



HOUSING MANIFESTO

Safe, Decent and Affordable Homes for All: UNISON's Vision for Housing



About the UNISON Housing Manifesto

Housing is a devolved matter in UK public policy. Governments in England, Scotland, Wales and Northern Ireland have developed different approaches to meeting housing need and responding to the housing crisis.

UNISON actively campaigns on housing in all four nations of the UK.

This manifesto relates mainly to housing policy in England.

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FOREWORD



Everyone has a basic human right to a decent and affordable home.

Families need to be able to access homes that they can be proud of, neighbourhoods that are safe and clean, and homes that are part of established communities with access to good transport links and basic amenities.

Families also need to live in areas with good access to schools and community networks where their children can grow and thrive.

Yet, for too long not enough good quality affordable homes have been built.

As a result, both homeownership and social housing have become inaccessible.

House prices in many parts of the country have risen dramatically, often to levels which make housing completely unaffordable for those who provide our vital public services.

This has led to an increase in the number of people, particularly the young under 40, who are privately renting and putting up with high rents, poor quality housing and insecurity, as well as living with the threat of eviction hanging over them.

The effects of adequate and affordable housing cannot be underestimated. It provides people with security and stability to set up roots, raise their families and access education and employment opportunities.

Housing also plays a critical role in improving the welfare of our communities. Studies show that if we want better health, better educational achievement and safer streets, then we cannot afford to do that without high quality social housing.

Decent and genuinely affordable housing should not just be the privilege of the luckiest people, but something that everyone should have the opportunity to achieve.

A handwritten signature in black ink that reads "Dave Prentis." The signature is stylized with a large, looped 'D' and a cursive 'Prentis'.

Dave Prentis
UNISON General Secretary

EXECUTIVE SUMMARY

The country is in a midst of a housing crisis. This has worsened in the last decade due to the UK government's austerity policies; the lack of adequate funding for existing and new social rented homes; the redirection of public expenditure from social housing to promote home ownership; and the impact of welfare reform, which has reduced significantly the assistance claimants can receive to help meet their housing costs.

The crisis is impacting on the supply, affordability, accessibility, standards and quality of accommodation across all housing markets. In particular, it has led to an acute shortage of social rented homes, which has in turn pushed up private rents and house prices beyond the reach of public service workers and ordinary citizens on modest incomes.

This is affecting the household budgets and living standards of UNISON members, many of whom are struggling to find decent and truly affordable homes near their places of work.

This Housing Manifesto sets out UNISON's vision for housing and the key measures the union believes a UK Government should introduce to resolve the housing crisis:

Summary of Recommendations

1. Invest in more new quality council and social rented homes for the people

- A national house-building programme of 340,000 new homes per year
- 150,000 of which would be social rented homes, built by councils and housing associations
- Restore direct investment in public housing through upfront capital grants from government
- Require new social rented homes to meet the highest environmental, building and safety, space, energy efficiency and accessibility standards
- Provide long-term funding certainty for councils and housing associations
- Allow councils to retain 100% of capital receipts to invest in homes

2. Redefine "Affordable Housing" to make homes truly affordable

- End the use of so called "affordable rent" homes set at 80% of market rates
- Establish a new definition of "affordable housing" linked to the incomes of people in the lowest earnings quartile, not market prices

3. Protect the existing social rented housing stock for current and future generations

- End the Right to Buy schemes in England, in line with Scotland and Wales
- End the conversion of social rented homes to so called "affordable rents" at 80% of market rates

4. Overhaul the Welfare System and provide families with adequate support

- Raise Local Housing Allowance (housing benefit) and the housing element of Universal Credit so they reflect the actual cost of private renting locally, and restore housing benefit rates to cover the cheapest third of local rents
- End the 5 week wait for the first payment under Universal Credit
- End the Benefit Cap, bedroom tax and repeal the two-child limit

5. Overhaul Regeneration Schemes to meet local housing needs

- Ensure estate regeneration schemes result in no net loss of social rented homes
- Ensure such schemes are conditional on a positive residents' ballot, if public funding is involved
- Allow full tenant and leaseholder participation in design of new homes
- Prevent developers exploiting viability assessments

6. Overhaul Standards and Consumer Redress, and give a voice to social tenants

- Establish a new consumer regulator for social housing to raise standards
- The new regulator would sit alongside the existing social housing regulator
- Empower tenants to have a strong voice at a local, landlord and national level

7. Overhaul the Private Rented Sector to make renting stable and affordable

- Abolish Section 21 "no-fault evictions" to protect tenants from evictions
- Legislate to create secure tenancies (permanent tenancies) in line with Scotland
- Introduce a system of rent controls to protect private tenants from unpredictable, extortionate rent increases
- Allow all councils to introduce borough wide licensing schemes setting out minimum standards of landlord accreditation, to ensure that both renters and landlords are aware of their rights and obligations, and to drive up standards in private renting
- Introduce a strategy for addressing the special housing needs of disadvantaged groups to help them meet their housing costs when they retire

8. Invest in the Housing Workforce

- Ensure the council and social rented housing service is well funded and well resourced
- Establish a national workforce strategy to deliver a major house-building programme
- Increase staffing levels, across a range of roles, including trading standards and environmental officers, to enable workers to do their jobs effectively and safely
- Encourage social housing employers to sign up to [UNISON's Violence at Work Charter](#) to prevent the abuse of housing workers

Echoes from the past

The Labour Party is the Party of the Working Home. In 1924, it revived the policy of building houses to be let not sold. It will return to that policy until there are enough houses let at working class rents.

Labour Party manifesto, 1929

We will go ahead with the provision of healthy homes for the people at reasonable rents, until the needs of the nation are fully met.

Labour Party manifesto 1935

There is a house famine in the land. Liberals will not be satisfied until there is a separate dwelling for each family at a reasonable rent. This can be achieved only by a completely new approach, applying to housing the same drive as was used to produce aircraft and munitions of war. The responsibility should be placed on a Minister of Housing and no vested interests can be allowed to stand in the way. Local authorities must be enabled to borrow at a low rate of interest, and in no part of the country be allowed to ignore their obligations.

Liberal manifesto 1945

Housing is the first of the social services. It is also one of the keys to increased productivity. Work, family life, health and education are all undermined by overcrowded homes. Therefore, a Conservative and Unionist government will give housing a priority second only to national defence. Our target remains 300,000 houses a year. There should be no reduction in the number of houses and flats built to let, but more freedom must be given to the private builder. In a property-owning democracy, the more people who own their homes the better.

Conservative Party manifesto, 1951

Introduction

The housing crisis is one of the biggest issues facing the workforce and ordinary citizens across the country.

It is not just the fact that for far too long not enough homes have been built. The supply of new homes in the social rented sector is not even enough to replace those homes being lost through sales under the Right to Buy, conversion to near market rents and estate regeneration. As a result, social housing has become inaccessible and out of reach to all but those in the greatest housing need.

This is happening at the same time as home-ownership and private renting have both become increasingly unaffordable.

House prices have spiralled in the last decade. The UK government says¹ that in 2018 the average cost of a new home 'was £350,000, £145,000 higher than in 2008 and £245,000 higher than in 1998'. There is an affordability crisis – especially for young people under 40 and workers and their families on modest incomes. Being able to afford to buy a decent home is often simply not an option. As latest consultation paper from the government on shared ownership says²:

'On average full-time workers can expect to pay eight times their annual earnings on purchasing a home in England'.... 'In Newquay in Cornwall the average new build home costs £257,000 which is over 10 times the typical full-time local earnings of £25,000'....'. To purchase a £250,000 home a first-time buyer is likely to need a deposit of around £50,000 and an annual household income of £44,000 to service the mortgage'.

Many are forced to turn to the private rented sector - but rents are high. Private renters spend an average of £193 per week on rent³ compared with £103 per week in the social rented sector – over 50% more. The difficulties people face paying their rent are exacerbated by the fact that the maximum assistance with housing costs people in the private rented sector can receive, through either Housing Benefit or Universal Credit, no longer meets the rents charged in the 30th percentile of the local housing market. These problems are made worse by the 'benefit cap', the five week wait and other delays in making initial Universal Credit payments.

In the face of inaction from the government to fix our broken housing market, overcrowding, evictions, rent arrears and homelessness are all on the rise.

The evidence is compelling: -

- A report from the Children's Commissioner⁴ found that at the end of 2018 124,000 children were living in temporary accommodation, an increase of 80% since 2010
- A report from the National Housing Federation⁵ found that 1.36 million children – more than 1 in 10 children - were living in overcrowded homes

¹ Making home ownership affordable; Discussion paper; HMCLG; 29 August 2019

² Making home ownership affordable; Discussion paper; MHCLG; 29 August 2019

³ English Housing Survey; Private Rented Sector, 2017-18; MHCLG; 17 July 2019

⁴ Bleak Houses, Children's Commissioner, August 2019

⁵ Overcrowding in England, National Housing Federation, August 2019

- The official number of evictions recorded by the Ministry of Justice rose by 53% between 2010 and 2017 to 169 evictions a day⁶. These figures are a significant underestimate as they do not include tenants who, faced with a notorious Section 21 notice from their landlord which automatically ends a tenancy within two months, simply leave the property rather than challenge the notice.

The focus of government policy and public expenditure has been disproportionately directed at promoting home ownership instead of addressing housing need, which has increasingly been sidelined.

UNISON wants to see ***A New Housing Deal*** where the focus is on meeting the needs of ordinary people and families on low to middle incomes. It will require a renewed emphasis on social rented housing and other genuinely affordable homes at its heart. Crucially, it will require the return of upfront capital subsidies to ensure that the new social rented housing is built in the numbers and at the scale needed.

This document is designed to put a spotlight on some of the issues affecting UNISON's members living in England and the people they serve. It identifies proposals that will begin to meaningfully address the housing crisis, to provide decent, safe, secure and genuinely affordable homes for all, the changes that are needed (some of which require primary and secondary legislation), and the priorities for UNISON's housing campaign.

⁶ *New Statesman*, 28 March 2018

1. Policy Background – The Housing Crisis

HOME OWNERSHIP – A DISAPPEARING OPTION FOR MANY

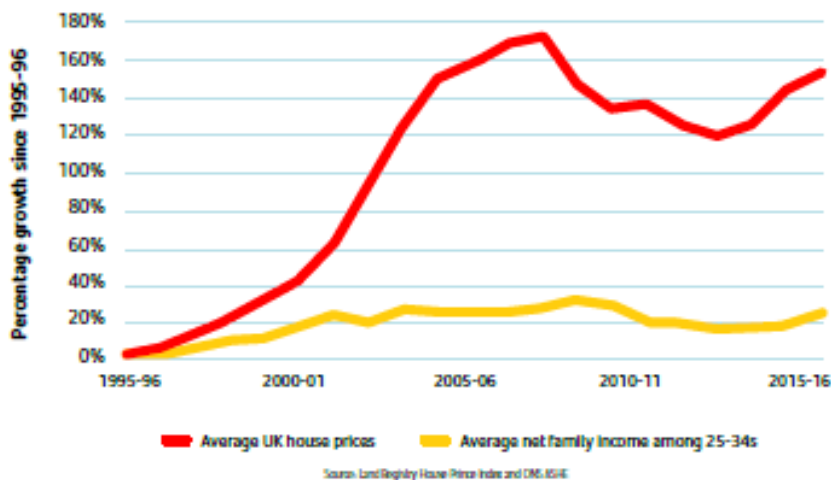
For several decades, consecutive governments have championed homeownership as the primary tenure for people across the UK. However, homeownership is now a little more than a pipe dream for public service workers and citizens alike on modest incomes. In many parts of the country house prices have risen dramatically while median annual earnings, in real terms, are still below those in 2008.

According to the Halifax⁷, the average deposit needed by a first-time buyer is now £33,252 (£110,656 in London) and 60% of first-time buyers are taking out mortgages that last longer than 25 years.

A report from Santander⁸ found that 70% of young people now believe that for their generation, home ownership will not be an option. Crucially, the report highlights the fact that in 1995/96, 65% of those aged 25 – 34 on middle incomes (£20,000 - £30,000 per annum) owned their own home. Twenty years later, in 2016 that figure was just 27%.

Figure 1

Growth in real house prices and in net incomes of those aged 25-34



Source: Santander - First Time Buyer Study: The future of the homeownership dream, July 2019

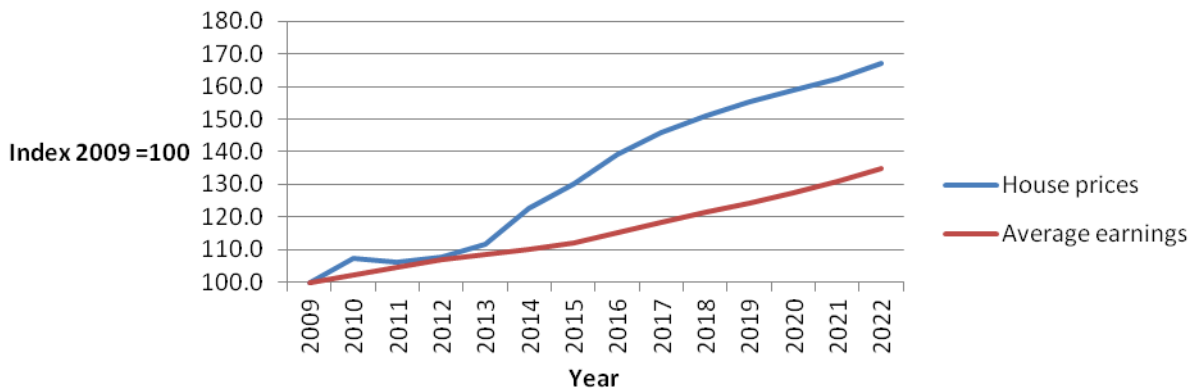
The economic and fiscal forecasts published by the Office for Budget Responsibility (OBR) show a widening gap between house prices and earnings.

⁷ Halifax First Time Buyer Review; February 2019

⁸ Santander First Time Buyer Study; July 2019

Figure 2

Graph showing index of house prices and index of average earnings, 2009 = 100



Source: UNISON analysis of Office for Budget Responsibility economic and fiscal outlooks

UNISON's 2018 research, *"Priced Out: home ownership and public service workers"*, shows that getting a deposit together and obtaining a mortgage are often insurmountable hurdles for those living in the majority of local authority areas across England, Scotland and Wales⁹.

The study focused on the salaries of five jobs – an NHS cleaner, a teaching assistant, librarian, nurse and police community support officer (PCSO). It calculated what multiple of their annual income they would need to borrow for a mortgage once they had paid a deposit. It found that across all nine English regions, Wales, and Scotland, it would take a minimum of 14 years to save the required deposit for a first-time buyer property, and considerably longer if house prices continue to rise. In some parts of London, saving the money for a deposit on a property would take decades or more than a century.

The growing disparity between house prices and earnings means that homeownership has become the preserve of the wealthy few, with people on middle incomes squeezed out of the property market.

The consequences of house prices increasing faster than earnings are numerous: delayed access to the owner occupied sector, an increase in the number and length of time adults live with their parents, delays to couples starting a family and new household creation, workers spending increasing amounts of time and money on long commutes to work because they cannot afford to live near their place of work, and an increasing divide between families with housing wealth and those without.

The evidence shows that the private housing market alone cannot solve the housing crisis. First-time buyers on modest incomes need more support and there is an urgent need for genuinely affordable rented homes, particularly social homes at social rent rates that are accessible to public service workers and citizens on modest incomes.

⁹ UNISON (2019) *Priced Out: Home ownership and public service workers*:
https://www.unison.org.uk/content/uploads/2018/09/Mortgages_report_final.pdf

SOCIAL RENTED HOUSING – BOTTOM OF THE GOVERNMENT'S PRIORITIES

Social housing providers – councils and housing associations¹⁰ – have a social mission to provide low cost good quality, secure and stable accommodation. This in turn delivers other benefits, for example, a sense of privacy, space and 'ownership', far beyond what can be found in the private rented sector, to people on low to middle incomes. Some providers also provide social facilities, such as community centres, floating support to vulnerable tenants, employment and skills training and youth clubs.

Despite the significant role social rented housing plays in offering stable homes to communities, it is now at the bottom of the Government's priorities, with the UK Government focusing its housing policy on promoting home-ownership at the expense of social rented housing that is so desperately needed.

It wasn't that long ago that over five million families rented their home from councils in England. Forty years ago, councils were building around 100,000 new homes each year. Today only 1.6 million people rent their homes from councils, while almost another 2.5 million people rent from housing associations.

The situation is similar in other UK nations. In Scotland, for example, the number of social rented homes has declined. From 1999 to 2009, stock dropped by 18% from 726,300 to 594,100. During the same period the number of people living in the social rented sector in Scotland fell by an estimated 330,000 (23%) from 1.49 million to 1.15 million; and by 2017 the estimated number of people was 1.14 million people.

In the UK the population grew from 56.3¹¹ million in 1980 to 66.4 million in 2018.

The number of households in the UK grew from 20.7 million in 1981¹² to 27.2 million in 2017. Most of that growth took place in England where the number of households increased from 17.1 million in 1980 to 23.1 million in 2017 and the Office for National Statistics¹³ estimates that the number of households in England will increase by a further 3.5 million to 26.6 million by 2039.

That growth in the population and the number of households is driven by population growth, more births than deaths, net migration and societal changes such as the growth in one person households as people live longer and more people choose to live alone.

According to Shelter¹⁴ while the population has grown and the number of households has increased, there are around 1.5 million fewer social rented homes in England today than there were in 1980.

¹⁰ Private Registered Providers registered with the Regulator of Social Housing to provide social rented homes

¹¹ Office for National Statistics; Overview of the UK Population; August 2019

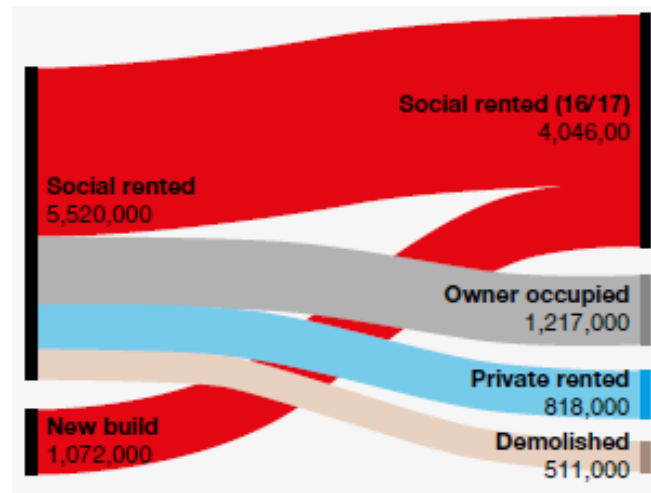
¹² DCLG, Table 401, household projections 1961 - 2033

¹³ Office for National Statistics; Household projections in England:2016 based

¹⁴ Shelter; Social Housing Commission; January 2019; page 94

Figure 3

Estimated change in the social stock between 1980 and 2016/17



Source: Shelter; Social Housing Commission, January 2019, page 95

The trend continues. In 2017/18 less than 6,500 new social rented homes were built or acquired in England¹⁵. In the same year, 20,891 social rented homes were sold by councils and housing associations under Right to Buy¹⁶.

There are multiple consequences of failing to invest in new social rented housing. Local authorities depend on a supply of new lettings to meet their statutory obligations to homeless families and to meet the needs of existing tenants who desperately need to move because they have medical needs, a disability, face domestic violence or harassment, overcrowding, to take up a new job, to care for a relative, or as part of witness protection arrangements.

Forty years ago, thousands of young couples would put their names on council house waiting lists anticipating that this would be where they would live and start their families. Today that prospect is largely a pipe dream.

The Government says¹⁷ that lettings by local authorities in England fell to just 108,300 in 2017/18, down from 326,600 in 2000/01. A report from Shelter¹⁸ found that of the 1.15 million people on council housing waiting lists, at least 310,500 had been waiting to move for more than five years and nearly one in ten for more than 10 years.

Clearly, the evidence shows that there is a drastic decline in the number of social rented homes. With a growing population, fewer new social rented homes to offset those being lost through stealth privatisation, such as the Right to Buy, and a growing waiting list, UNISON believes that now is the time to empower councils to build more quality social rented homes at below market rates, which are accessible to people on modest incomes.

¹⁵ HMCLG; Live Table 1009

¹⁶ HMCLG; Live Table 678

¹⁷ MHCLG; Local authority housing statistics: year ending March 2018

¹⁸ Independent; 9 June 2018

PRIVATE RENTED SECTOR

The private rented sector (PRS) in England is now a major provider of housing due to the under-availability of both social housing and affordable mortgages. It now makes up 20% of the housing sector, after owner-occupiers (63%), with the social rented sector now the smallest sector making up just 17% of households. Therefore, choice and quality of accommodation are more limited, and costs are higher.

For a growing number of public service workers, the private rented sector is their only housing option and it can become more difficult to put down roots and save for a deposit due to high costs, insecurity and instability of private renting, where tenancies are typically for six to twelve months with no security of tenure beyond that.

UNISON's 2018 report, [Nothing going on but the rent: the housing cost for public service workers in England](#), analysed housing costs for public service workers and looked at how much they spend on rent across five public sector jobs: a porter in NHS England, a special needs teaching assistant, a refuse driver, a nurse and a police community support officer (PCSO), and how much of their monthly salary they have to spend on rent, depending on where they live. The regions in the research are: North East, North West, Yorkshire and the Humber, East Midlands, West Midlands, East of England, South East, South West and London.

- In six out of nine English regions, rental costs are more than a third of workers' monthly wage
- Hospital porters struggle the most with all rents unaffordable to them in all nine English regions. The most expensive areas for porters are London, the South East and the East of England, where housing costs swallow up over half their take home pay
- Teaching assistants do not fare much better, with rental costs amounting to more than a third of their monthly wage in half a dozen of English regions
- The same is true for refuse drivers in five regions and for nurses and police community support officers (PCSOs) in four regions
- In London, a teaching assistant would have to spend **78%** of their monthly take home salary on a one-bedroom property. A refuse driver **74%**; a nurse **71%** and a PCSO, **70%**. With wages stagnating and costs of living rising, a growing number of UNISON members spend increasing amounts of time and money on long commutes to work because they cannot afford to live near their place of work.

According to Ministry of Housing, Communities and Local Government (MHCLG)¹⁹ private rented housing is more likely to be of poorer quality and more likely to pose a health and safety risk than other tenures.

In 2017/18 one in four homes (25%) failed to meet the decent homes standard, compared with 19% and 13% in the owner occupied and social rented sectors respectively. One in seven private rented homes (14%) had at least one category 1 hazard, compared with 11% and 6% in the owner occupied and social rented sector respectively.

MISPLACED POLICY PRIORITIES

UNISON agrees that part of the housing policy mix should address the issues faced by people who want to own their own homes. As the Government admits, the housing market is broken. But the unbridled emphasis on home ownership at the expense of other

¹⁹ MHCLG; *English Housing Survey 2017/18*; July 2019

sections of the community is disproportionate and some aspects of Government policy have made the affordable home ownership crisis worse.

In *Dreams and Reality*²⁰, a report commissioned by the Chartered Institute of Housing, Wilcox and Williams show that private renting and affordable home ownership will receive almost £39bn of public funding over the five years to 2020/21 and that about 60% of that figure exclusively relates to home ownership.

Those figures do not include the £44.5 billion of housing benefit expenditure on private sector tenancies or the £544 million support for mortgage interest relief before it was replaced by loans.

The most high-profile home ownership scheme has been Help to Buy. The latest figures²¹ show that the Government provided £12.46 billion in equity loans between 1 April 2013 and 31 March 2019.

There are serious questions about Help to Buy. Research by Shelter²², published in 2015, found that Help to Buy had added around £8,250 to the average house price. There are concerns that developers have used the scheme to inflate sale prices at the expense of increasing supply. The nine biggest house builders have paid out more than £2.3 billion in dividends. At Persimmon, where over half the sales are Help to Buy sales, pre-tax profits are reported as being more than £1bn alongside record operating margins of 30.8%. There are also concerns that up to 18,550 houses have been sold on leases with escalating ground rents instead of being sold freehold.

There are also issues about whether Help to Buy has gone to people who, on any measure, are not in housing need and has no need for financial assistance. The latest statistics show that 41,589 of the 221,405 completions were not first-time buyers and that 97,702 had household incomes of more than £50,000 per annum. Moreover, the National Audit Office²³ says that 31% of buyers, almost 65,000 buyers could have purchased the property they wanted without the scheme.

The contrast is stark. During the period from April 2013 when the Government spent the first £8.9bn on Help to buy, it only spent £2.4bn on its Affordable Homes Programme²⁴.

AUSTERITY AND HOUSING

Public spending on housing has been severely hit by the Government's austerity policies and it is the very people who need help with their housing that have borne the heaviest burden.

First, assistance with housing costs through Housing Benefit and Universal Credit has been significantly reduced.

The June 2010 Budget announced that housing benefit expenditure would be cut by £1.8 billion by the end of that parliament, but that was just the beginning. It was rapidly followed by the bedroom tax, the benefits cap (which was applied by cutting the housing benefit paid), below inflation up-ratings followed by a four-year freeze and extending the application of the Shared Accommodation Rate to under 35s.

²⁰ Chartered Institute for Housing, *Dreams and Reality*, Steve Wilcox and Peter Williams, September 2018

²¹ MHCLG; *Help to Buy (Equity Loan scheme) data to 31 March 2019, England*

²² Shelter

²³ National Audit Office; *Help to Buy Equity Loan scheme progress review*; June 2019

²⁴ Shelter, *Social Housing Commission*, page 116, January 2019

Second, public investment in new homes for social rent was an early casualty as new investment in social rented housing virtually dried up. According to the *Social Housing Commission*²⁵ the Government's Affordable Homes Programme 2011 – 2015 gave no grant at all to social rented housing. Under the subsequent 2016 – 2021 Shared Ownership and Affordable Homes Programme²⁶ social rented housing was not even eligible for funding initially. The Government relaxed the criteria in October 2017, introducing social rent as a tenure eligible for funding but only focused on areas of high need. £2 billion was made available of which £1 billion would be spent in London. The statistics speak for themselves: 39,559 homes for social rent built or acquired in 2009/10 falling to just 6,434 in 2017/18.



Instead the Government shifted its priorities, effectively abandoning social rented housing and redirecting resources into a new model that it called “affordable rent”, anything up to 80% of market rents. A key issue with the “affordable rent” model is the decoupling of affordability with household income, and instead using market rents as the basis for rent setting, immediately freezing out people on low incomes from housing.

As the Chief Executive of the Peabody Trust explained, rents, under the new definition of affordable, typically cost between £65 and £80 more a week compared to traditional social rents for an equivalently sized property in an equivalent area. In a written statement²⁷ the then Housing Minister Grant Shapps told Parliament that “affordable rent” was designed to ‘provide an offer which is more diverse for the range of people accessing social housing, providing alternatives to traditional social rent’.

Third, cuts in Government grants to local authorities have resulted in significant reductions in the planning officers needed to process planning applications. The situation is replicated in environmental health, trading standards and other vital functions necessary for the effective regulation of the private rented sector.

EFFECTIVE USE OF PUBLIC EXPENDITURE

The failure of the Government's housing policies has resulted in significant additional costs for taxpayers and questions about whether the Government's policies provide good value for money for the taxpayer²⁸.

²⁵ *Shelter, Social Housing Commission*, page 97, January 2019

²⁶ *Shared Ownership and Affordable Homes Programme 2016 – 2021; Addendum to the Prospectus*; June 2018

²⁷ *Hansard*; 9 December 2010

²⁸ *Public Accounts Committee report on homeless households, eleventh report of session 2017-19*

HOMELESSNESS

For the individual, homelessness is traumatic, stressful and can result in months or years in temporary accommodation, often away from established social and community networks. It damages children's education, affects mental health and even shortens life expectancy.

For the taxpayer, expenditure on homelessness, while vital for the individual, is not expenditure that produces a productive outcome and does not result in positive public policy outcomes. The Homelessness Reduction Act, legislation placing a duty on local authorities to prevent and relieve homelessness, was underfunded and underestimated by a factor of almost five, with the London School of Economics estimating costs per case at £2,500 compared to MHCLG's £530 per head funding of the Act's new duties²⁹.

The National Audit Office (NAO) found that in 2015/16 councils spent more than £1.1bn on homelessness and that over three quarters of that spending - £845m – was on temporary accommodation. £635m of that sum was met through housing benefit and councils recovered £585m of that £635m from the Department for Work and Pensions.

The NAO went on to say that spending on temporary accommodation had increased by 39% in real terms since 2010/11, that there were wider costs due to the impact of homelessness on other public services such as healthcare. Worryingly, the Government did not have a robust estimate of what those wider costs were and had not fully assessed or evaluated the impact of changes to Local Housing Allowance on homelessness.

HOUSING BENEFIT AND UNIVERSAL CREDIT

The Government spends more than £8 billion a year supporting tenants who live in the private rented sector, yet there is no requirement that private landlords in receipt of Housing Benefit or the housing element of Universal Credit meet minimum standards to ensure taxpayers get value for money and tenants live in homes that are fit for human habitation.

The evidence shows that the housing crisis is worsening. Citizens and workers need access to good quality genuinely affordable homes across all housing types, but increasingly those on modest incomes are struggling to access and sustain a home, from where they can put down roots and plan their lives.

The loss of around one and a half million homes in the social rented sector since 1979 and the unaffordability of home-ownership have together driven thousands into the private rented sector, which is often associated with insecure tenancies, high rents and poor-quality housing.

With housing costs now the largest single demand on household incomes, thousands of hard-working citizens, especially young workers, struggle to afford a home to rent or buy, and as a result face financial hardship, poverty and pressure on their work-life balance.

Government must take urgent action to tackle the housing crisis by improving the supply, affordability, accessibility, standards and quality of housing and by strengthening the rights and protections for people in the social and private housing systems.

²⁹ *The Cost of Homelessness Services in London: An LSE London project for London Councils*

2. Unison's Housing Policy Agenda – Tackling The Housing Crisis

BUILD AND INVEST IN MORE SOCIAL QUALITY RENTED HOMES

July 2019 marked the centenary of the 1919 Housing and Town Planning Act – sometimes referred to as the Addison Act - which made the provision of housing a national responsibility. Councils were given significant public subsidies, so they could begin to build homes at scale to address the housing crisis at the time.

A hundred years later there is an urgent need for councils to return to their historic role of building the homes their local communities need, as the nation faces another housing crisis.

We are simply not building enough homes - particularly social rented homes - to meet housing demand.

As stated earlier, less than 6,500 social rented homes were either built or acquired in 2017/18. This falls far short of what is needed to tackle the housing shortage.

The Government needs to commit to a national house building programme, which puts quality social rented and truly affordable housing at its heart, as part of a strategy to increase the supply of all types of housing.

UNISON is calling for this strategy to set an initial target of 150,000 new quality social rent homes per year and welcomes the modelling undertaken by Capital Economics³⁰, commissioned by Shelter for the *Social Housing Commission*. It looks at an additional 3.1 million social rent homes between 2020 and 2039.

PUBLIC INVESTMENT TO BUILD SOCIAL RENTED HOMES

The UK Housing Review (2018)³¹ says that the current backlog of households with housing need is 4 million and that over a fifteen-year timeframe, the level of new house building required will climb to 340,000 new homes a year.

A critical policy shift took place during the 1980s when the Government sought to effectively end the role of local authorities in building new homes for (social) rent and encouraged the depletion of the local authority housing stock firstly through the Right to Buy, which sold heavily discounted public assets to private individuals and secondly through the large scale voluntary transfer (LSTV) of local authority housing stock to the second generation of housing associations.

The impact of the policy shift can be seen in Table 1, where the annual number of new local authority starts drops from over 90,000 in 1977/78 to less than 2,000 in 2017/18.

³⁰ Capital Economics; *Increasing Investment in Social Housing*; January 2019

³¹ Chartered Institute of Housing; *UK Housing Review 2018*

Table 1

Permanent Dwellings started (England)				
	Private Enterprise	Registered Providers	Local Authorities	Total
1977-78	115,640	26,350	90,750	232,740
1987-88	174,890	9,920	15,980	200,790
1997-98	136,280	19,630	260	156,170
2007-08	146,160	24,100	180	170,440
2017-18	133,820	24,730	1,630	160,180

A key component of any solution must be the return of major public sector house building programmes.

UNISON calls for an increase in public subsidy through upfront capital grants and increased borrowing from the Public Works Loans Board (PWLB) to deliver these homes, and the maximisation of the opportunities to develop the new skilled house-building workforce, providing long term employment that a sustained house building programme requires in communities across England.

THE NEED FOR A RETURN TO UPFRONT CAPITAL SUBSIDY

No government has been able to deliver a programme of social rented housing without some form of public subsidy.

The 1988 reforms that deregulated the private rented sector began to shift that subsidy from an upfront capital subsidy in the form of grants to local authorities and housing associations, to an ongoing revenue subsidy through housing benefit (and now the housing element of Universal Credit).

An upfront capital subsidy has the benefit of reducing the proportion of costs that need to be financed through borrowing. This is then repaid over time from the future rental stream and has to be supported by the ongoing revenue subsidy.

Nicholas Ridley MP's 1988 promise that deregulation of the private sector would not price people on lower incomes out of the market only lasted seven years.

'Housing Benefit will be available to help tenants who cannot afford the full market rents. This is a key component of our policy ensuring that deregulation does not price lower income households out of the market'³².

That 'key component' was abandoned in 1995 by then Secretary of State for Social Security, Peter Lilley, who faced an escalating housing benefit bill for tenants living in the

³² Nicholas Ridley MP, Institute of Housing Conference, 17 June 1988

private rented sector. Financial estimates by the Department for Social Security (now the Department for Work and Pensions) were grossly underestimating the growth in expenditure that the Government's reform had unleashed.

*'Although a rent may be appropriate for a particular property it is not necessarily reasonable for housing benefit to meet the rent in full'*³³

The quarter of a century that followed Peter Lilley's abandonment of that key component has been marked by huge growth in expenditure on housing benefit to private landlords and ever-increasing restrictions on the support provided to private tenants. It is a significant factor in the growth of in-work poverty.

Despite those restrictions, housing benefit expenditure on private rented accommodation continued to grow from £3.6bn in 1994/95 to a forecast £8.2bn (nominal terms) in 2019/20³⁴.

That growth has been driven by increases in rents and in the number of people living in the private rented sector who need assistance with their housing costs.

Now is the time for a fundamental shift back to upfront capital subsidy.

COSTS AND BENEFITS OF A MOVE TO UPFRONT CAPITAL SUBSIDY

Deregulating the private rented sector has been an expensive decision for taxpayers.

On average housing benefits to private rented sector tenants cost the taxpayer £982 per year more than the housing benefit to housing association tenants and £1,242 per year more than the housing benefit to local authority tenants.

Shelter commissioned Capital Economics to provide a cost benefit analysis of adopting a different approach for the *Social Housing Commission*³⁵. They calculated that over the decade from 2006/07, the increased reliance on the private rented sector instead of the social rented sector increased the costs to taxpayers by £6.2bn in real terms.



A return to upfront capital subsidy would have several benefits. First, the investment in new homes creates jobs and boosts local economies. For every £1 spent on construction, the economy benefits by £2.84³⁶ and the government benefits from higher levels of income tax, national insurance and corporation tax.

Second, if some of the new homes enable people to move out of the private rented sector, there would be ongoing savings in housing benefit (which is currently being replaced by the housing element within Universal Credit) over time.

Capital Economics modelled the impact of building 3 million new social rent homes over the next twenty years, with half of them enabling people to move from the private rented sector and the impact of this on the economy and the government's finances.

³³ Peter Lilley, June 1995

³⁴ Autumn Budget 2018; Outturn and forecast; DWP; benefit expenditure and caseload

³⁵ Capital Economics; Increasing investment in social housing; January 2019;

They used the latest Government assumptions – that the average capital grant is £72,600 per home, prevailing interest rates – and applied a 3.5% discount rate in line with HM Treasury Green Book.

The Social Housing Commission summarises the research as follows:

“Capital Economics research shows the net cost benefit impact for the public finances. The gross additional cost is on average £10.7bn per year. BUT the annual net cost comes to £3.8bn on average per year, rising to a peak of £5.4bn at today’s price. This represents an increase of just over 2% in public sector net debt and less than 1% of GDP.

Moreover, after the 20-year programme the returns on this investment will be achieved within just one generation. Capital Economics demonstrates that 39 years after beginning a 20-year building programme, it will have paid for itself – after which time it saves the Government money in each year’.”

It is 39 years since the major policy shift introduced by Nicholas Ridley MP. This is a compelling argument for the lessons to be learnt and a generational policy shift back to up-front capital grants.

COMMUNITIES' SHARE OF GAINS FROM PUBLIC INFRASTRUCTURE INVESTMENT AND REDEVELOPMENT

The Jubilee line extension in London cost £3.5 billion. Between 1992 and 2002 it created an unearned uplift of more than £13 billion for the landowners in the vicinity of the 11 tube stations. A report for Transport for London³⁶ (TfL) suggested that ‘eight prospective TfL projects that cost around £36bn (including Crossrail 2) could produce land value uplifts of about £87bn’.

The debate about how communities can share in the increases in land value that flow from planning permissions or from public infrastructure investment is much more focused. The Housing, Communities and Local Government Report following the inquiry into Land Value Capture³⁷ began:

‘Land values increase for many reasons... but some of the most significant increases arise from public policy decisions, in particular the granting of planning permission and the provision of new infrastructure ... Landowners currently retain a large proportion of the increase in land value arising from planning permission it is fair, therefore that a significant proportion of the uplift be available to national and local government to invest in new infrastructure and public services.’

³⁶ Transport for London, Land value capture, February 2017

³⁷ Housing, Communities and Local Government (Select) Committee; Tenth Report; Land Value Capture; September 2018

The National Audit Office (NAO) report³⁸, [Planning for New Homes \(February 2019\)](#) found that developer contributions through the Community Infrastructure Levy and Section 106 were not keeping pace with the rise in house prices. It found that while the average house price has gone up by just over 30% in the eight years 2007/08 to 2016/17 (£191,904 to £230,037), developer contributions per new home permissioned (through the Community Infrastructure Levy (CIL) and Section 106)) have remained stable (£18,972 to £19,149).

LAND COMPENSATION REFORM

UNISON also wants to see land reform in the planning system, including land compensation rules that release land at lower prices for councils and housing associations on which to build new social rent homes. This should include measures which allow councils to purchase land at its existing use value (EUV) and then capture any uplift in the value of land if it is invested in new social homes and supporting infrastructure.

FINANCIAL FREEDOMS FOR COUNCILS

Local authorities in England with retained council housing became 'self financing' in April 2012. One of the features of this new system is that capital receipts from the sale of council houses under the Right to Buy are split between the Government and the local authority. The split is 70:30.

The 2012 settlement included an assumed annual receipt from Right to Buy sales. In April 2012 the Government increased the maximum discount to £82,800 outside London and £110,500 in London³⁹ in order to encourage sales under the Right to Buy.

This decision had implications for the 'self financing' arrangements that councils had already agreed with the Government, which had made assumptions about future Right to Buy sales, and therefore future rental income streams. These would now need to be amended because the level of Right to Buy sales would be higher than previously assumed.

The Government accepted this argument and agreed to make the relevant technical adjustments.

When the Government announced the increase in Right to Buy discounts it also made a commitment to one to one replacement for the loss of stock at an aggregate national level. In December 2013 *Inside Housing* questioned whether that commitment was being met and reported that only one home had been built for every seven homes that had been sold. The publication reported that so far in that year, 10,954 homes had been sold and only 1,662 replacements had been started.

The Government adopted a different approach to the treatment of receipts over and above those assumed in the self-financing settlement. Councils would be able to keep all those additional receipts if they reached an agreement with the Government that they would be used for replacement housing. But there were strings attached. The capital receipts had to be spent within three years and only 30% of the cost of any replacement home could be met from those additional receipts – the balance - 70% had to be found elsewhere.

³⁸ National Audit Office; *Planning for new homes*; February 2019.

³⁹ 2019/20 figures quoted – the discount is uprated by inflation annually

This rigid framework meant that councils in England found it difficult to meet the requirements and build homes to replace those sold. For example, some of the 70% that needed to be found elsewhere might depend on a developer meeting their obligations under a Section 106 agreement. In Scotland and Wales, the Right to Buy was ended in 2016 and 2017 respectively to protect social housing stock.

In 2018, Theresa May's Government were forced to admit that the current restrictions on the use of receipts from Right to Buy sales creates barriers to delivering more homes. It pledged "to help councils to build more homes" and consulted on proposals to give councils more flexibility. UNISON responded to the consultation and argued that while the proposals were a step in the right direction, they did not go far enough to ensure that existing social housing was protected.⁴⁰

UNISON agrees with the Local Government Association (LGA) that councils should retain 100% of capital receipts, should be able to make their own decisions about how they are deployed and whether they are invested in the existing stock, acquiring homes or building new ones.

ACCESSIBILITY AND HOUSING

As this paper has highlighted, it is crucial that we build more council and social rented homes that are truly affordable for ordinary citizens and public service workers on modest incomes. But it is not only about the numbers and types of homes we need to build. It is also about ensuring that homes across the housing system are accessible to people with disabilities. A survey by Habinteg Housing Association (HA)⁴¹ found that "most homes in England, Scotland and Wales were no go zones". Many homes are inaccessible for a variety of reasons, including steps to the front door and bathrooms being located on an upper floor. The survey revealed that "7 out of 10 people said it would not be possible for wheelchair users to access all areas of their home. A total of 61% said wheelchair users would not be able to use the bathroom facilities without assistance. 58% said they would not be able to make use of the appliances and furniture in any room excluding the bathroom".

Homes across all housing types should be flexible, adaptable and accessible to vulnerable people, including the elderly and people with disabilities, such as wheelchair users. New homes must also meet higher access standards as set out in building regulations. Specifying accessibility standards at the outset of any new building programme is cost effective, as it saves on the cost of making adaptations at a later stage and improves the quality of people's lives as they journey through life.

UNISON, alongside Habinteg HA, wants to see the Government take action to make sure all new homes are built to accessible and adaptable standards.

TACKLING HOUSING AND THE CLIMATE CHANGE EMERGENCY

The nation faces not just a housing crisis but also a climate crisis. Our homes are not being built to the highest environmental standards. Currently, housing contributes to 14% of the country's greenhouse gas emissions. There is a case to be made for building homes to the highest environmental standards and de-carbonising existing homes. By making homes energy efficient, households will not only live in warm and energy efficient homes, but they will benefit from reduced energy bills and the air quality in the environment will benefit too due to reduced carbon emissions from housing.

⁴⁰ UNISON response to government consultation on Right to Buy; October 2018

⁴¹ [YouGov poll commissioned by Habinteg HA on accessibility to housing, 2019](#)

UNISON wants the Government to commit to “a new green standard” to make homes warm and efficient as well as cost effective for tenants, often on fixed or low incomes.

RECOMMENDATIONS

UNISON is calling on the Government to:

- ❖ *Invest in a national house-building programme and increase the supply of all types of housing to at least 340,000 new homes per year, of which at least 150,000 would be new good quality social rented homes, built by councils and housing associations for people on below median incomes, which will also help create jobs and boost the economy*
- ❖ *Restore direct investment in public housing through upfront capital grants from central Government and borrowing from the Public Works Loan Board to enable the building of a new generation of quality social rented homes*
- ❖ *Commit to a cost benefit analysis by the Treasury of the model proposed by Capital Economics for the Social Housing Commission*
- ❖ *Establish a Housing Capacity Fund to provide grant funding to promote the building of new homes for social rent. Such a fund would contribute to raising quality, standards and long term, well paid employment regionally, as well as help build in-house capacity, and develop skills and expertise*
- ❖ *Require that new social rent homes meet the highest environmental, building and safety standards, have good space standards and high levels of energy efficiency; and are built with good public transport links to assist the Government in meeting its climate change objectives*
- ❖ *Ensure that the appropriate infrastructure investment in, for example, schools, health and leisure facilities are integrated into the local development plans for new homes*
- ❖ *Introduce a new “green standard” to make all new homes “zero carbon” and improve the energy efficiency of existing homes to make them safe and warm by retrofitting efficient insulation, double glazing and efficient energy technologies*
- ❖ *Ensure that new homes are accessible and adaptable to meet the needs of people with disabilities, including wheelchair users*
- ❖ *Improve security of tenure for all tenants – in council housing, housing association and private sector homes*
- ❖ *Introduce measures which allow councils to purchase land at its existing use value (EUV) and then capture any uplift in the value of land if it is invested in new social homes and supporting infrastructure*
- ❖ *Introduce a new system of land value capture so that a significant proportion of the uplift in land value is made available to national and local government to invest in infrastructure and public services*
- ❖ *Strengthen and rebalance the systems of planning gain (Community Infrastructure Levy and Section 106) to ensure that local communities, through their local councils, genuinely share in the uplift in site value currently being enjoyed only by private developers and landowners*
- ❖ *Allow councils to retain 100% of capital receipts so they are able to make their own decisions about how they are deployed and whether they are invested in the existing stock, acquiring homes or building new ones*

REDEFINE “AFFORDABLE HOUSING”

The UK Government's current definition for “affordable housing” is very broad.

It covers different types of housing including social rent, intermediate rent and the so called ‘affordable rent’ which can be up to 80% of the market rent, as well as shared-ownership homes for sale.

The use of such a broad definition has meant that developers and local authorities have been able to satisfy planning requirements without providing any housing for social rent. It has also allowed the Government to give the false impression it is assisting those with the greatest housing need when in practice public investment is simply not reaching that section of the community.

The so-called ‘affordable rent’ is unaffordable, not only, as the Chief Executive of the Peabody Trust has explained, are rents under the ‘affordable rent’ model between £65 and £80 a week more than the social rents for an equivalently sized property in an equivalent area, restrictions on the maximum rents supported through local housing allowances (and now Universal Credit) mean that the extra cost is borne by the tenant.

The term ‘affordable rent’ is discredited amongst tenants, housing professionals and in the community at large and it should be abandoned.

A new definition is needed in England that is linked to the reality of household incomes and that households are regarded as facing housing stress when housing costs exceed one third of their household income. The Scottish Government definition of affordable rents is based on a rent to income ratio, taking into account household income after tax and benefits, including housing benefit.⁴²

RECOMMENDATIONS

UNISON is calling on the Government to:

- ❖ ***End the use of so called “affordable rent” homes, set at up to 80% of market rates***
- ❖ ***Establish a new definition of “affordable housing” linked to the incomes of people in the lowest earnings quartile, not market prices***

⁴² <https://www.gov.scot/publications/rent-affordability-affordable-housing-sector-literature-review/>

PROTECT THE EXISTING SOCIAL RENTED HOUSING STOCK

As stated earlier, according to the *Social Housing Commission*⁴³ while the population has grown and the number of households has increased, there are around 1.5 million fewer social rented homes in England today than there were in 1980.

The priority must be for the existing social housing stock to be protected. However, the Government continues to promote housing policies which deplete the existing social rented housing stock.

In 2016 the Government extended the Right to Buy policy (RTB) to housing association tenants under the Housing and Planning Act. This followed a Voluntary RTB deal negotiated between the Government and the National Housing Federation (NHF) which represents housing associations. During the legislation's passage in parliament, the proposals faced strong opposition. UNISON argued that the policy would lead to a further depletion of social rented homes and have a negative impact on the housing association workforce and housing supply. The Government has since put the extension of the policy on hold for the foreseeable future except for a pilot scheme. This was launched in 2018 in the Midlands. While there has been low take up of the scheme, the current Government has recently announced plans to extend this to other areas of the country.

In October 2019 the Secretary of State for Housing, Robert Jenrick MP, issued a press statement stating that the Government wished to work with housing associations on a voluntary basis with regard to introducing Shared Ownership Right to Buy. It stated:

'For those tenants in new stock, there will be an automatic Right to Buy a share of their home from as little as 10%, with the ability to increase that share over time, up to full ownership.'

UNISON is strongly opposed to the existing Right to Buy for council and housing association tenants. It moves social housing into the private sector, all too often leading to homes built with public money ending up in the profit making private rented sector, at a time when we are not building enough social rented homes and there's a growing demand for such homes.

For precisely the same reason we are opposed to the introduction of the Voluntary Shared Ownership Right to Buy for housing association tenants. UNISON believes that both council and housing association homes must be preserved as a societal resource, providing homes at social rents. We therefore have serious concerns about how the proposed policy will impact on the sustainability and stability of the housing association sector in which our members work.

UNISON wants the government to rethink its housing strategy which must involve ending the Right to Buy for tenants that wish to buy their council home or their housing association home (under the preserved Right to Buy, in the case of stock transfers), or under the proposed Voluntary Shared Ownership Right to Buy

This would have the added benefit of bringing greater stability to social housing finances that are currently disrupted by the loss of stock and to the workforces that may face reductions as a result of the loss of rental income when properties are sold.

⁴³ *Shelter; Social Housing Commission; January 2019; page 94*

RECOMMENDATIONS

UNISON is calling on the Government to:

- ❖ *End the Right to Buy schemes in England to protect the existing social housing stock, in line with Scotland and Wales*
- ❖ *End the conversion of social rent homes to so called 'affordable rents'*
- ❖ *Promote the conversion of homes previously let under 'affordable rent' to social rent when they become vacant*

OVERHAUL THE WELFARE SYSTEM

Since 2010 significant changes have been made to the Welfare System, including cuts, caps and freezes to benefits: such as Housing Benefit, the Benefit Cap, and cuts to tax credits and work allowances within Universal Credit (UC). This has resulted in billions of pounds of savings, but left thousands of low-income families and those with disabilities or long-term medical conditions thousands of pounds worse off, and facing financial hardship, poverty and homelessness.

The damning report from the UN Special Rapporteur⁴⁴ on extreme poverty and human rights laid bare the impact of austerity in the United Kingdom:

"Although the United Kingdom is the world's fifth largest economy, one fifth of its population (14 million people) live in poverty, and 1.5 million of them experienced destitution in 2017. Policies of austerity introduced in 2010 continue largely unabated, despite the tragic social consequences.

Close to 40 per cent of children are predicted to be living in poverty by 2021. Food banks have proliferated; homelessness and rough sleeping have increased greatly; tens of thousands of poor families must live in accommodation far from their schools, jobs and community networks; life expectancy is falling for certain groups; and the legal aid system has been decimated.

...The bottom line is that much of the glue that has held British society together since the Second World War has been deliberately removed and replaced with a harsh and uncaring ethos. A booming economy, high employment and a budget surplus have not reversed austerity, a policy pursued more as an ideological than an economic agenda."

One of the first steps taken by the Conservative led Coalition Government was to reduce the assistance provided to the housing costs faced by people in the Private Rented Sector. Instead of assisting with rents that were up to the median rent in each Broad Market Rental Area (BMRA), the Government set a cap by property size and restricted any assistance to the bottom 30% of market rents.

⁴⁴ United Nations General Assembly; Human Rights Council 24 June-12 July 2019; Visit to the United Kingdom and Northern Ireland; Report of the Special Rapporteur on Extreme Poverty

That assistance was provided through local housing allowance (private sector housing benefit) and more recently through the housing element of Universal Credit. However, restrictions on the increases in Local Housing Allowances and the subsequent four-year freeze (with minor exceptions) between 2016 and 2020 now mean that the assistance provided does not even meet costs in the bottom 30% of market rents. Figures published by the Department for Work and Pensions⁴⁵ show that only 7% of one- and two-bedroom homes in the Private Rented Sector had rents that were at or below LHA rates.

Table 2

Local Housing Allowance (LHA): Proportion of private market rents at or below the LHA of one- and two-bedroom homes in the Private Rented Sector in England and Wales

Region or Nation	Proportion of private market rents that are at or below the local housing allowance 1-bedroom properties	Proportion of private market rents that are at or below the local housing allowance 2-bedroom Properties	Proportion of private market rents that SHOULD be at below the local housing allowance according to Government policy for both one- and two-bedroom properties
London	7%	7%	30%
Eastern	9%	9%	30%
South East	10%	10%	30%
South West	14%	14%	30%
West Midlands	16%	14%	30%
East Midlands	17%	17%	30%
Yorkshire and the Humberside	20%	21%	30%
Wales	22%	22%	30%
North West	23%	22%	30%
North East	26%	25%	30%

Source: Department of Works and Pensions, September 2019

Research by Crisis and the Chartered Institute for Housing⁴⁶ found that the gap between the maximum Local Housing Allowance and the rent at the 30th percentile in Central London was £854.40 per month (£213.60 per week) and £227.20 per month (£56.80 per week) in Inner London East. A briefing note from Shelter⁴⁷ found that in one in five areas in England a family renting a two-bedroom home at the 30th percentile needed at least £100 per calendar month, on top of the full LHA amount they are eligible for, just to cover their rent.

⁴⁵ Written Answer; Will Quince to question from Stephen Timms MP; WA 286083: <https://www.parliament.uk/business/publications/written-questions-answers-statements/written-question/Commons/2019-09-03/286083/>

⁴⁶ Cover the Cost; Crisis and Chartered Institute of Housing; May 2019

⁴⁷ Shelter briefing; Westminster Hall debate on Universal Credit and debt: https://england.shelter.org.uk/_data/assets/pdf_file/0003/1769205/Westminster_Hall_Debate_on_Universal_Credit_and_Debt.pdf

Table 3 - The Impact of the Local Housing Allowance (LHA) Freeze

Broad Market Rental Area	Difference between Monthly rent at 30th Percentile and LHA rate For two-bedroom home	Broad Market Rental Area	Difference between Monthly rent at 30th Percentile and LHA rate For two-bedroom home
Brighton and Hove	£112.71	Milton Keynes	£108.24
Bristol	£126.58	Northampton	£92.73
Cambridge	£156.74	Southern Greater Manchester	£76.25
Central Greater Manchester	£113.02	South West Essex	£131.62
Chilterns	£108.67	York	£88.04

Source: Shelter Briefing, Westminster Hall debate on Universal Credit and Debt, May 2019

There are therefore increased shortfalls in the benefit received and the rent to be paid, meaning that the benefit does not meet housing costs. This is causing people to experience financial hardship with a direct impact on living standards as families face real choices between paying for their food, travel, and energy costs and keeping a roof over their head. The difficulty in accessing decent and affordable housing in the Private Rented Sector increases the risk of poverty and homelessness. These problems are exacerbated by the 'bedroom tax', the 'benefits cap', the extension of the shared accommodation rate to single people under 35 years old (previously 25 years old), the five week wait and other delays in making initial Universal Credit payments.

The Government has recently confirmed its commitment to end the freeze on LHA, so rates will rise accordingly to inflation from April 2020. While this is a step in the right direction, it does not go far enough. UNISON would like to see an overhaul of the Welfare System to ensure that people on low incomes receive adequate support. UNISON want to see LHA rates raised to cover the cheapest third of local rents and reinstate the link between housing benefit rates and local incomes, ensuring that low income families receive adequate support to meet their housing costs, and to prevent poverty and homelessness

RECOMMENDATIONS

UNISON is calling on the Government to:

- ❖ ***Raise Local Housing Allowance (housing benefit) and the housing element of Universal Credit so they reflect the actual cost of private renting locally; and restore the link between housing benefit rates and local incomes***
- ❖ ***End the 5 week wait for the first payment under Universal Credit***
- ❖ ***End the Benefit Cap***
- ❖ ***End the bedroom tax***
- ❖ ***Repeal the two-child limit***
- ❖ ***Allow claimants of Universal Credit to have the housing element paid directly to their landlord, if they choose to do so***
- ❖ ***Remove the shared accommodation rate (SAR) and other differential age-based benefits***

REGENERATION AND RURAL HOUSING

REGENERATION

Estate regeneration schemes may be proposed for a variety of reasons – addressing the problems of high rise and system built estates built in the '60s and driven by the subsidy system imposed on councils by the Government; opportunities to make better use of land, increase the overall number of homes and provide additional community facilities, or returning to a traditional streetscape. In the process regeneration should improve the quality of homes and the living environment for local people.

Schemes can involve the demolition of whole estates. The new homes built are likely to include a mix of tenures with homes for private sale or shared ownership, intermediate, "affordable rent" as well as social rent. However, private developers may also have other objectives and inadequate finance may mean they lead to damaging consequences such as the disruption of community and social networks. Tenants and leaseholders whose homes are going to be demolished find that their lives are severely disrupted, not just by the lengthy construction period but because their housing costs increase or they find that they cannot remain in the area they have lived in for years because the new homes and other alternatives are out of reach for local residents on average incomes.

Estate regeneration schemes have produced more homes although often with a net loss of social rented homes. For example, Barnet Council planned to regenerate the Grahame Park Estate in Barnet. The plan involved the demolition of 630 homes and the building of 1,083 new homes, with a net loss of 257 socially rented homes. The proposals were rejected by London Mayor Sadiq Khan in December 2017 and in July 2018 he introduced a new policy that made a residents' ballot a precondition of funding for any major estate regeneration scheme that involved the demolition of social rented homes.

At the same time, developers have seen windfall profits as the house price assumptions built into the original options appraisal assumptions have been vastly exceeded, or the tenure mix is revised in favour of options for sale. Councils might be expected by development partners to assume all the financial risks and at the end of the redevelopment all the land may have moved from the public to private realm.

RURAL HOUSING

Lack of affordability is not isolated to urban areas. People living in rural areas also face increasing challenges in accessing decent, secure and affordable homes.

Median earnings for employment in rural areas are lower than median earnings for employment in predominantly urban areas. The 2016 ratio of lower quartile house prices to lower quartile earnings was 8.7 in mainly rural areas, 8.3 in predominantly rural areas, 8.0 in largely rural areas compared to 5.3 in urban areas with minor conurbations and 6.3 in urban areas with major conurbations.

In the absence of sufficient levels of affordable long-term accommodation, young people are more likely to move away from rural communities, essential services disappear, and the future of the rural community is put at risk.

Research by the Institute for Public Policy Research (IPPR) found that rural areas are likely to see significant reductions in their working age populations by 2038 and that by then 63 people will be aged over 65 for every 100 people of working age, compared with 49 for every 100 in 2014.

Research by Shelter and the Campaign to Protect Rural England (CPRE) found that planning rules on viability assessments were being exploited by developers to reduce their affordable housing commitments. The research found that over a 12-month period 938 homes had been lost through viability assessments in just eight rural councils.

Rural exception sites are a key mechanism for the delivery of affordable housing in rural areas, allowing land owners to bring forward sites to meet local need. But just five local authorities accounted for 55% of all the rural exception sites brought forward in 2016/17.

RECOMMENDATIONS

UNISON is calling on the Government to:

- ❖ *Introduce a framework that ensures estate regeneration schemes result in no net loss of social rented homes, and protect tenants and leaseholders 'right to remain'*
- ❖ *Ensure that if public funding is involved it should be conditional on a positive resident ballot*
- ❖ *Allow full tenant and leaseholder participation in scheme design and in the layout and internal decor of the new home they will move to*
- ❖ *Allow public sector partners to retain a controlling stake in partnerships and protecting tenants and the public interest*
- ❖ *Ensure that the scope for re-negotiation by private sector partners on risk and reward in regeneration partnerships are restricted and tightly controlled, including clear, transparent viability assessments so that private profit is not put before the delivery of genuinely affordable housing*
- ❖ *Introduce measures that prevent developers exploiting viability assessments at the expense of meeting local housing need in both rural and urban areas.*

CONSUMER STANDARDS, RIGHTS AND REGULATION – SOCIAL HOUSING

The Grenfell Tower fire was the worst residential fire since the Second World War. Seventy-two people died, and many more lives were wrecked. It exposed poor-quality housing, poor safety standards, a lack of investment in housing and the impact of deregulation for social housing and private rented homes across the country. It also exposed the difficulties social tenants can face in holding their landlords to account over the safety of their homes.

Tragically, it highlighted that the system of redress, consumer standards and regulation in the Social Rented Sector is complex, ineffective and protracted, and unresponsive to the needs of social housing tenants.

Following the disaster, Shelter brought together the *Social Housing Commission* which spent a year investigating the issues. Their report⁴⁸ found that 60% of social housing tenants think that their landlord listens to their concerns and 65% agreed that their landlord resolves the issues in their home in a timely way. But they are also more likely than private tenants to feel that they have issues unresolved.

Their consultation found that many social renters felt powerless. Once they have exhausted their landlord's complaints procedure tenants can complain to the Housing Ombudsman. The average time for the Ombudsman to give a determination was eight months, even in cases of a risk to personal safety. This left tenants feeling vulnerable, frustrated and helpless because issues were not resolved swiftly and effectively.

To make things worse, the Localism Act 2011 introduced 'a democratic filter' between exhausting the landlord's procedure and approaching the Housing Ombudsman. The 'filter' expected tenants to ask for their complaint to be considered by a local MP, councillor or designated tenant panel. If they wanted to go straight to the Housing Ombudsman, they now had to wait eight weeks to do so – another delay. It didn't and does not work. 93% of tenants didn't use it and simply waited a further eight weeks before applying to the Ombudsman. The filter process should be scrapped.

Further, there are very limited opportunities to escalate issues to the Social Housing Regulator. The Regulator's role is primarily focused on financial viability and professional governance of social housing providers (councils and housing associations) and its stated approach is 'reactive only and therefore we do not have a role in resolving individual disputes between landlords and tenants'. This means that the concerns of tenants around issues such as fire or electrical safety are still not being quickly and adequately dealt with or resolved.

AN EFFECTIVE VOICE FOR TENANTS

The tragedy also prompted the then Prime Minister, Theresa May to admit⁴⁹ '*for too long...we simply have not given enough attention to social housing*' and the recognition that one of the legacies of the awful tragedy must be to bring social housing tenants 'into the political process'.

Since then, A Voice for Tenants (AV4T) – a steering group drawn from the existing national tenant organisations – TAROE, CCH, NFTMO, TPAS and ARCH - has been

⁴⁸ Shelter; *Social Housing Commission; Building for our future; A vision for social housing; January 2019*

⁴⁹ Prime Minister's statement following the Grenfell Tower Fire; Hansard; 22 June 2017, col 166

working with MHCLG, without success, to establish a national voice for social tenants that can speak on behalf of social housing tenants.

Many housing associations let properties in multiple local authority areas so there is a need to develop tenant organisation both within local authority areas and across individual landlords.

A national voice for social housing tenants would provide a research and information service, training and advice to local and landlord wide tenant organisations.

RECOMMENDATIONS

UNISON is calling on the Government to:

- ❖ *Establish a new consumer regulator for social housing to raise standards in the sector, ensuring tenants receive high quality service when they face problems with their home. The new regulator would sit alongside the existing social housing regulator which would continue to maintain its focus on financial viability and governance.*
- ❖ *Remove the 'filter' that delays referrals to the Housing Ombudsman*
- ❖ *Empower tenants to have a strong voice at a local and national level*
- ❖ *Support the creation of an independent national tenants organisation or union to speak on behalf of social housing tenants, to champion the interests of social housing tenants and their involvement in housing matters that affect them; encourage the development of independent, democratically accountable representative local and landlord wide tenants' organisations that would have the right to take issues to the new consumer regulator*
- ❖ *Expand the role of the Housing Ombudsman to improve and speed up the complaints system to ensure that the concerns of tenants - in both social and private rented sectors - are heard and acted upon*
- ❖ *Set up a national building safety fund to carry out fire safety works in all council and housing association homes, including the removal - and replacement - of all flammable cladding and insulation from residential homes, regardless of the height of the buildings/tower blocks*
- ❖ *Update the Decent Homes Standard to:*
 - *reflect 'new' guidance on building regulations around a 'new' fire safety standard, to cover safety issues such as the use of safe building materials in the construction, refurbishment and maintenance of buildings, as well as fire doors and other safety measures including the use of sprinklers and a fire escape route*
 - *reflect environmental standards, including noise and insulation to ensure that homes are environmentally efficient and cost effective to tenants*
 - *Fully fund a national Decent Homes Programme so that social housing providers have the resources to enable them to meet the Decent Homes Standard as well as carry out necessary fire safety and improvement works, so that a further tragedy such as Grenfell is prevented*
- ❖ *Introduce new legislation to make the installation of sprinklers in all existing and newly built high-rise residential buildings compulsory*
- ❖ *Provide social tenants with more transparent information about the safety of their homes, as well as information on how to engage in decision making processes through resident forums*

OVERHAUL THE PRIVATE RENTED SECTOR

A GROWING HOUSING TENURE

Fuelled by the affordability crisis in owner occupation and a social rented sector that is increasingly inaccessible, private renting is the fastest growing tenure in the UK. The Private Rented Sector has grown by 1.7 million properties in less than a decade, increasing from 2.8 million to 4.5 million properties between 2008 and 2017.

But the sector is poorly regulated and increasingly unaffordable. It also has the highest proportion of non-decent homes⁵⁰ (25% - 1,174,883) and the worst safety record of any tenure (15.4% - 722,344 homes with a category 1 hazard). Rats, mouldy walls, exposed electrical wiring, leaking roofs and broken locks are some of the problems faced by tenants. That problem is compounded by the fact that private sector tenants have insecure tenancies and limited rights. Some face exploitation by letting agents, harassment and revenge evictions when they ask their landlords to do repairs or address hazards in their home.

Generation Rent – the national voice of private renters - argues that landlords should be required to inspect and test electrical installations and appliances before properties are let with subsequent regular inspections and tests and that a copy of the relevant certificates should be given to tenants.

In some parts of the country the number of houses in multiple occupation (HMOs) has grown rapidly, which in some cases may be linked to modern slavery. There are growing concerns about new phenomena such as 'beds in sheds', appalling space standards in office-to-residential permitted developments (PDs) that can now be converted to accommodation without the need for planning permission.

The growth of the Private Rented Sector means that the need for environmental health officers, tenancy relations officers, trading standards officers and other staff involved in regulating the sector has grown dramatically. But local authorities have faced huge reductions in the grants they receive from central Government; according to Karen Buck MP⁵¹, around half the councils in England served no more than one Housing Act 1985 enforcement notice on landlords in 2017. No wonder Generation Rent say, 'relying on cash strapped councils to enforce our rights means that too many of us are stuck with unsafe housing'.

The Government has been slow to act and the steps it has taken, although welcome, are limited. The Tenant Fees Act 2019 which bans unfair, unnecessary lettings fees came into force on 1 June 2019. It relies on trading standards officers to enforce it and their numbers have fallen drastically since 2010.

The most important development in the sector's reform is the passing of Labour MP Karen Buck's Homes (Fitness for Habitation) Act 2018, which came into force on 20 March 2019. This legislation applies to homes let by private landlords, housing associations and councils. Landlords must ensure that any property that is let under a new secure, assured or introductory tenancy or renewed for a fixed term on or after 20 March 2019, is fit for human habitation at the start of the tenancy and throughout its term. Tenancies that were created before 20 March 2019 are not covered by the Act until 20 March 2020. Crucially, if a landlord fails to comply with the Act tenants have the right to pursue court action.

⁵⁰ MHCLG, *English Housing Survey 2017*

⁵¹ *Guardian*; 28 January 2018

ADDRESSING INSECURITY IN THE PRIVATE RENTED SECTOR

The Housing Act 1988 abolished the system of fair rents and created assured and assured shorthold tenancies (ASTs). The Housing Act 1996 made assured shorthold tenancies the default and since then most new private tenancies are assured shorthold tenancies (short-term contracts) with no security of tenure beyond that.

Under ASTs, tenants have the right to challenge their rent if they believed it to be more than the market rent. But few did so as landlords were given the ability to end the tenancy without needing to give a reason, simply issuing a two-month notice under Section 21 after the end of the fixed term. This is one of the biggest causes of homelessness in England. UNISON has consistently opposed Section 21 and called for this to be abolished.

People want stability in their lives. They want to be able to plan for themselves and their families. That means knowing they have security about where they live, that they won't suddenly be forced to move because they cannot afford the increases in rent, or suddenly find that their landlord wants them to leave. According to Shelter, 43% of families with children living in the Private Rented Sector worry that they will lose their home. The Government admits⁵² that the majority of private tenants are on short-term contracts and that 81% of tenancies are initially for a period of just 6 or 12 months.

There are 1.7 million families with dependent children now living in the Private Rented Sector. Parents and teachers know that when children are forced to move school midway through their primary or secondary education it can setback that child's education by as much as year. Moving home is stressful and expensive; it may mean changing children's school, a change to well established relationships with, for example a GP and can take its toll on people's health and well being overall.

In July 2019, the Government consulted on proposals to reform the tenancy regime in England, including plans to improve security of tenure for tenants by abolishing Section 21 no-fault evictions – as well as measures to strengthen the Section 8 eviction process to enable landlords to repossess their property if they wish to sell or move back in or if the tenant has breached the terms of their tenancy. However, the proposals fall far short of the secure tenancies that UNISON and Generation Rent have consistently called for, and which renters in Scotland are benefiting from currently. The Government plans to retain fixed-term assured tenancies (albeit protected for two years) instead of providing tenants with greater security of tenure through open-ended (permanent) tenancies.

UNISON responded to the consultation arguing that the proposals were inadequate and pointed the Government to the steps taken by the Scottish Government which had already passed the Private Housing (Tenancies) (Scotland) Act 2016.⁵³

In Scotland, tenancies let after 1 December 2017 are open-ended and last until the tenant wishes to leave. Tenants can therefore stay as long as they want, if they adhere to the terms of their tenancy. They also have the flexibility to move early, if their circumstances change so that they are not locked in to tenancy contracts. The Scottish model still has a comprehensive and robust set of grounds that allow landlords to gain possession, some of which are mandatory, for example, the landlord intending to live in the property as their only or principal home. The remainder are discretionary: that is the landlord must satisfy the Tribunal which can exercise discretion on whether to issue an eviction order.

⁵² MHCLG; *Overcoming the Barriers to Longer Tenancies in the private rented sector*; July 2018

⁵³ UNISON Submission to government consultation – *A new deal for renting*, October 2019

AFFORDABILITY IN THE PRIVATE RENTED SECTOR

Affordability is a growing problem in the Private Rented Sector, particularly in areas where the housing market is overheated. According to a 2017 National Audit Office (NAO)⁵⁴ report, *'Since 2010 the cost of private rented accommodation has increased three times faster than earnings across England. In London the increase is eight times with private rents rising by 24% and earnings increasing by 3%'*.

Rent levels can be too high. This isn't just an issue for tenants who see an increasing share of their take home pay simply going to keep a roof over their heads; it is an issue for businesses too, as they will need to pay higher wages so their employees can afford to live there. The Government's own data⁵⁵ demonstrates that younger private renters spend 45% of their household income on their rent and lone parents with dependent children 42%. Private tenants have low resilience, with 63% of those under 65 having no savings. Rent levels are not regulated. Generation Rent is calling for the introduction of rent controls so that rent levels are stabilised, a position UNISON supports.

Systems of rent control can be found in many industrialised countries, for example in the Netherlands, Canada, France and Germany. They take different forms in different countries. In Scotland, councils can declare 'rent pressure zones', following a successful application to the Minister. Plans for a so called "Mary Barbour Law" which aims to introduce a system of fair rents, by limiting rent increases, have also been proposed by Scottish Labour⁵⁶.

LICENSING HOUSES IN MULTIPLE OCCUPATION (HMOs)

In England, Houses in multiple occupation (HMOs) are where at least three unrelated occupants share a toilet, bathroom or kitchen and where the property is not converted to self-contained flats. They can be death traps and have the worst fire safety record of any tenure. Mandatory licensing was extended to all HMOs from 1 October 2018.

In Scotland licences are required for HMOs occupied by three or more unrelated people who share facilities, for example a bathroom, kitchen or living space. All landlords in Wales need a licence, while in Northern Ireland landlords must hold a valid licence for each HMO they own. Regulation is undertaken by local councils under a scheme that is managed by Belfast City Council.

UNISON supports mandatory licensing by local authorities of HMOs, which in some parts of the country are a growing problem. Effective and sustainable licensing schemes need Government to invest in environmental health staff, enforcement officers, and other professional workers that are needed for effective licensing enforcement.

SERVICE QUALITY IN THE PRIVATE RENTED SECTOR

Private tenants deserve to get a high quality, professional service from landlords and lettings agents. The growth of the Private Rented Sector has involved a huge increase in the number of landlords, the vast majority of whom are not part of any professional industry bodies of accreditation schemes.

⁵⁴ National Audit Office, *Homelessness*, 13 September 2017

⁵⁵ MHCLG; *English Housing Survey; Private rented sector 2017-18*

⁵⁶ Scotland – "Mary Barbour Law": <https://scottishlabour.org.uk/blog/labour-launches-mary-barbour-law-discussion-paper/>

LETTINGS AGENTS

In Scotland, there is a mandatory register of letting agents and key staff must have met a minimum level of training. In Wales, lettings agents need a licence that is issued by Rent Smart Wales⁵⁷. Lettings agents must adhere to a code of practice that sets out the standards for letting and managing rental properties and agents have to undertake approved training to be granted a licence. Agents that are members of relevant professional bodies get a discount on the licence fee. In Northern Ireland, consultation on proposals to establish a regulatory framework for letting agents has ended but the absence of a functioning Assembly in Northern Ireland means no further progress has been made.

The UK Government has been very slow to address these issues in England. It is almost two years since the then Secretary of State, Sajid Javid MP, made a commitment to regulate letting agents. A consultation paper⁵⁸ was launched in October 2017. The Government responded in April 2018 announcing that it would set up a working group to look at the regulation of managing agents. Another 6 months elapsed before it was established in October 2018 and it only reported in July 2019. Legislation to require registration and put in place the standards and training requirements is still awaited.

PRIVATE LANDLORDS

Scotland has been operating a mandatory registration scheme for private landlords since 2006. In Northern Ireland private landlords have been required to hold a valid Landlord Registration Certificate since 2014 and registration became mandatory for private landlords in Wales in 2016.

Landlords can be disqualified in Scotland and the licensing scheme in Wales means that landlords cannot let or manage properties without a license. In England, local authorities can apply for an order banning landlords or agents from operating for a period if they have committed a banning order offence that include, for example, unlawful eviction and harassment, fire safety or gas safety offences.

Letting agents must be registered and must adhere to a code of practice that sets out the required standards for letting and managing properties. Additionally, accredited training that must be undertaken. Landlords should be registered, with the ultimate aim of all landlords to be accredited. For large landlords, this should be compulsory, and registration requirement. For landlords that let three or fewer properties this may be impractical, at least initially, so they will need to be supported to secure accreditation so that it can become a requirement in due course.

THE NEEDS OF PRIVATE RENTERS APPROACHING RETIREMENT

Private rents are more unaffordable. The latest ONS release (January 2019) specifically draws attention to the fact that households in the Private Rented Sector are getting older; between 2007 and 2017, the proportion of household reference persons aged 45 to 54 increased from 11% to 16%. This raises issues about how older private renters will be able to continue to meet their housing costs when they reach retirement age, as does a report by the Housing and Care for Older People APPG⁵⁹.

⁵⁷ <https://www.rentsmart.gov.wales/en/>

⁵⁸ HMCLG; *Protecting consumers in the letting and managing agent market* October 2017

⁵⁹ *Rental Housing for an ageing population; Housing and Care for Older People APPG*; 2019:

https://www.housinglin.org.uk/assets/Resources/Housing/Support_materials/Other_reports_and_guidance/HAPPI-5-Rental-Housing.pdf

Assistance with housing costs has been reduced and when they reach retirement their incomes may fall significantly. UNISON is concerned that the Government appears to have no strategy for what will happen and suggests that it reflects on the recommendations in the report by the Housing and Care for Older People APPG.

RECOMMENDATIONS

UNISON is calling on the Government to:

Overhaul the Private Rented Sector including:

- ❖ ***Repeal Part 1 Chapter II (Assured Shorthold Tenancies) of the Housing Act 1988 which includes Section 21, and abolish no-fault evictions***
- ❖ ***Reform private sector tenancies in line with the Private Renting (Tenancies) (Scotland) Act 2016 so that they are open-ended, and can only be terminated where the landlord uses specified grounds for possession***
- ❖ ***Overhaul Section 8 of the Housing Act 1998 and the inclusion of an effective, transparent Alternative Disputes Resolution (ADR) that tenants and landlords can understand and access easily as part of the process***
- ❖ ***Introduce a system of rent controls that provides private tenants with protection from unpredictable rent increases (frequency of review); excessive rent increases (rent capping), including linking increases to the Consumer Price Index (CPI) to stabilise rent levels and to encourage landlords to set initial rent levels to those that households can afford***
- ❖ ***Expand the role of the Housing Ombudsman, enabling the office to cover both the social and private rented housing sectors with the powers necessary to ensure that landlords comply with any recommendations and the staffing necessary to ensure the office addresses complaints within reasonable timescales***
- ❖ ***Allow councils to introduce borough-wide landlord licensing schemes setting out minimum standards of landlord accreditation, to ensure that both renters and landlords are aware of their rights and obligations, to deter rogue landlords and to drive up standards in private renting***
- ❖ ***Ensure greater enforcement of the Consumer Protection from Unfair Trading Regulations 2008 including an increase in the number of staff that fulfil the functions involved in effectively regulating the Private Rented Sector to improve housing conditions, support tenants and to deter and detect criminal behaviour by private landlords and lettings agents***
- ❖ ***Introduce a strategy for addressing the special housing needs of disadvantaged groups, and meet the future needs of elderly people currently renting in the private sector who are unable to meet their housing costs when they retire***

PUBLIC SERVICE WORKERS

Public service workers provide essential services to the public in local government, health, education, fire service and the police which we all depend on. Housing workers are on the front-line of the housing crisis, as they support vulnerable members of the community faced with immense housing difficulties and see daily the consequences of the Government's failure.

In the face of almost ten years of austerity, public service workers have also seen a fall in the real value of their take home pay. Like other citizens they have been affected by the housing affordability crisis and the savage cuts to support with their housing costs.

Like other families, many of our 1.3 million members either have adult children living with them or are themselves young workers forced to live at home with their parents long after they have entered the workforce. This is not out of choice but borne out of necessity and a direct result of the high costs of housing.

UNISON is concerned that the housing affordability crisis, coupled with real term cuts to public service pay, Tax Credit and Universal Credit changes are creating in-work poverty for many, particularly those who are low paid or under 30 years old. This puts further financial strain on UNISON members' household budgets, eroding their living standards.

Against this backdrop, housing professionals work with limited budgets to provide services to local people in housing need. This has resulted in a challenging work environment where care and support services are chronically under-funded, housing teams have shrunk and there is an increase in "aggression" and verbal abuse against some housing workers.

RECOMMENDATIONS

UNISON is calling on the Government to:

- ❖ ***End austerity in housing and welfare services***
- ❖ ***Promote the development of a national workforce strategy that will be needed to deliver a major public sector house-building programme***
- ❖ ***Ensure that housing associations that merge into larger employers do not lose sight of their founding purpose – to provide low cost social rented accommodation in communities where it is badly needed***

UNISON is calling on social housing providers, with support from Government, to:

- ❖ ***Ensure that staffing levels are adequate to enable housing workers to do their jobs effectively and safely and a reduction in their workload***
- ❖ ***Ensure that the pay, terms and conditions for housing workers reflect their specific roles***
- ❖ ***Ensure that social housing services are well funded, and that housing workers have the tools they need in order to efficiently and effectively deliver a range of services for local people***
- ❖ ***Sign up to UNISON's Violence at Work Charter to prevent the abuse of housing workers and that they make it a condition of any partnership arrangements with private developers or contractors***
- ❖ ***Provide support for housing workers and recognise their role in keeping social housing tenants and the neighbourhoods they live in safe and secure***
- ❖ ***Work towards increasing staffing levels in environmental health, trading standards, tenancy relations and other roles that are needed to provide effective regulation and enforcement in the Private Rented Sector and to protect tenants' rights – with support from government grant***
- ❖ ***Employ, train and retain in-house housing development and regeneration workforces in local authorities***
- ❖ ***Ensure that housing workers are treated with dignity and respect***
- ❖ ***Place emphasis on steps that will improve health and safety standards in housing services***

About UNISON

UNISON is the UK's largest public service trade union with over 1.3 million members; 1 million of them are women.

Our members include frontline staff and managers working full or part-time in public services and for private contractors providing public services. They provide a range of essential public services working in local authorities, the NHS, colleges and schools, the police service, the utilities (electricity, gas and water industries), transport and the community and voluntary sector.

UNISON is also the largest trade union in the UK that represents people that work in housing. Approximately 100,000 members are employed by local authorities and private registered providers (housing associations) delivering a range of services for people living in a variety of tenures, for people in housing need and for people requiring assistance in meeting their housing costs.

The union has had a long tradition of campaigning for more social rented housing and genuinely affordable housing that is accessible to our members, their families and the wider public; as well as campaigning to safeguard social housing and the workforce who deliver this essential public service.