Shaping Our Future
Two Rivers Housing and Community Investment

Kevin Gulliver

Foreword by David Powell, Chair of Two Rivers Housing
Introduction by Garry King, Chief Executive of Two Rivers Housing
Shaping Our Future
Two Rivers Housing and Community Investment

Kevin Gulliver

Foreword by David Powell, Chair of Two Rivers Housing
Introduction by Garry King, Chief Executive of Two Rivers Housing
# CONTENTS

List of Charts, Tables and Maps
About Two Rivers Housing
About the Author
Acknowledgements

Foreword by David Powell, Chair of Two Rivers Housing
Introduction by Garry King, Chief Executive of Two Rivers Housing

## EXTENDED SUMMARY

1. About the Report 5

2. The Operating Environment of Two Rivers Housing 8

3. The Physical and Built Environment 18

4. The Local Economy 24

5. Social Concerns 32

6. The Living Environment 38

7. Scoping the Two Rivers Housing Neighbourhoods 42

8. Conclusions and Priorities for Community Investment 47

About the Human City Institute 53
List of Charts, Tables & Maps

CHARTS
Chart (1) - Two Rivers Housing by Neighbourhood 10
Chart (2) - Age by Gender in the Forest of Dean 16
Chart (3) - Average House Price in Gloucestershire 1995-2014 19
Chart (4) - Ratio of House Prices to Earnings in the Forest of Dean 19
Chart (6) - Average Incomes – TRH General Needs Lettings 30
Chart (7) - Working Status – TRH General Need Lettings 31
Chart (8) - Housing Benefit Eligibility – TRH General Needs Lettings 31
Chart (9) - Two Rivers Housing Tenant Support Priorities (2013) 33
Chart (10) - Tenants Priorities to Tackle Financial Exclusion 53

TABLES
Table (1) - Two Rivers Housing Key Neighbourhoods by Community Investment Priorities 45
Table (2) - District Council Vision for the Forest of Dean 51
Table (3) - Housing Association Community Investment Activities in England (2012/13) 52

MAPS
Map (2a) - Two Rivers Housing Stock 11
Map (2b) - Two Rivers Housing Stock (Forest of Dean Only) 12
Map (2c) - Index of Multiple Deprivation 13
Map (2d) - One Person Households 14
Map (2d) - Households with Six of More People 15
Map (3a) - Housing Services 20
Map (3b) - Overcrowded Housing 21
Map (3c) - Probability of Poor Housing 22
Map (3d) - Social Housing 23
Map (4a) - Income Deprivation 25
Map (4b) - Employment 26
Map (4c) - Education and Training 27
Map (4d) - Numbers of Adults without Qualifications 28
Map (5a) - Health and Disability 34
Map (5b) - Good Health and Wellbeing 35
Map (5c) - Distance to Nearest General Practitioner 36
Map (5d) - Lost Years of Life Ratio 37
Map (6a) – Environment 39
Map (6b) - Concentration of Fuel Poverty 40
Map (6c) - Crime and Community Safety 41
Map (7a) - Wards 43
Map (7b) - Postcodes 44
About Two Rivers Housing

Two Rivers Housing, which manages 4,000 homes in the Forest of Dean and surrounding areas, has a guiding ethos of ‘for the community, not for profit’. The Association is at the heart of the community in the Forest of Dean, Gloucester, Hereford, Stroud and a growing number of communities in Gloucestershire and Herefordshire.

Two Rivers Housing is a not-for-profit community organisation providing quality affordable homes for local people plus a range of community investment initiatives. Two Rivers believes that good quality homes are at the heart of people’s lives. They are the building blocks for family, health, community and the economy.

A Corporate Plan is being developed by Two Rivers Housing to provide a vision for the five years 2015 to 2020. It celebrates ten years of achievement while setting five bold objectives to move the organisation to the next level of development.

These are:

1. Providing quality affordable homes and neighbourhoods.

2. Developing our people to they feel motivated and empowered to establish excellent and effective services for customers.

3. Developing and sharing economic, social and environmental value.

4. Generating income to support the continued delivery of our core service.

5. Maintaining financial viability and maximising potential strength.
About the Author

Kevin Gulliver is Research and Development Director of the Human City Institute, Chair of the Centre for Community Research, senior partner in SWS Communications and was Secretary to the Commission on Co-operative and Mutual Housing.

Acknowledgements

The author would like to thank all at Two Rivers Housing who helped compile this report. Special thanks go to David Powell, who wrote a Foreword to the report and to Chief Executive Garry King who introduces the report.

Thanks also go to Jon Coe, Director of Customer Services, and Rachel Smith, Head of Housing, for providing data, guidance and feedback.
Involving customers and communities in shaping our future is a key element in the Two Rivers Housing Corporate Plan 2015-2020, and from which this study, to guide our future community investment, takes its title. ‘Shaping Our Future’ is a key report helping us to target vital investment in the twenty-two neighbourhoods where Two Rivers Housing primarily operates across the Forest of Dean and in adjacent districts. It supports our aim of being ‘for the community, not for profit’ and will help us advance the social purpose we have embedded in our organisation over the last decade.

The report seeks to aid our commitment to adapting, changing and innovating to support local people in the challenging economy and environment in which we all find ourselves. Moreover, it provides evidence of what our customers and communities need and expect Two Rivers Housing to deliver in these testing times to help maintain sustainable tenancies and neighbourhoods and to improve lives and life chances.

‘Shaping Our Future’ builds on the evidence base we have assembled through discussions with tenants, communities and other external stakeholders, and with board members and staff, augmented by our customer and community surveys. These wide and deep consultations inform us that our stakeholders support our aims of creating social value, fostering an ethical business development strategy, and aiding economic and environmental sustainability in the Forest of Dean and beyond.

The information included in the following report and the potential for community investment it recommends offer the Board of Management of Two Rivers Housing an opportunity to gauge priorities and design investment plans that will help the organisation to live its values on the ground in the next five years.

The report provides a starting point only and further work will be needed to ensure that we are all involved in ‘Shaping Our Future’.
Introduction

Garry King, Chief Executive
Two Rivers Housing

This report by the Human City Institute (HCI) was commissioned by Two Rivers Housing to provide supporting evidence to guide our community investment strategy as a fundamental element within our Corporate Plan 2015-2020.

The report establishes a geographical evidence base for Two Rivers Housing to inform our decisions about the nature, extent and location of investment in our communities over the next five years.

It brings together data from a range of sources and develops a synthesis to reveal potential investment priorities for us. ‘Shaping Our Future’, alongside our other consultations and corporate planning and delivery, provides a key resource to Two Rivers Housing, residents and communities.

The report also informs our community investment planning by appealing to the wider operating environment in which Two Rivers Housing delivers its social purpose and activities. The regulatory framework for social and affordable housing and the developing economic, environmental and social policy backdrop are all summarised, as are their likely effects upon our customers and communities and the sorts of community investment required to tackle the fallout from welfare reform changes and the effects of austerity.

‘Shaping Our Future’ reveals that the neighbourhoods in which Two Rivers Housing operates present a range of interrelated issues that require investment to aid community and tenancy sustainability. There are also clear opportunities for Two Rivers Housing to embed, and indeed, upgrade its community investment in a planned and co-ordinated way in partnership with local statutory and third sector partners to improve the quality of life and life chances of residents.

The report concludes that it is by working with its communities and planning the most cost-effective allocation of resources that Two Rivers Housing can realise its objective of ‘Shaping Our Future’ in the Forest of Dean and beyond.

\[\text{Signature}\]
EXTENDED SUMMARY

About the Report

- Two Rivers Housing (TRH) commissioned the Human City Institute (HCI) to undertake research to inform its Community Investment Strategy. The resulting report provides an overview of the operating environment for TRH locally, regionally and nationally affecting community investment activities; captures and maps data across a range of topics for TRH’s key neighbourhoods; draws conclusions and recommends a range of potential community investment activities to tackle key issues for tenants and others living in TRH’s neighbourhoods.

The Operating Environment of Two Rivers Housing

- For TRH the operating environment can be subdivided into three elements that affect the complexity of TRH’s role as the major affordable and social housing provider and community investor in the Forest of Dean: policy, place and people.

- Key policy drivers consist of increased regulatory pressure on social landlords to deliver VFM services as part of the government’s drive to reduce costs as part of the national debt reduction strategy, to behave more commercially in some instances while delivering on their historic social purpose, and demonstrating this delivery through increased scrutiny by boards and tenants and measuring their social return on investment. Cross-cutting themes include Localism, the Big Society, embedding mutualism, the roll-out of social enterprise models, asset transfer and community-based models of development and self-help.

- Welfare reform and austerity form a crucial economic backdrop to the work of social landlords. Coupled with stagnant wages welfare reforms have resulted in a loss of real terms incomes circulating in social housing communities of more than £3bn since 2008. This loss of purchasing power has resulted from above inflation increases in necessities, such as food and fuel, which take up disproportionate amounts of tenants’ incomes. Reforms of welfare will remove a further £2bn from tenants’ pockets by 2015. These policies call into question the sustainability of many social tenancies.

Scoping the Two Rivers Housing Neighbourhoods

- The key characteristics of the twelve chosen neighbourhoods have been assessed using the PESE (Physical, Economic, Social, Environmental) classification system devised by HCI. The characteristics have been taken from the maps shown in sections of the following report. It should be noted that the various IMD 2010 domains mapped are relative so that the descriptions of neighbourhoods reflect this relativity.

Conclusions

Conclusion (1) ~ The operating environment for TRH is becoming increasingly complex with ‘pulls’ from regulators, the private sector and the needs of tenants and communities. VFM must be balanced with delivering on social purpose. And the effects of austerity, welfare reform and the longer-term stagnation in living standards are all putting pressure on the sustainability of
tenancies, individual wellbeing, neighbourhoods and local environments. TRH’s approach to community investment is where these pressures can find a safety valve in creating a series of interventions and initiatives to support tenants and other people living in key TRH neighbourhoods in the Forest of Dean and surrounding areas.

Conclusion (2) ~ A lack of new housing coupled with demographic pressures is storing-up problems for the future of the Forest of Dean as an affordable place to live and work. The cost of home ownership relative to wages, despite some improvement during the 2008 to 2013 period, is again approaching peak levels last seen before the financial crisis. And private renting is under-developed, expensive and aimed mostly at the tourism market.

Conclusion (3) ~ The study area is predominantly the Forest of Dean, where 93 per cent of TRH’s housing is located and the City of Gloucester with 5 per cent. The Forest of Dean is a mainly rural district with no major urban centres with a population of 82,900 more than two fifth of whom live in the four market towns of Coleford, Cinderford, Newent and Lydney with the remaining three fifths living in smaller, rural and widely scattered settlements. Multiple deprivation is not widespread although some central neighbourhoods have pockets of deprivation within the top 30 per cent of all neighbourhoods in England. Gloucester has far more pronounced multiple deprivation.

Conclusion (4) ~ The Forest of Dean has a total population of almost 83,000 which is set to grow over the next few decades by about 1 to 2 per cent. Older people are set to become a greater proportion of the Forest of Dean’s population with a greater proportion of women in the older age groups. The Forest has a majority of neighbourhoods with at least 30 per cent one person households. Concentrations of large households can be found in two Gloucester neighbourhoods. Larger households are more common in Newent, Westbury-on-Severn, Blakeney and Alvington. Only 2 per cent of the population of the Forest of Dean is from a black or minority ethnic (BME) background.

Conclusion (5) ~ The Forest of Dean has historically tended to be a lagging area economically due to an over-reliance on declining industries. Suitable qualified employment for many necessitates commuting out of the district. Those jobs that exist tend to be less well paid, with nearly 85 per cent of companies employing less than 10 persons. Relatively more people are employed in the manufacturing sector compared with the national and south-west averages, although tourism is a significant sector, accounting for 7.5 per cent of employment. Generally low unemployment and long-term unemployment exist although there are some areas of high unemployment and benefit dependency.

Conclusion (6) ~ The living environment and physical environment for the Forest of Dean and surrounding area is generally very good although with pockets of deprivation relating to fuel poverty, crime and community safety, poor health and disability.

Conclusion (7) ~ TRH’s residents, while not as disadvantaged a group as national housing association norms, experience high levels of relative disadvantage which have worsened since
the onset of the financial crisis in 2008. Stagnant wages, welfare reforms and above inflation rise in necessities have eroded the incomes of TRH’s tenants putting at risk the sustainability of tenancies and communities and depressing the aggregate quality of life and general wellbeing. TRH’s assistance with the costs of food, fuel and transport through various community initiatives, and help with money advice, are all key interventions to improve neighbourhood sustainability.

Conclusion (8) ~ The key characteristics of the twelve chosen neighbourhoods have been tested against PESE (Physical, Economic, Social, Environmental) characteristics. It should be noted that the various IMD 2010 domains mapped are relative so that the descriptions in the following table reflect this. There is some variation between neighbourhoods. However, these variations tend to be relatively minor, with some neighbourhoods having a poorer economic standing, while others have health and wellbeing issues. Most neighbourhoods tend to have good quality built and natural environments although there are pockets of fuel poverty. Gloucester bucks these trends and scores poorly on all physical, economic, social and environmental indicators.

Priorities for Community Investment
- TRH’s priorities for community investment should reflect the Forest of Dean District Council’s objectives of provision of VFM services, promoting thriving communities, promoting economic activity and protecting and improving the local environment, and draw upon interventions across the social housing sector that embrace the physical, economic, social and environmental initiatives. TRH also already has considerable experience in some of these fields, especially the environmental one.

Enabling Sustainable Tenancies
- Improving affordable warmth via home improvements, heating and insulation upgrades and draft-proofing. For the wider community, a Home Improvement or Care and Repair Agency would aid elderly home owners.
- Promoting affordable and healthier food, possibly through the creation of a TRH food co-operative based around the concept of ‘sovereign’ food (the Forest of Dean already has a sovereign food collective) with provision of allotments and gardening implements.
- Provision of furnished tenancies to make a ‘house into a home’. Furnished tenancies also have a proven track record in reducing tenancy churn and costs and rent arrears.

Supporting the Local Economy
- Local procurement of goods and services could aid supply chains in the Forest of Dean and help build a ‘sheltered market’ for new small companies entering that supply chain.
- Employing local people, and TRH’s own tenants as many social landlords are now doing, is a direct way of improving employment prospects on the Forest of Dean.
- Provision of affordable credit, money and debt advice services directly, or in partnership, with local authority services and third sector agencies could help tenants control their household expenses.
• Creation of business support options for tenants to start small enterprises, and perhaps social enterprises, would help revive local economic growth and provide new opportunities for tenants.

• Extension of training and work experience programmes for tenants would also enhance their life chances.

**Enhancing the Environment**

• Older tenants need assistance in their homes, and through provision of community services to support their quality of life, to improve wellbeing and to tackle loneliness and isolation.

• TRH has considerable experience in the environmental economy and via ‘green’ initiatives and these should be extended where possible, especially in terms of reducing fuel bills.

• Gloucester in particular could do with some anti-crime and community safety initiatives.

**Enhancing Life Chances and Extending Opportunity**

• Community asset transfer to tenants and the development of community shares initiatives not only enhance tenants' life chances but also enable community-based services and facilities to be maintained for all.

• The devolution of control of housing to tenants groups, possibly via a mutual approach, could also aid tenants’ and link to the ‘asset effect’ which improves self-esteem among low income groups.
1. About the Report

Backdrop
Two Rivers Housing (TRH) commissioned the Human City Institute (HCI) to undertake research to inform its Community Investment Strategy. The research required was to assemble an evidence base about the Forest of Dean and surrounding districts in general but also for twenty-two key neighbourhoods in which TRH operates.

Aims of the Research
The key aims of the research are to:

1. Provide an overview of the operating environment for TRH locally, regionally and nationally affecting community investment activities (e.g. the regulatory framework, the economic and environmental backdrop, Localism, Big Society, VFM, welfare reform and austerity).

2. Capture data across a range of indicators from external (e.g. Office for National Statistics, Local Authorities, the NHS, the Land Registry, Government departments) and TRH sources for twenty-two operating neighbourhoods.

3. Create an integrated data framework in the form of spread sheets based around neighbourhood geography (specifically the Lower Super Output areas – LSOAs – used in the Census covering an average of 400 households) to capture data from external sources and from TRH.

4. Map key data across neighbourhoods within merged boundaries to approximate the twenty-two TRH neighbourhoods and to identify factors that affect community sustainability.

5. Recommend community investment priorities for these twenty-two neighbourhoods by the creation of contingency tables of key community sustainability data.

6. Produce a final report containing the above elements, comparisons with the national regional and local scene, commentary, conclusions and recommendations for the TRH Community Investment Strategy.

Research Approach
HCI has worked with TRH to identify key data, both externally and internally, to inform the Community Investment Strategy. Integration of TRH data with external data from a range of sources, has required geo-coding of TRH’s housing stock and key characteristics (such as housing type, number of bedrooms, tenancy type, general needs, supported, shared ownership, and relevant data from the TRH stock condition survey and asset management database plus customer satisfaction surveys).
The data collected during the research has been assembled using a community investment template\(^1\) developed in 2001 and later deployed by the National Housing Federation in its national Neighbourhood Audit\(^2\). The template includes splitting data into four key areas under the PESE framework (Physical, Economic, Social and Environmental):

- **Physical** ~ The built environment including housing and neighbourhood infrastructure.
- **Economic** ~ The local economy including employment, incomes and education and skills.
- **Social** ~ Health and well-being, community safety and cohesion.
- **Environmental** ~ Sustainable housing and communities.

**Key Data**

Key data used in the report is derived mainly from the Census 2011 and the Index of Multiple Deprivation 2010 (IMD 2010).\(^3\) Census data apply mainly to demographics. IMD 2010 is a measure of multiple deprivation at the small area level – LSOAs or Lower Super Output Areas that cover neighbourhoods of an average of 400 households. There 32,452 in England. Some census data is also available at this neighbourhood level.

The IMD 2010 is based on the idea of distinct dimensions of deprivation which can be recognised and measured separately. These are experienced by individuals living in an area.

The IMD 2010 is constructed around six separate domains which in turn are based on a series of indicators:

- **The Income Domain** includes indicators around benefit eligibility and tax credits.
- **The Health Deprivation and Disability Domain** includes indicators covering mortality, morbidity and mental health.
- **The Education, Skills and Training Domain** includes indicators of key stage educational achievement, post-16 year olds staying on at school and entry into higher education.
- **The Barriers to Housing and Services Domain** includes indicators around housing needs, homeless and affordability and distance from local services.
- **The Crime and Community Safety Domain** includes indicators showing the extent of violent crime, theft, burglary and criminal damage.
- **The Living Environment Domain** includes indicators that cover housing in poor condition and indecency and road traffic an air quality.

---


\(^3\) Department of Communities and Local Government (2010) IMD 2010 Guidance
Structure of the Report
The report first provides an overview of the operating environment of TRH. It then moves on to cover the PESE framework applied to the area in which TRH operates. Then there is more detail on the twenty-two TRH neighbourhoods sub-divided by the PESE framework. After that, some conclusions are drawn and recommendations for community investment by TRH are made.
2.

The Operating Environment of Two Rivers Housing

The operating environment for any organisation often determines the extent and nature of the activities that organisations can undertake. This is especially important for social purpose hybrid organisations (influenced by state, market and community) such as TRH. For TRH the operating environment can be subdivided into three elements that affect the complexity of TRH’s role as the major affordable and social housing provider in the Forest of Dean. It also affects TRH’s ability to deliver community investment. These three subdivisions can be identified as policy, place and people. Policy covers the major facets of the contextual backdrop to TRH’s activities, such as regulation, VFM requirements and resources availability. Place denotes the communities where residents live. And people in this context refers chiefly to residents and their household characteristics and needs. These are address in turn below.

Policy
The current and likely future policy context in which TRH operates stresses localism, community-based management, and co-production of services, stressing local delivery and scrutiny by tenants and communities. Maximising social value within a VFM framework created by the HCA’s VFM requirement, and measurement of community impact and social return on investment (SROI) are now key concerns of social landlords. Community investment, to which TRH is committed in its Corporate Plan, is a major way of rising to the challenges of this developing agenda. The Localism Act (2011) and the Public Services (Social Value) Act 2012 exemplify the required approach and offer TRH opportunities as well as challenges as the move towards a more commercial approach and ‘profit for a purpose’ are rolled out alongside. The move away from social housing to affordable and market rent, and the creation of profit-making subsidiaries, create further challenges for social landlords that view social purpose as their top priority.

In addition, the creation of more co-operative models of service delivery is now supported by all political parties which are persuaded of the efficacy of mutual approaches. Although underdeveloped in social housing, mutualism is a growing policy theme that is unlikely to abate whatever the political stripes of the next government. The deployment of the assets of social landlords, and other community assets owned by local authorities, to achieve multiple and deep impacts is also a policy driver. Recipient bodies for community assets are forming around various social enterprise models including mutual and community interest companies. Here TRH could assess how its assets could be used to drive change in its neighbourhoods and offer tenants the opportunity to control assets to their benefit.

---

4 National Housing Federation (2014) An Ambition to Deliver: Housing Associations Unbounded. NHF
5 Gulliver K. et al. (2013) More than Markets: Mutual and Cooperative Housing in the UK. Human City Institute
The Big Society, incorporating volunteering, charitable endeavour and mutualism remains an important policy terrain despite scepticism in the ‘Westminster village’. Social landlords have a key role to play in delivering the Big Society at the neighbourhood level. Their support for volunteering programmes, asset transfer to tenant and communities and developing mutual models of service delivery are major mechanisms for them to explore. Alongside, the community land trust network and community shares movement are providing local solutions to local problems: in particular the creation of affordable and sustainable home ownership and preserving local assets, such as shops, pubs and post offices from closure.

Welfare reform and the government’s austerity programme, targeted at reducing the public sector deficit and national debt, have affected the living standards and housing situation of many living in social housing and eroded local services. The Bedroom Tax and Benefit Cap have had particular outcomes for social tenants with some having to move to smaller homes where available and the incomes of many reduced as a result. Coupled with stagnant wages, especially of the low paid, welfare reforms have resulted in a loss of real terms incomes circulating in social housing communities of more than £3bn since 2008. This loss of purchasing power has resulted from above inflation increases in necessities, such as food and fuel, which take up disproportionate amounts of tenants’ incomes. Reforms of welfare will remove a further £2bn from tenants’ pockets by 2015. These policies are calling into question the sustainability of many social tenancies. Community investment strategies can be deployed as a means of alleviating this growing unsustainability.

Place
The study area for this report is predominantly the Forest of Dean, where 93 per cent of TRH’s housing is located and the City of Gloucester with 5 per cent. Other areas in Wales and Stroud are not included because of their negligible stock holdings. The table and maps on the following pages illustrate the concentrations of TRH’s housing. Consequently, the description of ‘place’ is largely applicable to the Forest of Dean.

The Forest of Dean is a mainly rural district with no major urban centres consisting of twenty-seven electoral wards and forty-nine neighbourhoods (LSOAs). The Forest of Dean currently has a population of 82,900 living in an area covering 526 square kilometres. Over 120 square kilometres of this is woodland, managed by the Forestry Commission and others. The Forest of Dean area is set between the Rivers Severn and Wye and is an area of outstandingly beautiful countryside which attracts many visitors. Other than the four ‘market’ towns the Forest of Dean has a dispersed settlement pattern. It has a ‘specialness’ important to local people arising from its cultural identity and high quality natural environment. Some forty-two per cent of the population are based in the four market towns of Coleford, Cinderford, Newent and Lydney with the remaining 58 per cent living in smaller, rural and widely scattered settlements. The pattern of TRH’s housing stock location mirrors this population pattern. The Forest of Dean has good road communications, with the M4, M5 and M50 in close proximity. Multiple deprivation [see map (2c) on page 10] is not widespread across the Forest of Dean although some central neighbourhoods have pockets of deprivation within the top 30 per cent of all neighbourhoods in England. Gloucester has far more pronounced multiple deprivation.
Chart (1) - Two Rivers Housing by Neighbourhood (2014)
[Source: TRH (2014)]

- Lydney: 967
- Coleford: 768
- Cinderford: 656
- Blakeney: 651
- Longhope: 504
- Lydbrook: 25
- Newent: 273
- Gloucester: 186
- Mitcheldean: 106
- Ruardean: 97
- Drybrook: 93
- Chepstow: 68
- Wesbury: 62
- Dymock: 48
- Newnham: 47
- Stroud: 23
- Other: 54
People
As mentioned above, the Forest of Dean has a total population of almost 83,000 which is set to grow over the next few decades by about 1 to 2 per cent (a lower rate than the south-west or England). However, as chart (2) below illustrates, the age components of the Forest of Dean’s population, and what underpins the qualitative nature of future population growth, is an unusual age and gender structure. Older people are set to become a greater proportion of the Forest of Dean’s population – the number of over 90 year olds outstrips new-borns. What is also noteworthy is that greater proportion of women in the older age groups. This becomes more pronounced in aged groups of 75 years and over. The oldest age groups are most frequently found in and around Coleford and in the rural area north-east of Newent.

![Chart (2) - Age by Gender in the Forest of Dean](source: Census [2011])

There is a noticeable ‘hollowing-out’ of working age groups 20 to 44 years. Additionally, the chart shows a population peak around 10-20 years, with males outnumbering females, which will be requiring, homes, jobs, education and training in the near future. Younger age groups are more common in Newland and St Briavels, Awre, Little Dean and Ruspidge and Harlpury wards. Maps (2d) an (2c) on the previous pages show where the concentration of one person and larger (6 or more person) households are located. Gloucester has one of the largest concentrations of one person households (at more than 60 per cent in some neighbourhoods). The Forest has a majority of neighbourhoods with at least 30 per cent one person households. Concentrations of large
households can be found in two Gloucester neighbourhoods. Larger households are more common in Newent, Westbury-on-Severn, Blakeney and Alvington.

More than 98 per cent of the population of the Forest of Dean is from a white European background. Of those from a black or minority ethnic (BME) background, 0.6 per cent are Asian, 0.6 per cent are of mixed ethnicity and 0.2 per cent are from an African-Caribbean background. A further 0.1 per cent classify themselves as gypsies or travellers.

TRH’s tenant group, identified from the last STAR survey, has the following characteristics:

- A generally older tenant group than average; although not exclusively so since more than half are under retirement age and 1 in 7 of general needs tenants are aged under 35 years.
- Women-headed households form 57 per cent of total tenants.
- Around 10 per cent are from a BME background.
3.

The Physical and Built Environment

Overview
This section provides an overview of the Forest of Dean physical and built environment, including housing conditions and costs. It then moves on to explore how some of these physical indicators are geographically located.

Housing Costs
Between 1995 and 2014, the average house price rose from £64,430 to £173,030 although the highpoint was in 2008 with an average of £193,905.

Housing affordability in the Forest of Dean worsened over the last fifteen years with the ratio of house price to annual income rising from 3.6 per cent in 1997 to 9.4 per cent in 2008. The ratio for lower quartile house price to lower quartile income followed a similar pattern. After the highpoint in 2008, the ratio declined somewhat to 6.9 but has begun again to climb, reaching 7.5 per cent in 2012. Private sector rents have also been on the rise over the last few years although the rate of rental inflation has slowed.

Geographical Observations
These are shown in the following maps:

- Map (3a) shows the extent of ‘deprivation’ of housing services covering housing affordability and access to housing services. As the map illustrates, the Forest of Dean has a number of neighbourhoods that are in the worst 10 per cent reflecting the poor affordability of local housing and the absence of localised housing and other services.

- Map (3b) shows that, while overcrowded housing is not a major concern, there are pockets of housing in the Forest of Dean with 4 to 8 per cent of households overcrowded. Gloucester has neighbourhoods where 20 to 30 per cent of households are overcrowded.

- Map (3c) shows the ‘probability’ of poor housing (including ‘indecency’ and sub-standard). There are many neighbourhoods in the Forest of Dean and Gloucester where there is a medium to high probability of poor housing reflecting the generally older housing stock.
Chart (3) - Average House Price in Gloucestershire 1995-2014

[Source: Land Registry (2014)]

Chart (4) - Ratio of House Prices to Earnings in the Forest of Dean

[Source: DCLG (2014) Live Tables]
4.

The Local Economy

In economic terms, the Forest of Dean has historically tended to be a lagging area due to an over-reliance on declining industries. As a consequence, although its residents have a below national average level of unemployment, suitable qualified employment for many necessitates that they commute out of the district: there is a significant outflow of commuters from the district, with daily net commuting journeys from the district currently at 10,000 approximately. Those jobs there are in the district tend to be less well paid, with nearly 85 per cent of companies employing less than 10 persons. Relatively more people are employed in the manufacturing sector compared with the national and south-west averages. Tourism is a significant sector of the economy, accounting for 7.5% of employment and generating £110 million in 2009.

Generally low unemployment and long-term unemployment exist although there are some areas of high unemployment. The economically active population constitutes more than 82 per cent. Training and qualifications are generally higher than national averages. The latest figures from DWP show that there are 9,831 people claiming unemployment benefits across Gloucestershire, with the number falling over the last two years. Of the total, 6,530 men and 3,301 women claimed Jobseekers Allowance (JSA) in the last month’s figures. Unemployment fell in all six districts except the Forest of Dean, which saw a small rise to 1,293.

Geographical Observation
These are shown in the following maps:

- Map (4a) reveals pockets of income deprivation in the worst 30 per cent of neighbourhoods in England.
- Map (4b) mirrors the above pattern for levels of neighbourhood unemployment, especially in the middle region of the Forest o Dean and the centre of Gloucester.
- The Forest of Dean and Gloucester has a few neighbourhoods where education and training deprivation and the number of adults without qualifications are both high.
Two Rivers Housing and Economic Issues

TRH’s residents, while not as disadvantaged group as national housing association norms, experience high levels of relative disadvantage which have worsened since the onset of the financial crisis in 2008, as revealed by the 2013 STAR survey and trends in lettings from the Continuous Recording (CORE):

- One in ten lettings on average of the last seven years have been made to homeless households.
- Only 1 in 5 households have incomes not derived from benefits – 53 per cent derive all of their income from benefits.

These trends are reflected in charts (3) and (4) on the previous page. Chart (3) indicates that the proportion of economically active TRH tenants may be falling. Using lettings as a proxy, the proportion of economically active tenants has fallen from 41 to 29 per cent over the last seven years with full-time workers dropping from 31 to 21 per cent. This has consequence for the number of housing benefit claimants, which has climbed from 45 per cent in 2007 to 78 per cent in 2013.

Across the social housing sector, the majority of residents face multiple pressures on their household incomes which impinges directly and indirectly on their ability to sustain their tenancies and play a meaningful part in their communities. This has been created by stagnant wages; only inflation level increases in benefits and pensions (with benefits capped at 1 per cent for the next three years) but a higher level of inflation in food, fuel and transport, which take up larger proportion of the incomes of the low paid and those on benefits; and, welfare reforms aimed directly at social tenants (such as the bedroom tax) and indirectly (through the benefit cap).

Tables (1) over the page illustrates how inflation has increased for major purchase areas for tenants and the change in TRH’s tenants’ average net weekly household incomes over the same period (2007 to 2013).

The average income of TRH tenant households, taken from the 2013 STAR survey is £11,200 which fits quite well with the average income from CORE (at £11,600 for the same year). Both of these averages are above national and south-west averages but are still relatively low incomes. What is most important here is the trend in average incomes for TRH tenants over time: This is shown in table (6). Over the 2007 to 2013 period, the average income for TRH tenants has risen by £14 per week in cash terms or 6.7 per cent overall. However, the consumer price index (CPI) – see table (5) - has risen by 19.9 per cent over the same period. This equates to a real terms decline in average income of £13.20 per week, or £686.40 per annum. But since lower income household spend more of their incomes on necessities, and these necessities have seen much higher levels of inflation, then it is highly likely that TRH tenants have experienced a loss in real terms average income of in excess of 25 per cent, or £52.25 per week and £2,717 per annum comparing 2007 with 2013. The consequent loss of purchasing power in TRH’s neighbourhoods is likely to be in excess of £44m over seven years. This will not only have had an effect on the standard of living of TRH’s tenants but also on the quantity of money circulating in TRH’s neighbourhoods calling into questions the economic sustainability of tenancies and communities.
[Source: ONS CPI Tables [2014]]

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy - electricity &amp; gas</td>
<td>47.3</td>
</tr>
<tr>
<td>Travel &amp; transport</td>
<td>36.5</td>
</tr>
<tr>
<td>Food &amp; drink</td>
<td>31.5</td>
</tr>
<tr>
<td>Water rates &amp; meters</td>
<td>30.7</td>
</tr>
<tr>
<td>Housing - rent &amp; services</td>
<td>21.8</td>
</tr>
<tr>
<td>Recreational services</td>
<td>20.2</td>
</tr>
<tr>
<td>Communication services</td>
<td>13.3</td>
</tr>
<tr>
<td>CONSUMER PRICE INDEX</td>
<td>18.9</td>
</tr>
</tbody>
</table>

Chart (6) - TRH Tenants' Average Net Weekly Household Incomes
[Source: Continuous Recording (CORE) Lettings 2006/07 to 2012/13]
5.

Social Concerns

Overview
This section provides an overview of some key social issues in the Forest of Dean, especially health and wellbeing, followed by the chief priorities for advice expressed by TRH tenants.

It then moves on to reveal the geographical dispersal of some of these key social indicators.

Health and Wellbeing
Health and wellbeing are key issues in the Forest of Dean partly because of the large number of older people, especially those in the over 90 age group. The majority of these older people still live in their own homes. Poor health and disability are above regional and national average. And one third of TRH residents report long-term health problems that affect their daily activities.

Geographical Observations
These are shown in the following maps:

- Map (5a) illustrates the location of the highest levels of poor health and disability in the middle region of the Forest of Dean and widespread in Gloucester.
- The majority of neighbourhoods in the Forest of Dean rate their health and wellbeing as average or poor [see map (5b)].
- Map (5c) estimates the distance that Forest of Dean residents, and those living in surrounding areas, have to travel to see a GP. As can be seen, this is a major problem with most neighbourhoods at least 1 mile away from a GP’s surgery and some more than 2 miles.
- Map (5d) explores the lost years of life ratios (per 1,000 resident years). Many neighbourhoods are about average for this indicator but with slightly worst pockets in parts of the Forest of Dean and Gloucester.

Demand for Money and Benefit Advice
The squeeze on the incomes of TRH’s tenants, discussed in the previous section has precipitated demand for high levels of advice around maximising benefits and minimising household running costs plus help with fuel cost and those associated with household contents insurance, as show in chart (9) over the page.

Support for full benefit entitlement scores highest (at 39 per cent) – perhaps unsurprisingly given the raft of welfare benefit changes TRH resident have to cope with.
More than one fifth of TRH residents (22 per cent) ask for help with the rising costs of fuel. A further 12 per cent ask for assistance in dealing with growing household expenses. Just over one fifth (21 per cent) also need support with their household contents insurance.
6.

The Living Environment

Overview
An overview of the Forest of Dean’s living environment is presented in the following pages covering the overall quality of the living environment, fuel poverty, and crime and community safety. The section then describes the geographical spread of these key environmental indicators.

Geographical Observations
These are shown in the following maps:

- The living environment for the majority of residents in the Forest of Dean, as shown in map (6a), is generally good. A few neighbourhoods fall within the worst 40 per cent in England. However, Gloucester has a handful of neighbourhoods judged to be within the worst 10 per cent in England.

- Map (6b) reveals that there are average levels of fuel poverty in the Forest of Dean based upon the ‘old’ definition of 10 per cent of income spent on fuel. There are a few pockets with higher levels, especially in Gloucester.

- Map (6c) reveals that crime and community safety are not significant problems in the Forest of Dean with the exception of a few isolated neighbourhoods. Gloucester, however, has very high levels of crime and poor community safety.
7.

Scoping the Two Rivers Housing Neighbourhoods

Although TRH has designated twenty-two neighbourhoods for its Asset Management Strategy, and around which it wishes to deliver its future community investment activities, many of these neighbourhoods do not fit closely with IMD 2010 and Census 2011 geography. In addition, the number of TRH’s homes in these neighbourhoods varies considerably.

Consequently, to aid analysis, these twenty-two neighbourhoods have been compressed into twelve with eleven in the Forest of Dean and Gloucester city taken as a whole. Stroud and South Herefordshire neighbourhoods have been excluded because of small stock holdings.

The geography of TRH’s neighbourhoods is shown in maps (7a) and (7b) using wards, postcodes and LSOAs.6

Overview of Key Neighbourhoods

The key characteristics of the twelve chosen neighbourhoods are shown in table (1). Characteristics of these neighbourhoods are shown under the PESE (Physical, Economic, Social, Environmental) classification system devised by HCI. The characteristics have been taken from the maps shown in previous sections of the report. It should be noted that the various IMD 2010 domains mapped are relative so that the descriptions in the following table reflect this.

There is some variation between neighbourhoods. However, these variations tend to be relatively minor, with some neighbourhoods having a poorer economic standing, while others have health and wellbeing issues. Most neighbourhoods tend to have good quality built and natural environments although there are pockets of fuel poverty.

Gloucester bucks these trends and scores poorly on all physical, economic, social and environmental indicators.

Priorities for Community Investment

A key TRH requirement in commissioning this research was to prioritise the neighbourhoods where it operates for community investment. However, this is difficult since some neighbourhoods require significant investment in physical infrastructure, including housing, while others experience greater economic deprivation, and yet others are environmentally deprived or require support for health and disability issues. Table (1) illustrates this clearly. This proviso needs to be understood when viewing the prioritised neighbourhoods shown on page 46.

---

6 Lower Super Output areas – LSOAs – with around 32,500 used in the Census covering an average of 400 households.
<table>
<thead>
<tr>
<th>KEY TRH NEIGHBOURHOODS</th>
<th>PHYSICAL</th>
<th>ECONOMIC</th>
<th>SOCIAL</th>
<th>ENVIRONMENTAL</th>
</tr>
</thead>
</table>
### Priority Neighbourhood (1) ~ Gloucester
Gloucester’s inner areas are clearly the most multiply deprived of all TRH’s neighbourhoods. Housing problems, income deprivations, high unemployment and poor environment and health make this the number one priority despite limited TRH stock holdings.

### Priority Neighbourhood (2) ~ Newnham
Newnham is characterised by poorer quality housing and services, and average deprivation associated with economic, social and environmental factors.

### Priority Neighbourhood (3) ~ Blakeney
Blakeney has poor housing and services and average income and employment deprivation coupled with concentrations of adults without qualifications.

### Priority Neighbourhood (4) ~ Cinderford
Cinderford has average levels of housing deprivation but above average instances of income and employment deprivation. Very high education and training deprivation and concentrations of adults without qualifications.

### Priority Neighbourhood (5) ~ Lydney
Lydney is marked by high income, education and training deprivation. Above average levels of poor health and disability are equally noticeable.

### Priority Neighbourhood (6) ~ Newnham
Newnham exhibits poor quality housing and services. It scores only average on economic, social and environmental indicators.
8.

Conclusions and Priorities for Community Investment

This section draws some conclusions about the proceeding analyses. It then moves on to recommend some priorities for TRH’s future community investment with reference to the Forest of Dean District Council’s community plan objectives, the examples of social landlords elsewhere in England and reviewing the research of HCI with other social landlords and other sectors.

Conclusions
The proceeding analyses point to a series of conclusions about neighbourhoods in which TRH operates that can inform its future community investment activities. These are shown below:

Conclusion (1) ~ The operating environment for TRH is becoming increasingly complex with ‘pulls’ from regulators, the private sector and the needs of tenants and communities. VFM must be balanced with delivering on social purpose. And the effects of austerity, welfare reform and the longer-term stagnation in living standards are all putting pressure on the sustainability of tenancies, individual wellbeing, neighbourhoods and local environments. TRH’s approach to community investment is where these pressures can find a safety valve in creating a series of interventions and initiatives to support tenants and other people living in key TRH neighbourhoods in the Forest of Dean and surrounding areas.

Conclusion (2) ~ A lack of new housing coupled with demographic pressures is storing-up problems for the future of the Forest of Dean as an affordable place to live and work. The cost of home ownership relative to wages, despite some improvement during the 2008 to 2013 period, is again approaching peak levels last seen before the financial crisis. And private renting is under-developed, expensive and aimed mostly at the tourism market.

Conclusion (3) ~ The study area is predominantly the Forest of Dean, where 93 per cent of TRH’s housing is located and the City of Gloucester with 5 per cent. The Forest of Dean is a mainly rural district with no major urban centres with a population of 82,900 more than two fifth of whom live in the four market towns of Coleford, Cinderford, Newent and Lydney with the remaining three fifths living in smaller, rural and widely scattered settlements. Multiple deprivation is not widespread although some central neighbourhoods have pockets of deprivation within the top 30 per cent of all neighbourhoods in England. Gloucester has far more pronounced multiple deprivation.

Conclusion (4) ~ The Forest of Dean has a total population of almost 83,000 which is set to grow over the next few decades by about 1 to 2 per cent. Older people are set to become a greater proportion of the Forest of Dean’s population with a greater proportion of women in the older age groups. The Forest has a majority of neighbourhoods with at least 30 per cent one person
households. Concentrations of large households can be found in two Gloucester
neighbourhoods. Larger households are more common in Newent, Westbury-on-Severn,
Blakeney and Alvington. Some 2 per cent of the population of the Forest of Dean is from a black
or minority ethnic (BME) background.

Conclusion (5) ~ The Forest of Dean has historically tended to be a lagging area economically
due to an over-reliance on declining industries. Suitable qualified employment for many
necessitates commuting out of the district. Those jobs that exist tend to be less well paid, with
nearly 85 per cent of companies employing less than 10 persons. Relatively more people are
employed in the manufacturing sector compared with the national and south-west averages.
Although tourism is a significant sector, accounting for 7.5 per cent of employment. Generally
low unemployment and long-term unemployment exist although there are some areas of high
unemployment and benefit dependency.

Conclusion (6) ~ The living environment and physical environment for the Forest of Dean and
surrounding area is generally very good although with pockets of deprivation relating to fuel
poverty, crime and community safety, poor health and disability.

Conclusion (7) ~ The TRH’s residents, while not as disadvantaged a group as national housing
association norms, experience high levels of relative disadvantage which have worsened since
the onset of the financial crisis in 2008. Stagnant wages, welfare reforms and above inflation rise
in necessities have eroded the incomes of TRH’s tenants putting at risk the sustainability of
tenancies and communities and depressing the aggregate quality of life and general wellbeing.
TRH’s assistance with the costs of food, fuel and transport through various community initiatives,
and help with money advice, are all key interventions to improve neighbourhood sustainability.

Conclusion (8) ~ The key characteristics of the twelve chosen neighbourhoods have been tested
against PESE (Physical, Economic, Social, Environmental) characteristics. It should be noted that
the various IMD 2010 domains mapped are relative so that the descriptions in the following table
reflect this. There is some variation between neighbourhoods. However, these variations tend to
be relatively minor, with some neighbourhoods having a poorer economic standing, while others
have health and wellbeing issues. Most neighbourhoods tend to have good quality built and
natural environments although there are pockets of fuel poverty. Gloucester bucks these trends
and scores poorly on all physical, economic, social and environmental indicators.

Priorities for TRH Community Investment
It is recommended that TRH takes into account the District Council’s ambition to make the Forest
of Dean ‘a great place to live, work and stay’ through provision of VFM services, promoting
thriving communities, promoting economic activity and protecting and improving the local
environment, as summarised in table (2) over the page. Social landlords have developed a wide
repertoire of community investment activities, as evidenced by the NHF in its neighbourhood
audits.
Table (2) -

District Council Vision for the Forest of Dean –
‘A great place to live, work and stay’

The Sustainable Community Plan for the Forest of Dean – ‘Our Forest, Our Future’ clearly sets out a direction of travel by 2020 the Forest of Dean district to be a place:

- Where the high quality of our environment is valued and enhanced for future generations and the causes and effects of climate change are addressed.
- Where community life is strengthened and all individuals are confident, safe, feel part of their community and are proud of it.
- Where the economy is vibrant and strong and people can access the services they need.
- With a distinctive identity locally and nationally.

PRIORITIES AND OBJECTIVES FOR THE FOREST OF DEAN

1. **Provide value for money services**
   - Being clear about the strategic direction and priorities to make best use of resources.
   - Putting our customers first to improve access to our services and improve customer satisfaction.
   - Investing in staff and councillors to meet the changing needs of our community.

2. **Promote thriving communities**
   - Enabling the provision of homes to meet local needs.
   - Ensuring planning policy meets community needs and protects and enhances the character of the district.

3. **Encourage a thriving economy**
   - Working with local businesses to create and sustain good quality local jobs.
   - Working with partners to attract investment to support the local economy.
   - Supporting tourism by promoting the Forest of Dean as a place to visit.

4. **Protect and improve the environment**
   - Increasing recycling, encouraging composting and reducing waste.
   - Helping to mitigate and adapt to the impacts of climate change on local communities.
### Table (3) – Housing Association Community Investment Activities in England (2012/13)

<table>
<thead>
<tr>
<th>Activity Headings</th>
<th>Activities</th>
<th>Community Investment (£)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Physical:</strong></td>
<td>Decent Homes, Repairs &amp; Maintenance</td>
<td>£1bn invested pa employing many thousands of via DLOs, contractors &amp; supply-chains</td>
</tr>
<tr>
<td></td>
<td>Neighbourhood Facilities:</td>
<td>1,000 facilities</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Investment in £352m pa (£152pa from own resources)</td>
</tr>
<tr>
<td><strong>Economic:</strong></td>
<td>Employment &amp; Enterprise:</td>
<td>574 services delivered, 68,000 people benefitted, 640 staff employed directly</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Investment of £45m pa (£26m from own resources)</td>
</tr>
<tr>
<td></td>
<td>Education &amp; Skills:</td>
<td>1,238 services, delivered, 246,000 people benefitted, 950 staff employed directly</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Investment of £66m pa (£46m from own resources)</td>
</tr>
<tr>
<td></td>
<td>Poverty &amp; Social Exclusion:</td>
<td>984 services delivered, 368,000 people benefitted, 450 staff employed directly</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Investment of £45m pa (£26m from own resources)</td>
</tr>
<tr>
<td><strong>Social:</strong></td>
<td>Well-Being</td>
<td>656 services delivered, 406,000 people benefitted, 580 staff employed directly</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Investment of £41m pa (£23m from own resources)</td>
</tr>
<tr>
<td></td>
<td>Safety &amp; Cohesion:</td>
<td>1,878 services delivered, 1.7m people benefitted, 640 staff employed directly</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Investment of £91m pa (£51m from own resources)</td>
</tr>
<tr>
<td><strong>Environmental:</strong></td>
<td>Environmental:</td>
<td>1,472 services delivered, 17m people benefitted, 690 staff employed directly</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Investment of £79m pa (£62m from own resources)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Range of ‘green’ schemes, strategies &amp; policies including affordable warmth, carbon footprint measurement, recycling</td>
</tr>
</tbody>
</table>

Source: NHF (2013) Neighbourhood Audit
All told, social landlords invest £750m annually in their communities, spread across interventions that embrace the physical (such as home improvements), the economic (like employment, training and anti-poverty initiatives), social (for example, improving wellbeing, community safety and wellbeing), and environmental (such as tackling fuel poverty, enhancing affordable warmth, and reducing carbon emissions).

TRH already has considerable experience in some of these fields, especially the environmental one. Some of the community investment activities TRH should consider are summarised below and supported by evidence from other HCI surveys shown in chart (10):

**Chart (10) - Tenants Priorities to Tackle Financial Problems**

[Source: HCI Survey (2014)]

<table>
<thead>
<tr>
<th>Service</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help with furniture &amp; white goods</td>
<td>52</td>
</tr>
<tr>
<td>Provide furniture &amp; white goods directly</td>
<td>49</td>
</tr>
<tr>
<td>Help with employment &amp; training</td>
<td>38</td>
</tr>
<tr>
<td>Provide short-term loans</td>
<td>37</td>
</tr>
<tr>
<td>Help with budgeting &amp; money management</td>
<td>28</td>
</tr>
<tr>
<td>Provide debt &amp; money advice</td>
<td>26</td>
</tr>
<tr>
<td>Reduce housing costs (rents &amp; service charges)</td>
<td>22</td>
</tr>
<tr>
<td>Provide banking &amp; loan services</td>
<td>21</td>
</tr>
<tr>
<td>Help tenants start businesses</td>
<td>15</td>
</tr>
</tbody>
</table>

**Enabling Sustainable Tenancies**

- Improving affordable warmth via home improvements, heating and insulation upgrades and draft-proofing. For the wider community, a Home Improvement or Care and Repair Agency would aid elderly home owners.

- Promoting affordable and healthier food, possibly through the creation of a TRH food co-operative based around the concept of ‘sovereign’ food (the Forest of Dean already has a sovereign food collective) with provision of allotments and gardening implements.
• Provision of furnished tenancies to make a ‘house into a home’. Furnished tenancies also have a proven track record in reducing tenancy churn and costs and rent arrears.

Supporting the Local Economy
• Local procurement of goods and services could aid supply chains in the Forest of Dean and help build a ‘sheltered market’ for new small companies entering that supply chain.
• Employing local people, and TRH’s own tenants as many social landlords are now doing, is a direct way of improving employment prospects on the Forest of Dean.
• Provision of affordable credit, money and debt advice services directly, or in partnership, with local authority services and third sector agencies could help tenants control their household expenses.
• Creation of business support options or tenants to start small enterprises, and perhaps social enterprises, would help revive local economic growth and provide new opportunities for tenants.
• Extension of training and work experience programmes for tenants would also enhance their life chances.

Enhancing the Environment
• Older tenants need assistance in their homes, and through provision of community services to support their quality of life, to improve wellbeing and to tackle loneliness and isolation.
• TRH has considerable experience in the environmental economy and via ‘green’ initiatives and these should be extended where possible, especially in terms of reducing fuel bills.
• Gloucester in particular could do with some anti-crime and community safety initiatives.

Enhancing Life Chances and Extending Opportunity
• Community asset transfer to tenants and the development of community shares initiatives not only enhance tenants’ life chances but also enable community-based services and facilities to be maintained for all.
• The devolution of control of housing to tenants groups, possibly via a mutual approach, could also aid tenants’ and link to the ‘asset effect’ which improves self-esteem among low income groups.
About the Human City Institute

MISSION
The Human City Institute is a charitable research institute and educational ‘thinktank’ dedicated to investigating social and economic exclusion, social justice and inequality, sustainable communities, issues around faith and ethnicity, health, housing and urban policies, quality of life and happiness, so promoting more human cities that meet the future needs and aspirations of their residents.

VALUES

People-Focused
Human cities begin with putting people and their needs first.

Community Well-being
Wellbeing, happiness and quality of life are intrinsic to human communities.

Social Justice, Equality & Diversity
Enhanced social justice and greater equality foster fairer and more human societies.

No Community Left Behind
Community, ethnic and faith-based disadvantage is a core concern.

Sustainability
Sustainable environments are vital for the development of more human cities.

Evidence-Focused
Development of solutions and futures is based on research evidence.

Innovative & Informative
Solutions and their communication need to be innovative and informative.

Partnership
Working with others is fundamental to a human city approach.

Involvement
Involvement of communities and other stakeholders is central the research ethos.

RESEARCH THEMES
HCI has developed a vision for its work built upon a thematic research programme that incorporates six key themes.

These six themes not only relate to current and likely future policy concerns, but also have their roots in the historic work of HCI:
● **REALISING THE HUMAN CITY** ~ Overview of ‘human cities’ including measurement via indices and incorporating longitudinal and case studies of human neighbourhood projects and approaches and their dissemination.

● **NO COMMUNITY LEFT BEHIND** ~ Including the geography of faith, BME and lifestyle groups and their relative socio-economic exclusion and inequalities between communities, and ways of aiding their progress within ‘human cities’.

● **SOCIAL EXCLUSION, INVESTMENT & INNOVATION** ~ Covering the role of social investment approaches and development of innovative, social enterprises within communities to alleviate poverty and disadvantage via innovation.

● **SOCIAL JUSTICE & INEQUALITY IN HEALTH, WEALTH & LIFE CHANCES** ~ Exploring inequality impact on health, wealth and life chances and how to further social justice.

● **PUBLIC VALUE, MUTUALISM & THE BIG SOCIETY** ~ Involving comparative studies of public value, mutual and co-operative, community and neighbourhood-based approaches to realise the ‘human city’.

● **NEW VISIONS FOR HOUSING** ~ Involving development of new perspectives on how housing in the UK might be made fairer, greener and more affordable with a flourishing social housing sector.

● **COHORT STUDIES** ~ Exploring the needs and aspirations of age and lifestyle cohorts such as young and old people, various LGBT communities.

---

The HUMAN CITY institute
239 Holliday Street Birmingham B1 1SJ
E human.city@btinternet.com
Tw @humancityinst
www.humancity.org.uk
This report by the Human City Institute (HCI) was commissioned by Two Rivers Housing as part of its corporate planning process. The report seeks to establish a geographically-constructed, evidence base to inform the community investment strategy of Two Rivers Housing as it seeks to ‘Shape Our Future’ by involving residents and communities in decisions about the nature and extent of community investment made by their social landlord. Bringing together data from a range of sources, including the Census, the Index of Multiple Deprivation, Department of Work and Pensions data on incomes, wages and benefits, the NHS on public health and inequalities, house prices and house-building statistics and local data on key community issues, ‘Shaping Our Future’ provides a key resource to Two Rivers Housing, residents and communities. The report, where possible, maps data and creates profiles of 22 neighbourhoods established by Two Rivers Housing in the Forest of Dean and surrounding areas. Local data and neighbourhood profiles are presented alongside the rapidly changing policy context in which Two Rivers Housing operates. In particular, the report touches upon the regulatory framework for social and affordable housing and the developing economic and social policy backdrop that essentially fashion the ways in which Two Rivers Housing can deliver its corporate plan and fulfil its social purpose as a housing and community-based organisation committed to the neighbourhoods it serves.

‘Shaping Our Future’ reveals that the neighbourhoods in which Two Rivers Housing operates present a range of interrelated issues that require investment to aid community and tenancy sustainability. There are also clear opportunities for Two Rivers Housing to embed, and indeed, upgrade its community investment in a planned and co-ordinated way in partnership with local statutory and third sector partners to improve the quality of life and life chances of residents. The report concludes that it is by working with its communities and planning the most cost-effective allocation of resources that Two Rivers Housing can realise its objective of ‘Shaping Our Future’ in the Forest of Dean and beyond.