

# National Residential Landlord's Association (NRLA) Public health update



Session outline:

- a) How cold homes impact resident health and well-being
- b) What support there is for tenants in Newham and how landlords can help promote this support

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# UNDERSTANDING FUEL POVERTY

Fuel poverty is the condition of being unable to afford to keep one's home adequately heated.

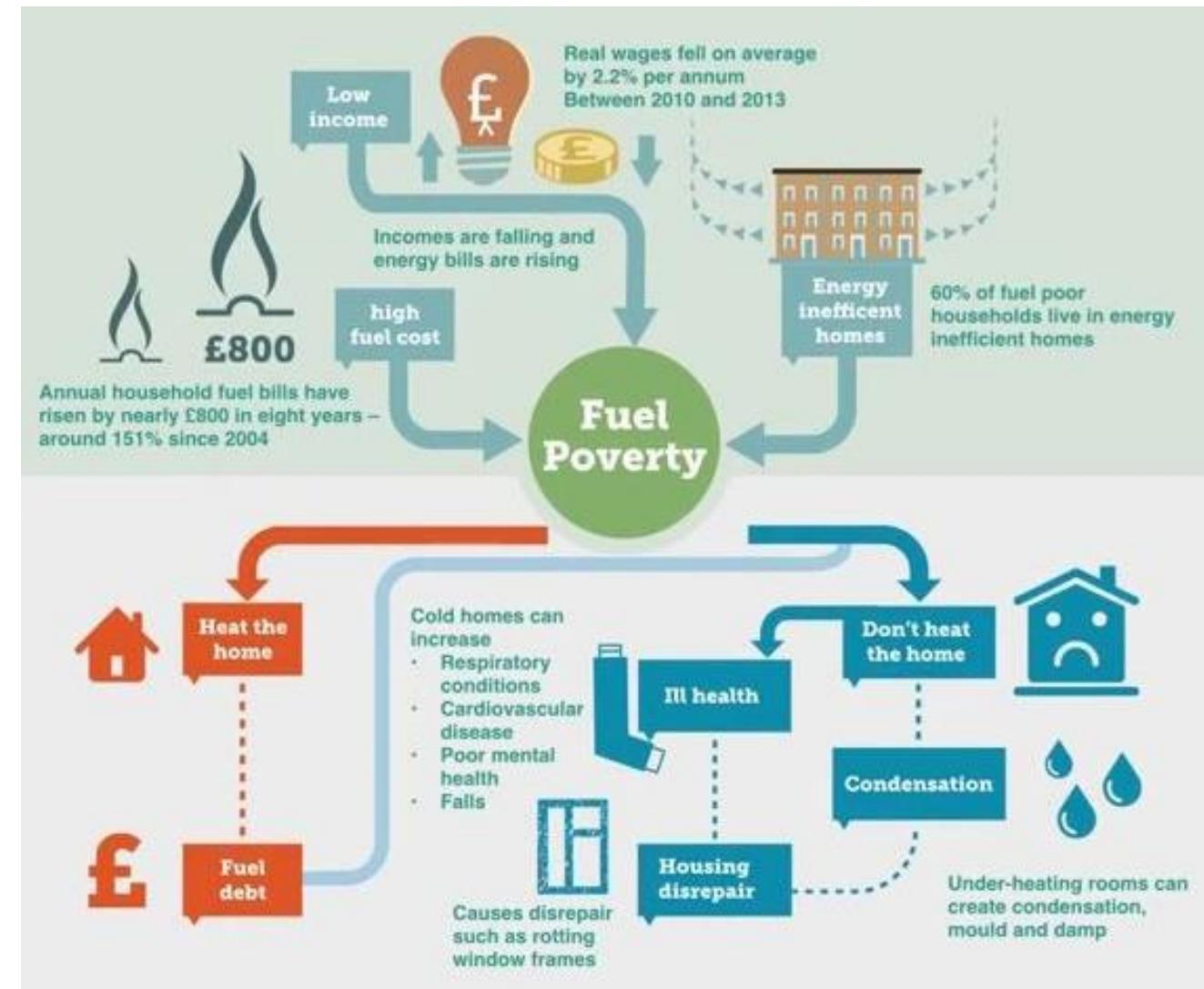
A household is considered to be fuel poor if:

- They have required fuel costs that are above average (the national median level).
- Were they to spend that amount they would be left with a residual income below the official poverty line.

The three main drivers of fuel poverty are:

- low income
- energy efficiency
- fuel prices

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# FUEL POVERTY IN NEWHAM



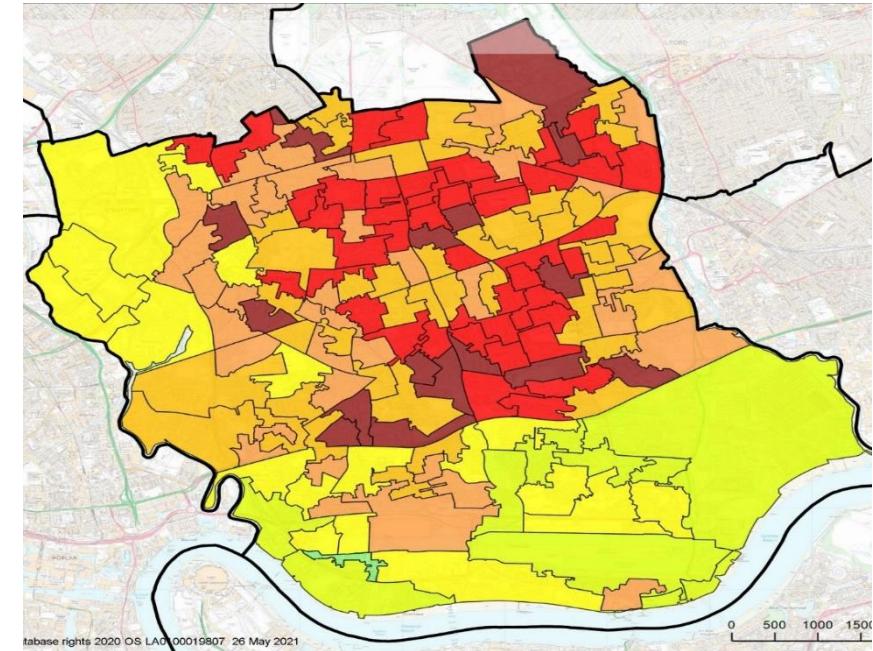
Newham has one of the highest rates of fuel poverty in England, with nearly a fifth of households affected.

- More than 17,000 (16%) households (2020) are unable to afford to heat and light their homes properly without being pushed into poverty.
- The high rates of fuel poverty is likely to be caused by a number of factors including declining income, rising energy prices and housing costs as well as changes to the benefits system.
- Numbers are likely to be higher during winter as higher energy costs cause households not normally considered poor into fuel poverty

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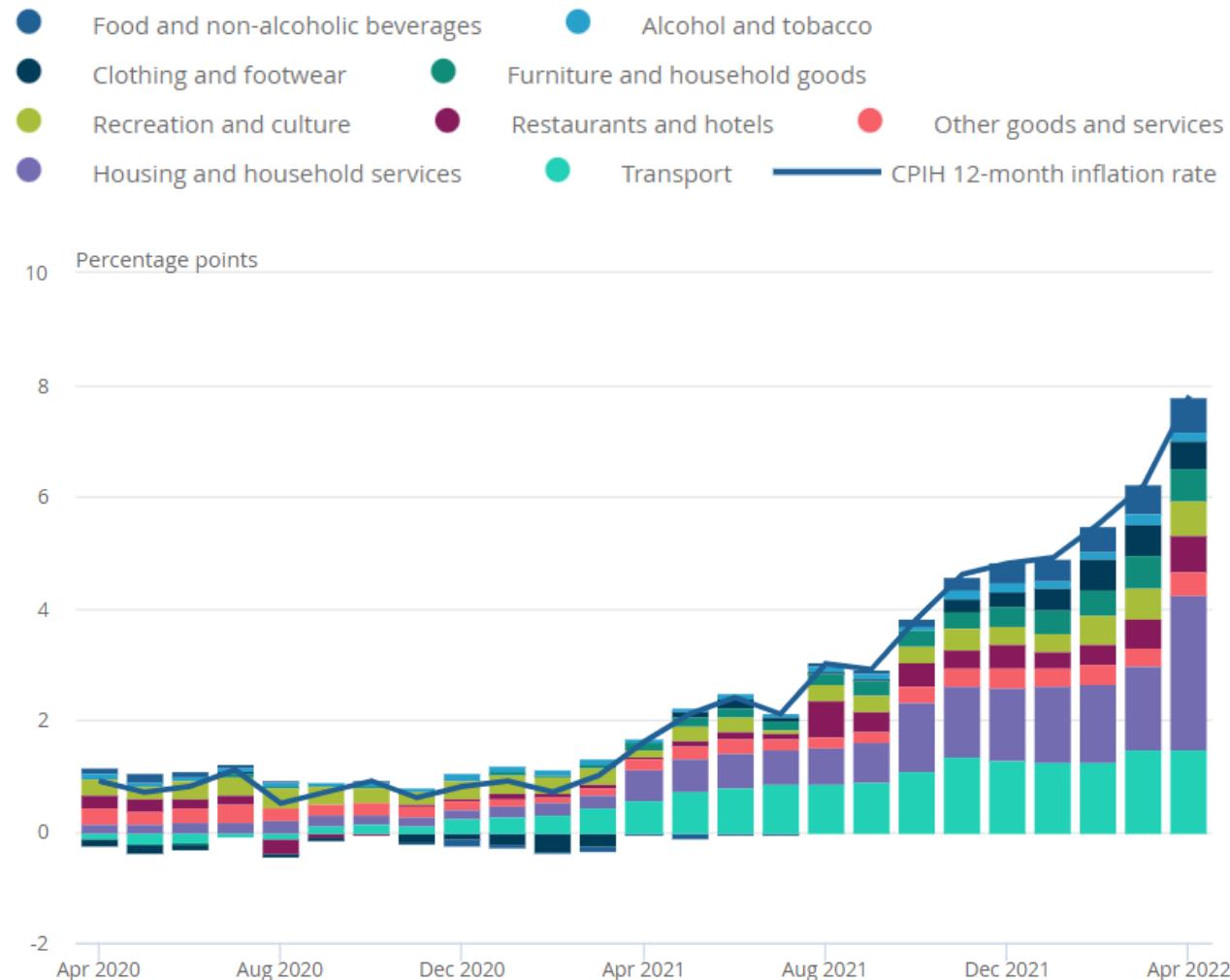
# THE CURRENT COST OF LIVING CRISIS

## What is currently driving inflation?



- Household energy bills are the biggest contributor to inflation at present, as oil and gas prices remain at elevated levels in part due to the Ukraine war.
- After a rise in the UK's energy price cap last month, average gas and electricity prices jumped by 53.5% and 95.5% respectively compared with a year ago.
- Further increases are likely later in the year when the Ofgem price cap can rise again.
- Motor fuel prices are the highest on record, with average petrol prices now around £2.00 per litre in April 2022 versus £1.25 a year earlier.

Source: ONS



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# WHAT ARE THE IMPACTS OF INFLATION?



- **In April, the bottom 10% of the population in terms of income faced an inflation rate of 10.9%, 3% points higher than the inflation rate of the richest 10%.\***
- **Poorest households are hit the hardest** as they spend most of their total budget on gas and electricity spending on average 11% of their total household budget on gas and electricity, compared to 4% for the richest households. Food items such as pasta that make up a larger proportion of low income households' food consumption have seen the greatest price increases.
- An ONS survey\*\* of Nov 2021-March 2022 found that **9 in 10 adults reported an increase in their cost of living over the previous month in March 2022**, an increase of 25% compared with 6 in 10 in Nov 2021.
- **Nearly a quarter (23%) of adults reported that it was very difficult or difficult to pay their usual household bills in the last month, compared with a year ago, in March 2022** (16 to 27 March 2022); an increase from 17% in November 2021 (3 to 14 November 2021).

\*<https://ifs.org.uk/publications/16058>

\*\*<https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/articles/therisingcostoflivinganditsimpactonindividualsingreatbritain/november2021tomarch2022#main-points>

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# THE HEALTH IMPACTS

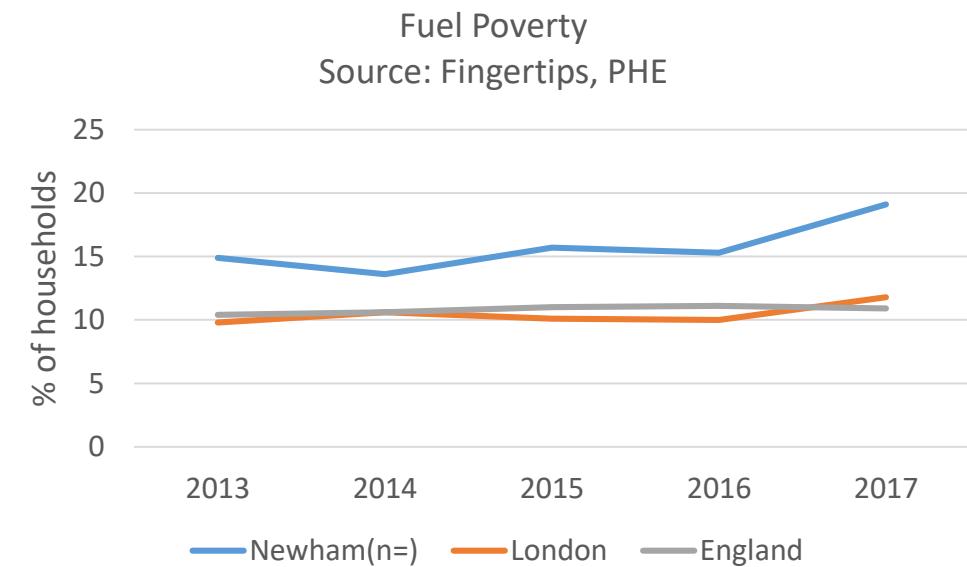
Fuel poverty has a significant impact on health and wellbeing, with evidence showing that impacted households are more likely to experience mental and physical health issues, with many faced with a choice to 'heat or eat'.

This situation is likely to be exacerbated for many households due to the cost of living crisis and the increasing energy prices and changes to Covid support.

The adverse effects on health and wellbeing is either due to the **cold homes, damp and mouldy conditions** or through the financial stress and burden it creates.

Cold conditions **can affect respiratory and cardiovascular functioning**, the immune system, and worsen arthritis symptoms (increasing the risk of home injuries).

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# HEALTH IMPACTS



- Much of excess winter mortality can be attributed to cold temperatures, and a substantial proportion can be attributed to cold housing caused by fuel poverty.
- In the past, studies examining mortality trends have shown that the frequency of death is higher in winter months than at other times of the year.
- Damp can encourage dust mites and mould growth, which is associated with asthma, respiratory issues and eczema, particularly amongst young people.
- Good quality housing that is adequately heated has a direct impact on health as it prevents accidents in the home, reduces winter related deaths and protects against ill mental health.



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# WHO IS MOST AT RISK?

**There are different population groups affected by fuel poverty and cold living conditions, however some groups are more vulnerable to the health effects than others. These groups are:**

- The Elderly
- Children
- Those living with disabilities and chronic conditions



Some households are affected by fuel poverty more than others. The factors that are associated with increased fuel poverty risk in Newham are:

- Homes with low energy efficiency ratings
- Living in rented accommodation, with the private rented sector seeing the highest proportion of tenants in fuel poverty
- Unemployed or part-time employed head of household
- Long-term illness or disability
- Pre-payment meters and standard variable energy tariffs
- Lone parent or pensioner households

“Today’s energy price cap rise will see the number of households experiencing fuel stress double to five million. With the price cap is expected to rise sharply again on 1 October, a further 2.5 million households could fall into fuel stress this autumn, unless more support is provided.”

**Jonathan Marshall, Senior Economist at the Resolution Foundation**

# HOW CAN YOU SUPPORT TENANTS?



**Landlords can help and support by promoting fuel poverty support services and advisory lines.**

- Landlords can attend training to improve their knowledge and then share this with others:

**Train the Trainer** workshop on 13<sup>th</sup> July <https://www.eventbrite.co.uk/e/train-the-trainer-energy-workshop-tickets-376479860397>

- Distributing the Newham residents information flyers

**Support your tenants to get advice now:**

## **GLA Warmer Homes Programme**

A pan-London programme offering advice and financial support for fuel poor households. Services are free and include:

- Telephone advice on saving energy and keeping warm at home
- Home energy visits with installation of small measures such as draught excluders
- Advice and support with energy bill debt and billing disputes with suppliers
- Grants of up to £20,000 per household to improve heating and insulation
- Support with applications for energy bill discounts

## **Who is eligible?**

Eligibility is defined by being on means-tested/disability benefits or through a vulnerability assessment by the Warmer Homes Advice Service providers.

## **How can residents access support?**

Clients can self-refer directly to the Warmer Homes Advice Service: call **0300 555 0195** or contact [shine@islington.gov.uk](mailto:shine@islington.gov.uk)

Professionals can refer clients directly via a single point of contact: [www.london.gov.uk/warmer-homes-referral](http://www.london.gov.uk/warmer-homes-referral)

# Support for tenants in Newham



## Our Newham Money

Advisory support and Energy vouchers are provided to applicants with prepayment meters without electricity/gas or is in risk of having their fuel supply cut. Tel: **020 8430 2041**

**Also for emergency support**

## Priority service register

The Priority Services Register is a free support service to help people in vulnerable situations. Energy suppliers and network operators offer it. Each keeps their own register. Please contact your energy supplier or network operator to get on it.

## Government's Simple Energy Advice

For information on how to reduce your bills and make your home more energy efficient, go to the Government's Simple Energy Advice website

[www.simpleenergyadvice.org.uk](http://www.simpleenergyadvice.org.uk) or call the helpline on **0800 444 202**.

## £150 energy bills Council Tax rebate

In Spring, the Government announced a £150 energy bills Council Tax rebate for most households living in a property in Council Tax bands A-D on 1 April 2022.

Visit <https://www.newham.gov.uk/advice-support-benefits/150-energy-bills-payment-via-council-tax-rebate-bands-d>

## East Citizens Advice

Provides free, confidential and impartial advice for communities in Hackney, Newham and Tower Hamlets on the big issues affecting people's lives.

[Newham](#): 020 3855 4472

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# MENTAL WELLBEING SUPPORT FOR YOUR TENANTS



## Connect Newham

A Befriending Service brings local people together through conversation so they can stay positive and connected.

Contact on 020 3954 3224

For: Residents of Newham

Age 18+

Experiencing feelings of loneliness and isolation

## Newham Safe Connections

Safe Connections Community Hub aims to support people who are experiencing suicidal thoughts to access the right service at the right time. We offer a safe space for people to talk about their feelings and concerns. Call on 0300 561 0115

## Newham Together café

This is a community space for Newham residents aged 18+ who are struggling with their mental health. Open evenings and weekends, open for anyone drop-in, with no referral process.

**Open Monday to Thursday (and all Bank Holidays): 5pm to 9pm**

**Friday to Sunday: 12pm to 9pm**

Rokeby Centre

Rokeby Community Hub

63 Rokeby Street

London

E15 3LS

**Phone:** 08081 968 710 **Email:** Nh.togethercafe@nhs.net

# KEEP IN TOUCH



If you have any questions or feedback to share please contact [Hafsa.Elmi@Newham.gov.uk](mailto:Hafsa.Elmi@Newham.gov.uk)

Happy to share the content presented today.

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