SHS 05 Ymgynghoriad ar y cyflenwad o dai cymdeithasol Consultation on social housing supply Ymateb gan: lechyd Cyhoeddus Cymru Response from: Public Health Wales



Response to the Local Government and Housing Committee inquiry into social housing supply.

Public Health Wales is pleased to provide this written submission to the Local Government and Housing Committee consultation on social housing supply.

Public Health Wales is the national public health organisation for Wales and exists to protect and improve health and well-being and reduce health inequalities for people in Wales. We are one of the 11 organisations that make up NHS Wales.

Public Health Wales welcomes this inquiry to inform the collaborative work of stakeholders from across the health and housing sectors and beyond, to create a shared purpose and understanding of what needs to be done to achieve an adequate supply of social homes in Wales. This is an opportunity to take an important step towards improving the health, well-being and equity of the Welsh population as well as future generations, by strengthening the availability of healthy homes as one of the building blocks needed for a healthy life.

Introduction

Good quality housing is one of the building blocks needed for a healthy life. Where social housing meets the <u>conditions for a healthy home</u> (taking account of quality, affordability, functionality, security, and environmental impacts, as well as the community they are situated within and the local infrastructure available) it can contribute meaningfully to health and well-being. The impact that healthy housing can have on well-being and equity link to other building blocks, such as good jobs, enough money to pay bills, connections with people in our communities, education and skills, and safe and clean environments.

In too many parts of Wales, these building blocks are not strong enough or are missing altogether. This leads to poorer health and lives being <u>cut short</u>, creating or worsening health inequalities (differences in health between groups of people and communities). A good supply of healthy social housing could help to address these issues.

The impact of housing affordability on health and well-being

The <u>lack of affordable homes</u> in Wales is a long-standing issue, which is being exacerbated by the cost of living crisis. The gap between those who can and cannot afford their housing has increased over the past decade, which is driving increasing differences between the health and well-being of those who are better and worse off in Wales.



Having homes that are affordable means those on lower incomes have <u>more money</u> <u>left after paying rent and bills</u>, which can be spent on essentials such as clothing and on things that can help keep them well such as healthy food and leisure activities. In comparison, private rental prices have increased significantly, while <u>Local Housing</u> <u>Allowance rates</u> have recently been raised in 2024 after remaining frozen between 2020-2023. Not being able to afford rent, mortgage payments or other essentials causes financial stress, negatively affecting mental health.

Often lower cost homes are of poorer quality or in less desirable locations. This can further compound the negative impacts of struggling to afford housing costs on health and well-being with wider the issues associated with living in poor housing. By contrast, housing that has enough space – both private and communal – for all who live there, that is safe, warm, and dry, and that is located in welcoming neighbourhoods with links to infrastructure, social amenities, and greenspace, supports good physical and mental health and well-being as well as social well-being. It prevents respiratory illness associated with cold, damp homes as well as the mental health problems and infection transmission associated with overcrowded homes. A sufficient supply of accessible homes for those with health conditions or impairments is also a key consideration as part of addressing health inequalities.

Energy efficiency and housing affordability

One element of housing affordability is determined by household bills. The impact of energy bills on household finances and the affordability of housing costs has been particularly acute recently due to the cost of living crisis. High energy bill costs are more likely if homes are poorly constructed and insulated – they are energy inefficient. Not being able to afford energy bills means people may not heat their homes adequately, meaning that they and their families are living in cold and damp homes.

Providing energy efficient social housing supply would have <u>co-benefits for people's health and well-being and for the planet</u>. It reduces people's energy bills, lowering financial stress, and making it more affordable for people to keep their homes warm, potentially reducing poor health outcomes associated with cold, damp homes. <u>Research</u> has also shown a positive effect on psychological, social, and financial well-being from energy efficiency improvements.

For example, <u>retrofitting homes</u> to improve energy efficiency or upgrading boilers and heating systems can offer a return on investment (e.g. due to lower energy bills) but in general require high upfront costs. Not being able to afford such upgrades, or being in a rented property and therefore not having control as a tenant over the choice to retrofit, can leave people stuck in poorly heated homes or facing increased financial stress, both of which are bad for health. It also drives inequalities between those who can and cannot afford to make these efficiency improvements.



Energy efficient housing also supports government policy objectives on climate change and decarbonisation. As stated in the <u>Future Generations Report 2020</u>: 'the buildings we live in typically exist for a century or more, and so the decisions we make today will have a profound impact on the well-being of future generations - both directly on their living conditions and more broadly, Wales's carbon emissions, our landscape, economy and communities'.

The benefits of affordable, healthy housing

Research by Public Health Wales has shown that poor quality housing in Wales costs the NHS over £95m per year in first year treatment costs alone, and the cost to Welsh society is over £1bn (e.g., economic, welfare and life-long care costs).

The benefits of delivering healthy housing extends far beyond the housing system, with gains and cost savings applying across several policy areas and budgets. For example:

- £1 spent on improving warmth in vulnerable households can result in £4 of health benefits.
- Improving ventilation improves children's asthma and is likely to reduce school absence.
- Every £1 spent on home adaptations can generate £7.50 of health and social care cost savings.

In addition, <u>research</u> carried out by Public Health Wales into the drivers of health inequality in Wales identified 'social and human capital' and 'income security and social protection' as the two key drivers of the explained gap in self-reported physical health and well-being.

With regard to social and human capital, secure, affordable housing helps people put down roots in a community, participate socially, and develop a sense of belonging, which benefits health and well-being. This means being able to make and build friendships and invest in relationships with neighbours, which is good for individual health and contributes to community cohesion. Families can provide a secure base from which to raise their children and enable them to have consistent schooling, training, apprenticeships, and peer relationships. This is the foundation upon which to establish a healthy working and family life as they become adults. This 'social and human capital' is fundamental to health and well-being that can drive health inequality when absent.

In terms of income security, having a secure home is an important factor in increasing employment opportunities and establishing a secure income, helping to keep people and families out of poverty. High rents, for example, may displace people into more affordable properties in areas that had poorer access to public transport connections or employment opportunities. A sufficient and secure income, whether through work or in combination with welfare support, enables households



to manage their budgets and feel in control. This supports good mental and physical health, and avoids the impact that <u>stress and financial difficulties can have on</u> chronic ill-health and mortality across Wales.

A secure and healthy home can also ensure children are able to engage in <u>education</u>, helping them to fulfil their potential and are best able to gain fair work in the future. This brings immediate and life-long health and well-being benefits for children and the adults they become.

For a home to protect and promote health, it needs to be located in welcoming communities with access to resources and services (infrastructure) that can benefit health. One way <u>the location of housing supply</u> can do this is through its impact on the take up of health behaviours.

For example, access to green/blue space can encourage people to walk, take exercise, get fresh air, and meet others. Being within easy reach, by public transport or on foot to, for example, health screening services, sports centres, or organisations providing social prescriptions can also contribute to individual preventive health and well-being.

For children and young people this will mean opportunities to walk to school and for outdoor play. Easy access to community resources when needed can support the physical and psychological security and healthy development of children and young people. Also, it means older people and those with health conditions or impairments can have better access to services and social connection to prevent loneliness and isolation and support their health and well-being.

These considerations demonstrate the benefits of ensuring that 1) new social housing is built/ refitted to a standard and in a location that protects and promotes physical and mental health and well-being, and 2) that there is sufficient supply to ensure this housing is affordable, with specific benefits to mental and physical health and well-being.

Engaging local communities in social housing developments

Health impact assessments (HIAs), mandated through the Public Health (Wales) Act 2017, are a way of identifying how policies, plans and proposals may affect health and well-being (both positively and negatively), and how those impacts may different between different population groups and different geographical areas (with the potential to create or worsen inequalities). HIAs can be used at the design and development phase prospectively, or to help understand impacts retrospectively. They are participatory, providing a vehicle for working with and involving local communities and stakeholders in decision-making. The findings can be



used to revise a policy proposal or to take action to mitigate against any unintended negative impacts.

HIAs offer significant value as a tool to understand the potential implications of all housing policy decisions on health and well-being, especially given the complexity of the housing system and the potential for unintended consequences as a result. Public Health Wales is home to the Welsh Health Impact Assessment Support Unit (WHIASU), which provides training and support on undertaking HIAs, and conducts HIAs on topics relevant to Wales. On 29th December 2023, Welsh Government published its consultation on proposed regulations on the use of HIA by public bodies in strategic decision-making, as set out in the Public Health (Wales) Act 2017.

<u>Systems tools and methods</u> can also be used to look at unintended consequences, cause-and-effect relationships, and delay effects, which could offer particularly useful insight in a policy area as complex as housing. Systems tools and methods could help system actors see and understand their part within the broader housing system and could inform the development of a long-term vision of adequate housing.

The future of healthy housing

Given the persistent inequalities in health and well-being outcomes affecting quality of life and longevity, the provision of healthy social housing is a vital mechanism for achieving positive impacts on health and well-being, support the reduction of inequalities, and preventing this avoidable "health gap" from widening.

Action to improve the affordability of homes in Wales needs to <u>consider future</u> <u>trends</u> and how their impact on housing affordability may differ between groups. Relevant future trends include climate change, more home working, extending life expectancy and landlord turnover. Investment in housing needs to <u>take account of differences in who finds homes more or less affordable</u> now and in the future to ensure that investments do not result in unintended consequences, including an exacerbation of existing inequalities.

Summary

Good quality housing is one of the building blocks needed for a healthy life. The <u>lack of affordable homes</u> in Wales is a long-standing issue, which is being exacerbated by the cost of living crisis. Where social housing meets the <u>conditions for a healthy home</u>, it can contribute meaningfully to health and well-being.

This would mean that 1) new social housing is built/ refitted to a standard and in a location that protects and promotes physical and mental health and well-being, and 2) that there is sufficient supply to ensure this housing is affordable, with specific benefits to mental and physical health and well-being.



It should also take account of:

- How affordable housing is often of poor quality and in undesirable locations, which further compounds the negative health and well-being impacts;
- The link between housing affordability and the energy efficiency of homes;
- That healthy homes provide multiple, wider benefits for example supporting people to engage with their local communities, access secure work and incomes and participate in education;
- The value of using HIAs to inform decisions taken around new/ retrofitted social housing; and
- The need to consider the impact of future trends on housing affordability, and supply, and how that may different between population groups over time.

Given the above, Public Health Wales feels consideration of actions to increase social housing provision would benefit from a more explicit recognition of the multiple links between health and housing, and of housing being an essential building block for a healthy life so that, where it is absent, it can function to drive health inequality.

Public Health Wales would also welcome the opportunity to further contribute to this inquiry on how social housing could promote mental and physical health and well-being.