

“Raising the Roof: A new social bar for housing associations”

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Introduction

Housing associations have always been about more than building homes and picking up rent. As ‘social’ rather than ‘private’ landlords, a wider community role is essential to their identity. This role must now adapt to some major public policy shifts. The localism agenda, the (Public Services) Social Value Act 2012 and enormous changes in welfare and public sector provision are posing new challenges and opening up fresh opportunities. Localism has tipped the balance of power towards institutions which are locally based, such as associations, churches and civil society groups. The (Public Services) Social Value Act has also rightly promoted social value to a more prominent position in public service provision.

As key players in some of the deprived neighbourhoods in the UK, housing associations must therefore innovate and expand this wider community role: to boost the social value they create and foster in their communities. As state-regulated bodies, they must do all this within a regulatory frame which increasingly seeks to safeguard public housing investment from risks inherent in innovation and expansion.

These shifts in the political and legal landscape have left housing associations in need of a new ‘social bar’ to seek and reach. As the political consensus on falling public spending consolidates, registered social landlords must maximise the production of social value in neighbourhoods. As ResPublica’s report *Responsible Recovery* suggests, this requires re-thinking the way they work with locally based businesses, service providers and their wider community; associations need a new ‘social contract’ for growth.¹

The increasing focus on localism and social value has also brought into relief an institutional deficit in the UK. We need more institutions which treat individuals holistically, taking time to discover what citizens want instead of enforcing paternalistic ideals. This institutional space is one which housing associations are well placed to fill. With extensive neighbourhood-level networks, they can act ‘hyper-locally’, helping to establish and nurture social value economies both directly as socially responsible businesses and as ‘incubators’ of fledgling social enterprises.²

Registered social landlords are however also under pressure to direct their relatively healthy balance sheets towards another pressing enterprise: house-building. This plants their feet at a crossroads.³ Should they concentrate on new build or on social value creation in their existing communities? With so much need in their existing neighbourhoods, are they getting the balance right? These questions emerged as key in this conference, with compelling cases heard from both sides.

What has become clear is that progressive housing associations maintain an appetite for such questions. They are not afraid to innovate as they recognise new needs in their communities. Based on the insights shared at ResPublica’s ‘Raising the Roof’ conference, this paper charts some excellent practice by leading innovators in the sector. Keeping true to their original social ethos, the best housing associations are boosting social value by helping tenants get jobs and careers, improve their health and wellbeing and become social entrepreneurs in their own right. Participants also explored whether shifts in the way they are being regulated will act as a choke or an aid to innovation.

But good practice is not as widespread as it could be. The sector as a whole must raise its game. With this conference, we intended to demonstrate housing associations’ potential to boost the social economy; and in doing so, create places in which their tenants and wider communities want to remain rather than leave.

1. Dobson, J. (2013), *Responsible Recovery A social contract for local growth*: ResPublica.

2. Duncan, P., Thomas, S. (2012) *Acting on Localism: the role of housing associations in driving a community agenda*: ResPublica.

3. Lupton, M., Leach, M. (2011), *At the Crossroads: A Progressive Future for Housing Associations*.

Conference opening

Phillip Blond, Director ResPublica

We have an institutional deficit in this country. We lack institutions which can make a transformative difference to deprived communities. Trade unions no longer serve the interests of the low paid and the poor have lost important routes out of poverty. Grammar schools have been denied to them. Successful regional businesses employing people at scale have largely vanished. A new model of institution is needed, one focused on looking after people's needs. Not in the old statist "we know what you want" way but on a per person basis. When you look at history, it is when people don't have institutions that they are in some sense chained to their areas but not able to transform them.

Housing associations have the potential to become the kind of institutional model which Britain needs in the 21st Century. But while struck by how good some of their practice is, others need to raise the bar. Some have tried to recover their original motivation with new approaches to health and education. And through this 'Raising the Roof' conference we hope to help propagate this new best practice.

There are serious long-term problems in this country which have increasingly affected all people – not just poor people but the middle class as well. On a number of measures, the UK is one of the worst countries in the world for social mobility. Our citizens find it harder to get on. Although some do find the means to pull themselves out of poverty, the postcode of your birth has become one of the most successful indicators of the outcome of people's lives. And changes in modern capitalism mean that if you win in today's society you win everything: in housing, health and marriage. Too much of our language has become about escaping the communities that nurtured us.

Our state is no longer fit for purpose – it doesn't assess people in the round, doesn't see that the cause of your depression is your debt or that the cause of your debt is your depression. People need holistic care provided by hyper-local organisations. Housing associations and churches are excellent in some areas; there are also wonderful third-sector organisations and some good local authorities. These have the will and volition but we need also a new institutional horizon of what is possible.

We need a new bar, a new model, a new kind of intermediary institution to transform people's lives and places. Citizens themselves, by themselves, cannot achieve transformational change unless aided by an innovative council, housing association, church or civil society group; they are not going to have enough capacity. Many human beings only need a little bit of help to do amazing things.

Nick Hurd, Minister for Civil Society

Setting a new bar for housing associations was a "powerful rallying call", Nick Hurd MP, the Minister for Civil Society told the conference. "I have been genuinely impressed with housing associations' passion. At a time when the government is less powerful, which are the institutions which people trust and can make the biggest difference in the years that lie ahead?", he asked.

"The politics of this is settled: public expenditure is going to fall. How do we meet this challenge? How do we meet the demand for public services with less money? The future is about really effectively working together, about the public sector and the social sector and civil society, towards which power is gravitating." Trust was more likely to be placed by the public in civil society organisations, the Minister argued. "The political class and the media are not trusted. The private sector has an enormous issue with trust."

Government funding is being aimed at initiatives to help residents take action for themselves instead of by programmes drawn up by Whitehall. "I have visited various areas where they have had a lot done to them, where there is an embedded cynicism because they have seen money come and go and people come and go."

The Government's Community First programme has awarded £30m to the 600 most deprived local authority wards. The funding is distributed by panels of residents according to the priorities they set themselves. Thirty-five of these projects are led and developed by housing associations. A second project has seen the commissioning of 5,000 community organisers. These go door-to-door in their neighbourhoods, finding out what residents want. "They are developing fantastic information," Mr Hurd said.

In addition, the National Citizen Service is helping boost young people's confidence, self-esteem and encourages greater social mixing. Mr Hurd added that, "a key determinant of how a community feels about itself is the visibility of young people, particularly young men."

Housing associations, alongside other institutions, can help ensure these new tools are made available to all communities, whatever their ability to access them. "My long-standing concern is that we don't widen already intolerable levels of inequality," the Minister warned. "Communities which are less organised, with less social capital, and less confidence mustn't be left behind."

1. Place-based Growth: Boosting local economies, transforming place

Session panellists:

- *Laurice Ponting, Executive Director of Communities, Genesis Housing Association*
- *Hazel Young, Director of Policy and Service Development, Wheatley Group*
- *Mike Emmerich, Chief Executive, Commission for the New Economy*
- *Indy Johar, Founder and Chief Executive, The Hub*
- *Phillip Blond, Director, ResPublica (Chair)*

Housing associations are well known as major creators of extra homes of all tenure types: social rent, affordable home ownership and market sale. But to what extent are their balance sheets tipped towards help for existing tenants? Could their finances, structures and contracts be flexed further to create much needed social value?

Indy Johar, Chief Executive of The Hub, said associations needed to rejig structurally. They should reinvent their fiduciary duty by examining how best they could use their financial might. He pointed to a connection between house prices and the economic and social performance of areas in which their properties were situated. Housing associations need to make that link to protect their assets, he told the conference: "Not as part of their corporate social responsibility or PR but for the structural protection of their assets."

Housing associations should also shake off their 'real estate' mindset, Mr Johar said. He claimed that the housing association sector was dominated by people whose skills were limited to property management when their role now extended beyond simply "housing people in housing". An emphasis on social value creation and the creation of place-based economies would help associations preserve their future, he added.

Housing associations defended their contribution towards the growth of social economies. Laurice Ponting, Executive Director of Communities at Genesis Housing Association, said it aimed to create economically viable communities where people wanted to stay instead of looking for ways to move on. The housing association recognised the role of social value in asset protection. Genesis aimed to create value both in the properties that it owned as well as the wider communities in which it operated.

Genesis had helped to transform local economies through a range of innovations. It supported residents in business start-ups and social enterprises. During its physical regeneration of the Woodberry Down estate in Hackney, the housing association supported a local security company. That firm now provides security across the whole estate. Genesis had also established an after-school service to help women to go out to work. It also operates a successful volunteering scheme.

Ms Ponting said that the housing association was committed to building new homes as well as social value initiatives. She argued that there was a need to balance investment in existing communities with new build housing projects. As long as people were forced to live in very sub-standard accommodation, there would always be a need to build more homes, she said.

Hazel Young, Director of Policy and Service Development at the Wheatley Group, said that they were looking at fresh ways of increasing social value as it neared the completion of its £1.3bn housing refurbishment programme. Following its investment in the physical environment, the group was now looking at building community capacity and helping its residents to meet their aspirations. Its population faced huge difficulties realising their aspirations, Ms Young told the conference. "You might have a beautiful looking city but residents who are not achieving what they want."

The housing association is repeating a successful bursary scheme which helped 200 residents last year. Under its 'Think Yes' programme, the Wheatley Group has helped its housing officers to extend their remit by shrinking their patches down to just 200 homes. The Group's housing officers now act like caseworkers, focusing not only on residents' housing needs but also on areas such as health, employability and education.

Wheatley Group is also aiming to squeeze even more community benefit out of its procurement contracts. Thousands of jobs were created for residents as part of its negotiations with companies carrying out its refurbishment programme. Such an approach is now being extended to other contracts, such as stationery.

Mike Emmerich, Chief Executive of the Commission for the New Economy, argued that housing associations need to look beyond their own estates if they were to help create places where people wanted to live. Housing professionals focus too much on their own services without thinking about 'places' and their relationships to the hinterlands to which they were connected. The country needed to create more 'sticky places' where people wanted to come to and stay because they were desirable places to live.

Social housing was in desperate need of a detoxification, he added. Many of the social ills that communities struggled to get to grips with, such as benefit dependency and health problems, were highly concentrated in social housing and were inter-related. Public

services which operated in isolation were not sufficiently co-ordinated to recognise or deal with the interrelated nature of such problems.

This era of dramatically falling public sector expenditure presented an opportunity to create a new progressive future for public services. Efforts to tackle the interrelated problems blighting estates could now be tackled by reconfigured services. Such a restructuring is now essential, given the extent of funding reductions in the public sector, he said.

Mr Emmerich raised an important question for housing associations: Where are you in all this? He asked the conference. "Some of you are middling; some are engaged."

Mr Johar picked up on a perception that housing associations' financial potential might become the envy of the public sector. As public spending wound down ministers would be taking greater interest in their relatively healthy balance sheets, he said. Either you move or they will make you move, he warned. "You have time, but time is running out."

2. Innovation and Regulation in Social Housing

Session panellists:

- Elizabeth Austerberry, Chief Executive, Moat
- Victoria Jardine, Partner, Anthony Collins LLP
- Matthew Bailes, Director of Regulation, Homes and Communities Agency
- Shaun Bailey, Member, Government Community and Youth Engagement Adviser, Cabinet Office
- Stuart MacDonald, Editor, *Inside Housing* (Chair)

Housing associations' ability to stretch the boundaries of their traditional landlord remit is determined in part by their regulator: the Homes and Communities Agency (HCA). But as the sector seeks to innovate further, the HCA's method of policing associations is undergoing an overhaul, prompted by the near insolvency of the Cosmopolitan Housing Group, previously a major player in the sector. So how will this new regulatory blueprint influence associations' capacity to boost social value? Could it increase or choke innovation?

Many housing associations have significant concerns about one of the HCA's major ideas, according to Stuart Macdonald, Editor of *Inside Housing*. The regulator's proposal to force registered social landlords to partition off their core social housing from other activities by drawing a 'ring fence' around them is particularly unpopular among his magazine's readership, he says. The regulator and the wider housing association sector should ask itself: to what extent will associations retain an appetite and skills to innovate under your new regime?

Elizabeth Austerberry, Chief Executive of housing association Moat, said she sympathised with the challenge of drawing up a regulatory regime for an incredibly diverse population of associations, which varied according to size, history, capacity and geography. Coming up with a one-size-fits-all regulation regime in such a sector would be a difficult task, she told the conference.

This challenge of regulation was a dichotomy between the rhetoric of pushing housing associations to do more and the need to prevent them from making mistakes. Risks for associations were on the up, Ms Austerberry said. They were expected to shore up support for tenants as welfare was cut back. Their capital and revenue funding regimes were reducing and the entrance of 'for-profit' social landlords had introduced extra complexity into the market.

The HCA should avoid blocking innovation by ensuring that its framework retained sufficient flexibility to help housing associations expand and cross-subsidise their social housing with income from their other activities. It should also be associations' boards which have the principal responsibility for managing the risks that they face.

Moat would support a system of regulation which was about flexibility and moved away from the one-size-fits-all model, Ms Austerberry said. Building flexibility into the system should not be difficult as most housing associations have relatively simple business models.

The HCA's new regulatory regime was seen not just as a threat to housing associations themselves, but also to the social enterprises and other community organisations they sought to support, according to Victoria Jardine, a partner at law firm Anthony Collins. Associations were already finding it hard to diversify beyond their current activities, let alone when some of the regulatory changes came in, she said. The proposed reforms to regulation would hit both the access to private funding for housing associations themselves and the organisations they wish to incubate and support, Ms Jardine said.

Housing associations' wishes to innovate and expand are already extinguished often by regulation, Ms Jardine said. She hoped the new regime would avoid making such a situation even worse. "How on earth are you going to come up with a structure to regulate what you want to regulate while being permissive enough?" she asked.

The HCA insisted that its proposed approach did not intend to stifle innovation. It was not trying to stop registered social landlords from carrying out their business, Matthew Bailes, Director of Regulation at the HCA, told the conference. The ring fencing idea aimed to allow housing associations to get on, to innovate and to expand without increasing the risk to their social housing assets. The HCA recognised that social and economic value went hand-in-hand and did not want housing associations to stifle innovation by adopting an overly cautious approach to asset protection. But housing associations had to ensure they did not undermine market confidence in their sector as they sought to innovate and expand.

The HCA's new way of policing registered social landlords was directed at protecting £40bn worth of taxpayers' assets held on housing associations' balance sheets in the form of government grants. It aims also to provide sufficient reassurance to a financial sector from which associations must raise up to £20bn to fund future house building programmes.

The housing association sector had experienced a period of rapid growth in the period preceding the financial crisis. It had grown from reasonably humble origins to a collective portfolio of 2.5m homes. The fiscal context had however changed dramatically and will continue to do so for the foreseeable future, Mr Bailes said.

Shaun Bailey, Community and Youth Engagement Adviser to the Cabinet Office, said the introduction of this new form of regulation gave associations the chance to educate their tenants on what it all meant. Young people lacked an understanding of regulation. "There is nothing to make you feel more poor than not understanding what is going on," he told the conference.

Associations also need to make clear to residents exactly what their activities aimed to achieve. As they moved beyond their traditional landlord role, they needed to work out what kind of organisation they were. Young people were often left unsure as to whether housing associations represented the police or their landlord. Some young people were concerned that their housing provider was returning to a Victorian form of philanthropy. "I want to know how much influence you have over my life. What are your activities?"

3. Home Is Where the Health Is: Local approaches to health and wellbeing

Session panellists:

- Sarah Castro, Programme Lead for Community Budgets, Poplar HARCA
- Joe Hall, GP and Chair of Mile End East and Bromley-by-Bow Health Network
- Alex Fox, Chief Executive, Shared Lives
- Phillip Blond, Director, ResPublica (Chair)

The links between housing and health are well established. Where people live is known to influence significantly their likelihood of suffering from a range of chronic diseases such as diabetes and coronary heart disease. Such a link has not gone unnoticed among housing associations. Poplar HARCA in Tower Hamlets, east London is helping its tenants with their health problems by taking part in the Government's Community Budgets programme. This aims to foster a more collaborative approach between different service providers within a community, encouraging them to draw together their resources to provide services in which they all play a part.

Poplar HARCA became involved in community budgeting in 2011, along with the GP network for Mile End and Bromley-by-Bow, Andrew Mawson Partnerships, St Paul's Way Trust School and the Bromley-by-Bow Centre. The project began with a consultation, Ms Castro said. And residents were clear on what they wanted the community budget's focus to be: health.

The feedback came as a surprise to Poplar HARCA, which had expected the emphasis to be on anti-social behaviour. The community knows what it wants, Ms Castro told the conference. As a result of the consultation, the project now has a database of 700 residents who want to get involved with the project. Some of these will act as health champions, offering residents advice, such as where they can shop for healthy food. The housing association is now looking at other ways to influence tenants' behaviour in a bid to improve their health, Ms Castro said.

Joe Hall, Chair of the GP Network, said this new collaborative approach had helped doctors provide more holistic care to their patients. Under a 'social prescribing' pilot, GPs hook patients up with housing and welfare services when they attend clinics for medical

problems, Dr Hall said. Thanks to this collaborative effort, GPs now knew who and which organisations in their communities could help their patients with their wider needs, such as housing and benefits.

The community budgeting approach has led to healthcare advice being offered in schools, community centres and Poplar HARCA's own buildings. The approach has already met with significant success. Immunisation rates have shot up from 85% to more than 95% as GPs have begun working alongside other organisations. The importance of a more collaborative approach has become all the more obvious as the project has progressed, Dr Hall said. "We often found other organisations were trying to do things very similar to us."

Community budgets offer a good framework for keeping tabs on performance. They provide a way to monitor and map out the success of its more co-ordinated approaches to treat diabetes. This disease was a good example of how collaboration between housing and health could improve patient outcomes. Diabetes was now a huge epidemic with costs which were difficult to comprehend, Dr Hall said. Housing providers had the ability to make a significant improvement to their residents' lives by making it easier for them to access fresh food and healthy activities.

The community budget is set to make big social and economic value gains, according to Ms Castro. For every £1 in its 'community pot' around £12 is saved. Despite this apparent success, some of the organisations involved remained reluctant to part with significant chunks of their budgets. Although £245m of public money flows into the area, only £383,706 has been put into the pot so far.

Alex Fox, Chief Executive of Shared Lives, argued that integrating services did not go far enough. He endorsed a more 'networked' approach which took account of the way in which people's lives were inter-related. This way of thinking was particularly relevant to social care situations where the interaction between 'informal' care provided by family members and friends and more 'formal' state-supplied care often resulted in a clash rather than collaboration.

A more networked model of care would not only improve public services but also the wider community, he said. "We have to look beyond service boundaries at the inter-dependence that we all need to live good lives." Under his organisation's shared lives scheme, people give up a spare room in their house to accommodate someone in need of care. Such an approach emphasises relationships rather than seeing people as individuals. Mr Fox called for an end to 'old-style institutions' which grouped people according to previously set categories. People should instead be seen more holistically, as part of a 'network'. Treating citizens in this way would begin to address some great real life barriers which even well-resourced social care failed has to overcome.

4. Boosting the Social Economy: Investment and innovation

Session panellists:

- *Gareth Thomas MP, Shadow Minister for Civil Society*
- *Chris White MP, Sponsor of the (Public Services) Social Value Act*
- *Paul Doe, Chief Executive, Shepherd's Bush Housing Association*
- *Naomi Kingsley, Chief Executive, London Rebuilding Society*
- *Celia Richardson, Director of Communications, Social Enterprise UK (Chair)*

As public sector budgets dwindle, the balance sheets of the thousands of housing associations dotted across England have become enviable. The last official count put associations' collective surplus at £2bn. So how are these apparently healthy balance sheets being put to use? Could they be stretched even further?

Shepherd's Bush Housing Association in West London directs 15% of its £43m turnover towards social investment, according to its Chief Executive Paul Doe. The housing association has changed the way it works over the past 13 years. While retaining its house building role, Shepherd's Bush was now widening its remit to support local facilities. Its social value building exercise started small with the purchase of a small home improvement charity. It now runs a shop called Healthy Planet, a training organisation, and actively supports a range of local social enterprises while they find their financial feet. It is willing to support local organisations for three years, even when they do not make any money during that period. Shepherd's Bush was keenly interested in these organisations' impact on the community, Mr Doe said.

He outlined four key ingredients of success in growing social value business. Housing associations needed passionate chief executives and a corporate core committed enough to weather inevitable mistakes. They must also be prepared to take risk. Housing associations did have money, Mr Doe said. The sector posted a collective £2bn of surplus, last year. And while a portion of that surplus will already be earmarked to support new housing, some could be put at risk to fund less traditional activity. Housing associations should also ensure that they recruit the right people and adopt a mantra of 'buying and selling'. They could support social businesses by buying their products and services while acting as advocates for the services of those they support and run themselves.

The Labour Party is examining a number of other measures and sources of finance to help support and grow the social economy, according to Gareth Thomas MP, Shadow Minister for Civil Society. His party is looking at the potential of the US Community Reinvestment Act, which seeks to force banks and other financial institutions to invest in every community, either directly or through intermediaries. Such legislation includes penalties for those failing to comply, including the refusal of operating licenses in areas neighbouring those into which they refuse to invest.

Labour is also exploring the idea of imposing levies on undeveloped land and ways of enforcing a more responsible form of capitalism. Housing associations are one of the kinds of organisations the party has in its sights, Mr Thomas warned. Housing associations that want to continue to build would have to prove they were providing value for money. Their performance could be measured against each other. Labour also had its sights set on the sector's pay ratios and whether they were focused on job creation for the middle class. "There will be a time when we look at how to redesign the compact between the housing association and the community," he said.

Naomi Kingsley, Chief Executive of the London Rebuilding Society, pinpointed financial and skills shortages as chief barriers to the expansion of the social economy. These skills deficits could be linked to the way many social enterprises developed. Social entrepreneurs pinpointed a need in their communities and formed groups to find ways of delivering these services. But while often passionate, they sometimes lacked essential skills, such as finance.

Social enterprises were still seen as rather alien by mainstream financial institutions, like the traditional banking sector, Ms Kingsley added. As public funding sources had dried up, social businesses had to explore alternative means of raising finance. She endorsed the Industrial and Provident Society (IPS) model, a legal structure which many associations had already adopted. Under the IPS model, social enterprises can carry out community share issues, giving members of their community the chance to invest. This allowed local communities to contribute towards the core finances of social businesses. "It is an extremely co-operative way of raising finance," she said.

Chris White MP, the sponsor of the (Public Services) Social Value Act 2012, agreed that access to finance was one of the biggest problems facing social economies. The time had come to make an important difference, he added. Housing associations needed to get moving now. They could help by promoting the aspects of their work which performed well. Housing associations could also help accelerate growth in the social economy by pointing out the barriers to expansion. Rapid expansion of the social economy was essential, he said.

5. The Future of Employment: Skilling up the next generation

Session panellists:

- *Nadhim Zahawi MP, Member, Business, Innovation and Skills Select Committee*
- *Sinead Butters, Chief Executive, Aspire Housing*
- *Stephen Evans, Director for Skills and Employment, Working Links*
- *Stephanie Burras, Founder and Chief Executive, Ahead Partnership and Board Member of Leeds City Area Local Enterprise Partnership*
- *Martin Bright, Founder and Chief Executive, the Creative Society (Chair)*

Some social housing estates suffer relatively high levels of unemployment compared with the wider community. And housing associations are increasingly recognising the need to help their tenants find training, work and careers. So how can housing associations best help their workless residents? And what are the benefits of such efforts to the wider community?

Aspire Housing in North Staffordshire has made the skills, education and health of its residents a key focus of its work, according to its Chief Executive Sinead Butters. Aspire believes that its role extends well beyond merely maintaining the physical state of its housing portfolio. The housing association had turned its business inside out by widening its vision in order to expand its role in the community. Aspire now sees itself as a 'regeneration project' rather than just a 'housing' agency, Ms Butters said. It was local business which worked with other local businesses.

Aspire sought to ensure its business was "socially value added". Twelve per cent of its staff were young apprentices and each member of its senior management team was expected to fund and recruit their own apprentice. It hosted 'supply chain' events with its business partners, to encourage them to take on young recruits too. The housing association saw itself as a local business that champions other businesses to take on apprentices. It also believed its passion for social value creation is infectious, spreading to other businesses into which it comes into contact.

The Government's Work Programme presented one area where housing providers had a real opportunity to contribute, according to Nadhim Zahawi MP, member of the BIS Select Committee. Housing associations were a powerhouse with a position of leverage in their community and knowledge of their tenants. They should risk moving further outside of their comfort zone to help tackle unemployment, Mr Zahawi added. When setting a new social bar, housing associations should think about how they can help support and sustain their local economies.

Mr Zahawi pointed also towards the role of small businesses in tackling unemployment. The 4.8m SMEs in the country could make significant inroads into helping people find work. If only half of small businesses took on an extra person, the number of people unemployed would be almost reduced down to zero.

Stephen Evans, Director for Skills and Employment at Working Links, argued that people who succeeded in securing permanent work still needed support. More people now experienced 'in-work poverty' rather than 'out-of-work poverty'; academics now distinguished between 'lovely' and 'lousy' jobs. Skills and employment services should no longer be merely concerned about helping people find secure work, they should also support citizens' efforts to secure careers.

Working Links had called for a new 'getting on' programme to help people to advance their careers. This would offer skills training packages to support the low paid to get on at work. Housing providers had an important role to play in helping reduce unemployment, Mr Evans said.

Many of the one million people on the Work Programme lived in social housing, he said. This made it essential that skills and housing systems work together. The chief challenge was to make this kind of coordinated approach commonplace. "We need to ensure that policy from central and local government supports a more co-ordinated approach, so all those systems are greater than the sum of their parts," Mr Evans said.

Housing associations are well placed to put unemployed residents in touch with those they had successfully helped to find work because of the concentrations of unemployment on their estates. Residents who had been supported to find work or training could be asked to assist the next person who came through the door for help, Mr Evans said.

The importance of schemes to boost skills was underlined by Stephanie Burras, Founder and Chief Executive of Ahead Partnership and a board member at Leeds City Area LEP. A fifth of the UK's economic growth was linked to improved skills, she said. It was absolutely critical to provide young people with up-to-the-minute information on careers opportunities.

Housing associations should examine how their own employment strategies could help reduce unemployment on their estates, Ms Burras said. As substantial local employers, housing associations could look for ways of making it easier for their tenants to get jobs in their own organisations.

