



Scrutiny Live – Findings & Evidence

From 23rd to 25th June 2015, a group of 5 tenants from housing associations across the country gathered at the Chartered Institute of Housing conference in Manchester to scrutinise national housing policy. Interviewing leading people in the housing sector, the Scrutiny Live team examined three key areas – social housing supply, affordability and tenant involvement – particularly identified as important in a national survey carried out by the National Tenant Organisations. The results of Scrutiny Live are set out in this report.

This summary of evidence at a more detailed level includes interviews, written submissions, survey evidence and local scrutiny reviews.

Finding 1: Tenants have valuable opinions and insight, but are not being heard in national policy debates. It is the duty of, and in the interests of, housing providers to support their tenants to get their voices heard.

Survey Evidence:

- The survey found tenants overwhelmingly think they should be consulted on national policies that affect them – 95% of tenants agree they should be consulted on national policies, but only 14% consider they have been consulted enough about national policies that impact on them.
- The third highest priority for housing is landlords being accountable to their tenants. Overall, 40% of tenants put landlord accountability in their top three priorities, and 37% of tenants put improving landlord services among their top priorities.
- 91% of tenants agree landlords should provide a variety of ways that tenants can influence their operation. However, the results are mixed as to whether landlords do this – 55% say that their landlord provides sufficient opportunity, 24% say that their landlord does not.

Evidence from Manchester CIH Scrutiny Sessions

The sessions discussed both whether tenants should be involved in national housing policy issues that affect them and tenant involvement in landlords.

There was limited evidence that landlords are supporting their tenants as ambassadors on national policies that affect social housing tenants. One Chief Executive particularly suggested that tenants are not interested in national issues that affect them, and there was a lack of understanding of the need to support tenants to speak for themselves. A number of panellists described how they are using case studies and data about their tenants to put forward their stories, although even here, one Chief Executive was unable to make the link between an aggressive media response and the sector's inability to support tenants to

speak for themselves. It was particularly noted that if all landlords supported tenants nationally in the way that some had supported Scrutiny Live – it would be possible to establish a strong National Tenant Voice. Alistair noted that the survey showed a surprisingly high % of tenants who were against RTB - a policy designed to appeal to them (39% vs 40% for) and that perhaps tenants had a longer term view of housing.

Panellists also gave evidence that involving tenants can make a huge difference in landlords. Alistair McIntosh claimed that the sector could've saved millions of pounds if it had listened better in the past. In a panel with Alison Inman, Emma Maier and Lord Bob Kerslake, there was unanimity that tenant involvement can lead to better communities and better decision making. Lord Kerslake voiced the opinion that how a landlord engages with its residents is an indicator of whether it is a good landlord.

Evidence from tenants at the TPAS Conference and Scrutiny Live respondents

The response to Scrutiny Live's findings at the TPAS conference was enthusiastic, and it was clear that tenants were keen to be more involved in policy-making, agenda-setting, and in framing a message about what being a social housing tenant – or 'customer' – is really like. Tenants were encouraging housing providers and policy makers not to be afraid of asking difficult questions of tenants. They were also enthusiastic to help build community spirit between social and private tenants and homeowners.

In the lead-up to the event, the Scutineers heard from tenants who spoke very eloquently about the need for tenant involvement, and how a good relationship between tenants and landlords could make the difference for improving social housing conditions in times of austerity: 'I count myself very fortunate that my landlord, in my opinion, delivers a really good service and takes tenant participation seriously. In the dark days that we can expect to face in social housing, with the cuts to welfare and zero hour contracts, now more than ever we need to work in partnership with our landlords as they also face uncertain times and difficult decision-making. We have to push harder to get tenants involved and make them aware that they can make a difference. I believe that there is a powerful voice within social housing, it just needs to be kick started into life.' However, others were more tepid about how seriously tenant involvement was taken: 'I am very involved with my Housing Association...and feel, as part of their scrutiny team, that we do influence decisions. However I also feel that many involvement meetings are simply box ticking events.' The responses Scrutiny Live received underscore the need for, not merely involvement in name, but opportunities for meaningful involvement that could bring about genuine change.

National level

From 2007 to 2010, the National Tenant Organisations and other tenants devoted considerable voluntary activity to establishing a National Tenant Voice. In July 2010, the government announced they would no longer fund the National Tenant Voice as a part of their quango reforms. Despite extensive work to ensure that the NTV was fully representative of tenants across the sector in a very real sense and a minimal budget being used to establish the organisation, according to Inside Housing, the government made claims that the NTV were 'too distant' and did not represent value for money.¹ Since that time, the National Tenant Organisations have attempted to represent tenants nationally, but their very limited resources do not allow significant number of tenants to voice their concerns about issues that affect them, but the government/the people who write or influence policies have rarely made any attempts to consult with them.

¹ See Inside Housing article of 15 July 2010 at <http://www.insidehousing.co.uk/government-axes-national-tenant-body/6510724.article>

In the last election, there was some effort on the part of Housing Associations to encourage their tenants to vote.² While perhaps not as impactful as helping mobilise tenants on particular housing issues, this is still important because research has shown that social tenants (or those most likely to receive housing benefit) are far less likely to vote, and far less likely to consider any political party represents their interests. Research by the JRF in the lead-up to the election showed that those living in poverty conditions are far less likely to vote than those who are more economically comfortable. Data from the NatCen's British Social Attitudes survey indicates that those who are in social housing are a lot less likely to consider that any political party represents their interests.

Landlord level

At the landlord level, all types of social housing landlord have reported the benefits of tenant involvement, both financial and otherwise in a DCLG funded programme carried out by the National Tenant Organisations working with the University of Birmingham³. The benefits of tenant involvement reported include:

- Cost savings: 20 landlords reported saving £29 per property due to tenant involvement, which would be £118 million if replicated across the whole social housing sector
- Significant improvements to tenant satisfaction
- Service benefits, particularly related to local delivery of service, to improvements as a result of scrutiny exercises and tenant inspections, and through tenant involvement in governance
- Improvements to communications with tenants
- A social dividend relating to the development of community, social networks, tackling isolation – particularly amongst the elderly – and furthering particular schemes for young people
- Developing confidence, self-esteem and in some cases, employability amongst those involved
- An inspiring and educational impact on staff working alongside tenant volunteers

An ongoing National Tenant Organisation Tenants Leading Change programme aims to establish a commonly accepted basic framework for landlords and tenants to identify the benefits of tenant involvement.

Finding 2: The biggest barrier to successful social housing is the attitude of the press, politicians, and public to social housing tenants.

Evidence from Manchester CIH Scrutiny Sessions

This finding is from a quote from one of our panellists, Alison Inman. It resonated with the group and seemed to underpin so many other questions Scrutiny Live was considering: cuts to benefits, the changing nature of social housing and the lack of affordability, difficulties in supply and the lack of accountability to tenants. There was some agreement that there is a disconnect between politicians and social housing and its tenants and that tenant groups and others in the sector could be helping to narrow this.

Evidence from tenants at the TPAS Conference and Scrutiny Live respondents

This finding particularly resonated with tenants at the TPAS conference. TPAS members felt that too many assumptions were made about tenants based on negative media

² See Inside Housing article of 29 April 2015 at <http://www.insidehousing.co.uk/get-out-the-vote/7009395.article>

³ The report and case studies used for this section are at: <http://nationaltenants.org/tenants-leading-change/>

coverage, and that there needed to be an increased understanding about why people go into social housing. They considered that more people needed to spend time 'on the ground' to see what tenants were really like, that there needs to be positive media coverage of tenants – because those are the majority (one conference participant noted a tenant had recently received an OBE – but this wasn't covered to the extent of the negative stories). However, the evidence that was submitted to us, and the evidence that the Scrutineers collected for this report, suggests that their fears about negative media coverage and public perception standing in the way of progress in social housing are, at present, likely founded.

In the lead up to the event, Scrutiny Live also heard from tenants who were upset at the way those who live in social housing were portrayed, and who wanted to see a more accurate, nuanced view of social housing, that acknowledges that social tenants deserve to be treated with dignity: 'Tenants are diverse people, not a conglomerate lump'; and another: 'There are many people in common with myself, who have worked throughout their lives to support the British economy, having been made redundant on three occasions, having never had the confidence to climb the housing ladder, but surely I should have the expectation to the right of fairness and dignity in my choice of social housing.' Still others talked of the stereotypes of social tenants as either 'mad or bad', and how these stereotypes are used to justify the treatment of all tenants: '...our landlords use the stereotypes to justify their unchecked urge to intrude, control and patronise us all.'

Leveson Inquiry

Independent fact-checking organisation Full Fact submitted [evidence](#) to the Leveson inquiry about inaccurate and misleading reporting about benefits, welfare reform and the disabled. They noted that 'while some errors arose from a lack of understanding of the welfare system, in some cases it was clear that there was an attempt to give a negative impression of those claiming incapacity benefits, including those claiming the legitimately...' They also noted that there was evidence of collusion between the DWP and the press, as the department regularly provided figures that depicted welfare claimants negatively. They said that the result of this was a steady stream of articles that 'painted a picture of waste, fraud, and idleness in the benefits system...'

The Inquiry⁴ noted that nearly all witnesses who appeared before the Inquiry had accepted that the distinction between fact and comment in journalistic sources had been increasingly blurred, and that this could have a 'corrosive effect; on political life. They found that, while the blurring was, to a certain degree, inevitable, what was unacceptable was prioritising the agenda of a news source over the accuracy of the story. They said that the Inquiry uncovered top-down pressure for journalists to uncover stories that fit within a particular narrative. They make the distinction between 'taking an angle' on a story and reporting plainly inaccurate information. They said that it is important that news outlets do not let the former lead to the latter.

Academic Evidence

A popular social science book, *Why Americans Hate Welfare*, explores how media coverage affects public perceptions of poverty and benefit receipt. In the US context, it shows that media coverage largely depicts benefit recipients in a negative light, and that this shapes how people view recipients. In the US, there is a racial element to how people

⁴ The Inquiry report can be found here:

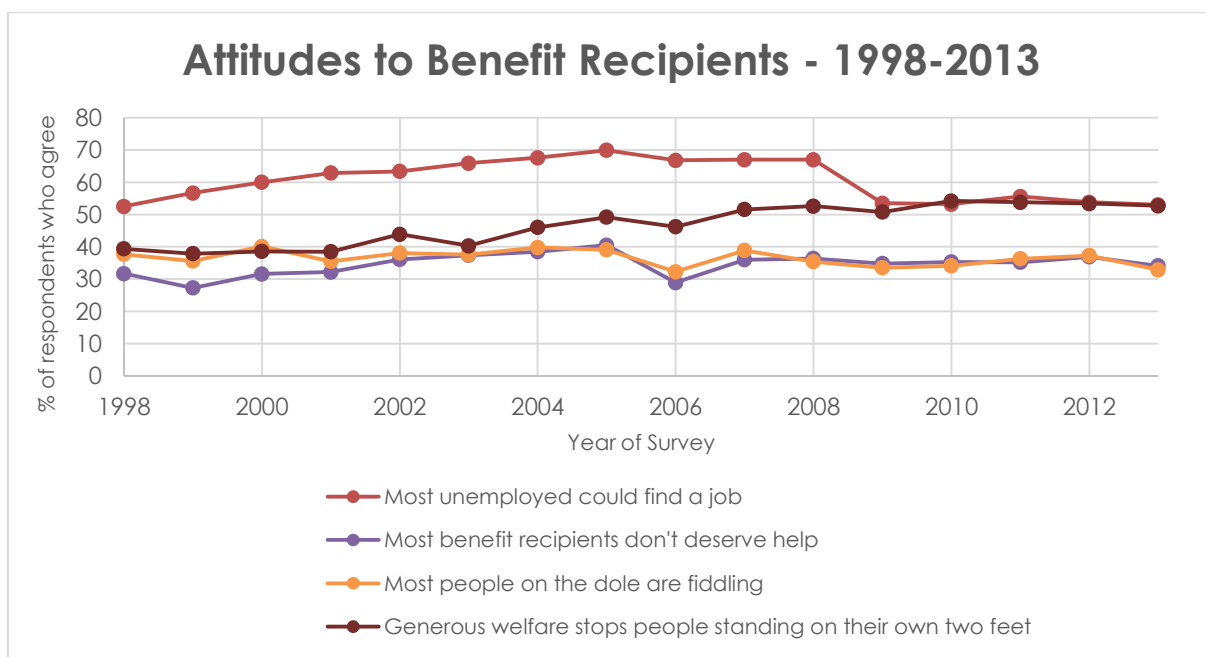
<http://webarchive.nationalarchives.gov.uk/20140122145147/http://www.official-documents.gov.uk/document/hc1213/hc07/0780/0780.asp>. The relevant sections are found in Volume 2.

view benefit recipients. Similar studies have been conducted to see whether this media impact holds in other countries. One such study compared the UK, Sweden, and Denmark. For the UK, they looked at 1750 newspapers and found 188 stories on poverty – an average of 11 poverty-related stories and 15 pictures of 'poor' people per 100 papers (the presence of poverty-related stories was much less frequent in both Sweden and Denmark). In the UK, the study found no evidence of a racialized vision of poverty, as with the US, but on balance the stories identified took a negative tone – 43 per cent were characterised with a specifically negative view of benefit recipients (as opposed to being positive or neutral). This differed from both Sweden and Denmark, where 27% and 26% respectively were negative. Of these negative stories, the most common type was about abuse of the benefits system. Thus, not only does the UK have more stories and pictures about poverty than the Scandinavian countries, when they do feature these stories, the poor are depicted more negatively.

Impact on public opinion

Has this negative media coverage been met with correspondingly high negative attitudes to benefit recipients? Unfortunately, there is little data on public opinion for those who live in social housing specifically, or receive housing benefit. There is data for those on unemployment benefits and, while this is certainly not the vast majority of social housing tenant, public misconceptions often mistake that it is.

The British Social Attitudes survey data shows that negative opinions about benefit recipients have, in many cases, increased over the last two decades, though the number of people who think most unemployed could find a job fell throughout the period of economic downturn. Still, the proportion of those who hold negative opinions is quite high. Between 30 and 40 per cent of the population think that either 'most people on the dole are fiddling in one way or another' or that 'many people who get social security don't really deserve any help'. According to the 2011 data, nearly 60% of the population think that most unemployed people could find a job (this is down from 70% from before 2007's economic crisis). Relevant to today's climate of austerity, the number of people who think generous welfare benefits prevent people from 'standing on their own two feet' has risen from nearly 40% in the mid-1990's to well over 50% in the most recent survey.



Source: British Social Attitudes Survey data 1998-2013

Finding 3: There is a need for debate about what social housing is, and who it is for. Where will the poor, weak, and vulnerable like in future if housing providers end up solely targeting higher income customers?

Survey Evidence:

- Overwhelmingly, respondents agreed that social housing should be for anyone who needs it – 78% of all respondents agreed with this. When tenants only are considered tenants, this number is slightly higher – 81% of tenants think that social housing should be for anyone who needs it.
- Very few people think that social housing should only be for the weakest and most vulnerable – only 23% of tenants agree with this, and only 24% overall.
- Respondents also favour stability in social housing. More than $\frac{3}{4}$ of respondents disagree that social housing should be a temporary safety net, and 65% disagree with the statement that social housing tenants should not have lifetime tenancies.
- Young people also get support from our survey respondents. 73% of all respondents disagree with excluding under 25s from accessing social housing (70% of tenants disagree too).

Evidence from Manchester CIH Scrutiny Sessions

Scrutiny Live heard from a number of panellists that social housing is on course to become unaffordable for many current tenants: for example, young people and families in receipt of benefits (based on manifesto pledges to cut benefits for under 21s and to decrease the benefits cap) and those in high cost areas (affordable rents). One Chief Executive said that he could see the types of tenants they were housing start to change as benefits and affordable rents become less compatible.

A third sector Executive Director noted the potential human and financial cost of failing to provide adequate housing for the most vulnerable in society. The JRF submitted evidence about their proposal for a Living Rent that links more explicitly current lower median wages in an area with social rents. The JRF also submitted a study of young people, which showed that whilst, for a good number, owning their own home was an aspiration, for many others, having access to a stable and affordable tenancy was an aspiration – and one they were not sure they would achieve.

Local Scrutiny Reviews

The Manchester review showed potential for a large number of people to be affected by the benefits cap. The Oxfordshire review showed a strong feeling from parish councils (in a largely Conservative area) that they wanted to retain or increase the social housing in their area and that a number of councillors fear the loss of young people from their area.

Housing Costs

The poorest households spend a much larger share of their income on housing costs than the richest. This is highest for low-income private renters. At 55%, private renters in the bottom fifth of the income distribution spend the highest proportion of any group on housing costs. The next highest group was social renters in the poorest fifth who spend 33% of their income. Unsurprisingly, those who own outright spent the least on housing – less than 5% of their income goes to housing. Given that both the JRF report predicting the housing market in 2020 and the Capital Economics [report](#) for SHOUT, making the case for building socially rented homes, both predict that private rental for low income tenants is going to be more common, these figures are of great concern.

Intermediate Rent

Part of the government's housebuilding programme includes 10,000 houses for rent at below market rates in order to help people save for a deposit – without bringing first-time-buyers-to-be under the affordable rents scheme, this sounds very much like extending young middle-income tenants the same rent prices that social housing tenants are charged. Affinity Sutton is an example of a housing association that introduced an intermediate rent tenure.⁵ Their 'Rent4Less' programme is essentially an Affordable Rent programme, and is applied to 1 and 2 bedroom properties, which will be charged at up to 80% market rent. They offer this to 'working households' and do not assess these households against Local Housing Allowance (LHA).

Raising rents for 'high earners'

On 8 July, the government presented the [Summer Budget](#). Within it, was contained the 'Pay to Stay' policy, where those in social housing who had a household income of £40,000+ in London and £30,000+ elsewhere would have to begin paying market rent (or something close to it) for their council or housing association home. While the government has not gone so far as proposing to evict people from their homes when they start to do better, this nonetheless appears to be a clear message that they view social housing as a resource to be accessed only by the very vulnerable.

Homelessness

In 2013/14 52,000 households were legally accepted as homeless by their Local Authority. DCLG data as depicted in a JRF report on [Poverty and Social Exclusion](#) shows there has been a shift in the reason people are becoming homeless. In 2013/14 the most common reason for homelessness was the termination of short hold tenancies (for tenants who rent privately). This accounted for almost 14,000 acceptances, double the number five years earlier. After this the most common reasons were linked to personal relationships: friends and family that were no longer willing to accommodate, and relationship breakdown. There is cause to be concerned about the increase in homelessness due to the termination of short-hold tenancies, given the increases in private rented tenures – and given this tenure-type is predicted to rise.

Finding 4: The growing lack of affordability and support in social housing could result in increases in homelessness - particularly amongst young people – as well as community breakdown, poor health, more crime, and other social problems.

Survey Evidence:

With most of the capital government grants going to 'Affordable Rent' scheme – which can set rents at up to 80% of the market rate – there is much discussion as to what an affordable rent actually is.

- Following supply, affordability is a top priority – 18% of respondents consider increased affordability their top priority, and 54% put it among their top three priorities.
- Overall, respondents think that rents should be set in a way that takes into account local earnings levels – 79% of social tenants and 80% of all respondents agree with this. Also, there is broad agreement that the housing benefit bill has been caused by rises in private rents - 73% of respondents agree with this (the number is consistent between tenants only and overall respondents).

⁵ See their website at <http://www.affinitysutton.com/rent-a-home/rental-options/rent4less/> for more information.

- Most respondents do not think social rents should be higher – even if this contributes to building more social homes – 60% of people overall, and 62% of social tenants, disagree that affordability should be sacrificed, even if this increases the supply of social homes.
- The survey asked whether people thought the current limit of 'Affordable Rent' – up to 80% of market value – was affordable for most social tenants. Responses to this varied. 24% of tenants and 23% of overall respondents agreed that it was affordable; 55% of tenants and 56% of respondents overall disagreed. Again, these responses varied by region, with more expensive regions seeing more disagreement. In London, only 6% of tenants agreed that 80% of the market rent is affordable; 67% disagreed.

Evidence from Manchester CIH Scrutiny Sessions

Scrutiny Live heard a lot about balancing the contradicting needs to build more social housing, to have rents that are actually affordable and to support tenants in sustaining their tenancies. The Living Rents model was described by Brian Robson of the JRF as a way of linking social rents with local earnings. There was some optimism that devolution might lead to more locally set rents, although also an acceptance that this could lead to a worse situation in some parts of the country. One Chief Executive told us of his concerns in looking at potential alternative models such as shared accommodation and the associated problems. Panellists felt that RTB extension was probably inevitable, but that the UK are not building enough housing as it is. One Chief Executive suggested that the sector needs to engage with how this is implemented.

Evidence from tenants at the TPAS Conference and Scrutiny Live respondents

Scrutiny Live presented its findings to the TPAS conference for feedback and here, too, affordability was an important issue. The group felt that 'affordable rents' were not genuinely affordable, and that cuts to benefits will likely exacerbate this problem. Also, benefit cuts for young people was of great concern – the delegates pointed out that not everyone could live happily with mum and dad until they're 21, and said that young people are the future and need the same help as everyone else. The conference was also concerned about the impact of right to buy replacement and cuts to youth benefits in rural areas – if replacement doesn't occur in the same areas as sales, and if young people are forced to move out of these areas, rural areas suffer.

The Scrutineers also heard from a number of respondents on the cuts to youth benefits in the lead-up to the Scrutiny Live event. A housing association tenant from London had this to say: 'The situation for young people is dire. Young people without 'bank of mum and dad' have little hope of a home of their own especially if they are trapped in private rent...UK has badly let down generation rent and needs to be innovative in solving this problem.' Another tenant, also from London, shared her experiences of living with her adult son: 'There is barely any affordable housing in any tenure for [young people]...My 28 year old graduate working son still lives with me, as do many of my friends' adult offspring. They cannot have normal adult relationships or start families while living in their tiny childhood single bedrooms, but there is literally nowhere else affordable for them to go.'

Affordability

Affinity Sutton recently released a [report](#) on Affordable Rents, asking how many people could actually afford them if they were set at the upper level of 80% of market rent. Of the 14 areas surveyed by the Affinity Sutton Affordability study, a single person making the living wage (£9.15 per hour in London; £7.85 per hour elsewhere) can only afford 80% of market rent in Plymouth. All other places would require some level of housing benefit. On a living wage, target rent is much more affordable without the help of housing benefit (though

most people in London would still struggle without help, even though London Living Wage is higher than in the rest of the country). The figures are based on a 37 hour work-week. In order to be considered affordable, a tenant must have 20% more than the Income Support level left after rent (ie: a single person over 25 would have £87.72 per week left after paying rent on their property – anything less than that is considered unaffordable).

JRF [research](#) shows that if the move towards setting social rents closer to market levels continues, it will result in 1.5million more people living in poverty by 2040. The report suggests that preventing an increase in poverty will only happen if house-building rises to 220,000 units per year by 2040, if social rents remain indexed to CPI, that housing benefit (or Universal Credit) continues to be proportionately set at current levels, and the decline of social renting is halted. Given current trends, this is unlikely to happen.

The JRF/NHF/Saville's report [Living Rents](#) proposes a model that they show would both help people afford housing, and create housing benefit savings. It uses a formula that accounts for local income levels and household/property size to come up with a starting rent for social properties. They suggest the government should invest in approximately 40,000 homes per year on living rents, and say that this could have the following benefits:

- Moving from affordable rents to living rents could save £5.6 billion a year in housing benefit by 2040.
- Improved employability – unlike the private rented sector, the social rented sector runs programmes to help their tenants find work
- Putting more money in the pockets of people on low incomes will give them increased purchasing power and be beneficial to the economy
- A living rent has the opportunity to increase social mobility – by addressing the effects of housing costs on living standards fewer children are likely to live in the kind of poverty that can stagnate social mobility
- Higher rents affect work incentives
- Decreasing housing costs will mean fewer people are relying on short-term debt (ie: payday lenders, pawnbrokers, etc.)
- Providing genuinely affordable housing in all areas could help increase labour mobility.

Young People

The Conservative Manifesto proposed removing automatic entitlement to housing benefit for jobseekers 18-21. The Full Employment and Welfare Benefit Bill proposes to replace Jobseeker's Allowance (JSA) with a time-limited benefit that is aimed specifically at young people. This benefit will have a high degree of conditionality, and will only be available for 6 months, after which the recipient will have to go into an apprenticeship, training, or a community work placement. The act will also remove entitlement to housing support for 18-21 year olds. The cuts are designed to encourage young people to get into work or training as soon as possible, and stay at home with their parents until they can afford to move out on their own. There are a number of issues with this.

First, youth can be particularly a particularly vulnerable group, and cutting benefits for them could not only have immediate serious consequences, but could see knock-on effects that will impact the lives of these young people (and could impact costs to the state over the long-term). Below

- The poverty rate among the under 30s is more than 5% higher than it was a decade ago, while the poverty rate for the over 65s has halved.
- A total of 330,000 housing benefit claimants were aged under 25 (accounting for 7% of all claimants) including 190,000 who had dependent children.
- Shelter and Centre Point estimate that more than 80,000 young people in the UK experience homelessness every year (based on the numbers of youth who access

homelessness assistance – though DCLG figures only report a third of this number⁶). Homelessness has knock-on effects for the young person – it usually means that the young person's education is disrupted. 29% of homeless youth have no qualifications, and a disproportionate number of them have literacy issues. This means that, though homeless young people are keen to find work and become independent, there are more barriers for them to do so than for other young people.

- Rectifying homelessness often costs the government more per person than would housing benefit, because of increased likelihood of substance abuse, decreased mental health, lower employment and tax take, and social services and/or criminal justice costs, for example. If these cuts increase homelessness, the costs of solving these issues need to be offset against the savings of benefit cuts.

These figures are taken from the evidence submitted by Centrepoin in a report titled [Lifeline not Lifestyle](#) about housing benefit cuts for youth.

Finding 5: The UK needs a longer term view on housing to avoid short term savings against long term costs to society. Social housing should place an important role alongside other tenures.

Survey Evidence:

- Overwhelmingly, the top priority for social housing is supply – all respondents, regardless of tenure, think that the government should be building more social houses. 35% of all respondents rank this as their number one priority, and just shy of 60 per cent put it in their top three. These numbers are fairly consistent when only tenants are considered.
- Building more social rented homes received resounding support. 97% agreed that the government should increase the supply of social homes (this is also consistent when tenants only are taken into consideration). Similarly, respondents overwhelmingly agree that there should be more government spending to build social homes – 93% of respondents overall, and 92% of social tenants agree with this.
- The most controversial policy proposed was extending the Right to Buy to housing association tenants. 35% of all respondents agreed with this policy; 46% disagreed. When the survey separates out tenants, slightly more support the extension of RTB – 40% of tenants agree with the policy, and 39% disagree. This also varies by region – many more people in London disagree with the extension of RTB – only 18% agree with the policy, whereas 64% disagree – when this is narrowed to London tenants only, the results are even more stark: 9% of London tenants agree with extending RTB, 66% disagree. However, the results of the priorities question shows this is overwhelmingly the least prioritised policy – only 8% of tenants rank this in their top three priorities.

Evidence from Manchester CIH Scrutiny Sessions

Our first session dealt with supply of social housing and saw unanimity on the need for more housing, but some difference of opinion in how this should or could be funded. The recent SHOUT funded report by Capital Economics outlines longer term savings that are made possible by shorter term investment. However, the Inside Housing editor felt that this was a difficult argument to make with politicians who are in power for a short period. All three

⁶ See an article in the Independent from 5 July 2015 at <http://www.independent.co.uk/news/uk/home-news/number-of-young-homeless-people-in-britain-is-more-than-three-times-the-official-figures-10366229.html>

panellists agreed that more capital investment from government was necessary, but also wanted to see the sector using its assets to leverage more funding for more social housing.

Evidence from tenants at the TPAS Conference and Scrutiny Live respondents

Scrutiny Live heard a lot from tenants about policies like the Right to Buy in the lead-up to the Scrutiny Live event – a number of tenants were concerned that this policy was short-term thinking that was going to make the housing crisis worse, particularly in high-rent places like London. One tenant from Oxfordshire describes it like this: 'Right to Buy was the most stupid government policy ever implemented... Now it has reared its ugly head again...It could be disastrous for HA's, depleting their housing stock and possibly breaching loan covenants. Compensation for this will have to be found somewhere in the almost empty government coffers, along with the cost of replacing the homes sold off.' A tenant from the North East agreed, and was concerned about the replacement of social homes: 'The R.T.B Legislation has over the years removed good quality homes and reduced the housing stock in my opinion. New social housing has not kept up with the R.T.B sales figures. What has happened is that the most popular areas have been purchased. We now have 1.3 million housing association tenants hoping that the government legislation will allow them to purchase their homes.' However, a number of tenants saw the value in the policy, and would understandably like to own their own homes: 'I think this is an excellent idea for those wishing to own their own property and theoretically a great policy... Assuming one for one replacement this would be excellent. The only problem I see is if the buyer gets the full discount on their property this will not bring in enough finance to build one for rent for one sold.' Even those who supported the policy did so with caveats about how it would be enacted – most supported it on the basis that replacement would be at least one-for-one, and that discounts would not be so much that they would deter future housebuilding. The response from tenants at the TPAS conference also showed concern that recently proposed policies were focused on the short term, rather than taking a long view of solving the housing crisis. More attention needs to be paid to long-term issues such as housebuilding, ensuring the survival of rural communities, and giving young people a good start in life.

Overall, much of the tenant feedback the Scrutineers received both prior to the event and after it showed that tenants take a long-term view on housing, and are concerned that the government may not be thinking past their term in office.

Bricks or Benefits?

According to a Shelter [report](#), the housing benefit bill has nearly doubled in the past decade, drawing criticisms across all parties. As with other sources, they note the increase in the private rented tenure, and said that the increase of both the incidence and cost of renting in this tenure has contributed to the rising benefit bill. Shelter suggests that the consistent cost of the housing benefit bill indicates that it will not be able to be reduced in a sustainable way unless the drivers of housing need and the housing crisis are tackled (ie: dealing with the disparity between rent and wages, or rebalancing subsidies and increasing investment in genuinely affordable housing).

The recent SHOUT report, *Building New Social Rent Homes*, they estimate that, if the trends over the past parliament continue, the housing benefit bill will rise to almost £200 (it's £24.4 billion today) billion in 2065-66, with households in the private sector accounting for 63% of the total (as opposed to 37% today). They consider that, while there would indeed be a greater output at the beginning, building social homes could save the government money in the long term, as the investment in capital would be more efficient than the investment in benefits. Furthermore, the report notes that building social homes will also come with

knock-on benefits that aren't directly related to decreasing the housing benefit bill – such as improved health and employment prospects for those in socially rented homes. The report points out that the current level of investment in capital for socially rented homes is relatively low. In the early 1990's, government grants provided around 75% of the total cost of developing new social homes. This has reduced to around 14% under the affordable homes programme in 2011-2015. This funding is available for 'affordable rent' and can only be applied to social (target) rent homes in exceptional circumstances.

Costs of Homelessness

Shelter estimate in a 2010 '[Value for Money](#)' report, that the cost of a homelessness prevention to the government is under £1000 (they estimate £826 at the time); whereas the costs of accepting homelessness can range from £2,112 to £8,506, depending on circumstances. The costs of homelessness are also felt beyond the direct costs of rehoming someone. Centrepoint estimate that the overall savings of limiting housing benefit for young jobseekers will be minimal, once additional long-term costs to other social services are taken into account.

Recommendations

From Finding 1: Tenant Involvement

Recommendation to Government: We are sending this report to the Communities and Housing Ministers, asking them to meet with national tenant representatives.

Recommendation to landlords: Engage with your tenants on national issues. Support them to have their say. Don't assume you know what they want you to say.

From Finding 2: Attitudes of the Press, Politicians, and Public

Recommendation to Government: Understand and present the positive benefits of social housing. Combat the prevailing blanket myths about the people living in social housing.

Recommendation to landlords: Work with your tenants to publicise tenant achievements and the strength of tenant communities rather than just focussing on the achievements of the landlord.

From Findings 3- 5: Long-Term Strategies

Recommendation to Government: Re-evaluate and understand the important role that social housing plays in society. Develop a balanced and sustainable national housing strategy that supports all tenures, including social housing.

Recommendation to landlords: Remain true to the values of the social housing sector to provide homes to the weak and vulnerable in society.