

Housing & Homelessness

Chapter Summary

- Wirral has an ageing housing stock, specifically in the East of the borough, which can often be in poor condition and house some of the borough's most vulnerable residents. An estimated 39% of private housing stock in these areas is classed as non-decent.
- Cold homes can increase the risk of illness and decreased resistance to diseases. Excess winter deaths are almost three times higher in the coldest quarter of housing than in the warmest quarter. Data from 2006-07 to 2010-11 showed there were 980 excess winter deaths in Wirral, an average of 196 excess winter deaths per year. The majority of deaths were related to circulatory and respiratory conditions.
- There is a strong correlation between households' health and well-being and the condition of housing stock. In Wirral non decent dwellings and Category 1 Hazards are most associated with pre 1919 properties, the private rented sector and both converted and low rise purpose built flats. Category 1 Hazards are also strongly associated with properties occupied by those under 25 and households on lower incomes or in receipt of benefits. Older housing stock contains higher levels of poor quality, deteriorating stock, which is often home to some of the most vulnerable people.
- In Wirral, fuel poverty was estimated to affect 18.5% of all households in 2011.
- There are 207 Lower Super Output Areas (LSOAs) in Wirral, 73 LSOAs contain at least one in five fuel poor households
- Children living in cold homes are more than twice as likely to suffer from respiratory problems as children living in warm homes. More than 1 in 4 adolescents living in cold housing are at risk of multiple mental health problems.
- Wirral's statutory homelessness acceptances increased by 65% from 100 in 2011-12 to 165 in 2012-13. 61% of homeless acceptances had dependent children and a further 7% were expecting a baby.
- There is still an underlying low level incidence of rough sleeping, mostly by single people with complex needs who do not meet the statutory thresholds for re-housing.
- In addition to meeting the needs of the statutory homeless, in 2012-13 the Housing Options service and its partners prevented homelessness for 666 homeless cases who believed they were threatened with homelessness.
- In 2009 Wirral's Strategic Housing and Market Assessment indicated housing affordability is an issue in the borough, this has a significant impact upon housing choice and quality of life. In 2009 25.6% of all households in Wirral were unable to afford general market homes.
- Whilst Wirral's housing market in terms of people buying homes continues to show some slight improvement with just under a 1.5% increase in sales between 2011-2012 and 2012-13, there is still some way to go in terms of economic recovery. Despite the slight increase in housing sales the median house price has generally remained the same since 2009-10 at £135,000.
- The options for people who have been living in short term supported housing but are ready to move to independent living are limited.
- As of April 2013 Wirral has 23,283 units of social housing. Information available on 18,299 units of the social housing stock indicates that 30.5% of these units are

under occupied by one bedroom and 14.9% by two or more bedrooms. This has potential major implications for tenants.

- The ongoing welfare benefit reforms being implemented continue to impact on peoples' affordable housing choices, with the need to move to smaller accommodation being a real issue. This has put pressure on the demand on for smaller properties needed by people in other housing need groups.
- Wirral is projected to have a higher proportion of population over 85 years than the national and regional average by 2033, with the proportion rising from 2.8% in 2012 to a projected 5.2% in 2035.

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14.1 Background and Context

14.1.1 Housing and Health – The Role of Housing

Given the role of the housing sector in supporting some of the most vulnerable in society, the inequalities that many communities face, and the connections between housing, health and well-being, the involvement of partners is important to tackling both housing and health inequalities.

In partnership with the Homes and Communities Agency, Local Authorities and their partners are transforming places through substantial investment not only in improving and increasing housing supply both in the public and private sectors but in a range of areas including: green spaces, community facilities and job opportunities. Local Authorities also have a vital role in commissioning support for vulnerable people to live independently and to act as an enabler for homes to be accessed to meet local needs.

Housing providers' roles are increasingly evolving to become social investors rather than simply landlords who manage properties. Wirral Council along with those housing and housing related support providers have a significant contribution to make to the planning and delivery of services that impact on the health and wellbeing of local people.

Wirral Council and housing providers continue to collect and analyse a range of data sources to build a picture of the well-being of their residents and local communities. Information such as stock condition, empty properties, house prices, housing needs and demand, demand for specialist accommodation, analysis of the need for housing related support (Supporting People), customer satisfaction and customer profiling, and Strategic Housing Market Assessments all have a role in providing a detailed picture of local areas to inform on current service provision, future commissioning and delivery options.

Ongoing analysis of this data and of current and future health and wellbeing needs is important. This will inform the commissioning and delivery of services to meet the wider objectives for health and housing including; improving the choice, accessibility and quality of housing generally. This will also aid market development and potentially widen the choice of providers and services for those people who require specialist accommodation, those taking up personal budgets and those wishing to fund their own services.

Wirral Council and housing providers have an understanding of barriers to good health, potential gaps in service delivery and knowledge of where residents need additional support to navigate care pathways. The relationships between the Council, housing providers and commissioners of health and social care services should continue to be strengthened. This will assist in the identification of opportunities that focus and align services and inform the commissioning of new services that improve both housing and health inequalities

14.2 Housing, Social and Economic Factors in Wirral

14.2.1 Population

The most recent National Census population estimates for England (**ONS, 2011**) show the population of Wirral stood at 319,800, suggesting that the population has grown by 2.4% (7,507) since 2001.

In contrast the ONS has consistently forecast a continuing trend of a reducing population in Wirral; however its 2010 Mid-year estimates, (ONS, 2011) suggested that Wirral's population would be 308,800. This is a difference of 11,000 – a 3.6% increase on the mid-year estimate.

14.2.1.1 Population estimates

In table 14.2.1.1a the local, regional and national population statistics are expressed. Whilst the number of people aged 65+ in Wirral is not projected to rise as steeply as in England (projected 17.46% increase in Wirral compared to 20.33% increase in the North West and 23.57% in England), by 2021 the working age population is actually set to decline by 5.08% when compared to the 2011 baseline (whilst an increase of 4.07% for England).

There is an expected increase in the proportion of residents aged 65+ from 19.21% to 22.25% in 2021 and the number of residents aged 85+ is expected to increase from 2.65% to 3.39% of the population. The table below clearly sets out the Wirral context compared to the North West and England.

Wirral is projected to have a higher proportion (3.39%) of the very elderly (aged 85+) by 2021 compared to England (2.87%) and North West (2.76%) averages. Therefore accurately predicting future demographic change is of paramount importance for service planners and resource managers.

Table: 14.2.1.1a. Population estimates for England, North West and Wirral comparisons (between 2011, 2013 and 2021)

Age Group	England					
	2011	% of Total Population	2013	2021	% of Total Population	% Change 2011-2012
All Ages	53,107,169	100.00%	54,068,352	57,687,784	100.00%	8.63%
Working Age 18-64	33,036,751	62.21%	33,232,398	34,381,583	59.60%	4.07%
65 and Over	8,729,667	16.44%	9,317,234	10,787,124	18.70%	23.57%
85 and Over	1,193,318	2.25%	1,262,683	1,652,891	2.87%	38.51%
Age Group	North West					
	2011	% of Total Population	2013	2021	% of Total Population	% Change 2011-2012
All	7,055,961	100.00%	7,120,043	7,364,405	100.00%	4.31%

Ages						
Working Age 18-64	4,376,031	62.02%	4,354,045	4,342,714	58.97%	-0.76%
65 and Over	1,179,299	16.71%	1,252,960	1,419,006	19.27%	20.33%
85 and Over	150,526	2.13%	157,546	203,460	2.76%	35.17%
Wirral						
Age Group	2011	% of Total Population	2013	2021	% of Total Population	% Change 2011-2012
All Ages	319,837	100.00%	320,493	324,226	100.00%	1.37%
Working Age 18-64	190,832	59.67%	188,055	181,130	55.87%	-5.08%
65 and Over	61,427	19.21%	64,635	72,151	22.25%	17.46%
85 and Over	8,460	2.65%	8,791	10,985	3.39%	29.85%

Source: ONS 2011 Population Projections

Table 14.2.1.1b below shows the highest increase (top three shaded yellow) in age ranges as 70-74 and the largest decrease (top three shaded green) in ages 45-49.

Table: 14.2.1.1b. Projected population for England and Wirral by age range for 2011 to 2021

Age Group	England		Wirral		Wirral		
	%				2021	%	% Change 2011-2021
	2011	2011	2011	%			
0-4	6.27	18,543	5.80	19,628	6.05	5.85%	
5-9	5.63	17,772	5.56	21,083	6.50	18.63%	
10-14	5.78	18,874	5.90	19,192	5.92	1.68%	
15-19	6.26	19,944	6.24	16,916	5.22	-15.18%	
20-24	6.77	18,040	5.64	15,185	4.68	-15.83%	
25-29	6.89	17,919	5.60	18,822	5.81	5.04%	
30-34	6.65	17,113	5.35	19,554	6.03	14.26%	
35-39	6.63	18,893	5.91	18,584	5.73	-1.64%	
40-44	7.31	22,671	7.09	17,773	5.48	-21.60%	
45-49	7.33	24,257	7.58	18,769	5.79	-22.62%	
50-54	6.44	22,510	7.04	22,152	6.83	-1.59%	
55-59	5.66	20,217	6.32	23,367	7.21	15.58%	
60-64	5.95	21,657	6.77	21,050	6.49	-2.80%	
65-69	4.82	17,380	5.43	18,230	5.62	4.89%	
70-74	3.83	14,213	4.44	18,763	5.79	32.01%	
75-79	3.16	12,021	3.76	14,004	4.32	16.50%	
80-84	2.38	9,353	2.92	10,169	3.14	8.72%	
85+	2.25	8,460	2.65	10,985	3.39	29.85%	
All Ages		319,837	100.00	324,226	100.00	1.37%	

Source: ONS Interim 2011-based Subnational Population Projections

14.2.1.2 Responding to changes in the long term population of Wirral

The biggest issue arising from the predicted demographic changes for Wirral is how Wirral's population will be made up in the future, in particular the highest estimated increase is in the number of older people aged 65 and over and those aged 85+. As well as impacting on housing, the increase is also an issue for support agencies and health and social care organisations. Many older people want to stay in their own home where possible. As the population continues to age, it is likely this will require the right type of housing along with a greater number of support services will be needed in the future to achieve this.

For people receiving housing-related support services in their own homes, there may be physical changes required to the property that can be provided where practical which will enable them to remain in comfort. This can range from improving the home by making it warmer or more secure, to adapting it to meet a changing requirement of increasing frailty or disability. A wide range of physical aids and adaptations can be provided to meet a multitude of particular needs, normally identified through the assessment of an occupational therapist, and whilst the one off costs of these adaptations can be small in comparison with the on-going costs of support and care services, they can be essential to enable someone to remain in their home if appropriate.

With financial resources increasingly limited for a number of reasons this presents problems to address the increasing demand from people wishing to remain in their home. Re-housing is therefore sometimes the most appropriate option. This is, particularly the case in under-occupied properties where people are supported to move to more suitable accommodation that will meet longer term needs. There is the need to make best use of the existing stock to meet need alongside ensuring that new housing schemes include homes which are accessible.

As with any other service, continuous improvement of the Disabled Persons Housing Service in Wirral is required to assist in addressing limited resources by providing a range of advice and support on disability issues.

[Click here for a summary of ongoing service activity](#)

14.2.2 **Tenure**

Housing in Wirral, both in the social and private sector, presents significant challenges which affect the health of residents. Census 2011 data indicates there is a total of 140,583 households¹ located in Wirral. Social housing accounts for 15.17% (21,329²) of the total households in Wirral, compared to the average for Merseyside of 21.23% and 18.29% for the North West as a whole. There are 119,254 private sector property households, with 15.84% of the Borough's total dwellings privately rented. A high proportion of this sector falls within the older urban areas in the east of Wirral (25.88%). A Private Sector Stock

¹ Census only counts households rather than properties so would not account for empty properties in the Borough

<http://neighbourhood.statistics.gov.uk/dissemination/LeadTableView.do?a=3&b=6275317&c=Wirral&d=13&e=7&g=6352784&i=1001x1003x1004&m=0&r=1&s=1375449124230&enc=1&dsFamilyId=2505>

² Please note that following data returns for Registered Providers in April 2013, there are now 22,283 social properties in Wirral, which is considered to be a more accurate figure.

Condition and Home Energy Survey is being carried out during 2013 which will give more detail. The information collected through this work will inform the updates in the JSNA.

The rise in house prices prior to the recession has made home ownership for many unaffordable. This coupled with the more recent economic climate and weakened employment market has contributed to a lack of confidence in mortgage lending. These factors have contributed to increasing private rented sector levels since 2003. The difficulties facing many would be homeowners in accessing the housing ladder will continue for the foreseeable future and will continue to impact on the demand for rented accommodation. In response to this, a number of Local Authorities have introduced Local Authority Mortgage Schemes for first time buyers, providing help for potential buyers who can afford mortgage payments but not the initial deposit. Members approved at Cabinet late on in 2012, the implementation of a scheme for Wirral which is currently being looked at and considered in light of recent Government initiatives introduced - read details of Wirral's proposed scheme [here](#).³

[Click here for a summary of ongoing service activity](#)

14.2.3 Stock Condition

Although future homes in Wirral will be built to meet the requirements of a decent home⁴, the condition of the existing stock must be taken into consideration when considering the response to improving living conditions.

With the exception of those properties which are part of wider regeneration programmes, all social housing now meets the government's Decent Homes Standards (**Department of Health, 2006**) following extensive investment by housing providers over recent years, however this position is monitored annually to ensure any issues are addressed quickly.

The predominant tenure in Wirral is the private sector and this clearly presents a range of challenges to be addressed by both the Council and its partners in improving living conditions in those areas most in need and impacting on the health and wellbeing of Wirral residents.

The Government through its Housing Strategy for England has introduced a range of funding opportunities for bringing more empty homes back into use as affordable housing. Wirral Council, a number of housing providers and organisations from the Voluntary and Community Sector have been successful in securing funding through these opportunities which will see more than 130 vacant empty properties being brought back into use as affordable housing between April 2012 and March 2015.

In 2008, Wirral Council commissioned consultants to complete a Private Sector House Condition and Home Energy Survey 2008, which found:

- An estimated 39% of private stock is non-decent, the majority (23.4%) because of thermal comfort failure followed by 16.1% Category 1 Hazards which include excess cold, falls on stairs or electrical hazards. Category 1 Hazards are strongly

³ <http://wir06metrognome.admin.ad.wirral.gov.uk/ieListDocuments.aspx?CId=121&MID=3861#A118998>

⁴ <https://www.gov.uk/government/publications/a-decent-home-definition-and-guidance>

associated with the private rented sector with 33.9% of all private rented sector dwellings having at least one Category 1 Hazard.

- Wirral has a large amount of older private housing – in the region of 35,000 pre 1919 terraced properties and around 30,000 properties built between 1919 and 1944.
- In Wirral non decent dwellings and Category 1 Hazards are most associated with pre 1919 properties, the private rented sector and both converted and low rise purpose built flats. Category 1 Hazards are also strongly associated with properties occupied by those under 25 and households on lower incomes or in receipt of benefits. Older housing stock contains higher levels of poor quality, deteriorating stock, which is often home to some of the most vulnerable people.

As highlighted in 14.2.2 above: a new Private Sector Stock Condition and Home Energy Survey is being carried out during 2013. This will provide an up to date position in terms of private sector stock and housing quality including Category 1 Hazards, helping to inform future work.

14.2.4 Housing Needs and Demand

The different housing tenures are not evenly distributed across Wirral, with high concentrations of both social and private rented accommodation in the east of the borough. A full Strategic Housing Market Assessment was carried out in Wirral in 2007 and was updated in 2009; a new assessment will be carried out in 2013. Wirral's 2007 Strategic Housing Market Assessment (**Wirral Council 2007, SHMA**) concluded that in order to balance the housing markets in the long term and to continue to support regeneration on the eastern side of the borough an annual net need of 570 homes was required, with in the region of 140 of these being required to meet specialist housing including sheltered housing for older people.

This market assessment concluded that new provision should include for 60% to be offered for market housing and 40% affordable. About 31% of the demand for market accommodation is based upon couples without children and 23% from single non pensioners. The largest requirement for affordable housing was for two bedroomed properties and a substantial requirement for larger properties. However the 2010 Viability Study indicated that at current market values and costs it would only be possible to sustain a target of 20% affordable housing, with zero public grant, over most of the area (with 10% in inner areas).

However since the assessment was undertaken, central government introduced and is continuing to introduce a range of reforms such as the shared accommodation rate (previously the single room rate) which limits the housing benefit that a single person under the age of 25 can receive to the average rent level charged for a room in a shared house being extended to cover single claimants up to age 35. These changes and those in the process of being implemented will have implications on both the availability of individuals to afford existing accommodation and an increased need/demand from individuals for suitable housing.

As of April 2013 Wirral has 23,283 units of social housing. Information available on 18,299 units of the social housing stock indicates that 30.5% of these units are under occupied by one bedroom and 14.9% by two or more bedrooms. From April 2013 working age Housing Benefit claimants in social housing affected by Welfare Reform with one extra bedroom will have a 14% Housing Benefit deduction and those with two or more spare bedrooms will have a deduction of 25%.

In July 2013 there were 10,508 people currently registered with Property Pool Plus (the Sub-Regional Choice Based Lettings system) for social housing in Wirral. 58.5% of those registered are requiring 1 bed accommodation and 28.7% require 2 bed accommodation. There is a smaller requirement for larger accommodation. Many Registered Providers across the sub regional as a whole are seeing an increase in larger vacant stock due to people requiring smaller units and moving into the private rented sector.

A new Strategic Housing Market and Needs Assessment will commence during summer 2013 and the results from this will inform our future housing targets. Until this time, the existing 2007 Strategic Housing Market Assessment (SHMA) and 2009 update will continue to be used as a guide to future requirements based on certain assumptions. The demand for social housing identified formerly through Wirralhomes and now Property Pool Plus (the Sub-Regional Choice Based Lettings scheme) is consistent with the SHMA with an under supply of both large family accommodation and one and two bedroom property for smaller households people.

The level of Wirral households with specific needs, is in the region of 29,741 (21% of total households) which is higher than the national average of 13-14%. Significant groups include residents with a physical disability, learning disability and the frail elderly.

Households with specific needs were identified as most likely to be small households and contain older people. These groups are more likely to live in social rented accommodation and three times more likely be living in unsuitable housing. The Private Sector House Condition and Home Energy Survey (Wirral Council, 2008) identified that 23% of households in the private sector with a disability have an income below £10,000. This suggests that they are less likely to be able to afford adaptations or alternative provision and points to an overall requirement for further adaptations and improvements to their properties if appropriate, however this information will be updated following completion of the 2013 Private Sector Stock Condition and Home Energy Survey.

14.2.5 Housing Costs

14.2.5.1 House Prices and Financial Capacity

Wirral Strategic Housing Market Assessment (2007) identified that affordability in Wirral is not just limited to the more affluent areas where property prices are well in excess of the average householders' financial capacity to obtain a mortgage. Affordability is just as much prevalent in a wide range of neighbourhoods which fall within the eastern side of the borough where resources are being focused to restructure local housing markets. This along with changes in the type and size of households means Wirral needs to increase the availability of affordable housing.

During 2012-13 there were 2,985 properties sold across the borough, an increase of 1.46% on the previous year⁵. 10.62% of sales occurred in the inner areas, with 47.94% of sales occurring in the outer areas and 41.44% in rural areas in the west of the borough. The median property price decreased 2.17% from £138,000 in 2011-12 to £135,000 in 2012-13, this equates to its 2009-10 and 2010-11 levels. Whilst median sales prices fell in the outer area (decreased by 1.54%) and rural area (decreased by 2.44%), median house prices increased in the Inner area by 2.10%. The sale prices for these properties are wide ranging and vary dramatically between areas as shown in the table 14.2.5.1a below.

Table: 14.2.5.1a Wirral house price sales for 2012/13

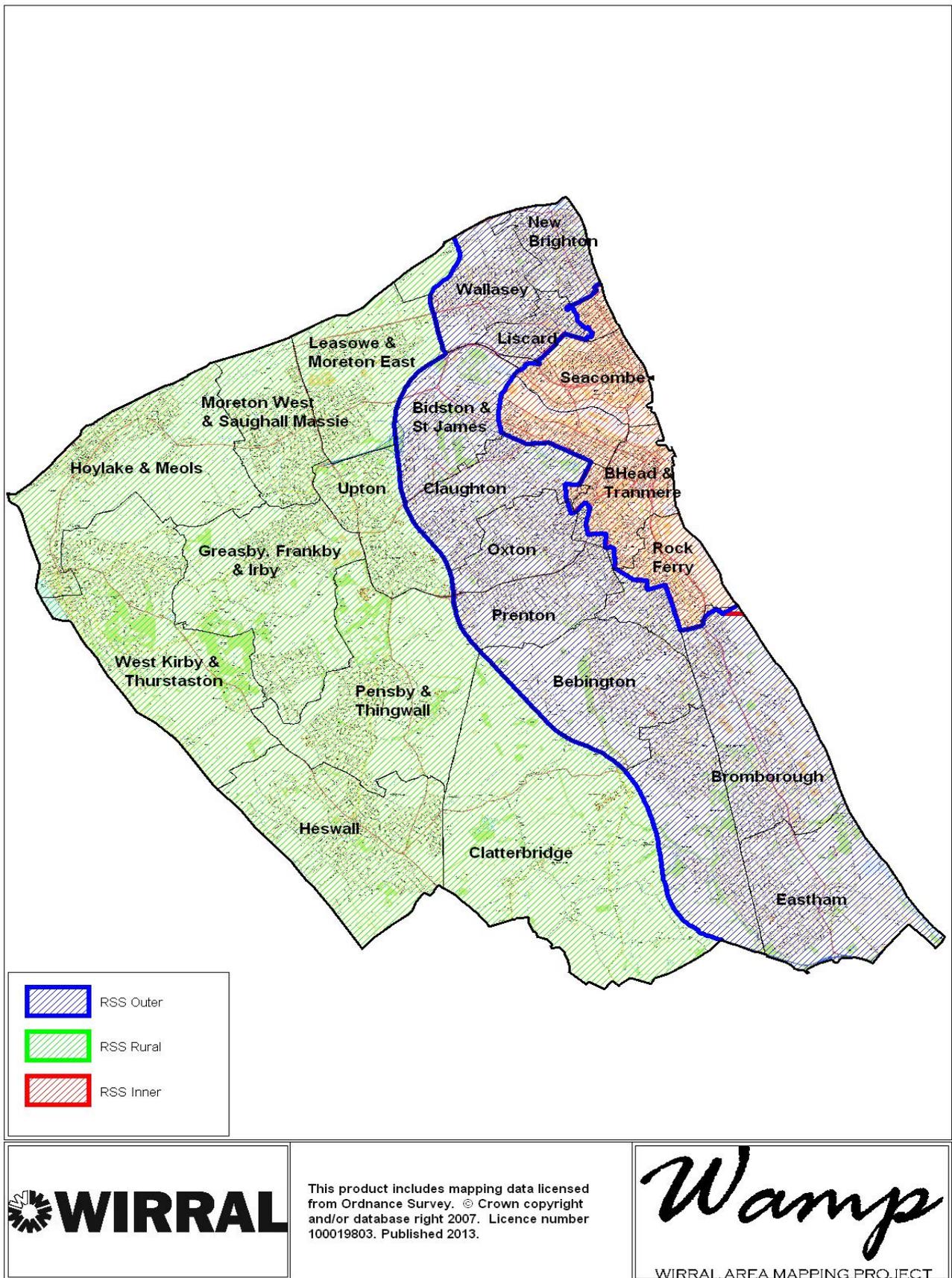
Geographical Level	2012-13 Mean Sale Price	2012-13 Median Sale Price	2012-13 Volume of Sales
Borough	£159,403	£135,000	2,985
Inner Area	£72,993	£70,000	317
Outer Area	£145,665	£128,000	1,431
Rural Area	£197,435	£160,000	1,237

Source: Wirral Council Housing Strategy team 2012-13 House Price Data

Notes: Definition of Inner, Outer and Rural can be seen in Map 14.2.5.1b

⁵ Wirral Council Housing Strategy team 2012-13 House Price Data

Map: 14.2.5.1b Geographical Housing data for Wirral – core areas, 2013



Source: Wirral Council Housing Strategy team 2013

It is important to note however that although the table above gives an indication of average house prices across the borough, it also identifies the vast differences between maximum and minimum sales prices for each geographical level. This clearly gives an indication of the challenges faced in terms of overall affordability of homes.

House price sales when compared to MOSAIC⁶ household data identifies an average household income for Wirral residents of £30,093 as can be seen in table 14.2.5.1c. The average household income for the borough translates into a buyer capacity based on 3.5 times the average earnings which is £105,325.

Table: 14.2.5.1c. Average Household Income (£) for Wirral, by Ward, 2012

Area of Wirral	Average Household Income (£)
Bebington	31,701
Bidston and St James	21,982
Birkenhead and Tranmere	21,428
Bromborough	27,975
Clatterbridge	36,218
Claughton	30,887
Eastham	31,092
Greasby, Frankby and Irby	35,514
Heswall	43,795
Hoylake and Meols	37,717
Leasowe and Moreton East	26,511
Liscard	26,492
Moreton West and Saughall Massie	30,393
New Brighton	28,303
Oxton	32,048
Pensby and Thingwall	31,932
Prenton	31,407
Rock Ferry	23,077
Seacombe	22,504
Upton	27,091
Wallasey	34,308
West Kirby and Thurstaston	39,827

Source: Wirral Council Housing Strategy team 2013

The average earnings in the borough compared to the average sales prices presents particular problems in house affordability, especially for those at the lower end of the earnings scale such as young first-time buyers who also have limited savings to assist with deposits. Whilst sales values in the inner area would be within reach of some individuals, the quality and choice of offer is not consistent with aspirations of purchasers so there is still work to do on investing in those areas where unpopular, poorer quality housing is not attractive to would be buyers.

⁶ MOSAIC is a geo-demographic population classification tool which can be used to segment the population according to the type of neighbourhood in which they live. It is constructed from a range of data sources including the Census, consumer behaviour and lifestyle factors.

14.2.5.2 Affordable homes for local needs and support services for vulnerable groups

Many people, including people who are vulnerable, have limited financial resources. This, along with the price of homes to rent or buy makes housing difficult to afford. “Affordable housing” ([see JSNA Glossary](#)) is subsidised to reduce the cost to rent or purchase, to help people access suitable accommodation.

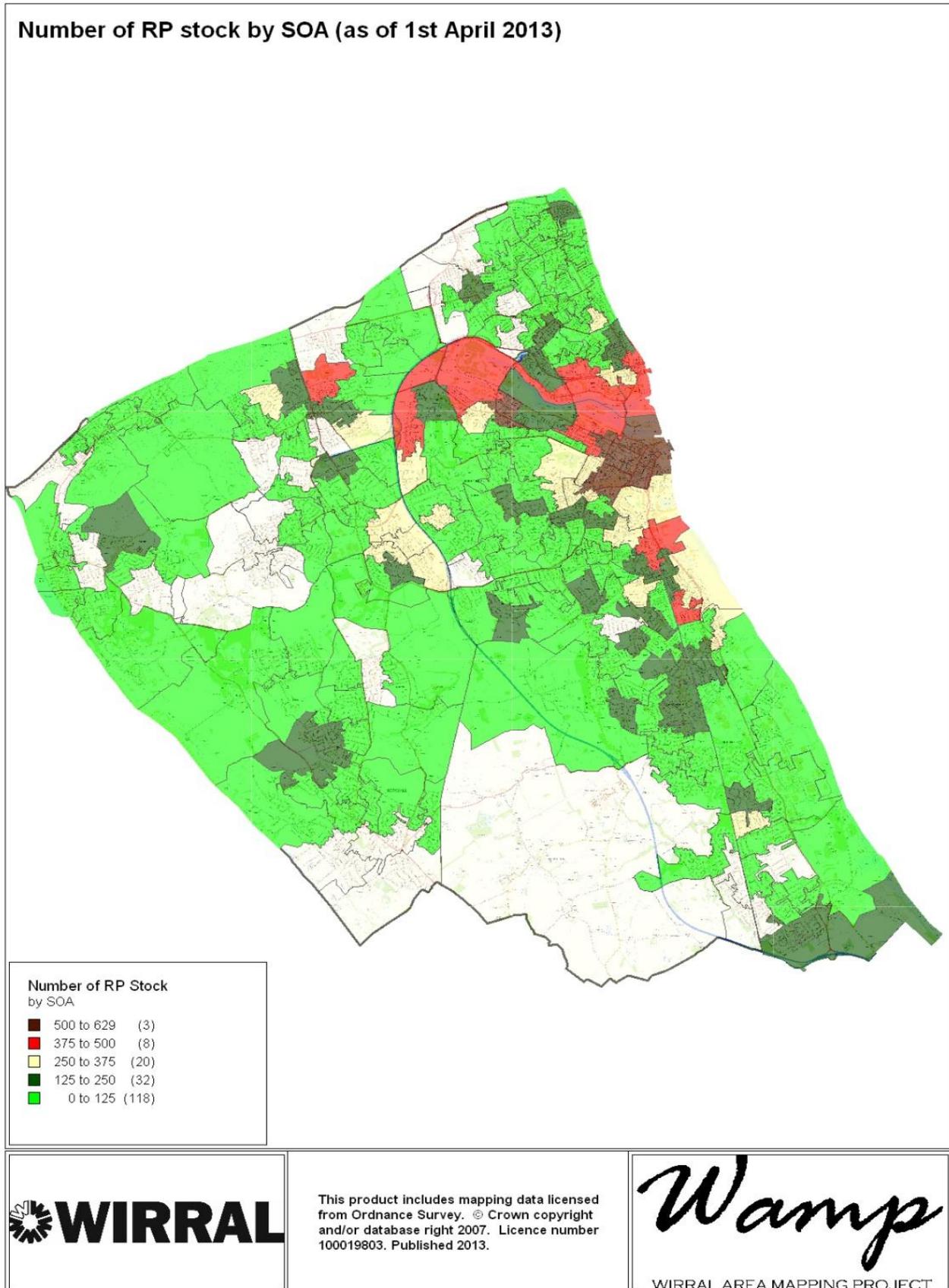
Vulnerable people depend on securing suitable affordable housing, in order to live independently and secure the housing-related support they need. The volume of public subsidy for housing is limited, and the ability to provide new homes and in particular new affordable homes has its challenges.

Access and demand for affordable housing for vulnerable people needs to be the subject of strategic decision-making in the same way as that needed for housing related support services. The use of a robust and reliable evidence base will aid local decision making processes maximising the use of existing stock available, to align with general housing needs requirements. Where existing provision or support services is unable to meet needs opportunities to secure new types of provision will be investigated and developed where appropriate. Responding to this, a Learning Disability Housing Plan was originally developed through the Housing Sub-Group of the Learning Disability Partnership Board. The plan sets out proposals for the future provision of accommodation with care and support for people with Learning Disabilities in Wirral. For more information please see 14.5.3.

For 2012-13 Wirral Council supported the delivery of 202 homes across the Borough and a target has been established to deliver a further 311 affordable homes in 2013-14 to help meet both general and vulnerable residents’ housing need. Alongside this the Council continues to work with partners to make the best use of existing homes as well as identifying opportunities to increase the availability of suitable affordable and social housing to meet local needs. This can have a positive effect on people’s health and wellbeing on several levels, for instance reducing the number of people living in unsuitable housing due to overcrowding and providing housing for older people in need of greater on-site support but still retaining a degree of independent living. Map 14.2.5.2a shows the distribution of Registered Provider (RP) social housing in Wirral.

[Click here for a summary of ongoing service activity](#)

Map 14.2.5.2a: Distribution of Registered Provider (RP) Social Housing in Wirral as at April 2013



Source: Wirral Council Housing Strategy team, 2013

14.3 Health and Housing – Potential Impacts

14.3.1 Cold Homes and Health

The report 'Health Impact of Cold Homes and Fuel Poverty' by the Marmot Review Team (2011) clearly outlines that living in cold conditions is a risk to health. The report reviews the evidence of the direct and indirect health impacts suffered by those living in fuel poverty and cold housing and the negative impact this has on contributing to climate change. The report evidences excess winter deaths and health conditions attributable to cold housing and predicts the improved health outcomes through increased energy efficiency of housing stock. It identified that:-

- Excess Winter Deaths (EWDs) are almost three times higher in the coldest quarter of housing than in the warmest quarter (21.5% of all EWDs are attributable to the coldest quarter of housing, because of it being colder than other housing).
- Children living in cold homes are more than twice as likely to suffer from a variety of respiratory problems as children living in warm homes.
- More than 1 in 4 adolescents living in cold housing are at risk of multiple mental health problems compared to 1 in 20 adolescents who have always lived in warm housing.
- Those most likely to be most vulnerable to health impacts of climate change are those already deprived by their income, quality of home and their health – the same groups most likely to live in fuel poverty.

The Chief Medical Officer Report of 2009 clearly spelt out 'The annual cost to the NHS of treating winter related disease due to cold private housing is £859 million. This does not include additional spending by social services, or economic losses through missed work. The total costs to the NHS and the country are unknown.'

The report showed that investing £1 in keeping homes warm saved the NHS 42 pence in health costs.

Further evidence highlights in the coldest months of the year, NHS expenditure was reported as rising by 2% in 1998 and the Marmot Review Team (2011) estimated that the annual cost to the NHS of cold related ill health is almost certainly in excess of £1 billion.

The recent fuel poverty review⁷ (**Hills, 2012**) found that the UK has a higher rate of excess winter deaths than other countries with colder climates. While the number in England and Wales has fallen from around 40,000 per year in the 1970s to around 27,000 per year in the last decade, this is comparable to more than ten times the number of transport-related deaths in 2009.

For Wirral, the picture relating to fuel poverty, cold housing and the impacts of this reinforces the national picture which has been highlighted in the Marmot Report.

- The five-year moving average for Excess Winter Deaths in Wirral increased from 178 in 2005-06 – 2009-10 to 196 in 2006-07 – 2010-11. (**NHS Wirral, 2011**)

⁷ <https://www.gov.uk/government/publications/final-report-of-the-fuel-poverty-review>

- In 2010-11, the Excess Winter Deaths Index (Excess Winter Deaths divided by the average non-winter deaths) was 17.4% in Wirral, compared to the English Average of 17% (**Office for National Statistics, 2012**).
- For residents (over 60), the home appears to be the main place where falls leading to admissions into Accident and Emergency take place. Trauma and Injury Intelligence Group (2005)
- The majority of Category 1 Hazards under the Housing Health & Safety Rating system (57%) are due to excess cold followed by 33% due to falls on stairs.

14.3.1.1 Improving Housing Standards, addressing cold homes and improving positive health outcomes

In 2013, the Government changed the mechanisms by which energy efficiency measures were funded. Warm Front ended as did the Carbon Emissions Reduction Target (CERT) and the Community Energy Saving Programme (CESP). The Government has instead legislated for a new Energy Company Obligation (ECO). This is being funded by the biggest energy companies and is estimated to deliver around £1.3 billion a year of energy efficiency improvements to households. Although this remains a similar funding level from the energy companies to previous years, there are now no Government funded energy efficiency grants. These changes mean the amount of funding to improve the energy efficiency of low income households has decreased by over half from £1.034 billion in 2009 to £0.501 billion in 2013 (Association for the Conservation of Energy, 2012). Previous programmes have had a limited impact in the private rented sector where housing conditions are worse however it is hoped legislation brought in with the Energy Act 2011 to make it illegal from 2018 to rent out properties with poor energy efficiency will drive improvement activity in this sector over the next five years.

The development of strategies to identify and deal with cold homes, fuel poverty and poor quality housing has been an important step. This has been through a variety of methods including enforcement action, directing housing renewal assistance (grants and/or loans), inspections, landlord accreditation and other forms of support such as advice and referrals to other agencies. Partners, such as councils, health and social care professionals and others, have played an active role and support initiatives to target those areas in most need. Reducing the number of people in fuel poverty and reducing excess winter deaths are both key outcomes of action contained in Wirral's Health and Wellbeing Strategy 2013-14.

[Click here for a summary of ongoing service activity](#)

14.3.1.2 Housing and Health Impacts including Chronic Obstructive Pulmonary Disease

Poor housing exasperates Chronic Obstructive Pulmonary Disease (COPD), particularly in relation to vulnerable and disadvantaged groups; the **Hills Fuel Poverty Review (2012)** found that living in cold homes has a series of effects on illness and mental health:

- There is a link between housing (including low temperatures) and poor mental health. Physical discomfort resulting from cold, in addition to anxiety and stress relating to the cost of keeping warm, results in stress that can in turn create mental health issues relating to anxiety and depression.

- Health impacts caused by exposure to cold tend to relate to cardiovascular and respiratory problems at below 12°C and 16°C respectively. Low temperatures are also associated with diminished resistance to infections and occurrence of damp and mould in the home. These effects most negatively affect young children and the most elderly.
- A 2008 study by the National Centre for Social Research (**NatCen**)⁸ found that those persistently living in inadequately heated housing or housing in a state of poor repair (including housing with damp or mould) were more than twice as likely to suffer from chest problems, asthma or bronchitis as those who did not live in bad housing.
- There is an increased risk of cardiovascular-related death following days when the maximum outdoor temperature falls below 20°C; however expert opinion suggests that around half of excess winter deaths may be attributable to indoor temperatures. Risk of hypothermia occurs at below 5°C-6°C. Beyond each premature death, there will be many more health-related incidents and associated costs to the NHS.
- Humidity is thought to cause a number of physiological responses detrimental to human health due to the interaction between lower temperatures and humidity, increasing the risk of respiratory problems. High humidity may increase the spread of droplet infection and may also be detrimental because of the cooling effect of damp clothing and footwear experienced in colder temperatures. Low humidity may reduce resistance to infections such as colds and influenza, by drying out protective oral and nasal mucosa.
- Other housing related factors, such as ventilation, and their interaction with temperature are significant, as are individual attitudes to heating indoors and wrapping up outdoors in winter, and the role of seasonal infections such as influenza.
- Evidence suggests that low indoor temperatures are believed to increase the likelihood of accidents in the home, such as trips and falls, as a result of loss of dexterity due to cold-induced muscles seizures.
- Cold indoor temperatures are thought to exacerbate pain experienced by arthritis sufferers.

Further information on COPD is found in the Health and Wellbeing section ([here](#)).

The Healthy Homes programme delivered by the Housing Standards Team contributes to a holistic approach to improving people's health outcomes by tackling the root causes - the main building related hazards in the home for the most vulnerable households (young children, elderly) to improve their living conditions and wellbeing and prevent related deaths, hospital admissions and GP consultations. Common hazards in the home include excess cold and damp, uneven floors, dangerous gas and electrical installations and steep stairs. The project should impact directly on fuel poverty, winter deaths and falls prevention as well as having positive health benefits from removing the full range of physiological and psychological hazards in the home, protection against infection and protection against other accidents. For more information on the work of the Housing Standards team and Healthy Homes programme [here](#).

[Click here for a summary of ongoing service activity](#)

⁸Found in Case 69 Hills Review Interim Report at http://sticerd.lse.ac.uk/case/_new/publications/series.asp?prog=CR. Study it relates to is <http://www.natcen.ac.uk/study/the-dynamics-of-bad-housing->

14.3.2 Fuel poverty in Wirral

Fuel poverty is currently defined as when a household needs to spend more than 10% of its income in order to heat its home to an adequate standard of warmth. Adequate warmth is defined by the World Health Organisation to be 21°C in the main living room and 18°C in other occupied rooms during daytime hours, with lower temperatures at night⁹. Following the Hills Fuel Poverty Review in 2012, the Government consulted on a revised definition recommended by the Review and has begun to use both the current and proposed definitions when reporting on levels of fuel poverty in England.

The proposed definition, which is likely to officially be brought into use with a new national Fuel Poverty Strategy in summer 2013, is known as “Low Income High Cost” and considers a household to be fuel poor where:

- They have required fuel costs that are above average;
- Were they to spend that amount, they would be left with a residual income below the official poverty line.

Being in fuel poverty is the product of three factors:

- The energy efficiency of the house;
- The cost of fuel; and
- The household income.

The number of households in England in fuel poverty in 2011 was 3.2 million, a decrease of 0.3 million compared to 2010. Under the proposed new fuel poverty definition, 2.6 million households were fuel poor in England in 2011. It's estimated that households with high energy costs living in poverty or on its margins in 2011 faced extra costs to keep warm above those for typical households with much higher incomes adding up to £1.15 billion (known as the “fuel poverty gap”). In 2011 the median required annual fuel bill for households was £1,360 to achieve an adequate standard of warmth. However, 10% would have needed to spend more than £1,700 a year on fuel.

Improving the energy efficiency of the housing stock is an essential step to reduce the number of households in fuel poverty, mitigate climate change and bring associated health benefits. Poverty more widely affects health, but fuel poverty should be considered distinctly because:

- Not all who are income poor are also fuel poor.
- Factors other than income poverty can be tackled to reduce fuel poverty.
- Although their causes are inter-related, the effects of fuel poverty are distinct from the effects of income poverty. They relate to specific health conditions rather than health as a whole and negative health outcomes are more immediate than the outcomes caused by income poverty.
- Fuel poverty is more amenable to change than income poverty.

Fuel poverty estimates at a local level were released in mid-2013 and are taken from 2011 data. Wirral is shown to have the 3rd highest percentage of households experiencing fuel poverty in the Liverpool City Region (LCR), but has the 2nd highest number of fuel poor households as seen in table 14.3 2a. It has a lower average rate of fuel poverty when

⁹ Wirral Council (2010) Wirral Child and Family Poverty

compared to the LCR average but is higher than the North West and England averages. Fuel poverty levels decreased nationally and locally between 2010 and 2011. Although energy prices increased between these years, the combined effect of an increase in incomes amongst the poorest 40% of households and a decrease in energy consumption meant an overall drop in fuel poor households.

Table: 14.3.2a Households experiencing Fuel Poverty for Wirral, Liverpool City Region, North West and England for 2011

Area	Estimated % of Households experiencing Fuel Poverty [2011]	Estimated number of Households experiencing Fuel Poverty [2011]
Halton	14.9%	7,662
Knowsley	15.3%	9,633
Liverpool	19.3%	37,863
Sefton	19.1%	23,119
St. Helens	16.5%	12,678
Wirral	18.5%	25,641
LCR*	18.0%	116,596
North West	17.6%	523,896
England	14.6%	3,201,948

Source: [Department of Energy & Climate Change, May 2013](#)¹⁰

Notes: (Fuel poverty is currently defined as when a household needs to spend more than 10% of its income in order to heat its home to an adequate standard of warmth)

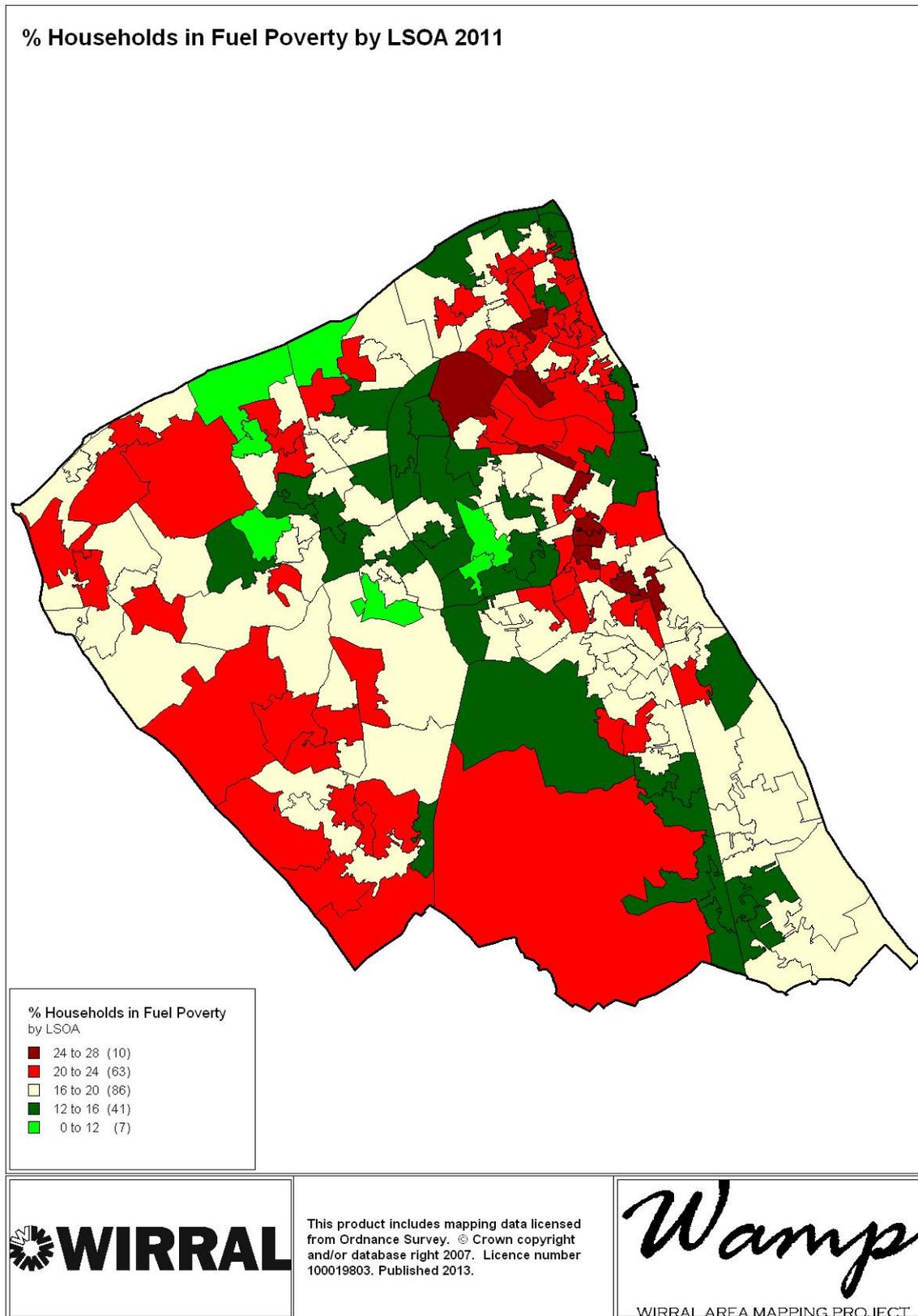
LCR* is Liverpool City Region – covering all local authorities for Merseyside and Halton

Within Wirral, fuel poverty estimates show the worst Lower Super Output Area (LSOA) for fuel poverty is the one containing Wilmer Road (E01007130) in Birkenhead & Tranmere Ward, with a rate of 25.6%. There are 207 Lower Super Output Areas (LSOAs) in Wirral; 73 LSOAs contain at least one in five fuel poor households. The statistics also show that no LSOA in Wirral is free of fuel poverty, with the area showing the lowest rate still having 8.9% of households in fuel poverty (Leasowe Castle LSOA (E01007203) in Leasowe & Moreton East). In map 14.3.2b below it shows the distribution of fuel poverty in Wirral, highlighting that even within the west and south of the borough there are pockets of high numbers of households in fuel poverty.

[Click here for a summary of ongoing service activity](#)

¹⁰ <https://www.gov.uk/government/publications/fuel-poverty-2011-detailed-tables>

Map 14.3.2b Distribution of Wirral households in fuel poverty by Lower Super Output Area (LSOA) (2011)



Source: Wirral Council Housing Strategy team, 2013

14.4 Homelessness

14.4.1 Prevalence of statutory homelessness

A full statutory homeless duty is accepted by a local authority towards households who are eligible and homeless, in one of the statutorily defined priority need groups, not homeless through their own act or omission. Homeless households making an application to the Council may fail to qualify for the full statutory homeless duty if they fail to meet the legal definition of any one of the qualifying categories. Homeless households without a local connection to Wirral may be referred back to their originating local authority area

Since the introduction of a Homeless Prevention and Housing Options approach to homelessness and invested in the service in mid-2008, the number of statutory homelessness cases decreased significantly from 496 cases in 2007 to 51 cases in 2009-10. However from this low base, 2010-11, 2011-12 and 2012-13 saw a reversal of this trend with an increased demand on the service and a corresponding increases in statutory homeless acceptances to 77, 100 and 165 respectively (increases of 51%, 30% and 65% compared with the previous years).

On average in 2012-13 the Housing Options team and partners were able to prevent 166 cases of homelessness per quarter, with 21% of cases assisted to remain in their home and 79% assisted to find alternative accommodation.

There is still an underlying low level incidence of rough sleeping, mostly by single people who do not meet the statutory thresholds for assistance. The [2012 Review of Homelessness in Wirral](#) identified that there appear to be two groups of people who sleep rough; those for whom a lack of accommodation and perhaps timely support to meet this need appears to be the main issue and a core group of about ten people rough sleeping, who have drug and / or alcohol problems, with whom the Phoenix Futures Outreach Service usually works. The review was clear that addressing rough sleeping needs to be taken forward through additional targeted intervention with tailored approaches to the individual rough sleeper in partnership with a range of agencies.

A consortium of third sector providers with support from the Council was successful in a bid to the National Homeless Transition Fund round 3¹¹ to secure funding to work with this group of people to find solutions to their homelessness. This project relies on the availability of the overnight safe refuge for rough sleepers provided by Wirral YMCA.

More information on the 2012 Wirral Homeless Review is available [here](#)

¹¹ <http://homeless.org.uk/news/new-funding-help-end-rough-sleeping-temperatures-drop> & <http://homeless.org.uk/transition-fund/who-we-fund>

14.4.2 Eligible, unintentional and in priority need

The overall number of statutory homeless cases in Wirral is shown in the table 14.4.2a below.

Table: 14.4.2a. Statutory homeless decisions in Wirral between 2007-08 and 2012-13

Homeless category	Number of cases					
	2007-08*	2008-09*	2009-10	2010-11	2011-12	2012-13
Unintentionally homeless priority need	467	196	51	77	100	165
Intentionally homeless priority need	84	51	16	30	29	36
Homeless not priority need	55	14	9	11	22	26

Source: P1E Data: Homelessness Prevention and Relief¹²

Notes - *The large reduction in the number of homeless cases from 2007-08 to 2008-09 was because the approach to homeless assessment was changed to one of homeless prevention and housing options. In 2012-13 out of the 305 applications received, 165 were accepted as statutory homeless.

The age of the main applicant is shown in the table 14.4.2b below.

Table: 14.4.2b Age of the main applicant 2012-13

Age of main applicant when accepted as unintentionally homeless and priority need	Number of cases 2012-13	Percentage
16 - 24	46	27.88%
25 - 44	89	53.94%
45 - 59	19	11.51%
60 - 64	3	1.82%
65 - 74	6	3.64%
75 and over	2	1.21%
Total	165	100%

Source: P1E Data: Homelessness Prevention and Relief

In 2012-13 the highest percentage of applicants (54%) fell within the 25-44 age group, and 28% in the 16-24 age group.

The most prevalent reasons for awarding priority need to homeless cases in 2011-12 and 2012-13, are highlighted in table 14.4.2c.

¹² <https://www.gov.uk/government/organisations/department-for-communities-and-local-government/series/homelessness-statistics> & <https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness>

Table: 14.4.2c. Top 3 reasons for priority need of statutory homeless cases in 2011-12 and 2012-13

Reason for priority need	2011-12 (No.)	2011-12 (%)	2012-13 (No.)	2012-13 (%)
Vulnerable due to physical disability	5	5%	14	8%
Vulnerable due to mental illness/ disability	5	5%	14	8%
Vulnerable due to having fled due to other violence	7	7%	7	4%
Dependent children	68	68%	101	61%
Pregnant woman	6	6%	12	7%
Total for all priority needs	100	100%	165	100%

Source: P1E Data: Homelessness Prevention and Relief

In the cases where homelessness could not be prevented in the time available and that were accepted as unintentionally homeless in 2012-13, the majority (61%) were considered to be priority need because the household included dependent children. 8% were vulnerable due to physical disability and 8% vulnerable to mental illness/ disability. Similarly, a small percentage (7%) was considered to be vulnerable because of pregnancy.

The top 3 main reasons for homelessness of the cases accepted in 2011-12 and 2012-13 are highlighted in table 14.4.2d.

Table: 14.4.2d. Top 3 main reason of homelessness of statutory homeless cases in 2011-12 and 2012-13

Main reason for homelessness	2011-12 (No.)	2011-12 (%)	2012-13 (No.)	2012-13 (%)
Parents no longer willing / able to accommodate	19	19%	23	14%
Other relatives or friends no longer willing / able to accommodate	8	8%	11	7%
Violent breakdown of relationship, involving partner	4	4%	25	15%
Other violence	10	10%	8	5%
Loss of rented or tied accommodation due to termination of assured shorthold tenancy	21	21%	22	13%
Total for all main reasons	100	100%	165	100%

Source: P1E Data: Homelessness Prevention and Relief

Table 14.4.2d suggests the main reason for homelessness in Wirral that dominated in 2012-13 was family or friends unwilling to accommodate (14% and 7%, totalling 21%), followed by violent breakdown of relationship involving partner (15%) and then loss of rented or tied accommodation due to termination of assured shorthold tenancy (13%). In 2012-13 the percentage homeless from leaving hospital was 2% (an increase from 2011-12 which was 1%).

14.4.3 Intentional homeless (priority need)

In 2012-13 in addition to the 165 cases where a full statutory homeless duty was accepted, when the Council had full duty to secure alternative permanent accommodation, there were 36 cases found to be homeless and in priority need, but homeless due to an action or omission of their own intention. Intentional homelessness can be as a result of wilful non-payment of rent or anti-social behaviour which can be an indicator of other support needs e.g. help with addictions or parenting.

14.4.4 Services provided to reduce and prevent homelessness

Information on homelessness service activity is available to view here

14.4.5 A review of homelessness and homeless services in Wirral (2012)

Wirral 2012 Homeless Review identified a number of overall areas for improvement:

- The mismatch between the type of services needed and those that are actually provided, with the biggest gap existing for people (young people and adults) who have a number of needs which are more complex to meet, including chaotic behaviour and undiagnosed or unaddressed mental health problems.
- That existing provision is not being used to best effect, with barriers within the system such as a lack of knowledge of what is available and lack of move-on accommodation
- Some solutions are being developed in isolation, often in response to achieving outcomes in the short term.
- There is a lack of certainty as to whether what is in place for Wirral is working as well as it could and whether existing provision is achieving the right things in the right way. An appropriate performance management framework is needed to inform decisions about the best course of action and use of resources.

The review focused on what homelessness looks like for specific households and how the response in Wirral improve, the detail of which is available in the full review document and executive summary, see - <http://www.wirral.gov.uk/my-services/housing/housing-strategies-policies-partnerships/housing-strategies/homelessness-review>.

[Click here for a summary of ongoing service activity](#)

14.4.6 Wirral Homelessness Strategy 2013-2018

Following the Wirral 2012 Homeless Review, a draft Homelessness Strategy 2013-18 for Wirral was developed and endorsed for consultation. The strategy is due to go to Council Cabinet in July 2013 for endorsement. The strategy's vision for addressing homelessness in the borough is 'that no one needs to be homeless and partners will work together to make this a reality'.

Whilst the strategy focuses on homeless prevention, there will be instances where homelessness cannot be prevented and so it is necessary to ensure that appropriate

housing and support is available to respond to this. Combating homelessness is not just about bricks and mortar, with a commitment being required from all Local Authority services and key partners to prevent and address homelessness. Four strategic priorities have been identified to take this forward:

- Preventing homelessness wherever possible through early intervention and better partnership working
- Strengthening partnership working to ensure that the housing and support needs of more challenging client groups are met when homelessness cannot be prevented including working together to end rough sleeping
- Evaluating and realigning homelessness and prevention services to ensure strategic relevance and the delivery of value for money in a climate of increasing demand and reducing resources recognising the wider costs of homelessness
- Increasing access to the private rented sector.

A Strategic Homeless Action Plan has also been developed to assist our priorities to be delivered and to respond to the changing economic climate, changing legislation and government policy.

14.5 Supported Housing

14.5.1 The Supporting People (SP) Programme

The Supporting People (SP) Programme is a national initiative, administered at local level, designed to assist vulnerable people to achieve and sustain independent living and to prevent individuals experiencing crises and requiring more costly service intervention, through the provision of housing-related support.

Housing-related support enables a wide range of vulnerable people to remain in their own homes and live independent lives in their communities. This support can make the significant difference for people who seek this independence, and can be essential for people receiving care or assistance at home. It also plays a key role in prevention where, for example, a person who struggles to settle and repeatedly becomes homeless is able “break the cycle” and remains in their home, with the appropriate support.

In Wirral, the programme is delivered through a partnership between Wirral Council, Merseyside Probation Trust, NHS Wirral and other stakeholders.

Currently, the SP programme on Wirral has the capacity to help 5,444 residents each year to attain or maintain independence.

Nationally, the programme has been instrumental in supporting the needs of some of most vulnerable and socially excluded members of society. Research into the financial benefits of the Supporting People programme conducted in 2009 (**Department of Communities and Local Government, 2011**) describes the contribution of public funding that could be needed to compensate for any and all the potential negative consequences of vulnerable people being left without adequate, joined-up housing-related support. The report estimated that the SP Programme delivers savings to the Exchequer of £3.4 billion for a £1.6 billion investment per annum, based on the total cost to the public purse if housing-related support services were not provided. It was reasoned that the removal of housing-

related support services would lead to increased costs in the services dealing with health, homelessness, crime and social care packages.

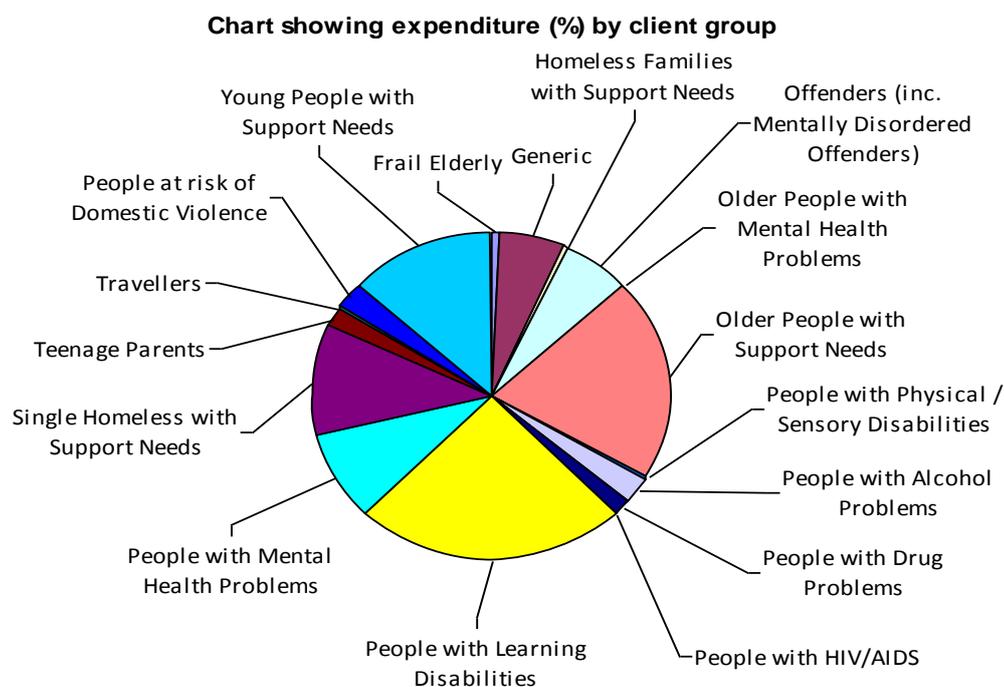
The additional costs assessed as potentially arising in the absence of housing-related support included:

- One third of people requiring in-patient hospital care
- 8% being provided with residential care
- Higher costs for the non-Supporting People elements of the care package provided for those remaining where they live
- Greater use of General Practitioner and community health services
- Expenditure to deal with homelessness
- An increase in the incidence of admissions to acute mental health wards
- Increase in admissions to accident and emergency
- Increase in need for respite provision.

The SP Grant is allocated, through a contractual framework, to a range of organisations (voluntary, charitable, private sector, Registered Providers (Housing Associations) to provide key front-line services to multiple disadvantaged people.

The following chart 14.5.1a shows the range of client groups supported through the SP Programme and the percentage of the overall Wirral SP budget of £9.48 million, allocated in 2013-14 to each client group. The Supporting People budget for 2014-15 is however reducing by £2m in order to assist the Council meet its financial requirements which will be achieved through a combination of efficiencies achieved through contract renegotiation and service remodelling.

Chart: 14.5.1a. Wirral Supported People Client groups by percentage spend (2013/14)



Source: Wirral Council Housing Strategy team, 2013

From chart 14.5.1a it can be seen that Housing - related support works with a wide range of vulnerable groups to help them live independently. While there is no such thing as a typical service user, Supported Housing is generally available to people with three different types of need:

- People living independently with support (Older People & Frail Elderly)
- People in receipt of care with support (People with physical or sensory disabilities, mental ill health and learning disabilities)
- People experiencing or at risk of social exclusion (single homeless people with support needs, homeless families with support needs, care leavers, rough sleepers, refugees, travellers and teenage parents).

These are not neat or exclusive categories. Some people will be in more than one category and others will move between them, but this model provides a helpful way to look at how services are designed and joined together.

14.5.2 People living independently with support

The Supporting People Programme invested approximately £1.9million in 2012-2013 for older people with support needs, frail elderly people and older people with mental health problems, representing approximately 20% of the overall programme budget. There are 17 providers, of 138 Services, providing up to 4,000 clients with either supported accommodation or floating support.

The majority of provision for older people in the borough, funded by Supporting People, is sheltered housing. Whilst sheltered housing still provides essential services and living choices for some older people, further analysis is needed to determine whether this format continues to meet the overall aspirations and needs of this particular client group.

Demographic and social trends are shaping the nature and demand for older people's services in Wirral:

- The number of people aged over 65 is increasing
- The number of frail elderly people is increasing
- Older people who are owner-occupiers are increasing
- Wirral is projected to have a higher proportion of population over 85 years than the national and regional average by 2033, with the proportion rising from 2.77% in 2012 to a projected 5.15% in 2035.¹³

Through its SP Programme Wirral Council has recognised the need to move away from an ever narrower focus on those older people in most need, usually dealt with at a time of crisis, to a much more proactive policy of targeted prevention with the intention of reducing the need for crisis intervention and enabling many more people to continue living in the community for as long as they are able.

[Click here for a summary of ongoing service activity](#)

¹³ ONS 2010 Based Population Projections

14.5.3 People in receipt of care with support

A Learning Disability Housing Plan was finalised in August 2012 to plan for, and respond to, the current and future housing needs of people with Learning Disabilities in order to improve housing outcomes for people with learning disabilities. The plan identified five high-level priorities:

- Develop a robust evidence base to inform future housing plans.
- Develop a housing pathway that provides a range of housing options that people can progress through to live as independently as possible.
- To increase information and advice about housing options.
- To ensure that accommodation is provided which is fit for purpose, in terms of disabled access.
- To increase the range of services/ accommodation options available locally.

As seen from the list above, a key priority within the Learning Disability Housing Plan was to develop a housing pathway that provided a range of accommodation options that people can progress through to live as independently as possible. Significant work has been achieved in this area to develop a better process of identifying supported housing vacancies through the implementation of a pilot Learning Disability Housing Panel.

[Click here for a summary of ongoing service activity](#)

14.5.4 People experiencing, or at risk of social exclusion

Services for people experiencing, or at risk of social exclusion receive over half of the annual SP budget. The average unit cost of housing related support (accommodation and floating support) for this 'super-group' is £111.48 per week.

This particular sector has undergone significant change in recent years:

All floating support services were tendered in 2010, in order to expand provision, enable people to receive support wherever they live e.g. in the private rented sector, achieve economies of scale and deliver best value for money. The previous model included a number of small floating support services for specific groups. However, the new model includes four larger services for offenders, Drug and Alcohol, people with mental health problems and 'generic' i.e. anyone assessed as vulnerable who may present with a range of support needs.

The Housing Priority Panel was introduced to improve the number of planned moves from supported housing into social rented homes.

The Pathways Model brings together 10 organisations, providing 24 distinct accommodation and non-accommodation based services to over 700 people at any one time. The model is intended to provide a structured approach to short-term supported housing provision that will facilitate the development of the vulnerable person's abilities to achieve independence, thus creating a positive route to sustainable independent living that makes the best use of all the housing-related support options available

The Homeless Review conducted in 2012 provided an up-to-date understanding of homelessness and acute housing need in Wirral. Whilst it identified that the approach to commissioning housing related support for socially-excluded groups had been effective in developing the role of support in preventing homelessness, amongst other outcomes, and enabling improved access to settled accommodation for vulnerable households, it recognised that there was still unmet need in the Borough.

The review identified evidence of a disparity between the types of services needed, when compared with those that are actually provided. It was stated that the biggest gap existed for people (young people and adults) who have a number of needs which are more complex to meet, including chaotic behaviour and undiagnosed or unaddressed mental health problems. Attempts to meet these needs through existing provision is a draw on resources and, more importantly, is unlikely to achieve positive outcomes for the individuals, their families, and other service users, including those who share the same accommodation.

The review noted that existing service provision could be more effective if a number of barriers were addressed. These include a lack of broader knowledge about services and therefore appropriate referrals for customers, and the lack of access to settled accommodation preventing timely move-on from supported and other forms of temporary accommodation, thereby limiting access to support for new service users. It is envisaged that the introduction of a web-based referral gateway system across the short-term supported housing provision in 2013-14 will improve understanding around the supported housing services that are available in Wirral, and ensure best use of available provision.

Data and stakeholders also indicated that more people are accessing housing related support services solely because there is nowhere else for them to live. In the last two years just over 16% of new service users were recorded as single homeless with no other support needs (277 people in 2010-11). In addition, providers highlight that the lack of move-on accommodation means that people are staying longer (despite their ability to live more independently), which blocks access to support for others who require this specialist accommodation. In an era of shrinking budgets, it is important to ensure that support services are targeted at those in most need.

The recent and proposed reforms to the Welfare system aim to stem the increasing expenditure on benefits, however it is likely to lead to increased demand on services designated for socially-excluded groups. The main factors expected to affect homelessness in the future are:

- The single room rent threshold increasing to include people up to the age of 34.
- The reduction in Housing Benefit (HB) for working age tenants of social housing who are under-occupying their current accommodation. In Wirral, this has the potential to affect 3,900 people who are under-occupying meaning that, in the event that they are in receipt of HB, they will either have to make up the shortfall between HB and their rent, or alternatively have to move out.
- The process of managing under-occupation is likely to result in a reduction in the already-limited supply of single bedroom dwellings. This is likely to make move-on from supported housing services extremely difficult, if not impossible.
- There are recently renewed concerns about the potential for increased homelessness amongst homeowners, as some mortgage providers raised their

interest rates in May 2012 (despite the Bank of England base rate being maintained at 0.5%).

14.6 Welfare Reform

The Welfare Reform Act introduces the most fundamental reforms to the social security system for 60 years. It aims for a simpler, fairer benefits system and to ensure work pays. The Government's aspirations are that money needs to be targeted more effectively; to ensure that support continues to be available to those who need it most and that employment must be an aspiration for everyone who is able to work. It is extremely complex and this section will just relate to the impact on housing. For further information on the Welfare Reform see <https://www.gov.uk/government/publications/welfare-reform-communications-toolkit>.

There have already been significant changes with benefits being cut by measures such as:

- The introductions of caps on allowances in April 2011. In Wirral the LHA rate for a three bed house was reduced from £595 to £550 per month.¹⁴
- Housing Benefit being reduced for non-dependents
- The age limit for single claimants rising from 25 to 35 years of age for new claims in January 2012. In Wirral the Shared Accommodation Rate (SAR) is £64 per week compared to £87 for the one bed Local Housing Allowance rate (a difference of £23 per week).

In April 2013 the rules for under occupation in relation to Housing Benefit for working age tenants in the social sector have changed. This means they will no longer receive help towards the costs of a spare room, they will receive help towards their housing costs based on the need of their household. The new rules mean that those tenants whose accommodation is larger than they need may lose part of the money they get towards their housing through Housing Benefit or Universal Credit. Those in receipt of maximum benefit will lose 14% (average of £11 per week) for those with one spare bedroom and 25% (average of £20 per week) for those with two or more spare bedrooms. The Councils Housing Benefits team identified in July 2013 that 3,909 Registered Provider tenants affected 3,092 under occupying by one bedroom and 817 by two or more bedrooms).¹⁵

Welfare Reform is creating significant anxiety for some individuals and options available to tenants include moving to a smaller property, reducing spending or increasing income, taking in a lodger and / or applying for Discretionary Housing Payments (DHP). In July 2013 there were 10,508 applicants registered on Property Pool Plus (PPP). Of these, 1,116 applicants were classed as under occupying. In contrast 371 applicants were classed as overcrowded by one bedroom and 40 by two or more bedrooms. It is anticipated that there will be a rise in demand for smaller properties including bedsit-type accommodation in the private sector. There is concern that the reforms relating to under 35s is significantly affecting single males, particularly those access to children, as it may be difficult for a child to stay overnight if the parent downsizes to a smaller property. Registered Providers have highlighted the possibility of increased bad debt arising from the implementation of the under-occupation rule which may affect business plans. With tenants unwilling or unable to pay rents this may lead to an increase in evictions, resulting

¹⁴ Wirral Council Scrutiny Review – The Implications of Benefit Reforms on Under-Occupation (March 2013)

¹⁵ Wirral Council Housing Benefit team data

in a rise in assistance required from the Council. Implications of the welfare reform (of which the under-occupation rule is just a part) are expected to take some time to evolve and become apparent.

14.7 Wirral Housing Strategy 2011-2026

Wirral Housing Strategy 2011-2026 sets out Wirral's local priorities to achieve a vision for housing by 2026 to 'contribute to making Wirral an attractive place by ensuring people can access quality housing that is appropriate and affordable to their needs'.

The Strategy was formulated from a robust evidence base including those key issues identified above and reinforced with the results from a public and stakeholder consultation process, where more than 1,350 members of the public and stakeholders engaged. Once all comments received had been analysed, the strategy was redrafted to take on board those key points relating to the future of housing in Wirral and was endorsed by Wirral Council's Cabinet in June 2011. The following seven key housing issues were established and supported by a clear Action Plan:

- Responding to changes in the long term population of Wirral, in particular an increase in the number of older people and an increase in the number of smaller households.
- A need to make better use of the existing stock across all sectors and make homes accessible to meet current and future local housing need.
- A need to encourage people to stay within the borough through improving the quality and mix of stock, providing greater housing choice where appropriate to local needs, supported by the Council's economic development objectives.
- A need to increase the availability of housing to respond to changes in household projections and deliver affordable homes.
- A need to make homes warmer and reduce the energy consumed by households.
- Meeting the housing and support needs of vulnerable people.
- Supporting employment, learning and skills through the delivery of housing programmes.

Improving the quality of existing housing and providing new homes of a better mix to replace ageing housing stock is an important focus for Wirral Council and its housing partners. Housing is deemed a wider determinant of health in the same way that other living and working conditions i.e. health care services and education impact upon people's health. The majority of the priority themes above contained within the Strategy have assisted in the reduction of inequalities and supported those households with additional needs due to health conditions.

A review of the Strategy and Strategic Housing Plan is currently being finalised however it is important to recognise that significant progress has been made in relation to the priority

themes. It is important to acknowledge however that a lot has changed over the last two years and whilst the Strategy overall focus hasn't changed and the key priority themes remain relevant, how the Council and its partners target them has been developed to reflect an increasingly challenging climate.

Residents ability 'to access quality housing that is appropriate and affordable to their needs' is being affected and therefore local partners need to ensure that the potential health, wellbeing and other impacts are taken into account when planning and commissioning future services..

[Click here for a summary of ongoing service activity](#)

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