

Response to the Welsh Government White Paper

Homes for Wales: A White Paper for Better Lives and Communities

Submission by the Joseph Rowntree Foundation

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The Joseph Rowntree Foundation (JRF) is one of the largest social policy research and development charities in the UK. For over a century we have been engaged with searching out the causes of social problems, investigating solutions and seeking to influence those who can make changes. JRF's purpose is to understand the root causes of social problems, to identify ways of overcoming them, and to show how social needs can be met in practice. The Joseph Rowntree Housing Trust (JRHT) shares the aims of JRF and engages in practical housing and care work.

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Introduction

JRF welcomes *Homes for Wales: A White Paper for Better Lives and Communities* and supports the Welsh Government's focus on the values of fairness, social justice, equality, and sustainable development. We view the main purpose of housing policy as enabling people to access decent quality, stable and affordable housing.

We are pleased to submit a response to *Homes for Wales* that is based on evidence from a range of JRF's research programmes including:

- the JRF Housing Market Taskforce focused on longer term policy measures that might promote a more stable housing market;
- Young People and Housing which is working to improve the housing offer available to young people aged 16–30 in the UK;
- Multiple Exclusion Homelessness which aims to better understand the relationship between homelessness and other social issues;
- Climate Change and Social Justice which supports the development of socially just responses to climate change in the UK; and
- [A Better Life](#) which is exploring what needs to change so that older people, especially those with high support needs, can have 'a better life'.

In addition to the projects included in this response the following projects are due to report later in 2012 or early 2013 and will be relevant to *Homes for Wales*:

- a literature and data review on the relationship between housing and poverty;
- an international review on what the UK can learn from how other countries bring forward land supply;
- an international review of innovations in financing affordable housing;
- housing with care for older people, including funding issues for residents and the respective boundaries and responsibilities between the care and housing roles within such settings; and
- the social impacts of household energy policies aimed at addressing climate change.

1. Do you support our ambition to make further improvements to the whole housing system?

JRF supports the view of the Welsh Government that the role of housing policy is to 'consider how the whole system works and to intervene where it is sensible and effective to do so'.

We view the primary purpose of housing policy as ensuring that people have access to decent, stable and affordable housing (Stephens 2011). We also strongly support the view that effective housing policy must take a whole system approach to policy making (Stephens, 2011; Kelly and Stirling, 2011) and recognise that no one tenure represents the best outcome for everyone (Rugg, 2010). While we endorse the stewardship role outlined in *Homes for Wales* we would like to see more explicitly defined reasons for and against policy intervention in the housing market.

As noted in JRF's response to *Meeting the Housing Challenge* ([Kelly, 2012](#)) we define the key objectives of a long-term, sustainable housing policy as:

- improving efficiency in the housing market, i.e. making the market work better by addressing market failures;
- improving fairness between people and between different generations;
- creating less volatile housing markets;
- providing support for low-income and vulnerable households; and
- providing additional housing investment incentives that create responsive housing supply where and when required.

(Based on Hall and Gibb, 2010; Oxley and Haffner, 2010)

We are pleased to see many of these objectives reflected in the housing policy vision set out in *Homes for Wales*, particularly the 'whole housing system' approach to designing policy. As acknowledged in *Homes for Wales*, whatever tenure housing policy is designed to address there will be potential repercussions in other areas of the market. This means that it is crucial to have a framework against which to assess the likely impact of housing policy, including any unintended consequences (Kelly and Stirling, 2011). We suggest that the following criteria would be a useful starting point for a more overt assessment of whether an intended policy is the right one:

- whether the policy reduces distortion in people's housing choices, such as between owning and renting (Oxley and Haffner, 2010);
- whether the intended policy has a positive, or at least neutral, impact on local housing markets (Hall and Gibb, 2010);
- whether housing policy is the best lever to address a specific market failure. In many cases the role of other policies on issues such as education, poverty, childcare, economic development, employment and regeneration may be equally or more important than housing policy (Batty, Cole and Green, 2011; Ferrari and Rae, 2011; Lupton, *et al.*, 2009).

As noted, we welcome *Homes for Wales*' whole housing system approach to stewardship of the housing market. However, given the impact of housing market volatility on land supply, house building and affordability (Stephens, 2011) we would like to see a greater focus on tackling housing market volatility within the Welsh Government's policy programme. We feel that the Welsh Government's stewardship role could, for example, provide leadership to Westminster on the need to tackle housing market volatility through reserved policy levers such as property taxation. The revaluation of Council Tax bands is a striking example of the forward-thinking approach to housing policy in Wales. Policies such as these could be a crucial step towards a property tax system that would act to limit house price bubbles (Stephens, 2011).

2. Do you have any comments on the proposals for legislation and/or the issues being considered for legislation:

We agree with the Welsh Government that not all policy issues require legislation (Kelly and Stirling, 2011). While legislation can be an important social policy tool, on its own it will not necessarily achieve an equal balance of power or equitable outcomes between groups or individuals.

We note again the points already raised in relation to Question 1 about the purpose and impact of housing policy. We would argue that new housing legislation should also be measured against the same criteria. Legislation should also include the same assessment of impact and unintended consequences as housing policy decisions.

**2a) To improve the private rented sector, including landlords, lettings agents and managing agents; and
2h) Tenancy reform to improve the way the housing system works for housing organisations, landlords and tenants alike.**

Improving the rented housing offer is an important element of housing policy and we are pleased to see this reflected in *Homes for Wales*. We also welcome its focus on consumers. By 2020 there will be extra 1.5 million young people aged under 30 looking for private rented tenancies in the UK and there is a need to plan now for the challenges this brings (Clapham, *et al.*, 2012). Three groups in 2020 will particularly struggle to compete in an already dysfunctional housing market: young families, those on low incomes and those who are vulnerable due to their support needs.

The Clapham *et al* (2010) study raised two pressing issues in relation to private renting – stability and affordability. While addressing the complexity of housing tenancy law might be a welcome goal in itself, the White Paper is unclear how the proposed tenure reforms would address these two issues.

These issues of affordability and stability (i.e. longer term tenancies) are particularly pertinent for the 310,000 additional families who will be living longer in the private rented sector in 2020 and bringing up their children in shorter term tenancies (Clapham, *et al.*, 2012). It is also an issue for the 400,000 young people under 30 who will be living in the bottom rung of a three-tier private rented sector in 2020. This group will struggle to compete and maintain tenancies in a competitive private rental market. Thus while we welcome the White Paper's consumer-driven approach to tenure reform and the stated aim of creating flexibility between tenures, we are mindful that some groups may need greater stability and protection than others.

As suggested in Clapham *et al* (2010) we would welcome discussion of an alternative structure of landlord incentives, together with checks and balances for tenants' interests. There is significant international evidence demonstrating that incentives can be traded off both to increase the supply of private rented housing and to offer additional benefits for consumers regarding tenancy length and rents levels, for example (Oxley, *et al.*, 2010; Scanlon and Kochan, 2011). This usually involves tax advantages that boost the rate of return for landlords on private rented properties and can include using losses from rental income to

reduce the tax on other income sources. Scanlon and Kochan (2011) argue that it is conditions such as these that enable the private rented sector to be a more attractive option for households across the spectrum of incomes.

Landlords involved in the Clapham *et al* (2012) study did not see schemes such as landlord registration offering them any advantages or incentives to improve their service, albeit that they may in theory act as a kitemark for prospective tenants and a reassurance for local authorities. We look forward to an impact evaluation of mandatory licencing and accreditation, particularly in relation to consumers' experiences, rental cost and housing quality.

We are pleased to see the Welsh Government's commitment to social or local lettings agencies. Such services can be valuable brokers of private tenancies for young and/or vulnerable households (Terry, 2011). They can also provide a hub or conduit for co-operation between agencies to make best use of the private rented sector.

We welcome the leadership role of the Welsh Government in making renting a desirable choice. We would like to see the Welsh Government's stated stewardship role of the housing market include acting as a 'champion' for the rented sectors to help unlock debate and reforms that involve reserved powers such as taxation.

b) To prevent homelessness and to end family homelessness by 2019.

We strongly support the focus of the Welsh Government on preventing homelessness, taking a 'housing solutions' approach to prevention work, ending family homelessness by 2019 and providing a sustained commitment to housing advice services.

We particularly endorse the extension of a duty to prevent homelessness beyond the existing statutory priority need categories. It is clear that approaches to agencies such as local authorities and hostels typically happen rather late in people's journey towards homelessness (McDonagh, 2011). As such extending the period in which someone might be considered at risk of homelessness and providing a duty to achieve a housing solution for those threatened with homelessness is a very important step. We strongly endorse *Homes for Wales'* view that other services have a key role to play in preventing and tackling homelessness and that this should be seen as a joint enterprise. In

addition McDonagh (2011) highlights three key issues relevant to improved homelessness prevention:

- increased recognition by children and family services of the childhood experiences that lead to homelessness and multiple exclusion;
- more targeted work with children who are experiencing other issues that relate to later homelessness; and
- a better understanding of the critical points in a persons' journey into homelessness and multiple exclusion where support services might intervene.

The strong collaborative nature of the framework for support service commissioning is also welcome. We hope that such an approach could incorporate learning about the role of personalised, flexible support services in helping to tackle and prevent homelessness (McDonagh, 2011). However we would re-iterate our submission to the *Meeting the Housing Challenge* consultation that more work is needed to support and embed frontline co-operation in service delivery ([Kelly, 2012](#)).

Frontline co-operation in service delivery is particularly crucial for complex cases, where the role of the support worker goes way beyond its original remit and can leave support workers feeling out of their depth (McDonagh, 2011). In a survey of users of low threshold support services around 25 per cent had 16 or more issues on average, including homelessness. This requires a very high level of inter service co-ordination and co-operation which is not anticipated in low threshold support service delivery models.

While *Homes for Wales*' picks up many crucial issues, particularly the link with mental health provision, where homelessness prevention has not worked more focus could be given to the following aspects of service provision (McDonagh, 2011):

- **Recognising the specific needs of a forgotten group** – men over 30 with substance/alcohol use and anxiety/depression issues, including experiences of childhood sexual abuse which figures highly in the backgrounds of men with the most complex support needs.
- **Addressing acute mental distress:** Psychologically informed services and environments are vital to deal with the high incidence of acute mental distress in people's lives and the frequent history

of troubled childhoods. This may involve more specialist support to facilitate more reflective practice within services.

- **Ensuring co-ordinated support delivery** (as noted above).
- **Providing co-ordinated support to move on:** Co-ordination must continue as people move away from homelessness. Practical routes out of homelessness need to include appropriate stable accommodation underpinned by a range of flexible and integrated support drawn from across health, housing and social care. The process may start in a high support environment, moving to lower levels of support.
- **Helping professionals to learn from each other:** Inter-professional education and training provides a route to integrated care and personalised support planning and a shared understanding of underpinning processes.
- **Recognising and developing the co-ordinating role of support workers:** The research demonstrates the importance of the support worker within homelessness services. However, there is a need to review this job role, which in reality often goes far beyond the provision of housing-related support. Evidence suggests the need for a support worker/mentor/advocate who is truly cross-sector.
- **Improving positive social networks and relationships for homeless households:** Specific support to enable individuals to re-establish and sustain appropriate and safe relationships with family members may be necessary in many cases.

We value the commitment of the Welsh Government to fostering co-operation between agencies and services. This is crucial to creating a shared agenda to tackling homelessness. While we welcome the ambition to end family homelessness by 2019 we would caution that abolishing the intentionally homelessness test alone will not necessarily achieve this, although we agree it may generate improved responses when family homelessness does occur. As such we would urge that the issues outlined above are carefully considered in relation to the duty to prevent homelessness and in any reviews and commissioning of support services for all types of homelessness.

c) To provide local authorities with a discretionary power to levy a higher rate of council tax on long-term empty properties.

We support the *Houses into Homes* loan programme and look forward to an evaluation of its impact in due course. We would like to see an assessment of how far the scheme might be extended beyond existing owners. This might include, for example, self-build opportunities for community groups or individuals in housing need to renovate empty properties. This would depend on local community needs and making suitable arrangements with landlords for the sale, rent or long-term leasing of an empty property at discounted rates.

We welcome consideration of the power to levy additional Council Tax on houses left empty for longer than 12 months. However much depends on the reasons for the property being left empty. As such we would like to see more detail on the reasons for exemption from this power and the links to other powers available to local authorities seeking to bring empty homes back into use.

d) A statutory duty on local authorities to provide sites for Gypsy and Traveller communities.

JRF welcomes the proposal to introduce a statutory duty on local authorities to provide sites for Gypsy and Traveller communities where there is evidence of a clear need for new sites. JRF research demonstrates the importance of meeting Gypsy and Traveller housing needs and of taking a positive approach to community relations as part of the process.

[Richardson](#) (2007) suggested that four 'foundation stones' were critical in addressing potential opposition from the wider community and taking forward this agenda in a positive way:

- setting a positive context for debate;
- the effective management of existing authorised and unauthorised sites;
- effective consideration of new sites with clear, well-managed communication of proposals; and
- strong political leadership to set the context for action.

In addition to these four foundation stones, the research also found that there were three different 'cases' that were significant in informing political debates on developing site provision:

1. the legal case;
2. the business case, and
3. the moral case.

The **legal case** centred upon councillors saying to fellow members and constituents that central government required accommodation needs to be assessed and sites to be identified through new legal duties. In some cases, this allowed for an element of procrastination on addressing the issue where this was considered locally unpopular.

The **business case** focused on the cost of cleaning up after unauthorised encampments and the savings that might be made by the local authority by providing authorised sites, which were anticipated to mitigate the need for further unauthorised encampments (and therefore reduce the costs associated with them).

Finally, the **moral case** was cited by some councillors in the study. This stemmed from an awareness of inequalities in health and education for Gypsies and Travellers and the clear duty for Gypsies and Travellers to be dealt with equitably on the basis of human rights, race equality and social inclusion.

These lessons are crucial for local authorities who will be taking forward the provision of sites for the Gypsy and Traveller community.

e) Defining Community Land Trusts.

We welcome *Homes for Wales* support for community land trusts. [Aiken et al](#) (2011) identified the many benefits of community-owned assets as including:

- a heightened sense of identity;
- greater financial viability;
- improved levels of activity and access to services;
- increased opportunities for training, jobs and business development;
- a better physical environment; and
- enhanced credibility with local authorities and outside agencies.

It is clear, however, that these potential benefits of community ownership of assets cannot be taken for granted.

Aiken *et al* (2011) identified a number of critical factors necessary to ensure community benefits accrued from the ownership of assets. Allowing time for staged growth and development, along with access to support, technical aid, brokerage and community development is absolutely critical. Assets also need to be embedded in a strategic approach to local community development that recognises organisations' interdependence with other public, private and third sector agencies.

Other important success factors which Aiken *et al* (2011) state should be considered are:

- **financial and business planning:**
 - capital acquisition/transfer requiring marshalling of funding and investment streams to secure a viable asset;
 - ongoing business planning based on prudent assumptions of revenue-generating capacity and anticipated costs;
- **physical factors** i.e. due diligence to ensure that the asset's condition were known and that it was fit for purpose;
- **capacity and leadership within the community** i.e. the skills and time to make an asset work; a history of voluntary and community action;
- **effective governance** i.e. clarity of roles and functions and community buy-in, with adequate democratic control;
- **external partners** i.e. establishing strong, effective relationships with other partners (such as local authorities). Partners need to have a positive, informed approach to the community control of assets.

Ultimately to help foster these success factors, high-quality, long-term brokerage and technical aid are needed to link together finance, people, ideas and opportunities. We are unsure from the White Paper how defining community land trusts will link to encouraging their development and would welcome great clarity on this. The strong link made in *Homes for Wales* between community land trusts and enabling housing co-operatives means that Aiken *et al's* (2011) advice that support available to community organisations should be mapped is an important issue to consider. This mapping of available support needs to be coupled with a strategy for streamlining and expanding access to brokerage and other specialist skills. This is likely to be particularly important in relation to facilitating the residential development of community owned land.

g) Requiring local authorities to produce and regularly update Local Housing Market Assessments.

There are major structural inequalities between local housing markets which can make some markets more fragile and subject to risks such as negative equity (Ferrari and Rae, (2011)). Regular assessment of local housing markets is therefore essential. Including the economic context within housing market assessments is crucial since economic changes, the jobs market and migration patterns can explain the divergent fortunes of housing markets and need to be taken into account in developing solutions (Ferrari and Rae, 2011). Thus economic development and regeneration initiatives may be just as important as housing policy (Ferrari and Rae, 2011; Batty, Cole and Green, 2011). Cross-authority intelligence and co-operation will also be relevant in many areas as housing and employment market boundaries will not necessarily converge with local authority boundaries. It is important that housing market assessments try to move beyond purely statistical counts of housing need to understand which groups are shaping the dynamics of local housing markets (Cole, 2007), and the local history of communities when designing initiatives (Batty, Cole and Green, 2011).

j) A duty of co-operation on housing associations and possibly other organisations to improve further the joint working on housing matters that does exist in some areas.

We support the focus on joint working on housing and homelessness issues as we outlined in Kelly and Stirling (2011) and elsewhere in this response (see response to questions 2 b, e and g) .

Do you have any comments on any other action set out in this White Paper?

(please state the chapter(s) to which your comments relate)

As already noted we welcome the *Homes for Wales* White Paper particularly in relation to its systemic view of housing policy, its ambition to improve housing supply and its commitment to meeting housing needs, including for the most vulnerable. However we feel that there are two additional areas that require further consideration: older people's housing choices (Chapter 7) and the role of housing policy in mitigating and adapting to climate change (Chapters 4 and 5).

Chapter 7: Older people's housing

We welcome the focus on ageing society and housing policy within the White Paper, particularly the important principles it lays down about

diversity, choice and a 'non-burden' approach. We also value the recognition of the 'increasing range of lifestyle choices' people will make in future and that this will need to be reflected in future housing policy. We would like to see this developed to more accurately reflect the available housing options for older people and how these might change to reflect older people's increasingly diverse choices. For example there is a strong assumption in the White Paper that older people prefer to stay in their own home until they are unable to do so. While this may be the choice of many older people it does not adequately reflect the potential diversity of older people's choices and experiences. For example choices such as downsizing or moving into a retirement community could be more fully discussed. Pathways into supported or social care environments might also be discussed more positively as a relevant choice, rather than simply a solution to a problem.

Our research shows that the housing choices available to those older people who would like to move somewhere more appropriate to their personal situation are limited at best ([Pannell, Aldridge and Kenway, 2012](#)). It also found that there had been little interest among general house builders in older people as consumers of their products.

The Welsh Government could provide the leadership to create a debate that more fully explores the aspirations of older people before their needs develop into requiring high level support ([Blood, 2010](#)). This could be used to widen our understanding about the housing choices that would work best for current and future populations of older people *and* the most efficient operation of the housing market. JRF is pursuing further work around housing with care options for older people which we plan to publish in late 2012. We would be happy to discuss this work in more detail when it is available.

Chapters 4 and 5: climate change and housing policy

Adapting to climate change

We very much support the Welsh Government's understanding that housing policy has a role to play in climate change mitigation i.e. reducing carbon emissions and tackling fuel poverty. However housing policy also needs to play a key role in adapting to climate change, i.e. responding to the risks posed by the impacts of climate change through sea level rise, flooding and heatwaves for example. A failure to recognise the importance of adaptation to climate change is problematic and underplays a number of risks including:

- the siting of new housing developments;

- the relationship between existing homes and the risks of climate impacts such as flooding or sea level rise;
- how far current homes could withstand overheating or flooding, and the wider need to protect those communities or individuals at particularly high risk of losing their homes and/or livelihoods; and
- access to insurance to cover the threat of longer term blight.

Addressing housing policy's role in adapting to climate change is crucial to enable the Welsh Government to follow through on its important recognition of the links between social justice and housing policy.

Recent JRF research highlights some of the issues in relation to the effects of climate change in Wales. Lindley *et al* (2011) show that urban and coastal communities are most vulnerable to climate change and social impacts from river flooding and heatwaves. The report highlights the different components of social vulnerability from individual characteristics (including old age and health status) and the potential for increased exposure due to their physical environment (e.g. basement flats exacerbating flood risks). Wider issues of people's ability to prepare for, respond to and recover from flooding are also important. This includes taking account of income, access to insurance and social networks which might support them in case of a flood/heatwave. Mobile homes and caravans may be particularly at risk of flooding where exposed, as illustrated in the recent floods in Wales. The report provides maps of social vulnerability and overlays these with flood exposure maps to present an overall picture of climate disadvantage.

There are particular concerns in relation to the impact on disadvantaged coastal communities from climate change. The South Wales coast is one of several UK coastal areas likely to be particularly affected by climate change, including sea level rise (Zsomboky, *et al.*, 2011). Climate change impacts can damage coastal livelihoods such as those based on fishing or tourism as well as people's homes. Crucially whole areas could be blighted where it is not cost-effective to create coastal or flood defences or to insure homes. As such it is crucial that decisions on planning applications and new infrastructure take climate change into account. This will avoid putting more people at risk, as well as assisting with wider strategic investment.

Flood insurance is also a key issue. It is important that future flood insurance remains accessible and affordable to all households, particularly those who are vulnerable and at high risk of flooding (O'Neill and O'Neill, 2012). It is important for the Welsh Government to provide

leadership in discussions around the future arrangements that will follow the end of the Statement of Principles agreement between the UK government and the insurance industry. Such arrangements will be critical in order to avoid potential housing, or indeed wider neighbourhood, blight in high risk areas should insurance become unaffordable. Should insurance become unavailable, JRF is concerned that more vulnerable groups with less choice may be left behind in homes at highest risk of flooding. In the long term this is an important element of ensuring that people's homes continue to be safe, secure places to live.

The role of local authorities in supporting adaptation to climate change is also critical. Unfortunately, climate change adaptation is not a priority for most councils (Welstead, *et al.*, 2012). Social justice concerns arising from the impact of climate change need to be better embedded in approaches to climate change adaptation if vulnerable people are to be protected. We would like the Welsh Government to consider how this work can be developed to ensure that short-term public sector cuts do not detract from the need to prepare for the longer term consequences of climate change.

Improving existing homes and tackling fuel poverty

We welcome the Welsh Assembly Government's focus on the quality of homes and taking account of the effects of cold on people's health. We would also suggest that longer term risks of heat and overheating in relation to people's homes need to be considered.

There is a substantial gap between design aspirations to achieve lower carbon emissions and actual performance of low and zero carbon homes. This gap needs to be reduced. In the Joseph Rowntree Housing Trust's development at Elm Tree Mews where full monitoring was undertaken, dwelling heat loss was 54 per cent higher than designed, with carbon emission rates only marginally in advance of current regulations (rather than equivalent to 2013 government targets). The report on the lessons learned (Bell, *et al.*, 2010) highlights a number of issues that need addressing including:

- improving design to ensure that buildings perform as intended and that design supports low carbon lifestyles;
- a focus on whole system performance noting the different elements of the supply chain involved in delivering new energy efficient homes;
- improving the planning and control of construction.

In delivering work on existing homes, JRF is concerned about how far fuel poverty and energy efficiency can be tackled together. The social housing sector faces challenges in finding the investment necessary for retrofit programmes, including renewables, to help protect tenants from rising fuel bills and fuel poverty (Hay, in press). Traditionally retrofit strategies have been supported through grants. Feed-in tariffs represent a significant change to this approach, with a shift to support payments spread over 25 years, funded through a levy on everyone's fuel bills. The danger is that low-income households, unable to afford the upfront capital costs of solar panels, will lose out unless social landlords can access a fair share of these funds. Similar equity issues are also visible in the Renewable Heat Incentive (RHI) and the Energy Company Obligation (ECO) component of the government's flagship Green Deal policy.

We would also call for:

- the new Energy Company Obligation (ECO) funding to prioritise homes in fuel poverty, noting that the Green Deal pay as you save investment in energy efficiency is unlikely to benefit those in fuel poverty;
- more effective targeting of the fuel poor, considering the role of data matching to support this;
- a firm link between energy rebates (targeting fuel poor pensioners through the Warm Homes Discount) and investment through the ECO programme.

(Ekins and Lockwood, 2011; Stockton and Campbell, 2011)

Later this year/in early 2013 JRF will be publishing a review of the social impacts of household energy policies aimed at addressing climate change. This will provide a distributional analysis of the impacts of these policies on different households and will comment on the fairness and effectiveness of current efforts to reduce household carbon emissions.

Conclusion

JRF welcomes much of the vision and values outlined in *Homes for Wales: A White Paper for better lives and communities*. We particularly endorse taking a whole housing system approach to housing policy and providing stewardship of the housing market. We value the consumer focused perspective of the White Paper and its continued recognition of the importance of improving housing supply and addressing pressing housing need, including homelessness. We look forward to working with

the Welsh Government to take forward many of its ambitious recommendations.

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