



Trafford Hall

National Communities Resource Centre



**An Agenda
for
Housing**

Plus

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Housing and
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This document is work-in-progress and the agenda for social housing is evolving fast. We therefore accept full responsibility for any mistakes or misinterpretations.

About LSE Housing and Communities

LSE Housing and Communities is a research unit within the Centre for Analysis of Social Exclusion (CASE) at the London School of Economics led by Professor Anne Power. CASE is a multi-disciplinary research centre which examines the impact of public policy on poverty and social disadvantage. We aim to understand disadvantaged neighbourhoods; promote models of housing and neighbourhood management; develop ways to support communities and resident self-help action to tackle problems and understand the role of social housing and help shape government policy.

Agenda for Housing Plus

This Agenda for Housing Plus pulls together evidence that Housing Plus is fundamental to the way social landlords do business. Housing Plus refers to the wider activities and impact of social landlords on the communities where their stock is. The Agenda draws on eight Think Tanks and four Policy Briefings that LSE Housing & Communities ran between 2013 and 2015. Additional information and ideas came from nine Think Tanks in 2016. We invite you to feed back on this Agenda; and to offer concrete examples of Housing Plus. We can add these to our Case Study document.

The core argument for Housing Plus is that social landlords working in low-income communities improve their social business by investing in the social needs of communities beyond merely bricks and mortar. Landlords have a duty of care towards their tenants and their property. Social landlords offer a landlord model that makes rented housing work for low-income communities.

Contact Jessica Rowan (J.Rowan1@lse.ac.uk) with feedback and examples.

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Definitions

Tenure

There are four main tenure categories for dwelling stock, house building and household figures. These are:

- **owner-occupied:** This includes accommodation that is owned outright or is being bought with a mortgage;
- **rented privately:** defined as all non-owner-occupied property other than that rented from local authorities and housing associations plus that rented from private or public bodies by virtue of employment. This includes property occupied rent-free by someone other than the owner;
- **rented from housing associations:** this tenure includes social rent, affordable rent, intermediate rent, rented from a non-profit landlord;
- **rented from Local Authorities:** homes owned by councils and occupied by tenants who pay rent.

Social and affordable housing

Affordable rented housing is social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing is defined in the National Planning Policy Framework (April 2012).

Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008)¹, for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency. Registered providers are normally housing associations.

Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80 per cent of the local market rent (including service charges, where applicable).

Intermediate housing means homes for sale or rent provided at a cost above social rent, but below market levels, as in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent.

Source: <https://www.gov.uk/guidance/definitions-of-general-housing-terms>

¹ Note: This applies mainly to housing associations

Executive Summary

What is Housing Plus?

The Agenda for Housing Plus explores the ambitions of social landlords to house people in need of a home, at a rent they can afford, in conditions that will help them, their families and communities to flourish.

Housing Plus is about the wider activities of social landlords in low-income communities beyond simply renting homes. This includes:

- Delivering the wider community benefits of providing and backing the services that make communities work;
- Fostering self-help, community resilience and empowerment among front-line staff and tenants;
- Helping vulnerable residents manage in the current financial and social climate.

Housing Plus is a long-term, relatively low-cost approach that has stood the test of time. By actively helping struggling tenants and deploying staff on the ground, social landlords remain viable and retain control, in the face of severe cut-backs that are affecting both tenants and landlords. Housing Plus is at the heart of social housing and gives social landlords a much wider role than is often acknowledged.

Housing associations are hit by many resource problems:

- loss of grant and direct rent payments from government to cover those on the lowest incomes;
- cuts in Council Tax benefit;
- changes in Income Support for lone parents and young people; reductions in Tax Credits and Child Tax Credits;
- changes to the Supporting People and Disability Allowance systems;
- changes to Housing Benefit itself, and much more besides.

These changes have worrying consequences for rent arrears, debt and landlord revenues. The cuts to council budgets are even more serious and local authority stocks are shrinking. For councils, Housing Plus is as important as for housing associations. Social landlords can help in unique ways because they work in some of the most disadvantaged areas. Their valuable Housing Plus work is often unseen and unsung.

Top priorities for action are:

- Retaining business viability by helping tenants;
- Providing debt and money advice, access to financial support and special hardship funds;
- Bringing tenants together within troubled communities to work for a common local goal;
- Investing in energy saving to reduce energy bills, combat fuel poverty and help tenants meet rising rents, as well as improving property standards significantly;
- Linking tenants to jobs to help working-age residents become self-sufficient, particularly young people;
- Involving tenants in advice, representation and community action to keep channels of communication open and gain tenants' support and insights for next steps.

A Little History

Many charitable and non-profit housing models arose over a long history: alms-houses in the early middle ages; cooperatives and mutuals through workers combining their savings during the industrial revolution; model dwellings and philanthropic housing companies set up by industrialists to house workers, both in Britain and across Europe; and employer-financed model villages. Hundreds of years of housing history gives us an intense mixture of landlords, tenures, property types, styles etc. This makes housing management complex, challenging and yet vital.

Social landlords make a significant contribution to meeting housing need. Today they build around one quarter of all new homes. But rented housing is about much more than housing numbers. Landlords are responsible for lettings and access rules; ensuring rent payment; energy saving and sustainable homes; repair, order and “peaceful enjoyment of the home”; social control; tenant relations and tenant needs. Being a landlord carries with it all these functional obligations that have wide social repercussions. Social landlords respond to many market failures in housing. “Cathy Come Home” captured the public imagination half a century ago with its agonising portrayal of family homelessness and it still has powerful resonance today.

Housing can go wrong

Governments love big numbers. But when they focus purely on numbers, they quickly lose control. We built so much council housing in the post-war era that by the 1970s, the government had to cancel some large estate-building programmes because they were becoming hard to let. They sorely neglected the vital housing management task and “slum” problems soon reappeared in relatively modern council housing estates of the pre- and post-war eras. “Difficult to Let” council housing haunted both Labour and Conservative governments in the 1970s and 1980s.

The blight of long-run slum clearance from 1930-1980, making way for rapid council building, led to the re-emergence of housing associations as a “third housing arm” alongside council landlords and private ownership. Community-scale landlords were vital for the intricate job of restoring decayed and occupied street properties, following nearly a century of large estate building by council landlords between the 1880s and 1970s.

Community-based renewal required close involvement with tenants, incremental upgrading, and community support across racial, income and ownership barriers. Many modern housing associations were set up in the wake of “Cathy Come Home” to deliver this agenda.

While housing associations grew, council landlords began to decline, with the Right to Buy of 1981 reducing the council stock by nearly two million. Council renting shrank from a total of around five million properties in England in 1980, to around 1.5 million today, following the introduction of voluntary transfers of stock to housing associations in the late 1980s. Housing associations have grown over the same period from around 300,000 in 1979 to over 2 million properties today.

The dividing line between council housing and housing association property has become

blurred – “council estates” are as often owned by housing associations as by councils. Social housing tenants are far poorer than they were, resources are more limited and the need for social landlords to play a wider community role in order to remain viable businesses is far greater. This is the lasting rationale for Housing Plus.

Housing Plus seems to have real purchase with housing associations because they are driven by the urgent need to retain their business viability while simultaneously depending on tenants being able to cope and pay their way. Their strong ethical purpose helps them to be among the most significant players within low income communities, alongside schools and local authorities.

The Benefits of Renting

Renting as a tenure offers many advantages at different stages in people’s lives, particularly for people who simply can’t afford to own. It helps households of many different shapes, for example partnerships that split, marriages that break, adult children who move away from their home area and students. The acute decline in private renting, triggered by 1915 rent controls, was reversed from the late 1980s. If rented homes are carefully managed and maintained, and the landlord is a responsible landlord, then rented housing can work to help low-income communities.

Private renting has increasingly had to fill the gaps that neither social renting nor owner-occupation can fill. Pressures on private renting push up rents, but with virtually no regulation, private landlords can offer poor conditions, low security, the constant threat of eviction and, in the worst cases, homelessness. There are now 1.5 million families with children in the private rented sector, including over one million children living below the poverty line. Private renting is too often the opposite of Housing Plus but it is possible to create a more beneficial, more secure, better quality, and more affordable private rental system alongside social housing. In fact, many social landlords are now getting involved in private renting.

Poverty, area problems and Housing Plus

The concentration of social and private renting in poor areas gives landlords a special role and responsibility, since renting by definition makes landlords responsible for conditions that affect their tenancies.

Housing associations and councils plug many gaps in the communities where they operate, through their hands-on landlord role. All over the country, they make community investments, supporting credit unions, tenants’ associations, community halls and cafes, elderly clubs, allotments, gardens, play areas, holiday programmes, supported housing activities, day centres, youth activities, apprenticeships, job training, and many other forms of community provision.

Box 1: Social Housing in Denmark

Social investment is a legal requirement of social landlords. Tenant involvement and representation pose challenges for managers, requiring significant effort in training and information sharing, but many housing associations and councils recognise that tenants who have received solid training and have a voice within the housing service can help the landlord to perform better.

Housing associations frequently reaffirm their core ethical purpose and central mission of meeting housing need, while tackling neighbourhood, housing, environmental and community needs. 'Good landlord' functions make an enormous difference to area conditions. Crucially these landlord functions combine tenant liaison, community provision, and face-to-face contact with efficient rent collection, repair, lettings, enforcement, and environmental care.

The Housing Plus Academy at Trafford Hall

The idea of the Housing Plus Academy emerged from the enthusiasm of housing staff at senior, middle and junior level for active participative learning to support social landlords in their work in low income communities, and for tenants to get the chance to be involved, learn and build stronger communities. Local authority landlords are active participants and contribute their invaluable perspective while supporting staff and tenants to join in. Tenants also contribute direct evidence about community resilience and community initiatives happening in response to austerity and its impact. They also contribute a bottom-up understanding of the value of social landlords.

The Housing Plus Academy helps landlords to pull together ways to respond to constantly evolving policy; pushes new thinking and new learning in special areas such as energy saving, private renting, joint working between housing associations and local authorities, welfare reform, helping house young people and fostering community enterprise.

Feedback from participants, from top to bottom of organisations, tells us that free thinking and sharing, away from all the pressures in a peaceful and supportive environment, builds a shared knowledge-base and action plan, inspiring people to do more by trying out new ways.

The concrete goals of the Housing Plus Academy are:

- To demonstrate the added value of social landlords in low income areas;
- To support staff and tenants as change agents in the process;
- To underpin the future viability of social landlords and their tenants by documenting invaluable ground-level experiments and initiatives which can help shape policy;
- To keep busy housing professionals informed about new policy developments;
- To build tenants know-how, understand the changes and help them work with their landlords.

The Department for Communities and Local Government and the new Department for Business, Energy and Industrial Strategy (BEIS, formerly DECC) are both taking a lively interest and coming to Think Tanks “to learn” as well as contribute, suggesting that key messages are getting through.

We cannot ignore the combined effects that radical housing and welfare reforms and cuts in funding are having on social landlords and their tenants, as they affect development plans, social investment, rental income and tenants’ ability to manage their housing and other living costs. But there are many untapped resources – both in the people and the places where social landlords work.

Conclusion

The financial crisis of 2008 and the long recession that followed forced many working in the housing world to re-visit the wider role of social landlords. For we do not work only through bricks and mortar and numbers. We work in harder-to-measure but vital ways that help people pull together and cope in difficult times. Housing Plus adds special and hard-to-measure value where we need it most.

1. Introduction - What is Housing Plus?

The Agenda for Housing Plus sets out the ambitions of housing associations, councils and other non-profit landlords to house people in need of a home, at a rent they can afford, in conditions that will help them, their families and communities to flourish. The Agenda reinforces the commitment of social landlords and community representatives to build viable, sustainable communities, and persuade government and investors that social landlords contribute a win-win – providing better homes and building stronger communities.

Housing Plus is about the wider activities and interventions of social landlords in low-income communities beyond simply renting homes. The aim of Housing Plus is fivefold:

1. To help vulnerable residents manage current financial and social pressures, thus ensuring the viability of their rented homes. Housing Plus encompasses work-related training, job links and job opportunities; financial and debt advice; practical, reliable savings methods; energy saving to reduce fuel poverty and increase environmental protection; special support for the young, the elderly, the disabled and families;
2. To train frontline staff in their work with tenants;
3. To foster self-help, community resilience and empowerment of front-line staff and tenants;
4. To give voice to tenants and front-line staff by tapping into and sharing their direct experiences;
5. To support social landlords in delivering the wider community benefits of providing and managing low-cost rental homes in low-income areas.

Housing Plus is partly driven by the harsh impacts of welfare reform and its wider repercussions in communities, affecting tenants' ability to pay rent, meet rising fuel bills and manage tight budgets to cover housing costs, food, childcare, travel and other essential items. Housing Plus is a long-term, relatively low-cost approach that has stood the test of time.

Housing Plus is galvanising support from social landlords for tenants in difficulty, countrywide, among larger, smaller and community-based landlords. By actively helping struggling tenants and deploying staff at the front line, social landlords remain viable and retain control, in the face of severe cut-backs that are affecting both tenants and landlords.

Why social landlords support Housing Plus

Housing Plus describes the broad role that social landlords play, and all the added value they bring through a commitment to making communities work. This in turn makes social housing particularly valuable. Many staff and community leaders in social housing believe that Housing Plus is at the heart of social housing and is in fact the driving purpose of social landlords. This commitment to Housing Plus is partly driven by austerity and welfare reform which cut into the budgets of social landlords and their tenants.

Top priorities for action are:

- **Helping the most vulnerable tenants to manage under the twin pressures of rising costs and falling incomes** by increasing face-to-face contact and advice between staff and tenants needing support. Contact with tenants who face serious problems motivates staff, and creates a bridge between marginal communities and housing managers.
- **Energy saving investment** to reduce energy bills, combat fuel poverty and meet rising costs. The methods must be simple, accessible and low cost. Tenants and front-line staff need basic training in insulation techniques, energy saving measures, follow-on action and fuel bill reduction. This investment can pick up on many necessary repairs and actually save costs in the long run.
- **Access to jobs** to help working-age tenants become self-sufficient, particularly young people. Work can help people out of the “poverty trap”, but it involves creating apprenticeships, work placements, volunteering, partnering with local employers and creating job links. Job readiness training and development of soft skills are vital for access to jobs, particularly for young people.
- **Tenant involvement, representation and training** to help tenants understand and cope with current problems, and gain their support and insights for next steps. Active volunteers can act as “Community Champions”, helping their neighbours and developing community enterprises that support communities from within and from the bottom-up. Training in self-help generates ideas and action.
- **Community Development**, supported by the social landlord, for the challenging task of bringing people together within troubled communities to work for common local goals. This wins wide support but usually only happens with an injection of external resources, such as children’s play schemes or youth clubs.
- **Providing debt and money management**, access to financial support and special hardship funds. Many tenants on extremely low incomes get into difficulty through unexpected disasters – an accident, illness, loss of a job, benefit delays or mistakes. The right advice makes all the difference.

Box 2: Energy Saving and Housing Plus

Energy saving illustrates how doing more to help tenants helps landlords as well – a win-win investment. High energy bills and inadequate insulation combine in social housing to make tenants poorer and less able to manage rising rents and other utility costs. One consequence is greater pressure on rent payments. One solution is to invest in better insulation, draught proofing, functioning thermostats and radiator controls, controlled ventilation, and energy saving more generally. Although funding is tight, this investment pays off for landlords in many ways as it upgrades property, picks up repairs, and reduces costs if done carefully. For tenants, it reduces fuel bills and reduces the risk of arrears, and makes homes more comfortable.

What the Housing Plus Academy does

The Housing Plus Academy organises think-tank style events and training for staff and tenants, covering five main strands of activity:

- a) the challenges of welfare reform, funding cuts, and increased need facing social landlords and low income tenants;
- b) work-related skills development and access to employment;
- c) financial skills and financial survival – managing on shrinking budgets;
- d) energy saving and environmental care;
- e) community enterprise, self-help and community involvement.

There are many other related themes, such as housing younger tenants; housing and health; estate regeneration; supported housing; local authority and housing association partnerships.

How do Think Tanks run?

Think Tanks bring together around 40-50 participants at Trafford Hall for an overnight, 24-hour knowledge exchange and brain-storm event on key challenges facing social landlords.

The Think Tanks are action-orientated, practical and hands-on, with experienced facilitators and qualified trainers from Trafford Hall's experienced trainer network. The Think Tanks use participatory learning techniques, and showcase live examples of innovation, good practice and problem solving. Participants are grouped café-style at tables of around eight people, allowing for a mix of regions, ages and landlords to facilitate exchange. As far as possible, all events will draw from all regions, including Wales and Scotland, London, South East, East Anglia and the South West, Midlands, North West, North East and Yorkshire. Each think tank has a strong practise focus and participants get opportunities to share their experiences and learning, also to feed in ideas and experiences in writing. We circulate headline findings and top ideas from every Think Tank.

The Housing Plus Academy also organises Think Tanks for tenants to help them both share their bottom-up perspective. Social landlords recognise the added value of having well-informed tenants who understand the responsibilities and limitations of their landlords and want to help.

Accredited courses on specific topics such as front-line housing management will help staff develop their skills. We also organise policy briefings at LSE from which we draw up proposals to feed through to government decisions-makers.

Box 3: The Housing Plus Academy

A core aim of the Housing Plus Academy is to help social landlords punch above their weight by visibly closing gaps in communities and in society as a whole, and by promoting the added value of social landlords as widely as possible. The Housing Plus Academy is committed to including ethnic minorities, people with disabilities, younger tenants, community-based and smaller specialist housing associations.

2. The roots of Housing Plus in non-profit rented housing – learning from history

Housing those in need

Housing associations as non-profit landlords grew up in response to very acute problems; intense overcrowding in insanitary conditions; the needs of businesses in fast growing cities and towns; and chaotic urban problems. Many charitable and non-profit models arose through a long history: alms-houses in the early middle ages; cooperatives from workers combining their savings during the industrial revolution; model dwellings and philanthropic housing companies set up by industrialists in the nineteenth century, both in Britain and across Europe; and model villages built by philanthropic industrialists for their workersⁱ. These early experiments helped shaped the wider role of social landlords.

Box 4: Garden Cities, New Towns and Eco-Towns

One visionary experiment that inspired later generations of housing planners is the Garden City, a Utopian model of self-sufficient, self-sustaining, socially integrated new communities built on green fields beyond but within reach of main cities. Two were built near London. The vision of Ebenezer Howard, their inventor, lived on in many modern social housing experiments. New and extended towns in the post-war era, and ecotowns in the 2000s are a pale reflection of the original Garden City idea, which was strongly social and embraced the Housing Plus Agenda in full.

In the late 19th and 20th centuries, publically sponsored landlords emerged to build council housing and they boomed until the 1970s. But hands-on housing management became weaker as the scale of building grew. Property, rather than people, was the driving force. Many renewal projects, mixed communities and regeneration experiments emerged from the 1970s onwards as council housing hit financial, design and management problemsⁱⁱ. One outcome of 150 years of housing development is the intense mixture of landlords, tenures, property types, styles etc. This makes the housing management task complex and challenging. Housing needs seem as pressing today as they have ever been, even though housing conditions have improved immeasurably since the war. There is constant talk of a “housing crisis” and the need to build millions of additional homes. Social landlords are making a significant contribution to tackling the housing shortage, building fully one quarter of all new homes in recent yearsⁱⁱⁱ. But Housing Plus is about more than building, and Housing Plus is often the missing link in government rhetoric.

We find it easy to think that numbers will solve our housing problem and we forget that making rented housing work is about much more than producing housing numbers. Landlords are responsible for lettings and access rules; ensuring rent payment; investing in energy saving and sustainable homes; guaranteeing repair, order and “peaceful enjoyment of the home”; enforcing social control, tenancy conditions; fostering landlord-tenant relations and meeting tenant needs. Housing management is vital to the success of rental housing.

Box 5: Octavia Hill

Octavia Hill, the famous Victorian housing reformer and landlady, learnt the value of practical housing management and the wider “landlady tasks” as a young woman. She was determined to make very poor housing work for poor tenants through careful management and good tenant relations. She helped the poorest tenants pay their rent by offering them repair and cleaning work wherever possible. She organised children and women’s activities and helped protect vulnerable, ill and elderly tenants. She learnt that these housing related activities are central to the viability of the landlord business. For example, helping tenants to secure work means that tenants have income to pay their rent.

Market failures and housing problems – the need for government

Governments, employers and philanthropists since the 19th century, have looked to different agencies and organisations to meet housing needs that the housing market fails to provide for, precisely because there are many market failures in housing. In other words, simple supply and demand in housing do not always match, nor do they necessarily self-correct to meet the basic need for shelter. There is little incentive for landlords to house the extremely poor, particularly if there is tight rent control. Homelessness is the clearest evidence of market failure, but overcrowding is also a symptom of crude shortages and the inability of low-income tenants to afford a full rent. Families double up with each other as they try to make ends meet. Poor conditions, insecure tenancies and disrepair are consequences of low incomes, high demand, supply shortages, rent control leading to a black market in tenancies and evictions, as happened in the 1970s.

Box 6: Extreme Inequality

Extreme ghettos in the United States are an illustration of what happens when the free market in low cost housing is distorted by racial discrimination, extreme inequality, and historically weak commitment to fair, affordable, decent housing^{iv}. When the free market in housing is not sufficiently moderated, then abuse creeps in and market failures become glaringly obvious. Rising homelessness is the first sign of this. Rented housing in this situation can become “Housing Minus”, as several powerful American studies show.^v

Housing all over the world invariably attracts some role for government, even in countries where resources are so tight and governments so weak that major problems persist. Business interests in nineteenth century Britain argued fiercely for government action to help tackle appalling slum conditions. Birmingham’s pioneering mayor, Joseph Chamberlain, became a leading light in housing reform.

Governments love big numbers. But when they focus on pure numbers, things tend to go wrong. We built so much council housing in the post-war era that by the mid-1970s, the government had to cancel some large estate-building programmes because they were becoming hard to let^{vi}. In the 1970s, 1980s and 1990s, we experienced the phenomenon of difficult-to-let council estates, even in London^{vii}; low demand within old housing areas in the North; and growing abandonment of Victorian terraced housing in major cities like

Manchester and Newcastle^{viii}. We also experienced slum problems recreating themselves in relatively new council housing estates of the pre- and post-war eras^{ix}.

Through bitter experience, council landlords learned of the need for constant renewal, re-investment and careful, tenant-orientated management^x. Recent programmes like the Decent Homes Programme, showed that the systematic upgrading of council housing at modest cost (£10,000 per home) in the 2000's could transform conditions, popularity and tenant relations.

Box 7: Estates on the Edge

“Estates on the Edge” describes how mass house building by social landlords across Europe, subsidised by governments, triggered a crisis in confidence in large socially owned estates. A survey of 20 European estates showed how everywhere estates could be rescued through a patchwork of solutions, combining physical, financial, management, social and environmental action by landlords, in concert with the local community. Most estates were transformed through the Housing Plus approach^{xi}.

Housing Association Rebirth

As the money and the steam ran out of council house building, housing associations, having been overshadowed by council building up to the 1970s, grew rapidly through repairing and restoring old slum property, with tenants as active participants. This legacy of reinvestment, close management and participation can help today.

Housing associations became a “third housing arm” alongside council landlords and the private sector, to tackle the blight of long-run slum clearance from 1930 to 1980. Tight rent control on private landlords from 1915 onwards had led to acute decay and widespread decline of private renting in many poor communities. This problem was massively compounded from 1930 onwards by slum clearance plans. Community-scale landlord operations were vital for the intricate job of restoring old street properties, following nearly a century of large estate building by council landlords between the 1880s and 1970s.

Community-based renewal required close involvement with tenants, incremental upgrading, and community support across racial, income and ownership barriers. Many modern housing associations were set up to specially do this.

Housing associations doubled in size over the 1970s (to 300,000 properties) but were still minor players compared with large council landlords (with six million properties). Housing associations, new and old, became part-public and part-private, received major government grants and were closely monitored and regulated by government ever since. Council housing itself and its landlords were far less directly regulated until the 1980s, but they were and are public bodies, whereas housing associations are technically private. However, the shift to renewal and the rapid rise of housing associations was set to change the balance of social landlords and mix the ownership and management of estates far more radically from the 1980s on.

Arm's length landlords – the continental model

Government from the 1980s moved away from direct provision of rented housing towards a more European model of providing low cost housing through many different avenues, using voluntary and non-profit housing associations and co-operatives, encouraging local authorities to transfer stock to housing associations, newly created community based housing associations and other social landlords. If they retained their stock, they were encouraged to set up Arm's Length Housing Companies to manage their stock.

Box 8: Housing Companies

In the 1990s, government encouraged the creation of Arm's Length Management Organisations (ALMOs) within local authorities to take over the management and maintenance of council stock as autonomous, but still publically owned, landlords. This type of arms' length housing company is very common in Germany, France and Italy^{xii}. It blurs the lines between councils and non-profit and community based housing associations as owners and providers of rental housing; and between public and private ownership structures.

The large scale voluntary transfer of council housing to housing associations affected over 1.5 million properties. Alongside this, the popular Right To Buy for council tenants led to around 2 million council properties being sold from 1981 onwards. As a result, there has been a very significant reduction in the council stock, and council renting has shrunk from a total of around five million in England in 1980, to around 1.5 million today. Housing associations have grown over the same period from around 300,000 in 1979 to over 2 million today. Overall social landlords – both council and housing associations – currently own around 4 million homes, housing approximately 9 million people^{xiii}. Many systems of allocation and reinvestment have also become blurred. The mix of tenures on new build estates is also changing traditional management systems.

One consequence of all the changes, and the overall shrinkage of social housing is that tenants are on average much poorer than in 1980 and social housing estates generally house lower-income communities where resources are far more scarce and the need for Housing Plus is far greater.

Owner-occupation or renting

Overall government policy has favoured home ownership over most of the 20th century. Owner-occupation offers great advantages to those who can buy, giving people a long-term asset, greater security and a strong sense of control. But policies favouring home ownership encourage people to under occupy and there has been a steep rise in both under-occupation and speculative property investment, making it harder for the less well-off to buy a home. It can also encourage owning among households who cannot afford it, leading to repossession. This increases demand for renting.

There are many limitations to favouring one tenure (owning) over another (renting). Firstly,

there is a growing need for flexible private renting, because of people partnering, marrying and having children later; because of longer years spent as students and a longer time lag before people settle into a clear job pattern; because of significant changes to the job market; because of an aging population and the need for more flexible elderly housing options.

As private rents and house prices have risen, through increased demand and a low building rate, demand for social housing has risen. Over the last few years, wages for the very bottom band of the population have fallen and benefits have been cut, particularly Housing Benefit. These measures have made poor people poorer and pushed up the demand for social as well as private renting.

Private renting has had to fill the gaps at the bottom that social renting cannot fill, raising rents, creating poor conditions, offering much lower security, leading to more evictions and increased homelessness – often a revolving door for those who cannot manage. Meanwhile as the private rental sector expands and houses a higher share of poorer households, so the pressures on housing benefit rise. There are now 1.5 million families with children in the private rented sector, including over one million children living below the poverty line. Housing problems arise from many different directions and tend to compound each other. There is not a single housing crisis.

The benefits of renting – and its challenges

Renting as a tenure offers many advantages at different stages in people’s lives, particularly for people who simply can’t afford to own^{xiv}. It helps those with lower incomes and more uncertain incomes who cannot afford the deposit and the commitment of buying. It helps households of different shapes, for example partnerships that split, marriages that break, adult children who move away from their home area, students. It also helps large bands of the population who, at different stages of their life, need an easy access home. Renting for these reasons is a long-term tenure option that helps meet need with its lower barriers to access. When rented housing is provided by social landlords, it offers reasonable quality and secure, at a modest, affordable rent.

If tenants’ homes receive solid management and maintenance, and the landlord is a responsible landlord, then rented housing will help the local community. But we have a history of poor private landlord performance in this country, for many historic reasons, linked to wars, draconian rent control, and disinvestment. Poor landlord care has a negative impact on communities where it operates and there is a risk of this happening today if the private rented sector is not at least lightly regulated as in countries such as Germany, Austria and Switzerland. Private renting is too often the opposite of Housing Plus. Yet it is possible to create a more beneficial private rental system alongside social housing^{xv}.

Box 9: The Private Rented Sector in Germany

Renting in Germany has been and is the dominant tenure, with over 60% of the population renting from private landlords. Germany abolished the legal status of non-profit housing in 1989, following a major scandal. This put private and non-profit landlords on the same footing, with clear regulation of standards, security of tenure, tight enforcement and “market-related” rent limits. Rent rises are restricted and tenants’ rights are enshrined in law and strongly defended. People receive help with rent if they are on a low income.

Renting in Germany is the norm and is popular. Landlords have to take responsibility and many former non-profit landlords (now operating as private landlords) still fulfil their charitable aims and operate at low or no-profit. There are also many cooperatives and semi-public, semi-private housing companies. These are also classed as private, but with a social purpose.

3. Housing Plus is in-built and under-valued

A growing social role for housing associations and local authorities

The concentration of social renting in poor areas gives social landlords a special role and responsibility since it brings with it significant need. This long-run pattern of concentrated disadvantage is very slow to change, in spite of government efforts to foster mixed communities^{xvi}.

The added value of social landlord's lies in helping meet wider community needs, in order to make social rented housing and the neighbourhoods where it is located more viable. Helping tenants to pay their rents and manage their homes makes the role of social landlords far more effective. More direct contact with tenants on the ground generates ongoing commitment among staff and tenants to maintaining local environments and building communities.

Housing associations play a special role in helping groups with special needs or who are vulnerable in the housing market. Housing associations and councils plug many gaps in the market through their hands-on landlord role. The following examples show how social landlords maximise the social gains from the challenges and opportunities that market-driven housing providers do not take up.

Box 10: Plugging Gaps in the Housing Market

Young people with a difficult home background and a fragile position in the job market are often at risk of homelessness. Foyers, which provide semi-independent, group housing for young people, linked to training and employment on site, offer invaluable support and a bridge into work for young people who are stuck. Many associations offer youth training, apprenticeships and many other forms of support to young people.

Tenants living in dense, high and medium rise blocks need on-site supervision and security, particularly in high density, concrete complex council estates. A physical presence can make a vital contribution to sustaining a sense of community in a large block. A permanent human link between residents and the landlord generates a level of confidence that reinforces positive behaviour, and encourages social interaction and control^{xvii}.

Shared ownership offers young, ambitious people who cannot afford to buy outright, a "foot on the rung of the housing ladder". Through shared ownership many working young people who cannot afford to buy but are excluded from social housing gain an equity stake as part-owners of maybe 25% of the property, and pay rent to a social landlord on the rest.

Supported housing is a life-line for people with **disabilities and special needs**, also for **elderly people** unable to cope alone. In addition, **specialist, supported housing** plays a big role in bringing rough sleepers off the streets.

Community-based housing associations, housing co-operatives and Tenant Management Organisations offer special models of community control, under the umbrella of social landlords. These experiments in shared responsibility between landlords and tenants offer some of the most pioneering examples of Housing Plus.

Housing associations use **small, left-over scraps of land to provide additional homes** through **infill developments**. Multiple small developments add up to about one third of the total land and housing supply^{xviii}. A large share of housing association developments are of 10, 12 or 15 properties, using spaces between buildings, sometimes in estates they already own or adding to existing council estates; but sometimes filling gaps in street frontages in villages and towns all over the country. Infill housing can bring many social benefits, including greater social integration and improvements to existing environments.

Community Investment

Housing associations and local authorities all over the country make community investments, supporting credit unions, tenants' associations, community halls and cafes, elderly clubs, allotments, gardens, play areas, holiday programmes, supported housing activities, day centres, youth activities, apprenticeships, job training, and many other forms of community provision^{xix}.

Box 11: Social Investment in Denmark

In Denmark, all social housing is cooperatively owned and managed, with tenants forming a majority of board members. Each estate (of 50 or more dwellings) has its own estate board and budget, on-site management and a dedicated fund for community investment. Tenants prioritise what the spending should go on. 2% of rent income is dedicated to this investment – to help young people, families, the elderly, community cohesion, environment etc.^{xx}

Different governments have encouraged housing associations and local authorities to involve tenants in decision making, and give them not only a voice, but also responsibility within the housing service. Tenant involvement and representation may pose challenges for managers and may require significant effort in training and information sharing, but many housing associations and councils recognise that tenants who have received solid training and have a voice within the housing service can help the landlord to perform better and also save money.

Box 12: How Tenant Training and Empowerment Helps Landlords

Well informed, involved tenants act as advisers to other tenants, conduits for information and ideas, eyes on the ground, resident inspectors. With encouragement, they can act as invaluable, critical friends. Both Home Group, based in Newcastle with 55,000 properties and Amicus Horizon, based in Greater London with 28,000 properties argue that tenant involvement helps their performance, saves them money, underpins their commitment to communities and helps win official backing for their work.

Amicus Horizon evaluated the positive impact on their management performance of tenant

training, involving tenants in reporting on repairs and other performance issues. By costing the improvements in service, they demonstrated that investing in tenant empowerment through training and support more than paid for itself and brought net benefits to the housing service^{xxi}. Home Housing reported similar gains. Islington, Hull and Glasgow councils all have a track record in involving tenants directly in housing decisions.

Why Housing Plus now? – An old and new idea

The idea of Housing Plus was first promoted by the Housing Corporation in the mid-1990s in an effort to reinforce the neighbourhood and community roles of social landlords in areas where housing-related problems risked swamping conditions.

Box 13: Rise and Fall of Housing Plus

“Housing Plus - An Agenda for Social Landlords” was published in 1996 by LSE Housing and Communities following a pioneering Think Tank at Trafford Hall, bringing together government officials, housing association Chief Executives, frontline staff and residents to thrash out innovative ways forward in the poorest areas^{xxii}. Housing Plus was quickly overtaken by the Social Exclusion Unit, launched by Tony Blair under New Labour in 1998, which jolted housing associations, local authorities and many other agencies into action within poor communities. This multi-pronged effort for a while displaced the Housing Plus initiative, and led directly to the Neighbourhood Renewal Programme, which ran from 2000 to 2008^{xxiv}. Following the steep recession of 2008-2012, the austerity policies of the Coalition and Conservative governments and the drastic cuts in support for housing associations, Housing Plus came to the fore again.

The Housing Plus programme of 2013-2015, organised by LSE Housing and Communities at Trafford Hall, brought together practitioners and policy makers working in social housing to share their knowledge and experience on the complex challenges facing the housing world today². These Think Tanks gathered evidence about the multiple projects being delivered in communities by social landlords, and galvanised thinking around the real Housing Plus role that social landlords were de facto forced to play.

Housing associations are hit by many resource problems:

- loss of grant;
- loss of direct rent payments from government to cover those on the lowest incomes;
- cuts in Council Tax benefit;
- changes in Income Support for lone parents and young people;
- reductions in Working Tax Credits and Child Tax Credits;
- changes to the Supporting People and Disability Allowance systems;
- changes to Housing Benefit itself, and many other pressures.

² The Higher Education Innovation Fund knowledge exchange programme supported eight Housing Plus Think Tanks between 2013-2015

These changes have worrying consequences for rent arrears, debt and landlord revenues. The cuts to council budgets are even more serious and increasingly Housing Plus has attracted councils as well as housing associations to join in. Housing associations have more independence and more direct control over their housing resources as they do not have wide statutory duties as local authorities do. This does not change the fact that housing associations have been very hard hit by loss of grant, cuts in allowed rent levels and Housing Benefit cuts. But as many leading housing association Chief Executives say, they still have capacity to make surpluses which they can re-invest.

Box 14: Resources of Housing Associations

- A property base worth millions, even for the smallest associations (billions for bigger associations);
- A growing number of homes, now more than local authorities;
- A revenue stream in the form of rent income, although now far less reliable;
- Specialist skills in housing management;
- Property repair and upgrading capacity and experience;
- A powerful social function in housing the elderly and people with special needs providing vital ancillary community services;
- Experience in housing the lowest income and most vulnerable tenants;
- A track record in investing in the rented stock through a combination of private finance and government backing;
- A crucial, wider, anchor role in poor communities;
- A strong presence in disadvantaged areas;
- Development know-how and experience in conversions and upgrading;
- A history of experimentation, diversification and responsiveness to opportunities.

Housing Plus post the financial crisis

The fact that social landlords work in some of the most disadvantaged areas allows them to help in unique ways. But this role presents some of the toughest challenges in our poorer communities:

- youth unemployment;
- debt and arrears;
- family breakdown;
- elderly isolation;

- jobs mismatch;
- acute poverty;
- environmental problems;
- housing shortages;
- affordability problems and so on.

These pressures on social landlords challenge their financial viability, yet tackling them is their *raison d'être* and the way out of problems.

Housing associations now recognise that becoming developers of housing with a profit-making focus in order to generate the resources to provide more social rented homes, does not always win the support it deserves^{xxv}. Meanwhile, much of their valuable Housing Plus work is unseen and unsung.

Current building programmes fail to deliver enough low cost social rented homes. At 80% of full market value, “affordable” homes are often too expensive for low income households, even with Housing Benefit. So many of the hardest-hit tenants worry about the potential of social renting to help them. Yet this is the most valued and traditional function of housing associations – to provide secure homes for low income households who cannot buy. Moving closer to the profit-making developer role in order to build more does not of itself sustain the low-cost “social” supply. The core ethical purpose of social landlords becomes less firm as a result. Meanwhile the gradual erosion of low cost council renting forces people to question the contribution of council landlords. The current government’s funding approach leads to an overall cut in the number of social rented homes.

A new ‘hybrid’ model of renting

Yet, as a result of the growing gap between owning and renting, between full market rents and social rents, the non-profit role of social landlords in helping to meet housing needs at moderate cost by providing stable rented homes is even more important. Social landlords can help create a long-term, low-profit, low-return, good quality, secure, affordable renting option by using their resources carefully in an intermediate, moderated, ‘hybrid’ renting model that is semi-private and semi-social, as in Germany. Scotland is embracing this model, as is Peabody^{xxvi}.

Housing associations’ commitment to helping contributes directly to closing widening gaps in society. ‘Good landlord’ functions make an enormous difference to neighbourhood, housing, environmental and community conditions. Crucially these activities combine efficient rent collection, repair, lettings, enforcement, and environmental care with tenant liaison, community provision, and face-to-face contact. In other words, there is no clear dividing line between housing management (broadly defined) and community investment. This dual role makes social landlords **much more than simple housing providers with a stronger presence in low-income communities**. It makes them model landlords who can lead the way in making rented housing, whether social or private, work. This harks back to the role of pioneering housing reformers like Octavia Hill, Joseph Rowntree and Ebenezer Howard.

Box 15: The Lasting Legacy of Housing Reformers

The wider role which social landlords now have to play harks back to the days of housing reformers like Octavia Hill, Ebenezer Howard and industrial philanthropists, like the Cadburys, the Rowntrees, the Levers in Port Sunlight, Joshua Wedgewood, Titus Salt of Saltaire, George Peabody, William Sutton, Guinness and so on. All of these great housing reformers, working against immense odds, were committed to building communities of rented housing, and supporting those communities for the long term in ways that reached far beyond limits of housing numbers or bricks and mortar. They understood and lived by the principles of Housing Plus – embracing education, jobs, childcare, women’s’ emancipation, elderly support, allotments and food growing, community provision. These housing visionaries of the nineteenth century who invested in education, skills, social support, environmental care, **as part and parcel** of their housing mission, built communities that stand as landmarks today^{xxvii}. Housing Plus today can leave as lasting a legacy for the future as nineteenth century reformers did a hundred or more years ago.

What we can learn from Think Tanks at Trafford Hall

Over twenty years, LSE Housing and Communities has developed a model of Think Tanks to deal with difficult problems requiring many perspectives to come up with answers, bringing round the table government representatives, senior policy and decision makers, deliverers, hands-on implementers and residents, in order to uncover the reality behind problems, the real challenges, ideas and experiments. From this open interchange participants manage to work out ways forward together.

The Housing Plus program, funded by the Higher Education Innovation Fund, and supported by the National Housing Federation, has evolved in Trafford Hall’s peaceful, green, welcoming residential environment with hundreds of participants, galvanising support among many social landlords for the new ideas of how to make Housing Plus work today. Local authority landlords have become active participants and contribute their invaluable perspective while supporting staff and tenants to participate^{xxviii}. In all, since 2013 around 600 staff and nearly 300 tenants and support workers participated in Think Tanks and follow-through Breakfast Briefings at LSE, linked directly to policy makers. Without social landlords backing, this promotion of Housing Plus would not be possible. Given the policy changes, financial resource restriction and uncertainties about the future role of social landlords, it makes sense to reinforce their community roots, strengthen their unique value both as providers of basic shelter **and** as community builders.

Tenant Think Tanks

Debating the new agenda for Housing Plus led to the realisation that tenants need the chance to get away into a peaceful space in order to develop their ideas and share experiences. By 2015, Tenant Think Tanks gave nearly 300 residents and support staff the chance to learn from each other about the problems and challenges they face; to pull together ideas and solutions; to showcase community initiatives and to come up with

ideas that might help them, their communities, and their landlords. Tenants contribute an invaluable and bottom-up perspective on their homes and conditions, on the support that they receive, the help they need, and the changes affecting their families. Tenants generally share their landlords' perspective on how cuts in funding affect both tenants' ability to pay rent, and landlords' ability to pay for repairs.

The Tenant Think Tanks are strongly supported by housing association and local authority landlords. Demand is sometimes so high that we have to repeat Think Tanks to give everyone the opportunity to participate.

Tenants express the humiliation and upset they feel over the way they are represented in newspapers as "scroungers" and "layabouts". They do not want to be stigmatised because they are on low incomes, needing 'top-up' benefits, even when in work, in order to stay out of poverty and debt. We gathered many stories to illustrate the reality of individual and household struggles. Tenants also contribute direct evidence about community **resilience and community initiatives** happening in response to austerity and its impact^{xxix}. LSE Housing and Communities has gathered tenants' accounts in their own words, during Think Tanks, of the damage done by some welfare reform and of local community action in response.

Box 16: Tenants' views and experiences of welfare reform

"I have witnessed the negative impact of the welfare reforms on single parents through my neighbour. She is having to alternate between what she uses her benefit money for so that she can survive as follows:

Week 1: she buys food and doesn't use her heating or hot water to reduce the heating bill

Week 2: She tops up her gas and electric meters and is left with no money to buy food

The impact is that her 3-year old is always looking poorly (he has a cough and cold all the time). Now people are talking about bad parenting and she is at risk of social services being told and the possibility of her losing her child as if she doesn't love or care about the child."

Wolverhampton Homes tenant

"A young man (26) who was helping out at Community Radio collapsed. I discovered that he had been sanctioned by Seetec, who run Job Club in my area, because he was late due to having no money for the bus fare and had to walk 4 miles to the Job Club premises. He had not eaten for 2 weeks. He was taken to a food centre but of course had no money – no cooking facilities, no heating or lighting for 6 weeks."

Wythenshawe Community Housing tenant

"This new reform is quite confusing to understand for a lot of people, myself included. I live with my 18-year-old son who is in fulltime education. Next year he wants to go to University, then I will have to pay the bedroom tax. This is making me feel very anxious and scared of the implications of finding that extra money. Also I am in receipt of ESA which requires medical questionnaires from Atos which is very scary and depressing. I am constantly worrying that they will reduce my benefit. Then to find a job that will give me security. Also the thought that I will get in arrears when the switch over to Universal Credit takes place, that it will make me get in debt with rent and my other bills."

Places for People tenant, Manchester

4. Sharing Problems Helps to Solve Them

The idea of the Housing Plus Academy emerged from the enthusiasm of staff at senior, middle and junior level, for the Housing Plus programme which had offered opportunities for active participative learning. It reinforces social landlords in their commitment, and gives tenants the chance to be involved, learn and build stronger communities.

The Housing Plus Academy helps landlords to pull together ways to respond to constantly evolving policy; pushes new thinking and new learning in special areas such as energy saving, private renting, joint thinking between housing associations and local authorities and many other topical housing issues.

Feedback from participants, from top to bottom of organisations, tells us that free thinking and sharing, away from all the pressures in a peaceful and supportive environment, builds a shared knowledge-base and inspires people to do more, trying out new ways.

Box 17: Examples of 'the plus' of the Housing Plus Academy

Through Think Tanks, research, policy briefings, active networks and free exchange of ideas and contacts, the Housing Plus Academy develops concrete practical, do-able ideas, many of which are extremely simple but can easily get overlooked:

For example:

- Picking up and sorting out problems directly face-to-face;
- Using front-line staff, such as repairs and caretaking staff, as conduits for information, advice and support to tenants needing help;
- Training tenants to help other tenants, so they can give advice on where to go for help;
- Adopting a more 'positivist' approach to the social role of social landlords, letting the world know that they "do good";
- Developing stronger links and firmer partnerships with local authorities, Citizen's Advice Bureaus, job centres, local employers, charities in order to strengthen their role in communities;
- Finding ways to increase tenants' incomes, build their skills, deploy their talents, help their neighbours;
- Gathering vital evidence on the activities of social landlords to prove their value in low-income communities;
- Preparing concise headline briefings for government, sponsors and partners, so that decision-makers receive a constant drip-feed of new evidence of the added value of social landlords and the challenges they face.

Going Forward

Where next?

The government reforms of 2016 through the Housing and Planning Act and the Welfare Reform and Work Act shook social landlords' plans severely in several important ways:

- Extending the Right-to-Buy to include many housing association tenants;
- Requiring the forced sale of valuable council property to pay for this change;
- Reducing social rents to reduce the Housing Benefit bill;
- Introducing even more welfare benefit cuts – to young people, to working low-income households receiving tax credits;
- Squeezing welfare budgets even more severely.

The reduction in collectable rent levels that these changes will bring damages business plans and reduces social landlords' ability to fund housebuilding. The obligation on developers to provide any social rented housing in communities that they build has been weakened so much that resources for building any new social housing will be extremely tight. The goal of supporting low cost owner-occupation has diverted energy and ambition away from social housing. This punitive combination of measures introduced by the Conservative underlines the importance for social landlords, showing clearly the added value of their special role.

The challenge for the Housing Plus Academy is to showcase what can be done to tackle current problems and to persuade the wider public and government that social housing contributes not only secure and quality assured, affordable homes, but also more stable, better cared for communities and more support for vulnerable tenants – the Plus of Housing Plus.

What makes the Housing Plus Academy special

The Housing Plus Academy is a unique partnership between Trafford Hall, the London School of Economics, the National Housing Federation, the Chartered Institute of Housing and the Joseph Rowntree Foundation, along with fifteen leading housing associations, and one local authority. This partnership provides a strong voice for local authorities, who are playing an increasingly active role, and housing associations who want Housing Plus to work. More collaborative relations are emerging between social landlords – an essential part of making progress when resources are tight.

Box 18: Goals of the Housing Plus Academy

Our concrete goals are:

- To prove the added value of social landlords in low income areas;
- To support staff and tenants as change agents in the process;
- To underpin the future viability of social landlords and their tenants, by documenting invaluable ground-level findings which can help shape policy;
- To produce Policy Briefings to promote reform using headline findings from the Think Tanks;
- To carry out original research that leads to policy changes;
- To collect case studies of social landlords' actions in communities and to pull together live accounts of real experiences from staff and tenants;
- To keep busy housing professionals informed;
- To help tenants know, understand and work with their landlords.

Our strong policy links and our access to grounded experience mean that the Department for Communities and Local Government and the new Department for Business, Energy and Industrial Strategy (BEIS, formerly DECC and BIS) are both taking a lively interest and coming to Think Tanks “to learn” and share knowledge.

Going forward - an uncertain future

Housing associations are facing a major turning point. Larger associations are keen to increase their stock and build more. Most of their building is for sale in order to fund a diminishing supply of social rented housing, often at much higher rents than the current social stock. Smaller associations are facing limited resources and few reserves. Mergers are common. Many council estates are under threat through regeneration, under-invested in and stigmatised. Anxiety is everywhere. Many social landlords are upgrading their existing stock, refurbishing and retrofitting homes to improve conditions, installing energy saving measures – insulation, double glazing and renewable energy. At the same time, the 1% rent reductions are threatening the viability of many of these forward-looking plans.

We cannot ignore the combined effects of radical housing and welfare reforms and cuts in funding, as they affect building, social investment, rent collection and tenants' ability to manage their housing costs. Only by supporting tenants in difficulty will landlords be able to help their tenants pay their way.

Social landlords are in a strong position to help as they are grounded in communities where there are many untapped resources – both in the people and the place. The role of social landlords within communities, as large asset owners and as landlords to many community residents, provides the basic rationale for Housing Plus.

The financial crisis of 2008 and the long recession that followed forced many working in the

housing world to re-visit the wider role of social landlords. We do not work only through bricks and mortar, the financial system, public or private structures and numbers. We work in harder-to-measure but vital ways that help people pull together and cope in difficult times. We now face difficult times but we are born problem-solvers. And housing is a particularly hands-on problem which social landlords are in a strong position to tackle.

Conclusion

The Agenda for Housing Plus sets out the ambitions of housing associations, councils and other non-profit landlords to house people in need of a home, at a rent they can afford, in conditions that will help them, their families and their communities to flourish.

Housing Plus is about the wider activities and interventions of social landlords in low-income communities beyond simply renting homes, including:

- Helping vulnerable residents manage current financial and social pressures;
- Fostering self-help, community resilience and empowerment of front-line staff and tenants;
- Delivering the wider community benefits of providing and managing low-cost rental homes in low-income areas.

Housing Plus is a long-term, relatively low-cost approach that has stood the test of time. By actively helping struggling tenants and deploying staff at the front line, social landlords remain viable and retain control, in the face of severe cut-backs that are affecting both tenants and landlords. Housing Plus is at the heart of social housing and is in fact the driving purpose of social landlords.

Top priorities for action are:

- **Energy saving investment** to reduce energy bills, combat fuel poverty, meet rising rents and upgrade property;
- **Access to jobs** to help working-age tenants become self-sufficient, particularly young people;
- **Tenant involvement, representation and action** to help tenants understand and cope with current problems and help landlords gain their support and insights for next steps;
- **Community development** to support troubled communities by bringing people together to work for common local goals;
- **Providing debt and money management**, access to financial support and special hardship funds.

Many charitable and non-profit models arose through a long history such as alms-houses, cooperatives, model dwellings and philanthropic housing companies. Social housing requires that support for communities in need. That is the driving purpose of Housing Plus.

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Annexes

The following annexes summarise the feedback from participants in Think Tanks on the key issues social landlords are tackling.

Annex 1: Current challenges and changes

- Social landlords must sustain business viability with funding cuts to most services, including housing and income support to tenants;
- They want to keep housing production going while coping with the consequences of policy changes on:
 - business plans;
 - tenants income and ability to pay rent;
 - housing management requirements.
- Defending the ethical and social role of housing associations and articulating it to the wider world has become far more crucial under current threats
- Social landlords need to make more effort to reach tenants to explain the current changes and pressures they bring
- Bigger associations are able to adapt their plans and keep building – with the result that there is less social renting and more market building to fund the social homes that are built
- A shift into private renting is the logical follow-through to the shrinkage of social renting
- There is scope for bigger housing associations to help smaller ones e.g. by providing capital fund such as L&Q is doing
- The question of size and scale is hard to reach a consensus on. But:
 - there is a consensus that size doesn't determine quality;
 - what matters is service orientation, job satisfaction, supporting tenants.
- Participants articulated the value of the wider role of housing associations in communities and agreed this role should continue

Annex 2: Welfare Reform

- Housing associations are feeling a dramatic impact of changes in benefits on tenants' ability to pay rent e.g. bedroom tax, rent cap, sanctions, council tax.
- Greater income insecurities make housing associations' business plans and borrowing much more precarious.
- Local authority landlords are equally affected but they react in different ways because of their wider role and the wider cuts e.g. some ALMOs are taken back in-house to save money.
- Strong enforcement becomes crucial on rent arrears and council tax in areas where changes are applied.
- Social landlords realise how vital frontline contact is to help tenants pay.
- Many say they know little about their most vulnerable tenants: for tenants on full Housing Benefit rent payments go straight from the Department of Work and Pensions to the landlord. This makes it hard to overcome the challenges of the new welfare system without more frontline contact.
- Housing associations are rising to the challenge and helping tenants directly through:
 - digital training so tenants feel more confident with official forms;
 - handholding tenants who lack confidence and need support in accessing jobs or training;
 - skill building so that tenants are more able to take on new kinds of jobs.
- Community Foundations within bigger housing associations play an important function in supporting Housing Plus and overcoming some of the disadvantages low-income residents face.
- Large associations have more resources to invest in community and social support. They can create local structures, partnerships and special teams to ensure local connections.
- Small, locally-based housing associations work in specific communities and develop relationships in that area. Their resources are more limited, but they can prioritise community links.
- Some associations have taken hard decisions about allocations to new property changing affordable rents and feel they have no choice but to focus offers on tenants who are able to pay the rent and service charges.

Annex 3: Energy Saving

- Fuel poverty is a big worry, given tenants' low incomes and generally high energy bills.
- Homes with low SAP ratings have higher fuel poverty and urgently need insulation and other energy saving measures.
- Cold and damp homes can affect people's health, particular the elderly and young children.
- The most active housing associations on energy efficiency are pioneering innovative approaches and experimenting with sometimes relatively new technology.
- Often the more high tech installations produce very disappointing results.
- There is a strong consensus that the Fabric First approach is the most reliable way of cutting energy bills. This means thinking of a house as a "teapot with a thick tea cosy". There is wide agreement among the experts on this.
- Several associations are running experiments with the PassivHaus model, retrofit and new build, involving such high insulation that energy needs are extremely low.
- There is an issue over whether making improvements in energy saving to a few properties is fair to other tenants who don't get reduced bills.
- The obvious way to redistribute the benefits of energy saving across wider body of tenants where only some receive the energy saving measures is to charge those tenants a little more to compensate for the reduced bills through energy saving and this helps fund further investment.
- There is strong backing for the need to pool and share experience and as a result six leading social landlords agreed to sponsor energy saving research by LSE^{xxiii}.
- There are many lessons to be learned from this pooled knowledge exchange and research:
 - Energy saving can be part funded by wrapping it up with repair;
 - Energy saving upgrades and helps maintain property;
 - Tenants need lots of education and advice – so do frontline staff;
 - This must be on a continued and not one-off basis.
- Tenants are eager to learn about and apply energy saving advice and social landlords are keen to help tenants on this so that they are able to meet their bills and not suffer from living in cold properties.

Annex 4: Work and skills

- Income poverty creates big problem for social landlords and most poverty comes from extremely low paid and unstable work, lack of skills, training and experience in new style jobs, lack of confidence among certain groups, particularly young people with few or no qualifications, and older working age people with either a low skill background, a disability, or broken work history. There are often big skills gaps and low confidence.
- Landlords have a big incentive to help people into work and most housing associations have schemes to support tenants into work, through apprenticeships, training opportunities, local employment, classes in repairs and building contracts, partnerships with local employers, dedicated funding for training etc.
- Some tenants and even housing and support staff think being on benefits is safer because although it restricts income to a low level, at least it is more guaranteed than income from the worst kind of jobs e.g. zero-hours contracts, privatised contracts for care work and similar jobs, short-term contracts etc.
- Housing associations recognise the importance of building partnerships with local authorities which often have job schemes e.g. Liverpool.
- Many local authorities ran programmes to help unemployed people into work
- Some areas have endemic worklessness – where only 40% of households have income from work – this engenders a culture of hopelessness.
- Older tenants – 50+, often struggle most to find work and have the biggest skills mismatch so they need special support and help.
- Many housing associations find that face-to-face support, handholding and acting as bridge to employers is the most important form of help.
- Many landlords find that voluntary work helps tenants into actual jobs.
- There is a strong emphasis on hiring tenants within the organisation through apprenticeships but obviously the scale of this is limited.

Annex 5: Community resilience and self-help

- Tenants often organise activities in their community such as family and community meals, community celebrations, advice sessions, learning sessions, food growing, tools and clothes swaps, youth and children's activities.
- Involved tenants want to play a constructive role in their communities but they need support and also want to feel part of the wider community.
- Investment in tenant training and development pays back as it helps tenants become partners in efforts by landlords to improve conditions.
- Several leading housing associations and local authorities recruit tenants as advisers on ground-level conditions, to get feedback on services, repairs, environment etc. This pays dividends.
- "Scrutiny" training run by Trafford Hall, receives high praise from landlords because the training builds tenants confidence and know-how in being "critical partners" – it is also popular with tenants.
- Housing associations recruit tenants as champions to help spread ideas such as energy saving, environmental care, neighbour support, where to go for advice, financial management.
- Many voluntary organisations, churches and local authorities are active in low-income neighbourhoods and support tenants in doing many things they wouldn't otherwise do, including volunteering in recognised organisations.
- Volunteering attracts a lot of interests and also helps the social landlord and community organisations using volunteers. Tenants hope it will lead to jobs although that is sometimes a hard transition.
- Tenants are really interested in energy saving; they know lots already and want to learn more. Social landlords are involving them in this. They are also intensely interested in food growing.
- Social landlords support the development of community facilities to encourage community enterprise such as community cafes and meals, paid for, self-funding events, swap-shops, repair workshops. They also help by agreeing the use of open space.