

Somewhere to Call Home:

Improving young people's access to affordable, safe and secure housing





Introduction

Centrepoint Databank statistics show that in 2022, more than 112,000 young people in England presented to their Local Authority requiring homelessness prevention and/or relief, an 8% rise on 2021.¹ In London, the rate of youth homelessness has also risen: going from just over 15,000 to 18,000 – a 20% increase. These rate increases, however, are not reflected in the level of housing support allocated to members of this cohort. Assuming that the majority of young people experiencing/at risk of homelessness require temporary and/or permanent housing support, allocation rates for 16-25s have failed to meet demand. As of 2020-2021, for example, just 2% of total Local Authority and 3.1% of Housing Association social homes were let by young people, while only 17.3% and 18.7% of new general needs social housing was provided to members of this cohort.²

These data sets indicate that young people regularly experience the worst of the country's housing crisis. Unless afforded priority status by Local Authorities, young people are frequently locked out of England's already limited social housing sector. Issues such as England's limited social housing stock and constrained housing affordability, amongst others, impact on opportunities for young people to access genuinely affordable accommodation. This can mean that they have to turn to the often unaffordable private rented sector, remain in supported accommodation, live in temporary housing and/or risk homelessness.

Notwithstanding the multitude of issues that can reduce access to social housing, many 16-25 year olds with experiences of homelessness remain eager to access this tenure type. To these young people, the idea of social housing is not yet clouded by media images of damp and mould. Rather, they view it as an accommodation type defined by enduring notions of affordability, stability and security. Furthermore, young people view social housing as a catalyst. It is considered that the stability offered by this

tenure provides them with the means to transcend formative experiences of disruption and, in turn, pursue goals such as employment. In this way, social housing is understood as a route to a better future: enabling young people to begin thinking about and pursuing their aspirations.

In this research project, we examine the housing aspirations of young people with experiences of homelessness and think about the ideas that ground them. Through this, we suggest that young people's housing goals are situated against notions of affordability, safety and security: enabling them to gain agency over their lives and, perhaps for the first time, consider their futures. Moreover, we explore the value that affordable, safe and secure housing can add to the lives of young people, investigating how this emerging stability can act as a basis for employment, community engagement and relationship building.

After this, we examine the role of contemporary housing providers in enabling young people with experiences of homelessness to pursue their housing aspirations. In doing this, we explore how Local Authorities and Housing Associations work to develop social housing and allocate tenancies, while also thinking about the wider role of these organisations in supporting communities and promoting social value. Furthermore, we consider types of support that prepare young people to live independently, and discuss how organisations should support members of this cohort once they are allocated to social housing.

Lastly, we investigate opportunities to address blockages in young people's housing pathways. As such, we explore social housing building and allocations, and consider the value of young person specific social housing targets. Finally, we touch on innovations in social housing, thinking specifically about how organisations in England are introducing new thinking to enable young people to access housing that adds value to their lives.

Methodology

The research explores young people's housing experiences and aspirations, positioning them against social housing governance and provision in England. To achieve this, the lived experiences and future goals of young people needed to be captured and explored, as well as the perspectives, strategies and governance procedures of regulators, Local Authorities and Housing Associations. This research was carried out between August 2022 and March 2023 and used the following methods:

A policy and literature review to develop wider understanding of the existing literature and evidence around social housing provision in England.

In-depth semi structured interviews and focus groups with 18 young people living in areas such as London, the East and West Midlands and Greater Manchester and 39 stakeholders from 1 Regional Government, 6 Local Authorities, 7 Housing Associations and 8 charities.



A national survey of 213 young people exploring their housing experiences and aspirations.

A young person's steering group consisting of three young people with experiences of homelessness and who had used Centrepoint services in the past. These young people helped to shape the research methodology and assisted with both the analysis of testimony and the development of recommendations.

Findings

Young people's housing aspirations

- The young people participating in the research understood that social housing is the most affordable option on the market. This is despite the fact that, as a proportion of household income, rates of rent for this type of tenure have increased significantly in the preceding decades.³
- The young people understood that a stable home could provide them with opportunities to develop. This proposition was often most evident in their career aspirations, wherein they viewed access to social housing as a means to think in the long term and begin considering what they wanted to do with their lives.

- The young people valued the security and safety that social housing can provide. The previous or current complexity of their lives meant that they often hoped to access housing that was their own and wherein they would not have to engage in unwanted interactions with others or regularly move home.

“Of course sometimes we do get anxiety and depressed (when living in supported housing) because basically every 4, 5, 6 months I'm seeing new people, new roommates and stuff. It's just like, you don't feel like safe.”

(Young Person, North East London)

- When no other options existed, many young people participating in the research sought to access the private rented sector. However, they were anxious about this tenure type as they often viewed it as unaffordable and insecure.

“I think it's just, I'm on my own, and it's quiet. It's just like I can work. Because part of my job is working at home, just editing stuff. So it's quite important to have that workspace. I don't have a desk in my bedroom, I have it in my living room. Just like so I can just proper concentrate. It just lets me focus quite a bit. I mean, quite a lot.”

(Young Person, North East London)

- Young people also viewed a stable home as an opportunity to begin building networks. They saw having a place of their own where they felt safe and secure as key in enabling them to build and/or maintain friendships, develop community relations and, in some circumstances, begin romantic and familial relationships.

“I think it's about community. Really, I think a lot of the people that I know in my area are really friendly. And, yeah, everyone's willing to help if you need help.”

(Young Person, North London)

1 Nicolleti, A., 2023. *Unaccounted: The scale of youth homelessness in the UK*. Centrepoint.
2 DLUHC, 2022. *Social Housing Lettings in England 2020/2021*.

3 Mulheirn, I., Browne, J., and C. Tsoukalis. 2023. *Housing affordability since 1979: Determinants and solutions*. Joseph Rowntree Foundation.

The role of Housing Providers

- Local Authority participants highlighted that a combination of issues, including high demand for services, economic crisis, aging housing stock, the importance of alternative priorities such as post-Grenfell safety requirements and diminished funding, had limited resources previously used to support young people to access adequate housing.
- Like Local Authorities, Housing Associations were identified as struggling to cope with high demand for their services and economic crises such as rising inflation rates. This meant that some Housing Associations had become more risk averse, implementing stricter affordability assessments as a means of ensuring that tenants would not fall into arrears.

“So our stock is quite old. So there's also the issue that there will be some stock where unfortunately what would be needed is for buildings to be completely rebuilt, in order for them to be in like, you know, that there's some buildings where doesn't matter how much you kind of scrub and keep going back and do more washes, then the condition of the building just means that, you know, there's always going to be a problem.”

(Local Authority, South London)

- Participants highlighted that some Local Authorities were increasingly rationing access to services. This was exemplified in cases of gatekeeping wherein guidance on intentionality and local connection acted as barriers to service provision.
- Housing Association participants frequently likened themselves to anchor organisations that play roles in the social development of localities. This was often most evident in how Housing Associations saw the promotion of employment as a major facet of their role.

“Some housing providers are starting to essentially be more strict in their assessment of risk around affordability, and these are for social housing property service like this the cheapest renting rental property you're gonna get in London, and they're saying that some people who are on full benefits essentially can't afford this.”

(Greater London Authority, London)

Enabling young people to pursue their housing aspirations

- Young people with experiences of homelessness often need support to prepare them to move into independent accommodation. Participants highlighted that this support should be empowering: aimed at building confidence and the capacity to engage in and complete tasks, such as budgeting and accessing services, when living independently.
- Participants discussed the value of hardship payments to address the unaffordability of living independently, and highlighted that the inadequacy of existing social security support for under 25s meant that such payments would have to continue.
- Stakeholders and young people highlighted that semi-regular floating support enabled young people to sustain tenancies and maintain an understanding of their entitlements while living independently. However, they argued that ideas of support should also constitute the promotion of employment and effective signposting to local health care provision.

“I left home when I was around 16/17 years of age, not knowing anything of the world, you know, about budgeting or anything. I was really put in a place where I didn't... It was, it was a weird situation I was put in.”

(Young Person, Greater Manchester)

- Participants spoke about the increasing commonality of pre-tenancy qualifications, highlighting that they were useful in enabling young people to demonstrate that they were good prospective tenants and that they could, in turn, improve access to social housing. However, it was highlighted that these qualifications could act as further barriers to young people living independently and were indicative of a lack of trust in members of this cohort.
- Participants identified that complicated Housing Benefit rules regularly block young people living in supported accommodation from gaining employment experiences. This is because they have their housing costs met through the Housing Benefit system and do not benefit from the work-supporting elements of Universal Credit like a smooth single taper rate.

“I actually applied for Universal Credit, again, because I came off it, not realising that I didn't need to come off it. I actually needed to stay on it because I still don't earn enough. Even though I've got two jobs. Now that my bills have gone up. And I'm paying for heating, more water, gas. I couldn't afford all of that. So unknowingly thought, Oh, this is great. I'm out. I don't need it anymore. And then got into a bit of like, I spent all my savings and now have nothing.”

(Young Person, the Midlands)

Unblocking Pathways to Social Housing

- Young single people experience a double disparity of reduced allocations and access to a limited pool of one-bedroom and studio social housing.
- Participants from housing providers, including two large Housing Associations, highlighted the need for a greater plurality of housing products that would fill gaps left by the private and social rented sectors.

“In Nottinghamshire where we've got the contract for young persons, and again, some of the barriers have been around, there's just not enough one bedroom, flats, houses anywhere that's across the board. And there just isn't enough one bed properties to move people on to specifically general needs housing.”

(Housing Association, Nottinghamshire)

- Participants argued for improved governance of existing social housing stock by increasing the rate at which people move through accommodation and repurposing existing stock to meet contemporary need. Furthermore, participants highlighted the value of organisations working together to develop ambitious targets aimed at housing young people with experiences of homelessness.

“Then again, I'm kind of fine with having someplace that's not ideal for me as a stepping stone as long as it kind of... as long as it has some of what I'm wanting or kind of close to what I'm wanting and I'm fine with that because I know that there's actually very very little out there in terms of properties..”

(Young person, South London)



Recommendations:

For the Department for Work and Pensions

- ✓ **Make work pay in supported housing** – equalising the taper rate for people in supported accommodation by decreasing the 65 per cent taper rate for Housing Benefit to 55 per cent, as well as increasing the applicable amount that young people can earn before losing their full Universal Credit allowance.
- ✓ **Provide under 25s living independently with the same Universal Credit rate received by over 25s** – The Universal Credit standard allowance for under 25s is over £16 less a week than that for over-25s. However, young people under 25 living independently experience the same issues and face the exact same living costs as someone over the age of 25.

For the Department for Levelling Up, Housing and Communities

- ✓ **Incentivise the development of more social housing** – Through an increase in grant rates for social housing via the Affordable Homes Programme, registered providers should be incentivised to create a more even split between market rent, affordable and social developments, as well as a greater supply of one bedroom and studio social housing.
- ✓ **Empower organisations to develop innovative schemes such as Independent Living and Live and Work** – As DLUHC has done with the Single Homelessness Accommodation Programme, the department could provide capital grant funding to organisations with experiences of working with underserved cohorts of people to develop innovative schemes aimed at housing homeless young people. Moreover, DLUHC could support organisations aiming to develop innovative schemes by implementing regulation that supports the time-limited nature of their housing provision.
- ✓ **Improve guidance to address Local Authority gatekeeping** – DLUHC should create clearer guidance detailing the statutory responsibilities of Local Authorities to prevent resource scarcity leading to gatekeeping.
- ✓ **Improve homelessness prevention by increasing the Homelessness Prevention Grant** – DLUHC should increase the Homelessness Prevention Grant available to Local Authorities so that they spend less time reacting to crisis, such as expending significant resources paying for temporary accommodation, and more time finding appropriate move on options for young people.

For Local Authorities

- ✓ **Repurpose existing Local Authority housing stock** – Local Authorities should maintain and use better data regarding the utilisation of existing stock, and work to provide greater incentives to enable those who are underutilising homes to move to smaller accommodation as a priority.
- ✓ **Exempt all care leavers under 25 from paying Council tax** – Local Authorities, as well as regional Government such as the Greater London Authority and Metro Mayors in cities like Manchester, should promote regional commitments to exempting care leavers under the age of 25 from paying council tax.
- ✓ **Address issues with local service capacity** – While Local Authorities do not have powers to increase local public service capacity, they can work with organisations involved in supporting young people to mitigate for limitations in local care delivery by signposting to effective community support and lobbying for reductions in care provision thresholds.
- ✓ **Ground move on support in confidence and capacity building** – Local Authorities should work with supported accommodation, schools and social care to develop co-ordinated approaches to promoting confidence and capacity building before young people transition into independent accommodation.

For Housing Associations

- ✓ **Housing Associations should remember their social purpose when applying affordability assessments for young people** – While Housing Associations are within their rights to conduct affordability checks on potential tenants to assess whether they can afford their properties, this process must not be used to block those on the lowest income from accessing social housing.
- ✓ **Develop understanding of Housing Associations as anchor organisations** – Housing Associations should rightly view themselves as playing major roles in the wellbeing of the communities that they inhabit. This is why Housing Associations should follow the example of NHS Trusts and begin to view themselves as anchor organisations: understanding that their strategic and operational decisions will impact on the communities and individuals around them in terms of health and wellbeing, social and economic inequalities and environmental practices.
- ✓ **Implement voluntary commitments for young people's social housing** – Housing Associations should work with supported accommodation providers to develop commitments to housing young people with experiences of homelessness that go beyond their existing obligations. These commitments would enable young people to benefit from a per-year quota of housing stock for those who are ready to move on – offering them a direct pathway between their supported accommodation and an affordable, safe and secure home.

For all Organisations involved in supporting young people to live independently

- ✓ **Promote greater focus on employment** – Apart from those organisations limited by social security rules that reduce the capacity of young people to work, all organisations involved in supporting young people should view it as their responsibility to promote access to sustainable and meaningful employment.
- ✓ **Develop preventative and community approaches to care provision** – While services are stretched and young people's care needs are not being met, organisations including housing providers, social care providers, charities and community groups should work together to develop community-based preventative health care solutions to meet local need.



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Charity Number 292411
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