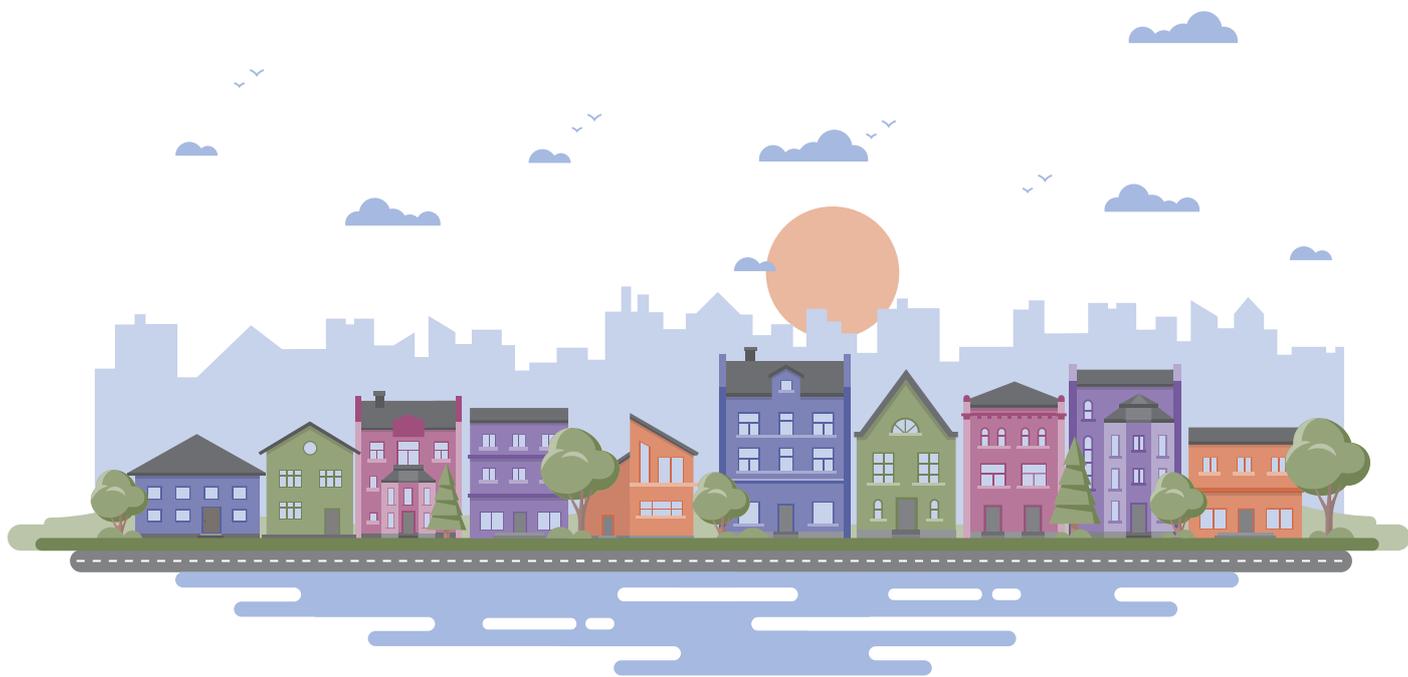


DELIVERING THE RIGHT HOMES IN THE RIGHT PLACES

Views from a group of chairs of social housing providers
on the forthcoming Social Housing Green Paper



centre for
partnership



trowers & hamlins

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About the Board Room and the Social Housing Green Paper

The Board Room is a forum for housing association and arm's length management organisations (ALMOs) chairs offering an exclusive environment to share experiences, develop ideas and forge networks. Made up of chairs of social housing providers of varying types and size in both urban and rural locations across England, who are important investors in our communities, the Board Room offers its members unique insight on key housing issues and the impact of English housing policy.¹

This paper represents the collective thoughts of the members of the Board Room (the Chairs) on the topics which they, from their perspective as the chairs of locally based organisations from many points right around the country, wish to see addressed by the forthcoming Social Housing Green Paper (the green paper).

The chairs of housing associations and ALMOs have a critical role to play in the leadership of their respective organisations and are (with their board member colleagues) the guarantors of their social housing mission, as well as being key players in ensuring local delivery of the right homes in the right places at the price points and tenures required.

The green paper offers the sector an opportunity to shape our long term future, over the next 30 to 40 years, through recognising not only what currently works well and what does not, but also how both the nation as a whole and local communities are changing. The Chairs welcome the Government's willingness to engage with the sector to explore what social housing has to offer and we hope the Government will continue to be open to proposals put forward by the sector as the green paper takes shape. Long-term thinking, stability and cross departmental partnership working are required for the sector to progress and grow.

Social housing means access to good quality and secure housing at below market cost that should be available to people both in and out of work. Social housing has a clear and defined social purpose to meet the needs of diverse communities and offer genuinely affordable housing options to people on lower incomes whose needs are not met by other parts of the housing market.

Affordability should be centred on reducing the cost of housing so that good quality homes are available to people of varying financial circumstances. Affordability should be considered in relation to income levels in order to be realistic and consequently the levels of rent charged on social housing should reflect current minimum wage levels and basic benefit entitlement. The current distinction between 'social rent' and 'affordable rent' can be confusing, as in some of the UK's booming economic areas affordable rents, charged at 80% of the market value, are not truly affordable even for people with good stable incomes and would be more accurately referred to as 'sub-market' rents.

¹ The vast majority of Board Room members are housing association chairs but there are also a small number of ALMO chair members (all Registered Providers). Where this paper outlines the views and of housing provider chairs, these are inclusive of ALMO chairs unless otherwise stated.

Executive summary

Housing serves an essential role in our society and there is a lot that housing associations and ALMOs can offer to help implement the Government's plans to deliver across housing markets, whether market, social or affordable and whether for rent or for ownership. Most importantly:

- boosting the supply of good quality homes available to everyone
- providing homes which are affordable to a range of income groups
- ensuring communities are places where people want to live
- delivering opportunities for everyone

To deliver the range of housing required to meet people's needs, the Chairs view is that the country requires:

- Homes which are available to let at rents which are truly affordable to people in all of the different market segments, from those who can afford to pay at open market rents through to those who need the Government's financial support because they can only afford truly social rent levels.
- Changes to the planning framework (following the Raynsford Review) and access to land arrangements to ensure that the right homes are available to everyone at the right price (whether to buy or to rent) and in the right location for work, family or other reasons.
- A mixed tenure housing market providing homes for all in places which are properly shaped to facilitate vibrant and thriving communities in cities, suburbia, dormitory and commuter towns, market towns and rural villages.
- Fundamental recognition of the regional and market differences which exist across the country and a range of plans and approaches to address all of them fully.
- Recognition by all that more social rent homes are required and that this market segment requires a higher level of Government subsidy per property if sufficient homes are to be delivered to meet current needs. It would be for the Government to make a strategic decision whether that subsidy is provided as revenue (housing benefit) or capital. This group of chairs is firmly of the view that capital subsidy is better in the long term as it delivers more return to Government if (as is needed) the homes delivered are retained as social rent housing in the long term (i.e. not subject to RTB).
- Long-term investment, flexibility in funding and commitment to a consistent capital grant programme to facilitate the 20 to 30 year programme which is necessary to repair the currently broken housing market.
- Understanding and acknowledgement of the contribution that good housing makes to wellbeing, health and social cohesion, followed by encouragement to work collaboratively with partners in local communities to deliver/ensure positive outcomes. It is vital that there is a statutory right for the relevant public and private sector organisations working in every district, including housing associations and ALMOs, to be involved in both policy decisions and practical implementation which flow from that understanding.

- A brief pause in the implementation of welfare reform to enable rapid changes to be made to alleviate the real hardship which is being created by the current methodology. While recognizing the need for reform, this group of chairs is keen to see the programme proceed in a manner which does no (further) harm to the most vulnerable people in our communities.
- Strategic and structural reforms to ensure that people are required to spend no more than 28% of their net income to secure a suitable home.²
- That the position, value and vital importance of specialist supported accommodation for the most vulnerable people in our country (such as women's refuges, proper temporary accommodation for homeless people and supported living for those with mental health issues, physical or learning disabilities) is properly recognised and funded accordingly.

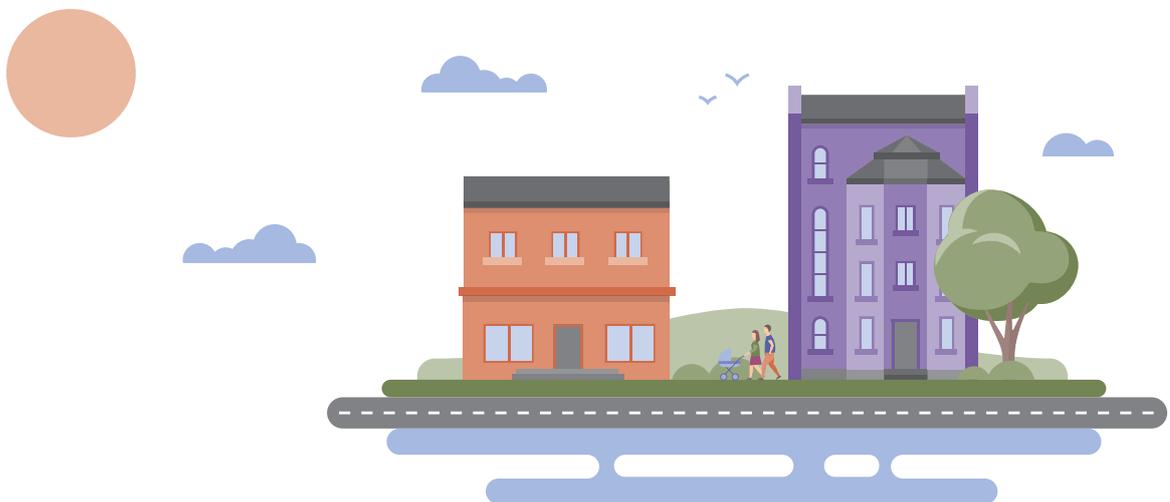
Over a long period of time – from the 1970s to the present day – housing associations and ALMOs have played a key role in regeneration projects across the country and they stand ready to continue that support with both large and small scale high impact regeneration projects. The Chairs view is they are ideally placed to help address the negative perceptions which some of the contractor/developer led projects have attracted in recent years.

Since the advent of the Housing Plus initiative in the 1980s, housing associations and ALMOs have played a significant part in helping Government and local authorities to reduce welfare and other dependencies. In the current situation, that role is one which assumes a greater significance in helping to address the current stigmatisation of those reliant on benefits.

Housing associations and ALMOs have long and valuable experience of working to deliver good and sustainable places to live, in both high and lower demand areas, by working with local communities to remodel and regenerate existing housing as well as building new homes.

Right across the country housing associations and ALMOs demonstrate a real capacity to work with Government and local authorities to deliver solutions which can – and do – make a real and important contribution to the needs identified in this paper. They have a key role to play in solving the overall housing market problem. The proposals which will emerge through the forthcoming green paper should recognise that fact. The evidence for this, together with examples of the work already undertaken by the housing associations and ALMOs whose chairs have contributed to it, is included in this paper.

Those chairs lead the boards of their respective housing associations and ALMOs and this report shows that they are determined to ensure that their organisations work with the Government to deliver an offer different from but complementary to private sector housebuilders, to deliver much-needed homes for all and to help mend the broken housing market.



² 'Living Rents – a new development framework for Affordable Housing', June 2015, report by Savills commissioned by the National Housing Federation and Joseph Rowntree Foundation.

Housing providers core offer

Developing new homes

According to figures published by Homes England in December 2017, there are 1,736 registered providers of social housing across the UK and 85% of these are non-profit housing associations and ALMOs, meaning every pound made is (and is legally required to be) reinvested into the community.³ These social housing providers are dedicated to providing the homes that people need across the country but homes need to be affordable for people of varying circumstances and they need to be the right homes in the right places. Social housing providers form an integral part of the solution to the UK's housing problems and we are passionate about working together with the Government to deliver real solutions and stand ready to expand our existing roles in so doing.

Social housing providers are ready and willing to build more homes as part of our contribution to tackling the crisis. Ultimately, if they are able to invest in building more homes across a range of tenures, including homes charged at 'social rent' levels, this would see a longer term return on investment for the Government, reducing spend on the housing benefit bill while the Government is assured that not-for-profit housing associations and ALMOs are also re-investing money in continued supply and maintenance of social and affordable homes.

The National Housing Federation states that, as a sector, our ambition is to deliver 120,000 new homes a year by 2033, an increase in supply of 5.8% per year.⁴ Although Government support is required to meet the sector's aims, housing associations and ALMOs invest £6 for every £1 of Government investment. This demonstrates an ability and willingness to increase the number of homes built, to meet this country's needs, homes that are accessible to all and which create well integrated communities.

Tenure choice

The Chairs appreciate that whilst for many people home ownership is an important aspiration this will not be the case for everyone. Social housing providers can offer opportunities and homes for people in a range of circumstances with varying income levels; more homes of mixed tenure need to be built to provide opportunities and choice to people at varying price points.

This would include more homes charged at 'social rent' levels available to those on the lowest incomes, to create genuinely affordable homes. The Government's announcement that some of the £2bn added to the Affordable Homes Programme could be used for 'social rent' in areas of high need is welcomed as it is generally in the major cities, where homelessness is at its highest, where these homes are needed.

Social housing providers deliver shared ownership homes which give people real opportunity to get onto the property ladder, particularly young people who often find themselves priced out of the home ownership market. A number of providers are also providing homes for market sale within communities both creating more diverse communities and expanding our offer. Through offering a range of tenure types, social housing providers are able to provide homes that meet the needs of the majority of people, creating opportunity, homes for all and well balanced communities.

Social value

Social housing providers bring much more to society than just houses; central to their foundations is a strong social purpose with a drive to develop sustainable and thriving communities. This can include services that help customers with employment, financial advice, support services, community engagement and tenant involvement opportunities.⁵ A vital part of the Government's green paper is to re-evaluate social housing and take an in depth look at its core objectives – what makes it stand out from other forms of housing is its strong commitment to social investment.

Social housing providers are also the largest providers of supported and extra care housing across the UK, helping to relieve pressure on the health care system through providing varying

levels of support in the home while residents are able to maintain their independence. With an ageing population, such schemes are of increasing importance and value in society, and assist in reducing the need for health and social care interventions. Through working closely with partners in healthcare they can and do support some of the most vulnerable people in society.

As well as supporting communities and relieving pressure on the healthcare system, housing providers successfully provide approaches to tackling anti-social behaviour by assisting the Police and local authorities. As stated previously, they also have expertise assisting people to find employment and with money management which helps to reduce the welfare bill as well as demonstrating the value added beyond housing. This means that they represent a key element in the social welfare system, which is a vital part of a properly functioning democracy delivering equality of opportunity for everyone. Other forms of housing do not incorporate this level of social investment, creating a unique offer that social housing providers add to the economy and local communities that goes beyond just providing a home.

³ DCLG (2017). List of Registered Providers at 1 December 2017.

⁴ National Housing Federation. An Ambition to Build. <https://www.housing.org.uk/get-involved/promoting-our-sector/ambition-to-deliver/an-ambition-to-build/>

⁵ Chartered Institute of Housing (2015). New Approaches to Delivering Social Value.

Place-shaping and infrastructure

Place-shaping is an essential part of ensuring communities and neighbourhoods are great places where people want to live and work. Historically, in the UK, large estates of council housing have been built, some of which earned a poor reputation and contributed towards the stigma now attached to social housing. A lot of work has been done with communities to break down these stereotypes through positive place-shaping to create mixed communities but there is still more to do.

Housing plays a vital part when it comes to infrastructure. It would be very difficult for local plans and strategies to bring positive economic growth to an area without having the right homes available. However, it is also important to appreciate that houses cannot be built without infrastructure. Jobs and transport links are needed for a community to succeed and contribute to economic growth. Social housing providers need a seat at the table when it comes to place shaping and infrastructure, to address inequalities and open up opportunities through delivering fairness and choice in housing.

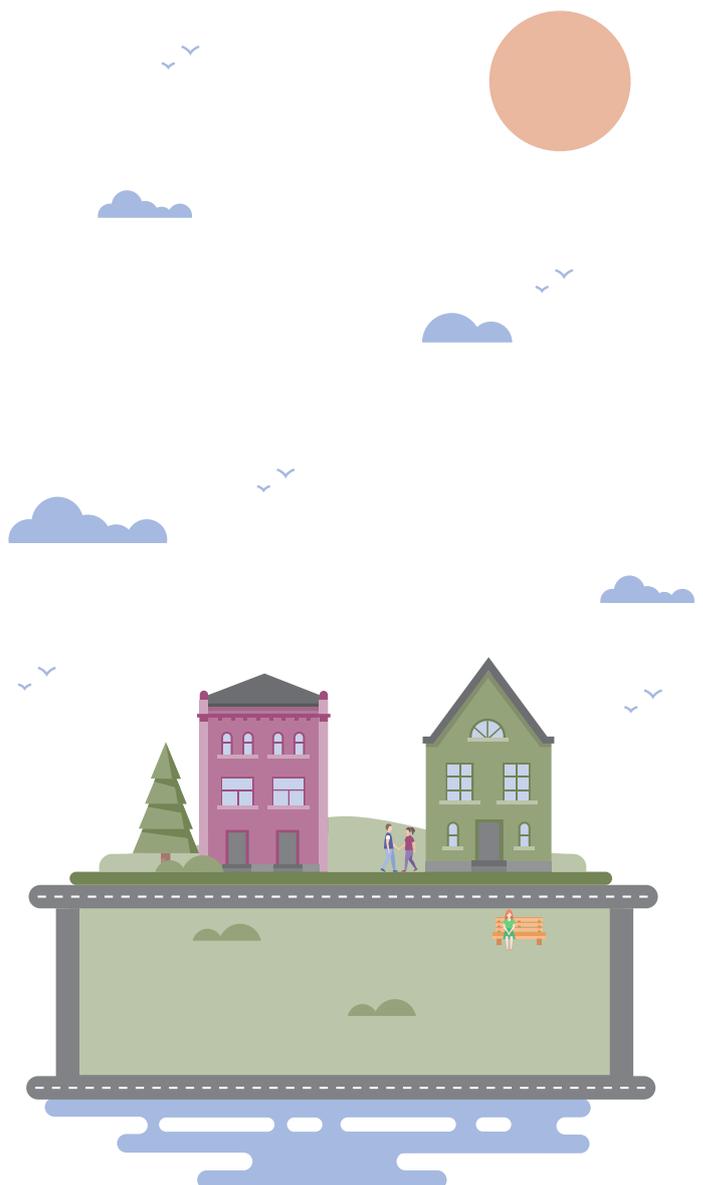
Modern communities are diverse and ever-changing. Residents should play a pivotal role in shaping their neighbourhoods into thriving communities. This is at the heart of what social housing providers do. Place-shaping is more than property development, it is about creating homes where people want to live in places that provide opportunities with good schools, jobs, transport connections and green spaces. Social housing providers work with communities to create places that work.

A secure social purpose repository

Social housing providers (housing associations and ALMOs alike) provide a safe and secure haven for Government's investment in social and affordable housing. Most of the conventional ones are charitable, but even those which are not also have constitutional and legally enforceable restrictions which ensure that their money and assets can only be utilised for, or in support of, their stated social purpose objectives. These all relate to the provision and management of housing for those in need; that is, for social and affordable housing and related purposes. This means that the Government can invest, whether in cash or kind (through discounted land value sales) in the knowledge that its investment is safe, will be used only for the defined social purpose and in the awareness that the assets provided or created will always (either in specie or in value) remain within the ring fence of the constitutional social purpose.

Homelessness

A core value of social housing providers, over many years since their foundation, is their work to both prevent and alleviate homelessness. This is not exclusively, perhaps not even mainly, about providing more homes – important though that is. Financial, employment, behavioural, medical and relationship problems all contribute, frequently in a complex and inter-locking way. Most, if not all, social housing providers have teams whose counselling, support and education work (either directly or through a wide range of charitable, voluntary and statutory bodies) is directly and locally targeted at both helping to prevent homelessness and its alleviation or remediation when it occurs. This work leads directly to better community, social welfare and health outcomes.



Working with government

There are many contributions which social housing providers can (and do) make towards fixing the housing crisis, as well as to the wider economy. To make sustained long term investment requires the Government to recognise the value that they can add to society as a whole and support them to deliver in the following ways:

Increasing supply

Supply of adequate housing is a complex issue with a number of interdependent factors impacting the insufficient rate of new house building. The Chairs share the Government's ambition to build the extra homes this country needs but there are fundamental issues particularly around land supply, planning and funding that need to be addressed.

A robust strategy on the availability of land for new developments has the potential to unlock capacity to boost house building. The Chairs feel that there should be greater control of land and restrictions on the ability of land owners, including public land owners, to make huge profits on land by largely doing nothing. Planning permission that adds value to land encourages strategic land trading rather than development, often resulting in excessive land banking, a long-standing issue recognised by the Government. The Chairs recognise that positive steps are being taken by the Government to address the issues around land and planning.

The Chairs think that the Government should consider incentivising local authorities to use compulsory purchase orders to make unused public land available for new housing developments, particularly to be used by registered social housing providers. An issue, also raised by the National Housing Federation in their submission to the Autumn Budget 2017, relates to the cost of land and the requirement from the Treasury of public land to be sold for 'best value' which is often interpreted to mean the greatest financial return.⁶ The guidance on 'best value' should be revised to encourage a shift in focus towards the best return to the public purse by the long term gains of adding socio-economic value through good quality, mixed tenure and affordable housing rather than selling public land at the highest price for short-term financial gain.

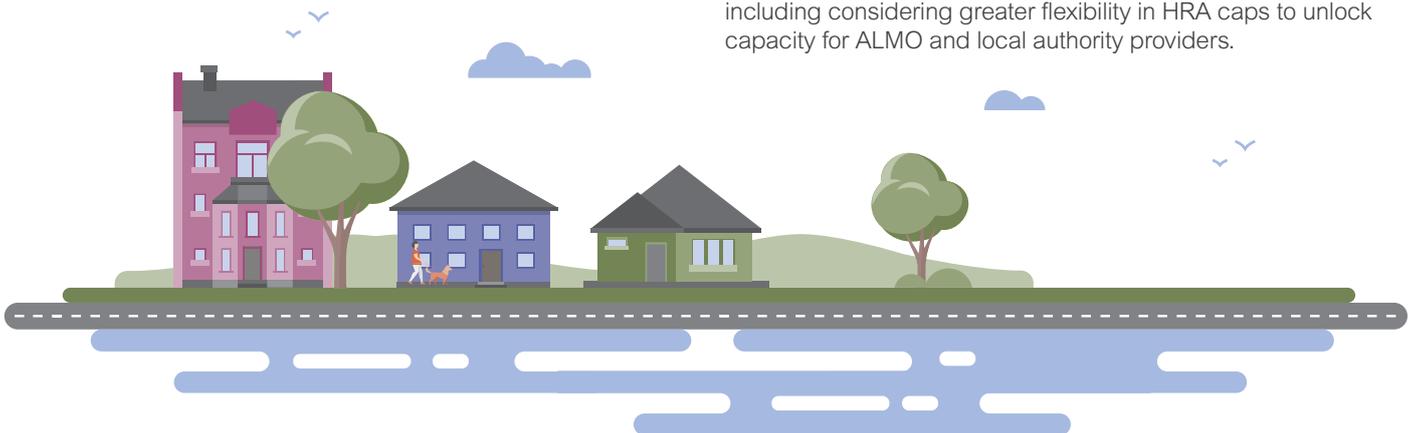
Social housing providers are long term investors, developing good quality homes to create sustainable communities, rather than building to maximize profits. In this vein, the Chairs believe the Government should consider investing in measures which support social housing providers to access land for development, for example through priority and discounted access to public land. This will enable social housing providers to increase building rates and continue to meet the diverse needs of communities.

The Chairs advocate a methodology for determining the price at which vacant developable publicly owned land is sold, which delivers a subsidy "in kind" rather than in cash grant funding, sufficient to facilitate the financially viable development of homes to be let at true social rent levels.

This will deliver long term and sustainable truly affordable housing for the poorest members of the community/society coupled with a long term social gain for the whole country.

The Chairs feel that social housing providers represent the best long term "holding vehicle" for housing which has the benefit of these subsidies, whilst keeping the borrowings leveraged into the total funding package off the public sector debt total. Keeping the rents to social rent levels will play a significant part in helping to reduce the overall cost of welfare benefits to the Treasury, whilst also improving the long term financial well-being of those who live in the housing provided – a winning formula for the Treasury, the country as a whole and the individuals who directly benefit because they will not be forced into spending a higher proportion of their income on their housing costs than they can realistically afford.

In addition to planning reform, the Government should consider offering greater flexibility in terms of funding. Social housing providers have shown that they are willing and able to build homes of mixed tenure. They have built homes for social rent, affordable rent, shared ownership and market sale as well as offering homes to suit different societal needs including sheltered schemes for older people, supported living for those with special needs, larger family sized homes and extra care units. Social housing providers have demonstrated that they can build the homes that their communities need and would ask the Government to offer greater flexibility in funding streams to allow the development of the mixed tenure homes that are required, including considering greater flexibility in HRA caps to unlock capacity for ALMO and local authority providers.



⁶ National Housing Federation (2017). Submission: Autumn Budget 2017.

Regional differences

Of key importance in housing policy is recognition that there are significant regional differences in housing supply and demand across the UK. Housing markets across the UK face different challenges requiring different interventions and subsequently policies tailored to meet the needs of these diverse markets. A 'one size fits all' policy approach would fail to deliver the required outcome.

Affordability in London and the South East is a huge challenge in terms of the overall housing market, with the generational divide and the lack of sufficient low cost housing for rent. There is further challenge ahead to create genuinely balanced communities and avoid creating divided neighbourhoods. However, there is a danger that the intense supply issues in London will consume a large portion of funding leaving behind other parts of the UK and thereby exacerbating regional issues.

The situation in many cities outside of London and the South East is quite different; while there are still many cities where the number of homes needs to increase, there are also other complex issues. Many areas require re-modelling of existing homes or demolition and rebuild solutions to provide the right homes in the right places. Existing homes are as important as new homes; we need to ensure that we can continue to invest in maintaining our homes to a standard which ensures they are places people choose to live. The Chairs would welcome the Government's support in providing further opportunities to remodel and shape communities for the future, particularly in areas where the local economy is less buoyant. A focus on re-modelling these areas as more desirable places to live and work would relieve some of the pressures on other booming local economies, including London.

Local planning is often the best way to tackle regional differences and a cross-section of partners should be involved in the local planning process. Government's strategy for the future should include consideration of regional differences. Devolution deals across the UK have already gone some way to allowing devolved regions to make some decisions regarding housing in local areas. The Chairs suggest that the Government considers devolving powers further, to allow regions to have a greater influence, through providing more flexible funding to respond to changing market conditions in local areas and closer partnership working with Homes England and to devolve powers allowing local authorities the opportunity to plan housing projects alongside other infrastructure and investment projects.

Long-term planning

There is cross-party consensus that there is not an adequate supply of housing, with all parties' manifestos in 2017 making clear reference to how many homes they would build over their time in Parliament. The difference between parties clearly lies in their views of the type of properties this country needs to be building and in what numbers.⁷ Housing policies implemented during one Parliament will affect development activity for twenty to thirty years beyond a single Parliamentary term. The essence of this paper is that we need to build the right homes in the right places and homes which are accessible to all income groups.

Social housing providers are in a strong position. They have the capacity to build more homes over a long period of time and are dedicated to ensuring we have the homes we need now and in the future. To enable social housing providers to commit and offer realistic forecasts of what they can achieve, they require acknowledgement that they work and plan using 30-year business plans. A suggested framework for the Government would include a vision of what housing should look like in 30 years' time, e.g. supply of a range of housing options, that ensures a significant reduction in homelessness, that is sustainable and does not rely on stop start planning or funding policies, and where there is greater community involvement and accountability. Social housing providers can identify what they need to do now to head toward such a vision and agree broad targets for the coming years. A long term vision agreed with the Government would help provide more certainty to deliver the homes that people need.



⁷ House of Commons Library: Briefing Paper (2017). Tackling the under-supply of housing in England

Welfare reform

Since the introduction of the Welfare Reform Act 2012, the raft of measures introduced by the Government has had a profound impact on the lives of many people across our communities. The Government agenda, to ‘make work pay’ with an aim of ensuring that no one is better off out of work than they are in work, is an understandable approach and the Chairs agree that the previous welfare system was in need of reform. However, the reality is that there are still many working households who are negatively impacted by welfare reform and who are struggling to make ends meet. As Universal Credit continues to roll out, many social housing providers are seeing significant increases in rent arrears. Research by Northern Housing Consortium found that 95% of tenants surveyed on Universal Credit were finding it difficult to meet household costs and 41% of landlords reported that tenants had terminated their tenancies as a result of Universal Credit.⁸

The changes already made, including the so called bedroom tax, are simply not working (whether in the private or public sector) to deliver adequate, sustainable and suitable homes to live in. Charging tenants for an unoccupied bedroom, because children are away from home (either temporarily or permanently) is not the answer to the identified problem when there is not enough sustainable public or equivalent private sector accommodation available to move to in order to reduce costs to match the income reduction, especially when the private sector accommodation often results in the need for higher welfare benefits payments. Social housing providers stand ready to work with Government to devise a better solution and a better welfare benefits system which will ensure that everyone has the financial wherewithal to keep a decent roof over their heads, thereby matching income levels to suitable available accommodation.

The Chairs understand the Government’s agenda is to continue the roll out of these policies in order to make the savings required and reduce unemployment figures. However, while cuts to benefits and the benefit freeze continues, the need for social housing will continue to increase. Housing Policy cannot be considered in isolation as a number of other policy areas, in particular welfare, will impact the need for social housing and can discourage the delivery of much needed new homes. The Chairs would welcome more cross-sector thinking from the Government to recognise the impact that welfare in particular has on housing issues.

Social housing providers work with the people who are most affected by welfare reform and are able to provide the Government with real insights in to what works well – and what does not. The Chairs would ask the Government to use the information we can provide to genuinely consider the impact welfare reform is having on some of our most vulnerable citizens and work with social housing providers to avoid potentially damaging future impacts.

Community empowerment and engagement

The Chairs expect that a central feature of the green paper will be how, as a sector, social housing providers can better listen, engage and respond to the customer voice. This is an area where the sector as a whole needs to improve and work with the Government. There are really good long term examples where social housing providers are already doing this very well, which can be used as a guide for others to adopt and adapt.

Tenant voice needs to be about more than just listening to what is happening in our homes and communities it needs to be about acting on what we are hearing. This means responding through service delivery, flexibility in our services to meet need and responding to demographic changes. The Grenfell Tower disaster, and the sequence of events which came before it as well as what has emerged subsequently, has certainly emphasised the need to address how we interact with communities both now and in the future. Local communities are best placed to inform us of what they need. To make sustained changes we should ensure that we engage with our tenants effectively at a local level.

Social housing providers need to explore how they can engage customers more in the most effective way, particularly customers from more diverse backgrounds who may not have had the opportunity to engage with social housing providers before. However, this should not focus on social housing exclusively, particularly if we are talking about having more mixed tenure developments and encouraging integrated communities; all types of landlord need to engage with their tenants. The Chairs hope the green paper will explore these issues through working with landlords and tenants on how the tenant voice can feed into both social and private sector housing at a local level – and be heard meaningfully. The existing good practice of many social housing providers should also be explored, as it is self-evident that a rigid regulatory framework in this area (“one size fits all”) will not yield the best or desired results. The leadership which the chairs, boards and senior officers of social housing providers can and do provide is a vital ingredient in the delivery of community and tenant engagement and involvement.

⁸ Northern Housing Consortium (2017). Impact of Universal Credit – The Frontline Perspective.

Innovation

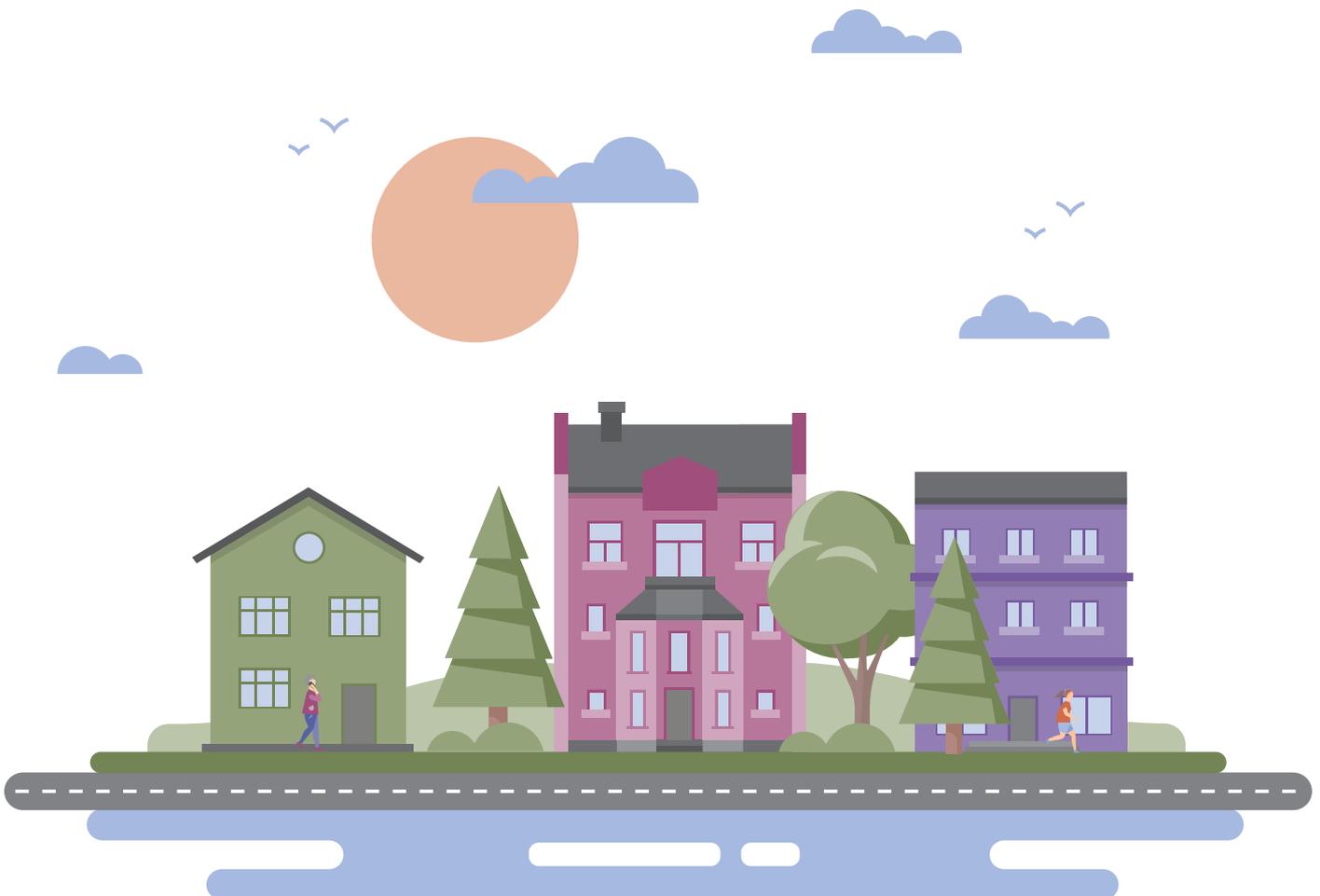
The green paper offers us the opportunity to reflect and realign our vision in terms of the purpose of social housing. It gives us the opportunity to explore more innovative ways to develop new housing, promote equality in housing and create sustainable communities.

Compared to other sectors, housing has not fully embraced technological advancements. We still build homes in the same way we did 30 years ago and it is only in more recent years that we have started to experiment with new ways of construction such as modular homes and off-site construction. New and innovative methods of construction could dramatically increase the rate and volume of house building and with some Government investment social housing providers can drive this forward.

Creating sustainable homes is another area where social housing providers and the Government have a shared desire to reduce the carbon footprint and develop homes that are fit for the future. There are new initiatives underway to make homes more efficient, having a positive impact on the environment and also saving tenants' money on household fuel costs. Social housing providers could pave the way with innovative new homes that support a cleaner and more sustainable environment.

Social housing providers are also lead players in providing homes for elderly people and people with vulnerabilities, learning difficulties and health issues. As people are living longer and more people with complex health issues are living in our communities, social housing providers are delivering homes that meet their needs with technological developments such as advanced telecare systems and support for independent living. With an ageing population this is something we need an increased focus upon.

There are numerous opportunities for innovation across the sector, innovation that can boost the rate of housebuilding as well as meet the needs of our diverse communities and support the Government's objectives in tackling the housing crisis. Social housing providers (have in the past and continue to) have a key role in developing new ideas and approaches, some of which are detailed above, which will make a significant contribution to fixing the broken housing market.



Conclusions

The Chairs share the Government's view that a substantial increase in the number of homes is required to solve the housing crisis in the UK. There is a need to ensure that the new homes provided are the right homes, in the right places and are financially accessible to all. The Government requires commitment from social housing providers to assist with the delivery of new homes and with Government support and investment they are in a strong position to build new homes of mixed tenure to meet the diverse needs of society.

The tragedy at Grenfell Tower pushed social housing further into the public eye, forming the foundations of the green paper which will address the fundamentals of social housing. Social housing providers have a wealth of experience working with and investing in communities to create places that work for the people who live there and the Chairs hope that the green paper will recognise this.

The Chairs would welcome acknowledgement from the Government that social housing providers are long term investors in homes and communities. Social housing providers are capable of building homes that are suitable for the needs of our people today and in the future and they strive to ensure that they can provide homes for those who are most in need.

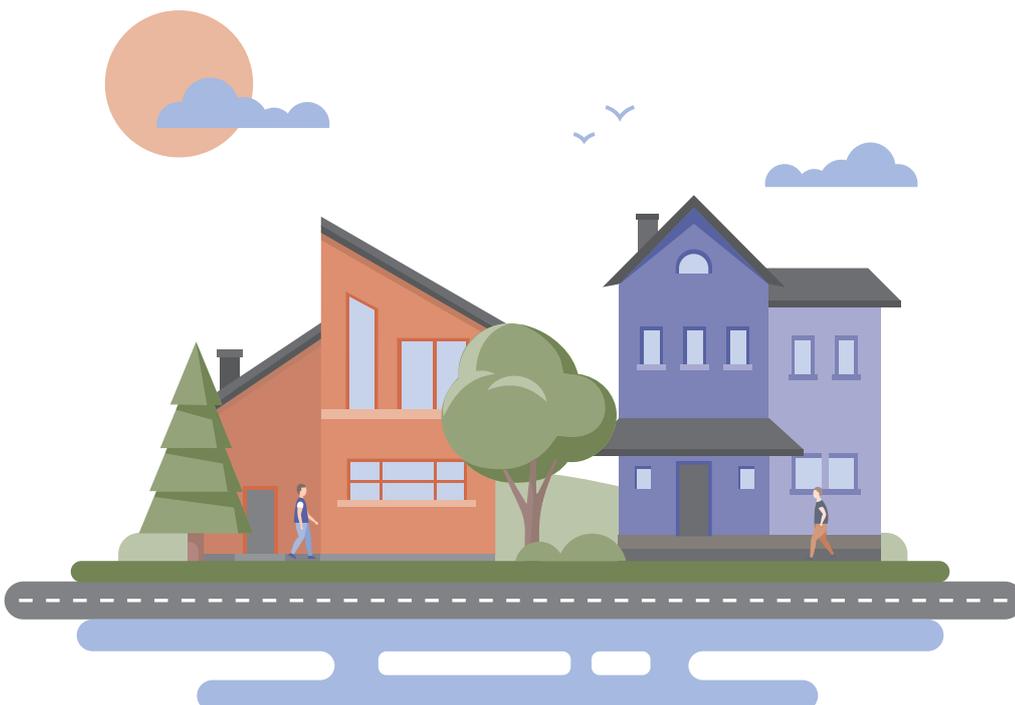
However, to do this they require some investment and support from the Government as outlined in this paper including:

supporting social housing providers to access land for development in return for speeding up building rates;

- flexibility in funding streams to provide homes of mixed tenure to meet the needs of society;
- acknowledgement of regional differences allowing the opportunity to re-model existing communities where required;
- increasing the use of devolved powers to plan housing projects alongside other local planning projects;
- long term strategic certainty and aims as well a commitment to a consistent capital grant programme;
- recognition of the impact that other policy areas, including welfare, have on housing policy;
- working with social housing providers to engage with tenants at a local level ensuring the tenant voice is heard with meaningful impact.

There are still challenges to come for the housing sector and there are likely to be regulatory changes once the findings of the Grenfell Tower Inquiry are published. The sector has the capability to explore avenues for positive change as the Government is further engaging with the sector to find innovative solutions to the housing crisis.

The Chairs believe that, with Government support, social housing providers can add significant value and develop much needed new homes while contributing to the wider economy.



Case studies

We have set out below some examples provided by the contributing chairs of the work already undertaken by their respective housing associations and ALMOs.

County Durham Housing Group

A pair of two-bed bungalows in the heart of Rookhope were officially handed over to County Durham Housing Group on January 12. The homes are the first new social housing of any kind in the upper-Weardale community, which has a population of fewer than 300 people, since the post-war era.

The small brownfield site was highly unlikely to attract a private sector developer, but research indicated that there was demand for modern and affordable bungalows in the village. Most properties date back to the area's lead and ironstone mining heyday, well over 100 years ago.

Rookhope, which sits high in Weardale and around 25 miles from Durham, was a busy centre for the buoyant lead and ironstone mining industries until the early 20th century. Today the peaceful village is perhaps best known for its position at the foot of the fearsome Bolts Law incline on the popular Coast to Coast cycle route from Cumbria to the north east.

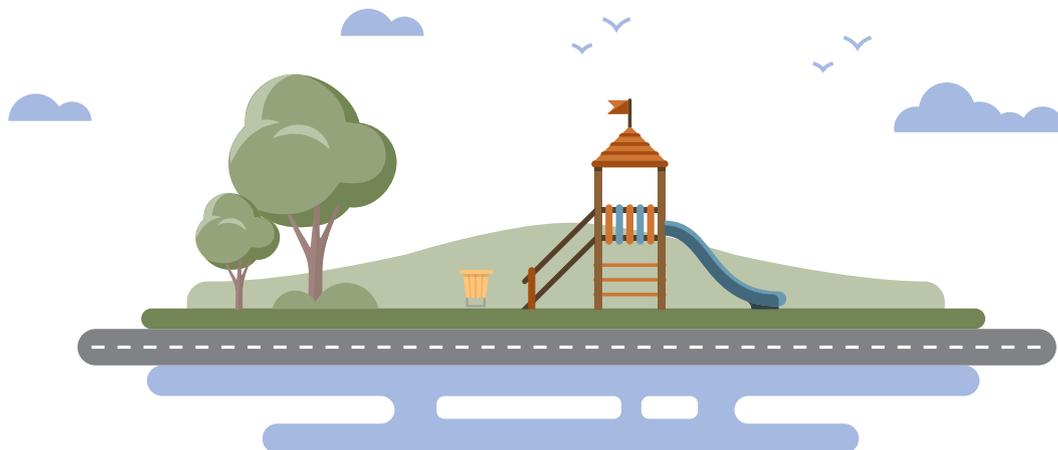
The bungalows feature high levels of insulation, the latest heating systems powered by solar panels, and double glazing. They are expected to bring big savings to tenants when compared with older homes in the village. Both bungalows were made available for affordable rent with a local lettings policy in place to favour people already living in the area. Tenants were lined up for both properties before they were even completed.

The Rookhope development was made possible thanks to strong support from Durham County Council and local councillors.

Construction was carried out by locally based contractor T. Manners & Sons, further supporting the Weardale economy. All of craftspeople employed by the 157 year-old business are local to County Durham.

The project attracted strong attention in the local and trade media. The story about the completion reached more than 116,000 people and also featured in a three-minute long peak-time report on regional television.

The bungalows, on Boltsburn Crescent, were the first of 300 new purpose-built affordable homes being constructed on 17 sites as part of a programme of construction by County Durham Housing Group up to 2020. The £32m programme is expected to create around 100 new jobs and apprenticeships.



Stockport Homes Group

Stockport Homes Group is Stockport's largest developer of affordable homes, with 65 shared ownership and 73 rented home starts last year. A new development partnership, 'Viaduct' Housing Partnership' has been created with Stockport Council to maximise the number of affordable houses that are build and the future forecasts are to build 305 in 2018/19. This took advantage of Stockport Homes' skills as a developer and the Council's ability to prudentially borrow. Part of its focus was on developing small sites already owned by the Council but which profit-making developers would consider uneconomic.

Stockport Homes Group provides a range of services that are above and beyond being a social landlord. The Group has a focus on social inclusion and supports some of the most vulnerable in Stockport's communities. The below examples demonstrate some of the outcomes and services provided and highlight how the Group has done this, working in partnership with other organisations, stakeholders and customers.

Your Local Pantry – 'Your Local Pantry' is a volunteer-led community initiative run by Stockport Homes with four local food sharing schemes, providing quality and affordable food. There were 10,231 visits to pantries in 2016/17 with an average saving of £650 per year per customer. Social value was measured at £512,981 (HACT model). In December 2017 it launched its social franchise, sharing our business model, supporting other landlords to deliver the award-winning service.

H4 Hospital – An innovative Big Lottery funded project, preventing people being discharged from hospital with nowhere to go, delivered in partnership with a local charity H3, which Stockport Homes helped establish. Since 2015, 'H4 Hospital' has helped save £1.2 million to public services and transformed the lives of over 280 people.

Motiv8 + – A partnership with other Greater Manchester social housing providers to help local people develop skills and move closer to employment. The programme has attracted £9.7M worth of European Social Fund and Big Lottery funding. Since 2016 over 1000 people have been supported across Greater Manchester with issues around health, debt, self-confidence and self-esteem.

Stockport Targeted Prevention Alliance (TPA) – Stockport Homes leads The Prevention Alliance, a specialised £4.6 million contract, to improve people's health and wellbeing, using a preventative, strengths-based approach.

Between August 2016 and May 2017 TPA worked with 5703 people to improve their health and wellbeing, 1120 people have received advice so they can self-manage.

Wellbeing and Independence Network (WIN) – Stockport Homes is part of the WIN contract, working with Stockport Council and third sector organisations. It provides quick and responsive support for people overcoming sudden changes in circumstances, helping them live independently. This contract attracts £80,000 of additional income and has supported 1247 people over the last twelve months.

Free Counselling Service for customers – Stockport Homes created a free counselling service to customers in partnership with Talk, Listen, Change (previously Relate). In its first year 137 customers benefitted from 558 sessions.

Promoting Digital Inclusion – Stockport Homes works with the social enterprise company Starting Point to support communities to improve their own digital inclusion by building up sustainable 'digital hero' skills. Since March 2016 communities have been supported to gain around £83,000 of external funding and £3,869 of matched funding, over 800 people have participated in regular sessions.

Southway Housing Trust

Social Housing a panacea for the broken Housing market

How to ensure social mobility. A graduate leaves university with £37-47k amount of debt. They need truly affordable rents to facilitate saving for a mortgage but that is a misnomer. What is truly affordable? Is it 80% of market rent? That's not the case in my area of Manchester. For example, a two bed garden flat in social rented sector is £78, the average price in the private rented sector is £255, within a mile of my home, the rent for a two bedroom garden flat vary between £202 to £391. Even at 80% of market rent and factoring in student debt home ownership is out of the question. We should be developing new social rented homes for graduates from vocational courses i.e. Teaching, nursing, social work, with fixed 3yr term tenancies allowing them to save for a mortgage.

Social mobility and the right to buy, is this the answer? Certainly not anymore. We are developing only to replace properties sold from our stock. Letting these properties then at either LHA cap or affordable rent pricing people out of home ownership. As for one to one replacement, this is now impossible, with £77.5k maximum discount a two bed flat will sell for £40k, you cannot buy new land and build for that return. A perfect example of this is a property on the street where I live in south Manchester which was purchased in 2013 via Right to Buy at a cost of £21k, yet on the open market at the time its valuation figure was £95k-£115k.

Welfare reform has hit our sector hard and has pushed people into the private rented sector causing a huge increase in the benefits bill. The under occupancy charge aimed at social rented property's is a failure. The majority of homes in my Housing Trust are 2-4 bedroom family homes occupied by an ageing population unaffected by the charge. When the charge was introduced, 1400 households were affected but there were only 600 homes that could be used to rehouse the under occupiers, causing rent arrears and for some it has meant entering the private rented sector.

For most it has meant attempting to find the money from somewhere, for example doing without heating or meals. I have witnessed this first hand, attending homes to help reduce fuel bills and seeing tenants sat in their homes with coats on because it is either their rent payment or heating.

The 1% rent cut now means we can no longer offer these vital community services, from a budget of £3m down to a budget of £1m, which has meant work on one of the poorest estates in England has been reduced, a vital community centre is now being developed into shared ownership apartments, there are no longer digital inclusion classes, budgeting skills and back to work courses. There are no Tenant energy champions that can help people to reduce their fuel bills, for example there will be no more residents saving £300 in one fell swoop as they are supported to change suppliers. The funding allocated for the youth workshops helping to prevent anti social behaviour and support learning for these severely deprived youngsters has been withdrawn, as there is nowhere to house the project since the redevelopment of the community centre. In total the projected loss to our income stream due to rent reduction is anything from £8-14m dependent upon CPI over the four years.

Homelessness has increased 10 fold mainly due to welfare reform. Evictions on the increase. 18-24 year olds with no help with Housing. Even social renting is now out of reach for some due to affordability checks needed to ensure that rents can be paid. The private rented sector refusing tenants on benefits and not renewing tenancies for those that find themselves out of work.

There are fewer and fewer social rented properties available. The only answer is for the specialists in this field to inform Housing change, to build more social rented, allowing the housing benefit bill to decrease, facilitating people to save for their own home, therefore releasing their homes for the next generation to rent until they can afford to buy.

The stigma associated with social housing needs to be addressed. We are efficient and the days of outdated badly run stock is, in the main, in the past. We are experts in housing, regenerating our areas from sink estates to fully functioning aspirational estates where people clamour to live.

Broadacres Housing Association

Ashlands Road

An abandoned property which was blighting a Northallerton community is being redeveloped to provide affordable housing.

The empty property in Ashlands Road had become a concern for residents after it attracted vandals and youths causing anti-social behaviour.

But partnership working between four organisations – Broadacres Housing Association, Hambleton District Council, Northallerton Town Council and Homes England – is now seeing the rundown property being transformed into an attractive two-bedroom home which will be let to a person, couple or family in housing need.

Broadacres, which has many homes in the Ashlands Road area, was approached by Northallerton Town Council after complaints were made about the state of the privately-owned end terrace property.

The Association does not have the power to compulsory purchase the property, so it contacted Hambleton District Council, which does have this ability.

However, rather than going down this often long and difficult route, the Council brokered discussions between Broadacres and the owner of the property and this resulted in the owner agreeing to sell the property to the Association.

Broadacres subsequently received funding of £40,000 from Homes England, the Government body responsible for delivering new homes, to put towards the cost of the redevelopment. The total cost of the scheme, including purchase and refurbishment, is £135,000.

Work is now underway to transform the property. This started with the removal of trees, shrubs and weeds that had obscured the entire front of the property.

Further work will include replacing the electrics, fitting a new roof, fascias, soffits and cladding and installing new windows, kitchen and bathroom.

The 'new' home is expected to be ready for a new tenant later in the summer.

85 South Parade

85 South Parade is a large three storey Victorian property in central Northallerton. Lifeline Project, a social enterprise, in conjunction with Hambleton District Council (HDC), undertook the development to convert the property from offices to a house in Multiple Occupation providing 5 en-suite rooms with a shared kitchen. The aim of the project was to meet the gap within the district for affordable accommodation for younger people in employment and training. Planning consent was obtained for the project and conversion works to the property were underway, when in 2017 Lifeline Project went into receivership.

Working with HDC and Homes England, Broadacres stepped in purchasing the property from the Receiver, and with funding contribution from HDC and Homes England, completed the project. The first young people are due to move in to their rooms in June 2018.

Garbutts Lane

The development, built and managed by Broadacres Housing Association, provides 16 affordable homes, in a mix of two and three bedroom houses and bungalows for rent and shared ownership. The mix was designed to meet identified housing needs from local people from the parishes of Hutton Rudby, Crathorne and Potto.

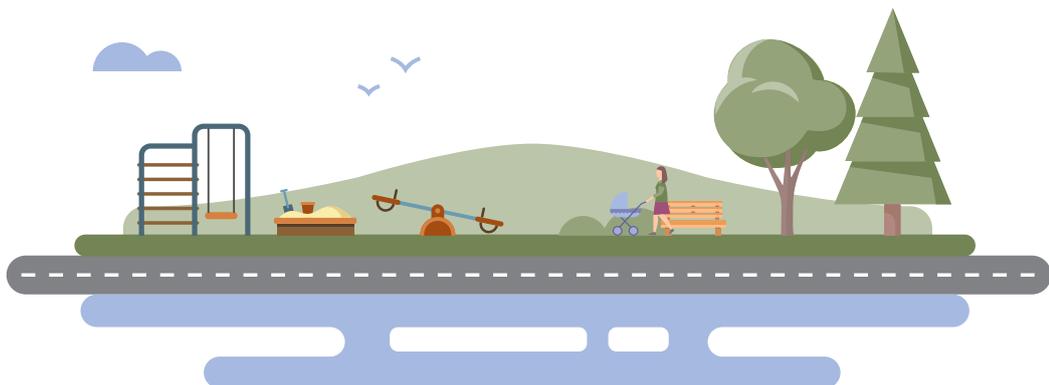
Rural areas are typified by high house prices, low local incomes with little new supply in recent years, an aging population and high numbers of second homes. Rural housing schemes require additional resources and support due to the need to involve the community and identify specific local needs, the lack of economies of scale in development and the need for bespoke, high quality design and materials which fit with the local vernacular.

A number of local people approached the local ward member for Hutton Rudby concerned that they could not afford to buy or rent in the village, but who needed to live there for reasons of employment, family, care and support. From this, the Rural Housing Enabler (RHE) for Hambleton held a series of community consultation events, in partnership with Broadacres Housing Association, to gather comments and concerns from local people prior to a Housing Need Survey being undertaken in 2012. The survey in 2012 identified 39 local people in housing need with a further 13 identified through additional consultation events and 16 more as the homes were built. Funding was allocated by the Homes & Communities Agency, with the remaining monies provided by Broadacres.

An initial scheme was proposed for land off Langbaugh Road in the village. However, at a Community Consultation organised by the RHE and Broadacres over 200 residents objected to the site on the grounds of traffic safety and location. Following this event another willing landowner was identified with the offer of a different site which resulted in the scheme at Garbutts Lane.

Negotiations were held with the landowner and an agreement was made subject to planning permission being granted by Hambleton District Council. A scheme of 16 properties comprising of 2 x 3 bed bungalows, 7 x 2 bed houses and 7 x 3 bed houses was proposed to match 50% of the initial identified housing need. Proposals were developed using information on design gathered at the first consultation and presented at a second consultation. The alternative site was not opposed during the planning process.

ESH Properties Ltd were awarded the construction contract and proved to be professional and helpful, integrating themselves into the local community, supporting the local cricket club and neighbours. Alongside Broadacres, ESH Properties involved the local school children throughout the construction process educating them on site safety and construction methods through a number of activities including ESH Properties two-week STEM programme for primary schools. This programme provides teaching aids and materials which are based on science, technology, environment and maths.



Broadacres Housing Association

Gilling West

The Gilling West development is built on the site of an old sheltered persons' scheme owned by Richmondshire District Council. The site had been flooded on 2 occasions due to the proximity of the stream along the northern boundary of the scheme. Richmondshire DC had decided not to re-occupy the building due to the cost of re-instating the building and the risk of the building being flooded again.

The local authority used its insurance monies to pay to have the scheme demolished and subsequently gifted the site to ourselves.

We worked with the rural housing enabler and local parish council to design and develop the scheme on this site, which meets the local housing need and brings new family homes to the area. The Parish Council's concerns were that the village population was ageing and due to lack of services in the village for older persons, they would prefer family homes to bring some vibrancy to the village.

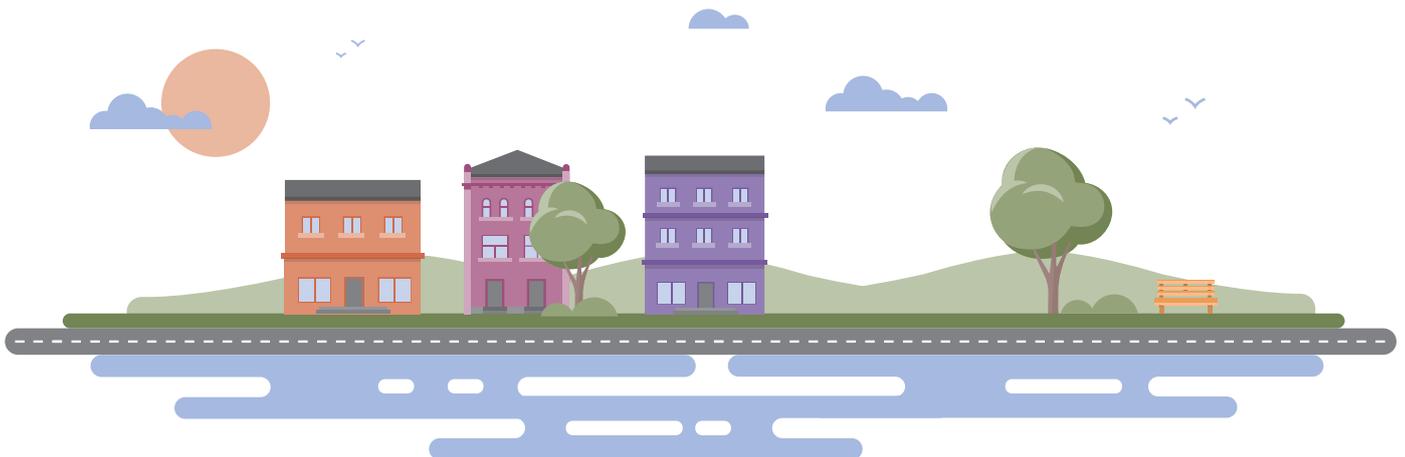
To enable the development of the 11 affordable homes on site, we have had to raise the site by around half a meter to ensure the homes are above the 1 in 100 year flood level (plus 10% for climate change) plus the external have been designed to take the existing flood volume to ensure we meet the Environment Agency's requirements for planning. This included creating raised decking to enable flood water to be stored within the gardens to protect the homes. Also, due to the weak nature of the ground around the river banks and the movement of the river over 100 of years we have built the scheme on pile foundations and enabled the buildings to be raised above the existing ground level.

We also contribute to the work of the local parish in maintaining the river banks around the village and ensure the stream is free flowing and clear of debris.

This innovation and partnership working has helped deliver 11 much need affordable homes in the village, without this approach the site would have been cleared and left as open ground.

Incommunities

The Chain Street Development in Bradford is a 48 unit scheme which included the use of a mixture of grant funding of 1.4 million as part of a wider regeneration project to bring back into sustainable use a strategically important but blighted area of the inner city. The scheme, which was completed in 2015, involved the demolition of unsustainable homes and the refurbishment of existing homes, all of which are now either sold or let as market rent or general needs units at social rent levels to create a mixed tenure community. Without the flexible use of the grant provided and the partnership approach with the council, including through planning, the scheme would not have been possible.



Rooftop Housing Group

How HAs step in when no one else can

Life hasn't been the easiest for Alice, but neither have some of the decisions that she has made in her past. At the age of 18 Alice was possibly making the wrong decisions that she felt were right... like lots of other 18 year olds. With extreme anger inside her she smashed up her family home, her family relationships had broken down. Before she knew what was happening she was homeless, every door was closing. With remarkable bravado, Alice continued to make the decisions she wanted to make, taking drugs, drinking alcohol and living the party life with her "so called" friends, friends that are now strangers. Her first temporary accommodation for homelessness didn't last long because of her behaviours.

The only offer left was to start a new life away from her apparent safe place. This was the offer of accommodation at a Rooftop Housing Group scheme called Lydney Gateway.

"I went over to look at it, stayed one day and returned to my old stomping ground – I wasn't ready yet. With the threats of further eviction and no other chances, I had to decide and that's the best decision I ever made! I stayed at Lydney Gateway, came off the drugs and alcohol with no help just my own will power and determination, it wasn't easy and my mental health has suffered in which I am dealing with the demons every day; but I took that first step!! I cleared all my debts, kept my head down and now I have what I've always wanted! After completing my PFI, sticking to my rent payments and engaging I now have my own space I can call a home!! There are still challenges ahead but I am stronger now. I have rebuilt the relationships with my family who are very supportive, I'm in a loving relationship and I accept support and don't see it as a weakness. I'm now ready for my next chapter and excited of what's to come."

Tibberton – A community success

When housing is proposed there's conversation about 'community' but that often leads to infrastructure and 'facilities'. The Rooftop Housing Group properties in Tibberton have been built to be different.

By working in partnership with the Community Land Trust, Parish Council, Village Hall Trust, Local Authority, and Homes England we have been able to build a sustainable community in which local people can thrive.

With 10 affordable rent homes being built alongside 4 outright sale homes and a brand new village hall there's been the creation of a community of local people who have different backgrounds, different economic needs, and different challenges. A brand new Village Hall has freed up the old hall for other use or other development while the new hall give hugely improved facilities bringing it back to the centre of Village life. Working with a Community Land Trust has cemented the fact that the affordable rent homes are permanent affordable rent homes, for local people in the parish.

Progress Housing Group

Clare House

Donusha's* Story

Donusha and her two children lived at Clare House after she had suffered domestic violence at the hands of her husband.

On fleeing to Clare House Donusha's husband threatened to hide her and the children's passports, which would prevent her from returning to her home country and make it very difficult for her to obtain any financial support. Donusha felt trapped and unfortunately returned to her husband.

After staff at Clare House were unable to gain any direct contact with Donusha or the children they called the Police. Donusha's husband had kidnapped them and taken them to another area of the UK. Once the Police had managed to track them, Donusha and her children returned to Clare House. The ordeal had been very traumatic for them.

After returning to Clare House staff supported Donusha to get housing benefits and attend court where she was granted full custody of the children; as well as helping her to get a part-time job. The children were given places at a local school, where teachers quickly identified one of the children as having a hearing impairment and supported her to learn sign language. Before that the child hadn't spoken in over six years.

Donusha and her children are now living independently in their own home and are rebuilding their lives. The children feel safe and are no longer considered to be at risk of violence. They are all able to enjoy life again.

"Clare House has made us feel safe. The staff are so helpful and went above and beyond to support me and my children. They helped me to find a job, my children a new school and a home for us to live in. Thanks to Clare House we can live without fear and my children are happy again. I recently went out dancing with some friends; something I haven't been able to do in over 10 years."

* Name has been changed.

Aids and Adaptations

Yvonne's Story

Yvonne Hall cares for her young son, who is registered blind, has behavioural difficulties and is autistic.

Yvonne and her family were living in a private rented property but were struggling, because she needed a home that could meet her son's needs. Her son is unable to walk on his own, and couldn't get up and down the stairs safely. After being told that they would need to move to a property with a ground floor bedroom and bathroom, Yvonne turned to Progress Housing Group.

"As my son grew older it started to become more and more challenging to live in our home. Private rent was very expensive and didn't give us the long-term stability that we needed for him, as our tenancy was reviewed every 12 months."

"As he got older, it became increasingly difficult to carry him up and down the stairs. It was also getting really unsafe as he would often lash out as I was trying to carry him.

"We have now been living here for over four years and it feels like home. We have made friends with people from the local area and my son goes to a school just around the corner.

"I feel that living in social housing is very secure and that we could live in this house forever. Moving into social housing has meant that my family is settled and we have a house that meets all our needs and feels like home. If Progress hadn't been able to help us I don't know where we'd be living and how long for."

Progress Lifeline

Curtis's Story

In the early hours of the morning, the Progress Lifeline control centre received an alarm call from Mrs W's falls sensor.

Mrs W told the operator that she was fine and there was nothing wrong. However, the operator was concerned as they could hear running water in the background. Despite the customer's assurance that they didn't require help, the operator made the decision to call an Emergency Home Responder (EMR) to attend the property.

Curtis the EMR, promptly responded to the call out, accessing the property via a KeySafe and made his way through the kitchen into the living room where he found Mrs W on the floor and soaking wet. The property had flooded, and part of the ceiling had collapsed under the weight of the leaking water. Water was dripping down the walls and through the ceiling where Mrs W had fallen, leaving her injured, cold and wet and in shock.

Curtis immediately called an ambulance and the fire service whilst comforting Mrs W and standing over her to protect her from any further falling debris or water. The emergency services quickly responded, turning off the water, cut the power to the house and took Mrs W to hospital.

Mrs W had suffered a broken femur, injuries to her legs and hips and needed treatment at hospital. After further rehabilitation, she is thankfully now on the road to recovery.

"My sister and I are extremely grateful for the professional intuition and skilled response to the alarm call that night. Goodness knows how long she had been struggling to comprehend what was happening before she fell. We cannot thank you enough for this much valued service. Your actions probably saved my mother's life." – Mrs W's daughter

Progress Futures

Basma's Story

Basma self-referred herself to Progress Housing Group's Progress Futures service in March 2017. She wanted help to identify training courses she could attend, as well as volunteering opportunities and possible work experience.

Basma's main aim was to improve her CV and employment prospects to enable her to eventually gain a permanent job. As a single parent to four children, Basma's biggest barrier to employment was finding childcare. When Basma approached Progress Futures she had already completed her English Level 1 and 2, Maths Level 1 and 2 and Level 1 in accounting. She had also completed a 12 week volunteering course by Lancashire Adult Learning.

Basma had a real interest in accounting and her dream job was to work in finance. With the help of Progress Futures Basma enrolled on a Level 2 accounting course at a local college and was given a six week work experience placement within the Group's finance department. On completing her work experience placement Basma was supported to apply for a second work experience placement this time within the Group's health and wellbeing service. Basma was successful in getting the role and is still working in this job now.

On her Progress Futures Journey Basma, said: "The constant support from my Progress Futures Officer is unlike anything I have ever experienced. To say that this has been a great opportunity for me would be an understatement. Working at Progress Housing Group has definitely renewed my confidence and abilities as a worker. I feel empowered to go to work and it is thanks to the Progress Futures service."

Supported Living

Colin's story

Colin has learning disabilities and is unable to work as he suffers from Epilepsy. Colin moved into supported living accommodation when his parents passed away as he had no one else in his life that could look after him. Colin requires support to help him live his life as independently as possible.

Colin says that he does not know where he would have ended up if he did not have his supported housing home, a thought he finds very scary. Since moving into his supported living property Colin has been happy again, he is able to do things he likes, that he would not have been able to do if he was living on his own and without help.

Clare's story

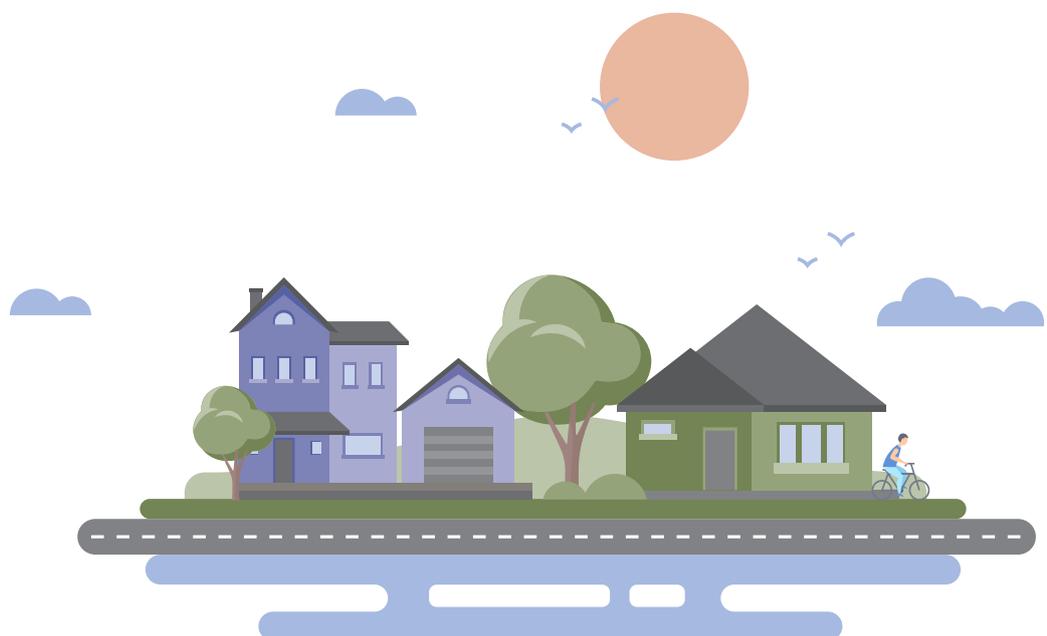
Clare has a learning disability and was living at home with her mother when she decided she would like to be more independent. Clare needs support because of her medical condition and choose to live in shared accommodation in a supported living property as it enabled her to feel supported and safe.

"After some time I became more independent and when another property just outside of my block of flats became available I jumped at the chance of moving. It was my own flat with my own front door but I would have support staff on-hand should I need them.

"I have continued to become more independent since moving into my Progress Housing Group property. I have got to know the Community Involvement Team or getting involved team as I call them and have attended lots of training events which have helped me to boost my confidence and wellbeing.

"I am now involved in various activities where I can give my views on the services my landlord provides, as I want to make sure I get the best service for me as well as other tenants. I know a lot about my landlord and have been Vice Chairperson on their Scrutiny Panel. I have also attended Board meetings which is something I would not have done previously but as my confidence has grown I am taking on more challenges.

"I think supported housing is a great way to live if you get the right advice and support you can become whoever you want to be."



Acknowledgements

The housing associations and ALMOs whose chairs are members of the group known as The Board Room and who have together created this paper are listed below. The views expressed in the paper are those of the chairs themselves rather than necessarily being the views of the organisation of which they are the chair:

- Aldwyck Housing Group
- Boston Mayflower Housing
- Broadacres Housing Association
- Castles & Coasts Housing Association
- County Durham Housing Group
- Estuary Housing Association
- GreenSquare Group
- Incommunities Group
- Knowsley Housing Trust
- Leeds & Yorkshire Housing Association
- Leeds Federated Housing Association
- Lincolnshire Housing Partnership
- Liverty
- Livin Housing
- mhs Homes
- Progress Housing Group
- Radian Group
- Rooftop Housing Group
- Settle Group
- Southway Housing Trust
- Stockport Homes
- Together Housing
- The Pioneer Group
- Yarlington Housing Group
- Yorkshire Housing

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