

YORK HOUSING NETWORKING EVENT: REPORT

15 - 17 APRIL 2015, UK

IFHP
International
Federation for
Housing and
Planning



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The International Federation for Housing and Planning is a worldwide network of professionals, researchers, academics and civil servants representing the broad field of housing and planning. The federation organizes a wide range of activities across the globe with the aim to foster cross-sectorial knowledge exchanges of international expertise and “test” new solutions in response to the future urban development's challenges.

IHN International Housing Network

The International Housing Network wants to be a knowledge catalyst either working in or with special interests in housing issues. The main objectives are: to provide an opportunity for dialogue on emerging policies and developing practices in relation to housing; to develop knowledge about housing and consider the implication for practice; to create a space for sharing information and experiences among international housing professionals; to monitor pilot projects and practical experiences to become a bridge between different context and relevant examples worldwide in a process of mutual learning.

The York Housing Networking Event was sponsored by:

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Introduction	p.4
Framing York. Site visit	p.7
Framing York. Dinner talks	p.9
Thematic discussion	p.13
A network of competences a new inception for the IFHP Housing Group	p.19
Annex	p.24
1.1 Abstracts from the contributors	
1.2 Participants' profiles	

Index

"Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

Article 25 of the Universal Declaration of Human Rights (1948)

If current trends in urbanization and income growth persist, the affordable housing gap would grow from 330 million urban households to 440 million by 2025, McKinsey Global Institute estimates. These figures include 200 million existing households in developing economies and an estimated 32 million households in advanced economies whose housing is inadequate, as well as around 100 million households that are financially stretched. In addition, we include an estimate of 106 million more urban households by 2025 that are likely to be unable to afford decent housing.

(A blueprint for addressing the global affordable housing challenge, McKinsey Global Institute, October 2014)

In the framework of the IFHP programme 2015 dedicated to housing & habitat, from the 15th to the 17th of April, IFHP, in partnership with Capita Property & Infrastructure, York Housing Association and Joseph Rowntree Trust Foundation organized a housing networking event in York, UK.

The objectives of this event were primarily two: on the one hand the will to point out and share today's European housing challenges and related issues and on the other facilitate the creation of an active group of professionals and housing experts able to co-produce and share competences and expertise on a long term cooperation.

The event gathered twelve European leaders from Sweden, Italy, France, Germany and the United Kingdom representing housing associations, trust foundations, university and private and public sectors.

"It is a great privilege to be hosting this event for such influential people in the housing sector," commented Julia Histon, chief executive of York Housing Association. *"Within York, there are examples of both great practice and challenges being faced by housing providers nationally and internationally..."*

Housing issues across Europe are similar: shortages, affordability and demographics all contributing to the continuing crisis. If in Italy the strict recession of the last decade has deeply changed the traditional housing financial tools *"with consequences on the housing supply in the rental market and on the decreasing wealth of larger sector of population asking for more diffuse affordable housing policies"*, one of the major issue related to UK housing provision is the legacy of under supply over decades. How to tackle housing demand and affordability has become a key point of discussion *"the private rental sector has dramatically increased and now estimated to be larger than the social rented sector in UK"* while in Sweden *"the housing shortage sets the pricing"* in a region where since the mid 90-ies the housing sector has been one of the most market-oriented in Europe. Moreover *"There is an urgency to consider the impact of demographic and societal changes on the housing demand"* is the common concern.

These and more statements have been shared in preparation of the meeting and have produced a common ground for the discussion. Aware of the complexity and huge depth of the topic, the meeting relied on the spontaneous participation and freewheeling debate professionally facilitated with no pre-set agenda.

This report covers the thematic discussion's summaries and an overview of the speakers' profiles and contributions.

Introduction



Chair IFHP Housing Working Group
STEWART SHAW

Expectation

The IFHP Housing Working Group exists to act as a communication and knowledge sharing hub. After a period of relative inactivity and following suggestions made by the Group Chair; Stewart Shaw it was agreed that a Group meeting should take place in Spring 2015.

There are two dimensions in relation to our expectation of the York event and to what extent it was met and secondly the 'where is this taking us' expectation.

Our expectation at the outset was to facilitate the generation of a new team from a group of people who had never met and for this team to very quickly become active and productive in terms of problem analysis and idea generation.

The next stage was to agree to the establishment of the housing group and to forward plan a series of dynamic cutting edge events. Both of these expectations were successfully achieved. A part of this process was identifying the forum as the International Housing Network Group.

Methodology

Whilst it took some time in this gestation it was important to maintain focus on a modern internationalist approach.

The methodology for the event was as follows:

- . Issue personal invitations to potential attendees (not to be traditional event advertisement)
 - . Have a target of 50% UK and 50% other European country attendees.
 - . Set a clear maximum of 20 people for the event group
 - . HWG Chair to facilitate discussions
 - . Achieve local financial sponsorship
 - . Charge a small fee for attendees to demonstrate commitment
 - . Request a professional abstract from each attendee including ideas for inclusion in debate
 - . Analyse and summarise abstracts
 - . Use of abstracts analyses to arrive at clusters of topics for debate.
 - . Divide attendees in to two teams with a Chair/Facilitator
 - . Full group to discuss and agree clusters of topics for debate
 - . Each group spend one hour on debate of the topic and 30 minutes feedback to entire group.
This process to be repeated for a second topic.
 - . The discussion process to take one full day including topic selection, introductions, feedback agreement and actions.
 - . The overall event to include presentations from local housing providers or a national housing consultant.
- Draw conclusions as to how the group may work at future events
- . Consider and action as appropriate in terms of the style and organisation of events.

In overview style and approach to the event to be one of flexibility. An offer of programme was the starting point for those attending to shape both the programme, timetable and content. It was anticipated that lessons would be learnt on the concept and that it be adapted to a bespoke format for future events.



Framing York

Site Visit

York housing
networking
event 2015



How can communities be environmentally and socially inclusive? In the tradition of Ebenezer Howard the delegates experienced a site visit to Derwenthorpe on the first day. The site visit was guided by Owen Daggett, the Sustainability manager and Joel Owen, Deputy Director Development and Asset Management, who managed to show the delegates around the development as well as the show houses.

Derwenthorpe is a mixed tenure, exemplar community of energy efficient homes, designed to meet demands of both current and future inhabitants. It delivers a sustainable residential development within a generous landscaped environment. The design draws on the rich architectural legacy of Joseph Rowtree's model village nearby New Earswick, planned by Parker and Unwin over a century ago. Based on three pillars: design quality, innovation and sustainability. With steeply pitched roofs, painted brickwork and striking dormer windows are combined to create a distinctive sense of place.



Principle objectives:

1. Providing appropriate affordable housing
2. Ensuring that “future proofing” is factored in, beyond Lifetime Homes
3. Creating a sense of place through quality design
4. Well managed open space and park land with natural bio diverse habitats
5. Works well with existing context

Outcomes

The site visit was certainly worthwhile and captured the essence of the contribution of the philanthropic sector in the form of the Joseph Rowtree Housing Foundation in providing housing. Furthermore, it was encompassing of the ways in which experimenting with design and sustainability ideas can have a successful impact in terms of quality provision of homes. It's a low density development with

large areas of open spaces and play space, providing a tenure blind mix of private and affordable housing. Displaying community development, community engagement and central building used for activities. This is cognisance of projects at a small scale, being supported by local authorities through the provisions of land at below market value, having big impacts on the community.



Within the context provided, questions were raised with regards to how affordable is affordable, given the fact that the development is predominantly social rent values not affordable and it is 40% affordable at Social Rents with 60% being for open Sale through a Private Developer, which is been occupied by people who are working and have stable families. This was indicative that the development was not reaching out to the poorest of the poor in housing provision although this might not have been the intention of the development. It was mentioned that the tenants were struggling with basic things such as curtains, flooring and window fittings, therefore illustrating that the cost of fitting out the design is much more expensive for the people in the first instance. This leads to the question of how sustainable is sustainable? Is the concept too theoretical or is there a mismatch between design, property style and the needs of local people? Even with this, the development was designed in consultation with local people and meets the lifetime homes standard through being ever adaptable to the changing needs of the families who live there.

There was curiosity around whether more homes could have been built in terms of quality vs quantity. If the standard of construction is lowered could more houses be built is the question? Some of the participants were of the view that lowering the building standards would reduce the tenure blind approach. Poorer quality homes stand out and if developers who are lowering construction costs through the use of section 106 of planning policy then it would segregate the community even further. The purpose of model villages was to house workers and hence there has been a shift in the approach for social housing we are trying to get to a point where social housing is predominantly for workers or are we trying to get to a point where social housing should target those who are most needy and can't afford housing? Some views pointed towards the fact that in a time of recession in the western world, is it not the duty of social housing to provide safe, secure roofs over people's heads. The primary focus of social housing should be on the needs of the people and experimental endeavours should be done by the private sector. Lastly, to what extent could this development be replicated in other parts of the Europe and how is it comparable to other similar projects that have ultimately failed. Further analysis is needed of the factors influencing the success or failure of similar project experiences.



Dinner talks

Dinner Talk with Julia Histon, YHA



Julia Histon, Chief Executive York Housing Association

"Thank you for giving YHA the opportunity to host this dinner and participate in this International event. It is quite refreshing for a smaller local Housing Association to have the opportunity to discuss our work with a UK and European audience, and I'm genuinely keen to understand the similarities and differences that my organisation and region experiences in comparison to other parts of the UK and Europe."

York Housing Association was established in 1964 by members of the newly formed York University and particularly members of their Design Unit and the Institute for Advanced Architectural Studies. The initial aim was to provide an independent organisation that would develop much needed student housing for the new University which opened a year earlier. It also wanted an experimental training ground for good architecture, design and environmental standards of house building.

However, once established, the organisation began to broaden its focus from just providing housing for students, to providing housing for a wide range of other people in housing need. In 1975 we registered with the Housing Regulator, and began a programme of refurbishment of existing properties in York for both students and general needs housing.

Today YHA continues to be a Registered Housing Provider but are operating in a very different City and Region to those times – so as a result we had

to develop a very different business focus, customer base, and more diverse range of activities than we historically provided.

City and Regional Housing Strategy

In 2011 the Government produced a housing strategy called 'laying the foundations: A Housing Strategy for England' which set out the Government's priorities for housing, its role in the wider economy, and its contribution to social mobility. It has gone on to deliver some of this through a range of short term initiatives aimed at invigorating the housing market through:

- Financing new supply, particularly with initiatives aimed at helping first time buyers into the market; and supporting the house building industry to keep building & selling homes through the recession*
- The Localism Act which devolves more decision making on housing development to Local Authorities and local people through Local Plans*
- Devolving funding for economic stimulus through Local Economic Partnerships – which can be used to improve transport, infrastructure and create jobs, all of which supports housing development.*

Despite this, York and the wider North Yorkshire region continues to experience affordability issues, significant shortages of housing supply, and the need for regeneration in many areas. As a result the LEP have secured a 'Growth Deal' with the Government to 'double the rate of house building to 5,400 per year over the next 5 years, and treble the rate of affordable housing building to 1,600 units per year'.

This is an incredibly ambitious target and will require a significant cultural shift for Local Housing and Planning Authorities in the way they think and operate. Within a regional complex operating environment YHA has chosen the ambitious approach of doing whatever they can do to meet housing need within the limitations of our financial resources and decided that contributing to the supply of new homes is their primary aim that translates into doubling the number of homes they currently provide over the next 20 years.

In practice this means developing at a rate of 40 new homes a year. They are aware that they will eventually run out of financial capacity to deliver this themselves, so they have also made a commitment to be proactive in developing partnerships with other organisations

where this will help them to achieve that goal.

Since 2010 they have exceeded their goal and increased their stock by 280 homes. Their turnover has risen from £3.2m to £5.8m in that period, an amazing 80% growth. However, the rate of growth has also impacted on other aspects of their business in terms of:

Governance and Regulation

They will shortly exceed 1,000 homes which is a trigger for greater regulatory involvement. In anticipation of this they have reviewed and strengthened their internal Governance arrangements and set a clear future direction for the organisation.

Tenants and Customers

They have had quite a debate about who our customers are and should be in the future. Although the opportunities exist to move 'up market', YHA will continue to provide housing for the most vulnerable people, despite the fact that revenue funding for this from Local Authorities continues to reduce. To balance the risks, YHA has embarked on shared ownership housing which provides homes for more economically active people who buy on average 50% of the home and rent the remainder from the YHA, which enables YHA development finance to go further, and balances the risk of guaranteeing other housing for very vulnerable people in society.

Homes

YHA new homes are a combination of new build properties for rent and shared ownership, as well as a mix of refurbished properties in those parts of the region that need regeneration. YHA builds to the latest environmental standards but meeting the demand for supply is more of a priority.

YHA Staff

All of this growth and new areas of business has obviously had an impact on the staff who need help to manage the change. YHA has therefore invested in a programme of 'organisational development' which has provided the framework for cultural change and supported personal and team development and training. This has been important to ensure YHA delivers excellent services for customers, but also has the financial strength and stability to continue their drive to build more homes.

In December 2014 YHA has achieved Investors in People accreditation at Silver level in recognition of the investment they have made in the people within the business, and the positive effect this is producing.

In conclusion, when faced with such a complex operating environment and such huge need for housing and support services, it would be easy to become overwhelmed and just take the view 'well what can a small HA like YHA do? "I'm really proud to say that we've not taken that approach" affirmed Julia Histon, "we've risen to the challenge within our financial means and are absolutely making best use of our assets to make our contribution to housing supply across our region.

As a result, despite being small, I am one of only 2 HA's representatives on the regional Housing Board, making sure the contribution that our sector makes to the provision of affordable housing is understood and supported".

Dinner Talk with Steve Waddington, York City Council



Steve Waddington, Assistant Director Housing and Public Protection, York City Council

Renowned for its architecture, heritage, iconic York Minster and wealth of visitor attractions, York is a flourishing city. It is less than 2 hours from London, has a high quality of life, low levels of crime, good schools and the strongest economy in the North of England. That economy is driving some benefits however is also driving some of the major challenges of this time. York is a touristic city with 7 to 8 million visitors a year. Nevertheless, the average income in the city is just over 26.000 £.

A survey among the social rented sector, that includes council houses and housing associations' tenures, has shown that the average income in the touristic industry is 14.000£ which is significantly low.

The city is geographically small 272km² with a population of 198,000 inhabitants. However, the student population is growing: today the city hosts about 23,000 students, a population that while bringing positive dynamism and diversified perspectives, has a great impact on the housing demand. The pressing challenge for the city council is how to respond to this growing needs when you have got a limited supply of housing?

In terms of education York belongs to the top 10 British cities with the highest qualification levels. In fact in York 40% of workforce owns a degree or higher qualification.

The projected growth is about 2.8% moving forward on average each year faster than the regional and UK averages.

Employment is very high, being York the 4th lowest city in UK for numbers claiming Job Seekers Allowance. Nevertheless, a major issue for the city nowadays is the level of in-work poverty that means

people who are working but still are caught in the grips of the increasing housing costs. What the local authority can do to support its citizens to get out from a cycle of poverty?

Interestingly one of the challenges they have is that York is a fast growing city from a population perspective. The second fastest growing city in the country behind Milton Keynes; however the city is constrained by tight boundaries and land availability which implies consequences and related challenges around transport congestion, housing and business growth.

The city has a historic geography behind it and, because of that, there is a high demand for people to live in the city which brings with it high property values. In terms of property tenures within the city:

15% is social – provided by the local authorities and the housing associations,

18% is private rented sector,

67% is owner occupation

Private Rented Sector has doubled in the last ten year being similar to most of the urban areas in the countries.

The Challenges York is facing

Among the challenges York is prepared to face, affordability is on top of the list. The percentage of net individual average income spent on private renting is about 42% of the disposable income for one bed flat property reporting the significantly day-to-day struggling conditions to which people are confronted with.

Yorkers are really pushed to make decisions about – what to buy and what to eat? as denounced by the biggest increasing rate of crime in 2014 related to stuffing and stealing food in the supermarkets.

Housing supply comes immediately next in the list: how to build within a certain context? York being a historic city, geographically tight and small, is struggling with a relentless demographic and economic growth. How do we provide housing for the people moving into the city to work? This approach clashes with the opinion of those who don't want York to change, but remain a provincial market town, emphasizing the opposition between growth versus historic setting. How to find a balance between the historic nature of the city, the housing demand and the economic growth?

Another critical issue is the land availability in the right places, that means investing in infrastructure up front, putting communities in the driving seat to get the homes they want, when and where needed in attractive places. By being the imperative to build homes for all it translates into homes that are more affordable and a wider offer with more choice for different chapters in life.

So what York is doing?

The challenge is how to support a dynamic construction industry and keep that alive while keeping confidence in the market and create the conditions for volume house builders to do more (policy stability, land supply, risk sharing partnerships).

"Get York Building" meaning create the economic and political climate to stimulate confidence and growth in residential development within the city. Tapping into the capacity of the wider construction industry with new types of developers and cooperating with Housing Associations through partnerships and Local Housing Companies.

The City council is trying to play a direct role in becoming more effective and make the development process quicker than the market.

The only way to deliver is to work in partnership and in this perspective the housing associations have a major role to play in bringing forward and support the affordable housing.

The development of Derwenthorpe shown the concept developed by the City Council.

The principle of a modern community living model towards a future development within the city. "What makes a community? How the City can bring that principle into the 21st century and we make sure that the good things that are tested there become an everyday modus operandi?"



SUPPLY OF HOUSING AND/INCLUDING
PROVISION OF LAND FOR HOUSING, (IN
PARTICULAR AFFORDABLE HOUSING)

- LACK OF AGREED HOUSING SITES ON RIGHT PLACE
- GOV. POLICY RELIES ON PRIVATE HOUSE BUILDERS
- DISTRICTS WITH AFFORDABLE HOUSING AT A CERTAIN PERCENT,
ARE NOT FINANCIALLY ATTRACTIVE TO PRIVATE BUILDERS
AGE
- MILAN CASE WHERE AFF.H. WAS USED TO SELL
• FINANCE

Thematic discussion



European leaders from Sweden, Italy, France, Germany and the United Kingdom representing housing associations, trust foundations, university and private and public sectors with the participation of the York City Council, addressed European housing challenges from different angles and contexts. Housing issues across Europe are similar, shortages, affordability and demographics all contributing to the continuing crisis. While problems are similar the tools available to address the problems are different and the reasons for this are political, cultural and economic. Land use planning and the distribution of economic goods are part of the solution but the critical determinant is the political will. Demographics such as ageing populations and migration flows, the role of the private sector in the provision of affordable housing, and high-level measures that can be proposed to respond to the lack of housing supply. To begin with, this meeting dedicated a specific focus to:

1. Affordability (Moderator: Tony Hutchinson)
2. Demographics and Inclusionary Housing (Moderator: Tony Hutchinson)
3. Land and Land supply for Housing (Moderator: Olov Schultz)
4. Government, Housing and Politics (Moderator: Olov Schultz)

Session 1: Affordability

The session on affordability like any discussion of the topic hinged on a definition of what is an affordable home. At one level there is direct correlation between household income and how much can be spent on housing costs. There was an easy agreement that this should look at the full cost of occupying a property, so all cost of occupation (rent/service charges/property taxes/heat, light & power/maintenance liabilities –with possibly travel to work costs) need to be taken into account in determining affordability.

Enabling households to access a tenancy and sustain it is a Europe wide issue with different countries having different income maintenance and rent control regimes.

The UK position of allowing new rents to be determined by the market and then to rise faster than inflation places a growing burden on income maintenance costs (Housing Benefit), especially for working households if incomes do not rise at a comparable rate.



The lack of homes at costs within local household incomes is a symptom of market failure justifying state intervention. In any location with a growing economy (local/regional) restricting the supply of home or demand side measures increases the upward pressure on rents or sales prices with little incentive to bring forward new supply as this depresses profit margins or equity growth for owners. In electoral terms owners are more likely to vote than renters.

It is accepted that landlords need to have a stable

income and need to be compensated through fiscal measures for accepting a lower rent on their property. Consistency of income and reduced void risk may be significant conditions for stimulating supply.

It was noted that the lack of accommodation for newly forming households in Italy along with very limited support for housing costs was causing young people to live with their parents for longer, delaying starting a family and reducing the birth rate. Any policy pursued should be subject to rigorous economic and social analysis to ensure that the consequences of the policy on wider objectives.

There is a very strong argument for subsidies that stimulate supply especially for low cost homes, and for that subsidy to be seen as an equity investment in the homes to be recovered over time as rental income grows. Revenue subsidies are less sustainable as the cost will increase with inflation and increase the burden on taxation.



Feedback session: Tony Hutchinson

Session 2: Demographic change and impacts on housing demand

There are three dimensions to this:

- The changing age structure of the population – more older people with both years of active life post retirement and more years with life limiting health conditions
- Increase in the number of smaller households
- Impacts of population movement within Europe and more widely

In the time available, the group focused on considering the needs of older households as it was seen that by developing a wider range of options for older households and enabling them to choose from this range mobility will be encouraged.

This approach begins with thinking about how new family homes are designed, and considering how they would accommodate a household with limited mobility either temporally or permanently. By designing to a standard that minimises trip hazards, designers can think about how a wheelchair user can move through the building or whether it is possible to adapt the home for movement between floors either with a stair lift or a through the floor lift.

However, there was considerable discussion about specialist developments for older households, using either the model of exclusive retirement communities or by integrating older households in all developments.

Recognising that the view of many older people on specialist accommodation is influenced by the perception that all of the provision is like the worst as seen in the media it was seen as critical that there was a debate about different options and models. This could range from a very large, high cost flats in urban developments for people giving up a large home, wanting to keep the choices afforded by more space but having the lower upkeep of a flat to new retirement communities that provide a continuum of care from the lightest touch to full nursing facilities within the same complex.

One issue that deters older households from choosing to move is the high cost of moving and the difficulty of changing that decision if the new property proves inappropriate. Leases for life where the amount paid for a property reflects how long a household was likely to occupy it.

Participants noted that their experience of developing specialist accommodation for older households was that there was a very noticeable ripple effect as homes were released for reletting or resale, providing for growing households who then allowed new households to occupy the smaller premises vacated.

There was very clear view that older households were not a homogeneous group and within the broad categories of active retired and less active retired, there were considerable variations, including that two people in the same household may have different health conditions.

Therefore it was important to think about different options and how a property could meet a variety of needs over time. It was noted that often it is the children of older households, who have care responsibilities, who are most keen on seeing their relatives move in to a more suitable property.

This has the consequence that in some cases the demand for specialist accommodation is seen as coming from outside an area, as families want older relatives to move closer to where they now live and work. This may cause a municipality to resist developments as the perception is that this brings more dependent households into the area and increases their costs.

From an operational perspective the provision of better accommodation and more choices of accommodation results in people living longer both as an active person and as person with a limiting condition. Models of accommodation both in terms of operating budgets and in terms of the income from resale /reletting need to take account of increased life expectancies because of better housing and integrated support.

Overall, the conclusion of the discussion was that more homes are needed that provide options for older households that provide greater flexibility in the physical environment to reduce risks of trips and allow different lifestyles as well considering purpose built accommodation.

*By Tony Hutchinson
Business Development Director
Housing & Consultancy
Capita Property & Infrastructure*



Session3: Land and Land Supply for Housing

Land provision is a fundamental key to achieve affordable housing. If land is publically owned (by the municipality, by the state etcetera), society more easily could promote new affordable housing. Land could be let with conditions, either to a professional developer of a community or to an individual. Rents could be regulated and other rules could be set to prevent speculations in rapidly increased property values.

A booming market is ideal for affordable housing, has been observed during the discussion, while during a recession affordable housing doesn't work. However, in some specific financial circumstances affordable housing could be described as an advantage and not as a problem - by being a way to sell stocks as for the case of Italy and Sweden.

There was a recognition of the fact that affordable housing can work under different conditions in different geographic boundaries leading to the conclusion that affordable housing is an investment opportunity and not a subsidy. It is a shift in the mind set, viewed as an option and not as a problem.

The other thought of consideration was concerned with the finance and development costs. Practitioners have to think about how citizens could finance their purchases of housing stock or their rentals, given high property costs.

Previous renting politics in the UK for a period of time stopped investments which suggests that government is a key player in taking decisions to remedy the housing problems.

"Is housing a global market question or should it be a contract between government and citizens?"
If housing is a contract between government and the citizens, then this has an impact on the set of regulations adopted within a boundary.

These regulations are either attractive to foreign investors or to local investors or private housing companies. Thus, effecting the citizen who is the future owner or tenant.

However, if this system is only used for a small number of flats, these kinds of regulatory ambitions tend to gain only a limited number of citizens and do not affect the market in general.

Where local government do not have land provision, then the town and country planning instruments to regulate and make the housing market attractive must be used.

Development of new local plans, to influence the use of land not only for housing but also to stimulate a certain percentage of allocation towards affordable social housing, combined with negotiations with private property owners, could be productive.

During the workshop another argument showed up - all kind of renting level regulations tend to stop the provision of new apartments, i.e. if just the market is let alone someone will always be willing to build new apartments to supply the need. The segregation consequences to this were not discussed, though.



Session 4: Governance

Governance is understood as multi level governance where all administrative levels must fulfil their specific responsibility.

At the national level, Parliament and Government should create a legislative system that works. This system must consider both a financial model and an urban planning model.

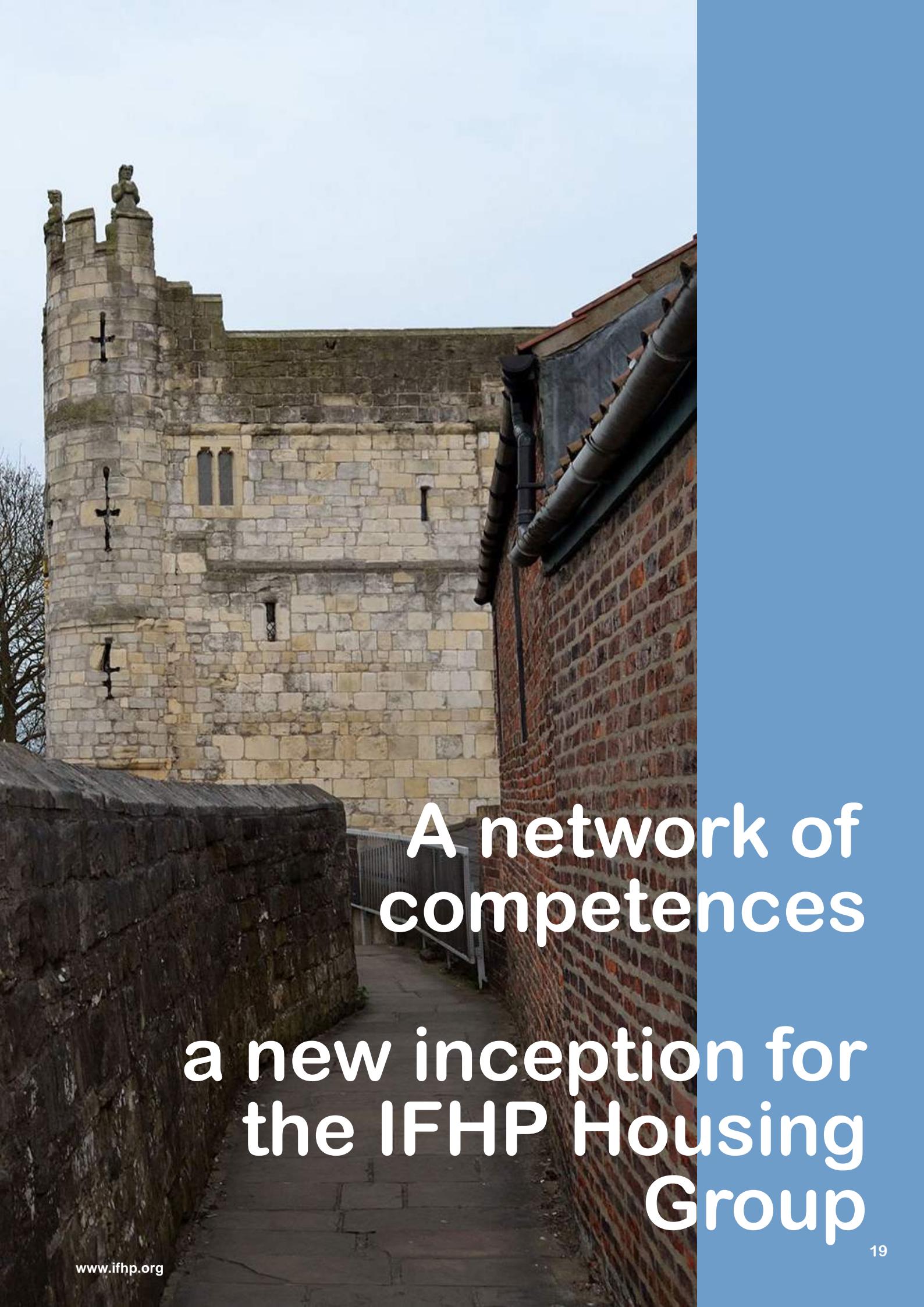
The regional level should create a symbiosis of public transport for commuters and the urban agglomeration pattern in the whole region, thus efficiently using the existing stock of apartments.

The municipality should be actively working with land provision and development of new local plans. A regional and local public-private urban development dialogue could be productive, as an arisen knowledge among local organisations and individual citizens.

The IFHP could create an illustration on a successful multi level governance land and housing provision model.

By Olov Schultz
*Boverket – Swedish National Board of Housing,
Building and Planning*





A network of
competences

a new inception for
the IFHP Housing
Group

There is a lot of housing knowledge gained and rooted in Europe and developed in the practice from which we can learn. The York Housing network event involved professionals from all over Europe. Their experience and knowledge acted as a resource to fuel the discussion of the already existent, but silent, IFHP's Housing Working group.

This event has shown that a “*collective and concerted effort by everyone concerned is needed – but not to try and find the one solution that solves the crisis at a stroke. The way forward is to create new ideas and refresh old ones, try them in different places and in different ways to find out what works*” comments Tony Hutchinson, from London.

During the two and half days in York, a spirit of responsibility and action for change has reunited a group of housing leaders and professionals showing that there is the will and the urgency to learn from each other's experiences and join forces to think out of the box and find new solutions to today's housing challenges. In this sense, the York event definitely posed the basis for a long term program of commitment and networking actions around Europe striving “*to seek solutions and exchange best practices to help to achieve that goal in a range of countries which face a huge spectrum of different housing issues*”, as noted by Diana Fitzsimons, from Northern Ireland.

In the form of a virtual platform for discussion and progressive learning, the group wants to become a recognized place of debate, production and co-creation, fostering and testing innovation digging into concrete regional concerns, analyzing them from an international perspective and finally moving to effective actions. It is crucial that the momentum is maintained and that a common vision, together with a plan of activities and objectives is defined.

As part of the process the name of International Housing Network holds the renewed identity of the group aiming at fostering networking actions around Europe and beyond to boost a motivated contribution to make the right to housing a sound realisation.

“*From my perspective the event achieved what we set out to do. Those attending had perceptive, professional strong views and were able to make team orientated contributions to extremely complex issues. Placing the York event in context was very much the beginning of an ongoing, detailed analysis of International housing challenges. Our group benefited from the experience. It will grow, develop and maintain focus.*

I am very much looking forward to our planned program of future activities” Stated Stewart Shaw, IFHP council member and current chair of the housing group.

Objectives and long terms commitment

- . Develop a practitioner network that can comment on proposals for academic work, test academic conclusions in the crucible of experience;
- . To provide an opportunity for dialogue about emerging policy and developing practice in relation to housing in particular in Europe;
- . To develop knowledge about housing and consider the implication for practice; to create a space for sharing information and experiences among housing professionals; to monitor pilot projects and practical experiences;
- . To become a bridge between the European context and relevant examples in emerging countries in a process of mutual learning which is core business for IFHP;
- . Communicate and disseminate experiences' results and outcomes from the networking activities.

Role of the International Housing Network as an IFHP Working Group

By being a multidisciplinary platform of motivated and skilled international professionals, the international housing network partners with IFHP in one year event by providing competences, experience and insights in

facing today's housing challenges via an in situ approach collaborating with local partners, policy makers and institutions and mobilizing local and international expertise.

List of projects

Activities in 2015

- Housing Networking Event in York, 15-17 April 2015
- IFHP Summit meeting on 12 November 2015 (under construction)

Activities in 2016

- Mar 2016 - Sweden - political and governance aspects facilitating the exchange of views between the political sector and the international housing professionals
- 2016 - Networking events in Manchester, UK; Turin, Italy.



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Annex

Stewart Shaw, UK

Fellow of the Chartered Institute of Housing (CIH) and a member of the Chartered Institute of Environmental Health (CIEH), IFHP Council member

There is no doubt despite political good intentions (sometimes) a superficial approach is often the only response to housing issues.

Specifically the UK has cause to worry about some fundamental issues. Much housing is not affordable to vast sections of the population. This applies to owners, private renters and increasingly social housing residents.

The divide between London and the South East a number of other more prosperous areas and traditional industrial towns is vast. House prices and rents reflect this. Global financial issues have led to banks tightening lending criteria and increasingly pricing out 'young would be house purchasers'.

The quality of housing leaves much to be desired, although this needs to be placed in an international context. Too many houses are unimproved and fall short of ideal human habitation standards. It should be noted this primarily applies to the private rented sector where multiple occupation is a significant cause for concern.

The population of the UK continues to accelerate. Accordingly there is a massive shortfall of housing units compared to households. The reasons for this are many but include; democratic influences and the lack of government impetus.

The link between housing standards, environment and the health of the public needs to be both understood and addressed.

Housing stress contributes to poor educational attainment, family breakdown, criminality and anti- social behaviour and importantly physical and mental health problems.

Many sections of the UK population i.e. older people, the homeless, people with special needs are marginalised. Insufficient accommodation is not up to standard in many cases and provision of additional services is patchy.

The bleak picture is, in Britain in 2015, people live on the streets, dementia sufferers are left unsupported, families live in overcrowded conditions and working couples and families are in many regions unable to afford to buy their own homes.

The big question is what is to be done.

Action needs resources, resources need Government backing and for this to happen Governments to be put under pressure from their electorate.

Let's see what happens on 7 May 2015.

Diana Fitzsimons, UK

Chair Fold Housing Association & Deputy President IFHP

There are a number of housing issues in Northern Ireland but I will take one in particular and focus on it. The issue is how can we get the private sector to provide affordable housing in their schemes, funded by surplus profit from the development process. My fellow professionals from N Ireland will focus on other issues. I take the definition of 'affordable housing' to include 'social rented housing' provided by the government or housing associations and 'shared equity housing' which is where the household part owns the property (through a private mortgage) and part rents it from the government or a housing association.

In England since 1990 (Section 106 of the Town and Country Planning Act) a local planning authority may include an affordable housing policy in its development plans and on the foot of this policy only grant planning permission for a private housing development where a certain percentage of affordable housing is provided on site or an equivalent sum of monies passed to the local authority for the provision of affordable housing elsewhere in the local area. There are other sorts of developer contributions which are obtained from developers under S106, but I am focusing on affordable housing. Since the recession in 2008, in addition to voluntary re-negotiation of S106 agreements, there is also legislation (2013) which allows developers to apply to the local planning authority for a review of their existing 106 agreement and appeal the outcome of the decision, with the arguments based on the viability of the proposed development. Since April 2015, in addition to paying any S106 developer contributions relating to on site infrastructure , a developer may be required in some local authority areas to pay a Community Infrastructure Levy for certain off site facilities required to progress the local plan eg new schools or hospitals.

On the whole the S106 method of obtaining affordable housing on private housing sites has worked reasonably well in England, especially in parts of the country where development is very profitable due to high sales values, so that there

is a surplus profit margin out of which developers can finance the affordable housing. Where developers know they are going to have to contribute affordable housing or other S106 developer contributions, they pay less for the land thereby reducing the profit that the landowners can achieve. Generally the developer builds the affordable housing and transfers the social housing element to a housing association at cost ie including the construction costs but excluding the site purchase value. In exceptional circumstances the developer is permitted to make a payment to the local planning authority instead of providing the affordable housing on site. Housing Associations then generally rent out the social housing element at reasonable rents to provide housing for those who can't afford local market rents.

In N Ireland the government has been trying to introduce similar legislation. There are two main aims for the proposed policy – one is to improve the social mix of private housing developments and the other is stimulate the building of more affordable homes. The dilemma is that N Ireland is still in a deep recession and the private house developers are arguing that they just cannot afford to provide social housing in their private housing schemes. They say that their schemes are not viable enough as they have bought the land at pre recession prices. Although they don't openly say it, they are not too keen on social mix either – largely because social housing is allocated in N Ireland strictly on the basis of 'need' so that it is the most disadvantaged families in substandard accommodation who are given social housing first. On the other hand, in England, affordable housing is allocated to a variety of social groups including key workers in an area eg police officers, teachers, medical staff, fire fighters etc. Shared equity housing in both England and N Ireland is most popular with young couples in work, who are starting on the home ownership ladder.

In N Ireland since 2008 house prices have fallen by 50% and are only very slowly recovering in certain areas, mainly Greater Belfast. House prices are generally low so that affordability in terms of house purchase is perceived to be less of a problem than in other parts of the UK eg a small house could be bought for less than £100k whereas in London the same house would cost £400k.

Housing Associations are partly grant aided by government and the rest of their money to develop housing is borrowed from banks and other sources. They generally only develop social housing for a subsidized rent, with only one housing association providing shared equity housing (Co-Ownership). The housing associations thus have the finance to build social housing which is badly needed and is reflected in long waiting lists in certain settlements but find it difficult to purchase sites in these defined 'areas of need' at the right price as valued by government valuers in support of government grant aid. Despite the recession landowners, private developers, government departments with surplus lands and the banks – are all withholding land from the housing associations as they think there may be rising prices ahead.

The N I government's draft policy for developer contributions for affordable housing (DSD 2014) was hotly debated by the development industry and social housing providers and was then withdrawn to be redrafted. One of the reasons it failed was that it was not based on an understanding of viability and included a statement that in a viability assessment of a housing scheme the 'developers profit' would be assumed at 15% with no indication given whether this related to gross development value or not. Developers were to be asked to contribute 20% of the housing on the each private housing site across N Ireland as 'affordable housing' and this was to be transferred free to the housing associations, not at cost. There were exceptional options for the developer to provide the affordable housing off site (where the site was unsuitable) or to provide a sum of money to the government to build the houses elsewhere where the site was outside an area of defined need.

So the questions are:

- (a) how do other countries successfully ensure the provision of affordable housing via private house developers in situations where the housing market is in recession and profit margins are low?
and
- (b) how is social mix in housing schemes ensured where private house developers fear they will not be able to sell their private houses if social housing tenants are to be the neighbours?

Paul Beardmore, UK
Director of Housing, Manchester City Council

Supply

Nationally we are currently building around 100,000 homes. It is widely accepted that we need to build 250,000 per annum to meet demand from a growing population. In Manchester we have a net population growth of 6,700 people per annum. This year 1,200 new homes will be built in the City. The City alone needs to be building between 2-3,000 per annum. Vacant homes are running at around 4% of the total stock, down from 6% 3 years ago. The reason for the lack of supply is a combination of many factors ranging from lack of land in the right places; planning and residual local opposition to new homes; market demand; the structure of the house building industry in the UK; lack of consumer finance; and cost of developing brownfield land (see Place below)

Affordability and access to decent homes

Home ownership is still the predominantly preferred tenure of choice in the UK and NW. However house prices have far outpaced household income and tightening of lending criteria following the banking crisis has meant that home ownership is realistically beyond at least 35% of the population in Manchester. At the same time, we have seen a dramatic increase in the Private Rental Sector. Partly driven by deregulation, the growth in buy to let and the restrictions on owner occupier mortgage finance, the sector is now estimated to be larger than the social rented sector in the UK. This is certainly the case in Manchester where the social rented sector represents 31% of the stock, the PRS 32% and owner occupation at 37%. The social rented stock has remained relatively static over the past 5 years.

70% of the private rented sector in Manchester is owned by landlords with less than 3 properties in their portfolio. This has led to a fragmentation of the sector with wide ranging standards and inconsistencies in quality. Large scale institutional investment is as yet in its infancy, with plenty of interest but little real development. As yet no national registration scheme exists and it is a challenge for Local Authorities to know where the PRS stock is and who is owning and managing it. Housing benefit is paid to eligible private sector tenants meaning that it does not relate to property condition. The theory is that the tenant will act as a consumer and choose somewhere better. The reality is that many are vulnerable people who have little choice, especially as supply is limited. This leads to exploitation such as the beds in sheds scandal seen in some parts of London.

The need for housing, met in the main by PRS is almost a self perpetuating issue. Tenants paying full rent struggle to save sufficient deposits to purchase a home. There are fewer homes for sale and the Buy to Let investors are competing with the few first time buyers, driving up house prices. Rents are kept high by the demand for rental homes.

Place

The urban areas of the North West in general face a challenge of a past industrial legacy. This is both in terms of the existing housing offer, which in many places is a concentration of terraced housing, and in terms of the potential residential sites which are on brownfield sites, often requiring significant decontamination and remediation works. Where the cost of remediation is included, coupled with the lower values generated by the local terraced housing market, values do not add up and residential development is not feasible. The restructuring of the place is therefore key to regenerating post industrial areas with significant up front investment in creating the right environment to support development. All the good examples of where this approach has been effective, have required significant up front public expenditure, much of which has not been directly recoverable. The current challenge is to develop models that allow for the up front investment to take place but with a long term payback through different mechanisms than we currently have at our disposal.

Ageing population

In common with many areas of the country, Manchester has a significantly growing older population, many of whom are living in homes that are in many cases large family homes, both public and private. The challenge here is twofold. As we integrate health and social care we seek to support people to stay in their own homes rather than hospitals or institutions and yet many of those homes are unsuitable leading to costly adaptations. Our ability to construct alternative choices is constrained by many of the factors outlined in the opening paragraph.

Richard Houghton, UK
Adactus Housing Group

The UK has a chronic shortage of homes and yet the Homes & Communities Agency's budget is underspent, with many of the 1,400 registered housing providers in this country building fewer than 100 homes a year. There is no direct link between size and financial strength of an organisation and the health of its development programme, with many larger housing associations shrinking or freezing their development programmes whilst smaller associations re-enter the fray. Government ministers and senior civil servants have for some years called on housing associations to 'sweat their assets' and use these to fund the building of more new homes but the sector has signally failed to respond, with many housing associations choosing to withdraw into their shells and instead parade a series of arguments as to why they cannot do more, blaming instead land supply, planning constraints, grant rates and so on.

Too many registered providers allow themselves to be diverted from their key mission of providing new homes and instead pursue projects that are seen as helping the wider social good. These can absorb significant amounts of resources and dissipate what should be the association's main focus – increasing the supply of new affordable housing. Inefficiency in the sector is rife, with housing associations run by voluntary boards that often lack the skills to challenge their executive management teams or which take a parochial view of what the best way forward is for the association. Where takeovers and mergers occur, these are not based on sound business thinking and good strategic decision making but on the personal preferences of key executives and influential board members. Alternatively, they are shotgun weddings forced through by the regulator when a registered provider has been allowed to get into such severe financial difficulty that rescue by another partner is the only answer. Even then, the regulator's powers are limited and it is for the very same board that has led the organisation to the edge of financial disaster to select a rescue partner. Choices of merger partner or holding group are rarely based upon sound business logic.

New limits should be placed on the percentage of turnover that can be spent on non core services to limit the ability of housing associations to pursue such projects as funding academy schools or setting up cable television stations. Instead, housing associations should be required to allocate a percentage of their turnover to development and if they are unable to develop homes themselves they should be forced to work with an association that has the development acumen to build new homes on their behalf.

The UK housing regulator should also introduce new measures of efficiency to identify those registered housing providers not generating a healthy operating surplus. These under performing associations should be forced to improve their financial performance or merge with those that are efficient and which will deliver genuine value for money.

Julia Histon, UK
York Housing Association

I have identified 3 key issues which I believe are the most urgent housing issues/challenges facing us in the Yorkshire and Humber region. York Housing Association operates across 4 Local Authority areas which range from the urban City of York, to the coastal Town of Scarborough, and the rural areas of Ryedale and East Riding.

Affordability

Home ownership remains the tenure of aspiration for the majority of people in the UK, although this is now unachievable for more people than ever before. The average house price in York is now just over £200,000, yet the average salary in the City is only £20,000. It therefore costs more than 10 times the average salary to buy a home and a buyer would now require a deposit of £30,000 in order to secure a mortgage (10 times more than was required in the 1980's). As a result, over two thirds of first time buyers require financial assistance from parents, which has doubled in the last 5 years. First time buyers now need to borrow 3.4 times their annual salary to buy a home, compared to only 1.7 times the annual salary in 1979.

The result of this affordability crisis is that people having to rent rather than buy a home, and this, coupled with lack of supply of homes is driving up the cost of rent. Private sector rents in this region are £535 month or 28% average incomes. However, in some areas like York, this jumps to 32%. If people can't buy, and private sector rents are so high, affordable housing is in huge demand but there is a significant shortage of supply.

Supply

We estimate we need 245,000 new homes (of all tenures) across the UK, per year in order to keep pace with the creation of households. Of these, 80,000 need to be affordable homes, aimed at those people for whom market housing is not an option. In recent years, the housebuilding numbers have struggled to reach 120,000 homes per year.

In the Yorkshire and Humber region, it is estimated that we need 200,000 new homes over the next 20 years to keep

pace with demand. There are 14,000 people registered for affordable housing on the regional waiting list. As a developing Housing association, we estimate we can build a 2 bed home for £125,000 including land where we can secure this at less than market value. Of this, we can now only secure £25,000 in subsidy (grant) from Government, leaving us £100,000 to borrow on the private finance markets. The rents we need to charge to repay this borrowing over 30 years are therefore rising and are now at 80% of the market rent in many areas. Affordable housing therefore needs more subsidy if rents are to be kept affordable.

Regeneration

There are 28,000 empty homes in the Yorkshire and Humber region, which is double the proportion in the South East of England. Many of these are in the coastal Towns like Scarborough, and Bridlington, where regeneration of older Edwardian and Victorian Housing is desperately needed. Some of the empty homes are in rural areas where access to local services like shops, schools, doctors and transport proves a barrier to people living there.

Since the economic downturn in 2009 there has been no funding available for regeneration - so these empty homes and the general decline of these areas has continued and is faster than the economically active City's like York. We need to redress this misbalance between overheating housing markets in the economically active City's, through investment in surrounding secondary Towns and rural villages.

Olov Schultz, Sweden
Executive Adviser for International Affairs at the Swedish National Board of Housing, Building and Planning

Booming cities

Our booming towns and cities struggle with an ever more difficult housing shortage. Globalization made us loose manufacturing and industry – now we develop knowledge-based services. Thus the labour market concentrates to urban agglomerations. Young people and migrants from foreign countries as well as the domestic countryside compete to get an apartment in the cities where universities and enterprises thrive.

Supply shortage sets the pricing

The last 25 years housing in Sweden has developed into genuine market conditions. Regrettably the new construction activity during this period has been low, causing a shortage in supply. Due to high market prices builders have been focusing on new expensive sea-side flats rather than affordable housing. To lower the costs for young people and economic vulnerable groups, housing competitions and experiments have been initiated, e.g. to create students' flats within 11 sqm. Hitherto the public sector distributed few subsidies. Quite recently, though, Government inaugurated a conditioned financial support for building rental apartments in towns and cities with housing shortage.

Standards and innovation

Good quality affordable housing is something completely different to fancy equipped show-off apartments "in diagonal constructions". Land provision as well as standards of building regulations, interior design and equipment must be discussed. What are the lowest acceptable levels? We need to be innovative.

Regulatory obstructions

The legal framework itself may be co-producing obstructions to innovation. E.g. a good intention of increasing energy efficiency may result in the complete disappearance masonry as construction alternative, thus causing a reduced number of contractors and higher prices. With the new Planning and Building Act, self-provided housing (*självbyggeri*) has become illegal since you are not allowed to live in your house until the construction work is completely finished and you have got "a user allowance certificate". The whole idea of self-provided construction is connected with a creative and integrated "living and building process".

Time to start rethinking outside the box! With this introduction I would like to open for proposals from all experienced colleagues.

Tony Hutchinson, UK
Business Development Director Housing & Consultancy

Supply

Private Sector

House building continues to lag demand – increasing prices and profit margins, increasing problems of affordability in areas where there is significant economic growth and growth in real wages. Some evidence of institutional investment in market rent but limited to date. Anxiety about poor management and maintenance of rented stock especially for small landlords without cash flow or the infrastructure to support capital repairs.

Social Sector

Local authorities are learning how to build homes again but constrained by borrowing limits. Need to develop effective management processes to implement programmes.

Housing associations caught between need to comply with regulation on viability and meeting their social purposes. Housing homeless households in private rented homes drives up costs and places them at risk of being in poor quality housing.

Affordability

Market Sales

Low levels of supply keep prices and margins high. As ever concerns over space standards especially for older households.

Allegations that planning and planning gain (unearned increment) are choking supply – not proven

Market Rents

Market rented homes – rents still rising fast fuelled by demand growing cost of Housing Benefit for in work households, access to homes restricted by costs of references etc

Sub-market rent or sales

Using market rents as basis for calculating subsidy pushes up housing costs and drives increases in Housing Benefit.

Sustainability

Meeting the demands of climate change

Too many homes are still cold and damp, ill considered retro fitting reduces air changes and exacerbates dampness.

Retro fitting needs to be accelerated and further innovation introduced to renovate homes fully as part of retrofitting.

Meeting the changing demography

Of equal significance to the need to provide homes that are fit to meet the challenges of climate change is the need to consider the impact that changing demographic structures will have on housing needs. An aging population who live longer both with and without life limiting conditions places new demands on the current and future housing stock. This demands new built forms and ways of occupying property, as well as ways of delivering services.

Cordula Fay, Germany
Urban and Regional Planner, Degewo

Housing Market in Germany

After a long period of growth the population of Germany has begun to shrink since 2003. So far the number of inhabitants has decreased by about half a million. Projections for 2050 predict a population decline of about eight million. This decline will in all probability have the gravest impact on those regions that have already been affected for some time by out-migration and an aging population. These areas are located mainly in eastern Germany but the trend is now spreading further westwards (Figure1). Only a few districts are likely to become boom regions with a population increase of more than 10 percent. These are located mainly around Berlin and Munich.

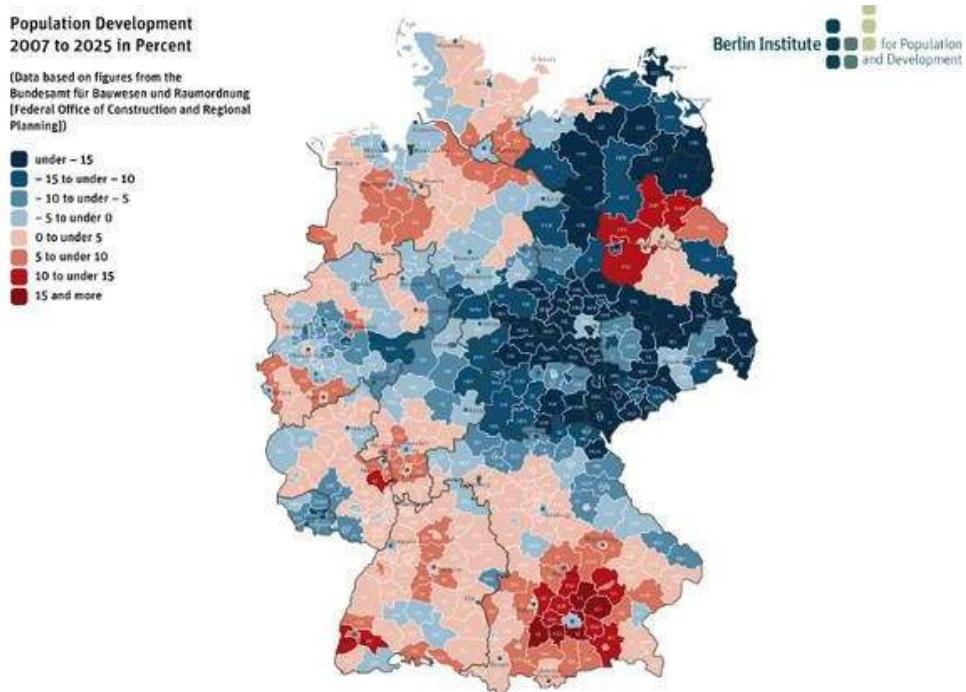


Figure1

German Housing Market policy:

On March 5th 2015, the German Bundestag (Lower House of Parliament) has decided a new law that will effect the rental and housing market in Germany and especially highly competitive markets like Munich, Hamburg, Berlin or Frankfurt.

Housing Market in Berlin

Berlin's population has been growing continuously for ten years - due for the most part to the influx of new residents (Figure 2). The main reasons: Berlin is growing. Ever more people are moving to Berlin. At the same time, more and more Berliners are living alone. Already today, 54 percent of all Berlin households are single-person households. The living expenses in the capital have increased in the past years. However, the increase in rental costs has been significantly lower in 2013 than in previous years amounting to around 7%. Compared to other metropolises and German major cities, the price level is still reasonable. Among Germany's largest cities, Berlin not only has the lowest apartment rents, but also the largest housing supply in relation to the demand (appendix 3). The average size of the offered flats in 2013 amounted to 72.4 m², the average rent was 8.02 €/m² net. The average rent of the offered flats including heating costs has merely increased by 2.7% amounting to 758 euros.

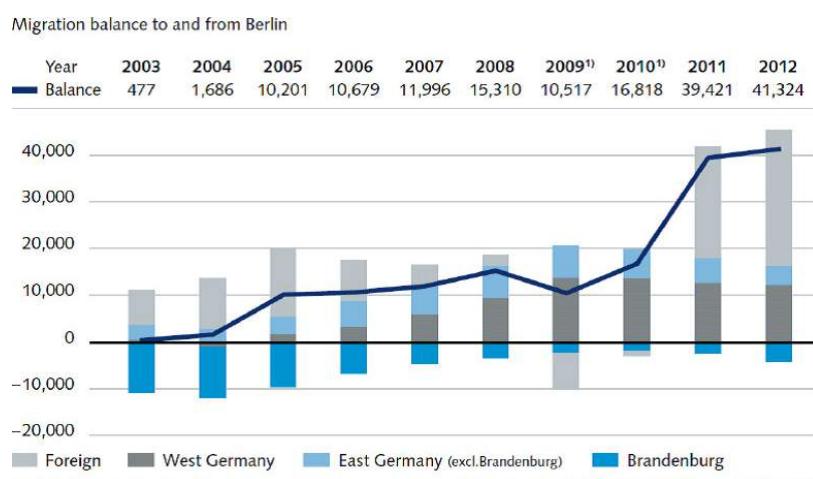


Figure 2

City comparison: Berliners still living cheaply compared to residents of other large cities

Key figures for Germany's seven largest cities

City	Residents 2012	Population density 2012, in residents/km ²	Purchasing power index 2013, Germany = 100	Newly finished apartments ¹⁾ 2012, per 1,000 residents	Vacancy rate ²⁾ 2012, in %	Asking rent ³⁾ 2013, in €/m ² /month
Berlin	3,375,222	3,785	92.6	0.7	2.0	8.02
Dusseldorf	593,682	2,731	120.0	1.3	1.7	9.07
Frankfurt	687,775	2,770	113.5	2.6	0.8	11.76
Hamburg	1,734,272	2,296	111.2	1.3	0.7	10.48
Cologne	1,024,373	2,528	108.9	2.2	1.4	9.25
Munich	1,388,308	4,468	134.3	3.0	0.5	13.67
Stuttgart	597,939	2,884	113.4	2.4	1.3	10.50

1) In residential buildings with three or more apartments 2) vacancies in apartment buildings on the active market 3) data collection period: 1st to 3rd quarter

Sources: Federal Statistics Office (residents as per Dec. 31, 2012, census, construction data), Michael Bauer Research (purchasing power), CBRE-emirica vacancy index, CBRE based on data from empirica-systeme (rent)

Figure 3

Berlin Housing Market Policy:

In order to combat the increasingly narrow market for affordable living space, the Senate Department for Urban Development and the Environment and the Senate Department of Finance have agreed to form the "Alliance for Social Housing Policy and Affordable Rent" with the six municipal housing societies of Berlin. The Alliance was signed on 4 September 2012, is valid initially until 2016, and specifies solutions and measures with which the partners will ensure the availability of affordable housing.

degewo-strategy: neighborhood development, new construction and affordable living.

Berlin grows, degewo builds. The majority of our new buildings we want to build in the rental segment € 6.50 / m to 8.50 € / m² and € 8.50 / sqm to 10.50 € / sqm net rent. We respond to the particular situation at the Berlin Housing market with a clear strategy. In the future we would like to provide affordable housing for the city are available. A good 20% of construction costs caused by additional costs such as fees, planners, architects, taxes and government fees, etc. Here, we can achieve savings and thus reduce the rent in the future by personally being planned. Our know-how for sustainable, long-term rental potential and to create intelligent floor plan flows directly into the planning process. New construction is for us a part of neighborhood development, as we build for the people who are already in the neighborhood at home today. New construction will of course be just one of our topics. A modern take stock and affordable rents in livable neighborhoods are still our core business. degewo is going to built around 3.000 flats within the next 5 years. To enlarge our housing stock we are going to invest 500 Mio € in New construction and purchase in that period (Figure 4)

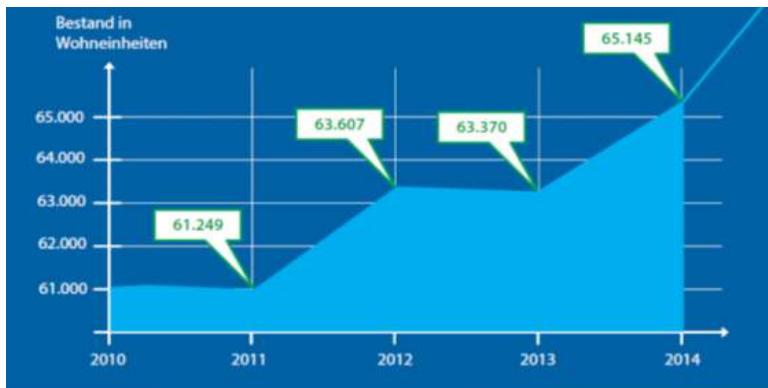


Figure 4

Janet O'neill, UK O'Neill Associates

Introduction

The major issue related to UK housing provision is the legacy of under provision over decades, not just since the economic crisis of the last decade. Recent housing statistics show that completion of new houses is at the lowest level since 1930s. Why should this be? There is no one simple explanation, a number of factors need to be addressed.

Certainty for Private House Builders

1. Private housebuilders need an adequate supply of allocated land. This requires an adopted development plan for local planning authorities. In advance of that, it requires strategic plans on a national and regional basis to identify areas of growth and housing need. The problems in the UK are:

- There is no national development plan for England although Scotland and Wales have one.
- Over 50% of local authorities in England do not have an up to date development plan.
- Thus, large housing building schemes often have to be justified in principle, giving opportunities for objectors to prevent or delay developments.

2. Housebuilders require certainty in the provision of infrastructure, what will be provided by national or local government and what they will need to finance. Frequently, infrastructure planning lags behind the needs of developers.

Affordable Housing

Mechanisms for the provision of affordable housing rely largely on private developers dedicating a %age of their scheme for affordable housing, to be transferred to a registered social landlord to be sold at a discounted price or rented at a reduced rent. The numbers of lower cost houses provided by this mechanism has not kept pace with demand.

Low Cost Host for Sale

Housing shortages have led to house price inflation so that many young people have been excluded from the housing market unless they have help with funding from friends or family. This has resulted in an increased %age of houses being bought by landlords which further excludes those seeking to buy for themselves.

Development of Communities

Small housing schemes often result in no contribution to local community facilities being made. This favours larger schemes where a masterplan can be implemented including the necessary facilities. However, identification and allocation of large tracts of land need forward planning and political support to allow them to go forward. Often, local councillors support objectors in order to stay popular with electors.

Pauline Saurei, France
Project Manager, SIEMP

"What are the most urgent housing issues and challenges the region of Paris is confronted with ?"

Land price

The social housing is not "natural" on the housing market, it necessarily needs the intervention of a public policy to counter the "invisible hand" of Adam Smith. It therefore needs a strong will of politicians to rise the social housing stock and efficient local finances.

A construction of social housing is possible if the budget is balanced before the end of the public loans (50 years), the rent are so low that it must be compensated by :

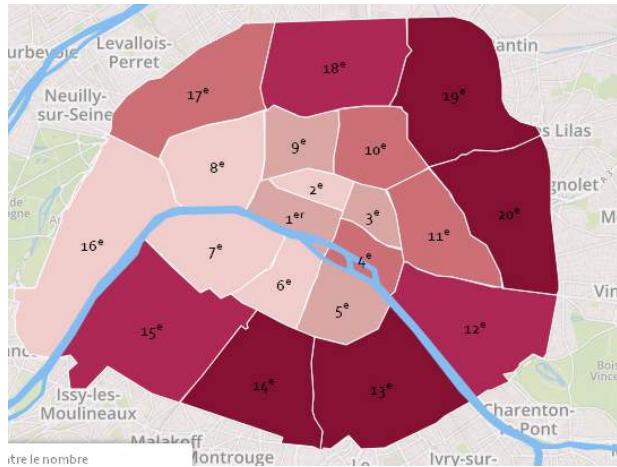
- Public subsidies (Europe, State, Region, City..)
- Own funds

International cities like Paris needs to rationalize the existing structures by gathering them to increase the potential of the own funds.

A Changing Society

The conception of housing must nowadays take into account the changes in the society : an ageing population, more and more families with a single parent... That includes to think both to the adaptability through time and the growing need of housing created by a lot of separations.. Paris do not need to impulse a growth by creating new housing but needs to solve the huge gap between the supply and demand (people wait on average three years before obtaining a social housing).

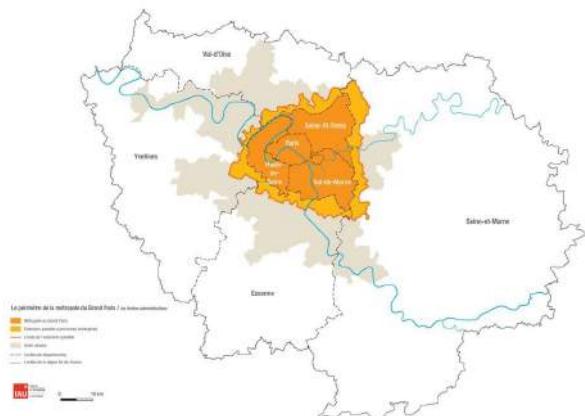
Where Do We Build?



Rate between social housing and main residences among the Parisian districts

Source : APUR (http://www.apur.org/dataviz/logement_social/index.html)

There is a first need to homogenize the spread of social housing throughout the city. The 6th, 7th, 8th and 16th are known to be the richest districts (10 000 €/m²), whereas the 19th and 20th are the poorest (6 000 – 7000 €/m²).



The next step will be to structure housing at the proper scale which goes beyond the administrative boundaries of the city. Before 2017, the "Métropole du Grand Paris" will gather these territories :

The creation of social housing in Paris tended to move the preexisting "poverty pockets" to the fringe areas in the suburbs. This new administrative scale should help to better anticipate the global planning of the French capital.

Source of the map: <http://www.prefig-metropolegrandparis.fr/La-Metropole-du-Grand-Paris/Donnees-generales>

Laura Pogliani, Italy

Phd, Assistant professor in Urban Planning Dipartimento di Architettura e Studi Urbani DAstU

The economic crisis and the adverse financial conditions in Italy have almost cancelled both the new production of social housing and the maintenance of the existing stock, while forcing the research of new tools and strategies based on a broader synergy of public, social and private resources. Consequently, social housing has changed considerably its nature, now including not only traditional public housing but also dwellings provided by cooperatives or private actors at submarket prices (for sale and rent at affordable prices).

With regard to this p/p synergy, the innovation requires more competitions in order to select the operators, more management capability for market developers who deal with social and housing provision, more joint ventures between market developers, cooperatives and non-profit organisations.

As to planning and housing policies, the new regional laws have shifted from the expropriation model (because of the economic, social, and political costs) toward compensation agreements, via a variety of tools that comprise not only the perequazione (the Italian instrument for the Transfer of Development Rights and land re-adjustment), but also negotiations and bonus incentives. Various regulations and tools are currently emerging in order to fulfill basic purposes such as an increase in municipal land ownership, and the integration of social and affordable housing into socially and functionally mixed new settlements to reinforce the twin aims of public welfare and social cohesion. Within this frame, the mechanism internationally known as Inclusionary Housing is playing an increasing role: among other cities, Milano approved a new general Plan (in force since November 2012) consistent with a strategy that requires each

private development to provide a compulsory transfer of 30% of the urbanized land to the public body and the request to commercial developers to build partly market houses and partly social and affordable houses. At this stage of the economic crisis, IH has proved to be the engine for the housing production: in real estate markets with strong demand, such as Milano, private developers are increasingly interested in inclusive practices because a wider access to housing draws new market rate houses too.

Although expanding all over the country, mainly in the northern and central regions, the results of the Inclusionary Housing approach are still often non-comparable, because they depend on a municipal implementation. So far, housing policy has become a local concern, linked to urban development and redevelopment policies and the lack of any national or regional guidelines regulations and programs is a serious problem.

- Arcidiacono A., Galuzzi P., Pogliani L., Rota G., Solero E., Vitillo P., 2013, The Milan Town Plan (PGT2012), Wolters Kluver, Assago
- Pogliani L., 2014 "Expanding inclusionary housing in Italy", Journal of Housing and the Built Environment, Springer, n.29, p.473–488 DOI 10.1007/s10901-013-9361-6

Antonella Ricci, Italy

Responsible for the Social Policy Department of the Compagnia di San Paolo, Italy

The strict recession of the last decade has deeply changed the Italian financial environment and the traditional housing financial tools. While, on the one hand, the public building trade (formerly frozen since '80s due to Central Government policies) is today dramatically suffering from restraints on investments, grants or incentives, on the other hand, commercial players feel more and more risk averse. Nevertheless, the Italian real estate market seems to maintain a relative prices vivacity that is contributing to enlarge the housing stress phenomenon. The result is quantifiable in an inadequate supply of houses on the rental market (in terms of cost-effective sustainability) and in the decreasing wealth of the demand side (asking for more diffuse affordable housing policies). The mid-class "new families", in particular, such as singles, young couples, elderly, university students, also due to changes in the socio-demographic structure, is in fact shifting in the so-called "grey zone" of income, a range that does not allow them to access programs of public housing, and at the same time make them not sufficiently wealthy to cover their rental costs in the market.

The panorama outlined, made known the public-private investors difficulties to intervene, is today laying the basis for the growth of Foundations direct involvement in social housing policies.

The Foundation Compagnia di San Paolo (CSP) has launched its Housing Programme in November 2006, to develop proper strategies addressing the housing needs of the socially and economically vulnerable households.

The experience carried out by the CSP' PH - Programma Housing, in partnership with its operating bodies and other external parties, has supported the promotion of several programmes and initiatives so far.

The three main strands on which the PH is currently committed are: experimental pilot projects, grant making activity and financial investments. Within this wide operational field it's remarkable the growing impact of resilient investments (characterized by low risk, reliability and cost effectiveness) in local social housing ethical funds (i.e. in the Piedmont Region the FASP Fund, enabled by the 2008 Italian Central Act "Piano Casa"), as well as the begin of trusting partnerships (with public local co-operators, major investors, the private sector and the 3rd sector). Alongside the real estate ethical funds, the Compagnia di San Paolo is improving its expertise in supplying innovative initiatives (i.e. the direct realization of two TD-Temporary Dwellings in the Turin city) and contributing by means of free grants in external projects.



ANTONELLA RICCI

Antonella Ricci is in charge of the Social Policy Department of the Compagnia di San Paolo, one of the major Italian Foundations, which is active in the North West of the country in the fields of welfare, arts, culture, research, health.

The Compagnia di San Paolo since 2006 has been running a Programme on Social Housing that aims at addressing the housing needs of socially and economically vulnerable households and develops on three main strands: pilot projects, grant making activity, financial investments.



CORDULA FAY

Cordula Fay is an urban and regional planner and works for nine years in the municipal housing company degewo. Between 2006 and 2010 she was responsible for the neighborhood management in the Berlin district Wedding, where the company holds a stock of around 5.000 apartments. The area belongs to the most challenging stocks due to its social coexistence, integration, education infrastructure, e.g. the image of schools. Her main tasks were to develop projects, networking with other local actors and care about neighborly help.

From 2010 til 2014 she works as the personal referee for one of the ceos of the company. Her thematic focus still laid on sustainable urban development, housing policy and discourses of participation and new construction.

Since 2014 she is leading the department urban district development in the company. She is coordinating the field-working neighborhood managers. Further more she is leading large development projects and is developing integrated concepts for the urban districts and neighborhoods.

DIANA FITZSIMONS



I am both a town planner (RTPI) and a development surveyor (FRICS), with my own planning consultancy which has a variety of clients in the UK including the English Planning Inspectorate. I am chair of Fold Housing Association which has over 800 employees and provides general needs housing, sheltered housing and healthcare and support facilities in the island of Ireland. I am a Visiting Professor in the Built Environment at Ulster University, where I support and advise the full time team and give occasional lectures.

I have worked for over 30 years as a planner in the UK, both in the public sector and in the private sector and have recent experience of planning and delivering large mixed use developments and regeneration schemes in N Ireland. I led the Belfast Office of Turley Associates (UK wide planning consultancy) for a decade up to 2013 and prior to that was a Principal Commissioner with the N Ireland Planning Appeals Commission. As a former academic I also have a track record of research publications and international conference papers in the field of planning policy and urban regeneration. I am Deputy President of the International Federation of Housing and Planning (IFHP), based in Denmark. I have been closely involved in this international organisation for the last decade and was Joint Chair of the IFHP's Centenary Congress in London in 2013. In 2014 I represented IFHP at the World Urban Forum in Colombia and am involved in IFHP's links with the World Urban Campaign and the Habitats Professional Forum. I was on the International Board of the Royal Town Planning Institute (RTPI) in the UK for four years until 2015 and was on the International Governing Council of the Royal Institution of Chartered Surveyors (RICS) in 2013-4. I was also a member of N Ireland's Ministerial Advisory Group on Architecture and the Built Environment for three years until 2014. I am currently Deputy Chair of the RICS foundation, Lionheart.

JANET O'NEILL



Is a Chartered Town Planner. She is a planning consultant with her own practice based in York in the United Kingdom.

Areas of expertise

She has worked in local authorities for 10 years gaining knowledge of strategic planning, local planning and development management. She then set up her practice in York in 1982, forming O'Neill Associates as a limited company in 2003.

She has developed strong negotiating skills through her activities in both local authority and private practice sectors. Her work involves leading a team of five planners who give a wide ranging town planning service to a variety of clients. The Company planners have extensive experience of working in both the local authority and private sectors.

Janet specialises in assessing development potential for corporate clients and other institutions, and in pursuing clients' objectives through securing planning permissions. For the Company, she is instrumental in obtaining commissions from high profile clients, such as the University of York, York St. John University, Buccleuch Group and NHS Trust.

Her housing experience derives from acting on behalf of private house builders and housing associations, also Universities who have an obligation to ensure that their own students are adequately accommodated. Janet has also been a Member of the General Assembly and the Board of Directors of the Royal Town Planning Institute so is abreast of UK policy on housing.

Janet was President of the Royal Town Planning Institute for 2008. She has been an External Examiner at four UK planning schools and has presented at RTPI National Conferences, the Planning Summer School and at international conferences.



JULIA HISTON



LAURA POGLIANI

I have worked in Housing for just under 30 years and am an active member of the Chartered Institute of Housing. I also have a post graduate diploma in Business Administration from Durham University. My career experience has spanned a wide range of disciplines within the field of housing, including: resident engagement, regeneration, development; as well as general management and leadership as a senior executive. My previous roles have involved working for Local Authorities, various Government regeneration programmes, an Urban Regeneration Company, and Housing Associations. I have worked for and with both the public and private sectors.

Chief Executive, York Housing Association, 2011 – current:

York Housing Association owns approx. 900 homes in and around the historic City of York. We are a small Housing Association but growing rapidly and quite diverse in our activities. We provide support services to vulnerable people as well as providing homes and landlord services. We also provide housing management services to a number of other larger Associations who have properties in York. I have been Chief executive for just over 3 years and enjoy managing and developing this organisation.

Assistant professor in Urban Planning and Design, architect and town planner. My research field concentrates on land use planning, the fundamentals of urban and territorial design, the development of planning tools for local and provincial institutions and its rules at the national and regional levels, impact fees and negotiation.

Main research topics refer to the methods and techniques of spatial planning and the innovative tools, such as the equalisation approach - the implementation of the Transfer of Development Rights method in the Italian context – and the enforcement of public space in the urban projects, through the urbanisation fees and the negotiated exactions. Empirical research on some municipal and provincial plans in Milan city, its province and the Regione Lombardia has improved the knowledge of land policy, institutional aims and regulatory frame, with a special interest in the implementation process. I participated in the revision of the Milan Urban Plan in 2011-2012.

Present research interests focus on housing urban policies and public space design in the spatial plans. The aim is to outline a normative frame and a planning scheme to master p/p partnerships in order to grant land, public facilities and affordable housing and to achieve best results in the organisation of buildings, infrastructures, amenities and open space. I teach Urban Planning and Design at Politecnico of Milano since 2002 in Courses and Workshops at the Undergraduate and Master Degrees in Planning and Architecture. Vice president of the Regional department of the National Institute of Urbanism (INU) and coordinator of the national group on 'Policies for inclusive housing'. Director of Urbanistica Dossier Journal, I participate in the Editorial Board of Urbanistica Journal.



OLOV SCHULTZ



PAUL BEARDMORE

June 2008-current:

- Expert 2007 – 2011 monitoring a UNDP-led Planning Project in Montenegro.
 - Project leader for the Swedish participation in the UN-Habitat exhibition and conferences World Urban Forum 4 in Nanjing, China in 2008 and World Urban Forum 7 in Medellín, Colombia in 2014.
 - Swedish delegate 2007 – 2014 in the steering and monitoring committees of the European Regional Development Funding Programme for transnational cooperation in the North Sea Region, www.northsearegion.eu
 - Swedish delegate 2009 – 2013 in the working group for developing a European web-tool for sustainable urban development, www.rfsc.eu
 - Member of the international jury for developing the heart of the city Kaliningrad, Russia, 2014, www.tuwangste.ru
 - Council member, International Federation for Housing and Planning
 - Member of the Committee of Senior Officials to CEMAT
 - Member of the Advisory Board of the Swedish School of Planning
- April 2003 – May 2008: Project leader for governmental commissions at the Swedish National Board of Housing, Building and Planning
- Proposals to a Swedish strategy for sustainable urban development, including studies of models in other European countries
 - Development of urban analysis methods
 - Relocation of communities in northern mining towns of Kiruna and Gällivare
 - Secretary to the Swedish Urban Council
- June 1997 – March 2003: town architect in the municipalities of Askersund and Laxå
- Town architect in two municipalities in Sweden.
- September 1995 – June 1997: White arkitekter AB, Göteborg: Private sector consultant working with a large infrastructure planning project in the Gothenburg metropolitan area.
- March 1989 – August 1995: Semrén & Månsson Arkitektkontor, Göteborg Building design and urban planning projects in Sweden.

Paul has worked extensively in private sector housing renewal with a brief period in housing management before settling into housing strategy and policy in 1998. He enjoyed a short secondment to the Housing Corporation in 1999, and has headed up a strategic housing service since 2003.

In 2009 he took up the post of Director of Housing at Manchester City Council. In the 5 years he has been with the City council, he has overseen two award winning developments using Local Authority Newbuild funding; development and implementation of a new forward thinking City Wide Allocations scheme called Manchester Move; the successful transfer of the West Gorton estate; the development of the first UK local government pension investment in residential development; and an acclaimed Strategic Housing Partnership. He is currently working on delivering one of the last housing PFI's available to the Council and developing the City's approach to scaling up residential growth.

In this time he has also been working part time for the Association of Greater Manchester Authorities as a housing specialist, advising on the housing aspects of the Combined Authority status and more recently the Deal for Cities. Paul continues in his role as AGMA lead on housing and is keen to develop further the level of collaboration and joint working through Local Investment Planning and the opportunities opened up by the scale of Greater Manchester for more effective investment.



PAULINE SAUREI

Is a public project owner with 6 years of experience which includes:

Since 2011-Société Immobilière d'Economie Mixte de Paris (SIEMP) : Housing Semipublic company (more than 50 % of the capital is owned by the City of Paris)
- 10 operations on average per year in Paris (from 1 to 55 flats per address, sometimes including public community facilities) : demolitions, constructions, rehabilitations

- Coordination of the conception with the project managers and the technical team (external contracts)
- Trade talks with the companies before launching the housing start
- Monitoring the budget
- Construction follow-up : attending monthly the site meetings

2009-2011 Office Public de l'Habitat de Villemomble, Housing Public office – city of Villemomble (parisian suburb)

Education

2004-2008 Master's degree in urban planning - Paris Sorbonne. Erasmus at UCL, Bartlett School, London. Master thesis on « Multiculturalism and urban planning, focus on the london's district of Hackney

2002-2004« Classe préparatoire » in social and economic sciences - Lycée Lakanal, Sceaux

Two-year highly selective classes to prepare for the competitive exams to the Grandes Ecoles

2002-High school diploma in sciences with honours

Activities

2010-2011- Les Cafés Géo, coordination of guided-tours in Paris and London for geographers

2005-2009 PlaNet, student european network in urban planning. Full organization of congresses (including one in Paris after the highly mediatised riots of 2005 entitled : "planning urban segregation ?")



RICHARD HOUGHTON

Richard is employed by Chorley Community Housing as its director of operations.

Richard joined Chorley Community Housing Ltd in September 2008 and has several years' senior management experience with both local authorities and housing associations, including three years as chief executive of a small housing association and eighteen months as Director of a metropolitan housing authority.

In 2010 the boards of Chorley Community Housing and Adactus Housing Association agreed to share Richard's time between the two associations.

Richard is a Fellow of the Chartered Institute of Housing and has an MBA from the University of Central Lancashire.

Areas of responsibility:

Based at Ann James House, Chorley, Richard manages the Miles Platting team at Baker House, Manchester and the Chorley Customer Services Team. He also manages Lune Valley Rural Housing Association and Southport Soroptimist HA contracts.



TONY HUTCHINSON



STEVE WADDINGTON

Business Development Director Housing & Consultancy - Housing Sector Lead for Capita Property & Infrastructure.

Tony is an accomplished senior manager delivering complex programmes and projects. His career has covered area based renewal programmes, major health schemes, community projects and major capital programmes. He has worked in a range of communities facing change, some welcome, often where the change is perceived as threatening established communities and neighbourhoods.

As an experienced programme and project manager, Tony has the following key attributes:

- Engaging stakeholders and building a consensus around project outcomes
- Communicating project benefits and opportunities to balance the risks of and threats from change
- Expertise in establishing process, structures and organisations to deliver and manage complex programmes
- Integrating projects into a programme and exploiting synergies between projects to increase economy, efficiency and effectiveness in delivery
- Providing strategic advice on programme delivery to enhance efficiency
- Providing project development, evaluations and appraisal skills to ensure that the outcomes of investment are optimised within the identified programme priorities, including social and economic impact assessments
- Advising elected members and senior officers on project and programme issues

Key Skills

- Developing and implementing project strategies
- Setting up and running effective teams
- Managing stakeholders to achieve shared outcomes
- Project appraisal
- Social and economic impact assessment

A committed and focused strategic leader with significant experience and a proven track record in organisational leadership, analysing business and community drivers and delivering strategic organisational change. Experienced working across multi-agency / partnership boundaries and with communities to deliver corporate and community priorities that deliver real positive outcomes for residents.

I have significant experience in successfully leading strategic planning and service delivery across numerous disciplines. This has been achieved through the development and implementation of a performance outcomes framework and the creation of a culture of leadership throughout the organisation.

As a chief officer I have developed substantial business acumen and a demonstrable track record of initiating and managing change, both internally and externally through negotiation and partnership working. I have strong leadership and motivation skills with the ability to apply this to multi-disciplinary teams. I take a rigorous and analytical approach to problem solving and decision making.

I am recognised for my ability to strategically plan, communicate and lead service delivery, working with communities to ensure the services we provide meet their needs.



STEWART SHAW

Stewart is a Fellow of the Chartered Institute of Housing (CIH) and a member of the Chartered Institute of Environmental Health (CIEH). He has worked in environmental protection, urban renewal and public sector housing operationally and strategically.

Specifically he spent 17 years with five Local Authorities in the North of England, was Chief Executive of a Housing Association for 15 years and has been a self-employed consultant specialising in housing and construction since 2001.

Stewart has been a member of IFHP for some 25 years, Chair of the Housing working Group since 2012 and joined the Managing Council in 2014.

His areas of expertise include; older persons housing, partnerships, community renewal and organisational governance.

Stewart is also a Board Member of Lune Valley Rural Housing Association.



KELLY SHAW

Kelly has a 15 year track record of working in executive and non-executive recruitment. She specialises across a range of sectors to include public, private, health and not-for-profit. Kelly began her recruitment career with KPMG where she spent six years in Executive Resourcing. She also has three years' experience with GatenbySanderson, a public sector market leader in executive search and selection and other time has been spent working as an independent recruiter managing and leading on a broad range of assignments.

Whilst working across many professional disciplines within social housing, local government, central government, health, housing, education and charitable sector she has considerable experience of senior executive and non-executive appointments. Kelly has a strong track record of success both in the delivery of full process and executive search (headhunting) commissions alongside research, salary reviews, assessment and interview participation. Her specialisms include recruiting to "difficult to fill positions" and attracting cross sector.

Kelly is also a Board Member of York Housing Association and Chair of the Governance and HR Committee.



VIVIANA RUBBO



KENEILWE MANGANYA

Viviana is an Italian architect. She is currently project manager at the International Federation for Housing and Planning [IFHP] responsible for the activities' concept and development. With experience as freelance consultant on urban and metropolitan development issues, in 2014 she carried out a collaboration with Torino Internazionale, the association in charge of the Metropolitan Strategic Plan for Torino 2025.

From 2011 to 2014, while based in Rotterdam, the Netherlands, she joined INTA, the International urban development Association. In the position of project coordinator, she was in charge of developing activities' concepts mostly in the field of housing and the metropolitan development processes to encourage members' involvement and foster the process of knowledge's dissemination.

Previous to the collaboration with INTA, she had the chance to collaborate in numerous projects of urban regeneration. In particular, in Italy, as architect staff member of the Local Development agency The Gate, she has been responsible for carrying out specific housing programs in coordination with the local housing policies. In the same years she collaborated with other local organisations (YLDA, Stessopiano among them) to develop new strategies to provide assistance to the youth flat-sharing community through a social agency service specifically dedicated to housing for people under 35.

Is a master student at Ruhr University Bochum in Germany in the field of Development Management and is currently an Intern at IFHP.

Her experience includes having interned at the West Rand district municipality (South Africa), which is in the west of Johannesburg, from the period of April to July 2014. She has also volunteered at PLANACT (South Africa) as a project assistant from the period August to December 2012. Her main activities largely involved attending meetings, approving land use management applications, writing minutes, preparing reports, facilitating workshops with community members and liaising with community members.

CREDITS

YORK HOUSING NETWORKING EVENT

By IFHP and IFHP Housing Working Group

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