

Everyone knows we have a housing crisis: let's do something about it



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FOREWORD –
By Keith Taylor Green MEP for South East England



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Young people in particular face an increasing challenge in finding safe places to live and it is breaking up our communities.

This report seeks to explain why the housing crisis is blighting our society and to provide some solutions to it which provide decent homes at prices people can afford.

Housing cannot continue to be seen first and foremost as an investment opportunity - we must prioritise secure and affordable homes that offer people chances to live decent lives.

The report demonstrates that housing has become unsustainably expensive, and that fresh political will and innovative mechanisms are needed to make housing work for people again.

It is time to move away from treating houses purely as financial assets to be shuffled around for maximum gain and instead ensure that we provide affordable homes that meet people's needs.

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Some solutions may seem revolutionary, but nevertheless they are entirely necessary.

EXECUTIVE SUMMARY

We are in the midst of a housing crisis, the effects of which are felt most profoundly in the South East. The crisis is a result of successive governments' failed policies, beginning with the Housing Act 1980 and the introduction of Right to Buy, and continuing to this day with policies such as the Bedroom Tax and the Localism Act 2011.

This report surveys the current unaffordability and shortage of housing in the UK - particularly in the South East. Focusing on solutions, we reject a simple "build more houses" narrative, in favour of an approach which will create homes for people rather than profit. Any construction must be accompanied by measures to protect our environment, decrease waste, and ensure a fairer distribution of existing stock. The report concludes with a set of policy recommendations.

The Unaffordability and Shortage of Housing

- The housing market is dangerously over-heated, with **homes in the South East now costing 12 times the average salary**.¹ This is locking a generation out of home-ownership, and our unsustainable dependence on ever-spiralling house prices puts us at serious risk of another 2008-style economic meltdown. **The majority of people believe that continued price rises are bad for the country**, even among those who know they may benefit personally.²
- The public housing sector has collapsed under a combination of Right to Buy, failure to build, and an ideological assault on social housing. In 2013/14, **no new homes were completed** by local authorities in the South East,³ while **240,000 households are on the social housing waiting list** in the region.⁴ Meanwhile, changes in definitions of statutory terms such as "homelessness" and "affordability" are allowing authorities to evade even the slender responsibility they have to ensure people are housed.
- As a result of the inaccessibility of both home-ownership and publicly-owned housing, the private rental sector is booming. Rents in populous areas such as London and the South East are out of control; **in Brighton and Hove, rents went up by 9.1% in the last year alone**.⁵ In this largely unregulated sector, increasing numbers are forced to live in wholly substandard accommodation, and those who complain are vulnerable to 'revenge evictions'.
- Since the coalition Government were elected in 2010 **the South East has seen the biggest rise in rough sleeping levels with a shocking 96% overall rise**.

The Homes We Need

- There is undoubtedly a need for some level of house-building, but we reject the idea that simply building more houses is going to solve the crisis.
- We need homes which are going to be affordable now and in the long-term. Any house building must include well-enforced affordability quotas. Furthermore, **we reject the**

redefinition of “affordability”, under which homes are priced at up to 80% of market rates. Instead, affordability should be assessed according to local incomes.

- We need homes which are of a decent standard, including meeting the lifetime homes standard.⁶ This requires, at the very least, that the regulations currently applied to public sector homes be applied also in the private sector. High standards of construction and maintenance are crucial in reducing carbon emissions, as well as in improving the quality of life of residents.
- We need careful consideration of where homes can be built with least detrimental impact on the environment. Around **45,000 new homes could be built on brownfield sites in the South East.**⁷ Use of such sites must be prioritised, and building on the Green Belt must be resisted wherever possible.
- All of these needs will be met through the **empowerment of local communities** and councils to build or acquire the stock needed to meet local housing needs in a way most sensitive to local interests.
- Multiple home-ownership, property speculation and land banking lead to an unacceptable waste of space in areas most in need of homes. **Local authorities must be given more powers to deal with unused and underused properties**, and initiatives which make use of empty land and buildings should be promoted and encouraged. In the South East, there were 89,010 empty dwellings in 2013.⁸
- A Freedom of Information request made as part of this research showed that **only 17 houses were brought back into use across the whole country in 2014** under the Government’s Empty Dwelling Management Orders (see appendix - interim EDMO cases authorised). **In the South East, the number deployed for 2014 was zero.**

Recommendations

- Serious action is required on a number of fronts to ensure that everyone has access to a decent home at a price they can afford. We are calling for:
 - Rent control and tenant protection.
 - Investment in social housing. **We argue that 8650 new social rented homes should be built across the South East region per year⁹** as the best way of ensuring an availability of genuinely affordable housing.
 - New taxation frameworks to ensure those who have benefited from the property boom are contributing a fair share, and to disincentivise speculation and land banking.
 - New powers for local authorities to deal with empty properties, and the decriminalisation of squatting.
 - Structures to support and promote housing co-operatives.
 - Improved standards for construction and maintenance of all homes, to improve quality of life for residents and tackle domestic emissions.

Introduction: What caused the housing crisis?

Most people in the UK already know we're in the midst of one of the worst housing crises this country has ever seen. Endless media coverage and reports have shown that millions of people in the UK are struggling to meet their housing needs. In South East England the picture is particularly bleak, with many towns and cities representing some of the least affordable places to live in the UK. **Oxford, for example, is now the least affordable city to live in across the UK.** So where did it go so wrong?

Margaret Thatcher's period as Prime Minister fundamentally changed the UK's housing system for the worse. The introduction of 'Right to Buy', via the Housing Act 1980, completely changed the face of social housing in this country, giving council housing tenants very generous discounts to buy their own homes.

This was heralded by many at the time for giving people the opportunity to own their first home, ending their reliance on the state. However, this policy saw a large-scale transfer of social housing from local authorities to private owners, **while no duty was placed on councils to replace their stock.** Consequently, there are now 1.8 million people in England on the social housing waiting list.¹⁰

As the stock of social housing diminished and waiting lists grew, millions were pushed into the private rental sector. As a result, private landlords – big and small – profited by charging vastly inflated rents (often double or triple the levels of council rent) which meant that tenants increasingly sought housing benefit to make up the difference.

The result has been that money that was once raised by the local authority through council rent and reinvested in council housing, is instead now being paid out by the council in the form of housing benefits which end up back in the pockets of private landlords.¹¹

This drive for profit has resulted in the current unaffordability of the social housing rental market. Affordable housing rents used to be set at around 50% of local market rates which allowed people to earn enough money to enjoy a decent quality of life without being dependent on housing benefit. As of 2014, affordable rents are now set at up to 80% of market rate, which has resulted in people spending up to 70% of their entire income on rent in some places.¹² This is not sustainable, and has left a whole swathe of property across South East England inaccessible to many people.

Boris Johnson, the Conservative Mayor of London, is responsible for the latest hike in the definition of "affordability" across London, where the housing crisis is at its most extreme. The hike was so deeply unpopular that even the Conservative Westminster council wrote to Mr Johnson warning him that "plans to set new rent levels at up to 80% of market rent would require council tenants in a three-bedroom home in the borough to have an annual income of

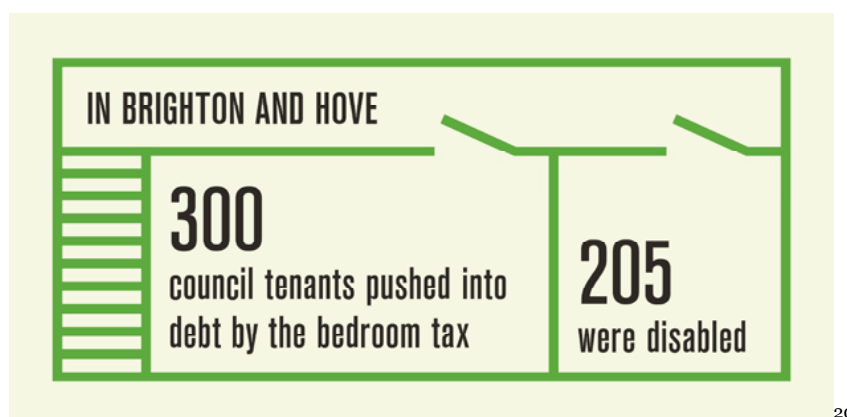
£109,000 in order to be considered affordable.”¹³ The council estimated that half of its social rented households receive an annual income of less than £12,000 a year.

More recently, attacks on social housing have been taken to new extremes. According to Dr Stuart Hodkinson, lecturer in Critical Urban Geography at Leeds University, *“The coalition has gone to war on social housing and social tenants.”* Under the auspices of the Localism Act 2011, which was introduced to *“shift power away from central government towards local people”*,¹⁴ **councils have, in recent years, been given the freedom to “abandon their social duty to house those in greatest need”**.¹⁵

Another controversial new law introduced under the Coalition Government is the ‘Bedroom Tax’, designed to tackle under-occupation in social housing. Under new welfare reforms, the Bedroom Tax has “cut the amount of benefit that people can get if they are deemed to have a spare bedroom in their council or housing association home”.¹⁶ However, it has been described as *“pernicious and vindictive”* by one Labour MP¹⁷, and **“callous, nasty and counter-productive”** by Green MP Caroline Lucas.¹⁸ According to the Government’s own evaluation, 60% of the 523,000 tenants affected by the Bedroom Tax have been unable to meet the extra payments.¹⁹

Some people affected by the restriction have lived in their family homes and local neighbourhoods for decades. The increased rent will force many of these individuals out of their homes and away from their local support networks. Even for those willing and able to move, there are not enough social rented homes for smaller households available. This means that, through no fault of their own, many will be unable to move to a smaller home and forced to pay the Bedroom Tax.

As Danny Dorling, Professor of Geography at Oxford University, points out in his latest book, *All that is Solid*, the Bedroom Tax is in fact impacting those who already use housing most efficiently. He believes that there is demand instead for a tax on the rich, whose under-occupation far outstrips that at the other end of the spectrum.



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Another tragic consequence of the housing crisis is its impact on homelessness levels. Since 2010, rough sleeping has increased by 55% in England, 79% in London²¹ **and a shocking 96% across the South East.**²² The most recent statistics provided by the Government show that there were 60,940 households in temporary accommodation on 30 September 2014²³ and a total of 2744 people slept rough on any one night in England last year.²⁴ This figure doesn't include the 'hidden homeless'; people forced to stay with family and friends who are reliant on their continued goodwill. The scale of hidden homelessness is evident in the 2013 estimate of 2.23 million households containing concealed single persons in England.²⁵

Government figures released in February 2015 have also shown that there were 42,000 evictions from rented homes in 2014 - this is the highest number since records began and is equivalent to 8000 people facing eviction a month.²⁶

Privatisation of council housing in the 1980s and a failure to reinvest in new social housing can be directly linked to high numbers on social housing waiting lists today.



Evictions and homelessness are on the rise, a trend directly exacerbated by government policies.

CHAPTER 1: A crisis of affordability, availability and standards

Many of us don't need to see the figures to believe that housing in the UK is becoming increasingly and painfully unaffordable. House prices have soared, making it more and more difficult for people to buy property. This, combined with the unavailability of social housing, is leading to increasing demand on the private rental sector and a consequent rise in rent prices.

At the same time, wages are only rising very marginally. As the gap between the cost of housing and wages widens, it becomes increasingly difficult for people to find housing options they can afford.

People across the board are affected, but the housing crisis means different things to different people. For some, it's the struggle to meet mortgage payments, for others it's months or even years spent waiting for social housing to become available. Many families struggle to look after children in run-down accommodation, because decent housing is too expensive. Elsewhere, those aiming to buy property are often forced to take out risky mortgage loans, whilst growing numbers of people find themselves priced out of buying property altogether.

The rise in numbers of employed young people still living in their childhood home also reflects the unaffordability of rent and house prices. Despite earning a wage, almost 2 million people aged between 20 and 34 are currently being forced to live with their parents.²⁷

Case Study: Mandy is a private renter who has worked as a teaching assistant in Oxford for 20 years. She told us that her rent has risen significantly in the last few years to the point where she can no longer afford to pay.

Although she has raised this with her landlord, Mandy's requests have been ignored and rent has increased from £800 to £1200 per month. As she earns £900 per month, this figure is higher than her actual income. Despite living with her two daughters of 21 & 22 who contribute to rent (they can't afford to move away from home) she has had to ask for discretionary payments from the council to make up the rent. This is a temporary option which will end soon.

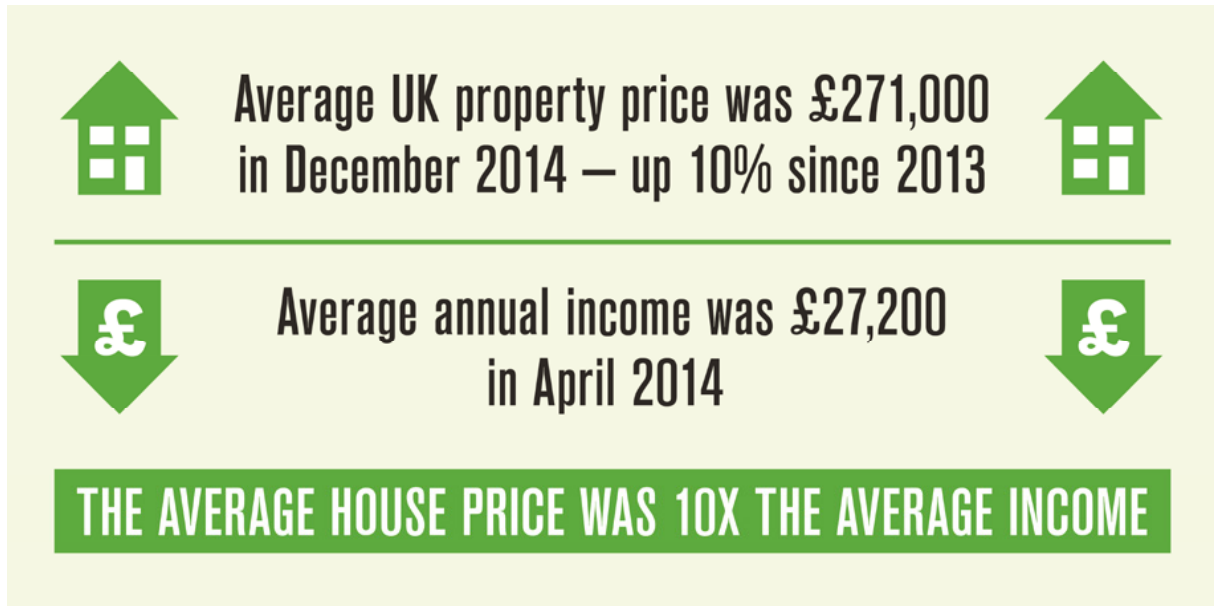
Mandy has been on the council housing waiting list for 24 years but because she's in private rented accommodation, the council doesn't see her case as a priority and has even removed her from the list before without informing her. She can't afford new clothes, to go out with friends or even to buy decent food. She feels this is no way to live her life and is considering moving to Yorkshire where it will be more affordable to live, but is worried about the impact this would have on her daughters, as she doesn't want to be responsible for making them homeless.

A. House Prices

The average price of a UK property was £271,000 at the end of 2014, up 10% since 2013.²⁸ This figure is particularly shocking when considering the average gross annual income, which was



£27,200 in April 2014.²⁹ This means that in 2014, the average house price was 10 times the average annual income.



In 2014, annual house prices rose significantly in London (15.3%), the South East (10.8%) and the East (11.9%).³⁰ Moreover across the UK house prices had risen by 9.9%³¹ annually, whilst wages had only risen by 0.9% over the same period.³²

The crisis is being felt particularly hard across South East England, where the average price of a home is now a staggering £337,000,³³ 12 times the average wage in the UK.

Housing is particularly unaffordable in areas such as South Buckinghamshire, Tandridge and Elmbridge. In Elmbridge, house prices are over 14 times average earnings in the area, whereas in England, house prices are on average 6 times earnings across the region.³⁴ The South East is also home to the UK's least affordable city for buying a house - Oxford.³⁵

The Government's response to the increasing difficulties faced by those attempting to enter the housing market for the first time has been the 'Help to Buy' scheme, providing equity loans and mortgage guarantees to first-time buyers. The policy has been widely criticised as counter-productive, simply fuelling the continued growth in the cost of housing. It is estimated that whilst Help to Buy has enabled 31,000 households to purchase a home, 258,000 more have been priced out of the housing market by the rise in house prices since the introduction of the scheme.³⁶

The result is that over a third of England's 14.3 million homeowners are now aged 65 and over, whilst among the group most likely to be raising families – those aged between 25 and 34 – just 1.4 million are homeowners.³⁷

The continued uncontrolled inflation of housing prices is of concern not only to those seeking to enter the market, but to all of us, as it leads to a critical instability in an economy that is deeply dependent on house values. Only one fifth of people surveyed by IPSOS-Mori believe that continued rising house prices are a good thing for Britain, and even among those who believe rising house prices would be good for them personally, a majority still believe that it is bad for the country as a whole.³⁸

The fact is that government policies are to blame for the current mess we're in; successive governments have failed to provide enough affordable homes (see chapter 2), and policies such as the current Government's Help to Buy scheme are further inflating prices.

B. Social Housing

While home-ownership has become increasingly inaccessible, the public housing sector has been shrinking year-on-year. Public house building has collapsed, compounded by the loss of large numbers of council-owned homes through the Right to Buy scheme. At the same time, the number of households on the waiting lists for social housing is increasing rapidly; in the South East, a shocking 240,000 households were on the social housing waiting list in 2012 – up 133.1% since 1997.³⁹

Under the Right to Buy scheme, introduced by the Housing Act 1980, council housing tenants were given the right to purchase their homes at greatly discounted prices. The scheme undoubtedly provided a unique opportunity for a small number of less well-off people to get on the housing ladder and profit from the financial independence of home ownership - by 1991, more than one million council houses in England had been sold to their tenants.⁴⁰

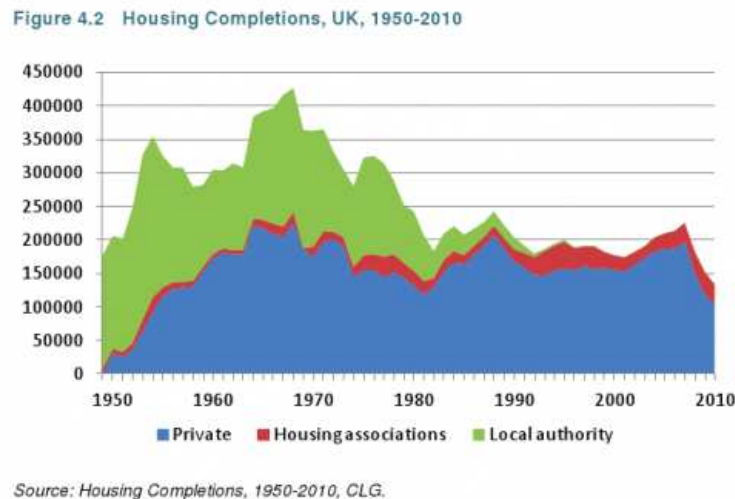
However, Right to Buy is widely criticised for its impact on the remaining stock of publicly-owned homes. Councils were prevented from spending most of the money they earned from sales on replacing the stock of social housing,⁴¹ whilst at the same time central government funding for housing was reduced significantly.⁴² In 2013-14, no new homes were completed by councils in the South East, while over 1,000 council homes were sold through Right to Buy in the same period.⁴³

Table 1 showing number of homes sold through Right to Buy versus new homes built by council, 2013-14:

	Number of dwellings sold	New homes built by council (completions)	New homes built by council (starts)
England	11,261	900	2,130
South East	1,032	0	90

The graph below demonstrates the collapse in public-sector house building over the past 25 years.⁴⁴

Figure 1



Furthermore, many of the former council-owned homes were quickly snapped up by large landlords and property speculators. One rather telling example is that of Charles Gow, the son of a Tory housing minister who presided over the introduction of the Right to Buy scheme, who now owns at least 40 ex-council flats.⁴⁵ Homes which were once public assets and a source of income to the public purse are now instead a direct means by which taxpayers' money is funnelled into the pockets of rich private landlords.

C. Private Rental Sector

With home ownership increasingly inaccessible, and the demise of publicly-owned housing, more and more people are forced into the private rented sector. In 2014, the number of private renters surpassed the number living in social housing for the first time.⁴⁶

The cost of renting finally appears to be slowing, yet overall rents across the country still rose by 1.7% last year.⁴⁷ This rise is having a clear impact; according to research by the National Housing Federation, almost a third (31%) of renters currently find it difficult to pay for their home – the equivalent of 3 million people.⁴⁸

The Housing Federation's study also found that renting families in particular are struggling, with two fifths saying they face difficulties finding the money to pay for their home. As a result, one in four renting families are cutting back on buying food, and just under one in four have cut back on heating in order to pay their rent. Furthermore, new figures show that on average private renters are spending 40% of their income on rent.⁴⁹ According to Shelter and the Joseph

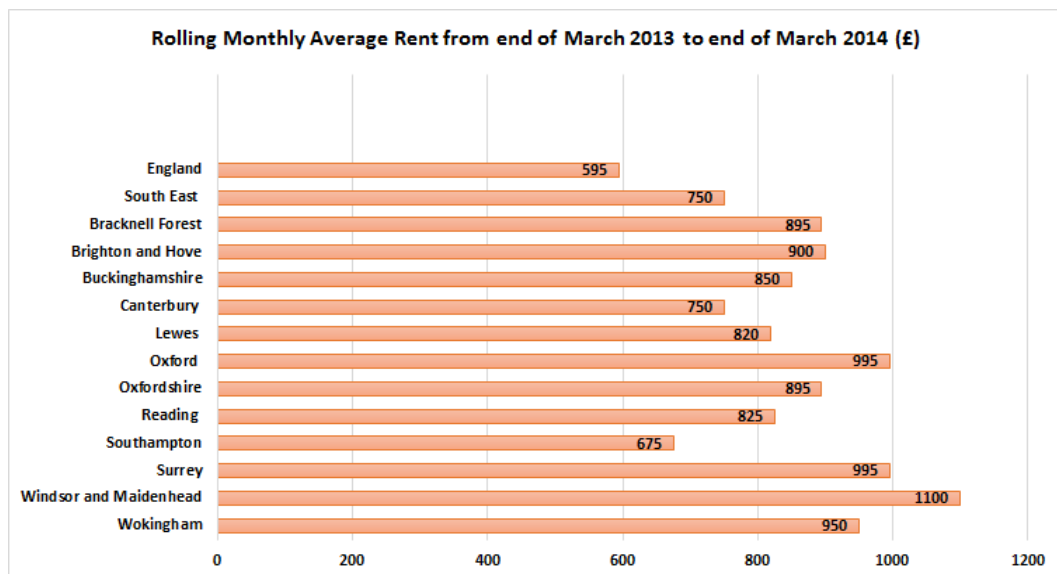
Rowntree Foundation, spending more than a third of your disposable income on rent or a mortgage means you may not be able to afford other basic needs.⁵⁰

In South East England, there is huge demand on the rental sector. This is due in large part to the unaffordability of housing in London, which is increasing demand on the surrounding region. In the South East, data shows that rental prices increased by 2.1% in 2014, the fastest rate for two years.⁵¹ This regional increase is second only to London, which rose by 2.4%.

While private rents have risen across the South East region, some areas have been particularly badly affected. Brighton and Hove for example, experienced a 9.1% increase in rents compared to the previous period.⁵²

Rents in the South East are consistently higher and rising faster than rents anywhere else in the UK, excluding London.⁵³ The average private rent paid in England between March 2013 and March 2014 was £595pm. In comparison, median rents for this period in the South East were considerably higher; at £750 pm. Regions which saw particularly high rents were Bracknell Forest, Brighton & Hove, Oxfordshire, Surrey and Wokingham. Rents in Windsor and Maidenhead were £1100, a staggering 85.9% higher than the median in England (see figure 2, below).⁵⁴

Figure 2



Source: Valuation office agency

As well as being unaffordable, much private rented accommodation is inadequate. The sector is largely unregulated, with many homes falling short of standards set by the Government (see chapter 2). With prices out of control, more and more households must either accept substandard, insecure accommodation or leave the areas in which they live and work.

Again, government policy is exacerbating this trend, as the Localism Act 2011 is used to require those in need to accept insecure private sector accommodation instead of social housing, or face losing their right to assistance.⁵⁵ This further increases pressure on the lower end of the rental market, driving prices up and standards down.



Case Study – Oxford resident: “I grew up in Oxford before going off to University where I received an undergraduate degree. When I came back to Oxford, I lived with my family for a while but couldn’t face living at home for too long.

I got jobs working in a shop and a pub for between 40-60 hours per week. Both jobs paid the minimum wage but still brought in £900-£1000 per month. This was 5 years ago and I moved out from my family home and paid £400 + bills (roughly £500) per month which cost at least half my wages at the time.

After about 2 years I moved because the house was in such poor quality – me and my housemate both contracted chest infections because of mould in the house. After this, we decided to move into a nicer place and paid £550 per month. It’s worth noting that this wasn’t in the centre of Oxford – it was outside the ring road, so not a particularly desirable place to live.

About 2 years ago we moved out because we could no longer afford the rent – despite us both having regular work. I tried to get housing benefit but I wasn’t eligible. We both owed a huge amount of debt by this point - £1000 each in council tax. Bailiffs were sent to my Dad’s house (who was guarantor on our house) who paid off my debt. To this day, I still owe him the money. We also still had to pay back other bills for about a year and a half afterwards.

Because of this, I now have a really bad credit rating and can’t get a new phone contract as a result. Consequently I’m now unable to rent anywhere again without getting one of my parents to act as a guarantor and without providing good character references. Life as a young professional who wishes to live away from my parents feels practically impossible.

Not knowing how you’re going to make up the rent is a scary thing and it made me feel terrible. I started considering bizarre options to make ends meet. When you’re desperate, you have very few options to make things work. I considered doing things that I would not previously ever have even imagined.

Not feeling safe and secure means you can never relax and become part of your community as you have no opportunity to give anything back.”

House-building rates are at an all-time low. But it is not simply an absolute lack of houses which is the problem: it's the way houses are distributed. There is a growing chasm between those who can afford to leave investment properties lying empty, and those forced to live on top of one another in overcrowded and substandard accommodation.

Ensuring that everyone is housed is therefore not as straightforward as simply building more houses. What is needed is a joined-up strategy which increases the supply of high-quality, genuinely affordable houses where these are needed, whilst also bringing empty and under-occupied homes back into use and restructuring our distribution framework.

A. Do we need more houses?

While the numbers of new households are increasing year-on-year, house-building rates are at an all-time low. In 2013-2014, 112,000 new homes were built in England - about half the annual growth in households of 221,000 that year.⁵⁶

In the South East, just 19,200 homes were built in 2013-14,⁵⁷ while it was predicted that 38,500 new households would form each year between 2013 and 2021.⁵⁸ The National Housing Federation predicts that, at the current rate of building, we will face a housing shortfall of more than 400,000 by 2031 in the South East.⁵⁹

One seemingly obvious - and widely advocated - solution to our housing shortfall would be to reinvigorate the house-building agenda. Where there is strong demand, such as in the South East, there is a clear case for house building. But simply building more houses will not solve the long-term challenges which the housing crisis represents.

Crucially, the agenda must not just be about the number of homes we build, but the type of homes. Three aspects in particular must be considered: the long-term affordability of homes, the quality and security of the housing, and the location of these homes. There is also a large amount of unused and underused property; a source of huge wastage which must be tackled alongside any house building agenda.

All of these requirements would be best served by the empowerment of local community decision-making, to ensure that the houses that are being built provide the homes that people need to live in.

B. The houses we need

1. Genuinely affordable

Currently, the Government's own targets for affordable house building are not being met. But crucially, these targets have become almost meaningless as a result of the radical alterations to

the definition of “affordable”, which mean that the so-called “affordable housing” which is created may still be well out of the reach of those who need it.

‘Affordable housing’ is a broad-reaching term. To clarify, it can refer to social rented, affordable rented and intermediate housing:

Social rented housing is owned by local authorities and rents are determined through the national rent regime. Typically, socially rented homes are priced at 50% of market rents, and tenancies can be life-long.

Affordable rented housing is allocated in the same way as social housing but is more expensive than social housing, as it is rented out at up to 80 % of the local market rent.

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above.

Of the 19,200 homes built in the South East in 2013-14, only 6,740 were deemed ‘affordable’.⁶⁰ This falls far short of the regional target of 32,700 new homes per annum, of which 35% should be affordable, as laid out in the South East Plan.⁶¹ Nationally, around 60% of housing developments are failing to meet local targets for affordable housing.⁶² The Government has recently announced an exemption from those targets in cases where developers are converting an existing building, which one London council claims will cost them around £1billion.⁶³

Moreover, the fact that “affordability” is now defined as a function of market rate rather than local income means that it is not in fact affordable to many people. In effect, the policy has “rendered the word affordable meaningless.”⁶⁴ The Government is encouraging social landlords to replace social housing with ‘affordable’ housing;⁶⁵ creating a massive rent hike for some of the least well-off households in the country.

Clearly, we need to see a re-evaluation of the definition of ‘affordability’, pegging it to median local incomes instead of market rates. We also need to see developments actually meeting their targets for affordability, both regionally in the South East and across the UK.

Case Study – ‘Lewes Phoenix Rising’: The Phoenix Industrial Estate in Lewes has been earmarked for a major residential development by the local council and developing firm ‘Santon’.

Under the plans, the estate will be demolished and replaced with around 400 housing units. 40% of these housing units should be affordable but this is unlikely to be achieved.

In response, a group of local people have formed their own development company, ‘Lewes Phoenix Rising’, and put forward plans to build 48 more homes at genuinely affordable rents – around 50% of market price.

Here, local authorities clearly have a crucial role to play. Where profit-seeking private landlords have failed to provide an adequate supply of truly affordable and decent homes, local authorities can and should act like progressive landowners, interested in creating long term social assets and not regarding houses simply as money-making opportunities.

In order to achieve this, the Government must release more funding to local authorities to build social housing. This could be met by reforming landlord tax allowances to incentivise good practice rather than profit, starting with scrapping the mortgage interest tax allowance. Landlords currently receive a public subsidy tax relief on buy-to-let mortgage interest payments. In 2010-11, this cost the public purse up to £5.8 billion.⁶⁶

Furthermore, the Government must remove the cap on the amount local authorities can borrow to build new housing. While housing associations and private companies can borrow against their assets to invest in houses, local authorities cannot. This makes no sense and leaves local authorities unable to act to meet their housing need.

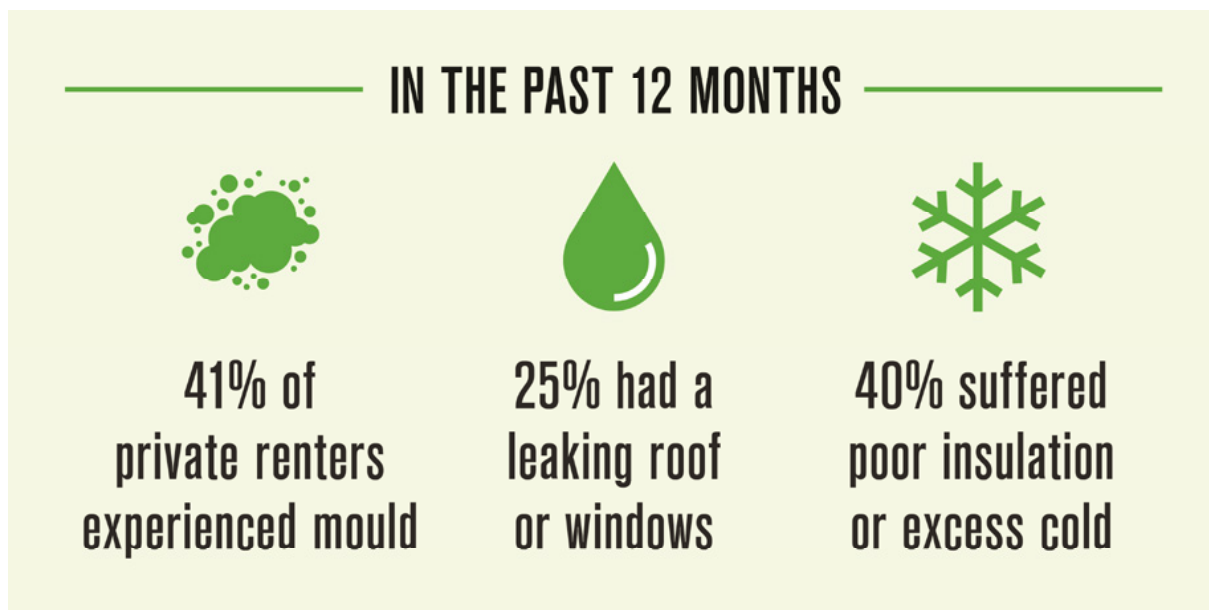
It should also be noted that providing new council homes would reduce the amount of money the Government currently spends on housing benefit, as it would allow people to move out of privately rented homes they can't afford, and into affordable socially-rented homes.

2. Decent housing standards

A house is not a home unless it is a *decent* home – the current crisis is one not only of affordability and availability, but of quality in housing. Large numbers of people can only afford homes which are not considered ‘decent’ by the Government’s own standard. Furthermore, much new-build housing still fails to meet the necessary standards for environmental protection. Improved standards are needed to ensure our housing meets the needs of both people and the environment.

Under the Government’s ‘decent housing standards’ definition, housing must be reasonably warm and weatherproof, must not contain any hazards which endanger the health or safety of the tenant (such as a lack of heating, or a broken stair rail), must have reasonably modern facilities, and must be in a reasonable state of repair.⁶⁷

The standard aims to ensure minimum standards for social rented housing, but private landlords are excluded from the rules. Worryingly, 33% of privately rented properties would fail to meet these standards; in addition 15% of all socially rented properties fail to meet these standards.⁶⁸ According to Shelter, homes in the private rented sector face worse conditions than any other tenure; in the past 12 months, 41% of private renters have experienced mould, 40% have suffered poor insulation or excess cold, and 25% have had a leaking roof or windows.⁶⁹



The need for decent, safe housing is particularly pressing in light of the number of families and vulnerable groups who have been forced into the private rental sector. However, many renters do not report poor conditions for fear of eviction. Shocking statistics revealed by Shelter show that in 2014, 213,000 people faced ‘revenge evictions’ following requests to their landlord for repairs.⁷⁰

Issues such as inadequate insulation and poor construction standards not only impact on residents, but on the environment. According to Defra, 30.4% of emissions in the South East come from heating and running homes; retrofitting existing stock and ensuring that new stock is built to high environmental standards is therefore essential for emission reductions in the region.⁷¹ The building of high-quality, well-designed and environmentally-friendly homes is important for the long-term overall sustainability of our housing market, and ensuring suitable standards of maintenance and repair are met across the social and private rented sectors is equally crucial.

3. Where should these homes go?

The Government’s recent planning reforms have made it easier for developers to gain permission to build on open countryside and the Green Belt.⁷² However, research published by the Campaign to Protect Rural England (CPRE) has found that local authorities have identified enough brownfield land for at least 960,000 homes,⁷³ and nearly 45,000 of these homes could be created in the South East.⁷⁴

Clearly when we have brownfield land that could be regenerated to provide the housing we need, the Government should be doing more to encourage brownfield development, not providing incentives to build on greenfield.

Building homes close to where people live and work and with good transport links is not only desirable for people's quality of life, but is good for the environment too. Further, it avoids the need for councils to spend on building new infrastructure to link up out of town housing developments with our cities and towns.

4. Local decision-making

The current planning system is failing to encourage and support local authorities in addressing the three key areas outlined above in accordance with the needs of communities. Housing targets are set by central government – a top-down approach which local authorities claim does not take proper account of local demand and need.⁷⁵

The consequences are manifold, as pointed out by CPRE in their report 'Community Control or Countryside Chaos?', with councils pushing through large-scale housing developments in order to meet their targets without taking proper account of the quality of the housing proposed, the proportion of affordable housing, or the type of land being built upon.⁷⁶

Instead of a dysfunctional top-down target scheme, the Government should devolve powers to councils to build or buy houses where there is a demand for social housing on the basis of local housing needs assessments. As pointed out by the Joseph Rowntree Foundation, housing should be seen as *"a local issue where responsibility to provide adequate housing and decision-making powers should be directly aligned"*.⁷⁷

C. Ending waste

1. Empty and under-used homes

House-building is far from the panacea of the housing crisis. As Dorling argues, there are deeper reasons for the crisis, and one of the biggest issues when it comes to housing supply is not the number of houses out there, but the way they are being used. At the moment, we are housing people less and less efficiently - what Dorling describes as *"a great waste of resources"*.⁷⁸

Latest figures suggest there are about 610,000 empty homes in England and around 7.8 million under-occupying households, of which 88% are privately owned households.⁷⁹ In the South East, there were 89,010 empty dwellings in 2013.⁸⁰

Many properties are left empty by landlords who decide not to sell or let, motivated by property speculation and rising house prices, or tax savings; empty homes, as well as "second homes" – of which there are over 250, 000 across the country⁸¹ – can receive council tax breaks of up to

100%.⁸² Some long-term empty homes are also left because landlords cannot afford to cover the costs of works required to make the properties habitable. Converting or renovating properties carries the full VAT rate, whereas there is zero VAT on building new homes, incentivising house-building over the reinstatement of out of use property.⁸³

Campaign groups, such as 'Empty Homes' advocate reducing VAT on housing renovation and repair work from 20% to 5% to incentivise landlords to repair and renovate their properties and encourage developers to buy empty properties to do up and let out.⁸⁴

Under-occupation within households is also widespread, with recent figures showing about 47% of owner occupiers and 16% of private renters across England having two or more bedrooms above the bedroom standard.⁸⁵ In stark contrast, there has been a dramatic rise in overcrowded households with the number of households with six or more people rising 25% between 2001 and 2011. There are more than half a million homes where six or more people live.⁸⁶

The Government has sought to tackle the problem of distribution via measures such as the Bedroom Tax which target under-occupied homes in the social sector. Yet few policies exist to encourage or facilitate downsizing in the private sector which, as Shelter points out, would not only help meet housing needs but can also prove beneficial for under-occupying households themselves.⁸⁷

In Brighton and Hove, the Green-led Council set up a voluntary house-swapping scheme to combat the under occupation rule. Over 100 families swapped their homes in 2014.



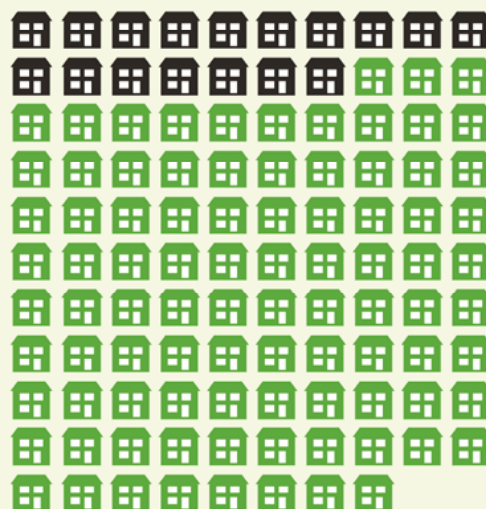
One family negotiated a seven-way exchange, from a four-bed house in rural West Sussex to a three-bed flat in central Brighton.

Empty homes - and bedrooms - cannot plug the gap entirely on our housing shortfall, but they can and should make a contribution to meeting our housing needs. The Government has trialled remedies to the problem of empty homes, such as giving local authorities the power to deploy 'Empty Dwelling Management Orders', or EDMOs, effectively allowing councils to force landlords to bring empty properties back into use. But these efforts are badly failing.

Only 17 houses have been brought back into use across the country during 2014.

The total since 2007 is 108.

In the South East the number deployed in 2014 was zero.



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Introducing new higher Council Tax rates for empty houses is one clear way to disincentivise landlords from sitting on empty properties (see conclusions and recommendations).

Bringing empty properties back into use must also include repealing the criminalisation of squatting. It has become clear that the vast majority of squatters live in long-term abandoned properties and do more good than harm. Furthermore, research carried out by the SQUASH campaign (Squatters' Action for Secure Homes) demonstrates the disproportionate effect that criminalisation has had on the homeless and vulnerable people - in other words, the victims of our housing crisis.⁸⁹

2. Land banking

With pressure for space in the South East at an all-time high, unused land is as problematically wasteful as unused housing. Currently there are many landowners who, having gained planning permission, are simply sitting on land, waiting for property prices to rise; a practice known as 'land banking'.

Those guilty of land banking extend beyond the usual suspects; it is not just property developers, but owner-occupiers, historic land owners, the Government, investment funds and organisations simply fronting as developers.⁹⁰ It is estimated that around 45% of planning permission grants will not be commenced, and that if measures were taken to counteract land banking around 50,000 to 70,000 additional homes would be constructed in London per year.⁹¹

The Government response to land banking has been to call for relaxation of the requirements on developers to provide "affordable" housing as a way to boost schemes by making them financially viable again, but this clearly undermines the urgent need for affordable housing.⁹²

Instead, we need a focus on "use it or lose it" powers to enable local authorities to take action against unnecessary stalling on development, for example by revoking planning permission, strengthening the compulsory purchase order system, and charging landowners for delays.⁹³

The introduction of a 'Land Value Tax' (LVT) would additionally be of great value in addressing this issue – LVT is a progressive method of raising revenue which requires property owners to pay an annual levy based on the market value of the plot of land beneath their home (see conclusions and recommendations).

Conclusions and Recommendations

In some respects, the continuous discussion about how bad the housing crisis is can be a distraction from the solutions which urgently need to be implemented. It's imperative that the debate now moves on to what we're going to do about it. Here's what we're advocating as the answers:

• Rent Control and Tenant Protection

So far, calls for the introduction of a rent control policy have been based on setting an upper limit on rent rises, based on average market rates. This could help to improve the current system, but it's worth noting that this would do nothing to help those people who are already struggling to pay excessive rent in the private rental sector.

A system which allows the market to determine the cap means that rents are consistently set much higher than what people can afford. As salaries and benefits rise, rents need to stay still or even fall in order to address the current imbalance.

What we need to do instead is explore the possibility of setting up a 'Living Rent Commission' which would implement a genuinely affordable rent control policy dependent upon local median incomes and not upon local market rents - alongside a 'Right to Rent' policy. Home owners who are unable to meet their mortgage payments and are under threat of repossession would have a right to transfer ownership to the council, at less than market value, in exchange for the right to remain in the home and pay rent as council tenants.

• Investment in Social Housing

Simply building more homes does nothing to prevent properties from being snapped up by foreign developers and then left empty.

We need to increase the amount of social rented homes (council housing) as the best way of ensuring availability of affordable housing. According to the Town and Country planning office⁹⁴, there is demand for 8,650 new social rented homes per year to be built across the South East region.

Local authorities should be allowed to build or buy houses where there is a demand for social housing. Receipts from any sales of council housing should be made available to fund further housing and related development. As a result, local authorities would be empowered to buy properties on the open market, to meet housing need and avoid building on greenfield sites.

- **Mansion Tax vs. Council Tax vs. Land Value Tax**

The introduction of a mansion tax would be a step in the right direction as it does represent a progressive redistribution. However, there are better ways to introduce fairer housing taxation schemes to address the housing crisis. Whilst a mansion tax would be better than no measure at all, as a transitional move towards the introduction of a Land Value Tax (LVT)*, and as an immediate response to concerns about the fairness of Council Tax, a better response would be to support the following modifications to Council Tax/National Non-Domestic Rates (NNDR):

- a) No tax exemptions or reductions for empty or underused properties (including business premises and second homes);
- b) Creation of new Council Tax bands above H to ensure that as property values get progressively higher so does the tax paid on them;
- c) Reform of the multiplier rates applied to the bands, to make the tax paid more proportionate to the value of the house.

**LVT is a progressive method of raising revenue based on the rental value of land.*

The concept of a LVT has long been touted as a fairer way to levy property taxes, as it seeks to return to the community the value added to a property because of improvements, like transport infrastructure, that have been paid for by the public purse.

Further, it acts as an incentive both to encourage good stewardship, and to reduce corporate land ownership. It would simultaneously penalise those who leave properties empty and encourage the best use of all land compatible with the agreed permitted use, encouraging better use of urban land, and discouraging land ownership for investment purposes only.⁹⁵

- **Empty Property**

Better use of empty privately owned property could be achieved by empowering local authorities to use Empty Property Use Orders.

Local authorities should draw up registers of empty property in their areas and strategies for their use. Local authorities could also advise and assist groups of homeless persons to make proposals about the use of empty property, and to put those proposals into effect.

Local authorities should be empowered to make or guarantee loans to groups of homeless persons organising schemes to occupy empty property. Building societies should be permitted to make loans to such groups without such loans having to be secured against the property.

Additionally, squatting should be decriminalised. Squatters often make good use of buildings which would otherwise be empty. Criminalising the homeless and the vulnerable in a time of

major housing crisis is scandalous. Acts taken to seek shelter which are currently considered criminal offences therefore need to be re-defined as civil offences.

- **Housing Co-operatives**

As effective providers of low cost housing with good participation by tenants, Housing Co-operatives should be encouraged.

A new Co-operative Housing Agency should be set up to promote, support and fund housing co-operatives. It will be run according to cooperative principles with membership drawn from existing co-operatives.

- **Standards**

Housing is central to long-term environmental sustainability. For this reason, we must do all we can to avoid building on the green belt. When we do build, we need to build good quality homes that will last a long time.

All new housing should be built to improved standards for accessibility, space and facilities, ergonomics, sound and thermal insulation, and energy efficiency.

This means meeting the Government's 'decent homes standard' but also the 'lifetime homes standard' which provides for much improved property accessibility.

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Report produced by:
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