Housing matters
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A challenge ahead for housing
There are alternative answers to the crisis

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Introduction

The UK’s housing crisis affects almost everyone. Government policy remains firmly focused on encouraging greater home ownership, but in this special supplement, we look at the impact on the supply of homes that are just as important - social housing at affordable rents.

As housing expert Colin Wiles points out at the beginning of this supplement, this year has been a real rollercoaster for housing associations and the tenants they serve.

The controversial new Housing and Planning Act came into force in June. Intended to boost the number of houses being built and the number of new homeowners getting on to the property ladder, the Act has been bitterly criticised by housing experts, who see many of its measures, including the extension of right-to-buy to social housing tenants, as an all-out attack on the system.

It’s 50 years since Ken Loach’s seminal drama Cathy Come Home shocked the nation into realising action on homelessness was needed. Sadly, charities like Shelter, which was founded only weeks after the film aired, are just as necessary today.

But it is not all doom. Despite tensions between councils and housing associations, many are looking to work together in productive ways to provide affordable homes. We have looked at how to tackle some of the barriers to joint working.

Meanwhile, there are lots of alternative answers to the housing crisis, as an interview with one innovative self-build project in Devon shows. Working with residents requires - above all - the right attitude.

We look at some of the potential minefields and successes in helping housing associations to recruit and retain the right staff. We also have a practical guide on dealing with so-called anti-social behaviour.

Jane Dudman

Inside

The Housing and Planning Act threatens to destroy social housing, while key government changes have ushered in uncertainty. Dawn Foster examines a landscape in flux

Social housing under fire

The Housing and Planning Act threatens to destroy social housing, while key government changes have ushered in uncertainty. Dawn Foster examines a landscape in flux

A Housing and Planning Act is not an blunt instrument, but there is a period of uncertainty ahead for housing associations, particularly as the government’s spending review and Autumn Statement are due before Housing fabric and Planning Act.

The act itself is not an entirely new threat. It is part of a longer-term, generational crisis facing social housing. Since the second world war, there has been a steady erosion of social homes, not just in the number of new ones being built, but also in the number of affordable homes being sold off. Indeed, it has been met with constant criticism from housing associations, whose members believe it is aimed at boosting home ownership and helping the government reach a target of getting 200,000 new homes a year built, the Act has been met with constant criticism from housing associations, tenants and politicians, who believe many of its policies are bad news for those trying to keep an affordable roof over their heads. This includes the so-called “pay-to-stay” policy - a rent rise for social housing tenants who earn more than £30,000 a year (or £40,000 in London).

“Shelter, which was founded only 70 years ago, is our core product and work to access a part of the population’s housing needs was always a mission for which we were willing to take a risk,” says Alison Inman, vice-president of the Chartered Institute of Housing, who once cut her teeth on what was about to be done in the year ahead. She wants action: “There must surely be a national conversation about how to fix the housing market so that we can launch an inquiry into the housing crisis, so hopefully we will be enabled to crack on and do what we need to do – build more homes.”

Meanwhile, Labour is still waiting for members to decide between Jeremy Corbyn and Owen Smith: a Smith victory could mean Labour changes its housing policy, while if Corbyn wins he will still have to find an MP willing to take on the currently vacant housing brief, following the resignation of shadow housing minister John Healey.

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Meanwhile, there are lots of alternative answers to the housing crisis, as an interview with one innovative self-build project in Devon shows. Working with residents requires above all the right attitude. We also have a practical guide on dealing with so-called anti-social behaviour.

Jane Dudman

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As Mungos’s Chief Executive says, there is no one-size-fits-all solution but we all need to work together to find a way forward.

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£67K + Car Allowance

Head of IT and Business Improvement:
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70 years of social housing is threatened by government policy changes

Clydes Peaker, a partner at Anthony Gold solicitors who deals with housing cases, predicts some issues, such as allocation policies, will continue to be a problem. Most of the challenges on allocation centre on qualification requirements, such as whether people have a local connection. Peaker also thinks more cases will end up in court as people challenge the rules. “Significantly more vulnerable” than an ordinary person. “There must surely be a need to fix the housing market so that we can launch an inquiry into the housing crisis, so hopefully we will be enabled to crack on and do what we need to do – build more homes.”

Inman says that repeatedly asking the same question in the hope of getting a different answer is “wearing a bit thin”, as politicians’ persistent claim that people want to buy their own home. “That may be true, but there will always be a good third of the population who cannot access a mortgage,” she points out.

“There is nothing wrong with renting: we need to speak up for what is our core product and work to persuade the new minister that social housing saves money and helps build strong communities.”

There will always be a good third of the population who cannot access a mortgage
Still no place to call their own

Fifty years after Cathy Come Home, a new generation wrestles with poverty and homelessness, says Kirstie Brewer

Ken Loach’s seminal drama Cathy Come Home arrived on our TVs half a century ago, shocking the nation with its depiction of a young couple’s slide into poverty and homelessness.

Housing charity Shelter was founded just a few weeks later, but its work to solve an endemic housing crisis is far from over. The key thing that’s changed is the way we conceptualise homelessness, says Kate Webb, Shelter’s head of policy. In the 1960s, homelessness was seen as a personal problem; it wasn’t seen as a housing problem and there was no state duty to rehouse people.

But things changed in the decades that followed. First, in the 1960s, came a big council house building programme. This was followed by landmark legislation in the form of the 1977 Housing (Homelessness Persons) Act, which gave local authorities a duty to rehouse families.

And yet a new generation of Cathys have nowhere to call home.

“We have a strong legislative safety net in this country, but the problems have come from the housing system itself,” says Webb. Fewer council houses are being built, stocks have been siphoned off by right to buy and deep cuts have left councils struggling to rehouse homeless people.

“The early noughties saw a decline in homelessness and the use of bed and breakfasts for homeless families dropped too, but all that progress has rapidly gone into reverse over the past four or five years,” adds Webb.

MPs agree. A report in August from the Commons communities and local government committee said a demonstrable increase in homelessness had pushed the problem to such a level that a renewed, government-wide strategy is needed.

The committee found examples of great work, but wide variations in the level of support offered to vulnerable people across the country: “Many people are badly treated by council staff and those who are judged not to be in priority need are often sent away without any meaningful support or guidance.”

People have increasingly been forced to turn to the private rented sector. “Memories of post-war slums might have faded, but they’ve been replaced with a new problem - an insecure and expensive private rented sector,” says Webb. The single biggest driver of homelessness among families today is losing a private tenancy, adds Webb, with cuts to housing benefit dramatically reducing the prospect of private renting for many families on low incomes.

Meanwhile, youth homelessness charity Centrepoint, set up in 1969, is seeing growing numbers of young people get stuck in the sort of hostel accommodation it provides. “As local authorities have their money cut, they’re less generous in helping borderline cases get housing,” says Paul Noblet, head of public affairs at Centrepoint. “Even if a young person can get into full-time work on the national living wage, they struggle to get anything in the private rented sector.”

Out on the street: Carol White and Ray Brooks in Cathy Come Home
Moviestore/REX/Shutterstock

In numbers

71,540 homeless households live in temporary accommodation in England - 48% more than five years ago. Of those, 56,660 are families with children

-9.9% Council spending on housing services dropped by almost 10% between 2010/11 and 2015/16

-105,000 In the 1960s, 124,000 social housing homes were built; this dropped to 19,000 in the 2000s

9.27% Since the right to buy scheme was reintroduced in 2012, local authorities have replaced less than 1 in 10 homes sold
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Devolution

Building partnerships

Devolution could give power to housing associations and councils to deal with local housing problems, asks Jane Dudman

When we are dead, the relationship between us and local authorities won’t matter anyway. That was the blunt assessment of Steve Howlett, chief executive of the Peabody housing association, during a fractious meeting at last year’s Labour party conference, where housing associations were coming under fire for agreeing to a voluntary deal with the government over extending right to buy to social housing tenants. The alternative - having a deal imposed - would have been like “going in front of a firing squad and hoping the guns aren’t loaded,” he said.

It was not a promising moment in what has become an increasingly tense relationship between housing associations and local authorities, as both come under huge pressure. The new Housing and Planning Act, passed by parliament this June, will potentially make things much worse: “That’s because the act has extended right to buy to housing association tenants, who can now get big discounts on the value of their homes, if they want to buy them. But councils, rather than housing associations, are being forced to foot the bill, because the Act forces councils to sell their highest-value homes as soon as they become vacant, in order to provide the funds to compensate housing associations for the cost of their tenants’ discounts.”

In areas such as the inner London borough of Islington, every time a council flat becomes empty, instead of that home going to the next person on the 18,000-long waiting list, it will be sold into the private market. One ray of hope is that more power is being given to local government under the government’s devolution policy. This opens the door for housing associations and local authority partners to create a local approach to planning and building homes - also tackling wider public sector reform, such as integrating health and social care. In Greater Manchester, the standard bearer for devolution, housing providers get to work directly with the 10 local authorities and the combined leads on health and housing.

The most important aspect of any partnership is the ability to have frank conversations. “Everyone knows that local authorities and housing associations are struggling to meet people’s housing needs,” says one housing insider. “But too frequently, these pressures are not being talked about.” She adds that while both sides need to show leadership, it is councils, with their remit to support the whole local population, that need to take the lead in creating true partnerships - even under the most difficult circumstances.

How to collaborate

1. Find the right people
You need to find the true power brokers. Getting round the table with the right people pays dividends.

2. Set clear aims
Being clear on local targets, such as how many new homes are needed locally and the number of affordable homes in the local plan, will help councils and housing associations understand one another’s needs.

3. Broaden the conversation
Devolution in England promises greater local powers to bring together public services - not just housing, but employment and skills, transport, policing and, in Greater Manchester, health and social care. Housing providers, many of which still provide support for residents in all these areas, are uniquely well-placed to partner with councils to create integrated plans.

4. Be frank
Financial tensions between councils and housing providers are likely, but both being frank about the challenges will help all parties understand what can - and cannot - be achieved.

5. Walk in their shoes
Staff in councils and housing associations fear a threat to their core purpose. Welfare reform and government cuts present a real threat to social housing, while councils are looking at deep cuts to core services. Getting through tough times will depend on good relationships, now.

Vacant council flats [above a certain value] get sold on to the private market

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Self-build homes

DIY is the only way

Serena Bedford couldn’t afford to buy a home in the family village - so she built her own

Serena Bedford wanted to raise her children in the Devon village where her family has lived for more than 100 years. Soaring house prices and a lack of local social housing meant her hopes were out of reach: But by the end of this summer Serena, husband Gavin and their two boys, will have their dream home. The Bedfords are one of six local families who have spent the past five years transforming two acres of former farm land on the outskirts of the village into a new affordable, eco-friendly homes development. The journey - from raising money to buying the land, negotiating planning agreement and bringing all the utilities on site - has been long and tough. All the families are members of the Broadhempston Community Land Trust (CLT), which means committing to at least 20 hours of labour a week. Before I started out I hadn’t even used a drill,” says Serena. “I’m now familiar with lots of power tools. It’s been really hard work, as everybody works full-time and most of us have families. The hardest thing for me personally has been saying ‘no’ to the boys because we have to build the house.”

But the hours of devotion will bring theBedfords a home for life. The land trust will retain a 25% stake in the property while the family automatically qualifies for 25% “equity” in return for labour. The Bedfords can buy another 50% on a rent-to-buy basis. If they move they can only sell at 80% of the current market value and only to a local family who need a home.

“Local political will to make the project work has been vital. “The council gave us planning permission at the outset and has encouraged us all along the way,” says Serena.

Teignbridge district council is one of it vanguard councils testing the self-build water to help ministers meet their commitment to double the number of self-build or custom built homes by 2020. The council believes self-build creates a variety of new housing stock and boosts local demand for materials and services. It created a list of individuals interested in self build a year before those became a statutory requirement, this April, for councils to collate a self-build register.

Teignbridge’s local plan specifies that any private housing developer will have to make 5% of the plots available as self-build. But Teignbridge’s self-build project officer, Charles Acland, says the council doesn’t have the handholding resources to increase the supply of affordable self-build homes.

“There are few examples of it in this country. Perhaps we can learn from our European neighbours,” he says. “It’s a view shared by MP Helen Hayes, chair of the housing taskforce inquiry established to look into new sources of housing: “If Berliners can build one in six homes this way, then Londoners and Mancunians can too.”

Debbie Andalo

The council gave us planning permission and has encouraged us all along the way.
Social housing strategy is putting lives at risk

Uncertainty over future funding may close hostels and push supported housing tenants out, says Naomi Larsson

It has been almost a year since then-chancellor George Osborne announced a cap on social housing benefits yet, according to St Mungo’s chief executive Howard Sinclair, it remains “the biggest threat to supported housing in the 30 years [he has] worked in the sector”.

In its 2015 autumn statement, the government announced that from 2018, it would bring housing benefit for social tenants in line with the local rates for those renting privately. Osborne said this would prevent social landlords charging inflated rents, but the National Housing Federation (NHF) estimated that it could force the closure of up to 82,000 housing units (40% of the schemes in England).

Many social housing professionals warned that the cap would force vulnerable supported housing tenants back into residential and NHS care, costing the taxpayer hundreds of millions of pounds.

The government has now announced it is deferring the imposition of a cap on supported housing for two years, to 2019/20, when a new funding formula will be introduced.

But social housing providers remain anxious, particularly because they are still subject to a 1% cut in social rents. Angela Lockwood, chief executive of North Star housing group, which provides 20% of its housing stock for people with support needs, says her organisation is stuck. She says many planned building projects may end up being cancelled, because, “despite unmet needs, we couldn’t possibly develop schemes with this uncertainty”. The victims, she points out, will be vulnerable people.

Sinclair shares Lockwood’s concern. The uncertainty may have affected St Mungo’s less than some mainstream housing associations, but Sinclair says the homeless charity will have £3m less than some mainstream providers in the financial year 2018/19. The uncertainty may have affected St Mungo’s less than some mainstream housing associations, but Sinclair says the homeless charity will have £3m a year less to spend on services. This could necessitate the closure hostels and force people back onto the streets.

“The organisation isn’t at risk,” says Sinclair. “What is at risk is the lives of people.”

Yet amid the pressure, the sector is being proactive. A coalition of 15 disability charities has written an open letter to the government, condemning the uncertainty. There is also a petition calling for the government to ensure those who live in supported housing are exempt from the local housing allowance cap, while the NHF has begun a campaign, Starts at Home, to raise awareness of the vital work of housing associations to meet the needs of their tenants.

“The private sector will never build enough”

Colin Wiles

It is universally acknowledged that the UK has a housing crisis. But the whole trajectory of Conservative thinking on housing and planning is towards home ownership and away from “affordable” housing built by councils and housing associations.

The government’s current housing plans propose spending £42.7bn on a raft of home ownership initiatives and only £2bn on social and affordable homes. This balance should be reversed - it is time to invest in social housing.

Pumping in money to increase demand without addressing structural supply issues is foolhardy. It simply pushes up prices and makes buying an ever more distant prospect for millions. Is it any surprise that home ownership is at its lowest level for 30 years?

Despite the urgent need for affordable new homes, most local authorities do not have an up-to-date local plan for new homes, the housebuilding industry is a semi-cartel and the government continues in its misguided refusal to reconsider even limited development on the green belt, which could help ease constraints in some of the most unaffordable cities in the country, such as Oxford, London and Cambridge.

History shows that the private sector on its own has never and will never build enough homes. A report by the SHOUT campaign for social housing in June 2015 called for 100,000 social rented homes a year to top up private sector building. This would boost the economy and help support the housebuilding industry. Paradoxically, it would also boost home ownership.

The unregulated private rented sector has grown by almost two million homes over the past decade, yet its tenants are the least satisfied. Building 100,000 social rented homes a year would force private landlords to sell lower-quality homes - properties that would start to come onto the market and push prices down for first time buyers.

At the moment, the government wastes £25bn a year on housing benefit, propping up high private rents. It could save almost £1tn in little more than a generation by supporting the building of more social rented homes, where housing benefit would be lower. These savings would be even greater, given that the cost of government borrowing is at its lowest rate ever.

Housing minister Gavin Barwell and his colleagues in the Treasury should take heed of the growing number of voices supporting this approach.

Colin Wiles is an independent housing consultant
Housing embraces the human touch

Housing associations are mining customer-facing sectors for new recruits, says Kim Thomas

Housing associations are now more focused than ever on customer satisfaction. Not only are they taking on more customer service staff – there is also a growing realisation that their lives; others may have unrealistic expectations of their housing provider. Good customer service candidates, who have patience, understanding and the ability to listen, particularly in some of the heated situations in which they may find themselves, says Dan Edwards, deputy managing director at recruitment agency Morgan Hunt.

Historically, there’s been a relatively small pool – a merry-go-round of candidates moving around the different housing associations, “all probably for an extra £1,500 a year”, according to Taylor. But many associations are now looking outside the sector.

For frontline roles, such as tenant liaison officer, Morgan Hunt often looks for candidates with call centre backgrounds because they are used to having that regular interaction with people, according to Taylor. “They’re often quite grateful to get away from a call centre and be out there facing people,” he adds.

Katy Crothall, operations director at housing association BMF Badenoch & Clark, says there has been a huge shift in the past five years towards hiring customer service staff and that many associations are looking to the retail and insurance sectors for candidates with good customer skills; training can take care of the sector-specific aspects of the job.

Housing association interviews increasingly require candidates to meet residents, something that is an “absolute given” for senior roles, says Taylor. “It falls to housing staff to help prevent enforcement action,” says Wall. “It’s a significant move, according to Aspire Housing, which has 8,500 affordable homes for rent in Cheshire and Staffordshire and led development of the framework.

“Lots of residents may not have experience. But knowing he has made a difference is immensely rewarding, says Blake-Smith. “I still bump into people who say, ‘Remember you did this, I’m so grateful that I got this home and maintained my tenancy!’ It really sticks with people.”

Children at play: signs of a flourishing community or a menace? Alban Foster

“Tenants who are encouraged to work with us to fix the problem often feel empowered as a result.”

Although any incident with a defined victim and/or perpetrator is dealt with robustly, these cases are relatively rare. “Less than 1% of our antisocial behaviour cases result in any form of enforcement action,” says Wall.

Although the tenants who report antisocial behaviour may expect eviction to be the first step, mediation is not only easier but also more beneficial for the community as a whole in the long run.

Design and architecture is also one important, argues architecture writer Owen Hatherley, who believes that features like blind corners without natural surveillance are probably a hostage to fortune. “The most important thing is maintenance,” he adds. “Not being a blame game is key to being treated well.”

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