



Affordable Rented Housing: Creating flexibility for landlords and better outcomes for communities

April 2012

Introduction

The Scottish Women's Convention (SWC) is funded to engage with women throughout Scotland in order that their views might influence public policy.

This is achieved in a number of different ways - through roadshow, round table, conference and celebratory events. Following each event a report is compiled and issued to women who attend and relevant policy and decision makers.

The SWC uses the views of women to respond to Scottish and UK Government consultation papers.

SWC Evidence Source

The Scottish Women's Convention engages with women using numerous communication channels including Roadshow events throughout Scotland, Thematic Conferences and regional contact groups. During these events concerns have been raised regarding a number of issues relevant to housing. This submission paper provides the views of women throughout Scotland and reflects their opinions and experiences in a number of key areas relevant to this consultation document.

Purpose of the Consultation

The Scottish Government launched its consultation on Affordable Rented Housing in early 2012.

Social landlords often work together to meet the demand for affordable rented housing as it comes vacant, using Common Housing Registers and referring applicants to each other. Such co-operation makes it easier for people to apply for and get a home.

Social landlords have to let their houses in line with an allocation policy they have developed through discussions with their communities. Legislation governs what councils and Registered Social Landlords (RSLs) must do.

Social landlords already have a lot of flexibility to allocate and manage their housing in ways that meet local demand, but the Scottish Government have been asked to create even more flexibility. This consultation sets out changes to existing laws that would create better outcomes for communities.

The SWC have only responded to questions where women have provided information.

Proposal 1: Create more flexibility for social landlords to decide who should get priority for their housing

1. Do you think social landlords should have the flexibility to decide who gets priority for their housing?

Yes No Not Sure

2. What do you see as the benefits of this proposal?

Women frequently comment on the distinct lack of affordable housing throughout Scotland. Processes for allocation of social housing in particular are described as “*arbitrary and inconsistent*”. The SWC would therefore support, in principle, measures to open up social housing availability to a broader range of women.

Being placed on a housing list often results in women and their families waiting years for accommodation. This is due, in part, to a lack of properties but also to the current 'reasonable preference' groups that have been in place for decades. It is important that factors which make up the 'reasonable preference' requirements are still taken into consideration. However, proposals which would require social landlords to give reasonable preference to "people whose needs are not met by the private housing market" would widen availability. If new proposals come into force, women who are near the top of housing lists, but who are consistently overlooked because of current requirements, would have more of an opportunity of securing a home.

The involvement of local communities is also of vital importance.

"Local affordable housing for local people should be priority"

Women are often forced to move away from friends and family in order to seek accommodation due to lack of suitable homes. If local communities are given an opinion on how housing is allocated, women may be able to remain in those communities which offer support to them.

3. *What do you see as the problems with this proposal?*

Under this proposal, people who want or need to move because their homes are too large could be given priority on housing lists, as the property they have vacated would be available for other families.

This has the potential to detrimentally impact on small families living in larger properties. There is a danger that they will feel forced to vacate their homes and move to accommodation away from where they are settled. This anxiety is further exacerbated against the UK Coalition Government Welfare Reform Act which will reduce housing benefit for 'under-occupied' homes.

There is concern that landlords may not understand the needs of women and their families and therefore set preferences that are detrimental to them.

4. *What can we do to overcome these problems?*

There needs to be a review of preference groups as they might no longer reflect the requirements of the Scottish population. To allow landlords the freedom to set preferences to manage local needs is welcomed; however the SWC would like Ministers to ensure the needs of vulnerable women are protected.

5. What housing needs do you think should be protected nationally?

It is vital that basic needs are protected. Suitable, affordable housing is important for health and overall wellbeing.

“Poor housing stifles confidence and opportunity in individuals and whole communities”

Decent housing must be provided, for example, to families who live in accommodation that falls below the legal standard or is unsatisfactory. The Government may need to invest in housing stock in order to meet demand and living requirements. There are real variances between social housing standards throughout the country and some homes currently offered by local authorities may be considered to be uninhabitable.

“There are pockets of very prosperous environments in this area but the polar opposite exists too. Some areas are like ghettos.”

People who live in these communities are often socially excluded and are not afforded the same opportunities as those in better quality housing. Women need access to health, education, employment etc and often suffer a detriment due to where they live.

It is also essential that women threatened with homelessness, often as a result of exiting an abusive relationship, are provided with appropriate accommodation. Their needs must be protected.

Proposal 2: Create the flexibility for social landlords to consider an applicant’s income when deciding their priority for housing

6. Do you think income should be taken into account?

Yes No Not Sure

7. What do you see as the benefits of this proposal?

There are benefits associated with taking the income of an applicant into account. Social landlords may be able to allocate housing to more people by developing intermediate rented housing, which would make more and better use of existing social housing stock.

8. What do you see as the problems with this proposal?

The main problem with this proposal comes against a backdrop of radical reform to the welfare system by the UK Coalition Government. The introduction of Universal Credit will merge a number of benefits, including Housing and Council Tax benefit, Working and Child Tax Credits, Income Support, Income Based Job Seekers Allowance and Employment and Support Allowance, into one single payment. These changes will have a huge impact on women.

“Women are being singled out both as economic targets and casualties in the focus of the reform of the welfare system.”

Women are concerned about the lack of information on the ‘real term’ effects of Universal Credit. The legislation has been described as *“skeletal”* and how much money will be lost or gained will be determined by regulations at a later date. Women will see the amount of money they receive changing over a period of time.

Under Proposal 3, accommodation which reflects income prior to the introduction of Universal Credit may become unaffordable as changes are presented. Social landlords would then have to re-house anyone affected. As no information has been given regarding the amounts provided under Universal Credit, there is no way of knowing how many families across Scotland will be affected. It is therefore vital that if this proposal were to be accepted, the Welfare Reform changes must be taken into consideration. Doing so will benefit both tenants and social landlords.

If landlords are given the powers to take income into account, strict rules and guidance would be required. There is a risk that many women could be caught in a void, e.g. they are unable to afford private sector rent, however their income is not low enough as per the local social housing allocation policy.

9. What can we do to overcome these problems?

There is a need for clear guidelines. Any policies on incomes must take into account local market trends and be reviewed and monitored regularly.

Proposal 4: Change the law to stop living rooms being considered as rooms available for sleeping in

10. ***Do you think living rooms should be counted as being available for sleeping in?***

Yes No Not Sure

11. ***What do you see as the benefits of this proposal?***

It is totally unacceptable to consider living rooms suitable for use as bedrooms. Changing the law will reduce overcrowding and ensure provision of suitable home environments. Women should not be forced to sleep in living rooms in order to reduce housing costs, or because of a growth in their family. Should this proposal be accepted, social landlords and local authorities must ensure investment in housing that meets the needs of varying family sizes and needs.

Equalities impact assessment

Which equality groups, if any, do you think will be disproportionately affected by each of the proposals in this consultation paper?

Women will potentially be disproportionately affected by the proposals pertaining to taking income into account when allocation housing. As has been outlined under Q. 8, changes brought about by the UK Coalition Government Welfare Reform Act will have an adverse effect on women.

Each proposal must be given a strong gender perspective so that the thousands of women who rely on social housing are not adversely affected. Single parents, the majority of whom are women, rely heavily on social housing. Suitability, affordability and accessibility must be main priorities when considering the needs of women and their families.