Housing and Health & Wellbeing

B&NES Health & Wellbeing Board, June 2022 Paul Harris, Executive Director, Curo

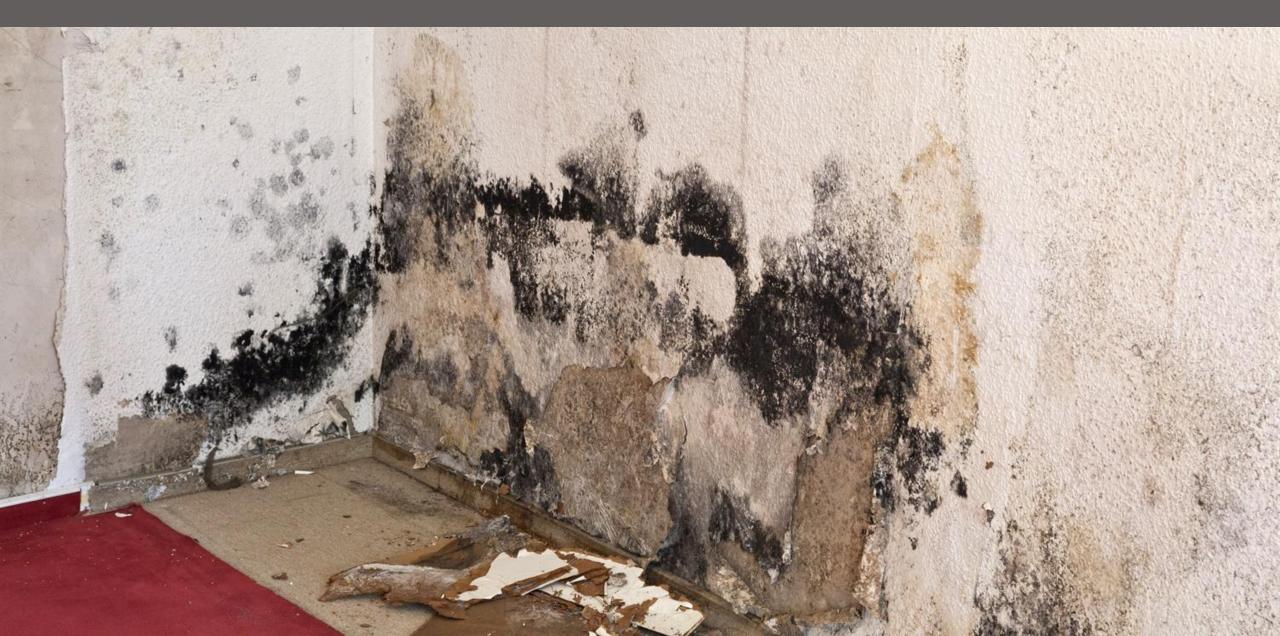
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hello

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



Private rented



Owner occupied

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

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

- **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

Major factors affecting health

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- Space
- Neighbourhood
- Quality of home
- Damp & mould
- Cost/poverty
- Poor finish/furniture

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

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