Sheffield Strategic Housing Market Assessment

November 2013

Annex Report 1: Home Truths II
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1 Introduction

This report forms part of the Sheffield Strategic Housing Market Assessment (SHMA). It presents the findings from a range of qualitative research activities undertaken with Sheffield residents and stakeholders from April to June 2013. The report builds on previous research undertaken for the Council in 2009 - *Home Truths* - in terms of giving a voice to Sheffield residents and presenting their views and concerns in their own words.

This report is designed to be read in conjunction with the main SHMA report.
2 Methods

The qualitative elements of the SHMA revolved around three key research tasks:

- qualitative, semi-structured interviews with Sheffield residents
- qualitative, semi-structured interviews with stakeholders
- focus groups with Sheffield residents and private landlords.

The methodological approach to each of these elements is discussed in turn below.

2.1 QUALITATIVE INTERVIEWS WITH SHEFFIELD RESIDENTS

Following on from the household survey a number of in-depth interviews were conducted with Sheffield residents. Interviewees were identified from the survey response through a question at the end of the questionnaire which asked whether they would be prepared to take part in a qualitative interview. A total of 869 survey respondents gave their consent to be contacted again for a follow-up interview. From this database a purposive sample was drawn based on key survey variables including:

- housing market area within Sheffield
- household composition
- tenure
- age
- ethnicity
- relative housing need.

Other more practical criteria such as the availability of interviewees also influenced the final selection of respondents. For instance, in a few cases residents were abroad at the time of the fieldwork and others said they were too busy to take part. A total of 37 interviews were conducted with Sheffield residents in April and May 2013. Interviews were semi-structured and discussion was framed around a topic guide. This was used as a guide only: the focus of the discussion varied greatly among respondents and different issues predominated in different cases dependent upon the housing circumstances of respondents.

The vast majority of interviews were conducted face-to-face, typically in the home or office of the respondent, and in a minority of cases they included two respondents (usually the partner or spouse of the respondent). Where it was not possible to conduct interviews face-to-face, telephone interviews were undertaken (3 respondents). Primarily this was due to the working hours of interviewees or the location of their workplace being outside Sheffield (e.g. Leeds). Interviews typically lasted 45 minutes, but ranged overall from 15 minutes to 90 minutes. All of the interviews were recorded and transcribed and the data were then coded and analysed. The depth of interviews and the diversity of respondent characteristics and housing circumstances make for a rich dataset.
2.2 QUALITATIVE INTERVIEWS WITH KEY STAKEHOLDERS

A sample of housing specialists and professionals were also consulted as part of the research to garner their perspectives on the Sheffield housing market and the key issues they faced. Interviewees were primarily accessed through a database of contacts held by Sheffield City Council. A total of 15 interviews were conducted across the following groups:

- developers (three interviews)
- estate agents (four)
- PRS landlords (four)
- registered providers (four).

The majority of these interviews were conducted over the telephone. The content of interviews varied greatly depending on the occupation of the housing specialist interviewed and typically lasted 30 minutes. All of the interviews were recorded and transcribed and the data were then coded and analysed.

2.3 RESIDENT FOCUS GROUPS

Three focus groups were also conducted in May and June 2013 as part of the qualitative research, with the groups targeted selected by Sheffield City Council housing officers. The selection was based on key issues identified through the ongoing work of the Council as well as specific policy considerations. They were:

- city centre residents
- students
- "high-earner" households (with a household income over £60,000)

Focus groups involved 5-7 respondents and lasted between one hour and 90 minutes. All of the interviews were recorded and transcribed and the data were then coded and analysed.

The remainder of this report presents the findings from these activities. Where quotes are included these are accompanied by information on the respondent in brackets, where available, which includes their housing market area, tenure, self-defined ethnicity/nationality and age. For example: (City centre west, private rented, Chinese, 24). Where quotes are taken from focus group participants only the specific focus group is given (e.g. city centre FG) due to the inability to identify specific respondents from the transcripts.
3 Residents' general perspectives of the Sheffield housing market

The findings presented below represent the perspectives of a sample of Sheffield residents on their housing experiences, circumstances and future intentions. The sample of 37 interviewees is not representative of the population of Sheffield as a whole, but read alongside the findings from the household survey provide a fine-grained understanding of how residents perceive and experience the Sheffield housing market. This section briefly explores the general perceptions of residents on the Sheffield housing market and the city as a place to live.

3.1 SHEFFIELD AS A PLACE TO LIVE

The vast majority of respondents spoke positively of Sheffield as a place to live both in terms of those born and raised there, as well as respondents drawn to the city from other parts of the UK and beyond. Sheffield was seen to offer much that other large cities in the UK do, but with less of an impression of the vastness of larger cities such as Birmingham, London and Manchester. Sheffield is also viewed as a particularly green city and the proximity to the Peak District was seen as a huge pull factor for many. The quotes below are typical of the general views of Sheffield as a place to live.

"That's one of the main things that attracts me to Sheffield, I just generally like the 'villagey' feel, people talk to each other which I've not noticed in other big cities, I've lived in Manchester as well as London and was quite keen to get out of both of them" (North west, White British, owner-occupier, 44)

"There's a perception of Sheffield as being a bit down at heel and Leeds has got a very vibrant city centre, Manchester the same, but in terms of places to live I think Sheffield's as good as anywhere" (city centre resident).

"I love it, a lot of people say why on earth have you come back, because I lived in the south of France and I say because Sheffield's a brilliant place, it's vibrant, it's full of students, there's good places to go out, it's so green, there's loads of parks to go to, it's beautiful countryside around it, I love Sheffield" (South east outer, White and Asian, owner-occupier, 40)

Sheffield was also seen as a very safe city relative to other urban areas of the north and the Midlands and was often contrasted favourably by residents who had experienced living in other cities.

"I used to live in Leicester and then I moved to Birmingham and compared to cities like that it's so safe and really nice, there's parks everywhere, schools are pretty good, it's just really safe... So I love it, that's one of the reasons we stayed here" (East, owner-occupier, Pakistani, 32).
Residents also reported good and varied access to services, amenities, transport links and green spaces both in their local neighbourhood and in the city centre.

"We've used local schools, it's convenient, I would say that's a big aspect of living round here because you've got shops, library, schools, transport system, tram all on your doorstep and the other big thing for us is the countryside is literally five minutes away on foot" (North west, owner-occupier, White British)

3.2 PERCEPTIONS OF PLACE

Beyond the general perceptions of the city as a whole, attitudes towards particular places within Sheffield were far more varied with many residents having clear ideas about "good" and "bad" areas. Such perspectives are important as they inform the demand for housing in particular areas of the city. Place images and stigma were evident in the responses of some interviewees when they reflected on the places that had a "reputation".

"Firth Park, Parson's Cross, Southey, this [Shire Green] can be it's got a reputation but I haven't seen it, I work at taxi place, there's a lot of trouble at Parson's Cross with stabbings and Firth Park, that worries me, I think town's pretty dangerous, Wicker, that has a lot of problems, Manor and all that" (North east, social rented, White British, 50)

"I even told council I'd downgrade, get a one bedroom flat...they wouldn't offer me a flat except on Manor, I don't want to live on bloody Manor!" (South east outer, social rented, White British, 48)

However, there was a distinct contradiction between the place stigma reported by some residents and the actual lived experience of residents who were residing, or had resided, in those areas which highlights the diversity of perspectives on specific locations within the city.

"Burngreave's a very multi-cultural area, you find a lot of people tend to be related or have families...Everybody seemed to, they knew everybody else and you could say hello to everybody, it was really nice being brought up in that area"
(Chapeltown/Ecclesfield, owner-occupier, White British, 47)
The owner-occupied market

This section presents views on the owner-occupied market. However, in some sub-sections - such as "housing search", "moving home" and "suppressed moves" - discussion also refers to the views of respondents in other tenures.

Among some residents there was a very clear view of Sheffield as a "divided city" in terms of the housing market with the south west considered a much more "desirable" or "upmarket" location than the east and some northern parts of the city.

"I think the further north you go the property is a bit cheaper, the further south you go the more expensive. I live north Sheffield, the next town on is Barnsley and their house prices are cheaper, the council tax is cheaper, at side of me is Rotherham, house prices are slightly cheaper, council tax is cheaper" (Chapeltown/Ecclesfield, owner-occupier, White British, 47)

So much so that some residents drawn to the south and west of the city confined themselves to their local area and did not frequent other parts of Sheffield.

"It's just the general location, feeling of security, I suppose it is the upmarket side of Sheffield and that attracted me" (South west, owner-occupier, White British, 59)

"There are places in this city I've never been to and have no clue what they're like, it is a very divided city" (City centre west, owner-occupier, White Other, 41)

The relative health or performance of the housing market was often informed by the media and what was happening in residents' local areas. Respondents reported picking up on housing market signals such as house prices and the length of time houses in their neighbourhood were on the market. Unless respondents were actively looking to buy a house at the time of interview they did not have an up-to-date knowledge of the health of the owner-occupied market. The general consensus was that the market had slowed considerably, properties were on the market for longer and prices had fallen in recent years.

"Yeah I think it's slowed down considerably, that one across the road, that's a repossession and they put that up at a high price and it's really come down now" (South, owner-occupier, White British, 53)

"It seems a bit slow but signs seem to go up and come down here, for sale signs go up and then sold signs go up so places do sell, prices have dropped a little" (North west, owner-occupier, White British, 44)

"I think it is improving, but the houses that go on sale on my cul-de-sac...they used to sell within about two or three weeks and now it's six months at the most" (North east, owner-occupier, White British, 37)

Other respondents had far more negative views on the state of the housing market and these were often informed by experiences of negative equity, difficulty in
accessing the owner-occupied market, or awareness of friends and family finding it difficult to sell properties.

"It's dead, it's stagnant, you're either in a house that you can't afford the mortgage and you can't afford to move or you're in negative equity" (South east outer, owner-occupier, White British, 48)

"They managed to sell but it's been on the market for years and years" (City centre west, owner-occupier, White Other, 41).

In many cases general housing market perceptions, of a sluggish owner-occupied market, led to home owners putting off moves or pursuing long-term plans. Added to this, where respondents had purchased their first property at "the wrong time" - just prior to the recession in 2008 - they were also less inclined to consider moving home in the near future.

"I might have been slightly more inclined to more actively pursue the smallholding idea if that housing market had been moving faster and we thought we could sell this place easily but it slows you down a bit if you think it's going to take you a year to sell the place, there's not a lot of point looking for something else, so it does affect it" (North west, owner-occupier, White British, 44)

"We bought in 2007 which was the height of the property boom and six months later everything crashed so that was a real shock because this was our first property, we're not in negative equity, we're just breaking even so that's basically putting us off" (East, owner-occupier, Pakistani, 32).

4.1 HOUSE PRICES

Resident views on house prices varied greatly across the sample: some respondents reporting that Sheffield offered very good value for money; others deeming house prices to be over-priced. In terms of the latter some respondents saw the market as a whole as offering little value for money and felt that prices were often unrealistic.

"I think in Sheffield, because we've bought and sold quite a few houses, it's over priced if you're buying...I think the estate agents overprice them, perhaps if they priced them realistically they'd get more money because you'd get more people in" (South, owner-occupier, White British, 53)

"Sometimes I'm surprised at how much the houses are, some of the ones we've looked at on Psalter Lane, they're big terraces but they've over £300,000, some are 380,000" (City centre west, private renter, White Irish, 29)

Other interviewees saw house prices as more variable across the city but there was still a perception among some that certain, more desirable areas were somewhat overpriced. For example, several respondents spoke of Nether Edge as an "over-heated" market where prices were inflated due to a mismatch between the demand and supply of housing in the area.
"My feeling is that the houses where we want to live are probably a bit overpriced...people like us are thinking we're going to end up paying more than the house is worth, the one we're trying to get, cos we really want to live there [Nether Edge] and we know that there's not that supply" (City centre, private renter, White and Black Caribbean, 34)

This was most apparent where residents contrasted Nether Edge with other areas of Sheffield.

"For what we were paying for a one bedroom flat in Nether Edge I know I can get a three bedroomed house in Woodseats for exactly the same a month" (City centre west, private renter, White Irish, 29)

Indeed Nether Edge emerged as a particularly desirable location among our sample with the perception of relative safety a key issue informing those views.

"We just really like Nether Edge, it's quiet, we feel safer there...There's a nicer atmosphere there, the properties are nicer, it's more convenient for us" (City centre west, private renter, White Irish, 29)

"It's a very popular area [Nether Edge]...if it's for sale they tend to get sold very quickly, it's a popular area, I've had the occasional estate agents popping notices through, do you want to sell your house sort of thing" (City centre west, owner-occupier, Black Caribbean, 48)

Where residents were less specific about a desired location they reported greater satisfaction with other areas in terms of the size of their property and the value for money.

"I think it's reasonable, for myself and my husband, we can afford to live here quite nicely, we've got a four bedroomed house, three bedrooms and a box room and I'm sure in nearby areas we wouldn't have that size house for the cost of what we paid" (Chapeltown/Ecclesfield, owner-occupied, White British, 40)

"Overall we are spoilt for the room space and the price of these houses matches but when you go further up [from Darnall], Handsworth, it is pricier and you're getting a smaller house" (East, owner-occupier, Pakistani, 51)

"I think the prices are quite appealing in this area because I think they're relatively low, for a house of this size it would have been harder for us to buy a house on the west side of Sheffield, we could have if we'd been prepared to move to the east side where house prices are even lower I think, but we didn't want to do that so to get a house of this size Hillsborough was really good from that point of view because it's probably one of the cheaper areas that's still near the countryside" (North west, owner-occupier, White British).

The relative nature of perspectives on house prices was apparent across the sample with respondents often comparing prices in different parts of Sheffield; or comparing prices in Sheffield with other parts of the UK. Thus, for residents who had hailed from certain areas of London and the south east housing in Sheffield was seen as a lot more affordable and good value.
"Yeah this is much nicer than the house I had in London and it was about 30 grand cheaper… They’re pretty good value for money compared to most of the country" (North west, owner-occupier, White British, 44)

"I would say the different areas there’s a big price gap for the same type of house… Buying the same house in Darnall is probably just over £85,000 and the same type of house in Halfway where my friend’s living is something like £130,000, so obviously you pay more for the area" (South east urban, owner-occupier, Chinese, 32).

Despite such varied views on house prices there was general agreement across respondents that it was increasingly difficult for the younger generation of first-time buyers to access owner-occupation.

"There’s no opportunity for the new generation to get a house, both daughters have been looking for the last few years and they’re shopping round for a mortgage, they can’t lend more than 90 per cent… So there’s nothing for the new generation" (Darnall resident, Asian).

Some younger households had managed to access the owner-occupied market recently but often they were unable to access housing in their preferred location.

"My lad’s just bought and moved in a fortnight ago, just got his foot on ladder and the prices have gone up ridiculous… He would have loved to have stayed in Woodseats where he was but he just couldn’t afford it" (South east urban, owner-occupier, White British, 53)

For others assistance from parents was their only realistic means of getting on to the housing ladder, an option that is not available to the majority.

"I think we were just lucky to get the house we wanted, we didn’t have to get a mortgage because my parents basically bought the house for us and we’ve been paying them back so that made it a lot easier to find the money" (City centre, private rented, White British, 33).

"[My parents] bought their first house for £1,300. In 2010 when I sold it I made a killing on it because they paid it off so that was all ours. So if you get a lump sum like that you want to invest it into a property" (Chapeltown/Ecclesfield, owner-occupied, White British, 47)

4.2 MOVING HOME

Across interviewees and different tenures the most common reasons for moving home were:

- new household formation on the part of younger household members
- to access what were perceived to be "better" school catchment areas
- the desire to be in a particular location (beyond school considerations)
- downsizing.
4.2.1 New household formation

Family considerations were far and away the most crucial factor in triggering a move out of the parental home, to a larger property, or to another part of the city within a specific school catchment area.

"I had my first child so needed to get out of my parents' property...just to have my own family really" (North east, social renter, White British, 36)

"To a bigger house, because I was pregnant with my second child so we needed to go into a bigger house and also we moved into an area where we really wanted to live...we made the decision to move to a slightly more expensive area for good schools and good amenities for the family...we focus what we do in terms of what is going to benefit the children and us as a family" (Chapeltown/Ecclesfield, owner-occupier, White British, 40)

4.2.2 School catchment areas

School catchment areas were consistently raised in interviews with recently moved owner-occupied households and some respondents spoke of friends and acquaintances who had "stretched themselves" financially and "struggled" to buy close to a particular school. These moves were invariably to the west of the city.

"I don't know if we're going to stay this [East] side of Sheffield, I think we might be moving to the other side of Sheffield, purely for schools so we're looking at Millhouses, Nether Edge but that'll depend on price and things like that, it might be Heeley, Meersbrook, schools is the priority now" (East, owner-occupier, Pakistani, 32).

"The facilities that are available to people [in Ecclesall and Millhouses], with children you've got a lot more things going on there, the schools are much higher quality, in terms of the housing, house prices, my friends who've settled down with children, they've really had to struggle to get into those areas, a lot of the time it's the catchment area as well because they want to go to a certain schools" (South east outer, owner-occupier, White and Black African)

"I wanted to be close to my mum because at that time she was ill and I wanted to be near a good school, when she first went to Woodthorpe school it had a fantastic Ofsted [report]" (South east outer, owner-occupier, White and Asian, 40).

Similarly, city centre residents expressed a preference to be in the west of town due to the catchment areas they were covered by.

"I moved to the city centre six years ago, I've always wanted to live in the city centre when it wasn't the done thing...but one of the things that actually made a big difference for me was the school catchment area" (City Centre FOCUS GROUP)

Other respondents were aware of the perceived disparity in the quality of schools in different parts of the city but had decided against specific catchment areas as a primary motivation for moving on ethical or moral grounds, or because they wanted their children to mix with children from diverse socio-economic backgrounds. That is, a small minority of households felt that moving to get their
children into a particular school created inequalities in the education system and therefore preferred to send their offspring to a school in their current local area.

"That's one of the factors of where you live, and quite a big factor, people move for schools but we decided against that, people do move from around here [Hillsborough] so they're living nearer what they consider better schools" (North west, owner-occupied, White British).

This pervasive discourse around the concentration of "good" schools in the west of the city, whether real or perceived, also caused resentment among some parents who were priced out of specific catchment areas. This perceived inequality in access to quality education also fed the view of Sheffield as a "divided city" (as expressed above).

"I think it's unfair that loads of really clever children living in Darnall but they won't ever have access to really good schools… our child is clearly not disadvantaged but because we don't have access to a good school it might hold him back so I think that's where the council really needs to step up and help because I think it's postcode lottery, it's not fair" (East, owner-occupier, Pakistani, 32).

4.2.3 Location and housing search

As well as the school catchment area the location of properties was obviously a key factor in decisions about where to move to. The majority of respondents spoke of the conventional considerations as captured by the quote below which was typical of the factors that households listed as informing their housing choices.

"If I was moving then I would know the type of areas that I would want to move into and the consideration for that would be, apart from the actual house itself, would be things like local transport routes, is it on a bus route, is it pretty well serviced by that, what are the amenities like and that would include for young children like parks, recreation, we like going out walking, what's your local pub like " (City centre resident).

Typically, households had considered several neighbourhoods within the same broader area and with similar characteristics and house prices.

"Yeah we did [look at other places], mainly around the same sort of area, Ecclesfield, Chapeltown, Grenoside and then we decided on Ecclesfield, plus we like it because it's very close to the motorway network" (Chapeltown/Ecclesfield, owner-occupation, White British, 40)

Location was the primary consideration for many interviewees who had recently moved or were thinking of moving. Some households, however, had very specific ideas about where they wanted to move to, sometimes narrowing searches down to just two or three streets.

"Yeah we were pretty specific about where we wanted to live, it was within two or three streets. We would have lived in lots of different parts of Nether Edge but the price would have been too much for us, so the bit we wanted to live in was the bit we
The owner-occupied market

knew we could afford and the houses were the right houses we wanted" (City centre, private rented, White and Black Caribbean, 34)

"We thought 'what was more important, location or the house?' and we thought the location was more important for us, what our neighbours are like, because the house you could do things to" (City centre west, private renter, White Irish, 29)

The desire to "stay local" was also apparent among some respondents who had recently moved. Local attachments to place and family and social networks were key considerations in this regard with some respondents having fairly limited spatial horizons in terms of where they would consider living.

"It's a close knit community, there's always somebody that you know, somebody you can rely on...It's just round this estate really because I've never really been to what they class as other side of Sheffield" (North east, social rented, White British, 36)

"It's a strange place, it's a huge city but it hasn't got a huge city mentality I don't think...I think because we're a big city we are in little pockets, people born in the north of the city tend to stay and live in that area, they wouldn't perhaps think about moving to this end of town and likewise people round here want to stay in their own location, so it is split I think" (South east outer, owner-occupier, White British, 62)

"I lived with my parents and then I married and as soon as my husband joined me in this country we started to look for a house but it was still in Darnall, this is Darnall, my parents' home was not far from me" (East, owner-occupier, Pakistani, 51)

For some households their housing search criteria were much broader in terms of location but very specific, and even "strict", in terms of the property type and neighbourhood characteristics.

"We don't want to move again so we are going to be really strict, so we need to get three to four bedrooms, off road parking, we've got criteria that we're not going to budge on now" (East, owner-occupier, Pakistani, 32).

On the other hand, some respondents were fairly open-minded and did not approach their housing search with set criteria. The ease of searching properties via the internet nowadays was seen as a positive for many in this regard and allowed the viewing of far more properties than in the past.

"It wasn't the most exhaustive search in the world...A house rather than a flat, I'm not sure I had particular criteria, I just searched through houses on the internet and picked ones I liked the look of" (North west, owner-occupier, White British, 44)

"This was definitely via an estate agent. Eight years ago...I trawled the estate agents and it was phoning them up, asking to get on their mailing lists which this time round I haven't done that once, it's all been internet" (South west, owner-occupier, White British, 59)
In a minority of cases a decision to move home came about purely by "chance". Some respondents stated that they had no intention of moving but had come across a particular property they "fell in love with", or had been prompted to move by would-be buyers putting speculative letters through their letterbox wishing to buy their house.

"We weren't looking to move at the time, we knew these were here and we were just wandering down the road and thought 'oh there are all those houses for sale there'... it was all quite laid back" (City centre resident, White British, 40s).

4.2.4 Downsizing

Downsizing was a common strategy for home owners tied into a particular phase of the life-course. Several older respondents had opted to downsize with decisions driven by the desire to release equity and to move to more manageable accommodation - typically fewer bedrooms and a smaller garden.

"Downsizing, we released some funds as well... it was old and cold and too big and we had a massive garden which was getting too much" (South west, owner-occupier, White British, 67)

Similarly, other interviewees with long-term perspectives and clear ideas about their housing trajectory intended on doing so in the future.

"The plan is we stay where we are until the kids have left home and then probably look at downsizing again, we'd want to be where we are for the next 10, 15 years" (Chapeltown/Ecclesfield, owner-occupier, White British, 40)

"I don't know, I'm getting older, while I've got the dog I want to here with the garden, in a few years' time I don't know if I'd want to move to a smaller flat or somewhere on one level if you can't manage the stairs" (South east outer, owner-occupier, White British, 62)

4.2.5 Suppressed moves

Several respondents had considered moving or had sometimes looked at potential properties but had felt that they could not afford to do so. These considerations invariably involved moves "up" the property ladder and often desired properties were simply not in reach.

"We have sometimes looked at moving but for us to get a house of this size with a slightly bigger garden and a garage we'd have to pay another £100,000 so we don't move because it's not worth it, we can't afford it either" (North west, owner-occupied, White British)

"We couldn't afford to, not to get anything any better and I don't see any point if you weren't going to upgrade" (South east urban, owner-occupied, White British, 53)

This situation of "suppressed movers" was particularly apparent among first time buyers who had bought in the period preceding the economic downturn and who were faced with negative equity.
"Yeah I've got loads of friends where both partners are working and when it comes to buy a house they've bought and they can't move now. I think that's the main issue at the moment" (East, owner-occupier, Pakistani, 32).

Suppressed homebuyers were more likely to be would-be first-time buyers who were struggling to access home ownership. There was a general consensus across the vast majority of respondents that Sheffield's mix of housing was imbalanced with a lack of family housing and especially "good, affordable family housing". This was seen by most as a major stunt on the housing market recovery and a key issue for the city in wider terms (economically and socially) that needed to be addressed.

"I think that we haven't got the houses and flats in Sheffield to meet the needs of the people that want them, I don't think we've got enough family accommodation, so three bed properties, I think there's a big issue there" (South east outer, owner-occupier, White and Black African).

"Round here the prices have fallen since we moved here but I think there's still a reasonable demand for properties in places like Dore. I think there's a lack of...family houses, smaller family houses, I think that's true in Dore and wider Sheffield...I think there's a gap in affordable housing" (South west, owner-occupier, White British, 67).

This lack of affordable family accommodation was having extremely damaging effects on some households who were "trapped" in their current circumstances. For example, one family desperate to get out of their current property and area due to persistent anti-social behaviour summed up the predicament some families face:

"No I can't get any help, who's going to help me?...The only solution now is to move out but...wherever you go [affordable housing] is all right for a couple, not for a family" (Darnall resident, Asian).

Many others found themselves in the PRS while they tried to save up enough funds to access home ownership.

"We had the option of renewing it but it had quite bad damp so we thought we'd move in here [to house-sit] and it would give us more time to look for a more suitable place that we could rent for a longer term while we try and save for a deposit for a house" (City centre west, private rented, White Irish, 29).

Similar perspectives were expressed with regard to what might be considered more "aspirational housing" with some respondents stating that was a lack of higher end areas and markets for those looking to move up the housing ladder. This, in turn, contributes to the lack of family housing for those further down the ladder.

"And housing wise there's Nether Edge and other than that none of the areas really appeal to me so we were really limited...I wouldn't say there are enough nice little areas, maybe one or two but not five or six or seven so you haven't got that much choice about where you want to live if you're moving up" (City centre, private rented, White and Black Caribbean, 34).

A key issue for such respondents was the lack of differentiation and choice in terms of the limited new housing being developed.
"Where there are new houses built they're all of a certain style, so it's either apartment blocks like this or estates, there doesn't seem to be any original new housing that's being built... it would be nice to think that someone, like the council had maybe said 'let's pick an area where it's not as well developed at the moment and try and build some original housing that people might want to move to and create a community'... somewhere you might want to live for the next 15 years and bring your kids up" (City centre, private rented, White and Black Caribbean, 34)

There was a general aversion to new build housing among some respondents and this related to the character and style of new build properties, but more commonly the lack of space within them and the small gardens that they usually come with.

"There's some newly built houses on Stanforth Road and I've been in there and I'm amazed at how tiny the rooms are. I went to view a house up Handsworth, they're new build, and they look fantastic from outside but I went to view one and I think if I moved there I would have to literally throw half of my furniture away" (East, owner-occupier, Pakistani, 51)

"this was a nice size and I like a garden, this sort of 30s/40s era you get more garden than new builds plus the garage, that was quite an important point for us" (South, owner-occupier, White British, 53)

That said there were also distinct benefits associated with new build housing and a minority of respondents had actively pursued new build properties when moving. This mainly related to the lack of renovation required on a newly built property and the absence of any sales chain in buying straight from a developer, rather than another homeowner.

"I was looking for new builds so we had about three or four developments, one is Barratt homes near Asda in Handsworth, one in Taylor Wimpey but in Darnall and this one... old property there will be chains, I didn't want to be waiting for somebody to sell their property and moving so, new one everything is sorted out quicker and I was in" (South east urban, owner-occupier, Indian, 31)

"That's the other thing, where we're living now was brand new when we moved in so it was just you could move in... and not spend any money on it or spend any time doing things to it, we just wanted to be able to live there straight away because we've got the young family, there's not much time for do it yourself" (Chapeltown/Ecclesfield, owner-occupier, White British, 40)

4.2.6 Shared ownership

Interviewees were asked about their awareness and experiences of shared ownership and around half of respondents had some knowledge of this approach to home ownership. Those that had were not too taken with the idea and perceived the take up of this option of home ownership to be fairly marginal.

"I've not heard of anybody that's gone for [the shared ownership option]. I think it's because people see themselves as they may as well either rent a house or buy a house, what's the point of it? You've still got the costs of maintaining and repairs whereas if
you're renting it's the landlord's responsibility" (South east outer, owner-occupier, White and Black African)

"Shared ownership, no that didn't interest me at all, I don't want anyone owning my house, I want to be the sole owner of my house" (South east urban, owner-occupier, Indian, 31)

A small minority did see merits in this approach as a means of helping first time buyers on to the property ladder, but such positive views were few and far between.

"It's [shared ownership] probably a good idea if it helps people buy their first house if that's what they're wanting to do. The amount of deposit they've got to find now, because of the cost of everything I don't know how anyone ever saves it up, because I'm finding it very difficult to save, shopping is so expensive now" (South east outer, owner-occupier, White British, 62)

It would be naïve however to assume that all households aspire to home ownership. For some respondents housing is not seen as a commodity or an investment but a social good that should be available to all. Their attitudes towards home ownership differed markedly from the conventional view that households should aspire to get onto the housing ladder and hope that property values increase.

"I can never get my head around people thinking it's a great thing when house prices go up. To me if the cost of a house goes up that's not good because fewer people can afford it but I've never regarded housing as something to make money out of and a lot of people do...not just that but there are not many countries where you're indoctrinated to try and buy a house" (North east, social renter, White British, 64)

Similarly not all owner-occupiers aspired to "progress" up the housing ladder but instead were happy with their lot even if they could afford a bigger property in a more "desirable" location.

"We've both got quite nice salaries, no kids, we don't have a very expensive lifestyle so we could easily afford something that was twice the cost of this place but I can't see the point" (City centre west, owner-occupier, White Other, 41)

4.3 THE "HIGH END" MARKET

As with any city Sheffield has a top end owner-occupied market that is out of the reach of the majority but linked to the wider housing market. This sub-section focuses on the "top end" of the Sheffield housing market characterised by high house prices, relative to the rest of the city. It draws primarily on findings from the focus group conducted with high income households (defined as households with a total income exceeding £60,000). This focus group was conducted in direct response to a desire on the part of Sheffield City Council to understand the top-end of Sheffield’s housing market and how this links to and supports economic growth. There is also a stated need to understand the current and future demand for aspirational housing and how this need can be met in the city. The focus group was seen as an exploratory exercise which could lead to further evidence gathering, rather than providing ready "answers" to these complex issues.
Among high income households the motivations for house moves were, in many respects, similar to those across the wider owner-occupied market. For example the desire for more space, to be close to the countryside and access to services and transport links for instance.

"We wanted to stay in the same area but we wanted a bit more space in the house and a bit more outdoor space as well" (High Earners focus group)

"I'm living in a family house, we've got two young children now so we moved there for increased numbers of bedrooms, for the garden... so for a growing family basically" (High Earners focus group)

While respondents were generally older and wealthier, the only other clearly discernible differences in the narratives of high income homeowners were threefold:

- a clear preference for the south west with other parts of the city rarely considered, if at all
- the predominance of perceptions of quality schools in housing choices
- accrued housing wealth enabling access to the "top end" market.

4.3.1 The dominance of the south west

Firstly, there was a narrower horizon in terms of housing search, typically confined to the affluent south west of the city; and often tightly defined neighbourhoods within the south west.

"There are so many bungalows and flats in Edinburgh, in comparison Sheffield has got loads to offer so I would say certainly in the south west of Sheffield in terms of the types of houses I would like to live in you're almost spoilt for choice" (High Earners focus group)

As with most owner-occupied respondents the pull of the south west for high income households was related to the quality of housing, the environment and amenities, and schools.

"I wanted to be in the south west of Sheffield, close to family and because of the schools and the estate when I visited it I just really liked it, surrounded by open countryside, good quality housing and that's what caused me to move there" (High Earners focus group)

"I've only lived in the south west, I can't see myself wanting to live anywhere else" (High Earners focus group)

4.3.2 Schools and catchment areas as drivers of housing choices

Secondly, there was a far stronger focus on schools as a primary motivation for moving, making school catchment areas an important consideration in the understanding of particular housing markets and household decision-making.
"There is pressure on parents to get their kids into a good school because you're thinking long term, if I get them into the right infant and junior school they'll then get the right senior school and get the right grades for their future careers, when I was a kid I don't think that crossed my parents' mind, school was school" (High Earners focus group)

Even within the south west of the city many respondents distinguished between the better schools and had clear ideas about the schools they would not send their children to.

"There's lots of beautiful houses in Nether Edge but at the time it was Abbeydale primary and there's no way I want to send them, I know it sounds snobby but I wouldn't send them to Abbeydale primary, so that ruled out Nether Edge so then on a school basis I was limited to certain locations because I wanted them to go to certain schools" (High Earners focus group)

Indeed, for almost all high income respondents the desire to be in the south west of the city, near the countryside and in close proximity to what were viewed as the "best" schools were driving factors in housing choices. So much so that schools, catchment areas and the south west housing market dominated focus group discussions with respondents continually returning to these themes.

4.3.3 Access to the higher end market

Thirdly, high income households in the top end of the Sheffield housing market were also more likely to have longer housing histories with regard to home ownership and many had purchased "at the right time" enabling them to "get on" in terms of the housing ladder. Access to what was considered the "higher end" of the housing market in Sheffield was seen as more affordable than in other cities making Sheffield a more attractive prospect for some.

"It wasn't difficult to make a step up, we weren't priced out of the market compared to other cities, I got an opportunity to relocate to Manchester but the prices over there versus what we pay over here were huge" (High Earners focus group)

For other respondents they had benefited from the timing of the purchase of their first home and had accrued housing wealth through the increase in house prices enabling them to climb the housing ladder via the conventional route. Other respondents had also been aided by inheritance money or financial assistance from parents. While others had benefited from selling up in the generally higher priced south east and getting "more for their money" in Sheffield.

"I got our first house which we made quite a bit of money on to get the second house that we're got currently, I did have some inheritance to help with the deposit for that first house and that gave us a boost" (High Earners focus group)

"I was 30, got divorced and started again, moved out of the city and made a killing on a house down south and then moved back to Sheffield you get a double benefit then" (High Earners focus group)
Unlike many first-time buyers in today's housing market most respondents in the high income bracket had not really considered renting when they first formed their own households - typically over twenty years ago prior to the high house price inflation of the 2000s.

"I didn't really consider renting, I just went straight into buying and then cos of the time I bought, started 20 odd years ago with my first house, up until three, four, five years ago the property market was on the way up most of the time so every time I've sold I've banked profit and put it into the new one, did that last time" (High Earners focus group)

For some respondents the housing wealth that they had accrued had enabled them to become multiple homeowners and/or part-time landlords - typically renting out previous homes or investing in holiday homes.

"We've got two properties that we rent out and before we bought this house we did think about buying a holiday home for us but we needed to plough too much money into that so we didn't end up buying a holiday home" (High Earners focus group)

It was noted however that the "top end" of the housing market was perhaps not faring as well in Sheffield as in other cities. This perspective was informed by the length of time that houses in the £500k-plus bracket were on the market.

"I do think in our area the houses that are just under 500,000 are going up and selling like lightening and then there's a couple of properties that are over 500,000/600,000 that just aren't shifting and if you look on Right Move they've been for sale for a long time" (High Earners focus group)
5 The private rented sector

This section sets out the views of Sheffield residents on the private rented sector (PRS). The city centre and student housing markets are touched upon but are discussed in detail separately in subsequent sections. It focuses on the key issues reported by residents in relation to the PRS including: demand; rents; comparisons with other sectors; and welfare reform. An important context for what follows is the increasing pressure placed on the PRS from residents faced with difficulties in accessing owner-occupation and/or the social rented sector.

5.1 PRS DEMAND

While the owner-occupied market was considered "slack" and had been characterised by falling sales volumes and property prices in recent years, the private rented sector was booming. Given the high number of suppressed first-time buyers - the increasing difficulty in accessing mortgages and the sizeable deposits that were required to do so - and the lack of social rented sector (SRS) supply, demand in the PRS had increased dramatically since the economic downturn of 2008. This general picture is consistent with the national one (see Beatty et al., 2012, 2013). The following quote captures a prominent narrative among interviewees on the contrasting, yet interlinked, fortunes of the owner-occupied and private rented sectors:

"I think Sheffield is very slow, you read about the housing market picking up in the south but you don't see it in Sheffield. When I bought this house I paid £158,000 but at the moment it's around 132 so I'm in a bit of negative equity but things will pick up I hope. You can rent houses here very [easily], people will put a 'to let' up and in a week there will be someone living there" (South east urban, owner-occupier, Indian, 31)

Demand from the student market was also thought to be strong among residents, especially from overseas students (This view contrasted markedly with that of PRS landlords who are arguably better placed to pick up on such trends (see section 8)).

"You can't get mortgages so more people are renting and the overseas student market is incredibly vibrant as well, Chinese or Malaysian or middle eastern, the number of Chinese restaurants in the area, it's good for us because you get that variety of people and employments, restaurants etc. and in terms of that property the rental market's very strong (City centre resident, owner-occupier, White British)

Other interviewees were aware of "deflected demand" for PRS properties from elsewhere within the Sheffield city region but the extent of this under current housing market conditions was unclear.

"I'm a probation officer, I used to work in Rotherham and I know people in Rotherham could sometimes get rented accommodation in Sheffield when they couldn't
In some low demand areas respondents reported that where there was activity in terms of house sales this was more often than not a Buy-to-Let sale to a landlord.

"The end one that went up for sale for years and they finally had to reduce it, had to knock about £40,000 off price because nobody wanted it, people don't really, if they buy their own house, very few people buy these [ex-Council flats], private landlords are buying them and re-letting them for rental" (City centre west, social rented, White British, 75).

### 5.2 PRS RENTS AND COSTS

Given this strong demand it is perhaps unsurprising that respondents felt that PRS rents had increased in recent years. Some respondents were of the view that it was actually cheaper to have a mortgage on a property than to rent privately and were acutely aware of affordability issues within the PRS.

"The rental prices of these houses are actually more than my mortgage, I've noticed two neighbours who've gone to Australia for a few years, theirs were rented out for quite a lot more than some of the others used to be rented out for so I think the rental price has gone up…the high rental costs seem to be a big deal with a lot of people" (City centre west, owner-occupier, Black Caribbean, 48)

Some respondents had moved from the PRS to social housing after being unable to keep up with rental payments but this option was not open to most.

"[I] did go private rented but found it too expensive, because we're working we don't get any help or support with rent or anything it does work out expensive when it's taking majority of your wages up, you've got to cut back somewhere but you can't ask somebody to drop the rent" (North east, social rented, White British, 36)

Likewise, for several respondents in the social rented sector (SRS) the PRS was reportedly inaccessible due to the increasing rent levels relative to those in the SRS. Thus for many Sheffield residents not only is home ownership beyond reach but private renting is also unaffordable which suggests increasing pressure on the SRS (see below).

"I know I wouldn't be able to afford a mortgage. Even if I could save I wouldn't be able to afford it when I lived there, I'm trained to work with children and it's just minimum wage…I can't even afford to rent privately because that's too expensive as it is" (North east, social rented, White British, 23).

As well as increasing rents, private rented tenants were also often faced with other costs when moving home. Private renters felt very strongly about what they saw as disproportionate charges levied against them, especially by letting agents, such as administration fees, credit checks and references, which many private tenants described as "disgusting".
"We were looking at a flat on Sharrow View and they were going to charge us £330 as a couple to do a credit check and get reference" (City centre west, private rented, White Irish, 29)

Several respondents stated that they would try and access the PRS directly through a private landlord rather than a letting agent in a bid to avoid such hefty fees and charges.

5.3 AVERSIONS TO THE PRS

There was a sense among many respondents that the PRS was a poor third to home ownership and the social rented sector. For owner-occupiers a common view was that renting a property represented "dead money" or "throwing cash down the drain". There was little acknowledgement of the flexibility and mobility that PRS tenants were afforded by not being tied to home ownership. Moreover, given the difficulties younger residents were experiencing in accessing home ownership many parents saw their property as an eventual means of assisting their children.

"Well why should I pay somebody else's mortgage when I can pay myself, I'm thinking about it's my kids, because that's the only thing I can think for them, because the government hasn't done nothing for my kids so I have to make sure I do something for them, that's why I don't want to go in rented accommodation" (East, owner-occupier, Asian)

In terms of the aversion to the PRS from social housing tenants this related to three main factors, which are neatly captured by the respondent below:

- greater housing rights within the SRS
- better quality housing within the SRS
- cheaper SRS rents

"I think you've got a few more rights with council housing than with private landlords and one of my cousins is an odd job man and he said state of some of private rented are disgraceful for money they're asking so I didn't really look at private renting" (City centre, social rented, White British, 33).

5.4 WELFARE REFORM AND THE PRS

Our sample contained only one PRS tenant currently in receipt of Local Housing Allowance (LHA) - the system through which Housing Benefit is administered in the PRS. As such there was little insight into the impacts that the reforms to LHA were having on Sheffield residents from a tenant perspective. However, welfare reform figured prominently in the interviews with PRS landlords and this is discussed in more detail in section ten below.
6 The social rented sector

As mentioned, the SRS in Sheffield, and nationally, is facing increased pressures in terms of the supply and availability of suitable accommodation. This section reports on the experiences of residents within the sector and the issues faced as well as attitudes towards the sector, both from within and outwith it. Key issues highlighted by residents include: access to the sector; rents; housing quality; and the impact of welfare reform.

6.1 THE STIGMA OF SOCIAL HOUSING

Despite the fact that many social rented tenants stated a preference for that sector over the PRS, and that housing standards were in many cases reportedly better, there was clear evidence of stigma with regard to social housing. This was most apparent among respondents in owner-occupation.

"It is a nice neighbourhood, the problem is we do have about half a dozen houses, I think they're council owned where they do affordable housing so the people that occupy them aren't really our type of people in that they're quite loud and a lot of swearing goes on outside and they're not very considerate for other people with the parking" (Chapeltown/Ecclesfield, owner-occupier, White British, 40)

That said a handful of respondents who were raised in social housing tenancies expressed a view that neighbourhoods in which social housing tenants predominate had changed for the worse since their childhood days.

"I get the impression there's not a lot of social housing available and if it is the variety is quite limited and I suppose the traditional view is if it's social housing it's not in a very nice area. Where I grew up on the Manor, that was social housing, at the time I grew up there people were more, it sounds awful to say house proud or garden proud so you very rarely got anybody who didn't look after their garden but that was a long time ago" (City centre west, owner-occupier, Black Caribbean, 48)

6.2 ACCESS TO SOCIAL HOUSING

As with the PRS there was a general agreement among all respondents that social housing was in very short supply relative to demand, particularly as a result of the Right to Buy policy and the lack of new development within the city. This situation was said to be further accentuated by public sector cuts which had placed greater financial pressures on social housing providers and, in some cases, led to the "dwindling" of support mechanisms for vulnerable tenants.

"I also believe the council have got a lot of financial pressure that means they can't meet the service they need to provide. Council housing deal with a lot of vulnerable
people who have high needs...the problem is that support agencies that used to help those people are dwindling, they're having their funding cut so you're getting a situation where we're trying to maintain someone in their tenancy but you can't put the support in place” (South east outer, owner-occupier, White and Black African)

Many SRS respondents spoke of the difficulties they had encountered in accessing social housing and the long waiting times they had to endure.

"Looking for this house it took me a long time, I ended up applying for about 300 houses in total to which I kept getting rejected...I was that frustrated that I just bid for everything...one bedroomed, two bedrooms, three bedrooms, four bedrooms...My daughter was 10 month old before I even got accepted for a house” (North east, social rented, White British, 36)

There was a general perception that to access social housing you would need to be able to exhibit specific needs, and that there would always be other tenants competing for the same properties in greater need.

"I think the housing market as buying or selling is difficult and it took me two years living in me mum's spare room to get here so unless you've got some specific needs, but if you're just an average 'I need a house' type person you do struggle because there's always going to be somebody with a higher priority than you” (City centre, social rented, White British, 33).

A couple of respondents also felt that some of the lettings policies of housing associations were unfair. In particular there was a perception that some tenants were able to access social housing by way of a family connection to someone already in the sector and that there were variable policies with regard to housing allocations.

"[the housing association] seem to be running a strange policy of family connections that if you've already got social housing it's easier for you and your family to get more social housing, there's a lot of queue jumping...I think, depending on where you live, I think there's too many different policies” (South east outer, owner-occupier, White and Asian, 40)

In contrast, a minority of SRS interviewees reported a positive experience of accessing social housing in Sheffield. The following respondent had little trouble securing a property, even without a local connection to the city, and reported a high level of satisfaction with the process.

"I had to apply, I had to go through the system here. I came up here [from Nottingham], my granddaughter took me to Howden House and they put me on the books and three months later I was in here, quick as that...I've had nothing but satisfaction, they've been ever so good to me, Sheffield City Council” (City centre, social rented, White British, 74)

Perceptions of the high level of need required to access social housing, along with the lengthy periods spent on waiting lists, had reportedly deterred some Sheffield residents from pursuing a social rented tenancy.
"Sometimes my friends won’t [consider social housing] because they think it’s going to take too long to get anything or they might get somewhere they don’t like because I know you’d only have a limited choice at times, and they don’t want to be far away from areas they feel comfortable in" (City centre west, owner-occupier, Black Caribbean, 48)

The lack of choice afforded to tenants in social housing allocations also figured prominently within the accounts of interviewees. Though no doubt a sign of the increased pressures on the sector, tenants were often left disappointed that they were unable to access a property in a preferred area (close to social networks for instance). Conversely some tenants were also unhappy that they were not able to exclude certain areas where they did not want to live.

"They don’t allow people to have a choice in it, they can pick an area but you can’t say definitely ‘we want to be looking at houses in that area’ I know they don’t do that" (City centre west, owner-occupier, Black Caribbean, 48)

"I had no option, when you’re homeless they give you wherever, you don’t get much choice….it’s not very nice….there’s a lot of not nice things happening. You see a lot of people selling drugs and stuff so it’s not the best area” (North east, social rented, White British, 23)

This respondent stated that she was so desperate to avoid hostel accommodation when she was homeless that she was "bidding for anything", with little knowledge of the area and without knowing much about the property.

"You’ve got to bid otherwise they’ll give you just anything so I was bidding on houses but I didn’t really know where they were and you don’t get chance to look” (North east, social rented, White British, 23)

6.3 SOCIAL HOUSING RENTS

All respondents that were in social housing reported that the rents that they were paying were too high, with rents deemed to have risen markedly over the last five to ten years.

"The cost of that house in the last 10 years the rent has gone up from about £30/week to close on £70/week, people’s incomes haven’t gone up by that amount and to me that’s wrong” (North east, social rented, White British, 64)

"Rent wise yeah, it’s gone up a ridiculous amount, I think when I first come in it were about 60 with water rates… at moment I’m paying I think 79 plus the water rates” (Stocksbridge and Deepcar, social rented, White British, 28)

Where SRS tenants were struggling with rental payments they were often having to cut back on household spending in other areas in order to ensure they did not slip into arrears.

"I would say rents are quite high….so if I can’t do overtime I can’t buy extra things that I probably would…I just cut back on certain things to be able to afford to pay
for the next rent and everything” (North east, social rented, White British, 36)

Some social housing tenants had particularly strong views on the way that the financing of the sector was structured and had changed in recent times. For instance, the interviewee quoted below perceived a clear link between social housing rents and the development of new, mixed tenure housing.

"The policy of how much you pay in rent [in social housing] I think is despicable…that the cost of social housing has to rise to try and meet eventually the cost of private housing, I don't agree with that” (North east, social rented, White British, 64)

6.4 HOUSING QUALITY IN THE SOCIAL RENTED SECTOR

SRS tenants were generally satisfied with the housing standards of their property and many had benefited from renovations to their homes made through the previous governments Decent Homes programme.

"My house was one of the first ones in the improvement programme six or seven years ago so we had double glazing, central heating, kitchens and bathrooms done” (North east, social rented, White British, 64)

One satisfied tenant contrasted her experience of social housing in Sheffield very favourably with that of nearby Nottingham.

"If I've got something I can't fix I phone the next day and a couple of days and they're here, I can't complain… if you're stuck with anything you just walk down to Howden House and someone there will gladly help you. I'm quite happy with that. Nottingham's terrible compared to here, waited hours in Nottingham" (City centre, social rented, White British, 74)

Where tenants had experienced problems these were mainly to do with the tardiness of maintenance and repairs.

"Last bank holiday my kitchen flooded…I phoned them and they said if my toilet were still working there wasn't an emergency…a friend who's a plumber so I told him and he came out and fixed it for me…they said to me 'cos you've done that you're not in your rights, you shouldn't have got anybody out to do it other than us' but they weren't coming out to see me” (North east, social rented, White British, 23)

"I kept having problems with the boiler, I still am, but they say they'll send someone out to look at it and the same bloke comes and says 'it's losing pressure because there's a leak'…they depressurised it but they didn't come back to remove boards that were damaged and I kept getting in touch with them and they kept sending the wrong person, they sent an electrician once, I gave up and did it myself” (Stocksbridge and Deepcar, social rented, White British, 28)
Other tenants had experienced problems on entering a new property which was not deemed suitable for habitation. In the instance below the tenant had cleaned and renovated the property herself.

"[I had to] fully decorate it, there was nothing on the walls, all the white window frames and doors were black gloss, I had to change the kitchen flooring and just general clean it, they'd had nothing on floors or anything so everything were dirty and back garden were a tip... the people that had lived here before got evicted for drug growing so they'd been raided" (City centre, social rented, White British, 33)

A handful of respondents also mentioned the issue of localised flooding in their neighbourhood. This related to issues of a lack of parking space as some green areas on housing estates had been concreted over to create better parking facilities. It was noted by one resident that this trend had resulted in flooded gardens.

"Almost all the grass verges have been taken out and concreted over and parking bays put in...Since all that's been done...when it rains and rains there's nowhere for the water to go, water runs off concrete and my garden is now regularly flooded" (North east, social rented, White British, 64)

6.5 WELFARE REFORM AND THE SOCIAL RENTED SECTOR

Two of the SRS tenants interviewed were in employment but had only recently been made aware that they may be eligible for Housing Benefit because of their relatively low incomes. The part-time worker quoted below had struggled to meet her rental payments for 18 months before someone pointed out that she may qualify for some support with her rent.

"I only recently claimed housing benefit, I didn't even know I could claim it. For 18 months or so I just assumed cos I worked that I wouldn't be able to claim it and it was somebody said cos you only work part time you might be able to claim it" (City centre, social rented, White British, 33)

The most common issue cited with regard to the current raft of welfare reforms in the SRS was the move to limit Housing Benefit payments based on size criteria for working age claimants; or the "bedroom tax" as it has come to be known. That is, where a tenant is under-occupying their property their Housing Benefit is based on their need. So for example, a couple with one child in a three-bedroomed house would be deemed to be under-occupying that property as they only require a two-bedroomed property. Only one respondent from our sample was directly affected by the bedroom tax but most SRS tenants knew of neighbours, friends or relatives that had been affected. In most cases they felt they would struggle to make up the shortfall between their rental payments and their Housing Benefit.

"A friend who doesn't live too far from here, it's one of the council houses that's taken over by a housing association and she's got a spare bedroom because unfortunately her daughter died a few years ago so she's got the bedroom tax...I think it will be a struggle for her cos at the same time she's also got to start paying
council tax for the first time so I think she was about £70 a month down" (South east outer, owner-occupier, White British, 62)

"My other daughter up at Firth Park, she's got a son who's eight and her daughter, she's 10, but she's got to pay £10.50 extra [rent] because she could put the lad in [the same bedroom] with her [daughter] until she's 11. When she's 11 she doesn't pay it anymore" (City centre, social rented, White British, 74)

The general view among SRS tenants was that the retrospective application of the bedroom tax policy was unfair due to a clear lack of smaller properties for those affected to move into.

"I think with this new bedroom tax thing I know of a grandparent to my son's friend and she's moved from a three to a two but she's still struggling because she has to find an extra £10.50/week because she's got an extra bedroom. It's not her fault that she can't go to a one, the council haven't got one to offer her so I think in that circumstance there should be some sort of help for people like that" (City centre, social rented, White British, 33)

Despite the general negative opinions of the bedroom tax, some tenants saw it as an opportunity to access a larger property by swapping with tenants affected by the measure who were looking to downsize. This was especially appealing to tenants who were not in priority housing need and would expect to have to wait for a lengthy period on the waiting list were they to look to access a larger property through the choice-based lettings route.

"in the next year or two I’d like to move to a three but stay on this estate, because I've got my mum, she helps out with child care, I work nearby, even when my eldest goes to secondary he's only going to the one that's just down that way so it's the perfect area for us… I'd probably look to get an exchange with somebody…this bedroom tax is going to affect a few people so there are quite a few people on this estate that's in threes that will be looking to downsize" (City centre, social rented, White British, 33)

"I'd be back on bottom of list because I'm not homeless, I haven't got a legal need for it…so if a three's coming up they're not likely to give it me…whereas if I'm exchanging with somebody it's nothing to do with priority, it's the two people making that decision to swap" (City centre, social rented, White British, 33)

Tenants who were affected by multiple reforms to the welfare system were the biggest losers financially. As well as the bedroom tax some tenants were also hit by the localisation of Council Tax - which requires unemployed residents to make a contribution up to 15 per cent of the total - as well as other changes to benefits such as Disability Living Allowance (DLA) and Employment Support Allowance (ESA).

"I will be [affected by the social housing size criteria] now because me daughter's moved out…I get DLA but I'm going to get it all taken off me again because I've got to pay now £6 council tax out of my money and now £12 [cut in housing benefit], that's nearly £20 a week out of my money. And it's not my fault, I have tried to move and it's the Council, it's their fault" (South east outer, social rented, white British, 48)
Changes in tenant circumstances could also bring about changes to Housing Benefit payments which in turn triggered moves out of social housing. For instance, as Housing Benefit is allocated on a household basis a move into employment for a non-dependent within the household would mean a reduction in the household’s Housing Benefit entitlement. In the case below this caused a daughter to leave her mother’s house.

"Yeah my daughter lived here with me but she's just got a job so she's bad to move out because if not she was going to have to pay rent because I'm on disability and she'd have to pay most of the rent if she were working so she's bad to go" (South east outer, social rented, white British, 48)

6.6 SHELTERED HOUSING

A sizeable proportion of interview respondents expressed concern about access to sheltered housing within the City. The general view was that the sheltered housing that was available was private and that little was provided within the SRS. This was a concern for residents with elderly parents and grandparents, but also for those in middle age who were thinking of their future housing needs.

"If anything there's probably a need for more sheltered housing, when I think about my parents ... I don't see there's an option of housing for them [in the future]...there aren't that many sheltered housing developments, I haven't noticed any in my area, unless it's private. They've built a new private building up Totley way, there seem to be lots of those, retirement flats but they're private" (City centre west, owner-occupier, Black Caribbean, 48)

"Longer term you think about where you live when you're properly old because a lot of the residential places are really expensive, I can't see how people of our generation with pensions dipping are going be able to afford" (North west, owner-occupier, White British)
7 The city centre market

One of the biggest changes to the Sheffield housing market over the last ten years has been the growth of city centre living and the development of apartments within central locations of the City. This section draws together the qualitative evidence on the city centre market from resident interviews and a focus group of city centre dwellers.

7.1 THE PULL OF THE CITY CENTRE: LOCATION AND AMENITIES

One of the key and obvious positives discussed by city centre residents was the central location and the ease of access to services, public transport and cultural facilities with suburban areas often unfavourably contrasted against that. The sense of having "everything on your doorstep" and within walking distance was a major pull factor for all city centre respondents.

"It’s lovely and the location, accessible for public transport everywhere, got tram links, bus links, we’ve got the convenience of shops, restaurants, pubs" (City centre resident, owner-occupier, White British)

"I’ve always had a dread of living in the suburbs… I like being near to everything, I can walk to the cinema, the library, everything, I don’t like driving so I didn’t want to have a car and I didn’t want the responsibility of a house" (City centre focus group)

Proximity to the major transport hubs of the City were cited as a key factor in decisions to locate to the city centre and especially for commuters who worked in other nearby cities - a short walk to and from the train station cutting down on commuting times for instance.

"I think it’s quite a convenient location because I have to commute with work so I’ve got to get to the station to get on a train to Leeds. That’s probably the main benefit" (City centre, private rented, White British, 33).

For some the sense that something was always happening within the city centre was a less tangible but very real draw and was seen as a more exciting alternative to the mundaneness of suburban living.

"There’s always things going on in Sheffield city centre, all the events, you can just walk down Division Street and there’s always something happening on Fargate or the Winter Gardens" (City centre focus group)

Residents sometimes distinguished between different areas of the city centre in this respect, referring to the "more upmarket" such as Kelham Island; and less desirable locations such as those in the vicinity of West Street. There was also a sense that Kelham Island was an emerging community.
"It's a bit more upmarket than I thought it was and there's a feeling like it's on the edge of being something...in maybe 10, 15 years' time it'll be a desired place where people will say 'I want to live in Kelham Island, it’s nice living down there'. It doesn’t feel like that quite yet but it feels like it’s getting there" (City centre, private rented, White and Black Caribbean, 34)

However, as well as the positives cited in terms of access to services and amenities within the centre of town there were also some clear negatives to emerge. While city centre residents were well served for leisure and cultural activities, more practical services such as GP surgeries were less easily accessed. "Local shops" were also thought to be quite sparse, especially in the Kelham Island area where the dominance of Tesco was a particular bugbear for several residents.

"GPs...in the city centre now it's [a larger population] and I don't think there's been any planning in place, there's the one GP surgery" (City centre focus group).

"There's not really any local shops, there's no bank machine...so there isn't that community feel where you can go to your local butcher or that sort of thing" (City centre, private rented, White and Black Caribbean, 34)

7.2 HOUSING MIX

City dwellers were acutely aware of the perception of the city centre as lacking an appropriate housing mix and the view that it catered for younger households and especially students. The idea that the city centre was not for families was consistently challenged by respondents however with many yearning for a more creative approach to city centre developments.

"The suburbs are seen as more appropriate for families but if you were to build something around the Milton Street area, between the electricity substation and the Broomhall estate, that's incredibly quiet now, there's no through traffic at all. With a bit of thought it could be a nice little family area of housing I think" (City centre resident, owner-occupier, White British)

Indeed, by far the most common cited concern from city centre residents was the lack of any real mix of housing within the city centre. Most respondents felt that there was plenty of scope to diversify the housing stock within the city centre and, in particular, to make it more attractive to young families. There was said to be a role for both the Council, in terms of its approach to city centre planning, and developers.

"There is a requirement in the current planning that in some cases a certain amount of low income family accommodation is put in, there's no reason why we couldn't also say we want some larger family accommodation and we want a complete mix for this building" (City centre focus group)

"If developers incorporated some facilities for young children into their development in an enclosed area that would encourage people to come in" (City centre focus group)
"It seems to be left too much to 'the market' and the developers…if there's a nice big building that's available there should be some guidelines put down" (City centre focus group)

City centre residents participating in the research often related the imbalance in the mix of housing stock with a perceived imbalance in terms of commercial premises which were said to be dominated by bars, restaurants, coffee shops and bookmakers’ betting shops. The relative standardisation of the commercial premises was said to be a detriment to the city centre "offer" and there was reportedly much more room for shopping spaces and especially independent outlets.

"When they develop a big apartment block, they seem to have this rule that you've got to have commercial premises underneath…with West One, they did have a mixture of things…now it's all bars and restaurants" (City centre focus group)

"It is that idea that leisure is only bars and restaurants, I would love a bowling alley in the city or a laser quest, all the things we have to go out of the city centre for" (City centre focus group)

Meadowhall was also cited as factor here but respondents felt that it should not necessarily be the case that Meadowhall detracts from the city centre given that it serves people from far afield.

"I'm not against [Meadowhall] or for it…it's more a case of we just want the city centre to be more vibrant…it's a shame you have to spend 20 minutes on a tram just to go and buy a pair of shoes" (City centre focus group)

More elderly city centre respondents also highlighted the advantages of living in apartments in terms of the ease of maintenance, which can sometimes be a struggle for under-occupying homeowners. Downsizing to a city centre apartment was therefore seen as an attractive proposition for some. Living in the centre of the city was also seen as a means of addressing social isolation among elderly residents.

"They are low maintenance as well, apartments. I adore that, we went from an old Victorian house with a cellar and an attic and a garden and we moved into here and went 'this is amazing'" (City centre focus group)

"For the elderly…when you live out in one of those residential areas and you can't get in the car you're totally isolated" (City centre focus group)

### 7.3 HOUSING QUALITY IN THE PRIVATE RENTED SECTOR

Related to the lack of an appropriate mix of housing within the city centre was the quality of developments. Many apartments were deemed to be too small for families, or of insufficient quality to attract more elderly residents into the city.

"I think they would like people of our [older] age group more to be in the centre but they haven't provided the quality [housing]…or haven't encouraged it with developers" (City centre focus group)
"They don't cater for young families which is a shame, that's a real life blood of the city to have young families...there's also nowhere for young children to go to" (City centre focus group)

"I think that's the main problem, the quality of the accommodation" (City centre focus group)

Respondents also referred to the fact that many developments were poorly managed in terms of repairs and maintenance. There was deemed to be a mismatch between the costs of management fees and the service provided to the extent that some residents felt they were getting "ripped off".

"These blocks of apartments are in many cases badly managed...you're relying on these management people to do it for you and many times you're getting ripped off" (City centre focus group)

Managing agents and companies were also seen as unresponsive to the needs of tenants especially where they were tenants in flats and apartments, rather than owner-occupiers. In some cases it was reported that complaints and requests for repairs often fall on deaf ears as management companies would only deal with the owner of the property, which in many cases is a landlord living in another part of the country (or the world) who is difficult to contact.

"There's some very bad practice...when they contact the management agent they won't listen it's 'we will only deal with the owners'" (City centre focus group)

### 7.4 CITY CENTRE RENTS

Surprisingly, within our sample of city centre residents the vast majority were home owners. As such there was little discussion of private rents within the city centre except in a small number of cases. As is the case nationally PRS rents in the city centre were said to have risen markedly since the economic downturn which is in no small part a reflection of the wider housing market as potential homebuyers put off purchasing and stay on longer in the PRS. These decisions and non-decisions lead to an increase in the demand for PRS accommodation.

"Six years ago they were asking about £500 [a month], they're now £620 and I'm really surprised at how much that's gone up, but my apartment, we've had it valued and it's gone down in value" (City centre focus group)

### 7.5 THE CITY CENTRE AS A "NOISY PLACE TO LIVE"

Some Sheffield residents were put off from living in the city centre due to a perception of it as a much noisier environment than their current neighbourhood.

"I wouldn't move to the city centre. There was a time when I was much younger when I fancied city centre living but not now, I wouldn't like it, I love apartments"
“and things like that but I wouldn’t want it in the city centre. Probably somewhere quieter” (City centre west, owner-occupier, Black Caribbean, 48)

City centre residents themselves also spoke of issues to do with noise but, in the main, accepted that as part of city centre life and were happy to compromise. However, there were some practices which were deemed inappropriate and easily rectified.

“I can’t say noise is an issue really because you take the rough with the smooth and you have to accept a certain amount” (City centre, owner-occupier, White British)

“You should expect you’re going to have more noise than if you live in the suburbs but we’ve always felt like emptying bins at 4am isn’t acceptable…so it’s always a compromise” (City centre focus group)

However, for others such a compromise had proved too much and, in the case cited below, the noise created on busy weekend nights was deemed an unsuitable environment for raising a child.

“Just the noise on West Street, we got used to the noise of the trams and the buses, didn’t bother us too much…but on a Friday and Saturday night, it was more people coming out of pubs and bars singing and stuff…we thought with a baby it’s not really the right sort of environment for them” (City centre, private rented, White and Black Caribbean, 34)

The issue of changes to the licensing laws within the UK often went hand-in-hand with narratives about the noise generated in residential areas of the city centre. Several respondents described a "slow creep" in terms of licensing hours being gradually extended. This was seen as particularly unfair where residents had made a decision to locate somewhere taking licensing hours into account, only for them to be extended once they had moved in.

“Where we live it was zoned for originally 11.30pm [licensing], it’s crept now to 12.30am and now some of them have got permission for 1.30am and it keeps creeping and creeping” (City centre focus group)

Whereas bars had been able to alter their opening hours for economic gain residents were critical of the retail sector for a lack of alternative opening hours beyond the usual 9am to 5pm. More flexibility could help lead to a more vibrant city centre in the evenings that was not just about bars and restaurants.

“It worries me a bit with the retailers…they carry on opening from 9-5 whether there’s anybody to come into the shop or not…that’s what you’ve always done that’s what you have to continue to do… I’m not saying everybody has to open till 7.30 but at least they could have some flexibility” (City centre focus group)

Public toilets were also said to be severely lacking in the city centre and this was linked to incidences of anti-social behaviour in terms of the city’s evening revellers urinating in public spaces. Most respondents felt that this issue could be easily addressed.
"The other one is toilets which is dreadful now in the city centre, a lot of people come out of the pubs and urinate on the pavement...they’ve closed all the toilets so that’s ridiculous" (City centre focus group)

Noise and the aforementioned issues related to alcohol consumption aside, there were very few concerns raised by city centre residents within our sample in terms of anti-social behaviour. Where issues had arisen these were said to be dealt with very effectively by the Safer Neighbourhood Team within the city centre.

"The safer neighbourhood team and the police officers in the area come along and do reports, to be fair they’re brilliant, they know everything that’s going on, if there’s an issue they either already know about it or they act on it and there’s relatively little crime and anti-social behaviour (City centre, owner-occupier, White British)"

7.6 LACK OF "COMMUNITY FEEL"

The lack of a mix of quality housing was mirrored by perceptions of the demographic mix within the city centre which in turn led to the view that a "community feel" was sometimes lacking due limited neighbourhood interaction.

"[In] our apartments there are very few mixed ages and it’s a shame because you don’t see people, we don’t mix, we don’t speak to people" (City centre focus group)

"There’s probably a bit less of a community feel than you get where I used to live, there’s a lot of people coming and going, a lot of students around that are so it’s a bit more difficult to get to know people" (City centre, private rented, White British, 33).

The sheer size of some developments was also said to be detrimental to social interaction and a sense of community. In this regard, city centre residents consistently suggested that developments larger than 30-50 units were problematic. Purpose-built student accommodation within the city centre was often the source of complaints from city centre residents, as it was seen as countering efforts to foster more of a community spirit and sense of place. The transience of student populations and their different lifestyles often meant that they were difficult to engage with.

"You can have really good communities in the centre of town that aren’t necessarily students, there are students but there’s no balance, it’s we’re here, they’re there, the ones that live next door to X you try and engage with them but then they’re gone and there’s some more there" (City centre, owner-occupier, White British)

The dominance of students within the city centre market was not just as a result of PBSA however. Several respondents cited the fact that often a new development will target young professionals and families but will then end up being transformed into student accommodation over a period of time.

"I don’t know who [a specific development] was aimed at really but it ends up being full of students who are there for a year because that’s really all they’re fit for, they’re not fit for people who are planning to stay there for a long time" (City centre focus group)
There were a couple of respondents however, who felt that their area of the city centre did have a neighbourhood feel. These residents were located at Kelham Island and contrasted this location with that of West Street, which is much closer to the two Universities.

"It does feel like a neighbourhood actually, it's really nice living down here…it's a real ale area as well so a lot of the real ale drinkers come here which is nice because when we were in West Street it was big stag parties and hen parties all the time"  
(City centre, private rented, White and Black Caribbean, 34)

Students were also reported to cause environmental concerns in terms of rubbish left on the street which could attract vermin. It was felt that this issue could be easily rectified were more (or larger) bins provided for larger student households.

"I think for me the biggest issue is litter and it's because there's so many students, six adults in one house that have still only got a regular size bin so it fills up very quickly and then they just chuck the rubbish on the side of the street and the bin men come and collect the bin but they don't take the rubbish off the street"  
(City centre, owner-occupier, White British)

A lack of recycling was also cited as an issue by city centre residents and was considered a missed opportunity given the high population density.

"I don't think any of the big complexes whether they're student or not have any recycling boxes… when you have so many people concentrated in one area it makes sense to have more recycling facilities"  
(City centre focus group)

In terms of future housing intentions the vast majority of city centre residents were happy with their lot and had no intention of moving somewhere further out of town, unless old age and immobility took its toll.

"In our case we'll stay there as long as we possibly can, it is our last, till we end up in a care home or something"  
(City centre focus group)

The Sheffield city centre "offer" appears to be a particular draw for many but according to the respondents consulted here it has the potential to be an even more vibrant and mixed residential community.
8 The student market

This section presents evidence on the student housing market in Sheffield and draws heavily on a focus group conducted with Sheffield students. However, it also presents evidence from non-students (some of whom were former students of the city's two Universities) in terms of their views on student housing in the city and, in some cases, their experience of living alongside students. Key issues and concerns raised with regard to the student housing market include: housing quality; accommodation security and student safety; and community relations with non-students.

8.1 CHOOSING SHEFFIELD AS A PLACE TO STUDY

Beyond University and course-specific considerations, Sheffield students were also attracted to the city due to its reputation as a vibrant and safe place for students. This perspective was often informed by the opinions of friends and relatives who had studied in Sheffield.

"I'd heard a lot about the city anyway, that it was a safe city to live in for students and it's obviously high in student population and friends had been here and really liked it as a place to live" (Student focus group)

For others Sheffield's location in the centre of the country was a positive in terms of getting to other places. Its proximity to other major cities - such as Derby, Nottingham, Leeds and Manchester - was also attractive to students who wished to live away from home for their studies, but wished to return home regularly.

"I came because it was quite close to home as well, Nottingham, so it's only an hour away so it's convenient" (Student focus group)

The view of Sheffield as a relatively cheap place for students to live was also apparent among some students, especially those who were domiciled in the southeast and London. This was particularly the case with rents.

"I live in London so prices are going to be triple, so to come to Sheffield it's really cheap" (Student focus group)

"I didn't think it was cheap but speaking to people who are going to other places they tend to say it is cheaper than what they pay" (Student focus group)

8.2 HOUSING PATHWAYS OF STUDENTS

The majority of student respondents had followed the conventional housing trajectory of residing in halls of residence (purpose-built student accommodation) in their first year of studies before moving into the private rented sector (PRS) in
their second year. The latter was often contrasted unfavourably with the former however. The city centre, Broomhill, Hunter's Bar and the areas around Ecclesall Road and West Street emerged as popular destinations for students. Living in the city centre was more often the preferred option for students who were based there. For instance Sheffield Hallam students based at City the University's city campus expressed a clear preference for residing in or close to the city centre and were often prepared to pay a little extra to do so. Students who were employed part-time sometimes expressed a preference for city centre accommodation too for the ease of getting to and from work.

"We're based at city campus, I work in the city so moving away from the city doesn't help, I'm willing to pay the extra to stay in the city than move out and have to commute" (Student focus group)

There were also instances where alternative living arrangements were pursued such as the purchase of properties by parents as an investment which their children would occupy for the duration of their studies. These were relatively rare however.

"We sold it in October, I think we'd had it for 10 years actually and a guy bought it whose son was living there while he was at university and I think his younger son was going to be at Sheffield Hallam the year after so they bought it as an investment for them to live in" (City centre, private rented, White and Black Caribbean, 34)

8.3 HOUSING QUALITY

The quality of student accommodation, particularly in the PRS, emerged as the key issue among respondents by some distance. The most common concerns were:

- sub-standard housing conditions
- overcrowding from landlords converting smaller properties (in terms of bedroom size and communal areas)
- difficulties in getting repairs and maintenance carried out
- security and safety

Students expressed a general view that PRS accommodation was over-priced considering the standards of some properties.

"I think the prices you pay and the standards that you live in aren't [matched]"
(Student focus group)

Several respondents reported viewing a large number of properties but having to settle for housing of poor quality if they wanted to be in a particular area - typically areas where students were concentrated due to the proximity to the Universities and local transport routes.

"The house we picked was good for location but inside is not the best but we thought we'll make it homely" (Student focus group)
There was also a sense that landlords sought to capitalise on the student market by converting smaller properties to increase the number of bedrooms, and therefore the number of tenants and the rental yield. This often caused difficulties among tenants sharing where bedrooms were of different sizes.

"It's a six bedroom house but...I think they just tried to make as many rooms as they could cos...our friends have got a four bed and that's exactly the same as our house but their rooms are twice the size" (Student focus group)

Some of the most negative experiences reported by students were with regard to maintenance and repairs.

"It's a private landlord and he came round last month and pretended he didn't know about the problems, bearing in mind we're the only student house as well" (Student focus group)

"They said they were going to replace all the mattresses but then they said they'd cleaned them but the other week I found all the blood at the bottom of mine so I think what they did is just turned it over and then the freezer was yellow inside" (Student focus group)

For some such problems characterised a tenancy from the move-in date right through to its end. For instance the following respondent was supposed to move into a house which was so filthy that it was uninhabitable. Consequently, she was "technically homeless" for two months.

"Yeah, when we moved in it wasn't liveable basically, so we couldn't move in...we go our keys on 1st July and we didn't move in until September" (Student focus group)

The state of another student property in Sheffield even attracted the attention of local news.

"They did something on Look North about [the state of the property]...an MP did something at Sheffield Hallam, like a talk thing and we went along and said we're having these problems with our landlords and they're not doing anything...and when I spoke to the MP he got in contact with Sheffield, like the union, and basically BBC Look North came round to the house and did this thing about it...There was even faeces on one of the mattresses downstairs" (Student focus group)

Several respondents reported that when problems were raised with landlords and letting agents it was often difficult to get the problem fixed, or sometimes to even get a response. This often led to conflict with landlords and letting agents and entrenched positions such that students often felt that they were not being taken seriously. In some cases the situation improved when parents became involved in disputes.

"Every time we've had a problem they've turned it round like 'it's your fault' but it's not, like mould everywhere, they've just been 'oh well you shouldn't dry your clothes in the house' what do you want me to do with it?" (Student focus group)

"The way they spoke to us, they'd treat us like children basically and we're adults and until a parent gets involved they just don't do anything about it" (Student focus group)
Dissatisfaction with repairs and maintenance also extended to the external areas of properties with boilers, bathtubs, mattresses etc. often left in gardens and on the street for some time after the repair had been carried out. This was also cited as an issue by non-students living near student properties in terms of the general untidiness and environmental concerns, and often caused tensions between students and non-students. It was felt that such negative impacts on community relations could be easily avoided if landlords and letting agents were to be more proactive.

"The time they fixed the boiler they left the old boiler in the front garden with all bits and pieces everywhere and when they changed the shower he left the bathtub...in the back garden for about two months" (Student focus group)

There was a clear perception from respondents that student accommodation is sub-standard in comparison to other PRS standards. Students reported being treated as inferior and as second class tenants due to a stereotypical view of student lifestyles.

"Yeah the house [last year] was a lot better whereas this year...They just think we're students so we're not bothered" (Student focus group)

"They just come in and show students round for next year, she just let herself in with all these people and all our private belongings were there" (Student focus group)

The implication from the above quote being that a landlord would seek permission before arranging a viewing in a non-student property.

There was a marked contrast between PBSA and PRS lets in terms of student experiences of repairs and maintenance. Respondents reported a much more responsive maintenance service from PBSA.

"Mine's really good, if I ever have problems you just report it online and they email you constantly and tell you everything that's going to happen next and fix it within two or three days" (Student focus group)

"Last year we lived in part of the student village and they were really good, any problems they'd come straight away, knew all the maintenance people, even though there wasn't many of them, the communication was really good and they got problems sorted straight away, it's just since we've gone private we've had problems" (Student focus group)

While the maintenance at PBSA was said to be far more professional and responsive, several students reported issues with PBSA accommodation and particularly noise levels.

"That's the thing with purposely built student housing, the walls are ridiculously thin" (Student focus group)

Though the experiences of landlords and housing standards were varied there was a broad consensus that there was a need for greater regulation of the PRS through some form of minimum housing standard. It was felt that this was required as many landlords showed little concern for the welfare of students. This was seen as something that the Council could and should be doing.
"I think [the Council] should set a standard because when I was looking at houses I wasn’t really pleased with what I was seeing so if they set a standard and maybe do regular checks on it and employ people that do that I think that would be ideal" (Student focus group)

8.4 ACCOMMODATION SECURITY AND SAFETY

Students reported that PBSA was more secure and they felt safer than renting from a private landlord in the PRS. The presence of 24 hour security staff on such sites was a key factor informing those views.

"[The Forge is] really safe, this year I’ve got my own studio room and you’ve got 24 hour security and when we did move in they gave us a brochure of all the security staff’s pictures on there and a helpline and if you don’t have credit they’ve got this freephone at the desk so it’s pretty safe" (Student focus group)

In contrast experiences of burglary and robbery within private rented accommodation shaped the perception of insecurity and made students feel unsafe. This was a particular concern for women who sometimes found themselves home alone.

"In the second year we were just behind Ecclesall Road and there was a lot of robberies of student houses, one of our friends got robbed twice on the same day" (Student focus group)

"On Hunter House Road where we live now, there’s a lot of robberies so don’t feel too safe, we’re always checking the doors are shut, that kind of thing" (Student focus group)

Students were aware that their properties were more likely to be targeted by burglars due to the fact that most students had laptops and mobile phones. Where students had been victims of burglaries and robberies there was a sense that the police did not treat their cases as they would the general population.

"You’ve got maybe six printers, six laptops, six phone…just from one house…we’re actually quite vulnerable but the police don’t, well to me it seems like they don’t really want to do much about it, just because we’re students as well, they think ‘they’re like little kids’ they look down on us” (Student focus group)

8.5 COMMUNITY RELATIONS

Several non-student respondents stated that they felt that areas where students were concentrated often had less of a "community feel" about them. This was put down to the fact that students were very transient and therefore less likely to engage.
"People seem friendlier here, more of a community here than the street I remember in Walkley, Walkley has more students...More transient community with students"  
(North west, owner-occupier, White British, 44)

In terms of community relations and mixing with non-students most respondents felt that the opportunities to do so were quite limited. This was largely due to the fact that the student community have their own specific events and social venues.

"All the events are student based, unless you do work there’s no way of you getting to know people who aren’t students, I don’t know my neighbours"  
(Student focus group)

Working was seen as a means of interaction with non-students from the city however as employment and the workplace enabled a site for the development of relationships.

"If you have a job and stuff especially because if you’re working with people that aren’t students, a lot of our friends who’ve worked for the last three years they’ve got friends who are outside Uni"  
(Student focus group)

The opportunities for neighbourhood interaction were also seen as limited and this was sometimes attributed to a very negative stereotype of students, which they felt made it particularly difficult to develop relationships beyond the University and student community.

"They probably wouldn’t want to go and mix with the students living on their street because they think, they’re going to be party animals and stuff like that so it’s their perspective of us initially so that doesn’t give us a chance to go and meet and talk with them"  
(Student focus group)

The lack of neighbourhood interaction was seen as a negative by many respondents and made them feel less safe than they would if they knew their neighbours and could call on a favour. For example, if students were away for a period outside term time many did not feel they could call on neighbours to keep an eye on the property.

"I think it’s because we don’t know the neighbourhood and people so you’ve got no-one to turn to"  
(Student focus group)

Several non-student interviewees reported an aversion to student areas primarily due to noise and issues over the upkeep of properties, especially externally (e.g. litter and refuse). For one respondent an influx of students over a prolonged period had precipitated a decision to leave the area around Shoreham Street. She felt that the Council could do more to stop the transformation of particular areas of the city where students were beginning to be concentrated and to change the character of the area.

"I lived there over 20 year and when I first bought it there were families and eventually students moved in and it got noisy and dirty and horrible...Maybe hand in hand with the Universities, I think something should be done for areas that are having a lot of students, [the Council] should look into it more"  
(South east urban, owner-occupier, White British, 53)
However while student concentrations were often cited as problematic in terms of low-level nuisance, many non-student respondents saw students as a real positive for the city.

"I like living in Sheffield, I've not always lived in Sheffield, I've been here about 12 years but I do like it and I work at University of Sheffield so I quite like the student aspect of it as well, the buzz that Sheffield has in terms of the students that come" (Chapeltown/Ecclesfield, owner-occupier, white British, 40)

"I love Sheffield, I came here as a student and it's a cheap place to live, people are very friendly and there are two universities, there's a thriving student population" (South east urban, owner-occupier, Indian, 31)

8.6 STUDENT RETENTION

A number of interviewees were former students who had stayed in Sheffield after completing their studies. These respondents spoke very positively about Sheffield as a place to live.

"I love Sheffield, it's my home now basically, I'm from London originally and only came up here to go to university and then ended up staying. I love it here" (City centre, private rented, White and Black Caribbean, 34)

Current students that intended to stay on in Sheffield after their studies envisaged living in different areas of the city and away from areas where students were concentrated. There was an acknowledgement that progressing from studies to the world of work would also entail different living arrangements compatible with their different lifestyle.

"I would probably have to move out of the centre though because it is very student orientated, probably move a bit further out" (Student focus group)
9 Ethnic minority housing issues

Ethnic minority residents were over-represented in our sample of qualitative interviewees (9 out of 37) but still represent a fairly small number of interviews on which to draw. It should also be noted that in relation to many of the housing market issues discussed above ethnic minority households are affected in much the same way as the rest of the Sheffield population. Most ethnic minority respondents were happy in their current accommodation and neighbourhood but some specific issues and concerns were raised. With the aforementioned caveats in mind, these issues specific to ethnic minority groups are reported below.

9.1 ETHNIC MINORITY SETTLEMENT PATTERNS

One key difference to emerge from interviews with Sheffield residents was the notion that ethnic minority and immigrant populations have a preference for living together amongst their own communities. These ethnic clustering processes are mirrored across the UK’s cities and evidence presented above (see section 4) suggests that this is true of the vast majority of communities. This was seen as particularly beneficial to some ethnic populations however, in terms of the support derived from social networks and extended family and the clustering of specific cultural and religious services and facilities. For instance Muslim populations expressed a preference to be in areas with ease of access to halal food outlets and local mosques. Neighbourhood services and facilities were therefore important in ethnic minority housing choices and ethnic minority households tended to make greater use of some community and religious facilities.

"Yes there’s about seven mosques here and about four Islamic teaching schools called the madrasa, so they’re quite local… my grandson goes and so we use them, my son when he goes for Friday prayers he’ll use these mosques in Darnall and when there’s a gathering like a bereavement they’ll go and sit in one of the mosques and people will go there" (East, owner-occupier, Pakistani, 51)

A minority of residents were of the view that this demand to be in specific areas contributed to house price inflation in some parts of the city which were not traditional high demand housing areas.

"You’ve got places like Firth Park which I wouldn’t consider a 'good' area but because people want to live in the area and stay the prices are high, I’m talking generally in terms of ethnic minorities, they want to stay closer to families and so they push the prices" (East, owner-occupier, Pakistani, 32)

Some residents also reported a perception that some areas were changing in terms of their population make up with "new communities" emerging in certain areas.

"There’s change to historical populations so I've got friends who grew up in Page Hall and Fir Vale around Northern General Hospital and now generally speaking..."
are Asian communities but they bring their own vibrancy to the area and the shops and the newer communities, there’s new communities building up all the time in those areas” (City centre, owner-occupier, White British)

Other areas were seen as being in the process of change as the make-up of neighbourhood populations was altered by inward and outward migration. This sometimes led to more diverse and mixed neighbourhoods and more often than not was seen as a positive feature of communities.

"When I first moved here there were a few houses where Asian families lived…and over the years as the [white] British people have moved out of the houses and the new purchases have been Asian people so now there are a lot more Asian people on this road compared to British white people, but we all get on fine and it’s nice” (East, owner-occupier, Pakistani, 51)

The stronger ties to the extended family among some cultures also meant that living with family before setting up home on their own was more common among young ethnic minority households than their white British counterparts.

"No I was living with me in laws, it was their own house…it was a three bedroomed house, we needed space, they had a son and a daughter and we stayed there until we got this one " (East, owner-occupier, Asian)

9.2 CULTURAL AND RELIGIOUS PRACTICES

Other cultural and religious practices had an impact on ethnic minority experiences of their property. For instance, new build properties were sometimes problematic where their design revolved around an "open plan" approach to communal areas. For some Muslim communities this raised issues when hosting guests, as males and females would usually be required to be accommodated in separate rooms within the house.

"Well they’re more open plan, there’s not much privacy so because of our culture, Asian Muslim and if you have men guests and female guests they usually sit in separate rooms so coming from that background it becomes a bit difficult" (East, owner-occupier, Pakistani, 51)

Similarly, one respondent spoke of the inconvenience of only having a bathroom downstairs as this was not best suited to religious rituals and practices associated with praying. In this particular instance the respondent had been able to renovate the property and move the bathroom upstairs which was said to be far more convenient.

"Now the bathroom’s upstairs and I can get up, go to that bathroom and do my ablutions and I can pray upstairs” (East, owner-occupier, Pakistani, 51)
9.3 **OVERCROWDING**

Extensive research evidence has highlighted the fact that some ethnic minority communities tend to have larger households than their white British counterparts. This can be due to a tendency towards relatively larger family sizes and/or to look after elderly family members in the home, rather than placing them in residential care. Only a couple of ethnic minority respondents in our sample were living in overcrowded conditions but their experiences highlight the difficulties raised. Firstly, on a practical level, overcrowding was seen to impact on children in terms of privacy and educational study.

"We're in a three bedroom house, we've got two bedroom and attic, one of the bedrooms is partitioned so we've got really small bedrooms…The attic I've got three girls in there and we can't even swing a mouse there, they can't study, they can't do anything" (East, owner-occupier, Asian).

Overcrowding also has implications socially given customs of gender segregation within some cultures and prevents some households from hosting family and friends.

"Very overcrowded…we stopped socialising because we can't anywhere, where can you socialise? I did once, I had a milad, for last 35 years I haven't done anything like that, only once I did it" (East, owner-occupier, Asian).

9.4 **RACISM AND HARASSMENT**

The most common issue cited by ethnic minority residents in Sheffield in terms of their housing situation and experience was racism and harassment from neighbours. This was the main factor cited as the reason for wanting to move home among our ethnic minority respondents. In the case below the respondents had lived quite happily in their current location until a specific family moved onto the street and began targeting them with racist abuse. The fact that they were one of only two Asian families on the street was said to make the experience more "stressful" and as a consequence they were looking to move out of the area.

"We moved seven years ago, now we've found, because a lot of elderly people as they've died or moved on a lot of properties that their kids have taken over are now rented…but in the last two years we've had across the road a right racist family so we're looking to move now, we're only two Asian families on this road so it's quite stressful" (East, owner-occupier, Pakistani, 32)

Similarly, an African respondent had endured abuse from racist neighbours for several years, and even assault, and therefore was also looking to move house but was finding that this was not affordable.

"I don't like this area (south east of the city) any more, my neighbours are racist, in particular those three, I've been threatened, I've been physically assaulted…If I could afford to I would definitely move away…I get the impression that there's a lot of underlying racism in Sheffield" (South East outer, owner-occupier, Black African, 48)
A third respondent was also in an identical position: wanting to move away to escape harassment and abuse from neighbours, but simply could not afford to move in the current climate.

"It’s getting really bad, it’s got to that stage we don’t know what to do, where to turn to, because the council are not helping… I can’t put anything without my things get nicked, I’m talking about washing, my shed got knocked down, children climbing over it, you can’t say anything to them, they’re swearing at you… so now we’re trying to move out but… we just can’t afford the prices" (East, owner-occupier, Asian)

Our interviews provide only a snapshot of experiences and our sample is not representative of the ethnic minority community and so the prevalence of racial harassment is unclear. Nevertheless these very real experiences do offer some cause for concern.
10 Stakeholder perspectives on the Sheffield housing market

This section of the report presents the findings from qualitative interviews with housing specialists and experts. Though some of the issues are raised are consistent with those discussed by Sheffield residents there was more discussion around strategic housing issues, such as the development of affordable housing and its barriers, lack of sites for new development and the polarised aspect of the Sheffield housing market. Nevertheless there is a great deal of consistency between the views of residents and stakeholders. Interviewees included:

- developers
- estate agents
- PRS landlords
- registered providers.

Stakeholders were often operating across different housing markets, primarily in the north of England but sometimes nationally. Many were therefore able to contrast the housing market situation in Sheffield with that of other areas in reflecting on the relative housing market position of the city. Most respondents also had insight into the interconnected and dynamic nature of tenure change and cross-tenure interactions, which are also prominent in what follows. The key issues cited by stakeholders were:

- the lack of housing supply, especially affordable family housing
- access to mortgages
- the imbalance in the housing mix in terms of property type and size
- the impacts of welfare reform
- concerns over the increased polarisation of the housing market.

Where quotes are used each respondent has a unique identifier with the profession of the respondent denoted by an abbreviation within that identifier: DEV (developers); EA (estate agents); LL (PRS landlords); and RP (registered providers).

10.1 THE WIDER SHEFFIELD HOUSING MARKET

Before considering specific housing sectors in Sheffield it is first useful to consider the overall picture of the Sheffield market in terms of the general perspectives of stakeholders. This context informs much of the discussion that follows in terms of the perception of: a socially and geographically polarised market; and fairly weak owner-occupied sector leading to greater cross-tenure relationships and mobility.

Like residents, stakeholders consistently referred to the housing market in Sheffield as "polarised" or "divided" with the familiar assertion that the south west of the city "outperforms" other areas.
"I've always known Sheffield as a very polarised city so I know in the south west wards...I would suspect that their sales are completed more quickly than in other parts of the city" (ST_RP_04)

The housing prices reflect the polarised nature of Sheffield's housing market. As one estate agent reported, housing in the south western parts of the city will sell for £500,000 and above with £250,000 - £350,000 representing the middle range of the market. This stock sells quickly and in the current market typically will reach will reach the asking price or within 5% of the asking price. This is a stark contrast with several areas in the eastern and north eastern parts of the city where the listing prices are dramatically lower but are simply not selling. There is particularly low demand for ex-local authority housing.

"When you get into ex-local authority, these houses aren’t selling. At all” (ST_EA_02)

"Those houses[ex-local authority] represent good value because the rooms are larger, the gardens are larger. But inevitably, the perception is, whether this exists or not, that there one or two social issues in those development areas which impact on people’s decisions” (ST_EA_04)

The balance of housing within the city was also prominent in general perspectives on the housing market. In particular there was a widespread view that Sheffield lacked affordable housing across all tenures and particularly quality family housing.

"In Sheffield there's been a dearth of family housing...not just in the private sector but in the affordable sector as well” (ST_DEV_01).

"The real demand at the moment is for good family homes. We're not talking half a million plus. We're talking that bracket of £250,000 - £400,000. That's where there's a shortage at the moment. They're wanting to leave the terrace or small semi behind and move into the house they're going to live in for the next 10 years. But unfortunately the family in that house can't afford their half a million pound house, so they're staying and extending. For a good family home that doesn't need work done to it, there's not enough” (ST_EA_02)

Across all interviewees there were concerns expressed about the housing prospects of younger households in terms of the availability and affordability of housing.

"If you buy a reasonably small terraced house in somewhere like Meersbrook, you’ll pay £100,000, you’ve got to have £20,000 deposit to get a mortgage, a 25/26/27 year old who perhaps has been in work 5/6/7 years or people in a manual job, they're not going to have that kind of money" (ST_LL_02)

"The town house type which are affordable properties for younger people, I think that’s where there’s not enough, people who’ve got a partner in their early 20s and I think there’s a shortage of properties on that side” (ST_LL_02)

Estate agents commented particularly on households who are currently “trapped” in their current home. Concern was expressed regarding those households who bought their property in 2006/7 at the peak of the housing market and are now unable to move to a larger home due to negative equity. This has effectively stalled
the movement of many households up the housing ladder. This has wider implications of not freeing up housing for first time buyers as well as pushing households into the rental sector as they cannot afford to purchase the larger family home that they now need.

“One of the problems of the Northern market is the negative equity issue. There are quite a few people who are trapped and who need quite a bit of house price inflation to get back into the market. I think there’s a problem there. There are really quite a lot of people who would move if they could move, but they can’t because they’re financially trapped by their situations” (ST_EA_04)

“One family, they need to move because they’re in a two bed terrace and are expecting a baby and already have one child, they bought for £140,000 and they’re listing for £132,000 but I’ve told them it won’t go for more than £125,000. But they’re going to be thinking of moving into rental because they just aren’t going to be able to afford anything else” (ST_EA_01)

The perception of a lack of housing mix was also said to be influenced by fairly localised views of the housing market with some residents quite tightly bound to specific areas. Respondents sometimes spoke of a “segmented housing market” in this sense.

“I think it’s quite area-specific and I think individuals might not see their options as being within the city, they might just see that as being within their neighbourhood” (ST_RP_03)

In Sheffield, housing search is very tightly geographically bound, often to the street level. Estate agents observed that very few households are willing to sacrifice their chosen location for another area. For family-oriented households, school catchment areas are the defining feature of their housing search. Schools represented a key feature of understanding what drives the high prices of the south west parts of the city. The quality of the schools, particularly secondary schools, in these neighbourhoods is perceived to be much higher than those in other parts of the city. Access to public transportation also influences the search process, but to a much lesser extent. Easy access to public transport links is often considered a bonus, but not essential.

“People will ring up and check on the internet to make sure that that house is in the right catchment area. And if it isn’t, even if it’s the perfect house, they won’t even look at it” (ST_EA_02)

“If you were thinking about Crystal Peaks, access to the tram is a really good thing because it can get you into the city really quick. But it [public transport] is seen as more as an advantage rather than a necessity. You wouldn’t find someone say ‘I will only buy in that area because the tram is so great’” (ST_EA_03)

Registered providers stated concerns over the polarised nature of the city, in terms of the concentration of certain socio-economic groups in particular locations, and saw a role for the Council in seeking to address this. Housing policy was the key mechanism for addressing this for most respondents. For one respondent this was not seen as a one-sided approach of regenerating areas of low demand housing, but
it was also suggested that affordable and "market-rate" housing should be delivered in high demand areas such as the south west.

"You look into other parts of the west and south west and thinking about places like Dore or Ecclesall and you think what social housing provision could do for those areas. I think in terms of a strategic approach to development, the city council should really be thinking about trying to enable housing provision in those areas" (ST_RP_04)

"I think with housing Sheffield needs to make some big decisions about where the city will develop and grow and that just relying on high density developments or regeneration schemes to do that will not really provide the offer of housing that Sheffield needs to maintain its long term economic health and it's how they balance that" (ST_DEV_01)

The fundamental concern expressed by stakeholders was fairly simple however: the supply of all types of housing was insufficient to meet demand and was having knock-on effects on affordability.

"I would say there's a shortage of all types of housing at all levels in the housing market, it's as simple as that" (ST_DEV_01)

"I think there's a lot of demand there, I think the supply is restricted, which is also fuelling the demand and I would say that's across all tenures and sectors" (ST_DEV_02)

Estate agents believed that there is a particular shortage of all sizes, types and tenures of housing in the south west where supply consistently is unable to meet demand. Generally, the most sought after post codes are S10, S11 and parts of S7 and S17.

However, many cautioned about over-simplistic interpretations of the local sub-markets by defining the south west as the city’s ultimate aspirational area. From the perspective of estate agents, the south west typically attracts university and hospital staff, executive level earners and those who did not grow up in Sheffield.

"I think it has a lot to with these areas have good facilities, good shopping, decent schools and the access to the countryside. But there is a north/ south and east/ west divide that plays a part in where people identify with" (ST_EA_04)

Estate agents stressed that there are several pockets of highly desirable housing across the city that are sought after by those who have always lived locally and international immigrants. These two groups often have a very different housing trajectory that does not include the south west. Households made up of people who have grown up in Sheffield often choose to stay close to their families and capitalise on the better value for money available outside of the most prestigious post codes. Immigrants tend to locate in neighbourhoods that have evolved into established ethnic areas.

"What I will say is that people in these areas, your Hillsborough, your Firth Park, your High Greave, Chapeltown areas up here, your Handsworth area, you'll find people who there will stay there. Even though they can see the attractiveness, they
won’t leave. Sheffield people are quite traditional. It’s just been the way they’ve been brought up” (ST_EA_02)

“It’s family ties. They’ll just upgrade their house and they’ll stay in the area. They don’t feel the need for the south west connection because they’re so tied into where they are. There’s still massive pulls to these areas. Even if people got the opportunity, they’d stay” (ST_EA_03)

“If you live in Parsons Cross and all those ethnic areas and you wanted to better yourself, you would like Grenoside. It would be like you struck gold” (ST_EA_01)

Local and immigrant households may have aspiring to live in other parts of the city other than the south west in common, but it was widely held that those local to Sheffield did not wish to live in ethnically diverse neighbourhoods. In fact, many actively avoid it. Those who choose to do so are considered ‘adventurous’ and ‘pioneers’.

10.2 THE OWNER-OCCUPIED MARKET: HOUSING SUPPLY AND DEVELOPMENT

The general view of the owner-occupied market was that it had "picked up" a little since the economic downturn but still had some way to go in terms of recovery relative to other cities.

"I think it’s probably not as strong as other markets and I know that average house prices and the housing for sale market isn’t perhaps as buoyant as it should be relative to other comparable cities" (ST_RP_04)

Stakeholders often referred to Leeds and Manchester as showing signs of a stronger housing market recovery and this was often put down to the relatively wider economic base within those cities. For instance, several respondents cited the strong financial services sector in Leeds as a factor contributing to the perceived better housing market performance there.

As with the 2009 Home Truths report access to the housing market for first-time buyers and people on low incomes was a major issue for stakeholders, with households on the margins seemingly pushed further away from home ownership due to tighter lending criteria. Job insecurity, low salaries, part-time working and sectoral labour market changes were all cited as underlying factors which had a bearing on the difficulties households found in accessing mortgages. As one stakeholder put it "lending is the key to this".

"It became very apparent very quickly what the impact [of the economic downturn] was… the first time buyer end of the market and of course as soon as lending became difficult… very clean credit records are needed, savings are needed, so it pushes the people who are slightly more marginal [out of the owner-occupied market]"
(ST_RP_02)
The government’s Help to Buy scheme was cited as a potential policy mechanism for assisting households into home ownership and this was seen to be more attractive than shared ownership schemes.

"Certainly shared ownership these days is becoming more marginal because of the likes of Help to Buy which has no rental attachment and it has interest free loans basically" (ST_RP_02)

The estate agents who took part in the interviews had very little experience with people expressing a desire for shared ownership schemes. They were also sceptical of the Help to Buy scheme as a mechanism to support home ownership as it did not address local issues relating to the supply of quality housing.

“We have a small number of flats through shared ownership with housing associations and they work quite well for those who understand what they’re buying into. But I wouldn’t say they’re a strong contender in the market. They problem we have is on the mortgage side of things and they struggle to get a lender because lenders are looking for any excuse not to lend. I would probably half the lenders wouldn’t lend on a shared ownership” (ST_EA_02)

Lending criteria and lenders’ willingness to lend in certain areas as a barrier to owner-occupation figured strongly in the narratives of stakeholders.

"Some banks and building societies who are based in a certain area will put a product out but it’s only for that area so it’s still quite a flaky market and products are removed quite quickly if they get an optimum lending, they’ll only lend a certain amount in a certain area and the doors are closed on that" (ST_RP_02)

As well as difficulties in accessing mortgages, the lack of housing supply was often one of the key issues among developers. Despite the a fairly pessimistic view about the owner-occupied market, some respondents were of the opinion that were developments to come forward in the right locations, then selling houses would not be difficult. Estate agents echoed this sentiment. They believed that many households are willing to pay a premium for new build properties, particularly those developments that offer added incentives or special features, such as eco-friendly features. Yet again, the south west of the city was cited as one such area with the "regeneration areas" of the east seen as less attractive for developers in the current climate.

"I think if the right sites came forward houses would be sold in Sheffield…We wouldn’t expect to sell houses at the same right as we were in 2006/7 but we would be selling houses… I think we would struggle with the regeneration areas at the moment" (ST_DEV_01)

"I think there’s a constrained land supply and there’s insufficient quality of land being allocated to housing, not only quality but in terms of quantity as well, it needs to be in areas where people desire to live” (ST_DEV_02).

“There isn’t a lot of new build at the moment. That’s a reflection of the market. And there’s no land. So for builders there aren’t any sites to make a profit. There’s some small developments, but there aren’t any major developments. Inevitably there
are problems with the green belt. The locations that are available just don’t work anymore with the prices” (ST_EA_04)

For some this lack of available sites for new development was a particular problem in Sheffield, with the city compared unfavourably to other regional cities in this regard. This was said to contribute to "pent up demand".

"In Leeds we've got six active sites and another 12 in the pipeline, our second largest conurbation is Sheffield, where we've got one site which we built out this year and we don't have a replacement for it" (ST_DEV_02)

"They've been holding back demand or limiting supply of types of housing so we think there's quite a large, pent up demand in Sheffield for new housing and in consequence we'd be more than confident about building and selling houses in the current market" (ST_DEV_01)

One respondent suggested that the constraints on land availability within Sheffield were serving to displace development to adjacent areas such as Rotherham, which meant any knock-on benefits were accruing in that local authority.

"We've just managed to secure adjacent land in Rotherham which is feeding off the Sheffield market, but that land is under Rotherham council and the section 106 benefits are going to Rotherham" (ST_DEV_02)

Estate agents were also highly critical of the limited access to sites in suitable locations within the city. However, they did not believe that this was driving many households into neighbouring jurisdictions. From their perspective, the city boundary plays an important role in containing moves. For the most part, there is little to be gained from moving to an adjacent area. More affordable, larger homes in desirable neighbourhoods are not widely available just outside of Sheffield.

10.3 THE PRIVATE RENTED SECTOR

It was acknowledged that £1,000 per month served as a cap on market rents across the city. Higher rents would only be expected to be paid by corporate clients, of which there are very few. Generally, good condition, mid-terrace family housing in sought after neighbourhoods are often available for around £750 per month. Rents in less desirable areas are considerably lower.

"The thing is in Sheffield we don’t have too many people who want to pay high rents. There is a ceiling, isn't there. If it is over £1,000 per month you'll struggle to rent it, even if it's a seven bedroom mansion" (ST_EA_02)

There was a consensus that PRS demand was exceptionally strong and driven by demand from suppressed homebuyers, households suffering repossession and deflected demand from the social housing sector.

"The rental market seems to be quite healthy, seems to be reasonably active…I think more and more people are turning to rent. People that have had houses, had
them repossessed, wouldn't buy again… and some people simply can’t afford to buy so they have to rent” (ST_LL_03)

“We’re getting the ones wanting to come who the social housing sector’s rejecting” (ST_LL_02)

Although strong PRS demand was evident across the city landlords still felt there were particular areas of Sheffield which were a "safer bet" for landlords looking to invest. There was tentative evidence of landlords becoming more selective in this regard and gravitating towards more buoyant locations, as some faced decreasing rental yields in other areas of the city as a result of welfare reforms (see below).

"Ecclesall area, Hillsborough, Woodseats, I think they’re a better bet than some others" (ST_LL_03).

These trends were therefore placing increased pressures on the PRS making access to the sector more difficult.

“There’s a strong demand for rental. If you go into any rental office, it’s buzzing. And stuff doesn’t stay around for long” (ST_EA_03)

"It’s getting tougher in the private rented sector, there’s four or five people that’s chasing every letting that’s coming up…You pinch the balloon in all different places and it’s got to come out somewhere and it comes out in the private rented sector cos one of the main reasons is just the shortage of new homes that are being built" (ST_RP_01)

Unsurprisingly, given the increased demand for PRS accommodation rents were also said to have increased in recent years, further adding to the difficulties some households faced in PRS access.

"I’ve been looking at private rents and I can see that they’ve fluctuated a lot but generally increased in recent years due to lack of access to social housing and lack of options for people considering moving into ownership" (ST_RP_04)

In terms of housing quality most stakeholders felt that the PRS had some catching up to do as a result of the relative success of the Decent Homes programme which had lifted the standard of housing within the social rented sector (see below for more on PRS housing standards).

"[Decent Homes] was a great big programme for public sector housing and I think you could put a spotlight on some of the private sector stock in the city where landlords aren’t as robust as regulated housing associations" (ST_RP_02)

Like the owner-occupied market, the PRS was also seen as polarised in terms of housing quality with poorer quality housing deemed to be located in the east of Sheffield.

"Probably the big concern is in that marginal private rented sector where older Victorian terraces which have been in disrepair…I would expect quite high levels of unfitness and poor sanitation and so on… on the eastern fringes of the city or eastern edge of the city centre where things would probably be of poorest quality" (ST_RP_04)
PRS landlords were acutely aware of the variable standards in the quality of housing within the sector and saw significant room for improvement. PRS landlords are, of course, a very diverse group and housing standards across portfolios vary, but landlords recognised the need for tougher enforcement of existing regulations where more "unscrupulous types" were not complying. This, it was suggested, would also create a fairer playing field for those landlords who do adhere to regulations and re-invest rental yields back into the refurbishment and maintenance of properties.

"I do understand that the standard that tenants quite rightly ask for are improving and I think the general housing stock standard in Sheffield is on the poor side of average" (ST_LL_03)

"I don't think there's any more scope [for further regulation], I think what there is scope for is enforcement of the present regulations, that's the problem and that's not the fault of the council staff because they're overworked" (ST_LL_02)

10.4 THE STUDENT MARKET

All PRS landlords were of the opinion that the demand for PRS accommodation from Sheffield's student population was decreasing. This was attributed to three factors:

- a general decline in student numbers as a result of increased tuition fees
- a related increase in students opting to live at home and attend local Universities
- a sizeable increase in new purpose-built student accommodation in recent years.

As landlords themselves put it:

"I know the student market's struggling a bit at the minute, some of the student landlords are worried" (ST_LL_01)

"It's variable, in some ways it's very strong, in other ways it's very weak, the student market is very weak due to the lack of students, the reduction in students" (ST_LL_02)

"I do work for several of the university landlords and it's obvious that student demand is dropping...last year was quite evident and this coming year is very much evident. I understand that more students are stopping in local Universities" (ST_LL_03)

The increased competition that student landlords faced from PBSA had provided a particular shock to that segment of the PRS. Moreover, this was expected to continue causing landlords to consider alternative markets for properties that have traditionally been let to students.
"Five of my properties were in Meersbrook and they were all student properties for Hallam and overnight with the building of the various private halls in the centre, one summer just disappeared so I converted them to ordinary families and I think that will happen in Crookes and Crookesmoor, I think you've got to be very fluid as a landlord these days" (ST_LL_02)

Many of the new PBSA developments were located in or close to the city centre and respondents reported a shift from the more traditional student areas to city centre living. This process was also facilitated by the over-supply of city centre apartments

"I think the oversupply of apartments is an issue…I know that the number of apartments are going to students who are moving out of more traditional student accommodation, because people are keen to fill the apartments" (ST_DEV_01)

Some respondents saw this as a positive change in terms of creating a more vibrant, mixed city centre. The economic benefits brought by students were also cited as an advantage to the city centre.

"Seeing the student accommodation brought back into the centre I think is a positive, I know the student market adds to our economy no end so that's great" (ST_RP_02)

This perspective contrasts somewhat with the views of city centre residents however, for whom the dominance of transient students within town was detrimental to mixed communities and sustainability.

Rising rents were also causing issues for student landlords in terms of arrears and particularly within the overseas student market

"I think there's quite a problem with overseas students, they struggle to find the rent, I've spoken to a lot of overseas students who, their governments will pay their fees but they have to look after themselves because living here is far, far higher than the country they're coming" (ST_LL_02)

10.5 THE CITY CENTRE MARKET

In the main, stakeholder respondents were fairly downbeat about the prospects of the city centre market. Most agreed that there had been an over-supply of apartments within the city centre and that the demand for these was simply not apparent. Both developers and PRS landlords were said to be cautious of that market and many had avoided it for some time.

"I think the volume builders got out of apartments, not exclusively, but largely by 2004/5 because it's a very strange way to make your living by building apartments and then selling them in blocks to investors knowing that they're never going to be occupied, it's an uneasy situation to be in" (ST_DEV_01)

"I think it's quite comical, I think there's been a trend to build properties that are not required, there's been a lot of flats built in the city centre, I can't personally see
Respondents also suggested that city centre apartments were somewhat over-priced despite the perception of over-supply.

"I think there is too many one/two bed flats which are too expensive for people to buy, they've not been priced right" (ST_LL_02)

From a PRS landlord perspective other areas of the city, where house prices were cheaper but rents comparable, were seen to offer far more value for money. This made investment in the city centre market a very unattractive proposition.

"The daft thing is in Sheffield you might as well buy a £100,000 house in Meersbrook, you'll get the same rent as you get for a £150,000 flat in the city centre, you get 500/month and the comparison is obvious" (ST_LL_02)

Given these views many interviewees felt that there was a serious question mark over the sustainability of many city centre developments - a view given support by the apparent changing nature of the tenant make-up of city centre apartments and the lack of owner-occupation.

"We stayed out of the city centre in Sheffield, our other main conurbation in our area is Leeds and whilst we did have developments in there we definitely took a different perspective between Leeds and Sheffield in terms of city centre development, we didn't think the city centre development in the Sheffield area was as sustainable" (ST_DEV_02)

Like city centre residents housing specialists felt that there was a need to diversify the city centre population and encourage the development of more family housing.

"There's certainly a place for looking at city centre housing and what that is and isn't, whether that is family housing and are there pockets where you could build family housing and that would be welcomed" (ST_RP_02)

Elderly residents were also seen as potential city centre dwellers, also for the same reasons cited by residents in terms of the accessibility of services and a means of tackling the social isolation of the suburbs.

"We have had discussions in the past about older person's housing in the city centre, there are shops on the doorstep, the facilities, the doctors now...that's tipped a balance so you're looking at all the infrastructure in the city centre" (ST_RP_02)

It was clear that most respondents felt that Sheffield did not need any more city centre apartments. Rather, it was stated that emphasis should be placed on ensuring the current stock was being utilised and trying to diversify the population.

"The city centre has had a lot of high density development, I'm not up to date with how all that accommodation's been taken up, I'm assuming it will have been taken up as people have realised they've got to get people in there and private rents have been going up, so they've seen a lot of this development but how much more the city can take I'm not sure" (ST_DEV_01)
Several respondents felt that the key to developing the city centre market further was to improve the appeal and "the offer" of Sheffield city centre as a place to live.

"I think if the city centre was popular and attractive to be in there'd be people who want to be part of it and bought into it, Kelham Island is a little environment but that's gone as far as it's going to go" (ST_DEV_03)

Others believed the city centre represented a missed opportunity for regeneration in areas that are currently zoned industrial.

“If you don’t want to go into the green belt, and there isn’t any industry or commercial using the sites, they would make fantastic residential areas. It’ll give some life back and some money back into Sheffield” (ST_EA_01)

“If you want regeneration in Sheffield, you should be focusing on the city centre. Kelham Island – it isn’t Burngreave, it isn’t Firth Park. They are instantly recognisable to Sheffield people as a lower value area. So if you were trying to build a big housing estate in Burngreave, it’s still Burngreave. But if you built near Kelham Island, the only thing you have to deal with for this area are perceptions of prostitutes and drugs. But that’s from the olden days, before this area became more residential.”

10.6 THE SOCIAL HOUSING SECTOR

As noted demand for social housing was considered very strong and housing providers reported greater pressure in terms of the ability to house tenants in suitable and affordable properties.

"In terms of the social housing market I think demand is buoyant, our turnover on lettings is quick which means we’re not losing money by having lots of properties standing empty for long periods of time” (ST_RP_04)

"The pressure on us to house people into affordable housing is even greater than it ever has been…There are fewer properties that the social housing sector has to let” (ST_RP_01)

Pressures on the social rented sector were attributed to a lack of supply. In turn, this was attributed by stakeholders to the related factors of a lack of developer confidence and a paucity of new affordable housing developments.

"Social housing landlords have not been able to build the numbers we have done in the past, that will change in the short term because there’s a big programme of new house building just coming through right at the moment because we have to get them all off site by March 2015 otherwise we don't get the grant for it” (ST_RP_01)

"Developers have lacked confidence and what you don’t see in Sheffield is the amount of development, the developers flags flying away, that you probably would do in other cities, so that’s a disappointment to me that Sheffield are an under developer” (ST_RP_02)
In the immediate term there are planned new developments up to March 2015 as part of the current Homes and Communities Agency (HCA) 2011-2015 grant funding programme. However, even delivery of these developments was proving problematic due to what was seen as short-term thinking and planning on the part of central government. As these developments come on stream at the very time that developers have been reducing their capacity, some developers were expecting a premium given their full order books, which was said to create a short-term "cost crisis".

"We've got this spike at the moment, all associations are going out to tender at the same time and a lot of the developers have reduced their capacity...All of this is the effect of very short term planning on the part of government" (ST_RP_01).

The short-termism in government planning added to the uncertainties created by welfare reform (see below) and the prospect of regulatory reform, all of which made it difficult for registered providers to engage in long-term planning.

"I can't help but be blinded by the lack of policy for what's going to happen after 2015 for social housing, for housing association funding" (ST_RP_02)

"All of this creates great uncertainty and if you've got a very uncertain climate then organisations aren't going to forward plan and take out 40 year loans, the financial life of one of our schemes we'd expect it to be 40 or 60 years, well if you don't know 18 months ahead you're not going to commit yourself" (ST_RP_01).

Prospects for future development in the social housing sector therefore appeared to be decidedly pessimistic.

"Developing new homes is a loss making activity and you can only do it if you think you're going to make surpluses on your existing business and in the past that's been reasonably solid, reasonably predictable, but that's changing now, we don't know from one year to the next what Supporting People grants we will get" (ST_RP_01)

"I think [developer] confidence is coming but you may still be waiting another five or ten years... and that's not even getting back to where we were pre-2007" (ST_RP_02).

Cuts in HCA grant funding were also cited as a threat to the delivery of new family accommodation, the availability of which was cited by virtually all respondents (residents and stakeholders) as a major issue.

"Our priority for growth is looking at family accommodation but in order to develop any of those sites obviously we're reliant upon some HCA grant funding...and HCA have recently cut the amount of subsidy they'll give providers" (ST_RP_03)

Stakeholder respondents also noted the fact that the south west of the city represented a more attractive proposition for developers and it was suggested that there was more confidence to invest in that part of the city. Land is scarce however making the prospect of affordable development in the south west of Sheffield more problematic.
10.7 THE IMPACT OF WELFARE REFORM

The most prominent and concerning factor influencing the Sheffield housing market for stakeholders was the impact of welfare reform. The coalition government has embarked on an unprecedented overhaul of the welfare system involving a raft of measures designed to decrease the Housing Benefit bill as part of the deficit reduction plan. The reforms are wide-ranging and some are quite complex and it is therefore useful to summarize the key policy measures.

Major changes have been made to the Local Housing Allowance (LHA) regime. LHA is a way of calculating Housing Benefit (HB) for tenants in the deregulated private-rented sector that ensures that tenants in similar circumstances in the same area receive the same amount of financial support for their housing costs. The changes to LHA announced in the June 2010 Budget and the Comprehensive Spending Review of 2010 formed an important part of the Government’s package of measures to reform HB. Expenditure on HB in cash terms has increased from £11 billion in 1999/2000 to £21.4 billion in 2010/11 and has been predicted to reach £24 billion by 2015/16 (DWP, 2010). The figures also conceal sharp regional variations in caseloads and hence expenditure, reflecting the diversity of local housing markets. In 2010/11, for example, London accounted for 17 per cent of the total HB caseload in the PRS in Great Britain, but accounted for an estimated 29 per cent of all PRS HB expenditure in Great Britain (DWP, 2011b)

When the LHA was initially introduced, tenants who rented a property below the LHA rate were allowed to keep the difference between the LHA and the rent charged (i.e. the 'excess') up to a cap of £15 a week. They could also rent above the LHA rate and pay the difference out of their own income. It was hoped that this would have a downward influence on rent levels as tenants would resist any increases if possible. Several other measures affecting HB were also announced by the Government in the June 2010 Budget. The following applied only to the private rented sector:

- changing the basis for setting LHA rates from the median to the 30th percentile of local market rents from April 2011. This measure was designed to bear down on private rent levels in local markets
- capping LHA rates by property size (£250 per week for 1 bed; £290 per week for 2 bed; £340 for 3 bed; £400 for 4 bed or more - thereby scrapping the 5 bed rate) from April 2011
- uprating HB rates by the Consumer Price Index (CPI) - rather than the Retail Price Index (RPI) - from April 2013.

The following measure applied to all HB claimants across sectors:

- uprating non-dependent deductions to reflect rent increases since 2001/2, and then annually on the same basis, from April 2011.
After the initial phasing in of these changes in April 2011 they now apply to all LHA claimants. In the Spending Review announcement of October 2010, two further measures were proposed, and subsequently implemented, which have a direct impact on HB claimants in the PRS. The first of these measures involves raising the age at which the Shared Accommodation Rate (SAR) (formerly the Single Room Rate (SRR)) applies from 25 to 35.

The second measure announced in the 2010 Spending Review concerns capping household benefits at £500 per week from 2013. This paves the way for the introduction of Universal Credit (UC), a single consolidated payment that replaces non-contributory JSA, Income Support (IS), non-contributory Employment Support Allowance (ESA), HB, Working Tax Credit (WTC) and Child Tax Credit (CTC) and Child Benefit (CB), and will be paid directly to claimants. It will apply to social housing tenants as well as private tenants. Existing claimants will be moved on to UC if it is considered that they will benefit from this (for example, if they are currently on WTC and work a small number of hours a week but could work for more hours with support from UC). UC figured prominently among stakeholders, especially landlords, as a particular area of concern and is discussed below.

In terms of specific reforms to the social rented sector the key measure raised by Sheffield residents was the calculation of SRS rents based on household size criteria, or the "bedroom tax". This measure requires under-occupying SRS tenants to contribute towards their housing costs where their property contains more bedrooms than they are deemed to need.

### 10.7.1 Cross-tenure impacts

While most reforms are tenure specific, some of the impacts cited by respondents were apparent across tenures. In particular the increased risks placed on landlords as a result of the changes and the detrimental impact on housing quality.

PRS landlords saw letting to LHA tenants as an increasingly risky enterprise given the increasing incidence of shortfalls between rental payments and LHA rates, which required tenants to "top-up" and had increased arrears. In the social rented sector many Housing Benefit tenants affected by the bedroom tax were also struggling to meet the contributions they were having to make as a result of under-occupation.

"It can be a more risky business but it's also more risky for the tenants cos I don't live in the tenant's house, if I don't pay the mortgage they repossess the house and the tenant loses their house" (ST_LL_01)

"You think why are we busting a gut to do this at a time when loads of our tenants are being affected by the bedroom tax, half of our tenants affected by the bedroom tax haven’t paid...so the focus of associations has moved away from development to concentrating more on risk management" (ST_RP_01)

Another factor contributing (or expected to contribute) to arrears across tenures was the shift to paying Housing Benefit direct to the tenant rather than the landlord. This principle, that tenants should manage their own finances and budget accordingly, forms a key part of Universal Credit. As a result there was also said to
be a need for financial and debt advice across the city as tenants struggle on low incomes and face greater financial pressures on household budgets.

"They're starting to pay the rent to the tenant and that is a problem because they can't cope...they're dreading if this Universal Credit comes in because they cannot cope budgeting a month...They would rather have it paid direct to me" (ST_LL_02)

"I think at the moment the most difficulties are more about getting financial advice and debt and welfare benefit advice, I think that's a big pressure on the city at the moment" (ST_RP_03)

As with the national evidence on the impact of the LHA reforms (Beatty et al., 2012, 2013), there were concerns that reductions in LHA payments could have an impact on the quality of housing within the LHA sub-market as landlords find their rental yields squeezed and therefore are less able to reinvest in their portfolio.

"We've not reduced our rents, we just demand more rent from tenants. It's not as simple as just reduce your rents, you have a certain requirement to be able to maintain properties and if we start reducing our rents it impacts on our ability to make improvements and repairs to the properties" (ST_LL_01)

"If you're renting something that's worth £100,000 and getting £6000/year rent in you're getting 6% and your mortgage can be 5% which leaves a very narrow line" (ST_LL_01)

Very similar concerns were also expressed by social landlords as increasing (or anticipated increases in) rental arrears were expected to increase financial pressures and could have a negative impact on repairs and maintenance.

"Obviously rent is our key income and if we're not getting the rental income in then things like repairs, staffing, all areas like that will have to be assessed going forward...and we have put more resources into income management and collecting money" (ST_RP_03)

Some stakeholders could also foresee a situation where Housing Benefit tenants, across tenures, are pushed into cheaper, lower quality housing in particular parts of the city which could lead to a concentration of benefit claimants in particular areas. As welfare reforms filter through the system many tenants will be forced to look for cheaper accommodation as their Housing Benefit is cut. Such a process was seen to run counter to the principles of "mixed communities" which was a central consideration of neighbourhood management for registered providers.

"People on LHA, it's going to be a mass migration to the poorer quality properties that the landlords don't have the investment in" (ST_LL_01)

"We're not essentially able to create genuinely mixed communities anymore because we're housing increasing concentrations of poorer people" (ST_RP_01)

Many stakeholders spoke of the increased challenges of creating "balanced and mixed communities" with one respondent suggesting that the Council's "inflexible" lettings policy was a barrier to this. Given the polarised nature of housing within
the city a rigid lettings policy was seen as inadequate in terms of addressing obvious
neighbourhood imbalances.

"One big gripe I have with Sheffield city council is its inflexibility to having local
lettings policies, Sheffield sees local lettings as an opportunity to discriminate whereas
I see local lettings as an opportunity to build a sustainable neighbourhood"
(ST_RP_04).

10.7.2 Welfare reform and the private rented sector

The sheer scale and volume of welfare reform measures was a major concern for
landlords and created a great deal of uncertainty in terms of PRS landlord responses
and letting strategies.

"It's a massive concern because at the moment there's no stability to be able to work
out what's happening…the housing associations don't know what they're doing with
it, neither do we, we all think there will be big changes at the end of it"
(ST_LL_01)

Indeed, for PRS landlords welfare reform was the biggest issue affecting their rental
businesses in the immediate future with Universal Credit figuring prominently in
responses.

"The only concern we have is the same as everybody, because we have quite a nice
LHA base of tenancies as well, there's the impact of welfare reforms and Universal
Credit" (ST_LL_01)

The challenges welfare reform raised for PRS landlords in terms of pressures to
reduce rents, increased arrears and uncertainty over income streams had resulted in
some landlords exiting the rental business altogether. This was more common
where landlords had taken out Buy to Let mortgages and consequently had less
"wiggle room" in terms of rents and rental yields, due to their relatively high
mortgage payments.

"Quite a few landlords over the past year or two have got into problems because
people have gone into arrears and on a buy to let they haven't got the money to pay
the buy to let so they've had to sell" (ST_LL_02).

"I think a lot of them are wanting to get out of it…I think we'll see a decrease in the
number of landlords" (ST_LL_02)

Other landlords were continuing with their lettings for the time being but also
considering exiting the market.

"The DHSS market is very strong but I'm trying to get out of it because of the way
it's going, I'm just evicting a tenant now because of lack of payment" (ST_LL_02)

Changes to the shared accommodation rate

One of the main impacts of the LHA reforms is the change to the shared
accommodation rate (SAR) which reduces the LHA rate for single people under 35
who are not in shared accommodation. For example, a single person under 35
occupying a one bedroom flat would only be entitled to the SAR rate, some way below the rate for a one bedroom flat. Some landlords had responded to this by no longer letting to single under 35s and replacing existing tenants in that group as their tenancies came up for renewal.

"We stopped letting to under 35s when they first announced [changes to the shared accommodation rate], now any single accommodation, flats and things, we don't let to under 35s, we've still got a couple left but as they come empty we don't re-let them to under 35s" (ST_LL_01)

It is not possible to assess the extent and prevalence of this aversion to single under 35 year old LHA claimants from the qualitative evidence here, however, national evidence suggests it is relatively widespread (Beatty et al., 2012, 2013). This raises potential issues in relation to the supply and availability of shared accommodation within Sheffield, particularly housing of multiple occupation (HMOs).

LHA shortfalls and arrears

The majority of LHA tenants face some shortfall between their existing rent and their new LHA rate as a result of the reforms. The government's hope is that landlords will reduce rents in line with lower LHA rates but where this is not the case tenants are expected to meet the shortfall through a top-up payment. In some cases such shortfalls can be significant sums for tenants to find making arrears more likely.

"One of them gets LHA which is 91 quid a week...the LHA is net about £100 [a month] less than the market rent" (ST_LL_03).

Though some landlords were said to be reducing rents at the margins, many were reportedly reluctant to do so, primarily because of the need to cover their own costs including mortgages, insurance, refurbishments, maintenance and repairs etc. Landlords reported a mixed picture in terms of the collection of top-up payments from tenants.

"We've got some [tenants] that are being difficult but on the whole we're well over 50 per cent paying the top ups, which is a lot more than we expected" (ST_LL_01)

This situation was leading to an aversion to LHA tenants among some landlords and their letting strategies reflected this as they increasingly targeted "working" households. Of course LHA tenants can still be in work and qualify for LHA entitlements but in general terms, landlords were looking to avoid tenants in receipt of the benefit over fears about arrears.

"I'll be very nervous about taking people that's on benefits at the moment simply because the way the system is going there's no guarantee you're going to get your money...the two we've got that's gone benefits are both in arrears, one over £2,000, the other over £4,000" (ST_LL_03)

On the whole landlords reported being more selective in terms of who they let to as a result of the LHA reforms and the increase in the perceived risks to landlords associated with them. Rental arrears were often very hard to claw back from tenants and landlords felt that the eviction process was in favour of the tenant.
These considerations also contributed to a more cautious approach towards letting to LHA tenants.

"We’re not welfare landlords, we’re private landlords…we can choose which type of tenants we want" (ST_LL_01)

Landlords reported that section 21 notices (formal notices for tenants to quit the property which sometimes precede an eviction process where tenants refuse to leave) were becoming more common as rental arrears increased.

"Yeah they were getting behind with their rent and the landlords want the return from their property and they’re not willing to take the cut, so when they come to renew the tenancies they’ve asked us to get possession of the property because they want to let it to working people" (ST_LL_01)

"We have agreed that tenant [in arrears] will leave and we’ve served a section notice 21 on her and she’s likely to be going of her own accord" (ST_LL_03)

While it was difficult to attribute the rise in arrears solely to the LHA reforms most landlords saw the various reductions in LHA payments as a contributory factor alongside wider economic pressures on households including the recession, inflation and wider welfare reform measures. On the latter, though an indirect relationship, reforms to Council Tax benefit (Council Tax localisation) were specifically cited as a factor contributing to rental arrears.

"The fall has come here at the moment in council tax rebate, although it doesn’t affect us directly…but if they reduce the council tax reduction by 50 quid people then struggle to pay me the rent, it’s a pass on thing" (ST_LL_02)

### 10.7.3 Welfare reform and the social rented sector

The bedroom tax was the most commonly cited change impacting on tenants in the SRS. Though still relatively early days in terms of policy impact, the lack of smaller accommodation, particularly one bedroom properties, was seen as a key issue in mitigating the impacts of the bedroom tax. The lack of one bedroom developments in recent years meant that the market simply could not accommodate the number of households looking to downsize.

"I think it’ll take a bit of time to wash through, people have said 'I'd like to move' but there's nowhere to move to…we've not built very many one beds for a long time and that's been the case for any build in the last 10 or 15 years…so that product's not been promoted really" (ST_RP_02).

As with PRS landlords, SRS landlords reported that tenants were struggling to meet the extra payments they were asked to make as a result of under-occupation. This in turn contributed to arrears which were anticipated to worsen once direct payments to the tenant are rolled out across the sector.

"We’re working through everybody that is having to pay the under occupation charge and we’re finding only 30 per cent of our customers are paying that which, with direct payments coming on board as well it’s even more concerning that we’re going to have less people paying" (ST_RP_03)
Even if sufficient smaller properties were available to mitigate the impacts of the bedroom tax, there were also other considerations such as the cost and hassle of moving home - especially for elderly households which are more likely to be under-occupying - and the prospect of moving away from social networks and a familiar neighbourhood. With many people reportedly "desperate" to stay in their current accommodation and local area there was sense that they would "muddle through" in order to do so.

"People are saying 'why not move?' but you tend to have a social infrastructure whether that's doctors, schools, support services, family, friends, and those opportunities to move into smaller accommodation might be elsewhere...so I think people are hanging on for dear life" (ST_RP_02).

However, some respondents felt that this was just delaying the inevitable in many cases.

"I think initially people want to stay where they are but gradually will be forced, or realise that they need to do something about it" (ST_RP_04)

The uncertainty created by such wide-ranging welfare reforms also had an impact on the ability of some registered providers to pursue development opportunities through reducing rental income streams. Welfare reform was seen as one factor among several which created increasing uncertainty and financial pressure on the SRS, ultimately preventing new development.

"The point that's well worth making, welfare reform, the bedroom tax, caps etc plus the prospect of regulatory reform...makes it very difficult for associations to carry on developing...so welfare reform is stopping housing associations developing new homes in very significant numbers" (ST_RP_01).

Despite these perspectives on the impact of welfare reform several respondents felt that it was "too early to tell" exactly what the impact would be as such far-reaching changes take time to filter through the housing system and households delay decisions as they try to "muddle through".

"I would suspect that is a ripple that won't really be that obvious for another six or eight months" (ST_RP_04).

With this in mind there is a need to monitor the impact of on-going welfare reforms across tenures over the short to medium-term.
References


