

Brexit and Beyond

Making a success of
EU exit in housing

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Foreword

The decision to leave the European Union has implications for every corner of British industry, including the housing sector. A broad consultation with National Housing Federation members in Autumn 2016 revealed that for housing associations there are three key priorities:

- 1. Investment**
- 2. Construction**
- 3. Social care**

EU exit will not create new risks across these themes, but might accelerate and/or escalate challenges which are already there.

Housing associations are social businesses united by a single purpose – to ensure everyone in the country can live in a quality home that they can afford. They are committed to delivering this vision for their communities, even in challenging times. Whatever the final terms of EU exit turn out to be, housing associations will deliver homes and services that people need.

The referendum result means that the operating environment will change. Housing associations are ready and willing to do their bit to make a success of EU exit for their businesses and communities. If we act now, we can take the opportunity to transform our sector for the better. We will do our bit to make EU exit work for Britain as a whole.

In January 2017 the National Housing Federation brought housing associations and industry stakeholders together to explore what we can do to make that happen. We held conversations about investment, construction and social care, which were chaired by industry experts.

This document brings together the ideas we generated in those conversations, and has been generously written by our expert chairs Piers Williamson, Mark Farmer and Sharon Allen OBE.

We know that we can't just keep doing the same things we've always done in the ways that we have always done them. We want to move forward as a sector with all of our industry partners. This document sets out what we want to do differently, and how we hope the Government will support us to meet our shared ambition: to secure the futures of our organisations and communities through Brexit, and beyond.



David Orr
Chief Executive, National Housing Federation

Summary

Housing associations are social businesses united by a single purpose – to ensure everyone in the country can live in a quality home that they can afford.

We are committed to delivering this vision for our communities, even in challenging times. Whatever the final terms of EU exit turn out to be, housing associations will deliver homes and services that people need.

We want to

- invest in our communities as landlords, employers, commissioners and deliverers of services, and accelerate delivery of new affordable homes of all tenures, making efficient use of our available resources
- maximise the opportunities presented by technology, including modern methods of construction and in the ways that we organise social care
- deliver innovative skills and apprenticeship programmes to support our customers into work, while minimising the risk of skills shortages in construction and social care.

To meet our ambition we need

- long-term certainty and control over business costs, including land, rents and funding for supported housing
- strategic national investment in skills training, to replace and improve on European Social Fund finance, and to support us to embrace new technology.

Investing in communities



Piers Williamson is Chief Executive of The Housing Finance Corporation.

Housing associations in the UK have the confidence of investors and do not generally struggle to secure private finance. The sector has agreed £81bn funding, predominantly from UK banks and building societies but increasingly from the capital markets, alongside continued grant funding (especially outside England).

The vote to exit the EU in June 2016 has in some respects already changed the game. On the one hand, Philip Hammond's Autumn Statement in 2016 represented a marked shift from pre-referendum policy under his predecessor, with significant investment in housing and a commitment to relax restrictions on grant funding. And on the other, if uncertainty is prolonged, inflation takes hold, and targeted investment to less economically competitive communities is lost and not replaced, EU exit will present a challenge to business continuity.

Housing associations across the UK are invested in their communities for the long term, and are committed to delivering services to the people who live there as well as building new homes. Up to now, they have done so with a mixed pot of investment sources, including European Investment Bank (EIB) loans and European Structural and Investment Fund (ESIF) grants. Associations are committed to continuing to deliver for their communities, whether or not these funding sources, in their current forms, are available to them once we have exited the EU.

What are the investment-related challenges that housing associations might face as a result of EU exit? What can they do to continue to deliver? And what will they need to support them to do so?

The challenge

It is unlikely that the potential uncertainty resulting from Brexit will impact on the availability of private finance for housing associations. The challenge is ensuring that money remains available at low cost, and across every geography and customer group to enable associations to continue to deliver homes and services.

This is particularly relevant given that the attitude of some ratings agencies to (perceived higher risk) product diversification has already been negative. Whilst this has not yet had an impact on the availability of funds, it does carry a risk of raising the cost of long term investment in housing associations.

Neither the UK nor the EU have been willing to communicate their negotiating position. This uncertainty is compounded by upcoming major elections in member states – with elections in the Netherlands, France and Germany all scheduled before the end of 2017. There is significant disagreement within British and European circles alike about the relative likelihood of a soft versus a hard Brexit. The harder the Brexit, the longer uncertainty is likely to last, and the more likely it is that the cost of borrowing will increase.

Macro-economic factors are also a conduit for increasing the cost of borrowing in the sector. The UK's ongoing material twin deficits: trade and public sector net debt, coupled with the record stock of National Debt (c. £1.7 trillion) make the UK economy vulnerable to an external reputational risk. A significant proportion of the UK national debt is owned by overseas investors. Factoring in higher gilt rates and a potential Sovereign debt downgrade, given the link between associations' credit ratings and the Sovereign credit rating, housing association costs might be increased through the cost of borrowing.

If the UK finds itself in a more protectionist trading environment, including limitations on the cross-border flow of skilled labour, then the sector is exposed to not only a higher cost of funding, but also to other forms of differential inflation. Skills shortages are addressed in more detail in the following chapters on construction and care, but these potential increased costs could be very problematic.

As the provider of consistently the lowest cost capital in the sector, the EIB lends c. £4bn to UK housing associations. Despite the fact that the EIB themselves view their UK portfolio favourably – they have made over one third of their social housing investment across the whole of Europe here – it is not clear whether UK associations will continue to benefit from this finance.

Continued access to investment at low cost is not the only investment challenge arising from EU exit for housing associations. When investment is targeted competitively, areas and demographics which are most competitive will usually attract investment. But where there is a winner there are losers too. There will always be some areas which will find it difficult to attract the right kind of investment to enable them to deliver independently, and some customer groups will also lose out.

Recognising this, the EU has a well-established Structural and Investment Fund (ESIF) programme designed to strategically target grant funding where need is greatest, rather than to those projects which are most likely to quickly recoup investment. In the context of social housing, European Regional Development Funding has delivered regeneration and green retrofit schemes and been targeted at less economically competitive areas – it has been particularly beneficial in Wales, the south west and the north east of England. The European Social Fund has similarly enabled housing associations and their partners to deliver skills, training and apprenticeship programmes for people who are furthest from the employment market. If EU exit results in housing associations losing access to this funding, it will be challenging to continue to deliver for these people and communities unless alternatives are put in place.

The solution

The variability in the cost of finance, and lack of clarity about continued access to targeted funding for regeneration and skills training pose challenges for the continued delivery of housing association homes and services. Insulating business innovation against geo-political risk and economic uncertainty is crucial. There are a few ways that the sector and its partners might do this in order to continue to deliver, and make a success of EU exit.

Over the last ten years many housing associations have made strides to reduce their dependence on government money and one way housing associations may look to protect themselves is to become more self-sufficient. A small number have already moved away from the use of grant entirely. However, it is likely that only a handful of businesses have the financial strength, and operate within the right market geographies, to be able to make this shift completely, so other approaches need to be explored.

In different markets, different approaches are needed by individual organisations to realise the power of their balance sheets and transition towards independence. One provider has been able to diversify outside their core operating area and is now supplying cheap capital and exploring the potential to supply serviced land to other housing associations in different parts of the country. With greater independence comes greater confidence to deliver more homes, and a more efficient operating model to do so.

Certainty and control over other business costs would be welcome as a means of managing the risk of uncertainty across businesses.

Uncertainty about continued access to ESIF grant funding for regeneration and skills and apprenticeship schemes and about inflation in the cost of construction labour and materials, will present challenges for many housing associations. Certainty and control over other business costs would be welcome as a means of managing the risk of uncertainty across businesses. Housing associations can go some way to controlling their own costs, such as by evaluating existing procurement contracts or continuing to explore offsite manufacturing.

The Government can also help, by providing access to land and certainty about sources of income. That includes both the flexibility for associations to set their own rents and long-term certainty about the funding of supported housing. In a context where costs will be sensitive to workforce and trade fluctuations, amplified by EU exit, flexible funding will be vital if services are to remain viable.

There might also be scope to explore how funding to stimulate regeneration and skills training programmes can, outside the EU framework, be targeted to those communities which need it most. City and local government devolution agreements might provide a useful conduit for targeting funding.

One way of ensuring the long-term availability of low cost finance to facilitate innovation might be to look to other parts of Europe for examples. Germany, France and the Netherlands have various forms of infrastructure/municipality banks. A feature of EU exit negotiations could be continued membership of EIB for the UK or we might contemplate a more bespoke infrastructure investment vehicle. A Housing Investment Bank has been mooted before by the National Housing Federation, Shelter, the Smith Institute and others, to protect and promote innovation in affordable housing by providing low cost capital.

Housing associations have an ambition to accelerate their delivery of new affordable homes of all tenures, including for working people who are just about managing, and to continue to invest in their communities as landlords, employers, commissioners and deliverers of services. They invest in their communities for the long-term. In areas of deprivation, they are sometimes the biggest employer. Many are committed to investing in and delivering services for some of the most marginalised people in the country. They are at the forefront of public sector reform, joining up public service delivery, and in the process are able to reduce costs to front line services – including in the NHS.

Housing associations are ideally placed to contribute to making a success of EU exit not just for their businesses, but for their customers and communities too. Collectively these measures would help to insulate housing associations from uncertainty, drive investor confidence and facilitate the innovative delivery of homes and services for people who need them.

Housing associations have an ambition to accelerate their delivery of new affordable homes of all tenures and to continue to invest in their communities as landlords, employers, commissioners and deliverers of services.

Enabling a flourishing home-grown construction sector



Mark Farmer is CEO of Cast Consultancy. He is also author of *Modernise or Die: The Farmer Review of the UK Construction Labour Model* which was jointly commissioned by the Department for Communities and Local Government and the Department for Business, Innovation and Skills, and published in October 2016.

Housing associations in England have an ambition to deliver 120,000 homes every year by 2035. Our partners in Scotland, Wales and Northern Ireland have similar ambitions. To achieve our vision, associations across the UK will need access to land, investment, skilled labour and materials and the freedom to deliver flexibly to respond to changing local market needs.

On the one hand, exiting the EU brings opportunities to continue to invest in construction skills development for British young people, and to contribute to national productivity by maximising the opportunities presented by modern methods of construction. On the other hand, EU exit carries the risk of accelerating and escalating the challenge of meeting our target of building 120,000 new homes every year – especially in relation to labour and materials.

Housing associations are united by a single purpose – to ensure everyone in the country can live in a quality home that they can afford. They meet shifting housing needs by building more homes, by providing extra support when it's needed and by innovating to tackle the challenges people face. They do so with a diverse and vibrant workforce, some of whom are EU nationals, whether they are employed directly or through contractors.

What are the construction-related challenges that housing associations might face as a result of EU exit? What can they do to continue to deliver? And what will they need to support them to do so?

The challenge

Leaving the European Union will have potentially significant implications for our construction industry and its ability to deliver critical national infrastructure, including housing. Even before consideration of the EU exit referendum result, construction was struggling with an ageing workforce. Projections suggest that if current recruitment and retirement levels remain stable, the construction workforce is likely to shrink by somewhere between 20–25% over the next decade or so. The decision to leave the EU is likely to further reduce the availability of migrant labour to make up for a lack of domestic entrants into the industry.

The scale of this problem cannot be underestimated. National migrant labour within the construction industry stands at circa 12%. Reliance on construction migrant labour is even greater in towns and cities where employment and economic activity is driving housing need and therefore new housebuilding activity. London leads the way with 40–50% migrants in its construction workforce, but proportions are also high in other cities across the UK. Within these totals, EU labour, especially from EU2 and EU8 Eastern European countries, is the single largest component. Major infrastructure schemes such as Hinkley Point, Swansea Tidal Lagoon and HS2 might exacerbate resource issues for some trades in housebuilding in regional markets.

Theresa May's Government, like housing associations, has an ambition to significantly increase new housing delivery across a broad range of tenures. This was demonstrated by the Housing White Paper released in February 2017. Housing associations will need to maximise their own financial resources and public and private investment to achieve this ambition.

Against a backdrop of construction resource shortages in parts of the UK, and the higher cost of imported building materials due to the weaker value of the pound, volatile construction pricing might lead to strains on the viability of new development. In Scotland, for instance, where 'timber framing' is used at large scale, European sourced timber is putting renewed pressure on build costs even though the techniques are less labour intensive.

We should start to shift construction delivery solutions to those which bring together design and construction expertise in different ways, are less labour intensive, more integrated with manufacturing-led techniques and fully embrace innovation.

The solution

With the prospect of further pressures on resources and ongoing access to migrant labour in question, there is an urgent need to increase domestic capacity in the construction industry. We should do this in two ways:

1. Improving skills training
2. Maximising new construction delivery models

We must ensure that we develop fit for purpose training and skills development programmes which are attractive to young people who want to work in an interesting, digitally-enabled environment. Running the right spread of courses and offering long-term inspiring career progression will be at the heart of improving industry intake from the next generation of school-leavers. A reformed and repurposed Construction Industry Training Board (CITB) will need to better understand, interpret and enable the skills pipeline as a result to support long-term, sustainable workforce planning.

At the same time, we should start to shift construction delivery solutions to those which bring together design and construction expertise in different ways, are less labour intensive, more integrated with manufacturing-led techniques and fully embrace innovation. This is about improving productivity not just headcount, and fundamentally improving design and build quality.

For this two-pronged first strategy to work, the skills and training challenge has to be driven by the innovation agenda. Our future industry needs to have a much more diverse structure where traditional artisan trade working co-exists with digitally-led hybrid industrialised or pre-manufactured approaches. It is important to recognise that this is much more sophisticated than the default 'prefab' image of poor quality and large mono-tenure estates.

Housing associations have a role to play in delivering skills training programmes, and some are already taking a leadership role. Working proactively with their supply chains, these associations are avoiding duplication, maximising value and delivering training designed with and for their communities.

A small number of associations have purchased or established their own training provider to support them to do this. It is good to see the Government acknowledging the construction skills challenge in the recent Housing White Paper 'Fixing our Broken Housing Market'. To maximise the potential contribution of the housing association sector to the skills agenda in construction and beyond, there will be a need to find an appropriate replacement for European Social Fund investment.

Successful modernisation of the construction industry requires integrated solutions that build more capacity. We will need traditional bricklayers alongside multi-skilled workers who are delivering in hybrid or off-site environments. Many potential future schemes will require both types of skills. Traditional skills will always be important in their own right too, especially in the repairs and maintenance sector.

The combination of existing workforce challenges, potential EU-exit risks and advancements in technology represent a unique opportunity to transform our industry for the better. The social housing sector has a major role to play in this process.

Housing associations can think and act long term. The construction industry will only invest in skills, training and innovation in both traditional and new techniques by being able to see more stable demand. Housing association delivery can be acyclical or even counter-cyclical, and long-term certainty from the Government can support the stability of the sector. By sharing long-term development programmes in an open collaborative way with the supply chain, partnerships can be formed that drive a different form of behaviour. Historic OJEU-led lowest bidding and framework practices must not be allowed to get in the way of driving better outcomes.

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As landlords, housing associations are interested in the whole life performance of their properties, and consistently deliver high quality design in their buildings. Working with housing associations, there are opportunities for designers and constructors to come forward with innovative approaches which embrace 'Design for Manufacture and Assembly' and last longer, are easily replaced, and can be easily customised for different customers in different markets. Building Information Modelling (BIM) enabled asset inventory capability is a key benefit of digitally-enabled design and construction. Housing associations can take a leadership position in driving a new shape of client demand from the construction industry.

Housing associations and Build to Rent investors can deliver homes more quickly than the traditional housebuilder model. There is a strong case in the sector for quicker pre-manufactured approaches to delivery. The ability to nurture and support an emerging precision-engineering led pre-manufacturing sector is already being grasped by the likes of Accord Group, Swan Housing Group and Your Housing Group. Essential Living are doing the same in the Build to Rent sector. Other housing associations are also encouraged to explore the opportunities presented by initiatives such as the Accelerated Construction Programme and the other pre-manufacturing stimuli announced in the Housing White Paper.

Creating better outcomes in skills, training and innovation is a function of both long-term thinking and the scale of demand. The fragmented nature of construction supply chain and client commissioning often acts as a barrier to more strategic improvement. Housing associations have the opportunity to collaborate and broker a better deal with the construction industry. If associations combine their influence by sharing common procurement initiatives, they might be able to unlock much more investment in product innovation as well as confidence in skills and training. Many associations already participate in procurement consortia. Extending this model to construction innovation could support smaller housing associations to maximise opportunities.

The current review of the CITB will undoubtedly drive reforms of the crucial role this body plays in enabling skills and training. One of the important developments is likely to be in preparing more strategically for a modern workforce demanding more diverse skills. This is difficult to plan for unless there is a clear reshaping of end user demand. The housing association sector therefore has a key collective role to play in deciding what demand it will place on construction and what skills it will require to support its delivery.

There is a general need in our industry for intelligent client behaviour. The Government, through its construction strategy, is taking steps to 'lead from the front' via central government agencies. In reality the ability of new procurement approaches to influence residential construction are limited. The housing association sector has the opportunity to be leading intelligent clients that private developers and investors can in turn take a lead from. Collaboration between the traditional housebuilding sector and housing associations could strategically drive better client commissioning and shared requirements of the residential construction industry.

In the light of the above, it is crucial that the Government recognises the short term threat to construction capacity from EU exit. The exit strategy therefore needs to recognise identified areas within construction in some form as a 'critical skills list' priority with protections provided. Whatever happens in the medium to long term, the industry cannot afford to lose in short order the current EU migrant resource it has or have structural shocks from future migrant inflows damaging capacity.

For the housing association sector to be part of a positive housing and construction industry response to the Government's recent Green Paper on Industrial Strategy, it needs long-term certainty about its income. This appears to have been recognised in the recent Housing White Paper's statements regarding setting new rent standards post the current 2020 term. The investment chapter in this document outlines other steps which would insulate the financial capacity of the sector.

The housing association sector clearly stands prepared to play its part in responding to the challenges of building more homes in the UK and as part of that to address EU exit-related threats positively. It is keen to drive a different deal with the construction industry that will help it modernise itself, in turn underpinned by a strong government commitment to a thriving social and affordable housing sector.

Supported housing and care



Sharon Allen is Chief Executive of Skills for Care and a board member at CHS Group.

Housing associations across the UK provide sheltered and supported housing for people with particular housing needs. These homes and services play a vital role in supporting people to live independently for as long as possible, while reducing pressure on and minimising costs for acute health and social care services. Many supported housing schemes are run in partnership with health and/or adult social care (ASC) providers, and workforce challenges are largely consistent across the health, social care and supported housing sectors.

We know that recruitment and retention is the number one challenge facing employers providing social care services, including housing associations providing care and support. On any one day in ASC there are 90,000 vacancies. The National Minimum Data Set-Social Care (NMDS-SC) projects that we will need an additional 275,000 social care jobs by 2025 to meet demand. The issue is not just about numbers; we know that we need to recruit people with the right values if we are to be confident of providing high quality, person centred care and support.¹

The vote to exit the EU has the potential to accelerate and escalate an existing skills challenge in social care. Of the 1.43m people working in ASC in England, we know that 90,000 (just over 6%) are EU (non-British) nationals. There are significant regional variations. A much lower proportion of EU (non-British) colleagues work in the North East and North West compared to London and the South East, for example.

What will EU exit mean for supported housing and care? What opportunities might it present for our sectors, and how can we maximise them?

The challenge

The key challenge in supported housing and ASC is to recruit and retain staff across a range of care and support roles. This is not an EU exit-specific concern, but rather one which might be accelerated or escalated by exit, depending on future immigration policy.

In response to this challenge, the Cavendish Coalition convenes over 31 organisations across the social care and health sectors.² Together the coalition aims to urge the Government to provide clarity and certainty for EEA nationals currently here and ensure that employers are able to continue to recruit from overseas, including Europe. Some employers are reporting that their EU (non-British) colleagues are anxious about their futures and some employers are encouraging colleagues to apply for citizenship. This immediate uncertainty poses risks for retention and for workers' resilience, mental health and wellbeing.

In addition, there are very significant financial pressures facing both the housing association and care sectors. Social care is currently in the public eye as perhaps never before with very real concerns about the impact of continued funding cuts to local government. For housing associations, the 1% rent reduction over the four years from 2015, combined with proposals to cap the amount of housing benefit social housing tenants can claim to Local Housing Allowance, poses a significant risk to the viability of this vital provision.

We need to develop new supported housing as well as maintaining existing stock. Research by Sitra estimates that the shortfall in supported housing provision in 2015/16 (16,692 places) cost the taxpayer an estimated £361m.³

For supported housing and care providers to be able to flourish and continue to improve people's lives, certainty and control over other business costs is important to create the space to adequately manage the risks of increased recruitment and workforce costs. This might include clarity about long-term availability of funding for care and support services, and access to low cost land.

1 <http://www.skillsforcare.org.uk/Recruitment-retention/Values-based-recruitment-and-retention/Recruiting-for-values-and-behaviours-in-social-care.aspx>

2 <http://www.nhsemployers.org/media-centre/2016/09/new-coalition-of-health-and-social-care-experts-on-mission-to-guarantee-status-of-eu-staff>

3 <http://www.housing.org.uk/resource-library/browse/strengthening-the-case-for-supported-housing-the-cost-consequences/>

The solution

As community-based organisations, housing associations have a role to play in fostering community cohesion and in enabling the joined-up delivery of public services, including social care.

In order to continue to provide high quality care and supported housing services it is important to secure the sustainability of the social care workforce. As with the whole of ASC, the value and contribution of care and supported housing services and the dedicated staff that provide these services too often go unrecognised. This is evidenced through lack of investment in training and skills development opportunities. The opportunity therefore is to raise the profile of the work undertaken and call for greater investment in the skills development and qualification attainment of this part of the workforce. This will bring benefits to other parts of the system, most notably health.

It is also an opportunity to promote care and supported housing as a positive career choice, demonstrating the fulfilment that colleagues achieve through their work. The opportunity to work for values-driven organisations needs to be more widely promoted. Housing associations are already thinking differently about how we promote opportunities, including promoting these roles to older people, to men, and as second career options for colleagues who might want to work in a different way and in a different sector. Some housing associations demonstrate the value which can be added when residents or former service users are trained and supported to deliver care services.

Housing associations are already thinking differently about how we promote opportunities, including promoting these roles to older people, to men, and as second career options for colleagues who might want to work in a different way and in a different sector.

There are some great examples in the supported housing sector of collaborative working, drawing on the cross-sector skills of talented staff. For example, a small number of housing associations have created health and well-being leads who are supporting the prevention of increased need across housing, social care and health sectors. We want to get better at sharing our narrative about the innovative approaches we are exploring and the outcomes being achieved.

We can seize this opportunity to build greater collaboration on workforce planning and focus on workforce commissioning. To do this effectively requires better workforce data than is currently available for the supported housing sector, which will require cross-sector working between housing, social care and health partners.

Sustainability and Transformation Plans (STPs) (proposals for improvements in health and care, drawn up between the NHS and local authorities) have largely, if not entirely, excluded housing and supported housing. The first step to working more consistently in collaboration across sectors to meet local needs in the future, is to include housing in STPs.

The biggest challenge alongside recruiting and retaining a skilled and competent workforce is the need for certainty around funding. In particular, certainty about the other costs associated with support provision, for example land and capital costs, would create space in organisations' business plans to be more innovative and remain responsive to evolving needs. Key priorities should be reducing barriers for housing associations accessing NHS land, and finding the right long-term funding model for supported housing to ensure that it remains sustainable into the future.

The supported housing and care sectors recognise that to meet increasing demand we cannot simply continue to do the things we have always done in the ways in which we have always done them. There are some brilliant examples where housing associations use assisted living technology to support people to live more independently and of digital care plan management systems freeing up staff time to spend with the people they support. It might be that there is a role for robotics for people who need support with movement for example, or for Artificial Intelligence technologies like Apple's Siri or Amazon's Alexa to enable people to be more independent for longer and communicate their needs as swiftly and as easily as possible to care and support providers. Housing associations are excited by the opportunities presented by new technology.

There are barriers which have prevented organisations from maximising the full potential of technology in care and support previously, not least that there has been financial pressure to keep costs down. There are many examples of initiatives already underway, and there is considerable scope for amazing work as new technologies with even greater capabilities continue to be developed. Technology should never be seen as a replacement for people, the human factor, who are so important in relational care and supported housing provision. But housing associations want to use technology better, particularly to smooth out the administrative, communications and physical infrastructure around care. This will require significant government and institutional investment if we are to genuinely realise the opportunities.

Housing associations are well-placed to help keep people living independently for longer by delivering care and support services for people in their own homes. In doing so, they reduce pressure on acute services. The sector is determined to continue to deliver for people, whatever EU exit looks like. Certainty about ongoing immigration policy and funding, control over our cost base and access to land would help us to maximise the opportunities presented by technology and secure the future of the workforce on which our services depend.

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We are committed to delivering this vision for our communities, even in challenging times. Whatever the final terms of EU exit turn out to be, housing associations will deliver homes and services that people need.

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