



# PUTTING HEALTH BACK INTO HOUSING

GAHLF housing offer to  
The Health and Wellbeing Board



The above members have contributed to this document.



# How we can help

## Introduction

Gloucestershire Affordable Housing Landlords' Forum (GAHLF) brings together seven local housing providers to achieve improvements for the benefit of their tenants, the neighbourhood and the wider community.

We believe in building and managing 'healthy' homes on safe estates that make a significant contribution to the physical and mental health and wellbeing of all our residents.

Individually we invest extensively in the fabric of our properties. Collectively we have successfully raised the quality of our homes, making them safer, easier to maintain and more energy-efficient, which saves money for our tenants and helps them to keep warm, fit and healthy.

More information on the members of GAHLF can be found on the back page.

## Our mission

**“To take action against social inequality by improving life expectancy for the most vulnerable in our society and helping our communities to keep fit and healthy, through excellent, collaborative landlord services.”**



# Background



## Social inequalities in health today

Tackling inequality in health is now one of the primary objectives for the NHS: the Marmot Report 'Fair Society, Healthy Lives,' identified that inequalities in health are linked to the conditions in which people are born, grow, live, work and age. For example, the average life expectancy of those living in the most deprived neighbourhoods is 10 years shorter than those from the wealthiest.

The Marmot Report states:

'Action on health inequalities requires action across all social determinants of health... Action taken by the Department of Health and the NHS alone will not reduce health inequalities.'

## What needs to change in Gloucestershire?

Around 44,000 Gloucestershire residents experience significant deprivation. Some of the poorest health outcomes are seen in estates with a high proportion of social housing. This is because social housing is prioritised for the most disadvantaged, including those with medical needs. As a result, many estates are in areas scoring amongst the worst 10% in England for health deprivation.



## Our housing offer



Members of GAHLF have established a strong partnership that shares resources in order to maximise efficiency and achieve a greater return on investment. Between April 2010 and March 2013 GAHLF invested over £27.4 million in homes and communities throughout Gloucestershire.

The NHS also benefits significantly from these improvements through reduced demand on local health services.

Our aim is to work more closely with local health partners, to increase our combined investment and achieve even more improvements in the health and wellbeing of our communities.



Eco-homes like these can save 44% of the energy costs of a typical private home.

## Supporting Communities

New homes

### Adding value

Links between housing and health are widely recognised. We know that living in poor quality housing can lead to both physical and mental ill health problems, often caused by damp, cold or structural defects. By investing in building new houses to modern standards we know we can dramatically improve people's lives and sense of wellbeing, making their homes and neighbourhoods places to be proud of.

### Financial savings

In 2011 there were an estimated 500,000 homes in the poor energy-efficiency bandings of F and G in the South-West. These are regarded as 'excessively cold' and cost the NHS approx £27 million in associated health costs. It would cost an average £5,000 per home to lift them out of the 'excessively cold' band.

(Source: The Health Costs of Cold Dwellings. Building Research Establishment, 2011)

### Case study I:

Two Rivers Housing has an excellent track record of regeneration. In the last 10 years it has built an additional 500 new low-energy homes for affordable rent. All its homes are built to modern standards and the majority exceed the minimum levels of energy efficiency required. They are heated and insulated to a level that will keep tenants warm and comfortable and their fuels bills to a minimum. This is good support for our tenants to manage their finances and increase their disposable income -and better for the wider environment.

# Supporting Communities

Safe, warm and modern homes

## Adding value

Warm damp-free houses are healthy homes. Modern standards of double-glazing, heating and insulation help to keep tenants safe and well in houses that are easy to heat and cheaper to run.

## Financial savings

Over the three years ending March 2013, GAHLF has improved over 14,900 homes and we estimate the savings to the NHS to be around £1.4 million per annum.

## Case study II:

£12 million is being invested, by Stroud District Council, over five years to improve the quality of housing stock and reduce fuel poverty for tenants. Stroud has been upgrading the heating supply in properties not currently served by mains gas. Many properties have electric storage heating which does not give the same level of control and is more expensive than gas or renewable energy. Dryleaze Court is a Supported Housing unit where 53 properties have had mains gas installed this year. At the same time the team has also installed uPVC privacy panels, replaced porches with insulated cavity brick walls and fitted new double-glazed windows. The works have improved tenants' quality of life, helping them to live more comfortably and reduce their fuel bills. Many of the tenants have never had gas central heating before, so educating them to be able to use the new system has been very important. Engineers explained how to use the room thermostat, thermostatic radiator valves and programmers, and a refresher course was held a few weeks later.



*"My quality of life has improved significantly since having the works done to my house. I can now heat my whole house and throughout the day."*  
Resident, Dryleaze Court



*The cost of the pod was £32,000 but the social return on investment equates to £344,000 in economic benefits as a result.*

# Supporting Individuals

Independent living

## Adding value

A third of people over 65 are prone to falling, which costs the NHS £4.6 million per day, or an average £493 per fall. A range of aids and adaptations are available which significantly reduce the risk of trips or falls, and improve residents' mental health as they are able keep mobile.

## Financial savings

Our continued investment to support the independent living of older and vulnerable residents, through aids and adaptations means that we provide savings of around £1.2million in Local Authority care costs and around £180,000 per annum to the NHS in falls prevention.

## Case study III:

Gloucester City Homes: A six year old girl living in Gloucester received a new modular pod bedroom with an en-suite bathroom and wet room delivered on a lorry and lifted over the house to the rear of the property. The final installation was completed within hours, with very little disruption caused, unlike traditional construction. Wendi Hart, Children's Occupational Therapist for Gloucestershire Care Services said: "After a full assessment of this family's needs, we established that the pod would allow her to live a more comfortable life at home, helping her to be more independent and reducing the moving and handling risks for her and her family."

## Supporting Individuals

Empowerment and responsibility

### Adding value

Living within a strong community adds huge social value to the individual. When people feel safe and a part of something, it helps to reduce stress, despondency and loneliness which can impact on health. Residents can be supported by promoting citizenship, encouraging healthy eating, helping with job skills and tackling anti-social behaviour.

### Financial savings

The cost of prosecuting a young offender is £8,000. As the Prince's Trust states: 'engaging with young people, helping them to get their lives on track, can save the country billions.'

### Case study IV:

Stroud District Council runs a nine week Junior Warden programme for disaffected and socially excluded children across the district. The course covers educational and interactive topics including: team building, cooking on a budget, first aid, looking after your neighbourhood and animal welfare. It also helps participants to develop a sense of community awareness.



*"The 14 young participants were positively engaged with the project and thoroughly enjoyed all the sessions."  
Tracy Young, Nailsworth Youth Club*



*"Our aim is to help our residents live happy, healthy and independent lives."*

## Supporting Individuals

Children, older and vulnerable people

### Adding value

Providing a range of services and opportunities can help tenants to improve their quality of life, live in good quality homes and in places where they choose to live. Opportunities exist to offer support on everything from budgeting and employment to healthy eating and parenting. By joining forces with colleagues in partner organisations it is possible to work, with excluded and disadvantaged children, provide apprenticeship opportunities for job seekers and run successful job clubs.

### Financial savings

Our unique position in supporting older residents through our sheltered housing provision and to the wider community means that we save both the NHS and local authority in care home provision around £4.3 million per annum. 'Looked after' children can cost up to £32,755 per child. These children are more likely to have poor educational experiences, leave school with fewer qualifications, are at higher risk of offending, becoming a teenage parent and being not in education, employment or training. (Source Demos / Barnados 2010).

Falls by older people cost the NHS £1.7 billion pa (Source Age Concern 2010).

### Case study V:

Cheltenham Borough Homes has been successfully running a community hub based at one of its sheltered housing schemes for the over 50s. It now intends to roll out further hubs, including an innovative "virtual" disability hub – designed in partnership with its very active Disability Forum to four other schemes. These hubs are open to all older and disabled people, not just CBH tenants, and provide a range of health and wellbeing events to reduce hospital admission and length of stay, as well as events to reduce social isolation. A recent example of the work in the hub includes an advice clinic held in national Falls Awareness Week with a podiatrist on hand for advice and exercises to promote balance.



## GAHLF our Safe, Warm and Well programme

Between April 2010 and March 2013, GAHLF members spent **£27.4 million** on energy-efficiency programmes, improving the safety, warmth and wellbeing of our tenants and their homes. **15,000 improvements** have been made in those three years including new kitchens, new bathrooms, doors and double glazed windows to the Secure by Design standard. We have also upgraded the wiring to **1,800** of our properties.

We have introduced **2,763 energy-efficiency property improvements** including PV cells, air and ground source heat pumps and district heating installations. This has improved the energy efficiency of the properties and reduced fuel poverty. As a result of this work and using evidence based on these improvements:

- We will save **three tenants lives every five years** from cold by protecting vulnerable tenants.
- We have **improved the respiratory health of 310 children.**
- We have improved **the mental health of 430 tenants** by relieving excess cold and fuel poverty.
- We have identified around 70 serious hazards prior to the Safe, Warm and Well programme. By removing these hazards and thereby preventing falls, we estimate this has **prevented three hospital admissions per year.**
- We have identified around 630 hazards that could cause accidents. By removing these hazards, it is estimated this has **prevented 33 accidents requiring medical attention.**

**Actual cost to health care budgets = ZERO**

The examples above are proactive measures that reduce costs to health care budgets.

# Safe, Warm and Well programme NHS savings



An air source heat pump just one of the renewable energy solutions used by Stroud District Council

Based on the above data and using the Social Return on Investment models, we can assume the following likely benefits of savings to the NHS:

**Respiratory health:** Assume one less visit per child to the GP per annum would **save local GPs £33,790 per annum.**

**Mental health:** The average cost per case for mental health treatment in the UK is £10,658 (Source: Office of National Statistics). The **saving to the NHS and society**, on 430 residents, **would be £1.39 million per annum** (allowing a 70% downward adjustment).

**Hospital admissions:** By avoiding three hospital admissions for one weeks care the **saving would be £2,844 per person.**

**Prevention of accidents:** Preventing accidents to 44 residents would realise **savings of £4,612 per annum.**

**We estimate our Safe, Warm and Well energy-efficiency programme saves the NHS around £1.43 million per annum.**

Gloucester City Homes resident Mr Butler celebrates the most recent decent homes refurbishment!



# GAHLF our Supported Housing programme



We provide a range of supported housing services to older residents including social activities, wellbeing risk assessments, Telecare services and health care prevention advice—such as, falls prevention classes. Our work in this area is focused through our sheltered housing provision where we currently house 2000 residents, although we are moving to more community based services as a result of changes to supporting people contractual arrangements.

## Supported Housing programme NHS savings

### Falls prevention training

- Our work on falls prevention is based mainly on those residents aged over 85 where the risk of falls increases to an average of 40% per annum. We believe our work saves the NHS money in both paramedic costs and 1 week's hospital admittance. We have also included two weeks stay in a local authority care home. **The total estimated savings from our work linked to falls prevention training could be £146,000 per annum.**
- We also have identified that falls are a contributing factor for 40% of care home admissions. We have therefore calculated the savings that our training may have on reducing the risk of admissions by up to 3 years. **The total estimated savings as a result of the potential reduced admission timescales is around £1.8 million.**

### Wellbeing visits resulting in savings to GP services

- We undertake daily wellbeing checks on all of our residents. As a result we have developed strong relationships with them and understand their support needs and potential health issues. Without our intervention we believe there would be up to a 40% increase in GP visits; potentially leading to more intensive and expensive treatments. With the annual cost of a GP visit being £109 for an average 17 minute consultation including prescription costs, **we have identified potential annual savings to the NHS of £524,000 per annum.**

### Social activities leading to reduced mental health issues

- We provide a range of social activities to our residents and the local community in our schemes and community hubs. This prevents social isolation and depression for many older residents, **with an estimated potential annual saving to the NHS of around £1.9 million per annum.**

**Total estimated savings to the NHS and Local Authority of our Supported Homes programme = £4.37 million**

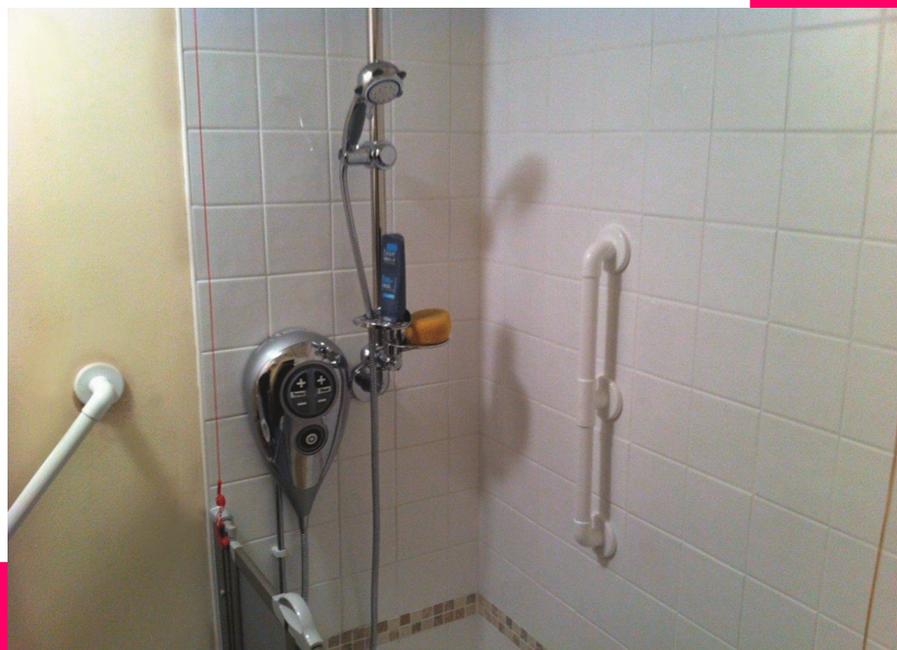


## GAHLF our Lifetime Homes programme

In 2012-13, we spent **£2.125 million** on upgrading **2,004 homes** for our older and vulnerable residents to support independent living through various major and minor medical adaptations, e.g. ramps, rails, stair lifts, walk-in showers, steps and over-bath showers.

We have also built over **300 new homes** ensuring access to the property is wheelchair friendly and appropriate mobility aids are included in the design, or are easy to install in future.

We have completed medical adaptations to just over **2,000 homes** and note that those residents receiving our service are either over 60 or have a disability. We have assumed a 60% reduction in falls as a result of the improvements undertaken which would affect 60 residents overall.





GCH resident delighted with the adaptations to her property.

## Lifetime homes programme NHS savings

**By having 60 fewer falls, the NHS would save £164,000 per annum.**

An assumption has been made that 25% of residents from each of the seven GAHLF providers are aged over 85. Based on the improvements to support independent living, it is reasonable to assume that our work delays their admission to a care home on medical grounds by five years. The average cost of local authority residential care in 2012 was £53,560 and by applying a discounted cash flow rate of 3.5%, **our savings equate to £8.46 million per annum.**

**We estimate that our work on the Lifetimes Homes programme saves the NHS and Local authorities £8.62 million per annum.**

**If we can do this on our own -  
imagine what we can do together**

This is just a glimpse of the benefits that could be realised through closer working between health organisations and housing providers. By pooling our ideas and our resources, we could make a significant improvement in the health and wellbeing of thousands of people living across Gloucestershire.

We would like to open that discussion and see what could be achieved!

Gloucester City Homes Christmas Extravaganza





# About GAHLF

**GAHLF is a partnership of the leading affordable housing providers in the county who manage around 27,000 social or affordable homes.**



Over the last 50 years Bromford has transformed itself from a traditional housing association to a social business. It manages over 27,000 homes in Central England, changing lives and helping people to be the best they can through support, employment, training and housing.



Established in 2003 as an arm's length management organisation with responsibility for the council's housing stock. Cheltenham Borough Homes provides extensive, high quality services for over 5,000 homes including 4,111 general needs housing, 491 sheltered and 450 leasehold properties.



Formed in 2005 as an arm's length management organisation, Gloucester City Homes manages and delivers excellent services to people living in 4,500 rented homes, 501 sheltered housing, 270 leasehold properties and 23 homeless units.



Guinness Hermitage is a housing provider with 15,000 properties across the South West. It is part of the Guinness Partnership which has around 50,000 homes across the country.



Severn Vale Housing owns and manages around 3,500 properties and provides services to around 5,000 customers. It aims to provide excellent customer services and choice to become 'the best landlord anyone can wish for.'



Stroud District Council is the main provider of social housing in the Stroud district. Managing over 5,000 homes, it is a national leader in Co-regulation and works in partnership with tenants and councillors to improve the lives of all its tenants.



Two Rivers Housing owns and manages almost 4,000 rented, leasehold and shared ownership homes in Gloucestershire and Herefordshire. It exists to provide good quality homes that people are proud to live in, and a range of services that are needed and valued.