

Representation by Member of the Public to Torbay's Housing Crisis Review Panel – 23 November 2021

1. One of the main problems with current social housing policy is that more resilient people stand no chance of ever meeting the criteria for social housing in rural areas. This is because of the emphasis placed on 'priority need', whether that's because of the number of children in a family, any physical or 'invisible' disability, or the number of points someone may score by living in over-crowded or dilapidated accommodation.
2. I am not seeking to change the 'priority need' criteria. Instead, I am trying to field alternative housing options for those who do not meet the 'priority need' criteria in Torbay. Particularly now that the cost of buying a home and renting in the South-West has risen so dramatically post-Covid. Other factors are the difficulties recruiting and retaining staff to work in the local hospitality, tourism - and, dare I say it - care sectors in the longer-term.
3. Furthermore, the Government's emphasis on regional devolution is likely to create job opportunities and cheaper housing options elsewhere. And all of this could render the demographic profile in small rural and seaside towns - which already have a disproportionate number of retired residents - completely chaotic and unsustainable.
4. Up until now, the option to buy a home of your own has been largely restricted to younger people in permanent employment. This bias in the system is reflected in the enduring nature of traditional forms of post-war social planning that have been unable to evolve, and the numbers of younger and middle-aged people now entering the adult social care sector primarily in order to meet the criteria for housing support.
5. Now that the Government has extended the state pension age by seven years, little thought has been given to how best to incentivise those paying extortionate rents for insecure tenancies to carry on working into late middle age. But how realistic is it to assume that people who may have already spent nearly half a century in the workplace will be content to sacrifice a large portion of what should have been their retirement years contributing to a local economy that only makes provision for young couples to advance to the status of home owners? Factor in the likelihood that any savings this unlucky generation of sexagenarians accrue between the age of 60 and 67 are likely to disqualify them from claiming any housing support they may need after the age of 68 and it becomes clear there are serious flaws and inequalities in the system as it stands.
6. Of course, local authorities themselves will eventually have to identify savings in their run-away adult social care budgets. And this is where the introduction of new and innovative forms of housing for this lost generation of contractors - not all of whom benefitted from the relatively recent statutory requirement for employers to provide work-based pensions - could provide substantial cost savings to local authorities themselves.
7. Let me give the following case study as an example: Currently, a healthy, resilient 60 year old living in rented accommodation could potentially continue to work a further seven years.

However, at the age of 68, they will face the prospect of an uncertain future paying their rent with any savings accrued in their sixties or - as is more likely - requiring a housing subsidy and Council Tax exemption from the Council for potentially another 10 to 20 years before they eventually die. And that's assuming rents have not risen to unaffordable levels in the meantime.

8. But what if cheaper, alternative forms of modular housing was made available to buy for people of any age? Surely, this would eliminate the need for more resilient people to claim Housing and Council Tax benefits as tenants in later life? Given the longevity of modern average life spans, this represents an astonishing saving for local authorities in rural areas where a small proportion of available land could be allocated to schemes providing cheap and practical modular homes and community self-build opportunities to those who are never going to qualify for 'priority housing'?
9. I realise this is a new concept in local authority housing policy. But it a practical solution in that it seeks to alleviate the mounting demand for social tenancies in rural areas - AND, most importantly, the long-term social costs associated with building homes, maintaining buildings and funding housing subsidies long into the future.
10. Of course, as with all forms of social housing, allocating the land for any kind of development has always been the major structural hurdle until now. But I just wanted to broaden the debate at this crucial stage in the strategic planning process to make way for a more innovative, multi-generational, environmentally and fiscally-sustainable approach to Torbay's immediate housing crisis.
11. I should stress that I don't wish to score political points by fielding a strategy that some might disparage as a further attempt to 'privatise' the local housing sector. Indeed, I would be the first to agree that the privatisation of the UK housing sector in its current form has been an abysmal failure and seen the re-emergence of the kind of social inequalities not seen since the beginning of the last century. But even Lenin saw the advantages of allocating small strips of land to share croppers, don't forget. And, given the complexity of the problems facing small, rural communities *this* century, I see the provision of cheaper, modular homes and community self-build options as a practical way of incentivising people to work in the local workplace at this time. Indeed, by creating a low-cost secondary market that helps people escape the traumas and uncertainty of the rent trap, we will be building the kind of resilient and resourceful society that Britain can be proud of whilst allocating local authority resources to those who need it most.

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