Introduction to Social Housing

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17 January 2024

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Aimed at

- Anyone new to social housing – staff, board members and involved residents
- Anyone who would appreciate a refresher and update



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Programme	
9.30	Welcome and introductions
	Social Housing, Housing Association, Affordable . . . what do these **terms conjure up?** – Paired discussion and feedback
	The history of social housing and how this **shapes the social housing sector today and into the future** – Presentation and whole group discussion
Inc. 11.15	Break
	Who does what in Social Housing? To understand the **roles different people and agencies have** –Presentation and whole group discussion
	Who does what within housing organisations? To understand what **roles contribute to the work of housing organisations**
12.30	Break
1.15	Social Housing matters today. To understand the **key issues that face social housing today** – Presentation and whole group discussion
Inc. 2.00	Break
	How does what we have covered today **relate to your roles?** – Group discussion
	Feedback from group discussion
	Further **questions and answers**
	Conclusion
3.00	Close

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Social housing, housing association, affordable

. . . what do these terms conjure up?

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Terms?

- Housing association
  - Governed
  - Not for Profit
  - Independent
- ALMO – Arms Length Management Organisation
- Local authority
- *Housing provider* – England
- *Registered Social Landlord* – Wales
- Affordable housing
- Social housing
- Revived Right to Buy - England
- Extended Right to Buy - England
- Regulated



Purpose of Social Housing?

- To provide decent, well managed, affordable homes and communities for people who can't meet their housing needs in the market

Role of tenants and landlords

Tenants

- To keep to the tenancy agreement, including
  - Paying the rent and other charges
  - Not to cause Anti-social Behaviour
  - 'Tenant like manner', not cause the landlord 'waste' (loss)
  - Possibly to become involved in 'holding the landlord to account'

Landlords

- Maintain the structure and fabric of the home and keep in working order that should work, e.g., heating
- Ensure the *Decent Homes Standard* (and Communities) is maintained
- Effective housing management
- Listen, respond, respect
- Provide 'quiet and peaceable possession' to the tenant

Knowledge checkpoint

- There are alternative meanings of *affordable?* What are they?
- How would you define what a *housing association* is?
- Who else provides *social housing* as well as housing associations?
- Why do we need *social housing?*
- Apart for being more *affordable*, what are the other features of *social housing?*

How did we get here today?

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How did we get here today?

In the beginning


When charity began at home



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How did we get here today? ...(cont'd)

The age of philanthropy



How did we get here today? ...(cont'd)

Beginnings of council housing



How we got here today ...(cont'd)

The origin of housing management



How we got here today ...(cont'd)

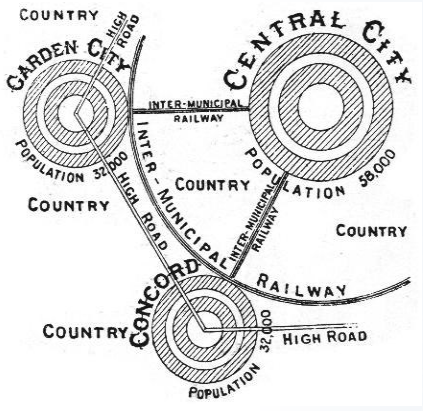
The development of employer provided housing





How we got here today ...(cont'd)

The Garden City movement





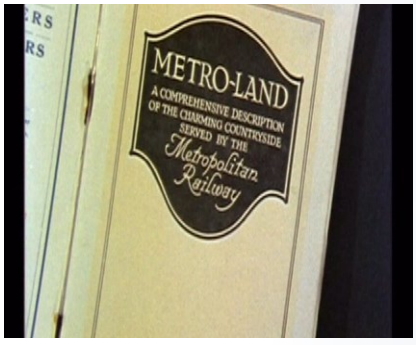
How we got here today – into the 20th century

- Beginnings of *Social Welfare*
- First World War
- Homes Fit for Heroes



How we got here today ...(cont'd)

The suburban dream





How we got here today ...(cont'd)

- Second World War



- Post Second World War





How we got here today – 1960s

- Building more homes
- Cathy Come Home





How we got here today – 1968

Ronan Point



How we got here today – 1970s

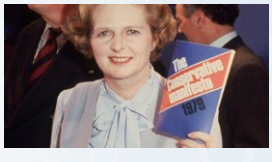
- Rise of housing associations



- Laws for homeless people



- Margaret Thatcher elected



How we got here today – 1980s

- Public spending cuts
- Housing associations continue to rise
- The Right to Buy



- Housing associations set free
- The birth of housing stock transfers

How we got here today – 1990s

- Stock transfers
- Election of Tony Blair's *New Labour*
- Choice-based lettings



How we got here today – 21st century

- Decent Homes
- ALMOs – Arms Length Management Organisations
- Tenant Services Authority (TSA) – formed and abolished
- Today





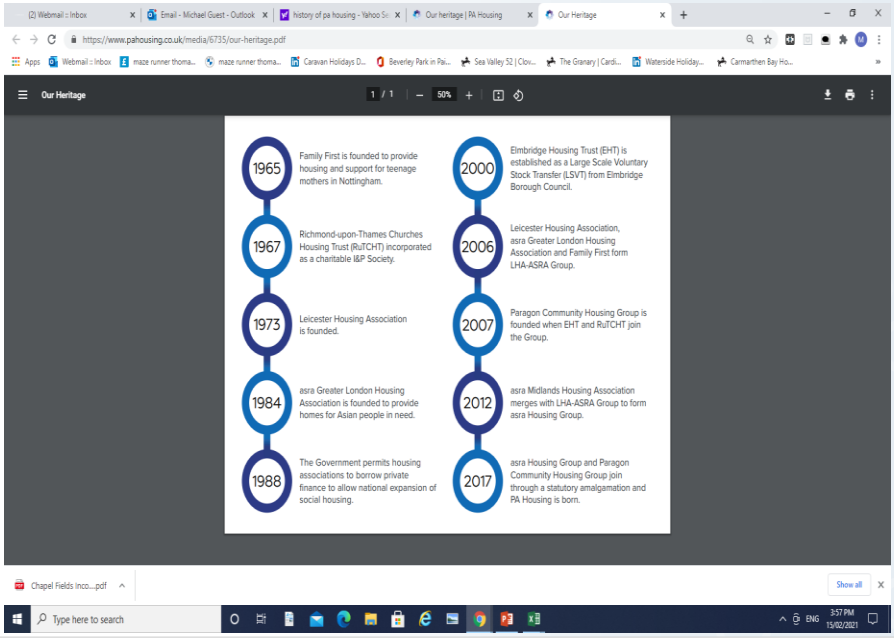
Case Study - Paragon Asra Housing – PA Housing April 2017

London and Southeast

- Elmbridge Housing Trust
- Richmond Churches Housing Association
- Paragon Community Housing
- asra Housing Group

Midlands

- Leicester Housing Association
- Asra Housing Association
- asra Housing Group



Case Study – Paradigm Housing

- A *Large-Scale Voluntary Transfer (LSVT) Housing Association* – the first one
- Charitable
- 16,000 homes across London and the Southeast
- Extended from affordable rented homes to other tenures as well

How we got here today – knowledge checkpoint

- When might it be said that *social housing* started and with what?
- Name two housing trusts that started in *the age of philanthropy*
- Who was *Octavia Hill* and what is she noted for in social housing
- What were *Homes fit for Heroes?*
- What was *Cathy Come Home* and what was significant about it?

How we got here today – knowledge checkpoint ...(cont'd)

- When was the first time that Parliament passed a law placing duties of local authorities toward homeless people?
- What was the most significant thing that happened to social housing under Margaret Thatcher's government of the 1980s?
- Why did significant numbers of local authorities decide with their tenants to transfer some or all of their housing to a Housing Association?
- What is an ALMO and why were they set up?
- Who is the current regulator for social housing in England?

Who does what in social housing?

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Who does what in social housing? – People

- Tenants
  - Secure
  - Assured
  - Introductory
  - Assured shorthold
  - Flexible (England)
  - Demoted
  - 1 December 2022 Renting Homes (Wales) Act 2016
- Leaseholders
- Shared owners
- Other service users



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Who does what in social housing? – Agencies and external partnerships

- Local authorities
- Housing associations
- ALMOs - England
- Central government - England
- Regulator of Social Housing – England
- Welsh Government
- Homes England
- Housing Ombudsman Service – England
- Public Services Ombudsman for Wales
- Chartered Institute of Housing
- National Housing Federation – England
- Community Housing Cymru
- National Federation of ALMOs - England
- Local Government Association – England
- Welsh Local Government Association
- London Councils



Who does what in social housing? Knowledge checkpoint

- What is the difference between a *secure tenant* and an *assured tenant*?
- Might someone have another form of tenancy before one of those and why?
- How does someone become a *demoted tenant*?
- Although a *flexible tenant's* term might have some to an end and their income now exceeding the maximum set, what way may they be able to remain in the home?
- Who is responsible for planning to meet current and future housing needs in an area
- What is the difference between *economic* and *consumer* standards?

Who does what within housing organisations?

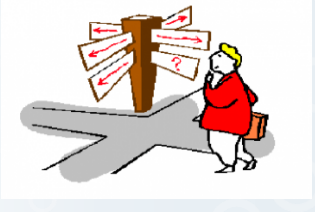
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Who does what within housing organisations and internal partnerships?

- Governance
- Staff
- Involved Residents

Functions

- Development
- Housing management/operations/landlord/neighbourhoods
- Asset management
- Resident engagement
- Care and support
- Community services
- Corporate services



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Who does what within organisations? Knowledge checkpoint

- Who governs housing organisations and what do they do?
- What is meant by *asset management?*
- What roles do you recognise from your own organisation and are they called something different?

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Social housing matters today

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Funding of Social Housing

Revenue – for day to day running, e.g., repairs, estate services, staff, offices . . .

- Rents
- Service Charges (e.g., from Leaseholders, sometimes from tenants)
- Interest on money invested
- Other charges

Capital – for major works, e.g., new homes, major repairs, planned maintenance, regeneration . . .

- Grants
- Borrowing
- Reinvested own funds (e.g., from surpluses [profit])
- Revenue Contribution to Capital

Social housing matters today

- *Everyone has a decent quality home that they can afford, in a place that they need it to be*
- *What does 'home' mean?*

Social housing matters today ...(cont'd)

- Have we achieved that?
- So, what are the issues?
  - Excess of **demand over supply** in many parts of the country
  - People having to **share**, be overcrowded, wait **very long times** on **local housing registers**
  - **Homelessness**
  - **Quality** of the housing for some
  - **Lack of affordable** housing in many areas
  - **Poor quality environments** that still need regenerating on some of our social housing estates
  - **Anti-social behaviour** in some locations that needs to be well managed

Social housing matters today – features

- Fundamental issues still with us – supply, demand, quality, communities, funding . . .
- **Rents** including: - England
  - Four-year rent reduction 2016-2020,
  - Then CPI+1% 2020-25
  - Now 7% (Very high inflation/Cost of Living crisis)
- **Tenancies**
- **Welfare Reform**
- Revival for Local Authorities and extension of **Right to Buy** to Housing Associations - England
- Return of **Council House building**
- Resident **Scrutiny and Co-regulation**

Social housing matters today – features ...(cont'd)

- The **Homelessness Reduction Act** 2017
- **Grenfell Tower** Fire Disaster 14 June 2017
- Lifting of Local Authority Borrowing Cap
- Green Paper – Summer 2018
- Brexit
- The new, new, new Government – (England)
- **Cladding**
- **Impact of Covid-19**
- The Charter for Social Housing Residents – **Social Housing White Paper** - 19 Nov 2020
- **Building Safety** Act 2022 – England and Wales
- **Tenant Satisfaction Measures** – TSMs
- **Social Housing (Regulation)** Act 2023

Regulation of Social Housing . . . By the *Regulator of Social Housing* – Seven *Regulatory Standards* – England – Existing, review underway

Economic

- Governance and Viability Standard
- Value for Money Standard
- Rent Standard
- (Competency and Conduct)

Consumer

- Home Standard
- Tenancy Standard
- Neighbourhood and Community Standard
- Tenant Involvement and Empowerment Standard
- Tenant Satisfaction Measures

Proposed Consumer Standards

- The Safety and Quality Standard
- The Transparency, Influence and Accountability Standard
- The Neighbourhood and Community Standard
- The Tenancy Standard

How the Standards are regulated

Currently

- The Regulator of Social Housing **directly regulates** the *Economic Standards* – ongoing and *In-Depth Assessments*
- But has **no direct remit** over the *Consumer Standards* (unless there was a claim of *Serious Detriment)*
- ***Local Self-Regulation*** expected for Consumer Standards

Under the **White Paper/Regulation of Social Housing Act (2023)**

- The Regulator's role is **extended to the Consumer Standards**
- In parallel **Complaint procedures have been strengthened** including the role of the *Housing Ombudsman Service*

Regulatory Framework for Housing Associations in Wales

- The 'Standards of Performance' (known as Regulatory Standards)

The Social Housing White Paper: "The Charter For Social Housing Residents" (Nov 2020) - England

1. To be **safe** in your home
2. To **know** how your **landlord is performing**
3. To have your **complaints** dealt with **promptly and fairly**
4. To be **treated with respect**, backed by a **strong consumer regulator for tenants**
5. To have your **voice heard by your landlord**
6. To have a **good quality home** and **neighbourhood** to live in
7. To be supported to take your **first step to ownership**

Current change

- **Social Housing (Regulation)** Act 2023 – (White Paper – Tenant Satisfaction Measures)
- **Building Safety** Act 2022
- Strengthening and Streamlining of **Complaints Handling**
- **Decent Homes Plus**

Social housing matters today – features – knowledge checkpoint

- What is the range of tenancies available to social landlords?
- What is a *social* rent, and an *affordable rent?*
- What are the key features of *welfare reform?*
- What is a *housing revenue account* for?
- What is *co-regulation* and why do we have it?
- How is a Housing Provider regulated, now and what is planned under the *White Paper*

How does what we have covered today relate to your roles?

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How does what we have covered today relate to your roles?

- Paired discussion and feedback
- Any commitments and actions?

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Further questions and answers

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Conclusion

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