

Paula Palmer

Hello and welcome to Stonewater's *On The Air* podcast. In this episode, we're exploring one of the toughest questions facing the housing sector: who is social housing really for? And how allocation systems can balance fairness, need, and practicality.

I'm delighted to be joined by Holly Edwards, our Customer Experience Director here at Stonewater, and we've got Tim Brown, Senior Research Associate in Housing and Local Government at De Montfort University. Mark Kent, Deputy Executive at Local Space. Last not least, Journalist and Housing Commentator, Peter Apps. Thank you all for joining us. As always, I'll get you to tell us a bit more about yourselves as we go along.

Holly and Tim, I'm going to start by getting you to give us a quick intro to yourselves, and then we'll start with finding out about how allocations work and perception of the system. Holly, you've been a guest with us here before, but do remind us what you do, please.

Holly Edwards

Hi, Paula. Thanks so much for having me this evening. I'm Holly Edwards. I am Customer Experience Director here at Stonewater, and I work within the Customer Experience Department and look after the National Lettings Team, National Income Team, Commercial Services, and Rents and Service Charges. Definitely, allocations is key within my remit. It's a great topic to be talking about today.

Paula Palmer

A busy role. Thanks very much, Holly. Thanks for joining us. Over to you, Tim.

Tim Brown

Okay, I'm an Honorary Research Associate at De Montfort University, where I used to run a Centre for Comparative Housing Research. I'm also a part-time consultant with Housing Quality Network. One of my areas of interest is allocations, and I produce a monthly update for Housing Quality Network. My claim to Fame or infamy on allocations is that I was partly responsible for the introduction of what is mistakenly called Choice-Based Lettings 25 years ago.

Paula Palmer

Okay, so I'll perhaps get you to tell us a bit more about that in a minute then, Tim. That's a very interesting start. Thank you very much. Okay, so thanks again for joining us both. Holly, could you give us an outline of how social housing allocations work, and how the shortage of the homes plays out in the perception of this?

Holly Edwards

Yes, of course. I think probably one thing that's quite key to outline early on is that social housing actually spans a full range of customers. I think very often when we're talking around allocations, we're speaking about rented and mainly social rent and affordable rent. But actually, there's a full range of rented properties and different rent levels that are suited at different customer groups.

What Stonewater do, we work with local authorities in the main around the allocating of our homes. I always hate to use the word allocations. I much prefer using lettings. Allocations is historically around there not being choice for customers. Actually, I think that's one that Stonewater is really pushing to do.

Working with our local authorities, we deal with housing registers, which is customers who register there is a need. They have waiting lists, and some offer choice-based lettings, whereas some offer direct allocations into their properties. Essentially, there's not enough stock.

What we do find and what has become more prevalent over the most recent years is that whilst many people are in housing need and a need for a more affordable option of homes, actually, the local authorities are forced to then band customers into different groups. It's only those right at the top of those housing registers that are managing to successfully bid and secure a home.

That's probably fed into the perception around who is social housing for, who is affordable housing for, because there are more customers with increased vulnerabilities that we are housing. Not to say that that's the same in every local authority area and within every home. I think we're definitely saying that social housing is for all.

One thing that's really key for Stonewater in how we create our communities and house customers is the right person, the right place, and the right time. That's always our motto when we're assessing applications and against our access to housing, which ultimately is our allocations policy, and governs who we move into our homes and where.

Paula Palmer

Lovely. Thanks, Holly. I think I understood most of what you said there, but I like the interesting bit you said around terminology, around lettings and allocations. You're right, allocation just sounds like have that home, whereas lettings-

Holly Edwards

Yes.

Paula Palmer

Yeah, that was really interesting. Thanks. Tim, let's get your thoughts on that.

Tim Brown

I guess the big issue is fairness. And statutory guidance, going back to the mid-1990s, flags up fairness, and it includes reasonable preference groups. It includes applicants being able to express their preferences, and of course, it's about making sure that allocations and lettings follows the equality duties.

Fairness crops up in lots of debates about allocations. It was a big theme in the London Assembly's inquiry into allocations last autumn. It will be interesting to see when the report is published this year what it says about fairness, because London, of all English cities, has the biggest issue about numbers of household on registers and lack of supply. I think that will be an acid test.

The problem, of course, is putting fairness into practice. In December, what I call the Bible on allocations and homelessness, Jan Luba's book, the seventh edition came out. Lo and behold, in the forward, it says, and I'll quote, "Case law shows that protected groups, especially people with disabilities and domestic abuse survivors, are at risk of not being shown fairness."

Even though those two groups may be in bands one and two, the issue is that there is still case law, and lots of case law, suggesting that they don't get a fair a deal out of allocations. That brings us to some really fundamental points about it.

Paula Palmer

Why is that, Tim? Why don't they get a fair chance of allocation or lettings at home?

Tim Brown

My take on that is that in many cases, people who have got disabilities and are domestic abuse survivors, and people with mental health issues, have lots of other issues about them apart from needing social housing.

Paula Palmer

Is it because of the added support?

Tim Brown

Added support, and can we get the ducks all lined up in one line to meet their needs. I've been an allocations officers some decades ago, and even then, trying to get a package together that involved health, social services, as it was then called, probably money advice services, was a challenge and a half. And that was when it was relatively straightforward to get social housing through allocations.

Paula Palmer

Gosh, so maybe going back to that thing that Holly said about right person, right place, right time, that's even harder to get, like you say, the ducks lined up in a row. Okay, gosh. We're starting to get a better understanding of who social housing is for. Maybe they don't have that ability to find a social housing home.

By the sounds of it. It's very tricky, and why it's perceived the way it is, but let's not forget our other guests. We've got Mark and Peter here with us, too. Welcome to *On the Air*. Would you tell us a bit more about yourselves as well, please? Peter, let's start with you.

Peter Apps

Hi, Paula. I'm Peter. I'm a journalist. I've written for a long time for a magazine called *Inside Housing*, which covers the social and affordable housing sector in the UK. Now I write about these issues across the media, really, so for a variety of newspapers and magazines. Yeah, I think allocations is a big central part of how social housing operates, so it's good to get the opportunity to talk about it in more detail.

Paula Palmer

Okay. Thank you. And yourself, Mark.

Mark Kent

Hi, I'm Mark, Deputy CEO at Local Space, and we primarily house households under part seven of the homelessness duty that councils have. We run alongside the general housing list for social housing. Most of our homes are intermediate market rent, not social rent. IMR wasn't designed for homelessness, but it's become a bit of a safety valve, because the system can't cope with the numbers.

We have around 3,000 homes, predominantly working-age adults living in our homes. 40% of them have a disability, so still quite high levels of vulnerability. Very diverse because we're based in East London and Essex, one of the most diverse parts of the country. While I don't design or operate an allocation system, I do tend to deal with what happens when the system fails.

Paula Palmer

Okay. Brilliant. Thanks, both. I'm really interested to get your points of view on this topic. It's great. Mark, you were telling us there about how your work plays out in the system, and emergency housing needs being required by councils in crisis mode. Where do you think the system is breaking down?

Mark Kent

Well, I mean, councils are now operating permanently in emergency mode. You think about temporary accommodation, it was meant to be short term, not structural. But hotels and nightly paid accommodation are used because there is nowhere else. When you say, "Where's the system breaking down?" I mean, it's 131,000 households in temporary accommodation. That was as of last year. That's certainly a sign of it, isn't it?

London accounts for something like half of all households in temporary accommodation, even though it's only 16% of the national population. We work primarily in Newark, which has the highest temporary accommodation rate. Almost 60 households per 1,000 are in temporary accommodation there.

It's not a spike. It's chronic undersupply of viable social and affordable homes is where it breaks down. Local Space exists to absorb that failure of the system, not because the model is optimal. We'd rather not exist. We'd rather not be needed. Councils haven't changed their mind about emergency housing. It's just there and growing because supply has collapsed.

Paula Palmer

Gosh, those numbers you were stating there are staggering, aren't they? Yeah, the shortage of supply is properly the crux of it. It's not going to be something that gets fixed very quickly, though, unfortunately.

Tim Brown

I'm doing some work at the moment in Coventry with some postgraduate architectural students who are looking at providing accommodation and support in a new building for people who are homeless. I had the opportunity a couple of weeks ago to interview people who were not only homeless, but were sofa surfing, living on the streets.

What struck me time and time again was that they were vulnerable for all the reasons I've already said: mental health issues, drug and alcohol abuse thing. But the other issue that struck me was trust. They've been living on the streets, they've been living in a range of rather dubious accommodation, and they have a lack of trust with other people and organisations in society.

I think that's one of the challenges for very vulnerable people, is they get into the system for getting social housing, but they don't know who to trust. I think that's quite a significant issue if we're really going to deal with people who are highly vulnerable.

Paula Palmer

Okay, that's a really interesting point. Thanks, Tim. Peter, would you tell us about how needs-based lettings in the 1990s shaped today's system? Looking back, what do you think was the biggest unintended consequences of that shift? Is it more than too much demand and too little supply?

Peter Apps

Yeah. I think we moved to a position, as I understand it, in the late 1970s. There was a lot of rising social awareness about how difficult it was to get a council home for some people. The big famous film called *Cathy Come Home* drove some social campaigning on this issue. So it became... Local authorities received a duty as a result to house homeless families who applied for help.

On the face of it, that's a good thing. It's a good idea. And it's something which probably prevents restitution for families in a lot of instances. But it does create a problem if the social housing stock you have is very limited, because it means that the council's statutory duty to house homeless people means that it's only really via the homelessness route that you can get into social housing.

Obviously, for people who are in critical need, it's a lifeline. For some people, social housing is no longer really an option unless you're in very extreme need. In certain areas, not all areas of the country, but in areas where there's very high housing pressures. You can't get a social home at all, and that means you have to look to other means to house yourself.

That was really never the idea of social housing. It was always supposed to be more of a universal social service, more like health or education, which lots of different people at different times in their life would access. It's come that way. But I think the problem does come down to, as Mark said, that there's not enough of it. When a social resource is very limited, then it's probably going to end up going first to the people who need it most.

Paula Palmer

Thanks, Peter. I think from the discussion so far, that's obviously coming down to it. Shortage of supply is making what should be a good system not work very well at all. Holly, earlier you mentioned the right person, right property, right time. What might that look like in practice?

Holly Edwards

Yeah, so I think really what it's about is creating sustainable communities. I think building on what Pete mentioned, it's around, social housing is there for customers when they need it. Unfortunately, we've moved to a society where actually customers then don't move on from it when maybe they have stabilised their lives and are able to potentially find something in the open market or buy.

For us, what's really important is working with the local authorities to, like I say, create those sustainable communities. In many of the areas, we have a certain nominations rights. That means that the local authority is entitled to nominate to a certain percentage of our homes. Then Stonewater retain the ability to allocate the remainder of the homes to customers that are choosing.

We do put most of our properties through the local authority because it's really important for us that actually we are housing those most in need. Even where we maybe have nomination rights that are only 50%, actually, we probably put about 90% of all of our homes through waiting for applicants.

What we do though, is where we have communities that potentially are suffering from particular issues. For example, if we have a community that's got ASB, unfortunately, happening on the scheme, we take that into account and work with the local authority around a nomination that wouldn't be triggered by such a thing happening around them. Often, like Pete says, some of these customers are coming from crisis, and that then means that moving to a community where something else might be going on could then cause them not to sustain their tenancy.

Equally, when we do a lot of new build development where every single one of those homes is allocated through the local authority, it's really important to not just make sure each allocation is correct, and each property is suitable for each person, but also the combination of then all of those allocations at the same time and what impact that has.

For example, you may have, and we have had it before at a new build scheme, four survivors of domestic abuse all allocated for homes in a row next to each other. Actually, that has a combined impact, and it's maybe not the right choice. If one of them is to go into crisis, it can trigger along.

Like I said, it's about creating those sustainable communities, noting when our communities are maybe in an area that might require a sensitive let, working with the local authority to say, "What do we need to be sensitive to?" And asking for someone that's able to meet that. So noting that many of our customers do have vulnerabilities, and we need to take those into account. It's not just about placing someone in a home, it's by placing someone in a home that they can succeed in and really move forward in their life with.

Equally, what's really important for us is location. Mark mentioned, obviously, about London. We don't operate in London, but actually we work with a number of providers that move people out of London. That's really important, and being seen more and more, but the support comes with people, because it can't just be a solution to move someone to 100 miles away with no family connections, no support, but still consider them housed and ticked off the list.

I think that's one of the really important things about it being the right place as well. It's the right network, the right environment with which someone can really move forward.

Paula Palmer

Gosh, that's really interesting. I'm fascinated by that thought of it's not always the person at the top of the list. You're really considering such a lot of factors there. That's brilliant.

Holly Edwards

I think one thing to add, and it's a really weird situation that we find ourselves in, we have homes that we don't have anyone coming from the local authority as wanting. We do sometimes go to what we call the open market, so putting properties on to write me for people to apply to, because we don't have anyone coming through from the housing register that wants it, which seems, again, a completely bizarre situation.

Paula Palmer

Why might that be?

Holly Edwards

I think there's still an element it's a preference. People can be in need, but they also... because they know this is their one shot, as it were. This is my one access in. I will only get this chance once, I want this to be my forever home. For example, you've got a two bedroom high rise flat, That's not going to be popular. It's not in the location that people want. We do have that. That's part of that 10% that we do need to... Once we've gone maybe three rounds, which is what's known as basically allocating, giving it to the council three times to ask them to nominate something.

Unfortunately, ultimately, we can't keep properties empty for an inordinate amount of time, so we do then move to the open market. We do check that customers still meet our access to housing, so they still have to be in housing need. They have to still meet our charitable objectives. But often that can be a different customer mix there. But yeah, again, one of those mad situations where you know there's not enough housing, but you have empty properties.

Paula Palmer

Thanks, Holly. That's really interesting. Mark, in our introduction meeting, you suggested a broader rent range between social and market rents could help more people access good quality housing. Would you tell our listeners a bit more about that, please?

Mark Kent

Sure. I think it's just that money needs to come from somewhere in order to increase supply is where it all starts, that thought process. Whilst more grant funding is the obvious answer, one of the things I was reflecting on is that the system at the moment for rent levels is just too briny. We have social rent levels that are very low, heavily subsidised, and extremely scarce availability.

Then we have market rent, which is unaffordable for many working households, especially in London and the south-east, where I operate. There's not much viable between that scale, though there have been some attempts in the past with coalition government bringing in affordable rent. It still hasn't quite been used in that way.

The flexibility is what's not there. It's where we end up landing local space because we have to find something that is viable, is affordable within certain criteria, and can work for homeless households that are presenting to the council. We end up landing around 70% of market rent on average, always below a local housing allowance, so the recourse to benefits is not a problem. We always keep a keen eye on what our rents represent as a percentage of average earnings as one of our true tests to make sure we don't just crank everything up to the local housing allowance.

We end around 36% of average earnings. You look at social rents now, especially in London, and they're probably 60%-75% below market rents. That was never the original intention for them to be that divorce from the market. Admittedly, it was always the original intention for them to be very affordable. It's that huge separation between what the market now does and what people earn and have as income that causes the problem.

It just strikes me that there are people living in homes who are either subsidised exactly to the amount they need or are over subsidised. There's a gap there were flexibility, different rent levels, depending on what happens with household income over the period of time, can generate more income for landlords that can then be invested in new supply or condition.

There's a high income social tenant clause in some of regulation which enables you to charge more as a social landlord if your household that you're dealing with earns above a certain amount. But of course, there's not much power there to find out what people earn and very difficult to enforce, very difficult to administer, and it hasn't really been taken advantage of by the sector as a result.

Paula Palmer

I think when we were talking pre-episode, Holly, you said, was it 80,000 household could earn and still be on a social housing register? Which sounds like a very comfortable income and maybe doesn't need subsidised or particularly low rents, but we say we can't really check out people's bank accounts and stuff, charging them a bit more, can we? That's a really valid point.

Holly Edwards

I think that is very much, though, a subject to where you live. I live in Bristol. Stonewater has just recently purchased a lot of stock in Bristol, all at affordable rent, so set at 80% of the market, and you're still looking in excess of £1,000 a month. Whilst actually £80,000 sounds okay as a household, if that's a single earner paying 40% tax. Actually, once you've outlaid £1,200 on your rent, it doesn't feel as affordable. I think Mark's right. Half of the issue that we have around the polarisation between social and affordable rent or intermediate rent is then that stops the churn of properties. If you're in a social rent two-bed, for example, and really you need to be in a three-bed or a four-bed, much of the new stock is affordable rent, you're asking someone to effectively double what their pay to move on to the right property, and it works the other way around as well.

Mark Kent

The question that popped up in my mind was, have we protected affordability so tightly that we've destroyed availability in some areas, is what I was thinking about. There was an estate that I used to work on in Hackney, which shot to Fame when Russell Brandt supported a protest there. The people I worked for at the time ended up introducing a personalised rent's policy, which looked at people voluntarily sharing information about their income and the rent being set commensurate to that. It had a few pillars, such the more you earn, the more you get to keep, but also the more rent you pay until you reach a market rent.

That worked really well. Lots of people opted into that, and it meant that we ended up making the rent we needed to manage and run the estate without increasing everyone's rent, only the people that could afford to bear the brunt of that. I suppose there's just something in there for me about 25%, 45%, 50%, and it being able to change depending on the subsidy that's needed.

Paula Palmer

Thanks, Mark. I'm interested to hear that people actually opted into that. I would have thought they would protect their extra income and stuff.

Mark Kent

But the alternative was-

Paula Palmer

Maybe they're more honest.

Mark Kent

A 10% increase per year until we get to the target rent figure or opt in, and you won't pay more. You'll pay less or the same.

Paula Palmer

Okay. Thank you. Right, Peter, we've seen political debate about who deserves social house with slogans like, British Homes for British People Resurfacing. How should the sector respond to that rhetoric?

Peter Apps

I think some of that would be about just presenting the true data that we have. If you look at the ethnicity of social home allocations, which is a publicly available statistics is easily found, is actually reflective of the population as a whole. I think between 80% and 85% of people are allocated a social home is white, British, and that's the same as the population of the UK. Even when you get to London, which is often where this is discussed, the percentages, again, reflect the ethnic breakdown of London. It would be weird. It'd be worth questioning if it didn't really, either way.

But what you have there is quite an old trope of far-right politics, which is to point to council housing and say, "Look, it's all going to immigrants." They're getting something. You're having to work very hard to pay your housing bills, but immigrants getting something for free. I think even when you look down further into that data, if people have got a social home, and they were born outside the UK. They tend to have been in a country for more than 15, more than 20 years, have been working in the country paying tax their whole time, often doing quite a low paid job.

It feels a bit less... I don't mean it's not views I have, but I think even for people who do feel like there's an unfairness element. I think that they're mistaking that for people who've literally just arrived in the country. Actually, because there's local connections tests and so on in most nominations policies, this is very, very unlikely. The asylum seeker accommodation and so on is much more emergency housing and quite grim, quite a lot of it. You're not talking about people who are arriving in the country and immediately being given access to a social home.

But I don't think that's very widely understood at all. Even the top of politics, I don't think that's widely understood. As the reform rise as a political force, I think the best thing the sector can do is actually just make sure that people who are seriously involved in this debate, commentators, policymakers, etc, actually understand what's going on and what

debate they're having. Just chipping into the conversation we had before, I do think that there's a danger in trying to tie rents too closely to income. It's a policy we saw proposed in the 2010s, not in the same way that Mark is talking about it, but it gets difficult because what do you do if someone's income starts to rise?

Are you creating these incentives from getting a pay rise? I can see the need for mid-market tenancies. But I think starting to mess around with the rent people pay based on their income's rising or expecting people to move out of social housing once they've to stabilise their lives and got a decent job is not really, again, what we wanted social housing to be for. Which is more of a stable community, allowing people to get a stable life and have a stable home, and for that to be their home for a while. I think, again, the problem has come down to a lack of overall supply, because if you don't have enough social homes, then it's very hard to justify using the subsidy that is around, government subsidy that is around to fund mid-market products because the pressure is to help people who are in really extreme circumstances.

Paula Palmer

I'd get your point there about disincentivising people to make better of their life. I think you see that with childcare, don't you? Young mothers staying at home to look after the children because actually they end up worse off when they go back to work and that thing. That's an interesting counterpoint there. Thank you.

Then let's go to Tim. You've compared the UK's approach to allocations with models in Europe, and you're regularly updating with HQN. Are there any lessons we could learn from how other countries manage allocations, help improve perception, or anything you just think from your perspective that could improve things?

Tim Brown

I think for a start by said, I always point out a health warning when we're comparing with other countries because their social, legal, political systems are different. Even so, most countries in Northwestern Europe have a similar problem to us. Lack of affordable social rented housing, lots of people needing social housing who struggle to get it. My view on this has always been that you don't learn from other countries, and you certainly shouldn't copy what other countries to do. But what it does do is generate some ideas of things we might think about.

If I take the example of the Netherlands, a couple of things really strike me about the Netherlands. The first thing is that, of course, the Netherlands doesn't have any council housing. They used to be many decades ago, local municipal companies. What they have now as the only providers of social housing is what they call housing corporations, which are more or less similar to our housing associations.

What the municipalities have to do is to have an allocation policy, but it's not specified. Each local municipality has different policies. Some have an advertisement model, which we would call choice-based lettings as we're daft. But the Dutch, and they couldn't believe their ears when I said to them, "We're going to call it choice-based lettings." They were rolling around on the floor.

Paula Palmer

Oh, dear.

Tim Brown

But others, for example, the city of Braida, have kept a points-based system well into the 21st century. Others have a system where when you join the register, and you've gone through the same eligibility and qualification hoops that we set, the applicant has to specify the type of property they want, the area, and they're only informed about anything that becomes available when a vacancy crops up. That seems an interesting idea, and I know some local authorities and housing associations have adopted elements of that in this country.

Others, where there's low demand, and there are low demand areas in this country in the Northeast, have a brokerage system where a tenant negotiates through a broker as to the length of tenancy, the type of property. I always feel quite empowered when I go to the Netherlands and hear about all these different systems. But one of the most important things is that municipalities fund third parties agencies, voluntary sector agencies, to deliver a lot of the social care, money advice, help and assistance.

Unlike this country, where, unfortunately, we have lots of different agencies. If you're an applicant, you go from pillar to post trying to get the advice. In the Netherlands, they're multi-purpose agencies. It's the same agency Whether you've got drug and alcohol abuse, you've got a mental health issue, or you need money advice. It's all in one building. That, I think, is quite a good way forward. As I say, we can generate good ideas that are worth testing or thinking about from other countries, but we shouldn't copy what they do because of the different social legal systems.

Paula Palmer

I agree. That sounds really interesting. It sounds like a very adaptable system, and like they're taking the best approach for whichever region they're in. I like the idea of those support systems or services being in one place rather than scattered all over and hard to pick up. I think that's something that we see is that housing stations are being called on to deliver more of those services, aren't they? We're already stretched in finding houses and dealing with basic housing issues. Then you've got to add on all the other bits and pieces. Really interesting. Thanks, Tim.

Holly, when we were chatting before about this episode, you said something that surprised me, and that was that people don't realise that they're for social housing or assume it's not for them. Would you share that with our listeners? What are your thoughts on how landlords and councils can change that perception?

Holly Edwards

Definitely. I think it all comes from this misconception about who lives in social housing now and who is allocating to social housing and the stigma that, unfortunately, still surrounds social housing. When we say that we've mainly been rented. Obviously, we offer social housing equally with affordable homeownership products.

One of the key areas, and it's interesting, obviously, what Peter says is around ethnic minorities. I've spoken a number of local authorities over the last couple of years. Where actually their housing register is not reflective of their communities. They're really struggling with ensuring that people from ethnic minorities understand that the housing register is there, access it, utilise it.

That's equally reflective in Stonewater's own customer population. It's not the same as the overall UK population. It's something we've been very conscious of. EDI is top of our agenda, and we've been actively working on that for, well, as long as my time here, so 9 years before. Actually, how do we promote that?

In discussions with the local authorities, is actually, is it around how you access the housing register? Many housing registers now are online. Is that as inclusive as it needs to be? Is choice-based letting bidding as inclusive as it needs to be? How do we promote in those communities? Are we building in the right places?

Very often for people of ethnic minorities, they live in very close communities. If we're building 10 miles away, actually, that's not what they want to stay within that community and have all of that support surrounding you. I think that's really important, actually, to shout for everyone, no matter whether it's just because of an ethnic minority or whether you're working.

Again, I think that's a massive misconception. Stonewater does have 52% of our customers are in receipt of full housing costs, but actually the other 48% are working in some way that mean they either get partial or no housing funding. Many of our households are in full-time work.

How do we make sure that those people know that there is such a thing as affordable housing and that social housing is for them, and they can access the housing registers and bid? Sometimes it might take them longer, but it is still an option for them. I think, again,

that's really important with our new build sites where we're working on local lettings plans with the local authorities.

There we do actually stipulate that we will have X amount of the households working full-time. Again, to try and create those communities that will really thrive together, a mix of people from different backgrounds and different experiences to really bring it all together. But yet social housing, I think, is for everyone, no matter your age, your lifestyle. It's there for when you need it.

We need to make sure that people that maybe have never needed it before that then experience some crisis know that's where you should turn and don't just suffer in silence, as it were, struggling to make aims meet and being evicted potentially from the private rented sector. I think it is all about going back to challenging those stigmas and just correcting that within society as to who is really being housed.

Paula Palmer

I'm circling around that point you made about different types of communities, and you said they like to live close together and stuff. It's just surprising to me the level of thought that goes into how we might accommodate people, or find them homes, or where we might build and that thing. It's fascinating. Thank you.

Holly Edwards

Yeah, that's fine. Obviously, Stonewater does a lot of rural development, for example. Actually, if you consider rural development and who tends to move in, that's some of the contributors. It's trying to create that. It's understanding that we also need inner-city development, which is so tricky because there's just not the space to be able to create that. But I think for me and my work within lettings, it is about creating sustainable tenancies, and we misunderstand the element that support and support networks around people really do bring, and that's just as important as the property itself.

Paula Palmer

Yeah, thank you. Peter, on that thought, with so many people waiting years for a home, how can the media help shift the public conversation from blame to understanding?

Peter Apps

I think that the conversation maybe has shifted a bit away from blame. I think it's fairly widely accepted now, maybe more so than it was a decade or so ago, that there is, especially in city areas and so on, that there's a big problem with unaffordable rents. It's pretty clear that even a basic public sector salary, for example, isn't enough to rent a home in a city like London, or even Bristol, or Manchester these days.

I think people maybe aren't blamed so much for looking for social housing. I would like to see social housing thought of ideally, you'd want a social housing system which feels the same as using education or health care, both of which are also provided by the public sector to an extent. Yet nobody feels any sense of stigma about sending a child to a state school or using an NHS hospital because they need it.

I think that the attitude I'd like to see society adopt is that if you find yourself in a position where you need housing, and maybe if you face homelessness, but also if you just face the position of being unable to afford your housing costs, then it's really normal to look to social housing as something that could help you at that point in your life, as opposed to, it's something for people who've failed in life in some way, which is, I guess sometimes how it's been talked about in the past.

Although, again, I think to be a broken record about this, I think that you don't... because NHS hospitals are widely available people, even if they're struggling a bit, and because the education system is in decent shape. It doesn't feel like you're getting something which isn't available to other people. When a social resource is very limited and therefore restricted, there's a whole range of emotions that come about when people get it because it means other people don't have it. Then you get resentment and people feeling like maybe they don't deserve it and that thing.

It would feel a lot better. I don't think it did use to feel like this necessarily in the 1980s when, say, I think 34% of London was social housing in the 1980s. Yes, it's just slightly above a third of people lived in social housing. Then I think it's just when it's at that level, it's just very much a normalised part of the housing process. Many people will spend a few years in social housing and then maybe buy, or they'll form communities that they'll stay in. It doesn't have that same negative association, perhaps, that it does today.

I think maybe for the media, just not thinking about social housing and talking about social housing in these grand and sometimes slightly horrified terms, but just considering it a normal way to live, just as private renting and owning a home is.

Mark Kent

Peter's right. It used to be mainstream infrastructure. That was the intention. It's not supposed to be residual and rationed. Your point about when something is rationed, then envy and other things like that creep in from the rest of the population doesn't get it. It's certainly one factor.

The other thing that I would remark on is where it's rationed, as we've just discussed, it's rationed to the people that need it most. You do end up with cohorts of people, and all of a sudden, there's this stigma that comes along because social housing is for people with problems. It's such a difficult cycle to break that you need to give it to those who need it most. Then there's a judgement that comes with that.

Holly Edwards

I think I just add, it's a really interesting concept because forever in society, you have people organise themselves into what is perceived to be the haves and the have-nots. Then interesting interestingly, actually, it's the have-nots that have become the haves within social housing. Actually, that's how they're perceived.

Some of the pressures on the housing registers because of the demand and local authorities are really struggling to keep up with the number of customers trying to register. Actually, they've made their own criteria even stricter. They've reduced, for example, the maximum you can earn to, say, £20,000 or £25,000.

Again, their creation of that because they can't manage them, and they know they're not going to house them is therefore making it feel to people that there is that squeezed middle. There's that group of customers that actually really can't afford housing on the open market, but I also can't access there. The polarisation then of communities. Actually there is a lot of people that are there, have not, but can't quite get there.

But I think that's really interesting. You would never question someone and say, well, you use the hospital much more than I do, or you've been to the doctors much more than me, I deserve a refund and some help. Why do we look at housing in such a different way?

Paula Palmer

Yeah, Holly, I think you've exactly drawn that out from what Peter was saying. It's a great point. Mark, on the thought of long waiting lists, you mentioned that some people remain heavily subsidised homes long after their circumstances improve. In some ways, you earlier point around changing financial situations and rent based on income is valid. But are there any other policy changes you think that could help with this situation?

Mark Kent

I'm not sure. Other policy changes. I certainly think a couple of clarifications I would put in are that I think of any policy that forces people to move out of their home because they've reached certain income bracket or something like that is problematic. That's that people's homes, as Peter talked about, are personal to them. They're where they build their community links.

I absolutely think it's about the income change from that property. It's the contribution that could be made to better viability and greater supply. Then I think the other thing that's really important to make any success of that policy is that it needs to reward people for earning more. It can't be that the more you earn, the worst things get for you. It needs to be a win-

win for the landlord's rent role, and their investment in future supply, and also for the household that lived there.

To do that, it is complicated. You have to avoid cliff edges. Holly talked about some people have reduced income, catch to £20,000 before you're in, but there's just so many people that fall off of that cliff edge but still need help. It's administratively burdensome, but then so is assessing lots of benefit claims.

I suppose the big point I'd make is that the money's got to come from somewhere and the public purse is already paying for this problem in temporary accommodation costs and hotel bills. You go further than that and the emergency services impact because Beveridge, when he brought everything together, was quite clear that poor quality housing was a cause of poverty, not just a side effect of it. I think for me, it's about the money is already being spent. Shouldn't we just try and spend it better rather than it lining the pockets of various hotel owners at the moment?

Paula Palmer

Thanks, Mark. Holly, what do you think? The volume of homes we need is a long way off. How can we create more churn within social housing, and what would a fair and future system look like to you?

Holly Edwards

I think you've nailed it there. It is about churn. Unfortunately, what we have within our current system, and I touched on earlier on the polarisation of rents, nothing helps people and supports people to move. Moving house is really daunting. It's moving houses really difficult for anyone. But actually being able to access social housing and progress through it as your life circumstances change is really important. But the scarcity also drives those within it to remain in their current property because they can't access a more appropriate one.

You see this in older people whose children have left home still residing in a three or a four-bedroom house with no need for that. Then being penalised with bedroom tax because that's apparently the solution is to use the stick and not the carrot to tell people, well, if I make it harder for you to live there, then you'll move. But actually what we find is it's not that it's not even about the money for people. It's again about that they have lived there for 20 years. They have built their life around there. They understand that community.

The prospect of just packing up everything, often you don't have the support networks. It's just too much to comprehend, and therefore, it's not even attempted. Plus, actually just trying to get to, for example, a two-bed is very hard for them on the housing register, even though they're going to free up a three-bed.

It's about local authorities thinking of better ways to actually support people in freeing up those larger properties, making sure that people move through. If you've got able to free up a four-bed, someone in a three-bed moves to a four, the two-bed moves to the three, and the one-bed moves there.

I think one of the things that I definitely see is even within our local authorities, they're really struggling between departments. You will have a property available, and you'll have adult social care competing with homelessness, competing with those that run the actual housing register, and everyone wanting that property all from the same organisation. Then as a landlord, we're being forced to choose between them.

Actually, it feels like, as a society, we need to all come together a bit more, whether that be equally local authorities coming together. You obviously have local connection criteria and everyone is incentivised over their area and their KPI and what they're doing.

But actually, come back to the piece of how have we got homes empty in certain areas. Yet in other areas, we've got maybe 10% of those in needs able to be housed. As a country, we need to be better able to cross borders, move support, et cetera, and use what stock we do have to be able to house those people most in need and ensure that they've got the support networks there as well to be able to move freely between those areas.

Paula Palmer

Thank you, Holly. That was interesting. Again, I'm learning such a lot and getting away with more questions, I think. You have given me such a lot to think about. I think the greatest problem of all is the shortage of homes, which is driving this perception of social housing being for the most needy, and then the frustration of the system. It's clear there isn't an easy answer, but perhaps we've helped to offer a little bit more transparency about how it works and who social housing is really for. Thank you to my guests, Holly, Tim, Mark, and Peter, for joining me. Thank you, everybody, for listening.