



HOUSING BRIGHTON

8 - 9 MAY 2024



Welcome to Housing Brighton

**Annalisa Howson, Chair of South East Board,
Chartered Institute of Housing**

Oliver Barlow, National Account Manager, AICO



Keynote: State of The Nation

Gavin Smart, CEO, Chartered Institute of Housing

Francesca Albanese, Executive Director of Policy and Social
Change, Crisis

Richard Donnell, Executive Director, Houseful

Chair: Matt Baird, Founder, The Social Housing Roundtable &
Director of Baird & Co Social Housing Recruitment



Housing & homeownership 2024

Richard Donnell – Executive Director

Houseful

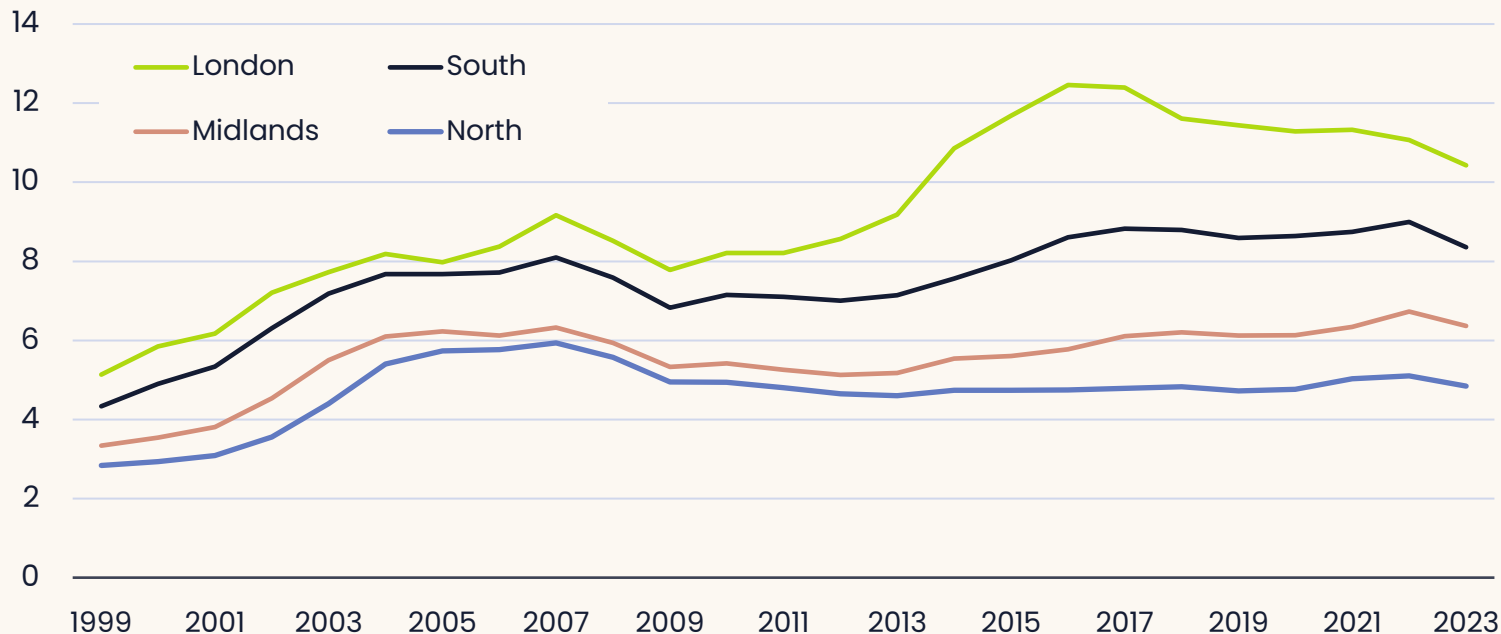
The UK's leading residential software, data and insight business

www.houseful.co.uk

Affordability drives accessibility and outlook for price inflation

Incomes growth need to do the hard work 'resetting affordability' in south

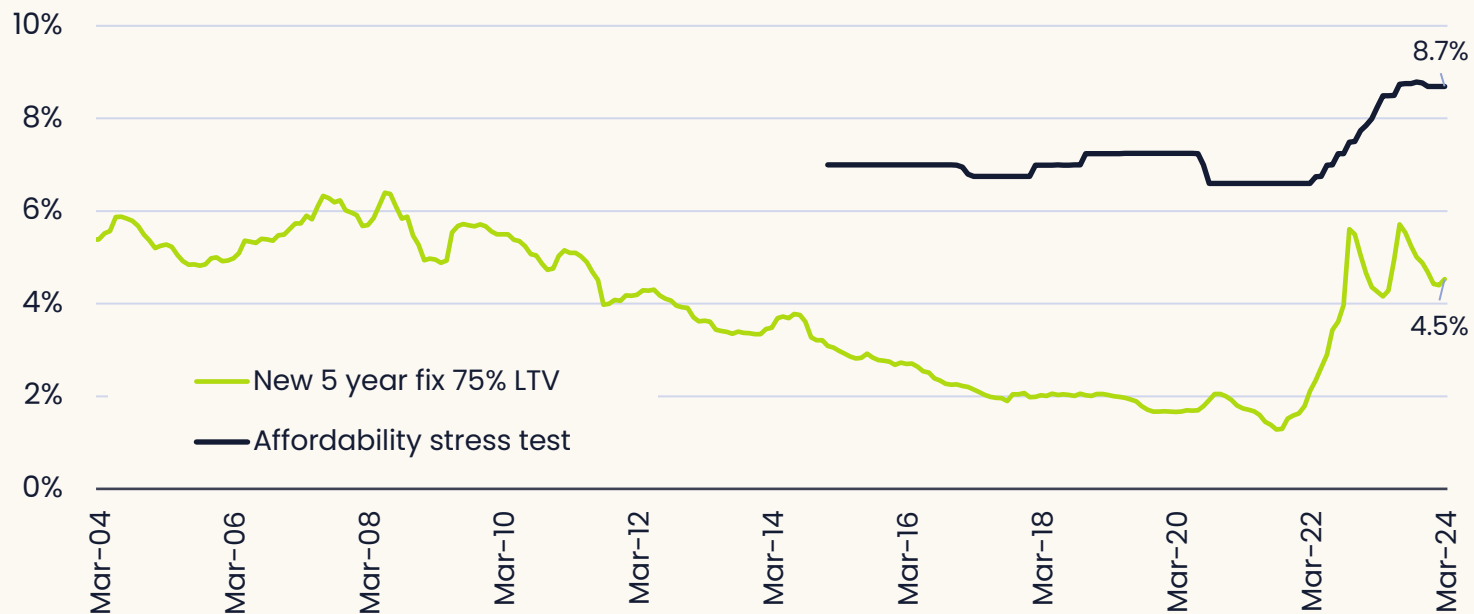
House price to earnings ratio – aggregated English regions



Source: Zoopla House Price Index / ONS

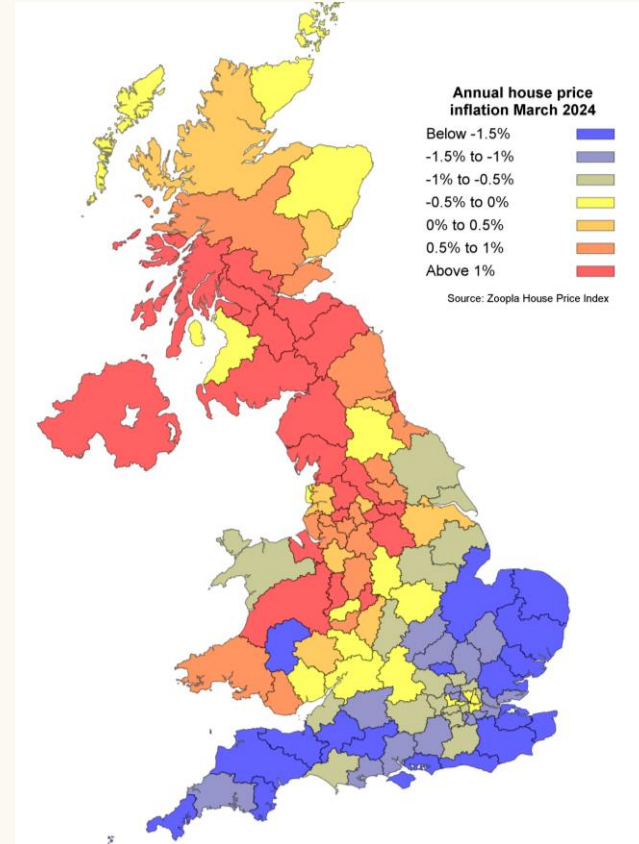
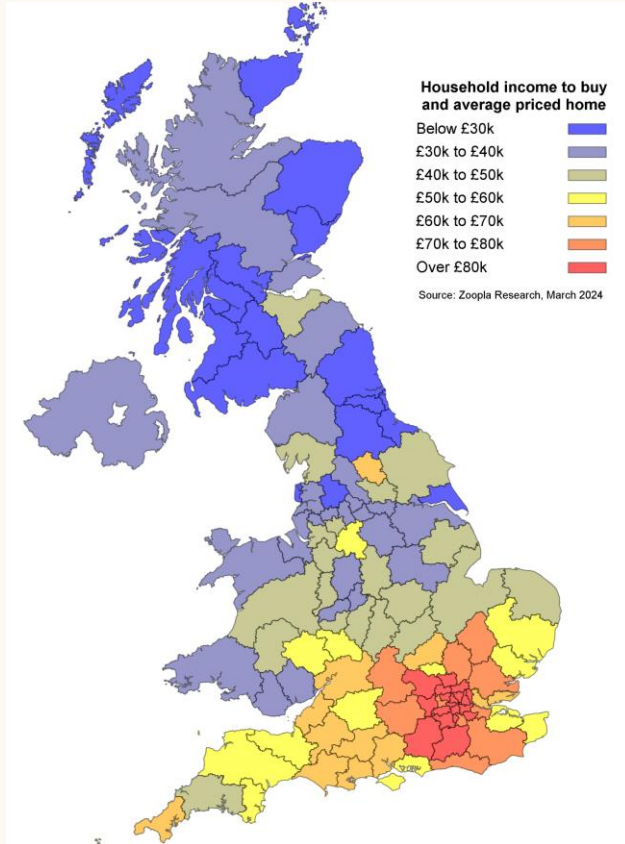
2015 mortgage market regulations stop 'boom & bust' ... but at a high cost to households seeking homeownership

Mortgage rates – actual and affordability 'stress rate'



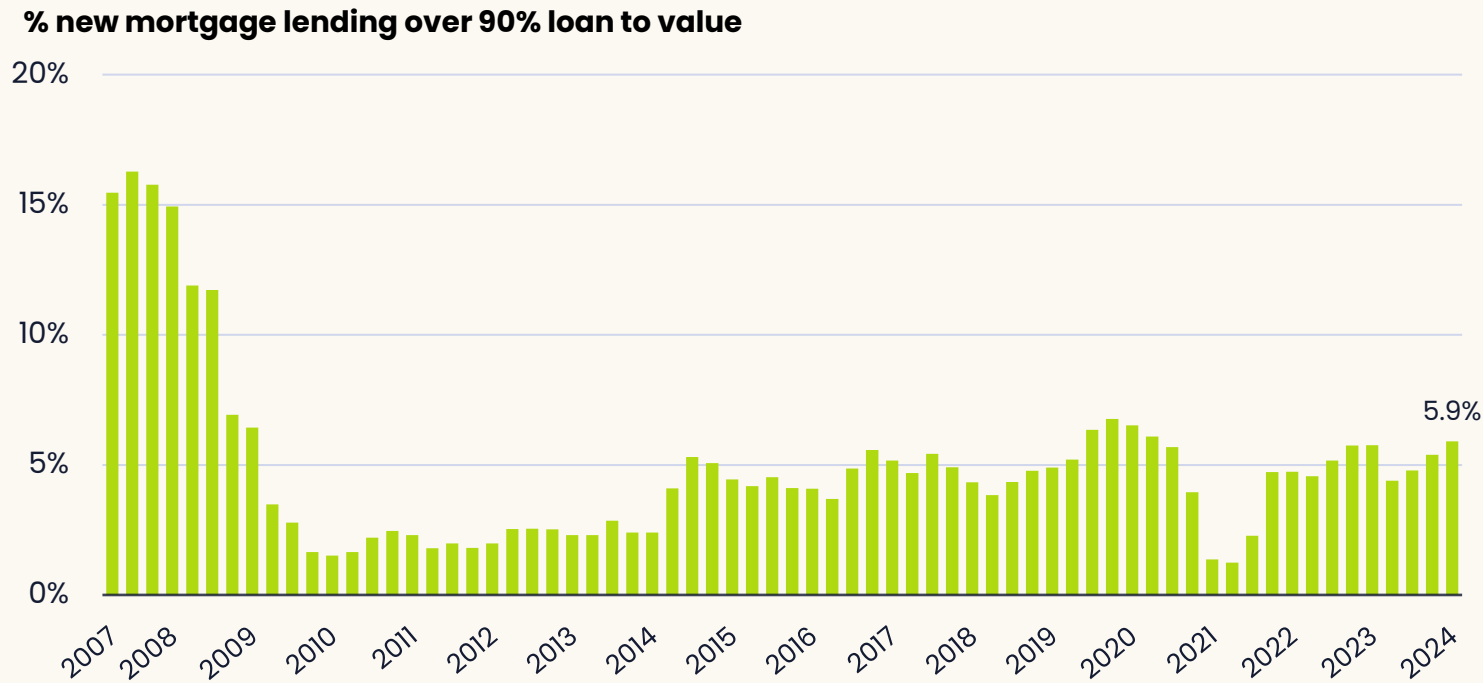
Source: Zoopla research analysis of Bank of England data and Financial Stability Review

Clear link between affordability and house price inflation



High loan to value lending never recovered post GFC

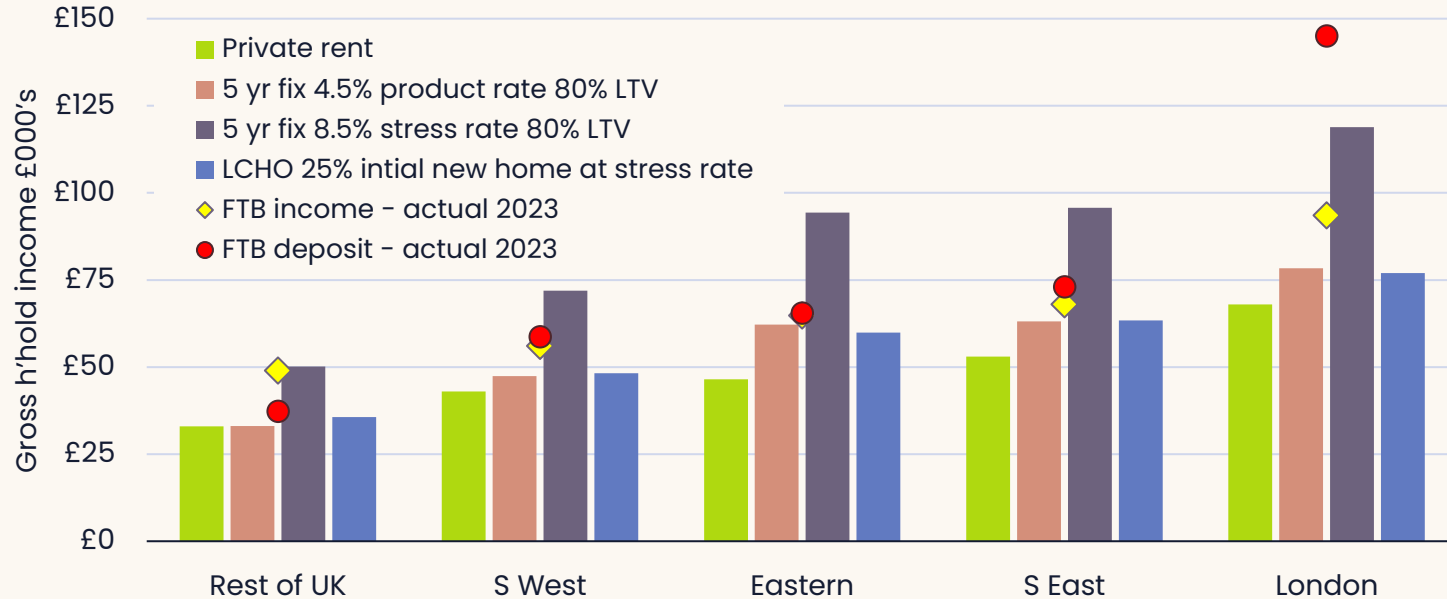
... mortgage regulations and risk appetite of banks



Mortgage rates and regulation hit first time buyer affordability

Low cost home ownership can 'price in' renters

Gross income to rent and buy a typical FTB priced home

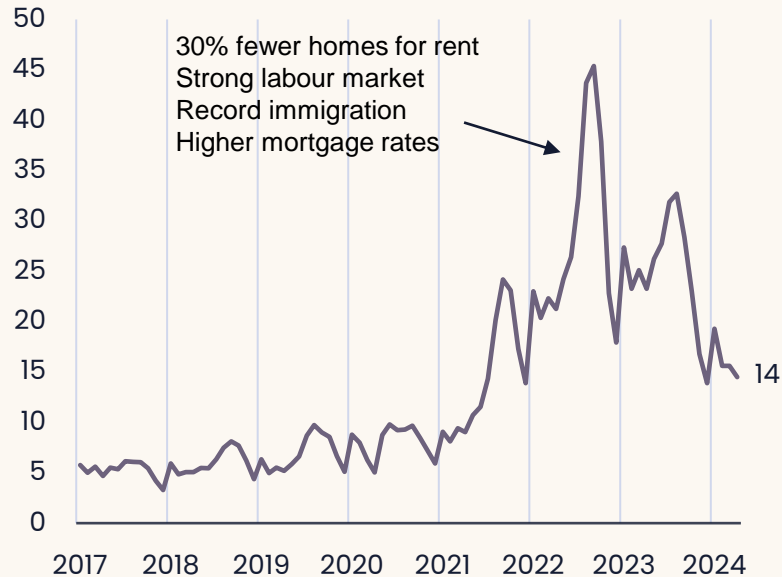


Source: Zoopla Research calculations using actual rents and FTB home prices and average new home values; FTB deposit/income data from ONS

Rental demand jumps through the roof but supply static

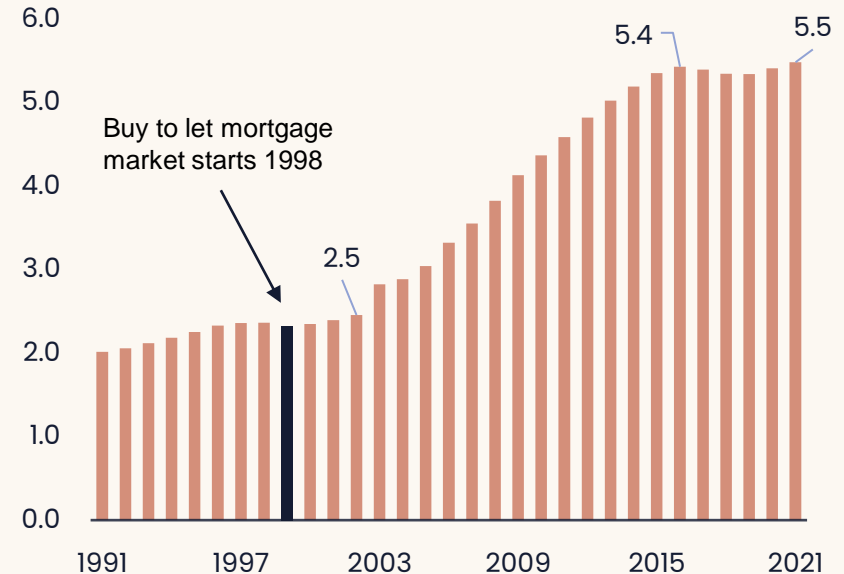
Consolidation and rationalisation underway with growth in corporate capital

Enquiries per available property



Source: Zoopla Research

Number of private rented homes (millions)

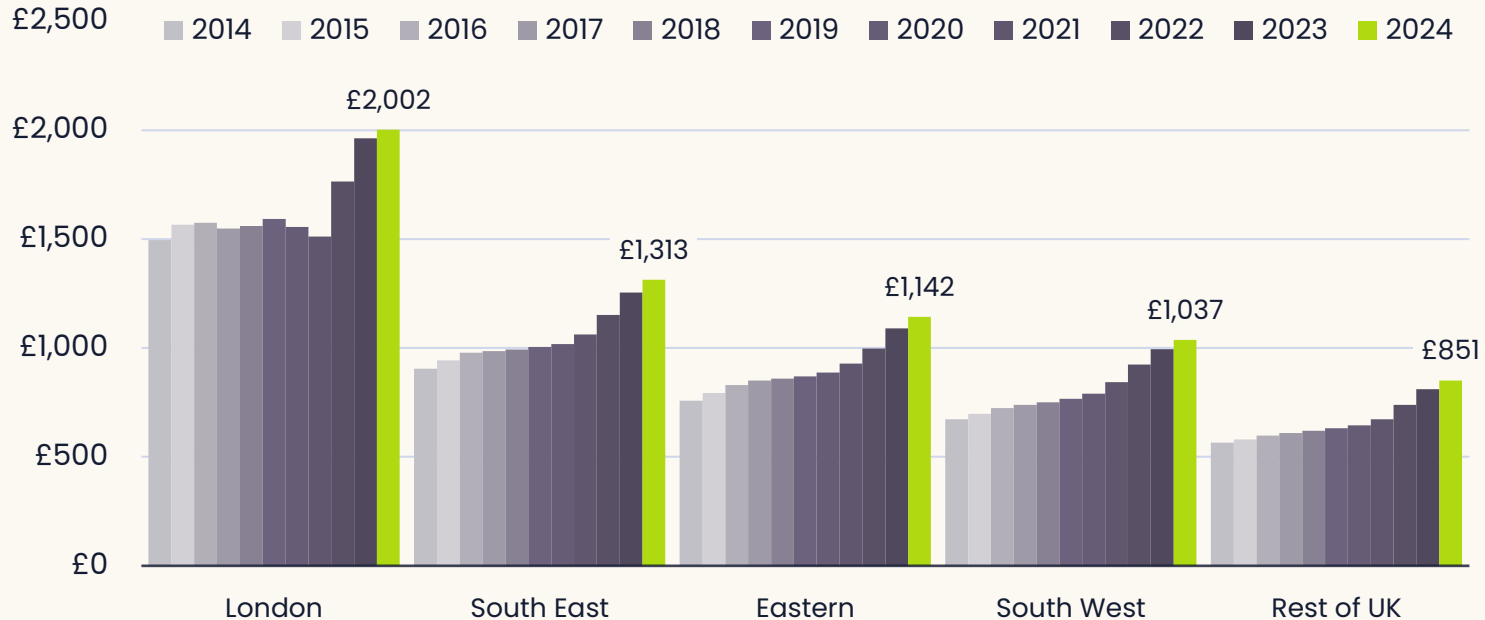


Source: Zoopla analysis of DLUHC, Welsh Govt, Scottish Govt data

Private rents have jumped by 30% in 3 years

Rental growth to slow but biggest squeeze on low-mid income households

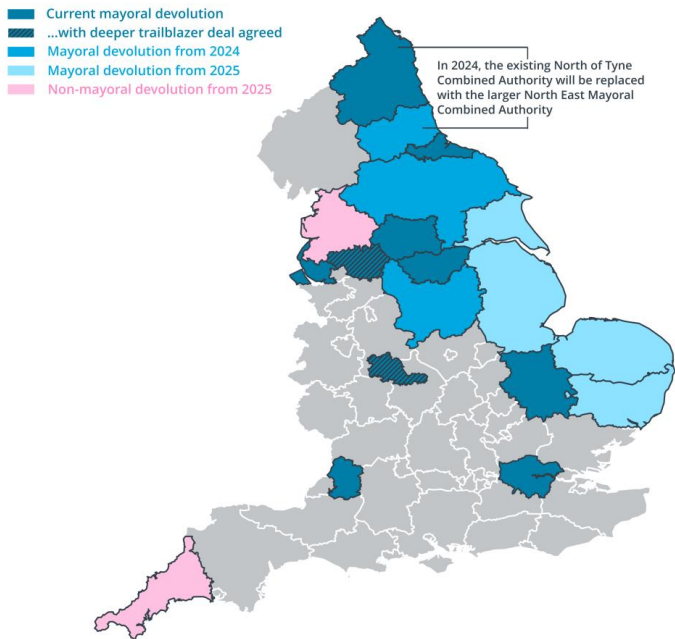
Average private rents for new lets by region £pcm



What to do?

- Build more homes
 - Density
 - Demographics
 - Viability
- Make sure affordable is affordable
- Devolution – is the south going fast enough?

Existing and proposed devolution in England, as of December 2023 IfG



Source: Institute for Government analysis of UK government announcements, including the 2023 autumn statement.



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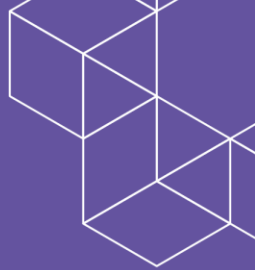




Time to network and meet our exhibitors!

Complimentary refreshments are available in the exhibition hall. The next sessions begin at 11:45.





What got you here, won't get you there

Ian Wright, CEO, Disruptive Innovators Network





Time to network and meet our exhibitors!

Complimentary lunch and refreshments are available in the exhibition hall. The next sessions begin at 13:30.



Talking about Housing

Natalie Tate, Strategic Communications Manager, Joseph Rowntree Foundation

Chair: Rachael Williamson, Head of Policy and External Affairs, Chartered Institute of Housing



Talking about Housing

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Natalie Tate

Strategic Communications Manager
Joseph Rowntree Foundation &
The Nationwide Foundation



Talking about Housing

What is framing?

The choices we make about what ideas we share and how we share them.

These choices change how people think, feel and act.



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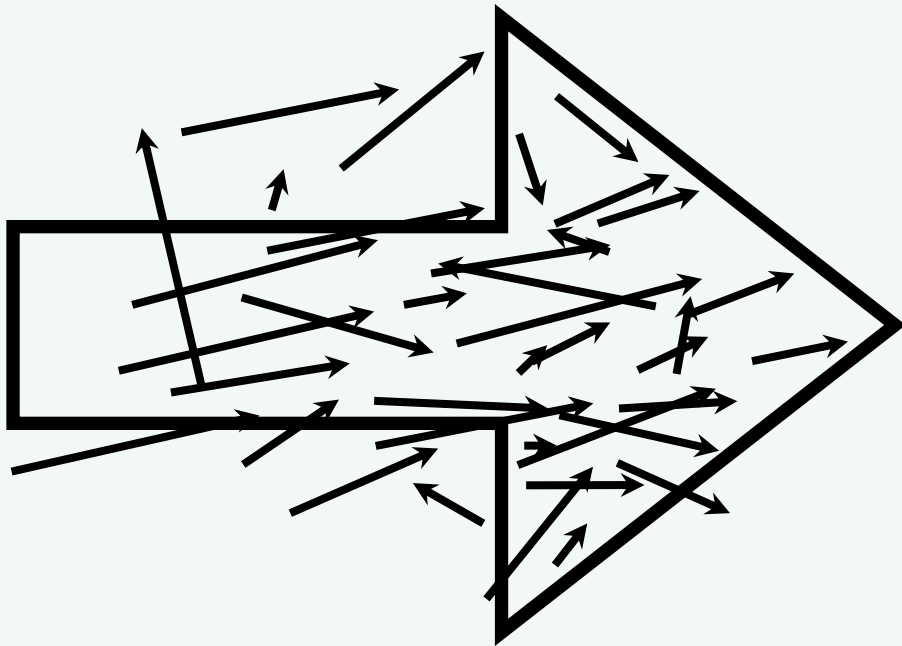


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Talking about Housing

Framing is about helping to shift not what people think, but how they think.



Talking about Housing

Obstacle 1: People mainly think of housing through a consumerist lens

The public thinks:

- home-ownership is part of our culture
- everyone aspires to home-ownership, despite recognising that it's out of reach for some people
- housing is a commodity and an investment
- climbing the property ladder is important
- renting is temporary



Talking about Housing

Obstacle 2: People think housing inequality is the natural way of things.

The public thinks:

- Housing inequality is unavoidable and inevitable - fatalism
- People 'could just work harder' - individualism



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Talking about Housing

Obstacle 3: While people recognise that poor quality housing is harmful for health, they don't see how quality, affordable homes can be accessible for all.

The public thinks:

- Poor quality housing has a negative effect on health, but they don't think better quality homes *positively* affects health
- Housing that is both affordable and decent quality simply doesn't exist
- Only about very basic safety standards



Talking about Housing

How to grow support for building social homes

Increasing the number of social homes in the UK is vital for making sure everyone has a decent, affordable place to live. To build support for this, we need to demonstrate why building more social homes is both essential and possible.

We can do this by drawing on insights from research into framing homes, homelessness and poverty to answer three key questions:

- ▶ What's this about and why does it matter?
- ▶ How does this work? And if it's not working, why not?
- ▶ What can we do about it?



FRAME
WORKS UK

In partnership with
 + 



How to talk about homes

A framing toolkit



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Health, not wealth. Talk about homes as a source of health and wellbeing to build understanding of why access to decent and affordable homes matters

Our homes are fundamental to our health and wellbeing. If our homes are poorly maintained, with problems like damp and mould, it's putting our physical health at risk.



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Talking about Housing

 **People's Health Trust**
@Peoples_health Follow ...

Join our [#HomesforHealth](#) campaign for a clear and properly resourced strategy for housing enforcement.

A functioning private rented sector would help provide people with the decent homes they need to improve their health and wellbeing.
peopleshealthtrust.org.uk/health-inequal...

#HomesforHealth

The government needs to properly resource the enforcement of housing standards in the private rented sector to provide people with the decent homes they need for good health.


ALT

5:45 PM · Mar 14, 2024 · 86 Views

Talking about Housing

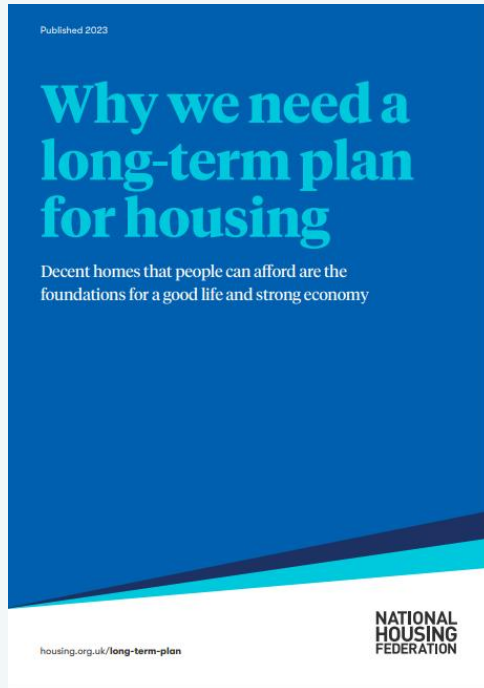
Use an explanatory metaphor to show how decent, affordable homes should be an essential priority

Talk about ‘foundations’

Original: New housing development will provide much needed housing for families living in Brighton.

Foundation metaphor: New homes will provide a firm foundation for families living in Brighton.

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Institute of
Housing

HOMES AT THE HEART

A STRATEGY FOR HOUSING

Introduction

Housing should provide a foundation for life, but many people face huge challenges accessing and maintaining an affordable, decent home that meets their needs.

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Invoke people's sense of moral responsibility to build the case for making decent and affordable housing available to everyone

"As a caring and responsible society, we need to do the right thing and make sure that everyone has a decent home at a reasonable cost. To live up to this responsibility, we make sure that our social homes always..."



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Talking about Housing

sky Sky News 
@SkyNews

The Archbishop of Canterbury has said the range of housing problems in England are "blighting the lives and futures of millions of people" and insisted there is a "moral responsibility" to change this.

 Read more



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Explain how we got here

Focus on specific parts of an issue and say how it has come about

Say who is responsible

"Many people are being forced to pay a massive portion of their income on rent, because the government has failed to protect them from runaway housing costs."



Talking about Housing

Solutions, solutions, solutions

Talk explicitly about the fact we can change this

Give people concrete solutions – mention them often and early

Talk about what can be done right now, and what needs putting in place for the long term



Talking about Housing

Do talk about

Homes

Health

Us and we – collectivising language

Solutions – clearly, often

Explain, don't assert

Don't

Catastrophise

Lead with economic arguments



Talking about Housing



[Jrf.org.uk/housing](https://jrf.org.uk/housing)
[@natalietate77](https://twitter.com/natalietate77)
Or on LinkedIn

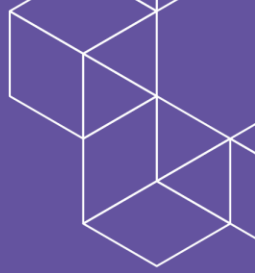


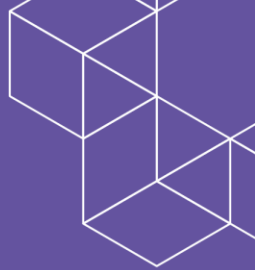


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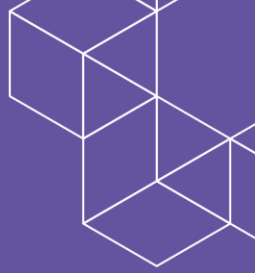


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The Importance of Home



Jill Murray, President, Chartered Institute of Housing

Chair: James Prestwich, Director of Policy and External Affairs, Chartered Institute of Housing





Chartered
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Housing

Jill Murray BA FCIH

CIH president





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Housing

BEPIC

**Be Educated - Be Professional - Be In control -
Be Chartered Institute of Housing**

Be Educated

Life is an open-ended learning opportunity, the more you learn, the more transferable skills you develop.

We should never stop learning or developing.

BEPIC

Be Professional

Every piece of development work you do is an investment not just in your role, but in yourself.

Living and being professional is a 'passport' to growth.

BEPIC

Be In Control

Take personal responsibility for your own development.

You work in a sector full of opportunities - seek them out!

Strive for achievement and learn from those around you.

BEPIC

Be Chartered Institute of Housing

CIH can support you, whatever the stage of your career.

Membership has a wealth of benefits to help you on your professionalism journey – from events, briefings, news and learning.

BEPIC



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To donate, visit

www.justgiving.com/page/jill-murray-cih-action-for-children



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hadaway

The Importance of Home



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