

Homes at the Heart of making ends meet

Homes at the Heart is a national campaign and coalition calling for a once-in-a-generation investment in social housing. With our partners the Chartered Institute of Housing, National Federation of ALMOs, Crisis and the Association of Retained Council Housing – and backed by more than 50 supporters from a diverse range of sectors – we’re calling for homes to be at the heart of social and economic recovery.

Social housing supports people to make ends meet

It has never been more important to ensure people have a secure, comfortable and affordable place to call home. But for many people across the country this is not the reality – the average home in England costs ten times the average salary, and private rents are unaffordable, meaning many are pushed in to debt and poverty.

During the coronavirus crisis, this has meant millions of people have been stuck in poor quality or overcrowded conditions whilst older people have found themselves isolated in unsupported homes because the right accommodation is not available..

Coronavirus has highlighted previously unsung heroes across the country who have carried on their crucial work, often putting themselves and their loved ones at greater risk. There are an estimated 1.9 million key workers, including care home staff, supermarket workers and delivery drivers, living in the private rented sector on low salaries, many struggling with high rents, and without any other option available.

Social housing can provide the answer but there isn’t enough of it. Social housing rents are on average 50% cheaper than private sector rents and contracts are more secure. Social rented housing can help people through an economic crisis and give them the security of an affordable home from which to retrain or rebuild a business.

There are [currently 3.6 million people in England in need of social housing](#) who are not currently able to access it and [847,000 children from working families living in poverty](#) because their rent or mortgage is too expensive. Our research shows that



the country [needs 145,000 new affordable homes every year](#), with 90,000 of these for social rent.

What housing associations can do

Housing associations are not-for-profit social landlords that provide homes and support for around six million people across England. They are already playing a key role in supporting people to make ends meet.

- The UK [needs](#) 90,000 new social rented [homes every year](#) to help prevent homelessness and tackle overcrowding and poverty. In 2018-19, housing associations in England built 45,600 affordable homes – more than a quarter of all new homes – and are well placed to deliver this new generation of housing to provide everyone with a secure and affordable home.
- Social landlords have been at the heart of the community response and ploughed their own resources into helping people to cope and keep safe. Many people worried about getting into debt have turned to their landlord for help with managing money, claiming Universal Credit and feeding their family.
- Housing associations invest for the long term – both in homes and the people who live there. This includes supporting residents to manage their tenancies. At the start of the crisis housing associations pledged not to evict residents but rather to work with them to help them climb out of debt and sustain their income. This work continues as we move into the recovery phase, and for many people on low incomes there is an uncertain and unstable economic future ahead.

What the government can do

With the right government support, housing associations can do even more to support people financially – providing more genuinely affordable social housing and giving more people access to secure and supportive tenancies.



The agreed extension of the current Affordable Homes Programme will help the social housing sector maintain current activity – in addition to this, we're calling on the government to:

- Set aside up to £3bn of the new £12.2bn affordable homes budget to support short-term recovery, extending the existing Shared Ownership Affordable Homes Programme for an additional year to 2022, creating more flexibility on the tenure of new homes and making funding available to bulk buy homes from developers at a discount to convert to rent.
- Use this year's Comprehensive Spending Review to invest in a new generation of social and affordable homes to rent and buy. To kick-start this, commit to a ten-year affordable housing fund with an additional £20bn in grant funding for 2022-32.

What MPs can do

This year's Spending Review presents a brilliant opportunity to invest in social housing. Ahead of the Spending Review, we are building cross-party support to invest in a generation of social and affordable homes. There are many ways that you can get involved:

- Show your support on social media by tweeting with #HomesAtTheHeart.
- Create a short video with a supportive message.
- Write to the Chancellor Rishi Sunak and make the case for social housing to be at the heart of the recovery.
- Table parliamentary questions asking the government to invest in social housing as part of the economic and social recovery in the aftermath of the pandemic.

Find out more about our campaign

- Follow [#HomesAtTheHeart](#) on social media
- Visit www.housing.org.uk/HomesAtTheHeart
- Contact HomesAtTheHeart@housing.org.uk

