

# Knowsley Joint Strategic Needs Assessment

## Housing

## This report

This report has been prepared jointly by Knowsley Council, the Clinical Commissioning Group (CCG) and partners of the Knowsley Health and Wellbeing Board (HWB).

Its purpose is to provide an analysis of Housing in order to determine the following:

- How much impact does this issue have on local people?
- Can this impact be reduced through local action?
- Can local action reduce health inequalities?
- Will local action on this help address other issues too?

Understanding these things helps the HWB determine the level of priority that this issue should be given in the Borough's Health and Wellbeing Strategy.

This is one of a series of reports that comprise Knowsley's Joint Strategic Needs Assessment (JSNA).

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## Further information

For a PDF copy of this report, and other research intelligence products, visit **Knowsley Knowledge** – the website of Knowsley's JSNA

## Contents

	Page
<b>Introduction</b>	4
Purpose of this report and what it covers and does not cover	4
Quality of data and intelligence available	4
Why Housing is important	4
Links to other priorities, and interdependencies with Council, CCG and wider Partnership priorities and strategies	5
<b>Impact on Knowsley residents</b>	6
The number and characteristics of people affected by this issue; the key trends in recent years, and expected future direction of travel	6
How residents, communities, and stakeholders view this issue and impact on life experiences	15
<b>The scale of health and other inequalities</b>	17
Comparison with national and regional averages and statistical neighbours	17
Differences between locations and population groups within Knowsley	18
<b>Current Service provision and initiatives</b>	21
Asset assessment – people, facilities, funding, and other resources	22
How expected trends are likely to impact on service provision	26
Evidence of what works locally and elsewhere	27

# HOUSING

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## Introduction

### Purpose of this report and what it covers and does not cover

This JSNA report provides a strategic assessment of issues relating to Housing in Knowsley, with a particular focus on the relationship between housing and health and wellbeing.

Additional reports are available which present and analyse housing issues more broadly, including a Housing Intelligence Report, produced by the Council in 2015 to support the development of its new Housing Strategy. There is also a range of information relating to Housing in Knowsley on the Council's [Local Plan web pages](#), including evidence prepared relating to housing need and demand, housing land supply and development viability.

### Quality of data and intelligence available

There is a wide range of information available relating to the issue of housing. This includes data and studies published at the national level by the Office of National Statistics (ONS), including the Census, as well as data published by other government departments such as Communities and Local Government (DCLG) and Energy and Climate Change (DECC).

A range of data and intelligence is also available at the local level, including that held by the Council in relation to its various housing-related services, such as strategic housing, homelessness, planning, Council tax and benefits. A range of information is also held by the Council's housing partners, including Registered Providers and the Homes and Communities Agency (HCA).

### Why Housing is important

Housing and health are intrinsically linked. There is a well-established evidence base which demonstrates the links between the two issues. Homelessness and poor housing can both have a considerable impact on both mental and physical health, resulting in significant costs to health and welfare services and wider society. Ensuring the housing needs of vulnerable residents are met can bring substantial wider benefits.

Poor housing quality is a major issue. Hazards in the home are implicated in up to 50,000 deaths a year and 0.5 million injuries and illnesses requiring medical attention. National studies show that poor housing conditions also contribute to increased risk of Cardiovascular Disease (CVD), respiratory diseases, depression, anxiety, trips and falls in the elderly and young children<sup>1</sup>. In addition, issues related to fuel poverty, arising from lower income levels and unaffordable energy costs, can

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<sup>1</sup>CIEH and BRE (2008) 'Good Housing Leads To Good Health: A toolkit for environmental health practitioners – September 2008'

contribute to excess winter deaths and can exacerbate existing health issues including respiratory, circulatory problems, increasing risk of heart disease and poor mental health. Cold homes can also affect educational performance among children and young people, as well as work absences<sup>2</sup>.

### Links to other priorities, and interdependencies with Council, CCG and wider Partnership priorities and strategies

Providing additional housing supply and improving housing quality is a recognised priority across Knowsley Council, the CCG and various partners. The Knowsley Borough Strategy emphasises the importance of delivering safe, attractive and sustainable neighbourhoods, while enhancing the local housing offer is recognised as a key priority. This is also reflected in the Council's Corporate Plan and past pledges made by the Council, which include pledges relating to housing supply and affordable housing. Housing features as a major issue within the Council's Local Plan Core Strategy, which is the statutory development plan for the Borough, and which sets targets for overall housing growth, policies about the location of and policies for the type and tenure of new homes. A new Housing Strategy for Knowsley is currently under preparation, which will cover the period 2015-2020. There are also a range of other housing-related strategies adopted by the Council, including those related to Private Sector Housing, Empty Homes, Homelessness and the Knowsley tenancy strategy.

Housing is linked to a variety of other issues, including the other "wider determinants of health" which affect living and working conditions, such as employment and unemployment, as income affects issues like housing affordability and fuel poverty. Given that many journeys originate from the home, housing is also linked to transport and active travel. The other "wider determinants" JSNA Reports include further exploration of the links between health and these issues.

A wide range of the activities of the Council and its partners are related to housing, whether this is delivering new housing developments, or improving existing homes. Key stakeholders including Registered Providers of social housing (i.e. Housing Associations), who own and operate social and affordable rented homes in the Borough. Other stakeholders include housing developers, landowners, private landlords and letting agents, housing charities and support organisations, and national government agencies including the Homes and Communities Agency.

Recent programmes related to housing and health in Knowsley include the Healthy Homes programme. The scheme aims to tackle common issues that residents may be experiencing, such as living in damp conditions, having difficulty managing household bills or disabled residents struggling to get around without adaptations to their home. The scheme is run by the Council with a wide variety of partners, including Merseyside Fire and Rescue Service, Knowsley Housing Trust and Citizen's Advice Bureau. Further information about the programme is available on the Council's website<sup>3</sup>.

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<sup>2</sup> Public Health England and Institute of Health Equity (2014) 'Local action on health inequalities: Fuel poverty and cold home-related health problems'

<sup>3</sup> See [www.knowsley.gov.uk/residents/health/healthy-homes.aspx](http://www.knowsley.gov.uk/residents/health/healthy-homes.aspx)

## Impact on Knowsley residents

All Knowsley residents are affected by this issue, by virtue of the fact that all people need a place to live. The extent to which residents are affected depends on their ability to access a good quality home which meets their needs and demands. Some key factors which influence how people are affected by housing include:

- Their income and their ability to afford, maintain and heat a home;
- The quality of the home in terms of materials, insulation and heating equipment;
- The availability of and ability to access homes of an appropriate size, type and location for the household;
- The availability of and ability to access adapted or specialist homes to meet specific needs; and
- The availability of and ability to access accommodation with sheltered, extra care or nursing facilities where required.

This report explores some of these factors in relation to specific issues.

### Homelessness

The most acute representation of an inability to access suitable residential accommodation is when an individual or a family becomes homeless. The Council has a legal responsibility to ensure enquiries are made into all homeless applications, but is only obliged to house people who meet the relevant requirements, which depends on their eligibility for public funds (linked to immigration status), whether they have a local connection to the area, whether they are in priority need, and whether they can prove that they have not intentionally made themselves homeless. Depending on the circumstances, the Council is also obliged to offer assistance to those who are not accepted as homeless against the above criteria, but would benefit from other housing assistance or services, or refer such households to another Local Authority. Further information is available on the Knowsley Housing Options website<sup>4</sup>.

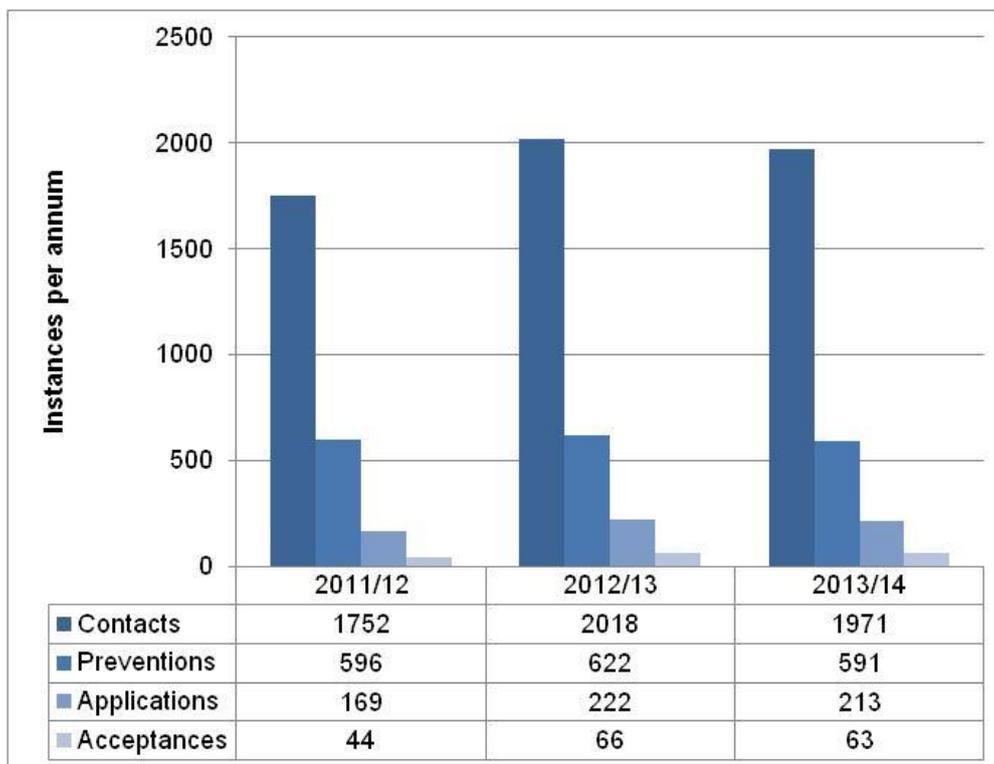
Figure 1 summarises the contacts made to the Council's homelessness service between 2011/12 and 2013/14 and the instances where the service was able to make a homelessness prevention. The number of applications for assistance under the Housing and Homelessness Acts is also shown, alongside the instances of acceptance of these applications by the Council. This relates to the number of households who were accepted when assessed against the aforementioned criteria.

This shows a slight decrease in recorded instances in all categories between 2012/13 and 2013/14. In terms of the percentages of contacts which resulted in preventions, the percentage has decreased from 34% in 2011/12 to 30% in 2013/14. However, the percentages of applications which resulted in acceptances have slightly increased from 26% to nearly 30% over the same period. This shows that a greater proportion of applications are being accepted in Knowsley.

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<sup>4</sup> See [www.knowsleyhousingoptions.org](http://www.knowsleyhousingoptions.org)

**Figure 1: Contacts, Preventions, Applications and Acceptances, Knowsley 2011/12 – 2013/14**



Source: Knowsley Homeless Contract Monitor, 2014

Table 1 shows the instances of households accepted as homeless and in priority need by Knowsley Council over the last ten years. This shows a substantial decrease in the number of acceptances over this period.

**Table 1: Instances of households accepted as homeless and in priority need by Knowsley Council, 2004/05 – 2014/15**

Year	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15
Acceptances per 1000 households	8.2	4.2	5.3	3.9	5.0	3.4	1.4	0.8	1.1	1.1	1.0

Source: CLG Live Tables on Homelessness, 2015

Table 2 shows the comparison of the number of households accepted as homeless and in priority need, both in gross terms, and per 1000 households in Knowsley and comparator areas, including the Liverpool City Region authorities and the England average. This shows that Knowsley has the second lowest gross number of acceptances within the Liverpool City Region, but has the second highest acceptance rate per total households. Knowsley's rate may be comparatively high

due to its smaller population. The comparison with the England figure shows a much higher rate of acceptances at the national average level.

**Table 2: Instances of households accepted as homeless and in priority need by area, 2014/15**

Area	Acceptances (gross households)	Acceptances per 1000 households
Knowsley	62	1.00
Liverpool	185	0.88
Sefton	70	0.59
St. Helens	102	1.32
Wirral	100	0.70
Halton	42	0.63
England	54,430	2.40

Source: CLG Live Tables on Homelessness, 2015

### Social Housing Waiting Lists

Social housing in Knowsley is provided by a number of housing associations, also known as Registered Providers, following the completion of the transfer of Knowsley Council housing stock to these bodies in the early 2000s. Knowsley is a member of the Sub Regional Choice Based Lettings Scheme, Property Pool Plus, which replaced the former “waiting list” system held by individual Registered Providers.

A snapshot of the data held within Property Pool Plus as at March 2015 is detailed in Table 3. There are over 2,000 households on the current waiting list. This shows the majority of Knowsley’s existing registrations are for homes for single persons, couples and small families; with much less demand from households with 3 or more children.

**Table 3: Choice-based lettings by Household Type, March 2015**

Household type	New	Transfer	Total	%
Single person	539	503	1042	45%
Household with 1 child / expecting 1st child	299	219	518	22%
Household with 2 children	166	137	303	13%
Couple	105	105	210	9%
Household with 3 children	46	55	101	4%
Household with 4 or more children	19	63	82	4%
Household with access to children	6	9	15	1%
Two single adults	23	24	47	2%
Three or more adults with no children	4	6	10	0%
Other	0	0	0	0%
Total	1207	1121	2328	100%

Source: Property Pool Plus, 2015

### Affordability

Average house prices in Knowsley are low in comparison to nearby areas, and substantially lower than the regional and national averages. Despite this, comparatively low earnings and hence household incomes mean that affordability is a major barrier to home ownership for many Knowsley households. CLG provides consistent data on affordability ratios for Local Authorities. The data for Knowsley is set out in Table 4.

**Table 4: Ratio of house price to earnings, Knowsley, 2004-2013**

Year	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
<b>Median</b>	4.36	5.36	5.54	5.12	5.21	4.12	4.49	4.35	4.16	3.94
<b>Lower Quartile</b>	4.51	5.07	5.73	5.23	5.63	4.35	4.25	4.37	4.33	4.14

Source: CLG, 2014

In 2013, this data showed that for both median prices and incomes, and lower quartile prices and incomes, prices were around 4 times incomes. This is in excess of the usual mortgage lending allowances, which is nearer to 3 times income. This highlights the inability of many Knowsley households to afford to purchase their own home.

### Housing Benefits

The Council records the extent of distribution of housing benefits in Knowsley. For eligible households, housing benefits can pay for all or part of a household's housing costs, whether in social rented or privately rented properties. In social rented or affordable rented homes (i.e. rented from a Registered Provider), the benefit is referred to as Housing Benefit (HB). In the case of privately rented homes, the benefit is called Local Housing Allowance (LHA).

Table 5 shows the extent to which housing benefits are claimed in Knowsley. This compares the breakdown of housing benefits recipients in 2015, with the breakdown of tenure types of housing in Knowsley as set out in 2011. This shows that 84% of households occupying social rented properties claim housing benefits, while 69% of those renting privately receive benefits towards the housing costs. This shows that a high proportion of Knowsley households who rent their homes are in receipt of some level of support to help to afford to pay for their home and hence the private rented sector in Knowsley is being extensively used by those eligible for benefits. This may be a matter of choice, given the additional flexibility that private renting offers, or a matter of necessity, due to a lack of available or suitable social rented homes.

**Table 5: Summary of housing benefits in Knowsley, by type**

Tenure	Benefit type	Households (no.)	Claimants (no.)	Claimants (%)
Social / Affordable Rent	HB	16,333	13,644	84%
Private Rent	LHA	5,910	4,073	69%

Source: Knowsley Council 2015 and Census 2011

The government has introduced some, and plans to introduce further, changes to the distribution of benefits, including housing benefits, through its welfare reform programme. Major changes include the so-called “Bedroom Tax”, which introduces a financial penalty for social rented occupants deemed to have a “spare room” which they do not need. In addition, the proposed comprehensive introduction of “Universal Credit” will result in housing benefits being paid directly to the recipient, rather than forwarded to the relevant Local Authority or Housing Association. Further changes announced by the Chancellor in the 2015 budget include changes to the eligibility of households to claim housing benefits depending on the number of children they have, and changes to the eligibility of people aged 25 and under. Given the level of dependency on housing benefit in Knowsley, these changes are likely to impact on a large number of households.

### Housing Supply

Ensuring sufficient housing supply to meet the needs of residents in affordable housing, and also to meet ongoing market demands for a range and choice of housing is critical to rebalancing the housing market in Knowsley. Additional supply of homes is required to meet the projected increasing number of households in the Borough, also to address low levels of housing completions in recent years.

Table 6 shows the breakdown of number of homes built per annum in terms of gross new build houses, demolitions, conversions and changes of use (COU) in Knowsley. Most recently, in the period between April 2014 and March 2015, there were 616 gross dwelling completions with 83 total losses, resulting in 533 net additional units for the year. This represents an excess of dwellings completed against the target of 450 dwellings per annum (net) within the emerging Knowsley Local Plan Core Strategy. This also shows an increase on completions in recent years, following the impact of demolition programmes, as well as the credit crunch and subsequent economic recession, on overall housing supply in Knowsley.

**Table 6: Net Completions of dwellings 2010/11-2014/15**

Year	Gross	Demolitions	Conv / COU Gain	Conv / COU Loss	Net
2010/11	365	-201	25	-29	<b>160</b>
2011/12	355	-97	15	-21	<b>252</b>
2012/13	255	-63	23	-20	<b>195</b>
2013/14	358	-4	17	-11	<b>360</b>
2014/15	616		-83		<b>533</b>

Source: Knowsley Council, 2015

In accordance with national planning policy, the Council has a requirement to maintain a “five year supply” of housing land in Knowsley. This means ensuring that there is sufficient space available for five year’s worth of homes to be completed, in accordance with the Local Plan housing target. The Council’s emerging Local Plan Core Strategy seeks to deal with this issue by ensuring a range and choice of housing land is available, including sites within the existing urban area, and also within several new Sustainable Urban Extensions on land previously within the

Green Belt. Further information is available within the Council's Local Plan and its Local Plan Monitoring Report<sup>5</sup>.

The supply of new affordable homes in the past has primarily been delivered through the turnover of existing social rented, affordable rented and shared ownership homes, and through the construction of new affordable homes. In recent years, new affordable homes have been provided through the construction activities of Registered Providers, including homes funded through the Homes and Communities Agency's Affordable Homes Programme. Table 7 summarises this programme's activities in Knowsley as at March 2015. This shows that the programme will deliver over 1,100 new affordable homes in Knowsley over its two existing phases.

**Table 7: Summary of Knowsley Affordable Housing Programme at March 2015**

Phase	Units Completed	Units Confirmed	Units Planned
2011-2015	422	311	n/a
2015- 2018	n/a	n/a	403
		Grand Total	1,136

Source: Knowsley Council, 2015

The Council is also seeking to introduce a new policy within its emerging Local Plan to ensure that a proportion of new market homes are delivered in affordable tenures. This is subject to the planning process, and potential negotiation based on the impact of providing affordable homes on the overall development viability of the market housing scheme.

### Housing Quality

It is widely recognised that the quality of a home can have a major influence over the health and wellbeing of its occupants. There are a number of ways in which the quality of a home can be assessed. One such method is the "Decent Homes Standard". The standard sets a range of criteria which must be met if homes are to be considered "decent", including:

- It must meet the current statutory minimum standard for housing;
- It must be in a reasonable state of repair;
- It must have reasonably modern facilities and services;
- It must provide a reasonable degree of thermal comfort.

Table 8 summarises the recent assessment of Knowsley's housing stock in relation to this standard. This shows that in 2015, 18% of Knowsley homes could be categorised as "non decent". This compares favourably with the regional average (26%) and national average (24%).

<sup>5</sup> See [www.knowsley.gov.uk/localplan](http://www.knowsley.gov.uk/localplan)

**Table 8: Dwellings in Knowsley failing Decent Homes Standard**

Component of Decent Homes	Knowsley (%)
HHSRS Category 1 hazards	9
Disrepair	5
Thermal comfort	7
Modernisation	1
Non Decent Homes	18

Source: Knowsley Private Sector Housing Condition Survey, 2015

The 2015 Private Sector Housing Condition Survey found an estimated 7,072 Category 1 hazards in Knowsley's private sector stock, of which over 1,100 are within the privately rented sector. Category 1 hazards include major issues such as a lack of adequate heating, fire alarms which aren't working, a leaking roof, a broken rail on a steep stairway, and a lack of physical security e.g. doors and windows not locking. This means that private rented sector properties are disproportionately affected by these major hazards in comparison to other tenures of properties in Knowsley.

The total cost of mitigating these hazards in Knowsley's private housing stock is estimated as £15.2 million (£2.6 million in the private rented sector). It is estimated that they will be responsible for over 434 harmful events requiring medical treatment every year. The estimated cost to the NHS of treating accidents and ill-health caused by these hazards is £1.3 million/year and £3.2 million/year to wider society, and around 130 quality-adjusted life-years (QALYs).

An indication of the condition of housing stock is the presence of central heating within a home; generally, those homes without are considered to be lower quality. In 2011, approximately 2.7% of homes in Knowsley were without central heating. In Knowsley, homes that are owner-occupied or subject to shared ownership have a slightly higher percentage of homes without central heating than the sub-regional or national averages. A similar pattern occurs for social rented properties. However, for private sector rented homes, Knowsley has a lower percentage of homes without central heating than sub-regionally or nationally. Homes without central heating, but with other sources of heating such as electric wall heaters or storage heaters can be much more expensive to heat.

### Fuel Poverty

Many health issues arising from housing quality relate to the ability of a household to adequately heat their home. This is related to the cost of fuel to heat the home, and also to household income. Under the Low Income High Costs definition, a household is considered to be fuel poor if they have required fuel costs that are above average (the national median level) and if they were to spend that amount, they would be left with an income below the official poverty line.

Statistics published by the Department for Energy and Climate Change (DECC) measured nearly 63,000 households in Knowsley. This found that the total number of households in Fuel Poverty was 6,506, which represented 10.4% of total households.

Excess winter deaths (EWDs) are those that occur over and above normal death rates within the winter period. The majority of EWDs are related to respiratory and cardiovascular disease, the causes of which can increase during cold weather. EWDs are therefore impacted by weather temperature but also factors such as homes which are poorly insulated and difficult/expensive to heat. During the 2013-14 winter there were 47 excess winter deaths (provisional) in Knowsley, the 2nd lowest number in the preceding 10 years. During the 2013/14 winter season, the provisional Excess Winter Mortality Index for Knowsley was 10.3%, a substantial decrease from 2012/13 (22.6%). A reduction was observed for the North West region (13.2%) and England (11.7%) however, they remain higher than Knowsley. EWMI has ranged between 1.7% and 45.6% since 1991/92, highlighting the degree of variability from year to year. However, the number of deaths has remained in the expected range over recent years except during the spring/summer of 2011 which were significantly low.

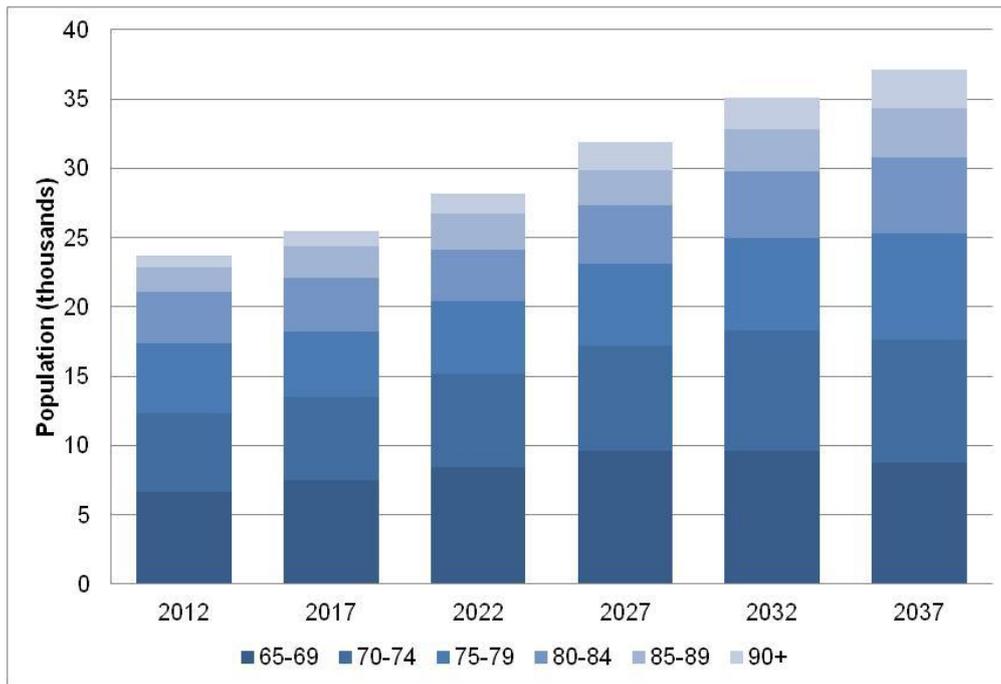
### Overcrowding

Homes with more occupants than the home can accommodate can be considered unsuitable. Census data from 2011 determines an 'occupancy rating' which indicates whether a property is under or over occupied based on a calculation of household composition and number of rooms within a dwelling. A positive occupancy rating indicates spare rooms, and hence an under occupied property. A rating of zero indicates a property without any spare rooms, but with a room per person. A negative occupancy rating indicates over-occupancy, that is more persons within the household than rooms to accommodate them. The 2011 Census showed that over 75% of accommodation in Knowsley is under-occupied, but approximately 6% of properties in Knowsley are over-occupied. This is likely to be linked to the high proportion of 3 bedroom homes in Knowsley, and a smaller average household size than would require a 3 bedroom home.

### Ageing population

Older people are more likely to have specific accommodation requirements than younger people. This is due to the increased prevalence of ill health and mobility problems in older age. This leads to a need and demand for different accommodation, which can include bungalows or flats, sheltered or extra care accommodation, or residential nursing care. Any changes in the demographics of the population to include a higher proportion of older people is likely to place increasing pressure on the need and demand for such facilities, as well as on the resources required to maintain occupation, in terms of support and caring costs, of these types of accommodation.

The projected ageing population in Knowsley between 2012 and 2037 is shown in more detail in Figure 2. This demonstrates that there is projected to be a significant increase in the population aged 65+ over the period 2037. Significantly, this includes an increase of nearly 2,000 residents aged over 90 years old, representing a 350% increase in people of this age over the projection period. This is due predominantly to an increasing life expectancy, meaning Knowsley residents will live for a longer period. However, this also corresponds to a projected loss in working age population, so that the proportion of older residents becomes comparatively greater.

**Figure 2: Knowsley's Projected Population Structure, aged 65+, 2012-2037**

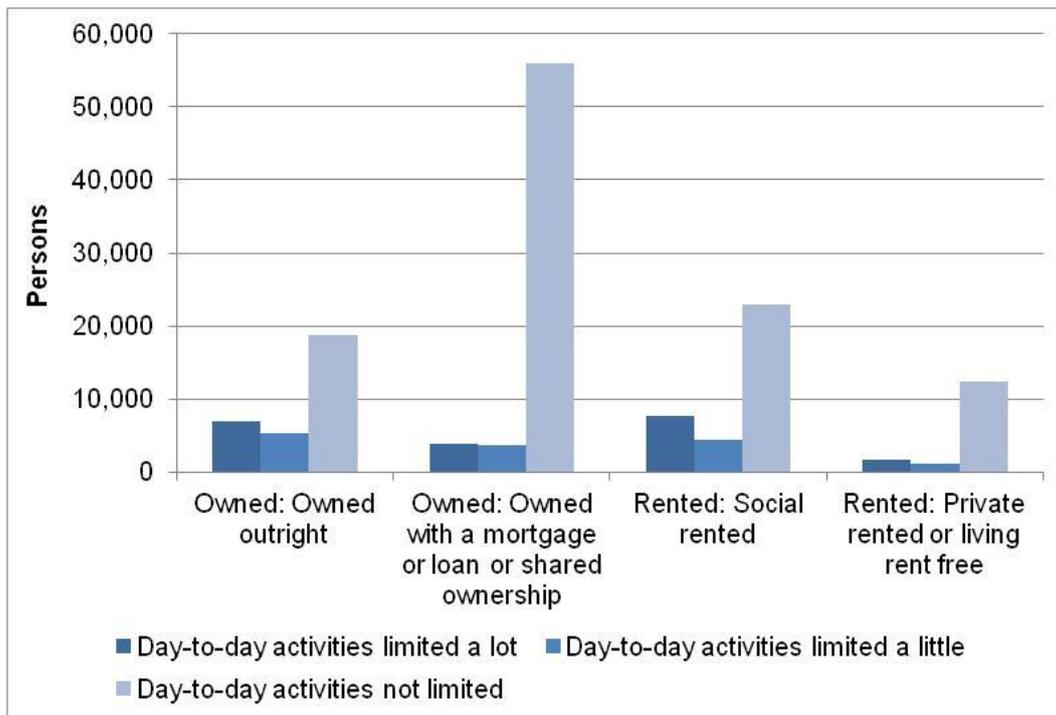
Source: ONS 2012-based sub-national population projections

### Disability and long term health issues

Disabled people and those with long-term health issues are more likely to have specific accommodation requirements. This can include the requirement for specialist accommodation, or for adaptations to be made to existing accommodation. Such facilities can offer homes which are accessible, and easy to move around, with accessible facilities such as bathrooms and kitchens which cater to the needs of those with mobility issues. Other adaptations can assist those with visual or hearing impairments, or with mental health issues such as dementia.

Figure 3 sets out the prevalence of the impact of disability on persons living in Knowsley in 2011, across different tenures of housing. This shows that the distribution of persons whose activities are limited a lot is primarily within the Social Rented Sector. There is also a significant prevalence of this group within the owner-occupiers group. This may be reflective that owner-occupiers are more likely to be older residents, who correspondingly are more likely to have health or mobility issues.

**Figure 3: Long-term health problems or disability, by tenure of property, Knowsley in 2011**



Source: Census 2011

### How residents, communities, and stakeholders view this issue and impact on life experiences.

Housing is an important issue within Knowsley's communities. It is clear that the issue has a range of impacts on life experiences of all residents. The links between housing and health are well-documented in a range of national studies, including those referenced in the introduction to this report. These summarised the significant impacts of housing issues on health, including a range of illnesses and injuries caused by poor quality housing. The link between fuel poverty (i.e. the inability to afford fuel to keep a house warm) and health issues is also demonstrated.

There are a large number of stakeholders involved in housing in the Borough. This includes Council service areas, Housing Associations, private developers and landowners, charities, community organisations, and members of the public. At an event held in July 2015, stakeholders including Registered Providers, market housebuilders and the HCA discussed a range of issues relating to housing in Knowsley. Feedback included:

- There are significant challenges in delivering suitable new build or adapted accommodation to meet the needs of older and vulnerable people;
- There is a need to increase access to affordable housing options, including alternative models such as shared ownership;
- The management of high quality private rented stock remains a challenge, though there may be opportunities to encourage provision of high quality new build private rented stock.

The evaluation of the Knowsley Healthy Homes programme (also referenced earlier in this report) has generated customer insight both on the performance of the programme, but also general views on the links between housing and health. The evaluation found that many residents did not readily make the link between their homes and living conditions and their health and wellbeing without prompting. Residents' feedback was generally positive, and the referrals to other services offered by the programme were welcomed.

The process of preparing the Knowsley Local Plan Core Strategy has generated significant insight into how local communities view housing issues. It is clear that planning for new build housing is a potentially controversial issue with some of Knowsley's communities, who voiced concerns and objections about the amount and location of new housing proposed by the Council, as well as the types and tenures of housing to be provided in new developments. However, the Local Plan Core Strategy evidence base showed a need for new affordable housing, to meet the needs and demands of existing and newly forming Knowsley households.

## The scale of health and other inequalities

The following table compares some of the measures relating to housing, health, and wellbeing for Knowsley, with comparable regional and national averages. This shows instances where the position in Knowsley differs from that elsewhere in the country and highlights issues which disproportionately affect Knowsley residents.

Issue	Knowsley	North West Average	England Average
<b>Homelessness</b> CLG, 2014/15	1.0 households per 1000 accepted as homeless and in priority need	Not available	2.4 households per 1000 accepted as homeless and in priority need
	Knowsley has LOWER level of homelessness acceptances compared to the national average. Knowsley is therefore AHEAD on this issue.		
<b>Affordability</b> CLG, 2013	1:3.94 ratio of median income: median house price	Not available	1: 6.72 ratio of median income: median house price
	Knowsley has a HIGHER level of average house price affordability compared to the national average. Knowsley is therefore AHEAD on this issue.		
<b>Category 1 hazards</b> Stock Condition Survey, 2015	9% of homes	19% of homes	15% of homes
	Knowsley has a LOWER level of homes with category 1 hazards compared to the national and regional averages. Knowsley is therefore AHEAD on this issue.		
<b>Fuel Poverty</b> DECC, 2013	10.8% of households	10.9% of households	10.4% of households
	Knowsley has a SIMILAR level of fuel poverty compared to the national and regional averages. Knowsley is therefore SIMILAR on this issue.		
<b>Over-occupation</b> ONS, 2011	5.94% of households	6.24% of households	8.74% of households
	Knowsley has LOWER levels of over occupation compared to the national and regional averages. Knowsley is therefore AHEAD on this issue.		
<b>Ageing population</b> ONS, 2014	16% of 65+ in 2012, 25% in 2037	17% of 65+ in 2012, 25% in 2037	16% of 65+ in 2012, 24% in 2037
	Knowsley's population is projected to age at a SIMILAR level to the regional and national averages. Knowsley is therefore SIMILAR on this issue.		
<b>Disability / long term health issues</b> ONS, 2011	45% households with 1+ person with long term health problem or disability	37% households with 1+ person with long term health problem or disability	33% households with 1+ person with long term health problem or disability
	Knowsley has HIGHER proportion of households containing 1 or more people with a long-term health problem or disability compared to the national and regional averages. Knowsley is therefore BEHIND on this issue.		

## Differences between locations and population groups within Knowsley

The following map shows the current electoral wards within Knowsley.

**Map 1: Knowsley wards, 2015**



## Housing stock

Housing stock quality varies significantly throughout the Borough.

Poor quality housing is usually within the private sector, particularly within the private rented sector. According to the 2011 Census, the areas of highest private rented stock in Knowsley are Northwood, St. Bartholomews and Prescott East wards, where private rented sector stock accounts for over 12% of homes.

The 2015 BRE stock modelling model found a range of inequalities within private sector housing stock in Knowsley. The study mapped a range of inequalities at the Output Area level (OA), allowing for analysis at the ward level. The results included:

- The highest concentrations of fuel poverty are found in the wards of Page Moss and Longview in Huyton, and in Prescott West.
- For excess cold the highest concentrations are in Shevington, Kirkby, Halewood North and Longview in Huyton
- Longview in Huyton therefore has a combination of both high levels of fuel poverty and excess cold.
- The highest concentrations of all HHSRS hazards are found in the wards of Prescott West, Shevington in Kirkby and Page Moss in Huyton.
- Page Moss, St. Bartholomews and Swanside wards in Huyton and both wards in Prescott have the highest levels of disrepair within the housing stock.
- The highest concentrations of households with low household income are in the wards of Page Moss, Stockbridge, Kirkby Central and Shevington.

This demonstrates that private sector households in some part of the Borough experience more severe housing quality and household income issues than other parts of the Borough. In particular parts of North Huyton and Kirkby households suffer from multiple housing issues. Given the links between poor housing and poor health, this could result in an increased prevalence of housing-related health issues in these areas, and consequent links to other health outcome and life expectancy issues.

## Population

Older people often have requirements for specialist and supported housing. Older people may also be more susceptible to the impacts of housing quality issues, for example through excess cold, or trip hazards within the home. According to the 2011 Census, particular wards in Knowsley have a higher proportion of older people (i.e. people aged 65+). These wards include Prescott West, Roby and St. Bartholomews, where the population aged 65+ represented over 20% of the population. This may also reflect the high levels of provision of extra care accommodation and residential nursing homes within these wards. Wards including Shevington and Halewood North had the lowest populations aged 65+ in 2011.

The 2011 Census shows us that the distribution of Knowsley residents whose “day to day activities are limited a lot” by disability is also uneven. Stockbridge ward has by far the highest percentage of persons reporting such a condition, with over 20% residents reporting this condition. Wards including Page Moss, Whitefield and Kirkby Central also report over 17% of residents being affected by such conditions.

Halewood North has by far the lowest instances of residents reporting this condition, which is likely to reflect the younger age profile of residents in this area.

National statistics also show a variation on the life expectancy of Knowsley residents, using the period 2008-2012. The lowest life expectancies are experienced in the Longview and Shevington wards, where life expectancy for both men and women is less than 80 years. These wards are amongst those experiencing the most severe housing quality issues, as described above.

## Current service provision and actions

Given that housing is recognised as a major issue in Knowsley, there is already significant activity related to the issue, being led by the Council and its partners. Below are the key policy, strategy developments and activities being undertaken to address housing issues.

### Policy and Strategy

#### *Housing Strategy*

The Knowsley Housing strategy 2011-14 focussed on improving housing supply and quality and ensuring that people were connected to the housing offer. The Council is currently preparing a new Housing Strategy to cover the period 2015-2020. This will review existing issues and opportunities, and reflect on changes at the national level, including new government policies and initiatives. A range of partners and stakeholders will be involved in preparing and implementing the strategy.

The Council also has a range of additional housing strategies in place, including those relating to homelessness, private sector housing, empty homes and a tenancy strategy. These strategies will be subject to review following the preparation and adoption of the overall new housing strategy.

#### *Local Plan*

The Council has a statutory requirement to prepare a Local Plan, which provides policies to be used in decision making on planning applications, the allocation of land, and to guide investment and regeneration activities within the Borough. A major part of the Local Plan Core Strategy focuses on housing, in particular the provision of new housing and the regeneration of existing residential areas. A major emphasis is on ensuring a long-term supply of new homes. Key elements of the plan include setting overall housing delivery targets, setting targets for affordable housing and providing guidance on housing design and standards. The Plan also identifies areas for regeneration and the allocation of new sites for new residential development. Further information is available on the Council's website<sup>6</sup>.

### Statutory activities

#### *Homelessness service*

Knowsley Council has specific responsibilities with regard to homeless people. The Council meets these responsibilities through the operation of its Housing Options service. Further information is available on the Council's Housing Options website<sup>7</sup>.

#### *Waiting lists*

The list of those seeking social housing in Knowsley is operated through Property Pool Plus. This system allows for "choice-based lettings" for those eligible for social

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<sup>6</sup> See [www.knowsley.gov.uk/localplan](http://www.knowsley.gov.uk/localplan)

<sup>7</sup> See [www.knowsleyhousingoptions.org](http://www.knowsleyhousingoptions.org)

housing across the Liverpool City Region area. Further information is available on the Property Pool Plus website<sup>8</sup>.

### *Planning services*

The Council's planning service is responsible for determining planning applications for new homes and other types of development which requires planning permission. The Local Plan is also prepared within this service, alongside supplementary planning documents including regeneration policies and masterplans, and guidance on residential design quality. The Council also offers competitive Building Control and agricultural services from within this service. Building Control plays an important role in ensuring that new homes are safe and habitable, and comply with the minimum building regulations requirements set by government. The service's role is to regulate new development and ensure that new homes are of a good quality. Further information is available on the Council's website.

### *New development*

The Council is using its own assets and land to boost housing delivery in Knowsley. This includes the sale of suitable Council owned sites for new residential development. The Council's Growth Plan and Property and Investment services also support new investment and development, including new homes, through the collation of evidence, support for funding bids, and liaison with partners and potential investors.

New affordable homes are supported through bids to the Affordable Homes Programme and other Homes and Communities Agency programmes, by Registered Providers (i.e. Housing Associations). The programme for up to 2018 is underway, however there is uncertainty about the level of additional funding that is likely to be available through this route. This may place pressure on other methods of affordable housing provision, including that secured through the planning process, and other non-grant funded development activities of Registered Providers.

### *Health Impact Assessment*

It should be noted that Health Impact Assessments have been undertaken on several of the above strategies including the Local Plan and Housing Strategies. HIA will also be undertaken on major new development sites where appropriate, to ensure that health and wellbeing issues are fully considered within these developments.

### Additional activities / programmes

#### *Healthy Homes*

Healthy Homes aims to tackle housing and health related issues within the borough, via a front-line door knocking service which will then generate referrals into existing services. This will include those providing support in relation to housing improvement and safety, health and lifestyle behaviour, employment, debt and money advice. The

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<sup>8</sup> See [www.propertypoolplus.org.uk](http://www.propertypoolplus.org.uk)

overall aim of the programme is to take a proactive and preventative approach to tackling housing and health related issues within the borough. By improving access to available support services, residents are more likely to be healthier, more financially secure, able to work and therefore to look after themselves and their properties. In turn this will lower demand for more reactive Council and wider public sector services including environmental health, social care, health care, and welfare and benefits. The programme is funded for two years from September 2014 and 2016, using public health funding. Evaluation of the impact and outcomes of the scheme is ongoing. Further information is available on the Council's website<sup>9</sup>.

#### *Landlord accreditation*

The Landlord Accreditation scheme is designed to recognise good quality and well managed rented accommodation in Knowsley. The scheme is free to join, subject to landlords demonstrating that their properties meet the Council's prescribed standards, set out in a Code of Standards and Management Practice. The scheme therefore highlights good quality properties to people seeking a new home but also provides a range of support and advice for landlords. The continuation of this scheme and its expansion to include additional landlords should help to improve quality within Knowsley's private rented sector. Further information is available on the Council's website<sup>10</sup>.

#### *Affordable warmth*

Community Energy Saving Programme (CESP) was implemented in the Stockbridge Village (SBV) and Kirkby areas of Knowsley in 2012 and 2013. The schemes targeted particular Lower Super Output Areas and within these, properties which were of "no-fines" construction, as these suffer from poor insulation. The primary energy efficiency measure delivered was External Wall Insulation (EWI), although additional measures such as loft insulation and boiler replacement were available to residents within the scheme. Since 2012 the Council has run a Warm Homes scheme during the winter months which assists eligible households through small grants to access heating maintenance, repair and installation. The Council continues to seek opportunities to continue such programmes in other areas of the Borough. Further information is available on the Council website<sup>11</sup>.

#### *Extreme weather planning*

Knowsley Council has set up an Extreme Weather Planning Group which is a multi-agency group including partners from the Council, local Registered Providers and relevant local community and voluntary groups. The group meets to discuss the impact of extremes of cold and hot weather on the local population and works together to disseminate key messages and co-ordinate interventions. The group is well attended and has co-operated on a number of campaigns and trials of information cascading following the Cold Weather and Heatwave Plans, but operates with very limited resources.

#### *Adaptations and Improvements*

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<sup>9</sup> See [www.knowsley.gov.uk/residents/health/healthy-homes.aspx](http://www.knowsley.gov.uk/residents/health/healthy-homes.aspx)

<sup>10</sup> See [www.knowsley.gov.uk/residents/housing/support-for-private-landlords.aspx](http://www.knowsley.gov.uk/residents/housing/support-for-private-landlords.aspx)

<sup>11</sup> See [www.knowsley.gov.uk/residents/housing/energy-efficiency.aspx](http://www.knowsley.gov.uk/residents/housing/energy-efficiency.aspx)

The Council offers grants for eligible households containing disabled people who need to make changes to their homes, for example to widen doors and install ramps, and improve access to rooms and facilities e.g. stairlifts or a downstairs bathroom, to provide a heating system, or to adapt heating or lighting controls to make them easier to use. Further information is available from the Knowsley Access Team<sup>12</sup>.

The Knowsley Centre for Independent Living is a one-stop shop for health and disability issues in Knowsley. It brings together a range of related services in one location to help those with disabilities or mobility issues live more independently. Services available include wheelchair services, hearing and visual services, lifeline alarm services, and other home adaptation services. The Centre is a partnership between the Council, the voluntary sector, Knowsley Housing Trust and the NHS. It has also been developed with Knowsley User Led Organisation (ULO) making sure that local service users have a say in how services are delivered. Further information is available on the Centre for Independent Living website<sup>13</sup>.

### *Care and repair*

Knowsley Housing Trust manages the Care and Repair Service on behalf of the Council. This service provides help and support to vulnerable people to help them remain living in their homes comfortably and safely. The assistance on offer from the service includes:

- A Home from Hospital Scheme which provides important and speedy repairs so that vulnerable people can be released from hospital back to their own homes;
- A Handy Person Scheme for carrying out minor repairs for vulnerable people.
- Fitting equipment and adaptations to help people with disabilities;
- A fully adapted Smart House to allow residents to see and try equipment (at the Centre for Independent Living referenced above);
- Gardening, painting, decorating and window cleaning services.

Further information is available on the Care and Repair website<sup>14</sup>.

### *Adult social care*

The ageing population and changing aspirations of people who use care and support has meant that the way adult social care is currently delivered in Knowsley is no longer sustainable. The Care Act has placed a duty on Councils to support and facilitate a market that delivers a wide range of sustainable high quality care and support services that will be available to their communities. These services should meet the needs and aspirations of individuals, families and carers.

The production of Knowsley's Adult Social Care Market Position Statement (MPS) is the first stage of the Council's engagement with the local market in Knowsley and explains how the Council intends to commission and encourage the development of quality services that help residents. The Council believes that co-operation through

<sup>12</sup> See [www.knowsley.gov.uk/residents/care/get-help-from-social-services.aspx](http://www.knowsley.gov.uk/residents/care/get-help-from-social-services.aspx)

<sup>13</sup> See [www.knowsleycil.org.gridhosted.co.uk](http://www.knowsleycil.org.gridhosted.co.uk)

<sup>14</sup> See [www.k-h-t.org/main.cfm?type=CAREANDREPAIR](http://www.k-h-t.org/main.cfm?type=CAREANDREPAIR)

sharing expertise and information supports a forward thinking, innovative adult social care market where better outcomes for our residents can be achieved at a lower cost.

An MPS is a statement which presents the current picture of demand and supply and the context in which social care provision in Knowsley needs to develop. The MPS is aimed at both existing and potential providers of adult social care services and support and the community and voluntary sector but will also be of value to those who are interested more generally, including carers, families and people that use services.

The MPS aims to:

- Articulate the projections for need in the borough as a result of the ageing population and the prevalence of health conditions which are likely to lead to the need for care and support services;
- Provide an overview of the current state of supply of care and support services, including how well services are used, how well they meet service and individual needs, and the level of funding available to deliver them;
- Introduce the Council's new operating model for adult social care and the aims of the transformation programme;
- Articulate the care and support the Council wishes to invest and disinvest in;
- Express to the market how we aim to achieve our vision as a Borough;
- Stimulate and encourage a diverse social care and support market in Knowsley;
- Give providers a platform and information base to engage in dialogue with the local authority; and
- Encourage partnership working to transform services for people and deliver personalised services.

It is expected that the MPS will be published in mid September 2015, and will then be available on the Council's website.

### *Environmental Health*

The Council's Environmental Health Service contributes to improving housing conditions across all tenure types through both direct enforcement of housing standards, public health and other legislation and cooperative working with other services and agencies.

Environmental Health enforces legal minimum housing standards to ensure dwellings are safe and healthy for the occupants and visitors. Properties are inspected and risk assessed under provisions of the Housing Act 2004. Where significant risks of harm to occupants or visitors are identified enforcement action is undertaken to remove or reduce the risk to an acceptable level. Enforcement is undertaken against responsible parties, usually the landlord and/or managing agent or if appropriate owner-occupiers. In the year June 2014 to June 2015, the service dealt with 465 Housing disrepair complaints. As officers from the department work in a consistent and objective manner, the vast majority of these service requests were resolved by efficient communication with the landlord or owner, avoiding costly and time-consuming legal notices.

In addition to reactive enforcement, Environmental Health also ensures safe and healthy housing by licensing certain types of dwellings. High risk Houses in Multiple Occupation (HMO) and the Borough's park home (mobile home) sites are licensed and are checked for compliance. Knowsley has very few HMOs and at the time of writing this report, there are only two properties that are likely to be considered under the national mandatory licensing scheme for these types of properties.

The Environmental Health Service:

- Investigate complaints by tenants of disrepair in private and social rented accommodation;
- Respond to referrals of poor housing conditions from other Council services and external agencies including those involving owner occupiers;
- Make referrals to other council services or external agencies where additional health or social care issues are identified during inspections;
- Undertake housing inspections and provide reports required by applicants for UK Entry Visas, thus ensuring that UK visitors have safe and healthy accommodation;
- Inspect HMO's to ensure compliance with minimum standards and licensing requirements; and
- Provides integral support for the Healthy Homes programme.

Some of the Council's Trading Standards enforcement activities address the issues of rogue traders, doorstep crimes and distraction burglaries and also cover enforcement against individuals selling illicit alcohol, tobacco and / or counterfeit products from residential properties in the Borough. This includes target hardening of vulnerable and / or elderly consumers and residents affected by this issue.

### **How expected trends are likely to impact on service provision**

Cuts to public services including Council services and health services, may also have an impact on the ability of public services to respond to the housing-related needs and demands of Knowsley's population, particularly where these fall outside of the statutory services which must be offered. This is also likely to impact on the ability of the Council, the CCG and other housing partners to fund and support some of the existing programmes listed earlier in this document.

As illustrated through statistics regarding Knowsley's ageing population, the projected increase in the number of Knowsley residents aged 65+ and particularly aged 90+, is likely to have a significant impact on a range of Council and health services, and on the residential accommodation required to meet their needs. This is likely to include increasing demand for extra care and adapted accommodation, and also potentially on provisions for residential and nursing homes.

Further government programmes, such as welfare reform, are likely to impact on the ability of households to afford their housing costs. This is particularly relevant in Knowsley, where a high proportion of households in the social rented and private rented tenures are in receipt of some form of housing benefits. This may have subsequent impacts on the ability of households to afford other household costs, such as heating bills.

Despite these significant challenges, it is expected that existing and ongoing programmes are likely to continue to have a positive impact on housing in Knowsley, including for example Healthy Homes, and the expansion of the landlord accreditation programme. The existing phases of the Affordable Homes Programme and the implementation of the Knowsley Local Plan will ensure that affordable housing supply continues, and that these new homes are of a high quality.

### Evidence of what works locally and elsewhere

A review of national evidence<sup>15</sup> suggests that local authorities should:

- Develop co-ordinated programmes to tackle housing issues including identifying vulnerable residents and signposting service, routine undertaking of HHSRS, home safety assessments and installation of safety equipment. In Knowsley this work is fulfilled by the Healthy Homes programme which is currently being evaluated.
- Implement programmes to tackle fuel poverty and cold home-related health problems, which support residents to access available financial support (e.g. Warm Homes discount) and other government schemes, and offers advice in relation to saving energy. In Knowsley this work is being undertaken through the Warm Homes projects and Extreme Weather Planning Group, although resources to continue these are limited.
- Ensure local housing strategies promote new housing which is affordable, tailored to meet local demand and tackle homelessness. Knowsley currently has a range of strategies to meet all these objectives.

### Case Studies

#### *Older People's Housing*

The overriding need to address the housing requirements of an ageing population is beginning to be addressed in different parts of the country. The following case studies set out some examples of activity from Local Authorities.

#### **Case Study: North Tyneside**

North Tyneside Council has over 1,000 tenants aged over 60 living in sheltered accommodation. This accommodation includes 26 sheltered housing schemes (10 of these have adjacent bungalows) and 6 group dwelling developments. Securing funding through a Private Finance Initiative has enabled North Tyneside Homes to embark on a transformative refurbishment and building programme of its entire sheltered housing stock. The building program commenced in April 2014.

The buildings will meet Lifetime Homes Standards, have state of the art equipment, be fully accessible, be adjustable to the changing conditions of the

<sup>15</sup> NICE (March 2015) Public Health Guidance: Excess winter deaths and morbidity and the health risks associated with cold homes, available at <http://www.nice.org.uk/guidance/NG6/chapter/1-recommendations>

tenant and will be dementia friendly.

Alongside the programme to transform the built environment the sheltered housing service has been re-branded and marketed as North Tyneside Living. This is to give a refreshed, modern image of future housing for older people. The service delivery model aims to optimize the benefits of these environments, and to support tenants to “age-in-place”. The model provides early intervention through partnership arrangements giving access to health and social care services, where necessary. The aim of early intervention is to support tenants through decline or ill health, and to restore to existing or an improved health status, thus sustaining independent living.

This case study shows that:

- Refurbishment of existing sheltered housing stock can deliver significant improvements for residents and can ensure accommodation better responds to changing needs including health needs
- Rebranding sheltered housing schemes can broaden their appeal to a wider range of people, and improve the image overall of housing for older people
- Stock improvement can be successfully delivered alongside service delivery models which encourage independent living at home.

### **Case Study: Rochdale**

Rochdale Boroughwide Housing (RBH) runs a supported housing and assistive technology service that works with people with dementia to support them to live independently in their own homes, regardless of their diagnosis. This includes the provision of wrist bands and sensors which alert staff when there may have been an incident with a tenant.

The service has had an impact in reducing the need for residential care and hospital visits, as well as improving tenants’ standard of living and customer satisfaction. The fall detectors have massively reduced the frequency of paramedic and police call-outs, as well as admissions to accident and emergency departments. This has saved significant funds for the NHS in terms of hospital visits and admissions, and for the police in terms of call outs for missing persons.

This case study shows that:

- The implementation of innovative assistive technologies in the home can provide a method by which residents with dementia can remain safely in their homes
- The approach can save resources and money for a range of public sector organisations, including the Local Authority and the emergency services

### *Affordable warmth*

The need to address the quality of housing in terms of insulation and ability to heat is well established within the evidence base. The following case study sets out Knowsley’s existing best practice in this area.

### Case Study: Knowsley

Sustainable Energy Services has now completed the first phase of a major scheme designed to improve the energy efficiency of private homes in Kirkby, Knowsley.

The project is funded by the Community Energy Saving Programme (CESP) and the Energy Company Obligation (ECO) scheme. Through it, Sustainable Energy Services has been working with Knowsley Council and Wetherby Building Systems and has installed external wall insulation, loft insulation and new A-rated central heating boilers.

The original contract called for installations on a relatively small number of properties but the collaborative marketing effort by the various partners resulted in more than 800 houses being treated. The scheme has therefore become what is understood to be the largest CESP funded scheme for private housing in the country. Operating as main contractor, Sustainable Energy Services devoted increasing resources to the scheme as it gathered pace, completing as many as 30 properties each week and, as a result of the work, residents are now benefitting from improved living conditions, enhanced energy efficiency and significant savings on their energy bills.

Moreover, the work has created opportunities for individuals and small businesses; new operatives have been trained via building colleges and the Knowsley Training Initiative, and more than 35% of the workforce on this scheme is now based within 10 miles of the sites

This case study shows that:

- Works to improve insulation can result in generally improved living conditions, energy efficiency and energy bill savings, as well as benefits to health
- Such programmes can also create local economic benefits for businesses and individuals