

THE HOUSING SCENE and the current economic context.

Introduction

The media is often mentioning the housing market and the effect of the lack of credit on home repossessions, house agents and the building trade and the associated problems of job losses, but they ignore many aspects of the whole housing story. Roughly 70% of households are buying or own their own house, 17% are social renters and 13% rent from private landlords. This means that many people are not affected by housing issues – indeed if they are in work, have a home they are buying, and have no money worries, the current low interest rates may well have benefited them. However, the 17% in social housing, and those in housing need, on waiting lists, and in unsuitable private accommodation, gain very little attention.

Social housing is provided by Registered Social Landlords, Housing Associations, and by Local Authorities through “Arms Length Management Organisations”, ALMOs. They usually provide housing for people who have no special support needs but cannot afford commercial rents or are unable to buy through a mortgage. There is a further small sector that specialises in supporting people with special support needs, such as prison releasees, people with mental health problems and those with physical disabilities and/or Learning Difficulties who need homes and specialist support to maintain a tenancy. St Anne’s in Leeds for example only provides housing for people with support needs.

The other area of the housing field that gets occasional public attention is about people who are sleeping rough, seen in doorways and park benches and who look for help from charities and churches to provide emergency aid. The last Prime Minister Gordon Brown stated that he wanted the numbers cut by two thirds by 2010. It was then estimated by the government in 2009 that there were around 500 people who are street homeless, which is considered a gross underestimate by homeless charities such as Shelter and Housing Justice. There are also in fact many “hidden” homeless who do not sleep rough and are not in hostels – they are at a friend’s or sleeping in their car.

One might think of repossessions and negative equity as the tip of an iceberg where what’s seen is a very small part of the whole. This paper seeks to give a summary of available information about the whole field, and in particular what is happening in the Yorkshire and Humber region.

‘ Everyone should have access to a decent home at an affordable price, in the area where they wish to live and work. Lack of affordable accommodation is a national challenge. That is why we need to build more homes, across the board, including social housing, shared ownership, family housing and more market housing too. Yorkshire and Humber is a thriving region with a great future. In order to support and encourage high job growth we need to build more homes supported by integrated transport and increased green spaces.’ **Labour Housing minister in the Lords, Baroness Andrews, 2009.**

HOME OWNERSHIP

Causes of present situation in the housing market:

- Financial policy and bank lending, starting with problems in the USA, started a downturn which has seen a rise in unemployment and a recession in the UK. The number of repossessions in the UK in 2007 was 26,000, 40,000 in 2008, 46,000 in 2009 and expected to be 53,000 in 2010 (Council of Mortgage lenders, February 11th 2010).
- The decision to set a, 'decent housing standard,' has meant that houses that were used for temporary accommodation, are no longer available, and nor are some houses which need expensive refurbishment to bring them up to current health and safety standards.
- Social factors such as family break-down, more people living alone, people living longer, a rise in population due to increased migration and the changing market means that more people need housing. Past and present political decisions have also changed the landscape and affected everyone. For example, there are thousands of expensive urban flats in city centres like Leeds unoccupied, while in rural areas there is very little housing available at reasonable prices to buy or to let.
- In rural communities there has been a rise in people moving from cities to the countryside, and the buying of second homes, which has meant a demand for rural housing. Thus in rural communities housing is much more expensive than in urban areas, especially compared to the average income there. Therefore in Yorkshire and Humber the areas with the highest house prices relative to income are in North Yorkshire and the East Riding. These means young people cannot afford to stay where they grew up, exacerbating the problems of sustainability and viability of villages, and resulting in the closure of local facilities such as schools and shops. Young people end up moving to urban areas or staying on friends' floors.

The net result is that in all parts of the country there is a shortage of homes. There are 1m empty accommodations spaces nationally and yet according to the Local Government Association there will be 5m on waiting lists for social housing by the middle of 2010 – (two million households). The building of new homes by social landlords is at its lowest since 1947, the LGA say. The pressure is to find suitable homes for many different kinds of families.

The urban high rise developments are small apartments designed for single people. However for many single young people, they are much too expensive and for the elderly

unsuitable for access as well as cost. They are not at all suitable for families. Affordable housing in rural communities is scarce. So where do those who can't afford to buy, live?

The options are:

Private Landlords

Social housing: Local Authorities/ ALMOs, Housing Associations, charitable organisations

Homelessness

PRIVATE LANDLORDS

There is a considerable variety in this provision and price range. Here is a sample of what is on offer in Leeds on one day in June 2010 :

- 1 bedroom flat (Housing benefit OK) £145pw
- Flat shares in 3 bed duplexes £65pw per person
- 3 bedroom house £340 pw
- 2 bed ground floor flat £167pw
- room in 7/8 bedroom house on Victoria Road Hyde Park £80pw ** (student suitable)

(Location alters prices as well as accommodation!)

** Within this sector arise issues of quality, suitability, safety and of location

Housing Benefit, which is means-tested, may be available and has to be negotiated with the Benefits Agency. Housing Benefit levels are set by each Local Authority and calculated on local average rents. There is a maximum level payable in each authority. The Government have announced in the emergency budget in June 2010 that they are putting a national limit on the rate that can be paid – the limit is to be £250 week for a one-bedroomed flat rising to £400 a week maximum for a four bedroomed house. This means that in many cities, where many people receiving benefit are in private housing due to the lack of social housing, they will no longer be able to afford to stay in homes in areas where house prices are high such as in London, Clapham or even Hackney. In our region this would affect some people in places like Leeds and York. Housing charities are concerned that people will be forced to move to cheaper sub-standard housing, and that the elderly may have to leave a home they have been in for years.

Campbell Robb, the chief executive of Shelter, said most housing benefit claimants had little choice over where or how they lived: "The vast majority of housing benefit claimants are either pensioners, those with disabilities, people caring for a relative or hardworking people on low incomes, and only one in eight people who receive housing benefit is unemployed."

Mr Robb added that many claimants were already contributing to the cost of housing: "We are really concerned that, even at current levels, nearly half of Local

Housing Allowance claimants are already making up a shortfall of almost £100 a month to meet their rent." BBC news, June 2010.

George Osborne has criticised the amount of money spent on housing benefit – but the cause of high prices for rent, the lack of housing, and the roots of this crisis, there have been no real plans to tackle.

A client would be assessed on personal need for housing, financial resources, and local Housing Benefit levels. Some clients can only get accommodation costing more than the maximum local cap and have to supplement their benefit from their own very limited resources, perhaps their job seekers allowance. George Osborne has also announced that those on job seeker's allowance for more than 12 months would have their housing benefit reduced by 10%, meaning they would have to make up the difference from their job seeker's allowance – currently £65.45 per week for those over 25.

Many private landlords will not take on HB tenants as there are often delays in getting it. Key money /deposits can also be a block to a tenancy.

SOCIAL HOUSING

With just 30% of homes in the social area of homes as opposed to 70% home ownership the pressure is severe and finance limited. The right to buy which was established 25 years ago has reduced Local Authorities stock and the sale money was not spent on new housing so they were left with less houses, often in poor condition, without enough money to repair them.

1. ARMS LENGTH MANAGEMENT ORGANISATIONS (ALMOs)

Following legislation in 2001 all Local Authorities were asked to ballot their tenants about moving from them as direct landlords to an ALMO which are not-for-profit organisations who manage housing stock. The carrot was that these organisations would embark on major refurbishment and development programmes, and this has happened.

Each ALMO is governed by an elected board. ALMO autonomy has allowed each one to set its own priorities and practices to a large extent. Many ALMOs across Y and H have added a bidding system to a points system for vacant tenancies which causes special problems for the less able and those with high support needs. Anecdotal evidence suggests that vulnerable people lose out in these systems.

Around 10% of population are accommodated in ALMOs, for example Sheffield Homes has 53,500 accommodations and Kirklees 27,500 . Sheffield has admitted it is very short of this kind of property. It has been shown that most ALMO tenants have benefited from the move from being direct tenants of Local Authorities.

2. HOUSING ASSOCIATIONS/REGISTERED SOCIAL LANDLORDS.

Other legislation offered Local Authorities the option of Large Scale Voluntary Transfers, LSVTs. In these Councils, if enough tenants agree, they pass over the stock of a complete area to a social housing provider and that provider then moves from Council oversight to the jurisdiction and financial support of what was until November 2007 “The Housing Corporation”, now Tenants Services Agency (TSA) www.tenantservicesauthority.org and Homes and Communities Agency (HCA.) www.communities.gov.uk. In the Yorkshire and Humber area there are Wakefield Homes, and in Bradford, Communities in Bradford.

These government agencies provide money to R S Ls (Registered Social Landlords) who are largely Housing Associations. These agencies set the rules and standards for RSLs who would normally develop proposals and submit them as competitive bids for money for special projects.

Properties owned by Registered Social Landlords (RSLs) in the Region

Barnsley	1209 among 8 Housing Associations
Calderdale	11288 among 11 Housing Associations
Hull	3208 among 9 Housing Associations
Kirklees	3173 among 12 Housing Associations
Leeds	9943 among 19 Housing Associations
Sheffield	12004 among 13 Housing Associations

These properties range across a wide variety of needs. General needs, most commonly, but also housing for the elderly, the disabled, single people. Some RSLs lease properties to smaller specialist housing associations who work with groups such as offenders, the mentally sick, those with addiction problems and young people coming from care.

3. SUPPORTING PEOPLE

Where support is needed, other than in housing provision, the government fund a scheme named Supporting People. This fund is commissioned by Local Authorities who award contracts to providers. The funding is very specific and closely monitored and is reviewed for renewal, or otherwise, every 3 years. (For example: support would allow a SP worker to advise a tenant to go to the local hospital and tell them how to get there, but actually taking them would be considered care and outside a contract.) It is in this area that specialist Housing Associations work, and other organisations both voluntary and private who are not necessarily Housing Associations. Bringing stability based on having suitable accommodation but with considerable support can change dysfunction individuals into reasonable citizens. Supporting People fund many projects in our region like Salvation Army hostels and the St George’s crypt centre in Leeds.

People with substance abuse problems or who have a history of poor mental health can, with appropriate support come off the streets, reduce or recover from their problems but

the cost is high because of the massive input of skilled workers' time to change long ingrained problems. The complex nature of such tenants' problems often causes disagreements between Local Authority commissioning bodies and providers regarding the definition of support / care and contracts have been lost at the 3 year review. Supporting People funds are also used to provide homes with support for disabled people.

WHO ARE THE HOMELESS?

The homeless fall into two main groups. One is people who have their homes repossessed or who fail to pay their rent. Generally they do not end up on the streets as they have resources to draw on like families and friends. They may seek help from the Local Authority ALMO, or Housing Associations and the pressure on these organisations is increasing. To provide for increased housing, such organisations need to borrow money for capital projects. The lack of credit in the economy means they are not able to keep to their projected numbers of house buildings.

The second group are men and women who have such problems they can't stay in their home but cannot maintain a tenancy for various reasons, or cope with the responsibility that having a home requires. These are the people who end up homeless and in hostels or rough sleeping because they have such complex needs. The causes are often multiple and include family breakdown, substance misuse, debt, mental health issues, issues after leaving institutions such as being in care/the army. There are there are also destitute asylum seekers, who having been refused asylum are unable to return home, such as Zimbabweans, and those who have come to find work from Eastern Europe and found it difficult to find work or accommodation. A survey in Leeds by the Joseph Rowntree charitable trust in 2009 found around 300 destitute asylum seekers. See the Yorkshire Evening Post for the story of a Kurdish Iranian sleeping rough in Leeds.

<http://www.yorkshireeveningpost.co.uk/news/Homeless-ordeal-of-Leeds-asylum.5448371.jp>

As we have said, the last government had a national estimate of rough sleepers as 500, which is considered a gross underestimate by homeless charities. In Doncaster alone M25 is giving emergency shelter to 13 people a night in their hostel and an average of 2 people per night are turned away www.m25group.org.uk. A head count undertaken by Housing Justice found 206 rough sleepers in the London Borough of Westminster on a night in Autumn 2008. In the early hours of Saturday 4 April 2009, the Simon Community carried out its twice yearly headcount of people sleeping rough in central London, recording 212 homeless persons on its survey. Also, there are many more people who are homeless but do not sleep rough and are not in hostels. They are on friends' floors, in their car, in a caravan, in a squat. They are not counted as "homeless". This is not just an urban issue. It is a real problem in rural communities too but often hidden.

Local Authorities have a duty to house homeless people if they meet certain criteria, so that for example bed and breakfast accommodation may be provided for a family. (Local

Authorities now have a target, however, not to use B and B's for families as they are so unsatisfactory.) Most single people are not considered to be in priority need, and end up sleeping rough/in hostels. The numbers involved are widely disputed. Government Office for Yorkshire and the Humber, however, report a 15% fall in the numbers of new homeless people in Y and H from the numbers at the same time last year.

It's with this second group, single people who are considered not to be in priority need, that churches and charities are most involved. There are a large number of Christians providing care, and Christian based projects, in our region. To give a snapshot here are some of them:

The Salvation Army www.salvationarmy.org.uk is a very long established Christian organisation caring for the homeless and has hostels in Bradford, Hull and Sheffield.

Leeds St Georges Crypt, www.stgeorgesleeds.org.uk which is long standing centre converted specially for purpose in 1999 which has a Night Centre and offers skills training, counselling and advice and has recently published a directory of all centres dealing with housing and homelessness for clergy to use.

Leeds St Vincent de Paul www.svp.org.uk has a hostel with a very wide range of support services as one of its projects but also has furniture stores and community shops in many towns and cities in the region.

Sheffield Cathedral Archer Project www.archerproject.org.uk provides daily food, advice, basic medical treatment and a clothing store.

The YMCA provide accommodation for young people of different kinds, and Foyers are for young people providing supporting housing as well as training and information. There are YMCA foyers in **Richmond, Ryedale and Grimsby & Cleethorpes YMCA**. See http://www.ymca.org.uk/bfora/systems/xmlviewer/default.asp?arg=DS_YMCA_COMP59/_list.xsl/79

Doncaster 'Bread of Life,' run by local churches provide breakfast every Sunday morning. There are facilities for showering, a clothes store and a laundry service and attendees go home with a bag of food. Christian Enquiry Agency material is available. Prayer requests can be left and are circulated to a support network.

Doncaster Salvation Army email info@lakeside.com has made similar links with a Foyer group to help young people acquire practical skills.

Sheffield's Churches Homelessness Forum, besides providing rough sleeper packs, publishes and distributes leaflets for homeless people listing places that offer help and support and provides a voice to the Local Authority for the homeless.

Huddersfield Methodist Mission www.huddersfieldmission.org.uk run by Methodists and The Salvation Army. They have a daily coffee bar with a cheap meal once a week a specialist counselling service and, "This Is It", which offers community education and computer training, which is available every night, and they produce an Emergency Help Leaflet which lists a wide range of places to get emergency food, shelter and health care including soup run points in the city.

Despite controversies about them, many town centres have regular **soup runs** which are managed and supported by churches.

Hull, Leeds, and Sheffield, and now Bradford have **Emmaus Schemes** www.emmaus.org which are schemes set up by local churches with other partners, run professionally where people are offered a home, work, and training in life and work skills.

Scarborough The Rainbow Centre www.therainbowcentre.org based at St Mary's Anglican Church is supported by most local churches and provides a cafe, benefit and debt advice general support and laundry facilities.

Housing Justice and Livability hosted a homeless event in Bradford in 2009 where local Christian projects in Bradford came together in order to improve co-ordination and co-operation, and encourage one another. Around twelve Christian homelessness projects in Bradford were represented – they included drops-ins providing advice, soup runs, supporting housing for young people, housing for destitute asylum seekers, supported housing for adults, those dealing with alcohol and drug dependence issues, and the Salvation Army 60 bed hostel. For more information and for project websites see http://www.communitymission.org.uk/training_events/past_event_materials/no_room_home_for_the_homeless.aspx

It is clear that many Christian organisations are providing help to the most vulnerable, often unsung and unknown.

The Housing Challenge

One of the final tasks of the Yorkshire and Humber Assembly in 2008/9 was to produce a housing strategy “The Housing Challenge,” which looked at areas for new housing, taking into account geographic context, market levels, commuter patterns, and then suggested areas of potential housing development. Most importantly this report, which went out for consultation across the region, needed to consider the infrastructure that must be in place to make houses into homes. Many Local Authorities were unhappy with the regional plan and the high targets of new housing in it because they would have difficulty finding suitable places to build and have to make planning decisions which could be politically unpopular.

The coalition government after the May 2010 election immediately scrapped all regional targets for new homes, and any notion of regional planning strategies, and have taken away all pressure on Local Authorities to build new homes. Decisions on new housing, planning and developments are all now totally in the hands of each individual local authority. This concerns many charities working with those in housing need as this means there is little sign of any new homes to meet the pressure of large waiting lists for social housing and huge numbers looking for affordable accommodation to rent or buy.

London has been treated entirely differently – there targets for new homes remain. The mayor has a target of 50,000 affordable new homes by 2012, 60% of them in the social rented category.

The last government had tried to kickstart more housing through funding from the Homes and Communities Agency to provide affordable social housing through housing associations. Last year three quarters of housing starts – almost 65,000 – were partly funded by the HCA. However the cuts being brought in will slash the HCA's ability to do this in future. The new government's strategy – to leave the initiative to Local Authorities where there is often local opposition to new housing developments, and to the markets – is a risky one which threatens to further decimate the construction industry.

One creative solution is for the government to provide grants to Housing Associations and Local Authorities to buy some of the empty properties that commercial developers have failed to sell, such as in Leeds city centre, largely because of low bank lending. This would not only ease the need for social housing but would release money to the commercial sector to start building again.

The economic down-turn has affected the building trade adversely and housing developments. The provision of enough housing for all will take years. In July 2009 John Healey announced 1.7 billion for 10 Local Authorities (including Leeds and Hull City Councils) to build 4,500 new or improved council houses and 1,600 affordable rented homes, and funding to 50 housing associations to build 5,100 affordable rented homes. However, in the current economic climate of cuts this plan to increase housing provision will not happen; even if it did, it would take years to implement and meanwhile there are rough sleepers on the streets of our towns and cities.

WHAT MORE CAN THE CHURCHES DO?

The list of projects cited is a small fraction of what is happening and are examples of different ways of using resources and should help churches review the need and what resources could be made available. Here are some ideas:

- Churches can offer premises which in town centres are in great demand especially at reasonable prices. The help they can offer could vary from letting a room cheaply for a drop-in-centre for asylum seekers to development projects which refurbish or build premises for hostels or clothing stores and advice centres.
- They can support the growing number of Emmaus projects in our region.
- Ecumenical working gathers a big enough voice to be heard at local and national government level. The homeless don't have a big lobby group and their voting power isn't worth much, so a prophetic voice from the 'Church' can be vital. Every local government has a housing strategy and plan. It has to be available to the public so that ecumenical groups can make representations to the ruling party in any town, city or rural area. We need to be informed and then able to speak out about housing policy.

- Lobbying in rural areas for affordable homes in villages and small towns could prevent some areas, such as the Dales, becoming starved of young people and services.
- Churches can investigate how to release church land and buildings for affordable housing. Faith in Affordable Housing, set up by Housing Justice, gives practical advice to Churches about how to use redundant land and buildings for affordable rented housing. www.fiah.org.uk
- Green Pastures buy properties in the UK for churches to run as accommodation for the homeless – see <http://www.greenpastureshousing.co.uk/> Could you be a partner with them? Could you be an investor in them?
- Leeds St Georges Crypt and Sheffield’s Churches Homelessness Forum are two examples of a number of church groups who produce and distribute , “Where to get help leaflets.”
- Individual church members can help especially if they have special expertise. Housing Association Boards, Advice Centres, Cafe Centres need understanding personnel .
- Getting well informed and spreading correct information will help. Many, otherwise well intentioned citizens, believe that homeless people only have themselves to blame so changing attitudes at neighbourhood level has an effect. Publicity at every level from national and local media to church magazines can give a better and more accurate profile of the needs of the homeless in this time of increasing problems with giving every individual the basic human right to have a safe and secure home.
- Support organisations like Housing Justice www.housingjustice.org.uk and Shelter www.shelter.org.uk with prayer and money or sign up to receive their email bulletins
- Support “poverty and homelessness action week” every January /February run by Housing Justice and Church Action on Poverty
- Pray and preach about housing issues and homelessness
- If there is a Night Stop in your area you could become a volunteer and give a meal, a room in your house and breakfast to a young person for a night or two. See <http://www.depaulnightstopuk.org/content/nightstopschemes/region/63>
- Support those working with migrant workers or asylum seekers in your area – contact CRC for details.
- Get involved as trustees in local hostels, who are often on the look-out for new trustees, whether the hostels are faith-based or non-faith based.

CONCLUSION

Homelessness is an evil which is often ignored, hidden or considered to be their own fault, in today's society, and the Christian ethic requires its members to transform unjust structures in the world (as stated in, for example, The United Reformed Church's 5 Marks of Mission). Whilst churches can't tackle, alone, the core problem of there being too few homes at a price people can pay, there are many ways they can help individual sufferers in line with their mission spelt out by Jesus in Matthew 25.

Homelessness has been an underlying problem for centuries but as the general standard of life has improved in the 20th century it should be less acceptable to have men and women, often very young and vulnerable sleeping rough or not knowing from one day to the next where they will sleep. As the economic problems in the UK increase, house building schemes have slowed down or stopped in the public and private sectors so the situation will continue for some time and the pressure on housing stock build up and therefore more people will be looking for social housing. As there are already too few houses available the problem inevitably increases in an economic downturn. Although most groups that work regularly with rough sleepers have not seen an increase in numbers of those needing support as yet, job losses, financial disaster, and family breakdown, are the most frequently cited by rough sleepers as primary causes of ending up living on the streets. It seems likely then that these numbers will increase as will the numbers of homeless people who live very difficult lives in unsatisfactory and temporary /emergency accommodation. The Churches and their congregations are doing a great deal on a wide range of fronts but there is more to be done inspired by the Christian imperative, "Love your neighbour as yourself."

In the light of cuts taking place by the government, the chance of any housing expansion looks bleak, and the number of those in need of affordable social housing is set to rise. The government needs urgently to unlock the many empty properties in private hands, which would in turn enable the private sector to build more houses and revitalise the construction industry. Other cuts promised in the budget will inevitably bring a rise in unemployment and the subsequent re-possession will put further pressure on social housing. This is an area of real need where the church's voice needs to be heard, as the housing crisis we face deepens.

Resources

Three charities that work in Yorkshire and Humber who offer advice, and support are:

HAYH www.hayh.org.uk A network of groups working with the homeless which lists groups in the field area by area within the Yorkshire and Humber area.

SHELTER www.shelter.org.uk offers emergency help and advice to anyone without a home. They have offices in Leeds, Sheffield and Hull as part of a national network. They report that the Housing Market is on the verge of collapse and Shelter's funds and resources are stretched to the limit.

HOUSING JUSTICE www.housingjustice.org.uk is a national Christian campaigning organisation offering help and advice and working through churches. They have useful resources and information on homelessness and housing issues. They also offer to guide churches through setting up partnership schemes to use church land for affordable housing which will also provide funds for the churches. See www.fiah.org.uk

Social Housing providers have a national organisation which provides training, publicity and conferences on social housing issues and provides a voice for the sector. The National Housing Federation (NHF) www.housing.org.uk

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