

Labour's UK Housing Strategy Report

Following on from the Executive Committee meeting on Monday 4th December 2023, I've taken the liberty of expanding on important housing issues which I believe will resonate with the Electorate, & highlight policy clarifications that many would like from our Council, Social Landlords & the Labour Party in the lead up to an April/May General Election.

Everywhere you look in the latest homelessness statistics, the scale of the crisis facing homeless families & local councils alike stares back at you. The total number of homeless households in temp accommodation is at a record 105,750, up 1.2% on the previous 3 months & 10.5% on 2022.

UK Councils have major issues with acquiring available land, & with "Right To Buy" schemes where Social Housing stock is sold to tenants at huge discounts & not replaced. UK Councils are itching to resume their historic role as volume housebuilders; however, it will take more than the Tories recently scrapped Council borrowing cap to make up for the housing crisis we find ourselves in.

It comes as little surprise that the electorate are desperate to know what Labour are proposing as a solution. However, the Housing Manifesto on the Labour Party website is from 2017 & there are pledges contained in it which have been recently contradicted by Sir Keir Starmer & Angela Rayner, so clarification is needed on Labour's updated UK Housing policy.



1. Right to Buy schemes are depleting Social Housing stocks, & caps on RTB sale prices & borrowing caps are hampering the ability of Council's & Social Landlords replacing Social Housing stocks.

Will Labour still suspend Right To Buy, which can only be reinstated if Social landlords can prove they can replace the sale stock with like-for-like properties?

Source: Housing Manifesto - New Deal on Affordable Homes Page 13.

2. Bedroom Tax to be abolished, because it punishes tenants unable to move because of a lack of smaller available properties for rent.

Is this still Labour policy?

Source: Housing Manifesto - New Deal on Affordable Homes Page 13.

3. Barnardo's claim care leavers are struggling to access accommodation because they lack deposits for private renting & having no parent or guardian to act as guarantor.

Do Labour have a policy or view to tackle this?

Sources: Barnardo's Rent Guarantor Scheme

Barnardo's - https://www.barnardos.org.uk/research/case-nation-al-rent-guarantor-and-deposit-scheme-care-leavers-aged-18-24-england?utm_source=twitter&utm_campaign=always_on&utm_endium=organic&utm_content=Luke_Pollard_Summary



4. Secure long-term future House Building funding, so Social Landlords & commercial builders can plan for the next decade, as opposed to the current 5 year plans

Will Labour's previous first time buyers "Home Buy Direct" scheme covering 10 years, to give local authorities & commercial house builders the security to borrow & invest over a decade, to meet legislated housing targets be retained?

Source: Housing Manifesto - New Deal on House Building Page 7

5. There is a lack of available land for building, & prohibitive planning restrictions covering the UK's greenbelt. Many greenbelt residents are vehemently against new housing projects, or solar/wind farm projects spoiling their views of the surrounding countryside landscape.

In Labour's current Housing Manifesto, it says the Homes & Communities Agency will be tasked with supporting the preparation of land for new homes. However it says it will support the protection of the greenbelt & focus on brownfield sites, which differs from recent announcements by Sir Keir Starmer who announced plans to "Remove the blockers", allowing local authorities to build on greenbelt land to meet new housing targets.

However, Secretary of State for Levelling Up, Housing and Communities - Michael Gove wrote to Sir Keir asking him a series of questions in order to "clear up" his position on Labour's planning policy, calling Starmer's announcements "confusing".

He said shadow Secretary of State for Levelling Up, Housing and Communities - Lisa Nandy, has previously said she opposed building on the greenbelt & wanted to prioritise Social Housing - something the Labour leader had not mentioned at the time.

"Has she (Lisa Nandy) changed her mind, & does she agree with your new policy?" Gove asked.



5 cont... Under current planning rules in England, building on designated greenbelt land is generally not allowed unless in exceptional circumstances.

Greenbelt land wraps around 16 of England's towns and cities including London, Manchester, Birmingham & Liverpool, with some critics arguing that it favours wealthy people living in countryside towns while preventing the expansion of much-needed housing stock.

It is a highly contentious issue. Some commentators argue that the protections afforded by the greenbelt are too weak, & inappropriate development can encroach on the greenbelt. Others argue that the protections are too strong, & get in the way of building sufficient housing & so limit economic growth.

There is also the knock on effects of new housing projects requiring new amenities in terms of additional schools, hospitals, shops, roads etc.

There is also an issue with planning permission which has been granted, but where developers sit on the land presumably because it's an appreciating asset. Labour planned a "Use it or lose it" compulsory purchase policy for land granted planning permission, but not currently being built on. It's proposed this land will be compulsory purchased for "closer to existing values".

A. Is this still the case?

B., Because developers will still profit from merely sitting on land instead of building on it, can the land be compulsory purchased for its original purchase price?

C. Labour planned a New Homes Corporation to start work on a new generation of towns & garden cities. Is this still Labour policy?

D. Is Labour's announced plan to allow building development on greenbelt land definite?

Sources: New Deal on House Building Page 10.

Sky News - https://news.sky.com/story/la-bour-will-build-on-green-belt-to-boost-housing-starmer-says-12882668

The Independent - https://www.independent.co.uk/news/uk/home-news/-mapped-green-belt-land-in-your-area-as-keir-starmer-threatens-to-build-on-protected-sites-b2428657.html



6. 100,000 First Buy Homes to be built per year where the mortgage costs don't exceed 1/3 of the local average wage.

Is this still Labour policy?

Source: New Deal on Affordable Homes Page 13.

7. High Social Housing rents – Rents to be capped at 1/3 of local average wage.

Is this still Labour policy?

Source: New Deal on Affordable Homes Page 13.

8. A commitment to minimum standards for private rented properties. The capping of private rents so they can't rise above the rate of inflation. All private landlords to be registered with local authorities.

Is this still Labour policy?

Source: New Deal for Private Renters Pages 14/15.

9. There is a serious shortage of skilled building workers hampering plans to meet ambitious Social & private house building targets.

Is the proposed Construction Workforce apprenticeship scheme for Social & private builders, as a condition of receiving public funds for Social House & private house building still Labour policy?

Source: New Deal on House Building Page 11



10. What are Labour's plans for new build housing standards, with energy efficiency in mind? Currently Labour only mention a commitment to "Warm, safe & dry" homes. Are there plans to compel all new builds to conform to Passiv Haus energy efficiency standards like Norwich City Council's award winning Goldsmith Street Social Housing Project?

This innovative Passiv Haus project commissioned under the last Labour Government & was awarded the prestigious RIBA award in 2019 for the best new building project in the UK.

The energy saving achievements are too many to list, but families were reporting combined Gas, Electricity & Water bills (all metred) to be less than £600 per year (2018), & most of that was standing charges.

Sources: New Deal on Affordable Homes Page 13

RIBA - https://www.architecture.com/knowledge-and-resources/knowledge-landing-page/norwich-council-estate-named-uks-best-new-building-2019-riba-stirling-prize-winner#

The Guardian - https://www.theguardian.com/artanddesign/2019/oct/08/stir-ling-prize-architecture-goldsmith-street-norwich-council-houses

BBC News - https://youtu.be/MBFB-MlkISY?si=hghstqMp5N7uhbQQ

Passive House+ - https://passivehouseplus.ie/magazine/new-build/ireland-s-1st-hemp-built-passive-house

Inside Climate News - https://insideclimatenews.org/news/24062022/concrete-is-worse-for-the-climate-than-flying-why-arent-more-people-talking-about-it



11. It may sound counter-intuitive, but the demolition & rebuild of a house is generally far more cost effective & cheaper than a major energy efficiency renovation, especially with older housing stock. Labour mention insulating existing properties, whilst phasing in zero carbon home standards for all new builds.

A. Is the above still Labour policy? If so:

B. What are Labour's specific plans for energy efficiency upgrades for older housing stock?

C. What exactly is Labour's zero carbon home standard?

Sources: New Deal for Homeowners Page 9.

Barclay's Bank - https://www.barclays.co.uk/mortgages/guides/renovate-or-rebuild/#:~:text=Rebuilding%20from%20scratch%20usually%20costs,costs%2C%20and%20rates%20vary%20widely

12. Details of Labour's funding for energy efficiency upgrades to older housing stock is a bit sketchy. Labour's £28bn PA GB Energy - Green New Deal borrowing proposals have been watered down & delayed by 3 years, whilst still being dependent on Labour's "strict" fiscal rules being met & maintained.

Labour previously promised to bring all social housing up to a decent standard, of being energy efficient, warm & safe.

Is this part of the deferred £28bn GB Energy - Green New Deal policy?

Sources: New Deal on Affordable Homes Page 13.

Inside Housing - https://www.insidehousing.co.uk/home/the-latest-homeless-ness-stats-are-a-russian-doll-of-shame-84167?utm_source=dlvr.it&utm_medium=twitter

Showhouse - https://www.showhouse.co.uk/news/the-real-reasons-councils-cant-build-more-homes/

Appendix i: Housing Mini Manifesto

Appendix ii: Barnardo's Rent Guarantor Scheme

LABOUR'S NEW DEAL ON HOUSING





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INTRODUCTION - A NEW DEAL ON HOUSING WITH LABOUR

Home is at the heart of our lives. It is the foundation on which we grow up and raise our own families; the bedrock for our dreams and aspirations. It helps us belong - shaping who we are and what we do.

For too long politicians in Westminster haven't given housing the same priority that you give to your home. For too long, while you have done what is expected of you - working and saving to buy a home, keeping up on the mortgage, paying the rent - government hasn't kept up its end of the deal

However hard you or your children save, it still gets harder to buy that special first home. However many hours you work or how much more you earn, rents still eat up more of your pay packet. And however hard you try, if you fall on hard times there's often no safety net to catch you and your family if you can't pay the mortgage or the rent.

It's why today more than two in three people in this country say there is a housing crisis, and why public concern about housing is now around the highest level it has been in 40 years. You have a right to expect better,

and a right to expect Government to do more to deal with the failings in the housing market and housing policy.

After seven years of failure, it's clear the Conservatives have no plan to fix the country's housing crisis. When the country needs a government that will step in, they have stepped back. And many of the decisions that Ministers have made on housing since 2010 are making the problems worse.

They've withdrawn from building new affordable homes so the number has fallen to the lowest level in 24 years.

They've done too little for first-time buyers on ordinary incomes so home-ownership has fallen to a thirty-year low.

They've stripped away protections for people who need help with housing, so the number of people sleeping rough on our streets has more than doubled.



They've cut investment and outsourced responsibility for building new homes to big developers, so since 2010 fewer new homes have been built on average than under any governing party in peacetime since the 1920s.

We can't go on like this. We need to draw a line under the failings of the past seven years, and the shortcomings of the last forty years. In short, we need a New Deal between the people of this country and a new government. A bold, long-term plan for housing which expects more from all – from commercial housebuilders to housing associations, from lenders to landlords, and from local councils to central government. A plan for housing to meet people's needs and their aspirations.

That is what Labour's New Deal on housing offers. A new national mission that demands more of those who can help fix our housing crisis, and offers more to those who we are currently failing. This is what a new Labour government will deliver:

- a fully-fledged new Department for Housing to spearhead our New Deal on housing and tackle the housing crisis
- a New Deal for first-time buyers with no stamp duty on your first home, a guarantee you'll have 'first dibs' on new homes built in your area, and 100,000 new discount FirstBuy Homes which are linked to local average incomes

- a New Deal for home-owners to stop leaseholders being ripped off, and a new Homeowner Guarantee to help you pay the mortgage if you lose your job
- a New Deal on housebuilding with atleast a million new homes over the next Parliament, and a new target to see 250,000 new homes a year being built by 2022, then sustained each year after that for the following fiveyear Parliament
- a New Deal on affordable homes to build at least 100,000 genuinely affordable homes to rent and buy a year by the final year of the next Parliament, including the biggest council housebuilding programme in more than 30 years
- a New Deal for private renters to establish new consumer rights for renters, with legal minimum standards as well as making threeyear tenancies the new norm, with an inflation cap on rent rises
- a New Deal on homelessness with a new national mission and plan to end rough sleeping within the next Parliament and action to tackle the root causes of rising homelessness.

Our national New Deal is radical, and credible. We know we can do it and fund it. There is no need for net additional day-to-day spending on the housing measures in this manifesto, and on capital spending we reset national grant investment to the level it was under Labour. A new Office for Budget Responsibility style Office for Housing Delivery will monitor Ministers at every step, independently auditing delivery plans and progress against government targets.

At this election Labour is offering you a New Deal on housing. A new national mission to fix the failings in the housing market and in housing policy. This manifesto is our plan to deliver it.

John Healey

Shadow Secretary of State for Housing

A NEW DEAL FOR FIRST-TIME BUYERS

With the last Labour government the number of home-owning households rose by a million but has fallen by almost 200,000 since 2010. The proportion of people who own their own home is now at a 30 year low. Increasingly it's young people on ordinary incomes who are struggling to buy that special first home - and who are being failed by the Conservatives.

Backing young people on low and middle incomes who want to buy a home of their own is Labour's first housing priority. It's in our DNA: the same aim set out half a century ago in our Labour Government's 1965 housing white paper which declared: "The expansion of building for owner occupation... reflects a long term social advance which should gradually pervade every region."

We want more people to feel that huge sense of achievement and security that comes with buying your first home. We know that the growing gap between the housing haves and housing have-nots is at the heart of the gulf in wealth and opportunity within and between generations.

The Conservatives' record on homeownership since 2010 is little more than hot air and broken promises. After seven years, the rate of homeownership is at a 30 year low, with the fall sharpest for younger households and those on low and middle incomes:

there are now 900,000 fewer under-45s owning a home than in 2010. The number of new low-cost homes to buy, like shared ownership, has fallen by two-thirds as a result of cuts in investment.

Our desire to back young people on ordinary incomes to buy a home of their own is why Labour commissioned the independent Redfern Review - the first major inquiry into home-ownership in over a decade – which revealed that the squeeze on young people is at the heart of the recent decline in home-ownership.

So Labour's New Deal for first-time buyers will give younger people the hand up they need to buy their first home, by shifting the market decisively in their favour and opening up new opportunities for first homeownership.

As a down-payment on this commitment we will cut stamp duty to zero for first-time buyers buying their first home up to a maximum value of £330,000, for a two year period. This fully funded measure will lower the cost hurdle for first homes and save more than six in 10 first-time buyers up to £6,500 which they can put towards a deposit instead.

We will introduce a revolutionary new type of housing – FirstBuy Homes – with housing costs for new build homes benchmarked at a third of local average incomes so homes are priced at what local people can afford, not what makes developers the most money. We'll build at least 100,000 FirstBuy Homes over the next Parliament, reserved for first-



time buyers. And we'll lock in the discount so that while first-time buyers gain a share of any value increase, these homes will remain affordable for future first-time buyers too. The post-war Labour government built long-term affordable homes to rent, the next Labour government will build affordable homes to rent and buy.

The Government's current Help to Buy scheme was based on Labour's HomeBuy Direct but the Conservatives aren't targeting it to those who need the help. One in four being helped by Help to Buy are not even first-time buyers. Labour will extend Help to Buy for a full decade to 2027, but direct it solely on first-time buyers. We'll set an upper earnings limit so that those households earning more than £100,000 a year no longer qualify. And in return for providing this 10-year certainty for commercial developers, we'll negotiate an agreement to get private house builders building more homes more quickly, including more affordable homes for first-time buyers.

We will introduce a tough 'first dibs' rule on new housing developments to give local people confidence that homes built in their area can be for them and their families. Developers will be forced to market new homes to local first-time buyers first, including those who work locally, not to overseas buyers or those with no connection to the area.

We will tackle the scandal of long-term empty properties to bring them back into use for local people including first-time buyers. Government figures show there are 200,000 long-term vacant homes, including those bought and left empty by speculative investors. The next Labour government will allow councils to charge a 300% council tax premium on properties that have been empty for more than a year and ask them to prepare empty homes strategies to bring back homes into use in each area. We will reverse the Conservatives' weakening of councils' powers to introduce Empty Dwelling Management Orders to bring homes back into use.



A NEW DEAL FOR HOMEOWNERS

Buying a home can be a huge source of satisfaction and security. But it comes with pressures too – keeping up with mortgage payments and bills, dealing with unexpected charges and staying in your home as you get older. Conservative Ministers have weakened protections for the nearly two-thirds of households who own their home and ignored their problems. Labour will back homeowners to stay in their homes with a new Homeowner Guarantee and protect them from rip-off fees and charges.

In government, Labour stood by homeowners in the teeth of the

2008 global financial crisis and deep recession. Our mortgage rescue scheme meant that repossessions were far lower than at the height of the previous downturn in the early 1990s when Conservative ministers refused to act as thousands of families faced repossession and bankruptcy.

However, since 2010 the Conservatives have again failed to stand by homeowners. They have weakened the safety net for homeowners who need short-term relief on mortgage payments because they get ill or lose their job, including increasing the waiting time before home-owners get help and banning those in low-paid work from support.

They have sold older homeowners short by removing support for the private sector renewal programme which helped thousands of older people with repairs and adaptations so they could continue to live in their own homes.

And the Conservatives have turned a blind eye while those who own their home on a leasehold basis who are left unprotected from huge rises in rip-off 'ground rents' from developers or management companies - at its worst little more than legalised extortion.

Labour will do things differently. Our New Deal for homeowners will give security to homeowners and their families.

We will introduce a Homeowner Guarantee to improve the safety net for homeowners so that losing your job or having your hours reduced doesn't mean losing your home. We will consult on the aims of this new Homeowner Guarantee with a view to reducing the waiting time for receipt of mortgage interest loan support and improve support for homeowners in low-paid work.

We will place a cap on charges that leaseholders pay in so-called 'ground rents', ruling out large rises that some home-owners have been hit by, and giving leaseholders security against unforeseen rises in housing costs. We will ban the use of leasehold for houses on new developments. We will also commission a review into ending the routine use of leasehold ownership in developments of all new homes, and on making it easier for existing leaseholders buy the freehold of their homes.

We will look at options to increase transparency in the mortgage market to ensure that consumers are not facing unfair spikes in mortgage payments after being placed onto variable rate mortgages. We will seek to safeguard low interest rates including by working to avoid a nodeal exit from the European Union as the Conservatives have threatened.

We will save homeowners money on energy bills by insulating existing properties and phasing in a new zero carbon homes standard for new-build homes – an important long-term programme previously in place until it was abandoned by the Conservatives.

We will consolidate existing support for home adaptations into a Better Homes Fund to enable older homeowners make the personalised adaptations they need to stay in their homes and conduct a review into housing options for older people, including exploring new ways to increase the opportunity for downsizing to allow older people to live independently for longer.

A NEW DEAL ON HOUSEBUILDING

We're currently building far fewer homes than the country needs, and this makes renting or buying a home more expensive for everyone.

The Conservatives promised to 'get Britain building'. But since 2010, new housebuilding has been lower than under any governing political party in peacetime since the 1920s. Last year the numbers of new homes built fell again. Not only is the overall number of homes being built still far too low, the number of new affordable homes to rent and buy has fallen to the lowest level in 24 years.

After seven years of failure it's clear that the Conservatives have no credible plan to build the number of homes we need. They've cut investment and outsourced responsibility for building new homes to big developers.

Labour will draw a line under the failure of the past seven years and shortcomings of the last 40 years, and put building new homes at the heart of government. For the first-time ever we will establish a fully-fledged Department for Housing to spearhead our New Deal on housing. It will give a clear direction to housing as a national priority and give housing a full place at Cabinet. Ministers will be challenged at each step by a new OBR-style Office for Housing Delivery - an independent auditor of housebuilding projections, delivery plans and progress against government targets.

We will set the new Department for Housing a target of building at least one million new homes in England over the course of the next Parliament. We will set a further target that by 2022 we will reach and then sustain housebuilding at a level of 250,000 homes a year with at least 100,000 of these genuinely affordable homes to rent and buy.

We will bring more land forward for development at a lower price, by setting a new role for the Homes and Communities Agency as the government's main housing delivery body with a new remit to support the preparation of land for new homes, starting with public sector land, and to commission homes directly. The Agency will also more actively support development by aggregating opportunities for private investment. We will protect the greenbelt, and prioritise brownfield land for development. We will draw closely on the independent expert Lyons Review, which Labour commissioned.

We will increase the powers that local authorities have to build the homes and neighbourhoods that local communities want by confirming and strengthening their powers to assemble and prioritise land for development including enabling compulsory purchase at a price closer to existing value. As there are thousands of potential homes with planning permission that haven't been completed we will also give local authorities new powers to speed up building, and 'use it or lose it' powers where development is being held up without good cause. We will also support councils to require more affordable homes through

the planning process. With these new powers will come a greater public accountability to ensure that councils are delivering the homes that local communities need.

We will start work on a new generation of new towns and garden cities within the next Parliament, delivered by New Homes Corporations based on reformed new towns legislation. Labour's new towns programme is one of the biggest successes in postwar policy, building 32 new towns which today are home to over 2.5 million people. We will consult widely with local areas on the best location for new settlements, and explore the potential for urban extensions to existing towns and cities.

We will ask more of all parts of the housebuilding sector to deliver the homes we need. We will begin the biggest council building programme for over 30 years, removing counterproductive government restrictions that stop councils building homes. We will back housing associations to build more with increased investment through our New Deal on affordable homes. And we will give commercial house builders a decade of certainty by extending Help to Buy to 2027 in return for a wide-ranging agreement on housing output, speed of delivery and high standards in the design and quality of new homes. We will encourage housing co-ops and provide support for regeneration schemes as we did in government, in partnership with local communities.

We will back the growth of small and medium sized builders, with a Small Builder Support Programme, and ensure that sites suitable for small builders are released on public land disposals. We will support the development of new custom-build housing, encouraging local authorities to make sites available where this is practical and promoting the availability of finance for custom builders.

We will back the construction workforce, requiring new apprenticeships as a condition of receipt of any public money for housing, just as we did in 2009 in government. And we will undertake a review into capacity, skills and employment in the construction industry to ensure that bad practices of the past are not repeated and that the industry makes pre-Brexit preparations and the country has a post-Brexit plan for when we leave the European Union.

We will keep the Land Registry in public hands where it belongs, and make ownership of land and property more transparent.



A NEW DEAL ON AFFORDABLE HOMES

We can't build the homes we need without a much bigger role for publicly backed and built homes, alongside commercial housebuilders. There's only been one year since the second world war when we've built more than 200,000 homes a year in England without at least 80,000 of them being built by councils and housing associations, and that was in 1988 at the height of an unsustainable housing boom-quickly followed by a crash.

But under the Conservatives the number of new affordable homes has fallen to its lowest level for 24 years. Even that near-record low flatters Conservative Ministers who have stretched the definition of 'affordable' housing beyond breaking point to cover so-called affordable homes with rents of over £1,500 a month and sale prices set to be as high £450,000.

The number of new genuinely affordable homes built for social rent has fallen to a record low, with fewer than 1,000 new government funded homes for social rent started last year, down from over almost 40,000 in Labour's last year in government. And the number of new affordable homes to buy, like shared ownership, has plummeted too – down by twothirds since 2010.

This isn't just bad social policy, it's bad fiscal policy too - leading to hundreds of millions of pounds additional spending on housing benefit.

Labour will build 100,000 new genuinely affordable homes to

rent and buy a year by 2022, calling on all parts of the housing industry to play a part in building the homes the country needs.

We will launch a new era of council housebuilding, with councils building to meet local needs and aspirations. We will kick-start councils to commission and build the range of homes people need in their area, as leading Labour councils are already starting to do. This will be the biggest council house building programme for over 30 years.

We will ditch the Conservatives' ban on long-term council tenancies to give council tenants security in their home, and stop the government forcing the sale of council homes through their high value levy. We will clarify the law to make sure that councils can offer homes to local people first without facing challenge in the courts. And to ensure that areas can build and retain council homes for local people Labour will suspend right-to-buy, allowing councils to reinstate it only if they can prove a plan to replace homes sold one-forone and like-for-like.

We will recycle housing benefit savings from our affordable housing programme into helping tackle the causes of the housing crisis, rather than relying on higher housing benefit spending to deal with its effects. We will scrap the punitive bedroom tax, which indiscriminately punishes social tenants for not downsizing even when there are no smaller properties available to move to.

As well as prioritising homes for social rent, we will introduce two new types of affordable home linked to local incomes area by area. We will build

at least 100,000 FirstBuy Homes where mortgage costs do not exceed a third ofaverage local incomes. And we will also build new homes for 'living rent' over the Parliament, with rents capped at a third of local incomes to give private renters the breathing room to save for a deposit on a first home.

We will once again help bring more council and housing association homes up to a decent standard, just as we did in government when over a million more council and housing association homes were made warm, safe and dry.

We will look to strike further devolution deals with metro mayors and other devolved authorities in return for an increase in land supply and a clear plans to work with local partners to make best use of public money and build more affordable homes.

A NEW DEAL FOR PRIVATE RENTERS

Renting from a private landlord can offer welcome flexibility. However, there are a growing number of renters who would like to put down roots but cannot buy a home of their own or get access to social housing, and for whom renting privately offers neither security nor financial certainty. And for too many, paying ever higher rents does not even guarantee a decent place to live.

On the Conservatives' watch the lack of new affordable homes and slump in home-ownership has meant there are 1.2 million more households renting privately – a third more than in 2010. This is no longer just young, single people and students. England's private rented sector is home to 1.6 million families with children. While the majority of renters are satisfied with their properties, far too many find that conditions are poor, costs high and tenancies uncertain.

Average rents are now almost £1500 a year higher than in 2010. And in 1.3 million properties – home to 400,000 families with children – private rented homes don't even meet basic standards. In total renters are spending £800m every month on homes classed as 'non-decent'. And taxpayers are paying over £2 billion a year in housing benefit to private landlords letting out these sub-standard homes. But unlike other sectors, where consumers can expect certain standards, with clear redress

and repair and replace provisions, in practice you have fewer consumer rights renting a family home than you do buying a fridge freezer.

The Conservatives have turned a blind eye to the pressures England's rapidly growing number of private renters are facing. They voted against Labour plans for longer tenancies and secure rents, scrapped Labour's plan for a register of landlords, watered down legislation for councils to license private landlords in their area and rejected Labour amendments to their legislation to bring in legal minimum standards for private rented properties.

A Labour government will introduce a consumer rights revolution for renters – to bring private renting into the twenty-first century and make all rented houses fit to be called home.

We will take decisive action to raise standards for private renters by introducing new legal minimum standards to ensure that private rented homes are free from serious faults such as unsafe wiring and appliances, problem damp and vermin. In return we will expect renters to look after their properties and treat them with respect.

We will name and shame rogue landlords and introduce tough fines of up to £100,000 for those who fail to meet new minimum standards, with fines used to fund local authority enforcement work. We will support councils to meet their obligations to vulnerable tenants, and will also support them to license landlords in their area – helping to drive up

standards and identify the minority of landlords who are not paying full local or national taxes.

We will give renters security by making three year tenancies the norm, with control on rent rises so that rents do not rise by more than inflation. We will give renters the option of ending the tenancy with two months' notice, and explore giving freedom to the Mayor of London to set additional terms for renters in London given the particular pressures that London faces.

We will ban letting agent fees paid by tenants and encourage councils to set up local letting agencies in their areas.

A NEW DEAL ON HOMELESSNESS

Britain is too decent and too well off to put up with the scandal of homelessness. But to our national shame, tonight and every night thousands of people will sleep in doorways and on park benches for want of a place to stay. Many thousands more will be stuck in hostels or temporary accommodation or 'sofa-surfing' with friends.

Increasing homelessness is the most visible sign of Conservative Ministers' seven years of failure on housing. In the last six years, the number of people sleeping rough on our streets has more than doubled, the number of homeless households has risen by almost half to nearly 60,000, and this year well over 120,000 children are without a home.

The hard truth for Conservative Ministers is that their decisions have caused this crisis: record low levels of new affordable rented housing, lack of action to help private renters and deep cuts to housing benefit and charity funding.

Many may remember the mass homelessness of the 1980s and 1990s, with tent cities in central London. It is one of the proudest achievements of the last Labour government that we reduced rough sleeping by around three-quarters and managed an unprecedented decline in statutory homelessness. We set out a comprehensive intervention plan, ground-breaking legislation, fresh

investment, and a target to cut rough sleeping by two-thirds – delivered a year early.

The next Labour government will go further and end rough sleeping for good. We will establish a Prime Minister-led taskforce on ending rough sleeping by the end of the next Parliament, making the links between housing, health, social security and work. As a first step we will overhaul the way we measure rough sleeping so that we know how many people are sleeping rough and more about how we help them.

You can't help people who are homeless if you won't provide the homes so we'll transform our capacity to get people off the streets for good by making available at least 4,000 new homes for people with a history or rough sleeping. We'll explore how this might develop into a 'housing first' approach to provide a long-term solution to those rough sleepers with complex needs.

We will also take action to tackle the wider causes of homelessness beyond rough sleeping. We will halt the government's plans to change the way supported and sheltered housing is funded which charities, housing associations and councils all say will lead to the closure of homelessness hostels and other vital housing for some of the most vulnerable people in our country. We'll work with the housing sector to bring forward a new plan to fund this vital housing adequately for the long-term.

We will protect the housing cost element of Universal Credit for 18-21 year olds which the Conservatives have cut, and we will undertake a review of the adequacy of support for housing costs through the social security system given the huge reductions in the housing safety net over the last seven years.

We will build thousands more affordable homes to rent, to give those on low incomes more options for a place to stay. And with the failure of a private rented tenancy now being the single most common cause of homelessness, our plans to increase security for private renters with predictable rent rises will help people remain in their homes.

LABOUR'S NEW DEAL ON HOUSING

DAY 1

- Make the machinery of government change to set up a new Department for Housing, with an accompanying Office for Housing Delivery.
- Confirm a clear target for at least a million newly-built homes over the Parliament, with an additional commitment to scale up to and sustain 250,000 homes a year by the end of the Parliament, 100,000 of which will be genuinely affordable homes to rent and buy.

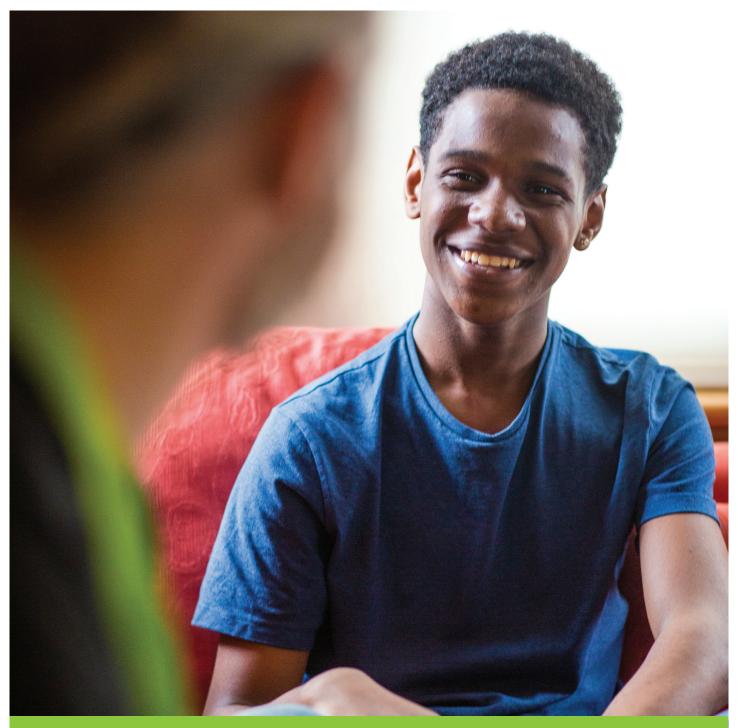
MONTH 1

- Set out the new remit of the Homes and Communities Agency to become the government's main housing delivery body, including a new role to assemble land for new homes, commission homes directly and aggregate opportunities for private investment.
- Set up a new Prime Minister-led taskforce on ending rough sleeping, and start by setting out plans to make available at least 4,000 homes for people with a history of rough sleeping.
- Publish details of a new funding prospectus for Labour's New Deal on affordable housing grant programme, and plans to lift the housing revenue account borrowing cap to liberate councils to start a new era of council house building.

YEAR 1

- Publish a new Housing and Planning Bill setting out the legal changes needed for our programme, including new powers for local authorities, updated new towns legislation and new rights for private renters.
- Begin consultation on a new generation of new towns.
- Revise planning rules and guidance to support the delivery of more affordable homes through the planning system, including new FirstBuy homes.
- Remove stamp duty for first-time buyers purchasing properties for less than £330,000 for two years.





The case for a national rent guarantor and deposit scheme for care leavers aged 18-24 in England

By Nicola Smith December 2023

Believe in children
Barnardo's

1. Care leavers' experiences of finding accommodation

Summary

- Care leavers in England often struggle to find good quality accommodation and are at increased risk of homelessness – one in four homeless people have been in care at some point in their lives¹.
- Introducing a requirement on local authorities to run a rent guarantor and rent deposit scheme would help care leavers access a greater range of properties in the private rented sector.
- Barnardo's has calculated that setting up such a scheme across England would require a one-off investment of £30m to establish a scheme along with a much more modest ongoing cost of £6.4m per year to run it.

All young people need a safe and stable home to start their adult lives, and this is particularly true for young people leaving foster care or a children's home.



Housing is often described as "a vehicle for stability"² for care leavers which can lay the foundations for positive outcomes in other areas of their lives. This is partly because stable accommodation can be the cornerstone in helping care leavers access other services:



Some care leavers find it difficult to access mental health services, due to not having a stable place to live³.



Not having accommodation in the right area means care leavers can find themselves cut off from their support network⁴. This can be a particular problem for Black care leavers who can find themselves living in areas where they are in a small minority, enhancing feelings of loneliness, isolation, and fear⁵.



Being housed in the wrong area can make it difficult for care leavers to access education – with care leavers being placed far away from the institutions where they are studying, which impacts on their attendance⁶.

Despite the importance of housing securing good quality for care leavers evidence shows that many struggle to find suitable accommodation in the early years after leaving care. It is estimated that one in three become homeless in the first two years immediately after they leave care, and one in four homeless people have been in care at some point in their lives⁷.

Care-experienced young people have also highlighted that the accommodation they find is often of very poor quality. Barnardo's *No Place like Home*⁸ report in 2021 included examples of young people living in properties with mould and damp. One care leaver who moved into a flat with her baby described:

"There was mould everywhere, it grew on my curtains and on my clothes, it was everywhere, I got a dehumidifier and after an hour I had to empty it because there was so much water in there."

(Care-experienced young person supported by Barnardo's)

2. Care leavers' experiences of the private rented sector

Care leavers live in a number of different types of accommodation; some continue to live with their foster parents⁹, some will move back to their parents' home or into supported accommodation and some live independently in either the private or social sector – over **one in three** care leavers aged 18-21 live in this type of accommodation¹⁰.

For care leavers who live independently, the private rental market has become increasingly important, given the shortage of social accommodation¹¹ and length of waiting lists¹². However, rent in the sector is typically higher - private renters spend the highest percentage of their income on housing of any tenure type - and rents in the sector have also increased significantly recently¹³. There is also growing evidence of a reduction in the number of properties available to rent – one investigation by the BBC found that the number of properties available to rent in the UK have fallen by a third in the 18 months before March 2023¹⁴. This increased competition enables landlords to pick and choose which tenants they take, making it especially challenging for vulnerable groups, such as care leavers, who can find themselves passed over in favour of young professionals or students.

Evidence from a survey of care leavers by the charity Centrepoint found that **13**% said they had been unable to access accommodation because the landlord was unwilling to accommodate them¹⁵. Care-experienced young people interviewed for Barnardo's recent report *No Bank of Mum and Dad* ¹⁶ – which looked at the impact of the cost-of-living crisis on care leavers – also commented on how they often felt discriminated against:

"I have found the cost of accommodation challenging. It was mainly my background because I came from a broken unorganised background not a lot of places would take me and those that would had a long waiting list."

(Care-experienced young person supported by Barnardo's)

Practical problems can also make it very difficult for care leavers seeking to access accommodation in this sector. Most landlords demand rent upfront alongside a deposit which can be very difficult for care leavers to provide due to their low income and lack of familial financial support. Landlords can also require that there is someone who can act as a guarantor in the event of non-payment of rent which is again a significant challenge for young people who don't have family members who can perform this role. These barriers make it difficult for care leavers seeking to access property in the private rented sector – 40% of care leavers in one survey reported that not having enough savings for a deposit has been a barrier to them accessing accommodation¹⁷.

Care leavers supported by Barnardo's say that barriers to entering the private rented market can severely limit their ability to access properties and mean they are often left living in poorer quality accommodation. This includes only being able to access accommodation in poorer and less desirable areas of a city – which are often cut off – and can make accessing jobs or education difficult. Care leavers also report feeling forced to take properties where they have felt unsafe, including moving into shared accommodation with much older adults and where other residents have a history of crime or drug use:

"The only place I could find that would take me without a guarantor was a shared property with unknown flatmates who I didn't know if I could trust —one night the police turned up looking for them which made me feel very unsafe and anxious".

(Care-experienced young person supported by Barnardo's)

The impact of not having a rent guarantor – Sarah's story (name changed)

Sarah, who grew up in care, needed to find a flat for herself and two other careexperienced adults who she was flat sharing with. The group struggled to find a flat without a guarantor. This initially resulted in them living in very poor-quality accommodation which had problems with leaks, holes in the walls, and poor-quality rotting decking in the garden. The poor state of the property resulted in a leak in the bathroom spreading to the neighbour's property and the group had to find new accommodation at short notice. The group again struggled due to the lack of a guarantor and although they found four flats which met their requirements, they were not able to secure any of them. As a result of this all three young people had to move into a one-bedroom flat, which wasn't big enough, as the only way to avoid homelessness.

Failing to provide care leavers with help finding suitable accommodation puts this group of young people at risk of homelessness. Youth homelessness has significant costs for the state – a recently published report by Centrepoint estimated that the total annual cost of homeless young people in the UK amounts to more than £6.5 billion, an average of £27,347 for each homeless young person 18. This includes both the direct costs to the Government in supporting homeless young people as well as costs caused by the fact that young people facing homelessness are less able to meaningfully contribute to national economic output.

Failing to provide care leavers with sufficient support also creates ongoing costs. Research estimates that the costs to the state of poor outcomes for care leavers, such as providing ongoing mental health support, homelessness services, welfare support, and the consequences of engagement with the criminal justice system is around £1,816m¹⁹. Investing in simple schemes enabling care-experienced young people to have access to good quality accommodation would therefore reduce the risk of homelessness and improve overall outcomes for this group – saving money in the longer term.



4

3. Improving care leavers access to accommodation – what is being done?

In 2021 the Government commissioned Josh MacAlister to undertake a review of the children's social care system in England. The final report²⁰ identified that problems with finding suitable accommodation were significant for care leavers. It recommended that the Government should undertake a mission to "reduce care leaver homelessness now, before ending it entirely". A number of recommendations were made, including enabling young people to stay living with their foster carers for longer, and making it easier for those who grew up in children's homes to get support from their previous placement when they first leave care.

The Review also recognised that while all young people can struggle to access accommodation in the private sector, these problems were exacerbated for those who had grown up in care. This was due to a range of reasons including the absence of parents to act as a guarantor. It highlighted the experience of one care-experienced young adult interviewed as part of the Review:

"Young people leaving the system and moving forward, find not a lot of places accept young people. They need the first two or three months' rent up front, or a guarantor. People in care don't have that, we're just chucked out to fend for ourselves. Services don't work together. It all starts with moving from pillar to post as a child."

In light of this evidence, the Review recommended introducing a stronger safety net to prevent care leaver homelessness, including providing a rent guarantor scheme.



The Government issued its response to the review in May 2023. Their implementation plan for reform – *Stable Homes Built on Love*²¹ – committed the Government to a range of action that would improve care leavers' ability to access accommodation. These included making legislative changes to enable more care leavers to stay living with their foster carers, and actions to improve protection for care leavers who present as homeless.

However, the plan did little to address the problems care leavers face accessing property in the private sector. While the plan pledged to promote rent guarantor schemes and to "encourage" all local authorities to use the freedoms they already have to support care leavers in this area, it did not commit to requiring them to do so or to providing any funding to enable schemes to be established.

4. Introducing a national rent deposit and guarantor scheme for care leavers

Some local authorities, such as Kent County Council, already act as a guarantor as well as providing a deposit for care leavers looking to rent in the private sector. Initial evidence shows that in the early days of the scheme – which launched in 2018 – it had a 0% default rate on guaranteed tenancies.²² The scheme was able to achieve such a low default rate by working closely with care-experienced young people to ensure that they only take on rental properties that they can afford, and with landlords to ensure that the local authority is informed the moment that there are difficulties. This has enabled the local authority to intervene early to support a young person who may be struggling, preventing rent default which would result in the local authority incurring costs.

However, not all local authorities have such schemes and access can be a postcode lottery. It is also unlikely that in the current climate many more local authorities will be able to provide this type of support without the assistance of central government. Pressures on children's social care are at an all-time high. There are now more children than ever in the care system in England – numbers have increased by 23% over the last decade²³. Current funding gaps in children's services are also severe - evidence from the Association of Directors of Children's Services estimated that £778m was needed in one year just to close the current budget gap²⁴. This means that the system has become increasingly focused on delivering core services rather than providing early intervention or developing initiatives that increase the support available beyond the bare minimum. This is evident when we look at how council spending on children's services has changed over time – spending on early intervention services for children and young people has reduced by 45% in the last 12 years²⁵.

Therefore without a national requirement to provide rent deposit and guarantor schemes for care leavers (with associated funding attached), access will remain inconsistent with many local authorities not having the funding available to take action in this area. Barnardo's is calling for a package of funding to introduce a national rent deposit and guarantor scheme. We have calculated this would require a one-off investment of £30m to establish the scheme, along with a much more modest ongoing cost of around £6.4m per year²⁶.

Our proposals draw significantly on learning from the Kent scheme, and make the following assumptions:

- All local authorities in England would be required to provide access to combined rent deposit and guarantor scheme for care leavers to help them access accommodation in the private sector.
 Experience from Kent suggests that many landlords do require both before they are prepared to rent to these young people.
- Deposits would be provided and paid into a government-backed tenancy deposit scheme, such as that provided for other private sector tenants²⁷. It is assumed that this is paid back to the local authority and is therefore returned into the scheme at the end of the tenancy unless the care leaver defaults.
- Local authorities would act as a rent guarantor for care leavers who are approved on the scheme usually for a period of one year after which the care leaver should be assumed to be a reliable tenant. There may need to be some flexibility with this rule based on the individual circumstances of the young person e.g. previous experience of a failed tenancy or a young person who has particularly complex support needs.
- Access to this scheme would be dependent on the individual circumstances of care-experienced young people and decided by local authorities. Local authorities would therefore be allowed to restrict access to the scheme to those young people who can demonstrate they have a realistic prospect of being able to meet the rent repayments.
- We believe ring-fenced funding should be initially provided by the Government; however schemes should be administered on a local level to allow for local authorities to provide the necessary wraparound support to both care leavers and landlords.

The funding proposed would enable the following:

- Initial funding for a national rent deposit scheme which assumes 36%²⁸ of current care leavers in England aged 18-24 will access a rent deposit based on average national rent. The total initial cost of this would be £23.5m.
- While there will be an initial injection of funding required, we anticipate that the vast majority of deposits will be repaid. However, we estimate that ongoing annual funding of £380,000 would be required. This reflects both the expected increased number of care leavers in England and a default rate on deposits which we estimate at around 12% (based on average rates of default on rents in England).
- In addition, in order to provide local authorities with funding to cover defaults in rent, we recommend around £6m is provided to enable all local authorities to run a rent guarantor scheme.

This is based on the scheme providing support to 36% of care-experienced young people in any one year, with an assumption of a 12% default rate and the local authority having to take on the average rent for two months in the event of default. Unlike the deposits scheme this would represent an ongoing annual cost. We are mindful, however, that Kent's scheme achieved an initial 0% default rate, so if the design of the scheme reflects the close partnership Kent has achieved with care leavers and landlords the actual default rates are likely to fall well below the national average.

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- 11. Social housebuilding in England is at its lowest rate in decades. Since 1991, there has been an average annual net loss of 24,000 social homes <a href="https://www.hamag.co.uk/The-housing-deficit-in-2023#:~:text=We%20don%27t%20have%20enough%20housing&text=Coupled%20with%20that%2C%20in%20England,than%207%2C000%20social%20homes%20built
- More than one in ten households are on council waiting lists for more than five years see https://www.local.gov.uk/sites/default/files/documents/2021-09-14%20
 Arch%2C%20LGA%2C%20NFA%20final%20report_pdf.pdf
- 13. Rents increased by 4.4% in the year to January 2023, the largest increase since the ONS began producing this time series <u>Data from the ONS shows that private rental prices in the UK increased by 4.4% in the year to January 2023 https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/indexofprivatehousingrentalprices/january2023</u>
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- 26. Note all figures are present value figures, discounted in line with Green Book policy appraisal guidance.
- 27. For more information see; https://www.gov.uk/tenancy-deposit-protection
- 28. 36% of care leavers currently live in independent accommodation which also includes social accommodation. We have used a generous estimate but in all likelihood this percentage will be lower for those who are in private sector accommodation.

About Barnardo's

Barnardo's is the UK's largest national children's charity. In 2022-23, we reached 370,000 children, young people, parents and carers through our 800 services and partnerships across the UK. Our goal is to achieve better outcomes for more children. To achieve this, we work with partners to build stronger families, safer childhoods and positive futures.

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