

Brighton & Hove



FAIRNESS COMMISSION SUPPORTING PAPERS

6.00PM, THURSDAY, 18 FEBRUARY 2016

FRIENDS MEETING HOUSE, SHIP STREET, BRIGHTON

SUPPORTING PAPERS

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	Submission from the Living Rent Campaign (copy attached).	

Housing & the Greater Brighton city region

Submission to the Fairness commission from the Living Rent Campaign

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Sources used

This paper is based on a literature around:-
History of housing tenures England and Wales
Comparative work between the models of private renting across Europe
Work on the structure and motivations of UK landlords
Govt and local govt statistics
Feedback given to the Living Rent Campaign
Discussions with policy staff at generation rent
Shelter publications

1) Introduction

It is reported that many members of the public have highlighted to the Fairness Commission multiple grievances around high rents, insecurity and poor housing conditions in the private rented sector. Poor housing (and homelessness) has been demonstrated to adversely affect health (see the Black report). There is also a legion of evidence that poverty (arising from high rents impacting on disposable income) will impact negatively on a whole host of social outcomes ranging from mental ill health to life expectancy. Fairness presumes more equitable outcomes and this submission has researched a clear argument for changes that will reduce poverty insecurity and poor quality housing. It looks at the divide between renting and “owning” and it puts this in the context of the last 100 years of housing policy in England and Wales. The main focus is on the private rented sector and what can be learned from approaches in other countries to enable better outcomes for tenants.

2) Unfairness in Brighton and Hove

Tenants in the private rented sector face many problems related to housing, including high rents, insecurity of tenure, inadequate housing, high estate agents’ fees. First it will look highlight a key fault line of unfairness, that between those that rent and those that “own”.

Income and Wealth inequalities

Consider a thought experiment: Two identical twins with two identical jobs paying the average wage in 1970 obtain an average house to live in the south east. However twin A buys takes out a mortgage to buy her average house (costing £6,223) whereas twin B rents her house. 40 years later in 2010, twin A owns and has paid for her house at a cost of £20,000 (mortgage payments) but the house is now “worth” £287,167. Both twins earn £300,000 over the 40 years. Even allowing for maintenance and major repair of £40,000 twin A has spent 20% of her income on housing and now has a rent free home worth £287,000 (Twin A’s combined income and wealth over the 40 years thus becomes £527,000

On the other hand Twin B lives in the same house has no surplus but has spent an estimated £120,000 on rent ! (40% of her income)

Though twin B worked just as hard earned just as much her combined income and wealth over the 40 years excluding housing costs is only £180,000 (about a third of her twin sister!!)

The difference in wealth (net income + capital asset) (after housing costs) available to twin A over 40 years **is a staggering £347,000**

Is this fair?

We are not statisticians and the numbers are illustrative not 100% accurate, but they are not far wrong. The point is very striking and would not change had we undertaken a sophisticated calculation

If twin B rented a council house they would have only spent around £40,000 (and still managed to subsidise government expenditure)

If they had lived in a so called “affordable” rented housing association or council house they would have spent 80,000. In both cases she would be a lot worse off than her property owning sister.

The English Housing Survey has found that tenants in the PRS spend 40% of their income on rent compared to 20% for owner occupiers. [A Queens Speech for Housing, Generation Rent]. The cost of rents also affects the ability for a renter to move in or out of a property, as estate agents request one month and a half rent as a deposit, and one month’s rent in advance. Alongside this colossal deposit that a renter must find estate agents also charge various fees including the following, but not exhaustive, list: administration, moving in, inventory, contract renewal, cleaning, moving out. The fees are exceedingly high and vary between estate agents, and there is no official body centralising or publishing these generally extortionate fees.

Unaffordability prevents the next generation from “leaving the nest”. For the health effect on the "clipped wing generation" (Shelter)

https://england.shelter.org.uk/_data/assets/pdf_file/0007/906820/2014_07_The_Clipped_Wing_Generation_FINAL.pdf,

who have been robbed of their independence having to live at home as cannot afford to rent/buy. This also has a negative health consequence for those older parents who see their later/retirement years still with children living at home. One supporter has a friend who at 60 years of age having paid off her mortgage is having to re mortgage to finance her son buy flat.

Security

At least with the council or a housing association Twin B would have had a tenancy that provides for the security needed for a nourished home life, whereas living in the private sector with 6 month tenancies, which may not be renewed cast a shadow of insecurity which feeds a knowing anxiety and feeds a fear of the all powerful landlord in whose hands the tenants future rests.

Not only do tenants in the PRS sector in Brighton and Hove face higher than average rents, but they also face insecurity of tenure; usually tenants are offered only a 6 months to a 1 year contract, which means that from the moment the contract is signed there is an awareness they may have to move again in 6 months or 1 year – this is a very unstable way of living. This insecurity with tenures causes community churn, and has an impact on childrens' schooling too: a member of The Living Rent Campaign said that 3 children had left a school within one term most likely due to problems faced by their parents and their housing situation.

A poll from BMG finds that 27% of current and former private renters have experienced an unwanted move: Even if a tenant pays the rent on time, takes care of the property, and learns their neighbours' names, they can be forced to move if the landlord decides to sell up, raise the rent to a level they can't afford, or just doesn't renew the tenancy.
[\[https://d3n8a8pro7vhmx.cloudfront.net/npto/pages/4264/attachments/original/1453970178/CONFIDENTIAL - BMG UK Omnibus - Dec15 - Generation Rent results.pdf?1453970178\]](https://d3n8a8pro7vhmx.cloudfront.net/npto/pages/4264/attachments/original/1453970178/CONFIDENTIAL_-_BMG_UK_Omnibus_-_Dec15_-_Generation_Rent_results.pdf?1453970178).

Even when a tenant is living in the property the tenant can never truly make the property their home as they are obliged to ask the landlord whether they can do anything within the property, from hanging a picture or putting up shelves, to painting a wall – a tenant's rented house never becomes their home as a home owner views their home.

Furthermore the lack of advice, the gap between benefits and rent, delays with Universal Credit, moving in and out of work and the consequential benefit problems, a culture which re-enforces street living and the general social churn that comes from a lack of security in housing.

Decency

With this amount of power in the landlord's favour the tenant is afraid to complain to about any disrepairs in fear of being evicted, and will end up putting up living in inadequate housing. 37% of all private rented homes in B&H fail the decent home standard, and despite being worse condition, the private rent sector is more expensive than other tenures

<https://www.citizensadvice.org.uk/Global/CitizensAdvice/Housing%20Publications/A%20nation%20of%20renters.pdf>

Turning back to our twins, at least it is almost 100% certain that the council or housing association house would be decent, however in Brighton and Hove in the private rented sector Twin B would have a 37% chance of having paid all that rent to live in a home that isn't even off a decent standard!

88,000 households in Brighton and Hove cannot afford to (either buy or rent) without some kind of subsidy or spending a disproportionate level of their income on housing costs (9). There is a housing crisis in our city and before we look at the causes and solutions it is worth illuminating some key aspects of this crisis locally and nationally.

3) Understanding the problem in general

This section will focus primarily on private renting. First it is helpful to summarise some key aspects of the problems –mostly in the private rented sector:-

- **Power and control for landlords:** The current regulation structures provide power and control for landlords and buy to let lending banks. The conditions of these buy to let mortgages limit tenancy length and 99% of tenancies are not subject to rent control of any kind.
- **Maximising profits:** Many banks make conditions on loans that force landlords to use 6 month or 12 month tenancies as well reject tenants who are in receipt of benefits. The only factor that could help this “free market” approach would be an over supply of homes, but it is in the interest of developers to maintain a shortage so house prices remain high and profits are greater.
- **High Rents-** In Brighton and Hove the average rent for a one bed flat is £867 per month (Home move- Oct2014) Over 20,000 are on the waiting list for council accommodation. More recently Homelets (jan 2016) claim that there has been an 18% increase in rents for new lettings over the last year- the largest in the country
- **Insecurity-** Many people in private renting constantly have to move disrupting schools and the ability to put down roots. The average tenancy lasts 3 years.
- **Poor quality housing:** In Brighton and Hove despite high rents 37 % of private rented properties fail to meet the Decent Homes Standard
- **Loss of public housing:** Across the country, since 1980, through the Right to Buy over 1.5 publically owned million homes have been lost for

meeting need and many of these homes are now rented privately (estimated at 38% (10))

- Since 1997 1,342 homes have been sold under the right to buy in Brighton and Hove
- **Affordability:** “The assessment of affordable housing need report (2012) identified 88,000 households (72%) in Brighton and Hove who cannot afford to (either buy or rent) without some kind of subsidy or spending a disproportionate level of their income on housing costs (9)”
- **Loss of public housing:** Over a million (probably around 1.5 million) council homes have been sold to housing associations, which are now raising funds by increasing rents on re-lets from social to up to 80% of the market rate (so called “affordable” rents)
- Each year about £9.7 billion public funds **subsidise private landlords** in the form of housing benefit. It is better to have lower rents and use the saved benefit subsidy to support building truly affordable new homes
- Nationally 30 % of private rented homes **fail the decency standard.**
- Such **large profits** can be made from private renting that it is attracting landlords seeking to maximise investments.
- **Inequalities** are growing as the gap widens between homeowners (who have a growing capital asset that more than 50% of homeowners now own outright) and renters many of whom cannot save, go out and are trapped as a huge proportion of their earning swallowed up in rent
- **Overcrowding is increasing** as rents rocket, more and more people are forced to share space; in the 19th century families lived in single rooms and if unchecked for long enough this could happen in our lifetimes.

Clearly the relatively lightly regulated “market” has failed all but the landlords and property developers. Clearly also national policies focussed on subsidising rents rather than investing in building new homes have exacerbated the problems of undersupply and affordability.

Reform is needed to address Inequalities between owners and private renters and tackle:

- Insecurity
- Unaffordability
- Decency standards
- Ineffective use of public subsidy

In order to understand what needs to change it is important to note and learn from:-

- The historical changes of the housing market in the UK
- The structure and motivations of modern day private landlords
- Different practices and approaches to private renting elsewhere in Europe

Turning first to look at some key changes in housing in England and Wales over the last century

a) Regulation and other influences on the housing sector in the UK in the last 100 years

Some key influences (see (8))

- Rent controls were first introduced in 1915.
- Requirement on Local Authorities to provide council housing in 1919 Housing Act
- Major post war public investment in slum clearance and new council housing 1945- 1979 tax relief and investment in social housing (in 1954 300,000+ new homes were built 200,000 were social) kept houses affordable and social housing plentiful and private rents low
- Introduction of the Right to buy in 1980 leading to selling of 1.5 million + council houses
- Introduction of 6 month assured shorthold tenancies (instead of fair rent tenancies) in 1988 and “voluntary” transfers of Council housing to housing associations
- Abolition of obligation on LA to provide council housing in 1989
- Cost of buying climbed from 2.5 times annual wages in 1968 to 5 times average earnings in 2002 then 7 times in 2012 and is even higher today (7)
- Tax subsidises for buy to let landlords combined with booming house price inflation enable an expansion of the PRS (mostly at the expense of home ownership) from 9% in 2001 to 18% in 2011 (Now it is probably well over 20%)
- Deposits needed for mortgagees have increased dramatically since 2008 meaning properties for sale are being increasingly snapped up by private landlords

It is true that private renting declined from 1915 until 1991 (during this period support for home ownership (mortgage tax relief) and council house building was most significant in reducing the size of the private rented sector) All but the last 3 years the decline accompanied different versions of rent control. However there is not a simple connection, the fate of the private rented sector depends on the **total policy mix**. (Which includes tax regimes, security rights, rent regulation, investor types, subsidies relative to home ownership and social renting etc) Indeed private renting grew dramatically **not** when fair rent was abolished and short term insecure tenancies introduced in 1988, but between 1996 and 2015 on the back of rising house prices and buy to let mortgages. (Between 2001 and 2011, the number of private renters almost doubled from 1.9 million to 3.6 million roughly from 9% to 17%). In other words it is soaring house prices that appears to be the main driver of rising private renting. This is also the reason for a shrinking of home ownership since 2001.

Remedying many of the problems could be achieved by halting house price rises, by reversing the decline of social housing and by reversing the

insecurity and high rents in private rented sector. Taxing capital gains on peoples homes to fund new build rented and housing to buy would tackle both supply and “cashing in of profits” aspects of house price/rental inflation. Regulation of housing is a complex mix of influences, looking at the outcomes of the policy mix in other European countries compared below, shows that better outcomes can be achieved with different approaches.

b) Other models of regulation in Europe (see (3) and (4))

Comparative data between countries from (3)

Country	% private rented sector (change since 2,000)	Rent controls	Secure long term tenancies (I = indefinite)	Quality of repairs and maintenance
Germany	43% + (stable)	YES	HIGH, YES (I)	Good
Switzerland	56% (stable)	YES	HIGH, YES (I)	Very good
USA	32% (stable)	NO	LOW (1-2 years)	Good
FRANCE	22% (growing)	YES	MEDIUM	Most good, some poor
UK	18% (growing)	NO	LOW	Poor to good
SWEDEN	17% (stable)	YES	HIGH, (I)	Good
NETHERLANDS	11% (Shrinking)	YES	High, (mostly I)	Vary, mostly good
AUSTRIA	16% (Shrinking)	YES	?	Very good

Key factors

A policy mix of 6 factors interacts differently in different countries to affect outcomes in the private rented sector. Key factors are (see (4))

- Length of lease
- Ease of eviction if contract broken
- Capacity to sell transfer to another tenure
- Capacity to get property back
- Constraints over rent increases
- Constraints over initial rent setting

What influences change in the size of the private sector is not just rent controls, but the **whole policy mix**. Some European countries with rent controls have large stable private rented sectors; some without rent controls have small sectors. The examples of Germany and Switzerland show that rent controls and security of tenure can actually sustain a much larger private rented sector than we have. The strongest correlation of a declining PRS seems to be with a growing home ownership sector

Some interesting points

- In Sweden rents in the private rented sector may not be more than 105% of rents in equivalent accommodation owned by a municipal housing company
- Germany the most stable of all PRS (along with the USA) has indefinite tenancies as does Sweden, Netherlands and Switzerland (only one country with indefinite tenancies has a shrinking PRS!)

If we are to transform the Private Rented sector it is important also to better understand the outlook, motivations and different interests of landlords also:-

c) UK landlord's motivations, structure and interests

Some Landlord survey results (see (2)) on Landlords attitude to investment

- 63% see being a landlord as the best way to invest money
- 49% see it as the best way to save for retirement
- 77% are in employment, with 60% of these people earning over £2,000 a month from their employment
- 60% get more income from their earnings than from renting

Most private sector landlords (78%) feel their income is enough to meet the cost of everyday outgoings. With one in five landlords saving £5,000 or more in the last 2 years!

How much money can Landlords make?

Paragon (1) calculated that between 1996 and 2013 the following investment returns (clearly showing buy to let landlords are not at all impoverished)

Type of investment	Average compound interest return
Buy to let 75% LTV loan	16.3%
Buy to let without loan	9.7%
UK commercial property	7.9%
Equities FTSE all share index	6.8%
Gilts	6.5%
Cash	4.0%

In 2010 (see (5))

- 22% of landlords have been letting their properties for 3 years or less
- 89% of landlords are private individuals responsible for 71% of the PR dwellings

- More than 78% of all landlords own a single dwelling for rent comprising 40% of the stock (i.e. approx 1.4 million landlords-guess) (only 3% of landlords own 5+ properties)
- 79% of all landlords, who control 61% of all privately rented dwellings earn less than a quarter of their income from rent

In summary

It can be said most landlords get more money from other sources than renting (on their own admission, half saved over the last 2 years and 20% made more than £5000 surplus over the last 2 years) There are large returns to be made and the vast majority of landlords could afford to take a cut in their profits.

Many landlords are individuals owning a single or a couple of properties for whom renting is a secondary income often as a pension substitute. These landlords could be interested in steady returns and good relations with tenants offered by a good landlord scheme.

Solutions and Proposals

Possible solutions National (pros and cons)

A policy mix is needed

Thinking about both the history of the problems and the variations observed in outcomes from other countries where practice is different we believe that a mix of changes is needed to provide decent, affordable secure homes (see below):-

1) Build more homes at living rents and to buy

This policy mix worked well after the 2nd world war keeping rents and house prices down

- Build more council houses at social rents, funded by borrowing (Lift borrowing caps on Housing Revenue Accounts and fund borrowing prudentially from existing rental stream) + by grant (as per SHOUT manifesto (7) which has modelled 100,000 new social homes a year) To stretch resources further living rents could be charged at a maximum of 33% of income so those able to afford more would pay more, but still have sufficient for a good quality of life (and more resources from rent to build more new homes)
- More building of homes to buy in hotspots (SHOUT Manifesto aims for 100,000 private homes)

2) End the Right to buy

- End the Right to buy (as they have in Scotland), reducing all discounts in England with immediate effect (If national government wishes to enable home ownership they can subsidise tenants to buy in the private sector)

3) Fair rents and rent controls

- Introduce a system of fair rent whereby rents are capped in relation to local incomes. In practice there should be an **immediate rent freeze** in all areas of unaffordable rents, followed by a Living Rent Commission to recommend the necessary policy mix and methodology for phasing in Living rents in the areas where they do not exist. The commission should work out ways for introducing over time a limit of rents a of no more than 33% of income
- One solution could be capping rent at a fair rent related to local incomes or as a certain percentage more than social rents say 80% more (see Sweden) -many areas outside London and the South East would not be impacted significantly. In high rent areas, landlords could charge above the cap but would then be subject to a tax which is phased in from 5% in year one, increasing 5% a year up to 50%. The proceeds of the tax are ring fenced for investment in new social housing)

4) Introduce proper rent controls as in other European countries

- Some parties are proposing “smart” rent controls that would constrain the increase in rents. In Brighton and Hove, London and many other areas rents are sky high; the horse has bolted so these controls will have a very limited impact. (They will work OK in Hartlepool where private rents are low and so whilst missing the real problem areas smart rent controls are better than nothing)

5) Bring back secure tenancies

Introduce indefinite secure tenancies (like Germany, Sweden, Switzerland..) Indefinite tenancies already exist, if the 6 month shorthold tenancies were abolished there could be a swift change to other more indefinite alternatives closer to those in countries with a large stable private rented sector.

A poll from BMG found that 66% of the population supports compensation for no-fault evictions, and 75% supports limits on rent rises.

<https://d3n8a8pro7vhmx.cloudfront.net/npto/pages/4264/attachments/original/1453970178/CONFIDENTIAL - BMG UK Omnibus - Dec15 - Generation Rent results.pdf?1453970178>

Shelter has proposed the Stable Rent Contract: a five-year, fixed-term contract. The Living Rent Campaign would like to see the abolition of Assured Shorthold tenancies.

6) Tax all capital gains in housing to fund living rent homes

- Extend capital gains tax to primary homes and ring fence the tax for investment in new RTB exempt council housing at Living rents

These proposals address the key structural drivers of the crisis. They offer long term solutions. Without these changes local authority action is limited. The fairness commission should not back away for pressing and supporting campaigning and lobbying in support of these ends.

If things remain as they are the words from the Joseph Rowntree Foundation Report will come to fruition: “Private rents are forecast to rise more rapidly than incomes over the period (2008-2040) leading to 45-50% of private tenants living in poverty by 2040...”.

We recommend that the fairness commission consider publically calling for and writing to ministers in support of each of the reforms listed above.

Local solutions

There are however some worthwhile steps that can make a difference in Brighton and Hove. Our proposals are listed below:-

1) Set up a “Good landlord scheme”

There already many landlords who aspire to offer security, lower rents and good repairs service. They see the benefits of having more appreciative tenants who respect their property. We need to build on this and institutionalise it in the practice of a good landlord scheme which:

- promotes a positive culture amongst landlords,
- provides housing for homeless households,
- enables tenants to get a better deal,
- landlords benefit from a less antagonistic relationship.

Rather than wait for national reform, it is possible to model some of the changes on a voluntary basis. For example BHCC brought in a Living wage and recruited an impressive number of Living wage employers on a voluntary basis. In an analogous fashion we should develop a good landlord scheme. The exact mechanics of such a scheme would be for the partners to agree, but it could:-

- Rate landlords on affordability of rent, length of tenancy on offer, feedback on repairs. Landlords scoring above a certain level would qualify for the “good landlord” accreditation
- It could match homeless households to LHA level rented properties and support them to build a good working relationship with the landlord over a year and if it works out then a long term tenancy be offered at LHA rates. This would enable more homeless household to stay in the city close to schools, friends and community

Partners could be:

- Southern Landlords Association
- Living Rent Campaign
- BHCC Homeless services
- BHT
- Good lettings agencies (Bonnets, University of Sussex Students Union)

We recommend that BHCC convene a working group of key partners to work up and implement a good landlord scheme

2) Set up Council run lettings agency

There is a University based lettings agent run on less commercial lines offering a good service primarily for students. The council in its role as providers and managers of temporary housing have all the expertise to run a lettings service. This would be self funding (and even could generate a surplus), commercially competitive meeting the needs of some landlords and it could help house people on benefits who currently suffer discrimination.

We recommend the BHCC investigate setting up a council run lettings agency.

3) Extend Landlord licensing

As previously stated 37% of private rented accommodation is not decent (compared with 0% of council accommodation) Tenants can be intimidated from asking for repairs. Licensing of Houses of Multiple Occupation (HMO) was introduced in 5 wards in the Lewes Rd corridor in November 2012. Since introduction by march 2015, the council had required 5102 Fire safety works (including structural and alarms), 1371 decency works, 971 fuel efficiency measures leading more decent, easy to heat and safer housing. Licensing is a good tool to narrow the inequalities between private renting and ownership. Following this success, licensing is currently being extended to 7 more wards with a high concentration of HMOs which is a good step forwards. A robust case has to be made for expand licensing further and this is currently being explored by housing committee. Schemes are self funding and thus put no strain on squeezed budgets.

We recommend that BHCC maximises the numbers of properties covered by licensing schemes in the city.

4) Create new housing at living and social rents

Building new homes helps to addresses the lack of housing supply and can also address affordability. There are different options;-

a) New council housing

The present new council homes for neighbourhoods programme is welcome. However it is struggling even to replace homes sold under the enhanced right to buy. Best estimates suggest that between April 2013 and April 2018 around 300 council homes will be sold and the new homes for neighbourhoods programme is will do well just to replace these with more homes (Those replaced currently will also charge higher rents)

However only a few councils are building at social or living rents and the rents of new council housing are so called affordable (up to 80% of the market rate- in practice usually the local housing allowance (LHA rate) For example a new 1 bed council flat capped at the LHA rate would cost around £670 a month compared to a average social council rent of around £360 a month This is nearly twice as much and since anyone earning the Brighton and Hove Living wage can only afford to pay a social rent (it is estimated there are 10,000 households in the city that can only afford social rents- (9)) it is unaffordable for many. There are welcome

proposals that living rents be offered by the newly proposed joint council/housing association housing company venture. The concept of Living Rents needs to be built upon in terms of other council new build properties also. By extending the period by which the council funds the council can achieve a mix including lower rents.

We recommend a council policy of providing at living rents (ie from social rent levels upwards depending on household income)

Other providers (especially those not subject to the Right to Buy) should also be considered such as:-

b) Community Land trust + co-ops + self build

Housing created by a community land trust would be an asset held in perpetuity for the city. It could be built at living or even social rents and co-op housing is not subject to the right to buy. Self build is another attractive way of keeping costs down.

We recommend that in order to avoid the right to buy and keep rents lower than those currently charged by new council housing energy and resources should be put into developing new housing for rent that is truly affordable

c) Housing company /partnerships

A partnership housing company jointly owned by the city council and a housing association has been trailed in the press as a means of delivering homes for sale and for a living rent. Again this option avoids the losses to the Right to Buy and as well as the possibility of charging rents linked true affordability rather than the market. New council or company housing can be bought of plan as part of a development proposal.

We recommend that the housing company is used to maximise truly affordable rented may be provided

5) BHCC work with Housing Associations that are not converting social homes to affordable homes

When social rented properties become vacant, Housing Associations are being encouraged to re-let them at so called affordable rents (almost double the rent!) This is very bad for true affordability in the city. Some Housing associations are converting far fewer than others and it seems right that the city council should work with these Housing associations that are trying to do the right thing for tenants in preference to others that are turning Living rent homes into homes that are unaffordable for many.

We recommend that the council only work with those housing associations that re-let less than 10% of vacant social homes at so called “affordable rates”

6) Calculating a Living Rent that can be applied in Brighton and Hove

Housing committee has discussed the complexities of calculating a living rent that can be practically applied. In order to effectively develop a more usable model:

We recommend that academics are asked to research and develop a formula and approach for a calculating a living rent that BHCC can apply in its practice

List of recommendations

National

- 1) That the fairness commission consider publically calling for and writing to ministers in support of each of the reforms listed above at national level.

Local

- 1) That BHCC convene a working group of key partners to work up and implement a good landlord scheme
- 2) That BHCC investigate setting up a council run lettings agency
- 3) That BHCC maximises the numbers of properties covered by private rented sector licensing schemes in the city
- 4) That the council develop a policy of providing housing at living rents (ie from social rent levels upwards depending on household income)
- 5) That in order to avoid the right to buy and keep rents lower than those currently charged by new council housing energy and resources should be put into developing new housing for rent that is truly affordable
- 6) That the housing company is used to maximise truly affordable rented may be provided
- 7) That the council only work with those housing associations that re-let less than 10% of vacant social homes at so called "affordable rates"
- 8) That academics are asked to research and develop a formula and approach for a calculating a living rent that BHCC can apply in its practice

References

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- 3) Towards a sustainable private sector, the lessons from other countries, eds Kath Scanlon and Ben Kochan, LSE 2011
- 4) The private rented sector in the new century a comparative approach, University of Cambridge
- 5) Private landlords survey 2010 DCLG
- 6) English Housing survey Headline report 2013-2014, DCLG
- 7) Affordable, flourishing, fair (SHOUT) a manifesto to save and extend social rented housing (June 2014)
- 8) A century of home ownership and renting in England and Wales, 2013 DCLG
- 9) Assessment of housing need report BHCC (2012)
- 10) Inside Housing August 2015

