Section 1 Contemporary issues

Chapter 2

Social rented housing: More of the same or a real shift in policy?

John Perry

The year 2018 seemed to herald significant changes in social housing policy in England. In part responding to the Grenfell Tower fire in 2017, the government appeared to recognise anew the value of social rented housing, reversing some of its earlier policies and launching a green paper and funding initiatives aimed at boosting the sector. The Labour Party itself launched a green paper, and sector bodies such as CIH, Crisis and Shelter followed suit.

On all sides, more investment was proposed, including delivering more homes at social rents. But Grenfell also provoked calls for more attention to be given to the homes and communities that already exist in the sector, for tenants to have a stronger voice, for landlord performance to be improved, and for the stigma which many see attaching to social housing to be addressed. These and other issues about social housing's future were raised via unparalleled and extensive discussions with tenants, community groups and others. The then minister Alok Sharma set up a dozen 'roadshows' with tenants. Labour also held discussions 'across the country' and received more than 70 inputs to its green paper. For CIH's *Rethinking Social Housing* some 3,000 people took part in workshops across England and via an online survey, over a third of them tenants; 1,700 more views were sampled by an opinion poll. Shelter's 'Big Conversation' claimed to have consulted more than 31,000 people by the end of 2018.

Across the rest of the UK, other reviews have been taking place. Wales has an ongoing, independent review of affordable housing supply, due to report in the spring of 2019. It has recently published a new assessment of Welsh housing needs to inform this review (see Commentary Chapter 2).

Scotland launched 'Housing Beyond 2021', a programme of work to develop a vision for how Scotland's homes and communities should look and feel in 2040. It has opened a broad discussion on the future of housing asking for priorities, challenges and innovative ideas, starting work on a future vision and the options to get there. Wide-ranging engagement took place in late 2018 and the material generated will inform further specific engagement this year with the aim of publishing a 'route map' in spring 2020.

In Northern Ireland, with support from the Department for Communities the CIH published *Rethinking Social Housing Northern Ireland*. As well as reviewing the purpose of social housing, the report called for higher new build targets, exploring how to provide a 'mid-market rent' option, ending the house sales scheme (right to buy), tackling stigma via more vigorous promotion of mixed communities (including 'developer contributions', which do not apply in Northern Ireland), and reforming allocations systems.

The various reviews and initiatives are summarised in Table 1.2.1.

This chapter begins by looking at how social housing policy has developed under the current government, summarises key points from the government green paper and Labour's equivalent, and looks thematically at key issues arising from the various wider reviews. It draws some conclusions by identifying the messages from these reviews that are most likely to drive policy in 2019 and beyond.

Policy evolution since the coalition government

Because of the heightened interest in social housing policy post-Grenfell, it is easy to forget that before that terrible incident occurred, there were already signs of a significant shift in English housing policy, away from some of the more extreme measures adopted or planned by the coalition and subsequent Cameron governments. As Table 2.4.1 (page 56) shows, the considerable emphasis in government investment towards assisting the private market, which began under Chancellor George Osborne with measures such as Help to Buy, still continues. But there has been something of a shift in priorities in social housing's share of public investment, away from the promotion of Affordable Rent and – first – towards shared ownership and - later - towards social renting. The latter has been boosted both by specific funding under the Shared Ownership and Affordable Homes Programme, including the freedom negotiated by Sadiq Khan to create a 'London Affordable Rent' and then to have a specific programme of funding new council homes. Most recently it has been boosted by the removal of the caps on borrowing for council housing investment (for further discussion, see Commentary Chapter 4).

Title of initiative	Туре	Key dates	Current position	Source
		E	NGLAND	
Housing for the Many	Labour green paper	Published April 2018	Open-ended consultation; final policies to form part of election manifesto	https://labour.org.uk/issues/housing-for-the- many/
Rethinking social housing	Policy paper by CIH	Published June 2018	Work proceeding on detailed aspects, e.g. allocations, tackling stigma	www.cih.org/Rethinkingsocialhousing
Building Homes, Building Trust	Report of the Future Shape of the Sector Commission	Published June 2018	Follow-up symposium held in October; some HAs now following up in their business planning	www.networkhomes.org.uk/news/future- shape-of-the-sector-commission/
A new deal for social housing	Government green paper	Published August 2018	Consultation ended November 2018. Detailed proposals promised on regulation, Decent Homes Standard, etc. in hand	www.gov.uk/government/consultations/a- new-deal-for-social-housing
A Vision for Social Housing	Review by a Shelter commission	Began January 2018; report published January 2019	Commission has made its final report but remains engaged	https://england.shelter.org.uk/support_us/ campaigns/a_vision_for_social_housing
Affordable Housing Commission	Review by the Smith Institute for the Nationwide Foundation	Launched October 2018	In progress, chaired by Lord Richard Best; report due in early 2020	www.affordablehousingcommission.org/
			WALES	
Independent review of affordable housing supply	Review by independent panel, for the Welsh Government	Launched May 2018	In progress; report due in April 2019	https://gov.wales/topics/housing-and- regeneration/housing-supply/affordable- housing-supply-independent-review/?lang=en
		S	COTLAND	
Housing Beyond 2021	Scottish Government review	Discussion paper published September 2018	Stakeholder engagement in progress; aims to 'develop a vision for 2040 for the whole housing system, not just housing supply' by 2020	www.gov.scot/publications/housing-beyond- 2021/
		NORTH	HERN IRELAND	
Rethinking Social Housing Northern Ireland	Policy paper by CIH sponsored by NI Department for Communities	Published November 2018	Follow-up work expected but not yet decided in detail.	www.cih.org/ni/rethinkingsocialhousing
		GRE	AT BRITAIN	
Everybody In: How to end homelessness in Great Britain	Policy paper by Crisis	Published June 2018	Follow-up report on housing supply published December 2018; Crisis also has a five-year strategy to ensure plans to end homelessness are adopted across GB	www.crisis.org.uk/ending-homelessness/plan- to-end-homelessness/

Policy reform	Original timeline	Current position
Affordable Rent as the main focus of new build programmes; no funding for social rent	Began April 2011; continues but at reduced level	Grant again available, at higher levels, for social rent new build via both HE and GLA
Conversion/sales of social rent units encouraged, to generate income to support new build programme	Began 2011; peaked in 2014	Conversions now prohibited by GLA; across England now at lowest level for five years
Council housing 'self-financing' takes place, but investment limited by corrowing caps and (later) undermined by compulsory rent reductions	Began April 2012; rent reductions began in 2015/16, intensified in 2016/17	New CPI-based rents policy applies from April 2020; borrowing caps abolished October 2018
Reinvigorated' right to buy with higher discounts but promised one-for- one replacement of additional dwellings sold	Began April 2012	Continues unchanged; one-for-one policy never fulfilled. More favourabl rules for use of RTB receipts proposed, August 2018
Right to buy extended to housing associations	Promised in 2015 election and included in 2016 Act	Overall scheme still unscheduled; pilot scheme taking place in West Midlands
Compulsory sale of higher-value council housing (with receipts to fund the extended RTB)	Promised in 2015 election and included in 2016 Act	Abandoned. Not clear how RTB extension would now be funded if the pilot led to a wider roll-out
ocal connection or local residence requirements for waiting lists/allocations	Localism Act 2011	Continues unchanged; CIH research shows more than 80% of LAs have adopted such requirements
Fixed-term tenancies (FTTs)	Localism Act 2011; Housing and Planning Act 2016	Retained but now optional. FTTs in widespread use, mainly for new tenants or other special cases
Pay-to-stay for tenants on higher incomes	Announced in Summer Budget 2015; later made discretionary for HAs but was to be obligatory for LAs from 2017	Retained but not obligatory
Reduced homelessness entitlements (e.g. LAs can satisfy their duty by the offer of a private rented sector letting)	Localism Act 2011	Continues; however, Homelessness Reduction Act has in other respects widened the scope of homelessness assistance
Social housing regulation reformed and reduced so as to focus on financial ssues; TSA & Audit Commission abolished; regulation of council housing virtually removed	Localism Act 2011; Housing and Planning Act 2016	Regulator separated from HCA and both rebranded. Green paper (August 2018) plans to strengthen the regulatory scheme in several respects, e.g. mandatory use of performance indicators, more proactive stance by the regulator
National Tenant Voice – new national body closed	Began early 2010 but closed in July 2010	Green paper asks whether there is 'need for a stronger representation for residents at a national level' and may lead to new national body

As last year's *Review* pointed out in considering the changing role of social housing, the coalition government was besieged with ideas for reform, notably from key think tanks such as Localis and Policy Exchange, several of which it adopted in some form. Many could be summarised as measures to further marginalise social housing or make it more market-like, whether by further sales of stock or by raising rents, ending so-called 'lifetime tenancies', making better-off tenants pay higher rents, culling waiting lists and, in sum, turning the sector into an 'ambulance service' rather than giving it a wider role in the housing market (see Contemporary Issues Chapter 3 in the 2018 *Review*). The coalition's 2011 English policy paper, *Laying the Foundations*, and subsequent legislation embodied many of these policy ideas.

Nevertheless, although some have been retained, the Theresa May governments have slowed down or abandoned several of these measures. Table 1.2.2 compares selected proposals made by the coalition and Cameron governments with the position now. Among the policies to have been abandoned completely (or which are no longer obligatory) are sales of higher-value council houses, pay-to-stay for better-off tenants and the ending of 'lifetime' tenancies. Converting social rented homes to Affordable Rents has been ended in London and is slowing elsewhere. Others have not yet been fully implemented, such as extending the right to buy (RTB) to housing associations. Some of the earlier changes are still in place, such as the 'reinvigorated' RTB for council tenancies and the use of local connection or local residence requirements in allocation schemes, but these more limited measures no longer amount to the wholesale shift in the purpose of social housing (and especially council housing) envisaged in 2010-2016. Furthermore, a string of announcements, such as the prime minister's funding pledge to housing associations from 2022 onwards, the lifting of borrowing caps, the renewed availability of grant for new build at social rents, and the planned five-year rent settlement from April 2020, have created a more optimistic outlook for the social sector.

Outside England, the rest of the UK has largely been immune to the changes made by the coalition and Cameron governments. For example, Affordable Rent remains solely an English phenomenon and social rented output is still the main

priority in investment programmes in Scotland, Wales and Northern Ireland. However, an important influence on housing policy in all four administrations is of course welfare reform, whose effects have to some extent been mitigated in Scotland and Northern Ireland (see Commentary Chapter 6) but in essence still apply across the UK, with some stepping back from the harshest measures only now being suggested by secretary of state Amber Rudd.

In 2018, in summary, an assessment of the 'state of play' in the four parts of the UK would have shown England to be distinctively different. Scotland, Wales and Northern Ireland were able to show and build on recent track records of improved social housing investment with relatively low rent levels and – in Scotland's case – a strong role for council housing. In England, the 2010-2016 governments had adopted various radical policy prescriptions for social housing, but the Grenfell fire and other pressures such as rising homelessness led ministers to look at ways to reinvigorate a social housing sector where investment had been insufficient and the needs of poorer tenants were judged to have fallen in priority. This was the context for the government's August 2018 green paper and for the other policy reviews set out in Table 1.2.1.

The government's green paper and responses

The August 2018 green paper followed the 2017 white paper, *Fixing Our Broken Housing Market*, which had concentrated on private housebuilding and the planning system, devoting only a few pages to social housing. In contrast, this was the green paper's sole topic. The suggestion of a policy shift came in the prime minister's Foreword, which said that social housing is 'not just about creating a safety net to prevent homelessness' and the paper's admission that governments 'have failed to consider sufficiently the role social housing plays in a modern mixed tenure housing market'.

Not surprisingly in the wake of the Grenfell disaster, the green paper prioritised improving existing homes (e.g. via an updated Decent Homes Standard) and new safety requirements (if in practice likely to prove a complex issue to resolve satisfactorily). It argued for more attention to be paid to tenants' views, including improvements to complaints systems, having a more proactive regulator whose

role would include council housing, creating new performance indicators accessible to tenants, and reviving the idea of a 'tenant voice' at national level. Standards relating to tenant involvement are likely to be strengthened. League tables are being contemplated, as is linking grant funding to measurements of performance, even if both are unpopular within the sector.

The green paper recognised the need to address the stigma attached to social housing. It scrapped some of the unpopular measures listed in Table 1.2.2, and indicated that more of the receipts from RTB would be reinvested in new homes. Clearly influenced by the roadshows with tenant groups, it said it wanted to 'celebrate the thriving communities' found in social housing.

Much of the detail of the green paper was welcomed. However, while the former Secretary of State Sajid Javid MP had promised a 'wide-ranging, top-to-bottom review of the issues facing the sector' the green paper had important gaps. Its focus on some of the practical questions raised by Grenfell did not extend to setting a renewed purpose for social housing, even though the Foreword almost explicitly foresaw it having more than a limited 'ambulance service' function and perhaps even a 'wider affordability' role, as described in last year's *Review*. It revived the aim of creating 'mixed tenure' communities which had been side-lined by the coalition, but with few practical steps to achieving them. In several places, however, the green paper described social housing as a 'springboard to homeownership' rather than being a desirable tenure in itself. CIH called for more ambition: '...we must now reclaim social housing as a pillar of the society we want to be ...at the centre of government plans to solve the housing crisis'.

Many of those responding identified other crucial gaps as being setting targets for affordable supply, committing the necessary investment and tackling the related issue of keeping rents affordable to those on low incomes. Yet on new investment, the only specific commitment in the green paper was towards more long-term partnership deals with housing associations to avoid interruptions in new supply. JRF called on the government to be more ambitious and develop 'a plan to increase the supply of social housing, at rent levels that ensure affordability for families on low incomes'.

On whether 'affordable' housing is genuinely accessible to those who are working but on low incomes, the government has rather ducked the issue by proposing (in parallel to the green paper) that social rents should rise above inflation from April 2020. This does of course help to boost investment, but indicates that rents will rise faster than prices and (in the present climate) also faster than incomes. This issue was raised in the consultation on the green paper but the government has subsequently decided not to make any change in its plans.

The opposition green paper

Labour's green paper, *Housing for the Many*, appeared much earlier in the year. Adopting the slogan 'affordable housing for the many,' its centrepiece was a programme of 100,000 new affordable homes per year of which 'a majority' would be for social rent. Rent levels would be set '...using an established formula based on local incomes, property values and the size of the property' that would deliver rents of about half market levels. Investment would be raised to £4 billion per year (roughly the amount spent in 2009/10) and other measures, such as revenue support, would be looked at to fund the increased programme.

Homes would be built at higher standards (including a return to 'zero carbon') and a new 'Decent Homes 2' would apply to the existing stock. Post-Grenfell proposals included tougher fire and building regulations and mandatory sprinkler systems in high-rise blocks. Other promises included a return to promoting mixed communities and strengthened tenant involvement, including consulting on a rule requiring housing associations to have tenant board members and setting up a new, independent tenants' organisation at national level.

The sector's response was largely positive, with the NHF (for example) focussing on the bigger investment programme, more stability in rents and the paper's assured role for housing associations, rather than on details such as rules about tenant board members or measures to make associations 'more accountable to the communities they serve'. The CIH was also supportive, although it pointed out the significant gap in Labour's thinking around benefits policy and its effects on social housing and tenants (in this context, the green paper's only specific proposal was to end the 'bedroom tax'). Broader comment called into question the assessment

of the costs and the likelihood of funding a much bigger building programme. Private developers were concerned about the impact of a proposed rule that all developments would have to include affordable housing.⁴

Other visions for social housing

What were the distinctive messages in the other policy reviews published or begun in 2018? Not surprisingly, several themes coincide with those of the government and opposition green papers, albeit with varied conclusions. For example, the CIH *Rethinking* report arrived at six key themes. Its first, deciding what social housing is for, leads to both a suggested new definition and a clear statement that it is a long-term tenure not merely there to meet short-term needs. This echoes Labour's call for affordable housing to be 'a first choice, not a last resort' and Shelter's aim for social housing 'to provide homes for people from all walks of life'. The report *Rethinking Social Housing Northern Ireland* identified some of the tensions here, with three-quarters of respondents believing social housing should be about meeting need, while just over half said it should be 'for everyone' (presumably with a substantial degree of overlap). Clearly the only way to mitigate such tradeoffs would be a large increase in supply.

The CIH report's second major theme was ensuring that tenants have a stronger voice, an issue on which there is consensus, the question being what it means in detail. Although the response to consultations on the government's green paper is still awaited, agreement seems likely that a new national body is needed, to replace the still-born National Tenant Voice. There is also support for stronger tenant representation at landlord level, but likely disagreement on the form this should take. Labour opted for board membership, Shelter urges setting up 'tenant unions' at various levels, while the Future Shape of the Sector Commission argues that 'the precise form of resident involvement in governance should be for individual housing associations to decide'.

On assessing landlords' performance, there is consensus that more rigour and openness is required, but again with some differences of emphasis. Both Shelter and CIH call for greater tenant involvement: CIH suggests stronger tenant scrutiny and the means to 'compare and contrast the performance of their housing

provider' with its peers. Following the government green paper, there are clear moves towards a strengthened regulatory system. Shelter calls for a regulator with the same intervention powers as the Care Quality Commission or Ofsted, and for residents groups to have a direct route to the regulator for redress, without there being a test of 'serious detriment'.

Customer complaints receive wide attention, as an inevitable result of allegations after the Grenfell fire that well-founded complaints were ignored. The Future Shape report says that landlords cannot afford to be 'indifferent or ineffective' and need to have triggers to escalate action in the worst cases. The government green paper has a whole section on complaints, including how tenants can be supported to pursue them.

On the third theme identified in the CIH report, an increased supply of affordable housing, the only disagreements are about how much and at what rent levels. There are several calls for higher targets than the government's current 50,000 annually or even Labour's planned 100,000 target. JRF and CIH initially said 78,000 affordable units were needed annually just to meet new needs,⁵ but later aligned with Crisis and the NHF in calling for 90,000 social rented units to meet both new needs and address the backlog (with an additional 55,000 units of other affordable housing).⁶ The Future Shape of the Sector Commission endorsed this target. Shelter called for as many as 155,000 social rented units alone.⁷ The Affordable Housing Commission also plans to address this issue (Commentary Chapter 2 reviews these assessments in more detail, together with the corresponding evidence of needs in Scotland, Wales and Northern Ireland).

How should supply be increased? The NHF pointed out that building a total of 145,000 affordable homes annually would cost £8.1 billion in grant, although this might be reduced to £4 billion if the rest could be delivered via planning gain.⁸ Capital Economics estimated that Shelter's 155,000 units would cost an additional £10.7 billion annually, on top of existing grants, although up to two-thirds of this could be met by benefits savings and extra tax receipts.⁹ CIH focussed on the overall total of government housing investment, which then stood at £53 billion (for current figures, see Table 2.4.1), and called for it to be 'rebalanced' so that

affordable housing receives much more than its 21 per cent share. Crisis and CIH call for suspension of RTB to halt the loss of rented homes, Shelter only for proper one-for-one replacement. CIH agrees with Labour's call for examination of revenue funding for new investment, as a supplement to capital grant, and is undertaking further work on this issue.

The fourth theme highlighted in *Rethinking Social Housing* is the growing unaffordability of housing, whether to rent or buy. In the social sector, JRF has repeated its call for 'living rents' related to local incomes and indeed is now updating the work it did (with the NHF) in 2015. ¹⁰ The CIH in its earlier report, *Building Bridges*, had called for 'local housing affordability frameworks' to address rental affordability in each local market area, and plans further work in this area. ¹¹ This is also the main focus of the Affordable Housing Commission's work. CIH, Crisis and Shelter all call for a reassessment of how changes in the benefits system are affecting people's ability to pay their rents. Crisis says that the objective should be that 'people are financially capable of keeping their homes'. This issue is reported to have figured prominently in the government's own tenant roadshows. ¹²

CIH's fifth theme, again reflecting post-Grenfell concerns and echoed in the green papers and the other reports, is ensuring that existing homes and neighbourhoods are of good quality. Labour's 'Decent Homes 2' clearly aims to address this issue. The crucial questions are how, and with what resources. No government programmes exist that reflect the scale of action required, particularly when wider community needs are taken into account. EU structural funds available to boost infrastructure investment in deprived areas will shortly disappear, making the gap even bigger. Landlords' own resources are stretched by the priority attached to new build. In the absence of specific funds, there is pressure on landlords to redevelop estates, levering in the money for better quality homes and environments, but often reducing the social rented stock and disrupting existing communities. As The Future Shape report recognises, there are stronger demands for tenant involvement in regeneration and acceptance that this has been a weakness in the past. While post-Grenfell responses have understandably concentrated on specifics such as fire safety, wider 'place-making' continues to be drastically under-resourced.

The final theme identified by CIH was addressing the stigma and stereotyping that afflict social housing and its tenants. It was a prominent topic in CIH's tenant discussions, as it was in the government's roadshows and in Shelter's 'Big Conversation'. Tenants clearly have two related types of concern: what outsiders think about them and where they live, and how they as tenants are seen by their landlords (prominent in Shelter's report). The former is more challenging as it is much less within the sector's ability to tackle. Shelter argues that part of the solution is building more social homes so that wider groups are housed in them, and another part is avoiding the building of large estates and ensuring that new housing is mixed tenure. It also wants government to set a standard for ongoing investment in estates over their lifetime. CIH wants less negative stereotyping both from politicians (avoiding labels such as 'sink estates') and from the sector itself (e.g. its frequent references to 'vulnerable' tenants), with more emphasis on positive stories such as those promoted by the 'See the Person' campaign (benefittosociety.co.uk) and SHOUT – The Campaign for Social Housing.

Emerging themes

Everyone now says they want to build more social housing, the question is how many units and how they will be paid for. Some of the key bodies agree that England requires something like 145,000 new affordable homes annually and of these some 90,000 should be for social rent, and such targets could form the basis of a broad consensus. In Scotland, Wales and Northern Ireland, there is more alignment between sector forecasts of need and the respective government investment programmes, with the main issue being whether targets can be met. In England, whatever the precise scale of the challenge it inevitably demands a significant commitment of new resources, even if ways are found to supplement them. Persuading government to take a proper strategic view of how it spends all of its diverse investment in housing, that also takes account of the impact on benefits expenditure, appears a promising route forward.

Investment decisions are inseparable from those on rents, which ultimately pay for the large share of investment not covered by grant. Investment in new build inevitably competes with spending on the existing stock and on services to tenants. In turn, rents inter-relate with benefits and incomes (for the 40 per cent of social tenants in full- or part-time work). There is a balance to be struck between rents funding new investment as well as tenant services, while ensuring their affordability to households on low incomes and mitigating their impact on benefits. At the moment, this balance seems badly skewed. Developing a comprehensive strategy to deliver the right housing at the right costs therefore inevitably requires policies on rents and the benefit system to form part of the big picture. At present, neither does, nor does there even seem to be full recognition of this deficiency either by government or by opposition.

Another emerging theme is about standards – for new homes, the existing stock, the estates or neighbourhoods where people live and the services they receive from their landlords. All were found to be deficient in the wake of the Grenfell fire, in part at least because government has cut what it sees as 'red tape' but also because some landlords have let standards slip. While part of the answer is improved regulation, a huge part must also be played by the sector itself driving standards upwards, as it has done in the recent past.

The final big question mark is over how to involve tenants to a much greater extent than is currently the case. Grenfell tenants felt marginalised and the story has been repeated elsewhere, although with plenty of positive stories too. Again, while some prescription at national level is needed (a new tenants' body, better regulation, changing the way the sector is characterised), much depends on landlords talking to tenants and building mechanisms that work locally. Tony Stacey of South Yorkshire HA has called on landlords to 'build empathy at all levels' of their organisation. ¹³ The NHF's discussion paper on accountability and transparency in the sector calls on landlords 'to be bold and brave'. ¹⁴ Grenfell was a lesson that landlords listening to tenants and gaining their trust are not only key to better services and more attractive estates, but ultimately may even help to avoid catastrophe.

Notes and references

- 1 CIH (2018) What you need to know about the social housing green paper 2018. Coventry: CIH.
- 2 See www.housing.org.uk/press/press-releases/federation-response-to-labour-party-social-housing-green-paper/
- 3 Perry, J. (2018) Encouraging messages, now Labour must work on the detail (see www.cih.org/ news-article/display/vpathDCR/templatedata/cih/news-article/data/Encouraging_messages_ now_Labour_must_work_on_the_detail).
- ${\it 4} \quad See \ https://theknowledge exchange blog.com/2018/06/04/a-mixed-reception-for-labours-housing-green-paper/$
- 5 Joseph Rowntree Foundation (2018) Social Housing Green Paper: JRF and JRHT response. York: JRF.
- 6 Bramley, G. (2018) Housing supply requirements across Great Britain: for low-income households and homeless people. London: Crisis.
- 7 Shelter (2019) A vision for social housing: The final report of Shelter's commission on the future of social housing. London: Shelter.
- 8 Pickard, J. & Evans, J. (2018) 'Housing associations call for £42bn to build social homes' in *Financial Times*, 16 October.
- 9 Capital Economics (2019) *Increasing investment in social housing: Analysis of public sector expenditure on housing in England and social housebuilding scenarios.* London: Capital Economics.
- 10 Lupton, M. and Collins, H. (2015) *Living Rents a new development framework for affordable housing.* London: Savills for JRF and NHE.
- 11 Fraser, R., Perry, J. & Duggan, G. (2017) Building Bridges: A guide to better partnership working between local authorities and housing associations. Coventry: CIH.
- 12 See www.insidehousing.co.uk/insight/insight/what-alok-sharma-was-really-told-by-tenants-54149
- 13 See www.insidehousing.co.uk/comment/comment/why-are-social-landlords-not-squirming-inthe-face-of-criticism-59784
- 14 NHF (2018) Accountability and transparency in the housing association sector. London: NHF (see www.housing.org.uk/topics/housing-management/offer-for-tenants/).