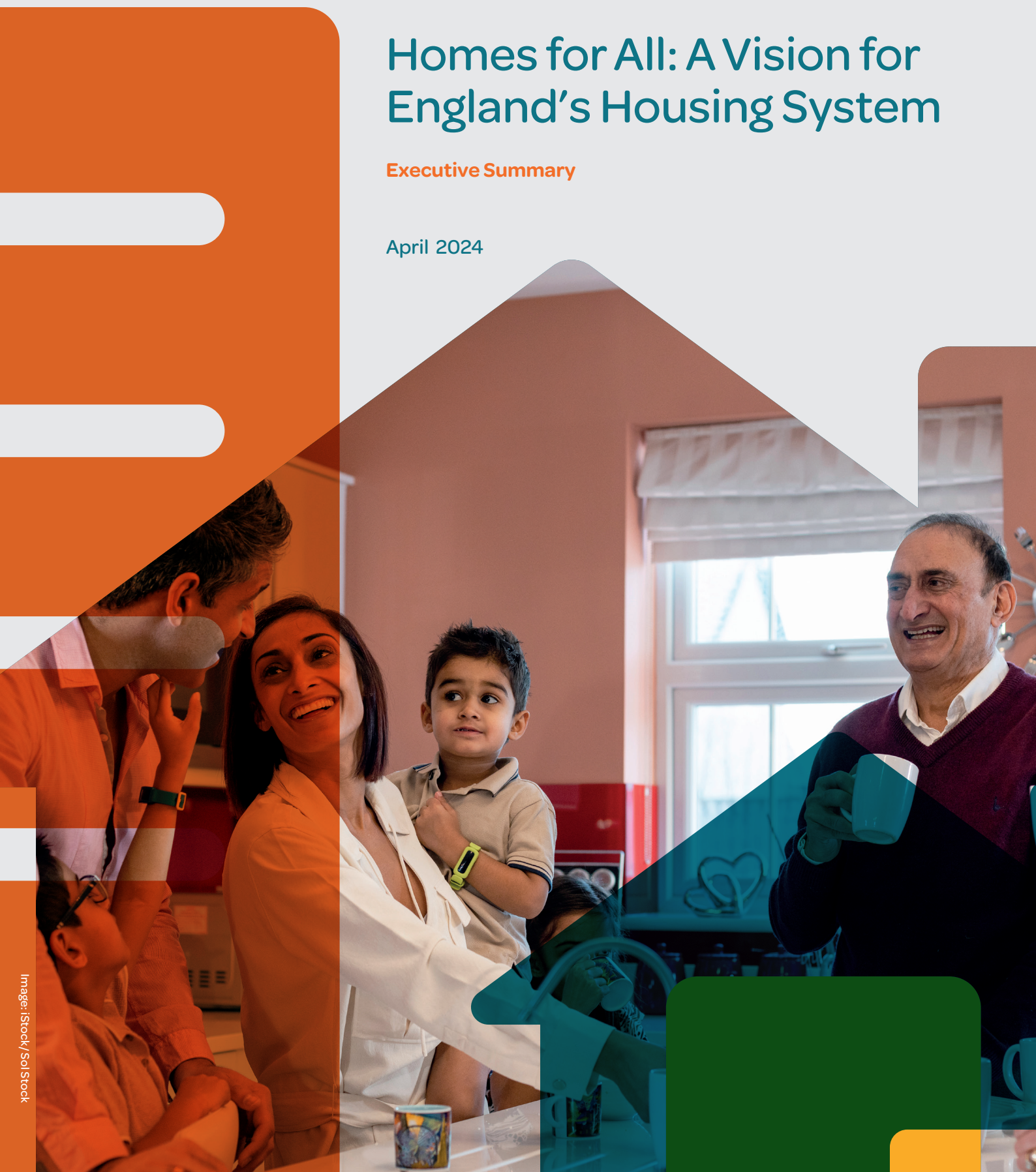




Homes for All: A Vision for England's Housing System

Executive Summary

April 2024



Executive Summary

England's housing system is in crisis and denying millions of people a home – the place of comfort, safety and security that we all need as the foundation for a decent life. Our homes should help us maintain our physical and mental wellbeing, provide space for socialising, and enable our children to thrive.

For all the valuable evidence and campaigns that recognise the scale of these issues, the crisis continues to escalate, perpetuated by a lack of policy stability, ambition and urgency across successive governments, and a failure to connect the issues through a systemic and coordinated approach.

It doesn't have to be this way. The **Homes for All** strategy seeks to change the conversation and envisions 25 outcomes that can start to transform England's housing. It was started by a cross-party steering group in the House of Lords and is supported by a coalition of the Church of England, the Nationwide Foundation, major housing organisations and leading academics.

The vision aims to bring focus, priority and urgency to this conversation, with a recognition that a long-term plan and a robust governance structure are key to delivering the well-functioning housing system that England so desperately needs.



1

The scale of the problem

For many of us, homes are unaffordable, temporary, insecure or even harmful to our health:

- There's a chronic shortage of housing, with a shortfall of 657,000 new homes against the policy target for the last five years. 1.2 million households are on local authority social housing waiting lists.
- Homelessness rates are at completely unacceptable levels, with a minimum of 271,000 people recorded as homeless in England on any given night in 2022 and 131,000 children in temporary accommodation in 2023.
- Home ownership is out of reach for most young people as England's house prices have risen 377% in 30 years, while average disposable income in the UK has risen just 51%.
- Lack of investment in our existing homes is harming people's health: 14% of homes fail to meet the Decent Homes Standard and 10% of households are being exposed to the highest level of health and safety hazard, putting them at risk of serious harm.

The cumulative effect of these failings is undermining the stability of our communities and negatively impacting our economy, health care systems and local services. It creates social costs that we all bear.



2

Why a well-functioning housing system matters

Our housing problems are both acute and deep rooted. Failure to act will impact on us all. It will lead to increasing homelessness and drive more people into insecure privately rented housing. This will exacerbate the strain on the state and over-stretched local authorities, as people are pushed into poverty and need to draw on essential welfare support. It will also make it harder to promote social mobility and for people to move to job-rich labour markets.

Taking a long-term view to England's housing is essential because major policy decisions have lasting impacts. With the right action and leadership, we can transform England's failing housing system to deliver homes that work for everyone – housing that prevents other problems, reduces the fiscal burden and inspires major benefits to our economy and society. In summary, we should transform our housing system because:

- We have a **moral duty to ensure that all households have access to affordable, safe and quality homes.**
- Access to affordable, safe and quality housing unlocks a **broad range of wellbeing benefits.**
- **Access to affordable, safe and quality homes unlocks wider social objectives.** These include maximising labour market participation, upskilling the workforce, facilitating social participation, generating fiscal savings, boosting the productive economy and creating more sustainable communities and society.

3

The vision



Better Homes

means:

- People live in homes of high minimum standards that provide them with stability and security, while housing stock is adaptable and suitable for different households' requirements.
- Homes provide energy efficient thermal warmth and cooling and contribute to minimising carbon emissions and broader climate sustainability objectives.
- People should not need to spend more than an agreed percentage of their income to secure housing that meets their needs and still have sufficient income after paying housing costs.
- People have choice and access to genuinely affordable homes throughout their lives, regardless of their household type or size.
- Home ownership shouldn't be seen as the only route to a good quality, settled home but people have the opportunity to own a home for an affordable price, if they wish.
- Whichever tenure they are living in, people should have access to good quality, well-designed, secure, affordable homes over which they feel they can exercise a meaningful degree of control.

Effective housing market

means:

- We build enough homes of a mix of types and prices to meet future housing demand and people's existing needs, including needs related to ageing and physical infirmity.
- We build enough homes in places where people want to live and communities play a key role in design and development.
- We provide good quality, well managed social housing sufficient to meet needs and offer a solid foundation upon which households can build their lives.
- There is a thriving, high-quality private rented sector which gives tenants sufficient security and certainty that they can stay in their homes, and offers landlords competitive rates of return.
- Mortgage regulation norms are such that the home ownership sector is more widely accessible but the sector is stable and financially sustainable.
- Temporary accommodation is available but needed only for very short periods to cope with emergency situations and is provided in ways that are not disempowering.



Image: iStock/Johnny Greig

Better systems

means:

- The different parts of the housing system work with, not against each other.
- Homelessness is all but eradicated, and is characteristically rare, brief and non-recurring.
- House prices and rents rise on average only in line with inflation over time.
- Housing contributes to, and does not impede, economic growth and productivity. Housing policy is integrated with agendas for levelling up and spatial rebalancing. The housing system enables geographical mobility for employment or other reasons.
- Housing complements other vital systems like health care, social care, finance and social security.
- Housing market structures and processes do not create or amplify social divisions.

Good quality housing is fundamentally preventative and reduces the fiscal burden in other policy areas. Delivering better outcomes from a coherent well-functioning system would offer a broad range of health, economic and social benefits that extend far beyond bricks and mortar.

Better policy and policymaking

means:

- Policy is thoughtful and thought through. It emphasizes effectiveness, drawing on evidence where available and mindful of uncertainty where it is not available.
- Policy is not based on 'one size fits all' approaches and reflects regional difference.
- Policy is forward looking and scans the horizon for factors shaping the future of the housing system.
- Land, planning and housing institutions are restructured so it is easier to assemble land cheaply and bring it forward in a timely fashion, provide infrastructure to scale, masterplan new settlements and make effective use of brownfield development.
- Supply policy focuses on creating successful places and sustainable communities, as well as great homes.
- Policy recognises that interconnections between housing and other policy areas – such as health care, social care, finance, levelling up, and climate change – require a whole-of-government effort, consistency and co-ordination.
- Effective monitoring and evaluation mechanisms, operate at different levels to provide rapid feedback, understand impact, and allow for timely course correction.

4

Realising and sustaining the vision

Our current political system is not configured to provide the priority, constancy of purpose, and far-sightedness needed to realise and sustain a well-functioning housing system.

Realising and sustaining the vision will therefore mean:

Central government playing a key role in recognising the broader benefits of adequate housing in policy making and investment decisions; increasing strategic co-ordination between housing and other systems; providing system leadership and cross-departmental working to co-ordinate vital interdependencies; developing a stewardship mindset; representing public voice in policy; exploring the creation of a Housing Strategy Committee; and placing the vision for a well-functioning housing system on a statutory footing.

Ensuring accountability for policy and strategy through a more robust system of policymaking for the long-term, which would offer the prospect of more effective co-ordination and transcending the short-termism of the political cycle. A Housing Strategy Committee would provide technical expertise to promote robust scrutiny of government proposals.

Identifying a single statutory non departmental body to lead on delivery of the shared vision and promote collaborative working between national and local levels of government and across departments and sectors. This could include activities modelled on the successful New Town Development Corporations of the post-war period.





5

Supporting the Vision for England's Housing

Vision

25 key outcomes from a housing system that delivers affordable and quality homes for all.

Strategy

A route map to deliver the vision for good housing by 2050.

Governance

A Housing Strategy Committee established in law to hold future governments to account.

We invite political parties and the housing sector to adopt, animate and act on this vision, recognising both that urgent action is vital, and that lasting change means a generation of concerted effort.

Key steps to take at the beginning of the next Parliament include:

- Setting out a clear, long-term vision for housing along the lines described in this strategy.
- With cross-party agreement, legislating to embed both the vision and the mechanisms for meaningful independent scrutiny of policy and delivery. The legislation would need to:
 - create a Housing Strategy Committee, modelled on the existing Climate Change Committee, to provide annual reports to Parliament on progress and to hold the government to account.

- require government, at least every five years, to identify specific targets which will allow the effective delivery of the strategy.

- require government to provide robust evidence and argument on how any proposed new measures will assist the delivery of the vision.

- Setting realistic, long-term targets to achieve the vision, understanding that this will require consistent implementation and investment for up to 30 years.
- Establishing a cross-departmental committee focused on housing-related policy and situated in the heart of government.
- Translating the vision into a strategic route map to set expectations about how we will seek to progress towards the realisation of the vision.
- Laying out in detail the first five-year stage: identify the policy changes required and produce an operational plan with measures and milestones, periodic assessments of progress, and gateways.

Our homes and communities are fundamental to our lives flourishing. But neglect and short termism have prevented successive governments from recognising and acting strategically on issues that are centrally important if we are to enjoy flourishing lives and a fairer society. Now is the time for courageous leadership and cross-party collaboration to transform the housing system and provide affordable, quality homes for our children and grandchildren.



homesforall.org.uk