

Healthy Place

Housing

Introduction

In 1992, a study was carried out on human activity patterns showing how 86% of our time is spent indoors, 68% of which was spent at home¹. Since the pandemic, remote working/classroom patterns and remote patient care has increased the time we spend at home. It is therefore not surprising that housing is a key determinant of health, and housing quality, is the key determinant for enabling population health, longevity, and productivity.

The health and safety of our homes is particularly critical for children, who are more susceptible to respiratory issues which can be exacerbated by housing with poor ventilation and mould. Equally, as we age, our eyesight progressively deteriorates as does our balance, muscle strength and mobility therefore, homes with poor lighting and trip hazards create preventable risks. "Falls are the most common cause of injury related deaths in people over the age of 75 with over 5,000 older people dying as a result of a fall in 2017, a 70% increase on the numbers in 2010"².

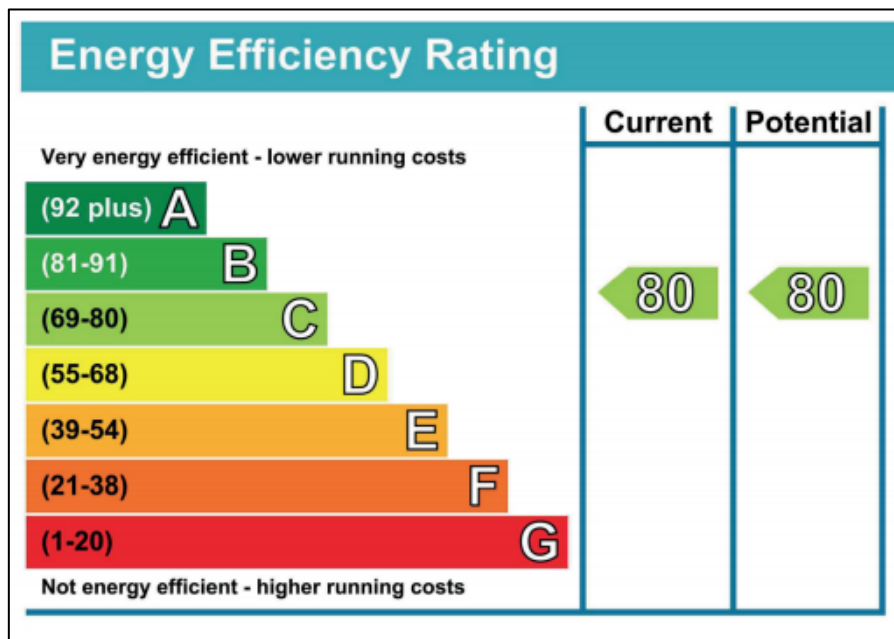
Merton's housing stock

In Merton (2021), 41% of dwellings are flats or maisonettes, 43% are terraced houses, 11% are semi-detached houses and 4% are detached houses³. Ownership data for 2020 is as follows: owned outright 27,100 (30.1%), owned with mortgage or loan 26,800 (29.9%), private rent 26,900 (30%), social rent 9,000 (10%)⁴.

Merton's Private Rented Sector has grown from 24% (2011) to 34% (2022). There are a total of 85,767 residential dwelling in Merton, 34% (29,181) are private rented sector, 53% (45,331) owner occupied, and 13.1% (11,255) social rented. Poor housing conditions remain widespread in Merton's Private Rented Sector, 6,068 Private Rented Sector properties are predicted to have at least 1 serious hazard (Category 1, Housing Health and Safety Rating System (HHSRS))⁵. In September 2022, there were 1,774 registered Houses in Multiple Occupation across 20 wards in Merton⁵

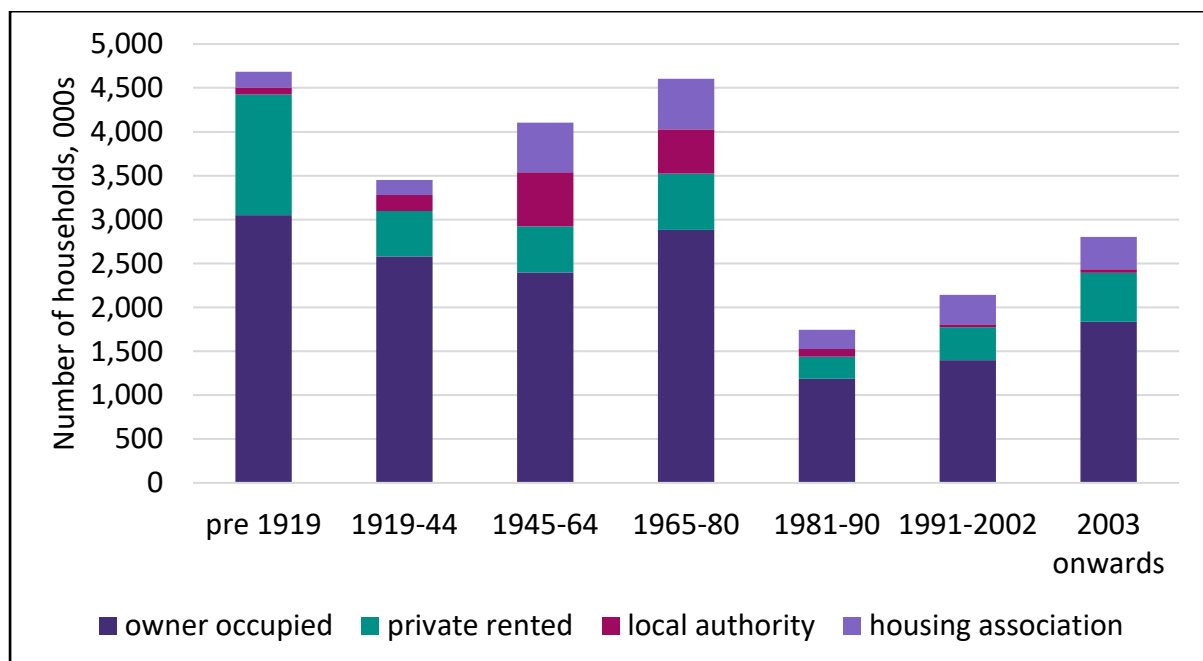
Three quarters of Merton's 86,000 homes have an Energy Performance Certificate (EPC) rating of D (poor) or below and 98% of Merton's housing stock use gas as their primary source of heating^{5,6}. Most homes in Merton, as with the rest of England are old and in a poor state of repair, and much of this housing stock is owner-occupied, three quarters of which have an energy performance Certificate (EPC) rating of D and below. This is more prevalent towards the East of the borough. Using a range of measures, an EPC will give your property an energy-efficiency grade between A and G, with A being the best (most energy-efficient), and G being the worst (see Figure 1).

Figure 1: EPC energy efficiency ratings.



The costs of achieving higher standards via retrofitting an older dwelling are three to five times higher than for new buildings (see Figure 2)⁷. The largest percentage of homeowners are 65 and over, many of whom rely on income that is trapped equity in the capital of their homes, preventing improvements, resulting in having to live in cold and deteriorating homes.

Figure 2: Age of dwellings in England, by tenure. Source: 2020-21 English Housing Survey Headline Report⁷.



On 29 September 2022, the government announced that around 130,000 low-income households could see bills reduced by around £400 to £700 a year as their homes receive energy efficiency upgrades through the government's latest Help to Heat funding⁸. Up to £1.5 billion is being made available through the [Social Housing Decarbonisation Fund](#) (SHDF) Wave 2.1 and Home Upgrade Grant 2 (HUG2) schemes. Councils and social housing providers can submit bids for funding to upgrade the properties of low-income and social households. This will fund the installation of measures such as external wall and loft insulation, energy-efficient doors and windows, heat pumps and solar panels. Multiple measures can be installed in a single home⁸.

MBC's climate team has been engaging with housing associations in Merton to encourage them to bid for SHDF Wave 2.1 funding. Clarion and Moat are looking to include Merton properties in their bids for Wave 2.1. The Mayor's Warmer Homes scheme is currently the main delivery mechanism in Merton (see [Get help to make your home warmer and save energy | Merton Council](#)) for a number of retrofit funding streams including the Sustainable Warmth funding (a combination of Local Authority Delivery 3 (LAD 3) and Home Upgrade Grant 1 (HUG 1) funding), Energy Company Obligation (ECO) funding and the Mayor's Warmer Homes funding. MBC is working with the GLA to promote this scheme to Merton residents. The GLA is currently considering whether they will submit a bid for HUG2, which is due to run from 2023 to 2025, on behalf of London boroughs; if they do, MBC will likely join their pan-London scheme again as they have an established delivery mechanism.

Children from birth to six are amid critical growth stages where their organs and body systems are developing. Research consistently shows that children of this age group who live in cold homes have reduced resistance to infections related to their respiratory and circulation systems. Damp and mould may contribute to approximately 10–15 per cent of new cases of childhood asthma across Europe⁹. Those with long-term conditions are at risk in cold temperatures and are most likely to suffer health harms from fuel poverty. For example, cold homes put children at over twice the risk of respiratory disease compared with those living in warm homes¹⁰.

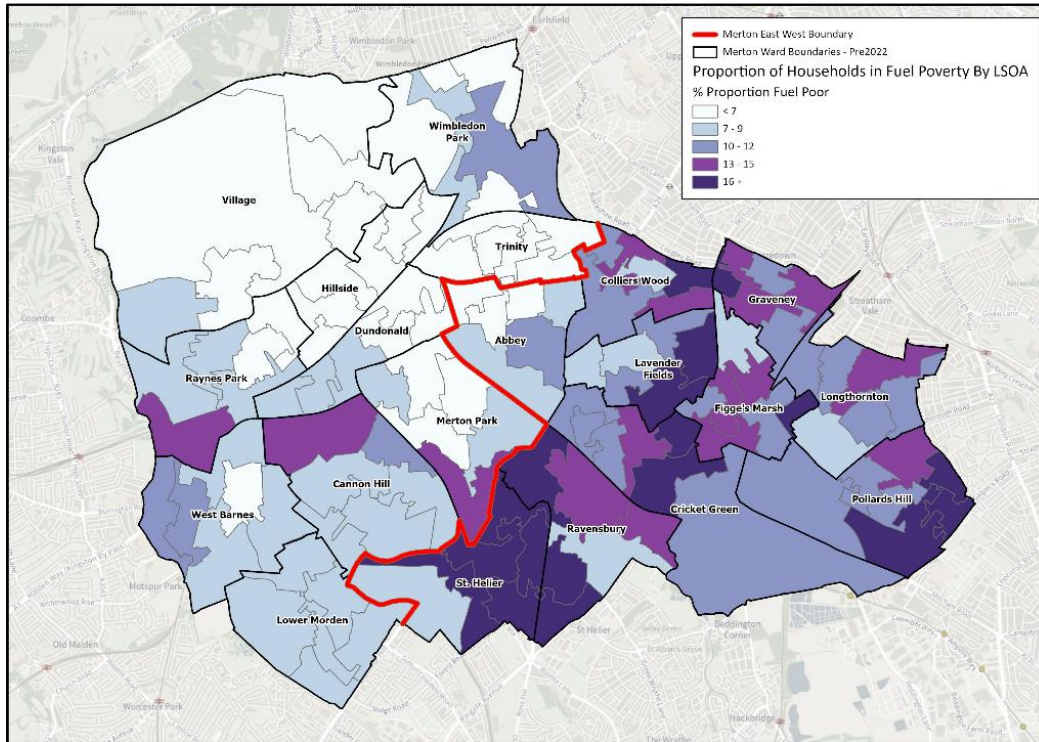
Energy and fuel poverty

Concerns over the rising cost-of-living have amplified pre-existing concerns related to housing affordability, amplifying inequalities across Merton. Poorly insulated homes are difficult to heat as they lose heat faster, increasing the expense needed to heat them, which can exacerbate fuel poverty potentially leading to illness or death. The very young and the elderly who spend much of their time at home are therefore more susceptible to the impact of poor quality homes. These issues are also covered in 7-1 Cost of living and employment.

According to the Department of Business, Energy, and Industrial Strategy (BEIS), in 2019, 14.7% of households in Merton were fuel poor living in fuel poverty¹¹. Rates of fuel poverty have increased since summer 2021 largely due to the increasing cost of fuel, which is predicted to continue to rise. By January 2023, it is estimated that 66 per cent, or 18 million households, in the UK will be in fuel poverty which would mean for Merton 57,000 households¹². In 2020, 10.5% (8,969 of 85,283) of Merton households were estimated to be in fuel poverty¹³. The prevalence of fuel poverty varies across the borough however, ranging from 4 to 22.8% by Lower Super Output Area¹⁴.

The majority of Merton’s households in fuel poverty reside in East Merton (Figure 3). Historically residents of ethnic minority groups, (particularly Black African households) have been more likely to experience unsuitable housing in Merton¹⁵.

Figure 3: Proportion (%) of households in fuel poverty by LSOA in Merton, 2020 data, Department of Business Energy & Industrial Strategy, 2022¹⁶.



Excess Winter Deaths

The cost of improving the energy efficiency of homes and the rising costs of gas are key factors contributing to the rise in excess winter deaths. The age and quality of a home will determine its ability to heat and keep that heat. The UK housing stock is the oldest in Europe which explains the findings from the Excess Winter Death Indices of 31 European Countries from 2002-2011, England has the highest quintile of excess winter deaths¹⁷. It is estimated that 21.5 per cent of excess winter deaths are attributable to cold homes which is approximately 13 deaths. The impact of colder weather on population health can be measured by using the Excess Winter Mortality (EWM) Index. The number of deaths we would expect to see during the winter months (December to March) in Merton is estimated using the number of deaths that occur in non-winter months (August to November and April to July). In Merton, the EWM Index was 13.8% for 2019–20 with an average of 60 excess winter deaths¹⁸. In other words, there were an average of and an additional 60 deaths more in December 2019 to March 2020 than would be expected from the rate of death in non-winter months.

Mental health

The links between housing and mental health have been widely recognised. These include, for example, overcrowding or housing insecurity causing anxiety. Fortunately, Merton has a high proportion of adults in contact with secondary mental health services who live in stable and appropriate accommodation compared with England and London¹⁹, and a higher percentage of people aged 65+ receiving winter fuel payments compared with England and London²⁰.

Overcrowding

Overcrowding increases the risks of infectious diseases being transmitted²¹. GLA analysis from 2020 has shown ethnic minority households and private renters were those most affected by an increase in overcrowding²². As a region, London also has a relatively high rate of sofa-surfers and concealed households. Data from 2018/19 showed that for London, 14.6% of social rented housing was overcrowded, compared with 12.6% of privately rented housing and 2.7% of owner occupier housing²³. In London social rented housing has the highest proportion of overcrowded households. Most recent data show that 7.2%, or 1 in 14 of Merton total households (private and social housing) are overcrowded²⁴.

Safe housing

Unsafe housing creates risks for health. Housing hazards are classed as category 1 (serious) and category 2 (other). These include the risk of falls, structural collapse, and various other significant risks to health. In 2020 in England, 9% of houses had a category 1 hazard²⁵ with the highest occurrence in the private rental and owner occupier groups.

Affordability

Data for 2021 shows that the housing affordability ratio for Merton is higher than that for London and England; with all three ratios being higher than the data for 2020 suggesting that house prices are increasing. GLA analysis confirms that housing affordability has worsened since the pandemic especially for private and social renters²⁶. Data from the GLA shows that housing costs are a key driver of poverty in London²⁷. Polling from the GLA has shown that around one in four renters were struggling financially in June 2022 compared with around one in ten homeowners²⁸.

Related indicators

Table 1 includes the figures for Merton, England and London for several topics considered in this chapter and others, in some cases Merton is similar to England and London for example as seen with the proportion of adults with a disability who live in stable and appropriate accommodation, and excess winter deaths. Merton has 199 households in temporary accommodation, a rate of 2.5/1000, and a lower number of households assessed as homeless per 1,000 than London or England, a higher proportion of adults in contact with secondary mental health services who living in a stable and appropriate accommodation,

and a higher percentage of individual aged 65+ receiving winter fuel payments in comparison to London or England.

Table 1: Housing Indicators comparing Merton, London, and England.

| Indicator | Merton | London | England |
|--|--------|--------|---------|
| Homelessness (number of households assessed as homeless per 1000), Jul to Sep 2021 ²⁹ | 0.594 | 1.692 | 1.541 |
| Number of people seen rough sleeping during 2021/22 ³⁰ | 45 | 8,329 | N/A |
| Housing affordability ratio (median house price to median gross annual residence-based earnings) in 2021 ³¹ | 16 | 13.7 | 9.1 |
| Adults with a learning disability who live in stable and appropriate accommodation, 2020/21 ³² | 75.1% | 77.7% | 78.3% |
| Adults in contact with secondary mental health services who live in stable and appropriate accommodation, 2020, 2021 ³³ | 86.0% | 61.0% | 58% |
| Excess winter deaths index (age 85+), Aug 2019-Jul 2020 ³⁴ | 25.2% | 21.9% | 20.8% |
| Percentage of people aged 65+ receiving winter fuel payments, 2019/20 ³⁵ | 95.3% | 90.0% | 94.1% |
| % Of households in fuel poverty (low-income low energy efficiency methodology), 2019 ³⁶ | 14.7% | 15.2% | 13.4% |

Recommendations

In 2006 Merton produced a review of Merton’s ethnicity and housing of which consideration should be given to updating this analysis. Additionally, analysis around housing data from Census 2021 should be carried out when available, including the analysis of the health needs of people experiencing homelessness in Merton. Consideration should be given to undertaking a more detailed health needs assessment on housing given the complexity of data available.

Further Information

- Cost of living: issues of affordability and fuel poverty considered in this chapter are likely to be amplified by increases in the cost of living, with disproportionate impacts on the most deprived.
- [Merton Homelessness Strategy](#)
- [Merton Strategic Housing Needs Assessment](#)
- [Merton - Housing - UTLA | Merton | InstantAtlas Reports](#). Available from: <https://data.merton.gov.uk/housing/#/view-report/4d29a2df5dc0408e97a324b1c3b5a31f/iaFirstFeature/G3>

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- ¹¹ Office for Health Improvement and Disparities. Productive Healthy Ageing Profile [Internet]. Fingertips. [cited 3 October 2022]. Available from:

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