



A Study of Younger People's Housing Needs in the Northern Housing Market Area

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Executive Summary

Introduction

The Northern Housing Market Area Partnership, a consortium of four Local Authorities (Bassetlaw, Bolsover, Chesterfield and North East Derbyshire), commissioned CRESR to undertake a study of younger people's housing needs. This study provides a qualitative analysis of the housing needs, experiences and aspirations of young people aged 16-30. In-depth, face-to-face interviews were carried out with 40 respondents from a diverse range of backgrounds and housing situations. Above all, the research focuses on understanding what it is about being young that presents challenges in the housing market, and what it is about being young that shapes housing demand and aspirations. This final report offers a detailed insight into the housing issues affecting young people in the study area, from the perspective of younger people themselves.

CRESR is one of the UK's leading academic research centres specialising in social and economic regeneration, housing and labour market analysis. Since its creation in 1990, it has developed an impressive and diverse research portfolio resulting in a strong reputation for scholarship, academic publication and research excellence. The housing team at CRESR is one of the largest groups of specialist housing researchers in the UK, and has developed an unrivalled reputation for high quality policy-oriented evaluations and reports. More information about CRESR's work and its staff is available at www.shu.ac.uk/cresr.

Research Approach

The research aims to:

- outline the statutory, regulatory and mandatory frameworks of housing authorities and registered social landlords in relation to the provision of housing services and housing supply for young households
- provide an understanding of the experiences and perceptions of young households and an understanding of unmet housing needs
- highlight the role that housing support services play in relation to young people, and ascertain the strengths and weaknesses of these services
- provide lessons and key messages for strategic policy and practice in the Northern HMA.

To meet these aims a qualitative approach was adopted. Face-to-face interviews were carried out with 40 respondents between the ages of 16 and 30, sampled to include a range of different characteristics, including:

- geographical coverage of all four constituent local authorities
- different residential settings – urban, suburban, semi-rural and rural
- a range of tenures
- a range of ages
- a range different household characteristics
- a range of households at different stages of a housing career
- a range of households from different socio-economic backgrounds.

Five specific locations across the study area were targeted to reflect different residential locations.

| Location | LA | Residential Characteristics |
|------------------|---------------|--|
| Mattersey Thorpe | Bassetlaw | Isolated rural village, high proportion of social sector housing |
| Ashover Parish | NE Derbyshire | Rural parish consisting several scenic villages with a high proportion of owner occupied housing and high house prices |
| Dronfield (part) | NE Derbyshire | A suburban area of mainly owner occupied housing |
| Staveley | Chesterfield | An area of mixed residential settings |
| Shirebrook | Bolsover | An urban area of predominately social sector housing |

While this proved to be successful in the main, the research team had to recruit respondents from other parts of the study area in order to achieve a balanced sample. In addition, several respondents were recruited from specific housing support services in order to elicit the views of those with difficult and complex housing needs.

From both these approaches, it is possible to organise the respondent sample around a simple typology of residential settings. The table below suggests five residential settings, provides details of their characteristics and shows the number of respondents in each classification.

A Classification of Residential Settings

| Residential Setting | Characteristics | Number of respondents |
|---------------------|--|-----------------------|
| URBAN 1 | Urban area of predominately owner occupied housing | 10 |
| URBAN 2 | Urban area of predominately social sector housing | 8 |
| URBAN 3 | Urban area of mixed housing, including concentrations of private rented sector housing | 6 |
| RURAL 1 | Rural area of predominately social sector housing | 10 |
| RURAL 2 | Rural area of predominately owner occupied housing | 6 |

The table below shows how the sample breaks down by tenure, sex and household situation.

Sample Characteristics in the Five Residential Settings

| | | URBAN 1 | URBAN 2 | URBAN 3 | RURAL 1 | RURAL 2 | Total |
|---------------|----------------------------------|---------|---------|---------|---------|---------|-------|
| Tenure | Owner | 7 | 1 | - | 1 | 3 | 12 |
| | Council | 1 | 6 | - | 6 | 1 | 14 |
| | HA | 1 | 1 | - | 3 | 2 | 7 |
| | PRS | 1 | - | 4 | - | - | 5 |
| | Homeless | - | - | 2 | - | - | 2 |
| Sex | Male | 5 | 2 | 3 | 4 | 3 | 17 |
| | Female | 5 | 6 | 3 | 6 | 3 | 23 |
| Housing Stage | Seeking to form first household | 5 | - | - | 3 | 4 | 12 |
| | Existing hhd inadequately housed | 3 | 5 | 5 | 4 | 2 | 19 |
| | Recent mover | 2 | 3 | 1 | 3 | - | 9 |

With each respondent, a face-to-face interview was carried out either in the respondent's home, at a suitable local meeting room or at the offices of the two housing support services. Interviews were conducted using a semi-structured interview schedule to guide the discussion around the following issues:

- the experience of young people in the housing market (or lack of it)
- housing needs, now and in the future
- key challenges for young people in the housing market
- strategies that young people employ to deal with housing difficulties
- knowledge of tenure options/choices (including shared ownership)
- the importance of location (including the linkages between location and family ties/friends/familiarity)
- the experience of housing support services
- views on improvements to housing supply, housing choice and support services.

Policy and Legislation

National Context

The 2007 Housing Green Paper *Homes for the Future: More Affordable, More Sustainable* (CLG, 2007) outlines the Government's aspirations for housing delivery in the UK to meet the growing demand for housing; to provide more affordable homes to buy or rent; and to provide well-designed and green homes, linked to good schools, transport and healthcare. The focus is on: more homes, better homes, more affordable homes and new delivery mechanisms. It reinforces the Government's key priorities for housing, many of which relate to the provision of affordable and decent housing for younger people:

- building more new homes to seek to balance housing supply and demand
- the introduction of new home ownership schemes
- raising all social housing to decent homes standard
- the use of Home Information Packs
- tackling rough sleeping, and the reducing the use of bed and breakfast accommodation for families
- housing market renewal programmes to transform areas where deprivation is significantly reducing life chances
- continuation of Supporting People programmes to help vulnerable people improve their quality of life
- supporting local authorities as being the best placed agency to take on the strategic housing role for their area, strengthening their ability to address the housing needs of all of residents.

The Government places a particular emphasis on the prevention of homelessness and encourages local authorities to develop early intervention strategies and services such as housing advice, rent deposit schemes, mediation, tenancy support and specific services aimed at ex-offenders and domestic violence issues. All local authorities should have a homelessness strategy in place by July 2008.

The Housing Green Paper discusses the requirement for local authorities to develop specific strategies to deal with the housing needs and issues facing young people. Some local authorities already have such strategies and Shelter has published a good practice guide to youth housing strategies. This highlights the benefits that such strategies bring to 'maximising resources, promoting joint working and ensuring a proactive rather than reactive approach to the housing problems of young people' (Shelter, 2004).

Legislation

Several key pieces of housing and related legislation affect younger people and housing needs, particularly with regard to child protection and homelessness.

The **Children Act 1989** requires social services departments to provide housing for any child in need whose welfare would be threatened if they did not act. Use of the Act to support younger people in housing need is limited in practice by inadequate guidance and problems around defining needs of younger people at different ages. Shelter (2004: 16) points out that: 'Young people in some areas have been able to gain very little, if any, practical help from their social services department'.

The **Children (Leaving Care) Act 2000** makes social services responsible for providing housing and maintaining contact with young people when they leave the care system. It applies to young people aged 14-17 and a local authority's duties differ depending on how long the child was in the care system.

The responsibilities of local authorities to provide for the housing needs of young people were revised by the **Homelessness Act 2002** which strengthens the protection for people who became homeless through no fault of their own. The Act considers young people aged 16 and 17 (except for those who are listed as the responsibility of Social Services under the **Children (Leaving Care) Act 2000**) 'priority need' for accommodation. Care leavers aged 18-21 are also considered as being in 'priority need'. More recently *Care Matters* (DES, 2007) has proposed further enhancements to the 'parenting' role of the State. Local authorities are placed with a duty to house these young people, and can do this by using housing provided by local authorities, registered social landlords / housing associations and private landlords. In addition, the 2002 Act charges local authorities with conducting a review of homelessness in their areas and developing a strategy to deal with the problem. This should have input from the social services department who should then take the homelessness strategy into account in the exercise of their functions in the district. This helps to alleviate problems of young people falling between the responsibilities of the two services. The Act indicates five separate groups who should be the focus of a homelessness strategy: priority and non-priority homeless; families with children, couples and single people; unintentional and intentional homeless; vulnerable and non-vulnerable people; and people at risk of homelessness.

Other Initiatives

A number of other policy measures and initiatives have made an impact on the provision of housing for younger people in need. Fitzpatrick *et al* (forthcoming) highlight a number of these. The **Supporting People Programme** funds housing support services for vulnerable people, many of which are aimed specifically at younger people. The new Supporting People strategy (CLG, 2007) places greater emphasis on user-focused models of support, and on measurable outcomes. **Mediation schemes** run in all local authorities in the Northern HMA. They offer mediation to younger people approaching them as homeless following relationship breakdown. **Connexions** also play a role in the Northern HMA, helping people aged between 13 and 19, particularly those at risk of receiving no education, employment or training, or being socially excluded.

Several other initiatives have been introduced to promote the welfare of children and young people, including the **Every Child Matters** framework, the **Children's Trust** and appointment of a **Children Commissioner**. There has also been greater emphasis placed on the role of parenting, and a ten year strategy to deliver local integrated youth support services (PSA 14) has been introduced in England (HM Treasury, 2007). Other new strategies include those aimed at the housing needs of young offenders, particularly those who are (or risk being) homeless.

Housing Strategies in the Northern HMA

Housing strategies in all four local authorities of the Northern HMA relate to the housing needs of younger people, though not always in specific terms. Homelessness strategy is the exception to this, which relates specifically to younger people. All four local authorities are in the process of producing new strategies to tackle and prevent homelessness.

The Affordability of Housing

The affordability of housing is a key concern for younger people. Recent years have seen sharp house price rises across most areas of the Northern HMA. Affordability issues affect all tenures to some degree, rather than being isolated to the owner occupied housing sector. Affordability in the private rented sector is an issue of increasing importance for younger people as the opportunities to enter the owner occupied sector diminish.

Affordability and the Open Market

For those young people looking to purchase on the open market, affordability appears to have become worse over the past five years. First-time buyers are particularly disadvantaged. Younger people in the study were aware of changes to the housing market that were taking place at the time of the fieldwork (late 2007 to early 2008). The Northern Rock crisis, potential falling house prices and the 'credit crunch' had caused uncertainty about their ability and desire to enter the owner occupied sector.

Affordability and the Private Rented Sector

Private rented sector (PRS) properties were also seen as becoming increasingly expensive, particularly in more favoured locations close to centres of employment and entertainment. Particularly affected were those with intermediate housing needs, who were a low priority for social housing allocation, working in low-paid jobs and ineligible for housing benefit. For some younger people, the costs associated with rent deposits and advanced payments were a major barrier to entering the PRS.

Affordability and the Social Sector

Younger people living in housing association properties often regarded them to be more expensive to rent than equivalent council properties. While some housing association tenants would prefer to be in a council property, this is often limited by choice. Many of those who were renting from a housing association had been offered that after prolonged time on the housing register.

Shared Ownership as an Affordable Housing Option

Low cost home ownership (LCHO) schemes are promoted by central government as a way to alleviate affordability problems, and provide the opportunity to enter the owner occupied sector. The sample failed to capture respondents who were living in shared ownership properties. Information and knowledge amongst younger people is mixed. Only a minority had good knowledge about LCHO schemes, and most had not heard about it. Of those who

were aware of a scheme, often there was little understanding of how it operated. The minority with a clear understanding did not see LCHO as a viable option, mainly because it did not appear to offer any of the benefits of owner occupation, particularly equity growth and the ability to get to the next rung on the housing ladder.

Affordability and Single People

Affordability issues have a disproportionate effect on single people, compared with multi-income households. There was perceived to be a shortage of affordable properties suitable for one person households.

Housing Aspirations

Rising housing costs have put open market housing beyond the reach of many younger people whose background and socio-economic situation may suggest a propensity towards owner occupation. However, many younger people still maintain aspirations to own property and are prepared to make compromises to achieve this. Strategies include:

- the consideration of alternative, lower cost locations
- reliance on family (usually parental) wealth
- entering the housing market as a dual-income couple
- looking for opportunities to add value and amenity to dilapidated properties
- borrowing 'to the hilt'
- accessing council housing, with the expectation of the Right to Buy.

The Importance of Family Support

Younger people appear to have a growing reliance on their families for housing support, either financial help to move on or support to live at home for longer periods of time. Many respondents who had recently bought property or moved to the PRS had relied on some financial support from family members. Those who stayed at the family home longer than normal (often into their late twenties) tended to view renting as 'wasted money'. For others, of course, private renting was increasingly seen as their 'natural tenure' when leaving home for the first time.

For younger people without these family resources, their housing difficulties tend to be more acute.

Relationship breakdowns are commonly a catalyst for housing difficulties. This can include having to leave the family home at a young age without access to stable housing elsewhere. Also relationship breakdowns between spouses, partners and friends living together often lead to housing difficulties.

Multi-income households often fare better in the housing market. There is some evidence to suggest that this places pressure on couples and friends to buy properties and live together sooner than would otherwise be the case. This often increases pressure on relationships and forces people to enter into financial unions before relationships have long-term stability.

The Housing Experiences of Vulnerable Younger People

Many of those younger people in the study who had experienced acute housing difficulties, such as homelessness, had complex needs including drug and alcohol misuse, mental health issues, problems associated with offending and difficult family relationships.

Many young people with acute housing problems had previously held social sector tenancies, but had encountered difficulties such as rent arrears, antisocial behaviour problems, and neighbour conflicts. In addition, some lacked the skills to live independently and manage a tenancy successfully. Also, placement in inappropriate locations away from support networks often compounded these issues.

Rent arrears appear to be a key problem to future housing needs. Several younger people spoke of being excluded from Council housing due to rent arrears, often incurred at very difficult periods in their life. These respondents saw the private rented sector as their only option of stable accommodation in the long-term. However, the PRS could be equally difficult to access without references and deposits. This, in part, provides an explanation for long periods of homelessness, whether that be sleeping rough or staying temporarily with friends.

The Importance of Place

For young people in many different housing situations, attachment and familiarity with place is an important concept.

In order to 'get on the housing ladder' some younger people were prepared to seek out alternative, less expensive housing areas. However, place was still very important to them. The amenity and future prospects of the alternative location were key considerations for people wanting to invest in property.

For those with families, the proximity to good schools was an issue, but this was usually a secondary consideration to the affordability of the area.

Some younger people were not prepared to move from familiar locations in search of housing. Young people often talked about the importance of 'living where you grew up', and wanting to be near to family and friends. In addition to emotional reasons, very practical reasons held some young people to particular places, such as access to childcare and a reliance on families for financial support.

For people who had experienced homelessness, familiarity with their surroundings was important to them. This can drive some to remain homeless in a favoured location, rather than accept accommodation in unfamiliar surroundings.

Younger people from a more prosperous rural area tended to have a particularly strong attachment to place, and to a rural way of life. They perceived urban areas to be noisy, unfriendly and unsafe.

In a more deprived and isolated rural area with no amenities or social activities, younger people initially talked about a strong desire to leave the area and move to location with 'more going on'. However, this was constrained by a range of factors including: lack of financial independence; poor access to housing elsewhere; and a desire to remain close to family for reasons of financial support, help with childcare and the need to care for a relative in poor health.

Housing Advice and Support Services

Informal housing advice from family and friends is one of the main ways that many younger people receive information. For some, this kind of advice was often inaccurate, particularly in relation to access to social housing and applying for housing through the social housing register. In certain cases, it was found that informal advice was sought because more formal advice was unavailable or difficult to access.

However, many younger people were aware of how and where to access housing services. This was particularly true of those who had experienced acute housing difficulties.

There appears to be a growing proportion of younger people who require advice about their housing options who have no previous experience of dealing with the Council (nor do their family and peers). Affordability and availability issues make them more likely to want to access the PRS or the social housing sector, but they have little experience of these tenures. It was common for these people to view the Council as a place to go as a last resort, rather than for general advice about all types of housing options.

Many younger people who had accessed housing advice and support from the local authorities reported it to be a poor experience. This was particularly true of those with acute housing difficulties, whose housing needs had been poorly met. Indeed, these respondents had often 'turned away' from council services. They were no longer prepared to contact the Council directly for help, even at times of hardship. However, these respondents did receive Council assistance and advice indirectly as voluntary service workers acted as intermediaries.

Voluntary agencies were viewed more favourably. Younger people who regularly accessed voluntary and statutory housing services often established close relationships with individual project workers who provided practical and emotional support.

The Housing Allocations Process

Those on the 'waiting list' often had a poor understanding of how the system works. Some people in the study reported that they had received little or no advice at the time of registration onto the housing register. This could compound frustrations with the process.

Younger people with a 'low priority' housing need perceived themselves to be disadvantaged by the allocations process. While they understood and sympathised with the needs of higher priority groups such as young parents, they felt that the housing system should be able to provide for their needs also. The lack of suitable accommodation for single people was cited as a particularly problematic issue.

The housing allocations process was seen as being inflexible for the needs of younger people. It is common for younger people to be waiting on the housing register for a significant period of time. During this time their circumstances often changed from the time of first registration, and subsequent offers of housing were reported to be unsuitable. Some younger people were also concerned that rejecting a housing offer would place them back at the bottom of the waiting list.

Advice about the Private Rented Sector

The private rented sector is an important tenure for younger people living in the HMA, both in urban and rural settings. It plays a key role for younger people from a range of socio-economic backgrounds. To some extent the PRS has become the residual tenure for some younger people who are prevented from accessing (or find it difficult to access) social housing. It also provides accommodation for those who can no longer afford to become owner occupiers.

However, many younger people who were considering the PRS had little knowledge of the sector. This included:

- a lack of knowledge about how to find a property
- little understanding of tenancy agreements
- little understanding of what types of property would meet their needs
- little knowledge of what constitutes a 'good' or 'bad' property
- little knowledge of what constitutes a 'good' and 'bad' landlord.

None of those interviewed regarded the local authority as a place to seek advice about the PRS.

Paying the bond and rent in advance was reported to be a key barrier to entry in the PRS. The successful ones had often relied on a loan or gift from a family member to cover this cost. All four local authorities in the HMA offer bond schemes, designed to assist with this difficulty. This was not widely known about.

Conclusions and Key Messages

The Housing Needs of Single Younger People

The evidence suggests that young single people tend to have specific housing needs that are not being met. There were reported shortages of adequate one person accommodation in both the private and social housing sectors. For owner occupiers, housing strategy should consider whether new development of single person units is appropriate, whether or not it can be delivered at a price that makes it affordable to single income households and whether there are mechanisms that can alleviate single people from being outbid by multi-income households. In terms of social housing, single younger people on the housing register and who have a 'low priority' housing need felt that the housing system did not cater for their adequately. There was often a perception that where only two or three bed properties were available, single people would not be allocated to them. There was also a perception of a lack of single person units. There are two aspects to consider:

1. Balance in the housing stock in terms of the size of properties.
2. Whether or not the housing allocations process can be used to alleviate the housing needs of single younger people, and at the same time promote balanced communities.

Low Cost Home Ownership Schemes

If housing strategy in the Northern HMA wishes to extend the use of shared ownership schemes as a way of providing affordable home ownership products, there are a number of considerations for local authorities and their partners:

1. There is a significant lack of awareness about LCHO as a housing option. Many younger people had either not heard of the concept or they found it confusing. Of course, new schemes are professionally publicised and promoted to likely candidates, but there is a need for a more general understanding to be established.
2. Younger people who were aware of LCHO often struggled to see the benefits that it held. They were unsure that it would be a worthwhile investment and help them move on to the next step of the housing ladder. It is important therefore that products have the potential to deliver the financial benefits that ownership in the non-subsidised housing market does.

3. This research project did not capture the views of younger people who had bought shared ownership properties. This is therefore an issue that requires further research.

Importance of Place

The issue of attachment to place does have some bearing on future housing strategy. Although younger people are often viewed as highly mobile, this study suggests that attachment to place is very important for many younger people. There are a number of issues for strategy to consider:

1. Younger people with a strong aspiration for owner occupation were prepared to change locations, and search out 'less favoured' areas in order to find affordable properties. However, the nature of the place was still very important, particularly evidence of its future prosperity.
2. Strong attachment to place exists for a range of very practical reasons, especially for those with low incomes. For younger people seeking social sector accommodation, the housing allocation process could be sensitised further by having regard to these practical issues for remaining close to family and friends.

Housing Advice and Support

Housing advice and support plays a key role in managing the housing needs of younger people. Evidence from this study suggests that due to affordability concerns, more younger people than previous (and some with no history of engaging with the Council) require housing advice and housing support.

The report highlights problems with the communication of housing advice and also the clarity of that advice. It also suggests that advice often comes from family and friends, which can at times be poor. Local Authorities should think about ways in which younger people and their families access housing services.

Younger people who had used council housing services often perceived that they were discriminated against because of their age. Poor previous experiences had led some younger people to turn their backs on the Council as a place for support and advice. Local authorities should consider how this experience can be improved and explore ways in which to maintain links with clients.

Voluntary sector services have a key role to play in the Northern HMA. Many of those who had 'turned away' from the Council were receiving help and support from voluntary agencies and projects. Younger people had a very positive experience of voluntary housing services, and the close relationships they developed with individual project workers was often key to this.

Mediation services aimed at families appear to be an effective tool when things go wrong between a young person and their family, and the voluntary sector is well placed to deliver this. There is also scope for better housing advice and support for families as an earlier (and preventative) intervention.

Younger people who had experienced acute housing difficulties often had a history of a failed council tenancy. A combination of sensitive housing allocation and tenancy support can help to alleviate this. Such schemes are already underway in parts of the Northern HMA.

Housing Advice in the PRS

Better sources of information are required for the PRS. Local authorities in the Northern HMA are committed to a landlord accreditation scheme. There is clearly a need for this and

there was is evidence that poor property conditions and poor management are problems encountered by younger people, at the lower cost end of the market. This can place those who are vulnerable at greater risk. Letting agents also received some criticism, and a future accreditation scheme should ensure that a mechanism for improving the management practices of letting agents is part of the scheme. Many younger people appear to be entering the PRS at the low end of the market, where problems of poor property and management conditions tend to be most acute. The worse landlords are often the least likely to engage with accreditation schemes.

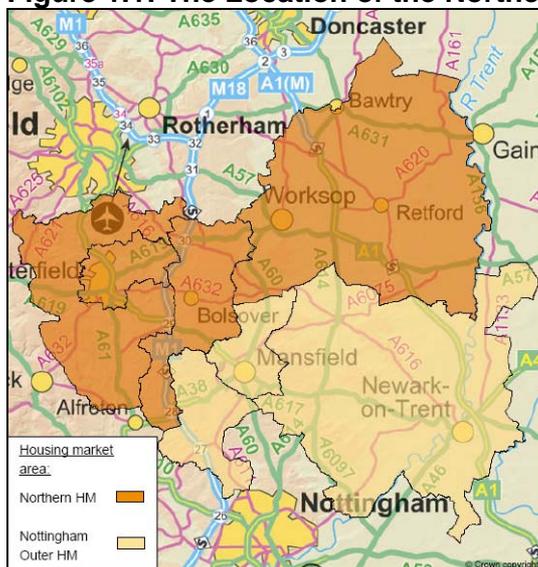
Accreditation alone therefore will not alleviate difficulties that younger people face in the PRS.

All four local authorities now operate rent deposit schemes, which is good news for younger people as this was often cited as a major barrier to entry. Local authorities should promote the scheme more widely as few younger people were aware of it. None of the younger people felt that the local authority could offer advice and support about the PRS. There is a role for enhanced private rented sector services that provide help and advice to landlords, letting agents and (existing and potential) tenants.

1. Introduction

A team of researchers at the Centre for Regional Economic and Social Research (CRESR), Sheffield Hallam University were commissioned to conduct a study of younger people's housing needs in the Northern Housing Market Area (HMA), an area encompassing four local authorities: Bassetlaw, Bolsover, Chesterfield and North East Derbyshire. This is one of two HMAs in the Northern Sub-region of the East Midlands. It lies to the North of the sub-region and to the south of the Sheffield-Rotherham conurbation (see Figure 1.1). The recent Strategic Housing Market Assessment (SHMA) for the Northern HMA provides an overview of the reasons behind the creation and adoption of the HMA (Fordham Research, 2007).

Figure 1.1: The Location of the Northern Housing Market Area (HMA)



Source: Fordham Research (2007)

This study provides a qualitative analysis of the housing needs, experiences and aspirations of young people aged 16-30. In-depth, face-to-face interviews were carried out with 40 respondents from a diverse range of backgrounds and housing situations. Above all, the research focuses on understanding what it is about being young that presents challenges in the housing market, and what it is about being young that shapes housing demand and aspirations. This final report offers a detailed insight into the housing issues affecting young people in the study area, from the perspective of younger people themselves.

The CRESR team is led by Dr Stephen Green, and also includes Deirdre Duffy, Dr Rionach Casey and Professor Ian Cole. CRESR is one of the UK's leading academic research centres specialising in social and economic regeneration, housing and labour market analysis. Since its creation in 1990, it has developed an impressive and diverse research portfolio resulting in a strong reputation for scholarship, academic publication and research excellence. The housing team at CRESR is one of the largest groups of specialist housing researchers in the UK, and has developed an unrivalled reputation for high quality policy-oriented evaluations and reports. More information about CRESR's work and its staff is available at www.shu.ac.uk/cresr.

2. Research Approach

2.1. Aims

The research has several aims and objectives:

- to outline the statutory, regulatory and mandatory frameworks of housing authorities and registered social landlords in relation to the provision of housing services and housing supply for young households
- to provide an understanding of the experiences and perceptions of young households and an understanding of unmet housing needs
- to highlight the role that housing support services play in relation to young people, and ascertain the strengths and weaknesses of these services
- to provide lessons and key messages for strategic policy and practice in the Northern HMA.

2.2. Methods

In order to meet these aims and objectives, the research team adopted a qualitative approach. To provide an overview of the regulatory framework and existing strategies relating to younger people's housing needs, a desk-based exercise was undertaken. This reviewed available data and strategies provided by the four constituent local authorities.

The main thrust of the research work was qualitative, face-to-face interviews with 40 younger households across the study area. Young households between the ages of 16 and 30 years were targeted. This represents a broad range, and reflects the fact that the age of first-time buyers in the study area has risen as the cost of owner occupation has increased (Fordham Research, 2002).

The key challenge for the qualitative element of the study was to produce a robust sample of 40 households that provided the following primary characteristics:

- geographical coverage of all four constituent local authorities
- different residential settings – urban, suburban, semi-rural and rural
- a range of tenures
- a range of ages
- a range different household characteristics
- a range of households at different stages of a housing career
- a range of households from different socio-economic backgrounds.

To achieve this, the research team identified a number of specific locations across the study area in which to conduct the research. These were chosen based on their residential characteristics. Table 2.1 outlines these locations and their residential characteristics.

Table 2.1: Locations to undertake research

| Location | LA | Residential Characteristics |
|------------------|---------------|--|
| Mattersey Thorpe | Bassetlaw | Isolated rural village, high proportion of social sector housing |
| Ashover Parish | NE Derbyshire | Rural parish consisting several scenic villages with a high proportion of owner occupied housing and high house prices |
| Dronfield (part) | NE Derbyshire | A suburban area of mainly owner occupied housing |
| Staveley | Chesterfield | An area of mixed residential settings |
| Shirebrook | Bolsover | An urban area of predominately social sector housing |

In practice, recruitment of younger households in some of these areas proved difficult despite significant efforts from the field researchers. The solution to this was to recruit respondents from other areas of similar characteristics. This proved to be highly successful, and produced a sample that met the key characteristics listed above.

This study also sought the views of young people who currently (or had previously) experienced extreme housing difficulties such as homelessness, eviction and family breakdown. To do this, interviews were successfully arranged with the help of two voluntary housing support services; one in Bolsover DC and one in Chesterfield BC.

From both these approaches, it is possible to organise the respondent sample around a simple typology of residential settings. Table 2.2 suggests five residential settings, provides details of their characteristics and shows the number of respondents in each group.

Table 2.2: A Classification of residential settings

| Residential Setting | Characteristics | Number of respondents |
|---------------------|--|-----------------------|
| URBAN 1 | Urban area of predominately owner occupied housing | 10 |
| URBAN 2 | Urban area of predominately social sector housing | 8 |
| URBAN 3 | Urban area of mixed housing, including concentrations of private rented sector housing | 6 |
| RURAL 1 | Rural area of predominately social sector housing | 10 |
| RURAL 2 | Rural area of predominately owner occupied housing | 6 |

Table 2.3 below show how the sample breaks down by tenure, sex and household situation. In general these tables show that the fieldwork produced a robust sample that covered a broad range of characteristics.

Table 2.3: Key characteristics of the sample in the five residential settings

| | | URBAN | URBAN | URBAN | RURAL | RURAL | Total |
|---------------|-----------------------------------|-------|-------|-------|-------|-------|-------|
| | | 1 | 2 | 3 | 1 | 2 | |
| Tenure | Owner | 7 | 1 | - | 1 | 3 | 12 |
| | Council | 1 | 6 | - | 6 | 1 | 14 |
| | HA | 1 | 1 | - | 3 | 2 | 7 |
| | PRS | 1 | - | 4 | - | - | 5 |
| | Homeless | - | - | 2 | - | - | 2 |
| Sex | Male | 5 | 2 | 3 | 4 | 3 | 17 |
| | Female | 5 | 6 | 3 | 6 | 3 | 23 |
| Housing Stage | Seeking to form first household | 5 | - | - | 3 | 4 | 12 |
| | Existing hhld inadequately housed | 3 | 5 | 5 | 4 | 2 | 19 |
| | Recent mover | 2 | 3 | 1 | 3 | - | 9 |

With each respondent, a face-to-face interview was carried out either in the respondent's home, or at a suitable local meeting room. The respondents recruited at voluntary housing support services were interviewed at their premises. Each interview was digitally recorded and transcribed. Respondents received a £10 incentive payment for taking part. A semi-structured interview schedule was devised to guide the discussion around the following issues:

- the experience of young people in the housing market (or lack of it)
- housing needs, now and in the future
- key challenges for young people in the housing market
- strategies that young people employ to deal with housing difficulties
- knowledge of tenure options/choices (including shared ownership)
- the importance of location (including the linkages between location and family ties/friends/familiarity)
- the experience of housing support services
- views on improvements to housing supply, housing choice and support services.

3. Policy and Legislation

This section of the report outlines the current housing policy and legislation that applies to the housing needs of young people. It describes the key elements of current strategies and highlights how these relate to younger people.

3.1. National Housing Strategy

The 2007 Housing Green Paper *Homes for the Future: More Affordable, More Sustainable* (CLG, 2007) outlines the Government's aspirations for housing delivery in the UK to meet the growing demand for housing; to provide more affordable homes to buy or rent; and to provide well-designed and green homes, linked to good schools, transport and healthcare. The focus is on: more homes, better homes, more affordable homes and new delivery mechanisms. It reinforces the Government's key priorities for housing, many of which relate to the provision of affordable and decent housing for younger people:

- building more new homes to seek to balance housing supply and demand
- the introduction of new home ownership schemes giving greater choice and opportunity to first time buyers, social tenants, key workers and people who rent privately
- raising all social housing to decent homes standard
- the use of Home Information Packs
- tackling rough sleeping, and the reducing the use of bed and breakfast accommodation for families
- housing market renewal programmes to transform areas where deprivation is significantly reducing life chances
- continuation of Supporting People programmes to help vulnerable people improve their quality of life
- supporting local authorities as being the best placed agency to take on the strategic housing role for their area, strengthening their ability to address the housing needs of all of residents.

Local Authorities are obliged to have a homelessness strategy, which would include measures to reduce youth homelessness, and most are working to a deadline of July 2008. The Government places a particular emphasis on the prevention of homelessness and encourages local authorities to develop early intervention strategies and services such as housing advice, rent deposit schemes, mediation, tenancy support and specific services aimed at ex-offenders and domestic violence issues. Local authorities must also take a strategic approach to the housing of young people. The Housing Green Paper discusses the requirement for local authorities to develop specific strategies to deal with the housing needs and issues facing young people. Some local authorities already have such strategies and Shelter has published a good practice guide to youth housing strategies. This highlights the benefits that such strategies bring to 'maximising resources, promoting joint working and ensuring a proactive rather than reactive approach to the housing problems of young people' (Shelter, 2004).

3.2. Legislation

There are several key pieces of legislation affecting younger people and housing needs concerning child protection and homelessness. This section briefly describes the main legislative measures.

The **Children Act 1989** requires social services departments to provide housing for any child in need whose welfare would be threatened if they did not act. It defines a 'child in need' (section 19.10) as follows:

- a) unlikely to achieve or maintain, or to have the opportunity of achieving or maintaining, a reasonable standard of health or development without the provision for him of services by a local authority
- b) his health or development is likely to be significantly impaired without the provision of such services
- c) he is disabled.

Use of the Act to support younger people in housing need is limited in practice however by inadequate guidance and problems around defining needs of younger people at different ages. Shelter (2004: 16) point out that: "Young people in some areas have been able to gain very little, if any, practical help from their social services department".

The **Children (Leaving Care) Act 2000** makes social services responsible for providing housing and maintaining contact with young people when they leave the care system. It applies to young people aged 14-17 and a local authority's duties differ depending on how long the child was in the care system.

The responsibilities of local authorities to provide for the housing needs of young people were revised by the **Homelessness Act 2002**. It aims to strengthen the protection by local authorities for people who became homeless through no fault of their own. The Act considers young people aged 16 and 17 (except for those who are listed as the responsibility of Social Services under the Children (Leaving Care) Act 2000) 'priority need' for accommodation. Care leavers aged 18-21 are also considered as being in 'priority need'. More recently *Care Matters* (DES, 2007) has proposed further enhancements to the 'parenting' role of the State. Local authorities are placed with a duty to house these young people, and can do this by using housing provided by local authorities, registered social landlords/ housing associations and private landlords. In addition, the 2002 Act charges local authorities with conducting a review of homelessness in their areas and developing a strategy to deal with the problem. This should have input from the social services department who should then take the homelessness strategy into account in the exercise of their functions in the district. This helps to alleviate problems of young people falling between the responsibilities of the two services. The Act indicates five separate groups who should be the focus of a homelessness strategy: priority and non-priority homeless; families with children, couples and single people; unintentional and intentional homeless; vulnerable and non-vulnerable people; and people at risk of homelessness.

3.3. Other Initiatives

A number of other policy measures and initiatives in recent years have made an impact on the provision of housing for younger people in need. Fitzpatrick *et al* (forthcoming) highlights a number of these. The Supporting People Programme funds housing support services for vulnerable people, many of which are aimed specifically at younger people. The new strategy for Supporting People in England (CLG, 2007) places greater emphasis on user-focused models of support, and on measurable outcomes. Mediation

schemes run in all local authorities in the Northern HMA. They offer mediation to younger people approaching them as homeless following relationship breakdown. Connexions also play a role in all areas, helping people aged between 13 and 19, particularly those at risk of receiving no education, employment or training, or being socially excluded.

Several other initiatives have been introduced to promote the welfare of children and young people, including the *Every Child Matters* framework, the Children's Trust and appointment of a Children Commissioner. There has also been greater emphasis placed on the role of parenting, and a ten year strategy to deliver local integrated youth support services (PSA 14) has been introduced in England (HM Treasury, 2007). Other new strategies include those aimed at the housing needs of young offenders, particularly those who are (or risk being) homeless.

4. Housing Strategies in the Northern HMA

In addition to national legislation, the four constituent local authorities have produced a number of policies and strategies that touch upon the needs of younger people. Some of these are housing-specific while others cover more general approaches to supporting younger people. This section of the report provides a brief overview of the policies and strategies for each local authority that target housing issues affecting younger people.

4.1. Bassetlaw

Bassetlaw's Area Housing Strategy (Bassetlaw District Council, 2006) considers the future provision of housing across all tenures and relates to existing stock and new provision. A separate Area Homelessness Strategy (Bassetlaw District Council, 2006) has also been prepared. These strategies plan to:

- i) *bring the housing market into balance and to provide a balanced range of housing, especially for the more disadvantaged and vulnerable members of the community*
- ii) *to increase the supply of affordable housing within the area*
- iii) *to ensure adequate housing provision for people with a special need*
- iv) *to reduce levels of homelessness and address the accommodation of groups such as ex-offenders, drug users, care leavers, single-parent households and young mothers. The Council recognises that that only through the provision of secure accommodation can such clients be encouraged to adopt more meaningful and substantial life styles. (Bassetlaw District Council, 2006: 21-22).*

While the homelessness strategy refers to the needs of younger people directly, the Housing strategy itself does not specifically target the needs of younger people.

4.2. Bolsover

Bolsover's *2005-2010 Housing Strategy* (Bolsover District Council, 2004) aims to improve the quality, availability, choice and affordability of housing while maintaining the environmental conditions and social stability of areas. The strategy outlines measures that cater to the specific housing needs of different groups within the area: younger people, older people, people with special needs, victims of domestic violence and the BME population. It also emphasises the importance of ensuring that residents are fully informed of the services and help available to them.

Bolsover's housing strategy identifies nine 'priorities for action':

1. to maintain an overview of the operation of local housing markets and continue to invest in detailed knowledge of housing in the area
2. to keep under review the need for affordable housing in the District in light of the changing circumstances
3. to ensure that new housing in the District is suitable in terms of size, price and location for those who live in it now and are likely to in the future, both in terms of availability and types of property

4. to ensure that the Council's housing and that of other social landlords meets the needs of those who live in it now and are likely to in the future, both in terms of availability and types of property
5. to achieve and sustain the Decent Home Standard both for the Council's own housing stock and for those houses in the private sector occupied by vulnerable people
6. the regeneration of specific areas of housing affected by coalfield closures with associated dereliction and degeneration
7. to ensure that housing areas are not undermined by anti-social behaviour
8. to ensure that the physical, environmental and social conditions in housing areas are such that people will want to live in the District's housing, and
9. to ensure that specific housing needs are met, for example, for young people, the elderly, the homeless and people with disabilities.

While the housing strategy does focus specifically on the housing needs of younger people, this is primarily focused on homelessness and the specific needs of those in vulnerable situations:

Homelessness amongst young people and care leavers continues to remain a key issue with young people leaving the family home after relationship breakdown. Each year a number of young people present to the Council as homeless. As at March 2003 [the NCH After Care Project] reported that they were providing support to 40 young people leaving care.

It flags up the extent of cross-boundary working practices, and the benefits that can be derived via the Supporting People Programme.

There is in place a cross-district partnership provision (Chesterfield, NE Derbyshire and Bolsover) of a supported housing scheme in which Bolsover is able to secure temporary accommodation for two young people.

There is active work with Hope in planning the provision of accommodation for young people with chaotic lifestyles and a range of development priorities have been established for the Supporting People programme that focus on young people at risk and single homeless people with support needs. (Bolsover District Council, 2005: 35)

4.3. Chesterfield

Chesterfield carried out a housing needs study (Chesterfield Borough Council, 2004) which examined issues of housing availability, affordability, choice, quality, and need. The study underpins the *Chesterfield Housing Strategy 2006-2009*. Its overarching aims are:

1. understanding and managing the local housing market
2. meeting the housing needs of vulnerable people
3. investing in, and improving the quality of the housing stock, and
4. ensuring the sustainability of communities through crime prevention and enhanced community cohesion.

Chesterfield's housing strategy specifically targets the housing needs of particular groups: people experiencing homelessness, younger people, older people, the BME population, people with chaotic lifestyles and teenage parents. The *Young Persons'*

Housing Strategy 2003-2006 (Chesterfield Borough Council, 2003) stresses the importance of partnership working, and aims to:

- respond positively to the housing and related needs of young people
- create links between all young people's services;
- encourage young people to get involved in their community and in the decision making process; and
- support the tackling of inequality and disadvantage by widening opportunity.

(Chesterfield Borough Council, 2003: 2)

Through consultation with stakeholders, partners and younger people, a number of key issues were identified: more supported housing and emergency for vulnerable groups; a broader range of housing for younger people; tenancy support; rehousing policies that consider the needs of the individual; and the development of a forum or similar body that involves younger people in the development of housing services. To tackle these issues the Young Persons' Housing Strategy draws up an action plan which includes:

- more information about housing services
- support when moving to independent living
- more help and advice on setting up home as part of mainstream education
- knowing who to turn to when they get into difficulties
- taking into account of and responding to the needs of younger people with disabilities
- close inter-agency working, and
- the need for agencies to promote their services to young people more effectively (and meaningfully).

Also of relevance to younger people is the *Homelessness Strategy 2003-2008* (Chesterfield Borough Council, 2003) which aims to improve homelessness services, prevent homelessness where possible and ensure that housing provision is adequate to meet needs. The strategy aims to tackle homelessness by addressing multiple issues of health; education, employment and training; crime and community safety; customer involvement and consultation; and housing options and choice. It also advocates the need for tailored approaches, recognising that homelessness can affect different groups in different ways. For younger people, the strategy provides a nine-point framework for meeting the needs of this group:

1. working with Social Services, Education and Connexions to prevent homelessness
2. providing tenancy support to prevent tenancy breakdown
3. providing interim accommodation with support at Newbold Court
4. using recommendations of the Children's Act Protocol
5. providing support through education and information
6. providing advice on housing options
7. mediating with parents to prevent homelessness in crisis
8. maximising the availability of accommodation in the social and private sector, and
9. carrying out a feasibility study for a night shelter.

4.4. North East Derbyshire

North East Derbyshire's *Housing Strategy 2006-2009* (North East Derbyshire District Council, 2006) was developed under the Local Strategic Partnership's Housing and Neighbourhoods theme. It aims to:

Support the provision of good quality sustainable and affordable homes to meet current and future needs and demand and to ensure the neighbourhoods in the area are places where people are happy to live. (NEDDC, 2006: 4)

It has direct links with the Council's *Corporate Plan 2006-2009* which lists three key priorities for housing services: meeting the Decent Homes Standard, improving the sustainability of homes by carrying out adaptations and providing affordable housing to meet identified needs. Housing strategy also places emphasis on the need for partnership working and consultation.

The strategy draws on the results of housing needs and demand studies carried out in 2002 and establishes a number of targets:

- 261 affordable homes a year are required until 2011, together with 40 low cost market homes
- better understanding of the needs of black and minority ethnic tenants
- consideration of the need for sheltered housing
- consideration of the possible benefits of floating support schemes for vulnerable people
- identification of rural housing requirements
- provision of additional housing to accommodate homeless young people
- housing needs of those fleeing domestic violence, and
- adaptations to properties ensuring that older people can safely remain in their home.

The housing strategy does have a specific focus on younger people in the context of homelessness, however it takes a more generic approach to issues such as housing affordability, availability and choice, knowledge of housing services and the quality of housing.

North East Derbyshire's homelessness strategy, *Working Together* (2002), draws on a review of services which:

... analysed the relationship between those who became homeless, the reasons for their homelessness and the appropriate accommodation that was available. In addition, it looked at the statutory and voluntary agencies that assist these households when they become homeless and the ways that the Housing Advice Section and other organisations try to prevent homelessness occurring. (NEDDC, 2002: 2)

The strategy commits the Council to a 'rolling review system' to ensure that services keep pace with good practice and demands. Partnership working with statutory and voluntary agencies is central to the approach, which gives statutory and voluntary agencies an active role in the policy formation process. The Homelessness review identified young people who become victims of homelessness as increasing, and as such should be a key consideration of service improvements.

5. The Affordability of Housing

It should come as no great surprise that for many younger people the affordability of housing has become a key concern. Recent years have seen sharp house price rises across most areas of the Northern HMA. Affordability concerns have been felt in the private sector, and there are also issues of affordability in the social housing sector.

5.1. Affordability and the Open Market

For younger people seeking to own their home, affordability is a key challenge. High house prices have put owner occupation out of the reach of many (but not all) younger people. First-time buyers were particularly disadvantaged:

Getting on to the housing ladder just seems an impossibility. I earn a reasonable amount but even then ...

(27 year old male, living at the parental home)

Even though we're both working, we still couldn't get on the housing ladder – nowhere near. And I don't think it's as expensive round here as it is in other places.

(19 year old couple, living in the PRS)

In general, respondents had a good sense of prices and availability in local housing markets. They had a fair idea of the price and availability of properties in the local area.

The housing market is one of those talking points isn't it? I'm not really looking to buy, but you keep an eye out. I look in the window at Blundell's sometimes, and in the paper, you know, just to know what's going on.

(18 year old male living with parents URBAN1)

There was also evidence of uncertainty about current housing market conditions. Respondents were aware of a 'cooling-down' of the housing market at the time of the fieldwork (November 2007 to March 2008). While it was not widely believed that housing prices would fall significantly, respondents were unclear about what would happen. More important than house prices *per se* was the ability to obtain mortgages at favourable rates.

We've heard all this stuff about Northern Rock getting into trouble and it makes you stop and think. My sister got her mortgage about three or four years ago at a really good rate. I'm not sure that we'd get such a good deal now?

(23 year old male, living at parental home)

There is evidence that affordability for younger people has become significantly worse for younger people in the past five years. Many respondents were aware that their peers who had got into the property market three to five years ago had benefited from lower house prices, a less competitive housing market and access to more affordable mortgages.

... when I talk to people in my office which is full of women with young families and have bought houses 5-10 years ago, we talked about the size of their mortgage at the side of ours, we feel fortunate to have been able to afford the house we have. I have a fairly well paid job as does my boyfriend so we have been able to afford our mortgage and have a life at the same time. Some of my friends are just living to pay the mortgage. When I talk to the people from work who bought 5-10 years ago, they aren't paying anywhere near the same size of mortgage.

(25 year old woman with children, in private ownership)

Indeed, there was deep frustration amongst some respondents that despite having a reasonable income, property ownership was still unavailable to them in the foreseeable future.

It's impossible. I mean on paper it looks like we earn a lot of money but when you work out the cost of a mortgage it's not that much. You're left with hardly anything at the end of the month. And we are careful. I mean as soon as payday comes all the money comes out, we come home, we sort it out.

(19 year old couple, in the PRS)

5.2. Affordability and the Private Rented Sector

Affordability was not just a challenge for those who aspired to be property owners. The affordability of the PRS was also perceived to be challenging. This was especially the case for those in 'intermediate' housing need who were a low priority for social housing and yet were barely able to afford the private sector. The case of one young couple, living together for the first time in the PRS, is a typical situation:

Getting this flat's been a bit of a struggle. It's been nice not being at home - it's our own space but it's not what we want but it were the only thing we could afford. It's alright, but it's expensive. We're expecting a baby soon.

[Interviewer] This is a one bedroom flat isn't it?

The bedroom's so small we can't really get the cot in there unless we brought the wardrobe in here [living room]. But this was like at the top of what we could afford. Bigger means more usually doesn't it?

(21 and 23 year old couple, in the PRS)

For this couple, their options to 'upgrade' in the PRS were restricted by price, and therefore, were exploring ways to access social rented accommodation. In some areas, availability, on top of affordability created challenges for entry to the PRS:

There's not much about [PRS housing]. Castle Estates in Dronfield, Saxton Mee, Blundell's - there are lots of companies do rented as well as selling. There are some one bedroom apartments and flats, but not many. It's not so much the in-availability of accommodation it is more about it being a little out of our range. We wouldn't mind a small apartment with minimum space just for this year but it tends to be that the properties are all just out of reach and little too big really. It would be nice to have a bedroom and an office but we could do without the office so that we can afford to live there.

(23 year old male, at the parental home)

5.3. Affordability and the Social Housing Sector

The study also uncovered issues of affordability in the housing association rented sector. For two households paying rent directly to the housing association (rather than via housing benefit) there was a perception that their rent was high compared with council housing. One of these households was keen to secure a council property as soon as possible to reduce the rent bill. For another young person, currently living with a friend and on the housing register, council housing was his preferred choice:

I'd want to get a council house. People have told me it'd be cheaper. I know those down there in [RSL] houses pay more than them at the top end in the council. And the houses are no different.

(21 year old male)

One young woman living in an RSL property in a rural location clearly felt there was a disparity in rents between Council and RSL properties.

[Interviewer] How are you finding things with paying the rent?

I pay it by standing order.

[Interviewer] Is it affordable?

Yes. Could be cheaper though. Sometimes it is annoying because I pay what I do for a 2 bedroomed but I know people who pay less for a 3 bedroom council house. It does get frustrating.

[Interviewer] Do you think that council properties are cheaper?

Yes, much cheaper.

(28 year old woman, living in RSL - RURAL1)

5.4. Shared Ownership as an Affordable Housing Option

Low cost home ownership / shared ownership products are promoted by central government and often form part of new housing developments. Respondents in the study were asked whether or not they had considered shared ownership as a housing option. While the sample failed to capture respondents who had elected to purchase a shared ownership property, several younger people were aware of these schemes. However, many were not aware of shared ownership products, including some for whom, financially, it may have been a viable option. Of those with some knowledge there was either a limited understanding of how the scheme would work, or they were not convinced that it was a sensible option.

Not all respondents were negative about shared ownership schemes. One young man, living with his parents and wanting to move saw shared ownership as a possible solution:

There's not much affordable housing or new development unless you buy from a Housing Association ... buy 40 per cent of your house and buy the other half later. It's a good idea and might be what I look at in the future especially if I'm buying on my own, 'cos the house prices around here! If you're single and want to get on the property ladder you wouldn't want to be borrowing all that money.

There were several other respondents who could not afford to buy on the open market and yet had a very strong aspiration for home ownership. However, they were not

aware of shared ownership products. Another couple living in a rural area became aware of shared ownership because of a new housing development in their village by a housing association:

The other option we had was a shared ownership scheme which they tried to push onto us because we were a working young couple. They also knew we would not fit the criteria for one of these [rented] flats.

Their concerns were that shared ownership did not offer them the benefits of owning a property outright:

It's not necessarily a bad scheme but I felt it was a waste of money 'cos I couldn't have passed something on to the next generation. They wanted you to buy 35% and charge 53 grand. And on the part you didn't own, they wanted you to pay rent and then buy the leasehold for 99 years and after that it goes back to them.

Plus a hundred per cent maintenance, whereas here we call [the housing association] and they sort it. And on top of that, if we sold it, it'd have to be to people who live in [the village] or surrounding it. And the same criteria for the people who live in Ashover that you'd have to sell to people living and working in the area.

[Interviewer] Did they mention the possibility of stair-casing?

You could buy more – maximum was 65 per cent, but I didn't see the point. You pay a lot of interest on what you're borrowing.

Another respondent was aware of shared ownership because a friend had considered it recently.

It seems all well and good on paper, but she was saying that it'd probably not take her anywhere else in the future. If you need a place, fine. But not sure it'd help you to get on.

Clearly, if housing strategies and development proposals in the Northern HMA plan to incorporate low-cost home ownership options, information throughput to younger people must improve and schemes that can deliver the benefits associated with home ownership are required.

5.5. Affordability and Single People

The affordability challenge is more pronounced generally for single young people than it is for couples, where both have a regular income. Small properties, suitable for one person were hard to come by at prices that single people could afford. 'Coupling up' offered some the ability to get on the housing ladder.

None of our friends have moved out yet ... 'cause they're single they can't afford to move out. It's only 'cause we're together that we can afford to live here. If I were on me own or Claire were on her own, we'd still be living at home.

(19 year old couple, living in the PRS)

Unless you are buying with someone, a partner or friend, you don't have any chance really. You are OK if you have someone to buy with but on your own, by the time you have saved up a deposit it takes years. Then you have the mortgage to pay on one wage. All those I know who have bought, have

bought with partners or friends. I don't know anyone who has bought on their own.

(22 year old woman, living at the parental home)

One young woman who had recently purchased a property jointly with her partner was clear that single income households had limited choice in the housing market:

I don't think that would happen. If I hadn't met my partner it wouldn't have been happening. If I hadn't met my partner I would have been looking at the 60 to 65 thousand [pounds] range. There's nothing for that price.

(25 year old woman, owner occupier)

6. Housing Aspirations

6.1. Aspirations for Owner Occupation

As Section 5.1 suggests, the rising costs of properties has put the open housing market beyond the reach of many younger people whose background and socio-economic situation may suggest a propensity toward owning property. However, ownership is not beyond the means of all young people, and for those with strong aspirations to 'get on the housing ladder' a pattern of behaviour emerged where compromises and sacrifices were made to ensure success. Several respondents had managed to buy property in the last two years. One couple from Hasland thought that homes were affordable, claiming that properties below £100,000 were available, provided people were prepared to put some effort into a more dilapidated property, or compromise on aspects such as space or the amenity of a garden:

It's like I told a friend recently, if you want to buy, you won't get everything you want - that's just not possible. You've got to be prepared to compromise somewhere. Everyone does these days don't they? My Mum and Dad, 20 years ago could get a big house with a garden and all that in a nice area 'cause houses were affordable back then. It's just not the same now.

(25 year old female, recently bought a property with partner- Urban3)

The strategies of those determined to become owner occupiers include:

- the consideration of alternative, lower cost locations
- reliance on family (usually parental) wealth
- entering the housing market as a dual-income couple
- looking for opportunities to add value and amenity to dilapidated properties
- borrowing 'to the hilt'
- accessing council housing, with the expectation of the Right to Buy.

Respondents who had bought houses in the past two years or were strongly considering buying had begun to look beyond the neighbourhoods they were familiar with. This often meant a range of compromises on both the quality of the area, proximity to family, friends, work and social life. For one young couple with strong ties to their rural village, the desire to buy was strong enough for them to consider moving to a nearby town:

We got to the stage of having an offer accepted on a house in Alfreton. [It was] four bedrooms, 190 thousand.

[Interviewer] What was the compromise?

Moving away from Ashover, definitely. We'd looked at Chesterfield too but Alfreton had amenities, and it was on the edge but it would have been a massive change and won't be the same lifestyle as being up on the farm. It was a row of houses with gardens and I suppose lots of people live like that and are very happy. It just depends what you've been used to.

(26 and 27 year old couple, living in RSL – Rural2)

Others were prepared to move to unfamiliar areas, provided they could see the potential improvement to the area or the property.

It's a very good area. Not an area I first thought of to look in but since we have been here there is a lot more affluent areas here, up on the main road. Lots of bigger houses with a fair bit of land with them too....There are poorer areas as with most places. These are more to the north side of Hasland. We are more south to south west side. It is quite a mix but where we are it is quiet. It's more of a first time buyer area really.

(25 year old woman, recent mover - Urban3)

All of the respondents who had recently bought property were multi-income households:

Unless you are buying with someone, a partner or friend, you don't have any chance really. You are OK if you have someone to buy with but on your own, by the time you have saved up a deposit it takes years. Then you have the mortgage to pay on one wage. All those I know who have bought have bought with partners or friends. I don't know anyone who has bought on their own.

(24 year old male, living with parents)

In addition to seeking out alternative locations, aspirational owners also favoured older properties. In many of the towns in the Northern HMA, terraced housing was considered desirable by younger people. Compared to new builds, they were often considered to be better built, more spacious and cheaper. Areas of terraced housing were also perceived to be popular, lively areas offering amenities such as restaurants, pubs and good public transport links.

There were some recent movers who favoured ex-council houses. For one young couple this had a number of advantages. It was cheaper than similar-sized properties elsewhere, more spacious and it was where her family lived in the council sector.

We have three bedrooms. We were looking for an ex-council house because ideally we wanted three bedrooms. He has two boys and they can share a room but it has been difficult getting on the housing ladder at all so we didn't want to buy a smaller house then have to move again in a few years. We wanted a house with a big garden and that's why we won't for the style of house, it has a big garden and everything. It fits our needs because it is close to where we both work, it has good shops around it and is close to the town centre as well.

Indeed, there was a perception that some council estates were becoming very tenure diverse and popular places to live. One couple had recently moved to Newbold in Chesterfield:

It's quite good quality, most of the houses around us are ex-council houses so people have bought them and done them up. We are surrounded by good standards of living. In terms of availability, there isn't that many houses on the market around there at the moment and if you were looking for local authority, most of them have been bought. You need to be able to buy a house really. In Chesterfield, before we bought our house, my boyfriend was living in a rented accommodation. When we were looking in terms of rented they were all quite small flats really which isn't really suitable when you have kids. That was why we knew we needed to buy.

(25 year old couple, recent owner occupiers)

6.2. The Importance of Family Support

Across the sample there were acute differences in the level of support that family members provided to younger people to help them with housing difficulties. There appears to be a distinct polarisation between those who can rely on the support of families and friends and those who cannot.

One particularly striking distinction was the ability of some young people to remain in the family home longer. There were several respondents in the sample who had opted (and had the option) to remain living with their parents, as a response to difficulties in accessing the housing market.

My Mum and Dad don't mind me being here. I've got a job now and I suppose I could have moved out ... but it's nigh on impossible to afford somewhere. I'll be here a good few years yet – get some savings together and then get a place ... it would be good to have a bit more independence but, you know you do what you can.

(21 year old male, living in Council housing with his parents)

For many, the family home provides the safety net. Several respondents had spent time living away from home. In some cases, respondents had left to study and then returned. Others returned when living independently became too problematic:

Me and friends like me stay at home longer. We have to. There's people who I know still live at home and they're mid to late '20s. I moved out for a while [to rent with a friend] but moved back in when he lost his job and we couldn't really afford it anymore.

(21 year old male, living with parents)

... when I first moved out of my dad's, it was difficult financially which was why I ended up moving back in. Then I got a better paid job so I took stock of that and saved so that I had something to move on with.

[Interviewer] What if you hadn't had your family home to move back into?

I know, yes I don't know what I would have done then...we are quite fortunate that we have quite a large family home and my dad just leaves us be. I don't know what I would have done if I hadn't had my dad's to move back to for those few years. When I was renting I was getting myself into a financial mess really so when I moved back home I was having to end up taking a loan out to sort that out but it is getting yourself back on track instead of digging yourself into a hole. That was one issue and the issue of having my dad's to move back to and building a nest egg to buy something.

For some young people, the motivation to remain living at home longer stems from the desire to buy rather than rent. Many respondents with strong aspirations to owner occupation believed that rent was 'throwing money away'. Typically, they were prepared to stay with parents longer until there was an opportunity to buy their own property.

[Interviewer] Do you think your mates want to move out [of their parents' home]?

Yeah, they'd be out of there but, like I say, it's just too dear. You couldn't do it on your own. You're just working for nothing. Sometimes we feel like that - you're just working for nothing because what do get to do a month? Nothing.

You're working to keep the house, but it's not even your house. You're only renting it. We didn't really want to rent in the first place [but] getting a mortgage was just way too expensive.

(19 year old couple, living in the PRS)

However, some respondents did have a strong desire to move on, for whom renting was considered to be an acceptable option. Those making such a choice were very often aware that owner-occupation was beyond their financial reach and that renting would be the only means of gaining independence in their accommodation.

For other respondents, the ability to remain in the family home for longer periods in order to allay challenges in acquiring housing was not always an option. Several respondents who had experienced acute housing difficulties often had very troubled family histories and relationships. One young woman in the survey was forced to leave the family home after a serious argument with her mother. In another case, a young man left home at his parents request because of problems associated with overcrowding. One young person interviewed had received the help of a mediation service to return home. Whilst this had been successful in the short term, the respondent had doubts that she would be able to remain at her parental home for more than a couple of months due to continuing relationship problems.

As well as providing accommodation in their own homes, friends and family play an important role in providing financial help to move on (for some). Many of those respondents who had been successful in buying property or moving into the PRS had done so with the assistance of a relative. Several respondents had borrowed money from their parents to put against the deposit for a home, and similarly, relatives often helped out with the bond for a private rented property.

There is therefore a polarisation of the 'supported' and the 'unsupported'. Those who have supportive relatives, whether that is the extension of financial support or accommodation, do often fare better. For those not so fortunate, housing opportunities and choices can be severely constrained, even for those who are successful and stable in the labour markets.

6.3. Problems Associated with Relationship Breakdown

The survey data suggests that relationship breakdowns are often the catalyst for housing difficulties. A breakdown in the relationship with parents had led some to experiences of homelessness. More evidence for this is provided in the section of the report devoted to the housing experiences of younger people in vulnerable situations. In other cases, the breakdown in relationships between spouses, partners and friends can present housing challenges. When one young man's relationship broke down, he had no alternative but to return, unwillingly, to his parents' home:

Yes and things messed up with her so I ended up coming back here and it was the worst mistake I ever made to tell you the truth. If I could get out I would. It's terrible here but at the minute it's here or nowhere.

(28 year old male, living with parents)

As discussed earlier, one strategy employed by younger people to combat the challenge of affordability is to buy or rent as a multi-income household. There is evidence to suggest that the pressure to do this can force younger people to enter into financial unions at an earlier stage than may otherwise have been the case. One woman described her experience:

Looking back we just weren't ready. Yes we got along and all that. You know it was exciting buying together, getting your own space and all that ... I was desperate to get into owning a property. I'd rented for a bit and just wanted more control and something for the future. You always hear about people who made this and that on property don't you? I couldn't have done it without [my partner], but it just fizzled out – and we split up. He bought me out.

[Interviewer] so you did make some money?

We'd lived there 10 months so by the time you've paid all the fees and that I didn't really have anything to show for it. I suppose saying buying me out's a bit misleading. He took on the mortgage, god knows how.

(22 year old woman, living with friends)

In another case, a 26 year old single parent pulled out of a house sale with her previous partner late in the conveyancing process:

Somebody said to me one night, 'are you sure you know what you're doing?' It made me think just how serious it makes things when you've got a house together. Suppose I was a bit naive. It would have been good for me and [my son] to have that house but we did split up so what would have happened?

(26 year old woman, living in RSL rented)

7. The Housing Experiences of Vulnerable Younger People

Young people in vulnerable situations often require a high level of housing provision, advice and support. Some of the younger people who took part in the study had a complex range of needs – drug and alcohol misuse, mental health problems, offending, etc – which go beyond the remit of housing services to solve. This section provides an insight into the housing histories of these young people, the strategies they adopt to cope with housing difficulties and their aspirations for housing.

7.1. Housing Histories

Their accounts described a range of different experiences including evictions, homelessness, rough sleeping, sofa-surfing and difficulties associated with being in, and leaving the care system. The housing situations faced were often the result of a combination of different factors.

Because I was attending training [at Jobcentre Plus] a lot, I was missing support meetings with my support worker and because I kept missing my appointments they took it that I didn't need support no longer...In the end, I was taking time off my training a lot of the time and my benefits got stopped so that my rent arrears started adding up and I ended up getting evicted for it.

I've had a few places but I lose them because I start getting depressed again, and I do something stupid, end up in hospital, maybe spend a week stopping there, and then I get out, it's only a week behind on rent but then it gets to me and then I start drinking and then it just gets built up and built up and built up and then I never end up paying [the rent] and then I get kicked out.

Having rent arrears with the Council was a difficult problem to overcome for several respondents who had, as a result, been excluded from council properties in the future. This chimes with the housing needs study of people with complex needs undertaken by Shelter for the Northern Housing Market Area Partnership. For one young man, previous offences prevented him from accessing specialist temporary accommodation:

I want to move into a bail hostel but because I've got an arson record from ten years ago, that's what always sends it back.

Failed tenancies were also a common experience. Several respondents had lost their permanent and temporary tenancies for a range of reasons including rent arrears, anti-social behaviour problems and lack of skills to effectively sustain independent living.

It wasn't very suitable for me. It was two flights of stairs, no lift, communal entrance, very noisy and very different, varied people living there. We'd got old people, we'd got middle-aged people and then there was a young person moving in.

I was living in a bed-sit before and when I found out that I was a Dad, I found out that I wasn't allowed have people stop over so I had to move.

Sometimes the location or type of housing that respondents were provided with was perceived to be inappropriate for their needs.

When I went to the Council they told me that they could put me up in a hotel or in Newbold Court. They were putting me further away from my family.

You're in a B&B on your own at 16 and you feel lonely and scared.

Inappropriate housing can have a knock-on effect on other elements of the young person's life. As one young person told us:

I actually had to fail college because I'd not got the appropriate housing and the Council were refusing point blank to give me a flat.

Clearly there are links between housing problems and mental, emotional or behavioural difficulties or health issues.

7.2. Coping Strategies

The young people we spoke to had tried to cope with the problems they faced in a variety of different ways. This included sleeping rough, sofa-surfing or staying in temporary accommodation. As one young person explained:

[The Council] give me notice and that, but then I never leave straightaway and then they send the Police or whatever but then I just claim squatter's rights and take it through the Courts and that. I only do it 'cause it gives me another four to six months. When that ends then I just leave and immediately go back to my mate's again or sleep out.

Several respondents regularly stayed with friends:

I'm stopping at a friend's now. She rents a two bedroom house in Newtown with her partner and baby. It's a bit crowded.

But as one young person warned:

... that can cause trouble as well. I know I've done it, I was on benefits and then, if I've got people staying at me housing, you've got that fear then of somebody telling the Council and then stopping your benefits when all you're trying to do is just help somebody out for a night so they're not on the street.

7.3. Housing Aspirations

For young people who have experienced acute housing difficulties, stability of their housing situation was a key aspiration.

...it's like, is it my own place that I can settle down?

Two respondents had experienced housing difficulties in the past after leaving the care system, and now possessed a strong aspiration to own a house, motivated by the stability and security they perceive it to offer.

"I want to get on the property ladder and, now that I'm working, my thinking is that, well if I'm paying rent, I might as well be paying a mortgage and the house might as well be mine at the end of it.

...Because it's yours then ... it puts you in good stead. You know, you own a property and then other stuff becomes available to you.

Although young people with experiences of acute housing difficulties had been dissatisfied with local authority housing services, council housing was still regarded by some as a desirable tenure, once again motivated by stability and security.

I wouldn't mind getting a Council place. At least if you get a Council place you can keep a roof over your head for so long. With a private rented it's like they start moaning at you, you've got your rent to pay, you've got your bills to pay, we're going to evict you.

The private rented sector was perceived by some to be less secure than council housing, yet others felt that it offered a degree of anonymity. The latter respondents were more likely to have experienced problematic council tenancies resulting in evictions and/or rent arrears.

At least with a private landlord, they don't know me.

In the face of homelessness, aspirations for modest forms of accommodation were common.

I'd like to get a bed-sit. It's only one room but it's better than the street.

8. The Importance of Place

For young people in many different situations, attachment and familiarity with place is an important concept. This section explores this importance for different groups of younger people.

As discussed earlier, although people who are determined to become owner occupiers do make compromises on location, the place itself is still of importance. Amenity and future prospects seems to be the two defining forces:

Location is very important. Close to family, close to work, close to transport links. We wanted somewhere not too built up, space outside and not feeling too hemmed in. One of the selling points was the view out of the back window, looking out over fields. When I lived in Stoke it was all row upon row of terraces, old pottery cottages and it was concrete city. To come somewhere and see open space and lots of green was important as well.

The importance of familiarity and proximity to their existing family networks was especially important to those with young families

We've put down Brimington just because we're comfortable with that. You know, I wouldn't want to be took out of us...you know, where we know. And plus for her to have the baby soon, to have some support from her Mum 'cause I'll still going to be working full-time.

There is often a strong identification with place, even for those who plan to move elsewhere. 'Returning to your roots' is a common aspiration for many younger people, particularly for those from supportive and stable backgrounds.

Yes and I would like to think I would end up back here even if I went somewhere else in between. It would be a good place to live long term because it has good schools and I have enjoyed growing up here it is not a bad place. I would move away though if there was a reason, like a job. I would want to end up here again eventually.

As is the case for many people, the proximity of schools emerged as a locational issue:

... since being in Hasland, it is such a good area we feel, that as our lives change together, there are three really good schools. They are all in really close proximity to each other and there is starter houses here and then a bit bigger and a bit bigger depending on your financial situation. It wouldn't upset me to stay in Hasland.

Younger people living in rural areas had particular issues associated with place. Younger people in Ashover tended to be heavily involved and part of the local community. They were wedded to the idea of village life, and all wanted to protect their ties with the place. Although access to services, public transport and night life was perceived to be limited when compared with nearby urban areas, this was viewed as a quintessential aspect of village life, rather than a negative one. In the case of Ashover, public transport links were regarded as adequate and its close proximity to surrounding

urban areas provided the opportunity for young people with frequent outlets. It was certainly not perceived as an isolated location. Ashover retains most essential services, a village school, several pubs, excellent community and sports facilities, places of worship and has a great deal of social activities for people of all ages. It is also perceived to be a safe place when compared to the city.

[Interviewer] So, why is it important to keep this connection with the village?

Family mostly and the area is quite a nice one. "You don't get like loads of traffic or like anything like that, that's why I wouldn't be able to deal with like a city or anything. I wouldn't like to move to a city, there's just something about it, like tower blocks.

The lack of availability and affordability of housing in Ashover was a key concern, and all the younger people in the study wished to see more affordable housing developed. In the village this is likely to be provided by a housing association and offered for rent or shared ownership, and may be restricted to those from the Parish or neighbouring parishes. However, this is at odds with the overwhelming desire to be owner occupiers rather than renters. For those that had moved to recently built affordable housing (provided for rent by a housing association) this was seen as a short term measure, or was the compromise that was made to remain in the village. Younger people were also keen that new developments should be in keeping with the aesthetic nature of the village, and be reserved entirely for local people. There is some general needs social housing in the village and there is often resentment when 'outsiders' are allocated to them. More recent housing developments are housing association controlled and limited by a covenant to use by people with a local need for affordable housing. All these units are occupied at present, turnover is very low and it is generally understood that there is more demand from within the village, though at present there is no housing needs survey to support this assertion.

For younger people in a more isolated rural village of Mattersey Thorpe, a place with virtually no existing amenities, virtually all those we interviewed stated that they wanted to leave the village. However, younger people do still maintain an attachment to the place, based on very practical reasons. Their desire to move elsewhere was often constrained by a lack of financial independence, poor access to housing elsewhere and in many cases a desire (or requirement) to live very close to family members – either for financial support, help with childcare, or for the younger person to assist a relative through ill health. The attachment to the village, or lack of ability to move, had forced several younger people to live with parents into their late twenties, and for some, sofa-surfing with friends and extended families was commonplace. There was certainly evidence of hidden homelessness which is often masked by close support networks of family and friends. There was also evidence of social isolation, particularly for those households with very young children to support, and in some cases evidence of households who were trapped.

I would like to move, there has been quite a lot of trouble over the years. It has pushed me to want to move out of here. It is a case of getting back on the list to move.

[Interviewer] If you were to move from here, where would you like to go?

I would like to go to Retford because there is more job opportunities for me and more for [my daughter] in terms of crèches and things. Even getting a council house around here I would be satisfied, away from round this area though.

The majority of young people with chaotic lifestyles we spoke to have a history of frequent relocations for a variety of different reasons – leaving the care system, running away from troubles, to be closer to friends and to flee domestic violence.

This group exhibited variations in their attachment to place. Several respondents could not identify 'where their roots were' because of frequent movements, mainly through the care system. For others, difficult and disturbing experiences of where they grew up had caused a dislocation with any attachment to place.

For others however, place was important. Living near to family and friends was seen as an important way of providing stability. Also, feeling settled and "having a place to live, to call my own" was important to some vulnerable young people. For people sleeping rough, keeping to places that they regard as safer and familiar is very important. In one instance, the relative safety and familiarity that Chesterfield offered to a rough sleeper, outweighed the option of moving to Sheffield where there was better access to hostel accommodation.

If you go to Sheffield there's more hostels, easier to get inside. But I hate it there. It's too big, dangerous. Here [Chesterfield] you know where you are, who's around. I'd rather sleep in a skip here than a hostel in Sheffield or Derby.

9. Housing Advice

9.1. Informal Advice and Support

+One of the main ways in which younger people tend to gather housing advice is through their networks of family and friends. This was found to be a very important source of advice for younger people from a wide range of backgrounds.

To a certain extent, informal advice is sought to make up for the lack of access to more formal advice:

That's just purely from people talking, you know, people at work that have been waiting and they've just got to the stage where they've had to do it themselves because they've got nothing.

(19 year old couple, living in the PRS -Urban3)

What appears to be critical is the value of the informal advice that people receive. There were several respondents who were confused about the social housing allocation process after receiving only advice from their parents. Others however, have a more positive experience:

My Mum works for a housing association so I'm quite clued up about getting a place. Actually, because she's told me about all the costs – all those things you don't really think about too much – I'm probably less inclined to go out and rent somewhere. I know too much!

[Interviewer] Do many young people know about these things?

No. It's dependent on their parents. People that don't have parental support it's probably not the easiest route to go down anyway. You don't know what you're getting into, you're not sure what you're entitled to.

(21 year old male, living with parents – Urban1)

Of course, young people have different levels ability to 'get by' by themselves. There are many young people who benefit from the experience of those around them who have been successful in the housing market, coupled with their own ability to gather advice:

I am a big fan of reading myself really - local papers and asking my family who all have experience of renting. All my sisters have rented in the local area and London so they have got good experience. Also from friends who have managed to find places. I know some people who have managed to rent in Dronfield with a partner.

(23 year old male, living with parents - Urban1)

9.2. Awareness of Housing Support and Advice Services

There were many respondents who either did not know where to go for more formal housing advice and support, or had no experience of approaching the local authority. This is especially true of those respondents who came from private housing backgrounds. One young man who had grown up in owner occupied housing, but had spent time living with friends after relationship difficulties at home, summed up this perception:

I've never really thought about approaching the Council. Wouldn't really know where to start to be honest. I never even thought about it. ... You sort of don't really think it's for people like me.

(17 year old male, living with parents – Urban1)

Another respondent from a similar socio-economic background but with more experience of accessing housing himself explained the challenge:

The information is there at the Council or with a housing association, but you've got to go and find it. It doesn't come to you. Information isn't really promoted. I don't know of anyone that's gone running to the Council for help. Maybe more should. Young people need to be supported through the process. It's not easy out there.

(21 year old male, living with parents after a period in the PRS - (Urban1)

Respondents were generally not aware that the local authority could offer general housing advice. Many believed that it was a place to go if you were down on your luck and wanting a council house. This was an especially important finding for those who saw their future as renting in the private sector (see section 9.6 below).

9.3. The Use of Professional Services

Those who were either seriously looking to buy, or who had bought recently, seemed to have had a positive experience accessing housing and financial services. Estate agents and mortgage brokers generally offered sound advice to first time buyers. For many, searching for properties themselves via internet sites such as www.rightmove.co.uk, proved much more effective than stopping in at an estate agency in the first instance. Some people also used websites such as www.upmystreet.com to research the nature of different neighbourhoods what particular areas were like.

9.4. Experiences of Statutory and Voluntary Housing Services

This section reviews the experiences of those who have required housing support and advice from statutory and voluntary agencies and projects. While some respondents in the sample had not accessed housing services to much extent, others had used a range of statutory and voluntary services. The research project deliberately targeted respondents who used two particular services, one that supported homeless people and another that provided support to younger people leaving care or had experienced housing difficulties since leaving home. However across the sample as a whole, a range of housing support and advice services had been accessed.

The Range of Housing Services Accessed by Younger People in the Study

NCH Leaving Care Project
NCH Runaway Project
Pathways
Local Authority Housing Services (including ALMO)
RSL Housing Services
Unit 10
YMCA
Youth Reach
Derbyshire Citizens Advice Bureau
Frameworks
Connexions
Derbyshire Women's Aid

There was a general dissatisfaction with the interactions with local authority services. This was true for those presenting as homeless and those applying for housing via the waiting list (discussed in the following section). Younger people perceived that they were treated badly at times because of their age. These are the comments of three respondents:

I think like that, now that I'm older, I kind of get treated better.

When you go in to make an application, the staff can be really hostile towards you sometimes because you're a young person...They're just seen as young people, tell them to go away, they've got no other choice. For the older generation I think they sympathise a bit more, they want to help them.

I felt they were running me down.

Age could also be a barrier to voluntary housing-related services. Several respondents suggested that greater levels of support were available for those aged under 25.

[Pathways] is the only place I know of 'cause of my age. I know there's Unit 10 and that's for under-25s...Mainly [homeless services in Chesterfield] is under-25s isn't it? If you're over 25, you've got nothing ... For a bloke over 25, you're stuffed round here.

Younger people often found the information about housing services, and application forms to be too complicated or unclear, leading to confusion and frustration.

[The Council] do give out information in leaflets and things like that and a lot of kids look at it and don't understand it. You know I struggle with housing benefit forms and things like that. I struggle to understand them even now. There's no simplicity in it, it's quite complicated.

It needs to be explained better. Using all these big posh words, 16, 17, 18 year olds aren't going to know what they mean.

The problem with poor understanding also extended to those who had secured temporary and permanent accommodation.

My tenancy came to an end at [a temporary accommodation] 'cause I went on holiday with my mate and didn't tell them - but I didn't know that I had to tell them.

Contact with voluntary organisations was viewed in a more positive light by respondents¹. As well as practical advice about housing, many of the projects are also able to offer more informal advice and emotional support. One voluntary project was described as a 'family', while another project offered the opportunity for a hot meal, washing facilities and the opportunity to socialise in a safe environment. Voluntary agencies and projects often support their clients through very complex issues. Having an individual support worker with whom a relationship could be established was a key advantage for those in more vulnerable situations. Several young people, while not requiring the level of practical support that they once did, still remained in touch with the projects and individuals that had helped them.

9.5. Housing Allocations

The process of social housing allocations is a key challenge for younger people who are seeking to rent from Council's, ALMOs and RSLs. Firstly, the nature of the process and its transparency was a key issue. Secondly, those in low priority need groups were frustrated and thirdly, the housing allocation system wasn't always flexible enough to meet the needs of younger people. Note that none of the respondents in the sample had experience of choice-based letting (CBL) schemes.

Younger people who had signed up to the housing register were often very negative about the process. Some clearly were confused about the purposes of the housing allocations process. One 22 year old man believed that the housing register was simply a way for the council to 'put me off – a polite way of saying get lost'. While this is clearly not the case, it is important to understand how these perceptions come to be. One of the key frustrations was the process itself. One young man explained his experience of the waiting list.

[Interviewer] Have you been to the council office, seen a housing officer or anything like that?

No, I just filled the form in and sent it back. They send you a letter back saying you you're on the waiting list and if you haven't heard anything by so long then [you call them]. That is it basically.

[Interviewer] So you had to phone them up a few times?

Yes I've phoned them about three times to see where I am on the list.

[Interviewer] What sort of response do you get, what do they tell you?

Call back in an hour or something like that. They postpone you.

[Interviewer] Do you feel like you are getting further up this waiting list?

Well I'd like to think so but I don't know to be honest.

[Interviewer] So you don't know when an offer might come up?

No, not a clue.

(28 year old male, living with extended family - Rural1)

¹ Respondents whose data we draw on in this section are more likely to have been recruited by the two voluntary agencies involved in the study, where they have received intensive support.

While it is likely that housing officers do talk through the housing allocations process at some stage with young applicants, and that the form itself is supported by information, this seemed to be rarely absorbed by the young people in the study.

Council no good at giving advice and support, they just tell you what is there and don't tell you anything about how to go and get it or what is happening. There is no feedback. They would send me a letter once a year to tell me what's going on.

(21 year old male, living temporary with friends – Urban2)

There were several respondents who had put their name down for a council house without any hope of securing something. The process was viewed particularly negatively by young single people and couples without children:

I have to look at private rent. As a single person to get a foot in the door with the council I'd be bottom of the list. Single mothers, disabled and families all come before me. I know people who have been on the waiting list for 10 years and not got anywhere.

(21 year old male, living with parents in a rural council house)

Indeed the issue of different groups having different priorities in the housing allocations process was often discussed, particularly in relation to young people with children. In one rural village (Rural 2), a new development by a housing association saw some of these allocation issues played out:

We didn't fit the criteria for one of these flats. We thought we fitted the criteria, however people who had had children were one step ahead of us. I get really cross about it 'cos I waited until I was in a decent situation to have children, but obviously other people haven't and they get more.

(27 year old woman, renting from a housing association)

What does me now for people our age, it's all about kids? If you have got kids you get something straight away. They will give it you on a plate, they will give you everything. If you haven't, be normal people, it will take forever. Really what the government are saying is 'go out and have kids and we will give you something straight away'. That's the message it puts out. They are moaning about all these young kids getting pregnant, that's what they want and they get it straight away. Saves waiting a year, a year and half to get one.

(21 year old male, living temporarily with a friend)

Whether or not young women deliberately become pregnant to get a council house is a very complex area and beyond the scope of this study. The situation is often far more complex than simply 'getting pregnant to get a house'. There are often associated issues of social exclusion, vulnerability and instability, and at the extremes, abusive relationships. However, there is evidence from respondents that being pregnant did make it easier to be allocated housing.

I got this house really quick after I had [my baby]. I didn't get pregnant to get a house, I wanted a house anyway ... but they do need to make it easier for those who are not pregnant.

(18 year old woman, recently moved to a housing association property)

My dad lived across the road, I got pregnant and there wasn't enough room so I applied for that house and got it. My mate just put in for a house and she got one straight away as well. She also has a kid though. I think if you have a kid it is easy but if you haven't then it's not. Well young people seem to think get pregnant and get a house and it is true really. All the young people are going to get pregnant just to get a house. They need to make it better for people who don't have a kid, that's what they need to do.

Clearly therefore there is understanding and evidence to suggest that young people with children do have an advantage in the housing allocation system. Of course this group do have particular housing needs that have to be met urgently in many cases. In the course of the interview young single people fully accepted that this was the case. However, their concern was that their needs often go unmet. In part, this was often seen as a lack of properties aimed at single people in certain locations.

To be honest, how will I ever get a house through the council? Everything round here's two or three bedroom. If any of those came up there'd always be someone with kids in front of me. Why would they give a house like that to someone on his own?

(23 year old male, living in temporary accommodation)

Some respondents saw the housing allocation system as being too inflexible for the needs of younger people. Many people's experience appears to be a long time spent on the housing register. For a young person, their circumstances often change significantly. There may be periods of instability, or for some a range of decisions and opportunities to make that can alter their circumstances over a short period of time. When an offer of housing is eventually made, the applicant's circumstances could have changed or, as one young man said:

... it just wasn't the right time to take a flat on my own. Another six months later and I'd have been sorted.

The main issue for people in such situation was the fear of 'going back to the bottom of the list' if they rejected an offer. Two respondents had rejected offers of housing. For one respondent, the time hadn't been right due to a series of personal problems. For the other respondent who had rejected two offers, one was unsuitable because of the property's condition, and the other was in an unsuitable location:

I'd been in a bit of trouble with people round there. It'd have been a nightmare- back into my old ways.

The young man did not want to expand on those 'old ways', but clearly for some people a suitable location goes beyond a particular neighbourhood or ward. It is often much more specific.

9.6. Advice about the Private Rented Sector

The private rented sector (PRS) is an important tenure for younger people living in the HMA, both in urban and rural settings. It plays a key role for younger people from a range of socio-economic backgrounds. To some extent the PRS has become the residual tenure for some younger people who are prevented from accessing (or find it difficult to access) social housing. It also provides accommodation for those who cannot afford to buy in the private housing sector. However, the data from interviews with younger people who have had experience of the PRS suggests that there are particular challenges faced in accessing the sector, and there are some concerns about the quality of properties and management, particularly at the lower-cost end of the market.

One young person explained why he wanted to rent privately:

You don't have to wait a long time to move in. As long as you have your bond and four weeks rent in advance it's fine. You can pay that and move in. With the Council you're just waiting. I have been on council list a year and three months now and I have never heard nothing from them. I have got so many points and then something will happen and you go in to see them and change your circumstances, then you end up losing 10 points for some reason.

(24 year old male, living with temporarily friends)

For many contemplating a move to the PRS however, there was a lack of knowledge about the sector. The following issues emerged:

- a lack of knowledge about how to find a property
- little understanding of tenancy agreements
- little understanding of what types of property would meet their needs
- little knowledge of what constitutes a 'good' or 'bad' property
- little knowledge of what constitutes a 'good' and 'bad' landlord.

Access to help and advice about the PRS came mainly from family and friends. None of the respondents regarded the local authority as a place to access information about the sector. However, some respondents had been supported in finding a PRS home by a voluntary agency who had compiled a list of landlords. This was a list of landlords that the agency believed to provide decent accommodation, and would be prepared to rent to younger people with housing difficulties.

One particularly problematic issue for younger people was finding the bond/rent deposit for a PRS property. Those that had accessed the PRS often relied on a loan or gift from a family member to cover this cost. But for several, the inability to pay the bond proved to be a barrier to entry. All four local authorities in the HMA offer bond schemes, designed to assist with this difficulty. However, only two respondents had heard of such a scheme operating. Both were younger people with acute housing difficulties who had approached Chesterfield Borough Council.

Yeah, there's [a housing officer] who said that I should go and see him about getting the bond sorted if I found a flat. [The Council] can pay it for you. No, I couldn't have afforded it no way.

10. Conclusions and Key Messages

This section highlights a number of key policy messages that emerge from the analysis.

10.1. The Housing Needs of Single Younger People

The evidence of this study suggest that young single people tend have specific housing needs that are not being met. There were reported shortages of adequate one person accommodation in both the private and social housing sectors. For owner occupiers, housing strategy should consider whether new development of single person units is appropriate, whether or not it can be delivered at a price that makes it affordable to single income households and whether there are mechanisms that can alleviate single people from being outbid by multi-income households. In terms of social housing, single younger people on the housing register and who are a low priority felt that the housing system did not cater for their needs. There was often a perception that where only two or three bed properties were available, single people would not be allocated to them. There was also a perception of a lack of single person units. There are two aspects to consider:

1. Balance in the housing stock in terms of the size of properties.
2. Whether or not the housing allocations process can be used to alleviate the housing needs of single younger people, and at the same time promote balanced communities.

10.2. Low Cost Home Ownership Schemes

If housing strategy in the Northern HMA wishes to extend the use of shared ownership schemes as a way of providing affordable home ownership products, there are a number of considerations for local authorities and their partners:

1. There is a significant lack of awareness about LCHO as a housing option. Many younger people had either not heard of the concept or they found it confusing. Of course, new schemes are professionally publicised and promoted to likely candidates, but there is a need for a more general understanding to be established.
2. Younger people who were aware of LCHO often struggled to see the benefits that it held. They were unsure that it would help be a worthwhile investment and help them move on to the next step of the housing ladder. It is important therefore that products have the potential to deliver financial benefits that ownership in the non-subsidised housing market does.
3. This research project did not capture the views of younger people who have bought shared ownership properties. This is therefore an issue that requires further research.

10.3. Attachment to Place

The issue of attachment to place does have some bearing on future housing strategy. Although younger people are often viewed as highly mobile, this study suggests that

attachment to place is very important for many younger people. There are a number of issues for strategy to consider:

1. Younger people with a strong aspiration for owner occupation were prepared to change locations, and search out 'less favoured' areas in order to find affordable properties. However, the nature of the place was still very important, particularly evidence of its future prosperity.
2. Strong attachment to place is often for a range of very practical reasons, especially for those with low incomes. For younger people seeking social sector accommodation, the housing allocation process could be sensitised further by having regard to these practical issues for remaining close to family and friends.

10.4. Housing Advice and Support

Housing advice and support plays a key role in managing the housing needs of younger people. Evidence from this study suggests that due to affordability concerns, more younger people than previous (and some with no history of engaging with the Council) require housing advice and housing support.

The report highlights problems with the communication of housing advice and also the clarity of that advice. It also suggests that advice often comes from family and friends, which can at times be poor advice. Local Authorities should think about ways in which younger people and their families access housing services.

Younger people who have used council housing services often perceived that they were discriminated against because of their age. Poor previous experiences had led some younger people to turn their backs on the Council as a place for support and advice. Local authorities should consider how this experience can be improved and explore ways in which to maintain links with clients.

Voluntary sector services have a key role to play in the Northern HMA. Many of those who had 'turned away' from the Council were receiving help and support from voluntary agencies and projects. Younger people had a very positive experience of voluntary housing services, and the close relationships they developed with individual project workers was often key to this.

Mediation services aimed at families appear to be an effective tool when things go wrong between a young person and their family, and the voluntary sector is well placed to deliver this. There is also scope for better housing advice and support for families as an earlier (and preventative) intervention.

Younger people who had experienced acute housing difficulties often had a history of a failed council tenancy. A combination of sensitive housing allocation and tenancy support can help to alleviate this. Such schemes are already underway in parts of the Northern HMA.

Housing Advice in the PRS

Better sources of information are required for the PRS. Local authorities in the Northern HMA are committed to a landlord accreditation scheme. There is clearly a need for this and there is evidence from the study that poor property conditions and poor management are problems encountered by younger people, and often those who are vulnerable and feel excluded from social housing. Letting agents also received some criticism, and a future accreditation scheme should ensure that a mechanism for improving the management practices of letting agents is part of the scheme. Many younger people appear to be entering the PRS at the low end of the

market, where problems of poor property and management conditions tend to be most acute. The worse landlords are often the least likely to engage with accreditation schemes.

Accreditation alone therefore will not alleviate difficulties that younger people face in the PRS.

All for local authorities now operate rent deposit schemes, which is good news for younger people as this was often cited as a major barrier to entry. Local authorities should promote the scheme more widely as few younger people were aware of it. None of the younger people felt that the local authority could offer advice and support about the PRS. There is a role for enhanced private rented sector services that provide help and advice to landlords, letting agents and (existing and potential tenants).

Appendix A: References

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