

SOUTH YORKSHIRE HOUSING ASSOCIATION

THE FIRST TWENTY YEARS

When considering how to set down the history of the first twenty years of South Yorkshire Housing Association I was reminded of my history tutor's maxim that history is event plus interpretation. I conceived my rôle to be more than of interpreter than chronicler, a mere recorder of events. A chronological list of events would be as uninspiring to read as it would be tedious to write. That we are celebrating twenty years of existence of the Association bears witness to the events, the most potent testimony to which lies concealed in the experiences of the individuals we have been able to house over those years. By adopting the role of interpreter, one with the benefit of hindsight, this becomes a personal view of how we have reached our twentieth birthday. It will be impressionistic, looking at episodes and happenings of germinal and critical significance in the development of the Association and the formation of its distinctive culture.

IN THE BEGINNING WAS SHELTER

I suppose it all started with "*Cathy Come Home*". Shown on BBC T.V. in 1966, this film shocked the country into taking notice of the widespread incidence of homelessness, and the plight of those affected by it. Even more shocking was a dawning awareness that the so-called welfare state had very few immediate solutions to offer, denying even hope for those who found themselves in that desperate situation. The film's impact was so great as to move many people to do something about what "*Cathy*" had exposed. The major practical expression of that was the foundation of, and national support for, the organization SHELTER - the campaign for the homeless. SHELTER was able to offer practical assistance by giving modest cash grants to housing associations, which enabled them to attract additional Government subsidies. In total this made it possible to buy run-down houses and improve them for letting to homeless families at rents they could afford.

SHELTER IN SHEFFIELD

Sheffield, like many other cities and towns, had its own SHELTER group. With ingenuity and commitment it raised money for SHELTER'S central fund. But some of the homeless of the City began to exert their own influence on the Group, one which was to take them beyond fund raising. As awareness grew of the existence of a local presence of the, then, high profile parent organization, homeless people began to approach Group members for practical assistance and advice for their housing problems. First hand experience established the conviction that a practical vehicle, in addition to fund raising, was needed. The only credible solution for the homeless and badly housed remains the placing of roofs over their heads. One way for the voluntary organization to satisfy that requirement was through an active and developing local housing association.

A NEW SHEFFIELD HOUSING ASSOCIATION

During 1971 the Sheffield SHELTER Group investigated the possibility of establishing a new housing association in the city with SHELTER's support. SHELTER sponsored new associations by providing the revenue needed to sustain them prior to achieving earning capacity. In the course of those investigations the local Group consulted, among others, the, then, Manager of Manchester Family Housing Association, Ray Gridley, who is now Director of Housing in Sheffield. The conviction that a viable proposition could be presented led to the gathering of a group of seven people to form a steering committee who were to make an application to SHELTER for sponsorship. This received support and in March 1972 Sheffield Family Housing Association was registered.

SHELTER'S assistance was conditional upon professional staff being employed by the Association from its inception. So it was that in July 1972, much to my surprise, I found myself being interviewed for the post of founder-Manager of the newly-formed Association. The element of chance which intervened to lead me to that position fills me with astonishment even after the passage of so many years; it also heightens my gratitude for the unique opportunity it was to afford. The astonishment originates from the manner in which knowledge of the post came about. Quite literally the job was found in a dustbin. It was advertised in *The Times*, a copy of which had been used to wrap kitchen waste. It caught the eye of an ardent reader on a subsequent visit to the dustbin. The combination in the advertisement of *"..... concern for homeless families"* and *"negotiating with the local guthority"* was an inviting conjunction of causes. I had been moved by *"Cathy Come Home"* to initiate support for SHELTER in the country parish of which I was the incumbent; *"Cathy"*, though a piece of 'faction', spoke very directly to me, portraying all too faithfully the plight of the homeless which I was encountering regularly, and reflecting the frustration of not having practical solutions to offer; in a previous existence I had some experience of dealing with local authorities, when arranging bank loans to supplement Council Improvement Grants for bringing old properties up to a minimum standard. Here was an opportunity to match pastoral concerns with professional commercial knowledge.

Without much expectation of success I applied and was called for interview. I was one of three shortlisted candidates. Of the others I was to learn that one already worked for a housing association and the other was a car salesman. I began to sense that I might be in with a chance. To my consternation I was immediately offered the job.

STARTING WORK

I took up my appointment on 1st September 1972. No office awaited my arrival in Sheffield, no equipment and I was a complete novice. The first office was in my flat and consisted of a kitchen table, upon which I placed a second-hand typewriter and the messiest of second hand photocopiers. The description "wet process" understates its most distinctive and uncontrollable character, so this machine, which had all the hallmarks of being a prototype which failed to meet

the production line, had of necessity to be sited on the draining board. The rest of the 'office' was made up by the telephone box in St. Andrew's Square in Bolton-on-Dearne, a few yards from my flat. Training consisted of five days spent observing at Manchester Family Housing Association. When that was completed I was to work on my own for the first year with the support of the seven committee members.

PUTTING DOWN ROOTS

The target for the first year was to acquire fifty properties: I bought thirty seven. The first was in Walkley and was to be characteristic of almost all the first year's purchases. It took nine months to secure a mortgage from the Council to complete its purchase, and that was achieved not so much by negotiation as by combat. We were regarded with deep suspicion, even as a threat, and the essential working partnerships, which we now enjoy with local authorities, were to take years to develop. The search for properties was routine and centred on sorties upon estate agents in Sheffield every Saturday morning, armed with the newly-published property pages of the now extinct *Sheffield Telegraph*.

Alongside this I had two other important areas to cover to justify the presence of the Association in Sheffield, first to SHELTER, who regarded the initial period as a probationary one, and the second to the Council, with whom we needed to work in a complementary capacity. That justification had to be founded on demonstrating local need.

One method was to open a waiting list and to arrange for a number of agencies to refer cases to us. The immediate interest and eager response from those agencies established that a significant and unmet need did exist, but unfortunately raised expectations of our ability to perform well beyond our capacity. By far the largest volume of referrals came from Sheffield Council's Housing Aid Office. Every referral was followed up with a home visit. If any lingering doubts remained about need these visits were to dispel them. In very few cases did the details given by the applicant overstate the case. In many instances the conditions found on visiting were far worse than described, betraying varying degrees of hopelessness, apathy and the dissolution of standards and expectations of those who applied to us. This mirrored exactly Cathy's experiences. We were able to bring to light those who never appeared in any official statistics, who were not eligible for any council waiting list and whose difficulties were shamelessly exploited by some private landlords. These were the 'hidden homeless', who have been the predominant category of those we have housed over the years. It does have to be remembered that no statutory duty for local authorities to provide for the homeless was to be enacted for a further seven years; many of our visits were, then, made to the Council's hostel for the very few homeless families who were considered fortunate were they to be accommodated there.

The second area local activity to be investigated was the network of community organizations within Sheffield. This led to many evenings in some very dingy church halls, enduring the progressively numbing discomfort of sitting on pitch pine benches which had been polished to a glass-like patina by generations of

Non-conformist posteriors. This was the entrance fee for becoming acquainted with the local housing picture through established groups with concerns related to our own. Much time had to be expended in explaining who we were, what we intended to do and how we would go about it. This involvement set a pattern of working which the Association has continued to cultivate and one which established for us a niche role, which was to produce major long-term dividends. It was to create supportive relationships, some still enjoyed today in our Committee membership, not least our present Chair, and it was to introduce a second member of staff, who has only recently left SYHA to take up the post of Director with another housing association.

THE FIRST CRISIS

In September 1973 the staff increased to three and was to remain so until 1975, at which point the benefits of the 1974 Housing Act provided a financial base firm enough to support an increase to nine. Before this was achieved the Association had to survive the first of a number of crises which it was to encounter over the years. In 1974 SHELTER underwent an internal upheaval which resulted in a reduction in its income. This directly affected the Association in that our revenue grant all but dried up. Survival was engineered by letting the more habitable of the properties awaiting improvement. Rents from this source, together with an overdraft guarantee from SHELTER, enabled us to prevail.

This crisis was intensified by another, concurrently affecting the financial environment - a rapid rise in interest rates, the collapse of secondary banks and a consequent loss of confidence in the property market, of which we were considered to be a part. This raised our costs to such a level that under the financial provisions then prevailing we could not command rents sufficiently high to repay the loans needed to finance the provision of accommodation. The new Housing Act arrived not a minute too soon. When it did become operative in April 1975 we had about 200 unimproved terrace houses. The increase in staff numbers to nine was required to service that position, for we had not improved a single property. Very early registration by the Housing Corporation provided almost immediate access to the new funds. This first crisis schooled us for others yet to come.

GROWING

The years 1975 to 1978 could be described as golden. We produced about 100 units each year with capital on tap and most of the development risks underwritten by the new system of Housing Association Grant. One really did wonder how long this could last; the capital injection from Government into our small Association alone was running on average at 95% for each scheme. Even taking into account that the 1974 Act was intended to stimulate growth, when costs were aggregated for the whole of the Voluntary Sector this level of investment did seem to be too good to last. The application and enthusiasm of the staff ensured that no advantage offered by the new system was lost. Our ability to allocate decent and affordable accommodation to some on the waiting list saw, after three years, our objectives beginning to be realised.

Any difficulties in those years arose from the growth of the organization. This was not acknowledged at the time and it was to take several years, and further substantial growth, to compel us manage the problems which changes create. One barrier to this was an introspective preoccupation with the ultimate size of the Association, whether we should set a limit on development and whether we should look beyond Sheffield to extend our work. Homelessness knows no such boundaries and we were becoming aware of unmet housing needs elsewhere in the new, but now defunct, County of South Yorkshire. The organization was reluctant to recognise that its strength resided in its accumulated skills and its, then, unique position as the sole active, locally-based Association; so the opportunity to develop the organization to capitalise on these was lost.

The organization did feel gravitational forces at work in the environment (not least those emanating from our funders) which threatened to take it away from its roots. Need was to take a secondary place as funds were directed more and more into designated improvement areas of the City. Thus we were to acquire a higher proportion of tenanted properties than hitherto, thereby reducing the ability to provide new homes. Energy was expended in managing the tensions. Reconciling ourselves to more central control was slow to develop and galling whilst local conditions and demand were so clearly not being met under the new dispensations. Perhaps a position to service those needs should have been more firmly held, for this marked the beginning of the erosion of local autonomy. By comparison with controls to be imposed later, this was a rather mild precursor which signalled the nature of more radical changes to follow throughout succeeding years. Time spent in reconciling ourselves to change imposed from outside would have been better spent in developing the organization to meet the demands of an increasingly volatile environment.

A major test of vision arose when it was proposed to work in Rotherham. That produced a debate which focussed on detailed local issues. Thus, when approved, we embarked upon an extension of activity into this area without resolving the underlying strategic issues for the future of the Association. The move into Rotherham was altogether expedient, a reaction to zoning of housing association activity in Sheffield, which restricted our ability to acquire properties in the city, and the imperative to continue to develop, imposed by the funding system. Nevertheless the decision, however arrived at, was to prove fortuitous, as was the decision to open a Rotherham area office in 1979.

This cross-border migration posed a dilemma about the name of the Association. We were certain that Sheffield Family was hardly an appellation likely to win us a welcome in Rotherham. Again linking the two names in one title created a further sensitive dilemma when contemplating which should take precedence. The problem was solved in 1978, when it was resolved to change the name to South Yorkshire Housing Association. The Committee did, however, attach a clear rider that this was not to be taken as a licence to extend our mission into Barnsley and Doncaster. That injunction was to be observed for a number of years, but once the environment changed the latent potential of that qualified decision was released; the soil had been prepared and was fertile for sowing the seed of

further diversification when we did become active in the proscribed areas.

CHANGE AND CHANGE ABOUT

The year 1978 brought major financial difficulties for the Government and the price for being rescued by the I.M.F. was to be rigid control of public expenditure. A moratorium on the development programmes of associations in the middle of 1979 was not unexpected, bringing with it a consequent loss of revenue. This was another uninvited crisis for the Association but one from which we were able to learn and were to weather. It was a reminder of the vulnerability and the ephemeral character of the planning in which we engaged whilst wholly dependent upon central funding. Changes in public investment in housing engineered in the following years have been legion and none has made the attainment of our objectives any easier; most reflected the policy of reducing public sector spending; few, if any, took account of the heightened level of need that this policy was to generate.

During this crisis a new Housing Bill was before Parliament and was to become the Housing Act 1980. Its major innovations were concerned with giving tenants enhanced security of tenure, the beginnings of a Tenants' Charter and tighter supervision and regulation of associations. The provisions for financing housing associations were unchanged. So it was that during the ensuing eight years, when associations were to experience successive financial cuts and restrictions to their funding, paradoxically, we were working to legislation designed to stimulate growth. It was difficult to find solid foundations upon which to plan ^{an} annual programme. Whilst interim changes were not unexpected the form ⁱⁿ which they would take was uncertain. The metaphor of moving the goal posts suggests too high a degree of solidity to characterise this situation. The experience was more akin to trying to nail a jelly to a table.

Responding to such capriciousness invokes an innovative and flexible ^{regimen} response. By applying these attributes we were able to find ways to sustain a development programme. The pattern of growth was, however, marked by a mixture of good and bad years. These mercurial times also affecting council housing, notably in the form of the introduction of Right to Buy and a decline in building. A positive side of this was the beginnings of local authorities and associations ~~into~~ working together more closely and to the release of council land to associations for development. The shared experience of responding to uncertainty prepared the ground for the partnerships which we now have with local councils and which are so essential for targeting available resources to major areas of need.

With the passage of time the expenditure of central government grant became more directive and new areas for applying it were introduced - improvement for sale was an early example. At SYHA we greeted these innovations, of which there was to be no shortage, with a suspicion bordering on conservatism. There was a positive reluctance to run after new ideas, for it was becoming clear that, like buses, another would be along in a minute. It was wise to decode the destination board to be sure about the terminus before leaping aboard. We missed a few buses and we were to arrive later than some other associations. Strict adherence to our

objectives in this changing environment led us to the judgment that the new directions should not divert us from our planned destination. This somewhat unadventurous course was featherbedded by the availability of a grant to cover our revenue losses incurred in managing properties; we were, in part, having our principles financed by Government.

By taking the decision to continue to try to relate our activities to unmet needs, and to take soundings from voluntary community groups in assessing these, the emphasis in our development programme ~~began to shift~~ as we began to channel more resources into providing accommodation to meet special housing needs. Since pioneering a hostel for battered women in the very earliest years we had maintained a small special needs housing programme; from the early eighties the investment in such provision increased as our skills came to be recognised. A situation developed where we became unable to meet in full the requirements of a growing number of groups which approached us for accommodation.

Our decision not to follow the cash meant that changes in the environment were not being fully reflected by changes within the organization. Not unnaturally the staff complement grew to dispose of the growing volume and complexity of work and to maintain the status quo. The senior staff were to a very large extent still having to function at an operational level at just the time when the major requirement was for us to take a much more strategic approach to managing the changes. The recognition that the Association had to modify the way it made major decisions did lead to the reorganisation of the Committee, which, through sub-committees, was to deal with even more detail. Servicing these reinforced the operational roles of the senior staff. The time when we could no longer avoid dealing with the long-term strategic issues was advancing upon us as the Government was formulating plans for a radical modification of housing association funding, one for which SYHA was ill-prepared. Throughout the previous history of the Association the changes we had encountered had been continuous. What was now threatened was discontinuous change.

THE NEW ERA

In 1987 a new Housing Bill was published which, unlike the 1980 and 1985 Housing Acts, did make provisions for restructuring the financing of associations. This proposed that grant be supplemented by private finance, the objective of which was to produce more units of accommodation for the same input of grant. The cost of private borrowing was to be met from rents which would be determined by the association. The implications of this Bill were serious for SYHA. This was not the kind of incremental, comfortable, change which we had become used to; this threatened an uncomfortable disruption with the past and would call for new ways of managing it.

First, difficulties would arise because several years of working with the support of Revenue Deficit Grant meant that we had been unable to create the financial reserves needed to bolster us against risks, hitherto underwritten by the grant system, also their absence left us with poor prospects of being able to raise private finance. Second, this disruptive change implied the need to surrender many of

the cherished values of the organization. In those circumstances if one determines not to succumb there remains the sole choice of finding the means to survive. It was all too clear that the environment, in the form of the proposals, would not change; we should have to change. We concluded that ways could be found for progressing without compromising all we stood for. Undertaking new, housing-related, activities in new ways, being more assertive about defining and attaining our objectives, determining to build a self-confident organization able to deliver the vision of what it wanted to achieve, all these pointed to the need to encourage a change of culture and climate in the organization. Building on the past did not mean jettisoning the essence of SYHA and what it stood for. The preservation of what had already been achieved depended in the first instance upon preserving the organization itself and making it able to compete boldly.

It was clear that we had to travel an extra mile beyond the first objective of survival. Whilst that would secure continuity it was evident that the 'second mile' was needed to make us thrive, we could not stand still; the system determined that we must continue to build a firm financial and operating base to stay in the game. The task was to manage the changes, to achieve congruence between the Association and the environment (a harmonisation so necessary to being able to flourish), and to anticipate further shifts in an increasingly changeable environment.

Dr. Johnson's words come readily to mind as being all too apposite to our condition at that time, *"Depend upon it, Sir, when a man knows he is to be hanged in a fortnight, it concentrates his mind wonderfully."* Our lifespan was certainly more than a fortnight, but immediate action was needed to have the sentence commuted that we might have a future as South Yorkshire Housing Association. The potential for failure did concentrate the minds of staff and Committee members, who together applied them in a crucial, corporate brainstorming meeting in 1987. From that results were to flow.

MANAGING THE CHANGE

Without doubt the years between 1988 and 1992 have been the most exciting and rewarding in the Association's history. They have proved that fears about the dilution of long-established objectives, though wisely anticipated, have not been realised. The willingness to diversify has, paradoxically, led to activity being concentrated even more acutely on areas of special need, which past concern and experience had fitted us to meet. New opportunities have arrived as the byproducts of an environment in which others have experienced discontinuous changes - in the National Health Service, Social Service departments and perhaps most acutely in local authority housing, upon whom a growing number of families, and others with priority needs, have placed a heavy burden precisely at the time when their resources for dealing with them have been in decline.

It may be that the Association's 'ostrich' years, when it stubbornly defended its values and devoted a substantial proportion of its resources and activities to meeting special housing problems, transmitted a 'caring' reputation within the environment in which we have worked. There is no hard evidence to support

this supposition other than the outcomes of the recent years. In that period we have been the local association of choice when health authorities have sought partners when seeking to fulfil their obligations under the Care in the Community initiatives. In a similar way we have begun to enter into partnerships with local authorities - on a widening geographical front - to provide relief for some of the acute problems of homelessness. Our early initiative of providing short-life housing has been drawn on and expanded to supply alternatives to bed and breakfast accommodation for families and for those who, though in severe need, are not within the statutory priority categories for which local authorities have a duty to provide - young people at risk and single homeless persons are instances.

These activities have provided very fortuitous opportunities with which to bridge the gulf between the old and new eras. These sustained continuity of development and growth, through what would have otherwise been a problematical period of transition. These initiatives have not been a diversion from our traditional areas of provision but a very substantial supplement to it, drawing in capital and revenue from independent sources.

The reason underlying our ability to respond to the opportunities is to be found in the cultural shift and changes in the working climate of the Association. At the point of delivery these have been marked by the ability to be honest-brokers with our partners in that we have had a sound strategic foundation upon which to make confident and quick decisions. We have been able to make clear just what we can and cannot provide. Where obstacles have arisen, staff have been empowered to negotiate on the basis of delegations of authority and the support of a Committee which has been ready to contemplate new initiatives bearing containable risks.

The outward signs of change, evident in processes, organizational restructuring and increased administrative efficiency, have had a rôle in fitting us for the new era. But at a more profound level SYHA has, in acquiring the confidence to change, shown these outward manifestations to be subordinate to the changes in climate and culture. Culturally there has been a growing sense of the need for corporate effort to ensure results; the growth of the conscious competence of the organization, and those who together are the organization; a creative trust between senior staff and Committee and a new readiness to publish and acknowledge our achievements in public. Using the accepted shorthand for measuring, comparing and publishing results we can say that we have just over 2,000 units of accommodation in management and approaching £1m. in free reserves in the bank. Such statistics show nothing of the human endeavour which has created them. This history is about the corporate effort of the Association behind the numbers, without that they would not have been attained, and in the absence of knowledge of what had to be done to achieve them their significance would be devoid of meaning or measure.

My contribution has been to try to provide a lead in heightening the desire in others to build an organization which can deliver the vision of what it believes it can and must do - to encourage those who cherish the organization to think "...

themselves a body large enough to devour their dreams." - W.H. Auden's words, not mine. The attainment of that objective rests in the future and depends upon being able to maintain, as John Harvey-Jones tells us, *"the highest rate of change that the organization and people within it can stand."*

So looking at the map of the route travelled in the last twenty years we have occasion for pride in the ground already covered. We are still travelling and this twentieth year pause can be no more than a short rest in the course of the longer journey, an interlude in which to catch our breath and refresh ourselves for the way ahead. As we prepare for the next stages we can, I hope, travel confidently in the knowledge of what we have already achieved, taking that into the accumulated wisdom and learning of the Association to be drawn on when we meet future opportunities and obstacles. For all the pitfalls, culs-de-sac, quicksands and hurdles which have dogged the way so far, being in at the birth of the Association, and seeing it achieve so much more than was originally conceived for it, has been an immensely rewarding experience, one which even after twenty is capable of generating astonishment when calling to mind the remarkably slender chance of fulfilling the role afforded by a routine visit to a dustbin.

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A CORPORATE RESULT

The way I chose to record the first twenty years has, of necessity, produced a very personal and selective interpretation of the life of the Association. In presenting it thus I hope that there has not seemed to be an immodest claim that this is a one man show. Nothing could be further from my intention. South Yorkshire Housing Association, like any other organization, can only achieve results through the people who together are the organization, those who give it life and form. Ultimately managing is largely down to sensing the potential which resides in individuals and treating them in such a way that their potential is released in the common pursuit of the objectives of the organization. Where that is accomplished positive results will follow.

Preoccupation with difficulties and uncertainties in the course of daily work has maybe dulled an awareness of the need to show appreciation for what has been achieved, just making time to pause to say "well done". Now an opportunity is given to do just that. Throughout these twenty years the Association has been sustained by staff and Committee members who have shown quite exceptional professionalism, dedication and commitment. We are now celebrating the manifestation of just how large a measure of those winning ingredients has been contributed.

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## WHERE NOW?

The backdrop against which the next act is to be played out is the sombre one of growing homelessness. The scenery has not, in fact, changed since the prologue to the first act, twenty years ago, itself a response to similar conditions. The only change is one of degree. As I write I have on my desk a report which makes grim reading, not least as a commentary on the size of our contribution to the problem in the last twenty years and what remains to be done.

At the time SYHA started its work there were about 27,000 people officially registered as homeless in this country, (probably an understatement given that a statutory duty to provide for priority need was not to arrive for another five years). At the end of 1990 the official figure was 145,800 and at the end of 1995 SHELTER has estimated that the number will increase to about 235,000. Figures published by the Department of the Environment in June 1992 record 62,000 households living in temporary accommodation. The term 'household' adds a human dimension to remind us that when surveying the cold statistics, behind each number is an experience of human deprivation, anxiety, suffering and hopelessness. So whatever the Association plans to do in the future it would be inconceivable were it not to be directed to trying to provide some hope of decent and affordable accommodation for those who must still wait in unenviable housing conditions.

It is envisaged that the way to achieving those ends will not differ greatly from recent years. We have Corporate and Business Plans which acknowledge this expectation and a development pipeline which makes this reasonably certain in the short term. "More of the same" does not, of course, preclude innovation, this will remain ~~as part of~~ a well-established facet of our work. This is, I suggest, an acceptable target at a time when housing associations have been given the rôle of main providers of new housing for rent.

It is projected that in the next three years associations will produce 153,000 new homes. Yet a recent and independent report by the Audit Commission indicates that an overall shortfall of at least 12,000 homes per year will remain after taking into account Government plans and their expectations of the private sector building. That suggests that an "all contributions ~~greatly~~ received" mentality might all too easily develop. The scene is already set for that as returns are beginning to show that the quality and size of new accommodation ~~is~~ <sup>are</sup> beginning to suffer under the constraints of the 'new era' funding. This is allied to substantial rent increases - the balancing revenue contribution crucial to the production of viable capital schemes.

The major issue of the affordability of the outturn rents of new and relet properties has so far been evaded by Government. Affordability brings with it problems of accessibility. Were it not for the availability of Housing Benefit the difficulty in letting properties would be acute. The real test of the "market" is to be made at the level of those who are on low earnings, with no or only very low levels of eligibility for Housing Benefit. Unless this problem is addressed and

provided for in an adjustment of grant rates, or some other method, we can expect to find low earners excluded more and more, not because they cannot demonstrate need but because they cannot afford to pay the full housing costs, of which rent is but a part, if they accept tenancies. The true magnitude of the problem has been obscured by associations finding devices for keeping the rents at the margins of affordability. The ability to continue to do that is likely to run out, except for a few very large organizations.

A "more of the same" projection carries with it an expectation of no increase in the projected capital allocations, maintaining a stable outturn of units in the face of increasing costs and improving the quality of services we provide. To deal with the reality of these expectations more efficient and effective application of all our resources will have to be explored. "More of the same" anticipates the likelihood of changes in direction, and more 'good ideas' being generated at the centre. If we are to continue to grasp opportunities as they come our way and to build, and extend, the partnership arrangements we already enjoy, we have to occupy a prominent local position and sustain it with a record of reliable performance and increasing financial strength. It is a measure of the priorities 'new era' that the latter requirement has become a major regulator of ability to meet needs.

All this suggests that the highest levels of management skills and flexibility will be requisites for staying in the game. The metaphor of trying to nail a jelly to the table already begins to look rather too rigid and will have to be replaced by that of taking a jellyfish for a walk on an elastic lead! With that in prospect setting management controls and measuring performance will extend the managers and Committee and test the systems as we prepare to manage to maintain the highest rate of change that the organization can withstand.

#### IN OUR BEGINNING IS OUR END

These visions of the future have been more about means than ends, suggesting that it will be all too easy to become preoccupied with the 'hows' at the expense of the 'whys' of our endeavours. Whilst the ends may be implied, or even taken for granted, in what we say and do, it would be well to let the last word be a reminder of the overriding 'why', as expressed in the mission statement of the Association for the years ahead:

*"to provide affordable, good quality homes and housing with care  
for people with limited options in the housing market."*

Although "Cathy" was a fictional character, down all the years she has remained the epitome of all that being homeless means. Her living counterparts are all too real a presence in later generations - her children and grandchildren. Until they have "come home" no other mission for South Yorkshire Housing Association can be contemplated.

John M. Belcher

July 1992