

Discussion at *Social Housing Futures* seminar

The following points were made in the discussions

After the presentation on 'Emerging Themes Across Europe'

- In the UK it is hard to know who exactly is living in the social housing stock. Subletting is common in some areas, and various members of tenants' immediate and extended families (some from abroad) may be living in the units at any one time. This can be very contentious and has contributed to the popularity of the British National Party in some localities. Councils are not obliged to keep an up-to-date record of household composition (although it is required for those receiving housing benefit). It is clear, though, that new tenants tend to be people with multiple needs. The notion of 'entitlement' lacks accurate description or definition in current debates and policy.

After the presentations on the French and Dutch experiences, and the roundtable

- In the Netherlands there are only a few housing associations in each local area—in The Hague, for example, there are now only three. They have a strong position in urban regeneration areas because they own both the housing *and* the surface. In London, in contrast, a single borough can have up to 80 or 90. This makes it hard to achieve consistency. On the other hand, having so few housing associations in each area could be 'monolithic and anti-democratic'; some felt that a diversity of provision was preferable, despite possible efficiency losses.
- In France, local authorities have an important role in land provision for the 53,000 new units being constructed per year. State subsidy is quite low, as there are other reliable sources of funding such as strong, long-term guaranteed off-market loans and local tax rebates.
- The effect of the price of housing on the market is a greater issue in England than it is in France, where capital subsidy has a distortionary effect. The UK government, on the other hand is much more ready to subsidise the very poor.
- Accountability of housing associations is currently a major issue in the Netherlands. They are generally considered to be well-meaning institutions, but it is unclear how they are accountable to the public or, in fact, who actually owns them
- In Germany, housing cooperatives are becoming a major player in the provision of social housing.

Presentation on 'Implications for the UK'

- The UK is no longer 'special' in terms of the high percentage of owner-occupiers, as expansion of the EU to the east and south has brought in many countries with much higher owner-occupation rates.

- In the UK social housing plays a safety net role. It has a wider role in western Europe—and a much narrower one in the USA and Australia, where it can be characterised as an ‘ambulance.’
- There is an emphasis on rights in the UK; certain groups of homeless people have a legally enforceable right to permanent housing. France is now following step.
- The big decline in the size of the social rented sector is not inevitable, but a matter of policy. The decline has been most marked in the UK, Germany (because of the structure of its subsidy system and sales of municipal stocks) and transition countries.
- The relative attractiveness of tenures depends on malleable attributes, such as pricing, rules on security of tenure and access. Changes in these attributes will change the relative attractiveness of the social rented sector, as will events in the wider housing market. It also reflects the nature of the financial system. The UK financial system allows housing to be treated as a relatively liquid asset.
- Locational issues are the most intractable. It is relatively easy to achieve minimum housing standards—but physical standards and expectations rise over time, requiring continued investment in the stock. The UK lags in this respect. Other things being equal, the question of location will become more important, as it determines access to employment and education.
- In many countries, capital-city issues can dominate the entire policy debate--possibly to the detriment of the rest of the country.