

Visions for a long-term housing strategy

The National Housing Federation **#PlanForHousing**
opinion piece series, in partnership with Inside Housing

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Foreword

By Kate Henderson, Chief Executive,
National Housing Federation

Decent homes that people can afford are the foundations for a good life and a strong economy. Everyone deserves a safe, comfortable, and secure place to call home. Yet, for decades, England has lacked a clear, long-term housing strategy. Today we are in the grip of an acute and entrenched housing emergency.

Recently, the Prime Minister and Deputy Prime Minister have confirmed their landmark commitment to a long-term housing strategy as part of the government's Plan for Change. This is an opportunity the housing sector has been calling for over many years. Now, at this pivotal moment, we have the chance to come together to deliver the homes we need.

To build on this, the National Housing Federation has partnered with Inside Housing to curate the **#PlanForHousing** opinion piece series, featuring thought leadership pieces from a range of experts, housing associations, and trade bodies, united in their determination to play their part in delivering a long-term housing strategy.

This publication highlights key insights from the series, with contributions exploring how the upcoming long-term housing strategy must deliver the ambitions and needs of the country. We hope these perspectives will inspire fresh ideas, spark meaningful discus-

sions, and generate vital policy ideas.

One recurring message across these pieces is clear: the government's housing strategy must be bold, joined up, focused on outcomes, and genuinely long-term to if it is to deliver the change that is needed.

This series showcases the remarkable breadth and depth of knowledge within and beyond the housing sector. I want to express my gratitude to everyone who contributed their insights and to Inside Housing for bringing this project to life. By amplifying these voices, we aim to share innovative solutions and practical ideas to fix the housing crisis.

Together, we have a chance to reimagine how housing can transform and improve people's lives. By collaborating across sectors, we can build a future where everyone has access to an affordable, secure home where they can truly thrive.

You can explore the full collection of opinion pieces online by scanning the QR code below.



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The articles in this opinion piece series have been authored by various individuals. For the accuracy of any statistics or facts referenced within these pieces, please contact communications@housing.org.uk who will be happy to put you in contact the respective authors directly.

#PlanForHousing

Dismantling social housing stigma

Comment by Fiona Fletcher-Smith,
Group Chief Executive, L&Q



L&Q is a not-for-profit organisation that provides quality, affordable places to live for the most vulnerable in society. More than 250,000 people make their homes with L&Q, across the North West and South East of England.

The heartbreaking story of Awaab Ishak served as a wake-up call – a stark reminder of the real-world consequences when residents’ concerns are ignored. His tragic death sparked a movement for change, prompting the government to pledge new rules to hold landlords accountable. Yet, while these changes are crucial, Awaab’s story reveals a deeper issue – one that legislation alone can’t mend. The problem extends beyond mould and disrepair; it lies in the repeated disregard for the Ishak family’s complaints. At its core, it’s about stigma and the way society views social housing.

What effect does stigma have on social housing residents?

Stigma isn’t just an abstract concept; it seeps into everyday life, shaping how residents are treated by their landlords and perceived by society at large. Upcoming research from the G15 group of landlords reveals that nearly half of social housing residents feel stigmatised. Those who experienced stigma were significantly less likely to recognise the benefits of social housing, with only 36% per cent strongly agreeing that it had a positive impact.

Dr Mercy Denedo and Dr Amanze Ejiogu’s research into stigma took them to painful places, uncovering how it led to “feelings of anger, exclusion, and a diminished sense of self-worth”. Their findings speak to the quiet devastation of stigma: it ‘intrudes into (people’s) everyday lives, impacting their quality of life and life chances’.

The G15 research echoes these findings, showing that many residents feel compelled to hide their addresses or embarrassed to invite guests into their homes. It reminds us that stigma doesn’t just alter how others see social residents; it changes how they see themselves.

Denedo and Ejiogu’s research also shines a light on the wider consequences of stigma. When social housing residents are isolated from different social groups, it creates fertile ground for ‘othering’. If we view social housing as a refuge for those who have ‘succumbed’ to circumstance, it becomes easier to see residents as

fundamentally different and undeserving.

But where does this stigma come from?

For years, social housing has been portrayed as a last resort – a place for those who have ‘failed’ to navigate the private housing market. This perception is reinforced by policies that promote home ownership, and media portrayals and political rhetoric that paints social housing and its residents as ‘undesirable’ and ‘burdensome’.

These perceptions matter. They can influence the standard of service tenants receive from their landlords, health care providers and the police. They can affect how complaints from social housing residents are handled, and the outcomes that follow. They can push people to the margins – not only from their neighbours and communities, but from the very institutions set up to serve them.

Partnering with residents to dismantle social housing stigma

While the government’s efforts to address housing standards are a step in the right direction, real change must come from within the sector itself. Some social landlords are proving that a different approach is possible. At L&Q, we launched an ambitious resident involvement programme in 2021, focusing on building true partnerships with residents, and restoring accountability to residents at every level of the organisation.

Through this approach, we are aiming to redefine the landlord-resident relationship, shifting from a top-down model, to one where residents have a meaningful voice in decision-making.

As outlined in our ‘A Partnership of Equals’ report, this is more than just a slogan. It’s a commitment to treating residents as equal partners, recognising the value of their perspectives in managing their homes.

The results are promising: residents have played a key role in improving processes around complaints, mould and damp, and have even influenced our recruitment practices. And more importantly, we’ve learnt that when residents are treated as equals, the stigma around social housing starts to fade.

Continues.

“Real change requires leadership from landlords, supported by a government committed to lasting solutions. By working together—landlords, residents, and policymakers—we can build a future where social housing is not just a place to live, but a community where everyone feels respected.”

Fiona Fletcher-Smith

This experience reveals an important lesson: when residents are listened to, respected, and seen as partners, it changes how they feel about themselves, their homes and their place in society. In the conversation around stigma, this feels like the missing piece of the puzzle.

Going beyond policy changes

Regulation is an important first step, as it holds landlords accountable. However, addressing stigma goes beyond policy changes; it requires a cultural shift. Too often, social landlords unintentionally reinforce stigma through inadequate service and distant relationships with residents. Yet, we are also the ones with the power to reshape misperceptions.

When considering how to dismantle stigma, we must keep the broader social context in mind. The Department for Digital, Culture, Media and Sport’s annual Community Life Survey consistently highlights a troubling gap: a disconnect between people’s desire to influence local decisions and their ability to do so. In 2020/21, 54% of people said it was important to feel they could influence decisions in their local area, yet only 27% believed they could. This gap leaves many feeling voiceless, which can have profound implications for the cohesion of our society. It also weakens institutions and leads to

poorer decision-making.

The 2019 report by the Local Trust further identified “left behind” communities across England, many located in post-war social housing estates at the edges of towns and cities. In these areas, social landlords are among the few visible institutions left standing.

While social landlords cannot single-handedly heal such deep-rooted societal divides, we still have a part to play. We know that some are cynical about our role in society. This makes it all the more essential for us to actively work to reverse this trend. The government can support these efforts by promoting positive representations of social housing and backing initiatives that put residents at the heart of decision-making.

Social housing residents deserve to be seen, valued, and heard. They should be able to live without the weight of stigma and feel pride in their homes. The last government promised to tackle this issue, but it remained little more than a footnote in the Social Housing White Paper. Real change requires leadership from landlords, supported by a government committed to lasting solutions. By working together—landlords, residents, and policymakers—we can build a future where social housing is not just a place to live, but a community where everyone feels respected.



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NHSE working in partnership with housing

Comment by Clare Skidmore and Tonita Whittier of NHS England's Mental Health, Learning Disability and Autism Programme



FROM LEFT: CLARE SKIDMORE AND TONITA WHITTIER

'Hospital was the only option for my son, he spent most of his adult life as an inpatient because the housing and support in the community wouldn't meet his needs' (mother of someone now being supported in the community). Our shared vision is to enable everyone – whatever their individual health, care or support need – to have a place they can call home. Through the security of having a home and enabling their sense of belonging, people are more likely to be able to avoid a hospital admission, and live healthy and meaningful lives in their own communities, near the people they know and love and in the places that matter to them.

Health outcomes and inequities should be considered whenever we are thinking about and planning for our population's future housing needs, whether that means deciding where to build new homes, how new homes should be designed, how to prioritise the housing needs of particular groups, and how to enable people to adapt their existing homes, so that they can continue living there for as long as possible and any barriers to access are removed.

In practice, this means a young person with sensory needs being able to finally leave hospital, after a long period of mental ill health, and move into their own home, after it has been designed or adapted to meet their specific needs.

It means an older adult with a learning disability, having lived with their mum and dad all their life, finding security and independence by getting the keys to their own place. This is likely to be a big relief to their parents, who are now no longer quite so worried about the future for their adult child.

For people with a learning disability, autistic people, and people with mental health needs, access to suitable housing (including financial support and advice, when required) is an essential enabler to living well in the community rather than in a mental health inpatient hospital.

The NHS England Learning Disability and Autism Programme includes a focus on housing as part of its wider activities to encourage and promote

investment in support and infrastructure to help people live well in the community. This programme delivers a relatively small, but highly impactful housing capital programme to fund homes for some of the most vulnerable people with a learning disability and autistic people, many of whom need a new and specially adapted home to enable them to leave a mental health inpatient hospital. It has also published *Brick by Brick*, a discharge planning guide for those supporting people with a learning disability and autistic people to consider housing options that will enable someone to leave mental health inpatient hospital.

In addition, the NHS England Mental Health programme has made it clear that, across community, crisis and inpatient mental health care, housing and accommodation support should be part of an effective care pathway. Colleagues work to promote best practice in this area, highlighting efforts to integrate at a local level, building relationships across housing, health and social care, and across different systems, pathways and services.

It is recognised across NHS England, and within local systems, that improving people's access to the right housing remains a major challenge across the country. However, some areas are making good progress, enabled by joint leadership from housing, health and social care partners. When the NHS works in true partnership with its Local Authority colleagues, alongside housing partners and social care providers, great outcomes can be achieved for the people we all serve.

For example, partners within one Integrated Care System in the North-East have established a Housing, Health, and Care Programme to build on the joint work already underway across the region to tackle this important issue, including improving housing options for people with 'complex needs' (including people with a learning disability, autistic people and people with significant mental health needs), among other priority groups.

Another example is in the Midlands, where a housing professional has taken on the role of Head of Housing and Health Partnerships within a local NHS Trust, **Continues.**



to coordinate joint action to support people's mental health and wellbeing, and to help people with health and care needs to live independently.

We want to see these ways of working grow and strengthen in every area of the country.

'Housing is a foundational determinant of health. Beyond mere shelter, housing conditions profoundly impact health outcomes, with substandard living environments contributing to a myriad of health risks.' (Institute of health equity/housing)

Alongside actions at a local level, there are some important opportunities at a national level to promote a more strategic joint approach. The Supported Housing (Regulatory Oversight) Act, which became law on 29 August 2023, introduced a new strategic planning duty for local housing authorities to collect data on the supply of supported homes, forecast future need, and produce a strategy and delivery plan every five years. This highlights the importance of joint working at a local level (note that consultation on how the Act will be implemented is still pending).

For the future, there are other cross-government funding and regulatory reforms that would make a significant difference to the supply of suitable housing.

For example, nationally, NHS England is exploring fair access to public capital funding for people who need specialised and supported housing.

At the same time, together with partners across housing, social care and beyond, NHS England is contributing to wider efforts to explore how to enable both public and private investors to fund a greater supply of supported and specialised housing, which is so much needed to meet the current and future needs of the people we support.

With extensive knowledge of and access to evidence about the housing needs of people with mental health needs, autistic people, and people with a learning disability, along with other disadvantaged groups, NHS England will continue to work collaboratively to help local areas to strengthen, learn from and share existing good practice and consider innovative options for example, homeshare or shared lives plus.

Working alongside partners to incorporate the better-care-fund programme to support local systems to successfully deliver the integration of health and social care in a way that supports person-centred care, sustainability and better outcomes for people and carers is crucial.

NHS England is committed to continuing to work in partnership with people with a learning disability, autistic people and those with mental health needs, together with partners in local government and other public bodies, to make sure that access to safe, affordable and suitable housing is front and centre of the conversation about what it means to live a healthy and fulfilling life.

PHOTOGRAPHY: GETTY IMAGES FOR UNSPLASH

“Health outcomes and inequities should be considered whenever we are thinking about and planning for our population’s future housing needs... so that they can continue living there for as long as possible and any barriers to access are removed.”

Clare Skidmore and Tonita Whittier

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The needs of rural communities

Comment by Roger Mortlock, Chief Executive of CPRE, the Countryside Charity



The Countryside Charity campaign to make the countryside a better place for everyone to live, work and enjoy.

Politicians, policy experts and the general public alike have spent the past few decades wondering what to do about the housing crisis that has left millions of people in the UK unable to afford the homes they need. As we at CPRE know, the situation in rural parts of the country, while all too often overlooked, is often even more acute than in towns and cities. It's easy to get lost in grim statistics, however, and forget to imagine how much better things could be. Are genuinely affordable, high-quality homes in sustainable locations really too much to ask?

Like others before them, the government has pledged to build 1.5 million new homes but there is a risk that these will do little to address the housing crisis unless they are – surprise surprise – the right homes in the right places. Specifically, all these new homes will be of little use if people can't afford to live in them. Rates of rural homelessness in rural England has skyrocketed 56% in just five years, in no small part due to the extraordinary disparity between house prices, which are significantly higher than those in towns and cities, and wages, which are lower.

Even when housing built is classed as affordable, the reality is often starkly different. Currently, so-called 'affordable' housing is defined as costing 80% of market value. In rural England, where the average house price is more than £400,000, that means an 'affordable' home might cost around £320,000. Neither figure is remotely within reach of someone on the average rural salary of £25,600, let alone those receiving housing benefit. This is why CPRE is calling for 'affordable' housing to be redefined in national policy and pegged to average local incomes rather than the whims of an overheated housing market.

The countryside's crisis of affordability is made worse by a proliferation of short term lets and second homes. Action is required to stop rural parts of the country being drained yet further of skills, economic activity and vital public services. The government should introduce a register of both types of property and empower local authorities to make owning one less appealing by levying

additional rates of council tax. Local authorities should also be encouraged to make more use of 'Section 157' powers that allow them to restrict the resale of rural 'affordable' housing for use as second homes and short-term lets. This would ensure more of it remained available to the very people who need it most.

Recent reports of a row within government about the viability of providing more homes for social rent have been troubling. While the country as a whole is crying out for more social housing, the situation in rural England is nothing short of shocking. There are currently more than 300,000 people on housing waiting lists in the countryside with little hope of reducing the numbers anytime soon. Recent years have seen as few as 348 new homes added to the rural social housing stock, whilst existing council properties continue to be sold off, reducing the available stock further. At the current rate, it would take almost a century for everyone waiting to be offered a home, while sky-high rents, mortgage instability and rising house prices push more people onto housing waiting lists all the time.

When it comes to affordability, housing quality is another key factor. Building for energy efficiency and climate resilience makes homes cheaper to run and mitigates their negative impacts on the environment. New homes should be properly insulated and include rooftop solar panels as standard. Rumours that the government is planning not to include a requirement in the forthcoming Future Homes Standard for all new homes to be built with rooftop solar suggest yet another opportunity to help the planet and people's purses is likely to be missed.

Building homes close to employment hubs and public transport connections is another way to reduce living costs and environmental impact simultaneously. Discouraging car use has obvious benefits for health and the environment, while siting new developments close to existing infrastructure has the additional advantage of preserving our rapidly dwindling amount of countryside. There are enough shovel-ready brownfield sites in England alone for **Continues.**

“The countryside’s crisis of affordability is made worse by a proliferation of short term lets and second homes. Action is required to stop rural parts of the country being drained yet further of skills, economic activity and vital public services.”

Roger Mortlock

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1.2 million new homes close to where people already live, work and go to school. Making the most of the UK’s plentiful supply of brownfield sites will require a nationwide strategic plan that does not currently exist.

If it’s serious about finally fixing the housing crisis, the government should set out a bold, joined-up approach that prioritises the development of brown-field land and the delivery of genuinely

affordable and social rented homes. Crucially, big developers must not be permitted to renege on commitments to provide these categories of housing by claiming that building them would no longer be economically viable. What is unviable would be not to deliver the homes that people the length and breadth of this country so desperately need.

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Improving living standards across the country

Comment by Cara Pacitti and Lindsay Judge of the Resolution Foundation



FROM LEFT: CARA PACITTI AND LINDSAY JUDGE

The Resolution Foundation is an independent think-tank that analyses and advocates for improving living standards for low-to-middle income families in the UK.

A long-term vision for housing is an essential priority for a new government that wishes to improve living standards in England. The number of families living in temporary accommodations sits at record levels, escalating house prices have pushed too many families out of home ownership and into expensive and poor-quality rental homes, and England's housing stock faces vast energy efficiency challenges. The wide perception of a 'housing crisis' has elevated housing policy to the top of the government's policy agenda, and its political salience should not be underestimated – heading into the election nearly a quarter of the population identified housing as one of the top three concerns the country faces.

Looking at affordability, the challenges facing the government are obvious. House prices sit at more than eight times the average salary in England, up from around five times in the early 2000s. As a result, youth home ownership rates are low: the share of families headed by someone aged 19-29-years that own their own home fell from a peak of 28% in 1990 to just 12% in 2021-22 (albeit with a rise in recent years from a low of 8% in 2015-16). This, along with an erosion of the social housing sector, has left a larger share of the population living in the private rental sector. This is particularly poor value in terms of affordability, square metre by square metre, private renters pay on average more than three-times as much as mortgagors for their housing. In addition to this, renters are much more likely to live in low-quality housing, with one in ten privately rented homes reported as having damp problems in 2022-23.

In this context, the government's two-pronged approach of building more homes, while also raising standards in the private rented sector is encouraging.

Turning first to increasing housing supply is encouraging, it seems clear from the government's announcements so far that the planning system (and private developers) have a central role to play in its ambitions to deliver 1.5 million homes over this Parliament. Given the highly discretionary and

varied way planning policy currently operates across local planning authorities, reform of the planning system is a plausible route to boosting housebuilding.

However, the government's planning reforms (as they are currently) remain relatively modest, with the scope for more radical reform possible. But relying on planning reform to unleash enough private developer activity to deliver the scale, or the tenure mix required to substantially increase the number of affordable homes in this country, is arguably optimistic. Ultimately, the reforms to the planning system that have thus far been announced must be delivered alongside direct public investment in social housing if they are to deliver the expansion in the affordable housing stock that is so badly needed across the country.

Moreover, housing policy has a crucial role to play not only in boosting home ownership across England, but also in achieving the government's target of bolstering the country's sluggish economic growth. However currently, government housing targets are not fully aligned with where economic returns from additional housing would be highest, such as high productivity areas or places with the most potential for growth like major cities. Resolution Foundation research suggests that recalibrating housing targets towards these areas with the most potential for productivity gains could significantly increase GDP growth. Focusing housebuilding on higher-demand regions could boost GDP by up to 0.14 percentage points per year.

Britain's housing challenge is huge, not just in terms of reducing high barriers to homeownership, but also in terms of expanding and remediating the country's old and inefficient housing stock. After all, 11 million private homes (both rented and owner occupied) had a poor energy efficiency rating in 2021 (an EPC rating below C). Housing reform is therefore central to Britain's net zero ambitions too – and the government will need to redouble efforts to modernise our homes through heat pumps, and better insulation.

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This parliament will need to be one of decisive action, and long-term strategy in housing policy. But the government must not forget the challenges facing many in the short term too. It has made a start on improving security in the

private rented sector. But it also needs to help low-income renters facing rising rental costs too. Continuing the freeze to Local Housing Allowance in the years ahead risks being a major living standards headwind – and must be reversed.



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Homes for later living

Comment by Sarah Jones, CEO of Anchor





Anchor is a not-for-profit organisation that offers a range of housing and care options for people in later life, from retirement properties, to care homes and housing with extra care. They are England's largest provider of specialist housing and care for those in later life.

Anchor is England's largest provider of social housing for older people, and the country's largest not-for-profit operator of residential care homes. With a team of 10,000 colleagues, we serve more than 65,000 residents across almost 1,700 locations and operate in more than 85% of local authorities in England. We are committed to creating choice and opportunity for our current and future residents, and for the colleagues who are so essential to our services.

Why is this important?

We all know that we are ageing as a nation. In the last 40 years, the number of people aged 65 and over has increased by over 3.5 million, an increase of 52%. Today, one in five of us is over 65 and that is projected to increase to one in four in 10 years. This has huge implications for us all, from health and social care provision to pensions, as well as wider societal issues.

Improving longevity should be a cause for celebration but too often the implications are presented in a pejorative way, with older people dismissed

as bed-blockers, housing blockers, and pension liabilities. There is a common narrative of inter-generational inequity that holds that older people are the beneficiaries of unearned property wealth and generous pension arrangements - however, this is certainly not true for all older people now, and will certainly not be the case in the future.

House building is rightly a priority of the government, and with more than 10 million people in England aged 65 and over, socially rented and affordable older people's housing needs to be considered as a part of the mainstream housing offer.

At present, just 0.6% of older people in the UK live in housing designed for later living. Anchor's Fragmented UK report showed that 35% of those aged over 55 said they would be likely to consider specialist retirement housing. A report by the Housing Learning and Improvement Network (LIN) for the Local Government Association identified a shortfall of 400,000 older people's properties by 2034. This translates to an estimated need for 50,000 homes for older people to be built each year.

'Retirement housing' is itself becoming a misnomer. More than 23% of

“Together, we can transform our society and futureproof later life, to benefit not only the older people of today but those of tomorrow, and to fulfil the potential of our ageing society.”

Sarah Jones

Anchor residents are in work, and that proportion is likely to increase as more older people want to, or need to, remain in the workplace.

Investment in older peoples' housing has broad benefits. The provision of age-appropriate housing and support confers significant health and wellbeing benefits on residents, with a consequent decrease in pressure on public services as accidents are reduced, health conditions better supported, and the impacts of loneliness and isolation mitigated. And as well as enabling older people to live independently for longer, each new home for older people frees up housing and surplus bedrooms for younger families and first-time buyers, making housing more accessible and affordable for all.

The government has laid out its approach to housing to meet its manifesto commitment of 1.5 million new homes over this Parliament. With the proposed reforms to the National Planning Policy Framework currently being consulted on, there are several simple opportunities to encourage development of more older people's housing, to deliver the homes our ageing society needs, and free up homes

and capacity across the sector.

These include:

- **Creation of a new planning classification for older peoples' housing.**
- **10% of Homes England and GLA's capital funding budgets allocated to social rented housing for older people.**
- **10% allocation in local plans for housing for older people.**
- **An overarching strategy and more funding for housing with care, recognising the cost/benefit to central government.**

At Anchor, we want to meet this challenge through our programme to deliver an average of 500 homes a year over a rolling 10-year period, with at least 70% of those homes being for social rent. These additional homes will benefit the whole of society by helping people to live healthier and independent lives for longer as well as freeing up family homes for the next generation.

Together, we can transform our society and futureproof later life, to benefit not only the older people of today but those of tomorrow, and to fulfil the potential of our ageing society.

PHOTOGRAPHY: CURATED LIFESTYLE FOR UNSPLASH

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Inspiring confidence in a daunting context

Comment by Sophie Metcalfe, Researcher at the Institute for Government



The Institute for Government is the UK's leading independent think tank working to make government more effective. Through in-depth analysis, expert commentary and influential public events they explore how government works – and how it can work better.

The government's forthcoming long-term housing strategy is a huge opportunity for it to set the agenda for the next five years, and possibly beyond. But it is not the first to have bold plans on housing and, as our recent report examined, successive governments have missed their housebuilding targets.* Setting a robust strategy will be key to avoiding the same fate, and implementing reforms that stick.

The new housing strategy should define success and set a clear direction

Beyond general notions of increasing supply and improving affordability, few governments over the past two decades have adequately specified what outcomes they want from their housebuilding programmes and why – such as where they want new homes to go nationally, and what tenure mix they want to end up with.

Without this clarity, reform programmes have lacked drive, direction and clear success metrics (beyond housing targets). They have also lacked credibility. The housebuilding industry has not had a clear long-term trajectory to confidently invest in, and instead has been buffeted by constant policy churn. This has been made worse by inconsistent leadership. In recent decades housing policy has rarely featured in prime ministers' top priorities, while housing ministers have been notoriously short-tenured: the last 10 have spent fewer than nine months in post.

So, the government's upcoming strategy is an opportunity to go beyond this summer's broad manifesto promises and nail down what success looks like for its housebuilding programme. It should use the strategy to set clear objectives, including a 10-year vision for what housing outcomes it wants to achieve.

These objectives need to be realistic. We recommend that the government publishes analysis setting out – all things being equal – how it expects its policy programme to affect key outcomes such as housing availability and affordability, compared with a counterfactual where housebuilding rates are lower and the tenure mix stays the same.

The strategy should offer a roadmap for reconciling policy objectives

Successive governments – of all stripes – have failed to reconcile their housebuilding objectives with other important policy objectives affecting development, like building standards and environmental regulations. Indeed, these have often undermined each other where, for example, regulations conflict or remain unclear, increase building costs at short notice or create bottlenecks in planning authorities without the capacity to process their administrative requirements.

The government must engage with these trade-offs and set out how it plans to take forward its commitments to housebuilding, the environment and building standards in a coherent and joined up way. To achieve this, it could commission an environmental regulatory body (such as the Office for Environmental Protection or the Environment Agency) and housing delivery experts (such as Homes England, industry stakeholders and/or regulation experts like the Future Homes Hub) to conduct a joint urgent review into how to combine higher building rates with better environmental outcomes.

The strategy should set out a credible path to delivery

The government has committed to delivering 1.5 million new homes in the next five years. That will require a rate of building not seen since the 1960s. It has been bold elsewhere too, stating that it wants new homes to come with the infrastructure that local areas need, and promising the "biggest increase in social and affordable housebuilding in a generation". Both will require increased investment, whether from government, the private sector or from lowering land values.

The government has taken important first steps to setting a better housebuilding record than its predecessors, including proposing reforms that it says will get enough new homes through Britain's planning system. But the delivery challenges remain daunting.

The housing market is in a downturn. Developers are facing a toxic combination of high interest rates preventing first-time buyers entering the market, while materials and **Continues.**

“Beyond general notions of increasing supply and improving affordability, few governments over the past two decades have adequately specified what outcomes they want from their housebuilding programmes... the government’s upcoming strategy is an opportunity to... nail down what success looks like”

Sophie Metcalfe

labour shortages and new regulations – from post-Grenfell fire safety regulations to Biodiversity Net Gain to the 2025 Future Homes Standard – add to building costs. Likewise, social housing providers are struggling with uncertain rent settlements, difficulties getting private finance in a high interest-rate environment, burgeoning maintenance bills and the costs of new regulations.

Meanwhile, speeding up planning decisions will rely on both streamlining planning authorities’ processes and translating the government’s proposed increase in planning fees into improved recruitment and retention. Neither will be easy.

The government needs to navigate these challenges to avoid them becoming major blockers. We recommend that its long-term strategy should include a five-year delivery plan, setting out what it expects to deliver in this parliament and how.

The government must prepare to course-correct when needed

No matter how good the government’s ‘Plan A’ is, several factors could

throw its housebuilding programme off course, or indeed offer opportunities to progress it faster or more cheaply. Most notably, the UK’s future economic growth and interest rates will make a big difference to housebuilding numbers.

We recommend that the government’s long-term housing strategy includes plans to monitor and evaluate progress against its objectives. It could, for example, commit to producing regular stocktakes that assess progress, identify current and emerging delivery risks and opportunities, and prompt the government to course-correct where needed.

The strategy is a chance for Labour to put its bold plans into action

Starmer’s government is not the first to enter office promising bold action on housebuilding. For it to become the first, for some decades, to get it right and deliver a programme that works will require a clear, robust and credible strategy. This is what it should be working to produce.

* Read ‘From the ground up: How the government can build more homes’ for the Institute for Government’s full analysis on how the government can meet its housebuilding targets.

#PlanForHousing

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Housing the changing society

Comment by Doctor Wei Yang, CEO of the Digital Task Force for planning and Chair of Wei Yang and Partners.



Continues.

A healthy population is one of a nation's most important assets, while "neighbourhood and physical environment" is a key social determinant of health. As we grapple with the complexities of the housing crisis, it's becoming increasingly clear that we need to shift our perspective beyond simply meeting housing number targets. Today's changing society demands a more nuanced, forward-thinking approach to planning and building our housing and communities.

Priorities for the long-term housing strategy

The housing crisis is not just about quantity - it's about quality, accessibility, and sustainability. A long-term housing strategy needs to address the complex interplay between housing, health and well-being, climate action, and economic growth.

Many of the housing challenges we face today stem from regional and societal inequalities. One solution cannot fix all - we need a strategic, long-term, place-based approach to tackle these issues. This approach should ensure that our housing solutions are not just reactive but proactive, addressing both current and future societal needs, and ensuring that quality housing is accessible, affordable, and adaptable for all segments of society.

As a top priority, the housing strategy needs to thoughtfully consider the changing demographics and lifestyles of our society. If unsuitable housing types continue to be supplied, it will not only worsen the current housing crisis but also lead to high future costs to address these issues. We need homes and neighbourhoods that can accommodate multi-generational living, support aging in place, cater to single-person households, and meet diverse cultural and lifestyle preferences.

The covid-19 pandemic has accelerated social trends that were already reshaping our housing and lifestyle preferences. There is a growing demand for flexible living spaces, access to nature, and community-focused developments. These trends call for innovative housing models that can adapt to changing work patterns,

support multi-generational living and co-housing, and foster community cohesion.

By 2050, a quarter of the UK population will be over 60 years old. Research from the Office for National Statistics shows that older people are increasingly moving away from major cities to rural and coastal areas, where social and healthcare facilities are already under significant pressure. Between 2018 and 2043, rural areas are projected to see some of the largest increases in the proportion of one-person households occupied by older adults. The Centre for Ageing Better stresses the urgent need to make older people's homes safe and suitable, noting that poor housing costs the NHS an estimated £1.4bn annually.

The housing strategy should also consider both new construction and the retrofitting of existing housing stock, with the aim of improving quality of life and sustainability. As of 2023, the dwelling stock in England amounted to 25.4 million homes. The 2020-2021 English Housing Survey highlighted a strong correlation between energy efficiency and housing quality. For example, in 2020-2021, 3.5 million occupied homes in England did not meet the Decent Homes Standard, with 96% of them falling into the lowest bands of the Energy Efficiency Rating. Additionally, more than one in five households headed by someone aged 75 or over live in a non-decent home.

These facts highlight the need to view housing as more than just a collection of residential buildings - it must be integrated into broader government policies aimed at fostering healthy communities, saving future public spending, and establishing a strong foundation for sustainable economic growth.

Digitally empowered strategic spatial planning

Strategic spatial planning is an essential mechanism for developing and delivering a long-term housing strategy. Empowered by digital technology and big data, this approach has significant potential to shift from short-term, process-driven, siloed thinking to a long-term, integrated, cross-departmental, mission-driven strategy. This means

Dr Wei Yang is a leading figure in town planning and urban design, with expertise in regeneration, low-carbon, and digital transformation.

considering not just the number of houses to be built, but also how these houses will impact - and be impacted by - local job markets, physical and social infrastructure, environmental sustainability, and the natural environment. This long-term, strategic approach will significantly accelerate the housing planning and delivery process, provide the market with the certainty and confidence it needs, and make housing more affordable across all sectors.

Digitally empowered strategic spatial planning offers a unique opportunity for us to capture cross-departmental intelligence and streamline planning processes. By leveraging advanced data analytics, we can synthesise information from various sectors into a cohesive framework that informs decision-making. This enables upskilled planners to identify trends, correlations, and potential impacts more effectively than traditional methods.

For instance, we should consider how local renewable energy sources, such as geothermal energy, can be strategically integrated into both new and existing housing developments. By harnessing these sustainable resources, we can not only reduce reliance on fossil fuels but also significantly mitigate fuel poverty, ensuring that all local residents have access to affordable and reliable energy for their homes.

Moreover, digital collaboration platforms can facilitate real-time communication and feedback among stakeholders, fostering a culture of transparency and shared responsibility. By enabling all relevant parties, including local communities, to contribute to the planning process, we can create strategies that are not only evidence-based but also reflective of the needs and aspirations of the people they serve.

Enabling well-skilled and well-resourced local authorities

The future of housing requires a shift not only in strategic planning but also in the standards that define what it means to create liveable, thriving communities. Place-making standards - which prioritise social cohesion, accessibility, environmental sustainability, and quality of life - are essential

for ensuring that housing contributes meaningfully to the fabric of our society. Place-making goes beyond constructing buildings - it involves designing spaces that foster a sense of belonging and support diverse lifestyles, where amenities, green spaces, public transport, and local businesses are thoughtfully integrated. Children, women, the elderly, people with disabilities, and other vulnerable groups make up more than 70% of our population. By establishing strong place-making standards, we can ensure that developments are friendly to our communities, both now and in the future.

To achieve these high standards, local authorities play a pivotal role. However, many local authorities currently face significant resource constraints that hinder their ability to fully implement innovative, people-centred planning practices. Addressing these resource gaps requires investing in local authority capabilities, both in terms of funding and expertise. With the advent of digital planning tools and big data, local authorities need professionals who are not only skilled in traditional planning methods but also proficient in data analytics, digital collaboration tools, and sustainable development practices. Upskilling planners and bringing in cross-disciplinary experts will empower local authorities to make evidence-based, forward-thinking decisions that align with place-making principles.

A new paradigm for housing

In conclusion, addressing the housing crisis requires a fundamental shift in our approach. By adopting an evidence-based, people-focused strategy that leverages digital innovation, we can create housing solutions that not only meet current demands but also adapt to the changing needs of our society. This approach - combined with strategic spatial planning and well-resourced local authorities - can help us build communities that are resilient, sustainable, and truly fit for the future.

This new paradigm for housing requires us to think beyond bricks and mortar. It demands that we consider the broader social, economic, and environmental context in which housing exists. It calls for **Continues.**



a more collaborative, interdisciplinary approach that brings together expertise from urban planning, public health, social and environmental sciences, data analytics, and community development.

The task ahead is challenging, but the potential rewards are immense. By reimagining our approach to housing,

we have the opportunity to shape a future where everyone has access to a home that supports their wellbeing, fosters community connections and economic growth, and contributes to a more sustainable world. This is the vision we must strive for as we plan for the housing needs of our changing society for the long-term.

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A home beyond the political cycle

Comment by Kate Markey, CEO of the Nationwide Foundation



Continues.

Bold ambition drives a nation's confidence. In June, ahead of the election, Labour launched its plan of action to rebuild Britain under five missions to: kickstart economic growth; make Britain a clean energy superpower; take back our streets; break down barriers to opportunity and build an NHS fit for the future.

The Institute for Government provides a sound articulation of when a government adopts the mission approach. "Missions differ from normal targets in a few ways. First, a mission deals with a long-term and complex issue. They are set objectives to deal with a big issue. Second, a mission sets what the government wants to achieve as a result, rather than the means to do so.

Where a government may usually set out things like spending, policy, and key stakeholders in achieving its goals, a mission focusses on the outcome. In theory, this allows for a more innovative and flexible approach to the mission."

So bold, ambitious outcomes-based strategies to fix entrenched and complex issues. And so also, a stark omission?

If you accept the Institute's expert description, it is staggering that housing doesn't feature as a government mission. Without decent, affordable and healthy homes, families' livelihoods (and life chances) are crippled, our nation's health and social care - not to mention productivity -

“As many mission-led plans have proved, expert oversight, coupled with the right governance, can be the difference between success and failure.”

Kate Markey

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The Nationwide Foundation is an independent charity that influences changes to improve circumstances for those people in the UK who need their help most.

are strangled and our communities' wellbeing blighted. Put simply, a good housing system is - and should be - a fundamental driver of our economy and nation's wellbeing.

Without doubt, the new Labour government is committed to tackling the crisis. The significant commitments to date are hugely welcomed - renters' reforms; planning overhauls, bold targets, reform of right to buy and leasehold to name a few. Yet the challenge comes in the implementation. Without defining what success looks like, how does the government know and avoid the series of unintended consequences of policy decisions which have compounded our housing crisis year after year?

There are growing echoes from different voices in the housing space - housing associations, funders, investors and representative bodies. The message is clear and has, in part, been heard. We need a long-term housing strategy. In Spring 2025, we can expect the government's self-titled long-term housing strategy. The predicted two-term, ten-year approach is welcome but how do we future-proof (read 25 - 30 years) solving the crisis?

In April this year, Homes for All was launched - a long-term vision for fixing the housing crisis together with a roadmap and a key recommendation on how the vision could be governed. It began as a partnership between the Nationwide Foundation and the Church of England, and was developed in coalition alongside leading academics, major housing organisations and politicians.

Our purpose with Homes for All was not to provide a detailed step by step policy guide for government. Rather it was to articulate the necessary outcomes to reassure both the government and the nation, that efforts to fix our housing system are working. Twenty-five outcomes are a lot, but then our housing system is complex.

Helpfully we designed them into four clear categories: **better homes; an effective housing market; better systems** and **better policy and policymaking**. Underneath each, Homes for All - founded on the voices of housing providers, academics, campaign groups and tenants' bodies - envisions

what good should look like. For example, an **effective housing system** would provide: enough homes to meet needs today and tomorrow; ensure homes meet needs related to ageing and physical infirmity; allow communities to play a key role in design and development; support a high quality private rented sector that gives tenants security, whilst ensuring ownership is accessible to those who want to own a home. Finally, and importantly with a staggering 151,000 children currently living in it, temporary accommodation would be a rare and brief last resort.

Critically, Homes for All calls for an independent governance committee to support and scrutinise the government's progress on tackling the housing crisis. We took inspiration from the Climate Committee - an independent cross-sector governance structure that holds the government to account on its measures to meet the environmental emergency. Are we not in a housing emergency? Such a committee will not slow the momentum of the government's ambitions. On the contrary, it doesn't need to be established immediately and, with the right membership, can scrutinise but also support the government's vision.

Nobody working in housing underestimates the challenge. A good housing system could and should be the cornerstone of the economy, but it also means the kind of long-term investment where outcomes will not be felt for years to come. An expert and independent committee would know this all too well and offer a voice of informed reason, endorsement and strength. As many mission-led plans have proved, expert oversight, coupled with the right governance, can be the difference between success and failure. At the Nationwide Foundation, we are commissioning research on comparing how other countries have failed and succeeded on their housing journey.

This is a once-in-decades chance to get it right. As such, it is a massive opportunity for the government, to demonstrate change now and lock-in a cross-party vision and how to achieve it, beyond the short-term. Housing deserves a home beyond the political cycle.

#PlanForHousing

Ending homelessness with homes

Comment by Matt Downie MBE, CEO of Crisis



Crisis is the national charity for people experiencing homelessness. They help people out of homelessness and campaign for the changes needed to solve it altogether.

A housing system that works for everyone should, by definition, have an ambition to end homelessness. If the housing system is not capable of providing good quality, affordable, settled homes for people on the lowest incomes including those most at risk of homelessness, it is surely failing. The government's commitment to implement a long-term plan for housing as well as a cross departmental strategy for ending homelessness provides a long-awaited opportunity and a rare moment of possibility to ensure that these two areas of policy are aligned.

When we know what it takes to end homelessness, it's deeply frustrating that in recent years government policy in England has tended to contribute to the problem rather than solve it. Despite the welcome introduction of the Homelessness Reduction Act, successive 'cross government' Rough Sleeping Strategies and three city region Housing First pilots, homelessness policy has remained far too narrowly focused and siloed. Critically, national policy has failed to deliver what should be a key ingredient of any homelessness strategy: good quality settled homes that people on the lowest incomes can afford.

A lack of grant funding to support the delivery of social rented housing, alongside an increase in new homes being let at often unaffordable 'affordable rents' and existing social homes being lost through Right to Buy has led to a significant decline in the numbers of social homes available – a net loss of 177,487 social rented homes over the past decade. What's more, previous national government decisions to break the link between private rent levels and housing benefit (Local Housing Allowance) at the same time as reducing social housing investment and wider benefits spending has left more people on very low incomes competing for a diminishing pool of rented homes at cheaper rent levels. At a council level, cuts to budgets have also contributed to the erosion of funding for preventative services such as housing related support.

The direct consequence of these policy decisions is growing numbers of people in England without a settled

home. There are record levels of households stuck in temporary accommodation (117,450), a 12% rise on the previous year. This includes over 150,000 children – enough to fill 5,700 classrooms.

Life in the limbo of temporary housing often means people are displaced from their support networks and left living in cramped, inadequate accommodation. For many, this accommodation couldn't be less temporary; more than a fifth of all households with children in temporary accommodation had been there for five years or more. The Children's Commissioner is amongst those highlighting the damage this is causing to children's health and well-being, and the costs it is storing up for society as a whole. It's both ruining lives and driving councils to bankruptcy. Last year alone we spent £2.29bn on temporary accommodation.

There are also increasing numbers of adults with significant vulnerabilities sleeping on our streets for protracted periods of time. For too many, it is impossible to access the settled homes with tailored support that would bring an end to this vicious cycle.

Recently, the National Audit Office has noted that DLUHC (now MHCLG), is unable to show that government efforts to tackle homelessness have delivered value for money. It also found that the inadequacy of cross government working has contributed to the tragic situation we're in.

The new government's commitment to a genuinely cross government approach to ending homelessness cannot come soon enough. But it is critical that this strategy is underpinned by the government's long-term plan for housing, and that the latter directly addresses the unmet housing needs of the 1.6 million households on the lowest incomes who would benefit from social housing – including the 242,000 households experiencing the worst forms of homelessness right now and those in our society who are most at risk of homelessness.

There is much innovation and good practice from both the UK and further afield to help inform the new homelessness strategy and ensure a foundation for breakthrough success.

This includes learning from European countries where **Continues.**

“The new government’s commitment to a genuinely cross government approach to ending homelessness cannot come soon enough. But it is critical that this strategy is underpinned by the government’s long-term plan for housing, and that the latter directly addresses the unmet housing needs of the 1.6 million households on the lowest incomes who would benefit from social housing”

Matt Downie MBE

#PlanForHousing

‘housing-led’ approach is now the norm to ending homelessness and embedded in national policy. This means that the supply of genuinely affordable settled homes - as opposed to temporary or transitional accommodation - is understood to underpin efforts to end all forms of homelessness. A shift to a housing led response means all households facing homelessness getting quicker access to settled housing so that stays in temporary accommodation are shorter and its use is reduced. In countries including Finland, Denmark and France, a ‘Housing First’ approach is also deployed for people facing the most complex forms of disadvantage because this ends more people’s homelessness than the traditional hostel pathway.

There is also important learning from Scotland and Wales. The Scottish government is committed to implementing a new approach to ending homelessness grounded in prevention, with all public bodies expected by law to play their part. Having removed the distinction between priority and non-priority need under the homelessness legislation in 2012, Scotland also provides evidence on the case for ensuring almost everyone has the right to support with housing. Historically, Scotland has backed this with a major social house-building programme and greater allocations of social housing to homeless households, notwithstanding recent funding reductions and housing shortages, has in the past delivered a social housing stock that is substantially larger by population size than England’s. In Wales, work is underway to align local homelessness need with planning for social housing investment.

A key barrier to increased social housing supply in England has been the view that as a nation we cannot afford it. We

know increasing the output of social rented housing will have a substantial up-front cost, but these costs are comprehensively offset both by the economic benefit of enhancing market-led housing supply through construction activity and savings in other areas of public spending – health, education, criminal justice, benefits spending - for the long term. We need the government, with Treasury support, to act on this evidence and adopt a new, holistic approach to valuing social housing investment, allowing public funding to flow into social housing delivery alongside an increased contribution from the planning system and, if feasible, institutional investment to meet the target of 90,000 social homes needed a year.

While investing in new social rented homes provides a sustainable solution for the long term, the new housing plan should also include short-term fixes. Examples include targeted empty homes investment that brings homes back into use for homeless households and rethinking allocations policies to ensure all councils and housing associations play their part in giving people facing homelessness fair access to social housing. A review is also needed of the role Local Housing Allowance can and should play to prevent homelessness in a reformed housing system, with consideration of the impact of the overall benefit cap and bedroom tax as part of this.

A long-term housing strategy that properly addresses low-income housing need alongside wider housing demand will provide the foundation upon which an effective national strategy to end homelessness can be built. This will be essential to avoid repeating the policy mistakes of past decades and creating a legacy on homelessness of which the present government can be proud.

#PlanForHousing

Imagination and sacrifice: why a housing vision needs both

Comment by Rt Revd Dr Guli Francis-Dehqani,
Bishop of Chelmsford and lead Bishop for Housing



I arrived in Britain in 1980 as a refugee aged 13, following the impact of the Islamic Revolution in my home country of Iran. Having left with no more than a suitcase each, my family were welcomed here and were offered housing by the Church of England. That early stability gave us the base from which we were able to rebuild our lives.

Forty years later I was asked to be the first Bishop for Housing, responsible for taking forward the recommendations of 'Coming Home', the report of the Archbishops' Commission on Housing, Church and Community. The Commission was tasked with thinking through how the Church of England should respond to the housing crisis in which eight million people in England were living in overcrowded, unaffordable or unsuitable housing.

The Coming Home report sets out a theological vision for housing and community, although it doesn't assume that readers will be people of faith. It begins there, however, because the Commission was convinced that any vision for housing and long-term strategy should be anchored in something that can transcend the flawed workings of markets and the shifting sands of government policy, which are the dominant forces shaping the housing system we have now.

As a Bishop, I believe that if we ground our vision for housing in the Christian understanding that every human being is created in God's image and possesses an inherent dignity and value, it follows that every man, woman and child, every older or disabled person, deserves to have a decent, affordable house to call home – irrespective of their income, social class, or ethnic identity.

This conviction led people of faith in earlier generations to work towards providing homes for those in greatest need. The almshouse movement is a prime example, dating back to medieval times, when parishes and religious orders cared for people who were poor, elderly or infirm and provided hospitality to travellers. They built houses of such good quality that many are still occupied today.

Then in the 19th and 20th centuries, the Church played a significant role in

forming many voluntary housing societies. Some of today's largest housing associations were originally started by people motivated by their faith to address the visible poverty and need around them.

An outstanding example is Octavia Hill (1828–1912), co-founder of the National Trust and a lifelong social reformer, who initiated the provision of good, well maintained and well-designed social housing in Victorian London. By 1874, she held over 3,000 tenancies, and instead of the overcrowding and 12% return on the investment that many landlords expected, Octavia settled for a more modest 5% return, ensuring that some of the money was used to keep the buildings in good repair and to improve the community.

A decade after she died, a young priest called Basil Jellicoe arrived in Somerstown, near Euston station in London. He quickly discovered the dire state of housing in his parish and denounced this as 'an outward and visible sign of an inward and spiritual disgrace', for it revealed the 'callous indifference of those with power and influence'. He went on to set up the St Pancras House Improvement Society, and although he died at just 36 years of age, the re-housing schemes started by his society had by then provided many good quality flats, with gardens, trees, ponds, swings for the children, and other amenities. The rents charged were no more than what the tenants paid for their old slums, yet their lives were transformed.

These stories of overcoming numerous challenges to provide housing which honours the innate human dignity of every individual – especially people at the margins of society – teach us two fundamental lessons.

The first is that we must be clear what housing is for. The book 'Reimagining Britain,' which underpinned the Archbishops' Commission, states, 'We must... reimagine housing. The first form of reimagining is to reclaim the purpose of housing. Housing exists as a basis for community and community exists for human flourishing.' This needs to be strong enough to counterbalance the powerful undercurrent, the tacit narrative which **Continues.**



says that owning housing is the best way to grow your capital, increase your personal wealth, and provide for your future.

While those are legitimate ambitions, they should be tempered by the moral imperative of ensuring that people in housing poverty have the opportunity to live in decent, affordable homes. That cannot happen without a willingness to make sacrifices: landlords accepting a lower rent than the market allows (markets are a-moral - they only reveal what is, not what ought to be); homeowners not fighting tooth and nail to oppose some new housing nearby, providing it has been well designed and thought through; landowners sacrificing the maximum 'hope value' of their undeveloped land for a more modest return. This is the second lesson: without sacrifices by those with broader shoulders, we will perpetuate the status quo in which people on lower incomes and at the margins of society are the ones who must keep making sacrifices, for they have no alternative but to live in unsafe, inadequate, unaffordable and unstable housing.

A long-term housing strategy needs to hold fast to the vision of homes for all,

that are comfortable, safe and secure. It needs to win over all the stakeholders in the housing system to work together towards providing decent, affordable homes – both new and refurbished – set in neighbourhoods where residents can find a sense of belonging and purpose.

Alongside the planners, engineers, investors and builders who can tackle the momentous task of delivering 300,000 houses a year, we also need leaders who will champion the cause year in, year out, who when it's really difficult remind us what our destination is, our vision for good housing. Leaders who will say, let's create relational communities not just build houses; let's design beautiful homes that are adaptable for different generations; let's make inclusive neighbourhoods where there's a home for everyone which reflects their innate human dignity; let's keep making the sacrifices necessary for dignity and justice to prevail; let's be architects of place, where our children and grandchildren can put down roots, experience belonging, and create streets, neighbourhoods and towns where individuals and communities can flourish.

PHOTOGRAPHY: KELLY SIKKEMA FOR UNSPLASH

#PlanForHousing

A system designed to meet housing needs

Comment by Josh Ryan-Collins, Professor of Economics and Finance, UCL Institute for Innovation and Public Purpose



Continues.

Labour has set out ambitious and much needed plans for the housing market. In particular, the reforms to increase security in the private rental sector and the plans to invest more in social housing are welcome.

But the government appears wedded to the idea that the central problem of the UK housing market is a lack of new supply. There are big questions whether its target of 1.5m new homes over the course of the parliament is achievable given the fact that private sector developers lack incentives to build out at a rate that would reduce their profit margins. Furthermore, recent research suggests such a program is not compatible with the UK's carbon emissions targets.

Given this, more policy attention needs to be given to the demand side of the equation and how to do more with the existing stock. The UK housing market has seen a structural shift over the past four decades towards favouring housing's role as an investment which has impinged on its more fundamental role in meeting people's needs for adequate shelter. We now have an extraordinarily polarised market. Owner-occupiers lucky enough to have purchased property before the mid-1990s have become very wealthy and well-housed. Today 90% of underoccupied households – where there are 2 or more spare bedrooms – are owner-occupiers. This compares to just 6% of private renters and 4% of social renters.

In contrast, most of the population under the age of 30 are permanently shut out of homeownership and face record high housing costs in an insecure and in many cases poor quality private rented sector. Since the early 2000s, mortgaged homeownership has fallen drastically from 45% to 30%, mirrored by the private rented sector (PRS) share doubling from 10% to 20%. Private landlords now own around one out of five homes in Britain whilst four in 10 adults own no property at all. The high interest rates of the past few years have led to increased competition in the PRS as would be first-time buyers have been priced of home ownership, inevitably resulting in higher rents.

These developments were not inevitable. It was the result of policy choices

that shaped the housing market – a shift away from subsidising the provision of affordable housing and towards subsidising the demand for homeownership and a liberalised private rented sector. The liberalisation of the mortgage market in the 1980s and the creation of Buy-to-Let (BtL) mortgages in the late 1990s saw mortgage credit outstanding quadrupling from 20% of GDP in the mid-1980s to 60% by 2007. This flood of capital mainly went into existing property, inevitably inflating prices. Whilst initially this helped more people access homeownership, by the early 2000s homeownership peaked as prices soared above incomes.

This credit bubble eventually exploded in 2007 but the record low interest rates that followed saw a quick recovery in prices as property in major English cities became a globally desirable investment asset.

The recent rise in interest rates has discouraged some types of investor, in particularly mortgaged Buy-to-Let landlords. However, there is little evidence of an overall decline in investment demand for UK properties, with evidence instead of cash buyers and asset managers buying up housing including foreign buyers. Wealthier investors may view property in cities such as London and Manchester as good long-term investment and be less sensitive to small price changes caused by either rising interest rates or tax reforms. The 2% increase in stamp duty on second homes announced in the budget may not be enough to put off such investors.

Fundamentally, the UK housing market is characterised by a housing-finance feedback cycle, whereby increasing financial flows into housing generate rising prices and expectations of future rises which in turn generate more speculative demand for housing as an investment and so on. Policy makers need to carefully consider what types of interventions can break this powerful dynamic. Marginal reforms in discrete policy spheres are unlikely to do so.

Much more focus needs to be placed on making better use of the existing stock. Incentives should be given for

Josh has written extensively about the housing sector and in October 2024 authored a government-commissioned report for the Ministry of Housing, Communities and Local Government titled, “The demand for housing as an investment: Drivers, outcomes and policy interventions to enhance housing affordability in the UK.”

homeowners to downsize, with higher taxes on under-occupation and reductions in stamp duty to encourage transactions. New homes may be needed in areas attractive for older people to live. Labour should revisit its decision not to raise capital gains charges on additional dwellings. Even if this might not raise huge amounts of money for the Treasury, it would help repress speculative investment demand hopefully encourage more investment to more productive parts of the economy.

The biggest tax distortion of all applies to primary residences of course where council tax has not been revalued since 1991, there is no capital gains and no imputed rent tax. This has made home ownership by the far the most tax efficient way of investing wealth. Addressing this huge tax break for owner occupiers appears a political no-go area. But more consideration should be given to comprehensive reform of the UK property tax system that might consider scrapping stamp duty and council tax and replacing them with an annual property tax on the value of homes. This would rebalance the tax burden away from poorer areas of the country and on the south-east which has enjoyed the greatest windfall gains in the past few decades.

A number of cities and regions in high income economies are turning to the planning system to rebalance the housing market in favour of people's needs. In cities like Amsterdam and Barcelona, local governments are preventing the conversion of homes in to short-let properties, recognising that this is directly contributing to housing pressure. Wales is doing similarly and ramping up council tax on second homes to punitive levels. England should do the same.

There is also potential in giving local authorities and other social landlords or community housing associations greater powers and funding to convert existing properties in to affordable homes. They could be given right-of-first refusal to buy and, where needed, renovate PRS properties that BtL investors may choose to sell or where landlords are unwilling to upgrade rental properties to Decent Home Standards, as is also happening at scale in Barcelona. This should be

one part of a wider plan for a national retrofit of the public and private housing stock that will reduce energy costs, create jobs and ensure the UK stays within its carbon budget.

Local Authorities could also be given new compulsory purchase powers to buy early-stage private sector developments that have been delayed at prices that would render the existing permission viable at minimal profit margins and convert these to social rented housing. These interventions will require financial support from government – Homes England could consider raising the 10% acquisitions cap on the affordable homes programme (AHP) and, in the longer term, by the creation of a public housing corporation/bank. The new fiscal rules announced by Rachael Reeves mean that the financial liabilities of such a corporation – for example equity holdings in a local authority-owned housing company – would not count against the public sector deficit.

Finally, the mortgage sector also needs major reform. Compulsory and permanent mortgage insurance and longer term fixed-rate mortgages for first time buyers should be introduced to bring down the cost of higher Loan-to-Value (LTV) First-Time-Buyer mortgages. Alongside this, HMT and the Bank of England/FCA should consider lowering LTV ratios for BtL mortgages to reduce the volatility of the mortgage and housing market and repress speculative demand during upturns or when interest rates are low. This could further free up housing for first-time buyers.

None of this is to say that more supply is not needed, especially in cities. But prioritizing the right to housing as a place to live rather than an investment is the key to addressing the structural crisis in the UK's housing market

#PlanForHousing

What home builders need from the government's long-term housing strategy

Comment by Neil Jefferson, CEO of Home Builders Federation



The Home Builders Federation (HBF) is the representative body of the home building industry in England and Wales. The HBF's member firms account for some 80% of all new homes built in England and Wales in any one year.

In the run up to the general election in July, the Home Builders Federation (HBF) published a blueprint for the government to tackle the housing crisis, outlining several areas and asks that need to be addressed for supply to increase, to assist more people onto the housing ladder and accelerate the route map to low carbon, more affordable housing. Among the asks was for a 10-year plan to provide a greater level of certainty for industry and investment.

The government's aims for housing are certainly ambitious, but without confidence and certainty about the broader policy and regulatory approach over the coming years, investment will likely be stifled and targets will be missed.

While the planning reforms announced so far have gone some way in aiding this, there are still many areas of the market that remain challenged. One of these is with regard to Affordable Housing, particularly Section 106 housing.

The relationship between home builders and housing associations has become more intertwined in recent years as an increasing proportion of Affordable Homes have been delivered through Section 106 agreements. For the past decade, around half of all affordable homes built each year have been delivered through developer contributions, and last year affordable homes made up more than a quarter of net additions to the housing stock.

This means that, unsurprisingly, achieving the government's 300,000 housing target relies on all cogs in the housing machine working together. But currently, both tenures of housing are facing serious issues that will impact attempts to resolve the housing crisis.

Financial constraints on Registered Providers have severely impacted the appetite for new S106 homes, often leaving private developers with an inability to discharge their S106 obligations. A survey of HBF members has found that more than 16,000 S106 units due for completion over the coming years are currently uncontracted, which in turn holds up the building and selling of homes for private sale too.

For the Affordable Housing market

to increase output, a large increase in grant funding is needed. This would quickly increase demand for new homes from housing associations and other registered providers. These new, low-cost rented homes could quickly be absorbed into local markets, providing homes for people on social housing waiting lists and homeless households.

Meanwhile affordability for prospective purchasers, especially first-time buyers, is increasingly stretched. HBF research has found that the average First-Time Buyer (FTB) in England must save half of their earnings for almost a decade to afford a deposit, and then spend 67% of their net salary on monthly mortgage repayments. Surprisingly, therefore, the past two years represents the first sustained period since the 1960s in which no government assistance for households to get on the housing ladder exists.

The successes of the Help to Buy scheme in supporting buyers onto the housing ladder who would otherwise not been able to take the step and also, as recent HBF research has shown, generating positive returns for the Exchequer, demonstrate how government can intervene to support buyers and boost housing delivery. This would also be a promising long term investment for the Treasury, with the previous Help to Buy Scheme on track to deliver £2 billion in returns for the taxpayer.

Recent research from Savills for HBF and the National Housing Federation found that the government will miss the 1.5 million new homes target by nearly a third without an intervention into the housing market for both social house building and first time buyers.

The government's recent Budget missed an opportunity to address both of these issues. While there was an announcement of £500m for the Affordable Housing Programme, the need for the government to set out its clear intentions for the future of the programme beyond 2026 at the spring Spending Review will only mount. And considering the 70% home ownership target set out in Labour's manifesto, we are also urging the government to announce a home ownership scheme that will open the market up to more prospective first-time buyers.

Continues.

Given the interconnectedness of the housing market, there is a clear need for all parts of the sector to be

healthy and functioning for the housing strategy to be successful.



#PlanForHousing

Public attitudes toward house-building

Comment by Jim Blagden, Associate Director
- Research and Insights at More in Common



Housing is more than just bricks and mortar. It is where we unwind, where we raise families and make memories. However, for many in Britain today, secure and affordable housing is becoming a pipe-dream. The government has clear ambition to address this, but public confidence is low and local opposition to housebuilding could stymie much-needed reform. To navigate this challenge, policy will need to go with the grain of public opinion, rather than against it.

Housing affordability is an issue that affects the vast majority of people in Britain, either directly or indirectly through the experiences of friends and family. Everyone has their own story to share about Britain's broken housing market. From their own experiences of rapidly rising rents, to seeing their kids unable to get on the housing ladder, two-thirds of people report that they are either struggling themselves, or know someone who is struggling with their housing situation. It is no surprise, then, that over 70% of the public believe Britain is experiencing a housing crisis.

Despite widespread concern about housing affordability, public attitudes toward housebuilding are mixed - and it is the debate around solutions where consensus starts to break down. In the focus groups that More in Common conducts across the country, many people simultaneously express anxiety at the state of housing affordability as well as their opposition to new development. Their concerns range from the consequences of overdevelopment, to pressure on public services, and a lack of input from local communities.

“If you look at all the new builds they’ve put up, you’ve not got any new roads, you’ve got no new transport. So it just means longer stuck in traffic jams.”

Mark, South Cambridgeshire

“Houses are being built, but they’re not providing more GPs, they’re not providing more schools.”

Serena, Milton Keynes

Britons share their frustrations about how new homes and developments would pop up in their area, without

infrastructure upgrades or improvements to public services to support a growing population. While many are sympathetic in principle to the need for more housebuilding - including in their local area - they are put off by the lack of answers to practical questions about how local schools or GPs will cope with increased demand.

On a deeper level, Britons are sceptical about whether increasing housing supply will actually address affordability. In focus groups, people often question the link between housebuilding and lower house prices. Participants point to large new developments in their local areas, with homes priced at levels they could never afford. For many, the idea that increasing overall supply will reduce prices simply doesn't make sense.

“I think there’s plenty of housing out there, I just think it’s not affordable.”

Becky, Darlington

“I feel like there are a lot of houses being built, but I don’t think that’s the issue. I think it’s people being able to afford what’s being built. I think all developers are trying to obviously make that bang for their buck.”

Jacob, Milton Keynes

Asked about this directly, only a quarter of the public think that building many more homes would help lower prices. And a further quarter of people think that more building would make homes more expensive.

While the public has become jaded about the broader impact of housebuilding on affordability, there is widespread faith in the value of social housing. When asked which factors have contributed most to the housing crisis, the most common response - selected by seven in ten Britons - is that local councils don't have enough funding to build new homes.

This issue does not seem to be as politicised among the public as it often appears. In fact, a majority of voters across all political parties believe that insufficient council funding is a key contributor to the housing crisis, including 68 per cent of Conserva-

More in Common UK is a non-partisan organisation that aims to understand and address the forces of division in society.

“While the public has become jaded about the broader impact of housebuilding on affordability, there is widespread faith in the value of social housing.”

Jim Blagden

tive voters. Our research indicates that social housebuilding, along with increased subsidies for housing associations, could garner widespread support across the electorate.

For the public, the value of social housing goes beyond affordability, and extends to a variety of issues that are at the heart of the public's priorities. For example, 30 per cent believe that a lack of affordable housing exacerbates the nation's mental health challenges, while one in five say building more social housing is among the top three ways to reduce child poverty.

The most popular developments are those that visibly benefit the community. People want to see their neighbourhood improving, whether that be high-quality jobs, new amenities, or greater social connection. The most popular argument in favour of building new homes is that they regenerate run-down areas and make them nicer places to live, with two-thirds of Britons citing this as a convincing reason to develop.

Although the vast majority of the public sympathise with renters and those struggling to get onto the housing ladder, most people still want to personally benefit from development. Policymakers would do well to look for creative ways to turn existing residents into winners. If development can put money in people's pockets, much of the scepticism would melt away.

Alongside this, allaying local concerns about pressure on local infrastructure and public services is key to unlocking the community mandate for housebuilding. Aside from affordability, the second most important priority for the public is that new developments do not put extra pressure on local public services.

To achieve its mission, the government will need to rebuild trust in the idea that housebuilding can genuinely improve people's lives. In doing so, it would not only fulfil its housing targets but also demonstrate that it is listening to - and acting on - the priorities of the British public.

#PlanForHousing

Retrofit's role in the long-term housing strategy

Comment by Ellie Mae O'Hagan, Programme Leader of E3G's UK Energy Team and James Huw Dyson, a Senior Researcher at E3G



FROM LEFT: ELLIE MAE O'HAGAN AND JAMES HUW DYSON
PHOTOGRAPHY ON OPPOSITE PAGE: CASPAR RAE FOR UNSPLASH

E3G is an independent climate change think tank, they work to tackle the barriers and advance the solutions to a safe climate.



In the wash up of the US presidential election, polling and analysis shows the cost of living was the most important issue for voters. The cost of everyday necessities was at the forefront of voters' minds despite increases to GDP, an abstract concept to most.

In the UK, where the economic recovery has been slower, the squeeze on everyday spending is also a crucial issue for voters. This year, six in ten families have had to make cuts due to cost-of-living pressures, struggling to pay for essentials, including groceries and energy bills. For most, light at the end of the tunnel is not in sight; eight in ten are not optimistic about next year's outlook.

Indeed, climate change will make the world riskier, so UK households will be more vulnerable to repeated shocks experienced in the early 2020s. Reducing carbon emissions from gas and oil boilers by installing electric heating is a vital way for the UK to protect its citizens, contribute fairly in the global effort to net zero, and lead the transition.

The government's long-term vision for homes must tie decarbonisation to a mission which also lowers bills through both new build and retrofit.

Labour's commitment to build 1.5m new homes is key to meeting this vision; people with mortgages spend half the proportion of their income on housing costs compared to renters. The challenge of meeting this target and a potentially fractious "war on nimbys" is significant and will absorb a lot of Keir Starmer and Angela Rayner's time and energy. Achieving clean power by 2030 will protect bill payers from foreign price shocks, but more needs to be done to lower consumer bills in the immediate term.

Over 4.7 million households in the UK are in fuel poverty, meaning they spend at least 10% of household net income on energy after housing. Half of UK homes are relatively energy inefficient, below EPC C, and in England alone, the End Fuel Poverty Coalition finds 15.4 million or a third of the population experience damp and mould. This underlines the sheer number of families and households who **Continues.**

“Home retrofit needs an injection of high-level political engagement to steer the UK’s existing circa £2bn annual investment to the right homes and people.”

Ellie Mae O’Hagan and James Huw Dyson

struggle to pay for heating, and live in unsafe homes, with compounding negative impacts on their well-being.

Insulation is the most effective way to directly reduce energy bills, so the long-term housing strategy must reflect policy changes which will deliver this cost effectively to as many households as possible. Next year’s Warm Homes Plan is an opportunity to set this in train, reorienting retrofit to return it to deliver, cost effective, high-volume home insulation and decarbonisation. With the number of energy efficiency measure being installed in homes having crashed by 95% since 2013, these reforms can’t come too soon.

In the worst sector, the private rented sector, insulating homes would save households an average of £300 a year. With a decent level of fabric insulation and solar panels where possible, an efficient heat pump enables households to access lower cost, flexible tariffs to achieve lower running costs than a gas boiler.

Home retrofit needs an injection of high-level political engagement to steer the UK’s existing circa £2bn annual investment to the right homes and people. Poor policy decisions by the last government have meant that far too much money is being wasted instead of making its way to households, pushing the sector into an unsustainable position. Continuing to spend the same amount per home in the biggest UK-wide scheme “Energy

Company Obligation 4” will mean the 2030 statutory fuel poverty target will cost around £80bn to meet, blowing the £13.2bn retrofit budget 6 times over.

Alongside investment, government has the chance to drastically improve housing conditions in the private rented sector, applying higher standards of quality, safety and energy efficiency to privately rented homes. Again, this will require political commitment to deliver real change. For example, re-investing in humble local council Environmental Health Officers, the forgotten guardian of local housing standards.

Retrofit schemes need to be simplified, devolved and consumer protections radically improved to eliminate bad practice and ensure consumers are helped when mistakes occur. With the renewal of Energy Company Obligation 4 beginning next year, the time is now for government to focus minds on retrofit, and deliver swift, lasting and meaningful savings for families – whether they own their homes or rent them.

Following the trauma of the pandemic and price shocks following Russia’s invasion of Ukraine, designing a long-term housing strategy which helps people to invest in fixing their cold, damp and leaky homes can convince voters government understands the challenges they face and make a direct and positive impact in their everyday lives.

#PlanForHousing

The tools to build the homes our country needs

Comment by Cllr Adam Hug, Housing Spokesperson for the Local Government Association



Continues.

Housing, or the lack of, is one of the biggest issues facing councils up and down the country. Housebuilding has failed to keep pace with the rising population, particularly when it comes to affordable and social homes. Government data shows the proportion of housing for affordable or social rent in England has fallen from around 20 per cent in 2000 to 16 per cent in 2023. Despite various government schemes over the years, increasing the supply is challenging with providers citing issues including access to funding and increasing construction and land costs as barriers to delivery.

The shortage of affordable housing is a key driver of homelessness which has been exacerbated by the ongoing cost of living crisis as those on lower incomes are unable to keep up with rising bills and housing costs. The latest government figures show that homelessness rates have increased by more than 10 per cent in the last year, with 358,370 households seeking support from their local authority in 2023-24. This is putting extraordinary pressure on council budgets who are now spending vast sums of money – £1.75 billion collectively – housing people in temporary accommodation due to a lack of social and affordable housing.

What's clear is that we are beyond crisis point and we are urging the Government to take bold action to tackle the housing crisis. Since taking office in July, the Government has started to set out its plan to get Britain building and has signalled its intent to enable a council housebuilding revolution. Councils share the Government's commitment to build more homes, but need to be empowered with the right tools, powers, resourcing and funding to do so.

In our Local Government White Paper and National Planning Policy Framework consultation response we set out some short-term and longer term measures which would help councils boost the supply of housing and provide sustainable funding for those in need.

As building houses takes time, we need some short-term measures which can be brought in immediately to help alleviate the pressure being

put on council's budgets by housing and temporary accommodation pressures. This would include an immediate increase in the subsidy for temporary accommodation, so that it is no longer frozen at 90 per cent of 2011 Local Housing Allowance rates. Over the past five years, frozen LHA rates have left councils to pick up more than £700 million in costs that they are unable to claim back from government. Coupled with this, we need a commitment to uprate LHA rates to the 30th percentile of local rents beyond 2025/26. These measures would enable councils to invest the money being spent on costly temporary accommodation back into replenishing their own housing stock and homelessness prevention services.

We would also like to see the Government go even further with their reforms of the Right to Buy scheme to truly stem the annual net loss of social homes and to allow councils to use their receipts to deliver replacement homes. We would urge the Government to allow councils permanent flexibility to combine receipts with other government grants; the ability to set the size of discounts locally; and to exempt new build homes.

In the medium term, we would like to see the roll out of five-year local housing deals to all areas of the country that want them. Our research suggests that this would lead to 200,000 additional social homes being built over the span of 30 years, delivering a steady stream of new social housing to councils who desperately need it.

We need to see strengthened Housing Revenue Accounts via a long-term rent settlement and restoration of lost revenue due to rent cap/cuts, to give councils certainty on rental income and support long-term business planning. The future of council housing finances hangs in the balance owing to the cumulative impact of historic and proposed government policies and regulatory burdens as well as recent turbulence in the economy and markets – with high inflation and interest rates – which when combined are forcing councils to make trade-offs such as reducing their new house build programme.

Ultimately, we would like to see government take a longer-term



approach to housing which would focus on sustained housebuilding and bring back a focus on preventative services, which includes homelessness and supported housing. Previous analysis has suggested that investing £1.6 billion in supported housing would create savings of over £3.4 billion. Various pots of piecemeal funding for supported housing improvement and commissioning are coming to an end,

so we are asking the government to consider how they fund housing related support for the future in a way that is flexible and sustainable and encourages long term and strategic commissioning.

Our message to government is simple: work with us and give us the tools to build the homes our country needs.

#PlanForHousing

New towns must be regenerative

Comment by Tara Gbolade, co-director of Gbolade Design Studio and a Mayor's Design Advocate



Tara is an architect and urban designer based in London and has led on strategic sustainability design guides for Local Authorities across the UK.

As we stand at the threshold of a new era of new town development following Labour's commitment to build 1.5 million homes, we must learn from both the triumphs and tribulations of our past. The post-war New Towns programme, while ambitious in scale and noble in intention, left us with valuable lessons about the human cost of rapid urban development. The phenomenon of 'new town blues' – a term coined to describe the loneliness and psychological impact among early residents of displaced communities and broken kinship networks; and the concerns raised by medical practitioners in the early 2000's reporting high levels of anxiety and mental distress in New Town Cambourne in Cambridge – serve as a stark reminder that building homes is far more nuanced than putting up bricks and mortar; Their findings highlighted the critical importance of establishing social infrastructure alongside physical development.

The contrast between Garden Cities and New Towns is particularly instructive. While Welwyn Garden City, a garden city I know well having spent my teenage years walking to and from town with my friends through Ebenezer Howards invention that included tree-lined avenues, mostly successfully balanced urban amenities with green spaces and community facilities, many developments of the 1980s and 1990s fell short. These later developments often suffered from poor design quality, minimal place-shaping consideration, and a disconnection from our rich traditions, creating what many critics described as 'everywhere but nowhere' places.

Today, as we embark on a new chapter of town development, we face an unprecedented opportunity – and responsibility – to do better. The New Towns programme represents more than just a housing solution; it's a catalyst for economic development and social transformation, while of course addressing some of our 'wicked problems' (complex problems that are difficult to solve): our climate and biodiversity emergencies. Which is precisely why is the time we must move beyond sustainability (doing less harm) and

strive for regenerative development (doing net positive good).

What does regenerative development mean in practice? It's about creating places that don't just minimise harm but actively contribute to the healing of our social and ecological systems. This approach starts with a deep understanding that no place is truly 'new.' Every site has existing ecological, cultural, and social patterns that must be respected and enhanced. As so eloquently communicated in Tyson Yunkaporta's book, 'Sand Talk', we will need to challenge our learned ways of thinking such that we might first 'respect' a place by observing the existing rules in play, then 'connect' to it, before we 'reflect' – establishing a shared body of knowledge, before we finally direct – acting on that shared knowledge.

Consider the wisdom we can draw from various cultural traditions. Pre-colonial West African Ibo settlements, for instance, masterfully integrated verdant productive green corridors between residential areas, creating a refreshing sense of rurality within high-density developments. Their cluster development approach, combined with generous central meeting places, achieved an intimate community scale while maintaining social cohesion – principles that remain relevant generations later.

To achieve truly regenerative development, ones that stand the test of time, we need new tools and mindsets. Systems mapping, as outlined in 'Tools for Systems Thinkers,' by Dr. Leyla Acaroglu of 'Disruptive Design' offers a framework for understanding the complex interconnections that define successful places. This approach emphasises circular thinking over linear strategies, relationships over isolated events, and holistic understanding over reductionist analysis. Critically though, systems thinking requires a shift in mindset, recognising that everything is interconnected; that is shifting from a linear, structured "mechanical worldview" to a dynamic, chaotic, interconnected array of relationships and feedback loops – this empowers us by recognising that we can change places and in return places change us.

Continues.

In a time where we are addressing density, the human-scale cannot be lost. Danish Architect Jan Gehl harnesses this power of systems thinking in the practices' approach of human-centred design principles that have transformed urban spaces. By prioritising principles of human scale, social interaction, and intimacy, new towns can be vibrant, sustainable communities that enhance rather than deplete their surroundings; and even create happiness in a city.

In conclusion, consider how current urban design often fails certain groups, such as women, girls and gender-diverse people. As someone who runs regularly, I've experienced firsthand how women must restrict their activities when darkness falls due to alleyways and roads I daren't cross at night due to lack of passive surveillance. This isn't just an inconvenience – it's a fundamental restriction of freedom that diminishes our collective social capital. Regenerative development must

address these inequities through thoughtful design that ensures safety and accessibility for all.

By creating distinctive, characterful places that people are proud to call home, we enhance not just quality of life but also long-term economic value. There's no silver bullet solution to creating successful new communities. However, by adopting a regenerative approach that builds upon existing assets, embraces systems thinking, and prioritises human wellbeing, we can create places that don't just house people but help them thrive.

The government's upcoming long-term housing strategy represents a moment to be bold. The challenges we face – from climate emergency to social isolation – demand nothing less than a fundamental reimagining of how we create new communities. The question isn't whether we can afford to be this ambitious – it's whether we can afford not to be.

“By adopting a regenerative approach that builds upon existing assets, embraces systems thinking, and prioritises human well-being, we can create places that don't just house people but help them thrive.”

Tara Gbolade

#PlanForHousing

#PlanForHousing

Placing Housing at the Centre of National Infrastructure

Comment by Simon Century, Head of Capital Investing – Asset Management (Private Markets), Legal & General



Continues.

“Access to housing not only underpins functioning communities in a similar way to water, power, and transport infrastructure, but also acts as a point of access for those very same essential infrastructure classes.”

Simon Century

When we talk about assessing and addressing housing needs, we often focus on what we can quantify: over 300,000 new homes needed each year in England; 1.1 million households on social housing waiting lists; 1.5 million new homes by the end of the current Parliament. Whatever the quantum we use, we know that scaling up housebuilding is a key solution. At current levels of housing need, building enough homes to access these benefits requires a radical response.

Supportive policy and leadership are vital to deliver a step change in housing supply. Through various changes in the housing policy landscape, we have seen a significant and welcome ambition from the government to rise

to this challenge – not just through the commitment to delivering 1.5 million new homes, but also through tangible changes like reforming the planning system to get Britain building again. However, these efforts will inevitably be constrained by competing demands on the public purse. To take national housing ambitions to the next level, we need to unlock additional investment on a scale we haven't seen before.

Capital from long-term, institutional investors will be essential for government and local leaders to bridge the gap between available public financing and the levels of investment needed to turbocharge housebuilding. For institutional investors, who steward the capital of millions of citizens, housing is a compelling investment opportunity:

Established in 1836, Legal and General are one of the UK's leading financial services groups and a major global investor.

it can offer opportunities to access attractive long-term returns alongside supporting positive impacts on people's lives. Having enough secure, good-quality homes enables people to fully participate in society, education, and work: it is part of the foundation of healthy, productive societies.

To unlock even greater levels of investment, we should consider housing as infrastructure.

At Legal & General (L&G), we see housing as the heart and soul of national infrastructure. Access to housing not only underpins functioning communities in a similar way to water, power, and transport infrastructure, but also acts as a point of access for those very same essential infrastructure classes. Our enduring commitment to housing reflects the opportunity both to secure steady, inflation-linked returns and to generate positive social impact within local communities.

Fellow long-term investors are also recognising this opportunity. For example, Local Government Pension Schemes ACCESS and GMPF (Greater Manchester Pension Fund) have both invested into the Legal & General Affordable Housing Fund to scale up affordable and shared ownership housing delivery across England, and NEST are partnering with L&G and PGGM to collectively invest up to a billion pounds into building Build to Rent schemes across the UK.

By shifting our perspective to view housing as infrastructure, we can make the most of investor allocations to create even more opportunities for investment. Investors often have set allocations for their investments, and infrastructure (which doesn't typically include housing) accounts for around 10% of this; 48% of investors also believe that they are underweight in their infrastructure allocation. Putting housing in the same category is likely to spur increased investor interest, which would go a significant way to boosting supply. It would also help to overcome one of the biggest barriers to scaling up long-term investment: the unpredictable nature of the public policy environment.

Policy decisions are often made according to short-term political cycles. This introduces a significant

level of uncertainty for long-term investors that even the most supportive policies cannot fully ease. The current government is already making strides to address this within the housing sector by removing sources of undue delay and unreasonable objection introduced by the planning system. It can shore up even more certainty by adopting a long-term policy horizon so that policy decisions relating to housing reflect its longer lifespan as an asset class, and its fundamental role in supporting social and economic growth.

The National Infrastructure and Service Transformation Authority (NISTA) offers a precedent for this. Originally established in 2015 as the National Infrastructure Commission, the NISTA's role is to provide impartial, expert advice on major long-term infrastructure challenges and needs, thereby detaching infrastructure from short-term political cycles. Adding housing to the NISTA remit would lead to opportunities for longer-term and integrated planning of housing, infrastructure, and transport policy.

New housing is often needed in or in proximity to economic centres, which can place strain on other public assets like traditional infrastructure. The NISTA flagship National Infrastructure Assessment – which analyses the UK's long-term infrastructure needs – could provide integrated solutions to the UK's housing crisis, including recommendations for creating new homes and communities with appropriate access to transit and other essential infrastructure.

Shifting the paradigm through which we view housing could move us towards more long-term decision-making, creating opportunities for more integration between housing and other essential infrastructure, and offering greater reassurance and opportunities to encourage investors. Driving more long-term capital into the sector will allow us to deliver the volume of housebuilding we need year on year to meet enduring housing needs. Reclassifying housing as infrastructure can take the housebuilding revolution to the next level.

#PlanForHousing

Ensuring everyone has access to a safe, decent and affordable home

Comment by Gavin Smart, CEO of the Chartered Institute of Housing



The Chartered Institute of Housing the professional body for people who work in housing, the independent voice for housing and the home of professional standards.

Labour’s commitment to drawing up a long-term strategy for housing is, of course, very welcome after the piecemeal approaches of recent years. The global financial crisis led to what now looks like a disparate variety of initiatives aimed at boosting housebuilding, many of which have continued until recently with highly varying results.

If the strategy is to be effective it will have to be comprehensive and – crucially – must be followed through into action, with its success (or otherwise) fully monitored. Needless to say, engagement with the different parts of the housing sector, not least consumers (including social and private tenants), will be essential.

Here’s my shot at the key issues the long-term housing plan needs to resolve.

First, how many houses do we need? Labour’s prioritising of its 1.5 million target is welcome, but most are agreed that it’s still not enough. In the UK Housing Review 2024, Glen Bramley reiterated his assessment that we need to build up to 335,000 new homes annually, and around 90,000 of these should be for social rent. Which begs the questions: Where will they be built, on what land, how will the planning system deliver them and what financial stimulus be needed to provide them?

Second, what standard of housing should be provided, and how do we secure these standards not just in new homes but in the existing stock? This qualitative issue has been neglected – at great cost as we saw with the Grenfell Tower tragedy – and is crucial both for safety reasons and because of the urgent need to mitigate and adapt to climate change. While we might focus on new build and investment in social housing, we also can’t continue to neglect the five million homes in England that are now over a century old.

Third, how do we make best use of the homes we have? This is another complex issue, ranging from the necessary raising of standards in social housing management, to the tackling of poor management in the private rented sector, and to questions of under-occupation and incentives for ‘downsizing’ for owner-occupiers. It’s often said that we wouldn’t need to build more if exist-

ing homes were used more fully – which might involve disincentives to having second homes and learning from the successful efforts to house the sudden arrival of over 200,000 refugees from Ukraine. While we would all accept that it’s neither possible nor desirable to target the theoretically maximally efficient use of our national stock (real lives rarely match well with theoretical models), this is not a reason to ignore sensible and pragmatic measures that can improve the use we make of existing homes.

Fourth, having more homes is of little use if people can’t afford them. This is a challenge across all sectors – if we want to help people onto the ‘housing ladder’ we need to find ways not only to assist first-time buyers but also to ensure that those who need to rent can do so affordably and securely. And we need to have better protection for those who already have homes whose finances falter – as we successfully did during the Covid emergency.

Fifth, we can’t continue to neglect the huge, and rising, number of homeless households, including those officially recognised, the large number of people and families living in temporary accommodation, or those sleeping rough, sofa surfing or otherwise less visible. As the JRF revealed in 2023, nearly four million people experience destitution in some form each year, all let down by our support systems for various different reasons.

Sixth, a reminder that housing is primarily about people, and engagement is a theme that must be at the heart of all housing strategies: whether it is landlords engaging with tenants, or ensuring that the voices of minority groups are heard, or giving groups such as tenants and leaseholders an effective voice at national level. Accountability is vital.

Finally, of course, a housing strategy is inseparable from economics. It is not simply a question of how to pay for more social housing, but also tackling bigger questions that have been swept under the carpet. Three of them were raised in our recent UK Housing Review Autumn Briefing Paper. Can the UK’s debt measure be adjusted to be more favourable to government housing investment? **Continues.**

How do we tax housing assets more fairly? And can we shift subsidy back from supporting the demand for housing towards more investment in supply, as used to be the case 50 years ago?

None of these are easy questions, and of course none have easy answers,

but if all or most of them are addressed in the new strategy, we will have made some progress towards a more rational approach to the country's housing problems and ensuring everyone has access to a safe, decent and affordable home.



#PlanForHousing

PHOTOGRAPHY: BENJAMIN ELLIOTT FOR UNSPLASH

#PlanForHousing

A once-in-a-generation opportunity

Comment by Kate Henderson, CEO of the National Housing Federation



Continues.

In July 2024, shortly after our new government was elected, the deputy prime minister made a seminal commitment that our sector had long been calling for, stating: “In the coming months, the government will publish a long-term housing strategy.”

The National Housing Federation (NHF), our housing association members, and the country’s key housing bodies have been laying the groundwork for a bold and long-term plan for housing, based on ambitious outcomes for people in housing need. Now we must work together to ensure this once-in-a-generation opportunity can be delivered in a strategic and meaningful way.

If we look back through history, housing policy is littered with reviews and strategies. But they’ve often been piecemeal, short-termist, published from opposition, or quickly binned as a new government or a new secretary of state takes over. This approach needs to end. And having been recently elected with a large majority, the government is in a strong position to drive change, set its sights much higher and shape housing for decades to come.

At the Autumn Budget, the government reaffirmed its commitment to social housing, placing it alongside education and the NHS, as a key part of our country’s vital infrastructure. The announcement of a £500m top-up to the Affordable Homes Programme was hugely welcome and something we had been urgently calling for, to prevent a collapse in the delivery of new affordable homes.

We were also pleased to see a review of Right to Buy discounts, and a consultation on a new rent settlement at Consumer Price Index plus 1%, which will provide much-needed certainty and stability for the sector. There was also some movement on funding for building safety in social housing, which we will continue working hard to move the dial on.

These positive commitments will support the sector in the immediate term, as we look ahead to the spring Spending Review, and work to help shape the long-term housing strategy that is needed. By building a

long-term strategy which delivers real change for the people who need it most, the government can transform the housing system and create lasting solutions that serve people, the planet and our economy. Here are some of our thoughts on what a strategy should include.

First, a long-term strategy needs to be truly long-term – we suggest a minimum of 10 years but within a vision and a framework that extends much further. This is because change at the scale that is needed across our housing system takes a long time.

Second, we need a comprehensive strategy focused on both new and existing homes, the communities around them, and the complex interplay between housing, the wider economy and public finances. New supply is only one part of our housing system, and just one part of the solution.

For example, many of our homes are ageing, while some are cherished and expensive period properties. Others are dilapidated, undesirable and costly to retrofit. Yet, with political interventions focused on new supply, we barely replace any homes that are no longer fit for purpose.

Third, it must be outcomes-based. A true strategy has to start by clearly setting out the problems we’re trying to solve and the goals we’re striving for. It should include measurable targets for improving affordability and quality, ending homelessness and addressing climate change. It is only with a focus on outcomes that we can navigate the complex interplay between housing and other issues. Because housing policy touches on almost every area of public services.

Finally, a transformative housing strategy can’t be drafted by one person or even one department. It needs to be a true cross-departmental effort. It needs to consider the myriad of ways that housing interacts with our public services and public finances and draw on the input and expertise of all those with a stake both inside and outside government. We have a once-in-a-generation opportunity to get this right.

This collection of opinion pieces is our way of drawing together views

The National Housing Federation (NHF) are the voice of England’s housing associations. NHF housing association members provide homes for around six million people, and are driven by a social purpose: providing good quality housing that people can afford.

from across the housing sector and more widely – to advocate for a bold, collaborative strategy. We may not all agree – but we need a wide range of voices to deliver the kind of long-term strategy that is needed to solve the housing crisis.

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