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*The mental health challenge*

Local councils championing mental health

## The local authority mental health challenge

# Affordable Housing & Mental Health

A secure decent home is a basic human need. It is crucial for our physical and mental health. Too many people with serious mental health conditions live in insecure or unsuitable housing, or have no permanent home at all. Homeless people are twice as likely to have serious mental health conditions as the general population, and 33% of people with mental health conditions experience housing problems compared to 12% of the general population. This not only has a serious impact on their health and the wellbeing of their families, but also results in substantial extra costs for the local authorities and other services that support them.

### National Policy developments

Central government has introduced reforms to the support people receive for housing costs and subsidies for affordable housing to reduce expenditure and promote home ownership. These include:

- 1** Reducing and freezing the Local Housing Allowance for people in the private rented sector. At a time when rents are rising well above inflation in many areas, there is a risk that this leads to greater homelessness and/or demand for affordable housing.
- 2** Capping rents for those in affordable housing to the Local Housing Allowance, and forcing social landlords to reduce their rents by 1% a year for the next four years. This could make some support services for vulnerable tenants unviable.
- 3** Reducing the number of homes for social rent being built in favour of starter homes for first time buyers, and extending the Right to Buy to housing association tenants. There are fears that this will reduce the homes available for those unable to buy.

### Impact on mental health

People with mental health conditions are 50% more likely to rent than the general population, so are particularly vulnerable to the unintended consequences of these reforms. A minority are in specialist supported housing, or receive “floating” housing support for their specific needs. This has been demonstrated to significantly improve outcomes, and in some cases reduce wider costs<sup>1</sup>. But the majority of the one million people with serious mental health conditions live in “mainstream” housing.

For individuals the stress of struggling to pay the rent or find suitable affordable accommodation may lead to existing conditions worsening or make it harder to effectively engage in treatment and recovery.

For local authorities and partners the desire to make short-term cost savings, for instance to services that support vulnerable tenants to stay in their home, may have substantial long-term costs. There may be extra demand on homelessness services, including expensive temporary accommodation (which in total costs councils over £650m a year in London alone)<sup>2</sup>, increased voids and turnover for housing providers, increased demand on acute health services and more difficulty and sometimes long delays in discharging patients<sup>3</sup>.

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## Questions for your authorities and partners

**There are a number of questions Member Champions can ask of their authorities and partners to check if they are responding effectively to these challenges:**

- 1** Local Housing Policies – do eligibility and allocation policies for affordable housing reflect parity of esteem between those with physical and mental health conditions? Do they recognise the particular vulnerabilities and needs that people with mental health conditions may have?
- 2** Local Practice – do staff making assessments of need, and those who deal day-to-day with tenants, have the right skills and knowledge to understand the needs of people with mental health conditions?<sup>4</sup>
- 3** Support to navigate the system – especially for areas with choice based lettings systems - is there suitable support for people who have extra needs to navigate the allocations system so they can secure suitable housing?
- 4** Local partnership working – are there effective links between local mental health trusts, social care, housing services, and housing providers to identify and support tenants who have particular needs or vulnerabilities owing to mental health conditions? This may be to help identify and secure suitable accommodation, for those leaving inpatient treatment, or a multi-agency support package that will help keep somebody in their home.

- 5** Assessing and planning for need – does the local Joint Strategic Needs Assessment take into account the contribution that housing and the local environment make to residents' mental wellbeing? Does it identify the level of need for specialist housing support, for people with mental health conditions, either in their own home or in supported housing? Do local housing market assessments identify sufficient provision of suitable housing to meet the needs identified in the JSNA? This is likely to include sufficient good quality affordable housing for rent for those unable to buy.

**This briefing was written by Ian Bradshaw for the Mental Health Challenge. A more detailed briefing by Centre for Mental Health, A Basic Need is available at: <https://www.centreformentalhealth.org.uk/briefing-49-a-basic-need>**

Notes

- 1** *Jed Boardman More than Shelter: Supported Accommodation and Mental Health Centre for Mental Health (2016)*  
<https://www.centreformentalhealth.org.uk/more-than-shelter>
- 2** *Figures for 2014/15. Julie Rugg Temporary Accommodation in London: Local Authorities Under Pressure London Councils (2016)*
- 3** *In 2011 London Health Programmes estimated that it was cheaper to discharge a patient to a Superior Double Room in the Dorchester Hotel than accommodate them overnight in an acute inpatient bed when not medically necessary. "Preventing Delayed Transfer of Care and accessing settled Housing: Good practice for inpatient mental health services" London Health Programmes, (2011) p3*  
[www.londonhp.nhs.uk/wp-content/uploads/2011/07/Preventing-delayed-transfer-of-care-and-accessing-settled-housing-guidelines.pdf](http://www.londonhp.nhs.uk/wp-content/uploads/2011/07/Preventing-delayed-transfer-of-care-and-accessing-settled-housing-guidelines.pdf)
- 4** *Turned Away - a 2014 mystery shopping exercise by Crisis for homelessness services contains a number of examples of inappropriate treatment of vulnerable people with mental health conditions*

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