

Investigation report

On the up: the housing crisis in the north

From the Shelter policy library

9 December 2004

www.shelter.org.uk

© 2004 Shelter. All rights reserved. This document is only for your personal, non-commercial use. You may not copy, reproduce, republish, post, distribute, transmit or modify it in any way.

This document contains information and policies that were correct at the time of publication.

Shelter

Contents

Summary	Page 3
Rising homelessness	Page 4
Declining neighbourhoods and renewal initiatives	Page 10
Housing market renewal	Page 12
Rising house prices	Page 16
Policy recommendations	Page 18
Conclusion	Page 19

Summary

National indices reveal that house prices are rising faster in the three regions that make up the north of England than anywhere else in the country. All three regions showed rates of increase above 20 per cent. Homelessness is also rising in the north.

Some localities in the north have declined so severely that no one wants to live there, leading to high levels of empty properties. Government regeneration funding is being poured into Housing Market Renewal Pathfinders across the north to try to correct this, but these projects are bringing new problems: increased evictions, rising prices and the falling supply of emergency housing.

- Statutory homelessness acceptances have risen by 91 per cent in the north east and by 77 per cent in Yorkshire and Humber, since 1997/98.
- Local authorities are reporting a sharp increase in homelessness applications – in Sunderland, applications have doubled since 2001.
- Liverpool and Manchester both have more than seven per cent of their total housing stock standing empty.
- Black and minority ethnic communities are severely affected – in Yorkshire and the Humber, BME households make up four per cent of the population but 15 per cent of homeless households.
- Evictions for rent arrears in the housing association sector are more prevalent, and rising faster in the north.
- Evictions for antisocial behaviour in the north are on the increase.
- Seven of the nine Pathfinder regeneration areas are in the north.
- Pathfinder areas have rising house prices and homelessness.

This investigation examines the three key elements contributing to the housing crisis in the north – rising house prices, increasing homelessness and neighbourhood decline – and proposes key recommendations for change.

Rising homelessness

The official measure of homelessness is the number of households that local authorities accept as being unintentionally homeless and in priority need. This is not an absolute measure of all instances of homelessness – it records the number of homeless households approaching local authorities whom they are under a duty to accommodate.

Homelessness, under this measure, has increased nationally by over a third since 1997/98, to 137,000 households in 2003/04. This level is approaching the record peak of 145,080 in 1991/92. The national figures are broken down by region in the table below.

The largest increases in recent years have occurred in the north, where acceptances have risen by 43 per cent since 2001/02, and where the trend is still upward.¹

Statutory homelessness acceptances by region (1997/98 – 2003/04)

Country/ Region	Unintentionally homeless and in priority need: 1997/98	Unintentionally homeless and in priority need: 2003/04	% change	Number per 1,000 households: 2003/04
North east	4,380	8,350	91%	7.8
North west	13,060	18,010	38%	6.4
Yorkshire & Humber	9,130	16,150	77%	7.7
East Midlands	7,550	9,590	27%	5.5
West Midlands	14,670	15,630	7%	7.2
East of England	8,120	11,230	38%	4.9
London	24,570	31,530	28%	9.8
South east	12,170	15,290	26%	4.5
South west	9,000	11,230	25%	5.3
England	102,650	137,000	33%	6.6

These figures conceal a particular problem for BME communities. Shelter's recent report on the Black and Minority Ethnic Housing Crisis revealed that in all three regions in the north of England, homelessness was affecting BME communities worse than the majority white population. In the north west, while BME households make up four per cent of the population, they make up 11 per cent of homeless households; in the north east, BME

¹ Reproduced from Shelter's evidence to the Office of the Deputy Prime Minister Select Committee inquiry into homelessness 2004, see www.shelter.org.uk

households make up two per cent of the population but four per cent of homeless households, and in Yorkshire and the Humber, the figures showed the worst discrepancy at four per cent of the population but 15 per cent of homeless households.²

There is also evidence to indicate that, however steeply homeless acceptances are rising in the north, applications are rising still faster. Several local authorities and regional housing agencies have reported a doubling of applications in the last two years.

In London, unaffordability alone causes homelessness amongst those who would otherwise be at low risk. As prices rise in the north, is a similar situation emerging?

This possibility is considered below, along with a range of other potential causes of rising homelessness in the north. They are:

- unaffordability as house prices rise
- regeneration/market renewal activity
- the extension of priority need categories under the Homelessness Act
- the National Asylum Support Service procurement of housing in low-demand areas
- an increasing student population
- the rising number of tenants being evicted.

Rising house prices affecting homelessness

Rising house prices have made previously affordable housing, both owner-occupation and private renting, unaffordable. In Sunderland, house prices have increased by 80 per cent since 2001. During this period, the number of people presenting as homeless (ie applications, not acceptances) has doubled. In the years up to 2001/02 it was fairly steady at about 1,400 per year. In 2003/04, applications were 2,799.³

Wigan Metropolitan District Council recently published a report saying that homelessness applications had increased by 65 per cent in the last five years. They attribute this to expected causes, such as relationship breakdown, but also say that rising house prices have been a significant factor, especially for young people and single parents. Their press release on the report stated: 'As house prices have risen significantly in recent

² Shelter: *The black and minority ethnic housing crisis*, 2004

³ Source: internal statistics produced by Sunderland Housing Group, the homelessness service provider for Sunderland District Council.

years, single-income families find it more difficult to access affordable accommodation and are therefore more likely to ask the Council for assistance.’⁴

Rising house prices impact on homelessness in the following ways:

- private-sector landlords will evict tenants to sell properties with vacant possession in the rising market. Shelter’s Housing Advice Centre for Lancashire has reported a recent spate of illegal evictions from the private-rented sector, which they suspect is connected to rising house prices
- newly forming households and young people are not able to get on the housing ladder and are more likely to end up presenting as homeless. Unable to afford owner-occupation, they may turn to a short-term tenancy in the private-rented sector, which will expose them to the risk of homelessness on expiry. They may also be more likely to present as homeless when asked to leave the parental home, since affordable housing options have contracted. The Centre for Urban and Regional Studies, part of the University of Birmingham, produced a report that explains how these first-time buyers are being priced out of the market by speculators, who are buying property in the region as an investment rather than for owner-occupation⁵
- Right to Buy applications increase. This reduces the total stock of properties held by local authorities and, hence, those potentially available for letting
- authorities are experiencing lower turnover in council stock, as those who might have left for owner-occupation outside of the Right to Buy can no longer afford to do so. Sunderland Borough Council has seen a fall in natural stock turnover, over the last three years. Their turnover rate used to be 13.5 per cent of stock. Last year it was nine per cent, leading to several hundred fewer properties becoming available for letting in a year. The reduction in units available for letting makes it difficult for waiting list applicants to be housed and may lead to people waiting so long that other factors worsen, and they end up becoming homeless.

Market Renewal Pathfinders

Market Renewal Pathfinders may also be increasing homelessness, even at this early stage before they complete their demolition activities. This will happen in the following ways:

⁴ Press release 9.8.04 <http://formby.wiganmbc.gov.uk/press/press2004/homelessness.htm> The report was entitled *Home Truths* and written by Bob Saunders, Director of Community Protection for Wigan MDC.

⁵ Leather, P and Roberts, R: *Housing market trends in the North West of England*, CURS, 2004

- the buzz around market renewal areas creates a climate of speculation with buy-to-let purchasers and investors with large property portfolios pushing up prices, even before any renewal activity has taken place
- many of the properties taken up into renewal projects are in the private-rented sector. The climate of speculation puts pressure on landlords to evict tenants so that they can sell the property, either to investors as above, or via compulsory purchase
- the climate of speculation leads to an increase in Right to Buy applications, which reduces available social-housing stock
- where demolition is scheduled to take place, preparatory emptying of blocks and estates takes two to three years. During this time, the vacant properties will not be re-let, thus reducing housing supply. These units due for demolition were often those in lowest demand and provided the slack in the allocations system, so there would always be somewhere to put an applicant in urgent need.

Once the demolition of low-demand stock takes place, there are further implications for homelessness:

- a number of the private-sector tenants who live in the demolition areas will be there because they have been evicted from social housing. They are likely to be excluded from the local authority's housing register because of this and, when they lose their home, they will not be rehoused. The issue of what will become of these households is a very problematic one – they usually end up in the low-demand areas because they have nowhere else to go
- owner-occupiers may find they don't get adequate statutory compensation when their homes are demolished. Some of these former owner-occupier households are likely to end up presenting as homeless
- the housing that will replace demolished buildings may be different in terms of affordability. The proportion of social housing may also differ and the new developments may not contain enough social or affordable housing to meet local needs.

The extension of priority need categories under the Homelessness Act

The Homelessness Act 2002 introduced six additional categories of priority need:

- 16- and 17-year-olds
- 18- to 20-year-old care leavers
- vulnerable care leavers who had been looked after, fostered or accommodated

- vulnerable former members of the armed forces
- vulnerable former prisoners
- those vulnerable due to fleeing violence.

Local authorities in the north are indicating that the extension of priority need categories, particularly for those aged 16 and 17, are a significant factor in the increase in acceptances. For example, Salford MDC stated, in their evidence to the ODPM Select Committee inquiry into homelessness, that 'Salford has experienced a high number of presentations from 16- and 17-year-olds, often young people with very complex needs, who are resource intensive.'

National Asylum Support Service procurement of housing in low demand areas

The Home Office's dispersal policies mean that significant numbers of asylum seekers are being housed in the north, in cheaper, low-demand areas. Private-sector housing providers contracted to NASS have bought or leased, through private-sector leasing, large numbers of properties in the cheapest low-demand areas. This reduces available supply. In addition, those households who are granted asylum and have to leave NASS accommodation are then eligible to make a homeless application, increasing demand.

Growing student population

The number of students is rising across Britain. The demand for accommodation created by rising numbers of students is potentially a problem for local housing markets. In some urban areas private-sector landlords would rather let to students than to families (high density and multiple household occupation mean higher rents for landlords, and students are more tolerant of poor repair/quality). This is reducing housing options for families who would be looking to rent a home.

The issue seems to be causing most concern in the north and the Midlands. Leeds City Council says that their student population has risen from 22,000 in 1991, to 34,000 in 2001. They feel that student housing is distorting and damaging local neighbourhoods to such an extent that they have recently proposed an 'Area of Student Housing Restraint' where no development that would allow more student accommodation will be permitted.⁶ Sheffield City Council is reported to be working on a similar restriction in reviews to their development plan.⁷

⁶ Leeds City Council Unitary Development Plan Review 2003, p59

⁷ *Inside Housing* 28.5.04

Increasing levels of evictions from social housing

The Housing Corporation found in 2002⁸ that evictions for rent arrears in the housing association sector have been more prevalent in the north than in other regions, and are increasing at a faster rate. Reasons for this are unclear and further research is needed.

An increasing number of tenants have been evicted for antisocial behaviour. This may be affecting the number of homeless applications.

It is worth noting that applicants who have been evicted from a previous tenancy will often be found to be intentionally homeless, meaning that the local authority does not have a duty to house them. As pressure on housing stock increases in the north, it is likely that more and more previously evicted applicants will be refused housing. They will, therefore, not appear on the statistics for rising homelessness but will continue to add to the burden on local authorities as the level of applications increase.

⁸ Pawson, H and Ford, T: *Sector Study 14 – Stock turnover and evictions in the housing association sector*, The Housing Corporation 2002

Declining neighbourhoods and renewal initiatives

The British economy is characterised by a north/south divide in terms of employment, prosperity, health and life expectancy. The latest figures available⁹ show that unemployment across the UK was 5.1 per cent. For the north east it was 6.6 per cent, for the north west 5.1 per cent, and for Yorkshire and the Humber 5.5 per cent. Gross weekly earnings were below the UK average in all three northern regions, as were the percentages of the population reporting that their health was good, while mortality rates were above the UK average in each case.

Successive government initiatives and regional policies aimed to reduce the differentials. However the pattern is still one of inequality – on the indicator of infant mortality, there is evidence that the gap between north and south has barely closed at all since the early twentieth century.¹⁰

Within regions, there are further inequalities, as affluent districts co-exist with run-down areas and, within these run-down areas, there are pockets of extreme deprivation. The north west contains seven out of the ten most deprived wards in England, including Cheshire, which also has the highest number of millionaires per square mile of anywhere in the country.

Nationally, the Government is addressing the problems faced by deprived neighbourhoods through the work of the Neighbourhood Renewal Unit (part of the ODPM). The NRU strategy was launched in early 2001.¹¹ There is a Neighbourhood Renewal Fund, intended to provide targeted grant funding to local authorities to improve the delivery of core services in deprived areas, and 39 New Deal for Communities Partnerships have been set up. Many of these initiatives are concentrated in the north of England.

Economic regeneration activity in the north is brought together under the umbrella of The Northern Way, the name given to the joint work being carried out by the three Regional Development Agencies for the north, plus key local authorities. This is also the name of the ODPM strategy document, *Making it Happen: the Northern Way 2003*, which put forward a growth strategy for the north. A revised Northern Way strategy was published at the end of September 2004.

⁹ from the Office for National Statistics Regional Trends, 2004 Edition no 38

¹⁰ Campos, R, Congdon, P, Curtis, S, Gregory, I, Jones, I, R. Southall, H (2004) *Locality level mortality and socioeconomic change in Britain since 1920: first steps towards an analysis of infant mortality variation*, In P. Boyle, S.E. Curtis, A.C. Gatrell, E. Graham and E. Moore (eds.) *The Geography of Health Inequalities in the Developed World*

¹¹ A new commitment to neighbourhood renewal: national strategy action plan, Neighbourhood Renewal Unit, 2001

The Northern Way is a delivery vehicle for the ODPM's broader *Sustainable Communities Plan*, first published in 2003. As part of this plan, Housing Market Renewal Pathfinders were launched as the means for the regeneration of failing housing markets in the north of England and the Midlands.

The Sustainable Communities Plan also covers the following:

- increasing the supply of housing, through the creation of four Growth Areas in the south east and the east of England, and through pushing through planning consents for a level of development sufficient to affect housing supply in the south east
- an action programme to deliver the Decent Homes Target in all social housing by 2010, and to encourage the Decent Homes Standard to be met for accommodation occupied by vulnerable households in the private sector
- the creation of Regional Housing Boards
- eventual regional devolution for England
- balancing the need for housing against preservation of the countryside
- the creation of communities that are mixed in terms of tenure, household type, and income
- partnership working, and community involvement through Local Strategic Partnerships
- addressing community tensions between different ethnic groups.

The last point, reducing tensions between different ethnic groups in an area, has been taken further and incorporated into a Community Cohesion strategy, following disturbances in Oldham and Burnley in 2001. The Home Office's Community Cohesion Pathfinder programme was launched in 2003 with £6 million funding from the Government, its intention being to develop local solutions and increase community participation amongst different ethnic groups. The 14 Pathfinder areas are concentrated in London, and in the north west.

Housing market renewal

Low housing demand and abandonment affects large areas of the north and the Midlands. Liverpool and Manchester both have over seven per cent of the total housing stock standing empty, compared to the figure for England, as a whole, which is 3.4 per cent.¹² The research by CURS at Birmingham University, commissioned by the ODPM in 2001, put the number of dwellings affected at over one million, spread across 120 local authority areas in England.

Individual wards, or even streets, can show low demand and abandonment as a pocket within an otherwise healthy area.

The effects of low demand can be rapid or it can develop over decades. The 2001 CURS report examines the problem.¹³ Some of the causes are:

- excessive supply due to over-granting of planning permission, allowing large-scale abandonment of the least desirable areas
- economic or culturally inspired migration, as better-off households choose to move out of certain areas (eg from the inner city to the suburbs). There is also a tendency for white households to move out and for households from minority ethnic groups to become concentrated in the worst areas. Figures from the ODPM show how minority ethnic groups are over-represented as a percentage of the total population in the Market Renewal Pathfinder areas.¹⁴

	White	Black	Indian	Pakistani	Bangladeshi	Asian other	Chinese	Mixed
Pathfinders	83.2%	2.6%	2.6%	6.4%	1.7%	0.6%	1.0%	1.7%
England and Wales	91.3%	2.2%	2.0%	1.4%	0.5%	0.5%	0.9%	1.3%

- crime and antisocial behaviour. Brendan Nevin, one of the authors of the CURS report, wrote in an article for *New Start* magazine in February 2002: 'As house prices plummet, private landlords who are "screwing the housing benefit system" move in, the turnover of tenants increases, owner-occupiers walk away, and the most difficult people are filtered into the worst areas.'

The human cost of low demand can be seen in areas where the remaining residents live amidst boarded-up empty properties, their lives made more difficult as local shops and

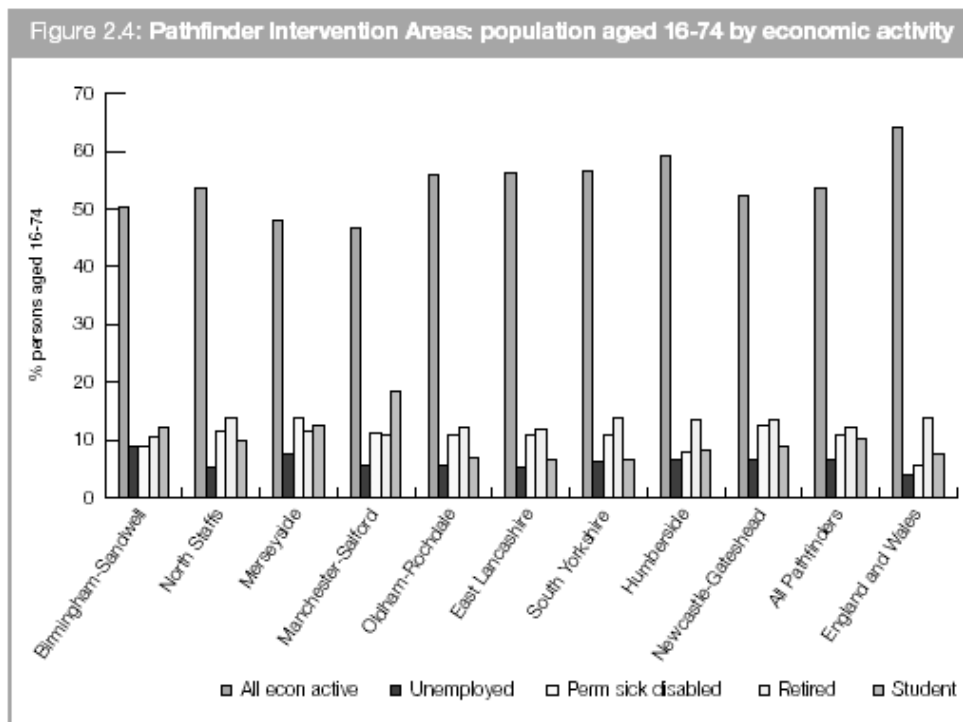
¹² Halifax Group: Empty Homes – A National Snapshot, press release May 2004

¹³ Nevin, B, Lee, P, Goodson, L, Murie, A, Phillimore, J: *Changing Housing Markets and Urban Regeneration in the M62 Corridor*, CURS, 2001

¹⁴ University of Birmingham, HBOS plc, ODPM: Home ownership solutions for low demand areas, 2004

other services close down. The younger, fitter and more economically active residents move out, leaving the older, the poorer and those in worst health.

The table below¹⁵ shows how the composition of the population in Market Renewal Pathfinder areas differs from that in England and Wales as a whole. The Pathfinders clearly contain fewer economically active residents and more retired, permanently sick, and unemployed people.



The residents left in these low demand areas are highly vulnerable.

Crime rates are high in low demand neighbourhoods. More and more of those who end up living there have drug and alcohol dependency problems; many have been evicted from previous tenancies due to rent arrears or antisocial behaviour. Social landlords, in areas of high turnover and low demand, often do not have the funds to attempt any neighbourhood renewal work or to demolish or upgrade properties that are in no condition to be let.¹⁶ At a time when the Government is committed to applying the Decent Homes Standard,¹⁷ not only to all social housing by 2010 but to housing in the private sector occupied by vulnerable households, it is of real concern that so many vulnerable residents live in areas like these.

¹⁵ University of Birmingham, HBOS plc, ODPM: *Home ownership solutions for low demand areas*, 2004

¹⁶ Warren, F and Trimmer, G: *Sector Study 32 – Housing Association progress towards the Decent Homes Standard*, Housing Corporation 2004

¹⁷ *A Decent Home – the definition and guidance for implementation*, ODPM, Feb 2004

The Housing Market Renewal Pathfinders were set up to deal with this problem of low demand and abandonment and to rebalance failing markets. A £500 million Market Renewal Fund was created for allocation between the nine Pathfinders up to March 2006.

The Spending Review 2004 provides additional investment; by 2007/08, the level of resources for market renewal will have reached £450 million a year, treble the current level and £160 million above that originally planned for next year.

Of the nine pathfinder areas, seven are in the north:

- Merseyside
- Newcastle and Gateshead
- Manchester and Salford
- South Yorkshire
- Rochdale and Oldham
- East Lancashire
- Hull and East Riding.

The Pathfinders will be aiming to improve the physical environment within their areas, to make communities more stable, to improve tenants'/owners' perceptions of the desirability of the areas, and to increase house-price inflation to national average rates.

The Pathfinders are allowed to spend their budgets on the following:¹⁸

- developing the initial programme and strategy
- managing and delivering the programme
- developing the Area Development Frameworks for the individual areas covered by the Pathfinder
- acquisition costs of land and property for development
- clearance of surplus and obsolete property
- associated legal, and other professional, fees
- gap funding for housing for sale
- new-build social housing, and other works to existing stock
- site preparation and reclamation for housing
- environmental improvements
- enhanced management services for neighbourhoods in decline and awaiting other action.

¹⁸ The Housing Corporation CTE website

The Pathfinder funding is solely for housing and environmental improvements/changes, although the Pathfinders are required to work in partnership with other agencies to ensure that the physical improvements are linked with better job opportunities and the reduction of social exclusion. They will cover all three housing sectors: social, private-rented, and owner-occupied. Eight out of nine Pathfinders now have their programmes approved and funding allocated, and demolition/rebuilding is either underway or about to start.

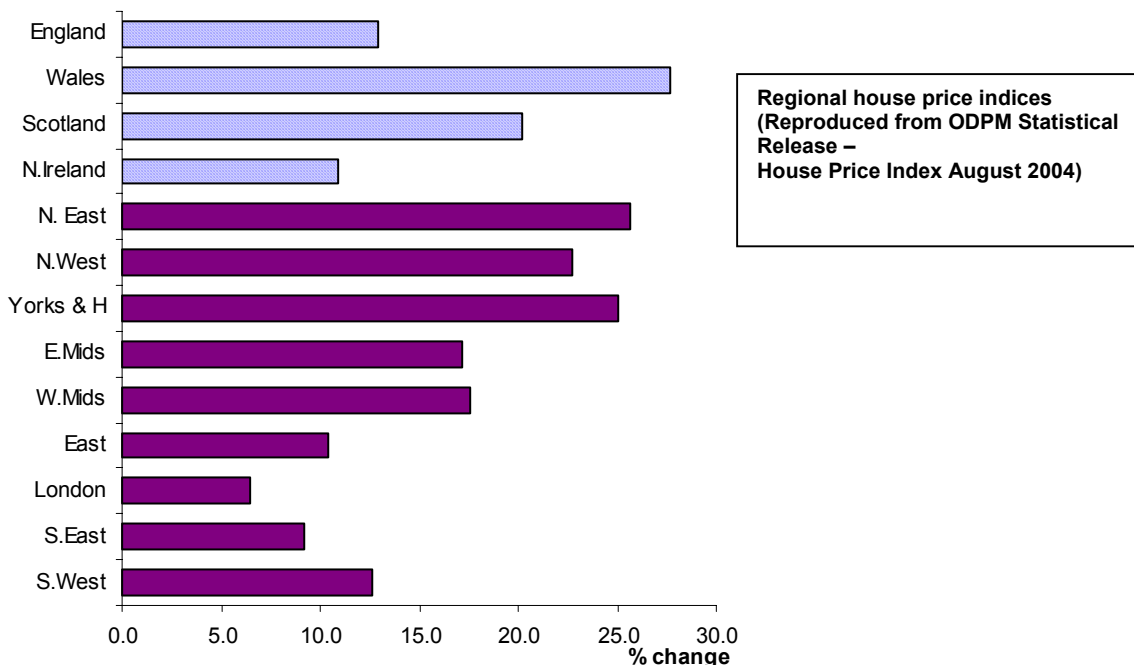
All of the Pathfinders have a heavy accent on demolition of low-demand housing stock, rather than renovation or repair. The first growth strategy report on the Northern Way says that 167,000 dwellings are currently planned for demolition in the Pathfinders, and that 'This is well below the rate required'.¹⁹

Since the Market Renewal Pathfinders were announced, there has been a lot of speculative purchases by investors and increased Right to Buy applications in these areas. There is some concern that their proposals are already outdated – low demand is no longer the problem that it was two years ago – and that they would benefit from review. The Pathfinder areas are beginning to show steeply rising prices and rising homelessness.

¹⁹ *Moving Forward: The Northern Way first growth strategy report*, Northern Way Steering Group, 2004, p56

Rising house prices

The table, below, shows changes in house prices across the UK over the 12 months to August 2004.



House prices in the north have more than doubled since 2001.

Average house price (£)	2001	2002	2003	2004
North	58,761	68,493	94,654	129,632

Figures from Halifax House Price Index 3rd quarter 2004 – north region

Despite the higher rates of increase in the north since 2001, it is worth noting that rapid price rises in the south east and London, over a greater number of years, have meant that the north of England has still lost ground against the south in terms of relative prices in the past decade.²⁰

Within these regional figures, large variations are hidden. CURS, at the University of Birmingham, recently undertook an exploration into housing markets in the north west.²¹ They concluded that price increases had been uneven, with some types of property (detached houses and flats) experiencing the biggest increases, while terraced houses

²⁰ Halifax House Price Index – Regional House Prices, third quarter 2004

²¹ Leather, P and Roberts, R: *Housing Market Trends in the North West of England*, CURS, 2004

that make up a significant portion of the region's housing stock were showing much smaller increases.

In terms of locality, they found that existing higher-value neighbourhoods experienced the steepest increases, and that the gap in prices between these and others (many of which were in the Market Renewal Pathfinder areas) had increased.

Reasons for increases in house prices in the region, include:

- increased demand from property speculators attracted by rising prices. The CURS report states that this speculative demand from investors is the chief architect of the large price increases within the Market Renewal Pathfinders
- rising incomes and higher employment, allowing greater expenditure on housing
- low interest rates and easier availability of mortgage finance
- first-time buyers obtaining support from family members to enable them to get on the housing ladder
- low levels of new house building
- patterns of migration, chiefly migration from inner cities to suburbs and rural areas; also new migrants to Britain, and the dispersal system for housing of households whose claims for asylum are being processed.

Policy recommendations

The following action is needed to address the housing crisis in the north:

- 1 Urgent review of the plans and strategies of the Housing Market Renewal Pathfinders:
 - ensuring that their plans, especially for demolition, are an accurate and up-to-date reflection of local housing needs
 - planning adequate provision for temporary accommodation for homeless households.
- 2 The Regional Housing Boards should have, as part of their remit, a responsibility for overseeing the pattern of activity in Market Renewal Pathfinders, including monitoring regional trends and the supply of, and affordability of, housing in different tenures.
- 3 Renewed priority to be given to measures around homelessness prevention, consistent with the Homelessness Act 2002 requirements. This should include:
 - investment in tenancy sustainment and support programmes
 - reviewing housing management practices so that eviction for rent arrears, and other breaches of tenancy condition, are used only as a last resort
 - monitoring of local authority practices around homelessness assessments and decisions, in the light of the discrepancy between reported rises in the numbers of applications and acceptances.
- 4 The restrictions on the Right to Buy contained in the Housing Bill – to prevent profiteering and the making of RTB applications in areas scheduled for demolition – have been delayed by slow progress of the Housing Bill. We recommend that guidance be developed for local authorities, to enable them to implement the restrictions in the new Housing Act as quickly and smoothly as possible.
- 5 Consideration should be given to introducing restrictions on available levels of discounts in the areas of highest demand in the north, similar to those introduced in areas of high demand in London and the south east in 2003.

Conclusion

Rapid changes are taking place in the north, as demand for social housing increases as supply is falling. Much of this change is a result of the housing market being controlled by purchasers from outside the region bidding up prices in the hope of capital gains. This situation is clearly affected by government initiatives such as Housing Market Renewal Pathfinders, and it is a source of concern that the plans and proposals of the Pathfinders include little attention to the consequences of a rapid, speculation-fuelled, boom in house prices.

The house price boom in the north is causing real problems for local authorities who are having to deal with massive increases in the numbers of households presenting themselves as homeless; for local people, particularly young and newly formed households who are unable to access affordable housing; and for the Market Renewal Pathfinder Authorities themselves, whose plans, drawn up only in the past year, are already being overtaken by events.

The residents of those low-demand neighbourhoods, meanwhile, are losing on every count. While others benefit from the boom, they live in sub-standard housing with run-down communal spaces and poor local services, oppressed by an insecure future and the fear of crime.

Bad housing wrecks lives

Registered Company number 1038133
Charity number 263710

We are the fourth richest country in the world, and yet millions of people in Britain wake up every day in housing that is run-down, overcrowded or dangerous. Many others have lost their homes altogether. Bad housing robs us of security, health, and a fair chance in life.

Shelter believes everyone should have a home.

We help 100,000 people a year fight for their rights, get back on their feet, and find and keep a home. We also tackle the root causes of Britain's housing crisis by campaigning for new laws, policies and solutions.

We can only do this with your help. Please support us.

88 Old Street
London
EC1V 9HU
Tel: 020 7505 2000

Scotiabank House
6 South Charlotte Street
Edinburgh EH2 4AW
Tel: 0131 473 7170

or visit www.shelter.org.uk

Shelter