

# Housing: approaches to policy

by Trevor Locke

To my mother Doris Alice who gave me my first house

## Preface

This book was written with the intention of having it published by a publishing company. Having failed to secure such an outlet for it, I decided to make it available through my blog. Much of the material is current and it deserves to be out there, providing material to those who are concerned with this vitally important aspect of policy.

I decided to publishing most of the book in instalments whilst making the whole work available to those wishing to obtain a digital copy.

## Forward

This book grew from a series of four articles I published, in April 2015, which appeared in *Arts in Leicester* magazine [Arts in Leicester, 2015]. Those articles were largely limited to the history of house construction but they gave me the impetus to work through a variety of issues of much wider scope. Today's news frequently presents us with the idea that there is a housing crisis in this country. Providing homes for people lies at the heart of the political agenda. The time is right, therefore, for going back to our roots where housing policy is concerned. If we do have a housing crisis, we have to ask why, who is responsible for it, how did we get into this situation and when will we get out of it? These are questions that have driven me, in writing this book.

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# Introduction - policy, practice and history

I begin by going back to the core concepts that lie at the roots of public policy. I go on to consider housing, and the materials have been used to construct homes, because history is a narrative of change. If we can see where housing might go in the future, we might get a firmer grasp of the kind of policies we need to adopt today. As most historians would say, the future is seen through the lens of the past. If we can see how the construction of homes and housing has changed over history, we might be better able to see where trends are likely to go in the future. A number of new policy issues are discussed, including the basis of occupation such as house ownership and renting.

I begin however with a discussion of policy, in the field of housing, one that sets the agenda for many of the issues that follow. The term 'housing' is frequently used but, in this context it means 'homes' - all types of domestic accommodation. Most people, in this country, live in houses but that gives only a partial picture of what people regard as being their homes; a substantial segment of the British population now live in flats and apartments, a trend that is steadily growing. Having a home is a fundamental element of human existence but whilst a house might provide shelter, a place for cooking and a place to sleep, a home is an emotional anchor that binds people to the place that serves as their base and the bedrock of their identity.

I begin by looking at three core concepts: policy, practice and planning. I frequently use these concepts but they deserve some explanation. I then consider history as it relates to these three concepts.

## Policy

In this book, I refer many times to 'policy' and this is a subject on which I have written extensively in the past. It is a term that, in my view, requires some explanation. In the 1990s I wrote a book that, on the face of it, was about planning: *New Approaches To Crime in the 1990s* [Locke, 1990]. In it, I argued that policy includes a statement about the goals of an organisation or system. A policy also states the definitions, boundaries, principles and requirements that are used to set up and operate a system [ibid p 80]. In chapter 4 '*A matter of policy*', I set out what I thought to be a conceptual framework for policy. Bear in mind, that, in my book, I was addressing the public sector, and the organisations within it, that response to crime and dispense justice at the national and local levels. Much the same conceptual framework is also true for private sector bodies such as corporations and businesses. Organisations can have policies, I argued, but so too can systems. The criminal justice system, for example, can be (and should be) driven by policies - those of the organisations that run the system, including the courts, the police, local authorities and departments of national government (such as The Home Office, Ministry of Justice and so on). The same model applies equally to housing, where the legislation and guidelines laid down by national government creates a system within which local organisations (the operators, such as local authority housing departments, housing associations and private landlords) implement the policy.

Policy is formulated and then implemented. When policy is being formulated, those engaged in the task can undertake policy analysis and evaluation. The task of policy analysis sets out to clarify the underlying values implied in a proposed policy, to articulate and state the goals of the policy and might also look at existing policies, examining the degree to which these have been successful. This is the evaluative side of the process. I argued, in my book, that 'Policy and planning are essential to good organisation and management and to increased effectiveness of [in this case] the justice system and responses to crime' [ibid p124]. In my work in the 1990s, I emphasised the need to consider the process through which policy is formulated and the structure and format of policy statements, as much as the issues forming part of the policy in question. I drew attention to the need for policy in systems where operators have discretion in their day-to-day decision making; the purpose of the policy is to provide guidance on the best way to make such decisions. In the case of housing, national government sets out a policy framework within which its departments and local operators make decisions, take action, and formulate their own policies. One of the goals of policy is to provide a framework within which decision making can be consistent and fair.

During my work in the 1990s, I researched the theory and literature of policy science and made reference to some of the writers who had contributed this subject, often through management science in the 1970s. In the decade that followed, several writers characterised policy formulation as conflict, in which people with opposing views set out to win the debate and convince policy makers of the viability of their position on an issue. Policy formulation, it can be said, is a political as well as an administrative business. Where housing is concerned, we can see policy makers being influenced and lobbied by a variety of organisations, as well as the usual dialectic that takes place between elected members and their permanent

administrations (civil servants and the officers of local authorities.)

It is because the process of policy formulation is complex that it becomes necessary to grasp how it actually works, how it *should* work and how best to make it effective. In the 1990s, I had a mission to advocate policy science at both national and local levels within my professional domain (criminal justice) and, today, I feel the need to re-visit that discipline where housing and its related areas of policy are concerned. Twenty five years ago I was embedded in my professional area of work at both national and local levels and had access to policy makers from the top down, at all levels. Today, I have to view housing policy from the outside, observing what is happening, without being part of it. This affords me a degree of freedom I did not always have in my previous career. I acknowledge that I have no inside understanding of how housing policy is being made, who is making it and how they are making and that is, I freely concede, a weakness. I have, however, examined some of the products of the policy process - the statements of policy that have been published and this offers insights into how housing policy is being made.

Has the world of public policy changed *that much* in 25 years? The people involved in it have certainly changed, as each set of elections has varied the names and faces in the various corridors of power, but I believe that the processes through they make and implement policy have not changed *that much*. Hence, my argument is that policy making, formulation and implementation needs to be understood as much now as it was then. When I see a variety of policy failures, particularly in the field of housing, I am convinced that these are due to the lack of a discipline that could have avoided these pitfalls and if only policy makers had done the job better then such calamities could have been avoided. Housing policy is frequently of poor quality, both in its formulation and implementation. This is often because it is riddled with unintended consequences that reflect shortcomings in the way it was made. The purpose of the disciplined approach to policy formulation is to follow through to the outcomes, to forward plan implementation and to arrive at a strategy that is likely to work *in the round*. Hence, the argument that follows for the need for *joined-up* policies.

## Practice

Once housing policy has been formulated it then needs to be implemented. There is no point in making policies that cannot be implemented. Policies that will fail to be implemented, according to the goals and principles contained within them, are not good policies. Policy leads to practice and practice is about planning. The practice of implementing housing policies, is largely about planning: how they are to be put into effect, who will do what, where, when and how. This forms a cycle in which policy makers look at the way they intended their work to be implemented and, if necessary, to go back to the policy and revise it, because they see difficulties in how it will be put into practice. This is a problem that I frequently see in current housing practice. Policy made at national level results in unintended consequences and this is due, I argue, to failures on the part of policy makers to use the cycle of formulation and implementation that is required to make effective policy [King and Crewe, 2014]. Taking a *suck-it-and-see* approach wastes times and resources and causes harm to people in the process. In good practice, the consequences of policy have to be accurately predicted before policies are made. Making a policy and then seeing if it will work is bad practice; going back to the policy later to correct mistakes is not good government. **What I do not see, in the current approach to housing policy, is a sense of what constitutes approaches to good practice in policy making.**

There are some exceptions, where specific policies are concerned: the housing charity Shelter, for example, makes available a set of good practice guides on various aspects of its work for housing practitioners [Shelter, 2015]. The Department of Work and Pensions provides local authorities with information and guidance on the Local Housing Allowance Scheme [DWP, 2013]. The Centre for Housing and Support provides its members with a good practice service, covering a range of topics within its remit [Centre for Housing and Support, 2015]. The Chartered Institute of Housing provides its members with *Practice Online* 'an online resource that provides comprehensive advice, guidance and good practice examples on a whole range of housing topics in a single place. Updated daily by a team of CIH specialists and expert legal advisers, this is the sector's one-stop resource for 'how to do housing' [Chartered Institute of Housing, 2015]. These, and many other examples, were not difficult to find. The Government website also provides a selection of guides about housing-related policies, in particular housing benefit. These are resources aimed at local practitioners. One document stood out for me: *A practical guide to policy making in Northern Ireland*. Commissioned by civil servants, Chapter 2 of this document focuses on the question 'What is good policy making?' and refers to the policy cycle [Office of the First Minister, 2007]. Although not about housing, the report sets out a cogent framework of thinking that is impressive. Likewise, the Institute for Government's report *Making policy better*, began by asserting: 'Policy making is Whitehall's core business

and better policy making is a core theme for the Institute for Government' [Institute for Government, 2011]. From the same source I also note the report *Political Economy of Housing in England, 2014*, one of many interesting publications available from the Institute. Despite the easy availability of such sources, policy makers in the field of housing continue to make blunders and failures in the way they are formulating and implementing policy. There needs to be more advocacy of good practice in working with policy; many policy experts have defined best practice in the processes of formulating and implementing policy but the extent to which these are followed varies greatly both in Whitehall and in local authority areas. My work with the criminal justice system in the 1990s found many short-comings in the way policy was being worked with (at all levels) and led to my colleagues and me advocating good practice to policy leaders. Where current day housing policy is concerned, my hunch is that something similar needs to happen. The works cited above certainly bear all the hallmarks of policy science; the problem is, that it can appear to be very theoretical and one step removed from the day-to-day cut and thrust of providing homes for people to live in. In the 1990s I had to confront the challenge of convincing a large range of government departments and local authorities that they needed to grasp this kind of theoretical conceptual framework and apply it to what they were doing in dealing with crime. The same needs to happen in the field of providing people with housing to live in.

In my work in the 1990s, I used the term *strategy* to bring together into one conceptual framework the three core elements of the policy process: formulation, implementation and planning. In those days I was heavily influenced by what was happening in the business and commercial side of strategic planning. I found a framework of thinking and research that wrapped together these three elements and joined up the processes of stating goals, specifying planning implementation and guiding practice. It was that strategic approach, to dealing with the problem of crime, that gave me the vision of how a new approach could be taken to responding to crime in the 1990s [Locke, 1990] and I was vindicated, I think, by the way that government policies on crime and justice panned out in the ten years that followed. What I am now looking for is a *strategic* approach to housing policy and I do not think that this is out-dated, not my any means. It is reassuring that a large number of English local authorities have issued documents using the words *strategic* or *strategy* in the titles of their policy publications. Another book would be needed to see if such documents in fact make practical sense within this context.

## Planning

The third arm of this strategic approach is planning. Once policies have been stated, they then need to be implemented and this is the process through which policy makers organise who is to do what, where, when and how. When I was working with the criminal justice system, I looked at international examples of policy and planning in criminal justice; my early work was heavily influenced by what came over from North America. I ordered a very substantial document about policy from the US Department of Justice and this gave me the inspiration to tackle the whole subject in a British context. My fieldwork in local areas of the UK revealed that planning was either absent or inadequate. It was through a large number of consultancies with local authority inter-agency groups that I established a modus operandi for planning policy implementation and this is set out in my book [Locke, 1990]. In that modus operandi, that approach to policy implementation, a lot of emphasis was placed on the role played by collaboration and information. From the documentation (examined when writing this book) I have seen how housing policy is implemented and how inter-agency collaboration is well represented, particularly at local level. This was a central feature of responses to crime and probably still is. To implement a housing strategy, at local level, a variety of agencies must work together: local authority departments concerned with housing, social services, residential care, The NHS, housing associations, the private sector and third sector agencies that identify local needs. So too, at national level, a variety of departments need to collaborate together and with non-government organisations. There might be lead agencies but effective implementation requires a range of bodies to co-ordinate their work and to collaborate around local plans and practices.

A lot of information flows within this system, much of it being statistical but also soft data about the impact and experience that practice is having on the lives of people at the receiving end. In nearly all areas of planning, information is the life-blood of practice. In this regard, both crime and justice systems and housing systems share a common model of operation in which information plays an important role. A recent television programme showed how data is now being used to predict where crime will happen in the future [BBC, 2013, Berg, 2014] Watching this, I realised that what they were doing in Los Angeles, was simply an update on the work I did in the 1990s in Leicester, the North East region and many other local areas. Today, agencies have much more sophisticated modern resources than were available to us in the 80s and 90s. Back then, we formulated a procedure for creating local area profiles of crime, based on gathering and analysing data about where crimes had been committed in small local areas. The work gave a picture of what was happening and we used it to explain how the data could be applied to improving inter-agency

collaboration and planning [Evans, 1992]. Developments in real-time analysis of large data sets allowed the LAPD to predict where crimes are most likely to be committed at a micro-level. I can see that the same model could be used to predict trends in housing demand and to indicate to planners where housing would most be needed in the short-term and medium-term future. It would not necessarily need to operate in real-time, but large-scale data sets could be analysed to point to specific areas where accommodation and housing would be needed at the local level. Such an approach would profile local area housing patterns, not dissimilar to those that we developed in the field of policing and justice management.

In 2010, a report talked about the creation and use of modelling in housing, in which economic and social factors were brought together and focused, to some extent, on what it called 'tenure choice.' The resulting model allowed certain elements to be predicted. This was useful, particularly in areas of high mobility and change. This work led to the formulation of a predictive model that could be used at regional level. The report explains how the model can be used to predict trends in housing need [Department for Communities and Local Government, 2010]. The government website's National Planning Policy Framework provides 'planning practice guidance', including to do 'housing and economic development needs assessment.' This includes a section on the methodology of assessing housing need [Government website, 2014]. The section begins by stating: 'Establishing future need for housing is not an exact science.' Not a good start because, in my view at least, the opposite is true. The work on predictive modelling shows how a very exacting application of science (and mathematics) can provide tool kits for working with data to reveal current trends and predict where those trends might go in the future. This kind of work is very exact, employing very precise mathematical algorithms. The same source goes to state that 'This guidance supports local planning authorities in objectively assessing and evidencing development needs for housing (both market and affordable); and economic development (which includes main town centre uses). The assessment of housing and economic development needs includes the Strategic Housing Market Assessment requirement as set out in the National Planning Policy Framework. It goes on to explain that the objective of the exercise is to 'identify the future quantity of housing needed, including a breakdown by type, tenure and size' (among other things.) The application of large data sets to mathematical models can appear very fanciful to housing planners faced with severe shortages of accommodation in a local area. This is all well and good but if housing units cannot be created to meet trends in housing need, is there much point in doing all this? Knowing what the trends in housing needs are now or are likely to be in the future is of little use if local authorities cannot manage the supply side of the equation. This is where we are taken back to the issue of the housing crisis. Solving housing policy, planning issues and problems requires more than just information. Moving on to strategy, I consider some of the elements that need to be brought into play to turn policy into plans and practice.

I looked at some examples of local housing strategies. In Sheffield, there is a housing strategy covering the period 2013 to 2023. The council prefaces this with the statement 'Our housing strategies help us plan and deliver housing for different groups of people across Sheffield. We update our strategies regularly to make sure we deliver a good choice of high quality housing, supported by excellent services. Our objective is for housing to be at the heart of high-quality, safe and distinctive places that will enable Sheffield's communities to thrive' [Sheffield City Council, 2015]. In its policy document, it says: 'More information about how Sheffield is changing and the challenges for the city going forward can be found in the State of Sheffield report. A detailed assessment of Sheffield's housing issues, and the need to invest in new and existing homes and housing services is set out in the Strategic Housing Review Report 2012. Both reports contributed to the evidence base for this Housing Strategy' [ibid]. This illustrates the need for information to lie at the heart of policy. There is evidence, in the report, that the city council will work with other providers to ensure that its policy objectives are achieved. Evidence for a collaborative approach is seen where the report states: 'Therefore alongside the activity that we are directly responsible for and the work done with or by other organisations, we intend to continue to talk to Government and others about how to reduce the barriers to delivery and create the right powers and environment which will help us achieve our long term goals' and later 'It is therefore important to recognise that whilst some of this activity is expected to be housing-led, other activities and improvements are expected to be delivered by the appropriate part of the Council, by partner organisations and by helping local traders and businesses to work together to help themselves. In these circumstances, the main role for the Council will be to coordinate the delivery and broker the engagement of all relevant parties' [ibid, chapter 2]. Allied to Sheffield's strategy statement there is an action plan that sets out in detail how the policy is to be implemented. In the introduction to the action plan it says 'This is the first of three action plans that will be developed over the life of the Housing Strategy and covers the period 2013-16. The Housing Strategy Action Plan 2013 to 2016 describes what we will do over the next three years to help us achieve the housing ambitions contained within the 10 year Housing Strategy. The plan contains actions that are priority programmes and initiatives for the Council and our partners, and reflects the current national and local policy situation and financial challenges that Sheffield is facing' [Sheffield, 2014]. This document indicates that the Council needs to work with partners and the community to

puts its plans into effect, illustrating what I call 'a collaborative approach.'

In Cardiff, there is a clear commitment to collaboration. In its strategy report, Cardiff City Council states: 'In early 2010, the statutory partnerships in Cardiff agreed to undertake work to integrate their existing plans to develop a single Integrated Partnership Strategy – 'What Matters'. This new approach, to bring together a revised Community Strategy; Health, Social Care and Wellbeing Strategy; Children and Young People's Plan; and a Community Safety Strategic Assessment, is indicative of the collaborative working being developed to deliver seamless public services in Cardiff' [Cardiff City Council, 2015]. What this particularly illustrates is the integration of a number of related policies being implemented through a collaborative approach that draws together a range of agencies. Inter-agency collaboration was something I worked on extensively, through the work I did for the consultancy group 'Quality Partnerships' which provided seminars and undertook project work at local level.

These two examples serve to show that the concepts used in work on planning policy implementation, in the 1990s, are still alive today. It would be both interesting and rewarding to examine a range of other examples of local housing strategies but I will forego that now in the interests of brevity. I have to say that the above represents desk-based research; I never went to these areas or talked to people working in them, so I cannot vouch for the credibility of these examples as far as practical impact is concerned.

Having set out my agenda for policy, practice and planning I want to move on to looking at history. The original set of *House Bricks* articles were inspired by my work on the history of the built environment in the context of my local area of Leicester [Arts in Leicester magazine, 2015].

## History

I have argued already that the best way to understand any community – in history as well as in contemporary times – is to look at how people live, cook and entertain themselves [Locke, 2015]. In the historical context, our concern is with how people arranged their lives, the kind of homes they built and the materials they used to construct their houses - a key part of any historical account that tries to understand and depict a community. Water supply, drainage, sanitation, cooking, waste-disposal and entertainment are also fundamental elements of understanding communities, cities, towns and villages. It is through the lens of history that we may see the future. If we understand the past, we might be better able to predict the future. People live in homes and these are the venues for many of the activities that constitute their daily lives - where they consume food, engage in cleaning, entertainment, bringing up children and perform a wide range of activities that form part of their daily lives. What housing policy attempts to do is to scale up individual homes to the level of neighbourhoods, communities and regions. As we saw in the above section on planning, policy is being rolled out over periods of time. Having a historical perspective on housing might not be necessary to present day practice, but it does confer insights that contribute to the visions being formulated for the future.

## Chapter 1

### Bricks and mortar as the basis of housing

If you live in the United Kingdom, you are sure to have seen house bricks. You might live in a house that is made from them. But, have you ever stopped to think what bricks are made of? Most people in this country will have picked up and held a house brick at some point in their lives. Have you ever thought to ask - have bricks always been the same as this? We are all familiar with bricks – their size, shape, colour, texture and feel. But have you ever wondered whether they will always be the same, in the future, as they are now? The British have a characteristic love of brick-built houses, compared to say the wooden structures lived in by many Europeans and the residents of North America. It was not always true, however, in previous periods of history when inhabitants of the British Isles lived in structures made of sticks and mud, blocks of stone or even holes in the ground in some cases.

If you think that a brick is a brick – you might be surprised to know just how varied they are. The common house brick is a solid block, usually 215 × 102.5 × 65 mm (about 8 5/8 × 4 1/8 × 2 5/8 inches). Some bricks are solid, others have 10 holes in them to decrease their weight; some are made in different sizes and and come in a variety of colours. Most are newly made but there is a big market for reclaimed bricks. I am referring to British bricks because the size of bricks varies from one country to another. Bricks are made from a mixture clay and sand that has been heated in a kiln, to harden it and make it strong.

Although most bricks are coloured red (because they are made from clays that contain iron) many have other colours, having been made from clays to which additional materials have been added, such as chalk.

At the present time the production of bricks in 2014 -15 is expected to reach a value of £889.2 million [Allen, 2014]. Standard clay bricks that is. It is said that the recession of 2008 resulted in a shortage of bricks [Szu Ping Chan, 2015]. We can see that the construction industry went into sharp decline from 2008 onwards, not recovering until late 2009/10. This was due largely to the lack of finance for both building and the purchasing of new homes as the credit crunch bit into the availability of finance. It was not until 2014 that house building recovered to its pre-crash levels. We cannot attribute the slump in house building solely to shortages of materials (or the finance required to obtain them); the depressed economy also led to a shortage of skilled labour, as companies laid off construction workers.

The use of bricks in house-building has been affected by the 'breeze block': hollow and cellular blocks made from concrete or some kind of aggregate. These are bigger than bricks and thus reduce the time in which internal walls can be completed. The standard concrete breeze block has always been made from the same material to a set of standardised sizes. Most buildings in this country, these days, use these blocks for internal walls. Such buildings might be faced with bricks or other external walling materials but these blocks are the cheapest and quickest way of putting up walls. Concrete masonry blocks have been the dominant form of construction for internal walls since the 1930s [Brinkley, 2015] Even these are being challenged by products, such as 'aircrete', blocks made from materials use up to 80% recycled materials, are significantly cheaper than timber and which are fire-resistant. They are thermally resistant and have a long life-expectancy. They can also be hand sawn to make blocks of required lengths. They were innovative when introduced over thirty years ago [Davis, 2014], [Aircrete, 2015].

How old is the brick? It's an interesting question. Bricks have been around for a very long time. They are thought to have been used for six thousand years, being found in the city of Babylon for example. The ancient Egyptians made bricks from dried mud, some of which have survived to the present day. In China, millions of workers had to make tens of millions of bricks for the construction of the Great Wall. In the British Isles, the Romans made bricks, firing them in kilns close to the buildings they were constructing. Bricks were rarely used in the UK before the fourteenth century. Flemish refugees brought brick-making to East Anglia; in the fifteenth century, many craftsmen from Holland and Belgium settled in the UK. After the great fire of London in 1666, people began to build houses with brick walls to replace the wooden ones that were susceptible to fire. The Tudors were keen on building with bricks and fine examples of Elizabethan brick-built houses are still standing today. Henry VIII took over Wolsey's home at Hampton Court Palace, in 1528. Much of Hampton Court is still standing today and visitors can see straight away that most of the facades are made from bricks, rather than stone blocks that would have been noticeable in many structures since Norman times. Between 1485 and 1603, brick-making and brick-laying emerged as a specialised craft. The times of the early Tudors and Elizabethans saw substantial increases in trade and prosperity. The rich and powerful no longer needed to build 'castles' that would withstand attack; in the relatively peaceful times of the the Renaissance, houses could be designed to look beautiful and to reflect the wealth of their owners. Stone continued to be used for things like windows, where carved ornamentation was required, but walls and chimneys would be made from bricks, which could be woven into patterns and decorative designs. The Tudor brick sizes were typically found to range from 210-250mm x 100-120mm x 40-50mm [Lynch, 2012]. Archaeologists know the sizes of bricks from different periods of history. When they open a trench, they can usually identify the period of a layer from the size and colour of any bricks they find in it. During the industrial revolution, brick-making became industrialised in order to meet the huge demand for bricks, especially during the Georgian and Victorian eras. Cavity walls began to appear in Victorian times but did not become common place until the early twentieth century. In more recent times the inner skin of walls have been constructed sing concrete blocks, rather than bricks. Brinkley has written about the history of the cavity wall and clearly there is a lot to more to it than we thought [Brinkley, 2015].

The way that house building materials are manufactured is beginning to change. Bricks are being produced from new materials as clay is replaced by plastic alternatives. Interior walls are now constructed from breeze-blocks; ceilings and walls use plasterboards; wall cavities use boards made of wood aggregates and roofing materials have moved away from slate to cheaper and longer-lasting alternatives. The next big change is likely to be the replacement of naturally grown timber with plastic materials that have the same properties and which can be worked in much the same way but which are more resistant to decay, insects and deterioration over time.

Houses having two or three bedrooms, a kitchen, bathroom and living rooms is a fairly new development in this country. In the middle ages domestic dwellings for poor people usually had only one room and in this the family cooked, ate and slept alongside their animals which were brought into the building for the night. It was not until later times, as the wealth of working people increased, that dwellings began to develop

separate rooms for different functions, such as bedrooms and kitchens. It was not until the industrial revolution that houses began to feature separate rooms as standard for the majority of working people. The wealthy did of course have separate rooms and the very rich built large houses with a variety of rooms; often with a separation between those where the family lived and those where their servants lived and worked. Today social status is indicated by the number of bedrooms a home has as well as by the number of cars that can be accommodated in the garage space. There was a trend, the 1980s, for the professional classes to move out of urban areas into rural villages as a way of increasing their quality of life. Estates of new build houses sprung up in villages and green fields all over England in response to this demand.

My brief canter through the history of building materials serves to underscore three things: that society's notion of 'the home' has changed over time; that how houses were built was (and still is) a consequence of industrial and commercial change and development and that today's world brings a range of new pressures to bear on choices about which materials to build with, that we never saw before. The future of building will also depend on the emergence of new concerns and industrial influences, such as climate change, energy efficiency, the speed and pace at which housing building needs to take place and the relative cost of traditional materials compared to those that are newly emerging. Today, people are changing, as our society ages and as new people come to live in this country, and these demographic trends will shape what people regard as being a home. Housing policy needs to take account of these trends, as we will see in the chapters that follow.

Is the house brick here to stay? It's a question that policy makers should be asking. In contemporary Britain the house brick is still the icon of construction, where homes are concerned. Developers still tend to regard brick-built houses as the norm for new constructions. What we see in the current preoccupation with building new houses is a predilection for traditional designs but, within that, pressures to change the materials that are being used and to making houses that meet increasingly complex environmental requirements are increasingly coming into play. The houses being built today might look similar to those built after the second world war but they have many new features designed into them that our grandparents and parents never knew. Energy efficiency, for example, is now designed into the choice of materials for housing building in a way that was unknown to previous generations of builders. New concerns about carbon footprints and climate change are pushing builders to construct houses in a way never seen before. I look at how these new materials and new methods of construction are challenging the supremacy of the brick in the world of house building.

Here are a few examples of the house brick is changing. Wienerberger, a leading supplier of wall, roof and landscaping innovations, has launched its brand new *e4 brick house*<sup>™</sup> concept. Using over 200 years of expertise and innovation, the company has analysed economic and social trends to unveil a unique archetype that directly addresses the UK market need. Wienerberger's leading clay brick and wall technology provides, its claims, the blueprint for the house of tomorrow – 'an aspirational living space that is practical, sustainable and innovative' [Wienerberger, 2015]. What these claims indicate is that manufacturers have begun to think again about the brick and to update the idea of it for present day concerns with environment and profit.

Graduate Henry Miller has devised a way to reuse waste plastic as an aggregate in cement, circumventing the energy-intensive process of plastic recycling. By grinding up landfill-bound plastic and mixing it with Portland cement, Miller was able to create a material just as strong as traditional concrete made with mined aggregate. The construction company that made the *EcoArk Pavilion* in Taipei demonstrates the imaginative use of recycled materials. The walls of the building were made solely of plastic bottles that fitted together like *Lego* pieces. [Leggett, 2010] The polygonal bottles, called *Polli-Bricks*, were made of plastic, recycled from items such as water bottles and make the building structurally sound enough to withstand earthquakes and typhoons, are environmentally friendly, and are relatively cheap to make. The bricks can be blow-moulded out of shredded PET bits at a construction site. They are then stacked into rectangular panels. Workers cover the bricks with a film, similar to the coating found on smartphone screens. The coating makes the panels resistant to fire and water.

Experiments have commenced into using modular ecological bricks, as an alternative to the more common clay house bricks. Bricks are now being manufactured from recycled plastic waste. European Union research network *Eureka* has helped create bricks with domestic waste polymers, usually considered too varied or dirty to be recycled. *Eureka* has worked with the Latvian Technological Centre, the Institute of Polymer Mechanics, the University of Latvia, and Spanish company Hormigones Uniland to mix waste polymers with other materials to make construction products. The Latvian researchers have developed a technique to turn thermoplastic polymer waste into a binding substance which could be mixed with other materials such as sand to produce polymer concrete products, without using cement [Innosupport, 2015] [Eureka Network, 2015]

Peter Lewis has created an innovative machine that can transform discarded plastic – such as bottles and bags – into building blocks. The rock-hard bricks could be used for garden retaining landscaping walls or other interesting features such as shock absorbers behind crash barriers [Byfusion, 2015] [Geiger, 2011]

The traditional clay house brick is relatively expensive to produce, is heavy to transport and can deteriorate over time. The new bricks that are being made from waste products have many of the properties of traditional bricks - they are robust enough for building - but weigh a lot less; their production is ecologically beneficial in a number of ways and they cost much less to manufacture.

Builders are increasingly willing to try new materials, especially if that gives them a cost advantage. Many of these new materials will be used in houses but will never be seen by most of their residents because they are hidden inside the walls and roofs. In Europe, builders appear to be far more willing to change over to these new materials, more willing than they are in this country. British builders have always been slow to change, compared with their European counterparts. Having said this, the present economics of housing building are pushing builders into adopting new methods of construction and new materials. There is a severe shortage of brick/block layers in the UK. 'What's more, housebuilders don't just need bricks - they also need people to lay them. And here again the laws of supply and demand are working against housebuilders. The price of bricks had reached an all-time high. What's more, 'according to one senior executive, the day rate demanded by brickies, at least in London, has almost doubled in the last three months from £140 to £240' [Branson, 2013]. So what to do? asks Adam Branson. He argues: 'The choice is clear cut. Housebuilders must either stop expanding, absorb the extra costs and take a hit on their profit margins, or they must seek alternative materials and construction techniques. And evidence is emerging they are increasingly plumping for this last option.'

The traditional brick built house current suffers from two serious shortcomings: bricks are expensive and so too are the people required to lay them. Some builders are responding to this by looking for new designs and try to get round this problem. One alternative is to use more timber in house design and to cut down on the number of bricks used. Changing to newer methods of wall construction can save money and speed the time it takes to complete a building. Where bigger masonry blocks are used, the walls can be erected more quickly and with wage rates being so high, time means money. Arguments are seen about whether brick manufacturers can cope with rising levels of demand and whether the timber industry can supply sufficient volume of products. Then there are the environmental factors. Wood production is slow; it takes time to grow trees. Clay bricks use a lot of energy to produce. Each of these has different carbon footprints. But what bears most heavily on the house building industry is time; it is under increasing pressure to get houses up quickly without compromising the onerous standards and regulations that govern this activity. Structures that traditionally utilised bricks can now be pre-fabricated off site from steel or concrete. Houses can be built more rapidly where designers select alternative materials that can be put in place more quickly and they are often cheaper to manufacture and assemble. The traditional house brick has been assigned to the exterior wall where its use is for purely for aesthetic considerations. Even that is changing, as more and more designers choose to clad walls with a variety of tiles and other materials.

There are, however, some residents who *are* willing to abandon traditional materials in favour of a range of new ones, where they can achieve ecological goals alongside aesthetic concerns. Whilst such approaches might be the preserve of the well-off middle classes, those who can afford to be individualistic about home building, there is evidence that avant-gard methods will become the leading edge of a broader change in the construction industry.

## Changing patterns of house construction

Given the development of technologies for the production of new building materials and the increasing demand for environmentally friendly products, it is likely that traditional materials will change in the future as house builders move away from the kind of natural materials that have been used for thousands of years. Several aspects of house construction are now subject to revision.

From pre-history to relatively recent times, wood was the standard building material. England was once covered in trees and forests. As the climate changed, so did the landscape; more and more forests were cut down as demand for timber increased. Naturally-occurring woodlands diminished, so much so, that the government began to plant new forests on an industrial scale. In fact, wood had to be imported to make up for the shortages in British-sourced timber. As with the brick, new products are being invented that can do the same work as timber but which are constructed from materials that are cheaper and which confer environmental benefits. High density polyethylene, for example, is now providing an alternative to wood in a wide variety of structures. Unlike wood, this material will not rot, crack or to be subject to insect infestations.

Polyvinyl Chloride (PVC) has been in use for a long time as an alternative but suffers from a range of environmental disadvantages. New materials used in building construction now employ wood in a variety of new ways, incorporating wood chippings with recycled plastics to form strong composites that are very durable.

If we go back to medieval times, we see walls being constructed of wattle and daub, mud mixed with manure being used to seal the gaps in the wooden lattices made from branches and twigs. It was not until brick manufacture developed (as the road infrastructure allowed for their transportation) that we saw bricks being used as a common material for the construction of walls in the fourteenth century. Houses were originally single room structures and in them animals spent the night with the human occupants. It was only later in history that residential houses were divided into separate rooms. As wealth grew, more storeys were added. The materials used for house building remained virtually unchanged for many centuries. There were some experiments, in the 20th century, in the use of other kinds of materials for making walls (remember the 'prefabs'?) but contemporary house building is widely oriented to the use of bricks because of their aesthetic appeal for external walls. Some examples have been televised recently in which walls have been made from blocks of straw over which a plaster was coated, giving an acceptable, if rustic, appearance and allowing for a high degree of heat insulation.

Medieval houses were roofed with thatch made from reeds, the most common form of material used to create a waterproof top to a building. It would be several hundred years before clay tiles or slates were widely used as roofing materials in many parts of the UK. Some roofs were made from wood shingles but the frequency of fires led to the wider use of clay tiles. The use of steel sheets, such as corrugated iron, in roofing has not had much appeal in this country. Roofs were angled to let rain run off. Today, new materials are being tried that make flat roofs much more water-tight and long-lasting than before. Some builders are producing high-tech units that incorporate insulation with solar panels. Houses surmounted with earth covered in grass have been built, recently in rural areas, continuing a tradition that goes back many hundreds of years. In some constructions, metal roofs, made from steel or coated alloys have been used; much more long lasting and better looking than the old corrugated iron. Moulded plastic polymer shingles can be made that look like slate or wood.

In medieval stone-built castles, windows were small and often no more than holes in the wall. Only in the very wealthiest of buildings, would glass have been used to keep out the cold and wet. It would be a long time before glass would become a way of creating weatherproof windows in more modest buildings. In modern times, we saw the introduction of PVC plastics to replace the traditional wood frames of windows. More glass is used in houses these days than was ever the case in historical times. Glass consumption rose when windows were produced to provide double or secondary glazing. Windows in domestic houses, these days, are bigger than they have ever been. Window glazing now frequently includes some kind of coating to reduce glare. Today's houses provide much more light than the rather gloomy, dark houses in which our ancestors lived. In modern houses, window frames are frequently made from plastic rather than wood although some builders prefer to use wood frames for their aesthetic appeal.

In the middle ages houses were built largely without any plans; their construction was based on know-how handed down from one generation of builders to another. Houses gradually became more elaborate in the way they were constructed and builders began to work from drawn architectural plans. During the Victorian era there was a vast increase in the number of houses being built; as people began to live and work in cities they needed to live within walking distance of factories. The design of homes gradually became more and more standardised, driven by the requirements of commercial house-building and the kind of prosperity that led to home-owning classes. People, who wanted to own houses, became used to traditional designs. As prosperity increased, there was a demand for separate kitchens, indoor toilets, bathrooms and separate bedrooms for adults and children. Apart from kitchens, these features rarely appeared in medieval domestic constructions. The increasing sophistication of buildings led to the establishment of the specialised professions of architecture and building design. Today's commercially-built housing estates use variations in the design of houses, rather than the uniformity that characterised building designs from Victorian times onwards. But the styling of estate houses is based on consistency of look, in this country. Some builders give prospective buyers a say in which materials can be used for finishings, in kitchens and bathrooms for example. The British are very old-fashioned and conservative in their approach to house design, compared to say, their counterparts in Germany. [Jenkins, 2015]

## Future trends in house building

When we think of housing, we inevitably think of bricks and mortar. I will go on to argue that many other factors come into play when we begin to discuss modern housing practice – factors such as changing

demography, patterns of employment, the need to integrate housing with community facilities and the options we want to make available for increasing the supply of housing. In fact, there are several factors which might see changes being made to the kind of building materials that we have been familiar with over many generations. There will also be changes in house design, moving away from the traditional concept that has dominated our idea of what a home should be like, towards the kind of modern approaches that attracted today's younger generation of house-buyers. When older people sell their large family homes to downsize to smaller ones they can come into conflict with first-time buyers. One solution to this is to encourage the provision of retirement homes, reserved for people aged 50 and over. There are moves to provide housing that meets the needs of older people - retirement homes that allow the over 60s to free up their larger family homes for occupation by younger people who want to start families. Freeing up accommodation in houses that have an estimated 80 million spare bedrooms, in the private sector, would go a long way to solving the crisis in housing. Many older people, whose families have left home, have two or three empty rooms which could be let out - a point that has not been lost of those trying to deal with the contemporary migration problem. In the social sector, the Government made a big mistake, I would argue, by imposing a 'bedroom tax', a measure that has achieved nothing but a welter of unintended consequences. If there is a lot of unused capacity in social housing, it would have been better to find a way of bringing spare rooms into use rather than forcing occupants into smaller flats. As we will see, house building is being offered more alternatives, including the provision of pre-fabricated kits that can be assembled very quickly. 'Vertical villages' and 'gardens in the sky' could offer solutions to the problem of space shortages in urban areas, which now attract more and more residents. There are plenty of potential solutions to the housing problems faced in the UK and we will be looking at these later on.

In Chapter 2, I will look at key policy considerations in the organisation and supply of housing and argue the need for better, more integrated policy solutions for dealing with the nation's current housing crisis.

## Chapter 2

### Housing, employment and transport: why we need joined-up policies

In chapter 1, I looked at bricks and other kinds of building materials, and asked if there can be viable alternatives to traditional construction materials. I considered how building design might change to take account of the rise of new materials. In chapter 2, I move on to discussing the kind of policies that are increasingly playing a part in the supply of accommodation.

It is often said that Britain has a housing crisis. The Government hopes to supply a million new homes by 2020 [Guardian, September 2015]. But, over the past four years only 47% of the amount needed in England have been built [BBC news, September 2015]. It is the scale of the housing shortage that leads people to talk of a crisis. The National Housing Federation was quoted as saying that about 245,000 new homes were needed each year in England. Gill Payne, director of policy and external affairs, said: "In some areas, there is a drastic shortage causing prices to soar, putting homes out of the reach of many people" [BBC, September 2015] The BBC's *Inside Out* programme on housing, drew attention to the shortfall in housing supply as matched against housing need between 2011 and 2014. The crash of 2008 is often blamed for this shortfall but it is not the only factor. According to the *Inside Out* programme 'critics say the change has also made it easier for "inappropriate and unwanted" developments to progress.' Politicians have criticised the National Planning Policy Framework of 2012, claiming that the said changes to the NPPF were required to ensure "the same weight is given to the environmental and social as to the economic dimension" with "due emphasis on the natural environment". Clive Betts is quoted as saying "Councils must do more to protect their communities against the threat of undesirable development by moving quickly to get an adopted local plan in place." Even The National Trust said the MPs' report was another indication the NPPF had allowed "streetwise developers" to ignore the wishes of communities [BBC, 2014].

Housing is a minefield of conflicting policies and opinions. In order to navigate a path through this confusion, I set out my agenda of key policy issues: I begin by discussing the need for affordable housing before explaining why I think housing policy is the key to everything. I then look at the issue of renting before considering three interconnected policy areas - housing, employment, unemployment (economic status) and transport. I then discuss how better use can be made of existing housing stock. This agenda is about the need for joined-up policies.

# The need for affordable homes

Are people ready to move away from standardisation and established traditions? If the media is to be believed, the average 'Jess and Joe' want to get married and start a family and as part of this, they want to own a home of their own. But does 'Mr & Mrs Average' want to live only in the traditional house? Through the medium of television, we have seen people who have abandoned the traditional notion of the house and built themselves a home from materials you would not find on the average housing estate – such as blocks of straw. Others have done away with the conventional idea of a slate roof and covered their structures with earth and grass. Many recent television programmes have shown people restoring old buildings, converting them into family homes often by doing the work themselves. Flat roofs have not been popular but the development of new materials has now made them much more viable. The house-building industry is still providing large quantities of structures based on the traditional idea of two stories with individual rooms for different purposes: lounge, kitchen, bathrooms, bedrooms, etc. House designers have not moved on in their concept of what constitutes the kind of houses that people want to live in; but then, neither have house-buyers.

In post-war Britain there was a trend to build 'pre-fabs' – prefabricated houses built in bits in factories and then assembled on site. Prefabs were cheap, cheerful and provided a quick fix to the shortage of housing after the Blitz. The decades of the 1940s through to the 1960s brought us the baby boom and, as those generations grew into adulthood, demand for housing increased. Recently, the lack of access to mortgages, following the financial crash of 2008, has led to an increase in rented properties. Couples and new families, not wanting to be stuck at home with their mums and dads, are going out to find rented accommodation, often because this is the only option open to them. In the urban areas this is fairly easy but in the countryside, it is much more of a problem. House-prices in rural areas are very widely beyond the reach of workers in villages and rural areas.

Today, the baby boomers of the 60s are down-sizing. Having brought up their families, couples find themselves living in houses that are bigger than they need. Couples, aged 60 and over, are moving into smaller properties. Whilst this should be releasing houses for occupation by younger people, the problem is that house prices have increased and the mortgages needed to buy these properties are hard to come by. Recent predictions show that 'house prices are set to increase by more than previously expected in 2015. The CEBR now expects the price of the average home in the UK to rise by 4.7% – up from its March forecast of 1.5% growth. A chronic lack of properties being put up for sale has pushed up prices in recent months and is one of the reasons behind the upward revision to the forecast' [Centre for Economics and Business Research, 2015].

The British are wedded to the idea of the single occupancy house as the basis for family life, unlike our continental neighbours, in Europe, for whom the apartment block is the standard form of housing. Single-occupancy houses are more expensive to build and require a lot more land, than is the case for multi-level apartments. House-builders and government policy makers see no need to attempt to change the public's demands for the typical family unit; they are comfortable with the belief that families know what they want and there is no need to change anything. Political policy is wedded to freedom of choice and not much given to trying to change such choice. Politicians have made a big thing about new-build [Hope, 2016]. To them, housing supply is all about building new houses; it is hardly ever seen as being about the better use of existing housing stock. In order to get supply anywhere near the level of demand for houses, in England today, the solutions are always stated as being about building new homes. Only the more radical politicians give credence to the idea that the supply of housing might also include a wider set of options.

Our notion of affordability, in housing is important but it is strangled by our servitude to traditional ideas - more so now than it was in the previous century. If people really do want affordable housing, I would argue, then they should change their stereotypical ideas about what constitutes a home and the materials used in house-building. In any case 'affordability' is a relative concept; it is not just about the price at which houses are offered for sale - it is also about how much money people have to pay for them. Can people afford to buy new houses? Well, certainly not in London. House prices vary considerably around the UK (as do incomes) and what is affordable in one region might well be too expensive in another. People cannot easily move from a high-price area to one where houses are cheaper, any more than they can easily chase after higher paid jobs in other parts of the country.

Newly elected Labour party leader Jeremy Corbyn has a policy on housing and in it he begins by saying 'A secure home is the foundation of a happy life and decent housing for all is the foundation of the good society. For too many people their housing is not a source of security, but a cause for anxiety' [Corbyn, 2015]. I pick this out, not because I am a fan of this politician, but because he has a neat way of saying things that I too happen to believe, such as, the above quotation. I go some of the way with him but when I

read 'The housing crisis cannot just be solved by building more homes, although this is a major issue that needs to be tackled. It is more complex than that: to tackle the housing crisis we also need to address problems of inequality, regional disparities of income and wealth, taxation policy, the labour market, our social security system and planning regulations' I begin to part company with him. As I argue in this section, there is a need for joined-up policies but it is a matter for debate just how many policies need to be joined up to make a housing position that is credible and effective. It will take many decades to make an impact on inequality and disparities in wealth and income. These issues referred to by Corbyn are large-scale issues that are important but housing is something that people need today and demands immediate actions that cannot wait for a fairer society to develop. Corbyn goes on to set out a raft of practical measures that will, in his view, solve the housing crisis to which he refers. The challenge that confronts policy makers in housing is which policies can, and should, be joined together to create an effective approach (or strategy) to housing supply. Is it some of these issues that I now go on to discuss.

## Housing is the key to everything

If you do not have a home, you cannot get a job. If you do not have a *suitable* home, you might find it difficult to marry and start a family. Most people who are homeless are also likely to be unemployed. It's not just a question of being homeless. Often the problem is more about inappropriate housing and unsuitable accommodation and these can be pivoted on poor employment. Energy poverty rides on the back of inappropriate housing; people who live in accommodation that is not suitable are likely to suffer from high energy costs, which will lead either to inadequate heating or people failing to feed themselves properly, in order to keep up with the demands of energy suppliers. Poorly built houses are also likely to suffer from damp, drafts and lack of insulation. This is more likely to be typical of ageing housing stock. Modern housing has to conform to higher standards of building regulations.

Policy requires us to look at housing and employment in one single package; the two things are closely inter-related and you cannot deal with one without, at the same time, addressing the other. I will argue, below, that government policy makers are failing to do this. A population that achieves optimal levels of employment requires optimal levels of housing; that is my position but I fail to see this reflected in the manifestos of political parties or in the policies being issued by the government. Joined-up policies are not characteristic of today's breed of politicians. This goes some way to explaining why the basis for home ownership or occupation is changing so much. When David Cameron said that he wanted to sweep away planning rules requiring the construction of affordable homes, in favour of first time buyers, did he stop to think what the employment requirements would be for that? The kind of jobs that would be needed to support loans for first-time buyers was not mentioned in his speech to the 2015 Conservative conference. It is pointless planning to build thousands of starter homes for a market that does not have the employment prospects needed for sustainable access to these markets. Coming up with a credible package would need alignments between employment and wages, mortgage lending and construction incentives. Meeting housing need targets does not depend on whether it is about buying or renting or any other form of tenure; it is all about how the employment economy either enables or hinders access to the finances needed for any kind of accommodation. **We can only get to grips with the housing crisis once we have locked access to housing into access to jobs and have synchronised both of them. Part of this process involves working with income sectors, seeing how lower-income or middle-income families will fare as homes and jobs are brought together.**

## Renting a home

It is said that we need 250,000 new homes if we are to keep up with housing demand, [de Castella, 2015]. In that context what do we mean by 'new?' Do we mean new build or do we mean more supply of housing stock of all kinds. Around four million people are now renting their homes [Owen, 2014]. In many continental countries, renting is the standard tenancy. Now that house-ownership is so difficult to achieve in England, renting looks like it will become the most frequent approach to securing accommodation. For policy makers, the key issue is one of renting not being as secure, for tenants, as it ought to be.

New residential tenancies had increased 2.5% in the first month of 2015; 'The figures show the highest growth occurring in the East Midlands, Scotland and East Anglia with rents rising 6.2%, 5.7% and 5% respectively.' Furthermore, 'the average rent in the UK is now £889, compared to £867 at the end of 2014, and £799 in January 2014' [Property Wire, 2015]. This is still more than the equivalent monthly mortgage repayment.

Lewis Dean said that 'rental prices of homes in England and Wales have grown more than house prices for the first time in two years. Rents across England and Wales reached a new record high at £789 in June, 1.4% higher than the £778 recorded in May and up 5.6% since June 2014. The hike means last month was the first since July 2013 where rents rose more quickly than house prices for comparable properties, with this annual rate of house price growth standing at 4.5% over the 12 months ending June 2015.' [Dean, 2015] Which is rather startling, given that economists are predicting that house prices will rise dramatically in the years ahead.

Since the crash of 2008, availability of residential mortgages has declined; the effect of this is that young people have either continued to live with their parents or have moved into rented accommodation. Added to this, a substantial number of older people have left large family homes and transferred to the rented sector. Renting a house or flat was no longer the preserve of students and people living in an area for a short while. A shortage of new housing has also fuelled this trend. The demand for rented accommodation has grown and this has led to an increase in prices, so much so, that the price of renting has increased faster than house prices. What deters prospective renters is the requirement to provide a deposit. The majority of rents demand that a tenant must pay a deposit to cover fixtures and fittings. On top of this deposit (which is supposed to be refundable at the end of the tenancy) monthly rents must be paid in advance. It is common for landlords to ask for one month's rent in advance. The law requires deposits to be lodged with a tenancy deposit scheme that is backed by the government [Government website, 2015].

If monthly rental payments are higher than for equivalent mortgage repayments, the impact on disposable income can be seen straight away. Disposable income for a large section of the population has been decreasing as accommodation overheads have gone up, both for rents, mortgage repayments and inflated energy costs. This has an impact on the economy as a whole; spending on retail products is lower than it might be, dampening demand and strangling the purchase of goods and services.

Following the general election of 2015, lending for housing purchase increased by nearly thirty percent. That sounds like good news, but the picture is far from optimistic. After declining for a long time, applications for mortgages have picked up. According to the Valuations Office Agency, 'the median rent recorded between 1 April 2014 and 31 March 2015 in England was £600' [Valuations Office Agency, 2015]; still more than the median mortgage repayment.

Predictions of the trends in renting suggest that it will continue to rise and to be a major method of securing accommodation for the foreseeable future. The main problem with this is that renting, in this country, is far from secure. The legal rights of tenants who rent their housing is complicated. If renting is to become the norm for a large sector of the housing market, something needs to be done about security of tenure. Linsey Hanley has argued that 'There is nothing wrong with long-term renting per se: it's the norm in most European countries, where the law tends to favour tenants. And so it should: a tenant's need for secure shelter takes moral precedence over a landlord's right to safeguard his income' [Hanley, 2015]. This gets to the nub of the renting issue - that if the Government is to protect housing consumers then it must provide them with security of tenure and sort out the complex mess of legal rights that thwarts the ability of renters to stay in their homes.

As the Civitas report acknowledged, there are a lot of people who are denied access to other housing options, who are dependent on renting but their security of tenure is inadequate, under current law, and something needs to be done about this. The Civitas report argued that 'A new regulatory framework should be considered that would curb future rent growth and improve security for tenants. This should include indefinite tenancies within which rents (freely negotiated at the outset between landlord and tenant) would only be allowed to rise in line with a measure of inflation' [Civitas 2015].

The rented sector of housing is not just about private individuals renting out properties; in many large cities apartment blocks are owned by property developers and speculators, drawn into this area of investment by the strong demand for rents and the profits that can be achieved from renting. The tenants rent through local agents and have no relationship with these remote absentee landlords - most of which are anonymous companies often located far away from the properties they control. In the view of the Civitas report 'In order to encourage investment in new housing, new-build properties would be exempt from this regulation, but landlords would be encouraged to enter voluntary longer-term arrangements with tenants where this is mutually attractive. Institutional investors might be particularly receptive to such a framework' [Civitas 2015].

The problem facing law-makers, and those who drive political policy, is that they have to achieve a balance between security of tenure for residents and enabling investment in the rented sector for landlords. Moving the balance of rights and responsibilities too far in favour of tenants could deter landlords from bringing new properties into the market or even invite them to move their investments away from housing to

other sources of profit. Security of tenure (or lack of it) can be a problem for those who cannot afford to buy houses; in many cases people have no other choice than to rent accommodation simply because they do not have the funds for a deposit on a house or cannot secure a suitable loan for the purchase. The terms and conditions of rented tenancies are often set to deal with problems, such as people who fail to pay their rent or move out without giving adequate notice. In my view, this is a mistake and the terms of rental agreements should address the basic principles of letting to responsible customers and leave it up to the law to sort out situations that go wrong. Giving tenants security is important because flats and houses are not just property - they are homes. Having a secure home is important to people's health and wellbeing. It is part of a family's (or individual's) general security and getting the balance right should be the goal of both landlords and government policy and legislation.

This issue is brought into focus by the measure, announced by The Chancellor, in his summer budget (of 2015), that taxation benefits on buy to let are to be changed. The aim of the measure was to make taxation fairer for individual residential home owners. George Osborne said that his aim was to create a more level playing field between those buying a home to let and those who are buying a place to live in. Be that as it may, analysts and commentators are saying that the disadvantages of this measure will outweigh any benefits that it might confer; some maintain that the effect of the measure will be to raise rental levels and reduce the supply of accommodation. I examine the impact of the measure in my blog [ibid]. The Chancellor had added three cent to stamp duty on buy to let and second homes. This does not apply to properties of up to £40,000 in value. Landlords also face higher taxes on their rental income [This is money, 12th January 2016].

De-regulation of the housing market damages the long-term prospects for tenants and this can have a knock-on effect on the economy generally. Policy makers need to grapple with the relationship between jobs and homes and ensure that people have access to accommodation that offers them security of tenure. Lenders, such as banks and credit companies, do not look favourably on people with multiple addresses, who have moved house many times. They prefer clients who have lived at their current address for four years or more - not always easy to achieve when security of tenure is inadequate. Renters tend to be more mobile than house holders and can clock up several addresses in a relatively short period of time (staying put in one place for an average of 3.5 years.) Even if we discount students (who rent homes whilst they are studying and then move on when they get a job elsewhere) renters move more frequently than house-owners.

Government policy-makers are faced with a variety of tenures; when it comes to forging policy to do with security of tenure, they have to fit it into social housing, council housing, some other less common forms of tenure, as well as the private rented sector. Such policies are subject to moral and ethnic debates that focus on the rights of individuals to security; there is nothing wrong with that but governments are more likely to be concerned with the financial and commercial consequences of the law. Even so, individuals are worried about their security rather than the profitability of property speculation.

For economists there are several issues in all this. The percentage of income that goes into providing somewhere to live (and energy to run it) is a factor determining the outcome of disposable income. The national economy relies on strong consumer demand for products, food and domestic retail consumption. Increasing housing costs are not good for the economy as whole. The strength of the economy has always seen employment rates as being a key factor. Economists are beginning to realise that the cost of housing is a key factor in determining the strength of consumer demand. Housing costs are nearly always the biggest single expense for families and individuals and rising accommodation costs hold down consumer demand for goods and services in the domestic sector. This is true both for mortgages and rents and for energy costs. Building a strong economy involves joining up policies that affect employment, housing and transport.

## Housing and employment

Most people in this country need two things: somewhere to live and a job to pay for it. There is a reciprocal relationship between housing and employment. People need a home in order to get and hold down a job; people need jobs in order to be able to fund a home and meet their energy bills. People are locked into this 'catch22' cycle of needing two things at once. This works well when times are good but when people lose their job or their homes are put in jeopardy, they find themselves in trouble.

**If we are to have policies that work, we must be able to make housing and employment work together in a way that reinforces them both.** So, how does the housing market relate to employment? What proportion of the labour market can afford housing?

What people are being paid relates directly to the type of housing they can access. Those with well-paid

jobs, that have long-term prospects, will be able to attract mortgages. Mortgage providers are less keen to fund those whose jobs are short-term or occasional – such as those on zero hours contracts. It is not always the level of pay that gives access to mortgages – it is more to do with the long-term prospects for continued employment that will fund a mortgage over its term (typically 25 years.) People who are on zero hour contracts are not good prospects for mortgage providers. Precarious employment arrangements are not good for home-ownership and access to mortgages and leases.

Despite the fact that the UK has a record level of employment – the best since 1971 – home ownership is as low as it was in the 1970s. Can government policies be synchronised so that there is both full employment and a strong supply of housing? Traditional home owners (in terms of their employment status) are becoming a smaller proportion of the labour market. It would be wrong however for policy makers to assume that they need only provide good employment to sort out home ownership and accommodation. You cannot buy security of tenure in the rented sector if it does not exist. You cannot get a mortgage if your income and job prospects are inadequate.

People who have to survive on precarious jobs are finding it more and more difficult to gain access to suitable housing. The Labour Party's pre-election headlines (of 2015) placed emphasis on increasing the supply of new build housing; but if they do not have synchronised policies for employment, too few people who will be able to buy into that housing and the policy will fail. What people need, to access new-build housing, are jobs that offer long term stability and a predictable income. New build houses are more difficult to secure than rented properties or other forms of accommodation tenure. In some respects new building housing is not the answer - it is actually just part of the problem.

Around 15% of the labour force is now self-employed. There has been a huge increase in people gaining their primary income from a small business. 'Nowadays, although it is not impossible for someone who is self-employed to secure a mortgage, it can certainly be a difficult process because lenders are far less willing to take what they see as a risk on those with a 'non-standard' income', claims one website [Thisismoney, 2015]. Lenders want to see a history of business success and to be convinced that this will continue over the life of the loan. That immediately places people into age categories. With our ageing population, more and more older people are economically inactive and securing the best (most secure) accommodation is very difficult for people who do not have a secure income. Pensioners might be able to show that their income is secure but, if they are over 55, they will still find it difficult to get mortgages. Lenders are reluctant to provide housing-related loans over short periods.

In 1971, half the population was renting and the other half owned their homes. The number of people in work is now at its highest level since 1971. What proportion of employed people can afford access to housing? We hear a lot about the difficulties that people have in securing a mortgage, especially for those aged 20 to 25. These might be people who are in work but the kind of earnings they have, does not always give them access to housing. If we now have record numbers of people in housing, why are so many not able to get a mortgage or cannot afford to rent suitable homes?

Guy Standing has written about *The Precariat*, a social class formed by people suffering from 'precarity', which is a condition of existence without predictability or security [Standing, 2011]. Many of these are people whose income is precariously based on things like zero-hours contracts. These are casual workers who lack a long-term reliable income, the kind of income which would allow them to secure permanent housing. If your job cannot be relied on to provide you with enough money over a long enough period of time, then you are likely to have difficulties in accessing the kind of housing you desire. Housing requires permanent employment, a stable income over a long period and a level of income that will convince mortgage-providers and people who lease or rent apartments that you are a reasonably safe bet. Zero-hours contracts might offer a handy fix for some people, for some of the time, but in the long term they create disadvantage in terms of housing.

With the growth in unreliable employment and more risky self employment, gaining access to secure accommodation is presenting increasing difficulties. If the retirement age is increased beyond its current levels, this will also have a knock-on effect on housing. The Government's commitment to increasing the level of the national wage, it is said, will result in large numbers of small businesses failing, including those that are self employed and micro-enterprises [Inman, 2015] That bodes badly for the housing market; mortgage defaults will increase dramatically and the overall level of personal debt will soar. The success of wage increases will be offset by the unintended consequences of failure to meet housing costs. We all thought that the national wage was a good thing; perhaps now we can see its unintended consequences we will have to think again.

## Housing and unemployment

Older people are caught in traps with their existing mortgages and their inability to secure loans to fund a settled and secure old age. Older people are in the best position if they have equity locked up in an existing property that they own. However, many wish to pass on their homes to their children, who might find it either difficult or impossible to obtain a mortgage of their own. Where someone has substantial savings, they can offer a suitable level of deposit to secure a mortgage or a lease. Those aged over 60 are in particular trouble because they cannot provide the appropriate length of time needed to pay back a loan. 'With less time to make the repayments than someone twenty or thirty years younger, the lender will need to know that you will have a sufficient income in retirement to be able to make the repayments and cover the term of the mortgage' [Sosmart, 2015]. There is evidence that a variety of brokers are now setting out to cater for borrowers aged 55 or over, who do not wish to re-mortgage their existing properties [Eccles 2014] 'Around 350,000 over 65s still have a home loan according to the Office for National Statistics – and over the next decade the Financial Conduct Authority says 40,000 retired people *a year* will see deals come to an end so they will have to re-mortgage or repay any remaining debt. With the average mortgage in retirement worth around £30,000 and some older people determined to trade up, not down, the challenges for borrowers are intense' explains one website [Thisismoney 2015.] Older borrowers, aged 60 or more, find it difficult to secure loans for housing but it is not impossible, however difficult it might be. The additional problem they face is that their initial repayments might be higher than would the case with younger people, because older people have less time to clear the debt. Those aged 65 might be lucky enough to borrow over a 15 or 20 year term. There are few lenders willing to deal with people who are at or have passed retirement age. If the age of retirement is to go up, there will have to be changes to the way that funds are lent for house purchases or leases. This type of borrowing will be sensitive to the government's long-term plans for state pensions. Even those with private pensions are by no means safe, given the uncertain future of their funds. Raising the retirement age purely for employment reasons will have unintended consequences for housing and hence the need for joined-up policies. Measures such as the national wage and raising of the retirement age need to be followed through to see what will be their likely consequences for housing and consumer demand. These could prove to be deflationary measures.

Developing policy concerned with the housing needs of older people is not easy. For one thing, life-expectancy and health risks change, the older the age of the person. Where older people have an existing property, which they own or on which there is an outstanding debt, the options are there, however daunting they might be. But older people with no existing property ownership are in a dire position. Unless their circumstances can be catered for we will see the return of a level of poverty and homelessness in our ageing population that has not been witnessed since Victorian times.

Employment, these days, is far more varied than it ever has been. Gone is the age of the life-time, permanent career. Getting a secure, full-time job with a good salary is increasingly difficult and the labour market is now geared to younger people; employment for people over 50 is a real challenge. Housing choices are dependent on income and if you can't find paid work and self employment is not an option, then you might be in a precarious position. Jobs might well be available elsewhere but if you cannot afford to move to access those jobs, then you are stuck. Large numbers of people are commuting long distances in order to get jobs not available in their home localities. Older people find it difficult to move because they are tied to the localities in which their dependants live and the families on who they are dependent. Economic migration within the UK is not an easy option for those aged 60 and over.

## Employment and transport

Employment is often dependent on transport. Some policy makers have added transport into the housing/employment equation. Some have gone on to put this into a regional context. We can look at England as a whole but when you regionalise the equation, there are areas of the country that need special attention. Some local authorities have developed policies that address the issue of the supply of land as being the key to dealing with meeting housing needs. Policy-making therefore has to balance two sets of supplies: jobs and homes. This approach also needs to consider travel to work areas – the ability of people with jobs to travel to work, to areas away from their homes. This is where transport comes in – if the supply of transport lags behind the supply of housing and the availability of jobs (within a travel-to-work area) then people are going to find it difficult to get housing within a reasonable distance of where they want to work. The choice of where to live, for the majority of families, dictates where their work places can be. They have to take into account their relatives (particularly dependants and those on whom they depend) and access to schools and health care, if they have specific needs in that respect.

Formulating housing policy is a non-starter if not related to employment and education and, I would argue, transport. Joined up policies are the most likely to be credible and effective because they pull together these variables that all depend on each other. If we want our housing policy to succeed we have to make sure that the labour market has a sufficient proportion of employed people who have the kind of income that is required for stable home ownership (whether via mortgages, leases or tenancies.) The more people whose jobs fall into the short-term, precarious, end of the labour market, the more difficult it is going to be to have a robust housing policy. Allowing employers to determine the market for jobs is bad for the economy; it is free-market-ism of the worst kind. Allowing more and more employers to indulge in short-term and zero-hours contracts is also harmful for the economy as a whole. Developing key policies in isolation from each other is a practice that cannot join up jobs, homes, education and transport and for that reason it does the country no good at all. **Policies that join up employment, transport and housing supply and more likely to result in a strong economy, than those that are developed piecemeal.**

I will now look at some of the issues that affect the supply of housing stock, how we can make better use of land and the possible options for addressing the short-fall in housing supply.

## Chapter 3

### Providing better housing stock

I looked at the need for joined-up policies to improve the supply of housing and now move on to considering the factors that play a part in approaches to the supply and provision of housing. One issue stands out for me and that is whether this country is currently making the best use of its existing stock of housing.

### Making better use of existing housing stock

It has often been said that the issue confronting policy-makers in housing is not the supply of new housing but making better use of existing housing stock. In April, The Guardian commented that 'housing needs to be at the heart of economic policy' [Guardian, 2015] This editorial argued that 'The squeeze on new homes and the shortage of social housing has produced a runaway private rental market. That has driven up the overall cost of housing benefit and inflamed the shortage of homes as those who can invest in buy to let do so.' The article refers to the work of Danny Dorling, who argued that 'housing is the defining issue of our times. Tracing how we got to our current crisis and how housing has come to reflect class and wealth in Britain, *All That Is Solid* radically shows that the solution to our problems - rising homelessness, a generation priced out of home ownership - is not, as is widely assumed, building more homes. Inequality, he argues, is what we really need to overcome' [Dorling, 2015] More refurbishment of existing housing stock is something supported by Dorling. The Guardian editorial thought that only the Green Party (in the 2015 election) provided 'a thread that runs through almost every aspect of its policies' and concluded by saying 'housing needs rescuing from speculation and restoring to its rightful place, at the heart of economic and environmental policy.' [ibid] Commentators maintain that the BTL measures in the 2015 summer budget will lead to sharp increases in rent levels as landlords pass cost increases on to their tenants [Dean, 2015]

One element of this debate is to do with property conversion in the cities. More and more buildings are being converted into apartments and one aspect of the solution to the housing crisis is to convert existing properties into affordable accommodation. In the city this has been met with a degree of success. There has been an increase in the supply of apartments created from buildings that have fallen into disuse. In Leicester, the city centre (in the area known as the Cultural Quarter) has many old factories that have been converted into flats. This has renewed an urban area that had fallen into neglect and disrepair. It is a pattern that has been repeated across many cities in the Midlands. These conversions were not new-builds; they involved re-generating properties that had become empty and disused, bringing them back to life to provide homes for people who choose to live in the inner city. Not the best homes for families, but more appropriate for young urban professionals, childless couples and older single people. That development creates a supply that frees up properties that would be more suitable for families, allowing younger single people and students to move out of houses that are suitable for families. In Leicester we have seen moves to transfer student accommodation away from using terraced houses, that are more suitable for families, to purpose-built student units. Many student houses have been built (or converted from existing stock) that are exclusively for students and this has enabled older stock, more suitable for family occupation, to be brought back into general use.

How credible is it to reuse existing housing stock? A team at University College London reviewed the evidence on this issue, looking in particular at the energy use of buildings as one factor in deciding whether to refurbish or demolish them. The team came to the conclusion that 'There is a growing body of research suggesting that extending the life cycle of buildings by refurbishment is preferable to demolition in terms of improved environmental, social and economic impacts.' [UCL, 2014]

Critics and commentators on housing have long pointed to the fact that many properties are unoccupied and have called for empty properties to be brought back into use. 'Powers designed to help English councils bring empty homes back into use were used just 17 times in 2014, according to figures obtained by the Green party MEP Keith Taylor', reports the Guardian. [Osborne, 2015] It was the Labour government that introduced empty dwelling management orders in an attempt to give local authorities powers to bring buildings back into use. In England, over half a million houses lie empty, buildings that could be brought back to house families. Empty dwelling management orders (Edmos) were introduced by the Labour government to make it easier for local councils to take possession of properties that had fallen into disuse. The orders allow a council to take temporary ownership of an empty home while it works with the owner to make it habitable and bring it back into use. There are of course a variety of means through which Councils can deal with the problem of houses lying empty and bringing them back into use. What is clear from the data is that there are lots of them.

In the rural areas the supply of affordable homes poses problems. The typical 'barn-conversion' is well outside what young working people can afford. These are conversions for the wealthier sections of society or for people who can afford second homes. I would argue that change of use conversions could provide affordable housing in the countryside, more quickly and less expensively than new-build, to meet the growing demand for homes for working people. We see some hope here; the Government announced plans, in August 2015, that aim to increase the availability of housing in rural areas, whilst protecting the Green Belt. This comes in the Rural Productivity Plan which pledges to deliver of starter homes at a 20% discount for first time buyers under the age of 40 [DEFRA, 2015]. There is a shortage of starter homes for young, first-time buyers. Added to this the need for homes for last-time buyers (older people down-sizing from large family houses) which some companies are now meeting with retirement homes and villages. It is at the age ends of the housing demand spectrum that most pressure is felt and I return to these all important issues below.

Our housing stock is not well-managed. Much of it lies empty, derelict or neglected in the urban areas. Local authorities have not been keen enough to identify empty houses and bring them back into use or to enable developers to convert derelict properties into accommodation. The land-owning shires are oriented to the supply of land for new build. Yet, a lot of rural properties are either disused, poorly used or are suitable for conversion but deliberately left empty. Somehow, the landed gentry, many of whom are members of rural councils, fail to see this. Those who lose out the most, due to the current short-fall in housing supply, are working young people. Nearly half of all young people now rent accommodation, both flats and houses. In 2011 the Government published a statement on *Providing Affordable Homes for Rent* updated recently in the *Policy paper: 2010 to 2015 government policy: rented housing sector* [Department for Communities and Local Government, May 2015]. The government claimed that it was improving the quality and quantity of properties for rent, both in the private and social sector. Measures now being taken include the of funding local authorities to refurbish their housing stock and encouraging more investment in the private rented sector through schemes like new loan guarantees and the Build to Rent Fund, among others. These actions stemmed from the publication, in November 2011, of the policy paper *Laying the foundations: a housing strategy for England* [DCLG, 2011]. It reflected the Government's desire to get the housing market moving again and they admitted that they would not achieve this by attempting to control the housing market from Whitehall. There was a realisation that it is only at local level that housing management can properly be carried out.

If the goal is to supply a balanced mix of housing options, then only local bodies can achieve that. As some have suggested, there needs to be a radical overhaul of housing associations. Private sector supply is also needed but policies need to balance the rights and security of tenants with the incentives of property owners to continue to invest in the market or to enter it. If the balance swings to far in the direction of tenants, the supply could be jeopardized. Likewise, giving too much power to property owners leads to insecurity and poor standards for tenants. If a local housing market is controlled by landed gentry, then the full range of options are likely to be ignored. Policies geared to urban environments tend to fall short when applied to rural situations. If this country had a stronger lobby for social housing, it is likely that we would also see a better management of our existing housing stock, instead of an obsession with new-build. Several news reports this year have focussed on opposition to proposals to take land out of the the green belt for large-scale housing developments. Why is it that commercial developers like green field sites and new builds so much, when large quantities of buildings remain unused or poorly used in the urban areas?

Not all existing housing stock can be made better. In some cases it would be better to replace older housing with new; pre-war terraced housing can be improved but in many ways it would be better to replace it with new build constructions that have higher standards of insulation and energy use. With urban land being in short supply, we need new models of house building that replaces old stock with new units that use the same footprint of land but which can be constructed on site in much less time and at much less cost than units based on traditional methods of construction. This suggests the far greater use of components that are fabricated off site, the use of cheaper and environmentally better materials and constructions that can be erected with less labour. These days it is perfectly possible to design modular housing materials that can be put together very quickly with the resulting dwelling being a fraction of the cost of a traditional brick-built house. These cheaper homes could off-set the cost of demolition of old buildings. We do not need to buy up vast swathes of green land to solve the housing crisis; what we need to do instead is to replace old homes with new ones on the same sites. More and more people want to live in cities; they do not want to have to commute (into areas of higher employment) from green belt estates. City life offers many cost-saving advantages, principally in travel to work.

## Make better use of land

In our small islands, land is in short supply. There are many conflicting demands on the use of land in Britain. Some of it has to be used for farming, some for sport and leisure and some forms part of our national heritage and natural assets and, as such, needs to be protected from any kind of development. Planners created the green belts as a way of ensuring that urban areas did not become conflated into extensive concrete jungles. There is pressure now to relax local planning in the interests of housing development and green belts are under attack. In my view this is a grave error, primarily because it is so unnecessary and reflects an obsession with new build that is unwarranted. Having green belts was a sound and sensible policy intended to enhance the quality of life of people living in their vicinity. There is no need to encroach on them in order to increase the supply of new-build housing. **Other alternatives to poaching green belt land makes far more sense. Foremost among these, I argue, is making better use of urban land.**

More should be done to rescue and recycle brown field sites, industrial areas that have fallen into disuse. There is enough land to meet the need for housing and business development, even in the finite limits of our group of islands. There *is* enough land if we take an objective approach to its use. The problem is that brown field sites can cost more to develop than green field ones. To put it another way – there is less profit from the development of brown field sites compared to the profits that can be made from exploiting virgin land. Land shortages however and the long time it takes to secure permission for greenfield developments, could well see an increasing interest in brownfield. Really, it is not that simple. Some developers have had the foresight, imagination and resilience to both develop brown field land and to make a reasonable profit from doing so. I am not referring here to heavily contaminated land or land that is riddled with mining subsidence. The kind of land I am thinking of, is where a change of use can be effected without inordinate costs of cleaning or repairing it. In urban areas, in particular, land use is not as good as it might be. Local authorities do not have sufficient powers to compulsorily purchase neglected and unused land that has been left vacant by speculators in the hope that land prices will rise. In the 2015 summer budget, plans were announced to grant automatic planning permission to build on deserted industrial sites. The government proposals also include improved powers of compulsory purchase that could increase the supply of such sites. Land that is already given over to housing does not require complex planning consents; it is a simple case of knocking down an old house and putting up a new one in its place. Huge amounts of money are being spent on applying for planning permissions for rural green land. That process is exacerbated by protesters who are opposed to developments in their rural back yards. All of this is unnecessary. We should not be building new housing in the countryside; we should be putting housing into our existing urban landscapes.

Our country cannot afford land speculation given the crisis in housing supply and the growing needs of industry and commerce as the economy grows. Speculation in property did find a voice in Cameron's conference speech this year and proposals are already in place to deal with the problems created by those who want to invest, speculatively, in the housing market. This is not the same as encouraging investment in housing; we do want to encourage capital to flow into housing but it must be geared to long-term housing need. Cameron talked about providing housing that could not be sold on quickly to make a quick profit. Buy To Sell is not a good way of managing housing supply and he seemed to have grasped that. The challenge to policy makers is to encourage investment in bringing new homes on to the market and ensuring that they stay available to those who buy them for a reasonable period of time. Providing homes for families who want to settle in them for five years seems very reasonable.

One of the big challenges for housing management, over the next ten to twenty years, will be the supply of land that is suitable for housing. The floods of 2013/14 highlighted the lack of planning and foresight by developers who built on flood plains. The Government wants local planners to 'take full account of flood risk, coastal change and water supply and demand considerations' [DCLG, 2015] English house builders have not been good at water management when developing new-build sites on land previously used for farming. As sea levels rise, many coastal areas will become uninhabitable and people will be forced to move inland to homes on higher ground. This movement of house owners to areas not prone to flooding or coastal erosion needs to be planned for now – not when it becomes a national crisis in the future. As thousands of houses are destroyed by rising seas levels, demand for new homes will put even more pressure on housing demand. Is the Government and local authorities planning for this? They seem to be but concerns are many that the Right To Buy proposals will create shortages of affordable social housing, where stock is not replaced when it is sold. The government is reforming the planning system, moving decision making to the local level as part of the National Policy Planning Framework, published in 2012 [DCLG, 2012] Getting local planners to take account of flood risks and drainage is a stated goal of the government. So far, so good. But the inability of property developers to manage water, both by building in the wrong place and through inept attention to water table levels, is something that policy makers will have to get to grips with. This cannot be done without national co-ordination. Part of that involves giving local authorities the powers to enforce standards of local water management.

## Dealing with the short-fall in housing supply

It is good to see builders trying something new. The British building industry has never been good at innovation; bound to traditional ways of doing things, slow to change and reticent to innovate, British builders are not known around Europe for their leading edge practices. In Germany, Austria and other countries builders are more inclined to try new ways of tackling housing supply. OK, there are some notable exceptions to this in Britain.

Custom build, for example, represents one way of thinking outside of the box. Companies that have tackled new ways of designing and building housing are breaking the mould by following projects that have been a success on the continent. Governments have not however had any *road to Damascus* moments when formulating their housing policies. National and local governments must become more aware of the possibilities offered by new ways of doing things in the building sector. Government must be prepared to encourage innovation in house building. Mention has been made above of modular units constructed off site that can be assembled quickly and that use less labour to finish a construction. Materials that are cheaper and more environmentally beneficial offer advantages for this approach to building. It is these new materials that are likely to see a decline in the use of the standard clay house brick.

In Manchester, the Great Places Housing Group is having a go at custom build. The Self-build and Custom Housebuilding Bill 2014-15 received royal assent as the Self-build and Custom Housebuilding Act. The government launched a loan fund (in June 2014) to enable building of self-build homes. The encouragement of self-build is now finding a place in the policies of many political parties. We also see the emergence of new kinds of dwelling units, such as the micro-apartments aimed at young people. There has been a trend in students and young professionals taking over property that traditionally served the needs of families. By clubbing together, they took over houses, forming multiple occupancy tenancies and in doing so gentrified neighbourhoods, raising rental and house prices, that forced families out of the area. Better neighbourhood management would have seen the creation of a mixture of tenancies, allowing young people to live alongside established families, but in properties better suited to the lifestyles of tenants aged between 18 and 35.

With an ageing population, demand for smaller accommodation types will increase, as older people give up their large family homes and seek units more suitable to two-person occupiers. The housing market now has to cater for the growing demand for retirement homes. Housing needs to be suitable for older people: not necessarily those who need care but retirement homes for active people who can look after themselves. Many older people move away from the large houses they had, after their children have grown up, and move into smaller types of accommodation. The problem with this is that more and more adult youngsters are being forced to stay at home with their parents for longer periods. This prolongs the time at which parents can sell their large family homes. They depend on their children being able to secure their homes before they can sell up and move out.

There is now more demand for housing extended families, where the younger generation must provide a home for their parents, grandparents and other family members. This is often ignored by house builders who are still focused on the needs of the nuclear family. Changes in the birth-rate have led to changes in

household size. The ONS statistics of 2013 found that 'The fastest growing household type was households containing two or more families, increasing by 39% from 206,000 households in 2003, to 286,000 households in 2013 [ONS, 2014]. Multi-family households still only represent 1% of all households.' [ONS, 2013] Weighed against this is the increasing demand for larger homes from people in ethnic communities where providing for extended family groups is usual; if this country sees an influx of migrants from the far east this will add to the demand for housing that can accommodate larger groups of people. That 1% is likely to rise as accommodation for extended family accommodation increases.

Weighed against this trend towards extended family units, it is likely that there will be an increasing trend in people living alone. Given the divorce rate, more and more older single people will choose to live alone or with one other person. Young adults often choose to live alone until they marry and need to move into their first family home; but this period of life is extended by the difficulty in obtaining a first-time mortgage. It is in the private rented sector that demand for single-person units is likely to be most strong. All of this enhances the need to create flexible housing supplies based on demonstrable needs and to provide options for people who have a variety of housing requirements. We cannot depend on the concept of the nuclear family any more to represent the most prevalent model of housing. Demographic trends and changes to age-related lifestyles are likely to result in an increasingly complex pattern of accommodation demand.

I have so far considered the factors that we can see playing a part in approaches to the supply and provision of housing, including making better use of existing housing stock and more effective use of land. In the next chapter, I return to the brick as a central material in the construction of housing. Looking to the future of house design and supply, I move on to considering ways in which we can think outside of the box, focusing on where the future of housing might take us.

## Chapter 4

### New approaches to house building

Do we *have* to live in homes made of bricks? Do all homes have to be three-bedroom semi-detached new builds? How important is it to provide housing for two adults with their 2.4 children? Britain is a very low-rise country by comparison to many European and Asiatic countries. British people love their little boxes set in a small piece of garden. Suburbia is the quintessence of the British way of life. Even if we have to stick to the box-like house, need we also have to stick to the brick? Against this must be balanced migration of people into urban areas and the location of employment opportunities in the city, rather than in the countryside.

Well, my take on these question is very clear: no. If we can persuade people that there are new ways of building homes that do not require bricks and mortar, then we begin to open up more solutions to increasing the supply of housing. New materials can be manufactured more quickly and cheaply than clay bricks. Wood does not need to be consumed in large quantities for structures – new materials can replace it, that are more friendly to the environment. Wood is good for interior features and furnishings – where its natural beauty can be appreciated – but inside walls and roof spaces (where we cannot see), we do not have to use wood, if cheaper and more ecological materials can replace it. Bricks, likewise, provide a traditional facing for houses but inside walls are frequently made from breeze-blocks. There are new materials that can be used for unseen parts of buildings that cost less to produce than bricks and which can be manufactured with much lower levels of energy.

People have already begun to re-think the idea of a home and have started to construct houses, using radically new ideas about what to build with and how to create living spaces. Our problem is that, to 'Mr & Mrs Average', such 'experiments' are a bit cranky and certainly not for them. Understandable perhaps but these new concepts of what constitutes a home lead to all sorts of beneficial spin-offs. Take heating, for example, as part of the overall use of energy in living accommodation. Some of these new, 'experimental' homes are seeing anything up to a fifty percent reduction in the cost of energy consumption. The less money required for energy bills, the more money is available to pay for the cost of the home and for its interior furnishings.

People who are on fixed incomes have to balance the cost of their mortgages, leases or rentals against estimated running costs. If they think they are going to be faced with high costs of energy, their calculations of affordability are going to fail to stack up, given all the other costs that are involved. There is still a dire need to provide energy-efficient homes and to reduce heating costs. If we must build new houses, then let us at least build them with new materials that can provide higher levels of insulation than convention clay-based

bricks. Roofs can also utilise new materials that have better thermal properties than slates. As I argue above, it is better to replace aged houses with new ones, *on the same site*. **This suggests that the solution to the housing crisis would be the renewal of existing housing stock on existing land and not on the development of new builds on green sites.**

I would like to see the average family offered financial incentives to at least try something new, when it comes to homes. Today's house-builders are focused on return on investment and profit margins. That explains why they all want green field sites on which to build profitable, standardised boxes. The supply of housing, particularly in the 'affordable' sector is dominated by building companies that have to make a healthy profit margin. Now, there is nothing intrinsically wrong with wanting to be in business to make a profit. What I am arguing for is an injection of policy that would make it possible to both build at a profit and to offer something that is different from standardised boxes employing traditional materials. Knowing demographic trends is vital; we have to have a very firm grasp on how the population is changing, as it ages, as people migrate, as the labour market changes and how this will be reflected in demand for housing. If the supply of housing can be increased then that will reduce property values and rental rates - a trend that will further increase demand. Lower housing costs will mean that people will have more money in their pockets to purchase consumer goods and that, many would agree, is good for the economy.

Television programmes have been stimulating interest in new approaches to house building. Amanda Lamb's *My Flat-Pack Home* (Virgin, Sky, UK TV Home channel) follows families who opt for constructing their homes from pre-fabricated flat-packs. Companies are now offering pre-fabricated houses, and some of them are portable. A company called Dan Wood is offering a variety of dwelling houses that, it says, provide 'customised, turn-key homes with the highest standards of energy efficiency.' Their website goes on to claim that 'building your own homes doesn't have to be a dream.' This is a company that, it seems, offers pre-designed buildings that can be constructed pretty quickly. [Dan Wood website, 2015] We can be much more flexible and imaginative when it comes to designing homes. Will people be prepared to change their preconceptions about what they can accept as being a home? Will they be impressed by the savings to be secured from increased energy efficiency and green products? Can house buyers be persuaded to accept new approaches to the design of homes? In my view many of the answers to these questions lie in thinking outside of the box.

## Thinking outside of the box

If we can tempt house-buyers away from the standardised, magnolia-painted box, then it is much more likely that the housing shortage will be dealt with and dealt with more quickly. **Encouraging the use of new materials, changing building regulations to reflect new trends in energy conservation and giving up our obsession with look-alike houses are some of the things, I would argue, that would lead to more people having their own homes in a shorter space of time.**

But to make this work, people have to change their ideas about what constitutes a house for families to live in. Our concept of 'the home' has changed little in post-war England. We are beginning to move away from the one-family-one-house model towards multiple-occupancy structures which make far better use of land. In the urban setting, land is expensive but families want their own spaces in which children can play and family pets can run free. Flats are not an option for the bulk of people who want homes for themselves and their children. The desire for garden space is deeply ingrained in the British psyche. In the sixties, the builders of tower blocks wrongly imagined that children could take the lift down to the ground floor to play in communal areas. How wrong they were. Even childless couples often prefer properties that will provide them with a nice bit of garden. A home is a place we call our own and most people want homes that are in communities they can relate to, in both urban and rural area. It is that sense of place that drives choice in the selection of where to live. Having a positive sense of place reinforces well being and health and, for many people place is about having access to transport and employment. Supplying housing should not just be about providing units; it should be about providing the kinds of housing that people want and what data we look at that tells us about the real needs of people. In the years to come, demand for housing will grow as demography changes and as sea levels rise. Those are trends that planners and policy makers should be addressing now.

Some architects have designed apartment blocks with gardens; in Sydney, Australia, a programme is underway to provide 'green apartments.' In Australia, green homes are being built that use less water and energy; at the Green Strata project 'We focus solely on helping owners and occupiers of residential multi-unit properties improve the sustainability of their common property and their community of residents' [Green Strata, 2015]. In Northern Italy, apartment blocks have been constructed that offer people gardens full of trees and shrubs right up to the 27th floor. The *Bosco Verticale Towers* offer apartments that come with pre-

installed gardens on every floor. This project has become known as the 'forest in the sky' and represents a totally new concept in multi-layered accommodation. The array of trees and shrubs help to cool the building and provides its own micro-environment. The greenery provides oxygen and humidity, as well as absorbing carbon dioxide and dust particles. It is an exciting and visionary project. The downside is of course the cost; these apartments are much more expensive than those in conventional high-rises. That might change if more of them are built; they tend to be expensive because they are either unique or very rare. The more developers build such blocks the less expensive they will become to construct. Such projects are not the solution to the housing crisis but they can play a part in an overall strategy of accommodation in city areas.

The forest in the sky, *Bosco Verticale*, in Northern Italy, has become widely celebrated as making a breakthrough in the way that high-rise apartment blocks can be made into 'vertical forests', having two 27 floor tower blocks that are home to 730 trees and thousands of shrubs and plants. The amazing amount of vegetation produces oxygen and creates a micro-climate that cools the apartments in summer and moderates heat loss in winter, as well as filtering smog and dust particles from the atmosphere. Each block has as many trees as could be planted in a hectare of forest. The buildings are creating a biological habitat for apartment-dwellers in Milan. 'Grey water' from the apartments is used to irrigate the vegetation. These projects are an example of combining architecture with live plants; trees have been introduced into building design before but nearly always *inside* buildings. These ideas might change the climate and ecology of cities and, providing the costs are within affordable standards, might well revolutionise the urban landscape. [Wikipedia, 2015]

In Nottingham, Professor Philip Oldfield co-ordinates a masters course in sustainable tall buildings. He has been active in researching the potential of high-rise buildings in urban areas and how they can be made more ecologically sustainable and energy efficient. One design envisages 'gardens in the sky', in which high-rise structures offer accommodation that comes with plenty of horticulture and leisure amenities not normally found in tall apartment blocks. In crowded cities, where land is at a premium and always in short supply, he sees the solution as building upwards but providing space that replicates the kind of environment usually associated with ground-level lifestyles.

A lot of lessons were learned from the housing disasters of the 1960s. Not that all public housing at that time was based on tower blocks. Councils developed large estates for working people. This was often in tandem with a programme of slum clearance. Outer urban land provided cheap space on which Councils could spread acres of social housing for the poor and needy. These housing estates also had to be supplied with schools, shopping centres, health services and good access to the national transport systems. There was a time when large private sector housing estates were constructed without any of these basic amenities of family life being provided. Planners got it badly wrong and approved applications for large housing developments in which there was no planning gain in the form of social amenities, such as schools, shops or health services.

I hope we have got a better approach to planning these days. We got stuck in policy opportunism, that allowed developers to create housing estates rather than communities. I remember going to see large numbers of show-homes in Leicestershire in the 1980s. Although the new-build houses offered every latest comfort and amenity, the estates as a whole were just streets and cul-de-sacs of endless houses. Car-ownership was relatively cheap in those days and it was assumed that everyone, who would buy a new house, would have at least one car and would be able to drive to the shops or take the children to school no matter how far away these facilities were. The architects of these 'soul-less' rural or suburban estates were people who clearly lived in immaculate barn-conversions who had lost the notion of community and what constituted family life in villages and city-edge suburbs. These housing estates put profit before people. There were no schools, shops, doctors surgeries or any of the other essential elements of daily life. The estates were all about houses and more houses and that was it.

It took a lot of protest by lobby groups to bring about change to this situation. Hopefully planners, and the politicians who control them, are more enlightened these days. We were lucky – we ended up with a brand new house just five minutes away from a primary school and within easy walking distance of a doctors surgery and a small supermarket. It was a matter of luck – just being in the right place at the right time (in 1992.) Many other families were less fortunate and got themselves stuck in beautifully designed homes that were miles from the nearest shop or school.

The policies that govern urban development must take into account how people actually live and not be focused exclusively on the commercial demands of private sector building companies. We need to think about sustainable communities in which people can live comfortably and happily for several decades, able to adapt to changing economic circumstances. Short-termism is no way to plan urban growth. **The housing supply of the future must cater for people and communities as a whole and must join-up living, jobs and transport.**

# Where will the future of housing take us?

Governments, both national and local, must face the challenges of improving life in Britain by coming up with credible, joined-up policies that meet the basic living needs of the people who elected them and everyone else. People are slow to change and hard to convince that change to traditional ways of doing things can be better. We all need houses to live in; and most people want houses to live in that allow them to get to work easily and to the shops on which they depend for their groceries. But, do we need houses to be made from traditional clay bricks? We want them to be structurally sound for many years; we want them to be warm and not overly expensive to heat; we want them to be situated within easy access to roads, schools, healthcare centres and shops and we want our enjoyment of them to be secure. That is not something we can leave to the vagaries of private investment and to a free-marketism approach. We need to get to work in order to earn enough money to pay for our homes. We need our children to get to their schools without having to travel long distances. Older people need to have choices about where to live and they need to feel secure in their own homes; they need to be able to live near to their dependants and to the people on whom they depend.

The modern home is, as Le Corbusier famously said, "a machine for living." Modern homes tend to look like that with all their fitted kitchens and 'mod cons' but they are also a reflection of our tastes and cultural values. My hope is that people will become more adventurous in what they will accept as suitable house-building materials; I also hope that people will be more inclined to accept new approaches to designing homes. Our society, as a whole needs to be more willing to experiment with new solutions to the need for living space.

In this book I have analysed current approaches to housing policy; I have also advocated what I believe to be credible solutions to the housing crisis. A lot of this depends on change - both of the attitudes of people who want somewhere to live and of the way policy makers approach the whole business of meeting housing need.

Trevor Locke  
September 2015

## List of acronyms or glossary

BTL - Buy To Let

CEBR - Centre for Economics and Business Research

CHI - The Chartered Institute of Housing

DCLG - The Department for Communities and Local Government

DEFRA - The Department for Environment, Food and Rural Affairs

DWP - The Department of Work and Pensions

Edmos - Empty dwelling management orders

LAPD - The Los Angeles Police Department

ONS - Office of National Statistics

NPPF - National Planning Policy Framework

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