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Hello and welcome to Housing 2016 in Manchester.

As always it is fantastic to see so many of you here and with nearly 1,000 delegates alone it's clear to me that Housing 2016 remains the landmark event in the housing calendar.

Our Conference is special every year - but this year is even more special.

Housing 2016 falls bang in the middle of our Centenary. The Chartered Institute of Housing is 100 years old this year, that's something wonderful and something worth celebrating.

[PAUSE]

I also want to recognise the achievement of our CIH colleagues in the Asia Pacific branch whose 50th anniversary also falls this year.

[PAUSE]

Marilyn Monroe once said a quarter of a century makes you think.

Well so does a century.

I can tell you that being part of an organisation that has been around for a 100 years is extraordinary. It makes you reflect on your organisation, its history, its purpose and, most importantly for me, its future.

CIH owes its beginnings to that formidable character Octavia Hill, in many ways the founder of housing management, and the women who worked with her. Especially Irene Barclay, who, after Octavia Hill's death collaborated with other women housing workers to form the Association of Women Housing Managers.

Its founding in 1916 marked the start of the journey which led us to today's CIH - 100 years later.

They were a group of women determined to provide high quality homes for people on low incomes, not as a simple act of charity, but as a self-sustaining business able to operate in the longer term - something that we would all recognise today.

When I think about our centenary and the centenary of the housing profession I'm struck not only by how much we have achieved and how much things have changed, but also by how much things have stayed the same.

Our profession has made huge strides that have transformed life for millions of people - we have been at

the heart of fundamental improvements in the quality of our housing stock and its management, we have taken appalling places and turned them into great places to live and we have been the springboard that has enabled people to live happy, secure and rewarding lives.

Or in other words as Geraldine Howley reminded us in her Presidential speech this February we have delivered on Octavia Hill's vision of making "lives noble, homes happy and family life good"

These are achievements of which we should be rightly proud.

[PAUSE]

But there is still much to do.

There are still too many people who are homeless, who are living in unsafe or unsuitable homes, who do not have access to a home that meets their needs at a price they can afford and who are still a long way away from Octavia Hill's vision.

And too many of the problems we face today would be only too familiar to our profession's founders.

In many parts of our country low income households increasingly struggle to find a home they can afford which meets their needs.

People find themselves cutting back on life's essentials; food, heating and clothing, simply to make sure that they have sufficient money available to meet their housing costs. Private Rented sector tenants are now spending on average 47% of their net income on rent according to the English Housing Survey.

Other households cannot understand why having worked hard and saved hard they are still nowhere near being able to afford to buy their own home.

CIH research published today, with Ipsos Mori, shows 79% of people think hard working young people with good jobs will have a hard time getting a home

There is still much that is wrong about the way in which housing works in our country and the persistence of many of these problems shows that what we do is more important than ever. There is just as much need today for a talented , committed housing profession now, at the beginning of the 21st century, as there was 100 years ago at the beginning of the last century.

Your professionalism, knowledge, skills, values, drive, determination, enthusiasm and resourcefulness still have as much of a role to play today and tomorrow as they did in the past.

The work of our profession and its values go to the heart

of what it means to be a civilised, caring society. One that is as focussed on the disadvantaged as the advantaged.

As Franklin Roosevelt said “the test of our progress is not whether we add more to the abundance of those who have much it’s whether we provide enough for those who have too little.”

Like Roosevelt I believe that if we fail to ensure that everyone in this country has access to a decent, affordable home we will also fail to succeed as a nation.

So when I think about our centenary I think about our future.

And when I think about our future I think about how important it is that we dedicate ourselves to working as hard in the next hundred years to address the failings of our housing system as we did in the last hundred.

The future will not be easy, far from it.

[PAUSE]

There will be significant challenges to overcome, but we do not choose our work because it is easy we choose it because it is necessary and because of the difference that we can make.

Housing matters.

Everything about our shared history and our shared values gives me confidence that we are equal to these challenges.

[PAUSE]

My role, our role, in CIH is to support you in that work.

One of the ways in which we do that is to influence policy makers, politicians and opinion formers.

I want housing policies that are informed by the evidence, including the evidence from you about what works on the ground.

We need a housing system that works for everyone - a system where everyone has access to a home that meets their needs at a price they can afford.

When CIH has said this in the past, our criticism of the government of the day has been that - while it might sign up to this goal - it fails to find the resources needed to meet it.

But our current policy framework presents a more complex picture.

Last summer's Budget and the Autumn Statement

actually increased the resources allocated to housing investment.

So a lack of money is no longer necessarily the prime issue.

In fact, for the UK Housing Review update, which we are launching at this conference, we have assessed the amount the government plans to invest in housing over the next five years.

This is nearly £45 billion.

And we know that government has an ambition to build one million new homes by 2020.

A scale of ambition which we support.

Failure to build sufficient numbers of new homes is at the heart of our housing crisis.

Yet despite this some important questions remain.

The most important of which is the possible impact of the referendum vote on our capacity to build at this scale.

At this stage the full implications for the UK and for housing are unclear.

We must recognise the risk of possible future policy

change.

Even though we know that as a devolved policy area housing is not directly an EU matter.

We also face a period of immediate financial uncertainty which could have an effect on housing markets and house building.

Beyond the impact of the referendum vote we must also ask whether current investment plans will create a housing system that works for everyone.

And our conclusion is that it may not.

The new investment plans will help hundreds of thousands of people.

But many of those will be people who are already in a better position in the housing market.

Government's ambition is for a major expansion in home ownership.

Aiming to increase First Time Buyer numbers by a million over the life of this parliament.

This presumes that the range of policies being deployed can actually bring ownership within range of a million households.

There are two sets of unknowns here.

The first, what will be the actual take up of Starter Homes, shared-owner homes, the ISA products, equity loans and guarantees.

On some of these - like equity loans -take-up has been healthy. But on others - like Starter Homes - we are in largely unknown territory.

The second is whether these products even prove affordable and whether sufficient mortgage finance will be available.

At this point there is still a long way to go before we can be sure of the impact of these policies.

[PAUSE]

Government appears to have set its goal of promoting homeownership above all else, and that is a cause of concern for me.

While surveys indicate people's aspirations for home ownership, a growing number of people, especially young people, may not become homeowners at all.

The rented sector is a vital part of our housing system.

Our research with Ipsos MORI shows overwhelming support for renting with 80% of people agreeing it is an important part of the mix.

There are eight million households who aren't homeowners who still won't be able to afford to buy, even if they want to.

Many of these people will live in good quality rented homes.

But the eight million also includes people whose homes are unsatisfactory, unaffordable or insecure.

We have consistently expressed our concern that current policies offer insufficient support to people who can't afford to buy.

Supporting households to achieve home ownership is a legitimate ambition for government policy.

But we do need a better answer for the third of households who are not homeowners and for lower income households more generally.

We think this means paying more attention to policy for, and investment in, rented housing, including providing new homes at sub market rents.

Including new homes for social rent.

New homes for rent, of all types, should form a larger part of government's supply strategy and, in particular, local authorities could and should play a much larger role.

In the last 70 years or more, we have only ever built large numbers of new homes when local authorities have been involved.

We need to ensure that in each of our different local housing markets we have the right mix of products at the right prices to meet the needs of the people living there.

This includes ensuring that we are properly addressing the housing needs of the most vulnerable members of our society from the oldest to the youngest, from those living at home with support to those living on the street.

This means finding a different, better, settlement for supported and specialist housing and housing for older people.

The proposed introduction of the Local Housing Allowance to the supported and specialist sector must not undermine its long term purpose and viability.

I am adamant that whatever the new funding arrangements are for specialist and supported housing they must be sensitive to the very diverse needs of the

people who depend on these crucial services.

And it also means introducing a new framework to deal with the rising challenge of homelessness.

We were delighted to play a part in the work led by Crisis to explore the introduction of a new homelessness prevention duty in England.

The evidence from Wales, where such a duty has recently been introduced, is incredibly encouraging with a 70% reduction in homelessness acceptances in the first year of its operation.

Introducing such a duty would constitute a commitment to find a new, better approach to dealing with the problem of homelessness and would be fitting recognition of Shelter's 50th anniversary - we aren't the only people with a birthday this year!

[PAUSE]

In thinking about how peoples' housing needs should be met it is also important to pay attention to the way in which our welfare system operates.

While Universal Credit overall contains some welcome changes for creating a simple single new benefit rather than the current complex system we have also expressed our significant concerns.

We continue to believe that the Bedroom Tax is not fit for purpose and that it should be repealed.

At the last count over 440,000 households have been affected by the Bedroom Tax losing on average over £15 per week each.

Yet we also know that only 3% of affected households caught by either the Bedroom Tax or the benefit cap have been able to move to somewhere smaller.

This is simply not fair and results in already poor households having to cut back on household essentials.

Indeed DWP's own research shows that this has happened to three out of five affected households.

Our work has shown that the Local Housing Allowance has been failing to keep pace with rising private rents even before the freeze on its uprating is introduced.

Surely when the evidence shows that in practice tenants who rely on housing benefit can only access the bottom 5% of the market in some areas, not the bottom 30% as the policy intended, we should look again at freezing the allowance at such inadequate rates.

And of course it's not just individuals and households that need support. Communities and neighbourhoods do too.

Many places up and down the country are still feeling the after effects of the deep recession and slow recovery that has followed the financial crisis. We cannot assume that the market alone will be enough to help communities to recover.

Our work with Poplar HARCA makes a compelling case for government to refocus on regeneration. And the continued need for government to provide financial support to regeneration schemes.

That is why we were pleased to welcome the government setting up the new estates regeneration advisory panel under the expert leadership of Lord Heseltine which will examine ways in which we can help some of our most deprived communities.

We will make sure that the voice and experience of housing professionals is heard as the panel take forward their work.

So while we recognise the ambition that government has shown we remain concerned that the current policy approach is too narrowly defined and risks failing to enable proper housing solutions for too many people.

The consequences of not getting housing right - rising inequality and falling social mobility, a reduced contribution to local and national economic growth and

negative impacts on social cohesion are too important to ignore.

And so we raise these concerns not as a stick to beat government with, but to show we can bring the expertise of housing professionals to the table to help improve policy and produce better outcomes.

[PAUSE]

But this is not all about government, especially now.

Leadership needs to come from us.

If we look to others to solve our housing problems we are both dodging our responsibility as a profession and downgrading the role that we can and must play.

I want to challenge us to recognise that while we should press for improvements in policy we must ensure that we are doing our best to maximise the contribution we make and to find new solutions for the future.

This should include ensuring we have our own house in order.

This month the regulator has challenged housing associations with its latest analysis of the cost base of the sector.

How we respond to this analysis is an important demonstration of where we are as a profession.

It is all too easy for us to point out the difficulties in conducting this kind of analysis.

Of course it is important for housing organisations to define what cost efficiency means for themselves rather than adopting whatever definition the government of the day chooses.

Running an efficient organisation means making the maximum resource available for achieving our objectives, which means the maximum impact for households and communities up and down the country.

Would we seriously choose any other option?

So as your professional body we are here to encourage and to challenge you, but we are also here to support.

In the last year we have continued to review our membership and education offer to ensure that we are giving you access to the skills and support you need to thrive in today's environment.

We are committed to ensuring you have the knowledge and good practice advice you need to be the best you can be.

We are working hard to strengthen our education and training offer to make sure it is relevant to the needs of the modern housing professional.

We are also conscious that the world of work and the world of learning do not stand still and we have introduced new routes to chartered membership so that there is an option for everyone, at every stage in their career.

We remain committed to playing our part in attracting the next generation of housing professionals and we have been actively involved in the development of the new trailblazer apprenticeships.

In supporting you we are determined not to shy away from difficult conversations where they need to be had.

Recent changes in our environment and the Housing and Planning Act have been the cause of some tension between the Local Authority and Housing Associations sectors.

More than ever we must focus on what we can do together to address our national housing crisis.

As an organisation with a membership drawn from across the housing industry CIH is uniquely placed to help to facilitate these conversations.

We will host a series of regional round table discussions bringing together local authorities, housing associations and other important local stakeholders to develop new ways to work together to deal with the problems in our housing market.

We will be announcing more details shortly.

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So I think to say that this year's conference takes place at an exciting time is an understatement!

Our country, and housing, is in uncharted territory.

Please do take advantage of this uniquely timed opportunity to be informed by expert commentators and speakers, to network with and learn from your colleagues and to engage, discuss and debate.

Our conference will be all the better for it and you will get more out of it too.

I very much hope you enjoy Housing 2016 and are challenged and stimulated as much as you are entertained.

I know how much I am looking forward to it and I hope you are too.

Enjoy the conference.

Thank you.