



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

Church of England and the Nationwide Foundation

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Preface

England faces a housing crisis. This has been said so often, and by so many, that it has become common parlance – and lost its power to shock.

Numerous thoughtful, coherent reports have explored the reasons for this crisis, and what can and should be done about it.

This report does *not* produce another set of policy options. Instead, it seeks to address the underlying, fundamental problem: housing is a long-term issue, yet England does not have a strategy. There is no collective national vision of what the purpose of housing policy is or what it is designed to achieve, and therefore politicians and the public have no shared understanding of what good looks like.

This is a systemic issue but almost all the measures that successive governments have tried have been short-term initiatives, many of which have made things worse, not better. Far too many interventions have been designed to grab a short-term headline or deal with a very specific issue while failing to understand how they will impact on the rest of the housing system.

Our report makes a compelling case that housing is a system not a single issue sitting in isolation. We need a systemic response, long-term thinking and implementation.

In turn, this means that there must be cross-party support for both the underlying vision and a coherent strategy. And we propose a new form of governance, accountable to parliament, to ensure that government is held to account for delivering the strategy and realising the long-term vision to provide affordable homes at a high standard for all.

We have, in this report, proposed what a long-term vision might include, what that new form of governance could look like, and what shape a housing strategy might take. We have backed this up by suggesting some targets that might underpin the first five years of a thirty-year strategy.

We call as clearly as we can for support from across the whole political spectrum. The need for change is self-evidently urgent. It will take a generation to remedy the failings in the current system. The vision can be made a reality, but this long horizon does not mean we have time on our hands. It must start immediately so that even the most rapid of policy interventions can begin making the vision of good homes for all a reality.

What could that vision look like? An end to the stress and worry of being locked out of home ownership. Everyone having a safe, warm home that supports their health. Homes for all that release the constraints of poverty. All of us going into our later years with the sense of comfort and dignity that comes from a secure place to live. Every child having the stable foundation they need to thrive.

This is our call to the politicians of today and tomorrow – to step up to the challenge of transforming our housing system in England through concerted, national action. Make it your legacy to deliver that change.

Origins

The Archbishop of Canterbury, Justin Welby, wrote *Reimagining Britain* in 2018, which includes a chapter on reimagining housing as “*the architecture of community*”. In this chapter, the Archbishop stressed the need for a values-led revolution for our housing system. We need to rediscover the purpose of housing: it is the foundation upon which we establish and develop healthy communities. The Church subsequently decided to establish a Commission on Housing, Church and Community. In 2021 the Commission published its report - *Coming Home: Tackling the Housing Crisis Together*. The report stressed that homes should be sustainable, safe, stable, sociable and satisfying. The report concluded: “*Our most important recommendation is that Government should develop a coherent, long term housing strategy ... This strategy should be cross party as it cannot otherwise guarantee to be long-term.*”

Working in parallel was the *Affordable Housing Commission*, chaired by Lord Richard Best, and funded by the Nationwide Foundation under its Decent Affordable Homes Strategy. It made similar, equally strong recommendations. It called on the government to: ‘*make affordable housing a national priority and to put it at the centre of a national housing strategy*’.

In advancing these recommendations, the commissions reflected almost every other housing investigation of the past decade and more. While the need for a more strategic approach is broadly recognised, policy continues to lack the required focus, priority and urgency. In response, the Church of England, led by its Bishop for Housing, Bishop Guli Francis-Dehqani, concluded it should launch an initiative to propose a long-term housing vision and strategy for the nation. Its intention was to invite our major political parties to endorse the vision and strategy and to use it to underpin their own future housing policies. The Nationwide Foundation proposed to partner with the Church in this work. This proposal, and accompanying background papers, are the outcome of this exercise.

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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.

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.



Image: iStock/SolStock

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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.



A vision for England's housing system

Facing the housing crisis

Everyone should have a home that is a place of comfort, safety and security. Our homes should sustain us and help us maintain our physical and mental wellbeing. Our homes should provide us with access to work opportunities and public services, to the peace and quiet to relax, and to spaces to socialise with family and friends. Our homes should provide stability for families, where children can grow, play, study and achieve their full potential.

But for too many households in England, home means something very different. It is somewhere that is expensive or temporary, insecure or unhealthy. For some people it is all those things at once. These problems affect millions of people who are living in homes that do not provide them with an adequate foundation on which to build their lives.

Too many people cannot afford to move to a home that properly meets their family's needs. Others live in fear of having to uproot their lives and move again at short notice, with all the disruption that causes. Too many people live in poor quality places that have a negative impact on their physical and mental health. Damp and mouldy houses can affect physical health; overcrowded homes or poor quality neighbourhoods can affect mental wellbeing.

And for too many people, a place to truly call home currently lies beyond their grasp. Instead, they are homeless or living for long periods in accommodation designed to be only very temporary.

These problems affect millions of people directly, but they also undermine the stability of our communities. They have a negative impact on our economy. And they increase demands on our health care systems and local services. We are all affected by the broader social costs they create.

England faces a housing crisis.¹ And it is getting worse. But it doesn't need to be this way. We believe change is possible. It requires leadership and concerted action. And it requires a clear vision for what we are trying to achieve.

Now:
140,000 children
homeless in temporary
accommodation



Our aim

Our primary aim is to change the conversation. We believe that only by providing the housing conversation with a clearer sense of direction and housing policy with a more robust governance structure to drive action will we break out of the current policy malaise.

There is broad agreement that English housing policy has lacked stability, ambition and urgency for decades. Governments have not made fixing the housing crisis a priority for action. This in turn points to underlying problems: a failure to recognise the profound social and economic significance of housing and an absence of clarity about the long-term outcomes that would be desirable. Almost every housing investigation of the past decade or more, including those recently conducted independently by the Church of England and the Nationwide Foundation, has highlighted the need for a national housing strategy.² We need to articulate clearly what we, collectively, think 'good' should look like 10, 20 and 30 years from now. Yet, policy continues to lack the required focus, priority and urgency.

Our primary objective is therefore not to offer detailed policy proposals or recommendations. The menu of such proposals, emanating from a broad range of credible sources, is already long.³ Rather our objective is more fundamental: setting, and keeping, housing policy on the right track. This vision and strategy statement proposes the changes we believe are necessary to deliver the policy clarity, coherence and commitment required for housing to fulfil its role as *'the architecture of community'* for everyone.⁴

Our approach

We took an inclusive approach to developing this vision, seeking the views of experts, policy thinkers, politicians and housing sector leaders. We established a Steering Group comprising members of the House of Lords, both political party representatives and cross-benchers. The secretariat from the Church of England and the Nationwide Foundation invited David Orr, one of the Archbishop's Housing, Church and Community Commissioners, to lead a small executive support team. The UK Collaborative Centre for Housing Evidence (CaCHE)⁵ led the investigation and report writing. The development process involved an extensive consultation process with front line politicians, key think tanks from across the political spectrum and sector leaders, firstly in a round table discussion and then through a series of in-depth, structured interviews. This led to several iterations of our thinking and, ultimately, to this document. Further supporting background analysis and evidence will be published shortly by CaCHE.





The housing crisis

The housing crisis

Our current housing system cannot address the housing crisis. Transforming the system will mean more households can secure the home they need, while also having a wide range of further benefits for our economy and society.

Four chronic problems recurred during our evidence gathering. These are the key dimensions of our housing crisis:

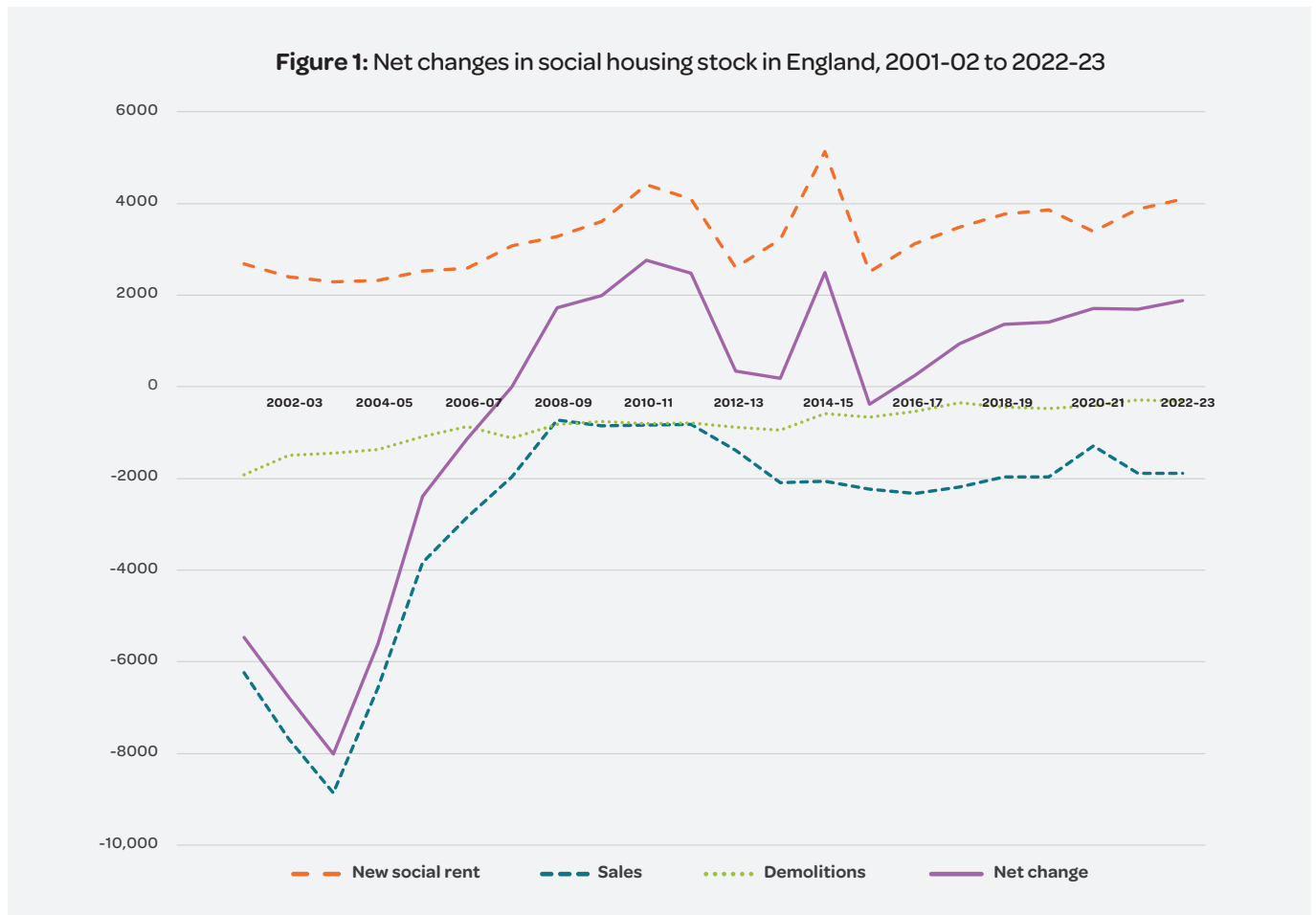
- Lack of homes, lack of affordability
- Rising homelessness
- Home ownership is beyond reach for many
- Poor quality housing.

Lack of homes, lack of affordability

There is a shortage of market and social housing, and an acute lack of affordable homes. This is most keenly felt in London and surrounding areas but is a growing – and sometimes chronic – problem throughout England. There is broad consensus that England needs a minimum of 300,000 additional homes per year, but during the period 2018-2022, only 842,980 homes were completed.⁶ This implies a backlog of 657,020, which means the number of homes we need to build each year is now even greater.⁷

Some of the new homes built each year are for rent at below market levels, provided by social housing landlords. However, the number of new social and affordable homes built since 2011 has only kept a little ahead of the number of homes leaving the sector through sale or demolition (See Figure 1).⁸ Indeed, the total number of rented homes provided by social housing landlords today is roughly the same as it was two decades ago. Yet the need for low-cost rental housing has increased. This is one reason why the waiting list for local authority social housing was estimated at 1.21 million households in March 2022.⁹





This lack of supply has direct consequences for the cost and affordability of our homes. In the home ownership sector, the average house price in England in 2022 was £275,000, while ‘the average annual disposable household income was £33,000, equivalent to a ratio of 8.4 years of income.’ This is considerably higher than in the other three UK nations.¹⁰

Rented homes are frequently classified as affordable if the rent is less than 30% of the tenant’s household income.¹¹ In the private rented sector in 2022 ‘private renters on a median household income could expect to spend 26% of their income on a median-priced rented home in England.’ However, ‘London was the least affordable region and the only region above a 30% affordability threshold, with a median rent of £1,450 being equivalent to 35% of median income.’¹² However, these figures focus on averages; some tenants face a much higher rent burden. Additionally, private rents are currently increasing rapidly: in the year to February 2024 average rents in England were estimated to have increased by 8.8%, the largest annual rise since the current Office of National Statistics data series started in 2006.¹³

Shortages and high housing costs have many negative consequences: they limit real choice, residential mobility and social mobility; they prevent households forming and growing; and they limit people’s potential to flourish, damaging the wellbeing of those affected. The shortage of homes combined with mortgage regulation make it more difficult for many people to become homeowners. In the social rented sector, tenants are less mobile and properties become available less often. Opportunities to help those most in need are fewer. Instead, more and more people are driven to look for homes in the high cost and insecure private rented sector.

Rising homelessness

Homelessness, not just rough sleeping, is a persistent and growing problem. Homeless applications to local authorities are rising; large numbers of households are living for longer in temporary accommodation, which is often in a poor state; and there is more hidden homelessness. Research carried out in 2023 found that a minimum of 271,000 people were recorded as homeless in England on any given night in 2022, including 123,000 children.¹⁴ This represents one in every 208 people. Data from the Department for Levelling Up, Housing and Communities (DLUHC) estimated that 2,893 people were sleeping rough on a single night in June 2023.¹⁵ This was an increase of 18% on the same period the previous year.

A key issue is the increasing number of households living in temporary accommodation. In March 2023 there was an 'all-time high' of 104,510 households in this category. This included 65,000 households with children.¹⁶ There has been much criticism of the use of Bed & Breakfast rooms as temporary accommodation. Yet in June 2022, over 10,000 households were being put up in B&Bs. Shelter have noted that 'some families have been in this accommodation for over ten years'.¹⁷

These failures in the housing system create additional pressures on other public services. In a recent survey of homeless households living in temporary accommodation, 63% of respondents stated their living arrangements were negatively affecting their mental health, 51% thought their physical health was being negatively affected, and 39% found it harder to access healthcare because their housing was temporary.¹⁸ The negative effects of large numbers of households living for long periods in temporary accommodation are potentially wide-ranging and long-term. Services end up having to make crisis responses to deal with more acute problems. It would be preferable to invest in interventions that prevent homelessness from occurring and local authorities having to resort to temporary accommodation.¹⁹

Home ownership is beyond reach for many

Over time, high and accelerating home prices, land prices and rents concentrate housing wealth and exclude many millions of people from home ownership. This is evidenced by the fact that average house prices in England have increased from £71,000 in Q4 1992, to £178,000 in Q4 2002, to £237,000 in Q4 2012 and to £339,000 in Q4 2023.²⁰ This is an increase of 377%. During the same period median household disposable incomes across the UK rose by only 51%.²¹ This decline in affordability has major impacts. It prevents younger people now and in the future from being able to own homes unless they can access financial help from their parents or grandparents. It risks increasing the proportion of people experiencing high housing costs, and housing-related poverty, in older age. Between 2011 and 2021, the number of older households living in a private rented home increased by 55%, and the number is likely to increase further in the coming decade as more households reach retirement age while still renting privately.²²

Further, in an influential 2021 piece, Bowman and colleagues²³ argue that the broader consequences, now manifest, of these high costs include regional economic inequalities; reduced productivity and innovation; greater urban sprawl, car use and obesity; increased difficulty in meeting climate targets; and increasing social inequalities that may eventually threaten social cohesion and even encourage populist extremism. In short, the failures of our housing system contribute to many of the chief maladies faced by our society.

Poor quality housing

Because we are not building enough homes, we must rely on the ageing existing stock, but we are not investing enough to sustain and future-proof those homes. Too many houses in England are poorly insulated and expensive to heat. The consequence is poor quality homes that can become dangerous places of excess cold, damp, and hazards, especially affecting older residents.

In 2021-22, an estimated 14% of households lived in homes that didn't meet the Decent Homes Standard. One in ten households lived in a home that had the most serious type of hazard (a 'category one' hazard) and around one in twenty were living in a home with damp. People living in the private rented sector were more likely than homeowners or social renters to be experiencing each of these different measures of poor quality.²⁴ Based on data from 2019 it has been estimated that failure to deal with category one hazards results in a cost to the NHS of over £1.1bn per year, with £0.8bn of that relating to owner occupied homes.²⁵

Poor housing quality means that many households are experiencing cold and damp properties even while their heating bills have risen dramatically. The Institute of Health Equity has estimated that 9.6 million households (34%) are at risk of living in a cold home, are on a low income and do not have the resources to put towards better insulating their home.²⁶ Older properties are where much of the investment is required to move us towards meeting national targets for net zero. The additional energy efficiency investment will need to be very substantial. Research by *Inside Housing* published in 2020, for example, estimated that £104bn was needed to decarbonize only the UK's social housing stock.²⁷



The future:
 People live in homes of high minimum standards that provide them with stability and security



The costs of failing to act

The costs of failing to act

These problems have been with us for a long time. Some of them have deep roots. They have been intensified by recent changes both to policy and to the way the housing market operates. Moving to a housing system that is fit for purpose is therefore a major challenge. But failing to act will be costly.

What are the possible consequences of continuing with 'business as usual'?²⁸ We might expect to see much greater social division between the economic 'have and have nots', closely aligning with access or otherwise to housing wealth. We should also expect to see more people living in precarious, insecure housing; experiencing low levels of income net of housing costs; trading off cheaper, poor quality rented housing for higher transport costs, higher fuel bills and energy poverty. More people renting in older age will increase the benefit burden on the state. It will be harder for people to move to job-rich labour markets and to promote social mobility. Homelessness will likely grow and temporary accommodation 'solutions' will be required for more and longer stays in transitional housing, perhaps ushering in a need for modular homes including the expansion of trailer parks and the greater toleration of informal housing. Increases in the number of households that need urgent assistance will place ever greater pressure on local authority finances, which are already extremely fragile.²⁹ The continued decline in the availability of genuinely affordable housing will worsen many of these problems.

'Business as usual' does not lead to a sustainable future. We need to change the housing policy conversation and acknowledge that good housing is fundamental to every aspect of our lives. Our stakeholders demonstrated a shared desire to identify a long-term vision of a transformed and 'fixed' housing system for England and a strategy to achieve it.



Now:
Shortfall of 657,000
new homes





Articulating a vision, shaping a strategy

Foundations

When thinking about the basis for a long-term vision for housing, three different types of rationale can be offered. These can be invoked either in isolation or in combination:

- A **moral duty to ensure that all households have access to housing that is both affordable and acceptable** in terms of standards. This is desirable in itself. Such a duty might be grounded in one or more of a discourse of rights or justice, respect for human life and dignity, or a theological position.
- Access to affordable, acceptable housing is a **necessary condition for effectively achieving a broader range of wellbeing objectives**, such as allowing individuals to sustain life and health, facilitating child development, and allowing every person to achieve an acceptable standard of living and realise their potential.
- Providing **access to affordable, acceptable housing facilitates a range of broader social objectives** such as maximising labour market participation, upskilling the workforce, facilitating social participation, generating fiscal savings, boosting the productive economy, or creating more sustainable communities and society.

We believe that a robust long-term strategy can and should draw on each of these three types of argument. Affordable and acceptable housing is a matter of respecting dignity, a matter of achieving potential, and a matter of sustaining community.

Focus on fixing causes

What would 'fixed' or 'transformed' mean for the English housing system? Many of the problems facing the housing system are better thought of as symptoms of deeper underlying issues. 'Fixed' is not just about interventions that treat symptoms, it is about tackling root causes. We urgently need to reduce the use of temporary accommodation, for example, but we should also be thinking about reducing the need for temporary accommodation in the first place by reducing the number of people encountering homelessness. Moreover, reform must take account of the diverse interconnections we observe when we look at housing as a system. Policy interventions should align so they are complementary rather than in conflict.

The future:
People have the opportunity to own a home for an affordable price





A whole system, long-term approach

We need to think of housing as a system of many interconnected parts, which interacts in complex ways with other social and economic systems. Rather than separate strategies for its different parts, we need a strategy for the whole housing system that recognises these interrelationships and interactions. A systems focus is not just about housing shortage and the supply of new properties. Building a lot of new properties would have a substantial effect on other parts of the housing system. But so would not building enough properties. Policy and strategy needs to be framed in the light of these interactions.

Our housing problems are both acute and deep rooted, and changing many parts of the housing system will take time, so we need both urgent action and sustained effort over the long-term. While the causes of our housing problems are complex, it is widely recognised that a key contributory factor has been a comprehensive failure to think long-term. Lack of priority given to housing problems has been coupled with substantial short-term changes of policy direction to create both policy instability and lack of decisive action. A rapid procession of

ministerial appointments has focused on short-term initiatives which in some cases never reach implementation. This is precisely the opposite of good policy-making in a sector where long-term problems require long-term policy commitments and durable investments.

A long-term view is also essential because major housing policy decisions have enduring impacts. The Right to Buy policy aimed to increase council tenants' opportunities to own their own home. But it was introduced without sufficient reinvestment in social housing and has not, as a result, maintained an effective tenure balance in the housing system. The policy also had unanticipated outcomes: an estimated two-fifths of homes sold under the Right to Buy are not occupied by a homeowner but have found their way into the deregulated private rented sector, with higher rents and increased housing benefit bills compared with when they were social housing.³⁰ It is vital that a new long-term strategy is forward looking and mindful of future changes that could affect the housing system – be that via supply, demand or finance.



A vision for England's housing

A vision for England's housing

There is widespread agreement – among politicians of all parties, within the housing policy community, and between our citizens – that something needs to be done to fix our housing system. This gives us a great opportunity to come together as a nation to pursue a better future. Urgent action is needed to deal with acute problems, but we must also recognise it will take a generation – twenty to thirty years – to fix some of the most deep-seated problems. A vision for a better future will help to focus and guide our collective effort over the long-term.³¹

A vision for England's housing would offer a clear sense of what a successful future housing system looks like. We can define the elements that are required and pull together a whole government effort, working with all political parties, the wider political system and the housing sector, to build that future over the next quarter of a century. This will have enormous and enduring paybacks for individual households, for society and the cohesion of communities, for opportunity and for the economy. It will deliver greater certainty to housing market participants, allowing them to plan and invest with more confidence. It will improve health and education outcomes, among others, and over the long-term it will save the taxpayer money.

At the core of the guiding vision must be ensuring that everyone in England is adequately and affordably housed. Many of our stakeholders talked about a *well-functioning housing system* as being the vision that should shape the goals of a long-term national housing strategy. The strategy should encompass a series of policy interventions and institutional reforms that, over time, will deliver a housing system that is fit-for-purpose.

A vision for our housing system

What would a *well-functioning* housing system look like? Being clear on this point will give policy a target to aim at – the outcome we are seeking to achieve. We need to understand *well-functioning* in a way that is holistic: it recognises interconnections both between the elements of the housing system and between the housing system and other important areas of our economy and society.

Now:
14% of households do not meet the Decent Homes Standard

The vision needs to address the homes people live in, the way the market operates to provide those homes, and the interrelationships within and beyond the housing system. A well-functioning housing system will have the following characteristics:

Homes:

- People live in homes of high minimum standards that provide them with stability and security, are adaptable and suitable for different housing requirements.
- Homes provide energy efficient thermal warmth and cooling and contribute to minimising carbon emissions, thus achieving broader climate sustainability objectives.
- People should not need to spend more than an agreed percentage of their income to secure housing suitable for their needs and still have sufficient income after paying their housing costs.³²
- People have genuinely affordable acceptable housing choices open to them throughout their life course and regardless of their household type or size.
- People have the opportunity to own a home for an affordable price, if they so wish. But home ownership shouldn't be perceived as the only route to a good quality, settled home.
- 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.

The housing market:

- We build enough homes of a range of types and at different prices to meet both people's existing needs, including those arising from the effects of age and from physical impairments, and new housing demand.
- 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 platform upon which lower income households can build their lives.
- There is a thriving, high-quality private rented sector which provides tenants with sufficient security and certainty and where landlords earn 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 people only need to use it for very short periods of time to cope with emergency situations. It is provided in ways that are not disempowering.

The housing system:

- The different parts of the housing system work together rather than against each other.
- Homelessness is all but eradicated. If someone does experience homelessness, it is characteristically rare, brief and non-recurring.
- If house prices and rents rise, then it should be only on average over time in line with general inflation. The market would be more stable and less volatile without wild swings in prices or rents or in construction or transaction volumes.
- 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.
- The structures and processes of the housing market do not create social divisions and do not amplify or intensify social divisions created elsewhere. This would include processes of discrimination and exclusion and processes of wealth accumulation.

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 benefits to our economy and society. Achieving progress towards this vision steadily and consistently can transform our communities, places and opportunities because housing is much more than just bricks and mortar.

The future: We build enough homes of a range of types and at different prices

Implications for policymaking

Achieving this vision of a well-functioning housing system will require policy and policymaking processes with the following characteristics:

- Policy is thoughtful and thought through. It emphasizes effectiveness, drawing on evidence where available and mindful of uncertainty where it is not.
- Policy is not based on 'one size fits all' approaches. Policy design takes account of the differences in the way housing markets operate in different parts of the country.
- Policy is forward looking and scans the horizon for factors shaping the future of the housing system. It is founded on a clear set of outcomes, but is agile in the face of complexity and resilient to emerging developments.
- Our land, planning and housing institutions are restructured to make it 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.
- The focus of supply policy is not only on building houses but on creating successful places and sustainable communities.
- Policy recognises that interconnections between housing and other policy areas – such as health care, social care, finance, levelling up, and climate change – means that achieving the vision will require a whole-of-government effort. It seeks consistency and co-ordination wherever possible.
- Policy interventions in complex systems require effective monitoring and evaluation mechanisms, operating at different spatial scales, to provide rapid feedback, understand impact, and allow for timely course correction. Analysis and evidence also allow us to identify, share and replicate policy and practice innovation.



**What is required to bring
this vision to life and
sustain it?**

What is required to bring this vision to life and sustain it?

Our political system, as currently configured, has not been able to give the priority, constancy of purpose, and far-sightedness to housing policy needed to deliver a well-functioning housing system. This is a major impediment. We must therefore consider changes and innovations that would strengthen the governance of housing policy in ways that will assist in achieving this shared vision. The proposed governance architecture is designed to ensure that whatever policy content is proposed, there is assurance that it is directed towards realising the vision.

Now:
England's house prices
have risen 377% in 30 years



The role of central government

If we acknowledge the profound importance of acceptable housing to everyone's health and wellbeing, as well as its positive impact across diverse domains of society and the economy, then addressing the problems afflicting our housing system must move up the political agenda.

Central government has a key role to play in making the vision a reality. In particular it should:

- Integrate a broader conception of the benefits of adequate housing into policy making and investment decisions. Planning and investment horizons should be re-configured so that policy thinking is oriented towards the longer-term and more fully captures the broad benefits of housing investment.³³ Spending money on housing means that the fiscal demands on other policy systems are reduced and productivity – and therefore tax revenue – is enhanced.
- Increase strategic co-ordination between housing and other systems. When developing new homes, for example, these systems include health, education, utilities like electricity and water, and transport systems. Sustainable places require coherence in planning across these diverse systems.³⁴ Lack of co-ordination is not inevitable, but bringing systems together for more effective delivery requires both system leadership and sufficient resources.
- Initiate better systems of cross-departmental working to co-ordinate these vital interdependencies. Giving the task of addressing our multi-dimensional housing problems the priority and urgency it deserves could mean placing the ownership of the issue at the heart of government. A cross-departmental committee chaired by a minister who sits in Cabinet – or indeed in the Cabinet Office – would underline the priority being given to housing.
- Look *beyond* central government. Addressing our housing problems will require cross-sectoral working. Central government should demonstrate *system leadership* and use its convening power to bring all the relevant stakeholders together to work collaboratively towards realizing the vision. A cross-sectoral Housing Co-ordination Group, led by central government, is one approach that would signal the importance of making a concerted effort to tackle the housing challenge.³⁵
- Embrace the importance of *stewardship*. Policy decisions shape the lives of today's citizens, but also those of many future generations. A stewardship mindset will also cause us to reflect further upon the appropriateness of short-term or short-cut solutions. Are 'budget' options pursued now, in the face of urgent needs, storing up more problems for the future?³⁶
- Ensure that the voices of citizens – both current and future – are represented in policymaking so that policy remains citizen- and future-oriented. The views of future generations could be represented into policy by appointing a dedicated commissioner, as is the case in Wales. But other mechanisms are possible.³⁷
- Place the vision for housing on a *statutory* footing. If the vision commands a cross-party consensus, then central government would effectively be legislating on behalf of the House. Legislating would be a signal of the serious intent behind realising the vision. The legislation would provide a point of reference and a resource to draw on.
- Most importantly, accept the fact that achieving our shared vision will require substantial additional effort and require central government to play a distinctively enhanced role. For example, we will not deliver the level of new housing we now require without substantially greater government involvement and investment.

Accountability for policy and strategy

Establishing a shared vision is one challenge; ensuring that policy is pursued with vigour and remains directed towards realising that vision is another. Meeting this challenge would be more likely if mechanisms of transparency and accountability were strengthened.

Policies should be selected on the basis of their effectiveness in moving us closer to the vision of a well-function housing system. If policymakers adopt this as a key criterion, then it would protect against some of the more unfortunate policy routes that might be pursued. The selection of policy instruments that affect housing has, at times, been driven primarily by political concerns rather than effectiveness. Alternatively, policy has been made without sufficient recognition of the risks that it will have negative impacts on the housing system and beyond (e.g. the impact on housing demand of the failure to reform social care funding). Lack of co-ordination or divergent policy priorities can mean the net result is a negative impact upon the housing system or housing outcomes.

A more robust system of policymaking for the long-term would offer the prospect of more effective co-ordination and transcending the short-termism of the political cycle, which has been a key weakness of policy making in this area for too long.

There are different models available to provide greater accountability. Models that exist in other domains include:

- The *Office for Budget Responsibility*, charged with scrutinizing the government's spending plans;
- The *Climate Change Committee*, advising on environmental emissions, mitigation and adaptation measures, and the government's net zero strategy;

- The *Future Generations Commissioner for Wales* focuses on the Sustainable Development Goals and aims to embed long-term futures thinking across government through the requirement to consider future generations, resilience and sustainability in all policy and strategy development;³⁸
- The *Federal Housing Advocate* established by the Canadian government as part of its current national housing strategy acts as an independent monitor on the government's progress towards delivery of its own strategy, and the progressive realisation of the right to adequate housing.³⁹

A key feature of such organisational arrangements is their own *accountability* relations. The Climate Change Committee, for example, reports to Parliament rather than to the government of the day. This is an indicator that the climate change agenda should lie beyond party politics, with a longer-term perspective and a stronger sense of stewardship.


These bodies provide independent expert views on government proposals and progress. In principle this should increase the obligation on government to account for its actions. However, these bodies do not typically have power to sanction if governments depart from previously agreed objectives or stated commitments.

We believe that the Climate Change Committee offers a template for an effective mechanism to ensure that policy remains focused on agreed goals over time. We recommend that Parliament should legislate to introduce a Housing Strategy Committee, suitably modelled on the Climate Change Committee, to act as a key accountability mechanism for achieving the shared vision for housing over the long-term. Unlike the Climate Change Committee, the remit of the Housing Strategy Committee would be restricted to England because housing policy is a devolved matter and the devolved governments are pursuing independent housing policies. There is, however, considerable scope for cross-jurisdictional learning regarding policy effectiveness.

The Climate Change Committee was established as a statutory non-departmental body to provide expert input and challenge around key aspects of climate change policy. It provides technical and non-party political scrutiny of climate policy as well as recommending targets for the implementation of net zero. The climate policy governance structure established in the UK was pathbreaking and similar approaches have now been adopted in other countries. Research evidence has tracked the way in which the Committee's recommendations have influenced political debate and subsequent policy and shown that there is a clear impact, if not always to the extent that might be desired by those seeking rapid progress on climate policy.⁴⁰ The Committee has no power to enforce its recommendations or targets. Nor, beyond reporting to Parliament on its assessment of progress, can it sanction governments which decide not to pursue statutory climate objectives with sufficient urgency.

Our vision for a Housing Strategy Committee is somewhat different in that its primary purpose would be to provide technical expertise and robust scrutiny of government proposals to ensure they are consistent with the pursuit of our shared vision of a well-functioning housing market. It would also provide regular independent assessment of progress towards achieving the shared vision. The scope of this scrutiny role would not be restricted to measures designated as 'housing policy' but, maintaining a systems perspective and underlining the importance of interconnection, would need to encompass all proposals with the potential to have a substantial impact on the housing system.⁴¹

The future:
The different parts of the housing system work together rather than against each other



Transformation for greater coherence in delivery

The policy levers that affect housing outcomes are controlled by a range of government departments. Some relevant areas of policy delivery are allocated to non-departmental public bodies such as Homes England, while others are led and delivered at local level by local authorities, including combined authorities. Effective cross-departmental working at the centre of government would enhance policy co-ordination at national level, but effective policy delivery also requires greater co-ordination between national and local policy efforts. At present, however, there are few spaces in which such co-ordination can occur. This needs to change in order to deliver the long-term vision.

A more transformative approach to delivery would be to create an organisation, or reorient and expand the remit of an existing body such as Homes England, to lead activities to deliver on the shared vision. Its remit would be to look across tenures and work with local authorities to provide greater coherence and coordination of implementation. Such an organisation would facilitate information flows between tiers of government by strengthening the coupling between the holistic vision of the systems underpinning policy nationally with an understanding of how systems are evolving locally.

The clearest example of this type of organisation in the history of UK housing policy would be the New Town Development Corporations, which were statutory bodies responsible for planning and developing new towns – including Harlow, Stevenage, Hemel Hempstead, Bracknell, Telford, Runcorn and Milton Keynes – in the period following the Second World War.⁴² Some stakeholders argued that if we are going to deliver the volume of new homes the country needs, then we need to revive the New Town model, while others argued that in areas where there is high demand for additional housing the model needs modifying because it is more practical to expand and integrate existing settlements than to identify sites for entirely new towns.

One approach to enhancing the resilience of a long-term strategy is for its delivery to be placed with a non-departmental body and to ringfence resources. We did not find strong support for putting housing strategy entirely 'beyond politics' in this way. But there was support for the view that the stability needed to achieve long-term goals will only be achieved if the strategy operates at greater distance from the cut-and-thrust of contentious politics. Embracing a shared vision for our housing system makes that a realistic prospect.



Working across tiers of government

There is a delicate balance to be struck between top-down national direction and local autonomy. But it is not necessarily a choice between one or the other. In part, the problems of our current system are a product of a lack of a shared vision and a failure to approach the housing challenge inclusively and holistically. Local authorities that succeed in delivering within the constraints of the current system generate that sense of shared vision and more inclusive and holistic decision-making at local level. National leadership is needed to foster a vision shared not only among stakeholders at national level but also across tiers of government. That vision needs to encompass not simply new supply but also the quality, affordability and sustainability of existing homes.

Sustaining the vision

There is much enthusiasm for setting out a shared vision for housing. However, sustaining that vision over the long-term is a critical task that requires care. Once we've set off on a long journey in a certain direction, it is very easy to lose sight of why we started out on that particular road in the first place. We must regularly refresh memories regarding why housing is being given priority. We need to rearticulate the message about the benefits that realizing the vision will bring.

One way to sustain the vision is to demonstrate the difference that it makes. Not simply demonstrating that things are happening that move us closer to realizing the vision, but that people's lives have been made better because of those actions. Delivering demonstrable, concrete benefits also helps to sustain the commitment of diverse stakeholders to the shared vision.

When thinking about long-term strategy it is wise to manage expectations about when the main benefits will be realised – this is a marathon not a sprint. At the same time, it is wise to demonstrate that the strategy delivers some concrete benefits in the short-term. That is, there needs to be a high-level route map for the journey towards achieving the vision, but also specification of what positive outcomes can be achieved during the life of the current or the next parliament. That makes the shared vision more attractive to politicians who, quite rightly, need to be concerned with the short-term as well as the long-term.



Orienting thinking more towards the long-term should not lead to neglect of the most pressing current issues. However, this is not an invitation to focus on short-term 'quick wins'. This is for two reasons. First, 'quick wins' or 'picking low hanging fruit' typically means targeting those changes that are relatively easy to make. In contrast, to set housing strategy on the right track for the long-term requires some ambitious decisions and actions in the short-term. Second, unless short-term wins are embedded in an understanding of the system and of the overall journey to achieve the vision, they can turn out to be counterproductive. Rather than 'quick wins' it can be more appropriate to think in terms of 'small wins' in the short-term that move us incrementally and cumulatively in the right direction.⁴³

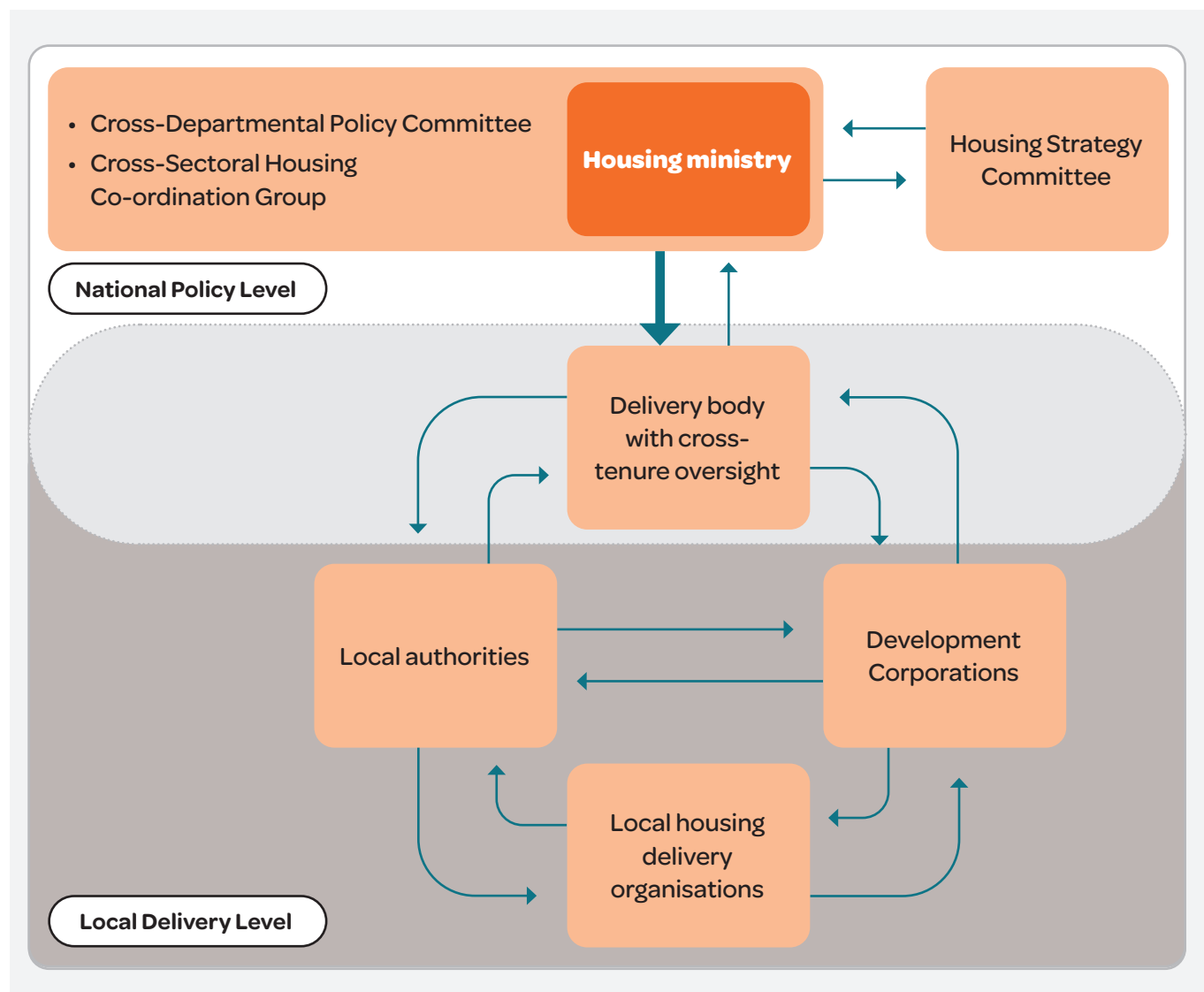
Finally, to address the housing crisis successfully will carry consequences for everyone, and some people might initially perceive those consequences as negative.⁴⁴ In the short-term more resources will be required to address the inadequacies of the local housing allowance system, to accelerate the construction of new homes and to deal with the problems affecting existing homes. More fundamentally, to ensure that housing plays a positive role in sustaining the lives of all, it will be necessary for some to change their expectations about their own housing situation. They may need to, for example, accumulate wealth more slowly or be willing to accept changes that, at least initially, they are not enthusiastic about – such as a new residential development in their locality. The result is a housing system that works better for more households and makes a more positive contribution to the success of our society, even if those who are currently most advantaged might have to make some compromises. If we are to look to some to make such changes then we must be able to demonstrate the positive impacts for society that flow from doing so. That will help to sustain a shared vision.



Image: iStock/Sturti

Renewing the governance for housing

The governance architecture being proposed is represented in the following diagram:



Our argument is not that we require this governance architecture to be in place before any action can be taken to deal with our housing crisis. That could be taken as a recipe for postponing any meaningful action while the necessary organisation and structure are debated. Rather our argument is that putting this governance architecture in place would provide a more solid foundation for ensuring that policy and strategy were consistently focused on making progress towards achieving a shared vision.



Policy actions in the short-term

Policy actions in the short-term

There is broad concern that our housing system is not delivering and recognition that we need change to achieve a well-functioning housing market. This concern needs to be focused and given a clear sense of direction, which can help guide transformative action in both the short and the long-term.

We invite all political parties and the housing sector to adopt the vision outlined above, which then needs to be animated and acted upon. Delivering the vision is a substantial challenge; it requires urgent action followed by concerted effort for a generation. Key steps to take at the beginning of the next Parliament would be to:

- Set out a clear, long-term vision and strategy for housing along the lines described in this paper.
- Establish a cross-departmental committee focused on housing-related policy and situated in the heart of government.
- With cross-party agreement, legislate 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.

- Set realistic, long-term targets to achieve the vision, understanding that this will require consistent implementation and investment for up to 30 years.
- Translate the vision into a route map to set expectations about how we will seek to progress towards the realisation of the vision.
- Lay out in more 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.

In mapping out this journey from our current failing housing system to one that is well-functioning, there will be important questions relating to the order in which policy change is pursued and the processes for transition between systems. Costs will be incurred in pursuit of broader benefits. Will policy seek to smooth transitions to provide 'soft landings'? Can current imbalances and inefficiencies be unwound in a way that avoids real world losses? Or is it preferable to move through processes of adjustment more rapidly?

Now:
1.2 million households
on local authority social
housing waiting lists





Initial steps towards the vision

Initial steps towards the vision

While it is for policymakers to determine precise policy proposals, in order to meet the scale of the challenge we emphasise that those proposals need to move beyond incremental change. They must add up to nothing less than system transformation.

Here, we offer a small number of important early policy priorities for the next Parliament to indicate the scale of action that will be required if we are to achieve transformation in a generation. The following list is primarily illustrative. In practice, the policies to address these priorities would need to be quantified in investment terms and have clear delivery targets within the life of the Parliament:

- Delivering a housing supply target that is related to good practice understanding of need and requirements, ideally by tenure. There is broad agreement that we need at least 300,000 additional homes per annum. At least 120,000 of these should be social and affordable homes, which are essential for the smooth working of the whole housing economy.⁴⁵ This should include a next generation mid-sized new town or new town extension development. Social rented homes are the only type of housing genuinely affordable to those on the lowest incomes; increasing their number should be a priority.
 - While this housing supply target is regularly stated or endorsed, the conditions necessary for it to be met consistently are less frequently acknowledged. Delivering the target will require considerable institutional change. It requires not only better co-ordination between housing and infrastructure planning but also: reform of the planning system; building additional capacity in the construction sector; promoting SME and community builders on smaller sites; greater use of public interest-led collaboration in land purchase, assembly and release, taking full account of social value; large scale development of master-planned settlements; public investment in planning system capacity;

a sustained shift to affordable and social housing supply, likely requiring new streams of longer-term funding; and a focus on value for money interventions. These institutional reforms would change the dynamics of development with the aim that more homes will be built at lower rates of return, thereby delivering greater affordability.

- The undersupply of accommodation suitable to allow older households to 'right size' has been reduced by 25%.
- By the end of the Parliament no household on average income or below should be obliged to pay more than 35% of their disposable income on direct housing costs to secure a home of an acceptable standard:
 - The long-term goal should be to ensure that the affordability benchmark of 30% is achieved for all households.
- The maximum number of households in temporary accommodation at any one time should be 50,000:
 - Government should provide mechanisms to develop, fund, test and learn from local initiatives to reduce the number of households in temporary accommodation, and reduce the flow of households into temporary accommodation. What works and why?



Image: iStock/SolStock

- The minimum standards of lifetime accessibility of new homes should be raised to ensure additional homes are fit-for-purpose for the long-term.
- The quality of our housing stock should be raised. By the end of the next Parliament:
 - No more than one in twenty households lives in a home that does not meet the Decent Homes Standard.
 - At least one million homes will be renovated to deliver much higher energy efficiency, in line with the national commitment to reach net zero by 2050.
 - All homes in both private and social rent sectors will be at least EPC C.

If priorities of this type are adopted and pursued with vigour then it would add up to a culture change in English housing policy. Government would embed a mindset oriented towards housing transformation. To deliver these priorities would entail a commitment to collective effort throughout English government and governance. This is what will be needed over the long-term to achieve our shared vision.

The future: Policy is thoughtful and thought-through



From housing crisis to a well-functioning housing system

From housing crisis to a well-functioning housing system

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 for all of us. We have let that neglect become a series of unanswered crises that mutated into a system failure, blighting the lives of millions of our fellow citizens. We need long-term concerted and coherent action, starting now, to transform our housing system into a fairer, lower cost, more sustainable one. Achieving a well-functioning housing system will deliver enormous benefits to the country. And we need everyone's help to get there.



Endnotes

- ¹ A recent analysis of UK housing compared to that in other high income countries concluded: “when it comes to housing, UK households are getting an inferior product in terms of both quantity and quality. Compared to our general price levels, the UK has the highest quality-adjusted price of housing of any developed economy. If that’s not a housing crisis ... it is hard to know what is”. Resolution Foundation (2024) *Housing Outlook Q1 2024*, March. <https://www.resolutionfoundation.org/publications/housing-outlook-q1-2024/>
- ² The Commission of the Archbishops of Canterbury and York on Housing, Church and Community (2021) *Coming home: tackling the housing crisis together*, <https://www.archbishopofcanterbury.org/sites/abc/files/2021-02/coe-4794-hcc-full-report-v6.pdf>; Affordable Housing Commission (2020) *Making housing affordable again: Rebalancing the Nation’s housing system*, <https://nationwidefoundation.org.uk/wp-content/uploads/2020/03/Making-Housing-Affordable-Again.-The-Affordable-Housing-Commission.pdf>
- ³ The key recent publications are reviewed in the companion report: Marsh, A., Gibb, K. and Earley, A. (2024) *A vision for housing in England: a future systems approach*, Glasgow: UK Collaborative Centre for Housing Evidence, forthcoming.
- ⁴ A conception of the role for housing set out by Welby, J. (2018) *Reimagining Britain: Foundations for hope*, Bloomsbury Continuum.
- ⁵ The specific CaCHE authors were Alex Marsh, Kenneth Gibb and Alice Earley.
- ⁶ DLUHC (2023) *Table 3b: House building: permanent dwellings started and completed by sector, England, historical calendar year series*, [Live tables on housing supply: indicators of new supply \(www.gov.uk\)](https://www.gov.uk/live-tables-on-housing-supply-indicators-of-new-supply)
- ⁷ The most recent discussion of these issues is provided by Bramley, G. (2024) *How much housing do we need and how should we provide it?* in M. Stephens, J. Perry, P. Williams and G. Young *2024 UK Housing Review*, Chartered Institute for Housing.
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- ¹¹ This is the affordability threshold used by the Office of National Statistics. See note vi.

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- ¹³ ONS (2024) Private rent and house prices, UK: March 2024 <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/privaterentandhousepricesuk/march2024>
- ¹⁴ Research by Shelter based on official homelessness figures and responses to a Freedom of Information request. https://england.shelter.org.uk/media/press_release/at_least_271000_people_are_homeless_in_england_today
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- ²⁸ A recent report that attempted to estimate some of the key consequences of continuing with business-as-usual is: Pragmatix (2023) *The housing crisis: what will happen if we don't act?*, London: National Housing Federation. Future scenarios are explored somewhat more fully in the companion report from CaCHE. See note iii.
- ²⁹ McMordie, L. (2024) Homelessness, in M. Stephens, J. Perry, P. Williams and G. Young *2024 UK Housing Review*, Chartered Institute for Housing. p106.
- ³⁰ Murie, A. (2022) Right to buy: the long view of a key aspect of UK housing policy, in M. Stephens, J. Perry, P. Williams, and G. Young *2022 UK Housing Review*, Chartered Institute of Housing.
- ³¹ Articulating such a vision to guide housing policy is an established approach. We note that the Scottish Government launched its *Housing to 2040* vision and roadmap in 2021. Our proposals have been framed in the light of our reflections on the subsequent evolution of the Housing to 2040 agenda.
- ³² An appropriate measure of sufficient income would be to have a post-housing cost disposable income equivalent to the Minimum Income Standard (net of housing costs). See <https://www.jrf.org.uk/a-minimum-income-standard-for-the-united-kingdom-in-2023>
- ³³ Gibb, K. and Christie, L. (2024) Investment appraisal, cost benefit analysis and housing interventions, in K. Gibb, C. Leishman, A. Marsh, G. Meen, R. Ong Vitorj, and C. Watkins (eds) *The Routledge Handbook of Housing Economics*, London: Routledge.
- ³⁴ See National Engineering Policy Centre (2019) *Sustainable living places: a systems perspective on planning, housing and infrastructure*, London: Royal Academy of Engineering.
- ³⁵ Cross-sectoral groups exist in other jurisdictions. For example, the National Housing Council was established in Canada under the National Housing Strategy Act 2019. While this group's remit includes contributing to the success of the national strategy, its role is primarily to advise the Minister for Housing, Infrastructure and Communities. The English system requires a cross-sectoral approach that engages more directly with stakeholders who will be responsible for delivery with the aim of sustaining the vision and aligning effort in implementation.

- ³⁶ In the systems literature there is a system archetype known as “fixes that fail” that aims to capture this phenomenon: short-term fixes that by their nature aggravate the problem in the longer term. One example of this phenomenon could be the way in which pressures on housing supply and affordability have encouraged the use of permitted development conversions to create residential properties, when evidence suggests that the housing produced through such strategies is more frequently associated with negative effects on health and wellbeing than with positive effects. See, for example, Marsh, R., Chang, M. and Wood, J. (2022) The relationship between housing created through Permitted Development Rights and health: a systematic review, *Cities & Health*, 6, 4. Online at: <https://doi.org/10.1080/23748834.2020.1833281>.
- ³⁷ On the development of Wellbeing of Future Generations Act and the establishment of the Future Generations Commissioner for Wales see Davidson, J. (2020) *#futuregen: lessons from a small country*, Chelsea Green; for a more general review see Boston, J. (2017) *Governing for the future: designing democratic institutions for a better tomorrow*, Emerald.
- ³⁸ <https://www.gov.wales/well-being-of-future-generations-wales>
- ³⁹ <https://www.housingchrc.ca/en/about-us/about-us>
- ⁴⁰ Averchenkova, A., Fankhauser, S. and Finnegan, J.J. (2021) The influence of climate change advisory bodies on political debates: evidence from the UK Committee on Climate Change, *Climate Policy*, 21:9, 1218-1233, DOI: 10.1080/14693062.2021.1878008; Dudley, H., Jordan, A. and Lorenzoni, I. (2022) Advising national climate policy makers: A longitudinal analysis of the UK Climate Change Committee, *Global Environmental Change*, 76. Online at: <https://doi.org/10.1016/j.gloenvcha.2022.102589>.
- ⁴¹ In this respect it would not duplicate the work of existing Select Committees, which are departmentally focused.
- ⁴² See Lock, K. and Ellis, H. (2020) *New towns: the rise, fall and rebirth*, RIBA Publishing.
- ⁴³ This approach to small wins is proposed by Termeer, C. and Dewulf, A. (2019) A small wins framework to overcome the evaluation paradox of governing wicked problems, *Policy & Society*, 38, 2. Online at: <https://doi.org/10.1080/14494035.2018.1497933>
- ⁴⁴ In its report *Coming Home* the Archbishops’ Commission made this point vividly by reference to the centrality of the concept of sacrifice to the Christian gospel: “... a shift in mindset ... without which our housing crisis will never be solved ... Lasting change does not come without sacrifice – the sacrifice of privilege, of power, and of potential profit” (2021, p33).
- ⁴⁵ There is a case for a more ambitious target. The figure of 300,000 per annum is not sufficient to address the accumulated backlog in supply. In addition, recent population trends suggest that the target needs revision. The implication is that the annual target needs to be raised. See Bramley (2024) note vi.





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