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Sovereign Network Group is the trading name of Sovereign Housing Association Limited, which is charitable.

SNG@50

Reflections on fifty years
of social housing past
and future

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Foreword

by Mark Washer

dealing with AI and climate change. As if to sense check that article, Peter Apps writes and imagined article for Inside Housing in 2074, focusing on London.

Rachael Orr sets out a refreshingly positive vision for how we can work together to address the climate emergency and the potential to make real progress over the next fifty years. Andrew Carpenter sets out a cogent case for the role of timber in construction and the benefits that can bring to our wider ambition to reduce our carbon footprint. His views are echoed on the contribution from SNG's own Jim Dyer which explains how SNG's Homes and Place standard is changing the way we build and retrofit our homes in his take on the future.

Two authors from the world of think tanks, Sam Bowman and Samuel Hughes, consider the role that popular participation could play in estate regeneration. Finally, Olu Olanrewaju asks what role housing associations in the UK might have as global citizens, working to support developing countries with their own housing challenges, in this case focusing on his work in Africa.

I hope that in reading these essays you also get a sense of our ambitions at SNG to be part of the next fifty years of social housing. The importance of a good quality home is not a new concept. In ancient Rome Cicero did not have to concern himself with his carbon footprint, but he knew that "there is no place more delightful than one's own fireside." In modern times Lloyd George wanted "homes fit for heroes" after the first world war and Churchill asked Macmillan to "build the houses for the people." Five years ago, 18 months into my time as chief executive, we were hearing the first news of a new coronavirus in China. We would go on to see the link between housing and quality of life put into very sharp relief by the pandemic and subsequent months of lockdown. While we can learn from, or romanticise, the past, as a sector we must be firmly committed to the future. Only time will tell if it will pan out as imagined in these pages, but I hope you enjoy finding out.

November 2024

As we celebrate SNG's 50th anniversary, I think it's a good opportunity to look back at our incredibly rich and diverse history. I think it's great that SNG is former of over twenty different organisations, each bringing at different points in that fifty years things that have left their mark on our business. Those of us at SNG today share in the legacy of some many people who worked for the organisations that went before us. In their own way, they have each given us the foundations of who we are today.

So, it seems fitting that as part of those celebrations that we have reached out to friends across the sector to ask their perspectives on the state of social housing today, what we can learn from in our past and what we can hope to see in our future. This collection of essays reflects a wide range of views and different contributors have chosen to focus on a range of themes. Needless to say, not everything in here should be read as SNG's own view, nor should we make any assumptions about our guest contributors views, beyond their own essays.

This is a rich and varied work looking at the very practical, in terms of how we can reduce our carbon footprint, to the imagined as we consider the coming fifty years, to the potentially imminent as we reflect on the policies under consideration today.

John Boughton's thoughtful piece looks back at the modest beginnings of what is now SNG back in 1974 when the social housing landscape was dominated by council homes. In neat symmetry, Anna Clarke looks to the future, imagining the sector facing the challenges of an ageing population,

SNG: our history, our future

We had shared values and shared ambition. But there were also differences which would complement each other. Sovereign's scale and desire to build, matched with Network Homes' experience in regeneration mean we can aspire to have on of the most ambitious development programmes in the country.

As we merged, we were also clear that the sector's headwinds made the case for merger more compelling. Together we will better meet the economic, political, regulatory, environmental and social challenges of the coming decades. Our combined financial resilience will mean we can invest more and build more, shielded from risk and able to maximise development opportunities. It will provide the base for investment in existing homes, regeneration and guide the total of £9.2bn investment over the next 10 years to provide homes that are easier to maintain and cheaper to run.

We are now the sixth largest housing associations by size and as of October 2024 we have the second biggest development programme. That gives us more influence and more opportunities to invest in homes and services. Our size and scale allow us to protect and enhance investment into our existing homes as well as build more affordable homes for people who need them most. Together, we will build 25,000 new homes over the next decade – that's 4,000 more than we could do alone.

Over that time, we'll invest about £9.2 billion in our existing and new homes. We'll improve the quality and liveability of our existing homes and neighbourhoods. Reducing the cost of living in our homes, and the wellbeing of customers, will drive our approach to building safety, decarbonisation, and enhancements to our quality standard.

Integrating both organisations will involve significant effort and will create many opportunities for our people across both organisations. But for our people it provides a fantastic an opportunity to work for one of the biggest and most important housing associations in the sector.

Fifty years ago this year, Sovereign Network Group began life when Brent People's Housing Association (BPHA) acquired our first home for rent in Willesden. BPHA was set up by a community group to address the major issues with affordable housing in Brent; it was one of many organisations that emerged in the wake of the national conversation about housing triggered by the film *Cathy Come Home*.

Over time BPHA took on homes and housing estates in London and Hertfordshire and rebranded as Network Housing Association in 1988. Around the same time in 1989, Newbury District Council transferred just over 7,000 homes to the West Berkshire Housing Association, which became Sovereign in 1994.

In 1995 Network joined with Riversmead to manage nearly 4,000 homes for East Herts Council and in the early 2000s we moved to a group structure, acquiring homes in Brent and Lambeth. In 2019 Network lead the g15 group of London's largest housing associations for the first time.

Sovereign also grew and by 1997 had 10,000 homes, in 2005 we merged with Twynham Housing Association and in 2009 with Kingfisher HVHS. In 2016 we merged with Spectrum Housing Group to create a new housing association with 55,000 homes. This is our shared history, following a similar journey of gradual growth until in 2022 Sovereign and Network began discussions about merging to bring the best of both together.

Although both organisations were strong and could have continued to thrive independently, it was clear there were obvious advantages for each to merge.

What a difference fifty years makes: the social housing landscape transformed

by John Boughton

John Boughton is the author of *Municipal Dreams*, a narrative history of council housing.

The Brent People's Housing Association (BPHA) was founded in February 1974. It was auspicious timing; the Housing Act that received its Royal Assent just five months later, although few suspected it at the time, began a housing revolution that formed the social housing landscape we see today. For its part, the BPHA, from modest beginnings, is now part of the Sovereign Network Group that manages 82,000 homes across the southern England.

In 1974, council housing dominated, providing a little over 6 million homes housing around 30 percent of the population. A small and diverse housing association sector owned and managed under 300,000 homes. Councils completed 102,000 new homes in England and Wales in 1974; housing associations less than one-tenth that total.

But there were straws in the wind of change; the BPHA was one such, set up with the support of Brent Council to provide social housing (initially mainly by the conversion of older properties) by means unavailable to local authorities. The 1974 Housing Act was a bigger one, providing housing associations much increased funding to build social rent homes through a revamped and strengthened Housing Corporation.

Behind all this was a changing political context. In May 1975, the Labour Government's Secretary of State for the Environment, Anthony Crosland, declared to a gathering of local authority leaders that 'the party is over'. The Times' headline proclaimed 'Councils are told to curb rise in spending'. Economic times were darkening and the broadly statist social democratic consensus that had ruled since 1945 was fraying.

Similar attitudes prevailed with respect to public housing. The positivity of the 1960s – when each new council block and estate was celebrated as a modernising triumph over slum living – was being replaced by increasing gloom. There was criticism over the scale and form and quality of some new council housing, particularly the system-built high-rise. There was alarm about rising crime and antisocial behaviour on some estates. The term 'sink estate' was first coined in 1976; Whitehall began enumerating so-called 'difficult-to-let' estates – those unpopular with tenants and likely to attract new tenants with least choice and most problems – in 1978.

The general election of 1979 and the return of a Conservative government committed, in Margaret Thatcher's famous words, to 'rolling back the frontiers of the state' provides a neat and conventional break point in this narrative.

Mrs Thatcher's assault on council housing is well known. She thought it badly and bureaucratically managed by (predominantly Labour-controlled) local authorities; she believed it hindered social mobility and promoted what was called a 'dependency culture'; she feared it fostered Labour voting. Positively, she held that an unfettered free market, driven by consumer demand, could meet the housing needs of all sections of the community.

The Right to Buy enacted in the 1980 Housing Act (enabling sitting tenants to buy their council homes at generous discounts) was the clearest example of this assault. Some 2.2 million council homes had been sold off to former tenants by 1997 when the Tories lost power. Equally striking, however, was the near cessation of council new build. In 1997 there were just 290 new council housing completions in England and Wales.

But council housing – as it still overwhelmingly was – remained a fact on the ground and it remained, for Mrs Thatcher, a problem. Estate regeneration was one response. Many estates needed (and benefited from) investment and refurbishment but regeneration as implemented meant almost invariably mixed tenure schemes involving building new homes for owner occupation and private rental and a net decline in social rent housing.

Housing associations seemed to offer another solution. They were still, generally, smaller in scale than local authority housing departments. They were thought less bureaucratic and more flexible and responsive to customer needs. The 1988 Housing Act – flagship legislation that firmly established our present social housing terrain – gave council tenants the right to transfer their homes to another social landlord – in practice, a housing association – or set up their own Tenant Management Organisation.

Few chose the latter but ‘large-scale voluntary transfer’ (a euphemistic term given the compelling fiscal regulations that allowed housing associations to borrow but prevented councils from doing so) became endemic. By 2008 1.4 million homes had been transferred from council to housing association ownership. Significantly, about four-fifths of these were transferred under the New Labour government that came to power in 1997. New prime minister Tony Blair shared Margaret Thatcher’s distrust of local government and housing associations fitted ideally into the ‘Third Way’ ideology between state and market that he espoused.

In this new dispensation, housing associations became seen as the primary providers of social rent housing. Remember those 290 council housing completions in 1997? Housing associations built 23,090 new homes that same year. These are still paltry figures, of course, when compared to the public housing programme of 1945 to 1979 that built on average 126,000 new homes annually.

Social housing’s new financial regime was not, however, an uncomplicated good for the housing association sector. In 1974, the majority of funding for new public housing came (mostly in the form of repayable loans) from the state. From 1988, cementing significant shifts that had occurred already, a majority came from private finance. New social rent housing – whether built by housing associations or, in tiny numbers, by councils – was paid for by squeezing private developers to dedicate a small proportion of their profits to community benefit via Section 106 and Community Infrastructure Levy payments or in the form of public-private partnerships that subsidised the construction of a proportion of social rent homes from the sale of new housing for private sale or rent.

In this new world, housing associations themselves increasingly divide their functions in somewhat Jekyll and Hyde fashion between private development for profit and the provision and maintenance of homes for social need. Critics complain that profit seeking too often trumps social purpose. The sector points to the financial constraints that compel such compromise and the redistributive benefits that accrue from those hard-won profits.

Currently, some 1300 housing associations in a huge variety of size and form provide around 2.6 million social rent homes in England (one million more than remain under local authority control). Now, following a pattern of merger and takeover in the sector such as the one this volume celebrates, housing associations are sometimes criticised for an unwieldy size that challenges those earlier proclaimed virtues of community-based flexibility and responsiveness.

The Sovereign Network Group faces both a challenge and potential opportunity. The challenge is to demonstrate the benefits of larger-scale organisation if the social ideals that motivated its early founders are to be fulfilled. The opportunity perhaps comes from an incoming Labour government committed to building more housing of all forms.

London: housing’s role in the fall and rise of a 21st century city

by Peter Apps

Peter Apps writes for Inside Housing and is the author of **Show Me The Bodies – How We Let Grenfell Happen**, winner of the Orwell Prize for Political Writing 2023.

Inside Housing, May 2024

Ahead of the 2024 Mayoral elections, Inside Housing looks back on 50 years of change for the UK’s capital, driven by the housing crisis.

If you asked a Londoner today what the city’s biggest challenge is, you would probably get a taste of the capital’s famous sarcasm. The wildfires, floods and extreme heat waves of recent years have made it hard to consider any challenge other than extreme weather as particularly significant.

But as we approach a mayoral election where control of the city’s housing budget will likely once more change hands, it is worth reminding ourselves of the journey we have been on over the last 50 years.

Because if you asked a Londoner in the mid-2020s what the biggest challenge facing the city was, they would undoubtedly have answered housing.

At that point in the city’s history, housing was in a mess. Social housing was on its knees financially thanks to years of underinvestment and sell-offs, buying a house was the preserve of those with parental wealth to inherit and private renting was chaos, with a system of amateur landlords, no rent control and poor standards that it is hard to even imagine today.

But 2024 was also a year of political change. The Conservative Party – which had dominated UK politics in the 20th Century and the early part of the 21st – lost a decisive general election in the summer of that year, and would never return to power.

As it fragmented into the right and right-of-centre parties which we know today, the free-market housing philosophy it had promoted lost political force. In the decades that has followed, a political consensus that housing, like health and education, is something we should all be able to access gradually became the mainstream political position.

But for a Londoner in 2024 things would get worse before they got better. Archive copies of Inside Housing from the period show reports were already starting to mount up in 2024 about key workers leaving the city, schools emptying of children, rising numbers of rough sleepers and a staggering number of homeless families stuck in temporary accommodation.

Through the rest of the 2020s, the position would get worse: a dire experiment with for-profit social housing saw a large chunk of the city’s social housing sold off to investment funds, while traditional providers of social homes were so financially crippled by repairs costs and poor investments in the prior decades that they stopped building altogether.

Meanwhile, rents rose sharply in the private sector as demand soared and despite a major house price crash driven by higher interest rates in the late 2020s, prices quickly recovered – driven by investors seeking a private rented home as an asset.

By the early 2030s, all this finally came to a head. Housing had become so expensive in London that schools and hospitals were no longer able to hire staff. Kitchens could not find chefs, public transport was grinding to a halt due to shortages of drivers and cleaners.

Rough sleeping had become so severe that tent cities were popping up in the major parks, and more than half of the capital’s then 33 local municipal authorities had gone bust due to the cost of housing homeless families and were being administered by central government officials.

Historians and sociologists differ on which element was most important in finally driving major change, but most agree that a mass movement of rent strikes, student occupations and public demonstrations (which united young people of various political colours) was crucial. These movements culminated in the newly formed and far-left Housing Party winning control of City Hall in 2036.

Others cite the pressure from business and industry who were facing ever increasing wage demands from employees, and others believe the chief factor was the economy – the city’s housing costs were making it unattractive as a location both within the UK and internationally. This hit the UK’s economy as a whole and was seen as a key factor behind the economic turbulence and recession which characterised the early part of the 2030s.

Then there was the major fire at a converted office block used to house homeless mothers and children in 2033, which came less than two decades after the devastating Grenfell Tower fire in 2017. This story made international news, became a totem of poor housing quality in the UK and led to serious social unrest.

Perhaps the best answer is that all of these factors combined in persuading the government of the mid-2030s to reintroduce rent control to London for the first time in around 45 years and fund a mass programme of social housing acquisition and new build for the first time in more than 50. Housing co-operatives were also established to buy up homes en masse and develop in inner city areas – many of which continue to function as co-operatives today.

As private landlords sold up, their investments no longer paying the dividends expected, they were incentivised to sell their properties to social housing providers. This became an increasingly rapid process, which led to social housing becoming the city’s primary housing tenure by the early 2040s.

By the mid-2030s, advances in technology meant what was then known as “modern” methods of construction had finally caught on in a major way.

It seems strange to think that up until this point, most homes were built by hand with workers onsite laying bricks and fitting doors and windows. But machine engineering took over in the 2030s, offering much more precision and speed.

This combined with major land release in the suburbs of London and the central government funding for social housing, finally allowed the rapid development of affordable housing which could meet the city’s needs.

Many of London’s lower paid workers now live in these outer city developments, something which was met with fierce protests about ghettoisation at the time.

While some communities have struggled, the focus on design quality, outdoor and communal space and amenities mean they have ultimately proved popular and strong communities – and now face accusations of ‘gentrification’ from middle class residents who are increasingly moving into them, hoping to escape the heat bubble effect in London’s summers.

Technology has also allowed us to overcome some of the major housing challenges of the 2020s with much more ease than was once envisioned. Back then fixing a leaky pipe was a complex job, especially if it was located inside a building’s structure. Now it can be completed in a matter of minutes by automated robots. This process has cost jobs – it estimated more than 3m jobs in house building and maintenance disappeared between 2030 and 2050 – but the results are now undeniable: housing management is far more affordable and efficient than it was then.

Decarbonising housing has also proved much easier than expected. In the 2020s, expensive electricity prices compared to cheap gas meant homes needed to be highly insulated to be converted from fossil fuel heating.

But the rise of mass solar and wind power slashed electricity prices and combined with rapid advances to the heat pump and infrared technology we are so familiar with today. Today it is unthinkable that less than 40 years ago this whole city was heated in the winter by burning planet-destroying methane.

London in 2074 continues to have its challenges. The legacy of homes which are too hot to let, or uninsurable due to their proximity to flood zones and high risk areas of wildfire remains a major challenge. The fact that many of these were built in the 2020s when climate breakdown was well underway remains baffling, even with hindsight.

And with a growing population, London will need to expand again in the coming decades. A slowdown in new build social housing means waiting lists are again starting to increase. The expansion of the sector which came from the collapse of private renting cannot be repeated, so London will have to grow. This will mean new transport infrastructure and difficult conversations about where to build.

And rental prices – linked to an above-inflation formula – are outgrowing wages, which is putting some out of reach of the lowest paid. But how will we reduce them and still pay back the loans which paid for them to be built?

All of these are matters our new mayor will have to solve. But the city has faced these sort of problems before, and solved them. In the end, it took a long-term plan and clear leadership and that is what we need to see today.

SNG in 2074: a look back at the last 50 years

by Anna Clarke

Priorities have changed in the last 25 years, however – global warming has increased temperatures and demand for cooling and a lot of older flats turned out to be very hard to cool. The heatwave of 2051 and headlines about heatstroke and deaths of people living in hot homes increased appetite for rebuilding some older housing in line with modern building standards. Technologies have improved substantially since the “Future Homes Standard” as it was called back in 2025 first introduced mandatory standards to avoid overheating, meaning that today’s homes enjoy passive cooling, supplemented by solar-powered air conditioning as needed, to enjoy comfortable temperatures all year round.

The other big change issue we’re grappling with today is the re-emergence of low-demand housing. Throughout the first half of the 21st century, increased longevity and high immigration rates ensured a continued strong demand for housing across the entire country, with particular shortages of housing in London and the south east. After Brexit in 2020, when we “took control of our borders” immigration became much more politicised – the Government could now control the number of incomers, but found conflicting pressure from different sectors in need of workers meant that it remained necessary to issue large numbers of visas, creating growing pressure on the UK’s housing stock. Throughout the 2020s, 30s and 40s, political conflict raged over immigration numbers, which led to the passing of the 2048 Housing and Migrants Act, effectively banning all non-UK born people from accessing social housing. Most of us working in the social housing sector strongly opposed this measure, and a number of the smallest housing associations splintered off by setting up as independent charities so as to be able to go on housing everyone. Larger bodies, such as SNG, however, felt that the loss of government funding, badly needed for regeneration and decarbonisation was too high a price to pay, and so have complied with the new rules.

Looking back now from 2074, these arguments feel somewhat futile – people had taken for granted a constant stream of would-be immigrants and never stopped to think how the country would manage without them. China was of course the first country in the world to really feel the effects of an aging population and declining number of working age people – despite ending their one child policy in 2016, their birth rates never recovered. By the early 2050s their population was declining so rapidly that they introduced their now-famous “Golden Visa” – paying young working age

Anna Clarke is Director of Policy and Public Affairs at The Housing Forum.

I’ve written this essay as what is essentially a piece of creative writing – reflecting on current trends, but also with the intention of highlighting that trends don’t see the future. This is one of hundreds or more scenarios that might come to pass, but the future will most certainly involve things one could never foresee.

So, it’s 2074 and SNG, is now 100 years old. I’m looking back at the last 50 years of growth, since the formation of Sovereign Network Group – as it was then – back in 2024.

How have the homes we all live in changed over this time? Well there are more of them – The UK as a whole has added a further 10 million new homes over the last 50 years – meaning that land used by towns is now 7% of all UK land. For the whole of the 2020s, 30s and 40s, the new housing was almost added to the housing stock – enthusiasm for renovation rather than demolition meant that very little of the older stock was lost during these decades. This left us with a legacy of the oldest housing stock in the western world by 2050. And even today, almost half the homes we live in are over 100 years old.

people a handsome sum to migrate to China. Parts of China once too cold to be appealing have been particularly popular for those settling into their new Global Villages – cosmopolitan, dynamic places attracting migrants from all over the world – largely separate from the local Chinese population. The UK now loses around 100,000 people a year to China, but – more significantly – very few migrants are applying to come to the UK anymore. Parts of the world badly hit by climate change are depopulating, but the dramatic decline in birth rates have been more than enough to compensate, meaning that countries today are competing hard for young adult migrants to support their aging populations. It feels odd today, to recall that 50 years ago people were still worried about global over-population.

Thankfully the growth of AI, has meant that employers are managing to cope without the influx of new workers. But “pro-natalist” policies have proved largely unsuccessful in reversing the trend of falling birth rates, and the shrinking population has had huge repercussions for the housing sector. Some areas of the country have entered a low demand spiral of decline, losing population and popularity. Coupled with the issues of overheating flats, and a growing sense that flats without lifts are an outdated building type, there became large areas of some towns and cities with vacant and derelict housing.

As one of the nation’s largest Registered Provider, SNG, has responded to this challenge by refocusing efforts on regeneration – one in four of the workforce are now engaged in demolition. The “HighBio Cities” movement of the 2040s picked up pace in the 2050s and 60s, harnessing community enthusiasm for bringing wildlife into cities to manage the sites no longer needed for housing for the benefit of local residents. SNG is currently putting in the next application for the Government “High Rise to HighBio” funding programme to set about work in Coventry next year.

The HighBio movement is also finding opportunities in some of the areas where housing demand is still strong (as ever, London and the south east) – making use of streets and former car parks no longer needed for cars. The launch of the first driverless taxis back in 2038, and banning of petrol cars shortly after meant that it became far more cost-effective for most households to simply call a taxi via an app. Only 10% of households today own their own car, and in major towns and cities it’s as low as 2%. The space freed up from car parking has proved a fantastic resource for the HighBio sites enriching our cities, as well as pavement dining as we enjoy the warmer evenings.

So looking to the future, where next for SNG? It will continue to struggle with accusations of being too big, but the recent return to local housing offices (making use of that low demand housing in some areas) looks like a possible route to rediscovering a local base. There are still a small number of homes not off gas, and they will be working with these residents over the coming years to ensure they can still heat their homes as the grid is finally decommissioned. SNG can look back on the last 100 years with pride, and hope to continue providing quality homes for all for the next 100 years and beyond.

Changing the climate story to build a healthier, happier world

by Rachael Orr

At the moment, we are not telling this story. It means that while the vast majority of people care about climate change, they do not think they can make a difference – or that we can tackle it. To change the outcome, we have to change the story. It will be one of the biggest shifts we have seen if we succeed in building and adapting our way to a healthier planet by 2074. That story will have created new possibilities and norms for everyone.

So what will the next 50 years look like? For us to be thriving in 2074 in a low carbon, sustainable world there are three key elements for how we will have told our climate story.

A positive future

Firstly, we will have successfully painted a positive vision of our future. And by ‘we’ I mean people and communities across the nation – and indeed the world. I don’t want a vision of a low carbon world that’s painted by chat GPT or car manufacturers. I want one that’s painted by young people, community leaders, teachers, all of us.

Social housing providers can play a really important role here. In 2021 I ran some focus groups with social housing residents and sustainability professionals working in housing. One resident said “You can’t talk about how heating our homes helps meet the net-zero carbon target in isolation – you have to put it in a wider climate and sustainability context.” Sustainability professionals saw the challenges here – but also the opportunities. One emphasised the opportunity of a place-based, partnership approach to communications and engagement on net zero. He said: “By working with everyone in an area, you can bring whole communities with you on the journey to sustainability.”

So let’s start now, creating the vision for what we want our homes and neighbourhoods to look like in 2074. When I’ve run these conversations people speak about their desire to feel connected to nature. About having trees, outdoor space – both communal and private – and perhaps an allotment to grow some vegetables. They talk about wanting places for their kids to feel safe walking and cycling and shops within easy reach. Getting support for building and shaping these places starts with imagining, together, what we want them to be like.

Rachael Orr is the CEO of Climate Outreach, the first British charity to focus exclusively on public engagement with climate change.

The UN’s climate chief recently opened a speech with the words “We have two years to save the world.”

It was a framing designed to grab headlines, which it duly did. What he went on to say next was far less reported: “Let’s consider for a moment what is up for grabs if we do make the next two years really count. Bold new national climate plans will be a jobs jackpot and economic springboard to boost countries up that global ladder of living standards.” He talked about the “transformative potential” of bold climate action to curb emissions meaning “better health and huge savings for governments and households alike.”

This is the future that is available to us. But one we rarely hear about.

Will getting there be fiendishly difficult, involving hard choices at an individual, societal and global level? Yes. Will we see and experience the impacts of climate change every day? Again, yes. But we’ll also see off total climate breakdown and preserve our world for young people and future generations.

Climate change is usually told as a science story. One of fatalism – degrees of warming and degrees of human and political failure. Climate Outreach’s work tells us that we need to make it a human story. A story of people, progress and potential. It is about involving everyone and working together.

A national endeavour

The second thing we need to succeed is for tackling climate change to feel like a national, collective endeavour. Far too often taking action to tackle climate change feels either impossibly big – ‘please sign this petition to end all fossil fuels immediately’ – or pointlessly small – ‘please reuse your coffee cup’.

People see this climate leadership as the government’s job, and want leaders to crack on or even speed up. We all need to hold governments to account to do this – but also show them how much appetite there is for it.

Because many people are involved in personal and community level action – and feel a sense of pride in playing their part. As one person from Essex told us “I do my part, the recycling. I don’t drive the car much. I walk everywhere... I just think we all got to be part of it. It’s not is it, too late for change? There’s seven to eight billion people. We’ve all got to do our bits and make sure the planet’s running again.”

But unless action is spearheaded and co-ordinated by governments, people will rightly question our ability to get emissions down everywhere fast and fairly.

So by 2074 I hope we’ve seen, heard, felt part of a collective effort to build a better future together.

Earning trust

The third, and perhaps the most important thing we will have done is build trust. Thinking back to those 2021 focus groups, the one person who I remember above all others is the man who said: “If they can’t repair my front door on time, why would they be able to retrofit my whole house properly?”

Building trust comes from what we do. But it is also an essential element of our communications. We all want our audiences to trust us. But we know that trust in institutions is low. And we know that not everyone is trusted to talk about climate change.

Our research at Climate Outreach shows that there is room for everyone to be more trusted when they’re talking about climate. But this requires us to dig deep, and to better understand ourselves and each other.

There are three core elements of trustworthiness when it comes to communicating on climate: passion, credibility and empathy. And as communicating about climate becomes a bigger part of so many peoples’ jobs, thinking about these three elements will be essential.

In 2074, housing providers who have built the homes and places of the future will have ensured their staff can communicate with passion and credibility but also with real empathy of the needs and challenges of the communities they serve.

A new climate story

Making the transition to a more sustainable future is a task like no other. But it is a transition that can deliver hope and change, not disaster and despair.

The building blocks of this story are here now. They are quietly unfolding every day.

They’re in the record numbers getting solar panels fitted on their homes. The communities coming together to build wind turbines and saving thousands of pounds on energy bills in the process. They’re the housing officers working with communities to upgrade insulation and install heat pumps. The teachers talking to students about climate and nature. The schools shifting where their energy comes from and what food they serve up.

It’s a story of people rolling up their sleeves and getting on with the job, all the while looking for the leadership needed to change the big things that individuals and communities can’t sort out alone.

By 2074 I hope we have told – and lived – a climate story that’s not all alarm bells, missed tipping points and looming deadlines. But one that’s all about how we can, and we are, adapting and rising to the challenge of building a fairer, greener world. And if we look back from 2074 and ask how we achieved it, it will have been in no small part down to how we talked to people, built trust and secured progress together.

Structural Timber guides the way on the road to net zero

by Andrew Carpenter

solution to achieving net zero and for remaining compliant with any future regulatory requirement for energy efficiency. When combined with modern approaches to the way we build homes, such as offsite construction, timber offers a strong proposition.

Embracing offsite construction

Seen by many as the future of housing, timber itself is perfectly suited for offsite construction for several reasons. Firstly, it is lighter than other traditional materials, making the transportation of fabricated components to site much simpler and quicker.

Meanwhile, the controlled factory environment leads to minimal defects and an overall higher quality build with less waste. This high precision manufacturing improves the overall airtightness of the build which will increase the energy efficiency of the home. The structure of timber frame enables the installation of more insulation, thus further reducing heat loss and improving energy efficiency. Overall, offsite construction helps to alleviate tight project deadlines, overcome skills shortages and reduce the environmental impact of construction.

A good example of this method in practice, is a housing development delivered by Donaldson Timber Systems, where offsite construction was used to build 60 homes. The client, L&Q, were committed to procurement based on whole-life costs and low carbon factors, which was one of the reasons in their decision to choose timber frame, as well as their determination to embrace Modern Methods of Construction (MMC) and offsite.

Timber systems suit eco town policy

An additional consideration is how offsite manufacture can reduce the cost of construction by reducing the amount of time spent onsite through precision engineering. This was demonstrated at another Donaldson Timber Systems project for Bicester Eco Town – the UK's first eco town designed to achieve high standards of environmental sustainability. The A2Dominion development sought to deliver the most sustainable living in the UK for its residents, along with ensuring the homes were as affordable as possible. The pre-assembled flat roof modules and insulated floor cassettes meant a pair of semi-detached homes, that are fully insulated and watertight were completed in just 72 hours, while also achieving reduced costs on preliminary site preparation. This will be a huge consideration for housing associations across the industry, along with ensuring homes are future-proofed through achieving maximum energy efficiency.

Andrew Carpenter is the chief executive of the Structural Timber Association. Andrew Carpenter explores how structural timber presents the greatest opportunity for the future of low carbon housing, and why so many organisations are implementing it into their construction plans.

Housing associations are facing numerous obstacles at the moment, including the ongoing quest to help the UK drive down its carbon emissions. Cast your memory back to 2019, when the Government joined a number of other nations in its pledge to combat the threat of climate change and achieve Net Zero status by 2050. From the outset, it was clear that for this goal to be realised, all sectors and industries must commit to reducing their overall carbon output in line with the climate agenda.

Of course, responsibility must be shared across all sectors, but the construction industry accounts for 39% of carbon emissions globally and therefore is rightly under intense scrutiny to reduce its environmental impact. A key response from Government has been the launch of the Timber in Construction (TiC) Policy Roadmap – a forward-thinking plan to increase the use of timber in construction.

The Roadmap presents an exciting opportunity to transition towards a more sustainable and carbon-efficient approach to the way we build our homes and communal spaces. As the only truly renewable and sustainable building resource, and with low embodied carbon, timber is an effective

Achieving optimal insulation with SIPs

Using Structural Insulated Panels, or SIPs in a recent large-scale project, SIPCO successfully manufactured and delivered twenty-four high-quality, affordable homes across four streets designed for modern community living in the Manchester area. SIPs are an advanced method of construction that exploits composite panel techniques to deliver a structure that boasts exceptional thermal characteristics, while also enabling high-volume, fast-build and high-performance houses that can be built offsite.

The increased use of structural timber presents an opportunity to transition towards a more sustainable and carbon-efficient method of construction. The environmental benefits are vast, from possessing the lowest embodied carbon of any building material to its increased energy-efficiency both in construction and operational carbon output. Arguably one of the most important factors about timber, is that it is the only truly renewable and sustainable building resource. Providing forests are properly maintained and managed, timber will remain a sustainable and endless material, with typically five trees being planted for every tree farmed.

The STA work tirelessly to increase the safe use of structural timber in construction, and we do this through education, research and by ensuring our members uphold the highest standards. We achieve this through our STA Assure Quality Assurance scheme, which offers firm reassurances that STA members are supplying products and systems to an audited quality scheme, meeting or even exceeding current legislation and regulatory requirements. STA Assure ensures that our members keep on top of the constantly increasing industry expectations on quality and competency, and as legislation continues to evolve, the technical support offered by the STA is invaluable.

Find out more about the STA here: www.structuraltimber.co.uk

Homes and Place leading the way in delivering net zero in social housing

by Jim Dyer

Jim Dyer is the Director of Built Environment at Sovereign Network Group

In the autumn of 2021 SNG launched the Homes and Place standard, marking our long-term commitment to building and maintaining good quality homes. While we had always striven for high standards, alongside many others in the sector, Homes and Place marked a wholly new approach that would underpin everything we do as we invest in existing stock and build the new homes our country needs. In the last four years, as the standard has become a reality, and set against a backdrop of covid, the cost of living and energy crisis, it has become even clearer how vital Homes and Place is to our wider ambitions to prioritise our customer's health, wellbeing and affordability benefits and at the same time mapping a pathway to net zero and empowering our customers to reduce their carbon footprint. This essay sets out why the Homes and Place standard is changing the way housing associations think about their assets and why the social housing sector as a whole has such an important role in our shared ambition to face down the climate emergency.

To achieve net zero in the UK we will have to virtually eliminate the carbon emissions of all homes. The use of fossil fuels for heating and hot water in the home contributes just over a fifth (21%) of all operational carbon emissions – and social housing is about 10% of that. In England, homes produce more carbon dioxide than all the cars combined. At the same time as many as one in four social housing tenants is in fuel poverty – meaning

that they cannot afford to keep their homes at the temperature needed to be warm and healthy. It follows that investing in social housing delivers on our social purpose by reducing costs for tenants, improving their quality of life and delivers on our environmental ambition. For that reason, the housing sector has embraced the challenge of meeting net zero – despite the many barriers we face.

Governments comprising members from all the main parties have, to their credit, accepted this logic and the establishment of the 10 year £3.8b Social Housing Decarbonisation Fund (SHDF) has helped to kickstart the retrofit revolution. Social housing is an obvious place to start that revolution. Housing associations have the scale and the ambition to invest in many homes over the next 25 years, the stock to invest in, the social purpose to drive change and access to homes where we can pilot the best solutions. Private landlords are not highly motivated to reduce their tenants' energy bills or spending money on the fabric of their homes unless it will give a tangible uplift in rent. While 'able-to-pay' homeowners are incentivised to reduce overall energy use and costs, but one-off retrofitting is expensive and the returns are only felt over a longer timeframe. Efforts by previous governments to incentivise homeowners to retrofit have been largely unsuccessful. By contrast, within a stable policy and funding environment, the social housing sector has the scale and ability to serve as a catalyst and pump-prime the retrofit industry, creating the skills, jobs and expertise needed to retrofit all the nations' homes and to build a workforce ready to take on homes in private hands in due course.

But the Homes and Place standard is far more than a guide to retrofitting. Rather, it's the basis on which we assess existing and future homes across a whole range of factors. For ease we divide these into four key areas – customers; homes; places; and sustainable future. For our customers we want to ensure homes encourage long-term health and wellbeing, are safe, secure and inclusive and enable service providers to give an excellent customer experience. We want our customers to have pride in their homes – and we measure that. The homes themselves must be adaptable, cost-effective and fit for the future – that means being ready for future technological advances so we are not having to revisit them again in 25 years' time. We also know that the experience of a home is utterly dependent on place so we want to ensure our neighbourhoods have character and that people who live there and work there can delight in them.

Critical to its success is that the standard is not being imposed on our customers against their will. From the start it was important to us that the

standard was developed collaboratively with our customers. Our residents, superbly led by our Resident Board Partnership, took a huge interest in the standard, offering their views at every stage of its development.

At the same time, we are completing new house types that will be some of the most energy efficient social housing units in the country. At a new scheme near Exeter, we have partnered with Octopus energy so that our customers are guaranteed no utility bills for five years. We are also retrofitting existing homes with smart home technology, renewable energy sources, photovoltaics and battery energy storage that will ensure customers homes are healthy and safe with energy bills are permanently low.

By 2025 we will have completed over 2,500 whole-house retrofits using SHDF funding and our 10-year investment strategy will enable annual retrofit roll-out at a rate of 1,500 homes each year. In parallel we are undertaking a series of innovative retrofit pilot projects exploring different heating, hot water and smart home technology solutions that could be implemented in our wider portfolio over the next 25 years. Across our business £192m of SHDF funding will help us retrofit up to 3,000 homes; the new government must expand and build on that commitment.

SNG is proud to be leading the way in the sector, but we know that to have a meaningful impact, housebuilders, homeowners, housing associations and the government must work together. Our expectation is that the Homes and Place standard won't be sector-leading so much as the sector's own standard. The real proof of our vision at SNG – for more homes and better places – will be when the standard is being met across the country, homes in all parts of the UK, in every housing association and local authority.

Estate regeneration ballots: a groundbreaking policy

by Sam Bowman and Samuel Hughes

Sam Bowman is a founding editor of *Works in Progress*. Samuel Hughes is Head of Housing at the Centre for Policy Studies.

It is widely claimed that the British people are axiomatically NIMBY. It is, we are told, fundamentally impossible to win the consent of local people for development near them: however many benefits they are offered, they will still be opposed. International examples where people have voted for development near them in countries like Japan, South Korea, Israel and Canada are dismissed: other countries are different. The British people just won't tolerate the disruption that comes from building and having more people live near them.

Against this backdrop, estate regeneration ballots can be seen as perhaps the most groundbreaking housing policy in recent British history. Estate regeneration is the process of demolishing and rebuilding social housing estates at higher densities, replacing the old homes and adding many new ones. The redeveloped estates are normally mixed tenure: and revenues from the sale of the new market homes are used to pay for both the replacement of the old social housing with new homes of improved quality, and, often, additional social homes as well. The regenerated estates usually reflect the advances in urban design that have taken place since the postwar period, so although they are denser, they are often more attractive and successful places.

The advantages of estate regeneration are obvious. It gives social tenants newer, nicer and usually larger homes. It normally produces additional social housing too. It creates additional market housing, usually in urban areas where housing is currently particularly scarce.

If done well, it can restore and enhance the urban fabric, benefitting residents of the wider neighbourhood. It normally adds density to existing urban areas, with the associated environmental, health, social and economic benefits. The denser rebuilt estates can support more shops and amenities, improving residents' quality of life and creating jobs for some of them.

Redeveloped estates are built to far higher energy efficiency standards. Because they employ modern building methods, they are safer for their residents. This point alone would make redevelopment worthwhile, even if it did not come with all the other benefits that it has. Regeneration also breaks down tenure segregation by layering in market housing, creating some of the most socially diverse neighbourhoods in Europe.

It is also easy to see, however, why estate regeneration has been contentious. The homes of existing social tenants are demolished, and they are often compelled to move into temporary accommodation while waiting for the regeneration to be complete so that they can move back. On the theory that the British people will never even tolerate the disruption which comes from having houses built in a field nearby, it may seem incredible that existing residents of an estate would ever support a regeneration scheme, which is much more disruptive to their lives.

In 2018, the London Mayorality introduced a requirement that any regeneration scheme involving the demolition of more than 150 homes and seeking GLA funding must have been supported by existing residents in a ballot. Many people thought that this would prevent further regeneration schemes in London, because it would be extremely difficult for such a ballot to pass.

They were wrong. Since 2018, dozens of regeneration ballots have been held in London. Virtually every one has passed, often with huge majorities that bring to mind the election results in North Korea or Tajikistan. The proposal for the Aberfeldy Village regeneration in Tower Hamlets would replace 330 homes, of which 252 were for social rent, with 1,582 new ones, of which 368 would be for social and 79 for intermediate rent. In total, this would be a net gain of 1,252 homes, including an extra 116 socially rented properties. With 91% of the estate's residents turning out to vote, 93% approved of the plans.

Westbury Estate in Lambeth passed a ballot in 2018 with over 80% support; the proposal for the Northolt Estate in Ealing passed in 2022 with over 90% support; the Gascoigne Estate regeneration in Barking and Dagenham had 90% support; and so on. Of the thirty ballots held between 2018 and 2023, twenty-nine resulted in the proposals being approved. The only unsuccessful proposal was revised and approved in a subsequent ballot. Balloting now enjoys widespread acceptance among social landlords, councils and developers, who believe it has played a positive role in legitimising the regeneration process. It is increasingly spreading beyond London.

This success offers two reasons to be optimistic. The first is that it offers a powerful way to improve and increase the social housing stock while also alleviating the scarcity of housing of other tenure types. In areas where market housing is scarcest and prices are consequently highest, regeneration may even be possible when government subsidies are tightly constrained, as at present. Between thirty and forty percent of the housing stock in many inner London boroughs is socially rented; while some of this will not be suitable, even a small share being approved for regeneration could unlock a significant amount of new housing supply in the capital.

The second reason for optimism is that the success of regeneration ballots explodes much of the standard discourse about British NIMBYism. It shows that local people can support development – even highly disruptive development – if the benefits of that development are shared with them. Not all regeneration schemes are perfect – indeed, few are. But social landlords go to great lengths to make sure that existing residents get a good deal, and that in return for the temporary disruption they undergo, they ultimately get better homes and neighbourhoods. Not everyone is happy, and it is understandable that some residents continue to vocally oppose regeneration projects. But direct democracy is a powerful way to weigh up these competing interests, and the track record of the ballots held so far provides powerful evidence that social landlords are basically succeeding in offering their tenants a deal that most of them are keen to accept.

How can we build on this success? For one thing, we need to look at ways of enabling provably popular estate regeneration more often. There is much the Government can do here, even without funds to increase grants. It could produce a National Development Management Policy creating a smoother, clearer and less risky planning process for popular regeneration. It could also use the NDMP to enable higher densities in regenerating estates. In Inner London boroughs where floorspace values are highest, it ought to be possible to regenerate estates without subsidies if enough density is added, since receipts from new market housing will be especially large.

Estate regeneration ballots also have a wider lesson for housing policy, namely that the local community may support development if they enjoy a sufficient share in its benefits. Given that local opposition to development is one of the main reasons why it does not happen, this is of profound importance. If the Government wants to build the housing the country needs in a politically durable way, it should look at other ways in which it can win local support for it. It may be that a greater share of Section 106 payments needs to be invested in local infrastructure and public services, or that local people should be given more control over how Section 106 revenues are spent. In particular, action needs to be taken to ensure that local GP services are resourced to expand swiftly, given the acute pressure that health services are already under.

It may be that sharing value with local communities could win their support for infrastructure projects other than new housing: perhaps some communities would actively bid for clean power infrastructure if they benefitted sufficiently from it, for example via discounts to their electricity bills. We should look too at the land readjustment schemes in countries like Japan, which frequently see supermajorities of local people voting for planning permission and even a form of compulsory purchase to enable housing development.

Britain needs to build a huge amount of housing to stop affordability from worsening further, let alone improving. We also need to replace much of our existing social housing stock with new units that are larger and safer. Happily, estate regeneration suggests a way forward: one that benefits private and social tenants alike, while ensuring that existing tenants will always have the final say over their neighbourhood's future.

After 50 years could the next path be from Brent to Africa?

by Olu Olanrewaju

Understanding the Housing Challenge in Africa

Africa's urban population is expected to double by 2050, with an estimated 187 million people currently living in informal settlements. The continent faces a housing deficit of over 50 million units, with demand far outstripping supply. Many African nations also face challenges such as underdeveloped housing finance systems, high construction costs, land tenure issues, and a lack of infrastructure, making affordable housing solutions difficult to scale.

Against this backdrop, international collaboration and support from experienced housing providers, such as SNG, can help close the gap by providing knowledge, financing models, and best practices in housing development and management.

The Potential Role of SNG in supporting Africa

UK housing associations are non-profit organizations that develop, own, and manage affordable housing. They work closely with local authorities and the private sector to provide social and affordable homes for low- to moderate-income households. These associations have been instrumental in delivering a significant portion of the UK's affordable housing stock and have valuable experience in designing and delivering housing projects in challenging economic and social contexts.

Their expertise can be leveraged in Africa in the following ways:

1. Capacity Building and Knowledge Sharing

SNG possess decades of experience in managing affordable housing, tenant services, and community development. Your technical know-how in delivering sustainable and affordable housing can be shared through partnerships with African governments, housing authorities, and local developers.

You can help train African housing professionals, sharing insights into cost-effective construction methods, efficient housing management practices, and sustainable design to improve the overall quality and affordability of housing.

Capacity-building programs could include staff exchanges, joint training programs, and workshops, fostering knowledge transfer in areas such as housing finance, social housing policy, and community engagement.

2. Innovative Housing Finance Models

One of the major challenges in Africa is the lack of access to affordable housing finance. SNG have experience in creating innovative financing models, including public-private partnerships (PPPs), shared ownership schemes, and rent-to-own models.

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Sovereign Network need to be congratulated for its immense achievement of 50 years of existence and its many successes. In this contribution, I seek to posit whether it's future should seek to include playing some role in addressing the wider global housing crisis as a global corporate citizen, like some other large housing organisations such as places for people.

From humble beginnings in Brent and Newbury, and now covering significant parts of the UK, the group has demonstrated ambitions to expand beyond its origins. Why stop here?

SNG access to resources and significant expertise is much needed in other parts of the world where the housing system is non-existent.

The housing crisis in many African countries has reached a critical point, with urbanization and population growth outpacing housing supply. This shortage has led to overcrowding, informal settlements, and rising housing costs, particularly in rapidly growing cities. Addressing this shortfall requires innovative solutions and expertise in affordable housing development and management. UK housing associations, with their deep experience in social housing provision, can play a vital role in expanding housing supply across Africa by offering expertise, innovative financing models, and capacity-building initiatives.

The housing association can partner with African governments, financial institutions, and developers to design financing solutions that make it easier for low- and middle-income families to afford homes. The shared ownership model, for example, allows families to purchase a percentage of a home and pay rent on the remaining portion, with the option to gradually increase ownership over time.

Establishing partnerships between UK housing associations and African development banks, microfinance institutions, and pension funds can also help to mobilize domestic resources for housing projects.

3. Sustainable and Affordable Housing Solutions

The expertise of SNG in sustainable housing development aligns well with Africa's growing focus on green, climate-resilient infrastructure. Over the past 50 years in the UK, the merged association of Sovereign and Network have pioneered the use of energy-efficient construction techniques, renewable energy integration, and low-carbon building materials. These practices can be adapted to suit the African context, helping to address climate challenges while reducing the long-term costs of housing.

Collaborations can focus on affordable housing projects that integrate renewable energy sources like solar power, water-saving technologies, and environmentally friendly building materials, all of which are critical in reducing the environmental impact of large-scale housing developments.

4. Public-Private Partnerships (PPPs)

Both housing associations before and post-merger are experienced in structuring PPPs to fund and deliver large-scale housing projects. These partnerships allow for risk-sharing between the public and private sectors and are a proven model for scaling up housing development.

In Africa, SNG can work with local governments and private developers to implement PPP housing schemes, combining public land and subsidies with private sector investment to deliver affordable housing at scale. This approach can help unlock investment, reduce costs, and expedite project delivery.

5. Community-Centred Development

A key strength of both associations over the past 50 years is their focus on community development. The organisations have emphasized the importance of building not just homes, but entire communities that foster social inclusion, diversity and wellbeing. This people-centred approach can be vital in Africa, where housing projects often need to address social and economic issues, such as poverty, unemployment, and lack of access to basic services.

SNG colleagues can share their experience in engaging with residents, providing support services (such as employment programs, health initiatives, and education), and creating mixed-use developments that include community spaces, shops, and services, creating more sustainable and cohesive communities.

Challenges and Considerations

While I believe SNG can bring valuable expertise and resources to the African housing market, there are also challenges to consider:

- **Local Context:** Each African country has unique housing needs, economic conditions, and regulatory frameworks. We must collaborate closely with local stakeholders to tailor solutions that are context-specific and responsive to local housing markets.
- **Land Tenure:** Access to land is a significant barrier in many African countries. A lot will need to be done to work with local governments to navigate complex land tenure systems and secure land for housing development.
- **Financing Constraints:** Many African countries face fiscal limitations, making it difficult to finance large-scale housing projects. Partnerships with international development agencies and multilateral banks will be essential to secure funding for housing initiatives.

Conclusion

As SNG looks back and rightly celebrates 50 years of existence success, it should consider a future that includes a global reach and impact. It is uniquely positioned to support the expansion of housing supply in Africa. Through capacity building, innovative financing, sustainable design, and public-private partnerships, it can help address the continent's growing housing deficit. By adapting SNG's models and expertise to local contexts, it can play a significant role in providing affordable, high-quality housing that meets the needs of Africa's rapidly growing urban population.

Collaboration between UK housing associations, African governments, and private sector developers offers a promising path to alleviating the housing crisis and improving living standards across the continent.

