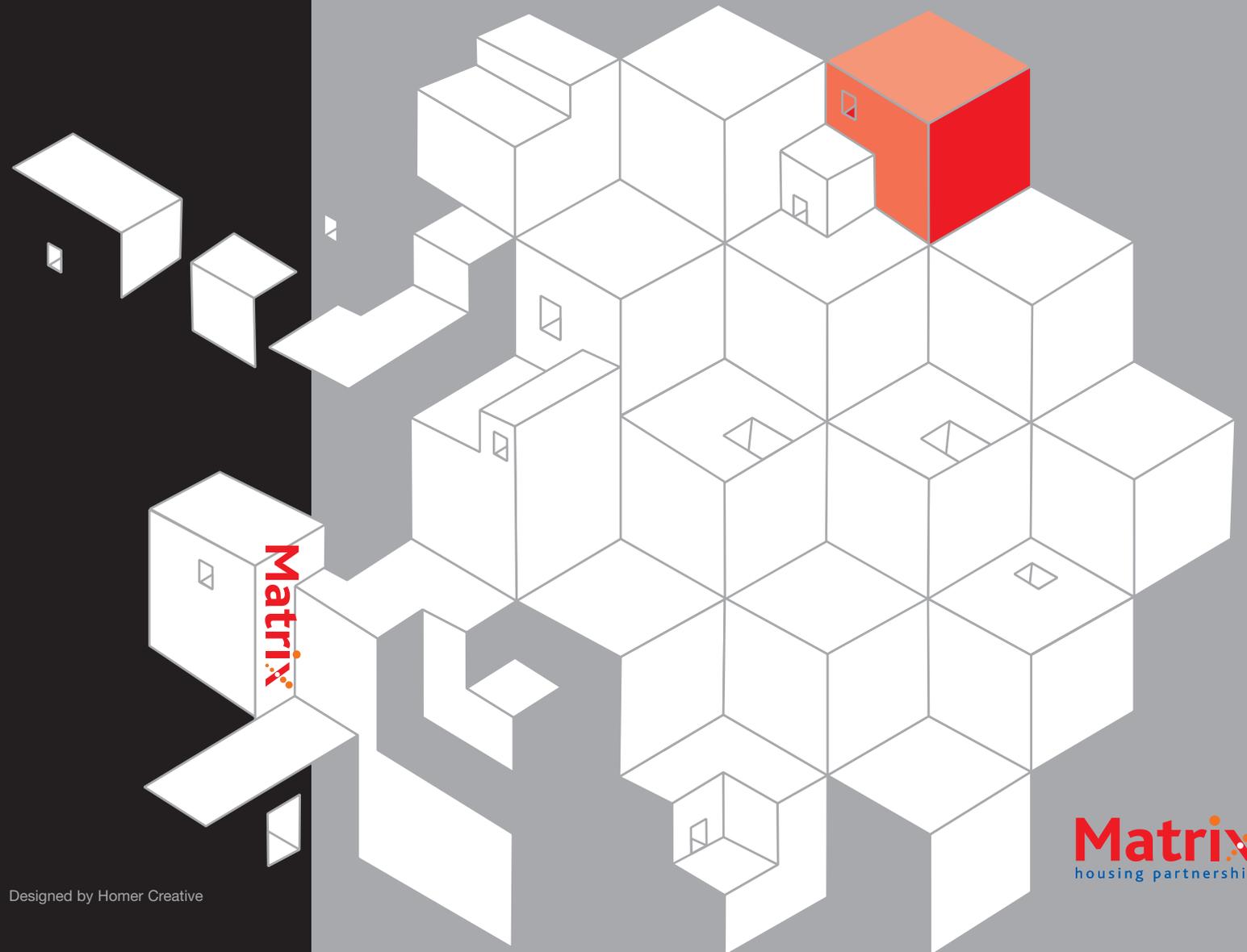


Forging Futures

Forging Futures

A Modernisation Agenda for 21st Century
Housing, Consumers and Communities



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Matrix
housing partnership

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Matrix housing partnership is a Midlands based development and regeneration partnership which aims to achieve efficiencies in procurement, management and service delivery, our partners in Matrix are:



ashram



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Foreword

by Rt. Hon. Jacqui Smith – Government Chief Whip and MP for Redditch, Inkberrow and Cookhill



I am fortunate in my constituency to have a housing provider that empowers its residents through offering them choice. Redditch Co-operative Homes, part of the Matrix Housing Partnership, embodies the best principles you would hope to see in a modernised housing service. Residents are involved in planning new developments, interviewing architects and even on occasions reminding the wider community of the need for affordable housing in the area. But they also ensure the future sustainability of their neighbourhoods by managing the rent collection service, letting properties, maintaining the properties, and through co-operability living officers challenging anti-social behaviour. The organisation changes and

transforms lives giving people the confidence and skills to move from welfare to work. But citizen based models of housing provision or even consumer models of housing provision are scarce but the Government is determined to improve the level of community involvement and control within the housing country's housing system.

It is a crucial time for national housing policies. The Government is expanding home ownership, increasing the number of new affordable homes, tackling homelessness, and reducing neighbourhood-based deprivation. But there are still too many of our fellow citizens who need better housing and more sustainable communities. In the next few years this issue will have a greater priority within government.

While I am sure that the Government's longstanding objective of a decent home for all will be met after decades of under-investment in housing and communities, we should all remember that housing as a policy area is complex. Housing interrelates with many other facets of civic life, like building a dynamic economy and a socially just society, confronting the challenges of global warming, and enhancing the life chances of all citizens.

The Matrix Housing Partnership has produced a timely reminder that housing is central to all of our lives. Modernising housing policies and approaches therefore requires careful deliberation. Matrix provides a good example of how the future role and regulation of affordable housing provision can develop. We in Government need to encourage more contributions to the housing debate to ensure that we move forward in a cost-effective, thoughtful and fair manner, ensuring that future housing policies accord with progressive politics on all fronts.

'Forging Futures' is such a contribution, touching upon policy areas of genuine interest to progressives, including environmentalism, sustainable communities, empowering tenants to have a greater say over their housing and neighbourhoods, and reducing inequality between tenures to achieve a more equitable distribution of assets and life chances. I know that these themes are at the heart of the Matrix approach. The Partnership can point to many practical achievements in tackling environmental challenges, promoting tenant management and co-operatives as they do in my constituency, reducing financial exclusion, providing sensitive care and support services, and developing affordable housing across the West Midlands in both urban and rural communities.

The following constitutes a genuine attempt by a partnership of major social housing providers in my region to contribute to wider and national housing policy debates; promoting a modern social housing sector where aspirations are as important as needs, and tenants have the same influence over providers as consumers in other housing sectors. I hope that you find the contents of 'Forging Futures' as stimulating as I did.

Summary: An 'agenda for modernisation'

Headlines: The Matrix Housing Partnership Advocates:

A managing globally, delivering locally ethic via housing partnerships that handle development and procurement at the top level but retain service delivery through existing partners within communities.

Ethical consumerism where housing associations synthesise their social goals, environmental sustainability and community cohesion work with a recalibration of tenant-landlord relations that move from current feudal arrangements to more modern consumer and citizen-based approaches.

Moving towards carbon neutrality in new affordable housing, through the creation of carbon neutral neighbourhoods and 'garden cities', and in existing housing by delivering 'decent homes plus' built upon inclusion of more fuel efficient elements and supporting local environmental economies.

Re-distribution of power and influence in social housing by utilising mutual approaches to ownership and management to enable greater tenant and community control and so promote active citizenship.

A positive agenda around renting to be crafted by housing associations in partnership with Government, to boost the status of tenants, based upon enhanced rights for tenants, ensuring access to new services that improve their quality of community life, and which tackle political extremism.

Housing associations should be conduits for asset-based welfare, actively enabling tenants, residents and communities to own assets to diminish financial exclusion, reduce tenure inequalities and improve life chances.

Housing associations should follow Matrix by introducing or developing community pay-back approaches whereby a proportion of rental income and their 'Gershon' savings should be re-invested into the communities where they work along lines agreed with residents.

Extended summary

About Matrix

The Matrix Housing Partnership was established in 2005 by Accord, Ashram, BCHS, Caldmore, Trident and Rooftop housing associations, plus a range of satellite, housing and regeneration-centred organisations. Matrix believes in a 'Partnership Ethic' and argues that partnerships are viable and, in many ways, more cost-effective, than the current move towards the creation of monopolistic and megalithic mega-associations.

Matrix is a unique partnership since it incorporates specialist BME, LSVT, rural, co-operative, inner city, and care and support housing associations. The Matrix experience demonstrates that partnerships can retain the historic capital of individual member associations while being as cost-effective as large, merged associations through pooled resources and development of top-tier development approaches and joint procurement vehicles. Relishing the independence of members is a core Matrix principle.

A key facet of the Matrix approach can be described as '*managing globally, delivering locally*'. This means locating at Partnership level those functions, such as housing development and joint procurement that can be more effectively managed on behalf of partners, but retaining vital service delivery at the community level through individual partners who know their localities better than any.

Matrix does not shrink from the challenges ahead for 21st Century housing but seeks to embrace the wider agenda of improving the environmental sustainability of new and existing housing, creating cohesive communities, and improving the landlord – tenant relationship.

Overview of the 'Agenda for Modernisation'

The Matrix 'Agenda for Modernisation' of 21st Century housing, although partly a summary of 'Forging Futures', can be read as a stand-alone document. 'Modernisation' is a term that has come to be associated in recent years with privatisation, marketisation, the new public management of public services, the treatment of service-users as consumers, and expanded choice. However, 'modernisation' to Matrix encompasses a wider policy terrain, with some policy prescriptions, such as renewing the community-focus of housing associations and mutuality, being proposals that actually 're-discover' successful approaches from the past.

Matrix concludes that any 'modernisation' programme has to be built upon the firm foundations of a greater supply of affordable housing and more sustainable communities. Most other proposals contained in the 'Agenda for Modernisation' below will fall short unless a greater balance between housing supply and demand can be crafted by

policy-makers and housing providers. Real consumer choice requires a variety of providers and an appropriate surplus after all: not monopoly providers of a dwindling resource.

The Matrix 'Agenda for Modernisation' is built upon the three pillars of 'housing', 'consumers' and 'communities' constituting crucial aspects of any programme for developing 'modernity' in the social housing sector. Matrix supports the wider role of housing associations as community 'anchors', investors, innovators and catalysts for change. The Partnership concludes that the current 'push for growth', the emphasis on mergers and the creation of mega-associations, and following the lodestar of private sector management, all miss crucial aspects of true 'modernisation' processes and devalue the historic mission of the housing association 'movement'.

The Matrix 'Agenda for Modernisation' stresses partnership approaches, improving localism and community sustainability, celebrating and supporting diversity, placing housing associations in the front-line of tackling inequality, involving residents in more meaningful ways, and re-shaping mutuality. Matrix argues particularly for a greater level of environmentalism within housing and proposes that associations should be at the forefront of creating carbon neutral towns and neighbourhoods.

Above all, Matrix underlines the importance of re-figuring landlord-tenant relations, and rejecting longstanding feudal arrangements by constructing a provider-consumer partnership that emphasises community empowerment and resident control. However, Matrix does not argue for choice for choice's sake. Rather, extending rights and responsibilities of tenants and residents, and making services more portable between providers, are all Matrix recommendations to 'modernise' the landlord-tenant dynamic.

Specific Proposals

Matrix proposes that the following considerations (in no order of priority) will enable a more 'modern' housing system and social housing sub-sector to be developed into the 21st Century. These considerations constitute a synthesis of ideas and analyses resulting from the fifteen articles in 'Forging Futures' but also from Board of Management 'away-days', multi-disciplinary working groups across Matrix and via residents and tenants involvement activities.

Housing

Affordable Housing

Despite recent increases in housing investment, there are still considerable shortfalls in the quantity, quality, types and location of affordable housing across the country and within the Greater Midlands where Matrix operates, resulting in expanded housing registers, greater numbers of homeless households, and persistent overcrowding. The long-run housing boom from 1995 has resulted in significant affordability problems. Tenure polarised neighbourhoods are becoming more common. Increased competition

for affordable housing is resulting in a variety of associated problems, not least of which is reduced community cohesion and a greater propensity for voting for extremist parties.

Widening Asset Ownership and Management

Matrix supports the widening of asset ownership and agrees that increasing the wealth of those at the bottom end of the income scale improves life chances considerably. An asset-based welfare approach, however, requires more than providing ever smaller slices of property equity to tenants. Tenure is now a metaphor for inequality. Matrix maintains that the growing inequality between renters and home owners is one of the most pressing housing issues requiring innovative approaches to offering tenants 'pathways out of poverty' and opportunities for residents to build up assets that enhance their life chances and those of their children.

'Rediscovering' Mutuality

Matrix has found that mutual approaches enhance active citizenship. While tenant management and ownership co-operatives are common across Europe, mutuality is the forgotten 'fourth arm' of social housing in England. Matrix, which includes BCHS, one of the country's leading co-operative development agencies, argues that co-operatives, and other forms of community management and ownership, should be re-claimed as part of a progressive housing agenda through greater allocation of resources for development of significantly more mutual housing and community solutions.

Supporting People, Promoting Health

As a Partnership managing one of the Midlands' largest care and support housing portfolios and delivering outreach services to the community, Matrix is particularly interested in the long-term impact of the Supporting People Programme and the current move to include more third sector agencies as health and social care service providers. Matrix argues for a more integrated approach to delivering such services, greater coordination of funding allocation, and more support for existing third sector agencies, such as housing associations, to enhance their capacity to deliver this agenda.

Consumers

Charting Resident and Community Aspirations

Matrix's *'Residents and Communities in the Lead'* prospectus dovetails with recent policy pronouncements that emphasise the role of housing associations in enabling residents to shape their own community and service priorities. Matrix argues that an important aspect of this is charting resident and community aspirations, as well as needs, and to develop a framework that more closely reflects modern consumer-service provider relationships and a move away from traditional 'feudal' tenant-landlord arrangements.

It's the Quality of Life Stupid!

Improving the economic position of social housing tenants and socially excluded communities needs to be at the heart of the mission of social housing providers like

Matrix. That having been said, a growing body of research demonstrates that the ‘happiness’ and ‘well-being’ of individual tenants, and collectively in the communities where they live, should be legitimate concerns of social housing providers. Improving the overall quality of life of those who live in social housing should be a crucial part of the social objectives of housing associations, and asking tenants about the sort of interventions that might improve their quality of life should be part of resident involvement strategies and satisfaction surveys.

Choice: Panacea or Chimera?

While ‘choice’ is high up current policy agenda in housing and other social services, and its expansion within specific sectors can yield improvements in service delivery, Matrix contends that increasing choice in social housing requires greater deliberation. Research shows that, while *some* choice is good, it does not follow that *more* choice is better. Choice overload can have detrimental effects on consumers in terms of fostering unrealistic expectations, anxiety, stress and lower levels of personal well-being.

The Diversity Dynamic

Diversity is a key consideration given Matrix’s large number of BME tenants and the inclusion of one of the country’s major BME associations in the Partnership. Matrix celebrates diversity in its widest sense, as outlined in its ‘Diversity Challenge’ prospectus, by providing access to housing and neighbourhood resources by some of the most excluded communities, such as gypsies and travellers, asylum seekers and refugees, and those with mental and physical health needs.

Communities

Aiming for Carbon Neutrality

Matrix argues for higher levels of investment in developing low carbon emission homes for the future and for improvement in the environmental standards of the existing social housing stock. This is not only one of the most cost-effective ways of reducing energy use but also tackles extensive poverty amongst social housing tenants as rising fuel costs are not subsidised through the welfare benefits system. Creation of carbon neutral neighbourhoods and towns will be a growing aspect of Matrix’ work and might recollect the ‘garden cities’ approach of the 19th Century.

Associations as Community Investors and Anchors

Housing associations like those which make up Matrix have a proud record of providing added value services and projects that enhance community-level economic and social sustainability and build community infrastructure. A significant amount of this work is funded by associations themselves. However, Matrix contends that this vital aspect of its work is poorly funded, with funding programmes outside of the mainstream and often narrowly and geographically defined. Greater support for this aspect of the work of associations would yield considerable results at community-level.

Enhancing Localism

Partnerships enable the unique localism of existing housing associations, with longstanding links to their key communities and local people, to be preserved, rather than swallowed in mergers and re-branding exercises. This is particularly important in such diverse partnerships as Matrix where some partners are defined by activity in very specific geographical areas. The localised role of housing associations as unique and viable third sector agencies with long-term commitment to specific communities requires greater support from funders and regulators.

Community Cohesion and Coalitions

Housing associations generally, and BME associations in particular, as key third sector agencies operating in multi-ethnic communities, have a pivotal role to play to building community cohesion via their independence, commitment to wider social goods beyond the private sector model, and capacity for innovation and rapid response to changing circumstances. Such associations are where communities can come together for the common good and foster true multi-culturalism, building coalitions that pass the test of time and adversity.

Introducing the ‘Cast’

Jas Bains is Chief Executive of Ashram. He has wide experience at senior levels in urban renewal, housing management and policy. His main interests are tackling social injustice through empowerment and economic opportunity. Jas is a member of the West Midlands Regional Housing Executive, other regional and national policy groups, and has spoken on social inclusion at international conferences. His qualifications cover housing, sport and sociology. Jas has written two sports books, has collaborated with the National Centre for Football Research on various projects, and advised the English/Indian Football Associations.

Bob Blackaby is a consultant with 30 years experience in housing strategy and policy, housing management, BME issues, consultancy and lecturing. Before going freelance, he worked at senior levels in local government in housing management and led Birmingham City Council’s housing policy and research team. Bob is a published author of longstanding and has compiled many good practice guides for the CIH about local housing strategies, BME housing strategies and community cohesion. Bob also specialises in general and BME housing needs surveys, satisfaction surveys and other specialised local studies.

Maureen Bradley is Accord’s Director of Care and Support. Maureen has qualifications in social care and a Masters Degree in Business Administration. Maureen worked for many years for various local authorities and other agencies in senior research, training and management roles, but moved to a senior position in the housing sector 11 years ago. Maureen chairs a number of local and regional supporting people and care and support groups and chairs two benchmarking groups within the Care, Support and Housing sectors.

Muna Choudhury is Ashram's Business Development Manager. Her previous and current working experience covers collaborative working between local authorities, health trusts, housing associations and community agencies. Muna's main interests are working with disadvantaged women to achieve gender equality, empowering communities through design and architectural projects, and engaging with local Muslim communities to aid community cohesion. Muna was the driving force behind Ashram's 'Gender Manifesto'. She is a Law and Economics graduate and holds a Public Service Management MBA.

Juliana Crowe is Rooftop's Director of Housing. Following graduation from University, she played a major role in managing housing in both inner city and rural settings. Juliana has a particular interest in working with community and resident groups to enable greater involvement in management of their homes. Building on her experience in helping meet the needs of BME communities in London, Juliana is now at the forefront of developing good practice in assisting Romany Gypsies and Travellers. Juliana is a member of the NHF Housing and Maintenance Committee and undertaking a housing MBA at Birmingham University.

Paul Di Mambro is Head of Environment and Sustainability at Accord. Paul has a Degree in Architecture and has worked on housing estate renewal, self build, community regeneration and social enterprise projects including, secondment with Italian social enterprises. Paul's main interests are company environmental management, sustainable development and lifestyles, housing design, financial inclusion and social enterprise. Paul is Chair of Sandwell Advice & MoneyLink Trust, a Director of Walsall Endeavours Community Interest Company and is studying for a Masters in Business Administration.

Kevin Gulliver has been a research consultant since 2000 and is currently the interim Director of the Human City Institute. He has worked at senior levels in policy, research, business planning and communications. His main research interests are housing, communities, social exclusion, asset-based welfare, and BME and faith issues. He specialises in housing needs and market studies, community profiles and audits, household surveys and GIS. Kevin is author of three housing association histories and a range of good practice guides. He has academic and professional qualifications in the social sciences, social and market research and housing.

Dr. Chris Handy has been Chief Executive of Accord Housing Association for over 15 years, previously working at senior levels in local authorities and housing associations in Wolverhampton, Telford and Birmingham. He is also Chair of the Walsall Housing Regeneration Agency, a Board Member of WATMOS, an elected member of the NHF's National Council, and a non-Executive Director of the West Midlands Strategic Health Authority. Chris is a published author, a recognised national authority on housing association law, and is on the Editorial Board for the Journal of Housing Law. He has post-graduate qualifications in housing law and business administration and is a member of the CIH and the IBM.

Mike Hew is Chief Executive of Caldmore Area Housing Association – a post he has held for the past 5 years. He has a wide range of housing experience having worked in a variety of senior roles in the sector since 1975, starting with local authorities and then making the switch to the housing association sector in 1997 as a result of a large scale voluntary transfer. Mike is a fellow of the Chartered Institute of Housing and for the past 6 years has served on the Supported Housing Committee for the National Housing Federation. Outside work, Mike helps to run youth groups in his area.

Ian Hughes is Chief Executive of the Rooftop Housing Group. He has worked for a range of local authorities, becoming Director of Community Services with Wychavon District Council in 1990. A Chartered Surveyor and member of the CIH, Ian has focussed upon making best use of property assets to meet community needs. He initiated the large scale voluntary transfer of homes by Wychavon. Since then his main interests have been improving the quality and range of homes and services provided by Rooftop and creating partnerships with other providers to meet a wider range of affordable housing needs in the Midlands and South West.

Margot Lambert has been Director of Housing and Care Services with Caldmore Area Housing Association since 1994. Margot found her way into the housing, care and support sectors while working closely with local residents' groups, but her professional background is in Fine Arts, in which Margot has a Degree, and where Margot started her career by working for and developing community arts and education projects. Margot's key interests focus on the need to support, stabilise and strengthen communities whilst not forgetting the needs of individuals and their role within the wider community.

Mary Longmore has been Director of Housing Services at Trident since 1991 having worked previously as District Manager at Camden MBC. Mary has particular interest in change management, benchmarking, resident involvement strategies, meeting and leading the delivery of community development projects, and innovative ways of building capacity in diverse neighbourhoods. Chair of the JETCAMB housing management group and St. Basils floating support consortia are two of Mary's other positions. Mary has academic and professional qualifications in social sciences and housing. She is a Member of the CIH.

Anthony McCool has been Trident's Director of Care and Support and New Business since 2002. Before this, he held senior positions in the housing and community sectors for more than fifteen years in housing associations and Government Departments. He is currently Chair of New Outlook Housing Association's Board of Management and also Chair of Governors for a BME secondary foundation school in Birmingham. He is an active member of a number of other national, regional and local community groups working in the regeneration and capacity building fields. Anthony has post-graduate qualifications in Psychology.

John Morris is Chief Executive of Trident. He has worked at senior levels in housing and regeneration for twenty-five years for local authorities and housing associations, including Wolverhampton MBC, Copec and Prime Focus. He was also instrumental in developing a Social Investment Agency (SIA) and the Handsworth Area Regeneration Trust (HART). He has academic and professional qualifications in social sciences and housing. John has also been a Vice-Chair of People for Action (PFA) and a member of the National Housing Federation's Regional Committee. His key interests are housing policy, social investment and enterprises.

Amanda Nicholls joined Ashram in 2003 as Assistant Director from Birmingham City Council's Housing Department where she spent 12 years. She is now Assistant Chief Executive. Amanda started in housing as a Neighbourhood Housing Manager but later roles included Contracts Manager, Area Housing Manager and Housing Needs Manager where she had responsibility for homelessness, temporary accommodation, special needs and allocations. Prior to joining Birmingham City Council, Amanda held various management positions with the Industrial Society. She also has qualifications in training, development and communications.

Dr. Robert Pocock is Chief Executive of M-E-L Research Ltd, a specialist public services research and consultancy centre based at Aston Science Park. He gained his Doctorate from Aston University in 1979 in environmental planning and design, forming the consultancy M-E-L (Measurement, Evaluation, Learning) in 1985. He has since led many commissioned research projects for government, local authorities, and the health and housing sectors. Bob has co-authored a book on market research in the health and social care and presents papers frequently at national conferences on using consumer research to improve public services.

Wendy Powell has been Housing Services Director at Accord since 2003, working on a job share basis with Sara Woodall. Previously she held senior posts in local government and associations after graduating with a Science Degree. Wendy's main interests are equality and diversity, for which she operates as 'Champion' for Accord's Senior Management Team, community cohesion and integration, and environmental issues and solutions. Wendy is a Board member of a local housing association and a primary school Governor in Staffordshire. She is also a member of the CIH.

Jon Stevens has been Director of BCHS since 1993. Jon has a Diploma in Architecture and has been involved in a variety of community-led housing and regeneration projects for many years. He has worked in a range of senior management positions for several community-based organisations, as well as for Walsall MBC, Birmingham City Council and for the Housing Corporation. In the last ten years BCHS has had a key role in the development of a number of ground breaking approaches to co-operative and community-based housing. These include Redditch Co-operative Homes, WATMOS Community Homes and Preston Community Gateway.

Carl Taylor is Manager of Redditch Co-operative Homes, a member of the United Kingdom Co-operative Council, and an elected member of the Co-operative Groups Midland Counties Committee. He is also a co-opted member of the General Council of the Confederation of Co-operative Housing. He has a strong commitment to promoting the values and principles of Co-operation and Mutuality as a means of regeneration and localisation. Carl has worked for local authorities and as a consultant empowering communities to take control of their environments. Carl has post-graduate qualifications in Business Administration and Housing.

Sara Woodall has been Accord's Director of Housing Services since 2003, a post she job-shares with Wendy Powell. Sara has a law degree and has worked at senior levels in housing in local government and housing associations. Her main interests are working with new and existing communities on the social inclusion, cohesion and crime and safety agenda and in developing multi-tenure engagement and management. Sara has also worked as a freelance trainer and consultant specialising in the fields of housing law and management. Sara sits on Sandwell MBC's Strategic Housing Forum and chairs the Community Regeneration Group.

Alan Yates is Director of Regeneration for Accord and leads on housing development for Matrix. He has over 12 years senior management experience in the affordable housing sector in Regeneration and Development. Previously, he was General Manager of an Australian Building Company. Alan has a particular interest in low carbon development and leads a project involving the importation of OSM/MMC housing from Norway. He is a member of Sustainability West Midlands, the Sustainability Housing Action Programme, sits on the National Trust Land Use Panel, and is a Board Member for Redditch Co-operative Homes.

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Forging futures: why an 'agenda for modernisation'?



Forging futures: why an 'agenda for modernisation'?

by Chris Handy

How it Came About

At few other times in recent history have the role, regulation and future trajectory of social housing generally and housing associations in particular been the subject of such scrutiny and debate. The last few months have seen formal Government reviews of social housing (Hills, 2007; Cave, 2007) and community issues (Commission on Cohesion and Integration, 2006) launched and/or reporting. The functions and demarcation of regulators and funders of housing associations have also been called into question, with the recent announcement of the merger between the Housing Corporation and English Partnerships into Communities England posing significant challenges for the sector. Intra-sector reviews (the Future Shape of the Sector Commission, 2006, for example) have equally pointed up the important trend towards fewer and much larger social housing providers of the future.

Against this backdrop, the Matrix Housing Partnership – consisting of the six housing associations of Accord, Ashram, BCHS, Caldmore, Rooftop and Trident, plus a range of satellite housing organisations and third sector agencies which are supported by Matrix – has not only been developing its corporate thinking and planning how it wishes to respond to the challenges of a rapidly changing macro-operating environment, but also how to shape that environment in ways which concur with the varied social objectives of Partnership members. The result has been the compilation of these articles under thematic headings and synthesis of key messages under the 'Forging Futures' banner. 'Forging Futures' then, is an attempt by the Matrix partners to contribute to current and future debates by laying out the initial results of its deliberations for interested parties in a 'popular' format.

'Forging Futures' was written by senior staff members of the Matrix partners, drawing upon wider consultations with committee members, staff and residents. Some contributions have been supported by a few researchers from outside Matrix, including Bob Blackaby, Bob Pocock, and Simon Ramshaw. Kevin Gulliver of the Human City Institute, a research 'think-tank' supported by Trident, was commissioned to provide research support, some text writing and an editorial overview. Homer Creative designed the book. The approach to compiling the book has been evidence-based, with charts and tables shown throughout to support the contentions of authors.

Overview of Titles and Contents

The title of the book is in three parts. The first – ‘Forging Futures’ – refers to how Accord, Ashram, Caldmore, BCHS, Rooftop and Trident have *‘forged the future of Matrix on the anvil of their co-operation’*. But it also has three other meanings: forging better futures for the people who live in the homes managed by Matrix and who consume the services provided by the Housing Partnership; secondly, helping shape and build better futures for the hundred or more communities where Matrix currently operates, or where it hopes to operate at some future point; and lastly, forging links with agencies from the statutory, private and third sectors, together providing better futures for local people and communities.

The second part of the title – ‘An Agenda for Modernisation’ – can be read separately as a summary of what Matrix argues a ‘modern’ social housing sector might look like and is effectively the first synthesis of the results of Matrix’ internal policy and practice debates. Contents of the ‘Agenda for Modernisation’ are also drawn from joint working groups across Matrix, ‘away-days’ of Board Members, consultations with tenants and residents, and from the experience of senior managers and other officers in all six associations and a few partner agencies.

The third part of the book moves on to explore a range of ‘modernising’ concerns, which have been grouped by Matrix under the thematic headings of ‘Housing’, ‘Consumers’ and ‘Communities’. These three themes constitute the three policy areas around which Matrix argues a more modern social housing sector should coalesce. A brief description of the contents of articles under these three thematic headings is provided below.

Housing

The first section of the book provides an overview of the shape of the current and likely future shape of the housing association sector, and the demographic, and housing need and market characteristics of the region where Matrix operates – the Greater Midlands. Current concerns with well-being, status, and ‘happiness’ are then reviewed. The next article links to these themes by asking if an asset-owning democracy can be created while housing policies are so fixated upon home ownership. The important contribution that mutual housing is making, and its potential as a growing part of the social housing sector, is then explored. The final article reviews the important links between housing and health, and how third sector organisations like housing associations might contribute to improving the nation’s health.

Consumers

Linkages between groups that housing associations assist and the nature of modernising this relationship along more ‘consumer-oriented’ lines is the theme of the second section. It begins by asking how ‘diversity’ is challenging how housing and services are provided to consumers, followed by how Matrix is responding to specific groups of consumers, such as faith communities, gypsies and travellers and people with special care and support needs. Finally, the section asks whether ‘consumerism’, with the implied increase in choice and proliferation of quasi-markets is really what

tenants want, or would they simply prefer well-funded, well-run, localised and responsive services delivered by their existing social housing provider, albeit with an increased say over the quantity and quality of services provided.

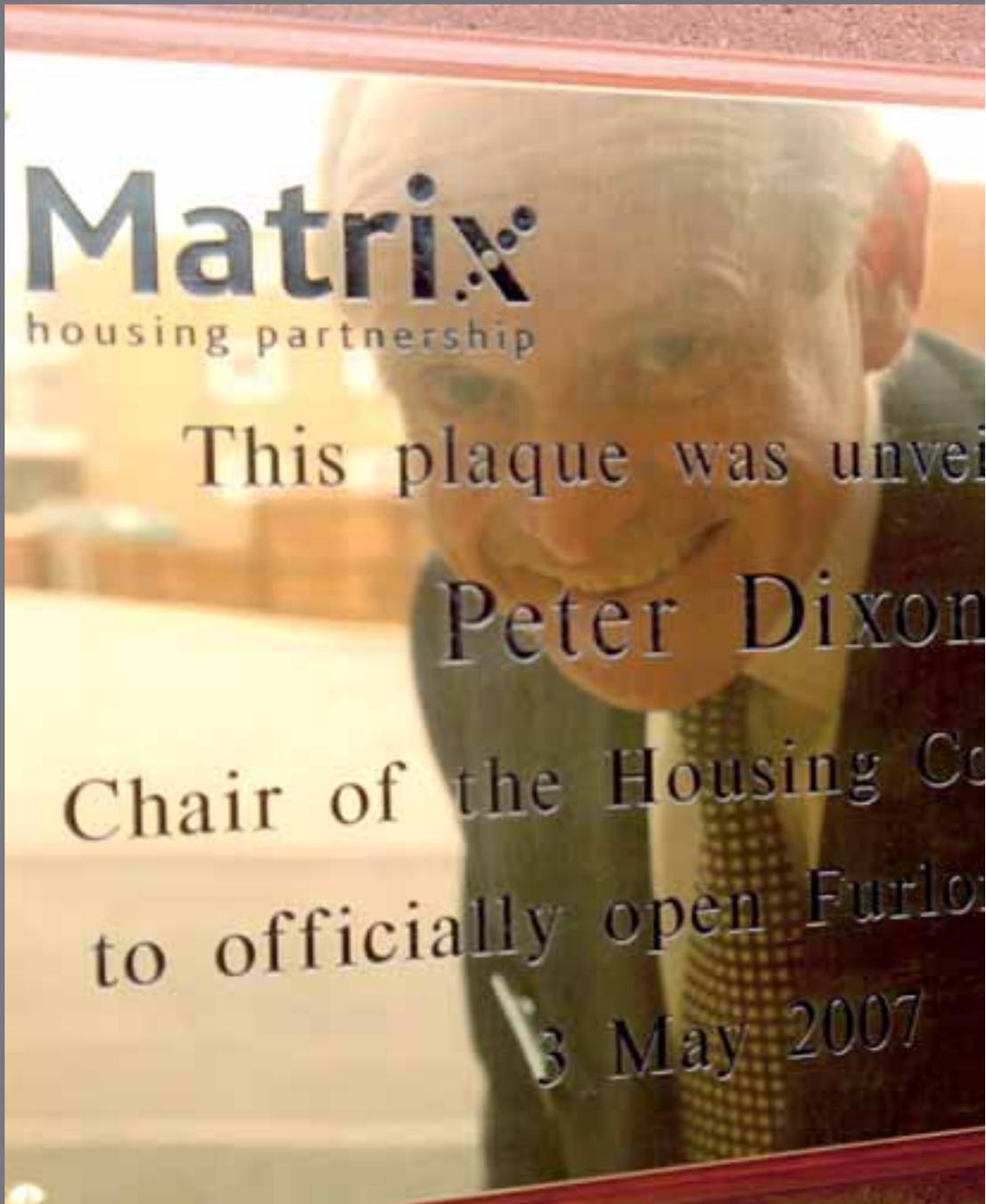
Communities

The final section examines aspects of that current policy buzz-word 'community'. Since Matrix works in urban, rural and semi-rural locations, the first article provides perspectives on communities and their regeneration in all geographical locations. The section seeks to chart the aspirations of tenants and residents in a community setting and their quality of life improvement priorities. The following article asks to what extent community cohesion can be supported by community coalitions and if the multi-cultural philosophy that has held sway for more than forty years should be discarded. The final two articles approach community sustainability from two angles; the first from the perspective of creating carbon neutral towns and neighbourhoods, and the second from the standpoint of socio-economic regeneration.

The book begins by exploring why Matrix believes the partnership approach between housing associations may be a more appropriate route for associations' future development if they are to retain recognised sectoral strengths, like being close to the communities they serve and often the 'glue' that holds neighbourhoods together, while securing economies of scale at the appropriate organisational level. To Matrix, the PLC, call centre-based approach is anathema to the historic social objectives of the housing association 'movement'. Modernising the social housing sector requires more than borrowing wholesale from the private sector. Rather, true modernisation needs to be based on lessons that can be learned from the long history of housing associations, and by cherry-picking selectively from contemporary developments in management, technology and governance for instance.

The opening to the book, therefore, proposes that there is a partnership alternative to the current trend in creating remote mega-associations and that partnership inculcates strengths that are beyond the scope of large merged organisations.

Strength through partnership: introducing Matrix



Strength through partnership: introducing Matrix

by Chris Handy, John Morris
and Kevin Gulliver

The Origins of the Matrix Alternative

The oldest part of the Matrix Housing Partnership can be traced back to the almshouse movement of the early 16th Century, which was a mediaeval response to poverty and poor housing. Today's Matrix came legally into being in 2005 as a Midlands-based answer to a changing housing policy environment where increased emphasis was being placed upon cost-effectiveness and greater economies of organisational scale. One of the largest, most successful and diverse Housing Partnerships in England – Matrix – was established by Accord, Ashram, Birmingham Co-operative Housing Services (BCHS), Caldmore, Rooftop and Trident Housing Associations. Since then, Matrix has achieved preferred partnership status with key funders, has been developing a range of organisational initiatives and delivery vehicles that have improved cost-efficiency, created a quality service culture, and placed diversity, community cohesion, resident involvement and environmentalism at the centre of its combined mission.

Matrix was formed against the general grain of increased merger activity in the housing association sector. Over the last few years there has been a rush into ever bigger organisations and group structures. Size, in terms of the number of homes managed, seems never to have mattered more than at present, with pressure on financial capacity for new development, the need for economies of scale to yield cost savings (Gershon Review, 2005) and to provide the resources to make a real difference in local communities. But is merger the only option?

Matrix believes it has found an alternative, bringing strength and scale through partnership at the same time as encouraging and celebrating the independence of its six core members, and that of a variety of satellite housing and related organisations. Matrix argues that the partnership approach offers real benefits of scale while not sacrificing the diversity of its members on the altar of conformity. With more than 200 years of combined housing experience, over 23,000 properties – 19,000 managed by the core associations and 4,000 by the satellite organisations – the collective Matrix asset base is over £1 billion and the Partnership has an annual combined turnover of more than £100m. Employing 1,800 people directly, and thousands more in its supply chain, Matrix is large by anyone's standards. Matrix believes, therefore, that it offers the benefits of size but without the burden of bureaucracy and loss of community identity and focus.

The Argument for Merger and Scale: Upside or Downside?

What's the argument for mergers and bigness? There are several drivers that lead to larger scale associations, the most obvious being the potential to drive down costs by delivering economies of scale. Surely larger organisations are more cost effective? In 2005 the Housing Corporation published its report, *'Is Big Really Best – Or Can Small and Friendly Deliver?'*. The report reached no firm conclusion other than it's really down to 'horses for courses'. Different sized associations are better at different things [see table (1)].

Clearly size is not the only factor in determining an organisation's efficiency. In his forward to the report, Peter Dixon, Chair of the Corporation, said that Boards of housing associations:

'must ensure sound reasons for mergers or enlargement of group structures exist. It is not sufficient just to plan for larger organisations for the sake of it. It must lead to better services for tenants and greater organisational effectiveness'.

Economies of Scope: An Alternative to Merger

In *'Growing Up'*, (Future Shape of the Sector Commission, 2006) reference was made to an earlier review of the water industry. This had pointed out the risk of diseconomies of scale. Increasing the size of companies would not necessarily result in lower costs of production, and further consolidation of the industry would not necessarily generate any real economic benefits. *'Growing Up'* said of this review:

'Instead, they argued that real potential lay in economies of scope... defined as where the joint production of services means that the costs of production are less than the sum of the production costs by separate firms. They concluded that there was scope to achieve these through water companies to share inputs, network management and billing'.

Economies of scope, through strategic alliances, are a real and viable alternative to merger as recognised by *'Growing Up'* in the section of the report entitled *'Effective Partnership Working'*. This is the approach that Matrix has adopted as an organisational 'golden thread'.

More than a Development Partnership

Ostensibly, Matrix came together as a development partnership, in response to the Housing Corporation agenda of investment partnering. However, the intent has always been much wider. Over the last three years, Matrix has developed and matured. Its track record has meant that it pre-qualified automatically for the next 'Opening the Door' phase of investment partnering. However, scratch below the surface and there is a much wider programme of collaboration underway.

By acting collectively, Matrix can think and deliver 'big' at the strategic level at the same time as delivering locally through its community based member organisations. It has both scale and local relevance, being part of something bigger but remaining true to the community credentials of its members. Matrix retains a rich diversity of approach, aims, ambitions and missions. Its service offering is both broad and deep, meeting the needs and aspirations of a wide range of communities and groups. Matrix terms this approach '*managing globally, delivering locally*'.

The Matrix approach has enabled its members to pursue their individual, chosen specialisms in meeting diverse needs. These include people with care and support needs, key workers, BME communities originating from South Asian, Vietnam and China, Africa and the Caribbean, travellers and gypsies, refugees and asylum seekers and economic migrants. Each Matrix member brings its own unique blend of skills, competencies, specialisms and different perspectives to the pot.

Table 1 – Optimal scale of housing association activities

Output Activities	Optimal Size Range (No. of Units)
Housing management and maintenance	1,000-5,000 units
Housing stock investment or major repairs as per OCI *	More than 5,000 units
Procurement of goods and services	500 to 2,000 units
Development as per 'Investment Partnering' **	More than 7,000 units
Full range of financial skills	More than 5,000 units
Full range of back office services	More than 10,000 units

Notes: * The Operating Costs Index for Housing Associations

** The mainstream means of accessing capital grant for housing development by selected housing associations

Source: CIH/Housing Corporation (22005) Is Big Really Best or Can Small and Friendly Deliver?

Table 2 – Housing association operating costs index: comparisons between Matrix and a large merged HA

Housing Association	Total Stock	Supported Housing (No.)	Supported Housing (%)	Operating Costs per unit including major repairs in 2005 (£ per annum)	Operating Costs per unit excluding major repairs in 2005 (£ per annum)
Matrix	19,246	3,575	19	1,999	1,847
Large midlands based Recently merged HA	28,098	4,509	16	2,474	1,869

Source: Social Housing (September 2006) pages 10-20

The Legal Nature of the Partnership

At the heart of Matrix lies a contractual agreement between Accord Housing Association and each of the other members. This contract sets out the rights, obligations and responsibilities of each member but, more importantly, it also identifies their aims, aspirations and objectives. Unusually, the starting point for drafting the legal documentation was not how to stop doing things, but rather, how to create a flexible, empowering model that reflected fully the ethos and culture of the founder members.

Accord's legal advisors recommended the preparation of an informal '*Framework Statement*'. This drew together the key strands of independence and collaboration in a series of value statements. These were then used to underpin the more formal legal documentation that followed. The values in question – clarity, simplicity and practicality – were reflected faithfully in both the words of and the legal structures created by the '*Collaboration Agreement*', the main governing document for Matrix. The investment of time in drawing up both the '*Framework Statement*' and the subsequent '*Collaboration Agreement*' proved their worth. Rapid 'buy-in' to the legal documentation by the other founder members assured Matrix of a flying start.

An Overview of Matrix and its Activities

The housing managed by Matrix is located mainly in the West Midlands in local authorities in Birmingham and the Black Country, Coventry, Wychavon and other parts of Hereford and Worcestershire, and Shropshire, but the Partnership has housing stock outposts as far afield as South Derbyshire and the South West.

Of total homes managed, around one fifth are care and support housing units for elderly people and others with special needs, especially vulnerable young people, those with physical disabilities and mental health problems, and elderly people requiring a high degree of care. The Matrix partners provide a wide range of housing in a diverse collection of communities. Housing for social and market rent, local cost home ownership, housing with care and support elements, co-operative housing, and eco-homes are all part of the varied Matrix stock portfolio.

Matrix brings considerable resources to bear in providing new housing, improving the existing stock, and supporting community regeneration programmes and projects. The combined assets of the Matrix housing associations amount to more than £1 billion, representing an increase of 14 percent since 2006. The annual turnover of the associations in the Partnership has increased by 21 percent over the last two years to stand at £100 million in 2007. And operating surpluses and surpluses are up by two fifths over the past two years too.

A Unique Partnership

The breadth and depth of the functions and approaches of the constituent elements within Matrix ensures that it is a unique partnership. Inclusion of specialist LSVT and rural, BME, co-operative, care and support, low cost home ownership, key worker, and inner city and suburban elements, as well as support for regeneration projects and social enterprises, provides Matrix with experience of virtually every aspect of housing and service provision, and developing community-based solutions to tackle disadvantage and discrimination. Matrix comprises:

Accord

The Accord Housing Group comprises Accord, Ashram, BCHS and Redditch Co-operative Homes. Created in 1991 when Walsall Parklands and Westland Homes – two housing associations with histories stretching back to the 1970s – merged, Accord today manages around 4,500 homes, of which 500 are leasehold properties for older people, 200 are sheltered schemes for the elderly and a further 500 are shared ownership homes. In addition, Accord provides around 300 homes for people who need care and support. Half of Accord's housing can be found in Walsall. The remainder of homes are located across Staffordshire and Shropshire, and in Dudley, Sandwell, Solihull and Coventry. Accord is also involved in a range of community regeneration partnerships and social enterprises: most notably, the Walsall Housing Regeneration Agency (WHRA). The Association is also recognised for its stance on environmental sustainability and has created, and plans to create, carbon neutral neighbourhoods.

Ashram

Ashram is the largest BME housing association operating in the West Midlands and one of the country's major BME-oriented housing and community research organisations. Ashram manages around 1,000 homes in Birmingham, Dudley, Sandwell and Coventry. Created in 1990, Ashram joined the Accord Housing Group in 2002, with Accord transferring stock into Ashram's management to create greater viability. Ashram employs over 100 staff to manage a mixture of large family, small homes for single and couples, plus a number of schemes for Asian women experiencing domestic violence and for people with mental health problems. An independent research agency is also run by Ashram that undertakes research into BME housing and community issues and promotes visions of 'housing futures'. Ashram is recognised as a key agency that engages effectively with the Muslim community to promote greater cohesion.

Birmingham Co-operative Housing Services

BCHS is one of the country's leading secondary co-operative agencies. With more than 25 years of experience in developing mutual housing solutions, BCHS today manages more than 500 homes in close concert with the directions of co-operators in Birmingham, Walsall and Redditch. BCHS is now a registered housing association. As well as supporting co-operators within BCHS, housing management, training and support services are provided to a range of other tenants' management organisations across the Greater Midlands. Over the last decade, BCHS has also provided advocacy

services to more than 20,000 council tenants who were considering transferring to new social landlords. BCHS is also at the forefront of developing innovative tenant involvement strategies and creating social enterprises to provide employment and training, via community consultancy and 'mystery shopping'.

Caldmore

Caldmore Housing Association was founded in 1972 by a residents action group concerned with the housing conditions in an inner area of Walsall. After a period of steady growth in the 1970s and 1980s, Caldmore grew significantly faster from 1989 onwards, and today manages more than 2,000 homes, of which around 200 are low cost home ownership units. Caldmore also provides 180 supported housing bedspaces, including four sheltered housing schemes, a women's refuge, a scheme for teenage mothers and several projects for young, single people. Virtually all of Caldmore's housing is in Walsall; mostly in the Wards of Caldmore, Pleck and Palfrey. The Association is a genuinely community-based housing association – created by the community and managed on behalf of the community and has had a proud track record of engaging with BME and faith communities.

Rooftop

The Rooftop Group consists of Evesham and Pershore Housing Association (EPHA), Rooftop Homes and Rooftop Management. EPHA became a registered housing association in 1994 following transfer of housing from Wychavon District Council in South Worcestershire. Rooftop Homes provides key worker, extra care, registered care, and market rented homes, and Rooftop Management is a vehicle established to undertake commercial activities. The Group manages more than 5,000 homes, the majority of which are in Wychavon and other parts of Hereford and Worcester. Housing outposts are in Dudley and Gloucestershire. Rooftop has an active development programme across the Greater Midlands and has invested significantly in home improvement since transfer in 1993. The Group has also developed innovative resident involvement approaches which have earned plaudits from tenants and regulators alike.

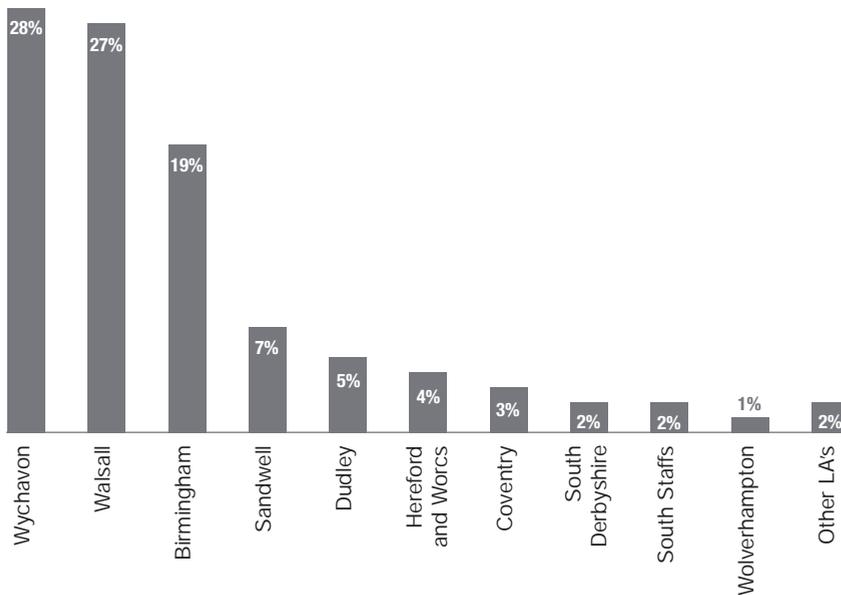
Trident

Trident is a housing association with a forty-five year history. Its origins are in the cost rent and co-ownership housing movements, but it later branched out to create urban villages, provide general needs housing, shared ownership, and housing with care and support. Today, Trident manages more than 3,000 homes, mainly in Birmingham, Sandwell, Dudley and South Derbyshire. Supporting People is one Trident's key programmes – the Association manages 1,000 units of accommodation and provides outreach services across the Midlands. Trident is also well-known for city centre regeneration activities, creation of urban villages, the provision of housing and employment projects for young people, and housing excluded communities, such as Chinese, Vietnamese and Somalis. Trident today is creating a series of social and community enterprises to expand its service provision repertoire.

Satellite Agencies

Matrix works with an extended network of agencies that provide housing, tenant support, involvement, and advocacy services and undertake research into community issues. Development and management services are provided to John Grooms, Nehemiah, CHAD, New Era, Gordon Moody, and Gloucester Youth housing associations. Around twenty co-operatives, including Victoria, Paddock, Triangle, receive support services. Matrix also works closely with WATMOS community homes, which manages 1,700 homes in Walsall and the Walsall Housing Regeneration Agency (WHRA) that delivers a variety of non-housing services to enhance community cohesion and sustainability. Matrix also supports BME groups, such as AMANA – an embryonic Somali housing association. The Ashram Research Agency and the Human City Institute are supported by the Matrix partners, both of which deliver valuable research findings to inform future policy and practice.

Chart 1 – Matrix housing by major local authority (%) (RSR Data 2007)



Consumers of Matrix Services

Since Matrix is such a diverse partnership, it also houses a varied consumer group across its six constituent organisations. Generally, Matrix houses a tenant group which has a large number of BME households, including refugees, asylum seekers, gypsies and travellers. Single and/or elderly people, lone parent families, the young and old are key groups too. There are equally elevated levels of economic inactivity, low incomes, and a degree of financial exclusion. Satisfaction levels are high in the main, however, with the vast majority of tenants pleased with the service they receive across the Partnership.

Characteristics of Tenants and Residents

Three in ten tenants are from a black and minority (BME) ethnic background. Of these, 15 percent are of Asian origin (Pakistani = 6 percent, Indian = 4 percent, Bangladeshi = 4 percent). Seven percent are of Caribbean origin and 2 percent are of African origin. Three percent are of mixed ethnicity. East Europeans represent just over 2 percent of tenants. Nearly 4 percent of tenants classify themselves as 'travellers, romanes or gypsies'. Eight percent are asylum seekers or refugees. Fifty-nine percent of tenants classify themselves as Christian. The second largest group are those with no faith or agnostics.

Single person households constitute more than one quarter of all tenants (at 26 percent). Pensioner only households form a similar proportion (27 percent). Almost one in five (19 percent) are lone parent families, with a further 16 percent being families with two parents. Six percent of households are vertically or horizontally extended or made up of groups of adults. Two thirds of tenant households contain no more than two people, although one in twenty contain six or more.

The majority of tenants tend to be located at either end of the age scale: one quarter (25 percent) are 65 years and over (14 percent being 75 years and over) and 28 percent are under 25 years (8 percent being under 25 years). Two fifths (40 percent) of tenants say that someone in their household has a longstanding illness, disability or infirmity. Just over one third (34 percent) indicate this limits their everyday activities. Five percent of tenant households include someone who uses a wheelchair.

Thirty percent of tenants are economically active (18 percent are in full-time employment, 8 percent who work part-time, 3 percent are in education or training, and 1 percent is self-employed). Of the 70 percent economically inactive, 28 percent are full retired, 15 percent are at home looking after their families, and 13 percent are permanently sick or disabled. Seventy percent of tenants receive housing benefit with 56 percent having all of their rent paid through the housing benefit system. Tenants' average (median) net annual income is £7,046, with more than one quarter (27 percent) having incomes below £5,200. Only 5 percent of tenants have incomes above £21,000 per annum. One in five doesn't have a bank account.

The Matrix housing associations have made 2,245 general needs lettings over the last two years, accounting for 7 percent of total lettings by housing associations operating in the West Midlands, and 9 percent of those from a BME origin. Supported housing lettings made by Matrix account for 8 percent of the region's total, 27 percent of those to women at risk of domestic violence and 17 percent of those with learning difficulties.

Service-User Satisfaction with Matrix

The Matrix-wide STATUS Survey of 2006 – a unique collaboration across the partner associations and involving in-depth interviews with 1,800 tenants – has provided an invaluable database of tenants' views, their future housing aspirations and their priorities for improving the quality of life in their communities, which has all been drawn-upon to inform 'Forging Futures'.

As the two tables show, more than 84 percent of tenants are satisfied with the overall service provided by the Matrix housing associations, which places Matrix marginally outside the top quartile of housing associations nationally but significantly above national and regional averages. Four in five tenants (80 percent) rate the rent they pay as good value for money compared to only 68 percent for all housing associations operating in the West Midlands.

Chart 2
Tenants' satisfaction with the Matrix service overall
(Matrix STATUS PLUS Survey 2006, Housing Corporation 2006)

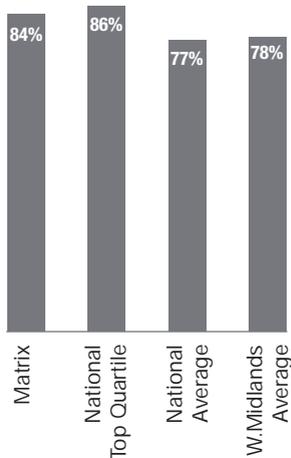
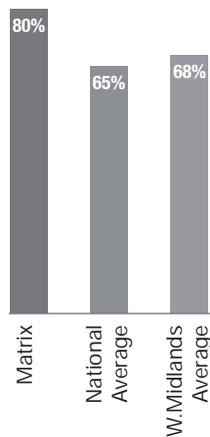


Chart 3
Tenants' rating of Matrix rental value for money (%)
(Matrix STATUS PLUS Survey 2006, Housing Corporation 2006)



What the Future May Hold

The scale of the largest associations is likely to continue to grow as merger activity gains pace. The nature of the customer base for associations may also vary with small and medium-sized associations adopting and developing niche roles and activities perhaps similar to the smaller independent building societies). The greater portion of the sector may be concentrated in the top twenty associations (one third already is). Alongside this, there will be increased pressure on accountability or localisation of services and streamlining.

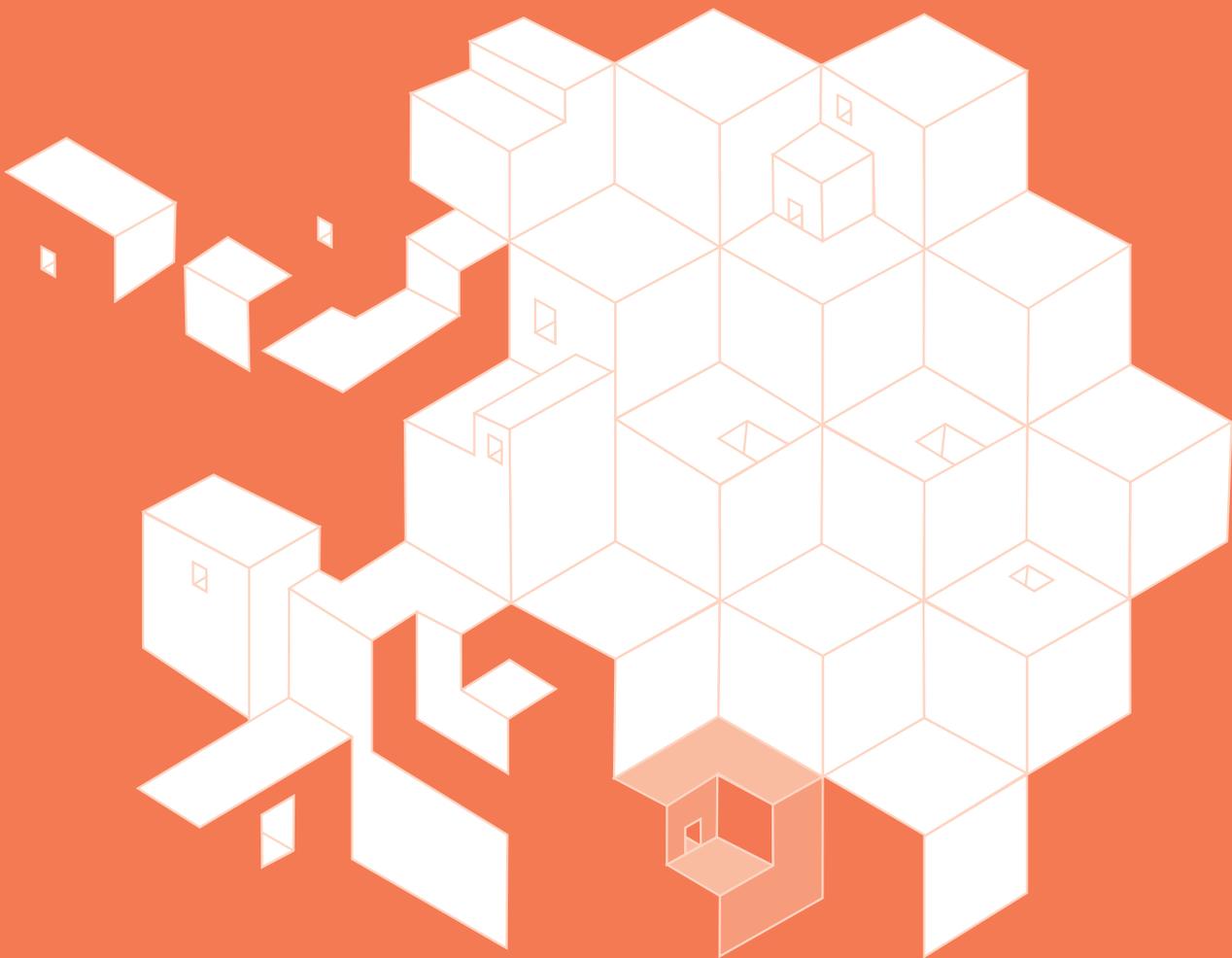
On the horizon, there are the signs of much more dramatic change in the policy and operating environment, the political landscape and the investment and regulatory framework. All this will lead to more demands, more challenges and more opportunities, which is partly the reason why Matrix has compiled 'Forging Futures'.

How will Matrix Fare?

So in such a changing world, where does this place Matrix – can the Partnership model endorsed on previous pages thrive in the future? Going back to the argument about scale shows that Matrix has over 23,000 units, which places the Partnership alongside the largest merged associations in the country. In fact Matrix would be in the top twenty English housing associations if it were a unitary association. When the founders of Matrix first came together, they set the ambitious goal of creating and developing an innovative model for collaboration that:

- ...is dynamic, responsive and influential
- ...has significance in a national, regional, sub-regional and local context
- ...and which leads on the vital agendas of diversity, development and regeneration, difference and resident engagement.

It is an agenda and an approach ideally placed to anticipate and adapt speedily and effectively to the changing operating environment. Matrix plans to be forward looking, flexible, fleet of foot and agile. The 'bottom-line' for Matrix, however, is preserving partners' unique contributions to community-based service delivery while improving cost-effectiveness and consumer responsiveness across the Partnership. 'Forging Futures' is a starting point for the discussion Matrix is having internally about these issues, and other discussions, with the wider world, to which the book now turns.



01/Housing

The state of play: stocks, households, needs and markets

Developing an asset-owning democracy

Should housing associations be in the 'happiness' business?

Mutual solutions: coming of age?

Health and housing: the role of the third sector

01/Housing/The state of play:
stocks, households, needs and markets



The state of play: stocks, households, needs and markets

by Juliana Crowe & Kevin Gulliver

Introduction

Affordable housing, and who gets it, is rapidly becoming the central issue in national debates. This opening chapter in the 'Housing' section of 'Forging Futures', therefore, seeks to provide an overview of the housing association sector, changing housing needs, and the supply and demand for affordable housing in England today. Currently, the Government's investment in affordable housing in the English regions is determined by a small number of indicators, including homeless households in temporary accommodation, the number of overcrowded households, and the affordability of home ownership at the bottom end of the market (that is, the lowest quartile of house prices). Growth in the population and number of households requiring housing are equally important determinants of the number, type and location of required affordable housing.

These considerations form the backdrop against which the Matrix Housing Partnership operates and against which the Partnership will need to develop its housing and services in the next two decades.

The Shape of the Housing Association Sector

Today, the majority of new social housing is provided by housing associations, and because of stock transfer from local authorities, the greater part of social housing will also be managed by associations. While described as belonging to the third or non-profit sectors, retaining independent social purposes that often go back to the early 20th Century, and drawing at least two fifths of their funding from private sources, housing associations, their activities, governance and development have been largely incorporated by the state in recent decades (Gulliver, 2000; Mullins and Murie, 2006).

In the last thirty years, the housing association sector has grown beyond the recognition of their historical founders thanks to the introduction of major public funding by the 1974 Housing Act and the move to mixed public-private funding in the Housing Act 1988. Housing associations in England now manage more than two million homes, representing more than 8 percent of total housing compared to 2 percent in 1976, and 44 percent of the total social housing stock.

The sector does not represent an homogeneous mass, however, and at least nine varieties have been identified, covering Abbeyfield Societies, Almshouse Charities, stock transfer associations, co-operatives, as well as the more mainstream general and

special needs associations [see chart (4)]. Equal variety can be seen in the number of homes managed by individual housing associations. For example, while just over 2 percent of associations managed more than 10,000 homes, this group manages almost one third of total homes. The trend towards mergers to create mega-associations has meant that a

significant minority of housing is held by eighteen of the largest associations. The impact of stock transfer has resulted in 45 percent of association stock being managed by stock transfer organisations. BME housing associations now managed 2 percent of the stock (Housing Corporation, 2005).

Chart 4 – Number of housing associations by type (RSR Data 2007)

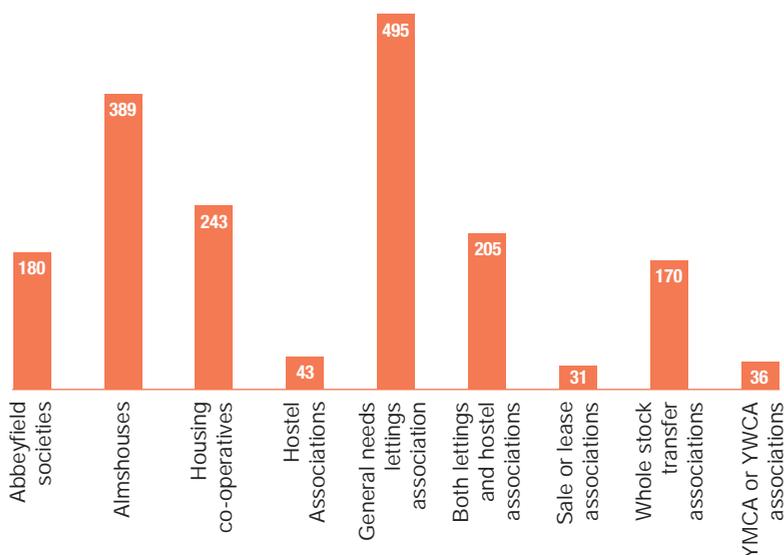


Table 3 – HAs and social housing stock by type (31/03/06)

Size of HA stock owned	HAs (%)	General needs (% of HAs)	Care + support (% of units)	Shared owners (% of units)	Total social housing stock (% of units)
0	7.4	0.0	0.0	0.0	0.0
1-5	3.7	0.0	0.0	0.0	0.0
6-25	25.4	0.2	0.8	0.1	0.3
26-100	22.7	0.6	2.4	0.4	1.0
101-250	9.4	0.7	3.1	0.9	1.2
251-1,000	9.5	3.4	6.1	7.0	4.1
1,001-2,500	5.5	6.6	9.7	8.3	7.3
2,501-10,000	14.0	57.0	44.4	52.7	54.4
Over 10,000	2.4	31.3	33.5	31.7	31.7
Total number	1,698	1,547,400	393,000	100,000	2,040,800

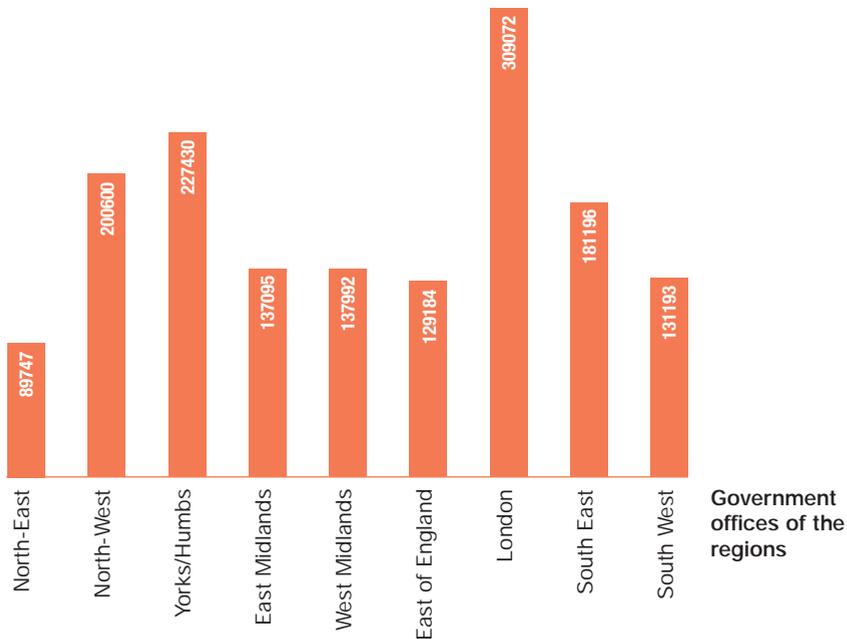
Notes: Excludes 7,400 staff units

Source: RSR Data (2007)

Who Needs Affordable Housing?

Population projections suggest that the number of households in England is set to grow by 19 percent between 2004 and 2021 and 26 percent by 2029. By 2029, the proportion of one person households will have grown by 155 percent, co-habiting couples by 65 percent, lone parent families by 15 percent and multi-person households by 16 percent. Household growth will be greatest in the South-East and South-West (by over 36 percent) and lowest in the North-East (at 5 percent) by 2029. Household growth in the Greater Midlands is projected at 20 percent in the East and 18 percent in the West (DCLG. 2007).

Chart 5 – Number of households on housing registers by English regions in 2006
(DCLG Annual Returns 2006)



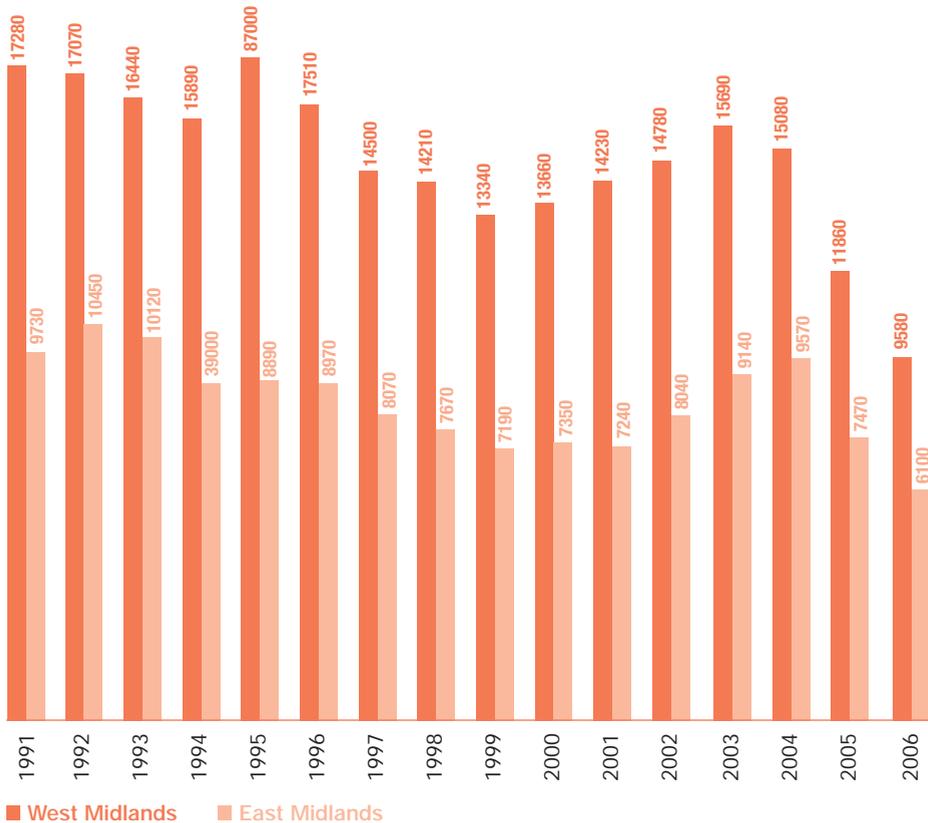
Housing needs and market assessments required by the Government of regional and local government bodies predict the shortfall in affordable housing geographically based upon the changes in the number of households who can satisfy their demand in the open market and the supply of affordable housing (social rented and a variety of shared equity schemes). This has created a major challenge for Government and key affordable housing delivery agents such as Matrix. Shortfalls in affordable housing are partly the result in the decline of social housing as a tenure overall. There are 1.8 million fewer social rented homes than twenty-five years ago, due predominantly to social tenants' Right to Buy and the collapse in local authority building programmes in the 1980s and 1990s. The result has been growth in the number of households on Local Housing Registers: there are more than 275,000 households on Registers in the Greater Midlands (Wilcox, 2006).

The Scale of Homelessness

The most egregious result of this shortfall in the supply of affordable housing has been the growth in 'official' homelessness (while street homelessness and rough sleeping have fallen) and the use of temporary accommodation by local authorities.

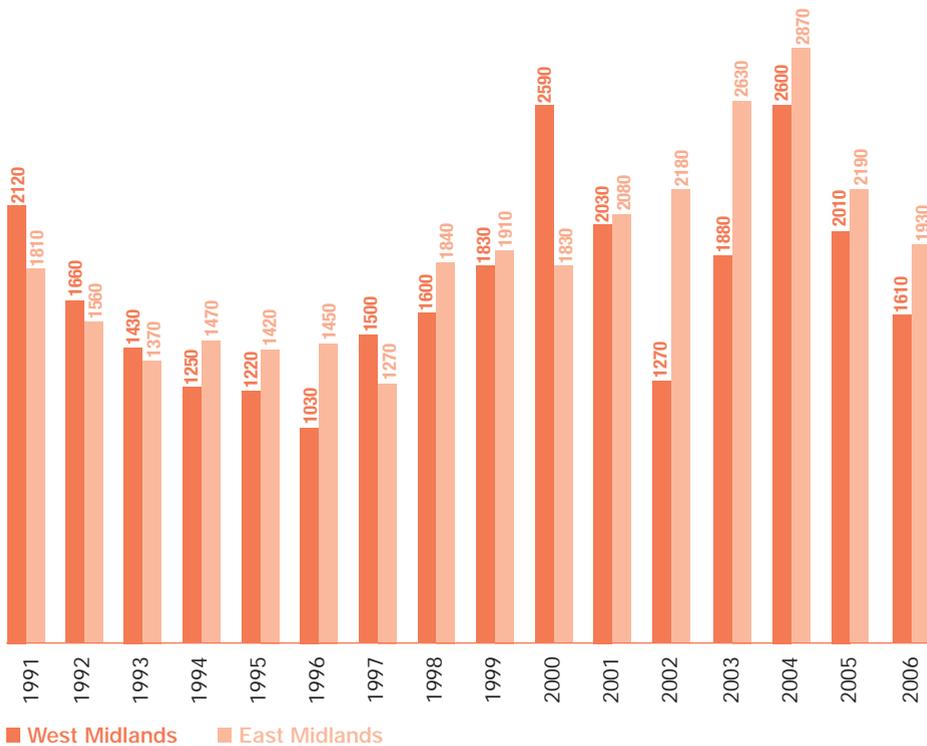
Homelessness grew by 33 percent in England between 1997 and 2003 to stand at 136,000 households, due mainly to the decline in social housing provision in this period, by 32 percent from £2.8 billion to £2.1 billion (Housing Corporation, 2006). The number of homeless households placed in temporary accommodation by local authorities doubled over the last ten years to stand at more than 98,000. Social housing investment has increased appreciably in the last few years, however, and is likely to see further increases if the Government places the provision of affordable housing at the centre of a fourth term manifesto.

Chart 6 – Change in number of homeless acceptances by local authorities
(West and East Midlands 1991-2006) (DCLG Live Tables 2007)



The number of homelessness households has declined in recent years due to renewed levels of investment in affordable housing but still stands nationally at the same level as in 1997. Homelessness in the Greater Midlands also grew in line with national trends from 1997 to 2003 but has since fallen resulting in a 17 percent reduction in the number of homeless acceptances by local authorities, and now amounts to 19,300 households. There remain 4,200 homeless households in temporary accommodation in the East and West Midlands – 52 percent higher than in 1997 (Wilcox, 2006).

Chart 7 – Number of homeless households in temporary accommodation (West and East Midlands 1991-2006) (DCLG Live Tables 2007)



Needs Associated with Existing Homes

Housing needs also arise from living conditions within the existing stock and in terms of the characteristics of households. The most recent statistics from the DCLG show that 29 percent of the total housing stock does not meet the Government's 'decency' standard, although this is considerably lower than ten years ago. This proportion rises to 35 percent for local authority housing. Just over 26 percent of association housing is assessed as 'indecent', around half of the proportion of a decades ago. Almost 9 percent of households in England lack central heating. For the East and West Midlands, the proportions are 6 and 11 percent respectively.

Overcrowding is perhaps the most current housing needs issue faced by associations, including the Matrix Housing Partnership. Under existing arrangements for measuring overcrowding, called the bedroom standard, the Survey of English Housing (2005) identifies 513,000 households in England who are classified as overcrowded, or 2.5 percent of all households. For the Greater Midlands the number is 87,000 households, or 2.2 percent of households, although the West Midlands (at 57,000 households or 2.7 percent of the total) is proportionately above the national average.

Overcrowding disproportionately affects some groups of households, including BME households and/or large families. BME households are especially vulnerable, with 10.7 percent of all BME households overcrowded compared to 1.8 percent of Whites. The situation is more pronounced in the social rented sector where 14.6 of BME tenant households are overcrowded whereas for White tenants the proportion is 4.1 percent. The Matrix STATUS PLUS Survey (2006) shows that BME households tend to be larger than the average: for instance, while White tenants have an average household size of 1.3 people, the average household size of East Europeans is 2.9 and for Asian tenants 2.0. Some 40 percent of Matrix' African tenants, 26 percent of those of Pakistani origin, and 28 percent of those from Bangladesh say that they have too few bedrooms for their needs. The proportion of White tenants saying this is 13 percent.

Recent research by Shelter (2007), which sought to highlight the outdated way in which overcrowding is defined (the current definition was created by the Housing Act 1935) points to there being 955,000 children trapped in overcrowded housing, which is 50,000 more than three years ago. The Matrix survey shows that BME children are most likely to be living in such overcrowded households: 21 percent of Bangladeshi, 13 percent of Pakistani and 5 percent of African tenant households have four or more children in their households. This falls to just 2 percent for White households.

The Housing Boom and 'Un-Affordability'

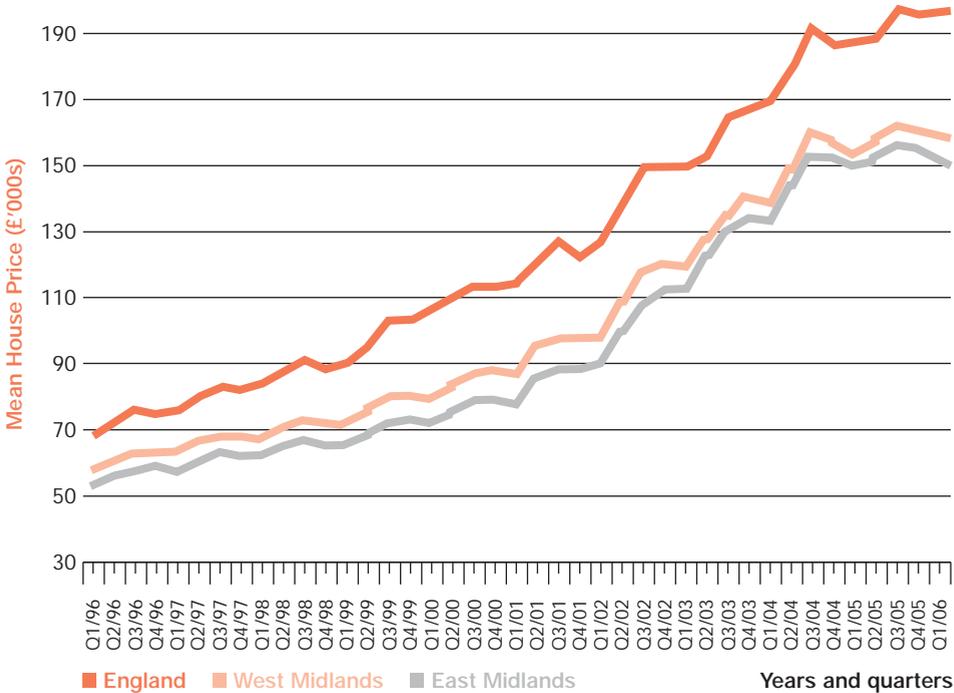
All house prices indices (Land Registry, DCLG, Halifax, RightMove) show that England has experienced an extended house market boom since 1995, although with some minor fluctuations nationally, and with significant geographical variations. And, while house price inflation has undoubtedly slowed to run just above the Commodity Price Index (CPI), the effect of the long-run trend has been effectively to price even those on average incomes out of the property market.

To illustrate these trends, house price data for the Land Registry (i.e. from actual sales) show that the average (mean) house price in England topped £200,000 for the first in history last year. This represents a 183 percent increase since 1996, with average house price inflation set at 18.3 percent annually. The bottom quartile of the housing market nationally has seen even greater rates of inflation with a 200 percent increase in the last ten years to stand at £122,000 in 2006. In the main areas where Matrix operates, there have also been significant house price hikes, especially in areas such as Wychavon, where the average is now £231,000 and the lower quartile is £151,000 – up 184 and 202 percent respectively in ten years. The average in the West Midlands

conurbation reached £150,000 for the first time ever in 2006 – an increase of 170 percent over the decade. Lower quartile house prices in the conurbation have increased by 189 percent to stand at £104,000.

The result of these trends is that much of the housing in areas where Matrix operates is out of reach of most first time buyers and those on low incomes wishing to move home. The ratio of average house price to average income in England has shot up to 6.91 from 3.54 ten years ago in contrast to 6.39 for the West Midlands region as a whole, 5.68 in the West Midlands conurbation, and 7.92 in Worcestershire. The ratio in Wychavon is 9.21. Ratios of lower quartile house prices to lower quartile incomes demonstrate that even the lower end of the housing market is off limits to low income households.

Chart 8 – % change in average (mean) house prices in Matrix’ greater region compared to nationally (H.M. Land Registry 2006, House Price Data)



The ratio in the West Midlands region (at 6.78) is just below that for England (at 7.12), but those for Worcestershire generally (at 8.27) and Wychavon in particular (at 9.37) are significantly above national averages, suggesting the need for more affordable housing in the rural parts of the region.

With wage growth slowing, unemployment on a slight upwards incline and interest rate rises likely to continue throughout 2007, the ‘un-affordability’ of the housing markets where Matrix operates will be exacerbated.

Assessing 'Hills': Mixed Tenure Communities?

The Hills Review of social housing (2007) proposed a range of changes in the role of social housing providers within the wider housing system. However, one of the chief proposals was for their role in creating more mixed communities in terms of tenure and income. As the Review states:

'The current Government has an objective of promoting the existence of mixed-income communities, and actively promotes an income mix within new housing developments. The reasons for this kind of strategy lie in factors such as: avoiding stigmatisation, potential declines in the quality of services in very low income areas, protection of neighbourhood conditions, better links to economic activity for all those living in mixed areas, and more generally, avoiding part of society being cut off from the rest of it. Ultimately, this is part of achieving the Government's very ambitious objective that within 10 to 20 years, no-one should be seriously disadvantaged by where they live'.

Research undertaken by the Human City Institute (Gulliver, 2007a) suggests that this is a very ambitious objective indeed. For example, the current level of home ownership is 70 percent nationally, with social renting (including both council and housing associations housing) at 20 percent. Creating tenure profiles for the 32,482 neighbourhoods identified by the Government in England and used for resource allocation purposes and measurement of deprivation (lower level Super Output Areas or SOAs as they are called) demonstrates the relative concentration by tenure.

To illustrate this, 27 percent of these neighbourhoods have concentrations of home ownership above 85 percent (that is, 15 percent above the national average for home ownership) and 5 percent have concentrations over 95 percent or 25 percent above the national average. Conversely, 16 percent of neighbourhoods include more than 40 percent social housing (double the national average) and 9 percent are majority social housing neighbourhoods (that is, more than 50 percent). Such polarised neighbourhoods will require significant re-shaping to create a greater mix of home ownership and social housing, and linked to this, mixed income.

Conclusions

The quantity, quality, types and locations of affordable housing all require greater investment to meet demand, improve affordability and tackle housing need. Both urban and rural locations require this investment, and much needs to be done to ensure less polarisation of neighbourhoods along tenure and income lines.

01/Housing/Developing an asset-owning democracy



Developing an asset-owning democracy

by Kevin Gulliver & John Morris

Introduction

Recent Government announcements confirm that a growing strand of public and welfare policy will be the creation of an asset-owning democracy that is wider than the former Conservative policy of the 1980s and early 1990s envisaging a property-owning and/or a share-owning democracy. Current policy developments suggest that asset-based welfare approaches will be utilised to ensure that the ownership of individual assets will be widened to enhance the life chances of the most disadvantaged citizens and that transfer of ownership and management of assets from the public and private sectors to the community will be a growing facet of welfare policies. This article reviews to what extent social housing and housing associations, such as those in the Matrix Housing Partnership, might play a part in this policy arena.

What is Asset-Based Welfare?

Asset-based welfare policies grew out of the ideas put forward by Giddens (1998) and Sherraden (2003) that proposed a movement from the welfare state to the social investment state whereby individuals and communities are treated as actors who can look after themselves, if the state provides the proper tools, rather than as passive recipients of welfare. The approach, exemplified by the Child Trust Fund and the Savings Gateway pilots, focuses attention on the 'asset poor' in addition to policies designed to tackle low incomes and income inequality (the Fabian Commission on Life Chances, 2006). As Ruth Kelly comments (Paxton, 2003):

'Savings and assets have an important role in people's lives, providing them with security, independence and opportunity. That is why the government is implementing a strategy for promoting saving and asset accumulation throughout life... if we want more people from all backgrounds to benefit from holding financial assets, the implications across public policy need to be considered. This includes a coherent policy on financial exclusion and removing barriers to assets building. However, the barriers to saving created by financial exclusion are about more than not having a bank account. The Government recognises that it cannot do this alone. We must continue to develop better ways of working together with the private and not-for-profit sectors'.

As Paxton (2003) concludes, there are a number of key ingredients of an asset-based welfare approach that appeal to a progressive agenda and which dovetail with some of the aims of Matrix, including creation of:

- a more equal distribution of the nation's wealth
- a more equal distribution of wealth amongst young adults
- a more equal distribution of, or access to, assets during times of change
- more progressive incentives to accumulate assets.

Supporters of asset-based welfare (Paxton & White, 2006) also claim that policies create benefits that collectively amount to an 'asset effect'. Intangibles include enhanced welfare or well-being, improved general health and self-esteem. Tangibles include better employment and improved life chances generally. Equality of opportunity, it is argued is an additional consequence. Supporters contend that asset-based welfare can be introduced to support savings schemes for people on low incomes, stakeholder trusts to re-claim common assets, land tax reform, low rate start-up capital to support small business development, and, of course, housing via low cost home ownership and equity sharing. Collectively, these add to up a 'citizen's stake' (Paxton, Bollier, McLean, Glennerster et. al., 2006).

Asset-Based Welfare and Housing

As the first part of the article has demonstrated, development of an asset-owning democracy requires policy-makers to look beyond increasing home ownership, which was the obsession of governments in the 1980s and 1990s. Despite a plethora of Government initiatives since 1980 to expand the reach of home ownership, which Matrix argues, based on analyses of housing market data, has reached saturation point. It is likely that home ownership will only grow marginally in the coming years, even with the introduction of small equity stakes, as argued for in the recent DCLG review of social housing (Hills, 2007) and by the Chartered Institute of Housing (Hill et. al., 2002).

The Un-sustainability of Home Ownership

Research by Matrix argues that tenure is now the most significant pointer to the gulf between the 'haves' and 'have-nots'. Home ownership is seen as the 'natural' tenure. Social housing has become a minority and residualised tenure for those with little choice.

Successive governments have promoted home ownership via the Right to Buy, shared ownership, and now the various Homebuy options, pushing home ownership to levels not seen in most comparable countries, while the social housing sector has dwindled [see chart (9)]. There are signs that this policy has reached saturation point, with the overall level of home ownership declining since 2004. The Hills Review (2007) proposes to extend home ownership to social housing tenants by offering as little as a 10 percent stake, but this will probably only have effects at the margins.

Inequality in Housing Asset Distribution

The growing divide between the income of home owners and social housing tenants, and their consequent life chances, is exacerbated by the chasm between asset accumulation and wealth in the two tenures [see chart (10)]. Tenure is now an accurate indicator of the level of household economic prosperity and a metaphor for social and economic inequality.

Chart 9 – % change in tenure (in England 1976-2006) (DCLG Live Tables 2007)

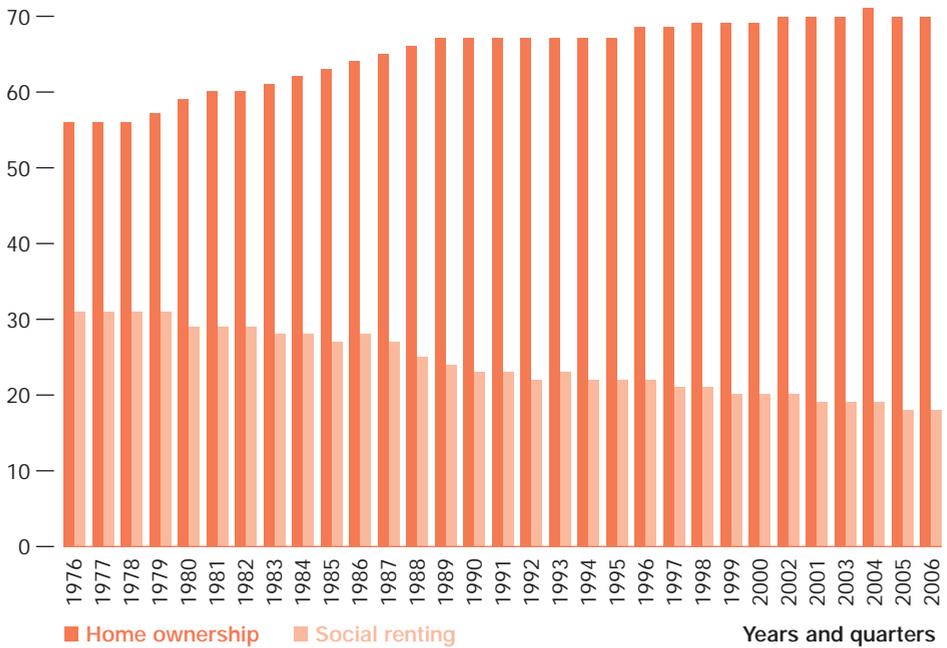
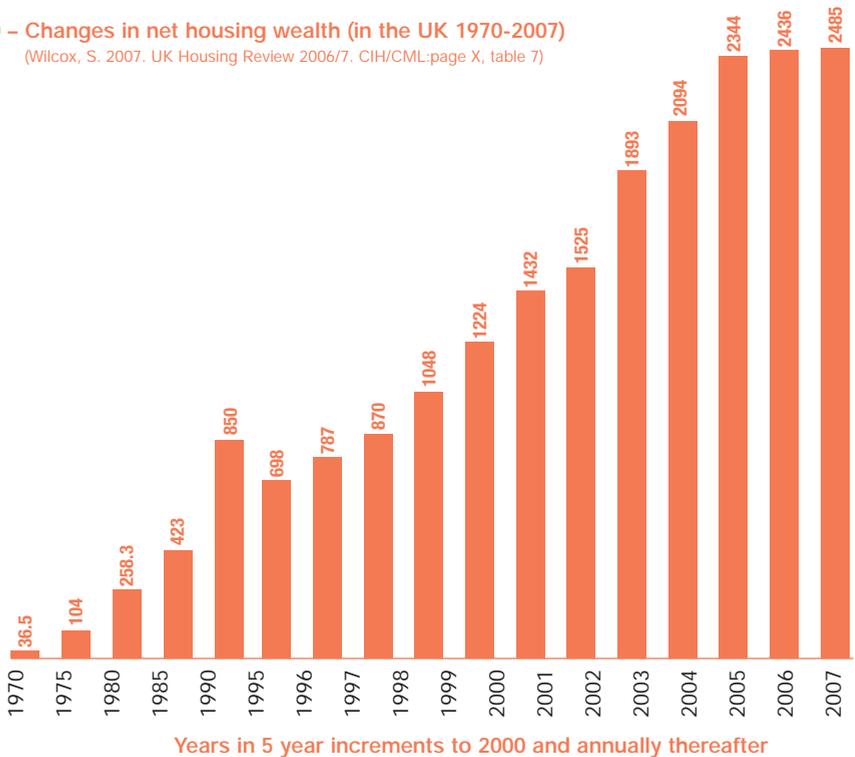


Chart 10 – Changes in net housing wealth (in the UK 1970-2007)

(Wilcox, S. 2007. UK Housing Review 2006/7. CIH/CML; page X, table 7)



The residualised nature of social housing can be demonstrated by a few key facts. Thirty years ago, 40 percent of social housing tenants were economically inactive; today it is 64 percent. The average income of social housing tenants thirty years ago was two thirds of that of home owners; now it is one third. Home owners are more likely to be in professional and managerial employment and to be on higher incomes.

National surveys of tenants show that only a minority of social housing tenants aspire to home ownership (11 percent) and that just 8 percent believe that home ownership is a viable aspiration in the foreseeable future. Economic circumstances also prevent the majority of social housing tenants from moving into even low cost home ownership: the gearing between the average (median) house price and the average gross weekly income of tenants is 14:1 (and even for the lower quartile average house price the ratio is more than 10:1).

The average home owner has more than £90,000 in unencumbered housing wealth (total monetary value minus mortgage and loans) with total net housing wealth in the tenure standing at £2.6 trillion. The average social housing tenant has £800 in savings; two fifths have no savings at all, and are often dependent upon loan sharks at times of emergency.

The 'fetishising' of home ownership by society (exemplified by the media's concentration on 'make-over' and 'trading-up/down' TV shows) has non-monetary effects too. Home owners receive a psychological 'lift' from the act of ownership itself, irrespective of housing quality and location. The opposite holds true for social housing tenants who are often portrayed in negative terms through coverage of anti-social behaviour for instance.

The effects on the perceived lower status of tenants compared to home owners has well-documented material consequences in terms of poor health, crime, neighbourhood breakdown, anti-social behaviour, and, increasingly, a propensity to vote for extremist and/or nationalist political parties.

Conclusions

Inequalities in asset ownership between tenants and home owners are expanding rapidly. And the lower status of social housing tenants in British society, reinforced by a media obsessed with property-owning, has implications for the health of people living in the sector, their life chances, the growth in anti-social behaviour and tendencies to seek answers from extremist political parties. Greater equality of asset ownership will mean a community more at ease with itself. Housing associations such as those in Matrix clearly have a major role to play in facilitating greater asset equality between social housing tenants and home owners.

01/Housing/Should housing associations be in the 'happiness' business?



Should housing associations be in the 'happiness' business?

by Kevin Gulliver & Mike Hew

Introduction

The Government's review of social housing promises one of the biggest shake-ups of the sector in twenty years. The review report – *'Ends and Means: The Future Roles of Social Housing in England'* – produced for Communities Secretary Ruth Kelly by London School of Economics academic Professor John Hills – is the culmination of six months of research and consultation across the country.

As such it sought to recommend ways in which social housing policy can be bent to achieve wider policy objectives like improving the life chances of social housing tenants, creating more mixed income and tenure communities, and reducing housing inequalities. Yet appraisal of recent policy developments in the fields of community well-being (Compass, 2006; NEF, 2006) and the economics of 'happiness', (Layard, 2006; Bruni & Porta, 2005) suggest that the Hills Review is in some ways perhaps not fundamental enough since it takes little account of the effects of living in social housing on the psychological well-being (James, 2007) of tenants.

This article asks, then, should housing associations, as major organisations housing a socially excluded group and operating in disadvantaged communities, be in the 'happiness' business?

The Importance of 'Happiness' and Well-being

All major political parties seem to have woken up to debates around well-being and happiness, and that steady economic growth and massive investment are not yielding hikes in satisfaction of individuals and communities. There are significant implications for approaches to housing development, regeneration and sustainable communities. Some argue (Dobson, 2007) that the current policy debate signals a shift from public spending based on needs or locality to one that stresses well-being (Dobson, 2007). It further signals dissatisfaction with traditional measure of economic success: the Conservative Leader, David Cameron, has already proposed a measurement of Gross Well-Being (GWB) to be run alongside Gross Domestic Product (GDP). In addition, the New Economics Foundation, Compass, the Fabian Society, the Church of England's Commission on Urban Life and Faith and the Human City Institute are all proposing ways of creating and measuring the 'good society' and more 'human' communities.

The hope is that by targeting personal and community well-being policies to tackle poverty, unemployment, housing, health and crime can be more effective. Across

Government this work is being pulled together by the Whitehall Well-being Group - W3G – with a clear intention of producing a national measure of well-being. The housing sector is leading the way to a large extent, with the Wanless Full engagement Scenario resulting from the report to the Treasury by Derek Wanless (2004) proposing that the NHS should be re-calibrated to focus upon well-being which incidentally improves both health and reduces calls upon expensive NHS interventions.

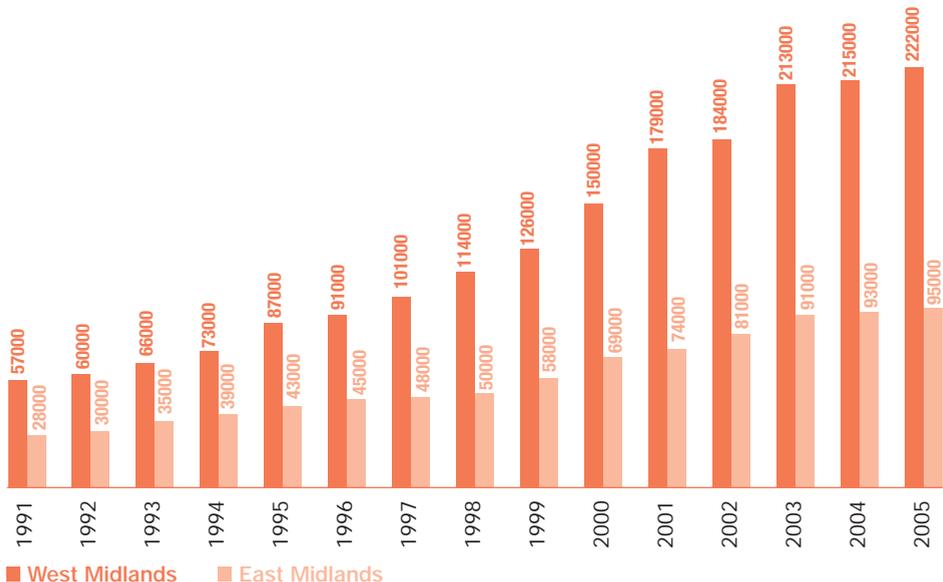
The following analysis by Matrix suggests that concern with ‘happiness’ and well-being in the housing sector, and especially the social housing sub-sector is worth pursuing.

Housing and ‘Happiness’

Matrix is particularly interested in these emerging policy issues since the promotion of more ‘human’ urban communities is wrapped-up in considerations of how aggregate ‘happiness’ can be enhanced and community well-being promoted. Matrix’ research shows that the happiness of individuals and the well-being of communities are related considerably to tenure.

Yet the Hills’ Review (correctly given the Government remit) looks at ‘surface’ preferences only for different tenures and satisfaction with current housing arrangements using national social attitude surveys. So we find that approaching half of social renters would like to own their own homes and that around 15 percent are dissatisfied with their current housing compared to only 3 percent of home owners.

Chart 11 – Housing association homes (West and East Midlands 1991-2005) (DCLG Live Tables 2007)



However, a survey of 5,000 households in a large inner city area in the West Midlands (HCI, 2006) shows that home ownership generates considerably more satisfaction even where its quality is poorer than social housing in the same neighbourhoods. For example, 81 percent of those owning their homes outright and 79 percent of mortgagees were satisfied with their homes compared to only 64 of social housing tenants despite the greater likelihood for home owners overall to rate their housing in greater disrepair, to suffer more damp and condensation problems, and to be less likely to have central heating.

Clearly, something less tangible is at work here. There is growing evidence to suggest that home ownership intrinsically confers the psychological benefits of protection, autonomy and prestige on owners resulting in its relatively higher status than social renting. Status is a very powerful psychological concept and is related to how happy we are with our lot and our general sense of well-being. The role of low status in poor health, crime, anti-social behaviour, drug misuse, and neighbourhood breakdown generally are all well-documented.

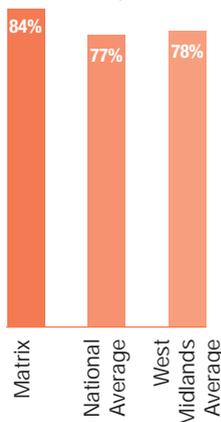
How Tenure Affects Well-being

Promotion of home ownership as the 'natural' tenure of choice then (although this is a relatively modern phenomenon) and social renting as a tenure of last resort by decision-makers and the media has major consequences. We are all bombarded with images of the attainment of home ownership as the barometer of success through housing trade-up and make-over shows on television; all of which reinforce the proposition that to be a social renter is to be in some way a second class citizen.

Coupled to this is the greater accumulation of material assets that home owners can expect thanks to an imbalanced housing system that tolerates hyper-inflation as the norm. One of the Hills' report's primary achievements is to highlight this growing divide between the wealth of home owners and tenants.

Chart 12 – Matrix tenants' satisfaction with neighbourhoods as places to live

(Matrix STATUS PLUS Survey 2006. Housing Corporation 2006)

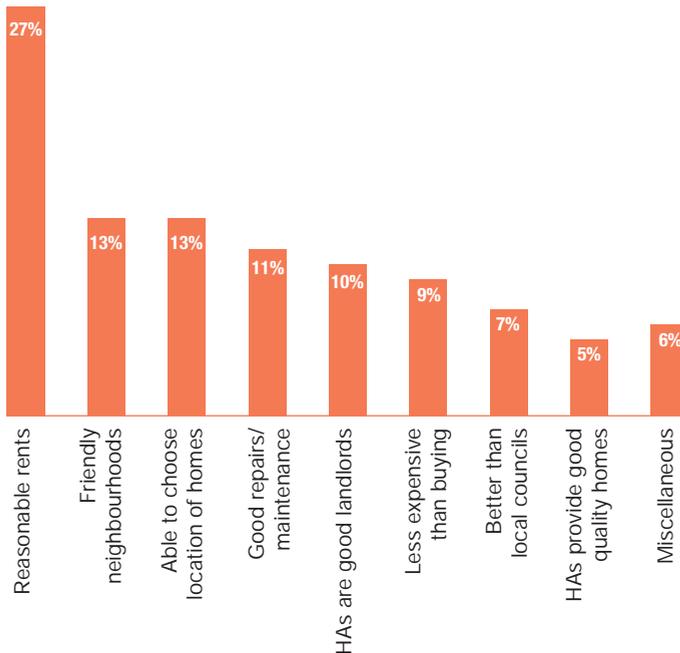


Economic Considerations

Tenants are not only being left behind in the income and employment stakes but also in the accumulation of assets. Home ownership is today's most common means of accumulating wealth. The housing wealth of home owners after mortgages are taken into account is now more than £2.6 trillion, representing a fifty-fold increase since 1971. The average home owner has more than £90,000 in unencumbered housing wealth, with even those in the bottom 10 percent having accumulated an average of £20,000. Social housing tenants on the other hand have average savings of only £800 and two fifths have no savings at all.

This leaves social renters not only left out in the cold in terms of their relative status but in their pockets too. What is worrying is that the Hills' review predicts that cascading housing wealth down the generations of home owners, while tenants have nothing to pass on to their children, not even a secure tenancy, will amplify housing inequalities and make the Government's fight to end child poverty more difficult.

Chart 13 – The good points about being a housing association tenant by percentage
(The Housing Corporation 2006)



Housing Associations and the Pursuit of 'Happiness'

While there are many satisfied and happy social housing tenants to be sure, to create more 'human' and sustainable communities with a better sense of well-being where individual happiness can be actively pursued requires that we find ways to level-up the status of social renting and reduce inequalities between tenures; not 'top-slice' the minority of tenants who can just about afford the ballooning range of low-cost home ownership options currently on show. This is one of the chief ways in which the 'unhappy' tenure can be improved. Housing associations should take this emerging and important agenda on board if they are to help foster more cohesive communities in disadvantaged areas that are better places to live for residents.

01/Housing/Mutual solutions: coming of age?



Mutual solutions: coming of age?

by Jon Stevens & Carl Taylor

Introduction

Since 1997 the Government has been looking for models of social provision that are more responsive and deliver effectively at the local level. Co-operative and community based organisations received some encouragement and are a growing feature of many sectors, particularly health and community services. The Government has reaffirmed its support for community enterprise by establishing the Office of the Third Sector, with Ed Miliband as Minister for the Third Sector. The recently published Social Enterprise Action Plan highlights a number of examples of successful local enterprises and indicates how the Government will strengthen the sector further. In parallel with this Ed Balls, Economic Secretary to the Treasury, has emphasised the Government's commitment to the co-operative sector by initiating a review of the enabling legislation that is needed to support different forms of co-operative enterprise.

In the housing sector there has been growing support for co-operative and community based approaches to housing. The recent Local Government White Paper refers to the impact of tenant management organisations and includes proposals to broaden their role and to make it easier for them to be established. The Housing Corporation has also recognised the value of community based approaches to housing. Its newly published consultation paper *Delivering Change through Involvement* suggests that effective involvement springs from a 'culture of mutuality' and Redditch Co-op Homes is highlighted as a good practice example.

National Trends in Mutuality

Nationally the co-operative and community housing movement has grown in strength over the last five years with the Confederation of Co-operative Housing working in partnership with the National Federation of Tenant Management Organisations. However at regional level the support framework for co-operative and community based housing projects is generally weak, with many of the support agencies that existed in the 1970's and 1980's having disappeared.

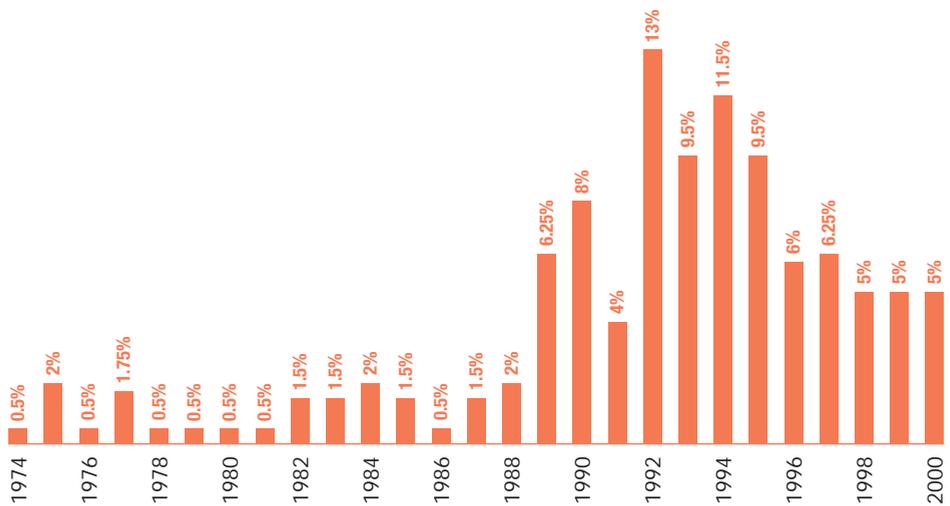
The exception is the West Midlands, where Accord working with BCHS and RCH has maintained the momentum. At the same time it must be recognised that the Third Sector is relatively small in the UK and this is particularly true of co-operative and community housing. The contrast with other advanced countries is marked, as recent contacts with Denmark and Norway have demonstrated.

Table 4 – Characteristics of co-operatives

Core Values	Ethical Values	Principles
Self Help	Honesty	Voluntary and open membership
Self-responsibility	Openness	Democratic member control
Democracy	Self-responsibility	Member economic participation
Equality	Caring for others	Autonomy and independence
Equity		Education, training and information
Solidarity		Co-operation among Co-operatives Concern for the community

Source: The International Convention on Co-operatives (1996)

Chart 14 – Development of tenant management organisations (TMOYR 2006 LA & TMO survey)



Support for Co-op Housing in the West Midlands

The Accord Group, incorporating BCHS and Redditch Co-op Homes, and a major partner in Matrix, is the only third sector housing organisation in the country that has a consistent and sustained record in promoting, developing and supporting co-operative and community based housing schemes over the last 10 years. Over that time Accord has undertaken around 40 projects in the Midlands; working in partnership with ownership co-ops, self build groups, tenant management organisations and other community organisations. The schemes have varied in size and scope from small scale infill schemes through to a major city centre apartment development. Below are a couple of case study examples.

Paddock was formed in the mid 1980's as a response to the chronic shortage of family housing in the Chuckery area of the town. Residents from Council run tower blocks got together with the local Council Neighbourhood Office and with BCHS and formed a co-op. Paddock was registered with the Housing Corporation and in 1988 the first group of families were rehoused from the blocks into new homes that they had designed and developed themselves. Over the next 20 years Paddock grew organically, working with Accord since 1992 as their development agent. User involvement pervades the whole project and Paddock has been able to constantly expand and extend the way in which people become part of their community. The Management Committee, which runs the co-op, contains 15 members (30% of all members) and importantly they represent all stages of the project, old and new.

Starley Co-op in Coventry was formed 25 years ago in order to conserve the last street of Victorian terraced housing in central Coventry. Starley was an example of 'urban survival' until 2000 when they had the opportunity to take a leading role in Coventry's 'urban renaissance'. Working with Accord, Starley has just completed an affordable housing scheme that combines 48 modern apartments with 8 large town houses to create an integrated community that is adjacent to the 'old street'. In the mid 1990's Starley, a long established Co-operative operating in isolation in Coventry, had run into difficulties and they were referred by the Housing Corporation to BCHS. Working with BCHS the co-op was able to completely renew their working practices and develop a new strategic vision. This led to the co-op being approached by Coventry City Council with a view to them developing a new high density urban housing scheme on land adjoining Starley Road. The scheme would be a flagship affordable housing project within Coventry's 'urban renaissance' city centre strategy.

In Redditch, Accord and BCHS have been instrumental in creating an entirely new co-operative housing organisation working in partnership with the Council and with local communities. Within eight years Redditch Co-op Homes has developed over 160 community run homes on behalf of five newly established neighbourhood co-ops. With the Confederation of Co-operative Housing, BCHS has pioneered the Community Gateway model which builds community control across larger more traditional housing organisations. The first Gateway Association has been established in Preston and there are around six more in the pipeline.

Community Based Housing: Adding Value

Over the last ten years the Accord's extensive experience of 'building with communities' has demonstrated the viability and sustainability of this kind of provision. It has also demonstrated the significant added value that such schemes can provide. Matrix argues that these benefits include the following.

- Housing that is shaped to meet the needs and aspirations of specific groups and neighbourhoods
- Housing that is based on responsive and high quality housing services

- Housing that supports personal growth and which builds inclusive and lively communities
- Housing that engenders active citizenship and which provides a platform for community enterprise

The most comprehensive project sponsored by Accord is Redditch Co-operative Homes, a three-way partnership between Redditch Borough Council, Accord and local communities across the town. Eight years ago Accord won a competition to develop a new form of community based social housing that would offer an alternative tenure option for new and established communities in Redditch. RCH was registered with the Housing Corporation in 2001 and since then it has developed 200 homes on behalf of five neighbourhood co-ops, each of which participate directly in the design, management and future planning of their homes and neighbourhoods. RCH has succeeded in creating a series of dynamic and active communities that are having a real impact on the life choices of their residents. RCH is a strong and growing presence in Redditch, taking a leading role in a number of networks and partnerships.

Redditch Co-operative Homes is built upon effective partnership and as it has grown it has connected with a number of local networks. The primary network is between the co-ops themselves; there is ongoing collaboration on strategy development, on planning new developments including investigating new methods of construction and in benchmarking performance. The training and confidence gained from participating in RCH has taught people that they can make a difference and that their voice does matter. Local projects have benefited from this. The Sure Start programme has three service user directors, two of whom come from RCH co-ops. Co-op members are active as School Governors and they have a strong presence on Neighbourhood Forums. For example the Chair and Secretary of the Winyates Alliance are both from Winyates Co-op. The Police and Communities Together forum is chaired in one area by a co-op member and in other areas co-op members are active participants. Co-op members are strong supporters of the Redditch Credit Union and in a number of schemes special 'move in' funding packages have been set up with the CU. RCH is a founder member of the Redditch Commonwealth which links third sector organisations across the town.

Co-op members have become advocates for their communities and they have argued for a number of changes to policy and in the way services are delivered to communities. In eight short years RCH has succeeded in developing a significant number of active citizens whose influence is strongly felt across Redditch. None of this is at the expense of performance. RCH has built over 200 properties personalised to the needs of residents. RCH has consistently achieved top quartile Performance Indicators providing excellent outcomes as evidenced by a 96% resident satisfaction level and by 98% of residents being satisfied with opportunities for participation.

Accord and its partners have built a strong evidence base which illustrates all of these attributes and there is no doubt that co-operative and community based housing should attract much wider recognition. It is therefore encouraging that promotional

activity has attracted positive support from senior political figures. Their views echo the views of the co-op resident at the head of this report. As Cheri Blair said in 2006:

'It's a fantastic way of ensuring good community relations...if people take a role in planning their homes it makes a big difference'.

Hazel Blears echoed this observation in the same year:

'They have achieved an incredible level of citizen engagement, because of the ethos and values around the housing'.

The Demand for Co-operative and Community Housing

Although the co-operative and community housing sector is still small in the UK, there is clear evidence of growing interest in the sector and of growing demand for new housing projects. Where is this demand coming from? And how should Accord respond to this demand?

Existing Co-operatives

Many co-operative and community based housing groups are keen to expand their provision. Some of these groups are ownership co-ops from the 1970's/80's, others are newer groups such as tenant management organisations. In the West Midlands, Accord has been able to respond to this demand very successfully developing around 400 homes that have been 'built with communities' over the last ten years but regrettably most of this development was outside of the co-op 'heartlands' in North West and East Birmingham. In both of these areas there is now a growing sense of frustration about the lack of development opportunities. Outside the West Midlands, although there are indications of pent up demand, most developing housing associations seem unwilling or unable to respond. Because of this BCHS/Accord is now beginning to develop a number of links with co-op partner organisations across the country.

Regeneration Projects

Community based and co-operative housing solutions can be a key part of a successful regeneration project. Castle Vale Community Housing Association has demonstrated this in Birmingham. Similar models are being explored across the country (such as Community Land Trusts). BCHS are advising on a potential CLT project in Hull but, closer to home, the Agency have just received an enquiry regarding a CLT in Bridgnorth.

Mutual Home Ownership

Traditionally the private sector has focussed almost entirely the production of housing for individual ownership. However there is evidence of growing interest in what has been termed 'mutual home ownership'. Sometimes this is about bridging the affordability gap, sometimes it is about supporting communities of interest (such as rural and elderly communities) and, increasingly, it is about green living and the creation of what might be called eco communities. Of particular significance is the growth of co-housing

schemes, which are privately funded developments organised on co-operative lines with a strong ethical dimension.

Mutuality: The Forgotten Solution?

There is a sense in Matrix that mutuality is the forgotten housing solution of progressive politics. Mutual and community-based housing organisations are popular and effective ways of increasing community ownership and consumer control. These approaches also add considerable value to communities and enhance social and human capital. Perhaps one of the residents of Breedon co-operative in Redditch sums this-up best.

'Here is a company that has reinvented the old ways and brought them back to the 21st century. Since we moved in, my social life has taken on a whole new meaning. No longer do we sit in front of the television every night. Now we have friends we can visit, go out for meals, laugh at jokes long forgotten and, most importantly, look forward to a brighter future. And I don't have to go far because all my best friends are my neighbours.'

There are signs that mutual solutions may be re-surfacing in contemporary progressive politics. As Yvette Cooper, Minister for Housing and Local Government said in 2007 about a key Matrix scheme, Sillins Avenue, Redditch:

'This development breaks new ground nationally in both its environmental credentials and the fact that the project has been driven by local people working together as a co-operative. This is an example of how we can deliver really high-quality housing for the people, designed by the people – and crucially in a way which safeguards the environment for future generations.'

A Matrix core value is that greater resident control over housing and community engender active citizenship fosters greater integration between ethnic and faith groups. Matrix, which already has 20 percent of its housing programme targeted at co-operative and community-based housing stands ready to roll-out a greater programme of such housing and prove that it is effective at more than just giving people roofs over their heads.

01/Housing/Health and housing:
the role of the third sector



Health and housing: the role of the third sector

Maureen Bradley, Anthony McCool &
Kevin Gulliver

Introduction

Everyone has the right to a standard of living adequate for the health and well being of himself and of his family, including food, clothing, housing and medical care (The universal declaration of human rights). As with many health determinants, the quality of accommodation is strongly related to income. Minimising the adverse effects of poor housing remains a major challenge for national government, local government and other agencies, and sustained action is needed to narrow the inequality gap in the UK. Many of the most significant gains in health that followed stemmed from public health measures, notably clean water, sanitation, and reduced exposure to extreme cold and other factors associated with improved accommodation. However, the second half of the 20th century has seen a decline in political interest in the issue of poor housing, despite overwhelming evidence of widening inequalities in society and widening recognition of the health consequences of poor housing.

Housing and Health Inequalities

Housing is a health inequality issue and decent housing a prime requisite for health. Multiple housing deprivation appears to pose a health risk that is of the same magnitude as smoking and, on average, greater than that posed by excessive alcohol consumption. Vulnerable groups, including the elderly, the very young and those suffering from long-term ill health, are at particular risk. These groups also have the greatest exposure to many specific hazards due to the lengthy periods that they spend indoors. People with health problems are disproportionately likely to occupy the least health-promoting segments of the housing stock, a factor that may exacerbate their health problems.

The social and physical characteristics of the surrounding area are also vital in maintaining good health. The fact that poor quality accommodation is often situated in impoverished surroundings with few local amenities contributes further to making vulnerable individuals housebound. No one chooses to live in poor quality housing or in 'unhealthy' neighbourhoods, yet the shortage of affordable decent housing means that people from materially deprived groups are likely to find that this is the only housing available to them. Poor accommodation and a poor general environment each contribute to the other's negative impact on health.

In addition to housing quality, character and location, housing tenure is an important social divide that is very relevant to the health debate in the UK. A shrinking social housing sector no longer provides housing for a broad cross section of the community and has become characterised by deprivation and social exclusion. The owner-occupier sector has expanded and now includes more people on low income. The resulting increase in stress as a result of mortgage debt, arrears and repossession is a major public health issue. Health inequalities are not reducing in the UK and the most socially and economically deprived are also those who suffer the worst health. As in the 19th century there is a profound need for concerted public health action. At the heart of this must be improved living standards and prevention of ill health. The present government has acknowledged the consequences of health inequalities, and the need to address them.

Housing and Health: The Role of Third Sector Agencies

The Matrix Housing Partnership provides a template in the making for how third sector agencies might contribute towards improving the nation's health through housing and care interventions, and by delivering community-based health services. Below are a number of case studies that explain how this template is being established.

Mental Health Services

In October 2005, both Ashram and Trident secured the posts of Community Development Worker's (CDW) funded through the Heart of Birmingham PCT. Trident's post was to work within Chinese communities and Ashram's to work within South Asian communities. The role is about raising awareness of mental ill health within the relevant communities and concentrating on the Heart of Birmingham. The role has been brought forward by the Department of Health who are looking to put 500 Community Development Workers in post nationally by December 2007. The post is to bridge the gaps between primary and secondary care services, also private and voluntary sector services.

The Community Development Project has set up the Heart of Birmingham South Asian Communities Forum in which it has brought together a number of organisations that are working with South Asian communities around mental health. The forum is working in partnership to take action on issues that have been identified where in the past these organisations worked in isolation to resolve issues. This information is then fed through direct to commissioners within Heart of Birmingham PCT in when they commission services they are appropriate to the needs of the community.

Dementia Care Manager and the Lifestyle Co-ordinator

Research has shown that many older people experience considerable disadvantage as a result of being unable to access basic services in their local area. Within Matrix, such approaches are seen as central points from which to deliver services in the community. This then is the cornerstone of the specialist positions of DCM and LSC that promote inclusion and participation. Good working relationships have been developed with all agencies statutory, voluntary, and private to drive the holistic approach to health and social care. Mental health of older people should be everybody's business and put the

person at the centre of service development and delivery. Accord schemes have set up multi disciplinary teams that contribute to the health plans, allocations of tenancies and activities and information for people living in the schemes and surrounding community. This makes leisure activities and health information more easily accessible than travelling to a centre a bus ride away. The development of clear pathways to health care and activities ensure the health and well-being of older people is central to what we do. The need for preventative services in local areas is well documented and these are not necessarily in hospitals or GP surgeries.

The Preventative Agenda: Intermediate Care

The NHS '*Independence, Well-being and Choice*' (2006) paper places greater focus on preventative services to allow for early targeted interventions, and the use of the local authority well-being agenda to ensure greater social inclusion and improved quality of life for all its citizens; working in partnership with other agencies, to ensure a wide range of effective and well-targeted provision, which meets the needs of our diverse communities. The NSF '*A New Ambition for Old Age*' focuses on promoting older peoples access to health care reducing delayed discharge from hospital and increasing the proportion of older people with high level needs to remain in their own homes for longer. To meet this agenda Intermediate services are offered at two of our schemes; Cartlidge House residential Home in Telford and Millennium Forge in Tipton The service promotes health and social inclusion, providing responsive, timely services supporting people to regain their independence and return home.

Intermediate care is a short term (4-6 week) intervention which is used to preserve the independence of people who might otherwise face unnecessary prolonged hospital stays or inappropriate admissions to hospital or residential care. The hospital step down beds are used as interventions which promote rehabilitation of service-users abilities, skills and confidence levels as well as preventing hospital bed blocking. The care is person centred, focused on rehabilitation and delivered by a combination of Accord staff and other health and social care professionals.

Young People

Trident is working on a project to promote and encourage healthier lifestyles to young people at Chrysanthemum Court Foyer via funding given from Derbyshire Primary Care Trust. Chrysanthemum Court provides accommodation and support to young people aged between 16 and 25 with issues such as budgeting, healthy eating, environmental awareness, basic cookery and fitness. A need was identified from consultation with the young people that they were keen to develop their skills further in budgeting, healthy eating and exercise to benefit their health. The young people were consulted during resident meetings, support sessions and through a health survey that Chrysanthemum Court had sent out to its residents. Staff had identified through support planning that there was a definite increase in young people's poor eating habits and unhealthy diets.

It was suggested by the young people that bicycle hire would meet some of these needs along with cookery sessions and leaflets which could provide them with information about healthy lifestyle options within the community. The young people

were also keen to try new and exotic fruit and vegetables which they would not normally eat due to their limited budget. The young people suggested that cookery sessions may encourage them to eat healthier as an alternative to the 'fast food' culture. Cookery sessions and learning about healthy eating and exercise will also promote the recommended 5 a day fruit and vegetables and encourage regular exercise as part of a young persons' well-being.

The aim of having bicycle hire facilities is to encourage fitness and enable a cheaper form of travel, which will also contribute and raise young people's awareness of environmentally friendly transport. The long term goal is to have young people sharing ideas on healthy eating, using the kitchen and to try out new fruit and vegetables to develop a regular programme of exercise and healthy eating which is inclusive for all.

Resident Involvement: Service-Users and Carers

The Matrix approach to involving service users and carers covers a wide variety of approaches. Firstly, Matrix believes in developing service-user friendly consultation methods that ensure involvement is meaningful and has real outcomes. Using art therapy and reminiscence as a means of seeking feedback on services, and art work to express desired changes have both yielded significant successes. Secondly, development of independent advocacy services, including those provided by CareAware and Age Concern, enable service-users to feel more secure in expressing their views.

Thirdly, Matrix encourages family participation and involvement through developing Family and Friends Groups, which have been established in all residential care services provided by Matrix, and joined events, outings and developing children's play areas. Fourthly, auditing approaches to care services and the care environment draw out service-users' perspectives, focusing on engagement, activity levels and mood. Observations are made on how staff interactions impact on these areas. Outcomes of assessments are feedback to team members, an action plan implemented-feeding into our continuous improvement philosophy.

Fifthly, Matrix has forged links within each service delivery locality with GP's and mental health services. This has enabled Matrix' staff awareness to increase so that early recognition and referral of mental health problems can be made, resulting in reduced admission to hospitals, enabling service users to remain in their own homes and communities

The Involvement of Social Enterprise

The Government's support for social enterprises to deliver community-based health services poses significant challenges to housing association, such as those in the Matrix Housing Partnership. As the case study examples referred to above illustrate, community-based services by third sector agencies have been delivered as part of existing statutory services and can be seen as 'added value' rather than seeking additional funding and setting up social enterprises to deliver the service. However,

new social enterprises will have to be developed if organisations like Matrix are to expand their community-based service delivery in the health care field illustrations. The potential for Matrix to develop these services in partnership with, rather than alongside NHS staff, by creating social enterprises around care pathways is enormous. The Matrix partners have a presence in the community and can therefore reach and support disadvantaged groups and individuals in ways that can be difficult for statutory services.

The recognition that third sector agencies can deliver social enterprises has been recognised by the Government and official Opposition, who refer to social enterprises as offering high quality, lower cost products and services whilst at the same time creating real opportunities for people working in them and the communities they serve. A recent State of Social Care Report (2005) highlighted that third sector organisations are out-performing the private sector, meeting 85% of all the National Minimum Standards compared to 78% in the private sector. This illustrates how well-placed Matrix is to utilise its collective skills to deliver more of the Government's health care agenda. Patricia Hewitt, the Secretary of State for Health, wrote in a report for the Social Enterprise Coalition (2006):

'The particular strengths of the third sector include its independence (both from Government and private shareholders), its commitment to a wider social good, the passion and commitment that generates in staff, and its capacity for innovation and rapid change. Perhaps the most important benefit of the third sector, and social enterprise organisations in particular, can bring is a stronger voice both for the users of services and the staff that deliver them'.

The Third Sector Commissioning Taskforce in its recently published report (2006) has identified that in order to achieve the aims of *'Our Health, Our Care, Our Say'* and to achieve the vision for more dynamic and innovative health and social care services, there is a need for stronger and more effective commissioning by PCT's, practice based commissioners and local authorities. Its aim has been to address the practical obstacles to the third sector fulfilling its potential as a mainstream provider of health and social care services.

Matrix is already seeing the difficulties in recruiting expensive social care, health and housing workforces within the context of the Government's drive for efficiency and the need to deliver more for less whilst achieving higher and great outcomes for residents and communities. Improving the skills of the existing Matrix workforce in order that best practice philosophies and the wider social enterprise agenda can be met is vital. Matrix is looking to address this by joint recruitment campaigns and is looking at developing shared training across the group.

Building upon existing good practice and forming partnerships with existing social enterprises are probably the way forward for Matrix in the medium term. The creation of brand new social enterprises to deliver the complex housing and health agenda currently being promoted from all sides will not be easy. Successful social enterprises take time to develop properly, and although Matrix can point to significant examples of success in such development, wholesale creation of new social enterprises is a long term ambition.



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02/Consumers/The diversity challenge



The diversity challenge

by Wendy Powell & Muna Choudary

Introduction

The Matrix commitment to diversity means that:

- Every single person will make a contribution to the future and Matrix will assist them to have the right to success.
- Differences are respected, valued and harnessed productively to enrich all aspects of life.
- Everyone is able to fulfil their potential and make choices about their life free from stereotyping, discrimination and prejudice.
- Individuals and communities can live with dignity and safety, free from the threat of prejudice or aggression because of their identity.
- Everyone feels they have a full stake in the organisation and are able to participate in decisions that affect them.
- The inclusive concept of citizenship is promoted.

Policy Background

Both the Government's Commission on Integration and Cohesion, a fixed term advisory body set up by DCLG in 2006 to look at how local areas can make the most of the benefits delivered by increasing diversity, but also consider practical approaches that build communities' own capacity, has stressed the importance of a '*shared sense of belonging*' and that interaction between different groups of people is key to a successful community (Interim Statement, 2007). The purpose of focusing on diversity is to ensure that services address the different needs that customers have. Customers needs differ for a variety of different reasons: these could include (but are not restricted to) age, ethnic background, ability to access services or ability to participate in the life of communities (Housing KLOE 31, Audit Commission 2006).

Given the regulatory context, as quoted above, service providers are operating in an increasingly complex environment. This is due, in part, to the developments that have taken place, economically and socially, given the globalisation agenda which presents us with the challenge of '*super diversity*' (Centre on Migration, Policy and Society, 2006).

Within recent years there has been a greater understanding of diversity within Britain and this has been shaped through government policies that have dealt with issues around immigration, regeneration and community cohesion. These are discussed below in turn.

Disability

From a housing perspective there are a number of challenges that present themselves when meeting the needs of disabled people. In England there are 300,000 disabled people living in unsuitable housing that require accessible or adapted accommodation and this is evenly split between social sector tenants and home owners (DCLG tables, 2007).

It is clear that demand for suitable accommodation far outstrips the supply available and due to demographic changes, this situation is likely to escalate unless there are a number of effective changes that take place to national, regional and local policy. These include establishing far more detailed information on the housing needs of disabled people to inform the development of housing strategies to provide housing and support services that can match the needs identified. At a local level, the Matrix STATUS Survey (2006) has helped to quantify the level of disability and life-limiting illness amongst residents, albeit from the perspective of self-assessment. The survey shows that 40 percent of Matrix tenants indicate that they have a person living in their households with a disability, infirmity or longstanding illness, with 33 percent saying that these health problems limit their activities. Some five percent are wheelchair users. Improved facilities for disabled people is the third ranked priority for Matrix tenants to improve the quality of their lives.

Disability Equality Duty

Effective from 4th December 2006, this duty covers:

- The need to eliminate unlawful disability discrimination.
- The need to eliminate harassment of disabled people that is related to their disability.
- The need to promote equality of opportunity between disabled people and others.
- The need to take steps to take account of disabled people's disabilities even where that involves treating disabled people more favourably.
- The need to promote positive attitudes towards disabled people.
- The need to encourage participation by disabled people in public life.

Disabled Children and Young People

The implementation of the Government's Social Exclusion Action Plan must engage supported housing services if their efforts to improve outcomes for the most vulnerable young people are to succeed. This is one of the recommendations coming from the National Children's Bureau (NCB) following a ground breaking project to improve the health and well-being of young people in supported housing. Over 20,000 young people under 25 live in supported housing in England. Many have experienced homelessness and other events that have left them vulnerable to a range of physical, mental and emotional health problems. Matrix's supported housing services work with some of the most disadvantaged young people in our society, including care leavers, teenage parents, young people with mental health problems, and those with poor educational attainment – the exact group the government plans to target in its Social Exclusion Action Plan.

At present creative practice is patchy across the country and partnership work is often under-developed. NCB found that services are struggling to provide young people with the support they need due to a lack of multi-agency working between housing and health services at a strategic and front-line level. By working together, providers like Matrix through its range of Care and Support projects can help ensure that young people develop the skills and knowledge to make informed choices about their health and housing.

Gender

In recent years the lives of women and men have begun to mirror one another and become more similar especially as more women have become financially independent and entered the job market. There are, however, fundamental differences that still exist. For example, despite the gap in pay narrowing, women are still earning less than men and are following different career path choices.

Even so, women are still recognised as playing a major role in supporting cohesive communities. By becoming mothers and managing households, women are also educators to the next generation, passing on values and belief systems. Historically, women have played a central role in helping to build community cohesion, but this role is often overlooked or underplayed, particularly by usually male-dominated governments. A recent example, specifically of the empowerment of BME women, resulted from the aftermath of the terrorist attacks on New York where the emergence of Muslim women as leaders, particularly within the anti-war movement, began to grow. The politicisation of women, especially within these communities worked towards shattering the stereotypes that existed as they were leading from the grassroots and mobilising themselves into a visual and dynamic force, albeit, one that was informal.

Gender Equality Case Study

The vision within Ashram is to challenge many of the stereotypes that exist within the communities that we operate in. This is achieved most in our work within gender equality, especially in relation to south Asian women and the role that they play in today's society. There have been a raft of changes that have taken place at a social, economic and political level that have had positive effects on the wider community due to the broader responsibilities that Asian women have embraced, willingly and effectively, both in public and private life.

Through research that Ashram has carried out, we have seen the trend that has emerged over recent years where the established house structure has developed and led to a new household model where women from the Asian sub-continent have a greater sense of the need to challenge the parameters and stereotypes that exist of them as weak and submissive.

Much of the work that is undertaken within Ashram is done to ensure that women have a greater voice in decisions concerning their households and local communities and is critical to fulfilling their rights as family members and local citizens. Ashram has a wide range of innovative projects that look to enable women to achieve these goals and

aspirations. The most recent and extremely successful example of this is the community design and architecture course that Ashram ran in conjunction with the Birmingham Institute of Art and Design (BIAD) at University of Central England.

The main objectives of the community design workshops were to empower and enable disenfranchised groups, particularly women, and to help bring about an awareness of the concepts surrounding urban design. Within a six week period, all the female participants within the groups had mastered how to draw and build a scale model of their ideal home.

This particular experience of engaging with women from BME communities has meant that we have found individuals with passion, creativity and a flair for embracing challenges with enthusiasm and innovative thinking. It was no surprise to Ashram then that all the participants within the first series of workshops that were held were women from South Asian communities all with varying levels of literacy, spanning all ages, background and faiths.

Gender Equality Duty (GED)

Although progress has been made in the area of equal opportunities within the last thirty years, most notably the Sex Discrimination Act 1975, there is recent legislation that will help to address some of the discrepancies that still exist with regard to gender. It is hoped that the GED will tackle the discrimination that still exists within employment - for example, the gap in pay between men and women, pregnant employees and part-time women versus full-time men.

The duty will also look to change mindsets and organisational cultures where policies and services may be developed in a '*gender blind*' way ignoring the different needs that men and women have. It is being seen as an additional tool with which to achieve equality and appreciate the diversity that exists within today's society. From April 2007 all public authorities in Great Britain must demonstrate that they are promoting equality for women and men and that they are eliminating sexual discrimination and harassment.

The gender equality general duty is a new legal requirement on all GB public authorities, when carrying out all their functions, to have due regard to the need:

- To eliminate unlawful discrimination and harassment on the grounds of sex.
- To promote equality of opportunity between women and men.

It requires organisations to take action on the most important gender equality issues within their functions. The promotion of equal opportunities between women and men requires public authorities to recognise that the two groups are not starting from an equal footing and identical treatment will not always be appropriate. Under the duty authorities also have an obligation to eliminate discrimination and harassment towards current and potential transsexual staff. This duty will extend to transsexual service-users in December 2007.

Sexual Orientation

Research around sexual orientation and housing issues is limited and lesbian and gay policy development is in its infancy. Furthermore, there is little evidence of lesbian and gay people's inclusion in society, or the extent and impact of their exclusion.

The fundamental problem is the lack of baseline data that exists in the UK. The National Census does not ask about sexual orientation and general attitudinal studies do not include questions about homophobia and attitudes to lesbian and gay people. There is also no formal mechanism to ensure that lesbian and gay issues are at the heart of any government policy development, nor is there any research that identifies why this is the case, or assesses the impact of this omission. Moreover, no thorough needs assessment has been conducted in the fields of health, education, employment, housing, the arts, media, and sport, or any other major policy area. Matrix included a question on sexual orientation in its STATUS Survey (2006) but it achieved a very low response rate.

Yet more difficulties arise in attempting to define the lesbian and gay community. Due to the nature of homophobia, there is still understandably a reticence amongst lesbian and gay people to be considered collectively as a community. On occasions when this does happen, such a notion of community masks the diversity that exists, preventing integration with other equality work and policy.

Housing and Communities

- Access to decent housing is key to an individual's capacity to work, learn, maintain good health and develop relationships.
- Most housing providers and their partner agencies do not collect statistics on sexual orientation or the particular needs and experiences of lesbian and gay people in the housing market.
- Although lesbian and gay people may not have specific housing needs, research suggests that they are more likely to find themselves with housing problems.
- Young people may be more likely to find themselves excluded from the family home if they are lesbian or gay.
- Lesbian and gay people still experience tenancy problems if a partner dies and they sometimes find it hard to hide their sexuality around their neighbourhood and home. This leads to lesbian and gay people being more likely to be the subject of homophobic abuse which has led to the development of discrete estates that have a high gay population.
- Other issues which have been documented include the denial of a mortgage or insurance, ill treatment from housing providers and mortgage lenders and assault in their own home.
- There is also a distinct lack of training or initiatives to support those who work directly with lesbian and gay people with housing issues. There is also no research that identifies the impact that this lack of training has on individual experiences.

Age

Age discrimination affects everyone, young, old and even those in between. The stereotype of experience increasing and physical ability declining with age can be hard to challenge. Age is the one aspect of the diversity agenda which we all experience. The impact of demographic ageing is only just starting to be felt and is going to be enormous. By breaking through the stereotypes and recognising the opportunities, we can really value the contribution of everyone, regardless of their age, and really excel at meeting the changing demands of all ages within accommodation and services. Issues with age discrimination include:

- A lack of contact with people of different generations is exacerbating age-based discrimination and stereotyping of the young towards the old and the old towards the young, newly released research for Age Concern has found.
- Damaging negative stereotypes are commonly held of people of different ages. Two in three people think that the under 30s and over 70s have little in common. Among the over 65s the contrast was most striking, with five out of six older people saying that they would not share interests or values with the under 35s.
- Such stereotypes are significantly reduced when people have positive contact with different generations. Young people with older friends are 82 per cent less likely to hold discriminatory views about older people, than their peers who do not have older friends.
- Age Concern's citizens' forum held in early 2007 highlighted the shared values and concerns that existed across the generations. It emphasised the need for measures that would help combat stereotypes and bridge the generation gap.

Intergenerational work benefits young and older people alike. There are a opportunities for a wide range of projects from older volunteers teaching new parents how to wean their babies, to younger people teaching older people new IT skills, to sharing experiences and skills in sports, arts and history. The projects have the potential to develop increased respect, understanding, and tolerance of each other. More importantly, one of their key outcomes may be that older people will be less fearful of crime and incidents of petty crime may fall in the locality.

Young Advisers Project Case Study

Groups of young people from across England have been trained to be young people's 'champions'. They are advising and demonstrating to adults, community leaders and decision makers how to engage young people in community life and improving neighbourhoods. They also work directly with other young people to encourage them to get involved in improving their own community. This initiative was designed by DCLG and a new charity, Young Advisors Co. is now overseeing the roll out of the project. Neighbourhood Training and Resource Centres in each region will provide the Young Advisor training with the Young Advisors' charity. Six (or more) Young Advisors are being recruited across the Midlands and The West Midlands Wardens and Neighbourhood Resource Centre through WHRA is leading on managing the project.

The Resource Centre Trainer co-trains young advisors so that future projects in the Midlands can be developed by the WMWNRC.

The Commission for Equality and Human Rights (CEHR)

Matrix aspires to a fair society for every woman and man, whatever his or her age, race, religion, disability or sexual orientation. Specialist organisations such as Age Concern, Help the Aged and the existing Commissions on Disability, Race and Equal Opportunities have worked hard to raise the profile of diversity and challenge discrimination on any grounds. The work of the CEHR, due to open its doors in October 2007, is likely to develop with input and guidance from these experienced groups. It is the ambition of the CEHR to provide an important new focus for equalities work and play a crucial role in delivering effective work across all 'strands' of equality at all levels, for example, delivering work on single strands but also on generic equality issues and multiple discrimination issues. The CEHR will be an excellent way to ensure that the 'new' strands of equality legislation for age, sexual orientation, religion and belief are implemented and enforced following on from the recommendations for single equality legislation by the Discrimination Law Review.

Conclusions

In 2001 the debate around diversity and multiculturalism had gathered momentum and was informed from the shift in the mindset of institutions around the thinking heralded by the Macpherson Report, the riots that took place in the North of England, which highlighted that segregated communities were living '*a series of parallel lives*' (Cantle, 2005) and the terrorist attacks that took place in America. All of these events had made society question the validity of different communities of different faiths and ethnicities living side by side and whether in actual fact this was possible.

In recent months, many of our politicians and much of our media have devoted an inordinate amount of rhetoric and column inches to the concept of 'Britishness'. In addressing the notion of Britishness within the context of diversity it is clear that conflicts may arise between wanting to commemorate and honour a set of common values as well as being able to '*accommodate a wide range of cultures and belief systems*' (The Smith Institute, 2007).

Within the past half century, Britain has opened its doors to over 5 million new settlers and it is this 'welcome' that has changed the understanding of immigration and diversity in the 21st century. With as many as 42 distinct communities of more than 10000+ people of immigrant status in London alone, is it surprising then that we are embracing and expressing more than one facet of our identity, whether it is based on heritage, ethnicity or faith.

With the face of diversity having changed considerably in Britain within the last forty years, especially within patterns of immigration, most notably, of refugees, asylum

seekers and economic migrants, the United Kingdom can now be described by the concept of 'super-diversity'. This notion appreciates 'the complexity of immigration patterns within this country exceeding anything that this country has previously experienced' (Vertovec, 2006).

As housing organisations and also as social investment agencies it is necessary for progressive Partnerships like Matrix to appreciate the workings of 'super-diversity' and how this will inform communication with wider society especially when looking to bring about cohesive communities. Matrix will need to understand that the populations that are served will be heterogeneous in their makeup and will wish to enforce plural identities which will change given the environments in which they are in. The challenge for Matrix, then, as a collective of organisations and individuals is to find common ground where life-enriching experiences can be shared to help everyone live together, whilst safeguarding and maintaining the things that make everyone individuals.



Engaging with muslim communities

by Jas Bains, Mike Hew & Kevin Gulliver

[Introduction](#)

Over the last two years the connected issues of ethnicity, faith and community have dominated political discourse in a way not seen since the 1980s' urban disturbances in major British cities, including Birmingham. These disturbances provoked a range of responses from Government, such as the influential Scarman report, and from faith communities; the Church of England published its seminal *'Faith in the City'* report twenty years ago (1986). Two decades on, following disturbances in cities like Bradford, Oldham and Burnley, and the publication of the *'Cattle'* report (2005), which looked into the circumstances of the disturbances, and with the political and social fall-out from the Iraq war, the Government has again turned its attention to these issues, and coincidentally, the Church of England has published its follow-up *'Faithful Cities'* report (2006).

A series of research reports and reports for various commissions has also been published in recent times, including those from working groups established by the Government under the auspices of *'Working Together to Prevent Extremism'*, that from the Women and Work Commission, and the *'Cities in Transition'* report from the Young Foundation (2007). Additionally, the Housing Corporation, Matrix' key funder and regulator, published a review of the characteristics of Muslim households across the social housing sector. This trend in analysis and debate culminated in Ruth Kelly, Minister for Communities and Local Government, launching an independent Commission on Integration and Cohesion in November 2006, the aim of which is to explore how different ethnic and faith communities are 'getting along'.

While it is beyond the scope of this case study to provide a comprehensive assessment of the findings of these various initiatives, some key strands of thought can be drawn out across the range, that apply to Muslim people, especially Muslim women, and the communities where they live.

- It is crucial to remember that the vast majority of Muslim Britons are committed to this country and to working in partnership with Government, statutory and voluntary agencies to engage and contribute as equal and active citizens politically, economically and socially.
- It is essential to acknowledge that the responsibility for tackling extremism, radicalisation and discrimination in all of its forms is society's overall, are the not the sole preserve of the Muslim community.
- It is important to recognise the extent of integration already taking place within and by Muslim communities, many members of which are now third or fourth generation

- It is important to appreciate the amount of work and the number of activities that are being undertaken by Muslim organisations in developing links with other faiths and the wider community.
- It is imperative to recognise that Muslim community agencies can be a positive force for change and innovation to help Muslim people to raise their horizons and meet aspirations, despite often negative images in the media of Muslim communities and their ambitions.

Muslim Communities Nationally and Locally

Ashram (the BME HA in Matrix) bases its approach to engaging with the Muslim community on information gathered from independent sources and from its in-house research service. The location of the Muslim population in the West Midlands and Ashram's main areas of operation are shown in the following maps. Key characteristics of the Muslim population, as identified by Ashram, are shown below.

Demographics

The Muslim population is growing at all geographical levels and represents 3 percent of the national population, 4 percent of that in the West Midlands and 14 percent of Birmingham's population. Just under half of all Muslims living in Britain in 2001 were born here, with 39 percent born in Asia. The West Midland has the second largest concentration of Muslim households (at 15 percent) and the region is home to one in ten of all British Muslims.

Ethnicity

Three quarters of Muslims nationally are from an Asian background; predominantly Pakistani (at 43 percent), Bangladeshi (at 16 percent) and Indian (8 percent). A further six percent of Muslims are from a Black African background. The Muslim population is the 'youngest' of all faith groups in England with about one third under 16 years of age, suggesting that the Muslim community will provide the proportionally greatest rate of new household formation in the next decade or so.

Gender

The Muslim community is the only faith community where men outnumber women at 52:48 percent, reflecting the gender breakdown of Pakistani and Bangladeshi households.

Household Characteristics

Young Muslim adults are the most likely to be married (at 22 percent). Muslim households are the largest on average (at 3.8 people) with more than one third of Muslim households having five or more members. However, this is reducing gradually.

Housing

Muslim households have the lowest rate of home ownership (at 52 percent) and are more likely to be living in social housing. The Muslim community has the greatest number of overcrowded households. It also has the lowest proportion of central heating in situ.

Health

Muslim households have the highest rate of reported ill health of any faith group.

Education

Almost one third of Muslims of working age have no qualifications – the highest proportion of any religious group.

BME Associations: Engaging Muslim Communities

At no other time has the role that faith and religion play in the cohesion of British communities been more closely scrutinised. The position of Britain's Muslim community is now under particular scrutiny. The extent of integration of Muslim communities, and particularly the place of Muslim women in the integration process, has never been closer to the top of the political agenda.

BME associations such as Ashram, as significant, local agencies connected with Muslim communities, can perhaps provide a unique insight into the dynamics of these communities and how effective engagement can be more meaningfully planned and delivered. Ashram's impact on engagement with Muslim communities is enhanced by support from its group structure with Accord, and its partners in Matrix. This is in line with the Housing Corporation's requirement that this sort of engagement activity should not be the aim of BME housing associations alone. Indeed, housing associations are perhaps the best placed to support engagement and to meet aspirations of Muslim people at the local level since they are the most stable financially of third sector agencies, can invest considerable resources, and are committed to the communities where they operate for the long-term, rather than being dependent upon the short-term ebbs and flows of charitable funding.

Ashram is making a telling contribution to documenting the sort of impact a dedicated local housing and community investment agency can have improving the circumstances of local Muslim communities and promoting integration and cohesion. It further informs the issues being tackled by the Government's Commission on Integration and Cohesion; in particular, the sorts of activities that can build a sense of belonging to the wider community and alleviate the deep-set needs of young and female Muslims especially.

From Ashram's engagement work with the Muslim community, the following observations can be made.

Table 5 – Quality of community life improvement priorities by faith in the Matrix tenants' group

Tenants' quality of community life priorities	Christian (%)	Muslim (%)	Hindu (%)	Sikh (%)	Other (%)	None (%)	All (%)
Better health and well-being	43	51	50	66	26	34	42
Crime and community safety	37	49	58	69	42	34	39
Better facilities for disabled people	35	42	54	66	29	21	33
Homes better meeting our needs	25	43	58	59	29	24	29
Greater financial security	25	36	31	31	24	24	26
More caring neighbourhoods	24	33	39	38	23	23	25
Better education and training	20	46	23	35	15	20	24
Improved car-parking	18	29	46	48	19	16	21
Obtaining employment	18	32	19	21	15	19	20
More friendly neighbours	17	27	35	52	10	17	19
More interesting employment	15	26	31	24	10	14	16
Greater mixing of ethnic groups	13	26	15	31	9	9	14
Bank/building society account	10	20	12	28	9	14	13
More open space/parks	11	22	31	28	7	12	13
Better local transport	13	22	31	35	7	9	13
Better leisure/sporting facilities	9	23	31	35	9	11	12
Access to a Personal Computer	8	15	19	14	7	8	9
Access to affordable credit	6	15	8	7	5	4	7
IMPROVEMENT INDEX	19	31	33	38	16	17	21

Source: Matrix (2006) STATUS PLUS Survey

Table 6 – Matrix tenants' community involvement interests by faith group

Tenants' Household Characteristics	Christian (%)	Muslim (%)	Hindu (%)	Sikh (%)	Other (%)	None (%)	All (%)
Want to be asked their views regularly	67	64	65	69	81	74	68
Neighbourhood/estate management	20	29	39	31	25	21	22
Tenant participation group	21	27	48	38	22	23	23
Social housing management	17	20	42	14	25	20	19
Tenants' co-operatives	22	25	19	24	34	26	24

Source: Matrix (2006) STATUS PLUS Survey

Muslim Communities Nationally and Locally

The Muslim population is growing at all geographical levels and now represents 3 percent of the national population, 4 percent of that in the West Midlands and 14 percent of Birmingham's population. The Muslim population is the 'youngest' of any faith group and the only where men outnumber women. The Muslim population is one of the most disadvantaged economically and experiences disproportionate levels of housing need.

Measuring Needs, Charting Aspirations, Predicting Needs

The Ashram Agency, the organisation's research initiative established in 1991, delivers a range of research, consultancy, training and community engagement services, many to Muslim communities in the West Midlands. Whether it is developing visions of the housing futures of South Asian people, carrying out housing market and quality of community life studies, or undertaking community-based consultations, Ashram is able to deploy considerable expertise to demonstrate the needs and aspirations of Muslim people amongst others.

Engagement and Popular Perceptions

Ashram's research also shows that, contrary to perceptions prevalent in the media, Muslim communities have the same concerns about crime, health and well-being, education and housing as other communities, and that they wish to play an active part in the management of their housing and neighbourhoods.

Working with Muslim Women

Contributions to raising the expectations, aspirations and skills of Muslim women is at the core of the Ashram project. Of particular note are initiatives that enable Muslim women to influence the design of housing and communities, their involvement in sports and arts activities that are dismantling popular stereotypes, and a range of approaches to developing entrepreneurial skills in skills. Recently, Ashram has codified many of the findings and recommendations from these innovative projects in its ground-breaking Gender Manifesto, to be launched on International Women's Day in 2007.

Conclusions

This article shows what a major third sector agency can achieve when such an agency engages with one of the country's most disadvantaged communities to raise expectations, improve quality of life, and enhance community cohesion via a partnership approach. The article shows how Ashram positively embraces Muslim communities in the areas where it operates as a positive force for change and to help these communities lift their horizons and meet emerging aspirations of young Muslims and Muslim women especially.

However, Ashram, as a significant social investment vehicle operating mainly in the inner areas of West Midlands' cities and towns recognises that its engagement work could be more intensive and widespread if further public resources were made available.

Ashram has developed an innovative and participatory philosophy that is aiding Muslims to achieve their potential. Ashram is deploying its expertise in housing, community investment and research to improve the quality of community life of all communities in the inner areas of Birmingham, Coventry and the Black Country, making it a major force for achieving community cohesion.



Accommodating gypsies and travellers

by Bob Blackaby, Ian Hughes & Juliana Crowe

[Introduction](#)

The accommodation needs of Gypsies and Travellers have received increasing attention of policy makers in recent years. Court decisions (e.g. CRE versus Dutton, 2004) have resulted in Romany Gypsies and Irish Travellers being regarded in law as racial groups, and therefore covered by anti-discrimination legislation. There has also been a number of high profile incidents involving friction between Gypsies and Travellers and the settled community, and between Gypsies and Travellers and local authorities and land-owners, over the use of land for caravans, prompting concern that more needs to be done to seek peaceful solutions to the satisfaction of local needs.

Local authorities now have a statutory duty (Section 225 of the Housing Act 2004) to assess the accommodation needs of Gypsies and Travellers and to prepare a strategy to meet needs. Given that the Rooftop Housing Group has played a major role in researching the needs of these communities, and provided housing where required, this article sets out some of the issues that local authorities and housing associations should take into account when seeking to meet the needs of Gypsies and Travellers.

[The Size of the Gypsy and Traveller Population](#)

The number of Gypsies and Travellers living in England can only be estimated roughly. Morris and Clements (2002) believe that the number is no more than 300,000. Difficulties in estimating numbers are confounded by the fact that most Gypsies and Travellers live in conventional bricks and mortar housing and that Censuses of Population in England and many local ethnic monitoring systems do not recognise them as a separate group.

Twice-yearly counts of caravans, carried out by local authorities for the Department of Communities and Local Government show that there are around 16,000 Gypsy and Traveller caravan in England, about 12,000 of which are on authorised sites.

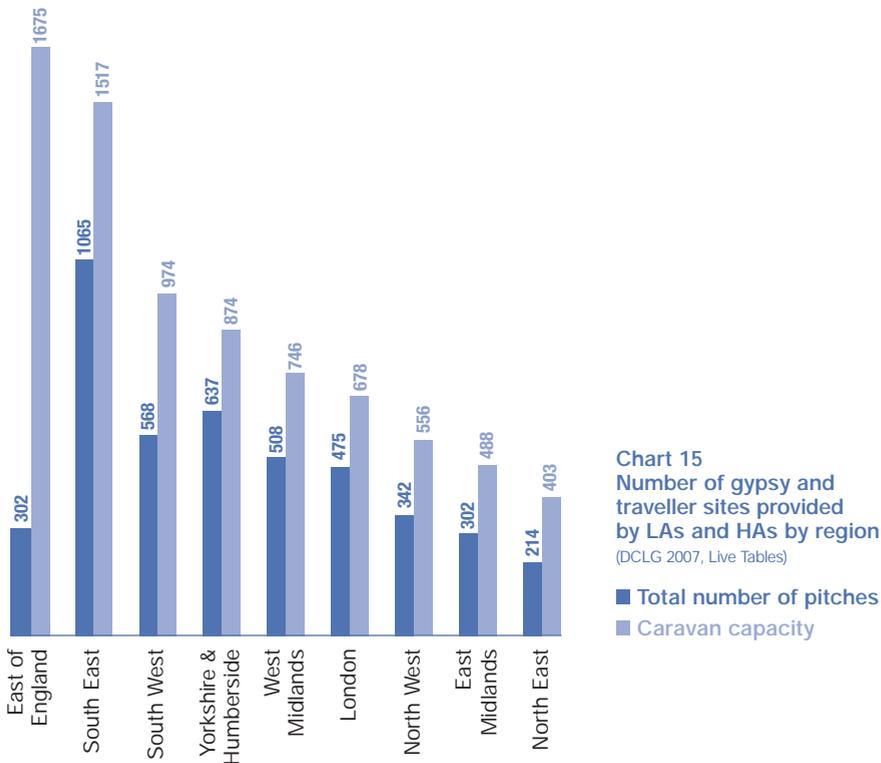
[Housing Problems of Gypsies and Travellers](#)

Gypsies and Travellers have long faced difficulties in finding accommodation that meets their requirements and that is appropriate to their culture. They have often faced hostility from the settled community and from those in authority. Local authorities have often been reluctant to make appropriate provision for the group in terms of sites, and the financial and legal framework has not always been supportive of appropriate

provision at a local level. The Commission for Racial Equality (2004) has identified a number of difficulties faced by Gypsies and Travellers over finding suitable accommodation:

- They are obliged to use unauthorised encampments in unsuitable locations
- Encampments may lack basic services.
- Public sites are often located in polluted and hazardous environments, on land that would never be developed for housing, and are entirely unsuitable for children.
- Public sites may lack facilities such as work space or play facilities for children, and the costs of utilities are high.
- There is no security of tenure and the threat of eviction from a public site is real and constant.
- Gypsies and Travellers are rarely consulted or involved in any discussions or decisions about the provision, location, design, or management of sites, or even the use of refurbishment grant.
- Rents vary from one authority to another, and there can be a mismatch between rents and housing benefit.

The CRE identified the need for adequate provision of permanent and transit sites and to reduce the need for unauthorised encampments and to explore the scope for improving security of tenure on public sites. It recommended promoting good practice guides on the management of unauthorised encampments and planning and site provision, and exploring the opportunities for research on housed Gypsies and Travellers and their needs.



Assessing Government Policy

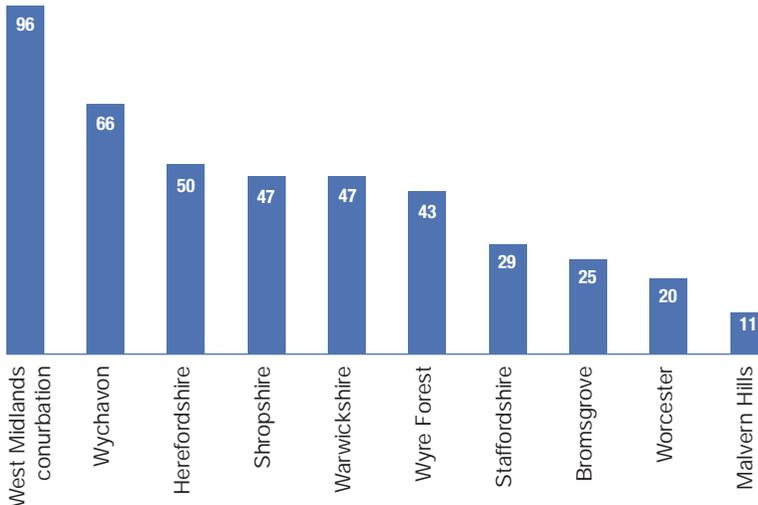
Government policy (ODPM, 2006) for Gypsies and Travellers can be summarised as follows:

- Adequate provision must be made for authorised sites: a situation in which there are no authorised pitches available for a quarter of caravans is bound to lead to unauthorised sites, many of which are a source of friction between the two communities.
- The planning system and property rights must be respected and effective enforcement action must be taken promptly against problem sites.
- The small minority who indulge in anti-social behaviour must be dealt with promptly and effectively before they cause further harm to relationships between the two communities.

Responsibilities of Local Housing Organisations

Below is a summary of a number of key areas where local authorities and housing associations, such as those in the Matrix Housing Partnership, have a role.

Chart 16 – Number of pitches provided by local authorities and housing associations in the West Midlands (RSR Data 2007)



Assessing Needs and Developing a Strategy

Responsibility for assessing needs and the development of a strategy to meet the accommodation requirements of Gypsies and Travellers rests with local authorities under section 225 of the Housing Act 2004. Needs assessment and the subsequent strategy should encompass:

- The requirements for new site provision, including consideration of any need for new permanent, transit and seasonal sites.
- Any need to improve existing sites, including both amenities blocks and communal site facilities, and adaptations that may be needed to meet the needs of people with disabilities.
- The requirement for appropriate bricks and mortar housing for Gypsies and Travellers seeking this form of accommodation, including questions of size, type and location and any support needs.
- The role that needs to be played by various agencies in securing adequate provision, including the authority, housing associations and Gypsies and Travellers themselves, including their desire and capacity to provide and manage facilities themselves.

The Department of Communities and Local Government has undertaken to produce guidance on how needs should be assessed. The former Office of the Deputy Prime Minister has already published draft guidance (ODPM, 2006a).

Providing Sites

The government sees the increase in the supply of authorised sites as the key to the reduction in unauthorised encampments. Its approach (ODPM, 2006b) can be summarised as follows:

- Local authorities should take the lead in needs assessment.
- The needs of Gypsies and Travellers should be incorporated into the Regional Spatial Strategy.
- Each local authority should play its part in meeting that need through the planning system by identifying appropriate sites in local plans.

Housing associations are now allowed to build and manage Gypsy and Traveller sites and can receive social housing grant for this.

Involving Gypsies and Travellers in Planning and Decision-Making

In view of their distinctive accommodation needs, local authorities and, where relevant, housing associations will need to set up specific mechanisms to consult and involve Gypsies and Travellers. There needs to be involvement in three sorts of issues:

- Strategic issues – such as the adequacy of existing provision and the possible need for further sites.
- Issues connected with the management and improvement of sites.
- General policy and management issues – Gypsies and Travellers may have a distinctive perspective on issues and therefore must be given the opportunity to have their say, for example on the development of planning documents, on policies for tackling racial harassment and antisocial behaviour and on strategies for promoting community cohesion.

Managing Sites

All efforts should be made to ensure that rights enjoyed by residents of caravan sites and in social housing are as consistent as possible. Within the framework of the law, managers of officially-provided sites should ensure that Gypsies and Travellers on sites have a similar set of rights to those of tenants in bricks and mortar housing and that any differences in treatment can be fully justified. Particular attention should be paid to the following matters:

Tenancy Terms and Conditions

For pitches on permanent sites, the degree of security of tenure should be comparable to that applying to social rented housing.

Consultation and Involvement

Gypsies and Travellers on permanent sites should have the same kind of opportunities to be involved in decisions about the management of accommodation as tenants in social rented housing.

Repairs and Maintenance

Amenity units and other buildings on sites should be maintained to the standards applying to social rented housing. Maintenance cycles, for example decoration, and target response times for repairs should be similar.

Provision of Information

Both sets of occupiers should have similar access to information about lettings arrangements and their tenancy rights.

Appeals

Both sets of occupants should have the same right of appeal against decisions, for example a refusal to grant a tenancy or refusal to grant consent under the tenancy conditions.

Feedback

Residents on sites should be asked for feedback on the services they receive in the same way as tenants in bricks and mortar housing. The possibility of using a modified version of the STATUS survey for site residents should be considered.

Policies for letting of pitches should be clearly defined and transparent. They will need to balance the needs of Gypsies and Travellers from outside the area with internally generated need, for example the requirements of sons and daughters of established families. As far as possible site occupiers should have the same degree of choice over their electricity suppliers as those who live in houses. This will allow Gypsies and Travellers to select the tariff that best suits them.

Specific Issues for Housed Gypsies and Travellers

Most Gypsies and Travellers live in bricks and mortar housing. A study commissioned by Evesham and Pershore Housing Association (EPHA) (Blackaby, 2004) which included 22 face-to-face interviews with Gypsy and Traveller households living in the Association's housing, found that the convenience of a house, illness within household, the desire to settle in one place and death of a household member were the main reasons given for the decision to move from a caravan to a house.

Key issues emerging from the study that need attention were:

- Although there are many very satisfied tenants, there is some dissatisfaction with the repairs service and a view that improvements are needed to some EPHA homes.
- The shortage of suitable accommodation in the social housing sector is clearly causing frustration. Housing of all sizes is needed. There is particular need for more one and two bedroom bungalows and four bedroom houses, particularly in villages.
- Whilst relations between the Gypsy and Traveller community and the rest of the community are thought to be generally good, there is some evidence of racial harassment of Gypsies and Travellers.
- Many Gypsies and Travellers are affected by ill health and disabilities and this fact need to be addressed in the formulating of policy and procedures.
- Many find the transition between caravan and house difficult. Although practical support may be needed by some, many Gypsies and Travellers stressed the emotional effects of the transition brought about by moving into a static, enclosed environment.
- Information on the numbers of Gypsies and Travellers applying for social housing, and moving out of social housing, is scarce because systematic monitoring has only recently been introduced.

Housing organisations' race equality policies should recognise Gypsies and Travellers as a distinct racial group – or set of groups – and that they may well continue to experience specific needs if they move from caravans into 'bricks and mortar' housing.

New provision programmes need to reflect their requirements – possibly some groups have larger family sizes than the average and therefore larger units are needed. Many will have had a history of living in rural locations and may be therefore seek housing in villages – these needs should be taken into account.

Many Gypsies and Travellers experience practical difficulties or a sense of strangeness when moving into houses. The Rooftop research found that many experienced some problems. Some people referred to feelings of being closed in, the strangeness of having stairs, being isolated and not being able to move around. Several respondents referred to the fact that they had to get used to paying gas and electricity bills that were separate from accommodation charges when they moved to a house. Social landlords should therefore provide support to help people make the transition.

Some Gypsies and Travellers who move into houses wish to continue to run small businesses from their homes. This may pose problems for housing managers and a carefully thought-out approach is required. Social landlords who impose blanket bans on all business activities in their homes need to consider whether this is an appropriate policy response in an era when home working is undergoing a substantial growth. This point aside, there clearly can be difficulties posed by certain business activities – for example where large lorries are regularly parked at the home or where gardens are used for storage or for scrap materials. Policies on business activities should be:

- Developed in consultation with all sections of the community.
- Reflect the legitimate needs of landlords to control misuse of their homes and annoyance to others but recognise the needs of their tenants to earn a living from the business with which they have been traditionally associated.
- Be fair and not discriminate unlawfully against Gypsies and Travellers or any other group.

Conclusions

Gypsies and Travellers have suffered prejudice and discrimination, which has often created severe difficulties for them in accessing suitable accommodation. In particular there is a lack of suitable sites for Gypsy and Traveller caravans. New legal responsibilities for local authorities to assess needs and develop strategies should be seized positively and assessments should be comprehensive and thorough, and should include the needs of those in bricks and mortar housing. Strategies should result in a commitment to action on the following:

- Housing associations should actively consider what role they could play in site provision and management.
- In the management of Gypsy and Traveller sites, attention should focus on the principle of parity of rights and service standards between sites and social rented housing.
- Gypsies and Traveller representatives should be fully involved in decisions made by public bodies that affect them.
- Social landlords should pay attention to the needs of Gypsies and Travellers living in bricks and mortar housing. This chapter has drawn attention to research findings and to a number of specific needs.

02/Consumers/Developing positive images: promoting inclusion, independence and supporting people



Developing positive images: promoting inclusion, independence and supporting people

by Anthony McCool & Margot Lambert

[Introduction](#)

The Government's Supporting People Programme was introduced in April 2003 to differentiate between housing, care and support, with a single funding pot replacing six separate funding streams, including housing benefit for tenancy-related support services, probation service accommodation grants, and supported housing management grants amongst others. Greater access to support services, more flexible packages regardless of tenure, and development of better care and preventative services for a diverse range of people were the promises of the Programme. The joint commissioning and integrated approaches required are only slowly emerging and will take time to develop (Mullins & Murie, 2006). This has been the experience of the Matrix Housing Partnership, to which this article now turns.

[Implementation: The Matrix Experience](#)

While the Government's Supporting People programme was introduced in April 2003, all providers of housing with related care and support services, such as Matrix, were engaged in developing understanding of the policy framework, attending training and briefing sessions, and assessing and re-modelling services. During the transitional period care and support providers engaged more closely with housing associations' development programme, and aimed to maximise the care and support element of such programmes and cost service delivery in a manner that would attract the resources to truly make a difference. All potential providers like Matrix began to use a new language and design new support service models that included floating support. Many began to realise that the agenda was about the development of independent skills in a variety of housing options, supporting people to live independent lives became about the most important help we as providers could give.

The Matrix partners became excited at the thought of such a philosophy, for the first time the care and support sector would be regulated and there would be a set of quality standards bespoke to the sector to enable excellence to be achieved. Little did the Matrix partners realise during the transitional year that the Treasury was going to receive an unexpected financial blow from which it has been recovering from ever since. The Government did not predict the true cost of delivering the new regime.

Providers did and felt just a little bit dubious when they were actively encouraged to maximise their costs.

The introduction of the Programme was heralded as a new dawn with a regime that would recognise the vital role of specialist support, and there were early indications that this would relate to levels of funding. That this would come with prescribed quality standards against which providers such as Matrix would be measured was not unwelcome news. Matrix was proud of its services, was very customer-focussed and keen to demonstrate, and to enhance, quality. Little did Matrix realise what started out as a utopia for service delivery would turn into a major struggle for all to cope with:

- Income freezes – no inflationary uplifts.
- Cuts.
- Huge burden of administration which was not communicated to providers.
- Delays in achieving steady state contracts.
- An atmosphere of real distrust.

So although Matrix embraced the Programme with some mistrust and concern, preparations were made enthusiastically, and were used as an opportunity to meet newly identified gaps in provision and put new services on the map. All this was in a climate of confusion and competition as the Programme was rolled out whilst the detail of its infrastructure and local relevance was being developed. It's a testament to the passion and commitment of providers that they not only survived this period of transition but, for the most part, used it as a springboard for new development. Providers were promised consistency but it never arrived.

However, it is because providers like Matrix believed that Supporting People was the right way forward that they are here today and coming through to achieve steady state contracts after a period of value for money assessments, constant reviews and strategic relevance interrogations.

Table 7 – Supporting people: main needs groups housed

	West Midlands Housing Associations Number (%)	Matrix Housing Partnership Number (%)
Required to move by current landlord	72 (0.4)	9 (0.7)
Left home country as refugee/asylum seeker	261 (1.5)	1 (0.1)
Discharged from prison/hospital/other institution	806 (4.7)	24 (1.7)
Loss of tied accommodation	93 (0.5)	0 (0.0)
End of assured shorthold tenancy	181 (1.1)	7 (0.5)
Eviction or repossession	612 (3.6)	11 (0.8)
Domestic violence	1997 (11.7)	453 (32.9)
Relationship breakdown (non-violent)	738 (4.3)	12 (0.9)
Asked to leave by family or friends	3254 (19.1)	206 (15.0)
Racial harassment	28 (0.2)	1 (0.1)
Other problems with neighbours	267 (1.6)	16 (1.2)
Property unsuitable because of overcrowding	425 (2.5)	14 (1.0)
Property unsuitable because of ill health/disability	1389 (8.2)	67 (4.9)
Property unsuitable because of poor condition	190 (1.1)	3 (0.2)
Couldn't afford rent or mortgage	126 (0.7)	4 (0.3)
To move nearer to family or friends	493 (2.9)	11 (0.8)
To move nearer work	39 (0.2)	1 (0.1)
To move to accommodation with support	3191 (18.8)	426 (31.0)
To move to independent accommodation	601 (3.5)	25 (1.8)
Other	2240 (13.3)	84 (6.1)

Source: NHF (2007) Continuous Recording (CORE) System of Lettings (2004-2006)

The Current Reality

Matrix is one the major providers of housing with care and support across the Greater Midlands, but predominantly in the West, providing more than 1,000 units of supported accommodation as well a range of community-based services. As the two adjacent tables comparing lettings made by Matrix over the last two years with those of the whole of the West Midlands demonstrate, Matrix plays a significant role in meeting the region's care and support needs. Close to 1 in 10 lettings in the region are made by Matrix. Matrix makes particular contributions to meeting the needs of people with learning difficulties (17 percent of regional lettings) and women at risk of domestic violence (27 percent of regional lettings).

Table 8 – Supporting people: main needs groups housed (2)

	West Midlands Housing Associations Number (%)	Matrix Housing Partnership Number (%)
People with physical disabilities	56 (0.3)	1 (0.1)
AIDS/HIV	22 (0.1)	0 (0.0)
Degenerative and debilitating illness	2 (0.0)	0 (0.0)
Learning difficulties	225 (1.3)	38 (2.7)
Mental health related issue	532 (3.1)	74 (5.3)
Drug related problems	142 (0.8)	0 (0.0)
Alcohol related problems	175 (1.0)	0 (0.0)
Leaving penal establishment/probation	1014 (5.8)	9 (0.6)
Refugee of asylum seekers	52 (0.3)	0 (0.0)
Young people at risk or leaving care	2106 (12.1)	220 (15.8)
Vulnerable women with children	475 (2.7)	36 (2.6)
Women at risk of domestic violence	1624 (9.4)	443 (31.9)
Frail elderly and older people	4578 (26.4)	323 (23.3)
Single people in need of support	6049 (34.9)	245 (17.6)
Other care and support needs	287 (1.7)	0 (0.0)

Source: NHF (2007) Continuous Recording (CORE) System of Lettings (2004-2006)

The Supporting People Programme is now being refocused and providers like Matrix have been responding to what appears to be much more linked-up approaches in achieving the Government objectives for the future. The ground breaking concept up to 2006 returned over £5 billion investment, but recent analysis has determined that the programme has delivered a net saving to the public purse of around 2.7 billion per annum, and over £1 billion of the investment each year has gone through the third sector. It is the declared intention that even more funding will be directed through the third sector in the future.

Strategies like *'Strong and Prosperous Communities'*, Local Area Agreements, supporting independence are the next steps in the supporting people strategy. The new Supporting People strategy sets out five major objectives as the programme moves forward:

- Inclusion and independence.
- Personalisation and change.
- Delivery by the third sector.
- Devolution and decentralisation.
- Efficiency.

The 'Next Steps' document has, at last, begun to acknowledge strong support for Supporting People. The Government has committed to putting the Programme on a firmer statutory basis as well as:

- A three year funding allocation.
- A national approach to outcome monitoring.
- A local partnership body to oversee Supporting People ensuring the links to the local strategic partnership.

Supporting People and the Matrix Philosophy

As providers such as Matrix move forward to the delivery of Supporting People services within the new local landscape, the 'White Paper' mirrors what providers have been leading on and for Matrix these issues are not unfamiliar. The inclusion and independence philosophy has always been at the heart of what Matrix has sought to achieve, and promoting positive images of and by service-users: enabling people through support to take control back of their lives, supported to sustain development and to maximising their abilities to achieve fulfilling and positive lives. For the future this must be one of the stronger outcomes as providers continue to demonstrate.

Then there is the link to personalisation and choice. Again the Supporting People Programme has and continues to drive forward the understanding of customer which is engraining itself throughout developments in local programmes enabling local people to determine how their needs should be addressed and services that are responsive to local people, giving people more choice and more control over getting what they need. Supporting People has in many ways lead on this agenda. Developing the response to this creative approach to giving control back to vulnerable people will certainly present providers with many challenges and will increase risks around secure revenue streams. But the counter to this is the challenge for providers to seek to deliver excellence, respond to what individuals want and need and for us all to market ourselves in ways that are attractive to the customer. It will ensure that Matrix constantly seeks to improve its services in a cost-effective manner.

Supporting People can bring many advantages to the Government's agenda of Localism. The introduction and growth in the future of Local Area Agreements again will challenge Matrix to ensure that support services are designed to empower local communities to make decisions about important issues, but the Matrix partners must be responsive and positive leaders too. The Matrix partners are experienced in setting up effective partnerships and with the commitment to provide a level playing field by smarter commissioning which will allow delivery of a wider range of services.

The development of a standard commissioning strategy will enable Supporting People providers to use their knowledge, innovation and expertise in understanding communities to continue to develop innovative models of support that have wider impacts and greater outcomes for local areas in which they operate. The stronger emphasis on outcomes with clear delivery chains will ensure that services are locally owned and

delivered, built on real partnerships and flexible to move quickly to respond to changing needs. This above all will drive Supporting People providers to become more and more outcome focused and on developing services that have wider impacts. Moving Supporting People funding to Local Area Agreements by April 2009 will ensure that the Programme remains a major delivery tool for social justice and making a difference to people's lives. The continued success and relevance of Supporting People depends on providers like Matrix and the wider partnerships developed to take forward the Government ambitions for local services that are customer centred, joined up and tackling local problems and priorities.

Linkages to Mainstream Housing and Communities

The Supporting People Programme has had a massive impact on ensuring that vulnerable people who need support to maintain a roof over their heads are given the chance they need. The Programme has enabled stable housing for some very difficult to engage client groups and the revolving homelessness difficulties that many people with chaotic lives experienced in the past. The enabling support offered through the Supporting People approach, together with appropriate housing, has enabled individuals to gain or regain their self-respect: providers like Matrix are seeing the positive signs of them playing a real part in local communities again.

The housing support given has to be the basis from which Matrix can start to tackle all sorts of other current society issues, including poor health, lack of education, lack of employment opportunities and the absence of socialisation skills. The real potential of the Programme will only be seen when other initiatives are linked and are delivered in a local way. There must be the continuing evolution of joined up thinking and the ending to competition between health, social care and housing. The thinking must be worked on together and the responses and revenue streams must be pooled to ensure providers do not duplicate services but use limited financial resources more efficiently. Matrix must continue to see housing as a critical component to developing the capacity of vulnerable people and the service delivery models to support individuals as flexible, continually moving to and from individuals as they require support.

Capital funding must also be available for supported housing and the insistence on having revenue streams in place must be relaxed. The Housing Corporation has to develop a more detailed understanding on how the Programme will look for the future, because we are skilfully working with people to be independent the service will not always be schemed based in the future but will float in and out as individuals need support. Contracts with many SP teams are already moving to hourly based contracts generating the flexibility for providers to deliver services across client groups no matter where they residents. The building of supported housing has certainly not been as responsive to the needs of the client groups because of the insistence to have concrete proof that there is a revenue stream in place.

Providers can do more with Supporting People money but again there needs to be a joined up understanding and listening to what customers are saying. They want the

models of support housing but they do not want staff or support around their homes 24/7. This is certainly an area where the government and housing can come together to have a positive impact on the affordable housing needs of vulnerable people as a roof over their head is the keystone to enabling their potential for independence to become a reality. They need a fair slice of the social housing capital grant in the same way as others in need of social housing that are not faced with a pre-condition for revenue streams to be in place before a home can be built.

Towards Outcomes-Focussed Contracting

Matrix, like all providers under the Supporting People Programme, has now come through service reviews and accreditation which has set a baseline of quality. Matrix now has a five year strategy, annual business plans, and commissioning strategies which have given a clear set of strategic aims and a culture of performance monitoring, which are important to Commissioners. The future now has to focus upon a reduction of the over-burdened bureaucratic approach to monitoring and the realisation that KPI's do not capture outcomes for customers that enable us to better demonstrate what the public investment really delivers.

The future will be about measuring outcomes: providers will be asked to show value for money, empowering service-users and improving quality of life as essential service outcomes. For the introduction of outcome monitoring and commissioning to be meaningful must be consistent and must contribute to the movement away from processes and inputs, thus enabling providers like Matrix to redirect resources away from data collection to actively supporting people in the community.

Scoping the Future of Supporting People

Supporting People is slowly emerging from the very traumatic and insecure initial years. There are significant indicators that the Programme has been an outstanding success since providers believe in the positive contributions it is making to the self-image and independence of service-users, and widening their choices. It has transformed service delivery to vulnerable groups, has enabled greater housing choice and has created major debate on service delivery models.

There is much more that Supporting People can do through Local Area Agreements, Housing Strategies, health, well-being and choice agenda. Providers are now creating the environment in partnership with others for so many of the government agendas to evolve. But the growing confidence needs to continue through:

- Funding subsidy.
- Reducing the burden of regulation on providers.
- Moving to outcome focussed assessments.
- Seeing the Programme as having the ability to address much wider needs in communities.
- Seeing Local Area Agreements as funding routes for the Programme.

- Commissioning strategies that create a level playing field, enabling community and locally based third sector organisations to use their expert knowledge and abilities.
- Enabling consortia approaches that actively encourage partnerships, enables greater efficiency but ensuring that small specialised providers have a viable future.
- Seeing partnership as a reality between public and third sector.
- Housing for vulnerable individuals as fundamental to the rights of the vulnerable in society.

Conclusions

Looking forward, the future of Supporting People is certainly more secure than it seemed a couple of years ago. The challenges will continue and there is a need for joined up thinking and approaches that are led by people within the communities who know their local needs best. Matrix must continue to engage actively, strive to make a real difference, offer value for money and ensure that wider impacts of the Programme can be demonstrated in the wider community. The Matrix partners must be flexible, respond quickly to change and place the customer at the heart of Supporting People.

02/Consumers/Consumerism: what tenants want?



Consumerism: what tenants want?

by Jon Stevens, Bob Pocock & Mary Longmore

Introduction

From the outset Matrix has seen itself as being much more than a development partnership and a key area of work for the partners has been looking at how the new agenda for resident engagement should form part of the work of Matrix. All of the Matrix partners have extensive experience of different approaches to resident engagement including a long-standing commitment to resident involvement in governance. Across the Partnership there were and are many examples of cutting edge work on resident engagement and the question was how to build on this work to develop a distinctive Matrix approach. The Matrix Residents Engagement Group has been examining the way ahead and discussing the options with resident's representatives.

This article looks at the underlying thinking which underpins the work, it describes the resident engagement framework which Matrix has adopted and it looks at the prospects for cross organisational working in future. It is about work in progress but the partners have now reached agreement on a Matrix Resident Engagement prospectus which highlights current achievements and which maps out future directions. The article finally brushes against debates about 'choice' and 'consumerism' in social housing that are rapidly rising to the apex of the political agenda.

The Importance of Resident Engagement

Matrix partners have, in a variety of ways, been positively engaging with their residents for many years. The starting point for the review of resident engagement was about developing and extending existing practice against a background of intense debate about the future role and purposes of social housing and about the position of residents as consumers, as managers/owners of their housing and services and as active citizens.

Key documents in rethinking the position of tenants, leaseholders, service users and neighbours – collectively referred to as residents within the strategy – is the report of the National Housing Federation's *'What Tenant's Want'* report (Tenant Involvement Commission, 2006), the Housing Corporation's consultation document on resident involvement (2007) and the local government white paper *'Strong and Prosperous Communities'* This latter document now creates a policy environment where ambiguities and tensions will need to be resolved.

These various documents propose that social housing providers like Matrix need to ‘get the basics right’ firstly in delivering services to residents but then, moving towards an ‘ideal landlord’ level of personalised and accountable service delivery, placing residents’ requirements at the centre of all that social landlords do. Matrix takes the view that it needs to be accountable to residents in three ways that dovetail with these documents’ recommendations:

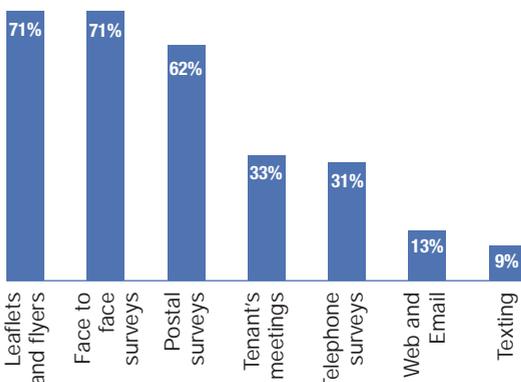
- Developing and extending the way in which residents are engaged in governance structures and decision making processes of the partnership.
- Expanding the ways in which all residents are able to shape and scrutinise all of their services.
- Broadening the choices and options for residents on how services are delivered to them as individuals, as service users of a scheme or project and as members of a local community.

Factors Shaping Matrix Residents Involvement Approaches

First and foremost amongst the wide range of factors that is shaping the Matrix approach are the views and expectations of current and future residents. The recent STATUS survey across the partnership provided some important pointers here. A high proportion of residents (85%) said that Matrix kept them informed about the services provided to them but that still leaves a significant group that do not feel well informed. Almost 50% of residents felt that they had been offered opportunities to participate in management in decision making which is encouraging but clearly there is a need to open up a wider range of opportunities for participation. And almost a quarter of residents were interested in taking a more direct role in the work of the partners.

The survey is an important snapshot of resident opinion, which also highlighted the need for effective neighbourhood engagement, and it provides an important benchmark for our work with residents over the next few years. But the key test of our engagement with residents is about transforming the nature of our services and about rethinking the whole relationship we have with our residents and with the communities in which they live.

Chart 17 – How Matrix tenants want to be informed of decisions and activities (Matrix STATUS PLUS Survey 2006)



Matrix serves a diverse range of communities and neighbourhoods throughout the region and beyond. And we do it many different ways, as a provider of housing, of course, and as a provider of care services. In addition Matrix is an important 'community anchor' in many areas; an anchor that supports many other services from neighbourhood wardens to training and capacity building and from financial inclusion to enterprise development. The Matrix intention is to strengthen our role in neighbourhoods and we have a particularly strong commitment to two of the key strands within the recent White Paper '*Strong and Prosperous Communities*' the community management of neighbourhood services and the community ownership of assets.

BCHS has developed many Tenant Management Organisations over the last decade and now TMO's within Matrix stock, and is currently extending this work by undertaking a TMO neighbourhood management pilot with Burrowes Street TMC (part of WATMOS Community Homes a new Matrix partner) in Walsall. And Accord is working on several Community Land Trust projects that will enable the transfer of assets to community organisations in line with the aspirations of the White Paper and the recently published Quirk Review.

Matrix partners are fully aware of the Government's aspirations for the housing association sector by involving and empowering their residents. At the NHF Conference in September 2005 the then Communities Minister David Miliband challenged the sector to transform its relationship with residents by sharing power & control with tenants, by putting tenant involvement at the heart of their organisations and by developing their ethos of mutuality, self-help & voluntarism.

The Hills Review of social housing (2007) explored and amplified the meaning of this new agenda. It argues for a significant extension of tenant involvement in decision-making in the housing association sector, for an extended role for associations in developing mixed communities and for addressing social mobility. Submissions to the forthcoming Cave Review (2007) of regulation in the housing association sector (including the NHF's submission) have centred around how tenant involvement might form a central part of inspection regulation and holding housing associations to account.

[The Matrix Framework for Community Involvement](#)

In developing an approach to resident engagement across the partnership Matrix partners have developed a simple framework that will shape future activity. All matrix partners will give residents the 'power to choose' by:

1. *Listening* to residents to meet their needs.
2. Reaching out to *all* sections of the community.
3. Helping people to get involved however *they* choose.
4. Giving residents *control* over their communities.
5. Building *sustainable* communities.
6. Giving people the *tools* to change their lives.
7. Transforming the resident *empowerment* agenda.

By listening to residents and service-users Matrix seeks to provide homes that people want to live in, to deliver the services that people need and to assist people in shaping the neighbourhoods that they live in. A key aspiration for Matrix is develop a more flexible and responsive range of services building on the customer incentive scheme pioneered by Accord and Ashram (HomeClub) extending it across the partnership and offering new options such as the opportunity to purchase equity stakes.

All of the Matrix partners have a strong track record of reaching out to every section of the community and a real commitment to equality and diversity. Matrix recognises that if we want to engage with all of our residents we have to use different methods and approaches that they feel comfortable with and that are convenient. One way of reaching out is to link communication with social events or activities and partners have done this a number of imaginative ways.

Many residents want more than information and more than consultation; they want to play an active role in influencing services and in making decisions about their home and neighbourhood. The Matrix Partnership is breaking new ground in engaging with residents and communities. The key thing is to ensure that residents can influence and shape services at all levels, from the grass roots service delivery up to and including Board level. Communication is constantly evolving and so we constantly explore new ways to involve people in the way that they want.

Residents from all Matrix partners have the opportunity to join residents associations, working groups, management committees and boards. Rooftop has an established customer panel that feeds directly into their Board. For Rooftop's customer panel meets at least four times a year and helps to develop the Association's performance. A key aim has been to widen membership and become more representative of the communities served by Rooftop. The panel produces its own annual action plans, monitors the association's overall performance and scrutinises other key performance indicators. Some members are also involved in inspecting void properties, attending meetings with contractors, and suggesting various improvements to working processes. The panel influences decisions on issues such as rent and the broader business planning process. The panel also helps to revise policies and procedures and has helped to identify prospective board members.

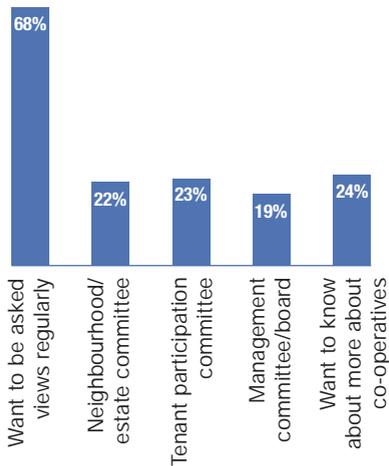
Some residents and communities want to do more than just shape decisions; they want to have direct control of the housing and services in their neighbourhood. This is a key dimension of the Government's '*Together We Can*' and '*Strong and Prosperous Communities*' agenda. Within Matrix are a number of organisations that have led the way on community controlled housing in recent years including BCHS – an agency that promotes co-operative housing and community led regeneration – that joined Accord in 1992. Many of these projects are highlighted in the article on co-operative and community controlled housing. More recently Accord has been looking at developing tenant management projects within the group.

The first of these is the New Bushbury Triangle Resident Management Organisation On the Bushbury Triangle Estate in Wolverhampton where Accord and BCBS have been working with local residents for many years helping them to establish a Community Resource Centre and other local initiatives. Accord was selected as development partner is part of a comprehensive plan to regenerate the estate. Accord has built a range of new homes on the estate and in April of this year Accord entered into a management agreement with the TMO for them to take on the management of these properties from their local centre.

Living in a safe and secure community is a high priority for Matrix residents along with a concern about general health and well being and meeting the needs of people with disabilities. Matrix partners are strongly connected to the communities they serve none more so than Caldmore Area Housing Association.

Chart 18 – Residents involvement: what Matrix tenants want

(Matrix STATUS PLUS Survey 2006)



Matrix also understands that concerns about community safety need to be addressed. Accord acts as provider of neighbourhood warden services in several areas as well as housing the Regional Warden and Communities Resource Centre and Trident has pioneered a new approach to tackling anti social behaviour and addressing the Respect agenda. Trident Housing Association has developed the Community Impact social enterprise to help local residents explore issues around anti social behaviour and neighbour nuisance. The project uses drama to deliver powerful messages that motivate and challenge residents and workers. This provides a basis for looking at local strategies and interventions that will reduce crime, increase feelings of safety and build community confidence. Community Impact connects directly with residents and brings to life some of the issues which most concern people. It brings the government's Respect agenda to life.

Training and capacity building for residents is an essential part of the work of Matrix partners. Without skills, knowledge and confidence, it is difficult for residents to make an effective contribution to decision making and to governance. The Matrix partnership has a number of resources and services aimed specifically at residents and local communities. BCHS has extensive expertise in delivering training programmes for residents. Bchs has developed a number of Open College Network accredited training courses designed for a wide variety of circumstances. Courses include topics such as the role of resident representatives, effective decision making, committee skills, equality and diversity, team working and communication skills and assertiveness. The courses also cover key operational topics such as choice based lettings, responsive housing management, asset management, housing finance and tackling anti social behaviour.

Matrix: Transforming Resident Engagement

Resident and community engagement is at the core of Matrix's work in many different ways. The partnership is now working a number of ways of extending this work across the partnership.

Resident Networking across Matrix

The starting point for the partners has been to create opportunities for residents to network across Matrix. An exploratory workshop was held last year to explain the rationale for Matrix and for residents to discuss how it should work for and with them. Discussion groups provided the opportunity to share experiences and compare the ways in which the different organisations engage with residents. Resident Board members have also participated in a series of Board member seminars and these have also explored how Matrix should develop an effective strategy for resident and community engagement. In the middle of this year a meeting is being held to establish a joint residents' forum and to agree on a programme of joint activity across the partnership. Linked to this will be a Matrix Community Chest that will support resident led projects and initiatives.

Resident Involvement in Design

One area that is already receiving considerable attention is how Matrix can extend resident involvement in the design and development of their homes and communities. bchs and Redditch Co-op Homes have a long tradition of resident involvement in design and more recently Ashram has been extending this work by running design workshops for women from South Asian communities. At the end of last year more than 30 residents attended an Accord seminar to give their opinions on the design of new housing and discuss what they liked and disliked about their own homes. They took part in workshops on sustainability and eco homes, on meeting diverse needs, and on quality and design constraints.

Matrix Resident Inspectors Team

Matrix partners are committed to the scrutiny of their services by residents and service users. They recognise that residents are the best people to assess the services provided by their associations. Various individual initiatives had been undertaken by the partners but it has now been agreed to establish a Matrix Resident Inspectors' team that will work across the partnership bringing their insights and judgements to bear in away that will allow us to compare and contrast performance. A residents training event has enabled Matrix to establish a small team of mystery shoppers who will 'reality check' front line services and facilities on a regular basis. This will be the first step towards a more comprehensive resident inspection service for the partnership.

Choice, Consumerism and Social housing

The emerging residents' involvement agenda is complex and challenging. Matrix believes that it has a head-start in relation to many emerging themes within this agenda, especially via its plethora of resident and community engagement approaches and its direct consumer control in the form of co-operatives and other mutual housing options. However, current debates are centring upon how greater choice and consumerism can be introduced into the social housing sector. Choice is assumed to be a 'positive' thing, but recent research suggests that it is a double-edged sword. Having too many choices can produce psychological stress, concern about status, adaptation and social comparison, and the desire to 'maximise' rather than 'satisfice' (Schwartz, 2004). As Ravenhill (2007) exclaimed in the 'Guardian':

'Can I make a plea now to Gordon Brown and any new faces that they drop the whole idea of choice? What I want is a nice politician who'll say: "I'll offer you one school, one hospital, one justice system – and it'll be well-funded and well-run. And we'll fund the service by cutting all that admin. bollocks it takes to offer you choice".'

It is also unclear how the Government will introduce more choice into social housing when there are a dwindling number of providers through mergers.

Matrix prefers to concentrate upon increasing the level of consumerism in social housing and ownership and control by residents as more effective proxies for 'choice. These latter aspects have been discussed earlier. However, Matrix proposes re-replacing the current landlord-tenant relationship and all of its feudal language and status-reducing and intrusive legal apparatus with consumer-based service contracts that provide residents and/or communities with more modern terms of references relating to their rights and responsibilities, and those of the housing service provider. This will be more effective and less costly than rolling-out the 'choice' agenda with its attendant 'marketisation' of naturally social goods and services.



03/Communities

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[Charting aspirations: tenure and the quality of community life](#)

[Creating community cohesion through coalitions](#)

[Carbon neutral towns and neighbourhoods: an idea whose time has come?](#)

[Community investment and sustainability](#)

03/Communities/Perspectives on rural communities



Perspectives on rural communities

by Ian Hughes, Juliana Crowe, & Kevin Gulliver

Introduction

Since the Matrix Housing Partnership contains one of the major LSVT housing associations in the West Midlands – Rooftop – rural housing issues and the problems facing rural communities are part of the Matrix collective remit. Having both urban and rural arms to the Partnerships also enables a wider appreciation of the concerns of all types of communities in a variety of localities. This article, then, sets out to explore rural community issues, with a specific highlight upon affordable housing provision and community sustainability.

The Policy Backdrop

The Government's Rural White Paper of 2000 was one of the first recognitions of the specific problems faced by rural communities, especially in terms of affordable housing, and contained proposals for people living in rural communities to become fully involved in developing rural areas and safeguarding features valued by rural people and those from urban communities alike. Since then, both the Government and its funding agencies (especially the Housing Corporation) have established a series of enquiries and developed a range of strategies to address rural community and housing problems.

The Housing Corporation published its first *Rural Housing Strategy* in 2001 – its only settlement-specific strategy (Housing Corporation 2007). DEFRA and ODPM launched a joint Affordable Rural Housing Commission (ARHC) in 2005, which reported in 2006 under the Chairmanship of Elinor Goodman, and enquired into the scale, nature and implications of the shortage of affordable housing for the future of rural communities. The Commission for Rural Communities (2006) was set-up by the Countryside Agency in response to Government-sponsored enquires, and sought to obtain the experiences and perceptions of rural people and communities about countryside housing issues.

Housing and Rural Community Issues

An acute lack of affordable housing in rural areas, created by a loss of social housing via the Right to Buy, house price inflation in the home ownership market, influx of people from towns and cities, and the burgeoning 'buy-to-let' market, has been identified as the key issue for rural people (ARHC, 2006). As ARHC comments:

'Rural communities face a unique combination of housing pressures. The inward migration of commuters, retirees and owners of second or holiday homes has contributed to demand-led house price inflation. At the same time, Right to Buy has had a proportionately greater impact in reducing the stock of social housing in rural areas than it has in towns, and fewer homes have been built to replace those sold... the lack of affordable housing in rural areas is undermining the sustainability of rural communities and the informal support networks which traditionally underpin them. Young people are having to move away from their friends and families, sometimes having to commute back to the countryside for work. One generation is therefore less able to support the other, and local services, like schools and shops, are coming under increasing pressure to close'.

Affordable Housing Supply

Overall, the number of affordable homes has increased in rural areas, as table (9) shows, but that rural areas have failed to obtain a pro rata share of these homes with a 19 percent increase compared to 51 percent in predominantly urban areas (although there are definitional problems with the areas for which data has been collected).

Table 9 – Affordable housing by area – gross additions

Housing Areas	Social Rented	Low Cost Home Ownership	Other Sub-Market Rented	Total Intermediate	Grand Total	Gross Additional Affordable Units
Predominantly Rural	4,832	2,550	55	2,605	7,437	19%
Mixed Urban and Rural	6,203	4,639	831	5,470	11,673	30%
Predominantly Urban	11,068	8,469	627	9,096	20,164	51%
England Overall	22,103	15,658	1,513	17,171	39,274	100%

Source: Affordable Rural Housing Commission (2006) Final Report from ODPM/DCLG Unpublished Statistics

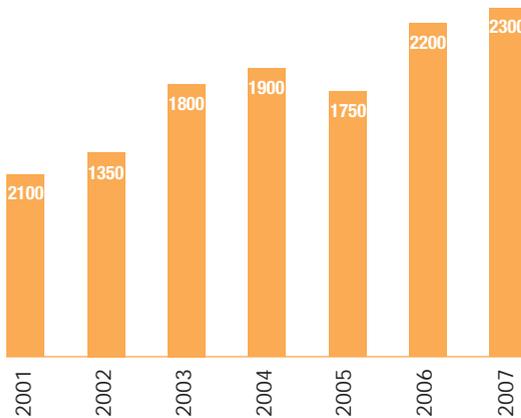
In many rural areas, there has been a net loss of social housing despite stock transfer to housing associations and new house building programmes, due mainly to the impact of the Right to Buy. The main rural areas where Matrix operates via the LSVT housing association, Rooftop, are a case in point. In Worcestershire overall, there has been a net loss of social housing provided by local authorities and housing associations since 1997 of more than 11 percent according to DCLG tables (2007). This equates to a net loss of more than 4,400 homes across the county. In the local authority with the major Rooftop housing stock holding (Wychavon), there has been a net gain of only 86 homes over the last ten years (+1.2 percent).

The Housing Corporation's Rural Housing Strategy points out that its affordable housing programme in communities of less than 3,000 people [see chart (19)] is on the increase and stood at more than 2,300 homes in 2006/07. However, this remains a relatively small addition to the affordable housing stock in relation to other pressures in the housing market overall.

Demand for Affordable Housing

The demand for housing in rural areas can be measured in a number of ways, but one key indicator is the growth in number of households predicted to be living in rural areas over the next two decades. While some of these areas will experience actual population loss, the number of households requiring housing can actually increase due to a range of factors; not least the propensity for the creation of more small household units. Many of these households will satisfy their housing requirements through their own resources. However, many others will need subsidised housing of some form; whether social rented, shared ownership or intermediate housing market homes.

Chart 19: New affordable housing completions in settlements with populations of fewer than 3,000 people (The Housing Corporation 2007, Communities and the Countryside)



Taking Rooftop's key area of activity in Worcestershire illustrates this point well. Worcestershire is close to the Birmingham sub-regional economy and within commuting distance of the Bristol sub-region. The projected number of households living in Worcestershire in 2029 will be 290,000, representing an increase of 23 percent from 2006 compared to a 19 percent increase in the West Midlands overall. The largest increase in the number of households is projected for Wychavon (at 30 percent) constituting 15,000 more households within two decades or so.

A second way of determining housing demand and needs in rural areas is to chart the increase in the numbers of households registered on local Housing Registers. In 2006, there were more than 13,700 households on Housing Registers in Worcestershire. This is an increase of 39 percent since 1997. For Wychavon, the increase is 33 percent to stand at approaching 3,200 households registering their housing needs.

Housing Affordability Issues

Another key driver of housing and community problems in rural areas is the growing affordability crisis. Affordability has deteriorated in rural areas over recent years with average house prices increasing by 73 percent in the last five years compared to 68 percent in urban areas. Average house prices in both Worcestershire overall and

Wychavon in particular increased by 79 percent over the same period. The problem is particularly acute for the first-time buyer where even the cost of homes at the bottom end of the market is 12 percent higher than in urban areas (ARHC, 2006). Lower quartile house prices in Worcestershire rose by 102 percent over the last five years and those in Wychavon by 133 percent.

Table 10 – ‘ROOF’ affordability index for England and English Regions

Region	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
NE	100.0	92.9	88.9	92.9	111.1	112.1	117.2	97.0	104.0	109.1	142.4	163.6
NW	100.0	93.2	82.9	94.9	100.9	100.0	112.0	99.1	109.4	100.9	126.5	143.6
Yorks/Humbs	100.0	95.6	85.8	95.6	107.1	108.0	115.0	95.6	109.7	108.8	137.2	152.2
E.Midlands	100.0	95.5	86.4	102.7	108.2	110.0	116.4	103.6	122.7	126.4	154.5	161.8
W.Midlands	100.0	93.1	82.3	88.5	92.3	96.2	102.3	96.9	111.5	107.7	134.6	146.2
East	100.0	94.7	87.8	101.5	106.9	110.7	124.4	120.6	139.7	137.4	158.0	164.1
London	100.0	103.8	94.0	109.0	122.6	136.8	141.4	131.6	148.1	144.4	169.2	175.2
SE	100.0	91.5	83.8	94.4	107.0	108.5	121.8	115.5	138.0	140.1	160.6	160.6
SW	100.0	94.1	85.9	101.5	111.1	117.0	127.4	121.5	143.7	145.9	171.1	171.9
England	100.0	93.1	84.6	97.7	106.9	111.5	118.5	111.5	130.0	130.0	155.4	163.8

Source: Wilcox (2006) ROOF/Joseph Rowntree Foundation

Table 11 – Mortgage costs as a proportion of incomes for England and English Regions

Region	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
NW	9.9	9.2	8.8	9.2	11.0	11.1	11.6	9.6	10.3	10.8	14.1	16.2
NE	11.7	10.9	9.7	11.1	11.8	11.7	13.1	11.6	12.8	11.8	14.8	16.8
Yorks/Humbs	11.3	10.8	9.7	10.8	12.1	12.2	13.0	10.8	12.4	12.3	15.5	17.2
E.Midlands	11.0	10.5	9.5	11.3	11.9	12.1	12.8	11.4	13.5	13.9	17.0	17.8
W.Midlands	13.0	12.1	10.7	11.5	12.0	12.5	13.3	12.6	14.5	14.0	17.5	19.0
East	13.1	12.4	11.5	13.3	14.0	14.5	16.3	15.8	18.3	18.0	20.7	21.5
London	13.3	13.8	12.5	14.5	16.3	18.2	18.8	17.5	19.7	19.2	22.5	23.3
SE	14.2	13.0	11.9	13.4	15.2	15.4	17.3	16.4	19.6	19.9	22.8	22.8
SW	13.5	12.7	11.6	13.7	15.0	15.8	17.2	16.4	19.4	19.7	23.1	23.2
England	13.0	12.1	11.0	12.7	13.9	14.4	15.4	14.5	16.9	16.9	20.2	21.3

Source: Wilcox (2006) ROOF/Joseph Rowntree Foundation

The problems of high house price inflation in rural areas is compounded by relatively low incomes. Affordability in rural areas has consequently ballooned since the end of 1990s. The ARHC defines affordability as a ratio of earnings to house prices as 3.5. Again, using Rooftop's key areas of activity as the case study shows that affordability is now more acute than ever. For example, the affordability ratio is now 7.9 in Worcestershire overall and 9.2 in Wychavon compared to 4.7 and 5.5 respectively five years ago.

Additionally, ARHC points out that even this measure may be an under-estimation of the affordability crisis because the average earnings figures in rural areas are boosted by commuters with well-paid jobs in urban areas. Using work-place earnings, which are more representative of the local workforce, shows that local people earn only 78 percent of the average of urban areas. Comparing lower quartile earnings with lower quartiles house prices is, therefore, a more accurate measure of affordability. For Worcestershire and Wychavon, the ratios are now 8.3 and 9.4 in each case compared to 5.5 and 6.1.

The affordability gap is wider in rural areas than almost anywhere outside of selected parts of London. Around 45 percent of newly forming households in rural areas cannot afford to set-up home in the Ward in which they currently live.

Conclusions

Not often shown in the popular media, there is a crisis in the countryside outside the narrow debate about hunting with dogs, that concerns the most needy of rural citizens, rather than the most affluent. Housing organisations like Rooftop are in the front line of trying to close the gap between demand and supply of affordable housing in Hereford and Worcestershire, and increasingly in the Greater Midlands down to Gloucestershire. Equally, housing associations like Rooftop are having to deal with the consequences of the decline of many rural communities, in terms of loss of services such as schools and post offices, as part of wider partnerships of voluntary, private and public agencies. It is a challenging agenda that Rooftop is rising to with the help of the greater resources, support and expertise within Matrix.

03/Communities/Charting aspirations:
tenure and the quality of community life



Charting aspirations: tenure and the quality of community life

by Sara Woodall, Amanda Nicholls
& Kevin Gulliver

Introduction

Charting the aspirations of residents, in terms of their future housing preferences, their wider quality of life concerns and their priorities for improvements, should be one of the key features of modern social housing providers. Trying to meet such aspirations will be a major facet of the modernised social housing system for the 21st Century envisaged by Matrix. This article only briefly touches upon these issues within the context of the Matrix STATUS PLUS Survey (2006) which was a unique collaborative effort amongst a group of housing associations, with in-depth interviews with 1,800 tenant households, or around 1 in 10 Matrix tenants, across the West Midlands. The survey sought to quantify the future housing aspirations of Matrix tenants; in the short and longer-terms, and to what extent tenants expected to meet their aspirations through their own efforts. The survey then went on to ask tenants to rank the sorts of improvements they would like to see in their communities to improve their overall quality of life.

Charting Aspirations: Backdrop

The future aspirations of social housing tenants and their expectations of fulfilling their housing desires has provoked considerable interest from housing policy-makers in recent times, especially in relation to tenants' aspirations to become home owners. For example, the Housing Corporation's national survey of tenants (2006) contained a whole section on future housing aspirations of tenants, and a separate report was produced specifically about aspirations to home ownership (2007).

Quality of life studies seem to be underway in a range of public service arenas, but can be said to have originated in the health and social care fields. Quality of life was a centrepiece of the Treasury-sponsored Wanless report (2002) and in various Department of Health reports about health inequalities (Acheson report, 1998). Other examples can be found in the culture and sports fields (Scottish Executive, 2006).

Background Noise: Satisfaction with Housing

Before moving on to chart the aspirations of Matrix tenants, it is perhaps worth placing such aspirations in the context of general levels of satisfaction amongst tenants. The two following charts demonstrate that satisfaction with both housing overall and the physical condition of homes is high amongst Matrix tenants (at 89 and 90 percent

respectively). These ratings are considerably above national and West Midlands averages for housing association tenants overall (Housing Corporation, 2006) and place the associations making up Matrix in the top quartile of scores obtained by housing associations in England.

Aspirations to Home Ownership

The recent national study of tenants' attitudes towards tenure movements, and movements to home ownership in particular (Housing Corporation, 2007), revealed that only 13 percent of tenants aspired to home ownership in the long-term (10 years) which is much lower than in other surveys, such as the Survey of British Social Attitudes, and is probably due to differences in question construction and the growing perception of the 'un-affordability' of home ownership by tenants. Matrix tenants are more likely to aspire to home ownership (at 21 percent) than the national norm.

Chart 20
Tenants satisfaction with their housing overall

(Matrix STATUS PLUS Survey 2006, Housing Corporation 2006)

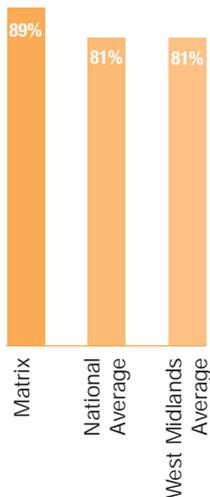
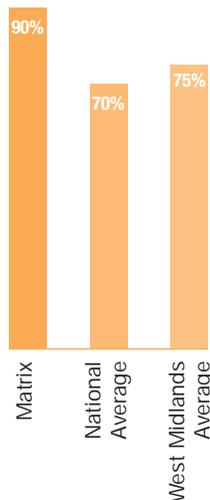


Chart 21
Tenants satisfaction with the condition of their housing

(Matrix STATUS PLUS Survey 2006, Housing Corporation 2006)



Like national surveys, the Matrix survey discovered that BME tenants are more likely to aspire to home ownership than their White counterparts. Fully retired households and those containing someone with a disability or long-term illness are less likely. As chart (23) shows, Matrix tenants who are at University of training are most likely to aspire to home ownership, followed by those who are working, for fairly obvious reasons. However, even one quarter of economically inactive households below retirement age said that being home owners is a long-term ambition.

Chart 22
Matrix tenants' future housing aspirations (10 years from 2006)
 (Matrix STATUS PLUS Survey 2006)

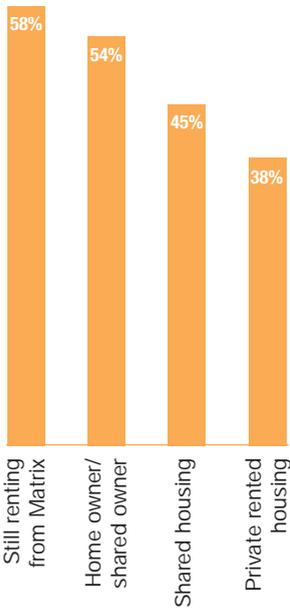
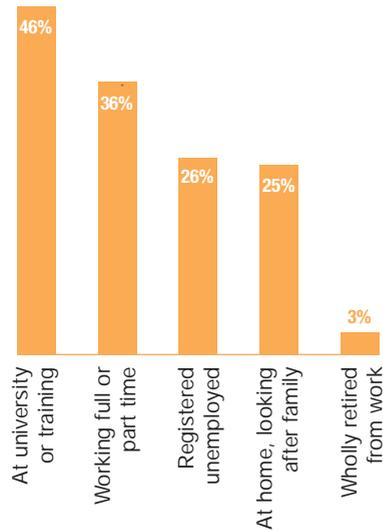


Chart 23
Matrix tenants' aspiring to home ownership by economic status
 (Matrix STATUS PLUS Survey 2006)



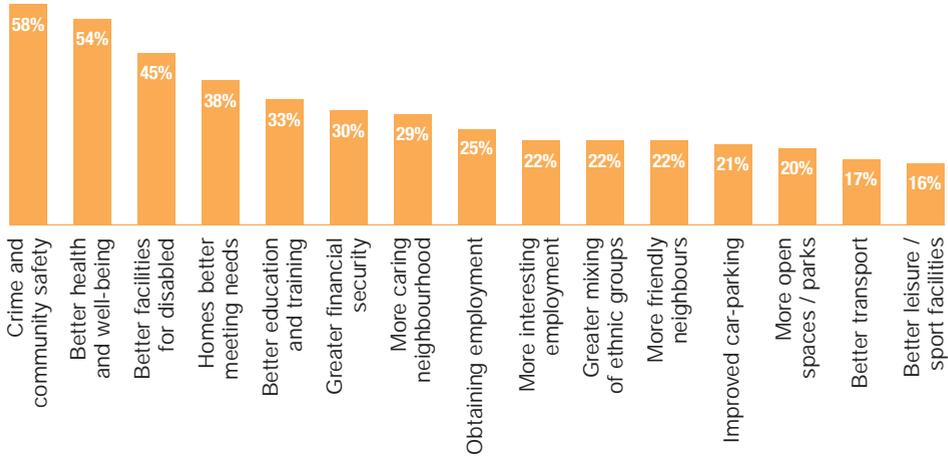
Charting Quality of Life Priorities

The Matrix STATUS PLUS Survey (2006) enabled tenants to prioritise their quality of life improvement priorities. The results overall can be seen in chart (24) overleaf. Tackling crime and community safety and better general health and well-being were the only two responses that elicited an overall majority (at 58 and 54 percent respectively) and were the top two policies tenants wanted to see enacted to improve the quality of life in their communities. Tackling crime and community safety were universal concerns, but better health and well-being, and the third priority (better facilities for disabled people) were more likely to be supported by older and/or disabled tenants.

Unsurprisingly, concerns about employment, training, leisure and sports facilities were more likely to be highlighted by young tenants and those from BME communities. Homes better meeting the needs of tenants (at 45 percent) was more of an issue with BME tenants and/or larger households, who express a need for larger homes. Greater mixing of ethnic groups and more friendly and caring communities were priorities for more than one fifth of tenants. These were more highly ranked concerns of BME tenants.

Chart 24 – Matrix tenants’ quality of community life improvement priorities

(Matrix STATUS PLUS Survey 2006)



Conclusions

Charting residents’ aspirations in two key areas suggests that the Matrix partners will need to enable a significant minority of tenants to access home ownership, or commensurate assets, either directly or indirectly. Equally, tenants want Matrix, in partnership with others, to precipitate actions that tackle a variety of community-based issues to improve the overall quality of their lives. Charting aspirations, and establishing strategies to meet them, will require housing associations like those in Matrix to expand or refine their repertoire of services, almost certainly in concert with other agencies from a range of other service sectors, to ensure that ‘modernity’ is entrenched in the social housing sector in the decades to come.

03/Communities/Creating community cohesion through coalitions



Creating community cohesion through coalitions

by Jas Bains & Kevin Gulliver

Introduction

Community cohesion and integration are at the centre of today's policy debates with various Government commissions and research projects reporting on the future of 'multi-culturalism' within Britain's cities and large towns. It is perhaps timely, then, for organisations that work in the inner city with multi-ethnic and faith communities to provide perspectives on these issues. This article sets out to do this, and looks at the role of coalitions in creating community cohesions. First, though, some of the backdrop to current debates is explored.

Historical Perspectives

Globalisation has resulted in patterns of immigration becoming more complex. Newcomers are arriving from countries previously only ever seen on television, and in some cases unheard of by the mass populace, but now troubled because of war and famine. They in turn reflect these global tensions on the streets of local communities considered an affront by not just the indigenous white population but by established post war migrants; the latter keen to maintain distance from the troubled perception afforded to asylum seekers and refugees. To highlight the complexities the largest group of newcomers – Poles, unused to encountering black and brown faces, are displaying forms of racist behaviour which are a throwback to a bygone era.

As time passes the challenges of integration also become more apparent to those settled here. The challenge is no longer adaptation to life in the United Kingdom but about reconciliation of values and beliefs with those of parents and grandparents. Ashram, the BME housing association within the Matrix Housing Partnership found our research report (2006): that commonly held assumptions of South Asian people forming large multi-generational households and a desire to live in 'Asian' areas are being challenged through demographic changes, lifestyle choices, economic factors, rising aspirations and gender equality. Current housing policies are not sufficiently flexible to trail social change and to capture the dynamics of South Asian communities. Policy makers and service providers will have to make a concerted effort to think and act differently in the future if they want to take advantage of, rather than suffer from changes, in the demographic context.

And whilst two thirds of Britons say that multiculturalism makes Britain a better place to live there are white Britons who do not feel comfortable with change. They see a picture of a more diverse Britain emerging where they are denied scarce public

resources, housing being a classic example, and they begin to believe stories about ethnic minorities getting special treatment. It is sometimes argued that the 'British' way for racial equality legislation is borne out of outrage or tragedy by referring to the death of Kelso Cochrane in Notting Hill in the 1950s, the riots in 1958 and a bus boycott in 1963. The Race Relations Act 1976 followed the violent clashes surrounding the rise of the National Front and the 2000 Race Relations (Amendment) Act followed the murder of Stephen Lawrence. It can be argued that the impact created by the Cantle Report (2001) strikes a similarity with the Scarman Report (1981) in that Cantle brought to the surface fundamental issues for the country by arguing that the outburst of anger and resentment can not be divorced from wider social questions.

The Effects of 9/11 and 7/7 on Community Cohesion

There is a prevailing view suggesting that were it not for the tragic events of 9/11 and 7/7 we would not be so embroiled in a debate which has drawn together a string of emotive issues, from racism and extremist terrorism to veils and the role of faith in a secular society. On the other hand, since 1997, race and immigration have steadily climbed the list of voter priorities, and according to MORI is of more concern than health and education, this has compelled the government to respond with a plethora of pronouncements and initiatives.

Unfortunately the scrutiny has disproportionately fallen on Muslim communities and somewhat infers that if they become better integrated then that would largely sort out the problem. Understandably this has provoked deep resentment from within the Muslim communities. It is difficult not to have sympathy for British Muslims who have no affiliation to the radicalised political Islam whose leaders are responsible for cultivating a highly negative portrayal of the religion. The fact that 94% of British Muslims believed that the 7/7 bombers were acting against the principles of Islam is overlooked by headline makers who place undue emphasis on the six per cent. This image is further perpetuated in the eyes of the media and political elite as they ALL become viewed as a security threat and a convenience vehicle for exploitation and political opportunism. In 2006 Ashram carried out a status and quality of life survey of its tenants and found that the community improvement priorities of Muslim tenants are broadly the same as other identifiable groups pointing to the finding that is '*what's outside the front-door*' that is important to all people.

When groups come under attack there is an understandable tendency to forge a siege-like mentality but as highlighted by the wearing of the veil debate there is a danger that such action can remove any possibility of a rational discussion. Whatever the motives most commentators agree that Jack Straw raised the issue in a very responsible way in that he avoided any wider anti-Islamic sentiments unlike the more incendiary French debate. Straw was not attempting to say that the veil must not be worn but instead was highlighting the perception of the wearing of the veil from a non-Muslim perspective. Ironically the full veil is not prescribed in the Qu'ran but is so in St Paul's first epistle to the Corinthians, where the apostle writes that a man ought not to cover his head '*since he is the image and glory of God*', but a woman should veil hers, since '*woman is the glory of man*'.

Exploring Current Debates: Coalitions in Action

British Sikhs are often heralded as a positive example of hard working law abiding citizens and a bridgehead community that has pioneered British multiculturalism but it has not always been this way. Since the 1960s, successive campaigns over the right to wear turbans, beards and kirpans (small daggers carried by orthodox Sikhs) in public places have generated intense debates about the limits of public accommodation of Sikh demands. The Sikhs were 'beneficiaries' of Roy Jenkins concept of multiculturalism founded on equality of opportunity and tolerance of diversity that according to Madeline Bunting has '*provided a mental map that has facilitated accommodation with Britain's increasing diversity since the 1960s.*' It is difficult to imagine such latitude afforded to Sikhs in contemporary Britain?

Since entering power the Labour government influenced by the social theorist, Anthony Giddens has made a significant change to race policy. It has shifted from a position where Britain should conceive itself as a community of communities, for example conceding religious schools to ethnic and racial minorities to one where it is saying that you can not create a fair society without a common civic culture. The implication is that if you do not have a common civic culture then you are on the road to perdition where legitimacy is given to separatist groups protesting their own subcultures have equal worth whatever their values.

Critics argue Labour's early achievements such as the MacPherson inquiry have been lost in a wave of anxiety and fear that followed 9/11, and that a refusal to de-link terrorism from the integration agenda is plays into the hands of extremists whether they are the BNP or Islamic fundamentalists. The Conservative opposition has addressed community cohesion through its Policy Group on National and International Security. They are critical of government for ruling out discussion of foreign policy which they view as a legitimate motivator of dissent but are supportive of the existing policy base dealing with discrimination and equal opportunity.

The notion of civic responsibility is in keeping with the government whose major policy review acknowledges that government can no longer simply pull levers in Whitehall and expect change in society. It believes that society is less deferential and that change is secured as much by persuasion, or the development of new social norms, as by new taxes and legislation. The solutions may have to be less government-centric and more citizen-centric, so that citizens have to address their responsibilities. Governments can set parameters but positive change will also require millions of small changes of individual behaviour. Ed Miliband who co-led the policy review with Pat McFadden argues that the revival lies in breaking down barriers between experts and users, as well as the state and the voluntary sector.

Much of this debate has focused on increasing the number of ethnic minority Members of Parliament and local councillors and while this is important it needs to sit alongside other forms of representation where white Britain is infinitely stronger. For the ethnic minority population their voices are often channelled through self appointed community

leaders who construct power bases out of religiously-affiliated organisations. They tend to reflect a narrow range of predominantly conservative opinion and generally ignore non-religious, liberal or progressive opinions, largely consist of middle-aged men who are out of touch with second and third generation Britons and yet claim to be representative. Any attempt to criticise is often portrayed as an attack on the religion itself, making it more difficult to hold the groups to account.

Some call for a new way forward *'that ignores the rabble-rousers and scare-mongers'* in the context of a progressive agenda on citizenship, civil liberties and democracy. In doing so he is questioning, and not without good reason, the failure of supposed representatives to articulate the hopes, fears and aspirations of increasingly diverse communities who want better access to public services, to engage with civic society and to continue to improve their lot in life through education and wealth creation. For many issues of international significance i.e. Afghanistan, Khalistan and Iraq are important, and where appropriate they are willing to lend voices of dissension, but they are first and foremost British citizens. It is here where their primary emotional, physical and financial needs and wants are and will be in the future.

It would be short-sighted, as some have suggested, disregarding the views of religiously affiliated organisations because that would be unfair to those striving to be more inclusive and representative. Instead focus should be placed on how the 'system' has failed to support and develop alternative opportunities to enable the majority to articulate their hopes and aspirations. We need to create activities and institutions that bring citizens together.

The Role of Third Sector Agencies in Community Cohesion

There is an important role to play for housing association partnerships, like Matrix, who are the best placed to support engagement and to meet aspirations since they are the most stable at the local level financially of third sector agencies, and can invest considerable resources, and are committed to communities where they operate for the long- term, rather than being dependent upon the short-term ebbs and flows of funding from other sources.

Furthermore research by Demos and the Barrow Geraldine Cadbury Trust proposes that BME organisations operate in five major capacities: as fixers, catalysts, brokers, advocates and campaigners. However for a number of years the idea whether there should be BME-led organisations has been the subject of debate inside and outside the housing association sector. The debate is polarised. Supporters argue that so-called mainstream organisations do not, on the whole, connect with BME communities thereby further disadvantaging some of the poorest sections of the population. Opponents argue that BME-led organisations encourage specific groups to gravitate towards them thereby contributing to a lack of community cohesion.

Since the advent of BME housing associations many are now serving a wide cross section of the population by providing homes and services outside traditional BME

neighbourhoods. Many also continue to operate in traditional BME neighbourhoods hosting among the most socially excluded communities in the country where they are noted for delivering high quality services against the backdrop of challenging circumstances. It is important to understand this issue in the context of the government's social inclusion policy as well as in relation to the enhanced role forecasted for third sector organisations.

The third sector has a number of particular strengths including its independence, its commitment to a wider social good, the passion and commitment that generates in staff, and its capacity for innovation and rapid change. Arguably the most important benefit is that it can bring a stronger voice both for the users of services in the way local services are developed. The appointment in May 2006 of Ed Milliband as Minister for the Third Sector is a further statement of the government's commitment to diversifying the range of public service providers.

BME housing associations like Ashram provide significant evidence of what can be achieved when such agencies engage with the country's most disadvantaged communities to raise expectations, improve quality of life, and enhance community cohesion through partnership working.

03/Communities/Carbon neutral towns and neighbourhoods:
an idea whose time has come?



Carbon neutral towns and neighbourhoods: an idea whose time has come?

by Alan Yates & Paul Di Mambro

Introduction

Interest in the creation of carbon neutral towns and neighbourhoods has never been greater, with all political parties now convinced that reducing the carbon emissions of the current and future housing stock is the most cost-effective means of tackling global warming. Yet creation of such towns and neighbourhoods is a complex task, although the benefits that can be derived for social housing providers such as Matrix, for consumers, and above all for the environment, are significant. Matrix is particularly interested in pursuing the 'green' agenda because it brings together a number of strands of development and policy work across the Partnership.

Understanding the Carbon 'Footprint'

To understand why carbon neutral towns and neighbourhoods are worth establishing, it is necessary to understand importance of reducing carbon emissions. The average carbon footprint for an individual in the UK – the usual means of assessing an individual's impact on the environment – is twelve tonnes per annum. To redress the imbalance in carbon emissions that create global warming, this footprint needs to be reduced to three tonnes per annum. The breakdown of the average carbon footprint can be seen in chart (25).

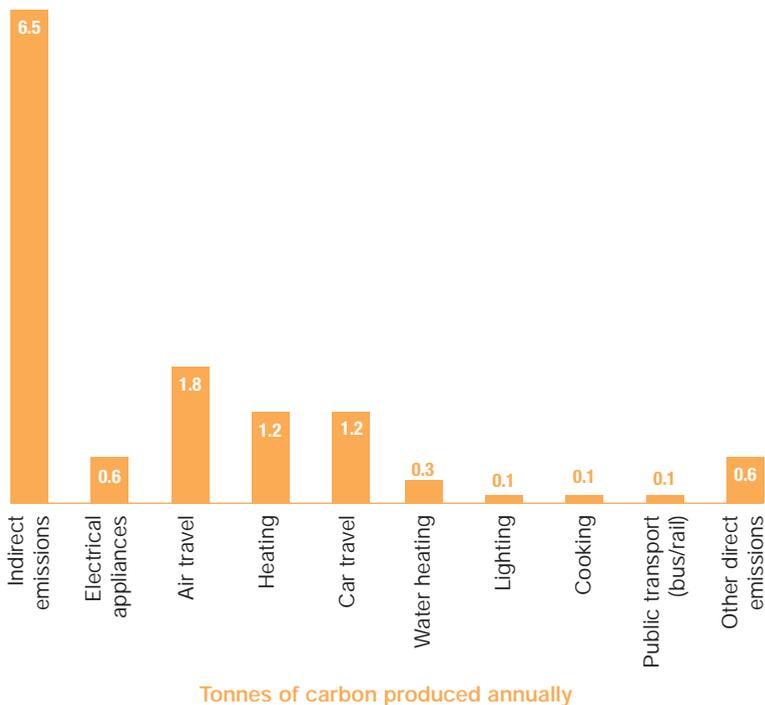
In essence, the world's population is generating 9 tonnes of carbon per head when the planet can only support 3 tonnes. We are using the resources of three planets and therefore need to reduce this to the resources of one planet. However, not only are developing countries like China and India rapidly increasing their carbon footprint as a result of industrialisation, the average carbon footprint in the UK is also increasing as a result of three key factors.

Firstly, with fossil fuel and energy costs still at a relatively low level there is little incentive to reduce energy use. Coupled with this there is a year on year increase in the level of consumer durables that we use in our homes, from tumble dryers to Sky boxes and now home air conditioning units. Secondly, evidence has shown that despite the fact that we are improving the insulation to both new and existing homes, rather than reduce the energy we use we have been turning up the heating and using the similar amounts of energy. Average room temperatures have increased from 13 degrees in the 1970's to around 19 degrees today. Thirdly, as both Government Departments and

businesses strive for greater efficiency, more and more services are being centralised making it necessary for people to travel greater distances to get to the supermarket, the bank, the health centre and Post Office.

The Carbon Footprint of an individual living in the UK can be divided into those areas over which they have direct control such as energy use in the home, and those over which they have indirect control such as the energy used to transport food over long distances.

Chart 25 – Breakdown of the average carbon footprint in tonnes



Tackling Fuel Poverty

What is clear is that the demand for fossil fuels is growing and at the same time supplies are becoming increasingly unstable. There is a growing consensus that the supply of fossil fuels has peaked and that they are starting to become depleted. The net result of this will be an increase in the cost of fossil fuels which will have a direct impact on those in our society that are at or below the fuel poverty line. Fuel Poverty is defined as the point at which 10 percent of household income is required to be spent to keep the household warm and comfortable. The current average cost of heating a home in the UK is £900.

The Matrix partners recently completed a survey of 1,800 of tenants. This revealed that over 50 percent had a household income of £10,400 per year or less. This would leave them with just £1,040 to heat their homes – dangerously close to the Fuel Poverty tipping point at a time when energy costs are increasing above inflation in a trend which is expected to continue.

Table 12 – Recycling of household waste by Matrix tenants by local authority

Major Matrix Local Authorities	Re-cycle ALL Household Waste (%)	Re-cycle SOME Household Waste (%)	Re-cycle NO Household Waste (%)
Walsall	14	43	43
Birmingham	5	27	68
Sandwell	2	54	44
Dudley	6	34	61
Coventry	14	70	16
Derbyshire	15	75	10

Source: Matrix STATUS PLUS Survey 2006

Creating Carbon Neutral Towns and Neighbourhoods

Huge amounts of time and resources are devoted to pilot projects, research and other investigations into how to address climate change. However, not enough of this effort is converted into action. The creation of low carbon towns and neighbourhoods is achievable. We have the tools and techniques available now to achieve this and can learn how to achieve zero carbon development along the way. We don't have time to wait for the magic bullet solution or the right legislative framework. The Matrix Partnership wants to act now.

Matrix has a vision. By pulling together a number of key areas of work in which we already have skill, knowledge and expertise and combining these with our views of how the successful communities of the future might look, our vision is for truly '*Sustainable Communities*': sustainable in terms of the environment, the economy and the community. Working to make the places of the future the locations of choice and acting as a responsible landlord, developer and enabler. What is clear within our vision is that to create a carbon neutral towns and neighbourhoods Matrix needs to do more than simply tackle the problem in a technical way. Carbon neutrality is as much about lifestyle, choice and commitment to the cause as it is about insulation, solar panels and biomass boilers. We realise that the process of moving towards a Carbon Neutral Neighbourhood is as exciting and challenging as realising the final result.

Much of the work already undertaken across the Partnership can inform and support the processes we have identified to move towards a zero carbon future. What is also evident is that along the way significant benefits can be achieved from reducing fuel

poverty to increasing skills and employment opportunities, stimulating the local economy and creating safe, active and healthy communities. Below is the recommended framework that Matrix intends to follow to realise its vision:

- Acknowledgement that the process of creating carbon neutral towns and neighbourhoods is as important as the end result.
- That it is as much about lifestyle as it is about buildings and technology.
- That high quality design and specification of buildings and open spaces is vital.
- The need to create a sense of wellbeing should be a cornerstone of each element of the project. This can be reinforced by enabling residents to feel part of an active community and by providing them with the opportunity to actively participate in a common goal – to reduce their carbon footprint both individually and collectively.
- Setting an achievable carbon footprint target for individuals and households across a range of activities including their homes, travel and food sourcing.
- Future proofing to enable future technologies to be incorporated where possible i.e. if the cost of PV panels should become more affordable at some point in the future.
- Actively involving future residents in the process, including the development of the Brief, through the design and construction phase to the management of the completed neighbourhood.
- Ensure offsite carbon production is considered as part of the overall project brief such as food production, material manufacturing and work patterns.
- Ensure that water use is included both fresh water and rainwater.
- Generate electricity on site as defined in a Neighbourhood Energy Strategy, but remain connected to the National Grid. Communal heating would be most suitable.
- The neighbourhood needs to be defined in terms of scale in order to be successful.
- Ensure that communal facilities are incorporated including a Village Hall, meeting room and other key functions such as some communal gardens, community composting or allotments.

Choosing Locations and Sites

The greatest opportunity to create carbon neutral neighbourhoods and towns is through the development or redevelopment of an existing site. On the basis that involvement of future residents in the design process will produce a far better outcome, the redevelopment of an area as part of a large-scale regeneration initiative is likely to have the greatest chance of success. The Matrix experience in working with housing co-operatives has clearly shown that the most successful and well-managed housing developments that we have been involved with have actively involved future residents in the whole development process from selecting the consultants and contractors through the design process and on to active participation in the management of the completed development.

Actively Engaging Communities

Matrix believes in engaging communities from the outset in creating more sustainable lifestyles and communities. This is based on evidence that moves to carbon neutral lifestyles will not be driven by Government or big business, but by individuals and communities through positive action and influence. Supporting evidence of this comes

from the 'Slow Food' or 'Cittaslow' (Slow Town) movement which values locally produced food and has now broadened its remit to cover other values to encourage local councils to adopt other principles of the 'Another' initiative that is gaining momentum is the 'Transition Town' movement. This is a community led initiative and its basic principle is to reduce the dependency on oil and fossil fuels in the 20 or so villages, towns or cities concerned.

What is interesting about these movements is not only that they are coming from the grass roots and that their objectives are broadly similar in nature, but also that there is clear evidence that people are keen to join together communally towards achieving a common objective. At a time when people are continuing to abandon religion and when the population is generally become less satisfied with its lot despite increasing prosperity, perhaps these movements are able to provide people with a new sense of purpose. By belonging to a community which is actively doing something positive together, perhaps there is the potential to engender a sense of wellbeing and spiritual connection that has been absent.

'Greening' Energy Supply

The Government has set a target to achieve a 10 percent supply of energy from renewable energy sources by 2020. This looks increasingly unlikely to be achieved although some supply companies are making progress. One of the key issues in relation to generating energy is that of matching supply with demand. This can be addressed on a local basis by the ability to 'sell' excess energy produced at a local level back to the grid. By connecting to the national grid additional energy can be drawn down at peak times or when local generation plant experiences down time for maintenance. At the current time on-shore wind generation also benefits from a 3p per kWh subsidy from the fossil fuel generators, but other sources do not generate such favourable returns.

Matrix has researched a wide range of interventions to improve the sustainability of energy supply, and applied some of them to specific housing schemes, including biomass boilers, ground source heat pumps, solar photovoltaic panels, solar hot water heating, and wind turbines.

What's Different about the Matrix Approach?

Matrix prides itself at being at the forefront of moving towards carbon neutrality in the housing association sector, but recognises that it has far to go, while celebrating current success. As Climate Change Minister Ian Pearson said of Francis Court in March 2007:

'The West Midlands has innovative housing authorities that are leading the way. It is great to see developments that have achieved low carbon status and I hope that one day all buildings will be like this.'

In conclusion, then, the Matrix approach is built upon:

- Challenges local authorities to work with Matrix to identify locations and sites carbon neutral towns and neighbourhoods can become a reality rather than hold competitive bidding rounds based on more narrow briefs.
- Brings together a wide range of activities that will make carbon neutral towns and neighbourhoods successful: Matrix has all of the skills, knowledge and experience to realise this vision.
- Recognises that there is a demand for change from the community level – the time is right.
- That one of the associated outputs of creating a carbon neutral towns and neighbourhoods is to create a sense of community well-being for the residents.
- Matrix is not imposing solutions but enabling existing and future residents to exercise choice.



Community investment and sustainability

by Mike Hew, Ian Hughes & John Morris

Introduction

This article focuses on the role housing associations play in enhancing the sustainability of the communities in which they operate and the place of community investment. The article draws on the experience of the Matrix partners in both inner city and rural locations. It also asks important questions about the nature of community investment by housing associations and to what extent this aspect of their work is sustainable under current funding approaches and within the context of wider policy parameters. Across the country there are numerous excellent examples of housing associations investing significant time, energy and cash in activities that respond to local strategies and priorities to tackle community sustainability. The Matrix associations are particularly active in the field of community investment and regeneration, but Matrix is asking to what extent these have been reactive attempts to address entrenched community disadvantage or one-off solutions linked to housing development opportunities.

In the competitive environment of the National Affordable Housing Programme it is less easy to find examples of associations collaborating as partners within Local Strategic Partnerships (LSPs) if there is no prospect of new development. This has prompted the Housing Corporation's call for a *'step change in the quality of association engagement with local authorities and in particular the work of LSPs'* (Housing Corporation, 2006). So where does Matrix stand on community investment and sustainability issues? The article first defines some terms, provides an overview of the historic role of housing associations in investing in community sustainability, and provides some words of caution, before using Caldmore Housing Association as short case study of community investment to demonstrate the Matrix 'community payback' approach in action.

What are Sustainable Communities Policies?

From the election of the New Labour Government in 1997, a plethora of policy themes and interventions were developed that led to the creation of the 'Sustainable Communities Plan' in 2003. The Plan came into being following establishment of cross-government agencies such as the Social Exclusion Unit (SEU) and the Neighbourhood Renewal Unit (NRU), publication of a range of reports to provide evidence-based policy-making, the construction of new indices to guide funding allocation, and the roll-out of a series of mainly geographically-focussed policies (such as New Deal for Communities, the Neighbourhood Renewal Fund, and Housing Market Renewal Pathfinders). The strategy that can be revealed was based around (Baine et. al., 2005):

- Tackling the core problems of deprived areas, like weak economies, poor education and shaky housing markets.
- Focussing mainstream public services and resources on deprived areas to inculcate long-termism.
- Creating partnerships (e.g. LSPs) at a local authority and increasingly at neighbourhood-levels.
- Providing local residents and communities with more opportunities to control and/or influence regeneration programmes.

The Communities Plan is concerned with tackling social exclusion, saving local housing markets and achieving neighbourhood renewal as well as improving local environments. Moreover, it seeks to deal with crime and anti-social behaviour via the neighbourhood wardens programme, with which Matrix has active engagement.

The Historic Role of Housing Associations

Housing associations have a long history of investment in the communities. From their earliest days as housing societies in the 1920s and 1930s, associations have been involved in community investment to enhance economic, social and environmental sustainability of the areas in which they worked, as well as upgrading existing property and provision of new housing. While not expressed in today's terms, many associations were involved in community projects, such as savings clubs, gardens and allotments, and leisure facilities for old and young. The birth of Shelter and new-style social action housing associations in the 1960s led to a further wave of community sustainable activities, albeit on a small scale. Some of these activities were later supported by public programmes, such as the Community Development Projects and Inner City Poverty Programmes in the 1970s and 1980s born out of a concern with persistent urban policy that was disproportionately born by BME communities (Gulliver, 2000 & 2005).

The Page reports of 1993 and 1994 and the creation of People for Action (PFA) reflected housing associations' growing concerns about their role in community development and regeneration activities as they became the principal providers of new social housing and, increasingly, newbuild estates that were beginning to exhibit similar problems to those experienced by local authorities since the 1960s. The result was a formalised housing association role in community investment and sustainability through the Housing Corporation's 'Housing Plus' policy and the introduction of revenue and research grants (such as Innovation and Good Practice and Community Training and Enabling).

A Word of Caution from the Rooftop Experience

Rooftop is one of thirteen core group partners in an LSP where the association has more than 4,000 homes. The LSP recently carried out 'stock take' upon how partners are contributing to the Community Plan priorities to help identify gaps in activity and inform a review of the Plan. This exercise revealed 114 initiatives related to six priorities. However, this has been happening in a largely uncoordinated way, not directly related to the existence of the 'Community Plan'. In the Hereford and Worcester sub-region where Rooftop operates, local authority priorities closely follow the objectives agreed

by the County Partnership within the Local Area Agreement (LAA). If the stock take was repeated for each authority, the number of initiatives would multiply many times. Most can easily be attributed to objectives such as delivering ‘Communities that are Safe and Feel Safe’ (Housing Corporation, 2000), but their real origins owe very little to the LAA and more to the experience and objects of each partner on the ground working within their own planning environment.

So how realistic is it for Government to base their implementation plan for the White Paper (Housing Corporation, 2006) upon the premise that ‘third sector’ bodies will play an increasing community leadership role within a statutory LAA framework? Some might view the co-option of third sector agencies as a potential abdication from public sector responsibilities, and trying to fill gaps caused by years of under-investment in communities. Others might conclude that this is an effective use of resources at the local and community levels. Sector-wide surveys support the contention that housing associations already investment significant resources into community regeneration and sustainability activities [see table (13)].

Table 13 – HA community regeneration and sustainability projects by project type and project funding

	Number of Capital Projects	Number of Revenue Projects	Costs of Capital Projects (£000s)	Costs of Revenue Projects (£000s)
Anti-poverty	3	14	150	896
Community services	8	54	740	5,887
Education and training	4	7	1,091	405
Environment/'green' issues	33	27	6,787	2,576
Health	1	7	9	147
Personal support	2	14	115	1,328
Skills and employment	4	40	1,552	7,182
TOTAL	55	163	10,444	18,489

Notes: Based on the ECOTEC survey of 2003/04 of 71 housing associations

Source: ECOTEC/Housing Corporation (2006) Assessing Added Value

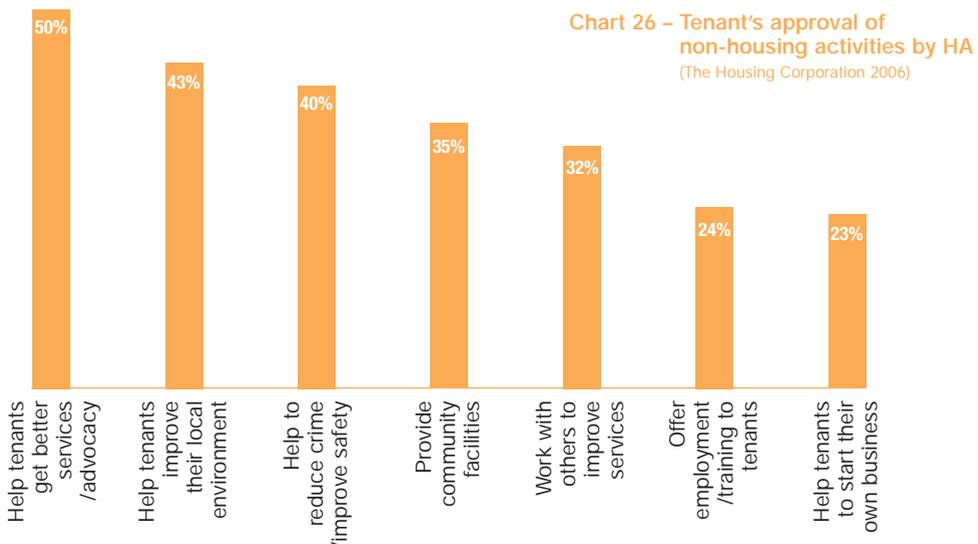
The greatest difficulty may be that leaders and volunteers in the third sector are never in great supply. Yet these same people will be expected to play an even bigger role in this wider framework of strategic partnerships coupled with the added threat of new scrutiny mechanisms to highlight shortcomings. Of course, many professionals in the affordable housing sector do actively engage with the current strategic forums with the intention of adding greater community value through the work of their organisation. Such people embrace community leadership and welcome customer involvement. However they will have noticed how few of their colleagues are able to do so regularly, or at all, and that some associations do not engage locally in this way, presumably because participation would not add sufficient value to the community or their business.

This difficulty is recognised by the Corporation's encouragement for associations to consider rationalising the ownership or management of their stock to improve their ability to engage with local strategic agendas; the clear message being that associations need sufficient stock in a community to justify and provide resources for the wider social enterprise and community leadership roles that are now expected. This will be a real challenge for some associations that have contributed significantly to meeting housing needs across a wide area without concentration in particular communities.

Matrix has the benefit of several partners able to provide regional coverage and local engagement on behalf of each other coupled with a wide range of skills, experience and housing solutions. Even with this wider resource it is not going to be easy for Matrix to deliver the level of involvement that LSPs expect. So, can the sector deliver what Government now expects? Matrix has reservations and would prefer if revenue support for such activities could be at least partly met by public funding. On the other hand, the affordable housing sector has a long history of responding to ever-changing community needs and Matrix is committed to making a real difference to the communities in which it works, as the Partnership's 'community payback' approach demonstrates.

The Matrix 'Community Payback'

Matrix calculates that approximately 10 percent of the Partnership's turnover on average is invested in communities in non-housing activities to enhance sustainability. Matrix coins this re-investment of rent and other income as 'community pay-back'. This represents a key added value element of the Matrix approach and helps to cement the Partnership as more than a housing developer and manager. Approaches to community investment by housing associations are also popular with tenants, as chart (26) shows. This does not mean to say that there aren't tensions to this approach as there are so many calls on internal resources, including a requirement by Government for housing associations to increase their cost-effectiveness.



The Case of Caldmore

Matrix has responded to the Government's efficiency agenda by offering a viable alternative to the current trend towards mergers and group structures within the housing association sector. The aim is to provide viable solutions to community issues that preserve the independence and responsiveness of community organisations, like Caldmore which operates in only three wards in Walsall, while gaining some of the benefits of a larger scale operation, as discussed earlier. The juxtaposition between Matrix and Caldmore describes the reality of the '*managing globally, delivering locally*' motif adopted by Matrix.

Community Engagement

The results of the Matrix STATUS Survey (2006) provide some useful information about Caldmore's residents in the three wards where the majority of its operation is centred. However, Caldmore's residents only constitute about 12 percent of households in the area, so there is a need to un-pick the views of residents from those of the wider community. To this end, Caldmore deploys a range of community engagement approaches which reveal the following about the success of Caldmore's impact on the wider community and that is viewed as a key community anchor:

- Members of the public speak highly of Caldmore in local neighbourhood partnership meetings.
- Local elected members expect Caldmore to respond to local issues that go beyond its landlord responsibilities.
- Staff are readily welcomed and accepted by local traders once it is understood that they 'work for Caldmore'.
- Local people trust Caldmore and volunteer personal information when they know that it is Caldmore asking.
- Caldmore is regularly approached by community groups for support on issues that they know will concern the Association.
- Staff (including senior managers and directors) are known and respected locally on first name terms through the area.
- Caldmore obtains a very good response to community events that it helps to organise, especially the multi-ethnic Caldmore Carnival.
- Caldmore consistently receives invitations to local events organised by other reputable community groups.
- When local people have concerns about Caldmore's policy and practice they will usually come direct to the Association via a known staff member.
- Caldmore and its committee members and staff are treated as family friends by key community contacts, with invitations to weddings, funerals and other family events usual occurrences.

Building Sustainable Community Relations

As an established community organisation with a 35 year history, Caldmore has built sustainable relationships with the local community and is now part of the 'glue' helping to hold the community together. A key factor is the community-based location of the

Association, providing open and easy access right at the heart of the extended neighbourhood where Caldmore works. This ensures that Caldmore is not only accessible, but also able to share in the general feel and culture that evolves in the local area. Nine in ten homes and projects are within walking distance of the Caldmore office. The Caldmore experience suggests that sustainable community relations can be fostered by:

- Provision of open and easy access to face-to-face contacts within Caldmore who can empathise with local concerns.
- Having a Board comprised of people who have a clear link to the local neighbourhoods in addition to the skills required (this is over and above the tenant representation).
- Employing staff who have an empathy with and often drawn from the communities served.
- By being non-judgemental – showing that Caldmore is prepared to accept people on their terms without fitting them into categories.
- Taking an active role on local community groups and neighbourhood partnerships (this can take a serious amount of commitment from senior staff out of normal office hours).
- Engagement in provision of facilities and services other than housing where there is an identified unmet need.
- Linking the Association's growth strategy to the needs prevalent within the local neighbourhoods rather than seeking growth in new areas or purely because of business interests.
- Having an organisational name that identifies Caldmore strongly with the communities served.
- Advocacy on behalf of disadvantaged people within local neighbourhoods.
- Organising activities that bring together and celebrate the range of communities represented within the neighbourhood.

Case Study: Defining Closer Community Relations

In April 2007 a community dance festival was organised by Caldmore to celebrate using dance styles from around the world and took place on the community space just in front of the Association's main offices. This festival was to be an important factor within a range of community activities for the year designed to bring together people from a range of ethnic backgrounds. The event was even more successful than anticipated as a result of the local co-operation and the 'community feel' factor was enhanced still further. While there is no empirical measure of the success of the event, it is this approach, and the feedback received from all sections of the local community, that confirms to Caldmore that its approach is worthwhile in building community cohesion.

Community Investment

The basic building block for the community in which Caldmore operates is the family unit. Back in 1970 one of the greatest neighbourhood needs in the Caldmore area of Walsall was for decent accommodation where families could thrive. The response to this need came from a local action group, which in 1972 became Caldmore Area Housing Association, and then went on to provide nearly 2,000 decent homes via acquisition,

renovation or new build. One outcome was that Caldmore maintained its focus on the community. Caldmore managed to survive as a community focused and relatively diverse business but with limited growth prospects in terms of stock size. The Association recognised that this left it vulnerable in terms of competitive efficiency but it was determined to maintain our close links to the community. The Matrix Partnership approach enabled community focus to be maintained and the advantages of scale to be tapped. Caldmore's community investment in recent years has focussed upon:

Employment Volunteer Project

Caldmore operate in a neighbourhood where the unemployment rate is substantially higher than the West Midlands average. This Caldmore-sponsored project tackles two key issues related to worklessness. First of all it promotes self-esteem. Secondly, the project alleviates unemployment, low income and benefit dependency.

Offserve

Caldmore encourages resident participation across all activities via a tenant and community organisation called 'Offserve'. Every tenant is invited to an annual meeting where a panel of up to fifteen tenants are elected to act as representatives on a panel, helping to resolve local issues in partnership with the staff team. The panel members are then given staff status in terms of access to Caldmore's offices and IT facilities with their own office located on the ground floor within the secure staff areas. This means that tenant representatives have open access to come and talk to staff to resolve any issues of concern - especially on behalf of other residents. The Offserve members also act as a scrutiny panel of key Caldmore services.

Disadvantaged or Difficult to Engage Groups

As a care and support organisation, Caldmore has developed a reputation for providing services to meet the needs of very disadvantaged and difficult to engage groups, and aid a more inclusive community. The needs groups Caldmore assist include people with learning disabilities, physical disabilities and mental health problems, persistent offenders, young parents requiring support, women fleeing domestic abuse, young people leaving care, ethnic elders, and homeless young people. The combination of Caldmore's engagement activities, together with expertise in dealing with complex needs, places Caldmore in a pivotal position in promoting community sustainability in a very disadvantaged community with multiple needs.

Conclusions

The community investment activities of the Matrix partners are driven by basic values, including enabling and helping individuals to sustain themselves within disadvantaged communities. This is particularly the case for Caldmore, which has concentrated its efforts on one community for 35 years and has unparalleled local knowledge and commitment. In communities which suffer from multiple deprivation and often negative media coverage, it is crucial for housing associations such as Caldmore to offer stability and a strong local presence. While it is of course true that housing associations like Caldmore would benefit from increased revenue funding to support this type of work,

sustainable communities will only thrive where organisations that are prepared to invest resources without demanding a return.

It is a step of faith and in some of Matrix' more challenging areas it is unlikely to get past the risk assessment stage if purely cost-effectiveness arguments are considered. Housing associations like Caldmore have much to be proud of by sticking to their founding values an over-riding social objectives that might get lost in merger as part of a mega-association where local knowledge and commitment built up over decades might be lost. Surely this 'community payback', with no external funding support, is the most valuable lesson to be learned from housing associations' long history of community investment?

04/Select Bibliography



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