

Capping aspiration: *the millennial housing challenge*

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CASE (Consortium of Associations in the South East) is a group of ten major housing associations providing affordable homes in the South East of England. Members own and manage over 145,000 homes in the region, almost 40% of the regions housing association homes. The objective of the group is to share thinking on best practice, as well as to prepare and commission research on matters of common interest. The housing associations involved are Sovereign Housing Association, The Guinness Partnership, London and Quadrant, Thames Valley, Paradigm, Radian, The Hyde Group, West Kent Housing Association, Moat and Amicus Horizon.

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Key findings

Housing costs in the south east of England are unaffordable for millennials, even in social housing. And the Shared Accommodation Rate could cause severe hardship for single 16–34 year olds claiming Housing Benefit.

- House prices and market rents in the south east are some of the highest in the country. Private rents have risen faster than any other region, including London.
- 51% of households in the SE headed by someone under 35 would be unable to afford a lower quartile private sector rent. This figure rises to 75% for those under 25. Median rents would be unaffordable for 76% of the group as a whole, and almost all of the under 25s.
- South east housing associations have a crucial role for under 35 households that rely on Housing Benefit - either to top up low pay, or during a period of unemployment. 60% of these households are housing association tenants, compared to 35% of Housing Benefit claimants of all ages (England).
- In April 2019, the Shared Accommodation Rate (SAR) will restrict the rent covered by Housing Benefit for single people in this age group. Modelling at local authority level indicates that around 12,500 housing association tenants could be affected – 84% of those claiming benefit.
- The shortfall will be significant – £55.11 on average – leaving tenants with less than £18 a week to cover all other living costs. A job seeker in the 16–24 age group, would be left with only £2.79 a week to cover their living costs.

The housing aspirations identified during the research were tempered by realism, and younger people recognised the importance of increased earnings. However, most were pessimistic about the prospects of improving their housing situation.

- Focus groups included a mixture of people in different accommodation, and with a mixture of personal circumstances. All were either employed or actively engaging with training and job search; and many were seeking rehousing through local authority choice-based lettings schemes.
- Although a few were living at home while saving for a mortgage deposit, most participants required rented accommodation. They expressed a strong preference for housing associations, compared to the private rented sector, citing factors such as cost, quality and security.
- Overwhelmingly, self-contained accommodation was preferred. Space standards were a secondary factor, compared to privacy. But location was important for access to employment, and networks of family and friends, as well as the risk of stigma or criminality associated with specific areas.
- Shared accommodation was seen as a last resort. Issues of personal safety, theft and privacy were cited. The disruption of lifestyle clashes, and restrictive house rules, were also seen as a problem, leading to anxiety and stress. However, a well-managed sharing scenario was viewed more favourably, particularly in view of opportunities for friendship and companionship. Even so, shared accommodation was still seen as a transitional arrangement.

In terms of developing viable housing offers to meet this group's needs, housing associations are hampered by the nature of the homes they own; the procedures and protocols they share with their local authority partners in relation to allocating and managing those homes; and the impending risk of the Shared Accommodation Rate, which could make tenancies unsustainable.

- Housing associations' properties and management arrangements reflect traditional housing priorities: providing self-contained homes for families and older people. It is unclear whether they would be able to prioritise the fairly disparate 'under 35s' group, and how they would balance that priority with other programmes.
- In terms of developing targeted sustainable solutions for this age group, housing associations identify the plans for Shared Accommodation Rate as a key risk. Shared accommodation is not the norm for housing association; it is seen as unattractive for tenants, and problematic (therefore expensive) to manage.
- There are good examples of housing associations providing both self-contained and shared accommodation for under 35s. However, only one example – in Manchester – involved rents set within local Shared Accommodation Rate levels. The viability of other schemes must now be in doubt.

The report concludes that it is not inappropriate to describe the housing problems of younger people as a crisis.

Housing associations have been creative in meeting younger people's needs in the past, often with great success. However, there is little evidence of a strategic approach for this disparate group; which is needed if their needs are to be met in the context of an increasingly difficult economic and policy environment.

A great deal depends on housing association's ability to step up to this challenge and work with their partners to find solutions.

Introduction

Considerable media and policy attention has been given to the difficulties faced by 'generation rent' in accessing home ownership, but the challenges facing low income tenants who rely on private and social rented housing have received much less coverage. Private rents in the South East have risen sharply in recent years and a raft of policies, mainly focused on changes to Housing Benefit (HB) have restricted access to, and the affordability of, this tenure for low income younger households. Meanwhile, in 2015 the Government announced that they would be introducing Local Housing Allowance (LHA) caps - including the Shared Accommodation Rate (SAR) - into the social rented sector. With very little shared housing provision in the sector this presents a significant challenge to social housing providers. And without a significant increase in the supply of shared provision, the social rented sector too may become unaffordable for many of the younger households who are currently accommodated in it.

In response to these developments, the Consortium of Housing Associations in the South East (CASE) commissioned the Centre for Regional Economic and Social Research (CRESR) at Sheffield Hallam University to conduct research exploring the housing challenges facing younger people in the region and to consider how housing associations can be part of the solution.

This report is the final output from the study. Chapter 2 summarises the results from the first phase of the project, which used secondary data to assess the affordability of housing provision in the South East of England and to consider the potential impact of the introduction of Local Housing Allowance (LHA) caps into social housing on the affordability of the sector. Chapter 3 presents the results from consultation with younger people about their housing needs and preferences so these can be considered when developing provision for this group. In Chapter 4 we consider how housing associations can be part of the solution to the housing crisis facing younger people in the region, and how they might respond to the introduction of LHA caps, and the Shared Accommodation Rate (SAR) in particular. Chapter 5 maps out some potential models of housing provision for younger people that associations might wish to consider. This leads to the Conclusion, Chapter 6.

1.1. The Research

The research was conducted in three phases between November 2016 and March 2017.

- *Phase 1: assessing the housing challenges facing younger people in the South East of England.* This involved analysis of secondary data to assess the affordability of housing in the South East for younger people, their current housing circumstances, and the likely impact of the introduction of LHA caps in social housing on the affordability of the sector.
- *Phase 2: a qualitative assessment of younger peoples' housing needs, preferences and priorities.* In order to better understand younger people's housing preferences and priorities, a series of focus groups and interviews were carried out with younger people. Three focus groups were held at different locations in the South East of England and were attended by 29 people. In addition, telephone interviews were carried out with three younger people, all of whom were working. While the three focus groups were attended by people from a range of circumstances, each formed a distinctive group, and this is described further in Section 3.1.
- *Phase 3: assessing how housing associations can help address the housing challenges facing younger people by developing effective and feasible models of housing provision for this group.* During this phase of the study the team identified and reviewed existing models and good practice, and consulted (via telephone interviews) with stakeholders involved in these schemes, as well as housing association CEOs and stakeholders from national and regional bodies. We also held two workshops, attended by around 20 stakeholders from CASE associations, where the emerging results from the research and potential models of provision were discussed.

What are the housing challenges facing younger people in the South East?

2

This chapter summarises the results from Phase 1 of the study, which used secondary data to assess the housing challenges facing younger people in the region. It considered issues of housing affordability and assessed the likely impact of the introduction of the Shared Accommodation Rate (SAR) on the affordability of social housing.

2.1. Profile of the younger person population in the South East

Size of the population

There are 2.1 million young people aged 16-34 in the South East of England,¹ representing 23 per cent of the total population. This is similar to the proportion nationally in England (25 per cent). Figure 2.1 shows that there is considerable variation in the proportion of younger people at local authority level. This ranges from 16 per cent of the population for Rother in East Sussex to 41 per cent in Oxford (see Figure A1.1 in Appendix A1 for a map showing the location of each local authority in the South East).

ONS population projections² predict that the South East population will increase by eight per cent from 2016 to 2026 (compared to seven per cent for England) and 15 per cent from 2016 to 2036 (compared to 13 per cent for England). The number of people aged 15-34 years is projected to grow by two per cent over the next ten years and seven per cent over the next 20 years.

Clearly, not all these young people are living independently; 560,000 households in the South East are *headed* by someone aged 16-34 years and 22 per cent of these are single person households.

Tenure

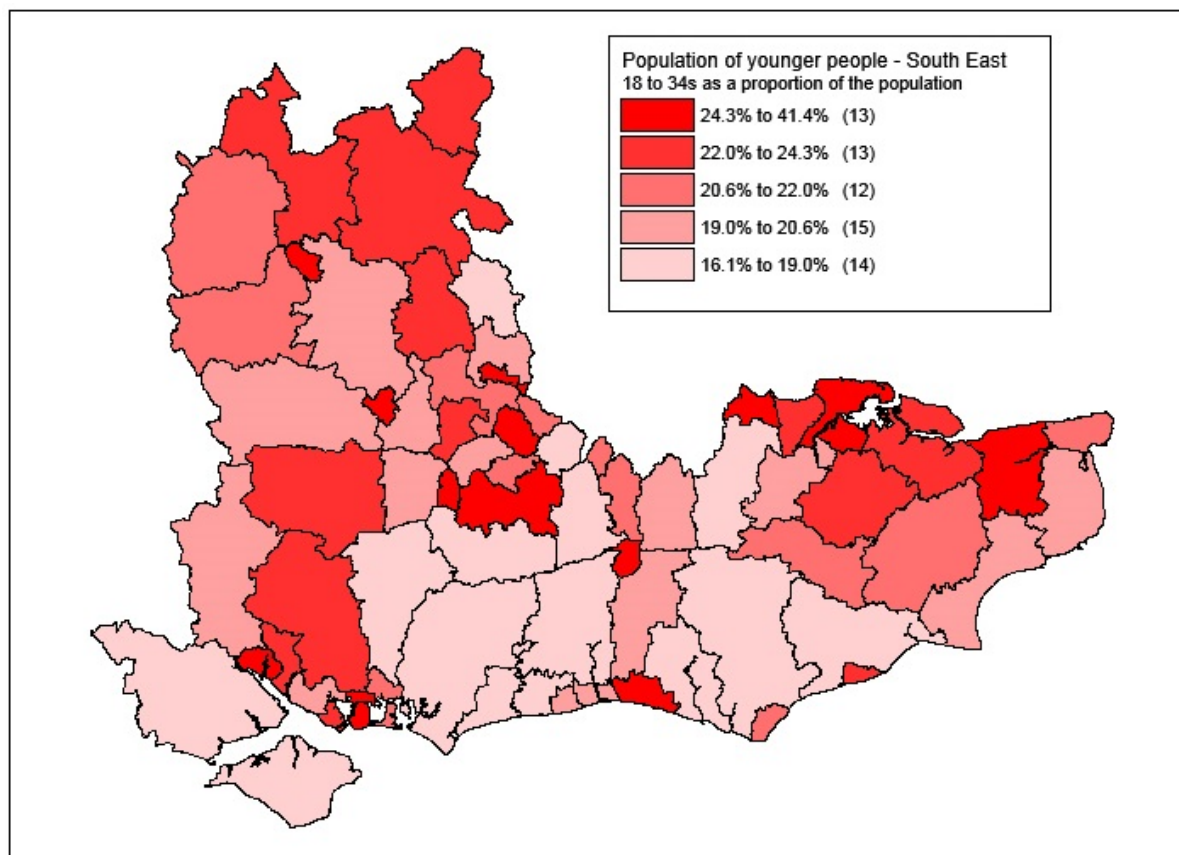
Just under half (46 per cent) of younger person households in the South East live in the private rented sector (as per the national average) but this varies from just over one quarter (28 per cent) in Tonbridge and Malling to two-thirds (67 per cent) in Brighton and Hove. The proportion of younger people renting from a local authority (seven per cent) is slightly lower in the South East than the rest of England (10 per cent).

¹ Authors calculations. Data from: ONS - Mid-2015 Population estimates: Pivot table analysis tool for the UK.

² ONS 2014-based Subnational Population Projections for Local Authorities and Higher Administrative Areas in England.

There were 95,500 households headed by a person aged 16-34 years in social housing in the South East at the time of the 2011 Census. Of these, 57,500 younger households were renting from a Registered Provider. The proportion of households headed by 16-34 year olds renting from a housing association varies from four per cent in Wokingham to 22 per cent in Basingstoke and Deane.

Figure 2.1: Population of younger people in the South East by LA



Further analysis of CORE data reveals that younger households (compared to other age groups) are more likely to gain a new letting from supported housing, temporary accommodation or living with family and friends; and are less likely to have come from another general needs tenancy or a private sector tenancy. They are also more likely to have been homeless,³ and to have been unemployed or not seeking work. Taken together, these differences indicate that younger people entering the sector, in some respects at least, appear to be more vulnerable than tenants in other age groups, although older households may be more vulnerable in health terms, for example being more likely to have long term health conditions.

Economic status and receipt of welfare benefits

The unemployment rate for 16-34 year olds (seven per cent) is nearly double the regional unemployment rate of four per cent. West Oxfordshire has the lowest unemployment rate for 16-34 year olds (five per cent) and Thanet the highest (12 per cent).

³ Defined as Statutory Homeless - owed duty, Statutory homeless - not owed duty or Other homeless.

In August 2016 there were 113,000 Housing Benefit (HB) claimants aged 16-34 in the South East.⁴ About one-quarter (23 per cent) of households headed by a 16-34 year old are claiming either HB or UC in the South East.⁵

A small proportion of younger HB claimants in the South East are living in shared accommodation in the private rented sector (six per cent of 16-24 year olds and four per cent of 25-34 year olds) while the majority live in accommodation not currently affected by LHA rates (64 per cent of 16-24 year olds and 57 per cent of 25-34 year olds). As it is extremely unlikely that many, if any, younger people would be living in regulated private sector tenancies (i.e. private sector tenancies not affected by LHA rates), most of these households will be living in the social rented sector. The key conclusion here is that the social rented sector is the main tenure in the South East currently meeting the needs of younger people in receipt of benefits.

2.2. Housing affordability for younger people in the South East

Housing costs

Private sector housing costs are notably higher in the South East than across England, and have risen more sharply. For example:

- median rents are £850pcm in the South East compared with £650pcm nationally; mean average house prices are £342k compared to £281k across England;
- lower quartile house prices increased by more than twice the national average in 2015/16 (10 per cent compared with four per cent). In the past five years, lower quartile house prices in the South East have increased by 21 per cent (compared with 11 per cent nationally). Lower quartile house prices on the western fringe of London increased by 42 per cent in Bracknell Forest and 42 per cent in South Bucks in the five years to 2016;
- private sector rents have risen more than in any other region (including London) since 2016. Annual rent increases were estimated to be 3.5 per cent in September 2016, reaching 15 per cent in some local authority areas;
- within these overall trends there is considerable variation in housing costs across the South East. The variations in lower quartile house price and private rents are shown in Figures 2.2 and 2.3.⁶ (see Figure A1.1 in Appendix A1 for a key map identifying each local authority in the South East)

Social rents are also generally higher in the South East than the national average but not to the same extent. For example, average weekly rents were £108.77 in the South East in 2016, compared to average weekly rents for Registered Providers across England of £97.84.

⁴ Data from Department for Work and Pensions STAT-XPLORE.

⁵ Total number of households headed by a younger person taken from 2011 census, DC4201EW - Tenure by ethnic group by age - Household Reference Persons.

⁶ DCLG (2016) Table 704 Rents: Private Registered Provider (PRP) rents, by district, England 1997 to 2016.

Figure 2.2: Lower quartile house prices by local authority area, South East, quarter 1 2016

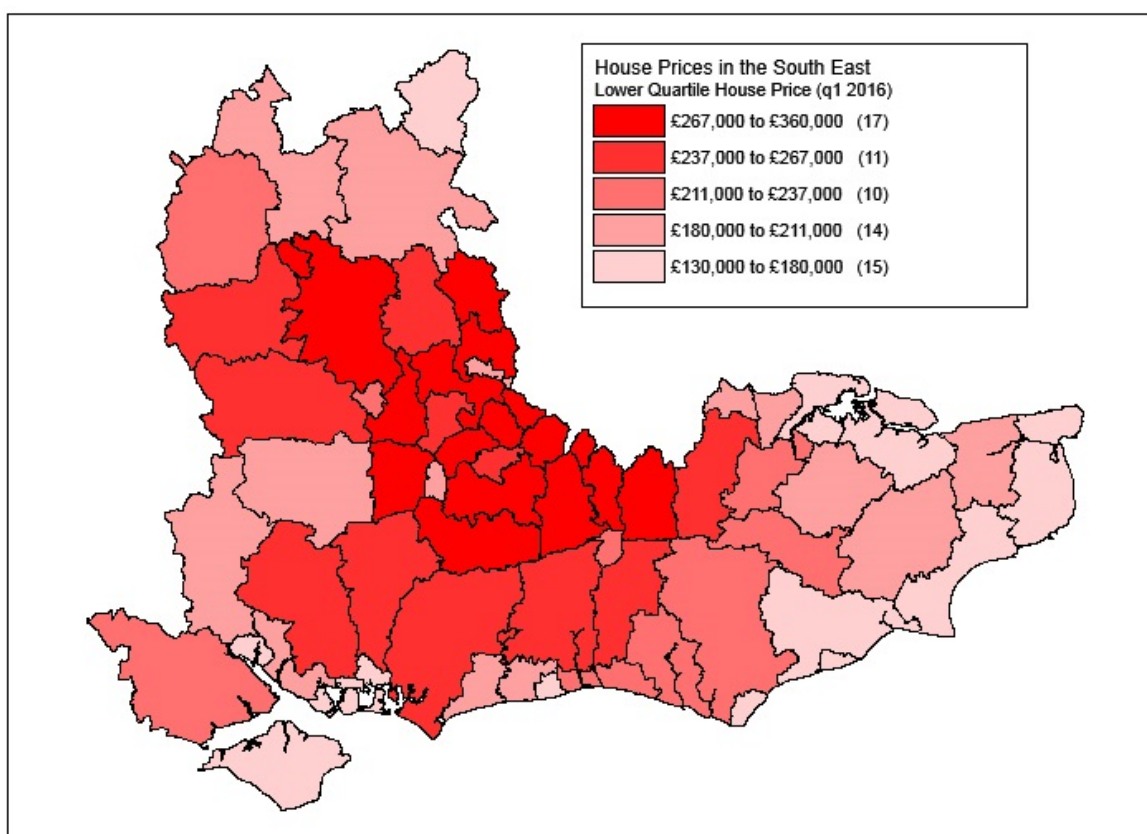
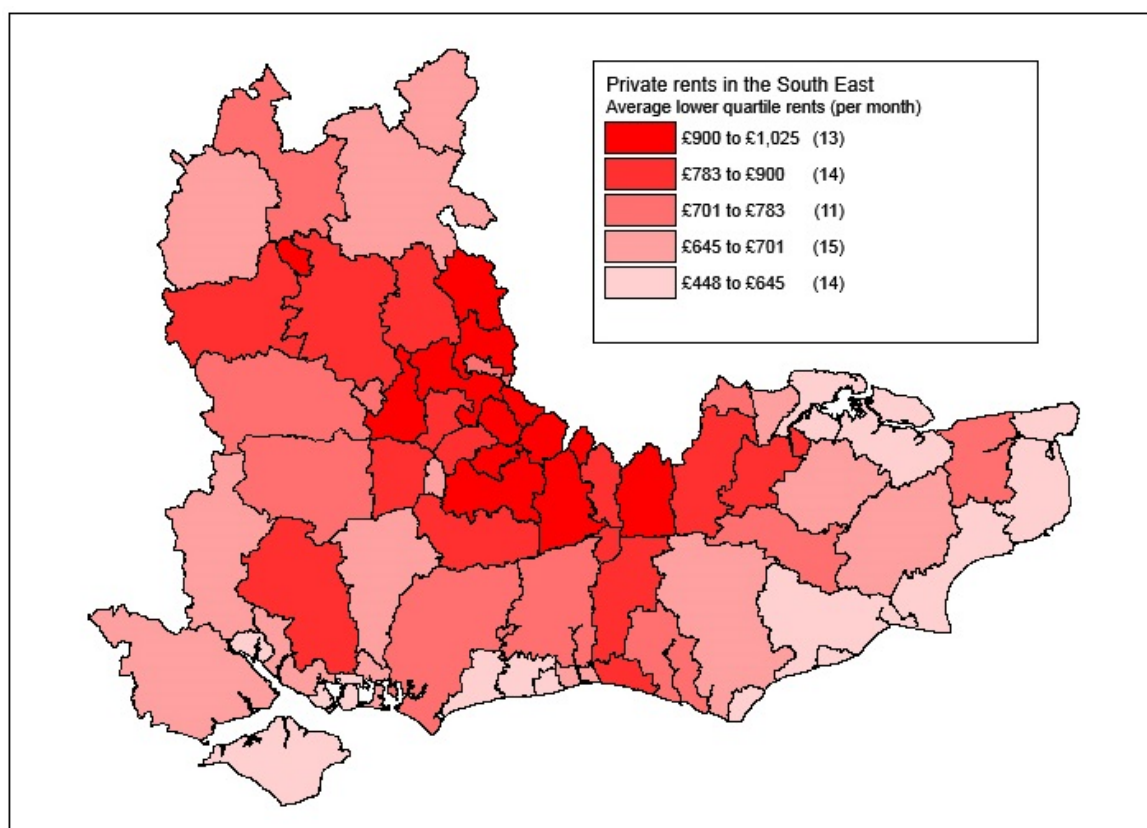


Figure 2.3: Lower quartile private rents by local authority area, South East, 2015/16



Income

There is evidence of relatively strong economic growth in the South East. The economy in the South East grew by 19.5 per cent between 2010 and 2015 on Gross Value Added.⁷ This was the second fastest rate of growth after London at a regional level. However, this has not fed through to an increase in household incomes to the same degree. For example, household incomes after tax and benefit (gross disposable household income) increased in the South East by 1.0 per cent between 2013 and 2014.⁸ This was lower than the UK average. In addition the average income loss due to welfare reform is estimated to be £250 per working age adult in the South East. Income loss is greater for social housing tenants, ranging from £650 per working age adult in Hart to £2,340 in Thanet in Kent.⁹

Data from the Family Resources Survey¹⁰ allow us to estimate the household incomes of younger people in the South East. 'Benefit units' are the basis of the analysis. These are 'family' units: an adult plus their spouse (if applicable) plus any dependent children they are living with. A young adult living with their parents would count as a separate 'benefit unit' to their parents. The term 'benefit unit' does not mean household members are in receipt of benefits. Key points to highlight are:

- owner occupiers have the highest average net weekly income (£430); this is driven by higher incomes for benefit units in the higher quartile of the population.
- private renters have the second highest average net weekly income (£413 per week).
- social renters have the lowest average net weekly income (£309 per week). The poorest (in income terms) 25 per cent of social renters have an income of less than £175 per week. This compares with £218 per week of the poorest 25 per cent of private renters.

2.3. How affordable is housing in the South East for young people?

Table 2.1 presents the results of analysis estimating the affordability of private rented sector lower quartile and median rents. Rent information is compared to net weekly benefit unit incomes to estimate affordability, and the results are shown based on the tenure of the *current* home, and the age group. A weekly rent is judged as being affordable if it is less than 35 per cent of a benefit unit's net weekly income.¹¹ Looking at younger people in all tenures, analysis shows that lower quartile private sector rents in the South East are assessed as unaffordable for 51 per cent of younger people (benefit units), and median rents are unaffordable for over three quarters of younger people. For those currently in a social rented home, the picture is worse, with 58 per cent unable to afford lower quartile private rents and 90 per cent finding median market rents unaffordable. Private rents are, therefore, clearly out of reach for many younger people in the South East.

⁷ House of Commons Library (2016) Regional and local economic growth statistics, Briefing Paper Number 05795, 16 December 2016.

⁸ ONS (2016) Regional gross disposable household income (GDHI): 1997 to 2014.

⁹ Beatty, C. & Fothergill, S. (2016) The uneven impact of welfare reform: The financial losses to places and people, http://www4.shu.ac.uk/research/crest/sites/shu.ac.uk/files/welfare-reform-2016_1.pdf.

¹⁰ To provide a large enough sample we have compiled responses from the last three available years: 2012/13, 2013/14 and 2014/15.

¹¹ This uses Shelter's definition that households should not be paying more than 35 per cent of their net household income on housing costs.

Table 2.1: Percentages of younger people for whom private rents are unaffordable, based on age group, current tenure, and rent level.

Current tenure	Age	Percentage for whom private rent is unaffordable	
		Rents at 25th Percentile (£151 per week)	Rents at 50th Percentile (£196 per week)
Private renting	16-24	69	90
	25-34	25	60
	16-34	46	74
Social renting	16-24	75	97
	25-34	42	84
	16-34	58	90
All tenures	16-24	75	95
	25-34	27	57
	16-34	51	76

Traditionally, social housing has been a much more affordable sector. However, if we apply the same analysis to *social rents*, we find that affordability remains a significant problem for households at the bottom end of their respective income distribution. This is true of those currently in social housing, as well as those in *private rented accommodation*. Overall, the 25th percentile rent paid by younger people (16-34) is unaffordable for 39 per cent of the population.

2.4. The implications for affordability of the extension of the SAR into social housing

In 2015 the government announced that they would be extending Local Housing Allowance (LHA) caps - including the Shared Accommodation Rate (SAR) - into the social rented sector, capping housing benefit in line with the private sector. This measure is due to be introduced in April 2019 and will apply to all Universal Credit (UC) claimants and to Housing Benefit (HB) claimants who sign a new or re-let tenancy after April 2016.

In 2011, there were 95,500 younger people living in social housing in the South East, representing 20 per cent of households within the tenure. We know that 23 per cent of all younger HB claimants are single people with no dependent children, which gives us some idea of the number of households who, over time, might be affected by the SAR if there is no dramatic change of lettings policy.

Analysis of a sub-group of social housing tenants provides an example of the potential impact of the introduction of the SAR. HB claimants in the South East aged 16-34 living on their own in social housing would be subject to the SAR if they were on UC or on HB having signed a new or re-let tenancy after 2016.

The results of modelling at a local authority level across the South East using existing SAR¹² suggest that the majority (in some areas nearly all) of younger, single social renters claiming HB in the region would face a shortfall between their rents and the HB paid. In total, *84 per cent of current, single social housing tenants in the*

¹² It is not clear yet whether, or how, LHA rates will be affected by the inclusion of social rented housing, i.e. whether social rents will be taken into consideration within Broad Rental Market Areas (BRMAs) which could result in lowering the SAR. This analysis uses current LHA rates.

South East would have a shortfall if the SAR were applied to their current claim. In absolute numbers, this represents about 12,500 younger people in the South East. Areas in Kent and the western fringe of London have some of the highest proportions of tenants likely to be affected.

The modelling also estimates the likely *size* of the shortfall for this group of tenants and shows that the average weekly shortfall across the South East is estimated to be £55.11 (ranging from £26.11 for Wokingham in Berkshire to £80.02 for Lewes in East Sussex). *A young person under 25 on JSA making up this average shortfall would be left with just £2.79 per week to live on, and younger people over 25 would be left with £17.99.*

It is, perhaps, no surprise that most existing tenants would face a shortfall between the SAR and the rent on their home. Very few, if any, will be living in shared accommodation because of the lack of supply of this type of housing in the social rented sector. Younger single people in social housing tend to live in one and two bed properties, or studio flats. At present, however, self-contained accommodation would be the only option for a younger person entering the sector.

Younger people's housing preferences and priorities

3

3.1. Introduction

In order to better understand younger people's housing preferences and priorities, a series of focus groups and interviews were carried out with younger people. Three focus groups were held at different locations in the South East of England and were attended by 29 people. In addition, telephone interviews were carried out with three younger people, all of whom were working. While the three focus groups were attended by people from a range of circumstances, they were distinctive in the following ways:

Group 1: 12 attendees; mainly aged 17-22, mainly low-income, not in employment but engaging with training and job searching; some living in supported housing; some homeless (sofa surfing); and some recently had secured 1 bed flats with a housing association as move-on accommodation from supported housing.

Group 2: eight attendees; mixed group; some shared in PRS; some living at home; two were disabled; two in unsuitable housing (and at risk of homelessness); and one in supported accommodation.

Group 3: nine attendees; some living at home, and two of those saving for a deposit (Help to Buy), one young family in unsuitable accommodation; most in employment but struggling to afford local rents.

Respondent were asked to discuss the following themes:

- housing challenges faced;
- responses to these challenges;
- housing preferences (including attitudes to models such as sharing and low-cost accommodation);
- perspectives on the future.

3.2. Housing challenges faced by younger people

Affordability in the housing market emerged as a particularly strong theme. Participants in all areas reported that the prices of properties on the open market were far beyond the means of most younger people - even those earning 'reasonable' wages. Similarly, most recognised that private rents were also high - and rising - making it unaffordable for most.

Some participants were concerned that the new housing developments they saw were beyond their means, and they surmised that very little was being done to support their housing requirements for affordable housing.

In addition, some pointed out 'intergenerational injustices' - that younger people were receiving a poorer housing deal than their parents had done. As one young man commented:

My dad told me a story. When he bought his first house not too far from here, he paid £4,000 for it. In today's money that's roughly 20 grand and the average house price around here is £466,000. You worry a lot, it's just super-difficult.

Access to affordable housing was the other key challenge discussed. In two groups, most participants were actively seeking social rented accommodation via a choice based lettings scheme. All were finding this very challenging. Some had been actively 'bidding' for four years without success, and many believed that they were unlikely to be successful in the near future.

Those with experience of the private rented sector (PRS) also reported difficulties accessing housing. Many discussed barriers such as high rents, the requirement for large deposits and rent in advance, and the need to provide references and guarantors. Some also suggested that private landlords were unwilling to rent to younger people and that there was very little accommodation that was available at or near the Local Housing Allowance (LHA) shared accommodation rate (SAR). Several participants had previously lived in private sector shared accommodation and had experienced problematic living conditions.

Younger people were responding to these challenges in a number of ways. Those who were able to were **remaining at the family home** for extended periods and some had **returned to the family home** after being unable to afford their housing costs elsewhere. Both these groups were either saving for a deposit (some via a Help to Buy ISA¹³) or were seeking affordable rented accommodation. Some were living in **shared accommodation in the private rented sector**, but noted that conditions were poor and the high costs of rent were proving difficult to manage and prevented them saving. Some participants had experienced **homelessness** - some were now in **supported accommodation** and others were **'sofa surfing'** with friends and family members. Several participants had recently secured flats with a local housing association as move-on accommodation from supported housing and were on six month assured shorthold tenancies (ASTs).

For some participants, it was clear that unsuitable housing was having a deleterious effect on their health and wellbeing, particularly those in more precarious situations. Several of the youngest participants living in supported accommodation said that they often felt unsafe where they were at the hostel. Another participant said that, despite being homeless, it was difficult for that to be recognised:

¹³ https://www.help_tobuy.gov.uk/help-to-buy-isa/how-does-it-work/

I've been homeless five times and the council turn round to me and said 'you don't look homeless', I was like 'I have my son, I've been living on my friends' sofas, do you want me to look homeless, do you want me to not shower?

Even those who were inadequately housed, but living at the family home, talked about the negative effects this was having on them, and the poor prospects of improving this in the future. For example:

To be honest it just makes me feel anxious. I understand the most vulnerable in society need to be housed first and that's totally acceptable, I'm all for it, but it just feels like sometimes you don't count. I pay council tax, my parents pay council tax, I've been on the home choice thing since 2013, so coming up four years, I'm now band three out of five and it's just like a lottery and the odds are almost like the lottery as well.

3.3. Tenure Preferences

Younger people were asked about their tenure preferences. Although a few participants were living at home until they could afford a mortgage deposit, most were in need of rented accommodation. All but one of these participants stated that they would prefer social rented housing to renting from a private landlord. In fact, the only participant who preferred privately rented housing said that this was largely the result of his poor experience with the local council's housing options department.¹⁴

Younger people had clear reasons for their preference for social rented housing, which were usually associated with their negative experiences and perceptions of private renting. People viewed the PRS as **insecure** when compared to the social housing sector; not just in terms of the type of tenancy (and in fact, participants knew little about different tenancies) but also in relation to the perceived altruism of social landlords.

Private landlords are out for financial gain and they're cowboys as opposed to social landlords are more providing a service for you and more caring.

They can just kick you out whenever.

People also saw the PRS as **more expensive and lower quality** when compared to social housing. In short, they regarded the PRS as unaffordable. Those who were working suggested that, because private rents were high, their ability to save for a mortgage was restricted and that lower rents in social housing would enable them to make the progression from renting to ownership.

Private renting is only temporary. Feels that you're making someone who's already quite well off just richer and yourself, you're never progressing, you're just staying living the same sort of life.

For those claiming Housing Benefit (HB) to support their rent, people suggested that it was hard to 'get anything decent' at the LHA rate, and it would usually require a top-up payment to cover the rent in full.

¹⁴ The reader should bear in mind that for many participants, all social housing is referred to as 'council housing', regardless of provider.

3.4. Preferences for self-contained accommodation

Younger people were asked to explain their housing choices, and overwhelmingly they expressed a desire for self-contained accommodation. In short, *space standards mattered less than having the amenity of privacy*, and younger people made (what they perceived to be) modest requests:

I'm quite happy with just a flat, I don't need a house, just a bit of space that's mine, that's it, doesn't really matter about size or anything like that.

For some, a self-contained flat provided the opportunity to begin restoring family ties, in a manner that shared housing options could not. One young woman explained why a self-contained flat was so important:

My own space, that's what I want cos at the minute I'm trying to set my own business up ...my little girl can come and live with me, cos at the minute she's in guardianship. I see her three times a year and it's really hard, so I've got to sort my house out and get my business up and running and get a house or a flat and go to court and get her back with me and it would be nice. That's what I want out of life, a place of my own to call home, not my mum's house or my cousin's house.

While space standards were regarded as less important, location remained a key factor in terms of connections to infrastructure, employment and networks of family and friends. Younger people often reported that they would not move to some areas in the locality, as they thought they were problematic (due to high crime rates) and living there would stigmatise them. One young woman said that she didn't want her only housing choice to be 'dumped' on one of the areas worst housing estates. Similarly, these two young people stressed the importance of safety and amenity:

You don't want to be somewhere there's crime every five seconds. You want to be safe in your own home, not being scared that someone will smash the door down, you want to be secure.

The other thing as well is you need somewhere you've got transport to get to places, like supermarkets to get your weekly shopping. You want somewhere that's easy to get to and transport, you don't want to be in the middle of nowhere, an hour and a half just to get a bus to the local town to get your shopping.

3.5. Attitudes towards shared accommodation

During the focus groups and interviews, participants were presented with several models of shared housing to consider. In general, there was a negative reaction to sharing, both from those who had shared previously (or were currently sharing) and those with no experience of sharing.

It was clear from all three focus groups that young people had often had a poor experience of shared housing, and this had affected their perceptions of this option:

My friend lived in shared and she said the people living in the house kept walking into her room, when she was trying to get dressed as well, she even had to put locks on and lock it all up. [...] She had four different locks on the same door and they still got through. Some of them were so vile to her, and some of them did do drugs, and she was just 'I can't do it any more' so she had to make herself homeless.

I actually chose to live in my car at one point cos I lived in a student house and it was the most awful experience of my life. It was horrendous, they would be taking drugs and having parties when I've got to get up at 3am and they trashed the place and they'd blame it on me. There was an electricity card and they were always expecting me to top it up, I was just 'no' and got out.

One young man had been sharing in the private rented sector for several years, and, while he accepted that it was the only type of housing he could afford, it was a compromise solution that placed restrictions upon him. He described his living arrangements:

I've been private renting for six years. I'm on a low income so I can't afford to get a place of my own cos it's just too expensive, so I'm having to privately rent in people's homes, rent a room. And when you do that you're having to be under their rules, so it limits you to certain things you can do, like you might not be able to use the oven at certain times, you're not allowed to shower at certain times, you're not allowed access to certain rooms, you're quite limited to the bedroom. You feel as though you're tiptoeing around a lot of the time, you're a bit more inside yourself as well, a bit more anxious.

For those with no experience of shared housing, it held similar fears - safety, theft, arguments, strangers, incompatibility, privacy - and it was also often regarded as the 'option of last resort', rather than their primary housing option. Some participants were able to refer to peers who had managed to get a social tenancy in a one bedroom flat, and believed strongly that this was possible for them to achieve as well. None of the participants were aware of the implications of the introduction of the LHA cap in April 2019.

Participants often commented that sharing was a preferable option to homelessness, but they were concerned that sharing would be their long-term future if they accepted it now; and that doing so would limit their chances of gaining a preferable foothold in social rented housing.

During the focus groups and interviews, a well-managed sharing scenario was described as having the following characteristics:

- managed by a socially-responsible organisation such as a housing association or a voluntary sector organisation that would ensure a good standard of housing management and that issues such as antisocial behaviour would be addressed;
- a matching service, to ensure that 'compatible' people live together;
- opportunities for smaller shares (two or three people).

In addition, participants were presented with a financial scenario that demonstrated the affordability benefits associated with sharing.

When this model of sharing was presented, attitudes towards sharing softened in the majority of cases. Those whose previous experiences of sharing had been poor were not convinced that such a model could be created. For others, it generated some interest and debate about the positive aspects of sharing. In particular, there was considerable interest in a service that could effectively match house sharers and some people thought that this would be even more effective if they could have a say about who they would share with. Other benefits were raised in these discussions, including friendships and companionship - particularly by the younger participants.

However, younger people continued to have some reservations about shared housing - mainly, that it should not be the only choice made available to them, that it

was unsuitable for some people, and should be viewed as a 'transitional' housing product. Several participants feared that a lack of 'move-on' options would confine them to shared housing for much longer than they were prepared to accept.

3.6. Home ownership issues

For some participants, homeownership was clearly not seen as a viable option. When the subject was raised during Group 1 (mainly 17-22 year olds) there was mirth and bemusement when the researcher raised it as a potential option. In general, participants had a reasonable understanding of the costs of homeownership, and reflected that it was well beyond their means.

However, it was clear from discussions that homeownership remains a key housing aspiration for many younger people. Several participants were saving for a deposit via the government's Help to Buy initiative, although some were concerned about how long it would take raise a suitable deposit, especially if house prices continued to rise.

Shared ownership was discussed in two of the focus groups, but there was very poor understanding of what shared ownership was, and those who were seeking homeownership did not find it appealing. They regarded it as still 'wasting' money on rent rather than investing in a property.

3.7. Experiences of advice and support

One of the key narratives in the focus groups and interviews was the paucity of housing advice and support that younger people had access to.

In two of the focus groups and the interviews, all participants were registered with their local choice based lettings scheme and most were actively bidding on properties. However, many were clearly becoming very frustrated by it after having no success - one participant had been actively bidding for the past four years without success.

Despite registering for choice-based letting, very few participants had received any advice about their housing options from a professional organisation - instead relying on internet searches and friends and family to provide information. Moreover, many participants had very negative experiences of approaching their local authority for support and advice - often feeling they were being 'fobbed off', which caused them to 'give up' seeking help from the council. Several participants were asked whether the local authority had helped in any way:

No they didn't, just kept going to and fro and in the end I just gave up. So now I'm living with my mum and it's overcrowded, and I'm to and from my mum's to friend's houses, I'm just to and fro places. It ain't good, you want your own place.

Housing, it's a big issue. The council say they'll try and help you but they won't, they just let you down, so you have to keep being overcrowded and it just doesn't happen.

I've been three or four times and they just give me a form to fill in. I take it back and they say they'll give me either a letter or a phone call, nothing.

3.8. Perspectives on the future

Participants were asked their future housing expectations, and most were pessimistic that the situation would improve. Several suggested that the only way they would improve their housing situation would be through earning higher incomes. Even those who were optimistic that their incomes would increase were pessimistic that they would keep pace with rising housing rents and prices. Others suggested that their ability to earn significantly more income was restricted by the limited opportunities in the jobs market.

I think to get your foot in any housing you have to have that background of work to show that you're committed to something for a long period of time, to be able to show the council or letting agent that you are going to pay the rent, you are going to progress.

Furthermore, several participants thought that the housing crisis for younger people was going to get worse:

And it's going to get worse. I went on the list at 19 and I'm nearly 30. So I feel sorry for the people who are 19 now and don't realise that when they're approaching 30 they're not going to be in a better situation, who wants to be in the same situation for a decade?

The challenge facing housing associations in the South East

Traditionally, the social rented sector has provided affordable housing for those in need, with rents fully covered by Housing Benefit (HB) and therefore affordable for anyone in receipt of benefit. With private sector housing costs in the South East high, and rising sharply, the social rented sector plays a crucial role in meeting housing need in the region. The sector currently accommodates around 60 per cent of all younger HB claimants. The results presented in this report suggest that the sector is already unaffordable for some households and that, once the SAR is introduced, it will cease to be affordable to many more (see Chapter 2). The shortfalls that younger tenants will have to pay in some areas would take up the entire income of someone in receipt of full Job Seekers Allowance/Universal Credit. And no responsible landlord would let to someone so clearly unable to afford their housing costs.

In this context, the research team set out to explore ways in which housing associations could develop housing products for younger people. The aim was to identify or develop solutions that are viable for housing associations and that meet younger people's housing needs and preferences. Housing associations rent to a wide spectrum of younger tenants but, as many are on low incomes, the introduction of Local Housing Allowance (LHA) caps, and the Shared Accommodation Rate (SAR) specifically, in the social rented sector has to be a key consideration in any products considered. For younger people on Universal Credit¹⁵ an affordable housing product will be one with rents set within, or close to, the SAR.

It quickly became clear, however, that this is not a straightforward task. Put simply, once LHA caps are introduced it will become extremely difficult for housing associations to provide (financially viable) accommodation for younger people subject to the LHA caps, even if they develop specialist provision. For this reason, we encountered in the course of the study rather muted enthusiasm across the housing association sector for developing products for younger people, with some seeking to 'manage out' the problem rather than seek solutions.

Drawing on all the evidence gathered for the study, we can summarise the **key challenges** as follows:

- shared accommodation is not the norm in the social rented sector and housing associations provide very little general needs shared housing;

¹⁵ At the moment single younger people will only claim UC rather than HB if they make a new claim or have a change of circumstances but the Government intend to move all remaining claimants onto UC between July 2019 and March 2022. The LHA caps are due to be introduced in April 2019.

- there are very few, if any, housing products for younger people that would be financially viable if LHA caps were in place (i.e. where rents can be set at the SAR without subsidy). Providing housing for younger people is likely, therefore, to carry some risk;
- in the context of the above (risk) there may need to be a specific commitment to this population group for housing associations to consider developing provision. Younger people will vie with other groups and, as a disparate and indistinct group it is difficult to see how they will be prioritised by many housing associations. Amongst larger housing associations, any spare resource is more likely to be devoted to expanding mainstream development programmes than to specialist accommodation for under 35s;
- there is very little appetite at present amongst housing associations for providing shared accommodation. Generally this derives from a particular view - often based on previous experience of poorly provided shared housing - of shared accommodation as difficult to manage, requiring significant resource, and providing poor quality accommodation for the tenant. Housing associations are also understandably reluctant to develop a model of housing that is not generally popular (with landlords or younger people) in response to a policy that might change in the future.

There is, therefore, no magic solution; no perfect product that carries limited financial risk for the housing association and meets the needs of younger people. As one stakeholder put it *'I've just spent half an hour with a blank piece of paper trying to think of things we can do for under 35s. It's still blank.'* The CRESR research team were tasked with proposing *housing* products that associations could consider developing for younger people. In fact, it may well be *financial* products, models, or arrangements that housing associations will need to develop if they are to continue letting to younger people.

Thinking through how to provide affordable housing for younger people will, therefore, be a more complex process and may involve some difficult decisions. Some associations may be better placed to develop provision than others, or more committed to doing so. The sheer organisational and operational diversity of the housing association sector counsels against adopting any kind of common template in response to the problems and needs outlined above. The increasing scale and urgency of the needs of younger people in the housing system will need to be balanced against the pressures from regulators, investors and credit rating bodies to de-risk their activities wherever possible and to monitor closely the impact of launching new initiatives on issues such as gearing ratios and management skills and capacity. Larger associations are working in a business climate where initiatives to help more marginal or vulnerable groups need to be justified against ever tighter parameters of viability and long-term sustainability.

This does not mean that nothing can be done, as the initiatives discussed in the next chapter show. Rather, it suggests that associations will need to ask themselves a series of strategic and operational questions before they enter into new schemes, partnerships or support packages aimed at this specific cohort group. It is beyond the scope of this study to design in detail such a 'self-audit' for housing associations but associations may want to ask themselves questions such as:

- what priority is currently given to the housing needs of younger people in the housing association's strategy and should this be scaled up?;
- what balance should be struck between capital investment to extend provision on one hand and revenue support on the other to help younger people navigate their way through the housing system?; and,
- what opportunities exist, for example to remodel existing stock, forge partnerships with private landlords or local authorities, or to cross subsidise schemes for this group?

Notwithstanding these challenges, there are housing products and schemes that housing associations can consider when seeking to meet the housing needs of younger people and these are summarised in the next chapter.

How can housing associations in the South East help meet the housing needs of younger people? Potential models of housing provision

There are different approaches housing associations might take to meeting the needs of younger tenants, particularly single younger people on low incomes, and much will depend on housing associations' responses to the questions and considerations posed in the previous chapter. There are, for example, different ways in which shared accommodation can be provided, including through partnerships with other agencies or with private landlords. And shared housing may not be the only option for younger people. We know from our focus groups with younger people and consultation with stakeholders that sharing is generally not the preferred model for tenants or landlords, and there are some innovative self-contained solutions (see Table 5.1. for an overview of different broad approaches and specific schemes). However, sharing may be the only affordable option for some (tenants and landlords) and, where this is the case, there are examples of shared accommodation that works well, and of measures/initiatives that can be put in place to improve tenant and landlord experiences of this type of housing. We elaborate on these points below. The remainder of this chapter should be read in conjunction with Table 5.1, which provides details on a number of exemplar schemes that illustrate the challenges and opportunities of the different approaches discussed here.

5.1. Low-cost self-contained accommodation

Housing associations that are reluctant to develop shared accommodation are exploring whether forms of self-contained provision can be developed at a cost low enough to be affordable to younger people. Where younger people in receipt of HB are concerned this is a very tall order. It is unlikely that any self-contained accommodation could be let in the South East at the Shared Accommodation Rate (SAR) and be financially self-sustaining.

However, self-contained accommodation is certainly more popular with younger people than shared housing. It may be more palatable to Boards, and more flexible, i.e. it need not be specific accommodation for younger people and may appeal instead to any group seeking transitional housing. It could therefore be future proofed against further Housing Benefit policy changes. A key concern amongst housing associations about developing shared accommodation is being left with less popular stock in the event of future HB policy changes, however far down the line, so the in-built flexibility of this type of housing may be appealing. For these reasons, such provision is worth considering.

There are innovative self-contained housing products that are relatively low cost to develop compared with traditional schemes, although they tend to offer less space than a traditional 1-bed or studio flat. They have generally been developed in response to a shortage of affordable housing generally, rather than to meet the needs of younger people specifically, but the younger people in our focus groups were clear that they would sacrifice space for privacy and so such schemes may meet with younger people's priorities. These products are usually:

- of non-standard construction, modular, and produced off-site; *or*
- recycled units not designed for housing such as shipping containers and garages.

An example of the former is a YMCA **Y:Cube development** in South West London¹⁶ (see Table 5.1. for further details of this scheme). The younger people participating in our focus groups responded very positively when shown pictures of, and provided with information about Y:Cube. We were told that management costs are not exceptional, and that thus far maintenance costs appear low. These units are also reportedly relatively easy and cheap to heat. However, the rents are set significantly above the SAR (although within the 1-bed LHA rate) and so would not be affordable to a younger person in receipt of HB. The fact that the YMCA adopted an aggressive debt repayment schedule for this scheme (it will pay for itself after 14 years) may offer some hope that similar schemes could be let at lower rents.¹⁷ Indeed, other schemes are currently in development with varying rent levels, although none as low as the SAR. It is also worth noting that Y:Cube units can be configured in different ways, including into two-bed units, and so offer possibilities for mixed development.

Examples of '**recycled**' housing products include:

- **shipping container homes** such as the Richardson Yard development in Brighton which comprises 36 units. Richardson Yard is a joint venture between the homelessness charity Brighton Housing Trust (BHT) and developer QED aimed at tackling a shortage of affordable accommodation in Brighton and Hove. The developer retains ownership of the properties and lets them to BHT. Rents are set at the 1-bed LHA rate for the area and approximately two-thirds is paid to the developer and a third is retained by BHT to meet their management costs. BHT report that this stacks up financially; however, it will be very difficult to let them at the SAR. The scheme is reported to have been successful in providing accommodation for people who were previously homeless. While there were initially some issues with thermal comfort, these have been addressed. It was also reported that housing management was relatively straightforward. Although there are some cases of antisocial behaviour, this has been no more problematic than in other parts of BHT's housing stock.
- **garage conversions** such as a development by Islington Council whereby garages on an estate were converted into 15 homes for rent, sale, and shared ownership. Some flats are rented at around £10 per week above the SAR, making it the most affordable self-contained scheme of this kind that we identified. However, only five of the 15 units are let at social rents.¹⁸ This scheme differs from

¹⁶ see <http://www.ymcalsw.org/ymca-and-rshps-innovative-factory-built-affordable-housing-scheme-welcomes-first-tenants-in-south-west-london/>

¹⁷ This may be subject to housing associations being given rent freedom, as is currently being considered, or schemes being developed outside an association's core business, because of the way housing associations set rents.

¹⁸ The study team did not speak with Islington Council about this development and so we do not have full details of the funding arrangements or other aspects of the scheme beyond the publically available information. See <http://www.standard.co.uk/news/london/garages-become-homes-in-drive-to-ease-crowding-8716481.html>

Y:Cube and Richardson Yard container housing scheme in that it provides permanent accommodation, whereas the other schemes are designed as 'transitional' housing.

5.2. Shared accommodation

Developing innovative housing schemes such as Y:Cube or container housing will represent a very bold step for some housing associations. And at present, these schemes provide housing for a relatively small number of tenants (around 35 in the case of Y:Cube and Richardson Yard). The extension of LHA caps into social housing make it clear that younger benefit claimants in all forms of rented housing are expected to share. Self-contained housing, even if fashioned out of metal boxes or offering significantly less space than local authority standards require, is a luxury younger people and social landlords may not be able to afford. For these reasons housing associations may have to consider developing some shared provision. In our consultation, while we encountered very strong resistance to providing shared accommodation from some quarters, smaller Houses in Multiple Occupancy (HMOs) were also considered the least radical approach and, therefore, the solution most likely to gain favour eventually, when associations cautiously '*dip our toe in the water*', as one stakeholder put it.

Shared accommodation comes in all shapes and sizes. It can be developed through new-build or by remodelling existing stock, providing as few as two 'units' per property to as many as 200+ in the largest scheme we identified. Most commonly, shared housing comprises a few tenants sharing two or three bed houses and flats but there are shared housing schemes that make use of 1-bed flats (two sharers with the living room providing a second bedroom - see, for example Enfield Single Housing in Table 5.1) and that use large tower blocks where up to 14 people share a kitchen and bathroom on each floor (see, for example, Lea Bridge House in Table 5.1).

Shared social housing accommodation is often dispersed, comprising individual houses or flats spread through the stock, but there are also examples of concentrations of HMOs that appear to work well. Enfield Single Housing, for example, has 305 units of shared accommodation, much of it concentrated on one estate.

Some shared accommodation schemes are provided in partnership with support agencies and/or private landlords (see, for example, 'help to rent schemes' detailed in Table 5.1) and we consider these further below when we discuss partnership approaches to delivering housing to younger people.

Looking across the diverse range of shared housing schemes in operation the following points are worth noting:

- shared housing can work. The perception of some stakeholders - sometimes based on past experience - that shared housing is highly problematic, particularly in management terms, is not the reality for schemes such as SnugBug, or Rooms4U, or Enfield Single Housing, or Lea Bridge House. In addition, most of the schemes examined were in relatively high demand, and some in very high demand (in London, in particular, and including the larger schemes).
- only one of the schemes examined by the study team (SnugBug in Manchester) had rents set within the SAR and the viability of some of the schemes we examined that are currently working well was reportedly threatened by the introduction of LHA caps;
- larger schemes tend to come about through a combination of creativity and opportunity. Paradigm Housing (Lea Bridge House) and Origin Housing (Enfield

Singe Housing) developed shared schemes because they needed to find a use for stock they had acquired for other purposes. It is unlikely that many housing associations would actively seek to develop a concentrated shared housing scheme of this scale, although both the (quite different) schemes work well in management and financial terms;

- Shared accommodation can require more intensive management and this is amplified for a sector where a significant proportion of lettings to under 35s are to vulnerable people, such as those who have been homeless (see Chapter 2) and who may require support. In this context, shared housing for younger people in the social rented sector may blur the lines between supported accommodation and general needs provision. Given current uncertainty about future funding of supported housing - as 'top-up' funding is devolved to local authorities - this may represent a challenge for the sector. The shared accommodation schemes identified did usually have additional housing management or other measures in place (see 'making sharing work', below) and, according to stakeholders, these were critical to success. Lea Bridge House, for example, has an on-site housing management team (the scale of this scheme makes it viable to have an on-site presence) while there is a SnugBug co-ordinator making weekly visits to tenants and a 24 hour ranger support service. Although rents tend to be lower for shared than self-contained accommodation, these measures may increase the cost (to the landlord, and/or to the tenant through service charges) of an otherwise more affordable product.
- additional funding is supporting some (but not all) of the shared housing schemes identified. The properties used in Nomad/SYHA's 'Help to Rent' scheme, for example, are classed as exempt and so tenants receive enhanced HB. In addition, Nomad receives Big Lottery funding to support their input.

Making sharing work

Realistically, shared accommodation may be the most cost effective way for housing associations to provide accommodation to younger people once the LHA caps come into effect, particularly for those unable to cross-subsidise their younger people's housing. There is little culture of sharing in the social rented sector and in the course of our consultation with stakeholders there is clearly resistance to developing such provision. There are, however, a range of schemes and models in operation that support sharing, making it more sustainable and, perhaps, more attractive to tenants and to housing associations.

There are some examples of social housing providers and voluntary organisations offering shared accommodation, and there have been recent initiatives to promote more shared housing schemes and draw out good practice. In particular, Crisis, the national charity for homeless people, has been at the forefront of promoting shared housing and encouraging its expansion in the PRS and, more recently, the social housing sector.¹⁹ Authors of this report undertook the evaluation of the Sharing Solutions Programme, which invested £800,000 into piloting innovative approaches to sharing, mainly in the PRS. Crisis is currently providing grant funding to a further five organisations via its Help-to-Rent Programme 2016-2018, focusing on approaches to sharing in the private

¹⁹ Further information about Crisis' shared housing work can be found at: <http://www.crisis.org.uk/pages/sharing-solutions-programme.html>. Also note that Crisis are currently producing an update to their 'Spare to Share' toolkit, designed to disseminate good practice on sharing solutions in the social housing sector.

rented or social housing sectors, plus social lettings agencies, partnership approaches and projects to tackle rural homelessness.²⁰

Emerging evidence on shared housing provision points to a number of factors that contribute to its success.

- **Providing suitable properties.** Not all properties are suitable for shared accommodation. Where sharing is proving successful, providers are offering a range of different property sizes for shared provision. For some, particularly at the younger age-spectrum, smaller shares of two or three can be more appropriate. Although housing associations in the South East are unlikely to have a glut of two-bed properties, developing this smaller scale shared provision might seem more appealing for some associations. Other tenants may manage well in larger properties where four to six people share. Another consideration is the availability of sufficient communal space. To make properties 'stack up financially' at the LHA rates, landlords convert living rooms to bedrooms. This limits the property's amenity, and while some private landlords argue that this limits problematic socialising, evidence from others suggest that shared living spaces have distinctive benefits and make shared accommodation a more positive experience for tenants.
- **Fostering a 'sharing culture' amongst younger people.** Evidence from organisations setting up shared accommodation and from younger people in our focus groups suggests that sharing is often negatively viewed and not widely regarded as a housing consideration. Several schemes reported that they initially experienced low interest in shared accommodation, despite high demand from under 35s for affordable housing. To address this, organisations have held sharing workshops, made referral linkages with LA housing options teams and homeless support organisations and introduced incentives (such as welcome packs containing kitchen equipment).
- **Effective management of shared accommodation.** It is clear that managing shared accommodation well requires some alteration to normal housing management processes. Schemes such as *SnugBug* (St Vincent's) and *Enfield Single Housing* (Origin) have created a bespoke approach to managing shared housing, which includes:
 - *carefully matching tenants*, to ensure compatibility. This can include making arrangements based on gender and creed, where appropriate to do so. Matching is far from an exact science, and where demand is high and places are limited there is a need for balancing matching priorities with immediate housing needs. Some schemes have also managed to successfully attract 'group bids' for properties - from people who already know each other and have agreed to live together;
 - *tailored pre-tenancy assessments and training* are necessary to ensure that tenants have the skills required to co-exist in a shared household and understand the nature of the agreement and the conditions laid down;
 - *suitable tenancy agreements* are required to effectively manage shared accommodation. Clearly, tenants require security of tenure. However, in shared accommodation, one tenant's negative behaviour has a deleterious effect on other tenants living in close proximity, and therefore many organisations are adopting a form of license agreement rather than an assured shorthold tenancy which provides the ability to make a quicker eviction if necessary. While some organisations have used joint tenancy agreements, most have found this problematic and it places unnecessary

²⁰ <http://www.crisis.org.uk/pages/new-crisis-housing-funding-programme-2016-2018.html>

responsibility on tenant. It should be noted that joint tenancies are required in local authority retained stock, due to differences in their legal status;

- *responsive repairs and maintenance* are required to help make shared accommodation work effectively. Faults in one property affect a disproportionate number of tenants, and therefore quick response times are necessary. In addition, several projects have reported that it is good practice to ensure that there are multiple plug sockets in bedrooms, as tenants will inevitably have items such as kettles and microwaves in their own rooms. Also, multiple bathrooms in properties have been reported to make shared housing more 'liveable';
- *processes to deal with relatively high turnovers* are required. Schemes have reported that turnover in shared housing will be higher than that for standard general needs stock, and therefore dedicated lettings officers can help to ensure that moves in and out are as efficient as possible so that void levels are kept low;
- *tenant welfare issues* require careful management. While shared housing is not supported housing, and there is unlikely to be additional funding that provides support, most schemes have recognised that there is a need to provide some enhanced housing-related support. This may include mediating between tenants, helping with household budgets and ensuring that tenancy agreements are upheld. Some schemes have found that 'lead tenant' or 'peer mentoring' schemes have helped to create more harmonious shares. For example, Elmbridge Rentstart in Esher and Oasis Aquila Housing in Gateshead trialled a lead tenant approach during the Crisis Sharing Solutions Programme, in which one tenant is nominated to play a role in tasks such as sorting out bills, liaising with the landlord and ensuring the property is looked after. The Evaluation of the Programme found that: it enabled better communication between the sharers and the project, allowing personal and practical issues to be identified quicker; it enabled better relationships between the tenants and the landlord; and houses tended to be kept tidier, and were more 'harmonious'.

5.3. Delivering housing through partnerships

Partnerships can bring together expertise, capacity and suitable stock to deliver a housing package to younger people. This includes partnerships with voluntary sector organisations; and partnerships with private sector landlords. We consider each of these further below.

Partnerships between housing associations and community and voluntary sector (CVS) organisations:

In these schemes, social landlords would typically provide the stock and the landlord function, while a voluntary sector organisation provides support or training to tenants, or additional management. For housing associations, this can minimise the risks associated with managing shared housing - either because the management function is passed to another organisation, or because the capacity and expertise they have to deliver support to younger people makes the tenancies more sustainable. In a small scheme in Sheffield, for example, South Yorkshire Housing Association has partnered with a local homelessness charity, Nomad Opening Doors to provide shared tenancies to young homeless people (see Table 5.1). Similarly, a new scheme in London (Project Vista) has seen Network Homes partner with a voluntary sector organisation providing Employment, Education and Training, and resettlement support to deliver transitional housing to young people and support them into employment.

In other schemes, voluntary sector partners have acted as brokers. There have, for example, been a number of 'lodgings schemes' whereby charities have identified social tenants with 'spare rooms' (particularly those affected by the removal of the spare room subsidy) and paired them with people seeking accommodation. So far these specific schemes have not been wholly successful (partly due to difficulties engaging the interest of social landlords) and it is likely that they would always remain small scale; but is a model where rents would be affordable to younger people on low incomes.²¹

Furthermore, in recent years, housing associations have increasingly worked with organisations like community land trusts to develop fruitful partnerships. Community-led housing groups can access land and property at sub-market rates (often from public bodies) and source alternative finance for development or property refurbishment.²² In return for offering their development expertise and support, housing associations can act as managing agents and receive either all or some of the rental revenue. This relationship has been increasingly encouraged by those representing community-led housing groups.²³ Organisations in Somerset are showing how this model can be used to address homelessness and localised housing need.²⁴ One could envisage a role for housing associations in supporting young people to work collectively to resolve their housing situations, justifying this investment on the basis of prospective revenue.

Partnerships between housing associations and private sector landlords

These initiatives are often devised as 'Social Lettings Agencies' (SLAs) or 'Help to Rent' schemes (sometimes referred to as private rented sector access schemes). SLA is a general term applied to schemes that secure access to decent, affordable private rental accommodation for households in need. In practice, however, the term is used to describe lettings agencies run by social housing providers but using private rented accommodation, (usually) run on a commercial basis but with explicitly social aims. The operation of SLAs varies but generally involves a social landlord securing access to private rented accommodation from one or a number of landlords and/or commercial lettings agencies.²⁵ Let to Birmingham, for example, is a partnership between the City Council and Omega Lettings with stock of around 400 properties.²⁶ The social landlord is able to guarantee a supply of tenants, offer good property and tenant management and, in some cases, guarantee rental income. Similar schemes which are run by housing associations include Smartmove, by Nottingham Framework. This includes support for tenants in handling their Housing Benefit claims; in addition to landlord services, which include identifying tenants and handling tenancy agreements.

'Help to rent' schemes are very diverse (and many current schemes are delivered by CVS agencies not housing associations) and include bond schemes, 'lodgings' schemes and some of the initiatives highlighted in the discussion above about how to make sharing work.

²¹ Further details of two lodgings schemes can be found in the following report

http://www.crisis.org.uk/data/files/publications/SharingSolutionsEvaluation_FINAL_web.pdf

²² For instance, charitable funds and social investment from an increasing number of dedicated community-led housing programmes

²³ See CLT Network (2015) Trust and association. <http://www.communitylandtrusts.org.uk/filecache/245/219/154-trust-and-association-web-version.pdf>

²⁴ See Somerset Co-op CLT. <https://www.dropbox.com/s/qdcpyd7inqhkf07/SCCLTleaflet.pdf?dl=0>

²⁵ See Crisis' useful guide for further details on how to set up a SLA (they use the term Local Lettings Agency).: http://www.crisis.org.uk/data/files/Private_Rented_Sector/Guides/Local_Lettings_Agency_Guide.pdf

²⁶ For further information about SLAs see [INSERT LINK]. CRESR and the University of Birmingham have recently finished a study about SLAs in the West Midlands. The reports can be found here:

<http://www.birmingham.ac.uk/schools/social-policy/departments/social-policy-social-work/research/projects/2015/social-lettings-agencies.aspx>

SLAs and Help to Rent schemes have developed in response to the falling supply of social housing, growth in the private rented sector, expansion of 'housing options' approaches since the Homelessness Act 2002 and discharge of homeless duties in the private rented sector since the Localism Act 2011. SLAs in particular have received some government support, with the 2017 Housing White Paper asking whether '*SLAs can be an effective tool for securing more housing for people who would otherwise struggle – providing security for landlords and support for tenants to help strengthen and sustain tenancies*'.

In partnerships between housing associations and the CVS, the housing association typically provides the stock. By contrast, partnerships with private landlords can represent a way for housing associations to access tenancies for applicants without utilising their own stock, in order to 'make an offer' to applicants they might otherwise not be able to house or help. SLAs and Help to Rent Schemes can:

- facilitate access to the private rented sector for people who might otherwise struggle to secure a tenancy. This might include people who cannot raise a deposit or letting fees, or to whom landlords are unwilling to rent (for example, because they are homeless, or in receipt of benefits);
- provide better quality accommodation than the tenant might otherwise secure independently in the private rented sector.

Social Lettings Agencies and other private rented access schemes are not specifically designed to provide shared accommodation, or to provide housing for younger people. However, they may represent a way of providing adequate accommodation to a group who will otherwise rely on the private rented sector in any case, but who may find themselves in very poor quality conditions with little security. In 2013-2015 DCLG funded Crisis to run the Sharing Solutions Programme to develop new models of shared housing targeted at claimants on the SAR. Some of these (for example Nomad Opening Doors' SmartStep Scheme) have already been mentioned and further details can be found in the evaluation report.²⁷

It is also worth noting that some housing associations have diversified their stock, and have their own portfolio of private sector accommodation. One housing association stakeholder we consulted suggested there could be scope to use some of this provision for younger tenants in the future.

5.1. Measures to support delivery of housing to younger people

As mentioned above, no model the research team has identified would be financially viable in a post-LHA cap world or, in the case of shared models, is only viable by scaling back on (or not providing) the additional support/management that ensures its success. We have also noted reticence from housing associations about providing shared accommodation, partly because of the challenges of accommodating several (sometimes vulnerable) strangers together. Therefore, any product or approach to housing younger people, particularly if this includes those on low incomes, may require supporting measures or creative funding arrangements and partnerships. It is beyond the scope of the study to examine fully all the possible ways in which housing associations might support (and fund) the development of housing for younger people, but here we can offer some ideas for associations to explore further, some of which emerged from our consultation with stakeholders during the course of this study.

²⁷ http://www.crisis.org.uk/data/files/publications/SharingSolutionsEvaluation_FINAL_web.pdf

- **Cross subsidy.** This can be achieved in various ways but might include cross-subsidy from a 'commercial arm' of the organisation; or from more profitable developments; or through mixed developments, for example where market rents subsidise social rents. In order to protect the viability of one of the shared schemes discussed above, for example, the housing association intends to let some of the properties at market rents in order to cross-subsidise the remainder of the scheme. Combined with reducing some services in a cost cutting exercise, this scheme should continue to be viable. Of course younger people would need to be identified as a priority group to warrant precious cross-subsidy support and this carries its own challenges. And any spare resource, in the larger housing associations in particular, is more likely to be devoted to expanding mainstream development programmes, especially if this is eventually linked to rent freedom (see below).
- **Differential rents.** Letting some tenancies at market rents so other tenancies (shared or self-contained) can be let at the SAR is one form of differential rent setting (as per above). At present, housing associations are not able to vary the rents in their social housing stock but DCLG is currently considering giving rent freedom to housing associations after 2020, possibly linked to the extent of their ambitions in their development programmes. Such a change would pave the way for differential rents across the stock. Rent differentials by property size are much narrower in the housing association portfolio than in the wider market (and in related LHA rates). In other words, the difference between the cost of a one-bed and three-bed property is far greater in the private sector than in housing association tenancies. Increasing rents in family housing to subsidise shared, studio, or one-bed accommodation for younger single people is unlikely to prove popular but it would move housing associations closer to market differentials and so has some rationale. 'Means tested' rents are another option for rent variation, where an individual's rent increases the more they earn. The challenge here may be maintaining the requisite balance in a scheme, amongst tenants who may be particularly vulnerable to fluctuations in the labour market in the event of an economic downturn. An alternative rent model like this is being used by Dolphin Living on the New Era estate in East London, although the scheme is explicitly for people not reliant on HB.
- **Partnerships/arrangements with local authorities to reduce scheme costs:** This might include local authorities providing or long-leasing land for new developments, or agreeing to subsidise rents or service charges for some tenants in a particular scheme. The new duties likely to be placed on local authorities once the Homelessness Reduction Bill has received royal assent might provide a useful route into these discussions. It might also be relevant that housing associations are likely to turn down an increasing number of nominations of younger people from local authority homelessness departments on affordability grounds once LHA caps are introduced.
- **Collective purchasing:** Thinking particularly about non-traditional developments such as Y:Cube it might be worth exploring whether increasing the scale through collective purchasing such products would reduce costs sufficiently for these schemes to be viable for younger people on low-incomes.
- **Investment in income maximisation and employment support for younger people.** One way in which letting to younger people becomes less challenging for housing associations is if their incomes are high enough to pay full social or affordable rents. Many housing associations are already providing employment support and similar services to tenants and these might become all the more important when the LHA caps are introduced, for existing tenants likely to be affected as much as for future applicants.

- **Flexible letting policies:** A key concern from stakeholders and younger people about shared housing is the problems that can flow from strangers - perhaps with very different lifestyles - being placed in the same accommodation. The shared housing schemes cited by stakeholders as having deterred them from considering this as an option for the future had often been allocated in this way. Student housing is often referenced to justify expectations for younger people to share, but students have similar lifestyles and interests and have often selected friends to share with. Social housing is not allocated in this way. Some of the initiatives outlined in Section 5.2. above (tenant matching, pre-tenancy training) can help mitigate problems associated with younger (sometimes vulnerable) people sharing with people previously unknown to them. However, changes to lettings policies - for example, allowing group applications - would go further. Many housing associations lets are made through Choice Based Lettings Schemes and it would require a significant leap for local authorities to accommodate group lettings (for example by pooling points) in their CBL system but, as a starting point, there may be scope for direct lets to be allocated in this way. If we consider a two-bed flat, for example, shared by two friends who have applied together, this is not likely to require the significant additional management that can lift shared housing rents in current schemes above the SAR. It may, therefore, represent the only truly financially viable model of provision.
- **Defining the target group:** 'Younger people' are not a distinct group, particularly since (in welfare policy terms) this now applies to people in their 30s, alongside school leavers. Nor are they a politically popular group, particularly when placed alongside other tenants perceived, perhaps, as more deserving of special attention (older people, for example). For these reasons, it may prove difficult for associations to justify developing special provision for 'younger people', particularly if some form of subsidy or investment is required. Focusing on distinct sub-groups (for example those in most need, which might include under 25s, or homeless people, or those in receipt of benefits) might help. An alternative approach might be to define the type of *housing* provision rather than the *population* it is aimed at. A 'transitional housing product' for example, would serve younger people, but could also apply to other groups for whom transitional housing might be appropriate (those in receipt of benefits, for example, who are engaging with employability services offered by their housing association landlord and/or partners). This approach might sit well with the wider shift in the sector towards fixed term tenancies and support to 'move through' social housing, for those tenants thought not to require a lifetime social tenancy.²⁸

²⁸ See for example the approach introduced by Family Mosaic
http://www.familymosaic.co.uk/userfiles/Documents/Fixed_Term_Tenancies_guide_for_tenants.pdf

Table 5.1

Approach	Exemplar Product	Summary of scheme	Challenges and constraints	Potential responses to challenges and constraints
low-cost self-contained accommodation	Y:Cube (YMCA)	<ul style="list-style-type: none"> • 36 units in South West London • relatively low cost. (£30k exc. land), will pay for itself after 14yrs at current rents • no exceptional management and maintenance costs • very popular with tenants • seems to compare favourably to container housing (lifespan; cost of heating) • tenants are on ASTs 	<ul style="list-style-type: none"> • rent is £148 inc. service charge compared to SAR of £82.46 • units are below minimum space standards (26 sq metres) • this scheme is targeted at working tenants with no/low support needs, many of whom work. Management costs may be higher, and space more of an issue if tenants have higher support needs and are in the property more of the day 	<p>Key issue with Y:Cube is rental cost. Low space standards may not be an issue. Our consultation with younger people suggests they will happily sacrifice space for self-contained accommodation - although this might be more of an issue if the scheme were let to people not in work or training who spent more time in their accommodation.</p> <p>Measures that might lower scheme costs and so, potentially, rents include:</p> <ul style="list-style-type: none"> • a less aggressive debt repayment schedule (14 years is unusual) • partnership with the local authority to provide/long-lease the land • collective purchasing of units with other associations • mixed development, or differential rents, to subsidise lower rents for U35s on HB • cross-subsidy

Shared housing schemes

	Lea Bridge House (Paradigm Housing)	<ul style="list-style-type: none"> • tower block +annexes in East London • 229 'bed spaces', around 14 tenants per floor in the main tower • very high demand • no exceptional housing management problems • tenants are on licenses • currently making a surplus 	<p>General challenges with these (and most other) shared accommodation schemes include:</p> <ul style="list-style-type: none"> • HAs are reluctant to develop shared accommodation, particularly at scale • some form of additional management is usually required (whether ongoing support or pre-tenancy measures) which increases the costs of an otherwise more affordable product. SnugBug, for example has a coordinator visiting properties weekly, a 24 hour 'ranger' service and pre-tenancy training for tenants; Lea Bridge House has an on-site housing management team; and Enfield Single Housing offers some tenancy support and pre tenancy 'matching'. This 'enhanced' housing management can be critical to the success of a scheme • they are often only available to, or appropriate for, tenants with low , or no support needs. <p>Other challenges include:</p> <ul style="list-style-type: none"> • only SnugBug's rents are set within the SAR while at Lea Bridge House rents (inc. service charge) are around twice the SAR and average rents at Enfield Single Housing are c. £113 compared to the SAR of c.£91. • Lea Bridge House is financially viable because of the scale • models such as Enfield Single Housing and Lea Bridge house require stock not readily available (tower blocks, whole estates) 	<ul style="list-style-type: none"> • these schemes demonstrate that shared housing (and large scale shared housing too) can work. This challenges the assumption of many HAs that shared accommodation is too difficult to manage, and might help address reluctance in the sector to consider developing this type of provision. • explore initiatives that support the delivery and management of shared housing, such as pre-tenancy training, 'lead tenant' models, and tenant matching. These measures can help reduce management costs and improve tenancy sustainability • consider 'group' lettings so that friends and people with similar lifestyles live together, rather than allocating on a room by room basis. This may represent a key way in which the higher management costs associated with shared housing that result in rents above the SAR might be mitigated. • explore whether local authorities can subsidise rents or service charges for younger people. This may be justified in reference to duties on homelessness reduction • cross-subsidy
	SnugBug (St Vincent's)	<ul style="list-style-type: none"> • 60 4-bed shared houses in Manchester • rent set within the SAR • marketed (online) as a 'find a flatmate' scheme 		
	Enfield Single Housing	<ul style="list-style-type: none"> • 305 units with 2 or 5 sharers • some accommodation is dispersed but most are concentrated on one estate • tenants are on licenses • no exceptional management and maintenance • high demand 		

Delivering housing in partnership

<p>Nomad Opening Doors 'Help to rent' scheme</p> <p>(Nomad Opening Doors and South Yorkshire HA)</p> <p>An example of a partnership between a HA and voluntary sector organisation</p>	<ul style="list-style-type: none"> • SYHA makes a small number (five) of two-bed properties available for shared housing for two or three sharers • Nomad (VCS org) uses the properties to accommodate under 35s in 'non-priority' need • SYHA provide landlord services while Nomad provides intensive tenancy support, and 'matches' tenants 	<ul style="list-style-type: none"> • scheme properties are classed as exempt and so tenants received enhanced HB. • Nomad receive some Big Lottery funding for the scheme • it is less viable without enhanced HB and BIG Lottery funding 	<ul style="list-style-type: none"> • explore external funds to pump prime schemes - e.g. charitable funding, grant/loan products, local authority subsidised loans • explore whether local authorities can subsidise rents for young people. This may be justified in reference to duties on homelessness reduction <p>For SLAs specifically,</p> <ul style="list-style-type: none"> • maximise demand from landlords by offering the desired services, rent guarantees etc.
<p>Let to Birmingham</p> <p>(Birmingham City Council)</p> <p>An example of a Social Lettings Agency</p>	<ul style="list-style-type: none"> • a public/private partnership between Birmingham City Council (BCC) and Omega Lettings (part of the Mears group) • set-up by BCC to access high quality lettings to house those at risk of homeless. • LtB provides dedicated landlord services including; identifying and checking suitable tenants, property management services, and handling tenancy agreements • as a registered housing provider with the HCA, the organisation can claim benefits at the HALD rate (i.e. 90% of LHA plus £60 a week). 	<ul style="list-style-type: none"> • there was large up-front investment in the service, based on the premise that it becomes self-financing over time. • 92% of private rents in Birmingham exceed LHA rates. Securing HALD rates has been critical to the financing model • potential limits on supply, depending on landlord engagement • challenging to make the finances work for under 25s, given recent changes to their benefit entitlements. 	<ul style="list-style-type: none"> • provide wrap-around services to aid tenancy sustainment (e.g. childcare, employment support etc).

Conclusion

6

The word crisis is over-used but it is not an inappropriate term to convey the depth and severity of the problems facing younger people in the contemporary housing system in Britain. The fault-lines in the housing market are increasingly marked by age rather than tenure or even locality. For younger people, this is most evident in terms of lack of affordability and access, but it also extends to the type and quality of accommodation that is on offer. As Chapter 3 in this report has shown, there is a gulf between the housing preferences of many younger people and what they can in practice gain access to - between aspirations and effective demand. What role will housing associations play in responding to this crisis, which is more likely to intensify than to ease in the next few years, especially given the forthcoming introduction of LHA caps in the social housing sector? It is not the place of the CRESR research team to prescribe how housing associations *should* respond, but we hope that some of the ideas, initiatives and projects discussed in this report may have wider applicability, which could be taken up by other housing associations and introduced in different parts of the country. Looking ahead, agencies such as the National Housing Federation, the Chartered Institute of Housing and Housing Quality Network could also play a valuable role here in the wider dissemination of information and learning about these options.

At the moment specialist provision for younger people in the sector is characterised by experimentation, opportunism and improvisation. This has led to some positive benefits in bridging the gap between younger people's financial resources, (especially if they receive full and partial Housing Benefit) and the cost of accommodation, whether self-contained or shared. However, there is little evidence from our research of associations devising a *strategic* approach to meeting the housing needs of younger people. Many associations have a discrete strategy for older people; few have anything similar for younger people.

Indeed, the parallel with older people's housing needs might merit closer consideration. In the 1980s and 1990s the response by many local authorities and housing associations to meeting the housing needs of this group was expressed in terms of specialist provision, and this was actively promoted by the Housing Corporation as well. This led to a proliferation of one-bedroomed and two-bedroomed flats in sheltered accommodation. In some areas there is now little demand for these schemes, especially the smaller flats. Local authorities and housing associations are now more likely to think in terms of a *spectrum* of care and support for older people, with specialist purpose-built provision at one end and various intermediate housing and care initiatives across the range of options. Many of these services can be provided in their current accommodation and prolong independent living.

Rather than belatedly devising a strategic approach to meeting needs, as in the above case, there may be an opportunity to devise a distinct strategy for younger people at an earlier stage, covering many of the issues raised in the examples and

the narrative of this report. This strategy could include: the extent of expressed need and effective demand among this age group in their local housing markets; the implications of extending provision and support to this group on future capital programmes and pressures on revenue budgets; the emphasis to be placed on self-contained or shared provision, and the management implications that follow from this; the balance between self-directed provision and/or support on one hand and a multi-agency partnership approach on the other; the potential for supplementing options provided by the private rented sector - whether through direct market rent programmes or the development of social lettings agencies and similar schemes; the options for partnerships with local authorities which might produce additional resources in kind (eg over land); and the ancillary implications for staffing, skills, marketing and branding. One virtue of such an approach would be to recognise explicitly the urgency of this problem, within the association, to Board members and to stakeholder partners.

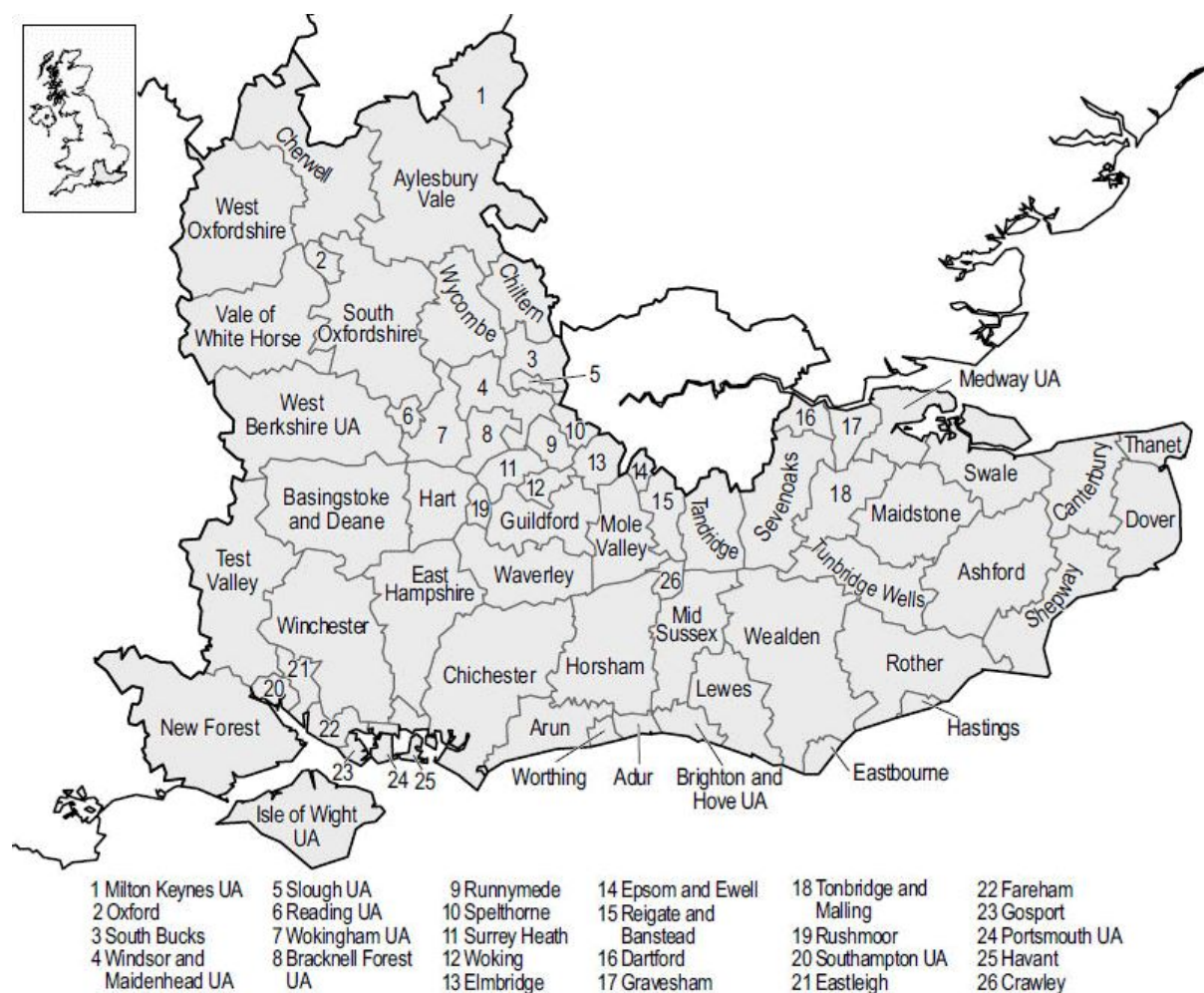
Furthermore, as with the category of 'older people', the 18 to 34 year old age cohort contains within it immense socio-demographic and financial diversity. The needs of a vulnerable young adult will be markedly different from those of a young professional, even if they have been born in the same year. The nature of the target group for different initiatives will also affect the extent to which they can be self-financing or will need to rely on external funding or cross-subsidy. An approach which is calibrated on a spectrum of cost, intensity of support and links with other agencies is likely to offer most flexibility, especially if it is meshed where feasible with the expressed (rather than assumed) preferences of younger people, on issues such as their preference for privacy over space.

As this report has emphasised throughout, there are clearly severe constraints on the scope for action by housing associations to respond to housing problems of younger people in high cost regions such as the South East, especially when the LHA caps come into force. The development of an evidence-based, intelligent and flexible strategy to meet the housing needs of those under 35 will not in itself mitigate the deepening crisis that many younger people will face in the next few years; but it may help to stimulate the introduction and development of many more innovatory and creative schemes, whether as one-off experiments or integrated within mainstream budgets, partnerships and development programmes. Given the intense pressures on all other housing options, with spiralling council housing waiting lists, the escalating cost and variable quality of private rented accommodation, and the distant dream of affordable home ownership, an awful lot will rest on the ability of major housing associations to do just that.

Appendix 1: Local authorities in the South East of England

A1

Figure A1.1 Local authorities in the South East of England



Source: Causer, P. & Park, N. (2011) *Regional Trends* 43: 134. doi:10.1057/rt.2011.5

Capping aspiration : the millennial housing challenge

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