



General Election 2010

Manifesto for Affordable Homes

working together for better housing

Housing associations are independent, voluntary organisations providing affordable homes either to rent or purchase through equity sharing.

It is important government respects and nurtures the *independent* and *voluntary* nature of housing associations. These attributes enable associations to contribute to achieving public policy goals as they can innovate and supplement public expenditure with private finance.

The impact of good quality, affordable housing is undeniable. It contributes:

- ◆ socially (improving health, well-being and educational attainment);
- ◆ economically (the multiplier effect of construction and property maintenance is well documented); and
- ◆ by creating community cohesion.

With a General Election due soon we are asking our political parties to prioritise social housing development. Even though much of housing policy is devolved we believe there are a number of areas with UK-wide importance. We ask for the following commitments:

New supply to avoid a further housing crisis

- ◆ Increase the supply of surplus public land from non-devolved Departments, such as the MOD, for affordable housing.
- ◆ Reform Housing Benefit in order to support the transition into work.
- ◆ Reduce VAT to 5 per cent for the refurbishment of existing homes.

Climate change

- ◆ Promote new technologies and building materials to make homes more energy efficient. At a UK level we need a transparent action plan with clear incremental steps.
- ◆ Require private developers to build to the same high energy efficiency standards as housing associations.

- ◆ Invest in skills and training to create green jobs and get the economy moving again.
- ◆ Immediate action to take full advantage of EU funding packages for retrofitting existing stock.
- ◆ Introduce more incentives for retro-fitting green technologies – one innovative approach would be to make it worthwhile for private investors to pay the 'up front' cost of energy efficiency measures and, through a legal charge in the title deeds, recover a fair proportion from subsequent owners.
- ◆ Take action to ensure that feed-in tariffs, when introduced next year, are set at a rate that makes community-scale renewable energy an attractive option to the relevant residents.

Financial Inclusion

- ◆ Establish a regulatory framework that puts affordability and protecting customers' interests at its heart.
- ◆ Make it illegal for financial institutions to discriminate against people due to tenure or postcode.
- ◆ Work with UK energy regulators and energy suppliers to make bills easier to understand and ensure that all fuel poor households have access to social tariffs and social products.
- ◆ Give urgent consideration to banning predatory lending at excessive interest rates and to the creation of a Community Re-investment Act in order to ensure financial inclusion for all.

Facilitating Labour Mobility

- ◆ Re-establish a UK mobility scheme so social tenants find it easier to move within and between the countries of the UK to take advantage of job opportunities

Public Procurement

- ◆ Lobby the European Commission and Parliament to take seriously the move to alter EU public procurement rules. These feed into UK practices and ultimately those of Northern Ireland.

Our Members

| | |
|------------------------|--------------------------------|
| Abbeyfield UK NI | Habitat for Humanity NI |
| Alpha Housing | Helm |
| Ark Housing | Hearth |
| Ballynafeigh | Intercomm Enterprises |
| Bangor Provident Trust | Newington |
| Belfast Community | North and West |
| Broadway | Oaklee |
| Clanmil | Open Door |
| Connswater Homes | Rural Housing |
| Co-ownership Housing® | SHAC |
| Covenanter | South Ulster |
| Craigowen | St Matthew's |
| Dungannon & District | The Abbeyfield Belfast Society |
| Filor | Threshold |
| Flax | Triangle |
| FOLD | Trinity Housing |
| Glenall | Ulidia |
| Gosford | Ulster Provident |
| Grove | Wesley |
| Habinteg (Ulster) | Woodvale and Shankill |

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