

The logo for the Northern Housing Festival is located in the top left corner. It consists of the words "NORTHERN HOUSING FESTIVAL" in a bold, sans-serif font. "NORTHERN" and "FESTIVAL" are in yellow, while "HOUSING" is in white. The text is set against a dark purple circular background. To the right of this circle, a series of thin, parallel yellow lines radiate outwards, creating a sunburst or fan-like effect that extends across the top half of the slide.

**NORTHERN
HOUSING
FESTIVAL**



Julie Haydon

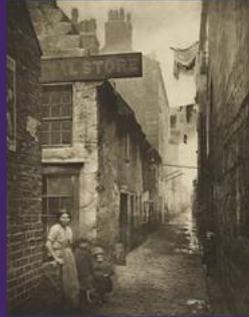
Director, corporate services,
Wolverhampton Homes
CIH President



ROOTED IN RESILIENCE



Julie Haydon
CIH president



“ Housing professionals improve lives, protect communities, support wellbeing and create stability in an unstable world.”



ROOTED IN RESILIENCE



NORTHERN HOUSING FESTIVAL



Economic Outlook- The Future of Affordable Housing Finance in the North

Gavin Smart

Chief executive

Chartered Institute of Housing

Phil Bartlett

Senior economist

Natwest Group



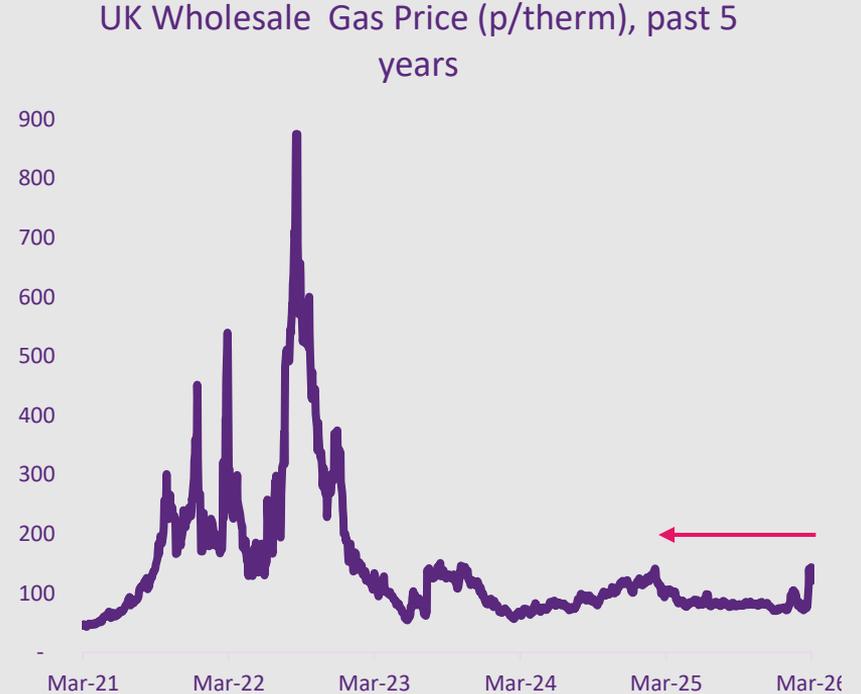
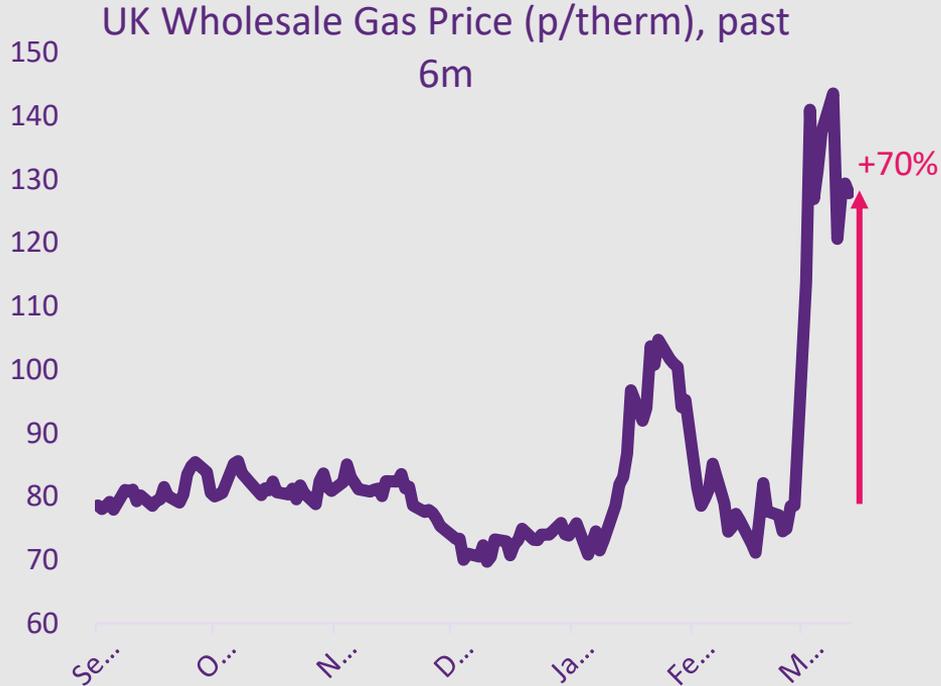
NatWest
Group

Mind the Gap: the economic forces shaping housing in the North

Philip Bartlett, Senior Economist



Gas prices spike: near doubling in just days. But not yet of historic proportions.



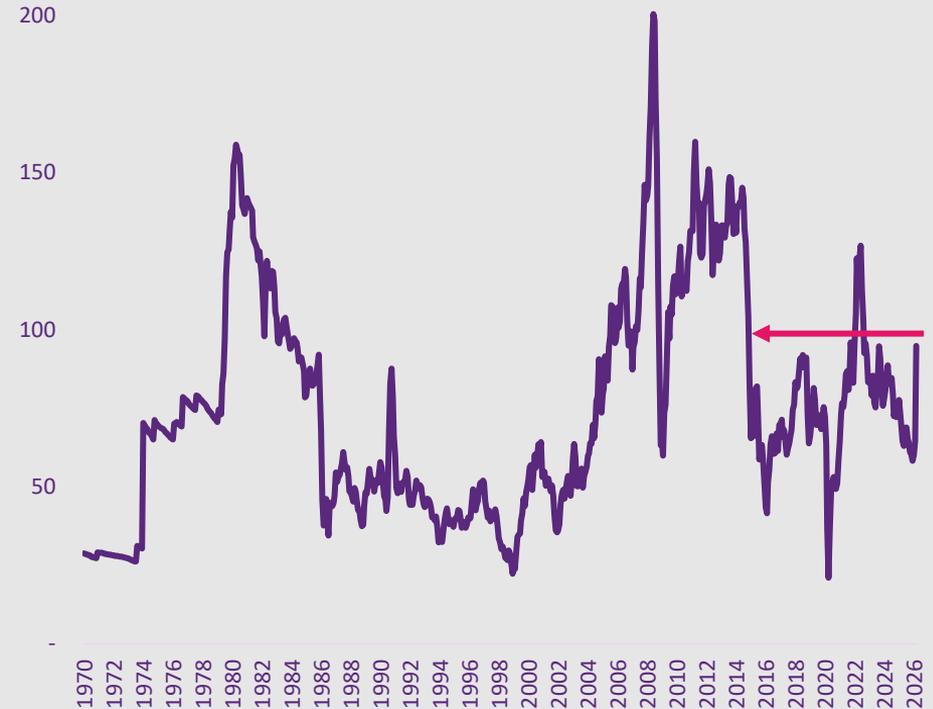
Oil price shock: unwelcome, not unprecedented



Brent Crude Oil, \$/bbl



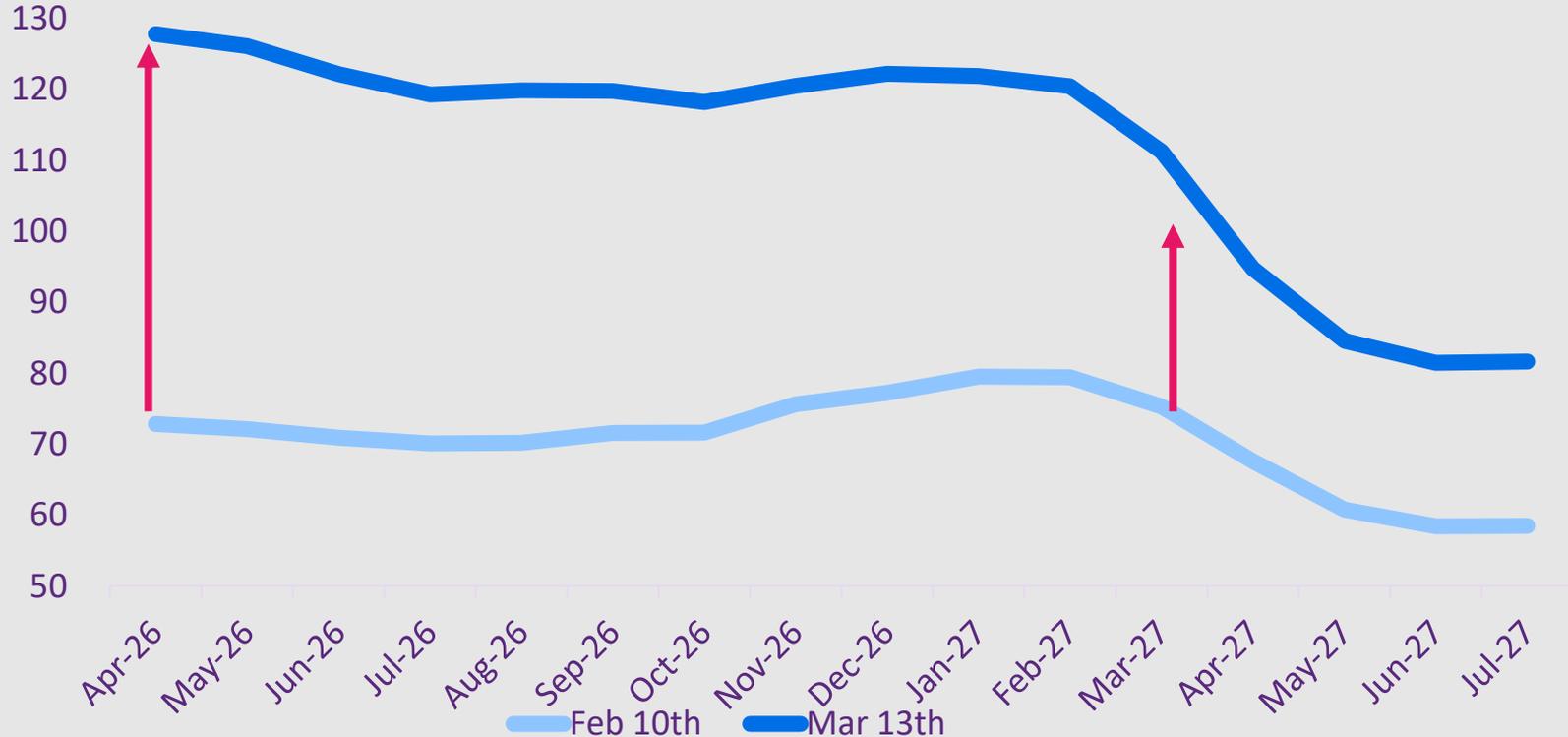
Oil price (\$ / bbl, WTI), in today's money





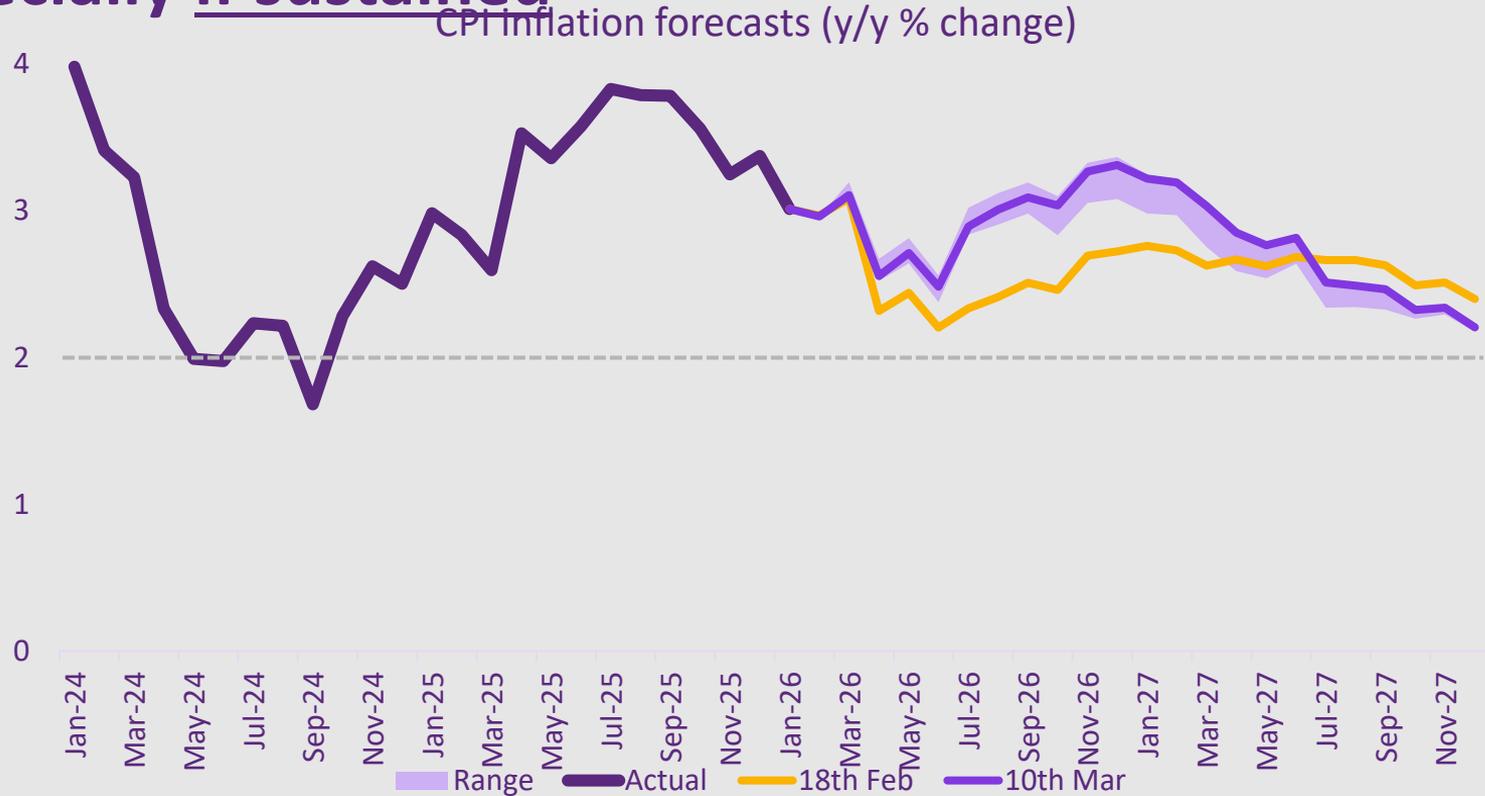
Duration is a key unknown. Markets are increasingly pricing a prolonged energy supply squeeze

UK Wholesale Gas Futures Pricing (p/therm)





Inflation: likely to put upward pressure on prices, especially if sustained



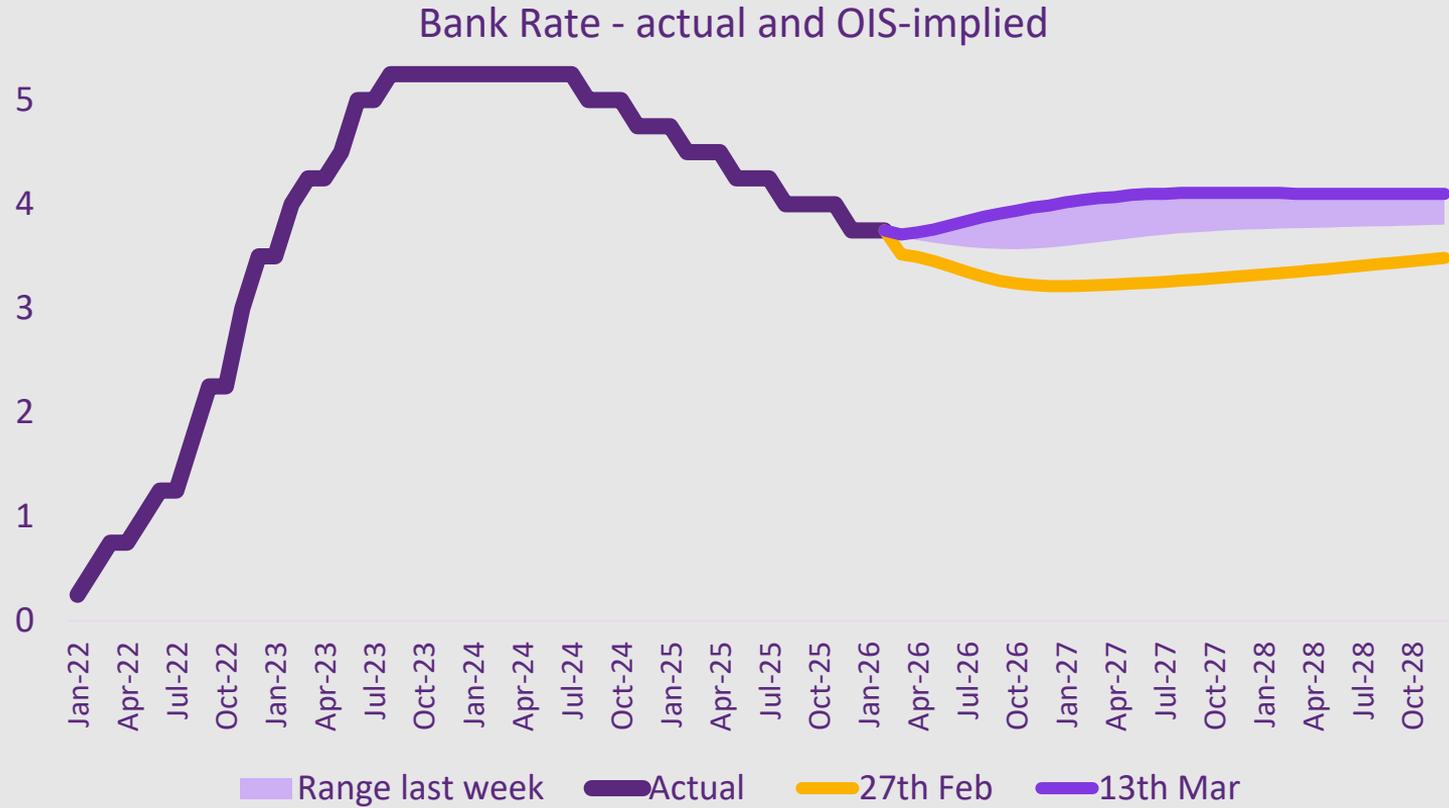


Cost of Living: social renters spend 22p in every £1 on utilities and groceries – more than any other group

Household expenditure weights by tenure, 2025



Interest rates: bringing the cutting cycle to an end?



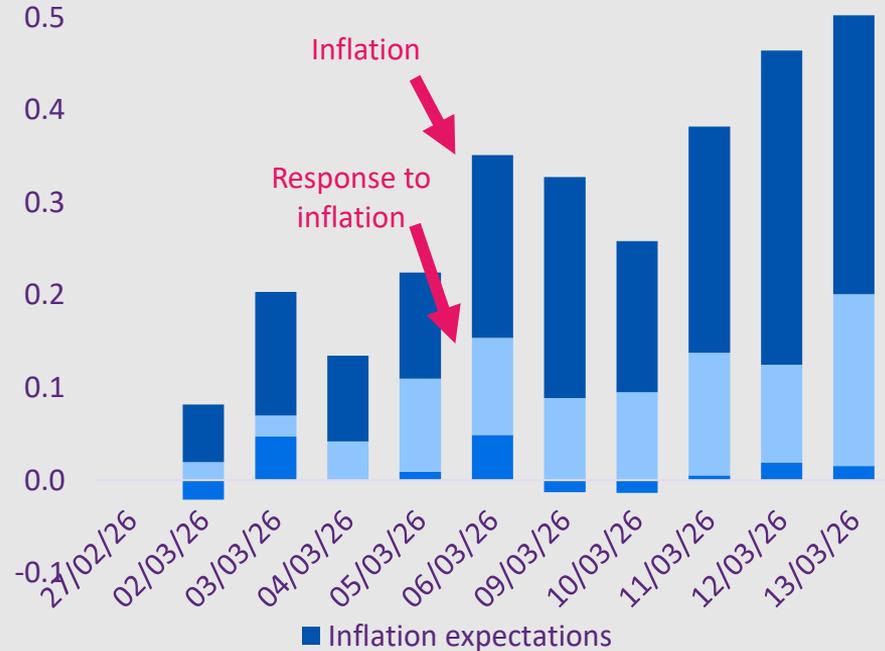
Cost of Finance: upwards impetus and extra volatility



10 year Gilt yield, 2026 YTD (%)



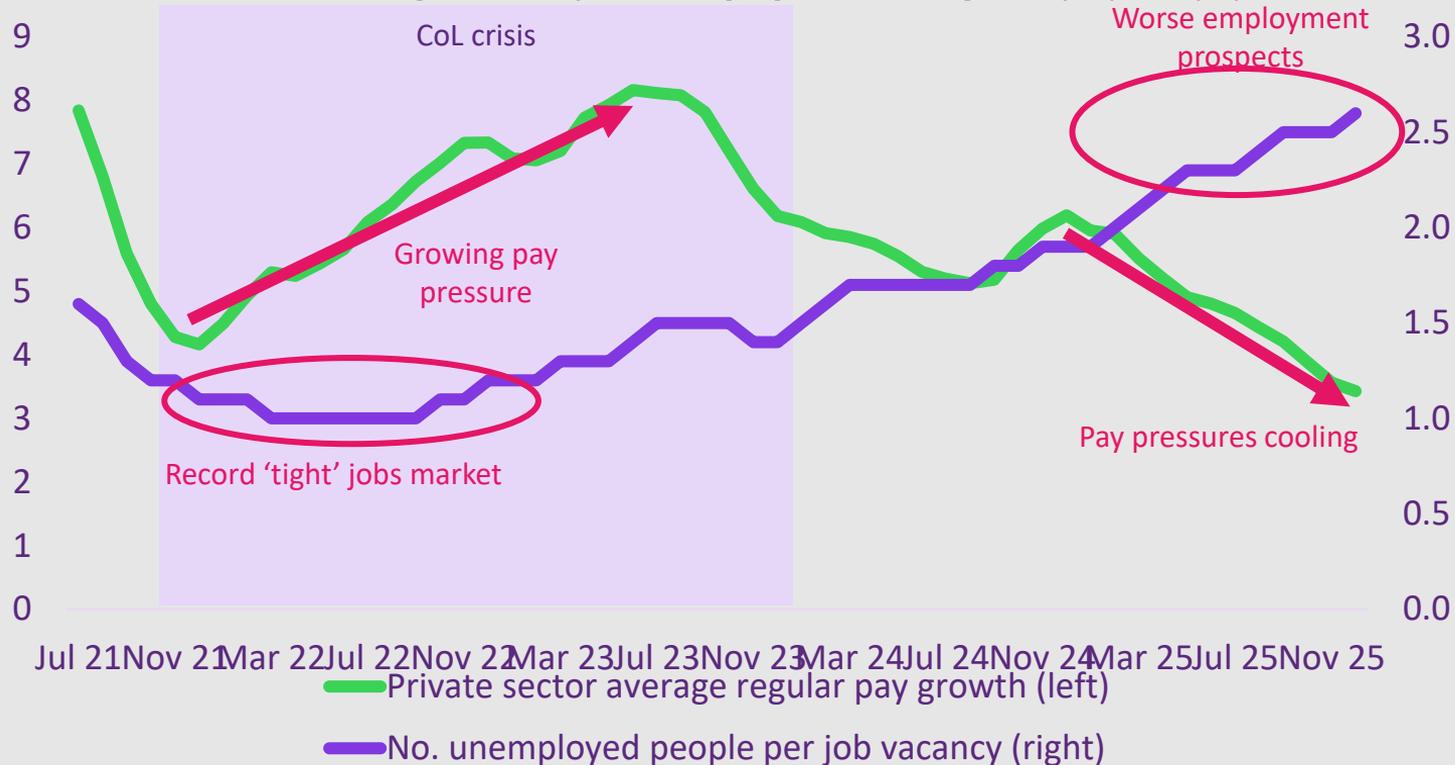
Change in 10 year Gilt Yields vs 27th Feb, decomposition (ppt)





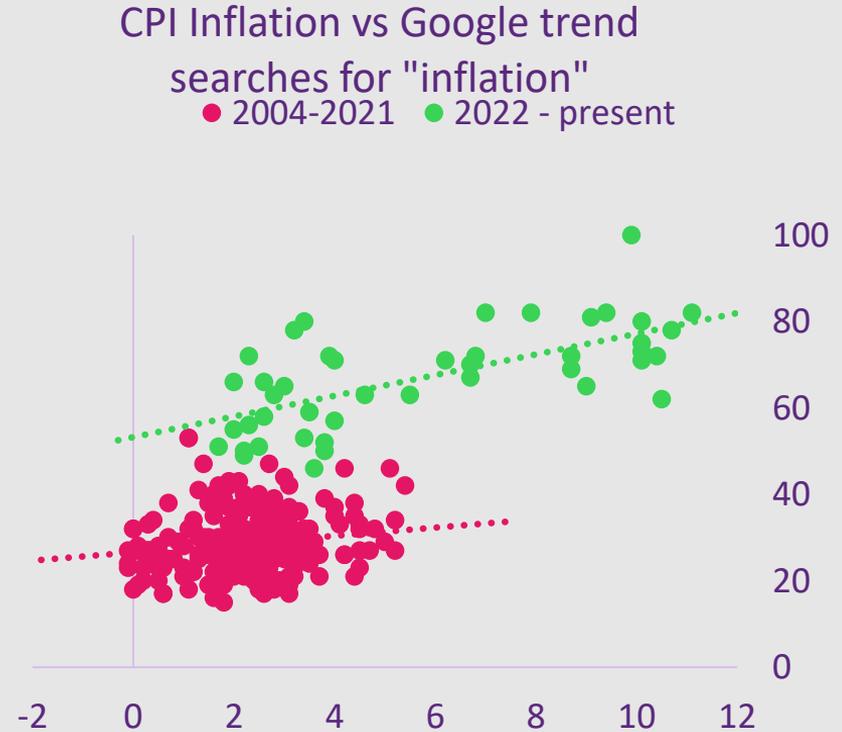
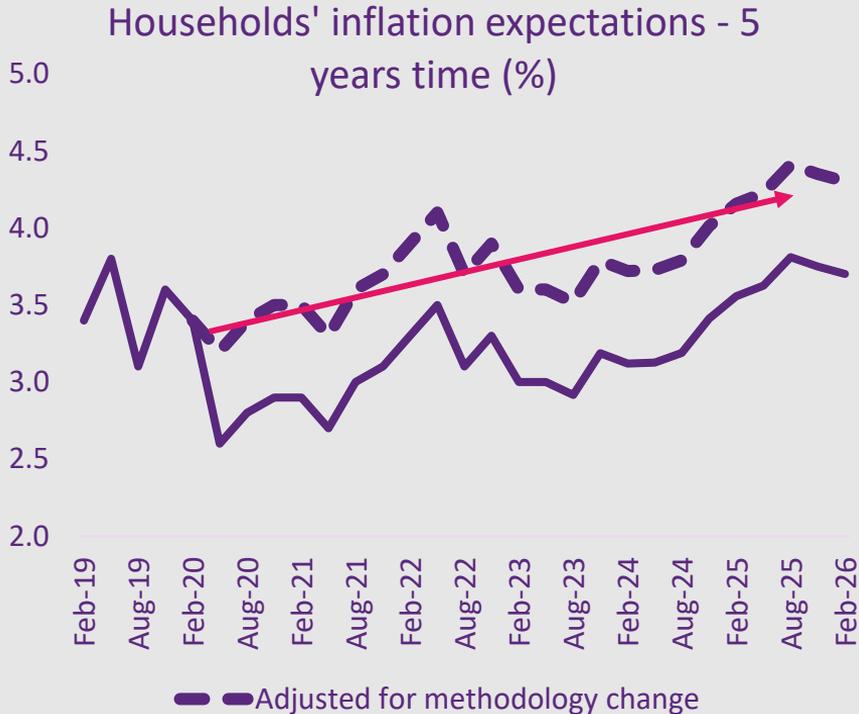
Cost of Employment: weaker jobs market reduces chances of pass-through to pay

Average weekly earnings growth, regular pay (% y/y)



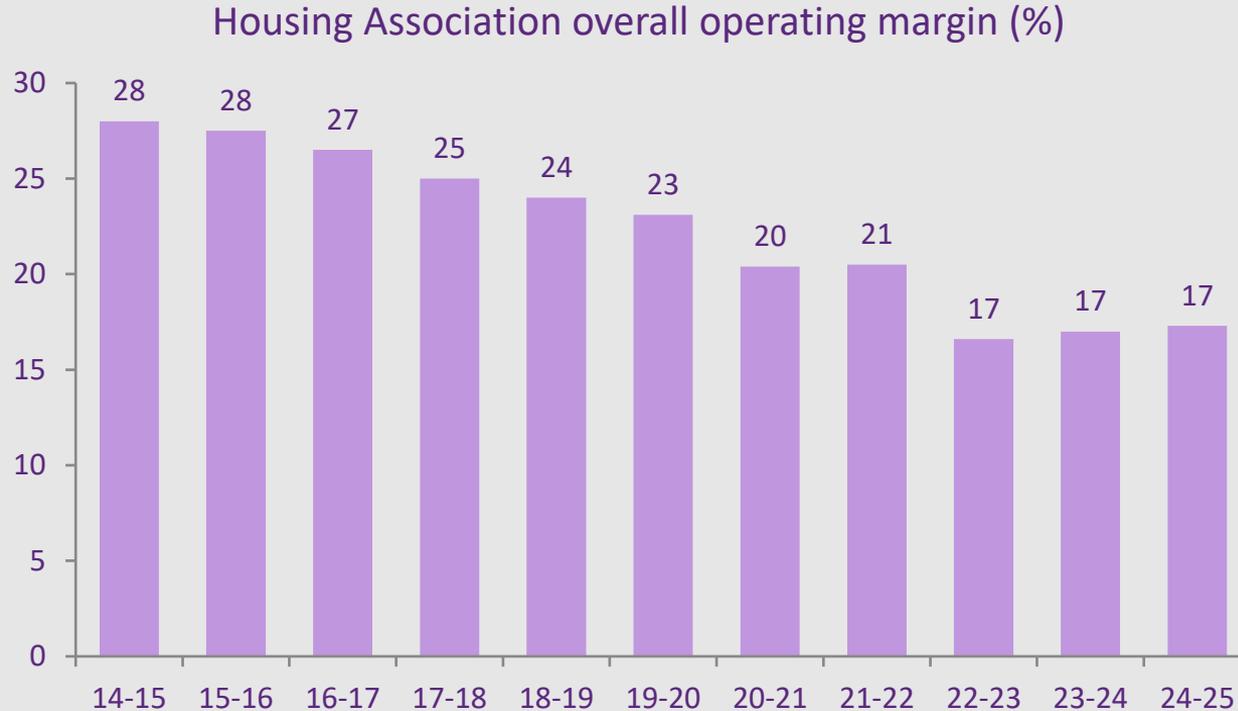


But...potential pay pressure: Britons believe inflation will overshoot and are highly attuned



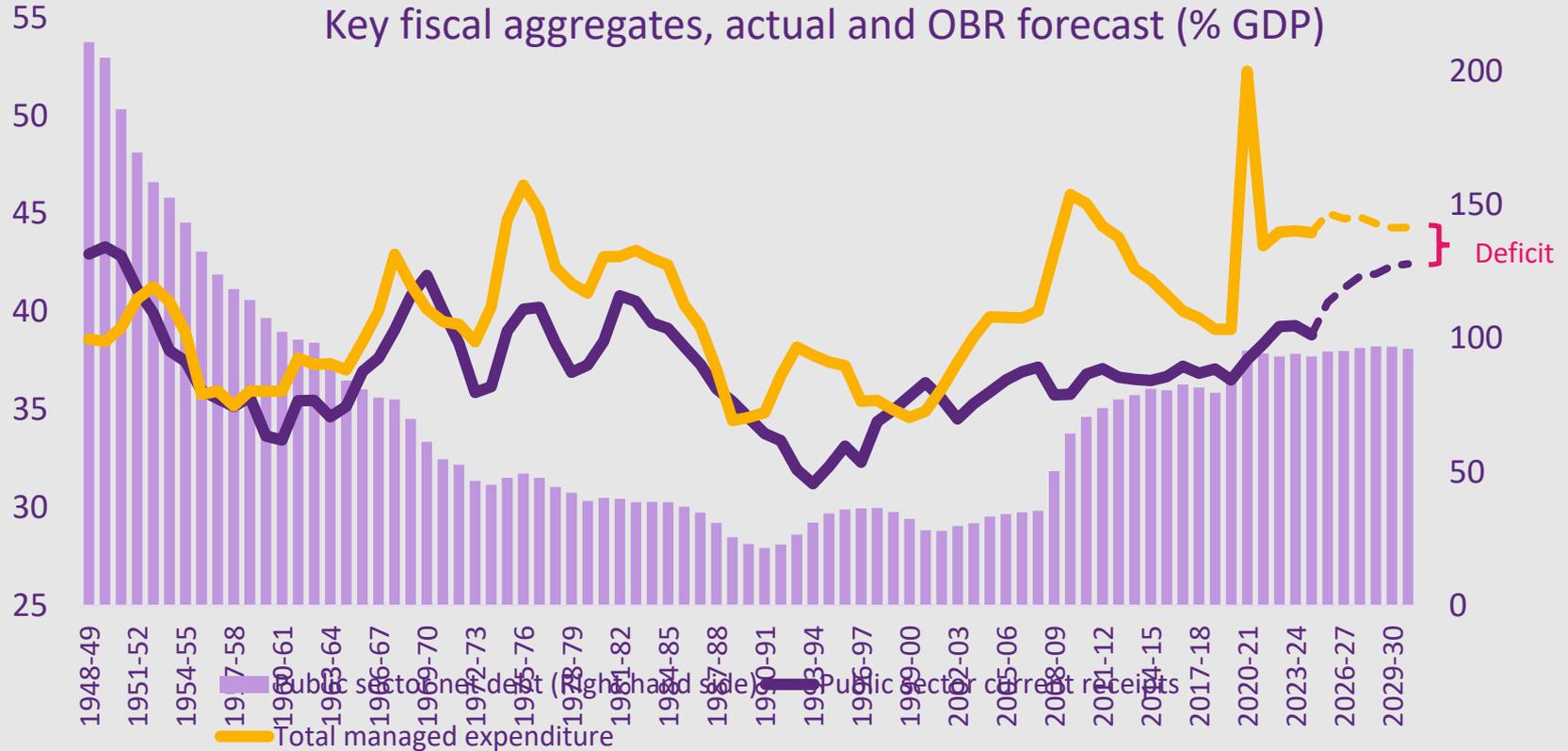


Squeezed from both sides: Housing Association operating margins have fallen sharply

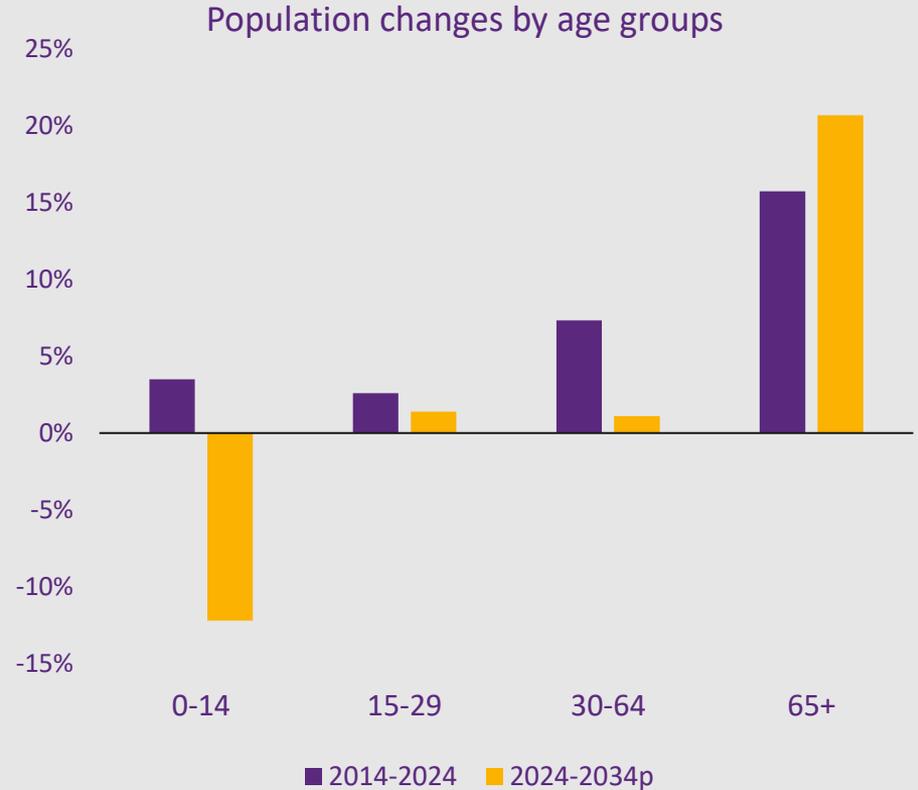
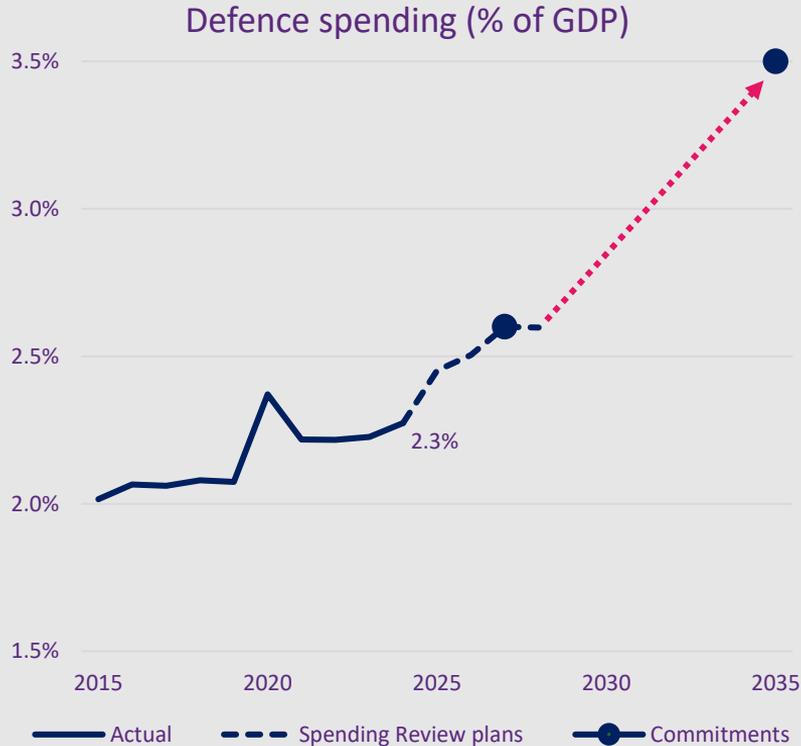




Limited fiscal space: taxes heading to record high, but deficit persists and public debt is elevated



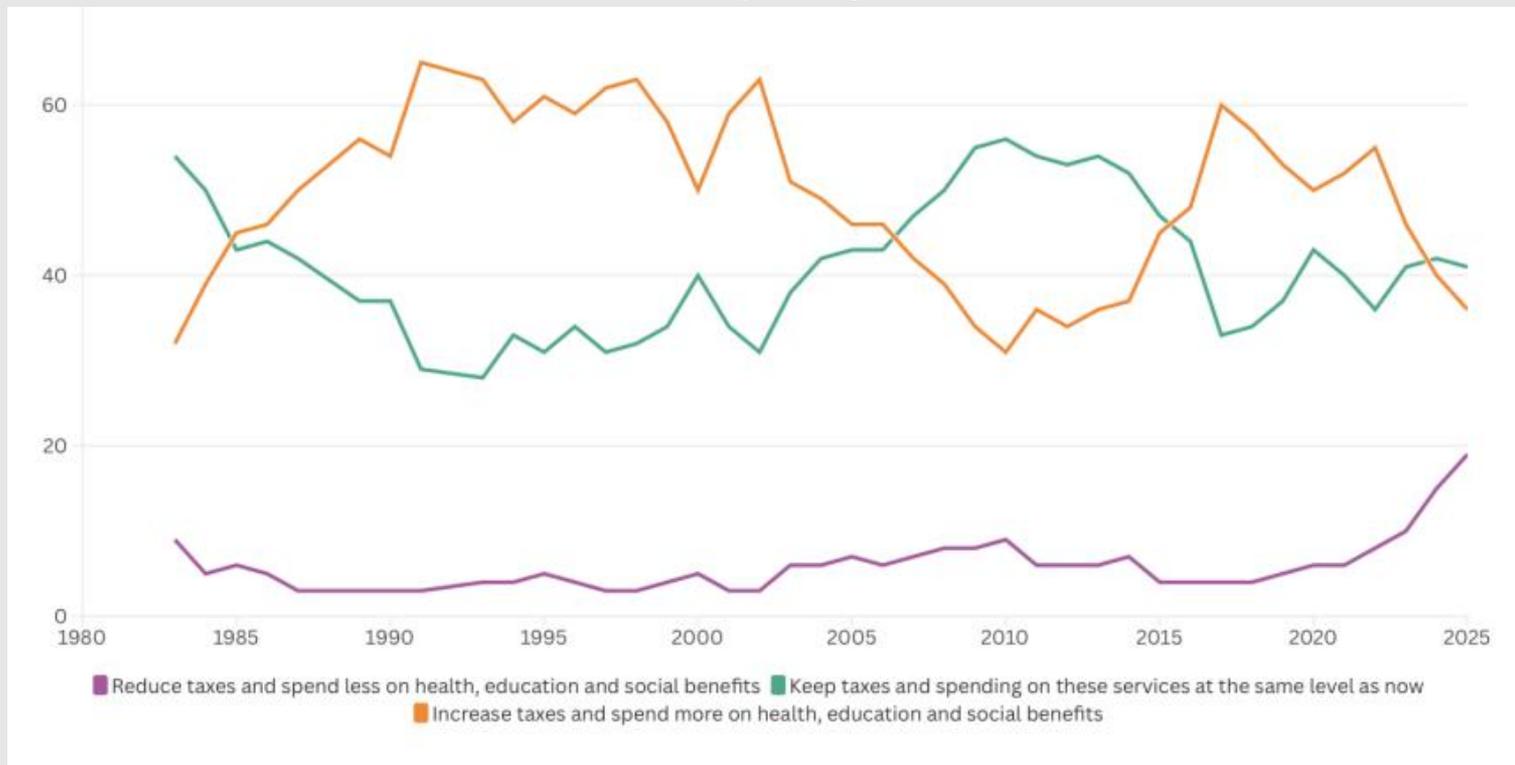
Unfunded pressures on public finances remain



Public opinion no longer favours 'tax and spend'

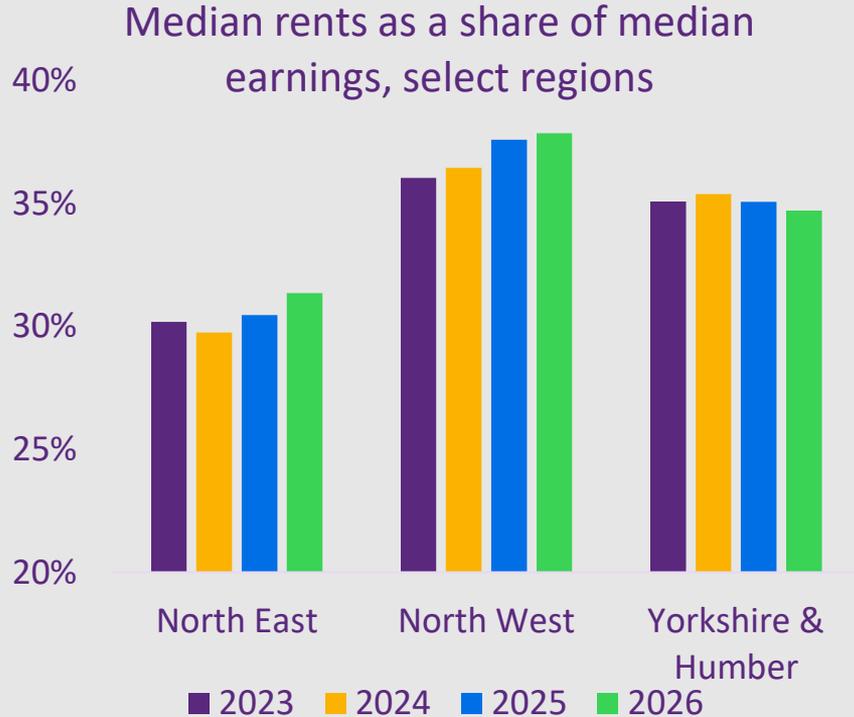


Attitudes towards taxation and spending, 1983 – 2025





Pressing housing need: rental affordability remains poor across the North, with far too few homes overall



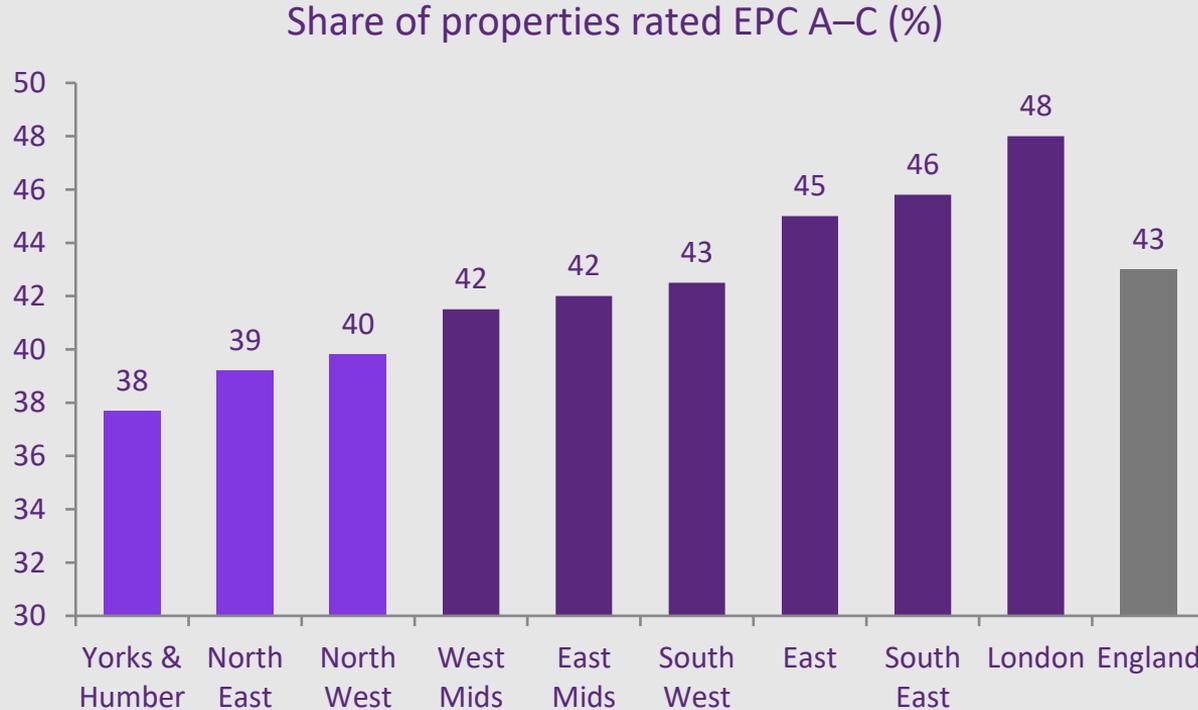


New housing supply has fallen across all regions – Northern England continues performing worst



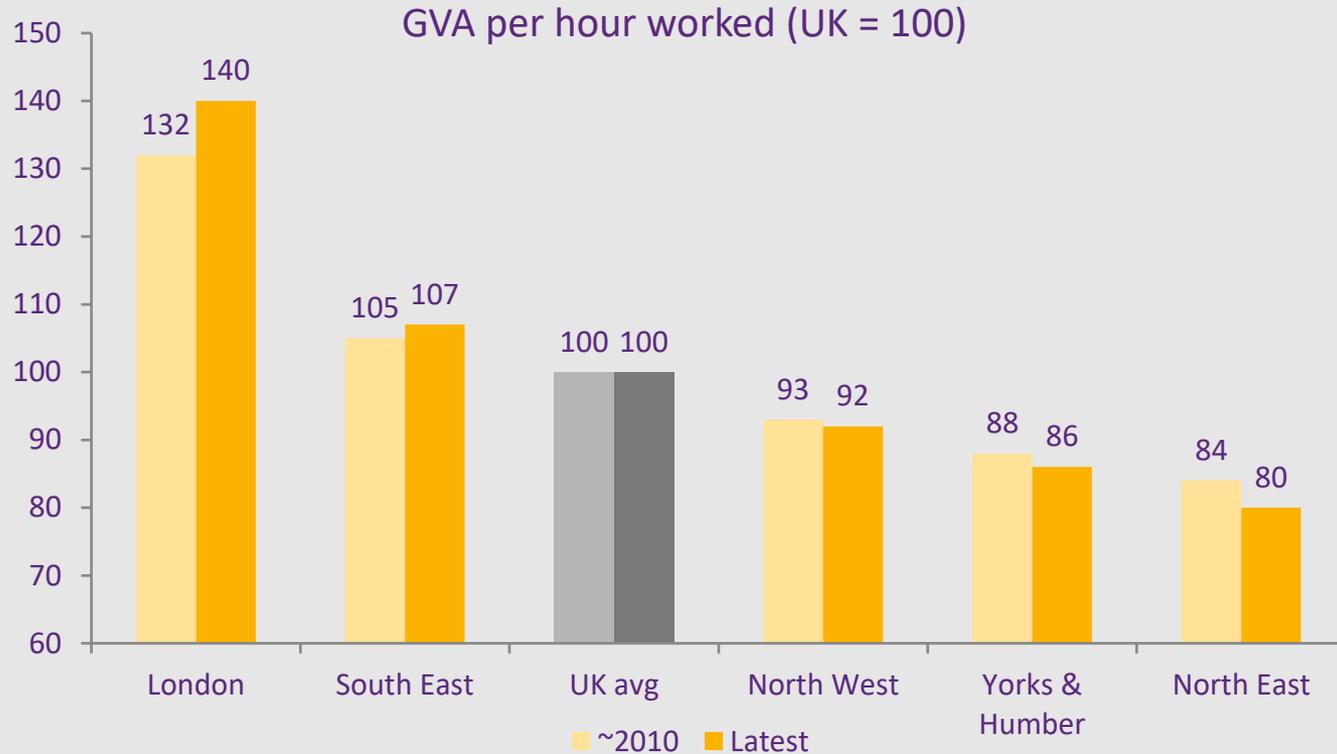


Northern Homes are the least energy efficient in England – Yorkshire worst of all





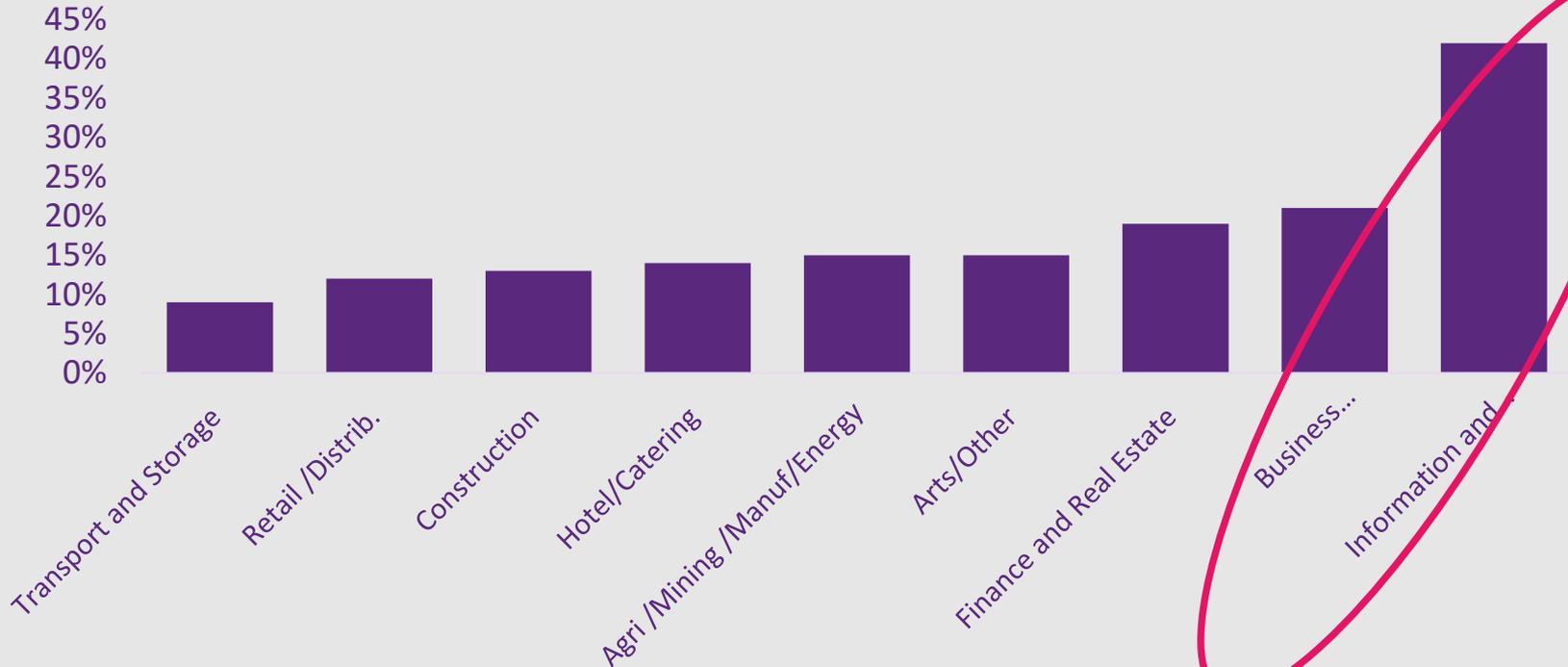
The regional productivity gap has *widened* still more over the past decade



The future is here: IT firms are the early adopters of Artificial Intelligence

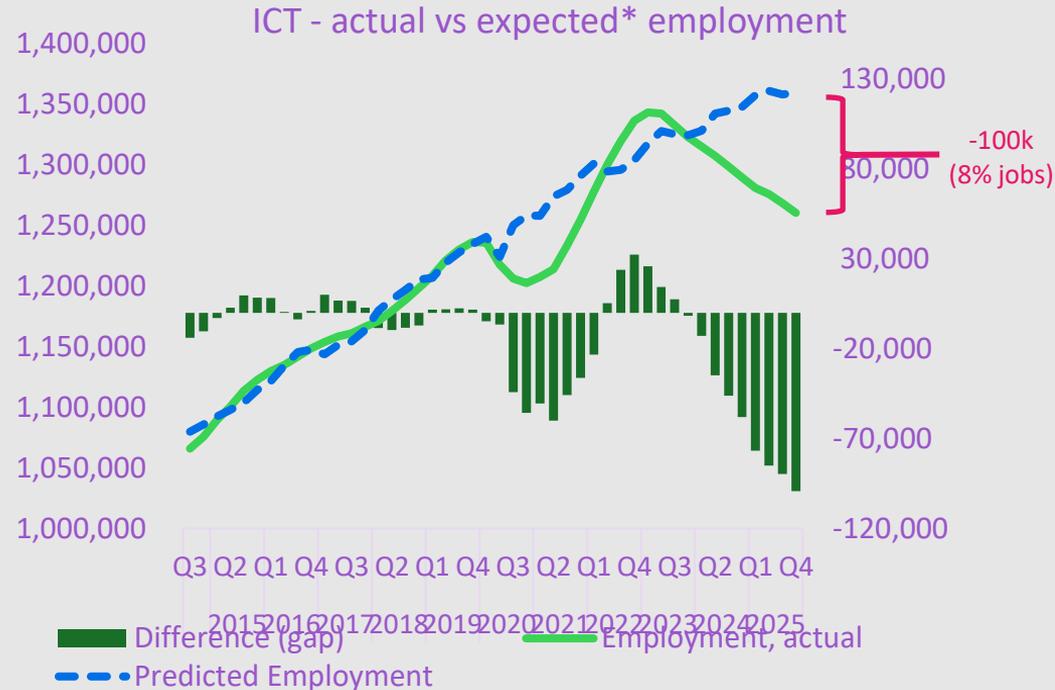
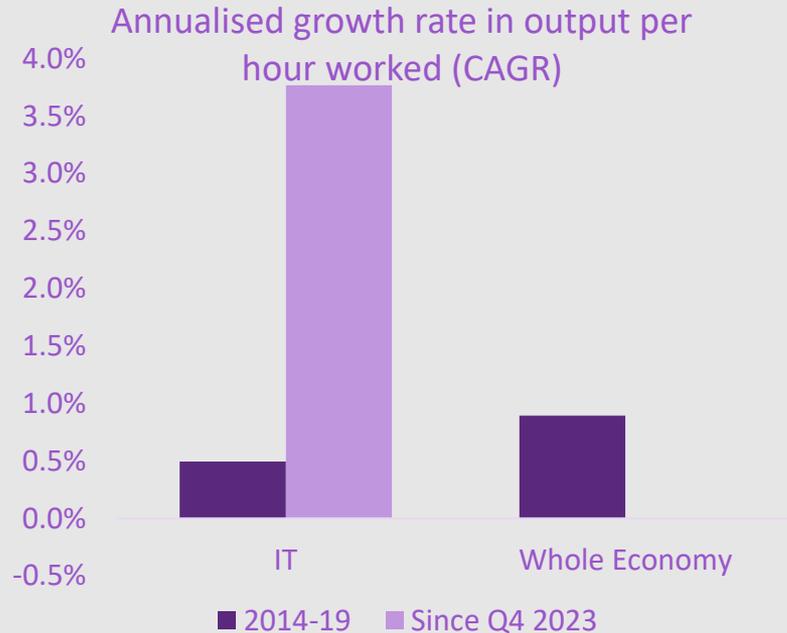


Share of firms that have adopted AI in their organisation





The ICT sector is experiencing a productivity boom – growing whilst reducing headcount

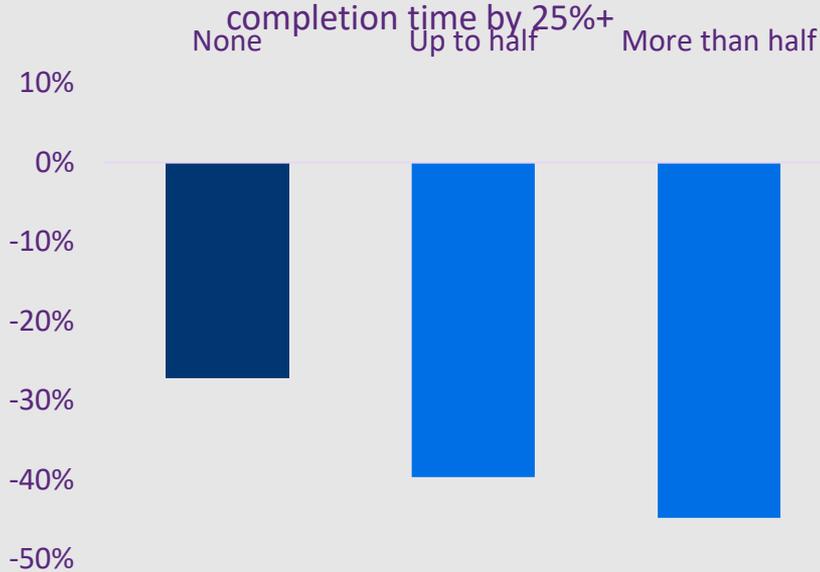


*Predicted values based on 2014-19 relationship between employment and output

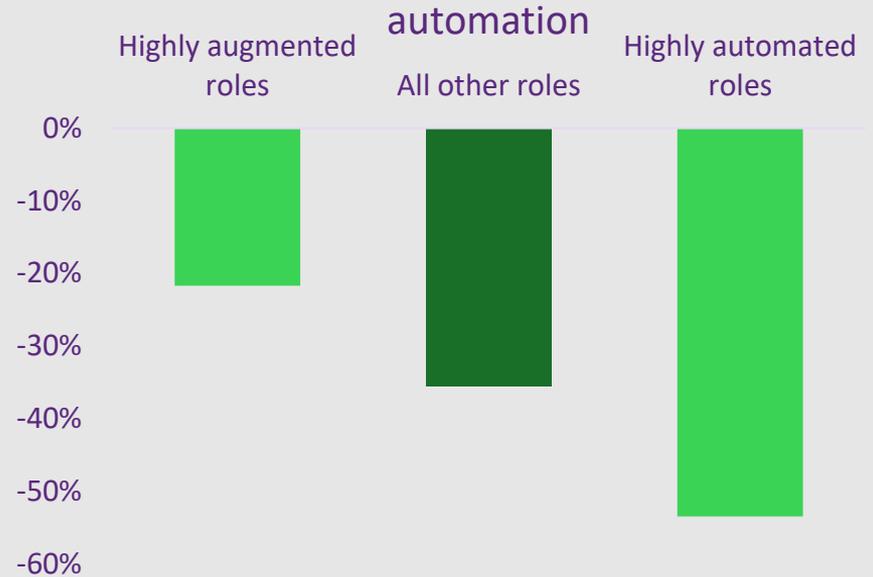


A.I. is already weighing on labour demand – reducing hiring into exposed roles

Change in job adverts 2022 - Nov'25, by share of job activities where AI reduces completion time by 25%+



Change in job adverts since 2022, by potential for AI augmentation vs automation





Most HAs are experimenting with A.I. but few have embedded it at scale – use cases abound

Repairs triage & scheduling

AI classifies tenant reports, prioritises urgency, optimises contractor routing

Predictive maintenance

IoT + stock condition data
predict failures before Awaab's
Law issues

Contact centre automation

AI handles routine queries, freeing staff for complex cases

Compliance & reporting

Automated monitoring of safety & regulatory returns

Development appraisal

Scenario modelling across grant rates, costs, interest rates at pace

Tenant communication

Personalised, accessible comms at scale; multi-language, plain English



NatWest

Thank you



NORTHERN HOUSING FESTIVAL

Keynote: Discrimination and Inequalities – A Call for Accountability



Rachel Sumner

Housing and wellbeing coordinator
Great Places

Rachael Williamson

Director of policy, communications and
external affairs
Chartered Institute of Housing

Claude Hendrickson MBE

Widening participation lead & EDI lead
Leeds Community Homes
(People powered Homes Leeds)

Community-led housing for all

Opportunities and challenges for black and minority ethnic community-led housing



Claude Hendrickson MBE People Powered Homes

Pathway Housing Solutions Nottingham

Liverpool University

Read our full report

(or scroll down to the executive summary)



CIH Northern Housing Festival 2026
Newcastle Gateshead 18 Mar 2026

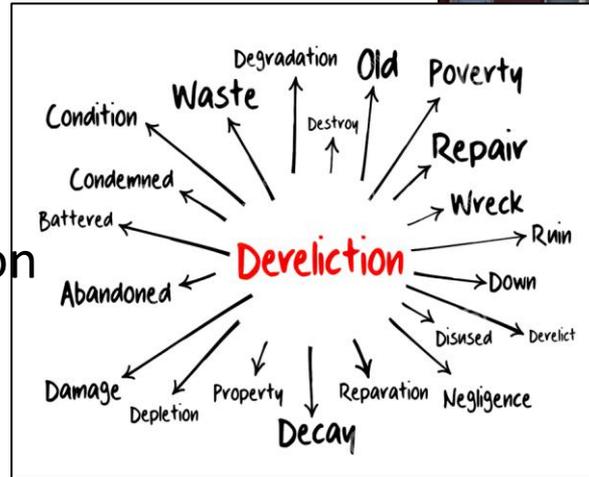
What the Windrush generation has seen

- **4 decades of struggle**
- Since the 1960s, **legislation, statutory and regulatory codes have failed** to systematically confront racial disadvantage and discrimination in housing
- **Poverty and poorer housing outcomes increasing** among BME groups



1960s-80s: dereliction + discrimination

- Housing dereliction in some areas
- Badly maintained housing stock
- Local authority postcode discrimination



1980s-90s on: different options emerge

- **Housing Associations** – promised jobs and training (“the sweetener”)
- **Right to Buy** council houses
- ... and **Black & Minority Ethnic Housing Associations**



BME
national



...including many Black-led housing co-ops from 1970s-80s onwards

A Black Housing Co-op: From the Margins to the Mainstream

Khalid Mair

Wednesday 14th 11AM

Imani
Housing
Co-op



Fusions Jameen

An Exciting New
Housing Co-Op
require **ENERGETIC,
ENTHUSIASTIC, FRIENDLY**
people to build their
own homes

No building skills are necessary Training available
Low rent 1 to 3 bed houses on offer

You are invited to attend a series of open sessions from
9am to 12 noon on Tuesday 7th, 14th, 21st February and
Saturday 11th, 18th and 25th February

At: FUSIONS JAMEEN MOORSIDE ROAD SITE OFFICE
THE REAR OF 221 MOORSIDE ROAD DOWNHAM LEWISHAM
Nearest B11 Station Grove Park
Buses 284, 126 from Lewisham to Bramley Rd
(as far as Whitefoot Lane or Verdant Lane)

Priority will be given to:
(1) People of African/Caribbean descent
(2) Lewisham residents and (3) People in housing need

If you wish to receive more information please telephone our
answerphone on: 0181-694 1840 leaving your name and address



Nubian Way

My self-build journey...

- 1988 — **FRONTLINE Self-builders [See Image]**
25 years on FRONTLINE's Self-built homes
Image Left: Frontline Close @ Ravenscar Mount LS8
- 1994 — **Chapel Town Leeds Self Build**
[Project Managed 12 self build homes](#)
- 1996 — **Founding Member of Community Self Build Agency [CSBA]**
- 2010 — **Supported Homeless Ex-Veterans Self Build Project in Bristol**
- 2012 — **Became CSBA Northern Director [Voluntary]**
- 2015 — **Commissioned by Leeds City Council to Produce a 10 Year Strategy for Self Build with Construction Training**



...from building a better future



- **1994**

*Claude and team of 12
outside a self-built home*



- **FRONTLINE Self-Built Homes**

- Frontline Close
Ravenscar Mount LS8

...to producing Leeds City Council 10-Year Strategy 2015

“We want to contribute to solving the Leeds housing crisis through self-build and custom-build”

**Leeds
self-build &
custom-build
strategy
2016-2026**

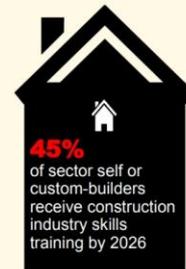


Claude Hendrickson with Paul Auber; Strategy Consultants - November 2015

Executive Summary

Not everything that really matters can be measured ...

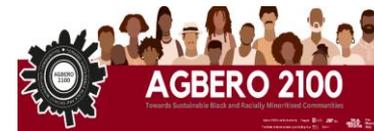
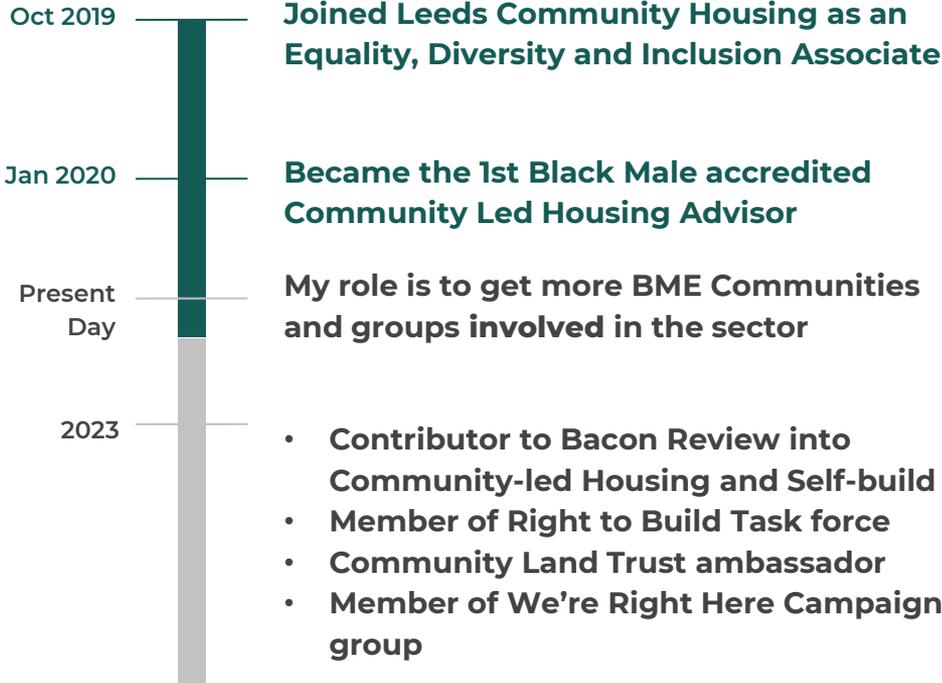
These strategy targets will help us keep on track:



We care about whether this strategy leads to real sector growth.

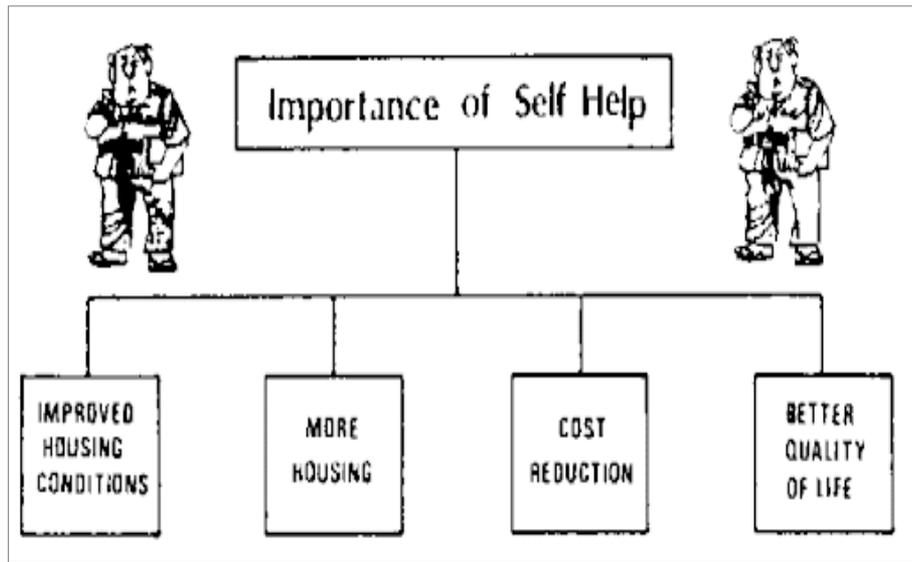
Claude Hendrickson with Paul Auber; Strategy Consultants - November 2015

...to advocating nationally for community-led housing by BME and other communities



Community-led housing is nothing new

- Custom build
- Self build
- Empty homes
- Housing co-ops
- Co-housing
- Community land trusts



These models have always existed
— **but haven't always been available to all.**

Leeds has a long history of community-led housing, pioneered by Frontline (1988)

1988



- If a housing development is of true benefit for the local community and/or a specific group – **these benefits should be legally protected in perpetuity**
- The community group or organisation can then own, manage or steward the homes in whichever way they decide to



1989



1992



1998



2006

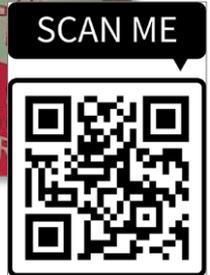


2010/2022

Community dreams go unrealised

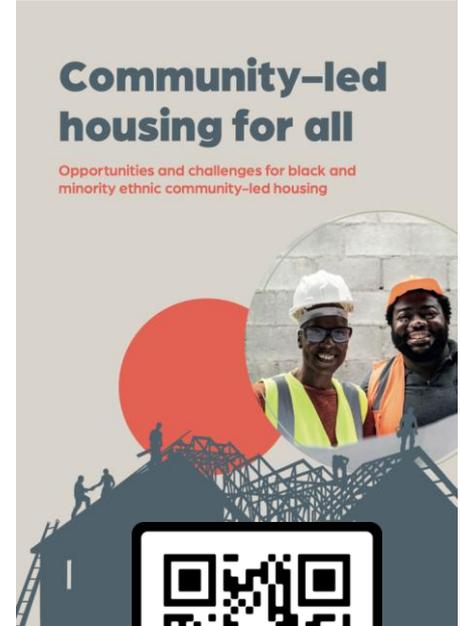


Museum of Broken Dreams by We're Right Here, House of Commons, September 2025



Why this research?

- **Black and minority ethnic communities have long used community-led housing** — from self-builds and co-ops to Black-led housing associations, supported by early policy efforts
- **Yet much of this history has been forgotten, and BME communities remain under-represented in community-led housing**
- This research sought to re-surface that legacy, understand current barriers, and **champion a new wave of Black-led community housing** that tackles persistent inequalities in access, representation, and opportunity



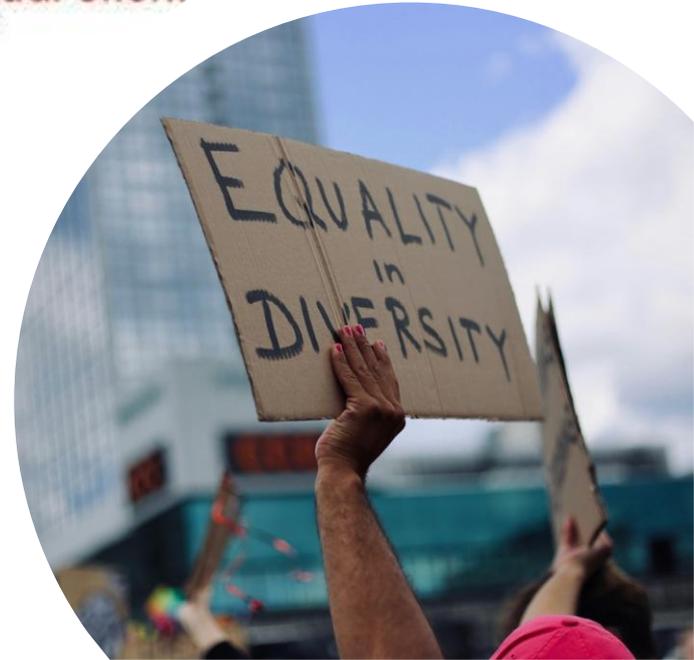
How we carried out the research

- Researchers with **lived + academic experience**
- National **evidence review**
- **Interviews** with practitioners, funders, and policy leads
- **Case studies** of Black and minority ethnic-led community-led housing initiatives
- **Thematic analysis** of barriers and good practice



Our research aims and objectives

- **Understand and examine** the national community-led housing sector's approach to Black-led development.
- **Identify local, regional and national impediments and barriers** for Black-led organisations and communities interested in developing community-led housing initiatives.
- **Examine examples of good practice** of Black-led community-led housing development, assessing beneficial impacts and challenges, and identifying ways in which barriers may be overcome at local, regional and national scales.



Key finding: Under-representation is a barrier to better housing outcomes

*Black and minority ethnic voices and lived experiences are **under-represented – and not advocated for – in community-led housing decision-making** (Boards, staff, finance, policy, planning)*

This links to:

- History and achievements overlooked in terms of the number and diversity of BME community-led projects
- Funding gaps and perceived bias
- Risk of tokenism without structural change

From barriers to action

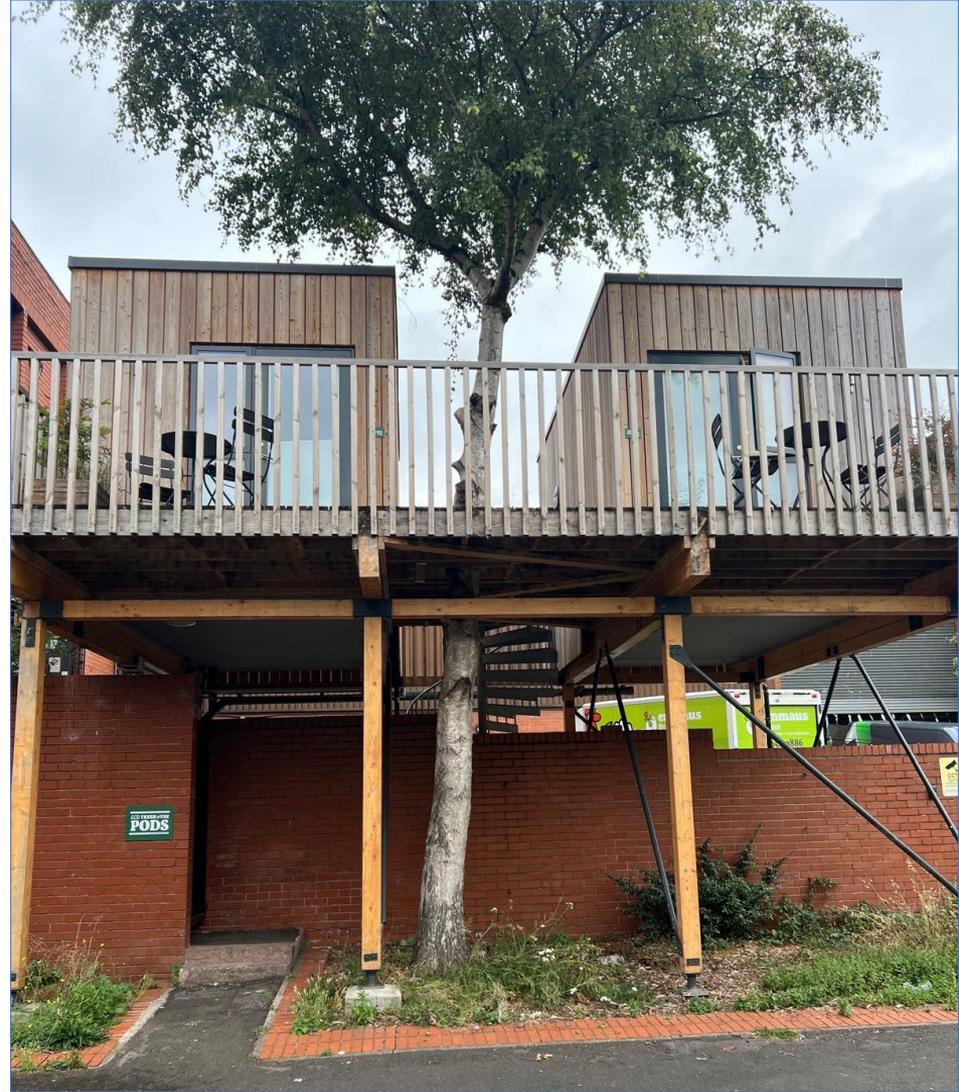
*Our findings highlighted systemic barriers —
but also clear, actionable recommendations for the sector.*

1. Infrastructure bodies: **Strengthen sector infrastructure.**
2. Funders: **Fund equitably.**
3. Local + combined authorities: **Unlock local opportunities.**
4. Housing associations: **Partner for progress.**

1. Strengthen sector infrastructure.

Recommendations for community-led housing infrastructure bodies

- **Develop a national strategy** to grow the number of Black- and minority ethnic community-led CLH groups and advisors.
- **Document and showcase** the sector's Black-led history and inspirations.
- **Adapt standardised delivery models** to reduce barriers to entry.



2. Fund equitably.

Recommendations for funders

- **Target funding promotion** to diverse communities.
- **Ring-fence capital and revenue funds** for Black-led community-led housing.
- **Collect and publish equity data** on funding allocations.



Different funders, different levers

- **Social and charitable funders** – shape access and innovation through grants and finance
- **Central government** – sets the wider policy and funding environment (e.g. Community Housing Fund, Homes England)

Both have a role — and central government must ensure equity is embedded systemically



3. Unlock local opportunities.

Recommendations for Local + Combined Authorities

- **Include measures of social value** in land disposal and planning policies.
- **Engage early with Black-led** community-led housing groups.
- **Align race equality and devolution agendas** with housing strategies.



4. Partner for progress.

Recommendations for housing associations

- **Partner with Black-led groups** on small-site and co-delivery models.
- **Adapt delivery** to share assets and reduce barriers.
- **Build on partnerships** by looking at past examples.



The time is ripe for change

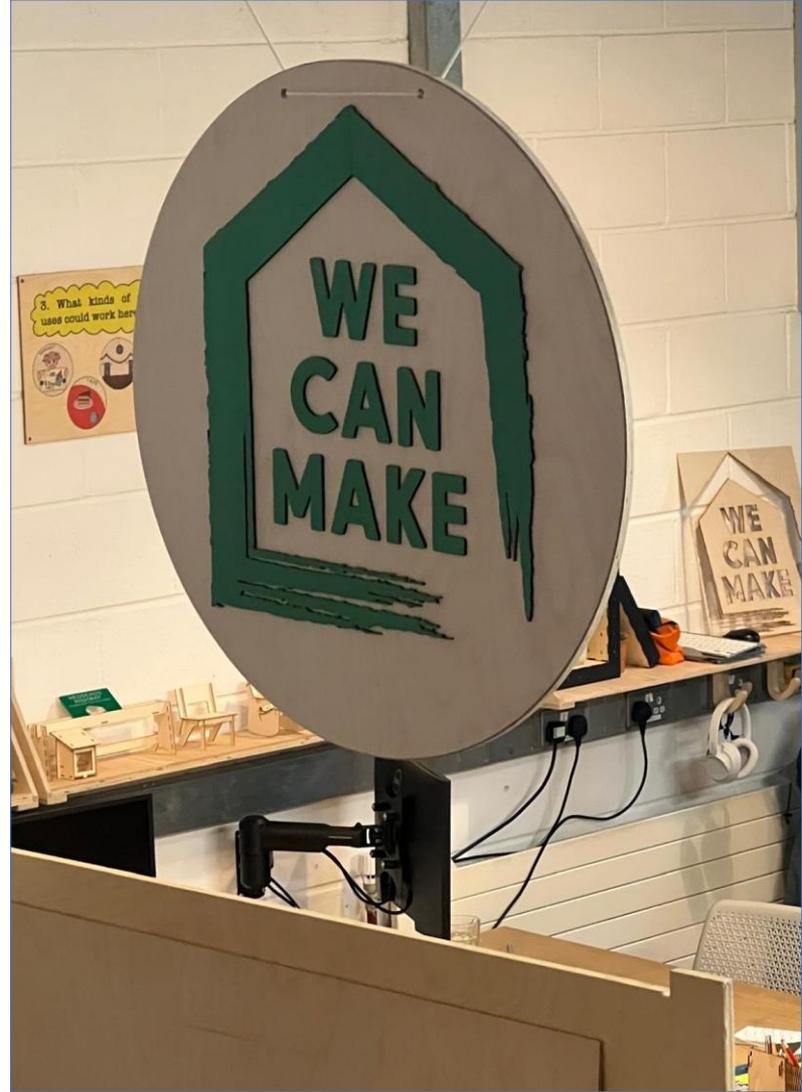
- **Use of emerging EDI tools and training** for the sector
- **Local authority land transfer policies** being implemented (opportunity to promote local authority self-build registers)
- **Historic land injustices** acknowledged

**We'll need to evidence previous successes
to challenge scepticism, and
provide exemplars for new groups coming forward.**

Conclusion

- There's a **long history of community-led housing** developed by Black and minority ethnic communities
- But **many challenges remain**: a lack of awareness, under-representation in the sector, and poor connections between communities and the institutions that share funding opportunities
- We have both the **evidence** and the **tools**

**What we need now is
commitment, visibility,
and investment**



Community-led housing for all

Opportunities and challenges for black and minority ethnic community-led housing



THANK YOU

Claude Hendrickson MBE
People Powered Homes

Claude@PeoplePoweredHomes.org.uk

Pathway Housing Solutions Nottingham

Liverpool University

Read our full report

(or scroll down to the executive summary)

