

The Cost of Poor Housing to Health, and Liverpool's innovative approach

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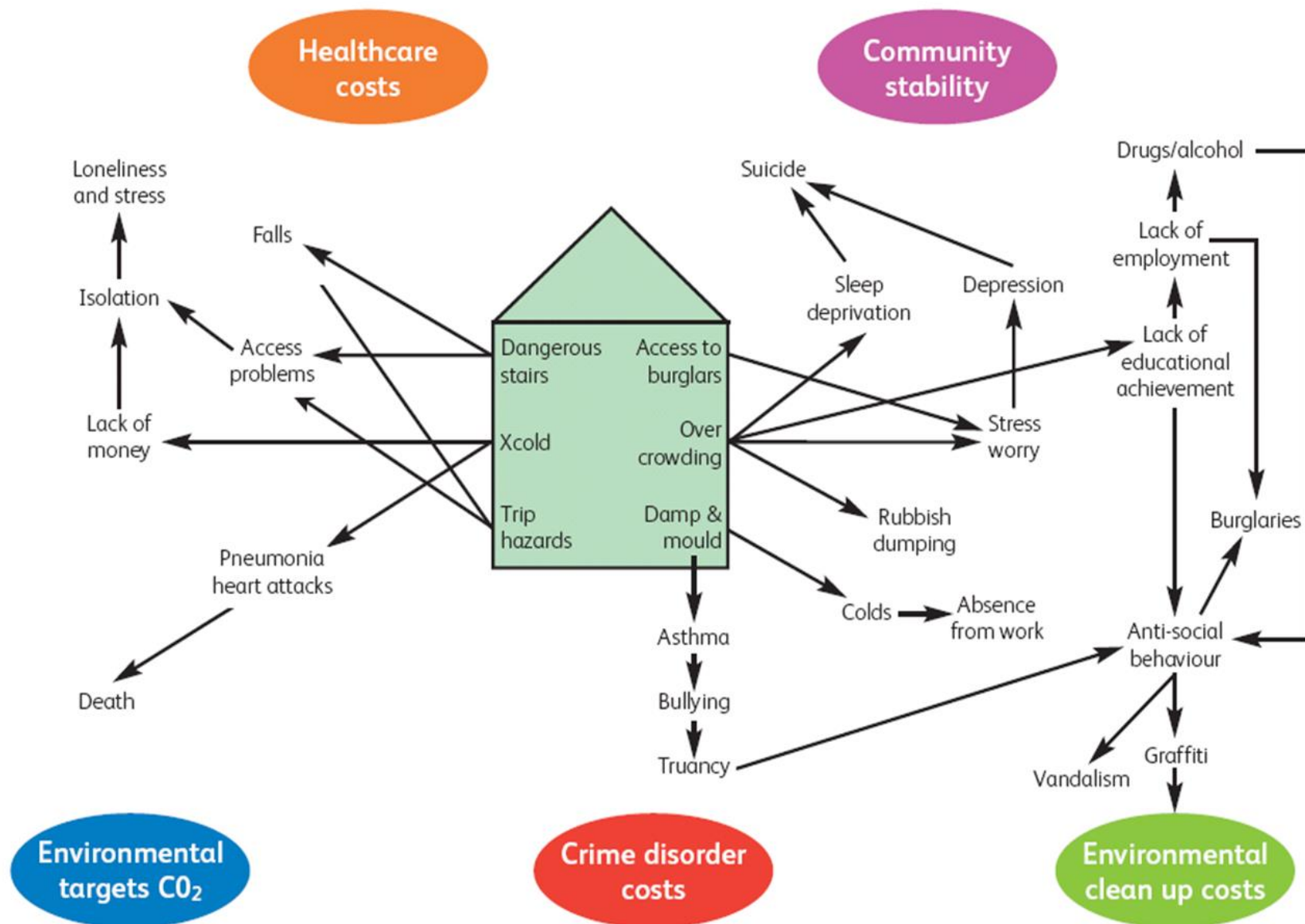
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‘Real Cost of Poor Housing’ research



Poor housing impacts health and society



Housing Health and Safety Rating System (HHSRS)

Category 1 hazard = 'Poor Housing'

Physiological Requirements

Damp and mould growth etc.
Excessive cold
Excessive heat
Asbestos etc.
Biocides
CO and fuel combustion productions
Lead
Radiation
Un-combusted fuel gas
Volatile organic compounds

Psychological Requirements

Crowding and Space
Entry by intruders
Lighting
Noise

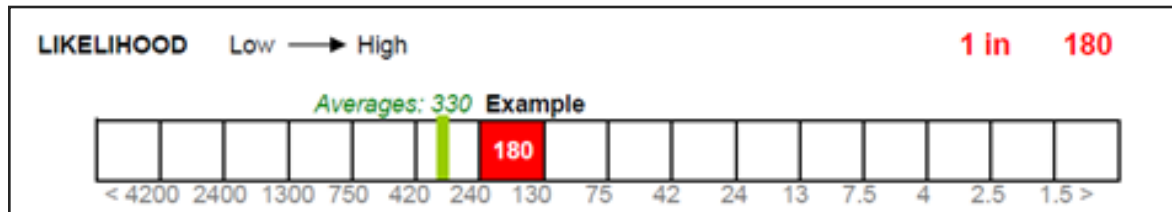
Protection Against Infection

Domestic hygiene, pests and refuse
Food safety
Personal hygiene, sanitation and drainage
Water supply

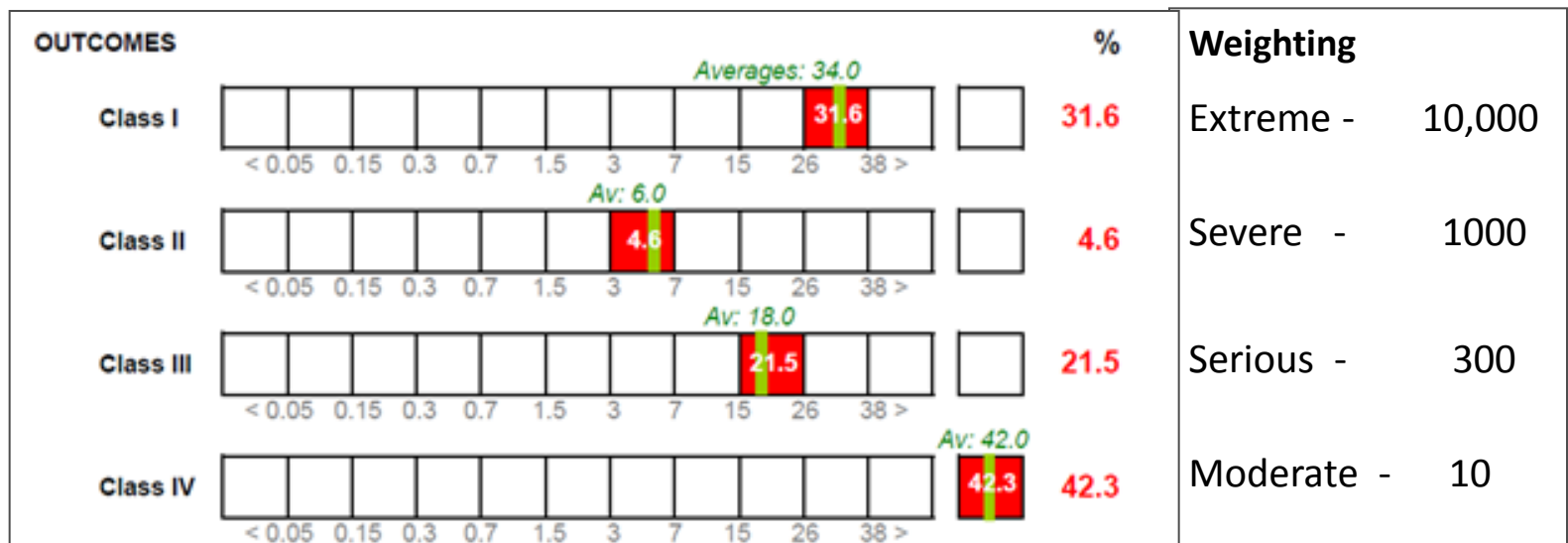
Protection Against Accidents

Falls associated with baths etc.
Falling on level surfaces
Falling on stairs etc.
Falling between levels
Electrical hazards
Fire
Flames, hot surfaces etc.
Collision and entrapment
Explosions
Position and operability of amenities etc.
Structural collapse and falling elements

- How likely a hazard is to effect a vulnerable person over the course of 12 months: 1 in:



- What is the most probable spread of harm outcome taking into account the of 4 classes of harm:



Applying the formula gives a numerical hazard rating

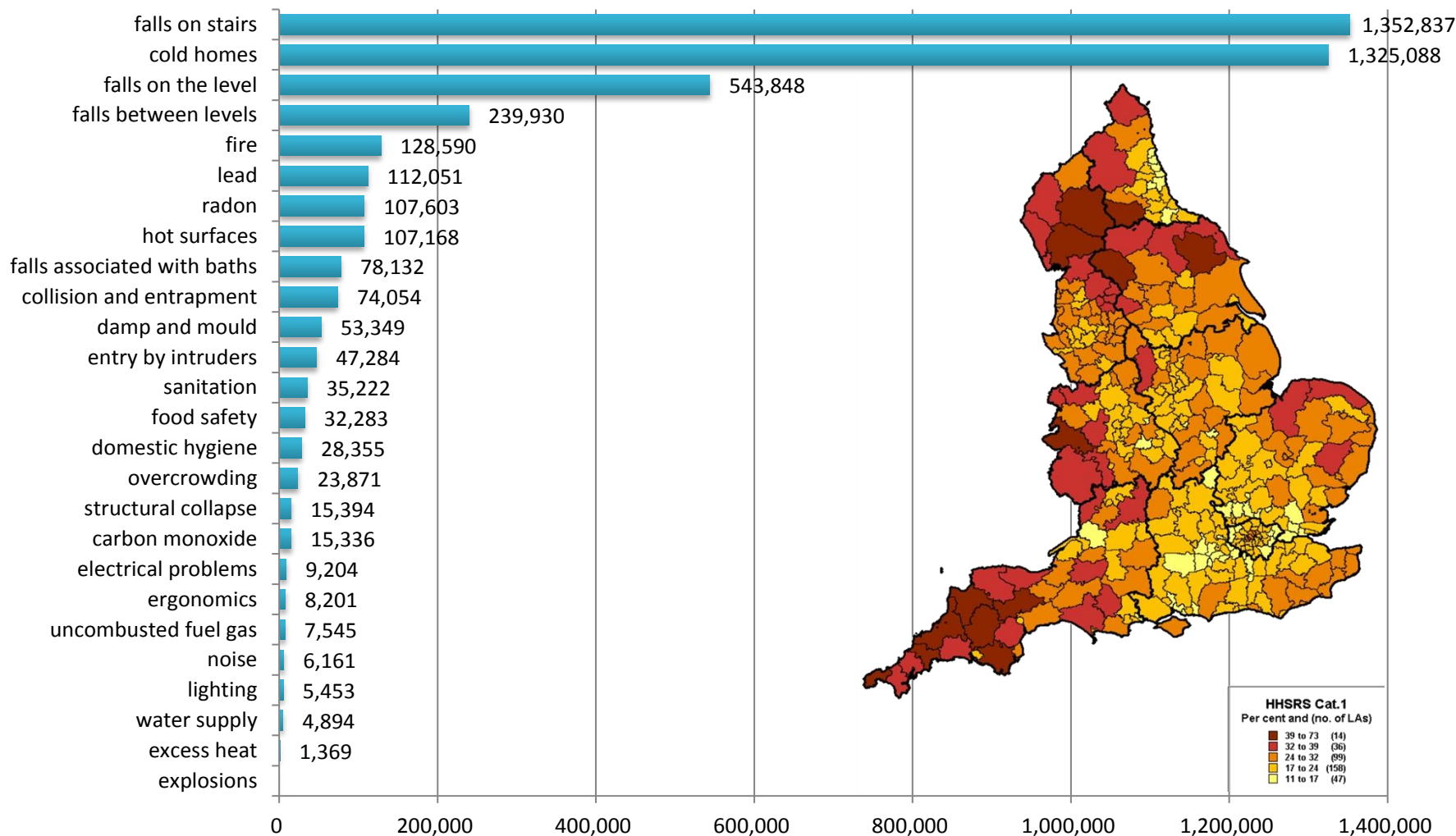
Falls between levels

Same likelihood of suffering ill health,
but harm outcomes very different



HHSRS Category 1 hazards (EHS 2011)

3.4 million (15%) of English homes have a Category 1 HHSRS hazard



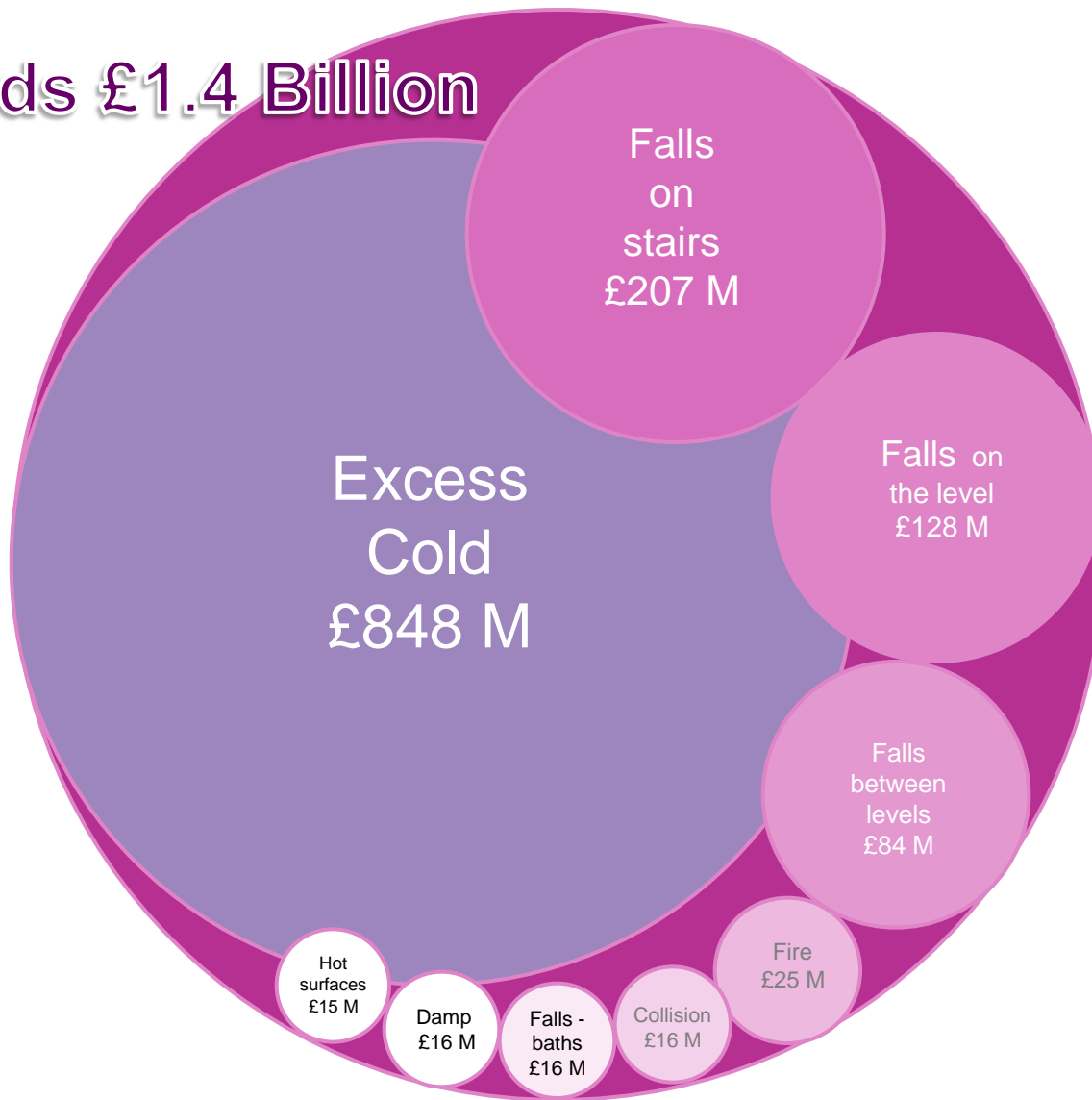
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	HHSRS Outcome			
Hazard	Class 1	Class 2	Class 3	Class 4
Damp and mould growth	Not applicable -	Type 1 allergy (£2,034)	Severe asthma (£1,027)	Mild asthma (£242)
Excess cold	Heart attack, care, death (£19,851)	Heart attack (£22,295)*	Respiratory condition (£519)	Mild pneumonia (£84)
Radon (radiation)	Lung cancer, then death (£13,247)	Lung cancer, survival (£13,247)*	Not applicable -	Not applicable -
Falls on the level	Quadraplegic (£92,490)*	Femur fracture (£39,906)*	Wrist fracture (£1,545)	Treated cut or bruise (£115)
Falls on stairs and steps	Quadraplegic (£92,490)*	Femur fracture (£39,906)*	Wrist fracture (£1,545)	Treated cut or bruise (£115)
Falls between levels	Quadraplegic (£92,490)*	Head injury (£6,464)*	Serious hand wound (£2,476)	Treated cut or bruise (£115)
Fire	Burn ,smoke, care, death (£14,662)*	Burn, smoke, Care (£7,435)*	Serious burn to hand (£1,879)	Burn to hand (£123)
Hot surfaces and materials	Not applicable -	Serious burns (£7,378)	Minor burn (£1,822)	Treated very minor burn (£123)
Collision and entrapment	Not applicable -	Punctured lung £5,152	Loss of finger £1,698	Treated cut or bruise £115

Not applicable = HHSRS class very rare or non existent

* = Costs after 1 year are likely to occur, these are not modelled

All Hazards £1.4 Billion



Comparative cost burden to the NHS

Risk Factor	Total cost burden to the NHS
Physical inactivity	£0.9 billion – £1.0 billion
Overweight and obesity	£5.1 billion – £5.2 billion
Smoking	£2.3 billion – £3.3 billion
Alcohol intake	£3.2 billion – £3.2 billion
Poor housing	£1.0 billion – £1.4 billion*

* £1.4bn = all homes with category one HHSRS hazards, England

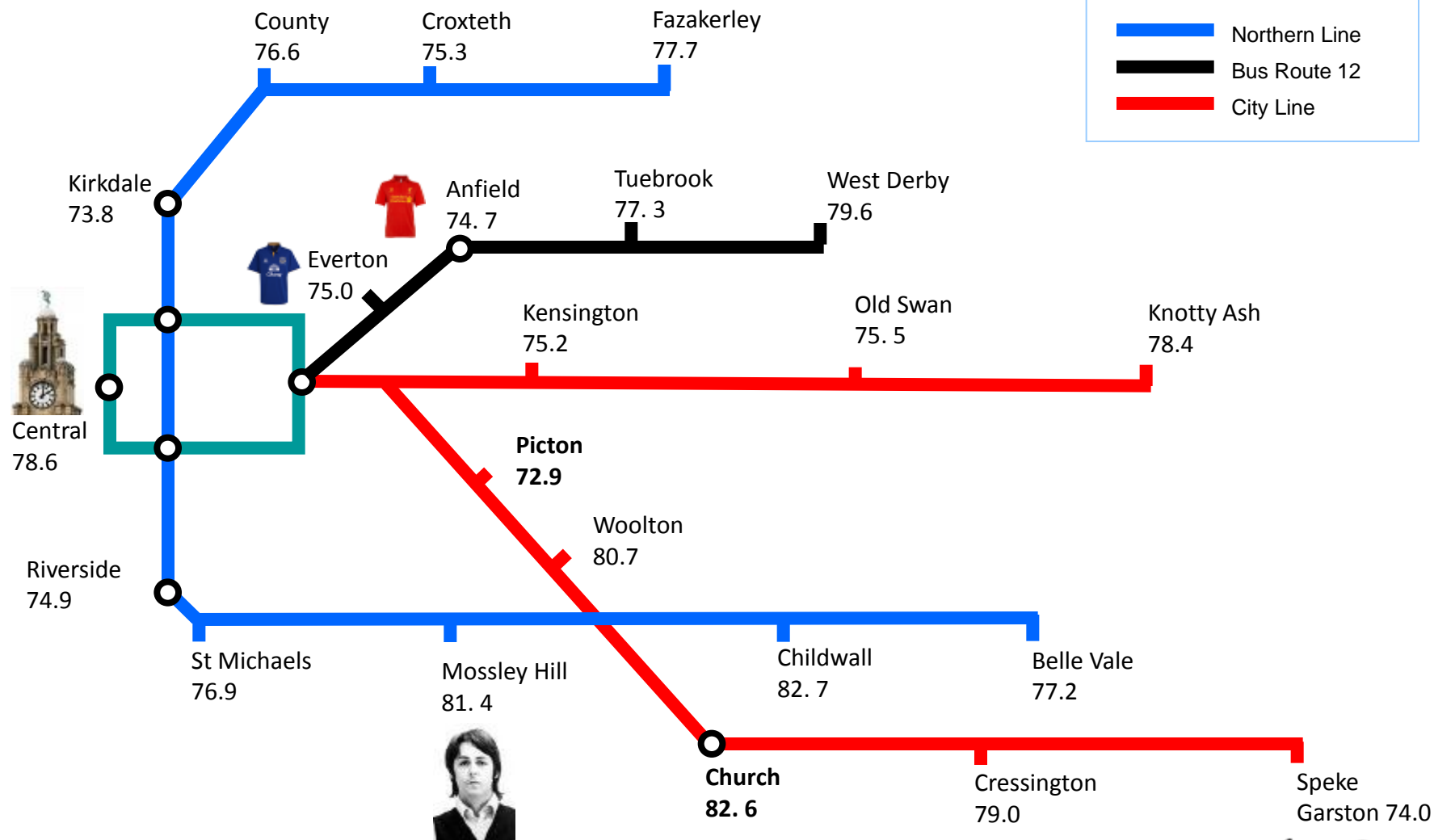
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Liverpool Healthy Homes Programme



Liverpool Life Expectancy

	Liverpool	UK
Male	74.8	77.9
Female	79.2	82



Population: 466,000



Health

- ❑ Rate of excess winter deaths – 280 per year (NHS health profile 2013)
- ❑ For each winter death, there are 8 emergency admissions
- ❑ Accidents in the home cause an estimated 70 deaths and 4,000 hospital admissions per year in Liverpool

Poor housing conditions are implicated in **500 deaths** and around **5,000 illnesses** requiring medical attention each year in Liverpool (from national BRE estimates)

Commissioning Drivers

- ❑ Tackling health inequalities
- ❑ JSNA
- ❑ Housing, Health and Safety Rating System



Healthy Homes Programme - objectives

Phase 1

- ❑ At scale to make a real population difference
- ❑ Identify properties in priority neighbourhoods
- ❑ Assess the health and housing needs of each occupant
- ❑ Engage residents into health and well-being related services
- ❑ Carry out full health and safety inspection in worst properties and secure necessary improvements
- ❑ Home Safety promotion (particularly under 11's and over 65's)

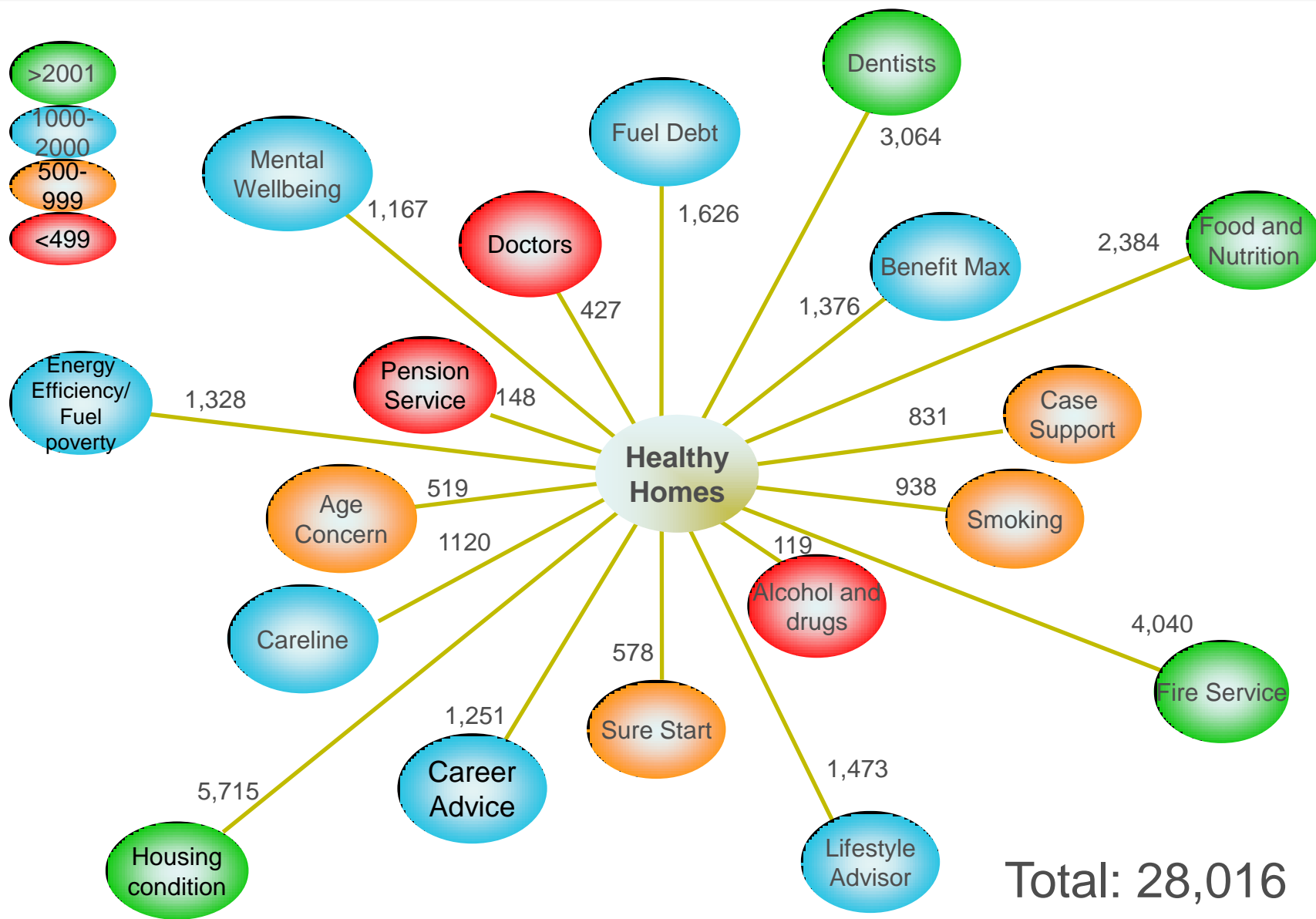
Through the removal of hazard exposure, the programme is designed to reduce premature deaths by up to 100 when fully implemented, and **reduce GP consultations and hospital admissions by over 1000 cases**

Progress - April 2009 to August 2015

- ❑ 54,844 initial assessments
- ❑ 23,421 surveys completed
- ❑ 28,016 referrals to partners



Referrals to Partner agencies



Progress – Housing conditions

- ❑ 6,048 Health & Safety inspections
- ❑ 4,341 Serious housing hazards identified:
 - Rented homes - landlord enforcement
 - Owned homes – advice, access to financial assistance, help with moving, land charge works
- ❑ £5.3M Private sector investment
- ❑ 30 Construction jobs supported (est)
- ❑ 2,592 Repair referrals to social landlords



£9K FINE FOR CITY LANDLADY

by MARC WADDINGTON

A LANDLADY who put her tenants' lives at risk through breaching fire safety laws was fined £9,000.

Clare Sumner, of Victoria Road, Formby, admitted seven offences in connection with two properties she owned in Kensington.

They had been converted into flats without consulting the council's building control unit, and significant fire safety risks were detected.

But when the council attempted on several occasions to prompt her to fix the problems, it received no reply.

Liverpool magistrates court heard her admit to failing to comply with three improvement notices relating to fire safety under the 2004 Housing Act.

She also admitted three breaches of licensing rules around the management of Houses of Multiple Occupation (HMO).

Warnings on flats fire risks were ignored

Both properties, in Radstock Road, were found to have serious hazards.

Fire detection systems were not working, flat entrance doors did not meet required fire resistance standards and lacked self-closing devices and thumb turn locks.

The flats did not have gas and electrical safety certificates and there were no hand rails on staircases.

The prosecution was launched after an inspection by Environmental Health officers in July and August, 2010.

Mrs Sumner was also ordered to pay full costs to the council, totalling £1,940.

NEW RULES 'TO CUT' TENANTS' FUEL BILLS

by MARC WADDINGTON
Political Reporter

Landlords told to consider energy costs

PRIVATE landlords in Liverpool could be forced to install heating systems that are cheap to run for their tenants after the council won a landmark court ruling.

The decision means that landlords must consider the fuel costs to their tenants resulting from the installation of electric heaters.

The ruling sets a national precedent that means private

tenants all over the country could benefit from cheaper bills.

The case came after landlord Arneer Raj Kassim ignored the advice of council officers when he installed panel heaters on the standard electricity tariff at a pre-1920,

poorly insulated house in Botanic Road.

The council argued that the cost to the tenant of heating the two bedroom house would be as much as £1,824 a year, but that other, cheaper systems were available that could slash the bills by up to a third.

Mr Kassim contested the council's instructions and took it to a residential property tribunal, which deemed that the running costs of a system should not be a concern of environmental health officers demanding properties are properly heated.

But the council appealed to the Upper Tribunal of the Lands Chamber and successfully argued that the cost of heating was a relevant factor for environmental health to consider when assessing a property's suitability under the Housing Act 2004.

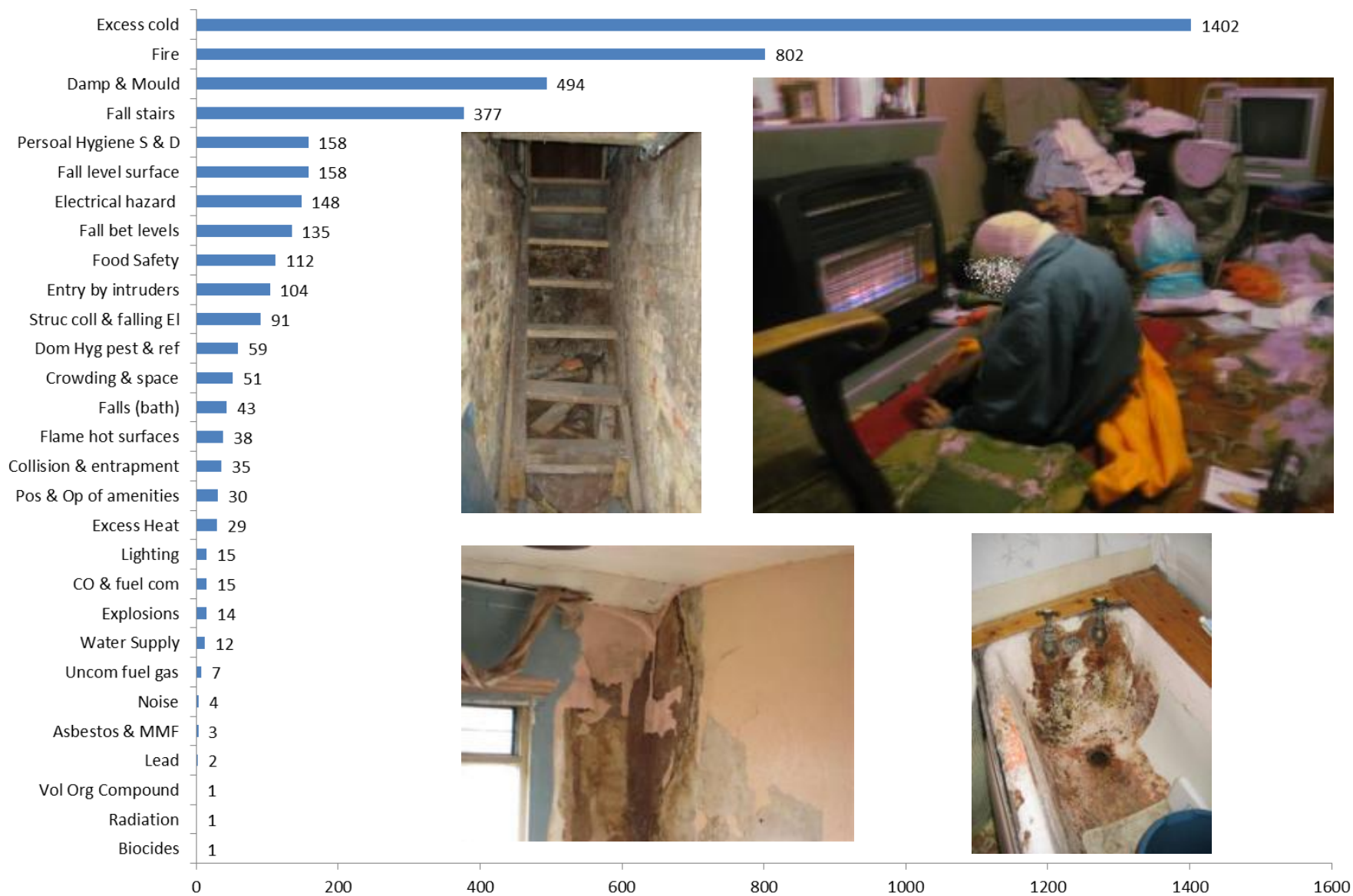
Unlike the decision of the residential property tribunal, the decision of the Upper Tribunal is legally binding.

Cllr Ann O'Byrne, cabinet member for housing and community safety, said: "This is fantastic news. It is wrong for private landlords to get away with installing heating systems that are cheap for them but are exorbitant for their tenants to use and stay warm."

"Fuel poverty is a major issue here in Liverpool as well as nationally and this decision will benefit every private tenant."



Common home hazards to August 2015



BRE evaluation of first year's operation shows:

- ❑ **861** HHSRS inspections removing **725** Cat1 hazards
- ❑ Total project cost **£1.07M** (Inspection cost £300K)
- ❑ On-going annual NHS savings **£440K** (£4.4M over 10 years)
 - ❑ Excess cold hazard alone £341,000 (£3.41M over 10 years)
- ❑ Wider Society annual savings **£1.1M** (£11M over 10 years)
 - ❑ Excess cold hazard alone £852,000 (£8.52M over 10 years)

Total anticipated savings by HHP:

£55 Million

(£42M from excess cold)

(Building Research Establishment Jan 2011)

**Remember, it costs to do
nothing!**

Thank you for listening

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