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Housing and Homelessness



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Introduction

It is an essential requirement of any strong and stable community that its residents have access to decent and secure homes. Poor housing has an adverse effect on an individual's physical and mental health, while children living in sub-standard housing are less likely to perform well at school and to achieve good qualifications. Conversely, attractive, high quality housing will help to attract higher income earning households to underpin the local economy. A balanced supply of good quality housing is therefore a key component of any sustainable and healthy community. Housing is one of many personal, social and environmental impacts on health and health inequalities. The complex interaction of these factors means that it can be difficult to identify the specific impact of housing, but there are a number of key linkages:

- Good housing conditions directly promote better health in occupants
- Access to appropriate housing prevents the severe negative health outcomes associated with homelessness and rough sleeping
- Stability within local communities associated with well-designed neighbourhoods and an appropriate balance of house types and tenures promotes wellbeing

The housing stock and associated neighbourhood environments in Blackpool are extremely poor, and especially, the legacy of poorly converted former guest houses in Inner Blackpool (Talbot, Brunswick, Claremont, Bloomfield and Waterloo wards). The housing

supply within Blackpool reflects the town's economic fortunes over the last century and a half, but especially the decline in stays in traditional guest houses since the 1970s, with a surplus of guest house accommodation that has been converted to poor quality privately rented flats as the demand from holidaymakers has reduced. This poor quality accommodation in inner Blackpool allows people who are economically inactive from across the country, easy access to a cheap home which creates concentrations of deprivation, failing to meet residents' needs and aspirations.

The Council and partners has been addressing these issues for a number of years, and significant progress has been made in planning major changes to the housing stock, particularly in inner Blackpool and on deprived Council-owned housing estates, but inevitably there remains much more to be done to turn around long established issues.

Key facts and figures

Average house prices in Blackpool fell by 5.0% between August 2014 and August 2015, to an average price of £75,350. This is in contrast to a national average rise of 4.8% in the same period and a national average house price for England and Wales of £184,682. The average house price in Blackpool in August 2015 was around the same as 12 years earlier in August 2003¹.

House prices in Blackpool are significantly lower than those in surrounding areas, with the exception of Fleetwood. [Figure 1](#) shows median house prices of selected parts of Blackpool, Fylde and Wyre in 2013.

Figure 1: House prices across the Fylde Coast, July 2013

Area of the Fylde Coast	Median House Price
Inner Blackpool	£68,250
Fleetwood	£89,625
Rest of Blackpool	£101,000
Fylde Coast (whole area)	£120,000
Cleveleys	£123,750
Thornton	£124,000
Kirkham/Wesham/Freckleton/Warton	£144,950
Poulton-le-Fylde & Carleton	£148,000
Lytham & St Annes	£175,000
Garstang & Catterall	£178,750

Source: Land Registry

[Figure 2](#) compares incomes in Blackpool, Fylde and Wyre with the income required to rent or buy a 2 bedroom home, assuming that a home is affordable if 25% of income is spent on housing costs.

Figure 2: Income required to rent or buy a 2 bedroom home

	Blackpool	Fylde	Wyre
Lower quartile income	£15,201	£17,774	£16,037
Median Income	£22,492	£28,475	£25,422
Income needed to purchase Lower Quartile house	£18,129	£31,371	£26,486
Income needed to private rented Lower quartile 2-bed dwelling	£21,840	£23,760	£23,904
Income needed to social rent 2-bed dwelling	£16,443	£16,413	£16,220

Source: Fylde Coast Strategic Housing Market Assessment (SHMA) 2014

It is theoretically cheaper to purchase a property in Blackpool than rent, with this trend driven by low house prices in the authority. However, despite this, more people rent in Blackpool than buy with a mortgage, owing to the profile of low wages and job insecurity making it difficult to get a mortgage, and the fact that 30% of all households rely on Housing Benefit. Buying a home in

Blackpool also hasn't realised the capital appreciation seen in most other areas.

Figure 3: Housing tenure and change in housing tenure in Blackpool

	Owned Outright	Owned with Mortgage/Loan	Shared Ownership	Social Rented	Private Rented: Landlord/Agent	Private Rented: Other	Living Rent Free
Housing tenure							
Blackpool	30.3%	31.6%	0.4%	10.9%	24.2%	1.9%	1.1%
Inner Blackpool	17.2%	19.3%	0.5%	10.1%	50.0%	1.8%	1.2%
Rest of Blackpool	33.5%	34.9%	0.4%	11.1%	17.1%	1.9%	1.1%
Change in Tenure 2001 - 2011 (Number)							
Blackpool	-1,354	-3,973	-178	819	5,103	381	-371
Inner Blackpool	-834	-1,291	-53	387	1,574	-27	-73
Rest of Blackpool	-520	-2,682	-125	432	3,529	408	-298

Source: Fylde Coast Strategic Housing Market Assessment (SHMA) 2014, Census 2011

The proportion of households renting privately in Blackpool is much higher than the national average, and has increased significantly between 2001 and 2011. The level of private renting in Inner Blackpool is exceptionally high at more than half of all homes. There was an especially significant reduction in owner occupation between 2001 and 2011. The proportion of households in social rented housing is low compared with the national average of 18%.

Figure 4: Blackpool housing stock by house type

	Detached	Semi-Detached	Terraced	Flat	Caravan
Blackpool	8.5%	36.5%	30.0%	24.8%	0.3%
Inner Blackpool	2.6%	11.0%	36.8%	49.5%	0.1%
Rest of Blackpool	10.3%	44.1%	27.9%	17.4%	0.3%

Source: Fylde Coast Strategic Housing Market Assessment (SHMA) 2014, Census 2011

Compared with adjacent areas and the national average, there is an emphasis on flats in Blackpool and a lack of detached homes. This difference is especially marked in Inner Blackpool. There are also unusually high levels of empty properties in Inner Blackpool, which have increased significantly since 2001 and reflect the high vacancy rates and transience in the private rented sector there.

Figure 5: Vacant Household Spaces

	Number of Household Spaces	Number of Households	Empty Properties	2011 (%)	2001 (%)
Blackpool	69,343	64,367	4,976	7.2%	5.0%
Inner Blackpool	15,965	13,774	2,191	13.7%	8.3%
Rest of Blackpool	53,378	50,593	2,785	5.2%	4.0%

Source: Fylde Coast Strategic Housing Market Assessment (SHMA) 2014, Census 2011

A comparison of the number of Housing Benefit claims from the private rented sector with the total number of households recorded in that sector by the Census 2011 shows that over 80% of private rented tenants were in receipt of Housing Benefit.

The total number of households in receipt of Housing Benefit in the private rented sector in Blackpool almost doubled between

2003 and 2013, from around 8,500 to 14,980, with most of the growth in claimants accounted for by the growth in numbers of privately rented homes. The total number of Housing Benefit claimants in Blackpool in all tenures peaked at 21,122 in February 2013 and there has been a slight reduction since then to 19,165 in May 2015. Some of this reduction is likely to reflect the introduction of Universal Credit, for which no figures are currently available from Department for Work and Pensions (DWP).

Analysis by Blackpool Council Planning team of new Housing Benefit claims shows that 85.5% of entirely new claims from April 2013 to March 2014 came from people whose last address was outside of the borough. 63% of these new households moved into a home in the Blackpool's Inner area. The demographic breakdown of the new Housing Benefit claimants shows that 43.9% were single men, 17.6% were single women, and 17.5% were one parent families. This is consistent with analysis of the private rented sector in the Central Blackpool area, based on the Council's Enforcement database in 2015, that found that nearly 65% of households were single person households.

Fuel Poverty and the energy efficiency of the housing stock

The Government has recently reviewed the definition of fuel poverty. A household is now defined as being in fuel poverty if it has an income below the poverty line (once fuel costs have been accounted for) and if its energy costs are above those for a typical household. This is called the Low Income High Costs (LIHC) framework.

The key drivers behind fuel poverty are:

- The energy efficiency of the home **Standard Assessment Procedure (SAP)** calculates the energy rating of a dwelling on a scale of 1 to 100 (the higher the number the better the energy efficiency). Council homes in Blackpool have an average SAP rating of 68.5, but privately rented homes have an average SAP rating of around 40.
- The cost of energy
- Household income

The SAP rating is based on each dwelling's energy costs per square metre and is calculated using a simplified form of the SAP under the 2012 methodology². The energy costs take into account the costs of space and water heating, ventilation and lighting, less any cost savings from energy generation technologies. The rating is expressed on a scale of 1-100 where a dwelling with a rating of 1 has extremely poor energy efficiency (high costs) and a dwelling with a rating of 100 represents a completely energy efficient dwelling (zero net energy costs per year). It is possible for a dwelling to have a SAP rating of over 100 where it produces more energy than it consumes, although such dwellings will be rare within the English housing stock. The energy efficiency rating is also presented in an A to G banding system for Energy Performance Certificates, where Energy Efficiency Rating (EER) Band A is the most efficient band (i.e. low energy costs) and EER Band G is the least energy efficient band (i.e. high energy costs).³ The private rented sector has a higher proportion of dwellings in the lowest SAP rating bands (F and G).

There is compelling evidence that the drivers of fuel poverty (low income, poor energy efficiency and energy prices) are strongly linked to living in a low temperature home and low temperatures are strongly linked to a range of negative health outcomes.

Figure 6: Fuel Poverty in Blackpool - The percentage of households that experience fuel poverty based on the "Low income, high cost" methodology, 2013/14

	Number of households	Number of households in fuel poverty	Proportion of households fuel poor (%)
England	22,583,000	2,347,000	10.4%
North West	3,073,362	334,752	10.9%
Lancashire	506,984	54,844	10.9%
Blackpool	65,773	9,288	14.1%
Blackpool North and Cleveleys	37,646	3,982	10.6
Blackpool South	36,102	5,406	15.0

Of the 93 lower super output areas in Blackpool, 59 have levels of fuel poverty at or above the Lancashire average. 9 have levels over 25% and of those 9, 5 have levels between 30% and 40%

Source: DECC, 2013 sub-regional fuel poverty data: low income high costs indicator

Housing Quality in Blackpool

The 2008 Private Sector House Condition Survey showed that 38.7% of all private sector dwellings in Blackpool were classed as non-decent compared to an average 27.1% for England. The same survey found that poor housing conditions in Blackpool were mostly associated with pre 1919 properties, the private rented sector, converted flats, occupiers on the lowest incomes and those in receipt of benefits. 46.7% of private sector dwellings occupied by vulnerable tenants are estimated to be non-decent with the majority being concentrated in inner Blackpool.

Court Activity

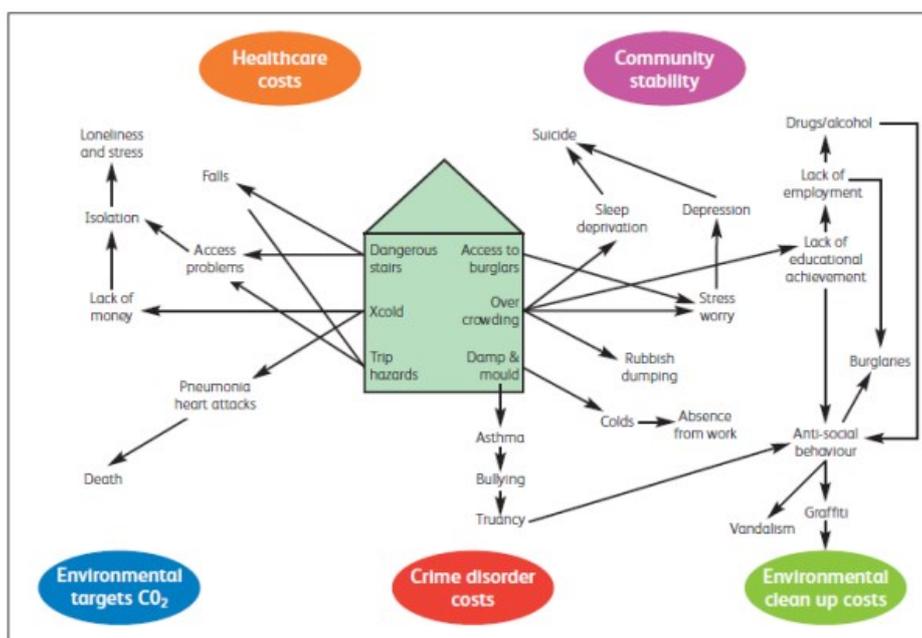
The number of claims and subsequent court orders issued relating to mortgages fell considerably from 2013 to 2015, both in Blackpool and nationally. In 2013 there were 297 claims for possession related to mortgages in Blackpool, falling to 112 in 2015. The number of orders for possession related to mortgages in the same period fell from 250 to 88.

The picture is quite different when the court activity of landlords is considered. There has been a rise in the number of landlord claims for possession from 283 in 2013 to 327 in 2015. This has resulted in a rise in the number of possession orders from 168 in 2013 to 232 in 2015.

The effects of housing upon health

Housing is one of many personal, social and environmental impacts on health and health inequalities. The complex interaction of these factors means that it can be difficult to identify the specific impact of poor housing.

Figure 7: The links between poor housing conditions and public health



Source: CIEH, Good housing leads to good health, September 2008

Studies have regularly shown impacts on physical health. Poor conditions such as overcrowding, damp, indoor pollutants (such as excess particulates from cooking or smoking) and cold have all been shown to be associated with physical illnesses including eczema, hypothermia and heart disease. Respiratory health has been shown to be particularly affected in both adults and children. Housing can also impact on mental health as families try to cope with the stress of living in cold, damp conditions.

Figure 8: Housing hazards - their physical health effects and mental health and wellbeing effects

Hazard	Physical health effect	Mental health and wellbeing effect
General Substandard Housing		Mental health - anxiety, depression Socio-emotional development Disruption to education and impact on academic achievement
Damp and Mould Growth	Increase in heart rate, increased hygiene risk Increased risk of accidents Spread of contagious disease	Depression, anxiety, feelings of shame
	Hypothermia	

Excess Cold	Respiratory conditions	Depression and anxiety
	Cardiovascular	Slower physical growth and cognitive development in children
	Heart attacks, strokes	
	Infections	
	Death	
Excess Heat	Thermal stress	
	Cardiovascular strain and trauma	
	Strokes	
	Dehydration	
	Death	
Lead	Lead when ingested accumulates in the body and has toxic effects on the nervous system, cognitive development and blood production	Continual exposure at low levels has been shown to cause impaired cognitive development and behavioural problems in children
Asbestos	Pleural plaques, Fibrosis, Lung cancer, Mesothelioma	
Carbon Monoxide and fuel combustion products	High Concentrations - unconsciousness and death Lower Concentrations - headaches, dizziness, weakness, nausea, confusion, disorientation, fatigue	
Crowding and Space	Increase in heart rate Increased hygiene risks Increased risk of accidents Spread of contagious diseases	Psychological distress and mental disorders; Reduction of tolerance; A reduction of the ability to concentrate; Disruption to education and impact on academic achievement.
Noise	Headaches Sleep disturbance	Stress responses; Sleep disorders; Lack of concentration; Anxiety and irritability

Source: CIEH, *Housing and health resource*, 2015

Information taken from Natcen's 2013 report *People living in bad housing* shows children living in bad housing are more likely to suffer from poorer general health, respiratory health problems and asthma - with children living in private rented housing more likely to have poorer general health and wheezing problems.

- Children living in bad housing are twice as likely to suffer from fair, bad or very bad health than children in good housing
- Children living in bad housing are more likely to suffer from poorer respiratory health
- They are more likely to suffer from wheezing/whistling in the chest (32% of children in bad housing compared with 24% of children in good housing) and more likely to suffer from shortness of breath (14% compared with 8% of children in good housing)
- They are more likely to suffer from asthma (18% vs. 14%)
- Children in bad housing are more likely to experience more severe symptoms and effects on their daily life than children in good housing
- They are 50% more likely to have sleep problems due to wheezing and more likely to suffer interference to their normal activities (12% vs 7%)

Working-age adults living in bad housing are also disproportionately at greater risk of poorer general health, low mental wellbeing and respiratory problems including asthma and breathlessness.

- Substantially more working age adults living in bad housing report fair, bad or very bad general health (26%) than those living in good housing (17%)
- Adults in bad housing are 26% more likely to report low mental health compared with those living in good housing (19% vs 14%)
- Those living in bad housing are almost twice as likely to have their sleep disturbed by respiratory problems at least once a week
- Those living in privately rented bad housing are more likely to have their sleep disturbed by wheezing compared to those in good privately rented housing
- Those in bad housing reported shortness of breath more and tended to display worse symptoms than those in good housing

- 27% in bad housing reported some form of breathlessness compared to 18% in good housing
- 12% in bad housing reported shortness of breath when walking up a slight hill, compared to 8% in good housing

The association between living in bad housing and health problems is particularly acute among those above retirement age.

- Pensioners in bad housing are a third more likely to have fair, bad or very bad health compared with those in good housing (58% vs 38%)
- Almost a fifth (19%) suffer from low mental health compared with 11% in good housing
- Almost twice as many of pensioners living in bad housing suffer from wheezing in the absence of a cold, compared with those in good housing
- More than one in four pensioners living in bad housing suffer from shortness of breath while walking at their own pace or is too breathless to leave the house

A report by the Building Research Establishment (BRE) has estimated that the full cost to the NHS of all homes with significant Housing Health and Safety Rating System (HHSRS) hazards in England might be about £2.0bn in first year treatment costs (£1,413m + £428m + £160m)⁴.

Figure 9: The cost to the NHS of all homes with significant HHSRS hazards

	No. dwellings	% housing stock	Cost to NHS (£ pa)
Homes with at least one Category 1 HHSRS hazard (poor housing)	3,472,765	15.3	1,413m
Homes with at least one Category 2 HHSRS hazard, but no Cat 1 hazards)	2,476,655	10.9	428m
Homes with at least one significantly worse than average HHSRS hazard, but no Cat 1 or Cat 2 hazards	2,433,939	10.7	160m
All homes with significant HHSRS hazards (any of the above)	8,383,359	36.9	2.0bn
All housing in England	22,718,266	100	*

* There will still be hazards in the 14 million homes in England that are considered average (or better) for their age and type, but the impact of these on costs to the NHS have not been quantified. For example, every home that has a staircase contains a potential fall risk.

Source: BRE, *The cost of poor housing to the NHS, 2015*

Figure 9 suggests that it is still far more cost-effective to target improvements on the poorest housing. Nevertheless, it should be noted that all well planned home improvement schemes will improve health and wellbeing, even in a small way, and this will have a cumulative effect in saving NHS costs over time.

Who is at risk in Blackpool and why?

Homelessness/temporary accommodation

Around 2,500 households each year approach the Housing Options service in Blackpool for advice, and around 800 households each year are formally assessed and found to be homeless. The levels of homelessness have remained consistent over the last few years, and reflect social issues, chaotic lifestyles, and high turnover in the private rented sector more than a lack of accessible housing. All homeless households with a local connection are assisted to either prevent homelessness or find suitable alternative accommodation. There are increasing provisions for on-going support and signposting into other services.

Those thought to be in priority need are placed in temporary accommodation hostels managed by Blackpool Coastal Housing (BCH) with a total capacity for around 30 households. This accommodation has often been occupied at or close to capacity in 2015.

Those suffering from homelessness are more likely to have long-term health and mental health problems and are more likely to have problems with drugs, alcohol and smoking. Homeless people are also heavier users of health services when compared to the general population⁵.

- 41% of homeless people reported a long-term health problem compared with 28% of the general population
- 45% had been diagnosed with a mental health problem compared with 25% of the general population
- 36% had taken drugs in the past compared with 5% of the general population
- 77% are regular smokers compared with 20% of the general population and are less likely to want to quit (41% vs 63%)
- 27% reported to be suffering or recovering from an alcohol problem. Around two-thirds drink more than the recommended amount each time they drink, in comparison to a third of the general public
- A&E visits per homeless person are four times higher than for the general public
- On average there were 1.18 hospital admissions per year for homeless people compared with 0.28 per year for the general public
- Homeless people access GPs roughly 1.5-2.5 times more than the general public each year, which is lower than their comparative use of hospital services (4 times more). This suggests a large number of homeless people could still be

Rough sleepers and people with multiple and complex needs

The number of rough sleepers in Blackpool tends to range between 10 and 15 individuals, usually rising in summer. Rough sleepers often have multiple and complex needs and are at very high risk of serious health issues.

Many factors damage the health of people sleeping rough⁶:

- Cold, hunger and fear experienced by people sleeping rough disrupts their sleep, which in turn damages both mental and physical health
- Health is damaged through a lack of basic facilities for personal care such as bathing and washing clothes
- Homeless people often have problems with drugs or alcohol, made worse through being on the street
- 21% of people interviewed in a Shelter study said that mental health problems were one of the biggest problems facing rough sleepers

People in properties with poor heating and insulation

In Blackpool the two most important disease conditions contributing to winter deaths are diseases of the respiratory systems and of the cardiovascular system. Exposure to cold winter weather increases the likelihood of some illnesses like heart attacks, strokes and respiratory disease and also the likelihood of falls. These risks are higher in older people (those aged 65 years or over), people with chronic and severe illnesses such as heart conditions and respiratory problems, people with disabilities and babies. According to the Joseph Rowntree Foundation the indoor temperatures in many dwellings fall below 16° Celsius during cold periods. Low indoor temperatures are more likely if the dwelling is old, has no or inadequate central heating, is costly to heat, or is occupied by a household with low income. Information from the 2011 Census showed that 6% of households in Blackpool reported having no central heating at all compared to just 3% across England and the North West and it is known that privately rented homes in Blackpool have a poor SAP rating.

The health problems associated with cold homes are experienced during 'normal' winter temperatures, not just during extremely cold weather. Rates of 'excess winter deaths' in Blackpool are similar to national averages; over the three year period, August 2011 to July 2014 there were 190 'excess winter deaths' in Blackpool and 69% (132) were in people aged 85+. The Marmot review team's *The health impacts of cold homes and fuel poverty* estimated that 'excess winter deaths in the colder quarter of housing were almost 3 times as high as in the warmest quarter' and children persistently living in accommodation with inadequate heating and poor conditions were more than twice as likely to suffer from chest and breathing problems, such as asthma and bronchitis. Housing interventions involving improvements to energy efficiency measures can positively affect health outcomes and may also help reduce unnecessary fuel consumption⁷.

People with mobility issues

A growing older population will increase the number of people with acquired sensory impairments, the number of frail older people and people whose mobility is impaired by physical disability.

- Mobility and risk of falls in inappropriate housing/housing in disrepair
- Owner occupiers trapped in inappropriate homes because can't sell/afford to move
- High demand for adaptations and limited funding
- 'Accessible' homes hard to find

Most people with mobility problems need some adaptations to their home to allow them to live comfortably and with dignity. The provision of adaptation and equipment that enables someone to move out of a residential placement produces direct savings and home modifications can also help to prevent or defer entry into residential care for older people. **Figure 10** from BCH Care and Repair service shows there were over 300 referrals to the service and 182 completed adaptations to homes in Blackpool in 2014/15.

Figure 10: Demand for adaptations received by Blackpool Care & Repair* Service

	Referrals Received	Adaptations Completed	Cost of Adaptations
2013/14	380	289	£ 1,096,725.91
2014/15	316	182	£ 756,774.48
2015/16 (incomplete year)	222	71	£ 300,517.70

*BCH Care and Repair provide a wide range of home improvement services

Travelling community and people living in park homes

The accommodation requirements of some of the travelling community will give rise to similar types of housing need as other groups, but in a different context, for example:

Caravan dwelling households:

- who have no authorised site anywhere on which to reside;
- whose existing site accommodation is overcrowded or unsuitable, but who are unable to obtain larger or more suitable accommodation;
- who contain suppressed households who are unable to set up separate family units and who are unable to access a place on an authorised site, or obtain or afford land to develop one.

Bricks and mortar dwelling households:

- whose existing accommodation is overcrowded or unsuitable ('unsuitable' in this context can include unsuitability by virtue of proven psychological aversion to bricks and mortar accommodation)

A permanent site containing 26 pitches is provided by Blackpool Council for a stable travelling community within Blackpool which is managed by BCH. The site offers recently refurbished bathroom and kitchen blocks for each pitch allowing travellers to pitch up their static caravans.

Private provision off Whalley Lane is in a very bad condition, with a need for investment to reduce environmental health risks. The Council is required through its Core Strategy to identify further potential sites to meet needs arising from the Traveller community.

There are also approximately a further 120 park home households spread across four residential parks in Blackpool. Key characteristic of the park home sector is the age profile of its residents, with the majority of park homes occupied by older people. The characteristics of the park home sector suggests that a high proportion of residents are vulnerable with regard to their health status, and this factor reinforces the need for a regulatory regime for park homes that can afford greater protection for these households through the activities of statutory agencies⁸.

Young children affected by transience

Residential mobility (transience) has been a pathway for increased earnings, educational opportunities and standards of living. However, families may be mobile not because they are attracted by opportunities elsewhere but because they are fleeing their current situation, which is the most likely case for families in Blackpool. **Transient families and high levels of residential mobility can destabilise communities**, reduce community attachment, and threaten the service infrastructure of communities as well as contributing to poor social and economic outcomes for individuals and families.

Transience is therefore likely to be a problem for children who move for negative reasons, such as family disruption or economic stress. Frequent residential and school mobility has a negative effect on early educational attainment, with school moves having the greatest effect⁹. Children experiencing frequent mobility are disadvantaged and at risk of educational non-attainment. Across Blackpool approximately 15% of children transfer between schools each year with mobility at school level ranging from <5% to 37%. In 2014/15 2,668 Blackpool children changed schools¹⁰.

Increased childhood residential moves are also associated with elevated poor overall health, psychological distress and poor health behaviours in late adolescence and adulthood. The elevated risk of poor health in late adolescence remains into adulthood for those moving in childhood, even after adjusting for socio-demographic characteristics and school mobility¹¹.

Unemployed in deprived neighbourhoods of private rented and social housing

The proportion of Housing Benefit (HB) claimants in Blackpool who live in the private rented sector (PRS) (rather than the social rented sector) is the highest in the country at 73% of all HB claimants. The total number is 14,000 - down slightly from a peak of 15,000 in 2013, but starting to reflect the move from HB to Universal Credit. There is a significant concentration in the most deprived inner neighbourhoods in Blackpool - nearly half of the private rented sector is within the inner area that contains 20% of the borough's housing stock. Within the inner area, over 50% of homes are privately rented.

The levels of employment amongst Blackpool HB claimants living in the private rented sector are lower than the national and England figure. Nationally 36% of those receiving HB in the PRS are in employment, while across Blackpool only 22% of those receiving HB are in employment. Within Blackpool, the proportion of claimants in employment for those receiving the Shared Room Rate and 1 bedroom rate of Local Housing Allowance are only around 10%. The overall rate in some of the inner areas is around 12%.

The household profile of this population is heavily skewed towards single people, with 55% of claimants receiving the Shared Room Rate or 1 bedroom rate of Local Housing Allowance. In the inner areas, nearly two thirds of claimants are single person households.

Only 22% (3,080) of 14,000 HB claimants in the PRS are in work - meaning that there are 10,920 HB claimants in the PRS who are out of work. Most of these households contain one adult, 8% of claimants are couples with no dependent children and 13% are couples with dependent children, so these households contain two adults. There are therefore 13,213 adults in total who are in households claiming HB in the private rented sector and are not in work.

The social housing stock is also concentrated within deprived areas. Lettings practices aimed at the provision of social housing for those in greatest need have had the effect of deterring low paid economically active potential customers considering social housing as an option regardless of their needs or vulnerabilities. This has exacerbated the concentration of deprivation in areas of Council estates.

The challenges of Welfare Reform have changed the priorities of many social housing providers. Welfare Reform threatens the historical status quo in maintaining rental income streams through the housing benefit system. Social housing providers have to adapt to these threats and change and challenge their services to maintain income streams.

Multi-agency and preventative working has had an impact on the Council's housing estates with some modest improvements in health inequalities. Despite this deprivation remains stubbornly high due to the lack of economic activity. High quality employment is scarce in Blackpool leading to a lack of aspiration in the population generally and in children and young people particularly. Many young people who achieve academic success leave the community for quality employment elsewhere.

Looked after children/Youth Offending Team (YOT) offenders

All local authorities have a statutory duty under the Children (Leaving Care) Act 2000 to ensure that all eligible and relevant care leavers are placed in suitable accommodation when leaving care. In addition, older care leavers may be classed as being in 'priority need' under homelessness legislation, meaning that local authorities have a duty to provide them with housing or support. Figures for Blackpool show that in 2014/15 there were 110 care leavers aged 19-21 years and 86% of them were in suitable accommodation compared to 81% nationally. Only 7% were not in suitable accommodation which is the same as the national average.

The NICE quality standard [QS31]¹² states local authorities and other relevant commissioning services must ensure support is available for young people preparing to live independently. Plans are tailored to support care leavers move to independence at their own pace.

Current services in relation to need and future need

Blackpool Coastal Housing (BCH)

Social housing providers are in a prime position as trusted community leaders to support often difficult to reach tenants to address their chaotic lifestyles, increase aspiration and remove the barriers to training, education, volunteering or work opportunities. BCH's role over the last twelve months has moved into tackling some of these issues in partnership with other agencies. Customer satisfaction with the service offered by BCH has increased significantly as the quality of the service and improvements to homes under the decent homes programme improved the housing service.

Figure 11: Satisfaction with BCH Services, 2012

	% Score 2002	% Score 2004	% Score 2006	% Score 2008	% Score 2010	% Score 2012	2008 to 2012 % Trend	2002 to 2012 % Trend
% respondents very or fairly satisfied with the services or overall service provided by their HA*/Landlord	66	65	79	82	86	87	+5	+21
% respondents very or fairly satisfied with the overall quality of their home	66	80	82	82	86	87	+5	+21
% respondents very or fairly satisfied with the general condition of their property	68	73	72	77	83	84	+7	+16
% respondents very or fairly satisfied with their neighbourhood as a place to live	53	68	68	75	81	83	+8	+30

% respondents very or fairly satisfied with the value for money for their rent	N/A	75	82	85	85	89	+4	*14
% respondents very or fairly satisfied with the way their HA/landlord deals with repairs and maintenance	60	74	79	81	84	86	+5	+26
% respondents very or fairly satisfied that their views are being taken into account by their HA/landlord	45	60	67	64	77	74	+10	+29
% respondents who feel their HA/landlord is very or fairly good at keeping them informed about things that might affect them as a customer	57	79	82	80	84	N/A	-	-

*HA - Housing Association

The number of BCH tenants in arrears has remained stable. 382 as at 03/04/16 compared with 388 as at 05/04/15. However the numbers of court hearings and evictions have both increased over the same period. There were 36 court hearings in 2014/15 involving BCH properties increasing to 20 in 2015/16. The number of evictions from BCH properties in the same period increased from 6 to 20.

Housing Options Team

The Housing Options Team responds to housing needs of people living in Blackpool and in particular where people are vulnerable in housing terms. As well as delivering the Council's statutory duties under the homelessness legislation the team works with individuals to stop them from becoming homeless, including helping them find alternative accommodation before they lose their current home.

Much of the work around prevention is non-statutory, but is seen as critical to reducing the harm of homelessness and the greater costs of crisis response. Most of this work is in response to people contacting the Council directly, but the team also looks to identify issues from applications for social housing, and the Transience team refers in from their outreach work in inner Blackpool. The service also links into other services and multi-agency forums that deal with high risk cases.

The most common activities are negotiating with landlords to prevent evictions, accessing debt advice and emergency financial help, and helping individuals find their own alternative accommodation. The team liaises with the probation services and Shelter in local prisons, and has a link worker based at Blackpool Victoria Hospital to pick up cases there. A specialist Mediation Officer negotiates with parents and relatives of 16 and 17 year olds to prevent homelessness.

The Housing Options team has worked with Adult Learning to establish a new three part tenant training course called "Key to Your Door" that is growing in attendance. Housing Options clients and people referred in from other services are taken through the rights and responsibilities of a tenant and then employment aspirations and healthy lifestyles. It is intended to equip people to keep their tenancies and to demonstrate to landlords their commitment to acting responsibly.

The Blackpool Council Lettings team is now within the new Blackpool Housing Company, but is funded by Housing Options to find approved good quality private rented accommodation for residents with a full local connection, underwritten with a rent deposit, and some tenancy support.

An externally commissioned Tenancy Sustainment Service (Calico) is used to work with people who are at risk of losing their tenancy and need some ongoing support to get on top of things. This is accessed through Housing Options and commissioned by Social Services Commissioning as part of their Housing-related support budget.

The Council operates a local connection policy for the services that it provides and commissions. Providing housing advice is a statutory function, but active assistance with finding and maintaining housing in Blackpool is only available to people who have been in the town normally for 3 years, but at least for six months. If someone is new to the town, the focus is on re-establishing connections back to suitable accommodation in their home town.

The Council has a statutory duty to assess homelessness and provide emergency accommodation to those thought to be in priority need, including whilst the assessment is undertaken. The Housing Options Team work closely with the vulnerable tenant and partner agents to ensure cases are dealt with efficiently and suitable accommodation is found.

Outreach work to find and help rough sleepers is coordinated by the Housing Options team, working with partner agencies and enforcement teams within the Council - a carrot and stick approach - and with Fulfilling Lives, a Lottery Funded project, who are set up to help people with multiple and complex needs get all of the help they need.

Statutory duties are limited to providing housing advice, determining homelessness applications within a statutory framework,

providing temporary accommodation to those in priority need and providing long term housing to this group. Much of the work of the Housing Options team is concerned with helping everyone else find a home as long as they are homeless or in housing need and have a local connection of three years residence, close family in the town for five years, or employment here. This is essential to enabling troubled residents to get their lives back on track.

Residents presenting to the team are assisted with access to social housing and private rented housing, but also by referring into and tracking progress through the hostel accommodation commissioned by Social Services Commissioning.

Care and Repair

Blackpool's Home Improvement Agency - Care and Repair - part of the BCH service provides an assortment of services whose aim is to maintain the independence of the most vulnerable residents within the area.

- Adaptations - Referrals are received from Occupational Therapists for all adaptation requirements for residents living in Housing Association, Social Housing, Private Rented and Owner Occupier properties. Applications are processed for Disabled Facilities Grants for adaptations such as level access showers, stairlifts, ramps and other pieces of mechanical equipment
- Home Safety Inspections are undertaken in properties of the over 60's and under 60 (if a disabled residents), to provide additional security measures and maintain falls prevention. Some measures include the installation of grab rails, bannister rails, extra locks, safety chains and smoke alarms. As Trusted Assessors, assessments can be undertaken and equipment provided to maintain safety of the individual and help them with their daily living needs
- The Handyperson Service provides, for a small charge, small pieces of work such as joinery, flat pack erection, power washing etc, and undertakes the Equipment Service work
- The Equipment Service which has been commissioned by the Blackpool Council and Blackpool Clinical Commissioning Group provides a service of installation/delivery of an assortment of equipment via direct referrals from clinicians, ie Occupational Therapy, district nurses etc
- Home Owner Assistance service may provide financial assistance to owner occupiers who require essential repairs to the property and meet the criteria under the council policy. Financial Assistance may be available for owner occupiers who are experiencing high levels of disrepair to their property. The Home Owner Assistance is limited, but can also work alongside personal benevolent applications for additional sources of funding

Care and Repair's 'Keep Well Keep Warm' programme aims at assisting local residents remain warm, safe and independent in their own home and reduce admissions into hospital. Care and Repair are the main point of contact for all Winter Warmth enquiries. Owner occupiers, who are experiencing long term health problems, may apply for funding to install fixed heating and undertake boiler repairs and new installations. Other measures, such as draught proofing, gas safety measures and window installations, have been completed with additional funding provided by Foundations Independent Living Trust (FILT), the charitable arm of the national body for home improvement agencies and handyperson services.

Other measures which might be available to vulnerable residents include temporary heaters, electric blankets, carbon monoxide alarms and draught excluders. Care and Repair provide Energy Efficiency advice and receive referrals for benefit maximization. The Healthy Homes Advisor works with the hospital staff, health and social professionals and internal/external agencies to highlight the schemes which will improve the health and well-being of the local population.

Specialist supported housing

BCH also manages the largest proportion of sheltered accommodation in the town, with around 791 properties designated sheltered. The majority of this accommodation is let to tenants who are over 55 years of age. The last Survey of Tenants and Residents' (STAR) of sheltered customers in 2013 identified that just under 11% of customers who responded were under 55 with over 86% of customers saying that they consider themselves to have some form of vulnerability. Whilst some BCH managed sheltered schemes are exclusively let to sheltered tenants the majority are situated adjacent to or are in blocks of flats beneath general needs housing.

Other social housing providers offer sheltered housing services in Blackpool. Great Places Housing Group have three supported housing schemes in Blackpool. They include Windmill House, Douglas Leatham House and St George Court. These schemes consist of self-contained flats and are available for residents age 55+ with low/medium levels of support needs. Great Places also owns and manages the two flagship Extra Care schemes for older people, Elk View Court at Bispham and Tulloch Court at Marton which are popular amongst the ageing population in Blackpool.

Jobs, Friends & Houses supports, empowers and employs people in recovery from addiction, offending, homelessness, mental health problems, long-term unemployment or family breakdown. Fulfilling Lives and Jobs, Friends & Houses have opened the first of three unique Recovery Homes in Blackpool to support people in taking the next step in their recovery journey. The two organisations secured funding from Public Health England to create three specialist homes across Blackpool.

The Homes offer supportive and safe accommodation for individuals who have achieved abstinence but are seeking additional support to take the next step in their recovery journey. Experienced staff from Fulfilling Lives, based in the homes, will help residents to develop their independent living skills and will encourage them to join a thriving recovery community. These Recovery Navigators will use their professional expertise and personal experience to offer one-to-one support, guidance and advocacy to residents. JFH's experienced recovery team will also work with and support residents.¹³

Street Life is a charity working with vulnerable young people in Blackpool. They provide advice, support, information and counselling for young people who are homeless or at risk of homelessness. Streetlife has its own night shelter accommodation for young people who need a roof over their heads. Their dedicated staff team and volunteers also provide advice for young people who have drug, alcohol or mental health issues.

Blackpool Council's Social Services Commissioning Team has commissioned a range of hostel accommodation which is provided by Bay Housing Association, Caritas, the Ashley Foundation and Places for People.

Housing strategy team

Blackpool's Housing Strategy Team directs, supports and funds a range of initiatives aimed at improving the housing stock so that vulnerable, low income and disabled residents in Blackpool are able to live in their own home in comfort and warmth. These initiatives include a Lancashire wide Energy Efficiency scheme - Cosy Homes in Lancashire(CHIL) - as well as specific insulation projects in Blackpool for homes that are referred to as "hard to treat" of which there has been approximately 8000 identified. 700 have had external wall insulation installed over the last 3 years, a total investment of over £4 million.

The Housing Strategy Team work in close cooperation with Care & Repair, Blackpool's Home Improvement Agency, who deliver a wide range of measures aimed at keeping vulnerable residents warm and well in their own homes for as long as possible.

The Housing Strategy Team are leading on the Transience Programme which supports Blackpool Council in addressing the challenges associated with a transient lifestyle. The programme supports the implementation of the discretionary licensing schemes introduced by the Council within the most deprived areas of Blackpool to help address poor property conditions. With a person-centred approach the Transience Programme support vulnerable people into healthy, sustainable lifestyles. The programme aims to develop resilient neighbourhoods that foster personal responsibility and reduce dependence on public sector services. It is a comprehensive, multi-agency approach where vulnerable residents are encouraged to access a wide range of support, ranging from simple low level brief interventions and motivational interviewing, through to referrals to other agencies to address multiple and complex needs.

The level of need (and future need) in the population

Blackpool's population is predicted to remain at current overall numbers, but the total number of households will increase slightly as the average household gets smaller. This means that more new homes are required - the new [Blackpool Council Core Strategy 2016](#) sets the annual requirement for new housing at 280 additional homes each year for the next 15 years. The Fylde Coast Strategic Housing Market Assessment 2014 includes a Housing Needs Assessment that suggests that an additional 267 households each year will not be able to meet their own housing needs without public assistance. This means that we continue to need more new affordable homes, as well as continuing to meet needs for accessible and affordable housing in the private rented sector. However, homelessness in Blackpool is likely to continue to be strongly linked to social issues and deprivation, as well as Government policies on the availability of welfare benefits, rather than the housing supply and access to affordable homes.

The key challenge remains to improve the quality of much of the housing stock in Blackpool, and the safety and attractiveness of many residential neighbourhoods. As the population on average becomes older, and most older people in Blackpool remain on low incomes, the demand for adaptations and improvements within the existing housing stock is likely to continue to rise.

Service users/resident opinions

Opinion from the Blackpool Residents Survey, 2014 suggests there is divided opinion on whether Blackpool is improving the quality of its housing. 28% of those surveyed felt the council improved the quality of its housing stock fairly well or very well while 29% felt it was performing poorly at improving housing. Within Blackpool, people living in Brunswick or Layton were more likely to feel the council were improving housing stock while residents in Talbot and Hawes Side felt they weren't.

Customer satisfaction with the service offered by BCH has increased significantly as the quality of the service and improvements to homes under the decent homes programme improved the housing service.

Local and national strategies

The [Fylde Coast Strategic Housing Market Assessment 2014](#) forms part of the evidence base of housing need and demand across the

Fylde Coast over the next fifteen years and beyond.

The [Fylde Coast Authorities Gypsy and Traveller and Travelling Showpeople Accommodation Assessment 2014](#) provides an up-to-date understanding of the likely permanent and transit accommodation needs of Gypsies, Travellers and Travelling Show people within Blackpool as a whole, and for each of the three participating authorities.

NICE guidance [NG6] [Excess winter deaths and illness and the health risks associated with cold homes](#), March 2015, makes recommendations on how to reduce the risk of death and ill health associated with living in a cold home.

The Chartered Institute of Environmental Health [housing and health resource](#) equips local decision makers and practitioners to improve health and wellbeing and reduce health inequalities. It:

- Informs a local shared understanding of the relationship between the home environment, physical and mental health and wellbeing, and which part/s of the population may be most at risk
- Informs local discussions about the options to address housing issues as a means to improving health and wellbeing, and reducing health inequalities

Recommendations

- We need to develop a long term sustainable solution for hard to treat properties that cannot be insulated using traditional measures
 - Promote alternative financial solutions to assist with expensive HTT measures and where grants assistance become scarce
 - Explore new and innovative social tariff solutions able to provide reduced rates for vulnerable residents to purchase gas and electricity
 - There is the need to work more with frontline health staff
 - More coordination and links to the general carbon reduction agenda to achieve wider home energy efficiency improvements and maximum impact on fuel poverty
 - Higher political profile of FP as an issue to assist with awareness raising and securing of resources
 - Improved data sharing and between agencies and organisations to assist with targeting and scheme delivery
 - Better links with RSLs and private sector landlords to help stimulate energy efficiency improvements in the rented sectors
 - More coordination and links into the broader housing agenda to enable greater integration of Energy Efficiency
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[1] Land Registry, Sept 2015

[2] The Government's Standard Assessment Procedure for Energy Rating of Dwellings, 2012 Edition. Published on behalf of DECC by BRE.

[3] DCLG English Housing Survey 2015

[4] BRE, The cost of poor housing to the NHS, Building Research Establishment, 2015

[5] Homeless Link, [The unhealthy state of homelessness](#), Audit results 2014

[6] Shelter, [Reaching Out](#) a consultation with street homeless people 10 years after the launch of the Rough Sleepers Unit, London, 2007

[7] NICE guidelines [NG6], [Excess winter deaths and illness and the health risks associated with cold homes](#). March 2015

[8] Centre of Housing Policy Working Paper, [Park Home Living in England: Prospects and Policy Implications](#), 2009

[9] Hutchings HA, et al. (2013) Do Children Who Move Home and School Frequently Have Poorer Educational Outcomes in Their Early Years at School? An Anonymised Cohort Study. *PLoS ONE* 8(8)

[10] Blackpool Council, [School Mobility Summary](#), 2014/15

[11] Brown, D et al (2012), 'Childhood Residential Mobility and Health in Late Adolescence and Adulthood: Findings from the West of Scotland Twenty-07 Study' *Journal of Epidemiology & Community Health*, vol 66, no. 10, pp. 942-950

[12] NICE quality standard [QS31], [Looked after children and young people](#), April 2013.

[13] <http://jobsfriendshouses.org.uk/jfh-completes-its-first-unique-recovery-home/>

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