

2019 UK HOUSING REVIEW

Autumn
Briefing Paper

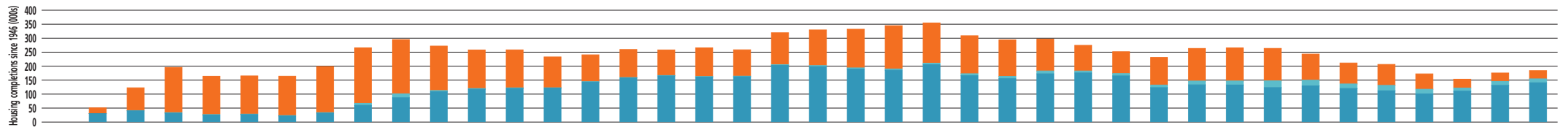
John Perry, Mark Stephens,
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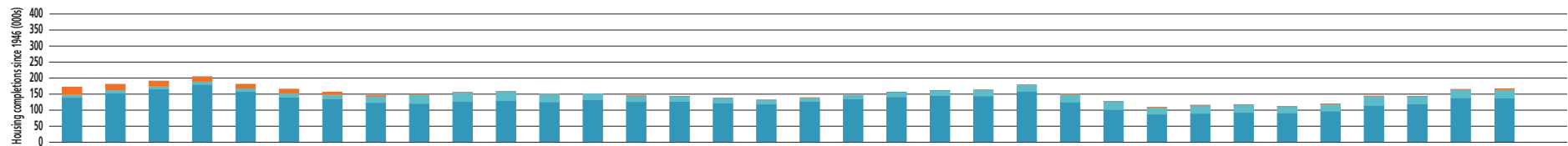


Roll-call of post-war English housing ministers



1949 – Bevan visits new homes	1953 – Peak council house building	1957 – Private rents decontrolled	1963 – Home property taxes end	1968 – 350,000 homes built	1973 – Private tenants get HB	1976 – IMF austerity measures	1980 - Right to buy starts
1945	1950	1955	1960	1965	1970	1975	1980

Aneurin Bevan, Harold Macmillan, Duncan Sandys, Henry Brooke, Charles Hill, Keith Joseph, Richard Crossman, Anthony Greenwood, Robert Mellish, Peter Walker, Julian Amery, Paul Channon, Reginald Freeson, John Stanley, Ian Gow



1989 – New HA finance regime	1991 – 75,000 repossessions	1995 – Buy to Let starts	2003 – Lowest social housing built	2008 – 2.5m right to buy sales	Modest recovery in housebuilding	2017 – Grenfell Tower fire
1985	1990	1995	2000	2005	2010	2015

John Patten, William Waldegrave, Earl of Caithness, Michael Howard, Michael Spicer, George Young, Viscount Ullswater, David Curry, Hilary Armstrong, Nick Raynsford, Lord Falconer, Lord Rooker, Keith Hill, Yvette Cooper, Caroline Flint, Margaret Beckett, John Healey, Grant Shapps, Mark Prisk, Kris Hopkins*, Brandon Lewis, Gavin Barwell, Alok Sharma, Dominic Raab, Kit Malthouse, Esther McVey

KEY: Names in light blue/light red were not members of the cabinet (*not a Minister of State) GRAPH KEY: Local authorities, Housing associations, Private sector

Source: Authors' investigations with assistance from the two parliamentary libraries.

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The Chartered Institute of Housing

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UK Housing Review Briefing Paper 2019

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Introduction

The *UK Housing Review*, which is published annually each Spring, has now reached its 27th edition since it was first published in 1993. This Autumn Briefing Paper is now the tenth in a series, complementing the main *Review*.

This year's Briefing Paper inevitably reflects the intense uncertainty around Britain's possible exit from the European Union at the end of October. Combined with the change in prime minister and in cabinet responsibilities that took place in July, there are many big issues affecting housing where even the immediate future is difficult to foresee.

Not only the state of the economy, but questions about approaches to the housing market, the scale of public housing investment and likely imminent changes in migration policy are all in flux. Relationships between Whitehall and the devolved administrations – especially of course Northern Ireland – also hang in the balance. Brexit looks certain to have long-term consequences for devolved government (a regular theme of the *Review*) and even for the future of the UK.

The brief topic analyses presented here are therefore often interim assessments that will require reappraisal when the *UK Housing Review 2020* is prepared early next year.

Both the main *Review* and the Briefing Paper aim to give detailed consideration to the whole of the UK. Drawing on the latest statistics, the Briefing assesses the implications of new policy and market developments in thirteen different topic areas, several of which are UK-wide. Three dedicated pages also cover some of the specific policy developments in the devolved administrations, albeit that policy change in Northern Ireland is still frustrated by the continued suspension of the Northern Ireland Assembly.

Our final page provides a list of updated tables now available on the *Review's* website (www.ukhousingreview.org.uk).

Key issues at a time of government change

As well as summarising the state of the pre-Brexit economy, this year's Briefing Paper also appraises the impact on housing in England of Theresa May's term as prime minister, and reassesses total government financial support for housing investment as it stood when she left office. Several other housing issues that were being tackled under her government are still pending, and these include the revival of council housing, dealing with the aftermath of the Grenfell Tower fire and leasehold reform, all covered here.

Just before she stepped down, May's government made a commitment to creating a 'net zero' carbon economy by 2050, with massive implications for housing which we briefly consider. Migration policy also hangs in the balance with the new administration mooting changes both pre- and post-Brexit, and we look at their potential implications for housing.

Affordability in private and social housing

Affordability is a big issue both in the private sector and in social housing. In the private market, our assessment is that while homeownership is more affordable for some, the market remains very unequal. The costs of private renting continue to rise, albeit more slowly. Affordable Rents have pushed up social sector housing costs in England, and we ask whether their future is now in question. Allocations policy, focused on meeting housing need, has been complicated by the issue of whether, especially given welfare benefit changes, potential new tenants can afford to pay their rents. All of these topics are considered.

Allocations and homelessness

The Briefing Paper this year looks at three issues under this heading. First, it considers the aftermath of homelessness prevention legislation in England (following similar legal changes in Wales and Scotland), what changes have taken place and whether they are helping to reduce homelessness. Second, it examines the early experience in the adoption of 'Housing First' approaches to dealing with street homelessness across the UK: the outcome is judged to be promising but a much bigger scale of provision is required if demand is to be met. Third, it reports on some key findings of a project on 'Rethinking Allocations' in England and how social landlords reconcile meeting housing needs with their desire to create sustainable tenancies.

In April next year the *UK Housing Review 2020* will aim to provide a considered appraisal of the Westminster government's latest housing and welfare policy changes, possibly in a completely different political context after the UK's planned exit from the European Union on October 31. It will also, of course, include fresh assessments of policy developments in Scotland, Wales and Northern Ireland.

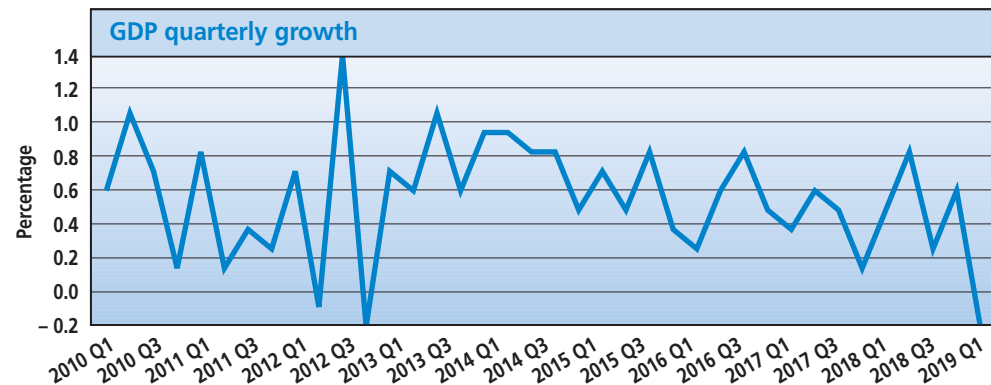
Meanwhile, this edition of the Briefing Paper has been compiled with the assistance of Faye Greaves (on allocations), Sarah Johnsen (on Housing First) and Tamsin Stirling (on Wales).

John Perry, Mark Stephens, Peter Williams, Suzanne Fitzpatrick and Gillian Young
October 2019

Sunlit uplands? Economic prospects and Brexit

While discussion of the UK's economic prospects is dominated by the impact of Brexit, the world economy provides a less than encouraging backdrop. The US-China trade war marks the first significant reversal of the liberalisation of trade arrangements in a generation, and also risks currency turbulence as China responds to tariffs through devaluation. Although China's rate of economic growth remains high by the standards of advanced economies, it is now at its lowest in almost three decades. The US Federal Reserve has cut interest rates for the first time since the Global Financial Crisis (GFC). Growth in Europe is also sluggish, with the German economy experiencing falling industrial output in June and its GDP close to contraction.¹

Meanwhile, the uncertainty caused by Brexit has already impacted on the UK economy. It contracted by 0.2 per cent in the second quarter of 2019, the biggest fall since 2012 (see chart). The economy's weakness has been further compounded by the negotiating position adopted by the new prime minister Boris Johnson. His 'do or die' approach to Brexit assumes that the EU will compromise on the Irish 'backstop', while the government has sought to increase the credibility of a no-deal exit by ramping up preparations. A high premium has been set on leaving the EU by 31 October, seemingly ruling out another extension to Article 50.



Source: ONS

The markets judge the chances of a no-deal Brexit to have increased significantly, and as a consequence the pound has fallen. Currency devaluation increases the price of imports which in turn feed a higher inflation rate. If growth is weak, then the Monetary Policy Committee (MPC) might well respond by cutting interest rates in order to support employment, and allow inflation to rise above target. Higher prices eat into incomes, with most impact felt by people on low and fixed incomes. However, people who own overseas assets (directly or via pension funds) will see their sterling value increase, the principal beneficiaries being older and wealthier people.²

If the UK leaves the EU on 31 October it will do so with an economy that is already very weak. If a deal is reached, then the short-run economic consequences are more likely to be modest as it might give time to negotiate a new trading relationship with the EU. However, a no-deal Brexit would undoubtedly deliver a short-term shock to the economy, with recession almost inevitable. It would likely entail a further currency devaluation, increased import costs and disruption to supply chains as a result of border controls. Some sectors such as agriculture are especially vulnerable to the high tariffs that the EU imposes.

Interest rates are already very low by historic standards, and whilst the MPC might cut them in response to a no-deal Brexit, they are starting from just 0.75 per cent as opposed to 5.75 per cent in 2007 before the credit crunch. Sterling devaluation may provide some relief, although the post-2016 devaluation produced disappointing results for growth. The government has indicated that it would deploy fiscal policy in an effort to counter the short-run impacts of a no-deal Brexit. This might include raising capital allowances, cutting employers' National Insurance Contributions and sector-specific support.³

In August the government postponed the Comprehensive Spending Review which sets department spending for three years, and instead it announced revised spending levels for the next year in September. Whilst the current deficit is now very low, outstanding debt is in excess of 80 per cent of GDP, as opposed to 40 per cent in 2006/07.⁴ The OBR has already highlighted the government's effective abandonment of its legislated objective of balancing the budget by the mid-2020s. The £27 billion annual NHS settlement in 2018 also leads the OBR to have 'doubts over the Treasury's usually firm grip on departmental spending.'⁵ Whilst economists do not anticipate a debt crisis, it seems likely that an expansion in debt would be followed by yet another period of spending restraint.

The Resolution Foundation says that people on low incomes will be most vulnerable to another downturn, since their incomes have not fully recovered from the GFC and working age benefits have been cut.⁶ A further period of austerity would therefore be an extremely concerning coda to measures taken to mitigate the impact of Brexit.

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- 1 Narwan, G. (2019) "Germany set to slide into recession after 'devastating' factory figures", in *The Times*, 8 August.
- 2 Hosking, P. (2019) 'Sterling's slide is a windfall for the older well-off, but not for the younger poor', in *The Times*, 6 August.
- 3 Portes, J. (2019) 'How bad would a no-deal Brexit be for the economy?', in *New Statesman*, 2 August.
- 4 See Commentary Chapter 1 in the *UK Housing Review 2019*.
- 5 Office of Budgetary Responsibility (2019) *Fiscal risks report, July 2019*, p.3. London: OBR.
- 6 Pacitti, C. & Smith, J. (2019) *A problem shared? What can we learn from past recessions about the impact of the next across the income distribution?* London: Resolution Foundation.

Changes in government support for housing investment in England

Each year the *UK Housing Review* aims to give a full picture of government support for housing investment in England, including money made available for grants, loans and guarantees used to promote the private housing market. The *2019 Review* reported that, in early 2019, over £70 billion was being allocated to support housing investment in some form over the period 2018/19-2022/23. The vast majority of this (79 per cent) was directed towards the private market.

The *Review's* assessment included some significant housing announcements made in the November 2018 Budget which affected the picture but, overall, made little change in the balance of commitments between the private market and affordable housing. On the one hand, borrowing caps affecting council housing investment were removed, forecast to result in £3,420 million additional public borrowing. A minimum of £2 billion was also promised for the Affordable Homes Programme from 2021/22 onwards. On the other

hand, the Help to Buy equity loan scheme was extended to 2022/23, after which it is planned to come to an end. This added to the huge commitment in HtB loan funding – now reaching over £30 billion – although this sum is in theory recoverable.

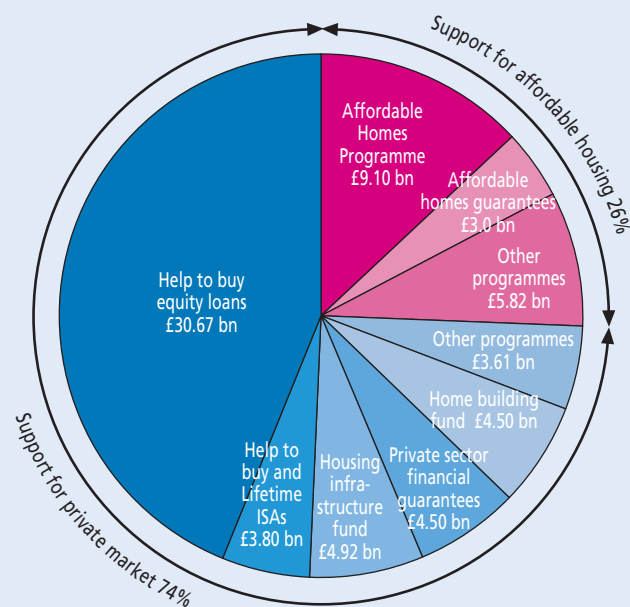
On March 13 2019, the then chancellor issued his Spring Statement, in which new housing-related announcements were much sparser. The only significant new spending item was a revived Affordable Homes Guarantee Scheme. This will see the government give its backing to £3 billion of borrowing by housing associations in England, reducing the cost of the debt and potentially supporting the delivery of 30,000 homes. A previous, very similar scheme, which guaranteed £3.2 billion between 2014 and 2018, supported the building of 34,000 homes, and there had been demands that it should continue.

Housing guarantee schemes were first announced in 2012, and were then planned to cover £10 billion of debt in both the housing association and private rented sectors. The existing scheme which supports new build in the private rented sector has a pipeline of applications considerably in excess of the funding available (£3.5 billion). The previous chancellor had said that he was planning a new guarantee programme for private housing, to total £8 billion. So far, however, the only element of this to begin operating is the ENABLE Build programme, run by the British Business Bank, which offers up to £1 billion of guarantees to small builders and was announced in May.

These changes in guarantee funds have modestly shifted the balance between support for the private market compared with affordable housing. The pie chart shows the *UK Housing Review's* latest analysis. The government's total provision over the period 2018/19-2022/23 is still almost exactly £70 billion, but the proportion attributable to affordable housing has grown to 26 per cent. While it means that private sector support has now fallen below three-quarters of the total, it would of course grow again if the government went ahead with the planned creation of further private sector guarantee schemes.

It is too soon to say with any certainty how the picture might change under the new chancellor, Sajid Javid, though in the one-year Spending Review there were only minor changes in housing budgets. However, the new secretary of state, Robert Jenrick, has suggested that the priority will be to continue to support the private market, saying 'We will focus relentlessly on boosting supply and home ownership... we're determined to close the opportunity gap and give millions of young people the chance to own their own homes.'¹

Distribution of government support for housing capital investment in England, 2018/19-2022/23



Source: *UK Housing Review 2019* and official sources.

Reference

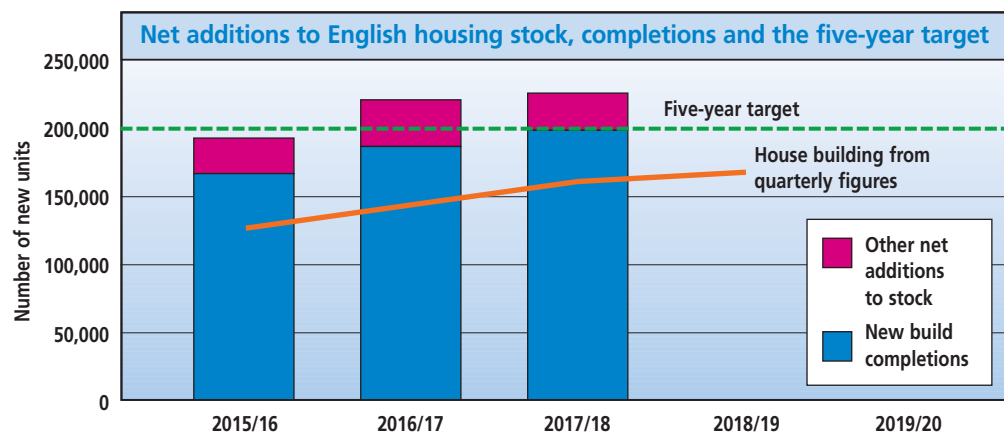
1 Collinson, P. (2019) 'Boris Johnson and the housing crisis' in *The Guardian*, 2 August.

The English Housing Market – May’s legacy and future prospects

Let’s start with a few facts. Theresa May’s premiership ran from 13 July 2016 to 24 July 2019, or three years and 11 days, but punctuated by her decision to call a snap general election on 8 June 2017 in order to strengthen her hand in the Brexit negotiations. Far from producing the desired result the Conservatives made a net loss of 13 seats, remaining in power as a minority government via a deal with Northern Ireland’s DUP.

May put housing at the centre of the government’s domestic policy agenda though in reality this was overshadowed by Brexit, which did little to help secure the stability of the cabinet or her wider team. In her three years there were two secretaries of state (Javid and Brokenshire) and four housing ministers (see inside front cover – Barwell, Sharma, Raab and Malthouse). Two managed only six months each while the other two both managed a year. So much for stability!

However, May tried to keep housing to the fore despite a somewhat lacklustre white paper in February 2017. After the Grenfell Tower fire the following June policy was significantly redirected. She took personal charge of a housing taskforce, delivering a number of housing-focussed speeches (twice in 2018, again at that year’s Tory Party conference and then at the 2019 CIH conference).



Source: MHCLG Live Tables 120 and 209.

Note: The chart shows net additions to the housing stock (including new build) to 2017/18 and house building completions to 2018/19, comparing them with a one-million home five-year target (200,000 p.a.).

So what was the outcome? We had promises to fix the broken housing market, to deliver a council house revolution (with a renewed right to buy), and to rebalance the relationship between tenants and landlords. May offered her own assessment at the 2019 CIH conference:

‘And the results speak for themselves. We promised a million more homes, we delivered a million more homes. We promised a better deal for renters, we have started to deliver a better deal for renters. We promised a whole new approach to social housing, and we are delivering a whole new approach to social housing.’

Labour’s shadow housing minister John Healey reminded attendees that her government had issued 99 housing-related consultations but many were still in the pending tray, awaiting action.¹ This log jam in Whitehall reflected the diversion of staff onto Brexit, political hiatus, the PM’s detailed involvement and an apparent lack of parliamentary time.

And the housing market? In the February 2017 white paper May said ‘Our broken housing market is one of the greatest barriers to progress in Britain today.’ She closed by saying: ‘I want to fix this The starting point is to build more homes. This will slow the rise in housing costs so that more ordinary working families can afford to buy a home and it will also bring the cost of renting down. [It] requires a comprehensive approach that tackles failure at every point in the system.’

Her government promised a lot more but firm outcomes are still lacking. The decline of homeownership in England has halted and government is probably on track to deliver the one million extra homes promised in 2015 (see chart).² The 2018 Budget confirmed plans for changing and then ending Help to Buy, the LHA cap and council borrowing limits were scrapped and an end to ‘no fault’ evictions was promised.

There was progress but it was insufficient and too slow. *Inside Housing* concluded that though her premiership lasted a mere three years, it made housing ‘rise up the political spectrum’ in a way not seen for a generation, but that is not a view shared by all.³ The market has faltered through Brexit-induced uncertainty, stamp duty and buy to let changes – and prices have slowed or fallen in both real and nominal terms, housing output has also now slowed while private rents, whose growth slowed in the earlier part of the period have more recently picked up. Early indications are that Boris Johnston’s government is likely to refocus on the private market, possibly rolling back promised changes on Help to Buy and section 21. We may yet look back on Theresa May’s term in office as a short-lived but progressive re-balancing of policy which unfortunately did not last. As *Inside Housing* also said: ‘Whether any new prime minister keeps that momentum remains to be seen.’

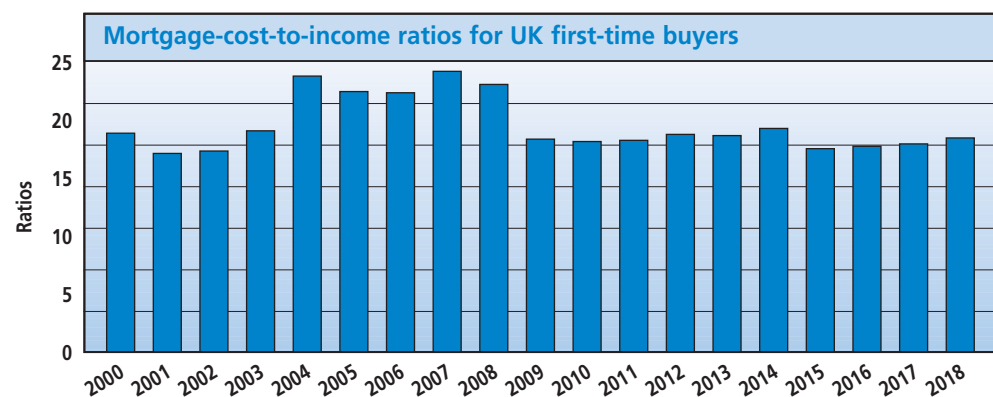
References

- 1 See Contemporary Issues Chapter 2 of the *UK Housing Review 2019*.
- 2 The 2015 government’s ambition was to secure one million net additions to the housing stock by the end of the Parliament which was expected to be in 2020.
- 3 Clark, T. (2019) ‘Theresa May’s timeline: What did the outgoing Prime Minister do for housing?’ in *Inside Housing*, 28 July.

House prices, rents and affordability

With sustained low interest rates, recently and variably rising incomes, a very competitive mortgage market with rates being driven down and faltering house prices (falling in real terms across much of the UK), for some house buyers affordability has improved by a margin. The English Housing Survey reports that 58 per cent of private renters (2.5 million households) and a quarter of social renters (989,000 households) expect to buy a property in the future but with social renters' expectations down from 30 per cent a year earlier.¹

Consumer confidence is low and a recent survey found that 70 per cent of potential first-time buyers (FTBs) believe that the 'dream of homeownership' is over for many young people.² In reality, this is far from the truth as in 2018/19 there were 359,760 mortgaged FTBs and the number has been rising as buy to let investors drop out and Help to Buy boosts activity. Almost inevitably this will be weighted towards couples and those with higher incomes, bigger deposits and parental help although it is worth noting that higher LTV loans (90 per cent or more) are slowly becoming more common and have come down in price, thus helping some who are most squeezed.³



Source: Compendium Table 42a, average mortgage repayment as % of average income.

The chart shows affordability based on mortgage-cost-to-income ratios for FTBs, UK-wide. Compendium Table 43a (see p.20) shows affordability has improved over the decade, even in London and the South East. Scotland and Northern Ireland have the most favourable ratios while Wales comes in slightly less affordable than Northern England.

Despite the evidence of improvements, differential access to the housing market is still a major driver of inequalities. For example at its simplest level ONS recently noted one in four young adults aged 20-34 are living with their parents, up by a quarter over the

period 2008 to 2018.⁴ In 2007/08 the proportion of 24-34 year-olds in the private rented sector was 28 per cent; this rose to 44 per cent in 2017/18 (and the number of owners was down from over half to under two-fifths). However, despite younger generations being less likely to own homes than their predecessors, Resolution Foundation research shows that if they do own a home then they are actually more likely to own more than one home than just one.⁵ On the other hand, younger cohorts are more likely to live in overcrowded homes (mainly in the PRS) with the share of 18-29 year-old family units that are overcrowded having increased by almost one-third over the last 20 years (from below eight per cent to above ten per cent).⁶ All the evidence suggests these trends will continue although there are big variations across the UK.

Affordability is most stretched in the PRS and the latest ONS index based on all PRS lettings (not just those on the market, and now including Northern Ireland) shows that UK rents rose by 1.3 per cent in the 12 months to June 2019, although increases were lower in Wales and Scotland. UK rents have gone up seven per cent since January 2015, slowing from 2016 onwards before increasing marginally in 2019. The July RICS housing market survey highlighted a rise in tenant demand but a continued fall in homes listed for rent, underscoring the pressures that are building in this sector. Indeed Hamptons reported that since April 2016 landlords have sold 50,000 more homes than they bought and that new rents were rising annually at 1.9 per cent across the UK but with Scotland leading the charge at 5.2 per cent.⁷

The housing market is getting ever more complex, reflecting the closer balance between owning and renting, shifts in owner behaviour whether as occupiers or investors and markedly different regional and national trends. With reduced transactions in England and Wales (though rising in Scotland) and falling prices in real terms, households have finely balanced decisions to take in managing their housing options.

Notes and references

- 1 MHCLG (2019) *English Housing Survey Headline Report, 2017-18*. London: MHCLG.
- 2 Santander (2019) *First-Time Buyer Study: The future of the homeownership dream*. Leeds: Santander.
- 3 In 2007 Q1 15.46 per cent of all mortgage loans to individuals had LTVs of 90 per cent or higher. By Q4 2010 this fell to 1.51. In Q1 2019 it was 5.26 per cent (MLAR statistics, FCA).
- 4 See www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/bulletins/familiesandhouseholds/2018
- 5 Bangham, G. (2019) *Game of Homes: The rise of multiple property ownership in Great Britain*. London: Resolution Foundation.
- 6 Gardiner, L. et al (2019) *An intergenerational audit for the UK*. London: Resolution Foundation.
- 7 See www.hamptons.co.uk/news-research/press-releases/august-12-2019/

Progress with leasehold reform

Operating homeownership within blocks of flats presents many challenges. Precisely what ‘ownership’ means, how it is expressed through legal tenure, and how common repairs are dealt with, can all be problematic.

In Scotland, where tenements were the traditional form of urban housing, it is possible to own and mortgage a flat ‘in the air’. Generally, such owners share responsibility for repairs to common parts, which may be arranged through a factor. In 2004, legislation made provision for a statutory structure for management and maintenance where these were not provided by the property’s title deed.¹ However, this system remains deeply problematic. Planning for long-term maintenance, the general absence of sinking funds, even the organisation of and payment for ad-hoc repairs (generally requiring a majority of owners to agree, but all to pay) are ill-served by these arrangements. Ministers are expected to respond to a parliamentary report on tenement maintenance in the autumn.

Another approach is effectively to prevent the individual ownership of flats legally. This used to be the case in Sweden, until owner co-operatives were allowed in the 1960s; they have helped raise the homeownership rate to over 65 per cent. Individuals own shares in the co-op from which they rent their flats, but those shares are both mortgageable and tradeable. The system provides individuals with the advantages of owning an asset, and also a system for management, maintenance and long-term repairs. US condominiums and the Australian ‘Strata title’ also provide models that are more effective than the Scottish system.

In England and Wales leasehold provides a distinctive response to the ownership-in-a-block conundrum. Freehold is generally not available to individual properties above ground level (excepting exotic arrangements such as ‘flying freeholds’), which effectively rules out the Scottish system. Rather, the building has a single owner of its freehold with responsibility

for the fabric of the building. Individuals purchase a long lease which, as in Sweden, is both mortgageable and tradeable. The key problem arises from the expiry of leases. However, the simultaneous landlord/ tenant relationship that sits alongside quasi-individual ownership also causes problems, such as standards of management and maintenance and the fees charged for them. Further complications arise from the presence of leaseholders in blocks owned by social landlords as a result of right to buy.

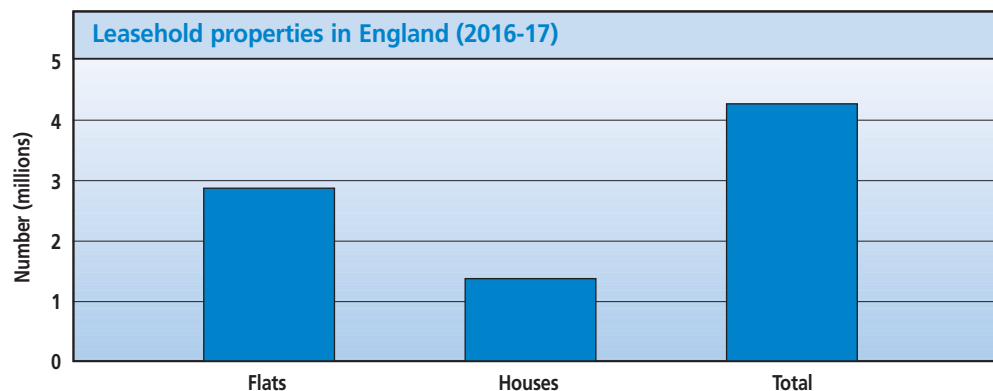
Leasehold is most commonly associated with flats, but it is sometimes used in houses. Traditionally, a high proportion of houses in Lancashire and Sheffield are leasehold. In recent years developers have also used leasehold to create additional income streams, or a cash sum by selling them on. In 2016, 15 per cent of house sales in England were leasehold, twice the rate for re-sales.² This drew much criticism especially in cases where ground rents grow over time, even threatening to make the property unmortgageable in future.

In June 2019 the UK government promised legislation to ban leaseholds for new houses (shared ownership is an exception).³ However, while such intentions appear to have led to the practice almost disappearing with new houses, it is more difficult to address the problems faced by those who already have onerous leases. Some developers established schemes to help those affected, and the government is promoting a ‘public pledge’, whereby freeholders offer to amend leases where ground rents grow excessively, and instead uprate them with an inflation-linked index. More than 50 companies have signed up so far.⁴ The government also promises to legislate to remove any financial value from ground rents on new leases.

Longer-term, commonhold appears to provide an attractive alternative, giving individual unit owners collective ownership of the building. Legislation for it in 2002 has failed to take off due to the lack of incentive for developers to adopt it, the requirement for unanimity among leaseholders to approve conversion to commonhold, the reluctance of some lenders to lend on its security, and deficiencies in the legislation.⁵ Both the Law Commission and the HCLG Select Committee have argued that commonhold could become the principal tenure for flats, and the Labour Party has also expressed support. However, government response has been less enthusiastic.

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- 3 MHCLG (2019) *Implementing reforms to the leasehold system in England. Summary of consultation responses and government response*. London: MHCLG.
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- 5 Wilson and Barton, *op.cit.*



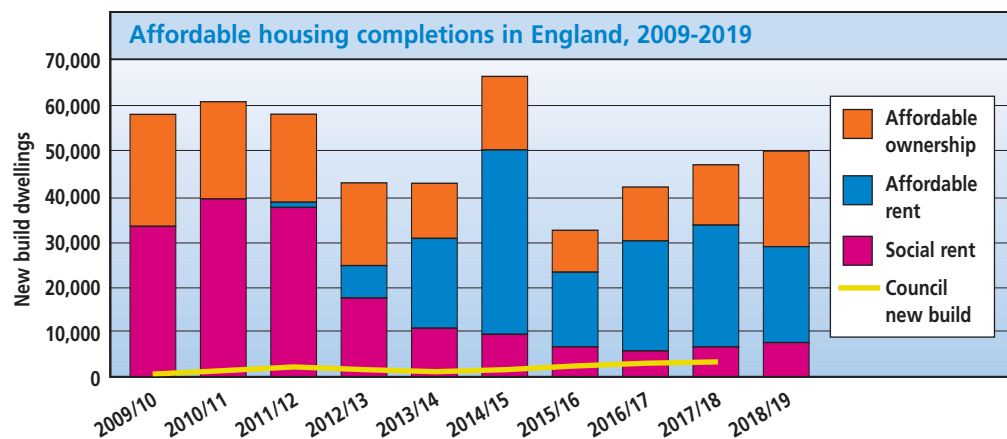
Source: MHCLG. Note: About 54% of flats are estimated to be leasehold, compared with 8% of houses.

A return to council housing?

Almost 100 years after the Addison Act paved the way for council housing across the UK, Theresa May called for ‘a new generation of council homes’. Will the measures she introduced produce a major uplift in council building in England? And how is council housing investment faring in Wales and Scotland?

A decade ago, council housebuilding in England had fallen to only a few hundred units each year, a level it reached in the mid-1990s. Its revival began with access to grant funding from 2010 and the self-financing settlement in 2012. As the *Review* has reported (see Commentary Chapter 4), councils’ capital investment in housing had fallen to just £3.3 billion by 2011/12, but grew to £5.8 billion in 2018/19 and is forecast at £7 billion in the current year.

Council housebuilding rose to around 2,500 units annually for the last three years, divided between homes for social rent and for Affordable Rent, although official figures may underrepresent the real increase.¹ This has made a contribution to the very modest uplift in social rent output by social landlords across England (see chart), albeit still a long way below pre-2013 levels.



Source: MHCLG Live Table 2009; 2019 data estimated from NHF data and Live Table 209.

Note: Social rent includes London Affordable Rent.

The biggest steps taken under May’s government were the removal of the borrowing caps on council housing and the restoring of grant aid for social rent. In addition, again as documented in the 2019 *Review* (Contemporary Issues Chapter 2), some deterrents to council housebuilding were removed, such as the threat of the enforced sale of higher-value homes planned by the Cameron government (councils remain disappointed by the rules on right to buy and use of capital receipts, which continue to be a significant constraint).

In London, the Mayor was permitted to fund units at ‘London Affordable Rents’ which are close to social rents, and he created a specific fund for ‘Building Council Homes for Londoners’.

All of this is expected to have a significant impact on council housebuilding: the question is, by how much? The November 2018 Budget suggested that output would grow to 10,000 annually, although the Office for Budget Responsibility was less optimistic. Given that a range of councils have announced ambitious plans (with Hackney, for example, aiming for 4,000 units by 2022),² reaching an annual output of 10,000 across England looks feasible in the next 2-3 years, providing that government policy remains positive.

Constraints on council new build still remain. Skills and organisational capacity, ability to access grant in sufficient volume, land availability and planning limitations – are all factors identified in a recent study for the RTPI³ and which are being examined in a survey by CIH, ARCH and the National Federation of ALMOs to report later this year. Although many councils are building without grant, growth probably does depend on additional grant funding at levels which allow building for social rent. The GLA already offers up to £100,000 grant per unit; the NHF has suggested this should rise to £183,000 (£162,000 outside London).⁴ A target of 145,000 affordable homes annually (with 90,000 at social rent) would thus require total grant spending of £14.6 billion annually, a huge ‘ask’.⁵

Councils in Wales are slowly returning to new build after their own self-financing settlement in April 2015 and the removal of borrowing caps in 2019. Only half of the 22 councils have housing stocks, but they have committed to producing 1,000 new units in total over five years. The Welsh Government has partnered with CIH Cymru to provide specialist support for councils to achieve this. In Scotland, where 26 councils out of 32 have housing stocks, over 1,600 council homes for social rent were built in 2018/19, a number not far behind England’s and providing over 40 per cent of Scotland’s new social rented homes. They do so with grants of up to £59,000 per unit compared with up to £72,000 for associations (up to £84,000 in rural areas). Scottish councils do, however, benefit from many more years of financial freedom and, like authorities in Wales, are no longer encumbered by right to buy.

References

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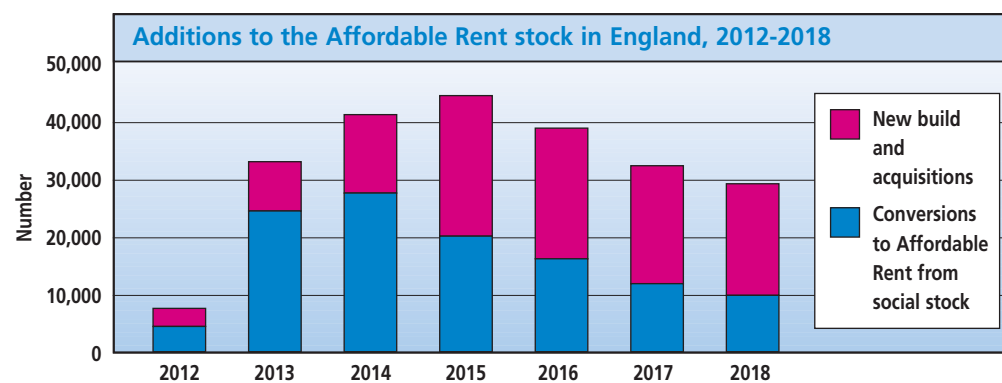
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5 For discussion of new build targets, see Commentary Chapter 2 of the 2019 *Review*.

Affordable Rents in England – have they had their day?

Replacing investment in social rented homes with ones built to let at an ‘Affordable Rent’ (AR) was first proposed in the 2010 Spending Review, which also saw housing investment plans in England cut by half. AR was explicitly intended to produce more for less, or as housing minister Grant Shapps put it: ‘a lot more bang for your buck’. His promise to build 155,000 ‘affordable’ homes in total within four years was more than met, but just 68,110 of these were AR units (a higher number – 76,000 – were for social rent, the tail end of the previous government’s programme).

Since then there has been fluctuating commitment to AR, with emphasis shifting for a time to shared ownership. By April 2018 the total of AR homes provided had reached almost 137,000, and incomplete data suggest that this will have risen to about 160,000 units by April 2019. Over the past three years, 44 per cent of new AR homes have been grant-funded, 32 per cent built from developers’ section 106 contributions and the remainder from social landlords’ own funds.



Source: Regulator of Social Housing, Statistical Data Return 2018, additional tables.

This is, however, far from the whole story, because housing associations have been able to increase their income by converting existing properties to AR when they are relet. The chart shows all additions to associations’ AR stock up to April 2018. For the first three years conversions provided the majority of extra units, then the emphasis switched to new build and acquisitions. By April 2018, conversions had provided slightly more than half the total stock of 221,243 AR units held by housing associations.¹ Their rapid recent decline is likely to continue with the GLA requiring providers to stop making conversions in London and some having voluntarily stopped elsewhere.

While AR now accounts for eight per cent of association stock, by April 2018 local authorities only had 16,910 AR units, just one per cent of their stock. The main reason is

their smaller new build programmes, but also they have not converted social lettings to AR nor has AR often been popular locally.

The picture with lettings at Affordable Rents is thus one of growth then decline. For all social landlords they peaked at over 47,000 new lettings in 2015/16 then started to fall, reaching just under 40,000 in 2017/18. AR has accounted on average for 24 per cent of new general needs lettings by associations for the last three years, but with considerable variation so that for many AR made up more than half of new lettings.² AR stock is also geographically dispersed, with concentrations in some London boroughs but also in other regions, for example the North West.

Evidence on rent levels in AR lettings is mixed. On the one hand, the *UK Housing Review 2019* showed that average rents proposed for new build units outside London had increased from £125 p.w. last year to £140 p.w. this year. CORE returns, however, which cover all new lettings and cover net (not gross) rents, showed AR on average moving downwards slightly relative to social rents.

Affordable Rent was originally intended to be a new, intermediate housing offer for ‘not quite the neediest’ who are a ‘step above’ other applicants.³ In this it has had mixed results. While the proportion of new AR lettings going to people in work is 48 per cent (compared with 38 per cent for social rent lettings), the proportion eligible for benefits (64 per cent) is almost the same. Many AR tenants have jobs, but they are still likely to need benefits support because of the higher rents.

Policy has also shifted away from AR. While more than three-quarters of the output from the Affordable Homes Programme 2015-18 was AR units, under the current programme only a quarter will be, with a marked shift towards shared ownership and a modest resurgence of building for social rent (or ‘London Affordable Rent’: in practice close to social rent). There is pressure on the government to restore social rent as a policy priority and provide the necessary funding, and so the future of Affordable Rent remains uncertain.

References

1 Data in this paragraph are from Statistical Data Returns (*Private registered provider social housing stock in England, 2017-2018*). They are not directly comparable with data on AR output shown in affordable housing supply tables (e.g. Live Table 1000).

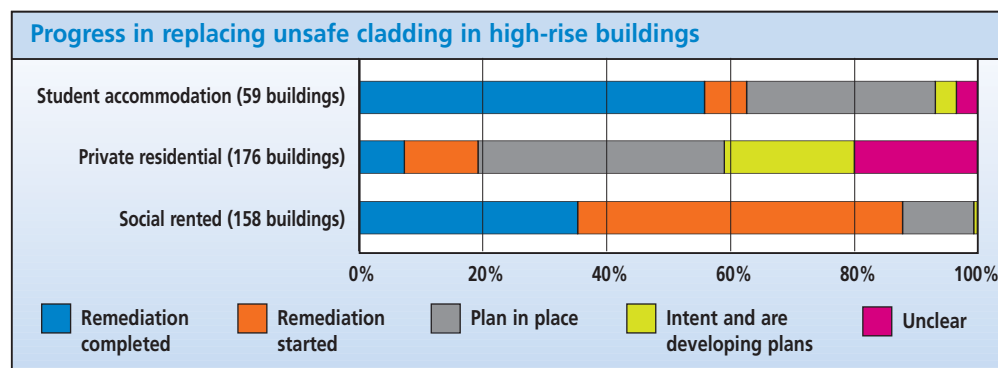
2 See www.gov.uk/government/statistics/social-housing-lettings-in-england-april-2017-to-march-2018; note that somewhat higher AR lettings figures for associations are reported in SDR returns, but the pattern is similar (see www.socialhousing.co.uk/insight/insight/special-report-analysis-shows-10-fall-in-affordable-lettings-in-two-years-62025).

3 Housing Minister Grant Shapps interviewed by 24housing, 20 October 2010 (see www.24housing.co.uk/news/shapps-exclusive-social-housing-reforms-will-give-more-bang-for-your-buck/).

Fire safety two years after Grenfell Tower

Two years after the Grenfell Tower fire in which 72 people died, the UK government continues to monitor progress in replacing unsafe aluminium composite material (ACM) cladding in high-rise buildings (i.e. over 18 metres in height) in England.

Availability of funding for the social rented sector has helped in making progress. In the aftermath of the Grenfell fire, some 158 social sector buildings were identified as having unsafe cladding. Over the year to June 2019, the proportion of these buildings where remediation has been completed has risen from nine to 35 per cent (see chart). Work has begun on a further 52.5 per cent of them, and almost all of the remainder have remediation plans in place.



Source: MHCLG Building Safety Programme: Monthly Data Release, 11 July 2019.

In contrast, progress has been unacceptably slow in the private sector. By June 2019, remediation had been completed in only 7.5% of the 176 buildings identified as unsafe. Work had started on a further 12 per cent, leaving the vast majority unimproved, although remedial measures (such as fire wardens) may have been deployed.

The problem in part arises from the freeholder/ leaseholder divide. The MHCLG permanent secretary suggested that the companies that own freeholds are seeking long-term low-yield investments and are reluctant to fund the costs of remediation themselves.¹ Few leaseholders are protected by warranties, and so are often unable to meet the costs. She concluded that the 'only option' was government funding, even though this would breach Managing Public Money principles.

The former Secretary of State argued that 'leaseholders should not be penalised for what was an industry-wide failure to ensure fire safety standards were met.'² He pointed to the 'unique combination' of industry-wide failure, the 'acute' fire risks arising from the cladding, high costs to leaseholders and the lack of other mechanisms, to justify government funding.

A Private Sector Remediation Fund of some £200 million was therefore announced in May, with owners given three months to make applications. The grant scheme is intended to meet the full costs of remediation. Although beneficiaries are supposed to take 'reasonable steps' to recover funds from responsible parties, the Secretary of State accepted that 'the taxpayer will pick up the vast majority of remedial costs.' The Labour Party called on the government to go further by, for example, setting a December deadline for private owners to demonstrate substantial progress with remedial work.³

Meanwhile, the government's ban on the use of combustible materials in buildings has been criticised as applying only to new buildings over 18 metres in height. Indeed, two years after the Grenfell Tower fire, there was a major blaze at a six-storey block of flats in Barking's Riverside estate. The fire destroyed 20 flats and damaged ten more, although there were no fatalities. External wooden balconies made from a material called ThermaWood have been implicated.⁴ Although the material would not now be allowed on tall buildings, it would still be permitted on new low-rise buildings such as the one in Barking, built by Bellway Homes in 2012. The incident brought to light familiar stories of residents' concerns being downplayed and of faulty fire doors.

In Scotland where a ministerial working group was established after the Grenfell Tower fire, new building regulations come into force in October, and reduce the height above which combustible materials can be used to 11 metres. A government consultation on fire safety in high-rise buildings closed in July. Issues that have attracted attention include the 'stay put' policy favoured by fire authorities, which came under scrutiny following the Grenfell and Lakanal House fires. In its submission, CIH Scotland said 'If the official advice is for residents to stay in their home if possible, a clear rationale should be given to help people understand why this is important. Residents should also feel confident that they will not be prevented from evacuating their flat should they wish to do so even if they are not affected by heat or smoke, and both the fire safety information and the information provided by the Scottish Fire and Rescue Service should make this clear.'⁵

The problem of potentially combustible items being left in communal areas was also covered in the consultation, with approaches to improving understanding of the issue and enforcement being raised.

References

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Rethinking allocations

For decades, we have failed to build enough homes. Last year's Briefing Paper pointed to a backlog of four million households in need in England, where there are over one million households on waiting lists and numbers of new lettings are falling. To compound matters, our welfare safety net is no longer fit for purpose and deprives many of the ability to pay for a decent home. Mismatch in supply and demand means that rationing is inevitable, but there are concerns about its impact on those who most need to access social housing.

An online survey of social landlords in England, part of CIH's *Rethinking Allocations* research, showed that meeting housing need, making best of stock and ensuring tenancies are sustainable are important objectives for the majority of those allocating social homes. But survey comments and workshop discussions showed that these can be contradictory aims. The wider policy context affects organisations' ability to achieve an appropriate balance, as prioritising those in most need can often be undermined by decisions relating to tenancy-readiness.

Allocations in England: Conflicting aims

Objectives considered to be very important	Percentage of social landlord survey respondents
1 Providing homes to people who need them the most	88
2 Making best use of stock	75
3 Ensuring people can sustain their tenancies:	
Ability to pay the rent	73
Ability to manage the tenancy	70

Source: *Rethinking allocations survey 2019*, CIH.

Overall, housing need (e.g. homelessness) is a significant factor in 80 per cent of survey respondents' approaches to allocations. Exploring this issue further, workshop participants pointed to a range of influencing factors including the loss of social rented homes and insufficient new supply, Affordable Rent homes not being affordable, cuts to local authority funding and changes to the benefits system.

While the policy pressures on social landlords are significant, important elements are still within their control. *Rethinking allocations* identified three distinct stages to the allocation process where issues can arise:

1. Getting on the list – eligibility and qualification
2. Priority – how people and groups are prioritised
3. Getting the keys – final stage assessments and requirements before a tenancy is created

Whether systems at these three stages are people-led, as opposed to process-led, will have a significant impact on balancing commitments to housing those most in need with the importance of allocating sustainable tenancies.

Examples of prioritising process before people in allocation processes include:

- **Stage one:**
 - Local authorities applying criteria on length of residence or past conduct (e.g. rent arrears or anti-social behavior) that disqualify applicants, without:
 - a thorough assessment of the impact on groups who may be disproportionately affected e.g. refugees, people fleeing domestic abuse, homeless people
 - assessing individual cases to determine if their circumstances warrant exclusion from the criteria
 - Inadequate support for applicants to make informed decisions about their applications.
- **Stage two:**
 - Applying criteria that automatically reduce an applicant's priority, suspend or close their application without considering their circumstances and the likely impact
 - Section 106 criteria with unnecessarily restrictive local connection requirements that make it difficult to identify applicants, either because there is little demand from, or rents are unaffordable for, people who meet the connection rules.
- **Stage three:**
 - Pre-tenancy assessment processes that:
 - Restrict access for those most likely to experience difficulties managing a tenancy, whether for affordability or support reasons
 - Are not part of a wider framework to support people into sustainable tenancies
 - Requiring rent in advance without any flexibility based on an individual's ability to pay or the impact on a new tenant's financial situation.

Although these practices are widespread, *Rethinking Allocations* identifies examples of new approaches that manage the conflict between the expressed aims of allocations systems. However, those practitioners involved in the project are clear that changes in approach can only go so far: allocations systems in England are trying to reconcile conflicts that require fundamental changes in housing supply, in rent levels and in the help people receive towards their housing costs.

Note

Rethinking allocations is a CIH research project that explored how social homes are being allocated in England, what factors are influencing different approaches and their impact on how homes are allocated. A sector survey in late 2018 asked 49 questions on topics including allocation/lettings policies, lettings systems, factors influencing approaches to allocations, eligibility and access, lettings and nomination agreements. There were 106 responses balanced between housing associations and local authorities. Five workshops across the country also involved 53 participants. The final report is available at www.cih.org

Adopting 'Housing First' and facing the challenges it poses

'Housing First' departs from traditional responses to homelessness by avoiding transitional housing altogether and placing homeless people with 'complex needs' (e.g. substance misuse and/or poor mental health) rapidly into mainstream tenancies with intensive support. Caseloads are much lower than in most homelessness services, enabling staff to work in a more person-centred way. Eligibility is not conditional on 'engagement' and support is not time-limited. The approach is based on the premise that provision of ordinary housing with tailored support offers a stable platform, fostering recovery.

The UK has been comparatively slow to adopt Housing First, but it is now a growing element of service provision. Until recently, programmes tended to be small and localised, but this is changing. In England, major pilots scaling up Housing First at the city-region level (in Liverpool, Greater Manchester and West Midlands) are in the initial stages.¹ In Scotland, major pathfinder projects are operating in Glasgow, Edinburgh, Aberdeen/ Aberdeenshire, Dundee and Stirling.² The Welsh Government has published guidance on Housing First and committed funding to a number of pilots.³ Other small projects continue to be developed throughout the UK.

There are strong moral drivers for developing Housing First given compelling international evidence that it is effective for most members of a population that has disproportionate experience of trauma and is poorly served by mainstream services.⁴ There are also strong financial imperatives with evidence of significant long-term savings, particularly as a result of reductions in the use of emergency health and criminal justice services.⁵ As a consequence, there has been an overall shift in the tenor of conversation amongst policy-makers, commissioners and providers away from "Why should we do it?" towards "How do we do it well?"

Recent estimates suggest that the 'Housing First cohort' of homeless people with complex needs may range between 18,400 and 32,250 across Great Britain (see table). But even taking into account the major initiatives noted above, levels of current and expected provision still fall far short of the lower estimates.

Estimated traditional Housing First target group in England, Scotland and Wales

	England	Scotland	Wales	Great Britain
Higher estimate	29,700	1,500	1,100	32,250
Lower estimate	16,450	1,350	600	18,400

Source: Blood, I. et al (2018) *Implementing Housing First across England, Scotland and Wales*, Crisis.

Evidence regarding the effectiveness of Housing First with other client groups remains fairly sparse, but there is nevertheless appetite for it to be used, including with young people, survivors of domestic violence and abuse, and female sex-workers. Some stakeholders are

also eager to apply the model's intensive, flexible and relatively unconditional model of support in a preventative capacity, intervening before people experience repeat homelessness and/or develop higher-level support needs (e.g. their substance dependency worsens).

The rollout of Housing First has not been devoid of dissent. Some commentators express concerns about the limited availability of suitable affordable housing, and this is widely acknowledged as the greatest risk to its growth.⁶ A number of opponents express concern about associated disinvestment in transitional housing and hostels in particular. Yet other critics discredit Housing First because its outcomes in terms of health, economic activity and social isolation are far less impressive than is true of housing retention,⁷ albeit that doing so applies a higher threshold of success to Housing First than to other resettlement approaches (which are not deemed ineffective for failing to demonstrate significant improvements in these areas).

Looking forward, a key imperative is maintenance of 'fidelity' to the core principles of Housing First – given evidence that deviation from these leads to less positive outcomes – in a context where some providers are tempted or pressured to 'dilute' the model or merely tinker with and rebrand existing services.⁸ Another key challenge lies in establishing cross-sector funding arrangements, widely considered necessary to secure the model's long-term sustainability. This would help to remedy the fact that at present many of the cost savings accrue in the health and criminal justice sectors but the burden of resourcing Housing First continues to fall on the housing sector.

On the face of it, Housing First is a very simple idea. It provides a secure home to someone in need of one, and supports them in whatever way they need for as long as they need it, without making them jump through hoops. There is widespread consensus that it 'works' for the vast majority of those it targets, and significant appetite to increase levels of provision. This simple idea does however present a radical challenge to a system so often characterised by highly structured care pathways and so-called 'silo' commissioning of services.

References

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One year after the Homelessness Reduction Act

The Homelessness Reduction Act (HRA) 2017, which came into force in April 2018, and drew much of its inspiration from the 2014 legislation in Wales, was the biggest change in homelessness legislation in England for 40 years. It introduced a universal homelessness prevention duty on local authorities for all eligible households threatened with homelessness, as well as one to take 'reasonable steps' to help secure accommodation for eligible homeless applicants. Both these duties apply regardless of priority need or intentionality status.

The HRA also extended the definition of those considered 'threatened' with homelessness to people likely to lose their home within 56 days, rather than 28 days as before. Other provisions covered enhanced advisory services; duties to agree (and review) a 'personalised housing plan' with each eligible applicant, and duties on public authorities to refer people at risk of homelessness to the local housing authority.

In a survey, local authorities were invited to respond to statements about the new Act (see table). Well over half reported a 'more person-centred approach' to tackling homelessness in their area, especially in London. Fewer than a quarter saw the HRA as having had 'little positive effect', and fewer than one-third reported no impact on the provision of homelessness information, advice and assistance.

Practitioner perceptions of the HRA

Percentage of local authority respondents agreeing with statement

Statement	London	South	Midlands	North	England
The Act has enabled a culture shift to a more person-centred approach	79	57	63	65	62
Overall, the Act has had little positive effect on our response to people needing homelessness assistance so far	36	15	25	35	23
The Act has had no impact on our pre-existing practice with regard to the provision of information, advice and assistance relating to homelessness	20	28	25	43	30

Source: *The homelessness monitor, England (2019)*, Table 3.1.

One key objective of the HRA was stronger statutory duties towards single homeless people, so unsurprisingly two-thirds (65 per cent) of councils identified positive impacts for this group, albeit that benefits for rough sleepers specifically were less commonly reported (by 42 per cent of authorities). Interestingly, over a third (36 per cent) of councils also saw the HRA as beneficial for families. Detrimental effects were reported rarely: by

three per cent of authorities with regard to both single people and rough sleepers, and by 11 per cent with respect to families with children.

Despite the largely positive results, open text responses revealed that some respondents, especially those who felt themselves to be 'ahead of the game' in implementing preventative approaches pre-HRA, saw the new legislative framework as excessively bureaucratic:¹

'...the HRA is an administrative burden overlaid on what had been quite an effective pre-existing Housing Options approach. We feel we are being made to endure a burden because some of the large Mets/UAs were fobbing people off.' (Local authority respondent, the Midlands)

Moreover, the positive culture change widely attributed to the HRA was achieved at least in part by staff turnover, which brought with it workforce planning challenges:

'This is a radical piece of legislation with new duties. The officers who have worked under the old legislation, I think, have found it most difficult to adapt to the new legislation. Many of the new officers that have been brought in by councils have not worked under the previous legislation so have found it easier to understand it.' (Independent sector key informant)

Some £72.7 million 'New Burdens' funding was made available to English councils to meet costs associated with the HRA, but most (70 per cent) considered this to fall short of their requirements, especially in London.

Views were also mixed on the extent to which the new data return introduced alongside the HRA had added value or simply complexity to the system.² However, the new Homelessness Code of Guidance has received a broadly warm reception, especially because it is now an online resource and will be more regularly updated.³

An official evaluation of the HRA is taking place but has not yet reported. At this early stage, however, the survey results indicate that the HRA is having beneficial effects, especially for single homeless people.

Note

This article is based on Fitzpatrick, S., Pawson, H., Bramley, G., Wood, J., Watts, B., Stephens, M. & Blenkinsopp, J. (2019) *The homelessness monitor: England 2019*. London: Crisis. The HRA originated in recommendations from an independent panel convened by Crisis in 2015 and chaired by one of the current authors (Suzanne Fitzpatrick).⁴

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Migration matters

The UK population has grown more slowly in the last two years than at any time since 2004. For the fifth year in a row, international migration was a bigger driver of population change than births and deaths. In the year to June 2018, net migration was 275,000, some 45,000 higher than in the previous year but down from a peak of 345,200 in the year before the EU referendum. The 'Brexit effect' has seen net EU migration fall from 189,000 in the year to June 2016 to 74,000 in the year to December 2018.¹ This decline has been largely offset by continued growth in non-EU migration, albeit there are question marks over the accuracy of these figures.²

Population growth for UK countries, mid-2018

	Population 2018	Share of UK population	Increase on 2017	Percentage change since 2017	Percentage change since 2008
England	55,977,000	84.3%	358,000	0.64%	8.0%
Wales	3,139,000	4.7%	14,000	0.43%	3.7%
Scotland	5,438,000	8.2%	13,000	0.25%	4.5%
Northern Ireland	1,882,000	2.8%	11,000	0.58%	5.8%
UK	66,436,000	100.0%	396,000	0.60%	7.5%

Source: ONS mid-year population estimates, June 2019.

In the decade to June 2018, England's population grew by eight per cent. The four fastest growing local authorities were all in Central London, with the driver being migration. Wales (3.7 per cent growth in a decade), Scotland (4.5 per cent) and Northern Ireland (5.8 per cent) all grew more slowly (Scotland and Wales continue to have more deaths than births).³

The direct impact of immigration on social housing demand remains modest. More than nine out of ten new social housing lettings in England still go to UK nationals, although European migration has in recent years accounted for more than half the remainder (4.7 per cent in 2017/18, compared with four percent for non-EU nationals). Given that non-EU nationals are less likely (or will take longer) to qualify for social housing, Brexit may apply a brake on the slow growth in the proportion of non-UK households moving into the sector.

Eligibility rules for housing and state benefits form part of a wider 'hostile environment' aimed at deterring undocumented migrants. The rules are complex, difficult to administer and even harder to explain.⁴ People who are denied services may become destitute (for example, around half of London rough sleepers are non-UK nationals).

Brexit may usher in greater complexity and turmoil as EU nationals with 'settled' status retain rights, while any who fail to apply for it lose theirs. New EU migrants and non-EU

migrants have fewer rights – which are also in flux. Housing agencies will have an even more difficult task and private landlords will have to do more checks on people's 'right to rent'.

Much depends on the new UK cabinet's approach to migration policy. While in theory last December's white paper is still open for consultation, the prime minister has expressed his preference for an Australian points-based system, unmentioned in the white paper. A key feature of that system is that it is partly driven by individuals applying to migrate, rather than solely by employers seeking to sponsor people with key skills. While it is not yet clear what elements might be adopted, looking to Australia for inspiration means drawing lessons from one of a group of countries – which also includes Ireland, Canada and Spain – that have traditionally had less restrictive immigration policies.

The prime minister seems no longer to want a fixed target for cutting immigration. At the same time opinion polls suggest some shift in public attitudes, perhaps after media exposure of the effects of the 'hostile environment'. Business leaders urge Mr Johnson to create a system 'open to all levels of talent that our economy and local services sorely need', emphasising the damage likely to be suffered by trades like construction if policy is too restrictive.⁵ There have been demands for different migration policies for Wales and Scotland.⁶ Economist Jonathan Portes has called for a 'reset moment', not just in policy but in wider public and political attitudes to immigration and immigrants, adding 'we should not let it slip away'.⁷

The prime minister has promised 'a radical rewriting of our immigration system'. Will this provide the opportunity to create simpler and more sensible rules, address labour shortages, including those in the care and construction sectors, encourage changes in political and public attitudes and restore public confidence in immigration policy?

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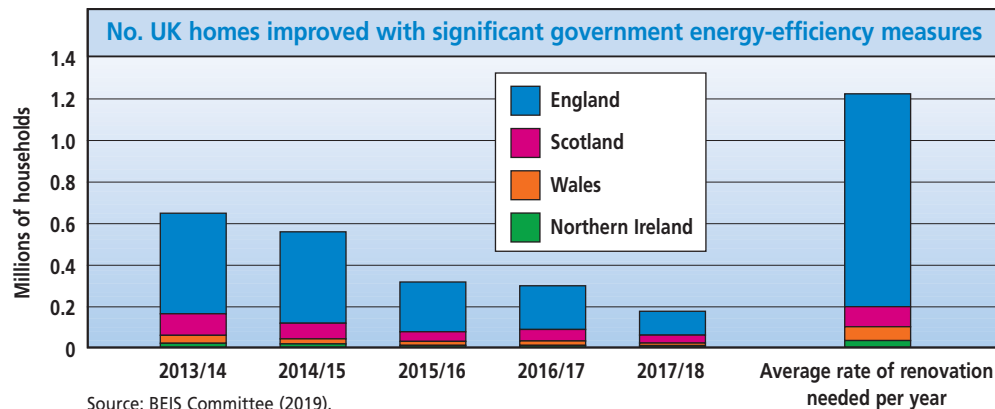
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The challenge to the housing sector of meeting the 2050 climate target

Before she left office Theresa May committed the UK to achieving ‘net zero’ carbon emissions by 2050. However, the Committee on Climate Change (CCC) made it clear that this is contingent on early and decisive action: newly introduced policies will only have an incremental effect, the committee said, and fall well short of what is needed.¹

Focussing on housing, the committee argues that current policies will fail to raise all homes to at least ‘EPC Band C’ standard by 2035: building controls are insufficiently enforced, regulations for the private rented sector are too weak and minimum standards are needed for social housing. The government stood accused of having ‘no serious plan’ for decarbonising the housing stock. Twenty-five sectoral organisations, including CIH, have since pledged to work with the CCC towards achieving zero carbon.²

The urgency was emphasised in a BEIS Select Committee report on achieving ‘net zero’.³ It criticised the main retrofit funding scheme, the Energy Company Obligation (ECO), which is dwindling while the scale of the task is growing. A new £5 million Green Home Finance Innovation Fund will, it said, be ‘woefully inadequate’. The rate of installation of government measures ‘has gone backwards’ (see chart).



Effectively, the housing sector has 30 years – the span of a business plan – to effect an enormous change. Broadly speaking, the task splits into three: private housing, social housing and new build. Retrofitting the private stock is the biggest and most difficult aspect, requiring a revamped subsidy system, tax incentives, tax penalties and stronger enforcement measures in the private rented sector. As the BEIS committee points out, while the government is reluctant to spend public money, its failure to develop a realistic strategy is also preventing a serious debate about how funding can be secured. A recent consultation paper on fuel poverty in England, for example, promises ‘the most effective

and efficient policy delivery mechanisms’ so that fuel-poor homes achieve EPC Band C by 2030 where practical, but without saying what these mechanisms might be.⁴ More positively, the Welsh Government has published a report calling for Wales to ‘make a strategic commitment to national residential decarbonisation and stick to it’, and to put a firm programme of measures in place by 2021.⁵

In theory, retrofitting social sector homes should be more straightforward, but again the hurdle is that in England neither the government nor many landlords are giving priority to achieving minimal standards (EPC band C by 2030, currently met by 69 per cent of social stock). Research has identified a number of barriers, including uncertainty about the use of external insulation after the Grenfell Tower fire.⁶ The hesitancy contrasts with Scotland, where all social homes are required to meet Band D or higher by 2020. A longer-term target of reaching Band B by 2032 is under discussion, along with a further goal for the stock to be carbon neutral ‘as far as reasonably practical’ by 2040 (Scotland is also setting progressively rising, albeit lower, standards for the private rented sector).

New build would now meet carbon targets if the government had kept its promise of achieving a ‘zero carbon’ standard by 2016. But it was abandoned and just one per cent of new homes now meet the highest standard (Band A). The Spring Statement promised a ‘Future Homes Standard’ with ‘world-leading levels of energy efficiency’ in new homes by 2025. The BEIS select committee recommends legislation for this by 2022 at the latest. Wales is being urged to ensure all new homes are built to low carbon standards by 2021 in the social sector and 2025 in the private sector.⁷

Some social landlords would like the government to be much more ambitious, recognising that homes can be net *producers* of energy through solar PV and other technology. Accord would like standards to reflect the energy needs of households with all-electric cars. Nottingham City Homes has achieved zero carbon retrofit on poorly insulated properties using a Dutch system, ‘Energiesprong’. If the ‘Future Homes Standard’ is to live up to its name, it will have to be radical, rigorously developed and properly enforced.

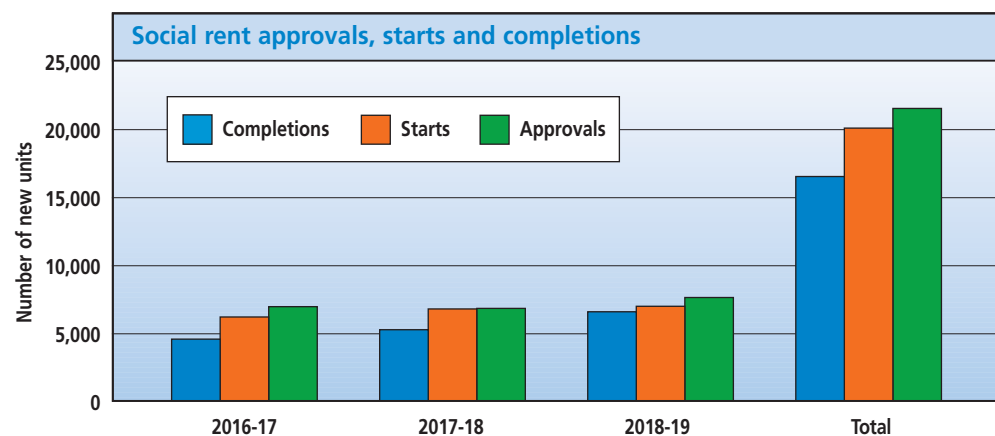
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Scotland makes progress in affordable housing delivery

The Scottish Government is in the fourth year of a programme in which more than £3.3 billion will support the delivery of at least 50,000 units of affordable housing by 2021; 35,000 of these will be for social rent. The funding represents a considerable increase (94 per cent) on the previous five-year programme, with grant levels for housing associations in excess of 55 per cent for social rent units.

By the end of 2018/19 just over 50 per cent of the overall target had been met in terms of completions. Starts in this period equated to more than 60 per cent of the homes required, with earlier starts also contributing if completed within the target period, given that the target is based on completions not starts. The proportions are somewhat lower for the social rented targets: 47 and 57 per cent respectively. However, the figure rises to 61 per cent of the total in terms of approvals. Although a further increase in completions is needed to meet the target by the end of the current parliament, planned funding allocations rise sharply to achieve this and the minister is reportedly confident that it will be met.¹



Source: Scottish Government Affordable Housing Supply Tables.

Whilst housing policy in Scotland has diverged some way from that in England, it has yet to establish a distinctive approach to planning. After 20 years of the Scottish Parliament, the primary legislation remains the pre-devolution Town and Country Planning (Scotland) Act 1997, which has been amended on a number of occasions, notably in 2006. The 2019 (amending) Bill finally received Royal Assent in July. It arose from a 2016 review of planning seeking a 'root and branch' approach to 'radical reform' that was prompted in part by the housebuilding industry hoping to have alleged barriers to their activities reduced. However, the Bill met with the hazards of a minority government and was

extensively amended during its committee stage. There were fears that its original purpose had been lost whilst local planning authorities, which have experienced severe cuts since 2010, were concerned about the numbers of new duties it included.

However, by the time it had passed, the Bill had been largely restored to reflect at least part of its original intention. Many reforms will be familiar to readers in England: (regional) strategic development plans have been replaced by the obligation of local authorities to co-operate with one another to produce regional spatial strategies; there is provision for an infrastructure levy, and for community-based local place plans, to which planning authorities must 'have regard' alongside the enhanced National Planning Framework. Attention will now shift towards the regulations that will have a major bearing on how the measures operate in practice.

Whilst land reform commands a great resonance in Scotland, thus far planning has not. There are, however, signs that this is changing. Although amendments for a more extensive system of land value capture and for communities to be given the right to appeal against planning decisions ('equal rights of appeal') were ultimately defeated, they set down markers. The Scottish Land Commission has also established itself as an important source of expertise on land ownership, community buy-outs and land value capture. It is clear that the 2019 Act has not settled long-standing debates on planning in Scotland.

Finally, the issue of short-term lets was highlighted in this year's main *Review* (see Contemporary Issues Chapter 3), showing the extent of their use in Edinburgh and the Isle of Skye. With concerns ranging from the impact on the housing market, the changed nature of neighbourhoods, issues of noise and anti-social behaviour arising from guests, and the safety of some of the properties themselves, some kind of government response was perhaps inevitable. However, the industry has lobbied the Scottish Government extensively, stressing the local economic benefits of short-term lets and their limited proportion of the total housing stock.

In April, the Scottish Government launched a consultation, which is now closed and the government response is pending. While a change to the statutory definition of development to encompass short-term lets in all areas was proposed, the Planning Bill was amended to enable local authorities to treat short-term lets as always representing a material change of use within 'short-term let control areas' which they can establish. Planning authorities may continue to consider whether the change of use is material or not on a case-by-case basis outside these areas. These measures do not go as far as some would like, and their usefulness will depend on the guidance that follows it.

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¹ See www.gov.scot/news/more-affordable-homes-completed/

Wales: a review of reviews ...

A number of Welsh Government-commissioned reviews are focussing on increasing housing supply, particularly affordable housing. These follow new estimates of housing need published in June 2019.¹ Under the central household projections, approximately 4,400 market housing units and 3,900 affordable units are required each year to 2022/23. Latest figures show 4,489 private sector completions in 2018/19 and 2,316 additional affordable homes in 2017/18.

Reporting in early May 2019, an Independent Review of Affordable Housing Supply made 22 main recommendations including raising housing quality standards, new affordable homes to be near zero carbon from 2021 (and all new homes from 2025), use of public sector land and a five-year rent policy.² A new approach to the funding of affordable housing includes the 'stretching' of available grant, a five-year programme, consolidation of funding streams and local authorities having access to grant. The Welsh Government has accepted all but one recommendation and has begun planning for delivery.

Following a consultation last year, updates to Planning Policy Wales are being prepared, also to increase the supply of affordable housing. In July 2019 the minister wrote to local authorities setting out her expectations for their reviews of local development plans: making provision for affordable housing-led sites which include at least 50 per cent affordable housing and where possible using public land.

The July 2019 report *Better Homes, Better Wales, Better World* is the work of an independent advisory group on the decarbonisation of homes.³ It calls for ambitious targets so that Wales can achieve 'net zero' carbon by 2050, including securing cross-party support. The challenge should not be understated; the average Welsh home has a SAP rating of 61

(see Compendium Table 25b), equivalent to EPC Band D, and 12 per cent of households live in fuel poverty. The need for the Welsh Government to take the lead in galvanising the sector and communities to play active roles is emphasised. A government response to the report is expected in the autumn.

There is inevitable tension between wanting to build more affordable homes within current capital budgets, raising energy efficiency in new and existing homes and ensuring that social housing rent levels stay affordable. A review of rent policy has noted that an 'uplift of more than CPI + 0.5% would see Welsh rents exceed those in the north and midlands of England, while even CPI-only increases would see rents continue to move ahead of earnings' (see chart). A recommendation that 'an explicit annual assessment on cost efficiencies should be part of the rationale for justifying any rent increase' could help address this tension, but the impacts of welfare reform, low/no wage increases and precarity in employment continue to be significant.⁴ An announcement on a five-year rent policy will be made in the autumn.

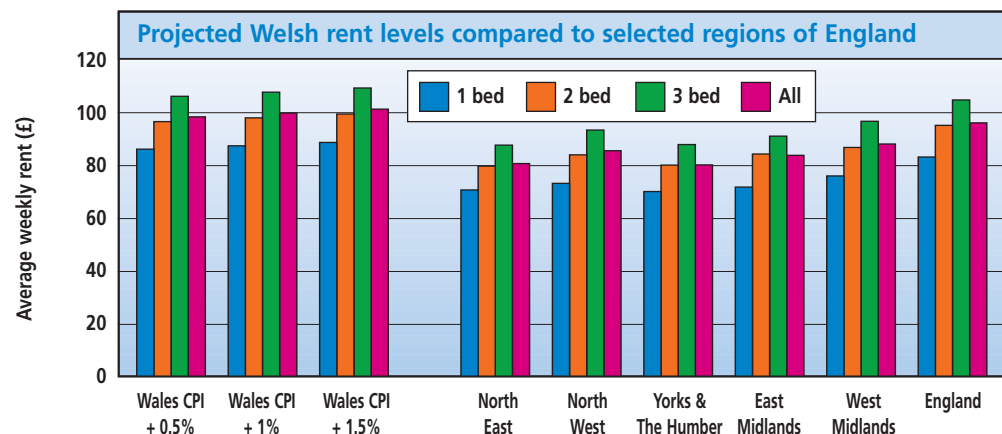
Homelessness is still an important area of policy development in Wales, with a review of priority need also due in the autumn. An official homelessness action group is charged with both short- and long-term thinking on homelessness and how it might be ended. The Homeless World Cup was held in Cardiff in the summer of 2019 and action is underway to secure a legacy from the event.

Over two years after the Grenfell Tower fire, it would be remiss not to highlight recent action on fire safety. Guidance has been published on fire risk in flats with balconies and consultation undertaken on proposals to restrict the use of desk-based assessments in lieu of practical tests for classifying the fire performance of construction products and systems.

What is clear from the above is that a lot of thinking is going on about housing policy and how better outcomes can be achieved in Wales. Much work will be needed to implement the new approaches coming from the various reviews. Creating sufficient staff capacity within the Welsh Government and fostering effective partnerships will be vital to this task.

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Source: Welsh Government Rent Policy Review: Final Report, table 7.3.

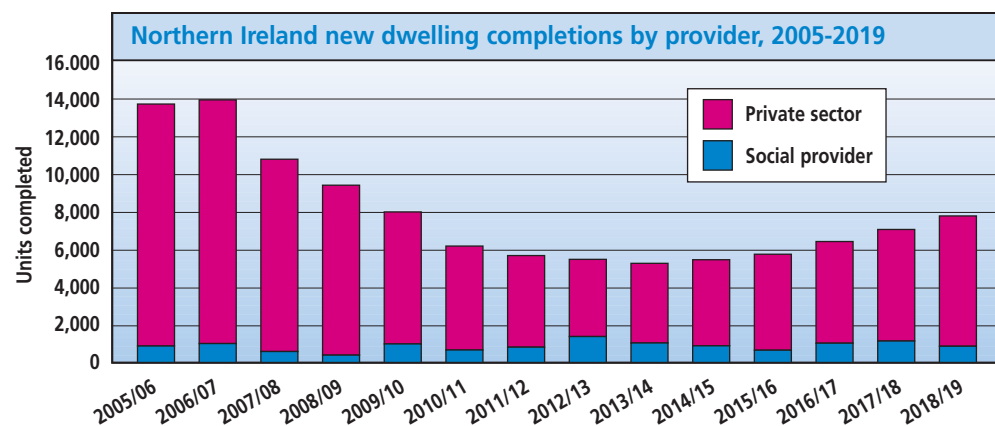
Unresolved issues bedevil Northern Ireland's housing policy

Despite the expressed intentions of the new UK government, policy paralysis persists because of the suspension of the Northern Ireland Assembly. Combined with the political disagreements and economic threats posed by Brexit and its consequences for the Irish border, the Assembly's suspension has brought a pile-up of unresolved policy issues, some of which are becoming urgent.

From a housing perspective the most pressing is the automatic ending of bedroom tax and benefit cap mitigation payments on 31 March 2020. They formed part of the 2015 'Fresh Start Agreement', and a sunset clause was added to the subsequent legislation at a time when current problems were unforeseen. Nearly 100 organisations (including CIH) have formed the 'Cliff Edge NI Coalition' to call for the mitigation payments to continue, particularly given that increasing numbers of claimants are moving onto universal credit and experiencing cuts in benefits. If the current scheme ends, a quarter of Northern Ireland's social housing tenants will incur an average £50 fall in their monthly benefits through imposition of the bedroom tax, even though there are insufficient one-bedroom social rented homes to allow most of them to downsize.

The estimated cost of the mitigation schemes for the bedroom tax and the benefit cap is some £25 million annually (these are considered to be the main schemes that ought to continue).¹ As well as requiring budget provision, the absence of the Northern Ireland Assembly may mean that legislation is needed in the Westminster parliament. Two select committees jointly recommended such legislation in September.²

Despite the political hiatus and gloomy economic predictions, Northern Ireland is experiencing steady growth in new housebuilding (see chart), with ten per cent more completions overall in 2018/19 compared with the previous year, although social sector completions have fallen by 23 per cent over the same year.



Source: NI Department of Finance, new dwelling statistics.

There has been a further modest increase in output under the Social Housing Development Programme, from 1,507 completions in 2017/18 to 1,682 in 2018/19 (these include 'off-the-shelf' and other purchases, which account for 23 per cent of the 2018/19 total). The latest figure meets the delivery plan for the Northern Ireland Executive's Programme for Government. However, the Department for Communities (DfC) sets its targets in terms of social housing *starts*: 2,000 were originally targeted for 2017/18 and 2,200 for 2018/19, but the targets were reduced to 1,750 and 1,850 respectively following the collapse of the Assembly. Performance has fallen short in the second year, with fewer than 1,800 starts.

Responsibility for preparing local development plans under Northern Ireland's Strategic Planning Policy Statement (SPPS) has passed to the eleven local government districts. Three of these (Belfast, Mid Ulster and Fermanagh & Omagh) have now produced draft strategies which require mixed-tenure provision of affordable housing (in Belfast's case, a requirement for 20 per cent affordable provision in all but the smallest schemes). The DfC is consulting on a new definition of affordable housing, which would expand it beyond the current one (limited to social rent and shared ownership) to add products such as mid-market rent, shared equity and Rent to Buy.³ At the same time, the proposal to introduce developer contributions for affordable housing (which have never existed in Northern Ireland) has been suspended because of its potential effect on the housing market. In its absence, a wider definition of affordable housing might mean that requirements are easier to secure. However, it carries the risk of provision shifting away from building new homes at social rents, given that developers are not required to make financial contributions and that any affordable provision will rely on housing associations in receipt of high grant rates in an increasingly tight public spending environment.

Among the most important of the unresolved policy issues remains that of future investment in the current social housing stock. The Housing Executive continues to sound the alarm, saying that 'the imperative remains to develop a long-term sustainable solution as to how a modern quality of housing can be achieved and maintained in our stock'. The current (inadequate) investment plans only extend to October 2020, and the NIHE warns that it will have to take 'a range of courses of action' involving the future of its 85,000 homes if such a solution is not developed by then.⁴

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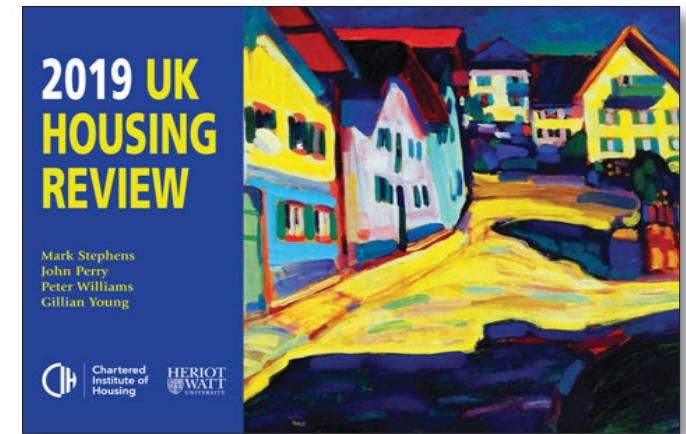
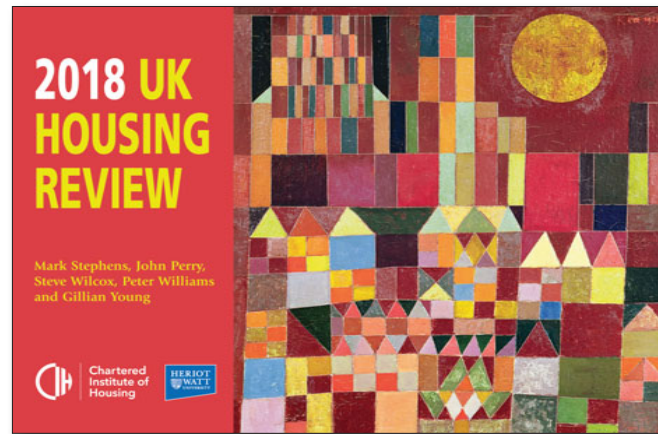
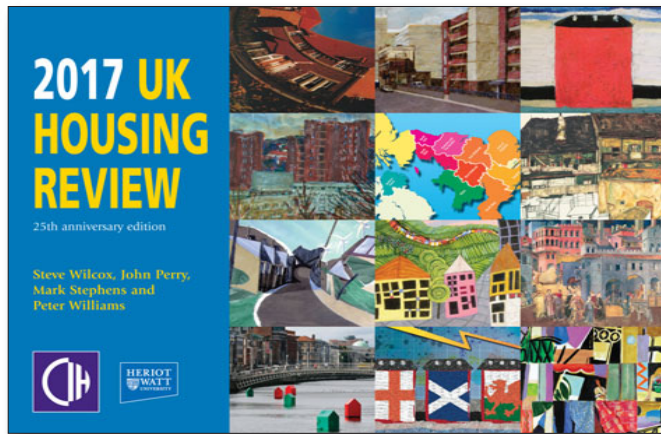
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Updates to the 2019 Compendium of Tables

Alongside the preparation of the Briefing Paper, a significant proportion of the Compendium of Tables in the main *Review* has been updated. The revised tables are listed below.

The new versions can be seen and downloaded at the *Review's* website, www.ukhousingreview.org.uk

Table 1	Key economic trends	Table 38	Households by tenure and income group
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