



**THE
TOOL
FOR
SUCCESS**

THE ELECTION MANIFESTO OF THE
NATIONAL HOUSING FEDERATION

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The role of the National Housing Federation and housing associations

The National Housing Federation represents 1,200 housing associations in England and is the voice of affordable housing. Housing associations are independent, not-for-profit businesses that provide the majority of the nation's social housing. Together our members provide two and a half million affordable homes for five million people.

OUR VISION

We have a vision of housing associations continuing to enable people to reach their full potential by providing affordable, sustainable housing and services which are tailored to their individual needs.

Politically, housing has never been more important. During the economic boom years, affordable housing waiting lists reached record proportions, with four million people waiting to be housed by late 2007. Rising house prices meant that even young professionals were unable to buy homes without recourse to the 'bank of mum and dad'.

The recent downturn has made matters worse, leading to the collapse of private housebuilding and banks demanding huge deposits from first-time buyers. With access to decent housing becoming increasingly difficult, it is widely accepted that waiting lists will reach five million in 2010.¹

Affordable housing must now take centre stage. This will give lower-income households a secure base from which to thrive and boost our economic recovery.

Housing associations build the vast majority of affordable homes and are the best possible partners to deliver the homes this country needs. They are able to provide specialist services tailored to local people's needs and are key players in the creation of cohesive communities, a vital role to prevent extremist parties playing on people's economic difficulties and fears.

The next government will have to decide what social housing is for, and how it will support people, neighbourhoods and our economic future. In this manifesto, we present a range of policies which will make our vision possible.



David Orr
Chief executive

¹Local Government Association, *Councils and the housing crisis* (May 2008)

EXECUTIVE SUMMARY

9 problems and 9 solutions

Building our economic recovery

Problem 1

Building the homes we need

In 2010, unemployment is expected to reach 3.2 million, housing waiting lists will grow to five million people and the number of new households increase by 252,000. However, the number of new homes being built is falling due to the collapse in private housebuilding.

Solution 1

Fund housing associations to build 150,000 homes between 2011 and 2014 for an investment of £11.7bn and continue to support the renewal of the housing market.

>>> pages 6-7

Problem 2

Using unsold homes

The lack of mortgage finance has left thousands of properties unsold which is in turn making developers reluctant to build.

Solution 2

Back housing associations' offer to manage unsold homes for market or sub-market rent. >>> pages 8-9

Problem 3

Making housing greener

Domestic properties represent 27% of our total emissions and there is no clear strategy for carbon reduction.

Solution 3

Implement a national strategy to green all homes by 2050 and fund a pilot programme to improve the energy efficiency of social homes. >>> pages 10-11

Opportunities for all

Problem 4

Improving access to social housing

The way social housing is allocated often means help is delayed until an individual has become homeless or vulnerable and, concentrates the most marginalised people together. In some areas, those on low incomes or waiting to have children have almost no chance of being housed.

Solution 4

Improve access to social housing by reforming the way homes are allocated so that, instead of only housing those in the most severe circumstances, a proportion is given to people who may not be as vulnerable but still find it difficult to afford a decent home. >>> pages 12-13

Problem 5

Promoting affordable home ownership

An increasing number of people who cannot afford to buy a home are turning to shared ownership where they purchase a share of a property and pay rent on the other part. But they are being turned away by banks who refuse to provide mortgage funds even though these customers are less likely to default than the average homebuyer.

Solution 5

Compel the nationalised banks to make mortgage funds available for shared ownership and explore new ownership models. In return, housing associations will minimise the already minimal risk to banks by giving a 'buy-back guarantee'.

>>> pages 14-15

Problem 6

Saving our villages

A shortage of rural housing is causing villages to decline and threatening the survival of local services with one rural school closing every month and hundreds of country pubs and shops shutting down.

Solution 6

Save our villages by ensuring local housing authorities assess housing need in all rural wards every three years and publish an action plan to deliver affordable homes.

>>> pages 16-17

Enabling independence

Problem 7

Supporting vulnerable and older people

The number of people aged 65 years and over is expected to rise by over 60% in the next 25 years and there is a huge challenge in helping vulnerable and older people to live independently.

Solution 7

Save public money and avoid the greater costs of acute services by maintaining funding for housing support at current levels and focusing on prevention.

>>> pages 18-19

Problem 8

Tackling financial exclusion

Around 10 million people rely on sub-prime credit and are forced to pay interest rates of 200% APR or more, or borrow from illegal loan sharks.

Solution 8

Invest £20m to kick-start a major expansion in affordable credit for financially excluded people. >>> pages 20-21

Problem 9

Ending the prepayment meter rip-off

Around 1.5 million gas prepayment meter customers are charged a premium to heat their homes even though they pay up-front and are often on the lowest incomes.

Solution 9

Stop the prepayment rip-off by ensuring energy companies do not charge prepay customers more than those on quarterly bills. >>> pages 22-23





BUILDING ECONOMIC RECOVERY

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BUILDING
THE HOMES
WE NEED

²British Chamber of Commerce UK Economic Forecast (March 2009)

³Communities and Local Government Housing Projections to 2031 (March 2009)

⁴Communities and Local Government, Survey of English Housing (2005/06–2007/08)

⁵Local Government Association, Councils and the housing crisis (May 2008)

⁶Memorandum from the Home Builders Federation to Communities and Local Government Committee Inquiry into 'Housing and the Credit Crunch' (Session 2008-09)

1. BUILDING THE HOMES WE NEED

- Invest £11.7bn to build 150,000 homes between 2011 and 2014.
- Maintain funding for the renewal of housing markets.

The problems

As the downturn continues, UK unemployment is expected to peak at 3.2 million by mid-2010.² This will increase demand for affordable homes as people struggle to make mortgage payments or pay private rents. The growing number of households in England, rising by around 252,000 a year to 2031, will also increase demand.³

However, lack of mortgages and falling house prices mean fewer homes are being built as they are no longer as profitable for private housebuilders.

This increasing shortage of affordable homes will have a profound effect on people's life chances. Over half a million households in England are overcrowded⁴ and housing waiting lists are expected to reach five million people by 2010.⁵ It is also estimated that up to 150,000 construction jobs will disappear as a result of the collapse in housebuilding.⁶

Our solutions

Only housing associations are able to make up for the absence of large-scale private sector housebuilding. To date, associations have taken every pound of public grant (£34bn in total) and matched it with nearly two pounds of private borrowing at very low rates of interest (£60bn in total). Even in the current, more challenging environment, housing associations continue to be able to match-fund government investment.

To tackle the growing housing crisis and boost economic growth, further public spending commitments are needed. The next government will need to rebalance the relationship between rents, grants and subsidy to secure future housebuilding.

An investment of £11.7bn could be matched with private borrowing by housing associations to build 150,000 homes between 2011 and 2014. Each billion pounds spent would provide 12,800 homes to ease the housing crisis. And each billion would also keep 21,000 construction workers in their jobs.

Rejuvenating the housing market

In some areas of the North and Midlands, the local housing market has declined to such an extent that intervention is necessary to breathe new life into neighbourhoods and local economies. In 2002, a housing market renewal programme was launched.

Pathfinder partnerships, led by local authorities, have co-ordinated housing investment, released land for new homes and, where necessary, demolished obsolete stock.

They have made significant progress, with:

- Over 40,000 homes refurbished and 2,000 new homes built
- The number of homes affected by low demand halved
- £4bn of public and private investment brought into communities that would otherwise have declined.

The Audit Commission draws attention to the Pathfinders' outstanding record of delivery in some of the country's most difficult neighbourhoods and the way in which they have responded to the credit crunch. It also recognises that putting right decades of public and private under-investment will take at least 15 years.

By committing to maintain housing market renewal funding at £1bn over the next three years, the next government can ensure that economic recovery will not be held back in these neighbourhoods.





GETTING THE RIGHT MIX

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USING
UNSOLD
HOMES

2. USING UNSOLD HOMES

- **Back housing associations' offer to take on the management of unsold private homes.**

The problem

With the credit crunch making mortgages less accessible for first-time buyers, the housing market has slowed. Media reports suggest around 100,000 homes have been left unsold,⁷ especially in city centres. This level of unsold stock could be worth up to £150bn and is making developers reluctant to start new developments, contributing to the slump in private sector housebuilding.

Our solution

We propose a new solution. Private developers could hold their unsold homes in a Real Estate Investment Trust (REIT). This trust could be a tax-efficient vehicle which would allow them to rent out the properties at market or sub-market rents, with housing associations contracted to manage the properties on their behalf.

The private developer would receive a rental income on the unsold homes which would otherwise lose value and earn nothing. The housing association would receive a management fee either through direct payment or as a deduction from rental income.

To ensure the success of such a scheme, the next government should be willing to consider a VAT exemption for management fees to reduce costs.

There have been calls for housing associations to buy unsold private homes, but the vast majority of them do not meet the environmental and space standards required for social housing. Homes which are socially rented need more robust standards because they tend to be more fully occupied for longer periods than privately owned or rented homes. Housing associations also manage these properties for the very long term and higher standards save on maintenance and repair costs in future years.

Our proposal to allow associations to take over the management of these homes would offer a win-win for all parties involved. The private developer would earn income from its unsold homes. The housing association would gain additional income, enabling it to deliver more affordable homes. The tenant would rent on a flexible basis from a landlord of known reputation and quality. And the Government would be able to increase the supply of available housing.





PROTECTING OUR PLANET

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MAKING
HOUSING
GREENER



⁸ConstructionSkills model updated to 2009 prices using GDP deflator

3. MAKING HOUSING GREENER

- Implement a national strategy to green all homes by 2050.
- Develop a clear green standard for all existing homes.
- Ensure every new home is built to universally high environmental standards.
- Fund a £3bn pilot programme to improve the energy efficiency of social homes.

The problem

The Climate Change Act 2008 committed the UK to legally binding targets of reducing carbon emissions by at least 26% by 2020 and then 80% by 2050. Domestic properties represent 27% of our total emissions, and there is no clear strategy for carbon reduction.

Our solution

We urgently need a national strategy with clear incremental steps for greening all homes by 2050. A funded programme of works would help stimulate the economy by keeping construction workers in jobs and creating new green industries, in which Britain could become a world leader. Improving the energy efficiency of our homes and reducing fuel bills will be particularly important for the five million people in fuel poverty, many of whom live in social housing.




Creating a new green standard

At present there is no clear view on the costs of greening our homes or the standard to which we should aspire. The next government should, in consultation with landlords and the public, set out an aspirational green standard for all our homes. This should include a clear definition of 'zero carbon' so that all builders know what they are aiming for.

The carbon emission targets will only be achieved if all new homes are built to universally high environmental standards. Housing associations are leaders in this area and already build to higher environmental standards than the private sector. Private builders should be required to build to these same standards.

Greening England's 25 million homes is a major challenge. An innovative funding model could use government grants and future savings in energy bills to meet the cost of green refurbishments. Applying the lower VAT rate of 5% (within EU rules) to any works and products for home maintenance and repair would further boost improvements.

To support the national strategy, we propose a £3bn pilot programme to improve energy efficiency in social housing. This programme would create nearly 100,000 jobs in the construction sector⁸ and reduce energy bills for people on low incomes. It would also encourage British companies to develop expertise in green housing on an unprecedented scale. This would bring down the price of green products, eventually making them available at an affordable price and benefiting every home in the UK.



FIXING THE SYSTEM

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IMPROVING ACCESS
TO SOCIAL HOUSING

4. IMPROVING ACCESS TO SOCIAL HOUSING

- Reform the way social housing is allocated to meet a wider range of needs.

The problem

The way social housing is allocated is not working. A shortage of affordable homes means only those deemed to be in the most severe circumstances qualify. Those who are simply on a low wage or waiting to have children end up further down the pecking order, with almost no chance of being housed.

In some areas, only people whose circumstances have deteriorated so much that they are defined as homeless or extremely vulnerable have any chance of being offered a social home. This delays help until problems have become severe, even though earlier intervention produces considerable savings to the public purse in emergency temporary accommodation, health, social services and welfare benefits.

The current system creates neighbourhoods where the most vulnerable and marginalised people are concentrated together, resulting in areas of high economic inactivity and compounding poverty and disadvantage.

Our solution

We propose that local authorities retain their duties to provide a safety net for the most vulnerable. However, our model of allocations and nominations would support the creation of mixed communities, offer choice to consumers over where they live and avoid pushing all of the most vulnerable people into the same area or estate.

Under our model:

- A number of different priority categories would be used, for example, those who: are homeless; cannot afford decent housing in the current market; are overcrowded or under-occupying; are existing tenants wanting to move closer to their families or take up employment, training or educational opportunities elsewhere.
- Different proportions of lettings would be made to each category and decided by the local authority in partnership with housing associations, to reflect the needs of the local community.
- Each category would have to receive a minimum proportion of lettings.
- Local authorities would be able to fulfil their homelessness duty by helping people secure a home either through the local authority, a housing association or in the private rented sector.

These changes would ensure those in most serious need are not overlooked, but also that people who have little chance under the current system have a realistic prospect of being housed.



A hand is shown climbing a wooden ladder that is positioned against a background of a starry night sky. The ladder's rungs and side rails are visible, and the hand is gripping one of the rungs. The overall scene is illuminated with a soft, ethereal light, creating a sense of aspiration and progress.

CLIMBING ON TO THE LADDER

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PROMOTING AFFORDABLE
HOME OWNERSHIP

5

5. PROMOTING AFFORDABLE HOME OWNERSHIP

- **Require the nationalised banks to make mortgage funds available for shared ownership.**
- **Fund a national 'flexible tenure' pilot for social tenants to be able to buy or sell shares in their property.**

The problem

The growing housing crisis is leading lower-income households to seek a foothold on the property ladder through low-cost home ownership products. The most affordable of these is shared ownership, a 'part-buy, part-rent' scheme where a household buys a percentage of a home and pays rent on the remainder. In the current climate, demand for shared ownership is soaring. In 2007/08, housing associations received four applications for every shared ownership home available.

Unfortunately, lenders are increasingly reluctant to provide mortgages on shared ownership because they mistakenly view potential buyers as being more likely to default on mortgages than other customers. The reality is that households purchasing through shared ownership are statistically less likely to default than the average homebuyer.

Our solutions

We are proposing that if banks agree to make greater mortgage funds available for shared ownership, housing associations in return will provide a 'buy-back guarantee' so that, in the event of any default, associations would purchase the property to ensure the banks do not lose out. This should remove any risks for lenders and enable them to provide mortgage funds for shared ownership and strengthen the housing market.

The problems caused by the reluctance to lend are now so pressing that the next government should also require the nationalised banks to make

mortgage funds available to people on low-to-moderate incomes, who can afford shared ownership. In this way, the shared ownership market can be revived, which would help to kick-start stalled developments and create surpluses from sales which can be used by housing associations to build more affordable housing.

Flexible tenure

'Flexible tenure' enables people to buy or sell small percentage shares in their home. This allows them to 'staircase up' towards full ownership and build up assets of their own. It also allows people to 'staircase down' and sell their shares back to housing associations if they need to access the funds.

We propose a national flexible tenure pilot for all social tenants, allowing people to buy shares in their existing home or a new one. Tenants would be able to build up ownership shares in their home and gradually take on the responsibilities of home ownership, such as repairs and maintenance. They would have the right to sell shares back to the housing association at any time at the current market rate. In this way, tenants on lower incomes would be able to build a stake in their home gradually, without the threat of repossession if their circumstances change.



MEASURING RURAL HOUSING NEED

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SAVING OUR VILLAGES

⁹Commission for Rural Communities Rural Economies Recession Intelligence (March 2009)

¹⁰Matthew Taylor MP, Living Working Countryside (Communities and Local Government, 2008, p32)

¹¹Rural Shops Alliance, British Beer and Pub Association

¹²National Housing Federation Research (2008)

6. SAVING OUR VILLAGES

- **Ensure local housing authorities assess housing need in all rural wards every three years and publish an action plan to deliver affordable homes.**

The problem

England's countryside is in crisis and we want to halt its decline. The average rural house is over £40,000⁹ more expensive than in urban areas, even though average wages of rural workers are more than £4,000 a year less.¹⁰ With social housing provision declining and an influx of second home owners, many rural areas have been left with a desperate shortage of affordable housing.

A lack of suitable land, planning obstacles and local opposition often mean the necessary homes are never built, and lower earners and younger people are priced out of their villages.

The knock-on effect is that businesses and local services – including shops, schools, post offices, pubs and village halls – struggle to survive as regular local users are forced out. For example, around 1,200 rural shops have already closed in the last two years, whilst 600 village pubs have shut in the last year alone¹¹. Rural primary schools are closing at a rate of one every month. There is a real danger that many rural communities are becoming the preserve of the wealthy and of isolated older people.

More than 315,000 households are registered on waiting lists in rural England,¹² a 23% increase in just five years. In some areas the need has more than doubled over the same period.

We believe these alarming figures vastly underestimate the true extent of housing need in rural communities. Housing need surveys tend to reveal that while many households are struggling to afford to live in villages they have not officially registered themselves on a housing waiting list. Often this is because they simply do not believe the necessary affordable homes will ever be built.

Our solution

To tackle the rural housing crisis and support mixed, sustainable and working villages, the next government must ensure that:

- Every local housing authority carries out a comprehensive assessment of housing need, in every rural ward
- The local housing authority publishes an action plan, based on the needs assessment, showing how affordable housing will be delivered
- This process is repeated every three years.





SUPPORTING VULNERABLE AND OLDER PEOPLE

SUPPORTING VULNERABLE
AND OLDER PEOPLE

¹³Cappemini, Research into the financial benefits of the Supporting People programme (Communities and Local Government, 2009)

¹⁴Department of Health, Support Related Housing, incorporating Support Related Housing into your efficiency programme (2009)

¹⁵Department of Health, Support Related Housing, incorporating Support Related Housing into your efficiency programme (2009)

7. SUPPORTING VULNERABLE AND OLDER PEOPLE

- **Maintain existing levels of funding for housing support.**
- **Focus on prevention to improve outcomes and save expenditure on acute and emergency services.**
- **Invest in specialist housing based on local analyses of need.**

The problem

The number of people aged 65 years and over is expected to rise by over 60% in the next 25 years to almost 15.8 million. This will mean that the support necessary to allow people to live independently in their homes will come under increasing pressure. Similarly, there is a huge challenge in helping vulnerable people with complex needs to live independently, develop life-skills, and fulfil their potential.

Our solution

Housing support currently helps over one million people at any one time. They include homeless people, victims of domestic violence, those with mental health problems and more than 800,000 older people. These services offer good value for money, with the £1.6bn invested each year generating savings of £3.4bn.¹³

These activities are paid for by Supporting People funding which is channelled through local authorities. Since April 2009, councils have been able to spend the funds in whatever area they choose. We propose that funding should be kept as a 'named grant' for the next three years, with councils reporting their expenditure to show how they have helped vulnerable people. This reporting will improve accountability and help to reduce local pressure to spend the money on more 'voter-friendly' areas by highlighting the need for these vital services.

Focus on prevention

We need to improve the way councils purchase services and ensure housing, health and social care work together more effectively. Health and adult social services

should be encouraged to invest in prevention and early intervention, which is often frustrated by short-term targets. Without early identification and support, individuals can reach crisis point as their needs become more severe. This leads to greater demand on acute health services or admissions to A&E departments. It also increases levels of admission to mental health hospitals, creates extra work for courts and prisons, and results in children being taken into care.

The Department of Health¹⁴ has shown that investment in preventive support through housing associations leads to better outcomes for vulnerable people, their families and society, and savings to the tax-payer.

Specialist housing

There has been historical under-provision of specialist accommodation. This is despite housing for people with mental health problems, extra-care homes for people with dementia, and alcohol recovery units being more cost-effective than repeat admissions to institutions or hospitals.¹⁵

The next government should work with local authorities to ensure longer-term funding for housing support beyond the current short-term contracts. Security of funding would allow housing associations to plan for the specialist housing we need. They will only be able to commit the time and resources to a new development, such as a group home for people with learning disabilities, if they can be sure that these services have a long-term future.

Local authorities should also be encouraged to assess the need for specialist housing to ensure that the right services are provided across the country.





CUTTING DOWN INEQUALITY



TACKLING
FINANCIAL
EXCLUSION

¹⁶Data monitor, 'UK Non-standard and sub-prime lending 2003', preview, Jan 2003 – quoted in New Local Government Network, Circling the Loan Sharks, Chris Leslie and Alex Hood (May 2009)

¹⁷Towards a step-change in 3rd sector lending coverage and capacity', Financial Inclusion Taskforce Working Group estimate, (2008, p6)

8. TACKLING FINANCIAL EXCLUSION

- Invest £20m to kick-start a major self-sustaining expansion in the provision of affordable credit to financially excluded people.

The problem

Around 10 million people in the UK rely on sub-prime credit, up from eight million in 2003.¹⁶ Many of these financially excluded consumers are forced to pay interest rates on loans of 200% APR or more to doorstep lenders or borrow from illegal loan sharks who charge interest rates in excess of 1,000% APR.

Affordable credit provision has expanded in recent years through the Government's Growth Fund. But while this £100m investment is very welcome, there is still an unmet demand for small-scale affordable loans, estimated at £1.2bn per annum.¹⁷

There is a substantial gap between credit unions, which can legally only charge up to 27% APR, and doorstep lenders whose APRs typically start at 190%. This 'credit chasm' is resulting in the most disadvantaged people paying a poverty premium of hundreds of millions of pounds every year.

Our solution

Around 70% of financially excluded people live in social housing. England's housing associations recognise this and invest £44m annually in financial inclusion work, benefiting 370,000 people. Help ranges from money and debt advice to benefit checks and furniture re-use schemes. Housing associations are therefore ideally placed to help meet the huge shortfall in reasonably priced credit.

The next government should invest £20m to kick-start a major self-sustaining expansion in the provision of affordable credit through housing associations. This fully-costed initiative would be run by a mainstream bank with loan offices provided by associations. Average loans of £500 would be paid back over a year at an interest rate of 52%. This may appear high to those of us able to access cheap credit, but many financially excluded customers currently rely on payday loan operations such as Payday UK which charges a typical APR of 1,737% or Uncle Buck which charges a typical APR of 2,339%.

Within five years the scheme could have a presence in 160 towns and cities covering 27 million people. It would save its customers at least £40m per annum, more than double the initial subsidy required to make the scheme self-sustaining. Hundreds of millions of pounds would be saved by the poorest in society, significantly reducing child poverty. Financially excluded consumers could also build up a credit history, allowing them to enter the mainstream banking system.





LEVELLING ENERGY PRICES

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ENDING THE PREPAYMENT
METER RIP-OFF

9. ENDING THE PREPAYMENT METER RIP-OFF

- **Stop the prepayment meter rip-off by ensuring energy companies do not charge prepay customers more than those on quarterly bills.**

The problem

Around six million people pay for their gas and electricity through prepay meters, including more than a third of housing association tenants. In recent years, the big energy companies have charged them more for their energy than any other customer group, even though they pay up-front.

Prepayment meter customers are often low-income households and have an average income of £13,500 a year. Despite this, over 1.5 million of them are paying more than £50m in unfair premiums.

Ofgem, the energy market regulator, has introduced new rules which prevent energy suppliers from charging prepay customers more than the cost of maintaining their meters. These rules have saved prepay customers about £100m a year. But they still allow suppliers to charge prepay customers more than anyone else (up to £70 a year more than direct debit).

We believe that Ofgem has completely missed the point that the least well off customers could still end up paying the most to heat their homes. Energy suppliers can afford to absorb the extra cost of prepay meters. British Gas recently announced an 80% increase in its profits for the domestic market.

Our solution

We believe that energy companies should be compelled to charge prepay meter customers no more than those who pay by quarterly bills.

Overcharging

In June 2009, the National Housing Federation revealed that five of the big energy companies were allowed to overcharge prepay customers in breach of EU rules, which stipulate that the extra charge made to prepay meter users must not exceed the cost of installing and maintaining the meters.

The next government must look at Ofgem's role and how effectively it protects the rights of customers in our complicated, liberalised energy market. So far, we believe that Ofgem has been asleep at the wheel and customers have paid dearly for this.

A smarter future

It has been assumed that the national rollout of smart energy meters will end the prepayment meter rip-off once and for all. However, government figures show that prepay customers will only save £12 a year for electricity and £16 for gas. We believe it is unfair that prepay customers will continue to pay the most when the energy industry is set to make savings of £306m per annum.

The national rollout of smart meters will define how customers understand and engage with our energy market for a generation. The next government must use this window of opportunity to ensure that the new system we create is fair to all customers and that low income households are not penalised for paying up-front for their energy.



The next government should:

1. Invest £11.7bn to build 150,000 homes between 2011 and 2014.
2. Implement a national strategy to green all homes by 2050.
3. Reform the way social housing is allocated to meet a wider range of needs.
4. Ensure all rural areas are covered by an affordable housing action plan.
5. Compel the energy companies to end the prepay meter rip-off.



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