

Homes not housing *

A report by Councillor Julien Parrott for the Torbay Child Poverty Commission (TCPC), April 2013

**Note: the title of this report comes from a particularly perceptive comment made by Julie Sharland (Strategic Housing Manager) during the course of our discussions. The needs of children and young people are for homes, and involve a whole lot more than bricks and mortar. Consequently, the term 'housing' is not used in this report except when referring to technical terms.*

1. Outline of research method

Over the course of six weeks, I interviewed eight frontline advisors, providers and planners responsible for the delivery of 'affordable' homes in Torbay. The interviews teased out a huge variety of reasons for the crisis our community's children face. Many of the reasons are clearly linked with other areas of the Council's work, as are the solutions.

The discipline of closely examining the need for homes through the prism of not just children's needs but the needs of children who live in poverty is both a rigorous and heart-breaking discipline. Urgent action when it comes to young lives means action now, not in even weeks or months' time let alone years. Adult timescales wreck the life prospects of children living in poverty.

The interviews were as follows:

Ben Thairs	Service Development Officer	22/01/13
Julie Sharland	Strategic Housing Manager	22/01/13
John Cooper	District Manager, Torbay CAB	04/02/13
Frances Hughes	Executive Head of Community Safety	08/02/13
Sue Churchill	Housing Options Manager	11/02/13
David Pickhaver	Senior Strategic Planner	12/02/13
Julie Renshaw	Scheme Manager, Chapter One	21/02/13
Jim Knott	Private landlord	01/03/13

The interviews were followed up by interviewees completing TCPC questionnaires. These are reproduced at Annex A to this report. In the case of John Cooper, Torbay CAB, he very kindly prepared a bespoke report, which can be found at Annex B to this report. I would like to thank all who agreed to be interviewed for this research, and for giving up so much time.

2. Affordable Housing

The term 'affordable housing' seems to have a number of definitions, each slightly different, depending on which part of the homes provision delivery service is being served. This is clearly unhelpful. A home is unaffordable even if it is made available at a rent capped at 80% or below of the market rate (including service charges) or 40% of an open market rent price, in the case of many families with children living in poverty in the Bay. Yet these are the definitions that Planners have to use when considering developments.

The best definition seems to be the one used by Sue Churchill and her team in Housing Options ie: a home is affordable if it can be secured for the Local housing allowance.

Of course, what is affordable is rapidly changing in this protracted recession. Numbers of court repossessions are creeping upwards. The evidence given by John Cooper of the CAB sets out the picture as follows:

Between 1 April 2012 and 31 December 2012, the Torbay CAB dealt with 20,730 enquiries of which 7,850 involved children. Of these, some 4,000 were living in poverty and a further 2,500 were on the brink of poverty or on very modest incomes.

The conclusion that can be drawn from the figures is that there are thousands of Bay households with children on the brink of poverty even before the advent of universal credit, the so-called bedroom tax, and the local council tax scheme.

3. Security and Stability

One of the repeated concerns of the interviewees was the inherent lack of stability and security offered by the current arrangements for the provision of homes for the thousands of children living in poverty in the bay.

It is clear that a home is about much more than bricks and mortar. It is about a secure and stable base in a community that will help provide the whole environment that a developing child will need. The Bay's reliance on an oversupplied private rented sector to meet the needs of families living in poverty, together with precarious incomes, is the single biggest barrier to providing homes that have any real chance of remaining a child's home throughout childhood.

The Bay's overreliance on seasonal and part-time work, exacerbated by the on-going recession, means that it is virtually impossible for families to plan ahead in ways that can secure a long-term home. As we have seen, the numbers of home repossessions are creeping up and adding further to the burden.

A very straightforward connection between homes and work is the fact that it is impossible to get work without an address.

The consequences of these twin instabilities (poor quality homes encouraged by oversupply in the private rented sector and insecurity of jobs and incomes) are bearing down on children living in poverty by disrupting schooling, breaking up circles of friends, family ties, activities and clubs. Often families cannot even afford bus fares from Torquay to Paignton to visit relatives.

4. Recognising that the crisis is already here

All the interviewees were clear on one point. We are in the midst of a crisis. Operation Mansfield tells us of some of the very worst consequences of child poverty and the instability it brings to a child's life. The children who suffered sexual exploitation were not from well off families.

The figures given by the CAB, some of which are quoted above, make it clear that the crisis is already here for thousands of Bay children, and it is about to arrive for thousands more.

Some of the interviewees recalled truly heart-breaking stories. In the case of Housing Options, the real frontline, Sue Churchill was dealing with a family with young children with nowhere to live even as she spoke to me.

Increased domestic violence and relationship breakups mean that children are constantly being moved, along with the other baggage from previous relationships. There is of course a traceable connection (although of course not a necessary connection) between poverty and child abuse and other domestic violence.

5. Need for a truly strategic view for homes provision in Torbay

The absence of a signed-off Housing Strategy for Torbay was agreed by interviewees to be a critical gap in addressing the needs of families living in poverty. I have seen the current draft and it does seem light on strategy and more a description of present provision. Perhaps this is the reason that it has not been signed off by the Mayor/executive. Interviewees clearly felt that this is too little in the midst of a crisis.

6. The Localism Act 2011

My attention was drawn to the fact that, under the Localism Act, households are required to accept an offer of a private rented home. This was not previously the case. This new legal requirement places an even greater pressure on Local Authorities to see to it that the private rented sector is providing homes that are quality homes.

7. Compulsory accreditation schemes for private landlords

The failure of the Bay's voluntary accreditation scheme, and the new requirement of the Localism Act (see 6 above) provide the climate for the introduction of a new and compulsory accreditation scheme. Such a scheme would need to be totally self-financing and, therefore, adopt a membership-driven approach as opposed to an inspection-driven approach. I tested this idea with the interviewees and received guarded support. The main concerns were around cost and what exactly the scheme might include. I have developed a list of elements for consideration and these are given at Annex C to this report. Compulsory schemes have recently been adopted by some Local Authorities. I would recommend that, given the support that seems to be around for such a scheme, further consideration should be given to this way of driving up standards in an over supplied sector.

Shelter is currently running campaign to combat rogue letting agents as well as rogue landlords. Several of the interviewees thought that a compulsory accreditation scheme for letting agents acting for portfolio landlords would be a good idea and a possible precursor to a compulsory scheme for landlords.

8. Exclusion and self-exclusion

Mr Knott (private landlord) drew attention to a number of issues around poverty and its effects on families. These can broadly be described as feeling helpless, not part of society, constantly being judged, ashamed. These feelings are transmitted to children who live in poverty.

9. Overarching recommendation for TCPC

As a next step, I would recommend that the TCPC debate this issue at its April 2013 meeting, include this report in its interim report to the Mayor, and highlight for his consideration in particular the actions that can be taken to improve working and understanding when dealing with the issue of child poverty in relation to homes provision. These actions clearly demonstrate the interconnectivity of the actions with other areas of the council's responsibilities and can be traced through the completed questionnaires at Annex A to this report:

- Need a clear policy on how to use existing resource within the authority eg: DHP and social fund
- Increase educational opportunities for community learning of budgetary skills and responsibility for personal finance (introduction of local council tax scheme and universal credit makes this urgent)
- As above but with regard to fuel poverty, eg: encouraging families not to leave heating on all day as too many families spend too high a proportion of income on utilities
- Further address the costs of travel eg: if a child from Ellacombe wins a place at Torbay Grammar School (Boys' or Girls' Grammar) that child might currently be precluded from taking up the place due to cost of fares. Continuity of schooling in the face of shifting homes provision is a growing issue
- Encourage better deals with local employers regarding minimum hours (underemployment is a more significant problem in Torbay than unemployment)
- Deliver a Housing Strategy that is truly strategic
- Develop a workable and self-financing compulsory accreditation scheme for private landlords and letting agents
- Lower the site size threshold for affordable homes
- Raise the local housing allowance for three bedroom homes.

Julien Parrott

Councillor for Ellacombe Ward, Member of the Torbay Child Poverty Commission, Member of the Children's Policy Development Group, Member of the Health Scrutiny Board, Torbay

Elements of a Compulsory Landlord Accreditation Scheme (Membership driven approach)

High profile publicity for maximum public recognition (crest/logo)

Code of Conduct

Disciplinary conditions of membership

Sanctions

Insurance scheme

CPD for landlords

Tenant education (rights and responsibilities)

Enforcement through sample property inspection

Registrar (not just an administrator)

Note: a similar scheme could/should be developed for letting agents