



Housing and life experiences: policy development

by Altair Consulting

This project identifies four practical, housing-related proposals that can be introduced now to prevent, mitigate and reduce housing-related poverty.

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This project identifies four practical, housing-related proposals that can be introduced now to prevent, mitigate and reduce housing-related poverty. The outcome of the project consists of three key elements: a cover report documenting the approach taken; four summary reports outlining the background and key aspects of the four proposals; and four technical reports, linked to each proposal, which outline the detailed background research and findings that informed the final proposal. The technical reports are being published by Altair, and will be useful for those wanting to implement the identified proposals.

The foundation of this project is evidence from a Joseph Rowntree Foundation-commissioned study, undertaken by the Centre for Housing Policy, tracking the housing and life experiences of 72 low-income households around the UK.

Actions

- A Government-backed affordable loan scheme to fund property deposits and enable greater access to the private rented sector.
- Conversion of some existing homes to extend the provision of shared social housing, enabling greater access to the sector.
- Provision of basic decoration and floor coverings, and access to furniture packages in the social sector, to reduce moving-in costs for tenants.
- A proposal to deliver consistent comprehensive housing advice services across England, Wales and Scotland.

We can solve UK poverty

JRF is working with governments, businesses, communities, charities and individuals to solve UK poverty. Housing and life experiences: policy development plays an important part in monitoring costs and living standards – a key focus of our [strategy to solve UK poverty](#).

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Executive summary

Housing and poverty are strongly entwined. A person's housing situation can positively or negatively affect their health and safety, as well as their ability to work and gain an education. A good quality, affordable home can help lift people out of poverty. Conversely, though, the costs of housing can also create poverty.

Housing costs are higher as a proportion of income for poorer households, so it makes sense to look at housing-based solutions to the challenges of preventing, mitigating and reducing poverty. Those solutions are many and interlinked. So where to start?

Based on evidence from a Joseph Rowntree Foundation (JRF) study (Croucher et al, 2017a, 2017b and 2018) that tracked the housing and life experiences of 72 low-income households around the UK, there are four things that can be introduced now to tackle problems relating to housing and poverty. They are:

1. **House to Home** – a basic decorative standard. Floor and window coverings should come as standard with all social housing properties. Tenants should also be given access to affordable furniture packages with no up-front costs. This would help tenants make a house a home by reducing the risk of them getting into high levels of debt or going without basic goods. It may also reduce eviction rates, reduce refusals of properties, and create a more positive relationship between tenant and social landlord.
2. **Housing Advice Service (HAS)** – a consistent, comprehensive housing advice service should be established across England, Wales and Scotland (it is already in place in Northern Ireland). This service should be tenure- and need-neutral. It should be website-based initially, with the options of phone or face-to-face advice via a triage system. This would help those who are struggling with housing costs to understand their options, ensure the best use of their housing resources, and reduce the risk of homelessness or need for temporary accommodation.
3. **Social Sharing** – social landlords should expand their provision of shared accommodation. It should be delivered through the conversion of existing homes for small numbers of sharers. It would tackle the lack of affordable housing options for young and single people.
4. **Access to Rent** – the Government should create a deposit loan scheme. Through this scheme, the Government would provide dedicated financing, based on government borrowing rates, to existing bodies that would provide affordable and fair loans to those on low incomes. Agencies likely to administer the scheme would include local authorities, credit unions or other social lenders. This proposal would enable low-income households to better afford the up-front costs of a security deposit, which often represent a significant barrier to accessing the private rental sector.

Originally, we also proposed that the inclusion of the arbitrary seven-day waiting period at the beginning of new Universal Credit claims should be removed immediately by the Government. This would help reduce overall waiting times for many claimants and reduce the risk of unnecessary financial distress. However, the Government committed to doing precisely this in the budget of 22 November 2017, along with proposals to make advances available within five days and repayable within 12 months, and allow new claimants in receipt of Housing Benefit to continue to get it for two weeks.

These four solutions represent the most practical, implementable options from over 44 strong ideas. They are things that can be done, but they do not negate the desperate need for government investment in more genuinely affordable homes, and the need to improve the provision of welfare support.

How these solutions were developed is outlined in the methodology chapter. Details of the solutions themselves are in their individual summary reports and technical appendices.

1 Introduction

Background and aims of the project

In March 2017, Altair was commissioned by the Joseph Rowntree Foundation (JRF) to identify housing (or directly housing-related) policy and practice that could improve individual and household outcomes by preventing, mitigating and reducing poverty.

The aim of this project was for Altair to create five practical, realistic and viable proposals that responded directly to evidence from the qualitative longitudinal study, 'Housing and life experiences' (Croucher et al, 2017a, 2017b and 2018). The work comprised three phases: initiation, creative, and testing and modelling. During these phases, Altair spoke directly to over 80 stakeholders and surveyed an additional 60.

This cover report provides an overview of our methodology: who was involved and consulted in the project, and how the project developed to produce the five proposals chosen.

'Housing and life experiences' study

The 'Housing and life experiences' study is part of the research and development programme on housing and poverty funded by JRF. The project is exploring how housing circumstances and life events affect the risk and experience of poverty.

This study has three main aims:

- to better understand the effect of housing circumstance and events on the risk and experience of poverty
- to assess the capacity and effectiveness of existing policy and practice to reduce, mitigate and prevent poverty in a changing housing context
- to develop new, evidence-based housing policy solutions that will reduce, mitigate and prevent poverty.

The project is using qualitative longitudinal methods to explore the issues. Over three years, it has talked to more than 70 people of all ages, in different housing circumstances in different parts of the UK, about how their homes affect other aspects of their lives, for example:

- their health and their family's health
- the amount of money they have to spend on day-to-day living
- their work prospects.

2 Methodology

Our approach to policy development has involved three stages that are summarised below.

Phase one: initiation

The first phase of this project aimed to establish a full understanding of the issues related to housing and poverty, and particularly those raised through the first two phases of the 'Housing and life experiences' study.

We undertook a review of the existing literature on housing and poverty, and currently proposed solutions. In addition, the outcomes of the study so far were reviewed, and detailed work with its researchers was undertaken to identify the key themes emerging. These themes direct the focus of the solutions and are detailed in Table 1.

Table 1: Summary of key themes from the 'Housing and life experiences' study

Theme	Summary
Affordability	<p>This was the notable financial hardship experienced by those involved in the study as a direct result of their unaffordable housing. This included:</p> <ul style="list-style-type: none"> • unavailability of adequate and genuinely affordable accommodation • costs of transition into the private rental sector (PRS) in the form of deposits and fees • costs of transitions into home-ownership in the form of deposits and fees • energy efficiency • poor decorative condition in the social rented sector (SRS) • home-ownership repairs and maintenance costs.
Unresponsive welfare benefits	<p>Rather than being viewed as a supportive 'safety net', the welfare system was often viewed as punitive in nature. Participants also felt there was a lack of empathy in the way they were dealt with, often adding to a stressful situation. In particular, the following emerged:</p> <ul style="list-style-type: none"> • delays, reductions or overpayments • non-dependent deductions • couples are living apart to maximise limited resources. <p>It is our view that ongoing welfare reforms are unlikely to resolve these issues, and that several elements will make them more acute.</p>
Housing circumstances and life transitions	<p>The inter-relationship between life changes and housing changes often appeared to affect individuals' finances adversely. Particular problems across different tenures included:</p> <ul style="list-style-type: none"> • the PRS: future rent levels, possible rent increases and security of tenure • temporary accommodation: reported as "traumatic" with limited good quality accommodation available • the SRS: in general, the SRS was viewed positively in relation to the security it offered; however, tenancy agreements often did not accurately reflect current household arrangements • home-owners: distress was mostly related to interest-only mortgages and the prospect of servicing their mortgages into later life. <p>A specific problem raised concerned housing options for young and single people. There was an apparent lack of an affordable housing option available to those on low incomes.</p>
Wider context	<p>A common strand throughout the research has been that the wider context has often intensified or improved participants' experiences of housing-related poverty. Areas identified as 'dependencies' for our work included:</p>

- availability of correct and timely housing advice
- neighbourhood and location with regard to social support networks.

Phase two: creation

The purpose of this phase was to generate ideas to tackle the themes identified in the first stage. To do this, we used feedback from the 'Housing and life experiences' study participants and engaged key stakeholders. This enabled the creation of a long list of realistic and practical proposals to be presented to JRF.

We did this by holding a series of workshops with stakeholders in locations across all four UK nations. In total, 67 key stakeholders participated in these workshops.

Invitations were sent to:

- social landlords (including arm's length management organisations (ALMOs), local authorities and housing associations)
- local authorities: housing strategy
- private-sector landlords
- influencers and policy thinkers (including trade bodies, members of central and devolved government, and regulators).

The workshops were structured on the key themes, with a facilitated discussion to generate ideas for each theme. Attendees prioritised up to four ideas to take forward, focusing on the ideas they thought had the greatest potential to prevent, mitigate and/or reduce housing poverty. These prioritised ideas were then appraised further, using a 'suitability', 'feasibility' and 'acceptability' (SFA) scoring methodology. This is described in Table 2.

Table 2: Suitability, feasibility and acceptability (SFA) scoring matrix

Factor	Description	Scoring
Suitability	How suitable is the proposal in addressing the issues identified from the research?	1–10
Feasibility	How simple or complex would the proposal be to implement for key stakeholders?	1–10
Acceptability	How acceptable is the option to key stakeholders, for example: those who will have to implement it, the Government, end-users, and any other external stakeholders?	1–10

A total score (maximum of 30) across each of the three factors was calculated for each option. The higher the score, the more suitable/feasible/acceptable the proposal was deemed to be. This gave us a list of 44 individual proposals, 21 of which the workshops and scoring had identified as having the potential to be easily implementable and be effective in mitigating housing-related poverty. The list of the 21 proposals from the creative phase is available in Appendix 1.

Altair reviewed, evaluated and prioritised all of the appraised proposals with an SFA score over 20, to develop a summary of the outputs from the workshops for JRF to review and shortlist 12 to take forward to the next stage.

At the project gateway meeting on 16 May 2017, JRF shortlisted 12 policy proposals to be taken forward for further exploration via literature reviews, interviews with relevant stakeholders and online reading groups.

Phase three: testing and modelling

The third phase of the project saw us refine and test the proposals. This provided depth to the shortlisted proposals through:

- desktop research
- surveys and interviews with stakeholders on the practicalities of our proposals
- input from stakeholders via e-reading groups.

In addition, a topic guide was developed on the proposals, for the 'Housing and life experiences' study researchers to test the proposals through face-to-face interviews with participants in the longitudinal study. The quality of engagement with the policy proposals from participants was very high. In addition to their comments on specific proposals, affordability and the impact of the Grenfell Tower fire had also clearly affected participants, both within and outside London; both topics were mentioned throughout the responses.

Based on detailed reports on each of the 12 proposals, Altair and JRF then prioritised five to develop in further detail, including high-level financial modelling. Priority criteria were:

- the overall aims of the project (that is, to identify five to ten practical, realistic and viable proposals that respond to the lived experience of the 'Housing and life experiences' study participants)
- overlap with ongoing projects or existing recommendations from JRF
- the feedback from the third wave of the 'Housing and life experiences' study
- which proposals have the most potential to prevent, mitigate and/or reduce housing poverty
- feedback from the potential implementing body.

To assist the selection process, Altair revised the SFA score for each proposal.

3 Final policy proposals

Final five proposals

The final five policy proposals, aimed at tackling the housing-related poverty issues identified in the 'Housing and life experiences' study are:

1. **House to Home** – the study proposes that basic decoration, and floor and window coverings, should come as standard with all social housing properties. Tenants should also be given access to affordable furniture packages with no up-front costs. This would help tenants make a house a home, reducing the risk of them having to use either high-cost credit or expensive, rent-to-buy companies, or going without basic goods. It may also reduce eviction rates, reduce refusals of properties, and create a more positive relationship between tenant and landlord. This could be implemented by social landlords across the UK, with no legal or regulatory changes needed.
2. **Housing Advice Service (HAS)** – the study recommends that a consistent tenure- and need-neutral HAS should be established across England, Wales and Scotland, as Northern Ireland already has an HAS in place. It should consist of website-based information initially, with the option of phone or online advice. This would help those who are struggling with housing costs to understand their options, ensure the best use of their housing resources, and reduce the risk of homelessness or need for temporary accommodation. In terms of Central Government spending, provision of an HAS across England, Scotland and Wales would equate to just 0.003% of the £3.6 billion spent on housing and the environment in 2016/17 (HM Treasury, 2017).
3. **Social Sharing** – the study recommends that social landlords should expand their provision of shared accommodation to tackle the lack of affordable housing options for single people, and help mitigate poverty. It should be delivered through the conversion of existing homes to accommodate small numbers of sharers. As well as financial benefits, shared housing can provide social benefits such as reducing isolation and enabling independence. The study found shared housing to be cost-effective for social landlords and, by keeping the number of sharers low, does not present any major management challenges. This could be implemented by social landlords across the UK immediately.
4. **Access to Rent**: the Government should create a deposit loan scheme. Through this scheme, the Government would provide dedicated financing, based on government borrowing rates, to existing bodies that would provide affordable and fair loans to those on low incomes. Agencies likely to deliver the scheme would include credit unions, local authorities or other social lenders. This proposal would enable low-income households to better afford the up-front costs of a security deposit, which often represent a significant barrier to accessing the PRS. This could be implemented by the UK Government, or at a devolved level by any of the four nations.
5. **Reforms to Universal Credit (UC)** – the study proposes that the inclusion of the arbitrary seven-day waiting period at the beginning of a new UC claim should be removed immediately by the Government. This will help reduce overall waiting times for many claimants and reduce the risk of unnecessary financial distress. This could be implemented immediately without any legal changes. The Government committed to doing precisely this in the budget of 22 November 2017, along with proposals to make advances available within five days and repayable within 12 months, and allow new claimants in receipt of Housing Benefit to continue to get it for two weeks. This proposal has therefore been removed from the proposals put forward.

For each of these proposals we have developed a summary report outlining the main issues, as well as a technical report detailing the research, case studies on existing practice, assumptions and financial modelling of the proposal.

The five proposals are recommended as they are issues that affect those in the study and link with common themes through wider research on housing and poverty. They were chosen as the most acceptable and implementable solutions available, which would have the biggest impact. However, throughout the research wider themes were consistently raised by both stakeholders and the participants in the 'Housing and life experiences' study.

Wider issues

During the workshop phase of this study, two important themes emerged. These were:

- the need for substantial government investment in providing more genuinely affordable homes
- the need for a more supportive welfare system, which would allow people to gain longer-term stability in their housing circumstances.

It was decided that these two ideas were beyond the scope of this particular study, and were already being addressed through other JRF work such as the 2016 strategy to 'Solve UK poverty' (JRF, 2016) or briefings on living rents (Robson, 2017) and UC (Schmuecker, 2017).

During the testing of the policy proposals, 'Housing and life experiences' participants were asked if they had any further comments on our proposals. The limitations and unsupportive and complicated nature of welfare provision were constant themes in their responses. Another point raised repeatedly was the need to build more affordable homes. One participant put it eloquently:

"Nobody is addressing the basic problem: build more bloody social housing [...] A child of three years old could understand that."

The final four proposals that have been developed do not remove the need for these wider issues to be dealt with. In fact, they are likely to be more effective if additional government investment were to be made in these policy areas.

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Appendix 1: Long list of proposals from the project

Overview of proposal	Summary of issue being tackled	Tenure targeted	Implementing body	Location	Total SFA score
<p>Development of an SRS House to Home scheme, which could include one or more of the following elements:</p> <ul style="list-style-type: none"> • a sector-wide void standard to include items such as curtains (could be voluntary or mandatory) • interest-free loans for residents • signposting or supporting a marketplace for used or free goods • delivery of an affordable tenancy package (for example, basic white goods procured at a reduced rate using landlords' collective buying power). 	<p>A poor decorative condition in the SRS has led some residents to take on unaffordable debt to decorate their homes.</p>	SRS	Social landlords	UK-wide	25
<p>Creation of a PRS deposit scheme. This could include one or more of the following proposals:</p> <ul style="list-style-type: none"> • a government-backed insurance scheme instead of a one-off payment • a transferable deposit/deposit overlap scheme (when moving between PRS homes) • a deposit cap (for example, one month's rent) • reviewing tenants' payment history, resulting in higher or lower deposit/bond payments (for example, rental exchange scheme). 	<p>High levels of deposit required to enter PRS, which either prevented participants finding suitable accommodation, or resulted in large amounts of debt at the beginning of the tenancy, affecting its sustainment.</p>	PRS	Government/PRS landlords/social lettings agents	UK-wide	25
<p>A reconciliation of the benefits rules about age (where it applies to housing). In particular:</p> <ul style="list-style-type: none"> • a review of current age limits could ensure that young, vulnerable people retain easy access to affordable accommodation without having to prove their right to exemption 	<p>Many of the younger participants in the study felt 'staying put' in the family home was their only housing option.</p>	PRS/SRS	Government	UK-wide	25

<ul style="list-style-type: none"> similarly, a review of the age at which non-dependant deductions apply could also provide young adult children with the opportunity to save for a new home (whether for the PRS or home-ownership) prior to having to make contributions to rent. 	<p>Where this is not an option, the entitlement to housing support through the welfare system is confusing, with age restrictions and exceptions varying between different benefits.</p>	<p>This proposal aims to tackle these problems.</p>	SRS	Northern Ireland Housing Executive/social landlords	Northern Ireland	25
<p>Introduce a Choice Based Lettings (CBL) system in Northern Ireland that would allow people to choose where to live (the current lettings process can limit housing options).</p>	<p>The majority of participants in the study had concerns about the time it took to be allocated a social home. A centrally administered CBL system could open up more housing options to those on Northern Ireland's waiting list.</p>	N/A	Government/Department of Work & Pensions (DWP)	UK-wide	25	
<p>This approach could also help resolve problems with segregated communities, tackle transparency of rent levels and provide more choice.</p>	<p>Any delay in payment seriously affected participants' ability to manage their expenses, and often led to their having to borrow money or take out unaffordable loans to cover day-to-day expenses.</p>	SRS	Social landlords/energy suppliers	UK-wide	24	
<p>Reduce or remove the 7-day/42-day in-built delays in the UC system, so claimants do not face unnecessary hardship while waiting for their benefits to be processed.</p>	<p>This initiative is intended to reduce energy bills for social housing tenants. This would give those identified as 'just about managing' in the 'Housing and life experiences' study more headroom in their monthly budget to cope with additional or unexpected costs.</p>					

<p>Refocus the use of Temporary Accommodation (TA) so it is utilised only for certain instances, for example emergency housing (1–2 nights), street homelessness, hostels and domestic violence cases.</p>	<p>This proposal would respond to problems uncovered by research into 'traumatic' and prolonged experiences in low-quality TA.</p>	<p>SRS/PRS</p>	<p>Government/support agencies/local authorities/social landlords</p>	<p>UK-wide</p>	<p>24</p>
<p>This approach is linked to the 'Housing First' model, where permanent accommodation is provided for people, rather than progressing them through several levels of temporary and transitional accommodation. In this arrangement, there are no preconditions of addressing wider social care and support needs.</p>					
<p>Introduce a new social/not-for-profit energy tariff at a discounted price to vulnerable residents.</p>	<p>Participants in the 'Housing and life experiences' study frequently expressed discontent about the expense of utilities, particularly energy/heating. A number of individuals stated that they rarely had the heating on. This proposal aims to reduce some of those costs.</p>	<p>All</p>	<p>Government/energy providers</p>	<p>UK-wide</p>	<p>23</p>
<p>This proposal could include more focused/nuanced proposals for Wales or other rural areas to help spread the cost of supply from gas or oil tanks, as this involves one-off £250/£300 payments.</p>					
<p>It could also include specific measures to apply discounts to those using pre-payment meters, which are more expensive.</p>					
<p>Develop a business model for further expansion of shared housing in the social sector.</p>	<p>The 'Housing and life experiences' study found that 'staying put' (that is, staying in the family home) was the only housing option for some young people.</p>	<p>SRS</p>	<p>Government/developers/social landlords</p>	<p>UK-wide</p>	<p>23</p>
<p>This proposal would create an increased level of shared housing provision in the social sector via:</p> <ul style="list-style-type: none"> • purpose-built accommodation • conversions of existing stock • the use of low-cost construction options (for example, modular homes or off-site construction). 	<p>This proposal is aimed at addressing affordability issues that will be exacerbated by the introduction of a shared-room rate for under-35s in the SRS.</p>				

<p>Introduce a low-income housing tax credit scheme to increase investment in, and supply of, affordable/secure housing.</p>	<p>Many of the issues identified in the study were due to limited availability of affordable secure rental housing.</p>	SRS	<p>Government/developers/ social landlords</p>	UK-wide	23
<p>This proposal would give tax incentives to private businesses. It would be similar to the US low-income housing tax credit scheme. Under this arrangement, developers, banks and private companies get tax credits if they build or invest in a project where a set percentage of households are on low incomes.</p>	<p>This proposal could provide an alternative to grant funding to boost the supply of affordable homes.</p>				
<p>Devise a private rented product supported by the Government/social sector, for example build-to-rent. This could offer more security of tenure to residents, and lower deposits. It has the further advantage of 'leading by example' to encourage innovative PRS tenancies.</p>	<p>Many in the PRS in the study commented on their current tenancies leading to anxiety about security, struggling to find a PRS deposit, and fear of a sudden increase in rents if they asked for repairs to be done. This proposal would help support the creation of more socially responsible landlords.</p>	PRS	<p>Northern Ireland Housing Executive/social landlords</p>	UK-wide	23
<p>The ability to charge market rent would give a better return on investment compared to a social-rented product.</p>					
<p>Develop (or extend) a landlord licensing scheme in which all landlords would need to have a licence to let properties, with a basic test on tenancy rights before gaining a licence.</p>	As above.	PRS	<p>Government/PRS landlords</p>	<p>Northern Ireland/Wales/ England</p>	23
<p>This would improve data on the PRS, potentially allow for more accurate setting of Local Housing Allowance (LHA) rates, and promote cultural change by improving landlords' understanding of their responsibilities, freedoms and powers.</p>					

<p>Introduce targeted government investment in developing attractive, purpose-built, older people's housing that is affordable and secure.</p> <p>Products would be based on existing communities, to free up family housing in both the private and social sectors.</p>	<p>The 'Housing and life experiences' study found that there was a lack of a housing ladder, and described people's experiences as more of a 'merry-go-round'.</p> <p>This proposal would potentially release stock at the top of the ladder to allow other households to step up.</p>	All	Government/developers	UK-wide	23
<p>Introduce a housing advice service that would provide support for people moving or experiencing life changes.</p> <p>This would possibly be administered by the SRS, local authorities or both in partnership. Intervention would be focused (for example, before tenancy failure/homelessness).</p> <p>It could be an online, locally tailored, interactive tool. Alternatively, at the Scottish workshop it was suggested there could be a single point of contact for all housing advice enquiries.</p>	<p>The 'Housing and life experiences' study highlighted the positive difference that good-quality advice made to participants.</p> <p>This proposal would expand advice provision, which would allow respondents to make better housing choices based on accurate information.</p>	All	UK Government/local authorities	England, Wales and Scotland	23
<p>Introduce a rent-savings scheme to enable a more flexible approach to rent payments, for example overpaying one month to accrue savings, to be able to cope with benefit delays or a downturn in working hours in later months.</p> <p>This could be tied into broader rental packages, with the landlord offering discounted rent, but stipulating that the tenant will have to save money on top of that.</p>	<p>The 'Housing and life experiences' study found that as well as fluctuating income levels over a lifetime, many people experienced short-term fluctuations in income.</p> <p>This proposal aims to provide a safety net for housing costs when incomes dip.</p>	PRS/SRS	Government/landlords	UK-wide	22

Create incentives for PRS landlords (for example, tax relief) to improve property condition/energy efficiency performance standards in the parts of the UK currently without them.

In other countries, landlords are able to claim depreciation costs against their tax on rental income. Rental income losses can also be deducted from other taxable income, removing some of the pressure on landlords to increase rents.

Areas of discontent expressed by 'Housing and life experiences' study participants who were in the PRS included the energy efficiency of properties, quality of homes and rent increases.

PRS

Government/PRS landlords

Northern Ireland/Wales/England

22

Develop a lease-back scheme for home-owners, whereby housing associations/local authorities would buy and lease properties back to home-owners in financial trouble.

This could also be developed to include more flexible approaches to tenure.

Some participants in the study who owned their home or who had owned a property in the past struggled with their housing costs/repairs when revenue was restricted, often despite having capital tied up the property.

This solution would enable home-owners to remain in their property.

Home-owners

Government/social landlords/local authorities

UK-wide

22

Develop an off-the-shelf business model for landlords who want to contribute more than just another PRS tenancy. This would include an advice pack for landlords who want to explore options over the standard PRS tenancy.

This pack would also advise on the financial and other advantages and disadvantages of offering long-term tenancy agreements/rent control, targeted at certain types of tenant, for example families who want more security.

The 'Housing and life experiences' study reported that a number of PRS landlords had been very supportive of tenants, and it had made a real difference to the individuals' circumstances.

This proposal would empower more PRS landlords to consider how they might make a profit and still use their property for wider social good.

PRS

PRS landlords

UK-wide

22

Reintroduce the system of 'implicit consent' into the UC system.

Under the full UC service there will be a system of 'explicit consent', whereby a claimant has to give explicit consent for their landlord to speak to the DWP on their behalf, to help them navigate the system.

It has been claimed that landlords have and will face increasing problems with this new approach, as they are no longer easily able to support their residents with their benefit claims.

Previously there was a system of 'implicit consent', whereby landlords could contact the DWP on behalf of residents if needed.

Any delay in payment seriously affected participants' ability to manage their expenses, and often led to having to borrow money or take out unaffordable loans to cover day-to-day expenses.

This proposal would enable landlords to more easily support their residents in navigating the system, reducing the likelihood of delays.

N/A

DWP

UK-wide

22

Introduce an obligation for information sharing to those affected by benefit sanctions. For example, under this arrangement Job Centre Plus would have to give individuals who are sanctioned specific information on:

- the availability of the hardship fund
- their housing options
- the availability of DHPs (discretionary housing payments).

This would ensure that those sanctioned are aware of the options for support available to them.

Many in the study described the current benefits system as punitive rather than a safety net. Under this arrangement, individuals would receive basic and accurate information when their benefits are reduced.

N/A

DWP/other agencies

UK-wide

22

Allow tenants to choose to have the housing element of UC paid directly to their landlord.

Under this approach there would be the option for claimants to have their Housing Benefit paid directly to their landlord – as with the Northern Ireland approach. This is something

This would ensure consistency of payment, lower arrears and fewer evictions.

PRS/SRS

Government/DWP

England/Wales

22

already being explored by the Scottish Government.

Local authority-led Energy Switching Service.

High fuel bills.

All

Local authorities/housing associations

All

20

Investment in purpose-built, low-cost/good-quality, temporary accommodation (TA).

Those who had lived in TA described their experience as 'traumatic', with limited good-quality accommodation available.

TA

Local authorities/housing associations

UK cities

20

The delivery model could also involve the use of low-cost construction options (for example, modular homes or off-site construction).

Appendix 2: Stakeholders involved in workshops, reading groups and interviews

Name	Organisation	Job title
Abdulqadir Moobe	Sovereign	Customer Service Assistant
Abigail Davis	Savills	Consultant
Alan Millward	Department for Communities and Local Government	Civil Servant
Alan Murie	University of Birmingham	Emeritus Professor of Urban and Regional Studies
Alan Ward	Residential Landlords Association	Chairman
Alex Marsh	University of Bristol	Professor of Public Policy
Alison Wallace	Centre for Housing Policy	Research Fellow
Amy Beckett	Joseph Rowntree Foundation	Policy and Research Intern
Andrea Baker	Poplar Harca	Director of Housing
Andrew Green	Hexagon Housing Association	Housing Services Director
Andrew Parfitt	Department for Work and Pensions	Head of Housing Policy
Angela Currie	Blackwood Group	Director of Housing and Care
Angela Dearing	Joseph Rowntree Housing Trust	Deputy Director
Angeline Rochford-Briggs	NFS	Commercial Partnership Manager
Anna Fryer	Incommunities HG	Neighbourhood Director
Aoife Deery	Shelter Scotland	Policy Officer
Ashley Campbell	Chartered Institute of Housing	Policy and Practice Manager – Scotland
Bob Smith	University of Cardiff	Honorary Senior Research Fellow
Brian Robson	Joseph Rowntree Foundation	Policy and Research Manager
Caroline Elgar	Scottish Association of Landlords	Policy manager
Chris Norris	National Landlords Association	Head of Policy, Public Affairs and Research
Chris Pinson-Bradley	Wolverhampton Homes	Manager
Christine Beatty	Sheffield Hallam University	Professor of Applied Economic Geography
Christoph Sinn	Orbit Housing Group	External Affairs and Policy Manager
Clarissa Corbisiero-Peters	Community Housing Cymru	Director of Policy and Deputy Chief Executive
Colleen Rowan	GWSF	Membership and Policy Officer

Cym D'Souza	Arawak Walton Housing Association	Chief Executive
Dan Wilson Craw	Generation Rent	Interim Director
Daniel Bellis	Residential Landlords Association	Policy Officer
Darren Baxter	Institute for Public Policy Research	Researcher
Debbie Larnar	Chartered Institute of Housing	Head of Practice
Debra Berry	Aspire Housing	Head of Housing Services
Dale Ryder	A2Dominion	Partnership and Fundraising Manager
Ella Wesolowicz	Crisis	Sharing Solutions Programme Manager
Emma Gallo	Monmouthshire Housing Association	New Homes Officer
Faye Greaves	Chartered Institute of Housing	Policy and Practice Officer
Gina Netto	Heriott-Watt University	Reader
Heather Petch	Joseph Rowntree Foundation	Advisor and Independent Consultant
Heather Spurr	Shelter	Policy Officer
Jacky Peacock	Brent Private Tenants Rights Group	Executive Director
Jamie Ratcliff	Greater London Authority	Assistant Director of Policy, Programme and Services
Janet Hunter	Housing Rights NI	Director
Jeremy Hewer	Scottish Federation of Housing Associations	Policy Advisor
Jim Crawshaw	Birmingham City Council	Head of Homeless and Pre-tenancy Services
Jim McKirdle	Welsh Local Government Association	Housing policy Officer
John Whitwam	Bromsgrove District Housing Trust	Head of Housing Solutions
John Stevens	Clarion Housing Group	Business Strategist
Justin Cartwright	Chartered Institute of Housing	Policy and Public Affairs Advisor – Northern Ireland
Karen Croucher	Centre for Housing Policy	Research Fellow
Karen Kenmare	Thirteen Housing Group	Contracts Manager
Kate McCauley	Housing Rights	Policy and Practice Manager
Kate Webb	Shelter	Head of Policy
Kathryn Kelly	Dumbarton Council	Strategic Housing Officer
Katie Howells	Merthyr Valleys Homes	Executive Support Officer
Kirsty MacPherson	Wheatley Group	Policy Officer
Leslie Channon	TPAS England	Non-executive Director
Lindsay Judge	Resolution Foundation	Senior Research and Policy Analyst

Liz Haworth	Torus	Group Director of Transformation and Delivery
Lizzie Scott	Housing Rights	Research and Development Officer
Luke Cozens	East Thames	Policy and Research Officer
Maeve McGoldrick	Crisis	Head of Policy and Campaigns
Matt Giles	Sovereign	Team Manager
Mark Graham	Co-Ownership Housing	Chief Executive
Martin Ellerby	Place First	Head of New Business and Innovation
Melanie Smith	Gentoo	Policy Portfolio Manager
Michael Conway	Northern Ireland Housing Executive	Senior Principal Officer, Housing
Mike Scott	Crisis	Housing Coach
Molly Bishop	Stockport Homes	Charity support and Development Officer
Neil Clapperton	Grampian Housing Association	Chief Executive
Neil Howells	Torfaen County Borough Council	Head of Housing and Business Support
Nick Yandle	National Housing Federation	Policy leader
Nicola McCrudden	Chartered Institute of Housing	Director – Northern Ireland and the Republic of Ireland
Oliver Gray	Shelter	Head of Business Development
Paddy Grey	Ulster University	Professor of Housing
Paul Beardmore	Manchester City Council and Manchester Place	Director of Housing and Residential Growth, and Chief Executive
Paul Colligan	End Furniture Poverty	Campaigns Officer
Peter Richmond	Pioneer Housing and Community Group	Chief Executive
Rachel Gwynne	Shakespeare Matineau	Legal Director – social housing and charities, corporate governance lawyer
Ratna Dutt	Race Equality Foundation	Chief Executive
Raymond Nicholl	Triangle Housing	Director of Housing
Rebecca Ireland	Department of Communities and Local Government (previously Westminster City Council)	Homeless Taskforce
Reuben Young	Family Mosaic	Research and Policy Analyst
Rob Hughes	Hillcrest Group	Housing Strategy and Performance Manager
Roger Cook	Scotland Institute	Research Director
Ruth Whatling	Scottish Government	Principal Research Officer
Satty Rai	Northern Housing Consortium	Policy Services Manager
Simon Young	South Yorkshire Housing Association	Housing Services Manager

Stephen Benson	Red Door Ventures	Financial Controller
Sue Coulson	Orbit Group	Managing Director
Tamsin Stirling	Tamsin Stirling Associates Limited	Managing Director and housing consultant
Tristan Carlyon	National Housing Federation	Senior research manager
Vivienne Sugar	Bevan Foundation	Chair
Will Perry	Social Housing Regulator	Deputy Director

Acknowledgements

The authors would like to thank the long list of stakeholders from across the UK who have attended workshops, and taken part in reading groups and interviews. Their collaborative contributions were an integral part of this project. We owe special thanks to the National Housing Federation, Chartered Institute of Housing NI, Community Housing Cymru, Shelter and Crisis for their support throughout. We would also like to thank Karen Croucher and her team at the Centre for Housing Policy for working so supportively and openly on this project study. We also owe thanks to Brian Robson of JRF for his excellent guidance and support.

About the authors

This project was produced by Altair, on behalf of JRF. Altair is a leading housing consultancy bringing together sector experts with a wealth of experience. Altair's clients cover a range of organisations working within the housing sector, including registered providers, local authorities, ALMOs, private developers, contractors, the Homes and Communities Agency and representative bodies. Altair provides leading-edge strategic advice and support at a senior level covering strategy and change, governance, treasury and finance, HR advisory, property, and recruitment and interims. A team at Altair with a range of skills and expertise supported this project, however the main authors were Gemma Duggan and Lucy Worrall.

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Lucy Worrall, at the time of producing this report, was a consultant at Altair. She has now gone on to the role of Research and Public Policy Manager at Peabody Housing Association. At Altair she was responsible for carrying out market research, data analysis and policy research. Prior to joining Altair, Lucy worked as a Research and Performance Analyst for Family Mosaic, and has a Postgraduate Certificate in Research Methods from King's College London.

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The Joseph Rowntree Foundation has supported this project as part of its programme of research and innovative development projects, which it hopes will be of value to policy-makers, practitioners and service users. The facts presented and views expressed in this report are, however, those of the author[s] and not necessarily those of JRF.

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A CIP catalogue record for this report is available from the British Library.

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First published February 2018 by the Joseph Rowntree Foundation

PDF ISBN 978 1 911581 26 0

Cover image: Jonathan Pow/jp@jonathanpow.com

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Ref 3281



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