housing authorities and providers, voluntary sector organisations working with vulnerable groups).

- For people with chronic, severe alcohol dependence, there is no “wet hostel” provision in the county, the need and effectiveness of such provision should be reviewed. (Action for WSCC, voluntary sector organisations supporting people with substance misuse problems).
Key Recommendation.

- Increase the supply of affordable homes, including more homes built for rent. *(Action for Districts and Boroughs working with local communities).*

Recommended local action.

- Increase support to Neighbourhood Planning (including with Parish and Town Councils, and in rural areas and villages) to identify and agree local housing need and to ensure concerns of existing communities are addressed. *(Action for Districts and Boroughs working with Parish and Town Councils and local communities).*

- Design is important:-
  - Good quality housing supports independence in later life, and well-designed neighbourhoods can promote healthier lifestyles and increase social interaction.
  - There is some evidence that high quality, innovative designs are more acceptable to some local communities. *(Action for Districts and Boroughs, developers).*

Recommended local action.

- We need a better understanding of the impact of housing shortages on the local economy, including:-
  - the impact on employment in the private sector and public sector recruitment and retention,
  - whether housing pressures are acting to reduce economic competitiveness,
  - the impact within rural communities and longer term sustainability of rural amenities and services,
  - the impact on commuting and travel to work patterns, and associated pressures on the infrastructure. *(Action for WSCC, Districts and Boroughs to undertake, or commission, research).*

Mitigate the impact of housing pressures and affordability on the wider economy

- Work with local communities to overcome resistance to development, including support for small scale, local development, of good quality design.

- Design is important:-
  - Good quality housing supports independence in later life, and well-designed neighbourhoods can promote healthier lifestyles and increase social interaction.
  - There is some evidence that high quality, innovative designs are more acceptable to some local communities. *(Action for Districts and Boroughs, developers).*
Key recommendation

- There should be more extra care housing. Using national benchmark figures, West Sussex has a low level of extra care housing, this may be restricting choice or distorting how some existing provision is used, for example the tenant mix within extra care schemes.

  *(Action for Districts and Boroughs, WSCC).*

Increase the provision of specialist information and guidance

**Recommended local action.**

- There is a range of models of housing with care designed for older people, the options can be confusing. People need clear, independent, specialist information and advice; for some people advocacy is required.

  *(Action for WSCC, Districts and Boroughs, voluntary sector organisations working with older people).*

- Practicalities matter. Some people need considerable support to move to more suitable accommodation or to make adjustments to remain in their existing home. This is especially true where older people move at a time of a crisis; we should seek local approaches to providing services including removals, house clearance services and “approved” companies to undertake home alterations.

  *(Action for WSCC, Districts and Boroughs, voluntary sector organisations working with older people).*

Review the level and range of housing with care available in the county, and how longer term health and social care needs can be met

**Recommended local action.**

- The level of specialist housing (i.e. housing restricted to older people) should be reviewed to assess whether developments act to increase in-migration of older people (75+ year olds) *(Action for WSCC, Districts and Boroughs to undertake, or commission, research).*

Increase work to reduce social isolation and loneliness and improve “connectivity” within communities

**Recommended local action.**

- Good physical, mental and emotional wellbeing requires more than bricks, mortar and income. Social capital, networks and relationships are vital. Some people, particularly older people, may live in good quality housing, have a relatively high income but be lonely, depressed and isolated. Health and social care commissioners should consider how they can work with local communities and organisations to improve the quality of life in neighbourhoods, and explore mechanisms to improve social capital; for example participatory budgeting, time banking, and increased support for initiatives such as Dementia Friendly communities.

  *(Action for WSCC, District and Boroughs, working with local communities and voluntary sector organisations).*
Shelter is a fundamental need we all share.

The term “adequate housing” should not be interpreted narrowly as “four walls and a roof.” It encompasses freedoms, including protection against eviction and arbitrary destruction of one’s home, being free from arbitrary interference, freedom of movement and the ability to determine where to live. It includes entitlements, such as security of tenure, land and property restitution, equal and non-discriminatory access to adequate housing, and participation in housing-related decision-making at national and community levels.

As we do not live our lives in “four walls and a roof”; the relationship between housing and health is not just confined to issues of physical condition. Issues of supply, affordability and the wider built and natural environment also have an impact. At a strategic level the planning of the built environment, including housing, industry and infrastructure is a determinant of health, with long term health and economic implications for communities.

Although a universal need, how housing supports health and wider wellbeing changes over our lifetime; from childhood needs, to the provision of support for independence into adulthood, to housing that supports health and wellbeing in older age.

This report examines the interface between housing and wellbeing in West Sussex at different life stages. These are broadly defined as: childhood; gaining independence; forming families and midlife into older age.

It brings together evidence from local housing authorities, the health and social care sector, and national and international evidence and research. For each life stage the report describes:

(i) the IMPACT of poor housing on the health and wellbeing of individuals and communities;
(ii) the DRIVERS OR MECHANISMS which act to sustain or compound problems, or conversely support people to improve their circumstances;
(iii) the RISK FACTORS associated with living in poor housing; identifying people and families at a higher risk of not securing or maintaining a home;
(iv) the CHALLENGE of meeting needs at each life stage.
Foundations for Wellbeing | Public Health Annual Report 2013/14
CHAPTER 1
West Sussex As Home

People

The most recent Census showed that approximately 807,000 people lived in West Sussex in 2011 (Table 1.1). In recent years the population of the county has increased by approximately 6,000 people a year. In 2013 there were an estimated 821,400 people resident in West Sussex.

Home for most people is a property which they own or rent; but for some people home is a “communal establishment”. This report, in the main, focuses on people living in households.

The majority of people live with others. The most common household type is couples living together with no dependent children, however almost 107,000 people in West Sussex live on their own, and over 52,000 of these are people aged 65 years or over (Table 1.2).

Table 1.1 People Living in West Sussex (2011)

<table>
<thead>
<tr>
<th></th>
<th>All People</th>
<th>Living in a Household</th>
<th>Living in a Communal Establishment (as %)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adur</td>
<td>61,200</td>
<td>60,400</td>
<td>800</td>
</tr>
<tr>
<td>Arun</td>
<td>149,500</td>
<td>145,700</td>
<td>3,800</td>
</tr>
<tr>
<td>Chichester</td>
<td>113,800</td>
<td>110,800</td>
<td>3,000</td>
</tr>
<tr>
<td>Crawley</td>
<td>106,600</td>
<td>105,900</td>
<td>700</td>
</tr>
<tr>
<td>Horsham</td>
<td>131,300</td>
<td>128,600</td>
<td>2,700</td>
</tr>
<tr>
<td>Mid Sussex</td>
<td>139,900</td>
<td>137,300</td>
<td>2,600</td>
</tr>
<tr>
<td>Worthing</td>
<td>104,600</td>
<td>102,800</td>
<td>1,900</td>
</tr>
<tr>
<td>West Sussex</td>
<td>806,900</td>
<td>791,500</td>
<td>15,400</td>
</tr>
<tr>
<td>England</td>
<td>53,012,500</td>
<td>52,059,900</td>
<td>952,500</td>
</tr>
</tbody>
</table>

Source: Census 2011 Table QS101EW. Figures Rounded to nearest 100.

Table 1.2 Household Types in West Sussex (2011)

<table>
<thead>
<tr>
<th>All Households in West Sussex</th>
<th>Lone Person Households</th>
<th>Households with dependent children</th>
<th>Couples - no dependent children</th>
<th>Lone parent : no dependent children</th>
<th>Other*</th>
</tr>
</thead>
<tbody>
<tr>
<td>345,600</td>
<td>106,800</td>
<td>91,600</td>
<td>127,100</td>
<td>11,700</td>
<td>8,500</td>
</tr>
<tr>
<td></td>
<td>52,100 are aged 65 years or over</td>
<td>20,500 are lone parent households</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*includes students or people not related sharing.
Source: Census 2011 Table QS116EW. Figures Rounded to nearest 100.

Household definition: One person or a group of people who have the accommodation as their only or main residence. In relation to a group of people, a household exists where people either share at least one meal a day, or share the living accommodation, that is, a living room or sitting room.
**Homes**

There are 359,000 occupied homes or “dwellings” in West Sussex (Table 1.3). Housing type varies across the county. Crawley has a low percentage of detached dwellings and a higher percentage of terraced homes. There are more mobile, or temporary, homes in Arun. In Chichester, reflecting a larger student population, there are more shared homes.

### Table 1.3 Accommodation Type in West Sussex by Districts and Boroughs (2011)

<table>
<thead>
<tr>
<th></th>
<th>Total dwellings</th>
<th>Detached</th>
<th>Semi-detach.</th>
<th>Terraced</th>
<th>Flat - purpose built</th>
<th>Flat*</th>
<th>Other**</th>
<th>Shared dwelling</th>
</tr>
</thead>
<tbody>
<tr>
<td>West Sussex</td>
<td>359,500</td>
<td>29.9%</td>
<td>26.1%</td>
<td>21.3%</td>
<td>17.2%</td>
<td>3.4%</td>
<td>1.8%</td>
<td>0.3%</td>
</tr>
<tr>
<td>Adur</td>
<td>27,700</td>
<td>18.4%</td>
<td>37.5%</td>
<td>21.3%</td>
<td>18.4%</td>
<td>2.2%</td>
<td>2.2%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Arun</td>
<td>70,500</td>
<td>33.6%</td>
<td>23.1%</td>
<td>19.6%</td>
<td>16.3%</td>
<td>4.3%</td>
<td>2.6%</td>
<td>0.6%</td>
</tr>
<tr>
<td>Chichester</td>
<td>53,900</td>
<td>37.3%</td>
<td>27.3%</td>
<td>18.4%</td>
<td>12.8%</td>
<td>2.0%</td>
<td>1.9%</td>
<td>0.2%</td>
</tr>
<tr>
<td>Crawley</td>
<td>43,500</td>
<td>14.0%</td>
<td>20.7%</td>
<td>41.6%</td>
<td>22.3%</td>
<td>0.9%</td>
<td>0.5%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Horsham</td>
<td>56,600</td>
<td>38.5%</td>
<td>26.5%</td>
<td>17.0%</td>
<td>14.7%</td>
<td>1.6%</td>
<td>1.6%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Mid Sussex</td>
<td>58,800</td>
<td>34.7%</td>
<td>29.8%</td>
<td>16.2%</td>
<td>14.8%</td>
<td>2.7%</td>
<td>1.7%</td>
<td>0.2%</td>
</tr>
<tr>
<td>Worthing</td>
<td>48,700</td>
<td>21.4%</td>
<td>22.8%</td>
<td>20.5%</td>
<td>23.6%</td>
<td>9.0%</td>
<td>1.8%</td>
<td>1.0%</td>
</tr>
</tbody>
</table>

Source: Census 2011 Table DC4403EW

*includes bed-sits/studios ** includes commercial buildings or mobile/temporary accommodation

There are a further 15,000 – 17,000 properties in West Sussex which are not used as someone’s main home, including approximately 5,000 holiday homes and 8,500 vacant dwellings.

### Matching People To Homes - Overall Capacity In Existing Housing

In terms of how local housing meets local housing need it is important to consider how well the existing stock of housing in West Sussex is being used.

In any housing stock there is some “unused capacity”. For example in West Sussex there are some vacant properties, some second and holiday homes and also “under occupation”. So in addition to the 359,000 homes there are a further 15,000 – 17,000 properties in West Sussex which are not used as someone’s main home, including approximately 5,000 holiday homes and 8,500 vacant dwellings.

### Vacant Dwellings

The number of vacant dwellings (this excludes second homes) has remained at a fairly constant 8,500 to 9,000 (Figure 1.1). There are many reasons why a property may be vacant, including the home owner moving into residential care or property awaiting disposal after death. In the main vacant dwellings are privately owned. Nationally, and locally, a number of initiatives have been used to try and bring empty properties back into use. These include relaxation of planning rules for flats above shops, grants/loans for refurbishment, matching potential buyers to properties and directly leasing the property for a household on a council waiting list.

### Bringing Empty Properties Back Into Use

Central Sussex YMCA, with funding from the Homes and Communities agency, work with private landlords to refurbish empty properties, and once refurbished directly manage and let the properties; this has enabled the YMCA to have secure longer term housing for some of the vulnerable people they support.

1 **Dwelling definition:** Dwelling being defined as a self-contained unit of accommodation, where all rooms, including kitchen, bathroom and toilet are behind a single door which only that household can use.
Under / Over Occupation

There is also capacity in the existing “in use” stock. The term “under occupation” is used where a property is considered too large for the needs of the household. Clearly how this is assessed can be contentious, but generally it is defined by ‘excess’ bedrooms.

The 2011 Census collected, for the first time, information on the number of bedrooms in each property. Sixty percent of properties in West Sussex have three or more bedrooms; this is a slightly lower percentage than England (Table 1.4).

Source: Department of Communities and Local Government (DCLG) Housing Statistics Table 615.
Table 1.4 Properties by Number of Bedrooms in West Sussex by Districts and Boroughs (2011)

<table>
<thead>
<tr>
<th>Occupancy Rating (Bedrooms)</th>
<th>No bedroom</th>
<th>1 bedroom</th>
<th>2 bedrooms</th>
<th>3 bedrooms</th>
<th>4 bedrooms</th>
<th>5 or more bedrooms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adur</td>
<td>0.3%</td>
<td>11.5%</td>
<td>33.6%</td>
<td>42.3%</td>
<td>9.9%</td>
<td>2.5%</td>
</tr>
<tr>
<td>Arun</td>
<td>0.3%</td>
<td>12.4%</td>
<td>32.5%</td>
<td>37.5%</td>
<td>13.7%</td>
<td>3.7%</td>
</tr>
<tr>
<td>Chichester</td>
<td>0.1%</td>
<td>9.4%</td>
<td>28.0%</td>
<td>38.0%</td>
<td>17.4%</td>
<td>7.0%</td>
</tr>
<tr>
<td>Crawley</td>
<td>0.3%</td>
<td>12.9%</td>
<td>22.8%</td>
<td>48.5%</td>
<td>13.1%</td>
<td>2.5%</td>
</tr>
<tr>
<td>Horsham</td>
<td>0.2%</td>
<td>10.5%</td>
<td>23.8%</td>
<td>37.5%</td>
<td>20.6%</td>
<td>7.4%</td>
</tr>
<tr>
<td>Mid Sussex</td>
<td>0.2%</td>
<td>10.5%</td>
<td>23.7%</td>
<td>37.8%</td>
<td>21.2%</td>
<td>6.7%</td>
</tr>
<tr>
<td>Worthing</td>
<td>0.4%</td>
<td>17.6%</td>
<td>32.1%</td>
<td>35.9%</td>
<td>10.9%</td>
<td>3.1%</td>
</tr>
<tr>
<td>West Sussex</td>
<td>0.2%</td>
<td>12.0%</td>
<td>27.8%</td>
<td>39.1%</td>
<td>15.8%</td>
<td>4.9%</td>
</tr>
<tr>
<td>South East</td>
<td>0.2%</td>
<td>11.6%</td>
<td>26.2%</td>
<td>38.9%</td>
<td>17.0%</td>
<td>6.0%</td>
</tr>
<tr>
<td>England</td>
<td>0.2%</td>
<td>11.8%</td>
<td>27.9%</td>
<td>41.2%</td>
<td>14.4%</td>
<td>4.6%</td>
</tr>
</tbody>
</table>

Source: Census 2011 Table Q5411EW

Occupancy rating values are derived by examining the number of rooms alongside data on the ages, gender and relationship of people within a household. Ratings based on bedrooms are shown in Table 1.5. In terms of overcrowding, using the ONS definition there are approximately 10,200 households living in over-crowded accommodation in West Sussex. In relation to “under-occupancy” 126,300 households (37% of all households) in West Sussex have two or more “surplus” bedrooms; this figure rises to above 40% in Chichester, Horsham and Mid Sussex.

Measures to address under-occupancy within the social rented sector have been introduced by the current Government. Housing Benefit of working-age social tenants is reduced if they live in a property considered to be too large for their needs; this has been referred to as the removal of the “spare room subsidy” or the “bedroom tax”. While this has proved controversial, it highlights the need to maximise use of the capacity within the existing housing stock.

Under-occupancy is not just confined to the social rented sector. In West Sussex 46% of owner occupied homes have an occupancy rating of +2 compared with 14% in private rented homes and 10% of social rented homes. The most common form of under-occupation is older people remaining in homes after their children have moved out. Figure 1.2 shows that in large areas of West Sussex more than 50% of households have an occupancy rating of +2. The challenge is how to use existing capacity, irrespective of tenure.

Table 1.5 Overcrowding/Under-Occupancy (Bedrooms) in West Sussex by Districts and Boroughs (2011)

<table>
<thead>
<tr>
<th>Occupancy Rating (Bedrooms)</th>
<th>-2 or less bedrooms</th>
<th>-1 bedrooms</th>
<th>+1 bedroom</th>
<th>+2 or more bedrooms</th>
</tr>
</thead>
<tbody>
<tr>
<td>West Sussex</td>
<td>1,100</td>
<td>9,100</td>
<td>87,200</td>
<td>121,900</td>
</tr>
<tr>
<td>Adur</td>
<td>100</td>
<td>600</td>
<td>7,200</td>
<td>11,000</td>
</tr>
<tr>
<td>Arun</td>
<td>200</td>
<td>1,800</td>
<td>16,300</td>
<td>25,600</td>
</tr>
<tr>
<td>Chichester</td>
<td>100</td>
<td>1,000</td>
<td>10,700</td>
<td>16,800</td>
</tr>
<tr>
<td>Crawley</td>
<td>300</td>
<td>2,000</td>
<td>13,200</td>
<td>13,500</td>
</tr>
<tr>
<td>Horsham</td>
<td>100</td>
<td>1,100</td>
<td>12,000</td>
<td>18,000</td>
</tr>
<tr>
<td>Mid Sussex</td>
<td>200</td>
<td>1,200</td>
<td>13,000</td>
<td>19,200</td>
</tr>
<tr>
<td>Worthing</td>
<td>100</td>
<td>1,400</td>
<td>14,800</td>
<td>17,600</td>
</tr>
</tbody>
</table>

Source: Census 2011 Table Q5412EW
There have been a number of local and national initiatives and proposals to increase the use of capacity in owner occupied homes:-

- There is a national campaign to increase the tax relief for people renting out spare rooms, the “Raise the Roof” campaign.
- Homeshare schemes match younger people with housing needs to older people with low level care needs. A Department of Health funded pilot programme was operated in West Sussex between 2006-2008. An evaluation of this pilot, along with pilots in Wiltshire and Oxfordshire, found that while the scheme attracted a high number of enquiries and applications, there was a considerable time lag in converting enquiries to firm “matches” and very few were made. Given the ageing population and increased pressure on housing amongst young age groups this type of programme should be reviewed.
- Providing wider support, and choice, to encourage people to downsize.

Future Demand – Housing Numbers

This report concentrates on the health and wellbeing needs of people at different life stages, and as such is not examining specific housing targets/numbers at a local authority level, but it is important to understand the context in which housing authorities identify housing need and current assumptions about future requirements, particularly for affordable housing.

District and Boroughs in West Sussex are required to provide regular estimates of the housing needs in their area. Under the National Planning Policy Framework (NPPF) they must:-

“Identify the scale and mix of housing and the range of tenures that the local population is likely to need over the plan period which meets household and population projections, taking account of migration and demographic change.”

This is not easy, and estimates need frequent revision. Local authorities consider inward and outward migration, birth rates, death rates and also the number and type of

---


National Planning Policy Framework (NPPF), paragraph 159
households being established. For example over the last 50 years an increase in the divorce rate has meant that more single people have established new households post-divorce, and restrictions on housing finance has meant more adult children are remaining in their childhood homes. The impact of some changes can take many years, but some can be relatively sudden, such as the closing of a large employer or changes to migration rules.

The longer term trend on household size in West Sussex is shown in Figure 1.3. In 1981 41% of households contained 3 or more people, by 2011 this had fallen to 33%.


**Key points**

- A stable housing market that offers choice, flexibility and affordable housing is critical to our economic and social wellbeing.
- The strategy indicated that the housing market was not working and acknowledged that we had not built enough new homes for more than a generation and the credit crunch had compounded the problem.
- The strategy signalled a move away from central Government control to greater emphasis on local decisions and control.

The strategy sets out a number of initiatives that have been introduced since it was published including the Help to Buy Scheme, the New Homes Bonus and Community Infrastructure Levy. The latter two, plus the Community Right to Build, are encouragements to local communities to support house building in their areas. The document sets out the Government’s plans to increase choice, access and standards in the private rented sector by supporting landlords and investors to invest. It supports the Build to Let models to encourage the building of private rental homes with funding from investors with medium to long term interests.

It sets out the desire to encourage more affordable housing by supporting greater innovation and competition between social landlords, including encouraging new private entrants into the social housing market.

There is a commitment to re-invigorate the Right to Buy by raising discounts, along with a promise that for every home bought under the Right to Buy, a new affordable home will be built.

The importance of bringing empty homes back into use was highlighted with a commitment to provide funding to assist that process.

There is a recognition that the strategy should not be about building new homes at any cost. The quality, sustainability and design of housing are just as important as how many new homes are built. The Government’s commitment is to ensure that all new homes from 2016 will meet the Zero Carbon Homes standard.

It states that housing is critical for our social mobility and health and wellbeing; social housing should provide support for those who need it, when they need it and should help vulnerable people to live independently.
It notes that our homes account for about half of all household wealth and that opportunity for wealth must be open to all, with housing choices helping rather than hindering people's ability to build assets and find employment.

**Planning Framework**

The Government has introduced considerable change in the planning system. Under the previous Government there was a top down setting of targets. Housing requirements were calculated at a national level, translated to regional planning authorities who then divided targets between each local planning authority. This system has been abolished but local planning authorities are still required to have a Local Plan which identifies housing need and how land (or sites) can satisfy that demand.

Local authorities\(^6\) undertake a range of work to establish what the local needs are, including Strategic Housing Market Assessments (SHMAs). SHMAs are detailed assessments of the local housing market, local needs, particularly people who need help to access the market, and the types and sizes of homes and tenures required. With the absence of top down target setting there is greater freedom on how the assessment of need is undertaken, although estimates of need must be based on robust evidence to be approved by the planning inspector.

In relation to affordable housing, the latest SHMAs undertaken estimate a need for, at least, an additional 2,300 affordable homes\(^7\) per annum in West Sussex. In 2012/13 there were an additional 590 affordable homes delivered in the county (Figure 1.4).

There are different forms of affordable housing. In relation to new housing provision, the term 'affordable housing' can refer to both low cost home ownership schemes or to homes built for rent by Registered Providers. Low cost home ownership schemes generally involve a sale of a share in the equity of a home, making home ownership more accessible for first time buyers. New affordable housing for rent tends to be provided by Registered Providers (often referred to as Housing Associations). Since 2011 Government policy has encouraged providers to increase rents of new built homes to within 80% of open market rental values, with the intention being to enable an increase in the supply of new homes.

---

\(^6\) Note that following the establishment of the South Downs National Park, the South Downs National Park Authority (SDNPA), became the planning authority for areas within the park boundaries.

\(^7\) Delivered by new build, requisition or refurbishment. In relation to affordable housing, the latest SHMAs undertaken estimate a need of between 2,250 to 2,930 additional affordable homes per year across West Sussex.
CHAPTER 2
Life Stage - Childhood

Children living in inadequate housing are more likely to have poor physical and mental health and delayed cognitive development. Childhood problems can persist into adulthood affecting lifelong health and economic prospects.

Child development is supported by the quality of the wider environment, both built and natural. A good environment will help a child develop a “sense of place”, provide built and casual play opportunities and support a child’s self-identification as a member of the local community. Poor environmental conditions can act to increase parental concerns about safety and reduce social interaction, restricting independent mobility and social development.

A home is therefore an important asset in promoting child health, development and learning.

The Impacts Of Inadequate Housing On Childhood

The impacts of poor housing on children are wide ranging, from direct health impacts, for example damp conditions on respiratory health, to problems accessing services, maintaining social relationships and breaks in education.

Housing is often just one part of a series of complex and inter-related problems a child or family may experience and there are a number of voluntary, community and statutory services, working to mitigate adverse impacts.

<table>
<thead>
<tr>
<th>Table 2.1 Indoor Air Pollutants</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Pollutant</th>
<th>Source</th>
<th>Typical Health Effects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mould, damp – microbial bacteria and fungi, develop indoors when sufficient moisture available.</td>
<td>Damp, poorly ventilated homes, notably around bathrooms or basement rooms.</td>
<td>Respiratory infections and asthma, infections, tiredness, headaches and irritation to the skin, eyes, nose, throat and lungs.</td>
</tr>
<tr>
<td>Second Hand Smoke (SHS) – caused by tobacco smoking.</td>
<td>Breathing in other people’s smoke is called second-hand smoke (SHS).</td>
<td>Eyes, nose and throat irritation, breathing problems, lung and other cancers, emphysema, chronic obstructive pulmonary diseases, cardiovascular diseases.</td>
</tr>
<tr>
<td>Carbon monoxide – colourless, odourless gas produced by incomplete combustion of carbon fuels.</td>
<td>Faulty, incorrectly installed, poorly maintained / ventilated cooking or heating appliances (which use fossil fuels).</td>
<td>At high levels can be fatal, lower level effects include headaches, dizziness, nausea and fatigue.</td>
</tr>
<tr>
<td>Nitrogen Oxides – nitrogen dioxide, nitrous oxide and nitric oxide - incomplete combustion of carbon fuels.</td>
<td>Faulty, incorrectly installed, poorly maintained / ventilated cooking or heating appliances (which use fossil fuels).</td>
<td>Evidence linking higher levels of indoor nitrogen dioxide with higher levels of respiratory symptoms in children.</td>
</tr>
<tr>
<td>Volatile organic compounds (VOCs).</td>
<td>A wide range of products including air fresheners, cleaning products, solvents, paints and paint strippers, wood preservatives, building materials and home furnishings.</td>
<td>Research evidence that VOCs can irritate the lungs and may also react with ozone to produce other toxic compounds.</td>
</tr>
<tr>
<td>Dust mites and other biological air pollutants.</td>
<td>Main sources - house dust mite excrement, fungal particles, pet dander and pollen.</td>
<td>May result in allergic reactions, hypersensitivity and asthma. Allergens act as sensitisers and can trigger rhinitis.</td>
</tr>
<tr>
<td>Particles or Particulate Matter (PM) - tiny solid or liquid particles found in the air.</td>
<td>Caused by a number of processes – notably around cleaning and cooking; for example stir frying has been found to produce a lot of PM due to the “superheating” of oil particles.</td>
<td>Research identifies specific concerns around deposition of particles in the lung, with smaller particles able to penetrate deeper and deposit in air sacs and can cause inflammation.</td>
</tr>
<tr>
<td>Radon – gas produced by the radioactive decay of uranium. With rocks and soil everywhere levels outside are low but it can accumulate inside buildings.</td>
<td>From ground gases in high-risk radon areas.</td>
<td>Lung cancer.</td>
</tr>
</tbody>
</table>
Summary

Secure, affordable, good quality housing is important to support child development

The private rental sector is increasingly important

- Children, and notably young children, are more likely to live in rented homes. The proportion of children living in rented housing has increased in West Sussex and is likely to continue to increase.
- There are characteristics of the lower cost private rented sector that may impact the health and well-being of children:
  - Private renters, including families with dependent children, move more frequently than people in social rented or owner occupied homes. Increased mobility may interrupt education and access to health and social care services.
  - Housing condition affects child health and development. Overall the poorest quality housing stock is in the private rental sector, with damp and thermal warmth major concerns.

Housing costs are increasing, at a faster rate than other costs and will act to increase child poverty

- There is a strong association between child poverty and poor housing. Information available at a national level shows housing costs are increasing ahead of other areas of household spending. This means that “housing induced” child poverty will increase.
- Increasing housing costs are often absorbed by reductions in expenditure elsewhere in the family budget.
- The impacts of Welfare Reforms have yet to fully work through the system. In relation to children, the impact may be greatest on larger families. Families may need support to adapt and/or mitigate impacts. Financial education and planning are important.

Outdoor space and the local environment is important to child development and highly valued by parents of young children

- The local environment is important to support child development, including access to outdoor green and play spaces, neighbourhood safety and public places that support social interaction and development.

Homeless Families – the overall numbers accepted by local authorities have not increased

- In 2012/13 550 households with children were accepted as homeless and in priority need by local authorities in West Sussex. Although the rate across the county has not risen in recent years, the picture varies across the county. Crawley has a relatively high rate of homelessness.
- Local housing authorities have experienced an increasing number of people seeking help to avoid becoming homeless and there are more households found to be intentionally homeless.
- At any one time between 500 and 600 children and their families are placed in temporary accommodation, half of these children live in Crawley. Overall temporary accommodation may not be of poor quality but at different periods in 2013/14 a small number of families with dependent children had been placed in temporary bed and breakfast accommodation for longer than 6 weeks in West Sussex, contrary to national guidelines.
- Not all homeless households with children housed within the county are placed there by West Sussex local authorities. Because of housing shortages or higher costs in other parts of the country some local authorities elsewhere, particularly in London, are obliged to house families outside their own borders. These families face particular problems accessing social support from their placing borough.

Vulnerable Groups / Risk Factors for Poor Housing

- The characteristics of children in poverty and children at risk of homelessness are well understood; young parents are a notable risk group.
- Children and young people of gypsy and traveller families may also experience poor home and environmental conditions, site conditions and facilities have been identified as a problem in some sites.
Direct Impact on Health
A number of health conditions are directly associated with poor housing:

Indoor air quality
There is a range of indoor air pollutants, some due to the proximity to outdoor pollution (for example close to busy roads, polluting industries) but many originate from within the home (Table 2.1). There is strong evidence in relation to the effects of some pollutants, less evidence on others. We know that there is a higher rate of respiratory problems, including asthma, of children living in poor housing\textsuperscript{8}. A considerable proportion of childhood asthma is attributable to exposure to dampness and mould. Control of pollutants includes identifying and dealing with the source, but also ensuring adequate ventilation.

Road accidents and accidents in the home
\begin{itemize}
\item There is a higher rate of road accidents involving children as pedestrians in deprived neighbourhoods.
\item In deprived neighbourhoods there is also a higher incidence of household accidents, including domestic fires\textsuperscript{9}. It is estimated that half of all accidents involving children are related to physical conditions in and around their home\textsuperscript{10}.
\end{itemize}

Indirect impacts on health
Children who are homeless are:
\begin{itemize}
\item Less likely to be registered with a GP.
\item Less likely to be up to date with immunisations.
\item More likely to be admitted to hospital (in part due to lower GP registration and access).
\end{itemize}

Behaviour, education and parenting
Poor housing and homelessness are associated with behavioural problems and there is evidence that these persist into adulthood. This can extend to increased offending rates. Nationally over 40% of young offenders have experienced homelessness as children.

Overcrowded housing can also have a negative impact on parenting, this may be related to higher levels of stress and depression, both for parents and children. Educational outcomes may be affected:
\begin{itemize}
\item Mental health problems, including anxiety and depression are greater amongst children in insecure living conditions.
\end{itemize}

10 Home and leisure accident research, 1991, 12th annual report, 1988 data, Consumer Safety Unit, Department of Trade and Industry.
and/or overcrowded homes.  
- Children who move homes more frequently are more likely to change schools.  
- Children in poor housing have lower school attendance, in part due to health impacts of poor housing, but also delays in accessing a school place.  
- For homeless children and children in poor housing, studies have identified a greater sense of social isolation within school due to their housing status; there is some evidence of a higher likelihood of being bullied.  
- Poor home learning environments (space to do homework, access to internet), and ability to get adequate sleep may also have an impact.

Wider “healthy” environments
- There are lower rates of physical activity and increased rates of obesity of children living in deprived neighbourhoods.

Drivers For Poor Housing In Childhood

The key drivers in this life stage are similar to older, more established families:-

- Employment and income levels determine the housing families can afford, increased income levels improve housing choice.
- The access to, security, quality and cost of housing.
- Spatial planning - how neighbourhoods and communities amenities are planned. For example the access and quality of play spaces, and the location of potential hazards to health, such as busy roads and industry.

Employment and income
There are many interactions between the risks and underlying drivers which can lead to poor housing in childhood; with the relationship between housing, poverty and health being complex.

Not all families in poverty live in poor housing, but a low income acts to restrict choice in relation to the size, quality and location of housing, which can act to reinforce or sustain poverty. This means that some families who are in good housing, but on a low income, may be less mobile, so when better employment opportunities arise they may be less inclined to move if housing options elsewhere are poorer.

For families trying to secure housing in an open rental market, rents tend to be higher in more “attractive areas”; i.e. characterised by better employment opportunities, better transport links, schools and amenities. With a squeezed supply of housing, low incomes families are increasingly priced out of such areas, and so may be additionally disadvantaged by moving to areas...
with reduced employment opportunities and poorer amenities.

A clustering of poorer and more vulnerable people in the social rented sector was identified in the Marmot Review (2010) noting that “those who need these [better amenities] most are least likely to experience them, and inequality increases”. As social housing becomes harder to access and tenancies only available to the most vulnerable, the tendency to house people with poorer health, educational and economic outcomes in the same area increases. Overall West Sussex does not have a large social rental sector, therefore the issue of clustering, as described by Marmot may be less apparent with poverty and affluence in many areas being side by side.

Access to, security, quality and cost

Access to social housing / council waiting lists

Access to the social rented sector in West Sussex is very limited. There are over 17,000 households on council waiting lists, with a significant increase over the last 15 years (Figure 2.1). In any one year there are approximately 2,000 lettings to new tenants.

Reduced access to social housing, with large numbers of people, and notably families, on social housing waiting lists, has meant that there has been an increased use of the private rental sector.

With increased demand in the lower cost private rental market and reduced competition from the social rented sector, rents can increase, even where conditions are poor.

Figure 2.1 Households on Social Housing Waiting Lists in West Sussex (1997 - 2013)

Source: DCLG

Note: There are some data issues in comparing waiting lists over time as rules and criteria for people being on/off lists changes. This chart provides information on the trends in pressure on local authorities and social housing rather than on population trends.

“Access to, security, quality and cost”

“Access to social housing / council waiting lists”

“Access to the social rented sector in West Sussex is very limited. There are over 17,000 households on council waiting lists, with a significant increase over the last 15 years (Figure 2.1). In any one year there are approximately 2,000 lettings to new tenants.

Reduced access to social housing, with large numbers of people, and notably families, on social housing waiting lists, has meant that there has been an increased use of the private rental sector.

With increased demand in the lower cost private rental market and reduced competition from the social rented sector, rents can increase, even where conditions are poor.”
Tenure of children in West Sussex

The majority of households in West Sussex are homeowners; 71% of people live in owner occupied homes, but this varies across the county and also by age. Notably a higher proportion of children, and in particular young children, live in rented accommodation, 44% of young children (0 to 2 year olds) in West Sussex live in rented homes, in the main these are homes rented in the private sector.

In relation to children and tenure, there has been considerable change over the last 10 years. In 2001 almost 72% of children aged 0-2 years lived in owner occupied homes, this has now fallen by 16% to 56%. In 2001 12% of 0-2 year olds lived in private rented accommodation, this has now increased to over 26%.

This means that increases in private rental costs and private rental housing condition have a greater impact on young adults and households with pre-school children than other age groups in the population.

Increased use of the private rental sector by families with children raises concerns about the length and security of tenure. Nationally the average length of residence in a private rental sector home is less than 4 years compared with 11 years in the social rented sector and 17 years in owner occupied homes (Figure 2.2). However the shorter residency in the private rental sector needs to be put into context, as this sector covers a huge variety of households, including students who move frequently.

The majority of tenants in the private rental sector are on Assured Shorthold Tenancies (AST) of between 6 to 12 months, at the end of the period a further tenancy can be signed. This can be at a different rent, or one to two months’ notice can be given, by either landlord or tenant.

Landlords can offer longer tenancies, although may be restricted under some mortgage conditions.

For some people the flexibility of tenure that private rental properties provide is the sector’s main attraction, enabling mobility. For other households, and notably those with children, longer term security may be desired as uncertainty can be stressful and can discourage tenants from undertaking home maintenance and improvements. Where accommodation is in short supply there is also a concern that tenants may be reluctant to raise concerns about housing condition with landlords for fear of being evicted or not being able to renew a short term lease.

Given the rise of the private rental sector the issue of tenancy length and security has been examined by a number of researchers and housing organisations. The housing charity Shelter in their report “A better deal: Towards more stable private renting” has recommended the adoption of a Stable Rental Contract with the key components:

- Renters having a 5 year tenancy during which they could not be evicted without a good reason.
- Landlords able to increase rents annually by a maximum of Consumer Price Index (CPI) during the five years.
- Renters allowed to decorate their home as long as they return it to neutral afterwards.
- Allowing renters to give two months’ notice to end the tenancy.
- Giving landlords the right to end the tenancy if they sell the property.

Figure 2.2 Length of Residence by Tenure (England 2012/13)

Source: English Housing Survey (EHS)
This may provide a greater security for families. But consideration would be needed to ensure that this does not act to reduce the supply and mobility for those, who want it, or that it fragments the market so that security is made available at a premium while lower income families are confined to a smaller pool of properties at the bottom end of the market.

Research for the Council of Mortgage Lenders (CML) found little appetite for longer tenancies amongst landlords although this is against a background of high demand and a low level of empty private rental sector properties.

**Housing condition in the private rental sector**

Of all the tenures, housing stock in the private rental sector is, overall, in the poorest condition. National information from the English Housing Survey (EHS 2012/13), found 33% of private rental housing was of “a non-decent standard”, compared with 20% of owner occupied housing and 15% of socially rented housing. 19% of private rental properties surveyed failed the minimum safety standard, failing one or more Category 1 hazards in the Housing Health and Safety Rating System assessment tool.

Of the specific issues examined, thermal comfort (heating and energy efficiency) and damp are poorer in the private rental sector.

Housing surveyed for the EHS was assessed using the Energy Efficiency Rating (EER) bands (Figure 2.3). The most energy efficient homes with low energy costs are in Band A/B and the least efficient are in Band G. The survey results showed that while all sectors had some improvement to their efficiency ratings from previous surveys, private sector homes still lagged behind particularly on the lower level bandings.

![Figure 2.3 Percentage of Properties in Each Energy Efficiency Band (England)](image)

11 Table 13: Homes failing decent homes criteria, by tenure, 2012
One in ten private rented properties was found to have some form of damp problem (Figure 2.4); this is higher than either the owner occupied or socially rented sector and a concern for families with children.

**Housing costs – as a proportion of income.**

Without robust local data, estimating how much an “average” family spend on their housing in West Sussex is difficult. Nationally information is collected annually via the English Housing Survey, including data on tenure, income, household composition and employment, so information shown below relates to England overall and there may be some local differences.

Data from the 2011/12 survey are presented on the graph below (Figure 2.5), and show that private rental costs take up a greater proportion of weekly income than social rental or mortgage payments. 41% of household incomes in private rental homes is being spent on rents compared with 30% in the social rental sector and 19% of incomes spent on mortgage repayments in owner occupied homes.

The graph also shows the extent to which Housing Benefit reduces the impact of rental costs on household incomes in the private and social rental sector. Using these figures the private sector is the least affordable tenure.

---

**Figure 2.4 Damp Problems**

![Damp Problems by Sector](image)

Source: EHS 2012/13

---

**Figure 2.5 Mortgage/rent payments as a percentage of weekly household income (2011-12) – England**

![Mortgage/rent Payments Graph](image)

Notes:
- SMI = Support for Mortgage Interest Benefit
- Income from head of household and partner only
- Excludes households that do not have a mortgage and do not pay rent

---

12 Note from EHS - Damp and mould have 3 main cause:

- **Rising damp**: Rising damp occurs when water from the ground rises up into the walls or floors. This is due to damp proof courses in walls or damp proof membranes in floors either not present or faulty.
- **Penetrating damp**: Penetrating damp is caused by leaks from faulty components of the external fabric e.g. roof covering, gutters etc. leaks from internal plumbing e.g. water pipes, radiators etc.
- **Condensation or mould**: caused by water vapour generated by activities like cooking and bathing condensing on cold surfaces like windows and walls. Virtually all homes have some level of condensation. Serious condensation characterised by patches of mould growth on walls and ceilings and/or mildew on soft furnishings.
“I would really like to own our own house in the future but I can’t imagine we will ever be able to save a deposit”

Over the past 5 years the number of households in West Sussex in receipt of Housing Benefit has increased by approximately 10,000 households, from 39,000 in 2008 to 49,200 in 2014, with an average weekly award of between £98 per week in Arun to £110 per week in Mid Sussex (Feb 2014 data).

The majority of households in receipt of Housing Benefit are single people (Figure 2.6), but 19,000 families with dependent children are supported on housing benefit.

The majority of households with dependent children on Housing Benefit are working households, where at least one adult is in employment, and in relation to lone parent households, 46% of those in receipt of Housing Benefit are in employment.

Overall 40% of households in receipt of Housing Benefit live in private rented housing, this is higher in respect of households with children (Table 2.2).

Figure 2.6 Housing Benefit Claimants by Family Type
(West Sussex, Feb 2014)

Source: DWP Housing Benefit Statistics

“We are in private rented housing so our house is fine for us, the only negative is that I wasn’t allowed to stay on the Housing Register because I was told that I have no housing needs. I feel that everyone should be entitled to affordable housing and the fact that I am moving shouldn’t mean I get booted off the list.”

Pilot Project Working With Families In Crawley

From June 2014, a specialist worker is being funded to work with families with children in Crawley who are at risk of, or who have been found, intentionally homeless. This project has two aims:

1. To reduce the overall number of families being found intentionally homeless by either helping to save their current accommodation or sourcing privately rented accommodation.

2. To reduce the numbers of families with children being placed in bed and breakfast.

“Pilot Project Working With Families In Crawley”

From June 2014, a specialist worker is being funded to work with families with children in Crawley who are at risk of, or who have been found, intentionally homeless. This project has two aims:

1. To reduce the overall number of families being found intentionally homeless by either helping to save their current accommodation or sourcing privately rented accommodation.

2. To reduce the numbers of families with children being placed in bed and breakfast.
### Spatial planning as a driver of health

For children it is not just their immediate home setting but the quality of the wider environment, built and natural, that affects their health, wellbeing and development. In relation to spatial planning the Marmot Review (2010) identified a number of key drivers that have a significant impact on health, the quality of which are closely associated with socio-economic status:

- **Pollution** – poorer communities tend to live in areas of poorer air quality whether from industry or traffic.
- **Green and Open Space** – good quality green and open spaces have been associated with improvements in physical and mental health; the impact is greater if those spaces are closer to where people live. For children the opportunity for casual and more formal play is an important aspect of development.
- **Transport** – a balance is needed between the access to good transport links and the impact of traffic noise and pollution. A significant impact of transport on health inequalities in childhood is deaths from road traffic accidents. Children in the poorest 10% of areas are 4 times more likely to be hit by a car than children in least deprived areas.
- **Food** – the Marmot Review identified a complex research picture on the proximity, or lack of it, to healthy food and health outcomes. Some research has observed a greater concentration of unhealthy food outlets (including fast food outlets) in more deprived communities.

The Marmot Review identified a social gradient in terms of environmental conditions; people living in the most deprived areas experience the poorest environmental conditions.

### Risks Groups For Poor Housing In Childhood

**Poverty is the main risk factor for poor housing in childhood.**

Housing costs form a major part of household expenditure. In 2010 an estimated 18% of household income was spent on direct housing costs (e.g. mortgages, rent) and a further 37% on wider housing-related costs (e.g. fuel, water, power, household goods)\(^{13}\). Poorer families spend a greater proportion of their income on housing than more affluent families. The risks relate to poorer housing condition, maintenance, environmental conditions and access to services\(^{14}\) (Figure 2.7).

Approximately 22,000 children in West Sussex live in low income families (Table 2.3), half of all families in poverty in West Sussex have a young child, aged 0-4 years.

National research has identified some of the demographic characteristics of poor families; this also shows the extent of “housing induced poverty”; for example half of all lone parent families are in poverty once housing costs have been taken into account.

---


\(^{14}\) Lekles, O. and Zolyomi, E. (2009) Research note no. 2 ‘Quality of housing and the link to income’ Brussels: European Commission Directorate-General ‘Employment, Social Affairs and Equal Opportunities’
“I have my rent paid for me but I need to spend an excessive amount on bleach and trying to damp proof my home.”
The ONS\textsuperscript{15} analysed spending during and after the period following the onset of the economic recession in the first quarter of 2008 and the second quarter of 2009. The analysis found that housing costs rose substantially during this period.

As housing costs are difficult to cut back on, increases are often absorbed elsewhere in the family budget. The Child Poverty Act 2010 set targets based on rate of poverty before housing costs are taken into account; with housing costs rising ahead of other costs this means “housing induced child poverty” will have increased.

**Homeless families in West Sussex**

During the period April 2012 to March 2013, 550 households were accepted as homeless and in priority need in West Sussex, over 60% were households with dependent children. Over the last 8 years a higher proportion of households accepted as homeless have dependent children.

---

**Table 2.3 Rate of Child Poverty in West Sussex by District and Borough (2011)**

<table>
<thead>
<tr>
<th></th>
<th>Children in Low Income* families</th>
<th>% of Children in low-income families</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under 16</td>
<td>All Children</td>
</tr>
<tr>
<td>Adur</td>
<td>1,785</td>
<td>2,045</td>
</tr>
<tr>
<td>Arun</td>
<td>3,880</td>
<td>4,440</td>
</tr>
<tr>
<td>Chichester</td>
<td>2,230</td>
<td>2,570</td>
</tr>
<tr>
<td>Crawley</td>
<td>4,165</td>
<td>4,675</td>
</tr>
<tr>
<td>Horsham</td>
<td>2,095</td>
<td>2,395</td>
</tr>
<tr>
<td>Mid Sussex</td>
<td>2,130</td>
<td>2,425</td>
</tr>
<tr>
<td>Worthing</td>
<td>2,790</td>
<td>3,155</td>
</tr>
<tr>
<td>West Sussex</td>
<td>19,070</td>
<td>21,695</td>
</tr>
<tr>
<td>England</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Source: HMRC*

*children living in households where the income is 60% or below median income*

---

\textsuperscript{15} Impact of the Recession on Household Spending (ONS 2012)
While many families face increasing housing costs and pressures, some have problems that are so severe they are at risk of becoming homeless. Family or relationship breakdown is the main trigger for becoming homeless. This has remained fairly constant for the last 20 years but the risk factors for homelessness, are complex, including personal factors such as health problems or unemployment, as well as wider issues, such as access to advice and support.

National research examining the backgrounds of families who have been accepted as “eligible homeless and priority need” found that while many characteristics overlap with those identified for child poverty, a number of specific characteristics were identified in relation to homelessness including younger parents, the presence of mental health problems, substance misuse and/or domestic violence (Table 2.4).

### Table 2.4 Characteristics of Homeless Families

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household characteristics and size</td>
<td>Over 60% of all families accepted as homeless are “female lone parent” families. The average size of families accepted as homeless is 3.1 people (includes adults and children) compared to the general population average of 3.4. The families headed by a lone woman tend to be smaller than “couple families”.</td>
</tr>
<tr>
<td>Characteristics of the adults in the family</td>
<td>A striking difference of homeless families compared with the general population is that the parents in families accepted as homeless tend to be considerably younger than parents in the overall population, with a third of parents being 25 years or younger compared with only 5% in the general population. Women tended to be younger than men. Less than 10% of families accepted as homeless included a pregnant woman.</td>
</tr>
<tr>
<td>Age of children</td>
<td>The majority of households contain young children (under 5 years), and a third of the children affected were under the age of one.</td>
</tr>
<tr>
<td>Ethnicity</td>
<td>Outside London, the ethnicity of people accepted as homeless and in priority need was found to be broadly in line with ethnic breakdown of the general population.</td>
</tr>
<tr>
<td>Mental Health Problems / Domestic Violence</td>
<td>Over half of adults had experienced mental health problems, including depression and anxiety, and 2 in 5 adults experienced violence within the home.</td>
</tr>
<tr>
<td>Working status</td>
<td>Most families accepted as homeless were found to be “workless families”. A third of adults in homeless families had reported living on benefits for most, or all, of their adult life.</td>
</tr>
</tbody>
</table>

*Source: Statutory Homelessness in England: The experience of families and 16/17 year olds DCLG (2008)*
Crawley has by far the highest rate of homelessness in West Sussex.

It should be recognised that homeless “acceptances” relate to people for whom the local authority “duty” has been established, many more people apply for assistance than are “accepted”. Local authorities consider five issues, although criteria can change:-

1) Eligibility – there are some people who are currently not eligible for support, including people subject to immigration control.
2) Homeless status – this may also include people who have a home but where it is probable that continuing to be in the home could result in violence.
3) Intentionally homeless - local authorities assess whether a household has given up accommodation they could have continued to live in or where the loss of the accommodation was the householder’s fault.
4) Priority need – a range of issues and circumstances may be considered a priority need, including young people who have left care, families with dependent children, people with health problems, people who have left the Armed Forces and also includes people who have become homeless due to an emergency including floods or fires.
5) A local connection – may differ in details between areas, but will include a period of residency, and/or close family living in the area of permanent employment.

Preventing Homelessness

The Homelessness Act 2002 requires local housing authorities to have strategies in place to prevent homelessness in their area, this duty is not only to those in priority need.

Information on households accepted as homeless and in priority need does not reflect the considerable work local housing departments do in preventing people becoming homeless in the first place; information on the number of people asking for preventative support reflects the underlying pressures in the housing system.

A whole range of different activities are covered by the term “prevention” including working with landlords to resolve problems, working with families and young people who are experiencing problems and family breakdown, and dealing with debts and arrears in mortgage and rents. “Relief outcomes” are broadly divided into two groups: those supported to remain in their existing homes and those where new accommodation is secured.

In 2012/13 over 2,100 households in West Sussex were prevented from being homeless, or were assisted to secure accommodation (Table 2.5). Crawley has the highest rate of prevention and relief, more than double the national rate, and the number of cases has risen in recent years. In 2012/13 Crawley had 746 cases compared with 310 cases in 2011/12 and 240 cases in 2010/11.
### Table 2.5 Homelessness Prevention and Relief Cases

<table>
<thead>
<tr>
<th></th>
<th>Total cases of prevention and relief</th>
<th>Rate per 1,000 households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adur</td>
<td>41</td>
<td>1.5</td>
</tr>
<tr>
<td>Arun</td>
<td>519</td>
<td>7.7</td>
</tr>
<tr>
<td>Chichester</td>
<td>306</td>
<td>6.1</td>
</tr>
<tr>
<td>Crawley</td>
<td>746</td>
<td>17.1</td>
</tr>
<tr>
<td>Horsham</td>
<td>267</td>
<td>4.8</td>
</tr>
<tr>
<td>Mid Sussex</td>
<td>183</td>
<td>3.2</td>
</tr>
<tr>
<td>Worthing</td>
<td>72</td>
<td>1.5</td>
</tr>
<tr>
<td>England</td>
<td>202,400</td>
<td>9.1</td>
</tr>
</tbody>
</table>

Source: DCLG P1E Data

The majority of households in temporary accommodation include children in West Sussex (Figure 2.9). There are 500 to 600 families in temporary accommodation at any one time in the county.

In relation to children in temporary accommodation, almost half are in Crawley. The most recent data (Q4 2013/14) showed that 589 children lived in temporary accommodation, with 277 of these children in Crawley (Figure 2.10).

### Figure 2.9 Households in Temporary Accommodation in West Sussex

![Figure 2.9 Households in Temporary Accommodation in West Sussex](image)

Source: DCLG P1E Data
In the main, temporary accommodation used in West Sussex refers to local authority, housing association stock or private rented provision, but over recent years there has been a small number of households living in bed and breakfast accommodation, and this includes families with children.

This is contrary to DCLG guidance relating to the use of bed and breakfast provision, which states it should only be considered as a last resort:-

*Housing authorities should avoid using Bed & Breakfast (B&B) accommodation wherever possible. Where B&B accommodation has been used in an emergency situation, applicants should be moved to more suitable accommodation as soon as possible. The Homelessness (Suitability of Accommodation) (England) Order 2003 provides that B&B accommodation is not suitable accommodation for families with children and households that include a pregnant woman unless there is no alternative accommodation available and then only for a maximum of six weeks.*

16 From the information released by DCLG, during 2012 there were higher numbers of families in bed and breakfast, concentrated, but not exclusively, in the Crawley/Horsham area; numbers reduced in 2013 (figure 2.11).

2.11 Families with children in Bed and Breakfast accommodation for more than 6 weeks,

(excluding those pending review) (quarterly snapshots) in West Sussex

*Source: DCLG

---

16 DCLG Homelessness Code of Guidance for Local Authorities, July 2006, para 7.6
Gypsy and Traveller Sites and Facilities

Children and young people from Gypsy and Traveller background are at greater risk of problems with housing. Research undertaken in West Sussex in 2010 highlighted some of the specific concerns about the home and site environment including:
- the quality and safety of sites;
- impact of noise;
- a lack of facilities at sites to support hygiene and health, including basic access to clean water and the lack of proper sewerage on some sites and facilities for washing and showering;
- lack of safe play spaces for children.

In relation to play spaces for children, the Gypsy and Traveller community was found to place a considerable value on their children being able to play safely, “outdoors in the fresh air” and that this was strongly associated with concepts of health.
Challenges

The over-riding challenge in this life stage is how to deliver an increased affordable housing supply. Low income families have mounting pressures of affordability and housing condition, and poor housing acts as a barrier to a good start in life and childhood development.

- **Supply challenge** - There is a need for more affordable housing, and this need is growing. West Sussex needs more affordable housing, in all tenures, in both urban and rural areas.

- **Private Rental Sector challenges** - The private rental sector should be assumed to be the dominant growth tenure for young families and this poses some challenges:
  - **Condition** - The demand for social housing is increasing with a limited supply, this means that the lower cost end of the private rental sector market is facing little competition. This could act to reduce the quality of lower rent properties; problems with damp and fuel poverty are of particular concern for families with children and most apparent in the private rented sector. To improve the quality of the stock of housing, it is necessary to engage with a large number of landlords. Tenants may also need education on basic maintenance of properties including the importance of good ventilation, indoor air quality and energy efficiency measures.
  - **Employer / business need** – There is evidence that employers are already struggling to recruit / retain lower paid workers and that this can act as a barrier for wider economic growth. It may also mean there is insufficient workforce to provide services for the older population in West Sussex, undermining strategies aimed at keeping people at home for longer and making it difficult to staff hospitals and care homes. Any large scale development of the private rental sector should not just be focused on mid-range rental properties.
  - **Security of tenure and maintaining tenancies** is a challenge for some low income families with dependent children.

- **Impact of Welfare Reform (see Appendix 1)** - Locally, agencies and communities, not just housing authorities, need to understand and manage the long term impact of changes being introduced.

- **Advice and support** - Support for families with multiple problems, joining up of agencies around the family. Links between housing authorities and social care and services and programmes such as ‘Think Family’ need further development.

- **Financial management and ability to budget**
  Advice and support needs to include financial management within families including finances related to rental agreements, utility switching, insurance etc. Financial education needs to start early to ensure that young people and families have greater financial resilience.

- **Mitigation of impact of homelessness for children** – For families and children living in temporary and/or very insecure housing there may be impacts on education and health services, accessing GP, primary care, education and community services.

- **Spatial planning** that supports health and wellbeing, and supports good child development. The Marmot recommendations are:
  - Combine policies to mitigate climate change and health (active travel, green space, food environment, energy efficiency).
  - Integrate planning, transport, housing environmental and health systems.
  - Regeneration based on reducing social isolation and removing barriers to action.

- **Gypsy and Traveller sites** – The quality of facilities and the environment at sites affects children and young people. There should be good access to clean water, washing facilities and safe, outdoor spaces for children to play.
CHAPTER 3
Life Stage: Gaining Independence

As people become adults, the aim of achieving “residential independence” looms. At this stage in life, housing enables young people to take up opportunities, including educational and employment options, and form new friendships and relationships. As young people move more frequently than other age groups, good housing should be both affordable and flexible.

In addition to younger adults, there are groups in the West Sussex population who have additional health and social care needs, where support is required to enable them to maintain their own home; these include adults with learning disabilities, people with substance misuse and/or mental health problems or adults with physical disabilities.

Summary

Vulnerabilities and resilience from childhood affect how young people can become independent

- Some of the most vulnerable young people need support to maintain a home, often following a period of crisis. Some adults require support, sometimes on-going, sometimes intermittent, to secure and sustain a home.
- Intergenerational support is becoming increasingly important as the demand for and cost of housing increases.
- Increased uptake of higher education and increased job insecurity, coupled with increasing housing costs and student debt, are cited as reasons for an increase of young people returning to live in the parents’ home.
- As young people are remaining or returning to the parental home for longer periods, this has implications for the younger person and the parent / carer. For some young people and families support may be required to deal with family / home based problems and relationships.

All areas have high demand for housing, some areas have additional pressures

- The private rental sector is dominant and there are variations across the county; the growing student numbers in Chichester and high demand in the north of the county mean rental costs can be high.

For the most vulnerable groups, housing insecurity in young adulthood affects employment and learning prospects

- Young people who are homeless, or who have very insecure housing, may find it difficult to take up learning and employment opportunities, and problems developed in early adulthood can endure.

18-25 year old men are a risk group for poorer housing, as are adults with substance misuse and/or mental health problems

- Approximately 80 people are estimated to be sleeping rough in West Sussex; these people are more likely to have chronic health problems including alcohol and drug dependency.
How young people move towards independence varies and it is important to consider how different pathways can be supported. Research[^17] has identified five main pathways: planned, unplanned, constrained, student and chaotic. Young adults may experience a number of pathways before establishing independence.

The pathway used depends on a number of “push” and “pull” factors including family support, the local housing market, access to benefits and the ability of the young person themselves to plan and have control of their own move.

a. **Planned (non-student)** – planned moves with relatively few constraints, often characterised by an initial move from the childhood home to the private rented sector then home ownership.

b. **Student** – in effect this is often a highly planned move, with two parts; initial move into organised higher education accommodation followed by a period of sharing accommodation with others in the private rented sector. This pathway is characterised by a considerable amount of support, not just from families, but from universities and peers.

c. **Constrained** – planned move but requiring considerable support from the family and/or additional agencies. Constraints include local employment opportunities and also the local housing market, with, for many in this group, a longer term aim of home ownership. Young people with long term health conditions or disabilities may also need access to specialist support to move.

d. **Unplanned** – response to a specific circumstance or situation with a degree of support, including some family support, e.g. an unplanned teenage pregnancy. This group is more likely to live in social housing closer to the childhood home.

e. **Chaotic** – characterised by a lack of family support and a large number of constraints. The young person may experience a series of moves, including periods of “sofa surfing” and homelessness and problems in young adulthood may persist into later life. Many people on this pathway have multiple risk factors, including drug and alcohol problems, experience of abuse and violence and periods in care.

### Impact Of Poor Housing On Young Adults And Vulnerable Adults

Poor housing in young adult life can have long term impacts. For some of the most disadvantaged young people, problems persist from childhood, for others housing can constrain the ability to take up educational and employment opportunities.

Again, the relationship between housing and wider outcomes is complex. The young people most at risk of being in poor housing will be those with existing, and sometimes multiple problems; but for some young people wider problems can be triggered by housing problems. For example, 20% of homeless young people started drug use after they became homeless, in part due to greater exposure to drugs. For others, having a long term condition or health problem makes them more vulnerable to becoming homeless.

**At the extreme end, homelessness is associated with poorer health outcomes:**
- People who are homeless have a higher incidence of mental health problems, increased risk of self-neglect/self-harming, and suicide.
- There is increased exposure to infections.
- People who are homeless, or living in very insecure housing, have a limited ability to adopt a healthy lifestyle in relation to diet or exercise.
- Without a permanent address, there is a reduced access to primary care, and a reduced capacity to sustain treatment in secondary care.
- Young adults, especially young men, are also more likely to live in Houses in Multiple Occupation (HMOs). They are more likely to suffer injury and be affected by a house fire than those living in a “single dwelling”.

**Reduced education and economic prospects:**
- Many young people cannot continue education or training placements and also experience increased distance from the labour market.
- Benefits can act as a disincentive to take employment where a change in circumstance destabilises finances, especially where this would affect housing.
- Even after establishing a home some young people report that gaining employment is difficult with a history of unstable accommodation.

Offending:
- The association between homelessness and offending is also complex, with homelessness often perpetuating offending and vice versa.

Impact of delayed planned moves:
- Most of the impacts considered in this life stage understandably relate to people experiencing unplanned and chaotic pathways. However changing conditions mean it is harder, or taking longer, to achieve a planned pathway to independence as constraints for the overall population have increased, and this also has wider societal impacts. Young people may be constrained by a limited housing supply and access to finance. While the housing in itself may not be poor, or insecure or unhealthy, this may delay young people forming households and starting their own families.

Drivers Of Inadequate Housing In Young Adulthood

Family background and support available:
The family background of a young person and their childhood experiences can affect them throughout life; again there are a range of complex and inter-related factors which may determine what type of housing pathway a young person takes. A number of studies have examined the inter-generational transmission of tenure, and found that young people whose parents and grand-parents are home owners are more likely themselves to become home owners. There is some evidence that children whose parents are social tenants have an expectation of securing social rented housing, although as home ownership has become more of a societal norm, and expectation, this may have declined.

The support, not just financial, provided by one generation to another is an important aspect of influencing which pathway is or can be taken.
Unplanned or chaotic moves

There are four main drivers in relation to unplanned pathways:

- **Sufficient provision to prevent or mitigate risk factors** - This includes specialist and age-appropriate advice and guidance and provision (including hostel, supported lodging accommodation) to sustain secure housing including subsequent move-on accommodation and support to sustain long term housing.

- **Employment levels of younger adults** – employment has been shown to act as a protective factor for younger adults and supports moving into and sustaining secure accommodation.

- **Access and outcomes from other services** - including drugs and alcohol and mental health services.

- **Welfare reform** - wage levels for younger workers and increased competition for lower cost rental properties mean that more vulnerable young adults may need additional support to avoid chaotic moves. Additional proposed Welfare Reforms to remove benefit from under 25’s would mean that 3,100 young people in West Sussex currently in receipt of Housing Benefit may no longer be eligible.

Young people remaining / returning to the parental home

Historically people in the UK leave their childhood home at a younger age than those in other countries, including other European countries. However, in recent years, higher housing costs and the economic recession, have resulted in more young adults remaining in or returning, to their childhood home.

There are some differences in relation to gender, with men more likely to remain in the parental home and whether people attend higher education is also a factor.

Sharing accommodation is more common for people who have been students.

Groups At Risk Of Poor Housing In Young Adulthood

Each young person’s experience will be different, with a combination of “push” and “pull” factors affecting their decision to leave home. “Pull” factors include leaving to start university or take up a job opportunity and can be viewed, in the main, as positive. “Push” factors, including family breakdown or conflict, violence/abuse tend to be more negative and form the major risks for poor housing and homelessness amongst young adults.

Young people leaving home as a result of “push” factors tend to do so at an earlier age, have less experience, knowledge and fewer resources to establish a secure home.
There are a number of groups where “push” factors are more likely:

- Young people leaving care.
- Young people with or from families with complex problems, including mental health problems, drug and/or alcohol problems. A survey for DCLG in 2008 found that over 30% of 16/17 year olds accepted as homeless had mental health problems and over half experienced depression or anxiety and yet were less likely to be able to access appropriate mental health support.
- Family breakdown and families affected by domestic violence – family breakdown remains the single biggest trigger for young people leaving home.
- Young people in poorer households.
- Young offenders - there is a strong association between offending and homelessness. Being in stable accommodation can be a positive factor to reduce re-offending rates. There is also some evidence that young people with unsuitable accommodation are more likely to receive custodial sentences, at a considerably higher cost to the state. Resettling offenders, especially young offenders, is therefore important in tackling youth offending and homelessness.
- Young asylum seekers.
- Young early leavers from the Armed Forces – young leavers (mainly young men) who leave the Armed Forces within 2 years of entry are at a higher risk of homelessness. Identification and support of early leavers requires closer working with relevant military and voluntary agencies.

Quantifying the overall number of young people at risk is difficult. Many young people will be exposed to multiple risks and local information is patchy, incomplete and housing needs are often not recorded alongside other needs. Statutory homelessness data can be broken down but for many young vulnerable adults homelessness is hidden, with young people moving or “sofa surfing”.

There needs to be a wider understanding that for some young adults housing problems are an indicator of other unmet needs, including mental health or drug and alcohol misuse. Improved support for people who fall between the gaps of specialist social care and/or health services should help address their holistic needs.

**Risk Groups With Additional Health Needs**

### Mental health and housing

The relationship between mental health and wellbeing and housing is complex (Figure 3.1), poor housing can affect mental health, and people with mental health problems are more likely to have problems accessing and maintaining good, stable accommodation. This relationship is well evidenced, secondary analyses of the Adult Psychiatric Morbidity Survey (APMS) found that people with a common mental health disorder (depression, anxiety) were more likely to be in fuel poverty, and that poor housing conditions were a predictor of the presence of a common mental health problem.

Some effects may be fairly direct. For example worrying about the security or cost of a home leading to stress, anxiety and depression. Others may be indirect, frequent movement may restrict access to services and disrupt forming longer term social networks etc.

People with mental health problems may need on-going support, intermittent help or intensive support during a time of crisis, for example following hospital discharge. Admission to hospital can trigger the loss of housing for some people with a mental health problem, so it is important that housing and health providers work together to plan post discharge support where needed.

---

18 Pleace, N. et al., 2008. Statutory Homelessness in England: The experience of families and 16-17 year olds. DCLG
19 Health, mental health and housing conditions in England (Research for the Eaga Charitable Trust by the National Centre for Social Research 2010)
Case Study: Debt, Mental Health And Housing - Southdown Resettlement

B is 26, has a degree and for over five years worked at a university. In 2010 B became very ill with several degenerative diseases, during this time, as a result of her physical and psychological conditions she fell into debt, mainly with 'pay day lenders'.

“In 2010 I became ill and had to take out several loans, to pay for rent and bills, hoping each time that I could go back to work to pay them off. I just kept getting deeper and deeper in trouble. I felt alone as I didn’t want to tell my family, who were already so worried about me and my health. Eventually I was so low and unhappy I ended up in hospital following an attempt of suicide.”

B felt stuck in a downward spiral of debt, sickness and despair. She soon stopped opening letters from debt collectors and banks, as well as letters from DWP and the local council, and then stopped answering unknown numbers or blocked calls. She became scared to talk about her situation, couldn’t cope and lost her job. Struggling with almost every aspect of living B was introduced to Southdown and Terry, a floating support officer with the MyKey service.

B moved over to the Independent Living Scheme, and staff worked with her to address her problems, including the piles of debt and paperwork. The first priority was to ensure she did not lose her housing, agreeing a repayment plan with her housing provider. Staff also helped B with her benefits, and supported her to manage her own finances. Then work started to tackle her debts. A clear plan of action was agreed, including a ‘debt pack’, with letters with proof of income, letters from doctors and covering letters, as well as offers of payment to debt collection companies.

Despite on-going health issues, often leaving B in hospital, or too unwell to manage for several days or weeks, the help of support officers has ensured that B has coping mechanisms to ensure she doesn’t have to worry about her finances spiralling out of control. This has helped reduce her psychological stress. By helping her to organise her debts she is taking control of her life and feels self-worth. Her housing is now secure.

“Terry [my MyKey worker] started to give me hope and made me realise what was important. He made me realise that everything can be made manageable. He put perspective onto my problems. He made me want to help myself”.

“I no longer feel like a burden to others after seeing how much the staff care. ... I now realise what I have to live for and just how much I have to offer. I am starting to feel like I’m my own person.”
People in contact with specialist mental health services
For people who have mental health problems maintaining housing during treatment and, for some, at the times of crises, is very important because housing acts to support recovery and sustains better mental health outcomes. People in contact with secondary mental health services have their “accommodation status” recorded and information on the percentage of people (aged 18-69 years) living independently is shown on Figure 3.2.

In 2012/13 65% of people (2,480 people out of 3,820 people) were recorded as being in settled accommodation. While this is higher than the national figure (59%), many areas achieve a higher rate suggesting that there is still room for improvement.

Adults with a learning disability
In West Sussex there are estimated to be over 3,000 people with a moderate or severe learning disability. The majority of adults with a learning disability are in “settled accommodation”; although there remain over 500 people living in residential care, many in homes outside the county. The life expectancy of people with a learning disability is increasing and we will need to ensure that more good quality homes are available.

Figure 3.2 Percentage of adults (age 18-69) who are receiving secondary mental health services on the Care Programme Approach recorded as living independently

![Graph showing percentage of adults living independently in West Sussex, England, and local authorities.](source: HSCIC)

(SOURCE: HSCIC) LAs ranked by % living independently

**Shared Lives (formerly known as the Adult Placement Scheme).**

The West Sussex Shared Lives Scheme supports vulnerable adults who have learning disabilities. This is a very flexible scheme providing both long term and short term placements. The scheme recruits individuals, couples or families as carers who provide accommodation to support vulnerable people. With a focus on ordinary family life, this is care provided by the community within the community.

---

20 Adults ‘in contact with secondary mental health services’ are people aged 18-69 who are receiving secondary mental health services and on the Care Programme Approach (CPA).
21 ‘Living independently with or without support’ means the person has security of tenure or appropriate stability of residence in their usual accommodation in the medium- to long-term, or is part of a household whose head holds such security of tenure/residence.
MyKey
MyKey is a West Sussex wide scheme for supporting people (aged between 16 and 64) who are homeless or at risk of becoming homeless. It offers a range of support, depending on the assessed need and maintains some of the support established under the Supporting People Programme. Support ranges from searching for housing, securing or maintaining a tenancy to debt advice. This scheme is delivered by Southdown Housing Association.

People with severe and enduring homelessness - Rough Sleeping in West Sussex
Most people who are homeless are placed in temporary accommodation or may be “hidden homeless”; “sofa surfing” or moving from residence to residence. A small number of people are rough sleepers, living on the streets on a long term or intermittent basis (Table 3.1). Although people sleeping rough are the most visible sign of homelessness. Estimating how many people, at any one time, are sleeping rough in a given area is difficult. Each local housing authority provides DCLG with an estimate of how many people are sleeping rough on a specific date. Estimates are now based less on physical counts (although some areas do include a count) but more on local knowledge and derived by working in partnership with other agencies including the police and voluntary sector.

<table>
<thead>
<tr>
<th></th>
<th>Autumn 2011 Count and Estimate Total</th>
<th>Autumn 2012 Count and Estimate Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adur</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Arun</td>
<td>10</td>
<td>26</td>
</tr>
<tr>
<td>Chichester</td>
<td>15</td>
<td>26</td>
</tr>
<tr>
<td>Crawley</td>
<td>11</td>
<td>17</td>
</tr>
<tr>
<td>Horsham</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Mid Sussex</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Worthing</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>West Sussex</td>
<td>50</td>
<td>85</td>
</tr>
</tbody>
</table>

Source: DCLG

Bognor Pop-Up Hub
People living on the streets often have multiple long term problems, and need multi-agency co-ordination and support to tackle their problems.

An initiative trialled in Bognor has been the “pop-up hub” where for a short period (the Bognor hub was run from 11th to 13th November 2013) all the local services come together to assess and plan a way forward for local people who are living on the streets. Pop-up hubs have been piloted in areas of London. Services involved in the Bognor hub included the local health services, mental health workers, police, housing officers, housing and voluntary organisations.

A wide range of problems were identified including a high number of people with drug and/or drink dependency, long term health conditions, enduring mental health problems and some issues with offending. The age of the people seen ranged from early 20s to late 60s.

Longer term success requires close partnership working of key agencies, notably around the issues of mental health and substance misuse.

St Mungo’s Broadway Homelessness and Support - Sussex Homelessness Outreach and Reconnection Service (SHORE)
Broadway (who ran the Bognor pop up hub) will be providing a new outreach service across East and West Sussex to quickly identify people living on the streets and get them in touch with services.

“Having a roof over your head is the most important thing, safe, comfortable and also having control of who you invite into your home.”

“At the moment I live at home, so I will look to move to renting either with friends or maybe buy a house, but in the South East it is too expensive to buy and I need to earn a higher wage even to rent.”
Challenges

- **The private rental sector** - The overall driver for this life stage is the performance of the private rental market, but for this group the private rental sector needs to be flexible, responding to the greater movement of younger people and facilitating early working life. There are over 3,000 young people who are in receipt of Housing Benefit, whose income is not sufficient to meet their housing costs and in future may not be eligible for benefits.

- **Access to advice and guidance** - For all young adults, market knowledge and the availability of good information and guidance are important, along with ease of access to advice to prevent housing problems, including homelessness. Advice and guidance need to include the ability to manage personal finances and budget.

- **Adequate provision of foyer / supported housing and move on provision to support throughput** - For the most vulnerable young people, who need to gain self-esteem and life skills in supported housing, it is both the access to supported housing and also the availability of good “move-on” accommodation that is required. With a declining supply of suitable “move-on” properties, this causes a bottleneck with people staying for longer periods in supported accommodation.

- **Single young males recognised as a risk group** - Services working at the interface of housing and health need to recognise that single, young men are a risk group for poorer health, and/or housing outcomes.

- **Access to specialist mental health and substance misuse services** - Given the triggers to chaotic housing pathways, access to specialist services, including mental health, substance misuse or family mediation, are needed. There need to be sufficient resources available to support young people and families on the verge of a crisis. Housing may be the main manifestation of problems which are not being addressed elsewhere.

- **Adequate provision for young offenders** – Not necessarily in home neighbourhoods – For some young offenders, it is not always appropriate to remain in their home area. A successful placement requires good service communication and co-ordination.
CHAPTER 4
Life Stage: Forming Families

At this stage people are building careers, establishing families, with or without children, and tend to become more “rooted” in their local communities, moving less frequently than younger age groups.

In the UK, at this life stage, there is an expectation of home ownership, and the housing and mortgage finance market seek ways to meet those expectations. Increasingly people are struggling to buy their own home and so many families are spending longer in rental properties.

Impact Of Poor Housing - Forming Families

Some of the impacts are similar to those experienced by younger families, in relation to tenure security and poorer housing conditions, but some are at societal level. Some people may delay starting a family. There is also reduced mobility across labour market areas when financing a mortgage requires two incomes, relocation requires both workers to change jobs not just one. Cheaper housing areas may be further from workplaces. These behaviours are important and act to shape communities and economies.

A lack of housing and the increased cost may be related to two changes identified
- There is an increasing number of adults living with their parents, nationally ONS found a 25% increase between 1996 and 2013.
- The number of concealed families, often used as an indicator of housing demand, have increased 10-fold in England between 2001 and 2011\(^2\). In West Sussex there were approx 3,500 concealed families in 2011, in Crawley 2.5% of families were concealed families.

### Summary

Supply is not meeting demand, public attitudes are a barrier
- Housing supply lags behind demand in West Sussex.
- There is contradictory public opinion in relation to house building. While (nationally) the overwhelming majority of people say there is a housing crisis and more homes are needed, this falls to a minority when asked about their own area.

Home ownership for many is out of reach or will be delayed
- Prices are high across the county and wages are, on average, too low to access home ownership.
- As private rents increase, people are able to save less towards a deposit.

Affordability is not just about home ownership, rents are increasing
- Increasing numbers of middle-income families are being financially assisted by the state in the private rental sector.

Private rental sector for the long term is the least desired tenure
- It is likely that increasing numbers of middle-incomes families will be renting for longer before being able to buy their home.

\(^2\) Concealed households were used in the Department for Communities and Local Government (CLG) 2010 report ‘Estimating housing need.’
Concealed Families
A concealed family can be a couple (with or without children) or a lone parent; an adult child living without a partner or child is not a family. Nationally 63% of concealed families were couples (with or without children), and these included young couples living with their parents and older couples living with an adult child and their family. Lone parent families with dependent children were the most frequently concealed family type.

Table 4.1 Concealed Families in West Sussex by District and Borough 92011)

<table>
<thead>
<tr>
<th>Area</th>
<th>All families</th>
<th>Concealed Families</th>
<th>Unconcealed Families</th>
<th>% of Families Concealed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adur</td>
<td>18,076</td>
<td>261</td>
<td>17,815</td>
<td>1.4%</td>
</tr>
<tr>
<td>Arun</td>
<td>43,896</td>
<td>666</td>
<td>43,230</td>
<td>1.5%</td>
</tr>
<tr>
<td>Chichester</td>
<td>32,930</td>
<td>428</td>
<td>32,502</td>
<td>1.3%</td>
</tr>
<tr>
<td>Crawley</td>
<td>29,829</td>
<td>755</td>
<td>29,074</td>
<td>2.5%</td>
</tr>
<tr>
<td>Horsham</td>
<td>38,935</td>
<td>451</td>
<td>38,484</td>
<td>1.2%</td>
</tr>
<tr>
<td>Mid Sussex</td>
<td>40,824</td>
<td>509</td>
<td>40,315</td>
<td>1.2%</td>
</tr>
<tr>
<td>Worthing</td>
<td>29,264</td>
<td>382</td>
<td>28,882</td>
<td>1.3%</td>
</tr>
<tr>
<td>West Sussex</td>
<td>233,754</td>
<td>3,452</td>
<td>230,302</td>
<td>1.5%</td>
</tr>
<tr>
<td>England and Wales</td>
<td>15,764,047</td>
<td>289,295</td>
<td>15,474,752</td>
<td>1.8%</td>
</tr>
<tr>
<td>South East</td>
<td>2,458,022</td>
<td>39,465</td>
<td>2,418,557</td>
<td>1.6%</td>
</tr>
</tbody>
</table>

Source: ONS Census 2011

Drivers of Poorer Housing - Forming Families

The main drivers are the affordability of home ownership, housing supply, access to employment and career opportunities.

Affordability
The issue of housing affordability is complex, there is no single definition. A rule of thumb frequently used is that between 25% and 35% of net household income spent on housing could be considered affordable.

For mortgages, lenders commonly use a 3:1 ratio (mortgage value three times income) as an indication of mortgage debt affordability. But there is variation in the proportion spent on housing with differences related to age, location and individual choice.

The median house price in West Sussex is over £230,000 (Qtr 3 2012), using rule of thumb borrowing levels, this would require a deposit and annual income of £57,500.

To understand the ability of local families to “get on the housing ladder” average house prices and average incomes can be misleading, as average values will include very expensive properties and high incomes. First time buyers are more likely to purchase lower value properties and also be earning lower incomes. Land Registry data for 2012 shows the median prices at the lower end property sales to be £180,000 and applying national deposit rates of first time buyers of approximately 25-28% a deposit of over £40,000 would be required (Figure 4.1). This is well beyond many low to middle income workers in West Sussex.

Not surprisingly, giving the increasing unaffordability of home ownership, more young people are now renting, but this is also a time of increasing private rental costs. Nationally a higher proportion of low to middle income households under 35 now rent, and home ownership amongst this group has fallen below 30%, from 50% in 2003/4 (Figure 4.2).
This graph shows the average price of the cheapest 25% of homes sold in West Sussex for each quarter from 1996 to 2013. The red bars show the approximate deposit required.

Figure 4.1 Lower Quartile House Prices and Approximate Deposit Requirements for First Time Buyers

Source: Land Registry. Deposit figures calculated by WSCC Public Health Research Unit

Figure 4.2 Proportion of People Under 35 Years in low to Middle Income Households Renting / Owning – 1997 to 2012 (National Data23) England

Proportion of under-35 low to middle income households

Source: The Resolution Foundation (2012)

23 This graph has been reproduced from a report published by the Resolution Foundation Squeezed Britain The annual audit of low-to-middle income households (2012)
Table 4.2 Monthly Rental Prices (Private Rental Sector) in West Sussex by Districts and Boroughs (2012/13 to 2013/14)

<table>
<thead>
<tr>
<th>District</th>
<th>1 Bedroom 2012-13</th>
<th>1 Bedroom 2013-14</th>
<th>£ change</th>
<th>2 Bedroom 2012-13</th>
<th>2 Bedroom 2013-14</th>
<th>£ change</th>
<th>3 Bedroom 2012-13</th>
<th>3 Bedroom 2013-14</th>
<th>£ change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adur</td>
<td>575</td>
<td>595</td>
<td>£20</td>
<td>750</td>
<td>775</td>
<td>£25</td>
<td>925</td>
<td>950</td>
<td>£25</td>
</tr>
<tr>
<td>Arun</td>
<td>575</td>
<td>575</td>
<td>£0</td>
<td>758</td>
<td>775</td>
<td>£17</td>
<td>865</td>
<td>875</td>
<td>£10</td>
</tr>
<tr>
<td>Chichester</td>
<td>535</td>
<td>530</td>
<td>-£5</td>
<td>695</td>
<td>725</td>
<td>£30</td>
<td>850</td>
<td>875</td>
<td>£25</td>
</tr>
<tr>
<td>Crawley</td>
<td>625</td>
<td>625</td>
<td>£0</td>
<td>775</td>
<td>795</td>
<td>£20</td>
<td>950</td>
<td>950</td>
<td>£0</td>
</tr>
<tr>
<td>Horsham</td>
<td>675</td>
<td>695</td>
<td>£20</td>
<td>850</td>
<td>875</td>
<td>£25</td>
<td>998</td>
<td>1,050</td>
<td>£52</td>
</tr>
<tr>
<td>Mid Sussex</td>
<td>625</td>
<td>635</td>
<td>£10</td>
<td>800</td>
<td>800</td>
<td>£0</td>
<td>995</td>
<td>1,000</td>
<td>£5</td>
</tr>
<tr>
<td>Worthing</td>
<td>650</td>
<td>675</td>
<td>£25</td>
<td>825</td>
<td>845</td>
<td>£20</td>
<td>1,100</td>
<td>1,150</td>
<td>£50</td>
</tr>
<tr>
<td>West Sussex</td>
<td>550</td>
<td>560</td>
<td>£10</td>
<td>703</td>
<td>725</td>
<td>£22</td>
<td>850</td>
<td>875</td>
<td>£25</td>
</tr>
</tbody>
</table>

Source: VOA

Rental affordability
Housing affordability is often confined to the issue of home ownership but increasingly the cost of private renting means that many households are spending more than 30% on rent.

Valuation Office Agency (VOA) data for 2012/13 and 2013/14 show that the median rents for one bedroom homes in West Sussex have remained broadly the same, with an increase in the two and three bedroom group (Table 4.2).

Although the majority of people in receipt of Housing Benefit are from lower income groups and live in the social rented sector, in recent years the percentage of “middle” income households receiving Housing Benefit has been increasing. At a national level, ONS have analysed24 middle income households between 1977 and 2012. Looking over a longer period it is evident, and not surprising, that during times of economic boom the proportion of household income derived from wages increases and proportion derived by benefits decreases, the reverse true is for periods of recession.

During the period 2007/08 to 2011/12 benefits increased from 7.6% to 12.3% of non-retired household income. This proportion was larger than previous recessions in the 1980s and 1990s. In relation to Housing Benefit between 2007/08 and 2011/12 the percentage of non-retired middle income households receiving Housing Benefit rose from 5% to 9%; and the average amount increased from £240 to £550 a year. This means an increasing number of middle income households, mainly living in the private rental sector, need financial assistance from the state for their housing.

Future Expectations
For this life stage it is important to consider how well the market is delivering the aspirations of people in West Sussex. If the local housing market cannot deliver some people may move to fulfil expectations, and local employers may struggle to attract or retain staff; this may be more acute in some sectors.

The housing market in itself can affect demographic change and mean that some local employers are at a competitive disadvantage or that we develop an unbalanced population age structure.

A survey commissioned by the Council Mortgage Lenders in 2012 found that 81% of British adults aspire to home ownership over the longer term, although this is lower amongst those who are existing social housing tenants, whose preference is to remain in social housing (Table 4.3).

In reality many younger adults and families will remain in the private rental sector for many more years than they are currently anticipating. Increasingly the market is not able to deliver either owner occupation or social tenancies. Private renting is the least preferred tenure, but has seen substantial growth, and is likely to continue to grow.

Over the last 10 years the level of home ownership has fallen in West Sussex, with the largest falls in Crawley and Worthing, the percentage of people renting from a social landlord (council or housing associations) has remained broadly the same but the percentage of households privately renting has increased (Figure 4.3).

---

## Tenure Preferences by Current Tenure

<table>
<thead>
<tr>
<th>Current Tenure</th>
<th>Preferred Tenure</th>
<th>In 2 Years</th>
<th>In 10 Years</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Home owners</td>
<td>92%</td>
<td>91%</td>
<td>1%</td>
<td>1%</td>
<td>0%</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>Private renters</td>
<td>47%</td>
<td>76%</td>
<td>37%</td>
<td>12%</td>
<td>0%</td>
<td>4%</td>
</tr>
<tr>
<td></td>
<td>Living- relatives or friends</td>
<td>48%</td>
<td>78%</td>
<td>14%</td>
<td>5%</td>
<td>1%</td>
<td>4%</td>
</tr>
<tr>
<td>Social Housing</td>
<td>Home owners</td>
<td>36%</td>
<td>43%</td>
<td>2%</td>
<td>2%</td>
<td>1%</td>
<td>44%</td>
</tr>
<tr>
<td>All Tenures</td>
<td>Home owners</td>
<td>74%</td>
<td>81%</td>
<td>3%</td>
<td>3%</td>
<td>0%</td>
<td>7%</td>
</tr>
</tbody>
</table>

Source: Council of Mortgage Lenders (CML) Housing Finance 02 2012 Maturing Attitudes to Home Ownership.
Figure 4.3 Percentage Change in Tenure 2001 to 2011

Owner occupation increases with age, peaking in the 65 to 74 years age group. In West Sussex the majority of households headed by younger adults are privately rented (Figure 4.4).

Housing Supply – Public Attitude to Development

Studies into public opinion and attitude have found contrary views held. A national MORI poll (Jan 2013) found that:
- 80% of people agreed with the statement “there is a housing crisis in Britain”
- 78% of people agreed with the statement “It is harder for me to buy or rent a home now than it was for my parents’ generation when they were my age”
- And 90% agreed that “It will be harder for the children of today to buy or rent a home than it is for me”

But:-
- only 44% believed that there was a housing crisis in their area,
- and 52% believed that more homes should be built in their area, and this was lower amongst existing owner occupiers.
Case Study: Overcoming Barriers to Development in Rural Areas

It is becoming increasingly difficult for people to find suitable affordable housing in rural communities. High house prices mean that many people are unable to buy a property in the area where they have a strong local connection and low income working households are often unable to afford the high rents that are charged in many rural areas. Local housing authorities work with partners and the local community to develop exception sites in rural areas when there is an established need for affordable housing. These are small affordable developments within rural communities, which are designed to the highest standards so that they blend in with the existing housing. When they are allocated, preference, in perpetuity, is given to applicants with a local connection to the relevant parish.

An example of such a development is the construction of 12 affordable homes in the village of West Ashling, which were completed in 2011. Mr and Mrs A had lived in the village for over 10 years but their existing two bedroom home was too small to meet their needs. Their two children, a boy and a girl were sharing a small bedroom. Without the development the lack of three bedroom homes in the parish meant that it would be many years before they could be allocated a suitable home. Their choice was to live in overcrowded conditions for many years or move out of the area away from family, friends and a supportive community.

Mr and Mrs A were thrilled to be offered a three bedroom home on the development. Mr A made the following comments in a media statement: “My wife and I really needed three bedrooms so we could give our son and daughter their own room. The house is really warm, spacious, and has a great layout. We are just over the moon with it. There are solar panels on the roof and we are hoping that they will help us save some money on our bills.”

“This is a lovely area, and the village has a great community feel,” Mr A adds. “The community has now been extended with these 12 new homes and it will really benefit the area. It has helped bring some people back to the area that may have been forced to move away because of the lack of affordable housing. There are now a lot of children in the area, which means that the next generation are going to the local school.”

“I was very impressed with the builders and they were very considerate to the local community. They even invited some of the local school children to visit the site and showed them how modern houses are built.”

A similar affordable development was completed in West Wittering in 2012 and it consisted of 15 attractive new energy efficient homes that blend in with the existing houses within the village.
“Near where I live there used to be some lovely farmland and they are building houses on it and it seems to be happening more and more often. We need to find some other process of helping people. We need houses but we also need to protect our green spaces because in 20-30 years time what is going to be around for when my daughter has children”.

Attitudes, at a local level, are a barrier to development and increasing the housing supply.

A survey\textsuperscript{25} conducted in 2010 showed that people were more likely to accept development if the design was “in keeping with the local area”, was accompanied by infrastructure and did not adversely affect local services. This survey also found opposition tended to increase with age, was highest amongst homeowners and that opposition was highest in the South East.

The issue of quality and design of new builds is also raised in the 2011 Royal Institute of British Architects (RIBA) report “The Case for Space”. A survey commissioned for the report found that while almost 70% of respondents would buy a new home for improved energy efficiency, almost as many said that they would avoid buying a new property due to the smaller size of new build properties, with a third of people saying they would not consider buying a property built in the last 10 years. The top three things people said they looked for when moving home are outside space (49%), the size of the rooms (42%), and proximity to local services (42%). A survey of 55+ year olds commissioned by Shelter found similar results with older people stating space (at least a spare room), outdoor space and energy efficiency as the three main features they would look for.

“We need more housing. In my situation we are 5 people in our house but only have 2 bedrooms”.

If there is too much development in my village this would place a strain on local infrastructure (transport, schools, roads and medical facilities).

\textsuperscript{25} YouGov survey for National Housing and Planning Advice Unit (NHPAU) (March 2010) 2090 adults
Challenges

- **More Homes** - The challenges in this life stage are the “challenges of the wider market”; how do we deliver more affordable homes in local communities. Again this is a life stage where the private rental sector is playing an increasingly important role. As children get to school age, families become less mobile, and more established families may be seeking longer term security of tenure.

At present the private rented sector is dominated by a large number of small landlords (at a national level only 1% of landlords have 10 properties or more). The Government is seeking ways to increase large-scale developments specifically designed for private rent, and have identified a number of benefits for communities and investors, including:
- increasing the supply and diversity within the sector, including the availability of longer term tenancies;
- the provision of range of additional services “on block”; and
- building on some sites where development has stalled.

But there are some barriers, overall the market is dominated by the assumption of owner occupation, so for example the price of development sites are based on the value in the owner occupied market.

- **Overcoming local attitudes** – it is clearly important to work with local communities to identify and meet local housing need and ensure that there is greater integration of new and existing housing. Innovative and well-designed homes and neighbourhoods may be important factors to overcome resistance.

- **Housing and the local economy** - We need a clearer understanding of the relationship between the local economy and housing, including an examination of the impact on:
  - public services – notably around the supply of workers to support local business;
  - private sector recruitment, and whether housing pressures are acting to reduce economic competitiveness;
  - impact within rural communities;
  - impact on commuting and travel to work patterns and pressures on infrastructure; and
  - whether the growth in the private rented sector presents an opportunity for greater mobility of workers.
CHAPTER 5
Life Stage: Mid Life Into Older Age

This section looks at issues in “mid-life” to “later life”. It considers how as circumstances change so do housing needs; as children leave home, as people retire and in response to increasing frailty in older age. Emphasis is often focused on declining health and increased social care needs, but housing at this stage, as with any other time, should support a good quality of life.

This life stage may also be a time of increased choice and opportunity. For some, retirement removes location constraints based around employment and people are able to spend more time participating in activities in their community.

Summary

Diversity and Choice - The term “older people” represents a diverse group; the housing market needs to reflect that diversity.

“Downsizing”

- Older people will be encouraged to move if available housing is of good quality, addresses longer term health and social care concerns and maintains, or improves, the quality of life. Some specialist housing developed in the last 20 to 30 years is no longer attractive.

- Discussion about downsizing is often restricted to concerns about older people, but it is not just the elderly under-occupying homes. Older people may wish to retain additional bedrooms for visiting family or to adapt existing homes to meet their needs as they grow older.

- Many housing options are designed for people with existing care needs and more consideration needs to be given to encouraging people to move before a problem or crisis occurs. We need a more preventative approach to housing.

Maintaining a home in later life may need additional support

- It is not just about moving, many people will remain in their existing home but need help doing so, including support with basic home and garden maintenance, adaptations and repairs.

Housing condition

- Housing condition is important throughout life, but as we age we spend more time in our homes, so the effects may be greater. Cold homes and fall or trip hazards are heightened concerns in later life.

People need other people, loneliness affects health and wellbeing

- Social networks and interaction improve the quality of life. As we age, we need more support from others to remain in the community, this can include help from statutory services but in the main help comes from families, friends, neighbours and communities.

Information and guidance is important to ensure older people are making informed choices.

- The term “housing with care” is confusing, covering a range of models and schemes, with a complex relationship between housing and social care. Access to good quality information is important, yet may be difficult to obtain; and some people need more than the provision of information or signposting, they need advocacy to ensure that they are able to make an informed choice.

Population impact of specialist housing provision

- At a population level we need to have a better understanding of migration, including whether the development of specialist housing acts to increase net in-migration of people in older age groups.
"As I get older I will need different accommodation I’m sure. I live on the third floor and over the next 10 years I can see that, with the best will in the world, my mobility might not always be good. I would prefer to be in a secure complex like a warden controlled place but in a complex so you are not all actually living in one building."

"I live in a great area, I’ve had the same neighbours that I had when I moved in 22 years ago so I really feel settled and supported and we’ve got a good neighbourhood network and we look out for each other, say hello. It’s great"

Impact Of Poor Housing In Older Age

Poor housing has a negative effect on the quality life, acting to increase health and social care needs.

Housing condition

Two specific issues are examined in this life stage, cold homes and “hazards” including trip hazards. These are estimated to have the greatest impact in relation to older people.

Figure 5.1 How Cold Homes Affect Health

<table>
<thead>
<tr>
<th>Increased Respiratory Problems</th>
<th>Adverse Effects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worsening asthma &amp; COPD (chronic obstructive pulmonary disease).</td>
<td>Homes in fuel poverty have a choice between keeping warm and spending money on other essentials.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Accidents</th>
<th>Increased Social Isolation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased risk of falls &amp; accidents due to loss of strength and dexterity in the hands and due to open or free-standing heating.</td>
<td>People may become more socially isolated due to economising and reluctance to invite friends into a cold home.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Impact On Children</th>
<th>Increased Blood Pressure - Risk Of Heart Attacks, Strokes</th>
<th>Worsening Arthritis</th>
<th>Impaired Mental Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>In many cold homes, only one room is heated, which causes difficulties for children doing homework.</td>
<td>Blood pressure rises in older people with exposure to temps &lt;12°C.</td>
<td>Symptoms of arthritis, particularly pain, become worse in cold.</td>
<td>Cold housing is associated with increased mental health problems.</td>
</tr>
</tbody>
</table>

(Source: Summary of Fuel Poverty And Health : A Guide For Primary Care Organisations, And Public Health And Primary Care Professionals (National Heart Forum, the Eaga Partnership Charitable Trust, the Faculty of Public Health Medicine, Help the Aged and the Met Office)
A local survey of older people in 2013 (West Sussex Lifestyle Survey of Older People 2013) asked people their concerns about keeping warm and about the actions they were taking. 28% of people surveyed said that they worried about keeping warm in winter; respondents with ‘bad’/‘very bad’ health were significantly more likely than people in better health to express concern, as were respondents in Crawley (33%) and Worthing (32%).

In terms of actions taken (Figure 5.2), 19% of those questioned said that they “avoided heating rooms”, with 6% mentioning that they always did this and 10% that they sometimes did. Additionally, 9% said that concerns around the cost of heating had led them to “turn off” their heating altogether, but only 2% said that they ‘went to places like the library, shopping centre, a pub or community centre just to keep warm’.

The Marmot Review Team commissioned Friends of the Earth to examine the evidence of the direct and indirect health impacts of fuel poverty and cold homes. The report “The Health Impacts of Cold Homes and Fuel Poverty” was published in May 2011. This report has six policy recommendations for action at a national and local level: -

- That programmes set up to tackle fuel poverty and improve energy efficiency remain in place, and that low income and vulnerable groups are able to take up programmes irrespective of cost.
- The Warm Front Scheme should be renewed and its eligibility criteria expanded.
- Funding mechanisms should be in place to enable households across all tenures to upgrade their homes. Beyond supporting low income households in all areas, further more intensive intervention should be targeted through programmes, and poor quality housing should be tackled through a renewed energy-focused Decent Homes Standard.
- Legislation should be developed to support tenants in private rented accommodation to make energy efficiency improvements to their homes.
- National indicators relating to fuel poverty and energy efficiency should remain, and a new national indicator of housing quality, focussed on energy efficiency, and specifically related to the private rented sector, should be developed for local authority areas.
- Energy standards and guidelines should be coupled with quality standards for adequate ventilation when sealing homes. In major refurbishment and regeneration projects, consideration should be given to using solar heat gain, while at the same time avoiding summer overheating.

Figure 5.2 Actions Older People Take to Keep Warm (People aged 65+)

Source: West Sussex Public Health Research Unit (WSCC)

Accidents in the homes - falls

The risk of tripping or falling increases with age, in part due to increased frailty and impairments, including sensory impairment, loss of strength and balance; and older people tend to have more serious injuries as the result of a fall. There may be many factors which lead to a fall, some may, in part, be attributed to housing.

For people who are treated in hospital following a fall NICE guidance sets out a number of recommendations. Notably that people are offered a home hazard assessment on hospital discharge. To be effective, this assessment needs to be followed up and interventions provided where required. The West Sussex Falls and Fracture Prevention Service provide a range of support to people meeting specific criteria.

Social Isolation and Loneliness in Older Age

Viewing the issue of housing beyond “four walls and a roof”, commissioners and planners need to consider how homes and neighbourhoods support emotional and mental wellbeing. In the future it is likely that many older people will live for longer periods on their own and people may become socially isolated and lonely.

The terms social isolation and loneliness are sometimes used interchangeably, but they are different. It is possible to be isolated without feeling lonely and possible to live amongst others, so not be isolated, but feel lonely. Research into loneliness has identified two aspects. Emotional loneliness is characterised by the absence of a close friendship for example with a spouse, partner or close friends, and social loneliness, is characterised by a lack of social contacts, for example with neighbours or a group of friends.

There are many factors which act to increase loneliness, for example bereavement or declining health, but physical isolation is consistently identified as a key contributor. Older people living on their own are therefore at greater risk of being lonely. With an ageing population and an increasing expectation that older people will remain in their own homes, it is important that housing, neighbourhoods and wider communities act to tackle and reduce loneliness. This may include planning environments that increase face-to-face social interaction, village agents or connectors and increased communal amenities.

24% of respondents indicated that they were moderately or severely lonely. Those living in more deprived areas were 30% more likely to be lonely than those living in other parts of the county.

Loneliness was found to be highly associated with health outcomes, even after controlling for a number of factors including age, sex, exercise and medication. Lonely people were 60% more likely to be in poor health than non-lonely people and 78% more likely to have reported multiple emergency admissions to hospital. It is possible that people who have poor health find it difficult to maintain their social connections and it is also possible that loneliness itself leads to poorer health, especially poorer mental health.

Loneliness was more common in those with poor sight, poor hearing and problems with their memory.

Contact with neighbours and participation in groups were associated with a 20% reduction in the likelihood of a respondent being lonely.

Physical isolation may also be increased in later life, as car availability declines with age. In West Sussex, from the age of 75 onwards, over a third of people live in households without a car, rising to over 50% of people aged 85+ years. There is a marked gender difference in car availability in later life – in 2011 87% of men aged 65+ had access to a car, compared with 70% of women.

“I would only want to move if they give me a bungalow, and not too far as I’ve got all my mates nearby”.

A telephone survey of approx. 2,800 older people in West Sussex identified a strong association with loneliness and poorer health outcomes.
Drivers of poor housing in older age

Provision and information
When asked, most people state a preference to live independently in their own home. However with an ageing population and with many people living well into their 80s and 90s, more people are seeking some form of specialist housing. Housing options available for older people are increasingly complex; reflected by the range of housing models shown on Figure 5.3. Options range from general-needs housing to specialist residential care. Navigating a way through the range of options requires transparent, accessible and trusted advice; without it uncertainties can act as a barrier to movement.

The market needs to provide choice, but that choice needs to be well informed, and given the range of options it is not surprising that the various terms as extra care, sheltered, close care, and lifetime homes, can be confusing to the general public. Surveys have shown that there is a low level of understanding of housing options in later life, let alone how housing, social care and health can work together to support people in their own homes.

The move from general to adapted to specialist housing often signals a change in the level, type and funding of social care. People in private retirement provision may not have any care provided. People in specialist extra care will often be in receipt of assessed and funded packages from adult social care services. This means that the focus shifts from housing need to social care need, with many people viewing extra care housing as an alternative for residential care.

Source: Diagram adapted from The Housing our Ageing Population Panel for Innovation (HAPPI) Report (2009)
The majority of older people in West Sussex live in “mainstream, general housing” and are home owners. We know that many older people in West Sussex “under-occupy” homes and some live in houses poorly suited to changing health needs. Making a decision about moving is often only precipitated by the onset of a health problem or a crisis.

**Staying put**
While most people prefer to remain in their own home, some older people may have increasing difficulty with everyday household tasks, including problems maintaining their property. The 2013 West Sussex Lifestyle Survey asked older people (65 years and over) whether they needed help with a range of tasks, and if they did, whether they currently received help.

People were asked to comment on five types of activity:
1. Managing medication.
2. Getting around their home.
3. Basic personal care.
4. Daily activities (shopping, cooking).
5. Help maintaining the home and garden.

Most people said they did not need help with the first four but a larger number stated that they needed help maintaining their home and garden, and the need for help increased with age (Figure 5.4). Two thirds of people aged 85 years or over said they needed help around the home. The vast majority of people who required help with their home received it, 3% did not.

The main source of help with maintenance for homes and gardens comes from ‘hired help’ (53%) although family members are also involved, including a son or daughter (10%). The type of help received was most often help with ‘gardening’ (58%) as well as with ‘cleaning the house’ (32%) and ‘cleaning windows’ (17%).

There are also adaptations and changes people can make to their homes to retain independence, some minor and easy to install. For example telecare and telehealth provision is increasingly being adopted to manage risk and monitor health within the home and provide greater confidence to the individual, or family.

With an ageing population and increasing number of people remaining in their own home, there will be an increasing need for services that provide this type of lower level housing support and maintenance.

**“Downsizing”**

The decision to move is often centred on changing personal circumstances and the housing market needs to provide a choice of homes that are attractive to older people. The Housing our Ageing Population Panel for Innovation (HAPPI) identified ten key design principles to achieve “age-inclusive living”:-

1. Generous internal space standards.
2. Plenty of natural light in the home and in circulation spaces.
3. Balconies and outdoor space, avoiding internal corridors and single-aspect flats.
4. Adaptability and ‘care aware’ design which is ready for emerging telecare and telehealthcare technologies.
5. Circulation spaces that encourage interaction and avoid an ‘institutional feel’.
6. Shared facilities and community ‘hubs’ where these are lacking in the neighbourhood.
7. Plants, trees, and the natural environment.
8. High levels of energy efficiency, with good ventilation to avoid overheating.
10. Shared external areas such as ‘home zones’ that give priority to pedestrians.

These design standards support increased frailty and also acknowledge older people as consumers. In West Sussex older people are more likely to be owner occupiers and increasing numbers own outright, with no mortgage. Delivering housing which is attractive to this group could potentially release larger family homes. Shelter has estimated that across the UK if just 20% of older owner-occupiers downsized it would release 840,000 family sized homes to the market.
Schemes To Help People Remain In Their Own Home

Reliable home services (including minor repairs and advice) are very important to people wanting to remain in their own home. There are a range of schemes across West Sussex, funded by local housing authorities, social care and housing associations that help people remain in their own home, these include:

Here to Help – Family Mosaic/In Touch. In West Sussex Family Mosaic (a housing association) is contracted to provide the Here to Help service. This is a visiting support service helping people (aged 60+) stay safe and well at home. The service is free to people living in Sheltered accommodation in Arun, Chichester and Mid Sussex, and is also available to people irrespective of tenure. A range of services and support are offered, including help with tenancies, repairs, advice on benefits and income and linking people to other services. Here to Help will also provide advice to older people who are thinking of moving.

Floating support is also offered to other vulnerable groups.
Adur and Worthing – Handyman Service. This service tackles small household jobs (at a charged rate) to old and vulnerable residents in Adur and Worthing. The types of jobs undertaken include small plumbing and carpentry and minor adaptations.

Table 5.1 Specialist Housing Provision in West Sussex by District and Borough (April 2014)

<table>
<thead>
<tr>
<th>District</th>
<th>Sheltered</th>
<th>Enhanced Sheltered</th>
<th>Extra Care</th>
<th>Residential Care (Beds)</th>
<th>Nursing Care (Beds)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adur</td>
<td>660</td>
<td>0</td>
<td>50</td>
<td>260</td>
<td>305</td>
</tr>
<tr>
<td>Arun</td>
<td>2,600</td>
<td>5</td>
<td>140</td>
<td>1,200</td>
<td>1,180</td>
</tr>
<tr>
<td>Chichester</td>
<td>1,320</td>
<td>100</td>
<td>30</td>
<td>780</td>
<td>725</td>
</tr>
<tr>
<td>Crawley</td>
<td>880</td>
<td>0</td>
<td>100</td>
<td>180</td>
<td>375</td>
</tr>
<tr>
<td>Horsham</td>
<td>1,700</td>
<td>20</td>
<td>150</td>
<td>185</td>
<td>860</td>
</tr>
<tr>
<td>Mid Sussex</td>
<td>1,455</td>
<td>225</td>
<td>155</td>
<td>470</td>
<td>1,210</td>
</tr>
<tr>
<td>Worthing</td>
<td>1,370</td>
<td>105</td>
<td>55</td>
<td>965</td>
<td>680</td>
</tr>
<tr>
<td>WEST SUSSEX</td>
<td>9,985</td>
<td>455</td>
<td>680</td>
<td>4,040</td>
<td>5,335</td>
</tr>
</tbody>
</table>

(Note figures are rounded to nearest 5) Source: EAC data access online April 2014

Provision of specialist housing in West Sussex

The junction between housing with care and living in a residential or nursing care is a very stark one. A number of studies have identified that the term, and concept of, “home” is very important, and that one of the reasons that housing with care may prove attractive to many older people is that it maintains their "own home" whilst having care needs met.

Research undertaken by the Joseph Rowntree Foundation examined the views of people living in housing with care, this included tenants and leaseholders, who self-funded, some or all, of their housing, care and support costs. Whilst housing with care was generally viewed favourably, people expressed uncertainties (Appendix 3). These uncertainties highlight the complexity of issues being considered and the need for good, specialist, independent information, advice and guidance.

All residential and care homes are regulated by the Care Quality Commission. This means that there is up-to-date data on the number, type and location of provision. This is not the case when looking at other types of specialist housing. There is no single source of information and data are incomplete or held by a variety of agencies.

27 Pannell J, Blood I Copeman I (2012) Affordability, Choices and Quality of Life in Housing with Care, York: Joseph Rowntree Foundation
28 EAC is a charity which aims to improve the knowledge and information about housing options for older people. Website link - http://www.eac.org.uk/
Case Study: Extra Care

A 69 year old man, came to the attention of Adults’ Services in 2011 following a stroke and a suicide attempt. He lived in a first floor flat in the community and the only access by two flights of external concrete stairs. Following the stroke he had poor mobility and required a stick to walk with, he also had limited use in his left hand due to paralysis and had limited vision, having lost one eye.
At first he returned to his property with a care package in place, but he became depressed. A referral was made for an extra care scheme (Highdown Court) and he was accepted. He quickly settled in and became an active member of the community attending and organising social events.
The move to extra care not only solved his housing issue and met his care needs but it changed his whole way of life. Highdown Court gave him a focus and a circle of friends he would not have otherwise had due to the communal set up within extra care. In his previous address due to his stroke and mood his nutritional intake was poor; the communal dining area enabled him to have access to a meal each day with the company of others.
He went from being isolated and having a difficult relationship with his family to having a wide circle of friends and a better and closer relationship with his family. His mental health improved and he no longer wanted his life to end, he had a positive outlook on his life ahead. His care needs were met, although he continued to receive a package of care this reduced.

There is also no single agreed definition of the terms used or set of standard facilities and services, so that one sheltered housing scheme may be very different to the next. Definitions used by the EAC are attached in Appendix 2

The Elderly Accommodation Council (EAC) provides the most comprehensive data and in terms of specialist housing. A snapshot of data provided by the Elderly Accommodation Council (EAC) shows that sheltered housing is the main type of specialist housing available (Figure 5.2).

Specialist Housing Provision in West Sussex
- Sheltered Housing 9,985
- Enhanced Sheltered 455
- Extra Care 680
- Residential Care 4,040 (beds)
- Nursing Care 5,335 (beds)

There are variations across the county (Table 5.1).

In relation to “semi-independent and dependent provision”, West Sussex County Council commissioned EAC to benchmark the local provision against the national average and levels recommended in ‘More Choice, Greater Voice’.

From this work it is evident that there are low rates of extra care provision across the county and low rates of residential care in Crawley and Horsham

Risk Factors For Poorer Housing In Older Age

The main risk factors for poor housing in later life are health, low income and access to support and care, including informal care.

Health and social care needs
For many older people the main risk factor for poorer housing is related to their own health and increasing frailty, and homes which may be in good condition and affordable, can become unsuitable as physical needs change. In West Sussex over 20,000 people aged 75 years or over said that their daily activities were “limited a lot” (Table 5.2).

There is an ageing population in West Sussex and an increasing number of people are living longer with chronic health conditions and disabilities. The number of older people at risk of poor housing will increase. As with the first life stage considered in this report, there is a strong relationship between poverty and ill health (Figures 5.5).
Table 5.2 Daily Activities - Limited A Lot

Source: Census 2011

<table>
<thead>
<tr>
<th></th>
<th>People who said their Daily Activities were “Limited A lot” - Number</th>
<th>People who said their Daily Activities were “Limited A lot” - %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Age 50 to 64</td>
<td>Age 65 to 74</td>
</tr>
<tr>
<td>Adur</td>
<td>1,100</td>
<td>840</td>
</tr>
<tr>
<td>Arun</td>
<td>2,360</td>
<td>2,160</td>
</tr>
<tr>
<td>Chichester</td>
<td>1,410</td>
<td>1,200</td>
</tr>
<tr>
<td>Crawley</td>
<td>1,560</td>
<td>880</td>
</tr>
<tr>
<td>Horsham</td>
<td>1,260</td>
<td>1,080</td>
</tr>
<tr>
<td>Mid Sussex</td>
<td>1,380</td>
<td>1,010</td>
</tr>
<tr>
<td>Worthing</td>
<td>1,650</td>
<td>1,260</td>
</tr>
<tr>
<td>West Sussex</td>
<td>10,720</td>
<td>8,440</td>
</tr>
<tr>
<td>England</td>
<td>993,160</td>
<td>739,350</td>
</tr>
</tbody>
</table>

Figure 5.5 Pensioner Poverty - Percentage of Older People Living in Poverty in West Sussex (2010)

Source: IMD 2010

Challenges

- A range of local services and amenities are required to help people remain in their own homes.
  - Basic housing and care support services.
  - Public transport is increasingly important as car usage declines with age.
  - Social networks and communities are important to health, acting to reduce loneliness and social isolation.

- Overcoming barriers to move.
  - There is a complex range of housing options available, people need good, independent, specialist advice to make informed decisions. There need to be a range of choices.

- Population level movement.
  - The in-migration of older age groups and out migration of younger, working-age people is not just an issue for health and social care commissioners, an ageing population will have an effect on the wider economy.
Summary Of Welfare Reform Changes

A number of significant changes have, or are being, introduced to the benefit system, including major changes to Housing Benefit and the introduction of Universal Credit. Different groups are affected by different aspects of change, larger families may be affected by restricting Local Housing Allowance (LHA) rates at 4 bedrooms, whereas the shared room rate is now extended to 25-35 year olds. Local housing and social care authorities are monitoring the impact of changes, but the full effect locally may take time to unfold, notably following the introduction of Universal Credit.

Universal Credit

The Welfare Reform Act 2010 heralded the introduction of a ‘Universal Credit’, a single credit to replace a range of existing means-tested benefits and tax credits for people of working age.

Local Housing Allowance

The Local Housing Allowance (LHA) is used to calculate Housing Benefit (HB) for tenants in the private rented sector to ensure that people in similar circumstances in the same area receive the same amount of financial support for their housing costs. The rate for LHA is determined by rent officers from the Valuation Office Agency (VOA), rentals rates for different sized properties are established within Broad Rental Market Areas (BRMAs); areas are drawn up to reflect geographies where people live and access services. Values are set at different scales from a rate for a shared room, studio and then up to properties with 4 bedrooms. The rate is then used to determine the amount of Housing Benefit to be paid.

The major changes introduced which affect the private rental sector:-

(i) Before April 2011 LHA rates were set at the median value of local rents, with the assumption that the tenant could afford at least 50% of privately rented properties in their area. This was changed to the 30th percentile, with the assumption that 30% of rental properties in the area could be available/affordable.

(ii) Caps were introduced by bedroom size (£250 per week for 1 bed; £290 per week for two beds; £340 per week for three beds; £400 per week for four beds or more, and the scrapping of a rate for five bedroom properties).

(iii) Uprating of Housing Benefit was switched to the Consumer Price Index (CPI) from the Retail Price Index (RPI) in April 2013.

(iv) Previously a person under 25 years old who lived by themselves was only entitled to the shared accommodation Local Housing Allowance rate. In January 2012 this rule was extended to include single people up to the age of 35.

In relation to tenants in the social rented sector a size criteria is used to restrict housing benefit (DCLG refers to as the “under –occupancy charge” or “spare room subsidy” or “social sector size criteria”). This means that in the social rented sector, for people of working age, assumptions are made on the numbers of bedroom per people in the households, restricting housing benefit to allow for one bedroom for each person or couple living as part of the household, with the following exceptions:

- Two children under the age of 16 of same gender expected to share
- Two children under the age of 10 expected to share regardless of gender
- Disabled tenant or partner who needs non-resident overnight carer will be allowed an extra bedroom
- Approved foster carers allowed an additional room, so long as they have fostered a child, or become an approved foster carer in the last 12 months.
- Adult children in the Armed Forces will be treated as continuing to live at home when deployed on operations.
- In relation to students, if student’s main residency is the parental home, then their bedroom will not be considered as spare.

Council Tax Benefit

The Welfare Reform Act 2012 abolished Council Tax Benefit (CTB) and The Local Government Finance Act 2012 introduced local support schemes for Council Tax. Although these schemes are locally established and allocated, central Government has decided that people of pension age should not be affected therefore the impact is largely restricted to households headed by a working age adult.
Classification and Descriptions of Specialist Care Housing
Source: Elderly Accommodation Counsel (EAC)

Sheltered housing
This describes schemes / properties where some form of scheme manager (warden) service is provided on site on a regular basis but where no registered personal care is provided. A regularly visiting scheme manager service may qualify as long as s/he is available to all residents when on site. An on-call-only service does not qualify a scheme to be included in sheltered stats. In most cases schemes will also include traditional shared facilities - a residents’ lounge and possibly laundry and garden.

Enhanced sheltered housing
This describes schemes / properties where service provision is higher than for sheltered housing but below extra care level. Typically there may be 24/7 staffing cover, at least one daily meal will be provided and there may be additional shared facilities.

Extra care housing
This describes schemes / properties where care (registered personal care) is available on site 24/7.

Residential care
This describes care homes registered to provide residential (personal) care only.

Nursing care
This describes care homes registered to provide nursing care. For data provided by the EAC all beds are allocated to nursing care, although in practice not all residents might be in need of or receiving nursing care.
### APPENDIX 3

**Housing Concerns in Later Life**

Uncertainties about affordability, choice and decision-making in housing with care  Adapted from Affordability, Choices and Quality of Life in Housing with Care JRF (2012)

<table>
<thead>
<tr>
<th>AFFORDABILITY</th>
<th>What happens if …</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can I afford to stay here?</td>
<td>… my housing costs (rent, service charges) go up?</td>
</tr>
<tr>
<td>What happens if …</td>
<td>… my need for paid care and support increases?</td>
</tr>
<tr>
<td></td>
<td>… my income goes down through changes to my state pension and benefits, occupational or private pensions, interest on my savings?</td>
</tr>
<tr>
<td></td>
<td>… my income goes down because of the death of my partner, or separation or divorce?</td>
</tr>
<tr>
<td></td>
<td>… my income goes up but not as much as the cost of living here (e.g. housing costs, care and support charges, utility bills, Council Tax etc. …)?</td>
</tr>
<tr>
<td></td>
<td>… my savings run out?</td>
</tr>
<tr>
<td>CARE AND SUPPORT NEEDS</td>
<td>… I can no longer afford to pay for (as much/enough) care and support?</td>
</tr>
<tr>
<td>Can I get the care and support I need?</td>
<td>… I don’t agree with how my care and support needs have been assessed (e.g. by the care manager or social services)?</td>
</tr>
<tr>
<td>What happens if …</td>
<td>… I want to change things about my care and support (e.g. care at different times)?</td>
</tr>
<tr>
<td></td>
<td>… I want to choose a different care or support provider?</td>
</tr>
<tr>
<td></td>
<td>… my partner/family can no longer give me as much unpaid help as before?</td>
</tr>
<tr>
<td>THE HOUSING WITH CARE SCHEME</td>
<td>… the provider/s do not maintain the same standards and facilities (e.g. closing the restaurant and replacing it with a meals delivery service)?</td>
</tr>
<tr>
<td>Will the scheme stay the same?</td>
<td>… the provider/s do not maintain the same levels and availability of care and support (e.g. changing night cover from waking staff to sleep-in)?</td>
</tr>
<tr>
<td>What happens if …</td>
<td>… the provider/s change (e.g. the company or housing association goes bust, merges or is taken over; the council gives the care or support contract to someone else)?</td>
</tr>
<tr>
<td></td>
<td>… the mix of residents changes (e.g. there are more very frail people moving in)?</td>
</tr>
<tr>
<td>If I don’t like these changes, can I afford to move out and live somewhere else?</td>
<td>If I don’t like these changes, can I afford to move out and live somewhere else?</td>
</tr>
<tr>
<td>Will I be able to stay here until the end of my life?</td>
<td>Will I be able to stay here until the end of my life?</td>
</tr>
<tr>
<td>What happens if …</td>
<td>… I have to go into hospital, or a care/nursing home?</td>
</tr>
<tr>
<td></td>
<td>… I want to stay in my HWC property, but others (e.g. GP, social services, family) say I need to move?</td>
</tr>
<tr>
<td></td>
<td>… Does this depend on whether/how much I can afford to pay for more care coming into my HWC property (perhaps a live-in carer if a two-bedroom property)? Or being able to afford to move into a care/nursing home of my choice, if that becomes necessary?</td>
</tr>
</tbody>
</table>