

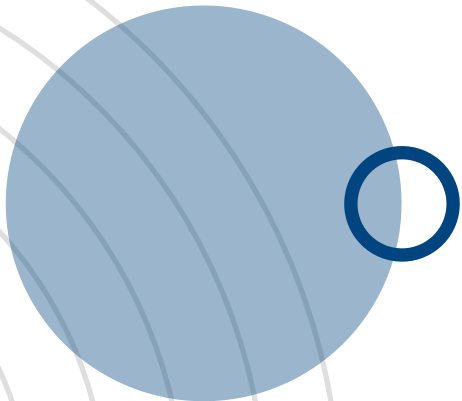
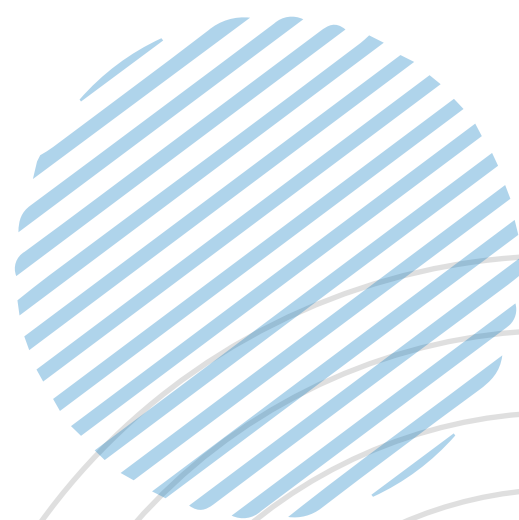


# BRIGHTER FUTURE:

Innovations for post-COVID-19 housing recovery



# | Welcome



# | Our speakers today:



**NINESH MUTHIAH**

Founder & CEO of Home Connections



**JAMES MURRAY MP**

Shadow Financial Secretary to the Treasury



**ROSE GRAYSTON**

Project Manager at the No Place Left Behind Commission



**JO RICHARDSON**

Chartered Institute of Housing (CIH) President



**DENISE GANDY**

Executive Director of Housing Demand for Homes for Haringey



**PATRICK ODLING-SMEE**

Director of Housing at London Borough of Havering

# | Our speakers today:



**HANNAH GOUSY**

Domestic Abuse Commissioner's Office



**BRENDA FRASER**

Homefinder UK & Revive Manager



**GUDRUN BURNET**

CEO of Standing Together Against Domestic Abuse



**MINOS PERDIOS**

Director of Housing Reviews



**YASMIN KHAN**

Director of Halo Project



**DAVE ANTEH**

Senior Project Manager at Home Connections





# Our speakers today:



**DAVE LOUDON**

Founder of DTL Creative



**ARTURO DELL**

Associate Director of Data & Technology  
at Home Connections



**BEN BEADLE**

Chief Executive at National Residential  
Landlords Association (NRLA)



**STEVE HARRIOT**

CEO of Tenancy Deposit Scheme



**GREG CAMPBELL**

Partner at Campbell Tickell



**VICTORIA SHAW**

Lettings & Property Procurement Manager at  
Home Connections



**BETH WOOD**

Director of Mindfitness

NEW WHITE PAPER LAUNCH:

# The demand for social housing before and during Covid-19



**Ninesh Muthiah**

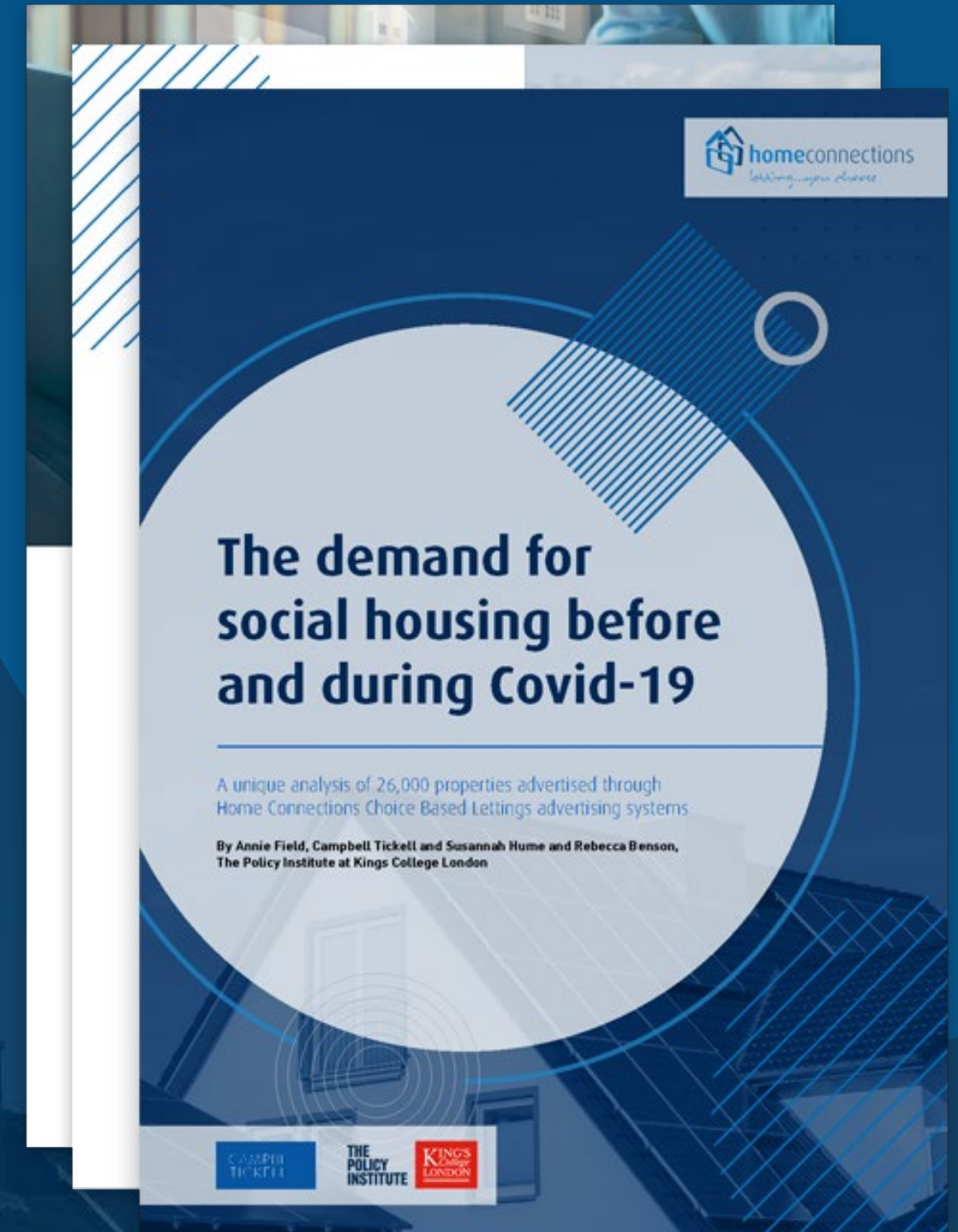
Founder and CEO of  
Home Connections



NEW WHITE PAPER

# The demand for social housing before and during Covid-19

- ✓ Analysis of 26,000 properties advertised through Home Connections' Choice-Based Lettings (CBL) system.
- ✓ Identifies areas of mismatch between the supply of and demand for social housing.
- ✓ Assesses the extent to which the pandemic has altered patterns of supply and demand for social housing.



# Key findings from the report

Interest in individual properties varies massively. 11% of properties received no more than 3 bids, while 5% received over 500

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Demand has increased for bedsits and 1-bedroom properties since the pandemic

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Proportionally fewer 3-bedroom properties became available during the pandemic compared to before (14.5% compared to 16.2%)

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The average number of bids for houses fell by 16.5% during the pandemic, while the average number of bids for bedsits rose by 50%

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Demand for social housing in London increased during the pandemic, from an average of 254 bids per property to 277

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Adapted properties received over 1.3 times as many bids on average as non-adapted properties

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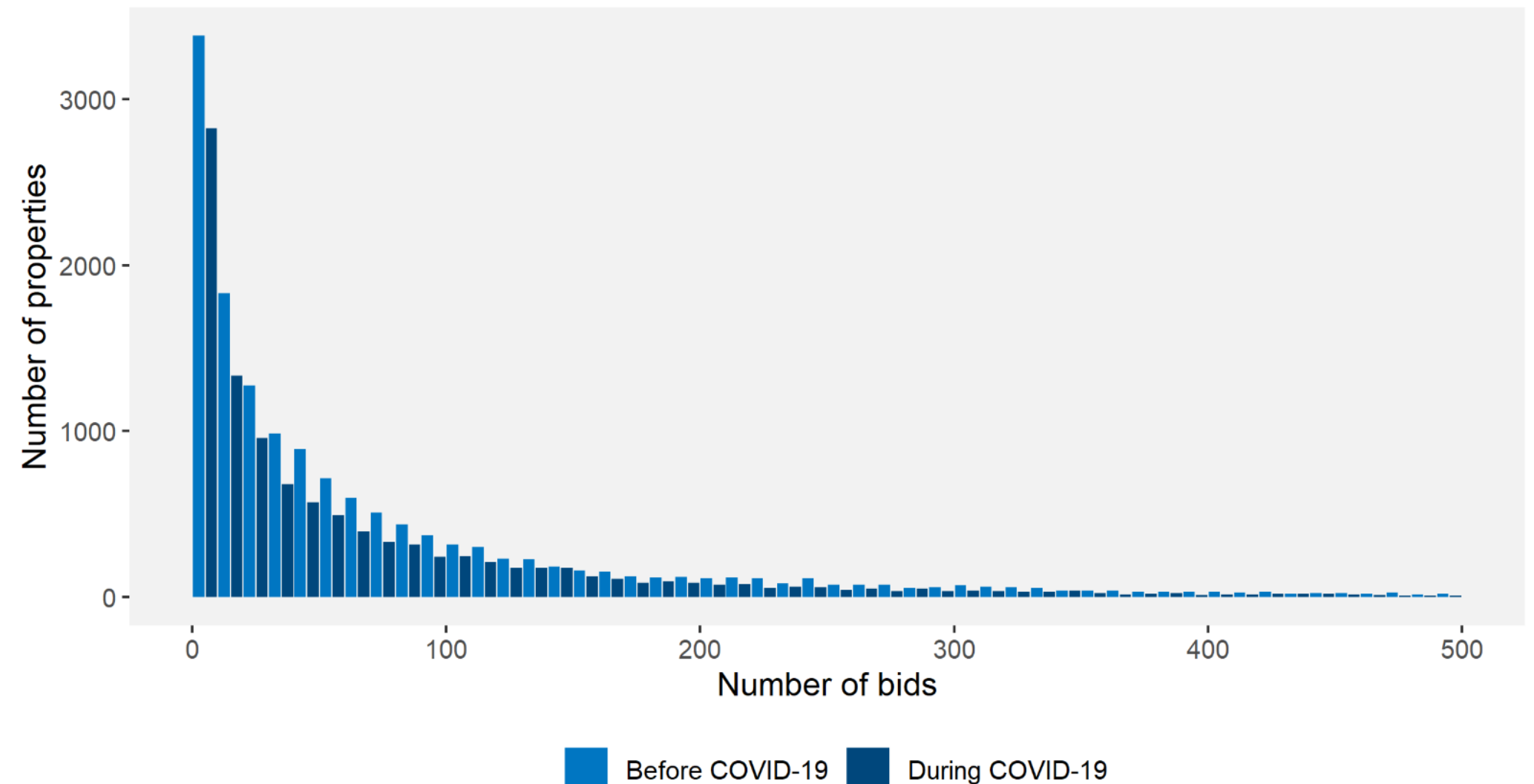
Proportionally more sheltered properties were available during the pandemic than before, 12.2% compared to 10.5%

# Mismatch between supply and demand

Interest in individual properties  
varies massively.

11% of properties received no more than  
three bids, while 5% received over 500. At  
the most extreme ends of the scale, 34  
properties had no bids at all, while two  
received over 2,000.

Number of bids properties received, before and during COVID-19



Note: excludes 1341 properties that received more than 500 bids

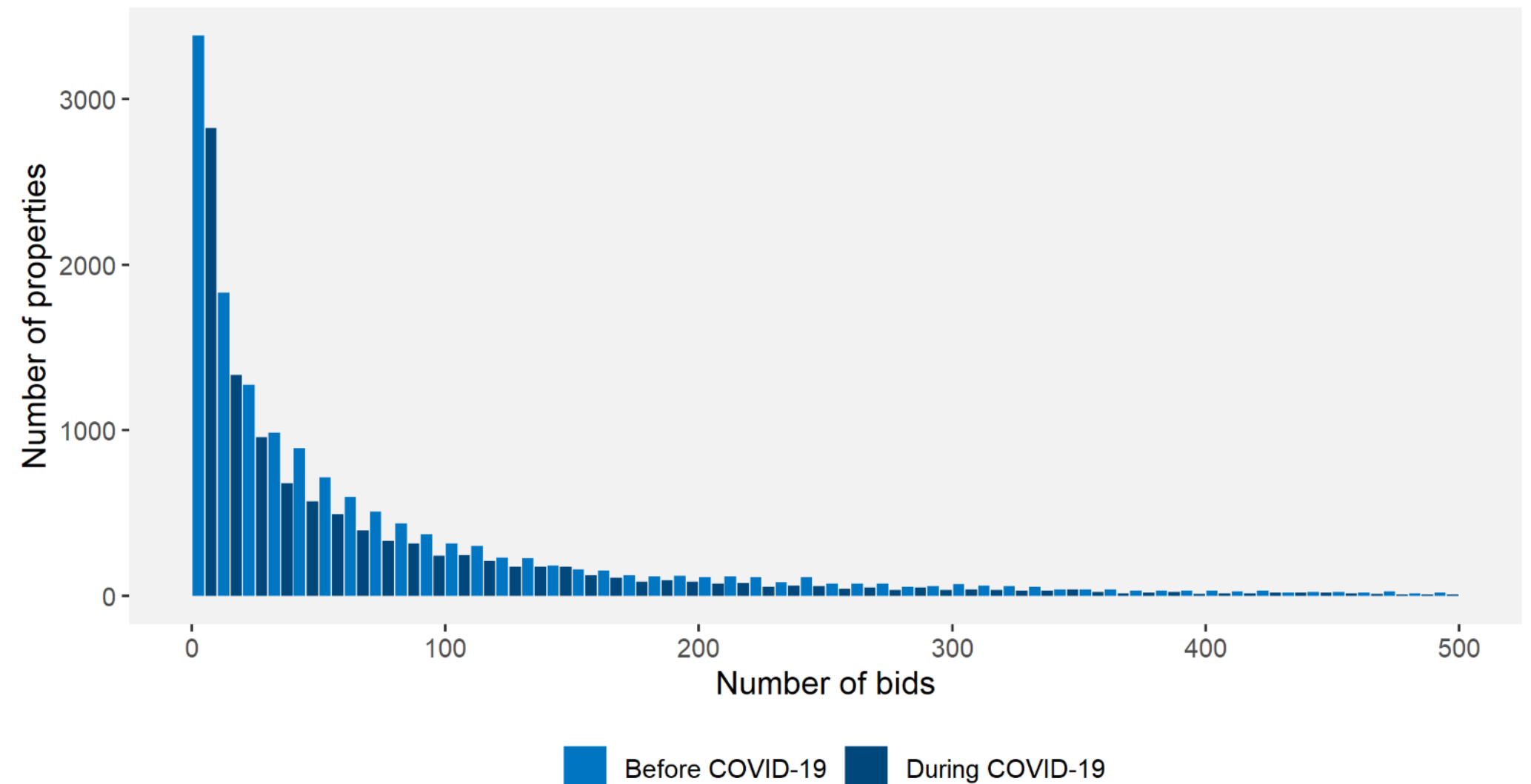


# Mismatch between supply and demand

Properties from Lambeth council received the highest number of bids. The top 5 were all 1 beds on the bottom or 1st floor.

These were mostly flats (only 1 of them was a house) with rents around £110 p/w and 0 service charge – this possibly indicates that simplifying the way the rent is presented seems more appealing to applicants.

Number of bids properties received, before and during COVID-19



Note: excludes 1341 properties that received more than 500 bids

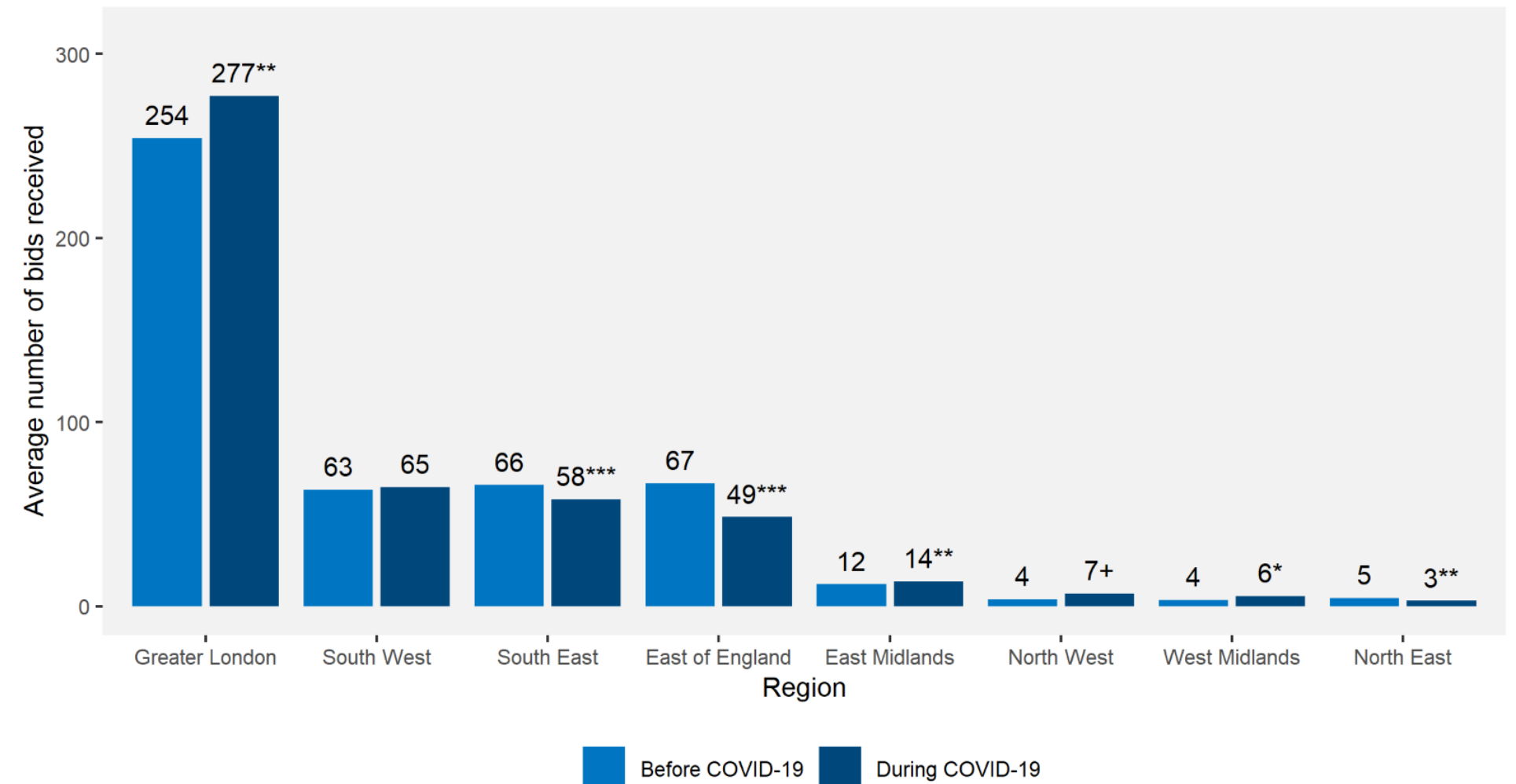
# Location

Demand for social housing in London increased during the pandemic, from an average of 254 bids per property to 277.

That's over four times higher than the average in any other region during the pandemic.

For example, the one-bedroom properties advertised through Home Connections in Lambeth had an average rent of £641 per month. According to ONS data, the average monthly rent for an equivalent private rental property was £1499, almost 2.5 times higher.

Average number of bids received by region, before and during COVID-19



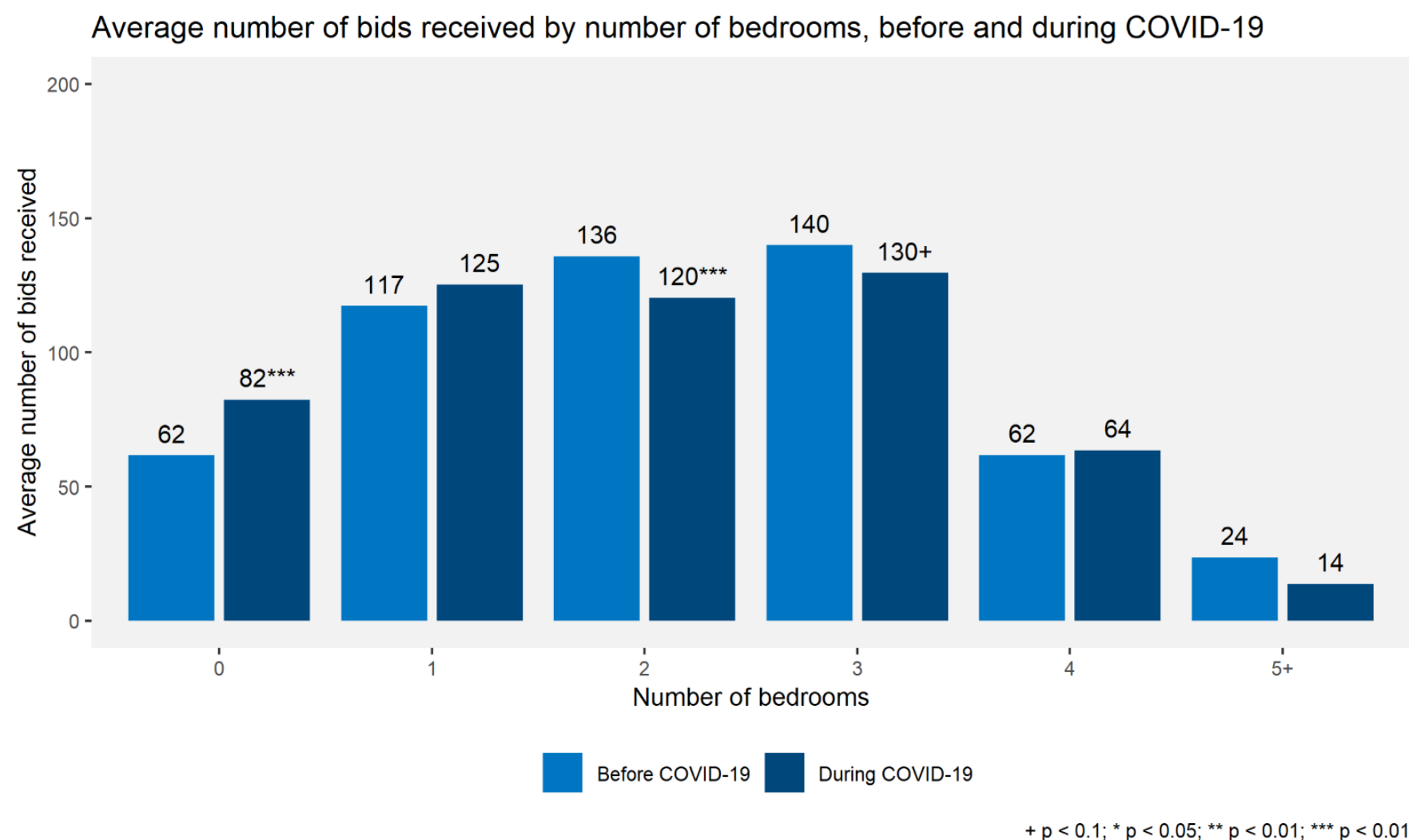
+ p < 0.1; \* p < 0.05; \*\* p < 0.01; \*\*\* p < 0.01

# Property size

Proportionally fewer 3-bedroom properties became available during the pandemic compared to before (14.5% compared to 16.2%).

Demand has increased for bedsits and 1-bedroom properties since the pandemic.

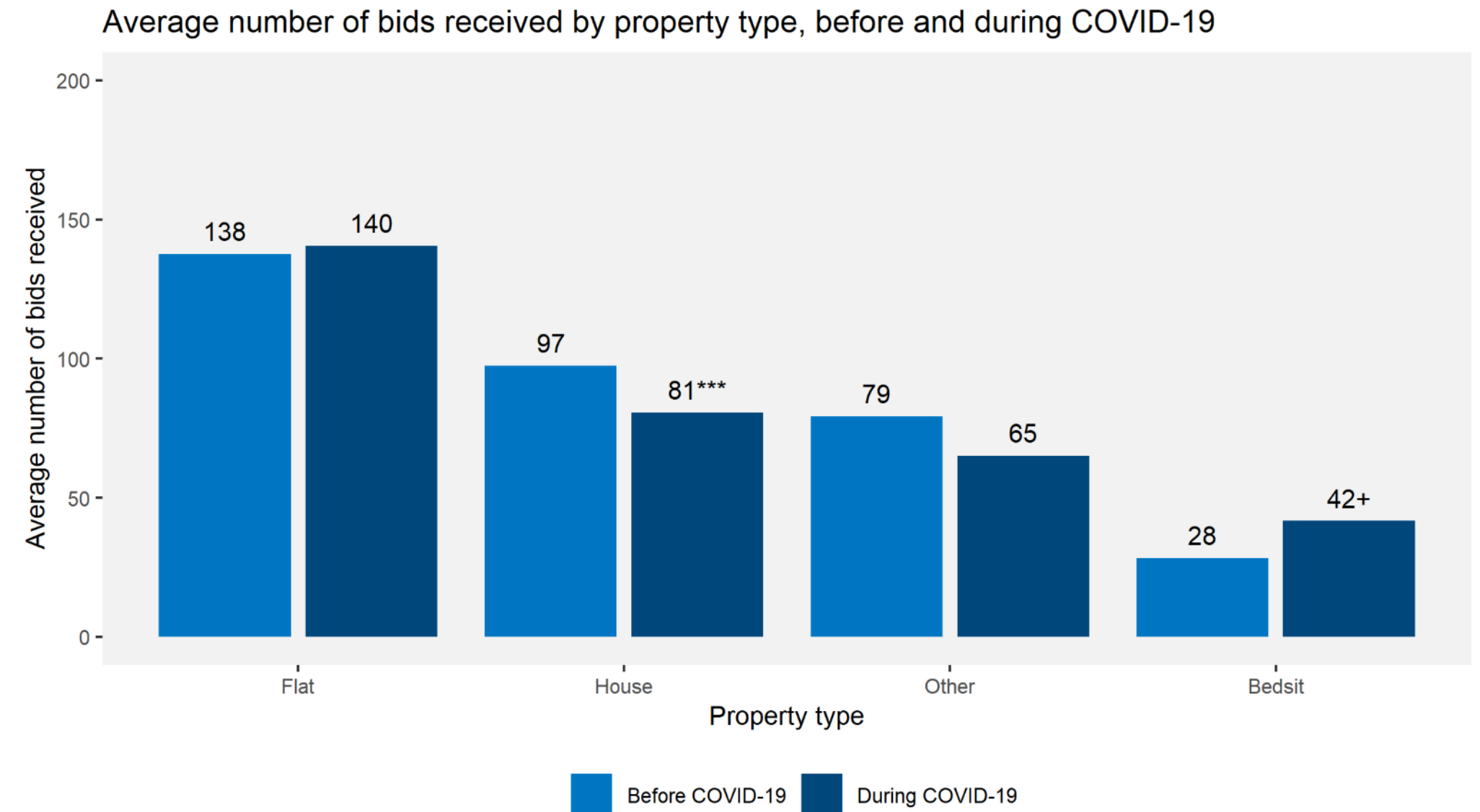
Before the pandemic, 3-bedroom properties received on average 20% more bids than 1-bedroom properties; this narrowed to just 4% more during the pandemic.



# Property type

The average number of bids for houses fell by 16.5% during the pandemic, while the average number of bids for bedsits rose by 50%.

Despite this increase in demand, bedsits remained the property type with the lowest average number of bids.



+ p < 0.1; \* p < 0.05; \*\* p < 0.01; \*\*\* p < 0.01

# Property type



Adapted properties received over 1.3 times as many bids on average as non-adapted properties.

This suggests additional need for adapted properties amongst our social housing stock.



Sheltered properties received only a fifth as many bids on average as general need units, both before and during the pandemic.

Can sheltered units be made more attractive through additional investment, or they should be replaced by an alternative form of housing for older people?



Proportionally more sheltered properties were available during the pandemic than before, 12.2% compared to 10.5%.



# Recommendations

- ➔ More social homes in London, where demand outstrips supply astronomically.
- ➔ Social landlords should consider whether they will continue to have enough bedsits and 1-bed properties, should the current level of demand continue beyond the pandemic.
- ➔ Higher number of properties with three or more bedrooms, appropriate for the larger families waiting for a social home.
- ➔ Breakdown barriers via national mobility scheme like Homefinder UK
- ➔ More properties that are adapted.





# Housing, inequalities and places left behind



**Rose Grayston**

Project Manager at the No  
Place Left Behind Commission





# *No Place Left Behind*

The commission into prosperity  
and community Placemaking



Left  
Behind  
Neighbourhoods

PlaceShapers  
Building Homes and Lives

karbon  
homes



NEW  
ECONOMICS  
FOUNDATION

Local Trust



RBH  
ALL TOGETHER  
BETTER LIVING

Living



# Our Commissioners



**Vidhya Alakeson** is the founding Chief Executive of Power to Change, an independent trust established in 2015 to support the growth of community businesses across England.



**Dave Boyle** is a consultant specialising in helping community groups raise patient equity capital and has worked with over 50 groups, helping them raise £13M.



**Nicholas Boys Smith** is founding Director of Create Streets, a think tank and consultancy leading or supporting many urban design and community co-design projects.



**Stephen Brien** is Director of Policy at the Legatum Institute, a thinktank researching the pathways to lifting all people out of poverty.



**Nicky Chance-Thompson** is CEO of the Piece Hall in Halifax.



**Kathryn Eames** has 15 years' experience working in local government in regeneration and development, with particular expertise in community engagement.



**Miatta Fahnbulleh** is Chief Executive of the New Economics Foundation. She has a wealth of experience in developing and delivering policy to empower communities.



**Paul Fiddaman** is Chief Executive of Karbon Homes.



**Caroline Gore-Booth** is Project Manager at Giroscope, a self-help housing project based in Hull.



**Matt Leach** is the CEO of place-based funder Local Trust.



**Jennifer McKevitt** is Chief Executive of Back on the Map, a community business with £4.7M of residential, commercial and land assets in Hendon, Sunderland.



**Melissa Mean** is Director of We Can Make at Knowle West Media Centre in Bristol, focused on developing new kinds of citizen-led housing.



**Rachael Orr** is the Director of PlaceShapers, the network for more than 100 community-based social landlords.



**Mary Parsons** is Chair of the Town; Country Planning Association and Regeneration and Partnerships Director at Lovell Partnerships.



**Andy Reeve** is Director of Regenerative Economics at Civic Square, a research lab focusing on building and investing in civic infrastructure.



**Andre Reid** is the founder of Kiondo, a design research studio aiding developers, local authorities and social organisations to design with communities.



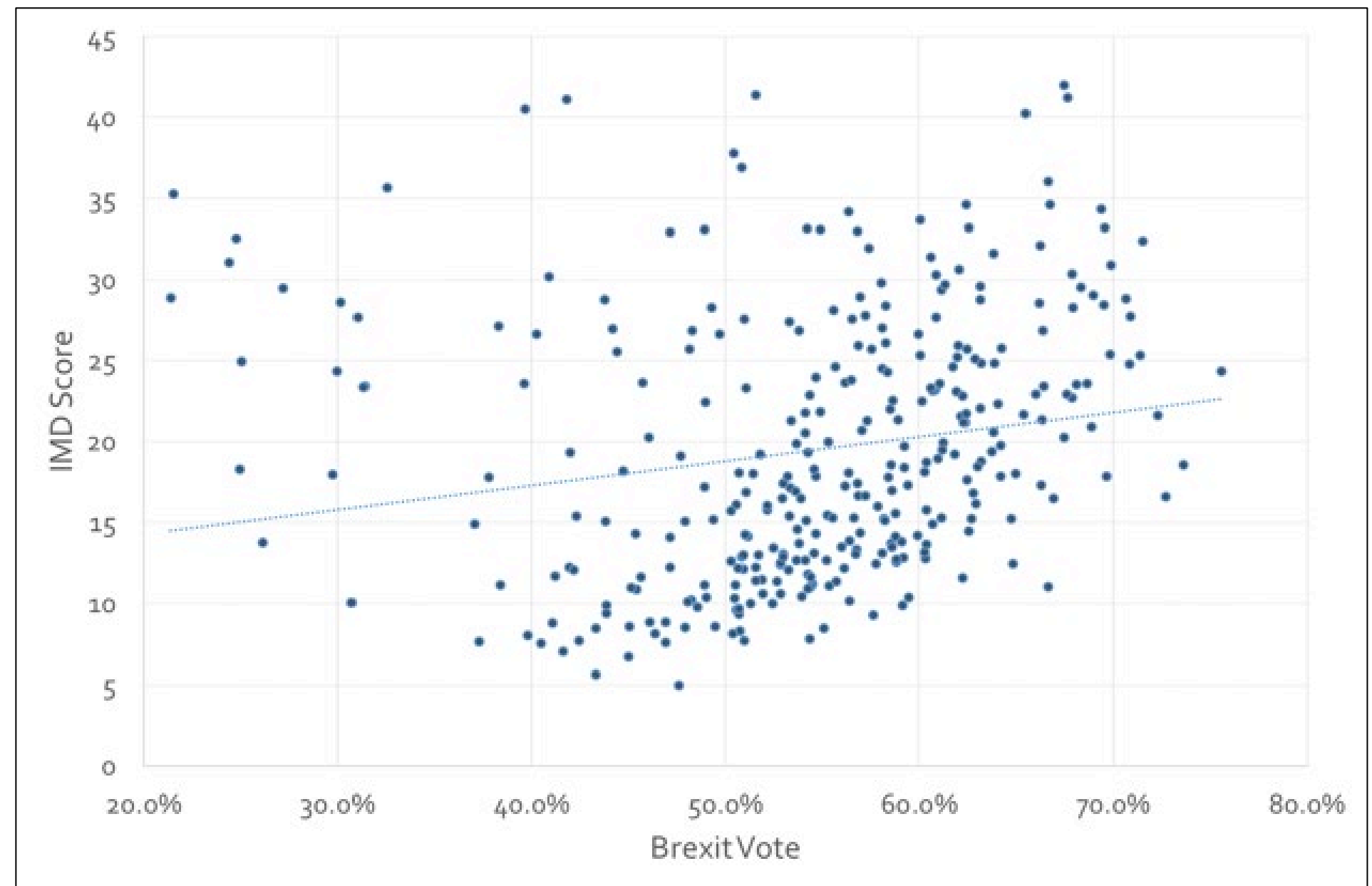
**Gareth Swarbrick** is Chief Executive of Rochdale Boroughwide Housing. He led the transformation of RBH from local authority owned ALMO into the UK's first tenant and employee owned mutual social landlord.

The production of this report has been a collective effort and where possible reflects the broad consensus of the Commissioners. However not every Commissioner agrees with every single word or proposal.

# What do we mean by left behind places?

- Not a precise definition, as our research is led by case studies
- Potential sources:
  - Indices of Multiple Deprivation
  - Legatum Institute's Prosperity Index
  - Localised property market insights
  - UK Onward's Social Fabric Index
  - Local Trust's Community Needs Index

*IMD score vs Brexit vote*



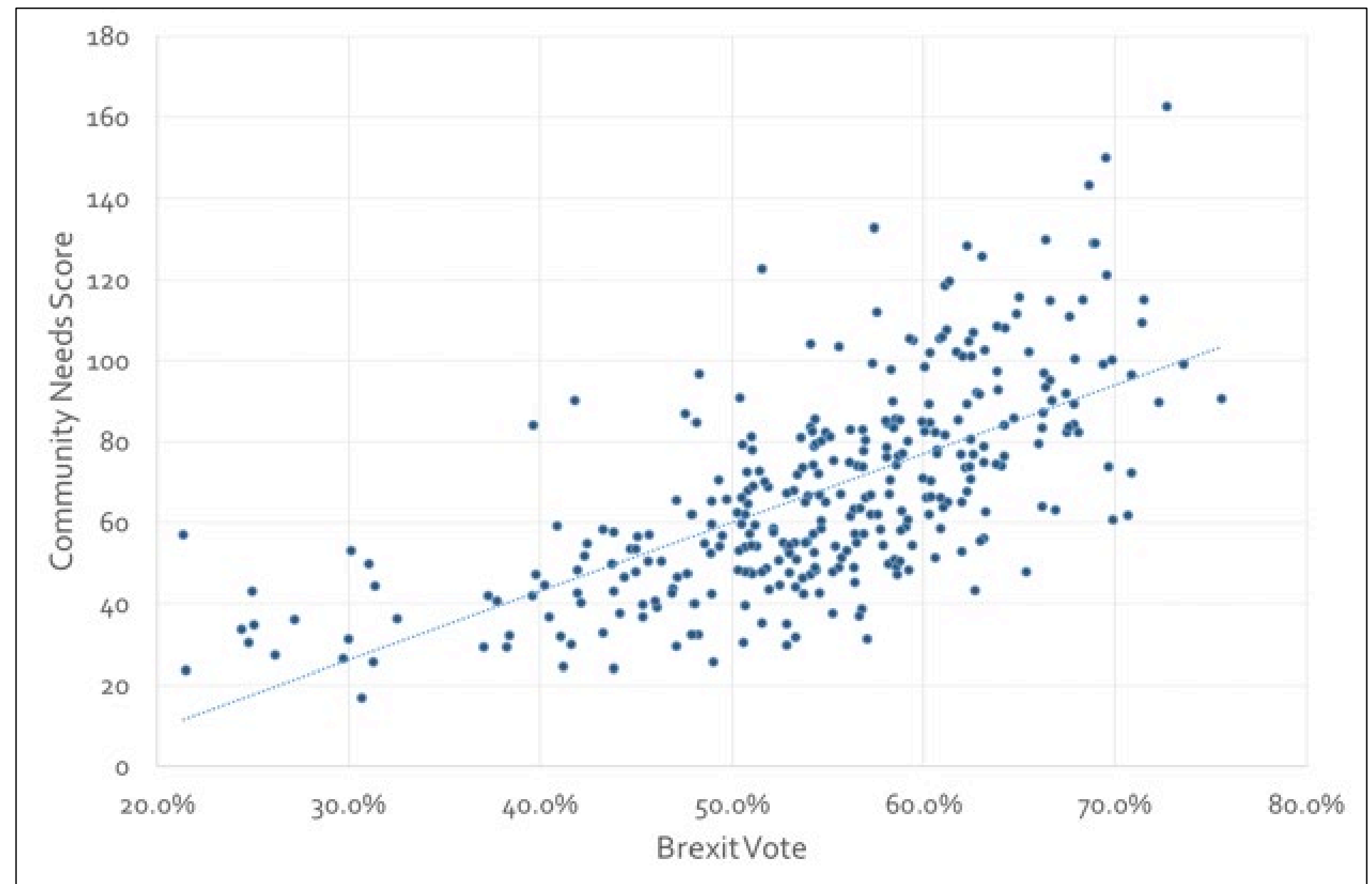
Source: OSCI analysis of Electoral Commission 2016/MGCLG 2015, for Local Trust



# What do we mean by left behind places?

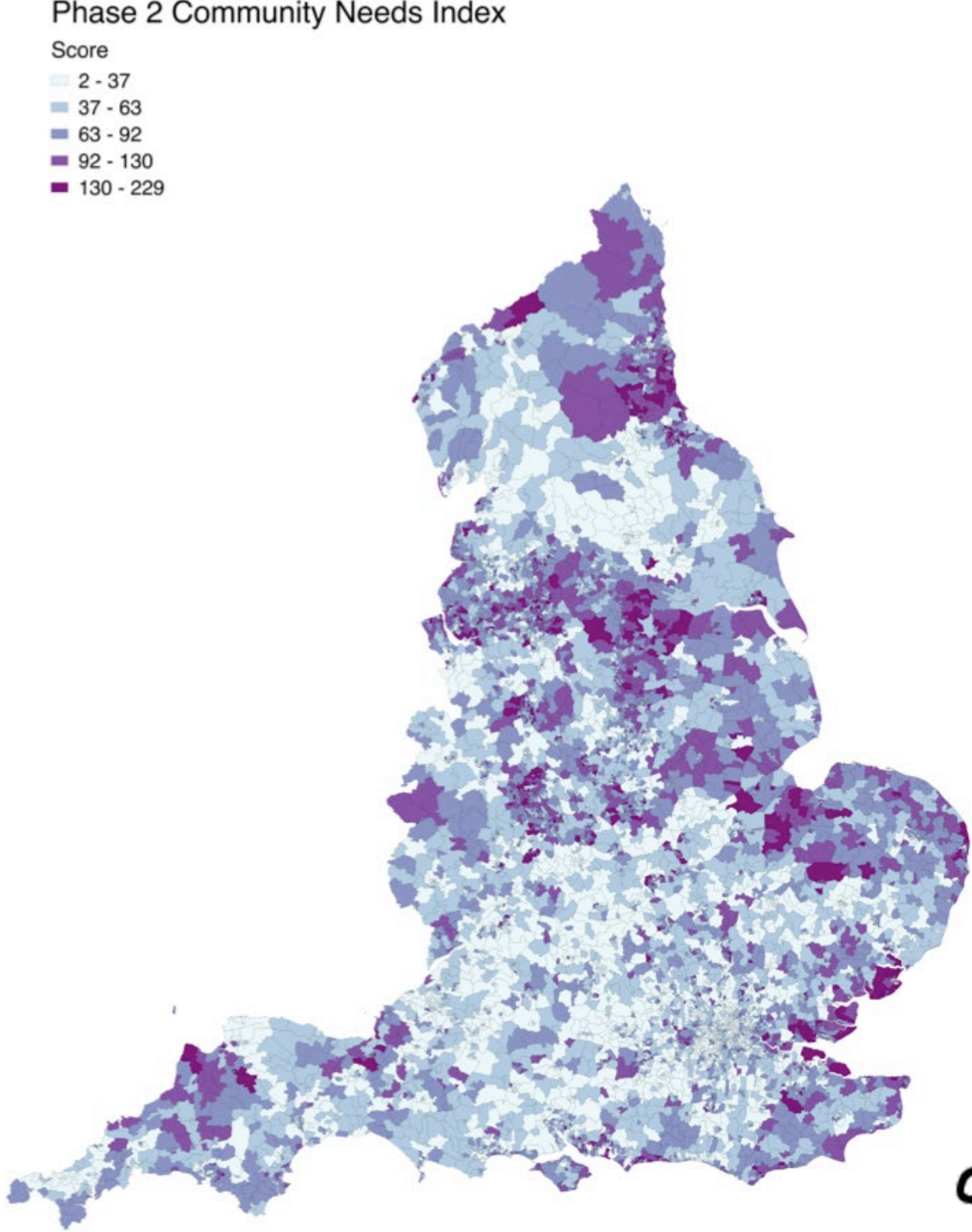
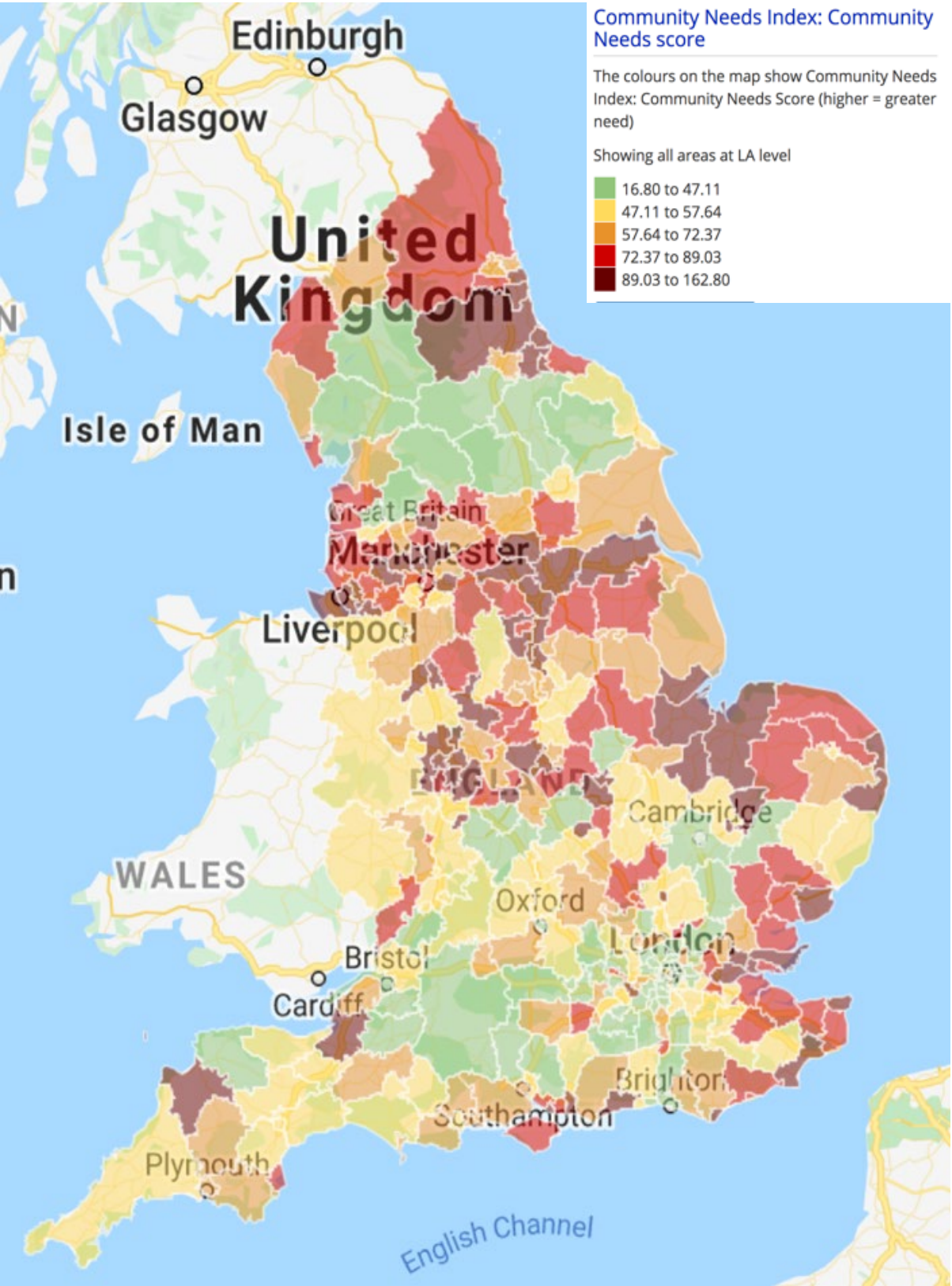
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*Community needs score vs Brexit vote*



Source: OSCI analysis of Electoral Commission 2016/MGCLG 2015, for Local Trust

# What do we mean by left behind places?



Our case studies





# What we've found: challenges

- Left behind places suffer **economic deprivation, a lack of social amenities,** and **poor connectivity**
- People who live in left behind places and **can feel ignored,** under valued and marginalised
- **A poor quality physical environment** is both a consequence and a driver of the experience of being left behind and under valued
- **Poor housing conditions,** particularly in a growing PRS
- **Poorly engaged communities** can mean what (scarce) resources are available can be spent badly
- **The pandemic is intensifying these factors,** as well as longer term trends like high street decline, poor transport connections and housing market polarisation



Is this the right high streets response to the crisis?

# What we've found: opportunities

- While macro economic factors are important (employment, education, transport) **place-based factors are more readily amenable to relatively low cost, bottom-up interventions** in places where there is less financial value that can be realised by conventional models of (re)development
- **Left behind places often have significant assets** that can be deployed to improve places and lives:
  - existing housing stock in traditional streets
  - under used heritage buildings
  - public, natural and green spaces
  - and a shared sense of community

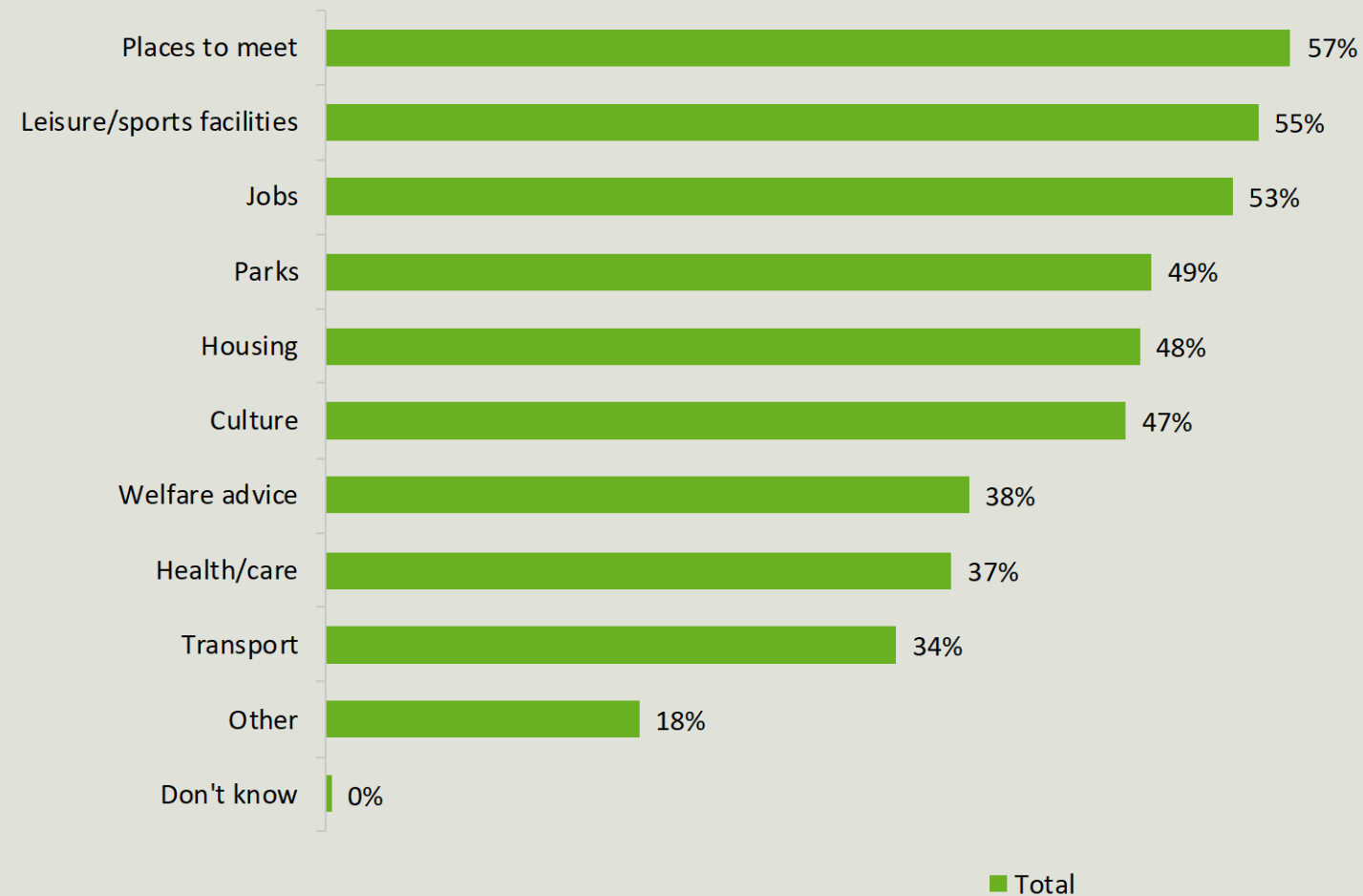


South East Tower, Great Yarmouth:  
left behind places can have amazing heritage assets



# What do left behind places need – or want?

**Q10. You said your area gets less resources, which areas do you feel are missing out? Please select all that apply**



Base: Respondents answered much less/a little less Unweighted Total: Total=425

Published: May 10, 2021

## Rachel Wolf: Tests for the delivery of levelling up, and levers with which to deliver it



### The high street test.

People care deeply about where they live. They 'measure' decline by their town or city centre. Here's what you hear time and time again: shops boarded up; graffiti on the cenotaph; drug addicts; no monthly market; no decent playground.

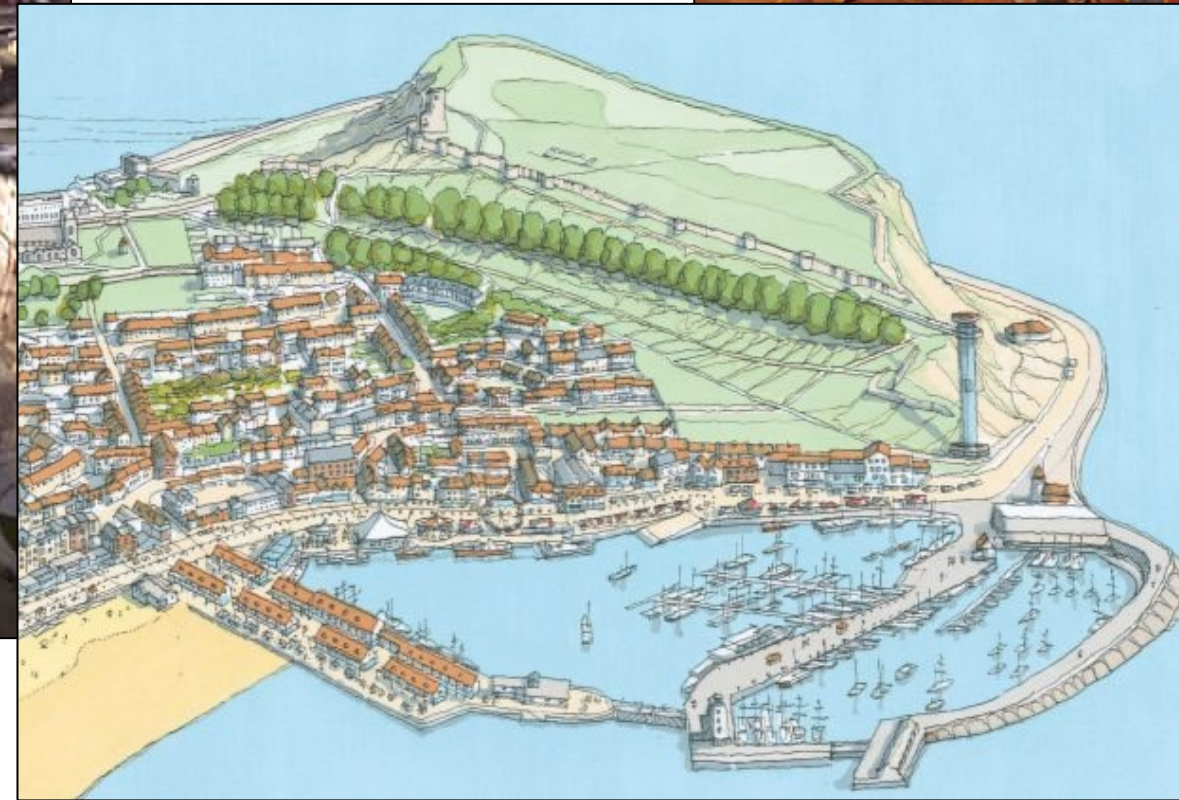
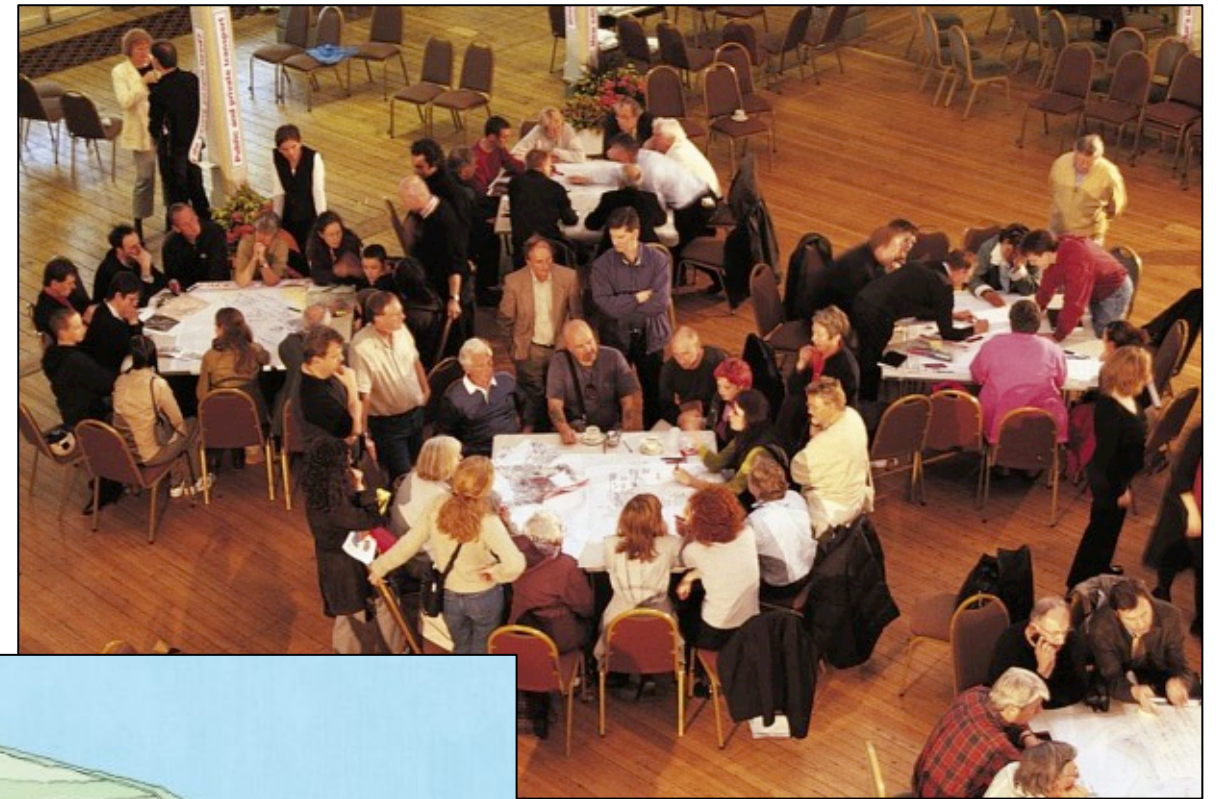
In other words, it's depressing to be in, feels mildly unsafe, and there's nothing to do.



# Vision, planning, community engagement



Stockton on Tees plans to replace a shopping centre with a park, reconnecting the high street to the river



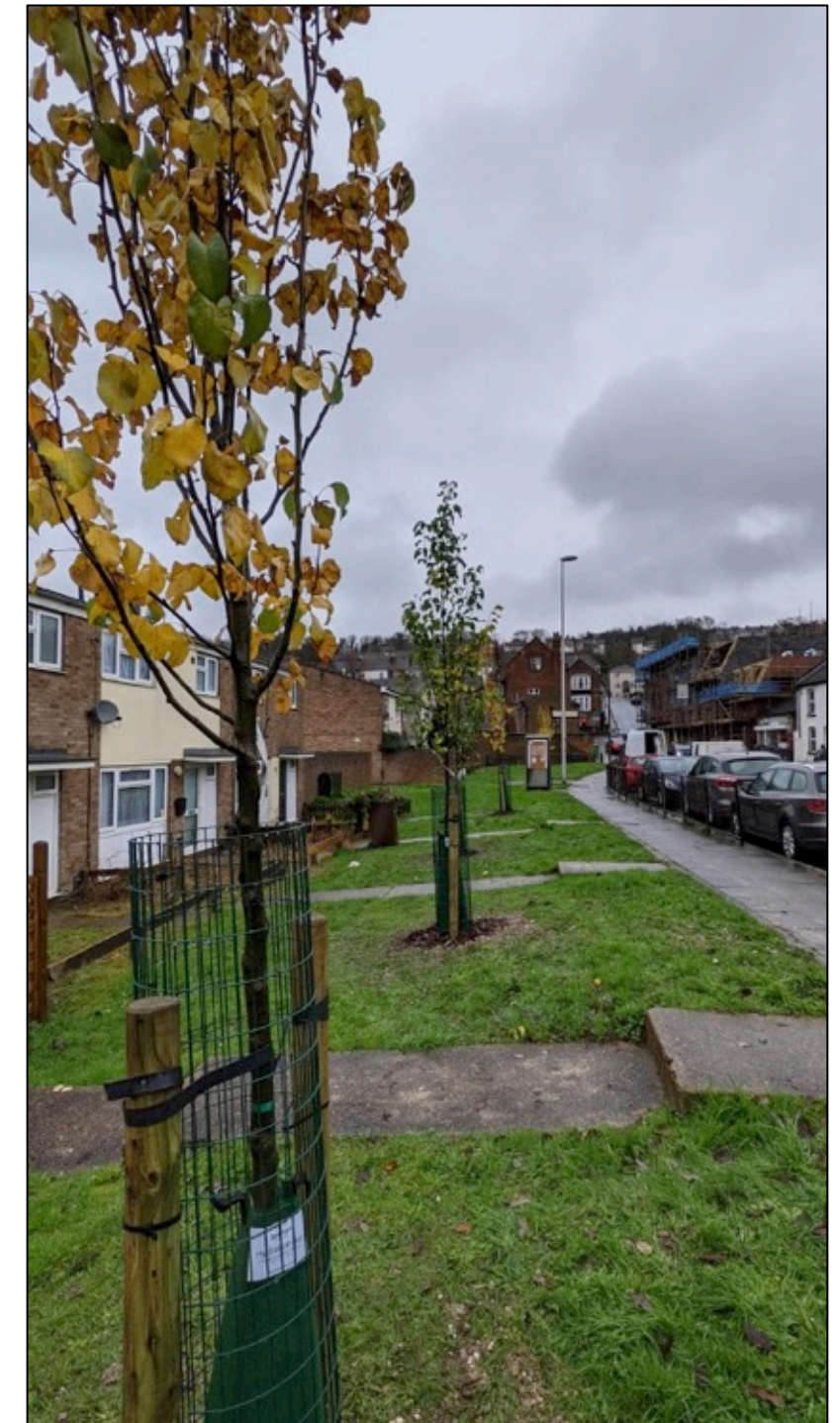
Scarborough's heritage-based Urban Renaissance, participatory planning since 2001



# Placemaking via micro-interventions



Arches Local, Chatham: Big Local funded community led regeneration





# Transformation requires ownership too

Midsteeple Quarter, Dumfries: community business taking ownership of the high streets to diversify and improve it





# Retrofitting homes – street by street



Many left behind places have a lot of low value, aging homes that attract buy-to-let landlords seeking high yields from housing benefit

The twin challenges of net zero carbon and run-down housing stock can only be met by renewing homes place by place, to raise the overall value of left behind places and recoup the investment.





# A healthy ecosystem of institutions



30 years of  
dereliction  
10 planning  
permissions  
13 changes of  
ownership

Observer building,  
Hastings:  
transformation of  
iconic town centre  
building into a  
community hub

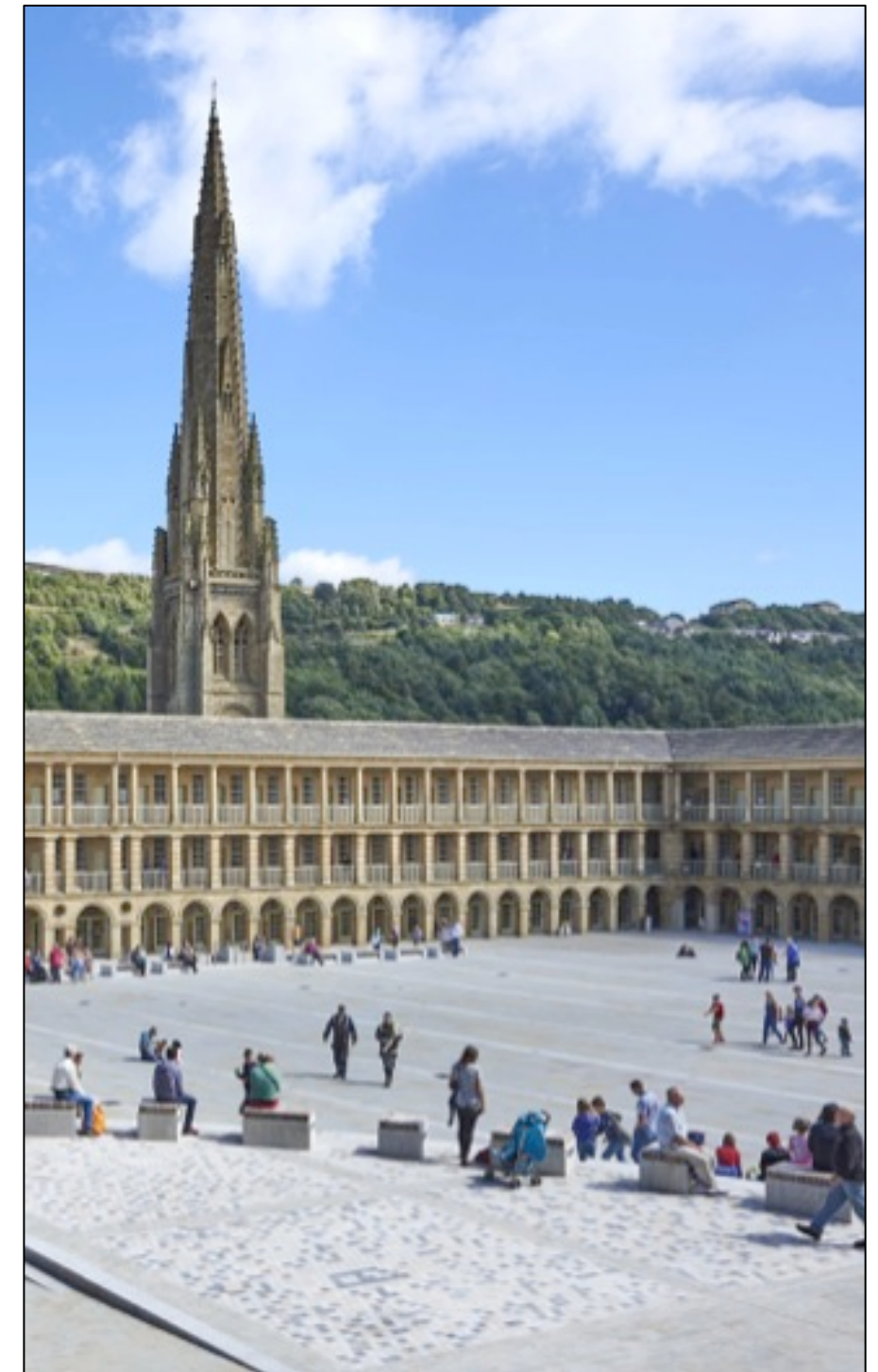


16 capped rent flats  
1 floor of co-working studios and offices  
3 floors of leisure businesses  
roof garden, glasshouse and bar



# Conclusions

- Left behind places need **trees, trams and tricycles** to create prosperous, child-friendly environments.
- Left behind towns need the **tools and freedoms to turn declining high streets into thriving centres** of community, cultural and commercial life.
- Left behind communities need **the powers and half the money to take control of their assets** and realise the economic value of community regeneration.
- Left behind neighbourhoods **need street-by-street investment to bring homes up to standard and meet the net zero carbon target.**
- Levelling up the country needs **patient, flexible funding and a healthy ecosystem of civic institutions** to empower communities and ensure no place is left behind.



Piece Hall, Halifax

# Conclusions

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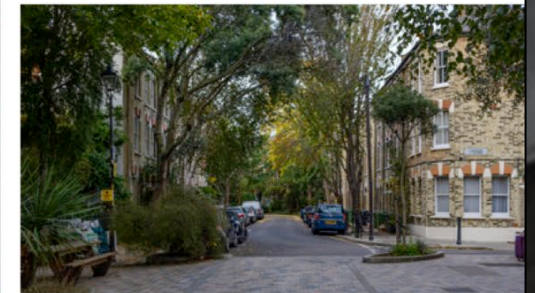


Piece Hall, Halifax



Thank you!  
@tobyloyd

## No Place Left Behind



The Commission into  
Prosperity and Community  
Placemaking



[www.createstreetsfoundation.org.uk](http://www.createstreetsfoundation.org.uk)

[www.createstreetsfoundation.org.uk/no-place-left-behind/](http://www.createstreetsfoundation.org.uk/no-place-left-behind/)



## PANEL DISCUSSION:

# Brighter future? Long-term solutions for the housing sector



**James Murray MP**

Shadow Financial  
Secretary to the Treasury



**Jo Richardson**

Chartered Institute of Housing  
(CIH) President



**Toby Lloyd**

Chair of the No Place Left Behind  
Commission



**Denise Gandy**

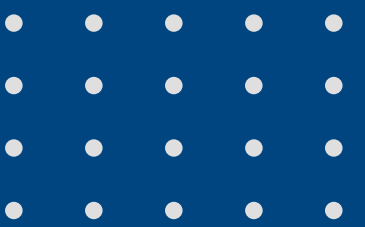
Executive Director of Housing  
Demand for Homes for Haringey



Moderated by

**Patrick Odling-Smee**

Director of Housing at  
LB Havering



# | Q/A session





HOPE 2.0

# Tech to improve homelessness case management



**Minos Perdios**  
Director of Housing Reviews



**Dave Anteh**  
Senior Project Manager at  
Home Connections

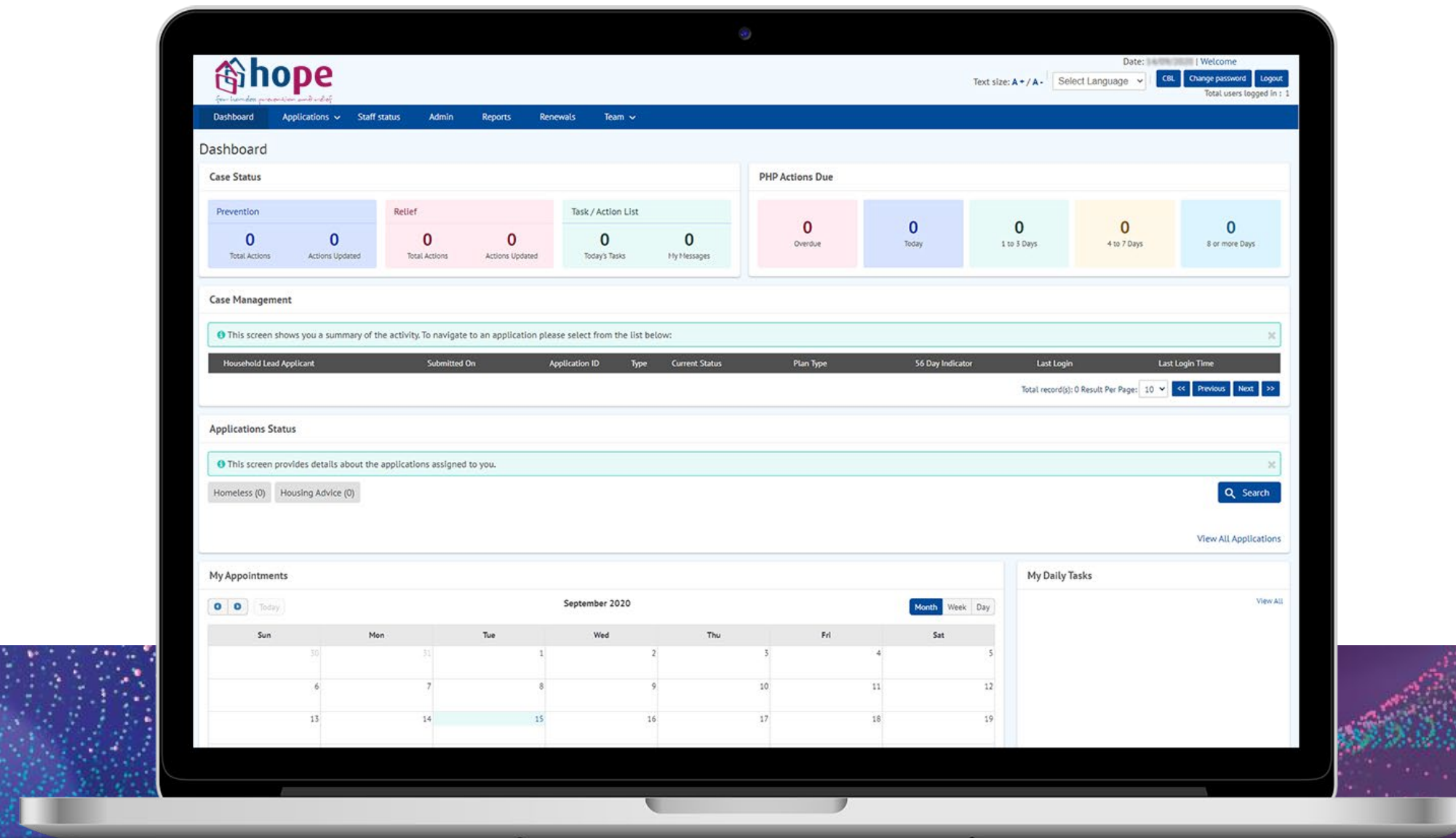
# What we provide

- ✓ ~20 years of experience providing Housing Solutions
- ✓ Founded [Homefinder UK](#) – the national mobility scheme
- ✓ ‘Perpetual start-up’ mode leads to constant innovation
- ✓ Rapid software release cycle
- ✓ Bespoke software
- ✓ Value for money: a non-profit company & share in ownership





# The Homelessness Reduction Act journey through HOPE





# hope USPs

- ✓ Fully bespoke software to meet your needs
- ✓ Rapid eligibility decisions
- ✓ Generate PHPs in 2 minutes
- ✓ Configurability
- ✓ Non-profit company = lower costs = lower TCO
- ✓ Rapid deployment – regular releases
- ✓ Innovative and expansive development roadmap
- ✓ A software to guide housing officers through the HRA





# hope app



Mobile integration: a handy functional version of hope

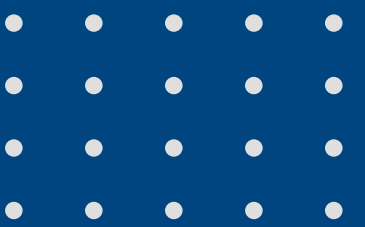
- ✓ Applicants can add/review Personal Housing Plan actions, add documents and interact with case officer.
- ✓ Add-on: allow applicants to register “on the go”
- ✓ Regular updates rolled out to partners that have purchased the app



# Thanks To book a free demo

Or for more info, contact [office@home-connections.co.uk](mailto:office@home-connections.co.uk)





# | Q/A session



## BREAKOUT ROOM SESSIONS:

Main conference room:  
Trivia quiz – The  
housing edition

Breakout room 1: Improving  
access to wheelchair accessible  
and adapted properties

Breakout room 2:  
Mindfulness session



**Patrick Odling-Smee**

Director of Housing at London Borough  
of Havering



**Ninesh Muthiah**

Founder and CEO of Home Connections



**Victoria Shaw**

Lettings & Property Procurement  
Manager at Home Connections



**Beth Wood**

Director of Mindfitness

MAIN CONFERENCE ROOM:

# Trivia quiz – The housing edition



**Patrick Odling-Smee**

Director of Housing at London Borough of Havering



***“To position yourself repeatedly in a place where you look both incompetent and cruel is unwise, but we seemed to manage that quite regularly.”*** Which figure close was reflecting on their time in Number 10?

A) Philip Hammond

B) Toby Lloyd

C) Gavin Barwell

D) Dominic Cummings



**Pictured are some housing ministers since 2010. Which one, however, has not been a housing minister?**



Michael Gove



Robert Jenrick



Esther McVey



James Cleverley



Dominic Raab



Alok Sharma



Brandon Lewis



Kris Hopkins



Gavin Barwell



Mark Prisk

# This Georgian terrace is in which city?



A) Bath

B) Cheltenham

C) Edinburgh



**These are the first council housing in Britain, built in 1892. In which borough are they located?**

A) Wandsworth

B) Richmond

C) Southwark



**How many council houses have been sold through the Right To Buy scheme between 1980 and 2020? To the nearest 100,000.**



A) 2,200,000

B) 1,900,000

C) 2,300,000



**These are the current housing ministers for the devolved administrations within the UK. Can you name their countries in the correct order?**



Julie James



Shona Robison



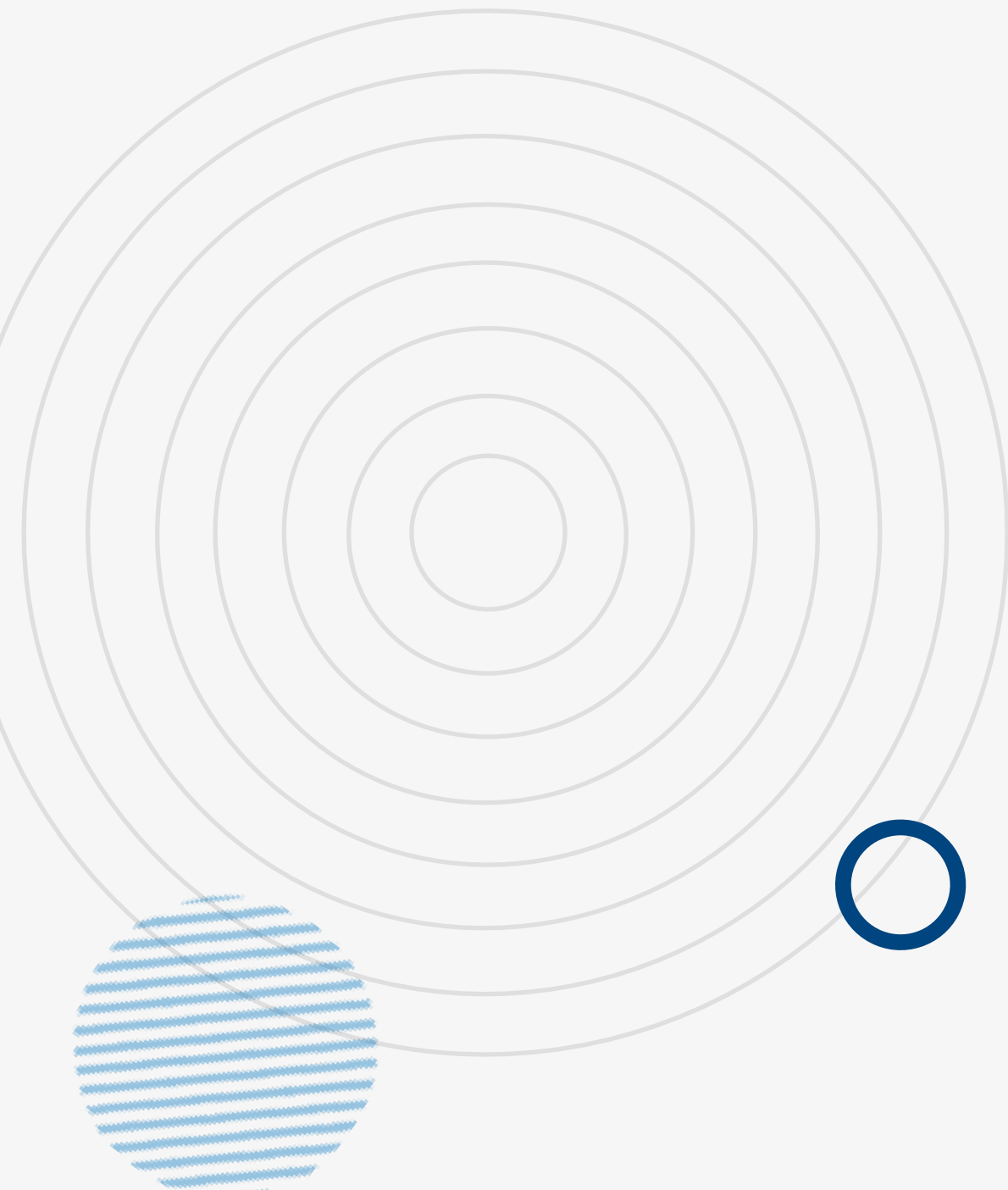
Deirdre Hargey

A) Wales, Scotland & Northern Ireland

B) Northern Ireland, Wales & Scotland

C) Scotland, Wales & Northern Ireland

# How many people died in house-fire in the year up to March 2021?



A) 24

B) 186

C) 75



**How many women were murdered in the home in the year up to March 2019?**

A) 274

B) 315

C) 150

**According to the ONS the greatest number of new house completions since the second world war was 425,830. In which year was that?**

A) 1967

B) 1949

C) 1954





**The Good Homes for All report, launched in September, estimates that the number of households living in fuel poverty to be:**

A) 2.0m

B) 2.2m

C) 2.4m



# The percentage of statutory homeless households from BAME communities is?

A) 31%

B) 24%

C) 12%



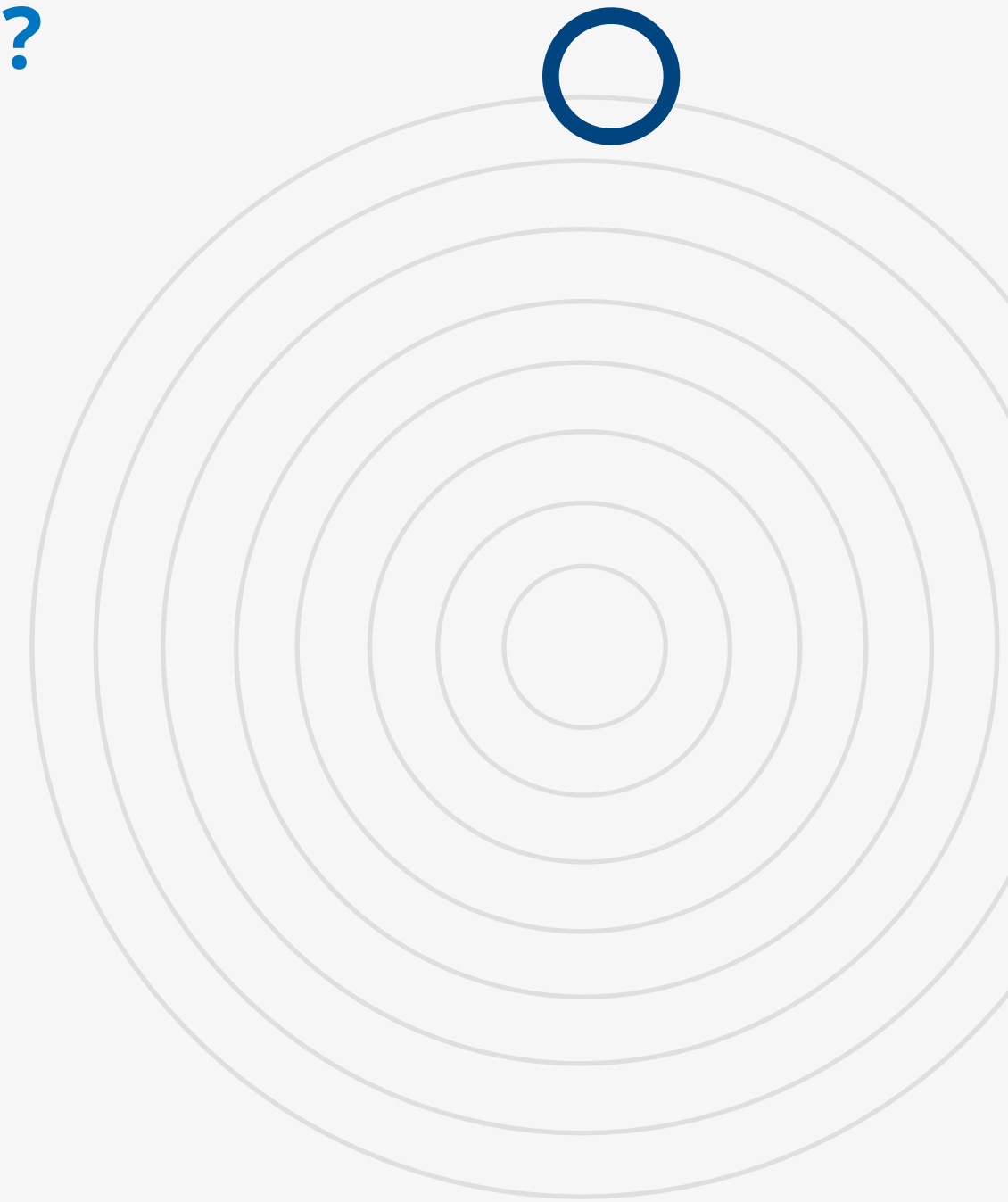


**Despite a drop of 9.6% between 2019 and 2020 what was the total surpluses of English housing associations in 2020?**

A) £500m

B) £4.7bn

C) £2.1bn



**What is the total number of residential building, both in the social and private sector, with ACM Cladding unlikely to meet building regulations in 2021?**

A) 370

B) 450

C) 1,250





**What was the average snapshot of how many people were rough sleeping in England in 2020?**

A) 3,317

B) 2,688

C) 1,875



# What was the average UK House price in July 2021?

A) £265,000

B) £256,000

C) £255,000



## BREAKOUT ROOM 1:

# Improving access to wheelchair accessible and adapted properties



**Ninesh Muthiah**

Founder and CEO of  
Home Connections



**Victoria Shaw**

Lettings & Property Procurement  
Manager at Home Connections

# Improving access to wheelchair accessible and adapted properties



**Ninesh Muthiah**  
Homefinder UK CEO



**Victoria Shaw**  
Homefinder UK Lettings &  
Property Procurement  
Manager



# Our AHR partnership



- ✓ Accessible Housing Register – London AHR and AHR Standards
  - ✓ Improve standards and availability and advertising quality
  - ✓ HFUK = Housing relocation scheme - with unique 'Choice & Support'
  - ✓ National domestic abuse relocation service
  - ✓ Evidence of success - over 800 housed
  - ✓ Non-profit
- ✓ 50 years experience delivering and championing inclusive homes
  - ✓ 3,300 homes across 80+ local authorities
  - ✓ Develop 75 LTh/Cat 2 : 25% wheelchair
  - ✓ Pioneered Lifetime Homes with Joseph Rowntree Foundation

# Question 1

How many homes in England have key accessible features?



# Answer – 9%

"The proportion of homes in England with key accessible features nearly doubled between 2009 and 2018, from 5% to 9%"

Source: National Disability Strategy, UK government

# What problem are we trying to solve?

1. Lack of accessible properties (wheelchair accessible) for applicants
2. When housing is available and advertised - poor or inconsistent information about properties
3. Often a lack of people requesting accessible (or adapted) properties!
4. .... Leading to a further loss of stock
  - ✓ Ripping out costly adaptations
  - ✓ Re-modelling new build units



# A user-designed service based on what disabled people telling us

*“Naively, I assumed that London, one of the world’s biggest mega-cities, would have an abundance of accessible homes available to rent”*



**Millie Hawes: seven-month flat hunt**

# Accessible housing – the growing crisis

365,000

disabled people in the UK say their home is not suitable for their needs

10,000

disabled people were on housing waiting lists in Scotland in 2018

1,427

of 132,994 newly built houses were designed for wheelchair users (2016-2018)

0.7%

of Scottish LA's housing and 1.5% of RSL housing is accessible for wheelchair users



## Question 2

**What is the difference between accessible housing and adapted housing?**

# Answer

Accessible considers wheelchair access in all aspects of the property – therefore broader and more widely applicable

Adapted could just be a handrail or bath adjustments – therefore very personal & limited in nature



## Question 3

**What do disabled people say is most important to advertise about wheelchair accessible properties?**

# Answer

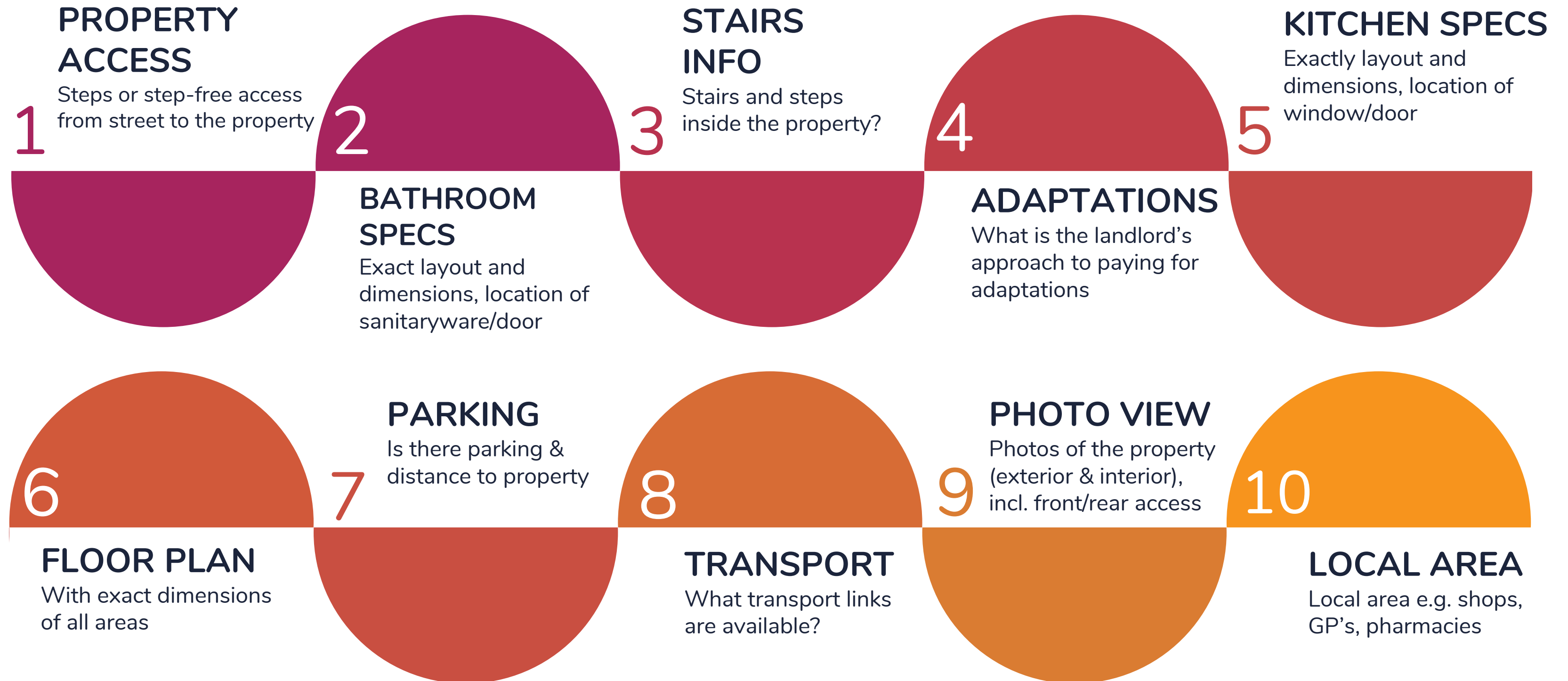
Step free access from street to the property

And.....

Exact dimensions and layout of bathroom

# Essential advert info for wheelchair users

What information is most important for a wheelchair user seeking a new home?





## Question 4

**Which part of the United Kingdom is most advanced in creating an accessible housing register?**

# Answer

**The Northern Ireland Housing Executive (NIHE)  
is developing an Accessible Housing Register  
for social housing.**

# Feedback from Jacquiel Runnels (Housing OT)

## Creation of a screening form/checklist for property assessment

### Prior to visiting

- ✓ Ensure access to a device to take photos/videos
- ✓ Request access to floorplans
- ✓ Incorporate details into (Surveyor's) Void Inspection Form

### Basic property details

- ✓ Number/size of lifts
- ✓ Room/floor levels
- ✓ Any other major adaptations

### Dimensions

- ✓ All room sizes
- ✓ Hallway width/length
- ✓ Clear door opening widths

### Other essential info

- ✓ Parking
- ✓ Proximity to shops & transport
- ✓ Area topography (hilly, etc)

**Try to use automated tools to collect property details already in place, but integrate new information needed**



# What we are doing with the Accessible Now channel



## Accessible Now

This channel is used to advertise wheelchair accessible properties. Most of the properties advertised are fully wheelchair adapted but this is not a given. Applicants will need to meet the accessibility requirements of the properties advertised. The advertising landlords will review and make the final decision on all applications.

[Search wheelchair accessible properties](#) →

# Actions underway

- ✓ A national expert steering group, involving wheelchair users, established in June 2020
- ✓ Direction from wheelchair users on how to improve online information
- ✓ Created a draft checklist for surveyors / housing officers
- ✓ Preparing to pilot the checklist in wheelchair accessible voids with key housing providers
- ✓ Held a roundtable event with Northern Housing Consortium to gauge interest

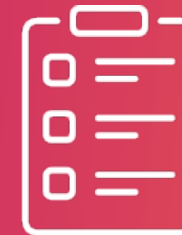
# Next steps & getting involved



Working with RPs  
& councils to  
become trailblazers  
as part of the pilot



Develop short  
training video for  
surveyors



Collect new info  
once wheelchair  
properties become  
void



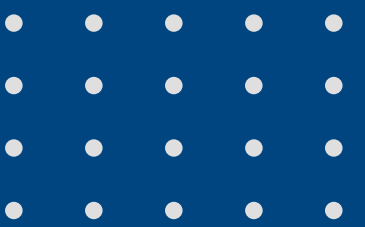
Place this info on  
Homefinder UK's  
website &  
promote



A close-up, shallow depth-of-field photograph of a hand holding a key. The key has a silver-colored metal head and a black plastic blade. Attached to the key is a small, silver-colored metal keychain shaped like a house. The background is a blurred image of a person's face, with warm, golden-brown lighting on the left and darker, purple-toned lighting on the right.

# Be part of the solution

Contact [ninesh.muthiah@home-connections.co.uk](mailto:ninesh.muthiah@home-connections.co.uk)  
if you wish to be part of the pilot



# | Comfort break



## PANEL DISCUSSION:

# How to prevent homelessness for domestic abuse survivors in a post-pandemic world?



**Hannah Gousy**

Domestic Abuse Commissioner's Office



**Gudrun Burnet**

CEO of Standing Together Against Domestic Abuse



**Yasmin Khan**

Director of Halo Project

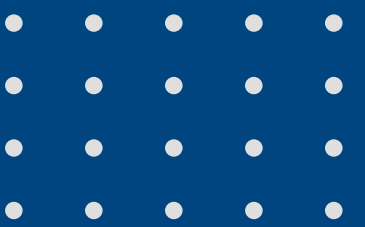


Moderated by

**Brenda Fraser**

Homefinder UK & Revive Manager





# | Q/A session



# Assisting low-income households into the private rented sector & social housing options available



**Steve Harriot**  
CEO of Tenancy Deposit Scheme



**Ben Beadle**  
Chief Executive at National Residential Landlords Association

# FairBonds

## National Deposit Bond Scheme

A service to assist low-income households moving into the PRS

Steve Harriott, CEO of The Dispute Service and Chair of Home Connections

Ben Beadle, CEO of the National Residential Landlords Association

A partnership involving:





## What is FairBonds?

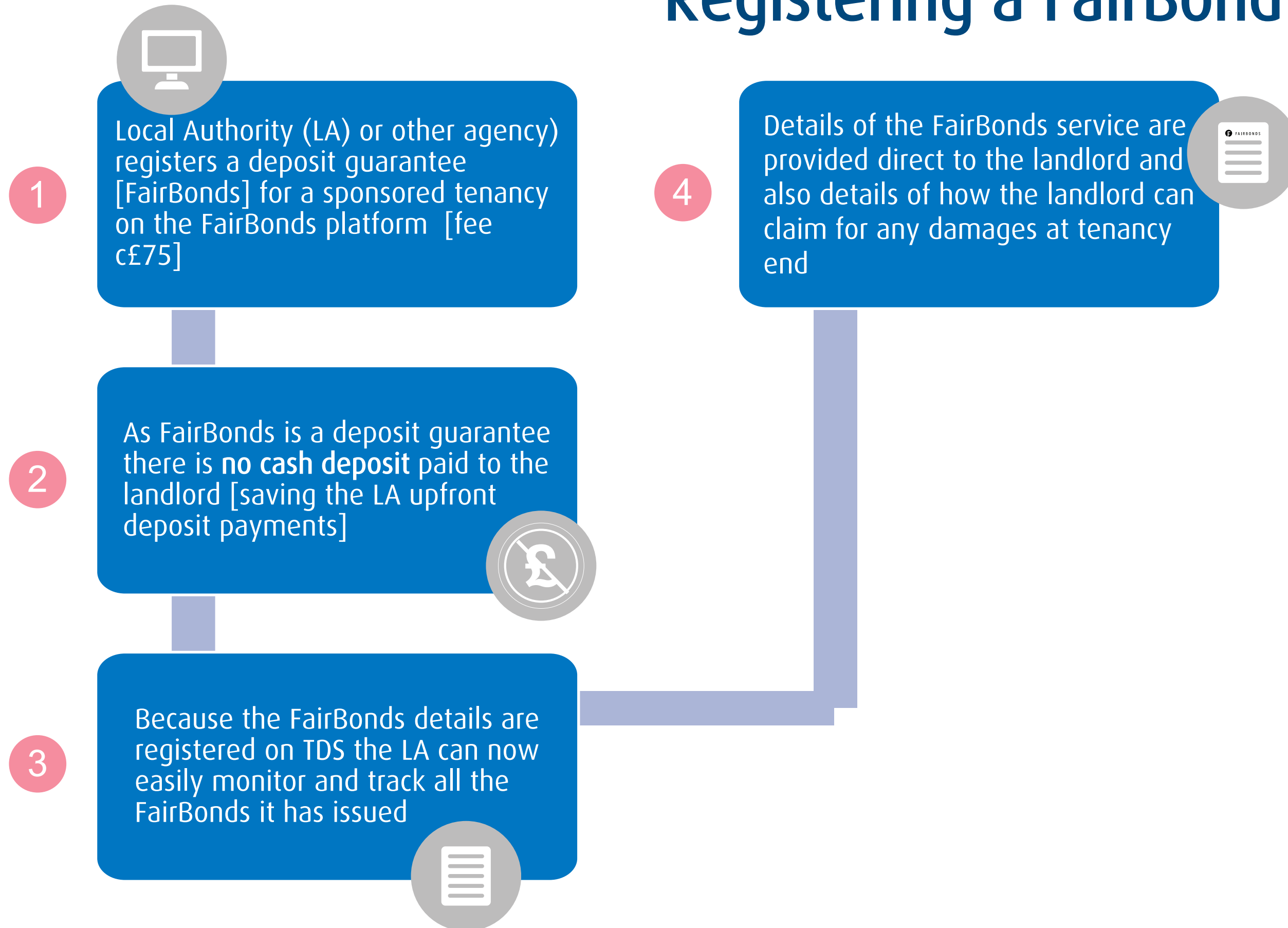
- A Tenancy Deposit Bond provided by a local authority to a landlord instead of a cash deposit to enable the rehousing of a local authority sponsored household
- The local authority decides the value of the FairBond to be provided to the landlord
- The Fair Bond is administered by The Dispute Service, which operates the statutory tenancy deposit scheme
- At the end of the tenancy the landlord can make a claim against the FairBond [for arrears, damage etc] at the end of the tenancy using the online FairBonds platform
- FairBonds review the claim and using the same adjudicators from the Tenancy Deposit Scheme will decide how much of the claim to award to the landlord
- FairBonds then pay the landlord the amount awarded and reclaims this from the sponsoring local authority

## The issue: and it's not a new one

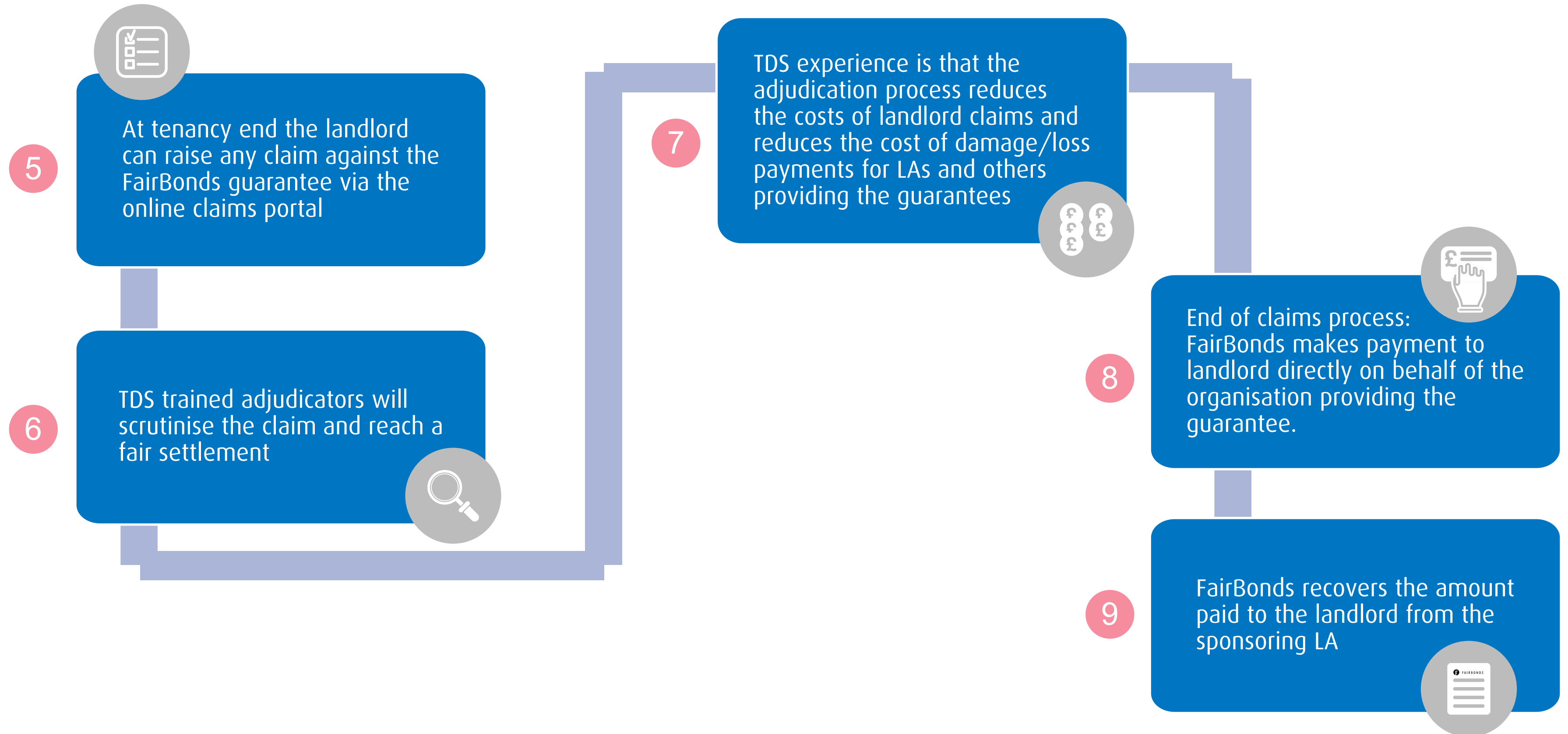
- ☐ Low income households [e.g. homeless households, care leavers, some keyworkers, ex offenders] often struggle to find a cash deposit for a new private tenancy.
- ☐ Local authorities and other statutory bodies will often help procure housing in the private rented sector and will provide a cash deposit or a deposit bond guarantee on behalf of the tenant.
- ☐ At the end of the tenancy the landlord may have difficulties making a claim to the local authority against the guarantee.
- ☐ A poor “end of tenancy experience” may lead to the private landlord not engaging again with the client group.
- ☐ Local authorities often write off the deposit or not deal with the claim properly; leading to a leakage of public funds.

# FairBonds National Deposit Bond Scheme

## Registering a FairBond









**FairBonds is a Deposit Guarantee scheme which enables landlords to claim at the end of a tenancy for damage or loss caused by the tenant up to the value of the FairBond**

**Click the option that best describes you**

**I'M A TENANT**

Is my FairBond registered?



**I'M A LOCAL AUTHORITY [LA] OR LANDLORD**

I want to register a FairBond [LA]



I want to make a claim against a FairBond [Landlord]



**How can we help you?**





# Account dashboard



Resource Centre

Tenants

Landlords/Agents

Jack Jons

Welcome Neha Sh

☒ Lorem isum

☒ Lorem isum

☐ Lorem isum

☐ Lorem isum

40% Complete

Fairbond management

My account

Protect a new FairBond


Enter your search here....


FairBonds held by scheme	0	£0.00
Claim registered by agent/lanldord	0	£0.00
Review landlord evidence	0	£0.00
FairBonds cancelled	0	£0.00



## Claim request

☒ Lorem ipsum ☒ Lorem ipsum ☐ Marketing Preferences ☐ Newsletter  
40% Complete

 Fairbond management

 My account

 Go back

**FairBond status:**  
FairBond registered with scheme

**Value of FairBond**  
£1230.00



**Tenancy end date**

Please tell us the date the tenancy ended

Day  Month  Year  

**Repayment options**

Do you want to make a claim against the FairBond?

Yes

No

Continue

We have made a simple online claim portal for landlords. This reduces their time taken to negotiate with the tenants and allows them to show why they may be entitled to make a claim.



Key documents



Claim breakdown



Additional comments



Review submission

Your claim for cleaning

Requested by you

£300.00

Please describe your claim for cleaning

Oven clean - £300

What clause(s) in the tenancy agreement support your claim for cleaning?

Clause 6 says the tenant clean the property and return it in the same condition as at the start of the tenancy, less fair wear and tear.

Clause 16 says the deposit may be used for cleaning.

What is your evidence of the property's cleanliness at the start of the tenancy?

Inventory says the property was cleaned to a professional standard.

Oven was brand new - see invoice.

What is your evidence of the property's cleanliness at the end of the tenancy?

Check out on page 8 shows the oven was dirty.



Landlord provides details of claim[s] against the FairBond with supporting evidence

Please upload evidence relating to your cleaning claim

- Oven receipt.pdf uploaded** 242kb [View](#)
- Picture of oven at check-out.jpg uploaded** 756kb Description: Inside of oven [View](#)
- Cleaning invoice.docx uploaded** 142kb [View](#)
- Picture 2.jpg** 142kb Description: Oven door [View](#)
- Picture 3.jpg** 142kb Description: Oven handle [View](#)

## Benefits

1. No up front cash deposits paid to landlords by local authorities
2. No requirement for landlords to meet the statutory deposit protection requirements
3. TDS is a known tenancy deposit expert in the PRS
4. FairBonds claims process will reduce cost of claims paid to landlords
5. Local authority benefits from no upfront deposit costs, no costs of administering the process, reduced claims costs
6. Landlords will get their money back very quickly at the end of the tenancy



# NRLA and FairBonds



- NRLA is the national membership body for private landlords with over 90,000 members
- NRLA is keen for more private landlords to work with local authorities
- NRLA already works with a number of local authorities across the England and Wales to enhance the contribution which private landlords can make to meeting the housing needs of local communities
- Partner in the FairBonds initiative

# Homefinder UK



[Text only](#) | [Graphical](#) | [Contact us](#) | [Select Language](#)

[Home](#) | [About us](#) | [Our services](#) | [Success stories](#) | [Search for properties](#) | [Advice](#) | [News](#) | [Login/Register](#)

## Find a new home and make a fresh start

We seek to find permanent social housing outside your local area for homeless households and other social housing applicants.

[Find a property](#)

[How it works](#)



- Homefinder UK currently advertises vacant social housing stock to local authority supported households

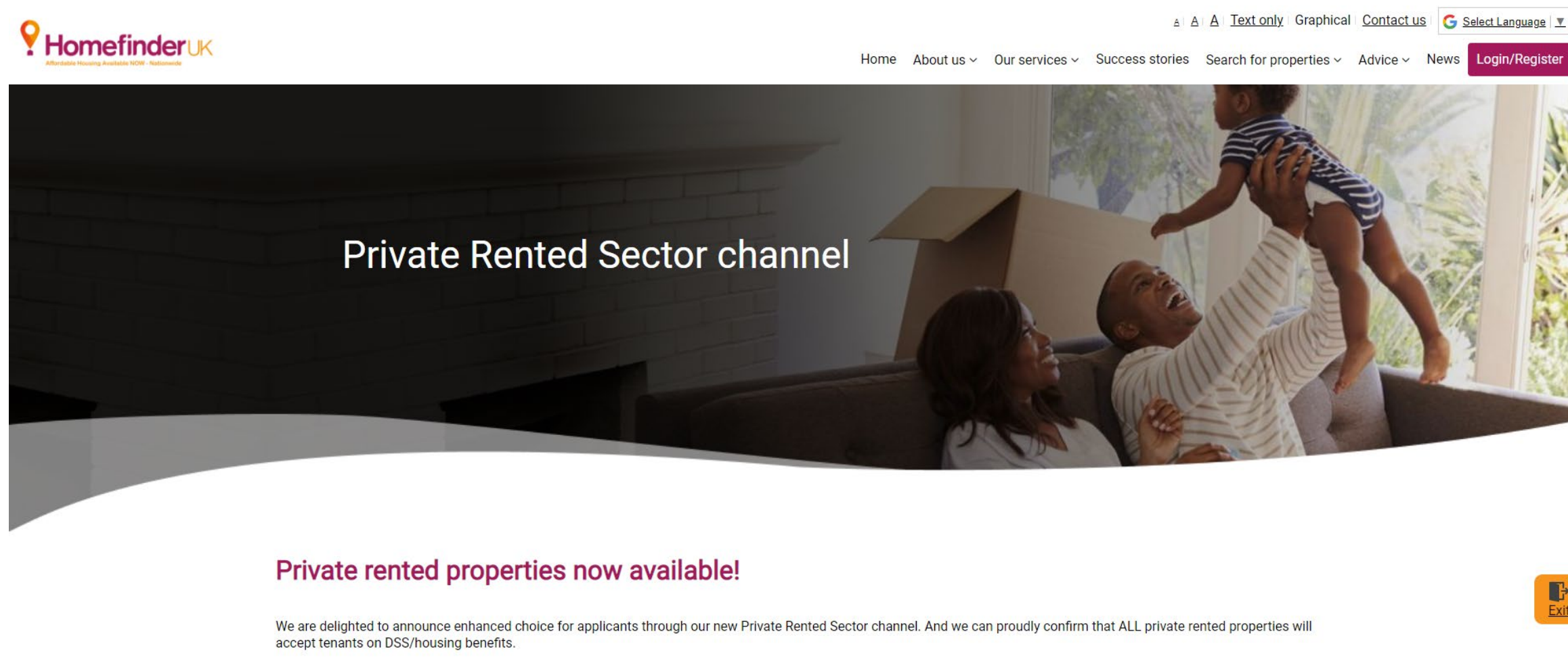
# Homefinder UK for PRS properties

A screenshot of the Homefinder UK website. The top navigation bar includes links for Home, About us, Our services, Success stories, Search for properties, Advice, News, and a Login/Register button. A search overlay is active, showing filters for Bedrooms, Area, Property type, and Accessible housing category. Below the filters is a 'Search' button. The background of the overlay shows a family of four looking at a tablet. Below the search overlay, a property listing is shown for a '2 bedroom house in Hartlepool UA' on Shrewsbury Street, Hartlepool, TS25 5RQ. The listing includes a photo of the house, a price of £433.00, and a 'View property' button. A 'Street check' link is also present. The property reference is HF2001284. An 'Exit' button is visible in the bottom right corner of the listing area.

- Homefinder UK does have a small number of PRS properties advertised on Homefinder UK for local authority supported applicants



# NRLA will encourage more landlords to advertise to Homefinder UK applicants



- NRLA member landlords
- Access to NRLA Support and Advice Line
- Willing to accept FairBonds in lieu of a cash deposit or bond

# Structural challenges



- Likelihood of arrears higher for tenants in receipt of benefits
  - 69% of landlords letting to Universal Credit claimants vs 33% of all landlords (BVA-BDRC Q2 2021)
- Five-week wait for first Universal Credit payment means tenants are automatically in arrears – only advance available is a loan
- Proportion of tenants in rent arrears tripled over the first year of the pandemic
- Private tenants hardest hit by the economic impact of Covid





# Tackle the rent debt crisis



- Grants and loans to support landlords and tenants who are facing Covid-related arrears
- Will help to sustain tenancies
- Welsh and Scottish Govts have already committed to similar schemes
- Consensus across the sector that support is needed – StepChange, Shelter, Crisis amongst others





# Lifetime deposits



- UK Government is exploring how to make it easier for tenants to move between tenancies, without having to save a second deposit
- Have commissioned a consultancy to look into options
- Expect findings to be covered in the rental reform white paper
- But there are challenges in putting the idea into practice



# More information

- FairBonds [steve.harriott@tenancydepositscheme.com](mailto:steve.harriott@tenancydepositscheme.com)
- NRLA [ben.beadle@nrla.org.uk](mailto:ben.beadle@nrla.org.uk)

A partnership involving:



# THRIVING AFTER THE CRISIS

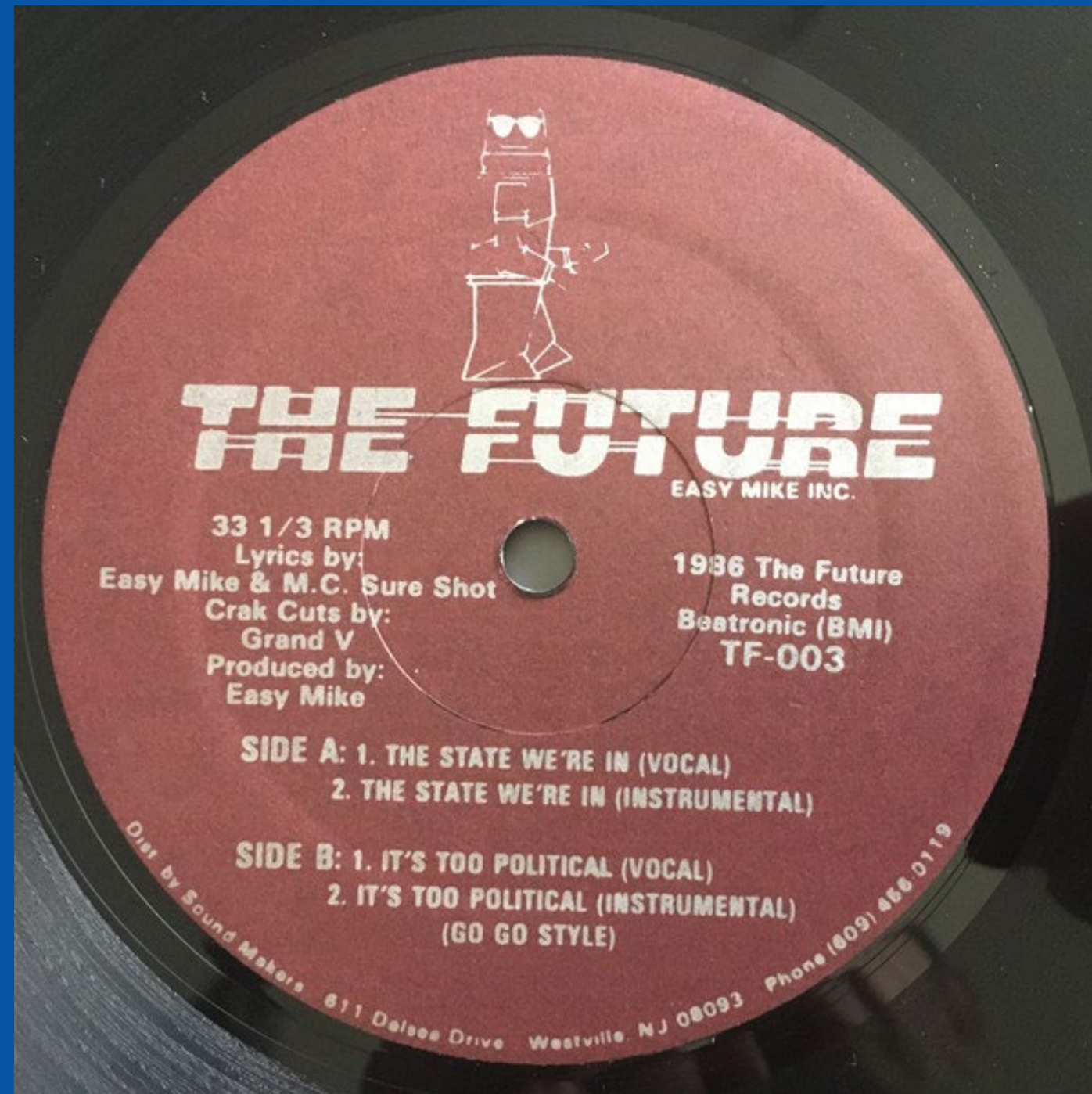
## The view of housing leaders on reimagining, resilience & recovery



**Greg Campbell**

Partner at Campbell Tickell





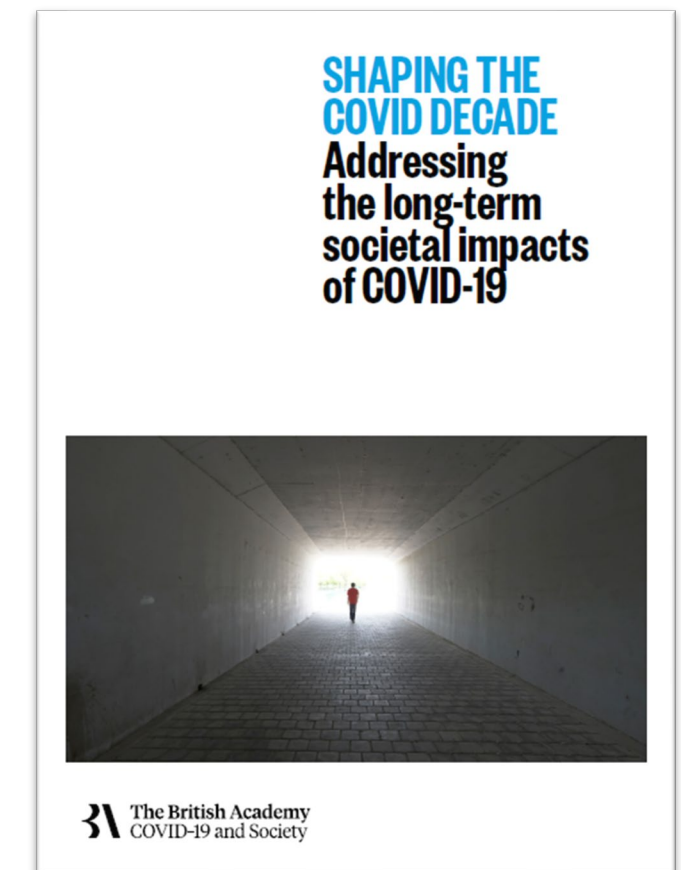
***‘Can we  
thrive after  
the crisis?’***

**Greg Campbell**  
**14 October 2021**

***Reimagining – Resilience – Recovery***

# Learning – so far - from the COVID experience

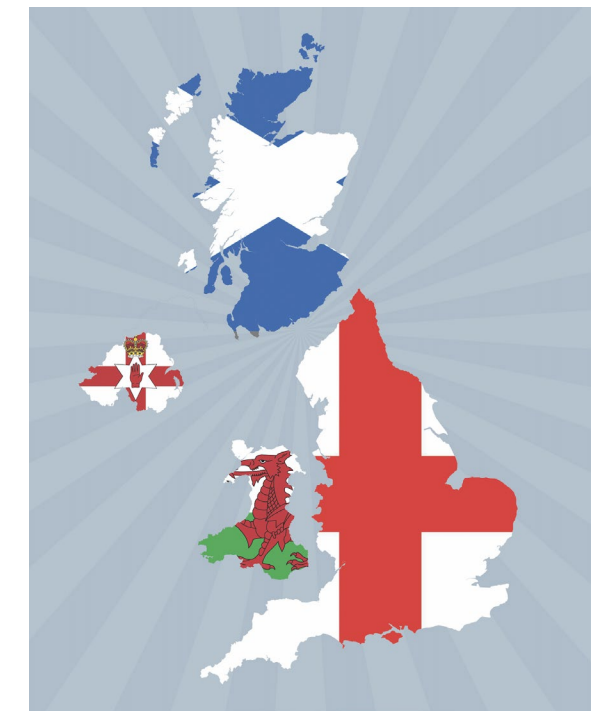
- Seven strategic goals for national and local policymakers -
  1. *Build multi-level governance*
  2. *Improve knowledge, data and information linkage and sharing*
  3. *Prioritise digital infrastructure*
  4. *Reimagine urban spaces*
  5. *Create an agile education and training system*
  6. *Strengthen community-led social infrastructure*
  7. *Promote a shared social purpose*
- COVID is not over - *but the pandemic has speeded up many changes already in gestation*





# The politics

- Electoral reform - *next election 2023 or 2024?*
- Despite 80+ seat majority – *there is (internal) opposition (cf. planning, foreign aid)*
- Reshuffle – *for delivery or window-dressing?*
- Culture wars
- Devolution
- ‘Levelling up’
- Remember Brexit? Trade deals...Irish Sea border...
- A United Kingdom? Or Little England?





# Challenges and potential banana skins

- Employment shortages - *HGV drivers, builders, care staff, nurses, food industry workers etc*
- Will the turkeys be home by Xmas?
- Gas shortages, energy price hikes
- Universal Credit cut
- Inflation at 4% - *short term or longer? interest rates rise 2022?*
- Tax rise – *Health and Social Care Levy*
- Pay demands
- Covid – *new variants? winter spike? new lockdowns?*
- What's next...?



# DLUHC – *new face, new name, new agenda?*

- A full in-tray -
  - *Building safety and cladding*
  - *Grenfell Inquiry turns attention to government role*
  - *Housing demand and supply*
  - *Homelessness and rough sleeping*
  - *Planning reform*
  - *Levelling up – but what does it mean?*
  - *Maintaining the Union*
- Short term or medium term focus? – *determined by anticipated General Election date*





# What was keeping housing leaders awake at night?

- Managing repairs - *judging what was deliverable*
- Keeping in touch with residents - *especially the most vulnerable*
- Mental health, loneliness, home schooling – *staff and residents*
- Spiking domestic violence and ASB
- Accommodating street homeless people
- Managing care homes while protecting both residents and staff
- Tenant hardship
- Making remote working – *and virtual governance* – effective
- Safe working practices; access to sufficient PPE
- Staff and residents' sickness levels; vaccinations, testing
- Partnership working – *with LAs, NHS, care, vol. sector, contractors*





# What's keeping housing leaders awake now?



- Existing stock demands - *fire and building safety, decarbonisation*
- Growing regulatory focus on consumer matters, residents
- Latent demand for repairs not reported during lockdowns
- Effects of furlough and Universal Credit uplift ending
- Funding for cladding replacement
- Costs and lack of availability of staff and materials
- Funding new housing to tackle homelessness and meet demand
- Making a difference on diversity and inclusion
- Data, AI, augmented reality technology
- Role of the office, expectations of hybrid working
- Changing housing demand – *location, space etc*

# Financial challenges

- Lumpy and uneven recovery
- Unemployment spike now furlough ended?
- Homelessness, demand, inequality increase
- Potential for rent arrears, bad debt increases
- Deferred repairs costs – *latent demand?*
- Interest rate rises on the way?
- 2022 rent increases
- Brexitodus - *costs and availability of parts/products and labour*
- Government policy – *another rent cap? fundability of new shared ownership model? future of S.106?*
- But prospects for savings on overheads – *offices, travel*
- While borrowing is very cheap – *for now*

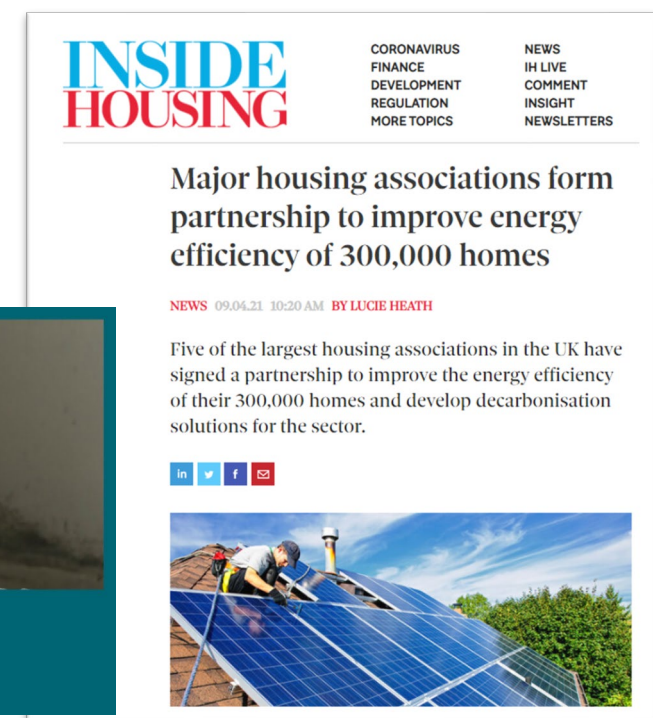


# But the biggest question is...

- How to meet the demands of –
  - *Fire Safety Act*
  - *Building Safety Bill*
  - *Building Safety Regulator*
  - *New regulator for construction products*
  - *Return of consumer regulation and rise of the Ombudsman*
  - *Decarbonisation of existing stock*
  - *Insurance premium hikes, borrowing restrictions*

***...while continuing to develop? Or stop developing?***

- Are solutions in sight?
  - *More funding for EWS replacements?*
  - *More ESG-focused institutional/commercial investment into AH?*



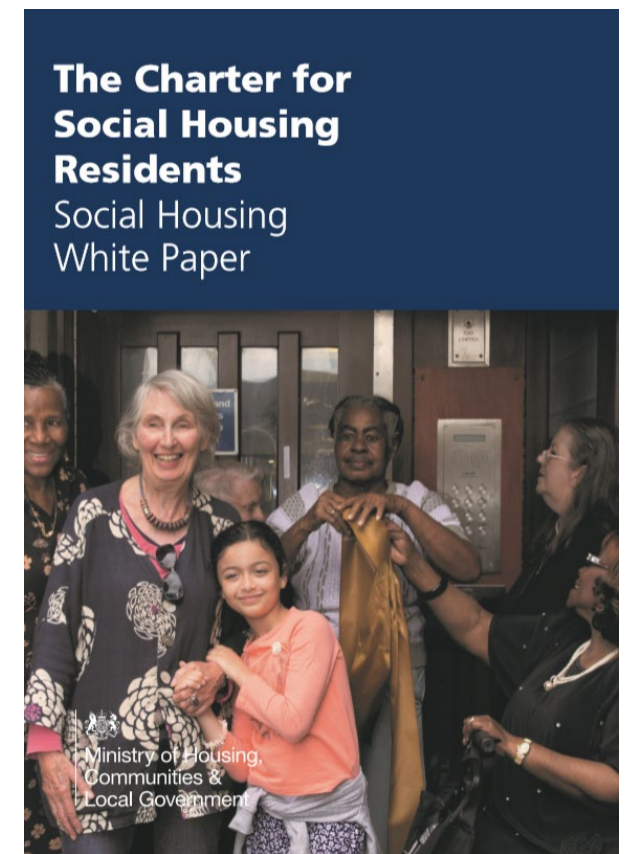


# And the Social Housing White Paper?

Up to three years more - to get to the point of RPs being regulated to new regulatory standards using new processes under new RSH powers by new RSH team

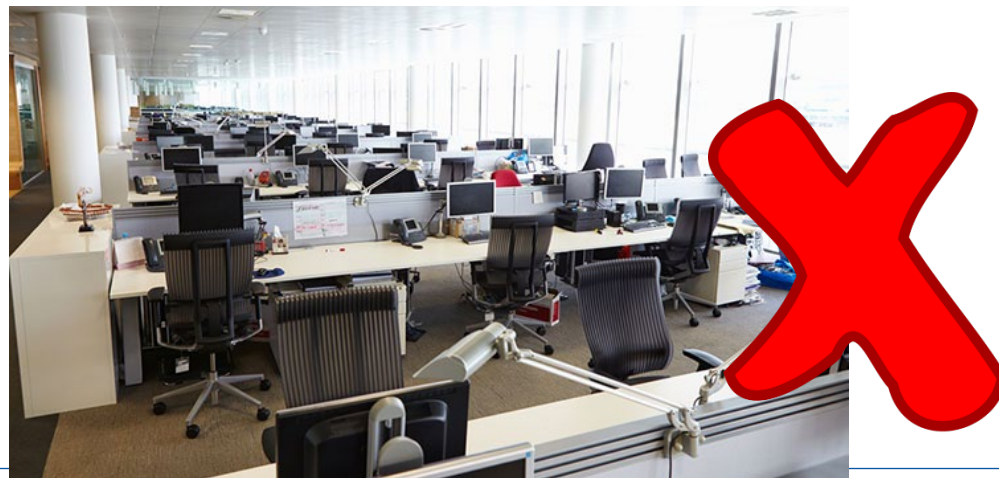
*“In the meantime, pick up the baton”*

Simon Dow  
Chair, Regulator of Social Housing



# Longer term – *operations*

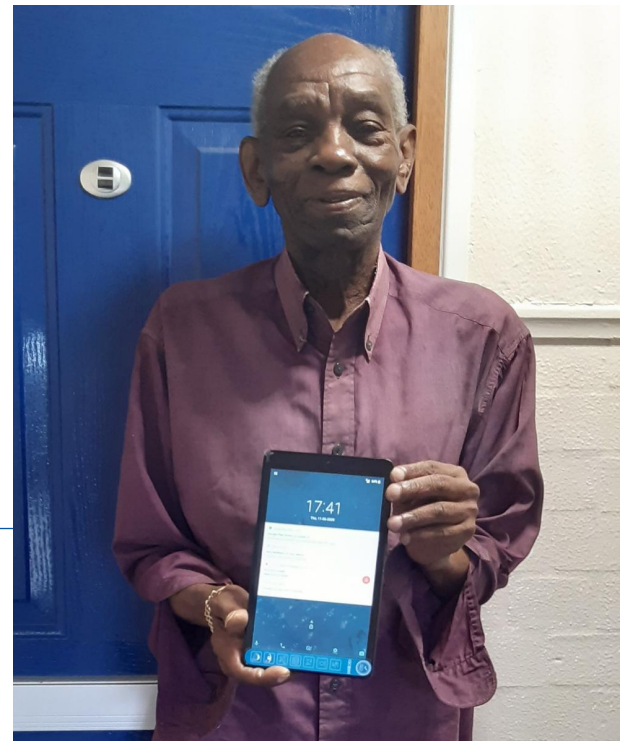
- Tenancy management, floating support, resident engagement primarily by phone/online
- Housing management - *specialist teams to generic?*
- Focus on staff and customers' mental health
- New working practices for care and support
- Housing allocations to include key workers?
- What future for the office? *Remote working the new norm*





# Longer term – *asset management*

- Remote contact centres
- New working practices, digitisation
- Augmented reality technology
- Retrofitting - *decarbonisation*
- Increased customer focus, transparency
- In-house maintenance services, SME contractor networks
- Data and compliance





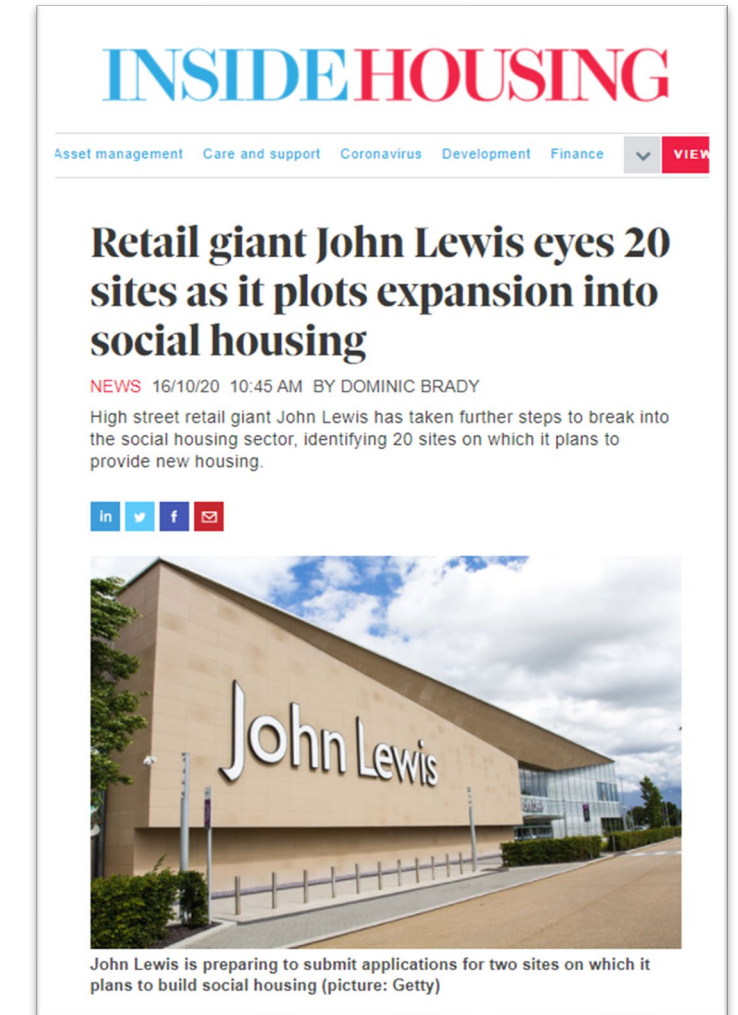
# Employment - *and work* – are changing

- The hybrid model – *2/3 days office, 2/3 days remote - more flexibility over working hours*
- Managers need to trust more – *focus on outputs not inputs*
- What about those who can't work remotely - *resentment for those who can?*
- Focus on promoting diversity and inclusivity
- More automation – *for which jobs?*
- Online meetings - *here to stay*
- Hybrid governance; less business travel



# Building the homes of the future

- New approaches to specification, construction
- Climate change proof – *e.g. zero carbon as standard, avoiding flood plains*
- Redundant office/retail – *conversion/new uses*
- Homeworking an important driver –
  - *Space standards*
  - *External amenities, access to green space*
  - *Density in relation to social infrastructure*
- Offsite manufacture –
  - *Cost-competitive above c.six stories*
  - *More suited to physical distancing*
  - *3D printed homes?*





# The 15 Minute Neighbourhood



- Will it work everywhere?
- Some places already deliver a 15 minute neighbourhood - *plenty of others don't*

LE PARIS DU 1/4 HEURE





# So where – *and how* – will people want to live?

- Moving out – *to more distant but commutable areas for larger homes, more green space*
- Moving in – *to areas previously for business or retail, where those spaces are repurposed*
- Challenges for regeneration policymakers, planners, developers, architects, local authorities and communities





# The next big challenge?

- Cyber-security failures?
- Climate change tipping point?
- Another pandemic?
- Economic recession that won't abate?
- Solar flares?
- A passing asteroid – *that doesn't pass?*

*Some of these we can't prepare for – but some we can*  
***Let's be readier next time!***



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# Thank You

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020 3434 0984 or 0793 048 0244

***Reimagining – Resilience – Recovery***



# DEATH OF THE DASHBOARD

## How to get more intelligence out of your data



**Dave Loudon**  
Founder of DTL Creative



**Arturo Dell**  
Associate Director of Data &  
Technology at Home Connections

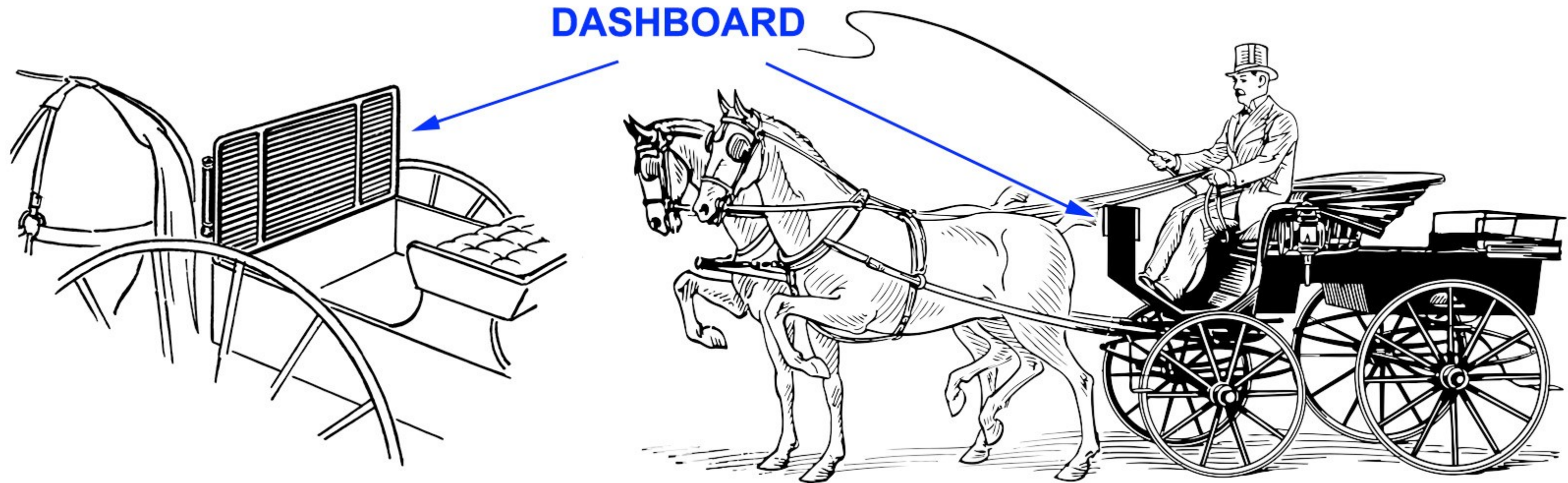
# What do you think when you hear the word 'dashboard'?





# The origin of the dashboard

A wooden or leather board to protect the driver and passengers from mud, debris, and the by-product of the horses' digestion from being 'dashed-up'.



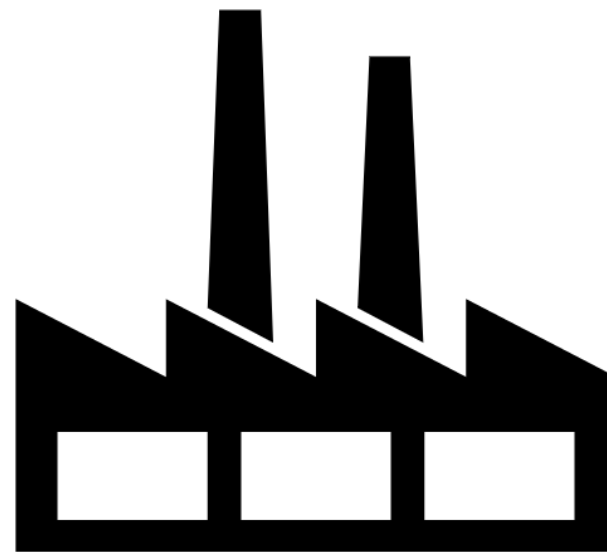


# | What else is the dashboard 'protecting' us from?

Data quality



The hidden data factory



Dark data



# Data quality is a concern for the RSH



Regulator of  
Social Housing

## Consumer Regulation Review 2019-20

September 2020

5	Effective assurance relies on good quality data and effective systems.

# Cost of poor data quality

1. The cost of poor quality customer contact data to UK organisations is now running at an average of 5.9 per cent of annual revenue.

## Financial performance

Table 2: Summary of income statement

£billion	Consolidated		Entity	
	2018	2017	2018	2017
Turnover	20.5	20.0	18.4	18.0
Total operating costs	(14.8)	(14.1)	(13.1)	(12.5)
Operating surplus (excluding fixed asset sales)	5.6	5.9	5.3	5.5
Net interest payable	(3.1)	(3.4)	(3.0)	(3.3)
Surplus on sale of fixed assets	0.9	0.8	1.0	0.8
Other	0.2	0.8	0.4	0.5
Surplus for the year	3.7	4.1	3.8	3.5

Potential impact for  
social housing\*

£1.23 Billion

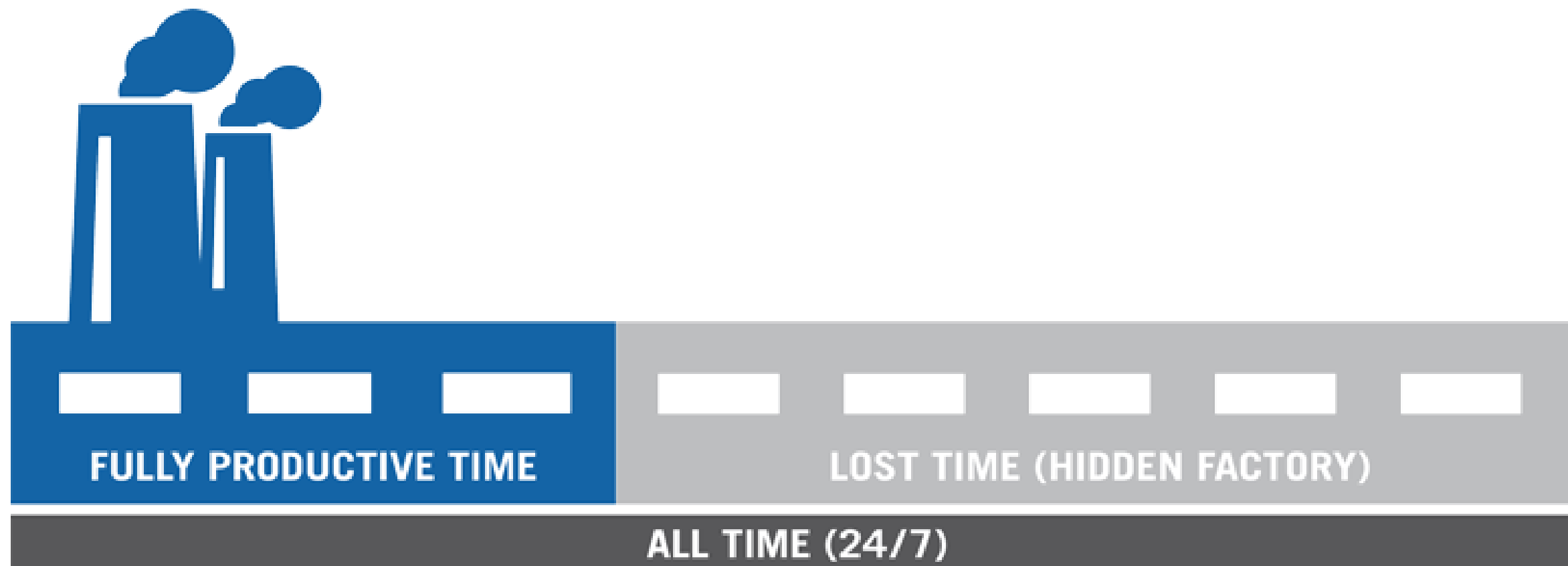
\*Applies only to English Housing Associations





# The hidden data factory

- Checking and cleaning data
- Ad-hoc processes and key spreadsheets
- Data wrangling to go from one system to another
- Duplication of effort



Thomas Redman

# Dark data – What is lurking under the surface?



Image source: <https://www.influencive.com/a-guide-to-everything-you-need-to-know-about-dark-data/>



# How are your dashboards doing?



**Seth Rosen** 🇺🇸  
@sethrosen



Arsenal  
Your existing dashboards are a lot like the ~~Jets~~. No one is watching them and they aren't going to get better any time soon.

2:28 PM · Sep 19, 2021 · Twitter for iPhone



# How to improve your dashboards

- Make data quality a priority
- Tackle the hidden data factory with automation and centralised systems
- Understand the potential of dark data to provide new insights
- Recognise that better dashboards are part of a larger programme of change



# Conference wrap-up & last considerations

# THANK YOU

We hope you enjoyed the conference!



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