



# **Business (not) as usual**

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# Today

- Key changes
- Effects on real people
- Actions for our sector
- Future prospects



# England : the bigger picture

- Overarching priorities
  - Deficit reduction
  - Localised decisions / localism
- Additional issue for housing
  - New philosophy/ideology
  - Personal ambitions
  - Public opinion



# A short list with lots on it!

- Social housing reform
- Welfare reform
- Planning reform
- Funding affordable housing
- Council housing finance
- Supported housing
- Regulatory reform
- Agency closures



# Regulatory reform

- TSA closing, HCA taking on regulation
- Mostly focused on economic regulation
- Changes to current standards & powers
  - Serious detriment
- Co-regulatory principles still apply though
  - Consumer role to local tenant panels and representatives
- Change in Ombudsman role



# Impact & action

- Consumer protection weakened
- Potential for more tenant action?



- Need to drive own focus on customer & quality
- Need quality scrutiny & accountability
  - Tenants, staff, boards/members
- Think about complaints processes

# Social housing reform #1

- Closed housing registers
  - Only ‘reasonable preference groups’
  - Statutory groups
  - Councils can add new ones
- Mobility
  - Existing tenants don’t need ‘priority’ to move
  - Expectation of exchange schemes



# Social housing reform #2

- Assured & secure
    - What we're used to
    - Introductory & starter remain
  - 'Affordable rent'
    - Up to 80% market rent
    - Fixed or assured
  - 'Flexible'
    - LA's only
    - Fixed term: min 2 years
    - Same rights as secure
  - Assured shorthold
    - HAs only
    - Fixed term: min 2 years
  - Landlords must have a tenure policy
  - LAs must have a strategic tenure policy
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# Impact & actions

- Confusing for tenants/applicants
  - Ability for better 'loyalty' rewards
  - Affordability?
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- Need local strategy on who housing is for
  - New waiting list admin processes
  - Chain lettings
  - Shared approaches to delivery
  - Transparency, consistency, advice



# Housing benefit changes

- Deductions for additional residents increased
- HB for working age based on size needed
- Changes in PRS
  - Caps (£250 1 bed, through £400 4+ bed)
  - Calculated at 30th percentile
  - CPI indexed in future
  - SRR increased to age 35



# Other benefits

- Universal credit from 2013
  - Likely move towards direct payments
- £500pw maximum benefit
  - Implemented through HB
- Council tax benefit going local
- Getting people off ESA



# Impact & actions

- Pressure on household income
- Change to viable housing options
- Need to understand who's affected
  - & how to provide for them
- Change rent collection practices
- Good advice needed
  - All change + dual system



# Other things of interest

- Supported housing funding
- Higher rents for higher incomes
- Tenant cashback
- Public services white paper
- Community rights to assets



# 2015 : could go either way

- Maxed-out borrowing
- Residualisation of social homes
- Affordability issues in affordable housing
- Social housing = welfare
- Health & social problems
- Lack drive for quality services
- Wider housing offer
- Wider client group
- Force for change
- Embedded in community
- New services
- Stable income
- Drive for quality internalised

# Conclusions

- Lots going on
- Need to understand inter-relationships
- Need to work out consequences of decisions
- Self-leadership is important
- Changes to practice & focus needed
- Could be somewhere quite different in 2015
- Don't be swamped by it all
- Should be extra opportunities for co-ops



# Views, additions, debate



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