

Living in cold homes is associated with poor health and it has been shown that the risk of morbidity and mortality increases for all age groups. Over one in five (21.5%) excess winter deaths in England and Wales are attributable to cold housing (UCL Institute of Health Equity, Public Health England (PHE), 2014).

Cold homes are associated with fuel poverty. Fuel poverty occurs when a household cannot afford to keep their home adequately warm, meaning that the householders are often cold, or if they choose to heat their home, don't have enough money for food or other services. Three main factors drive fuel poverty: household income, current energy costs and the energy efficiency of the home.

Why is this important?



Living in cold homes is linked to cardiovascular and respiratory diseases, physical and mental health problems. It can increase the severity of minor illnesses such as flu and colds and exacerbate existing conditions such as rheumatism and arthritis.

What is the local context?



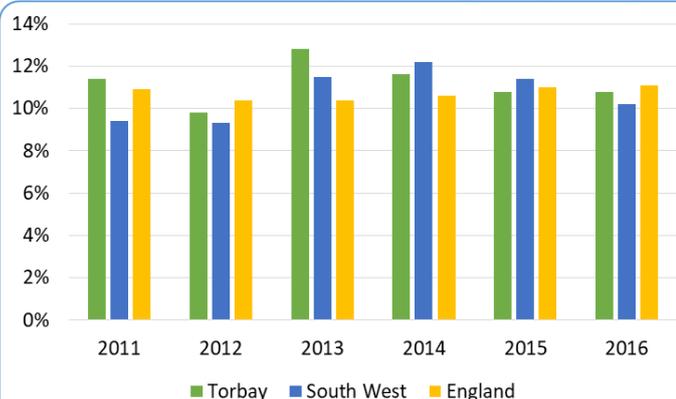
Around 11% of Torbay households live in fuel poverty (Fig 1, 2016). Torbay's housing strategy says 'The age and quality of the housing stock in Torbay means that it is poorly insulated and generally inefficient, leading to poor living conditions and an increase in fuel poverty.'

What should we do?



Interventions to improve the energy efficiency of the home, reduce fuel costs, and work across frontline health and social care services to identify and support those vulnerable to cold homes and fuel poverty.

Fig 1: % of households experiencing fuel poverty



Source: Public Health Outcomes Framework (PHOF), (Department for Business, Energy and Industrial Strategy (BEIS))

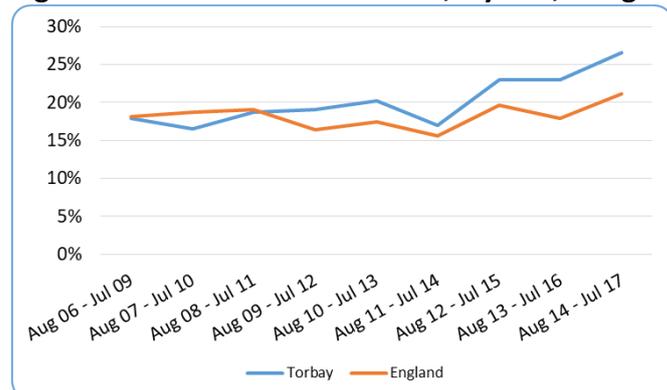
Fuel poverty – Around 11% of Torbay households live in fuel poverty (Fig 1). In 2016 this is similar to the England and South West figures. The Torbay figure remains the same as the previous year. In England as a whole, the most common household group to experience fuel poverty was lone parents

with dependent children (26.5%). 19.4% of private rented households were in fuel poverty compared with 7.7% of owner occupied, 13.2% of disabled compared with 10.1% of non-disabled (PHE, 2016).

Inequalities - The most vulnerable to the effects of cold homes are young children, the elderly, the disabled and those with long term conditions. Households with lower incomes have an increased risk of fuel poverty, which contributes to social and health inequalities. Social isolation can increase if it is unaffordable to go out due to large fuel bills and they don't want to ask friends to a cold home.

Excess winter deaths (EWD) - The number is dependent on temperature and how well people can adapt if it lowers, and the level of disease in the population. The Torbay ratio of EWD has remained not significantly different to the England average over the time period (Fig 2). For males aged 85+ however, Torbay is significantly higher.

Fig 2: Excess winter deaths index, 3 years, all ages

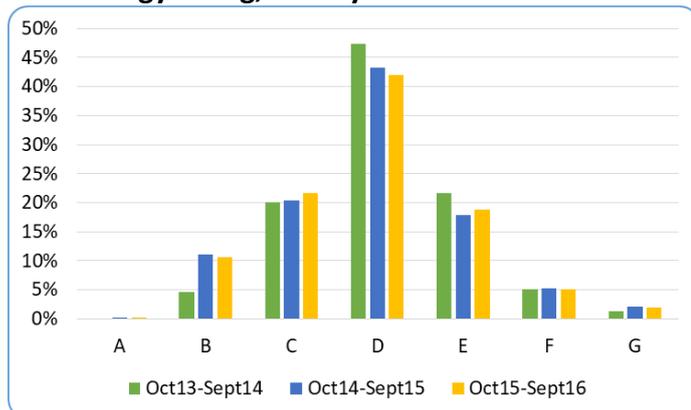


Source: Office for National Statistics (ONS), PHE Annual Births and Mortality Extracts. N.B. EWD index is ratio compared to expected number of deaths.

Energy performance certificates (EPCs) - required for properties (except a few exempted) when built, sold or let. (Therefore, properties owned for a long time will not have one, more likely to be the case for older people). It provides details on the property's energy performance and what can be done to improve it. Fig 3 gives current energy ratings from inspections. Rating A is the best.

COLD HOMES AN OVERVIEW OF TORBAY – 2019

Fig 3: % of domestic property inspections with each energy rating, Torbay

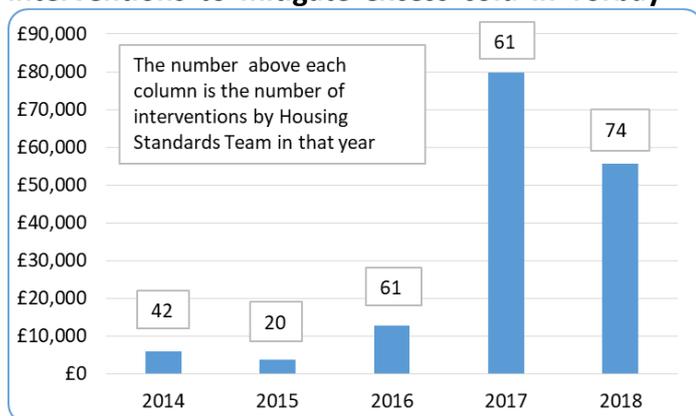


Source: Ministry of Housing, Communities and Local Government.
Date recorded is date the certificate was lodged.

There are fewer than 10 properties rated as A. Fig 3 shows the majority are rated as D. There were 6,682 inspections in 2013/14, 4,610 in 2014/15 and 3,777 in 2015/16. In England and Wales there were 1.46m inspections in 2015/16. 40% of these were rated as D, similar to Torbay. All ratings for this year were similar to Torbay. There is a Government intention to set a minimum EPC standard of 'D' rating which would make the vast majority of Torbay stock at the limit of compliance.

Torbay Council Housing Standards interventions – the team carried out 74 interventions for 'excess cold' hazards relating to 72 rented properties in 2018 (Fig 4). This was 13% of all interventions carried out by the team that year.

Fig 4: Calculated savings to the NHS of interventions to mitigate excess cold in Torbay



Source: Housing Health Cost Calculator, RIAMS, and Torbay Council

The interventions to mitigate the problems of excess cold in the properties in 2018 were calculated to save the NHS £55,594 (Fig 4) and to save society £995,170. Over a 5 year period 258

interventions saved the NHS £157,676 and society over £2.8m.

Costs to the NHS – The Building Research Establishment (BRE) calculated that the annual cost to the NHS of poor housing in England is a minimum £1.4bn. Costs of excess cold is calculated at over £848m. This is based on the 2011 English Housing Survey and 2011 indicative NHS costs.

What to do - interventions

Provide interventions to improve the energy efficiency of the home and reduce fuel costs.

Follow NICE guidance to identify and support those vulnerable to cold homes related health problems. Provide tailored support with help from a local single-point-of-contact health and housing referral service.

Torbay's Local Plan seeks to improve the resilience of communities to the threat of fuel poverty, by promoting energy security and to make low impact, environmentally friendly lifestyles much easier to realise.

Local Energy Advice Programme (LEAP) offers qualifying householders a free home energy advice visit - advising how to reduce fuel bills, installing free simple energy saving measures and help with switching energy companies if needed.

References and further information:

Citizens' Advice Bureau, Cornwall Council, 2018. Local Authority toolkit: supporting fuel poor and vulnerable households <https://www.citizensadvice.org.uk/Global/CitizensAdvice/Local%20authority%20cold%20homes%20toolkit.pdf>

Excess winter deaths statistics (ONS): <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths/bulletins/excesswintermortalityinenglandandwales/previousReleases>

Fuel poverty statistics (BEIS): <https://www.gov.uk/government/collections/fuel-poverty-sub-regional-statistics>

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Images: Asthma by Priyanka; Cool home by Pravin Unagar; Support by Gregor Cresnar. All are from the Noun Project