New housing bill helps health but leaves renters in arrears

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Few events can be more stressful than being evicted from your family home, through no fault of your own, during a cost of living and housing crisis. The stress this can cause, plus the disruption to work, education, family relationships and neighbourhood connections, have an impact on mental and physical health.¹

As the Royal College of GPs chair recently highlighted, unsafe, damp and cold housing conditions also widen the health gap between rich and poor through infections, falls, asthma, allergies and stress.² As well as the human impact, the NHS acute care costs associated with unhealthy housing in England are over £1bn per year, on top of the burden on GPs, mental health and social care.³

The Renters’ Reform Bill, introduced on 17 May, aims to “bring in a better deal for renters” and could reduce some health related harms.⁴ But there is a long way to go to repair this key building block of good health. If the government is serious about levelling up health and secure housing for all they also need to fix quality, affordability and supply.

Private renting and health

The government is right to focus on private renters, a group that has doubled in the past 30 years and who are more likely to experience multiple housing problems including unaffordability, overcrowding, and poor standards. In turn these problems are associated with worse health—so will the bill solve them?⁵ ⁶

Housing security

Living under the threat of eviction is inherently stressful for renters who “live at the whim of the landlord.”⁷ Multiple home moves are associated with worse self-rated health and are more common for private renters.⁸ Moving frequently can disrupt family life, work, education, and neighbourhood links and particularly affects children in poverty who are almost twice as likely to have moved three or more times.⁹

The headline measure in the bill is to scrap “no-fault evictions” and should reduce the threat and frequency of losing your home. It could also stem the flow into homelessness.¹⁰ Landlords will still have rights to repossess their property, including for anti-social behaviour. The legislation will have to ensure these rights are fairly applied, and do not create another weapon to hold over tenants.

Housing quality

Living in housing that fails the government’s minimum “Decent Home Standard” can have a direct impact on worse health.¹¹ ¹² Damp and mould increase the presence of dust mites that trigger asthma. Cold homes contribute to higher risks of heart failure, high blood pressure and pneumonia, increasing excess deaths. Disrepair can lead to falls, particularly for older people. Some homes lack basic cooking facilities, exacerbating poor diet. There are secondary impacts of poor insulation contributing to higher cost of heating homes and less money for other essentials for a healthy life. Living in overcrowded homes adds to psychological distress.

One million private rented homes in England remain “non-decent.”¹³ The bill will create a national property portal and help private tenants to complain about poor standards or un-remedied repairs to a new Ombudsman. But the promise to extend the Decent Home Standard to private rented homes is at risk of being kicked into the long grass.¹⁴

Housing affordability

Better housing standards and security would have a benefit for health, but could worsen the problem of rent affordability. For the one-quarter of private renters who receive the housing element of universal credit, an affordability gap has opened up once more. Rents have risen 12% but support with private rental housing costs has been frozen.¹⁴ This rent gap represents a harm to health if people run up debt, cut back on heating, food and essentials or face moving into overcrowded and sub-standard homes. It can add to inequalities, as younger adults, people from minority ethnic backgrounds, and those on low incomes are more likely to experience housing affordability problems.¹⁵

The Renters’ Reform Bill neglects this growing affordability crisis. Tackling it requires increasing the housing proportion of universal credit, in line with the growth of private rents. It also means removing punitive policies such as the benefit cap for out-of-work families, impacting particularly in high rental cost areas with a likely consequence of pushing people into poverty, debt and arrears, or uprooting families from their neighbourhood.¹⁶

Beyond the private rental sector

A broader strategy is needed to ensure homes support health. Most non-decent homes are owner-occupied, leading to health problems for older people.¹⁷ Rough sleeping is rising again and is 74% higher than in 2010.¹⁸ In the longer term, the government must re-commit to building more affordable high quality homes as set out in the Levelling Up White Paper.¹⁹ The good news for politicians is that building more affordable housing is one of the most popular policies that the public would like to see to improve health in their area.²⁰

Our homes are a fundamental building block for health. The Renters’ Reform Bill is a step in the right direction, but a comprehensive approach is needed to address the problems with housing security,
quality, affordability and supply that drive wide inequalities in health.

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