



# IDEAS

TO CHANGE BRITAIN

## Bricks, mortar & co-operation

Policy submissions & feedback

the co-operative party



years of pioneering the future  
1917-2017

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# Introduction to the policy process 2017

The Party's policy process 2017 focused on two specific areas of policy, namely housing and education. This was driven by the views of conference 2016 and agreed by the NEC policy sub-committee. The reasoning behind these two areas in particular were;

- Recent shifts in wider UK public policy and government approach to these areas.
- The shifts in the nature of approach being pursued by devolved governments and regions.
- The strong local government focus of the Party and of the policy areas
- Finally, conference and the sub-committee's view that these were such important areas to improving society that the Co-operative Party needed as good and up to date a policy platform as possible.

The policy sub-committee produced two consultation documents on housing and education which include the existing Co-operative Party platform. Local and Regional parties, individuals and co-operative organisations were asked to comment on the consultation documents and existing platform. Alongside this, the policy sub-committee posed four separate consultation questions which sought to gather individual experiences of the policy areas from around the country. The policy sub-committee hoped that this approach would encourage a larger number of individual contributors than in previous years as well as to locate the new document in personal experience.

## The 2017 process

Following the launch of the consultation documents a range of activity led to the generation of policy contributions this included:

- Nationally organised policy phone conference
- Wide range of regional and branch meetings
- Nationally organised local consultation meetings
- Meetings of self-organising networks within the party such as the Women's Network
- Nationally driven email and social media support and promotions

## Who got involved

The policy sub-committee received over hundred responses on the two policy areas, as outlined in the process. The policy sub-committee have now reviewed the responses and provided individual feedback to the organisations and Party units outlining where their suggestions have been incorporated in to the final policy document to be discussed at conference. The individual responses which focused mainly on local experience have been collated and a written report of their common themes and concerns has been provided. The policy sub-committee used these individual experiences and submissions to ensure that our proposed new policy platform reflected their concerns and wants.

## What now?

The policy sub-committee has issued the feedback documents alongside the report of the individual responses. The sub-committee has now issued the new policy platform documents which it is hoped will be discussed at conference and accepted by members. This will be done following the final policy debate and during the policy sub-committee report back to conference.



# Part A **Responses**

# Report on individual submissions

Policy cannot be created in a vacuum, and our consultation process this year asked members to share their experiences of housing, and that of their local communities, to help us to develop proposals which would resonate.

Housing is a deeply personal issue, and affects every aspect of our lives and wellbeing, and members understandably shared a wide range of issues that they and their communities face. The Co-operative Party's policy seeks to focus on areas where we can project our unique co-operative voice. By listening to members' concerns and ideas, we focused on those relevant areas raised where we can put our co-operative values and principles to work.

Many of the responses focused on the inequality caused by a broken housing market – from personal struggles to get onto the housing ladder, to the experiences of young people who pay high rents for often cramped or poor-quality accommodation. Disadvantaged communities, such as those on low incomes, and elderly or disabled people, key workers, and carers, were highlighted as having a particularly difficult experience of housing thanks to a lack of social housing, insecure private tenancies, high rent, and cuts to their housing benefits. The issue of expensive student accommodation was raised too, a point we pick up in chapter 1 where we highlight some good examples of student housing co-operatives in cities like Birmingham.

Many members challenged the definition of “affordable” in housing and planning policy, and wish to see a review of what the Government means by affordable so that it is genuinely accessible to ordinary people. There were many suggestions on how this could be achieved, from rent caps,



to greater funding for local authorities to build more social housing, to restructuring the whole taxation system to make it fairer. The policy sub-committee agrees that the terminology around housing has shifted in a way which is damaging to those struggling to afford a decent home, and believes in the principle of affordability being linked to income rather than markets. To this end, we are supportive of the work the Mayor of London is doing in developing a London Living Rent, as discussed in chapter 2, and highlight the important role of Community Land Trusts in creating homes which are affordable in perpetuity, as discussed in chapter 1.

In response to concerns about renting, particularly from members in London and other expensive cities, we have sought to include much greater emphasis on co-operative approaches to improving the private rented sector in our papers this year, in chapters 4. We also look at co-operative approaches to social housing, including better governance and accountability through extending tenants' right to manage, in chapter 3.

We were really pleased that members continue to promote the role of co-operative and community-led housing. When evaluating solutions to the housing crisis, there was emphasis placed on the importance of a diverse housing sector – with a mixture of home ownership, private rented, shared ownership, housing associations and council housing at social rent, as well as a much greater role for co-operative and community-led housing.

Members felt that co-operative approaches to housing applied both with existing homes, such as council housing, being able to be transferred into community and co-operative management, and new build homes being developed by communities. There was some concern that there were barriers to new co-operative and community-led housing, however, such as the availability of land, a perceived lack of political support or understanding, Right to Buy and funding availability. Many members felt that both local and central government needed to play a more proactive role to enable the sector to grow, through funding, better advice or gifting/ leasing land. Some contributors were disappointed

that stock transfer of council housing to housing associations was a missed opportunity for the co-operative sector to acquire and build on the success of social housing. A number of submissions also set out the importance of a louder voice for the sector, championing good examples to inspire new projects and making clear asks to the government where there are barriers.

A barrier to new build community-led, co-operative and social rented housing was seen to be large developers who, through deeper pockets and a better understanding of the loopholes in the planning system, were able to outbid other organisations for land and get out of planning obligations on affordable housing. Members had a variety of suggestions, ranging from making viability assessments public, changing planning legislation so that the balance of power shifted from developers to communities, and introducing a land value tax, cracking down on land banking and a tougher approach to empty properties, to using greenbelt land for co-operative housing. We explore the issue of land availability and value in chapters 2. Also raised as important for new build housing was the availability of low cost, reliable public transport. While this isn't an issue we cover in detail in our housing paper this year, we put forward a number of proposals on transport in our policy platform for the 2017 general election.

The issues of Right to Buy and leasehold exploitation were explored in many submissions to the consultation. There are some particular implications of Right to Buy and leasehold reform for community-led and co-operative housing, which our paper examines in chapter 1, including important exceptions needed for the sector.

Overall, members called for a more affordable and diverse housing mix, where co-operative and community-led housing played a greater role. They expressed concern about the high cost and insecurity of the private rented sector, and a decline in social housing, resulting in severe challenges for young people, key workers and disadvantaged communities. They wanted to see action taken on land value, the behaviour of private developers, and unscrupulous landlords, and a more proactive role from local and national government in promoting and enabling the co-operative and community-led sector.

# Branch and organisational submission responses

## Cardiff and Vale Branch

The policy sub-committee thanks the Cardiff and Vale branch for its submission and agrees that the devolved nature housing policy and regional differences in housing market should be recognised throughout the Party and provide vital learning opportunities.

Through the document this best practice has been flagged and examples such as Merthyr Valley Homes and Loftus Garden village as case studies in order to inspire others. The Party's new housing document have made particular reference to the role of combined authorities, city regions and metro mayors to inspire and drive regional housing strategies.

The work undertaken by the Welsh Government, led by Labour & Co-operative politicians, is a source of great inspiration within the policy platform and beyond. The expertise of the Welsh Co-operative Centre was recently published and promoted within the '6 Steps to Community Wealth Building' policy pamphlet. The National Party would benefit from further work with the Welsh Co-operative Centre based on the export of their methods of work and promotion of co-operative housing.

Regional land banking and the enlightened use of public sector land banking has been referenced and included in the new policy document page 2.

This policy process has coincided with the worst housing tragedy of modern times and has brought housing standards and tenant voice in to

sharp focus. The new Co-operative Party document has new references in relation to standards but also renewed calls for bodies such as the National Tenant Voice to be re-established along mutual lines. Extensions of TMO right to manage would also increase the influence of tenants and better tackle the accountability deficit which currently exists.

## Chelmsford Star

It is clear to the policy sub-committee that the Chelmsford Party had a useful and wide ranging discussion in relation to Housing. The responses to the four questions set very much chime with the experience of other responders to the consultation. For example affordability, supply and lack of understanding around our own sectors' approach was highlighted. These are areas which the new policy document looks to unlock using co-operative approaches and placing the concerns of our sector within the context of the wider housing debate. Whilst the policy sub-committee agrees that co-operative and community-led housing will only be part of the solution it is important as the Party we understand and champion their needs first.

The policy sub-committee hopes that delegates from Chelmsford Star at conference will be able to contribute to the Housing debate on topics such as rent control especially as it pertains to the link between income and rents which is a model used by many projects within the community housing sector. We further believe that there is a much to agree with in the Mayor of London's London Living Rents proposals. The Party's new policy document also covers the need for reform of right to buy and is covered in chapter 1. This is especially focused on how it relates to the co-operative sector.

The policy sub-committee would like extend the Chelmsford Party an offer of further exploration and speakers to develop their policy thinking further.

## **Chorley and West Lancashire branch**

There is much to agree with in the submission from the Chorley and West Lancashire branch – particularly the importance of seeking further ways to promote the development of co-operative housing alongside other forms of tenure. We support the suggestion that the local authority should be playing a key role in supporting new build co-operative and community-led housing. We also share your concern on growing private rented sector and in chapter 4 put forward proposals to end exploitative lettings fees, strengthen the voice of private tenants, and improve standards and security of tenure.

We are pleased that you reference Community Wealth Building and the approach taken by Preston, an example that we champion in our recent policy pamphlet “6 steps to build community wealth”. In reference to your point on investment in student housing, we would signpost the examples we share in chapter 1 on student housing co-operatives which may be of interest.

The policy sub-committee thanks the Chorley and West Lancashire branch for its contribution on the activities of house builders. The policy paper covers proposals to support self-employed house builders to form co-operatives – the branch's further suggestions on regulation in the house building sector are interesting and the national party would welcome working with the branch to develop these thoughts further.

## **Dorset Branch**

The policy sub-committee is pleased to receive a submission from the Dorset branch, and notes the useful example of the Buckland Newton CLT and the Threshold Centre co-housing project. We support the Dorset branch's proposals to further engage with local co-operative and community-led housing projects.

It was useful to read the local experience of housing in Bournemouth, Christchurch, Poole and Dorset, and the challenges that CLTs along the Jurassic Coast have faced in getting off the ground. It was also useful to see the concerns about the mutual homeownership model – there is detail on the LILAC website that members may find of use, on how they ensure democratic participation, and it is helpful to us in formulating policy to understand where we need to ensure those questions are clearly answered.

## **Hammersmith and Fulham Party branch**

The policy sub-committee thanks the Hammersmith and Fulham branch for their comprehensive submission to the policy process and is pleased to see their support for expanding the co-operative and community-led housing sector. We agree that a clearly defined co-operative housing tenure needs to be addressed, and this is included in chapter 1, and support the concept of a ‘right to designate’ under planning guidelines to enable the co-operative and community-led sector to grow. In chapter 1 we also agree with your suggestion that Community Land Trusts be exempted from right to buy.

The concern about the private rented sector is one echoed by many branches and individuals who have contributed to the policy process – and an area of much greater focus in this year’s policy documents. The policy sub-committee agrees with better regulation of the sector to ensure minimum standards, a more secure form of tenancy for private renters, and the end to letting fees, as explored in more detail in chapter 4. We are interested in the suggestion to create a renters’ union and the party would be happy to work with the branch on developing this proposal further. We agree that there is a problem, particularly in areas of high demand like London, of high rents and are supportive of the Mayor of London’s proposals for a London Living Rent. We also share examples of community-led housing projects who are leading the way on affordability by linking rents to income.

We agree that land is a key issue, and its availability and affordability is a major barrier for co-operative and community-led housing, as well as the wider social housing sector, to build more homes. In chapter 2, we propose a land value tax, and other policies which would help to tackle land banking.

The branch's comments on social housing make an important contribution to the discussion. The tragedy of Grenfell has put the importance of tenant participation into the spotlight, and we propose the reestablishment of the National Tenant Voice, reorganised along mutual lines, as well as agreeing with your request that the right to manage be extended to housing associations, in chapter 3.

## Harlow Branch

The policy subcommittee thank the Harlow branch for its submission. As the branch will see from the published housing policy paper, we are concerned with the effect of Right to Buy on the co-operative and community-led sector in particular and have included sections on this in chapter 1.

The policy sub-committee agrees that the culture of home ownership in the UK is quite unique and has damaging effects on the nature of the market. We advocate a mixed approach to tenure, which is why the Party sees the benefit of a proper establishment of co-operative tenure in law. The new policy document reflects the need for the Party to broaden its policy to adequately articulate co-operative values in to the private sector. Within the document published the Harlow Branch will note that new sections on tenant voice, letting fees and better regulation of minimum standards of accommodation for tenants. This last point is very much in line with the Branches' desire to ensure that the Party focuses on the quality of available accommodation.

## Kent Party Council

The policy sub-committee found much to agree with within the Kent Party submission, it is encouraging for the sub-committee that important issues such as tenant 'voice', support for self build co-ops and extension of 'right to manage' is as high on the Kent Party's list of priority areas as it is on our own. The policy sub-committee refers the Kent Party to chapters 1 and 3 on these topics.

We were pleased to see such ambition for the growth of the co-operative housing sector. We were also pleased to see ambition for other issues that the Party champions, such as renewable energy and community transport. While these issues are not covered in our housing policy, they are areas we included at length in our policy platform for the 2017 General Election.

## Lambeth Branch

The Policy Subcommittee believes that the approach taken by the Lambeth Party to hold an open discussion on the consultation involving members outside the borough and including local community-led housing schemes has resulted in a strong and detailed response.

The underlying principles discussed at the meeting are sound and will find much support and resonance around the Party. Many of the points outlined are included in the published document.

The points made in relation to challenges faced by urban CLT projects are well articulated and the Party's new platform includes many asks which relate to the ease of development in big cities. It is clear that political support and local leadership can help overcome such difficulties, but ultimately regulatory support and underpinning will unlock schemes such as Brixton Green.



The meeting generated a wide range of thoughts across the tenures and we particularly support the sentiments and proposals made within the private rented sector section as well as the exposition of the need for tenant voice and fairer letting agent fees, policy sub-committee firmly agree with the branch and have been pleased to include them in the final document (see chapter 4).

## Norfolk branch

The policy sub-committee would first like to congratulate the Norwich Labour & Co-operative councillors on bringing social housing in the city up to the 'Norwich Standard' and for the clear ambition they have for the quality of privately rented homes.

We agree with the branch's concern about the damage of Conservative Party policies have had on the lives of individual tenants and on the ability of local authorities to continue providing sufficient and good quality housing stock. We address some of the issues in the Housing and Planning Act 2016 in chapter 3.

We are pleased to see Norfolk branch's support for the development of Community Land Trusts, which we explore in chapter 1. and agree with the branch's assessment that the availability of affordable land can be a barrier for groups aspiring to begin their own.

The focus on the issues of the private rented sector is welcomed, and our policy documents reflect a much greater focus on these areas as a result of contributions from your branch, and others, who have rightly raised it as a key area which could benefit from co-operative solutions. In chapter 4, you will see that we have put forward proposals to end exploitative letting agency fees, to give private tenants the power of redress through better regulation of the sector, and sought to rectify the imbalance of power between tenants and landlords through more secure tenancy arrangements.

The branch's concern about the levels of rents is one we share, and we give some best practice examples in chapter 2 of community land trusts who have linked rents to income to ensure they are affordable for young people and lower income residents. We also support the Mayor of London's proposals for a London Living Rent, and will be interested in seeing how it could be rolled out to other parts of the country in the future.

In chapter 3 we discuss housing associations – specifically about the fact that housing association tenants have fewer rights than council tenants. We propose that the right to manage be extended to housing associations to ensure those residents have an equal voice.

## **North East and North Cumbria Party Council**

The policy sub-committee were pleased to see that the North East and North Cumbria Party are so supportive of growing the co-operative housing sector. In particular, we agree with your call for co-operative and community-led housing to be excluded from Right to Buy and to be protected from demutualisation, to ensure it remains affordable for future generations. This is covered in greater detail in chapter 1. The North East and North Cumbria Party is also right to point out the need for the co-operative and community-led housing sector to be properly funded, and we are calling for the community housing fund to be protected.

The focus on the poor quality and insecure tenure in the private rented sector is an important point raised by the North East and North Cumbria Party. We have ensured a greater focus is placed on this important topic, including strengthening private tenants' rights and voice, better regulation of the quality of accommodation, and an end to exploitative letting agents' fees, in chapter 4.

While not unique to the housing sector, the need for good co-operative development support is a valuable point to raise, and one with which the policy sub-committee agrees. The importance of co-operative

development support is covered in greater detail in our recent “6 steps to build community wealth” policy pamphlet.

## **South Eastern Regional Party**

The South Eastern Regional Party responses shows the vibrancy of the policy ideas and enthusiasm for change which the Policy Subcommittee welcomes and hoped would be generated within this process. The points raised by the Regional Party in relation to the poor understanding and profile of the sector is are well made and formed part of the motivation for focus on this topic in this year's process. It is something the Party wish to address using the improved platform generated by members this year.

Whilst the points outlined regarding housing in its most general form fall outside of the unique co-operative voice that the Subcommittee hopes to generate, points surrounding the need for investigation and reform to the licensing scheme have been picked up. Point 4 has been assessed by the policy sub-committee and its thinking on the Right to Buy as it relates to the development or otherwise of the co-operative and community-led sector is outlined in chapter 1.

In response to the sections of the responses which focuses on co-operatives, the NEC sub-committee wishes to expand the supply and management of community and co-operatively owned housing in order to ensure that its accessible to diverse communities.

The opportunity for CLT in rural areas is well known and fully supported by the subcommittee and its development covered in chapter 1. We agree that organisations such as CDS do invaluable in the promotion and development of co-op housing in London and point the Regional Party towards other organisations such as CCH, National CLT Network and the UK Co-housing Network as bodies who look to represent this sector nationally.

The co-operative sector seeks to provide an alternative mechanism to the status quo in housing and societies and organisations will take individual decisions as to the sectors they are best able to provide meaningful membership services within.

Connected with other points made by the Regional Party, the policy sub-committee has included new sections on construction worker co-ops which seek to address the market failures within the operation of large construction companies and refer the Regional Party to chapter 1 which highlights new policy on mortgage guarantees in relation to this sector.

## Sutton branch

The policy sub-committee is grateful for the Sutton branch's thoughtful contribution to the policy process, and agrees that co-operative housing needs to be promoted. In particular, we are pleased to see reference to student housing co-operatives, and the branch's support for proper legal definition of co-operative housing tenure, which we propose in chapter 3.

We share the branch's sorrow about the Grenfell tragedy, and agree that the tenant voice needs to be strengthened. We support tenant management along co-operative lines, and believe this right to manage should be extended to housing associations too, as set out in chapter xx.

The branch's comments on leasehold reform are timely, given the Government's consultation. While we support the end to exploitative ground rents, we do believe, as set out in chapter 1, that Community Land Trusts should be exempt from any changes to leasehold legislation because in some instances the leasehold structure enables the CLT to ensure the homes are affordable in the long term.

## **Seb Klier, Generation Rent**

The policy sub-committee is pleased to receive a submission from Generation Rent to our policy process. The private rented sector is an important part of the housing mix, and we believe it requires much greater focus. We agree that the sector requires better oversight – through proper regulation on standards, and through giving private tenants a greater voice, which we discuss in chapter 4. We support the Mayor of London's work on a London Living Rent, and highlight in chapter 3 the good examples of community land trusts linking rents to incomes to ensure they remain affordable. We have long supported a ban on exploitative lettings fees, which is reiterated in this policy paper. We applaud the work that Generation Rent is doing to improve this sector and would welcome future opportunities to work together to further the issues raised in the submission.

## **Co-operative Party Women's Network**

The policy sub-committee is pleased that the Women's Network was able to convene to discuss the issue of housing, and thanks its members for the comprehensive list of suggestions submitted to the policy consultation process.

The policy sub-committee agrees that we need urgent solutions to the housing crisis in cities like London where there is a problem with the high cost of homes and a lack of affordable housing. We believe there should be a mixture of tenures, including council homes, the private rented sector, owner occupied homes and community-led and co-operative housing. There was clearly significant discussion on the role of the local authority, and the challenges that councils face in building new homes, including Right to Buy, the borrowing cap and the availability of affordable land. We would be interested to further the discussion with members on a land speculation tax to explore how this works in other countries. We do explore the issues of land banking and land value speculation in chapter 2.

We also agree that social housing should be much more responsive to its tenants – their voice should be at the heart of housing management and national housing policy regardless of whether their landlord is the council, a housing association or other registered provider. To this end, we have proposed a new housing watchdog to ensure proper, independent regulation of the sector, and the reestablishment of the National Tenant Voice along mutual lines, in chapter 3.

We echo the Women's Network's support for the Mayor of London's plans on a London Living Rent, as we agree that affordability has more to do with income than market rates. Many Community Land Trusts look to embed the link between income and expenditure on housing, which we reference in chapters 2.

We are pleased that the Women's Network is supportive of the community-led and co-operative housing movement, and share their support for Community Land Trusts and student housing co-operatives. We put forward a number of proposals on how barriers to the growth of this sector can be removed, in chapter 1. We also like the suggestion of construction co-operatives, and include this in chapter 2.

The focus of the event's discussion on the private rented sector is understandable, given the acute issues renters face in London. We have included a much greater focus on this sector in our policy paper in chapter 4.

# Part B **Submissions**

# Branches, organisations and self-organised networks

## Cardiff & Vale branch

As with Education, the fact that the document acknowledged the difference in the situation in Wales and Scotland was welcomed, and it was felt that the UK document could reflect the potential for learning from each other across the UK.

In the section on Wales there should be a stress on the efforts of Welsh Government to make it easier for co-operatives to borrow. A meeting with Carl Sargeant recently had put emphasis more on bottom-up demand. The amount of money available was small but the response was good and the need for facilitation needed to be stressed. The development of social capital in the sector is seen as crucial.

There was concern about the tendency for schemes to be developed by building houses first and then finding co-operators afterwards and the lack of knowledge amongst civil servants was a problem. More use should be made of Wales Co-operative Centre expertise, and this failure to understand processes that have been shown to work was reflected in UK Departments.

Concerns were expressed about Tenant Management arrangements which fail to fully engage, support and develop the capacities of tenants as having the appearance of pursuing principles of co-operation and engagement without the investment of time and effort to support the reality of these principles.



Especially in the wake of Grenfell, there was a need to return to appreciation in Government generally of the importance of housing for social stability, adaptation for older people, concepts of “housing for life” and the needs of older people generally, and a return to design standards that have been weakened in recent years. The co-operative in housing should be seen as a community that supports people through the stages of life.

Protection of sheltered housing – which had been eroded seriously over the years – was important for the future.

An increasing emphasis on housing at the City Region level was stressed, with a need to overcome land banking by big developers and to tackle the poor quality of development.

Welsh Government and local government should develop ways of encouraging consortia of local (small) builders to act together and be able to compete. Land is key and the City Deal arrangements provide the opportunity for regional collaboration on this approach.

Developments in Wales with the increase of emphasis on registration and governance of private and social landlords was important.

Mounting concern about the use of private building inspectors rather than local authority departments had been given insufficient attention and there had not been an appreciation of the extent to which this had damaged tried and tested systems in both Wales and England. This and the weakening of planning controls by successive Conservative governments now needed action as a matter of urgency.

The Wales Co-operative Centre has shown that a lot can be done with a little in co-operation between Welsh Government, the Wales Co-operative Centre, Housing Associations and Local Government and Wales is now seen as leading the UK.

Following a suggestion at the meeting the following was received from John Drysdale :

*I suggest that the wording of this section of the policy document (p14) needs amending as below, and I've added my suggestion for an additional recommendation for the policy document:*

### **Welsh Co-operative Housing**

*The Housing (Wales) Act 2014, first proposed by Labour & Co-operative politician Huw Lewis AM and introduced by Carl Sargeant AM, lifted the ban on fully mutual co-operatives from granting of assured tenancies in order to create certainty, assurance, protection and security for tenants of fully mutual housing co-operatives. The Act also created an additional ground for possession to allow a lender to fully mutual co-operatives to end an assured tenancy to allow repossession on vacant possession value which will create a better environment for fully mutual housing co-operatives to exist and allow them to develop more robustly and independently. However, the ability for a lender to end an assured tenancy and to repossess a co-operative home at vacant possession value poses a risk to the intended protection and security for tenants.*

*The Co-operative Party calls for: clarification of the risk to tenants of mutual housing co-operatives from a lender ending an assured tenancy and repossessing a home; what procedure would be followed; and what provision would be made for dispossessed tenants.*

## **Chelmsford Star**

The meeting then moved on to discuss the policy consultation document on Housing. Judy led the discussion which was of a more general nature. Members present had a lot to say on this subject as it is a major issue in our area.

Whilst Co-operative Housing in whatever form presented is a brilliant idea it was thought that national policy and legislation is needed with implications for the acquisition of land by property developers

## **What is your local community's experience of housing?**

Local housing is very expensive to buy and rented accommodation is very expensive too. Over half the income of young people has to be spent on rent and there is little hope of any improvement. Most young people are shut out of home ownership.

## **How could housing be improved in your local community?**

Co-operative councillors need to be elected to influence policy on local housing with successful models from other parts of the country used.

## **What barriers are there to achieve a more co-operative housing sector?**

Lack of knowledge about what to do and how to do it. Lack of money for deposits to borrow money, lack of leadership at council level, lack of interest from those already in good housing, lack of models to refer to

## **How could national legislation and local government support be changed in favour of co-operative housing?**

It would help a great deal in giving leadership. Local and national government could offer deposits for self-build or self-start to encourage co-operative housing. However, co-operative housing could only ever be a small part of any solution. State funded social housing was needed and a firm system of rent control.

- Money raised from the sale of council houses should have been re-invested into new council houses

- The right-to-buy must end.
- There must be some kind of rent control and quality control of rented property. Tenants have little security of tenure or control over the quality of what they could rent.
- There is an insatiable demand for houses in our area because of population growth. Where will new homes be built? What quality will they be? What pressures on the environment will be made? What compromises with Green Belt are going to be asked of us? What improvements to medical services, roads, schools places etc will be made?
- It is very difficult for young people to raise a mortgage in our area unless they are helped by their family, which prolongs inequality. Many young people are also trying to re-pay student loans and are often- not well paid. They may well have borrowed more money for a self-funded MSc or other qualification but can't then find a job that repays their effort
- There is a lot of potential inherited wealth tied up in larger homes inhabited by retired people. There is no encouragement for them to down-size.
- Those with more than one home had sometimes bought another because they feared their position in retirement would be vulnerable, since savings were not worth so much.
- Nationwide Building Society has schemes to help young people with a 5% deposit scheme. The very cheapest property in this area would need a deposit of £15,000 - £20,000 at the very least which is impossible for many to save.

- Co-operative Student Housing was something that members were interested in but confused about how money could be raised for a deposit and what would happen when students moved on.
- Two local young Labour Party members said they would love to live in Co-operative Housing, but how?
- The various models of Co-operative Housing were considered all of which had something to offer
- The question of Travellers was raised and the problems that came about when temporary illegal camps were set up. Feelings run very high about this locally but all agreed that Traveller children must go to school and that permanent sites seems the only way to make this work.
- Planning for housing and schools was difficult because the population is expanding rapidly and demand is hard to predict and plan for

## **Chorley and West Lancashire branch**

The Branch fully supports the principles and structures set out to promote and provide co-operative housing. It recognises the dire shortage of quality homes for social rent and low cost purchase and urges the Party to seek further ways to promote the development of co-operative housing alongside expanded social/council housing.

The Branch considers that the policy should encompass a much more pro-active approach to working with local housing authorities to develop co-operative housing as part of an expanded council house building programme.

Whilst there is reference to affordable rents in the Policy, the Branch considers that it should embrace the Labour Party's proposals for forms of rent control.

Reference is also made to supporting tenants e.g. older residents, but there are no specific proposals about how this will work. One idea would be a concierge system – providing support to tenants/ owners ; protection for the properties in terms of effective repairs etc and good work experience for individuals which could be enhanced by training opportunities.

There is no reference to the real issues of homelessness and how the Policy could help to address this.

The Branch would like to see a link with the Community Wealth Building approach particularly in relation to local investment in housing e.g. in Preston for student accommodation.

The Branch also suggests that the reference to the Kensington and Chelsea TMO be reviewed in the light of recent tragic events.

The Branch debate perceived houses as assets for the community in the future, entrusted to us to care for or enhance for the future. They should not be seen as consumer items which have become unaffordable for many and a source of wealth for some, including the big businesses behind house building and land sales. The growing private rented sector is also another key area of concern.

It is suggested the Co-op Party should consider funding a study into the activities of the house builders – since these bodies act without any regulation it seems. Local authorities used to provide the building inspection services then this was freed up for the private sector to do. So now one corporation builds a house – vetted by itself doing building inspection – and then provides the 'insurance' for the buyer against any failure of itself as builder – since the NHBC who provide the warranty on properties are funded by the building corporations.

## **Dorset branch**

### **MUTUAL HOME OWNERSHIP**

Having read the part on Mutual Home Ownership it seemed to me that where a member can buy more shares in the mutual if they are in a position financially to do so, surely that person would have more influence in the mutual than others who are on a lower income, and not be able to buy more shares. It seemed to me that there was an issue regarding the democracy of the mutual at that point.

### **COMMUNITY LAND TRUSTS**

There have been plans to create Community Land Trusts in some of the villages along the Dorset Jurassic Coast and some other areas in Dorset, although I have heard of nothing coming to fruition yet. There is certainly a need for it to happen because second home ownership makes it difficult for nurses or school teachers to live in these villages or the children of the villagers to find a home in their own village because of the rising prices of the houses.

At Buckland Newton, West Dorset, a Community Land Trust has been setup. The National Community Trust Network is an organisation Dorset Coop Party should join.

### **COHOUSING**

Like Community Land Trusts this seems another good way in which to expand housing in rural areas for the less well off. The Threshold Centre near Gillingham in Dorset is an example. The Dorset Coop Party should visit them.

## LOCAL DORSET HOUSING

In Bournemouth the council housing is still controlled by the borough council although many houses have been sold off under the right to buy.

In Christchurch the council sold off the council housing to a housing association in the 1980's

In Poole The Poole Housing Partnership, an Arms Length Management Organisation manages the housing. There are housing associations in Weymouth.

## Hammersmith and Fulham branch

### Problems

There is a housing crisis – social housing is being lost and too slowly replaced; house price inflation is at a high; so-called affordable housing is out of reach to ordinary people; homelessness is increasing. The private rented sector is increasingly expensive, insecure and poor quality, and there are more people in private rented accommodation than in socially rented homes.

### Policy:

#### Building new co-operative and community-led homes

- There is no legal framework for co-operative tenure – this should be high priority to resolve. Right of occupation should be able to stem from membership of a co-operative
- Principle for public land disposal - there should be a requirement to consider social outcomes beyond simply getting the highest bid at any cost



- Community-led and co-operative housing should receive favourable tax treatment – housing associations already get this if they are registered as charities
- There should be a clear understanding between co-operative and community-led housing – many projects include elements of both but not all
- Communities should have the “Right to Designate” so that land is specified in planning frameworks as being for community-led or co-operative housing

## **Tackling exploitative private rental markets**

The private rented sector is growing – not because people choose to be private renters for the most part, but because there is a lack of social housing for the lowest income and a lack of affordable homes to buy meaning young people are priced out of homeownership.

### **Issues include:**

- ½ of private rented homes are non-decent
- Lack of proper oversight
- HMOs are licensed but the scope is limited
- Lack of knowledge of the sector in local authorities
- 6-12 contracts are the norm creating significant insecurity
- The ease of eviction
- Lack of affordability, and the difficulties in measuring this

- Rents are increasing – ½ of London's private renters struggle to pay their rent and personal savings levels are decreasing
- Within lower income private renters, the housing benefit cap is exacerbating the problem
- There is an imbalance of power between the tenant and the landlord

There is no silver bullet and the solution should include increasing the supply, better enforcement and stronger regulation of the sector – as well as empowering communities through community-led housing.

- Bring in mandatory licensing for all landlords, administered by local authorities but properly funded by central government. There should be minimum standards set by a national private rented sector regulator so that all homes are expected to be at a minimum standard, and this should be checked regularly (annually or at least on every change in tenant) proactively, rather than relying on tenants to make a complaint. This would professionalise the sector, giving power back to tenants and providing a clear right to redress if homes are substandard. There would be better oversight and enforcement, and would enable future legislation or regulation of the sector.
- End section 21 no fault evictions and improve security of tenure through ending assured shorthold tenancies and bringing in a more secure alternative
- Affordability and rent control – rents should be linked to local incomes and local authorities should have a key role in deciding what a fair local rent is. Lessons should be drawn from the German system where tenancies are long term and rent increases are limited by consumer price index increases.
- End letting fees

- Give private renters the same right to redress as other consumers and support the creation of renters' unions.

## **Private developers and land**

- A land value tax should be brought in. This would also be a tool for regional growth
- Rules on the green belt should be reviewed so that areas served by existing transport infrastructure have the rules relaxed to permit development
- A "use it or lose it" approach to landbanking by developers should be developed which taxes land which has planning permission but isn't developed within a particular period

## **Social housing – council and housing associations**

- Existing social housing, if part of a regeneration programme, should be replaced by equal or greater levels of social housing and a continued commitment to local lettings
- Right to Buy should end – and until it does, the government should ensure CLTs are exempt
- The Bedroom Tax should be abolished
- The governance for Right to Manage should be strengthened to avoid the situation as in Kensington and Chelsea where the local authority failed to listen to Grenfell residents, and the right should be extended to residents of housing associations.

## Harlow branch

Harlow Co-op Party met recently to discuss the Co-operative Party's policy document on **Housing** and we wish to make the following comments.

3. We support the various models of co-operative housing outlined in the policy document, but it needs to be recognised that vital large-scale development of housing for rent can only be delivered by local authorities - with abolition of the right to buy.
4. It is necessary to promote widespread recognition that renting is not socially inferior to owner-occupation.
5. There is a need to return to a system of minimum standards in the provision of housing - akin to the Parker-Morris standards abolished by the Thatcher government.

## Kent Party Council

Residents and tenants should have more 'of a say' in the running/management of their property. Not acceptable to have threats made if complaints are made about conditions. Tenants, especially in social housing, need to be listened to and respected.

Fragmentation needs to stop! There are far too many organisations involved in the running/management of social housing. This results in lack of accountability.

Contractors and sub contractors need to be held accountable for health and safety flaws.

Tenants need a 'named person' to liaise with.

There should be more firm/stringent conditions (safety etc.)

With 38 Labour and Co-op MPs, there should be pressure in parliament to force landlords (lots of them Tory MPs) to adhere to tighter safety regulations. Pressure should be brought to ensure fair and adequate safety regulations.

When HOC committees vote to recommend an enhanced safety requirement, ministers ought not to be able to ignore it.

*At last year's policy discussion on Housing, we stated that many more co-operative housing estates/buildings needed to be developed. I've copied our response to 2016 policy process below.*

*2016 Ambition for Co-op Housing:*

*We felt that the target of 20,000 co-op homes per year was nowhere near adequate and recommend we need 100,000 homes per year.*

*There is a need to bring old properties into use (flats over shops etc.) We need to show the links between the co-op movement (retail sector) and the Co-op Party.*

*Why not turn Housing Associations into co-ops?*

*We should help to fund co-op self build projects.*

*Builders should be required to use solar panels on roofs when building new properties and also to ensure that an environmental impact assessment is given more than just lip service.*

*There is also a need to integrate transport and housing, so that community transport access is good. Upgrade cycle routes. Have electric charging points in numerous locations.*

## Lambeth branch

### Underlying principles:

- All housing policy should begin from the principle that everybody has the right to a decent, secure home.
- Housing policy has too great a focus on home ownership – from Thatcher onwards, politicians of all stripes have linked homeownership with having a stake in society and being a better citizen, and the resulting policy has fuelled a singular aspiration to buy a house. This is not an appropriate starting point and other forms of tenure should be equally championed. There should be a mixed economy of housing in every street and community – co-operative, privately rented, social rented, shared ownership and homeowners.
- Build standards should be raised so that homes are well-built, energy efficient, lifetime homes, built to last.
- The tenant voice should be at the heart of all housing management, regardless of tenure or landlord.

### Council homes:

- The government grant per each affordable unit built should be reinstated.
- Central government should remove the cap on local authorities' ability to borrow to build new houses.
- A national house building fund should be used to support local authorities in areas of greatest housing need/ housing inequality to build new homes

- The 1% annual rent cuts for social tenants should be reversed as the it depletes council housing accounts, preventing the investment in new homes. The savings to the housing welfare budget is short term and short sighted – the reduction in new homes will result in higher costs to the public purse as councils are forced to house homeless residents in higher cost temporary accommodation instead
- Right to Buy, particularly with the public subsidy, has been one of the single most damaging policies to housing and should be ended.

## Private development:

- Planning policy is much stronger for social housing new build than for private development, which can mean many privately built homes are not fit for purpose – for example, a developer may seek to maximise profit by building many one bedroom apartments, rather than reflecting local housing need which might be for family sized accommodation.
- The definition of “affordable” in planning policy is misleading and damaging – homes let at 80% of market rent are out of reach to most families. The definition should be changed so that they are genuinely affordable for ordinary Londoners, reflecting local wages and costs of living.
- Planning policy should be updated to emphasise social value and community benefit.
- All viability studies for new development should be made public, unredacted.
- National policy is needed to control land price speculation – this should be based on Southwark’s principle of current use value plus 20% as a generous profit margin. Islington were recently challenged on this but their policy was upheld. Councils should implement

similar policies, and national government should embed in national policy.

- The national planning policy framework should define “willing”. Currently, policy assumes willingness on the part of landowners and developers – however, when one or both parties are unreasonable in their expectation of excessive profit, the current policy fails to address how to deal with unwilling participants when the local planning authority or other body deems the profit to be reasonable.
- There should be an “upwards only” review mechanism for the delivery of social and affordable housing in private developments to avoid a repeat of the recent scandal in Battersea where a developer cut social housing from the project due to apparent viability issues.
- Local apprentices learning meaningful skills should be mandatory in all new development.

## **Housing associations:**

- There is no legal definition of housing associations, only registered social providers. A legal definition would help to differentiate between the housing associations who focus on social outcomes and those who behave more like profit-maximising property developers.
- There is a lack of accountability in housing associations which should be addressed by strengthening the HCA so that tenants can escalate issues and hold their landlords to account. Profits should be transparent – some housing associations make over 30% profit margin while services for residents are reduced.
- The right to manage and transfer should be extended to housing association tenants.



## Community-led housing:

- Community-led housing, when it relies on partnership or support in terms of land or investment from the local authority, can experience conflicting interpretations of State Aid regulations. These should be clarified, and updated to account for social best value as well as financial so that genuine public-community partnerships can be formed to deliver housing.
- Procurement is not always about the bottom line – the social value act should be strengthened to give local authorities and other public bodies greater scope to choose partners and contractors based on long-term social benefit.
- The co-operative housing sector needs to be more diverse, actively engaging with people from diverse backgrounds and incomes to ensure mixed communities and to help those who would benefit from co-operative housing the most take advantage.
- There should be advice available to residents and community groups looking to start a co-operative, community-led or self-build housing project – delivered locally but with appropriate government funding.

## Private rented sector:

- Support the principle of rents being linked to incomes rather than markets – although with caution so that this is done in a locally nuanced way so as to not disadvantage communities. In particular, this should be one of the approaches taken to tackle the rise in in-work poverty. The Fair Rent Tribunals abolished by Thatcher should be updated and re-established, with fairer regulated tenancy agreements.

## Norfolk branch

### Housing in Norwich.

In the City we have 15,000 + council houses, 2,928 lease holders for whom the Council has the freehold, this includes 8 tower blocks.. Norwich resisted implementing 'right to buy' for as long as it was able hence the large amount of housing stock still owned.

The majority of council properties have recently undergone a thorough updating including new doors, windows, bathrooms, kitchens, cavity wall and loft insulation to bring them up to the 'Norwich Standard' a higher standard than is set out in legislation.

The relations between tenants and the Council are generally positive with a high satisfaction rate recorded for repairs maintenance and general communication. There is an active tenants committee which meets regularly to discuss any issues between themselves and with council officers and members. TMOs have been considered in the past but when asked the tenants voted to stay with the Council and as the current scheme of management is working well there has been no push to change it. Where control has stayed with the Council we have been able to offer commitment and expertise, especially in emergencies and are able also to offer support to individual vulnerable tenants.

The private rented sector is expanding and is currently about 24% of accommodation, the state of this varies with some being high quality and well maintained while others is not, many of the houses sold under right to buy have now transferred to be privately rented and are suffering from lack of maintenance by landlords. Norwich has just adopted new policies to implement civil penalties - fines - instead of having to prosecute landlords who are in breach of providing a good and safe standard of rented housing.

First and foremost we would like to see a reversal of the recent Tory policies that have obviously been designed to undermine and reduce the number of Council homes. The annual 1% rent decrease that has

been forced has hit our budget very hard with a projected loss of £300 million over 30 years that has completely disrupted our previously agreed business plan. Normally rents would rise by 1-1.5% a year which tenants have been happy with as it has meant that we can maintain the housing stock in good order the decrease in rents will mean little to each household but the huge impact on revenue will mean much longer waits between updates of stock. The proposed selling off of high value voids to fund the right to buy of housing associations will also have a serious impact and needs to be removed as well as the threat of having to charge "market rent" to any household with an income in excess of £30,000 – this is achieved if there are two earners in a household on minimum wage.

The idea of limiting tenure on Council housing for new tenants also needs to be rejected, we have stable council housing estates in Norwich partly because many of the residents have remained there for many years. Limiting the tenure to 5 years creates unstable communities and is very difficult especially for young families faced with having to move home and schools. This restriction also reinforces the idea that some people have that Council Housing is only for the poor we believe that a variety of tenure options should be available for as many people as possible.

It goes without saying that we agree with the removal of the bedroom tax.

We think that the recent focus on Housing Associations to provide social housing is misplaced and more council housing needs to be supported so that houses are built in the areas where they are needed for rents that can be afforded and work should be done to remove the stigma that in the past may have been associated with council housing. In Norwich our estates provide in the main, secure neighbourhoods with social facilities and community support.

Community Land Trusts would seem a good idea going forward especially as a long term solution but this is hampered by the availability and the price of land in the city. Having read the policy document it

did seem that if we moved Norwich into Wales that might solve some problems but it did seem a rather drastic solution!

We are building council houses again - 180 planned for this year these are being built to Passivhaus standards so that future tenants have very low heating bills and a much smaller carbon footprint..

We think new laws are needed especially giving security of tenure to private tenants as many think that if they raise issues concerning their housing they will be given notice. Consideration should also be given to rent regulation – perhaps taking into account the rent in relation to the capital value of the property – money invested elsewhere is bringing in very little interest so a restriction of up to 4% on the capital value would seem reasonable. More and better regulation of standards in private rented housing and the way rents and deposits are used is vital.

We have a high population of students and young people who are often in rented accommodation especially houses of multiple occupancy and this can cause some tensions in some areas, we have considered restricting the number of small HMOs in certain areas and this is still under review, although it may help some neighbourhoods anything that restricts the availability of the cheapest form of rented housing will force the price up. We would be interested to see what ideas have worked in other areas.

Two general policy areas that influence and are influenced by housing – remove/replace Universal Credit and restore the right to housing benefit for young people.

Locally we have some innovative work being done to assist young people who are abruptly pushed out of the care system at 18 and forced into the private rented sector with little support. We think that more assistance support and training are needed for this vulnerable group of young people. who have often had a difficult start in life, so that they can live independent lives and fulfill their potential. This can be done using cooperatives and social enterprises linking with local councils to provide the service that is needed: reference “Your own place” in Norwich.

## North East & North Cumbria Party Council

Our local communities' experience - sons & daughters have no expectation of owning property. Younger people are mainly in private rented accommodation with high turnover where some landlords do not really care about their properties. Nature of employment is now insecure, which affects people's ability to borrow to buy and may require working in two locations (also two jobs increases credit risk).

The proposed National Investment Bank should invest in buy to let properties and then let them out to be managed as co-ops. The housing market is very diverse, so it's not just about social housing.

Legislation should make sure Co-ops are not included in any right to buy; there should be a change to allow Local Authorities to fund housing co-ops; there should be a legal requirement that members of a housing co-op can't benefit from demutualisation.

We need an agency in all regions to help (currently we need to go out of the North East for assistance on this). It's a general point that we need co-op development infrastructure in all regions.

Other countries have a range of models e.g. Sweden has public owned and privately owned. A good model is to have local community based co-ops with a secondary co-op above it. The model of a company limited by guarantee (not a co-op) based on whole Local Authority tenants clearly does not work.

Should we support co-op housing rather than local authority housing?  
Essentially yes.

### Suggestions on current policy –

- Finance point 1 - we should not be relying on private sources of funding

- Finance point 2 - rent income may not be enough to sustain property development, may need other sources of income
- Tenure – we need to future proof (other countries have models we could draw on)
- Land point 1 - we consider this too vague
- Land point 2 - we consider this too weak
- Local Authorities point 2 – “must ensure” would be better than “should ensure”
- Renting point 2 - maybe we should suggest how this expansion could happen? How could we work with NUS?
- Generally we should spell out more on finance and development infrastructure
- We need policies to enforce implementation of infrastructure development to accompany new housing development whether by local authorities, private developers or cooperatives and of course to enforce safety inspections.

## South East Regional Co-operative Party

This working party ranged around on different general housing issues, before acquiring a co-op housing focus and then more importantly and essentially a determination of how to show how to agitate, educate, and propagandize for co-op housing.

General points of general housing issues mentioned in the discussion (and later in the plenary) were:

1. State money should be provided for the blanket re-valuation of property and land (a sort of Doomsday assessment).
2. Property owners should pay council tax – not tenants.
3. Private landlords of rental housing should be compelled to sign up to a licensing scheme with minimum standards, and be graded like restaurants.
4. Council house sale receipts should be re-cycled into social housing new build including co-operative housing.

### **Co-op housing focus:**

1. There is substantial need for the homeless and veterans to be able to rent from mutual owned or tenant owned Housing associations and short-life co-operatives.
2. Small rural communities are ideal for co-op housing associations to sustain those communities with provision of rental properties.
3. There is a great need of an overarching national co-operative organization like the CDS to concentrate solely on housing.
4. There should be tax breaks for a national co-op housing organization like the CDS.
5. The Co-op Group should be appealed to and pushed to move into Co-op housing utilizing their land bank.
6. The Co-op Group could further go some way to break up the oligopoly of national housebuilders, which use their oligopoly to sustain scarcity relative to national housing need and consequently high profits for themselves. Is this challenge to the status quo possible politically?
7. There should be a National Mortgage Scheme (State provision) to help co-op builders.
8. National planning law must be changed to make co-op housing easier to set-up in any local authority area.

## How to address the dearth of awareness of the huge potential of co-op housing to ease the housing crisis:

1. Far too many of the general public have no or little understanding of co-op housing or its potential. When people think of housing the general view is of alternatives between buying with the support of a mortgage provider, or renting from the private sector or a social housing provider. Maybe some are aware of mixed purchase and rent under various schemes. To most of the public the variety of complex schemes available in co-op housing are off-putting, legally complex and esoteric. This is where the idea of a national co-op housing organization could help, by streamlining these concepts into a few easily-understood and simpler popular ideas of getting a home.
2. The initial training and refresher courses for professional planners, whether at degree-level or further professional level must have an element of understanding of the concepts and potential of co-op house provision, including the potential of community land trusts in supporting such provision.
3. The co-op party needs to expound this co-op housing agenda to its sister party, the Labour Party.

## Agitation, propagandizing and hope:

### NEEDED FOR ALL OF OUR GENERATIONS:

A message of hope for local co-operative housing – of communities working together.

Lively, energetic young people using social media to drive community co-operation and local action for local housing supply.

*The working group felt the germ of this idea should be sowed in social media by the co-op party through all progressive institutions, parties and societies.*



## **Sutton branch**

### **What is your local community's experience of housing?**

There is no co-operative housing in Sutton. Much of the Council housing stock has been sold (mainly on the St Helier estate) while the Roundshaw Council Estate was rebuilt a few years ago and became Housing Association properties. There were 400 homeless people in Sutton last year but the official Council figure was barely 10% of that number and there are no homeless shelters in Sutton, with reliance on local charities to provide food for the homeless, who are directed by the Council to nearby boroughs such as Croydon which have homeless shelters.

### **How could housing be improved in your local community?**

The Tenant Management Organisations (ALMO's) need strengthening and the Council needs to acknowledge and deal with the true scale of homelessness in the borough. Co-op housing should be promoted.

How could Co-operative values and principles be a stronger feature of the UK housing sector and what benefits would this bring?

As co-operative housing represents only 0.6% of the UK housing stock there is clearly room for improvement. The Grenfell Tower fire has exposed the flaws in Tenant Management Organisations, which need to be made more representative. TMO's should be run on co-operative lines. More Community Land Trusts should be encouraged and community-led stock transfers.

Student housing co-ops are being set up and are a progressive alternative to the expensive accommodation provided by Unite the company.

## **What barriers are there to achieving a more co-operative housing sector?**

Financial - due to the high cost of land. Tenure - lack of a defined tenure suitable for co-operative housing schemes.

How could national legislation and local government support be changed to support co-op housing?

The Co-op Housing (Tenure) Bill 2011. The Housing Market Reform Bill 2013 placed a duty on Councils and the Homes and Communities Agency to promote mutual housing.

Leasehold housing needs drastic reform - there are now over 1m leasehold houses and 3m leasehold flats and many recent leasehold properties are saddled with a doubling of ground rent every 10 years.

Following the Grenfell Tower fire there needs to be drastic reform of the way that fire safety tests are carried out. Tests of building materials should no longer belong to the companies concerned or be regarded as Intellectual Property rights. The Government has carried out a rapid series of fire tests on external cladding of high rise buildings but there needs to be a clear long term policy on fire safety.

The problems associated with TMO's should lead to the much wider application of co-operative principles across the rented sector.

Community Land Trusts and other forms of co-op housing are much better than leasehold arrangements. All new flats should have a share of the freehold rather than be leasehold.

# Seb Klier, Generation Rent

## What is your local communities' experience of housing?

Private renters are a diverse segment of the population, covering all demographics and household types. However, we know that a large proportion have negative experiences of their housing. The latest English Housing Survey figures found 21% of renters were unhappy with their tenure (see this [blog](#) for greater detail).

This could be a range of reasons, including a lack of housing affordability (if you live in London or are a family in the PRS, there's a 40% chance you are struggling to pay your rent); a lack of security (57% of renters have lived in their home for less than three years, with 16% of moves being forced by landlords, through eviction notices or raising the rent for example); poor conditions (17% of PRS properties have a category 1 hazard, making them injurious to health and wellbeing), or a general lack of professionalism (which can manifest itself in poor consumer experience).

Within the above, certain types of renters obviously feel problems more heavily. If you are on a low-income, you will more likely struggle to pay rent and housing benefit is increasingly not at levels that can pay market rents. If you lack support networks or are vulnerable in a number of ways, an eviction is more likely to be catastrophic, with the ending of a PRS tenancy continuing to be the leading cause of statutory homelessness.

## How could housing be improved in your local community?

A range of things need to be done at local, regional, and national level. Local authorities should be introducing borough-wide landlord licensing, to enable them to have proper oversight of private stock under their

care, to properly target enforcement and to drive the worst landlords out of the sector. Doing this also means councils need to embrace the new enforcement powers provided by the Housing and Planning Act 2016 and provide a better online entry point for renters to report problems, engage with the local authority, and to know their rights in the first place. They should be using their powers to ensure lettings agents are complying with recent regulations. Local authorities also need to ensure they have a proper understanding of build to rent, only allowing such developments that provide genuinely affordable housing (of a living rent type, rather than just sub-market) and that have longer tenancies as standard.

Planning policy at regional level needs to ensure that build-to-rent is providing a social purpose, again with affordable and secure homes being provided, and that the range of household types are provided for, with family housing, not just one and two-bedroom flats. Mayors should be supporting strong enforcement on conditions, landlord licensing, and the professionalisation of the lettings market.

Government needs a programme to reform the private rented sector, by increasing security (and ensuring landlords provide three month's compensation if they do evict someone), looking at different models of limiting levels of rents, and introducing a proper system to guarantee good conditions, with mandatory inspections and proof of safety before a property can go on the market. It should take forward the lettings fees ban as soon as possible and bring in a system of licensing lettings agents to guarantee standards.

Moves over the next three years to reduce (ultimately to zero) the mortgage interest relief that landlords receive should be maintained, to ensure first-time buyers aren't at a disadvantage when competing with buy-to-let landlords.

## Co-operative Party Women's Network

The Co-operative Party Women's Network convened a meeting in London with Tom Copley AM to discuss housing. There was broad agreement on the challenges facing Londoners – the high cost of housing, the difficulties for people to get onto the housing ladder, the loss of social housing, the slow progress being made to build new homes, that “affordable housing” was often not genuinely affordable, that large social landlords could be unaccountable and distant, and that the Conservative's housing policy was making the problem worse.

### Policy proposals included:

- End the Right to Buy, and until it is completely reversed all receipts should go to the council to enable them to build new social housing. CLTs should be exempt.
- End the borrowing cap for councils so that they can build new social housing
- Reinstatement of the grant for new build, genuinely affordable housing – saving £9bn which is currently paid in housing benefits to private landlords
- Introduce a property speculation tax, like in France and Germany and elsewhere, to include second homes and empty properties. Local authorities should introduce new planning policy, like in Islington, where the onus is on the developer to prove a property is occupied rather than on the council to prove it's empty.
- Introduce a principle of social value in the disposal of public land
- Compulsory purchase powers should be amended so that land is purchased at existing not speculated use value

- Regulation of housing associations should be strengthened so that tenants have a stronger voice and proper right to redress
- Building regulations should be improved
- The spate of housing association mergers is worrying as they are creating large, unaccountable organisations that are 'too big to fail' – smaller housing associations are more responsive. There should be a review of the housing association sector by the CMA/ HCA
- Co-operative housing should be recognised and promoted in the Mayor of London's new supplementary planning guidelines
- All new build housing development should include apprenticeships to tackle the skills shortage and provide training and jobs to local people
- Self-build should form part of the solution to the housing crisis – when developing housing, where self-build is feasible the "sweat equity" of residents who contribute time, skills and labour to the build should be recognised through a discount
- Modular building and offsite construction methods should be embraced to enable low cost, high quality, quickly assembled new homes to be constructed
- Tenants should have a louder voice in the way their homes are managed and in the development of housing policy nationally
- Building standards should ensure developments have lifetime homes, that will be fit for use through old age
- Mixed use developments should be encouraged to ensure there are local amenities in newly developed areas – mixed use should mean shops and employment space alongside homes, as well as also

meaning multigenerational, a mixture of tenure types, childcare and other social amenities, and cohousing

- The imbalance of power between residents and developers should be reversed so that local communities can take a lead in shaping new development in their neighbourhoods
- There should be devolved planning powers for London, like in Scotland and elsewhere
- Viability studies used in planning decisions should all be made public
- Planning law has changed from a decision about the best use of land to one about viability of a development. This should be reversed so that outcomes rather than developer profit are the most important considerations for planning authorities
- The build to rent model is interesting and should be explored and promoted, as it means the developer retains a long term stake in a local communities and meets a growing area of need in the housing market
- The London Living Rent should be supported
- Rents should be linked to income not the market, in order to be genuinely affordable
- Student housing co-operatives are a positive alternative to overpriced private accommodation and should be supported to grow and develop
- Estate regeneration should only happen when there is no reduction in social housing and when done by and with the community. The

council should maintain ownership of the land and developments  
should include community-led housing

- Construction co-operatives should be supported to develop



# Individual submissions

## Allan McLeod

### The Proposer Notes:

That with increasing living costs and house prices combined with stagnating wages that it is inevitable that in the current economy many people will be forced out of the housing market due to unaffordability. As it stands many people are exploited by the current system of private renting whereby a person must pay their landlord more per month in rent than they would pay to their bank in mortgage repayments; and despite this extra cost still do not own their home. This system is morally reprehensible and is reliant on the creation and maintenance of a group of people who are too impoverished to be able to purchase their own home as the money they would otherwise save for a deposit is used to pay rent. A private landlord cannot rent property in a manner which is both ethical and profitable because if the home was rented for an amount lower than the amount the tenant would pay in mortgage repayments (s)he would not be able to pay the mortgage (s)he is presumably paying on it; thus in order to profit the landlord has no choice but to financially exploit the tenant(s); thus a landlord had chosen to financially exploit the vulnerable simply by becoming a landlord.

### The Proposer Suggests:

*That the Co-operative Party makes it housing policy for the creation of low cost homes from recycled materials in both local and national government policy. Such schemes have already been done in the form of the use of recycled shipping containers to make homes in a limited way. The proposal is that low cost housing is produced en-masse from recycled materials intended to create low cost homes for individuals or a small family to live in.*

This sub-industry should be regulated so that:

- To be eligible to be allowed to purchase a home created from a scheme an individual must have an income less than the median wage in the United Kingdom or a couple must have a combined income of less than double the national minimum wage
- That homes produced if this policy were enacted must be realistically affordable for a single parent only able to work part time due to childcare responsibilities; meaning a single parent must be able to take out a mortgage or loan from a bank to purchase one, with a minimalistic deposit
- These homes could not be rented out and there would be a contractual agreement that the purchaser was purchasing the home in order to live in it
- If an owner chose to sell it there would be a restriction on the sale price that it is sold for an inflation adjusted equivalent of the purchase price to prevent these homes entering the housing market for sale at a profit
- A person who is already a home owner would be excluded from eligibility to apply to purchase one

This proposed policy is especially useful because:

- This policy would reduce the amount of virgin materials used in construction of homes and would therefore contribute to the creation of a circular economy and the reduction of waste and the reduction the housing industries carbon footprint
- Depending on the source of the material used there is the potential for these homes to be created in a relatively short amount of time at low cost
- Keeping the implementation cost of this policy low could be done by combining this with a policy to allow apprentice trade-persons at

publically funded colleges to be assessed through the installation of utilities such as plumbing and electricity, and ergonomic renovation prior to this work being assessed to ensure it was completed to a safe and presentable standard. This will also allow the scheme to have a dual benefit of contribution to the creation of a high-skilled economy and the aiding of young people to find well paid work

- The suggested regulation surrounding the sub-industry would help in alleviating poverty and may disproportionately benefit disadvantaged groups such as single parents and people who have left school with few qualifications among others who for whatever reason were forced into low paid work
- If this were to be put into effect in a way which significantly increased the rate of home construction then the supply: demand equation would be tipped towards supply forcing house prices to either drop or increase at a lower rate making the housing market more accessible in general

The potential of this proposed policy could be maximised by:

- The creation of a formula to assess where to carry out pilot schemes could be created to prioritise areas with low rates of home ownership, high rates of rent compared to average income, high rates of homelessness, comparatively low social housing stock levels and generally socially deprived areas to confirm it has the desired effect before enacting the policy nationwide
- Co-operative banks and credit unions being willing to waive the need for a deposit for a mortgage completely if an application came from someone who was able to display an ability to hold down a job who due to personal circumstances was unable to save the required amount of money due to financial hardship; and that the purchase

of a home from a homes from recycled material scheme would contribute to alleviating that hardship

## Andrew Duffield

### Housing questionnaire

#### What is your local communities' experience of housing?

Too expensive - especially for young people.

#### How could housing be improved in your local community?

Lower land prices via the taxation of vacant or unused land/property.

#### How could co-operative values and principles be a stronger feature of the UK housing sector and what benefits would this bring?

Clearly articulating the Co-op policy for Land Value Taxation as THE critical element in solving the housing crisis.

I am still struggling to understand how a Co-operative policy paper on housing could be put together without a single reference to LVT!

#### What barriers are there to achieving a more co-operative housing sector?

Failure of progressive political parties that supposedly support LVT to promote it at every opportunity - and particularly in relation to housing.

#### How could national legislation and local government support be changed to support co-operative housing?

A national "tax shift" from labour to land values - from economic 'value added' to economic 'value removed'.

## Andrew Thompson

### Housing questionnaire

#### What is your local communities' experience of housing?

Shortage of quality social housing and over-use of the private sector in the provision of services and support

#### How could housing be improved in your local community?

Through the creation of local housing bodies led by tenants and service users managing nationalised social housing, ensuring surpluses are used to re-invest in homes

#### How could co-operative values and principles be a stronger feature of the UK housing sector and what benefits would this bring?

Through Local management being handed over to Tenant Management Co-Operatives

#### What barriers are there to achieving a more co-operative housing sector?

Restrictive management agreements that fail to adhere to current legislation

#### How could national legislation and local government support be changed to support co-operative housing?

Through making local control a necessity

## **Anthony Bolden**

### **Introduction**

1. Housing policy is in crisis. The latest attempt by the Government to produce one in its Housing White Paper is inadequate. The March budget does not help it either. Many of the issues that a proper and comprehensive housing strategy should address, have not been covered but they need to be if this country is to have decent housing for everyone.
2. It is a duty upon Government to ensure and to enable its citizens to have shelter and a roof over their heads. This also coincides with the basic aspiration of the vast majority of people who want to secure a safe environment and home for their families and children. The provision of adequate and sufficient housing is, therefore, a necessary step for any Government to take. And by provision this means that it must take account of what types of housing people want. It is no use, for example, providing apartments when the desire or need is for a house! Delivering the right accommodation to a required standard at a price that can be managed within a household income is as important as making the promise to build.
3. This response tries to provide answers to some fundamental questions about housing and to reshape housing policy so that it provides a more holistic and sustainable solution for everyone.

### **Background**

1. The first premise is that everyone should have access to a home that is affordable, safe, secure and of a decent quality. The policy paper recognises that but it is partial in its approach towards what is

- necessary for provided a rounded housing policy. Indeed there are a number of key questions that must be addressed in any full review of housing policy. These are:
- a. How many new houses are required?
  - b. Where should they be built?
  - c. What type of housing is needed?
  - d. What should be the form of tenure?
2. Co-operative housing forms part of the answer but it is not complete by itself. Rather it is important to state what its contribution should be within an overall housing context so that it can be seen as a vital part to a holistic housing solution.

*Recommendation 1: Any worthwhile housing strategy must be comprehensive and must address a number of key issues relating to the supply, demand and need for housing. The type of housing is part of that strategy but must be promoted and seen in the total context of housing provision.*

*Recommendation 2: The need to have an extensive increase in housing completions should be treated as a national priority with a Government Minister holding Cabinet rank responsible for delivering housing targets.*

## Numbers

1. The general academic consensus is that there is a need for around 250,000 new homes to be built per year. Current house building rates are less than 150,000 per year so there is a massive shortfall. This shortfall in supply is unlikely to diminish unless action is forthcoming. Given that the demand for new homes through natural household growth rates is likely to continue over the next few years, there needs to be a programme of new build, conversions and repairs of properties that will at least provide for a million new homes in the next four years. Government Ministers may have said that it is

their intention to have a million new homes by 2020 but they are just words and don't constitute definite action and delivery.

2. Delivering 250,000 new homes per year is not an impossible dream. The 20-30 years after the 2<sup>nd</sup> World War produced house building rates that met those levels of construction. Indeed in the later 1960s over 400,000 new homes were being delivered on an annual basis.
3. Nor is the problem, as some observers suggest, merely a planning problem. Planning permissions for new houses were required back then just as they are now. Local Plans were drawn up then just as they should be now. So it is wrong to just blame the planning process for the lack of new homes. So what is required?
4. First, a national commitment to build 250,000 new homes per year. This should be established through the National Planning Policy Framework (NPPF).
5. Secondly, this national target should be disaggregated by English region and by devolved Nation. There should be a restoration of regional quotas. There has to be a degree of strategic planning brought back in order to set a framework for delivering the homes required. The demise of regional plans has left Local Planning Authorities with insufficient guidance as to their role in meeting housing targets. By restoring a level of responsibility to the regions of England and to the devolved Nations it would be clear what level of action is needed to deliver the appropriate quotas of new homes and by when.
6. Thirdly, Local Planning Authorities (District and Unitary Authorities in England) must produce mandatory Local Plans covering the following 10 years and with 5 year housing delivery target figures included. Such Plans should be produced within 2 years and identify housing sites. Although Local Authorities are already bound to produce Local Plans, many are failing to do so or are slow in bringing the process of preparation to a successful conclusion. Failure to produce these Plans within a specified timeframe should be highlighted and severely penalised.



7. As part of this process of producing Local Plans Local Councils (Parish and Town Councils) should identify sites within their respective areas and within a specified time period that could be transformed into housing development. The number of small sites, so identified, would be capable of accommodating a few homes and be suitable for affordable possession. In many areas these small parcels of land should be exclusively allocated for housing of local families, particularly but not exclusively where the location is in rural areas. This could help in aggregate to transform the numbers of new homes built.
8. It would be up to individual Local Planning Authorities to demonstrate what proportion of affordable housing is required within their area, but it should be based upon a public register of the need of those requiring homes and what is regarded to be a reasonable local living wage. The organisation Shelter has recently pointed out that in the majority of areas the prices of homes are far beyond the reach of many low to medium earning families and individuals, thereby forcing people to seek rented accommodation. It might be helpful if the so-called national living wage was disaggregated to regional levels to act as indicators of affordability. From this it would be possible to estimate and set out what would be a reasonable ratio of affordable homes per area. For some areas the so-called national living wage would need to be increased or alternatively housing costs lowered if people are going to have the chance to get on to the housing ladder.
9. Planning permissions would be for 3 years. Site ownerships would be identified and construction would be required to start within those 3 years. Land hoardings would not be tolerated. Where they occur, they should be identified and penalised.
10. The proposed increase in the volume of new house building, repair or conversions means that the building industry will be under pressure to deliver these new homes within specified time scales. This might prove to be difficult if the construction industry lacks the appropriate skills amongst its potential labour force to undertake

this housing delivery programme. It is, therefore, critical that the construction industry has sufficient skills available. The provision of more technical training and apprenticeships is crucial and Incentives should be on offer for these additional apprenticeships and training to ensure that the workforce is both numerous and skilled to fulfil the housing delivery targets. Small and medium sized construction companies (SMEs) should be particularly incentivised to do this.

*Recommendation 3: The policy framework for the provision of new homes should be altered. The National Planning Policy framework should be amended and housing targets figures for English Regions inserted.*

*Recommendation 4: The English Regions should have a housing allocation for their area. The devolved Nations would be expected to play their part in meeting overall housing targets.*

*Recommendation 5: Local Planning Authorities acting on those targets should produce Local Plans, identifying housing land allocations and 5 year housing delivery targets. These Plans should be produced within a specified period with penalties imposed on failure to do so.*

*Recommendation 6: Planning permissions would be for 3 years only.*

*Recommendation 7: Land hoarding by developers would not be tolerated and subject to penalties.*

*Recommendation 8: Additional apprenticeships and training should be made available for the building and construction industry to ensure that there is a sufficient skilled workforce available.*

## Location

1. The location of new housing can present particular difficulties for localities, especially where the proposals for housing sites are on a large scale. Local people frequently feel aggrieved that their concerns

about particular sites are not being taken into consideration. This attitude of “Nimbyism” is understandable but it can often lead to delays in planning permission being granted either by the Local Planning Authority or subsequently on appeal. Nonetheless it is an issue that need to be addressed as it thwarts the overall number of new housing going ahead at any one time.

2. Of particular concern is the use of “greenfield” sites, particularly where it affects land designated as Green Belt or is within a designated environmental protection area like National Parks, Areas of Outstanding Natural Beauty (AONB) or Areas of Great Landscape Value (AGLV). It would be sensible that such areas fell down the pecking order of potential housing sites and were very much treated as sites of last resort. The top priority should always be “brownfield” sites and this should be embodied into National Planning Policy.
3. Brownfield sites are by their very nature a finite resource at any one time. However, fresh opportunities are starting to emerge that could lead to many new sites becoming available. The changing nature of the retail sector means that the periphery of town centres could in future be usefully converted into housing. Retail parks could likewise be converted into housing accommodation as the need for such parks change. Other small sites will also become available which could be attractive to small or medium sized house builders. Derelict properties, conversions to properties and second homes could also be made attractive and encouraged to become new homes for local households.
4. In such cases questions about the impact of these additional dwellings on existing infrastructure and community facilities should also be addressed through the imposition of a Local Infrastructure Tariff (LIT). These would act as a contribution into any new facilities required. For large sites, where the number of new houses is substantial, a Strategic Infrastructure Tariff (SIT) would be imposed for the additional infrastructure and community facilities required for the area. These tariffs would take the place of the Community

Infrastructure Levy (CIL) which research commissioned by the Department for Communities and Local Government has shown to be ineffective. These tariffs would be undertaken in association with the Local Planning Authority and should help to alleviate some of the concerns frequently expressed by local inhabitants when faced with new development.

5. In rural areas the development of small rather than large sites would be preferable. Large scale construction is frequently out of proportion to the size of the existing built-up area and to the availability of community and infrastructure facilities.
6. Where larger housing sites are required and identified, it is important that additional community and infrastructure requirements are met. This could be achieved through a Strategic Infrastructure Tariff, as mentioned in paragraph 19.
7. In some cases the identification of New Towns and New Villages should be considered and could become an appropriate solution. Such developments need to be well co-ordinated with a definitive programme for construction and with an associated community and infrastructure plan attached.
8. Location should not be a barrier to the successful delivery of an additional million homes over the next 4 years.

*Recommendation 9: Brownfield sites should be the priority for new housing development. A broader examination of sites should be considered, including the use of sites currently designated for retail use.*

*Recommendation 10: The use of small brownfield sites should be considered and made attractive to small and medium size local house builders in partnership with the Local Planning Authorities.*

*Recommendation 11: The use of derelict, empty properties and conversions should be encouraged and incentivised for new homes. Second homes should be encouraged for use as rental accommodation.*

*Recommendation 12: Planning permissions would have attached an Infrastructure Tariff (Local or Strategic) to help meet additional community and infrastructure requirements.*

*Recommendation 13: Further New Towns and New Villages should also be included in the National Framework in order to meet National housing targets and with community and infrastructure plans attached.*

## **Type of Housing**

1. It is important to have a flexible housing market. This would accord with changing individual and family circumstances in which the type of accommodation required varies with the passage of time. However, it is also important to ensure that the housing stock is sufficiently buoyant to be able to cater for such changing circumstances.
2. The evidence clearly points to deficiencies in both the quantity and quality of housing. In particular, house prices have risen quicker than incomes thereby making it more difficult to even reach the first steps of the housing ladder. Even if one is on the ladder, it has become more difficult to stay there as housing costs have taken an increasing proportion of disposable income. This is unlikely to change in the near future, as recent evidence by the Institute of Fiscal Studies indicates.
3. The question of quantity should be addressed by inducing a major increase in new homes coming on to the housing market as indicated in paragraphs above. What now needs to be addressed is the type of property becoming available. The evidence suggests that it is the low to medium earners, people with below or average incomes, young families and younger members of society seeking to set up their first homes that find it most difficult to find suitable accommodation that is affordable. Accommodation to cater for their needs should be the priority. This would point to smaller sized housing units – for example, 2 bedroom apartments or 2 bedroom dwellings rather than 4 or 5 bedroom houses as the priority for construction.

Such units have the virtue of being the type of property that can be accommodated more easily on smaller sites rather than just be part of large housing estates.

4. It is also critical that such housing is affordable. Affordable of course means different things depending on the earning circumstances of an individual and/or the area of the country. What is affordable possibly in Sussex may be beyond the reach of someone in Cornwall or Durham. But as a general rule affordable must be something that is within a reasonable range of an individual or household's disposable income. Because there is such variability across the country, the key drivers to securing more affordable housing rests with Local Authorities, albeit with considerable strategic assistance from Central Government. But Local Authorities should be expected to plan for an appropriate level of affordable homes in their area based upon regional information about incomes.
5. Fifty years ago housing completions comprised a mixture of private and public sector involvement. Now completions rely almost exclusively upon the private sector and the larger house building companies in the main. This in itself is never going to resolve the urgent need to increase the housing stock and by the substantial margin required. Local Authorities must be given both the resources and the responsibilities to commission and plan for additional homes in their respective areas – either through Housing Association schemes, Social Ownership projects, incentives to Small and Medium sized local house builders or even through direct Local Authority building.
6. Where Housing Associations are involved they must be properly resourced. They should be set targets for completions. The right-to-buy provisions need to be amended so as to maintain, if not increase, the number of dwellings available at any one time. At a minimum there should be no sale of a housing association property unless it is replaced.

7. There should also be national guidance on the minimum standard of accommodation required. Basic amenities/facilities should be compulsory. Strict enforcement of standards should be set.
8. Where there is rented accommodation, landlords should be licensed and their properties placed upon a public register with the rents for accommodation listed.

*Recommendation 14: Smaller sized and affordable housing should be the priority for house construction*

*Recommendation 15: Local Authorities should be resourced and made responsible for commissioning and planning for a diversity of new homes within their areas.*

## **Form of Tenure**

1. Home ownership has declined from 74% in the early 1970s to 63% in 2016. The reasons for that are mainly two-fold: insufficient houses have been built to cater for the demand and the difficulty in getting adequate funds to afford purchase. Yet it remains the dream of many individuals and families to own or at least have shared ownership of a home that they can proudly call their own. It must be the intention, therefore, to increase home ownership levels back to the 70+ % of previous times.
2. Where personal income levels do not aspire to complete home ownership then some form of shared equity should be encouraged. The Co-operative movement has been very much to the fore in this and this should be increased on a wider basis. The examples set out in the policy paper should be more widely recognised and extended. Problems relating to security of tenure for co-operative housing should be resolved by legislation as required.
3. There are a number of forms by which shared ownership can take place and this should be left to individual circumstance and locality to determine which form might be best. The critical point is that

individuals and/or families can have a stake in the ownership whose value increases over time. That accumulated value stays with the individual/family if they move even though the property itself remains back in the hands of the Co-operative Trust.

4. For some people renting for whatever length of time is the only option. In such cases it is incumbent upon the landlord to guarantee security of tenure for the period agreed and a reasonable rental charge. Unreasonable rental increases should not be permitted and such indiscretions should be subject to tribunal rulings. The tenant should be responsible for keeping the rental property in reasonable condition and not wilfully cause damage.
5. Mortgages, particularly for the first time buyer, should be made available over an extended time period. Mortgages, however, need to be set at reasonable levels and within the financial ability of the intended buyer. 50 years ago it was relatively easy to obtain a mortgage but that was at a time when housing completions were at a higher level than now. Housing finance appeared plentiful. It is important if the housing market is to function properly that housing availability across all groups within society becomes easier.
6. "Flipping" (i.e. the buying and selling of new properties before they are completed) should be outlawed. Such speculative sales should be barred to the overseas market before completions have taken place; ownership should be on a public register; and no onward sale should be allowed to take place unless occupation has taken place for at least 2 years.

*Recommendation 16: The aim should be to increase Home ownership with the intention that it rises to over 70%.*

*Recommendation 17: Shared ownership schemes should be extended and widely publicised.*

*Recommendation 18: Rental properties should have security of tenure and a reasonable rent set with any indiscretions and disputes brought before and settled by an independent tribunal.*



## Conclusions

1. Any housing policy must be comprehensive in nature and not just cover one particular segment of the housing market. A diversity of solutions is called for – many of them related to how to increase the total provision of new homes. This paper has attempted to address some of the fundamental issues tied up with the failures being experienced currently within the housing sector – both in the supply and demand for dwellings. That there is an overall need to expand – and deliver – substantially the total housing stock is surely not in question. It is the mechanisms to deliver that increase that needs urgent attention. Some 18 recommendations have been put forward for consideration. Such recommendations, however, have to be seen within an overall policy framework for housing.

## Anthony Campling

In London (and possibly other crowded cities), charge double Council Tax rates on residential properties that have been unoccupied for more than a year and keep doubling the rate every year thereafter until the property is let or sold to an occupier. Obviously, exceptions would be made (eg for properties being renovated). Enforcement would need to address the issue of what is “occupied” and what is not but this could be achieved.

## Chris Cook

Read submission at

**<https://party.coop/submissions/housing/attachments/1>**

# Chris Smith

## Housing questionnaire

### What is your local communities' experience of housing?

Lewes has retained local authority control over its social housing and this has been a considerable advantage. It is widely agreed that outsourcing the housing to a large outside housing association would be a bad move. However 1/3 of the housing stock has now been lost to the right to buy, with council houses in Lewes re-selling for up to £350,000. The adoption of 80% of market rent policies will see rents roughly triple to around £250 per week for a two bed roomed house. In theory developers must provide 40% social housing but in practice this gets watered down considerably.

### How could housing be improved in your local community?

Ending the right to buy. Ensuring that all publicly owned housing is let at social rather than "affordable" rents. Ensuring that new housing is for rent rather than for ownership or part ownership

### How could co-operative values and principles be a stronger feature of the UK housing sector and what benefits would this bring?

Co-ops are only one solution to the housing problem. The core issues are the expense of land and the concept of housing as a source of profit.

### What barriers are there to achieving a more co-operative housing sector?

Having worked for and been a tenant of rental housing coops I would say that co-op members often find that they are doing a lot of voluntary work only to get the benefits that a council tenant would expect to get without further effort. There has to be a bonus. People with disabilities often find that it is difficult to participate sufficiently to avoid sanction.

### **How could national legislation and local government support be changed to support co-operative housing?**

Taxation of increases in housing price would be a disincentive to property speculation and the individualism of property ownership.

## **Chris Winterton**

On housing a bill should be brought forward to require housing authorities to build one hundred social low cost homes that will not be subject to right to buy legislation with approval's to borrow cost off development over a thirty year term. Legislation should be brought forward to compulsory purchased locally for this purpose.

## **Christian Wilcox**

Living Space: We have to bring in Rent Controls, and force Housebuilders to build to a minimum size. We also have to be willing to put a Housebuilder out of business if they try to push us. They make plenty of money on the new-builds they make, so this push for small properties is just their greed. We must oppose smaller properties. We should even create Housebuilding branches of Local Councils, run in a not-for-profit way, to tackle Homelessness.

Property recycling needs to happen as well. Converting old offices into flats etc.

## Bhagwanji Chohan

How can we develop with Banks for supporting financial to employees working in civic services. Nurses, Public Service , Police , Fireman . Which is very difficult to climb housing ladder.

Need more family house 3bedrooms .

## Dermot McKibbin

### Ending feudalism in housing

Leasehold reform is now back on the political agenda. This is the result of a rare debate in the Commons on 20 December 2016, secured by two back-bench MPs - Conservative Peter Bottomley, and Labour's Jim Fitzpatrick. These two MPs are joint chairs of the all-parliamentary group on leasehold reform.

The Housing Minister felt uncomfortable with the horror stories disclosed in the debate. He agreed to come back to Parliament with proposals to tackle the problems raised by MP's. However the recent housing white paper at paragraphs 4.36 to 4.38 makes only vague promises on further consultation.

### Why is this issue important?

Tenure figures for England from the Department of Communities and Local Government revealed that in 2014 there were:

- 14,710,000 owner-occupied dwellings
- 4,747,000 privately rented dwellings.
- 2,387,000 housing association dwellings.

- 1,643,000 local authority dwellings.
- 55,000 other public sector dwellings

It is clear from these figures alone that Labour's Housing policy cannot focus simply on households who rent.

## Growth in number of leaseholders

Research by the previous coalition government found that there are now over 4 million leaseholders in England alone, with two thirds of these leaseholders living in London. This figure does not include leaseholders whose freeholder is a public sector housing organisation. The problems that leaseholders face have been well documented by the Leasehold Knowledge Partnership ([www.leaseholdknowledge.com](http://www.leaseholdknowledge.com)) and their sister organisation, the Campaign against Retirement Leasehold Exploitation of Elderly ([www.carlex.org.uk](http://www.carlex.org.uk)).

The Guardian and the Daily Telegraph are united in their opposition to leasehold houses. Volume builders such as Taylor Wimpey make money by selling the freehold to developers. The sale contains clauses which allow for high ground rent increase. In some cases this can make a property unsellable. Home owners often buy these properties with lawyers recommended by the builder. These lawyers are now being sued by other lawyers for negligence. This is a major issue in North West England: for example, parts of Manchester have very large areas of leasehold housing.

While Labour's front bench has condemned these practices, it has responded to events rather than led them. Leasehold abuse is symptomatic of a wider problem which is the leasehold tenure itself. The tenure is non-existent in virtually all of the English speaking world - aside from England and Wales. Over 50% of leaseholders who responded to a recent survey organised by the leasehold advisory service regretted their purchase.

The Commonhold and Leasehold reform Act 2002 was intended to replace leasehold tenure with commonhold. All leaseholders would jointly own a part of the freehold. They, and not the freeholder, would decide how to manage their property. Unlike the lease which is time limited, an interest in the commonhold method of owning a flat would not expire.

The introduction of Commonhold failed as the Act was too timid. It was optional for new developers and required all existing leaseholders to agree to transfer to convert to commonhold. Very few conversions to commonhold have taken place. The Act allows leaseholders to apply to a tribunal to replace the current management agent so that leaseholders can manage the property themselves. This process is fraught with legal difficulties as freeholders have deep pockets to pay experienced lawyers

## **Challenges for The Co-operative Party**

There is little discussion about leasehold housing in Labour circles. Leaseholders may be seen as too posh to worry about. However the English Housing Survey has shown that over 30% of leaseholders are economically inactive.

Leasehold reform was promised in the 1964 and 1997 election manifestos which resulted in election victories. Labour needs to expose the links between the Conservatives and the freeholders such as the Duke of Westminster. This is ideal territory for progressive reforming housing politicians such as the Co-operative Party which is committed to people running their own lives.

The current government has recently introduced a consultation paper on tackling abuses in the leasehold sector. This concentrates on dealing with abuses in leasehold houses. The Conservatives are ideologically opposed to the commonhold form of tenure.

The Co-operative Party should declare itself in favour of the commonhold tenure and campaign for replacing the feudal leasehold

system. Such a policy would be popular amongst the 4 million leaseholders who live in England.

## David Webb

### Housing questionnaire

#### How could national legislation and local government support be changed to support co-operative housing?

I strongly disagree with the policy suggestion that a new national presumption should be put in place to provide planning permission where the full land value uplift would accrue to the community. Fundamentally, support for one social objectives (co-operative housing) should not come at the expense of the pursuit of other social objectives such as development sprawl and inefficient use of infrastructure. The policy would also be likely to lead to a number of unforeseen but highly damaging outcomes. Local authorities under budget pressures could well grant permission in unsuitable locations for developments that might later be privatised. Blanket national deregulation and directives are not the way to foster local control and deliberation about the future of places and communities. In order to provide land to co-operatives we need to tackle more fundamental problems of wealth inequality and highly unequal land ownership in this country. This is likely to require stronger state intervention, not less, through the use of compulsory purchase powers and devolved planning strategy making, with appropriate budgets (or loans), to democratic groupings of people.

## Dennis Finlayson

#### What barriers are there to achieving a more co-operative housing sector?

Getting initial funding.

**How could national legislation and local government support be changed to support co-operative housing?**

Allow cooperative to be freeholder and households to be lease holders. perhaps.

**The future of the Cooperative Movement and the Labour Party: international emphasis on linkages, joint projects between Cooperative Party Branches and groups in other countries and especially the 'developing world'**

i.e. the answer to the question " how do we attract and engage young adults as well as people in general into becoming Coop Activist and sustain their participation".

Recent history and events in both the Cooperative Group and the Labour Party have clearly demonstrated that the Labour party and the wider movement of which it and trading cooperatives of all kinds are critical elements are in need of some new thinking and creative redesign. A video produced not so long ago claimed that it was leading a 'revolution', well one is certainly needed now. Yet, many of us would vigorously maintain, that the underlying model is sound and indeed the best yet devised any where so far. But we would also maintain that much more active participation is needed at all levels but particularly at the very local and the international levels if we are going to attract, engage and sustain the participation of people in general and young adults in particular.

Some local projects do already engage people and there are many international links, but they need to be put together. Fair-trade activities in the UK and beyond currently demonstrate that young adults and especially young women are engaged in this way. So why not local



'Cooperative and Labour Party Groups'? I suggest it is because most of the people who attend meeting currently are older and mainly male.

A complementary suggestion is that a more systemic view of the world should be adopted and in particular the Movement needs to become continuously conscious of 'Ashby's law of requisite variety'. Ross Ashby claims that for every level of complexity faced there needs to be a corresponding or requisite level of variety in the design of the response. In the current context his Law implies that there will be many different varieties of the underlying cooperative model to dissolve the complexity faced by 'co-operators' within the local, regional, national or international context in which they are engaged. And, as it happens around the UK and beyond this is the case already. But this fact needs to be taken on board and celebrated!

## Frank Jackson

The consultation document poses a number of questions which it requests contributors to consider. However, this contribution looks at the wider issue of housing policy in general, within the context of a vision of the kind of society we wish to achieve, rather than focusing on the details of individual co-operative housing projects.

A preliminary comment: The consultation document includes this statement "The Co-operative Party believes everyone should have access to a home that is afford (sic), safe, secure and of decent quality. And yet in the UK today, these basic human needs are not being met." I would suggest that this should be much stronger. It is not a matter of belief. The starting point should be a categorical statement: Adequate housing is, together with food and clothing, one of the most basic human needs. It is a scandal in this 21st century, in one of the richest countries in the world, that here should be any significant numbers who do not possess these – that there should be people who are cold and hungry, who do not have a permanent roof over their head or whose accommodation is seriously sub-standard. A national housing policy

should, therefore, start with a clear pledge that within, say ten years, this will no longer be the case, and detail practical policies for achieving this.

It must be emphasised that this is not just a matter of numbers. To simply pull out of the air some arbitrary number such as one million houses per year leaves many questions to be answered. First there can be a debate about the definition of “adequate”; what standard needs to, or can economically, be provided for the ordinary citizen, in the range from a mud hut or a cave to a mansion or a palace; in current terms, at what age do children need their own bedrooms – a question that would never have arisen in the past; is a “spare” bedroom justified to accommodate occasional visits from grandchildren, or even rarer visits from distant relatives over from Australia; should, say, elderly people living in family homes when the family has left be encouraged, or even forced, to downsize although they may have a sentimental attachment to their lifelong home? On the free market, all these questions are determined by what the customer can afford. Also by how much profit can be made. But for precisely this reason, the free market has never provided and can never provide adequate housing for all. That is the reason council houses were first introduced in the early 20th century. It is more true than ever today. In the past, council housing had to conform to a set of rules known as Parker-Morris standards. These were significantly superior to much of the private building of the time, although no doubt they would need to be updated for today. The previous Labour government introduced a Decent Homes programme, for upgrading existing council houses, and guidelines for energy efficiency in newbuild. But these do not have the same statutory force as Parker-Morris.

Then there is the question of tenure. Historically, in particular since the industrial revolution, most ordinary working people had no option but to rent, often from their employer. My parents never dreamed that they could ever own their own house, and I grew up in an 18th century house that almost certainly had originally been an agricultural worker's home. I did not have my own bedroom until both my elder brother and my sister had left home. As already noted, the first council houses were introduced in the 20th century, together with what we

would now call “social housing” by such as the Peabody and Guinness Trusts. In the 1930s a few houses were built for the better-off skilled workers and the lower middle class. In the 1950s this accelerated, but it was not until Thatcher’s “property-owning democracy” and the Right to Buy legislation came into force that owning one’s home came to be considered the norm or at least a common aspiration. There needs to be clear thinking about the long-term relationship between renting, including private and social, and buying. If council housing is to be restored to its former position as a desirable aim, and not a second (or third) class option, management is crucial. The consultation document instances the Kensington and Chelsea TMO as an example of tenant control. Grenfell Tower exposes the reality of that. Tenants need to have a real stake in the property and its community. The various co-operative models achieve that, but it is much more difficult on the large scale that is needed to tackle the present housing crisis. Also housing when built is a semi-permanent outcome, likely to outlast many occupants; and while an Englishman’s home may be his castle, it is also part of everyone else’s environment and the community’s social capital. This is why we have planning laws (the Town and Country Planning Acts and the New Towns Act were significant successes of the Attlee Labour governments), and why the Tory government weakening of them is misguided, to say the least.

This leads on to the question of housing finance. The first principle here must be that a house is a home, not an investment. House prices continually rising faster than general inflation is bad for everyone except the house owners who have got onto the housing ladder at a more favourable time (like myself, as it happens) and make gains through no effort of themselves. This is more fundamental than the current debate about a potential “housing bubble”. The question of inequality in society has come much to the fore recently, with the work of Wilkinson and Pickett on its malign effects in general and of Piketty on the inherent tendency of neo-liberal capitalism to exacerbate it. While at the top level this relates to the fat cat bankers and the tax-dodging multi-nationals, it also creates a division at lower levels between those who are benefiting from being already on the housing ladder and the many who will never - perhaps never wish to - join them. Let me emphasise this: the current pattern of house ownership and housing finance is one of the drivers of

inequality in our society. If there is to be a serious effort to reduce that inequality, then this is one of the issues that must be taken on board.

1. So an overall housing strategy must encompass housing finance; credit controls; taxation policy (a tax on capital gains from housing?); an analysis of the real housing need for the whole country, including currently empty dwellings, not just an arbitrary target for numbers to be built; and sufficient finance available to local government to enable it to meet its needs. The terminology of “affordable homes” should be abandoned: all homes are “affordable” to some - Russian billionaires in central London, for example. Private developers must be subject to stricter constraints to ensure that they are meeting local needs, including provision of rented accommodation for councils’ housing waiting lists where appropriate. A coherent policy towards all the different forms of tenancy is needed, including rent controls on private landlords, and security of tenure for tenants. Indeed, there is a strong argument that private landlords should provide only a relatively small proportion of housing needs. Cheap loans for “buy to let” schemes, leading to easy profit in a situation of shortage, should be very strictly controlled, if not banned altogether. The Right to Buy council houses must be repealed. Council housing is a long-term community asset, and should only very rarely be disposed of. Local taxation needs to be reformed. The arguments in favour of a Land Value Tax have been made for many years (in fact it was Labour policy in the early years) and they are persuasive. Planning Law must find the right balance between NIMBYism (which can sometimes be justified) and community needs. Climate change remains the greatest threat to the global ecosystem, and must figure largely in all plans. The construction industry is a significant contributor to greenhouse gas emissions. While fulfilling the needs analysed in this paper, it must do its utmost to minimise these emissions. This includes production of building materials, design and construction of houses for minimum energy use, and town planning to minimise commuting. When Harlow New Town was planned in the 1950s, its

- aim was declared to be “a self-contained and balanced community for living and working”. For a while it did largely achieve this. Sadly, globalisation, demographic changes and various government policies have destroyed that ideal. But more local self-sufficiency should still be a part of planners’ thinking.
2. No doubt some of these proposals would upset “Middle England”, but if explained clearly enough they should appeal to the majority of those who depend for their improved quality of life on the general advancement of the whole community, rather than individual success in the capitalist rat-race.

## Geoff Beacon

The Coop Party should set up a working party to examine how the cooperative movement could provide alternative accommodation in the form of settlements using caravans, park homes, prefabs and similar.

These forms of housing are being used by the young who are priced out of the conventional housing market.

Carefully designed sites would include facilities such as local shops and transport hubs. In the 1970s the Housing Corporation would not allow retail facilities to be integrated with cooperative housing. This limited the scope cooperative development. The working party should examine the possibilities for cooperative services in these more informal settlements.

## The 1947 Planning Act

The 1947 Planning Act established that planning permission was required for the development of land: ownership alone no longer conferred the right to develop the land. It was recognised that granting planning permission could have a significantly raise the value of land. After 1947, any land would be purchased by a developer at its existing-use value and a “development charge” levied on the difference between the initial price and the final value of the land. In short:

1. The state owned the development value
2. The planners were in charge

## The 1954 Planning Act

The 1954 Town and Country Planning Act abolished the development charge and the capture of development value for the community. Despite some failed attempts by subsequent Labour governments in the 1960s and 1970s, this is the situation today. This means

1. Landowners own development value
2. The planners are in charge

Of course, “the planners have been in charge since 1947” is a simplification. Power in planning is split between several bodies, statutory planning bodies, the courts, and ultimately the Government who give guidance to planning authorities and can call in plans for the Secretary of State to determine.

However, it is widely recognised that planning processes (short form: “the planners”) have had the effect of limiting what a land owner can build. In practice, this has resulted in restricting the amount of building and increasing the price of housing.

## Planning permission has soared in value

Roughly, the cost of a conventional new house in 2016 is:

- One third – the cost of construction
- One third – cost of development
- One third – development value

Since anything but trivial development must have planning permission, the development value can be recognised as the value of planning permission. The unimproved value land is a tiny part of the costs.

In 2016, a plot of land big enough for a house costs £500 at agricultural prices. In places like York, that becomes £50,000 or more once the planners give building the go ahead. In the London catchment area the value of a housing plot with planning permission exceeds £100,000. Planning permission makes no immediate difference to the land: but its name on a certificate in a council office gives an enormous unearned bonus to the land owner. This increase is because planning permission is limited in supply. Additionally, many plots with planning permission remain in land banks, until they can be developed at a premium, when home buyers end up paying inflated prices. Windfall rewards go to land owners and developers holding land banks.

Large rewards are also realised by those owning property i.e. home owners.

## The rich get richer.

In order to get some idea of the different effects of the housing market on affluent and poor, I downloaded house price data from the land registry for the years 2000 and 2010. I then looked at the changes in house prices for the most affluent areas compared to the least affluent areas. (I used the P<sup>2</sup> People and Places demographic classification for this exercise).

Adjusting for inflation between 2000 and 2010, I found that property of the P<sup>2</sup>'s most affluent areas increased by just over eight times the average income in 2010. Property prices in the least affluent areas rose by a factor of two. However, according to the 2011 census, only 20 per cent of households in the least affluent areas own their homes. In P<sup>2</sup>'s most affluent areas this rises to 90 per cent.

During the 2000s most households in P<sup>2</sup>'s most affluent areas had large increases in their net wealth, at the same time most households in the least affluent areas paid increased rents.

## Reducing planning gain.

The failure of previous Labour governments to capture the development value of land should not be repeated. A better course is to change the market so that development value is reduced.

The development value can be reduced by administrative changes to those that hold planning permission - for example by implementing time limits on development, so called "use it or lose it" policies. This will work but a more effective approach would be to allocate much more planning permissions that do not exclusively fall into the hands of the land bankers.

## Plotland development – a new approach

We should add to the planning system in the following way

1. Give registered individuals personal certificates to allow them to use planning permission on individual plots where they can build or commission a house.
2. Set targets for local authorities to provide plots suitable for housing.
3. Local authorities to plan and commission appropriate infrastructure and provision for community facilities such as shops and transport.

This would be a form of plotland development not unlike the schemes that the current government is toying with. Even now, local authorities are required to keep registers of people wanting plots to build for themselves or have houses built for them.

These registers should be combined to form a national register and become the responsibility of a new office in the Department of Communities and Local Government - the Office of Plotlands Development. Its purpose would be to promote and oversee this policy.



The Office of Plotlands Development should reduce development values and see individual house owners benefit with lower house prices. This can be done by

3. Requiring local authorities to allocate many more planning permissions on a provisional basis than is required to meet housing needs of people wishing to live in their area.
4. This provisional planning permission are activated by registered individuals using their personal certificates on plots of their choice.
5. Facilitating finance so that individuals can buy the plots and then commission or build their homes.

If the plots given provisional planning permission significantly outnumber the personal certificates, development value will be controlled by the number of the personal certificates rather than the number of plots given planning permission. Development values will fall.

It will be the responsibility of planning authorities to find sites to comply with targets for housing plots set by the Office Of Plotland Development and to commission infrastructure and community facilities when areas with provisional planning permission have sufficient demand from the holders of personal certificates.

This will change the planning system from one where the planners determine exactly where development is to occur to one in which they plan for alternatives. The alternatives that are realised in practice will depend on the choices of the holders of personal certificates.

To make this work on a national scale, it will be essential that local authorities are not just restricted to making provision within their own boundaries. For example, London residents might like to take up the option of owning their own house in settlements within 45 minutes train ride of central London. Any conflicts should be managed by the Office of Plotlands Development

All of this requires land, which raises sensitive political issues. But...

## Shrinking countryside?

A common objection to releasing land for new housing is that there will be no countryside left because we are short of land. The London Region may be built up, having a density of 51.3 people per hectare. Some administrative wards in London are much more densely populated, with more than 200 people per hectare. However, the density of people in the South East Region, which excludes London, has a density of 4.6 people per hectare, ten times less dense than London. And of course, [Surrey has more land devoted to GOLF COURSES than it does family homes.](#)

Much of England is sparsely populated. Wales and Scotland are even emptier.

Even the South East region is not over populated. There is plenty of open countryside left. There is plenty of room for new plotland settlements.

## The green belt

At present, opposing green belt policy is close to electoral suicide – thanks to constant pressure from organisations like the Campaign for the Protection of Rural England. However, it is a policy that has outlived its time. (See [Greening the greenbelt.](#)) In the medium term – until public understanding increases – it will remain a constraint on development.

However, there is plenty of undeveloped land still available: [Urban landscape accounts for 10.6% of England](#) and [greenbelt in England covers about 13 percent of the total land area.](#) That leaves 75% of England which can accommodate new settlements. Green belt policy raise few issues for Wales and Scotland.

## Cheaper construction for plotland development

New construction methods can bring much cheaper houses. These include innovations like [the Wikihouse project](#) that uses plywood formed with computer controlled manufacture and [factory made houses such as those planned by Legal and General](#), that use Cross Laminated Timber. The houses are delivered by lorry more-or-less fully made.

Rumours have it that a fully fitted house of this type can be built for £30,000 but there are even cheaper alternatives for those wanting a smaller and simpler starter home or wish to buy a kit home to construct on site..

## Housing wealth, the banks and the economy.

In [UK homes worth a record £6.8 trillion as private housing wealth exceeds £5 trillion](#), the estate agents, Savills made these points about the increases in UK house prices.

- The UK's housing stock is now worth 3.65 times Britain's GDP.
- Housing wealth more concentrated in fewer (and older) hands.
- The big winners: owner occupiers without a mortgage and private landlords.

In [Housing wealth, financial wealth, and consumption: New evidence for Italy and the UK](#), Barrell and Costantini show that housing wealth boosts consumption in the UK but not in Italy. Consumption is a large driver of GDP and jobs so a fall in house prices has serious implications for the economy - and the banks. In a recent [article for ProgressOnline](#), I wrote

Reducing planning gain and cutting the cost of building could radically alter the housing market – but that brings dangers: for example, one of the Bank of England's stress tests is to see if banks can survive a 31 per cent fall in house prices. If families were allowed to live in a £10,000 log

cabin on a plot of land costing £2,000, would this depress the value of all other property and crash any banks? But is this a good reason for keeping house prices high (and rising) protecting the wealth of affluent house owners and punishing the poorer renters?

## Settlement design

I have written about the need to change the parameters for new housing settlements since I was a Research Fellow at Leeds School of Architecture in the 1970s. We need new neighbourhood designs to achieve affordable and sustainable housing. Attempts at these have so far been failures.

See, for example, [Three failed ecotowns & The green settlement handbook](#).

In due course, will make a submission to the Environment, Energy and Culture Commission, which will discuss this further.

Other material can be found via <http://bkuk.com>

<http://www.yorkmix.com/news/opinion/can-your-children-afford-to-live-in-york/>

<http://www.brusselsblog.co.uk/plotlands-and-prefabs-on-progressonline/>

<http://www.brusselsblog.co.uk/will-the-government-restart-plotlands/>

<http://www.yorkmix.com/news/opinion/yorks-great-1-billion-giveaway/>

<http://www.yorkplotlands.uk/>

## Gilbert Smith

### Housing questionnaire

#### What is your local communities' experience of housing?

- High corporate tax for the bad guys low corporate tax for the good guys.
- High VAT on luxury goods low VAT on social goods.
- Tax lobbyists.

## Jan Kilsby

### Housing questionnaire

#### What is your local communities' experience of housing?

I have a 10 year old grandson, daughter, son, living with me - meanwhile I sleep in the sitting room. Rent is to high for our young.

#### How could housing be improved in your local community?

A Labour council at best a mix of Labour - Lib dems at worst.

#### How could co-operative values and principles be a stronger feature of the UK housing sector and what benefits would this bring?

Together build lots and lots of cheap quality home hubs that work for communities. Ground floor apartments for elderly and disabled, Houses for families, and lots of small effective apartments for single people. On site care takers. Community hubs for adult learning, activities for children and help for independent elderly. Community Cafes and areas for lonely residents to sit and chat. Community workers, safe outdoor areas, safe reporting by victims of child abuse or domestic violence. Real communities for all.

### **What barriers are there to achieving a more co-operative housing sector?**

The Tory ideology of non investment in people or the areas or communities they live. Segregation and corporate greed.

### **How could national legislation and local government support be changed to support co-operative housing?**

Stop the mass building of over priced buildings by corporate. Good cheap transport links.

## **Jim Dewey**

Regarding "Housing", the need to increase the proportion of social housing, even if it means encroaching on "Green Belt" land, and to reduce the proportion of properties FOR LET

## **Joe Gluza**

### **Housing questionnaire**

#### **What is your local communities' experience of housing?**

Lack of it and very high prices.

### **How could housing be improved in your local community?**

More council housing. Ensuring that developers have to provide 50% affordable, mainly low rent, housing. Relaxing green belt constraints. Making universities provide accommodation for their students so that buy-to-let price inflation is stopped.

### **How could co-operative values and principles be a stronger feature of the UK housing sector and what benefits would this bring?**

Making it easier for people to form co-operatives to build their own housing. Existing Housing Co-operatives / Associations are simply excuses to pay CEO's grossly inflated salaries at their tenants' ( and the public's ) expense.

### **What barriers are there to achieving a more co-operative housing sector?**

lack of affordable land and expertise.

### **How could national legislation and local government support be changed to support co-operative housing?**

removing unused landbanks from developers and compensating them at the original land-use values - agricultural or brownfield.

Bring in (back?) a community land tax so that landowners don't get windfall profits because of changes in planning policies.

## Malcolm Wallace

As the document highlights the scale of current co-operative housing within the UK is minuscule; the national housing problem, however, is massive. It is quite clear that if we are to resolve our housing problem we need a long-term national housing plan which engages local authorities. Co-operative housing can play a part in this programme but, given the scale of the problem, it will be secondary.

The main thrust of any national housing plan has to come from national government and national finance; we cannot simply rely on building contractors and land speculators to purchase land and build houses and flats simply when it suits their companies and their profits. Only a Labour Government, working with the Co-operative Party and our housing policy, can achieve what society requires. This means public financial assistance to establish co-operative housing in addition to a massive council house building programme extended over several years. As part of this plan all tenants in locally-owned community housing should be members of a tenants' co-operative to ensure that their area is kept up to standard. We need to build strong community relationships on estates by promoting co-operation and co-operative principles.

Homes that are affordable to every section of society are desperately required and co-operatives can play their part in this by embracing the needs of young people, including students' needs, to families and the elderly. At present there is no burning desire for co-operative housing largely because we have failed to get their benefits and our co-operative message across to those millions of people that are desperately in need of a home. To succeed there has to be a massive political campaign that sets out very clearly the benefits of co-operative housing, how it will work and be financed, ownership and tenure. This needs to be spelt out by the Co-operative Party, the Labour Party, government at all levels, and where required, placed in statute.

Thought should be given to converting local housing companies/ partnerships that were previously owned by councils to co-operatives.



## Marilynne Burbage

One (of the many) areas that do need attention (from my experience and Jane D's - particularly with helping Sutton NightWatch) is co-operative housing for the homeless living on the streets - I haven't heard of successful Co-ops tackling that aspect. Tony (Thorpe) mentioned (in the comments from Sutton Branch) the 400 reported as homeless in Sutton in one year - but last winter there were some 40 'regulars' sleeping rough on the streets ( and in the stairwells) of Sutton and visiting the NightWatch stall (which operates 3 nights a week) for food, hot drinks and warm clothing/bedding. I would like to see something like the Phone Co-ops' student housing operating for a (hopefully) short-term occupancy for the homeless as a start - before they get rehoused longer term. Maybe a joint venture involving several adjacent London Boroughs.....But I haven't attempted a feasibility study.....

## Marylin Evers

### Policy proposal:

Applicants for major development (10+ dwellings or 0.1 hectares+ site) are required ***without exception*** to publicise all relevant factual information explaining the reasoning for:

- a) decisions on building heights, and;
- b) reduction in affordable housing proportion measured against the London Plan and Local Plan policies targets whichever is higher, and;
- c) financial offers made related to planning gain (Section 106 and Community Infrastructure Levy)

## Policy justification:

The policy must require developers to give access to all relevant information concerned with a planning application including reasons for; higher buildings, reduction in affordable housing, and financial offers for planning gain.

*(For example,* Lambeth Planning Policy is for 40% of all flats in new developments to be affordable. This requires the developer to subsidise out of development profits a proportion of the flats to be produced so that they can be rented at below market values. Some are ‘social rent’, others “discounted market rent” (about 80% of market rent) and others “intermediate” (often shared ownership, that is, part own, part rent). Given the number of flats being built in Vauxhall/ Albert Embankment, and the highly profitable development of luxury apartments along the Thames, this should by now have produced about 1400 affordable units. Instead the result is about 700, because Lambeth is argued down by confidential “viability” studies, never exposed to public scrutiny. (A viability study calculates whether likely value of sales less estimated build costs (which is called the residual land value) is sufficiently more than a benchmark land value that the developer will make at least the government set benchmark profit range from the development. If not, the developer is allowed to reduce expensive obligations like providing affordable housing, until the profit, calculated in this way, gets back to benchmark levels). Developers are closely attached to confidentiality in such matters, and if Lambeth Council once allows itself to accept a viability study on confidential terms (ie labelled confidential), the developer can easily thwart attempts to make the information public.)

Viability studies are used as the basis for all financial assumptions on development sites. At present, they are delivering “lower than headline planning policy” offer of affordable housing in residential developments – so that, for example, Lambeth’s policy of 40% affordable housing is rarely if ever achieved. Developers have a commercial interest in estimating value of sales conservatively, build costs pessimistically, and pushing up benchmark land values to the greatest extent planning guidance will allow, to maximise their profits. It is important that the basis of these

assumptions is questioned by the public, and this can only be achieved with full exposure of the figures, without exception.

In other areas, when such viability studies are made public (often only when the developer appeals against a refusal by the planning committee), many arguable assumptions are exposed, and it is made clear that if viability studies were routinely published with the planning application, the public could identify questionable assumptions at an early stage, and there would be more affordable housing provided. Developers claim commercial confidentiality, but there is no such conflict given they already own the sites and built into the financial models is a guaranteed rate of return.

Developers of all major sites who claim not be able to meet the planning authority affordable housing target must face comprehensive public scrutiny requiring the publication of an open and transparent viability assessment to justify this claim. Developers must publish their analysis of the financial risks and market conditions against profit forecasts to prove their claim that it would not be financially viable to deliver the affordable homes required.

## Neil Woodroffe

I wish to propose that the party adopt a policy of a nationwide revaluation of property particularly housing.

This issues has been shirked by several governments such that the current values continue to be based on those established in the 1970s.

I believe this means that many properties are undervalued and therefore pay less local taxes than the property warrants while low income housing is relatively overvalued leading to higher taxes than should be paid.

Equally there are difficulties in setting values of new properties for tax purposes given the out-datedness of current values.

In the past such a revaluation has been avoided as being excessively costly. However, I would argue that the extensive availability of satellite photography and more publicly available information on property websites eg Zoopla, and Rightmove etc make a revaluation process much simpler and more possible as a desktop exercise.

## Northridge Perrott

### Housing questionnaire

#### What is your local communities' experience of housing?

HMO proliferation and dormancy and under utilisation--POOR and UNDER UTILIZATION of HMO properties laying dormant and under invested by Private sector Landlords..

#### How could housing be improved in your local community?

Local Community should be allowed to bid for and given FIRST preference in a designated area for the creation of Social Housing stock for 1st time buyers and Family renters.

Self Build and self refurbishment could be facilitated by LOCAL authorities using CO\_OP models of build/management and servicing, harnessing resources and management of Local councils.

Compulsory purchase options in designated areas be made available in concert with communities to bring under utilisation back into beneficial use.

### **How could co-operative values and principles be a stronger feature of the UK housing sector and what benefits would this bring?**

ADVOCATE COLLABORATIVE working with LA and self build and community enterprises to soak up and provide actual solutions to the lack of affordable housing and social renting opportunities.

### **What barriers are there to achieving a more co-operative housing sector?**

Lack of legislative clout in the Market to serve this pressing social need and common good.

### **How could national legislation and local government support be changed to support co-operative housing?**

see above--

Change Planning law to presume SOCIAL HOUSING has preference and stipulate 1/2/ and 1/2 Public and Private developments-

## **Paul Bradshaw**

### **Introduction**

My comments on the consultation document are based on my experience in local government over almost 40 years during which a seismic shift occurred in the housing market. This experience included the last of the old "slum clearance" programmes, private sector housing enforcement, mainstream Council housing and facilitating the development of Housing Associations. They are particularly relevant to what are generally termed post-industrial areas in the East Midlands, where a wide range of reasonably well paid jobs (mining, engineering)

have been replaced by supply and service industry jobs to create a classic hour glass income profile.

## **Recent Government approaches to the housing crisis**

In 2007 Gordon Brown published a Housing Green Paper which aimed to deliver three million homes by 2020 including doubling the social housing build; this included five eco towns. To work, that plan required 240,000 homes to be built every year – even in the best years we have got nowhere near that.

In the last five years homelessness has increased by half and home ownership has become increasingly unattainable (National Audit Office)

Sajid Javid's recent white paper combines Gordon Brown's view that there is long term under supply (no surprise there) with unconvincing aspirations. He was wise enough to omit Theresa May's promise that "we will build a million homes in this Parliament" but reactions to his white paper include "a step in the right direction" (Adam Smith Institute) to "feeble beyond belief" (Labour Party).

His proposals to reduce "land banking" and speeding up development time will have a minimal impact and Councils, though widely criticised, can't conjure land up out of thin air. Only two years ago David Cameron was pinning his hopes on owner occupation but now Sajid Javid has realised that home owning isn't for everyone and that the private rented sector, which has doubled in the last fifteen years, is catering for increasingly vulnerable people. Crucially there are no proposals to curb rents and three year "family friendly tenancies" are only for new lets. There was at one time a view that over-supply in the private rented sector would have a downward impact on rents but demographic change, including, amongst other things, family breakdown and legitimate immigration have taken up the slack in the system, which only a sea change in supply can rectify.

## Impacts on local housing markets

There are both major and subtle factors that have impacted on the housing scene, some of which include:

- The **Right to Buy**, introduced in the 1980 Housing Act. The then Housing Minister offered the olive branch to local authorities that they would be allowed to use the receipts to build more houses to replace those lost but it came to nothing. Later, Councils had to use the receipts to pay off historic debt first, even if there was no pressing need to do so. Even so, there was little merit in, or appetite for, building houses that would then be subject to a right to buy. Subsequently many of these houses have been purchased by landlords using the tax efficient buy to let route. This help for landlords contrasts with the long abandoned rules where owner occupiers got mortgage interest tax relief; a scheme which helped the so-called “baby boomers” to get on the property ladder – often the first generation to do so in industrial areas.
- The rise of **buy-to-let** and the tax breaks that go with it. Even in post-industrial areas, many new build homes are bought “off plan” by landlords who will aim to maximise rents; this impacts on affordability and in many cases becomes a burden on the public purse where housing benefit is payable and in some cases also limits home ownership.
- The re-emergence of **multi-let housing**. For many years there was a steady decline in the number of houses in multiple occupation (hmo's), student accommodation being the exception. Many former hmo's were refurbished and converted to family homes. That trend has been reversed and we now see an increase in bona-fide Planning applications to convert everything from former corner shops, pubs, Doctor's surgeries and even small terraced properties into hmo's.

Under the radar are many more that are “illegal”. Those under a certain occupancy level or height are exempt. Further, many rogue landlords lease difficult to let properties and then multi-let them- on a typical terraced house this could yield £2000 a month in this area, against outgoings of £450 - £500 paid to the owner. Another trend that started in London is known as the “lockdown” model where, typically, five micro living spaces are carved out of a two bedroomed terrace. So five rents per property as opposed to one. It has spread like wildfire, given the potential rewards for unscrupulous landlords. Most of the accommodation let in this fashion goes to vulnerable people or immigrants working or seeking work. It is to successive Governments’ shame that the billions in housing benefit that is spent supporting this type of housing could be usefully put to provide secure long term affordable housing. It is the weakest in society that suffer ill-health, serious injury and even death through poor housing conditions. Vulnerable people should never be exploited for profit.

- From October, the **Housing and Planning Act 2016** will have an impact. Rogue landlords names will be placed on a database accessible to local authorities and they will be banned from renting out homes (banning orders). From April, high civil penalties, enhanced rent repayment orders and a revised “fit and proper person” test for landlords will be available to local authority enforcers. The scope for licensing many more hmo’s will be widened. The minimum householder’s threshold may be reduced and minimum room sizes stipulated. This is all to the good; however, if these matters are properly enforced by local authorities, it will throw a lot of people back onto the housing market to compete for an already scarce housing resource.
- Legitimate **immigration** in more recent times with eastern European countries joining in EEC has affected availability. For example, to accommodate net migration over the last year alone would require the building of a settlement the size of Newcastle upon Tyne. As neither the level of infrastructure let alone housing provision have



been achieved, those citizens coming here to work have been absorbed largely into the existing stock, often in shared or multi-let homes, legitimate or otherwise.

- **Stock transfer** of Council housing to Housing Associations has had an impact in more recent times. Faced with reduced funding and other financial pressures housing associations have reorganised and amalgamated which, through efficiency savings, has rendered them more viable but in most cases has left them remote from their customer base and by extension, less responsive to local housing needs. There are examples of very large associations covering swathes of the country with no local offices, regional offices 35 – 50 miles away from their stock and with headquarters in London. As staff, offices, repair teams and contractors are no longer local, these organisations now operate as big businesses, hoovering up money out of the local economy whilst not contributing to it.

## The Co-operative option

The policy consultation document is very useful and gives good examples of models of co-operation. What I want to do in this response is to confine myself to the issues of affordability and sustainability in rented housing and consider models for affordable owner-occupation.

In terms of **stock transfer** the co-operative movement has missed a golden opportunity to acquire and build on the success of what is now termed social housing. That particular train has long since left the station. The push for stock transfer came during the Thatcher years when some willingly sold off their stock of Council houses whereas others, starved of access to funding, grudgingly transferred their housing. A second phase occurred under John Prescott when Councils had to have a plan for achieving the “Decent Homes” standard. The options were retention (if they had the money), stock transfer or arms-length management organisations (almo’s). The latter route was a ruse to keep the renovation costs off balance sheet so as not to affect the PSBR. Having said that, the movement should try to put itself on a footing to

take on stock in the event of any future stock transfers. However, there will still be the thorny issue of right to buy, both of transferred tenants' preserved rights and new tenants' right to acquire under a housing association tenancy. The Government's token rent reduction forced on social landlords has also interfered with long term financial plans.

In terms of **rented housing**, what is needed is a way of preserving for all time any new stock from forced sale through right to buy so that it is available for future generations. This requires the right model outside of state control and without state funding. Any legislative framework that involves enabling by local authorities or state aid leaves the stock vulnerable to future changes to that legislation on political grounds (say to increase owner occupation).

In terms of **land** there is strong opposition to development on what people perceive to be "green belt", which is often a misnomer for wildlife-unfriendly chemically-farmed landscapes. Rather than line the pockets of developers who try to avoid community payback, it would be better to allow a presumption in favour of **local** co-operative housing that will be available to rent in perpetuity. Local authorities could also facilitate this by "gifting" land and receiving nomination rights by way of long term payment. The problem here is that valuation officers have the greatest difficulty putting a price on the worth of nomination rights. This needs resolving and local authorities could usefully work out the cost of putting someone into a tenancy – either one of their own or one in the private rented sector. To this could be added the saving to the public purse of housing benefit of an affordable rent over a market rent.

Touching very briefly on **owner-occupation** when providing low-cost, discounted home ownership we need to be careful. Whether aiming at first time buyers or would be owners generally, it is important to preserve any discount in perpetuity. There is no long term gain in providing a discounted home to a buyer for them to profit from the windfall. Any discount needs to be preserved in perpetuity. To give just one example, if long term social and financial benefits can be a valuation consideration to enable land to be discounted or gifted by public bodies, then that discount needs to be preserved forever. If the first purchaser is therefore able to buy the house at, say 75% of market value, then a

discount of 25% will apply to all future sales. That way affordability is preserved for the life of the house.

I hope that these comments are helpful to you in considering policy and furthering the cause of co-operative housing. If there is anything you need clarifying, please do not hesitate to contact me.

## Paul Gosling

I would like to make some comments.

1. I strongly support the principle of supporting housing co-operatives. I believe that all local authorities - especially Labour/Co-op councils - should provide practical support for housing co-ops. Tenant management organisations can be a measure that enhance tenants' rights, short of co-ops, but we need to demand action on TMOs that fail to act in the interests of tenants. We know from recent events (K&C) that this is the case in some places. I hope that John Healey will demand action on this. It would be positive if the Co-op Party could encourage him to do so.
2. The co-operative industrial strategy put forward by John McDonnell deserves very strong support from the Co-op Party and its MPs.
3. I am extremely irritated by those Co-op Party MPs who seem to believe that this status gives them a right to publicly criticise the Labour front bench. Here I am thinking specifically of Chris Leslie above all. I would hope the Co-op Party could inform its MPs that it is not acceptable to use the Co-op Party as a means of seeking to undermine the leadership of the PLP.

## Paul Roberts

### Housing questionnaire

### **What is your local communities' experience of housing?**

High private rent, poor provision of social housing and next to no council Making affordable housing housing. High agents fees when private renting.

### **How could housing be improved in your local community?**

Private rents should be capped so they do not become a cash cow for some landlords who will charge excessive rent.

The mechanism for capping is already there and needs to be based on council tax banding and should take into account whether the property is furnished, part furnished or unfurnished.

There should also be a mechanism in the calculation that takes into account the local economy - this could be factored in by using the average wage of the County.

### **How could co-operative values and principles be a stronger feature of the UK housing sector and what benefits would this bring?**

Making affordable rented property available to the local community. This would improve the economy locally as there would be more disposable income/money for essentials. It would also cut the Local Authority Housing benefit bill as they would not then be simply passing money to private landlords who profit greatly from housing benefit.

### **What barriers are there to achieving a more co-operative housing sector?**

Second homes and current laws governing private rented accommodation that does not even have to be fit for human inhabitation.

### How could national legislation and local government support be changed to support co-operative housing?

Not sure at this stage.

## Philip Watson

HOUSING NEEDS A COMPREHENSIVE RETHINK .

IE TENURE , RENT LEVELS ,REPAIRS ,COUNCIL HOUSING ,COOPERATIVE HOUSING , AN END TO BED AND BREAKFAST,

AND SAFE HOMES FOR ALL BRITISH CITIZENS

NO RETURN TO RACHMANISAM PETER RACHMAN SLUM LANDLORD.

## Robin Johnson

### Housing questionnaire

#### What is your local communities' experience of housing?

House purchase is beyond the reach of many.  
Rental costs are exorbitant and rental conditions are very insecure.  
We have an additional problem with the rapid growth of the university bringing a flood of students. The university has an ambitious growth plan but has taken no responsibility for providing housing, dumping the problem on local residents and the council.

#### How could housing be improved in your local community?

Student accommodation with transport laid on by the university.  
Bringing down the cost of housing by removing incentives to house price inflation. See below

### **How could co-operative values and principles be a stronger feature of the UK housing sector and what benefits would this bring?**

Through the tax system we should convey the message that the nation's housing stock is the resource for a general social need and not just a private investment opportunity, and use the tax system - especially property taxes - to raise revenue AND deter speculation. The two should go together.

### **What barriers are there to achieving a more co-operative housing sector?**

Fragmented imagination in social policy (see above)

### **How could national legislation and local government support be changed to support co-operative housing?**

Pass

## **Ronald Fisher**

Force companies to sell land that is held for long term profit.

No more leasehold properties.

Current leasehold properties to be sold at a reasonable price.

Prefabs to be built and set up on existing sites

70% council houses to rent for young families

## Stephen Braun

### Housing questionnaire

#### What is your local communities' experience of housing?

Too many Council houses are not adequately maintained. Councils do not have sufficient funds.

#### How could housing be improved in your local community?

The Cooperative should campaign vigorously for Council houses in each area to be turned over to residents' cooperatives.

#### How could co-operative values and principles be a stronger feature of the UK housing sector and what benefits would this bring?

Cooperative values would help to promote a stronger sense of community identity, commonality of interests, and pride in joint ownership of housing associations.

#### What barriers are there to achieving a more co-operative housing sector?

The stubbornness of many Councils, their resistance to changes that might reduce their power, and their ignorance of the benefits to them as well as to residents which would accrue. The Cooperative Movement should embark on a campaign to educate Councils on the financial benefits of divesting themselves of their housing stock.

## How could national legislation and local government support be changed to support co-operative housing?

Legislation could require the transfer of housing stock to cooperative housing associations in each town, borough or area.

### Stephen Watkins

1. Any development of housing on existing greenspace (whether Green Belt or urban) or on areas which could usefully contribute to the greening of areas of open space deficiency (these two categories between them would probably cover most significant development opportunities) should follow the principle of greenspace-compatible development (identifying the existing or potential green uses of the land and building them into the development) To achieve this appropriate technology such as earth-sheltered building, roof gardens, light pipes, and green (vegetated) walls should be extensively used. I almost wrote "new technology" but there is nothing new about these technologies except the irrational failure of the British construction industry to use them. To overcome this new cooperative businesses focused on the use of these technologies should be developed.

2. Cities should extend their public transport by developing low-emission guided hotlanes (lanes usable only by low emission vehicles fitted with guidance devices, operating at high occupancy and charged a toll if this is necessary to ration the use and keep the lane flowing). As well as new express bus services linked to rail and tram systems, the use of these lanes should be optimised by the development of city wide car clubs operating vehicles which are compatible. The lanes could be fitted with electric catenary allowing recharging of the vehicles.

3. Safe cooperative supervised children's areas with play areas and homework facilities should be established at railway stations and bus



stations where parents can leave their children on their way to work, for them to be transported to and from school by supervised school buses or guided group walking and picked up by their parents on the way home.

4. Planning of the NHS should be devolved to elected Neighbourhood Health Committees

## Steve Strong

### Housing questionnaire

#### What is your local communities' experience of housing?

I am no expert on these matters

#### How could housing be improved in your local community?

More planning and provision is needed for disabled people notably taking account of people's access needs within the home and in the local environment

#### How could co-operative values and principles be a stronger feature of the UK housing sector and what benefits would this bring?

It could support disabled people to be full and active members of local communities

#### What barriers are there to achieving a more co-operative housing sector?

There are many for disabled people.....poverty, access, planning issues, public attitudes.  
A co-operative approach could help tackle these barriers

### **How could national legislation and local government support be changed to support co-operative housing?**

Enforcing effective planning support to increase accessible housing

## **Yawo Almeida**

### **Housing questionnaire**

#### **What is your local communities' experience of housing?**

New housing laws must be added to existing laws to build houses.  
Support of new projects in local communities.

#### **How could housing be improved in your local community?**

Housing could be improved with more budget.

#### **How could co-operative values and principles be a stronger feature of the UK housing sector and what benefits would this bring?**

More houses must be built for people.

#### **What barriers are there to achieving a more co-operative housing sector?**

Laws

#### **How could national legislation and local government support be changed to support co-operative housing?**

Vote new laws in parliament and in council







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