

Newsletter



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Editorial



James Gregory

It has been a busy and productive period for the Housing and Communities Research Group. We have welcomed international visitors from South Korea and Canada, completed a number of projects, and completed the successful continuation of the Housing and Communities module on the Social Policy BA, attracting a record number of registrations including 15 Planning students, and now run by Halima Sacranie.

Three second year Housing and Communities students have also begun placements: Ciara and Charlene with St Basils and Gerald with Birmingham City Council. Five third year students are working on dissertations on housing supervised by David Mullins. And one of our 3rd Year Pathways students has already begun his lecturing career! Alex Robinson gave a lecture to the 100 social policy first year students on his work with St Basils and the homeless youth parliament. We are all very proud of Alex!



Alex Robinson delivers lecture on Youth Homelessness Parliament

We also say goodbye to some valued staff and visitors. Dr Man Hee Han ends his six month study visit on private renting for low income households in February when he returns to his position as Dean of the International School of Urban Sciences at the University of Seoul and, sadly, we are to say goodbye to Richard Lang after his two year Marie Curie Fellowship.

We thank Richard for his excellent contribution to research, teaching and supervision at Birmingham and for acting as HCRG Lead in the Autumn Term. We look forward to further collaboration as he returns to the University of Linz to continue comparative work on collaborative housing. Richard writes about this time in Birmingham in his 'reflections' below.

We also congratulate Dr Bruce Moore for successfully passing his PhD viva in December. Bruce's thesis on *Competing Perspectives on the Governance Role of Boards of English Housing Associations and Attitudes to Board Payment* was approved by the examiners. Congratulations Bruce!

The Group's European collaborations are set to continue in 2017 as new opportunities arise. Three group members; Anita, David and Richard act as workshop leads within the European Network of Housing Research and are looking forward to organising conference sessions in Tirana, Albania in September 2017. Professor Vincent Gruis from Delft University of Technology will be visiting in March and May to collaborate with Halima Sacranie on teaching and developing an English work package for Vincent's project on the 'circular economy', looking at avoiding waste in social housing procurement and asset management.

< Cover image: One of New York's many beautiful former local banks, now a pharmacy. Large banks regulated under the Community Reinvestment Act are now the major investors in local affordable housing.

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Research Projects

Webb Memorial Trust Future of Social Housing project



James Gregory

The Housing and Communities Research Group reached a key milestone before Christmas with the completion of the Webb Memorial Trust Future of Social Housing project.

The Policy Futures report – a collaboration between James Gregory, David Mullins, Alan Murie and Peter Redman – can be found here: <https://tinyurl.com/hb4e8n2>

This report calls for a mixed approach to social housing. Mix in the fullest sense advocated here, goes far beyond the normal policy language of mixed tenure or mixed communities. The mix we argue for is based on a mixed economy in housing provision and, crucially, a more flexible approach to housing need. This does not mean that we should embark on a journey to a yet more residualised social housing sector in which 'flexibility' means a temporary ambulance service approach; instead we advocate a flexibility that breaks down rigid definitions of what social housing must be and who it must serve. This is based, in part, on a recognition of the changing nature of need in England, with many more households – often quite high up the income scale – really struggling to meet their housing costs and to attain a reasonable standard of living. Thus, social housing today must seek to meet a wider range of needs, leading to a broader and more socially inclusive vision of social housing in which social landlords extend their housing offer into the private rental and owner-occupied sectors.

Indeed, we argue that this is both necessary and possible – and without sacrificing the core values of social housing. We all know that the world of social housing is changing, with government withdrawing ever further from funding and direct provision. Yet this is not in practice a story of gloom and doom; our own financial analysis in fact finds that the sector is in rude financial health, and is really tackling the challenge of building in a grant-less world head-on. For many providers this has been achieved through cross-subsidy and 'hybrid' approaches to finance and housing management. This, to date, has mainly been through shared ownership products, albeit with a growing proportion of homes for outright sale. In future

we are likely to see private rental products entering the mix, with social landlords acting as private landlords as well. There are of course risks here. Not all forms of mix or 'hybridity' are necessarily positive. On the one hand, it would not be right to simply use homeowners and private renters as a means to the financial end of cross-subsidising social housing. Their needs and aspirations are important too. And in returning to the kind of more universal housing 'offer' that was central to mixed economy of the early post-war vision we can hope to breakdown the sense that social housing itself is only a stigmatised and 'needy' population. On the other hand, however, we need to maintain the core principles of social housing, based on the right to a secure and affordable home. That leads to difficult decisions and, sometimes, trade-offs between the need for security and the need to provide help to those who aren't already in social housing.

One way to square the circle might be to consider some form of flexible rent, rising and lowering as household income fluctuates.

In this way we may be able to maximise the amount of social housing that we can offer to the great many who need but are not getting it, without undermining the core principles of social housing. Flexible rent, we argue, does not have to a loss of security of tenure. To do so would be to play policy games with real people's lives, under the guise of spurious claims of financial efficiency. It would seriously undermine the social fabric of neighbourhoods – a sense of community that benefits all, regardless of tenure. Yet we do need to enter into some difficult debates if we want the social housing sector to meet, rather than avoid, the immediate challenges of today, as well as the longer-term challenges of the coming decades. We hope our report adds to this vitally important discussion.



Where Next for Mix?

The theme of social and economic mix continues in our ongoing research for London and Quadrant. We are in the final stages of an examination of the policy, economic and social challenges facing housing associations seeking to create and maintain mixed communities in London and the South East. The challenges are in some respects greatest in these two areas, but there are lessons for the sector as a whole. In a series of local London case-studies we have been examining the design of mixed communities, looking at what works from a community cohesion perspective. This includes the ways in which people from different tenures interact and view one another – an issue that is set to become increasingly important as social landlords continue down the road to mixed housing provision. Equally important is the need for the sums to add up; for mix to be viable as well as desirable, and without being pushed to the low-cost margins of the city.

These are difficult challenges. But our work so far shows that many social landlords are tackling them head-on, and remain committed to social mix as a point of principle rather than just a practical tool of cross-subsidy. We are coming to the end of this important project and aim to launch a report this summer.

West Midlands Social Lettings Agency Research Project



Halima Sacranie

It has been a busy and exciting few months on the West Midlands Social Lettings Agency (WMSLA) Research Project with ongoing field work for case studies, a number of stakeholder peer learning and research dissemination events and the completion of 3 project reports.

The WMSLA project was commissioned by the West Midlands Housing Officer Group, as part of their strategic regional housing research programme, and the purpose of this research project has been to explore the scope for Social Lettings Agencies (SLAs) to address the needs of low income households seeking decent, secure and affordable rented homes in the West Midlands.

In order to fulfil this project brief, we undertook an evidence review and developed a typology of SLAs, which were used to inform the research methodology for this piece of work. The literature review helped us to refine the aims and purpose of the overall project, and identify gaps in

knowledge which we attempted to address through our case study research and data analysis of Let to Birmingham (which is one of the first SLAs operating in the region) and evidence gathering in wider case studies in the West Midlands.

As part of the WMSLA research project programme, we held three Regional Stakeholder and Peer Learning Events Telford, Stafford and Birmingham in November 2016 and January 2017 to provide an opportunity for us to share some of the research findings and also to facilitate peer learning between participants. Our regional research presentation and panel discussion on the 10 March at the Library of Birmingham

attracted a large and diverse audience of housing practitioners, local authorities, councillors, charities, third sector housing organisations and academics.

We have published the following three WMSLA research reports in March 2017:

- Social Lettings Agencies in the West Midlands: Peer Learning Events, Case Studies, Regional Context & Policy Recommendations
- Let to Birmingham 2016 Case Study Report
- West Midlands Social Letting Agencies Research Project: Literature Review and Typology

These reports and more information about this research can be found on our project webpage:

<http://www.birmingham.ac.uk/schools/social-policy/departments/social-policy-social-work/research/projects/2015/social-lettings-agencies.aspx>

Reflections on my Marie Curie Fellowship at the HCRG



Richard Lang

After two years of working with Richard Lang we are all sad to see him return to Austria. Here he offers his reflections on his time with the Housing and Communities Research Group.

Two years ago, I started my Marie Curie Fellowship with the Housing and Communities Research Group (HCRG) in Birmingham. This competitive EU-funded fellowship scheme allows post-doc researchers to spend up to two years at a university abroad, which can provide them with advanced training opportunities with a view to adding complementary scientific competencies. Moreover, the fellowship also has to carry out an ambitious research

programme. The main goal of the fellowship is to reinforce a position of professional maturity and independence in academia.

Co-operative Capital

The basis for my Marie Curie Fellowship research, entitled "Co-operative Capital", was actually established in a pilot study on community-led housing during a **William Plowden Fellowship** at the Third Sector Research Centre at Birmingham in 2013.

The Plowden report develops a first typology of English community-led housing models, outlining their main characteristics and highlighting key differences. Thus, community-led housing refers to a variety of locally-based organisational and governance models, such as Housing Cooperatives, Community Land Trusts, Self-help Housing, Community Self-build and Cohousing.

The "**Co-operative Capital**" project kicked off in January 2015 and added an international comparative element to the overall research endeavour by studying community-led housing sectors in England and Austria to analyse the capacity of different organisational models to empower residents in their neighbourhoods and in

the wider institutional environment. On a broader scale, the research also intended to deepen the inter-European dialogue and inform international debates on the new role of cooperative models in housing.

Recently, many European countries have seen the development of a wide range of self-organised forms of collective housing provision.

While not entirely new, this recent wave of collective self-organised housing features some new aspects and approaches, including concerns for wider social inclusion and cohesion as well as affordability and higher environmental sustainability standards.

During my Marie Curie Fellowship, I regularly engaged with key stakeholders of the English community-led sector through participation in network events across the country, such as organised by BSHF (Building and Social Housing Foundation) or HACT (Housing Associations' Charitable Trust). Participation and invited talks, such as in an ESRC seminar series on community-led housing provided further networking opportunities with key practitioners but also academics in the field. These events turned out to be great opportunities for establishing links to potential case organisations for my field work and also helped me to develop a better understanding for individual trajectories of organisational models within community-led housing and their attempts to create a national alliance. The latter represents a project of a sector wide intermediate body which can consolidate and leverage vertical linking strategies of existing umbrellas to key resource holders in the institutional environment (e.g. housing associations or government bodies).

During the case study field work, I managed to explore local community-led housing activity in different geographical areas in England, such as the West Midlands, London, the Liverpool area or the North East. In total, the evidence base comprises about 30 interviews with housing experts, members and stakeholders of community-

led projects as well as observations of a number of meetings, and secondary sources including government papers, internet and media sources. The fellowship also included short visits to Austria and Germany as comparative study contexts, where additional expert interviews and field visits of collaborative housing models were undertaken.

Preliminary results were presented and discussed at international conferences in the fields of housing, urban and regional development, as well as third sector studies: e.g. at the European Network of Housing Research (ENHR) conferences in Lisbon in 2015 and in Belfast in 2016, at the International Sociological Association Conference (RC43) in Chicago in 2015; or at the International Conference on Cooperative Studies (IGT/ICCS) in Lucerne in 2016. I also had the opportunity to present results at policy and practice events in England in order to stimulate knowledge transfer with Austria on innovative housing practices, such as in a plenary speech at the 22nd Annual Conference of the Confederation of Co-operative Housing (CCH) in Loughborough or a contribution to the 'Future of Social Housing Conference' at the ICC, Birmingham, both in spring 2016. The discussions with representatives from the community-led sector but also from housing associations and local authorities were always very stimulating and I believe they helped to shape some ideas on both sides.

Apart from working and conference papers, two key publications, based on the fellowship results, have already been published in **Voluntas – International Journal of Voluntary and Nonprofit Organizations** and in **the International Journal of Housing Policy**. Further submissions to journals and edited books are currently in preparation or already under review.

Part of the achievement of the fellowship can also be seen in strengthening the position of the Housing and Communities Research Group (HCRG) in national and international academic networks, such as through my active and ongoing engagement in a new ENHR working group on collaborative housing.

Advantages have been gained by securing follow-on funding from the Austrian Academy of Sciences. This will enable project activities in Austria, and hopefully some visits to England, to continue into 2018 with more comprehensive project outputs to be achieved than would otherwise have been possible. The international comparative part of the fellowship study will be carried out in cooperation with the **Institute for Innovation Management (IFI)** at Johannes Kepler University Linz (JKU).

I am sure that the knowledge and experiences which I have gained from my Marie Curie Fellowship in Birmingham will benefit me greatly within my future career development.

Thus, for instance, I feel that I have benefitted a lot from my active role in the HCRG, e.g. as acting head of the group but also from regular contributions to group seminars and events, teaching in the undergraduate programme and Post Graduate dissertation supervision.

I am grateful to David Mullins for his excellent support during the fellowship period, including the application process. I would also like to thank all my colleagues at the Housing and Communities Research Group as well as our network and research partners in and outside the University for helpful advice and many interesting conversations.



Further information:

Webpage of Richard's fellowship project
Webpage of the Marie Curie Fellowship scheme

Where Next For Tenant Governance in Northern Ireland?



David Mullins

As Northern Ireland decides on the next steps for Stormont, social housing tenants have been debating the roles they could play in governing their landlord organisations, report David Mullins and Peter Shanks.

For three days in October 120 people came together to think about new ways that tenants can get involved in governing housing in Northern Ireland. We celebrated the achievements of the NIHE's unique support for housing community networks over the past 36 years. We thought through the changing context created by the Department for Communities Tenant Involvement Strategy, the 'super councils' and growing interest in tenant involvement in the housing association sector.

The key contributors to this research have been tenants themselves, who were joined by academics and practitioners from four other countries, adding a sense of perspective and the opportunity to 'think outside the box'. We worked with tenants to look at best practice, with three workshops in Northern Ireland, to reality check four different models of tenant involvement

in governance from Austria, England the Netherlands and Wales. A fifth model, the successful English model of Tenant

Management Organisations, is discussed in our research report as an effective empowerment model.

You can read about these workshops here <http://www.birmingham.ac.uk/schools/social-policy/departments/social-policy-social-work/research/projects/2015/tenant-engagement-in-governance.aspx>



1 Daniel Bosch of Amsterdam Tenants' Organisation talks about 'the Dutch model'

2 Nic Bliss of the Confederation of Cooperative Housing talks about 'the Welsh Model'

The carrot and the stick

Affordable rental housing finance in New York City



Anita Blessing

Further afield Anita Blessing, our other Marie Curie Research Fellow, has been conducting fieldwork looking at different approaches to financing affordable rental housing in high value rental areas. Below she writes about a recent research trip to New York.

motivate investment from locally active financial institutions on terms that support affordability for tenants. We also look for insights into how, under localism, state policy can empower local civic actors to negotiate such investment.

In October and November last year, David Mullins and I did a first round of field-work in New York. In this short update, we share some of the main messages from the fieldwork. Our Marie Curie project: **Reinvest. financing affordable housing under**

localism looks at the challenge of financing affordable rental housing in high-demand urban rental markets under policy settings promoting state austerity and local participatory governance towards new supply. We ask how state policy initiatives help

On our New York trip, we asked professionals in affordable rental housing provision about the state and civic initiatives that are most important in helping connect local housing projects to institutional finance. This time, we got the 'mission-oriented' side of the story,

talking with senior policy staff at not-for-profit housing development and advocacy groups, financial intermediaries and investors, and the public housing authority. Anita will talk to a wider range of stakeholders on her next trip in a few months.

The local policy context

In New York City, over 50% of housing units have some kind of affordability control, including rent controls that may be limited to individual tenancies. Around 8% of apartments are public housing, and many others originate from an 'alphabet soup' of federal and local government programs for privately provided 'affordable rental housing'. A wide range of income groups are targeted in different neighbourhoods, from well under to well above median area income. Over recent decades, sector-agnostic streams of government support have encouraged the entry of for-profit providers and investors, leading to trade-offs between the goals of affordability and profit. While successful in generating units, many such programs generate housing outputs with time-limited affordability requirements on many housing outputs are time-limited for periods of 15-30 years, rather than permanent. Heightened by a post-crisis rush of footloose global hyper-wealth into local high-end real-estate, affordability problems for low to moderate income households have become severe. With a significant proportion of affordable rental units owned by for-profit actors poised to realise significant gains by exiting programs when use requirements expire, maintaining supply is a complex challenge.

Mission-oriented actors in local housing spend significant resources on preserving existing units, as well as on new supply. Now facing significant uncertainty around the future of vital forms of federal support, the industry must also contend with a projected spike in expiring use requirements in 2020. A shortage of land for new developments is another hurdle. During periods of economic decline, depopulation and disinvestment during the 70s and 80s, the city took possession of more than 100,000 distressed units from landlords who fell into tax arrears. While this process of 'in-rem' foreclosure

provided an important source of new sites for affordable rental housing, these are coming to an end.

Key actors in affordable rental housing provision are not-for-profit Community Development Corporations (CDCs). While some undertake a range of development projects as well as providing community services, most tend to remain small and connected to a particular neighbourhood. CDCs face increasing competition from profit-oriented developers for various government supported affordable housing development opportunities. While a number of these for-profits have good reputations, CDCs are now working together to pool assets into a Joint Ownership Entity known as the JOE. The goal is to reap economies of scale both in asset management and development whilst still remaining small and locally connected. Community Development Financial Institutions (CDFIs) of various types also play important intermediary roles.

The carrot – tax incentives for institutional investment

Our interviewees confirmed that their most important source of government support for new affordable rental housing provision is the 1986 federal Low Income Housing Tax Credit (LIHTC) program. At an annual cost of around US\$ 8 bn, it had yielded nearly 2,800,000 privately provided units around the US by 2014; more than the number in public housing. To give a rough idea of how it works: LIHTCs are federal tax exemptions for organisations with tax liabilities that are received over a ten-year period. They are allocated to state governments on a per-capita basis, and then awarded via competitive tenders to affordable rental housing proposals that best fulfil national and local assessment criteria. Proposals may be submitted by not-for-profits, for-profit developers or consortia combining the two. Having won credits for a scheme, a developer typically sells them to a syndicator in return for upfront development capital, which is then combined with project specific loans or other sources of finance. Syndicators then sell credits to investors. LIHTC program rents are geared to 30% of the local area (gross

median income for a compliance period of 30 years. The model favours the working-poor rather than the lowest income households. It allows for mixed-income developments, while allocating credits only to affordable units.

The LIHTC program has attracted significant research and policy interest in both the UK and Australia as an apparent example of large-scale and sustained institutional investment achieved with minimal visible public spending and in an apparently marketised policy context. However Australian experience with a similar program failed to mobilise significant institutional investment¹. New York professionals involved in administering the LIHTC explained that although the program is highly marketised, it does not run on market signals alone. Numerous government agencies and not-for-profit intermediaries are active in design, administration, compliance, and syndication. Industry stakeholders explained to us that contrary to the popular idea that investors seek modest financial returns combined with social or reputational returns, much investor-demand for the LIHTC relies on a federal government regulatory regime that stimulates investor-demand for certain classes of societally-beneficial local investments.

...and the stick: federal community reinvestment legislation

By far the largest class of investors in the LIHTC are banks regulated under the US Community Reinvestment Act (CRA), 1977. This includes US and foreign banks that accept deposits, and are thus registered as 'holding companies'. The CRA was passed in response to civic activism against systematic forms of financial exclusion, often based on race. It requires banks to undergo a biannual exam with the results made public. The exam asks how well they meet the credit needs of low and moderate income communities and constituents where they do business, within the limits of safe and sound operations. Poor ratings carry the risk that 'major business moves', such as mergers or acquisitions, may be blocked by regulators. As a result, banks are driven to compete for high ratings, and to make local reinvestment agreements that they hope will stave off future challenges. The value of such agreements nationwide has run well into trillions of US dollars. When we asked interviewees about the role of local pension funds in financing affordable rental, they described these investors as an important source of long-term debt finance, much of which was encouraged by state

¹ Oxley (2013) How America and France increased affordable housing supply, The Guardian <http://www.theguardian.com/housingnetwork/2013/dec/09/lessons-abroad-affordable-housing-taxbreak> O'Brien, V. (2014) Funding affordable housing: Low income housing tax credits in the USA and their potential in the UK Blessing, A. & Gilmour, T. (2011). The invisible hand? Using tax credits to encourage institutional investment in social housing. International Journal of Housing Policy, 11(4), 453-468.

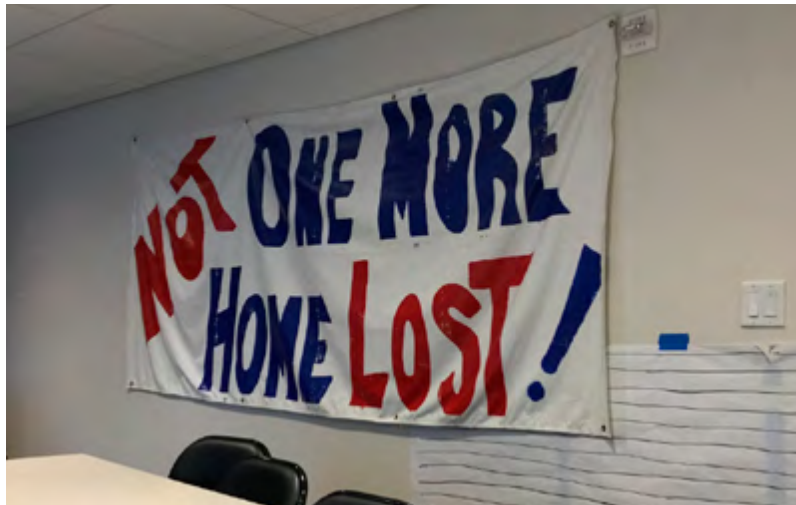
guarantees. However, their tax-exempt status works against interest in tax credits.

CRA responsibilities are broad and include lending to individuals, but what's important here is that CRA credit can be gained by financing community development, including affordable rental housing via tax credits or other means. Several of our interviewees cited the fact that LIHTCs often trade locally for a higher value than the tax they offset as evidence of the CRA's power in stimulating markets for local social impact investments. The tendency for large banks to develop locally-focused community development units that justify non-profit-maximizing investments in terms of CRA compliance, provides further evidence. So while the LIHTC works like a 'carrot' to incentivise investment, demand for credits depends on the 'stick' of federal regulatory power.

Financially supporting not-for-profits involved in community development, such as CDCs and Community Development Financial Institutions (CDFIs), also attracts credit. Developing CDFIs has enabled "the kind of old fashioned lending that folks used to do when your bank was a local face to face entity". Local knowledge, along with the ability to support projects they invest in, enables CDFIs to make small, local loans outside normal risk parameters. The Community Reinvestment Act is highly politically controversial and has long been accused of generating irresponsible lending. However recent studies have pointed out that qualitative aspects of CRA assessment incentivise safer forms of credit and penalize loans deemed deceptive, and that as a result, only a very small proportion of sub-prime lending during the financial crisis occurred under the CRA².

Real localism? Local participation in financial regulation

Given the rise of the localism agenda in the UK, we were keen to learn about local involvement in CRA governance. A requirement within the Act for federal regulators to give regard to comments from local stakeholder and advocacy groups when considering whether to grant permission for "major moves" such as mergers or acquisitions could arguably provide an



Banner stating mission of Association of Neighbourhood and Housing Development

example of 'real localism', wherein citizens have a genuine opportunity, through organised civil sector advocacy networks, to participate.

We learned from our interviews that local participation in CRA governance varies across the US, but is supported by nationally active not-for-profit CDFIs. In New York City, local participation is particularly strong. The Association for Neighbourhood and Housing Development (ANHD), a representative organisation for NYC neighbourhood-based CDCs, plays a strong policy and advocacy role. Amongst other activities, ANHD routinely submits comments during CRA exams and publishes a comprehensive annual report detailing CRA impact at the neighbourhood level and enabling qualitative comparison of individual bank performance. While the text of the Community Reinvestment Act does not make explicit the logic behind it, some of our interviewees explained it in terms of reciprocal social obligations.

Certain types of banks that are party to taxpayer funded support are asked to perform certain levels of community service in return.

The concept of 'reinvestment' as used within the Act also suggests reciprocity, with

investors contributing to the communities from they draw deposits.

Don't be like us!

One of the strongest messages that came through in New York interviews is that while the LIHTC program and the regulatory power of the CRA have been highly successful in mobilising new actors around the cause of affordable rental housing provision, this highly marketised approach is far more complex and more expensive overall than just building public housing. The trend towards time-limited affordability in privately provided affordable housing programs has made efforts to increase supply less effective over the long-term, with additional resources needed to preserve affordability after use requirements expire. One of our interviewees offered this simple advice for international visitors: "Don't be like us!"

Our findings, which highlight the importance of nationally specific institutional factors in motivating institutional investment, may dissuade international interest in replicating a US tax credit style approach. However, the NYC case also provides insights into how the demand for institutional finance in affordable rental housing and other built environment projects could be better connected with debates about the societal responsibilities of various types of investors. It also raises questions as to how, under localist reforms that make citizens and local communities more responsible for their own welfare, state policy could better empower these actors to negotiate finance for affordable rental housing. Should new modes of governance based on reciprocal societal obligations between communities and their financial service providers be considered?

² Aalbers, M.B., 2009. Why the Community Reinvestment Act cannot be blamed for the subprime crisis. *City & Community*, 8(3), pp.346-350. Canner, G. and Bhutta, N., 2008. Staff Analysis of the Relationship between the CRA and the Subprime Crisis. memorandum, Board of Governors of the Federal Reserve System. Financial Crisis Inquiry Commission and United States. Financial Crisis Inquiry Commission, 2011. The financial crisis inquiry report: Final report of the national commission on the causes of the financial and economic crisis in the United States. Public Affairs.

Upcoming Events

MAY
22

Creating a Circular Economy in Housing:
exploring opportunities for housing associations
and their supply chains

Speaker: Professor Vincent Gruis Professor of Housing
Management, Delft University of Technology, **May 22nd 16.15**

This seminar will explore opportunities for housing associations and their suppliers to reate a 'circular' economy in the built environment, building on a current research in the Netherlands and explore potential to extend the project in England.

Creating a circular economy (CE) within the built environment is one of today's big societal challenges. Creating housing that is not only energy efficient, but resource efficient is the next step in creating a sustainable housing provision. One of the ways to create a circular economy is to recycle building materials in new housing development and refurbishment. Another way is to make optimal use of the existing stock through maintenance and repurposing housing to new target groups.

One of the key assumptions in the concept of CE is that reuse of products and materials will increase if the ownership of products remain as much as possible in the hands of the supply chain. This stimulates the suppliers to increase performance of products in use and to maximise the end value of the product after their cycle(s) of (re)use. Thus, economic and environmental interests coincide. Buildings consist of many components such as installations, kitchens, bathrooms, window-stills etc. If these were to be leased through the supply chain, this would create several opportunities for bottom-up implementation of circularity in the built environment, for new as well as existing buildings.

JUNE
19

**"Housing campaigning in 2017: pushing at an open
door or a brick wall?"** June 19th, 16.15

Speaker: Kate Webb, Shelter.

In this seminar Kate Webb will talk about her campaigning experiences from the heart of Shelter. Kate is a well-regarded political and policy commentator in the housing debate. A full abstract will be sent out in advance.

APRIL

8/9

State of the Nation: Exchanges on Homelessness with the Museum of Homelessness. 8th and 9th of April 2017

We are keen to bring to your attention external events that may be of interest you. For two days in April the Tate Modern in London will present fast-paced debates, installations and stories with artists, with people experiencing homelessness and with politicians.

It's the first time there has been an attempt to capture the history of homelessness in this way - the group has approached the task with great dedication and sensitivity; they have gone up and down the country speaking with the smallest and largest of organisations working with people experiencing homeless, collecting objects and stories long buried. The Museum of Homelessness brings together volunteers and community members to research the history of homelessness, discuss and present stories, objects and art to help people understand each other better. This will be an exciting illuminating exhibition - one you will learn something from and be invited to participate in and contribute to.

<http://www.tate.org.uk/whats-on/tate-modern/workshop/tate-exchange/state-nation>

Housing and Communities Research Group

The Housing and Communities Research Group is led by Professor David Mullins and undertakes leading edge research and teaching as part of the School of Social Policy at the University of Birmingham. Housing and Communities has long been a key area of interest of research and teaching at the University of Birmingham, both in the School of Social Policy, and building on the 40-year tradition of housing research in the Centre for Urban and Regional Studies.