

The Housing Crisis

A huge amount of our income is now being spent for us to be housed compared with 40 years ago.

This means we are denied our freedoms and our safety when so many people cannot afford housing, when this insecurity leads to a huge increase in poverty and to our physical and mental health.

In 1960, UK home ownership was at 45% and council housing at 27%. Yet in 2018 home ownership had increased to 63% while council housing had dropped to 7%.

The consequence of this policy of running down council housing has meant a huge inflationary rise in the costs of private housing purchase; the costs of private rental housing and the transfer of huge amounts of council homes to precarious Housing Associations.

Council housing rents, while not cheap, overall, they are far lower and are far better in quality than that provided by the private sector, but only because council tenants have over many years been prepared to fight for decent homes and against any unreasonable increase to their rent.

Having insufficient new social-rented homes built has meant that households that might otherwise have been able to afford the cost of social rents are dependent on benefits, with the majority being private rented tenants. This increases the overall benefit bill. Spending on housing benefit has risen by £650 million a year since 2009-10 and is expected to reach £27 billion by 2018/19.

The Key Issues

People are being driven into poverty due to bad housing policies enacted throughout the last few decades.

Research published in September 2019, by Heriot-Watt University for the National Housing Federation had shown:

- ◆ 8.4 million people in England are living in an unaffordable, insecure or unsuitable homes impacting all ages across every part of the country.
- ◆ 3.6 million people are living in an overcrowded home.
- ◆ 2.5 million are unable to afford their rent or mortgage.
- ◆ 2.5 million cannot afford to move out, living with parents, or an ex-partner.
- ◆ 1.7 million are in unsuitable housing, many being older people.
- ◆ 1.4 million are in poor quality homes.
- ◆ 400,000 are homeless or at risk of homelessness: including those sleeping rough, living in shelters, or in temporary accommodation or sofa-surfing.
- ◆ 3.6 million people could only afford to live decently if they were in social housing with rents on average 50% cheaper than from private landlords.
- ◆ The country needs 340,000 new homes every year, including 145,000 social homes, to meet the housing demand.

NPC Housing Policies

1. A minimum of at least 85,000 properties need to be built every year for older people in order to meet the current demand and the projected population rise.
2. House building, maintenance and adaptations must be based on the Lifetime Homes Standard.
3. Local authorities must be enabled to build and repair houses using their own Direct Labour Organisations, which provide proper terms and conditions for their staff.
4. Fast track building applications for those developers who propose affordable and suitable accommodation for older people.
5. Older people must be at the heart of house planning decisions.
6. Local authorities must be required to publish a strategy explaining how they intend to meet the housing needs of older people in their area.
7. Improve the support and advice given to those wishing to 'right size'.
8. Introduce further regulation of the Equity Release market to safeguard older people from financial penalties.
9. Strengthen the rights of older tenants by restoring the provisions contained in the Rent Act of 1965.
10. End the Right to Buy policy.
11. End the 'Bedroom Tax' for all social tenants.
12. The current definition of affordable housing is not fit for purpose and further work is needed to produce a credible definition that takes account of local income levels.
13. Provide proper funding for the Supporting People Programme.
14. Strengthen the rights of leaseholders and end the further use of leasehold in retirement properties.

NPC Housing Policies

15. Rights for residents to form independent tenants and residents' associations.
16. Tackle fuel poverty.
17. Introduce rent caps in public and private sector to more accurately reflect local conditions.
18. New legislation to prevent the hoarding of land by building companies, restore the 2004 Housing Act requirements to prevent private properties being left vacant for more than six months and make it easier for local authorities to buy private homes where there has been a default on mortgage payments.
19. Introduce a strategy to tackle and end the growing problem of homelessness among older people.
20. Local authority & social housing must be refurbished and maintained to the highest standards, with any proposed demolition and regeneration schemes being subject to the approval of the residents affected.
21. Scheme managers must be reinstated to all sheltered accommodation.
22. Housing Associations, Tenant Management Organisations and Arm's Length Management Organisations must be properly regulated and subject to greater accountability to local authorities.
23. Review the balance between state subsidies for home ownership and renting to ensure equity in public funding and support.
24. Recognition that certain sections of society, especially older women, minority elders, LGBT pensioners and older people with disabilities may face greater levels of housing discrimination which requires specific action.
25. Government must recognise the link between housing and health and social care, and introduce a national strategy for older people's housing.

About the NPC

The NPC works in a number of ways, and on a wide range of issues, to promote our concerns to government, politicians, other organisations and the public at large. This includes:

- ◆ Campaigning: Lobbying MPs, holding rallies around the country, issuing petitions and organising protests.
- ◆ Holding meetings: with ministers, officials, representatives of other parties and other official bodies. Organising events to look at important issues, including the annual 3-day Annual Convention in Southport.
- ◆ Public Profile: Issuing statements to the media, promoting our views on a particular issue and regularly appearing in the national and regional press.
- ◆ Research: Developing detailed policies and research material to support our arguments for improvements in pensions, health and social care, transport, housing and other areas of older living. We regularly publish pamphlets and briefings, alongside the Pensioners' Manifesto.

Get involved today

Join the NPC

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Ending the Housing Crisis

