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Scira Menoni
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Houses at affordable prices: the evolution of social housing in Britain

Giovanni Caudo

This article proposes an analysis of British housing policies with the aim of identifying any innovative features in them that are transferable to housing policies in Italy where, as in almost all western countries, the substantial increase in property values over the last 10 years has created a worrying situation that is worsening and becoming more widespread: there are a growing number of families who, in order to purchase a house, are saddling themselves with ever higher levels of debt over ever longer periods of time; there are a growing number of families who have to resort to rent subsidies; the number of people cohabiting because they do not want to be pushed out of the cities is increasing; while the number of cases of families who give up and are driven out of their local district in search of houses at more affordable prices. The fact that the property market has been taken over by high finance therefore has meant that all western countries now have to face up to this new prospect. Although in different degrees, all do so by starting from the position that they do not just turn on the switch of public spending. However, while in some countries (France, United Kingdom, United States) policies have been devised to create houses at affordable prices, Italy lacks a policy that encourages the creation of a type of housing that is halfway between state housing and the free market. The question of affordable housing was introduced in Britain in 1996 by the labour government with the housing act, after years of dismantling the role of the state in the provision of

state houses and after a massive sell-off of the stock of public housing through the right-to-buy policy introduced by the Thatcher government which allowed about 2 million people who were renting to become owner-occupiers. Despite this, social housing continues to play a central role in Britain and still today provides homes for about 9 million people. The policy of selling off the stock of local government housing was amended in the 1996 Housing act. Instead of individual house sales, preference was given to the transfer of property to Hms (Housing associations) or to Tmos (Tenants management organisations) or again to Almos (Arms length management organisations); the latter came out of the Tmos, which were associations of tenants who took on the management of the property without transfer of the title. Almos are the most realistic alternative to direct management by local authorities. When a local authority sets up an Almo it receives national funding earmarked for programmes to raise the standard of housing. A national audit controls and assesses the individual Almos, and on the basis of the assessment additional resources may be allocated. The law of 1996 and the government's order in council of december 2003 placed Has at the centre of social housing policies: together with the local authorities, the Has are responsible for setting up a social housing market. The main task of the associations is to provide affordable housing targeting low-income people, workers, low-paid professionals, young couples, temporary workers, the elderly, the handicapped, the homeless and anyone suffering a housing emergency. Today there are about 2 thousand Has. The main innovation

introduced in the recent reforms of housing concerns the way in which the Has are financed. While the principle remains intact that these are not-for-profit organisations, and are obliged to reinvest all their profits back into Has activities, i.e. into new houses or at any rate into actions supporting the homeless, ever since 1988 the associations have been able to access the financial market, thus reducing the burden on the public purse. Financing therefore is mixed in type, and the contribution of the private sector, which has grown over recent years, comes mainly from banks, building societies and the capital market. The Has are also self-financed from rents, which in general are 30% below market level and 30% above those charged for state houses. The labour government therefore achieved a double success: it compensated for the reduction in public spending and at the same time increased the supply of houses at affordable rents. This has been possible thanks to the creation of a channel of finance existing in parallel to public expenditure. Has draw directly on the capital market to obtain non speculative financial resources for the creation of social housing. In thus raising the necessary financial resources on the capital market, a central role is performed by The housing finance corporation (Thfc), set up in 1987 with the purpose of supplementing public resources by raising additional capital on the financial market. As an independent instrument of finance, it succeeds in drawing on funds from a variety of sources (bonds, private finance and bank loans), and since it is a corporation acting at national level it achieves economies of scale that give private investors confidence.

The production of low-cost housing in Britain takes various forms, and the case studies cited below illustrate the two main types. In the first type, illustrated by the New river village, the local authority has entrusted an agreed quota of social housing, which is additional to the construction work envisaged in the existing town plan, to the housing associations, which manage it in accordance with social housing aims. As distinct from the normal practice with contractors in Italy, the builder or the private investor has no role in the management of this type of social housing. The second type is illustrated by Raines court. Here there is direct involvement on the part of a housing association, the Peabody trust, with public funding coming from the Housing corporation, augmented by private finance. This example of social housing is located in a run-down area made available by the local authority.

New river village

This housing estate is located in a previously industrial area, covering about 15 acres in the north of the city. Construction was awarded to the St. James Building services Ltd which, on the basis of an agreement signed with the borough and the Thames water utilities board, the owner of the district, is creating houses destined for the open market, social housing and building for public utilities. 29% of the total number of houses, 188, are intended as social housing, to be looked after by two housing associations: the circle Anglia and the Metropolitan housing trust (Mht). These houses are integrated with the houses to be put on the open market in order to encourage the mingling of many different levels of society. The New river village is an example of how the need to

create affordable housing, which we can define as a demand for a property market halfway between state housing and free market housing, is accompanied by high density development. Increased density, which makes it possible to provide a quota of affordable housing, is the result of negotiations between the parties responsible for creating a housing estate and the local authority. Negotiations follow a set procedure, as sanctioned by section 106 of the town and country planning act, which provides for the possibility of modifying a town plan for social purposes after agreement between the parties. Applying this procedure, the local authorities are able to collaborate in the creation of affordable housing to the extent allowed to individual boroughs under London's housing plan. In 2004 this plan set a target of 25 thousand housing units a year. In november 2006 the target was increased to 30 thousand units a year.

Raines Court

This project, located to the north-west of London in the borough of Hackney, was completed in 2003.

It consists of 53 housing units in shared properties designed for local people on low incomes, plus 8 units available on the open market. The buildings were developed by the Peabody trust, a housing association with a long history, founded as a charitable trust back in 1860.

The shared properties are a type of social housing that is quite different from the traditional british council house with its controlled rent. Low-income workers and professional people are offered the opportunity to buy just a part of the unit while the rest remains the property of the Peabody trust. The tenants-owners pay a rent calculated on the basis of the part of the unit

that they do not own. The idea is that over time the tenants can proceed to purchase the whole unit. The project was wholly the creation of the developer, the Peabody trust, in the context of a public strategy formulated by the Borough council. The aim is to bring home ownership within the reach of people on moderate incomes, to enable them to remain within the Borough. This is the basis of the agreement signed between the Borough and the Peabody trust for the transfer of ownership of seven derelict sites on which to create affordable housing. The Raines Court site was formerly a dairy products distribution yard. Costs were contained by reducing construction and management costs. Raines Court is one the Peabody trust's first projects to make extensive use of off-site pre-fabricated construction techniques.