

Housing Futures

The vital role of home in young people's futures



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About MTVH

Founded in the 1950s to offer better homes for members of the Windrush Generation, MTVH (Metropolitan Thames Valley Housing) now provides affordable homes for people living in London, the South East, East Midlands and East of England, and is responsible for over 58,000 homes.

We also offer a range of care and support services. Our specialist areas include older people, mental health and transitional services.

We work with our residents and communities to boost opportunities, by delivering training programmes, events and activities for our residents, and empowering people to make change happen.

We are currently the Chair of the G15, which represents some of the country's largest housing associations, and we influence policy for the benefit of our residents, customers, and the wider sector.

Thank you

First and foremost, we would like to thank those young people who took part in the focus groups and workshops that this report is based on. Their honesty, directness, and ideas shaped the findings and areas for action, and we thank them for giving up their time to speak with us.

The project was also supported by several MTVH colleagues, including but not limited to Sarah Willis, Saba Yazdani, Ewa Van De Schootbrugge, Hamsia Yonis, Ally Routledge, Joseph Durant, and former colleague Sophie Ireland. Matt Rhodes coordinated the project.

Thanks also goes to the partners we worked with at different stages of the project, Savanta ComRes and CircleIndigo. Design by Gee Ibrahim.

Foreword

We need to start building the future now



Geeta Nanda OBE
Chief Executive, MTVH

Supporting people to have a home and the chance to live well has been MTVH's purpose since we were founded in the 1950s to give members of the Windrush generation a safe, secure, and affordable place to call home.

We knew then as we know now, that having a home can be the catalyst for so many things in life – starting a family, doing well at school, putting down roots and contributing to your community. Yet, as we have heard from young MTVH residents and other young people from across the country, there is real concern that the homes and futures they aspire to feel out of reach.

I never fail to be bowled over when young people are given the chance to speak their minds. We don't do it enough, but when we do listen, what we hear is honest, insightful, and gives us cause to act.

That is exactly what happened when, for this project, we asked young people what they thought and felt about their housing futures. We heard about the challenges overcrowding presents young people trying to study. We heard about the impact not feeling listened to can have.

We also heard about the impact housing has on young people's mental health – with more than 60% agreeing that thinking about their future housing situation affects their mental health. Young people are telling us that they support building more affordable homes in their communities, but think the interests of others are put first.



I never fail to be bowled over when young people are given the chance to speak their minds



More than 60% agree that thinking about their future housing situation affects their mental health

In this report we share what young people said in their own words, and call for action on the issues they feel need to change.

From the need to build many more new affordable homes, to empowering young people with the knowledge and information they need to make decisions about the futures they want. There is insight and lessons for many different organisations in this report – from central government and local authorities, to developers and housing associations.

However, if there is one thing that I hope anyone reading this report takes away it is that we have a duty to listen and to hear what young people are telling us.

When we do this, we make better decisions. When we do this, we empower young people and show they matter to us.

Now is the time to seize the opportunity to support young people to secure not only the housing futures they aspire to, but everything else that a decent, secure, and affordable home can offer to their lives.

Geeta Nanda OBE
Chief Executive, MTVH

Executive summary

A good quality, secure, and affordable home is essential to young people's futures. Throughout the conversations we were fortunate to have with young MTVH residents from across the country, this point was made loud and clear.

The honesty and directness of the testimony we received showed how young people experience and understand the vital foundations that a home provides for their careers, relationships, and the future of their communities.

Alongside exclusive opinion polling conducted as part of this project, we have heard from young people themselves what they want their housing futures to be.

Crucially, we have also heard what the impact is on young people's life decisions and their wellbeing of the perception of how attainable that housing future is.



What young people said

7 in 10

young people believe their housing choices are restricted because the interests of other groups are prioritised over theirs



6 in 10



young people agree that thinking about their future housing situation affects their mental health



3 in 5



young people say thinking about their current housing situation affects their mental health

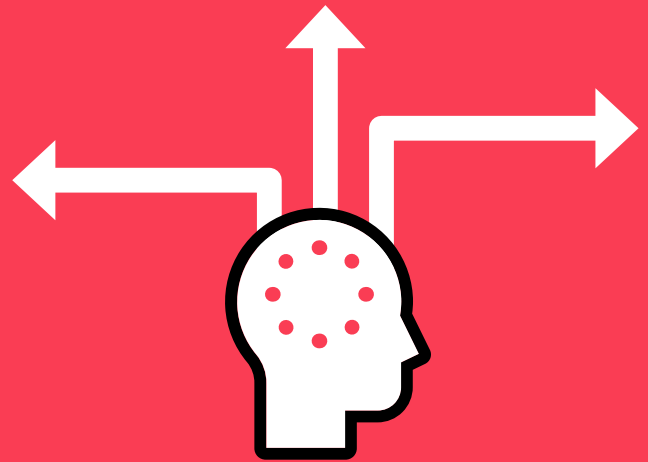
Affordability



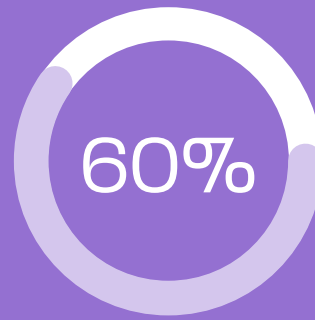
is seen as the most significant barrier to owning a home by young people

4 in 5

people say uncertainty about their future housing situation affects decisions they make in their life, such as around what jobs they will apply for and whether to start a family



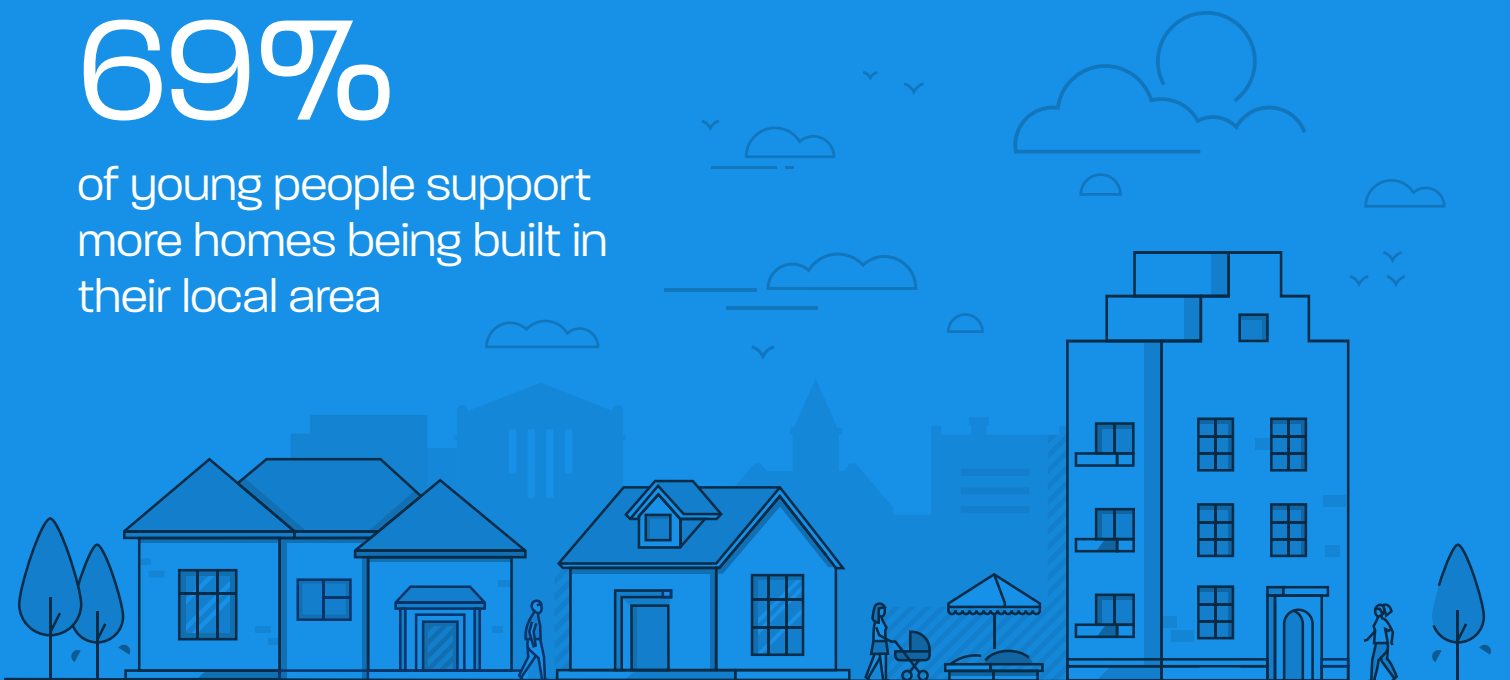
of young people think they will have to move away from where they live now to be able to afford a home



of young people hoped to own their own home in 5 years' time, but fewer than half think it is likely they will do so

69%

of young people support more homes being built in their local area



The housing futures young people want

Through focus groups and follow-up workshops with MTVH young residents, four key themes were identified that describe the fundamental characteristics of the housing futures that young people want:



Secure

Young people have a clear desire to have a secure home of their own and see it as fundamental to having a good life. Whether that's owning a home, which many young people aspire to do, or having a long-term affordable rented home, being able to map out a future is only possible if you know you can access a secure place to live.



Heard

Young people need to know their voices are being heard and are being taken seriously. This is important both for a person's future housing, but also for their current homes. Feeling like people aren't listening to you about poor housing conditions, living in unsuitable homes, or other problems with your home or community can affect young people's wellbeing.



Accessible

Young people support more homes being built, but don't feel that currently they are always built with them in mind. New homes need to be designed with young people living nearby in mind, and more has to be done to give young people an opportunity to access these homes.



Informed

Knowledge is power. Young people need and want information about their housing options. This must also include financial education to help people make the right decisions, ask the right questions, and demand the right solutions to help them achieve the futures they want.

Areas for action

These findings demonstrate the importance of housing to young people's futures, but also to their wellbeing today.

We see clear support for building more new homes, but crucially that these need to be affordable homes in areas where young people are currently priced out of owning and, increasingly, renting a home.

A renewed focus on solving the housing crisis to support the next generation to achieve their hopes and ambitions in life is required. This means taking action on areas such as:



→ Improving financial and housing education

To support more young people to have the knowledge they need to plan and make decisions about their housing futures financial and housing education needs to improve. We need to see schools, colleges, and other bodies making high quality information available about savings, mortgages and housing applications.

→ Giving young people a voice

We heard time and time again how young people felt they weren't listened to, or their needs considered, in both the development and management of homes. Changing how we engage with young people is critical, from local planning to consultations on developments, as well ensuring residents' voices are heard in how their homes and communities are managed.

→ Making new homes work for local young people

To help young people continue to live in the communities they have grown-up in, when new homes are being proposed and built, greater thought should be given to ensure they are made available, and potentially prioritised, for local young people.

→ Building more affordable homes

Young people need to be able to access affordable homes to secure the futures they want. This means building new homes for social and affordable rents with secure tenancies, as well as homes to buy that are within the reach of those not able to rely on the bank of mum and dad.

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in young people's own words



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In young people's own words

To understand how young people think and feel about their own housing futures, it is essential that their voices are heard and listened to.

We met virtually with three groups of young MTVH residents living in social housing ranging in ages from 16 to 28 years old, in Brent and Lambeth in London, and from communities across Nottinghamshire.

These facilitated conversations generated honest, challenging, and powerful testimony that it is important is shared in this report.

Following the regional focus groups, all participants were invited to join a workshop to further develop and review the findings of the earlier sessions.

In the workshop session, participants were presented with outlines of four themes, based on testimony of the earlier sessions, that describe the housing futures that young people had told us they want.

It is by these themes that comments from participants are ordered in this section of the report.



“

I'd like to own my own home eventually. Just for the sake of saying it's mine and my daughter has somewhere where she knows she's got when she's older



“

I know I want to be a homeowner

“

A house with a garden, for my little girl

“

The worrying thing when you private rent is that you can get kicked out at any time, if they decide to sell or something. So, it's a lot more secure having a housing association house

Secure

One of the most obvious takeaways from each of the focus groups was that young people have a clear desire to have a secure home of their own and see it as fundamental to having a good life.

Whether it's owning a home, which many people we spoke with aspired to do, or having a long-term affordable rented home,

being able to map out a future was felt only to be possible if people knew they can access a secure place to live.

There was a nervousness about the insecurity of the private rented sector, and a sense that a home that can't be taken away was really important to a person's future.



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In young people's own words

“

Up until this meeting, I don't think I've ever really discussed housing

“

A lot of it is due to nobody knowing how to get onto that property ladder or acquire a house. It's not something that's been taught

“

For me, I'm 17, I don't understand how to apply for housing



“

I think it's quite sad that none of us really have an in depth understanding of housing. It's easy for them to sell anything to us because we just don't know

Informed

Knowledge is power, as they say. Younger people need and want information about their housing options. Importantly, young people felt this must include financial education to help people make the right decisions, ask the right questions, and demand the right solutions to help them achieve the futures they want.

Throughout the focus groups there was a clear sense that the young people we spoke with felt people from better-off backgrounds had a head start on them, not just due to the money they had, but also the knowledge they and their parents were able to access and pass on, which made finding a secure home even harder for those without this 'insider' knowledge.



“

We're not taken seriously. I think people just look at young mums now and think, yeah, you're all the same, on benefits or whatever, it's horrible



“

Again, with the stigma, I think it holds us back and is another reason why people don't listen to us

“

I'd just like to be taken more seriously

Heard

Young people need to know their voices are being heard and are being taken seriously. This was raised in the context of new housing developments and changes to their communities, but also when it comes to people's current homes and the service and support they receive from their landlords.

We heard repeatedly about the damaging impact of feeling that people aren't listening when

young people want to talk about their poor housing conditions or other issues within the community. This can affect young people's wellbeing and perception of how they are valued.

It was also felt to be a symptom of a wider stigma that young people living in social housing face, particularly single mothers and those from minority ethnic backgrounds.



“

About the new builds, I don't think they're obtainable because I don't think they're aimed at our demographic because no one has taught us anything about how to get them

“

I have no problem with new homes because it means more homes for people that need them



Accessible

The ability to access a secure affordable home was identified throughout the sessions as both the goal, but also the challenge that young people face.

There was widespread support for more homes being built, but also a feeling that new homes that are built aren't always done so with local young people in mind,

especially young people living in social housing.

There was also a feeling that some new developments aren't advertised to people living next door and are too expensive for them to access. We heard a strong call for young people to be supported to access new homes when they are built in their area.



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Exclusive opinion poll




The richness of the testimony we received from young MTVH residents in the three focus groups and workshop session provided unique insight into the perceptions and feelings young people have about their housing futures.

To compliment this testimony, we worked with Savanta ComRes to obtain polling evidence of how young people across several regions of the UK where MTVH operates felt about their current and future housing situations.


We surveyed 2,047 members of the public across the East Midlands, the East of England, London, and the South East between 7 and 25 July 2021. These respondents were all aged between 18-34 years old. They were also not outright homeowners, either renting, being in shared ownership, or living with family.

What young people said:

- ➔ More than 6 in 10 young people agree that thinking about their future housing situation affects their mental health.
- ➔ 3 in 5 young people say thinking about their current housing situation also affects their mental health.
- ➔ Almost 4 in 5 young people say uncertainty about their future housing situation affects decisions they make in their life, such as decisions around what jobs they will apply for and whether to start a family.
- ➔ Respondents in the South East were most likely to say that thinking about both their current and future housing situation affects their mental health.

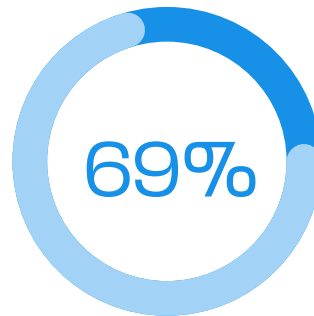


Young people in the East of England and London were the most likely to say that they were worried about being able to start a family due to their future housing situation.

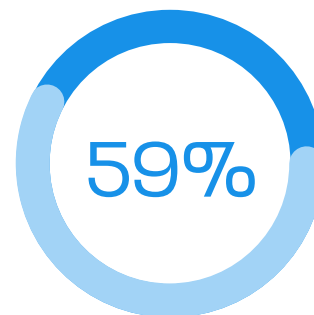


Affordability is seen as the most significant barrier to owning a home.

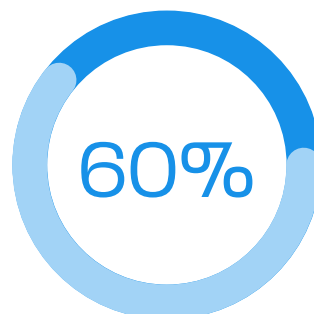
- 7 in 10 young people believe their housing choices are restricted because the interests of other groups are prioritised over theirs, and over three quarters of young people say that decision-makers must start thinking more about the needs of young people when it comes to housing policies
- Of those who live at home with their family, over half (55%) say they do so because they cannot currently afford to move out
- Young people believe that the most significant barriers they face when it comes to owning their own home are the affordability of other costs associated with owning a home (30%) and the cost of a deposit (27%).



Young people overwhelmingly (69%) support more homes being built in their local area



59% of people think they will have to move away from where they live now to be able to afford a home



60% of people hoped to own their own home in 5 years' time, but fewer than half think it is likely they will do so

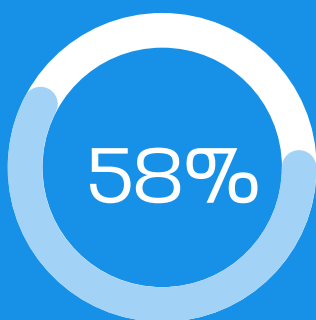
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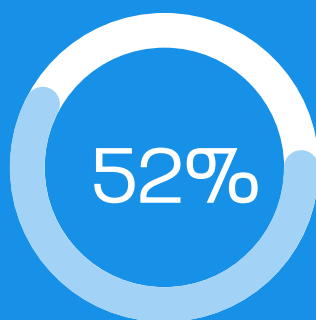
Exclusive opinion poll



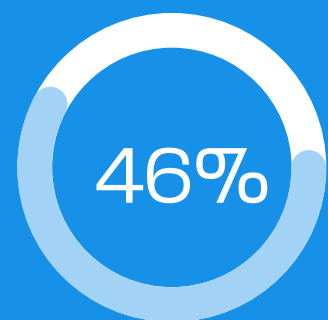
The top three policies young people felt the government should prioritise to support young people's housing ambitions were:



Building more affordable homes to buy (58%)



Helping people with saving for deposits to buy homes (52%)



Building more affordable homes to rent (46%)

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Housing Futures

Areas for action



The findings of the focus groups, workshop, and polling all demonstrate the importance of housing to young people's futures, but also to their wellbeing today.

We see clear support for building more new homes, but crucially that these need to be affordable homes, including in areas where young people are currently priced out of owning and, increasingly, renting a home.

A renewed focus on solving the housing crisis to support the next generation to achieve their hopes and ambitions in life is required. The young people we spoke with identified several areas in which action was needed.

Building more affordable homes

+ Young people need to be able to access affordable homes to secure the futures they want. This means building new homes for social and affordable rents with secure tenancies, as well as homes to buy that are within the reach of those not able to rely on the bank of mum and dad.

+ Almost half (48%) of respondents to our polling said they would consider shared ownership in the future. With the cost of a deposit seen as a major barrier to owning a home, the low deposits shared ownership offers especially in areas with high house prices makes it an extremely attractive option.

Almost half (48%) of respondents to our polling said they would consider shared ownership in the future.

+ Building more affordable homes can also help tackle the challenges of overcrowding that young people mentioned consistently as a problem with their current housing situation, as well as improving the quality of housing that is available.



→ Improving financial and housing education

+

To support more young people to have the knowledge they need to plan and make decisions about their housing futures, we need to see schools, colleges, and other bodies making high quality information available about savings, mortgages, housing applications.

+

It was mentioned by several young MTVH residents that due to their lack of financial resources, they needed the information about viable options earlier, so that they could start saving or making choices about their future earlier.

Financial literacy has been part of the National Curriculum since 2014, but more focus and consistency on how housing options are explained and what young people are taught about they need to know to prepare for their futures is required.

➔ Giving young people a voice

➕ We heard time and time again how young people felt they weren't listened to, or that their needs weren't considered.

➕ Changing how all manner of organisations engage with young people is critical, from local planning decisions to consultation on developments. Ensuring residents' voices are heard in how their homes and communities are managed every day is also vital. The proposals in the

Social Housing White Paper should be brought forward and implemented, alongside improving the way young people's voices are heard in local planning decisions and plan making.

➕ The focus on 'being heard' also extended beyond the relationship with housing providers and spoke to a perception of a stigma that is associated with living in social housing. Tackling such stigma is part of giving young people a fair chance and opportunity.

At MTVH, our new resident engagement approach allows for greater connection with residents. Our teams are working with young people in their communities to shape action on the issues that matter to them.



➔ Making new homes work for local young people

- ➕ To support people continue to live in the communities they have grown-up in, when new homes are being proposed and built, greater thought should be given to ensure they are made available, and potentially prioritised, for local young people.
- ➕ During the focus groups we heard repeatedly that young people felt they would need to move to find the homes they want and could afford. This was the case in both London and Nottinghamshire, whilst affordability was the main concern in the capital, proximity to job opportunities and transport links were concerns in Nottinghamshire.

➕ Clearly, given the pressures of the housing crisis the demand for new homes, especially affordable homes, far outstrips current supply. However, local connection and availability of affordable housing in an area should be considered when decisions are made about allocations, as well as where and to who new homes are marketed.

➕ On a number of developments MTVH is delivering, not only are the social homes we are building made available through local authority nomination procedures, but we are also ensuring that local people and those with local connections are given 'first dibs' on shared ownership homes and other low-cost home ownership homes.

Local people and those with local connections are given 'first dibs'.



Young people and housing

The context

To position the findings of this research in a broader context, this section gives a short overview of the current housing landscape and some of the key issues affecting young people.



When we consider the housing landscape in the UK and the impact of recent initiatives to tackle the housing crisis, with a particular focus on young people, young people are being increasingly pushed out of homeownership and into the private rented sector due to insufficient supply and declining affordability.

Homeownership is a receding dream for increasing numbers of young people. As house prices rise faster than wages and social housing stock remains in short supply, growing numbers of young people are being pushed into the private rented sector across the country.

Over the last decade, the UK's housing stock has been increasing in value by £750 million a day and the ratio of wages to house prices has doubled.¹ In 2019, The Office for National Statistics (ONS) found that in the early 1990's, the average fulltime worker could expect to pay about 3.5 times their annual earnings to buy a home. By 2019, this had increased to 7.8 times their annual earnings. According to estimates, young working couples in England must save for 6 and a half years to afford a deposit on a house, and this increases to 12 years for couples with a child.² As the ratio of wages to house prices continues to grow, young people are further and further from being able to buy a home.

The decline in homeownership among young people has been matched by a huge increase in private renting. Data from the English Housing Survey shows that, between 2003/4 and 2017/18, the number of 16–24-year-olds participating in the private rented sector has increased by 21.5%, while the proportion of homeowners in that age group has declined by 11.7%.³

Whilst renting private can offer flexibility, it can also come with challenges including; a lack of affordability, especially for those young people hoping to save for a deposit on a house; shortage of availability in desirable areas or for places with affordable rents; poor living conditions; and housing insecurity due to common short-term tenancy agreements.⁴

Young people are also impacted by the shortage of affordable social homes. Not only has there been a steady decline in numbers of social homes owned and constructed by local authorities since the 1980's, the affordability of these homes has also decreased. Between 1997 and 2018 the number of homes owned by local authorities in England declined from 4.39 million to 1.59 million.⁵ The growth of housing associations has counteracted this decline to some extent, however in 2019, there were 1.2 million households on the waiting list for social housing.⁶

Nowhere is this issue more acute than in London. London's housing stock alone is worth more than twice the total value of homes in Scotland, Wales, and Northern Ireland. Research by the Partnership for Young London found that 40.3% of young Londoners are worried about not having a stable or safe space to stay, with one in three having their housing situation impacted by Covid-19 and lockdown.⁷

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Housing insecurity and unaffordability has forced many young people back into the family home or, if they lack a that option, put them at risk of experiencing homelessness.

The unaffordability of homeownership coupled with the lack of social housing availability forces many young people into the private rented sector or a fourth tenure option: living in the parental home. Those young people in this situation who lack the option to live in their parents' home become at serious risk of experiencing youth homelessness.

In some parts of the UK as many as 40%, or higher, of working young people live in their family home, a trend that has been increasing for the past two decades.⁸ According to a study by Shelter, nearly three quarters of young people living with their parents do not want to be living there but are unable to move out due to issues relating to affordability and availability.⁹ For example, rent is too expensive, they are saving for a deposit or they are waiting on a council housing.

The fact that young people are returning to the parental home has exacerbated issues of overcrowding, particularly in social housing. A report by the National Housing Federation (NHF) found that in 2019, the housing crisis had forced 130,000 families in England to live in overcrowded one-bedroom flats— impacting around 1.3 million children.¹⁰ Research by the NHF has found that two million children in England (1 in every 5) are living in overcrowded, unaffordable or unsuitable homes.¹¹ Research shows that overcrowding can negatively impact mental health, stress, privacy, and sleep quality and increases risk of accidents, infectious diseases,

Young people and housing: the context



In 2019/20 an estimated 121,000 young people were at-risk or experiencing homelessness, an increase of 17% from the year prior

condensation and mould.¹²¹³

Young people without the safety net of living with their parents are at high-risk for experiencing homelessness. In 2019/20 an estimated 121,000 young people were at-risk or experiencing homelessness, an increase of 17% from the year prior. While the Homelessness Reduction Act 2017 has improved early engagement with young people at risk of homelessness, many are still falling through the gaps.

According to the 2020 Homeless Link report, many young people are denied the support they are statutorily entitled to, face barriers to accessing local authority support, receive inadequate welfare support, and have limited access to education and training opportunities.¹⁴ Once young people begin experiencing homelessness it can be very difficult to break out of it and enter the PRS or social sector due to barriers such as high up-front costs for private tenancies, rising rent costs, landlords who are reluctant to offer tenancies to people on benefits, and a shortage of affordable social housing.¹⁵

Housing quality and security have a wider impact on young people's life, including their health, educational outcomes, and employment opportunities.

Young people living in poor quality homes, such as those that are excessively cold or have damp, mould, or structural defects are more likely to experience ill health and underperformance in education compared to young people living in warm, dry, and secure homes.

There is a strong relationship between housing and physical health. Evidence suggests that the health implications of living in a low-quality home during childhood can impact adult health, regardless of the individual's current living situation.¹⁶ A King's Fund and National Housing Federation Report out now on housing and health found that the cost of poor housing to the NHS is £1.4 billion per year.¹⁷

Poor quality housing, housing insecurity, and housing affordability also severely impact an individual's mental health and well-being.¹⁸ A study by Shelter found that the most common housing worry was affordability and the most common mental health problems were long-term stress, anxiety and depression.¹⁹ For young people, housing insecurity and quality can also impact their educational attainment and outcomes, especially during critical developmental periods.²⁰ Frequent moves are associated with increased behaviour

and attention problems²¹, and can reduce math and reading performance in early years.²² Housing mobility and insecurity also reduce employment opportunities for young people, either by restricting them to an area where employment opportunities may be scarce, or by forcing people to move significant distances away from a job due to housing affordability or security issues.²³

Successive UK governments have introduced policies to address insufficient housing supply, however, the annual number of new builds still remains below the target.

Housing supply policies, such as financial incentives for new homes, annual new build targets, and the removal of the borrowing cap on Housing Revenue Accounts (HRAs) have thus far failed to create the number of new builds necessary to meet demand.

In 2019/20, the total housing stock rose by around 244,000 homes but remains well below the government's 300,000 annual target needed to address the shortage.

The key barrier to increasing the supply of social housing is a lack of available funding.²⁴ Some recent policies have aimed to increase funding for new social housing builds, including the Affordable Homes Programme (AHP) and lifting the borrowing cap for local authorities, however, there is still a significant shortfall between supply and demand for affordable homes.²⁵ For young people, finding homes of the right type and quality – for either rent or sale – is becoming increasingly difficult.

The pandemic has highlighted the extent of the UK's housing crisis, as people spent



A King's Fund and National Housing Federation Report out now on housing and health found that the cost of poor housing to the NHS is £1.4 billion per year

more time at home than ever before. During lockdown, nearly 1 in 3 adults in Britain reported having mental or physical health problems due to their housing conditions.²⁶ For those living in overcrowded homes, this was particularly difficult, with 11% of people reported feeling depressed during lockdown because of a lack of space in their home, and 19% of people living in cramped conditions said they had not been able to get adequate sleep because of the crowding.²⁷ Of the 20 local authorities with the highest Covid-19 mortality rates, 14 have the highest percentage of households living in homes with fewer bedrooms than needed.²⁸

Housing affordability policies have had mixed impacts. While some have helped young people get on the housing ladder, there have been concerns over their wider impact on the housing market.

Some policies, such as shared ownership schemes, have made it easier to buy a home for some young people. In London, the average deposit required to buy a shared ownership home is 6 times lower than the average deposit for a market sale home.²⁹



In London, the average deposit required to buy a shared ownership home is 6 times lower than the average deposit for a market sale home

In 2019 the Government attempted to make the shared ownership model fairer, more affordable and more consumer friendly. This new model – the Help to Buy Shared Ownership scheme³⁰ - has been implemented from 2021 and includes revisions such as lowering the minimum buy-in share to 10% of the property value, introducing an income threshold so only households with an income below £80,000 (£90,000 in London) are eligible, and removing shared owners' responsibility for the costs of unexpected repairs and maintenance bills. Further, a new staircasing method was introduced, which allows shared owners to increase their stake in the property by 1% increments (vs. the previous 10% increments).³¹

Conclusion

In this report we have sought to faithfully share and amplify the voices and views of young MTVH residents about their housing futures.

Through the testimony we heard in focus groups and the exclusive polling results we have shared here, we can see that there is much for government and others to do to ensure young people can achieve the housing futures they aspire to.

With more than 6 in 10 young people agreeing that thinking about their future housing situation affects their mental

health, and almost 4 in 5 saying uncertainty about their future housing situation affects decisions they make in their life, such as decisions around what jobs they will apply for and whether to start a family, the urgency of the situation is plain to see.

Young people want the fundamental characteristics of their housing futures to be:



Secure

a home to rent or buy of their own that supports them to have a good life.

Heard

voices being listened to and taken seriously

Informed

information to help young people to make decisions.

Accessible

new homes should be built, but with young people in the area in mind.

To support young people to achieve the housing futures they want, we need to see action to:

- Build more affordable homes
- Improve financial and housing education
- Give young people a voice
- Make new homes work for local young people

Now is the time to seize the opportunity to support young people to secure not only the housing futures they aspire to, but everything else that a decent, secure, and affordable home can offer to their lives.

Housing Futures

The vital role of home in young people's futures

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