



hello

Housing and Health & Wellbeing

B&NES Health & Wellbeing Board, June 2022

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www.curo-group.co.uk

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Housing is one of the key determinants



Housing context

- Housing crisis
- Investment in safety and zero carbon
- Government policy (inc. RTB)
- Media interest
- Levels of mental ill-health and disability
- Poverty, cost of living



Social housing and other tenures



Social housing

- 2.4m tenants (1.6m LA)
- Lonely, anxious, support
- Smaller homes (66 sqm)
- 13% decent homes failure
- 66% energy efficiency



Private rented

- 4.4m private renters
- Currently unregulated
- Smallish homes (74 sqm)
- 21% decent homes failure
- 42% energy efficiency



Owner occupied

- 15.5m owner occupiers
- Larger homes (109 sqm)
- 16% decent homes failure
- 42% energy efficiency

B&NES (housing) context

- High cost of living
 - Huge waiting lists
 - Increasing homelessness, overcrowding
 - Wealth/poverty divide
 - Accessibility
 - Curo estate
 - Curo customers / CSAT / behaviours
 - Lack of development / land prices / planning
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Major factors affecting health

- Space
 - Neighbourhood
 - Quality of home
 - Damp & mould
 - Cost/poverty
 - Poor finish/furniture
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Damp & mould is an increasing concern

- 42% Curo properties reported at least once
- 49% residents have someone at home for whom D&M makes their health worse
- 15% residents can heat only one room
- 6.5% have disability, damp & mould and affordability concerns

"I only use the oven once a fortnight now. I try to only wash my hair every 3 days so I don't keep using the hair dryer. When the temperature is in single figures you go to bed early usually around 7:30/8 o'clock and electric blanket to stay warm. I've had to turn off the heaters in the house because I can't afford to run all of them - I'm still paying over £300 a month in electric. I don't have a dishwasher so I use the electric boiler. I do laundry overnight and only do it on a day when I can Line dry. I don't really go out. I don't drink or smoke. Unfortunately I had to hand in my notice at work due to childcare as School could not meet my son's needs on a full-time basis, he's been doing two hours a day in school"

What's the relative risk to health of damp and mould?

Outcome from all adverse events	Legionella	Gas	Damp and Mould
Extreme	0%	1.20%	0%
Severe	1%	2.30%	1%
Serious	9%	41.40%	10%
Moderate	90%	55.10%	89%
Likelihood of causing harm	1/720,000	1/83,000	1/464
But Due to frequency For 5k homes this equates to;			
One every	140 years	16 years	10 per year



What is Curo doing to help

- D&M plan, remote monitoring, national awareness-raising
 - Customer support fund
 - Passport 2 Housing, Money Advice Service, Navigators
 - Hoarding
 - EDI training
 - Better data – targeted investments (£100m over five years)
 - Building new homes (+ HE funding)
 - Green spaces plan
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What can other partners do to help

- NHS/ICS – understand role housing plays in health and wellbeing; recognise harmful effects of damp and mould, work closely with housing providers
- All – consider joint investments to improve housing quality and save costs elsewhere in the system
- LA – properly fund DFG process; create adapted housing register; air quality strategy

