# THE WAY HOME: A MANIFESTO TO REBUILD OUR BROKEN HOUSING SYSTEM





# CENTRAL GOVERNMENT SHOULD BE LISTENING TO US



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# **EXECUTIVE SUMMARY**

## OUR HOUSING SYSTEM IS BROKEN

Home is our country's foundation. When we live in a safe, secure and affordable home, it supports our health, wellbeing and provides us with the solid base we need to thrive in life. That's why it's essential for everyone to be able to access and afford a decent home.

But currently one in three of us don't have a safe place to call home.

Successive governments have failed to build enough social homes. Over the last three decades, we have lost more social homes than we've built. Without access to safe and secure housing, 1.2 million households are currently stuck on social housing waiting lists, and the number of children living in temporary accommodation is the highest ever recorded. Thousands more people are forced to sleep on the street.

The chronic shortage of social homes has meant the size of the private rental sector has more than doubled in the last 20 years. And a lack of effective regulation means that private renters are navigating the highest recorded levels of rent, poor conditions and the threat of an unfair eviction. People are trapped in poor-quality homes that they can barely afford, unable to save and having to cut back on essentials to pay their bills.

Across the country, expensive, damp, crumbling homes are making people sick and holding them back. We cannot build a thriving society when people's homes are harming their health, nor create a sustainable economy when rising rents are trapping families in financial hardship.

This is the housing emergency – and this is what the next government is up against. No party can consider itself ready to lead the country unless it is willing to tackle the housing emergency head-on. This means taking bold action to rebuild our housing system on the generational principle it was designed on: to provide the homes our country needs.

## WE HAVE LISTENED -And now you must act

This manifesto has been created with 75 people from across the country, from rural and coastal towns to urban centres. People who are homeless and trapped in temporary accommodation waiting for a social home. People who are scared to complain to their landlord about damp and mould affecting their physical health because they're scared of being evicted. People who are being crushed by the weight of unfair rent increases.

People who represent the 17.5 million across the country trapped by the housing emergency.

We have listened to them and have heard their experiences of how our broken housing system is impacting communities across the country. This manifesto is the outcome of that work – a plan for ending the housing emergency, outlining what people across England are demanding from our country's next government.

People want a housing system that provides safe, secure, and genuinely affordable homes. A housing system that ensures people's good health and wellbeing, instead of damaging it. They want to see a new generation of social rent homes and strong rights for renters.

The next government are responsible for rebuilding our housing system. Political parties can only consider themselves ready to govern the country if they are willing to commit to tackling the housing emergency head-on. Our country's leaders must be held to account, they must listen, and they must act. This starts with our manifesto to end the housing emergency.

## A MANIFESTO TO END THE HOUSING EMERGENCY

The next government must commit to taking bold action that rebuilds a fairer housing system, to provide the solid foundations that this country sorely needs. This means committing to a clear, long-term and sustainable vision for housing. The consensus on what needs to be done is clear. By committing to the below, our next government can end homelessness and ensure everybody has access to a safe, secure and genuinely affordable home both now and in the future.

# Build a new generation of social rented homes

A new generation of social rented homes is the only sustainable solution to the housing emergency. Social rent is the only housing tenure that's truly affordable, because rents are tied to local incomes. To provide people across the country with the safe, secure and genuinely affordable homes they need, the next government must:

- commit funding to build a new generation of social rent homes - at least 90,000 a year over ten years
- remove barriers which stop social housing from getting built
- fix planning rules so that every local area plans to build the right type of homes in the right places

# Raise the standard of rented homes

It is vital that everyone has a safe place to call home. Better management, tough regulation and enforcement of standards for rented homes will protect people's health, safety and wellbeing. To stop people's homes harming their health, the next government must:

- invest in existing social homes to bring them up to standard, to underpin the effective implementation of the Social Housing (Regulation) Act
- invest in, and give stronger powers to, local housing standards enforcement teams

### 2 Make private renting affordable

In addition to passing the long-awaited Renters (Reform) Bill, to abolish unfair evictions, we need a plan to make private renting more affordable. To protect renters from being trapped in financial hardship or being pushed into homelessness, the next government must:

- regulate in-tenancy rent increases to protect tenants from being forced out by an unexpected rent hike
- unfreeze local housing allowance to cover at least the cheapest third of rents, so people can afford a home
- abolish the household benefit cap which limits the total amount of benefits that households can receive, to tackle homelessness

### Improve housing rights and help to enforce them

Not everyone at risk of street homelessness has a legal right to emergency accommodation. Stronger and clearer housing rights are integral to tackling homelessness and people need access to advice, advocacy and support to enforce their rights. To make housing rights a reality, the next government must:

- introduce a legal right to suitable emergency accommodation and adequate support for everyone at risk of street homelessness
- restore legal aid for help with housing problems (such as disrepair)
- invest in accessible support services (such as Supporting People and Housing First) to prevent homelessness

If the next government does not act, they risk facing massive economic and political decline over the next half decade. Private rents are at their highest recorded levels and people continue to struggle with the cost of living. Housing waiting lists sit at 1.2 million and there are currently 131,000 children living in damaging temporary accommodation. This is not sustainable.

## **ACT NOW BUILD A BETTER FUTURE AND END THE HOUSING EMERGENCY**

# FOREWORD: **POLLY NEATE** Shelter Chief Executive

As the country looks toward the next general election, the housing emergency that is affecting millions of people can no longer be ignored.

People across the nation – from Cornwall to Northumberland – are struggling in the face of record-high private rents, the collapse in the supply of social housing, and support systems for people at risk of homelessness now at breaking point.

Every day the clamour for change gets louder – and at Shelter, we are determined that those directly affected by the broken housing system will be at the forefront of achieving that change.

That principle sits beneath this manifesto, which presents a set of policy calls developed by people who have seen first-hand the devastating effects on the lives of individuals and communities that result from political failures on housing.

The emergency we now find ourselves in is not inevitable. We can and must do better. Taken together, this programme for the next government can comprehensively shift the approach and bring security and affordability to the nation's homes. To achieve that, politicians must no longer overlook the growing numbers of families stuck in unsuitable and sometimes dangerous temporary accommodation.

They must act to end the inherent insecurity that private renters face, which sees thousands of households served with 'no fault' eviction notices each year.

And to truly guarantee a housing system that works for all, the next government must accept that, for people currently priced out of a decent home, true affordability can only mean rents that are linked to local incomes. Therefore, there must be a commitment to rebuilding communities through a new generation of social homes.



We cannot undo the mistakes of the past, but we can learn from them. Home is too important to all of our lives for more of the same approach – an approach that has, over decades, led us to the current housing emergency.

Politicians must now be ready to respond. This emergency will not solve itself. But it has a solution, and those who experience the worst of it know what the answer is.

At the next election the nation is demanding – and expecting – leaders to deliver change to end the housing emergency. Anything less is a commitment to further suffering.

## FOREWORD: CLARE Research participant and campaigner

Hello, I'm Clare, a mum and unwaged carer to two children with complex needs. I'm a lone parent. I don't have family to rely on. I am an artist and studied counselling. I was saving to do a master's in art psychotherapy, once my children were more independent. Life rarely goes to plan though, does it? It's particularly hard for those of us coming from difficult circumstances.

I never imagined I'd experience homelessness. Nor did I think I'd ever hear the devastating words, from my then nine-yearold: 'Mummy? Housing is a human right! Why are we not being treated like humans?' How would you answer that?

My child felt dehumanised by seeing the impact of an unprofessional landlady's behaviour. Living in an uninhabitable, unsafe property. Then 18 months being at the mercy of a broken safety net of emergency and temporary accommodation. We found ourselves priced and discriminated out of the private rental sector. At every turn to be told 'there are no houses' followed by 'something's got to give'. This was true but was of no help to us. We tried desperately to avoid the worst of the council's emergency and temporary accommodation, moving 12 times in 18 months. Often sharing one room, unable to cook, no control, no privacy.

So now I find myself campaigning alongside others within my community for fairer housing through Birmingham Fair Housing Campaign.

I can see now that opportunity begins with the home. If you find yourself in the wrong place, it's not a home. Then with no choice of the right home to move into, life shrinks. Homeseeking with no homes available puts you into survival mode. People become isolated, health suffers, education suffers, accessing work suffers. Authorities accept less, shift blame and devastatingly lives are even lost.

My experience of housing injustice is complex, rich in nuance and detail. Too much for this page. So, I welcome questions, especially from all who hold power. Why? Because I know that we as a country can do better for society's vulnerable. I like to believe that governments only shape ineffectual and sometimes damaging policy because of a lack of understanding for the lives of the very people who are most impacted by it. This is why when Shelter reached out to me with the opportunity to take part in shaping this, their national manifesto, I said a loud 'Yes!'. The question for politicians is 'Would you like to be a part of doing things differently?'. By actively listening to the very people who will be affected by your future choices, I hold hope that you will take action to create the safe, secure and truly affordable homes we need.



# **CREATING OUR** MANIFESTO



'Taking part in Shelter's deliberative research fuelled a hope in me that has, on many occasions, been difficult to keep alive. Usually, the voices of people like me with lived experience are drowned out, hidden even, by people and systems with positions of power and the money behind them to be heard and affect policy. Shelter has recognised how this silencing happens and is doing things differently.

'This research was not a tick-box exercise to prove engagement with a community. It was facilitated expertly so all voices were heard. It was an enjoyable, refreshingly honest and organic process. Being a part of this process leads me to believe that my children's generation could actually be one of truly equal opportunities.'

#### **BIRMINGHAM PARTICIPANT**

Ending the housing emergency requires bold solutions. To create our manifesto, we worked with people living through the housing emergency, in addition to the thousands of people we support through our services every month. Together, we developed solutions that respond to the needs of the country and would end the housing emergency for all.

We commissioned the research agency the National Centre for Social Research (NatCen) to deliver a citizens' summit to identify the policy solutions to end the housing emergency.<sup>1</sup> The deliberative research brought together 75 people from across England with recent experience of housing issues - including overcrowding, homelessness, significant damp or mould, or eviction.

The research culminated in a day of deliberation where participants prioritised the policy solutions they felt were most needed to end the housing emergency.<sup>2</sup>

Deliberative research methods provide people with the time and information to engage with a complex topic. Participants are all given the same balanced information to inform their views. Participants debate this information and draw on their own lived experience, to reach a consensus. Participants discussed the following topics to agree how we can end the housing emergency.

## **EXPERIENCES OF THE** HOUSING EMERGENCY





### **BARRIERS TO SOLVING THE** HOUSING EMERGENCY



This manifesto is the outcome of that process - a plan for ending the housing emergency, demanded by people who are living in unsafe, unaffordable or unacceptable conditions right now.

Central government should be listening to us on how people are affected by those issues, to be honest. They should be responding too - there's no point in them making policies up in ivory towers. They should be actually going down and sitting down in forums with people that have actually been in those situations."

LONDON PARTICIPANT

# THE HOUSING Emergency today

Our homes are our foundation. When we live in a safe, secure and affordable home, it supports our health and wellbeing, and provides us with the solid base we need to thrive in life.

Yet, across the country, hundreds of thousands of people are stuck in expensive, insecure and poor-quality homes that are making them sick and holding them back.<sup>3</sup> One in three British adults don't have a safe place to call home.<sup>4</sup>

## **THE HOUSING EMERGENCY IS:**

## THOUSANDS OF PEOPLE SLEEPING ON THE STREETS



Over 3,000 people sleep rough on any given night. This has increased by 33% in the last ten years.<sup>5</sup>

A human being has to have a place to stay... you have to have a roof over your head. I think it's immoral to allow anyone to sleep on the street.

MERSEYSIDE PARTICIPANT

# TENS OF THOUSANDS OF FAMILIES TRAPPED IN EXPENSIVE TEMPORARY ACCOMMODATION

OVER 100,000 HOUSEHOLDS

There are over 100,000 households who are homeless and living in temporary accommodation. This is the highest number ever recorded.<sup>6</sup>



Most of these households are families: more than 131,000 children are currently growing up homeless.<sup>7</sup> This is equivalent to one in 100 children<sup>8</sup> and five children in every school.<sup>9</sup>



Their stay is not temporary at all: six in ten (61%) households in temporary accommodation have been stuck there for over a year.<sup>10</sup>



Temporary accommodation is insecure, frequently dangerously overcrowded and in poor condition. It is often far from people's homes, schools or places of work, and provides no certainty. Families face regular moves, with less than 48 hours' notice.<sup>11</sup> 'I got put into temporary accommodation. 'Temporary'[...] using the term loosely. It was over a year, and we got passed from pillar to post. One place I got put was over an hour away from my children's school, so we were doing an hour journey to school and an hour journey home every day, which was quite hard.'

#### SOUTH-WEST PARTICIPANT

## THE HOUSING EMERGENCY TODAY CONTINUED

## HUNDREDS OF THOUSANDS LIVING IN POOR OR CRAMPED CONDITIONS

# 770,000 HOMES

It is not only people going through homelessness who face uncertainty, instability and poor conditions in our broken housing system. 1.4 million rented homes are in disrepair, lacking modern facilities or ineffectively insulated or heated.<sup>12</sup> Of these, more than half (777,000) have hazards that are so dangerous they are assessed as posing 'a serious and immediate risk to a person's health and safety'.<sup>13</sup>

Private rented homes are more than twice as likely to be in poor condition than social homes.<sup>14</sup>

Almost three-quarters of a million rented homes (746,000) are overcrowded.<sup>15</sup>

I'm in private rented accommodation, have been for a while. It's got really, really bad damp and mould. It's probably dangerous – especially the bedrooms and the bathroom. The landlord just doesn't want to do anything about it. He says he can't afford the repairs on it.

LANCASHIRE PARTICIPANT

## MILLIONS OF PRIVATE RENTERS Struggling to Afford their rent



Seven in ten (69%) private renters say they are struggling or falling behind with their rent payments.<sup>16</sup>



On average, private renters spend more than a third (37%) of their income on rent.<sup>17</sup> For some people it's much higher.



One in three private renters now claim housing benefit to cover their rent, but housing benefit has been frozen since March 2020. More than half (54%) of private renters claiming housing benefit are forced to make up a shortfall to cover their rent.<sup>18</sup> The average shortfall is £151 a month.<sup>19</sup>

## THREE IN TEN PRIVATE RENTERS

Many private renters have to sacrifice other essential spending. Three in ten (29%) have had to borrow money in the last month to keep up with payments.<sup>20</sup> Shockingly, more than a quarter (27%) have skipped meals or cut back on food in the last month.<sup>21</sup>

It's just a joke, the local housing allowance is nowhere near what the private rental market want[s]... I can't afford living here going forward.

NORTH-EAST PARTICIPANT

## MILLIONS LIVING WITH INSECURITY

All private renters currently live with the looming threat of eviction, even if they pay their rent on time and do everything required by their housing contract. Section 21 'no fault' evictions allow landlords to evict tenants with only two months' notice, without having to give a reason.

## **172** FAMILIES EVERY DAY

This is a very real threat. Every day, 172 families are served with a section 21 'no fault' eviction notice.<sup>22</sup> The use of 'no fault' evictions is on the up – the number of court proceedings involving 'no fault' evictions increased by 25% in the last five years.<sup>23</sup>

# SEVEN IN TEN PRIVATE RENTERS

The impact of eviction is devastating. Seven in ten (69%) private renters say they would struggle to find somewhere suitable to live if they were evicted.<sup>24</sup> And 'no fault' evictions drive homelessness. In the last year alone, 24,000 households faced homelessness due to receiving a 'no fault' eviction notice.<sup>25</sup>



'People go through [...]'no fault' eviction, but because the prices have increased so much for private renting, it is very hard to then get back on to the renting ladder or get some help.'

#### SOUTH-WEST PARTICIPANT

## THE HOUSING EMERGENCY DOES NOT AFFECT EVERYONE EQUALLY

People from racially minoritised backgrounds, people with a disability, people who are lesbian, gay, bisexual or trans and families – particularly lone mothers – are more likely to be affected by the housing emergency.<sup>26</sup>

**Cramped conditions:** a quarter (24%) of Bangladeshi households and almost one in five (18%) Pakistani households experience overcrowding. This compares to 2% of White British households.<sup>27</sup>

**Unaffordable rents:** lone parent households can struggle to compete with double earners, or group households. Women, Black and Bangladeshi families and disabled people are more likely to claim housing benefit and therefore more likely to struggle to afford their rent than other groups.<sup>28</sup>

**Eviction and homelessness:** people with disabilities, some racially minoritised groups and larger families are more likely to experience eviction.<sup>29</sup> Almost one in five people who are lesbian, gay, bisexual or trans (18%) have experienced homelessness at some point in their lives.<sup>30</sup> Lone parents and Black households are more likely to live in temporary accommodation than other households.<sup>31</sup>

Structural racism affects people's housing outcomes. Black, Pakistani and Bangladeshi households are most at risk of becoming homeless due to unaffordable private rents.<sup>32</sup>

# THE DEVASTATING IMPACT OF THE HOUSING EMERGENCY

'l just couldn't live there anymore. Yes, there was mould everywhere. I wasn't happy there. It wasn't good for my health, my physical health as well, and my mental health... surely it's illegal for landlords to be [...] renting places like that where it's just not acceptable to be living.'

#### **BIRMINGHAM PARTICIPANT**

'It's the impact it has on other areas as well...if you think about it all having a negative effect on children's engagement in education, on the effect on the NHS and the local community, how many issues could be resolved or reduced simply by much more focus and empathy from providing decent housing and social support?'

#### LANCASHIRE PARTICIPANT

### Families are stuck renting unsafe and cramped homes that are making them sick and putting their lives at risk.

Damp and mouldy homes can exacerbate asthma and cardiovascular diseases.<sup>33</sup> Children living in overcrowded homes are more likely to be stressed, anxious and depressed; to have poorer physical health and a greater risk of behavioural problems.<sup>34</sup> Poor conditions can kill, as the tragic death of Rochdale toddler, Awaab Ishak, reminded us.

# Unaffordable housing traps people in a cycle of financial hardship and harms people's health.

Almost half (45%) of private renters say that worrying about how they will pay their rent is making them feel anxious or depressed. A third (33%) say it's making them sick.<sup>35</sup>

### Temporary accommodation causes major disruptions to family life as families are pushed out of their communities.

People are forced to reduce their working hours and even stop work completely.<sup>36</sup> Almost half (47%) of families with school-age children have had to move their child's school, with one in five (22%) having to move multiple times.<sup>37</sup>

# THE SOLUTIONS: WHAT'S NEEDED TO END THE HOUSING EMERGENCY

This manifesto has been created with 75 people from across the country who are living through the housing emergency. Participants' vision is for a housing system that provides affordable, safe and secure homes and guarantees strong rights for renters.

Ultimately, people want to see a housing system built on the principle that a home is a human right. They want a housing system that listens and responds to the needs of people living through the housing emergency. Participants identified four main solutions to the housing emergency:

- BUILD A NEW GENERATION OF SOCIAL RENTED HOMES
- 2 MAKE PRIVATE RENTING AFFORDABLE
- RAISE THE STANDARD OF RENTED HOMES
  - IMPROVE HOUSING RIGHTS AND HELP TO ENFORCE THEM

# BUILD A NEW GENERATION OF SOCIAL RENTED HOMES



The idea of so many houses being built per year... it's going to quickly solve the issue of many people not having access to social housing.

MANCHESTER PARTICIPANT

People's number one priority is to get many more social rented homes built – and they agree with the housing and homelessness sector's estimate that at least 90,000 new social rented homes were needed every year for 10 years. This would be enough to house low-income families most at risk of homelessness.<sup>38</sup> This number has been endorsed by the Levelling Up, Housing and Communities Select Committee.<sup>39</sup>

Participants recognise that decent, green, genuinely affordable, well-managed and well-regulated social rented homes are the only sustainable solution to the housing emergency.

Successive governments have failed to build enough social homes. Twenty years ago, social housing was the second most common housing tenure.<sup>40</sup>

But, since then, the private rental sector has more than doubled in size<sup>41</sup> and we've lost more social homes that we've built. We ended 2021/22 with 14,000 fewer social homes in England than we started with.<sup>42</sup>



As a result, the number of homeless households living in temporary accommodation is the highest ever recorded and numbers on housing waiting lists sit at 1.2 million households.<sup>43</sup>

Social rent is the only housing tenure that's affordable by design, as rents are set using a formula tied to local incomes. In some places, 'social rents' are 50% cheaper than 'affordable rents', which are set at up to 80% of market rents.<sup>44</sup> Affordable home ownership is beyond the reach of many and people have told us they're turned away from 'affordable' homes because they fail affordability checks.

For every person homeless in temporary accommodation and for every renter forced to choose between feeding their family and paying their rent, a social rented home offers the chance of a happier, healthier, more stable and productive life. This is impossible when homeless or living pay cheque to pay cheque. It's time for every political party to commit to building enough social homes to end the housing emergency. The next government must:

### COMMIT FUNDING TO BUILD A NEW GENERATION OF SOCIAL RENT HOMES - AT LEAST 90,000 A YEAR OVER TEN YEARS

- The money the government has allocated through the Affordable Homes Programme has been spent on delivering products that often aren't affordable to people on average or low incomes, like shared ownership or 'affordable rent' homes. Only 5% of all 'affordable' homes built last year were government funded social rent homes.<sup>46</sup> This is despite the fact that government modelling shows the economic benefit of building 'social rent' homes far outweighs that of 'affordable' homes.<sup>47</sup> We need to focus funding back on 'social rent' homes.

## REMOVE BARRIERS WHICH STOP SOCIAL HOUSING FROM GETTING BUILT

- Remove 'hope value' to make it cheaper for councils to buy land - so they don't have to pay top market price when buying land for social housing. Land is the single biggest cost in building homes, so the more a council or housing association spends on land, the fewer social homes we get.<sup>48</sup> 'Hope value' is a rule that forces councils - by law to pay top market price when using compulsory purchase powers to buy land so scrapping these rules will help get more social housing built.
- Remove planning loopholes so that private developers building homes for profit can't get out of building their fair share of social rented homes.
- Reform Treasury rules like 'value for money' to recognise the social value of social housing in building the health and wealth of the nation. Currently, these rules prioritise getting more housing units, even if those homes are not actually affordable to most people and prevent genuinely affordable social homes from getting funding.

### FIX PLANNING RULES SO THAT EVERY LOCAL AREA PLANS TO BUILD THE RIGHT TYPE OF HOMES IN THE RIGHT PLACES

- Government must explicitly require local authorities to have an up-to-date Local Plan that includes how they'll build homes to tackle homelessness and reduce social housing waiting lists.
- While people told us they could see some homes being built in their area, they didn't think they were the right type, or targeted on meeting need.
- Although local authorities are already required to assess housing need in their area when developing Local Plans, the assessment doesn't have to include the numbers homeless in temporary accommodation or others on social housing waiting lists. This means many areas aren't planning to build the genuinely affordable 'social rent' homes needed to tackle homelessness.
- It's also important to build specialist, 'social rent' homes.
  For example, 'sheltered housing' where people who live alone can have their own flat, but also communal space to mix with other residents, and the support of on-site staff.
- These homes are particularly important to take the pressure off health and social care services. They're often needed permanently by older people or those with disabilities or high support needs. They also provide a 'stepping stone' alternative to 'supported' hostels for people leaving social care, hospital or prison.

You need to invest for the future, not just for what's happening now, but yes, also the right type of housing in the right places. It's all right making all these big development in places, but that is maybe not what area it's needed in. Maybe it needs to be in a different area as well.

SOUTH-WEST PARTICIPANT



Private renting is becoming increasingly unaffordable. In the last 10 years, private rents increased 73% faster than incomes.<sup>49</sup> This is due to a combination of high rent rises and slow wage growth, coupled with cuts and freezes to housing benefit – impacting lower earners in particular.

However, housing benefit has faced real-terms cuts that have left the majority of claimants with a shortfall between their rent and income. These shortfalls mean just 5% of newly advertised private rented homes are affordable on housing benefit.<sup>50</sup>

Across the country many renters are at risk of eviction and homelessness because they can no longer afford to pay, or can't find an affordable private rented home when homeless.

Out of all these on here, for me personally it would be the affordability... I'm single, so I'm very much limited. The rent is extortionate, and obviously with the cost of living crisis and the way NHS staff get paid, I don't earn enough to fully move out on my own, support myself fully. I feel like, is there any help?

### **BIRMINGHAM PARTICIPANT**

**22%** OF FAMILIES

Because of the lack of social housing, the only option for many is to rent privately. The number of families renting privately has increased by 80% in 15 years, so that a fifth (22%) of families now live in a private rented home.<sup>51</sup>

# **ONE IN THREE** PRIVATE RENTERS

One in three private renters, including many who are employed, now need to claim housing benefit to cover their rent due to the high cost of private rented homes.<sup>52</sup> We need urgent investment in social rented homes to tackle the housing emergency. But in the meantime, people want private renting to be more affordable. To safeguard people from being trapped in a cycle of financial hardship, the next government must:

### ENSURE LEGISLATION INTRODUCED IN THE Renters (reform bill) 2023 is strengthened, Passed into law and enforced

Giving private tenants more security in their home by banning unfair section 21 'no fault' evictions for good. Landlords would have to give a valid reason, like selling the property, to evict tenants.

### REGULATE IN-TENANCY RENT INCREASES TO PROTECT TENANTS FROM BEING FORCED OUT BY AN UNEXPECTED RENT HIKE

- People think it's unfair that, even after section 21 is abolished, tenants could be forced to leave if the landlord hugely increased their rent in one year.
- In line with many other European countries, where renting is more affordable, participants want to see limits to in-tenancy rent increases so that landlords would not be allowed to apply above-inflation annual rent increases. This would help tenants to plan their finances and insulate them from sudden financial shocks that can trigger homelessness. This could take the form of an annual limit that is linked to inflation or real median income growth, whichever is the lowest, as the Renters Reform Coalition has proposed.<sup>53</sup>
- Provisions to ensure that tenants can challenge unfair rent increases should be made i.e., by fixing the First Tier Tribunal system<sup>54</sup> which deters tenants' challenges because they are able to determine an even higher rent than the landlord was asking for.

### UNFREEZE LOCAL HOUSING ALLOWANCE (LHA) TO COVER AT LEAST THE CHEAPEST THIRD OF RENTS, SO PEOPLE CAN AFFORD A HOME

- Until we've built enough genuinely affordable social rent homes, there must be adequate help for people to afford modest local private rents – or homelessness is inevitable.
- While rents have risen at record rates,<sup>55</sup> LHA has been frozen at 2020 levels, resulting in growing homelessness.
- Struggling renters rack up huge debts and can't sustain their tenancy. When they become homeless, councils can't find them a settled home because, if LHA doesn't cover the rent, they fail affordability checks. In some areas, no new lettings advertised online are affordable on LHA rates.
- This means councils are hamstrung in preventing homelessness and can't find a decent, affordable and secure home for people who are homeless in temporary accommodation.

If I felt as though my housing position was secure, I would be much more invested in maybe participating in local activities, or anything to improve the local area.

NORTH-EAST PARTICIPANT

### ABOLISH THE HOUSEHOLD BENEFIT CAP<sup>56</sup>

This cap limits the total amount of benefits that households can receive if they earn less than the equivalent of 16 hours at the National Living Wage. It drives up homelessness because it effectively deducts housing benefit and keeps people on the street.

- The household benefit cap now affects 113,500 households: 72% more households than before the pandemic.<sup>57</sup> The cap particularly hits people who are trying to move on from street homelessness and those with health issues or caring responsibilities, who find it impossible to increase their working hours. And it prevents women who are earning under the threshold from leaving abusive relationships, as they can't afford anywhere else.<sup>58</sup>
- The cap ignores the size of home that a family needs to avoid severe overcrowding and homelessness. So, households who are capped see dramatic shortfalls in their benefits, often leaving them with very little money to afford food and bills after rent is paid. Almost all capped households with children now live in deep poverty.
- Because social tenants are also affected, the cap can lead to homeless households failing social housing affordability checks, leaving them trapped homeless in damaging temporary accommodation, where it's difficult to work.

People's rents are more than what they're getting as housing allowance. So I think something should be done around that.

MANCHESTER PARTICIPANT

# **3** RAISE THE STANDARD OF RENTED HOMES

There are hundreds of thousands of households living in rented homes with hazardous, cramped or substandard conditions. Poor conditions are more common in private rented homes compared to social homes.<sup>59</sup> As long as private tenants can be evicted for no reason, it's risky for them to complain about substandard conditions or landlord harassment.

People want to see a housing system that promotes good health and wellbeing and takes the strain off public services. But they feel there is little accountability for poor management of social and private rented homes, as well as temporary accommodation for homeless people.

To stop people's homes harming their health, the next government must:



Living in poor-quality rented homes has harmful effects on people's health. Poor housing conditions are estimated to cost the NHS in England £1.4 billion a year. $^{60}$ 

### IMPLEMENT THE SOCIAL Housing (regulation) Act

Following six years of tireless campaigning by Grenfell United, Kwajo Tweneboa, the Awaab's Law campaign, Shelter and others, the Social Housing (Regulation) Act 2023 became law in July 2023 and will be implemented from April 2024.

### This change in the law:

- creates new Tenant Satisfaction Measures for social housing, which registered social landlords must report on
- allows the government to set strict time limits for social landlords to address serious hazards, such as damp and mould (Awaab's Law)
- creates new consumer standards for social housing, including the need for senior housing management staff to be professionally qualified
- allows the Regulator of Social Housing to proactively inspect and enforce the consumer standards, to check there are no systemic (rather than individual) breaches of the standards
- creates tougher sanctions, such as unlimited fines, for registered social landlords who systemically fail to comply

This new legislation should mean registered social landlords improve their management and maintenance of social rented homes, and poor conditions are addressed.

### INVEST IN EXISTING SOCIAL HOMES To bring them up to standard

- Even with regulation, if social landlords don't have the money to make improvements without raising rents, conditions won't improve for tenants.
- The government has acknowledged that more funding is needed and has set aside around £30 million to tackle damp and mould in Manchester and the West Midlands.<sup>61</sup> But, with fire safety and decarbonisation costs, social landlords will need more funding to improve the quality of homes. For example, the cost of bringing all existing social homes up to the Decent Homes Standard is around £2 billion.<sup>62</sup>
- The cross-party Levelling Up Housing and Communities Select Committee has called for funding to improve existing social homes, as well as to deliver on the government's commitment to increase the supply of homes for social rent.<sup>63</sup>

At the moment there's not a lot of enforcement on private landlords, so it does make it quite good that the local authority... have some kind of say over them.

MANCHESTER PARTICIPANT

Invest in stronger local authority housing enforcement teams to enforce standards in private rented houses. That sounds like that would sort out quite a lot of issues.

LONDON PARTICIPANT

### INVEST IN, AND GIVE STRONGER POWERS TO, LOCAL Housing standards enforcement teams

- The Renters Reform Bill will give tenants greater stability, but unless councils are properly funded to enforce standards, tenants will struggle to enforce their right to a decent home. Since 2010, most councils have had housing budgets slashed so they don't have the capacity to inspect properties.<sup>64</sup> There are over 4,500 properties per local environmental health officer.<sup>65</sup>
- A centralised landlord register, combined with tough financial penalties, will aid and improve council enforcement powers. A national landlord register which, if well designed, has the potential to improve tenant access to information, reveal the poor practice of unscrupulous landlords, and support and improve local authority enforcement.
- Selective licensing can drive up standards, as it allows local authorities to require private landlords to come forward for a license to let a home and confirm they meet all the required standards. But the government's 2019 review found that fewer than 13% of councils operate a licensing scheme.<sup>66</sup> This is because local authorities must meet high evidence thresholds, and receive Secretary of State approval, if they want to license more than 20% of their local area. Also, local authorities cannot require landlords to ensure their properties meet all standards before being let. These limitations seriously inhibit the usefulness of selective licensing as a tool for local authorities.
- In addition, the government is reviewing the Decent Homes Standard, with a view to updating and extending it to the private rented sector, providing an updated list of services and facilities for every property, and ensuring standards to tackle damp and mould can be strengthened.



# **IMPROVE HOUSING RIGHTS AND HELP TO ENFORCE THEM**

People believe that home should be a human right. But rights are only as strong as the ability to enforce them. For rights to exist in the real world, people need legal rights, they need to know what their rights are, and they need to have the power, legal advice and support to enforce them. But too many people fall through the cracks because they either don't have rights, don't know their rights or struggle to enforce them.

Shelter knows the value of professional, timely advice and the importance of a supportive advocate who will help people fight for their legal rights. We provide free online information, a free webchat service, local caseworkers and a free emergency helpline for people who are homeless or at risk of harm – and our legal teams represent people in court.<sup>67</sup> This helps prevent homelessness and protect people from harm every day. But many people trapped in substandard accommodation, facing homelessness or subject to unlawful practices by landlords have limited access to the help they need to improve their situation.

We want to make sure everyone has the same accessibility[sic]to the services.

**BIRMINGHAM PARTICIPANT** 

To help to prevent eviction and homelessness and support people struggling with housing problems, the next government must:

### INTRODUCE A LEGAL RIGHT TO SUITABLE EMERGENCY ACCOMMODATION AND ADEQUATE SUPPORT FOR EVERYONE AT RISK OF STREET HOMELESSNESS

- Not everyone at risk of street homelessness has a legal right to emergency accommodation: only those who are eligible, 'unintentionally homeless' and deemed in 'priority need' for assistance.
- This is why some people are forced to live on the street, or endure exploitative situations like 'survival sex', modern slavery, or exploitation from criminal gangs.<sup>68</sup> In a civilised, modern and wealthy country this is morally unacceptable.

# **26%** OF ROUGH SLEEPERS ARE NON-UK NATIONALS

 People who have 'no recourse to public funds' as a result of their immigration status have no rights to emergency accommodation, even when street homeless. One in four (26%) people rough sleeping in England are non-UK nationals, many of whom are likely to have 'no recourse'.<sup>69</sup>

- This lack of rights is a major reason people can't avoid or get off the streets, even if they go to their council for help. Our advisers regularly have to inform people who are street homeless, or at imminent risk, that they have no rights to accommodation and there is very little we can do to help them.
- During the COVID-19 pandemic, the government's 2020 'Everyone In' initiative showed that, with political will, it is possible to offer accommodation to everyone on the streets. But some people were accommodated in unsuitable accommodation or with no support, even when very unwell. Accommodation must be suitable, with adequate support.

When the pandemic was on, there was nobody living on the streets then, so why should they be living on the streets now?

NORTH-EAST PARTICIPANT



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Accountability is really important. Just because someone's got wealth, and someone doesn't have it, doesn't mean they don't have their basic needs and rights.

LONDON PARTICIPANT

### RESTORE LEGAL AID FOR HELP WITH Housing problems (such as disrepair)

- People want legal aid to be restored for housing problems like disrepair, so that they are able to enforce their legal housing rights.
- Cuts to legal aid have created 'legal aid deserts' (where it's almost impossible to get legal advice and advocacy for housing problems) in more than half of all local authority areas in England, affecting over 12 million people.<sup>70</sup> Even if someone knows their landlord, letting agent or council has infringed their rights, they're not able to enforce those rights because they often can't get timely legal advice or representation.

### INVEST IN ACCESSIBLE SUPPORT SERVICES (SUCH AS SUPPORTING PEOPLE AND HOUSING FIRST) TO PREVENT HOMELESSNESS

- Participants feel strongly that it's important for people to know their rights and have help to enforce them, as well as support to avoid or recover from homelessness
- Cuts to tenancy support services have made it harder for people facing homelessness and struggling tenants to access support to prevent eviction and homelessness.
   Spending on the Supporting People programme, which provides housing support and advice for people who are struggling, fell by 45% between 2010/11 and 2014/15 alone.<sup>71</sup>
- The next government must increase and ringfence Supporting People funding – as well as nationally rolling out Housing First services, which provide intensive tenancy sustainment support to people with high support needs.

# 

If we all knew [our] rights, they wouldn't get away with half the stuff they [landlords] get away with. That's literally it, isn't it.

SHEFFIELD PARTICIPANT

# WE MUST ACT NOW TO BUILD A BETTER FUTURE AND END THE HOUSING EMERGENCY.



Find out more and join the fight for home Please contact Shelter for more information or queries at public\_affairs@shelter.org.uk



## **APPENDIX I: GLOSSARY**

**Affordable Homes Programme:** The Affordable Homes Programme (AHP) is a government grant programme which provides grant funding to support the delivering of 'affordable' housing. Registered providers are required to bid for grant funding to support the capital costs of delivery. The AHP is administered in England (outside of Greater London) on behalf of the government by Homes England. Within London the AHP is administered by the Greater London Authority.<sup>72</sup>

**Affordable rent:** In 2011, the government introduced 'Affordable Rent' for social tenancies, which permits rents to be set at up to 80% of market rent. This is often not affordable to families on average or low incomes.<sup>73</sup>

**Household benefit cap:** The benefit cap is a limit on the total amount of benefit a household can get if they earn less than the equivalent of 16 hours at the National Living Wage a month.<sup>74</sup>

**Housing benefit:** This is intended to help renters on low incomes to afford their rent. We use this term to cover both legacy housing benefit (administered by local authorities) and universal credit housing allowance (administered by the Department for Work and Pensions).<sup>75</sup>

**Local Housing Allowance:** Local Housing Allowance (LHA) sets the amount of housing benefit that private renters can receive. Most private renters now receive housing benefit through the housing element of universal credit. Over half of private tenants have a shortfall between their LHA rate and their rent as a result of LHA being frozen since March 2020.

**Local Plan:** Local plans set planning policies in a local authority area and are very important when deciding planning applications for housing developments. Local planning authorities are required to prepare a local plan in accordance with section 20 of the Planning and Compulsory Purchase Act 2004 (as amended) and the National Planning Policy Framework.<sup>76</sup> **Section 21:** A section 21 notice starts the legal process to end an assured shorthold tenancy, under section 21 of the Housing Act 1988.<sup>77</sup> It allows 'no fault' eviction, so landlords can evict a tenant without having to give any reason for doing so, with just two months' notice. Most renters move out before the end of this notice period to avoid the eviction claim going to court.

**Social landlord:** An umbrella term used to describe both local authority landlords ('council housing') and private housing providers registered with the Regulator of Social Housing, such as housing associations. Some 'registered providers' are profit-making companies, some are notfor-profit and some have charitable status. Not all social landlords let homes for 'social rent'.<sup>78</sup>

**Social rent:** Social rent is tied to local incomes via a government formula, typically resulting outside London in rent of around 50-60% of local market rents.<sup>79</sup> It is the only genuinely affordable tenure.

**Temporary accommodation:** Temporary accommodation (TA) is provided by councils, who have statutory duties under homelessness legislation to accommodate certain families and individuals. Local authorities offer TA while a household's application for statutory homelessness assistance is being considered, or as a stopgap while they wait for the offer of a settled home.<sup>80</sup>

**Tenancy:** A tenancy is a legal right to occupy a property. Most private tenancies are assured shorthold tenancies, which means the landlord can use the section 21 process to end the tenancy.<sup>81</sup>

### **APPENDIX II: SOURCES**

- Shelter commissioned NatCen's Centre for Deliberative Research to deliver a citizens' summit on the housing emergency. NatCen delivered a deliberative research process that enabled participants to consider a range of evidence on the housing emergency across multiple workshops and make decisions on policy solutions.
- 2. 66 participants took part in this final day of prioritising policy solutions.
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# WE MUST ACT NOW TO BUILD A BETTER FUTURE AND END THE HOUSING EMERGENCY.



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We exist to defend the right to a safe home and fight the devastating impact the housing emergency has on people and society.

We believe that home is everything. Shelter, 88 Old Street, London EC1V 9HU

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