Incommunities and beyond!

Platform Housing’s chief on her foundations

The importance of

More than Housing

The benefits of tenant scrutiny
Welcome to this autumn edition of Evidence. We continue to live in strange times that have both highlighted and exacerbated the housing challenges that so many of us working to ensure everyone has a decent place to call home for many years. During this period of transition and whether it meets their needs evaluating our communities face. Everyone is re-thinking their home environment and attitudes to how and where they want to live.

As Geraldine Howley prepares to step down as Chief Executive of Incommunities, she speaks to Mark Lawrence about her 40-year journey from reception desk to top table.

Showcasing the great work of housing providers and councils over the summer.

Presented at the HQN Annual Conference, we round up the winners and the shortlist from the inspiring Frontline Stars Awards.

Improving the private rented sector: a guide for councils

Making progress: the ways forward

Improving quality in the private rented sector

The negative impacts of estate renewal in London

For local authorities and tenants. Safer Renting’s report of the sector means the goalposts keep shifting as new sectors remain challenging and the dynamic nature of the PRS, while research by the UK Collaborative Platform Housing Group’s CEO, Elizabeth Froude, reveals what makes her tick, what she would change about herself, and her biggest achievement so far.

As well as a focus on the PRS, this edition also highlights the activities of criminal landlords and the importance of the housing research community’s work to identify these gaps and where possible provide much-needed evidence to fill the void. The latest edition of Evidence magazine, incorporating topical housing research and analysis from leading academics.

Opinion: time to think long term on homelessness

How not to waste a good planning crisis

Welcome | Improving quality in the private rented sector

Improving the private rented sector: a guide for councils

Making progress: the ways forward

Improving quality in the private rented sector

The negative impacts of estate renewal in London

For local authorities and tenants. Safer Renting’s report of the sector means the goalposts keep shifting as new sectors remain challenging and the dynamic nature of the PRS, while research by the UK Collaborative Platform Housing Group’s CEO, Elizabeth Froude, reveals what makes her tick, what she would change about herself, and her biggest achievement so far.

As well as a focus on the PRS, this edition also highlights the activities of criminal landlords and the importance of the housing research community’s work to identify these gaps and where possible provide much-needed evidence to fill the void. The latest edition of Evidence magazine, incorporating topical housing research and analysis from leading academics.

Opinion: time to think long term on homelessness

How not to waste a good planning crisis

Welcome | Improving quality in the private rented sector

Improving the private rented sector: a guide for councils

Making progress: the ways forward

Improving quality in the private rented sector

The negative impacts of estate renewal in London

For local authorities and tenants. Safer Renting’s report of the sector means the goalposts keep shifting as new sectors remain challenging and the dynamic nature of the PRS, while research by the UK Collaborative Platform Housing Group’s CEO, Elizabeth Froude, reveals what makes her tick, what she would change about herself, and her biggest achievement so far.

As well as a focus on the PRS, this edition also highlights the activities of criminal landlords and the importance of the housing research community’s work to identify these gaps and where possible provide much-needed evidence to fill the void. The latest edition of Evidence magazine, incorporating topical housing research and analysis from leading academics.

Opinion: time to think long term on homelessness

How not to waste a good planning crisis

Welcome | Improving quality in the private rented sector

Improving the private rented sector: a guide for councils

Making progress: the ways forward

Improving quality in the private rented sector

The negative impacts of estate renewal in London

For local authorities and tenants. Safer Renting’s report of the sector means the goalposts keep shifting as new sectors remain challenging and the dynamic nature of the PRS, while research by the UK Collaborative Platform Housing Group’s CEO, Elizabeth Froude, reveals what makes her tick, what she would change about herself, and her biggest achievement so far.

As well as a focus on the PRS, this edition also highlights the activities of criminal landlords and the importance of the housing research community’s work to identify these gaps and where possible provide much-needed evidence to fill the void. The latest edition of Evidence magazine, incorporating topical housing research and analysis from leading academics.
He’s not a merry man

Are you watching the Grenfell Inquiry? I certainly am – and as I stare into the screen it all makes less and less sense to me. Many of the witnesses don’t seem to have much of an idea about what they were meant to be doing. I’m left wondering if there was any sort of controlling mind on this job at all.

Yes, they wanted the tower to look smart and they were trying to get it all done for the lowest cost possible – but beyond that, what on earth was going on? Time and again the witnesses were labouring under the misapprehension that someone else was looking after safety. It’s scary stuff. Are we still so weak? You can’t change that culture overnight.

But it would be a huge mistake to think that stronger management alone would’ve helped. It can lead you in the wrong direction. Take a look at the Congressional report on the Boeing 737 MAX crashes that killed 346 people.

From the get-go over one hundred years ago Boeing was a tight ship. William Boeing, who set the company up, was, in the words of this report, “a stickler for accuracy, facts and quality”. And it stayed like this for many years. So, what went wrong?

Many people in the know blame the decline on the merger with McDonnell Douglas. Here’s a quote from one of the bosses that led the new firm: “When people say I changed the culture at Boeing, that was the intent, so it’s run like a business rather than a great engineering firm…”

You can say that again. Between 2013 and 2019 Boeing spent $17bn on dividends and $43bn on stock buybacks. Did that leave enough money for the actual planes? It doesn’t look like it. To develop a brand-new plane would’ve cost $10bn, versus the $3bn bill for tweaking an existing 737 NG and knocking it out as the 737 MAX. So, guess what they did? And all the way down the line Boeing kept the regulator in the dark about safety problems. We know how that ended. Boeing’s Chief Technical Pilot helped to talk airlines out of the need for simulator training on the 737MAX, or as he wrote “I save this company a sick amount of $$$."

By way of contrast Nottingham City Council set up an energy company to save low income households money on their pre-payment meters. That’s why they called it Robin Hood Energy. What a great bit of branding. The council was trying to do the right thing. Sadly, it all went wrong and lost millions. Why was that? As the audit report says: “Overall, the governance arrangements were overshadowed by the Council’s determination that the Company should be a success, and this led to institutional blindness within the Council as a whole to the escalating risks involved, which were ultimately very significant risks to public money. Where concerns were raised by some individuals, these concerns were downplayed and the resulting actions insufficient.”

We’ve seen these words, more or less, used many times to explain why a well-intentioned plan went wrong in housing. And we will read them again – but maybe not at Nottingham as they have taken the findings on the chin.

As the Financial Times points out, there’s another lesson to learn here. Robin Hood Energy shot its arrows at the big six suppliers. Wrong target. The real enemies were nimble new tech savvy firms with razor thin margins. Watch out! Never forget the real disrupters want to replace you. That’s the whole point.

Where will they strike? Who knows? My guess is that the high margins on affordable homeownership (they peaked at 30%) will catch the eye of the new breed. And according to the Housing Ombudsman Service report, they can hardly do a worse job! Who will carry the threat? I’ve no idea, but it’s not going to be the half-hearted insurgents we’ve spotted. They’ve had their chance.

Alistair McIntosh, Chief Executive, HQN
In the frame

**Budding best**  Gloucester City Homes
32 entries battled it out to win the Annual Garden Competition, as residents showed their work during lockdown.

**Recycled rainbow**  Brighton and Hove Council
The council erected this arch as both a thank you to key workers during the pandemic and a show of how residents should recycle cans.

**Colourful communities**  South Yorkshire Housing Association
The association has been working with social enterprise Green Estate to transform grass to fields of bright, joyful flowers.

**Green fingered residents**  Colchester Borough Homes
The winners of the annual Your Garden Awards were announced, with prizes for those who take pride in their property.

**Crafting competition**  Alliance Homes
Residents were still able to get involved in the arts and crafts session, creating unique bottle lamps.

**Joy riding**  Thirteen Group
Thornaby Funriders Group has received £1,500 to buy new bikes and equipment that people can borrow to try cycling before they commit to buying.
If you would like to be featured in the Frame, please email your pictures to mark.lawrence@hqnetwork.co.uk.

**Howzat?** Connexus
The local cricket club dipped into the association’s Community Development Fund to finance new nets.

**Bouncing back** Homes for Haringey
Kids around Haringey will get a new lease of life after the ALMO reopened playareas post Covid lockdown, with added safety measures in place.

**Blowing away the cobwebs** Barking and Dagenham Council
The council has invested in ten electric blowers to help keep the borough clean for residents.

**Corona Creations** Golden Lane Housing
Showcasing their creative talents, tenants were asked to submit their entries to an organisational competition, ranging from arts and crafts to baking and cooking.

**Sporting success** Barnet Homes
Despite the pressures of Covid-19, the infamous Urban Gamez returned to Barnet for another year.

**Sewing sensation** Islington Council
Sewing groups have produced more than 500 face masks for vulnerable residents, learning vital skills that have also opened up employment and training opportunities.
Self assessments against the Housing Ombudsman Service’s Complaint Handling Code are due in by 31 December 2020.

Looking for assurance with your self-assessment?
Want to refresh your approach?
HQN can help

The Housing Ombudsman’s new Complaint Handling Code came into effect on 1 September 2020. And the clock is ticking.

How can HQN help?
- Interactive, informative virtual training sessions on complaints
- Independent, external scrutiny of your approach to complaints
- Critical friend support and challenge with your self assessment
- An external review of your self-assessment.

To find out more about how HQN can help contact Anna Pattison on 01904 557197 or anna.pattison@hqnetwork.co.uk, or visit hqnetwork.co.uk/performance-improvement-support

Get the assurance you need – make sure you’re fully compliant by 31 December 2020.
A life in 12 questions

Elizabeth Froude  Chief Executive, Platform Housing Group

Q1 – Tell us about your career and how you ended up in your current role
Although I started out training as an accountant in practice, I quickly realised that wasn’t where I wanted to be. I moved to a job where I worked for a private venture capitalist and really saw how much an organisation can be changed with the right people and focus. Every role that came after was about re-engineering something, although not with a VC focus.

I came out of the commercial business space into housing almost accidently.

I did want to get some exposure to non profit areas and a 13-week contract came up to help get a three-way merger across the line. That was my entry to what was to become Radian Group, where I ended up being for six years. I loved the sector and simply never left. I often say it feels like where I was always meant to be and really chimes with my personal values.

Ever since I have been in housing, which is now 15 years, it has never stood still. It’s a sector of true resilience, which simply absorbs change which is often imposed and just keeps delivering.

Q2 – Describe yourself in three words
Calm, focussed, forward looking (I know this is four words)

Q3 – Favourite place on earth?
Lizard Island. It’s a small island off the north east coast of Australia and I had a real sense of calm when we were there. When you can hear the silence and the only noise is water lapping on a beach it’s almost zen.

Q4 – What would you change about yourself?
That I find it easier to switch off. Those who work with me will know what I mean.

If something is not good enough or bugging me I have to deal with it NOW.

Q5 – Describe your home
I live in a small hamlet which only has 12 houses and lots of farmland and big sky. It’s my antidote space and an environment where I can just breath in the air. I have two dogs who are my normalisers. For them every day is the same and they keep you anchored to the moment.

The house itself is an old house with a new one built around it, a nice mix of old character and new amenity. Tidy, but not too formal... all a bit like me and back to my love of light, it has lots of windows.

Q6 – What makes you angry?
People being disingenuous. If you are going to say something make the actions mirror the words.

Q7 – Most treasured possession
I'm not terribly possessions focussed. If you are going to say something make the actions mirror the words.

Q8 – Best piece of advice you have ever been given
“We are all masters of our own destiny”… I was about 25 at the time and worked for a really obnoxious finance director, so dismissed it as being just an excuse for not supporting me on something. As I’ve got older I’ve realised what he was really saying is that with real determination you can plough your own path and achieve things you never thought you could.

I do think you have to be able to call it out when something isn’t working as you had thought it would and be willing to change direction.

I also think a lot of being happy in life is knowing how to acknowledge you like the life you have and not always be pushing to change it.

Q9 – If you won £1 million on the lottery, what would you spend it on?
This one is easy. I have always said if I win the lottery I would take half of it and set up a charity; I even know I’d like to call it “The Tooth Fairy". When you read those stories about people who just need someone to help them and they have no more possible places to try, it always makes me think if I had the money I’d love to just stick a cheque in the post, from the Toot Fairy.

Q10 – Biggest achievement?
I think it’s actually where I’m right now. I am chief exec of a fabulous organisation that doesn’t truly see it’s own potential. The strength of common purpose in the business is tangible and everyone really wants to make it bigger and better. I feel grateful to be here every day, and everyday we do something new or progressive.

As you can see I live very much in the present.

Q11 – Biggest regret?
That I never took any time out. I've been lucky to have many well-paid jobs and done a lot of travelling, but I'd now have loved to do all that travelling at a slower pace and really absorbed the places I've visited. Maybe I'll do it all again when I retire.

Q12 – Most overused phrase?
I don’t mean any disrespect, but...... because you know it always going to be followed by something negative.
Welcome!

Welcome to this autumn edition of Evidence. We continue to live in strange times that have both highlighted and exacerbated the housing challenges that so many of our communities face. Everyone is re-evaluating their home environment and whether it meets their needs during this period of transition and whatever follows it. For some that means refreshing paintwork, others are squeezing in a home office, but many others are faced with having to spend more time in poor quality accommodation, that of course puts them at greater risk of becoming ill, including with Covid-19.

This edition includes a number of articles on the private rented sector, which has been a source of concern to those of us working to ensure everyone has a decent place to call home for many years. During this time, it has been the only part of the housing market that has increased in size and because of this in many ways it has become an overspill of social housing, but of course without the same protections and regulations around property and management standards.

And of course loss of a tenancy in the private rented sector has been the leading cause of homelessness for many years, but is also seen as the solution to homelessness in so many cases, a circle that I often struggle to square.

As well as a focus on the PRS, this edition also highlights the evidence and data gaps that continue to exist and which undermine our ability to effectively tackle the housing challenges, highlighting the continued importance of the housing research community’s work to identify these gaps and where possible provide much needed evidence to fill the void.

Emma Lindley
HQN Associate

Improving quality in the private rented sector

The UK private rented sector (PRS) has grown enormously in the last decade and now houses a far greater range of tenants, including families with children and older people. But achieving decent standards across the sector remains challenging and the dynamic nature of the sector means the goalposts keep shifting as new issues emerge.

Three new pieces of research set out the problems for local authorities and tenants. Safer Renting’s report highlights the activities of criminal landlords and agents in the ‘shadow’ PRS. HQN’s report for the Local Government Association focuses on innovation and good practice from English councils in improving the quality of the PRS, while research by the UK Collaborative Centre for Housing Evidence (CaCHE) focuses on compliance and enforcement across the UK.

Researchers from the three teams outline their work here, followed by a set of joint recommendations for government and local authorities.
Journeys through the shadow private rented sector

Molly Delaney

Safer Renting is an organisation that provides tenancy relations work to several London local authorities, dealing mainly with vulnerable tenants and criminal landlords. The criminal landlords in our cases can be distinguished from landlords who may be well-intentioned but not fully conversant with their responsibilities under the law.

While the term ‘rogue landlord’ has become part of the PRS vernacular over the last few years, the criminal and wilfully non-compliant section of the landlord community is consistently deemed to make up a very small minority of landlords. Criminality is therefore often seen as the exception or present only in extreme cases. This characterisation does not reflect the number of cases handled by Safer Renting caseworkers, daily. We see widespread and organised criminality by landlords and letting agencies that involves multiple breaches of housing law in order to maximise profits. This has been on the increase during the coronavirus crisis, as tenants have lost their jobs, rent arrears have accrued, and landlords are losing their profits.

A big contributing factor to this underestimation of what we refer to as the ‘shadow’ PRS is a serious lack of data on these criminal landlords, and the impact that they are having on tenants and the wider PRS market.

We have recently launched our research report, Journeys through the Shadow Private Rented Sector, the aims of which are threefold: (i) to highlight the lack of existing knowledge on this side of the PRS; (ii) to share the stories of our clients; and, (iii) to recommend urgent changes to the law, policy, and practice.

Our report uses client case studies, like that of Wilma, to highlight the impact on tenants’ lives: “I was living in fear that every day we could be thrown out at any time … I had to go through so much … I can’t imagine how the landlord could get away with this and not be penalised for such an act.”

Main findings of the report

There were several recurring themes that emerged from interviews with Safer Renting tenant clients about their experiences. These include:

• Local authority enforcement action not deterring landlord criminal behaviour;
• Tenants living with personal insecurity, theft, harassment and fraud;
• Frequent use of illegal evictions; and,
• Police tending to side with landlords.

Current legislation (eg the Housing Act 2004) has encouraged local authorities in pursuing civil penalties from landlords. However, current regulation’s piecemeal Regulation may result in greater levels of compliance among already-compliant landlords in the mainstream market, but it offers little protection to tenants where landlords and agents choose to act illegally. Much of the regulation that local authorities are working with is not targeted at the kinds of criminality that are common in the PRS, such as naming a listed company as landlord and dissolving the company to avoid enforcement action.

The report creates a typology of different landlords and letting agencies in the shadow PRS, including those we describe as ‘wilfully ignorant’, ‘corner-cutters’, ‘scammers’, ‘prolific offenders’, and those linked to organised crime.

Policy recommendations for local authorities in England

Based on the results of our research, Safer Renting is proposing various reforms and changes to legislation and practice to tackle the issue of illegal evictions. Many of these reforms can be taken up by local authorities with little additional legislation.

First, we recommend adopting targeted means to detect unlicensed HMOs, including expanding data-sharing and monitoring all on-line platforms advertising private rentals. There are models of good practice in intelligence-led joint working with IT applications that have been built to support it. However, the requirements of the GDPR have wrongly led to many authorities failing to share data where they are permitted to do so, in the course of their duties in detecting, preventing and prosecuting crimes. There is a need for positive guidance to encourage lawful data-sharing, on which basis more effective and cost efficient intelligence-led enforcement work could be founded.

Second, we think that police training on harassment and illegal eviction should be rolled-out, nationally. Since the roll-out of a police training package on harassment and illegal eviction devised for the Metropolitan Police by Safer Renting, in partnership with the Greater London Authority, Safer Renting has seen a measurable improvement in police responses to illegal eviction call outs. Within six weeks of this online course going live, nearly 1,000 officers had completed it, mainly in the north east London district. During this same time frame, Safer Renting clients called police on eight occasions, and in all eight incidents the police acted correctly. Local authorities could work with local police forces to get such a training programme implemented.

Third, councils should sue perpetrators of illegal eviction for damages in rehousing costs. Currently, councils are often required to rehouse tenants who have been illegally evicted. Safer Renting argues that councils should make perpetrators pay for carrying out illegal
evictions, which would prevent the use of public money in paying to tackle the fallout from the criminal behavior of landlords. It is also likely to be an effective deterrent. This also applies to reforming the Land Compensation Act 1974 to make the landlord responsible for the cost of rehousing and compensating the tenant in the case of a prohibition order being served.

Further to the recommendations in our report, we are also advocating for a series of specific changes to the law, such as expanding the grounds for applying for an interim management order to include harassment and illegal eviction.

Full report: https://ch1889.org/journeyslaunch

---

**Improving the private rented sector: a guide for councils**

Tim Brown, Janis Bright and Emma Lindley

HQN was commissioned by the Local Government Association to produce a good practice guide on the role of councils in England in improving the quality of the private rented sector. There is a report, a set of case studies and a toolkit that were published in August 2020. These are based on the findings of a policy and research review, interviews with national stakeholders and thirteen local case studies.

Our case studies highlight diversity and innovation. The proportion of properties in the PRS in local authority areas range from just over 15 per cent to more than 40 per cent. The national average is 19 per cent. The array of issues include short-term lets (eg, Airbnb); the impact of the growth of higher education on the demand for student accommodation; migrant workers living in appalling conditions which are sometimes associated with modern slavery; vulnerable households living in poor quality properties that are inadequately managed; and failing neighbourhoods where in excess of half the stock is private rented, and over 20 per cent is empty or abandoned. Despite these challenges, our case studies illustrate innovative thinking by local authorities, eg, Blackpool Borough Council uses its local housing company to purchase and improve houses in multiple occupation (HMOs).

Overall, in order to address this diversity of issues, the starting point for local authorities should be a regularly reviewed strategy. This requires an evidence base so that policies reflect the dynamic nature of the sector. This helps to ensure that the strategy is targeted on the problematic sub-sectors and neighbourhoods with the worst conditions. Depending on the nature of local issues, joint working is vital, for instance, with Fire and Rescue, the Border Force, HMRC, landlord organisations, tenant groups and universities.

Resources are a major hurdle in delivering strategies leading to difficult decisions over prioritising actions and individual cases. Government funding pots are useful but are far from a complete answer. One way forward is joint working at a sub-regional level.

Consumer regulation depends on tenants and landlords understanding their rights and responsibilities and being willing to exercise them. But there is an imbalance of power favouring landlords and lettings agents, especially as some of the most vulnerable groups live in the PRS. It is not realistic, for instance, to expect these groups to exercise their rights because of, say, the threat of eviction. Local authorities are addressing this issue through landlord accreditation schemes, landlord forums, property management services including social lettings agencies, financial support such as bonds and rent deposit and guarantee schemes, supporting tenants’ groups and tenancy advice services.

On enforcement, there are three themes. Firstly, the focus is the relatively small number of landlords and lettings agents that persistently provide poor conditions and services to the most vulnerable tenants. Secondly, the adoption of a clear local strategy is vital – proactive or reactive approaches, and formal or informal enforcement. Thirdly, councils should weigh up the relevance and appropriateness of additional and selective licensing based on local circumstances.

Future-proofing is vital. The changing nature of the PRS is leading to new challenges: office conversions to inadequate private rented accommodation without the need for planning permission, poor environmental performance of the stock, and the growing number of older households trapped in unsatisfactory living conditions.

The impact of Covid-19 is a major issue that councils are beginning to address. From an evidence-based perspective, they will need to continue to monitor the impact of the pandemic on the PRS. These impacts include: (i) private renters’ fears of losing their jobs which may result in them being unable to pay their rent as welfare benefits will not meet the shortfall; and (ii) the problems of living in shared accommodation where it is almost impossible to follow safe lockdown guidance.

Our recommendations are centred on creating the
local conditions necessary to take forward this agenda. Councils should therefore:
• Ensure there is leadership and corporate commitment to address local challenges
• Develop a strategic framework that sets out the role and function of the council in addressing local issues
• Ensure there is a high-quality evidence base to understand the changing nature of the sector
• Collaborate with stakeholders such as landlord organisations, tenant groups, universities and third sector advice and support agencies

• Work with adjoining councils and, where appropriate, combined authorities over joint initiatives
• Adopt a transparent approach to consumer regulation
• Establish a clear framework for enforcement
• Take an active role in debates on the future of PRS policy by, for example, commenting on the forthcoming Renters Reform Bill.

Full report: https://www.local.gov.uk/improving-private-rented-sector

Supporting effective enforcement practices: the role of national governments

Jennifer Harris

In August 2020 the UK Collaborative Centre for Housing Evidence published findings from an in-depth qualitative research study on the enforcement of standards in the UK Private Rented Sector (PRS). The study drew on 70 in-depth interviews with local authority and sector representatives. The findings demonstrate that enforcement actions and successes are shaped not only by council activity and local housing markets, but by central government decisions and regulatory frameworks. Gaining intelligence on the sector and developing a responsive approach are two key dimensions across which the interaction between national policy decisions and local authority activity plays out.

Gaining intelligence on the sector

Our findings suggest that a clear overarching policy goal, organisational aims, and an in-depth understanding of the problems that exist in local housing markets are critical to regulating the sector in a more strategic way. Once the ultimate aim or goal has been agreed, local authorities will need to make evidence-informed decisions on the desired outcomes: the broader changes or benefits that they anticipate will result from their enforcement activity. However, across all UK jurisdictions we found a lack of knowledge about the sector at a local level to inform these strategic decisions and to identify and enforce against non-compliance.

Some of the 13 local authorities included in our study appointed an external organisation to conduct a survey of the sector in the area or used other sources of administrative data, such as an interrogation of housing benefit and council tax data. One authority conducted a drone survey of the condition of roofs in an area with concerns about damp penetration. Whilst these are interesting examples of practice in this area, available information sources were reported to have considerable limitations. For example, using council tax or housing benefit to identify landlords presupposes they are engaging with these systems, which won’t always be the case.

Across the UK there is a need for an effective and responsive database that evolves in real time and consequently allows local authorities to understand the sector and the way in which it is changing. National systems of registration and licensing are potentially powerful tools in the development and sharing of knowledge about the sector, as well as providing a mechanism for upskilling landlords and letting agents. Proactive enforcement, greater clarity of purpose, data sharing protocols and joint working are key to introducing and improving national registration schemes.

Developing a responsive approach

Our findings indicate there are significant limitations and challenges associated with relying either on light-touch or hard-line enforcement strategies. Regulation in the sector is more likely to be effective when local authorities aim to find a balance between these two approaches that is oriented towards compliance rather than enforcement. This raises questions about how tools and approaches underpinned by different assumptions and enforcement philosophies can be effectively combined.

Some local authorities are adopting responsive regulation in order to effectively combine different approaches in practice. This is also known as a pyramidal approach or graded response. Persuasion, advice, support and assistance are applied as strategies of first choice and the response is then escalated if compliance is not forthcoming. The importance of a responsive and proportionate approach has also been highlighted by the MHCLG.

A number of authorities and Rent Smart Wales successfully apply civil penalties and rent penalty notices, respectively, as part of a responsive approach underpinned by a robust enforcement policy. Our findings suggest that the threat of firmer enforcement...
action helps to make civil penalties an effective tool, with landlords being made aware that they should expect further escalation to prosecution if they do not co-operate. Our research however suggests that both the regulatory efforts of local authorities and responsive regulation in the PRS are seriously undermined by the low fines and other sentences issued by the courts and tribunals. Even for cases where prosecutions were successful, stories were shared by numerous participants about low levels of fines for apparently egregious offences and successful defences which, on the face of it, appeared ‘creative’. If governments are to promote effective responsive approaches, then the ‘biggest stick’ needs to be significantly bigger than is currently the case.

The law as it currently stands makes it extremely difficult for trading standards officers in England successfully to use responsive approaches in their regulation of the PRS. Penalty charge notices can only be served against the legal entity which owns the business, which in most instances is a limited company. If or when the local authority is successful in levying the civil penalty, which the legislation indicates is the standard course of action for a first offence, the agency will simply dissolve and restart under a different name. The local authority must then begin the whole process again.

A blend of different enforcement strategies is costly, and local authorities already struggle with the impact of austerity measures. Services require adequate funding to develop appropriate and effective responses to the changing nature and context of the PRS. This is a matter of local leaders recognising the importance of the private rented sector in today’s housing market, but it is also about national government recognising the scale of the challenge that local authorities face and making sufficient resources available.

This project is part of a wider programme of work on issues relating to developments in, and the operation of, the UK private rented sector. The broad objective of the programme is to contribute to improving standards in the UK PRS. The work is funded by the TDS Charitable Foundation and SafeDeposits Scotland Charitable Trust.


Making progress: the ways forward

Our respective studies each contain their own recommendations for those operating at different levels of governance within the private rented sector (PRS), including tenant groups, landlord associations and lettings agencies, and local, devolved and national governments. However, there are also significant overlaps. Here, we look across the three reports and attempt to draw out some of the common themes and recommendations.

There are at least four common themes that emerge from our research. These themes can be summarised as follows:

- Councils play a leading role in developing and implementing enforcement strategies
- Collaboration between councils and local stakeholders is vital to address issues in a proactive manner
- A stronger local evidence base is required to understand the dynamics of the PRS in different parts of the country
- Local problems require innovative and targeted solutions.

To these ends, and in addition to our individual reports, the following recommendations can be made.

First, the UK and (where applicable) devolved
governments should:
• Improve the data available to local authorities on the PRS, eg, in England, a national registration system of all landlords and letting agents should be introduced, as is already the case in Scotland, Northern Ireland and Wales
• Re-consider approaches to resource allocation to local authorities, which might include creating government funds to enable local authorities to recruit expertise and enhance enforcement capacity
• Consider technical amendments to the existing suite of legislation, as well as codification of the diverse legislative provisions which currently exist
• Introduce a duty on local authorities to prepare local multi-agency strategic housing plans that engage directly with the PRS and include provisions for joint working.

Second, local authorities should:
• Develop more detailed PRS strategies and action plans
• Aim to improve the ways in which the positive outcomes of enforcement are defined, recorded and communicated to the wider sector
• Aim to combine approaches. Strategies that are entirely based on either compliance or deterrence-focused activities are unlikely to be effective in a PRS context
• Adopt targeted means to detect unlicensed HMOs, including expanding data-sharing and monitoring all on-line platforms advertising private rentals

Third, in order to overcome concerns about the strategies and procedures adopted by local authorities, landlord organisations and letting agents should:
• Encourage a better understanding among their members of the role and function of councils in addressing challenges in the PRS
• Collaborate with councils on issues of mutual interest such as tackling rogue landlords and through activities such as landlord forums, accreditation schemes and training.

Finally, PRS tenant groups can be an effective customer voice, but they are a relatively new development and, therefore, require help and support. They should:
• Approach councils for assistance on, for example, producing tenancy packs;
• Offer to collaborate with councils on, for instance, training events; and,
• Help councils to identify landlords and letting agents that are not adhering to regulations.

For more discussion and analysis of these issues, please see the full reports and join us for an online event, hosted by the UK Collaborative Centre for Housing Evidence, from 10:00 to 12:00 on Wednesday 4 November 2020, when we will discuss how local authorities can improve compliance within the PRS: https://bit.ly/34nV4MM

Managing uncertainty: social landlord finances and the pandemic

All social landlords in the UK are managing their way through what is clearly a challenging period, write Peter Williams and John Perry in an extract from UK Housing Review

Many tenants are on lower incomes because of furlough arrangements or losing their jobs. Arrears have generally increased and rent income has also been affected by rent holidays or deferred rent increases in some cases. Development, refurbishment and remediation work was stopped or delayed and sales were suspended, but activity has subsequently picked up. On balance most if not all landlords are weathering the storm reasonably well but there continue to be pressures. Here we will take a snapshot view first of housing associations then local authorities.

Last year we discussed housing association funding models. Our analysis can be updated to take account of the impact of Covid-19 on the sector so far, albeit in interim fashion. In its late April comment, S&P Global Rating suggested that UK social housing providers (effectively the largest 40) would remain largely resilient to the short-term difficulties that Covid might generate. It argued that the sector’s position is still largely ‘countercyclical’ – meaning that demand for its products and financing for them are not affected by the crisis. Nevertheless, S&P recognised that lower sales receipts (and possibly lower rent income) would ‘weigh’ on credit quality, and in a worst-case scenario this might impact on up to one-fifth of these associations. Of course, the difficulties now seem likely to be of longer duration as any ‘recovery’ gains pace only slowly.

In England, the Regulator for Social Housing’s latest
survey (to March 2020) caught only the very start of the pandemic. To reflect this, the regulator has extended its assessment of liquidity to include the effects of cash or facilities being inaccessible, and reductions in trading cashflows and sales receipts. The RSH’s latest data (see chart) show a collapse in numbers of units acquired or developed for market sale, and in sales themselves. While numbers of properties unsold had fallen by the end of June, numbers unsold for more than six months had increased. A similar pattern applies to low-cost homeownership sales.

With associations seeing development activity slowing thus reducing exposure, combined with the stamp duty holiday potentially boosting sales, they should be able to ride through this problem, especially as most have spare funding capacity. Planned maintenance also slowed down but both this and development has restarted.

Looking forward, the market expectation is that the end of the furlough scheme will bring further contraction, with suggestions that house prices might fall by between five and ten per cent. Associations will have to manage this through. They may also need to rework their shared ownership model both to deal with its current identified weaknesses and also potentially to reflect the latest leasehold reform proposals.1

The council housing sector so far appears to have faced the pandemic fairly robustly. Even though rent arrears increased, in most cases they have now settled somewhat, with these councils expecting their rent accounts to recover once benefit payments catch up. A small number of councils are reported to have more serious difficulties, and MHCLG in England has been sufficiently concerned to monitor the situation.2

Worries about the impacts on local authorities’ General Funds have been far greater. Loss of income (parking fees, commercial rents, etc) has combined with significant increases in costs (eg, for housing rough sleepers) that have not been fully covered by extra government funding. Certain authorities (eg, those with ownership stakes in airports, such as Cornwall, Luton and Manchester) have lost more income than others. The Institute for Fiscal Studies puts the funding gap in England at £2 bn, with housing and homelessness the worst affected area in percentage terms.3 The Scottish Parliament has launched an inquiry into the effects of the pandemic on councils’ financial sustainability.

The crisis in councils’ General Funds has inevitably produced concerns that they might be tempted to move costs on to their housing revenue accounts, which have remained more robust, since this has happened in the past. Councils might also decide to limit their borrowing for new investment, even though HRA borrowing can be fully financed. Councils’ non-landlord housing services, such as dealing with homelessness, providing advice and enforcing private tenants’ rights, are suffering even greater cost pressures now than they were before the pandemic and these may well worsen still further once embargos on eviction proceedings in the PRS come to an end.


Market sales and unsold properties owned by housing associations in England

Market sales

<table>
<thead>
<tr>
<th>Year</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017/18</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2018/19</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2019/20</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2020/21</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The negative impacts of estate renewal in London

Loretta Lees, Principal Investigator on ESRC project Gentrification, Displacement, and the Impacts of Council Estate Renewal in C21st London summarises the findings

Amid talk of the social cleansing and gentrification of London, this 33-month project explored the impact of council estate renewal on those residents being decanted from their homes to allow for demolition and redevelopment. The London Assembly (2015) estimated that over the previous decade 50 former council estates across London had received planning permission for partial or complete demolition and redevelopment at higher densities, but this appears a gross under-estimate of the extent of the demolitions being undertaken. The number of households decanted from these estates is considerable and the cumulative impacts on residents, secure and temporary tenants and leaseholders, who have already been displaced or are still awaiting decant is potentially life-changing.

Some schemes are relatively modest in scale: for example, the Triangle estate in Islington involved the demolition of just six maisonette dwellings. On the other hand, some schemes have involved mass demolitions: the Heygate estate in Southwark involved the demolition of 1200 units, the South Acton estate in Ealing 1998 units, and the Woodberry Down estate in Hackney 1980 units. In all, 12 schemes had more than 1000 units demolished, suggesting that in some cases very large and established communities were being broken up by processes of displacement.

As well as compiling quantitative evidence of the scale of the renewal of estates in London, and the amount of demolition being undertaken, the project used qualitative methods to explore the impacts of decanting on different resident groups. Some of the major findings were as follows:

- The scale of decanting from London council estates has been under-estimated: there have been at least 161 schemes in London since 1997 which have involved demolition, and at least 55,000 households (approximately 150,000 to 200,000 residents) have had to move.
- The majority of properties on redeveloped estates are sold at market rate and few meet the definition of ‘affordable’ housing. Housing association rents are usually higher than council rents, properties are generally smaller, and in being moved into housing association properties council tenants lose the extra protections built into council housing tenure.
- The impact of decanting on residents varies according to tenure. For many leaseholders, compensation payments for their properties do not allow them to buy a similar property near to their previous residence; council tenants are often rehoused nearer the original estate but sometimes out of borough.
- Temporary tenants are often moved onto estates in the process of being decanted. Many temporary tenants have ended up living on decanting estates for many years, yet they have no rights in terms of being rehoused on the footprint of the estate, in the new development or nearby.
- Return to the original footprint of the estate is often impossible for leaseholders given similar-sized properties in the new developments tend to become much less affordable after redevelopment: shared ownership properties are rarely attractive for those who previously bought their property under ‘right to buy’.
- The process of decanting is often very slow, poorly managed, and badly communicated, and this provokes considerable stress and anxiety for residents. This can have major impacts on their health and well-being.
- Those most adversely affected by decanting tend to display protected characteristics, suggesting local authorities have a duty to properly consider their public sector equalities duties when overseeing and managing the renewal process.

The process of decanting was perceived by most residents to have been excessively drawn out: in many cases, years had passed from the initial announcement about demolition to the point where residents actually understood where they would be moved to. This commits a form of ‘slow violence’ whereby residents experience uncertainty about their future over a long duration: for some this had obvious impacts on their mental health and social well-being. Some also alleged that authorities deliberately neglected essential repairs in the years before demolition (known as managed decline), and that this effectively wore down their resistance to removal. Communities were effectively destroyed at the point that demolition was first announced, with the phased removal of tenants, leaseholders and temporary residents gradually reducing the overall liveability of the estate.

Estate renewal is supposed to be creating better homes for local people: the evidence from this project shows it is not doing what it says on the box! Council estate residents are suffering displacement. A social viability assessment model needs to be developed urgently for estate renewal and/or similar regeneration programmes.

Full CaCHE report: https://bit.ly/3iyax1B

Associated website Estate Watch: https://estategwatch.london/
How not to waste a good planning crisis

The UK, and England in particular, faces a crisis of urban planning. The Covid-19 pandemic has brought into sharp focus a series of challenges, writes Julian Dobson.

These include our lamentable infrastructure for active travel and public transport; the fragility of town and city centres that have become over-dependent on retail and office uses; and a housing system that condemns future generations to increasingly expensive private renting while concentrating housing wealth in the hands of a shrinking, and ageing, group of owner-occupiers. Looming behind all that is the growing reality of climate change.

The government has responded with a white paper, Planning for the Future. It claims to offer a ‘fast-track to beauty’ by streamlining the planning system, shifting democratic participation to public input into overarching local plans rather than individual applications, and significantly increasing permitted development rights, which allow builders to bypass planning scrutiny.

The white paper casts the planning system as the problem. Prime minister Boris Johnson’s foreword claims that ‘the time has come to … tear it down and start again.’ The agenda now is ‘build, build, build’. But the government’s actions highlight who will benefit: £3.8 billion is being spent to relieve stamp duty for homebuyers rather than to invest in genuinely affordable homes.

An alternative approach

There are more thoughtful, and more genuinely transformative, ways to respond. A new book offers a set of solutions drawn from academic scholarship and lived experience across a range of urban policy issues.

Urban Crisis, Urban Hope brings together 24 contributors to highlight the complexity of challenges facing UK urban policy in an era of increasing precarity, from hunger to homelessness and from urban violence to the disproportionate impact of pollution on Black communities.

It offers more than 50 implementable policy proposals that, with political will, could start to make a significant difference to the entangled challenges we face. It does not promise a fast track to anything, but does offer hope of long-term thinking and meaningful public participation. Below are five ways to make a difference now to planning and housing in our cities.

Five ideas for change

1. Invest in public housing. Instead of spending billions on helping existing homebuyers, government should commit to a 20-year programme to build 3.1 million homes for social rent, including 100,000 new council homes a year.
2. Planning laws should make preserving and enhancing biodiversity and bioabundance an obligation. Green infrastructure should be included in all new and retrofitted development.
3. Introduce a Community Right to Buy to give communities first refusal when land is put on the market, and to buy land that is abandoned, neglected or harming community wellbeing.
4. Reform property taxation to take into account actual values and develop new legislation on land value capture that enables communities to recover and reinvest land value increases for public benefit.
5. Replace the objective of economic growth with the objective of growing social capital across government policy.

Details: https://bit.ly/2GHABKI

Protest and creativity on the Mersey

Liverpool’s rich history of community action to create new homes is explored in a new book.

In Reconstructing Public Housing, Matthew Thompson recalls the co-op movement of the 1970s that saw Britain’s first new build community designed and owned by its residents, the Weller Street Co-op, get off the ground. The tradition comes right through to the present day with community land trusts. Granby Four Streets CLT became the first housing project to win the prestigious Turner art prize in 2015.

The co-op movement was born out of protest at poor housing conditions, slum clearance with the threat of relocation to overspill estates away from Liverpool, and wider problems such as unemployment. Thompson traces the story of its various incarnations, changing with the volatile political times and funding crises. There’s a section on the powerhouse that is the Eldonians, and an interesting commentary of the influence of women in leading co-ops in nearby Kirby.

Throughout the story the ever present wrangle over who has ownership of assets, of organisations, of the local authority, and who has moral ownership of place is ever to the fore.

Details: https://bit.ly/2GHABKI
Opinion: time to think long term on homelessness

Emma Lindley, HQN Associate

It’s the time of year where rough sleeping headcounts are in full swing and the final preparations are being made for winter shelters – though of course these will be very different this year.

A lack of comprehensive data is a topic that features in much of the research showcased in this edition of Evidence and rough sleeping data is no different. The lessons of the Everyone In initiative have really highlighted just how little we know about the number of individuals rough sleeping. Last Autumn, headcounts in England identified 4,266 individuals sleeping on the streets on a typical night; in the first few weeks of lockdown, almost 15,000 individuals were provided with Everyone In accommodation.

And those aren’t the only numbers that changed in recent months – a target set in 2018 to end rough sleeping by 2027 was reduced to 48 hours on 27 March, and something like an extra £800m has been pumped into tackling rough sleeping over the summer, compared to a previous budget of £212m.

Of course, more money is always welcome, but what’s less welcome is the short timescales, the time consuming bidding processes, the piecemeal nature of the funding and the focus on crisis interventions rather than upstream initiatives. Alongside this sea of constant change, local authorities are expected to have 5 year homeless prevention strategies with 12 month action plans, but with funding streams of 12 months or less, we’re struggling to offer staff and clients reassurance that jobs and services will still be here in March, never mind what we hope to achieve by 2025.

We know now that full recovery is many months away, the make do and mend approach of the summer cannot see us through the winter, and the practices and policies that serve us in stable times cannot be expected to serve us in this uncertainty. The data shows that our ability to quantify our current challenges can be way off the mark, and our long term plans and strategies are turned upside down the day after they have been signed off. Our winter shelter plans this year are yet to be decided as we balance creating certainty in uncertain times – something I think we need to embed into all our practices, policies, data collection and budgets as our current situation moves from short term to long term.

The Housing Studies Association Annual Conference 2020 – online!

Join us for a full month of presentations about the latest research and practice, thought-provoking discussions, and the opportunity to connect with academics, practitioners, policymakers and residents on this year’s theme, ‘Housing, devolution and localities: inventing a future or more of the same?’.

All sessions will be held online throughout November. Plenary sessions will be open access and free for anyone to join. Over 80 paper presentations, live Q&A sessions and social events cost just £25, including a year’s HSA membership.

Get your membership now and secure access to the full conference:
https://www.housing-studies-association.org/pages/10-join-now

HSA THE FORUM FOR HOUSING-RELATED RESEARCH AND DEBATE

Evidence newsletter editor: Dr Janis Bright
www.hqnetwork.co.uk
email: evidence@hqnetwork.co.uk
follow us on twitter @hqn_news

AUTUMN 2020 | EVIDENCE - 10
Incommunities

Incommunities launch with Bradford Lord Mayor, 2008
After 17 years at the helm of Incommunities Group, Geraldine Howley is stepping down. After a 40-year career in housing, she talks to Mark Lawrence about her biggest achievements, toughest challenges and how she sees the future.

“You might get an uncomfortable time, but don’t take it personally.” Not a line anyone especially wants to hear on their first day but that was how Geraldine was greeted when first appointed as a housing officer for Bradford Council, nearly 40 years ago.

But even then she knew housing was the sector for her. Previously, Geraldine was training to be a teacher. But after taking a temporary position on the reception desk of the Housing and Environmental Health Department, she was sure a change of career path was in order.

Reflecting on jumping from the reception desk into the main office as a housing officer, she says she has a principal officer to thank.

“He was really great with mentoring young people and said there are always vacancies in the housing officer role.

“If you look for the next one, we can get you on day release to the Institute of Housing and that is your route in. If it wasn’t for him, I am not sure what would have happened, as not many people in those days had the same interest about developing young people coming into housing.”

She looks back fondly, laughing as she recalls being asked in the interview whether she could wire a plug; being forced to come back to the office from her rounds to make coffee; and running down the back stairs of a tower block with rent money!

She adds: “I had a patch of 1,600 properties to look after; collecting rent, doing repairs and all the regeneration stuff too. You got a patch and you did everything.

“I cringe at my younger self and the things you did! We had a radio checking in on you but in the tower blocks there were no signal, so you were out of reach. We wouldn’t allow that to happen now!”

Geraldine stayed with the council, moving from department to department, getting expertise in all fields, from homelessness to managing the development team.
As well as being extremely determined, gaining double qualifications to “prove herself”, and excelling in all her roles, another aspect she is thankful for is her line managers.

She says she “wouldn’t be here today without them”, citing one example from when she had her first child.

“Around that time it was tough for women to progress if they also wanted to have a family,” she recalls.

“I had a boss whose wife was able to job share... he saw the merits of that, so he offered me a job share too. It was unusual in those days to job share if you were in managerial position.

“He accepted it on the condition I carried a mobile phone with me everywhere, including toddler group... and it did go off when we were singing nursery rhymes once!”

Fast forward to 2003 and a new organisation was created, BCHT. Born out of the Decent Homes standard, the new organisation was to be headed up by Bradford Council’s Director of Housing: Geraldine Howley.

After a change in political persuasion at the council, the transfer was voted through. But there were question marks over the new organisation being accepted by tenants, especially as so much of the Decent Homes work had already been completed.

Those question marks increased when the Housing Corporation told BCHT it couldn’t be one organisation, as the largest a provider could be was 11,000 homes – Bradford had 26,000.

Geraldine explains what happened next: “We ended up with a terrible structure... six companies and 115 board members. I called it the ‘road to hell’ because it was so hard to manage.

“You look back and it was a governance nightmare. “It was clear it wasn’t working but I was spending all my time on governance. We needed to put the funding up for the repairs, meaning we would charge all the subsidiaries more. There were six of them so when one said no, we were like ‘oh... right!’ and then go around all of the others again with a different offer!”

Geraldine was quick to undertake a governance review.

But soon after, the Housing Corporation said they could be one organisation. After two years, the plans were finally approved, with the six subsidiaries turned into local trusts.

After another governance review in 2008, Incommunities was created – showing a new level of ambition from the organisation.

And for all the tough steps with the structure, Geraldine speaks excitedly when she reminisces about the early days of the organisation.

“I cringe at my younger self at the things you did! We had a radio checking in on you but in the tower blocks there were no signal, so you were out of reach. We wouldn’t allow that to happen now!”

Geraldine at big key handover at Chain Street in 2015 – the first family-sized homes development in the city centre since the 1960s

“I look back and it was a steep learning curve but fortunately there was lots of support on the way and lots of good, skilled people in the organisation. I’m also really proud we embraced residents as part of the journey and that they are still a huge part of what we do.”

Since inception, Incommunities has gone from strength to strength, being named as Jobs Creator of the...
Year by the local paper after helping 400 people into work over three years, and the creation of the much-celebrated GEM Programme.

Geraldine is rightly proud of the GEM Programme, which has seen hundreds of graduates pass through its doors, with 95% being offered permanent contracts. The passion for young people has come all the way from the support from that certain principal officer.

Going hand in hand with the GEM Programme is the Big Conversation, a conference for young people aimed at helping them develop skills and networks with like-minded professionals.

The launch of this conference came at an extremely special time in Geraldine’s career – the year she was President of the Chartered Institute of Housing.

“I am like a stick of rock, with CIH through and through,” she says.

Ever since that first position as a housing officer, Geraldine has been involved with CIH, starting off with Saturday sessions; being chair of the Yorkshire and Humberside branch later in her career; and then reaching the culmination of being elected President.

It is hard for her to hide the excitement: “I had the best year!

“I went around and about to all the different regions as President and I actually went to Hong Kong. I also took a day trip to China when I was there, which was an experience! I met members there and members in Hong Kong too, that was really exciting.

“It was great to see what members were doing in all the different regions but also in the devolved nations. A year I won’t forget.”

As part of the year, Geraldine and CIH members rose £45,000 for The Prince’s Trust – the money going to young people who need support to get into employment and training.

She remembers that for all the good times, there were some nerve-wracking ones too.

“There were two times when I was absolutely petrified. One was at the conference in Manchester. Me and Terrie (Alafat) went and rehearsed on the Sunday evening over and over again. But it was the thought of seeing loads of faces in the seats.

“I always wear high heels as I am small and all I could think was ‘don’t trip up, don’t trip up’! The other time was at the Presidential Dinner; that is equally daunting. No alcohol passed my lips until after the speech!

“But it was all fine in the end. People were so welcoming, and it was great to see how passionate and loyal people are to the profession.”

Geraldine clearly sees the work she has done with young people in the profession as part of her legacy, saying it is something she is looking to carry on when she leaves Incommunities, the GEM Programme and the Big Conversation being jewels in her crown.

She is also now the Chair of the CIH Board, which she says has been a “challenging time but great to see the transformation too”.

Most recently, as Geraldine was preparing to leave the organisation, the world was hit with a pandemic.

Incommunities set up a food distribution centre that delivered 14,000 food parcels and ensured those who couldn’t work were not furloughed but instead working
as volunteers to deliver those parcels or to undertake other tasks.

Geraldine has also been part of a weekly call with other leaders in the city to ensure communications are clear and consistent.

On the partnership working, she says: “People have worked so well in partnership. When I was worried about getting into properties for gas, I spoke to the fire service and they agreed to do joint visits with us if necessary.

“I look back and it was a steep learning curve but fortunately lots of support on the way and lots of good skilled people in the organisation. I’m also really proud we embraced residents as part of the journey and that they are still a huge part of what we do.”

“So, there has been that real pulling together. We have been very happy to be part of that and the council have appreciated that too.”

After the successful issue of a £250m bond and an In-Depth Assessment in which the organisation received a G1/V1 rating, Geraldine is leaving the organisation in good hands. But how hard a decision was it to walk away?

“I have really loved Incommunities and the vision of improving lives, all the social purpose side of it – that has always been at the heart of what I have wanted to do.

It will be tough to stop working with dedicated people in Incommunities and in Bradford.

“It’s also been great to go through the growth of the organisation: the restructures, the stock acquisition, the building of new homes.

“It has been a fantastic journey and I wanted to leave when Incommunities was in a good place.

“But, as I say, I am not retiring retiring. I have got CIH Chair for another three years, as well as continuing with GEM and some international work doing what I am passionate about: housing and working with young people.”

But as Geraldine steps away from the CEO mantle, she says the sector needs to ensure affordable housing is not lost through the replacing of Section 106 agreements, which she says have “made a huge difference to people’s lives”.

She adds: “At the end of the day, if we are going to tackle the homelessness problem and ensure everyone has a good quality affordable home, we have got to make sure affordable housing is up the agenda.

“In the sector I see a lot of good, talented people with dedication, and it is great to see. There is a lot of good thinking, innovation, and ideas. There is a lot of passion too and you see that all the time. Younger people are also starting to have more of a voice in the sector and that is a good thing. We need to make sure the supply of affordable homes stays high on the agenda.”

After 40 years in numerous different housing roles, Geraldine is now moving away from the spotlight somewhat to focus on projects she is passionate about.

The sector can be extremely thankful for her commitment and all she has achieved, from turning Incommunities into a top performing housing association to ensuring young people are not forgotten about and are actively promoted.

It is great for the sector that she is not leaving all together, and you can be sure that whatever future projects Geraldine is involved with, they will be a success.
Some good news to share, after a challenging year!

We’re delighted to announce that two local authorities, Welwyn Hatfield Borough Council and the London Borough of Waltham Forest, have both successfully achieved income management accreditation.

London Borough Waltham Forest

Gill Stead, Chair of the HQN’s Accreditation Panel, said: “The team at Waltham Forest work within a challenging environment and are able to demonstrate strong performance, at the same time keeping evictions to a minimum. They have built a wide range of strong and successful partnerships that achieve real results, and can evidence some great examples of engaging with diverse communities across a range of issues, using an empathetic and considered approach to communicate important messages about welfare reform and Universal Credit. As the first London borough to be awarded income accreditation by HQN, this is a real achievement.”

Shayem Pervez (Head of Housing Rents) said: “The accreditation process was well structured and thoroughly executed by the assessor (Tony Newman). We learnt a lot just from preparing the detailed bid document as we reflected on various areas of our work. It was a pleasure going through the process to identify good practice and areas where we can improve. I found it reassuring and invaluable to have an independent, fresh set of eyes to review the housing rents service. I’m honoured to lead an HQN accredited service and the teams are proud too. We strive to be the best in class as our work ultimately means we can help sustain tenancies, collect essential income for the council and have a real positive impact on our residents’ lives.”

Welwyn Hatfield Borough Council

Gill Stead said: “The panel was really impressed by the speed at which such an effective specialist income management service has been developed. The team at Welwyn Hatfield were able to demonstrate that they listened to their customers and acted on the things they heard, are able to develop strong and productive partnerships and have quickly established a culture of embracing new technology to provide on line services for their customers, as well as developing in house analytical tools, which helped them to evidence the significant social value they generate through their financial inclusion work.”

Simon Kiff (Income and Home Ownership Manager) said: “The accreditation, albeit a long one, went, I felt, very smoothly. This in part was down to the commitment by the staff involved and Tony’s interview skills as he allowed the meetings and process to flow nicely. When we received the accreditation it was a bitter sweet moment as the team have worked extremely hard over the last 18 months – two years since transformation of the service and by achieving this was an indication of that; however, with the issues around Covid-19 we could not celebrate together.

Myself, Kathy and the team are extremely proud in achieving accreditation and feel this gives us the confidence in going forward with any challenges or changes ahead. We feel that this is only part of the journey completed and look forward to continuing improving the service we provide to our residents.”

To find out more about our accreditation services please contact Anna Pattison on 01904 557197 or anna.pattison@hqnetwork.co.uk
Winner – Betty Asprey, Housing Plus Group

Betty won the award for her services to her neighbours during lockdown. Judges were so impressed with the work she had done during this time, calling her “an absolutely phenomenal lady”.

She helped organise the delivery of carvery meals to her community when the on-site restaurant closed and went the extra mile to ensure people were entertained during the pandemic, collecting for a “bonus ball” draw.

She was also instrumental in sewing uniform wash bags for carers who needed to access the site, playing a pivotal role in helping to keep everyone safe from the virus.

Crucially, she was someone to talk to, for neighbours unable to see family and friends.

Runner up – Maisie Waller, Tower Hamlets Homes

At 88, Maisie showed age is just a number and that if you want to achieve something, whatever the scenario, you can do it. Upset at the difficulties people were having in getting hold of face masks, she started to make them from her hospital bed. Maisie said she “wanted to do her bit” during lockdown and has made over 100 masks for staff and volunteers (as well as taking orders from friends and family!), helping them to help others safely.

Runner up – Nigel Prior, Housing21

No sooner had he moved to the area, Nigel was having a huge influence on his neighbours. At the start of the pandemic, someone in the neighbourhood collapsed with Covid-19 and Nigel helped him till the paramedics arrived. As soon as he was out of isolation, Nigel was back out doing the rounds, including getting shopping for people and encouraging walks with others, being a friendly face and a person to talk to during a crazy time.
One of the most common ways in which residents showed their passion for the community was through the delivery of vital food parcels.

No matter the amount, every food parcel delivered during the pandemic helped save a life, and the housing sector saved thousands as a collective.

One example of this is Adele Rae of Leeds and Yorkshire Housing, who transformed a community hub into a Covid-19 food distribution base and support centre. Adele ensured any residents who were vulnerable, elderly, or living in poverty had access to the hub. She helped to co-ordinate 150 volunteers to deliver 300 food parcels and 600 pre-prepared meals a week. She also kept the hub open to others in a “pay-what-you-can” deal.

Another resident that went the extra mile delivering food was Jim Ford of EastEnd Homes, who helped unload, shelve, bag up and distribute over 500kgs of food, and then personally deliver around 80kgs of food every week during lockdown.

“Without Sarah’s help, we wouldn’t have eaten today” was a line echoed by many in relation to Sarah McCarthy of Hyde Group, who visited her shielding and vulnerable neighbours making sure they had all the food and provisions they needed.

And while many collected and distributing food, residents from Epping Forest District Council provided an amazing service by shopping for other items for those who couldn’t leave the house, including prescriptions, and residents from Sanctuary Group ensured people made it to appointments by providing a free taxi service.

But the great work from residents didn’t stop there. Just as with our runner up Maisie Waller, there were others that took the shortage of PPE into their own hands and created masks and scrubs for key workers in their local area.

Colleen of Housing21 organised a “sewing party” to make up 30 scrubs in three weeks for their local NHS, which was running low.

But while exemplary actions by many were in the form of doing things for other people, a huge success was in residents informing other residents about the changes in their local area and disseminating other key information.

For example, Donna Foote and Sadie Masters of Sanctuary Group made sure people were pointed toward agencies they needed, making crisis calls and keeping residents safe.

Kerry Thompson of Habinteg made signs about shielding so that delivery drivers knew she was vulnerable. These were then passed around the community due to their success, allowing people to stay safe from the virus, while collecting key supplies from their door.

Overall, the work of residents around the country shows the power communities can have when they come together for the greater good.

Housing is lucky to have people such as these residents in their midst, and will be thankful of their support when the pandemic is over.
Individual award

Winners – Maureen Craddock, Sheltered Housing Manager, Irwell Valley

Maureen has dedicated her career to supporting elderly and vulnerable people. Due to retire on 31 March, she felt passionately about supporting residents at this difficult time and volunteered to postpone her retirement. Her dedication to supporting customers is phenomenal. When there was a spike in cases at one sheltered housing scheme, she created her own track-and-trace system, contacted everyone over the weekend, checked how they were and supported them to get tested. All were checked, were OK and felt reassured. From innovative, quick thinking, to practical help like cleaning out resident’s fridge’s whilst they were away from home – if Maureen can help, she will.

Runner up – Rosie Barnes, Graduate trainee, Tower Hamlets Homes

Rosie contacted a man late on a Friday afternoon who was left in severe hunger by the crisis. He had no money or food and hadn’t eaten all week. She pulled out all the stops to get help, giving up her weekend. The resident was unable to leave his flat due to health conditions and emergency Covid support services were so overwhelmed it might take two days to help. With other organisations closed, Rosie made personal arrangements that got food delivered, even offering her own money.

Runner up – Adam Wallworth, Plaster, Irwell Valley

With the spike in domestic abuse, demand for women’s refuges has been increasing. Before lockdown came into force the homes team were renovating a new women’s refuge. Not wanting to let social distancing stop progress, Adam volunteered to work on his own to compete the renovation and ensure the handover could take place on time. This would never normally be a one-person job, but Adam worked tirelessly to complete the build and deliver this much needed new supported housing scheme.
Congratulations to the other shortlisted individuals

Making calls to residents who were thought to be vulnerable and might need extra help was top of the list as lockdown started.

James Appleton Carroll personally contacted over 2,000 different people for Places for People, and Martin Jones, who is usually a property surveyor, jumped in on calls to make sure residents had all the provisions they needed.

But there were also many other shining examples.

Jane Beresford ensured an outbreak of Covid-19 did not get out of hand, personally stationing herself in the scheme and enforcing strict measures to stop the spread to the rest of the community or others in the scheme.

Maureen Lodge of Clarion used her 3D printer to create over 250 face shields and over 1,550 ear straps for healthcare workers including care home staff, district nurses, doctors’ surgeries, ambulance crews and police.

And Laurinda Hornblow retrained and upskilled 100 advisors to give expert tenancy support advice.

All this shows the lengths that housing professionals will go to for residents and communities. The sector is lucky to have them.
Winners – Stockport Homes Furniture Recycling Project

Stockport Homes’ Furniture Recycling project continued to deliver essential furniture to those in need, with over 225 enquiries during Covid-19.

A creative approach has overcome restrictions, substituting cookers for table top hobs and microwaves, and offering socially distant doorstep deliveries.

The service worked in partnership with Great Places to support essential workers by providing furniture to NHS staff forced to move into temporary accommodation.

Throughout lockdown, Stockport Homes’ Furniture Recycling team worked tirelessly to support households lacking essential items such as beds, fridges and cookers. Sourcing items and safe delivery was difficult, a creative challenge for the team who still processed over 300 enquiries, with 152 deliveries and collections completed.

Runners up – Clwyd Alyn – Merton Place Nursing Home

The staff at Merton Place worked incredibly hard and rose to the challenges they faced. The staff went above and beyond with the care and service they delivered, from working extra shifts, to increasing the cleaning regimes. Working on the front line is not easy but the staff dealt with this remarkably. The team organised zoom calls, phone calls, emails and some residents were able to see loved ones through the front doors. This took a lot of organisation but ensured residents’ and families’ wellbeing was still met.

Runners up – Wolverhampton Homes – Building Solutions Team

During lockdown, the Building Solutions Team turned around 107 empty homes so they could be offered to homeless residents. The aids and adaptations team have been working seven days a week to carry out 64 installations to enable residents to return home from hospital, thereby freeing up hospital beds and easing pressure on the NHS. They’ve also carried out 141 emergency repairs and 38 Telecare installations, going above and beyond to help and support the city’s most vulnerable.
Congratulations to the other shortlisted teams

Stand out teams proved their worth through many different ways, whether it was a repairs team turning into community officers delivering letters, or those helping families fleeing domestic abuse to stay safe.

Places for People Plus were one team that helped domestic abuse survivors, securing over £2,000 worth of food parcels and essential items for families, and ensuring their wellbeing was looked after with vital support.

Magenta Living decided not to furlough any staff during the lockdown, instead asking all those who didn’t have any work on due to the pandemic to volunteer to help in the community.

To this end, 1,421 hours of volunteering were completed and a whole host of community initiatives completed.

Leeds Jewish Housing Association made sure celebrations for VE Day were not confined to watching it on TV, with a community fun day that was safe but also high in spirits. Many watched a special outdoor Jewish Sabbath from their balconies, or could stream the service on Facebook.

One team not usually known for the limelight is the finance team. But when called upon, the team at Bourneville Village Trust contacted 1,000 residents to check if they needed anything and if the landlord could help. They have carried on with 300 of these calls on a more regular basis, providing a vital lifeline.

These teams collectively proved they are worth their weight in gold and are a source of pride for the areas they represent.
Harnessing data to proactively manage safety

Three years on from the fire at Grenfell Tower, safety and compliance are still undergoing a huge overhaul. Effie Simmons of X Tag gives an overview of these changes and what the sector needs to be focused on in the future.

Over the past 12-18 months, there has been a significant shift in how the housing sector looks at safety and compliance; moving from reactive processes to proactive approaches. This has been, in part, due to the Hackitt Report and subsequent Fire Safety and Building Safety Bills which have all focussed on the importance of high-quality data and information sharing.

At X Tag, we have long held the view that harnessing good quality data is key to going beyond simply meeting compliance objectives to effectively and efficiently manage safety, keeping costs down, and improving tenant satisfaction.

One version of the truth

In the Hackitt Report, one of the key recommendations was creating a ‘golden thread’ of information from the construction of a building through to day to day maintenance. This golden thread should also run within housing providers in the management of compliance and safety.

A single source of the truth is key and you can achieve it by sharing information across departments and teams. Enable your organisation to work from an evidence-based position, with wide access to comprehensive property information that can inform risk assessments – the basis for proactive safety work.

Importantly, working beyond compliance brings clear savings for the organisation as well as for employees and tenants:

- A full, detailed asset register with asset makes and models means operatives can bring the right part every time, can spot repeat issues, and detect underlying causes
- Recording asset conditions and repair history can inform your replacement programme, move from area-based replacement and be driven by replacing poor quality or old assets first. Intelligent replacement avoids the risk of replacing an almost new boiler.
- Use a repair history to spot peaks and flatten the curve. An often seen peak is at the start of winter when tenants start to use their boilers again. Reaching out proactively for tenants to test their boiler can spread the repair work over more months and alleviate pressure on resources.
- Compare visits where you successfully gained access with those where you didn’t, to book the next visit at a time the tenant is most likely to let an operative in.
- Classifying and analysing risk at an asset and property level enables prioritisation. Focus work where it will have the most impact first, working from high risk to low risk.

Collecting high-quality data

Importantly, using data in this way will only work if the information collected is consistent and of high quality. At X Tag we use structured workflows across all of our products, identical for all contractors and subcontractors. Collecting the same information in a standardised way makes the data easier to input, analyse and report on.

Ensuring the data is comparable in this way is especially important for large housing providers that use multiple contractors across the country.

To continually monitor the quality of data, our clients use desktop auditing. It can also help find discrepancies or warning flags before they become an issue.

Changing working behaviors

The final piece of the data jigsaw is ensuring the high-quality, consistent data you have collected is proactively used. This means making it accessible and then transforming working behaviors, often moving teams from silo working to collaborative working.

Quite often we see housing providers brilliantly collect all of this powerful data and then leave it sitting in their portal, never to be checked again. Instead, we encourage our clients to incentivise users to interact with and encourage training across the organisation.

365-degree engagement

As regulations tighten and the burden of responsibility grows on landlords, it is clear managing properties is no longer about traditional documented compliance but engaging your whole organisation to keep people safe and keep your tenants satisfied.

By harnessing data, this can be achieved more effectively and efficiently, enabling everyone to work smarter while keeping safety at the forefront.
Becoming a tenant innovator

By Steve Bladen, Vice Chair of Stonewater’s Scrutiny Panel

When I was invited to my first scrutiny panel meeting nearly two years ago, I had no idea what to expect. I would never have imagined Stonewater naming me as their ‘tenant innovator’ and putting me forward for an award, or even becoming vice chair of the panel. It has been a surreal journey so far, but one I am immensely proud of.

I learned last month that no housing provider’s scrutiny model is the same and, in some circumstances, it is not even referred to as scrutiny. From the discussions I took part in, I discovered some find this word too negative and prefer titles like resident audit panel.

Whilst I can understand the reasoning behind this, I personally see myself as a critical friend to Stonewater – someone who offers new ideas, suggestions and will make it clear when I think the organisation could have done something better. No one is perfect and mistakes are sometimes inevitable, but identifying these issues is necessary to truly better an organisation’s services.

Our panel is made up of 12 customers from all over the country and it is our responsibility to provide Stonewater with a valuable insight into its customers’ priorities and to suggest key areas for change. This can be quite a challenge when considering how many customers Stonewater supports, which is currently just over 70,000 people, but a key part of our work is making sure we collect a diverse range of views and ensuring any recommendations we put forward are truly representative of our customers.

To reach Stonewater’s wider customer base we tend to use SMS surveys, the Customer Hubb and the ‘Friends of Scrutiny’ community, but I’ve also found that my use and presence on social media has been instrumental in representing the customer perspective from a digital angle.

Shortly after joining the team, I set up my first Twitter account to get a better idea of the discussions Stonewater and other housing providers customers were having online. Using Twitter has really helped me obtain other perspectives I had not considered and inform my own understanding of various issues I am scoping – making it an invaluable tool.

I have also found the platform really useful to demonstrate transparency across the organisation. I always post updates about the latest meeting, but I also use it as a way to encourage any disgruntled customers I come across to use their voice and see how they can work with their landlord to resolve any issues.

I have seen first-hand the value of my involvement and how shining a light on certain issues can positively impact Stonewater’s services. To date and since joining the panel, I have contributed to 130 recommendations, 80% of which have been implemented.

One of the projects I am personally really proud of and excited to launch in the coming months is the development of the Customer Voice Strategy. Not only did we support the Customer Experience Committee members and other colleagues from Stonewater to finalise the strategy, we also developed the action plan to sit alongside it, highlighting the customer perspective.

Since being a part of the panel, I made it a primary focus to build strong relationships with key areas of the organisation, such as Customer Experience, to develop trust and ensure that the organisation always puts customers at the heart, which is exactly what we have achieved with this latest recommendation.

One thing I think is particularly great about the housing sector is the willingness to share and learn from one another.

By sharing this experience and updates on other reviews we are undertaking online, I hope to demonstrate to other tenants how pivotal their voice can be in shaping their housing services. But moving forward, I also want to use my platform to engage more partnership working; helping tenants from other organisations to launch their own panels to drive more meaningful change.
The human cost of Covid-19 can’t be measured by analysing tests, infections, hospitalisations or death rates alone. It casts a shadow beyond the public health crisis we’ve grown used to seeing in the media.

Oxfam warns that a lack of food could now kill more people than the virus itself, as millions of people around the world find themselves pushed towards hunger by the pandemic. Although many restrictions have lifted and economies have begun the long road to stability, this is marred by the reality that more people need help from food banks now than they did at the height of lockdown, when support was offered in abundance.

As support is reduced, more people face losing their jobs as furlough schemes come to an end and the recession bites home. With further impacts from Brexit a possibility, we’re set to see a surge of the ‘new poor’ – people who managed to make ends meet before the pandemic face poverty and hunger for the first time.

Recent work by the Social Metrics Commission shows that the largest employment impacts from the current crisis have been felt by those already in the deepest levels of poverty.

Social housing is responsible for providing homes to around six million people. As a sector, we’re on the frontline of this crisis, with many of our residents falling foul of an economic knife edge they have balanced on for so long. Although the virus isn’t to blame for the struggles people face, it has made them easier to see.

This is why Accent Housing launched a nationwide campaign to raise £1m for the Trussell Trust. Money donated through the More than Homes campaign – backed by the National Housing Federation, the Chartered Institute of Housing and the Northern Housing Consortium – will help the UK-wide charity achieve both short and longer-term needs, as it works to meet the 89% increase on demand across its network of 1,200 food banks.

75% of funding received will be distributed in grants directly to local food banks.

25% of donations made will support core operational programmes such as securing food, recruiting, training and deploying new volunteers, creating and maintaining a new national helpline and establishing a new nationwide delivery infrastructure. The trust also works to challenge the issues that lock people in poverty and is an active campaigner for change and ending hunger in the UK.

The economic fallout from Covid has affected us all, but we must contribute what we can afford and we must come together now more than ever, and work to address the issues we face – and we should do this with the intention of maintaining and building on these relationships to make long-lasting change.

We need to act now.

Donations can be made from individuals or organisations to the More than Homes campaign by visiting https://donate.trusselltrust.org/morethanhomes/

To find out more about the campaign and how you can get involved, visit www.morethanhomes.org

Paul Dolan, CEO, Accent Group

With further impacts from Brexit a possibility, we’re set to see a surge of the ‘new poor’ – people who managed to make ends meet before the pandemic face poverty and hunger for the first time.
The Rent Income Excellence Network (RIEN)

Our specialist network RIEN is here to help housing providers maximise income collection, minimise arrears, support customers and sustain tenancies.

These are some of the key areas this network focuses on:

• Income collection
• Welfare reform and housing benefit
• Collection performance
• Arrears control
• Financial and digital inclusion
• Money management and debt.

Members can enjoy benefits such as regular best practice groups, briefings and news updates, an online forum, benchmarking, self-assessment toolkits and more!

Visit hqnetwork.co.uk/join-hqn to join today.

RIEN annual conference 2020 – resetting our approach to rent income

Thursday 22 October 2020

2020 has been a very exceptional year for all of us. The Coronavirus pandemic has had a major effect on working practises as well as values and priorities – for individuals and organisations.

So, for this year’s RIEN annual conference, we’re taking the opportunity to reflect on the lessons learnt and look to the future.

With an outstanding line-up of speakers and a wide range of sessions, this year’s virtual conference is not to be missed.

Visit hqnetwork.co.uk/events for full details.

Special offer!

Join RIEN today and get a free place at the RIEN annual conference using the code RIEN-GOV

Special offer!

Book your place for just £99 using the code RIEN-GOV-99
Recent research has shown the housing sector is not doing enough to ensure its decision-making bodies are diverse.

Some organisations are going it alone and discovering the huge benefits it can bring and that the barriers they thought were there, do not really exist.

Hear from some of those leading lights at this workshop. You will come away with a renewed sense about how to diversify your board and reap the benefits of diversity.

To find out more and to book your place visit hqnetwork.co.uk/events