



Supporting London's Communities

G15 research report

November 2024

#roomtogrow

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Introduction

A tenancy with a G15 housing association offers many things.

- A safe, secure and comfortable home meeting government's Decent Home Standard
- An affordable, sub-market rent set and increased according to a government formula
- Security of tenure and the peace of mind a long-term tenancy brings.

But that tenancy also grants access to a whole raft of other services, which are lesser known, but arguably just as valuable. As part of our social purpose, the 11 not-for-profit housing associations which collectively make up the G15 help residents secure jobs and training, improve their wellbeing, reduce their environmental impact and navigate the challenges of managing finances on a low income.

We are uniquely placed and motivated to do this. Unlike many other public sector or non-profit actors, we have a pre-existing relationship with over 800,000 residents and so intervene through a position of familiarity, knowledge and trust. This means we can help residents overcome any issues they may face well before they reach crisis point, reducing pressure on stretched public services. In many communities our density of homes enables us to act as 'anchor institutions', co-ordinating local partners and activities to bridge gaps in service provision that have emerged following austerity and local authority cutbacks.

And we are long-term stakeholders in our

neighbourhoods, with a genuine stake in their prosperity and wellbeing.

Our voluntary activities contribute to key cross-party objectives including improving growth, reducing economic inactivity and eliminating poverty. But they are also under threat in the current uncertain economic climate as housing associations juggle various demands on their income. Several G15 members have taken difficult decisions to cut back on their social impact work so that they can prioritise the essential core work of repairs and upgrades. Further cutbacks are inevitable without a boost to housing associations' finances.

This is why we need Government to step in. As a first step, we're calling on Government to publish a new, long-term rent settlement for a minimum of 10 years, with cast-iron guarantees so that it can't be amended partway through. Greater certainty over our key source of income would allow us to go beyond our core activity of building and maintaining affordable homes and recommit to our vital role in London's communities.

In this report – the latest in our Room To Grow series looking at the social and affordable housing landscape in London - we've picked out a handful of case studies designed to show how G15 members support their residents beyond their core responsibilities as landlords.



Case Study One: Helping residents navigate the cost-of-living crisis

Low-income groups have been hit especially hard by the cost-of-living crisis. With a higher share of their spending allocated towards essentials like energy and food (which have seen the steepest price rises), inflation for low-income households has been much higher than for wealthier groups.

12%: inflation has been 12% higher than the Consumer Price Index (CPI) for the bottom 30% of the income distribution since January 2005¹.

This income squeeze is having a serious impact on our residents' finances and wellbeing. Clarion's most recent annual index (2023)² showed just over half (56%) of its residents feel worse off financially compared with only 12 months ago. And a recent survey of Southern Housing's residents across nine of its London neighbourhoods showed many were only able to pay their rent by employing unsustainable coping strategies. These included cutting back expenditure on food (39% of respondents), heating (38%), other essentials (45%), selling possessions (11%) and borrowing from friends and family (25%)³.

G15 members are doing a huge amount to insulate residents from the cost-of-living crisis.

They have:

- Introduced and significantly increased hardship funds
- Expanded money advice and guidance services to cater for increased demand
- Offered more support to foodbanks, community pantries and social supermarkets
- Increased community grants and capacity-building to support others to make a difference.

Our most recent Community Impact report⁴ details members' collective impact in 2022/23. That year G15 members delivered 67 money guidance projects and 75 food provision projects, helping a combined 32,000 people with money guidance and access to affordable, nutritious food. Our work delivered almost £23m in social value through enhancing financial comfort, resilience and increasing residents' ability to pay housing costs.

Southern Housing's Cost of Living Crisis support

Southern Housing's Cost of Living project brings together a variety of teams to help insulate residents from the cost-of-living crisis.

In 2023/24 it:

- Provided money guidance to 4,853 residents securing £8.3m in additional income, grants, benefits and savings
- Distributed £1.05m in discretionary payments to 5,484 households to prevent acute financial crises and potential evictions. Payments are used to help purchase food, pay energy bills and mitigate the effect of the annual rent increase
- Supported 1,592 people into new jobs or accredited training
- Supported four London foodbanks at Stamford Hill (Hackney); Fieldgate Mansions (Tower Hamlets); Cyprus Street (Tower Hamlets), and Ixworth Place (Hammersmith and Fulham)
- Teamed up with Pocket Power to help residents switch providers, access discounts and wipe debt on all household bills including energy, water, internet, banking & phone
- Offered access to Lightning Reach, a financial support portal allowing residents to search and apply for any grants or benefits they may be entitled to
- Upgraded the heat network for 82 families at one of its schemes in Dagenham, securing collective cost savings of nearly £14,000 per year.



Hyde and Southern Housing's Islington food pantry

Hyde and Southern Housing have been instrumental in establishing a new food pantry on North Road in Islington. The pantry is part of the London Food Insecurity Network founded by fellow G15 member Peabody in conjunction with the Housing Associations' Charitable Trust (HACT) and The Felix Project.

Like many London boroughs, Islington is an area of pronounced wealth inequality with prosperous neighbourhoods bordering areas of entrenched deprivation. For several years, it has had the highest eligibility rate for free school meals of any English local authority - at 43%, compared to the national average of 24%⁵.

To help tackle this, Hyde, Southern Housing and St Giles Trust have established a new food pantry located in the Hillside Clubhouse. The area is poorly served by discount supermarkets and, prior to this intervention in February 2024, had just one food pantry.

The new Islington pantry offers a range of healthy and sustainable food, kindly provided by The Felix Project. Membership costs £3.50 a week in return for a minimum of £15 of groceries, which would otherwise have gone to landfill.

The primary aim of the pantry is to provide local residents with easy access to affordable, fresh food in a non-judgemental and dignified way so they can enjoy choosing their own shopping and then putting a healthy meal together. But the location of the pantry at Hillside Clubhouse - a mental health charity - means members can also access a range of programmes, from cooking courses to employment support. Shoppers are greeted by a St Giles staff member based on-site on behalf of Hyde and Southern Housing, who offers advice and signposting on issues such as mental health.

Hyde and Southern Housing are funding the pantry with help from donations from the Hyde Charitable Trust (HCT) and construction firm, Chas Berger.





Case Study Two: Helping residents into employment and training

With their deep roots in communities and relationships with local businesses, housing associations are ideally placed to help the minority of their residents who are unemployed into employment and training.

£60m: housing associations invested £60m in employment support services for their residents and communities in 2019-20, making them the second biggest investor in employment support after the Department for Work and Pensions⁶.

Through Love London Working – a pan-London employment support programme led by Clarion - G15 members helped support more than 8,000 Londoners into work from 2016 to 2023, many of whom were formerly long-term unemployed. Love London Working closed in December 2023 due to difficulties securing funding (more on which below). But G15 members are still working individually to help residents join the labour market with all the benefits that brings for household wealth, wellbeing and social networks.

6,486: number of people helped to achieve job starts or accredited training through G15 projects in 2022/23⁷.

Clarion Futures' Jobs and Training Programme

Clarion Futures – Clarion's charitable foundation – runs one of the biggest jobs and training programmes in the country, helping thousands of people into work each year.

Clarion's Jobs and Training team provides a service that is free to all Clarion residents and people living in its communities. It provides tailored support to anyone looking for a job, whether they're taking the first step onto the career ladder or hoping to return to work after time out of the labour market.

Clarion Futures works with more than 200 employers, including its social value contractor partners and the likes of the NHS, Transport for London, OCS, Galliford Try, Pret A Manger, and TSS Security to source the right job opportunities for its residents.

55,000: Clarion has supported more than 55,000 people into jobs and training since 2017.

The foundation also collaborates with more than 50 employers to provide apprenticeships in areas ranging from business administration and customer services to retail, health and leisure. It is a shining example of the key role housing associations can play in providing opportunities for their residents through their extensive supply chains and relationships with local businesses..

Clarion Futures has an excellent track record of working on major employment programmes. These include Love London Working, a multimillion-pound employment programme funded by the European Social Fund and managed by the Greater London Authority, through which a consortium of 16 housing associations supported more than 8,100 unemployed Londoners into work. Clarion Futures also led the Kickstart Housing Partnership – part of Government's Kickstart programme, which brought together 84 organisations from the public, private and voluntary sectors, including fellow G15 members Peabody and Southern Housing – to support hundreds of unemployed 16 to 24-year-olds into paid six-month placements.

Most recently, Clarion Futures has developed a new initiative called Active Inclusion. This nationwide initiative supports people with multiple needs to help them become job-ready. Support includes overcoming barriers to work such as lack of digital literacy and functional skills, financial, mental health and wellbeing issues, and physical disabilities as part of its commitment to offering a truly personalised experience.

The Guinness Partnership's collaboration with the Rio Ferdinand Foundation

The Guinness Partnership (Guinness) worked with the Rio Ferdinand Foundation (RFF) in south London to provide opportunities for young people to improve their employability and life skills. The Foundation is a youth and community development charity which works in the heart of the UK's most marginalised communities. It creates opportunities for young people to tackle inequality, achieve their personal potential and drive social change through sports, media, arts and training.

A two-year programme funded by Guinness and social value support from Wates, Kier and Equans supported 96 young people across south London and Greater Manchester. The project operated in Lambeth for two years, engaging young people aged under 25 in weekly activities. It aimed to inspire, connect and equip young people with experience and confidence, connecting them to positive progression pathways through partners, further education and career opportunities.

The Guinness Partnership continues to work with the Foundation to inspire, support and enable more young people into positive progression pathways.

In 23/24, 29 young people completed the programme in Lambeth, of which:

- 28 completed accreditations - OCN Developing Leadership Skills (20); Sports Leaders Qualifications (four) and Developing Confidence & Self-Awareness (four)
- 20 progressed on to employment preparation training with RFF partner organisations including Warner Music UK, Kiss FM and the Jockey Club, providing insights into careers in the sports and cultural industries
- 10 completed work placements with these RFF partner organisations.



Case Study Three: Preventing and relieving homelessness

G15 members are committed to doing everything in their power to help residents sustain and thrive in their tenancies. In 2022, all members reconfirmed their commitment to the National Housing Federation's Commitment to Refer, a voluntary version of the Duty to Refer conferred on public bodies through the Homelessness Reduction Act (2017). This means no resident will be evicted from a G15 home because of financial hardship, as long as they're working (or engaging) with their housing association to get their payments back on track.

£1.34bn savings to the NHS provided by London's 289,000 housing association social rent homes, through improved health and wellbeing compared to likely other housing scenarios in the absence of social housing¹⁰.

Most G15 members now have dedicated tenancy sustainment teams to provide additional support to households with complex support needs.

11.4 average number of years housing association residents have spent at their current address, 7.1 years more than the equivalent figure for private renters⁸.

53% evictions by large private registered providers were down by over half on pre-pandemic levels comparing figures for 2019/20 and 2022/23⁹.

A2Dominion's Financial Inclusion Offer

A2Dominion has a team of dedicated Tenancy Sustainment Officers on hand to support residents maintain their tenancies and prevent unnecessary evictions.

It provides a range of support, including benefit advice and budgeting.

A2Dominion's Tenancy Support Officers supported over 2,000 residents to claim more than £9.5 million in grants, benefits and funding in 2023/24. They have in-depth knowledge of the benefit system, enabling them to identify any unclaimed benefits and, in some cases, challenge decisions made by the Department for Work and Pensions. They also keep up-to-date with the latest funding opportunities and build strong relationships with local authorities and charities to ensure residents have access to the relevant schemes.

In 2023/24 the team:

- Helped more than 30 customers access Local Authority Household Support Funding, receiving an average payment of £1,500 to clear rent arrears
- Accessed £104,000 through grants and charitable funding to help customers access furniture, white goods, and food banks
- Supported more than 100 customers with over £28,000 to help buy white goods and furniture and deal with debts, through an in-house Tenancy Sustainment Fund.

Peabody's Hospital discharge services in Hackney

Peabody has recently been commissioned by the London Borough of Hackney to provide specialist homes for patients who are ready to be discharged from hospital, but are experiencing homelessness.

Lowri House in Hackney provides a safe and comfortable home for six people at a time, who can stay there for up to six weeks.

Peabody's support workers, based at Lowri House, help residents gain new skills and confidence during their stay, helping them move into a longer-term home and end their homelessness cycle.

Clients receive personalised support with anything from budgeting to finding employment, daily living skills, applying for benefits and getting training.

As well as helping the people who live there, Lowri House supports the NHS by freeing up hospital beds so they can care for more people and reduce waiting times for people who need NHS services.

Lowri House was opened following the success of Gloria House, a similar scheme that Peabody manages in Hackney. Since 2017, Gloria House has helped 131 people move into more permanent homes. Each bed Peabody helps free up saves the NHS £600 per night on average, which has amounted to approximately £3.3 million in total.



An uncertain future

The examples above show G15 members (all of which are not-for-profit) provide much more than bricks and mortar. But the challenging financial environment means the immediate future of some of these immensely valuable – but ultimately voluntary – activities is in doubt.

The activities showcased in this report are funded through a combination of G15 members' own investment and external funding, in a rough 50:50 split. Given the multiple pressures on housing associations' budgets – including the rising cost of borrowing, sub-inflation rent rises and growing essential expenditure on fire safety and decarbonisation – our own funding for community impact is unavoidably being cut.

External funding – which comes from charities, local authorities, government departments and, until recently, the European Union – is also more difficult to secure.

We're already seeing the impacts. Love London Working – which was part-funded through the European Social Fund – came to an end in 2023. And many members are scaling back their community impact offers to free up investment in existing homes. Housing associations are expected to contribute to the overall wellbeing of their residents and surrounding communities by the Regulator of Social Housing. But further cutbacks are inevitable unless budgetary pressures are relieved.

Call to action

G15 members' investment in communities makes a huge difference at an individual and local level. But it also makes an important contribution to key cross-party objectives such as improving growth, reducing economic inactivity and eliminating poverty. Government should see housing associations as essential delivery and co-investment partners in delivering these ambitions.



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About the G15's 'Room to Grow' campaign

London is built on a vibrant mix of people from all walks of life, yet the capital is increasingly unaffordable for many.

Our Room to Grow campaign shines a light on the real social and economic value created by London's affordable homes and the not-for-profit housing associations that provide them. The campaign aims to inform the public, politicians, and the wider sector of the dynamic and important role housing associations play in addressing the housing crisis, contributing to the economy, and providing for those in housing need.

The case studies provided by G15 members will look at how homes get built, who pays, how residents benefit, net zero, the stigma associated with living in social homes, and how the Government can help create more room to grow for Londoners, London, and the UK.

About the G15

The G15 is the group of London's largest, not-for-profit housing associations.

We're the collective voice of some of the leading organisations in the housing sector.

Our members house one in ten Londoners and are the largest providers of affordable homes in the capital. We build a quarter of all London's new homes and own or manage more than 850,000 homes across the country.

Housing associations were set up to support people in housing need and this remains at the heart of everything we do today.

We're independent, charitable organisations and all the money we make is reinvested in building more affordable homes and delivering services for our residents.

Each G15 member is different, but we're all striving towards the same goal - to solve the capital's housing crisis and improve the lives of Londoners.

The G15 members are:

A2Dominion

Clarion Housing Group

The Guinness Partnership

Hyde

L&Q

MTVH

Sovereign Network Group

Southern Housing

Notting Hill Genesis

Peabody

Riverside

