
Boost for affordable housing

Posted by rickyross3359 - 2008/08/20 15:19

It might not be a lot but the announcement of 100m of new funding brought forward from 2011 is a good start, given the way the building industry is being to suffer. It is essential that we do get rid of the right to buy and really start a real programme for good quality social housing. It was always a part of the Scottish physic to rent - who gives a fuck about owning my house dying and leaving the money to the weans. I sooner make sure I didn't have a muckle great mortgage and then live on mince foer the reast of the month. Nae the weans can look efter themselves. I have more important things to spend my money on. A Season ticket fur Love street. A few voddys and wee bet on the horses. A care free life thats wit a want. So bring on the social housing rebuild - only can we please build proper wa's inbetween me and ma neighbours - I have no inclination to hear them arguing about the price of this or that. More to the point I deffo do not want to hear them scewing every night. Thicker wa's and more cooncil hooses and tae hell whae the mortgages and the banks!!!

:lol:

Re:Boost for affordable housing

Posted by Levenax - 2008/08/21 11:07

Jings, crivvens and help ma Boab, what a load of bollocks! Social housing should only be available to people who can demonstrate that they can't afford to buy or rent privately i.e. it should be means tested so that somebody can't piss all his wages against a all and then plead poverty to get a free house that the rest of us pay for.

"Affordable" means somebody else is picking up the bill and since I've had a muckle big mortgage in the past that I've suffered pain to pay I sure as hell don't want that person to be me.

I've got important things to spend my money on i.e me NOT you, so get your physic (sic) sorted and aspire to a bit more than rotting your liver with vodka and lining the pockets of the bookie who's taking you for a fool.

Re:Boost for affordable housing

Posted by Clare - 2008/08/21 12:09

Affordable does NOT mean someone else is picking up the bill. The term "social housing" should be abolished once and for all. It implies those who rent are trash which is simply not the case. It also implies the rent is mere buttons, which it isn't. I grew up in rented accommodation in an area where that was the norm. It was also a good area to raise children and it was a very safe area for children too. Rent was PAID Lev, out of my dad's wages, on time, every time and we were not scroungers. Nothing like it.

"Private" landlords and the meaning of that phrase have not changed much over the decades where people are making money out of others by charging appallingly high rents on properties that are mortgaged and subject therefore to fluctuating interest rates. Currently people renting on that basis are in one of the most insecure situations going right now because of what is happening in the mortgage industry. Many of those properties will sooner or later end up on the market with those renting them thrown on the street. Private Landlords build up massive portfolios of properties which they have purchased as "investments" and nothing more. Many have been re-mortgaged to release more equity until they are at the limit or, in the current market, starting to lose "value". Which means many of those Landlords are going to end up in the smelly stuff when they can't get rid of them at the price they want. And let me give you a glaring example of what I have seen in recent weeks myself from a "private" landlord who, it turns out, was purchasing properties fraudulently to let them out. The fraud has now been uncovered, Lenders are re-possessing and people are literally on the streets with nowhere to go. There are hundreds of properties involved. People have paid rents but mortgages have not been paid by the Landlord and the people renting are out on the street. Is that the way to go? I don't think so!

The biggest mistake made ever was promoting the myth that the only acceptable way is to buy a property. It is nonsense. It is a huge debt especially with house prices these days. And there's the other myth, that high house prices are the sign of a "good" economy. That is nonsense too. The obscene prices were a sign of only one thing, absurd values being attached to bricks and mortar which did not remotely reflect the true (much lower) value of properties. That is why what we are seeing just now is indeed comparable with what we saw in 1991 when interest rates were about to hit 16%. We may not be looking at anything close to 16% but we sure as hell are borrowing tens of thousands more than we were then. I could show you one property in the Kylepark area of Uddingston that sold for Â£15,000 in 1980. It is now "worth" in excess of Â£300,000. Inflation you think? No, I'd call it something else.

Yes there are people who screw all of us to have their way paid Lev and I resent them just as much as you do. It is often the case where some simply aren't familiar with the concept of working for anything but there are also the genuine cases

who need help. But please remember also that there are others who pay their way and that includes their rent and who are decent people, just as decent as you or me and should not be treated as some sort of lower life form just because they don't buy their own home. The other thing Lev is your idea of a "reasonable" wage. Affordable to you may mean something completely different to another person. So I think we quite a way to go before the figures can be established because for a start if you want people to take responsibility for huge rents then wages need to be the first area we look at.

Finally, as the product of "social housing" who later bought my own home I often find myself looking at those who regard others in "social housing" as something slightly above the status of a refugee with complete despair. It is no way to address the huge problem we have with housing.

Re:Boost for affordable housing

Posted by Levenax - 2008/08/22 14:29

If the word "affordable" is used to mean that the cost of housing is somehow less than one might expect it to be then it does mean that somebody else is picking up the tab. The main cost of housing is land. There is no shortage of land suitable for the construction of housing in Scotland but its availability for that purpose is severely limited by restrictive planning laws and stupid local authority decisions. So even if a local authority or housing association own land outright they still have to account for the asset value because if it was sold the receipts would help to reduce council tax or borrowings. The reality is that so called affordable housing costs nearly as much as open market private housing to build but crucially it costs a huge amount more to manage because the provider has to do all the maintenance and fix all the damage caused by the wanton vandalism of anti social tenants. This management cost is further massively inflated by the stultifying inefficiency of local authority housing departments as exemplified by that of West Dunbartonshire who were slated by Audit Scotland about eighteen months ago.

Now nobody could deny that council house rents are quite substantial but the plain fact is that very few tenants pay much rent or council tax because they are mostly benefit junkies. The result is an expensive public asset occupied by people who have no interest in the maintenance of their surroundings and a descent into squalor and chaos that can be seen in towns the length and breadth of our country.

IMO we need to take a much tougher line with those to whom we grant the privilege of social housing i.e. lay down strict rules of conduct and be ruthless in rapidly evicting those who abuse their neighbours or damage public property. The obligation on local authorities to house anybody who happens to be homeless should be abolished immediately since social housing at our expense should be reserved only for those who deserve such help. It is obvious stupidity to knowingly house criminals and wasters.

Re:Boost for affordable housing

Posted by Clare - 2008/08/22 23:06

No Lev, affordable means within reach of the wages people are earning. That's why I made the connection with earnings and rents because its kind of relevant.

Also the majority of council tenants are not benefit junkies and to tar everyone with the same brush is just ludicrous. There are many good people living in rented accommodation who are decent people. (Many are in properties owned by Private Landlords incidentally and paying substantial figures in rent in return for living in properties that aren't maintained properly. Such was the state of some of these that new legislation was introduced in 2006 requiring all Private Landlords to register formally with their local authority so that properties could be properly inspected and tenants had some form of redress regarding serious problems many Private Landlords were refusing to deal with.)

I agree that anti-social tenants are a blight on their neighbours and that a less tolerant approach is required in order to deal with them. Even so, the answer isn't to label a substantial number of people in the way you have. To categorise people like that is unfair and extremely unreasonable.

Re:Boost for affordable housing

Posted by Levenax - 2008/08/24 22:12

It's a plain fact that a tiny number of council tenants pay the full whack of rent or council tax. If they had to or were able

to they would have taken advantage of the right to buy if the area was OK or moved out if it wasn't. The result of this is that the sink estates have been left to fester by councils who don't give a toss and can't be bothered with the hassle of trying to manage the unmanageable. The better estates where normal people lived have been largely bought out by the tenants and the place looks all the better for it. It's quite clear when you drive through Knightswood or Mossspark in Glasgow that the properties look far smarter in private ownership than they ever did under the dead hand of the council. My point is that we shouldn't be wasting valuable public assets housing criminals and the feckless when we are failing in our duty to properly house the deserving poor who can't fend for themselves.

For various reasons lots of people rent in the private sector and pay market rents e.g. my son's friend and his girlfriend who shell out over Â£450 a month for a flat in Ibrox in Glasgow. People like them don't have a choice because councils won't house anybody who's not a single parent or on a drug treatment programme or just out of prison. You might not like the way I categorise people but the world of council housing has changed out of all recognition in the last thirty years thankfully by the sector becoming much smaller. Many more people are standing on their own feet, freed from the old dependency on rotten burgh housing departments and that is unequivocally a good thing.

=====

Re:Boost for affordable housing

Posted by DoricMan - 2008/08/25 11:08

Those employed in our Public Sector, e.g. nurses, the caring professions, etc, must find it hard to get decent housing with the remunerations they now receive.

For me social housing should take up the slack in inadequate wages for deserving Public Service workers, and for those not being able to afford the true cost of a roof over their heads.

=====

Re:Boost for affordable housing

Posted by Levenax - 2008/08/25 11:42

Why are allegedly low paid public service workers any more deserving than any other low paid workers? In fact in the public sector even if the hourly rate is only the NMW the pension and sick leave entitlements are generally better than the private sector. McDonalds or ASDA wouldn't tolerate the level of sickies that local councils do.

You're spot on with your point about social housing being for those who can't afford the true cost of a roof over their heads. That obviously means that other taxpayers pick up the bill and surely they have a right to expect that those benefiting from the privilege of subsidised housing shouldn't abuse that privilege.

=====

Re:Boost for affordable housing

Posted by Clare - 2008/08/25 12:26

Levenax wrote:

Why are allegedly low paid public service workers any more deserving than any other low paid workers? In fact in the public sector even if the hourly rate is only the NMW the pension and sick leave entitlements are generally better than the private sector. McDonalds or ASDA wouldn't tolerate the level of sickies that local councils do.

You're spot on with your point about social housing being for those who can't afford the true cost of a roof over their heads. That obviously means that other taxpayers pick up the bill and surely they have a right to expect that those benefiting from the privilege of subsidised housing shouldn't abuse that privilege.

Lev your solution - to rent privately -is the worst one imaginable. Those who are operating in that market are invariably there for investment purposes only and those renting do so using leases which rarely exceed a year at a time. Indeed many lenders on Buy To Let properties do not allow a lease of more than six months. If the portfolio of their particular landlord goes belly up they are on the street. Renting a property on the basis that you need to renew the lease every six or twelve months is no way to administer housing. Housing Associations or Local Authority Housing are the best options.

I agree that rents should be paid but a significant factor in that is of course the level of earnings paid to people in what you would dismiss as crap jobs no doubt. I accept you are a professional person and that your income is clearly much higher than that of lesser mortals. I would suggest too however that many of those lesser mortals probably do a great deal for all of us in their mundane jobs and get paid not very much for it. I do not have much sympathy for public sector people since they invariably enjoy better terms and conditions than those elsewhere and that is a fact. Very few will be

on the national minimum wage. They also get annual pay rises which private sector people do not.

If you pay low wages to people who cannot afford to buy their own homes their only option is to rent. Responsible Landlords are rarely to be found in the private sector and in my view Housing Associations/Local Authorities are best placed to look after rented housing. They are entitled to receive the rent charged and they are also entitled to demand certain standards from tenants. If tenants don't comply they are also entitled to throw people out if they don't comply.

I can often agree with much of what you say Lev but sometimes you make it difficult by tarring so many people with the same brush which is extremely unreasonable of you. One's social status is not everything. I know many people who are rolling in money who are middle class, certainly, professional people, absolutely but decent human beings? Not a chance. So don't judge people by their income and social status Lev because money and status do not a decent human being make.

Re:Boost for affordable housing

Posted by Levenax - 2008/08/25 13:06

I think you're missing the point I'm trying to make Clare. I'm strongly in favour of helping those who can't aspire to a good wage. It's a fact that there will always be a certain part of the population who aren't capable of doing anything but low paid jobs. They don't have the mental capacity to learn a trade or acquire any significant skills so they have to work as cleaners, porters or street sweepers or whatever comes along. Their wages will always be far less than skilled and professional people so they will obviously need help with housing and it's our duty as a society to make sure they get it. We should never accept that a person shouldn't work because the only job available to them is a low paid one. What I and most other taxpayers don't want to do is featherbed the great useless herd of wasters who neither work nor want. We should not tolerate idleness and everybody who receives public dole should contribute as much to society in the form of useful work as they are able and if that means picking litter for seven or eight hours a day to get benefits so be it.

Abuse of scarce social housing should be stamped upon and all of the drug dealers and criminals should be evicted without delay.

Re:Boost for affordable housing

Posted by Clare - 2008/08/25 13:56

Lev, how can I put this without punching you? :laugh:

There are many people with very healthy IQs who also aren't earning a lot of money. They aren't cleaners or porters or whatever, some are doing very demanding jobs and being paid buttons for it. Some also have tremendous responsibilities. They are caught in the trap too. Its a shambles. They are not "professionals" in the true sense but they are highly skilled, you know? Labour are trumpeting their minimum wage. Fine so we finally have a NMW but how much is it? Its Â£5.52 an hour. But many in skilled jobs don't make much more than that!

I am sure the majority of people who want to rent are decent and that the other lot are in the minority so I agree with you that the latter group must be dealt with in a no-nonsense manner. I don't see why they should be housed and supported if their anti-social behaviour only makes life a misery for everyone else. I am against the featherbedding of anyone through my taxes.

At the risk of being controversial one group I would bar from Housing Association lists are young people under the age of 21 actually. If they want to live independently of their parents that is the group I would suggest should rent privately.

Re:Boost for affordable housing

Posted by rickyross3359 - 2008/08/27 23:27

Firstly let me say, that my initial raising of this topic was for genuine reasons, although I was a bit flippant in my demenour. I was joking and never meant to offend those with mortgages. I used to work in Aylesbury Buckinghamshire and did start paying a mortgage however during the last recession my house was repossessed. So I have some experience of that and it may have clouded my judgement. I am had to work and pay for my current council premises and must say I have never been happier. Maybe I should have said this to start with, without such talk of the bookies and vodka or my

season ticket for St.Mirren.

Re:Boost for affordable housing

Posted by Clare - 2008/08/28 01:52

Ricky, thanks for that. Supporting St Mirren I would say is a heavy trial anyway, without worrying about other stuff :laugh:

Re:Boost for affordable housing

Posted by Levenax - 2008/08/28 14:24

rickyross3359 wrote:

.....however during the last recession my house was repossessed.

Yup, happened to hundreds of thousands then and a big number this time round too.

The problem I have with social housing as it operates just now is that tenants don't have any responsibility for anything. They can behave how they like, trash the house we're all paying for and stop paying rent and rates but they'll never get evicted.

Somebody who makes their own provision has no safety net - stop paying and yer out. So I think the government should recognise the risk and give non social housing types a tax break and I don't mean just abolish stamp duty.

Re:Boost for affordable housing

Posted by rickyross3359 - 2008/08/28 18:01

Stop paying my rent to Renfrewshire council does mean that the first steps will be taken to evict me from my house. I agree that while the eviction process will be started - time would be given. For example if I lost my job I would then have the opportunity to apply for benefit including housing and council tax benefit. Nevertheless eviction does take place fairly often due to anti-social behaviour and convicted drug dealers in this council area are out very quickly.

I know that gives very little comfort to home owners because currently if you lose your job or means of income you have to wait 9 months before even the interest payments are paid by government.

When I needed social housing in Aylesbury I was told by the council there to rent privately or "better still go home". In the south of England there really is no real concept of social housing.