# Lockdown. Rundown. Breakdown.

**The COVID-19 lockdown and the impact of poor-quality housing on occupants in the North of England**

# Policy Briefing

October 2020

## Overview

This report looks at the impact living in poor-quality accommodation had on Northern households during the pandemic. Amongst many findings we highlight the following five main impacts:

1. Existing poor conditions are worsening, leading to longer-periods living in non-decent accommodation.
2. Renters are under-reporting repair issues and concerns out of fear of eviction and rent increases.
3. There is likely to be a backlog of major repairs to deal with over the coming months.
4. There is an increase in energy use, due to more people spending more time at home. These costs are causing increased anxiety to a wider range of households.
5. Households feel financially insecure and renters feel insecure in their tenancies.

The report calls for urgent action this winter and longer-term policy responses to ensure that the condition of and access to existing homes is treated as a priority equal to the importance of the supply of new homes.

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## Background

Whilst poor-quality housing is a national problem, the situation is acute in the North of England due to concentrations of pre-war, low-value properties. Around 1 million owner-occupied homes in the North now fail to meet the Decent Homes Standard, in addition to 354,000 private rented homes. The impacts of poor housing conditions on health are well established, and it has been estimated that the annual cost to the NHS of poor housing is £1.4billion: a possible underestimate, taking on board the impacts overcrowding and poor conditions have had on exposure to COVID-19.

Earlier this year the Centre for Ageing Better has drew on existing evidence in order to infer the impact that housing, health and COVID-19 have had for people and Shelter recently published findings from a poll that reported that 35% of private renters were living in poor conditions at the height of the pandemic and 56% of private renters experienced an issue with the condition of their home during lockdown, with only half of private renters feeling safe in their homes during this time (Gayle, 2020). This study, based on interviews with residents from the private rented and owner-occupied sectors, offers a rich picture of what lives were and are like during the pandemic for those who have to endure poor conditions.
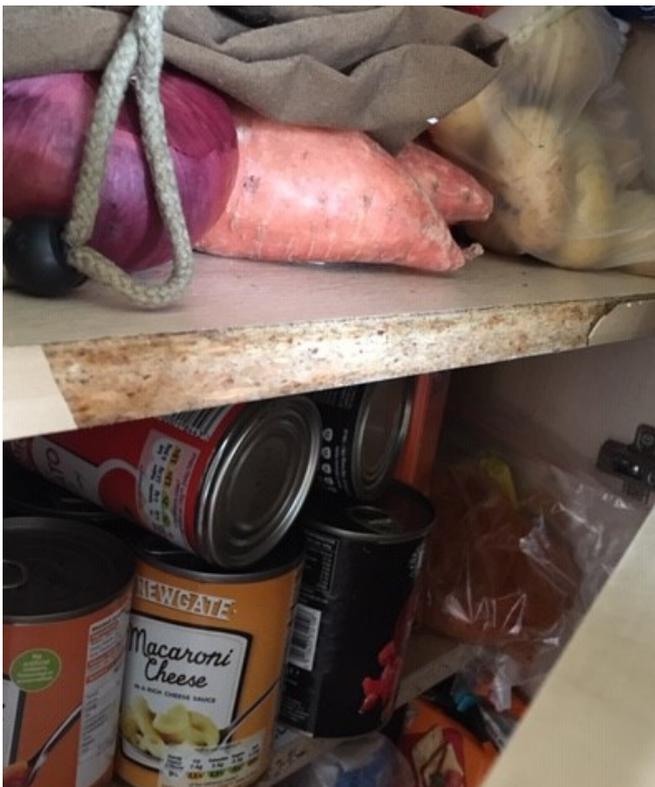


## Key findings

### Poor conditions are worsening

Households were living with longstanding repair and quality issues. These ranged in severity and impact from having to manage relatively minor cosmetic faults that had become more apparent during lockdown to major cases of damp, mould and leaks that stemmed from significant structural issues. Lockdown had ultimately worsened such conditions and impaired people's ability to live with those conditions.



Many longstanding repair and quality issues were described as worsening throughout lockdown because social distancing measures prohibited contractors from entering the home. It was only in extreme cases, such as the breakdown of heating systems, that contractors typically carried out work. Sometimes the absence of contractors was a result of a disinclination to have outsiders in the living space for fear of infection. Other respondents spoke about landlords reporting difficulties in arranging for a contractor to visit. Some respondents suspected landlords were using lockdown as an excuse to postpone or delay costly repair works, whereas some landlords flatly refused to arrange repairs. Households were having to draw on their own incomes, savings and credit to cope with the costs associated with their poor conditions, which further entrenched people in the private rented sector.

Private renters were under-reporting the repairs that were needed to their homes. Similarly, organisations that provide specialised support to older adults living in owner-occupied accommodation were particularly concerned about the under-reporting of repairs and the impact this was having on already poor living standards and unsafe environments. Such factors led to the general view amongst professionals that once 'normality' had resumed there would be a significant backlog of issues and an unfavourable wider context in which these could be tackled.

## Tenant-landlord relations are strained

Some renters commended the proactive approach their landlords had taken at the beginning of lockdown (to reassure tenants about their renting situation in light of impending job losses), whereas others who had been made redundant or now had wages capped at 80% under the government's furlough scheme perceived their landlords as lacking sympathy and compassion about their situation. The vast majority of renters had not considered the possibility of asking landlords for rent reductions when questioned during interviews. Many respondents were not reporting repairs or concerns, complaining or chasing up reports that had already been made for fear of possible revenge evictions or deliberate rent increases. Indeed, many households described how they were, in spite of the conditions they were living with, prioritising meeting housing costs over food and other expenses.

## Householders are coping as best they can

Households recounted coping strategies relating to both housing conditions and lockdown more generally. These fell into four approaches: practical strategies, such as catching leaking water in bowls/pans, deep cleaning to contain/remove mould, using earplugs to block out noise and leaving curtains shut to retain heat; spatial strategies, such as rearranging rooms within the house (e.g. to accommodate working from home); as well as psychological strategies, such as meditation and exercise. Ownership strategies, whereby tenants bypassed their landlord and paid for contractors to conduct repairs, were also discussed.

## Overcrowding and isolation

Overcrowding was an issue most households were experiencing, with entire households living, working and spending time in the same housing space. Conversely, people who lived by themselves discussed feeling isolated and lonely in the weeks when contact with family and friends was restricted to online video call facilities. Loneliness and isolation were particularly acute for older adults and participants with health conditions who were at high risk and could not, in any case, leave their dwellings, in line with the UK government's strategy to 'shield' the most vulnerable.

## Thermal comfort and energy costs are major sources of anxiety

The struggle for thermally comfortable homes was a major theme in the research. Although this included overheating, the majority of issues related to the presence of cold and damp conditions due to the inability of heating systems to retain heat for long durations of time. It was clear that the inability to control thermal comfort, as well as energy costs, in the home was an ongoing source of anxiety for some and a new source of anxiety for those who had new-found experience of income precarity. The struggle to keep properties as warm as possible was leading some people to stop opening windows, which further lowered internal air quality and exacerbated existing respiratory conditions.

## The impact on the health and wellbeing of occupants

The experience of confinement over many weeks in poor-quality housing had a grinding effect on participants. For residents living in damp and mouldy conditions, the development of chesty coughs took on a new dimension against a canvas of COVID-19. By virtue of being confined inside, others had come to face the bleak realities of their housing situations and the quality of properties they could afford. Whereas previously housing had been a space in which very little time was spent due to work routines and unrestricted social lives, confinement in low-quality housing had been a forlorn experience for some households. The visibility of cracks in walls, the smell of damp and the noise of dripping water from leaks being caught in buckets were discussed as now daily lived experiences. Households routinely reported the onset or resurgence of mental ill health such as depression and anxiety.

Whilst a small proportion of households were getting by, the findings suggest that the majority of households appeared to be living with a sense of dread about their future and their [in]ability to change it. There were heightened concerns about the precarity of their tenure, the frailty of their homes, the uncertainty of their financial situation and a sense of impending hopelessness.

## Conclusion

The housing system in the UK has long been considered in a state of crisis. As rising house prices mean fewer people are able to purchase a home, and with social housing stock largely stagnant, private renting is no longer a short-term housing solution and existing housing will remain a part of the housing supply for some time yet. It is clear that the quality of existing housing is also a part of the current housing crisis.

This report amplifies the connection between the places we call home and our health, security and sense of wellbeing. These factors cannot be untangled. The COVID-19 lockdown has shown in the starkest of terms that rundown homes are resulting in rundown people. At the time of writing we are now seven months on from the initial lockdown announcement, with measures of varying degrees likely to continue for a substantial period yet. There is an opportunity to learn from the first few months of the COVID-19 lockdown and take urgent action for the short, medium and long term to ensure that the housing crisis, which has been so frequently identified, does not lead to systemic or personal breakdown.

## Policy implications

## Priorities for the coming winter

The Green Homes Grant offers one of the largest and most inclusive home upgrade opportunities and needs to be spent by the end of March 2021. Policy makers should ensure that this opportunity targets those people most in need and actively engages with landlords to overcome barriers they face.

Many participants faced increased costs and reduced, or insecure, incomes as a result of the pandemic and associated lockdown. The immediate focus for policy makers must be to maintain and strengthen financial safety nets in order to keep residents afloat and ensure they can afford the clothing, food and energy costs that might make this winter more bearable.

This research points to a need for policy makers to campaign for the reintroduction of the ban on evictions and the need for all organisations to adopt fair-minded and just debt enforcement and debt recovery practices.

Organisations such as Home Improvement Agencies play a crucial intermediary role between households, health and social care, allowing people to live in their own homes with independence, safety and dignity. There needs to be an immediate focus on ensuring that they and similar organisations working at the intersection of housing and health have the funds they need to reach the most vulnerable over the winter period.

As households across all tenures will be cautious about social contact, there is a need to mobilise digital methods of identification, communication and engagement to ensure no one is left isolated and left behind.

# Beyond the winter

The inability, or reluctance, of private rented sector tenants to resolve their housing conditions was often rooted in the insecurity of their tenure. This study further supports calls to provide all renters with security of tenure as a necessary step to ensure that renters have confidence to exercise their tenancy rights around repairs and maintenance. This should be a legislative priority.

Organisations within the public and voluntary and community sectors should reach out to a wider audience and provide routes in to clear, trusted and impartial advice and support to increase the awareness of housing rights.

Owner-occupiers faced barriers around the cost or complexity of repairs. This points to the need to ensure that homeowners can access trusted sources of help and advice, whether this is from a local authority or third sector organisations. These barriers must also be taken into account in the design of initiatives or delivery of existing schemes (e.g. the Green Homes Grant) to assist owner-occupiers to upgrade their homes.

The struggle for thermal comfort and energy costs punctuated the daily lives of many people living in the lower end of the private rented sector and in other colder, older homes. Thoroughly insulating homes and replacing heating systems have huge potential to tackle the inability of renters and homeowners to heat their homes to a reasonable level and improve the fabric of their homes. Net zero represents a once-in-a-generation opportunity to upgrade England's poorly performing housing stock. Net zero's potential to improve the lives of people will only be maximised if policy makers view the programme as a wider opportunity to undertake holistic improvements to our housing stock. This means ensuring that there is the practical agility to make simple repairs and adaptations to homes at the same time as making them climate-ready.
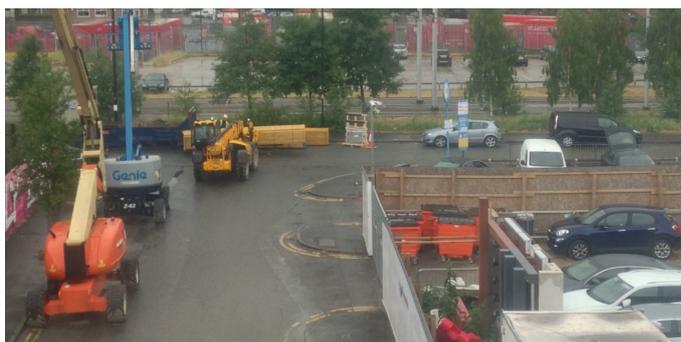
## Long-term implications

Findings suggest that minimum requirements in planning and housing policy need to account for a wider range of circumstances than is currently the case. The impacts of having a lack of internal space, a lack of outdoor space and noise from external sources have had harmful consequences for individual households. This should inform future housing standards and be instructive to those seeking to approve change of use applications that would bring vacant commercial units into domestic supply.

A focus on 'rogue landlords' ignores poor practice and a lack of resilience in the private rented sector more broadly. Many residents in this study suggested that their landlords were reasonable and non-exploitative. However, this did not ensure that the accommodation they were letting was reasonably adequate or that landlords had the necessary expertise and resilience to support households. Tenants often experience intractable issues, not through criminal intent, but through ignorance and inertia on the part of their landlord. There should be a wider focus on ensuring landlord compliance with minimum standards than is currently the case. Policy makers should consider whether the private rented sector can offer an appropriate long-term home for some residents with additional vulnerabilities.

There is a need for a long-term rebalancing of housing policy – at national, city-region and local levels – so that the quality of our existing homes is treated as a priority equal to the importance of the supply of new homes.

## The study

The study 'Lockdown. Rundown. Breakdown.' was rapidly mobilised in May 2020 in response to the UK national lockdown. It sought to understand the lived experiences of people who were living in poor-quality, non-decent accommodation in lockdown and understand their coping strategies. It draws on semi-structured interviews with 50 residents living in poor-quality accommodation in the private rented and owner-occupied sectors and eight professionals in the North of England, UK. The full detailed research report is available from https://pure.hud.ac.uk/en/persons/philip-brown



## Suggested citation:

Brown, P., Newton, D., Armitage, R. and Monchuk, L. (2020) Lockdown. Rundown. Breakdown: The COVID-19 lockdown and the impact of poor-quality housing on occupants in the North of England. Policy Briefing. The Northern Housing Consortium.

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