I of 10

St Augustine's Centre, Halifax

English for Life in the UK

Season 3 - Episode 5 - Housing in the UK

March 2022

Mark

Hello and welcome to the podcast *English for Life in the UK*. This podcast is for those people who want to improve their English and, at the same time, learn more about life in this country. We believe that one of the key ways of improving your language skills is by listening to lots of different, native English speakers, talking about a range of subjects. So, in this podcast, which is aimed at intermediate and more advanced learners of English, we interview a number of people to

talk about their jobs or their experiences.

We produce a transcript of each episode. The transcript is a written version of this episode and it includes footnotes which will help you to understand some of the more difficult vocabulary. The transcript is available a few days after the episode is published. Information about how to get the transcript and more about the work of our charity - the St Augustine's Centre - will be given at the

end of this episode.

Today, we are interviewing Heidi Waters, who is one of the senior managers for our local government: our Local Authority area, which is called Calderdale. Heidi is the senior manager dealing with Housing and that is the topic that we discuss with her. I hope you find it useful.

(Music) (2 minutes: 17 seconds)

Mark

Well, I'm delighted to say that today, we've got with us Heidi Waters. Heidi is the Strategic Housing Delivery Manager for Calderdale Council. So - thank you very much, Heidi, for joining us.

Heidi

You're welcome. Thank you for having me.

Mark

Tell us - tell our listeners just a little bit about yourself and about the job that you have now.

Heidi

Well - I came to Calderdale when I was 21 years old. I don't think I'm giving anything away¹ by saying that's 28 years ago, nearly, now. And I joined Calderdale Council as a Housing Officer and have stayed with Calderdale all of my career. I feel I've been really lucky having lots of opportunities to do lots of different things. Obviously, my current role means I lead the Housing Service. I'm also I also have responsibility for climate change the climate change agenda which, obviously, is a really important piece of work. So - two quite chunky² pieces of work. So, I have done lots of other things as well, in my career, that people might not expect. So, I've managed Environmental Health teams and I was also, for a number of years, responsible for the Waste Management Service, in Calderdale, which means the bins being collected and [rubbish being] disposed of, so quite a varied career but always being with Calderdale Council. And I have to say, I love it. I feel very lucky to do what I do.

Mark

And are you ... were you born and brought up in this area, Heidi?

Heidi

I was born in Bradford - so I was just over the hill. And my husband was born and bred in Leeds.

Mark

So, for our listeners who don't know the geography quite so much, all those areas that you talked about are all in Yorkshire and - I would say in terms of your accent - again, helping people who are learning English, who are our main listeners - you have got a pretty clear Yorkshire accent, haven't you?

Heidi

Well, you know, when I went to university, I absolutely didn't think I had a Yorkshire accent, and it was only when my friend, who was a drama student, asked me to read out a script because she was playing somebody from Yorkshire, that I realised, I probably did have an accent. And I know, from listening to myself back, it is quite strong.

¹ by saying 'I don't think I'm giving anything away, Heidi is letting us know that it's not a secret to know how old she is, she doesn't mind us knowing

² chunky here means large and significant. A person can be described as chunky and that would mean large and muscular

Mark

Yeah. Yes. It's good, it's strong, but I think it will be understandable - I mean, and obviously we've had a number of people on the podcast with Yorkshire accents, but I always contrast it with mine which is a southern, London accent, really.

So you've been working in the housing field, for most of your career, by the sound of it. Just again, for our listeners who may not know the set up in this country, just describe how the housing system works in this country; the range of options that there are for people and what's available.

Heidi

So, in this country, the main type of housing that people will live in, is *owner-occupied* accommodation: that is where somebody buys their own property. We also have quite a large private-rented market and the types of housing within that sector are quite broad. And then we also have something called social housing, which is housing that is often provided perhaps at a reduced rate, by landlords who have to be registered, to say that they will work in this in a certain way and often, they provide more *affordable housing* accommodation to people. So - lots of different types within each sector of housing. But certainly, home ownership is the largest sector within the housing world, in the UK.

Mark

Yeah. [Yes]. So am I right? It's something about 60% of housing is *owner-occupied*. And I guess that would include some people who own their house outright, but a lot of people who are who have what we call mortgages, so they're borrowing the money to pay for the house, over a period of time: typically, what 20 years or so? (7:06)

Heidi

Absolutely - that would be the case - yes.

Mark

Tell us a bit about how the local council gets involved and what's your role in that?

Heidi

Well, the local authority has a responsibility to ensure that everybody has a safe place to live. And, we will be involved in different ways. Some councils have their own *housing stock* - so they own property and will let them to people. In Calderdale - over 20 years ago, now - we gave our housing stock to what we call "registered providers" - they are also known as Housing Associations. And they took that stock on and **let it, through their own means**³. This means that whilst we don't own our own stock - we do work very closely with the Housing Association who have all the housing stock. But also, all the Housing Associations that operate in Calderdale - so, we probably have about 20 different organisations that we work with - we also work with **private landlords**⁴. Sometimes, that can be around giving them advice, around managing their property, but it can also be about helping **tenants** who live in their property, to make sure that the **landlord** is behaving appropriately. So, it might be that they've [the tenant] been asked to leave the property and it hasn't been done in the right way, so we can give advice to the tenant about that. It might be about property standards, so we have an Environmental Health team at the Council, who can go out and look at, perhaps, work that needs doing to the property. It might be very damp and they can give both **the tenant and the landlord** advice.

But we also have contacts with owner-occupiers, in different ways. Just as an example, one of my teams at the moment has got funding to make properties warmer and make them so they can be heated in an *affordable* way, and so, we would work with owner-occupiers, to identify what work we can do to their property and make sure they are accessing any funds that are available to do that kind of work.

As a Council, our job is to make sure that we have the right kind of properties in the borough ⁵, we plan ahead to look at what sort of property needs to be built in the borough and then work with all those different kinds of landlords that are operating here to make sure that we have good standards within our accommodation.

Mark

What would you say the main challenges are?

³let it through their own means - rented it to a tenant, through their own procedures and arrangements

⁴ private landlords - people who have businesses to buy property, in order to rent it out to others

⁵ borough - the geographical area administered by the Council

Heidi

I think it's access to accommodation, at the moment. I think that we have a limited supply of whether it's social housing, or private-rented accommodation, because since the pandemic, people don't move as much - so we're not seeing as many vacant properties and so there isn't the accommodation out there for people to be able to apply for. And also, I think affordability is a big issue and that's within the private-rented sector as well as people moving into home ownership. So, just as an example: people who aspire to be home owners, have to save up a quite significant amount of money to be able to get the deposit⁶ and house prices are increasing year-on-year so that's a real challenge, but for those people who are in private-rented [accommodation], they're paying out significant amounts of money each month, to pay their rent. Now, if you're a private-renter, aspiring to go into home ownership, it's almost impossible, because you're spending so much money on your rent each month, that you can't afford to save. Actually, sometimes, a mortgage - once you've got the deposit - can be cheaper than the actual rent that you were paying previously.

It's a very challenging market, I would say, at the moment, for people. (11:26)

Mark

Now, you know that I'm a **trustee**⁷ at the St Augustine's Centre and, obviously, we support people in extreme need and particularly those people who are asylum seekers and refugees. And obviously, you'll be well aware there are some real challenging housing issues around all of that. Give us a little bit of a sense of your perspective on that issue and the extent to which you yourself get involved in that - or your team.

Heidi

We work very closely with colleagues from St Augustine's in a range of services to try and support those people who need accommodation. We are not allowed to work with people who are asylum seekers and haven't had decisions made about their status, but once somebody gets a decision, it's our role to support them and give them advice and help them find accommodation and - as I say - that's quite difficult at the moment.

⁶ deposit - a proportion, for example, 10%, of the full price of the house is required as a payment before a mortgage will be granted by lenders

⁷ trustee - a responsible person in a management or advisory role in an organisation, not normally in a commercial business. Our charity is run by a Board of Trustees.

So some of the challenges that we find is that finding the right property in the right place. So - I'm just thinking of a family that we're working with at the moment, who are a larger family - they have a *4-bedroom need* and there just aren't that many 4-bedroom properties on the market. So they're in a really difficult situation of making some difficult decisions about whether - when a property does become available - and it isn't in the right location - do they take that property and perhaps, have to move their children out of their schools and the area that they moved to, have got to know? Or, do they wait and live in quite cramped- often situations, and difficult situations perhaps, in temporary housing, to wait to find the right property? And those are really difficult decisions, because these have such an ... [a] significant impact on peoples' lives - you know, it isn't just about a roof over somebody's head, it's about having a home; and a house and a home are two quite different things.

I think one of the other biggest challenges we have is when we want to work with organisations like St Augustine's with people who have had negative decisions and have no recourse to public funds⁸. Legally, as an organisation, we are not allowed to provide housing to those people but we absolutely empathise and care about those people. One of the things that we feel about Calderdale, as an area, is that we are kind to the people who live here and that is *everybody* that lives here. So we want to be able to help people but we can't physically provide accommodation, so finding a way in which we can work and support those organisations that do work with that group of people, is really important to us. It's really, really difficult and so sometimes it's just about giving advice, sometimes it's about putting them in touch with other organisations that might be able to help where we can't but it's just about making sure that we work together on that.

Mark

Yes. Yes. And I can say, from the St Augustine's side, that we really appreciate that partnership-working that there is, with the Council, over a range of issues, including that particular one.

Just to sort of go back over some of that stuff again, just to help some of our listeners who are not as familiar with the system. So, when people are asylum seekers, so they've been registered

⁸ no recourse to public funds means they cannot access government money in the form of benefits of any kind

into the asylum-seeking process, then actually they are able to get accommodation through a government scheme which is run by a private organisation that they have under contract and they provide, what is very basic housing, but it is housing for people, during that period and then - what you were talking about, there - once somebody has got their decision, and if it is a *positive* decision, then, they are now a refugee, then they have to move out of that accommodation. And that's where your role comes in, helping us to help them to find accommodation. And then the more extreme cases that you were talking about, is when people have been rejected, they're in a really difficult situation then, because they haven't ... they can't use the accommodation provided but also they're not in a situation where you are entitled,you are legally able to actually help them and that's where we end up having to play quite a significant role in that sometimes and they're very challenging and difficult circumstances, very often.

Regular listeners will know that two or three episodes ago, I interviewed Councillor Jane Scullion, who is one of the *elected* members on the Council - on Calderdale Council. We explained in that episode - so there are elected people - but then there are people who work for the Council and that's where you come in, Heidi, so you are one of the senior officers. We would call a person an officer who is a senior level within the Council.

Tell me what else you get involved in, working at that level.

Heidi

A lot of my job is about making connections, making sure that we have strong partnerships with all the different agencies and organisations that we work with. We work very closely with private developers - the people that build the new homes in Calderdale - to make sure that, you know, they're building the right kinds of homes, in the right places. And, you know, working closely with them, so that on some sites we would get an allocation of properties that then become affordable housing.

And then my other role is a more front-line, operational service where we work with people who are **homeless** and can be for a broad range of reasons. It could be that somebody's a refugee. It could be that someone is fleeing **domestic abuse**. It may be that a relationship has broken down, whether that's with parents or a partner. And so, part of my role is making sure all of those different services are working effectively together - they all connect together - so it might be that

⁹ positive - that is to say, the person is allowed to stay in the UK though there might be conditions attached

from the front-line service when somebody becomes homeless, we're thinking about: right, do we have connections within the private-rented sector that we can use, or is there a housing association that we can talk to, about that family? So, it's making all those connections and it's about working with partners internally, as well as externally. The Council is quite a big organisation and so just working for the Council doesn't mean that you know everybody and that you know every service. Even though I've worked here for 28 years I think I learn something new every day about what we do, because so much of what we do, changes or, you know, it's just something I've never come across before. So my role is to make sure I'm working closely with all those other people within the Council, to make sure we provide the very best service we can, to the people that we work for, which are the citizens of Calderdale.

Mark

Well, listen, thank you very much, Heidi - that's been extremely helpful - and I'm sure our listeners will have found that very interesting.

Heidi

Thank you very much and really nice to meet you.

Mark

Alright. Likewise¹⁰.

(Music) (19:32)

Mark

Language Support

In this part of the podcast we choose some of the words and phrases from the episode and talk about them.

Today - because we were dealing with housing - there was quite a lot of technical and housing-related vocabulary, which not everybody would be familiar with, so I'm going to go over some of that now.

One of the things which Heidi talked about was the **stock of housing**. The stock - simply means the total number of houses and apartments, properties, we could say, that are available for people

¹⁰ saying 'likewise' in reply to someone means you feel or do the same as that person has said. So here Heidi said 'really nice to meet you' and I was saying that i was also pleased to meet her

to live in, across this particular area. We can also use the word accommodation meaning a place where you can live, where you can stay.

We talked about people who are "owner-occupiers" and that simply means those people who are buying their own house, or who have already bought it or are in the process of buying their house.

The other people are renting their house - either from a **private landlord**, or, as Heidi explained, from a housing association or indeed in some areas from the Council itself. And here you need to know the difference between the **landlord** who is the person who is the owner, and is responsible in the end for the property, and the tenant and the **tenant** is the person who is renting the property from the landlord.

Heidi referred a few times to "affordable housing" - she also talked about needing to heat a house in an affordable way. If something is affordable, then it means it's cheaper, it's possible for somebody with not a lot of money to be able to either buy that property or rent it or pay for the heating in that property, for example. And it's become a big issue - as property prices in the UK have gone up-and-up - to be important to make sure there are enough houses that are affordable for people who are less well off.

In terms of the size of housing, very often in the United Kingdom, we refer to the number of bedrooms - we might talk about a **one-bedroom apartment**, **or a three-bedroomed house** - so the number of bedrooms is often the way in which the size of a property can be described.

Towards the end, Heidi talked about people who are **homeless**. If you are homeless, you literally do not have a home, you don't have a house where you can live, at the moment. And sadly, we do have people in this country who are homeless and Heidi talked about some of the measures to try to prevent homelessness, and then to help people who are homeless. And one of the situations in which someone could find themselves being homeless, she described as people who had suffered **domestic abuse**. Now, what that means is that within the family, there has been violence. Very often, it is the male member who has been violent towards the female member of the household. It can happen the other way around, as well. But that's what **domestic abuse** normally refers to.

That's it for this week. I hope found this an interesting and useful episode. We will be back with a new episode very soon. In the meantime, if you want to find out more about our work as a charity and how to get hold of the transcript for this episode, so that you can listen and read along at the same time, you will find all that on our website which is:

www.staugustinescentrehalifax.org.uk

I'll spell that out:

w-w-w-.-<u>s-t-a-u-g-u-s-t-i-n-e-s-c-e-n-t-r-e-h-al-i-f-a-x.org</u> (that's o-r-g)

Thank you for listening. Take care of yourselves and we will be back with you very soon. Goodbye for now.

(Music Ends 25:23)