

Public Health Annual Report

Healthy Homes





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Thank you to Sitcom Soldiers Film Company based in Bolton for producing the Public Health Annual Report video.

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Foreword



A safe, warm and secure home is fundamental to good health.

The conditions in which people live shape not only their physical and mental wellbeing, but also their ability to live independently, access services, and participate in their communities.

This year's Annual Public Health Report focuses on Healthy Homes and sets out the evidence for housing as one of the key determinants of health in Bolton. While many residents live in homes that support their wellbeing, a substantial number experience conditions such as damp, cold, overcrowding or insecurity that increase the risk of ill health. These issues are not evenly distributed and are more likely to affect those already facing disadvantage.

Housing has been identified as a priority within Bolton's new Joint Local Health and Wellbeing Strategy, reflecting its importance to improving outcomes for residents and reducing inequalities across the borough.

The Health and Wellbeing Board has recognised that progress in this area depends on continued partnership between the Council, the NHS, housing providers and the voluntary and community sector.

There are strong foundations to build on in Bolton. Collaborative work across the system is already supporting residents through targeted interventions and wider programmes to improve housing conditions, prevent homelessness and reduce fuel poverty. However, the scale of the challenge and the pace of change required mean that sustained, coordinated action will be essential.

This report takes a structured approach to housing through three key elements: quality, suitability and stability.

It also identifies a focused set of recommendations where strengthening prevention and early intervention, and making best use of existing and future housing, can have the greatest impact.

Improving housing is a long-term endeavour, but it is also an effective way to improve health outcomes and reduce demand on services. By building on existing partnerships and maintaining a clear focus on prevention, there is a real opportunity to ensure that more residents in Bolton are able to live in homes that support them to live well, age well, and remain connected to their communities.

Lynn Donkin
Director of Public Health



Executive summary

The homes people live in have a significant impact on their physical, mental and social wellbeing.

Housing is a key determinant of health, and people living in homes that are safe, warm, secure, affordable and suitable are more likely to experience better health and quality of life. Poor housing disproportionately affects those already experiencing disadvantage, including low-income households, older people, people with disabilities, ethnic minority groups and families with children.

Bolton continues to work collaboratively to reduce health inequalities and improve the health of residents, with housing identified as a key priority across several strategic plans.

Healthy Homes for Good Health is one of three drive priorities in **Bolton's Joint Local Health and Wellbeing Strategy 2026–2029**, focused on local collective action to ensure access to safe, warm, secure and affordable homes that improve health and reduce inequalities.

Bolton 2040 Borough Plan, where we want people to live, work, study, invest and visit, recognises factors such as housing being just one of the wider components that is important for good health.

Bolton's Local Plan is currently being developed and will set out a 15-year vision for growth, identifying where new homes, jobs, community facilities and green spaces should be located.

This report examines healthy homes through three interconnected themes: **quality, suitability and stability.**

Theme 1

Quality homes:

Free from damp, mould and cold

Homes should be warm, dry and free from hazards. Damp, mould and cold are linked to respiratory and cardiovascular disease, poorer mental wellbeing and worsening long-term conditions. Young children and older people are particularly vulnerable.

Bolton faces particular challenges due to its ageing housing stock, with over a quarter of homes built before 1919.

Around 12% of households are fuel poor, rising to 21% in some neighbourhoods.

Existing local collaborative approaches include housing enforcement, home repair support and energy efficiency programmes.

Recommendations:

We recommend working with locality partnerships, including the Health and Wellbeing Board, to:



Embed housing as a key determinant of health across Bolton's policies, programmes and services.

Theme 2

Suitable homes:

Providing adequate space and safety for the people living in them

Suitable homes provide adequate space, and support people to live safely and independently. Overcrowding can affect physical and mental health, educational attainment and the spread of infectious disease. In Bolton, 6,815 households (6%) live in overcrowded homes.

Home hazards also increase the risk of injury, particularly among older people and young children. Bolton's falls admission rate among older people is better than the England average, but mortality and some hip-fracture indicators are less favourable.

Injury admissions among children are also worse than the national average. Bolton already benefits from a range of preventative services, including falls prevention, home adaptations, Bolton Care and Repair, health visiting and early-years support.



Strengthen intelligence and data sharing on housing and health to support prevention and early intervention models.



Improve and simplify access to early help and prevention services for all Bolton residents, regardless of tenure, for example through a single point of access.

Theme 3

Stable homes:

Provision of affordable and stable homes over time

Stable homes are affordable, secure and adaptable for changing needs and circumstances over the life course. Housing costs can create financial pressure and force difficult choices between essential needs such as rent, food and heating.

Although Bolton remains less expensive than many parts of England, lower prices do not necessarily mean housing is affordable for local residents as rent and wider living costs continue to rise compared to earnings.

Housing insecurity can lead to homelessness. Like many areas nationally, Bolton has experienced increasing demand for homeless prevention and temporary accommodation linked to wider economic and housing market pressures. Since 2018, the number of Bolton households in temporary accommodation has more than doubled, while the number of children in temporary accommodation has risen from 97 to 310. Demand for homelessness prevention and relief services has increased by 58%, reflecting growing pressure on local support systems.

Together, the recommendations of this report aim to reduce health inequalities, prevent avoidable harm and enable more Bolton residents to live in homes that support good health and wellbeing.

Intro♥duction

How do homes affect our health?

The link between housing and health has long been recognised. Historical public health leaders such as Nye Bevan and Bolton's Dr Samuel Taylor Chadwick understood that poor housing conditions contributed directly to ill health. While housing has improved in many ways, the relationship between homes and health remains just as important today.

A **safe, warm** and **secure** home is a fundamental building block of good health.



However, many homes still fall short. The Good Home Inquiry estimated that around four million homes in England do not meet basic standards of decency, with two million posing a serious risk to health and safety.

This report considers healthy homes through three key themes:

- **Quality:** homes that are warm, dry and free from hazards such as damp, mould and cold.
- **Suitability:** homes that provide enough space and meet the needs of those living in them.
- **Stability:** homes that are affordable and secure over time.

Poor housing can affect both physical and mental health. Damp, mould and cold increase the risk of respiratory illness, while overcrowding can affect sleep, wellbeing, child development and the spread of infectious diseases. Housing problems can also lead to stress, anxiety and poor mental health. The impact of poor housing is not shared equally. Lower-income households, renters, older people, disabled residents, families with children and some minority ethnic communities are more likely to experience poor housing conditions. As a result, housing is both a driver and a consequence of wider health inequalities.

Poor housing also places significant pressure on public services, costing the NHS an estimated £1.4 billion each year in first-year treatment costs alone. However, a growing body of evidence shows that investing in housing improvements can generate substantial long-term savings and health benefits. Despite these challenges, poor housing is preventable and fixable. By improving the quality, suitability and stability of homes, Bolton can reduce health inequalities, ease pressure on services and help people to live well, age well and thrive.

Bolton's Joint Local Health and Wellbeing Strategy 2026–2029, Bolton 2040 Borough Plan and Bolton's Local Plan all collectively aim to ensure access to safe, warm, secure and affordable homes that improve health and wellbeing, and reduce inequalities.

What makes a good home?

A good home is more than just a shelter. It is safe, warm, secure and suitable for the people who live there. These characteristics are essential for good health, wellbeing and quality of life. A good home also extends beyond the building itself; the local environment, including green spaces, services, transport, and safety, also plays a major role in shaping health and wellbeing.

The Decent Homes Standard was introduced in 2006 and provides an important minimum benchmark for housing quality. It has helped improve conditions, particularly in social housing.



Free from serious hazards



Reasonable state of repair

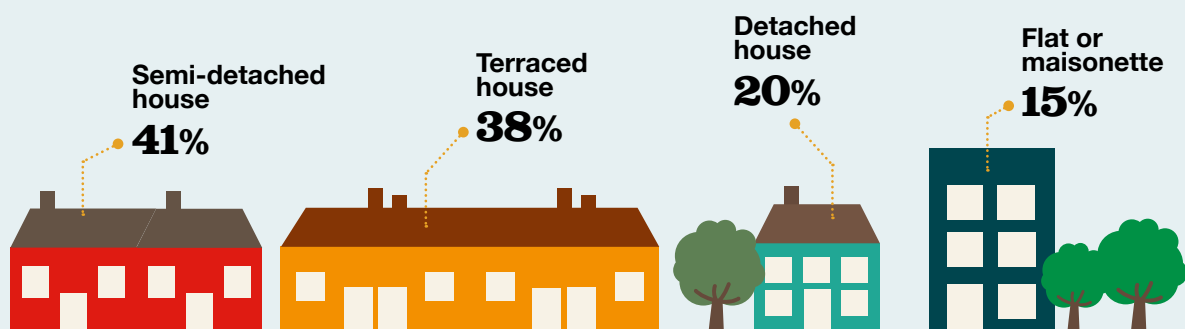


Modern facilities and services



Thermal comfort

Types of homes in Bolton



Decent Homes Standard

To meet the Decent Homes Standard, a property must:

- be free from serious hazards (as defined by the Housing Health and Safety Rating System)
- be in a reasonable state of repair
- have reasonably modern facilities and services
- provide a reasonable degree of thermal comfort

In Bolton there are an estimated 17,700 homes (14%) that fail to meet the Decent Homes Standard¹. This is an improvement since 2019 when there were around 20,800 (17%) non-decent homes², and reflects the efforts of ongoing programmes across the borough to improve housing quality.

The Decent Homes Standard provides an important baseline for assessing housing conditions, however meeting this standard does not necessarily mean a home is fully healthy. Homes can still be overcrowded, difficult to afford or insecure, and the standard may not fully reflect the lived experience of residents.

This report therefore adopts a broader definition of a good home based on three principles:

- **Quality homes:** warm, dry and free from hazards
- **Suitable homes:** safe, accessible and with sufficient space
- **Stable homes:** affordable and secure over time

Together, these elements provide a practical framework for understanding housing as a key determinant of health and for identifying opportunities to improve homes and wellbeing in Bolton.



Bolton homes by tenure



The Bolton Housing Landscape

Bolton has a diverse housing stock, with most homes being semi-detached or terraced properties and the majority owner occupied.³

While house prices and rents are generally lower than the national average, affordability remains a challenge for many residents when considered alongside local incomes, household circumstances and housing quality.⁴

A defining feature of Bolton's housing stock is its age, built before 1919. The borough has a higher proportion of older homes than both Greater Manchester and England as a whole. Many of these properties were built before modern construction standards and can be harder to heat, insulate and maintain. As a result, they are often more vulnerable to issues such as damp, mould and cold, all of which can have significant impacts on health and wellbeing.

These challenges are reflected in housing quality measures, which show that a sizeable proportion of Bolton homes do not meet expected standards. However, housing conditions are not evenly distributed across the borough. Areas experiencing higher levels of deprivation are also more likely to experience poorer housing conditions, suggesting that the health impacts of housing are concentrated in particular neighbourhoods.

The age of Bolton's housing stock is an important factor, but housing quality is also shaped by wider social and economic circumstances. Residents on lower incomes may face greater difficulties in maintaining, improving or heating their homes, meaning housing quality and deprivation often reinforce one another.

Together, these factors highlight the importance of housing as a key contributor to health inequalities across Bolton.



Quality homes

Damp, mould and cold are among the most common housing hazards and often occur together.

Poor insulation, inadequate heating and high energy costs can make homes colder and damper, creating conditions that allow mould to grow. These problems are more common in older homes, rented accommodation and lower-income households, contributing to existing health inequalities.

It is important to recognise that as summers become warmer and periods of hot weather last longer, effective insulation of roofs and walls can help to reduce heat gain within homes during the summer months while also retaining warmth during the winter, providing benefits for health, thermal comfort and energy efficiency.

Damp and Mould

Damp and mould can have serious consequences for health. Exposure is linked to respiratory illnesses such as asthma and chest infections, as well as conditions including eczema and allergies. Children, older people and those with existing health conditions are particularly vulnerable. Living with damp and mould can also affect mental wellbeing, causing stress, anxiety and reduced quality of life.



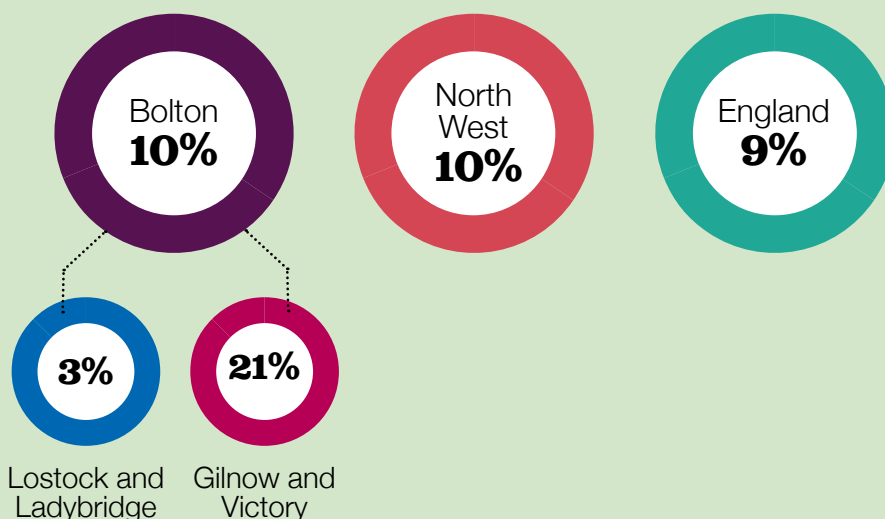
Although the extent of the problem is difficult to measure, evidence suggests damp and mould affect a substantial number of households, particularly in the private rented sector. In Bolton, the borough's older housing stock means many homes may be more susceptible to damp, condensation and mould if they are poorly insulated or ventilated.

Nationally, greater attention has been given to damp and mould following the introduction of Awaab's Law, which strengthens social landlords' responsibilities to investigate and address serious hazards. The Renters' Rights Act 2025 will extend the protections around addressing hazards to the private rented sector too – although final details and implementation timelines are still subject to consultation.

Locally, the council and housing partners respond to complaints, enforce housing standards and provide support to residents. Programmes that improve insulation and energy efficiency also play an important preventative role by addressing the underlying causes of damp and mould.



Residents living in fuel poverty:⁵



Cold homes

For many households, keeping their home warm remains a challenge. Cold homes are closely linked to fuel poverty, poor energy efficiency and rising living costs leaving some households facing difficult choices between heating their home and other essentials such as food. This a significant and preventable public health issue.

Living in a cold home increases the risk of respiratory and cardiovascular illness, can worsen existing health conditions, and contributes to damp and mould. Cold homes can also affect mental wellbeing through stress, anxiety and poor sleep, particularly where residents struggle to afford heating costs.

Bolton experiences slightly higher levels of fuel poverty than the national average, while rates vary considerably between neighbourhoods. Older, less energy-efficient homes can be especially expensive to heat, placing additional pressure on households already facing financial hardship.

A range of national, regional and local initiatives are helping to tackle cold homes by improving insulation, heating systems and energy efficiency. Programmes such as the Warm Homes: Local Grant provide important opportunities to improve housing conditions while reducing fuel poverty, and additional support can be found via Bolton Care and Repair service.



Suitable homes

A healthy home should be safe, accessible and provide enough space for the people who live in it.

Homes that are overcrowded or contain avoidable hazards can affect physical health, mental wellbeing and independence.

Overcrowded homes

Having enough living space is important for privacy, sleep, learning, family relationships and overall wellbeing. Overcrowding can contribute to stress, poorer mental health and increased transmission of infectious diseases. It can also worsen housing problems such as damp, mould and poor indoor air quality.

In Bolton overcrowding affects 6,815 households (6%).⁶

Although a relatively small percentage of households, overcrowding has a significant impact on those who experience it. Overcrowding is associated with a range of factors including household size, affordability pressures and housing availability, and affects some communities disproportionately.

In Bolton, overcrowding is higher than the national average, reflecting pressures on housing affordability and the availability of suitably sized homes.

National action focuses on increasing the supply of affordable housing, while local measures include prioritising overcrowded households for housing allocations and making better use of existing housing stock.

Houses in Multiple Occupation (HMOs) are properties occupied by three or more people from two or more households who share facilities such as a kitchen, bathroom, or toilet. This includes shared houses, bedsits, and some self-contained flats. People are grouped into a single household if they are a couple or family members, so friends sharing is counted as separate households.

Nationally, mandatory HMO licensing applies to larger HMOs occupied by five or more people from two or more households. In response to a significant increase in smaller HMOs, Bolton Council is introducing a borough-wide additional licensing scheme from April 2027 for HMOs occupied by three or four people from two or more households sharing basic amenities. This requires all HMOs to meet specific standards on space, amenities, maintenance, and management. It will apply to all HMOs that aren't already subject to a mandatory licence.

Additional licensing complements the council's 2025 decision to implement Article 4,⁷ which removed permitted development rights for the conversion of domestic dwellings into HMOs. All such changes require planning permission, with further planning policy development strengthening the restrictions where saturation is high.

While HMOs have an important part to play in the housing market and can provide affordable housing, it is critical that they are of good quality and do not have a negative impact on the communities in which they sit.

Hazards in the home: Falls and injuries

Homes can contain everyday hazards that increase the risk of injury, particularly for older people and young children. Loose carpets, poor lighting, unsafe stairs and a lack of appropriate adaptations can all contribute to unintentional injuries in the home.

For older people, falls are a major cause of injury, loss of independence and hospital admission. Mortality from accidental falls is higher in Bolton than nationally, at 19.0 deaths per 100,000 compared with 14.8 per 100,000.

Local data also suggest Bolton has a comparatively high burden of serious fall-related injury, with 18% of falls admissions involving a fractured neck of femur compared with 13% across Greater Manchester.⁸ For young children, the home is where most unintentional injuries occur. Poor housing conditions and deprivation can increase these risks further.

Although childhood injury rates have generally fallen over the last decade, both nationally and locally, hospital admissions due to injury among children remain higher in Bolton than the national average.

Prevention relies on a combination of home safety assessments, strength and balance programmes, adaptations such as handrails and stairlifts, and practical support for families to make homes safer.

Mortality from accidental falls (all ages)



Bolton
19/100,000

England
15/100,000

Source 9

Child admissions due to injury



Bolton
106/100,000

England
93/100,000

Source 10



Stable homes

A stable home is one that is both affordable and secure.

When housing costs become difficult to manage, households may face stress, financial hardship and an increased risk of housing instability or homelessness. These pressures can affect physical and mental health, particularly for lower-income households, renters and younger people.

Affordability

Although housing in Bolton remains more affordable than in many parts of the country, house prices and rents have risen rapidly in recent years. Bolton has average purchase price of 6.2 times average local earnings compared with North West region at 5.9.¹¹

Bolton has similar private rental affordability to the region as a whole at 28% of local median income, compared to NW at 28%. Greater Manchester (GM) lowest at 24% is Wigan; GM highest at 41% is Trafford.¹²

For many households, especially those on lower incomes, housing costs can reduce the money available for essentials such as food, heating and transport.

National, regional and local action focuses on increasing the supply of affordable housing and helping residents manage financial pressures through welfare support, debt advice, income maximisation services and energy-efficiency improvements. While local partners cannot control housing costs, they play an important role in helping residents maintain stable housing and avoid crisis.

Housing insecurity and homelessness

Housing insecurity includes the risk of eviction, frequent moves, living in temporary accommodation or homelessness. These experiences can have serious impacts on health, wellbeing and life opportunities, particularly for children and vulnerable adults.

Demand for homelessness support has increased both nationally and locally. In Bolton, more households are seeking help to prevent or relieve homelessness, and the use of temporary accommodation has risen significantly in recent years.

For individuals experiencing the most severe forms of homelessness, including rough sleeping, targeted and flexible support is essential.

Local efforts focus on prevention and early intervention, helping people remain in their homes wherever possible through housing advice, tenancy support and financial assistance. For those who do become homeless, services provide temporary accommodation, outreach support and pathways into longer-term housing. During winter 2025/26, Bolton piloted nine sleeper pods as an emergency intervention. These self-contained, secure units provided immediate shelter and warmth for people who would otherwise be sleeping rough, offering a safer alternative to sleeping on the streets and a potential first step towards engaging with support services.

Some of Bolton's sleeper pods





A healthy homes vision

A healthy home is fundamental to good health and wellbeing.

It provides the foundation for physical and mental health, independence, and participation in community life.

The key elements of a healthy home, **quality, suitability and stability**, are closely linked.

Cold, damp or overcrowded homes can harm health, while financial pressures and poor health can increase the risk of housing insecurity and homelessness.

These challenges often overlap and disproportionately affect those already experiencing disadvantage.

The recommendations focus on prevention, reducing inequalities and working collaboratively across housing, health and community services.

By building on existing partnerships and targeting support where it is needed most, Bolton can improve housing conditions, reduce health inequalities and ensure more residents can live in homes that are safe, suitable and secure.



Recommendations

We recommend working with locality partnerships, including the Health and Wellbeing Board, to:

- 1.** Embed housing as a key determinant of health across policies, programmes and services in Bolton.
- 2.** Strengthen intelligence and data sharing on housing and health to support prevention and early intervention models.
- 3.** Improve and simplify access to early help and prevention services for all Bolton residents, regardless of tenure, for example through a single point of access.



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Healthy Homes 2025-2026