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- NAHRO 2009 WASHINGTON DC
- SESSION "IT'S A SMALL WORLD AFTER ALL"
 - 4TH OCTOBER 2009 – 3.45 PM
 - PRESENTED BY RODNEY DYKES
 - JOHN D. LANGE AWARD WINNER 2006
 - MANAGING DIRECTOR OF BEE HOUSING LIMITED

THE CONTEXT

You sneezed – a cold or pneumonia?

CONCENTRATED SESSION ON

England
Not for Profit – housing associations

THE HOUSING CORPORATION IS NO MORE

Tenant Services Authority – Regulator
Homes and Communities Agency - Funder



IN ENGLAND

22.5 million homes

15.4m owner occupied
 2.9m private landlords +
 1.9m municipalities –
 2.3m housing associations +

of the 2.3m housing association homes

1.8m are for general family
 .3m are for older persons
 .2m are for special provision



1691 provider housing associations
13300 staff
16800 governors

BUT 50% of the 1691 own less than 1% of the homes

90% own 10% of homes
10% own 90% of homes



HOUSING COSTS

Average house price - £214,000

Average first time buyer - £159,000
earning £42,000 aged 31 years

8 Million mortgages

50% paying over £500 per month

Rents and affordability

Municipal rents - £280 per month
Housing Association - £313 per month
Private Landlord - £565 per month

Mortgage Delinquency in 2009

114,000 June to August 2009



MORTGAGE LENDING

July 2009 - £16 billion

36% lower than July 2008

Building Societies

Minus 10 big ones!



WHAT IS THE GOVERNMENT DOING?

SEPTEMBER 2008

4 Principal Measures

- Assist first time buyers;
- Support the vulnerable home owners;
- Increase supply of affordable housing;
- Speed up regeneration programmes.

- this will

- Increase confidence;
- Ensure stability and fairness
- Be ambitious and bold!



SOME PRACTICAL ASPECTS

- New public/private partnerships;
- Purchases from private developers;
- Advice Services (interest holidays).

Relaxed view on planning consents.

Additional (?) £1.5 billion = 20,000 new homes

Up to 5000 new jobs?

Regeneration and links with education, environment, health and employment



POLITICAL CLIMATE IN THE UK – NOT JUST ENGLAND

Uncertainty

- plans
- results


