

## A look at the good and the bad in coverage of housing associations and their tenants and partners.

### Agency details rural rescue

Planning, 26 May 2006

Elinor Goodman has spent the best part of a year wrestling with one of the countryside's biggest problems – whether local people can find a home they can afford.

The lack of affordable rural homes has become the elephant in the room that politicians can no longer ignore. "If we do not act now, more and more people will be priced out of the countryside, leaving rural communities to increasingly become dormitories for the better off and places where people go to retire for weekends" Goodman warns.

The figures are alarming. The years between 1998 and 2005 saw a six per cent drop in the number of homes built in rural areas.

The crisis can and must be tackled through mainstream planning policy in regional and local spatial strategies.

The National Housing Federation called on central and local government to work together to make the case for more homes and overcome Nimby opposition.

### Treasury announces £20m pot for financial inclusion

The Guardian, 26 April 2006

Not before time, housing is being accepted into the social policy mainstream. The Treasury have announced that housing associations would share in a £20m pot to develop schemes that help people on low income access financial services.

As professionals vividly demonstrate, working in today's housing sector offers opportunities and makes demands way beyond collecting rent and checking gutters. Housing is now recognised as a key determinant of not only health and well being, but also social cohesion.

It is precisely because of this that ministers are so fascinated by the potential of so called mixed communities, home ownership on large estates and the design of new build homes.

### The Accent is on providing homes for the elderly

North West Evening Mail, 18 April 2006

Accent North West is a leading provider of homes for rent in the Furness area. The organisation has almost 600 homes throughout Barrow, Walney and Dalton. Some homes are exclusively designed to suit older people and purpose built bungalows have also been adapted for disabled use.

Nationally Accent Group works in partnership with more than 40 local authorities to provide high quality affordable housing for local people.

Accent's work in the community has strong clear links to the National Housing Federation "iN business for neighbourhoods" strategy to realign housing associations as independent social businesses working for the benefit of local communities.

## iNpractice



### TUNTUM HOUSING ASSOCIATION

Tuntum is a Nottingham based, black-led innovative housing association working in the East Midlands.

Their Imaani project based in Nottingham provides accommodation for ten young, single homeless women aged 16 to 30 who are of African-Caribbean, Asian or Dual Heritage descent, including women who are in the early stages of pregnancy.

All residents are offered a personal development and resettlement plan – one of the keys to Imaani's success.

### Charlene Grant – Age 19

Charlene lived in Mansfield with her grandmother, but moved to Nottingham following racial harassment. She found it difficult to get help and ended up living on friends' sofas.

She approached Connexions, the one-stop support service for young people. They

referred her to Tuntum, and she moved into the Imaani project two days later.

Upon arrival Charlene made many new friends that she could relate to, something that she lacked in Mansfield. She also started work on her personal development plan, designed to help boost her confidence and build better relations with her family. Her stay at Imaani increased both her self-confidence and her self sufficiency and equipped her to manage her own life.

Charlene has now been offered a tenancy with Northern Counties Housing Association.

### Terunesh Odofo – Aged 18

Terunesh became homeless after a breakdown in relations with her parents.

She was living on a friend's sofa before going to Connexions and being referred to Imaani. Before becoming homeless she was studying at South Nottingham College for a BTEC National Diploma in Health Studies. The upheaval and consequent dire financial situation led

her to fall behind and she had to quit the course.

Upon arrival, Terunesh's Key Worker encouraged her to apply to University, despite only having GCSEs.

She begins studying for a Diploma BSc (Hons) in Nursing at the University of Nottingham in October.

During her stay at Imaani, Terunesh undertook short training courses. These were arranged through partnerships with local colleges, including New College Nottingham.

The Imaani project shows how housing associations are giving young people the support and confidence to change their lives.

For more information contact Caris Henry at Tuntum Housing Association on 0115 9166 068 or email carishenry@tuntum.co.uk.



Above: Terunesh Odofo, former Tuntum resident Tuntum



Above: Tuntum House



Above: Charlene Grant, former resident

## iNprogress

### Look Ahead Housing Association - Bevan House

Look Ahead has been established for over 30 years and operates in London and the South East providing vulnerable people with a home, plus the care and support services they need to live independent lives. In January 2006 they opened the second

of two state of the art hostels for homeless people in the borough of Barking and Dagenham. The Bevan House development comprises 47 one, two and three bedroom self-contained flats and includes two interconnecting flats, suitable for a larger family. It was built in partnership with Barking and Dagenham Council and

accommodates homeless families and single people. It forms a key part of the council's strategy to eliminate the use of Bed and Breakfast hotels for this group. Local MP Jon Cruddas said, "I've seen recently that anyone can find themselves homeless for a variety of reasons and that families are as likely to be affected as individuals. It is important that we

offer people in this situation as much help as we can and that we provide them with a safe and friendly place to live while they get their lives together."

For more information contact Kate Fallows at Look Ahead on 020 7368 4679 or email katefallows@lookahead.org.uk.

### For more information on iN business for neighbourhoods please contact:

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Lion Court  
25 Procter Street  
London  
WC1V 6NY  
020 7067 1010  
communications@housing.org.uk  
[www.iNbiz.org](http://www.iNbiz.org)



# iNfact: England's Housing Timebomb

Issue 11  
Summer 2006

# welcome

Welcome to the 11th edition of **iNfact**, the quarterly newsletter of the National Housing Federation that showcases housing association best practice throughout the country. **iNfact** demonstrates the commitment that housing associations have made to customers, neighbourhoods and excellence.

This edition focuses on the current housing shortage in England and the different ways housing associations are tackling it. The Federation has just published **England's Housing Timebomb: Affordability and Supply 2006-2011**, which looks at the challenges facing us at the moment but also gives new research by Oxford **Economic Forecasting (OEF)** on how the housing market will look over the next five years.

**The news is not good.** House price inflation is currently running at about 5% per year. OEF predicts that prices will continue to rise, with the rate of increase peaking at 9% per year in 2009 and dipping only slightly after that. This would be of less concern if wage inflation were to match these figures, but it won't: OEF expects average earnings to increase by only around 4% per year over the next five years. The conclusions are obvious. More people will struggle to find a home, whether through affordable renting, shared ownership or outright sale.

OEF's projections see the average house price rising from just under £195,000 in quarter one of 2006 to about £285,000 in 2011. It is no longer only those on lower incomes who are in difficulty. This is a national problem that needs a national solution. The National Housing Federation believes that to ensure adequate housing for those households priced out of competing in the housing market we would need an affordable housing programme of around 80,000 new homes per year.

For more information on OEF's research see [www.housing.org.uk/housingtimebomb](http://www.housing.org.uk/housingtimebomb). And to find out how housing associations are making a commitment to customers, neighbourhoods and excellence, please visit the **iN business for neighbourhoods** website, [www.inbiz.org](http://www.inbiz.org) or call 020 7067 1031.

## iNdialogue

**What has your organisation been doing to meet housing need in your area? What should the Government be doing to tackle England's housing crisis?**



**Craig Felts, Chief Executive, Metropolitan Housing Partnership**  
Midlands Rural Housing, in conjunction with its rural housing association partners, has been working closely with rural communities, local authorities, and others, to identify village housing needs and provide homes to meet those needs. The requirement for affordable rural housing is increasing, and more can be done to address this issue. This is clear from the recent report from the Affordable Rural Housing Commission. The Government should take the opportunity to increase investment in rural communities and ensure that their housing needs are adequately addressed through Housing Market Assessments and Regional Plans.

Our focus is on one aspect of housing need – among homeless people and those who are vulnerable due to their support needs. We provide housing with support, treatment, training and resettlement advice for nearly 5,000 people every year. Among our service users, the most pressing need is for permanent move-on homes. Too many people live in hostels and high support housing schemes for longer than necessary, because there is nowhere else for them to go. The Government should make provision within its capital programme to address this issue – especially in the English regions.



**Andrew Redfern, Chief Executive, Framework Housing Association**  
The past year the Association has been focussed on working closely with City of York Council and a local voluntary organisation, Arc Light, to push forward with the development of a flagship project which will provide high quality housing with a range of on site provision for ex-rough sleepers, funded by DCLG as part of their national Hostels Improvement Project. The Government needs to resolve the issues around Supporting People funding, so that money is freed up to enable much needed new provision to be developed.

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**Christine Storr, Chief Executive, York Housing Association**  
The current schemes available to those wishing to buy their own home are: **Social HomeBuy** This will enable some social tenants to buy part or all of the property in which they currently live, with an initial discount. **New Build HomeBuy** This will enable you to buy a share (usually between 25% - 75%) in a new-build property built by a housing association and

rent the remaining portion. **Open Market HomeBuy** This will enable you to buy about a 75% share in an existing property that you find. A housing association will provide an interest-free loan for the remaining 25%. **Shared Ownership** This scheme is being replaced by New Build HomeBuy. However there are a large number of shared ownership properties being sold by existing tenants. **Right to Acquire** Right to acquire is the opportunity for housing association tenants to purchase the home they are renting at a discount. **Right to Buy** Right to Buy is the opportunity for most existing council tenants and some housing association tenants to purchase the home they are living in at a discounted price.

## iNpractice



### METROPOLITAN HOME OWNERSHIP

Metropolitan Home Ownership helped science teacher Dr Akhteruzzaman and his family to buy a home of their own, and keep teaching London kids.

The doctor, who works at South Camden Community School in North London, was discussing house prices with his headmaster when he first heard about the Key Worker Living Scheme. He had wanted to buy a family home since 1998, but was reaching the unhappy conclusion that he would never be able to afford it.

"The prices had risen too high," he explains. "I was watching them rise, and soon I was completely priced out of the market. So I had really stopped thinking about owning a house. I tried to put it out of my mind."

The doctor, his wife and four children, were living in a 3-bedroom housing association flat in Battersea. Their rent was low, but the modest home was cramped for a large family. With three-bedroom houses in Battersea costing up to £500,000, Dr Akhteruzzaman knew his annual salary of £40,000 would not buy anything suitable in the area.

The London Challenge Teacher scheme is part of the Key Worker Living Programme. It is aimed at school teachers with the potential to become leaders of London's education system in the future. It offers equity loans of up to £100,000.

As a Muslim, Dr Akhteruzzaman also needed a product compliant with Sharia law. With an Islamic mortgage both the bank and the client share the ownership of the property and therefore share the risk of ownership.

MHO were able to offer Dr Akhteruzzaman exactly what he needed to get him on to the property ladder.

"MHO are very user-friendly people," he says. "The process was incredibly simple – much easier than I had thought."

The Akhteruzzaman family have now found their perfect home: a large three-bedroom house in Mitcham, Surrey. By converting the second reception room into a bedroom, there is plenty of space for his family.

"We are all much happier having our own house," he smiles. "It's more convenient for the children, and much better for my wife and I. It's also great to have a garden."

For more information, contact Shelli Downs at Metropolitan Home Ownership on 020 8920 7748 or email [shelli.downs@mht.co.uk](mailto:shelli.downs@mht.co.uk).



Above: Dr Akhteruzzaman with his wife and daughter



Above: Mrs Akhteruzzaman and her daughter

## iNpractice



### HARVEST HOUSING ASSOCIATION

Grove Village in Manchester was one of the country's most deprived inner city estates. The area was run-down and notorious with poor housing in a neglected environment suffering from low demand. Crime rates and the fear of crime among tenants was also high.

Work is now underway on a new development which will replace the properties and revive the neighbourhood. The £99 million project, spanning 30 years, will regenerate the estate with a mix of refurbished and new homes. Retailers are already expressing interest in sites at the new village centre.

The redevelopment of the village centre will have a very positive impact on the area, providing jobs, new housing and local amenities. Ian Perry, Chairman of Grove Village, said: "We expect this to be a huge improvement on the previous neighbourhood."

Progress is looking good. Within the first three years empty properties have reduced from around 200 to zero and there is now a waiting list. Average response times for repairs have been reduced from four to six weeks to 48 hours. Crime rates and

the fear of crime have also dramatically reduced.

38 new private homes have been sold. New build properties range in price from £99,000 to £175,000. Grove Village is no longer a low demand area and tenants and residents are looking forward to more improvements. For more information contact Becki Dixon at Harvest Housing Association on 0161 975 4309 or email [becki.dixon@ipbcommunications.co.uk](mailto:becki.dixon@ipbcommunications.co.uk).



Above: Marchmont Close development



Above: Arist's Impression, green route B



Above: Houses after refurbishment



Above: Artists Impression, PG Crescent

## noticeboard

**A forum for members, tenants and partners.**  
[noticeboard@housing.org.uk](mailto:noticeboard@housing.org.uk)

There have been a lot of changes to low cost home ownership products this year. It is a bit of a maze. Can you explain the basics?

## iNpractice



### GUN WHARF

Gun Wharf near Plymouth is an excellent example of collaborative working to produce high quality design.

The site was suffering from a declining sense of community due to poor housing. Crime, drug use and unemployment had escalated dramatically. However, the remaining close-knit community remained intact. They demanded radical action and Devon and Cornwall Housing Association embraced the challenge of working with the community to assist with the regeneration of Gun Wharf.

A design competition produced a plan for architects to work with residents to agree the layout and appearance of the area. Moving tenants into their new homes was a longer process than expected, and this caused some apathy. Devon and Cornwall Housing Association employed two workers to help maintain the engagement of the local community in the project.

The success of this scheme is the result of a collaborative

approach to produce high quality design through robust consultation, resident involvement and effective partnership working. Resident involvement in determining the way forward, both in the design and management terms, has been a priority. As a result Gun Wharf has achieved a number of awards and credits, including a CABE Building for Life gold standard recognising the commitment to design quality and sustainable development which is also the national benchmark for well-designed housing and neighbourhoods in England. In addition, the scheme was a catalyst for the wider regeneration of Devonport, with English Partnerships holding out Gun Wharf as the new benchmark for design.

For further information contact Laura Haynes at Devon and Cornwall Housing Association on 01752 229 395 or email [laura.haynes@dcha.co.uk](mailto:laura.haynes@dcha.co.uk).



Above: Cornwall Street Terraces



Above: A view down to Cornwall Beach



Above: Cannon Street

Homebuy Agents are managing most of these schemes and the details of the Agent in your area as well as more details of how to access the schemes can be found at [www.housingcorp.gov.uk](http://www.housingcorp.gov.uk) or [www.housing.org.uk](http://www.housing.org.uk).

## September

**Annual Conference and Social Housing Exhibition**  
20 to 22 September  
International Convention Centre, Birmingham  
Contact 0870 010 7676

## Neighbourhood Awards 2006

21 September  
International Convention Centre, Birmingham  
Contact: 0870 010 7676

## Introduction to Social Housing

28 September  
National Housing Federation, Lion Court, London  
Contact: [rajki@housing.org.uk](mailto:rajki@housing.org.uk)  
020 7067 1128

## October

**Employment Law**  
10 October  
Austin Court, Birmingham,  
Contact: 0870 810 7676

## Supporting Older People

19 Inmarsat, London  
Contact: 0870 010 7676

